

Catastrophe Claim-Handling Process Guide

Task Adjuster

Table of Contents

Introduction	4
Claim-Handling Roles and Responsibilities	4
Desk Adjuster/Task Adjuster Claim-Handling Model	4
Catastrophe Response Team Structure	4
Adjusting Resources	5
Citizens' Website	5
ClaimCenter®	5
Xactimate	5
XactAnalysis	6
Claim Management	6
Task Assignments and Activities	6
Inspection Scheduling Requirements	9
Initial Claim Review	9
First Contact	10
Claim Process	10
Loss Details and Severity	10
Post-Loss Duties	11
Parties Involved	11
Calendar-Year Hurricane Deductible	11
Contact Information	12
Customer Contact Documentation	12
Claim Workflow Guidelines	13
Claim Withdrawal	14
Investigation and Loss Adjustment	14
On-site Inspection Requirements	14
Task Adjuster Unable to Complete Interior Inspection	15
Photographs	15
Diagrams	15
Estimate	16
Price List	16
Overhead and Profit (O&P)	16
Labor Minimums	16
Sales Tax	17
Depreciation	17
Estimate Line Items/Documentation/F9 Notes	17
Repair Versus Replace	17
Material Quality	18
Supervisory Labor Hours	18
Contents Manipulation	18
Daily and Post-Construction Cleaning	18
Matching/Uniformity	18
Exterior	19
Roofing	19
Paint	20
Other Structures	20
Debris Removal	20
Windstorm Protective Devices	20
Interior	21

Cabinets	21
Drywall	21
Insulation	21
Wall and Ceiling Coverings	21
Floor Covering	22
Remediation	23
Water	23
Fungi, Wet or Dry Rot	24
Condominium Unit Owners	24
Personal Property	24
Loss of Use	24
Recorded Interview	25
Referrals	25
Special Investigations Unit (SIU)	26
Underwriting	26
Recovery	26
Claim-Related Documents	26
Insured's Documents, Estimates or Bid Items	26
Task Adjuster's Supporting Documentation	26
Determining Cause and Origin	26
Completing the Task Assignment	27
Xactimate and XactAnalysis Activities	27
Task Adjuster and Expert Invoices	28
Determining Coverage	28
Submitting Assignment with Estimate	29
Submitting Assignment with No Estimate	29
Supplement Process	29
Permanent Repairs	31
Citizens' Managed Repair Program	31
File Management	31
File Notes	31
Uploading Documents	32
Email	33
Creating a New Claim	33
Vendor Management	33
Customer Service Helpful Tips/Guidelines	34
Customer Centric Scripting	34
Appendix	36

Introduction

This document provides the user with a “how-to” guide for handling catastrophe claims as a Citizens’ Task Adjuster in a catastrophe response role. For ease of use, the guide contains direct links to the forms, resources and job aids available under [Resources](#) in the *Adjuster* section of Citizens’ website. To use the links in this document, log in to www.citizensfla.com using ClaimCenter® credentials.

This document contains portions of [Citizens’ Best Claims Practices and Estimating Guidelines](#). Task Adjusters are required to follow the *Best Claims Practices and Estimating Guidelines* in their entirety throughout the claim-handling process.

Claim-Handling Roles and Responsibilities

Desk Adjuster/Task Adjuster Claim-Handling Model

The Adjuster will be handling claims in the Desk Adjuster/Task Adjuster model as the Desk Adjuster. While the Desk Adjuster is responsible for the claim investigation and is the main point of contact for the insured, a Task Adjuster may be used to complete tasks as directed by the Desk Adjuster. The portion of claim handling required by the Task Adjuster is called a *Task Assignment*. The primary functions and responsibilities of each role are shown below:

Desk Adjuster	Task Adjuster
<ul style="list-style-type: none">• Main point of contact with insured• Compose and send letters• Set and update reserves• Enter claim file notes• Upload documents• Investigate claim facts• Initiate referrals• Coverage decision determination• Final scope/amount of damage determination for all lines of coverage• Settlement negotiation• Issue all payments	<ul style="list-style-type: none">• Inspection• Scope loss, assess damage• Photographs• Diagram/sketch• Assist with gathering facts• Complete damage estimate

Catastrophe Response Team Structure

Once a catastrophe response has been initiated, claim-handling teams are established to address the unique circumstances of catastrophe claim management. Adjusters will be assigned to a team and will handle catastrophe claims in accordance with their role. The claim-handling duties and priorities of each Catastrophe Response Team are defined below:

Desk Adjuster	<ul style="list-style-type: none"> • Handling of claims that require a moderate amount of investigation • Finalizing claim when submitted estimate requires no revision • Handling of minimal Contents or Civil Authority losses that can be settled quickly • Preferred settlement within 30 days of first notice of loss
Task Adjuster	<ul style="list-style-type: none"> • Assist Desk Adjuster with claim investigation • Complete onsite inspection of the risk including photographing, scoping and diagramming affected areas • Complete estimate of covered damages using Xactimate • Use of XactAnalysis to document claim file

Adjusting Resources

Citizens' Website: www.citizensfla.com

The Adjuster *Resources* page is located here. Log in using ClaimCenter® credentials. Click the **My Sites** drop-down and select **Adjusters**. The site allows access to training resources, forms, letters and policy information. These are listed as *Personal*, *Commercial*, *Specialty*, *News* and *Resources*. During a catastrophe event, new materials on the [Storms](#) page will be available.

The **Storms** page will contain information specific to catastrophe events, such as training resources, letter templates, alerts and [Claims Governance communications](#). Governance communications alert the Adjusters to policy liberalizations, operational guideline changes and event-specific directives.

ClaimCenter®

ClaimCenter is Citizens' claim-handling system. Task Adjusters will have access to the Task Landing page in ClaimCenter for the purpose of making a Drone service request. All claim-handling activity by the Task Adjuster will be completed using the Xactimate Estimating Program and XactAnalysis. Estimates, photos, diagrams, notes and other types of reports will be housed in the claim file within ClaimCenter. All written content in these activities should be professional, easy to read and free from personal comments.



Xactimate

Citizens currently uses the Xactimate estimating program to assist in the preparation of damage estimates.

XactAnalysis

All Task Adjusters will be required to use XactAnalysis to:

- Receive *Task Assignment* and *Activity* notifications
- Document claim activity
- Interact with the Desk Adjuster

An account is required to access XactAnalysis. If the Task Adjuster does not have previous access, go to <https://www.xactware.com/en-us/solutions/claims-management/xactanalysis-sp/register/#> for account registration. Once registered, the Task Adjuster can log in and begin managing Task Assignments.

Claim Management

Task Assignments and Activities

At first notice of loss (FNOL), a *Task Assignment* is generated automatically in XactAnalysis. To receive *Task Assignment* and *Activity* alerts from XactAnalysis, the Task Adjuster *must* set *Personal Rules* in the *Administration* tab once login is completed. Personal rules are used to send alerts via email or text to the Task Adjuster when a task assignment has been made or when additional notes are sent by the Desk Adjuster. Without the correct personal rules setup, the Task Adjuster will be unable to identify new assignments and activities.

The Task Adjuster *must* create the following rules:

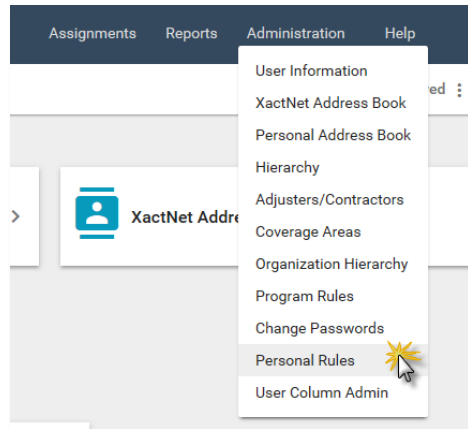
- Assignment Received
- Note Added to Assignment
- Assignment Cancelled
- Assignment is Client Rejected
- Assignment Reviewed with Exceptions
- Reassigned

Additional rules may be added as desired.

