




Human Led Technology



Brush Claims presents our proprietary scoping app  **ONSITE** designed by adjusters for adjusters providing an advantage over the current consumer market to produce accurate consistent reporting with an expedited cycle time.

The fully functional design allows adjusters a range of capabilities from calling the insured directly, instant map for the next inspection, and live photo labeling, all while keeping claim current in our proprietary claims management system  **Hubvia**.

Did someone say no more labeling photos...? Yes, and while I have your attention, the GLR populates with information updated during the process. GLR is 90% complete after inspection!






Interactive Training 2.0

Complete training at your PC without leaving your desk by following along and inputting information into a provided test claim.

To proceed:

- ✓  downloaded and open on your phone or tablet.
- ✓ Test claim provided by Brush

Need assistance?


Chad Hayes
Tech Compliance Trainer
(361) 522-2639
Training@brushclaims.com

Icons will prompt action to be completed on test claim within  on your phone or tablet.



Input data into your test claim as shown on the PC screen.

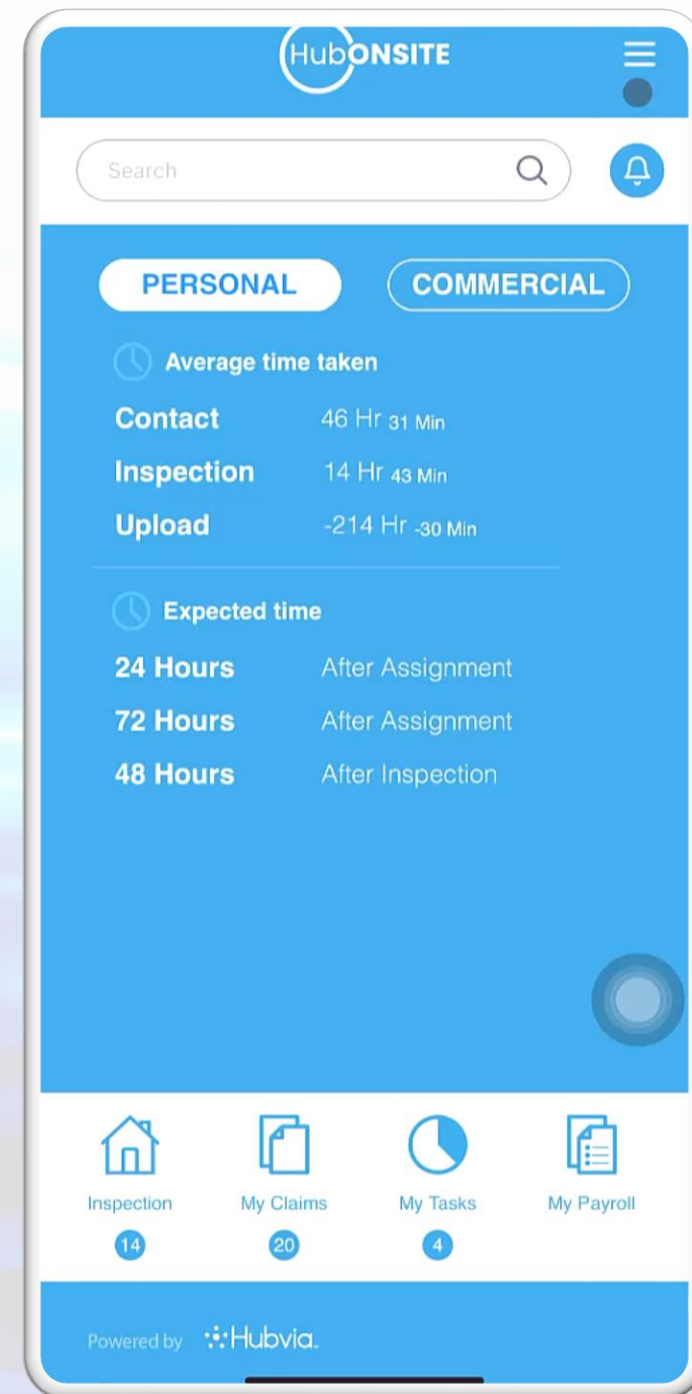
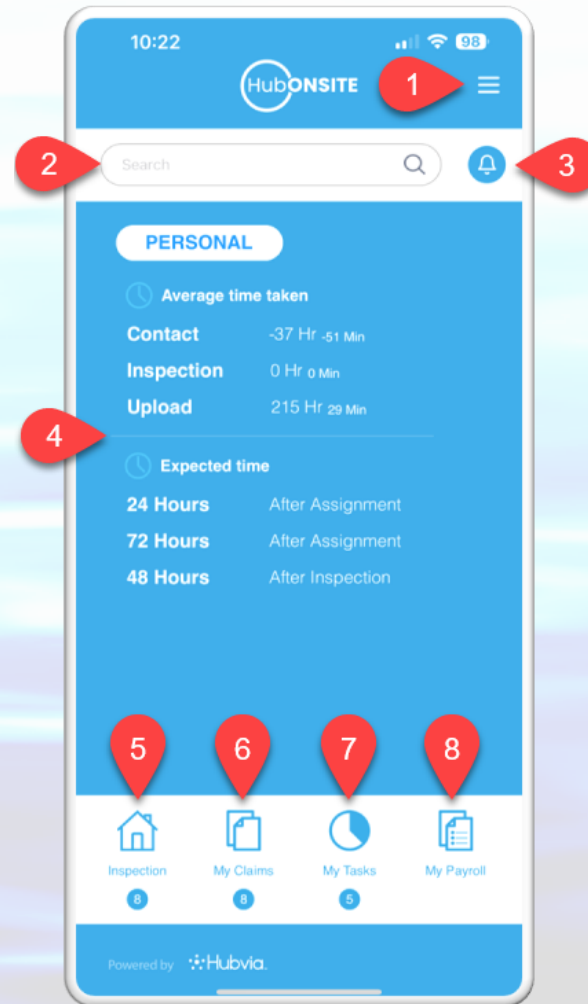


Take a photo of the picture on your PC screen with  and label it as applicable.



