



# From Good Hands to Boxing Gloves: The Dark Side of Insurance

*David J. Berardinelli*

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## **From Good Hands to Boxing Gloves: The Dark Side of Insurance** David J. Berardinelli

We've all seen the name of AIG's CEO, Edward Liddy, far too often in the last few months. He recently attended a hearing before a congressional committee explaining why he thinks \$165 million in federal bailout money from American taxpayers needs to go to AIG employees for bonuses. During Liddy's introduction, Chairman Kanjorski raised the issue about Liddy's former role as CEO of Allstate, and that company's denial of insurance contract claims. Later, one of the representatives asked why we as taxpayers are being forced to pay \$165 million in bonuses on the basis that these were contracts. Liddy had no problem denying insurance contract claims which the policyholders made against his former company, Allstate. It might be surprising for the public to realize that Liddy made over \$350 million in salary and stock options in his position at Allstate, in large part by implementing a plan to deny and otherwise underpay contract claims to Allstate policyholders. He did this with the assistance, of McKinsey & Co., the same consultants who created the Enron business plan. The public might also be interested to know that while running AIG, Liddy continues to be a major Allstate stockholder. Liddy was the President and CEO of Allstate Insurance Corp. from 1995 to 1999, then the Chairman of the Board until 2007. While at Allstate, he orchestrated across-the-board claim denial and underpayment systems created by McKinsey & Co., which led to David J. Berardinelli's investigative book *From Good Hands to Boxing Gloves: The Dark Side of Insurance*. According to this book, by the time he left, Mr. Liddy had already amassed Allstate stock worth over \$250 million, with an additional payment at retirement of \$50 million, and a retirement package worth over \$70 million. You can also find out how, during his leadership at Allstate, Liddy oversaw that company's rejection of Hurricane Katrina home loss claims, how those costs were passed off on the American taxpayers through the National Flood Insurance Fund, and how Allstate and Liddy profited by passing off the losses to taxpayers. Find out for yourself why insurance claims are being improperly denied, delayed, and defended at trial. Read the story the insurance industry doesn't want you to know.

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