



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

MANUFACTURING

SMW

Frank Stryjewski
Kings Bowl of America, LLC
800 Boylston Street – Suite 1400
Boston, Massachusetts 02199

Re: Swerling Milton Winnick, Inc.

To Whom It May Concern:

I am writing you today regarding my experiences with the services of Swerling Milton Winnick, Inc. While our parent company, The Lyons Group, has been a long-standing client of SMW, having engaged the firm as their exclusive Public Insurance Adjuster for the last 30 years, my own relationship with SMW started in 2010 when I joined The Lyons Group as the COO of their Kings Bowling division. In my role at Kings Bowl of America, LLC. I have had the distinct privilege of being supported by the entire SMW team, who in their various responsibilities have successfully assisted our organization through several difficult and ominous situations.

During the period of time that we have been associated, SMW has dedicated itself to serving our organization and providing it with ongoing support and excellence in execution. It has been my observation in interacting with the entire SMW team, to have benefited from their leadership, strong communication, vast knowledge, in depth experience and prompt follow-up in providing Kings with whatever advice and direction we needed to recover, restore and prosper our business. My conclusions here are drawn from the circumstances and results of various claims and business disruptions that needed prompt response and reliable resources to overcome the crisis. In all cases, SMW never failed Kings.

Most recently, and certainly most dramatically, in April of 2014, when we were days away from opening a brand new venue in Burlington, MA, we experienced a severe and traumatic loss of our newly built facility; it was totally destroyed by fire. As we were reeling from this catastrophe, SMW arrived within hours, braced us, guided us and led us through the appropriate and timely actions that allowed us to accurately and reliably gather data and properly document our claim. SMW's diligence and 100% advocacy for comprehensive recovery and reimbursement for our assets and lost revenues allowed us to rebuild and to reopen with a brand new facility in less than nine months. This truly herculean accomplishment would not have been possible without SMW.

I cannot speak highly enough of this firm and its people. From top, I do mean the senior partners, to bottom, they are pros who work hard and push for their client and always connect with the people most impacted by the crisis. In the case of Kings, these are the managers and staff, who are the heart and soul of our business. To me, this is the ultimate evidence of how SMW truly cares . . . they get it!

In closing, I recommend Swerling Milton Winnick, Inc. to you with full confidence that they will live up to their billing and their legacy of excellence. I am also available to speak with you in person on their behalf if you should have any further questions or seek more information regarding their capabilities.

Regards,



617-833-1120

Fstryjewski@LyonsGroup.com



Naturally, it works.™

Mr. Bruce Swerling
Swerling Milton Winnick
36 Washington Street
Suite 310
Wellesley, MA 02481-1904

Dear Bruce,

I am writing to thank you for the superior advice and exceptional negotiating that you provided to Tom's of Maine during our recent fire claim with St. Paul Travelers. We lost our only manufacturing facility in this fire and this event could have had a serious impact on our growing business if not for the outstanding counsel provided by you.

As you know, our agent was one of the largest in the business and supplied us with consultants to manage the claim process and negotiate a settlement with St. Paul Travelers. Because St. Paul Travelers was not paying the claim in a timely manner, we were forced to approach our bank to borrow additional capital as we had spent several million dollars to outsource production and begin construction on a new manufacturing facility. I was surprised that Citizens Bank agreed to loan us any money on an insurance claim that the carrier was not choosing to pay yet. They agreed to lend us up to 80% of the amount we insisted was due from St. Paul Travelers, but only if we employed your services and allowed you to assess the probability of collecting the amounts claimed. You quickly agreed with our position and, at my request, became involved in the claim and settlement process to help speed the payment to our Company. In addition, Citizens Bank lent us the money we desperately needed to operate our business.


It was not long before I saw the huge difference in your skills versus the consultants provided by our agent. With your experience, counsel and negotiating we eventually convinced St. Paul Travelers to begin paying the claim and I am not sure what would have taken place without your involvement. I found it interesting that the consultants provided by our broker listened to your suggestions as well and even told me that you were the best Public Adjuster they knew of and so did the forensic accountants employed by St. Paul Travelers. I was impressed with the leadership you provided and we ultimately collected every dollar claimed. I hope to never experience a loss like this

302 Lafayette Center P.O. Box 710 Kennebunk, Maine 04043 USA
Telephone 207-985-2944 FAX: 207-985-2196 www.tomsofmaine.com

again, but I can tell you with absolute confidence that my very first move would be to retain a Public Adjuster and hopefully SMW! The benefits provided by your services were certainly worth every dollar you charged.

Thanks again for your help.

Sincerely,



William F. McGonagle
Chief Financial Officer



Letter of Recommendation

To Whom It May Concern,

This is a personal recommendation letter for Swerling, Milton Winnick.

