MATTHEW AND ARTHUR LIBERATORE
♦ ♦
7-B Winthrop Street t Framingham, MA 01701
Phone 508-875-8500

Re: Swerling, Milton, and Winnick
Public Insurance Adjusters
12 Post office Square
Boston, MA. 02109-3918

Dear Sirs,

I'm writing this letter to express my graditude to SMW for their expert handling of my insurance claim to the Hanover Insurance Co., dated 5/16/96.

On or about April 1996, one of my properties (47-49 Cedar St., Framingham) was involved in an extensive fire that displaced tenants, and caused a great amount of damage to the property. Many adjusters appeared ready to help me, but I was reluctant to hire one, never having used an independent adjuster before. After hearing another landlord speak well of SMW., I decided to hire them for this job.

My misgiving toward using an independent adjuster turned out to be unfounded , and I found them to be extremely helpful in pushing the whole procedure forward.

SMW was able to obtain what I felt to be the maximum amount of money that could be settled on with the insurance co. and they did this quickly.

One of the most important services that I received from SMW , was their willingness to wait for their percentage of the settlement until the construction had been paid for and all Monies had been paid by the insurance co.. This period was nearly a year, but I was never pressured to pay any amount beforehand.

If I had the misfortune to have another similar problem, I would not hesitate to use the personnel from SMW again.

Thank You

Matthew Liberatore
7-B Winthrop Street
Framingham,MA. 01702