

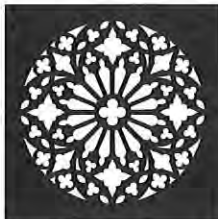


PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

UNIQUE CLAIMS

SMW



The
Cathedral
Church
of Saint John
the Divine

1047 Amsterdam Ave.
at 112th Street
New York, New York
10025

Marvin Milton, President
Anderson Kill Loss Advisors
36 Washington Street
Wellesley, MA 02481

Re: Fire loss – The Cathedral Church of St. John the Divine

Dear Marvin:

As you know, after a long and arduous journey, we have resolved our insurance claim with those who were obligated to indemnify us for the major loss we suffered from the fire of December 18, 2001. In no small measure, this settlement was due to the persistent and diligent efforts made by you and the team that you assembled from Anderson Kill Loss Advisors, Swerling Milton Winnick and the National Fire Adjustment Company.

It took an extraordinary amount of skill, knowledge and energy to navigate the impediments that the insurers threw in the path of our goal to restore this beloved Cathedral (the world's largest) in a thorough and high quality manner. We are grateful to you and your colleagues for persevering in helping us to negotiate a fair and ample settlement. As a result we are now able to accomplish all of the essential tasks necessary to restore the Cathedral to its pre-loss glory.

We also appreciate your capacity to keep the Dean and the leadership of the Cathedral fully informed at all crucial junctures in the processing of the claim. This was instrumental in allowing the Cathedral to take the high moral ground throughout the negotiations, a most important consideration for those who lead the Cathedral.

Again, our thanks to you and your colleagues for your fine service to the Cathedral Church of St. John the Divine.

Sincerely,

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

Stephen Facey
Executive Vice President

The Gifford School



177 Boston Post Road Weston, MA 02493
(781) 899-9500 Fax (781) 899-4515 www.gifford.org

Michael J. Bassichis
Executive Director

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Len Tucker

Bruce Swerling
Swerling Milton Winnick
36 Washington Street, Suite 310
Wellesley, MA 02481

Dear Bruce,

It seems like it was yesterday that you stopped by after I called you at home about the devastating fire at Gifford. Prior to your visit, Ellen Glazer, Hub International, and a half dozen others recommended that we engage SMW to help us. Asking you to represent us was one of the best decisions of my career. You and your team have been amazing.

And now you and SMW have made a significant contribution to The Fenn Center Rebuilding Fund, which will help us accomplish our goal of completing the new Fenn Center sometime this spring.

I hope this letter finds you well. Thank your for your help, support, and generosity.

Sincerely,

Michael J. Bassichis
Executive Director



Office of the Senior Vice President/Treasurer

Mr. Bruce Swerling
Swerling Milton Winnick
12 Post Office Square
Boston, MA 02109

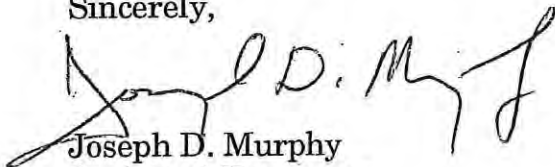
Dear Bruce:

I just wanted to say thank you for your professional and courteous attention to our fire loss at the Ell Student Center.

Although this claim was somewhat complicated, you and your firm were able to help us settle it in a fair and timely manner. While we hope never to repeat the experience, we want you to know that we would certainly solicit the services of your staff if the need arises.

Thank you once again for a great job and for your personal interest. Please feel free to have any of your potential clients contact me at any time. I would be more than happy to speak with them on your behalf.

Sincerely,



Joseph D. Murphy
Assistant Treasurer



TOWN of BROOKLINE

Massachusetts

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Mr. Bruce Swerling, S.P.P.A.
Swerling, Milton, Winnick
Twelve Post Office Square
Boston, Massachusetts 02109

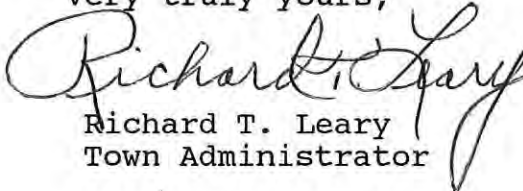
Dear Mr. Swerling:

I am writing to express our appreciation for your services as the town's adjuster in the loss of the Larz Anderson skating rink.