On Feb. 2nd, 2011; the roof of our building collapsed and as we came to find out, it was a complete loss. I reached out for some recommendations on adjusters to assist in the recovery; multiple sources whom I trust recommended SMW. As with most business owners, we have limited experience dealing with complexities of the insurance process other than buying insurance and avoiding claims. In our case, it was a very complex claim since it dealt with not only personal property, but the demolition and construction of a completely new 140,000 sq. ft. building.

The team at SMW, including Paul Winnick and James Harlor, showed from the beginning that they had the expertise and experience to handle the situation, complete confidence in their ability to achieve results, and expressed genuine care and support for our situation.

In the end, they were able to settle our personal property insurance to the maximum amount as well as an agreed upon settlement for the building; the total payout was 14.3 million dollars.

I would highly recommend the firm of Sweling Milton Winnick if you are ever in need of an adjuster. After going through the process, I know I could have never achieved the same result in the amount of time without them.

Sincerely,


David Sun



Route 2A* P.O. Box 98* Littleton, MA 01460
(978) 486-8988

Paul Winnick
Swerling, Milton, Winnick
36 Washington St Suite 310
Wellesley Hills, MA 02481-1917

Dear Paul,

On behalf of Donelan's Supermarkets, I would like to express my deepest appreciation to you and your staff for assisting us with our insurance claim at our Lincoln store. Your firm's professionalism and expertise made this traumatic time an easier one.

When the roof collapse happened the night of February 2, 2011, we felt we could handle the claim ourselves. I quickly discovered reading through our insurance documents that this was not going to be the case. Our corporate counsel reached out to your firm and a meeting was set up very quickly with you and your son Jeff. Your calmness and confidence in the process we needed to follow helped to set our minds at ease. Your staff reviewed our insurance documents and you returned in less than a week to explain that we had plenty of coverage and while the claim would be lengthy you "would be with us every step of the way." You were so correct in that statement. Swerling, Milton, Winnick were in Donelan's corner throughout this process and we could not have done it without you.

There are three individuals of your staff I need to thank as they were an integral part of settling this claim. They are Mindi Labella, Diane Swerling, and Jim Harlor. Their professionalism and knowledge of the claims process were second to none and made my work easier.

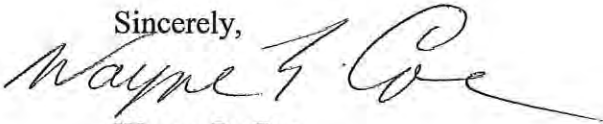
Business Interruption Insurance is a very complex one to understand but Mindi made it easy. In our case, the BII calculations became more difficult because of two continuity programs we had in place before and during the time our Lincoln store was closed, which skewed the projected sales trend. Mindi was able to work with our insurance firm to mitigate the skewing. Mindi also helped to show our insurance company that most of our lost sales from our closing did not go to our other locations as our insurance company first felt. It was a great pleasure to work with Mindi.

When it came to processing all of our lost equipment, inventory and supplies, Diane Swerling made me feel very at ease. She collected all of the invoices for the items we had in the store at the time of the loss and matched them up to quotes and invoices we received for replacements, making sure we accounted for everything in the store. Diane also worked with the insurance company to bring in companies to help remove perishable product from our store once it was safe to enter and to follow through with the insurance company to make sure we received all the money we were entitled to. Diane was with us every step of the way during this claim.

Improvements and Betterments in this claim were challenging but Jim Harlor understood the claim. Donelan's had taken over some additional space two years prior to the claim and shared in some of the expenses for the build out with our landlord. When the roof collapsed two years later, we had a complex situation with our insurance company to determine which insurance company was responsible for what repairs. Jim collected information, engineering plans, and budgets from our prior remodel and worked with our engineering firm to present a budget to both our insurance company and our landlord's insurance company as to who was responsible for the rebuild. Jim even went above and beyond by meeting with our landlord's insurance company at the site to show why they would be responsible to replace certain items. Jim made the I&B process a smooth one.

In closing Paul I would highly recommend Swerling, Milton, Winnick to any business having to deal with an insurance loss. Your firm's calmness and professionalism made our claim a successful one.

Sincerely,

A handwritten signature in cursive script that reads "Wayne R. Coe". The signature is written in black ink and is positioned above the typed name.

Wayne R. Coe
Director of Finance
Donelan's Supermarkets, Inc.

MILTONS

THE STORE FOR MEN

250 Granite Street Braintree, Massachusetts 02184
Telephone (781) 848-1880 Fax (781) 848-1090

Ms. Diane Swerling
Swerling Milton Winnick
36 Washington Street Suite 20
Wellesley, MA 02481

Dear Diane,

Once again, I have the pleasure of writing to express my sincere gratitude for the responsiveness and diligence of you and your team in handling our loss from this past summer.

