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Being at ' fault ', in insurance jargon, means your insurer has had to pay out some money for your claim, and can ' t get that money back. Having a fault claim can cost you in three ways. 1. Excesses. If you ' re at fault, some or all of your excess is at stake. If you aren ' t, the at-fault driver ' s insurance takes care of your claim in full. 2. Risk

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Insurance Claim Secrets REVEALED!

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Take control of your insurance claim! Collect hundreds or thousands more dollars you're already entitled to recover!

"Commercial Insurance Claim Secrets Revealed is Russell D. Longcore's follow-up book to his Top Selling book "Insurance Claim Secrets Revealed." This new book concentrates on commercial insurance claims, and shows you how to take control of your commercial insurance claims, and collect thousands more dollars in your claim settlements! Russell D. Longcore release his first book, "Insurance Claim Secrets Revealed" in June 2007. By October 2007, the book had reached the Number One Position for

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BAD HAPPENS TO YOU, TO KEEP IT FROM GETTING WORSE! This book should be on the desk of every CEO and CFO in America.

Take control of your insurance claim! Collect hundreds or thousands more dollars you're already entitled to recover!

An expose of insurance injustice and a plan for consumers and lawmakers to fight 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. Citing dozens of stories of victims who were unfairly denied payment, Feinman explains how people can be more cautious when shopping for policies and what to do when pursuing a disputed claim. He also lays out a plan for the legal reforms needed to prevent future abuses. This expos é will help drive the discussion of this increasingly hot- button issue.

Problem: People are tired of feeling powerless and uninformed when dealing with insurance. Solution:

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At last, here you ' ll find the inside tips that will enable you to save money, time, and avoid frustration when buying or renewing your insurance. Dear Friend: If you ' re like most people, you ' re paying too much on your insurance premiums and should know that there are “ untold ” ways to save money and prevent aggravation. But unless you were privy to the “ inside tips ” that most insurance professionals know about, you wouldn ' t have a clue as to how you could save as much as possible. Well, here ' s your chance to get the secrets that some don ' t volunteer to share. Listed below are just some of the things you ' ll learn in “ Insurance Secrets Revealed, ” to start putting cash back into YOUR pocket, take better control, and protect yourself & family...right away:

- Learn the one simple “ secret ” that could save hundreds or thousands of dollars off of a homeowners or auto insurance premium immediately!
- Discover the one thing that's overlooked by most people and causes them to overpay month after month
- Learn the “ special questions ” to ask an insurance company or agent that can save you money off of your quote or premium
- Discover how and when an insurance company can fix your car, even if you only have liability coverage
- Learn “ Secrets ” to saving money when insuring younger drivers
- How to prevent paying “ out of pocket ” (despite having insurance) to your finance or leasing company after a major accident
- Discover 12 important insurance products you must know about NOW!
- How to inexpensively cover yourself against major lawsuits
- How to really buy auto insurance and what you should be asking for
- How to choose a good insurance company before it's too late
- Learn what to include in your policy, to get more money for your home or auto claim
- How to get life insurance death benefits WHILE YOU ' RE STILL LIVING (most people are absolutely shocked by this, and no, it ' s not the accumulated cash value of the policy.)
- Find out these important tips to keep from being “ penalized ” or cancelled by your insurance company
- Learn the difference between buying insurance through agents, brokers, and buying direct (there is a difference)
-

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Find out things you should know about the claims process, that perhaps no one ever told you! • Discover what every homeowner should know about mold, where to go for help, and much more! **DON ' T RELY SOLELY ON AGENTS OR SALES REPS TO TELL YOU HOW TO SAVE ON, OR BUY INSURANCE!** Insurance is a serious topic and the truth of the matter is that most people don ' t have a clue as to what they ' re getting or what they should be asking for when talking to an insurance agent. Not knowing what to buy or what type of policy is best for your situation can cost you and your family **BIG TIME** by leaving you at the mercy of an insurance salesperson ' s lack of experience, knowledge and/or concern. To be honest, you have a right to know all you can without being an insurance agent yourself. This is why this information is now being revealed, so consumers like yourself can be put on a level playing field, compared to people that just blindly buy insurance everyday, pay more than they have to, and walk away with inadequate protection. Friend, don ' t let a lack of knowledge keep you from empowering yourself! This is the type of straight-up information that you need, " real world " info that will tell you like it really is, (something rarely found elsewhere). Now is the time to stop being vulnerable and seize control by becoming an informed buyer! Get your copy today! "Insurance Secrets Revealed by award-winning insurance agent and expert, Rodger Nelson, is a highly practical guide filled from cover to cover with money-saving advice that the insurance companies themselves will never voluntarily reveal to prospective policyholders. Individual chapters cogently address pertinent issues ranging from untold "secrets" of life insurance; solid tips for protecting a business through insurance; insuring against threats to personal finances; and much, much more. Insurance Secrets Revealed is strongly recommended supplementary reading for insurance buyers everywhere." - Midwest Book Review Tags: buying insurance, insurance secrets, saving money tips and tricks, money saving ideas, insider secrets, cost saving ideas, best ways to save money, secrets revealed, money saving

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tricks, money saving tips, saving money guide, buying advice, reduce debt, reducing expenses, lowering bills, budgeting save money, how to save money, fast ways to save money, money saving advice, tips to save money, lowering expenses

When someone suffers a serious loss at their home or business, one of the first things they often think is this: “ At least I have insurance. ” But the claims process is deviously designed to pay only pennies on the dollar for losses. Furthermore, if you take an insurance company to court, you ’ ll find that the legal system is stacked against you. David Skipton brings his many years of claims adjusting experience to help you avoid the pitfalls in the claims process. Learn how to: recognize the tricks insurance companies play to cheat you out of money; take steps to improve your chances of enjoying a favorable outcome on a claim; and receive fair compensation in the event of an insurance payout. It doesn ’ t matter if you own a business or a home—if you have an active claim or not—it ’ s important to demystify the claims process. It begins by learning how to protect your best interests and learning how to play The Claims Game.

LEARN HOW THE MODERN INSURANCE INDUSTRY FUNCTIONS AND DYSFUNCTIONS
With Pay Up!, attorney Chip Merlin exposes the bad faith practices of insurance companies that take advantage of their own customers. The claims process has become so automated that legitimate claims are denied without ever being seen by human eyes. Exceptions and exclusions are buried within small print that can bury your claim. Many claims departments operate under a culture of paranoia in which

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legitimate claims are denied, sometimes accidentally, sometimes not. Cost-cutting measures birth "self-serve" policies that force the policyholder to do the insurer's job. Insurance lobbyists are so enmeshed in the political process that it can be hard to know whose side industry regulators are on. Commercial and individual policyholders pay premiums with the understanding that insurers will pay claims fairly, fully, and promptly. It's time for the insurance industry to Pay Up!

It's the story the insurance industry doesn't want you to know. Now, for the first time, the story in the legal book *From Good Hands to Boxing Gloves* is available to the public. Find out for yourself why insurance companies are improperly denying claims, delaying them, and defending them at trial. The book takes you from the ideas which masterminded Enron, through their impact on the insurance industry, and the resulting claim denials in everything from minor auto accidents to Hurricane Katrina claims. Author David Berardinelli is the trial lawyer who diligently worked to become the first to obtain the "McKinsey Documents" unprotected. He discusses how these documents teach insurers to profit by denying policyholders "good hands" to treat them with "boxing gloves." Learn how Allstate has earned the highest profits in insurance company history during the years with our country's largest natural disasters.

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