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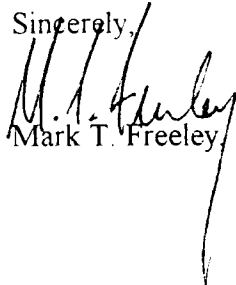
Suffolk Life Newspapers  
P.O. Box 9167  
Riverhead, NY 11901-9167  
Attn: Editor

**RE: "Take Fraud out of Insurance" (2/12/03)**

Dear Mr. Willmott:

In response to your article "Take Fraud out of Insurance," you should know that the 99% of honest hard working attorneys wholeheartedly agree that the State should be tough on insurance fraud. This Fraud not only hurts legitimately injured people but the honest attorneys trying to help these people. The Fraud makes juries suspicious of every claim including those of the legitimately injured. However, the Fraud that the Republican Senate is speaking about has to do with insurance companies paying for medical treatment for "injuries" or vehicle "damage" sustained in staged accidents. The Insurance Companies are not paying out "millions of dollars" every year for verdicts on these staged accidents because these type of cases would rarely get to a jury. Even when the occasional claim slips through the cracks and lands before a jury, the jurors in Nassau and Suffolk County are intelligent enough to distinguish the legitimate claims from the fraudulent ones. I take offense when you attempt to pin the problem on "Trial Lawyers," because the real trial lawyers want no part in fraudulent claims and are sincerely committed to helping accident victims rebuild their lives.

Sincerely,

  
Mark T. Freeley Esq.