FREE FOR INSURANCE AGENTS · ONE PER CLAIM

Claim Reconsideration Checklist

MINDS ON FIRE

What a claims team needs for a second look. Type into it or print it.

Client and claim

Fill these first. The gold box is the one date not to miss.

Client name

Best phone or email

Policy number

Claim number

Carrier

Carrier claim contact

Date on the letter

Prepared by (agent and agency)

Type of loss

Ask again by

01 What the letter decided

☐ Closed, no payment ☐ Paid less than expected ☐ Partly denied ☐ Other

Reason given, in the letter's own words

02 Gather the four parts

☐ **1. The letter**
The decision and the reason given
Saved as / where

☐ **2. The policy page**
Coverage, deductible, the exact wording
Page and section

☐ **3. The proof**
Dated photos, repair estimates, receipts
What is attached

☐ **4. The timeline**
Loss, report, inspection, letter
Done in section 03?

03 Timeline

Event	Date	Notes
Date of loss		
Reported to carrier		
Inspection or adjuster visit		
Decision letter		
Checklist sent for another look		

The note to the client

"Hi [Name], I saw the letter on your claim. Before you decide it is final, I would like to help you gather the policy wording, your photos and the repair estimate, and ask the claims team to take another look. Do you have 20 minutes this week?"

04 Outcome

☐ Sent ☐ Outcome changed ☐ No change

If no change, the next step

Practical guidance, not legal advice. A second review does not guarantee a different outcome; deadlines vary by state and policy. Unless also a licensed adjuster, help the client gather and send; do not negotiate the claim. Source: Insuranceopedia Homeowner Claims Survey 2026, via The Minds On Fire Brief.

Prepared with Minds On Fire
mindsonfire.ca/claim-checklist