

## 1. INDIVIDUAL DISABILITY

Lawyers, doctors, accountants, and similar professionals often have disability insurance policies with helpful, protective provisions. Unfortunately, because these policies are so helpful to disabled professionals, disability insurance companies often try to deny or reduce these claims by ignoring or misinterpreting terms in the policies.

Insurance companies also heavily scrutinize these claims, because these professionals have high wages and benefit amounts.

We understand the challenges that come with filing a disability insurance benefit claims, dealing with a claim denials, and challenging a benefit underpayment. We know that such cases require attention to detail and focus on key issues. We understand that insurers have a financial incentive to deny your claim and will use any and every tool at its disposal to deny your claim. We know how to fight back and show the insurance company that there is no basis on which to deny your claim. Insurance companies have lawyers who use the ERISA (Employee Retirement Income Security Act) laws to their advantage. We can help protect you from having ERISA and other insurance laws used against you