Contents Estimator & Claim Packet Specialist: Initial Scope & Loss-Walkthrough Intake

Canonical Web Version: https://restorationintel.com/contents-estimator-claim-packet-specialist-initial-scope-loss/

Direct Answer: At initial scope and loss-walkthrough intake, the Contents Estimator and Claim Packet Specialist defines whether the assignment requires a chain-of-custody pack-out record, a priced total-loss valuation schedule, or both, establishes room and asset-tier capture boundaries with field leads, and locks in carrier-platform formatting rules before crews mobilize.

Field Benchmark & Decision Matrix

Intake Element	Estimator Verification Question	Required Source Input	Field Action Triggered	Risk Prevented
1. Deliverable Mandate	Is the assignment custody/cleaning only, total-loss valuation, or split?	Work authorization & carrier/TPA assignment sheet	Issue single-sentence scope brief to Crew Lead before mobilization	Submitting a pack-out log when adjuster expects priced RCV/ACV
2. Platform & Export Target	Does the claim require XactContents ESX, Symbility export, or itemized XLSX?	Carrier vendor guidelines & adjuster intake note	Configure category tree, tax rate, and room IDs at file creation	Re-keying hundreds of lines between incompatible schemas
3. Structure vs. Contents Line	Where do built-in cabinets, blinds, appliances, and flooring sit?	Structure estimator scope & walkthrough sketch	Tag built-ins as excluded or structure-side on the intake checklist	Double-billing building fixtures inside personal property totals
4. Peril & Triage Profile	Are items facing Cat 1-2 water, Cat 3 sewage, soot/protein, or mold?	PM moisture/peril briefing & initial walkthrough photos	Set non-salvageable photo rules prior to emergency debris haul-off	Discarding ruined goods without model/brand proof for RCV pricing
5. High-Dollar & Sublimit Flags	Are commercial machines, fine art, jewelry, or specialty tools present?	Walkthrough overview & owner initial disclosure log	Assign Tier-1 close-up photography & owner-verification tags	Missing specs on top-decile items that drive over half of loss value
6. Access & Timeline Constraints	Are rooms restricted by structural shoring, hazmat, or utility shutoff?	Site safety briefing & PM schedule	Mark inaccessible zones as Pending/Unresolved in initial packet	Silently omitting rooms or guessing unseen closet contents

Practitioner Operational Takeaways

• Confirm and document the exact deliverable mandate in writing at intake: custody record, priced valuation schedule, or split clean-and-replace file.

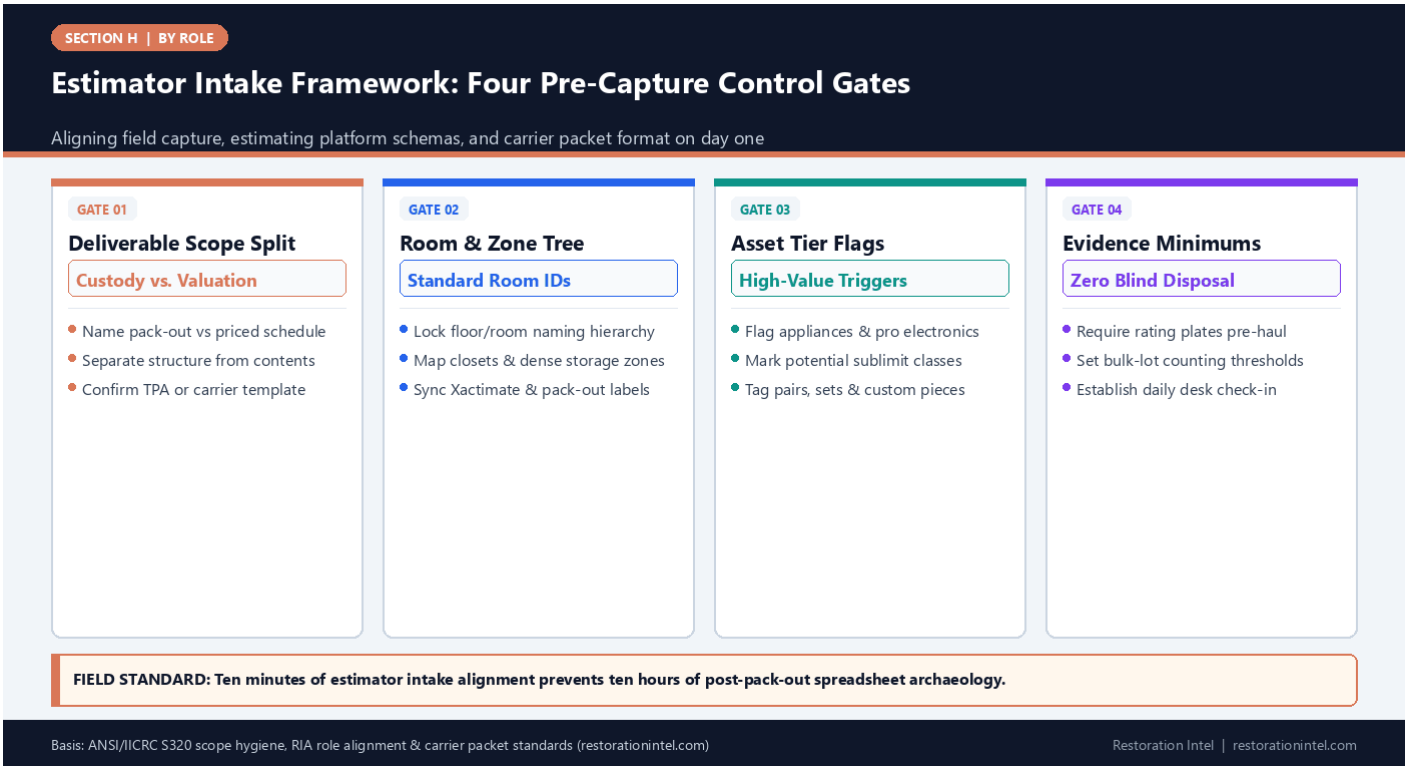
• Align room names, sub-zones, and carrier platform format (XactContents, Symbility, or itemized XLSX) with the structure estimate before capture begins.

• Flag all Tier-1 appliances, electronics, commercial tools, matched sets, and potential sublimit categories for mandatory rating-plate and condition photos.

• Enforce a strict pre-disposal hold requiring clear identity and damage evidence before any non-salvageable item is hauled away.

• Hold a 10-minute day-one intake huddle with the PM and Pack-Out Crew Lead to lock daily photo upload timing and exception escalation rules.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/contents-estimator-claim-packet-specialist-initial-scope-loss.md
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Restoration Industry Association (RIA):** https://www.restorationindustry.org/