

USAA Bad Faith Insurance Practices Workbook

Understanding your rights when USAA denies your claim in Colorado

Based on Usaa by McCormick and Murphy

What is Bad Faith?

According to the article, an insurance company acts in bad faith when it unreasonably _____ or _____ a valid claim.

USAA's Obligations

USAA, like all insurers in Colorado, has a legal duty to act in _____ faith when handling claims.

Common Bad Faith Tactics

The article mentions that bad faith can involve tactics such as delaying investigations, making unreasonably low settlement offers, or _____ necessary information.

Colorado Law

In Colorado, insurance bad faith is a tort, meaning it is a _____ wrong that can lead to legal action.

Damages in Bad Faith Cases

If USAA is found to have acted in bad faith, you may be entitled to _____ damages, which can include compensation for emotional distress.

Seeking Legal Help

The article suggests that if you believe USAA has acted in bad faith, you should consult with an attorney experienced in _____ insurance law.

USAA's Duty

USAA has a duty to investigate your claim thoroughly and fairly, and to communicate with you in _____.

Resources & Further Reading

Related guides to use with this workbook:

■ 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>

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Know your rights when dealing with USAA insurance claims in Colorado.