

# USAA Bad Faith Insurance Practices Roadmap

Navigating a USAA bad faith insurance claim in Colorado.

Based on *Usaa* by McCormick and Murphy

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## Initial Assessment: Understanding Your Claim

- Review your USAA insurance policy carefully.
- Document all communications with USAA.
- Gather all evidence related to your loss.
- Identify potential bad faith indicators.



## Week 1-2: Consultation and Strategy

- Seek legal counsel specializing in bad faith insurance.
- Discuss your case details with your attorney.
- Develop an initial legal strategy.
- Understand your legal rights and options.



## Month 1: Formal Notice and Demand

- Attorney sends a formal demand letter to USAA.
- Outline the basis for the bad faith claim.
- Propose a settlement or resolution.
- USAA responds to the demand.



## Month 2-3: Discovery Phase

- Exchange of information and documents between parties.
- Depositions may be taken.
- Further evidence gathering.
- Expert witness engagement.



## Month 4-6: Negotiation and Mediation

- Attempt to reach a settlement through negotiation.
- Consider mediation with a neutral third party.
- Evaluate settlement offers from USAA.



## **Month 7+: Litigation**

- If settlement fails, file a lawsuit.
- Proceed through court proceedings.
- Prepare for trial.
- Potential jury verdict or judge ruling.



## **Post-Resolution: Claim Resolution and Appeal**

- Enforce settlement or judgment.
- Consider appeals if necessary.
- Finalize all aspects of the claim.

## Resources & Further Reading

*Related guides for this timeline:*

### ■ USAA's Bad Faith Insurance Practices in Colorado (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-115bde/mccormick-and-murphy/Infographic/usaa-infographic.pdf>

### ■ USAA Bad Faith Insurance Practices in Colorado (Process Flow)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-d25222/mccormick-and-murphy/Process%20Flow/usaa-process-flow.pdf>

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Protect your rights when USAA acts in bad faith.