



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

RETAIL | HOSPITALITY

SMW



March 8, 2018

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

Dear Paul:

I wanted to take this opportunity to thank you for the work you recently performed for our company in Florida. As a result of Hurricane Irma, we suffered extensive damage to multiple shopping centers we own and manage in South Florida. Although SMW has successfully handled claims for our company in both New England and Florida, this particular claim had challenges that were vast including significant building damages, tenant relations concerns, emergency clean-up, and widespread temporary repairs. After the dust settled, we were left with multi-million dollar losses.

An important aspect to recognize about this process is that in light of the confidence we have in you and your firm, we were able to put our efforts and concentration into getting our properties back on line while handing the reins over to you to navigate the insurance adjustment. We know firsthand how complex the preparation and ultimate negotiations are in a sizable claim such as this. Your positive attitude was comforting from the outset and you kept us informed on a regular basis. The financial results you achieved for our company were more than adequate even after taking the large Windstorm loss deductibles into consideration.

Bottom line: if any of your potential clients would like to speak with us about your company and the services you provide, we would be more than happy to tell them about our experiences with SMW and would refer you without hesitation.

Sincerely,
RK Centers

Jon Maimon



Swerling, Milton, Winnick
12 Post Office Square
Boston, Ma. 02109
Attention: Mr. Marvin Milton

Gentlemen:

We have received the final settlement check from our insurance company regarding the fire loss incurred at our establishment. Everyone is delighted to have this terrible event, and all the ensuing turmoil involved in its aftermath, come to an end. The reconstruction of our records regarding inventory, business interruption, etc., was horrendous and time consuming as you well know. The professionalism and sympathy which you displayed at that most difficult and emotional of times was greatly appreciated, as was your assistance in dealing with the insurance company.

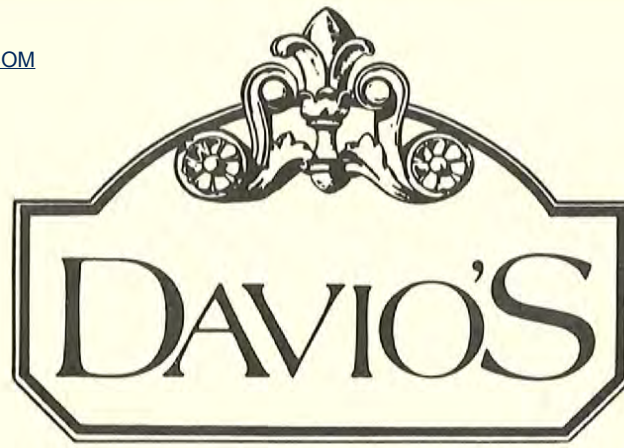
Mr. Milton, we sincerely hope we never again have the occasion to do business with your firm. However, we would certainly give your company an outstanding recommendation as an insurance adjuster, if anyone were unfortunate enough to experience a fire loss such as ours.

Best Wishes,
TWINS ENTERPRISE INC.

Anita M. D'Angelo
Anita M. D'Angelo, Treas.

AMD/EP





*Davio's Restaurant
202 Washington Street
Brookline, Ma 02146
Tel 738-4810*

*Bruce Swerling
12 Post Office Square
Boston, Ma 02109*

Dear Bruce,

I had to send you a letter to thank you and your firm for helping me out of our mess with the fire. I do not know what I would have done if we did not hire your firm. The landlord not putting in a claim made our case very difficult. New York Life was impossible to deal with as well.

I never understood what an insurance adjuster did. After my nightmare experience, I now understand all too well. If anything like this happens to me again, you know who I'll be calling. By the way, if there is anything I can do for you or your firm, please do not hesitate to call me.

Sincerely,

*Steve DiFillippo
Owner
Davio's Restaurants*

269 NEWBURY STREET
BOSTON, MA 02116
(617) 262-4810
FAX # 437-0290

204 WASHINGTON STREET
BROOKLINE, MA 02146
(617) 738-4810
FAX # 734-8585

5 CAMBRIDGE PARKWAY
CAMBRIDGE, MA 02142
Royal Sonesta Hotel
(617) 661-4810
FAX # 354-3301

Sonesta International Hotels Corporation

Office of Peter J. Sonnabend, Vice Chairman of the Board



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

Dear Bruce:

We, at Sonesta, have been remiss in acknowledging your invaluable assistance and support regarding the resolution of Sonesta's business interruption claims at Sonesta Beach Resort, Key Biscayne and Sonesta Beach Resort Anguilla. Not only did we benefit from your extensive background and expertise in this often abstruse area of insurance adjustment, but you are always easy to work with.

God forbid we ever have another loss like we experienced with the two properties noted above — but if we do we will certainly want to use your services again.

In closing, please feel free to use Sonesta as a reference regarding any other potential clients who are considering retaining you.

Sincerely yours,

A handwritten signature in black ink, appearing to read 'Peter', written over a faint, larger version of the signature.

