Adjuster Interface (Desk Examiner, IA & Public Adjuster): Quality Assurance Review & Pre-Submission Audit

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

Direct Answer: Shared file discipline in pre-submission QA aligns public adjusters, independent adjusters, and desk examiners around a single pre-flight audit—verifying math parity, photo-to-line linkage, scope hygiene, policy sublimit grouping, and duplicate elimination before a schedule enters formal review.

Field Benchmark & Decision Matrix

QA Audit Gate	Verification Test Run	Common Defect Caught	Impact on Desk Review	Required Corrective Action
Duplicate & Multi-Tech Sweep	Sort by room, item name, model, and photo timestamp	Two technicians photographing the same garage tool chest on split shifts	Triggers credibility audit and full-file recount demand	Merge or delete duplicate rows while retaining primary photo link
Tier 1 Spec & Photo Check	Filter all items >$500 RCV and verify brand/model + tag photo	High-dollar TVs or appliances listed with blank model numbers	Automatic desk downgrade to lowest entry-level comp	Pull rating-plate photo from raw media or run warehouse verification
Scope Separation Audit	Cross-check contents invoice against Xactimate structure & mitigation	Pack-out labor, drying equipment, or contents cleaning double-billed	Carrier holds entire payment pending multi-invoice reconciliation	Isolate mitigation, pack-out/cleaning labor, and RCV property cleanly
Unit & Tax Math Integrity	Inspect 'Pair/Set/Box' multipliers and verify single-pass sales tax	Six dining chairs billed as '6 sets' or tax applied at line and summary	Arithmetic rejection and immediate reserve variance alert	Standardize UOM fields and audit summary footer formula
Depreciation Outlier Review	Sort schedule by depreciation % ascending and descending	Blank ages yielding 0% depreciation or excessive 90%+ cuts on active goods	Triggers line-by-line desk override or PA objection	Verify age bands and attach condition photos for extreme outliers
Sublimit & Exclusion Tagging	Group cash, jewelry, firearms, BPP, and non-covered perishables	Sublimited items mixed into general kitchen/bedroom totals	Delays Coverage C payout until sublimits are manually carved out	Tag sublimit category headers and move excluded items to non-claim log

Practitioner Operational Takeaways

• Reconcile every room on the master sketch and every packed warehouse box against the submitted schedule to eliminate skipped zones or duplicates.

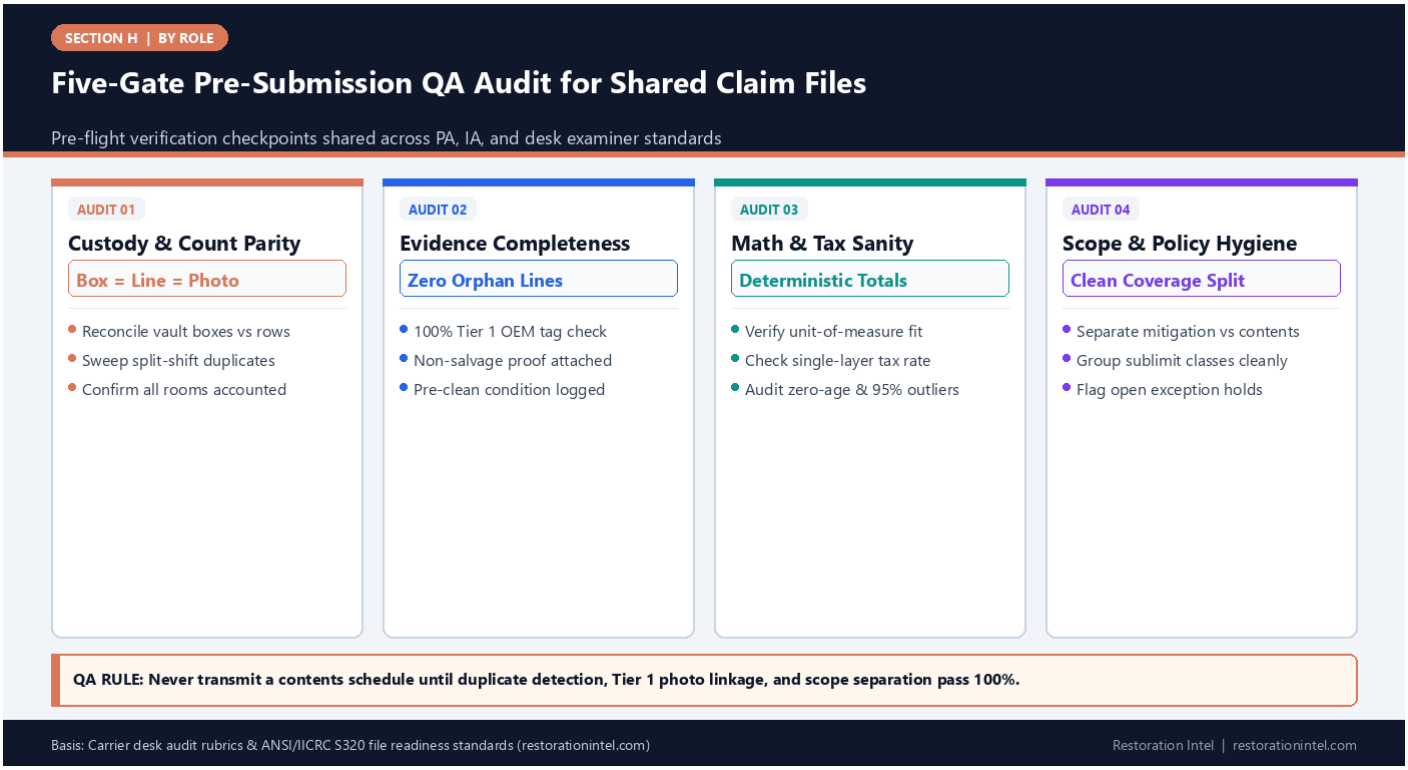
• Audit 100 percent of Tier 1 (> $500) and non-salvageable lines for readable brand/model specs, photo linkage, and valid LKQ retail anchors.

• Cross-check contents invoices against structure and mitigation estimates to verify zero double-billing on manipulation, cleaning, or equipment.

• Run automated formula checks for unit-of-measure accuracy, single-pass sales tax, and depreciation outliers (0% or >90% anomalies).

• Group special policy sublimits clearly and attach a one-page QA cover index summarizing packet structure and any open inspection holds.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

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