



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

RESIDENTIAL

SMW

MINTZ LEVIN

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Boston, MA 02111
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www.mintz.com

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

Dear Paul:

As I watch the snow pile up outside my kitchen window, I can't help but to appreciate the peace of mind that comes with having a safe and warm home for my family. It's been almost exactly 18 months since the fire that displaced us from our house and just about 6 months since we moved back in. I can sincerely say that not a day goes by that I don't have extreme gratitude for my home, my family and my life.

What began as an extremely traumatic event has, through time, transformed into a positive and affirming experience for my entire family. Working with you and other members of your team at Swerling Milton Winnick is a large part of the reason for that positive transformation.

It goes without saying that you, Tony, Siobhan and the other Swerling members who took us through the entire claims process from beginning to end were professional, knowledgeable, savvy and experienced. But what stands out the most in my mind is the compassion and wisdom you showed me throughout the process.

On the day of the fire when I couldn't even think straight, as I walked into the completely burnt-out second floor of my home, you made sure that every step that needed to occur to secure the house and get the claims process started was taken care of. Later that day you said to me, "I know it's hard to believe at this moment but 18 months from now you'll view this as a good thing." You were one hundred percent correct. There were also several time while negotiations with the insurance company were intense, that you talked me down from my ledge and helped me see the situation from a broader perspective. I see now what you probably knew then- that in the long run, everything would work out to our benefit.

Given your business, I am sure it is not unusual for you to deal with anxious and stressed-out clients. But nonetheless, thank you for the great patience and understanding you, Tony and

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.

BOSTON | WASHINGTON | NEW YORK | STAMFORD | LOS ANGELES | PALO ALTO | SAN DIEGO | LONDON

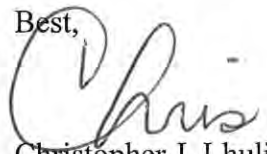
Page 2

Siobhan showed while I worked through the entire range of emotions that accompanies such a life changing event.

Each day that I wake up and appreciate and enjoy all the wonderful renovations and improvements that have been made to our home, it's not the fire that I think about but the wonderful people who helped us rebuild our home even better than it was originally.

Thanks again for all you've done. Please feel free to have any of your clients or prospective clients call me if it would be helpful to them.

Best,

A handwritten signature in cursive script that reads "Chris". The signature is written in black ink and is positioned above the printed name.

Christopher J. Lhulier

**Beth Israel Deaconess
Medical Center**



Harvard Medical School

*Director of Cytopathology
Department of Pathology*

Helen H. Wang, MD, DrPH

Associate Professor of Pathology

Beth Israel Deaconess Medical Center
330 Brookline Avenue • Boston, MA 02215 USA
617 667-2629 • FAX 617 ~~667-7100~~ 975-5620
Internet: hwang@bidmc.harvard.edu

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

Dear Paul:

I am writing to acknowledge the receipt of the check on the final payment from Harleyville Insurance Company as compensation for rental loss. I would also like to thank you for all your assistance in this long process. Your service has been outstanding. Since I signed the contract with you two days after the fire in April, 2008, you took a heavy burden off my shoulder by being solely responsible for dealing with the insurance company and related matters. Your estimation of loss/reconstruction cost was detailed and thorough and the payment was timely. Consequently, I am able to re-build the house from ground up with many upgrades. This would not have been possible had I tried to deal with the insurance company by myself. Please feel free to use me as a reference.

Sincerely,

Helen H. Wang, M.D., Dr.P.H.

MICHAEL S. TRAISTER/MELANIE S. SOMMER
525 HAMMOND STREET
CHESTNUT HILL, MA 02467-1702
(617) 839-8900 (tel.)
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Paul Winnick, Executive Vice President
Swerling Milton Winnick
Public Insurance Adjusters, Inc.
36 Washington Street, Suite 310
Wellesley, MA 02481-1917

RE: January 2011 Fire at 71 Griggs Road, Brookline

Dear Paul:

Melanie and I wanted to again thank you and your colleagues for the outstanding help with our insurance claims relating to the January fire at our home. From the day of the fire, you were always available, incredibly supportive and knowledgeable, and eager to provide direction as to our options. You were strong advocates for us in pursuing our claim, and had excellent advice for us every step of the way. Dayle Swerling Burke provided wonderful services to make sure that our claim for damaged contents was thorough and Tony Scarpellini helped enormously to make sure that the insurer grasped the complexities of rebuilding our home.

