



'Tis the Season

10 Years
of
Giving
Thanks

Story page 4



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The Best and Worst
Auto Insurance
Companies
PAGE 2

Jon Janton
Employee of
the Quarter for Q3
PAGE 2

INSIDE THIS ISSUE

M&N Earns Recognition
from U.S. News
for 5th Consecutive Year
PAGE 3

Attorney Spotlight:
M&N Welcomes
Selena Fortes
PAGE 4



Dear Friends,

With the holiday season upon us, we are looking forward to enjoying precious moments with family and friends. We are hopeful that each of you is blessed with a safe and happy holiday season shared with your loved ones.

While we are pleased to have recently welcomed our staff back into the office on a hybrid schedule, we eagerly look forward to the day when it is safe for us to welcome each of you back into our offices. Until then, we will continue to provide trusted and convenient legal care through virtual engagement.

Please know that you are in our thoughts as we close out 2021 and prepare to welcome 2022.

Be well, Merry Christmas, and happy holidays,

Joe & Donna

JON JANTON

Named Employee of the Quarter for Q3 2021



Marasco & Nesselbush is proud to recognize Jon Janton as our Employee of the Quarter for the third quarter of 2021. Jon joined Marasco & Nesselbush in 2015 and is our Technology Manager and Database Administrator. Asked what he likes most about working at Marasco & Nesselbush, Jon said, "Partners Joe and Donna care about all of their staff members and want every one of them to succeed at their jobs and in life. They have created an incredible workplace environment where staff feels appreciated for all their hard work." In his spare time, Jon enjoys spending time with his amazing wife and four children, as well as working out and coaching CrossFit.

The Best and Worst Auto Insurance Companies

As a firm that represents hundreds of clients who have suffered life-altering injuries from motor vehicle accidents, our team is often asked for recommendations on which insurance companies are the best since we deal with so many auto insurers daily. When choosing auto insurance there are many factors to consider, including but not limited to, price, coverage, deductibles, and customer service. The following recommendations on the best and worst auto insurance companies reflect our experience serving our clients as well as consumer research data.

The Best: U.S. News & World Report recently published the results of a survey identifying the best auto insurance companies in the country.



Insurance companies were ranked based on the opinions of customers in several different categories. USAA topped the rankings with high marks in customer service, ability to handle claims quickly, and likeliness to renew. State Farm and Geico round out the top three auto insurance companies in the survey. Source: U.S. News & World Report, September 9, 2021.

The Worst: At the other end of the spectrum, we've identified the bottom three insurance companies. Infractions that place auto insurance companies on the "worst" list include refusing to pay claims, poor customer service, increases in premiums, and putting profits before policyholders.

According to AutoInsurance.org, AIG is the worst. AIG consistently scored low on all dimensions of customer satisfaction and AIG appears on many "worst" lists. Other companies rounding out the bottom three according to AutoInsurance.org and J.D. Power and Associates are GMAC and Commerce Insurance Company. Source: www.autoinsurance.org, August 27, 2021.

Our findings are consistent with these results. The Marasco & Nesselbush team has more than 20 years of experience dealing with every auto insurer that underwrites policies in Rhode Island. In many cases, we would describe our "dealing with insurers" as battling with them on behalf of our clients. Coping with the impact of an auto accident, especially when life-altering injuries are sustained, is emotionally challenging. As our award-winning team provides trusted legal care for our clients, it's important to know which insurance companies can be counted on to provide the best service when auto accidents occur.

M&N Earns Recognition by U.S. News & World Report for the 5th Year in a Row

U.S. News & World Report and Best Lawyers® have announced the “Best Law Firms” rankings, and Marasco & Nesselbush, LLP has once again been ranked on the 2022 U.S. News & World Report, “Best Law Firms” list in three practice areas. This is the fifth consecutive year that the firm has been recognized by U.S. News & World Report and Best Lawyers in America®.

