



KERSHAW | CUTTER | & RATINOFF | LLP

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FOR IMMEDIATE RELEASE

Insurance Bad Faith Lawyer Offers Free Seminar to Educate Insurance Brokers about Filing Disability Insurance Claims

Tuesday, January 17, from 4:00pm to 5:30pm, Eric Ratinoff will host the free class titled, "Helping your client put her best foot forward when filing a disability insurance claim," which is eligible for one hour of continuing education credit.

Eric Ratinoff, an insurance lawyer and partner at Sacramento personal injury firm Kershaw, Cutter & Ratinoff, LLP, will host a free seminar for insurance brokers and their clients next month. The class aims to equip insurance brokers and policyholders with information that will help them prepare claims in the event of a career ending disability.

"The last thing a person needs to hear when facing a life altering illness is that their insurance claim was denied," states Eric Ratinoff, "and the first person they will turn to is the one who sold them the policy."

While insurance brokers may see insurance from the front end sales perspective, Ratinoff takes a behind the scenes look. His one-hour class will discuss the documents needed to file a successful claim, what total disability means in terms of "own occupation" vs. "any occupation," the insurance company's legal obligations, as well as their defenses to coverage, and what to do if the insurance company refuses to pay the claim in whole or in part.

"All too often insurance companies enhance the bottom line by charging policyholders large premiums while rejecting valid claims," he adds. "But the insurance company absolutely is not allowed to put profits over people. It's people over profits – and it's too bad that they need to be reminded of this time and time again."

The class is eligible for **one hour of continuing education credit** from the California Department of Insurance. It is free, but space is limited. Those interested in attending are encouraged to RSVP by calling Taryn Smith at 916.448.9800, or emailing tsmith(at)kcrlegal(dot)com.

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Kershaw, Cutter & Ratinoff represents injured plaintiffs in [automobile](#) and [motorcycle accidents](#), [traumatic brain injuries](#), defective products, dangerous drugs & medical devices, as well as [insurance bad faith](#) matters. Founding partner Eric Ratinoff has successfully tried and settled numerous cases on behalf of his clients, earning large recoveries in cases involving disability, health, auto, property, long term care, business, fire & casualty, commercial and life insurance policies. Mr. Ratinoff is AV Rated through Martindale Hubbell (its highest rating). He has also been named a Northern California Super Lawyer for 2010 and 2011.