Step	Action
------	--------

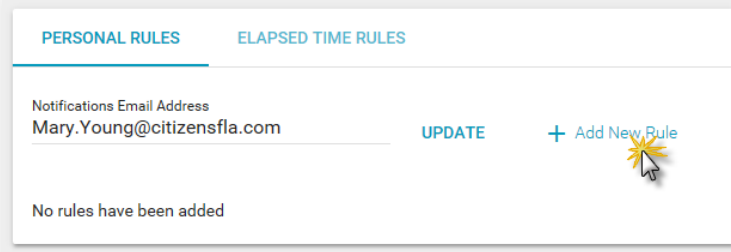
1

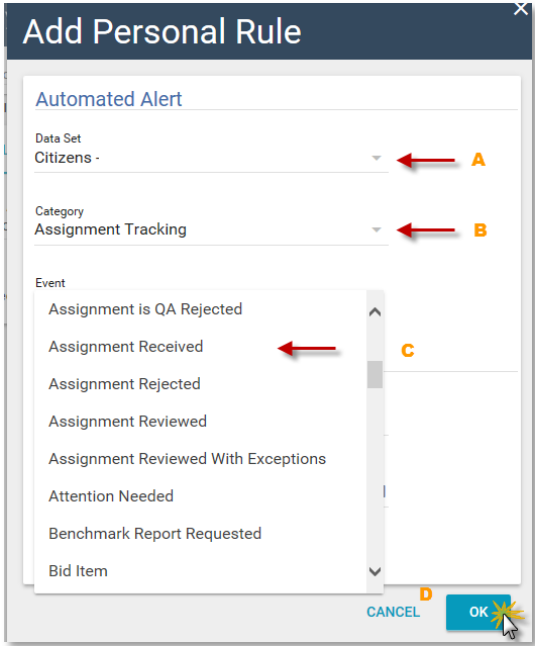
Once logged into XactAnalysis, select **Personal Rules** under the *Administration* tab.



2

Click **Add Personal Rule**.



3	<p>A. In the <i>Data Set</i> field, select Citizens (Citizens' account name may vary by vendor).</p> <p>B. In the <i>Category</i> field, select Assignment Tracking.</p> <p>C. In the <i>Event</i> field, select Assignment Received.</p>  <p>D. Click OK.</p>
4	<p>Repeat the process for each Rule required.</p>

For additional instructions about personal Rules setup, go to XactAnalysis' [Help: Personal Rule Notifications](#) page.

The Task Assignment **requires** the completion of the following items using XactAnalysis and Xactimate:

- *Customer Contacted* activity: Includes a note entered in XactAnalysis detailing the voice-to-voice contact with the insured, including the *Planned Inspection Date*, and the date of initial contact is entered in the Xactimate Insured Info tab
- *Site Inspected* activity includes a note entered in XactAnalysis detailing the facts obtained during the inspection and the *Inspection Completed* date entered in the *Xactimate Insured Info* tab. Also, see *Customer Contact Documentation* on page 12.
- Uploading the completed estimate, photos and sketch/diagram, and loss-adjustment expenses (LAE) invoices

The Customer Contacted and Inspection Complete dates will appear in the Citizens' claim file when the Task Adjuster has selected *Connect* in the Xactimate *Control Center* tab. Activity notes entered into XactAnalysis will appear as file notes in ClaimCenter as they are added.

Inspection Scheduling Requirements

Once the Task Adjuster receives a task assignment or reassignment, it is Citizens' goal that the Task Adjuster schedule the inspection to occur within two (2) calendar days of the initial contact with the Insured or their representative. If the inspection cannot be scheduled to occur within this time frame, a brief explanation (as to noncompliance) should be entered into the activity notes. It is not required that the inspection needs to occur within two (2) calendar days; but is the preferred course of action.

The Task Adjuster will receive automated instructions for the Task Assignment, with details in XactAnalysis. Additional contact by the Desk Adjuster may be made by phone, email or a manually assigned *Activity Note* in XactAnalysis.

When the insured requests an expedited inspection:

- Listen to what the insured has to say
- Document the claim file
- Notify the Desk Adjuster via an XactAnalysis note if unable to accommodate the insured's request

With respect to your request for an expedited inspection, I will escalate your request to the assigned Desk Adjuster to determine options available to expedite the inspection.

If, during a scheduled inspection, a neighboring insured also requests inspection:

- Obtain claim information (name, contact, loss location, policy/claim #)
- Locate and Review File
- Inspect if time permits
- Locate adjuster
 - If unable to locate assigned adjuster, escalate to supervisor
- Document file with actions taken
- Follow-up if needed

If time permits, I can inspect your property upon completion of my present appointment. However, if I am unable to inspect your property, please provide me with your contact information and damage claimed. (Research and provide their claim number and adjuster if they do not have it.) If I am unable to reach your assigned adjuster, I will leave them a message with your contact information and the damages I have noted. I will follow-up with you tomorrow to see if you have heard from your adjuster.

Initial Claim Review

Upon receipt of the Task Assignment or reassignment, the Task Adjuster **must** review the information included in XactAnalysis under the *Client/Policy* tab and Citizens' *Claim Handling Instructions* in the *Documents* tab. Review the following **prior** to making first contact with the insured:

- FNOL details – date of loss, cause of loss, representation, lienholder, date of first notice, other named and additional Insureds, facts given at first notice, additional phone numbers, etc.
- Review of applicable policy form, endorsements, coverage limits and deductible (confirm that the policy includes wind coverage)

First Contact

The Task Adjuster's responsibilities begin with contacting the policyholder. Details gathered during initial contact not only will impact the coverage decision, but also will determine the course of the investigation. In addition to gathering facts about the loss, the Task Adjuster must consider information needed for scheduling the inspection.

If the Task Adjuster has made repeated unsuccessful attempts to contact the Insured, and/or their representative, at all known phone numbers and email addresses, but has been unable to make voice-to-voice contact (within three (3) calendar days of the first attempt) they are to call the Desk Adjuster and add an XactAnalysis note so that a contact letter can be sent to the insured advising them of our failed attempts and requesting that they contact us.

During initial contact, the Task Adjuster should discuss the following topics with the insured or their representative:

- **Claim Process**

The Task Adjuster should explain their role in the claim-handling process.

I am responsible for inspecting your property. Once my inspection is complete, I will submit the findings to Citizens for review. A Citizens' Desk Adjuster, who is your main point of contact, will contact you to discuss the final coverage decision and any payment information.

- **Loss Details and Severity**

Verify loss information from the original loss report, including facts and date and time of loss. Review the loss severity compared to the FNOL.

When you reported the claim, you indicated there was damage to (insert items damaged here, example, roof and fence) by (insert COL here, example, wind / hurricane), is this correct?
Do you have any damage caused by rising water, flood water or tidal surge?
Do you have any damage due to fallen trees or limbs? If so, did they strike any structure? Have any trees / limbs been cut up or removed from the structure, fence or property?

Based on the insured's answers to the questions, schedule the inspection accordingly.

These additional items also should be reviewed with the insured or representative. Special equipment or additional assistance may be needed to complete the inspection:

Is the roof steep?
Is the home two stories or greater, or on stilts, pilings or pier?
Is the roof tarped? If so, how is it attached to the roof (ex. nailed, sand bags, etc.)?
Are there trees or other debris that may need to be removed prior to inspection?
Is it a condominium unit?
Is the home in a gated community where entry will be limited?
Are there locked gates or other access issues?
Will an adult be available for inspection?

- **Post Loss Duties**

Discuss the insured's post-loss duties, obligations and efforts to protect the risk from further damage; for example, tarp and board-up, debris removal, and emergency services (mitigation/ remediation).

Your policy requires you to protect the property from further damage after a loss. Keep receipts and invoices for any costs you incur to protect your property. Do not discard damaged items until we have had the opportunity to inspect them. Please do not complete any permanent repairs to the property until we have had the opportunity to inspect. You may be asked to provide documentation to support your loss. If you are able, take photos of the damaged property and make a list of damaged personal property items.

- **Parties Involved**

Confirm any attorney or public adjuster representation or contractor involvement, in the event an additional party should be contacted for inspection scheduling.

Are you currently being represented by a public adjuster or attorney? If so, what is their name / firm / contact info? Do you have a contractor that will need to be present at inspection? If so, what is their name / firm / contact info?

- **Calendar-Year Hurricane Deductible**

Florida Statute §627.701 addresses the application of the hurricane deductible. The hurricane deductible applies annually to covered hurricane losses. When the hurricane deductible is exhausted, due to one or multiple hurricane losses in a calendar year, the deductible amount for "all other perils" will apply. Because of this provision, it is to the insured's benefit to proceed with the investigation of a hurricane loss even if the damage does not exceed their hurricane deductible.

If, at initial contact, the insured requests to withdraw from the claim process because of concern that their loss will not exceed their hurricane deductible, the Task Adjuster should encourage, but not require, the insured to continue with the claim-handling process. For assistance in explaining the benefits of the hurricane deductible application, refer to the following script:

Mr. /Ms. Insured, while it is possible that the covered damages to your home may not exceed the amount of your hurricane deductible, the covered damage amount will reduce the amount of the deductible that will apply to any other hurricane losses you sustain within the current calendar year.