While we wouldn't wish a home loss on anyone, we are sure that were a friend or neighbor to suffer a fire, flood or other damage, they'd be in the best of hands were they to retain your firm.

Again, many thanks for the great work.

Sincerely,



Michael S. Traister

HARVARD UNIVERSITY

DEPARTMENT OF ENGLISH AND AMERICAN LITERATURE AND LANGUAGE

Barker Center · 12 Quincy Street · Cambridge, Massachusetts 02138

Sacvan Bercovitch
Powell M. Cabot Research Professor
of American Literature

Tel: 617-495-2511
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bercovit@fas.harvard.edu

Diane Swerling, Paul Winnick, James Harlor
Swerling-Milton-Winnick
36 Washington St.,
Wellesly Hills, MA 02481

Dear Diane, Paul, and Jim,

I write to thank you for your fantastic work in getting us through our Year of the Lightning Strike. As my wife Susan and I think of it now, it was a work of wonder on your part. Our home was devastated, we spent several months in hotel suites before we could find a temporary home, we had no reserve funds for such a disaster, and we had a young son and our jobs to attend to. And neither of us was savvy about issues of construction and finance. Quite the contrary: we had little experience and less competence in all business matters. What you did was to get us through it all with a minimum of discomfort and anxiety. From the start Paul was reassuring and got everything in process. He told us that first night that you would guide us through the complications of reimbursement and resettlement -- and that you would shield us from unnecessary worry and stress -- and that's exactly what happened. Jim got us all necessary funds for the construction; he was always prompt and friendly, and totally reliable at every stage. Diane was incredibly patient in explaining all aspects of retrieving our losses, including hundreds of details of household items, and thoroughly adept at getting what was coming to us. It was a year-long process involving what for us were enormous sums of money. I cannot tell you how grateful we are that we had you to take care of things -- how much we appreciate your constant personal support, help, and patience, and your extraordinary professional expertise. Thanks to you, we are now back in a renovated home that is far more valuable (and beautiful) than the home we had before July 28, 2006.

I hope this letter conveys our deep and abiding gratitude.



Sacvan Bercovitch



Susan Mizruchi

Dearest Paul and Dayle,

I could never have imagined how devastating a house fire could be. Watching all of your things burn and having no control over any of it. The feeling of shock and helplessness are the first ones to the system. If it was not for Paul being there that night at the fire, I am not sure how things would have turned out.

Paul stepped right up to the plate and told me in my frenzied state that he would take care of everything. That was no lie or no over promise. The next day I met Dayle who was in charge of all of our personal possessions. I knew from the moment I saw her that things were going to be ok.

She approached me with such kindness and care as I cried on the ground in front of my burned home. She stayed with me until I got myself together and gave me such words of encouragement. Soon after, we were in the house and we were beginning to see the extent of the damage.

Dayle allowed each of the family to tour the house with her to have closure. She took the whole job of going through the house and its contents herself but left the door open if we wanted to get involved. Some people do and some people don't. I am a worker bee and wanted to assist in any way I could. However, Dayle had the whole thing covered and I just kind of did what I did to help me feel more in control.

I was introduced to our insurance adjuster and was amazed at the relationship that Dayle had with him. I was so afraid that we would be struggling for a cash advance and have to go into our savings. In a few days we received an advance check and a check for our rent. Whenever I asked Dayle for an advance it would come within a week. This is unheard of in the insurance world!

Paul and Dayle have fought for our family and have gotten 100 percent results. There are no other adjusters that could do this. Their reputation is exactly what they are. They are professionals who get the job done but who also have extreme empathy as to what each of their clients is going through. That to me is outstanding.

It is my pleasure to write the check for the fee of this incredible service. I would recommend them to anyone who needs help with a claim. Honestly, there is no other choice.

