

MASSACHUSETTS GENERAL HOSPITAL · HARVARD MEDICAL SCHOOL

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To Whom It May Concern:

I am pleased to describe the recent experiences of my wife and me with Swerling Milton Winnick Public Insurance Adjusters related to a fire in our home at 163 Wellesley Street in Weston, Massachusetts. We had a major fire causing severe damage to our home and our personal property in the home. The representative of the insurance company recommended that we not hire a public adjuster and indicated that we would be completely satisfied with the fair settlement that we would receive from the insurance company. Thus, we initially simply dealt with the insurance company adjuster. This turned out to be a tremendous amount of work in salvaging portions of the contents and in the preparation of the itemized claims. We found ourselves relying on the advice of the insurance company adjuster and his consultants. We also found, in retrospect, that we spent a great deal of time that was unnecessary. In addition, there was no one available to give us advice on how to prepare the claim from our perspective, ascertain and document damages and negotiate with the insurance company adjuster.

After a number of months of unsatisfactory negotiations with the insurance company adjuster, we called in Swerling Milton Winnick and asked Mr. Bruce Swerling to represent us. We were then able to define our problems with the insurance company and to proceed with a logical course of action, recommended by Mr. Swerling. From the time that we hired Swerling Milton Winnick we have been extremely pleased in terms of their performance and we are very satisfied with the outcome. Mr. Swerling not only pointed out legitimate areas of appropriate claims that we were not claiming (which resulted in considerable increase in the ultimate amount of funds that we received from the insurance company) but he also pointed out areas that we were inappropriately asking for payment and thus saved us time and energy. The negotiation was completely handled by Mr. Swerling and thus we were spared the stress of having to represent ourselves in a most difficult situation.

The negotiations between us and the insurance company are now essentially complete and we are extremely pleased with the outcome. We have been very

impressed with the high quality of the work that Swerling Milton Winnick has done for us. We feel that they have handled our claim in a most professional, honorable and effective fashion.

Sincerely yours,

A handwritten signature in cursive script, appearing to read "W. Gerald Austen". The signature is fluid and somewhat stylized, with a large loop at the beginning of the first name.

W. Gerald Austen, M. D.

WGA:mcs