



Insurance Fraud

Lawyers in the Insurance Fraud Practice Group provide a broad spectrum of legal services to clients in the insurance industry. Utilizing an interdisciplinary approach, members of our group draw upon their experience to counsel a wide variety of insurance clients, including life, disability, homeowners, personal property, commercial, general casualty and mutual insurance carriers. We concentrate on cases of suspected fraud and we're dedicated to meeting insurers' needs in confronting fraudulent or exaggerated claims.

Members of our group aggressively resist fraudulent claims. We understand the red flags of insurance fraud including late notice of claim, exaggeration of damages and loss, impeding access to basic claim information, criminal conduct and the like. We also understand the need to vigorously press as a plaintiff, where appropriate, policy rescission and damages when fraud exists in the insurance application or in the claim.

INSURANCE FRAUD COUNSELING AND COMPLIANCE

With the mounting pressure on State insurance regulators to reduce insurance fraud, suspected fraud has gained increasing importance in the insurance industry. Since insurers are required, under the anti-fraud law, to set up specialized insurance fraud units, we have policies and procedures to work in tandem with our clients in these matters. Our lawyers have experience in counseling clients on the impact of anti-kickback and anti-referral laws on healthcare transactions and arrangements, compliance with insurance fraud statutes and defending against State investigations into potential compliance violations. We develop a partnership with our clients to insure compliance.

Our group is committed to providing clients high quality legal representation with dedication and excellence, through trial, in the hard hitting arena of insurance fraud litigation.

LIFE, HEALTH, DISABILITY AND HEALTH INSURANCE CLAIMS

We have extensive experience in the defense of life and disability insurance claims, including fraudulent claims for benefits. We vigorously press the defenses of fraud in the application, fraud in the claim, first manifestation of sickness, legal disability and loss of professional licensure unrelated to

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Related Practices

Insurance Coverage and Bad Faith

Practice Highlights

- Our lawyers provide a broad spectrum of legal services to clients in the insurance industry.
- Our group utilizes an interdisciplinary approach to counsel our clients.
- We understand the red flags of insurance fraud and how to best handle them.

disability, insurable interest, ERISA pre-emption, and pre-existing condition. Additionally, our group uses the Pennsylvania Insurance Fraud Prevention Act to pursue civil remedies for insurance fraud when there are material misstatements in the insurance application or in the claim. Our group seeks attorney's fees, costs, and treble damages, where appropriate, and prosecute insurance fraud, on the civil side, through the Fraud Prevention Act.

COMMERCIAL AND PROPERTY DAMAGE CLAIMS

Our attorneys work with insurance carriers investigating and resisting unfounded commercial and property losses, before and after litigation, on the basis of application misrepresentation, arson, concealment and fraudulent claim presentation. We understand the science of fire origin as it relates to arson, as well as basic accounting as it relates to business interruption coverage. With expertise in closely related coverage issues arising under statutes and policy terms, our Group handles claims arising from business interruption, jewelry theft, inland marine and other specialized property forms.

THIRD-PARTY PERSONAL INJURY CLAIMS

Our specialized team is equipped to handle third party personal injury cases where fraud is suspected. Cases involving staged accidents, fabricated injuries and exaggerated damages are vigorously defended. Emphasis is placed on intensive tailored discovery, a thorough workup of all aspects of the file, and an aggressive trial of the case to establish insurance fraud in the claim. The Insurance Fraud Prevention Act provides our clients with the opportunity to counterclaim for damages, including the costs of the investigation and attorneys fees, which is pursued when appropriate.

Recognitions and Awards

Since 2015, White and Williams has been recognized by Chambers USA as a leading law firm in Pennsylvania for achievements and client service in the area of insurance law. The firm is recognized for offering advice to insurers and reinsurers across a range of areas, including coverage, bad faith and excess liability. The firm is also recognized for its adroit handling of complex alternative dispute resolution cases, with clients saying "they have very formidable folk" and "provide great value."

News

Chambers USA 2020 Ranks White and Williams as a Leading Law Firm
April 23, 2020

Chambers USA 2019 Ranks White and Williams as a Leading Law Firm
April 26, 2019

Chambers USA 2018 Ranks White and Williams as a Leading Law Firm
May 10, 2018

White and Williams Earns National "Best Law Firm" Rankings from US News
November 1, 2017

Chambers USA 2017 Ranks White and Williams as a Leading Law Firm
May 26, 2017

Linda Perkins Joins White and Williams Philadelphia Office
February 1, 2017

White and Williams Earns Tier 1 Rankings from U.S. News "Best Law Firms" 2017
November 1, 2016

White and Williams' Insurance Practice Receives Top Honors
September 22, 2016

Chambers USA 2016 Ranks White and Williams as a Leading Law Firm
May 31, 2016

White and Williams Earns "Best Law Firm" Distinction by US News and World Report
November 3, 2015

Chambers USA 2015 Ranks White and Williams as a Leading Law Firm
May 19, 2015

White and Williams Nationally Recognized as a Top-Tier Firm by U.S. News and World Report
November 3, 2014

Coverage College® 2014 Brings Over 600 Students Together for Eighth Annual Insurance Industry Event
October 3, 2014

White and Williams Listed by A.M. Best for over 50 Years
February 12, 2014

White and Williams Earns National Recognition by U.S. News and World Report
November 4, 2013

Congratulations 2013 New York Super Lawyers and Rising Stars
Super Lawyers Magazine | September 13, 2013

White and Williams LLP Receives AM Best's "Recommended Insurance Attorneys" Badge Again
February 11, 2013

The Legal Intelligencer Names Wes Payne an "Unsung Hero" for Pro Bono Work
February 22, 2012

White and Williams LLP Receives AM Best's "Recommended Insurance Attorneys" Badge
January 16, 2012

Coverage College 2011® Brings Over 500 Students Together for Fifth Annual Insurance Industry Event
October 6, 2011

Litigator Jay Shapiro Joins White and Williams
May 2011

Publications

Up To The Task
The Legal Intelligencer | November 2, 2016

Negligent Supervision Claims Do Not Constitute an Occurrence and Do Not Trigger Coverage or a Duty to Defend Under a
CGL Policy: *Calfayan Construction Assoc. Inc v. Erie Insurance*
Counter Point, Pennsylvania Defense Institute | August 2013