

USAA Bad Faith Insurance Practices

Protecting Your Rights Against USAA in Colorado

Based on *Usaa* by McCormick and Murphy

Understand Bad Faith

- Recognize unreasonable delay in claim processing.
- Identify USAA's failure to communicate.
- Note any attempts to lowball your claim.
- Document all interactions with USAA.

Gather Your Evidence

- Collect all policy documents.
- Compile all correspondence with USAA.
- Obtain repair estimates and invoices.
- Keep records of all expenses incurred.

Communicate with USAA

- Send a formal demand letter.
- Clearly state your expectations.
- Set a reasonable deadline for response.
- Keep copies of all sent letters.

Seek Legal Counsel

- Consult an attorney experienced in bad faith insurance.
- Discuss your case details thoroughly.
- Understand your legal options.
- Let your attorney handle communications.

Filing a Complaint

- Consider filing a complaint with the Colorado Division of Insurance.
- Provide all relevant documentation.
- Follow the complaint process outlined by the Division.

Resources & Further Reading

Related guides for this action sheet:

■ USAA Bad Faith Insurance Checklist

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-65ee7b/mccormick-and-murphy/Checklist/usaa-bad-faith-insurance-checklist.pdf>

■ Colorado Insurance Bad Faith Checklist

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-65ee7b/mccormick-and-murphy/Checklist/colorado-insurance-bad-faith-checklist.pdf>

■ Home

<https://mccormickmurphy.com/>

■ About

<https://mccormickmurphy.com/about/>

■ Kirk McCormick

<https://mccormickmurphy.com/about/kirk-mccormick/>

■ James Murphy

<https://mccormickmurphy.com/about/james-murphy/>

■ Sample Case Result

<https://mccormickmurphy.com/about/sample-case-result/>

■ M + M in the community

<https://mccormickmurphy.com/about/m-m-in-the-community/>

■ Testimonials

<https://mccormickmurphy.com/about/testimonials/>

■ Practice Areas

<https://mccormickmurphy.com/practice-areas/>

McCormick and Murphy | 929 W Colorado Ave, Colorado Springs, CO 80905
(719)-389-0400 | mccormickmurphy.com
Know your rights and take action against USAA's bad faith practices.