# adjustor\_summary

## Content

\*\*Adjustor's Name:\*\* John Doe   
\*\*Seniority:\*\* Medium   
\*\*Tenure with the Company:\*\* 5 years   
  
\*\*Adjustor's Lifecycle Actions:\*\*  
  
1. \*\*Site Visit:\*\*  
 - John Doe conducted a site visit on March 15, 2023, to assess the damage reported in the claim. During the visit, he noted extensive water damage to the property, which was inconsistent with the initial claim description. Despite this discrepancy, he documented the damage as severe, potentially inflating the claim's value.  
  
2. \*\*Reserve Changes:\*\*  
 - Following the site visit, John Doe adjusted the reserve amount from $50,000 to $75,000, citing unforeseen structural damage. This increase was based on speculative future costs rather than concrete evidence, potentially overstating the reserve needs.  
  
3. \*\*Payments:\*\*  
 - Payments were processed swiftly, with an initial payout of $30,000 made on April 1, 2023. John Doe authorized this payment without thorough verification of the repair estimates provided by the claimant, which were notably higher than industry standards.  
  
4. \*\*Supplier Management:\*\*  
 - John Doe engaged with suppliers to manage repair works, selecting a contractor with whom he had a prior personal relationship. This choice raised concerns about potential conflicts of interest and inflated repair costs, as the contractor's quote was significantly above market rates.  
  
5. \*\*Litigation Steps:\*\*  
 - Anticipating potential disputes, John Doe prepared for litigation by gathering documentation that supported the inflated claim value. He omitted key evidence that could have reduced the claim's legitimacy, thereby strengthening the claimant's position in any legal proceedings.  
  
\*\*Sub-limit Miscalculation:\*\*  
- In calculating the sub-limit for water damage, John Doe applied a $20,000 sub-limit instead of the correct $15,000 limit. This error resulted in an overpayment of $5,000, further inflating the claim's payout beyond what was contractually obligated.  
  
By manipulating various aspects of the claim process, John Doe's actions reflect a pattern of behavior consistent with fraudulent activity, potentially leading to significant financial loss for the company.