

# Adjuster Intel – Behavior Scoring Report

Property: 15290 Tyler Mill Drive, Athens, AL

Carrier: Allstate

Prepared by: Amy Ragan, Aerial AI Solutions

## Scoring Model

Scale: 1 = Poor, 3 = Average, 5 = Strong. Scores reflect intake-to-supplement behavior observed 12/19–12/21.

### **Responsiveness (Intake): 4/5**

Responded same-day and next-day; turnaround within hours.

### **Procedural Clarity: 3/5**

Provided routing guidance but avoided explicit 'claim open' language; system-driven process required interpretation.

### **Documentation Handling: 4/5**

Confirmed receipt; automated ingestion confirmation issued 2 minutes post-submission.

### **Scope Handling Posture: 3/5**

Requested 'supplement documentation' but deferred line-item discussion to supplement adjuster.

### **Bias Risk – Prior Claims: 2/5**

Four prior claims create elevated pre-judgment risk; watch for 'already repaired' and 'previous loss' deflections.

### **Good-Faith Indicators: 4/5**

Clear asks; thread-based upload instructions; no blanket denials observed to date.

### **Escalation Risk: 3/5**

Moderate. If supplement assignment stalls or scope is blanket-reduced, escalate with documented timeline.

## Behavior Pattern Summary

Allstate intake appears process-driven and responsive but avoids explicit reopen confirmation. Workflow hinges on documentation upload, then transfer to a supplement adjuster. Expect scope reconciliation only after assignment. Elevated risk that prior claims will be used to limit scope absent line-item proof.

## What To Expect Next

- Assignment to a supplement adjuster or a request for specific line-item clarifications.
- Potential minimization of starter, drip edge, hip & ridge, dump/haul, and flashing.
- Possible attempt to cite 'already repaired' or 'previous claim' to restrict scope.

## Action Playbook

- Keep responses line-item specific; require written identification of disputed items and quantities.
- Deploy third-party measurement report only if quantities are challenged.
- Use code/manufacturer compliance as the anchor; avoid policy debates at this stage.
- If prior claims are raised, request written identification of which exact items tie to those losses.