

LAROE P.C.

HAIL

FIRE

FLOOD

COLLAPSE

HURRICANE

WIND DAMAGE

WATER INTRUSION

BUSINESS
INTERRUPTION

ENVIRONMENTAL
CONTAMINATION

CONSTRUCTION
PROJECT DAMAGE

LaRoe P.C. Approach to Business Insurance Claims

Following a company catastrophe such as a fire, hurricane, hail storm, or flood, business leaders are faced with presenting business insurance claims to more experienced commercial insurers—insurers that have more resources, teams of experienced consultants, experts and attorneys, and that are capable of easily out maneuvering even the most astute business leaders. While most insurers act fairly and reasonably following a catastrophe, sometimes, insurers (for many reasons) wrongfully deny or delay valid claims. In cases of wrongfully denied or delayed claims, The Law Offices of James K. LaRoe, P.C. (“LaRoe P.C.”) can help level the field of conflict. Since 1993, LaRoe P.C. has focused on business insurance claims following catastrophes. Unlike other law firms, LaRoe P.C. offers cost effective contingent fee options and a proven, systematic approach designed to help clients maximize their recovery.

I. LaRoe P.C. Delivers an Actionable Comprehensive Claim Report

For a flat fee, LaRoe P.C. conducts a rapid and comprehensive analysis of each client’s insurance claim and produces a comprehensive and actionable LaRoe P.C. Comprehensive Claim Report that includes LaRoe P.C.’s recommendations.

LaRoe P.C.’s analysis includes:

Reviewing all available claim information from witness interviews and client-provided documentation;

- Legally analyzing the applicable insurance policies provisions, the claim submittal and denial documents and communications, the timing and valuation of the claim; and
- Evaluating the resources necessary and available to contest the insurer’s denial of the claim.

A denied or delayed valid claim following a catastrophe can destroy an otherwise thriving business.

LaRoe P.C. then prepares LaRoe P.C.’s Comprehensive Claim Report that contains:

- A summary of the claim history and background, including the timing of the claim;
- A detailed legal evaluation of the relevant policy provisions, the claimed defenses and potential additional defenses, the timing of the claim and denial, and the status of the proof and valuation of the claim;
- Options for resolving the dispute and estimated costs and benefits associated with each option; and
- LaRoe P.C.’s recommended approach to resolving the denied claim along with estimated costs associated with that approach.

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With LaRoe P.C.'s Comprehensive Claim Report, business leaders can fully evaluate how best to proceed after an insurer's denial, partial denial, or delay in payment. They can then choose to independently implement one of the listed options or, if recommended, to engage LaRoe P.C. to act as specialty business insurance claim counsel.

II. LaRoe P.C.'S Proven Litigation Approach

Upon being retained after a commercial insurer's wrongful claim denial, partial denial or delay, LaRoe P.C. implements its 20-year proven systematic, multi-phased approach to dispute resolution and litigation management. LaRoe P.C. simultaneously implements each phase of its approach to help maximize each client's net recovery.

- **LaRoe P.C.'s Forensic/Investigative Phase** involves an in-depth analysis of what physically happened and why. Through this phase, LaRoe P.C. identifies and obtains the necessary forensic witnesses (expert and lay), assembles the necessary documentation of both liability and damages, and, if necessary, counsels on taking affirmative action to prevent spoliation of evidence.
- **LaRoe P.C.'s Proof Phase** works simultaneously with its Forensic/Investigative Phase and involves obtaining and marshalling the necessary evidence to prove the case. The Proof Phase typically includes developing, organizing and transforming information and documentation into legally admissible evidence as well as locating and working

with qualified blaming and damages experts.

- **LaRoe P.C.'s Evaluation/Strategy Phase** is constant. LaRoe P.C. evaluates all angles of each client's dispute as it progresses from pre-lawsuit through final judgment. During the course of the dispute, LaRoe P.C. strategically analyzes each client's claims and causes of action and its insurer's asserted and potential defenses and continually reports to and consults with clients regarding each strategic step. LaRoe P.C. is able to adapt to and comply with even the most strenuous required corporate reporting structures.
- **LaRoe P.C.'s Active Litigation Phase** involves all of the legal work necessary to pursue each client's case to a successful conclusion. This phase includes the preparation of thorough discovery plans and budgets, detailed motions, and tactical trial plans.

III. LaRoe P.C.'s Cost Effective Fee Structures

With extensive experience in commercial insurance disputes and with its multi-phased approach to dispute resolution and litigation management, LaRoe P.C. offers unique and cost effective solutions to each client's claim conflict. LaRoe P.C. prepares and presents its LaRoe P.C. Comprehensive Claim Report to each client for a right-sized flat fee. Then, if that client decides to pursue its claim with LaRoe P.C. as its specialty business insurance claim counsel, LaRoe P.C. offers a cost effective contingent fee arrangement with an offset of the flat fee paid — so that the cost of

LaRoe P.C.'s commercial policyholder practice is designed to help level the field of conflict.

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future legal fees is not likely to be claim
determinative for LaRoe P.C.'s client.

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