

# Creating Highly-Defensible Claims Correspondence

*Improve accuracy department-wide and impact settlement costs, litigation, and systemic risk.*

An imprecise denial or Reservation of Rights (ROR) letter can result in settlements or even estoppel in litigation. Voltaire can draft accurate letters that correctly cite policy language, dramatically increasing the level of quality, accuracy, and consistency for claims teams.

Traditional Customer Communication Management (CCM) software and off-the-shelf AI cannot match Voltaire's performance.

## Manual and CCM-driven Processes: Systemic Risk

## The Voltaire Advantage: Defensible & Effective

### Workflow & Efficiency



To save time over rigid or outdated CCM templates, adjusters often resort to copying and pasting from old files, introducing errors.

Voltaire generates a fresh, accurate letter in as little as 30 seconds, citing correct policy language.\*

### Policy Citation & Formatting



Adjusters may mis-cite, paraphrase, or improperly format policy language, creating Errors and Omissions (E&O) exposure.

Voltaire intelligently cites only the necessary language and can explain how endorsements, amendments, or exclusions amend the base policy. **And it can identically match the policy language's formatting.**

### Consistency & Scalability



Temporary Cat adjusters are often unfamiliar with carrier policies. Claims managers cannot manually review every letter, creating a concentrated E&O risk at the moment of greatest exposure.

Voltaire eliminates this issue, allowing Cat adjusters to draft accurate letters on Day 1.

*\*Compliance note: Voltaire is programmed to return "no relevant policy language was found" if denial items or reasons do not have corresponding policy coverage, special provisions, endorsements, or exclusions, serving as a stopgap against adjusters citing incorrect policy language.*