With my deepest appreciation, Allison Heesch


16 Olmstead Street
Jamaica Plain, MA 02130

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

Paul, Tony and Siobhan:

Since the distribution of the last of Tower's payments toward personal property losses and storage costs in mid-May appears to have been the last step in the claim process following the fire at our Jamaica Plain home, we wanted to express our thanks to you all for the work you've done since April 27, 2011. We'll never forget how quickly, thoroughly and efficiently you were able to bring order into the immediate chaotic aftermath of the fire – "disaster concierge" that you are! And shortly after that, in the early stages, your help, along with Ray Hart's assistance, was indispensable as we sought to have Tower correct the error in personal coverage among the four of us. It has been a long and probably more complex than necessary process to work through all the details of both the building and the personal property claims. We still wish we'd had a clearer understanding of some of the aspects of those claims and the processes that ultimately led to their resolution (a somewhat ironic feeling to carry for four over-educated professionals such as we), but, suffice to say, you hung in with us steadily throughout and carried the ball in our interests against a strange set of company protocols and pitfalls at Tower, and we count the end result as hard-won and successful, forcing Tower to live up to the promises of its insurance contract. It's clear that we could not have arrived at this point without your professional guidance and representation, and we greatly appreciate all your work on our behalf.

All the best,


Robert Crabtree Priscilla Ellis John Cupples Adrienne Cupples

Swerling, Milton, Winnick
Ms. Diane Swerling
36 Washington Street Suite 310
Wellesley Hills, MA 02481-1904

Re: 64 Rollingwood Lane, Concord, MA—major fire claim

Dear Diane, Bruce, Paul, and Jim:

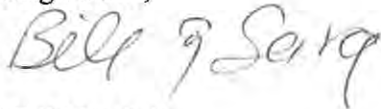
With the recent closure of our claim, we wanted to acknowledge our appreciation for all the efforts extended by your firm. We are extremely thankful of your outstanding work, and the support that each of you gave us throughout this long process. Just a quick summary of the key dates: our fire occurred on 12/17/02 and it was not until 1/06 that we received our final check from the insurance company. It was a period of ups and downs, but you were always there to help us achieve a fair settlement.

Several items will always stick in our minds about our experience:

1. Even though our insurance company said “they would take care of us and that there was no need to engage the services of a public adjuster,” this was absolutely false. It didn’t take very long to learn that the insurance company’s objective was to make our claim as small as possible.
2. Paul’s arrival two days after the fire (when all the other adjusters arrived the next morning) was very significant in our eventual decision to work with SMW. In addition, his “straightforward” picture of what we were going to face convinced us that we should engage SMW.
3. Diane’s quick work to complete the contents inventory and her professional manner in working with the insurance company, gave us back control of the process. Even more impressive was her continuing commitment to representing us for more than 3 years, and her constant accessibility.
4. Jim’s work on the building and code claims was handled in a very efficient manner.
5. Bruce’s expertise and credibility in the industry helped us navigate some of the more complicated issues with our claim.

Since we never thought that we would ever be the victims of a fire (“this is something that happens to others and not to us”), we never had reason to understand the value of a public adjuster until 12/17/02. Without question, SMW was able to reach a fair settlement with our insurance company. We could never have accomplished this if we had tried to do this on our own.

With much gratitude,



Sara and Bill Mrachek
64 Rollingwood Lane
Concord, MA 01742

Peter C. & Joan C. Rasmusson
128 West Carmel Lane
Sioux Falls, SD 57108

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

Re: 40 Amherst Road, Belmont

Dear Paul,

Eight years ago we were lucky enough to buy the house of our dreams, a colonial house in perfect condition. An odd find for a house built in 1938. From the gorgeous oak floors throughout, to the crown molding, to the original hand crafted fireplaces, we appreciated every nook and cranny.

You and I know the rest of the story, but I think other people interested in hiring you should too.

The devastation that took place after one radiator blew up and set off a chain reaction of three more cracking left our home in shambles. When the demolition crew was done removing everything wet, I walked around the "shell" that was left and could hardly believe it had once been a home of grandeur. Although devastated, we counted our blessings no one was hurt, the house could be fixed.

I think this is where you came on board, highly recommended and now we know why. We like nice things, we don't mind working for them, and then we take care of them. After paying for replacement insurance all we wanted was the house to be put back the way it was, quality materials with quality construction.

I usually have to follow up with phone calls. Ask about progress. Wonder when things will be completed. THANK YOU for saving me all that aggravation. We are quite satisfied with the settlement you negotiated with the insurance company. Our home is beautifully restored; people cannot even tell which rooms were damaged. We had the benefit of focusing our energies with the General Contractor, while you worked with the insurance company.

