

MORGAN & MORGAN®

INSURANCE RECOVERY GROUP

THE MORGAN & MORGAN SECOND LOOK PROGRAM

A Guide



You Paid Your Premiums,
don't take their answer at
face value - even if you
think they're right



Insurance companies
are biased towards their
own interest, not yours



Call us,
we want to help

WE'RE OPEN 24/7 | 800.555.6666 | FORTHEPEOPLE.COM

You Don't Have To Take Their Word For It

Insurance policies can be confusing and the tactics insurance companies use to diffuse your claims can be even more so. Even if you think there is nothing that can be done; even if your denial came with a long, complicated engineering report; let us review your claim for free.

You need to know that your insurance company doesn't get the final word.

They might seem like a monolithic force with unlimited resources to fight your claim. You're not out of options.

They Call It Business, We Call It Bullying

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WHY ARE
INSURANCE
COMPANIES SO
CONFUSING?

Every dollar an insurance company pays out for a claim of any kind is a dollar out of their pocket. As for-profit companies, most insurers are therefore motivated to pay out as little as possible, as rarely as possible.

This doesn't necessarily mean that all insurance companies will intentionally deny justified claims, but it does often mean that the methods they use for figuring out if a claim is justified will be biased in the direction of approving fewer claims. It also often means that the way they choose to interpret the insurance contract language will be biased in that same direction.



Bias leads to error, which leads to justified claims getting denied, lowballed, or delayed. And when they decide to deny, lowball, or delay a claim, they are experts at making you think that they are the final authority; that you have no recourse.

Get Us On Your Side

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SO WHAT
CAN I DO?

Don't wait. With one call, you can have the largest plaintiffs law firm in the country taking a second look at your case, and letting you know what options you actually have.

If we are able to take your case, you won't pay anything unless we win for you. And winning against the insurance companies is what the Morgan & Morgan Insurance Recovery Group attorneys have been doing for decades.



Don't wait to start fighting for what you deserve. Call today for your free consultation.

The Morgan & Morgan Insurance Recovery Group is a whole team of talented and experienced insurance recovery attorneys ready to examine your situation, and let you know if you have grounds to fight for your payout, no matter what the insurance company says. All you have to do is call for your free consultation.

Who We Are



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*We aim to give more people a
chance at justice.*

John Morgan founded Morgan & Morgan in 1988. The firm's first office was located in Orlando, Florida, and was made up of three attorneys, two paralegals, and a receptionist. Over the past 30 years, we've been fortunate enough to hire more than 500 attorneys and open 50 offices across the country, empowering us to reach and help even more people. We have a support staff of about 3,000 employees. These paralegals, case managers, case evaluation specialists, receptionists, and more make sure that our clients are taken care of every step of the way.

Our attorneys are dedicated to fighting for the best possible outcome for those who trust us with their cases. With that goal, we've won over \$7 billion for our clients. These wins represent so much more than just a dollar amount, though. They represent the wellbeing of our clients, which is something we take deep pride in protecting.

