Contents Estimator & Claim Packet Specialist: Quality Assurance Review & Pre-Submission Audit

Canonical Web Version: https://restorationintel.com/contents-estimator-claim-packet-specialist-quality-assurance/

Direct Answer: Before transmitting any claim packet, the Contents Estimator runs a structured pre-submission QA audit that reconciles row-level arithmetic to cover-sheet totals, strips building components and multi-angle duplicates, verifies photo-to-line traceability, and confirms clean XactContents or Symbility export integrity.

Field Benchmark & Decision Matrix

Audit Domain	Pass/Fail Test Procedure	Common Defect Caught	Corrective Fix Before Send	Adjuster Kickback Prevented
1. Mathematical Reconciliation	Sum Qty x Unit RCV + Tax + Freight independently against cover-page totals	Hard-coded summary totals, hidden filter rows, or broken spreadsheet formulas	Replace static numbers with live verified formulas; re-export PDF/XLSX	Immediate rejection for arithmetic discrepancy
2. Basis Completeness	Filter priced lines for blank source, SKU, URL, or date fields	Round-dollar placeholder guesses ($500, $1,000) left from draft triage	Attach verified LKQ comp or move line to Pending Valuation queue	Unsupported-price deletions across high-dollar lines
3. Building-Component Scrub	Scan rooms for cabinetry, vanities, built-in ovens, blinds, carpet, or trim	Dwelling fixtures captured in room photos mistakenly priced as contents	Remove building items or transfer to structure estimator with cross-note	Coverage rejection & double-scope accusations
4. Duplicate & Count Check	Sort by Room + Category + Unit RCV to spot identical furniture/electronics	Same sofa, TV, or miter saw logged from both overview and detail shots	Verify unique physical units against room panorama and pack-out count	Credibility audit triggered by inflated unit quantities
5. Custody & Disposition Split	Cross-check Item IDs across Cleaning Scope, Total Loss, and Box Manifest	Items billed for cleaning also appearing on condemned replacement list	Enforce mutually exclusive disposition tags; scrub overlapping IDs	Double-billing disallowance & payment hold
6. Export & Attachment Check	Open final PDF, XLSX, ESX, and photo index on a clean viewer before sending	Corrupted photo hyperlinks, truncated descriptions, or missing legend tabs	Re-package relative paths/embedded PDFs and verify readable filename order	Administrative stall before adjuster even opens pricing

Practitioner Operational Takeaways

• Clear all filters and verify live formula parity across Extended RCV, Depreciation, Net ACV, tax, and cover-sheet subtotals to the exact cent.

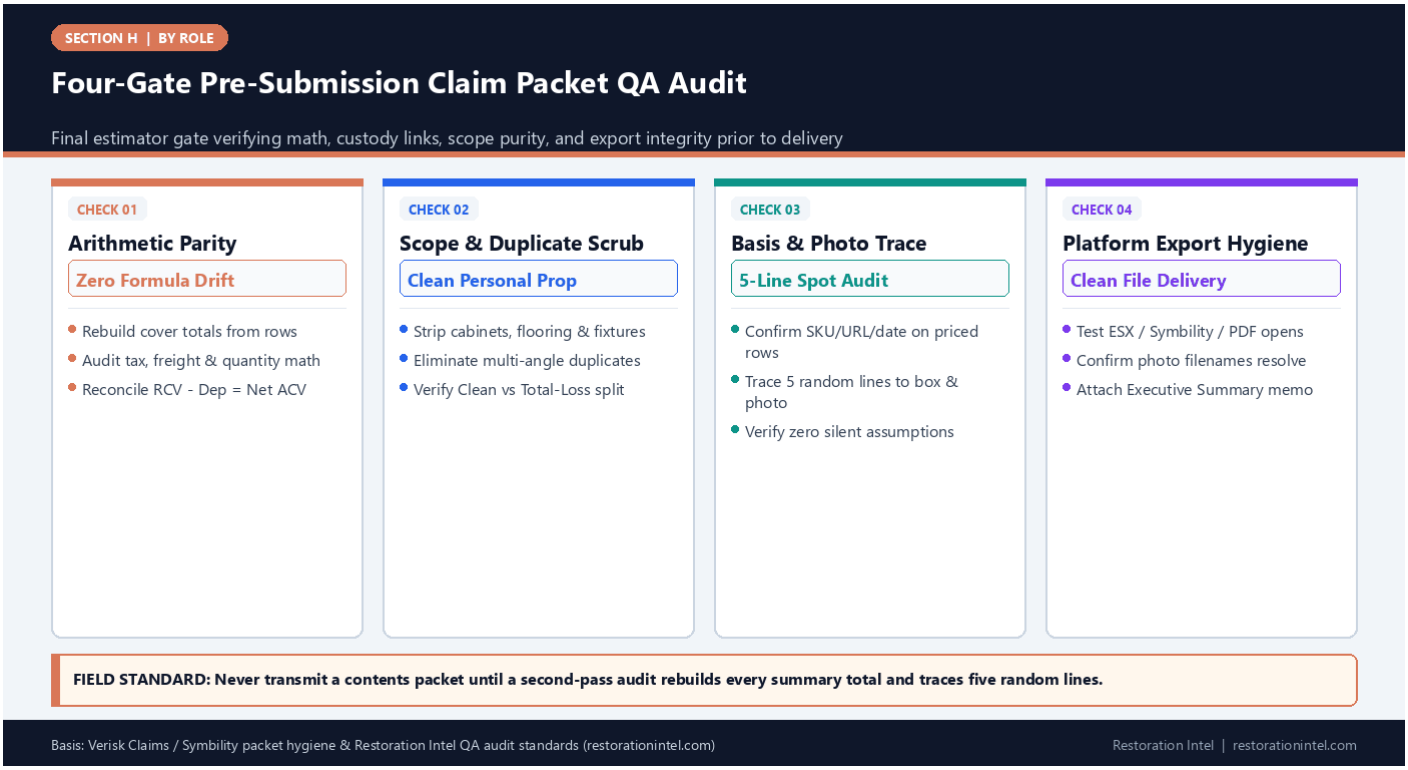
• Scrub personal property tabs to remove permanently affixed building components and eliminate multi-angle duplicate entries.

• Confirm zero blank price-basis cells on priced lines and move any unsupported or pending items into an explicit Pending/Unresolved tab.

• Execute a 5-line random cold-reader spot audit tracing description, photo proof, LKQ comp, and Box/Vault or disposal ID end-to-end.

• Bundle an Executive Summary cover memo, native platform export, clean PDF/XLSX schedule, and indexed photo/custody logs into a verified archive.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

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

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

• **Symbility Claims Support Portal:** https://support.symbilityproperty.com/en/support/home

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **Verisk Property Claims Solutions:** https://www.verisk.com/solutions/claims/