



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

REAL ESTATE

SMW



Chestnut Hill Realty

September 26, 2017

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, West Roxbury. The claims were a little intricate as they happened at the same site within two weeks of each other but, both were handled efficiently by your firm.

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



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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



CRM Property Corp.
320 Washington St, Ste. 3FF
Brookline, MA 02445

Main Line (Office): 617-751-5121
Maintenance/Property Management: 781-309-5000
Fax: 617-751-5123
Help@cityrealtyboston.com

December 28th, 2020

To Whom It May Concern,

CRM Property Corp. has been working closely with Swerling Milton Winnick public insurance adjusters for a good part of the last decade. They have assisted us with numerous claims over the years and they have been wonderful to work with. They have worked on both fire and water claims for us with exceptional results. We have had numerous claims over the years processed with great ease. The communication between them and the insurance agencies has saved us a great deal of time over the years. It has given us full confidence in all claims knowing that we will get the full replacement value for any of our damaged properties. We look forward to continuing our strong partnership with Swerling Milton Winnick in the years to come.

Sincerely,

A handwritten signature in black ink, appearing to read "Miles Lynch", is written over a horizontal line.

Miles Lynch
Chief Financial Officer



536 Granite Street
Braintree, MA 02184
P: 781.794.1000 | F: 781.794.1001
PeabodyProperties.com

January 6, 2023

Diane M. Swerling, SPPA
Swerling Milton Winnick Public Insurance Adjusters, Inc.
36 Washington Street, Suite 310
Wellesley Hills, MA 02481

Dear Diane,

For more than four decades, Peabody has operated as a family-owned company with a relationship-forward and mission-driven approach. Our focus on relationship-building applies to the more than 15,000 communities we manage across more than 200 communities and similarly to our clients, residents, strategic partners, and vendors.

When our company or the communities we manage suffers a loss – whether from fire, water damage, natural disaster, or other events – we always turn to Swerling, Milton Winnick for answers to our questions. Through their careful guidance, they help us get back on track, so we can get back to our mission – providing quality homes to our residents.

With decades of experience, our dedicated team at SMW empowers us to make informed decisions at every stage of the recovery process. From determining whether to salvage or replace items that have been damaged to resuming partial or total business operations – they are always there to help us navigate every step of the way - even when it comes to loss of income and potential loss of rent.

No matter the question, they're always responsive and have business-minded answers and resources available to create thoughtful solutions no matter the challenge.

It has been our pleasure to work with SMW over the course of several years, and we rest assured knowing that we can rely on their expertise as needed in the future.

Sincerely,

Melissa Fish-Crane
Principal & CEO
Peabody Properties, Inc.

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POORVU CONSTRUCTION

154 Wells Avenue
Newton, MA 02459
617.527.6945

Established 1914

www.poorvu.com
info@poorvu.com
Fax 617.964.3040

May 31, 2007

Bruce Swerling
SMW Adjusters, Inc.
36 Washington St., Suite 310
Wellesley Hills, MA 02481-1904

Dear Bruce:

I just wanted to take a moment to thank you for your assistance in handling our recent Foxboro claim. Once we got the carriers out to the property you prepared your estimates and claim. I must say that even with my background and experience, I thought that your numbers were too high. In an uncharacteristic moment of restraint, I remained silent and let the claim move ahead using your figures. In the end, you were right on the mark.

Thanks for your help.

Yours truly,

Poorvu Construction Co., Inc.

David J. Poorvu
President

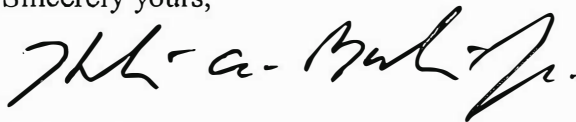
February 8, 2007

To Whom It May Concern:

I have been the Property Manager for C. Talanian Realty Co., Inc. for over 12 years and it is my understanding that our company's relationship with SMW Adjusters, Inc. goes back many years prior to my employment with Talanian. On several occasions I have required the services of SMW Adjusters, Inc. and though the circumstances requiring our association have been unpleasant, the experience of dealing with the adjusters from SMW has been quite the opposite. When an incident occurs at one of our properties such as a fire or flood, one often feels overwhelmed. Just knowing that SMW is there to help you deal with the situation is comforting. Their people are professional and genuinely concerned for your best interest. They are very thorough and make every effort to see that you are fully reimbursed for your loss.