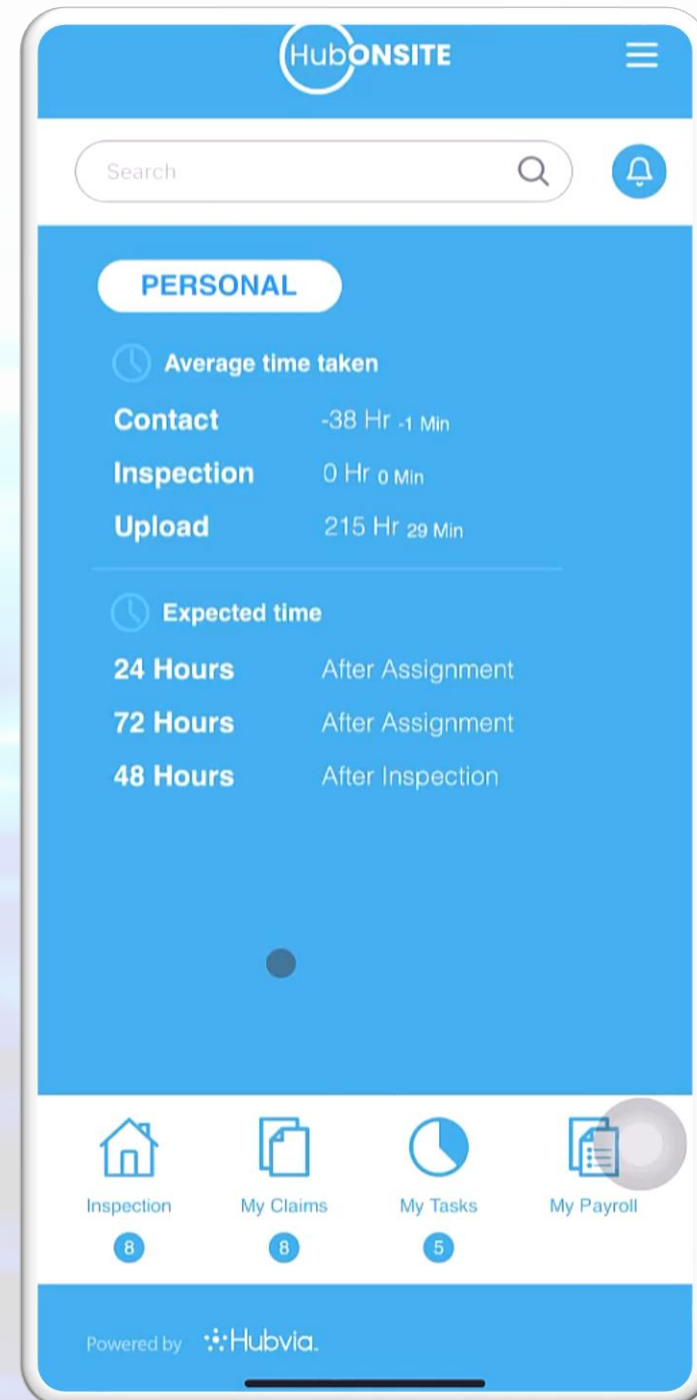
Dashboard

1. Hamburger Menu
2. Search Bar
3. Notifications
4. Key Performance Indicators (KPI)
5. Inspections
6. My Claims List
7. My Tasks
8. My Payroll



INPUT INFORMATION INTO YOUR TEST CLAIM

- Date – *Todays Date*
- Time – *Current Time*
- Whom You Spoke With – *Other*
 - Name – *Jerry Test*
 - Method – *Voice To Voice*
- Mode Of Contact – *Voice To Voice*
- Mortgage Company – *First Home Mortgage Company*
 - Confirmed With The Insured – *Yes*
- Contractor Available – *Yes*
 - Name – *Billy Stanley*
 - Contractor Type – *Roofing Contractor*
 - Company Name – *Billy's Roofing*
 - Email – *Billysroofing@myemail.Com*
 - Phone – *(555) 726-8896*
 - Primary – *Yes*
- Summary Of Conversation – *Describe Insureds Concerns.*
- Was The Insured Displaced From The Loss Address – *Yes:*
 - Updated Address – *2546 Trevor Lane Howard, Texas 79646*
 - Date Of Displacement – *Todays Date*
 - Incurred Additional Expenses – *Yes*
 - Emergency Services Required – *Yes*
- Insureds Valuation For Damages – *\$30,000.00+*



The screenshot displays the HubOnSite mobile application interface. At the top, the 'HubOnSite' logo is visible next to a hamburger menu icon. Below the logo is a search bar and a notification bell icon. The main content area is titled 'PERSONAL' and features a clock icon next to the heading 'Average time taken'. This section contains three rows of data: 'Contact' with a value of '-38 Hr -1 Min', 'Inspection' with '0 Hr 0 Min', and 'Upload' with '215 Hr 29 Min'. Below this, another clock icon introduces the 'Expected time' section, which lists three options: '24 Hours' (After Assignment), '72 Hours' (After Assignment), and '48 Hours' (After Inspection). A dark blue circle is positioned below the 'Expected time' section. The bottom of the screen features a navigation bar with four icons: a house for 'Inspection' (with a blue circle containing the number 8), a document for 'My Claims' (with a blue circle containing the number 8), a pie chart for 'My Tasks' (with a blue circle containing the number 5), and a document with a checkmark for 'My Payroll'. At the very bottom, the text 'Powered by Hubvia.' is displayed.

Scheduling Inspection

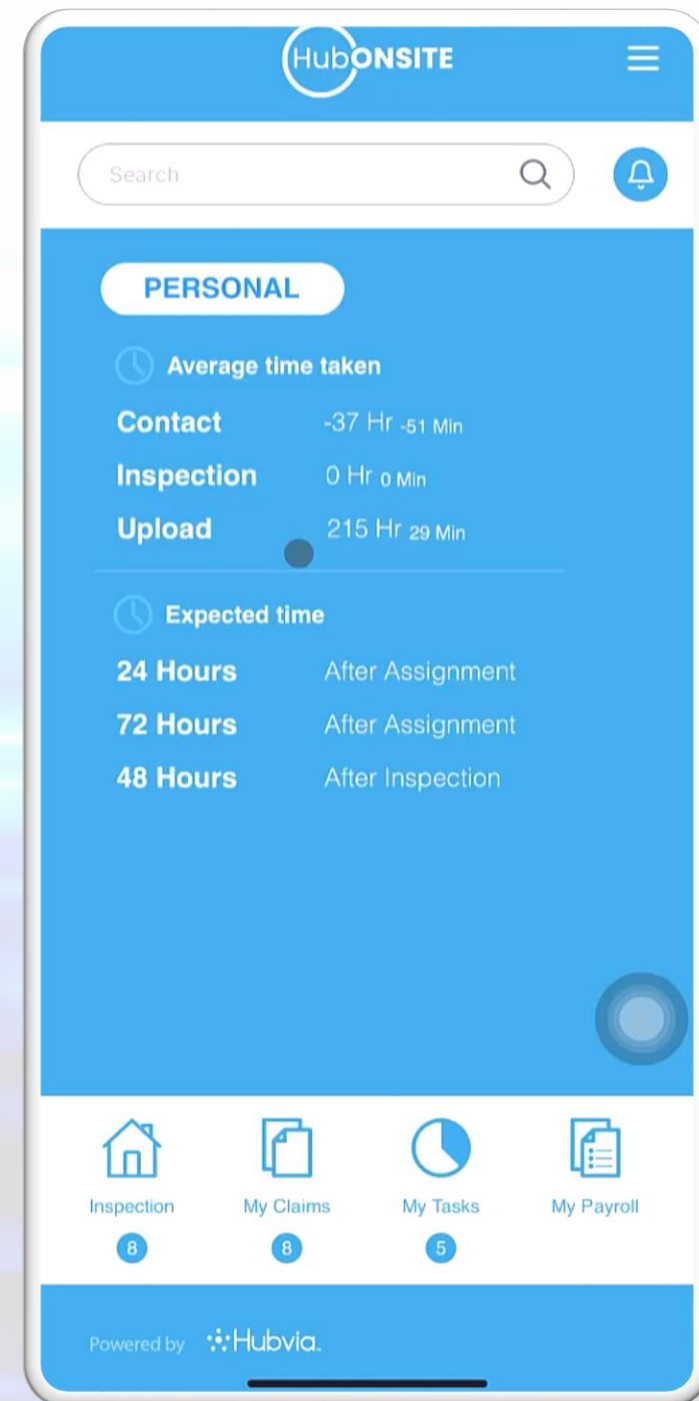
First, Input your schedule inspection details as below.

- Date – *Today's Date*
- Time – *Current Time*



Then, Reschedule your inspection date.

