Adjuster Interface (Desk Examiner, IA & Public Adjuster): Team Handoff Between Field Capture and Desk Estimating

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

Direct Answer: Shared file discipline at the field-to-desk handoff ensures that desk examiners, independent adjusters, and public adjusters work from one unbroken chain of room IDs, photo-to-line anchors, condition notes, and disposition flags—eliminating re-keying drift, lost provenance, and multi-week supplement loops.

Field Benchmark & Decision Matrix

Handoff Artifact	Required Field Data	Desk Estimator Enrichment	Shared File Discipline Rule	Failure Mode Prevented
Master Room & Zone Index	Sketch-matched room codes, peril level, containment boundary	Maps room totals and pack-out labor to structure footprint	Room IDs cannot be renamed unilaterally after intake lock	Orphaned room counts and duplicate basement/garage totals
Asset & Box Custody Log	Unique box/item ID, room origin, barcode or tag photo	Links cleaning/storage lines to exact packed container count	Physical custody count stays separate from valuation lines	Vault-to-schedule mismatch and missing-item claims
Visual Evidence Bundle	Doorway shot, item context, damage detail, OEM label	Attaches direct photo index IDs to each XactContents/Symbility row	Original uncropped photos remain archived alongside markups	Desk examiner RFIs demanding proof of brand or damage
Pre-Loss Age & Condition Log	Insured-reported age band, observed wear, test-clean result	Applies transparent depreciation rate and restore-vs-replace code	Estimators never invent zero-age defaults without field note	Arbitrary depreciation disputes and credibility erosion
Exception & Hold Register	Missing rating plates, locked safes, subrogation holds, sublimits	Routes exceptions to insured interview or specialist appraisal	Open gaps are resolved before final schedule lock, not buried	Incomplete submissions stalling in carrier desk review
Version & Delta Changelog	Initial field walkthrough timestamp and crew lead sign-off	Records every desk split, merged lot, or supplemental discovery	Changes between field capture and submission are auditable	Disputes over post-inspection item additions or edits

Practitioner Operational Takeaways

• Lock raw field capture records (timestamps, original photos, room codes, box logs) before desk estimating enrichment begins.

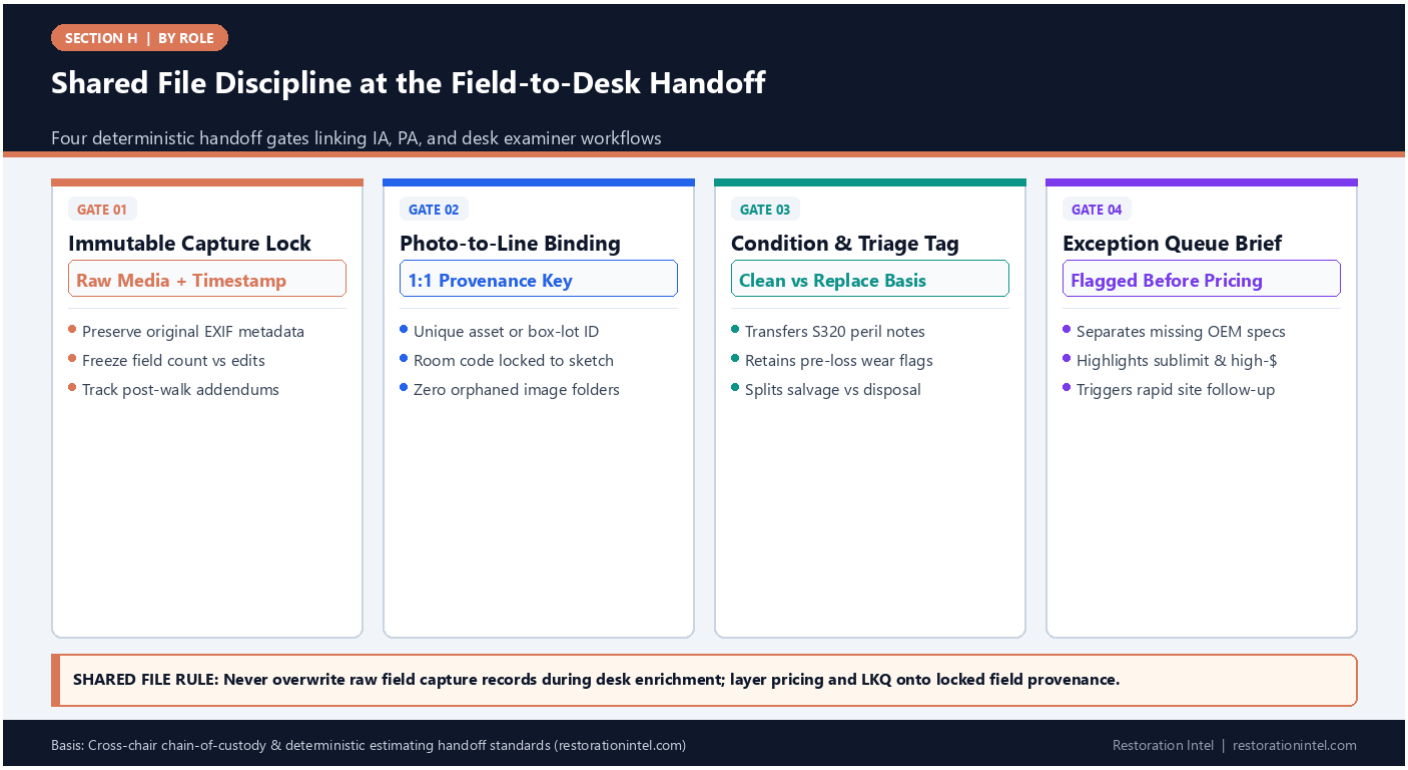
• Maintain a 1:1 photo-to-line binding key tying every estimated item or functional sub-lot to its room context and spec proof.

• Run a 24-hour field-to-desk exception debrief to resolve missing rating plates, unclear ages, or unlinked box counts while access remains open.

• Preserve original line numbers and room IDs across carrier reviews, PA counter-schedules, and supplemental revisions.

• Keep restoration cleaning/handling invoices strictly separated from RCV/ACV replacement schedules in every handoff packet.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

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

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

• **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/

• **Verisk Property Claims Solutions:** https://www.verisk.com/solutions/claims/

• **Symbility Claims Support Portal:** https://support.symbilityproperty.com/en/support/home