

IN THE COURT OF APPEALS OF IOWA

No. 25-1434
Filed October 21, 2026

Julia Cutler and Jonas Cutler,
Plaintiffs–Appellants,
v.
**Guardian Mutual Insurance Association, f/k/a Dallas Mutual
Insurance Association,**
Defendant–Appellee.

Appeal from the Iowa District Court for Polk County,
The Honorable Michael D. Huppert, Judge.

AFFIRMED

Todd M. Lantz (argued) and Jason R. Smith of Weinhardt & Lantz, P.C.,
Des Moines, attorneys for appellants.

Jason M. Casini (argued) and Megan E. Happe of Whitfield & Eddy, P.L.C.,
Des Moines, attorneys for appellee.

Heard at oral argument
by Tabor, C.J., and Greer and Ahlers, JJ.
Opinion by Greer, J.

GREER, Judge.

Julia and Jonas Cutler (collectively, “the Cutlers”) appeal the district court order granting partial summary judgment in favor of their insurer, Guardian Mutual Insurance Association (“Guardian”),¹ on the Cutlers’ bad faith claim. On appeal, the Cutlers assert that whether Guardian’s actions were objectively reasonable is a question of fact for the jury, and the district court erred in granting summary judgment in Guardian’s favor. On our review, we affirm the district court’s summary judgment ruling.

I. Background Facts and Proceedings.

On April 9, 2023, a fire damaged the Cutlers’ residence in West Des Moines. At the time of the fire, the Cutlers had a Guardian homeowner’s insurance policy in effect for the residence. The policy limits were \$332,500 for the dwelling and \$249,375 for personal property. The policy also had an endorsement that expanded replacement cost coverage for the dwelling up to 125% of the policy limit, for a total dwelling limit of \$415,625. Even so, the endorsement stated that Guardian “will pay no more than the ‘actual cash value’ of the loss or damage *until actual repair or replacement is completed.*” (Emphasis added).

The day after the fire, the Cutlers filed a claim with Guardian seeking insurance proceeds for dwelling repairs, personal property replacement, and additional living expenses. That same day, Guardian sent a representative to meet with the Cutlers and give them an advance check for \$5,000.

¹ When this case began, Guardian was known as Dallas Mutual Insurance Association. Despite that, we will refer to Guardian throughout this opinion for ease of reference.

Guardian then hired Bryan Davis, an independent claims adjuster, to assist with the claim investigation. On April 12, Davis conducted an initial inspection of the residence. The following day, Davis sent the Cutlers a spreadsheet template for submitting their inventory of personal property. In this communication, Davis “recommend[ed] going room by room so that you get everything.”

On April 24, the Cutlers provided Davis with some information on their initial expenses. On May 10, Guardian issued the Cutlers a check for \$15,987 for additional living expenses.

On May 30, the Cutlers sent Davis six separate spreadsheets inventorying their personal property along with scanned receipts. The Cutlers acknowledged that these spreadsheets were not complete. The following day, Davis acknowledged receipt of the spreadsheets and informed the Cutlers he would begin working on them.

On June 7, Davis informed the Cutlers that he was still working on their spreadsheets because there was “a lot of information” and it was “taking [him] longer than expected.” On June 11, the Cutlers sent three updated spreadsheets. These spreadsheets included two “final updated ones that were already submitted” but now had updated pricing. The third spreadsheet contained items purchased at two retail stores, but there was “no description to the items on their receipts.”

On June 19, the Cutlers’ contractor, Amazed Construction Services, Inc., completed an estimate for repairs at the home. Amazed’s four-page estimate projected the cost to repair the home would be \$428,482.99 but did not provide supporting documentation. This estimate was not given to Guardian until July 5.

On July 6, Davis gave the Cutlers a “Loss Recap and Estimate,” which was prepared with Xactimate, a software program routinely used by both contractors and insurance companies to prepare estimates, broken down by category with line-item pricing. This lengthy and detailed estimate projected the cost of repairs would be \$343,658.77, and the replacement cost value of the personal property was \$142,848.42.

