Structuring Multi-Quote Equipment Packets for Large Commercial Contents Adjusters

Canonical Web Version: https://restorationintel.com/structuring-multi-quote-equipment-packets-large-commercial/

Direct Answer: Commercial adjusters approve large machinery claims fastest when multi-quote packets normalize identical scope boundaries across competing bids, separate hard-to-value total-loss assets from cleanable lines, and present an executive reconciliation matrix linking every quote PDF directly to serial-tagged claim items.

Field Benchmark & Decision Matrix

Cost Component	Why Raw Quotes Diverge	Normalization Rule for Packet Table	Typical Policy / Schedule Bucket	Proof Document Needed
Base Machine & Factory Options	Vendors bundle different chucks, safety packages, or control tiers	List exact OEM model/SKU and itemized factory accessories row-by-row	Scheduled BPP Equipment (RCV / ACV)	OEM spec sheet matching pre-loss rating plate & options
Freight, Rigging & Crane Access	FOB-factory quotes exclude heavy haulage and door/roof rigging	Break out common carrier, liftgate, crane, and inside-set on separate row	Equipment Replacement / Installation Cost	Written rigging & specialized freight quote tied to site access
De-Installation & Debris Haul-Off	Some turnkey bids include tear-out; others assume bare floor	Separate damaged-unit wreck-out from new-unit installation	Debris Removal vs BPP Equipment	Itemized teardown/rig-out estimate + net salvage memo
Controls, Calibration & Commissioning	Vendors omit PLC programming, laser alignment, or OEM startup	Show calibration, safety sign-off, and operator commissioning explicitly	Equipment Replacement / Recertification	OEM commissioning fee schedule & warranty terms
Sales Tax & Customs / Lead-Time Surcharges	Out-of-state vendors omit local use tax; expedited air freight omitted	Apply verified site-jurisdiction tax rate and note standard vs rush freight	RCV / ACV Tax Row vs Extra Expense (BI)	Tax rate verification + vendor lead-time letter for BI desk

Practitioner Operational Takeaways

• Open every multi-quote packet with a one-page Executive Summary linking Asset IDs, serial numbers, and normalized totals.

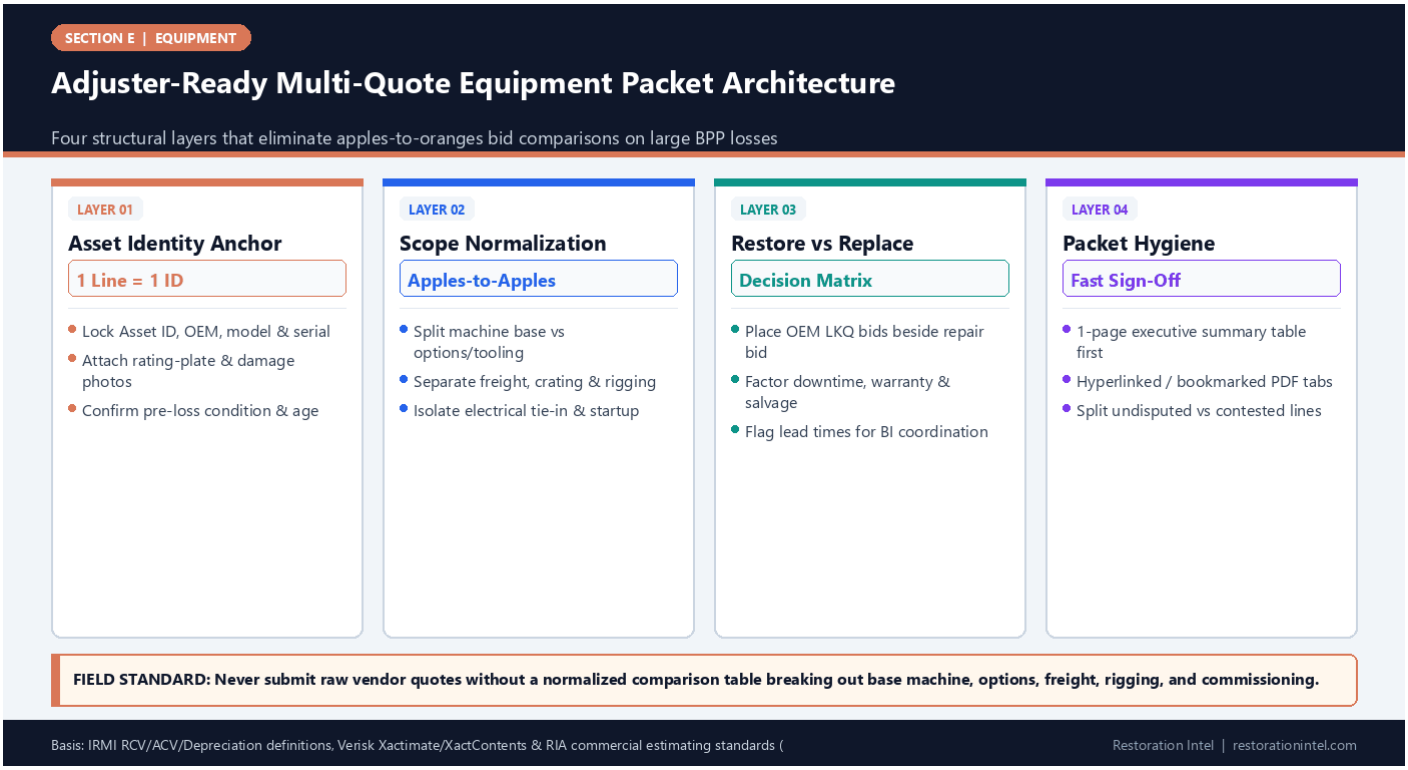
• Normalize competing bids across identical rows: base machine, factory options, freight, rigging/de-install, commissioning, and sales tax.

• Match pre-loss voltage, phase, capacity, and control specifications against rating-plate photos on every replacement or used comp.

• Place restoration quotes beside new OEM and verified used LKQ options with explicit warranty, lead-time, and teardown-supplement notes.

• Separate undisputed equipment items from open engineering/code items into modular packets so partial carrier payments release without delay.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/structuring-multi-quote-equipment-packets-large-commercial.md

• **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/

• **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

• **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation