

INSURANCE CARRIER COMMUNICATION TRACKING SYSTEM

Document Category: Tracking & Internal Use
Document Number: 29 of 33

SYSTEM OVERVIEW

Claim Information:

- Policyholder: Robert & Angela Thompson
- Carrier: Allstate Insurance Company
- Policy #: TX-HO3-2019-774521
- Claim #: ALT-2024-TX-WTR-00892
- Date of Loss: January 15, 2024
- Type: Water damage from burst pipes during freeze

MASTER COMMUNICATION LOG

Primary Communication Log Table

Date	Time Start	Time End	Duration	Type	Direction	Initiator	Carrier Rep	Rep ID	Title	Subject
01/15/24	14:30	14:45	15 min	Phone	Outbound	Me	Jessica Kim	ADJ-4421	Claims Intake	Report claim
01/17/24	09:00	09:35	35 min	Phone	Inbound	Carrier	Tom Bradley	ADJ-8823	Field Adjuster	Schedule inspection
01/22/24	10:00	10:45	45 min	Meeting	In-person	Carrier	Tom Bradley	ADJ-8823	Field Adjuster	Property inspection
01/25/24	—	—	—	Email	Outbound	Me	Tom Bradley	ADJ-8823	Field Adjuster	Request report

Date	Time Start	Time End	Duration	Type	Direction	Initiator	Carrier Rep	Rep ID	Title	Subject
01/30/24	11:15	11:40	25 min	Phone	Outbound	Me	Tom Bradley	ADJ-8823	Field Adjuster	Follow up
02/05/24	—	—	—	Portal	Inbound	Carrier	System	—	—	Estimate posted
02/06/24	08:30	09:15	45 min	Phone	Outbound	Me	Tom Bradley	ADJ-8823	Field Adjuster	Dispute estimate
02/08/24	14:00	14:20	20 min	Phone	Inbound	Carrier	Sarah Lopez	MGR-2234	Supervisor	Review request
02/12/24	—	—	—	Letter	Outbound	Me	Claims Dept	—	—	Formal dispute
02/20/24	10:30	11:00	30 min	Phone	Outbound	Me	Sarah Lopez	MGR-2234	Supervisor	Escalation
02/22/24	—	—	—	Email	Inbound	Carrier	Sarah Lopez	MGR-2234	Supervisor	Partial approval
02/28/24	15:00	15:45	45 min	Phone	Outbound	Me	Mark Chen	MGR-1122	Sr. Manager	Second escalation
03/05/24	—	—	—	Letter	Inbound	Carrier	Legal Dept	—	—	Final position
03/10/24	09:00	09:30	30 min	Phone	Outbound	Me	Mark Chen	MGR-1122	Sr. Manager	Demand reconsider

DETAILED INTERACTION RECORDS

Phone Call Documentation - Key Examples

Date: February 6, 2024
Time: 08:30 - 09:15 (45 minutes)
Carrier Representative: Tom Bradley
ID/Badge Number: ADJ-8823
Direct Line: (800) 555-2448 ext. 8823
Department: Property Claims
Call Reference #: CL-020624-0830

Topics Discussed:

1. "Your estimate doesn't include the damaged flooring in 3 rooms" - Bradley claimed it was "preexisting wear"
2. "The kitchen cabinets show clear water damage from this event" - He said "that looks like long-term damage"
3. "My contractor says the drywall in the entire first floor needs replacement" - Bradley: "We only see damage in two rooms"

Specific Commitments Made by Carrier:

Commitment	By Whom	Deadline	Completed
Review with supervisor	Tom Bradley	Feb 10	No - took until Feb 20
Send written explanation	Tom Bradley	Feb 8	No - never received
Call back with update	Tom Bradley	Feb 8	No - had to call them

Red Flags/Concerns:

- Claimed he "didn't see" obvious damage during inspection
- Contradicted his own inspection notes from 1/22
- Became defensive when questioned about estimate
- Refused to put promises in writing

Recording: Yes
Permission Obtained: Yes - "This call may be recorded"
File Location: Phone backup/Allstate Calls/020624_Bradley.mp3

Date: February 20, 2024
Time: 10:30 - 11:00 (30 minutes)
Carrier Representative: Sarah Lopez
ID/Badge Number: MGR-2234
Direct Line: Not provided (refused)
Department: Claims Management

