



To Whom It May Concern:

Lyn Evans for Potpourri Designs is an upscale woman's apparel and accessories retail store. We have stores in multiple locations in Massachusetts and Connecticut. On January 18, 2006, there was a severe wind and rainstorm in Hanover, Massachusetts, where one of our stores is located. Our insurance provider was One Beacon and in their letter it states "as a result of the wind storm that occurred on the date of loss, shingles were blown off the roof allowing water to enter which resulted in interior water damage to that location". They further stated, "the Building Owner would be responsible for repairing the damage that was caused by the loss." Our insurance provider, One Beacon, denied our claim; and we now had to turn to the landlord to negotiate having the damage repaired.

Back and forth we went as to who was responsible for repairing the damage with little results. In the meantime, at a seminar I attended, I was telling someone my woes and they told me about Swerling, Milton Winnick Public Insurance Adjusters, Inc. (SMW). I decided to contact them. Was a great decision!

In the fall of 2006, we met with Bruce Swerling and reviewed the situation. We provided him with a copy of our One Beacon policy and other documentation. In a couple of days he contacted me and told me he was certain that SMW could help us. On October 31, 2006, SMW provided One Beacon with a list detailing the estimated loss.

In December of 2006, Bruce advised that One Beacon had agreed to pay the claim at a value of \$23,140.55 (less \$1,000 deductible). We received \$18,351.47 during the first week in January 2007. The balance of \$3,789.08 will be payable in accordance with the policy within 2 years.

WOW! We were extremely pleased with SMW's performance. They turned this around in just a few short months.

Sincerely,

Stan Shotkus, Owner/Treasurer