

Action Sheet: Navigating Bad Faith Insurance Claims

Understand and respond effectively to bad faith insurance practices.

Based on [Case Studies](#) by McCormick and Murphy

Identify Bad Faith

- Recognize unreasonable delays in claim processing.
- Document all communications with the insurer.
- Note any attempts to lowball your claim settlement.
- Watch for misleading statements or denials without proper justification.

Gather Evidence

- Collect all policy documents.
- Compile all correspondence (emails, letters).
- Obtain repair estimates and medical records.
- Secure witness statements if applicable.

Communicate Strategically

- Respond promptly to insurer requests.
- Keep communication professional and factual.
- Send important notices via certified mail.
- Avoid informal discussions about settlement.

Understand Your Rights

- Review your insurance policy's terms.
- Research state laws regarding insurance claims.
- Know the insurer's duty of good faith and fair dealing.

Seek Professional Help

- Consult with an experienced attorney.
- Discuss your case with a public adjuster.
- Consider filing a complaint with your state's insurance department.

Resources & Further Reading

Related guides for this action sheet:

■ Bad Faith Insurance Claim Checklist

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

■ Insurance Bad Faith Checklist

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

■ Home

<https://mccormickmurphy.com/>

■ About

<https://mccormickmurphy.com/about/>

■ Kirk McCormick

<https://mccormickmurphy.com/about/kirk-mccormick/>

■ James Murphy

<https://mccormickmurphy.com/about/james-murphy/>

■ Sample Case Result

<https://mccormickmurphy.com/about/sample-case-result/>

■ M + M in the community

<https://mccormickmurphy.com/about/m-m-in-the-community/>

■ Testimonials

<https://mccormickmurphy.com/about/testimonials/>

■ Practice Areas

<https://mccormickmurphy.com/practice-areas/>

McCormick and Murphy | 929 W Colorado Ave, Colorado Springs, CO 80905
(719)-389-0400 | mccormickmurphy.com
Protect your rights when dealing with insurance claims.