

Navigating Farmers Insurance Bad Faith Claims in Colorado

Understand your rights and the process when Farmers Insurance acts in bad faith.

Based on Farmers Insurance by McCormick and Murphy

Step 1: Identify Bad Faith Practices

Recognize common tactics used by Farmers Insurance that may constitute bad faith, such as unreasonable delays, unfair claim denials, or misrepresentation of policy terms.

- Document all communication with Farmers Insurance.
- Keep records of all submitted documents and evidence.



Step 2: Gather Evidence

Collect all relevant documents, including your insurance policy, correspondence with Farmers, medical records, repair estimates, and any other evidence supporting your claim.

- Ensure all evidence is organized and easily accessible.



Step 3: Understand Your Policy

Thoroughly review your Farmers Insurance policy to understand your coverage, exclusions, and the duties of both you and the insurer.

- Pay close attention to the definitions section of your policy.



Step 4: Consult an Attorney

Seek legal counsel from an attorney experienced in handling bad faith insurance claims in Colorado. They can assess your case and advise on the best course of action.

- Look for attorneys specializing in insurance bad faith.



Step 5: File a Formal Complaint or Lawsuit

Your attorney will guide you through filing a formal complaint with the insurance company or initiating a lawsuit if necessary to pursue your claim.

- Understand the statute of limitations for filing claims in Colorado.



Step 6: Negotiate a Settlement

Engage in settlement negotiations with Farmers Insurance, often facilitated by your attorney, to reach a fair resolution for your claim.

- Be prepared for counteroffers and prolonged negotiations.



Step 7: Proceed to Trial (If Necessary)

If a settlement cannot be reached, your case may proceed to trial, where a judge or jury will decide the outcome.

- Trust your legal team to represent your interests effectively.

Resources & Further Reading

Related guides for this process:

■ Action Sheet: Farmers Insurance Bad Faith in Colorado

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-14eb7c/mccormick-and-murphy/Action%20Sheet/farmers-insurance-action-sheet.pdf>

■ Farmers Insurance Bad Faith in Colorado (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-115bde/mccormick-and-murphy/Infographic/farmers-insurance-infographic.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 Farmers Insurance fails to act in good faith.