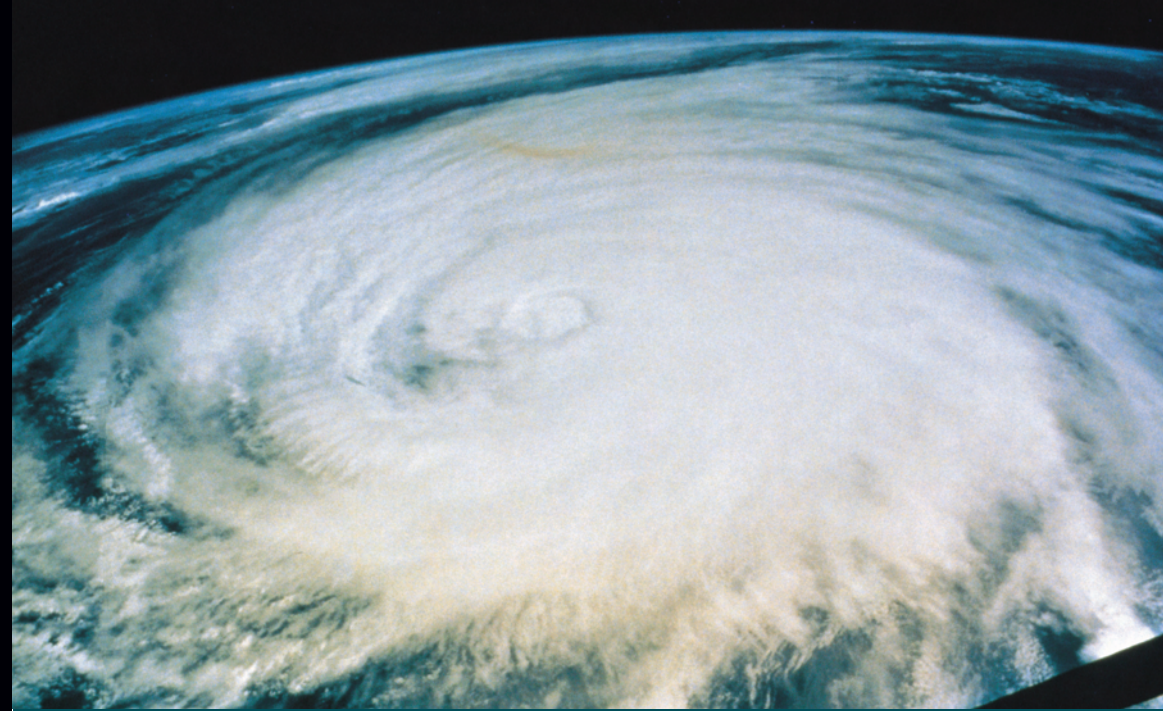


*your insurance against insurance*SM



Childress Duffy

www.childresslawyers.com

Unfair Claims Practice



Childress Duffy

Unfair Claims Practice

Insurance is a promise to protect you in the future for which you pay a premium in the present. You make a bet that the insurance company will be there when you need them. When you pay your premiums, you put your trust and welfare in the hands of your insurance company. In the past, that was a good bet. Not so anymore.

Insurance is a sophisticated industry. According to Swiss Re, worldwide insurance premiums totaled \$4.270 trillion in 2008. In America alone, insurance gross premiums totaled \$1.13 trillion, making the United States the world's largest insurance market. Since the mid 90's, insurance companies have put making money ahead of the promise to protect you. Time is money, and the longer the insurance company holds onto your money, the more they make.

Insurance companies use multiple tricks. They misinterpret the insurance policy. They pay less than you are owed. They delay until you will accept less. They force you to sue them to receive your policy benefits. They hire attorneys and experts who, in exchange for more business, will do everything they can to help the insurance company deny your claim. Insurance companies are now no more than litigation machines. You don't stand a chance.

Unfair claims practice and fee-shifting statutes help level the playing field against insurance companies. You have to know how they work and how to build a case for the insurance companies' unfair claims practices.

Childress Duffy has pursued insurance companies for clients since 1981. We have done so all over the country. We know how to develop the insurance claim to best position you to take advantage of the remedies available and create the leverage to get your claim paid. Our lawyers know how it works in the insurance company's claims departments. Childress Duffy has lawyers who are licensed to practice in California, Colorado, Florida, Illinois, Minnesota, Texas, and Wisconsin and have relationships with law firms all over the country. We make the insurance companies accountable for not living up to the promises made when they took your premiums.

Think of Childress Duffy as *your insurance against insurance*.SM

Results

If you have a problem with your insurance company, please call 1-888-494-2900 or e-mail us at mchildress@childresslawyers.com. Our results and experience speak for themselves:

- Arizona: Recovered \$900,000 on a property damage claim concerning water intrusion, as well as injury as a result of insurance companies' unfair claims practice.
- Arkansas: Recovered in excess of \$3 million for insurance companies' unfair claims practice for a retail office fire. The insurance company claimed the policyholder was entitled to \$350,000.

- Arkansas: Recovered \$4.75 million and continuing coverage in settlement of insurer's for failure to defend and indemnify owners of technical schools in various locations around the country.
- Colorado: Recovered in excess of \$1 million in an appraisal against a first party carrier and for the carrier's unfair claims practice on a matter involving water intrusion of a luxury home.
- Florida: Represented dozens of condominium Homeowners Associations along the Daytona Beach coast, all of which have suffered extensive property damage from water intrusion and unfair claims practice as a result of Hurricanes Francis and Charlie.
- Florida: Recovered in excess of \$1 million on a homeowner's policy involving water damage after the company's initial payment of less than \$40,000.
- Illinois: Recovered \$93 million and other benefits from Universal Life Insurance policies for a class of people from a subsidiary of Swiss Re for wrongfully taken monies.
- Illinois: Recovered over \$1.5 million for a medical office contaminated by repeated water damage despite wide spread exclusions in the policy.
- Louisiana: Recovered in excess of \$1.5 million on behalf of manufacturer for lost business income due to Hurricane Katrina.
- Minnesota: Recovered \$63 million from carriers on behalf of an agricultural food company as a result of a fire and explosion that destroyed a processing plant and caused further water intrusion and environmental contamination.
- Nevada: Recovered in excess of \$1 million for water damage from property insurance carrier concerning a single family home.
- Wisconsin: Recovered in excess of \$16 million for a manufacturing company against insurance companies due to their refusal to defend and indemnify the company.
- Wisconsin: Recovered in excess of \$500,000 for a homeowner's property loss on a luxury home caused by water intrusion and unfair claims practice.
- Wisconsin: Assisted in the recovery of \$200 million for a manufacturing plant explosion.

If you have a problem with your insurance company, please call 1-888-494-2900 or e-mail us at mchildress@childresslawyers.com.

