



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

NEW HAMPSHIRE

SMW



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06/13/2024

Swerling Milton Winnick Public Insurance Adjusters, Inc.

36 Washington Street – Suite 310

Wellesley Hills, MA 02481-19172

Dear Diane,

I'm writing to thank you and your team on the tremendous work done on our behalf related to the property claim from a fire in our Derry building. This was a devastating event for our practice and the medical community residing in the building. A total loss claim such as this can be very complicated and time consuming, to say nothing about the frustration that can ensue working directly with the insurer. In particular, working through the business interruption component of the claim was a daunting task, and quite frankly I am not at all confident we would have been able to manage this on our own and receive fair reimbursement for our loss without your representation.

You and your whole team were very experienced and knowledgeable, and as important, responsive and compassionate. I would be happy to be a source of reference for you and Swerling Milton Winnick at any time though correspondence, written or verbally, with future potential clients of yours.

Best Regards,

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

Malcolm Perry, CEO

DMC Primary Care

Bedford
Bedford Medical Center
160 South River Road
Bedford, NH 03110

Concord
81 Hall Street
Concord, NH 03301

Derry
Overlook Medical Park
6 Tsienneto Road, Ste. 100
Derry, NH 03038

14A Tsienneto Road
Derry, NH 03038

15 Tsienneto Road
Derry, NH 03038

Goffstown
89 South Mast Street
Goffstown, NH 03045

Londonderry
Orchard View Dr. Prof. Bldg.
6 Buttrick Road, Ste. 200
Londonderry, NH 03053

Londonderry Medical Park II
41 Buttrick Road
Londonderry, NH 03053

Raymond
Main Street Medical Park
6 Old Fremont Road
Raymond, NH 03077

Windham
Castle Commons
49 Range Road, Ste. 104
Windham, NH 03087



Two Willow Street
Southborough, MA 01745-1027
800.342.8747 • Fax: 508.480.0002
massdental.org

To Whom It May Concern,

It is my pleasure to recommend the firm, Swerling Milton Winnick Public Insurance Adjusters, Inc., for anyone in need of professional and highly skilled public insurance adjustment services.

Working with them was a truly outstanding experience. From start to finish, their expertise and dedication exceeded our expectations. Specifically, Michelle Canniff played a pivotal role in our case. Her accurate projection of lost revenue due to our situation, coupled with her exceptional negotiation skills, led to a financial outcome that was more favorable than we had anticipated.

Every interaction with the team was handled with the utmost professionalism, attention to detail, and a genuine commitment to achieving the best possible results for us. Their ability to navigate complex insurance claims with precision and care provided us with invaluable peace of mind during a challenging time.

I wholeheartedly endorse Swerling Milton Winnick Public Insurance Adjusters, Inc. for anyone seeking expert guidance and representation in handling insurance claims.

Sincerely,

Susan Griffin

Managing Director of Accounting and Finance

Derry Neurological Associates, PC
44 Birch Street, Suite 305
Derry, NH 03038
TEL: 603-434-3525
FAX: 603-434-2877

January 23, 2024

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

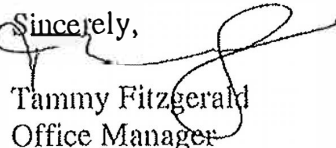
To Whom It May Concern,

I am writing this letter to recommend to you the services of Swerling Milton Winnick Public Insurance Adjusters, Inc. (SMW). During the past year, our company has been working with SMW and we have always been satisfied with their work. One of the projects that we worked on clearly displayed the concern for quality and attention to detail that the company gives to their claims. They were instrumental in assisting with the damage that our practice sustained during a fire in July 2022.

Michelle was very organized in putting together the Extra Expense claim. She communicated to the carrier any concerns that we had along the way, and constantly kept us updated during the process. We were ultimately satisfied with the final numbers.

I would strongly recommend the services of SMW and am looking forward to working with the company again for any future needs.

Sincerely,



Tammy Fitzgerald
Office Manager



Drew Taft, DPM, FACFAS
Heidi Newkirk, DPM, DABPM
www.footandanklesnh.com

To Diane,

I wanted to send my sincere appreciation for all the assistance and advice I received from you and the rest of the wonderful staff at SMW! When a small business is significantly interrupted, like mine was last year with the building fire, it can be extremely overwhelming to try and navigate everything that must be done to be compensated but also compensated fairly.

