# USAA Bad Faith Insurance Action Sheet

Protect Yourself Against USAA's Unfair Practices in Colorado

Based on Usaa by McCormick and Murphy

## Understand Your Rights

- Know Colorado's bad faith insurance laws.
- Document all communications with USAA.
- Identify USAA's unreasonable delays or denials.

## Gather Evidence

- Collect all policy documents.
- Compile repair estimates and invoices.
- Save all correspondence (emails, letters, notes).
- Record dates and times of calls.

## Communicate Effectively

- Submit a formal demand letter.
- State your claim clearly and concisely.
- Reference policy provisions.
- Set a reasonable deadline for response.

## Seek Professional Help

- Consult with an experienced attorney.
- Discuss your case with a consumer protection agency.
- Consider filing a complaint with the Colorado Division of Insurance.

## Legal Action

- File a lawsuit for breach of contract.
- Pursue claims for bad faith damages.
- Seek compensation for your losses.

## Resources & Further Reading

*Related guides for this action sheet:*

- Colorado Bad Faith Insurance Claims (Cheat Sheet)

https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-de7b87/mccormick-and-murphy/Cheat%20Sheet/denver-bad-faith-insurance-claim-lawyer-cheatsheet.pdf

- Understanding Bad Faith Insurance Claims in Colorado (Workbook)

https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-ca0765/mccormick-and-murphy/Workbook/denver-bad-faith-insurance-claim-lawyer-workbook.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
USAA must be held accountable for its bad faith insurance practices in Colorado.