

ATTORNEYS AT LAW

**Martin P. Miller
Michael P. Miller
Kathryn E. Miller
Robert M. Steiert
Walter M. Kelly II
Andrew J. Contiguglia
Cynthia E. Wellbrock**



Littleton Law Firm with
Statewide Practice

Estate Planning
Commercial
Real Estate
Criminal
Family Law
Employment
Mediation
Personal Injury
Probate

Dr. Michael J. Dobersen
7731 South Windermere St.
Littleton, CO 80120

RE: [name protected]

Dear Dr. Dobersen:

I would like to thank you for your assistance in the [name protected] matter, and let you know that we were able to achieve a successful result without having to resort to litigation. You have made a tremendous difference in the lives of [name protected]'s widow and his young daughters.

You will remember that [name protected] died after being involved in a one-car motor vehicle accident. Based upon the information he had at the time, [his doctor] concluded that [name protected] died from a spontaneous acute subarachnoid hemorrhage, meaning that his death was from natural causes. [The doctor's] opinion could have had disastrous consequences for the [name protected]'s family because, although [name protected] did not have substantial assets, he did have three accidental death policies which provided for substantial benefits in the event of an accidental death. Based upon [the doctor's] autopsy report the insurance companies denied [name projected]'s widow's claims for accidental death benefits.

After I was hired by [name protected]'s widow, I made numerous unsuccessful attempts to arrange a meeting, or even a telephone conference, with [the doctor]. As a result, I turned to you for assistance. Although you certainly did not rush to form an opinion in our favor, after you carefully reviewed all of the evidence, you had the courage to conclude that [the doctor's] opinion was in error. After you prepared your report, wherein you concluded that [name protected]'s death was from accidental causes, [the doctor] agreed to meet with me. Fortunately, the respect that [the doctor] has for you caused him to take a second look at his initial conclusion.

As you know, after [the doctor] reviewed all of the evidence, he changed his opinion and amended his autopsy report. I am happy to report that the insurance companies then had the evidence reviewed by their own doctors, who also ended up agreeing with you.

Dr. Michael J. Dobersen
Page Two

One insurance company paid accidental death benefits soon after it received [the doctor's] amended autopsy report. The other denied the claim based upon the argument that [name protected]'s death was not accidental because the traffic accident was "caused" by an asthma attack. Fortunately, a long line of cases held that where a disease causes an accident, which then causes death, the death should be considered a result of the accident rather than a result of the disease. Eventually, the last insurance company also paid accidental death benefits to the [name protected]'s widow along with statutory interest.

Without your assistance, it would have been extremely difficult for me to obtain accidental death benefits for the [name protected]'s widow and her children. As a result of your help, the [name protected]'s family should be financially secure, and [name protected]'s daughters should be able to go to college.

Again, I cannot thank you enough for your assistance in this matter.

Sincerely,

MILLER & STEIERT, P.C.

A handwritten signature in black ink, appearing to read "Robert M. Steiert", with a long horizontal flourish extending to the right.

Robert. M. Steiert

RMS/lm