Peter J. Sonnabend

PJS/se

*Bar Harbor Hotel~
Bluenose Inn*

90 Eden Street
Bar Harbor, ME 04609
207 • 288 • 3348

Mr. Bruce Swerling
Swerling, Milton, Winnick
Public Insurance Adjusters, Inc.
12 Post Office Square
Boston, MA 02109-3918

Dear Bruce:

As you are aware, the fire that destroyed our hotel in March of 1994 was a devastating blow to Judy and I. We had only been on vacation for two days when we received the call that our new guest building had nearly burnt to the ground. We immediately returned to Bar Harbor to assess the situation and to meet with counsel to discuss our options. Upon our return we were approached by several public adjusting firms including Alex N. Sill Company of Ohio and Swerling Milton Winnick Public Insurance Adjusters, Inc., of Boston whom we decided to retain.

After SMW reviewed our policies we were horrified to learn that we were underinsured on both the property and business interruption portions. As a result, we were faced with the problem of being a coinsurer, something that we had absolutely no familiarity. Confident in your abilities we took a back seat to allow your personnel to deal with the insurance company, our lender, and all of the various problems associated with our catastrophic loss. By coming to Bangor and meeting with our lender, Key Bank, and their attorney, you put the bank at ease. Because of your intimate knowledge of our situation, you served as a liaison with both the insurance company and the bank allowing Judy and I to direct our energy towards our plans to rebuild. By the fall of 1994, we commenced the reconstruction and were able to reopen in time for the 1995 season.

Now, some two years later, we are back on our feet, something that we could not have accomplished without the assistance of SMW. Your knowledge and experience was invaluable and allowed us to maximize our recovery. Judy and I just wanted to thank you for your service and to let you know that if your firm or the Sill firm ever needs us to give a firsthand indication of our experience to a potential client, please feel free to give our name and number as a reference and invite the person to contact us directly.

Sincerely,

Edward Hemmingsen

Edward H. Hemmingsen

R e s e r v a t i o n s

Orrin L. Doxer
President & Chief Executive Officer



Mr. Bruce Swerling
Swerling Milton Winnick
36 Washington St., Ste. 20
Wellesley Hills, MA 02481

Re: Roof damage at 55 New York Avenue, Framingham, MA

Dear Bruce:

Rarely does a situation occur of such immense proportions, at least in my world, that I was able to find you and your able-bodied staff ready to jump in, literally at a moments notice, with only a goal of **winning**, no matter how great the odds appeared to me, the novice.

I have been in the retail business for thirty-two years. Until this claim I had never had a major casualty loss, so I am thankful for that. However, when I suffered a near total loss to both my business and the building, I was in shock! When the insurance company denied liability, I was in complete denial. You were always a phone call away to reassure me that your 30 years of experience told you that this case would ultimately be resolved in our favor, but not without a protracted struggle.

And struggle we did together! We met whenever my team needed answers. You consistently reassured us. You recommended legal counsel for us to choose from when we all felt it was time to go down the legal road. You worked so well together with Steve Schwartz, Esq., Alan Miller, Esq. and our C.F.O. John Bonica. When we needed to force the insurance company's hand regarding the reference process, you were behind the effort. You all strategized, re-strategized and strategized again.

Bruce, I honestly thought the insurance company was going to outfox you. But you put your experience to work, and protected me (your client) from all the annoying details that presented themselves daily. The insurers game was to antagonize, slow things down (the process took ten months), and create paperwork. Your plan was to consistently stay on the offensive, know your position at all times, recognize the signals from the insurance company and its team, and respond at the most appropriate (or inappropriate) times. Great job!

The happiest day was when I wrote you a big, fat check for winning my battle. I can't thank you enough for what you did. I would be more than happy to recommend you and your firm at any time. Just let me know.

All best regards,

A handwritten signature in black ink, appearing to read "Orrin L. Doxer".

Orrin L. Doxer

T.A.C. Group, Inc.
Frugal Fannie's Fashion Warehouse
24 Wilson Way, Westwood, MA 02090
Phone (781)329.8990 ex.201 Fax (781)326.3655
odoxer@tacgroup.com

Bickford's Family Restaurants

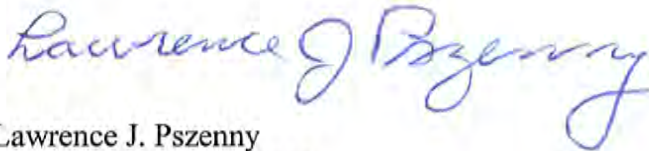
1330 SOLDIER'S FIELD ROAD, BOSTON, MASSACHUSETTS 02135
TELEPHONE 617-782-4010
FAX 617-783-2554

To Whom It May Concern:

Bickford's Family Restaurants has engaged Swerling Milton Winnick as its public insurance adjusters for its most recent claim and has used them previously when these unfortunate incidences have occurred. This recent claim involved complex issues with both the Business Interruption and the Ordinance or Law Coverages. Their expertise was extremely helpful and resulted in a most satisfactory settlement.

I have always found them and their staff to be professional, knowledgeable, and competent and would not hesitate to recommend them. I would use them again if the need should occur.

Sincerely,



Lawrence J. Pzenny
Vice President – Finance

LJP/amb