



DOW BROOKS

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PERSONAL STATEMENT

While growing up, I saw how unethical insurance carriers used subtle tactics and intricate language to hoodwink and confuse policyholders. Such a practice never aligned with my personal values and this became clearer to me after my first few jobs with insurance companies. I decided to take my career in a different direction, advocating on the behalf of families, rather than on the behalf of insurance carriers.

A particular incident years ago, which shaped my resolve to stand firm as a client advocate and public adjuster, involved an 87-year-old woman whose house was destroyed by fire shortly after her husband, a retired veteran, had died. Disgracefully, her insurance carrier's adjuster was doing everything in his power to argue against providing her with the money she both needed and deserved. She hired me, and my team and I went to work diligently picking apart the insurance adjuster's case. She's now in a beautiful new home and on sound financial footing.

WHAT MY CLIENTS HAVE TO SAY

"How do you thank a team that has literally changed your life- where do you find the words and how is 'Thank You' ever enough? My experiences with The Greenspan Co./ Adjusters International and in particular with you, Dow Brooks, so far exceeded my expectations; I am moved just writing this letter. My new home is an amazing showcase for this transformation and every day when I walk through it, I am reminded of how we got here and how each of us played a role. Simply put, you guys did a fantastic job! My experience was so positive, I feel compelled to share- to give back into the system I benefited so greatly from. If you are sitting in front of someone who has lost their home, maybe someone who was in my situation- scared, alone, frustrated, uncertain- I want you to hand them this letter. I want to try to help those that are going through what I went through. Simply put, without your assistance, I would not be in the position I am now. "

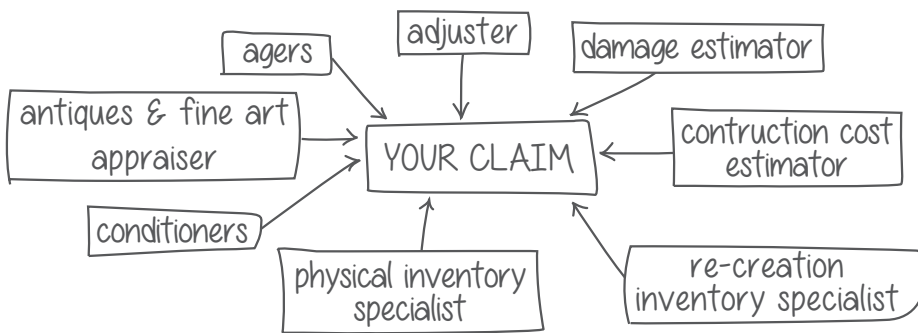
Jeffrey Varon, Homeowner

"As a Firefighter I see firsthand the devastating effects a fire can have on a home and a family. I never thought for a moment I, too, would go through such a traumatic event. When our family home burned down I just could not believe it. I still find it hard to believe to this day. I want to extend my family's sincere thanks to you and everyone at The Greenspan Co./ Adjusters International who worked tirelessly on our claim. I can't thank you enough for looking out for us. You may have literally been a lifesaver. I would like to ask one last favor of you and Dow. If you are speaking with a family who has just lost their home, please hand them this letter. I don't want them to learn the hard way, like I did, the insurance company is not on their side. "

Brant Williams, Homeowners

QUICK FACTS

I am an advocate for individuals and families that have been affected by disasters, serving as the first point-of-contact for clients and determining client specific recovery goals. In addition, I assemble and oversee the team appropriate for each insurance claim, including: adjusters, damage estimators, inventory specialists, appraisers, agers & conditioners, and anyone else necessary to achieve recovery goals.



PERSONAL INTERESTS

 Build & ride motorcycles

 Golf

 Create new recipes in the kitchen

DIFFERENCES WE'VE MADE

Client	City and State	Ins Co. Offer	Our Settlement
Tushar Atre	Santa Cruz, CA	\$800,754.00	\$1,467,760.00
Marc Balocco	Flagstaff, AZ	\$800,754.00	\$1,467,760.00
Bob & Jan Bobbett	Scottsdale, AZ	\$80,000.00	\$130,000.00
Andy Gervase	Scottsdale, AZ	\$1,000,000.00	\$1,250,000.00
Sally Helms	Athol, ID	\$160,000.00	\$277,000.00
Stephen Johnson	Phoenix, AZ	\$2,500,000.00	\$3,300,000.00
Richard Novak	Danville, CA	\$475,100.00	\$701,800.00
Christopher Reynolds	Woodside, CA	\$220,000.00	\$450,000.00
Sandy Scheik	Napa, CA	\$500,000.00	\$1,913,103.00



**THE GREENSPAN CO./
ADJUSTERS INTERNATIONAL**

The right way to settle claims®

In business since 1946, The Greenspan Co./Adjusters International is the most respected public adjusting firm on the West Coast. As public adjusters, our role is to direct the insurance recovery efforts and to maximize the recovery. The public adjuster's role is to seamlessly weave the components of the policy together with your needs by using the insurance policy as the needle and thread that holds the fabric together. It is an art to be able to do so successfully over and over again, and we are proud of the results that we achieve for our clients.



OFFICE LOCATIONS

SOUTH SAN FRANCISCO
PLEASANTON | SACRAMENTO
SAN JOSE | SCOTTSDALE | RENO
LOS ANGELES | SEATTLE | PORTLAND
SALEM | PROVO | HONOLULU | BOISE
VANCOUVER, BC