

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

Dear Paul;

Thank you so much for the excellent job your firm did for the two large losses that took place at Ridgecrest Terrace.

During my thirty years at Chestnut Hill Realty Corp., as Insurance Manager for close to five-thousand residential units, we have experienced devastating events such as fires, floods, severe damage from ice dams, etc. For every large loss that we have incurred, the team at Swerling, Milton and Winnick has been there to assist us. Their expertise and experience in adjusting losses starts the date the incident occurs and continues until all parties are satisfied and have agreed upon an amicable settlement.

As we all know, an insurance claim can be overwhelming and confusing. The language in insurance policies is also confusing and sometimes difficult to decipher and understand. Because of our long-term relationship, SMW fully understands our insurance policy terms and coverages which allows them to step in and take over at the time of a loss. SMW assists with such tasks as meeting adjusters, collecting invoices, rent loss calculations, law and ordinance changes, etc and enables our staff to return to their day to day tasks.

It is with great pleasure and confidence that I highly recommend Swerling Milton and Winnick as Public Insurance Adjusters for any type of insurance loss. Please feel free to contact me if you would like any further information. I can be reached directly at 617-469-6504.

Sincerely,

Tracy(Mahoney

Insurance Manager