- **Contact Information**

Confirm the insured's mailing address and document any temporary address. Ask for and document additional phone numbers. Provide the insured or their representative with the assigned claim number and the Desk Adjuster's contact information. Advise the insured to include their claim number on all documents submitted. Also provide them with Citizens' Claims Division contact information:

Mailing address: P.O. Box 19700
Jacksonville, FL 32245-9700
Phone: 866.411.2742
Fax: 888.392.6739
Email: claims.communications@citizensfla.com

Customer Contact Documentation

The date and time of inspection, along with the details of the conversation with the insured or their representative, should be captured in the *Notes* tab of XactAnalysis. See the [Customer Contact](#) activity note example. See [File Notes](#) for instructions.

While in the claim file in XactAnalysis, the *Customer Contacted* date and time can be documented in XactAnalysis, but only on the date that it was completed. To enter the time of the contact, go to the *Details* tab in XactAnalysis, and click on the pencil in the *Customer Contacted* field.



	Date Updated
Customer Contacted	
Site Inspected	

Then adjust the time information to reflect the time of contact in the *Update Status* window and select **Update**.

Update Status

Update Status To Customer Contacted

Claim #
732-00-000592

Property Owner
Nimesh Shrestha


Client
CAT Task - Citizens - TEST

Assignee
unassigned


Updated by
Claudia Young


Time
10:47 AM *

Comment/Note:

Email To (optional) 
Send to multiple addresses by separating with a comma or semicolon.

☐ Email Project Manager
☐ Include Note text in email

Send to XactNet Address (optional) 
Send to multiple addresses by separating with a semicolon (commas will not work).

CANCEL UPDATE STATUS 

If unable to complete the *Customer Contacted* activity in XactAnalysis on the date of the occurrence, enter the date of the contact in Xactimate in the *Claim Info* tab, under *Insured Info*. This activity will appear as *Complete* in the *Workplan* of the claim in ClaimCenter.

Project Claim Info Sketch Estimate Items Complete

Insured Info Coverage/Loss Parameters Loss Recap Report Management

Dates (Eastern Standard Time)

Date of Loss: 04/02/2017 12:00 AM

Date Received: 04/03/2017 09:23 AM

Date Inspected: 04/07/2017 01:00 PM

☐ Inspection Not Performed


Date Entered: 04/02/2017 12:42 PM


Date Contacted: 04/04/2017 04:00 PM



Once the inspection has been scheduled, the *Planned Inspection Date* **must** be entered on the *Details* tab in the *Workflow Status* screen. This is recommended immediately upon entering the *Customer Contacted* information.

Workflow Status

Date Updated

Customer Contacted  Dec 7, 2017 5:50:00 PM

Site Inspected  Dec 13, 2017 1:00:00 PM

Planned Inspection Date  Dec 13, 2017 

Claim Workflow Guidelines

During a catastrophe event, Citizens will have specialty handling teams based on claim facts. There are circumstances in which an inspection may not be required, or the claim should be reassigned to a specialty unit for handling. Consider notifying the Desk Adjuster *prior* to completing the inspection for the following circumstances, including, but not limited to:

- Cause-and-origin expert required

- Other expert required (e.g., contractor and/or technical repair, and/ or specialized expert or firm)
- Concurrent causation where unable to distinguish between covered and non-covered damages
- Coverage forms indicate no wind coverage
- Professional water mitigation is needed and has not yet occurred
- Large number of personal property items (threshold to be determined at time of event)
- Increased complexity of handling required (e.g., price verification, antiques and/or specialty items, question of ownership, etc.)
- Loss type is Loss Assessment or third-party liability

Claim Withdrawal

An inspection is not required for a claim withdrawal. In the event the insured requests to withdraw from the claim process, document the request in the *Customer Contacted* note. Upload the fee bill to XactAnalysis and complete all the required fields in the Xactimate assignment. See [Task Adjuster and Expert Invoices](#) for fee bill submission instructions.

Investigation and Loss Adjustment

Onsite Inspection Requirements

- Photograph and diagram the risk
- Prepare a scope of covered damages
- Document non-covered and unrelated damages in Xactimate Notes. However, non-covered damage estimates are not permitted unless approved by Management.
- Tarp(s) covering the roof or a portion of the roof **must** be removed for a proper inspection and documentation of loss, for coverage determination and evaluation of damages
 - Any estimates submitted for review where a tarp has *not* been removed for inspection and evaluation *will be rejected and returned to the Task Adjuster to reschedule an inspection and complete a proper evaluation*
- If there is shrink wrap covering the roof or a portion of the roof, it may be impractical to remove or have it removed. In those cases, make sure to photographically document the shrink-wrapped roof and attempt to determine when it was installed. If at all possible, attempt to access the attic area to fully document as much of the roof underlayment as can be safely photographed with careful attention to the areas the insured(s) identify as leak areas in the interior. Notify the Desk Adjuster whether it may be necessary to professionally remove and replace the shrink wrap.
- Document any *openings created* by wind to determine the cause of water intrusion resulting in interior water damage to the insured property. Generally, shingles that are unsealed, with no signs of damage, would not be considered wind damaged. Unsealed shingles may be the result of nail pops, faulty installation, mechanical damage or deterioration
- Areas adjoining the damaged areas should be inspected and photographed. For example, if there is roof or ceiling damage, inspect the attic (if accessible) for damage, or lack thereof. If an adjoining area is not accessible, notate in the *Inspection Complete* note
- Determine ALE/FRV and Personal Property exposures, including the need for an advanced payment for temporary housing or other emergency needs

- Determine cause and origin of the loss
- Assess shingle pliability to determine reparability
- Drones – Use of drones by a Task Adjuster is prohibited. Citizens has contracted vendors that will provide drone inspections when approved by Catastrophe Operations management. If there is a need for a drone inspection due to access or safety issues:
 - Submit a Vendor Services request through the CAT landing page.
 - It is required that the Task Adjuster answer all questions and upload a risk photo.
 - If the request is approved, the assignment will be routed to a drone vendor.
 - If the request is rejected, the Task Adjuster will receive notification.
 - Upon completion of the request, the drone inspection report will be returned to ClaimCenter and XactAnalysis.

For more information regarding drone assignment requests and workflow, see the [Drone User Guide](#) and the [Drone Assignment Request Form](#).

Task Adjuster Unable to Complete Interior Inspection

If the Insured does not permit an interior inspection due to circumstances beyond the Task Adjuster's control, he or she should conduct the following:

1. Complete the [Coronavirus – Pre-Inspection Questionnaire](#) and upload the document into XactAnalysis®, if the lack of interior inspection is due to concerns regarding the Coronavirus
2. Create a stand-alone [XactAnalysis® Note](#) indicating that an interior inspection is needed and cite the reason(s)
3. Upload the undisputed damage estimate with any photos, diagram, supporting documentation and LAE invoice

Photographs

Photographs are used to record damage, or lack thereof, and support the cause of loss. See *Best Claims Practices* for additional requirements. Photographs must:

- Be uploaded with the Adjuster's first and last name and date taken
- Be clear, not blurry
- Show address verification and all available elevations
 - Condominiums – front elevation and unit address required
- Include close-ups and room overviews of damaged and non-damaged areas
- Include roof slopes and pitch for applicable causes of loss, including:
 - Roof layers, drip edges, gutters, vents, jacks
- Be labeled to correlate with diagram labeling

Diagrams

Diagrams are required in Xactimate Sketch and should follow the roof and/or risk floor plan relevant to the damages found. See *Best Claims Practices* for additional diagram requirements. Diagrams should accurately depict the following:

- Ceiling height
- Roof slope

- Doors, openings, reference areas and reference blocks each, 32 SF or greater, with areas under, behind and above factored out appropriately
 - Reference areas/blocks include tub and tile surrounds, cabinets and built-ins, etc.
- Point of origin (must be annotated)
- Exterior elevations when relevant to the loss or damage

Aerial diagrams are acceptable if the Task Adjuster's inspection and photographs verify damages. Aerial imagery is auto generated in the Xactimate assignment. Pod diagraming is prohibited.

Estimate

The estimate should include covered damages related to the assigned catastrophe event. Include non-covered damages only when directed to do so by Citizens' management.

Important: Refer to the *Best Claims Practices* for the complete estimating guidelines.

