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Restoration Industry Association

TECH TASK FORCE

Data Standardization (V1)

Introduction

This data dictionary helps standardize terminology for the data objects used throughout the restoration ecosystem. It is a living document, managed by the RIA Emerging Technology Task Force, and will grow in future versions as adoption is established.

The intent is not to dictate engineering or development practices, but to establish a common nomenclature so that restoration platforms, insurance carriers, Third Party Administrators (TPAs), and vendors can exchange data consistently, regardless of the underlying software each party uses.

Version 1.0 scope: This release is intentionally limited to First Notice of Loss (FNOL), the minimum data needed to open a job / claim and route it cleanly into any restoration platform.

The Problem We're Solving in V1

Today, First Notice of Loss (FNOL) information moves between insurance carriers, TPAs, software vendors, and restoration contractors through phone calls, PDFs, emails, and proprietary portals. Every contractor's job-management system ends up re-keying the same core facts: who the loss involves, where the property is, and what happened. Often times, this data is re-keyed manually. It is slow, error-prone, and it breaks down further because there's no shared vocabulary: what one platform calls a "Job," another calls a "Project" or a "Claim."

Version 1 solves a single, narrow problem: getting a new loss into any restoration platform in a consistent, predictable package, so the receiving system can trust what it gets without a human translating it first.

Illustrative Scenario 1: Insurance Carrier / TPA-Initiated Dispatch

An insurance carrier's claims system needs to assign a new water loss to a restoration contractor. Using the standard, the loss, policyholder identity, property address, cause of loss, primary point of contact, and consent to share data, is transmitted as one structured object. The contractor's job management system reads that object and auto-populates a new job, regardless of the platform on either end.

Illustrative Scenario 2: Contractor-Initiated Submission

A restoration contractor needs to open a claim with an insurance carrier or TPA. Using the same FNOL object, the contractor's platform can push a standardized loss packet to whichever carrier system is receiving it, instead of re-entering the same information into a different portal for every carrier.

Both scenarios move the same minimum object; only the direction of the data flow changes.

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What's In Scope for V1

INCLUDED IN V1	DEFERRED TO A LATER VERSION
Job (FNOL core) — the minimum facts needed to identify and route a new loss	**Drying Report** — mitigation/drying detail is a separate, downstream workflow
Person / PersonType — who is involved and their role	**Universal Property Identifier** — vendor-neutral ID is still being researched by the task force
Address / AddressType — where the loss, property, and correspondence are located	Detailed water class/category and sub-loss-type taxonomies beyond a top-level Cause of Loss
Consent — The policyholder's authorization to share their data with vendors. Determine whether this is captured as part of the contract or as a checkbox in the job workflow. The originator of the consent must be tied to an audit trail/ signature; all downstream parties only need a yes/no flag indicating consent was given. If the policyholder declines, consent becomes limited: PII is withheld, but non-PII data can still be transmitted.	Estimating, invoicing, and other post-assignment data objects.
Insurance / Claim — claim and coverage details for jobs tied to an insurance claim	Policy-level detail beyond the fields needed to route and service the loss (e.g., coverage limits, line items)

Objects

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Job (FNOL)

The core objects for Version 1. It captures the minimum facts needed to identify a new loss and route it to the right platform.

