



Life & Disability

Individual and Group Life Insurance Policies

The legal team at Conroy Simberg is committed to meeting the legal needs of life and disability insurers. We aggressively represent and defend these insurers in a wide range of benefit disputes involving individual and group life and disability insurance policies. Our attorneys are highly skilled in reviewing and interpreting policy language and resolving complex [insurance coverage](#) matters. We concentrate on developing a complete and accurate analysis so that we can construct the best defense possible to safeguard our clients' financial interests and business operations.

Coverage disputes need to be resolved quickly and efficiently. We appreciate that our insurance carrier clients expect to be kept well-informed at all stages of the legal process. Our firm has developed state-of-the-art reporting systems to ensure that our clients are made aware of all developments in their cases. We maintain constant communication with our insurance clients and strive to create successful defense plans that meet their specific time frames and budgets.

Extensive Coverage Experience

Our legal team has extensive experience resolving a wide array of life and disability coverage matters. We work with our clients to analyze and evaluate the payment of benefits under all forms of life insurance policies, including term, universal, whole life, and variable policies, as well as annuities. When a case involves a short-term or long-term disability policy, we fully investigate the matter to determine if permanent or partial disability qualifications are met. We discuss all issues with our clients and partner with them to develop the best course of action to successfully resolve their dispute.

Our insurance coverage attorneys are well-recognized by companies throughout Florida for their ability to consistently provide comprehensive coverage analysis and litigation services. When defending life and disability cases, our lawyers draw upon their experience handling coverage matters across all lines of insurance. Our firm's diverse and expansive insurance coverage practice provides our legal team with an in-depth understanding of the terms and conditions associated with all forms of insurance contracts, including complex life and disability policies.

Complex and Unique Issues

Life and disability insurance policies often involve complex and unique issues that are distinct from other types of insurance contracts. The attorneys in our life and disability practice have an in-depth understanding of the state and federal laws that govern these types of insurance policies.

We are well-versed in ERISA laws and regulations and know how to successfully prepare and defend cases involving group benefits that fall under the purview of ERISA. Our firm also aggressively defends our clients in cases involving allegations of bad faith and unfair and deceptive trade practices.

Cost-Effective Representation

Whether we are handling a case involving individual or group (employer) benefits, our attorneys strive to resolve life and disability cases in a cost-effective manner. We attempt to settle claims quickly and amicably through direct negotiation. Our firm also has extensive experience mediating and arbitrating insurance cases. While our legal team attempts to avoid litigation, there are times when taking a case to trial is in the best interest of our clients. In these situations, our trial and appellate attorneys are well-positioned to defend our clients throughout the entire course of litigation.