



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

CONDOMINIUM

SMW



First Realty Management

YOUR PROPERTY MANAGEMENT SOLUTION.

Ms. Diane M. Swerling
Principal
Swerling Milton Winnick
Public Insurance Adjusters, Inc.
Suite 310
36 Washington St.,
Wellesley, MA 02481

To Whom It May Concern,

This purpose of this letter is to express First Realty Management Corp.'s appreciation for the insurance adjustment services that Diane M. Swerling of Swerling Milton Winnick performed over the past year for the Crossroads on the Charles luxury condominium community in Watertown, Mass.

First Realty Management had taken over property management services at Crossroads in October 2010. On May 12, 2014, a pressurized water standpipe burst flooding the property with more than 27,000 gallons of water before a shut off valve could be reached to stop the torrent. There was no loss of life nor personal injuries, but the homes of nearly half of the condominium's residents were completely wiped out. The water cascaded into owners' units, down stairways, into an elevator shaft, and caused millions of dollars of damage.

There are 66 condominium units at the Crossroads property. The building has a spacious center entrance with residential towers on either side. Of the 40 units on the west side, all were initially ruled uninhabitable by the Town of Watertown building inspector. Much of the common hallway areas on the west side were ruined as well. The covered loss exceeded \$4 million. It took more than a year for the property to be repaired to allow all displaced residents to move back into their homes.

Throughout the entire process, beginning from the first day after the flood through this past spring and summer, Diane has been an incredibly knowledgeable resource to First Realty, the condominium association's Board of Directors, as well as individual residents.

Diane initially focused on the common area damages and the scope of coverage outlined in the master association's insurance policies, however, she was soon doing a lot more. She offered guidance and advice to many individual unit owners, some of whom were overwhelmed by the magnitude of the damage and from being plunged into an insurance process for which they had little to no experience.

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First Realty Management

Diane was patient, attentive and very generous with her time. Diane's effervescent personality and positive outlook throughout the arduous 14-month process certainly eased the tension, lightened the burden for numerous entities and made a difficult journey easier to navigate.

While none of us ever wish a similar experience like what we had at Crossroads on the Charles upon anyone else in the property management industry, nor upon a condominium association and its governing board, should such a disaster occur, Diane Swerling and her team at Swerling Milton Winnick would be among the first handful of experienced professionals you would want working on your community's behalf.

Several senior executives here at First Realty helped with the recovery process at Crossroads and worked with Diane at one point or another. Any of the several executives are available to offer a first-person account of their work with Diane. Feel free to call our offices at any time.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Jan Brandin', written in a cursive style.

Jan Brandin, CPM®
Chief Operating Officer

THE ABRAMS MANAGEMENT COMPANY, INC.
Real Estate Management • Development • Consulting

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Mr. Paul Winnick
Swerling Milton Winnick
36 Washington Street, Suite 310
Wellesley Hills, MA 02481-1917

Dear Paul:

One of the least glorified but most important relationships in the property ownership and management business is the one we have with our public adjuster. While we always strive to avoid a claim, it is an inevitable nature of the business and our adjuster of choice is Swerling Milton Winnick who has consistently delivered more than three decades of successful service to our firm.

We are very grateful to have found such a competent, dedicated and strategic partner that we have in Swerling Milton Winnick and in you personally.

The knowledge, accessibility and stewardship that you have provided us over so many decades have been instrumental in navigating difficult losses, the most complex being the fire we had in 2013.

Of all the claims, this was the most challenging. The fire affected 43 households and it was a long drawn out process that didn't follow the normal protocol of finalizing the claim and then beginning the restoration which would have created an extended period of homelessness for our affected residents. It was also our largest; at seven figures it was a staggering sum which you took us through from the beginning to the end!

You personally and your team were right there by our side before the fire department even cleared the property and stayed right by our side for the extended duration of the claim period. With your steadfast attention we were able to restore the building, make the necessary code upgrades, re-house the residents on a rolling basis to minimize their displacement and you got us to the finish line on payments from a very reluctant insurer.

It's rare that we find ourselves able to offer an unqualified endorsement but your personal attention and the dedicated team you have assembled make it easy! If any prospective client needs a referral, it would be my pleasure to speak with them.

Sincerely,

Martha Abrams-Bell, CPM, C¹⁶P
President



**M
A** MODICA ASSOCIATES

PROPERTY MANAGEMENT CORPORATION

Paul Winnick
Swerling, Milton, Winnick, Public Insurance Adjusters, Inc.
36 Washington Street
Suite 310
Wellesley, MA 02481

Re: Beacon Towers Condominium
\$10,000,000 Loss Due to Fire

Dear Paul:

Please accept this letter as an unqualified recommendation for the services your company provides as an Independent Insurance Adjuster. We both know that you were instrumental in assisting me and the condominium association to negotiate a favourable settlement with the insurance company after a devastating fire. The claim for fire damage was extremely difficult and time consuming for all that were involved.

