



An Attorney's Guide to ERISA Disability Claims

Scott M. Riemer

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An Attorney's Guide to ERISA Disability Claims is an essential resource that gives you the specialized knowledge you need to thoroughly prepare ERISA disability claims through both the initial application process and the insurance company's appeal process. Disability insurers scrutinize claims for any shred of evidence to support a decision that the insured can still perform her occupation. Sometimes just a line or two in the doctor's treatment notes or a minute on a surveillance video is enough. In assessing an occupation's requirements, insurers routinely ignore significant demands, such as travel, long hours, high stress, and quick thinking. This comprehensive guide tells you how to anticipate and respond to these and similar (sometimes outrageous) insurer tactics. The surest way to resolve your client's ERISA disability claim favorably without litigation is to follow Scott Riemer's guidance. Prepare your client's application and appeal as though you expect litigation to be necessary. When insurers know you are ready for court, they are more likely to pay the claim and save litigation for someone else's client. If you do need to litigate, you will be ready. Filled with practical strategies and helpful templates and forms, this comprehensive guide teaches you how to assemble a compelling case that your client meets the policy's standard of disability.

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