

Mr. Roy Christeanson, Supervisor
Genworth LTC-Claims
POB 40007
Lynchburg, VA. 24506

November 7, 2008

RE: Elizabeth Kawalchuk
Policy # : VDG7506590
Case # : 0159-501

Dear Mr. Christeanson,

I don't know what I would have done without Long Term Care Insurance. My husband and I purchased our policy from Mr. Louis Werbalowsky, January 2002. We realized it was expensive but felt secure knowing we could be taken care of in our home should we ever need it. Mr. Werbalowsky is a very knowledgeable agent who explained everything in detail. It was very comforting knowing I could reach him anytime. My husband has since passed away and I am living alone.

On May 13, 2008, I fell in my yard and fractured my arm in two places leaving me incapacitated. Physically in bad shape. At the age of 82, I can't tell you how frightened I was, (Living alone and not knowing where to go from here.) At that point my friend called Mr. Werbalowsky who put the wheels in motion thus, setting my mind at ease.

I was referred to Genworth LTC Claims and the case worker is Elaine Mars. I can't say enough good things about Elaine Mars. She was kind, understanding, caring and very professional. She made sure I received everything I needed to make me comfortable and speed my recovery. I felt protected, which helped in my healing process. Elaine called me periodically to check on my progress and comfort. I am still in touch with Elaine and expect my case to be closed in two weeks. I really feel Elaine Mars is the right person for her job and believe me I am the biggest critic. I am also a firm believer that credit should be given where credit is due!

I have been a Real Estate Broker for over fifty years and have dealt with many people in all walks of life and I know knowledgeable and professional people when I meet or am involved with them ... and you have two genuine people working for you. Elaine Mars and Louis Werbalowsky. You are very fortunate to have them on your staff at Genworth LTC.

Many thanks to Genworth and your employees. I certainly will not hesitate to recommend your company to my friends and clients.

Sincerely yours,


Elizabeth Kawalchuk

Cc Elaine Mars
Louis Werbalowsky