

Understanding Insurance Bad Faith

A Workbook for Policyholders

Based on *Bad Faith* by McCormick and Murphy

What is Bad Faith?

According to the article, insurance bad faith occurs when an insurance company unreasonably delays or denies a valid claim. List two examples of actions that might constitute bad faith:

Policyholder Rights

The article implies that policyholders have rights when dealing with insurance claims. What is one right you should be aware of when your claim is denied or delayed?

Common Bad Faith Tactics

The article mentions several tactics insurance companies might use. Name one tactic that seems particularly unfair or deceptive:

Seeking Legal Help

When should you consider contacting an attorney regarding an insurance claim dispute, according to the article's context?

Importance of Documentation

Why is it crucial to keep detailed records of all communication and documentation related to your insurance claim?

Types of Damages

Besides the original claim amount, what other types of damages might a policyholder be able to recover in a successful bad faith lawsuit?

Resources & Further Reading

Related guides to use with this workbook:

■ 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>

■ Understanding Insurance Bad Faith in Colorado (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-115bde/mccormick-and-murphy/Infographic/bad-faith-infographic.pdf>

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Protect your rights when your insurance company acts in bad faith.