



THE GREENSPAN CO.
ADJUSTERS INTERNATIONAL
The *right* way to settle claims®

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Continuing Education – Continuing Growth



While some agents seek out online classes to get CE credits in just a few hours, others wish to actually *retain* the valuable information in a more entertaining and interactive setting.

Not only will you leave The Greenspan Company's CE courses with more knowledge than when you came in, you will also enjoy fun and interesting classes taught by a claims professional, magician, and comedian, Robb Greenspan, SPPA.

The Greenspan Company /Adjusters International are world-renowned claims professionals who represent the policyholder exclusively on property losses due to fire, flood, theft, and other perils. As such, we have a unique perspective on coverage and the workings of the policy after a claim strikes. What are some of the unexpected issues your client may be dealing with in a claim? How do the values or endorsements written affect their settlement? How do you write a better policy based upon your clients' personal needs? We put you in the shoes of your policyholders to bring a new perspective to you allowing you to write a better policy for your clients.

The end result?

A greater understanding of the importance of your role in serving your client, and innovative new ways for you to improve your skills as an agent/broker.

We provide classes in-house, at no cost, that range from 1 hour (1 CE) to 3 hour (3 CE) seminars. The enclosed selection of classes includes a multitude of diverse topics, such as: *how to get values right, which forms and endorsements fill the gaps on a property policy, how does business interruption work, reasons that cause a claim to go bad*, as well as the new hot topic in insurance; cannabis coverage.

The Greenspan Company/Adjusters International has been providing continuing education to agencies and insurance associations for over fifty years. Learn what you need to know the right way, in a stimulating environment that encourages personal interaction no computer course can provide. All classes are CE accredited and are taught by Robb Greenspan, SPPA and Matthew Blumkin, JD, who combined have been handling claims for over 50 years.

We are available to schedule classes at any time. You may contact Sandra Jackson at 800.228.3550 or sandra@greenspan.com to schedule a class or answer any questions.



WHAT PEOPLE ARE SAYING ABOUT GREENSPAN'S CONTINUING EDUCATION

“Thank you for the terrific session you led on “Protecting Your Business & Maximizing Your Recovery.” Your experienced view of actual claim scenarios helped my producers appreciate the process they must go through after a loss. From claims reporting to claims handling to restoration and the documentation required, they now understand the process. Further, they have the tools to mitigate a business interruption loss.”

Darrow Milgrim, Director, CIC, AAI, Speare & Company



“I know everyone gave the seminar high marks...”

Kathy Quintana, Executive Vice President, HUB International of Ca.



“The response from everyone at HBC was extremely positive, we all learned a lot in a short period of time.”

Steven M. Brown, Hoffman Brown Company



“Many of us do not realize how devastating a disaster can be to society or how imperative proper insurance coverage is. As a claims adjuster you see first hand how important our industry is and how it goes to work. Thank you for sharing this with us, your presentation, pictures and experiences were insightful.”

Herbert Rothman, CEO, C.M. Meiers Company Insurance



“We found the continuing education class very useful. It contained information that we will use on a daily basis. Please express our gratitude for assisting us in understanding this complicated principle of insurance.”

Stanley E. Bryant, JR. C.I.C., Northridge Insurance Agency, Inc.



“I want to let you know I see the great value in what you do and see it as a tremendous complement to my business. I can't imagine a more critical time in insurance than at claim time.”

Russell Roberts – Cass & Johansing



“Everyone is aware of how boring a continuing education class can be, but you made it very interesting and entertaining. After the class, I received many positive feedbacks from my brokers & staffs and usually nobody talks about the class afterwards.”

Danny Kim, Vice President, Cal-Kor Insurance Services



“Delegates were asked to complete evaluation forms at the end of the conference. The response we received from them was very positive. Your own presentation was very highly rated. Delegates comments included ‘knowledgeable,’ ‘engaging,’ and ‘good presentation.’”

Jennifer Barrows Lehner, Conference Director, American Conference Institute



“I want to thank you for presenting your informative and entertaining continuing education seminar at our Big “I” Day trade show. We have received rave reviews from our members who attended your class. We all know that an insurance related seminar can sometimes be a bit dry, but the methods that you used to teach the concepts really keep the participants focused and involved.”

Patrick D. Calley, AAI, CIC, Independent Insurance Agents & Brokers of Bakersfield



“Your knowledge and reputation in the community allowed us to attract a great audience, and to present an interesting and impressive program.”

