

Lead The Way Flood Adjuster Course Student Course Outline

5-Day Flood Claims Handling & Xactimate Training Program Professional Student Reference Guide

Course Purpose

- Provide foundational training in NFIP flood claims handling from loss notice to final report.
- Develop basic proficiency in Xactimate for flood claims.
- Prepare students to inspect, scope, document, and report flood losses.
- Introduce Administrative Strategies SOP requirements and reporting timelines.

Day 1 – Receiving the Loss Notice & Xactimate Setup

- Understanding WYO vs. NFIP Direct loss notices
- Flood terminology and acronyms (GCF, NFIP, WYO, FIRM, etc.)
- Reviewing policy information, limits, deductibles, and prior losses
- Identifying contact information and insurable interests
- Installing and configuring Xactimate
- Setting up flood-specific templates and adjuster information
- Entering claim information into Xactimate
- Introduction to preliminary reports, status reports, underwriting alerts, engineering requests, advance payments, and proof of loss
- NFIP foundation classifications and inspection considerations

Day 2 – Contacting the Insured & Inspection Planning

- Administrative Strategies reporting timelines
- Mapping and prioritizing assigned claims
- Conducting the initial insured phone call
- Flood Claims Handbook requirements
- Gathering critical inspection information
- Managing difficult or emotional insured interactions
- Scheduling inspections and establishing priorities
- Introduction to field scoping procedures

Day 3 – Field Inspection & Property Scoping

- Required field equipment and preparation
- Meeting the insured and establishing rapport
- Conducting the initial walkthrough
- Documenting flood lines and exterior elevations
- Photographing flood damage effectively
- Differentiating flood damage from other perils

- Recognizing building materials, finishes, cabinetry, flooring, and trim
- Beginning Xactimate diagramming and claim development

Day 4 – Xactimate & Report Development

- Building and refining the flood claim
- NFIP and FEMA documentation requirements
- Photo management and activity logs
- Risk valuation and ITV concepts
- Building preliminary reports, underwriting alerts, engineering requests, and advance payment packages
- Developing the final report package

Day 5 – Culmination Exercise

- Receive a loss notice
- Conduct a simulated insured interview
- Inspect and scope a flood-damaged property
- Create a complete Xactimate estimate
- Build and organize a final report package
- Instructor review and examination of completed file

Student Equipment Requirements

- Windows laptop capable of running Xactimate
- Cell phone or camera
- Tape measure
- Government-issued identification
- FCN card copy (if applicable)
- Charging cables and spare batteries
- Notebook and writing materials

Course Outcome

- Students will complete a simulated flood claim from start to finish and gain the foundational knowledge necessary to continue field mentorship and development as flood adjusters.

Note

- This outline is a living document and may be updated as course content evolves through instructor feedback and after-action reviews.