Thank you for negotiating for us, we both know we would have received far less without your expertise.

Sincerely,



Peter C. Rasmusson

Swerling Milton Winnick
Public Insurance Adjusters
36 Washington St., Ste. 310
Wellesley Hills, MA 02481-1917

Dear Jeffrey and SMW Team:

I want to thank all of you very much for assisting my family and me after our house fire that occurred on May 3, 2009. Before this experience we had no idea what services public adjusters provided. We soon discovered that we were unprepared to even decipher the details of our home owner's insurance policy and that we would not be able handle the innumerable details of replacing property and rebuilding without knowledgeable assistance. To have the expertise of your team to work with us was the best (and easiest) decision we made.

While having a house fire was devastating, we were fortunate no one was injured and our house was not a complete loss. However, even while the fire was still burning, there were people from various types of companies trying to pressure us into doing business with them. Jeffrey Winnick introduced himself, presented his card and left. He returned the next day when everything had settled down and explained what services SMW offered. We immediately knew we required this type of expertise to deal with all the details.

Over the next few days, we met other SMW team members including Tony Scarpellini and Dayle Swerling Burke. They were professional, courteous and their experience reassured us at this difficult time.

Our personal property loss was meticulously detailed by Dayle in a manner that we would not have been able to be duplicate without an extraordinary amount of time and effort. Over the ensuing months, Dayle worked closely with us and with the insurance company to recover our losses, carefully maintaining documentation of expenses and receipts to submit.

Likewise, the scope of work for repairing the house damage was so professionally assessed and documented by Tony that the insurance company was clear on the extent of the damage. This allowed our claims to be processed in a timely manner. Tony also worked with us to review and evaluate contractor proposals to help us make the best choice. Many contractors do not have experience in dealing with rebuilding fire damaged dwellings.

There is no doubt that without the expertise of SMW we recovered the maximum amount of reimbursement we were entitled to under our insurance policy. We highly recommend Swerling Milton Winnick to anyone who experiences a similar situation.

Sincerely,

A handwritten signature in cursive script, appearing to read "Donna Gallant", written in black ink.

Donna Gallant and Family
Waltham, MA

Joseph A. Calzaretta
71 Walnut Street
Plainville, MA 02762

Swerling Milton Winnick
Public Insurance Adjusters, Inc.
36 Washington Street, Suite 310
Wellesley Hills, MA 02481-1917

To the Swerling, Milton, Winnick Company:

I would like to take this opportunity to thank all the wonderful staff members who own and are employed by Swerling, Milton Winnick. Also, a special thanks to Dayle Swerling Burke; Dayle was the agent who worked on my case.

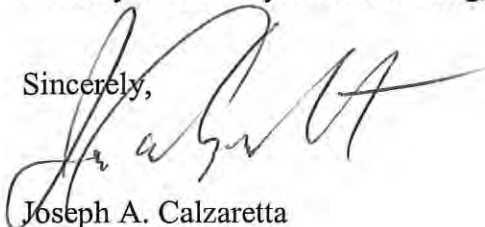
In May of 2009 I lost my home and everything I owned in an horrific fire. My house was burned to the ground, and the loss as anyone can imagine was extremely devastating. However, most material belongings can be replaced. My home and all the many years of memories are gone. Memories ranging from my six boys that grew up in the house from birth. My life in terms of my profession has been in the sports arena, as a player, coach and administrator. As a result of the many years in sports, I had a tremendous amount of sports memorabilia. Pictures, jerseys, helmets, rings, awards and etc...were lost. The loss that would have the most impact on me was the loss of my three dogs, Hank, Copper and Tiggs.

Having shared all this with you, I felt compelled to share my story with others. Without your help and professional expertise, I would have been lost. I can honestly say this tragic event left me sad and empty. I have been fortunate to have a family that has helped me during this difficult time.

Ms. Dayle and sister, Dianne and the entire staff at SMW went above and beyond any professional expectations I have ever experienced. Not only professional in the work they do, but the extremely compassionate manner they treated my family and me. Ms. Dayle led me through the process with kindness and helped me sort through the burned mess that once was my home and belongings. She made it clear that it was always about my family and me; it was comforting rather than pressure. The sentimental objects lost, my boys photos, school work and sports memorabilia, will never be replaced, nor will my three best friends, Hank, Copper and Tiggs. However, the diligence and persistent work of Ms. Dayle made it possible for my family and me to start a new life.

