



TWIA/TFPA Adjuster Fee Schedule

Fee Schedule

Gross Loss Fee Schedule		
Gross Loss Estimate	Residential	Commercial
No inspection made or erroneous Assignment	\$100	\$100
\$0 - \$2,500	\$400	\$500
\$2,501 - \$5,000	\$500	\$600
\$5,001 - \$10,000	\$700	\$800
\$10,001 - \$15,000	\$900	\$1,000
\$15,001 - \$25,000	\$1,100	\$1,300
\$25,001 - \$50,000	\$1,500	\$1,700
\$50,001 - \$75,000	\$1,800	\$2,000
\$75,001+	T&E	T&E

Additional Expenses	
Pictures	\$1.00 for each picture after the first 30 (\$70.00 cap); not available when invoicing according to the T&E fee schedule
Mileage	IRS Rate for mileage over 25 miles (pre-approval required for over 100 miles)
Managed Claim Model	\$75 additional per claim
Ladder Assistance	Pre-approved for up to \$150.00 when the roof is steep. Prior approval required if more is needed. Invoice should include actual receipt.

Time and Expense (T&E) Fee Schedule	
Role	Rate
Clerical, if Approved	\$12.00/hr.
Residential Adjuster	\$75.00/hr.
Commercial Loss Adjuster	\$90.00/hr.
General Adjuster	\$125.00/hr.
Executive General Adjuster	\$155.00/hr.



Staging/Hold Fees (Per Adjuster)

Hold Fees will be determined on an event by event basis starting from the point that TWIA/TFPA Vendor Management initiates it.

Gross Loss Fee Schedule

Gross loss equals all damage estimated for by the field adjuster. All invoices must be submitted with the final report. When billing on a Gross Loss Fee Schedule basis, the adjuster can also include mileage expense, photo expense, managed claim model expense, and any other additional expenses within the guidelines listed below.

Gross Losses over \$75,001

Gross losses over \$75,001 should be billed on a T&E Fee Schedule basis.

Personal Property

The adjuster should adjust personal property losses automatically as part of the estimate and include the amount estimated for it when the amount of personal property damage is less than \$1,000. If the amount of Personal Property damage is expected to exceed \$1,000 the IA should notify the assigned Desk Examiner immediately for further direction. If instructed to do so, they may be asked to assist in the adjustment of the damaged personal property on a T&E basis.

Additional Expenses

Mileage

Actual mileage is included in the Gross Loss Fee Schedule up to 25 miles per claim. Actual mileage in excess of 25 miles is billed at the current IRS rate. Approval from TWIA/TFPA must be obtained before billing for any mileage over 100 miles.



Any airfare, car rental, hotel or other travel expenses requires pre-approval from a desk examiner or manager before being incurred.

Photos

Photos in excess of 30 can be billed at the rate of \$1.00 per photo. There is a cap of \$70.00 dollars for this charge (100 photos; the 30 photos included in the fee schedule + an additional 70 photos). This charge is not available when invoicing on a T&E basis. However, the adjuster should bill a base fee of \$25.00 for photos as well as for the time spent on photos under the T&E fee schedule.

Managed Claim Model

Billed on a per claim basis when a claim was completed as MCM. To qualify as being completed as MCM, the disposition letter and estimate must have been reviewed with and provided to the insured and TWIA notified through the desired method that the claim has been completed.

Ladder Assistance

Safety comes first and an adjuster should never attempt to access any roof when, in their professional judgement, it would not be safe to do so. If due to height, steepness, or other safety concerns ladder assistance is required on a claim, an adjuster is pre-approved for up to \$150.00. The adjuster must include the actual invoice/receipt incurred for the ladder assist with the invoice they submit to TWIA before TWIA will reimburse the adjuster for this expense. Ladder assists over \$150.00 require pre-approval from the desk examiner.

Time and Expense (T&E) Fee Schedule

Invoicing on a time and expense (T&E) basis requires pre-approval of the role and the rate from the TWIA/TFPA Desk Examiner or manager. Claims handled on a T&E basis cannot bill for the Gross Loss amount simultaneously. All T&E invoices must be itemized and break out driving time separate from time spent on adjustment.



Drive Time

Adjusters are entitled to bill the mileage rate found in the **Additional Expenses** section when invoicing for T&E. Additionally, they are also entitled to bill for the time they spend driving to a loss at 50% of the T&E Fee Schedule rate being billed at. Pre-approval for driving over 100 miles is required before billing for drive time. Additionally, drive-time should be pro-rated across all of the claims handled in that area.

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 TWIA/TFPA vendor management.