Topics Discussed:

- 1. "We've been more than fair with our offer" - When their offer is \$27,350 below contractor estimates
- 2. "You can hire whoever you want with our payment" - Knowing it won't cover necessary repairs
- 3. "Perhaps you should get other estimates" - Already provided three estimates

Red Flags:

- Used phrase "take it or leave it"
- Mentioned "most people accept our estimates"
- Tried to end call when I mentioned Department of Insurance
- Said "lawyers just make everything take longer"

ESCALATION TRACKING

Supervisor Contacts

Date Requested	By	Supervisor Name	Title	Issue Escalated	Resolution	Days to Resolve
02/06/24	Tom Bradley	Sarah Lopez	Supervisor	Estimate dispute	Partial - added \$8k	16 days
02/28/24	Sarah Lopez	Mark Chen	Sr. Manager	Full claim review	Denied additional	Still open
03/10/24	Mark Chen	Legal Dept	Legal	Bad faith	Pending	Pending

Formal Complaints

Date Filed	Type	Agency/Dept	Complaint#	Issue	Status	Resolution Date
03/12/24	Regulatory	TX Dept of Insurance	TDI-2024-03-8847	Bad faith/delays	Under Review	Pending

Date Filed	Type	Agency/Dept	Complaint#	Issue	Status	Resolution Date
03/15/24	Consumer	Better Business Bureau	BBB-2024-3394	Unfair practices	Pending	Pending

PROMISE AND COMMITMENT TRACKER

Outstanding Promises

Date Made	Rep Name	Promise	Due Date	Status	Days Overdue	Follow-ups
01/17/24	Tom Bradley	Inspection report copy	01/24/24	Never received	60	4 requests
02/06/24	Tom Bradley	Supervisor review	02/10/24	Late - done 02/20	10	3 calls
02/20/24	Sarah Lopez	"Further review"	02/27/24	Partial only	N/A	2 calls
02/28/24	Mark Chen	Final review	03/07/24	Done - denied more	N/A	1 call

Broken Promises

Date Made	Rep Name	Promise	Due Date	Broken Date	Impact	Response
01/22/24	Tom Bradley	"Fair estimate"	02/05/24	02/05/24	Lowballed by 73%	Disputed
02/06/24	Tom Bradley	Call back in 2 days	02/08/24	Never called	Delayed resolution	Escalated
02/20/24	Sarah Lopez	"Work with you"	Ongoing	02/22/24	Token increase only	Attorney

PATTERN IDENTIFICATION

Delay Tactics Observed

Pattern Type	Frequency	Examples	Documentation	Legal Significance
Repeated document requests	3 times	Asked for same receipts 3x	Emails 2/5, 2/15, 2/28	Bad faith indicator
Changing representatives	2 times	Bradley to Lopez to Chen	Without notice	Disruption tactic

Pattern Type	Frequency	Examples	Documentation	Legal Significance
Missed deadlines	5 times	Every promise late/broken	Log entries	Systematic delay
Contradictory information	4 times	Coverage story changed	Recorded calls	Confusion tactic
"Under review" delays	6 times	No specific timeline given	All calls	Stalling pattern

Response Time Analysis

Communication Type	Average Response	Policy Requirement	Compliance Rate
Phone calls returned	4.5 days	24 hours	0%
Emails answered	7 days	48 hours	15%
Letters responded	14 days	15 days	50%
Portal messages	Never	24 hours	0%

KEY QUOTES AND STATEMENTS

Admissions/Favorable Statements

Date	Speaker	Quote	Context	Significance
01/22/24	Tom Bradley	"This is definitely significant water damage"	During inspection	Contradicts later position
02/06/24	Tom Bradley	"I can see why you'd expect more"	Discussing estimate	Admits inadequacy
02/20/24	Sarah Lopez	"The original estimate may have missed some things"	Before partial increase	Admits error

Problematic Statements

Date	Speaker	Quote	Context	Legal Issue
02/06/24	Tom Bradley	"That's wear and tear, not from this loss"	About 2-week old damage	Misrepresentation
02/20/24	Sarah Lopez	"Most people just accept what we offer"	Pressure tactic	Coercion
02/22/24	Sarah Lopez	"You can take it or leave it"	Final offer	Bad faith
03/05/24	Legal Dept	"Litigation will delay any payment"	Threat	Intimidation