I would advise anyone that may need an insurance adjuster to contact Bruce Swerling at SMW Adjusters, Inc. If you need further information please do not hesitate to call me at 617-536-4655 x124.

Sincerely yours,



Herbert A. Bubert, Jr. CPM
Property Manager
C. Talanian Realty Co., Inc.



31 New Charlestown Street
Boston, MA 02114
www.groma.com

To Whom It May Concern,

I am writing on behalf of GromaCorp, Inc. (Groma), a Boston based real estate investment company, to confidently recommend the services of Swerling Milton Winnick (SMW) as a public insurance adjuster.

In 2021, one of our three-family apartment buildings in Boston was significantly damaged in a seven alarm fire that impacted multiple buildings on the block. The complexities of the situation were immense, requiring not only extensive reconstruction but also intricate negotiations with our insurance provider. SMW was retained to guide us through this challenging process, and their performance was nothing short of exemplary.

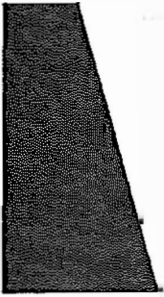
Throughout our collaboration, SMW provided invaluable counsel, ensuring that every step taken was in our best interest. Their deep understanding of the nuances of insurance claims and property reconstruction in the face of fire damage was evident in every interaction. They adeptly assisted us in determining the extent of the damages and advocating for a fair and comprehensive claim award from the insurance company.

There were times during the process where our negotiations with the insurance company became challenging. SMW's role during these times was indispensable. Their experience and skill was instrumental in helping us navigate the conflicts and ensure that our interests were always protected, ultimately leading us to a successful resolution.

The outcome of SMW's efforts speaks volumes. We were able to reconstruct a high quality building in a timely manner, helping us minimize disruption and maximize our investment return. The proficiency and professionalism exhibited by SMW throughout this process was instrumental in our success.

In conclusion, I strongly recommend Swerling Milton Winnick for their exceptional service and expertise in public insurance adjustment consulting. Their dedication, knowledge, and ability to deliver results under challenging circumstances are commendable and set them apart in their field.

Sincerely,
Paul N Bell
Chief Legal Officer



Six Faneuil Hall Marketplace
Boston | MA | 02109

(617) 742-4500

winncompanies.com

Mr. James Harlor
Executive Vice President
SMW Public Insurance Adjusters
36 Washington Street, Suite 310
Wellesley Hill, MA 02481

Dear Jim:

WinnResidential manages over 92,000 apartments and condominiums in 23 states, and we trust SMW with our insurance adjusting needs. SMW has handled reporting for every manner of catastrophe, from flood to fires to tornados and everything in between. You have served our company well over the past three decades.

Because of your reputation, skill, knowledge and professionalism, you have been able to consistently obtain excellent results for Winn. In addition, we have placed our trust in SMW to refer us to public adjusters around the country. The network of companies you are involved with are second to none.

It is with great pleasure that WinnResidential recommends SMW without hesitation.

Sincerely,

Karen J. Newsome
Vice President, Compliance



 **Universal Properties**

154 Wells Avenue
Newton, MA 02459

To Whom It May Concern,

Our property management company had the unfortunate experience of having a fire at one of our properties in Milford, Massachusetts. As you can imagine this was a stressful experience for everyone. Fortunately Swerling Milton Winnick was able to step in and handle our claim. Their firm was very responsive and helpful in our dealings. Everything was resolved to our satisfaction and we felt grateful to have the pleasure of working with them.

Should you have any further questions regarding our experience with SMW, please call Mitchell Levey at 617-957-1516.

Thank you



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

RE: Swerling, Milton & Winnick

Dear Bruce:

I want to thank you and your associates for the excellent job you did handling my recent homeowner's claim.

It is always upsetting to suffer significant damage to your home. I appreciate the success of the efforts that you and your staff made to ease the process of obtaining prompt, reasonable settlement from my insurance carrier.