When creating an estimate for storm-related damages, consider the following, including but not limited to:

- **Price List** - Utilize the default *Xactimate Assignment Received* price list aligned to the appropriate risk zip code.
 - Reopens and / or supplements may require a more current price list for new and / or adjusted line items aligned to the period of time that evolved from the time of the initial estimate
 - Consult with management for direction, as needed
- **Overhead and Profit** - Consider when, based on the complexity of the job, coordination of repairs by a General Contractor would reasonably be required:
 - O & P should be calculated as 10% overhead *and* 10% profit, not cumulative
 - Most contractor's estimates include overhead, profit and tax in their calculations; therefore, the Adjuster should verify that these costs have / have not already been included and adjust the line item entry as required to avoid any duplication
 - Generally, O & P is **excluded** from the following trades, if not being supervised by a GC:
 - Emergency Services
 - Water Mitigation
 - Mold Remediation
 - Personal Property cleaning
 - Dwelling cleaning being conducted by a Mitigation Contractor
 - Personal Property pack-out
 - Work performed by Insured
 - Roofing only project
 - Flooring only project
- **Labor Minimums** - *Xactimate* Labor Minimums will automatically adjust the labor component for all same-trade totals to make sure there is enough labor allocated to complete the repairs. Adjusters should consider the following:
 - The *Citizens'* Profile should be set to Apply Labor Minimums

- Once the estimate is complete, each individual Labor Minimum charge should be reviewed by the Adjuster and a determination made whether it is applicable. If the Labor Minimum does not apply, the Apply should be unchecked.
 - If a single tradesperson is expected to perform the task(s), the Labor Minimums may need to be turned off
 - Line Item Minimums, such as DRY MN, INS MN are prohibited
- **Sales Tax** - Tax Jurisdiction in *Xactimate* estimate Parameters is factored based on location of the risk. The Adjuster should be familiar with the applicable sales tax that can vary from county to county
- **Depreciation** - *Citizens* does not maintain nor authorize a depreciation guide. When the Adjuster evaluates replacement items subject to depreciation, the following factors are considered:
 - Depreciation should be determined on the remaining useful life on a per-item basis
 - Rationale should be documented to support Adjuster's determination
 - The *Xactimate* Depreciation selector should be set at the Age / Condition, the approximate Purchase Date entered, and Condition selected
 - Maximum depreciation is 80%
 - **Global depreciation is strictly prohibited**
 - Structural items such as framing, concrete, sub-surfaces, roof decking, and rough-in electrical and plumbing are normally not subject to depreciation
 - Repaired items are not normally depreciated; however, cabinet faces should reflect depreciation if refacing is estimated
 - Carpet should follow these special depreciation guidelines:
 - For policies with Replacement Cost Value coverage on the Coverage A, the affixed carpet should be paid at RCV regardless of the presence of the CIT 04 90 endorsement
 - Non-affixed carpet and carpet padding (bound or unbound) is considered Coverage C (Personal Property) and should be paid at Actual Cash Value unless the Personal Property Replacement Cost Value endorsement (CIT 04 90) is applicable
 - Claims filed on Citizens' Contents (Coverage C) policies, which may offer building addition or alteration coverage (and that may include carpeting), should be paid at Actual Cash Value unless amended by the appropriate Personal Property Replacement Cost Value endorsement
 - Applicable depreciation on building estimates, as well as personal property items are in accordance with *Citizens'* policy language and *Florida Statute 627.702* which should be reviewed and closely followed in the case of a fire, lightning or constructive total wind losses
 - Depreciation thresholds are subject to change, namely in the event of a Catastrophic event, which will be relayed through formal Claims Governance communications.
- **Estimate Line Items/Documentation/F9 Notes**

Xactimate line items should not be manipulated, changed or revised. If a line item description is determined to be ambiguous, it is recommended that an Xactimate note (F9 note) is entered to support the line item

- **Repair vs. Replace** - The estimate should include labor and materials relevant to the direct physical damage incurred.
 - Adjustments should be considered between reparability vs. replacement. The Adjuster should use care regarding the potential for undamaged items, duplication of items and overlap of estimate items
 - **Material Quality** – It is vital that the Adjuster reviews line item definitions for each quality style to determine the closest matching replacement product
 - Material grade ratings utilized other than Average Grade should be explained in the *Xactimate* or file notes and / or supported with photographs
- **Supervisory Labor Hours** – are strictly prohibited unless unique conditions exist at the loss
 - Management approval is required and must be documented if conditions otherwise warrant job supervision
- **Contents Manipulation** – should be utilized using CON ROOM<, ROOM, ROOM>, ROOM>>
 - Avoid factoring CON LAB in normal conditions
- **Daily and Post-construction Cleaning** – Xactimate line item Supporting Events factors labor in daily set-up / clean-up of tools and equipment, debris removal and floor sweeping or vacuuming in the immediate workspace
 - CLN FINALR (Final Cleaning Construction – Residential) is permissible for post-construction cleaning in the affected room(s) and is:
 - Factored by the SF of the floor area
 - Any additional cleaning should be conveyed and approved by the handling Adjuster
 - CLN LAB or CLN GN should be avoided
- **Matching / Uniformity** - Adjusters should estimate damages and repairs on a claim-by-claim basis when there is a question of matching surfaces to undamaged adjoining areas. Adjusters should consider, address and document all factors involved, including but not limited to the repair and replacement costs of undamaged areas, uniformity and the remaining useful life of undamaged areas and Florida governing statutes. The following should be considered when addressing uniformity:
 - Closed doorways and other natural breaks
 - Continuous or vertical runs of tile, wood or laminate flooring
 - *State of Florida Matching Statute 626.9744*, which can be found at: <https://www.flsenate.gov/Laws/Statutes/2011/626.9744>

Note - This statute is not applicable to Commercial losses

 - Cabinets:
 - Attempt to match damaged section with like kind and quality
 - Rebuild boxes, reuse doors and / or faces, reface, replace doors only, etc.
 - Detach and reset undamaged cabinet hardware when applicable
 - Siding:
 - Attempt to match damaged section or elevation with like kind and quality
 - Harvesting from an alternate elevation
 - Floor Covering:
 - Doorways with closable doors

- Transition strips
- Staircases, steps or multi-levels
- Paint:
 - Corners, door openings (with or without doors), trims or moldings
 - Material transitions such as drywall to tile

- **Exterior**

- **Roofing**

- Claims involving potential roof damages must be inspected. If damages are determined to be causally related to the loss, it is expected that all roofs and slopes be measured and diagrammed.
- If *Ordinance or Law* (O&L) coverage is contracted within the policy, consider the applicable *Florida Building Code* statute:

The Florida Building Code 25% Roof Replacement Rule, Re-nail and Water Barrier (Felt) Requirements - If the existing roof was properly permitted under the 2004 Florida Building Code edition (effective 10/1/2005) or later, then nailing/attachment of the roof deck, and a secondary water barrier will already meet these requirements and there is nothing to mitigate or update. In summary, if the existing roofing for a single-family home has a permit application date of October 1, 2005 or later, then the 25% rule does not apply because the roofing system already meets the code requirements. See [Best Claims Practices](#) for full requirements.

- Replacement of soft metals such as flashings, drip edge, pipe jacks, ridge, off-ridge and turtle vents are permissible.
- Xactimate tear-off line items may include removal of ridge cap. Review Xactimate to confirm. For a three-tab roof, ridge cap will be factored into the waste. For architectural/dimensional shingles, ridge cap should be factored as a separate line item. It cannot be cut from the waste shingles. Use (RFG RIDGC / RIDGC+)
- Haul-off, disposal and a dumpster are included in roofing line items such as RFG 240S, 300S, and ARMV.
- Consider allowances for steep (7/12 or greater pitches, RFG STEEP, STEEP>, STEEP>>) and high (2 stories or greater, RFG HIGH).
- Roofing waste is rounded up to the nearest bundle and should be factored based on the following:
 - Laminate/Asphalt Shingles - utilize the Xactimate Roof Waste Calculator, which will automatically factor the appropriate roof waste. See [Xactimate Roof Waste Calculator](#) Job Aid.
 - Factoring manual waste should be avoided.
 - Allow 20% waste on a tile roof to allow for tile breakage.
 - Xactimate includes 5% waste in the unit price for roll roofing (peel-and-stick RFG RL).
 - Allow actual square footage or square on a metal roof replacement. Xactimate includes the waste
 - Do not apply waste to roofing felt or steep and high charges
 - Starter rows on 25 year, 3-tab shingles are included in the shingle waste calculation and should not be calculated as a separate line item
 - Replace RFG 220S (20 year, 3-tab shingles) with RFG 240S (25 year 3-tab shingles) due to limited availability