Bradley A. Luster, President, The Guardians



“Thank you for an excellent presentation. Your evaluation could not have been better. The ratings on the sheet were 1-10, with 10 being excellent. All of your ratings were 9-10, very unusual for our group, they normally are very conservative.”

Walter L. Lumpp, President, National Institute of Restoration, Inc.

“I want to thank you for the great presentation you gave us Wed. night. Everyone enjoyed it and found it both entertaining as well as educational. Thank you so much for taking the time to come to our meeting.”

Gail McKenzie -President Of IWLA

THE GREENSPAN CO./ADJUSTERS INTERNATIONAL

CE Class Schedule

All Courses Have Been Approved by the California Department of Insurance

1 Hour/1 CE Courses - Perfect for our Lunch & Learn Program!

369336 - Lessons Learned From the California Wildfires of 2018

1 Hour ~ 1 Continuing Education Credit - *Approved for Agents & Brokers Only*

Insurance brokers and agents who write homeowner and commercial insurance in California are faced with unique fire risks. The 2018 firestorms ravaged homes and businesses throughout California. In this seminar we will discuss these risks, and what you need to understand to write this coverage properly. Is a mudslide full of fire debris really covered and when? How about exposure to wildfire smoke from burning brush and other homes, who pays? How do you compete against the direct writers on this type risk? When a claim is made, problems will inevitably follow in dealing with the insurance company, the city for permitting, and the contractors rebuilding the property. We will discuss these issues and will learn about the myriad of issues brokers and agents need to consider when writing a policy to fully protect their customers, the insureds.

345531 - Cannabis: Is Your Claim Going Up In Smoke?

1 Hour ~ 1 Continuing Education Credit - *Approved for Agents & Brokers Only*

Cannabis is a reality in this country today. It's a billion dollar crop in California alone. There is coverage available today in most states for cannabis in its many forms. Collecting on a claim is another issue altogether. How do the various States and Federal laws clash over this issue? Who has jurisdiction in courts over coverage? In this talk we will see who needs coverages, what coverages are available to the consumer and what the various issues are in writing a policy. What have the courts ruled on claims whether for personal possession or commercial operations? This 1 hour 1 CE talk is fun and informative and when leaving you will be better prepared to sell the next big thing in insurance. However, no samples will be given out at this talk.

116498 - Top 5 Reasons Claims go Bad

1 Hour ~ 1 Continuing Education Credit - *Approved for Agents & Brokers Only*

In this 1 hour class we review the five major reasons claims go bad looking from a claim perspective. Starting with the writing of a policy and through the handling of claims, we look at where problems can and do occur and how to prevent them. As Public Adjuster handling hundreds of claims we have seen it all and know where the problems arise in claims.

148378 - Elements of Business Interruption

1 Hour ~ 1 Continuing Education Credit - *Approved for Agents & Brokers Only*

In this presentation we will discuss the theories behind business interruption and look at some of the issues that can create confusion, such as filling out the business income worksheet, coinsurance, monthly limitations, etc. We discuss ways to go above and beyond the worksheet to ensure that the proper coverages are in place before the loss occurs. What questions you should ask of the client to determine the proper coverage and amounts needed. How does extra expense or expediting expense affect the income coverage, what is the difference and how is it written? How do we cover the income from dependent properties? These and other issues will be addressed in this 1 hour CE approved class.

CE Class Schedule

All Courses Have Been Approved by the California Department of Insurance

133138 - Fair Claims Practices Act & Its Effect On The Broker

1 Hour ~ 1 Continuing Education Credit - *Approved for Agents & Brokers Only*

- My client called and said she had a loss but not to report it to the carrier. What do I do?
- The carrier has not paid the claim even though my client filed a proof of loss. What can I tell them?
- What are my responsibilities to my client per the fair claims act?
- What can I use to pressure the carrier to settle claims?

In this review of the most recent version of the Fair Claims Practices Act we look at these and other situations covered by the Act. We review areas the broker should be familiar with to ensure that they are in compliance with these regulations. We look at useful areas within these regulations that can be called upon to help a client when a claim becomes problematic. We will discuss the insurance company's obligations as they relate to the policyholder, and time periods such as response to letters and claims, as spelled out in these regulations. There will be time for Q&A in this 1 hour CE class.

