



PUBLIC INSURANCE ADJUSTERS, INC.

# Reference Letters

CONDOMINIUM

SMW



# THE TOWERS

OF CHESTNUT HILL

To Whom it May Concern:

I manage a 423 unit hi-rise condominium building in Chestnut Hill. In April of 2019 there was fire in a unit on the 8<sup>th</sup> floor of the building. There was considerable fire, smoke and water damage related to the fire and the efforts to extinguish the fire. Fifty units were affected, as well as common areas from the eighth floor down. Most affected owners filed some type of insurance claim. Paul Winnick, Bryan Holzman, and the entire SMW team were there throughout the entire process, which took many months to resolve. I was on the phone with Bryan almost everyday and he was always there to answer my questions.

I would highly recommend Swerling Milton Winnick to anyone looking for an adjuster.

Sincerely,

Lois Goldman  
General manager  
Towers of Chestnut Hill

November 27, 2023

To whom it may concern:

It is with much enthusiasm that I am writing to recommend the services of Swerling Milton Winnick and more specifically two key members of their team with whom I worked closely, Paul Winnick and Diane Swerling.

Earlier this year I had an unfortunate set of circumstances occur, as while traveling, my luxury condo sustained substantial damage due to a major water leak. My assistant made initial contact with Paul and his colleague Diane at Swerling Milton Winnick, through the referral of a personal friend. Instantly, we knew we were in good hands. Their thoughtful guidance and expertise shone through each interaction both over the phone as well as in person. At no time did their efforts wain due to the complexity of the claim. Both Paul and Diane remained available, vigilant, and acutely focused on protecting my position while navigating fairly through the process.

It was determined that a valve on a main waterline had failed, resulting in damage to multiple units in the building. Paul and Diane took swift steps sourcing the appropriate partners to mitigate the most immediate issue of ridding my home of all moisture, subsequently coordinating with Bryan Holtzman, another valued member of their team, to establish the scope of my potential loss. Under their cautious supervision, the claim began to take shape ultimately leading to a positive result for me. This trio efficiently directed me through each step, exercising complete discretion throughout. Additionally, I feel they were totally reasonable and fair in their pricing for the services provided.

I am pleased to recommend the services of Swerling Milton Winnick.

Sincerely,



Herb Chambers



Mr. Paul Winnick  
Swerling Milton Winnick  
36 Washington Street  
Suite 20  
Wellesley Hills, MA 02481

Dear Mr. Winnick:

I wish to compliment you on the professional manner in which you and your firm handled the recent fire loss claim for our Cambridge client. As you know it was a challenging situation involving a residential property with an insurance carrier that was not sensitive to the needs of our client.

Because there were dwelling units that were not habitable after the fire, it was critical that an aggressive approach be taken so that residents could return to their homes as soon as possible. Since the fire occurred during winter, the weather added another level of concern.

Throughout the process your efforts resulted in prompt results in spite of the many difficulties you encountered. Because our company has used your services in the past we were accustomed to this performance. Notwithstanding that, I would be remiss if I did not personally thank you once again.

Please be assured that I will call on you in the future, as the need may arise, to settle any challenging insurance claim our company encounters.

Very truly yours,

William Donovan  
Senior Vice President



**Ann Marie Kolack**  
**General Manager**  
**Stratus Condominium**

To Whom It May Concern,

Swerling Milton Winnick have provided exceptional service to Stratus Condominium. Following an unfortunate incident where a hidden sprinkler head burst due to a newly activated fireplace, resulting in substantial water damage across several units, we engaged Swirling Milton and Winnick to assist in managing the aftermath.

From the outset, Diane and her team demonstrated remarkable professionalism and expertise. They arrived on-site within the week and thoroughly guided both the affected unit owners and me through the complex process of addressing the damage and navigating insurance claims. Their transparency and willingness to explain each step of the process helped to alleviate the stress of the situation for all involved.

Diane's proactive approach was evident in her efforts to secure the appropriate compensation from the insurance company for the unit owners. Her commitment went above and beyond by not only securing the necessary funds but also delving into the master insurance policy to ensure that condo fees for the non-livable units were reimbursed.

The depth of knowledge and experience demonstrated by Diane and her team in handling insurance matters was truly impressive. Their generosity in hosting meetings and responding to calls ensured that all unit owners' concerns were addressed promptly and comprehensively.

Swirling Milton and Winnick's dedication to their clients is unparalleled, and their service has been instrumental in managing and mitigating the impact of this incident. I have no hesitation in recommending them and would certainly engage their services again should the need arise.

Sincerely,

Ann Marie Kolack

**THE ABRAMS MANAGEMENT COMPANY, INC.**  
Real Estate Management • Development • Consulting

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Boston, Massachusetts  
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Tel. 617 424-1300  
Fax 617 424-6867  
TDD 800 545-1833, ext. 609



Mr. Paul Winnick  
Swerling Milton Winnick  
36 Washington Street, Suite 310  
Wellesley Hills, MA 02481-1917

Dear Paul:

One of the least glorified but most important relationships in the property ownership and management business is the one we have with our public adjuster. While we always strive to avoid a claim, it is an inevitable nature of the business and our adjuster of choice is Swerling Milton Winnick who has consistently delivered more than three decades of successful service to our firm.

We are very grateful to have found such a competent, dedicated and strategic partner that we have in Swerling Milton Winnick and in you personally.

The knowledge, accessibility and stewardship that you have provided us over so many decades have been instrumental in navigating difficult losses, the most complex being the fire we had in 2013.

