Adjuster Interface (Desk Examiner, IA & Public Adjuster): Capture & Documentation Execution Workflow

Canonical Web Version: https://restorationintel.com/adjuster-interface-desk-examiner-ia-public-adjuster-capture/

Direct Answer: A standardized capture and documentation workflow gives desk examiners, independent adjusters, and public adjusters the exact photo hierarchy, rating-plate proof, quantity counting logic, and pre-cleaning condition evidence required to approve or verify scope without repeat site visits.

Field Benchmark & Decision Matrix

Asset Category	Required Visual Sequence	Mandatory Metadata Fields	Common Field Capture Failure	Desk Examiner Audit Result
Major Appliances & HVAC Portable Units	Front elevation, damage detail, legible rating plate close-up	Brand, full model/serial suffix, approx age, power-test status	Glare over stainless plate or cropped sub-model code	Default builder-grade comp replaces commercial or prosumer spec
Consumer Electronics & Home Office	Screen/chassis overview, back port/model sticker, soot or water intrusion	Manufacturer, screen size/spec, year, cord/accessory count	Logging 'Samsung TV' without size, panel type, or model year	Adjuster issues RFI hold or prices entry-level model
Upholstered & Casegoods Furniture	Full piece in room, joinery/tag label, stain/soot/delamination detail	Dimensions, upholstery material, frame type, pre-loss wear	Closed cushion shots hiding underside delamination or pet wear	Dispute over cleanability vs non-salvageable replacement
Dense Closets, Pantries & Garages	Closed storage view, opened shelf-by-shelf sweep, spread-out high-value tools	Counted unit sub-lots, garment/tool tier, opened vs sealed status	Bundling entire closet as '1 lot mixed clothes' without count	Line disallowed or reduced to arbitrary lump-sum allowance
Fine Art, Rugs & Collectibles	Front face, maker/artist signature or weave backing, frame/edge damage	Artist/maker, dimensions, medium, appraisal or provenance note	Flash glare over glass hiding signature or damaged canvas backing	Triggers specialist appraiser hold and ACV/RCV suspension
Commercial Inventory & Fixtures	Aisle bay overview, SKU barcode/bin tag, moisture/smoke contact line	SKU, wholesale cost vs retail status, quantity by unit/case	Mixing damaged salable stock with operational office equipment	Breaks BPP valuation and delays business interruption alignment

Practitioner Operational Takeaways

• Capture a doorway wide-angle orientation shot with locked Room ID before logging individual assets or opening storage containers.

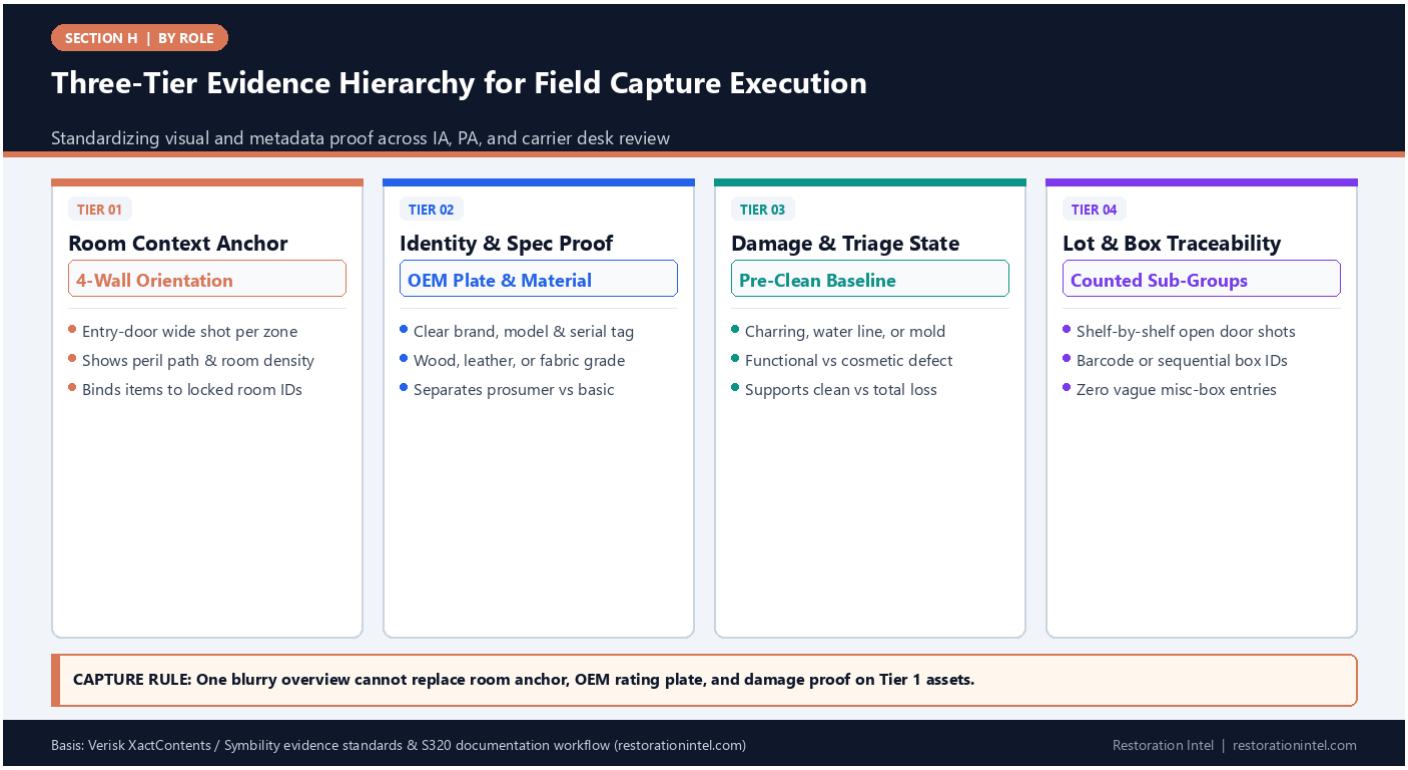
• Obtain readable brand, model, and serial rating-plate photos on all appliances, electronics, and prosumer tools.

• Document pre-cleaning peril severity alongside pre-existing wear notes to support restore-versus-replace decisions.

• Photograph every dense closet, drawer, and packed box open with counted functional sub-lots instead of vague miscellaneous lots.

• Record structured disposition, realistic age, condition, and unit-of-measure metadata aligned to XactContents or Symbility columns.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/adjuster-interface-desk-examiner-ia-public-adjuster-capture.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Restoration Industry Association (RIA):** https://www.restorationindustry.org/
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **Symbility Claims Support Portal:** https://support.symbilityproperty.com/en/support/home