



PUBLIC INSURANCE ADJUSTERS, INC.

Reference Letters

RETAIL | HOSPITALITY

SMW



Route 2A* P.O. Box 98* Littleton, MA 01460
(978) 486-8988

Paul Winnick
Swerling, Milton, Winnick
36 Washington St Suite 310
Wellesley Hills, MA 02481-1917

Dear Paul,

On behalf of Donelan's Supermarkets, I would like to express my deepest appreciation to you and your staff for assisting us with our insurance claim at our Lincoln store. Your firm's professionalism and expertise made this traumatic time an easier one.

When the roof collapse happened the night of February 2, 2011, we felt we could handle the claim ourselves. I quickly discovered reading through our insurance documents that this was not going to be the case. Our corporate counsel reached out to your firm and a meeting was set up very quickly with you and your son Jeff. Your calmness and confidence in the process we needed to follow helped to set our minds at ease. Your staff reviewed our insurance documents and you returned in less than a week to explain that we had plenty of coverage and while the claim would be lengthy you "would be with us every step of the way." You were so correct in that statement. Swerling, Milton, Winnick were in Donelan's corner throughout this process and we could not have done it without you.

There are three individuals of your staff I need to thank as they were an integral part of settling this claim. They are Mindi Labella, Diane Swerling, and Jim Harlor. Their professionalism and knowledge of the claims process were second to none and made my work easier.

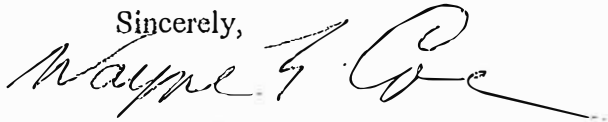
Business Interruption Insurance is a very complex one to understand but Mindi made it easy. In our case, the BII calculations became more difficult because of two continuity programs we had in place before and during the time our Lincoln store was closed, which skewed the projected sales trend. Mindi was able to work with our insurance firm to mitigate the skewing. Mindi also helped to show our insurance company that most of our lost sales from our closing did not go to our other locations as our insurance company first felt. It was a great pleasure to work with Mindi.

When it came to processing all of our lost equipment, inventory and supplies, Diane Swerling made me feel very at ease. She collected all of the invoices for the items we had in the store at the time of the loss and matched them up to quotes and invoices we received for replacements, making sure we accounted for everything in the store. Diane also worked with the insurance company to bring in companies to help remove perishable product from our store once it was safe to enter and to follow through with the insurance company to make sure we received all the money we were entitled to. Diane was with us every step of the way during this claim.

Improvements and Betterments in this claim were challenging but Jim Harlor understood the claim. Donelan's had taken over some additional space two years prior to the claim and shared in some of the expenses for the build out with our landlord. When the roof collapsed two years later, we had a complex situation with our insurance company to determine which insurance company was responsible for what repairs. Jim collected information, engineering plans, and budgets from our prior remodel and worked with our engineering firm to present a budget to both our insurance company and our landlord's insurance company as to who was responsible for the rebuild. Jim even went above and beyond by meeting with our landlord's insurance company at the site to show why they would be responsible to replace certain items. Jim made the I&B process a smooth one.

In closing Paul I would highly recommend Swerling, Milton, Winnick to any business having to deal with an insurance loss. Your firm's calmness and professionalism made our claim a successful one.

Sincerely,

A handwritten signature in black ink, appearing to read "Wayne R. Coe", with a long, sweeping horizontal line extending to the right.

Wayne R. Coe
Director of Finance
Donelan's Supermarkets, Inc.



250 Granite Street Braintree, Massachusetts 02184
Telephone (781) 848-1880 Fax (781) 848-1090

Ms. Diane Swerling
Swerling Milton Winnick
36 Washington Street Suite 20
Wellesley, MA 02481

Dear Diane,

Once again, I have the pleasure of writing to express my sincere gratitude for the responsiveness and diligence of you and your team in handling our loss from this past summer.

As you know, on a July weekend this year, a water pipe broke on the mall level of South Shore Plaza. Much of our 10,000 square feet main selling floor area, and many parts of our lower level office, warehouse and tailor shop space were flooded. As soon as we called, you were coordinating the cleanup efforts, and on location in less than an hour. We were able to open for business by mid-afternoon, no minor feat! The areas of inventory, furniture and fixtures, and reconstruction were all dealt with efficiently, and you maintained a constant dialogue with the insurance company to see that all obligations were met in a timely fashion.