- Miscellaneous
 - Consider the need to detach and reset a satellite dish. Use Xactimate code *ELS DISHRS*. Recalibration and alignment usually are not required, as most roofers can remount in the exact location
 - 30# felt (*RFG FELT30*) or *ASTM D226 Type II equivalent* is the required building code due to Florida high-velocity hurricane zones (*HVHZ*)
 - Allowance for removal of additional shingle layers may be necessary (*RFG ADDRMV*)
 - Consider footfall damage allowance in the estimate, if applicable
 - Document separately, in the estimate, any emergency service expense the insured incurred for work performed to secure openings (e.g., install a tarp, temporary repairs, tree debris removal, etc.) with no involvement by a contractor
 - It is acceptable to include RFG RENAIL to account for re-nailing of the roof sheathing in accordance to the *Florida Building Code* when replacing full roof slopes, pursuant to O&L coverage provided by the applicable policy form
- **Paint**

Exterior paint and waterproofing coverage may not be afforded on Wind-only policies. Refer to applicable policy endorsements. If excluded, do not include exterior paint and waterproofing in the estimate
- **Other Structures**
 - Buildings – Detached structures on a slab are considered buildings. If a shed is not attached to a slab, it is considered Coverage C - Personal Property. If a shed is stick-built, it can be on dirt or gravel and be considered Coverage A
 - Other structures that are not buildings include, but are not limited to flag poles, mailboxes, light poles, pools, driveways, screened enclosures, patios, carports, and fences. Refer to applicable policy *Exclusions and Property Not Covered* to identify structures for which coverage is not afforded. Structures that are not covered should not be included in the estimate. Refer to the applicable policy and the [Property Not Covered – Policy Comparison](#) resource
 - Screened enclosures/patios/carports – Coverage for these structures varies from policy to policy. Structures that are not covered should not be included in the estimate
 - Fencing – The Adjuster should determine the applicable policy settlement provisions regarding RC/ACV when adjusting fence damages to the nearest linear foot:
 - Repair = section or partial run
 - Replacement = entire run or post-to-post
 - Run = end post-to-end post/corner-to-corner
- **Debris Removal**
 - Tree debris removal – Coverage varies by policy, and coverage may be liberalized in a catastrophe event. See [Tree Debris Removal](#) resource for assistance in interpreting coverage and calculating coverage limits
 - Debris removal – Estimate debris removal based on the bulk and weight of construction debris that will be removed from the loss location in order to complete repair. For a small loss, a pickup truck may be sufficient, while larger losses may require use of a dump truck or dumpster. Guidelines for standard-size dumpster parameters are in the *Best Claims Practices*.

- Most roofing line items in Xactimate will include haul-off of roof debris
 - Metal roofing components (*RFG MTL*) require a separate dumpster that will need to be estimated based on the size of the roof.
 - Typically for small amounts of debris removal, users may account for partial loads by using a fraction in the quantity field (ex. .5 may be entered for 1/2 load or .25 for 1/4 load, etc).
- **Windstorm Protective Devices**

Endorsements are available for which an insured receives a premium credit for the use of windstorm protective devices. The devices must be closed and secured during a declared hurricane, or the payment for a windstorm loss will be reduced by a percentage. The percentage may vary, based on the type of endorsement, and the reduction applies to Coverages A, C and D. For policies with this endorsement, the Task Adjuster must determine and document the existence of windstorm protective devices and whether the devices were closed and secured during the hurricane
- **Interior**
 - **Cabinets**
 - Attempt to match and replace or repair damaged section with like kind and quality
 - Rebuild boxes, reuse doors and/or faces, reface, replace doors only, etc.
 - Detach and reset undamaged cabinet hardware when applicable
 - **Drywall**
 - Many drywall applications include texture. Adjusters should review Xactimate line item definitions closely to avoid duplication of texture line items for walls and ceilings
 - The Adjuster should verify the drywall thickness (DRY ½ versus DRY 5/8) and use the appropriate code. The following are common examples of drywall line items:
 - (*DRY ½*) *Ready for Paint*
 - (*DRY ½-*) *Ready for Texture*
 - (*DRY ½+*) *Heavy Texture, Ready for Paint*
 - (*DRY ½++*) *Smooth Wall Finish*
 - (*DRY FT*) *Hung and Fire Tape Only*
 - (*1/2 H*) *Hung Only* (with no tape or finish)
 - (*DRY LF*) *up to 2 feet* (when drywall has been removed on the lower portion of the walls)
 - **Insulation**

Where possible, and without destructive measures, photographs should be taken to support insulation type and thickness. The Task Adjuster should access the attic, if possible, to verify insulation type (blown-in versus batt) and thickness. If unable to access the attic and it's reasonable that insulation was damaged, the following replacements are acceptable:

 - Blown-in 10-inch depth – R26
 - Blown-in 12-inch depth – R30
 - Batt 10-inch depth – R30 unfaced batt
 - Batt insulation 6-inch depth – R19 paper-faced

When replacing wall insulation, the following replacements are acceptable:

- Batt 4" depth - R11 or R13 paper-faced
- **Wall and Ceiling Coverings**
 - Consider the following when determining continuous surfaces/matching:
 - Natural breaks
 - Corners, door openings (with or without doors), trims or moldings
 - Material transitions, such as drywall to tile, and other physical specifications
 - Popcorn - The accepted repair technique for popcorn ceiling texture is to scrape and retexture the entire ceiling (*DRY AC*):
 - When applying popcorn texture, the surface first should be sealed (*PNT S*) as a separate operation to allow the proper adherence of the popcorn texture
 - Masking the PC of walls (*PNT MASKLF*), SF of the floors (*PNT MASKSF*) and light fixtures/ceiling fans (*PNT MASKL- / MASKL*)
 - Wallpaper – If any portion of wallpaper is damaged, matching wallpaper on adjacent walls should be removed and replaced. Should any of the adjacent walls continue without a natural break into any adjoining room(s), the adjoining room(s) walls also should have the wallpaper removed and replaced
 - The wallpaper price in Xactimate does not include prep work (*WPR PREP*) when it is installed over surfaces where the old wallpaper was located
 - Plaster – There are many types of plaster/lath combinations:
 - Determine the correct grade and/or makeup of the wall or ceiling surfaces. If the Adjuster is unable to determine the type of lath, 1/2-inch gypsum blue board (*PLA G2*) should be factored
 - When estimating to repair an isolated area of plaster on a wall or ceiling surface, estimate for the actual square footage of repair, and include for a thin coat of plaster (*PLA THIN*) over the entire surface of the wall or ceiling that is being replaced
 - Painting
 - When drywall is replaced, the newly installed drywall should be painted with a sealer (*PNT S* or *PNT S<*), and all walls painted with one coat of paint (*PNT P*)
 - Multiple coats:
 - Rooms with large or long walls and those with large amounts of natural light, such as a great room, that may require more than one coat of paint
 - When walls are custom-painted or have an unusual finish or when there is an appropriate reason. The reason for the extra coat(s) should be explained in an Xactimate line item or file note
 - When plaster is replaced, all repaired walls and/or ceilings also may require two coats of paint due to the differing absorption rates of plaster versus drywall
 - An allowance for extra masking may be appropriate in rooms with chair rails, picture rails, or base and/or crown moldings (*PNT MASKLF*, *MASKLFT*, calculated by LF or PC)
 - Switch/outlet covers and dropping of standard light fixtures are included in the unit cost price of paint line items in Xactimate
 - Professional painters usually use their own, reusable canvas drop cloths to protect floors. If additional protection is required, consider *PNT MASKSF* calculated by the SF of the floor and/or *CON PROT* by SF for the area of the manipulated contents that may remain in the affected room
- **Floor Covering**

- For matching/continuous surfaces consider:
 - Doorways with closable doors
 - Transition strips
 - Staircases, steps or multi-levels
- Roll carpet and sheet vinyl – Use the following methods of calculation to determine the quantity of roll carpet and/or sheet vinyl flooring:
 - Xactimate's Floor Wizard tool in *Sketch*
 - The "drop-and-fill" method – Should be supported with rationale in an Xactimate line item or file note
 - Xactimate's 15 percent flooring waste default for these items is strictly prohibited
 - The Xactimate Floor Wizard tool preferences should be set to *Use Scrap*
- Wood
 - Typically, sand-in-place hardwood floor refinishing involves two coats of finish, which is included in Xactimate *FCW FIN / FIN+* codes
 - Adjuster should support if additional coats of finish (*FCW FINADD*) are required
 - Adjuster should consider a dustless sanding upcharge (*FCW FINDS*) in order to minimize the amount of dust inherently created in this trade, to avoid the necessity for additional post-construction cleanup
 - Designs or diagonal installation may require additional cost; e.g., diagonal installation codes such as *FCW (FCT, TIL) DIAGADD*
 - When carpet is laid over hardwood and both are damaged to the extent that they cannot be cleaned or repaired:
 - Replace the carpet
 - Repair hardwood with like kind and quality
 - Sanding and refinishing are not required as this flooring is considered abandoned
- Tile, stone, marble
 - Mortar beds (*FCT MORTAR*) and cement backer board (*FCT BCEM1/4*) typically are not included in Xactimate tile line items and should be considered when necessary
 - Additional labor cost may be required when removing tile, mortar, thin-set or mastic from a concrete slab, terrazzo or other solid foundation substrate. Factor such codes as *FCT CNCRM* when necessary
 - Discolored grout can be replaced, repaired and/or cleaned (*TIL, FCS and FCT GROUT*)
- **Remediation**
 - **Water**
 - If covered water mitigation efforts were completed by the insured or occupant, and the home has no visible wet surfaces upon inspection, the Task Adjuster should consider including an allowance for labor (*LAB LBR*) and include materials purchased and/or drying equipment rented, based on insured-provided receipts

