## To whom it may concern:

In September of 2015 we were one of many who fell victim to the Valley fire. The fire completely wiped out 50 plus years of our possessions and left us without a home or possessions. We had spent 24 years building and modifying our home to accommodate our life style and hobbies. All of this was destroyed in a matter of minutes. We were fortunate to evacuate 10 mins in front of the fire. Looking back down the street as we were leaving and seeing our residence going up in flames is something from which we will never recover.

Shortly after the fire we started our interaction with our insurance company. It soon became apparent to us the insurance company was not really our friend. We, like most people, felt the insurance company would really be there to help us recover. Looking back on the various events with the insurance company, their sole purpose was to reduce the amount of our claim.

Our first awakening came when we received the insurance company's estimate as to the value of our residence. This estimate was woefully short of what we considered our residence to be worth. We all highly value our homes. We may also over value our places, but in this case the difference between the estimate and the final settlement was significant. To compound the situation the property adjuster was not familiar with California prices.

Simultaneous to the aforementioned event we started to document our contents. In and of itself documenting your contents is a monumental process. Very few people remember how many pairs of stockings they have in the drawer. We had pictures of the inside and the outside of our house that were less than a week old. These pictures did not seem to make any difference to the insurance people.

We found that "fighting" the insurance over the structure and the contents was overwhelming. We pride ourselves on our ability to handle life's events and overcome adversity. Until, this fire we had never found anything we could not handle. We realized we had more than met our match fairly soon The emotional impact was more than we could handle.

At this point in the process we felt the insurance company was just trying to get us to throw up our hands and walk away with whatever they wished to pay, which was considerably less than our coverage amounts.

Good fortune came at this time in the form of The Greenspan Co./ Adjusters International. We feel that The Greenspan Co./ Adjusters International rescued us from the depths of adversity. Their concentrated efforts gave us what we think, is a victory.

The ever-present support team lead by Bruce Tibert took over the fight with the insurance company. I feel that the insurance company wished The Greenspan Co./ Adjusters International never became involved. The efforts of the team were significant, detailed and never ending. They never left a stone unturned.

Their efforts will always be appreciated. Bruce and his team deflected the insurance company on the spot and gave us the opportunity to plan and get back on track moving on with our lives.

Having completed the insurance process has removed a tremendous burden. We cannot express our appreciation for the work The Greenspan Co./ Adjusters International did on our behalf. We heartily recommend The Greenspan Co./ Adjusters International to others that may experience a tragedy of this nature.

At this time, we would like to thank the following for their support, guidance and overall efforts.

Kenneth Crown

Kyle Hensiek

**Bruce Tibert** 

Sarah Vaughn

In closing we would again like to thank the The Greenspan Co./ Adjusters International Staff for their continued support which has given us the ability to get on with our lives.

Donald McConlogue

Llanda McConlogue

Glenda McConlogue