2 Hour/2 CE Courses

116518 – Top Ten Reasons Claims Go Bad

2 Hours ~ 2 Continuing Education Credits - *Approved for Agents & Brokers Only*

We take a much more in-depth look at claims and where the problems occur. Starting with the writing of a policy and the valuations in place on that property we cover issues such as forms and endorsements that are needed, values written and concluding with issues such as proving a claim, record keeping, emergency services and salvage of damage goods. We look at what the broker/agent or account executive can do to mitigate losses that are over and above the amount of coverage in place. What are the time limits that the insurance company is beholden to for the benefit of your insured? Lastly, we discuss marketing techniques you can use to sell a better policy and bring in more premium dollars. This class is a two-hour presentation that provides 2 CE credits and gives information that will help you understand the claims process and what the insured, the commercial or homeowner client faces when they suffer a loss. You will write a better policy after attending this seminar.

223182 - How You Can Write a Better Policy (*A look at Endorsements to Customize Coverage*)

2 Hours ~ 2 Continuing Education Credits - *Approved for Agents & Brokers Only*

- Can one size fit all? Not really, nothing fits all and this is especially true when it comes to an insurance policy
- What will a client need to fill in the gaps of coverage left open by a BOP policy or the commercial fire policy?
- What coverages do I need to add to the policy to protect my client's name and reputation when his business or manufacturing plant has burned?
- Is there a way to cover goods or manufacturing overseas?
- Is the client covered in a power outage?

This informative class which deals with forty-four forms and endorsements that can be added to a policy to fill in those gaps. In this 2-hour continuing education presentation you will learn about the various forms that can be applied to policies for real property, buildings and business income. We will take an in-depth look at each of these forms and discuss when they are needed, how to write them, what they cover, and why you would recommend it to your client. You will write a better policy and understand why the various endorsements are needed.

CE Class Schedule

All Courses Have Been Approved by the California Department of Insurance

10476 - How to Value Coverage to Enhance the Claims Process

2 Hours ~ 2 Continuing Education Credits - *Approved for Agents & Brokers Only*

- Where did I go wrong on these values?
- Can I trust the insured to know what the value is on their building?
- How do I know if the client is providing accurate values?
- It is possible that a new building may be out of code? How much code and ordinance coverage should I write?
- What are the resources available to determine the right coverage's?
- What is going on with Blanket Insurance coverage?

All of these questions and more are discussed in this class. The producer that attends this class will gain a better understanding of Building & Personal Property values, how they are derived and the issues that arise with co-insurance. Who can you trust to give you the proper insurable values?

3 Hour/3 CE Courses

228607 - How to Write a Better Policy; A Look at Forms & Endorsements to Customize Client Coverage

3 Hours ~ 3 Continuing Education Credits - *Approved for Independent and Public Adjusters Only*

- Can one size fit all? Not really, nothing fits all and this is especially true when it comes to an insurance policy
- What will a client need to fill in the gaps of coverage left open by the standard commercial fire policy?
- What do I need to protect my client's name and reputation when his manufacturing plant has burned?
- Is there a way to cover the insured's goods overseas or in transit?
- Is the client covered in a power outage?

Find out the answer to these and many other questions in this informative class which deals with forty-four forms and endorsements that can be added to a policy to fill in those gaps. In this 3-hour continuing education presentation brokers and account executives will learn about the various forms that can be applied to policies for real property, buildings and business income. We will take an in-depth look at each of these forms and discuss when they are needed, how to write them, what they cover, and why you should recommend them to your client. You will write a better policy and understand why the various endorsements are needed.

6294 - How to Value Coverage to Enhance the Claims Process

3 Hours ~ 3 Continuing Education Credits - *Approved for Agents & Brokers Only*

- Where did I go wrong on these values?
- Can I trust the insured to know what the value is on their building?
- How do I know if the client is providing accurate values?
- How much business income coverage does my client really need?
- What are the resources available to determine the right coverage's?
- What is going on with Blanket Insurance coverage?

These are some of the questions that you should be asking yourself when writing a policy, as they are paramount to writing a proper policy. All of these questions and more are discussed in this class. The producer that attends this class will gain a better understanding of Building, Personal Property and Business Income values, how they are derived and the issues that arise with co-insurance. Who can you trust to give you the proper insurable values? Also learn the resources that are available to you in determining the valuation.

