

# COMPREHENSIVE INSURANCE CLAIM EXPENSE TRACKING LOG

**Document Category:** Tracking & Internal Use  
**Document Number:** 28 of 33

## CLAIM IDENTIFICATION

**Policyholder Name:** Sarah and Michael Johnson  
**Policy Number:** HO-3-887549  
**Claim Number:** CLM-2024-02-0847  
**Supplemental Claim #s:** CLM-2024-02-0847-S1, CLM-2024-02-0847-S2  
**Date of Loss:** February 8, 2024, 3:47 PM  
**Type of Loss:** Wind and hail damage from severe thunderstorm; roof damage, water intrusion, interior damage  
**Adjuster Name:** Rebecca Martinez  
**Adjuster Phone:** (800) 555-7823 ext. 4421  
**Adjuster Email:** [rmartinez@libertyins.com](mailto:rmartinez@libertyins.com)  
**Public Adjuster:** Anderson Public Adjusting (Thomas Anderson)  
**Attorney:** Not retained at this time

## COMPREHENSIVE EXPENSE TRACKING TABLE

### Main Expense Log

Date	Invoice#	Vendor/Payee	Description	Category	Qty	Unit \$	Total \$	Payment	Check#
02/08/24	EMG-001	TarpPro Emergency	Emergency roof tarping	ER	1	\$2,850	\$2,850	CC-4589	—
02/09/24	WE-8847	WaterOut Inc.	Water extraction & drying	MIT	3 days	\$450	\$1,350	CH	1847
02/10/24	HTL-2024	Marriott Residence	Temporary housing (1 week)	ALE	7	\$149	\$1,043	CC-4589	—
02/12/24	PRO-0214	Summit Engineering	Structural assessment	PRO	1	\$1,500	\$1,500	CH	1848
02/15/24	RP-24-089	RestorePro Inc.	Initial deposit	PR	1	\$12,754	\$12,754	ACH	—

Date	Invoice#	Vendor/Payee	Description (10%)	Category	Qty	Unit \$	Total \$	Payment	Check#
02/18/24	HD-88745	Home Depot	Emergency supplies	MAT	—	—	\$487.23	DC-9982	—
02/20/24	PERM-001	City of Atlanta	Building permits	PERM	3	\$275	\$825	CH	1849
02/25/24	STG-2024	SecureStore	Contents storage (Month 1)	STG	1	\$285	\$285	CC-4589	—
03/01/24	RP-24-112	RestorePro Inc.	Progress payment #1	PR	1	\$25,508	\$25,508	FIN	—
03/05/24	PP-INV-01	Various	Personal property claim	PP	—	—	\$8,847	DIR	—
03/10/24	ALE-MAR	Various	March living expenses	ALE	1	\$3,500	\$3,500	CC-4589	—
03/12/24	CODE-001	RestorePro Inc.	Code upgrades (electrical)	CODE	1	\$4,200	\$4,200	DEF	—

### Emergency Response Expenses (First 72 Hours)

Date/Time	Vendor	Service	Authorization	Amount	Receipt	Reimbursable
02/08/24 16:30	TarpPro Emergency	Emergency roof tarping	Verbal from adjuster	\$2,850	R-001	Yes
02/09/24 08:00	WaterOut Inc.	Water extraction	Written EMG-AUTH-001	\$1,350	R-002	Yes
02/09/24 14:00	ServePro	Mold prevention treatment	Verbal from adjuster	\$750	R-013	Yes
02/10/24 09:00	Johnson Electric	Emergency power restoration	Written EMG-AUTH-002	\$425	R-014	Yes

DETAILED CATEGORY SUMMARIES

1. Emergency Repairs (ER)

Item	Cost	Insurance Approved	Paid by Insurance	Out of Pocket	Documentation
Board-up	\$850	Y	\$850	\$0	Receipt R-015
Tarping	\$2,850	Y	\$2,850	\$0	Receipt R-001
Emergency plumbing	\$625	Y	\$0	\$625	Receipt R-016
Emergency electrical	\$425	Y	\$425	\$0	Receipt R-014
Subtotal	\$4,750	—	\$4,125	\$625	—

2. Additional Living Expenses (ALE)

Month	Housing	Meals	Transportation	Storage	Misc	Total	Submitted
Feb 2024	\$2,086	\$847	\$125	\$285	\$215	\$3,558	03/01/24
Mar 2024	\$3,100	\$1,250	\$175	\$285	\$340	\$5,150	04/01/24
Apr 2024	\$3,100	\$1,100	\$150	\$285	\$275	\$4,910	Pending
Total	\$8,286	\$3,197	\$450	\$855	\$830	\$13,618	—

3. Personal Property (PP)

Room	Item Category	# Items	Estimated Value	Claim Amount	Paid	Depreciation
Living Room	Electronics	5	\$3,500	\$3,500	\$2,800	\$700
Master Bedroom	Furniture	8	\$4,200	\$4,200	\$3,150	\$1,050
Kitchen	Appliances	3	\$2,800	\$2,800	\$2,100	\$700
Office	Computer Equipment	4	\$2,850	\$2,850	\$2,450	\$400
Total	—	20	\$13,350	\$13,350	\$10,500	\$2,850

