



## The Birmingham News

### Letters, faxes, and e-mail

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#### Greedy in Alabama:

As a lawyer for hurt people, I have witnessed insurance companies being greedy more times than I can count. I hope people read the recently released study by the American Association for Justice titled "The 10 Worst Insurance Companies in America."

Of the 10 worst, several do business in Alabama, and Alabamians need to recognize the horrendous conduct of these insurance companies. This study gives us something to think about when our automobile, home and life insurance premium bills arrive. It is not surprising to see State Farm among the 10 worst given its propensity to deny, delay and defend to the distinct detriment of good, hardworking people.

Most folks are not aware how badly some insurance companies behave because they never need to make a claim. So long as you pay your premiums on time and never have the audacity to file a claim, your insurance company might seem like a good neighbor. Watch out, however, because these 10 companies will turn those "good hands" into boxing gloves as soon as you need the benefits you paid for.

Certainly, nothing is wrong with an insurance company making an honest profit. Unfortunately, too many insurance companies put profits ahead of the people they insure.

One thing you can say about all insurance companies, not just these 10 worst: They love collecting your premiums, and they hate paying your just benefits.

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