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Advancing Claims Efficiency Through Innovation in Contents Estimation

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New claims tools appear almost daily, and each one promises to make the contents or structural estimation process faster or more accurate. Realizing the value of new software and tools in processing insurance claims requires meaningful adoption and measurable business outcomes. Claims organizations must carefully evaluate whether a new solution delivers value through cost-effectiveness, time savings, improved accuracy, and the ability to integrate seamlessly into existing workflows. In some cases, seeing the full benefit of innovation requires reimagining traditional processes rather than simply modernizing them. Before committing, organizations need to know whether the gains in time and accuracy justify the cost, and whether the solution will work with adjusters' current systems. Sometimes the full benefit comes only from redesigning a traditional process from the ground up.





The reality of contents estimation today

Contents estimation has historically been one of the most manual, time-intensive parts of the claims process. Insureds, adjusters, and contents professionals must identify each item, verify ownership, estimate age and condition, and determine an accurate replacement value.

Newer technologies have improved inventory capture, but capture is only the first step. The bigger challenge is turning a list of items into a reliable, defensible estimate that a claim can be acted on quickly and confidently.

Next-generation contents estimation solutions aim to address that by taking administrative work off the adjuster's desk and improving estimate quality.

How contents estimating is benefiting from innovative solutions:

- Faster inventory capture with less manual data entry
- Reliable search to identify items and validate their values
- Automation of time-consuming tasks such as receipt reconciliation

Addressing these challenges can help claims professionals finish estimates sooner and trust the accuracy and consistency of what they submit.

Effective adoption of technology is critical

Technology alone does not solve the problem. Organizations also need to invest in training and change management, along with communication that connects each new capability to a need users recognize from their own work.

Claims professionals need to understand how the technology works and which

problems it was built to solve. When they see automation remove manual steps from an estimate and speed up claim resolution, they're more likely to change how they work.

Adoption takes hold when technology gives claims professionals back the hours they spent on data entry and validation. They can put that time toward serving policyholders and making informed claim decisions.

What to look for in a contents estimating system

Capture and search improvements get most of the attention, but the quality of the final estimate depends on more. When you evaluate a contents solution, look for:

- **Valuations you can defend.** Each replacement value should trace back to a comparable item and source that holds up when a policyholder or reviewer questions it.
- **Consistent results across your team.** Two adjusters pricing the same item should arrive at the same value.
- **A fit with your existing workflow.** Item data should move into the estimating and claims system your team uses without anyone reentering it.
- **Automation that keeps improving.** New capabilities should arrive as updates to the tool, without a separate implementation.

The next evolution of contents estimation

The next version of XactContents Online starts with two of the most time-consuming parts of contents estimation: manual item entry and searching to identify and value items. Both improvements are designed so users can produce reliable estimates in less time.

If you use XactContents today, your existing license will pick up new capabilities over time. Through ongoing product discovery and XactAI™, we'll continue adding automation for routine tasks and tools that strengthen confidence in valuations.

As AI and automation advance, the aim is to improve how contents claims are documented, valued, and settled. For claims teams, that means less time on routine entry and faster, more consistent outcomes for policyholders.

Bring greater efficiency to contents estimation. Discover how XactContents Online can help your team streamline the process from inventory to estimate.



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