INSURANCE PAYMENT TRACKING

Payments Received

Date	Check#	Type	Amount	Description	Applied To	Balance
02/28/24	88451	Initial	\$10,000	Emergency advance	Emergency/MIT	\$117,543
03/15/24	89742	Supplemental	\$42,514	Structure payment #1	Structure	\$75,029
03/20/24	89981	ALE	\$5,000	Living expenses Feb-Mar	ALE	\$70,029
Total Received	—	—	\$57,514	—	—	\$70,029

Depreciation Tracking

Category	Total Loss	ACV Paid	Depreciation Held	Recovery Eligible	Recovered
Dwelling	\$127,543	\$95,657	\$31,886	\$31,886	\$0
Personal Property	\$13,350	\$10,500	\$2,850	\$2,850	\$0
Total	\$140,893	\$106,157	\$34,736	\$34,736	\$0

FINANCIAL SUMMARY DASHBOARD

Coverage Limits vs. Usage

Coverage Type	Policy Limit	Claimed	Approved	Paid	Remaining
Dwelling (Coverage A)	\$450,000	\$127,543	\$127,543	\$42,514	\$407,486
Other Structures (B)	\$45,000	\$8,500	\$8,500	\$0	\$36,500
Personal Property (C)	\$315,000	\$13,350	\$13,350	\$10,500	\$301,650
Loss of Use (D)	\$135,000	\$13,618	\$13,618	\$5,000	\$121,382
Total	\$945,000	\$163,011	\$163,011	\$58,014	\$867,018

Out-of-Pocket Summary

Category	Total Spent	Submitted	Approved	Reimbursed	Pending	Denied
Emergency	\$4,750	\$4,750	\$4,125	\$4,125	\$0	\$625
Repairs	\$12,754	\$12,754	\$12,754	\$0	\$12,754	\$0
Living	\$13,618	\$8,708	\$8,708	\$5,000	\$3,708	\$0
Property	\$487	\$487	\$0	\$0	\$487	\$0
Total	\$31,609	\$26,699	\$25,587	\$9,125	\$16,949	\$625

CREDIT AND FINANCING TRACKING

Credit Cards Used

Card	Starting Balance	Claim Charges	Interest	Payments	Current Balance
Visa 4589	\$2,150	\$8,425	\$147	\$3,000	\$7,722
MC 9982	\$0	\$487	\$8	\$0	\$495

Loans Obtained

Lender	Amount	Date	Rate	Term	Payment	Balance
RestorePro Financing	\$25,508	03/01/24	8.9%	24 months	\$1,165	\$25,508

DISPUTE AND APPEAL TRACKING

Disputed Items

Date	Item/Service	Amount	Reason	Status	Resolution
03/05/24	Kitchen cabinet quality	\$8,200	Like kind dispute	Open	Pending
03/12/24	Code upgrade coverage	\$4,200	Should be covered	Appealed	Under review

Supplemental Claims

Supplement#	Date Filed	Amount	Reason	Status	Decision Date
S1	03/15/24	\$18,500	Hidden damage in attic	Pending	Est. 04/15/24
S2	03/22/24	\$12,200	Additional mold remediation	Under Review	Est. 04/30/24

KEY METRICS AND ANALYSIS

Timeline Metrics

- Days Since Loss: 37
- Days to First Payment: 20
- Average Payment Delay: 15 days
- Project Duration: 02/08/24 to Est. 05/30/24

Financial Metrics

- Total Loss Amount: \$163,011
- Insurance Paid: \$58,014
- Out of Pocket: \$31,609
- Coverage Percentage: 35.6%
- Cost Overruns: \$4,200

# IMPORTANT REMINDERS AND NOTES

## Critical Deadlines

- Proof of Loss Due: April 8, 2024
- Supplemental Claim Deadline: August 8, 2024
- Depreciation Recovery Deadline: February 8, 2026
- Statute of Limitations: February 8, 2026

## Action Items

- ✓ Submit receipts for March ALE
- ✓ Follow up on Supplement S1
- ✓ Schedule final inspection for May 15
- ✓ Request depreciation release for completed work

## Important Contacts

Role	Name	Phone	Email	Best Time
Adjuster	Rebecca Martinez	(800) 555-7823 x4421	<a href="mailto:rmartinez@libertyins.com">rmartinez@libertyins.com</a>	9am-12pm
Contractor	RestorePro Inc.	(404) 555-9871	<a href="mailto:info@restorepro.com">info@restorepro.com</a>	8am-5pm
Public Adjuster	Thomas Anderson	(404) 555-3347	<a href="mailto:tanderson@andersonpa.com">tanderson@andersonpa.com</a>	10am-4pm

**Last Updated:** March 25, 2024

**Next Review:** April 1, 2024

**Prepared By:** Sarah Johnson

**Reviewed By:** Thomas Anderson, APA