As you know, on a July weekend this year, a water pipe broke on the mall level of South Shore Plaza. Much of our 10,000 square feet main selling floor area, and many parts of our lower level office, warehouse and tailor shop space were flooded. As soon as we called, you were coordinating the cleanup efforts, and on location in less than an hour. We were able to open for business by mid-afternoon, no minor feat! The areas of inventory, furniture and fixtures, and reconstruction were all dealt with efficiently, and you maintained a constant dialogue with the insurance company to see that all obligations were met in a timely fashion.

It is during unexpected crises like these that business owners like us need to be able count on professionals like you to handle the situation thoroughly and effectively, and I appreciate the fact that we were able to count on you and your team, once again.

Many thanks,

Miltons – The Store for Men



Dana Katz
President



Generations of Fine Wines and Spirits

Swerling Milton Winnick
Public Insurance Adjusters Inc
36 Washington Street Suite 20
Wellesley Hills MA 02481-1904

Dear Bruce:

Enclosed please find information that I have for what is still remaining in the claim. Also I'm enclosing a check to you for the wonderful work you did.

I appreciate you resolving the remainder of this matter in a reasonable amount of time.

Once again thank you for taking care of this matter.

Sincerely,

M.S. Walker Inc.

Harvey Allen
President

HA/tb
Enc.



Foam Concepts, Inc.

27 Mendon St. • P.O. Box 410 • Uxbridge, MA 01569 • (508) 278-7255 • FAX (508) 278-3623

Mr. Bruce Swerling, SPPA
SWERLING MILTON WINNECK
36 Washington Street
P.O. Box 310
Wellesley Hills, MA 02481-1904

Dear Bruce:

I would like to thank you and your company so very much for the outstanding job you did for Foam Concepts after we experienced that devastating fire on July 21, 2007 in Uxbridge, MA

As we sat and watched our company go up in flames, I really thought that would be the end of Foam Concepts. I didn't know or understand what a "Public Insurance Adjuster" was - certainly never thought that we would need one.

When we met with SWM after the fire and signed our contract, I still wasn't aware of what would happen. A few weeks later a meeting was held in Uxbridge with the Insurance Company (a VP, an Accountant, an Attorney and an Adjuster), myself and business partner, Phil Michaelson and you. Then I began to understand that I knew nothing about the process of collecting monies from the Insurance Company.

Everyone seemed to speak in a different language. All of you dissected our insurance policy for a few hours. Phil and I really just sat and listened. After the meeting you told us to start to re-build our company and you would take care of the rest.

The paperwork that followed was incredible. We kept track of everything and you continually communicated with the insurance company's contact. You scheduled meetings and visits with their people and I must say - made life much easier for me.

Our plant is back up and we are once again in production. There is no way that we could have achieved this without SMW, thank you. Please do not hesitate to give our name out as a reference.

Very truly,

A handwritten signature in black ink that reads "Mark Villamaino".

Mark Villamaino
President

/s

LUN FAT PRODUCE, INC.

90 NEWMARKET SQUARE BOSTON, MA 02118
(617) 427-3034 FAX (617) 427-8750

Matthew R. Post
Swerling Milton Winnick
Public Insurance Adjusters
36 Washington Street. Suite 20
Wellesley Hills, MA 02481-1904

RE: Fire Loss - May 23, 1998

Dear Matthew:

Alas, we have reached the point where the insurance company has issued the claim checks to reimburse our company for the fire loss. We can now disburse some of the insurance proceeds to pay the various companies who performed emergency services after the incident. Having arrived at this point, I wanted to take the opportunity to expressly articulate my complete satisfaction with the level of professional service we received from your company and in particular, to thank you for your always prompt and courteous responses to our seemingly endless queries.

When I arrived on the scene that memorable night, I really thought the worse. There were fire engines and numerous other emergency apparatus surrounding our warehouse. I was, however, pleased to learn that the firemen had put out the fire fairly quickly with damages confined to only one section of the building. Once I was allowed to go inside the warehouse, I was literally "mobbed" by several insurance adjusters each professing superiority over the other and more than eager to lend assistance in filing our insurance claim. All at a "reasonable percentage" to boot. I was inundated with fancy brochures, pamphlets, business cards, name-droppings, false promises, and some downright misleading propositions. Never had I experienced anything like it! Here I was facing our company's first major crisis, wondering whether we would be able to operate and I find myself surrounded by these openly opportunistic "professionals". If you recall, my initial reaction to you was somewhat less than warm and welcoming.

