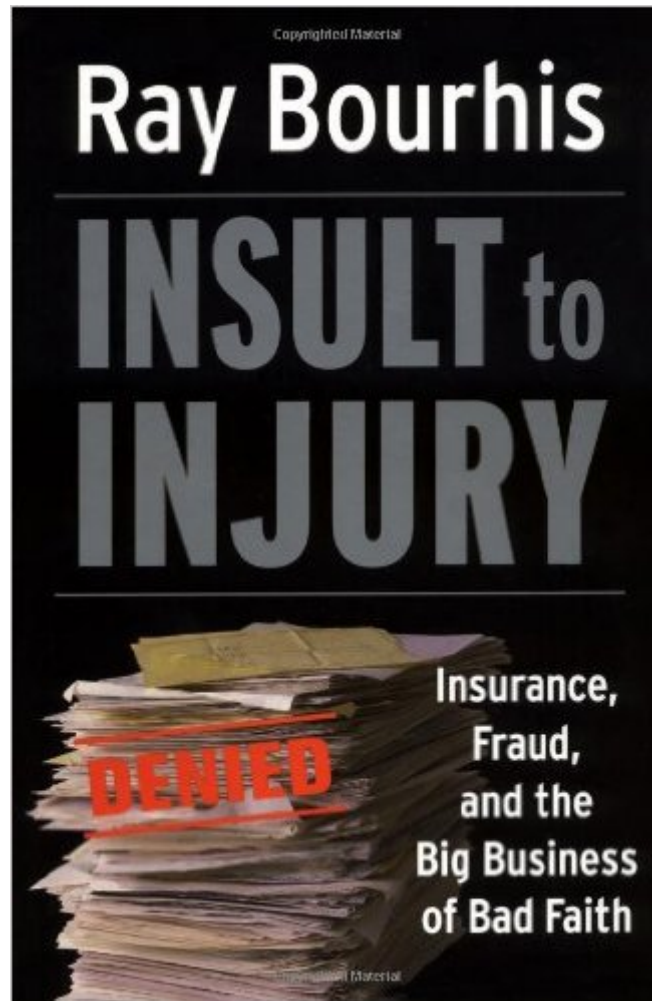


The book was found

Insult To Injury: Insurance, Fraud, And The Big Business Of Bad Faith



Synopsis

Joan Hangarter bought a disability policy in 1990 to protect her in case of serious illness. When she did become disabled a decade later, she ended up homeless and on welfare when the company refused to pay. With the help of her attorney, Ray Bourhis, she fought back, winning a \$7.7 million verdict against the company. In *Insult to Injury*, Bourhis walks readers through this case study in bad faith double-dealing by insurance providers. Bourhis, a national champion of policy-holder rights, uses an engaging narrative style to reveal the back-room strategic mind-set that drives these illegal practices, how low-level employees are duped into unethical conduct, and how insurers manipulate data and witnesses in the few cases that do go to trial. He also explains the key regulatory oversights that encourage such corruption, and how the American legal system actually facilitates insurer fraud. *Insult to Injury* closes with a roadmap to reform -- advice no one who holds a policy can afford to ignore.

Book Information

Hardcover: 263 pages

Publisher: Berrett-Koehler Publishers (2005)

Language: English

ISBN-10: 1576753492

ISBN-13: 978-1576753491

Product Dimensions: 6.5 x 1 x 9.8 inches

Shipping Weight: 1.2 pounds (View shipping rates and policies)

Average Customer Review: 4.6 out of 5 stars [See all reviews](#) (16 customer reviews)

Best Sellers Rank: #410,943 in Books (See Top 100 in Books) #4 in [Books > Business & Money > Insurance > Liability](#) #73 in [Books > Business & Money > Insurance > Business](#) #615 in [Books > Business & Money > Business Culture > Ethics](#)

