Restoration Project Manager & Contents Division Lead: Pricing, LKQ Sourcing & Valuation Defensibility

Canonical Web Version: https://restorationintel.com/restoration-project-manager-contents-division-lead-pricing-lkq/

Direct Answer: Restoration Project Managers and Division Leads protect schedule credibility and claim velocity by enforcing verifiable Like-Kind-and-Quality (LKQ) retail sourcing, separating restoration labor from RCV/ACV valuation schedules, applying tax and freight consistently, and preventing inflated third-party marketplace comps.

Field Benchmark & Decision Matrix

Valuation Element	Defensible Standard	Common Estimating Pitfall	Carrier Desk Response	Division Lead Audit Action
Discontinued Electronics / Appliances	Match key functional specs (size, panel type, BTU/cu-ft, series tier) to current OEM successor	Pulling inflated vintage collector listings from third-party auction/reseller sites	Examiner rejects comp entirely and replaces with lowest entry-level model	Mandate authorized retailer links + OEM spec comparison note
Custom Furniture & Cabinetry	Anchor to material species, joinery, fabric grade, and documented artisan or trade dealer quotes	Using big-box particleboard catalog items for solid hardwood or custom upholstery	Insured receives drastically understated ACV and files immediate supplement	Require material/maker photos and written dealer quote on >$1,500 lines
Sales Tax & Freight	Apply jurisdictional sales tax uniformly and itemize necessary freight/assembly for heavy goods	Double-taxing catalog totals or adding arbitrary flat shipping percentages	Audit software flags math inconsistencies and delays whole-packet approval	Configure jurisdiction tax rule once per claim and verify freight receipts
Age & Condition Inputs	Record documented age bands and honest pre-loss condition (Good/Average/Fair) with photo backing	Marking 10-year-old household items as age 0 or 'Mint' across the entire schedule	Destroys estimator credibility; triggers 100% line-by-line desk override	Spot-check age distribution curve across rooms before release
Cleaning vs Replacement Economics	Compare verified restoration labor/processing cost against current LKQ replacement RCV	Cleaning a $90 microwave for $140 in labor without total-loss threshold check	Carrier caps payout at RCV and refuses excess restoration labor invoice	Enforce automated cleaning-to-RCV ratio ceiling (typically 60-75%)
Specialty & Commercial Gear	Verify industry dealer pricing, calibration fees, and OEM-authorized replacement quotes	Estimating commercial POS, dental, or shop tools using consumer retail catalogs	Severe undervaluation or coverage-classification dispute under BPP rules	Route specialized commercial assets to vendor/OEM quote desk

Practitioner Operational Takeaways

• Verify that every Tier 1 item (>$500 RCV) carries an authorized national/local retail comp snapshot or OEM dealer quote.

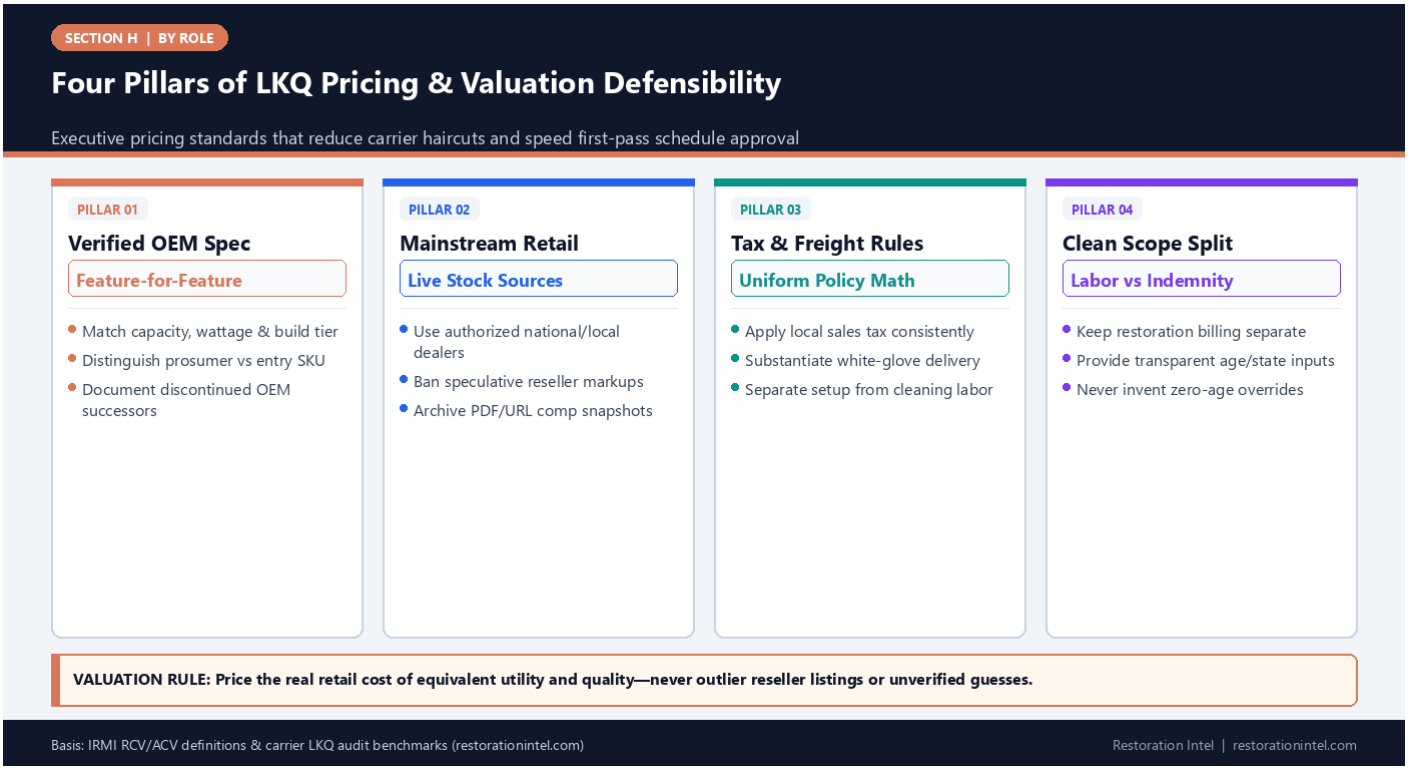
• Ban third-party marketplace scalper listings and unverified out-of-stock prices from LKQ schedules.

• Audit age and pre-loss condition entries across the schedule to eliminate unrealistic blanket zero-age inputs.

• Run a fully burdened cleaning-cost versus RCV check (60–75% band) before authorizing restoration on mid-to-low value items.

• Confirm uniform jurisdictional sales tax, necessary freight, and clear separation between restoration service invoices and RCV/ACV schedules.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):** https://restorationintel.com/restoration-project-manager-contents-division-lead-pricing-lkq.md

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

• **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

• **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value