

Jason B. Wolf

Koch Parafinczuk & Wolf, P.A.



Insurance litigation is a burgeoning practice area on both sides of the table, changing so much over the past several years with many more people joining the fold. It is imperative for insurers to seek out law firms who will service their needs in the way the client prefers, not the other way around. Jason B. Wolf, shareholder at the litigation firm Koch Parafinczuk & Wolf, P.A, has dedicated 80% of his practice to overseeing all of the firm's lawsuits against property insurers, with the remaining percentage dedicated to complex commercial litigation, general liability defense and workers compensation defense. "My practice is dedicated to fighting the 'bad guys,' which in the case of insurance defense, are those people taking advantage of the insurance companies by filing fraudulent or frivolous claims," noted Wolf.

Practicing law is a second career for Wolf, as he spent nearly a decade researching, following leads and writing articles as a newspaper journalist, skills he draws upon daily on behalf of his clients. "I was ready for a career change and the legal profession offered an opportunity that capitalized on my background," said Wolf. "I have always enjoyed the challenge of presenting complex issues in a meaningful, understandable way. As a journalist, my audience was the readers; as an attorney, the judge and jury."

Representing several of the larger property insurance companies in the state, Wolf has his work cut out for him. It has become increasingly common for public adjusters to interfere with insurance claims. While they claim to ensure people are getting paid fairly, many public adjusters manufacture frivolous claims to get more money from the insurance companies than is rightfully owed, because the PAs work on a contingency basis. "There has been a large increase in the number of insurance claims that result in lawsuits since the public adjuster started booming following the devastating 2004-05 hurricane seasons," noted Wolf. "My clients need their defense lawyers to ensure that they don't pay out on unnecessary claims because the result would be a steep increase in insurance rates for policy holders across the board. It's a simple formula – the more people who bring frivolous or dubious claims, the more the rest of us suffer in the form of higher rates."

As a litigator, Wolf enjoys the challenge of seeing the big picture and being able to distill it into manageable parts during the litigation process. He tells all of his clients that insurance defense litigation should always be singularly focused on one goal: bringing the lawsuit to an end, whether through settlement, dismissal, summary judgment or even trial.

Wolf instinctively understands how property insurance claims will play out. Having a good handle on his main practice area, he advises his clients to be aggressive when it's called for or settle when necessary. Wolf evaluates his cases when they are assigned to his law firm and – barring any unusual revelations during the discovery process – tells his clients that the valuation of a case rarely will deviate. Throughout the entire process though, he stresses the importance of keeping his clients updated, which is his guiding philosophy of litigation, and has helped build Koch Parafinczuk & Wolf, P.A., into one of South Florida's fastest-growing insurance defense firms. "Insurance company clients do not appreciate surprises," said Wolf. "Keeping them informed of the litigation activities on a daily basis is paramount during every step of the way."

A certified barbecue judge, Wolf enjoys creating new recipes and sharing them with his wife and two children in his free time.

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