

Navigating Allstate Bad Faith Claims in Colorado

A roadmap for policyholders dealing with Allstate's alleged bad faith practices.

Based on Allstate by McCormick and Murphy

Initial Stage: Understanding Your Claim

- Identify Allstate's potential bad faith actions.
- Gather all relevant policy documents and correspondence.
- Document all interactions with Allstate representatives.



Early Investigation: Assessing the Situation

- Review the specifics of your insurance policy.
- Analyze Allstate's response to your claim.
- Note any delays, denials, or underpayments.



Consultation: Seeking Expert Advice

- Consult with an attorney experienced in bad faith insurance law.
- Discuss the details of your case and potential legal options.
- Understand the legal process and your rights.



Evidence Gathering: Building Your Case

- Collect all evidence supporting your claim.
- Obtain expert opinions if necessary (e.g., medical, property damage).
- Organize all documentation chronologically.



Negotiation Phase: Attempting Resolution

- Engage in settlement negotiations with Allstate.
- Present a demand letter outlining your claim and damages.
- Evaluate any settlement offers made by Allstate.



Litigation Preparation: Preparing for Court

- File a lawsuit if negotiations fail.

- Prepare for discovery, including interrogatories and depositions.
- Continue to gather and organize evidence for trial.



Trial and Verdict: Presenting Your Case

- Proceed to trial if a settlement is not reached.
- Present evidence and arguments to the court or jury.
- Await the verdict or judgment.



Post-Trial: Conclusion of the Case

- Address any appeals or post-trial motions.
- Receive compensation if the verdict is in your favor.
- Finalize the legal process.

Resources & Further Reading

Related guides for this timeline:

■ 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-20260710-3eaad2/mccormick-and-murphy/Cheat%20Sheet/denver-bad-faith-insurance-claim-lawyer-cheatsheet.pdf>

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Holding Allstate accountable for bad faith insurance practices in Colorado is crucial for policyholders.