

## Michael C. Mills, Esq. Mills & Associates

According to Mike Mills, teaching is the most important part of his job. However, he spends his time teaching in the courtroom, not the classroom. As an insurance attorney, Mills likes to educate jurors, much in the same way he educates his clients.

“When an insurance company refers a person to my office, that new client is usually terrified. Often the client has caused an accident and people have been hurt,” Mills says. “Most new clients have never faced that situation before. They know little about their insurance policy. We always go over the coverage, talking about the protection that the policy provides as well as its limitations.” Sometimes, Mills has to be the bearer of bad news when a client’s expectations exceed the reality of what a policy actually covers.

“A jury trial involving insurance coverage or bad faith is very similar to that first meeting with a client,” Mills says. Many jurors come to court with little or no knowledge of insurance companies or insurance policies. If the insurance company is a party to the suit, Mills says he fights an uphill battle, often facing prejudice against the industry as a whole. Mills says the most important part of any insurance case is education.

“Instead of teaching that single client in my office, I am often required to teach the entire jury about the rights of the parties under the insurance policy,” Mills says. “Many times jurors will have preconceived notions about insurance companies. In addition, insurance policies are not always the easiest documents to read and understand. In the courtroom, I use my witnesses and evidence to teach the jurors not just what the policy says but how, under the terms of the policy, the insurance company was justified in reaching its decision.”

Most of the time, Mills is walking into a courtroom with the odds stacked against him. However, he has never been afraid of the odds. Coming up as a JAG officer, he defended soldiers facing courts-martial.

“At a court-martial, the government will do its best to convict the soldier to teach the message of discipline to the other soldiers in the unit,” Mills says. “Early on, you learn to deal with the pressure. When you walk into a courtroom and you’re defending an insurance company the jury is immediately skeptical. As an insurance attorney, you’ve got to be prepared to pull yourself up and put on your best performance.”



His informative and easy-to-understand approach has earned Mills a growing list of clients, thanks in large part to word of mouth, referrals and his three Nevada law blogs. For example, many of his current individual clients are truck drivers. He also enjoys serving as the general counsel for the Nevada Trucking Association.

Mills practices in the areas of civil litigation and appeals with a high level of experience in insurance defense, insurance coverage, trucking liability and personal injury defense. He graduated from the University of Utah College of Law in 1983 before serving on active duty with the Army’s Judge Advocate General’s Corp. Mills retired in 2005 as a Lieutenant Colonel with 22 years of combined service on active duty and in the Guard and Reserve.



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