- Date – *Tomorrow's Date*
- Time – *Current Time*



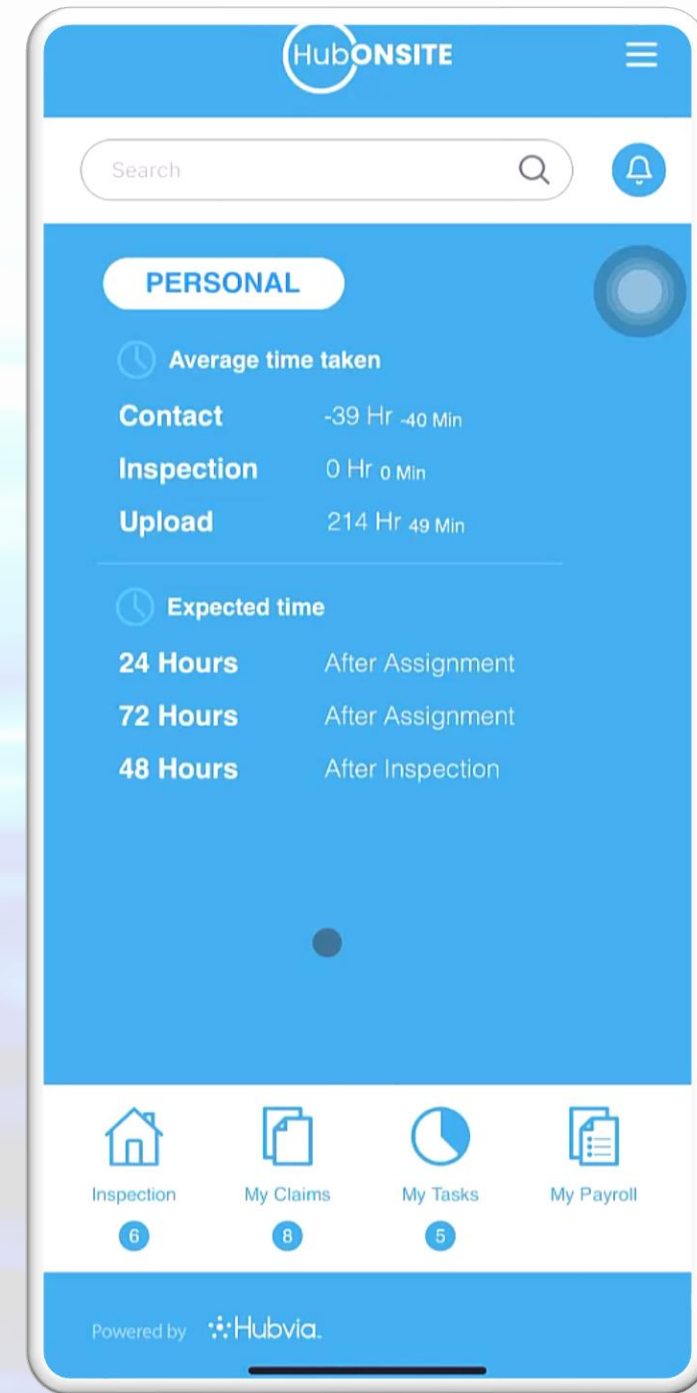
Begin Inspection

Pro-tips:

Investigate!!

Determine the cause and origin. What is damaged, where is the damage located, how did the damage occur, and when!

- Review FNOL, DEC Page, and weather reports PRIOR to inspection. Ask insured questions regarding the information, nicely don't interrogate.
- Review inspection/claims process and expectations with the insured. Be compassionate to "their" situation.
- Allow the insured to report their main concerns and document.
- Verify the risk address as the loss location and not the primary residence. HubONSITE is enabled with Geo Locator that will advise if the loss location is not consistent.
- If address numbers are not present at the risk location, utilize the neighboring address.



Address Verification



Risk Overview



Pro-Tip: Try turning your device sideways for the landscape view and capture a wide angle!!



Address Verification



Elevation Inspection

Pro-tips:

Document and identify both peril and non-peril related damages by taking an overview, mid-level, and close-up photos.

Overview:

A good overview provides perspective on where the damages are located and determines reparability. Stand back and include the “entire” elevation.

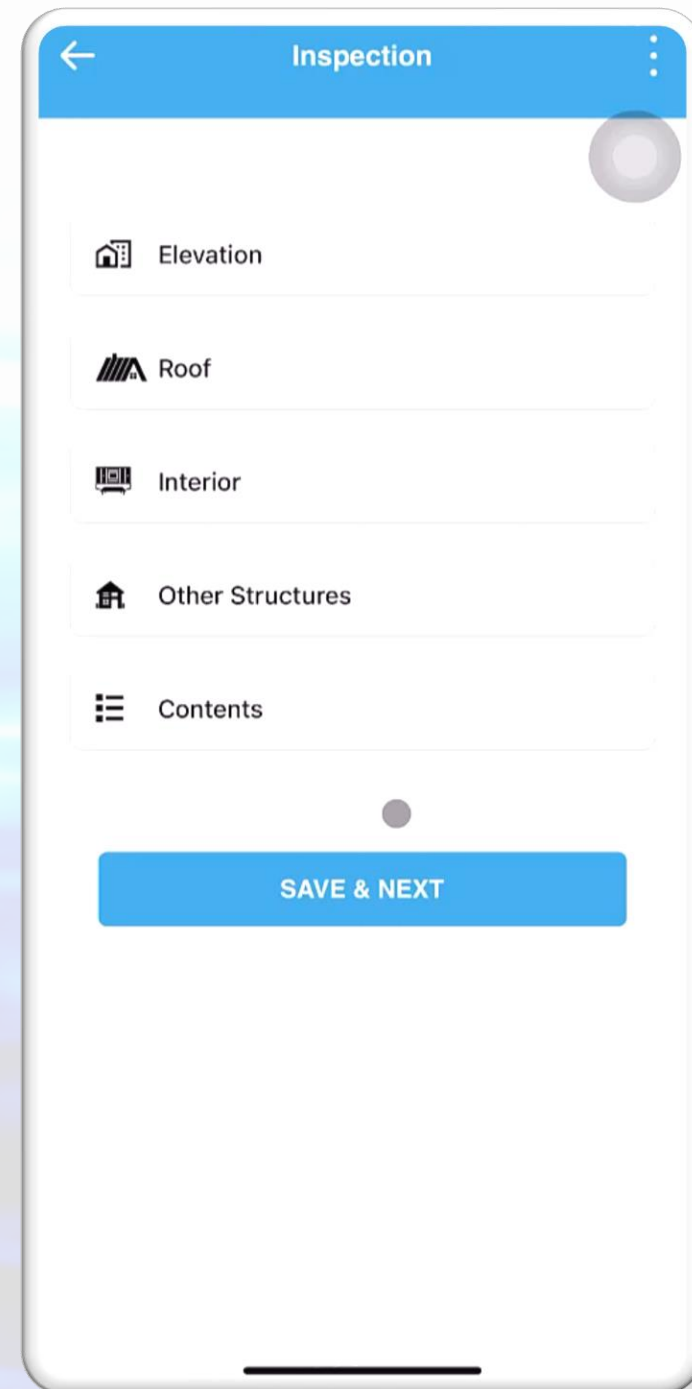
Mid-Level:

Document an overview of the actual damaged area prior to close-up. Attempt to capture a reference point in the photo to further identify the location of damages. *For example; Windows, doors, lights, etc.*

Close-Up:

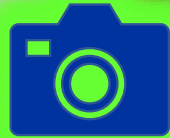
Capture good close-up(s) of damage(s) and the type of materials.

- Take photos from different angles to ensure you capture damage.
- Take a photo of the tape measure showing the size. Gutters, siding profile, window size, flood line, etc.
- Use chalk and/or a flashlight to identify dents and other damages.





Overview



Front Elevation



Peril Damage



Peril Damage



Roof Inspection

Pro-tips:

Inspect interior damages FIRST to determine the origin of ensuing water. Document both peril and non-peril-related damages, and ALL items pointed out by inspection attendees.

Document water point of origin:

Determine the cause and origin of the interior water damage reported. Wind damage, wind-driven rain, ongoing leak? How, what, where, when!

