

# Bad Faith Insurance Tactics

Understanding tactics used by insurance companies and how to fight back.

Based on [Examples](#) by McCormick and Murphy

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**No upfront  
costs for  
clients.**

Contingency Fee Structure

## What is Bad Faith?

Insurance companies have a duty to act in good faith. Bad faith occurs when they breach this duty, often by denying valid claims or delaying payments unfairly.

## Common Tactics

Insurance companies may use tactics like unreasonable delays, misrepresentation of policy terms, or lowball settlement offers to avoid paying claims.

## Legal Representation

Hiring a bad faith insurance lawyer is crucial. They work on a contingency fee basis, meaning you pay only if they win your case.

## Your Rights

You have the right to fair treatment from your insurance company. If they act in bad faith, you can pursue legal action.

## Resources & Further Reading

*Related guides for this summary:*

### ■ 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>

### ■ Protect Your Rights: What to Do About Bad Faith Insurance in Pueblo (Action Sheet)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Action%20Sheet/pueblo-bad-faith-insurance-claim-lawyer-action-sheet.pdf>

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