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The Greenspan Co./ Adjusters International
400 Oyster Point Boulevard, Suite 519
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To Whom It May Concern:

Here is my story. I am Garrett P. Graham, the owner of 19 BROADWAY NITECLUB in Fairfax, California. My property suffered a devastating fire on February 6, 2009, that shut down half of my business. Please go to www.google.com and type in 19 Broadway to see the fire in action.

I immediately reported the fire to my insurance agent and had my first meeting with the adjuster from my insurance company about three weeks after the fire to receive their estimate of the damages my property had suffered in the fire.

The adjuster came to my house to discuss the damage. Although I am a retired attorney having practiced in San Francisco for forty years, started several businesses, and thought I was a pretty smart guy, I was overwhelmed! I came with a water pistol, and the adjuster had a fire hose. I was lost. I had no idea of the cost of labor, materials or how these things are calculated. The insurance adjuster was in complete control, and I was representing myself. Within minutes I knew I had a fool for a client.

The adjuster confidently presented me with an offer of $200,000 to repair my property and awaited my response.

A fellow attorney friend advised me to seek expert advice from a public adjuster, and I was put in touch with The Greenspan Co./Adjusters International. The team I dealt with included Rino Benenati, Tony Astone and Chris Glenister. I soon learned they could fight fire with fire, and they had the experience to deal with the insurance adjuster on the same level. They knew the game and the rules. I was clueless.

Making a long story short, The Greenspan Co./Adjusters International brought in their own experts, and after several months of negotiations I reached a settlement of almost $600,000...*THREE TIMES* the amount of the first offer.

Based on my experience I have this advice to anyone who has suffered a property loss through fire or flood:

1. **Immediately call your insurance company to report the loss.**
2. **Then, immediately call The Greenspan Co./ Adjusters International so you can fight fire with fire. Don't wait !**

If you need any further comment, please feel free to contact me.

Very truly yours,

GARRETT P. GRAHAM
Owner
19 BROADWAY NITECLUB