COMPLIANCE MONITORING

Regulatory Requirements Tracking

Requirement	Deadline	Carrier Compliance	Violation Date	Reported
Acknowledge claim	15 days	Yes - Day 1	N/A	N/A
Commence investigation	15 days	Yes - Day 7	N/A	N/A
Decision on claim	30 days	No - Day 49	02/14/24	Yes
Payment if approved	5 days after approval	No - Still fighting	02/10/24	Yes
Written explanation if denied	With denial	Partial only	03/05/24	Yes

Fair Claims Practices Violations

Practice Violation	Dates	Evidence	Action Taken
Misrepresenting facts	02/06, 02/20, 03/05	Recorded calls, letters	DOI complaint
Failing to acknowledge	Multiple	Email chains	Documented
Not attempting good faith	Throughout	Lowball offer	Attorney consulted
Compelling litigation	03/05/24	Denial letter	Legal action pending
Unreasonable delays	Throughout	Timeline documented	DOI complaint

ANALYSIS AND REPORTING

Communication Statistics

- Total Contacts: 23
- Carrier Initiated: 4 (17%)
- My Initiated: 19 (83%)
- Average Response Time: 5.3 days
- Escalations Required: 3
- Unresolved Issues: 8

Monthly Summary - March 2024

Total Communications: 8

- Phone Calls: 4 (totaling 95 minutes)
- Emails: 2
- Letters: 2

Key Developments:

- Final denial received 3/5
- DOI complaint filed 3/12
- Attorney consultation scheduled
- Public adjuster engaged

Outstanding Issues:

- \$27,350 in disputed coverage
- No inspection report provided
- Pattern of bad faith documented
- Considering litigation

Bad Faith Indicators Checklist

- ☒ Unreasonable delays (49 days for decision)
- ☒ Contradictory statements documented
- ☒ Failure to investigate properly
- ☒ Lowball offers without justification (\$27k below estimates)
- ☒ Repeated document requests (same docs 3x)
- ☒ Changing adjusters (disrupted process)
- ☐ Refusing to provide policy (provided)
- ☒ Misrepresenting coverage
- ☒ Threatening statements ("litigation will delay")
- ☒ Failure to respond timely

LEGAL PREPARATION SECTION

Evidence Strength Assessment

Communication Date	Type	Significance	Admissibility	Location
01/22/24 inspection notes	Written	High - admits damage	Yes	File folder A
02/06/24 recorded call	Audio	High - contradictions	Yes	Phone backup
02/20/24 "take it or leave it"	Audio	High - bad faith	Yes	Phone backup
03/05/24 denial letter	Written	High - inadequate reasons	Yes	File folder B

Witness List

Name	Role	Contact	Availability	Statement Taken
Tom Bradley	Primary adjuster	Via Allstate only	Hostile witness	No
Mike Stevens	Contractor	(214) 555-9821	Available	Yes - 03/01/24
Nancy Wilson	Neighbor (saw damage)	(214) 555-4467	Available	Yes - 03/10/24

TECHNOLOGY TOOLS

Current Setup:

- Call Recording: TapeACall Pro (Texas is one-party consent)
- Email Tracking: Mailtrack.io
- Document Scanner: Adobe Scan
- Cloud Storage: Google Drive (encrypted folder)
- Database: Excel with pivot tables

Backup Schedule:

- Daily: New communications to cloud
- Weekly: Full database to external drive
- Monthly: Complete archive to safety deposit box USB

SAMPLE TEMPLATE RESPONSES

Confirmation Email Used 02/06/24:

Subject: Confirmation of Our 02/06/24 Phone Conversation - Claim #ALT-2024-TX-WTR-00892

Dear Mr. Bradley,

This email confirms our phone conversation today at 8:30 AM regarding claim #ALT-2024-TX-WTR-00892. During our 45-minute call, you stated:

1. The damage to flooring appears to be "preexisting wear"
2. You will review with your supervisor
3. You will call back by February 8 with an update

You committed to:

- Review the claim with your supervisor by February 10

- Send written explanation of coverage determination by February 8
- Consider the contractor estimates I provided

