Adjuster Interface (Desk Examiner, IA & Public Adjuster): Pricing, LKQ Sourcing & Valuation Defensibility

Canonical Web Version: https://restorationintel.com/adjuster-interface-desk-examiner-ia-public-adjuster-pricing-lkq/

Direct Answer: Defensible contents pricing across desk examiners, independent adjusters, and public adjusters rests on verifiable Like-Kind-and-Quality (LKQ) retail anchors, transparent tax and delivery treatment, documented age-and-condition depreciation inputs, and strict compliance with pair-or-set and actual-spend settlement rules.

Field Benchmark & Decision Matrix

Valuation Component	Defensible File Standard	Common Unsupported Shortcut	Desk Examiner Audit Trigger	Resolution Protocol
Discontinued OEM Model LKQ	Current successor model matching capacity, construction, and feature tier	Using inflated out-of-stock collector marketplace listings	Unit price exceeds normal retail category band by >35%	Supply manufacturer spec sheet comparing discontinued vs successor SKU
Custom & Solid-Wood Furniture	Documented joinery, hardwood species, dimensions, and retail maker comp	Pricing heirloom solid walnut against flat-pack laminate retail	Generic 'dresser' description priced above standard tier	Attach tag/joinery photos and two comparable artisan/retail quotes
Sales Tax & Delivery Freight	Consistent local tax rate applied uniformly with verifiable delivery fee	Double-taxing catalog prices or adding arbitrary shipping percentages	Tax rate mismatch or freight billed on small parcel items	State jurisdiction tax rate and vendor shipping policy in file summary
Depreciation & Useful Life	Category-specific life expectancy adjusted for documented pre-loss condition	Applying flat 50% across every item or claiming 0% on 8-year goods	Identical depreciation rate across electronics, linens, and cast iron	Apply transparent age/condition schedule with photo-backed exceptions
Pair or Set Valuation	Policy-specific Pair or Set evaluation for matched suits, china, or audio	Replacing an entire 12-piece set because one standard bowl broke	Full-set RCV claimed without proof of unavailability or loss in value	Check manufacturer replacement stock and document fair diminution math
Holdback & Actual Spend	Clear Gross RCV, Depreciation, Net ACV, and receipt-release tracking	Treating agreed RCV as unconditional day-one cash payout	Premature holdback demand prior to verified purchase receipts	Track item-level replacement receipts against lesser-of-RCV-or-spent cap

Practitioner Operational Takeaways

• Anchor every Tier 1 and disputed item to a current, in-stock retail LKQ comparable matching material, capacity, and quality tier with saved URL/SKU proof.

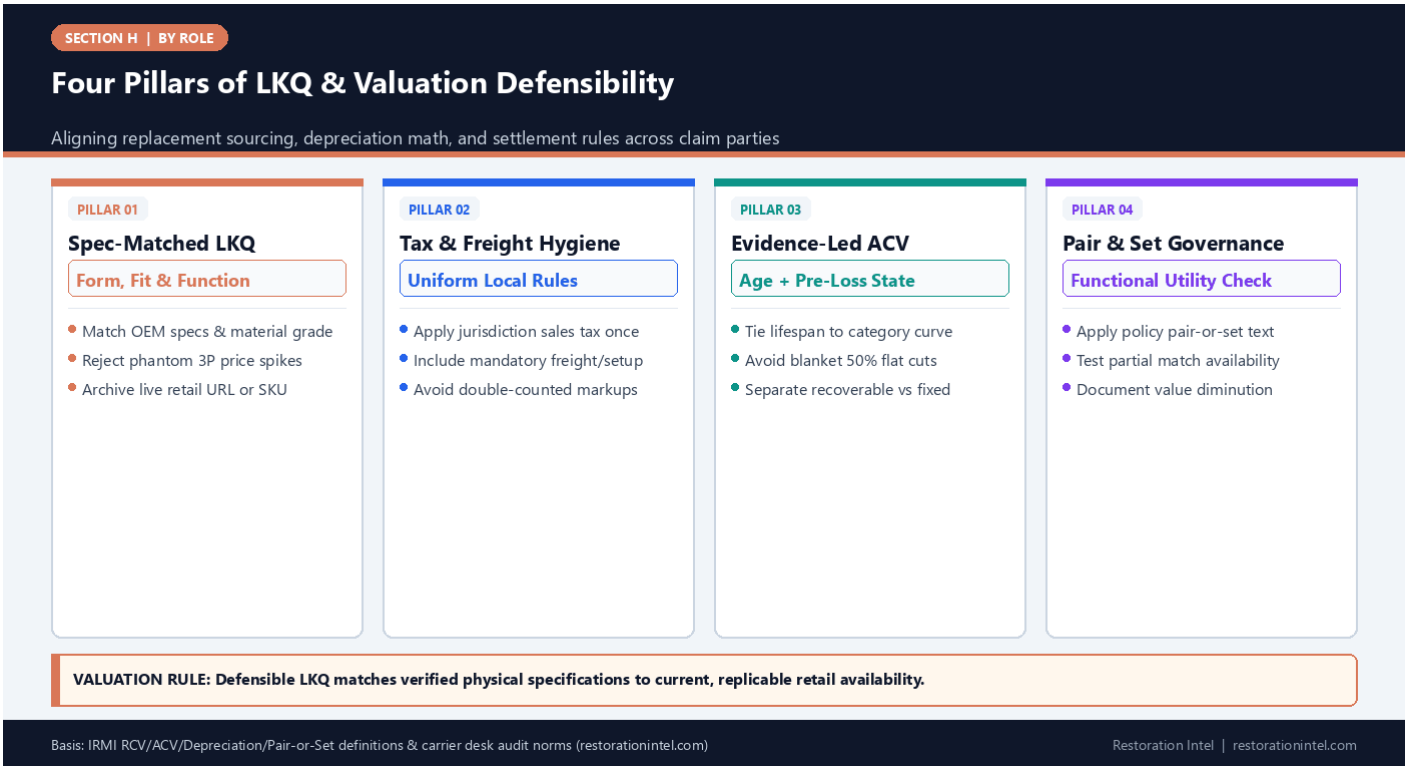
• Audit tax rates, delivery/freight fees, and unit-of-measure multipliers across the entire schedule to prevent double-counting.

• Base depreciation on category useful-life curves adjusted for photographed pre-loss condition rather than blanket percentages or zero-age defaults.

• Apply policy-accurate Pair or Set evaluation, documenting single-piece replacement availability before claiming full-set indemnity.

• Issue line-level variance reason codes on desk reviews and supplements so undisputed ACV funds release without full-file holds.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/adjuster-interface-desk-examiner-ia-public-adjuster-pricing-lkq.md

• **IRMI Insurance Glossary: Replacement Cost Value (RCV):**
https://www.irmi.com/term/insurance-definitions/replacement-cost

• **IRMI Insurance Glossary: Actual Cash Value (ACV):**
https://www.irmi.com/term/insurance-definitions/actual-cash-value

• **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation

• **IRMI Insurance Glossary: Pair or Set Clause:** https://www.irmi.com/term/insurance-definitions/pair-or-set-clause