



SIMW

Swerling  
Milton  
Winnick

PUBLIC INSURANCE ADJUSTERS, INC.

# What do public insurance adjusters do?

When so much is at stake, especially in the midst of the damage, it can feel impossible to make decisions. We suggest that you only make one.

Decide to have a true partner. Someone to help navigate the issues. To advocate on your behalf. To get you the best possible recovery so you can get back on track – whether it's your business or your life.

A long time ago, we made that our mission.



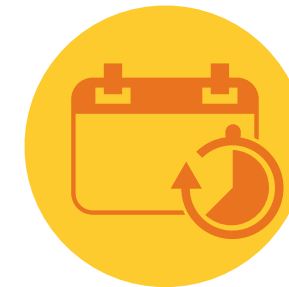
PROFESSIONALLY  
TRAINED AND LICENSED



EXPLAIN COVERAGE, EVALUATE  
DAMAGE, AND PREPARE CLAIMS



ASSIST AND ADVISE ON  
THE APPLICATION OF YOUR  
INSURANCE COVERAGE



HELP BUSINESSES  
AND INDIVIDUALS  
DURING AND AFTER  
PROPERTY LOSSES

We make it easier.



WORK DIRECTLY FOR  
THE INSURED WITH  
UNDIVIDED LOYALTY



NEGOTIATE A SETTLEMENT WITH  
THE INSURER AND SECURE THE  
MOST FAVORABLE RECOVERY



PROVIDE PEACE OF MIND

# » We've got the numbers.

## 1-stop

We do everything in-house. You tell your story once. And then we get to work. We don't hand your case over to someone else. We're not negotiating something we weren't involved in.

## 4 generations

We're family-operated and run. We know insurance recovery. And it means something to us.

## 100 years

We've been in this business for decades. It shows.

## 10+ dedicated professionals

We know the business through and through. We're high-tech and hands on, but we're also the largest firm in New England – not a one-man show.

## 24 hours a day

We know tragedy doesn't have normal business hours. We're there when you need us.



## Ask for references.

*We're proud to come recommended by the professionals you trust: law firms, consultants, real estate professionals, and insurance agents.*

WE'VE HANDLED SOME OF THE MOST COMPLEX CASES AND SEEN THEM THROUGH TO REACH OUR CLIENTS' GOALS.



MANY OF THE LARGEST AND MOST COMPLICATED COMMERCIAL AND CONDOMINIUM LOSSES IN NEW ENGLAND



RESIDENTIAL AND PERSONAL PROPERTY LOSSES, FROM THE SMALLEST TO THE MOST COMPLEX



CATASTROPHIC WEATHER EVENTS AND OTHER DISASTERS ACROSS THE COUNTRY, IN THE US VIRGIN ISLANDS, AND CARIBBEAN

# » We work for you.

WE WILL NOT SETTLE FOR LESS THAN THE BEST POSSIBLE OUTCOME  
FOR EACH OF OUR CLIENTS. WE ARE PROUD TO HAVE A DEPTH OF EXPERIENCE  
AND TRACK RECORD OF SUCCESS IN:

## REAL ESTATE

WinnResidential manages over 92,000 apartments and condominiums in 23 states, and we have trusted SMW with our insurance adjusting needs for over three decades. SMW has handled reporting for every manor of catastrophe, from flood to fires to tornadoes and everything in between. Because of your reputation, skill, knowledge and professionalism, you have been able to consistently obtain excellent results for Winn.

*Karen J. Newsome, Vice President* | WINN COMPANIES

Our firm has been a client of yours and your predecessors since the late 1890s. You have handled every loss we have had, and the adjustments you have made on our behalf have been more than satisfactory. We would never consider using any other public adjusters.

*Marshall A. Dana* | MYER DANA AND SONS

## COMMERCIAL | INDUSTRIAL

Thank you for the superior advice and exceptional negotiating that you provided to Tom's of Maine during our recent fire claim. This event could have had a serious impact on our business if not for the outstanding counsel provided by you. With your experience, counsel and negotiating we convinced the insurer to begin paying the claim and I am not sure what would've taken place without your involvement.

*William F. McGonagle, CFO* | TOM'S OF MAINE

When the roof of our building collapsed, I reached out for some recommendations on adjusters, and multiple sources whom I trust recommended SMW. It was a very complex claim dealing with not only personal property, but the demolition and construction of a completely new 140,000 SF 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 they expressed genuine care and support for our situation. In the end, SMW was 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.

*David Sun* | SUNCO CABINETS, INC.

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 explained 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. Business Interruption Insurance is very complex to understand, but Mindi made it easy. When it came to processing all of our lost equipment, inventory and supplies, Diane Swerling made me feel very at ease. In closing, we would highly recommend SMW to any business having to deal with an insurance loss.

*Wayne R. Coe, Director of Finance* | DONELAN'S SUPERMARKETS, INC.

## RETAIL | HOSPITALITY

I never understood what an insurance adjuster did. After my nightmare experience, I now understand all too well. 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. If anything like this happens to me again, you know who I'll be calling.

*Steve DiFillippo, Owner* | DAVIO'S RESTAURANT

## INSTITUTIONAL | NON-PROFIT

It took an extraordinary amount of skill, knowledge and energy to navigate the impediments that the insurers threw in the path of our goal to restore this beloved Cathedral (the world's largest) in a thorough and high-quality manner. We are grateful to you and your colleagues for persevering in helping us to negotiate a fair and ample settlement. We also appreciate your capacity to keep the leadership of the Cathedral fully-informed at all crucial junctures of processing the claim. This was instrumental in allowing the Cathedral to take the high moral ground throughout the negotiations, a most important consideration for those who lead the Cathedral.

