

Claim Checklist

1. Claim Received by Syndicate
 - a. Claims are received are either FileTrac only, Xact client or Symbility client
 - b. Admin enters claim info into FileTrac
 2. Assigned by Dispatch Coordinator
 - a. Electronic notification to adjuster via email
 - i. Access claims in FileTrac under Manage Claims
 - ii. Access Xact or Symbility claims in those systems as well
 3. Open Claim in FileTrac
 - a. View **Client Loss Info**
 - i. Gives you all the details about the claim from the client
 - ii. MAKE SURE YOU HAVE COVERAGE INFO AND DEDUCTIBLE
 - If you do not, email the desk adjuster and ask for missing info
 - b. View **Client Guidelines**
 - i. These can be found in the *Doc Library* under **Client Specific Documents**
 - c. Review loss location on Google Earth to verify loss address and type of structure
 4. Contact Insured – **Contact Same day if possible. No longer than 24 hours.**
 - a. Fill in Date fields (Contacted and Inspected) in FileTrac
 - b. Enter contact note in **Diary Note**
 - i. List who you talked to, phone #, position if applicable, and when set inspection in notes
 5. Inspection – **Inspection 48 hours after initial contact, subject to insureds availability. Includes weekend days.**
 - a. Give insured your card
 - b. Make sure you follow client guidelines for photos
 - c. Follow client guidelines for possible ITV, Non-waiver, etc.
 - d. If need Eagleview, get permission from client, then send email to Supervisor requesting an EV be ordered within the claim in FileTrac.
 6. Update Client if necessary
 - a. Large Loss
 - i. If Large Loss, fill out **Complex/Large Loss Notification** clipping in Diary Notes and send as email to the supervisor on the file.
 - b. ALE
 - c. Coverage issues
- *Return estimate within 48 hours of inspection**
7. Either create file in Xactimate (non-xact clients) or import in claim from Xact/Symbility
 - a. Create Sketch (if applicable)
 - i. Sketch required on all losses with 1 damaged shingle or more
 8. Upload Photos
 - a. Add title and description

9. Write Estimate

10. Create inspection (caption) report in Xactimate

- a. For all files (except Symbility), use Report Tokens
- b. Create First Report within 48 hours after inspection
 - i. Send First Report and photos to client as a Status Report if unable to complete estimate right away

11. Uploading Reports

- a. FileTrac Claims –
 - i. Upload the following:
 - Report Token in Word format
 - Photo report (2 pictures per page) in PDF format
 - Sketch in PDF format
 - Estimate in PDF format
 - Use “Final Draft with/without depreciation” report
 - ESX File
- b. Xactimate Claims –
 - i. Upload Report Token in Word format to FileTrac
 - ii. All other files will automatically upload when you Complete claim in Xactimate and Connect
- c. Symbility Clients – create everything to Symbility and release for review

12. If applicable, Create Time & Expense in FileTrac (refer to client guidelines)

13. Send to Closing for review

- a. Complete Closing Clipping
 - i. Enter billable mileage from closet billing point (Brotherhood is the exception)
- b. Mark **Ready for Review**
 - i. If revisions requested, make revisions within 24 hours and submit back to reviewer by checking **Ready for Review**

Miscellaneous

14. Keep Diary Notes up to date – “If it’s not in the notes, it didn’t happen”.

15. Check your Alerts queue **Response Requested from Others** twice a day for any comments regarding claims

16. Return revision requests as soon as possible, no more than 24 hours of request. Includes weekend days.

Client Quick Reference Guide

AAA - ACE

- **Xact Client**
 - Use ACSC profile in Xactimate
 - AAA header and model opening statement
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - Comp Shingles Test Sq. 8 hits per test Sq. = replace slope
 - If one slope is being replaced and collateral damage is found on the remaining slopes/soft metals, okay to replace the roof
 - Depreciation is applied only to the materials
- Report format: General Loss Report (GLR) Xactimate
 - Use GLR token provided
- The estimate, photo report, sketch and GLR report are to be upload from Xactimate to Xactanalysis.
- Fee Schedule: Flat Service Fee

AMFAM

- **Xact Client**
- *Follow AMFAM training*
- Report format: Activity Report Xactimate
- Fee Schedule: Flat Service Fee

Brotherhood Mutual

- **FileTrac Only Client (Carrier Profile)**
 - Syndicate header and opening statement
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 8 to 10 hail hits in a square of 3-tab for replacement of slope
 - In order to give consideration to an unsealed shingle tab as covered damage, there must be a crease or tear evident.
 - Obtain Agreed Scope & Price
 - Brotherhood Mutual request that we complete all inspections as soon as possible, especially those involving water damage. Do not wait for the water mitigation to be completed before inspecting. Please inspect as soon as possible and review and eluate the work being completed by the water mitigation company.
- Report format: Report Token in Word format created in Xactimate
- Fee Schedule: Time & Expense at \$75/hr
 - Drive time is calculated from the zip code of the adjuster closest to the loss location. Use Google Earth to determine closest adjuster to loss location.
 - Video Instructions on how to use Google Earth to calculate mileage:
<https://youtu.be/j3dhupi4Oqc>

