



*Naturally, it works.™*

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

Dear Bruce,

I am writing to thank you for the superior advice and exceptional negotiating that you provided to Tom's of Maine during our recent fire claim with St. Paul Travelers. We lost our only manufacturing facility in this fire and this event could have had a serious impact on our growing business if not for the outstanding counsel provided by you.

As you know, our agent was one of the largest in the business and supplied us with consultants to manage the claim process and negotiate a settlement with St. Paul Travelers. Because St. Paul Travelers was not paying the claim in a timely manner, we were forced to approach our bank to borrow additional capital as we had spent several million dollars to outsource production and begin construction on a new manufacturing facility. I was surprised that Citizens Bank agreed to loan us any money on an insurance claim that the carrier was not choosing to pay yet. They agreed to lend us up to 80% of the amount we insisted was due from St. Paul Travelers, but only if we employed your services and allowed you to assess the probability of collecting the amounts claimed. You quickly agreed with our position and, at my request, became involved in the claim and settlement process to help speed the payment to our Company. In addition, Citizens Bank lent us the money we desperately needed to operate our business.

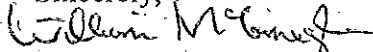
It was not long before I saw the huge difference in your skills versus the consultants provided by our agent. With your experience, counsel and negotiating we eventually convinced St. Paul Travelers to begin paying the claim and I am not sure what would have taken place without your involvement. I found it interesting that the consultants provided by our broker listened to your suggestions as well and even told me that you were the best Public Adjuster they knew of and so did the forensic accountants employed by St. Paul Travelers. I was impressed with the leadership you provided and we ultimately collected every dollar claimed. I hope to never experience a loss like this

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again, but I can tell you with absolute confidence that my very first move would be to retain a Public Adjuster and hopefully SMW! The benefits provided by your services were certainly worth every dollar you charged.

Thanks again for your help.

Sincerely,



William F. McGonagle  
Chief Financial Officer