Pricing Variance in Contents Schedules: Separating Capture Errors from Catalog Drift

Canonical Web Version: https://restorationintel.com/pricing-variance-contents-schedules-capture-vs-catalog-drift/

Direct Answer: Total pricing variance on a contents claim is the sum of physical capture misses, catalog SKU drift, regional tax/freight mismatches, and Quality-Tier translation errors — and mixing these four sources makes estimating teams fix the wrong workflow.

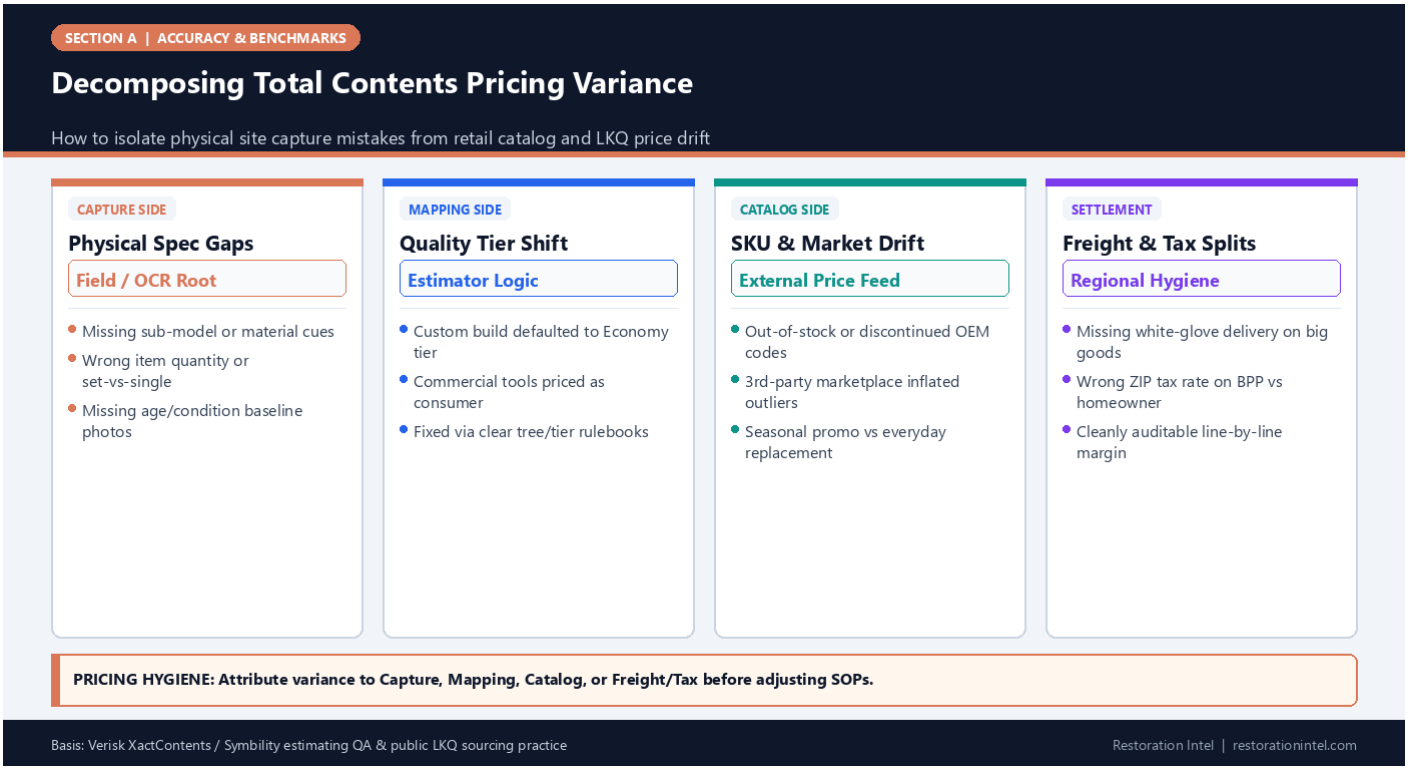
Field Benchmark & Decision Matrix

Variance Source	Root Cause	Typical Carrier Red Flag	Department Owner	Diagnostic Verification Check
1. Physical Identity Error	Wrong brand, missing capacity, obscured model tag, wrong count	'No proof of Pro-Series model; priced standard unit'	Field Crew	Check raw site photo — does visual proof actually support submitted description?
2. Quality Tier Translation	Generic description pushed into wrong price-list preset	'Upgraded custom pricing without material documentation'	Contents Estimator	Compare material/brand cues in photo against selected Economy/Avg/High/Custom tier
3. Catalog / Marketplace Drift	Phantom third-party reseller links or discontinued SKU inflation	'Item available from authorized dealer at 40% lower RCV'	Pricing Database / QA	Cross-check LKQ match across two authorized mainstream retailers
4. Tax, Freight & Setup Gap	Missing regional sales tax or LTL delivery/installation fees	'Shipping disallowed without bulky freight documentation'	Estimator / Billing	Verify loss ZIP tax table and manufacturer shipping terms on large goods

Practitioner Operational Takeaways

- Tag every post-submission carrier adjustment internally as Capture Error, Quality Tier Shift, Catalog Drift, or Tax/Freight.
- Filter out inflated third-party reseller outliers on discontinued SKUs; price current functional LKQ equivalents instead.
- Attach verified authorized-retailer screenshots/URLs for any replacement line above $250 RCV.
- Verify loss-site ZIP sales tax rate and delivery/white-glove freight inclusions before exporting final schedules.
- Maintain consistent Estimating vs Claim Custody separation as emphasized in pricing-vs-custody operational reviews.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/pricing-variance-contents-schedules-capture-vs-catalog-drift.md

• **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/

• **Verisk Property Claims Solutions:** https://www.verisk.com/solutions/claims/

• **Symbility Claims Support Portal:** https://support.symbilityproperty.com/en/support/home

• **Restoration Industry Association (RIA):** https://www.restorationindustry.org/