Adjuster Interface (Desk Examiner, IA & Public Adjuster): Initial Scope & Loss-Walkthrough Intake

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

Direct Answer: An effective initial scope and loss-walkthrough intake aligns the carrier desk examiner, field independent adjuster (IA), and policyholder public adjuster (PA) around one verifiable room boundary, explicit emergency stabilization limits, early sublimit flags, and documented restore-versus-replace hold rules before a single box is packed or item discarded.

Field Benchmark & Decision Matrix

Intake Element	Carrier Desk Examiner	Field Independent Adjuster (IA)	Public Adjuster (PA)	Shared File Deliverable
Policy & Sublimit Verification	Confirms Coverage C limit, deductibles, and special sublimits	Flags visible sublimit classes found during site walk	Cross-checks exclusions, endorsements, and floater schedules	Coverage & Sublimit Matrix attached to claim header
Room & Zone Naming	Establishes file structure for reserve tracking	Records room sequence matching structure sketch	Aligns insured inventory labels to identical room IDs	Locked Room-ID Map used across structure and contents
Emergency Pack-Out Cap	Approves NTE stabilization budget and storage tier	Evaluates immediate peril exposure and access limits	Documents urgency to prevent secondary soot or mold loss	Signed Emergency Stabilization Authorization
Non-Salvageable Triage	Sets evidentiary proof threshold prior to haul-off	Inspects and samples unsalvageable debris in place	Reviews proposed total-loss items with policyholder	Pre-Disposal Hold Log with dated photo index
Subrogation & Salvage Hold	Issues litigation or product-failure hold directives	Photographs failed appliance plates and surroundings	Preserves origin room evidence pending expert walk	Chain-of-Custody Hold Notice on suspect items
Schedule Format Alignment	Specifies carrier platform and valuation column rules	Confirms export compatibility before leaving site	Formats claim submission with matching line fields	Agreed Submission Spec (XactContents / Symbility)

Practitioner Operational Takeaways

• Confirm and circulate one locked Room-ID Map matching the structural sketch before field contents logging begins.

• Split written intake scope between Tier A emergency stabilization (with explicit NTE cap) and Tier B scheduled pack-out or total-loss inventory.

• Flag sublimit-sensitive property classes, scheduled items, and potential subrogation origin zones on the day-one exception log.

• Establish written pre-disposal hold rules separating immediate sanitary biohazards from durable non-salvageable assets awaiting IA inspection.

• Align submission format, platform fields (XactContents or Symbility), and inspection cadence across desk examiner, IA, and PA contacts.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/adjuster-interface-desk-examiner-ia-public-adjuster-initial.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **Symbility Claims Support Portal:** https://support.symbilityproperty.com/en/support/home
- **IRMI Insurance Glossary: Subrogation:** https://www.irmi.com/term/insurance-definitions/subrogation