Davis provided his estimate to Amazed, noting that the two estimates were “significantly apart.” Davis explained that his estimate “provide[d] the details along with a trade break down to try and help focus in on the issues.” On July 7, additional checks were sent to the Cutlers totaling \$299,872.96 for dwelling and contents coverage.

On July 15, the Cutlers sent Davis five spreadsheets and noted that they were continuing to work on their inventory of personal property. This email to Davis acknowledged “a lot of the items were missing” and a prior communication to Davis “did not attach half of the spreadsheets.” It also included a new spreadsheet titled “Final Push.” The Cutlers identified three categories of personal property that were still missing from the spreadsheets they had provided to Davis: “contents in refrigerators/freezers,” anything left by the remediation team, and appliances “except for the deepfreeze downstairs because [the Cutlers] already replaced it.” On July 26, the Cutlers sent an additional spreadsheet of “missing price” items, which contained over 1,291 items of personal property.

Based on the disparity in the estimates, Guardian and the Cutlers agreed to engage another contractor, Firstcall Restoration, to provide an independent estimate. Davis provided Firstcall with his Xactimate estimate.

On August 11, Davis, Firstcall, and Amazed walked through the property. During this walk-through, Davis agreed to make some changes to his initial estimate, and Davis requested Amazed update its estimate and include additional information on replacement of the water heater, electrical work, and plumbing work.

After the walk-through, Firstcall created an estimate on Xactimate, using Davis's Xactimate estimate as a starting point, and shared it with Davis to compare. Firstcall estimated that the cost to repair the property would be \$339,264.48. The Firstcall employee who created the estimate later testified he shared the estimate with Davis as a "common courtesy." The Cutlers, however, saw him sharing his estimate with Davis as collusion and plagiarism. The Cutlers received the Firstcall estimate on August 31.

The primary dispute between the three estimates regarding the dwelling included the cost to repair or replace the HVAC system, electrical system, and plumbing system. As to personal property, there was a dispute regarding whether certain property in the garage needed to be replaced or whether it could be cleaned.

On September 11, the Cutlers emailed Davis regarding their contents claim, noting that they would update the spreadsheets "in time." The Cutlers asked Davis to "provide updated PDFs for those items that need price support" and noted they had "not claimed the food items because we believe that [the remediation company] took some photos to help us inventory." They noted "[t]o be fair" that they had "not raised this issue with them for a while." In another email this same day, regarding the dwelling repairs, the Cutlers noted that "the only major differences are from scope as the bid amounts are substantially similar in other areas such as the deck."

On September 27, Davis emailed the Cutlers indicating that Guardian and Firstcall generally agreed on the scope of work necessary to complete the repairs and Firstcall believed the repairs could be completed by another contractor other than Amazed for significantly less than Amazed's estimate. Davis informed the Cutlers that Amazed seemed to generally agree with Davis's opinion on some repair items and would create a revised estimate. Davis also requested that the Cutlers provide any additional documentation supporting their position, noting:

I was VERY clear that we need any and all copies of specific details you have obtained on scope differences. You did tell me on our call yesterday that you had many experts that dispute my estimate. When you stated that, I requested those items for review. My actual statement was, at this point, I do not have information that requires us to send out another expert. But I followed that up with when you provide[d] me all your details as your policy requires, that position may very well change. So, to be crystal clear, I need any estimates or details you have that differ from my scope of work.

This same day, Guardian sent the Cutlers a reservation of rights.

On October 2, Superior Construction Services provided an estimate to Amazed regarding using the existing electrical wiring in the home rather than replacing it. Superior concluded that it would be in the Cutlers' best interest to "start fresh, and completely rewire this home," in part because "[t]ime spent testing the wiring may take longer than actually replacing the wire." This estimate, however, was not provided to Guardian until after the Cutlers had obtained counsel on November 20.

