From Pre-Loss File to Day-1 Claim Schedule: How Estimators Reconcile Surviving vs Damaged Items After a Loss

Canonical Web Version: https://restorationintel.com/pre-loss-file-day-1-claim-schedule-estimators-reconcile/

Direct Answer: Estimators convert a pre-loss baseline into a Day-1 claim schedule by locking the room tree, partitioning every baseline asset into four live disposition buckets, attaching fresh forensic damage proof, and adding post-baseline acquisitions without double-counting.

Field Benchmark & Decision Matrix

Reconciliation Disposition	Meaning on Loss Site	Pre-Loss Asset Data Used	Post-Loss Evidence Required	Estimating Software Treatment
1. Surviving / Undamaged	Item sits in unimpacted room or sealed closet with zero smoke/water contact	Baseline row confirms presence & location	Quick room-integrity photo showing clean threshold / closed door	Mark 'Not Damaged - Excluded' so adjuster sees complete audit
2. On-Site Protect / Manipulate	Undamaged or lightly dusted item requiring poly cover or room-flip during rebuild	Room index & heavy-item dimensions	Before/after room-shift photos documenting floor clearance	Price manipulation/protection hours only; zero replacement claim
3. Restorable Pack-Out	Sooted, damp, or exposed item economically cleanable off-site	Brand, material tier, pre-loss condition baseline	Post-loss damage photo + barcode box/item custody tag	Link pack-out tag ID to cleaning, deodorizing, and vault lines
4. Non-Salvageable Total Loss	Swollen MDF, Cat 3 porous, heat-damaged, or economically underwater asset	Exact OEM model, age, invoice, pre-loss condition	Post-loss failure macro + witness-bin photo prior to disposal	Populate RCV/ACV replacement line with LKQ spec & age
5. Consumed / Missing + Net-New Delta	Vaporized in fire, washed out by flood, or bought after last baseline refresh	Pre-loss photo/video/invoice proves consumed item existed	Remnant/ash-zone photo for consumed; new receipts/remains for delta	Flag 'Consumed in Loss' or 'Post-Baseline Addition' clearly

Practitioner Operational Takeaways

• Clone the original pre-loss baseline into a dated loss-reconciliation workbook on Day 1 without altering the original archive.

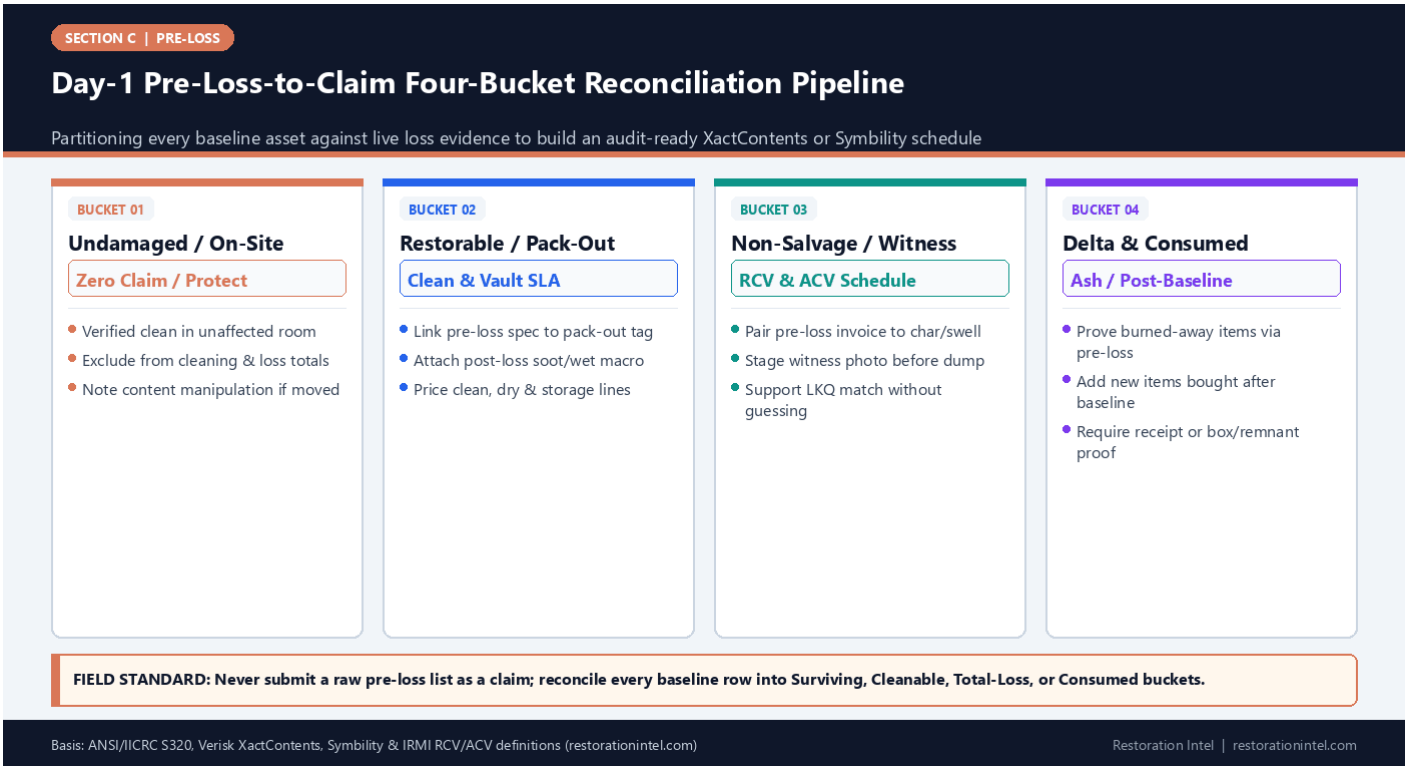
• Classify every room on site as Direct Loss, Secondary Exposure, or Unaffected before pack-out tagging begins.

• Partition 100% of baseline rows into Surviving, On-Site Manipulate, Restorable Pack-Out, Total Loss, or Consumed/Removed Prior.

• Attach both pre-loss spec/invoice proof and post-loss forensic damage/witness photos to every claimed line item.

• Flag post-baseline acquisitions separately with receipts/remains and run a duplicate check preventing cleaning-plus-replacement overlap.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/pre-loss-file-day-1-claim-schedule-estimators-reconcile.md
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **Symbility Claims Support Portal:** https://support.symbilityproperty.com/en/support/home
- **IRMI Insurance Glossary: Replacement Cost Value (RCV):** https://www.irmi.com/term/insurance-definitions/replacement-cost