

[WHO WE'VE HELPED]

[WHEN IS BEST]

[WHAT WE DO]

[WHO WE ARE]

Since Sidney Greenspan came to California in 1946 and agreed to represent his first client, The Greenspan Co./Adjusters International has been guiding local business owners through complicated insurance claims. As a well-established local business, we understand not only the ins and outs of the claim process, but the needs of our community and of our fellow business owners.

Our unwavering attention to every detail of each client's claim and our dedication to individual service have garnered us reams of glowing recommendations over the years. In order to provide the best possible service to our clients, we have offices in San Francisco, San Jose, Dublin, Sacramento, Los Angeles, Irvine, and San Diego, California, as well as Las Vegas, Nevada and Phoenix, Arizona.

As the leading public adjusting firm in California, Nevada and Arizona, our core focus is maximizing and expediting your financial recovery. *We eliminate the conflict of interest that exists when one individual, the insurance company's adjuster, represents two sides of a negotiation.*

Unparalleled expertise—Our team includes more senior & certified public adjusting professionals than any other organization, ready to handle any catastrophe.

Experience—We have guided thousands of businesses through every type of disaster, from fire and water damage to every hurricane, earthquake and firestorm over the past six decades.

By retaining The Greenspan Company, we leveled the playing field vis-à-vis the experts brought in by the insurance companies and saved untold hours of management's time, enabling us to focus all of our resources on running our business and the recovery from the fire...Having gone through the experience of dealing with large insurance claims both with and without the benefit of the expertise provided by The Greenspan Company, we are convinced that no company should ever attempt to handle an insurance claim without such help.

– Frank Van Straalen,
Chief Financial Officer
Eurofresh Farms



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Most business owners don't anticipate how overwhelming the process of recovering from a disaster can be. (*How can I maintain sales? Should I relocate temporarily? Permanently?*) Add to this a complex insurance claim with vague policy language, questions about what is and isn't covered, and the need to produce reams of detail regarding your loss for the insurance company—which has its own team of experts scrutinizing your claim—and it soon becomes apparent that now is a good time to call in the experts.

Every property insurance claim is unique. Our professionals provide the following services:

Conduct a comprehensive review of your policy and assist you in complying with your policy's requirements.

Prepare a detailed estimate of damages to your building.

Quantify code upgrade costs if they are covered.

Analyze all construction estimates by preparing a formal "bid comparison" to identify any omissions.

Prepare detailed inventories of all stock, business personal property, machinery and equipment, and betterments and improvements.

Quantify loss of business income, rental income, and extra expenses associated with your loss.

Present your itemized claim package (with your approval) to your insurer and work as your advocate at all inspections and meetings.

Communicate with you every step of the way.

Maximize your financial recovery with a proactive claim management strategy using all of our best efforts.

Our loss was quite large and the claim was complex. The team at Greenspan treated us as if we were their sole client. They invested an immeasurable amount of time and effort and at all times conducted themselves with extreme diligence and absolute integrity and professionalism. They took the time to learn and understand every aspect of our business...Without the assistance and guidance of these professionals, I am sure we would have never received a fair settlement.

– Daniel Medeiros,
Chief Financial Officer
The DiMare Company



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Our ability to affect the outcome can diminish with the passing of time. When building a building, one needs a good, strong foundation. It is the same principle with a loss adjustment. If the foundation is shaky, it will not support the best settlement. Insurance company adjusters represent insurance companies. They get paid to protect the insurance company. In other words—pay the least that they can. It's their job. Our allegiance is to you. Having us by your side from the beginning assures you that everything you are entitled to under the terms of your insurance policy will be afforded you. Isn't that the way it should be?

By allowing us to advocate for you from the start we are able to...

- Identify all avenues of recovery following our review of your policy;
- Participate in determining the scope of your loss;
- Provide input in the "reserve" process;
- Strategize with you and determine what's best for you and your business;
- Meet and confer with your other experts: your attorney, accountant, broker, risk manager, etc., to make sure that everyone is informed;
- Have you meet with our in-house forensic accountant before any interaction with the insurance company's accountant to assure that nothing is said or done that will negatively impact the settlement process;
- Get you the most money as fast as possible.

So that you can...

- Attend to your employees' well-being;
- Make the best decisions about continuing operations;
- Be assured that your claim will be handled and managed efficiently;
- Do what you do best—run your business.

We strongly believe that you can achieve the best results—and relieve the emotional burden—when you allow us to join your team from the beginning. Whatever you decide—know that you can call us anytime to talk about the details of your claim. At no cost to you. We'll let you know what we can do.

There was simply no time for anything except trying to hold our customer base together while seeking critically short material. Definitely not a time for researching through reams of old printouts to justify our loss to the insurance carrier. The bottom line was our hands were freed to run our business and not to be further burdened in an already critical time situation...

– Jim Groeniger, President
Sacramento Utilities Supply Co.

 **THE GREENSPAN Co./**
ADJUSTERS INTERNATIONAL
The *right* way to settle claims™

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WHO WE'VE HELPED

Our reference list includes over 3,000 satisfied clients spanning over 60 years of service to our local community, including some of the most familiar names and disasters of the past few decades.

- Avery Products
- Barbeques Galore
- Cask 'N Cleaver Restaurants
- Cherokee Clothing
- China Basin properties
- Choice Hotels
- City National Bank
- Classic Resorts
- Clothestime, Inc.
- Coast Federal Bank
- Continental Graphics
- Continental Airlines
- Dairy Fresh / Ever Fresh
- DiMare, Inc.
- Eurofresh Farms
- FDIC (Federal Deposit Insurance Company)
- Fleur de Lys Restaurant
- Gelson's Markets
- Gerber Childrenswear
- Gumps Department Store
- Hamburger Hamlet Restaurants
- Hilton Hotels Corporation
- Hyundai Steel Industries
- In-N-Out Burgers
- Iota Engineering
- JC Penney
- Jewish Federation Council
- Kennedy Associates Real Estate Counsel
- Lark Creek Inn
- LaSalle Hotel Properties
- Las Vegas Sun
- Left Bank Restaurant
- Levi Strauss Company
- Lockheed Aircraft
- LSG Skychefs (Lufthansa Services)
- The Macerich Company
- Metrotech Corporation
- The Molasky Group of Companies
- Ortho Mattress
- Pacific Ethanol
- Pacific Southwest Container
- Paul Mitchell Cosmetics
- The Pillsbury Company
- Pizza Hut
- Quaker Maid
- Red Lobster Restaurants
- Reno Tahoe International Airport
- Samuel Goldwyn Studios
- Santana Row (Federal Realty Investment Trust)
- San Joaquin Valley Dairymen
- Shaklee Corporation
- Shapell Industries (S & S Homes)
- Southern Pacific Lines
- Standard Management Company
- The Starbucks Building (Seattle)
- State Bar of California
- Stroud's Linens
- Sunset Gower Studios / Pick-Vanoff
- Superior Industries International
- Trammell Crow Residential
- Transamerica Real Estate
- Warner Hollywood Studios
- Watt Industries
- Wyndham Worldwide Corp
- The World Trade Center (Port Authority of NY & NJ)
- York International
- Yosemite National Park (The U.S. Park Service)

From the outset, you and your associates provided The Lark Creek Inn with the highest possible level of professional service. From assisting with the virtual immediate start of reconstruction after our fire, through reopening, and culminating with an equitable recovery from our insurance carrier, The Greenspan Company's efforts were first-rate.

*– Michael D. Dellar, Co-Principal
 Bradley M. Ogden, Co-Principal
 The Lark Creek Inn*



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