

Allstate Bad Faith Insurance in Colorado

Understanding and challenging Allstate's unfair claims practices.

Based on Allstate by McCormick and Murphy

What is Bad Faith? • Insurance companies must act in good faith. • Bad faith means unreasonable denial or delay of claims. • This violates policy terms and Colorado law.	Common Allstate Tactics • Unreasonable delays in claim investigation. • Denying claims without a valid reason. • Offering significantly low settlement amounts. • Requiring excessive documentation.
When to Suspect Bad Faith • Claim is taking too long without explanation. • Allstate disputes facts without evidence. • Settlement offer is far below damages. • Policy is being misinterpreted.	Your Rights as a Policyholder • Right to a fair and prompt claim investigation. • Right to a reasonable settlement. • Right to be treated honestly and fairly. • Right to legal recourse if bad faith occurs.
Gathering Evidence • Keep all correspondence (emails, letters). • Document all communications (dates, times, names). • Save repair estimates and medical bills. • Record all expenses related to the claim.	Legal Action • Consult an attorney specializing in bad faith claims. • An attorney can assess your case's strength. • Legal action can compel fair settlement. • Damages may include policy benefits, interest, and attorney fees.

Resources & Further Reading

Related guides to pair with this cheat sheet:

■ Allstate Bad Faith Insurance Practices in Colorado (Comparison)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-e1f0ed/mccormick-and-murphy/Comparison/allstate-comparison.pdf>

■ Allstate's Bad Faith Practices in Colorado (Infographic)

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

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McCormick and Murphy | 929 W Colorado Ave, Colorado Springs, CO 80905
(719)-389-0400 | mccormickmurphy.com
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