

INSURANCE CARRIER COMMUNICATION TRACKING SYSTEM - ENHANCED VERSION

Document Category: Tracking & Internal Use

Document Number: 29 of 33

SYSTEM OVERVIEW

Purpose and Legal Value

This comprehensive tracking system documents all insurance carrier interactions to:

- Create admissible evidence for disputes
- Document patterns of delay or bad faith
- Support complaints to regulators
- Provide timeline for legal proceedings
- Demonstrate mitigation efforts
- Track promises and commitments

Setup Instructions

1. Create both digital and physical filing systems
 2. Use consistent naming conventions
 3. Update immediately after each contact
 4. Back up data weekly
 5. Print monthly summaries
 6. Have attorney review if litigation likely
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MASTER COMMUNICATION LOG

Column Definitions

- **Date:** Exact date (MM/DD/YYYY)
- **Time:** Start and end times (24-hour format)
- **Duration:** Total minutes
- **Contact Type:** Phone/Email/Letter/Meeting/Portal/Text/Fax/Voicemail

- **Direction:** Inbound/Outbound/Internal
- **Initiator:** Who initiated contact
- **Carrier Rep:** Full name and ID
- **Rep Title:** Exact title/department
- **Claim #:** All relevant claim numbers
- **Subject:** Brief description (10 words max)
- **Discussion Summary:** Key points in detail
- **Commitments Made:** Specific promises with deadlines
- **Follow-up Required:** Your action items
- **Documents Exchanged:** What was sent/received
- **Reference #:** Call ID, email ID, confirmation numbers
- **Status:** Open/Pending/Resolved/Escalated/Disputed
- **Witness:** Anyone else present/copied
- **Recording:** If recorded (with permission)
- **Mood/Tone:** Professional/Hostile/Dismissive/Helpful
- **Red Flags:** Concerning statements or behavior

Primary Communication Log Table

Date	Time Start	Time End	Duration	Type	Direction	Initiator	Carrier Rep	Rep ID	Title	Claim#	Subject	Key Point
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Call-Specific Tracking

Date	Time	Duration	Rep Name	ID#	Direct Line	Topic	Outcome	Follow-up Date	Recording	Permission
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Email Communication Log

Date	Time Sent	From	To	CC	BCC	Subject	Attachments	Response Requested	Response Received	Read Receipt
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Written Correspondence Tracking

Date Sent	Method	Tracking#	Recipient	Department	Subject	Certified	Return Receipt	Response Due	Response Date
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DETAILED INTERACTION RECORDS

Phone Call Documentation Template

Date: [Date]
Time: [Start] - [End] ([Duration] minutes)
Carrier Representative: [Full name]
ID/Badge Number: [Number]
Direct Line: [Phone number]
Department: [Specific department]
Call Reference #: [If provided]

Reason for Call:

- ☐ Routine check-in
- ☐ Response to carrier request
- ☐ Escalation of issue
- ☐ New information to provide
- ☐ Follow-up on promise

Topics Discussed:

- [Topic 1 - include quotes where important]
- [Topic 2 - note any contradictions]
- [Topic 3 - highlight new information]

Specific Commitments Made by Carrier:

Commitment	By Whom	Deadline	Completed
[Promise]	[Name]	[Date]	[Y/N]

Action Items for Me:

- ☐ [Action with deadline]
- ☐ [Action with deadline]

Red Flags/Concerns:

- [Any troubling statements]
- [Contradictions to previous communications]
- [Refusal to provide information]

Recording: [Yes/No]

Permission Obtained: [Yes/No]

File Location: [Where saved]

ESCALATION TRACKING

Supervisor Contacts

Date	Requested By	Supervisor Name	Title	Issue Escalated	Resolution	Days to Resolve
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Formal Complaints

Date Filed	Type	Agency/Dept	Complaint#	Issue	Status	Resolution Date
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PROMISE AND COMMITMENT TRACKER