Erie Insurance

- **Symbility Client**
 - Syndicate header and opening statement
- Inspection or Estimate Guidelines:
 - Get Agreed Scope and Price with the contractor, if no contractor then the insured
 - Depreciation: Do not apply depreciation if the estimate is below \$5,000. Depreciation should be based on age and condition. Appropriate F9 notes should be included in the estimate explaining how depreciation was calculated.
- Statement of Loss: **An itemized statement of loss is required for all losses exceeding \$7,500.** The statement of loss must include the following:
 - The Peril that cause the loss
 - Estimate of repair
 - Deductible amount
 - Net Claim
 - ACV payment amount
 - Balance owed
 - The statement of loss must be supported by an itemized damage estimate from either the handling adjuster or the contractor retained by the Erie.
- A Payment Letter is required on all files if an estimate is written
- Report format: Report in Symbility
- EagleView –All adjusters have permission to order an EagleView if needed.
- **NOTE: Erie's adjusters decide which independent to use; developing trust with each Erie adjuster is imperative to the success of our relationship. If you are handling any files for Erie ILLINOIS, please make sure to call the staff adjuster Before the inspection to introduce yourself and to get specific instructions for handling. Also, please call the staff adjuster AFTERWARDS for specific instructions on how they may want the estimate written and note the file that they ask for the specific instructions.**
- Fee Schedule: Flat Service Fee

Frankenmuth

- **Xact Client**
 - Use CARRIER profile in Xactimate
 - Syndicate header and model opening statement
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 7 Hail Hits in a square of 3-tab for replacement of slope.
 - In order to give consideration to an unsealed shingle tab as covered damage, there must be a crease or tear evident.
 - The client wants us to recommend replacement of only damaged slopes. They will not pay to match. If only three slopes of a four slope roof are damaged, they will pay for three only. The same is true of siding. They are replacing only damaged elevations.
 - Agreed Scope/Price – Reach agreed scope and price when possible. If unable to reach agreement address the discrepancy in the report. If a contractor estimate is provided, we will verify the damage and scope.
 - **If the damage, scope, and cost are reasonable, we will recommend settlement based on the contractor estimate up to \$20k.** This applies for both daily and CAT guidelines. For losses expected to exceed \$100k,

do not reach agreement until directed by the client. For losses expected to exceed \$250k, notify Frankenmuth management immediately via email.

- Report format: Report Token in Xactimate
 - Upload Word document to FileTrac. All other documents get uploaded from Xactimate to Xactanalysis.
- Fee Schedule: Flat Service Fee

GuideOne

- **Symbility Client – please read guidelines in FileTrac. Client is very specific. Important info highlighted below.**
- Reserve – contact the desk adjuster from the loss location on all claims > \$100,000 to provide a reserve recommendation.
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 5 hits per square will total the slope.
 - Agreed Scope and Price: **Our estimate must be sent to Guide One desk adjuster for approval prior to obtaining agreed with contractor or the insured.**
 - **PHOTO REQUIREMENTS –**
 - G1 has very specific photo requirements. Please read guidelines in FileTrac. Here are a few important ones:
 - Initial photographs should be taken of each building, including four corners. All photos must be labeled and described.
 - photograph measurements of the size of the spatter marks (with tape measure in photo) where practicable
 - photos should then be taken at the gutter level of the pitch gauge, shingle gauge and to document the number of layers of composition shingles
 - specific photos of the ridge shingles, rake edge shingles, valley shingles with comments on damage to each
 - **Depreciation –**
 - Depreciation should be based on age and condition. Appropriate line item notes should be included in the estimate explaining how depreciation was calculated ON EVERY LINE ITEM.
 - Include note in estimate explaining basis for depreciation. Depreciate based on age and condition. If condition is used as basis, please ensure it is noted.
 - **Depreciate Materials only on all claims**
 - In the state of West Virginia there is no depreciation on property damages.
 - Churches are exempt on taxes - except in GA, AR, & MS
 - Must have approval from desk adjuster to add O&P to estimate
 - Deductible – waive deductible on repair of obsolete materials.
- Report format: Report in Symbility
 - Your Report/Narrative needs to be specific in regards to who you met with and use actual full names. Do not state “the insured”. Give a first and last name. Note the contractor company if applicable.
- EagleView – GuideOne automatically orders an Eagleview report if the cause of loss is reported as hail damage. They will provide this report to you for your use on the claim.

You can request your manager to obtain Eagleview reports for other types of losses, like wind, as you deem necessary to adjust the claim.

