

Dallas County Insurance Bad Faith Lawyer

A man's manufacturing business was burnt to the ground. He had responsibly paid the premiums on business interruption insurance and casualty insurance to protect his business against a disaster like this, so he was shocked when his insurance claim was denied due to unfounded allegations of arson. The disaster led to financial ruin and his company had to file for bankruptcy.

As an experienced trial lawyer, I was appointed special counsel for the man's company by the Texas bankruptcy court and I filed an insurance bad faith lawsuit against the insurance company. I obtained a very favorable settlement for the man's company. Not only did he get the insurance claim of \$6 Million paid, but I obtained a recovery of an additional \$5.4 Million in settlement for bad faith insurance damage.

At my Dallas law firm — the Law Offices of James R. Tucker, P.C. — I have the resources, knowledge and experience necessary to handle claims like this one and to achieve the best possible results for my clients. If you have been affected by insurance bad faith, contact me as soon as possible. I am dedicated to protecting your interests and fighting the bad faith actions of insurance companies.

I am AV-rated under Martindale-Hubbell's peer review rating system and am a member of the Million Dollar Advocates Forum, an elite group of trial lawyers made up of 1 percent of attorneys who have recovered million- or multimillion-dollar jury verdicts for their clients. While there is no way to predict the future, taking effective legal action can be the best way to move forward and reclaim your life.

BAD FAITH INSURANCE PRACTICES

An insurance policy represents a contract between you and an insurer. Once you sign a policy, both you and the insurance company are bound by the terms contained within it. Insurance contracts typically specify what will and will not be covered and under what conditions, and what certain responsibilities the insurance company has in regard to changes in your policy. Insurers act in bad faith when they engage in the following:

- Denial of applicable coverage
- Delay in paying a claim
- Change in coverage without notification
- Termination of a policy without notification
- Refusal to honor a life insurance policy

CLAIM DENIED?

Insurance companies have increasingly been in the news for not paying legitimate claims to their policyholders. They have no problem accepting your check for the insurance policy you bought to protect against damages. But they often resist writing a check when a damage claim is made. At the Law Offices of James R. Tucker, P.C., in Dallas, Texas, we have an experienced **DALLAS BAD FAITH INSURANCE LAWYER** who is willing and able to force those insurance companies into a successful resolution of your claim whether by way of settlement or at trial.

Increasing profits is the insurance company's primary goal, which they attempt to achieve by denying, delaying, underestimating and/or underpaying the value of your claim. They have insurance adjusters and lawyers on their side who want to deny or delay payment of your claim. You need an experienced **DALLAS BAD FAITH INSURANCE LAWYER** on your side.

There are specific requirements for insurance companies to follow when a claim is made, such as time limits within which claims must be paid. These requirements are found in the Texas Insurance Code.

DENIAL or DELAY of Payment of Claim. Typical strategies when an insurance company wants to save money are to either delay payment of your claim or to deny it altogether. Their goal is often to delay or deny payment until you are ready to settle for less than the claim is worth. Or they will deny payment, claiming your policy doesn't cover the damages. Some of the reasons for denial of claims are typically that the customer missed a payment, misrepresentations on the policy application and many others.

The insurance companies rely on your ignorance of the laws and your rights under the policy of insurance to deny your claim, make only partial payment or delay payment of the claim. Insurance adjusters look hard to find reasons to not pay your claim. Sometimes they falsify reasons to keep from paying you and we have seen cases where insurance company employees even falsify documents to justify their position. One of our cases even involved an insurance adjuster intentionally deleting claims because the claims department was so backed up with claims. Other times, they cite a reason for not paying when they know the reason is not valid, but they rely on you not knowing the reason is not a valid reason.

FIRE DAMAGE TO HOME OR BUSINESS. Did you make a claim for fire or other damages under your homeowner insurance policy or pursuant to a commercial liability policy? Sometimes the insurance company will deny payment of your claim, claiming that the damage came from arson. That is why you need an experienced **DALLAS BAD FAITH INSURANCE LAWYER** to handle your claim.

Examples of Bad Faith Insurance Claims We Handle

- Life insurance benefits are being denied when a loved one dies (one resulting in a recovery of the entire \$3Million insurance policy at issue)
- Commercial liability policy and/or business interruption insurance claim is denied
- Your car damage claim is being denied
- Your homeowners insurance company is refusing to compensate you for damages
- Your short-term or long-term disability benefits are being denied
- Liability coverage you have paid for is being refused
- Any property damage claim is being denied
- Fire damage to a home or business

Other problems people have to deal with involve the insurance company delaying payment or making unreasonable requests or demands on you before they will pay. The insurance company does this believing that you will grow tired and weary of the process and just give up.

Contact a Dallas Insurance Dispute Attorney

To talk with me about your insurance bad faith case, call my Dallas law offices at 214-505-0097 or contact me online. Consultations with a Dallas County attorney for insurance bad faith are free and confidential. I handle these types of cases on a contingent fee basis, meaning you owe me no legal fees or expenses unless I obtain a recovery for you.

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