

## Adjuster Checklist for Each Claim

### After Receiving the Loss:

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| Read 'Client Loss Notice' for any special instructions from Desk Adjuster.                         |  |
| Review Client Guidelines found in the Doc Library.   |  |
| Within 24 hours, contact the Insured to schedule inspection.                                       |  |
| If non-Xactanalysis claim, download "ESX Setup" and data transfer file from FileTrac to Xactimate. |  |
| Enter contact/inspection date into FileTrac and Xactanalysis (if applicable).                      |  |

### Inspection Photos:

|   |  |
|---|--|
| <p>Exterior Photos:</p> <ul style="list-style-type: none"> <li>• Risk and other structures</li> <li>• Address verification</li> <li>• 4 Elevations</li> <li>• Overview of roof, slope, elevations or where there is damage</li> <li>• Overview of test square(s)</li> <li>• Shingle gauge, roof pitch, and layers</li> <li>• Ice/water shield (if applicable)</li> <li>• Closeup of damages</li> <li>• If no damage, still take photos</li> </ul> |  |
| <p>Interior Photos:</p> <ul style="list-style-type: none"> <li>• Overview of room (ceiling, wall, floor) and where there is damage</li> <li>• Closeup of damages</li> <li>• If no damage, still take photos</li> </ul>  |  |
| <p>Other Structures:</p> <ul style="list-style-type: none"> <li>• Overview of other structure and where there is damage</li> <li>• If fence damage, obtain photo showing attached or not attached to dwelling/structure</li> <li>• Closeup of damages</li> <li>• If no damage, still take photos</li> </ul>   |  |
| <p>Contents (if applicable):</p> <ul style="list-style-type: none"> <li>• Overview of contents, its location, and where there is damage</li> <li>• Closeup of damages</li> <li>• Close-up of model, serial number, and/or manufacture indicators</li> <li>• Age of content item</li> </ul>  |  |
| Tree Debris (if applicable):  |  |

|  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• Overview of its location as it relates to the location.</li> <li>• Closeup of damage.</li> <li>• Overview of tree that the limb fell from.</li> </ul> |  |
|--|--|

**Additional Client Requests:**

|   |  |
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| Did you obtain a non-waiver, if requested?                        |  |
| Check client guidelines if agreed scope/price is needed.          |  |
| Check client guidelines for subrogation and salvage instructions. |  |

**Sketch:**

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|--|--|
| <p>Exterior:</p> <ul style="list-style-type: none"> <li>• Roofing diagram include measurements and identifies slopes. (Front, left, right, and back)</li> <li>• Annotate where there is damage.</li> <li>• If there is debris removal, be sure to annotate.</li> </ul> |  |
| <p>Interior:</p> <ul style="list-style-type: none"> <li>• Diagram identifies room, measurements, and ceiling height.</li> <li>• Annotate where there is damage.</li> </ul>   |  |

**Estimate:**

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|--|--|
| Depreciation applied based on Client guidelines and state requirements.  |  |
| O&P applied based on Client guidelines and state requirements.   |  |
| Remove and Replace together unless waste factor is involved.   |  |
| <p>ITEL – If applicable and approved.</p> <ul style="list-style-type: none"> <li>• Using the correct line item if using ITEL pricing.</li> </ul> |  |

**Photo Sheet:**

|   |  |
|---|--|
| Report shows 2 images per page.   |  |
| <p>Are all photos labeled correctly?</p> <ul style="list-style-type: none"> <li>• Note: Syndicate would like photos to be labeled using the terms “wind/hail damage”, “no damage”, or “damage not consistent with wind/hail”</li> </ul> |  |
| Are photos in the same order as estimate?   |  |

**Follow-ups / Cycle Times:**

|  |  |
|--|--|
| Activity report uploaded to Xactanalysis?  |  |
| Contact and inspection dates entered into FileTrac or Xactanalysis?                  |  |
| Follow-ups performed per the guidelines? (Every 7 days after inspection)             |  |
| All contact with the Insured, DA, PA, or contractor properly documented in the file? |  |

**ITV:**

|  |  |
|--|--|
| When an ITV is requested, did you upload to FileTrac/Xactanalysis?   |  |
| ITV shows proper depreciation?   |  |
| ITV was used to verify if RCV is applicable to the structure? <ul style="list-style-type: none"> <li>• Note: Should use the "Replacement Cost without debris removal" figure to determine the replacement cost of the structure.</li> <li>• This also applies to TFPA HOA policy if it has the RCV endorsement.</li> <li>• This does not apply to policies that are ACV only.</li> </ul> |  |

**Weather Report:**

|   |  |
|---|--|
| Weather report is uploaded to file? (When applicable) <ul style="list-style-type: none"> <li>• Note: Report should show winds in excess of 30 MPH if we are going to provide coverage for wind damage or water damage as part of the wind driven rain endorsement.</li> </ul> |  |
| Weather report discussed on the caption report?   |  |

**Token Report:**

|  |  |
|--|--|
| Appropriate token report used with correct header?   |  |
| Co-insurance box properly selected. <ul style="list-style-type: none"> <li>• Note: Should be marked 'no' if policy is ACV only. Should be marked 'yes' if RCV coverage.</li> </ul> |  |
| Caption (token) report uploaded to Filetrac/Xactanalysis?  |  |
| Proper Recommendations made at the bottom of the token?  |  |

**Submitting File for Review:**

|                          |  |
|--------------------------|--|
| ESX uploaded?            |  |
| Caption report uploaded? |  |

|   |  |
|---|--|
| Photo report uploaded?  |  |
| Sketch uploaded?  |  |
| Other supporting documents? (Statement of loss, non-waiver, etc.) |  |
| Correct clipping for review?                                      |  |
| Is mileage properly billed?                                       |  |
| Did you mark "Ready for Review"?                                  |  |

**Correspondence:**

|   |  |
|---|--|
| Are notes professional?   |  |
| Are all emails/letters/invoices/photos submitted by the Insured uploaded to FileTrac or Xactanalysis? |  |
| Are all correspondences with DA documented in the file?   |  |
| Are all correspondences labeled properly?   |  |