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The 10 Worst Insurance Companies

Allstate Wins Top Honor as “Worst Insurance Company.”

In a detailed report released July 9, 2008, Allstate was named the “Worst Insurance Company” due to their concerted, company-wide practice of putting profits before the interests of their policyholders.

The study involved the review of thousands of court documents, federal government records from the SEC and the FBI, state insurance department complaints and investigations, national, state and local news stories, and testimony from former and current insurance adjusters. The list of the 10 Worst include a variety of different types of insurers, including auto, homeowner, health, life, and disability.

Over the last 10 years, the insurance industry has reported record profits. U.S. insurance companies take in more than \$1 trillion each year in premiums. To date, the insurance industry has acquired more than \$3.8 trillion in assets. Profits for property and casualty insurers average over \$30 billion each year. Life and health insurers also make more than \$30 billion annually. The CEO’s for the 10 Worst make, on average, just over \$9 million each year.

The 10 Worst List, however, is not simply based upon an individual insurance company’s profit or CEO compensation. The 10 Worst List is, in large part, based upon the means by which a company made

their profit. For example, Allstate’s record profits are due in large part to an orchestrated, systematic process of making “lowball” offers on legitimate claims. Former Allstate employees have testified under oath that they had been instructed to follow three “Ds” in adjusting all claims: “Deny, Delay, and Defend.” These deceptive claims handling techniques continue to permeate Allstate and many other insurers, resulting in excessive insurance company profits, while legitimate claims go underpaid or unpaid.

“The rankings show a distinct pattern of insurance industry greed amongst 10 companies that refuse to pay just claims, employ hardball tactics against policyholders, reward executives with extravagant salaries, and raise premiums while hoarding excessive profits,” the report concludes.

The study’s 10 Worst Insurance Companies are the following:

- | | |
|---------------|--------------------|
| 1. ALLSTATE | 6. WELLPOINT |
| 2. UNUM | 7. FARMERS |
| 3. AIG | 8. UNITEDHEALTH |
| 4. STATE FARM | 9. TORCHMARK |
| 5. CONSECO | 10. LIBERTY MUTUAL |

The report was prepared and released by the American Association for Justice (see page 3 for more details about the organization). You can download the entire 10 Worst Report from our website at: www.rozeklaw.com/worst-insurance-companies.htm.

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ROZEK LAW OFFICES is looking for testimonials to use on our website and in our promotional materials. The best testimonial will win 4 tickets to the Milwaukee Brewers vs. Chicago Cubs game on Sunday, September 28, 2008, at 1:00 p.m.

To enter into the contest, submit a testimonial covering any of the following topics:

- **REPRESENTATION**

Current and/or Former Clients can simply submit a brief summary of their experience with Rozek Law Offices and/or Attorney Randy Rozek.

- **OUR CONSUMER GUIDE BOOKS**

If you have read either of our Consumer Guide books, *Personal Injury Claims in Wisconsin* or *Choosing a Personal Injury Attorney in Wisconsin*, then submit a brief summary of what you thought about the book.

- **DOCTORS/EXPERTS/
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PROFESSIONALS**

If you are another professional or business and you have had a positive experience with Rozek Law Offices and/or Attorney Rozek, then submit a brief summary of your experience.

Entries can be submitted via fax, regular mail, or email (testimonials@rozeklaw.com).

**DEADLINE FOR SUBMISSION
SEPTEMBER 15, 2008**

Did You Know?

Wisconsin Does Not Require Drivers to Carry Auto Insurance

Many states require licensed drivers to maintain automobile insurance in order to drive a vehicle. Wisconsin, on the other hand, has what is referred to as a Safety Responsibility Law. The law was enacted in 1945 to protect those who suffer damages in accidents caused by uninsured motorists.

The program provides an incentive for motorists to carry liability insurance or pay for their accident damages. Under the Safety Responsibility Law, uninsured motorists who are in reportable accidents must show they can pay for the damages and injuries they cause or they will lose their driver's license and have their license plates taken away. If the owner of the uninsured vehicle is different than the driver, then the owner may face suspension of the registration of all of their vehicles.

While the theory behind the Safety Responsibility Law is well-meaning, the practical effect is that many irresponsible, uninsured motorists simply lose their license while the injured parties' damages go unpaid. Rarely, can an uninsured motorist afford to pay for the damages they cause. Logically, if an individual cannot afford auto insurance, they likely cannot afford to pay for the damages they may cause.

How Can You Protect Yourself From Uninsured Motorists?

If you or a family member are injured by a hit-and-run driver or by any other vehicle that does not have insurance, your Uninsured Motorist Coverage will pay you for your injuries up to your policy limits. It protects you by making sure that money is available to pay for your losses that were caused by someone else. Uninsured Motorist Coverage is mandatory in Wisconsin, therefore, if you have liability insurance, you automatically have Uninsured Motorist Coverage. The minimum amount of coverage required by law is \$25,000/\$50,000 for bodily injury only.