I agreed to:

- Email you the contractor estimates again
- Wait until February 10 before escalating

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

Reference #: CL-020624-0830

Sincerely,

Robert Thompson

Escalation Request Used 02/28/24:

Subject: URGENT - Request for Supervisor Review - Claim #ALT-2024-TX-WTR-00892

Mr. Chen,

I am requesting immediate supervisor review of claim #ALT-2024-TX-WTR-00892 due to:

1. Systematic undervaluation of damage - \$27,350 gap between your estimate and three independent contractors (documented 02/12/24)
2. Failure to provide inspection report after 5 requests since 01/24/24
3. Pattern of missed deadlines and broken promises documented in 8 instances

Previous attempts to resolve with Tom Bradley and Sarah Lopez:

- 02/06/24: Bradley promised supervisor review - delayed 10 days
- 02/20/24: Lopez offered "take it or leave it" partial increase
- 02/22/24: Inadequate \$8,000 increase when \$27,350 gap remains

This pattern suggests bad faith claim handling in violation of Texas Insurance Code.

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

- Texas Department of Insurance
- Better Business Bureau
- Texas Attorney General's Office

Documentation of all interactions is attached.

Robert Thompson

(214) 555-8847

REGULATORY REFERENCES

Key Texas Statutes and Deadlines

Claim Acknowledgment

- Texas: 15 days
- Citation: Texas Insurance Code § 542.055
- Carrier compliance: ✓ Met

Investigation Completion

- Texas: 30 days
- Extension allowed: One 30-day with notice
- Citation: Texas Insurance Code § 542.056
- Carrier compliance: X Failed - took 49 days

Payment After Approval

- Texas: 5 business days
- Interest accrues at 18% per year after deadline
- Citation: Texas Insurance Code § 542.058
- Carrier compliance: X Failed - still unpaid

Unfair Claims Practices - Documented Violations:

1. ✓ Misrepresenting policy provisions (02/06/24, 02/20/24)
 2. ✓ Failing to acknowledge claims promptly (multiple)
 3. ✓ Not attempting good faith settlement (throughout)
 4. ✓ Compelling litigation for recovery (03/05/24)
 5. ✓ Not providing reasonable explanation for denial (03/05/24)
 6. ✓ Delaying investigation or payment (49 days)
 7. ✓ Offering substantially less without explanation (\$27k gap)
 8. ✓ Attempting to settle for less than reasonable (throughout)
 9. ✓ Making claim payments without coverage explanation (partial payment)
 10. ✓ Failing to affirm or deny within reasonable time (49 days)
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INTEGRATION WITH OTHER DOCUMENTS

Cross-Reference System:

- Link to Expense Log: Entries #14-47 (repair estimates)
- Link to Evidence Checklist: Items #1-28 (photos, documents)
- Link to Demand Letters: Dated 02/12/24, 03/12/24
- Link to Contractor Reports: Stevens Construction, ABC Restoration, DFW Repairs

VERSION CONTROL

Document Version: 2.0

Last Updated: March 25, 2024

Updated By: Robert Thompson

Review Schedule: Weekly updates, monthly analysis

Next Major Review: April 1, 2024

Change Log:

Date	Version	Changes	By
01/15/24	1.0	Initial creation	R. Thompson
02/01/24	1.1	Added pattern tracking	R. Thompson
02/15/24	1.2	Added escalation section	R. Thompson
03/01/24	1.5	Added legal preparation	R. Thompson
03/25/24	2.0	Complete enhancement with DOI complaint	R. Thompson

FINAL NOTES

Key Takeaways from Tracking:

1. Clear pattern of delay and bad faith established
2. 83% of communications initiated by policyholder
3. Average 5.3 day response time vs. 24-48 hour requirement
4. \$27,350 in disputed coverage remains unresolved
5. Multiple statutory violations documented

Next Steps:

- Attorney consultation scheduled for March 28, 2024
- DOI complaint response expected by April 12, 2024
- Prepare for potential litigation
- Continue documenting all interactions
- Backup all evidence to multiple locations

Legal Note: This tracking system has created contemporaneous business records that may be admissible as evidence. All entries are factual and based on direct observation or documentation. Recordings were made in compliance with Texas one-party consent laws. This document will be provided to legal counsel for review.