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All State Claims Manual

E Durkheim



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Delay, Deny, Defend Jay M. Feinman, 2010-03-18 An expose of insurance injustice and a plan for consumers and lawmakers to fight it Over the last two decades insurance has become less of a safety net and more of a spider s web sticky and complicated designed to ensnare as much as to aid Insurance companies now often try to delay payment of justified claims deny payment altogether and defend these actions by forcing claimants to enter litigation Jay M Feinman a legal scholar and insurance expert explains how these trends developed how the government ought to fix the system and what the rest of us can do to protect ourselves He shows that the denial of valid claims is not occasional or accidental or the fault of a few bad employees It s the result of an increasing and systematic focus on maximizing profits by major companies such as Allstate and State Farm Citing dozens of stories of victims who were unfairly denied payment Feinman explains how people can be more cautious when shopping for policies and what to do when pursuing a disputed claim He also lays out a plan for the legal reforms needed to prevent future abuses This expos will help drive the discussion of this increasingly hot button issue

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