VyRal

A LeakReceipts Field Guide

LeakReceipts for Independent Catastrophe Adjusters

The Field Guide: where the money leaks, how to prove it, and how to close it

For: Independent Catastrophe Claims Adjuster — Settlement Audit

by VyRal Dynasty

LeakReceipts for Independent Catastrophe Adjusters The Field Guide: where the money leaks, how to prove it, and how to close it

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How every number in this book is labeled.

- **VERIFIED** means the figure comes from a named, dated source, and the source is printed next to it.
- **CALCULATED** means it is arithmetic on verified numbers or on your own numbers, and the math is shown.
- **ESTIMATE** means a reasoned range, and it is always called one.
- **STRUCTURAL** marks a standing rule of the trade (a law, a contract term, how the paperwork works), not a market figure.
- **STILL BEING MEASURED** means VyRal has not verified a figure yet, so no number is printed.

If a number is not labeled, it is a blank for you to fill from your own paper.

What this book is not. This is education, not legal, tax, accounting or financial advice. Where a fix says a professional decides, a professional decides. Nothing here says that any company, customer or person did anything wrong. The fixes show you how to check your own paper and ask in writing.

About how this book was made. This book was assembled with AI from VyRal's sourced research on this trade and checked against those sources. AI can make mistakes. Before you act on a figure, check it against the source printed beside it. Rules and rates change, and every figure carries its date for that reason.

Before you share any document with anyone, Vera included, black out account numbers, Social Security numbers and anything else you would not hand a stranger.

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The short answer for your trade

The independent catastrophe adjuster is one of the rare professionals whose own pay rises with the accuracy of the number they produce. You compute the settlement, you're paid on a fee schedule keyed to that settlement amount, and nobody audits your arithmetic back to you. That means an under-computed file — Additional Living Expense guessed instead of documented, a roof or contents scope that never gets supplemented once real damage shows up, recoverable depreciation left to expire past its recapture window — shorts the policyholder and your own fee in the same motion. The fix isn't inflating a number; it's computing every component to its true, defensible value and making sure your fee gets reconciled every time a supplement, reopen, or revision moves the settlement.

Your leak map

Every leak this book covers, biggest first. The size grade is VyRal's research grade for how much money a leak tends to move in this trade. It is a grade, not a dollar figure. Your own paper sets the dollars.

#	Leak	Size grade	Evidence	Fixes
1	The Good-Faith Floor (Anti-Lowball Duty)	Major	VERIFIED	1
2	The Public-Adjusting Boundary (Licensing Line)	Major	VERIFIED	1
3	Construction Cost Inflation Since the Original Estimate	Moderate	VERIFIED	1
4	GSA Per Diem as the ALE Reference Point	Moderate	VERIFIED	1
5	The Recapture Window (Recoverable Depreciation)	Moderate	VERIFIED	1
6	Fifty-State Licensing Patchwork (NIPR Rails)	Not graded	STRUCTURAL	1
7	Self-Employment Tax (SECA) Boundary	Not graded	STRUCTURAL	1
8	Fee-Reconciliation Gap (Settlement-Keyed Pay)	Significant	STILL BEING MEASURED	1

Then there are 2 more leaks to check, each with its own fixes, in the chapter called More leaks to check.

What people in your trade say hurts

Before we built a single fix, we went and read what people in this trade say out loud: forums, trade press, regulators' complaint files and court records. These are the pains that kept coming up, the ones with the most sources first. If one of them is yours, you're not imagining it.

Fuel spike raises the out-of-pocket cost of driving to and working a storm

I drive my own truck to the storm and between claims all day. Gas and diesel went way up this year, and mileage pay, if I get it, was set before the spike.

Found in 4 public sources; newest dated 2026-10-26. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Adjuster pays for required estimating software, often month-to-month at the highest rate

The firm requires Xactimate, but I pay for it. If I only buy it the months I'm deployed, I pay the top monthly price.

Found in 3 public sources; newest dated 2026-08-07. VERIFIED count from VyRal's public research log; the sources are listed at the back.

