

Torts week 11 ind wrk

Law



Torts Week 11 Ind Wrk of Torts Week 11 Ind Wrk Introduction Cases or complaints concerning to denials or delays generally claim faith in the character of a financial organization which sells insurance. Such cases are one of the largest organizations one can exert to get revenge from an insurer (Walsh, 1999).

Bad Faith

Many observers and courts defined bad faith in the following ways (Gallagher, 2000);

Unreasonable unmanageableness on the part of the insurance company in order to pay what is unpaid to the insured person;

Deplorable behavior planned for redirecting the claims regarding the damages on all assets;

Evil oriented toward specified of the claim agent, which results in a negative response in the payment of a claim;

“ Vicious intention” of the claim agent in inquiring the claim; and

“ Willingly doing wrong” and “ maliciousness” towards the insured person (Gallagher, 2000).

These definitions show the actions of the insurance company in view of the claims of both parties, i. e. 1st and 3rd party (Gallagher, 2000).

Case Study

In the given case study, if the insurer of the Joan Sprinter regrets to provide any coverage than she can raise the bad faith claim against her insurance company. However, such claims can be resolved if the insurance company got aware of the facts, and reacts to those facts. Resolution of such claims based on the specific facts of the damage. In many cases, a complete trial is essential for developing and presenting the information that is absolutely

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essential for resolving a bad faith claim (Gallagher, 2000).

References

Gallagher, E. G. (2000). *The law of suretyship*. Chicago, Ill: Tort and Insurance Practice, American Bar Association.

Walsh, J. (1999). *Get Your Claim Paid: Making Sure the Insurance Youve Bought Works When Youve Suffered a Loss*. Los Angeles, CA: Silver Lake Publishing.