Thank you Ms. Dayle and Swerling, Milton, Winnick.

Sincerely,



Joseph A. Calzaretta

28 Hemlock Drive
Natick, MA. 01760

To Whom it May Concern:

Our association with Swerling Milton Winnick (SMW) began on July 18, 2012 when our house was hit by lightning. My wife and I were on the way home when a neighbor called and told us what happened. When we arrived there were five fire engines at our home. After the initial shock wore off, my wife spoke to a relative who urged us to get in touch with SMW which turned out to be the best thing we did.

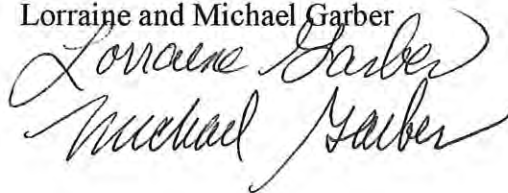
Dayle Swerling Burke and Bryan Holtzman were assigned to help us. What impressed us was that Bryan handled the details of the damage to the structure of the house while Dayle's responsibility was addressing the damage to the contents. This division of labor at SMW is, in our opinion, the best way to handle this type of catastrophic occurrence because there is so much to do, it would be virtually impossible for one person to handle all aspects of the case.

Both Dayle and Bryan calmed us down and made the dark days brighter. Bryan took countless pictures, met with the insurance representative numerous times always keeping us in the loop. Dayle also met and was in contact with the insurance company representative an untold number of times, always keeping us abreast of the progress being made. She developed the inventory list of destroyed and damaged goods of food, clothing, and personal items. She guided us through every step from staying in a motel to renting an apartment.

We could not have accomplished on our own what these two people did for us. They are solid in their knowledge of the insurance code and tirelessly worked to make sure that we were fully reimbursed for our loss. SMW is truly professional, adhering to high standards, while focusing on the needs of their clients.

We have no hesitation in recommending Swerling Milton Winnick to anyone who may be in need their services.

Lorraine and Michael Garber

Handwritten signatures of Lorraine and Michael Garber in cursive script.

Swerling Milton Winnick
Public Insurance Adjusters, Inc.
36 Washington Street, Suite 310
Wellesley Hills, MA 02481-1917

Dear Swerling Milton Winnick,

Please pass this message along to anyone who may be interested:

Until my house burned to the ground in the middle of the night, I never paid attention to the stories on the news, several times a week it seems, of houses that go up in flames. Isn't it remarkable that we build homes out of the same materials we use to make matchsticks?

Nothing was saved, other than the lives of myself, my husband, and our two girls. We lost our two cats, who ranked nearly as children, our cars, and all of our possessions. We left the house with nothing other than the night clothes on our back. No wallets or credit cards or money, no drivers licenses, no evidence that we even existed or were citizens of the U.S. We could not even access our own bank accounts to buy diapers.

It is with frustration and sadness that I observed our insurance company, to whom we had been paying substantial rates, and always on time, disregard us. We thought we were fully insured. How could that be in question?

SMW were our angels. Although they are a business and not a charity, they do business the way everyone should. While the insurance company was busy trying to maximize its own gain and minimize its own losses, SMW were fighting for us.

The insurance laws in Massachusetts do not protect the victim. I called the Mass Insurance Commissioner to report our insurance company's neglect, and solicit help. Even when I finally reached a human being, I was berated and patronized. The Commonwealth of Massachusetts had no desire to help me and is fiercely defensive of the insurance companies.

Without SMW we would have been alone in our fight – without resources or experience. Not only did SWM obtain a result that was *substantially* better than we could ever have done on our own (taking their fees into account), they were wonderful to work with. Dayle made a trip 40 miles to where I was staying to meet with me, and she brought infant car seats, books, and toys for my toddlers – contributions from her own home. Brian enthusiastically navigated all of the traps the insurance company had set to try to deprive of us any recovery. Families trying to collect on legitimate insurance claims are the unknown victims, and SMW are the unsung heroes.

You will not do better than SMW, and lots of luck if you choose to go it alone. Email me if I can answer any questions.

