

TWIA/TFPA Adjuster Fee Schedule



Fee Schedule

Gross Loss		Residential	Commercial
No inspection made or erroneous assignment		\$100	\$100
\$0	\$2500	\$350	IA/GA \$750 + T&E over 6 hours EGA T&E
\$2501	\$5000	\$500	
\$5001	\$10,000	\$700	
\$10,001	\$15,000	\$900	IA/GA \$1,500 + T&E over 12 hours EGA T&E
\$15,001	\$25,000	\$1,100	
\$25,001	\$50,000	\$1,500	
\$50,001+		\$1800 + T&E over 14 hours	IA/GA \$1,800 + T&E over 14 hours EGA T&E
Section II – Liability Claims (TFPA Only)		T&E	
Time and Expense (T&E)			
Role		Rate	
Clerical, if approved		\$12.00/hr	
Residential Adjuster		\$75.00/hr	
Commercial or Complex Loss Adjuster		\$90.00/hr	
General Adjuster		\$125.00/hr	
Executive General Adjuster		\$155.00/hr	

Adjuster Fee Schedule – TWIA/TFPA: Effective for claims assigned to the adjusting firm on or after 9/18/2013.

Gross Loss

Gross loss equals the total estimated loss combining all building items evaluated by the field adjuster. The applicable fee is based on the gross loss for the building items. All invoices must be submitted with final report or final reopen/supplement report.

Complex and Commercial Losses, Team Adjusted

Gross loss equals the total estimated loss combining all items evaluated by the field adjusting team. The fee is based on the gross loss.

Loss Below Deductible

Gross loss equals the total estimated loss combining all items evaluated by the field adjuster or field adjusting team. The fee is based on the gross loss.

Time and Expense (T&E)

T&E invoicing requires pre-approval from the TWIA/TFPA desk examiner or manager and the invoice must be itemized. T&E applies to the entire gross loss for buildings, other structures and contents evaluated by the field adjuster or field adjusting team.

The following claim types should be billed on a T&E basis; however, the use of the Clerical, General Adjuster or Executive General Adjuster rates must be approved in advance by the TWIA/TFPA desk examiner or manager:

Damages Not Consistent with a Named Peril

If the investigation reveals there is no damage consistent with a covered peril for a claim, or a portion of a claim, the field adjuster or field adjusting team should complete a reasonable investigation and identify any damage not consistent with a covered peril in the captioned report. The field adjuster should include an estimate on any damages consistent with a covered peril as outlined in the Property Damage Evaluation Guidelines.

The fee is based on the gross loss. Gross loss equals the total estimated loss combining all damages consistent with a named peril evaluated by the field adjuster or field adjusting team. All coverage decisions will be made and communicated by the TWIA/TFPA desk examiner or manager.

Complex Residential and Commercial Losses

Where a file involves appraisal, arbitration, pre-mediation inspections, mediations, moderated settlement conferences, or litigation, the file is billable only on a T&E basis.

Reopened/Supplement Files

Losses involving the reopening of a claim file are billed on a T&E basis. TWIA/TFPA must approve the reopening of all files prior to the field adjuster's involvement. The field adjuster's report should explain why supplemental items were not in the original report.

Contents Losses

Upon discovery of a contents loss, the field adjuster should immediately contact the TWIA/TFPA desk examiner or manager for handling instructions.

The field adjuster can only invoice for the contents loss they are specifically asked to evaluate by the TWIA/TFPA desk examiner or manager. The fee is based on the T&E required for the contents portion of the claim.

Where TWIA/TFPA hires a contents company to evaluate the contents portion of the claim, the items evaluated by the contents company are not included in the gross loss for calculating the field adjuster's fee.

Expenses

Expenses are billed at actual cost and require submission of receipt.

Mileage

Actual mileage is included in the fee schedule up to 25 miles. Actual mileage in excess of 25 miles is billed at the current IRS rate with TWIA approval.

Photos

Photos in excess of 30 can be billed at the rate of \$1.00 per photo.

Additional Living Expense (ALE)

Upon discovery of an additional living expense loss, the field adjuster should immediately contact the TWIA/TFPA desk examiner or manager for handling instructions.

Deviations from the Fee Schedule

When TWIA/TFPA determines the field adjuster's involvement in a claim has ended, the field adjuster should bill for the amount of the gross loss developed by the field adjuster at the point their handling was concluded. Examples include:

- Normal claim handling activity has concluded, the final report has been submitted and file has been closed by TWIA/TFPA.
- A claim is pulled from the field adjuster or field adjusting firm and reassigned to another field adjuster or field adjusting firm.
- A file enters a disputed status as determined by TWIA/TFPA, i.e. appraisal, mediation, litigation.

Unique circumstances may arise on a specific claim requiring deviation from the fee schedule. If special handling billing is appropriate, the field adjuster or field adjusting firm should immediately raise the issue with the TWIA/TFPA desk examiner or manager to reach an agreement on how to bill the file.

The field adjusting firms will be notified of any changes to this fee schedule and instructions. If you are not clear on the billing instructions, please contact the TWIA/TFPA desk examiner or manager.