



Claim Documentation File Blueprint

A controlled file system for commercial property losses

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Purpose

One traceable path from loss event to evidence, policy provision, scope, valuation, submission and response. Use the same convention across every building, unit and location.

Distribution

Controlled distribution for qualified policyholders, owners, managers, and selected professionals. General educational information, not legal or coverage advice. No client relationship is formed. Verify policy terms, deadlines, and law for the loss location.

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Keep This Page | Set Up the File Today

-  **File Owner Assignment:** Assign a file owner, backup, access list and version rule before any other step.

Root Naming Convention

YYYY-MM-DD_LossType_Property_ClaimNo

File Naming Standard

YYYY-MM-DD_Property-Bldg-
Unit_DocType_Source_v01.ext

Do not overwrite originals; append a version, retain prior versions and show who changed what.

Setup Checklist

- ☐ Preserve originals read-only
- ☐ Use working copies only
- ☐ Record source / author / date on every file
- ☐ Log uploads and receipts
- ☐ Keep confidential financial and tenant data access-controlled

Fourteen-Folder Architecture

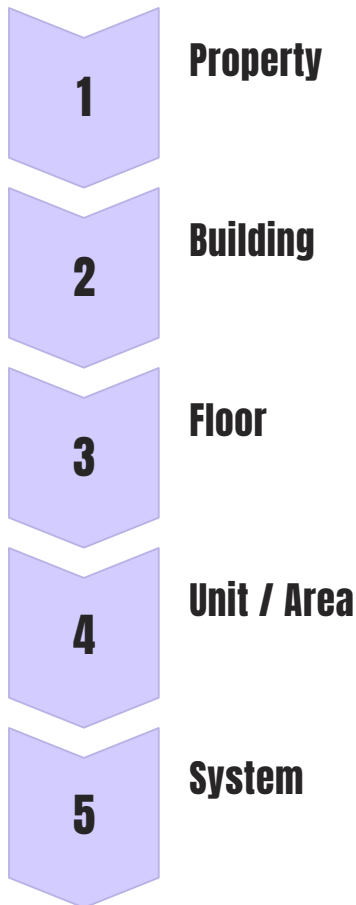
The complete controlled folder structure for every commercial property claim file. Each folder has a defined scope — do not commingle document types across folders.

1	Policy Declarations, forms, endorsements, schedules
2	Notice & Deadlines Loss notice, claim number, acknowledgments
3	Photos & Video Originals, working copies, map, index
4	Incident Records Weather, fire, utility records
5	Inspections & Tests All inspection and test results
6	Mitigation Temporary protection documentation
7	Vendor Files Contracts, credentials, authorizations
1	Repair Scope Estimates, code requirements, permits
2	Contents & Equipment Full inventory of contents and equipment
3	Business Income Rent loss, extra expense documentation
4	Carrier Correspondence All carrier letters and requests
5	Payments & Reserves Payments, reserves, reconciliation
6	Open Issues Journal Decisions and communications log
7	Submitted Packages Claim packages and proof of receipt

Building and Unit Hierarchy

Folder Hierarchy Standard

Within each relevant folder use the following hierarchy:



Keep a master site map with unique IDs that match photos, estimates and logs.

Critical Rule

Capture uninspected or inaccessible areas as open items. **Do not silently treat them as undamaged.**

Multi-Site Tracker Columns

- Site ID
- Address
- Policy / schedule reference
- Damage areas
- Inspection status
- Estimate version
- BI exposure
- Owner
- Next action

Claim Register and Submission Packet

Master Register Columns

Item ID	Building / Area	Issue	Supporting Files	Estimate Line	Policy Ref.	Submitted	Amount	Status
—	—	—	—	—	—	—	—	—

Each Submission Packet Must Include

01

Cover Letter

Formal letter identifying the claim and submission purpose

02

Issue Summary

Indexed evidence and source reports

03

Scope & Estimate

With version number and date; requested action and deadlines

04

Delivery Receipt

Keep the exact submitted snapshot, not merely the latest working files

Payment Reconciliation Fields

- Coverage bucket
- Gross amount
- Deductible / withholding
- ACV / RCV or other basis
- Invoice / estimate match
- Outstanding amount

ACV methodology depends on policy and jurisdiction.

Governance, Privacy & Quality Control

Access & Retention Rules

Need-to-Know Access

Limit access only to people who need the file. Separate financial, personal and tenant records.

Retention Review

Check retention requirements with counsel or records staff before any deletion.

Backup & Restore

Back up in a second location and test restore to confirm recoverability.

Weekly Quality Control Check

- ☐ Originals preserved and read-only
- ☐ Indexes current and accurate
- ☐ File names consistent with convention
- ☐ Missing documents assigned to an owner
- ☐ Submissions and receipts logged
- ☐ Deadlines reviewed and calendared
- ☐ Payments reconciled to coverage buckets
- ☐ Open issues updated with next action

Document Gaps Explicitly

Missin g Item	Why Missin g	Owner	Due Date
—	—	—	—



Handoff and Next Actions

- ☐ **Handoff Standard:** A new team member should be able to answer all five questions below using only the claim file — without asking anyone.

What happened?

Loss event, date, cause, affected areas

What has been proven?

Evidence documented and indexed

What was sent?

Submitted packages with receipts

What did the insurer decide?

Carrier positions and payment records

What remains open?

Open issues log and next deadline

Use With These Companion Resources

Photo & Evidence Checklist

Claim Communication Journal

Business Interruption Documentation Checklist

72-Hour Guide

[Contact ICRS for Significant Claims](#)

[Claim Navigator Tool](#)

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