Action Sheet: Allstate Bad Faith in Colorado

Know your rights when Allstate acts in bad faith.

Based on Allstate by McCormick and Murphy

Understand Bad Faith

- Recognize unreasonable delay in claims processing.
- Identify failure to conduct a thorough investigation.
- Note any attempts to settle for less than the policy value.
- Document all communications with Allstate.

Gather Evidence

- Collect all policy documents.
- Keep records of all correspondence (emails, letters, notes).
- Obtain repair estimates and medical records.
- Document any financial losses incurred due to delay.

Review Your Policy

- Understand your coverage limits and deductibles.
- Identify specific policy provisions Allstate may be violating.
- Note any clauses related to investigation and settlement.

Communicate with Allstate

- Send a formal demand letter outlining your claim.
- Request a written explanation for any denials or low offers.
- Maintain a professional and factual tone.

Seek Legal Counsel

- Consult with an attorney experienced in bad faith insurance claims.
- Discuss the specifics of your case and potential legal options.
- Understand the statute of limitations for filing a lawsuit.

Resources & Further Reading

Related guides for this action sheet:

- Allstate Bad Faith Checklist

https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-65ee7b/mccormick-and-murphy/Checklist/allstate-bad-faith-checklist.pdf

- Colorado Insurance Bad Faith Checklist

https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-65ee7b/mccormick-and-murphy/Checklist/colorado-insurance-bad-faith-checklist.pdf

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