Practice Areas

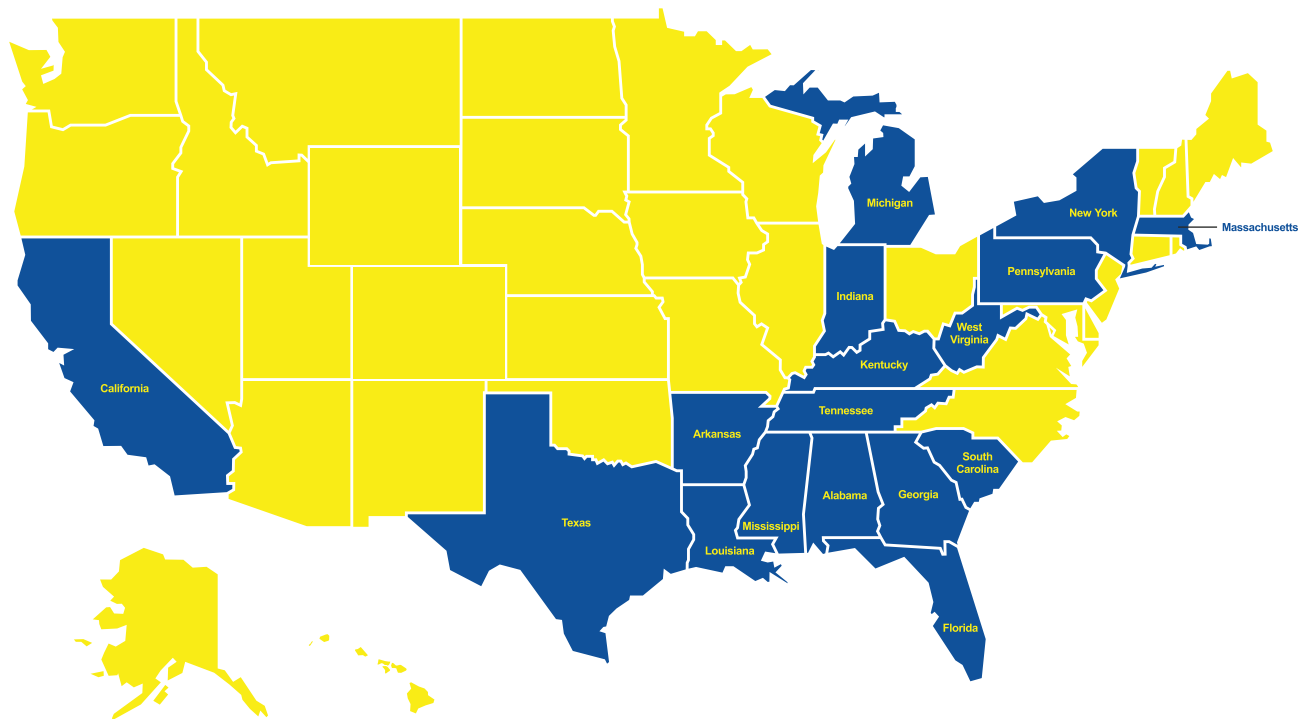
Everywhere for Everyone.

- Birth Injuries
- Brain Injuries
- Breach of Warranty
- Burn & Fire Injuries
- Business Litigation
- Business Interruption Claims
- Car, Truck and Motorcycle Accidents
- Child Sexual Abuse
- Civil Rights
- Class Actions & Mass Torts
- Construction Accidents
- Deaf & Disability Rights Unit
- Dog Bites/Animal Attacks
- Employee Rights
- FCRA
- Medical Malpractice
- Mesothelioma
- Negligent Security/Premises Liability
- Nursing Home Abuse
- Product Liability
- Property & Life Insurance and AD&D
- Sex Trafficking
- Slip & Fall
- Social Security Disability
- Spinal Cord Injuries
- Train Accidents
- Veterans' Benefits
- Whistleblower/Qui Tam
- Workers' Compensation
- Wrongful Death

Office Locations

● OFFICE LOCATIONS

Note: We handle cases nationally, working with local counsel in states without our physical presence.