It is during unexpected crises like these that business owners like us need to be able count on professionals like you to handle the situation thoroughly and effectively, and I appreciate the fact that we were able to count on you and your team, once again.

Many thanks,

Miltons – The Store for Men

A handwritten signature in black ink, appearing to read "Dana Katz". The signature is fluid and cursive, with a large loop at the end.

Dana Katz
President

Frank Stryjewski
Kings Bowl of America, LLC
800 Boylston Street – Suite 1400
Boston, Massachusetts 02199

August 8, 2015

Re: Swerling Milton Winnick, Inc.

To Whom It May Concern:

I am writing you today regarding my experiences with the services of Swerling Milton Winnick, Inc. While our parent company, The Lyons Group, has been a long-standing client of SMW, having engaged the firm as their exclusive Public Insurance Adjuster for the last 30 years, my own relationship with SMW started in 2010 when I joined The Lyons Group as the COO of their Kings Bowling division. In my role at Kings Bowl of America, LLC. I have had the distinct privilege of being supported by the entire SMW team, who in their various responsibilities have successfully assisted our organization through several difficult and ominous situations.

During the period of time that we have been associated, SMW has dedicated itself to serving our organization and providing it with ongoing support and excellence in execution. It has been my observation in interacting with the entire SMW team, to have benefited from their leadership, strong communication, vast knowledge, in depth experience and prompt follow-up in providing Kings with whatever advice and direction we needed to recover, restore and prosper our business. My conclusions here are drawn from the circumstances and results of various claims and business disruptions that needed prompt response and reliable resources to overcome the crisis. In all cases, SMW never failed Kings.

Most recently, and certainly most dramatically, in April of 2014, when we were days away from opening a brand new venue in Burlington, MA, we experienced a severe and traumatic loss of our newly built facility; it was totally destroyed by fire. As we were reeling from this catastrophe, SMW arrived within hours, braced us, guided us and led us through the appropriate and timely actions that allowed us to accurately and reliably gather data and properly document our claim. SMW's diligence and 100% advocacy for comprehensive recovery and reimbursement for our assets and lost revenues allowed us to rebuild and to reopen with a brand new facility in less than nine months. This truly herculean accomplishment would not have been possible without SMW.

I cannot speak highly enough of this firm and its people. From top, I do mean the senior partners, to bottom, they are pros who work hard and push for their client and always connect with the people most impacted by the crisis. In the case of Kings, these are the managers and staff, who are the heart and soul of our business. To me, this is the ultimate evidence of how SMW truly cares . . . they get it!

In closing, I recommend Swerling Milton Winnick, Inc. to you with full confidence that they will live up to their billing and their legacy of excellence. I am also available to speak with you in person on their behalf if you should have any further questions or seek more information regarding their capabilities.

Regards,



617-833-1120

Fstryjewski@LyonsGroup.com

THE PORTLAND GROUP

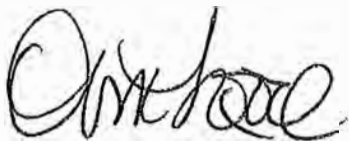
October 8, 2014

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

Dear Paul,

As the Director of Retail Operations, I am writing on behalf of the entire The Portland Group/Splash team to state that I was very satisfied with the services provided by Swerling Milton Winnick. When one of The Portland Group's high end kitchen and bath showrooms had suffered a fire, I contacted them immediately. I initially worked with Paul Winnick, who was very helpful, he then put me in the hands of Bryan Holtzman, who was exceptional. The fire not only affected our building but also pieces of expensive product displayed on the floor. Bryan was efficient and professional in addressing the situation and was able to finalize an overly generous settlement for our company. I definitely recommend Swerling Milton Winnick, they are true experts in their field.

Sincerely,



Donna Zinckmoore

Director of Retail Operations/Executive Assistant
The Portland Group/Splash

Corporate Office

74 Salem Rd
N. Billerica, MA 01862
Phone: 978.262.1444
Fax: 978.262.1487

Wholesale locations

Billerica, MA
Boston, MA
Framingham, MA
Haverhill, MA
Manchester, NH
Medford, MA
Providence, RI
Raynham, MA
Saco, ME
West Newton, MA
Worcester, MA

Retail locations

Splash
Newton, MA

Spritzo

Haverhill, MA
Providence, RI
Saco, ME

www.splashspritzo.com



GLOBAL PARTNERS LP 800 South Street P.O. Box 9161 Waltham, MA 02454-9161 ph: 781-398-4257 fx: 781-398-9257

Eric S. Slifka
President & Chief Executive Officer

esliffka@globalp.com

October 26, 2016

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

Dear Diane:

Thank you so much for your tireless work in helping us resolve the insurance claim for our home in Wellesley.