On October 16, Davis provided the Cutlers with a revised estimate of \$346,370.46 for dwelling repairs and \$123,545.27 for contents. The contents portion of the estimate contained over 1,000 items. In the email containing the revised estimate, Davis noted, "This brings us up to date on all items I

have.” This same day, Guardian made an additional payment to the Cutlers of \$57,031.41.

The following day, Davis emailed the Cutlers regarding their contents claim, explaining the estimate’s layout. In this email, Davis noted, “I feel I have answered all the questions you have asked. If there is something specific you feel I missed, let me know.” This same day, Guardian issued a \$54,253.18 personal property payment and a \$2,778.23 dwelling payment.

On October 18, after the Cutlers asked Davis about the extended coverage from the policy endorsement, Davis replied that the endorsement “will add 25%, however, it does not mean you receive that if the loss exceeds 80%. It simply extends the limit. The estimate you have presented us goes beyond the damage from fire. Our estimate represents damage due to fire.”

On October 22, the Cutlers sent Davis an email with a spreadsheet titled “Work equipment with source” containing thirty-three items of personal property. This communication acknowledged that the spreadsheets were not complete, and the attached spreadsheet was “the first of the 5 spreadsheets” that the Cutlers were still working on. The Cutlers raised concerns about items from the garage that should have been retained and indicated they were contesting that the items should have been cleaned and kept. Even so, the Cutlers acknowledged, “We do not intend to go through those documents . . . line by line and compare with previous documents until we have completed the remaining 4 spreadsheets.”

The following day, Davis responded that he would “review this sheet and compare to what [he had]. Many of the 40 some items appear to be already addressed.” Regarding salvageable items, Davis noted, “As

discussed on Friday, we noted on site with you that many items were salvageable. A metal shelf in the garage seems very reasonably salvageable.”

On October 24, the Cutlers sent another spreadsheet titled “final push with sources,” containing 175 items of personal property. The same day, Davis directed the Cutlers to “review the items and give me what you feel is not accurate. At that point, I can confirm those details and we can move forward.” This same day, the Cutlers acknowledged that keeping track of the personal property was “a taxing endeavor.”

On October 25, Davis asked the Cutlers if they had begun any repairs on the house. Davis followed up on November 10.

On November 12, the Cutlers sent Davis three more spreadsheets, which had previously been sent in July, but the spreadsheets had been updated with sources for pricing. In total, before the lawsuit was filed, the Cutlers sent Davis approximately eighteen spreadsheets in six months, which they routinely acknowledged were not complete. Some of the spreadsheets had the same title but different amounts of personal property listed.

On November 20, Davis received a letter of representation from the Cutlers’ counsel. This letter alleged that Guardian had undervalued the claim, and for the first time, enclosed electrical and HVAC opinions.

The following day, Davis responded to the letter of representation and addressed the concerns of undervaluing the claim:

With regards to the furnace and A/C, we do not feel this provided document confirms any damage to the unit. I have inspected the unit three times and there does not appear to be any water in or on the unit. We would like to send HVACi out to inspect the unit. They would do an independent evaluation of the furnace to confirm any and all damages. . . .

The electrical report also seems to indicate that some of the wiring can be reused. Rather than wait for clarification, we would also like to have an independent electrician there during the HVACi inspection to inspect the electrical.

Based on the dispute regarding the HVAC system, on December 6, Davis obtained a report from HVACi. HVACi estimated that the cost to repair or replace the HVAC system at the home would be \$14,609.12, including labor. Davis informed the Cutlers' counsel that Guardian would "reconcile with what we have in our estimate."

Regarding the electrical system, on December 19, Davis obtained a report from B&L Electric LLC. B&L provided an estimate of \$12,000 to rewire the first floor of the home, "keep[] the existing wiring in the basement and demoing and installing new devices and lighting fixtures." This opinion was "[c]ontingent on wiring not being damaged from water" as B&L "[w]as not able to see any wiring due to drywall still being on the wall and ceiling." B&L also provided a \$15,370 estimate to replace all existing wiring and light fixtures.

