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2020

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The case arose when the plaintiffs sought additional payments from USAA, their insurance provider, for injuries that they claimed exceeded the at-fault driver's policy following a motor vehicle accident. When USAA denied payment of further medical bills following an audit of the bills, the plaintiffs brought both a \$1 million underinsured motorist claim as well as bad faith claims related to USAA's audit of their medical bills. The plaintiffs alleged that USAA's failure to pay for medical bills caused greater permanent injury.

Prior to the trial, WTO successfully resolved the bad faith claims related to medical payments coverage. This left the only issue for trial as whether Plaintiffs were entitled to

underinsured motorist benefits, reduced the trial to one week, and significantly reduced USAA's costs.

WTO faced various attempts to dilute its defense at trial, including false accusations of misrepresentation and witness tampering. Despite these efforts, WTO succeeded, thanks to its critical pre-trial successes and the significant admissions WTO attorneys elicited from the plaintiffs' expert and treating doctor at deposition. These crucial steps effectively demonstrated that the plaintiffs' injuries were unrelated to the 2013 car accident, and the jury found for USAA after less than 30 minutes of deliberation.