

# Real Estate Journal

THE LARGEST BUSINESS PUBLICATION OF ITS KIND IN THE NATION

BY MARVIN MILTON, SWERLING, MILTON, WINNICK

## It is important that policyholders are represented by skilled advocates

**mm Marvin Milton**



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For most policyholders, pursuing reimbursement for property damage through an insurance company's claims handling bureaucracy is a jarring experience. The insured claimant is quick to discover that first priorities are not given to his concerns and interests but rather to those of the insurer in mitigating the loss exposure and positioning itself to recapture projected loss payments from those it deems responsible for the damage.

The sole mission of Swerling, Milton, Winnick—New England's oldest and largest public adjusting firm—is to advance the interests of its clients in securing indemnity for their property and time element claims and to precisely define and preserve the

uniqueness of those claims. Insurers tend to treat claims with off-the-shelf fungible solutions. SMW's philosophy is that not only by discreetly analyzing the distinct ingredients of each claim can a customized, responsive resolution be evolved—the unusual cannot be co-mingled with the ordinary.

Swerling, Milton, Winnick has served the region's leading real estate developers and property managers, financial institutions, retailers, wholesalers, manufacturers, research and non-profit entities for over 100 years. SMW's technically diverse staff of 11 in-house adjusters bring to the table an intimate knowledge of building reconstruction and repair costs, an in-depth comprehension of insurance policy coverage provisions and an ongoing acquaintance with insurance company claim handling procedures. SMW is one of the few professional organizations of its kind that can deliver this

blend of talent and skills to the policyholder.

To assist its highly qualified complement of adjusters, SMW provides support with the most advanced computer databases consisting of construction costs and software programs to aid in the formulation and formatting of claims; and a library containing the most recognized treatises on insurance law and current case services reporting the latest judicial interpretations of insurance policies, publications of the Tort and Insurance Practice Section of the American Bar Association, and insurance industry loose-leaf notebooks which contain all relevant insurance policy forms with annotations.

The principals of Swerling, Milton, Winnick—Bruce Swerling, Marvin Milton and Paul Winnick—have together almost a century of experience in serving insureds in a wide variety of property and time element claims. They are the well-respected leaders of the

profession and enjoy a national reputation for superior representation of their clients. Over the past 10 to 15 years, property insurers have slowly abandoned the first party attitude which used to characterize their claims processing and which formerly took into account the interests of their policyholders. Today, most claims handling by insurers is defensive and bureaucratic with an emphasis on reducing the insurer's exposure to the damages sustained.

In such an environment, it is important that policyholders are represented by skilled advocates who give them their undivided loyalty and energy—anything less will produce marginal results. Swerling, Milton, Winnick's mission of client service comports with the needs of policyholders today.

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