

As Seen In... *Forbes*, December 5, 2011

DarrasLaw

Frank N. Darras is a true gentleman with a hard-hitting message for insurance companies: You will have to honor your obligations to your policyholders.

Darras has the firepower to hold them to it. His legal practice, DarrasLaw, is the nation's largest litigation firm devoted to serving policyholders who have had disability or long-term care claims denied. In many cases, people often feel overwhelmed, confused and powerless to fight the insurance companies. Enter, DarrasLaw.

Darras takes on insurance giants on behalf of the sick, injured and elderly. His clients are physicians, CEOs, entertainers, sports figures – and secretaries, dockworkers, truck drivers. “I also wanted to make sure the poor and those of modest means would have someone on their side,” he says. “Someone has to advocate zealously for them. I’m that someone.”

This is not the usual legal practice.

FREE INDIVIDUAL INSURANCE ADVICE

To begin with, Darras opened DarrasLaw in February 2010 after more than two decades as a partner in another firm. Joining his staff are some of America's top insurance experts. Their intention is to help people get the claims coverage they need and have paid handsomely for. “I have a nationwide practice,” Darras says. “We follow the sun, working first thing each morning on the East Coast and turning off the lights when Hawaii calls it a day.”

Now add in the “Tell a Friend” program: free individual insurance advice. This includes policy analysis, help with claim questions or concerns, and guidance for those who may need to resort to litigation. “I wanted to provide free help so everybody could get their questions answered,” says Darras. “In return, I ask that if they received great advice, they tell a friend about DarrasLaw. I go to a retainer basis only when there's nothing more I can do for free.”

Anyone who has ever had a claim wrongfully denied, delayed, lost, or held up for more documentation will surely appreciate what DarrasLaw does. This is certainly true for those whose cases are smaller. Carriers know average lawyers won't represent those clients in federal court. Small disability claims, often in the hundreds of dollars, are easy for insurers to drag out until the policyholder gives up.



DarrasLaw Fights for John and Jane Q. Public



“I know time is an insurance company's friend,” says Darras. “They know sick or injured people don't have much fight in them. They're busy with treatment, trying to recover, trying to get back to work. This is a war of attrition, and it's tough to take on a billion-dollar insurance company.”

PUTTING EXPERTS ON THE POLICYHOLDER'S SIDE

Darras' disability and long-term care focus began when he graduated from law school and bought an insurance policy he couldn't decipher. How, he wondered, does anyone understand this? His first case was for a worker with a brain injury. He got the carrier to pay all the benefits, plus interest, emotional distress, and punishment damages. “It was the case that turned me into the disability lawyer I am today.”

Darras met some of the worker's doctors, and they asked for help in reviewing their own insurance. Thus was born the Tell-a-Friend program. And through that, Darras has built a roster of medical authorities. “My clients have the preeminent experts in the country on their side,” he says.

As a nationwide practice, DarrasLaw stays current in real time with developments in the insurance world. Darras says most lawyers may have 20 or 30 disability or long-term care cases in a year; he resolves more than 1,000 cases per year. If a big insurance company requires a new form, he'll spot it, and if it's a bad faith tactic, he steps in to stop it.

“For other attorneys, it might take a year or more to see a pattern when an insurance company sets up a new bad faith hurdle.”

DarrasLaw gets results. Each year, the firm returns nearly \$40 million to policyholders. In nearly a quarter of a century of practice, Darras has recovered three-quarters of a billion dollars for people fighting for what was rightfully theirs.

With success has come recognition. Darras was named by *Lawdragon* magazine as one of America's Top 500 lawyers, a Super Lawyer every year since the honor was instituted, and is annually listed in *The Best Lawyers in America*.

“Policyholders deserve peace of mind and security when they buy insurance,” Darras says. DarrasLaw holds big insurance companies accountable.



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