On December 22, the Cutlers, through counsel, provided Guardian with a plumber's opinion on repairing or replacing the pipes in the home. This opinion, from Sean Gray at Patriot Plumbing, LLC, stated,

I would like to be the contractor to replace all drain, waste and vent piping as well as water and gas piping. I would only feel comfortable if we could replace it from the ground up and wouldn't be confident in the final product if I left any existing materials in the home that would likely fail.

Guardian did not engage a plumbing contractor to inspect the residence.

On January 8, 2024, the Cutlers filed this lawsuit against Guardian alleging breach of contract and bad faith. Guardian answered, denying the Cutlers' claims.

On January 12, Davis informed the Cutlers' counsel,

Once [Guardian is] served, they will get an attorney involved. I had not heard back from you after your meeting with the Cutlers. I am still waiting on some information from them and was going to cover some of the things you have sent. I still look forward to hearing from you on the claim.

On April 8, Guardian requested the Cutlers provide a progress update on the repairs to the home, including a list of contractors and subcontractors, any bids or contracts, and estimated completion dates. By April 16, the reconstruction of the home was "50% complete" and the Cutlers were projected to be able to move back into the home in late June.

On April 17, Davis prepared an updated estimate of \$368,739.06 for dwelling repairs, which included the full HVAC replacement and partial electrical replacement bid amounts, and \$141,312.08 for contents. The following day, Guardian issued checks for the dwelling, personal property, and additional living expenses totaling \$42,233.12.

On June 12, Guardian's insurer engaged a third-party company, ClaimsPro, to attempt to compile and reconcile the several spreadsheets of personal property from the Cutlers. Guardian acknowledges, however, that due to the number of spreadsheets, the consolidated spreadsheet ClaimsPro prepared omitted a number of items.

On July 9, Guardian sent a follow-up communication to the Cutlers requesting an update on the repair work, including any additional documentation. Also in July, at the Cutlers' request, Davis conducted another inspection of the home before the Cutlers moved back in. During

this inspection, Davis saw that some of the construction work by Amazed and its subcontractors appeared to be upgrades beyond what was necessary to repair or replace the fire-damaged property.

On July 30, the Cutlers provided Guardian with an invoice from Amazed and documentation of certain expenses with dates ranging from April to July 2024. This document was the final invoice from Amazed and included paid and unpaid charges for the recently completed repairs. The Cutlers, through counsel, informed Guardian's counsel that the work on the home was ninety-five percent complete.

On August 9, Guardian requested the Cutlers provide additional documentation regarding "actual repair or replacement" for the purpose of determining whether the expanded replacement cost coverage for the dwelling applied. By that time, Guardian had paid \$295,902.12 in coverage for the dwelling and \$92,395.67 for contents. Regarding any expanded coverage under the policy, Guardian noted:

The last issue that will need to be addressed on the dwelling is whether your clients qualify for any additional payments under the . . . endorsement, which, as previously indicated, is subject to certain conditions, including completion of "actual repair or replacement." [Guardian] is currently reviewing the documentation that you provided If your clients have any additional documentation of "actual repair or replacement" please provide it within the next fifteen (15) days so that [Guardian] can consider it when reviewing their request for an additional payment under the . . . endorsement.

This same day, Guardian sent the Cutlers ClaimsPro's consolidated personal property spreadsheet. On August 12, Guardian issued a \$35,239 check for additional dwelling coverage.

On September 12, Davis prepared an updated estimate showing \$369,471.94 for dwelling repairs and \$141,312.08 for contents. This was the final estimate that Davis created.

On September 23, the Cutlers provided Guardian with an updated version of the consolidated spreadsheet, which noted the items missing from the initial version. The Cutlers alleged that the ClaimsPro spreadsheet was missing approximately 700 items.