*Steven Facey, Executive Vice President*

THE CATHEDRAL CHURCH OF SAINT JOHN THE DIVINE, NEW YORK, NY

## RESIDENTIAL

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. The 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 is the compassion and wisdom you showed me throughout the process. What began as an extremely traumatic event has, through time, transformed into a positive and affirming experience for my family. Working with your team at Swerling Milton Winnick is a large part of the reason for that positive transformation.

*Christopher J. Lhulier, Boston, MA*

We'll never forget how quickly, thoroughly and efficiently you were able to bring order into the immediate chaotic aftermath of the fire – 'disaster concierge' that you are! You hung in with us steadily throughout and carried the ball in our interests against a strange set of company protocols and pitfalls, and we count the end result as hard-won and successful, forcing the carrier to live up to the promises of its insurance contract. It's clear that we could not have arrived at this point without your professional guidance and representation.

*Robert Crabtree, Priscilla Ellis Cupples, Adrienne Cupples*  
Jamaica Plain, MA

## CONDOMINIUMS

SMW served as the public adjusters after a devastating fire destroyed one third of our complex. Paul guided the Board of Directors and me personally through this jungle and proved to us that this firm was not just about settling with an insurance company. Paul Winnick emerged not only successful in settling our claim, but has a professional demeanor that I personally and professionally admire.

*Denise H. LaBranch, President*

NORDIC INN CONDOMINIUM OWNERS' ASSOCIATION

I wish to compliment you on the professional manner with which your firm handled a recent challenging situation involving a residential property with an insurance carrier that was not sensitive to the needs of our client. Because there were dwelling units that were not habitable after the fire, it was critical that an aggressive approach be taken so that residents could return to their homes as soon as possible. Throughout the process your efforts resulted in prompt results in spite of the many difficulties you encountered.

*William Donovan, Senior Vice President*  
BARKAN MANAGEMENT COMPANY, INC.



We understand what's at stake.

# » Meet your dedicated team.

We bring together a deep roster of professionals who collaborate as one team, **COMBINING INDIVIDUAL EXPERTISE AND SPECIALIZATION TO WORK TOGETHER – FOR YOU.**

Every team member has passed strict state examinations covering insurance law and building construction procedures and is a **LICENSED LOSS ADJUSTMENT EXPERT.**

**WE TAKE A CUSTOMIZED APPROACH.** One size does not fit all. Every claim is unique, and your team will treat it that way.



## Paul Winnick, **PRESIDENT**

Since 1976, when he was recruited to join SMW by its founder, Bruce Swerling, Paul Winnick has built a reputation as a leader in the insurance adjustment field. Paul's hard work and dedication have allowed SMW to reach businesses and residents locally, nationally and internationally. On a daily basis, Paul brings his experience and extensive knowledge to bear in resolving the most sophisticated and complex cases for SMW clients.

A member of the National Association of Public Insurance Adjusters and the Massachusetts Association of Public Insurance Adjusters, Paul is a sought-after speaker for large organizations, including the Rental Housing Association and the Community Association Institute (CAI), which recently named him Professional of the Year.

Paul honed his business expertise at the Boston University School of Management, and continues to share this knowledge to assist nonprofit and charitable organizations. He serves on the Town of Needham's Ad Hoc Insurance Committee, and is a Director for Life of the Hebrew Rehabilitation Center. Carrying on the SMW family tradition, Paul's son Jeffrey joined him at SMW in 2007.

*"This is a 24/7 business, and I always make myself available to clients."*

## Diane Swerling, **VICE PRESIDENT**

Since joining SMW in 1994, Diane Swerling has proudly carried on her father's legacy. She focuses on SMW's most complex and significant cases, including major residential, business and personal property losses, and business interruption claims. In addition to representing clients, Diane manages all internal operations at SMW, insuring that everything runs smoothly so that the SMW team can focus all of their attention on client claims.

Diane has a strong national and local voice in the insurance adjusting industry. In 2016, she will become the President of the National Association of Public Insurance Adjusters. As the current Treasurer and a former board member of the Massachusetts Association of Public Insurance Adjusters, Diane has greatly increased membership, and created MAPIA's round tables for continuing education credit, keeping her peers current with national and state legal and industry changes. A graduate of the University of Arizona, Diane resides in the Back Bay, where she serves on the Board of Trustees of her condo association.



*"A good day at work means making sure things run smoothly, and people can get back to their lives."*



## Dayle Swerling Burke, **PRINCIPAL**

During her more than twenty years working diligently for SMW clients, Dayle Swerling Burke has earned a stellar reputation in the industry and with insurers. Unlike most Public Insurance Adjusters, who farm out the detailed work of cataloguing each item lost or damaged in a catastrophe, SMW is fortunate that Dayle keeps that work in-house. She spends most of her time out in the field, preparing detailed inventories of personal property in homes and businesses. And, because she has such detailed knowledge of the claims, she is able to negotiate the best possible settlements for SMW's client.

Having received a degree in Hotel, Restaurant and Institutional Management from Drexel University, Dayle draws on her hospitality background to help SMW clients recover from catastrophes: "A significant house fire – or any disaster that destroys a home or a business – is a devastating experience, and I am not only here to make sure that my clients recover financially, but also emotionally." Dayle resides in Natick with her husband and their three children.

*"I like taking care of people... I know what they are entitled to."*

TO MEET THE REST OF THE SMW TEAM, VISIT [WWW.SWERLING.COM](http://WWW.SWERLING.COM)

# » We make it easier.

If you're choosing a business resource, it's your success and your reputation. It's a big decision. If it's your home, it's probably your largest asset. Make sure your public adjuster is qualified. Choose a resource who will make everything easier. If you do your homework, you'll keep coming back to one name: SWERLING MILTON WINNICK.



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