Of all the claims, this was the most challenging. The fire affected 43 households and it was a long drawn out process that didn't follow the normal protocol of finalizing the claim and then beginning the restoration which would have created an extended period of homelessness for our affected residents. It was also our largest; at seven figures it was a staggering sum which you took us through from the beginning to the end!

You personally and your team were right there by our side before the fire department even cleared the property and stayed right by our side for the extended duration of the claim period. With your steadfast attention we were able to restore the building, make the necessary code upgrades, re-house the residents on a rolling basis to minimize their displacement and you got us to the finish line on payments from a very reluctant insurer.

It's rare that we find ourselves able to offer an unqualified endorsement but your personal attention and the dedicated team you have assembled make it easy! If any prospective client needs a referral, it would be my pleasure to speak with them.

Sincerely,

Martha Abrams-Bell, CPM, C<sup>16</sup>P  
President





*Northborough Property Management, LLC  
27 South Street, Unit 1  
Northborough, MA 01532  
Phone 508.393.2155 • Fax 508.393.2422*

**December 23, 2011**

**During the summer of 2011 one of our properties in Marlborough suffered had a fire loss. I chose to hire SMW to assist me in handling the claim. That was the best decision I could have ever made.**

**Tony Scarpellini was the adjuster assigned to my account and from the very beginning he oversaw the entire process. He did an excellent job in keeping me in the loop as the claims process unfolded.**

**I am now pleased to say that the claim has been completed, and their fee were completely covered as part of the claim. I would highly recommend this company to any property management company. Call me with any questions at all about their services.**

**Sincerely,**

A handwritten signature in black ink, appearing to read "Michael Beyranvand". The signature is written in a cursive, flowing style.

**Michael Beyranvand, Principal**

**508-393-2155**

## Schooner Ridge Condo. Assoc.

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*4 Schooner Ridge P. O. Box 11 Bath, Maine 04530*

Mr. Paul Winnick  
SWERLING MILTON WINNICK  
36 Washington Street, Ste #20  
Wellesley Hills, MA 02481

Re: Schooner Ridge Condo Fire  
Bath, Maine 04530

Dear Paul:

The owners of 4 Schooner Ridge, asked me to relate to you their deep appreciation for your firm's handling of our insurance claim. We found that through your professional negotiation, and skills, we were able to rebuild our ten unit condominium to a greater standard.

The final settlement we received allowed us to rebuild the building to present day code requirements. Our building, twenty years old at the time of the fire, had a sprinkler system, hard wire fire alarm system, and other safety features. However, the building was outdated by today's code standards. We now have a double egress to the fourth floor, a much improved sprinkler system and other safety items not previously enjoyed.

Please be advised that I would highly recommend your service to those who may think that they have the cleverness, or the lawyers, to fill your firm's negotiating skills.

Very truly yours



T. L. Davis  
Assoc. President





**First Realty**  
Management

YOUR PROPERTY MANAGEMENT SOLUTION.

Ms. Diane M. Swerling  
Principal  
Swerling Milton Winnick  
Public Insurance Adjusters, Inc.  
Suite 310  
36 Washington St.,  
Wellesley, MA 02481

To Whom It May Concern,

This purpose of this letter is to express First Realty Management Corp.'s appreciation for the insurance adjustment services that Diane M. Swerling of Swerling Milton Winnick performed over the past year for the Crossroads on the Charles luxury condominium community in Watertown, Mass.

First Realty Management had taken over property management services at Crossroads in October 2010. On May 12, 2014, a pressurized water standpipe burst flooding the property with more than 27,000 gallons of water before a shut off valve could be reached to stop the torrent. There was no loss of life nor personal injuries, but the homes of nearly half of the condominium's residents were completely wiped out. The water cascaded into owners' units, down stairways, into an elevator shaft, and caused millions of dollars of damage.

There are 66 condominium units at the Crossroads property. The building has a spacious center entrance with residential towers on either side. Of the 40 units on the west side, all were initially ruled uninhabitable by the Town of Watertown building inspector. Much of the common hallway areas on the west side were ruined as well. The covered loss exceeded \$4 million. It took more than a year for the property to be repaired to allow all displaced residents to move back into their homes.

Throughout the entire process, beginning from the first day after the flood through this past spring and summer, Diane has been an incredibly knowledgeable resource to First Realty, the condominium association's Board of Directors, as well as individual residents.

Diane initially focused on the common area damages and the scope of coverage outlined in the master association's insurance policies, however, she was soon doing a lot more. She offered guidance and advice to many individual unit owners, some of whom were overwhelmed by the magnitude of the damage and from being plunged into an insurance process for which they had little to no experience.

**First Realty Management Corp.**  
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Boston, MA 02111

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## First Realty Management

Diane was patient, attentive and very generous with her time. Diane's effervescent personality and positive outlook throughout the arduous 14-month process certainly eased the tension, lightened the burden for numerous entities and made a difficult journey easier to navigate.

While none of us ever wish a similar experience like what we had at Crossroads on the Charles upon anyone else in the property management industry, nor upon a condominium association and its governing board, should such a disaster occur, Diane Swerling and her team at Swerling Milton Winnick would be among the first handful of experienced professionals you would want working on your community's behalf.

Several senior executives here at First Realty helped with the recovery process at Crossroads and worked with Diane at one point or another. Any of the several executives are available to offer a first-person account of their work with Diane. Feel free to call our offices at any time.

Very truly yours,

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

Jan Brandin, CPM®  
Chief Operating Officer