- If structure components are wet upon inspection, the Task Adjuster should advise the insured or their representative of his/her duties to protect their property from further damage through mitigation, and notify the Desk Adjuster
- If professional water mitigation is needed and has not yet been completed, include items in the estimate for a three-day dry-out protocol in affected areas
- **Fungi, wet or dry rot** – If mildew and/or rot is present, the Task Adjuster should notify the insured or their representative of their duties to mitigate, and notify the Desk Adjuster

Condominium Unit Owners

FL Statute §718.111 outlines which structural items in a condominium unit are the responsibility of the unit owner. Only these items should be included in the dwelling estimate. Additional information may be found on pages 17-28 of *Best Claims Practices*. Also, see [Condo Unit Owner and Condo Association](#).

Personal Property

Complete Citizens' [Personal Property Inventory Form](#) (PPIF). The insured should sign the form, if completing it without the Task Adjuster's assistance. If the loss is extensive, notify the Desk Adjuster.

The PPIF should include:

- Item description, brand, serial and model number
- Cost
- Age

Photographs of the damaged items are required if available for inspection. Indicate in the site inspection activity note if the insured has discarded personal property items. Buy-back of damaged items should be offered to insured and documented.

Loss of Use

Loss of Use is payable as incurred by the insured and comparable to their normal standard of living. The Desk Adjuster is responsible for Loss of Use adjustment, but during the inspection, the Task Adjuster should document circumstances that contribute to the Loss of Use coverage investigation. If, during inspection, it is determined the risk is not fit to live in, contact the Desk Adjuster. Consider the following when determining habitability:

- The existence of a functional kitchen and bathroom
- The covered damage has caused the risk to be substantially exposed to the elements
- Medical conditions of resident(s) present a risk that resident's(s') health may be compromised by the status of the damage
- Age and/or ability of risk residents to function without increased risk to health or well-being

If the insured requests Loss of Use coverage or payment, have the insured contact the assigned Desk Adjuster. Also, advise the insured to keep all documentation related to the loss, such as:

- Rent, hotel/motel expenses

- Increased utility expense
- Document increased mileage to/from temporary living accommodations to work or school
- Food, meal and emergency household expenses
- Pet boarding

Additional financial and housing resources may be provided by FEMA at www.FEMA.gov or the American Red Cross at www.redcross.org.

Immediate Assistance or Advanced Payment

- **Desk Adjuster** can issue and overnight payments when necessary
- **Customer Response Center (CRC)** are available to process advance payments; locations can be found on the [Storms](#) page

Agent offices may have representatives available with authority to issue payment. Designated agencies can be found on the *Storms* page.

Your policy may provide coverage for (ALE, FRV, and/or Civil Authority).

ALE covers any necessary increase in living expenses incurred by you for items such as food, gas, temporary housing, utilities, etc., (See [Loss of Use Adjustment](#) for additional items) when the home is deemed unfit to live in due to damages caused by a covered loss.

FRV provides coverage for loss of rent when that part of the residence premises held for rental is unfit to live in.

Accurate documentation is required. Save and provide Citizens with copies of (receipts, lease agreements, canceled checks, etc.).

I apologize for your experience; however, I can assist you with your need for immediate assistance by processing an advanced payment and overnighting the payment to a preferred address, or you may visit a CRC location in your area (See [Storms](#) pages for CRC site locations and/or additional options available to the insured.).

Referrals

Referrals should be submitted in a timely manner to use the expertise of Citizens' specialized units. The Desk Adjuster engages internal resources, as necessary, based on the facts of the claim. Timely referral or consulting with these units is essential; therefore, the Task Adjuster should document their recommendations for referrals, based on their inspection. See file note example *Inspection Complete*. Potential internal resources include:

- **Special Investigations Unit (SIU)** – When investigating a claim, be aware of fraud indicators called “red flags.” If industry-accepted indicators (red flags) are present, the Desk Adjuster submits a referral to Citizens' SIU. Notify the Desk Adjuster of red flags or engage SIU directly via the SIU hotline if guidance is needed while at the risk location. Call SIU toll-free at 855.SIU.8596 (855.748.8596). For information about industry-

standard red flags in a catastrophe, refer to [Citizens' SIU site](#), www.nicta.org, or www.nicb.org.

- **Underwriting - Informational (Non-Urgent)** – for reporting adverse or unusual risk conditions revealed in claim investigation using the O.U.C.H. method (Occupancy / Ownership concerns, Use, Conditions, Hazards)
See [Best Claims Practices](#), for underwriting referral guidelines.
- **Recovery** – If third-party contribution (subrogation) or salvage potential is recognized, the Task Adjuster is responsible for ensuring evidence preservation. Subrogation and salvage efforts may continue after the claim is closed. See file note example for [Site Inspection](#)

Claim-Related Documents

Insured's Documents, Estimates or Bid Items

The Task Adjuster should not receive documents from the insured or their representative. Claim-related documents may be submitted to Citizens by the insured's Agent of Record, or by the insured through mail, fax or email. If the Task Adjuster has the ability to take a photograph of documents necessary for the completion of the estimate (e.g., tree debris or roof tarping invoice), this is permitted. However, if a photograph of a document is taken, the insured is still required to submit the document by mail, fax or email. Advise the insured to include their claim number on all documents submitted. Refer to [Contact Information](#).

Task Adjuster Supporting Documentation

Consider securing the following types of documentation when completing the loss investigation and loss adjustment (see [Uploading Documents](#)):

- Weather reports – Resources such as www.wunderground.com, www.nhc.noaa.gov, [Metropolitan Reports](#), www.ncdc.noaa.gov/swdi/#tilesearch, and STRIKEnet® may be used to document weather data at the loss location
- Civil Authority – www.floridadisaster.org can be used to determine whether a loss location was within an evacuation zone
- Aerial imagery is auto-generated in the Xactimate assignment during catastrophe events

Determining Cause and Origin

The Task Adjuster should determine the direct and proximate cause of the loss and include a detailed opinion of causation in the *Site Inspected* activity note (e.g., not "roof damage," but rather what caused the damage, such as wind, hail, or wear and tear of the roof, etc.).

Completing the Task Assignment

Xactimate and XactAnalysis Activities

The details of the inspection are to be documented in the *Notes* tab of XactAnalysis within *two (2) calendar days* after inspection. *Do not use the Activity Report in Xactimate to document the site inspection details.* See the [Site Inspection](#) activity note example.

While in the claim file in XactAnalysis, the *Site Inspected* date and time can be documented in XactAnalysis, but only on the date that it was completed. To enter the time of the contact, go to the *Details* tab in XactAnalysis, and click on the pencil in the *Site Inspected* field.

Workflow Status

	Date Updated
Customer Contacted	
Site Inspected	

Then adjust the time information to reflect the time of contact in the *Update Status* window and select **Update**.

Update Status

Update Status To Site Inspected

Claim #
732-00-000592

Property Owner
Nimesh Shrestha

Client
CAT Task - Citizens - TEST

Assignee
unassigned

Updated by
Claudia Young

Time
10:58 AM *

Comment/Note:

Email To (optional)

Send to multiple addresses by separating with a comma or semicolon.

Send to XactNet Address (optional)

Send to multiple addresses by separating with a semicolon (commas will not work).

☐ Email Project Manager

☐ Include Note text in email

CANCEL UPDATE STATUS

If unable to complete the *Site Inspected* activity in XactAnalysis on the date of the occurrence, enter the date of the inspection in Xactimate in the *Claim Info* tab, under *Insured Info*. This activity will appear as *Complete* in the *Workplan* of the claim in ClaimCenter, once the Task Adjuster selects *Connect* in the Xactimate *Control Center* tab.

