

TYGART MEDIA • OPERATOR RAPID FIELD SERIES

Who's In The Room: Specialty Loss Quick Map (Field Decoupling Guide)

Current version — Oct 31, 2026

Update history: <https://tygartmedia.com/commercial-specialty-loss/>

THE COMMERCIAL REALITY: FROM COMMODITY VENDOR TO CLAIM PARTICIPANT

On a commercial specialty loss, the room is far bigger than most restoration operators assume. The carrier has staff, IA, or TPA adjusters; the facility has a risk manager and broker; a public adjuster may be retained; large-loss specialists and technical consultants drive valuations. **The operator who understands who controls what seat, what documentation each party requires, and how specialty work aligns with policy structures shifts positioning from a vendor waiting for scope approval to an indispensable participant in the claim.**

THE 8 SEATS IN THE ROOM: ROLES, REPORTING & DECISION AUTHORITY

Seat / Entity	Who Hires & Pays	What That Seat Controls & Decides	Required Interface
The Insured Risk vs. Facilities	Property owner / tenant. INTERNAL CORPORATE	Facilities manages operational continuity, site safety, and vendor access. Risk Management manages policy relationships, deductible outlay, and financial recovery. They often hold conflicting priorities.	Align restoration speed to operational uptime; address facilities' immediate needs while respecting risk's policy strategy.
The Broker Aon, Marsh, Willis, Lockton, Gallagher, Hub	Paid by carrier out of premium; advocates for insured. INSURED ADVOCATE	Navigates coverage conditions, endorsements, and scheduled property limits. On large losses, the broker's Claims Advocacy Team actively negotiates scope, submit releases, and disputed coverages.	Engage early and politely. Ask about policy structure and scheduled endorsements. Build broker-level credibility.
Carrier Adjuster Staff vs. IA vs. TPA	Hired & paid by insurance carrier or captive fund. CARRIER AUTHORITY	Runs claim file and initial scope approvals. • Staff: Direct employee; common on mid-market claims. • IA (Independent): Alacrity, Pilot, Eberl, Worley, Crawford, Sedgwick; contractor handler. • TPA: Administers self-insured/captive programs.	Adapt to handler type. IAs need strict file documentation to defend to carrier examiners; TPAs require adherence to program SLAs.
Public Adjuster (PA) Retained Advocate	Hired by insured; paid % of settlement. INSURED REP	Retained on significant losses to maximize scope and settlement value. Intensifies file scrutiny, prolongs scope negotiations, and demands airtight line-item justification. Regulated state by state.	Maintain professional neutrality. Never recommend a PA to insured (threatens licensing & carrier trust). Provide formal scope evidence.
Large-Loss / GA General Adjuster	Carrier / Senior Bureau. ESCALATION AUTHORITY	Assigned when loss exceeds carrier threshold (typically \$250,000 to \$1,000,000). Senior, commercial orientation, broader settlement authority, zero tolerance for informal documentation.	Adopt formal, specialist-integrated posture. Present Xactimate line items backed by specialist technical reports and clear rationale.
Specialty Consultants Engineers, CIHs, Valuers	Retained by carrier to validate scope. TECHNICAL GATEKEEPERS	• Forensic Engineer: Cause & origin. • CIH: Environmental, microbial & IAQ baselines. • Forensic Accountant: BI / period of restoration. • Specialty Valuer: Art, antiques, high-tech assets. • Building/Cost Consultant: Reconstruction pricing.	Treat as professional peers. Supply complete chain-of-custody, moisture maps, and atmospheric logs during first walk-through.
TPA File Examiner Behind-the-Scenes Desk	Third-Party Administrator corporate desk. PAYMENT GATEKEEPER	Reviews field adjuster work product, enforces carrier/program service-level agreements, and authorizes invoice releases. Rarely on site, but controls payment velocity and dispute flags.	Ensure every invoice line item cross-references approved scope and attaches specialist substantiation.
Coverage Counsel Carrier / Insured Legal	Retained by carrier or insured. LEGAL FRAME	Engaged on multi-million dollar losses, reservation-of-rights files, or disputed sublimits. Moves claim into legal framing where restoration documentation serves as binding evidence.	Produce impeccable, contemporaneous records. Maintain strict compliance documentation (HIPAA, GxP, FERPA).