Customer Reviews

Insult to Injury focuses on a disabled chiropractor driven to the brink by an insurance company (UnumProvident) that unjustly denied her claim for benefits; the "good news" is that Bourhis and his associates were eventually able to right the wrong after a long legal battle made incredibly difficult by the company's calculated mendacity and the industry's success in prior lobbying of Congress and state legislatures. When Dr. Hangarter first purchased her disability policy from Paul Revere Insurance, companies made their profits primarily on double-digit investment profits. However, the market changed and the companies found themselves under increasing pressure. In the meantime,

Dr. Hangarter was injured providing treatment to a patient, and despite significant efforts at treatment, had to give up her practice and rely on disability payments from Paul Revere. Eventually Revere was sold and then became part of UnumProvident, and Dr. Hangarter's world was turned upside down. New corporate leadership was brought in and began a deliberate policy of searching for ways to deny benefits - goals were set, customers were lied to regarding whether they could appeal and what was covered, expert testimony was slanted through incomplete information, documents destroyed, and the disabled often forced to go through lengthy, risky, and expensive litigation to collect. Possibly most frustrating of all (to me) was the fact that even when the company lost, it simply continued the same practices with other customers, and made it as difficult as possible for those victims to learn of the firm's already uncovered pattern of deceit. Eventually because of all the resulting bad publicity UnumProvident's CEO was "forced out," given a \$17 million payment, and all his cronies were left behind.

[Download to continue reading...](#)

Insult to Injury: Insurance, Fraud, and the Big Business of Bad Faith Warranty Fraud Management: Reducing Fraud and Other Excess Costs in Warranty and Service Operations (Wiley and SAS Business Series) Fraud Analytics Using Descriptive, Predictive, and Social Network Techniques: A Guide to Data Science for Fraud Detection (Wiley and SAS Business Series) INSURANCE: The Ultimate How-To Guide on Deciding What Insurance Is Right for You (Insurance, Insurance policies, AIG story, Risk Management, Coverage, Life insurance, Book 1) Car insurance book: A Complete Guide to Car insurance (Auto insurance book, Understanding your car insurance) Business Plan: Business Tips How to Start Your Own Business, Make Business Plan and Manage Money (business tools, business concepts, financial freedom, ... making money, business planning Book 1) Auto Accident Personal Injury Insurance Claim: (How To Evaluate and Settle Your Loss) Insurance Settlement Secrets: A Step by Step Guide to Get Thousands of Dollars More for Your Auto Accident Injury Without a Lawyer! SETTLING YOUR INJURY CLAIM WITH THE INSURANCE COMPANY: Strategies To Put More Money In Your Pocket The Effects of Third-Party, Bad Faith Doctrine on Automobile Insurance Costs and Compensation The Effects of Third-Party Bad Faith Doctrine on Automobile Insurance Costs and Compensation 2001 Once Upon a Rock Star: Backstage Passes in the Heavy Metal Eighties-Big Hair, Bad Boys (and One Bad Girl) Life Insurance Made Easy: A Quick Guide - Whole Life Insurance Policy and Term Life Insurance Coverage Questions Answered 5 Things You Can Do Right Now to Lower Your Auto Insurance Premium: Making Sense of Insurance (Making Sense of Insurance Blog Post Book 3) Photography Business Box Set: Master the Art of Wedding Photography and Start Your Own Business (business photography, business

photography, starting photography business) BUSINESS PLAN: Business Plan Writing Guide, Learn The Secrets Of Writing A Profitable, Sustainable And Successful Business Plan ! -business plan template, business plan guide - Big Nate Triple Play Box Set: Big Nate: In a Class by Himself, Big Nate Strikes Again, Big Nate on a Roll Hide! Here Comes The Insurance Guy: Understanding Business Insurance and Risk Management Insurance Commander: How to Sell Property and Casualty Business Insurance Hide! Here Comes The Insurance Guy: A Practical Guide to Understanding Business Insurance and Risk Management

[Dmca](#)