Preparing the Final Contents Valuation Summary Sheet for Fast Carrier Sign-Off

Canonical Web Version: https://restorationintel.com/final-contents-valuation-summary-sheet-carrier-signoff/

Direct Answer: Fast carrier sign-off depends on an executive summary sheet that reconciles room-by-room totals, recoverable vs non-recoverable depreciation, sales tax, Coverage C sublimit caps, salvage credits, and debris haul-off exclusions onto one auditable cover page linked 1:1 to photo and invoice proof.

Field Benchmark & Decision Matrix

Summary Block	Key Fields Displayed	Reconciliation Check	Why Examiners Require It	Common Pre-Send Mistake
1. Policy & Valuation Metadata	Insured, Claim #, DOL, Price List ZIP/Date, Tax %, HO 04 90 status, Cov C Limit	Matches declarations page and carrier file header	Confirms valuation rules & tax rate before opening line tabs	Omitting whether RCV endorsement is active or quoting wrong tax rate
2. Scope Track Split	Restorable Cleaning Scope (S320) vs Total-Loss Replacement Schedule	Zero duplicate items between pack-out cleaning & total loss	Prevents paying cleaning labor AND replacement RCV on same item	Leaving cleaned items inside the total-loss RCV spreadsheet
3. Gross RCV + Tax & Freight	Merchandise Subtotal, Delivery/Installation, Applicable Sales Tax, Gross RCV	Sum of room tabs = Gross RCV to exact cent	Verifies tax wasn't applied twice on web overrides	Including tax-paid checkout screenshots inside taxed unit column
4. Depreciation & Holdback Split	Gross RCV - Recoverable Dep - Non-Recoverable Dep = Gross ACV	Recov Dep + Non-Recov Dep = Total Dep	Separates immediate ACV cash payout from receipt-gated holdback	Treating antiques/memorabilia as recoverable depreciation
5. Sublimits, Salvage, & Deductible	Sublimit Excess Cuts, Owner-Retention Salvage Credits, Deductible	Gross ACV - Caps - Salvage - Deductible = Net ACV Check	Produces exact payable initial disbursement figure	Subtracting deductible inside individual sublimit lines
6. Evidence & Addendum Index	Photo Folder Map, Live-Comp PDF Count, Disposal/Retention Sign-Offs	100% Tier 1 lines carry linked photo & comp ID	Lets examiner spot-check high-dollar lines in under 5 minutes	Sending unindexed ZIP dumps with mismatched line numbering

Practitioner Operational Takeaways

• Front-load a one-page Executive Valuation Summary showing policy metadata, room rollups, tax rate, and exact RCV-to-Net-ACV waterfall.

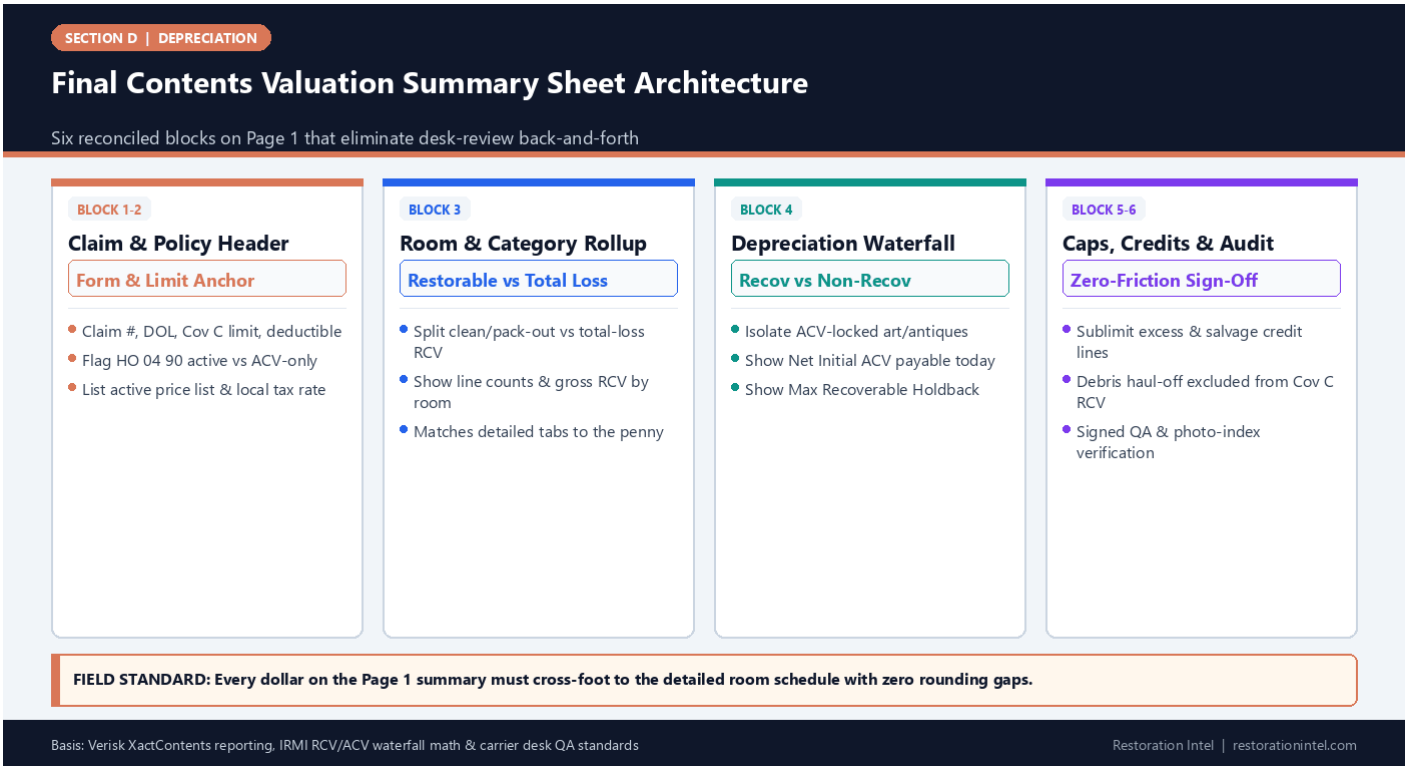
• Cross-foot all room and category tabs to Page 1 totals with unlocked Excel formulas and zero rounding discrepancies.

• Verify zero overlap between ANSI/IICRC S320 restorable cleaning manifests, total-loss replacement lines, and debris haul-off invoices.

• Isolate Coverage C sublimit cuts, owner-retention salvage credits, prior advances, and the policy deductible on distinct waterfall lines.

• Run a final pre-send QA pass confirming zero blank age/condition fields, zero 'Qty 1 Misc Lots,' and 1:1 photo/comp linkage on all Tier 1 lines.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/final-contents-valuation-summary-sheet-carrier-signoff.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

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