

USAA Bad Faith Insurance Practices in Colorado

Understanding and navigating USAA's alleged bad faith insurance practices.

Based on *Usaa* by McCormick and Murphy

Initial Review: Understanding Your Rights

- Identify potential bad faith by USAA.
- Gather all relevant policy documents and communication records.
- Consult with an attorney specializing in insurance bad faith.



Week 1-2: Evidence Gathering

- Collect all correspondence with USAA (emails, letters, notes from calls).
- Document all damages and losses incurred.
- Obtain expert reports if necessary (e.g., repair estimates, medical evaluations).



Week 3-4: Legal Consultation

- Discuss your case details with your attorney.
- Understand the legal process and potential outcomes.
- Determine the strength of your bad faith claim.



Month 2: Demand Letter

- Attorney drafts a formal demand letter to USAA.
- Outline the facts of the case and the basis for the bad faith claim.
- Propose a settlement amount.



Month 3-4: Negotiation and Settlement

- Engage in negotiations with USAA's representatives.
- Evaluate settlement offers.
- Consider mediation if direct negotiations fail.



Month 5+: Litigation

- If settlement is not reached, file a lawsuit.

- Proceed through discovery, depositions, and potential trial.
- Continue to work closely with your legal counsel.

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>

■ 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
Protect your rights when facing USAA's alleged bad faith practices.