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Insurance Companies: Are You Really In Good Hands With Them?

Insurance companies advertise they are eager to help you after an accident. They use slogans like “You’re in Good Hands,” “Like a Good Neighbor” or “Fast, Fair & Friendly,” all to suggest they will protect you and be helpful when you make a claim. But are insurance companies really on your side? Consider these facts:

- Two employees of a major insurance company were forced to quit after speaking out about illegal things the insurance company did. They said the insurance company forced them to commit illegal acts when handling car accident claims, including lying about facts and misinforming policyholders about their rights.
- A pregnant Arizona woman was rear-ended by another driver. She was taken to the emergency room and charged \$1700. The insurance company initially refused to pay her anything, even though its investigation showed their policyholder was totally at fault and the emergency room charges were fair. Only after two years of delay did the woman finally get compensated.
- Each year, juries hold insurance companies liable for bad faith conduct toward their own policyholders. In one recent case, a jury awarded punitive damages against an insurer for coercing its policyholder to settle a case, and then suing him for the amount of the settlement.
- A man who suffered injuries when his car was rear-ended made a claim to an insurance company without a lawyer’s help. The company refused to pay him anything, saying he caused the accident. The man then hired a lawyer, who took the matter to court. A court awarded the man money for his injuries, saying the other driver caused the accident. The court awarded him additional money for the bad way the insurance company handled his claim. Evidence showed the insurance company knew the man was entitled to money (a company memo admitted this), but employees who got rid of claims fast were rewarded. In fact, the adjuster in this man’s case was

promoted soon after denying his claim. The evidence also showed that company executives told employees to fight all claims, even valid ones.

- One well known nationwide insurer is the subject of court cases over a practice of forging policyholder signatures on documents.

Despite what insurance companies promise when selling a policy, they are not always fast, fair or friendly. You are not always “in good hands.” That’s because insurance companies have an inherent conflict with policyholders. Paying claims costs them money. The more “fair” they are, the less money they make.

What does this mean to you? It means that after an accident you need someone on your side who is experienced in dealing with insurance companies and who knows how to get the maximum amount of money without unnecessary delay. That person is your own lawyer. Even though an insurance adjuster will try to persuade you not to use a lawyer — saying a lawyer won’t help you or won’t get you more money — the truth is that a lawyer will make recovering damages easier, and will get you more money.

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