On October 3, Guardian invoked the policy's appraisal process. Despite the Cutlers' initial objections, the parties eventually agreed on the scope of the appraisal. In the meantime, the lawsuit continued.

On April 27, 2025, and supplemented May 7, Guardian filed a motion for partial summary judgment on the Cutlers' bad faith claim arguing that its actions were objectively reasonable. By then, Guardian had paid the base policy limits for dwelling coverage, and Guardian alleged the remainder of the Cutlers' claim involved whether they were entitled to additional payments under the terms of the policy's endorsement. Guardian argued the bad faith claim failed because, when the lawsuit was filed, the parties continued to dispute the scope of dwelling repairs, and the Cutlers had not finalized their personal property inventory. The Cutlers resisted the motion, arguing that objective reasonableness was a fact question for the jury to decide.

On May 2, the parties' appraisers reached a consensus that, in total, Guardian owed the Cutlers \$672,382.34 for the dwelling and personal property losses. By that point, Guardian had paid \$423,536.68 for dwelling and personal property coverage, plus an additional \$27,811.32 in additional

living expenses, for a total of \$451,348. In accordance with the appraisal award, on May 30, Guardian paid the Cutlers an additional \$248,845.66.

On August 5, the district court granted Guardian's motion for partial summary judgment and dismissed the Cutlers' bad faith claim.² The court concluded that, based on the record before it, it was "satisfied that [Guardian] has established that it had a reasonable basis for the positions it has taken throughout the claim process." Because the Cutlers "failed to negate any reasonable basis for [Guardian's] actions in handling their claim," and because "the record establishes the existence of a reasonable basis for [Guardian's] actions," Guardian was entitled to summary judgment on the bad faith claim.

The Cutlers filed a motion to reconsider, enlarge, or amend the partial summary judgment ruling, which the court granted in part to clarify that its ruling applied "to each and all of the specific issues raised in the [Cutlers'] 1.904(2) motion." The court otherwise denied the motion. The Cutlers appeal.

II. Standard of Review.

We review rulings on motions for summary judgment for correction of legal error. *Hlubek v. Pelecky*, 701 N.W.2d 93, 95 (Iowa 2005). "Summary judgment is appropriate when there is no genuine issue as to any material fact and the moving party is entitled to a judgment as a matter of law." *Nelson v. Lindaman*, 867 N.W.2d 1, 6 (Iowa 2015) (cleaned up). "An issue of fact is 'material' only when the dispute involves facts [that] might affect the outcome of the suit, *given the applicable governing law*." *Id.* (citation omitted) (emphasis added). "An issue is 'genuine' if the evidence in the record is such

² The parties resolved the Cutlers' breach-of-contract claim by stipulated order.

that a reasonable jury could return a verdict for the non-moving party.” *Id.* (cleaned up). “We view the evidence in the light most favorable to the nonmoving party, who is entitled to every legitimate inference that we may draw from the record.” *Id.* at 6–7 (citation omitted).

III. Analysis.

On appeal, the Cutlers raise two arguments. First, the Cutlers argue the district court improperly decided the objective reasonableness element of their bad faith claim as a matter of law. Viewing objective reasonableness as a fact question, the Cutlers argue that they submitted sufficient evidence to generate a genuine issue of material fact and therefore Guardian was not entitled to summary judgment. We address both arguments in turn.

A. Objective Reasonableness Element. The Cutlers first argue that the district court improperly decided the objective reasonableness element of their bad faith claim as a question of law, rather than as a question of fact. We conclude that the district court properly evaluated the objective reasonableness issue in light of the facts and the applicable summary judgment standard, concluding that there were no genuine issues of material fact and Guardian was entitled to judgment as a matter of law.