Project Claim Info Sketch Estimate Items Complete

Insured Info Coverage/Loss Parameters Loss Recap Report Management

Dates (Eastern Standard Time)

Date of Loss: 04/02/2017 12:00 AM

Date Entered: 04/02/2017 12:42 PM

Date Received: 04/03/2017 09:23 AM

Date Contacted: 04/04/2017 04:00 PM

Date Inspected: 04/07/2017 01:00 PM

☐ Inspection Not Performed

- Upload *Citizens'* estimate of undisputed Personal Lines damages with photographs and diagram within five calendar days after the inspection/assessment

- For Personal Lines Large Loss, the upload requirement is twenty-one (21) calendar days after inspection/assessment involving Coverage A Dwelling and/or Building for estimates greater than (>) \$50,000.
- For Commercial Lines, the upload requirement is seven calendar days from completion of the final inspection for losses of less than \$250,000. For any Commercial loss of more than \$250,000, the upload requirement is twenty-one (21) calendar days from the final inspection.

Task Adjuster and Expert Invoices

When the Task Adjuster completes an assignment, a fee bill is submitted. See the [Fee Bill Guide](#) for instructions for completing the [Catastrophe Fee Bill](#) form. The Desk Adjuster/ Claim Processor is responsible for paying the Task Adjuster fee bill and must ensure the fee bill is completed correctly.

Prior to completing and submitting estimate package:

- All documents related to the investigation, including the LAE invoice, **must** be uploaded to XactAnalysis.
- **If the invoice is not submitted correctly, Citizens will be unable to process payment.** See [Uploading Documents](#) for document upload instructions.
- If unable to upload the LAE invoice to XactAnalysis, the invoice may be submitted to LAEInvoice@citizensfla.com; include the claim number in the subject line.

Determining Coverage

It is the Desk Adjuster's responsibility to discuss coverage and coverage decisions with the insured or their representative. If the insured or their representative asks for a coverage determination for the loss, refer them to the Desk Adjuster.

Contact your Desk Adjuster with any coverage questions. I'm responsible for inspecting your property and submitting my findings to Citizens for review. The Citizens' Desk Adjuster is your main point of contact. They will discuss with you the final coverage decision.

If there are items subject to special limits, this should be reflected in the estimate. Any apparent excluded items or structures **should not be included** in the estimate. Examples of excluded items are:

- Exterior paint and waterproofing on a wind-only policy
- Coverage B structure when the Insured has a Coverage B exclusion endorsement

All Citizens' policy forms are found on the Adjuster *Resources* page under the [Personal](#) and [Commercial](#) sections. Discuss application of special limits and excluded items with a Supervisor or Team Lead at the firm. If the issue is not resolved, the Supervisor can email Claims Governance at coverage.question@citizensfla.com. For assistance, the *Quick Reference Guides* ([Commercial Lines Coverage](#), [Personal Lines Coverage](#)) are available on the *Storms* page.

Submitting Assignments With Estimate

Putting the Xactimate estimate in *Complete* status submits the Task Assignment to Citizens. If the Task Assignment requires the completion of a Loss of Use or PPIF form, these must be uploaded into XactAnalysis prior to putting the estimate in *Complete* status.

The Task Assignment will be reviewed by the Citizens' Estimate Review Queue Team. If the assignment requires revision, it will be rejected and submitted back to the Task Adjuster with instructions. The Task Adjuster will receive an email notification when this occurs. Once the revisions are complete, make any fee bill revisions prior to resubmission to Citizens. The estimate must be returned to *Complete* status to resubmit to Citizens.

Submitting Assignments with No Estimate

If no coverage is afforded for the loss or if the loss has no damages, upload all relevant documents and the invoice to XactAnalysis, and submit the Task Assignment by putting the empty estimate in *Complete* status.

- *Note:* If for any reason, the Desk Adjuster notifies you indicating the estimate or other required documents are not in the ClaimCenter file, please re-upload as soon as possible.

Payment

If the insured has payment questions regarding payment:

Amount:

Contact your Desk Adjuster with any payment questions. I'm responsible for inspecting your property and submitting my findings to Citizens for review. The Desk Adjuster is your main point of contact. They will contact you to review settlement information.

Expected Payment Timeline:

Once I've submitted my findings to Citizens', the Desk Adjuster will review and contact you to review settlement information as soon as possible.

Deductible amount and/or how the deductible is applied to the loss:

Your hurricane deductible is {insert amount here}. It may be reduced, however, if you've had more than one hurricane loss this year. (See [Calendar Year Hurricane Deductible](#).)

The deductible is the amount of the covered damage for which you are responsible. You do not have to pay that amount to Citizens; rather, the deductible amount will be subtracted from the total amount of estimated damage.

Payees:

Your mortgage company or representative may be listed as a payee on your payment. For instructions about how to process your payment, contact your mortgage company or representative.

Supplement Process

The insured may be concerned about:

- Finding additional damage after the inspection
- Repairs costing more than Citizens' estimated amount
- Contractor and representative estimates higher than Citizens' estimate

Explain to the insured that the payment amount is not final. If the insured, representative or contractor determines that the cost of repair(s) exceed(s) the estimated amount, they are to contact us prior to the commencing/proceeding with work. At that time, Citizens will review the claim to determine whether additional payment is warranted.

If your contractor discovers damages not on our estimate or arrives at a different estimate total from our estimate; please contact us before the repairs are started. Submit to us any estimates, receipts or invoices related to the covered damages. At that time, your claim will be reviewed to determine if additional payment is warranted.

Permanent Repairs

If an insured has *completed* permanent repairs prior to inspection, photograph the repaired areas, document incurred costs/invoices and the nature of the repairs in the [Site Inspection](#) activity note, and send a referral to SIU. If the insured asks when they are allowed to begin repairs:

Please do not complete any permanent repairs to the property until we have had the opportunity to inspect. You may be asked to provide documentation to support your loss. If you are able, take photos of all damage and make a list of your damaged personal property items.

Citizens' Managed Repair Program

This service *will not* be available during a catastrophe event. If the insured requests a recommendation for a contractor:

The Managed Repair Program is not available for Hurricane claims. Citizens cannot recommend a contractor as that is your choice, but prior to signing any contracts, we recommend you contact the Better Business Bureau to determine if a Contractor is properly licensed and insured in the State of Florida.

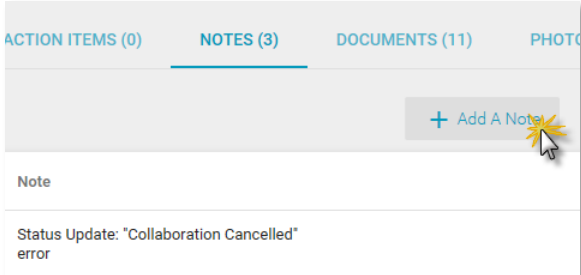
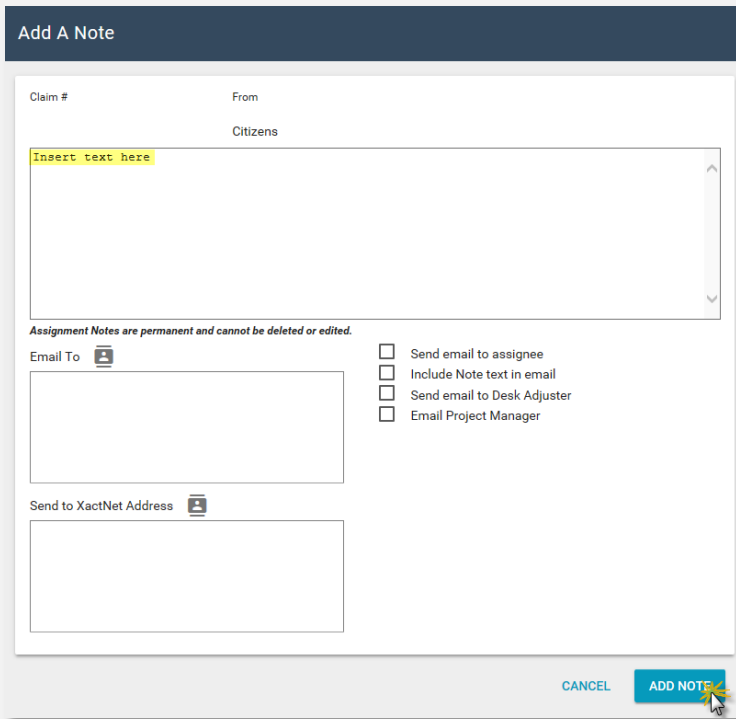
File Management

File Notes

Claim activity must be documented properly and accurately. File notes must be entered in a timely manner:

