



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

RESIDENTIAL

SMW

HERB CHAMBERS

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

GO BACK TO SWERLING.COM

Mr Adam Swerling
Swerling Milton Winnick Public Insurance Adjusters
36 Washington St – Ste 310
Wellesley Hills MA 02481-1917

Dear Adam,

I am writing to express my gratitude and heartfelt appreciation for the amazing service I received from Adam Swerling and his team. Two years ago, in November of 2020, my wife and I experienced a devastating house fire that not only destroyed all our personal belongings, but also took away our beloved kitten. As we watched our triplex engulfed in flames, we were ambushed by hordes of public adjusters (a profession I didn't even know existed before). They all claimed they were there to help, they all were trying to give advice and aggressively get me to sign something. But the best advice I got that day was from an ambulance worker who was there that day. She told me not to sign anything that day, and spend the next day doing my research.

Adam was recommended by a mutual friend, and I'm glad we went with their agency as opposed to a different one, or even worse, doing this ourselves. Neither I nor my wife could focus on work for the next few weeks, let alone deal with this insurance claim. There is no way we'd be able to navigate the insurance bureaucracy ourselves. And I can't even imagine spending hours in our burned down home trying to identify/itemize our belongings to submit to the insurance company.

To make matters worse, our insurance company was one of the more difficult ones. They tried to push back repeatedly; communications often dragged on for months. Adam approached us with compassion and empathy, explaining the process and offering to take over everything for us. His team was extremely patient, friendly, and communicative, and they went above and beyond to make sure we were taken care of. They navigated the complexities of the insurance company, negotiating on our behalf and ensuring that we received the full reimbursement. Without their expertise and guidance, there is no way we could have navigated this process on our own. This is truly what I would call a win-win, because Adam's fees were nothing compared to the money we would have left on the table had we worked with someone else.

I cannot express enough how grateful I am for the service provided by Adam and his team. They truly made a difficult time much easier for us, and I will always be thankful for their support and assistance. I hope to never be in a similar situation again, but if I am, I know exactly who I will call. Working with any other insurance adjuster would just be leaving money on the table for the insurance company. I highly recommend SMW to anyone in need of similar services and I am confident that they will receive the same level of care and expertise that we received.

Sincerely,

Alexander Tsepkov
Boston, MA

Evan Gold
253 Charles River St
Needham, MA 02492

To Whom It May Concern:

I cannot say enough good things about my experience with Swerling Milton Winnick. My family suffered a devastating house fire in May 2020, right in the midst of the pandemic shutdown. Our friends called Adam Swerling and he was there at our house before the fire was even put out. From that evening he guided us through the intricacies of dealing with our loss. The team at SMW handled all the detail of preparing the claim and following through to be sure we got reimbursed for the cost of rebuilding and the contents of our home.

But just as important, Adam acted as a guidance counselor, therapist, anger management consultant, voice of reason and friend to help us get through the emotional effects of the loss and dealing with the insurance company. Diane Swerling expertly handled the negotiations to be sure everything we lost was properly reimbursed. And at the end, when I was several hundred thousand dollars in the hole for rebuilding the house and replacing the contents, she stood fast to be sure that I received the money we were owed to make us whole.

My family and I could not have handled this on our own without it becoming a full-time job. We are so grateful that we were introduced to Adam, Diane and the SMW team. Their experience made a very difficult time much more manageable. I highly recommend Swerling Milton Winnick to anyone who has suffered an event where they need to make an insurance claim. They will work hard to be sure you recover everything you are owed.

Sincerely,
Evan Gold
Evan Gold

MINTZ LEVIN

Christopher J. Lhulier | 617 348 3032 | clhulier@mintz.com

One Financial Center
Boston, MA 02111
617-542-6000
617-542-2241 fax
www.mintz.com

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

Dear Paul:

As I watch the snow pile up outside my kitchen window, I can't help but to appreciate the peace of mind that comes with having a safe and warm home for my family. It's been almost exactly 18 months since the fire that displaced us from our house and just about 6 months since we moved back in. I can sincerely say that not a day goes by that I don't have extreme gratitude for my home, my family and my life.

What began as an extremely traumatic event has, through time, transformed into a positive and affirming experience for my entire family. Working with you and other members of your team at Swerling Milton Winnick is a large part of the reason for that positive transformation.

