

Action Sheet: Navigating Bad Faith Insurance

Understand and combat unfair insurance practices.

Based on [Examples](#) by McCormick and Murphy

Recognize Bad Faith

- Identify unreasonable delays in claim processing.
- Look for outright denial of valid claims.
- Note attempts to settle for significantly less than the claim's value.
- Be aware of misrepresentation of policy terms.

Gather Evidence

- Collect all policy documents and correspondence.
- Keep records of all communications with the insurer.
- Document all expenses and losses related to the claim.
- Save any evidence of the insurer's unfair tactics.

Understand Your Rights

- Know your policy's coverage and limitations.
- Familiarize yourself with state insurance laws.
- Understand the concept of 'duty of good faith and fair dealing'.

Consult an Attorney

- Seek legal counsel specializing in bad faith insurance.
- Discuss your case and gather evidence.
- Understand attorney fee structures (e.g., contingency fees).

Prepare for Legal Action

- Be prepared to file a lawsuit if necessary.
- Understand the potential outcomes of litigation.
- Cooperate fully with your legal team.

Resources & Further Reading

Related guides for this action sheet:

■ Bad Faith Insurance Tactics Checklist

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

■ Pueblo Bad Faith Insurance Claim Checklist

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

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Protect yourself from unfair insurance practices by understanding your rights and seeking expert help.