



Like Artists, Good Lawyers Paint a Whole Picture Designed to Fill in the Gaps

By Danielle Lemieux

If you've ever had a disability claim, you know that going up against an insurance company can feel like a heroic task.

Finding a lawyer that will slay this dragon with you? Even harder.

Most group benefit policies provide employees with cookie-cutter plans and, when claims are made, they are often denied. Insurance companies don't worry about these denials as they know it is unlikely that an employee will pay to fight through a costly litigation process.

But, some people can't afford to settle for less. They NEED their long-term disability benefits as outlined in their insurance contract. These people know they

can't work. Their doctors know they can't work. Their only recourse is a lawyer courageous enough to help them level the playing field and a firm that will not ask for money up front. Fees need to be contingent on success as most individuals unable to work need to use their limited resources to put food on the table and a roof over their heads. The contingency fee should also include payment by the lawyer for all disbursements such as medical reports and experts.

Most important is finding a lawyer capable of painting the full picture of the disability for the insurance company. It is not uncommon for an insurance company to base a decision on a simple paper review of a case without ever taking the time to talk to the insured or their doctor. This leads to a limited, simplified picture without a true understanding of the scope of the disability.

Not taking the time to do the due diligence necessary to make sure they have all the facts and see all the colours, textures and nuances of the situation is a major flaw in the decision-making process of many insurance companies.

A good lawyer is like a talented artist, filling in all the less obvious details with the goal of ensuring that the full picture is revealed to the insurance company. With the evidence now in focus, the risk to an insurance company losing a case in court becomes apparent and they are more likely to change their decision. The individual, who once thought it was impossible to overturn a giant insurance company's denial, is now either the beneficiary of a lump sum settlement or is receiving long-term disability benefits on an ongoing basis.