Attorney Growth & Successes

2019

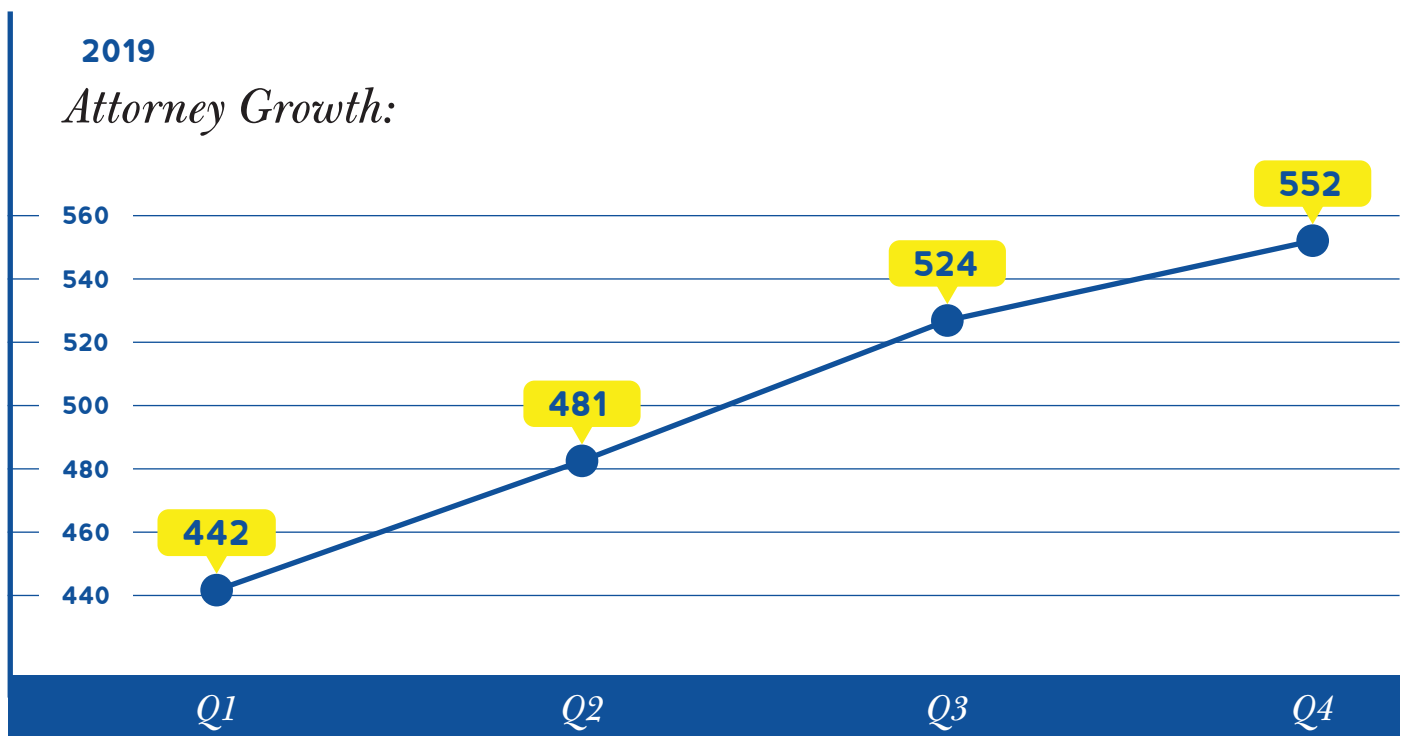
Total Amount Recovered: **OVER \$1 BILLION**

2019

Total Cases Resolved: **50,000**

2019

Attorney Growth:



What People Say About Us

I was able to contact Morgan & Morgan via their online form from the emergency room on the day of my accident. Someone called me the next morning and set up rehab and therapy appointments right away. The following day they came to my home to begin my case. They are swift, professional and customer service-focused. After my accident, I was nervous about driving. I was very grateful that they were so accommodating.

- Z.A., ATLANTA, GA

I couldn't be happier with the service and the professionalism of your staff I was very satisfied with the outcome of my case. The team always returned my telephone calls in a timely manner and shared valuable as well as valid information. They were very professional and maintained a positive attitude. I would definitely use your services again if I was faced with a situation that required an attorney or legal advice and I would also refer your agency to others. Although my situation was unfortunate, I was glad to have your team on my side to get me through the difficult times. Again, I say THANK YOU.

- KATHY, MEMPHIS, TN

They are the most caring and personal attorneys you could ever have on your side. They genuinely make you feel like helping you in every way they can is their goal and main priority. I'd highly recommend this firm to anyone in need. They treat you as if you were a part of their family and are always seeking the best for the client.

- JANET, LOUISVILLE, KY

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Although my situation was unfortunate, I was glad to have your team on my side to get me through the difficult times. Again, I say thank you.

I emailed my questions and concerns and had doubt that anyone would contact me in the next 24 hours. I emailed them around 8:30 pm. I received a call the very next morning and the representative explained that after I answered her questions she would turn it over to a lawyer and then they would contact me. She answered all my questions and concerns. She gave me hope that I did the right thing. She said I should hear something in the next few days after a lawyer has time to review. I will not have to pay anything unless they win a settlement. I will receive all the information soon as to what will happen next. It has been less than 24 hours and everything is set in motion.

- TAMMY, ORLANDO, FL

I would just like to say that, regardless of my injuries and all that I am currently going through daily, my attorney was absolutely wonderful to me as far as listening to my concerns and thoughts and always asking if I needed anything. He made sure that he let me know that I could call him at any time for whatever I wanted to discuss regarding my case! He is a true God send and I simply love his attitude and the attention he gives to clients. From day one, this firm has gone above and beyond the call of duty making certain that I was reached out to in a very timely manner. You all ran circles and holes around the first firm! I would recommend you to family, friends, and complete strangers!

