

Action Sheet: Identifying and Responding to Bad Faith Insurance Tactics

Protect yourself when your insurance company acts unfairly.

Based on Examples by McCormick and Murphy

Understand Your Policy

- Review your insurance policy carefully.
- Identify coverage limits and exclusions.
- Note any clauses related to claims handling.

Document Everything

- Keep records of all communications (dates, times, names, content).
- Save copies of all submitted documents.
- Note any delays or refusals in writing.

Recognize Bad Faith Signs

- Unreasonable delays in processing your claim.
- Denial of your claim without a valid reason.
- Misrepresenting policy provisions.
- Failure to conduct a thorough investigation.

Communicate Clearly

- Submit claims in writing.
- Request written explanations for decisions.
- Be persistent but professional in your follow-ups.

Seek Professional Help

- Consult with an attorney specializing in bad faith insurance.
- Understand contingency fee arrangements (no upfront costs).
- Discuss your case with legal counsel.

Resources & Further Reading

Related guides for this action sheet:

■ Pueblo Bad Faith Insurance Claim Checklist

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

■ Bad Faith Insurance Claims in Pueblo (Infographic)

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

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