TYGART MEDIA • OPERATOR RAPID FIELD SERIES

Who's In The Room: Specialty Loss Quick Map (Field Decoupling Guide)

Current version — Oct 31, 2026

Update history: <https://tygartmedia.com/commercial-specialty-loss/>

LOSS SCALE COMPARISON: \$50K WATER VS. \$5M COMPLEX FIRE

\$50,000 Commercial Water Loss

- **Parties Present:** Facility manager, staff or IA field adjuster.
- **Adjusting Authority:** Local adjuster threshold handles full scope.
- **Scope Method:** Standard Xactimate water mitigation lines.
- **Documentation:** Standard psychrometric logs, daily drying logs.
- **Approval Cycle:** Direct email / verbal work authorization.

\$5,000,000 Hospital / Complex Loss

- **Parties Present:** Risk VP, facilities head, broker claims advocate, General Adjuster (GA), TPA examiner, CIH, forensic engineer, forensic accountant, coverage counsel.
- **Adjusting Authority:** Carrier home-office / reinsurance committee.
- **Scope Method:** Hybrid Xactimate + specialist proprietary pricing.
- **Documentation:** Chain of custody, BAA logs, technical reports.
- **Approval Cycle:** Formal phased sign-offs, reserve releases.

COMMUNICATING IN THE ADJUSTER'S LANGUAGE

Restoration contractors who speak only in operational terms ("we set 40 fans") are relegated to commodity vendor status. Contractors who speak the commercial language are invited to the table:

- **ISO Forms:** CP 00 10, Causes of Loss Special Form, Scheduled endorsements.
- **Valuation Terms:** ACV initial payout vs. RCV holdback conversion invoice.
- **Policy Controls:** Coinsurance ratios (80/90/100%) & category sublimits.
- **BI Alignment:** Period of restoration reduction & extra expense pre-approval.

THE 5 MANDATORY DOCUMENTATION STREAMS FOR SPECIALTY LOSS RECOVERY

Documentation Stream	Core Artifacts & Operational Data Points	Carrier & Audit Function
1. Loss Environment	Arrival photographs, progressive stabilization shots, completion photos. Moisture mapping and moisture point logs. Ambient temp, relative humidity (RH), particulate readings, air pressure differentials. Atmospheric logs for the critical first 72 hours. Hazardous disturbance logs (toxic vapor, asbestos, lead).	Proves initial instability, validates equipment runtime, and defends against secondary damage claims.
2. Chain of Custody	The single most important specialty stream. Tracks every item removed from site: RFID/barcode tracking for document boxes/pallets; serialized electronics tracking; object-level art logs with multi-angle condition photos; serial-number tracking with biomed technician sign-offs.	Prevents spoliation claims, substantiates off-site processing, and satisfies high-value inland marine riders.
3. Scope Evidence	Line-item justification for every operational action. Standard items scoped in Xactimate format. Specialty scope priced via specialist methodology: freeze-drying per cubic foot, ultrasonic cleaning per sq in, AIC conservator hourly rate guidance, biomed recertification per OEM schedule.	Enables adjuster to defend scope to file examiners and independent cost consultants.
4. Specialist Technical Reports	Formal reports produced by qualified bench partners: conservator treatment proposals, certified industrial hygienist clearance testing, biomedical equipment recertification certificates, electronics testing and decontamination logs, document condition reports.	Serves as technical evidence justifying why restoration was economically superior to total replacement.
5. Compliance Documentation	Regulatory posture records for sensitive facilities: Business Associate Agreements (BAA) for HIPAA healthcare losses, GxP validation logs for life science labs, FERPA records protocols for educational accounts, PCI compliance records for retail/financial networks.	Defends insured and contractor against regulatory fines independent of physical loss settlement.

THE FINAL LOSS PACKAGE DELIVERABLE

At claim closure, assemble all five documentation streams into a **Final Loss Package**. The insured's risk manager, the carrier's adjuster, and the broker each receive an identical master package. This single comprehensive deliverable closes the claim cleanly, accelerates final RCV holdback release, and insulates all parties against post-loss audit challenges.