It goes without saying that you, Tony, Siobhan and the other Swerling members who took us through the entire claims process from beginning to end were professional, knowledgeable, savvy and experienced. But what stands out the most in my mind is the compassion and wisdom you showed me throughout the process.

On the day of the fire when I couldn't even think straight, as I walked into the completely burnt-out second floor of my home, you made sure that every step that needed to occur to secure the house and get the claims process started was taken care of. Later that day you said to me, "I know it's hard to believe at this moment but 18 months from now you'll view this as a good thing." You were one hundred percent correct. There were also several time while negotiations with the insurance company were intense, that you talked me down from my ledge and helped me see the situation from a broader perspective. I see now what you probably knew then- that in the long run, everything would work out to our benefit.

Given your business, I am sure it is not unusual for you to deal with anxious and stressed-out clients. But nonetheless, thank you for the great patience and understanding you, Tony and

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.

BOSTON | WASHINGTON | NEW YORK | STAMFORD | LOS ANGELES | PALO ALTO | SAN DIEGO | LONDON

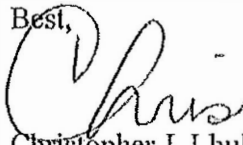
Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.

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Siobhan showed while I worked through the entire range of emotions that accompanies such a life changing event.

Each day that I wake up and appreciate and enjoy all the wonderful renovations and improvements that have been made to our home, it's not the fire that I think about but the wonderful people who helped us rebuild our home even better than it was originally.

Thanks again for all you've done. Please feel free to have any of your clients or prospective clients call me if it would be helpful to them.

Best,

Christopher J. Lhulier

GO BACK TO SWERLING.COM

MICHAEL S. TRAISTER/MELANIE S. SOMMER
525 HAMMOND STREET
CHESTNUT HILL, MA 02467-1702
(617) 839-8900 (tel.)
michael.traister@gmail.com

Paul Winnick, Executive Vice President
Swerling Milton Winnick
Public Insurance Adjusters, Inc.
36 Washington Street, Suite 310
Wellesley, MA 02481-1917

RE: January 2011 Fire at 71 Griggs Road, Brookline

Dear Paul:

Melanie and I wanted to again thank you and your colleagues for the outstanding help with our insurance claims relating to the January fire at our home. From the day of the fire, you were always available, incredibly supportive and knowledgeable, and eager to provide direction as to our options. You were strong advocates for us in pursuing our claim, and had excellent advice for us every step of the way. Dayle Swerling Burke provided wonderful services to make sure that our claim for damaged contents was thorough and Tony Scarpellini helped enormously to make sure that the insurer grasped the complexities of rebuilding our home.

While we wouldn't wish a home loss on anyone, we are sure that were a friend or neighbor to suffer a fire, flood or other damage, they'd be in the best of hands were they to retain your firm.

Again, many thanks for the great work.

Sincerely,



Michael S. Traister

Dearest Paul and Dayle,

I could never have imagined how devastating a house fire could be. Watching all of your things burn and having no control over any of it. The feeling of shock and helplessness are the first ones to the system. If it was not for Paul being there that night at the fire, I am not sure how things would have turned out.

Paul stepped right up to the plate and told me in my frenzied state that he would take care of everything. That was no lie or no over promise. The next day I met Dayle who was in charge of all of our personal possessions. I knew from the moment I saw her that things were going to be ok.

She approached me with such kindness and care as I cried on the ground in front of my burned home. She stayed with me until I got myself together and gave me such words of encouragement. Soon after, we were in the house and we were beginning to see the extent of the damage.

Dayle allowed each of the family to tour the house with her to have closure. She took the whole job of going through the house and its contents herself but left the door open if we wanted to get involved. Some people do and some people don't. I am a worker bee and wanted to assist in any way I could. However, Dayle had the whole thing covered and I just kind of did what I did to help me feel more in control.

I was introduced to our insurance adjuster and was amazed at the relationship that Dayle had with him. I was so afraid that we would be struggling for a cash advance and have to go into our savings. In a few days we received an advance check and a check for our rent. Whenever I asked Dayle for an advance it would come within a week. This is unheard of in the insurance world!

