What Do I Do When My Estimate Doesn’t Match the Adjuster’s?

Canonical Web Version: https://restorationintel.com/estimate-doesnt-match-adjusters/

Direct Answer: The short answer: don’t argue the bottom line — compare the two estimates line by line, identify exactly which items differ, and work each difference on its own evidence. Most mismatches come down to a handful of missing items or quantity disagreements, not a fundamental conflict. The escalation path is conversation.

Field Benchmark & Decision Matrix

Operational Stage	Field Focus in This Guide	Documentation Requirement	Verification Gate
1. First: this is normal, not an attack	The short answer: don’t argue the bottom line — compare the two estimates line by.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
2. Step 1: compare line by line, not total	Two estimates on the same loss disagreeing is the default state of insurance.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
3. Step 2: work each bucket on its evidence	Here’s the part that simplifies everything: you’re both pricing from the same.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission
4. Step 3: the escalation ladder	Get both estimates in writing — itemized, in Xactimate format — and lay them side by.	Timestamped photos, measurements & scope notes	Cross-check against primary standard prior to submission

Practitioner Operational Takeaways

• Confirm scope boundaries and loss classification for: What Do I Do When My Estimate Doesn’t Match the Adjuster’s?.

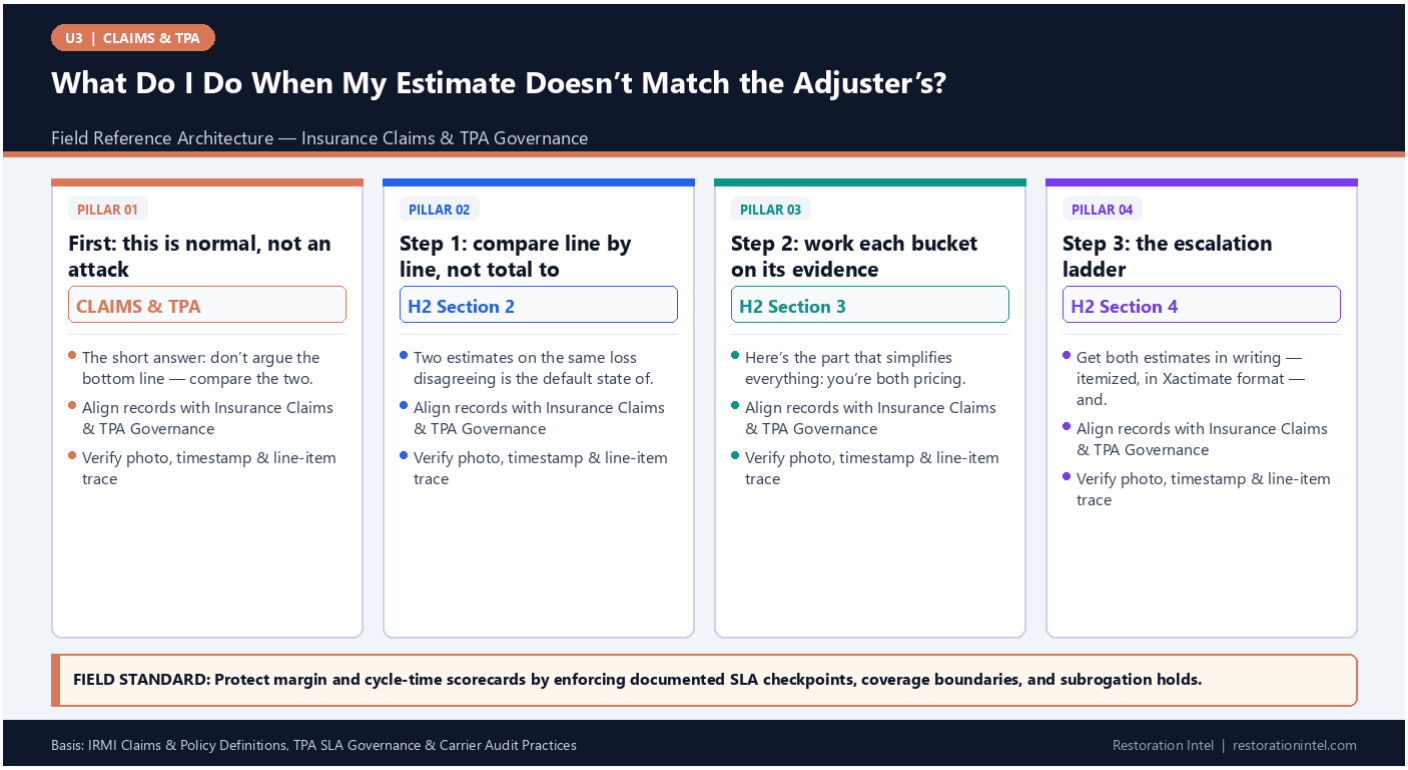
• Capture timestamped field photos, measurements, and serial/assembly notes before mobilization or tear-out.

• Tie every line item or operational recommendation to primary references (IRMI Insurance Glossary, IRMI Insurance Glossary).

• Verify internal cross-links and preserve all customer intake/compliance forms intact on the canonical page.

• Export and attach the Print-First PDF field brief and verify the sibling Markdown twin (.md) resolves HTTP 200.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/estimate-doesnt-match-adjusters.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: Subrogation:** https://www.irmi.com/term/insurance-definitions/subrogation