You always displayed the highest level of integrity and candor throughout the endless negotiations with our insurance company, vendors, the many inspections, and the document searches.

Laurie and I want to commend you and your team for your professionalism and for supporting us through what would have otherwise been a very stressful time. Your guidance in what needed to be done and your assistance in getting it done, was much more than we could have ever accomplished on our own.

We are grateful to you for helping us reach an equitable settlement, - one that allowed us to return our beautiful home to its rightful condition.

I look forward to staying in touch.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric Slifka". The signature is fluid and cursive, with a long horizontal stroke at the beginning and a large, sweeping loop at the end.

Eric Slifka

ESS/em



E S T 1 9 7 8

Riccardi
116 Newbury St.
Boston, MA 02116

Dear Diane:

I am writing to thank you for the superb job you did handling our business personal property and business interruption claims after our store was looted in 2020. The store was emptied of all of our stock and there was damage to the floors and walls. As you well know, having criminals tear through our property - leaving damage, destruction, and no inventory behind – was shocking and devastating. Entrusting the claims process to you to advocate for us with our insurance company allowed us to get back to business and restock the store, and it gave us some space and time to deal with the mental and emotional impact of the event.

Your knowledge and communication with the insurance company's forensic accountant ensured that we got the lost sales claim to where it needed to be. Your creation of a detailed personal property claim allowed us to recoup all the stock we had lost. And you made sure that we were able to properly fix each and every part of the store that was damaged, down to every last display case.

You were invaluable in making us whole again after our loss. While we wouldn't wish this experience on anyone we know, we certainly will send anyone dealing with a terrible property loss into your capable hands. Thanks again.

Sincerely,

Riccardo Dallai
COO, Riccardi



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

GO BACK TO SWERLING.COM



Swerling, Milton, Winnick
12 Post Office Square
Boston, Ma. 02109
Attention: Mr. Marvin Milton

Gentlemen:



We have received the final settlement check from our insurance company regarding the fire loss incurred at our establishment. Everyone is delighted to have this terrible event, and all the ensuing turmoil involved in its aftermath, come to an end. The reconstruction of our records regarding inventory, business interruption, etc., was horrendous and time consuming as you well know. The professionalism and sympathy which you displayed at that most difficult and emotional of times was greatly appreciated, as was your assistance in dealing with the insurance company.



Mr. Milton, we sincerely hope we never again have the occasion to do business with your firm. However, we would certainly give your company an outstanding recommendation as an insurance adjuster, if anyone were unfortunate enough to experience a fire loss such as ours.

Best Wishes,
TWINS ENTERPRISE INC.



Anita M. D'Angelo
Anita M. D'Angelo, Treas.

AMD/EP

617 • 437 • 1384
1 • 800 • 446 • 6046
Fax 617 • 437 • 7581

19-23 YAWKEY WAY
BOSTON, MA 02215

Sonesta International Hotels Corporation

Office of Peter J. Sonnabend, Vice Chairman of the Board



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

Dear Bruce:

We, at Sonesta, have been remiss in acknowledging your invaluable assistance and support regarding the resolution of Sonesta's business interruption claims at Sonesta Beach Resort, Key Biscayne and Sonesta Beach Resort Anguilla. Not only did we benefit from your extensive background and expertise in this often abstruse area of insurance adjustment, but you are always easy to work with.

God forbid we ever have another loss like we experienced with the two properties noted above — but if we do we will certainly want to use your services again.

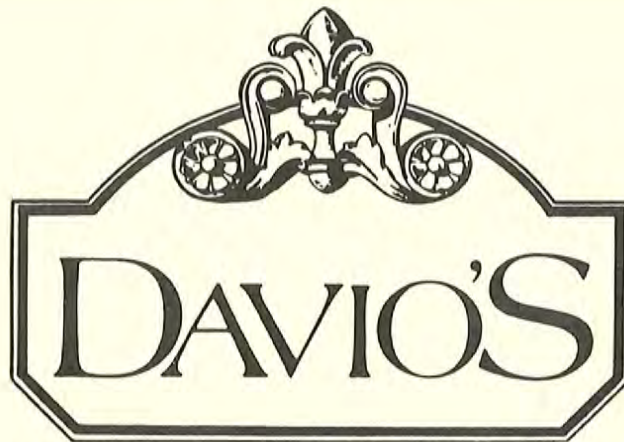
In closing, please feel free to use Sonesta as a reference regarding any other potential clients who are considering retaining you.

