

# Allstate Bad Faith Insurance Practices in Colorado

Understand and address Allstate's unfair claims handling in Colorado.

Based on Allstate by McCormick and Murphy

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## Understand Bad Faith

- Recognize unreasonable delays in claim processing.
- Identify failure to conduct a thorough investigation.
- Note attempts to settle for less than the claim's value.
- Be aware of misrepresenting policy provisions.

## Gather Your Evidence

- Collect all policy documents.
- Keep records of all communications with Allstate.
- Document all damages and losses.
- Obtain repair estimates and invoices.

## Communicate with Allstate

- Submit your claim in writing.
- Request a written explanation for any denials or low offers.
- Respond promptly to Allstate's requests for information.
- Maintain a professional and factual tone.

## Seek Professional Help

- Consult with an experienced attorney.
- Discuss your case with a legal professional specializing in insurance law.
- Understand your legal options and rights.

## Know Your Rights

- Familiarize yourself with Colorado insurance laws.
- Understand the duty of good faith and fair dealing.
- Be aware of statutes of limitations for filing lawsuits.

## Resources & Further Reading

*Related guides for this action sheet:*

### ■ Colorado Bad Faith Insurance Claims (Cheat Sheet)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-de7b87/mccormick-and-murphy/Cheat%20Sheet/denver-bad-faith-insurance-claim-lawyer-cheatsheet.pdf>

### ■ Understanding Bad Faith Insurance Claims in Colorado (Workbook)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-ca0765/mccormick-and-murphy/Workbook/denver-bad-faith-insurance-claim-lawyer-workbook.pdf>

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Protect yourself from unfair insurance practices by knowing your rights and taking action.