“Iowa law recognizes a common-law cause of action against an insurer for bad-faith denial or delay of insurance benefits.” *Rodda v. Vermeer Mfg.*, 734 N.W.2d 480, 483 (Iowa 2007). That said, insurance companies may properly “debate claims that are ‘fairly debatable.’” *Sampson v. Am. Standard Ins.*, 582 N.W.2d 146, 150 (Iowa). This includes the insurance company’s right to investigate claims made by its insureds. *Id.* at 151. This right to investigate may include “requir[ing] the insured to present adequate proof of

loss before paying the claim.” *Bellville v. Farm Bureau Mut. Ins.*, 702 N.W.2d 468, 478 (Iowa 2005) (cleaned up).

To establish a bad faith claim, the Cutlers “must prove by substantial evidence (1) the absence of a reasonable basis for denying [or delaying payment on] the claim, and (2) that [Guardian] knew or had reason to know that its denial [or delay] was without reasonable basis.” *Sampson*, 582 N.W.2d at 149. “The first element is an objective one; the second element is subjective.” *Bellville*, 702 N.W.2d at 473. “Evidence is substantial if a reasonable mind would accept it as adequate to reach a conclusion.” *Sampson*, 582 N.W.2d at 150. The parties here dispute the first element: the objective reasonableness of Guardian’s actions.

“[W]hen an objectively reasonable basis for denying the claim exists, the insurer as a matter of law cannot be held liable for bad faith.” *Id.* “A reasonable basis exists for denial of policy benefits if the insured’s claim is fairly debatable either on a matter of fact or law.” *Bellville*, 702 N.W.2d at 473. A fairly debatable claim is one “open to dispute on any logical basis.” *Id.* “Stated another way, if reasonable minds can differ on the coverage-determining facts or law, then the claim is fairly debatable.” *Id.* (citation omitted).

“The fact that the insurer’s position is ultimately found to lack merit is not sufficient by itself to establish the first element of a bad faith claim.” *Id.* “The focus is on the existence of a debatable issue, not on which party was correct.” *Id.* The debatable issue “must exist at the time the claim is denied.” *Seastrom v. Farm Bureau Life Ins. Co.*, 601 N.W.2d 339, 346 (Iowa 1999). Further, “an imperfect investigation, standing alone, is not sufficient cause for recovery if the insurer in fact has an objectively reasonable

basis for denying the claim.” *Villareal v. United Fire & Cas. Co.*, 873 N.W.2d 714, 728 (Iowa 2016) (cleaned up).

Whether or not a court may determine whether a claim was fairly debatable as a matter of law “depends on the facts of the individual case.” *Thompson v. U.S. Fid. & Guar. Co.*, 559 N.W.2d 288, 290 (Iowa 1997). That said, “[w]hether a claim is fairly debatable can generally be decided as a matter of law by the court.” *Bellville*, 702 N.W.2d at 473. This is so because “where an objectively reasonable basis for denial of a claim *actually exists*, the insurer cannot be held liable for bad faith as a matter of law.” *Id.* at 473–74 (cleaned up). The focus is on “whether evidence existed to justify denial of the claim.” *Id.* at 474 (cleaned up). Generally, if the undisputed facts generate a genuine issue about the nature and extent of the damage, the claim is fairly debatable. *See id.* at 475–79 (discussing “fairly debatable” in the context of a negligence action).

Our supreme court cited with approval a treatise discussing the objective reasonableness standard of bad faith claims:

[A]n insurer is innocent of bad faith as a matter of law . . . if the insurer took a position in regard to the claim that reasonable minds could hold. Unless the trial court is prepared to grant a directed verdict to the insured on his claim under the policy and to hold that reasonable minds could not disagree as to the insured’s entitlement to proceeds under the policy, it follows that reasonable minds could disagree about the insured’s entitlement to policy proceeds. Therefore, the insurer should be entitled to a directed verdict in its favor on the insured’s bad faith claim unless the insured is entitled to a directed verdict in his favor on the policy claim.