I am very pleased that the necessary repairs to my home were completed quickly and paid for by my insurance carrier within a remarkably short timeframe.

Congratulations specifically to you and to Jim Harlor for your excellent work during this difficult experience.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven S. Fischman", is written over a horizontal line.

Steven S. Fischman

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Myer R. Dana

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Herman Dana (1898-1969)
Lester Harold Dana (1902-1992)

Bruce Swerling, President
Swerling Milton Winnick
Public Insurance Adjusters, Inc.
36 Washington Street, Suite 20
Wellesley, MA 02481-1904

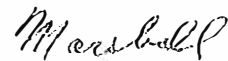
Dear Bruce:

As you know, our firm has been a client of yours, and your predecessors, since the late 1890's. We realize that we have never properly expressed to you our deep appreciation for the fine work you have done for us for over 100 years.

You have handled every loss we have had, and the adjustments you have made in our behalf have been more than satisfactory.

We would never consider using any other public adjusters, and if you wish to use us as a reference we hope you will not hesitate to do so.

Sincerely yours,



Marshall A. Dana

MAD/jf

GO BACK TO SWERLING.COM

SOTHEBY'S

FOUNDED 1714

1334 York Avenue
New York, New York 10021
Telephone: (212) 606-7579
Fax: (212) 606-7015

C. Hugh Hildesley
Executive Vice President

Marvin Milton
Swerling, Milton, Winnick
12 Post Office Square
Boston, MA 02109

Dear Marvin,

It is with great pleasure that I greet the news that you are about to open an office in New York.

As the past Rector of the Church of the Heavenly Rest in New York and a current member of the Board of Trustees of the General Theological Seminary in New York City, I have had the opportunity to make use of your professional services, following two major fires in the above institutions.

What has impressed me throughout my experience of your company's operation is the professionalism, patience, thoroughness and practicability displayed by your office.

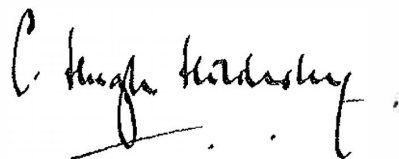
Not only do you represent your customer well, but you do so with a clear sense of finding solutions and moving the process along, with a liberal measure of common sense applied to the task.

Beyond all this, you and your colleagues are a delight to work with, quickly creating a friendly relationship of mutual understanding and availability.

As you can tell, I am both a satisfied customer and a fan, and would be delighted to expand upon the above with any interested party.

In my renewed activity at Sotheby's, I assure you that we stand ready to assist you professionally, should the need arise.

With best personal regards,



C. Hugh Hildesley.

3 Craftsland Road
Chestnut Hill, MA 02467
phone 617-733-5155
fax 617-733-1390

Paul Winnick
SMW Adjusters, Inc.
36 Washington St., Suite 310
Wellesley Hills, MA 02481-1917

RE: 109-115 SEWALL AVE BROOKLINE CLAIM

Dear Paul,

I wanted to extend my appreciation for the wonderful job you and your company had done on the devastating fire that had occurred at my property at 109-115 Sewall Avenue Brookline on March 17, 2008. The personal trauma that I had endured during the first moments after finding out that my wonderful grand turn of the century grand Victorian had burnt to the ground was heart wrenching. You showed up there immediately and made sure that my confidence was restored, and that you would pursue all remedies to make sure that I was fully taken care of.

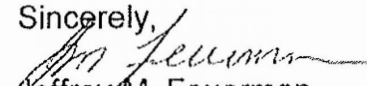
Your wonderful staff and employees had work very hard and diligently to prepare a package for the insurance company that was very concise and though with out missing one bit of detail. I was very impressed by the professional attention to detail.

All along the process I was made aware of how the progress was going with updates and phones calls assuring me that this was on the top of the priority list. I always felt that I was in the best hands and chose the right company to help me out during this horrible time. Your interaction with the insurance company on my behalf was great.

Today I am very thankful for your support, dedication and hard work on getting me what I deserved. I also want to thank you for your emotional support during this tough time.

I would highly recommend you and your company for anyone who would need assistant in any sort of devastating situation.

Sincerely,


Jeffrey M. Feuerman