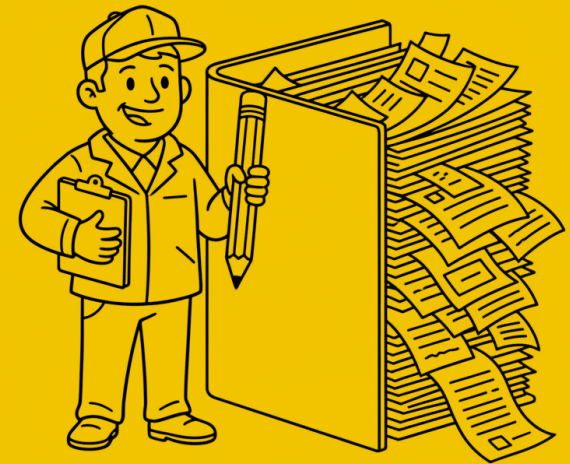


The 3-Minute Guide to Claim File Completeness

BREAKING DOWN A DENIED FILE
IN LESS TIME THAN IT TAKES
TO FIND THE BINDER





The File

WHAT THE ADJUSTER ACTUALLY READS

File breakdown: A restoration job ends twice — once when the crew leaves, and once when the carrier pays. The second ending is judged against a list you did not write. Here is what is really being checked:

1

THE LIST

Carrier and TPA programs each publish a documentation spec. That list, not the quality of the work, is what the file is measured against.

2

THE PROOF

Every item on the list either has a document behind it or it does not. Photos, readings, signatures — dated, and tied to the right address.

3

THE GAP

One missing item is enough. It does not matter how good the other four hundred are, because nobody is grading on average.

The Big Fix difference: The gate reads your folder against that same published list before you submit — so the gap is something you find on a Tuesday, not something the carrier finds in three weeks.

1





The Failures

WHERE GOOD JOBS GET DENIED

Failure breakdown: Files rarely fail because the work was wrong. They fail on paperwork around work that was done correctly. Three of them account for most of it:

1

WRONG ADDRESS

Crews photograph several properties a day. A handful of frames land in the wrong folder and the whole claim gets questioned.

2

EQUIPMENT DAYS

Equipment days are disputed constantly.* Without a dated log per unit, the argument starts from zero.

3

ONE SIGNATURE

A single unsigned authorization holds an otherwise complete packet for as long as it takes somebody to notice.

What it costs: Not one document — a resubmittal cycle, the records time to assemble it, and the calendar days before anybody gets paid.

2



*Equipment days are among the most frequently disputed line items in water claims, per IICRC S500 practice guidance.

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The Gate

IT STOPS AND ASKS A PERSON

Workflow breakdown: The workflow does not do the job for you, and it does not send anything on your behalf. It changes when you find out something is missing:

1

IT READS

The photos, logs and sign-offs already in your job folder. Nothing new to fill in, no second system to maintain.

2

IT NAMES

The gaps print in plain words on one sheet — not a score, not a percentage. What is missing, and where.

3

IT STOPS

The packet is prepared and then it waits. A person reviews the gaps and signs. That part stays yours.

The outcome: The ten-file afternoon becomes a check before every submittal.

3





The Gate

THE SEQUENCE, IN FULL

Gate breakdown: Every step is named, and the last one is a person. This is the whole chain, in order — there is no step after the signature and no way to skip to it:

1

IT READS

The job folder exactly as it stands — photos, moisture logs, equipment days, sign-offs and their dates. Nothing is re-entered and nothing is moved.

2

IT CHECKS

Every item against the carrier or TPA's own published documentation spec. The list they grade you on, not a list we invented.

3

IT PRINTS

One sheet naming what is missing and where. Not a score, not a percentage, not a confidence rating — the gaps, in plain words.

4

A PERSON SIGNS

The estimator reads the sheet and releases the packet. The workflow has no ability to submit, and that is deliberate.

The rule: Nothing sends, files or closes itself. The workflow prepares the decision; a named person makes it.

4





When It Is Wrong

BECAUSE SOMETIMES IT WILL BE

Failure breakdown: Every workflow is wrong sometimes. What matters is whether it tells you, and whether it can act on its own while it is wrong. Ours is built so the answer to the second is no:

1

IF IT CANNOT READ A FILE

It prints MISSING. An unreadable photo or a corrupt scan is reported as unreadable — it is never counted as found.

2

IF IT IS UNSURE

It flags instead of guessing. Ambiguity goes on the sheet as ambiguity, for a person to settle.

3

IF IT IS SIMPLY WRONG

You find out at the review step, before anything leaves the building, because nothing leaves without that step.

4

WHAT IT CANNOT DO

Submit a claim, contact a carrier, alter a document, or close a job. It has no credentials to do any of them.

Why this page exists: We could not find a competitor in this trade publishing a failure path. We would rather print ours than have you discover it.

5

Thanks for reading.

THE WORKFLOW FILM, THE SPEC SHEET AND THIS GUIDE ALL PRINT FROM ONE BRIEF.

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FOR

NEW ENGLAND RESTORATION CONTRACTORS

The audit is free, and it produces this guide again for your shop — your records, your obligations, and the one thing worth fixing first.

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