

Portland Insurance Bad Faith Attorneys

When a person's property is damaged, or they have received injuries after an accident, they begin the claims process in order to receive compensation. In most cases, the insurance company will help the insured through the claims process, the damage will be assessed, and the claim will be handled quickly and fairly.

In some instances, however, the insurance company may not respond in a good faith manner, and this can be justification for [filing a bad faith claim](#). Insurance bad faith is a legal term that means filing a claim against an insurance company for not fulfilling the terms of an insurance contract.

Here are some examples of possible grounds for a bad faith claim against an insurance company:

- Refusal to pay the claim with no reasonable basis for denial
- Failure to investigate the claim promptly and properly
- Deceitful practices to circumvent paying claims
- Intentional misinterpretation of policy verbiage to avoid coverage responsibility
- Unreasonable demands to ascertain proof of loss
- Use of abusive and/or intimidating behavior to facilitate claim settlement
- Attempts to coerce the insured into making contributions to the settlement
- Failure to explain policy exclusions and provisions
- Bad faith conduct that occurs after the insured files a lawsuit

Bad faith insurance claims are governed not only by federal but by state law in order to hold insurance providers accountable for their actions in dealing with their customers. Also, bad faith practices can occur even if there is no coverage actually in place, when a person who should be compensated is not.

If you have reason to believe your insurance company has exercised bad faith practices, consulting with [Portland insurance bad faith attorneys](#) may be to your advantage.