Overview:

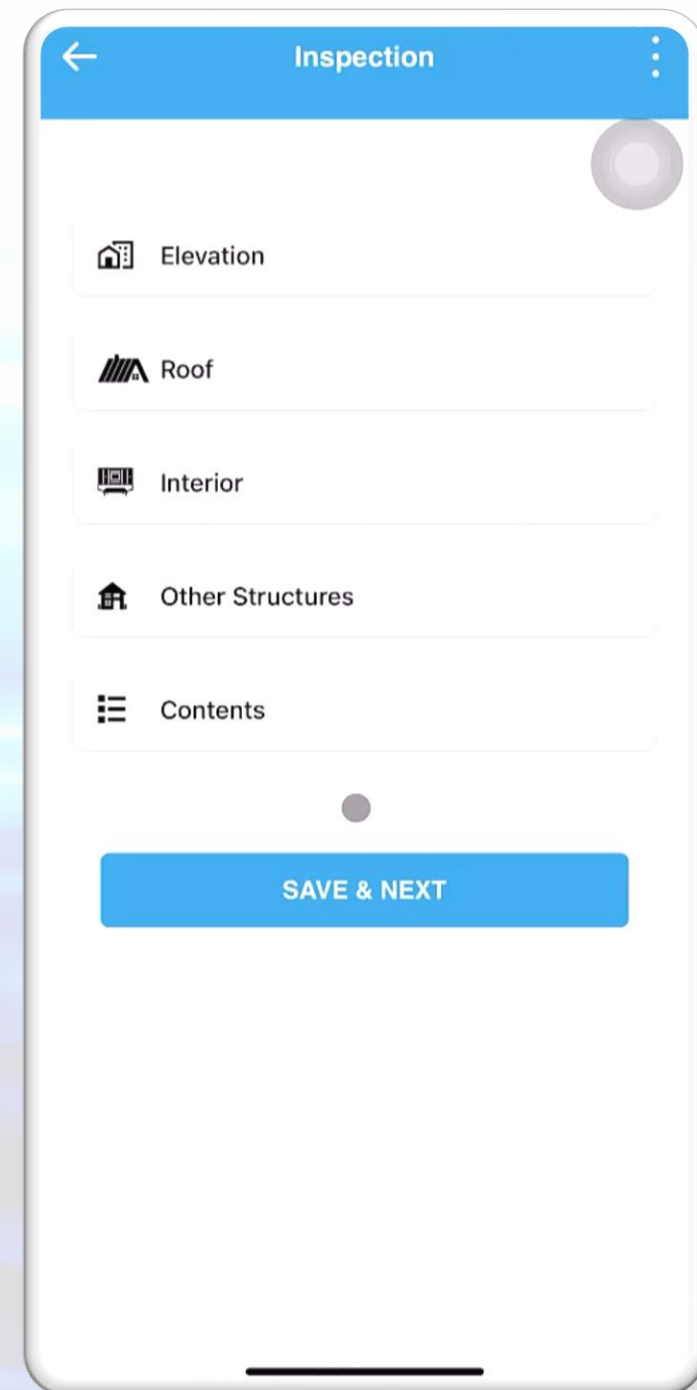
Capture an overview of the entire roof with components. Investigate per slope, using chalk to identify cause and origin, and anomalies. Write the number of damaged shingles per peril, per slope. All hail claims require a 10'X10' test square, per slope.

Mid-Level

Capture mid-level photos to show the location of damage and repairability. Is damage localized in one area which increases the ability to repairability, or scattered reducing the ability to repair?

Close-Up:

Take good close-up(s) of damage(s) to identify incurred damage. Take photos from different angles to ensure you capture damage. Document the condition of the roof around damage to determine repairability.



Add Roof Details: From the Ladder

Eave Depth



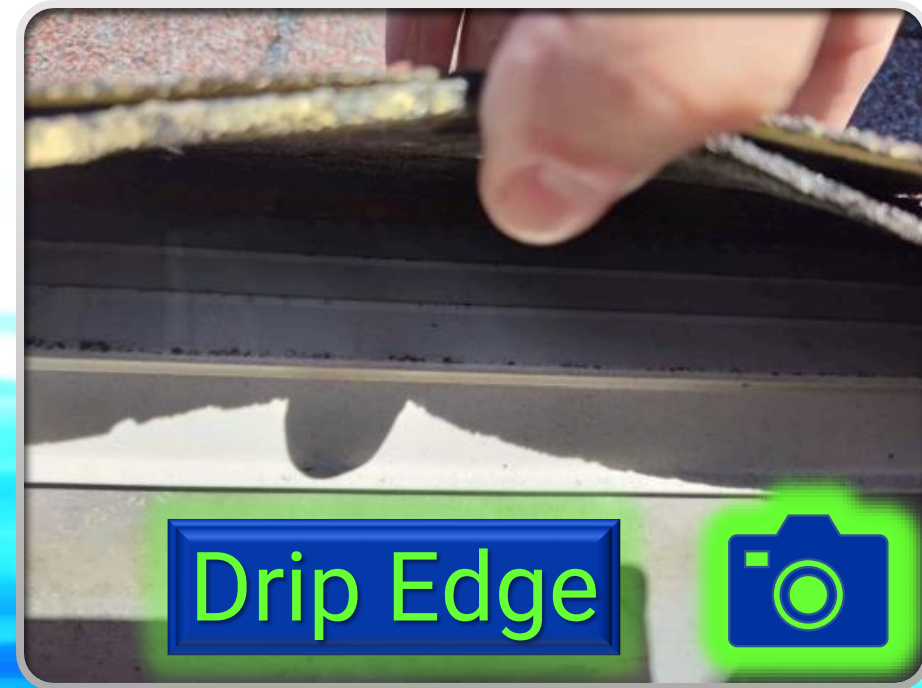
Shingle Gauge



Gutter



Add Roof Details: From the Ladder



Front Slope: Overview



Pro-Tip: Complete 10X10 test square when completing hail inspections.



Pro-Tip: Mark damage with chalk and indicate damage on each slope prior to taking photos.

Front Slope: Overview - Auxiliary Components Present



Front Slope: Peril Damage



Peril Damage



Pro-Tip: Notice the “embedded” granules in the photo above of hail-damaged shingle.

Pro-Tip: Capture a good mid-level photo prior to close-ups to show the location of damage and repairability.



Peril Damage



Front Slope: Non-Peril Damage



Non-Peril Damage



Pro-Tip: The above photo is a blister, commonly mistaken as hail damage. There are no "embedded" granules. Occurs due to lack of proper roof ventilation and/or manufacturer shingle defect.

Pro-Tip: The below photo is a nail pop that is not sudden or accidental damage. Occurs due to lack of proper roof ventilation and/or improper install.



Non-Peril Damage



Pro-tips:

Capture clear photos that portray the story of how the damage occurred and if the sustained damages are salvageable. Document adjacent areas with or without damage.

Document cause and origin:

Where did the water enter and how? Roof, walls, plumbing fixture, HVAC?? How, what, where, when!

Subrogation:

Document make/model and Manufacturer tag on failed plumbing / HVAC. If repairs have been completed, document the repair, and take photos of failed parts if the insured retained.

Overview:

Capture an overview of the room and line of sight for ceiling, walls, and floors. Take more than one photo if necessary.

Mid-Level

Capture mid-level photos to show the location of damage and repairability. Attempt to capture a point of reference for a following close-up.

Close-Up:

Take good close-up(s) of damage(s) to identify incurred damage. Take photos from different angles to document the condition of damaged materials to determine repairability.

Interior Inspection

The screenshot shows a mobile application interface for an interior inspection. At the top, there is a blue header bar with a back arrow on the left and the word "Inspection" on the right. Below the header, there is a list of inspection categories: "Elevation" (with a house icon), "Roof" (with a roof icon), "Interior" (with a house icon and a selected radio button), "Other Structures" (with a house icon), and "Contents" (with a list icon). At the bottom of the list is a large blue button labeled "SAVE & NEXT".

