

**Prior to Claim Filing**

**Understand Your Coverage**

- Master Policy Version** – Locate via Commitment/Certificate of Insurance, MI Online, or Customer Care
- » 2020 Master Policy [RAF700 \(Version 3.0\)](#)
  - » 2014 Master Policy [RAF483 \(Version 2.0\)](#)
  - » Legacy Master Policy (Pre-2014) [RAF1040 \(Version 1.0\)](#)
  - » Pool Policy – Refer to actual policy/commitment letter

**Claimable Events**

- » Origination & Servicing Guide Section 15.1
- » Legacy Default & Claims Servicing Guide Section 7.1, A 1–2

**Requirements Prior to Filing**

- » **Reporting** – Default & Loss Mitigation Reporting
- » **Servicing Standards** – All applicable alternatives to foreclosure have been pursued

**Claim Filing Timelines**

- » 2020 Master Policy Sections 64-65
- » 2014 Master Policy Section 9.1
- » Legacy Master Policy Condition Eleven (A)

**Claim Filing**

**Information About Claim Filing**

- 2020 & 2014 Master Policies**
- » 2020 Master Policy Section 64
  - » 2014 Master Policy Section 9.1
  - » Origination & Servicing Guide Section 3.16

**Legacy Master Policy**

- » Legacy Master Policy Condition Eleven (A)
- » Legacy Default & Claims Servicing Guide Section 7.1

**Claim Perfection**

- » 2020 Master Policy Sections 66-68, 74-75, and 92
- » 2014 Master Policy Section 9.2
- » Legacy Master Policy Condition One (T) and Condition Eleven (A)(3) & (D)

**Filing Methods**

- » Radian’s web portal, MI Online
  - » Electronic filing via EDI (Electronic Data Interchange)
- To learn more about EDI, refer to the [MI Online Claims Training Guide](#) under Resources on the MI Online landing page

**Claim Perfection Timelines**

- 2020 & 2014 Master Policies**
- » 180 or 120 days from claim event, depending on filing date

**Legacy Master Policy**

- » 365 days from claim event.

**Pool Policies**

- » Refer to actual policy and/or commitment letter

**Claims Processing**

**Investigations (if applicable)**

- Servicing Performance Review (SPR) & Foreclosure Proceedings Review**
- » Origination & Servicing Guide Section 17.3
  - » Legacy Default & Claims Servicing Guide Section 10.3, D
- REO Review** – Assesses if Radian will acquire the property
- Short Sale / Deed in Lieu Review**
- » Origination & Servicing Guide Section 14.4
  - » Legacy Default & Claims Servicing Guide Sections 5.2 & 9.1, C
- Origination Review**
- » Origination & Servicing Guide Section 17.2
  - » Legacy Default & Claims Servicing Guide Section 9.1, A

**Calculating Liability**

Radian has several options when calculating its claim liability depending on the Master Policy version

**Claim Payments**

- Payments are available via wire (preferred) or check
- » Origination & Servicing Guide Sections 19.3 – 5
  - » Legacy Default & Claim Servicing Guide Section 10.3, B – C

**Explanation of Benefits (EOB)**

- Provides a detailed summary of benefits paid
- » Initial and supplemental claims
  - » Available on Radian’s web portal, MI Online

**Dispute Resolution**

**Radian is committed to providing a clear path to resolving claim disputes**

- » 90 days to submit following initial decision
- » Independent, de novo reviews of any disputes
- » Dedicated email [disputeresolution@radian.com](mailto:disputeresolution@radian.com)

**Resources**

Access forms, documents & guides

These are partial lists of resources you can find on each page

You may need to scroll to find the resources you need

 [MI Online](#)

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