I always advise my clients to purchase much more than the minimum amount of insurance coverage required by law. As a general rule, I usually advise clients that their Liability, Uninsured Motorist (UM), and Under Insured Motorist (UIM) Coverage limits should be approximately 10 times their annual income. Therefore, if you earned \$50,000 last year, I would generally advise you to obtain, at a minimum, \$500,000 in Liability, UM, and UIM limits.

Questions About Your Insurance Coverage?

Obtaining adequate insurance coverage is essential in protecting you and your family. I will be happy to take the time to explain your current insurance coverage to you and make recommendations for any changes in your coverage to better protect you and your family. Simply fax or email me a copy of your Insurance Declarations Page and I will contact you to schedule a FREE appointment to go over your policy with you.

Motorcycle Fatalities Rise for the 10th Straight Year

For the 10th consecutive year, the number of people killed on motorcycles in the U.S. has risen. According to the most recent statistics compiled by the United States National Highway Traffic Safety Administration (NHTSA), motorcycle deaths rose by over 5% in 2006, the most recent year for which data was available. The number of people injured in motorcycle-related crashes in the U.S. also climbed for the 9th straight year, to 88,000.

Experts predict that, with the rise of gasoline costs, the number of motorcycle riders will increase dramatically, which will likely lead to a sharp increase in the number of inexperienced bikers on the roads. This is expected to result in an increase in the number of motorcycle-related fatalities in the coming years.

The U.S. DOT has launched a comprehensive program aimed at reducing motorcycle injuries and fatalities. The program stresses improved motorcycle rider education and training, tougher standards for helmet certification, improved law enforcement training, and improved road designs that take motorcycle dynamics into account. The U.S. Transportation Secretary, Mary E. Peters, is an avid motorcyclist. She is also a motorcycle crash survivor. Mrs. Peters credits her riding gear with saving her life in a 2005 motorcycle crash in Tucson, Arizona.

For detailed motorcycle safety information, you can visit our Wisconsin Motorcycle Accident webpage at: www.rozeklaw.com/wisconsin-motorcycle-accident-lawyer.htm.

Medically Unfit Truckers a “Major Public Health Concern”

On July 24, 2008, the United States Government Accountability Office (GAO) issued a long-awaited report detailing how approximately 563,000 commercial drivers had serious, disabling medical conditions.

The 563,000 professional drivers included mostly semi-truck drivers and bus drivers from around the United States, including Wisconsin. The study matched the identities from Commercial Drivers Licenses (CDL) to the lists of disabled individuals from the following:

- Social Security Administration
- Office of Personnel Management
- Department of Veteran Affairs
- Department of Labor

The GAO then chose 12 states to analyze more closely. Wisconsin was one of those 12 states.

Perhaps the most startling fact obtained from the deeper analysis was that the majority of CDL's were issued AFTER the individual was declared fully disabled due to medical conditions by the federal government. Further analysis showed that over 1,000 of the drivers in the 12 states had medical conditions including: vision problems, hearing problems and seizure disorders.

The report confirms what we attorneys that routinely take on interstate trucking and bus companies have long known, this has been and continues to be a serious problem. For years, we have been dealing with truck and bus drivers that “doctor shop” until they can find a physician willing to certify them as medically fit to drive. Each year, 5,000 people are killed and over 100,000 are injured as a result of crashes involving semi-trucks and buses.

AMERICAN ASSOCIATION FOR JUSTICE

The American Association for Justice (AAJ) was founded in 1946 by a group of nine attorneys that represented injured workers. Today, over 56,000 trial attorneys from across the world belong to the AAJ, making it the world's largest trial bar.

The purpose and mission of AAJ is to promote justice and fairness to injured persons, safeguard victims' rights, and strengthen the civil justice system through education and the disclosure and dissemination of information critical to the health and safety of the public.

Attorney Rozek has been a member of AAJ for over 10 years, and he belongs to the following specialty sub-groups within the organization:

- Interstate Trucking Litigation Group
- Traumatic Brain Injury Litigation Group
- Complex Regional Pain Syndrome / Reflex Sympathetic Dystrophy Litigation Group
- Nursing Home Negligence Litigation Group
- Motor Vehicle Collision and Premises Liability Section

For more information about AAJ you can visit their website at: www.justice.org. The site offers a number of resources designed to assist consumers.

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Inside - The 10 Worst Insurance Companies

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- | | | |
|--------------------------------|----------------------------------|-------------------------------------|
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| ◆ Truck Accidents | ◆ Nursing Home Neglect and Abuse | ◆ Gas Explosions |
| ◆ Bus Accidents | ◆ Dog Bite and Animal Attacks | ◆ Airplane and Helicopter Accidents |
| ◆ Motorcycle Accidents | ◆ Product Liability | ◆ Railroad Accidents |
| ◆ Pedestrian Accidents | ◆ Construction Site Accidents | ◆ Boating Accidents |
| ◆ Bicycle Accidents | | ◆ Recreational Vehicle Accidents |
| ◆ Dangerous Premises Accidents | | |

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