Marasco & Nesselbush received 2022 U.S. News and World Report top-tier rankings for:

- Personal Injury Litigation for Plaintiffs: Regional Tier 1
- Medical Malpractice Law for Plaintiffs: Regional Tier 2
- Product Liability Litigation for Plaintiffs: Regional Tier 3

“It is truly a great honor to be recognized for the fifth consecutive year by Best Lawyers in America® and U.S. News and World Report,” noted Marasco & Nesselbush Partner, Joseph Marasco. Co-Founder and Partner, Donna Nesselbush, added, “Being recognized by our peers is one of the greatest compliments in our industry.”

The 2022 Edition of “Best Law Firms” includes rankings in 75 national practice areas and 127 metropolitan-based practice areas. Firms included in the 2022 “Best Law Firms” list are recognized for professional excellence with persistently impressive ratings from clients and peers.

Ranked firms, presented in tiers, are listed on a national and metropolitan basis. Receiving a tier designation reflects the high level of respect a firm has earned among other leading lawyers and clients in the same communities and the same practice areas. Key categories in which firms are judged include legal abilities, professionalism, and integrity. [↗](#)



Social Security Cost-of-Living Adjustment for 2022

The Social Security Administration (SSA) recently announced a Cost-of-Living Adjustment (COLA) for 2022. Social Security and Supplemental Security Income (SSI) recipients will see a 5.9% increase in their benefits. COLA increases in the past couple of years have been around 1-1.3%. This year's adjustment is one of the highest COLA jumps in decades.

The 5.9% increase will begin with benefits payable to more than 64 million Social Security beneficiaries in January 2022. Approximately 8 million SSI beneficiaries will begin to see increased payments as early as December 30, 2021.

The COLA is meant to ensure that Social Security benefits are not negatively impacted by inflation. “We are pleased to know that our clients and Social Security recipients will be receiving this cost-of-living adjustment as we are continuing to see inflation rates rise, ultimately reducing purchasing power for consumers, especially those on limited, fixed incomes,” said Marasco & Nesselbush attorney Nicklyn Dolphin, who helps lead the firm's Social Security Disability practice.

Our Social Security disability attorneys are dedicated to helping people throughout New England. If you or a loved one is seeking Social Security disability benefits or are looking for information regarding disability benefits, we are here to help. [↗](#)

Attorney Spotlight: SELENA FORTES

We welcome Selena Fortes to our Marasco & Nesselbush Family. Marasco & Nesselbush strives to provide all of our clients with the utmost care and respect while also achieving extraordinary results. We cannot do this without talented, dedicated lawyers. We are excited to share that our legal team has grown with the addition of Selena Fortes to our personal injury and medical negligence practice area group.

Selena Fortes is a graduate of Roger Williams University Law School. She is admitted to the practice of law in the United States District Court, District of Rhode Island. Selena is a member of the Rhode Island Bar Association and the Rhode Island Association for Justice. In her spare time, she enjoys indoor cycling, spending time with family, and walking her French Bulldog. [↗](#)



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Douglas E. Chabot, Esq.
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10 Years of Thanksgiving Baskets



This year marked the 10th anniversary that Marasco & Nesselbush has been giving back by donating Thanksgiving baskets to families in our communities who are going through tough times. Our team is dedicated to helping others, not just through the work we do but also through our charitable giving in the community. Each basket included everything needed for a Thanksgiving meal and our team took the time to carefully ready each basket before we provided them to their intended families. 🙏

A Gift from M&N



With winter weather upon us, Marasco & Nesselbush is pleased to offer a free hat and scarf to our past and present clients, and friends of the firm. The hat and scarf will help you stay warm as the weather gets cooler and is just another small way we can say thank you for your many years of support, kind referrals, and friendship.

To receive your hat and scarf, please e-mail: JoeAndDonna@M-N-Law.com with your name, phone number, and address - and we'll send it to you. Quantities are limited so please reach out quickly. 🙏