**Delay, Deny, Defend: Why Insurance Companies Don't Pay Claims and What You Can Do About 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.

**ABOUT THE BOOK**

Do you think your insurance policy has your property protected from life's many mishaps? That those premiums you pay every month guarantee you the help you need when you need it? That your insurance company is a benevolent entity that strives to pay claims fairly and promptly? Think again.

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.

It's unconscionable, and it's widespread. From stonewalling and lowballing claims to instigating arbitrary fraud investigations, insurance companies are increasingly failing to live up to their contractual commitments. Some major insurers even hired the big-name consulting firm McKinsey to help them squeeze even more cash out of their claims centers. Why? Because insurance companies have realized they can add to their bottom line by using your monthly payments as a profit center, rather than a fund for giving you what you deserve if tragedy strikes.

Expert Jay M. Feinman details the infuriating systemic abuses, including:

* Katrina victims left homeless because of an obscure flood exemption clause in their homeowners insurance policies.
* Computer programs that arbitrarily cut the settlements offered to auto accident victims on a take-it-or-leave-it basis.
* Claims adjusters who receive cash incentives to reduce the amount paid out on each claim.

Feinman shows you how to fight back, explaining how to choose a carrier that won't take advantage of you, how to file a claim so that your provider can't avoid paying you, and what to do when your insurer disputes your claim. He also details the steps lawmakers need to take to protect consumers and thwart the aggressive and abusive tactics of insurance companies. No matter what the advertisements say, your insurance provider is not your friend or a "good neighbor." You need to be smart and savvy to deal with your insurer-Delay, Deny, Defend tells you what you need to know.

***WHY INSURANCE COMPANIES DON'T PAY CLAIMS AND WHAT YOU CAN DO ABOUT IT***

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"You pay a lot of money to insure your home and automobile, expecting damage claims to be paid promptly and fairly. That is no longer likely, as Feinman reveals in clear language. His advice on what to do when you file a claim, and how to reform the industry, make this book an essential in every family library."

*David Cay Johnston, author of Free Lunch and Perfectly Legal*

"Jay Feinman pulls back the curtain to reveal how insurers are systematically and deliberately squeezing America's consumers. Feinman does a masterful job, providing insightful analysis of the property claims process with timely prescriptions to protect consumer rights."

*The Honorable Deborah Senn, former Washington State Insurance Commissioner*

"As a trial lawyer fighting these battles every day, I can tell you that the insurance industry has mutated from a business that was bound by promise and contract to one of profit-through-deception. Feinman focuses the bright light of truth on an industry that, like the financial services industries it is tied to, has run amok. This is a book all Americans need to read."

*John Elliott Leighton, Esq., chairman, The Academy of Trial Advocacy*

"Jay Feinman's book shows how, time and again, policyholders with legitimate claims encounter nothing but resistance from insurance companies, leaving people frustrated and angry, and sometimes, destitute. Luckily, he provides some great suggestions about how consumers can fight back. This book is a must-read for anyone who needs insurance to function-and that's everyone!"

*Joanne Doroshow, executive director, Center for Justice & Democracy*

"Feinman explains how America's premier insurance companies systematically rip off consumers. Do not settle your auto or home insurance claim without reading this book---you could avoid losing hundreds, thousands, or even millions of dollars that you are owed."

*J. Robert Hunter, director of insurance, Consumer Federation of America*

**JAY M. FEINMAN**

Jay M. Feinman is Distinguished Professor of Law at Rutgers, The State University of New Jersey, School of Law at Camden.

Feinman is a well-known expert on contract law, tort law, insurance law, and legal education. His scholarly work, including more than fifty scholarly articles, has been widely cited in the academic literature and by courts, including the United States Supreme Court.

Among his professional activities, Feinman is an elected member of The American Law Institute and a member of the New Jersey bar.

Feinman has received every teaching prize awarded at Rutgers, including the Lindback Foundation Award for Distinguished Teaching (2005), the Warren I. Susman Award for Excellence in Teaching (2004), and the Provost's Award for Teaching Excellence (1999).

Feinman received his B.A. degree summa cum laude from American University and his J.D. degree cum laude from the University of Chicago, where he was a member of the Order of the Coif and Comment Editor of the University of Chicago Law Review.

His many publications include:

* Delay, Deny, Defend: Why Insurance Companies Don't Pay Claims and What You Can Do About It   
  (Portfolio/Penguin 2010)
* Un-Making Law: The Conservative Campaign to Roll Back the Common Law   
  (Beacon Press, 2004; paperback 2005)
* Law 101: Everything You Need to Know About the American Legal System   
  (Oxford University Press, 2000; 2nd ed. 2006; 3rd ed. May 2010)   
  (also published in English edition in China and in translation in Spanish, Arabic, Japanese, Dari, Pashtu, Urdu, and Bulgarian)
* 1001 Legal Words You Need to Know   
  (Oxford University Press, 2003; paperback 2005) (also published in Chinese-English edition)

