



# Insult to Injury: Insurance, Fraud, and the Big Business of Bad Faith

*Ray Bourhis*

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## **Insult to Injury: Insurance, Fraud, and the Big Business of Bad Faith** Ray Bourhis

Joan Hangarter bought a disability policy in 1990 to protect her in case of serious illness. When she did become disabled a decade later, she ended up homeless and on welfare when the company refused to pay. With the help of her attorney, Ray Bourhis, she fought back, winning a \$7.7 million verdict against the company.

In ""Insult to Injury, Bourhis walks readers through this case study in bad faith double-dealing by insurance providers. Bourhis, a national champion of policy-holder rights, uses an engaging narrative style to reveal the back-room strategic mind-set that drives these illegal practices, how low-level employees are duped into unethical conduct, and how insurers manipulate data and witnesses in the few cases that do go to trial. He also explains the key regulatory oversights that encourage such corruption, and how the American legal system actually facilitates insurer fraud. ""Insult to Injury closes with a roadmap to reform -- advice no one who holds a policy can afford to ignore.

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