

ARCH MI

# Appeals Guide

Effective Date: Jan. 3, 2022



## APPEALS

Arch MI provides an Appeal process for those disputed decisions on Rescissions, Claim Denials, Independent Validation failure, Certificate Cancellations, Company Initiated Cancellations and Claim curtailments.

1. Appeal must be submitted in writing with supporting documentation no later than 90 days from notification of the Rescission, Claim Denial or Independent Validation failure due to missing documents, Certificate Cancellation, Company Initiated Cancellations or Claim curtailments within 90 days of claim payment. No appeal will be accepted after 90 days from notification or claim payment. Note: Certificates issued under UG CJA 01/14 Policy allows appeals to be submitted within 120 days of notification or claim payment for claim curtailments.

Loans receiving notification of a failure of Independent Validation that could result in rescission must be appealed within 90 days of the notification or a rescission will be issued. If an appeal of a failure of Independent Validation is received within 90 days, a rescission will not be issued unless such failure remains uncured after 120 days from the date of the initial notification. Any failure of an Independent Validation may continue to be appealed after a Rescission is issued, but such an appeal must be resolved within 180 days from the date of rescission notification.

2. Appeals may be submitted via email to [appeals@archmi.com](mailto:appeals@archmi.com) or by mail addressed to:  
Arch MI – Appeals Department  
230 North Elm Street  
Greensboro, NC 27401.
3. Each appeal should include the Arch MI certificate number, lender loan number and borrower name and should address the specific reason for the appeal and include all supporting documentation. (Claim curtailment appeals should include a Supplemental Claim for Loss Form.)
4. Every appeal will be analyzed by an independent team who will research and consider the basis/merit for every appeal, including supporting documentation. Arch MI will respond in writing within 60 days.
5. Per the terms of the Master Policy, all appeals must be resolved within 180 days following the loan decision.

### Appeals Department Contact Information

Caleb Layne, Appeals Manager, 336-412-0625

Please direct appeal status requests to [appeals@archmi.com](mailto:appeals@archmi.com).