Contents Estimator & Claim Packet Specialist: Pricing, LKQ Sourcing & Valuation Defensibility

Canonical Web Version: https://restorationintel.com/contents-estimator-claim-packet-specialist-pricing-lkq-sourcing/

Direct Answer: Defensible contents pricing pairs verified item specifications with current Like-Kind-and-Quality (LKQ) replacements from authorized retailers or platform catalogs, separates Replacement Cost Value (RCV) research from Actual Cash Value (ACV) depreciation math, and documents every tax, freight, and functional-equivalence assumption per line.

Field Benchmark & Decision Matrix

Pricing Scenario	Common Estimator Mistake	Why Adjusters Reject It	Defensible LKQ Standard	Required File Citation
1. Discontinued Appliance or TV	Pricing an inflated vintage reseller listing or guessing a flat round figure	Third-party NOS listings reflect scarcity premiums, not functional replacement	Select current-generation OEM successor matching capacity, wattage, and feature tier	Original model ID + successor SKU, retailer URL, and date
2. Generic / Unbranded Goods	Applying luxury boutique comps to builder-grade or mass-market items	Visible construction (particleboard vs solid hardwood) contradicts luxury pricing	Match observable construction grade, material, and dimensions from field photos	Catalog tier code or comparable national-retailer SKU
3. Third-Party Marketplace Spikes	Using unverified third-party seller prices 2x-3x above normal MSRP	Inflated marketplace bots are easily refuted by standard retail price history	Anchor to manufacturer direct, big-box authorized dealers, or XactContents price list	Authorized dealer name, SKU, regular price, and timestamp
4. Clearance / Flash-Sale Anomalies	Using a single out-of-stock liquidation price as full RCV baseline	Insured cannot actually buy a replacement at an expired closeout price	Use normal prevailing retail pricing for available in-stock equivalent units	Active in-stock product listing at standard retail price
5. Matched Sets & Pairs	Pricing one damaged chair or speaker in isolation without checking set availability	Leaves mismatched unit or ignores policy pair-or-set evaluation rules	Document individual unit RCV plus whole-set replacement pricing when sold only as sets	Set vs single-SKU availability note + IRMI pair-or-set flag
6. Tax & Delivery Omissions	Applying sales tax on half the workbook and leaving freight blank on heavy goods	Creates inconsistent totals and forces manual recalculation at desk review	Apply loss-location tax rate uniformly and document freight on large appliances/furniture	Summary tax table + line-level freight note where applicable

Practitioner Operational Takeaways

• Verify that every priced line carries an explicit LKQ basis naming comparable item specs, source/catalog code, retailer, and lookup date.

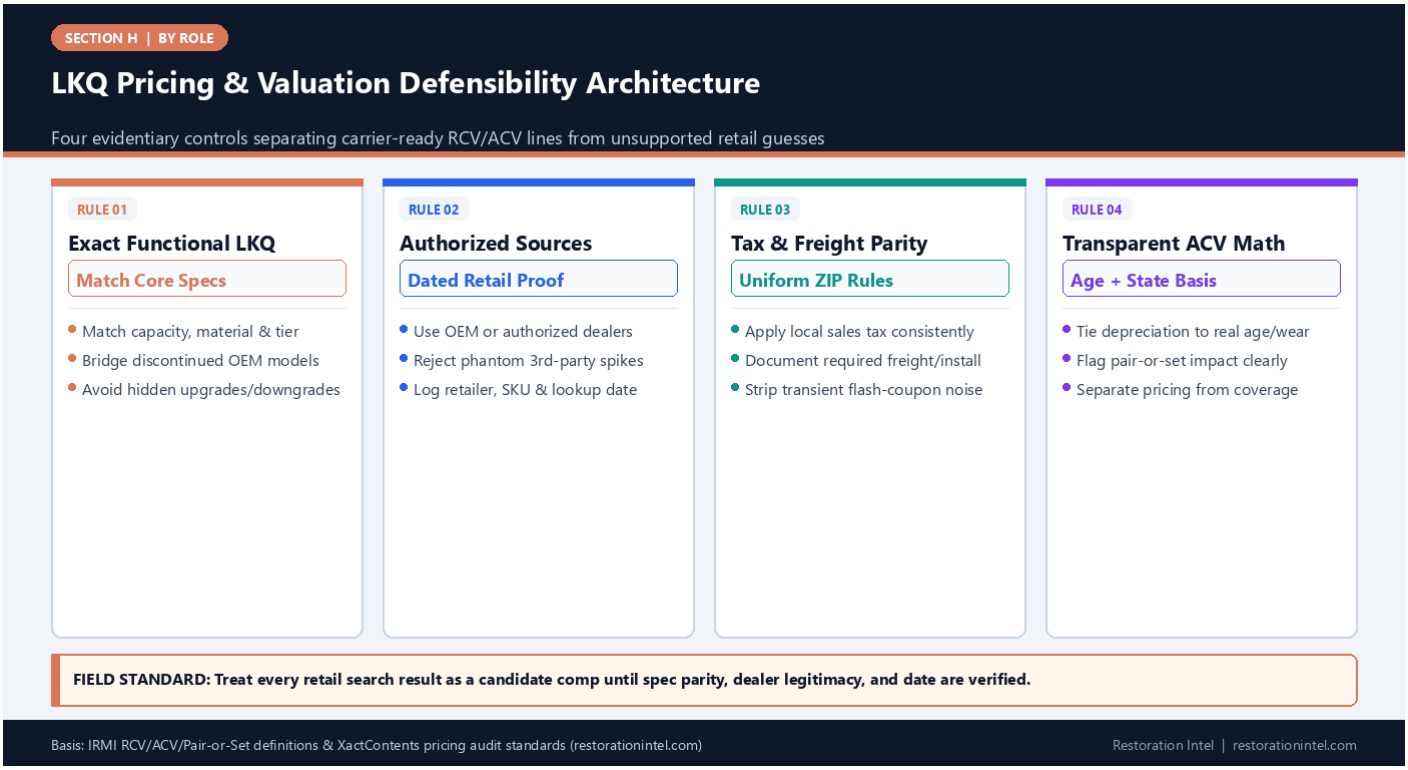
• Match replacement comparables on functional tier, capacity, and material quality while rejecting inflated third-party reseller spikes and expired closeouts.

• Apply loss-location sales tax, shipping/freight, and assembly charges uniformly across all lines with zero double-taxing or silent omissions.

• Populate verified item ages and observable pre-loss condition notes honestly, flagging unknown ages for owner confirmation rather than defaulting to zero.

• Document pair-or-set status and place custom, antique, or weak-comp lines into an explicit Pending Appraisal/Documentation hold rather than guessing prices.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/contents-estimator-claim-packet-specialist-pricing-lkq-sourcing.md

• **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/

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