Constructing a Contents Depreciation Dispute Packet That Desk Examiners Respect

Canonical Web Version: https://restorationintel.com/constructing-a-contents-depreciation-dispute-packet/

Direct Answer: Desk examiners approve depreciation revisions fastest when a dispute packet isolates only the materially distorted lines, organizes each challenge into a standardized three-part proof block (original vs revised basis, objective condition or effective-age evidence, and policy/LKQ citation), and strips out emotional rhetoric or blanket percentage demands.

Field Benchmark & Decision Matrix

Dispute Ground	Typical Examiner Error	Primary Proof Required	Math Correction Method	Rejection Risk If Missing
Category / Lifespan Misassignment	Solid hardwood table placed in particleboard or short-life misc bucket	Joinery/underside stamp photos, brand catalog spec sheet	Re-map to correct useful-life table (e.g., 15-20 yr solid wood)	Adjuster treats furniture as generic medium-grade
Age Transcription or Date-Code Error	10-year age entered as default when appliance serial decodes to 3 years	Rating-plate photo + OEM serial year-code breakdown	Update chronological age to verified manufacture/install date	Default estimated age stands unchecked
Uncredited Rebuild / Maintenance	Reupholstered chair or rebuilt motor depreciated from original shell year	Paid shop invoice + close-up pre-loss condition photos	Substitute documented effective age for chronological age	Examiner views rebuild claim as unverified hearsay
Zero-Depreciation Class Overlooked	Antique chest, fine art, or heirloom sterling depreciated at 50%	Provenance notes, maker marks, appraisal, IRS Pub 547/584 context	Set depreciation to 0% or switch to market-value support	Treated as ordinary used household goods
Active-Use Asset Driven Near Zero	Functioning 15-year-old range or tool set depreciated at 90-100%	Scene photos showing installed/active use + S320 triage log	Apply documented working-condition depreciation ceiling	Line treated as non-functional pre-loss scrap

Practitioner Operational Takeaways

• Filter the carrier schedule by net ACV dollar variance and drop immaterial low-dollar noise before drafting rebuttals.

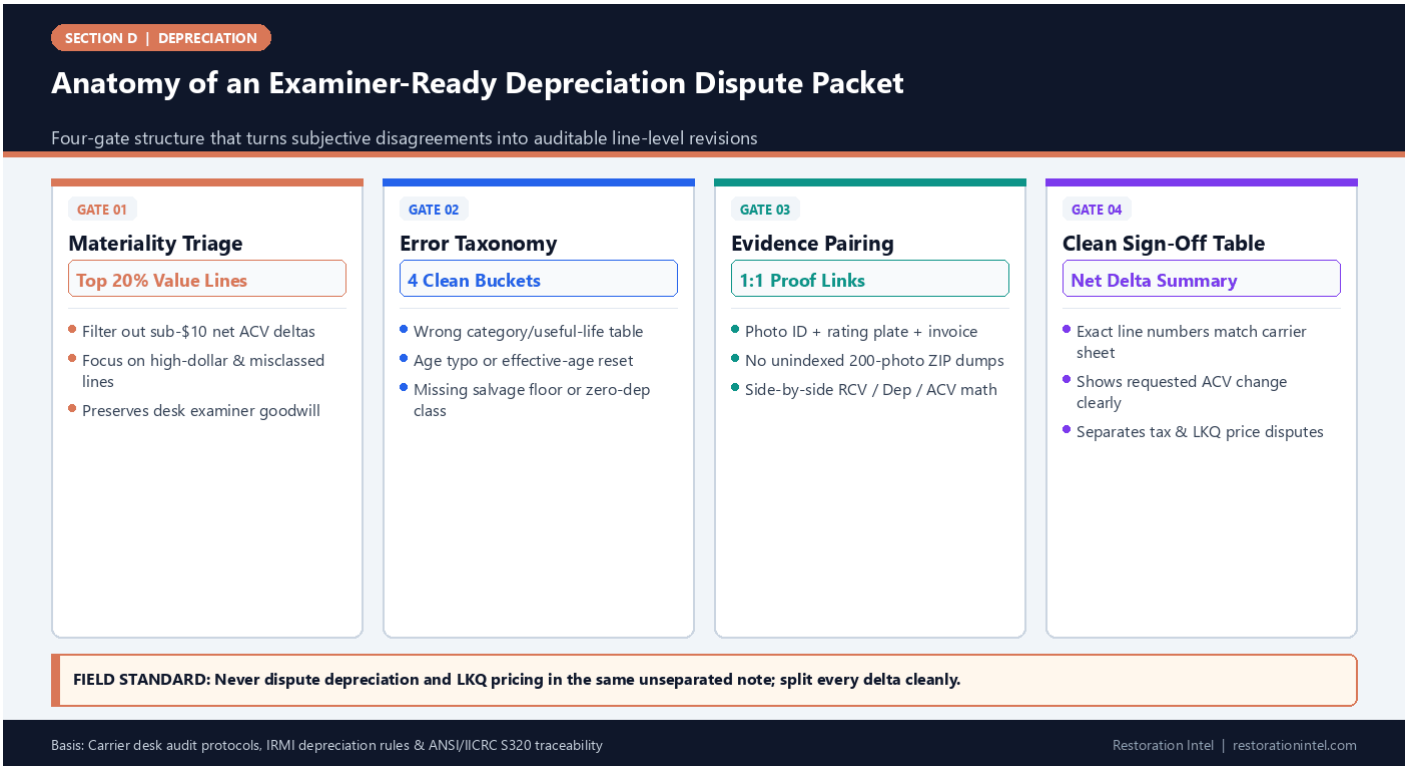
• Separate depreciation percentage disputes cleanly from LKQ replacement pricing and missed-item scope supplements.

• Tag every challenged line with one explicit error bucket (category, age typo, rebuild reset, zero-dep class, or working floor).

• Attach 1:1 line-ID-matched evidence (rating plate, serial decode, repair invoice, or joinery photo) instead of bulk photo dumps.

• Deliver a summary cover page plus a side-by-side reconciliation spreadsheet with an examiner decision column.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/constructing-a-contents-depreciation-dispute-packet.md
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/