In retrospect, I owe you a debt of gratitude for graciously persevering and convincing me to engage your company to handle our claim. I am certain that your involvement allowed us to maximize our insurance reimbursement claim. Without you and your company, we probably would have gotten burnt a second time by the insurance company had we ignorantly opted to go it alone. Your compensation fee pales by comparison to the excellent support and attention you afforded us throughout the ordeal. The orderly guidance and coordination with the various trades, authorities, and insurance company alone was worth the cost. I think you deserve even more but a deal is a deal.



PROTECTIVE ARMORED SYSTEMS, Inc.

100 Valley Street, Lee MA 01238
PO Box 400
Lenox Dale, MA 01242

Telephone: 413-637-1060
FAX: 413-637-1164

To Whom It May Concern:

It gives me immense pleasure to write in recommendation of Swerling Milton Winnick.

My name is Paul Litwack and I am the CEO of Protective Armored Systems (PAS), a \$10M ballistic glass manufacturer located in Lee, Massachusetts. On July 30, 2008, PAS experienced a major explosion in its' manufacturing facility when a 75 foot vessel malfunctioned, rendering the plant inoperable. Moreover, PAS had recently been purchased before the calamity, thus the company was without any meaningful cash reserves to weather the storm, as it took 9 months for the facility to be restored.

Within a week of the disaster, PAS contacted Swerling Milton Winnick and worked closely with their principal, Mr. Bruce Swerling. Apparent from the outset, Mr. Swerling made incredible use of experience and knowledge as evidenced by PAS receiving an initial but significant progress payment from the insurance company *less than one month after the explosion*. This immediate cash infusion allowed PAS to continue operating, despite not making any meaningful shipments for the subsequent 9 months. Unquestionably, PAS would not be here today without the quick results from Swerling Milton Winnick. Moreover, as the insurance claim proceeded, Swerling Milton Winnick worked through the bureaucracy and obtained 100% of the insurance monies due PAS. Today, PAS continues to grow and remains indebted having been introduced to Swerling Milton Winnick.

I recommend Swerling Milton Winnick without qualification, as I am confident you would undoubtedly benefit from their services. Please do not hesitate to contact me for further discussion.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Litwack", written in a cursive style.

Paul Litwack
CEO – Protective Armored Systems

“REAL PROTECTION AT REALISTIC PRICES”

PALMER FOUNDRY, INC.

22 MT DUMPLIN ROAD ♦ PALMER, MA 01069

BUSINESS: (413) 283-2976 ♦ FAX: (413) 283-4001 ♦ CELL: (802) 238-7646 ♦ E-MAIL: lacl6iles@aol.com

Mr. Bruce Swerling
Swerling, Milton, Winnick
36 Washington Street, Suite 20
Wellesley, MA 02481-1904

To Whom It May Concern:

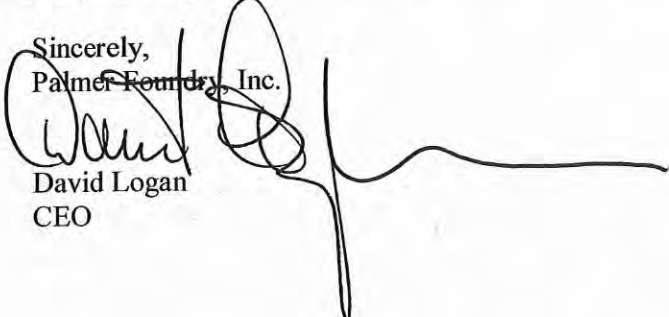
I am writing this letter as a reference for Swerling Milton Winnick. On February 11, 2001 Palmer Foundry experienced a fire destroying over 50% of our manufacturing plant and all of our offices. The fire and the claim process created an extremely difficult situation for our business.

Bruce Swerling, Neil O'Neil and Bob Campbell worked with us to settle our \$6.8 million claim with Acadia Insurance Company. We had claims for both business interruption and property plant and equipment. The process in both areas is extremely complex and needs a level of expertise that most business owners, including myself, just don't have. Our adjusters had the experience and knowledge to deal with the insurance company whose main goal is to delay, alienate, frustrate and pay as little of the claim as possible. The burden of proof for the loss is the responsibility of the victim. The insurance company pays very little until the loss is fully documented, and will do everything possible to question the validity of your documentation and subsequent claim. Without the great job Swerling Milton Winnick did in helping us present our claim, we would have been lost.

Don't believe the insurance company when they try and be your friend right after the fire. The smile and empathy ends the minute you expect a progress payment. Without the help of Bruce and his associates we would have put our company's future at risk.

I would never recommend adjusting a loss without advice from a professional adjuster. And I highly recommend Swerling Milton Winnick. Please give me a call if you would like to talk with me personally about their services and the adjustment process.

Sincerely,
Palmer Foundry, Inc.


David Logan
CEO