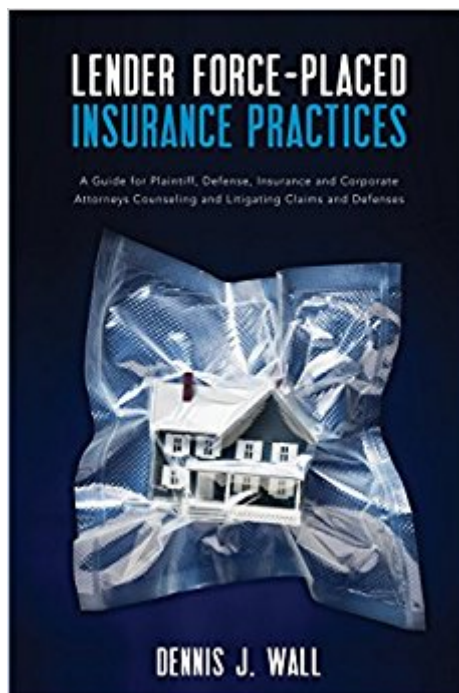




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Lender Force-Placed Insurance Practices: A Guide For Plaintiff, Defense, Insurance And Corporate Counseling And Litigating Claims And Defenses



Synopsis

Lenders can require that a homeowner maintain adequate insurance on their property, and should it lapse, they can obtain insurance coverage and add the costs of this force-placed insurance to the mortgage. Resulting from years of research in publicly available court files, this book discusses lender force-placed insurance practices (LFPI) in the hands of alleged predatory mortgage loan servicers. Written in a clear and accessible manner, this book brings to light an essential area of insurance law that reaches almost every area of consumer life in the country. It provides an easy-to-understand explanation of the subject and clear solutions to the continuing problems involved in LFPI practices. Well-known for his knowledge and advocacy in the area, author Dennis J. Wall identifies and examines in detail the key issues involved in LFPI. It is an essential resource for attorneys, financial advisors, and others who counsel borrowers and lenders concerning these practices. Topics include: Current business practices in force-placed insurance Claims and defenses in litigation Statutes, agency rules, and regulations

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"Dennis Wall's fine book, *Lender Force-Placed Insurance Practices* is an excellent and deep study of one of the great consumer rip-offs of the last few decades. Mr. Wall has done a great service for attorneys and advocates who need to understand this issue in order take action to move the nation toward ending the abusive kickbacks that unfairly double or triple the cost of insurance for Americans already struggling to keep their homes."-- Bob Hunter, Director of Insurance, Consumer Federation of America, Former Texas Insurance Commissioner and Federal Insurance

Administrator" This very useful book finishes by raising and exploring possible alternatives to the current system of lender force-placed insurance practices. Read this book."--R. Lee Bennett, Esquire, Orlando, Florida

"Dennis Wall does a superb job in describing how the phenomenon of lender force-placed insurance came about and the contractual, regulatory, and legal issues it presents. Surveying practically all of the publicly available resources, he describes proper and improper practices, legal arguments, and potential solutions."--Jay Feinman, Distinguished Professor of Law, Camden, New Jersey

DENNIS J. WALL is an experienced litigator in state and federal trial and appellate courts. He is also an experienced mediator who mediated under the Certification of the Florida Supreme Court. He has also testified as an expert witness in state and federal courts in many cases. Mr. Wall is an elected member of the American Law Institute. He is also a member of the Florida Bar, an "AV" rated attorney, and the founding member of the Insurance Law Committee of the Orange County (Florida) Bar Association. He has addressed more than 5,000 cases and statutes and other legal authorities in LITIGATION AND PREVENTION OF INSURER BAD FAITH (Third Edition and 2016 Supplements in Two Volumes, Thomson Reuters West Publishing Company), and CATASTROPHE CLAIMS: INSURANCE COVERAGE FOR NATURAL AND MAN-MADE DISASTERS (coauthor, 2016 Supplements, Thomson Reuters West Publishing Company). Mr. Wall also writes the critically acclaimed blogs "Insurance Claims and Issues" and "Insurance Claims and Bad Faith Law."

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