- Ladder Assist – no approval necessary for ladder assist. The preferred vendor for the East Team is GRIP <https://www.gripinspections.com>. They are nationwide.
- ITEL – yes, if amount of flooring exceeds \$1,000, can use for siding/roofing. Reduce ITEL price by 15%. Note estimate.
- Contents – GuideOne will handle contents. Please provide contents sheet to the insured during the inspection.
- Fee Schedule: Flat Service Fee

Hastings Mutual

- **FileTrac Only Client (Carrier Profile)**
 - Syndicate header and opening statement
- ****Please confirm that we have received Dec pages or appropriate coverage information (usually found in Client Loss Info). If not, please email desk adjuster****
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 7 hail hits in a square of 3-tab for replacement of slope.
 - When replacing shingles, please use line item without haul off and list the debris removal/dumpster as a separate line item.
 - Agreed Scope & Price: You may get agreed scope of damages with insured and agreed price with contractor. BUT DO NOT GIVE A COPY OF ESTIMATE TO EITHER THE INSURED OR CONTRACTOR.
 - Labor minimums on small repairs only, otherwise remove from estimate.
 - Depreciation: Based on age with a max of 50%. Material only.
 - Estimate: Upload both “Final Draft with/without depreciation” and “Rough Draft” formats to FileTrac.
- Report format: Report Token in Word format created in Xactimate
- Fee Schedule: Flat Service Fee

National General Insurance

- **FileTrac Only Client (Carrier Profile)**
 - Syndicate header and opening statement
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage: **Storm damage recognition criteria is strict. Please provide a photo report to the supervisor before writing estimate and/or reaching an agreed scope.**
 - Obtain Agreed Scope & Price with insured and/or contractor after supervisor has approved photo report.
- Report format: Report Token in Word format created in Xactimate
- **ITV on ALL claims.**
- Fee Schedule: Flat Fee Schedule

NorthStar

- **FileTrac Only Client (Carrier Profile)**
 - Syndicate header and NorthStar opening statement
- Inspection or Estimate Guidelines:
 - ****NorthStar has their own Price List** to be used in Xactimate**
 - Hail/Wind Damage:
 - Seven hail hits in a square of 3-tab for replacement of slope.
 - Agreed Scope & Price with contractor or insured
 - Depreciation: No depreciation on structure for losses under \$2500 with RCV policy
 - No sales tax on all estimates
- Photos: are to be uploaded as individual JPEG's in FileTrac
- Report format: Report Token in Word format created in Xactimate
- Fee Schedule: Daily is Flat Service Fee and CAT is T&E

Pharmacists Mutual

- **FileTrac Only Client (Carrier Profile)**
 - Syndicate header and opening statement
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 9 hits (1-9 years old), 7 hits (10-16 years old), 5 hits (17+ years old)
 - No agreed scope/price unless directed by the client
 - Depreciation: No depreciation on structure for losses under \$2500
- Report format: Report Token in Word format created in Xactimate
- Fee Schedule: Flat Service Fee

West Bend – NSI

- **FileTrac Only Client (WBMI Profile)**
 - Syndicate header and opening statement
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 7 hail hits per test square
- Report format: Report Token in Word format created in Xactimate
- ITV: A comment **MUST** be included in your report whether or not the risk has adequate coverage.
- Do not send interim (status) reports unless new information is developed or requested by the supervising adjuster.
- Do not make commitments as to coverage, liability, damages or payment. The supervising adjuster will handle those issues.
- Contact the supervising adjuster from the scene if possible, or immediately after an inspection, to discuss the claim.
- If a claim settlement is approved by the supervising adjuster and the settlement is based upon the independent adjuster's estimate, provide a copy of that estimate to the insured.
- Please handle contents on all claims if there is contents damage. Please include the contents in your estimate and research the cost on the internet and deduct applicable depreciation based on age and condition of the personal property item.
- Fee Schedule: Flat Service Fee

Western Reserve Group

- **FileTrac Only Client (Carrier Profile)**
 - Syndicate header and opening statement
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 7 hail hits per test square
 - Agreed scope and price: reach an agreed scope and price with the insured's contractor. If no contractor, reach an agreed scope ONLY with the insured.
 - Depreciation: Apply depreciation to materials, labor to install materials, O&P, and sales tax. Do not depreciate tear off or removal labor, disposing of debris or permits. No max.
 - Tree Debris Removal: \$500 per tree up to \$1000 per occurrence if tree hits covered structure. Review uploaded endorsements for coverage if tree does not hit a structure
 - State of OH: Reasonable match code
 - Depreciate code upgrade items 100%. These are depreciated 100% until the cost is incurred.
- Document in your photo report if IWS is present, or not. Also, comment in your report if building code requires IWS.
- Report format: Report Token in Word format created in Xactimate
- Fee Schedule: Flat Service Fee

Westfield

- **Xact Client**
 - Use WESTFIELD profile in Xactimate
 - Westfield header and model opening statement
- Upload preliminary estimate when complete, final with agreed scope and price with contractor or insured can follow. Please review the client loss notice for any special instructions regarding obtaining agreed scope and price with insured/contractor.
- Inspection or Estimate Guidelines:
 - Hail/Wind Damage:
 - 7 hail hits per test square
- Report format:
 - Use Report Token in Xactimate
 - Upload Word document to FileTrac. All other documents get uploaded from Xactimate to Xactanalysis.
- Fee Schedule: Flat Service Fee