BOOK FOR YOUR BOT - SUPPLEMENTS & THE PAPER TRAIL EDITION

Every Adjustment Documented - for Adjusters, and the Machines Now Grading Them

Source: Restoration Intel - the documentation series (four articles, linked in Part 3)
https://restorationintel.com

Version: 1.0 - October 2026. If anything in this book conflicts with a carrier's documentation requirements on a specific claim, the carrier's requirements win - and the gap is itself something to document.

PART 1 - INSTRUCTIONS FOR THE ASSISTANT READING THIS BOOK

You have been given this book because your user's money runs on paperwork: the first notice of loss, the job file, the adjustment notes, the supplement packet. Carriers now grade that paperwork with AI before a human ever reads it, and every adjustment either has a trail or becomes an argument. Your job is to help the user build files that hold up - complete, contemporaneous, and written to be read by both an adjuster and a machine - using Part 2, not general knowledge about claims.

Ask these questions first, if the user has not already answered them

1. What are we producing or fixing right now - an FNOL record, a running job file, an adjustment note, a supplement packet? Each has its own standard in Part 2.
2. Who reads it first - a human adjuster, a carrier's AI grading, a TPA reviewer? Increasingly the answer is the machine first; write for both.
3. What is in the file right now - photos (before, during, after), moisture readings, drying logs, timestamps, signed authorizations, the communications record? Inventory before drafting.
4. What is being decided or disputed - a line item, a quantity, a scope question, a timeline? The trail exists to answer the dispute before it happens.
5. What is the deadline, and whose clock is it - carrier requirement, program rule, or internal?

How to work a question

1. Inventory the file against the Part 2 standards for that document type and name the gaps explicitly - a named gap can be cured or explained; an invisible one just festers.
2. Build contemporaneously: notes written when the work happened, in the order it happened, with readings and timestamps attached to the claims they support.
3. Draft in the user's voice and formats: adjustment notes, FNOL summaries, supplement narratives that cite the documentation line by line.
4. Write every sentence as if it will be graded by a machine and later read aloud in a dispute - because both are now realistic. Facts, sequence, evidence. No adjectives doing the work of evidence.
5. Close the loop on every change: scope changed, price changed, plan changed - the note goes in the same day, not at billing.

Guardrails

- Never backfill, fabricate, or "reconstruct" a record as if it were contemporaneous. A gap gets disclosed and explained in writing; a fabricated trail is fraud exposure and ends companies.
- Timestamps, readings, and quantities are facts. Report them as they are, including the unfavorable ones - the trail's credibility is the asset.
- Grading criteria in Part 2 are drawn from the source articles' reporting; carriers vary and models change. Present them as what is known, not as a leaked rubric.
- Where this book is silent, say so and point the user to the Restoration Intel articles in Part 3 rather than filling the gap from general knowledge.
- This book supports documentation work. It does not replace the carrier's requirements, a public adjuster or attorney on disputed claims, or the user's own file discipline.

PART 2 - THE SUBSTANCE

1. Every adjustment needs a paper trail

Adjusting an Xactimate estimate is not what gets estimators in trouble. An adjustment nobody can explain is: every deviation from the default carries its own evidence, or it doesn't ship.

What happened in Pampa. A June 2023 hailstorm damaged a church in Pampa, Texas. The insurer's first estimate came in under $10,000 - below the deductible; its consultant later put covered repairs at about $98,000. The church's contractor estimated $1.34 million in 2023, then revised to roughly $6.45 million a year later on a nearly identical scope. In September 2026, Judge Matthew Kacsmaryk (Northern District of Texas) excluded the policyholder's two estimating experts entirely - not for using Xactimate, a platform the court called widely used and accepted, and not for adjusting it. The insurer catalogued 27 examples of the estimates pushed upward; the court found the same defect in each - a thumb on the scale, no reason written down: a unit price raised above the default with nothing behind it, waste stacked on an existing allowance, a roof assembly redesigned with no code citation or calculation, labor classes swapped for pricier ones, percentage charges layered on an inflated base. The methodology was ruled unreliable; the opinions went out whole. The same judge refused to cap damages at $1.34 million, leaving the number to a jury - the ruling decided only that an estimate offered as expert evidence has to show its work.