Paul and Dayle have fought for our family and have gotten 100 percent results. There are no other adjusters that could do this. Their reputation is exactly what they are. They are professionals who get the job done but who also have extreme empathy as to what each of their clients is going through. That to me is outstanding.

It is my pleasure to write the check for the fee of this incredible service. I would recommend them to anyone who needs help with a claim. Honestly, there is no other choice.

With my deepest appreciation, Allison Heesch

GO BACK TO SWERLING.COM

Peter C. & Joan C. Rasmusson
128 West Carmel Lane
Sioux Falls, SD 57108

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

Re: 40 Amherst Road, Belmont

Dear Paul,

Eight years ago we were lucky enough to buy the house of our dreams, a colonial house in perfect condition. An odd find for a house built in 1938. From the gorgeous oak floors throughout, to the crown molding, to the original hand crafted fireplaces, we appreciated every nook and cranny.

You and I know the rest of the story, but I think other people interested in hiring you should too.

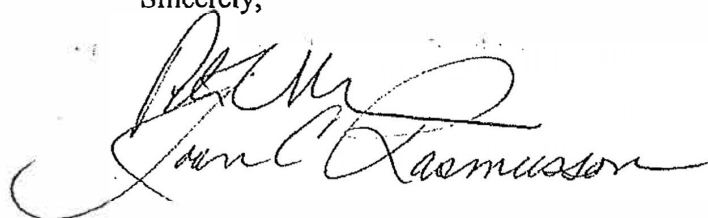
The devastation that took place after one radiator blew up and set off a chain reaction of three more cracking left our home in shambles. When the demolition crew was done removing everything wet, I walked around the "shell" that was left and could hardly believe it had once been a home of grandeur. Although devastated, we counted our blessings no one was hurt, the house could be fixed.

I think this is where you came on board, highly recommended and now we know why. We like nice things, we don't mind working for them, and then we take care of them. After paying for replacement insurance all we wanted was the house to be put back the way it was, quality materials with quality construction.

I usually have to follow up with phone calls. Ask about progress. Wonder when things will be completed. THANK YOU for saving me all that aggravation. We are quite satisfied with the settlement you negotiated with the insurance company. Our home is beautifully restored; people cannot even tell which rooms were damaged. We had the benefit of focusing our energies with the General Contractor, while you worked with the insurance company.

Thank you for negotiating for us, we both know we would have received far less without your expertise.

Sincerely,

A handwritten signature in black ink, appearing to read "Joan C. Rasmusson". The signature is fluid and cursive, with a large initial "J" and "R".

Swerling Milton Winnick
Public Insurance Adjusters
36 Washington St., Ste. 310
Wellesley Hills, MA 02481-1917

Dear Jeffrey and SMW Team:

I want to thank all of you very much for assisting my family and me after our house fire that occurred on May 3, 2009. Before this experience we had no idea what services public adjusters provided. We soon discovered that we were unprepared to even decipher the details of our home owner's insurance policy and that we would not be able handle the innumerable details of replacing property and rebuilding without knowledgeable assistance. To have the expertise of your team to work with us was the best (and easiest) decision we made.

While having a house fire was devastating, we were fortunate no one was injured and our house was not a complete loss. However, even while the fire was still burning, there were people from various types of companies trying to pressure us into doing business with them. Jeffrey Winnick introduced himself, presented his card and left. He returned the next day when everything had settled down and explained what services SMW offered. We immediately knew we required this type of expertise to deal with all the details.

Over the next few days, we met other SMW team members including Tony Scarpellini and Dayle Swerling Burke. They were professional, courteous and their experience reassured us at this difficult time.

Our personal property loss was meticulously detailed by Dayle in a manner that we would not have been able to be duplicate without an extraordinary amount of time and effort. Over the ensuing months, Dayle worked closely with us and with the insurance company to recover our losses, carefully maintaining documentation of expenses and receipts to submit.

Likewise, the scope of work for repairing the house damage was so professionally assessed and documented by Tony that the insurance company was clear on the extent of the damage. This allowed our claims to be processed in a timely manner. Tony also worked with us to review and evaluate contractor proposals to help us make the best choice. Many contractors do not have experience in dealing with rebuilding fire damaged dwellings.

There is no doubt that without the expertise of SMW we recovered the maximum amount of reimbursement we were entitled to under our insurance policy. We highly recommend Swerling Milton Winnick to anyone who experiences a similar situation.

