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# O'NEIL DUNN LLP

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Barristers and Solicitors

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**Sean O'Neil**  
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October 30, 2017

TO WHOM IT MAY CONCERN

**Re: John Richards, Richards Insurance Adjusters Ltd.**

I have utilized the services of Mr. Richards for the past five years on a number of personal injury files, which have been instrumental in settlement proceedings. His company has gathered, reviewed and copied my firm with all relevant information, including, but not limited to, the following:

- accident reports
- medical charts and medical legal reports
- economic, vocational, functional capacity and homemaking assessments
- rehabilitative information
- drafting Affidavits of Record
- obtaining Undertakings and other third party requests.

He is involved with the clients, meeting with them initially to gather information and inform them of the process, and is in constant contact with them throughout the life of the file.

At the appropriate time, John provides his recommendations in substantiating tabulated presentation format consisting of a draft settlement proposal which includes: accident circumstances, medical summary, chronological list of visits to all modalities, special damages compilation and calculation, past and future lost income calculations, past and future lost homemaking, cost of future care, suggested general damages with relevant case law, prejudgment interest calculations, and concluding with a claim summary.

John's vast experience in the industry also includes residential property, commercial property, life insurance, disability insurance and Canada Pension Plan insurance claims.

I am most pleased to recommend John's services.

Yours truly,

**O'NEIL DUNN LLP**

**Sean O'Neil**



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Sundre Plaza  
Sundre, AB T0M 1X0  
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January 10, 2017

TO WHOM IT MAY CONCERN:

RE: John Richards, FCIP

I first became aware of Mr. Richards about 5 years ago. Since that time our firm has used his services in a number of files. In these files he has gathered and reviewed accident reports, gathered and reviewed medical charts, gathered and reviewed economic information, gathered and reviewed vocational information and gathered and reviewed rehabilitative information. John's thorough gathering of information and his insightful analysis of that information has assisted immensely in the resolution of files.

John also meets with the clients initially and maintains contact with them throughout the file. He is both personable and professional in his client contact.

In addition to gathering and analyzing information John also drafts documents including but not limited to draft proposals for those parties adverse in interest. These draft proposals are well supported by the information collected on the file.

John is a pleasure to work with and he has been instrumental in resolving a number of files in our firm.

Sincerely,

MARTINSON & HARDER

Per: 

\_\_\_\_\_  
Daniel C. Harder

**Ronald J. Young**  
PROFESSIONAL CORPORATION

**RONALD JOHN YOUNG, B.A. LL.B.**  
BARRISTER AND SOLICITOR

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March 24, 2016

TO WHOM IT MAY CONCERN

Re: John Richards, FCIP

For the past three years I have engaged the insurance consulting services of John D. Richards, FCIP, Insurance Adjuster, of Richards Insurance Adjusters Ltd.

Mine is a one lawyer practice where I am engaged in a substantial body of personal injury litigation as well as other general practice areas. Working with John I have found that he is qualified, highly experienced and effective in providing insurance claim consulting services from the Plaintiff's perspective on behalf of personal injury claimants. He provides expertise in the nitty gritty gathering and preparation of settlement proposal material with meticulous pursuit of the charts, files, expert reports, and direct, effective communication with clients, while working closely with me in the co-ordination of our efforts in the advancement of the Plaintiffs' claims. Working with John over the past three years has enabled me as a solo practitioner to more efficiently serve the interests of clients in the resolution of their claims.

Recently John has provided a comprehensive, precise, and accessible three volume set of documents exceeding \* pages in a complex personal injury claim. This has proven to be very useful in mediation and JDR proceedings.

He combines the contacts, expertise and insight of an insurance adjuster with an attention to detail in the marshalling of evidence that is most effective.

John has also brought an insurance professional's insider knowledge and experience to advancing the insurance claims of policyholders.