- Avoid cutting and pasting prefilled templates.
- Avoid duplicating content from prior entries/templates.
- All content should be professional, concise and easy to read.
- Refrain from entering personal comments.
- Entries should contain factual observations and be void of personal opinions or mental impressions.
- Use Citizens-approved or industry-accepted abbreviations that are well-known and understood. See [Accepted Abbreviations](#)

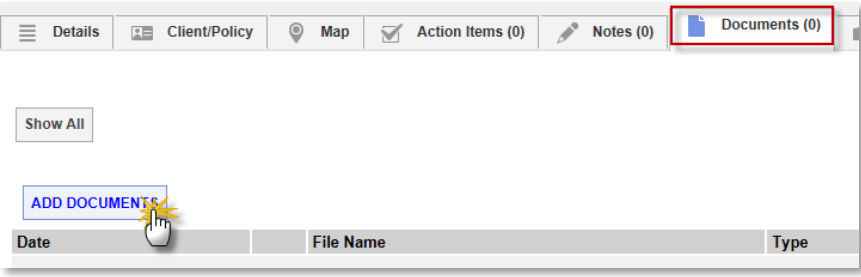
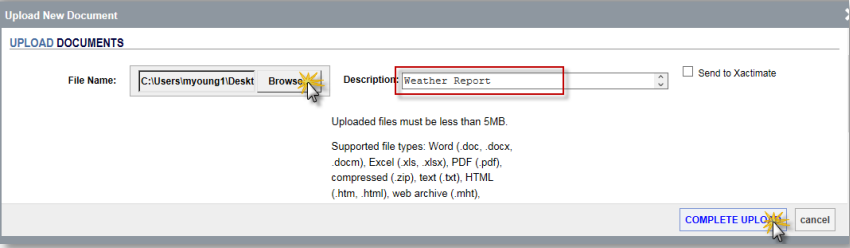
Step	Action
1	Once logged into XactAnalysis, search for the desired claim. Once in the claim, go to the <i>Notes</i> tab, and click Add A Note .

	
2	<p>Insert content in the text field.</p>  <p>Click Add Note to save the note in XactAnalysis and send the note to ClaimCenter.</p>

Uploading Documents

Prior to completing and submitting estimate package, all documents related to the investigation, including LAE invoice, must be uploaded to XactAnalysis. Prior to uploading documents in XactAnalysis, save documents to your desktop in PDF format, labeled so that they are easily identifiable upon upload.

Step	Action
1	Once logged into XactAnalysis, go to the <i>Documents</i> tab and click Add Documents .

	
2	<p>Click Browse to locate document and select document to upload.</p> <p>Label the document.</p>  <p>Click Complete Upload to save the document in XactAnalysis and send to ClaimCenter.</p>

Email

Task Adjusters should not provide the insured or their representative with their personal email address. All claims-related email communications should be sent to claims.communications@citizensfla.com. Advise the insured to include their claim number on all documents submitted. Refer to [Contact Information](#).

Creating a New Claim

In the course of the claim investigation, a separate claim may need to be created to address damages due to an alternate cause of loss or date of loss. Notify the Desk Adjuster, who can create a new claim for the insured, or refer the insured to their agent, the Citizens' website or the Claims hotline (866.411.2742).

Vendor Management

An independent adjuster's primary point of contact for non-claim-related issues is the adjuster's vendor firm and his/her vendor firm Team Lead, if applicable. Members of Citizens' Vendor Relations Department will be available to the firm to answer questions and may be contacted via email at Vendor.Administration@citizensfla.com. Citizens' Claims management personnel will address only claim-related issues:

- **Invoicing** – For questions regarding completing the *Fee Bill* invoice or contentions about invoice payment, adjusters should contact their vendor firm. Issues regarding the adjuster's fee or invoice *should not* be included in claim file *Activity* notes

- **Work schedule** – Hours of operation during a catastrophe event are 12 hours a day, seven days a week. Work schedules may be reviewed throughout the course of the event by Claims management.
- **Absences** – Adjusters are to notify their vendor firm regarding absences and/or voluntary permanent departure from the assigned event. The firm will then notify Citizens' Vendor Administration, which will, in turn, notify the assigned Citizens' supervisor. The absence must be approved by the CPIC Supervisor or Oversight.
- **Assignment release** – The Task Adjuster will be notified by their vendor firm when released from an assigned event

Customer Service Helpful Tips/Guidelines

- Empathize; listen and acknowledge the customer's concern(s)
- Apologize when applicable
- Familiarize yourself with the claim
- Act promptly; assist the customer with their needs as quickly as possible
- Explanations should be clear and easily understood by the customer using non-insurance terminology
- Set expectations with the appropriate timeframes and outline the next steps
- Follow through and follow up on commitments made to the customer

Customer Centric Scripting

Responding to Delays

- Claim Assignment/Reassignment Delay
- Inspection Delay
- Payment Delay

Thank you for bringing your concerns to my attention. I apologize for the delays concerning the _____ (claim assignment/reassignment, inspection, payment) . May I place you on a brief hold so that I may review your file and determine status of your claim. (If unable to resolve, escalate to assigned adjuster and respond to insured: "I will attempt contact with your assigned (field or desk) adjuster and have him/her reach out to you.")

NOTE: If unable to resolve or reach assigned adjuster, escalate to supervisor.

If the PA or attorney cancels or no-shows multiple times for the inspection, the Task Adjuster should document each occurrence and make one final attempt to meet. If the PA or attorney cancels or no-shows again, document the file, contact the Desk Adjuster to send an ROR and a referral to SIU.

Agent Referral

Agent Referrals are needed when the insured has inquiries about their policy, such as:

- Policy Changes
- Policy Endorsements Offered
- Hurricane Deductible Amounts

Unfortunately, I am unable to implement any changes to your policy. However, you may contact your agent for further assistance concerning (policy changes, policy endorsements, and/or hurricane deductible amount). I can also provide you with your agent's contact information, if needed.

Appendix

XactAnalysis Activity Note Content

For the following types of notes, include the content as outlined below plus any additional information needed to document the loss facts and investigation activity:

Customer Contact – [back to Customer Contact Documentation](#)

- Name of person with whom the Task Adjuster spoke. If represented, the name of company and phone number(s) where individual was reached
- Facts of loss: damages claimed, any potential for Additional Living Expense or Loss of Rents, any personal property damage. Document any changes since the FNOL
- Confirm details of the loss, risk address, mortgage company and/or lienholder
- Advise the insured of the following: Keep all documents, photograph damages if able, do not discard damaged items, protect the property from further damage
- Contact information: Note the insured was provided Task Adjuster's name and contact information, claim number. Document additional contact information for the insured and any temporary mailing addresses or phone numbers
- Date and time of scheduled inspection
- Include the name and role of persons who will attending inspection; e.g. "Mr. Smith the Insured and his Public Adjuster, John Johnson with ABC Public Adjusting Company"
- Note any applicable scheduling rationale: If the inspection is to take place more than two (2) calendar days after first contact, the file note must state why the inspection could not be completed within two (2) calendar days of first contact (e.g., "first available time for Insured due to work schedule")

Site Inspected – [back to Inspection Requirements](#)

- Date and time completed
- Names and roles of persons in attendance (e.g., not "Mr. or Ms. Insured", but "James Smith and Mary Smith, the insureds, and Rodney Jones, Public Adjuster with Jones Public Adjusting")
- Detailed account of the insured's statement regarding loss facts
- Damages: details of damage and associated causes of loss. Distinguish between damages associated and those not associated with the event
- Address any prior and associated claim damage(s), repairs made or not made, and whether overlapping with current claim
- Cause and origin: Describe investigative efforts that revealed cause and origin, and use the following format to document cause and origin: "The loss appears to be [whether sudden and accidental or not] which resulted in damage to [type of damage and applicable coverage lines] due to [cause]"
- Expert: If applicable, document recommended use of an expert.
- Contractor involvement: Name and contact information, if applicable, and type of involvement
- Mitigation: Discuss mitigation or temporary repairs made by insured and/or if professional mitigation has occurred and by whom
- Underwriting (UW) concerns: Note any reasons requiring a UW referral
- Contents: brief description of personal property/business personal property/content damages
- Additional living expenses/fair rental value/civil authority: Include habitability and timelines/period of restoration

- SIU: Note whether any industry-standard red flags exist and if a referral to SIU should be made by the Desk Adjuster
- Subrogation: Note any third-party involvement that may have contributed to covered damages, and if a recovery referral is needed
- Salvage: Note whether any damaged items are salvageable and, if buy-back was offered, whether rejected or accepted
- Engineers: Notify the Desk Adjuster of the possible need for one (such as: no peril created opening, cracks in stucco, concrete roof tiles and/or concrete pilings, etc.)