Sincerely,

A handwritten signature in black ink, appearing to read "Donna Gallant", with a long horizontal flourish extending to the right.

Donna Gallant and Family
Waltham, MA

28 Hemlock Drive
Natick, MA. 01760

To Whom it May Concern:

Our association with Swerling Milton Winnick (SMW) began on July 18, 2012 when our house was hit by lightning. My wife and I were on the way home when a neighbor called and told us what happened. When we arrived there were five fire engines at our home. After the initial shock wore off, my wife spoke to a relative who urged us to get in touch with SMW which turned out to be the best thing we did.

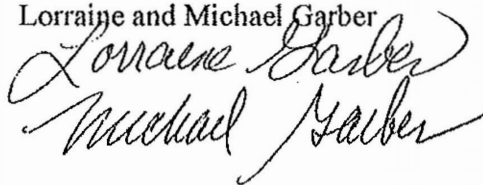
Dayle Swerling Burke and Bryan Holtzman were assigned to help us. What impressed us was that Bryan handled the details of the damage to the structure of the house while Dayle's responsibility was addressing the damage to the contents. This division of labor at SMW is, in our opinion, the best way to handle this type of catastrophic occurrence because there is so much to do, it would be virtually impossible for one person to handle all aspects of the case.

Both Dayle and Bryan calmed us down and made the dark days brighter. Bryan took countless pictures, met with the insurance representative numerous times always keeping us in the loop. Dayle also met and was in contact with the insurance company representative an untold number of times, always keeping us abreast of the progress being made. She developed the inventory list of destroyed and damaged goods of food, clothing, and personal items. She guided us through every step from staying in a motel to renting an apartment.

We could not have accomplished on our own what these two people did for us. They are solid in their knowledge of the insurance code and tirelessly worked to make sure that we were fully reimbursed for our loss. SMW is truly professional, adhering to high standards, while focusing on the needs of their clients.

We have no hesitation in recommending Swerling Milton Winnick to anyone who may be in need their services.

Lorraine and Michael Garber

Handwritten signatures of Lorraine and Michael Garber in cursive script.

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

Dear Swerling Milton Winnick,

Please pass this message along to anyone who may be interested:

Until my house burned to the ground in the middle of the night, I never paid attention to the stories on the news, several times a week it seems, of houses that go up in flames. Isn't it remarkable that we build homes out of the same materials we use to make matchsticks?

Nothing was saved, other than the lives of myself, my husband, and our two girls. We lost our two cats, who ranked nearly as children, our cars, and all of our possessions. We left the house with nothing other than the night clothes on our back. No wallets or credit cards or money, no drivers licenses, no evidence that we even existed or were citizens of the U.S. We could not even access our own bank accounts to buy diapers.

It is with frustration and sadness that I observed our insurance company, to whom we had been paying substantial rates, and always on time, disregard us. We thought we were fully insured. How could that be in question?

SMW were our angels. Although they are a business and not a charity, they do business the way everyone should. While the insurance company was busy trying to maximize its own gain and minimize its own losses, SMW were fighting for us.

The insurance laws in Massachusetts do not protect the victim. I called the Mass Insurance Commissioner to report our insurance company's neglect, and solicit help. Even when I finally reached a human being, I was berated and patronized. The Commonwealth of Massachusetts had no desire to help me and is fiercely defensive of the insurance companies.

Without SMW we would have been alone in our fight – without resources or experience. Not only did SMW obtain a result that was *substantially* better than we could ever have done on our own (taking their fees into account), they were wonderful to work with. Dayle made a trip 40 miles to where I was staying to meet with me, and she brought infant car seats, books, and toys for my toddlers – contributions from her own home. Brian enthusiastically navigated all of the traps the insurance company had set to try to deprive of us any recovery. Families trying to collect on legitimate insurance claims are the unknown victims, and SMW are the unsung heroes.

You will not do better than SMW, and lots of luck if you choose to go it alone. Email me if I can answer any questions.

Sincerely,

Barbara A. Dirsa

barbara_dirsa@yahoo.com

You do have a choice!

It is about having a choice even in unfortunate circumstances. Making a decision with information from someone who has gone through a similar life altering experience can help you make the right choice. I hope to enlighten you as to why **SMW** was the right choice for me in my experience.

