FLASTER GREENBERG
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Time-Limited Demands for Policy Limits: Avoiding Bad Faith Claims When Evaluating and Responding on Limited Information

September 22, 2026
Barbri Webinars

Introduction

This CLE course will guide counsel in responding to time-limited demands for payment of the policy limits without drawing a claim for bad faith. The panel will discuss controlling law and statutes, requests that do and do not trigger insurer obligations, safe harbors that may excuse a response, and strategies for summary judgment should a bad faith claim be filed.

Description

A time-limited policy limits demand to a defendant's insurer is a frequent tool used by plaintiff's lawyers in an **attempt to force crucial decisions on limited information and with very little time to decide**. Bad faith liability can arise from the improper rejection or non-payment of a time-limited demand, often without showing intentional wrongdoing or motive.

What constitutes a valid demand that triggers the obligation to respond and what constitutes a proper response has generated a broad body of case law. **Statutory or judge-made "safe harbors" may allow a range of responses**, but these rules can be narrowly construed and easily misinterpreted.

If a bad faith claim is filed, the reasonableness standards that apply in a time-limited demand situation make summary judgment **challenging but by no means impossible**, as demonstrated by recent decisions in key jurisdictions.

Listen as this experienced panel of insurance attorneys guides counsel through responding to time-limited demands and offers a roadmap to summary judgment if a bad faith case is filed.

Speakers

- Jennifer Katz, Counsel, Insurance Counseling & Recovery | Flaster Greenberg PC
- Scott Bertschi, Partner, Zelle LLP
- Rachel Hudgins, Partner, Barnes & Thornburg

Date & Time

Tuesday, September 22, 2026

1:00 p.m. to 2:30 p.m.

Virtual

Educational Credits

This 90-minute webinar is eligible in most states for 1.5 CLE credits.

Registration

Register here.

ATTORNEYS MENTIONED

Jennifer Katz