

Large-loss review worksheet

Make the next claim conversation useful. Identify what you know, what is unresolved, and what matters most to your property and operations.

01 START WITH THE PROPERTY

Property / city / state:

Your role / owner or organization:

Reported event / date / current claim stage:

02 FIND THE UNRESOLVED QUESTION

Check the topics you want clarified. A checked box is a discussion point, not proof of damage, coverage, or an inadequate payment.

- ☐ **Scope:** Do the estimates cover the same buildings, roof areas, and repair work?
- ☐ **Evidence:** Can each disputed item be connected to a photo, measurement, or finding?
- ☐ **Valuation:** Are quantities, unit prices, and payment deductions explained separately?
- ☐ **Operations:** Which spaces, tenants, services, or activities are affected?
- ☐ **Coordination:** Who is tracking open questions, records, and responses?

03 NAME THE PRIORITY

What needs a clearer answer before you can plan the next step?

Compare the scope. Clarify the gap.

Use one row per unresolved item. Keep the documents available for your next conversation. Unknown details can stay unknown until they are checked.

04 PUT THE DIFFERENCE INTO WORDS

Compare the same location and work item. For roofs, identify the assembly and the basis for each proposed repair or replacement scope.

Location / item	Insurer estimate or written position	Your question / other proposed scope	Record needed / next action

05 CONNECT THE CLAIM TO DAILY OPERATIONS

Affected use / access / occupants:

Temporary arrangements / costs or records to organize:

A useful next step - with or without representation

If the scope is clear and manageable, use your notes to ask focused questions. If major scope disagreements or coordination needs remain, discuss whether public adjusting would help. Compare proposed services, fees, and responsibilities before engagement.

Want to discuss a substantial loss? Start with a brief summary at writeitrightpa.com.