About a year and a half ago, a three alarm fire at our home of 30 years misplaced 2 adults and 5 children. Good news was that no one was hurt; our dog got rescued safely. Within the first 24 hours with many adjusters at the scene throwing out percentage deals and me in shock, only one stood out with differentiation. Intuitively knowing the emotions and mayhem of the first hours of such an event, Paul Winnick handed me his card with little to say and walked away; that left an impression on me.

Within 24-48 hours, decisions had to be made quickly. After everyone found a bed to sleep in that night and clothes were given by friends and a glass of wine or two, the work to rebuild life as it was began.

- Let your insurance company take care of the claim and hope for the best?
- Hire a public adjuster at what cost or do you even know that at the time?
- What does hiring a public adjuster mean in layman's terms?
- It is out of your pocket ultimately...is it worth it?

These are just a few of the many questions I'm sure you have at this moment.

Believe me when I tell you, you have no idea what goes into the year and a half (in my case) of finalizing a claim. In the end, you owe them beside their well earned fee. and, you are forever grateful for hiring people that truly care and are dedicated to holding people's hands and educating them about a foreign process. You hope you never have to use them again; but, then again, I never thought I'd be in this position ever.

***Paul Winnick..No words could ever truly capture his finesse or his kindness!
Diane Swerling..Relentless and tireless in her efforts on your behalf!***

Always the best referral comes from word of mouth; having said that, I warmly welcome and encourage anyone to phone me so that I may answer objectively any questions or concerns you may have regarding your unfortunate circumstances. Please remember using my example, these days as tough as they maybe for you will one day be your past and there will be a rainbow at the end of it all!

Warmest regards,

Kathleen Arsenault
17 Cottage Road
Wayland, MA 01778
508-653-7868

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Nelson Poon & Eugenia Yaupoon
111 College Ave
Arlington MA 02474

November 7, 2016

Mr Adam Swerling
Swerling Milton Winnick Public Insurance Adjusters, Inc.
36 Washington St., Suite 310
Wellesley Hills, MA 02481

Dear Adam:

Trust me; it was not easy dealing with the shock of our property loss due to the fire at our home. I felt hopeless and helpless watching firefighters running through the house. It was the lowest point of my life. The past six years of memories around the home we had built was wiped out instantly.

I was sitting on my lawn when Mr. Adam Swerling extended his hands with sincere assistance and advice. Throughout the claims process and all else, SMW guided us through the insurance maze and constantly reminded us where we stood and what was upcoming.

Hiring SMW was the wisest decision we ever made. We are here to give special thanks to Adam and Dayle, offering not only professional advice, but also their care.

The Poon Family

A handwritten signature in black ink, appearing to be 'N. Poon', written over a horizontal line.

Mr. Bryan Holtzman

September 27, 2015

Swerling, Milton, Winnick

Public Insurance Adjusters, Inc.

36 Washington Street, suite 310

Wellesley Hills, MA 02481.

Dear Bryan,

We are writing to thank you for your phenomenal expertise managing insurance issues related to extensive storm damages at our home from the winter of 2015. Your energetic, detail oriented, highly experienced focus and knowledge brought our insurance negotiations to a very satisfactory conclusion.

You have a great power of observation, incredible memory and organizational skills. You very effectively coordinated all of the contractors' information, and dealt persistently with the insurance company to reconcile differences. Your extensive knowledge of the building industry and the insurance industry was evident. Your communications were superlative, whether by text, email, telephone or appointments at our home. We could not have had a greater level of confidence in your professionalism.

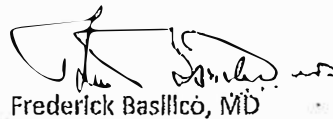
You were so completely available to help us through this process, yet we were fully aware that you were juggling so many other clients at the same time. There were no lapses of information. Somehow you managed to keep track of all the details, such as the date of the last painting of the exterior and the new floor installation. You knew where every crack in the walls was located. What an amazing memory!

We feel extremely fortunate that you were recommended to us, as we have never had the need for a Public Adjuster in the past. We have already given your name to several of our friends, with superlative recommendations.

Thank you for your highly skilled service. We are very, very appreciative.

Sincerely,


Judith Wallgunda, MD


Frederick Basilio, MD