

# Standard Claims Adjusting Process

## Receipt of Claim

Adjuster receives claim **N1**

**N1**  
Review loss notice, coverages, and endorsements

Adjuster contacts insured **N2**

**N2**  
- Confirm date and time of loss  
- Confirm cause of loss  
- Take a recorded statement if required by carrier  
- Instruct insured to do reasonable repairs to mitigate damages

## Inspection of Risk

Inspect building **N3**

**N3**  
- Scope loss (measure rooms and diagram)  
- Take photos of damages  
- Flooring samples (dependent on carrier)

Inspect personal property **N4**

**N4**  
- Provide contents inventory form to insured  
- Obtain receipts to determine value  
- Negotiate replacement costs on undocumented items  
- Discuss salvage or buy back options

Review claim procedures **N5**

## Estimating

Develop estimate **N6**

## Reporting and Conclusion

Create initial report **N6**

**N6**  
- Narrative report of claim activity to date  
- Building estimate for undisputed damage with open line items  
- Estimated personal property loss  
- Update initial reserves accordingly  
- Address subrogation possibilities  
- Address salvage potential  
- Add photos

Create final report **N7**

**N7**  
Include all scopes, diagrams, estimates received to date and photos

Contact insured to review status **N8**

**N8**  
Review estimate, payment recommendations and future claim procedures if subrogation or salvage is considered