Id. at 474 (quoting Stephen S. Ashley, *Bad Faith Actions Liability & Damages* § 5:04, at 5–17 to 5–18 (2d ed. 1997)).

Based on the foregoing, most bad faith cases rise or fall on the objective reasonableness element, which generally can be decided as a matter of law. *Id.* at 473. As the case law explains, unless the Cutlers can prove that reasonable minds could not disagree about their entitlement to all policy proceeds requested, summary judgment in favor of Guardian is appropriate. Put another way, unless the court would be willing to grant a directed verdict in the Cutlers' favor on their breach-of-contract claim, Guardian is entitled to summary judgment. This is a high bar to clear, but one that is necessary to prevent turning every insurance claim into a bad faith lawsuit.

Here, the district court properly considered the relevant facts in light of the summary judgment standard and the existing law on bad faith and concluded it could decide the objective reasonableness of Guardian's actions as a matter of law. As explained more fully below, we find no error in the court's decision to decide the objective-reasonableness element as a matter of law.

B. Objective Reasonableness of Guardian's Actions. To generate a genuine issue of material fact on their bad faith claim, the Cutlers must show that Guardian had no reasonable basis for its actions. The Cutlers cannot make this showing.

This was a large and complicated claim. Guardian undertook a reasonable, though not perfect, approach to attempting to adjust a loss of this magnitude. The parties fundamentally disagreed on the scope of the repairs needed for the home. The disputes regarding the dwelling repairs were based on Davis's professional opinion that the Amazed estimate went "beyond the damage from fire" while the Guardian estimate "represent[ed] damage due to fire." Even so, Davis regularly communicated with the Cutlers, explained the process to them, and adjusted his estimates based on new information.

When his estimates increased, the Cutlers were paid accordingly. Davis revisited the home several times and revised the estimate several times. Guardian never refused to consider new information. In fact, the day after the Cutlers provided Davis with the documentation he needed regarding HVAC and electrical, he agreed to send trade experts out to give their opinions. *See Luigis, Inc. v. United Fire & Cas. Co.*, 959 N.W.2d 401, 408 (Iowa 2021) (noting that the insurer has “no obligation to disregard the opinion of its own expert in favor of the insured’s expert’s opinion” (cleaned up)). Davis then updated his estimate accordingly. We conclude that reasonable minds could disagree about the scope of repairs needed to the home and Guardian therefore had an objectively reasonable basis for its position on the dwelling claim.

Similarly, regarding the Cutlers’ contents claim, Davis attempted to consolidate the various spreadsheets, which by all accounts were “a gigantic mess.” The Cutlers provided Davis with several incomplete spreadsheets at various points throughout his claim adjusting. Guardian hired a third-party company to attempt to consolidate the spreadsheets, which unfortunately led to further complications. Davis attempted to determine the overall scope of the claim, made allowances for personal property in his estimates, and made payments for personal property as the claim progressed. Finally, regarding additional living expenses, we agree with the district court that the claim “remain[ed] contested in light of [Guardian’s] understanding that all such claims had been addressed to the [Cutlers’] satisfaction.” Like the dwelling claim, we find an objectively reasonable basis for Guardian’s position on the contents and additional living expenses claims.

Overall, the Cutlers “must do more than show the investigation wasn’t as thorough or all-encompassing as [they] would have liked.” *Id.* (cleaned

up). While we understand the frustration when a claim takes this much time to resolve, we do not find any of the Cutlers' allegations are sufficient to generate a genuine issue of material fact on the objective reasonableness of Guardian's actions. Put plainly, the Cutlers have failed to "negate any reasonable basis" for Guardian's position on their claim. *Id.* at 410. For that reason, we find no error of law in the district court's decision to grant summary judgment in Guardian's favor on the Cutlers' bad faith claim.

IV. Conclusion.

Because we conclude that the district court properly granted summary judgment in favor of Guardian on the Cutlers' bad faith claim, we affirm.

AFFIRMED.