At his request I am most pleased to recommend his services and to provide his contact information:

John D. Richards, FCIP  
INSURANCE ADJUSTER

RICHARDS INSURANCE ADJUSTERS LTD.  
101, 28 Mission Avenue  
St. Albert, Alberta T8N 1H4

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FAX: 780-418-4323  
EMAIL: [richardsonyourside@shaw.ca](mailto:richardsonyourside@shaw.ca)  
WEBSITE: [www.richardsonyourside.com](http://www.richardsonyourside.com)

**RONALD J. YOUNG PROFESSIONAL CORPORATION**

Per:



RONALD J. YOUNG  
RJY/rsy

# CRAIG LAW LLP

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Our File: 9999

June 7, 2013

TO WHOM IT MAY CONCERN:

Re: JOHN D. RICHARDS, RICHARDS INSURANCE ADJUSTERS LTD.

I have utilized the services of John D. Richards to assist me in gathering medical information and drafting proposals for resolution of various personal injury claims. I have found Mr. Richards work of the highest quality and have found his work in dealing with medical providers and clients professional and friendly and would recommend the services of Mr. Richards.

Yours truly,

CRAIG LAW LLP



R. KIPP CRAIG

RKC/dm

February 23, 2010

**TO WHOM IT MAY CONCERN:**

**RE: John Richards - Richards Personal Injury Adjusters Ltd.**

This will confirm that I have retained the services of John Richards in the past to assist me on a number of Personal Injury files.

Mr. Richards' expertise in the area of Personal Injury was utilized as follows:

- Drafting proposals for parties, which included a tabulated format,
- Reviewing medical documentation and highlighting salient points,
- Reviewing and organizing numerous and complicated documents including: police reports, collision reports, case law, quantum of damages, special damages, loss of wage claim, loss of household capacity, cost of future care and other relevant information.

Mr. Richards is personable, intelligent, and was an asset as he was in constant contact with the clients until the conclusion of the file.

Throughout the course of an ongoing file, Mr. Richards was in communication with health professionals, myself, and other persons who had involvement with my client. Mr. Richards was able to obtain and review necessary economic, vocational and/or rehabilitation material in order to advance the claim.

I have enjoyed Mr. Richards' assistance and support through out our working relationship in this field and I would have no hesitation in continuing to work with Mr. Richards in the future.

Yours sincerely,



**FARREL A. SHADLYN, Q.C.**  
FAS/la

**JOHN P. KUDRINKO**  
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jkudrinko@ackroydlaw.com

ASSISTANT: JACKIE F.  
(780) 423-8905 ext 242  
jackief@ackroydlaw.com

OUR FILE No.

December 15, 2009

**TO WHOM IT MAY CONCERN:**

**Re: John Richards - Richards Personal Injury Adjusters Ltd.**

I was first introduced to John Richards approximately 12 years ago, who at that time was assisting one of my partners with a case load of Personal Injury claims.

John has referred a number of Personal Injury files to our office and we, in turn, have sought John's expertise in a collaborative role, with existing Personal Injury files.

He is in constant contact with client(s) until the file's conclusion. During this time, he will have conducted the appropriate case law research, and communicated with and obtained the necessary medical records and reports from the various modalities. John will also gather and review any economic, vocational or rehabilitation evidence necessary to advance the claim.

During the life of the file, he provides an opinion both on quantum and strategy at an adjusters' level.

Draft Affidavit of Records and most Undertakings are compiled by his company.

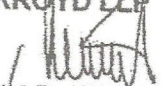
During the conduct of the file, we are provided with copies of all of the documentation requested and copies of those requests.

John prepares draft proposals for submission to parties adverse in interest which include a tabulated format, in presentation form with applicable substantiation, which includes highlights from medical documentation, a copy of the filed Statement of Claim, police report, chronological visits to modalities, case law and suggested quantum, special damages, lost income (past and future), lost housekeeping claim (past and future), cost of future care and other appropriate heads of damage.

This work has been instrumental in settlement proceedings, both at the adjuster level and lawyer level.

Yours truly,

**ACKROYD LLP**

  
JOHN P. KUDRINKO  
JPK/jf

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# RICHARDS

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Ms. Sarah C. Hayward  
and  
Mr. Greg Properzi

Invite you to contact them direct for a reference. Their contact information is as follows:

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