

May 5, 2020

To Whom It May Concern:

I manage a national practice focusing on life insurance litigation. In late 2019, my firm retained Dean and Karen Beers with Associates in Forensic Investigations to assist us with an appeal involving a widow's denied claim for accidental death benefits. An airline pilot, who was found deceased in his home, had bled to death from a wound sustained to his hand. The insurance company denied benefits on the basis that the pilot was intoxicated at the time of his death, and therefore coverage was excluded under the policy.

The Beers requested and analyzed hundreds of photographs from the scene of the accident, along with law enforcement and medical examiner reports. They ultimately prepared a report concluding that the pilot's death was an accident due to a domestic mishap in which the pilot incised the ulnar artery in his hand while doing dishes, resulting in hypovolemic shock and exsanguination. Furthermore, they concluded that there were no findings in the autopsy or scene investigation materials indicating the pilot was involved or engaged in any risky, dangerous, illicit, or unusual behavior or activity.

Following submission of our appeal and the Beers' report, the insurance company referred their findings to an expert forensic pathologist. A few weeks later, the insurer reversed its denial decision and agreed to pay full benefits exceeding \$1 million. The Beers' expert protocols, analysis, and review saved us valuable time and resulted in a great outcome for our client. Our appeal was heavily dependent on the expert research, review, analysis and report of the Beers, as experts in the field of medicolegal investigation and analysis.

The Beers were readily available to consult with our firm, and provided regular updates to efficiently support our tight deadlines to file a timely appeal. I am confident that the Beers will continue to be an important ally for us and others in need of assistance in assuring that insurance benefits are properly received by grieving families.

It is without hesitation that our firm recommends Dean and Karen Beers of Associates in Forensic Death Investigation for any death and serious bodily injury medicolegal investigation and expert consultation needs.

With warmest regards, I am,

Sincerely yours,



Michael J. Hoover
Attorney

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