Adjuster Interface (Desk Examiner, IA & Public Adjuster): Handling Non-Salvageable Lists & High-Dollar Exceptions

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

Direct Answer: Managing non-salvageable lists and high-dollar exceptions requires separating undisputed total-loss criteria from borderline salvage testing, enforcing pre-disposal photo verification, respecting carrier salvage and subrogation holds, and routing scheduled or specialty assets to qualified appraisers early.

Field Benchmark & Decision Matrix

Exception Scenario	Technical / Policy Trigger	Required Evidence Packet	Carrier Salvage / Subro Risk	Approved Workflow Action
Category 3 Porous Total Loss	Sewage or flood saturation of mattresses, particleboard, or upholstery	Wicking-height photo, moisture reading, room contamination map	Low salvage value; verify biohazard disposal compliance	Document in situ, clear health hazards, hold durable frames if requested
Economic Total Loss (Pack-Clean > Value)	Estimated pack, transport, clean, and store exceeds item ACV/RCV	Side-by-side restoration quote vs verified LKQ replacement price	Carrier may waive cleaning and settle ACV/RCV directly	Present economic comparison to IA/desk before packing onto truck
High-Dollar Electronics & Appliances	Water, soot, or power surge affecting prosumer/commercial units	Rating plate, internal board/soot photo, OEM diagnostic report	High subrogation or salvage-broker recovery potential	Hold unit intact until qualified electronics tech or carrier clears release
Fine Art, Rugs & Heirlooms	Smoke, water, or mold impact on unique or non-fungible property	Front/back photos, maker signature, provenance, conservator bid	Restorability vs diminution in value often requires specialist	Route to accredited art/textile conservator prior to any wipe-down
Suspected Origin Components	Appliance, battery, hose, or wiring suspected in fire or water origin	Undisturbed in-situ 360-degree photos and secured evidence log	Spoliation of evidence can forfeit multi-million carrier recovery	Freeze disturbance; transfer custody per carrier forensic protocol
Scheduled Jewelry & Firearms	High-value items covered by scheduled floater or fixed sublimit	Policy schedule match, appraisal/serial verification, damage inspection	Carrier salvage right applies if paid as full total loss	Coordinate directly with desk examiner on settlement vs salvage surrender

Practitioner Operational Takeaways

• Separate technical/health non-salvageable lines from economic total-loss lines (cleaning cost > value) with pre-pack cost comparisons.

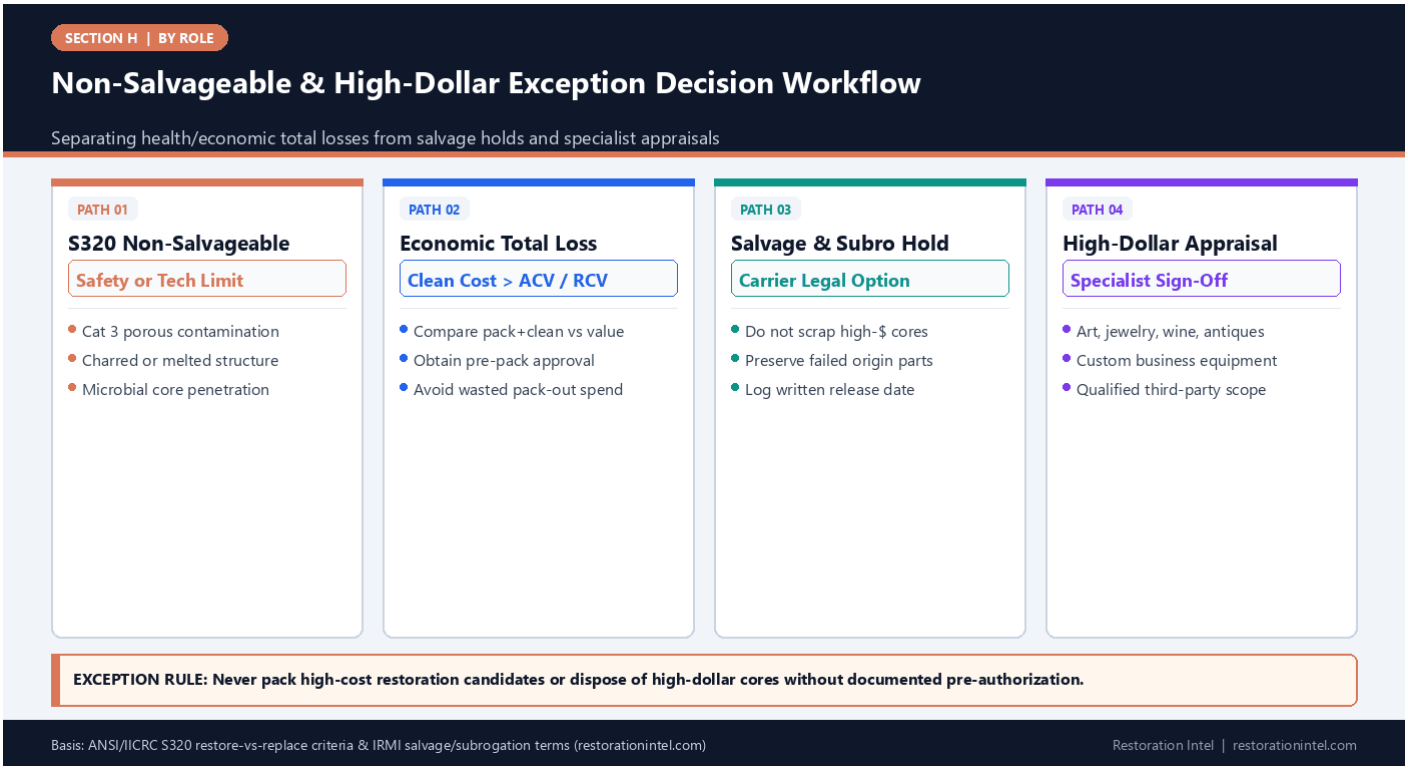
• Complete in-situ wide, damage, and rating-plate photos before clearing any non-salvageable item, keeping durable assets held until IA sign-off when required.

• Hold high-dollar mechanicals, electronics, and suspected origin components in documented quarantine until written carrier salvage or subrogation release arrives.

• Bifurcate standard household goods from high-dollar specialty assets so routine ACV payments release while specialist appraisals proceed.

• Resolve borderline restore-vs-replace disputes through documented diagnostic testing or agreed test-clean benchmarks rather than unverified opinion.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/adjuster-interface-desk-examiner-ia-public-adjuster-handling.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **Restoration Industry Association (RIA):** https://www.restorationindustry.org/

• **IRMI Insurance Glossary: Salvage:** https://www.irmi.com/term/insurance-definitions/salvage

• **IRMI Insurance Glossary: Subrogation:** https://www.irmi.com/term/insurance-definitions/subrogation