[Date]

[Claimant Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Re: Final Administrative Determination on Appeal

Claim Number: [Claim Number]
Deceased Insured: [Insured Name]
Policy Number: [Policy Number]

Dear [Claimant Name],

This letter serves as the final determination regarding your appeal for life insurance benefits under the aforementioned policy. The Appeals Committee has completed a full and fair review of your claim, including all additional documentation and statements provided during the appeal process.

Final Decision

After a thorough evaluation of the policy terms and the facts of the case, we regret to inform you that we are upholding the original decision to deny the claim for benefits. This concludes the administrative appeal process.

Reason for Denial

The denial is based on the following provision(s) found in the insurance contract: [Reference specific policy section/exclusion]. Specifically, the claim was denied because: [Provide clear, factual explanation of why the evidence does not meet policy requirements].

Evidence Considered

In reaching this decision, the committee reviewed the following:

- The original claim submission and supporting documents.
- Medical records provided by [Provider Name] dated [Date].
- The written appeal statement submitted by you on [Date].
- [List any other specific documents considered].

Right to Bring Legal Action

You have now exhausted the administrative remains available under the plan. Under Section 502(a) of the Employee Retirement Income Security Act of 1974 (ERISA), you have the right to

bring a civil action in federal court if you disagree with this final determination. [Note: If the policy is not governed by ERISA, state applicable state law or contractual limitations here].

Please note that there may be a time limit, known as a statute of limitations, for filing a legal action. We recommend consulting with legal counsel to understand your rights.

Sincerely,

[Authorized Signature]
[Printed Name]
[Title]
[Insurance Company Name]