States adding license and bond requirements raise the cost of staying deployable

Every state I want to work needs its own license, renewal and CE. Iowa now requires a license and a bond or E&O just to adjust there.

Found in 2 public sources; newest dated 2026-09-15. VERIFIED count from VyRal's public research log; the sources are listed at the back.

Get your paper together

Every fix in this book starts with paper, not memory. Memory rounds in the other side's favor. Paper doesn't.

Pull the last 90 days. Put it all in one folder, paper or phone, and label each piece with its date. Black out account numbers and Social Security numbers before you share anything with anyone.

The paper that proves each leak:

- Your contracts, invoices, statements, pay records and the messages around them.

My folder checklist

Last 90 days of statements or pay records _____

Every contract or agreement I work under _____

Every invoice, ticket or settlement for the same 90 days _____

The messages that changed a price, a scope or a date _____

Leak 1: The Good-Faith Floor (Anti-Lowball Duty)

Size grade: Major · Evidence: VERIFIED

What it is. Model insurance regulation prohibits an adjuster or carrier from failing to attempt, in good faith, a prompt, fair, and equitable settlement once liability has become reasonably clear.

Why it leaks. This isn't a leak to recover — it's the regulatory floor that makes under-computing a settlement to close a file fast a compliance violation, not just a missed opportunity.

The number to hold it against. The NAIC model law prohibits "not attempting in good faith to effectuate prompt, fair and equitable settlement of claims in which liability has become reasonably clear." Source: National Association of Insurance Commissioners, Model Law #900, Section 4, adopted June 1990.

VERIFIED · Primary — government or regulator

> **Ask yourself:** If a state regulator pulled your closed files from this deployment, would every one show a prompt, fair, and equitable settlement — or would some show a number closed fast and short?

1. Closing files fast and short - the good-faith settlement duty

Fix approved · leak evidence: Verified

Fix 1 — Do it yourself (free).

1. Before you close each file, read it like a regulator would: is every number backed by a photo, a measurement, an invoice or a price list?
2. If you were pushed to close fast, write down what's still open and send it up rather than leaving it out.
3. Note the date liability became clear and the date you made each payment recommendation.
4. If you're asked to cut a number with no support, ask for the instruction in writing.

Fix 2 — The words to send, under your own name. Fill in the brackets, keep a copy, and send it from your own email or by mail. Nobody sends it for you.

Note to examiner (email):
Subject: Open items before close - Claim [CLAIM #], [INSURED NAME]

Hi [EXAMINER NAME],

Before I close this file, these items are still open: [LIST - e.g. supplement pending, contents list incomplete, ALE not finalized]. I'd like to resolve them before final so the file shows a complete settlement.

If you'd like me to close now anyway, could you please confirm that in writing so I can note it in the file?

Thank you,
[YOUR NAME]
[ADJUSTER ID] | [PHONE]

Fix 3 — Done for you. LeakReceipts

WE DO: keep a closing checklist for each file, flag numbers with no support attached and dates that don't line up, and draft the open-items note. YOU DO: decide when the file is complete and send the note.

Keep it closed. Run the closing checklist on every file before you mark it closed.

What this fix can't decide for you. Whether a settlement meets a state's unfair-claims standard is for the state regulator or an attorney. Not a dollar leak.

My receipt for this leak			
Owed by my paper	Paid or billed	Gap (CALCULATED: owed − paid)	Fix 2 sent · answer

FREE FIRST CHAPTER

That's Leak 1 of 8.

The full Field Guide for Independent Catastrophe Adjusters walks through every leak on the map you just read: why it happens, the paper that proves it, and three fixes for each one — one you do yourself for free, the words to send under your own name, and what LeakReceipts can do for you while the decision stays yours.

Get the full guide:
leakreceipts.com/ebooks/independent-catastrophe-adjusters

Run it on your own numbers:
leakreceipts.com

WE WALK BY FAITH NOT BY SIGHT — 2 Corinthians 5:7