

DAVID W. LOVEJOY, PSY.D. & ASSOCIATES



Neuropsychology
Clinical Psychology
Forensic Assessment
Academic Assessment

To whom it may concern,

I am writing this letter on behalf of my mother-in-law (Sylvia Perkins), as a recommendation for the services by Swerling, Milton & Winnick.

In late spring of 2007, Sylvia's colonial home suffered a fire as a result of a careless roofer who was smoking during a roof restoration project. The Federal style house was constructed in 1807 (on the Historic Register of Historic Places) and suffered severe fire damage to the roof and the second floor. The water used to extinguish the fire also caused extensive damage throughout the entire house, requiring the house to be stripped back to the frame and rebuilt.

This disaster was both emotionally and physically overwhelming for our family. After the fire was extinguished, we were faced with the daunting task of making an insurance claim, reconstructing the home, finding an alternative place for Sylvia to live and beginning the process of piecing her life back together. At the time, the loss seemed completely overwhelming. We truly count ourselves as lucky to have retained Swerling, Milton & Winnick as public claims adjustors, in the aftermath of the fire. From our first meeting with Mathew Post, our family felt that we were in capable and experienced hands.

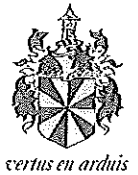
The process of making an insurance claim and moving forward with the project of rebuilding the house was made clear immediately after retaining the firm. Matthew Post, Diane Swerling, Bruce Swerling and James Harlor, worked as a close-knit team in guiding us through the process. The team was always in close contact with our insurance company to ensure that funds would be available for Sylvia's living expenses as well as the reconstruction. They were sensitive to the complex issues that come along with restoring a period home. The team was also available to us any time that we had questions or needed guidance. In retrospect, we felt as though someone was always in our corner, especially during some of the harder negotiations with the insurance company.

Swerling, Milton & Winnick drew upon staff with highly specialized expertise. The team included individuals with experience and expertise in interpreting insurance contracts, cataloging and estimating the worth of damaged contents within the home, estimating architectural damage and providing claims/legal

140 Glastonbury Boulevard
Glastonbury
Connecticut
06033

860.305.8092

DAVID W. LOVEJOY, PSY.D. & ASSOCIATES

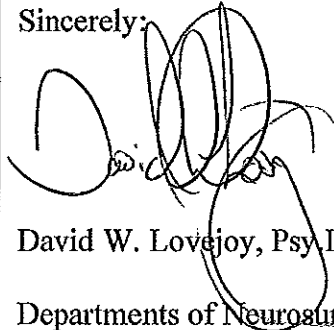


Neuropsychology
Clinical Psychology
Forensic Assessment
Academic Assessment

negotiation. Throughout the claim, the team demonstrated a balance of kindness and understanding as well as a sense of business urgency, direction, and advocacy. It was clear, especially in the final negotiations/mediation that involved the expertise of Bruce Swerling, that this company had far exceeded our expectations in going the extra mile for us.

Sylvia is now back in her house and we feel as though much of turmoil related to the fire is behind us. We could not have fathomed completing this process without the help and expertise of Swerling, Milton & Winnick. We offer them our highest recommendation for their services.

Sincerely:



David W. Lovejoy, Psy.D., FACP

Departments of Neurosurgery & Psychiatry
Hartford Hospital

Assistant Professor of Emergency Medicine & Traumatology
University of Connecticut School of Medicine

140 Glastonbury Boulevard
Glastonbury
Connecticut
06033

860.305.8092