



PUBLIC INSURANCE ADJUSTERS, INC.

# Reference Letters

**MANUFACTURING**

SMW



*Naturally, it works.™*

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

Dear Bruce,

I am writing to thank you for the superior advice and exceptional negotiating that you provided to Tom's of Maine during our recent fire claim with St. Paul Travelers. We lost our only manufacturing facility in this fire and this event could have had a serious impact on our growing business if not for the outstanding counsel provided by you.

As you know, our agent was one of the largest in the business and supplied us with consultants to manage the claim process and negotiate a settlement with St. Paul Travelers. Because St. Paul Travelers was not paying the claim in a timely manner, we were forced to approach our bank to borrow additional capital as we had spent several million dollars to outsource production and begin construction on a new manufacturing facility. I was surprised that Citizens Bank agreed to loan us any money on an insurance claim that the carrier was not choosing to pay yet. They agreed to lend us up to 80% of the amount we insisted was due from St. Paul Travelers, but only if we employed your services and allowed you to assess the probability of collecting the amounts claimed. You quickly agreed with our position and, at my request, became involved in the claim and settlement process to help speed the payment to our Company. In addition, Citizens Bank lent us the money we desperately needed to operate our business.

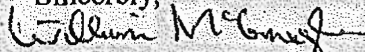
It was not long before I saw the huge difference in your skills versus the consultants provided by our agent. With your experience, counsel and negotiating we eventually convinced St. Paul Travelers to begin paying the claim and I am not sure what would have taken place without your involvement. I found it interesting that the consultants provided by our broker listened to your suggestions as well and even told me that you were the best Public Adjuster they knew of and so did the forensic accountants employed by St. Paul Travelers. I was impressed with the leadership you provided and we ultimately collected every dollar claimed. I hope to never experience a loss like this

302 Lafayette Center P.O. Box 710 Kennebunk, Maine 04043 USA  
Telephone 207-985-2944 FAX: 207-985-2196 [www.tomsomaine.com](http://www.tomsomaine.com)

again, but I can tell you with absolute confidence that my very first move would be to retain a Public Adjuster and hopefully SMW! The benefits provided by your services were certainly worth every dollar you charged.

Thanks again for your help.

Sincerely,



William F. McGonagle  
Chief Financial Officer



## Letter of Recommendation

To Whom It May Concern,

This is a personal recommendation letter for Swerling, Milton Winnick.

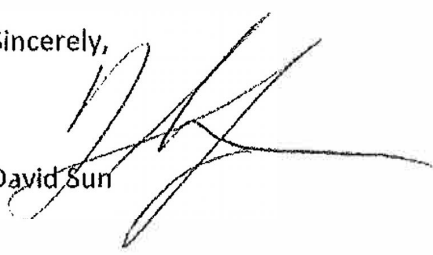
On Feb. 2<sup>nd</sup>, 2011; the roof of our building collapsed and as we came to find out, it was a complete loss. I reached out for some recommendations on adjusters to assist in the recovery; multiple sources whom I trust recommended SMW. As with most business owners, we have limited experience dealing with complexities of the insurance process other than buying insurance and avoiding claims. In our case, it was a very complex claim since it dealt with not only personal property, but the demolition and construction of a completely new 140,000 sq. ft. building.

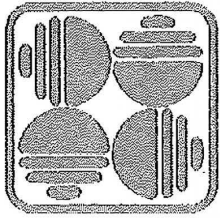
The team at SMW, including Paul Winnick and James Harlor, showed from the beginning that they had the expertise and experience to handle the situation, complete confidence in their ability to achieve results, and expressed genuine care and support for our situation.

In the end, they were able to settle our personal property insurance to the maximum amount as well as an agreed upon settlement for the building; the total payout was 14.3 million dollars.

I would highly recommend the firm of Sweling Milton Winnick if you are ever in need of an adjuster. After going through the process, I know I could have never achieved the same result in the amount of time without them.

Sincerely,

  
David Sun



# Foam Concepts, Inc.

27 Mendon St. • P.O. Box 410 • Uxbridge, MA 01569 • (508) 278-7255 • FAX (508) 278-3623

Mr. Bruce Swerling, SPPA  
SWERLING MILTON WINNECK  
36 Washington Street  
P.O. Box 310  
Wellesley Hills, MA 02481-1904

Dear Bruce:

I would like to thank you and your company so very much for the outstanding job you did for Foam Concepts after we experienced that devastating fire on July 21, 2007 in Uxbridge, MA

As we sat and watched our company go up in flames, I really thought that would be the end of Foam Concepts. I didn't know or understand what a "Public Insurance Adjuster" was - certainly never thought that we would need one.

When we met with SWM after the fire and signed our contract, I still wasn't aware of what would happen. A few weeks later a meeting was held in Uxbridge with the Insurance Company (a VP, an Accountant, an Attorney and an Adjuster), myself and business partner, Phil Michaelson and you. Then I began to understand that I knew nothing about the process of collecting monies from the Insurance Company.

