

CLAIM FILE COMPLETENESS

It's your job, but graded by somebody who never saw it



WHAT YOU'LL LEARN

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BONUS Shop-floor facts



PREPARED FOR
NEW ENGLAND RESTORATION CONTRACTORS

THE SECOND ENDING

What actually gets read?

A restoration job ends twice. The first ending is the one everybody can see — the crew packs the air movers, the house is dry, the homeowner shakes a hand. The second ending happens weeks later, in an office nobody from the job will ever visit, when a carrier decides whether the file proves what the crew did.

Those are different questions, answered by different people,

against different standards. The work is measured by whether the building is dry. The file is measured against a documentation spec published by the carrier or the third-party administrator — a list the shop did not write and often has not read end to end.

That gap is where the money goes. Not because anyone did the job badly, but because a job done correctly can still arrive as a file that cannot demonstrate it.

THE NUMBERS

A mid-size water job carries hundreds of photographs, moisture readings taken per room per day, equipment logs per unit, and sign-offs gathered across months by different people. Any single one of them can be the item that is missing.

WORTH KNOWING

Equipment days are among the most frequently disputed line items in water claims. Without a dated log per unit, the argument over them starts from zero — regardless of what the equipment actually did.

THE TAKEAWAY

The file is not judged on average. One missing item is enough, which means completeness matters more than quality once the trucks have left.



PAPER & PROOF

Wait, they publish it?

SHOP-FLOOR FACT: THE LIST Carrier and TPA programs each publish their own documentation spec. The shop is measured against that list — so the list, not the invoice, is the thing worth reading first.

THE WRONG HOUSE

Where good jobs get denied

Crews photograph several properties in a day. Phones fill, folders blur, and a handful of frames land in the wrong job. It is the most ordinary mistake on the list and one of the most expensive, because it does not read as an error — it reads as evidence that the file cannot be trusted.

The same shape repeats elsewhere. Moisture readings taken faithfully

for a week and then abandoned read as an incomplete dry, whatever the building actually did. One unsigned authorization holds an otherwise finished packet for as long as it takes somebody to notice it is unsigned.

None of these are failures of craft. They are failures of assembly, discovered by the wrong person at the wrong time.

THE NUMBERS

A denial does not cost one document. It costs the resubmittal cycle, the records time to reassemble the packet, and the calendar days between finishing the work and being paid for it.

WORTH KNOWING

The people who find these gaps are almost never the people who could have prevented them. By the time an adjuster raises it, the crew is three jobs away and the house has been repainted.

THE TAKEAWAY

A photograph retaken this week costs an hour. The same photograph retaken after a denial costs the cycle.



That tracks.

SHOP-FLOOR FACT: THE AFTERNOON One denied claim can put the records desk into ten more files to defend the one that was questioned — an afternoon spent proving work that was already done.

EVERY STEP IS NAMED

And the last one is a person

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.

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.

IF IT IS UNSURE

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

IF IT IS SIMPLY WRONG

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

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.

“They denied eight months over three photographs.”

ON THE RECORD, OFF THE LOT: The Client is a character from the Mr. Wilson field film — written from the restoration dive and played by an actor. A composite of what the research found. Not a client, and not a customer testimonial.



The Client

RESTORATION OPERATOR · NEW
ENGLAND

What does ‘complete’ mean on your side?

— House is dry, work authorization is signed, invoice goes out. That is complete. That is the job.

And on the carrier’s side?

— A list I did not write. Every line on it either has a document behind it or it does not. Nobody is looking at the house.

When do you find out there is a gap?

— Weeks later. The crew is three jobs away by then and the place has been repainted.

What did it actually cost?

— Eight months of work, denied over three photographs that came from the wrong address. Then an afternoon pulling ten more files to defend the one they questioned.



AND FROM THE OTHER SIDE OF THE DESK

“It prepares the packet and then it stops. Somebody who can be named signs it. That part is not automated, and it is not going to be.”

MRS. WILSON · SHE RUNS THE
SHOP · ALSO A CHARACTER

SO HOW DO I ACTUALLY START?

The audit is free and it reads your own records. Here is what a completeness gate does once it is running:

- 1 Reads what you keep** The photos, logs and sign-offs already in your job folder. Nothing new to fill in, no second system to maintain.
- 2 Checks the real list** It holds your file against the same published documentation spec the carrier will use.
- 3 Names the gaps** Not a score, not a percentage. What is missing, in plain words, on one page.
- 4 Leaves you the gap** The gap is a Tuesday desk item, found while the job is still warm, instead of a denial three weeks out. The packet waits for a person to review it and sign.

One fix at a time. You keep the keys.

MRWILSON.TECH



The Claim File Completeness Gate · prepared for New England restoration contractors · research dated 2026-08-16 · trade-level guide: no named client, no private data, and no figure this shop has not measured. Quotes are from the Mr. Wilson field film.