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To Whom It May Concern,

My wife and I were devastated when a fire engulfed our longtime home in Santa Cruz, leaving a path of destruction that interrupted our lives. As we were trying to put the pieces of our life back together, it became exceedingly clear that our insurance company, Century National, was doing everything in their power to pay as little as possible. We quickly realized that if we wanted to recover from this event financially, we would have to fight the insurance company every step of the way --- through every calculation and negotiation.

Fortunately, we retained the services of The Greenspan Co./Adjusters International to help settle our claim. Preparing and negotiating a major property claim is an overwhelming challenge for anyone without an insurance background. It's not something that anyone wants to handle on their own. We are incredibly grateful that leading experts at The Greenspan Co./Adjusters International were there by our side to guide us with patience, care, and compassion.

Believe me when I say that the level of service they provided was nothing short of extraordinary. Our adjuster, Kenny Taylor, was able to promptly secure an agreement on the replacement cost of the structure, demolition costs, and engineering fees and obtain payments for the replacement cost benefits and code upgrades. For our personal property, which was of considerable value, he minimized the effects of limitations for collectibles and antiques and negotiated a fair rate of depreciation. Kenny advised us closely through every aspect of the claim and made the trip to our home in Santa Cruz every month for in person meetings over the two year process. He truly went the extra mile to make sure that we were informed and comfortable throughout the entire claim.

For anyone who has lost a property and needs to file an insurance claim, I would highly recommend Kenny Taylor and The Greenspan Co./Adjusters International. They live up to their reputation as leaders in the industry by leaving no stone unturned when it comes to getting every dollar that you are entitled to from your insurance policy. We also appreciate greatly the support and guidance that they provided throughout the ordeal - they made the whole journey of recovery much easier both practically and emotionally. With no out-of-pocket costs, hiring The Greenspan Co./Adjusters International to settle our claim was one of the best investments we have ever made.

Best Regards,



Norman Krebill

Jan 10, 2018

Fire JAN 25, 2014

Project completed July 2016