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## PRACTICE AREAS

Workers Compensation

Personal Injury

Motor Vehicle Accidents

Wrongful Death

# Illinois Insurance Fraud Class Action Attorneys

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Insurance [class action lawsuits](#) are on the rise, and so is awareness of insurance wrongdoing. The current nature of the insurance industry is to make money by denying insurance claims. There are, however, laws that prohibit insurers from denying legitimate claims. Those who are unfairly denied insurance benefits or who have been otherwise defrauded by an insurer can seek compensatory and punitive damages in civil court.

## Types of Insurance Actions

The most common type of insurance action occurs when an insurer willfully denies a legitimate claim for benefits. This happens constantly throughout the insurance industry in all types of insurance including health, life, auto, homeowners', disability, [medical malpractice](#), etc. Claims brought against insurers for this type of fraud are called "bad faith actions." An insurance policy is a contract between the insurer and the policyholder. As such, the insurer is obligated to act in good faith in paying benefits when claimed. When an insurer denies a legitimate claim, the insured can sue for benefits owed as well as attorney's fees and court costs. Punitive damages may also be awarded.

Fraud is another common basis for insurance actions. When a company sells policies with inappropriate coverage, inadequate coverage or excessive coverage, for example, this constitutes fraud. Additionally, a company that uses dishonest business practices to cheat its customers is also acting fraudulently. Fraud is often seen in the sale of universal life insurance policies and annuities. Buyers are often misled as to the total costs of these products and/or the terms and conditions associated with them.

If you feel like you have been treated unfairly or defrauded by an insurance company, you are probably not alone. Incidents of insurance fraud and bad faith actions are rarely isolated. The class action attorneys at [Ankin Law Office](#) can evaluate the circumstances of your case and help you seek justice. [Our attorneys](#) are both skilled and experienced in fighting for consumer rights. [Contact us](#) to schedule a free consultation.