Outstanding Promises

Date Made	Rep Name	Promise	Due Date	Status	Days Overdue	Follow-ups
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Broken Promises

Date Made	Rep Name	Promise	Due Date	Broken Date	Impact	Response
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DOCUMENT EXCHANGE LOG

Documents Requested by Carrier

Date Requested	Document Type	Deadline	Submitted Date	Method	Confirmation	Acknowledged
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Documents Received from Carrier

Date Received	Document Type	Requested Date	Days Delayed	Complete	Follow-up Needed

PATTERN IDENTIFICATION

Delay Tactics Observed

Pattern Type	Frequency	Examples	Documentation	Legal Significance
Repeated document requests	[#] times	[Dates]	[Evidence]	Bad faith indicator
Changing representatives	[#] times	[Names/dates]	[Evidence]	Disruption tactic
Missed deadlines	[#] times	[Instances]	[Evidence]	Systematic delay
Contradictory information	[#] times	[Examples]	[Evidence]	Confusion tactic

Response Time Analysis

Communication Type	Average Response	Policy Requirement	Compliance Rate
Phone calls returned	[Days]	[Days]	[%]
Emails answered	[Days]	[Days]	[%]
Letters responded	[Days]	[Days]	[%]

KEY QUOTES AND STATEMENTS

Admissions/Favorable Statements

Date	Speaker	Quote	Context	Significance
[Date]	[Name]	"[Exact quote]"	[What prompted]	[Why important]

Problematic Statements

Date	Speaker	Quote	Context	Legal Issue
[Date]	[Name]	"[Exact quote]"	[Discussion]	[Bad faith/discrimination/etc.]

TIMELINE GENERATOR

Critical Dates and Deadlines

Event	Date	Days from Loss	Regulatory Deadline	Met	Documentation
Loss occurred	[Date]	0	N/A	-	[Photos/reports]
Claim reported	[Date]	[#]	24-72 hours	[Y/N]	[Confirmation]
Adjuster assigned	[Date]	[#]	3-5 days	[Y/N]	[Letter]
First inspection	[Date]	[#]	7-10 days	[Y/N]	[Report]
Initial payment	[Date]	[#]	30 days	[Y/N]	[Check]

COMPLIANCE MONITORING

Regulatory Requirements Tracking

Requirement	Deadline	Carrier Compliance	Violation Date	Reported
Acknowledge claim	15 days	[Y/N]	[If no, date]	[Y/N]
Decision on claim	30 days	[Y/N]	[If no, date]	[Y/N]
Payment if approved	30 days	[Y/N]	[If no, date]	[Y/N]

Fair Claims Practices Violations

Practice	Violation	Dates	Evidence	Action Taken
Misrepresenting facts	[Description]	[Dates]	[Docs]	[Complaint/attorney]
Failing to acknowledge	[Description]	[Dates]	[Docs]	[Action]
Not attempting good faith	[Description]	[Dates]	[Docs]	[Action]

ANALYSIS AND REPORTING

Communication Statistics

- **Total Contacts:** [#]
- **Carrier Initiated:** [#] ([%])
- **My Initiated:** [#] ([%])
- **Average Response Time:** [Days]

- **Escalations Required:** [#]
- **Unresolved Issues:** [#]

Monthly Summary Generator

Month: [Month/Year]

- Total Communications: [#]
- Phone Calls: [#] totaling [minutes]
- Emails: [#]
- Letters: [#]
- Key Developments: [List]
- Outstanding Issues: [List]
- Next Month Priorities: [List]

Bad Faith Indicators Checklist

- ☐ Unreasonable delays (>30 days)
- ☐ Contradictory statements documented
- ☐ Failure to investigate properly
- ☐ Lowball offers without justification
- ☐ Repeated document requests
- ☐ Changing adjusters frequently
- ☐ Refusing to provide policy
- ☐ Misrepresenting coverage
- ☐ Threatening statements
- ☐ Failure to respond timely

