

### 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](#)
- 2014 Master Policy [RAF483](#)
- Legacy Master Policy (Pre-2014) [RAF1040](#)
- 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

The earlier of:

- 120 days from Claim filing for Claims submitted within 60 days of Claim event
- 180 days from Claim event for Claims filed more than 60 days after Claim event

##### Legacy Master Policy

- 365 days from acquisition of Borrower's Title to the Property

##### 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 Sections 13.3 & 17.3
- Legacy Default & Claims Servicing Guide Section 9.1, B

**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

### Supplemental Claims & Appeals

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 →](#)

Radian.com Menu [Tools & Technologies](#) [Technology Platforms](#) [MI Online](#)

- Information & Tutorials on MI Online

#### [MI for Servicers Page →](#)

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- Legacy Default & Claims Servicing Guide

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- 2020, 2014, and Legacy Master Policies

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- Customer Care Email [CustomerCare@radian.com](mailto:CustomerCare@radian.com)
- Customer Care Phone [877-Radian1 \(723-4261\)](tel:877-Radian1)

#### [Optimize MI Servicing Series →](#)

Radian.com/training [Working with Radian: Products & Services](#)

Refresh your knowledge with videos & guides on key servicing topics for loans with Mortgage Insurance (MI) provided by Radian Guaranty Inc.

Topics Include:

- MI Reporting
- MI Loss Mitigation
- MI Claims