

# Life Insurance Dallas Claim Process Might Be Simplified with Prudential Settlement

*One of the top health and life insurance agents in Dallas, says Department of Labor negotiated a settlement agreement with Prudential Insurance Co. of America.*

DALLAS, TEXAS, USA, June 29, 2023 /EINPresswire.com/ -- [Life insurance Dallas](#) and the people who have it may soon notice a simplified group life insurance claim process for clients coping with the loss of loved ones. In addition, the U.S. Department of Labor and its team of lawyers recently

announced a settlement agreement with Prudential Insurance Co. of America to resolve concerns about how the company “has dealt with questions about some group life insureds’ insurability.” The DOL claims that Prudential denied roughly 200 group life claims based on lack

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Rick Thornton, one of the top health and life insurance agents in Dallas, says recent ruling involving Prudential is a cautionary tale of how quickly internal claims processing practices can go awry.”

*Rick Thornton*

of evidence of insurability from 2017 through 2020. As a result, Prudential has agreed to limit evidence-of-insurability challenges to claims involving insureds who died within three months of starting to pay premiums, and the DOL would like to see this change impact all group life issuers moving forward.

More information can be found at:

<https://www.dol.gov/newsroom/releases/ebsa/ebsa20230419>

Many life insurance companies in Dallas will undoubtedly use Prudential as a cautionary tale of internal practices — specifically when it comes to verifying workers’ eligibility for coverage before collecting premiums from them, rather than waiting until beneficiaries file death claims to raise questions about insurability. With that said, the settlement applies only to Prudential, which neither admitted nor denied wrongdoing as it relates to ERISA-related fiduciary duties. “The Employee Benefits Security Administration will take appropriate action against any insurance company that collects regular premium payments from plan



Life Insurance Dallas

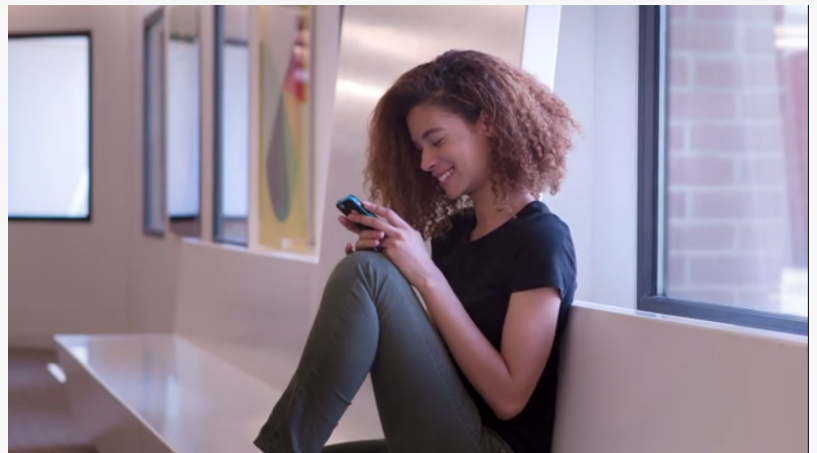
participants, and later plays a game of 'gotcha' to wrongfully deny benefits based on technicalities like 'insurability' after the participant passes away," Lisa Gomez, the assistant secretary in charge of the Employee Benefits Security Administration, said, in a comment included in the settlement announcement.

Rick Thornton, one of the top health and [life insurance agents in Dallas](#), said it is important for insurers to do business the right way when it comes to insureds and their families — especially when beneficiaries file death claims. Many of these people are simply trying to satisfy policy requirements but are treated as if they are doing something wrong.

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