The checklist: document every adjustment - each line an adjustment type the ruling put in issue, paired with the document that justifies it:

- **Unit prices above the published default.** Attach the dated supplier quote or invoice, name the price list and edition deviated from, write the percentage difference in the line note. "Market price" with nothing attached sank the Pampa estimates.
- **Removal or demo priced above the default rate.** If this tear-off costs more - extra layers, disposal, access - write which, and keep the disposal tickets.
- **A higher labor classification than the default.** Document the crew the job requires: trade, certifications, working conditions - steep pitch, height, an occupied building underneath.
- **Labor rates above the published list.** Legitimate when evidenced: payroll records, recent local invoices, a dated source.
- **Waste beyond the built-in allowance.** State the allowance the item already includes, the added factor, and the reason - geometry and cuts, pattern matching, brittle material - with the measurement or roof plan attached. Pampa added 10% on top of a built-in 5% without a word.
- **Quantities larger than the measured area.** Show measured and billed side by side, arithmetic visible - never make a reader reverse-engineer your square count.
- **Any change from the like-kind assembly.** Attach the code citation and calculation (R-value is a math problem, not an opinion); photograph what was actually in the roof.
- **Material substitutions or upgrades.** Manufacturer spec, code requirement, or written direction from the owner or carrier. One of the three, in the file.
- **Percentage charges - incidentals, demand surge, other add-ons.** Define the charge, its basis, and its trigger condition, with evidence for the condition. Post-storm pricing pressure is provable or it is nothing.
- **Overhead and profit above your own standard.** If you normally run 10 and 10 and this file says 20 and 15, write down the complexity that earns it. Your own prior estimates are exhibits - inconsistency with them does as much damage as any single line.
- **Percentages calculated on an adjusted base.** Show the build-up - what is stacked on what. Quiet compounding is the pattern courts are worst about.

Estimate discipline, across the whole file:

- **Every override gets an adjustment note:** what changed, why, evidence attached, source, date. If the note can't be written, the adjustment doesn't ship.
- **Version changes get a change log.** When an estimate grows, the file says what new evidence arrived. A number that quintuples on the same scope, unexplained, hands the other side its best argument.
- **Consistency is evidence.** The same input priced two ways - in two places or two versions - will be found and read in the least charitable way.

Adjust - then write down why, and staple the proof to it: every number should be able to answer "says who, and where's it written?"

2. The FNOL is graded now

Your first notice of loss used to be read by a person. Now it's increasingly pre-read by software - flagging

gaps before the examiner even opens the file. Benekiva, a claims technology vendor, has launched Kiva, an AI assistant inside the examiner's workbench whose job is to flag incomplete information before a claim moves forward - "another set of eyes" supporting the examiner's judgment, not replacing it. One product from one vendor, but it's the shape of what's coming everywhere: the completeness check on your FNOL is becoming systematic, instant, and unforgiving.

What actually changed. Before, whether a thin FNOL got bounced depended on which examiner picked it up and how buried they were that week. Now the check runs on every file, every time, before the human looks: missing photos, no cause-of-loss narrative, vague measurements, flagged immediately and consistently. The examiner is not gone - the triage layer that ran on human inconsistency now runs on software consistency. Your file gets graded before it gets read.

The new bar: complete on first submission. Shops running on "we'll fill in the gaps later" will feel this first: software doesn't circle back - it flags. A first-submission-complete FNOL package now means:

- **Photos that tell the story alone.** Wide, medium, tight on every affected area. If the examiner - or the AI - can't reconstruct the loss from the photos, they're incomplete.
- **Measurements, not adjectives.** "Large area of wet drywall" gets flagged. Dimensions, square footage, and moisture readings with locations don't.
- **A cause-of-loss narrative in plain language.** What happened, when, what was affected - two paragraphs a non-technical reader can follow.
- **Moisture mapping on water losses.** Readings, locations, dates. The single most commonly missing element, and the easiest for software to check for.
- **Policyholder contact and access notes.** Who to call, how to get in, whether the building is occupied - the unglamorous fields AI checks first.

None of this is new advice. What's new is the enforcement - systems that check every file instead of some of them.

Speed cuts both ways. Benekiva claims its platform cuts carriers' claims cycle times by up to 84% - their marketing number; treat as direction, not fact. Processing is getting faster, and the speed applies to rejections and deficiency notices too. Complete files get faster approvals; thin files meet the friction sooner - and the gap shows up in cash flow. And when every file is scored first, clean submissions float to the top of the queue: FNOL completeness becomes a competitive advantage, and the contractor who systematizes it - a checklist, a template, a non-negotiable photo protocol - becomes the path-of-least-resistance vendor.

What to do Monday morning. Audit your last ten FNOLs against the five elements and count how many would pass on first submission. Build the checklist into the job, not after it - the tech captures the complete package before leaving the site. Photo protocol first: wide-medium-tight, every room, every elevation, before any demo begins. The FNOL is your file's first impression - now formed by software. The grading has already started.

3. Your paperwork is about to get graded by AI

Cozmo AI has launched a platform for restoration networks and third-party administrators that puts AI employees inside the claims workflow, first notice of loss through invoice settlement. It rides on top of your existing systems - claims platform, communications, CRM - not replacing them. (Carrier Management, October 9, 2026.) The AI employees capture claim information, dispatch the work, chase down missing documents, read your field documentation, build carrier-ready estimates, and follow up on invoice payments.

