

Navigating an Allstate Bad Faith Insurance Claim in Colorado

Understand your rights and the process when Allstate acts in bad faith.

Based on Allstate by McCormick and Murphy

Step 1: Identify Allstate's Bad Faith Conduct

Recognize if Allstate has unreasonably delayed or denied your claim, misrepresented facts, or failed to conduct a proper investigation.

- Document all communications with Allstate.
- Keep records of all policy provisions.



Step 2: Gather All Relevant Documentation

Collect your insurance policy, all correspondence with Allstate, repair estimates, medical records, and any other evidence supporting your claim.

- Organize documents chronologically.



Step 3: Consult with an Experienced Attorney

Seek legal counsel from an attorney specializing in insurance bad faith claims in Colorado.

- Look for attorneys with a proven track record against insurance companies.



Step 4: Understand Your Legal Options

Your attorney will explain your rights and the potential legal actions available, such as filing a lawsuit.



Step 5: File a Formal Complaint or Lawsuit

Based on your attorney's advice, a formal complaint or lawsuit will be filed against Allstate.



Step 6: Engage in Discovery

Both sides will exchange information and evidence through legal processes like depositions and interrogatories.

- Be prepared to provide detailed information under oath.



Step 7: Negotiate a Settlement or Proceed to Trial

Your attorney will attempt to negotiate a fair settlement with Allstate or prepare your case for trial if a settlement cannot be reached.

- Consider the long-term implications of any settlement offer.

Resources & Further Reading

Related guides for this process:

■ Protect Your Rights: Handling Bad Faith Insurance Claims in Colorado (Action Sheet)

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

■ 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>

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Protect your rights when Allstate fails to act in good faith.