Your careful and thorough review of the several pertinent insurance policies involved resulted in us obtaining reimbursement far in excess of what we had anticipated. Through your persistence we were able to reconstruct the building and replace the zamboni with a brand new machine.

Thank you for your very professional and diligent services.

Very truly yours,


Richard T. Leary
Town Administrator



TOWN OF BURLINGTON

BURLINGTON, MASSACHUSETTS 01803
TOWN HALL 272-6700

Mr. Marvin Milton
Swerling Milton Winnock
Twelve Post Office Square
Boston, MA 02109

RE: Fire Loss - Center School

Dear Mr. Milton:

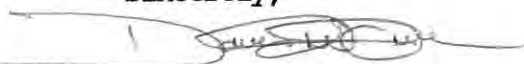
On behalf of the Town of Burlington, I wish to thank and commend you for your insurance adjustment services in regard to the fire loss at the Center School facility. The Town of Burlington feels completely satisfied for the services you rendered in settling this matter.

When you undertook to settle this fire loss for a lump sum figure of \$50,000, I am sure that you did not anticipate the complexity or length of time that would be involved in adjusting our claims. As we now know, the adjustment process involved dealing with two different insurance companies, an obstreperous general contractor, resorting to threats of litigation against one of the insurers, and requiring nearly two full years to bring to a successful conclusion. Throughout that process, we always found you to be responsive and accessible to any and all inquiries and requests of Town officials. This included attending numerous coordination meetings with Town officials, as well as attending and making presentations at meetings of the Board of Selectmen and Town Meetings.

With your assistance, the Town received a total insurance settlement of \$2,207,000 on our fire loss at the Center School. As you know, this has enabled the Town to totally renovate and open the main wing of the building (The Human Services Center) and we are now in the process of restoring the recreation wing (former gymnasium) of the building. It is hoped that the complete restoration of the building can be achieved within the settlement amount, although that will ultimately be determined by other factors.

Given our very positive experience with you, I have no reservations about recommending you to other potential public sector clients.

Sincerely,



David W. Owen
Town Administrator

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THOMAS P. BUTLER
Executive Secretary

1 LAFAYETTE STREET
WAKEFIELD, MASSACHUSETTS 01880
(617) 246-6390

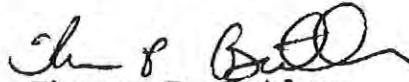
To Whom It May Concern:

It is with great pleasure that I recommend Swerling, Milton and Winnick to any entity that has suffered a loss due to a misfortunate event.

In the past several years I have had occasion to work with Mr. Neil F. O'Neil of this company on several insurance claims of the Town of Wakefield. In every instance he was very helpful in making sure the Town received the proper settlement from our insurance carrier. Mr. O'Neill was very professional, accessible and practical in his approach to these claims.

I do not hesitate in recommending Swirling, Milton & Winnick to anybody who has a significant insurance claim.

Very truly yours,


Thomas P. Butler

TPB/tem

The Campaign for Camp Bauercrest!

Keep the Bauercrest Spirit Strong

Dear Marvin,

On behalf of the entire Camp Bauercrest family, I wish to thank you again for the way you handled our claim. As you know, we were up against it both financially and timewise. Were it not for your expertise, diligence, and "bedside manner", it is unlikely that we would have had the insurance proceeds in time to get the camp open in June. With your help, we were able to "max out" the insurance policy and build a facility that is the envy of all overnight camps in the region.

As you know, we are a non-profit organization, offering quality, affordable camping to boys age 8-16. Your efforts went a long way towards achieving that goal. We were able to take a tragic negative and turn it into a positive.

Again, our heartfelt thanks!!!

Sincerely,



Mark Smoller, Board of Directors
Chairman, Insurance Committee