Interior Inspection



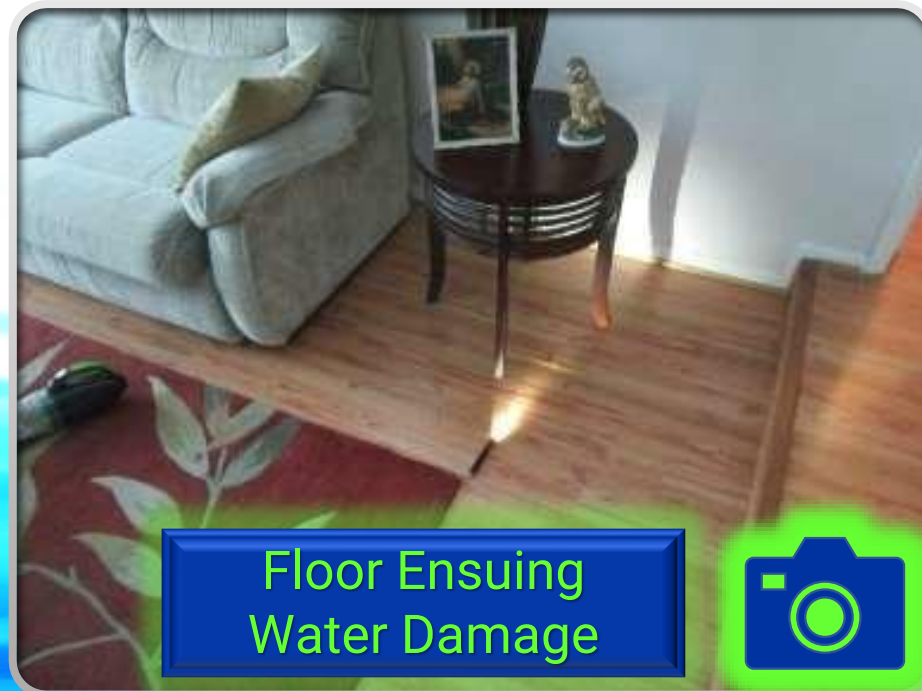
Ceiling – Peril Damage
Ensuing Water



Ceiling – Non-Peril
Damage



Interior Inspection



Pro-Tip: Inspect with a flashlight to cast shadows on damaged materials and they become more evident.

Other Structures Inspection

Pro-tips:

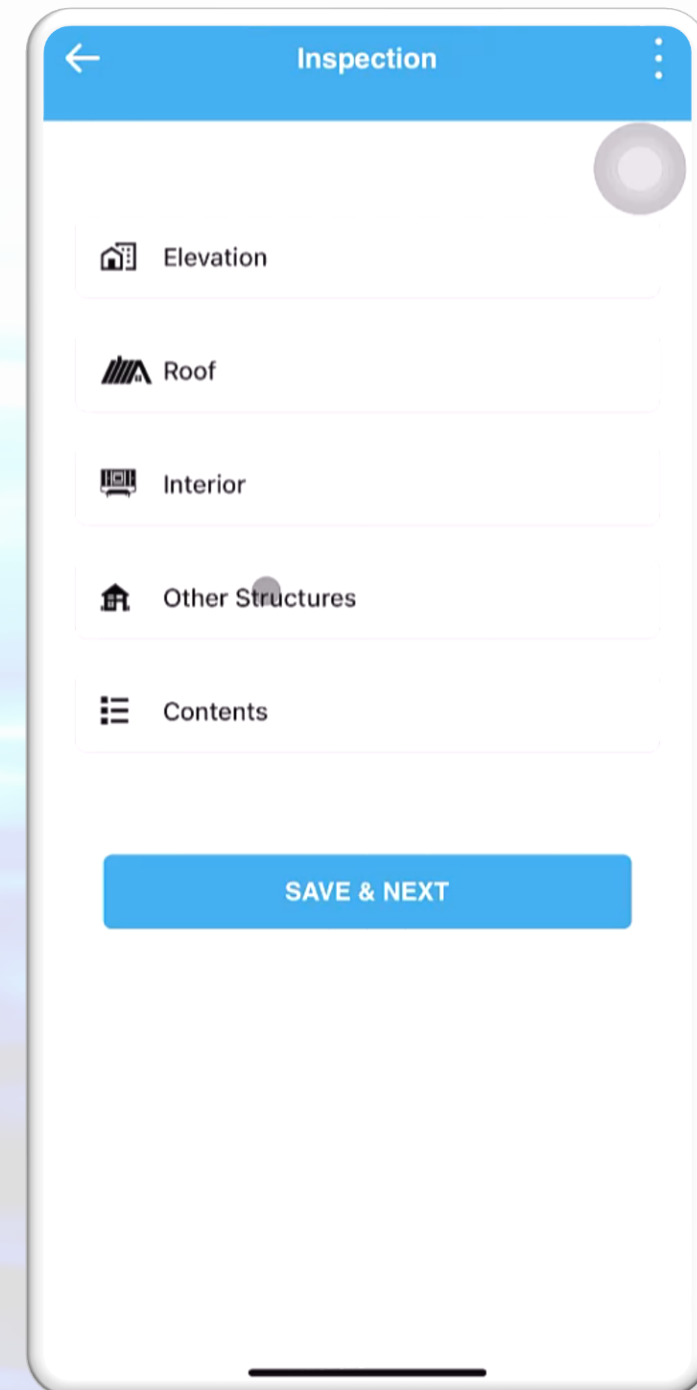
We must inspect other structures (ABS) for any storm-related peril just as we would conduct an inspection of the main dwelling.

Fencing:

- Owned? Provide documentation. Shared? 50% split. Not sure? Then shared.
- Capture overview of individual run and then close-up(s) of damage.
- Document if the post is installed with or w/out concrete.
- Is the fence mechanically attached to the main dwelling?

Outbuildings:

- Review Dec Page and/or policy to ensure buildings are listed.
- Discuss with the insured and, if necessary, reach out to the agent to ensure accuracy. Inspect individual roof slopes/elevations.





Overview



Peril Damage



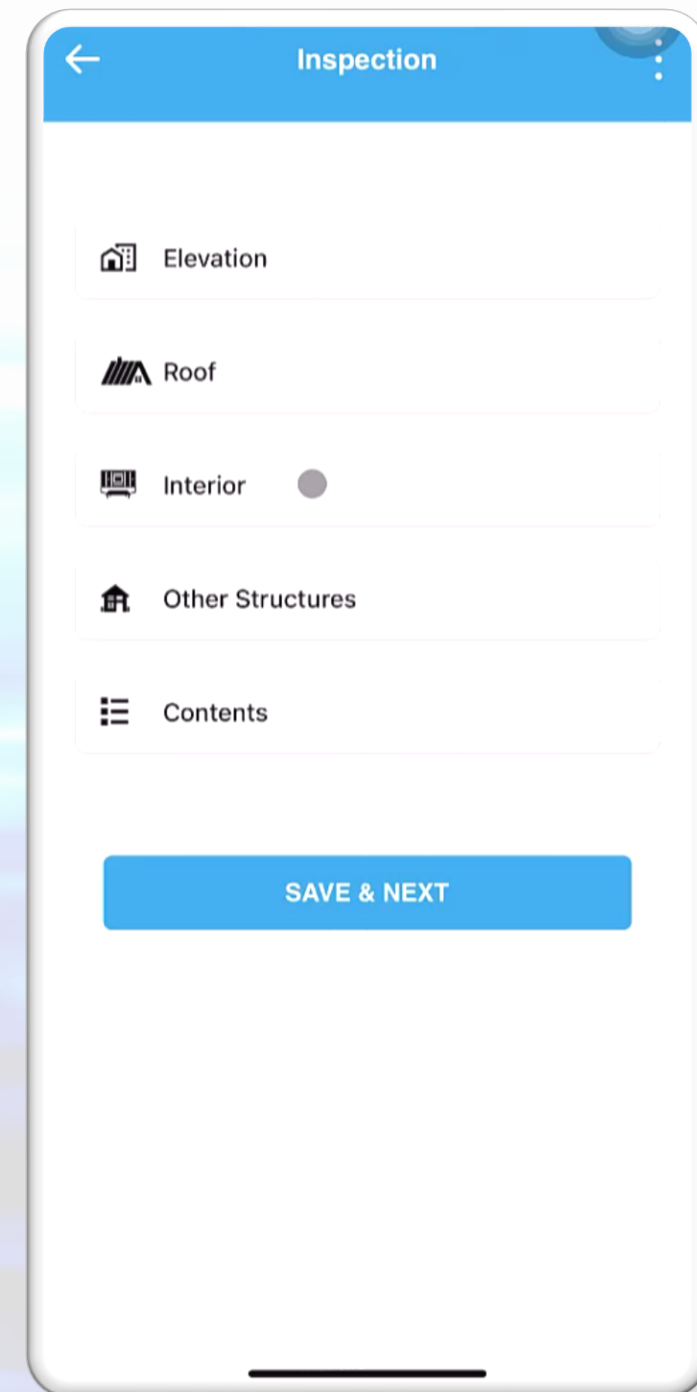
Tree Removal



Contents Inspection

Pro-tips:

- Discuss if the contents sustained damage during initial contact with insured.
- Advise the insured not to dispose of contents prior to the coverage decision.
- Request the insured to document contents and compose a list prior to inspection. Provide contents inventory sheet via e-mail prior to inspection if possible.
- Include a good overview, mid-level, and close-up of the damaged contents.
- Always include a clear photo of the manufacturer tag on contents, devices, and appliances if available.
- Test devices and appliances while on site ensuring the item is plugged into an active power source when possible.



