March 7, 2016

Kenneth Crown
The Greenspan Co./Adjusters International
400 Oyster Point Boulevard, Suite 519
South San Francisco, CA 94080

Dear Ken,

We could not be happier with this company's service and recommend them without reservation. We lost our home to a wild fire in Big Sur.

I was dubious at first (to say the least) about the concept and the company but my husband and I discussed it and decided to use them instead of dealing with Allstate ourselves.

The manager and our interface were Ken Crown (all initial contacts) and Clay Gibson (our personal case manager). We came to respect and appreciate them for what they are and everything they do (and did for us). This was the best possible decision/thing we could have done given the disaster we went through. I have no doubt about this. They put in a MASSIVE amount of work into our claim and managed a (recalcitrant would be kind) insurance company. With their efforts (and of their staff including Heather who worked on our personal property claim) we came through financially whole and will always be grateful.

We NEVER could have achieved the recovery they did because they know how the process works... so many things the insurance company never tells you! They are more than worth every penny of their fees.

A way to think of this is if you get sued or have a legal problem you hire a lawyer to work for you as the person suing you or whatever company you have a problem for CERTAINLY has a lawyer working for/defending their interests. This is what The Greenspan Co./Adjusters International does for you. Yes, the insurance company assigns a claims adjuster to your case but they are NOT your advocate... they work for the insurance company. So it makes sense any way you look at it!

Yes, there were some bumps in the road but all were handled professionally and successfully. We're absolutely willing to answer any/all questions. Just contact us or ask Ken or Clay to put us in touch if you want to chat.

Anne Ashley
(831) 620-0994

46240 Pfeiffer Ridge Road
Big Sur, CA 93920

Hello Big Sur and Highlands neighbors... we are planning on success and being home soon. However, as alumni of the Pfeiffer 2013 fire where we lost our then home, we want you to know what made a huge difference after the fact. (As you know... if you are sued and the other party has a lawyer you get yourself a good one or you are toast!) The same is true after a fire. There is a category of a public company called "Public Adjuster". The good ones have LONG term histories of success. The insurance companies assign you an adjuster but THEY WORK FOR THE INSURANCE COMPANY! Your public adjuster works for you and, without ours (and we are very good at detail, records and computer work!) we never would have come out financially whole and that includes their fee, which is a % of what they get back for you.

They are amazing, doggedly persistent and do not stop until the job is done. Two examples... we had a custom built MIckey Meunnig house that the insurance company said could be rebuilt at 1/5 per sq ft of what it would actually cost in Big Sur with custom everything and, when we completed the inventory (3600 items down to the last fork and can of beans to some high priced artwork) with them the insurance company fought us every step of the way. The public adjuster did all the paperwork (the final submitted document to the insurance company is more than 7" of stacked paper with small print) and understood the way the insurance company wanted the documents presented and filled out. We hadn't a prayer without them.

So the man to call if you need them is Ken Crown - Cell: 408-858-1685 - Executive Vice President The Greenspan Co. / Adjusters International. He is on the marketing side and a bit of a pit bull but you will love it when he is YOUR pit bull with the insurance company! His professional staff that you work with day to day is amazingly competent, easy to work with and really nice people. When I met Ken he seemed like the dreaded ambulance chasers and I wanted no part of them but we decided to do it based on others superb recommendations and never, never regretted our decision. I am their biggest fan.

Of course you notify your insurance company immediately!!! But, whatever you do, please don't accept any settlement check on the spot from your kind on-site insurance company adjuster... many did on Pfeiffer Ridge as it sounded like a lot of money. Virtually alll regretted it in the end.

We could go on and on with advice but I'll stop here. If anyone finds themselves where none of us want to be I recommend the FIRST thing you do is call Ken.

If you have or have the opportunity, take your phone and take a quick photo of every item in your house. Open drawers and take a snapshot, and closets, focus on items on a deck and in a linen closet... just go around and shoot. NOT MOVIES as too hard to work with frame by frame. They are invaluable in creating an inventory and establishing the style, quality and amount of "Stuff" from art to the mundane. We even proved we have over $12,000 in food and house supplies in the home at all times! With pictures. Put a dvd or ??? of all photos in a safe deposit box or in computer cloud storage... but off site. Or trade with a friend. It will pay off.

Anyway... lets hope none of us need Ken but stash this away somewhere just in case! Either John or I are willing to answer any/all questions if it helps. 831-620-0994

-- Anne Ashley & John John Alvord 831-620-0994

October 30th, 2017

Kenneth Crown
The Greenspan Co./Adjusters International
400 Oyster Point Blvd. Suite 519
South San Francisco, CA 94080

Dear Ken,

In light of the horrific events in Napa/Sonoma, I feel compelled to reach out again and express what an amazing job you and your team at The Greenspan Co./Adjusters International did for our community and us. I realize one person can't make a huge difference but we can recommend someone who did and, to that end, I am writing this letter. Please use it in any way that will help others like you did us.

Looking back, I cannot thank you enough for the wildfire intensive you presented to us. You honestly shared an advocate's perspective on all the stakeholders involved in the world of post-disaster recovery including the insurance company adjusters, contractors, debris removal, vendors, attorneys and others. You clearly defined the path to optimal recovery from an insurance company as well as how to balance family and work. The education you provided us empowered us to be better equipped as we navigated our personal and community recoveries.

On a personal level, our work with The Greenspan Co./Adjusters International enabled us to come out financially whole and was worth every penny of the fee. While we are both professionals and work (or worked) in the computer industry and have superb expertize in both management and detailed complex spread sheets running to thousands of pages, we could not have been as successful, by far, without you as our advocate and doing the lion's share of the work and all the interfacing with people who questioned the accuracy of EVERY PIECE of our claim.

If you are sued and the other guy has a lawyer... you would never consider representing yourself. The adjuster assigned to you by the insurance company IS WORKING FOR THE INSURANCE COMPANY and is paid by them... the conflict comes because the insurance company is a for-profit enterprise and paying out as little as they can legally is in their best interest. So, you get a public adjuster to represent YOU!

My heart is heavy as I know what these folks are going through and that it takes a long time, much pain, hard work and to recover both emotionally and financially. We are whole and happy now in our new home. Please do not hesitate to have anyone reach out to me by phone and I will be happy to share our experience with them, 831.620.0994.

Warm regards to you and your team. Thanks again!

Anne Ashley

Anne Ashley (& John Alvord) & John G Alvord
Big Sur & Highlands Neighbors