- ALICIA, JACKSON, MS

Unbelievably organized, responsive, and probably the most effective process-oriented group of people I've ever seen. Their preparation for mediation and trial is beyond comprehensive. Across two cases and three years, not once did anything fall between the cracks. Everyone I came into contact with exemplifies professionalism; they quickly resolved insurance issues and spent time educating me about everything affecting my cases. I trust Morgan & Morgan and I am grateful for everything they did for me. I recommend them without reservation and will miss working with them now that my civil suit is settled.

- JERRI, JACKSONVILLE, FL

In the News

At Morgan & Morgan, everything we do — from the cases we take on to our wins in the courtroom — makes an impact. That's why in 2019, our legal actions, settlements, and verdicts were covered by premier national and international media outlets like The New York Times, The Washington Post, The Guardian, and CNN, as well as local media outlets.

Here are some of our cases that made headlines in 2019.

Restoring Basketball Glory

In 2018, the NCAA imposed a penalty on the men's basketball team at the University of Louisville (Kentucky) for alleged rules violations. They had their 2013 NCAA tournament win, 2012 Final Four appearance, and individual player statistics vacated and removed from the record.

With the help of John Morgan, our firm's founder, the team's players sued the NCAA and last year reached a confidential settlement. The players had all their statistical achievements and personal honors restored.

Coverage appeared on ESPN, Fox Sports, and in the Associated Press, among others.

Morgan & Morgan Attorney Named Cybersecurity MVP

Morgan & Morgan's John Yanchunis was named a 2019 MVP by Law360 — the premier national legal news service — in recognition of his work protecting the rights of consumers harmed by data breaches.

Last year, John achieved a notable victory when he and his team reached a \$117 million settlement with web giant Yahoo after a data breach compromised billions of user accounts.



Major Settlement in MA Gas Explosions Case

In September 2018, a series of explosions ripped through the Merrimack Valley, Massachusetts, towns of Lawrence, Andover, and North Andover. These explosions were caused by excess gas pressure in poorly built, poorly installed, and poorly maintained natural gas lines owned and operated by Columbia Gas of Massachusetts.

More than 40 homes experienced explosions and fires as a result, which caused severe damage and injury, including one death. Morgan & Morgan's Frank Petosa took the lead in the lawsuit representing the victims, and in July 2019, a \$143 million settlement was reached.

Coverage appeared in The Washington Post and The Boston Globe, and was provided by the Associated Press.

Florida Powerhouse

Although we're a nationwide firm, Florida is still Morgan & Morgan's home base. This year, the firm was recognized for its achievements in the Sunshine State as a Law360 "Florida Powerhouse."

With over 350 attorneys in the state and more than two dozen offices, Morgan & Morgan has made an indelible name for itself there through litigation and impact.

Fighting for a Zipline Accident Victim

A 10-year-old boy from Lakeland, Florida, was seriously injured when his zipline harness disconnected and he fell 20 feet to the concrete below. On behalf of his family, Morgan & Morgan is pursuing legal action against the operators of the zipline facility, alleging employee error due to improper training and safety procedures.

Coverage appeared on the ABC, FOX, NBC, and CNN news channels, among others.

Featured In

The New York Times

The Washington Post

WALL STREET JOURNAL

POLITICO

USA TODAY

AP Associated Press

billboard

Newsweek

THOMSON REUTERS

CNN

Forbes

abc

FOX

NBC

BUSINESS INSIDER

TODAY

ESPN

30

Years

\$7

Billion Recovered

\$0

Upfront Fees

No matter your financial situation, you deserve the kind of legal representation it takes to go up against massive corporations like Eisai Pharmaceuticals, the makers of Belviq. If you or a loved one were harmed by their negligence, you deserve justice and compensation. We want to help you fight for it.

Morgan & Morgan has been there for the people against the powerful for more than 30 years, and we've recovered more than \$7 billion to date for clients just like you. Call today. Your case review is always free, and you'll never have to pay a penny unless we win for you.

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