

The Three “D’s” of Insurance

From property damage claims to health insurance claims to automobile accident/injury claims, insurance companies for years



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have engaged in questionable and “bad faith” tactics to delay and deny paying fair and just claims to its policyholders. In fact, it has often been rumored that the school of thought by most claims adjusters is to first DENY the claim. If they are later forced to accept the claim, the next step is to DELAY payment of the claim. Finally, if a claim is brought to court to force payment of the claim, the insurance company will often attempt to outspend or financially exhaust the claimant by putting up a zealous DEFENSE of the claim. Utilizing the three “D” approach to claims handling, has allowed insurance companies to enjoy record profits while raising premiums, stiffing policyholders, and refusing insurance to those who need it most. Fortunately, there are laws known as “good faith” laws that force insurance companies to have a reasonable basis for denying a claim. Laws which hold insurance companies accountable for bad faith practices offer fair and needed protections to innocent consumers and reasonable incentives for insurance companies to do the right and lawful thing. As a result, when the insurance industry acts irresponsibly and refuses to pay fair and just claims, Americans do have recourse in our court system.

Remember: If you feel like your insurance claim has been wrongfully denied, do not give up. Keep fighting and seek out competent legal counsel to assist you through the process.

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