First-Pass Adjuster Acceptance Rate: Defining the Industry Metric That Actually Drives Cash Flow

Canonical Web Version: https://restorationintel.com/first-pass-adjuster-acceptance-rate-contents-claims/

Direct Answer: First-Pass Adjuster Acceptance Rate tracks the percentage of contents schedules approved for payment without revision kicks, price-proof challenges, or custody disputes — making it the clearest leading indicator of pack-out cash velocity and unbilled rework drag.

Field Benchmark & Decision Matrix

Outcome Tier	Carrier Desk Behavior	Cycle-Time Impact	Common Contributing Defect	Recommended Ledger Action
Pass — Clean First Submission	Approved as submitted or minor <= 3% unit/tax rounding tweak	Baseline payout velocity	100% photo linkage, verified Tier-1 serials, clean LKQ dealer proofs	Log Pass; archive template as training benchmark
Conditional Pass — Minor Clarification	1–2 targeted questions answered inside 24 hrs via email	+3–7 days DSO	Single unclear garage lot photo or missing warranty/manual backup	Track minor tag; refine field intake rule
Kick — Documentation Deficiency	Schedule held pending site return photos or teardown proof	+14–30 days DSO	Condemned items lacked pre-disposal macro damage evidence	Hard QA stop; audit crew pre-disposal gate
Kick — Pricing / Scope Challenge	Wholesale hair-cuts on Tier 1 assets or category disallowance	+21–45 days DSO	Inflated 3rd-party SKU comps or generic box dumps without breakdown	Retrain estimator on LKQ & tree rules

Practitioner Operational Takeaways

• Log every submitted contents packet in an acceptance ledger recording submission date, first carrier response, and any revision kick reasons.

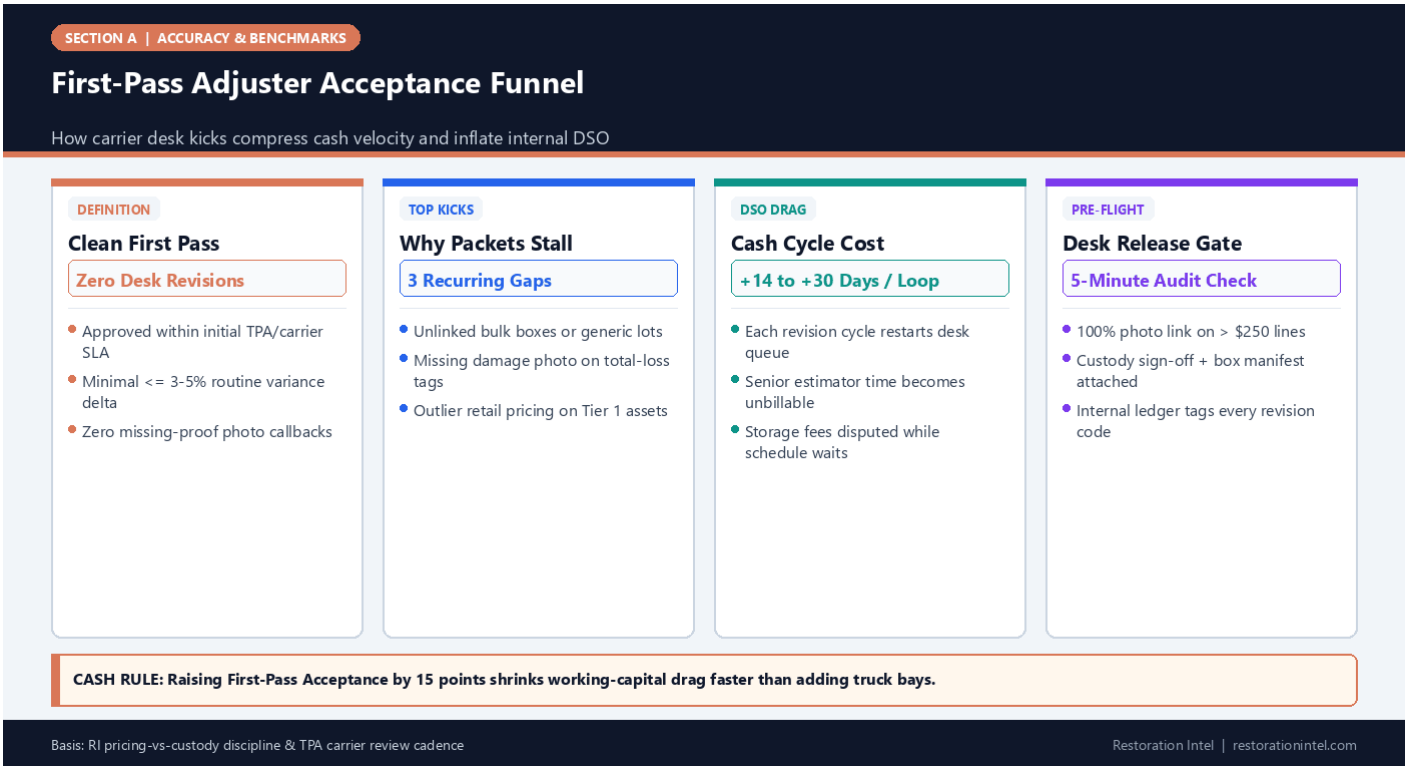
• Treat zero-revision approval (or <= 3 percent minor clerical reconciliation) as the only true First-Pass Acceptance win.

• Enforce a mandatory pre-submission QA audit covering Tier-1 model photos, non-salvageable peril proof, and box-lot overview shots.

• Audit third-party pricing outlier flags before uploading XactContents or Symbility files.

• Feed recurring carrier adjustment patterns straight back into field crew pre-pack checklists weekly.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/first-pass-adjuster-acceptance-rate-contents-claims.md
- **Verisk Property Claims Solutions:** https://www.verisk.com/solutions/claims/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **Restoration Industry Association (RIA):** https://www.restorationindustry.org/
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/