

Action Sheet: Navigating Bad Faith Insurance Claims

Strategies and insights for dealing with insurance company bad faith.

Based on [Case Studies](#) by McCormick and Murphy

Understand Bad Faith

- Recognize unreasonable claim denials.
- Identify delays and lack of investigation.
- Look for misrepresentation of policy terms.

Gather Evidence

- Collect all policy documents.
- Document all communications with the insurer.
- Obtain expert reports if needed.

Communicate Effectively

- Send formal demand letters.
- Keep records of all correspondence.
- Be clear and concise in your demands.

Evaluate Your Options

- Consult with an experienced attorney.
- Understand potential legal remedies.
- Consider mediation or arbitration.

Prepare for Litigation

- File a lawsuit if necessary.
- Be prepared for discovery processes.
- Present a strong case for damages.

Resources & Further Reading

Related guides for this action sheet:

■ Bad Faith Insurance Claim Checklist

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Checklist/bad-faith-insurance-claim-checklist.pdf>

■ McCormick & Murphy Bad Faith Case Studies (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-115bde/mccormick-and-murphy/Infographic/case-studies-info-graphic.pdf>

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Protect your rights when facing an insurance company's bad faith.