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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 forci

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The book Delay, Deny, Defend was a very easy read considering the issues were about court cases and legal proceedings. I have a court case involving State Farm in three months which was delayed for five years.

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Your insurer's main objective is not to protect you; in fact, insurers often try to avoid paying justified claims. Today the name of the game is delay, deny, defend: to improve their profits, insurance companies delay payment of justified claims, deny payment altogether, and defend their actions by forcing claimants to enter litigation.

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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

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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 exposé will help drive the discussion of this increasingly hot-button issue.

Argues that insurance companies have developed unethical practices of delaying or denying legitimate claims, sharing dozens of stories involving major insurers while counseling readers on how to make insurance buying decisions and pursue disputed claims.

Take control of your insurance claim! Collect hundreds or thousands more dollars you're already entitled to recover!

"[A] fully updated survey of American law that incorporates fresh materials on recent Supreme Court cases, the latest developments in Internet law, and sensational criminal trials"--Flap page 1 of dust jacket.

When someone suffers a serious loss at their home or business, one of the first things they often think is this: "At least I have insurance." But the claims process is deviously designed to pay only pennies on the dollar for losses. Furthermore, if you take an insurance company to court, you'll find that the legal system is stacked against you. David Skipton brings his many years of claims



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adjusting experience to help you avoid the pitfalls in the claims process. Learn how to: recognize the tricks insurance companies play to cheat you out of money; take steps to improve your chances of enjoying a favorable outcome on a claim; and receive fair compensation in the event of an insurance payout. It doesn't matter if you own a business or a home—if you have an active claim or not—it's important to demystify the claims process. It begins by learning how to protect your best interests and learning how to play The Claims Game.

Documents the troubling influence of a small group of scientists who the author contends misrepresent scientific facts to advance key political and economic agendas, revealing the interests behind their detractions on findings about acid rain, DDT, and other hazards.

LEARN HOW THE MODERN INSURANCE INDUSTRY FUNCTIONS AND DYSFUNCTIONS With Pay Up!, attorney Chip Merlin exposes the bad faith practices of insurance companies that take advantage of their own customers. The claims process has become so automated that legitimate claims are denied without ever being seen by human eyes. Exceptions and exclusions are buried within small print that can bury your claim. Many claims departments operate under a culture of paranoia in which legitimate claims are denied, sometimes

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accidentally, sometimes not. Cost-cutting measures birth "self-serve" policies that force the policyholder to do the insurer's job. Insurance lobbyists are so enmeshed in the political process that it can be hard to know whose side industry regulators are on. Commercial and individual policyholders pay premiums with the understanding that insurers will pay claims fairly, fully, and promptly. It's time for the insurance industry to Pay Up!

From New York Times Bestselling Author Maria V. Snyder Choose: a quick death... or slow poison... Locked deep in the palace dungeon for killing her abuser, Yelena knows she'll never be free again. The laws in Ixia are strict, and murderers must be executed, no matter the reason. But just as she's resigned herself to her fate, she's offered an extraordinary reprieve. As the food taster, Yelena will eat the best meals, have rooms in the palace—and risk assassination by anyone trying to kill the Commander of Ixia. To make matters worse, the chief of security deliberately feeds her Butterfly's Dust, and only by appearing for her daily antidote will she delay an agonizing death from the poison. As Yelena tries to escape her new dilemma, disasters keep mounting. Rebels plot to seize Ixia and Yelena develops magical powers she can't control. Her life is threatened again, and in order to survive, she must unravel the secrets behind the past she's been running

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from. The Chronicles of Ixia Series by Maria V Snyder Book One: Poison Study Book Two: Magic Study Book Three: Fire Study Book Four: Storm Glass Book Five: Sea Glass Book Six: Spy Glass Book Seven: Shadow Study Book Eight: Night Study Book Nine: Dawn Study

Tired of counting calories, eliminating foods from your diet, or obsessing about food all day? If so, an intermittent fasting lifestyle might be for you! In this book, you will learn the science behind intermittent fasting, and also understand how to adjust the various intermittent fasting plans to work for your unique lifestyle. The best part about intermittent fasting is that it doesn't require you to give up your favorite foods! You'll learn how to change WHEN to eat, so you don't have to change WHAT you eat. Are you ready to take control of your health, and finally step off of the diet roller coaster? All you have to do is learn how to "delay, don't deny!"

Insult to Injury tells the riveting story of how a disabled single mother, Joan Hangarter, fought back against a fraudulent insurance behemoth-and won. In an engaging narrative style, Ray Bourhis, Hangarter's attorney, walks readers through an insider's view of a shocking case study in bad-faith double-dealing by insurance providers. Here is advice no one who holds a policy can afford to ignore.

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