Contents Inspection



Completing Inspection Risk Description

- Number Of Bedrooms/Bathrooms – 4/2.5
- Year Built – 2010
- Foundation Type– Slab On Grade
- Wall Framing – Wood
- Wall Cladding – Brick
 - Age Of Cladding – 10
 - Overall Condition Of Cladding – Good
- Roofing Primary Material– Composite Laminate
- Roofing Additional Material– None
 - Age Of Composite Laminate – 10
 - Overall Condition – Good
 - Number Of Stories – 1
- Roofing Additional Material– None
- Currently Occupied – Yes



←

Risk Description

⋮

Number of Bedrooms

4

▼

Number of Bathrooms

2.5

▼

Year Built

2010

▼

Foundation Type

Slab on grade

▼

Slab on grade X

Wall Framing

Wood

▼

Wall Cladding

Brick

▼

Brick X

Brick

Age of cladding (in years)

10

📅

Overall condition of cladding

Good

▼

Roofing - Primary Material

Composition-Laminate

▼

Roofing - Additional Materials

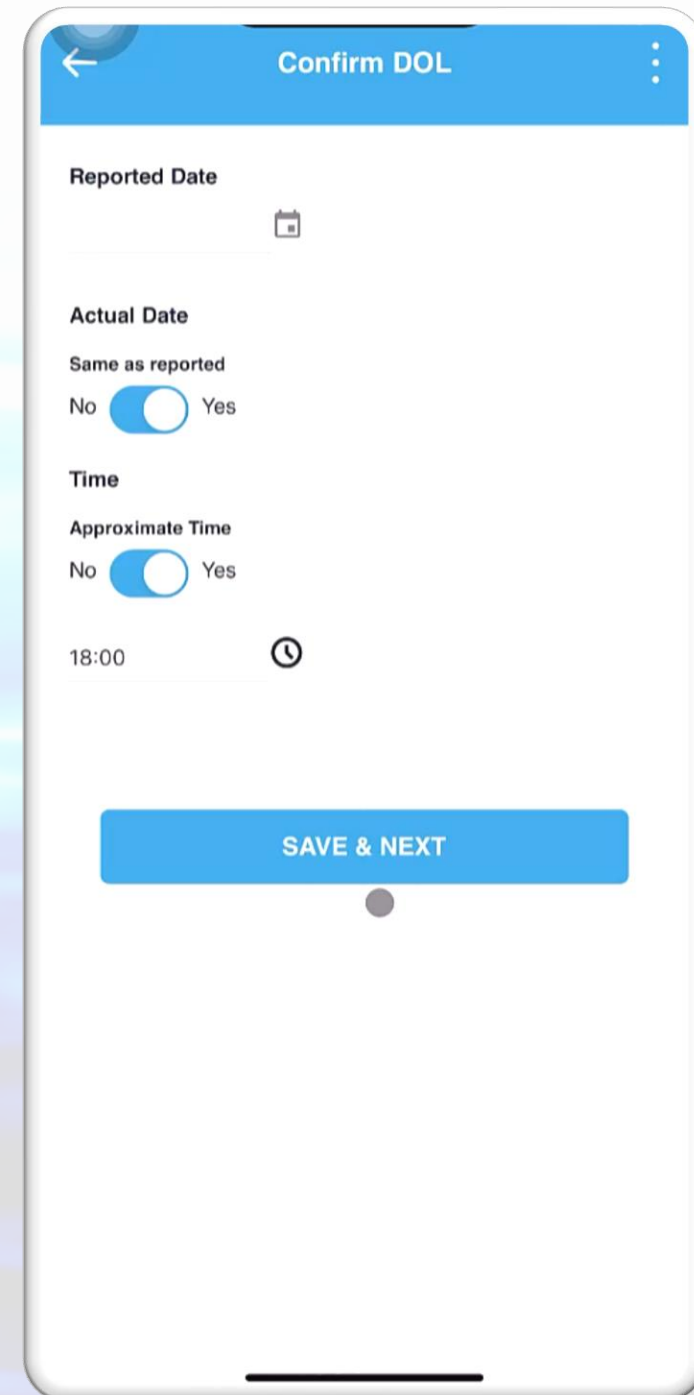
Select Multiple

▼

Please note this is only an instructional video you will have time to complete this and take photos once this video concludes.

Completing Inspection Confirm DOL

- Reported Date – *Yesterday's Date*
- Actual Date (Same As Reported)– *No*
- Date – *Yesterday Date*
- Time– *6:00 PM*



The screenshot shows a mobile application interface titled "Confirm DOL". At the top, there is a blue header bar with a back arrow on the left and a menu icon on the right. Below the header, the form contains the following fields and controls:

- Reported Date:** A date selection field with a calendar icon.
- Actual Date:** A section with the label "Same as reported" and a toggle switch. The toggle is currently set to "No".
- Time:** A section with the label "Approximate Time" and a toggle switch. The toggle is currently set to "No".
- Time Value:** Below the toggle, the time "18:00" is displayed next to a clock icon.
- SAVE & NEXT:** A large blue button at the bottom of the form.



A small grey dot is visible below the "SAVE & NEXT" button, likely indicating the current step in a sequence.

Completing Inspection

Confirm COL


- Claimed Cause Of Loss – *Wind*
- Is Actual Col The Same As Reported – *Yes*
- Who Discovered The Loss – *Insured*
- Were Actions Taken Following The Discovery – *Yes*
- Details Of The Immediate Actions – *Contractor Tarped Roof*
- Is An Expert Needed To Confirm O&I – *Yes*
- Need For Expert Opinion – *Structural Engineer Roof Trusses*
- Brief Description Of The Origin And Cause – *Tree Fell
On The Roof Causing Major Damage To The Roof Trusses*
- Confirm Col Was Documented – *Yes*
- Associated Documents – *No*




 Confirm COL 

Claimed cause of loss
Wind

Is Actual COL the same as what was reported?
No ☒ Yes

Actual cause of loss
Select One 


Who discovered the loss?
Select One 

Were any actions were taken for immediately following discovery of loss?
No ☒ Yes

Is an expert needed to confirm origin and cause for the reported claim?
No ☒ Yes ☐

Brief Description of the origin and cause

Confirm COL was photo documented
No ☒ Yes



Capture photos of cause of loss


Please note this is only an instructional video you will have time to complete this and take photos once this video concludes.