The process from start to finish with SMW was smooth and always a clear line of communication and updates which was always reassuring.

Thank you again, Diane and the rest of SMW!

Sincerely,

A handwritten signature in dark ink, appearing to read "Drew Taft".

Drew Taft, DPM

6 Tsienneto Rd., Suite 303
Derry, NH 03038
603-432-2508



Before our busy medical practice suffered a large fire loss in July of 2022, we were not aware of the important services provided by public insurance adjusters. Now that we're on the other side of it, we are so grateful that we connected with Swerling Milton Winnick to handle our insurance claims.

Diane Swerling and her team were instrumental in putting together our personal property claim, compiling a detailed inventory of lost and damaged items. They made sure we got our policy limits. It was also great working with SMW's forensic accountant, Michelle Canniff, on the business interruption and extra expense claims. She helped us put together a comprehensive business insurance claim clearly outlining our loss of business during the period of restoration.

It was also imperative to have Michelle on our side when the insurance company brought in their own forensic accountant to work the claim; we never would have known how to handle that without her help. She captured all the business we would have done if not for the loss occurring and made sure to maximize our settlement.

We wholeheartedly recommend calling the public adjusters at Swerling Milton Winnick if you ever have a property loss. They made our claims process as painless as possible and helped us get what we deserved from the carrier.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Marquis", is written over a light blue horizontal line.

Brian Marquis, Principal
Helms & Company, Inc.



Diane and Michelle,

I just wanted to reach out and thank you for all your hard work on what was a terrible scenario for our Physical Therapy group. While the fire was still smoldering you were on the phone, giving us guidance and perspective on what to do and when to do it. You negotiated and fought hard for us with an insurance company that did not and does not play fair. I want to give a special shout out to Michelle Canniff who frequently was on the phone with us during the entire process (gathering data, negotiating with insurance company, getting answers to our frequent questions). I just wanted you to know that Steve and I appreciate all you did to help us get the compensation that we were able to obtain. It was not a fun process and we would have been lost without your knowledge and years of experience. I hope to NEVER need to go through an experience like a fire again, however, if this or anything related were to happen, you would be our first phone call. I will certainly refer others to you if I run across others that would benefit from your services. Be well and thank you again.



Steven M. Coppola

Founder of Coppola Physical Therapy

CANDIA

(603) 483-3355
F: (603) 483-3357
143 Raymond Rd.,
Unit 8
Candia, NH 03034

CONCORD

(603) 228-7500
F: (603) 228-3503
171 Pleasant St.,
Suite 101,
Concord, NH 03301

THE CONCORD CTR

(603) 236-7847
F: (603) 856-7694
The Concord Center
10 Ferry St.,
Concord NH 03301

TILTON

(603) 717-7010
F: (603) 717-7011
614 Laconia Rd., Rte 3
Unit 2
Tilton, NH 03276

FARMINGTON

(603) 839-1034
F: (603) 839-1039
395 NH Route 11
Farmington, NH 03835

**Spindel Eye Associates
6 Tsienneto Road Unit 101
Derry, NH 03038**

Swerling Milton Winnick
34 Washington Street Ste 310
Wellesley Hills, MA 02481

When a fire tore through our medical office in Derry, we were referred to Swerling Milton Winnick by our building's administrator. It's the best advice I've ever been given. He emphasized that dealing with a complex claim like this one required insurance experts who are well versed in that area. That's what sold me – expertise in the more complicated parts of the claims process.

SMW did an amazing job. The attention to detail was just incredible. I reviewed every line of the inventory Diane Swerling and the personal property team prepared, and it was outstanding. The entire SMW team was right there with me in the 100-degree conditions. It was just horrible, but SMW didn't waver. The business personal property alone was valued at more than \$2 million, so it represented a huge part of the assignment of the claim. SMW detailed items right down to the medical swabs and cotton tip applicators. And they helped us when the insurance company's adjuster's list only contained a fraction of our items – to lose \$2 million of equipment would have been crippling.

Michelle Canniff saved us when it came to the Business Interruption claim. I had no idea how complicated it would be. I simply could not have done that work by myself – I don't have the required knowledge of how to project a loss. We went off the edge of a cliff; we have a lot of employees, and we had payroll to make. We had to get revenue going. Leaving the BI aspects to Michelle helped greatly with that focus. And frankly, I just don't speak their language. No way I could have gotten through the process and secured a good settlement without Michelle.

SMW did a great job and I have no hesitation in recommending them.