LEGAL PREPARATION SECTION

Evidence Strength Assessment

Communication	Date	Type	Significance	Admissibility	Location
[Description]	[Date]	[Type]	[High/Med/Low]	[Yes/Maybe]	[File]

Witness List

Name	Role	Contact	Availability	Statement Taken
[Name]	[Adjuster/witness/expert]	[Phone/email]	[Yes/No]	[Date]

BEST PRACTICES AND TIPS

During Communications

1. **Always get names and ID numbers**
2. **Ask for direct phone lines**
3. **Confirm everything in writing**
4. **Take notes during calls**
5. **Ask for reference numbers**
6. **Request email confirmation**
7. **Note exact times**
8. **Document tone and attitude**
9. **Get supervisor info if needed**
10. **Save all voicemails**

After Communications

1. **Update log immediately**
2. **Send confirmation email**
3. **Calendar follow-up dates**
4. **File documents properly**
5. **Update pattern analysis**
6. **Flag concerning items**
7. **Brief attorney if retained**
8. **Backup data**

Warning Signs to Document Carefully

- "Off the record" statements
- Pressure to accept offers

- Threats or intimidation
 - Refusal to put in writing
 - Contradicting previous statements
 - Claiming no coverage
 - Delaying tactics
 - Requesting unnecessary documents
 - Refusing to provide adjuster info
 - Hanging up or ending calls abruptly
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DATA EXPORT FORMATS

For Attorney Review

Export as: PDF with hyperlinked exhibits

Include: All logs, recordings, documents

Format: Chronological with index

For Regulatory Complaints

Export as: CSV with summary report

Include: Violation-focused entries

Format: Sortable by violation type

For Personal Records

Export as: Excel with multiple sheets

Include: Everything

Format: Searchable and filterable

TECHNOLOGY TOOLS

Recommended Apps/Software

- **Call Recording:** [App name] (check state laws)
- **Email Tracking:** [Service name]
- **Document Scanner:** [App name]
- **Cloud Storage:** [Service name]

- **Database:** [Software name]

Backup Schedule

- **Daily:** New communications
 - **Weekly:** Full database
 - **Monthly:** Complete archive
 - **Location 1:** [Primary]
 - **Location 2:** [Backup]
 - **Location 3:** [Offsite/cloud]
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PERIODIC REVIEW CHECKLIST

Weekly Review

- ☐ All communications logged
- ☐ Follow-ups scheduled
- ☐ Promises tracked
- ☐ Documents filed
- ☐ Patterns noted

Monthly Review

- ☐ Statistics compiled
- ☐ Patterns analyzed
- ☐ Bad faith indicators assessed
- ☐ Regulatory violations documented
- ☐ Attorney consulted if needed
- ☐ Backup verified

Quarterly Review

- ☐ Complete audit performed
 - ☐ Legal strategy evaluated
 - ☐ Complaint readiness assessed
 - ☐ Documentation gaps identified
 - ☐ Expert consultation considered
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SAMPLE ENTRIES FOR REFERENCE

Example Phone Call Entry

Date: 03/15/2024

Time: 14:30 - 14:55 (25 minutes)

Carrier Representative: John Smith

ID/Badge Number: ADJ-5547

Direct Line: 555-0123 ext. 456

Department: Property Claims

Call Reference #: CL-2024-0315-1430

Topics Discussed:

1. "Your claim is still under review" - No specific timeline given despite repeated requests
2. "We need additional documentation" - Third request for same documents already provided 02/28/2024
3. "The inspection report shows pre-existing damage" - New assertion, contradicts initial adjuster statement from 02/10/2024

Red Flags:

- Refused to provide written request for documents
- Changed story about damage causation
- Would not commit to any timeline
- Ended call abruptly when asked for supervisor

Follow-up Required:

- Send certified letter summarizing call
- Request all inspection reports in writing
- File complaint with Department of Insurance

