

File Quality

Initial iLog:

The following are noted as being reviewed:

- ◆ Coverage – forms and endorsements
- ◆ Prior Losses with dates, COL
- ◆ Deductible
- ◆ Facts of Loss
- ◆ Subrogation
- ◆ Salvage

1st Contact:

- ◆ “1st Contact” iLog activity used
- ◆ Made within 24 hours – “contact” is defined as voice to voice or, if not voice to voice contact is made after exhausting all contact number and talking with the agent for additional contact numbers (all documented in iLog), a first contact letter is sent to the policy holder
- ◆ Verify by name the person we are making contact with
- ◆ Verify loss location, lien holder, contact information, temporary contact information (if applicable), whether represented, if advance is necessary
- ◆ Discuss facts of loss, verify severity
- ◆ Discuss all available coverages
- ◆ Discuss basic mitigation procedures
- ◆ Explain the claim process
- ◆ Determine if a contractor has been hired, if estimates have been gathered, if a police report has been filed
- ◆ Give policy holder our contact information

Investigation:

- ◆ Set up inspection appointment
- ◆ Recap detailed scope of damage
- ◆ Outline coverage issues
- ◆ Send reservation of rights letter if necessary
- ◆ Photos to document damaged/ non-damaged property with detailed labeling to include: risk photo, photo to confirm address, four elevations, overview of rooms/roof, specific damage

- ◆ Diagrams with measurements of all damaged rooms, if more than three rooms damaged full floor diagram required, detailed diagram of all kitchens and baths required when damaged, all roofs require diagrams and measurements
- ◆ Personal property inventory forms (PPIF's)
- ◆ Recorded statements
- ◆ ALE worksheet
- ◆ Additional documents from policy holder (i.e. estimates, lease, ownership docs, etc.)
- ◆ SIU referral
- ◆ UW review
- ◆ Subrogation addressed
- ◆ Salvage addressed
- ◆ Pending items

Follow-up Contact Correspondence:

- ◆ Large loss recap letter on all large losses (not by dollar threshold, but relative to facts of particular loss)
- ◆ Requests for additional information from policy holder
- ◆ Follow up to any correspondence received

Settlement:

- ◆ Statement of Loss or Payment Recap with settlement letter to policy holder
- ◆ Verbal denial followed by denial letter citing policy language
- ◆ Explain supplement process
- ◆ Explain ACV/RC
- ◆ Explain incurred benefits (i.e. ordinance and law, LAE)
- ◆ Verify lien holder
- ◆ Summary report (as deemed appropriate based on dollar threshold set forth by management)

iLogs:

- ◆ Proper use of Activity dropdown for "First Contact", "Inspected" and "Completed" (or whatever activity generates statistical information for closed claim files)

- ◆ iLogs should contain documentation of all activity that occurs on a claim and should be entered as it occurs or as soon as possible after it occurs
- ◆ iLogs should contain only factual information
- ◆ iLogs should not be used as a means of communication
- ◆ Normally accepted industry standard abbreviations only may be use in iLogs, for example:
 - COV coverage
 - PH policy holder
 - PA public adjuster
 - ATTY attorney
 - RC replacement cost
 - ACV actual cash value
 - DEP depreciation
 - O&L ordinance and law
 - OH&P overhead and profit
 - COL cause of loss
 - POL proof of loss
 - SOL statement of loss
 - C&O cause and origin
 - LM left message
 - EST estimate
 - ITV insurance to value
 - SIU special investigation unit
 - ALE additional living expense
 - UW under writing
 - EUO examination under oath
 - ROR reservation of rights
 - CWP closed without payment