Everyone seemed to speak in a different language. All of you dissected our insurance policy for a few hours. Phil and I really just sat and listened. After the meeting you told us to start to re-build our company and you would take care of the rest.

The paperwork that followed was incredible. We kept track of everything and you continually communicated with the insurance company's contact. You scheduled meetings and visits with their people and I must say - made life much easier for me.

Our plant is back up and we are once again in production. There is no way that we could have achieved this without SMW, thank you. Please do not hesitate to give our name out as a reference.

Very truly,

Mark Villamaino  
President

/s



**PROTECTIVE ARMORED SYSTEMS, Inc.**

100 Valley Street, Lee MA 01238  
PO Box 400  
Lenox Dale, MA 01242

Telephone: 413-637-1060  
FAX: 413-637-1164

To Whom It May Concern:

It gives me immense pleasure to write in recommendation of Swerling Milton Winnick.

My name is Paul Litwack and I am the CEO of Protective Armored Systems (PAS), a \$10M ballistic glass manufacturer located in Lee, Massachusetts. On July 30, 2008, PAS experienced a major explosion in its' manufacturing facility when a 75 foot vessel malfunctioned, rendering the plant inoperable. Moreover, PAS had recently been purchased before the calamity, thus the company was without any meaningful cash reserves to weather the storm, as it took 9 months for the facility to be restored.

Within a week of the disaster, PAS contacted Swerling Milton Winnick and worked closely with their principal, Mr. Bruce Swerling. Apparent from the outset, Mr. Swerling made incredible use of experience and knowledge as evidenced by PAS receiving an initial but significant progress payment from the insurance company *less than one month after the explosion*. This immediate cash infusion allowed PAS to continue operating, despite not making any meaningful shipments for the subsequent 9 months. Unquestionably, PAS would not be here today without the quick results from Swerling Milton Winnick. Moreover, as the insurance claim proceeded, Swerling Milton Winnick worked through the bureaucracy and obtained 100% of the insurance monies due PAS. Today, PAS continues to grow and remains indebted having been introduced to Swerling Milton Winnick.

I recommend Swerling Milton Winnick without qualification, as I am confident you would undoubtedly benefit from their services. Please do not hesitate to contact me for further discussion.

Sincerely,

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

Paul Litwack  
CEO - Protective Armored Systems

**"REAL PROTECTION AT REALISTIC PRICES"**

# PALMER FOUNDRY, INC.

22 MT DUMPLIN ROAD ♦ PALMER, MA 01069

BUSINESS: (413) 283-2976 ♦ FAX: (413) 283-4001 ♦ CELL: (802) 238-7646 ♦ E-MAIL: [lac16iles@aol.com](mailto:lac16iles@aol.com)

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

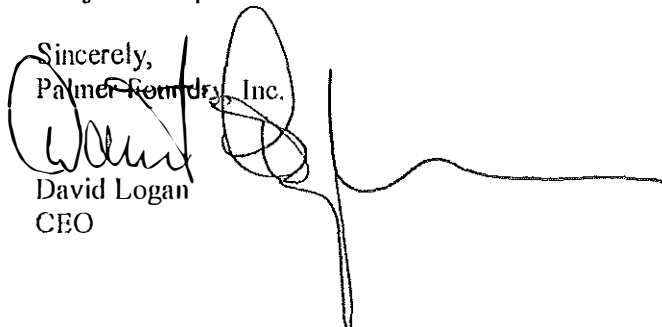
To Whom It May Concern:

I am writing this letter as a reference for Swerling Milton Winnick. On February 11, 2001 Palmer Foundry experienced a fire destroying over 50% of our manufacturing plant and all of our offices. The fire and the claim process created an extremely difficult situation for our business.

Bruce Swerling, Neil O'Neil and Bob Campbell worked with us to settle our \$6.8 million claim with Acadia Insurance Company. We had claims for both business interruption and property plant and equipment. The process in both areas is extremely complex and needs a level of expertise that most business owners, including myself, just don't have. Our adjusters had the experience and knowledge to deal with the insurance company whose main goal is to delay, alienate, frustrate and pay as little of the claim as possible. The burden of proof for the loss is the responsibility of the victim. The insurance company pays very little until the loss is fully documented, and will do everything possible to question the validity of your documentation and subsequent claim. Without the great job Swerling Milton Winnick did in helping us present our claim, we would have been lost.

Don't believe the insurance company when they try and be your friend right after the fire. The smile and empathy ends the minute you expect a progress payment. Without the help of Bruce and his associates we would have put our company's future at risk.

I would never recommend adjusting a loss without advice from a professional adjuster. And I highly recommend Swerling Milton Winnick. Please give me a call if you would like to talk with me personally about their services and the adjustment process.

Sincerely,  
Palmer Foundry, Inc.  
  
David Logan  
CEO