FIELD	PURPOSE	NOTE
Job Identifier	Unique reference for the job / loss	Populate with the carrier claim number or contractor job number until the task force finalizes a universal identifier. Every downstream object should reference this ID. Similar to the Xact ID, a claim number alone isn't unique enough, since one claim can span multiple jobs. Rather than a standard GUID, the ID needs to be human-readable, using a prefix / suffix structure that's self-describing about its source *(e.g., PSA-1234-STR, CCC-1234-WTR).* This provides better visibility, supports SLA tracking, and allows unique parsers to be applied where special parsing is needed.
Loss Address	Location of the loss	An Address object (Address Type = Loss). See Address below, includes both structured fields for system matching and a single Unified Address string for display.
Consent Source	Name, Role, Date & Time stamp	Confirms the policyholder's willingness to let the carrier share servicing data with vendors engaged by the carrier, TPA, or policyholder.
Cause of Loss	Fire, Hail, Impact, Mold, Sewage, Storm, Tree, Vandalism, Water, Wind	A single, top-level categorization field. This list reflects RIA's suggested values, not a fixed or exhaustive set.
Job Type	Environmental, Biohazard, Cleaning, Contents, Emergency Services, Fire, Inspection, Remodel, Roofing, Structural Restoration, Water	This impacts the Job Identifier. This list reflects RIA's suggested values, not a fixed or exhaustive set.
Alternate Property Identifier	Optional cross-reference ID from a third-party property or parcel data source	Vendor-neutral by design. No specific provider *(e.g., Regrid)* is required or endorsed. Populate if your platform already has one available; otherwise, leave blank. The field should remain flexible / editable rather than tied to a single scalable system. Note: Parcel IDs are not guaranteed to be unique across all jurisdictions, so uniqueness should be verified before relying on this field as a distinct identifier.
Primary POC	Primary contact person to coordinate remediation	Policyholder, property manager, or owner's agent; in tenant situations the property occupier may need to be consulted instead.
Loss Description	Brief summary of the loss	Free-text field. Use to note the main point of contact, tenant situation, or any vendors already involved, along with what caused the loss and when it occurred. Keep entries brief and to the point. This field has a character limit, so it's meant for quick, high-value context rather than a full narrative.

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Insurance / Claim

Captures the claim and coverage details for a job tied to an insurance claim. This object is populated only when insurance is involved. Non-program or cash-pay jobs can leave it blank. It is kept separate from the Job object so the FNOL-core object stays minimal for jobs that never touch a carrier.

FIELD	PURPOSE	NOTE
Claim Number	Unique claim reference	Assigned by the insurance carrier once a claim is opened. This is distinct from the Job Identifier, which may already exist before a claim number is assigned *(e.g., at first contact).*
Insurance Office	Specific carrier office/ branch handling the claim	A regional claims office or adjuster branch. Helps route follow-up correspondence and documentation to the right desk.

Person

Captures a person associated with the job. This object contains Personally Identifiable Information (PII). Handling and privacy guidance are covered in the companion PII document.

Note: A carrier may push back on capturing this data, but much of it *(e.g., name, address)* is often already discoverable through public web searches, so it's not especially sensitive on its own.

FIELD	PURPOSE	NOTE
Last Name	Identifier	Last name of person
First Name	Identifier	First name of person
Person Type	PersonType	Who this person is and their role
Contact Email	Email contact	Email of person
Contact Phone	Phone contact	Primary contact phone of person

PersonType

Different types of people have different roles and authority in the job / claim process. The key types have the ability to approve a work authorization and access to a property.

PERSON TYPE	ROLE	NOTE
Property Owner	Signatory for Work Authorization	
Policyholder	Approval for payment	
Property Occupier	Person living in the premises	The person who lives in the property who might need to coordinate access.

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Address

Address details for a person or property. The Address Type field defines the specific purpose of the address. County is not required, since it can be derived from the ZIP code when needed.

FIELD	PURPOSE	NOTE
Address 1	Street or thoroughfare	
Address 2	Sub-premises	APT/STE/Unit
City	City name	
State	State/province	2-character USPS codes for US states, and provinces in Canada (ISO 3166-2:US / ISO 3166-2:CA)
ZIP/Postal	Postal code	ZIP-5 or postal code
Country	Country	Country name or ISO 3166-1
Unified Address	Single human-readable address string	e.g., a Google formatted_address-style string. Provided alongside the structured fields above so platforms that only need a display string aren't forced to parse or reassemble one.
Address Type	Defines the address's purpose	Loss, Billing, Customer, Temporary, Other

AddressType

Different types of addresses and their role in the job process.

ADDRESS TYPE	NOTE
Loss Address	Location of the loss
Billing Address	Address where claim or billing information should be sent
Customer Address	Address of the policyholder or primary property owner

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