Taxonomy Mapping: Translating Raw AI Object Labels Into XactContents and Carrier Category Trees

Canonical Web Version: https://restorationintel.com/taxonomy-mapping-ai-object-labels-xactcontents-carrier-trees/

Direct Answer: Raw computer vision labels like 'silver pot' or 'wooden seat' fail insurance review because carrier systems run rigid multi-level category trees, unit-of-measure rules, and age/depreciation tables — making taxonomy normalization one of the most consequential engineering layers in contents AI.

Field Benchmark & Decision Matrix

Raw AI Visual Tag	Critical Disambiguating Question	Normalized Carrier Category Branch	Required Quality & Unit Fields
'Leather Bag'	Everyday backpack/tote vs designer luxury handbag vs laptop briefcase?	Apparel / Accessories vs Scheduled Valuables Check	Unit = EA; Maker/Material tier; Sublimit screen if designer
'Brown Table'	Foyer console, kitchen laminate dinette, or solid walnut dining table?	Furniture -> Dining vs Entryway Tables	Construction material + Quality Tier + Dimensions
'Sneakers'	Single left shoe photographed twice vs complete pair?	Footwear -> Athletic Shoes	Unit = PAIR (PR); Brand/Performance tier
'Metal Box w/ Wires'	Personal desktop PC, medical clinic autoclave, or building HVAC relay?	Electronics / Computers vs Commercial Medical vs Building MEP	Policy boundary check (Contents vs Structure) + Serial/OEM
'Box of Plates'	Single melamine plate vs 12-piece fine bone china place setting?	Dinnerware / Kitchen -> Fine China vs Everyday Dishware	Unit = Place Setting / Set vs EA; Material (Porcelain/Stoneware)

Practitioner Operational Takeaways

• Map every raw visual label into a validated estimating tree category with verified Policy Boundary (Contents vs Structure).

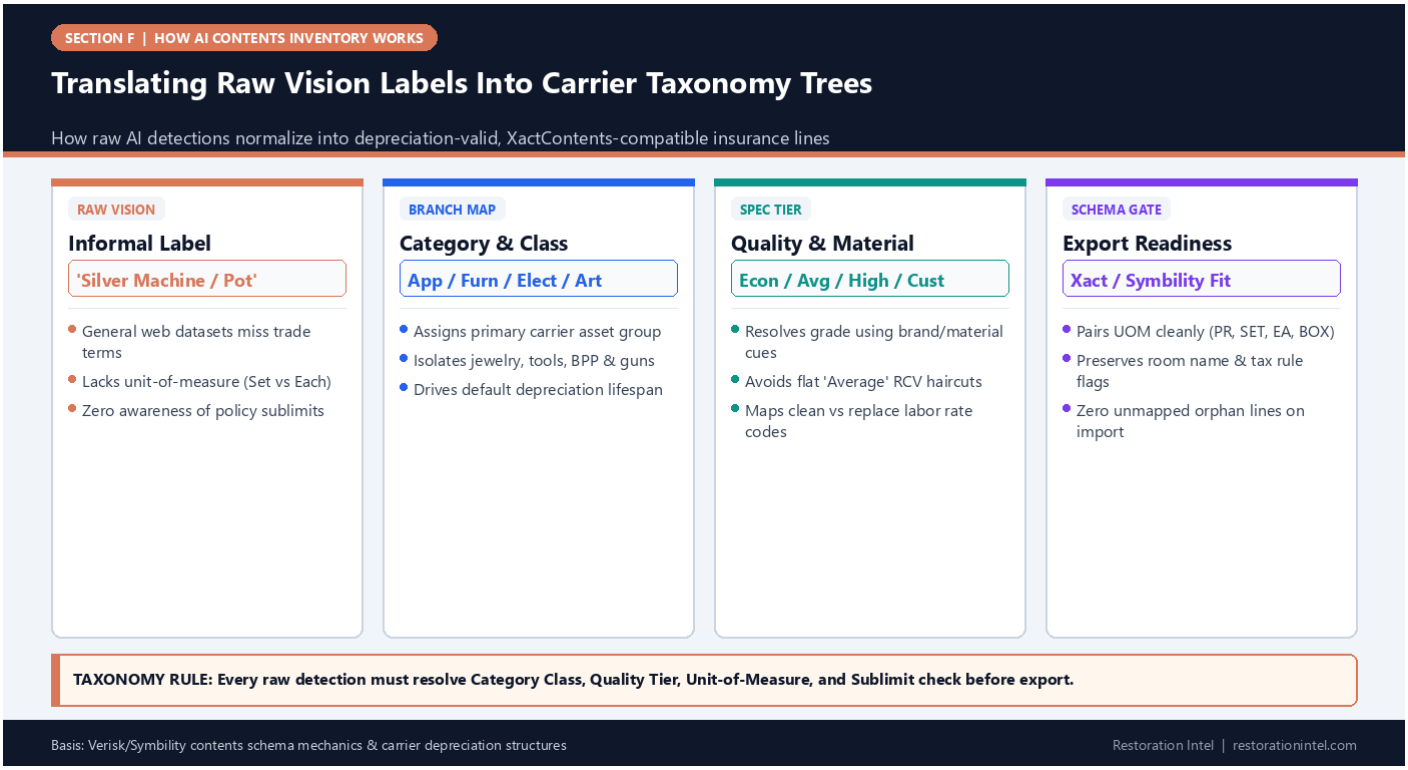
• Enforce explicit Unit-of-Measure governance (EA, PR, SET, LOT) on shoes, curtains, dishware, and grouped hardware.

• Tie Quality Tier assignments directly to OCR brand evidence, material joinery, or field voice tags — avoid blanket defaults.

• Flag sublimit-sensitive branches (jewelry, watches, furs, firearms, silver, commercial BPP) automatically during mapping.

• Test 50-item real exports straight inside XactContents/Symbility to confirm zero dropped fields or category rejections.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/taxonomy-mapping-ai-object-labels-xactcontents-carrier-trees.md

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

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

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

• **NIST AI Risk Management Framework:** https://www.nist.gov/itl/ai-risk-management-framework