

Earl Altman

To whom it may concern

I have had the misfortune of having to make two claims for disability benefits over the last six years. Stephen Epstein was my agent on both claims. After the first claim, while I was recovering from surgery for two months, Stephen was an invaluable source of assistance, information and comfort for my wife in completing the necessary forms, dealing with my doctors to obtain reports, and acting as an intermediary with the insurers. He provided excellent and comforting advice on the process of applying for disability. He was always available and willing to discuss my situation and what needed to be done. He followed up with the insurance provider on my behalf, and always kept me apprised of the likely time frames for a response.

My current claim has been somewhat more complicated, so I have had to rely more heavily on Stephen's expertise and knowledge. He has dealt with all of the issues as they have arisen, always keeping me informed of his discussions with the insurer. He has provided me with valuable advice as to how best to respond to the insurer's requests. His advice has always been both informed and practical. Truly, I would have been lost without him. I would highly recommend Stephen as someone to assess your insurance needs and advise you on the appropriate coverage

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