

584 Hunnewell Street
Needham, MA 02494
September 22, 1999

Swerling Milton Winnick
Public Insurance Adjusters, Inc.
36 Washington Street
Suite 20
Wellesley Hills, MA 02481-1904

Dear Bruce, Paul, Neil and Dayle,

On June 13, 1998, as you well know, we lost our home and virtually all our possessions to a fire. That very day, and the next, and over the entire year that has passed since that heart-breaking event, you have supported, and fought for, our family and our rights as insured homeowners.

In the immediate aftermath of the fire, it was not our insurance carrier who came to our assistance in settling our claim. Rather, in the face of their obduracy and sluggishness in dealing with our situation, you and your staff gave us emotional support, expert professional advice, and – most importantly – a sense that we were not alone in dealing with our grief and shock. With overwhelming sensitivity and tremendous professionalism, you assisted us in achieving a settlement that we could never have procured on our own. Without your assistance, we would not have recovered as well as we have from such a devastating personal experience.

Each of you brought different talents to the table. Paul's enduring compassion and willingness to allow us to rant and ramble, combined with his knack for keeping us on track and focused in the first few days and weeks, allowed us the room we needed to grieve without losing a moment in the fight to secure our rights.

Neil's staunch professionalism and patient assessment of the structural loss provided us with the confidence that our claim would be of the utmost accuracy and parity.

Bruce's adversarial attitude toward our carrier, and his protective posture towards us as clients ensured that our claim would be settled to the fullest possible extent.

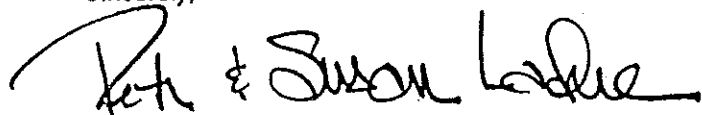
And Dayle's eternal optimism, cheerful compassion, absolute commitment to detail, and endless patience in addressing each and every one of our thousand questions, turned what would otherwise have been a torturous, pain-filled journey into a walk (albeit an arduous one) in the warm company of a friend.

It is our sincere hope that no other family should ever have to suffer the loss that we did. But, should that happen, our advice is simple: "Call Swerling Milton Winnick. They will take excellent care of you."

A note of thanks also, to Siobhan, whose constantly sunny nature and administrative excellence and efficiency kept the doors of communication open and functioning.

To each of you, heartfelt thanks for your assistance. We could never have survived as well without you.

Sincerely,

A handwritten signature in black ink that reads "Peter & Susan Ladue". The signature is written in a cursive, flowing style.

Peter & Susan Ladue and Family