Initially the claim appeared to be relatively straight forward. However due to various factors, including the building being closed the first few months of warm weather served to exacerbate many issues. Heat and moisture trapped in the building wreaked havoc with the infrastructure, including electrical wiring and mold. There were also other unforeseen conditions, including asbestos that was found and needed to be abated. The claim, initially thought to be in the \$5,000,000 range, resulted in a \$10,000,00 loss, including code upgrades.

There is no doubt in my mind that without your assistance, and that of Jim Harlor, the building would not have been made whole in a relatively short 18 month time period. I know that the building residents are grateful to you as well since that they have now moved back into their homes.

Although fortunately of a lesser magnitude we are now working together again a year later on another fire damage claim. I am confident that again you will be of assistance to me and the condominium association in negotiating a favourable settlement with the insurance company to ensure that the damaged units are restored and the building is made whole again.

The services that you and your entire staff provide cannot be quantified and I would not hesitate to recommend your services to anyone should they suffer a catastrophic loss.

Sincerely,



Paula J. Modica



Mr. Paul Winnick
Swerling Milton Winnick
36 Washington Street
Suite 20
Wellesley Hills, MA 02481

Dear Mr. Winnick:

I wish to compliment you on the professional manner in which you and your firm handled the recent fire loss claim for our Cambridge client. As you know it was a challenging situation involving a residential property with an insurance carrier that was not sensitive to the needs of our client.

Because there were dwelling units that were not habitable after the fire, it was critical that an aggressive approach be taken so that residents could return to their homes as soon as possible. Since the fire occurred during winter, the weather added another level of concern.

Throughout the process your efforts resulted in prompt results in spite of the many difficulties you encountered. Because our company has used your services in the past we were accustomed to this performance. Notwithstanding that, I would be remiss if I did not personally thank you once again.

Please be assured that I will call on you in the future, as the need may arise, to settle any challenging insurance claim our company encounters.

Very truly yours,

William Donovan
Senior Vice President

Nordic Inn Condominium Owners' Association
Route 112
Lincoln, NH 03251
603-745-8866

To Whom It May Concern:

Please consider this a letter of reference for the firm of Swerling Milton and Winnick who served as the public adjusters after a devastating fire in July 2000 destroyed one third of our complex. I rarely write general letters of recommendation, but over the past sixteen months as we rebuilt 30 units of a 104 unit complex, Paul Winnick was my principle interface with the insurance company and an individual I counted on for advice and counsel. From the beginning of this massive undertaking, Paul was there – from numerous board meetings to homeowner meetings, to critical negotiations with contractors and the insurance claims' representative.

The question of whether to use a public adjuster was answered rather quickly as events started to unfold much too fast for my liking. Paul guided the Board of Directors and me personally through this jungle and proved to us that this firm was not just about settling with an insurance company. They, through Paul Winnick, understood how condominiums operate and advised and guided us through the many mindfields that were to come our way.

Now that we are rebuilt and whole again, I have reflected on the decision to hire a public adjuster and say without reservation that they earned every penny of their fee. Paul Winnick, a principal in the firm of Swerling and Milton, emerged not only successful in settling our claim, but as a professional that I personally and professionally admire.

Please feel free to contact me if you should have any questions.

Sincerely,



Dennis H. LaBranche
President

Schooner Ridge Condo. Assoc.

4 Schooner Ridge P. O. Box 11 Bath, Maine 04530

Mr. Paul Winnick
SWERLING MILTON WINNICK
36 Washington Street, Ste #20
Wellesley Hills, MA 02481

Re: Schooner Ridge Condo Fire
Bath, Maine 04530

Dear Paul:

The owners of 4 Schooner Ridge, asked me to relate to you their deep appreciation for your firms handling of our insurance claim. We found that through your professional negotiation, and skills, we were able to rebuild our ten unit condominium to a greater standard.

The final settlement we received allowed us to rebuild the building to present day code requirements. Our building, twenty years old at the time of the fire, had a sprinkler system, hard wire fire alarm system, and other safety features. However, the building was outdated by today's code standards. We now have a double egress to the fourth floor, a much improved sprinkler system and other safety items not previously enjoyed.

Please be advised that I would highly recommend your service to those who may think that they have the cleverness, or the lawyers, to fill your firm's negotiating skills.

Very truly yours



T. L. Davis
Assoc. President