

Navigating a Bad Faith Insurance Claim

A roadmap for understanding and pursuing your claim.

Based on Examples by McCormick and Murphy

Initial Assessment: Understanding Your Situation

- Identify potential bad faith tactics by your insurer.
- Gather all relevant policy documents and correspondence.
- Consult with an experienced bad faith insurance attorney.



Early Engagement: Building Your Case

- The attorney reviews your case and policy details.
- The attorney communicates with the insurance company.
- Initial demand for settlement may be made.



Discovery Phase: Information Gathering

- Formal requests for documents and information from the insurer.
- Depositions of insurance company representatives may occur.
- Expert witnesses may be consulted.



Negotiation: Seeking Resolution

- Engage in settlement negotiations with the insurance company.
- Evaluate settlement offers based on case merits and damages.



Litigation (if necessary): Court Proceedings

- Filing a lawsuit if settlement is not reached.
- Pre-trial motions and hearings.
- Trial may be necessary to determine liability and damages.



Post-Trial: Resolution and Appeals

- Judgment enforcement or appeal process.
- Final resolution of the claim.

Resources & Further Reading

Related guides for this timeline:

■ 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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Pursuing a bad faith insurance claim is often done on a contingency fee basis.