Sincerely yours,

A handwritten signature in dark ink, appearing to read 'Peter', is written over a faint, circular embossed or stamped mark. The signature is fluid and cursive.

Peter J. Sonnabend

PJS/se



*Davio's Restaurant
202 Washington Street
Brookline, Ma 02146
Tel 738-4810*

*Bruce Swerling
12 Post Office Square
Boston, Ma 02109*

Dear Bruce,

I had to send you a letter to thank you and your firm for helping me out of our mess with the fire. I do not know what I would have done if we did not hire your firm. The landlord not putting in a claim made our case very difficult. New York Life was impossible to deal with as well.

I never understood what an insurance adjuster did. After my nightmare experience, I now understand all too well. If anything like this happens to me again, you know who I'll be calling. By the way, if there is anything I can do for you or your firm, please do not hesitate to call me.

Sincerely,

*Steve DiFillippo
Owner
Davio's Restaurants*

269 NEWBURY STREET
BOSTON, MA 02116
(617) 262-4810
FAX # 437-0290

204 WASHINGTON STREET
BROOKLINE, MA 02146
(617) 738-4810
FAX # 734-8585

5 CAMBRIDGE PARKWAY
CAMBRIDGE, MA 02142
Royal Sonesta Hotel
(617) 661-4810
FAX # 354-3301

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Fax (978) 475-4033

January 11, 2024

To Whom It May Concern:

Our office, and myself as a principle, recently engaged Swerling Milton Winnick Public Insurance Adjusters Inc., specifically Adam Swerling, to adjust a casualty loss at our place of business.

The loss had several components and was fairly complex.

To add to the problem, the insurance company was adamant that there was an absence of coverage for much of the loss and the calculations we initially provided were incorrect.

I can make an unqualified recommendation of Mr. Swerling, and his company. Without going into details of their adjusting, we had a superb result, getting essential all of the money we claimed in the face of the insurance company's stubborn defiance.

I am counsel for the business, and a principal in it, and we depended on Adam Swerling to resolve a costly and important situation and can unqualifiedly recommend him as being able to handle the complex claim as well as a simple one.

Please feel free to call the writer if you wish more details.

Very truly yours,

Howard M. Berger, Esq.

Orrin L. Doxer
President & Chief Executive Officer



Mr. Bruce Swerling
Swerling Milton Winnick
36 Washington St., Ste. 20
Wellesley Hills, MA 02481

Re: Roof damage at 55 New York Avenue, Framingham, MA

Dear Bruce:

Rarely does a situation occur of such immense proportions, at least in my world, that I was able to find you and your able-bodied staff ready to jump in, literally at a moments notice, with only a goal of winning, no matter how great the odds appeared to me, the novice.

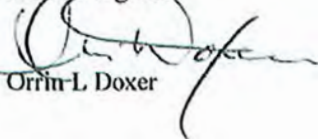
I have been in the retail business for thirty-two years. Until this claim I had never had a major casualty loss, so I am thankful for that. However, when I suffered a near total loss to both my business and the building, I was in shock! When the insurance company denied liability, I was in complete denial. You were always a phone call away to reassure me that your 30 years of experience told you that this case would ultimately be resolved in our favor, but not without a protracted struggle.

And struggle we did together! We met whenever my team needed answers. You consistently reassured us. You recommended legal counsel for us to choose from when we all felt it was time to go down the legal road. You worked so well together with Steve Schwartz, Esq., Alan Miller, Esq. and our C.F.O. John Bonica. When we needed to force the insurance company's hand regarding the reference process, you were behind the effort. You all strategized, re-strategized and strategized again.

Bruce, I honestly thought the insurance company was going to outfox you. But you put your experience to work, and protected me (your client) from all the annoying details that presented themselves daily. The insurers game was to antagonize, slow things down (the process took ten months), and create paperwork. Your plan was to consistently stay on the offensive, know your position at all times, recognize the signals from the insurance company and its team, and respond at the most appropriate (or inappropriate) times. Great job!

The happiest day was when I wrote you a big, fat check for winning my battle. I can't thank you enough for what you did. I would be more than happy to recommend you and your firm at any time. Just let me know.

All best regards,


Orrin L. Doxer

T.A.C. Group, Inc.
Frugal Annie's Fashion Warehouse
24 Wilson Way, Woburn, MA 02690
Phone (781)329,8990 ex.201 Fax (781)326,3655
cdoxer@tacgroup.com

**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.