Xactimate vs. Symbility: Which Estimator Should a Restoration Shop Run?

Canonical Web Version: https://restorationintel.com/xactimate-vs-symbility/

Direct Answer: For most restoration shops doing insurance work in North America, Xactimate leads because carrier and TPA claims desks mandate its ESX format. Symbility (CoreLogic Claims Connect) remains essential for regional and Canadian carriers running dual-platform TPA programs, requiring multi-carrier shops to train estimators on both databases.

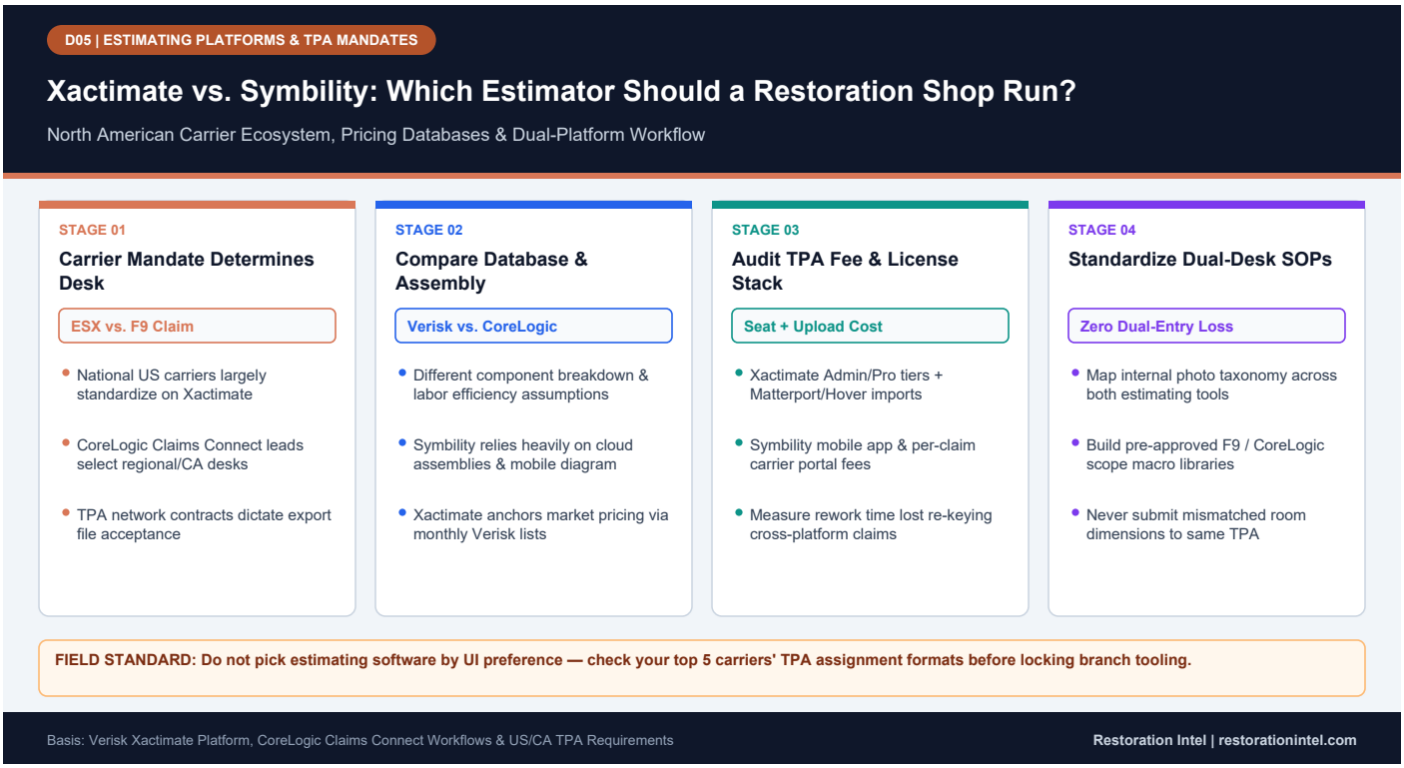
Field Benchmark & Decision Matrix

Comparison Dimension	Xactimate (Verisk)	Symbility / Claims Connect	Shop Operational Takeaway
North American Market Fit	Dominant across major US P&C carriers	Strong in select regional & Canadian TPAs	Let carrier/TPA portal rules drive primary buy
Pricing Database Cadence	Monthly ZIP-level Verisk component lists	Monthly CoreLogic database & assembly sets	Lock DOL price list at intake on either desk
Field Sketch & Integrations	LiDAR mobile, Hover, Matterport ESX import	Integrated cloud canvas + mobile capture	Standardize room naming & photo labels first
Line-Item / Supplement Audit	CAT/SEL codes + F9 inspection flags	Code assemblies + TPA collaboration thread	Verify unit-price inclusions inside both engines
Dual-Platform Overhead	Core estimator seat for 75%+ US volume	Secondary desk when regional TPAs require	Keep clean macro templates synced across both

Practitioner Operational Takeaways

- Audit every TPA master service agreement (MSA) before buying estimator seats — format compliance beats feature checklists.
- Train lead estimators on how Symbility bundles assembly tasks differently from Xactimate CAT/SEL labor yields.
- Capture LiDAR floorplans and room-numbered photos in neutral capture workflows so estimates export cleanly to either desk.
- Maintain mirrored macro checklists (dry-out, containment, fire decon, pack-out) across both platforms to eliminate missed line items.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/xactimate-vs-symbility.md
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **Verisk Claims Solutions & Documentation:** https://www.verisk.com/solutions/claims/
- **How to Write an Estimate in Xactimate (RI #1060):** https://restorationintel.com/how-do-i-write-an-estimate-in-xactimate/