The bottleneck is moving: the first reader is now a machine, and machines don't get tired, don't play favorites, and don't fill in your blanks for you. Clean, complete field docs move faster and get paid faster; messy, incomplete, or late docs get flagged before a human ever sees the file. This isn't AI replacing your estimator. It's AI grading your paperwork.

What to do Monday morning. Read your own FNOL packet the way the machine will: every photo labeled, every moisture reading logged, scope notes complete before the file moves. If the answer is "mostly," fix "mostly." The bar didn't get higher - it got less forgiving.

4. Documentation that gets supplements approved

A supplement gets approved on its documentation package, not its argument. And the package is a moment - the record underneath it is the whole life of the job, built while the work happens. Adjusters approve what they can verify.

The package itself: three things, every time.

1. **The Xactimate file.** Correct line-item codes, accurate quantities, organized the way the original estimate was organized. A supplement in any other format - a PDF list, a handwritten scope, a spreadsheet - gets

pushed to the bottom of the pile.
2. **A cover letter.** One page: what you're adding, why each addition exists, what evidence supports it. Forty new line items with no cover letter means the adjuster has to reverse-engineer your reasoning - most won't; they'll kick it back with questions.
3. **A photo for every added item.** Not a photo of the room - of the specific condition, taken before the work was performed. No photo, no item.

The working record underneath. Photos win the item; the working record wins the argument about whether the work was necessary and reasonable. For water losses, the record that carries weight:

- **Moisture mapping at the start.** Initial readings on every affected material, plus the dry standard for that structure - what was wet, and what "done" looks like.
- **Daily dry logs.** Each affected material, each day, readings moving toward the dry standard. A five-day drying job with two days of readings invites the question of what happened on the other three.
- **Air readings.** Relative humidity, temperature, and grains per pound for outside air, unaffected areas, each drying chamber, and dehumidifier output - the psychrometrics that justify the equipment.
- **Equipment justification.** Every piece must match the loss: right class, right capacity, right count. An oversized dehumidifier on a small loss, or sixteen air movers where the math supports six, gets questioned - and the math (IICRC calculations or a drying app) should be in the file.
- **Before, during, and after photos.** Affected areas before anything is touched, completed work at each stage, every piece of equipment photographed in place - the record tells the story of the job without narration.

The standards layer. When an item's necessity isn't obvious from the photos alone, cite the standard that requires it: IICRC S500 for water damage restoration, S520 for mold remediation, S700 for fire and smoke. A line item paired with "per IICRC S500" isn't your opinion anymore; it's the industry's documented practice.

The paper trail around the work - the records that open and close the job's life:

- **Work authorization.** Signed, dated, before work begins - that the work was authorized, and when.
- **Scope notes.** Category and class of loss, affected areas, what was demolished and the justification for it. Written at the time, not reconstructed later.
- **Communication log.** When the supplement was submitted, who received it, what was asked for, what was provided - supplements die in inboxes; the log proves yours didn't.
- **Certificate of completion.** Signed by the insured at the end. Closes the loop on the work itself.

What kills a documentation package - the same gaps, over and over:

- **No before photos.** The most fatal. Once the wall is closed, the condition it covered is unprovable.
- **Readings without a dry standard.** Numbers with no baseline are just numbers.
- **Equipment with no math.** Equipment that doesn't match the loss class invites the reviewer to cut all of it.
- **Late submission.** Documentation assembled weeks later reads as constructed rather than recorded. Build the record during the job.
- **The verbal supplement.** "I told the adjuster on the phone" is not documentation. If it isn't written, photographed, and submitted, it didn't happen.

The supplement is the argument; the documentation is the evidence. Arguments without evidence get denied. Evidence without a supplement never gets submitted. You need both, in that order.

PART 3 - GO DEEPER (RESTORATION INTEL)

The full articles this book condenses:

- Every Adjustment Needs a Paper Trail - https://restorationintel.com/every-adjustment-needs-a-paper-trail/
- Carrier AI Is Now Grading Your FNOL. Here's the Playbook. - https://restorationintel.com/carrier-ai-is-now-grading-your-fnol-heres-the-playbook/
- Your Paperwork Is About to Get Graded by AI - https://restorationintel.com/your-paperwork-is-about-to-get-graded-by-ai/
- What Documentation Actually Gets a Supplement Approved? - https://restorationintel.com/documentation-gets-supplement-approved/

The sibling volume - estimating itself, including the supplement decision rules this book's trail supports:

- Book for Your Bot - Xactimate Estimating Edition - https://restorationintel.com/wp-content/uploads/2026/10/book-for-your-bot-xactimate.pdf
- What Do I Do When My Estimate Doesn't Match the Adjuster's? - https://restorationintel.com/estimate-doesnt-match-adjusters/

Restoration Intel publishes operator-first analysis for restoration contractors: https://restorationintel.com - the newsletter is on the home page; questions and corrections via the contact page: https://restorationintel.com/contact/

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