Example Email Entry

Date: 03/16/2024

Time Sent: 09:00

To: claims@insurancecarrier.com

CC: supervisor@insurancecarrier.com, attorney@lawfirm.com

Subject: RE: Claim #12345 - Summary of 3/15 Call and Document Request

Key Points:

- Memorialized yesterday's phone conversation
- Attached documents (again) with delivery confirmation
- Requested written response within 10 days
- Noted pattern of delays

Response: None as of [current date]

TEMPLATE RESPONSES

Confirmation Email Template

Subject: Confirmation of Our [Date] Phone Conversation - Claim #[Number]

Dear [Representative Name],

This email confirms our phone conversation today at [time] regarding claim #[number]. During our [duration]-minute call, you stated:

1. [Key point 1]
2. [Key point 2]
3. [Key point 3]

You committed to:

- [Commitment 1] by [date]
- [Commitment 2] by [date]

I agreed to:

- [Action 1] by [date]
- [Action 2] by [date]

Please respond within 48 hours if this summary is inaccurate. Otherwise, I will consider this an accurate record of our conversation.

Reference #: [If provided]

Sincerely,

[Your name]

Escalation Request Template

Subject: URGENT - Request for Supervisor Review - Claim #[Number]

[Supervisor name or "To Whom It May Concern"],

I am requesting immediate supervisor review of claim #[number] due to:

1. [Specific issue 1 with dates]
2. [Specific issue 2 with dates]
3. [Specific issue 3 with dates]

Previous attempts to resolve with [adjuster name]:

- [Date]: [What happened]
- [Date]: [What happened]

This pattern suggests [bad faith/unfair claims practices/violations of state law].

I require supervisor contact within 72 hours or I will file formal complaints with:

- [State] Department of Insurance
- Better Business Bureau
- [Other relevant agencies]

Documentation of all interactions is attached.

[Your name]

[Contact information]

REGULATORY REFERENCES

Key Statutes and Deadlines by Category

Claim Acknowledgment

- Most states: 10-15 days
- Citation: [State] Insurance Code § [number]
- Carrier compliance: [Track here]

Investigation Completion

- Most states: 30 days

- Extension allowed: One 30-day with notice
- Citation: [State] Insurance Code § [number]
- Carrier compliance: [Track here]

Payment After Approval

- Most states: 30 days
- Interest accrues after deadline
- Citation: [State] Insurance Code § [number]
- Carrier compliance: [Track here]

Unfair Claims Practices

Common violations to document:

1. Misrepresenting policy provisions
 2. Failing to acknowledge claims promptly
 3. Not attempting good faith settlement
 4. Compelling litigation for recovery
 5. Not providing reasonable explanation for denial
 6. Delaying investigation or payment
 7. Offering substantially less without explanation
 8. Attempting to settle for less than reasonable
 9. Making claim payments without coverage explanation
 10. Failing to affirm or deny within reasonable time
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INTEGRATION WITH OTHER DOCUMENTS

Cross-Reference System

- Link to Expense Log: Entry #[number]
- Link to Evidence Checklist: Item #[number]
- Link to Appeal Letters: Date [date]
- Link to Medical Records: Provider [name]

Data Flow Map

Communication Log → Pattern Analysis → Legal Strategy → Complaint/Litigation

VERSION CONTROL

Document Version: 2.0

Last Updated: [Current date]

Updated By: [Name]

Review Schedule: Weekly updates, monthly analysis

Next Major Review: [Date]

Change Log:

Date	Version	Changes	By
[Date]	1.0	Initial creation	[Name]
[Date]	1.1	Added pattern tracking	[Name]
[Date]	2.0	Complete enhancement	[Name]

Legal Note: This tracking system is designed to create contemporaneous business records that may be admissible as evidence. Maintain accuracy and objectivity. Do not include speculation, only facts and direct quotes. If litigation is anticipated, consult with an attorney about additional documentation requirements and potential discovery obligations.