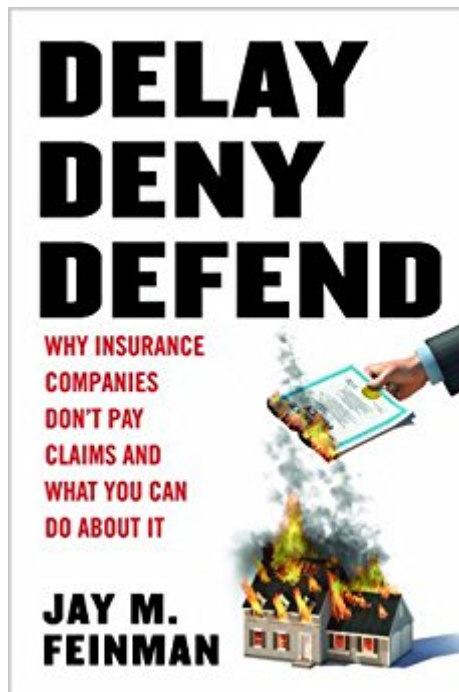




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Delay Deny Defend--paperback



Synopsis

Why Insurance Companies Don't Pay Claims and What You Can Do About It. An expose of insurance injustice and a plan for consumers and lawmakers to fight back. Now a paperback version of the hard-hitting original. The denial of valid insurance 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, the book explains how people can be more careful when shopping for policies and what to do when pursuing a disputed claim. It also lays out a plan for the legal reforms needed to prevent future abuses.

Book Information

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Customer Reviews

Why Insurance Companies Don't Pay Claims and What You Can Do About It. An expose of insurance injustice and a plan for consumers and lawmakers to fight back. Now a paperback version of the hard-hitting original. The denial of valid insurance 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, the book explains how people can be more careful when shopping for policies and what to do when pursuing a disputed claim. It also lays out a plan for the legal reforms needed to prevent future abuses.

There came a time 20 or so years ago when, like the banking industry, the insurance industry sold its soul to the devil of profit. This book explains how the industry has employed top consultancies

to devise strategies to ensure that the consumer making an insurance claim gets paid as little as possible or better still not at all. The title delay ,deny , defend is one of those strategies. Another is to pay a fortune in advertising to create the myth that your insurance company will be there for you when you need them..... very often they won't. They are not your friend. Their sole objective is to maximise profits for their shareholders and maximise the paypackets of their senior executives.... no matter what human misery they cause along the way. They have also, as an industry, become very successful at keeping the consumer in the dark about how to choose a 'decent' (by comparison) company. Should you wish to buy a car, there is a wealth of information that the consumer can readily access to help them understand how good or bad their choice of model may be..However the information that the consumer needs to make a really informed decision about which insurance company treats it's customers fairly is virtually impossible to find.Don't wait till you have to make a claim. Don't think/hope you will never have to make a claim. Understand how this industry really works so that each time you buy car, home, travel etc insurance you are mindful of what you are really buying.I would have given the book 5 stars had it been shorter. It could have been edited down by a third due to some repetition and also some of the issues are delved into more deeply than the average consumer would want.It is also about the American Insurance industry but don't let that put you off as I believe that the information it contains is just as relevant to the UK market.

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. One paragraph in the book gave me a president case which supports the core of my case and gives me the lead to introduce the chapter in the book. I hope to purchase seven more books to use to give the jury members to read a specific paragraph. In this way I might be able to flash the book title and show how I was stereotyped as an elderly person who might cave to a settlement. Even if the book cannot be offered as a book load of examplesÃ¢ÂÂ. I will have exposed the long list of insurance kingpinÃ¢ÂÂs abuses and may even get some discussion in there about the McKinsey report. Feinman will indirectly send State farm reelingÃ¢ÂÂ.

Every citizen in North America should read this book and be aware of insurance bad behavior. It's an epidemic and the laws need to change - holding the insurance companies accountable.

An excellent overview of the changing face of insurance. A cautionary tale. Good for anyone who wants to make a claim and wishes to understand where the insurance company is coming from.

Great information! A must read for anyone that has to fight an insurance company's tactics

I haven't had the time to read this book. I work in the workers compensation claims field and this is a typical way of handling claims!!! Can't wait to read!

Just fine

outstanding

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