Sincerely,

Barbara A. Dirsa

barbara_dirsa@yahoo.com

MASSACHUSETTS GENERAL HOSPITAL · HARVARD MEDICAL SCHOOL

W. GERALD AUSTEN, M.D.

Edward D. Churchill Professor of Surgery



Surgeon-in-Chief

Massachusetts General Hospital

Boston, Massachusetts 02114

617-726-2050

To Whom It May Concern:

I am pleased to describe the recent experiences of my wife and me with Swerling Milton Winnick Public Insurance Adjusters related to a fire in our home at 163 Wellesley Street in Weston, Massachusetts. We had a major fire causing severe damage to our home and our personal property in the home. The representative of the insurance company recommended that we not hire a public adjuster and indicated that we would be completely satisfied with the fair settlement that we would receive from the insurance company. Thus, we initially simply dealt with the insurance company adjuster. This turned out to be a tremendous amount of work in salvaging portions of the contents and in the preparation of the itemized claims. We found ourselves relying on the advice of the insurance company adjuster and his consultants. We also found, in retrospect, that we spent a great deal of time that was unnecessary. In addition, there was no one available to give us advice on how to prepare the claim from our perspective, ascertain and document damages and negotiate with the insurance company adjuster.

After a number of months of unsatisfactory negotiations with the insurance company adjuster, we called in Swerling Milton Winnick and asked Mr. Bruce Swerling to represent us. We were then able to define our problems with the insurance company and to proceed with a logical course of action, recommended by Mr. Swerling. From the time that we hired Swerling Milton Winnick we have been extremely pleased in terms of their performance and we are very satisfied with the outcome. Mr. Swerling not only pointed out legitimate areas of appropriate claims that we were not claiming (which resulted in considerable increase in the ultimate amount of funds that we received from the insurance company) but he also pointed out areas that we were inappropriately asking for payment and thus saved us time and energy. The negotiation was completely handled by Mr. Swerling and thus we were spared the stress of having to represent ourselves in a most difficult situation.

The negotiations between us and the insurance company are now essentially complete and we are extremely pleased with the outcome. We have been very

impressed with the high quality of the work that Swerling Milton Winnick has done for us. We feel that they have handled our claim in a most professional, honorable and effective fashion.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "W. Gerald Austen".

W. Gerald Austen, M. D.

WGA:mcs

You do have a choice!

It is about having a choice even in unfortunate circumstances. Making a decision with information from someone who has gone through a similar life altering experience can help you make the right choice. I hope to enlighten you as to why **SMW** was the right choice for me in my experience.

About a year and a half ago, a three alarm fire at our home of 30 years misplaced 2 adults and 5 children. Good news was that no one was hurt; our dog got rescued safely. Within the first 24 hours with many adjusters at the scene throwing out percentage deals and me in shock, only one stood out with differentiation. Intuitively knowing the emotions and mayhem of the first hours of such an event, Paul Winnick handed me his card with little to say and walked away; that left an impression on me.

Within 24-48 hours, decisions had to be made quickly. After everyone found a bed to sleep in that night and clothes were given by friends and a glass of wine or two, the work to rebuild life as it was began.

- Let your insurance company take care of the claim and hope for the best?
- Hire a public adjuster at what cost or do you even know that at the time?
- What does hiring a public adjuster mean in layman's terms?
- It is out of your pocket ultimately...is it worth it?

These are just a few of the many questions I'm sure you have at this moment.

Believe me when I tell you, you have no idea what goes into the year and a half (in my case) of finalizing a claim. In the end, you owe them beside their well earned fee. and, you are forever grateful for hiring people that truly care and are dedicated to holding people's hands and educating them about a foreign process. You hope you never have to use them again; but, then again, I never thought I'd be in this position ever.

Paul Winnick..No words could ever truly capture his finesse or his kindness!
Diane Swerling..Relentless and tireless in her efforts on your behalf!

Always the best referral comes from word of mouth; having said that, I warmly welcome and encourage anyone to phone me so that I may answer objectively any questions or concerns you may have regarding your unfortunate circumstances. Please remember using my example, these days as tough as they maybe for you will one day be your past and there will be a rainbow at the end of it all!

Warmest regards,

Kathleen Arsenault
17 Cottage Road
Wayland, MA 01778
508-653-7868