CURRICULUM VITAE

ROBB T. GREENSPAN

16542 VENTURA BOULEVARD #200
ENCINO, CA 91436
(818) 386-1313

PERSONAL:

- BORN: Los Angeles , Ca 8/12/51
- MARRIED: THREE CHILDREN

LICENSES/CREDENTIALS:

- PUBLIC ADJUSTER LICENSES ISSUED BY THE STATES OF CA, NV, HI, OR, UT, CO, NM
- CONTINUING EDUCATION PROVIDER – STATE OF CALIFORNIA, LICENSE NO. 19971
- SENIOR PROFESSIONAL PUBLIC ADJUSTER (SPPA) CREDENTIAL ISSUED BY:
 - THE NATIONAL ASSOCIATION OF PUBLIC ADJUSTERS AND
 - THE UNIVERSITY OF IOWA

PROFESSIONAL EXPERIENCE:

- 1974 - PRESENT: THE GREENSPAN CO./ADJUSTERS INTERNATIONAL (PUBLIC ADJUSTERS)
 - JOINED THE GREENSPAN CO. AS AN ADJUSTER IN 1976.
 - BECAME PRINCIPLE OF THE FIRM IN 1985

MEMBERSHIPS AND COMMISSIONS:

- FOUNDER & TWO-TIME PRESIDENT, CALIFORNIA PUBLIC INSURANCE ADJUSTERS ASSOCIATION
- NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS – FORMER DIRECTOR
- BOARD OF DIRECTORS, INDEPENDENT AGENTS & BROKERS ASSOCIATION OF LOS ANGELES
- FORMER COMMISSIONER, CALIFORNIA DEPARTMENT OF INSURANCE UNFAIR CLAIMS PRACTICES TASK FORCE
- PAST MEMBER, CALIFORNIA SENATE TASK FORCE ON REAL PROPERTY INSURANCE
- FORMER COMMISSIONER, DEPARTMENT OF INSURANCE CONSUMER COMPLAINTS AND UNFAIR CLAIMS PRACTICES TASK FORCE
- PRESIDENT, BOARD OF DIRECTORS, GUARDIANS JHA, 2003
- DIRECTOR & PAST CHAIR, IMPACT DRUG & ALCOHOL TREATMENT CENTER (NON-PROFIT)
- MEMBER: INSURANCE BROKERS & AGENTS OF THE WEST (IBA-WEST)
- MEMBER: PROFESSIONAL INSURANCE ASSOCIATION (PIA)
- MEMBER THE HONORABLE ORDER OF THE BLUE GOOSE INTERNATIONAL (NATIONAL. CLAIMS ADJUSTING ASSOCIATION)
- MEMBER INTERNATIONAL BROTHERHOOD OF MAGICIANS (IBM)

**CURRICULUM VITAE
ROBB T. GREENSPAN**

- 2 -

MISCELLANEOUS:

- EXPERT ON 1ST PARTY PROPERTY CLAIMS, ADJUSTING PRACTICES AND BAD FAITH ISSUES
- APPRAISER AND UMPIRE FOR FORMAL "APPRAISALS" UNDER 1ST PARTY POLICIES.
- LECTURER ON VARIOUS FIRST PARTY PROPERTY TOPICS AND CERTIFIED PROVIDER OF CONTINUING EDUCATION COURSE FOR AGENTS AND BROKERS BY THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA AND OTHER STATES
- RECOGNIZED AUTHORITY IN THE HANDLING OF BUILDING, BUSINESS INTERRUPTION AND PERSONAL PROPERTY CLAIMS.
- SPECIALIST IN MANUFACTURING, RETAIL AND COMMERCIAL CLAIMS

PUBLISHED ARTICLES:

- INSURANCE JOURNAL "EDUCATING YOUR CLIENT ON TRUE REPLACEMENT COST"
- INSURANCE JOURNAL "WHAT YOU CAN DO TO AVOID BAD FAITH SUITS ON COMMERCIAL RISKS"
- INSURANCE JOURNAL "ENDORSEMENTS WIDELY KNOWN BUT LITTLE USED"
- APARTMENT AGE, CALIFORNIA APARTMENT ASSOCIATION "GETTING THE MOST OUT OF FIRE INSURANCE – WHAT TO DO WHEN A FIRE LOSS OCCURS"
- THE GUARDIAN – PUBLICATION OF THE JEWISH HOME FOR THE AGING "SOME TIPS ON FIRE INSURANCE – DON'T BE HALF SAFE"
- PROFESSIONAL AGENT "NEGLECTED COMMERCIAL ENDORSEMENTS"
- ROUGH NOTES *PRE-LOSS ADJUSTING SETS AGENT APART AS A PROFESSIONAL*"
- AMERICAN AGENT AND BROKER "REVIEWING LOSS SCENARIOS"

REPRESENTATIVE ENGAGEMENTS IN EXCESS OF \$1,000,000.00 (PARTIAL LIST)

