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Mr. Paul Winnick
Swerling, Milton & Winnick
36 Washington St., Suite 20
Wellesley Hills, MA 02481

Dear Paul,

It has been almost a year and a half now since our house fire in December, 2000. At this point, we are finally feeling that our lives are more or less back to normal. The impact of the fire and having most of our belongings damaged and the house nearly destroyed was staggering. I think it is almost impossible to understand unless you have been through it personally.

The emotional shock and fear produced by an event like this can be truly daunting and having to deal with hundreds of details under such stress is really formidable. That is why we are very glad that we made the decision to work with a public adjustment firm during this time, and that somehow in all the chaos, we had the good fortune to choose Swerling, Milton and Winnick.

In the first few days after the fire we were not sure if we needed a public adjuster to help us. We really didn't even know what such a firm does, or what would be involved in a large insurance claim like this. We had no clue at the time how complicated working with the insurance company and dealing with the reconstruction was going to be. However, as we went about trying to find a hotel that would allow our pets to stay with us, searching for a rental house and trying to shop for a few replacement items, we began to get an inkling of just how much time and energy was going to be involved. Thinking about contractors and construction, buying clothes and furniture is more than enough extra to deal with, without having to figure out how to put together a coherent and complete insurance claim.

As soon as we started to work with SMW, Diane Swerling came immediately to our aid helping us to make decisions and giving invaluable information on how to handle things, as well as beginning to prepare a very detailed personal property claim. She has been extremely compassionate and sensitive. Her years of experience helping others work through this type of situation have made her quite intuitive and intelligent about how to best benefit and support her clients.

We also very much appreciated Jim's work with the building claim. He was very knowledgeable and efficient. He brings a wealth of experience in construction and reconstruction after fires that really is able to answer most questions that come up through the entire process of filing the claim, hiring a contractor and the actual construction process. He was very thorough and competent in quickly preparing and submitting the building claim so that the reconstruction could be started in a timely manner.

Also, you, Paul, were always available when we needed advice or to ask a question that was more encompassing, which didn't seem to fit neatly into either Diane's or Jim's area of expertise. It was very appreciated that both you and Diane made available your home and cell numbers, allowing us to feel that we could reach you at any time.

So, in summary, if it weren't for the essential help forthcoming from all of you, we might still be trying to figure out the how's and why's of legal issues, inventory questions, construction estimates, interim expenses, insurance requirements and a host of other issues that we never would have predicted having to deal with. We would like to express our immense appreciation for all your work and would definitely give our highest recommendation to anyone in need of a public adjustment firm. Thank you very much.

Sincerely,



Michael and Anne McLellan