

Action Sheet: Navigating Bad Faith Insurance

Understand and respond to unfair insurance practices.

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

Recognize Bad Faith

- Identify unreasonable claim delays.
- Note misleading statements from insurers.
- Document all communication attempts.
- Look for unjustified claim denials.

Gather Evidence

- Collect all policy documents.
- Save all correspondence (emails, letters).
- Keep records of all expenses incurred due to the claim.
- Document any physical damage or injuries.

Understand Your Rights

- Know your policy's terms and conditions.
- Research state laws regarding insurance claims.
- Understand the insurer's duty of good faith.

Seek Legal Counsel

- Consult with a bad faith insurance attorney.
- Inquire about contingency fee arrangements.
- Discuss your case details openly.

Prepare for Negotiation

- Clearly state your claim and damages.
- Present your evidence logically.
- Be prepared to negotiate a fair settlement.

Resources & Further Reading

Related guides for this action sheet:

■ Bad Faith Insurance Claim Checklist

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260711-0b240a/mccormick-and-murphy/Checklist/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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Protect your rights when insurance companies act in bad faith.