Completing Inspection Salvage Potential

- Salvage Potential Exists
- Choose – *Metal/Copper/Aluminum*
- Choose – *Copper*
- Copper – *Roof/Wall Panel*
- Gauge – *26g*
- Square Footage – *250 Sq Ft*
- Local Salvor Name – *Jimmy Steel*
- Local Salvor Phone – *(555) 214-7887*
- Price Per Pound – *\$4.00*
- Expense For Haul Off Of Salvage – *\$0.00*
- Total Salvage Value – *\$722.00*




 Salvage Potential 

☒ No Salvage value in material being replaced and/or personal property

☐ In lieu of haul off salvage taken

☐ Salvage potential exists

SAVE & NEXT





Completing Inspection

Subrogation Potential

- Damage To The Roof – *Yes*
- Does Insured Know The Contractor Who Installed Roof – *Yes*
 - Name – *John Stanley*
 - Number – *(555) 214-7887*
- Were Installation Issues Present – *Yes*
- Choose – *Improper/Missing Flashing*
- Did Installation Issues Contribute To Damage – *Yes*
- Confirm Issues Were Photo Documented – *Yes*
- Is Ensuing Water Damage Present – *Yes*
- Is Ensuing Water Damage The Result Of Peril Damage – *No*
- How Is Water Entering Risk – *Improperly Installed Flashing*
- Did Anything Fall On The Roof – *Yes*
- Owner Of The Item That Caused The Damage – *Insured*
- When Was The Last Time Anyone Was On The Roof – *Unknown*
- Who Repaired The Roof Or Flashing – *Unknown*



 Subrogation Potential 

COL - Wind

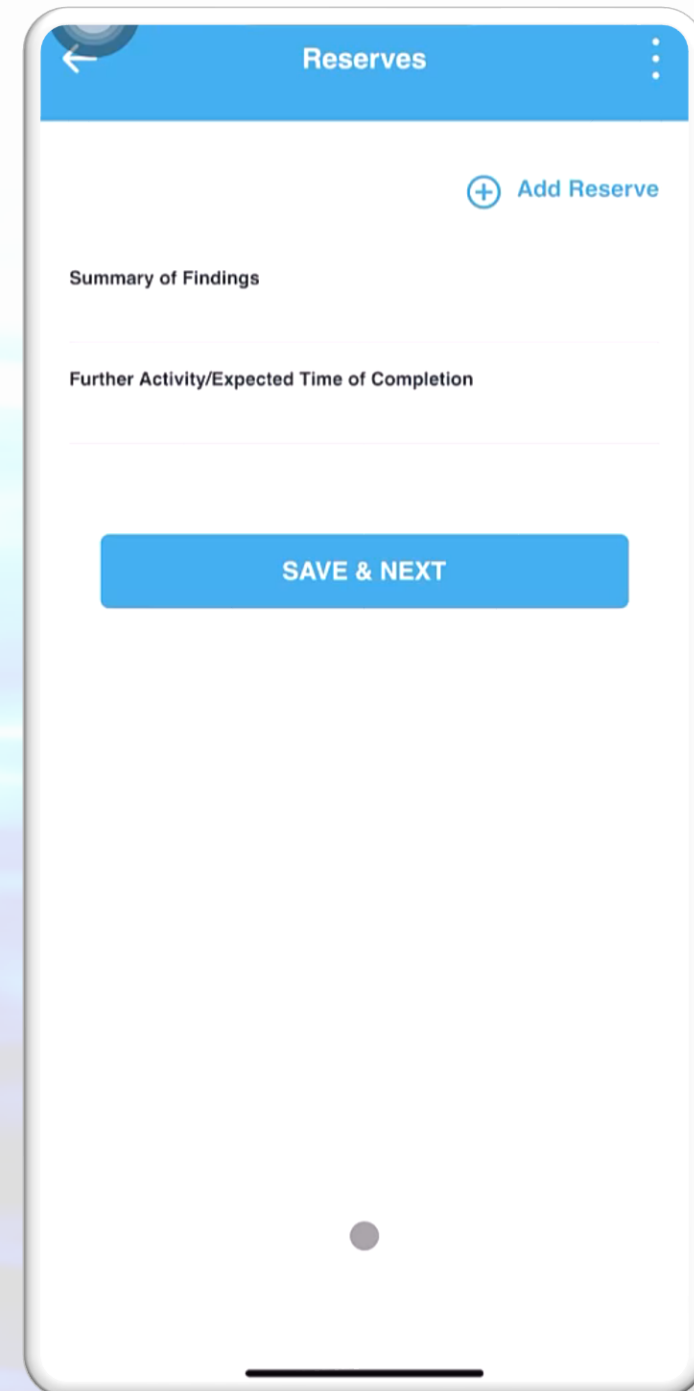
Damage to roof?

No ☒ Yes

SAVE & NEXT

Completing Inspection Reserves

- Summary Of Findings – *Describe Findings Of Inspection*
- Further Activity/ Expected Completion Time – *Need To Complete The Narrative, Photos, And Estimate. 24 Hours To Complete.*



Reserves

+ Add Reserve

Summary of Findings

Further Activity/Expected Time of Completion

SAVE & NEXT

Complete Inspection

Our last step is to review documents uploaded during the inspection and complete the inspection.

Proceed with completing the inspection in  and we will continue our training into how all the information captured during inspection automatically integrates into our CMS .

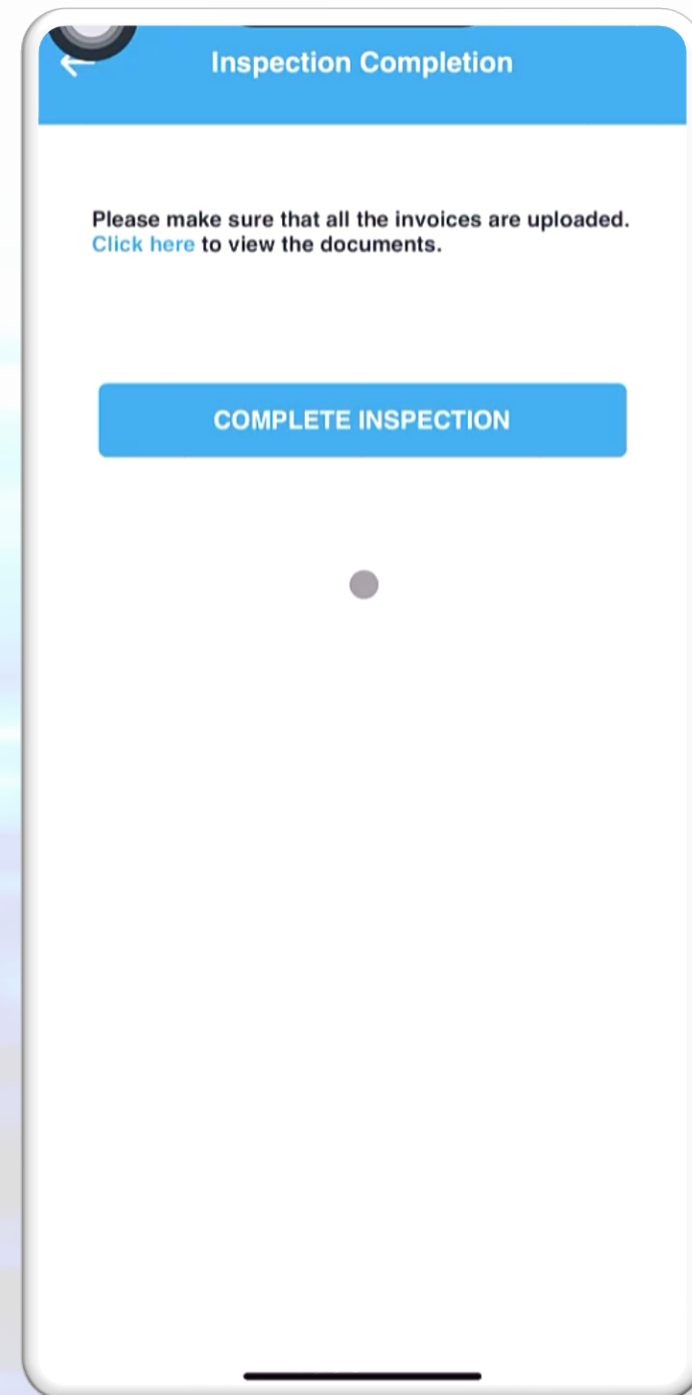
- **View Uploaded Documents**
- **Complete Inspection**

Pro-tips:

- ALWAYS take 5-10 min to review your inspection with the insured and set reasonable expectations on the next steps in the claims process.

