

Life and Health Complaint Analyst
Department of Insurance
Consumer Services
1234 Mail Street
City, State ZIP

In general, lots of sloppiness, poor punctuation all of which makes the document hard to read.

Dear xxxx:

Here's where bottom line up front (BLUF) would be good. Tell the audience what is needed.

This is in response to your recent inquiry to the Department of Insurance received from Client Name.

This policy was originally issued in this state to Client Name on December 28, 1989 by insurance company. The policy was issued as Business Life Insurance Policy #Cxxxxx1B to Roberta G as insured and owner, under Group Policy #Bxxx7 owned by the Board of Education.

This is a detailed timeline, creating a continuous copy block; bullets would be better.

The complaint indicates that the company does not want to pay out the death benefit proceeds. The company was notified of the insured's death on February 7, 2011 by phone. February 10, 2011 we sent an initial Claimant Statement letter and claim forms to the initial caller David G...at address. This letter also advised that we were still researching our records to verify the beneficiary. February 15, 2011 David G called and spoke with a Customer Service Representative with questions regarding the claim form. February 16, 2011 we received faxed documents from Mr. G which included a Claimant Statement form completed by Frances G III, the son, filing in the capacity of an individual, with copies of the death certificates for Client name, the insured and Francis G, Jr. After further review of the files, it was noted that there was a beneficiary change processed June 23, 1997 changing the beneficiary to the Roberta G Trust. February 18, 2011 The company sent an acknowledgement of death letter addressed to the Roberta G Trust, to the attention of David G, requesting requirements, the Claimant Statement form completed by the Trustee(s), a certified copy of the death certificate for the insured, Trust Documentation, and a W-9 form to be completed for the Trust. February 25, 2011 a company Customer Service Representative noted to the file she had spoken with Mr. G and he had received our Claimant Statement package and requested our fax number.

February 25, 2011 The Company received a fax cover letter a copy of the W-9 completed by Francis G III. March 2 2011, The Company sent a capacity withdrawal letter requesting the correct capacity as Trustee and requesting a certified copy of the death certificate for the insured, along with the claimant statement to be completed by the Trustee(s) of the Roberta G Trust and a copy of the trust. March 7, 2011 a company Customer Service Representative noted Mr. G called with questions on the claim form.

Eliminate use of "The Company" as a subject— puts distance between audience and author.

Clarify for audience the results expected, add a time frame.

March 9 2011 via Federal Express we received the capacity withdrawal statement letter, a claim form completed by Francis G III, filing as Trustee, and the Trustee Certification Form that was not fully completed. We also received in the same package a certified copy of the death certificate for Roberta G, and the Withdrawal statement signed by Francis G III, accepting he was not the beneficiary, but the Trust was named as such. March 17, 2011 The Company sent another letter requesting the requirements still needed as the completion of the Trustee Certification page of the claimant statement, the Trust documents and a W-9 for the Trust. We are waiting the above mentioned requirements to pay the claim to the named beneficiary, the Roberta G Trust.

If you have any further questions, please feel free to contact me toll-free at 800-xxx-xxxx, extension xxx or directly at xxx-xxx-xxxx.

Sincerely,

Summarize status of progress, from the audience's perspective.