Field Guide: Claim Submission Packet QA Checklist (Pre-Send Estimator Gate)

Canonical Web Version: https://restorationintel.com/field-guide-claim-submission-packet-qa-checklist/

Direct Answer: Before transmitting any contents claim packet to a carrier, TPA, or public adjuster, the senior estimator must pass six hard gates: arithmetic and tax/freight parity, room-to-box custody trace, cleanable vs. total-loss pile separation, LKQ source verification on high-value lines, zero unverified closed-box guesses, and synchronized photo-to-line numbering.

Field Benchmark & Decision Matrix

QA Gate	Exact Items to Verify	Pass Criteria	Common Pre-Send Failure	Immediate Fix Before Send
1. Arithmetic, Tax & Freight Parity	Line extensions, quantities, depreciation holdbacks, local loss-ZIP sales tax, shipping/rigging	Line sum rebuilds cover sheet total to the penny; tax applies uniformly at loss ZIP rate	Double-taxing retail URLs or omitting freight on heavy appliances/gym gear	Reset tax flags globally; break out verified LTL freight cleanly
2. Disposition Pile Separation	Clean & Return vs. Non-Salvageable Total Loss vs. Unresolved / Pending OEM Quote	Three distinct sections or clean status column; zero mixed cleaning + replacement on same item	Charging pack-out cleaning labor AND replacement RCV on the identical sofa	Reconcile disposition tags; move unresolved specs to explicit supplement hold
3. Tier-1 LKQ & Rating-Plate Audit	All lines >= $300-$500, electronics, tools, appliances, and sublimit goods	100% carry verified brand/model or clear spec tier + authorized dealer comp w/ date	Phantom 3rd-party marketplace SKU spikes or generic 'TV - Large' placeholder text	Replace reseller outliers with authorized current-gen LKQ match + snapshot
4. Custody & Sealed-Box Hygiene	Vault/box barcode mapping, non-salvage in-place photos, closed homeowner totes	Pack-out lines link to Box/Vault ID; disposed lines carry in-place proof; zero guessed tote contents	Itemizing 20 unverified ornaments inside a taped cardboard box marked 'Xmas'	Revert sealed totes to `[UNOPENED - VERIFY]` until physically unpacked & shot
5. Policy & Special-Limit Flags	Jewelry, firearms, cash, fine art, commercial BPP, hazmat exclusions, subrogation holds	Sublimited and excluded items segregated cleanly with zero silent category burying	Hiding a $4,000 commercial camera or firearm collection inside 'Living Room Misc'	Tag sublimit category explicitly and verify bailee/hazmat exclusion notes
6. Binder Assembly & File Naming	Cover summary sheet, ESX/Excel/PDF exports, labeled photo folders, signed authorizations	Consistent Claim #, readable filenames, working hyperlinks/PDFs, signed Chain-of-Custody	Broken local `C:\` image paths, missing work auth, or raw unnumbered IMG_4921.jpg dumps	Package self-contained PDF/ZIP binder and run a 5-line random spot trace

Practitioner Operational Takeaways

• Verify full arithmetic parity (unit price x quantity, local loss-ZIP sales tax, and freight) between line items and the cover summary sheet.

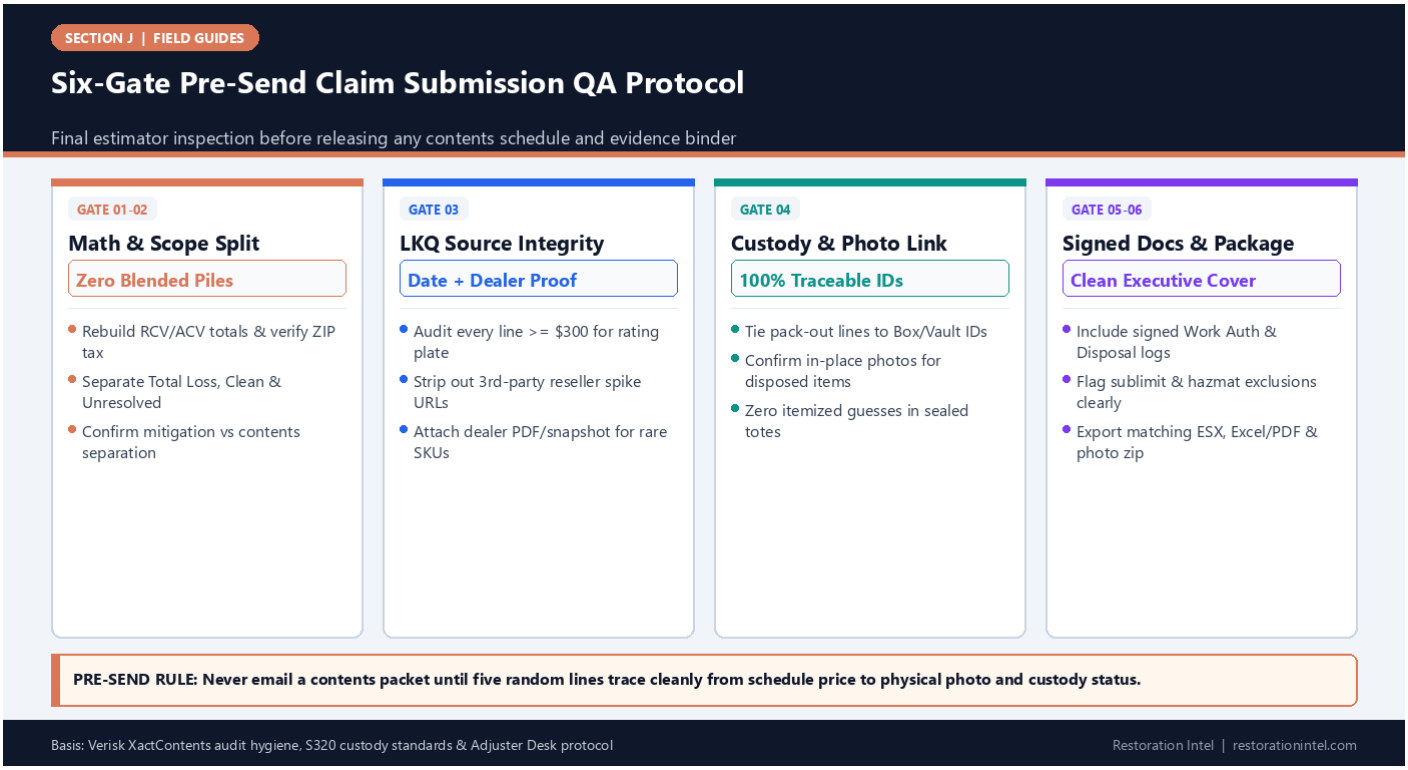
• Separate Clean & Return, Total-Loss Replacement, and Pending/Unresolved lines into distinct totals with zero duplicate cleaning/replacement charges.

• Audit 100% of Tier-1 lines (>=$300-$500) for legible brand/model proof, valid condition grades, and authorized dealer LKQ links (zero 3rd-party reseller spikes).

• Trace every packed line to a Box/Vault ID and every disposed line to an in-place photo plus signed disposal authorization.

• Run the 5-Line Random Trace test across exported schedule, photo folder, and custody sheet before hitting Send.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/field-guide-claim-submission-packet-qa-checklist.md
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **Verisk Property Claims Solutions:** https://www.verisk.com/solutions/claims/
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/