

WRITING DAMAGES

1. Select letter type based on damages

 <p>ALL damage caused by a covered peril</p>  <p>Full Acceptance Letter</p>	 <p>NO damage caused by a covered peril</p>  <p>Full Denial Letter</p>	 <p>PART of the damage caused by a covered peril</p>  <p>Partial Acceptance/Denial Letter</p>
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2. Describe *Observed but Not Claimed Damages* (if any)

REVIEW All prior notes, call records, reports, photos

VERIFY insured intent

MIRROR IA descriptions

INCLUDE ROR language, if appropriate

3. Damage descriptions

All coverage determinations *supported* by *appropriate* policy references



- **ALL** items reported by the insured are addressed, even if not covered the policy or included in the claim
- The letter mirrors IA language and findings
- Location/item references are easy to understand
- If this is a revised letter, the original letter is attached
- The outcome is clearly stated and the determination was clearly made by the claim examiner



4. Review and Check

Is the title correct for the intent of the letter?

Are the descriptions accurate?

Is the correct policy reference cited?

Were all sections completed?

Did you review ALL claim information?

Does the damage description match the IA/Expert report findings?

Did you address all the concerns of the insured?

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