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IS DELAYING AN INSURANCE CLAIM AN EFFECTIVE DEFENSE STRATEGY?



In February of 2022, it was reported that more than 10% of all insurance claims related to the infamous Texas freeze were still unresolved. This led to widespread accusations that insurance companies were intentionally delaying claims. But why would insurance companies even want to do this? Why is delaying this process as much as possible advantageous for insurance providers? If you're dealing with an insurance claim, should you delay for as long as possible?

If you're searching for effective insurance defense strategies, your best bet is to book a consultation with a team of qualified insurance defense attorneys. These legal professionals can assess your unique situation and determine the best path forward. The truth is that there are many potential strategies for defending an insurance claim, and delaying for as long as possible might not be the most effective choice for you. When you speak with a qualified insurance defense attorney, you can receive legal advice that is tailored towards your specific situation.

The Advantages of Delaying a Claim

Companies that delay claims may experience a number of benefits. First of all, delaying a claim puts pressure on policyholders. These individuals may be dealing with mounting bills for property damage, legal fees, and medical expenses. Most people cannot afford to continue fighting insurance companies for a prolonged period of time. This means that most plaintiffs will be forced



to settle for a favorable amount instead of continuing to negotiate with insurance companies for an extended period. In other words, delaying claims forces policyholders to accept lower settlement offers.

Delaying claims can lower costs in other ways. For example, when an insurance company faces a deluge of property damage claims, they can delay some of them in order to avoid mass payouts all at once. This limits the financial stress on these organizations, and it allows them to invest funds from paid premiums in order to earn interest revenue and offset some of the costs. This is likely one of the main reasons for continuing delays related to the Texas freeze.

Avoid Bad Faith Lawsuits

With all that said, you need to be very careful about how you delay claims. If you delay continuously in an unreasonable manner, you could face a bad faith lawsuit. This is why it's so important to work with a qualified attorney and delay claims in a legal, proper manner rather than opening yourself up to further economic losses.

Enlist the Help of a Qualified Attorney Today

For help from our skilled [Brownsville insurance defense attorneys](#), reach out to Colvin, Saenz, Rodriguez & Kennamer, L.L.P. Over the years, we have helped numerous organizations defend against insurance claims in effective ways. While it's true that delaying your claim for as long as possible may provide positive results, you need to approach this situation carefully in order to avoid legal consequences. In addition, there are other strategies that you might wish to consider. Book a consultation today, and we can discuss all of your legal options in greater depth.

Resources:

statutes.capitol.texas.gov/Docs/IN/htm/IN.541.htm

khou.com/article/news/investigations/texas-winter-storm-victims-insurance-limbo/285-a314639c-b320-4bfe-a32c-dbd17e52d614

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Contact Us Today

BROWNSVILLE OFFICE

1201 East Van Buren St.
Brownsville, TX 78520

Phone: 956-542-7441
Fax: 956-541-2170

EDINBURG OFFICE

323 West Cano, Suite 100
Edinburg, TX 78539

Phone: 866-330-6805
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