

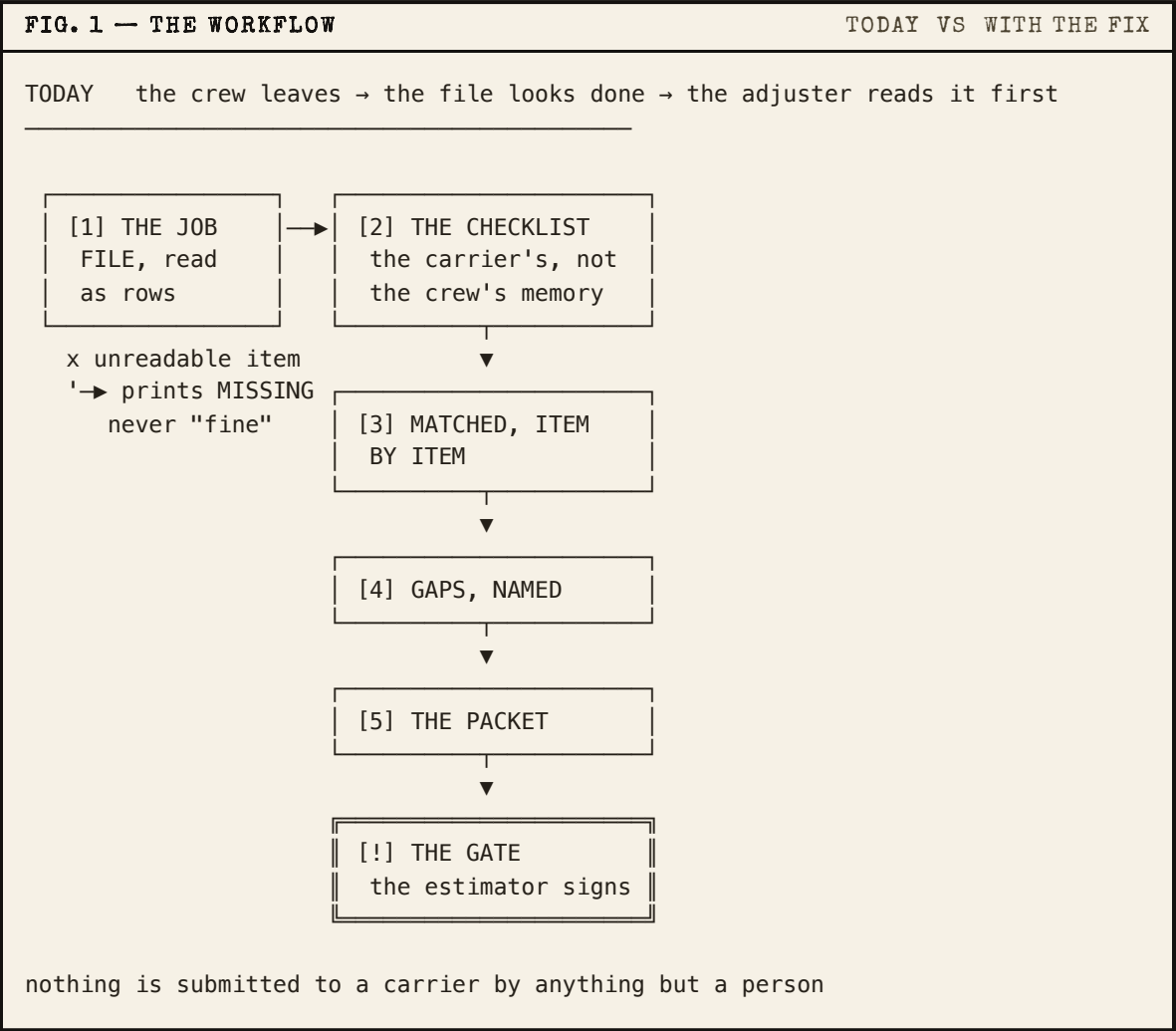


A CLAIM PAPERWORK WORKFLOW

WF-05

The Claim File Completeness Gate

The gaps in the file get found by your desk — before they get found by theirs.



THE PAIN

what we found, and where

A restoration job ends twice — once when the crew leaves, and once when the carrier pays. Between them sits the file. It has hundreds of photos, moisture readings, and sign-offs collected across months by different people, and it always LOOKS complete. Nobody reads it the way the adjuster will, so the gap — the missing dry-log, the photo of the wrong address — is discovered by the one person paid to find it, after the work is done and there is nothing left to trade on.

THE ARTIFACT

what you actually get

THE COMPLETENESS PACKET, one page riding on top of the file: every checklist item with the evidence found — or MISSING, named. The packet seals only when every line closes. Below it, the monthly per-office scorecard the gate leaves behind.

The promise: An item with no evidence prints MISSING, never "probably fine." The packet cannot read "complete" while anything is unverified — a file that only looks finished stays open.

THE HUMAN GATE

where it stops and asks

The estimator signs the seal. Nothing is submitted to any carrier, and no gap is closed, by anything but a person.

What that feels like: The wrong-house photo turns up on your desk on Tuesday — not in the adjuster's denial letter.

BEFORE & AFTER

step by step, keyed to Fig. 1

TODAY AT THEIR DESK	AFTER THE FIX
[1] The adjuster is the first person to read the file the way it will be judged.	The wrong-house photo is a Tuesday desk item, and the packet seals before submission.

THE STACK

what does the work

The job file, read as rows	photos, logs, sign-offs
The carrier checklist, written once per carrier	
Item-by-item matching with dates	
One sealed packet per job, one scorecard per office per month	

INTEGRATIONS & DELIVERY

what it touches

the job file folder · carrier checklists · a printer

SPECIFICATIONS

- The adjuster stops being your quality control.
- A denied claim becomes a rare event instead of a season.
- The file is read the way the carrier reads it, while the job is still warm.
- New office staff inherit a checklist instead of folklore.
- The monthly scorecard shows which office's files actually close.

AVAILABILITY

PART FITTED

The read-and-match is the garage's core shape — the reconciliation ledger again. What varies is each carrier's checklist, which is exactly what the audit collects first.

WHO IT'S FOR

Owner or office manager — whoever takes the denial call

ALSO SEE

and...

The monthly per-office scorecard — the same gate pointed at every closing file, which is the recurring tail.

ORIGIN

Built from Prospect Run #3, the New England restoration trade dive (2026-08-12), slate concept #1. The Elm Street incident is illustrative; the denial-after-completion failure mode is the dive's documented pain.

Start with the audit.

One pass through how these papers actually move in your office. A price before anything starts, and the \$100 comes off the fix.

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