

Understanding Insurance Bad Faith

A Workbook for Identifying and Addressing Insurance Company Misconduct

Based on Bad Faith Faqs by McCormick and Murphy

Defining Bad Faith

According to the article, one way an insurance company might act in bad faith is by denying payments without a reasonable _____.

Investigation Standards

A key responsibility of an insurance company is to conduct proper, prompt, and thorough _____ into claims.

Timeliness of Coverage Decisions

Insurance companies should not delay _____ payments without a reasonable basis.

Communication and Clarity

One tactic that can indicate bad faith is misrepresenting the _____ or policy language.

Claim Processing

Failing to affirm or deny coverage of claims within a reasonable _____ is a potential sign of bad faith.

Documentation Demands

Making _____ requests for documentation can be a sign of an insurance company acting in bad faith.

Payment Adjustments

Discounting payments without a reasonable basis is another example of potential _____.

Resources & Further Reading

Related guides to use with this workbook:

■ Navigating Insurance Bad Faith Claims (Timeline)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260707-0e9aa4/mccormick-and-murphy/Timeline/bad-faith-faqs-timeline.pdf>

■ Insurance Bad Faith Checklist

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Checklist/insurance-bad-faith-checklist.pdf>

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