- CALIFORNIA MART
- CEDARS SINI MEDICAL CENTER
- DEARDEN'S DEPARTMENT STORES
- DINA FARMS
- FOUR OAKS CONDOMINIUM ASSOCIATION
- GIBSEN OVERSEAS
- IRWIN LEHRHOFF, PHD
- LAZBEN INVESTMENT COMPANY
- THE MERCANTILE CENTER
- MICHAEL SINGER, ESQ.
- POLISHED EDGE
- SPECIFIC PLATING
- VISAGE LADIES FASHIONS
- THE WATCH CONNECTION
- WESTWOOD FINANCIAL CORPORATION

**CURRICULUM VITAE
MATTHEW F. BLUMKIN**

CURRICULUM VITAE

MATTHEW F. BLUMKIN

16542 Ventura Blvd., #200
Encino, CA 91436
(818) 386-1313
www.greenspan.com

EDUCATION:

- **JURIS DOCTOR** 1992 – 1995
Southwestern University School of Law
- **BACHELOR OF ARTS, POLITICAL SCIENCE** 1988 – 1992
University of California, Riverside

MEMBERSHIPS:

- State Bar of California (SBN 178248) 1995 – present
- American Bar Association
- CAALA – Consumer Attorney Association of Los Angeles
- National Association of Public Adjusters
- California Association of Public Adjusters

PROFESSIONAL EXPERIENCE:

- **The Greenspan Co. / Adjusters International** 2007 – present
Encino, CA
Principle, Executive Public Insurance Adjuster; licensed in CA, NV, TX, UT.
- Representing policy holders in residential and commercial first party claims for property and business income losses. Responsible for all aspects of claims handling and measurement of loss associated with structures, personal and business property, loss of income, extra expenses and available additional coverages. Licensed by California Department of Insurance to provide continuing education classes to insurance agents and brokers on various first party insurance topics including valuation, claims handling and business interruption.
- **Nemecek & Cole** 2003 – 2006
Sherman Oaks, CA
- Attorney handling complex litigation, insurance claims representing various carriers, defending attorneys, officers and directors in errors and omissions actions. Responsible for handling all aspects of litigation and client representation through mediations, arbitrations and civil jury trials.
- **Wasserman, Comden, Casselman** 2001 - 2003
Reseda, CA
- Associate attorney handling all aspects of complex civil litigation including discovery, client interaction, mediations, arbitrations and civil jury trials.
- **Manning & Marder, Kass, Ellrod, Ramirez** 2000-2001
Los Angeles, CA
- Associate attorney handling *qui tam* actions on behalf of insurance carriers and the State of California as well as general civil and complex corporate litigation.

**CURRICULUM VITAE
MATTHEW F. BLUMKIN**

- **Wilson, Elser, Moskowitz, Edelman & Dicker** 1999-2000
Los Angeles, CA
- Associate attorney defending complex legal malpractice and insurance coverage and claim matters. Responsible for all aspects of civil discovery, mediations, arbitrations and trials.
- **Federated State of Micronesia, Kosrae State Legislature** 1997-1999
Legislative Counsel, Kosrae State
- Served as general counsel to Kosrae State Legislature and assisted in drafting of state and national laws. Assisted senators in negotiations with United States government agencies and various foreign governments. Provided legal advice and opinions in Micronesia and for the Association of Pacific Island Legislatures.

REPRESENTATIVE ENGAGEMENTS IN EXCESS OF \$5 MILLION ON RESIDENTIAL MATTERS:

- San Diego 2007 Wildfires – Represented more than 30 partial and total loss residential clients with their insurance claims in excess of \$20 million dollars
- Santa Barbara Tea and Jesusito Fires – Represented 7 partial and total loss residential clients with their insurance claims in excess of \$10 million dollars
- Representing between 20 and 30 non-firestorm residential claims per year throughout Southern California
- Retained as damage consulting expert in Santa Barbara, San Diego, Station/Sylmar Wildfires

REPRESENTATIVE ENGAGEMENTS BETWEEN \$500,000 AND \$5 MILLION ON COMMERCIAL MATTERS:

- Santa Catalina Island Company – May 2007 wildfires
- Fallbrook Plaza – Medical Condominium Complex and four medical tenants
- Hillbilly Golf USA & 1665 Partners
- The Historic Mayfair Hotel
- Aaron Thomas & Associates Printing
- Advanced Mailing/Engage Marketing
- Mission Hills Plaza
- Fountain Properties
- Dust-Tex Services
- 701 Ocean HOA

PERSONAL:

Married: Two children
Hobbies: PADI Certified Divemaster, Golf, Surfing and Travel