*****DO NOT COMMIT TO COVERAGE*****

ADVISE SOMEONE WILL REACH OUT TO FURTHER DISCUSS CLAIM SETTLEMENT.



Hubvia Photo Gallery

Welcome
Chad Hayes

My Claims List 13 Total
Layout
Managers

All
Start Date: 3/27/2022
End Date: 3/27/2023

☐ Pending Undisputed
☒ Open Claims
☐ Closed Claims
☐ All

[View Other Claims](#)
[Map My Claims](#)

[Export to Excel](#)

Drag a column header and drop it here to group by that column

| File # | Claim Type | Loss Type | Received On | Reopen Date | Due By | Timer | Status | Concierge | Adjuster | Supervisor | Client | Client Claims Rep | Claim # | Scheduled Inspection Date | Insured | |
|----------|----------------|-----------|-------------|-------------|------------|-------|--|-----------|---------------|----------------|------------------|-------------------|--------------|---------------------------|---------------|-------|
| TST00736 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0010 | | Johnny Test | Learn |
| TST00735 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0009 | | Johnny Test | Learn |
| TST00734 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0008 | | Johnny Test | Learn |
| TST00733 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0007 | | Johnny Test | Learn |
| TST00730 | Field Adjusted | Windstorm | 03/13/2023 | | 03/14/2023 | | Assignment Sent | | Chad Hayes | BCC Manager | TEST CLIENT 2022 | | CHTX0001 | 03/13/2023 | Chad Hayes | Term |
| TST00714 | Field Adjusted | Wind | 02/08/2023 | | 02/23/2023 | | Pending Undisputed/Completed Estimate | | Chad Hayes | BCC Manager | Mock Client | John Claims Rep | TEST-A-1004 | 02/21/2023 | Johnny Test | Learn |
| TST00713 | Field Adjusted | Wind | 02/08/2023 | | 03/15/2023 | | Ready for Examiner - Delayed Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-1003 | 03/14/2023 | Johnny Test | Learn |
| TST00711 | Field Adjusted | Wind | 02/13/2023 | | 03/24/2023 | | Ready for Examiner | | Chad Hayes | BCC Supervisor | TEST CLIENT 2022 | | TEST-A-1001 | 02/14/2023 | Johnny Test | Learn |
| TST00710 | Field Adjusted | Wind | 02/13/2023 | | 02/28/2023 | | Ready for Examiner - Insured Docs Uploaded | | Chad Hayes | BCC Supervisor | TEST CLIENT 2022 | | TEST-A-1000 | | Johnny Test | Learn |
| TST00709 | Field Adjusted | Wind | 02/08/2023 | | 02/16/2023 | | 2nd Request for Reporting | | Chad Hayes | Chad Hayes | TEST CLIENT 2022 | | TEST-A-00000 | 02/09/2023 | Johnny Test | Learn |
| TST00707 | Field Adjusted | Wind | 02/08/2023 | | 02/15/2023 | | Ready for Examiner - Delayed Inspection | | Chad Hayes | BCC Supervisor | TEST CLIENT 2022 | | TEST-A-0000 | 02/13/2023 | Johnny Test | Learn |
| TST00705 | Field Adjusted | | 02/03/2023 | | 02/03/2023 | | Assignment Sent | | Thomas Devine | Chad Hayes | TEST CLIENT 2022 | | test1234567 | | Chad Hayes | Term |
| TST00700 | Field Adjusted | Fire | 01/25/2023 | | 02/01/2023 | | Ready for Examiner - Delayed Inspection | | Chad Hayes | Chad Hayes | TEST CLIENT 2022 | Mike Jones | TEST1995 | 01/30/2023 | Michael Scarn | Scra |

1 - 13 of 13 items

Upcoming
Due Today
Overdue
Closed

Hub**ONSITE** Narrative Report

BRUSH

Welcome Chad Hayes

My Claims List 13 Total Layout Managers

All Start Date: 3/27/2022 End Date: 3/27/2023

Pending Undisputed Open Claims Closed Claims All

Export to Excel

| | File # | Claim Type | Loss Type | Received On | Reopen Date | Due By | Timer | Status | Concierge | Adjuster | Supervisor | Client | Client Claims Rep | Claim # | Scheduled Inspection Date | Insured | |
|--|----------|----------------|-----------|-------------|-------------|------------|-------|--|-----------|---------------|----------------|------------------|-------------------|--------------|---------------------------|---------------|------------|
| | TST00736 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0010 | | Johnny Test | Learn More |
| | TST00735 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0009 | | Johnny Test | Learn More |
| | TST00734 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0008 | | Johnny Test | Learn More |
| | TST00733 | Field Adjusted | Wind | 02/08/2023 | | 03/28/2023 | | Pending Set Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-0007 | | Johnny Test | Learn More |
| | TST00730 | Field Adjusted | Windstorm | 03/13/2023 | | 03/14/2023 | | Assignment Sent | | Chad Hayes | BCC Manager | TEST CLIENT 2022 | | CHTX0001 | 03/13/2023 | Chad Hayes | Temporary |
| | TST00714 | Field Adjusted | Wind | 02/08/2023 | | 02/23/2023 | | Pending Undisputed/Completed Estimate | | Chad Hayes | BCC Manager | Mock Client | John Claims Rep. | TEST-A-1004 | 02/21/2023 | Johnny Test | Learn More |
| | TST00713 | Field Adjusted | Wind | 02/08/2023 | | 03/15/2023 | | Ready for Examiner - Delayed Inspection | | Chad Hayes | BCC Manager | Mock Client | | TEST-A-1003 | 03/14/2023 | Johnny Test | Learn More |
| | TST00711 | Field Adjusted | Wind | 02/13/2023 | | 03/24/2023 | | Ready for Examiner | | Chad Hayes | BCC Supervisor | TEST CLIENT 2022 | | TEST-A-1001 | 02/14/2023 | Johnny Test | Learn More |
| | TST00710 | Field Adjusted | Wind | 02/13/2023 | | 02/28/2023 | | Ready for Examiner - Insured Docs Uploaded | | Chad Hayes | BCC Supervisor | TEST CLIENT 2022 | | TEST-A-1000 | | Johnny Test | Learn More |
| | TST00709 | Field Adjusted | Wind | 02/08/2023 | | 02/16/2023 | | 2nd Request for Reporting | | Chad Hayes | Chad Hayes | TEST CLIENT 2022 | | TEST-A-00000 | 02/09/2023 | Johnny Test | Learn More |
| | TST00707 | Field Adjusted | Wind | 02/08/2023 | | 02/15/2023 | | Ready for Examiner - Delayed Inspection | | Chad Hayes | BCC Supervisor | TEST CLIENT 2022 | | TEST-A-0000 | 02/13/2023 | Johnny Test | Learn More |
| | TST00705 | Field Adjusted | | 02/03/2023 | | 02/03/2023 | | Assignment Sent | | Thomas Devine | Chad Hayes | TEST CLIENT 2022 | | test1234567 | | Chad Hayes | Temporary |
| | TST00700 | Field Adjusted | Fire | 01/25/2023 | | 02/01/2023 | | Ready for Examiner - Delayed Inspection | | Chad Hayes | Chad Hayes | TEST CLIENT 2022 | Mike Jones | TEST1995 | 01/30/2023 | Michael Scarn | Scrap |

Hubvia

Upcoming Due Today Overdue Closed

1 - 13 of 13 items

Congratulations!!

You have completed training!!

**If you have any questions or need further assistance utilizing
Brush Country's proprietary tech advances, please contact:**

Chad Hayes
Tech Compliance Trainer
(361) 522-2639
Training@brushclaims.com