

01 / YOUR DOCUMENTS

Compare the words, then the totals.

Use Estimate A and B as labels; no personal information is needed. Copy the exact document wording, page reference and one status for each entry. Keep the originals.

I Included C Conditional O Omitted U Unclear. Omitted means not shown, not free. An unclear amount stays unresolved, not zero.

What to compare	Estimate A: wording + page + status	Estimate B: wording + page + status
Company / carrier or broker		
Binding or non-binding		
Inventory / quantity basis		
Packing / services included		
Stairs / carry / shuttle		
Pickup / delivery dates		
Storage period / rate / fees		
Valuation option / amount		
Deposit / delivery payment		
Cancellation / refund terms		
Stated total / conditions		

Questions to resolve in writing before comparing totals

First match the origin, destination, inventory, services and access assumptions on the actual estimates. This worksheet does not replace a contract, determine compliance, endorse a mover or predict a final price. Federal references concern covered interstate household-goods moves; local rules vary.

02 / FICTIONAL WORKED EXAMPLE

A lower number is not the full story.

All figures and document excerpts below are invented for education. They are not market averages, real estimates, or a recommendation. The rows deliberately show unresolved differences.

Compare	Fictional Estimate A	Fictional Estimate B
Stated total	\$4,800	\$4,200
Estimate type	"Binding for listed shipment and services"	"Non-binding estimate"
Packing	"Listed packing included"	"Packing: \$200 if requested"
Shuttle	"Shuttle included if needed"	"Shuttle: \$350 if needed"
Valuation	"Full Value Protection selected"	Selection not shown in this example
Storage	Not shown	"Storage if needed"; no rate shown

What the arithmetic does and does not tell you

The stated totals differ by \$600 (\$4,800 - \$4,200). If both listed conditional services on B were requested or required at those stated rates, the shown subtotal would be \$4,750 (\$4,200 + \$200 + \$350). That is only a subtotal of those entries, not a final-price prediction or a delivery-payment calculation.

Do not rank these estimates yet. Their estimate types differ, the valuation selection on B is unresolved, and storage is not fully described on either. A blank or missing rate cannot be priced as zero. Ask both companies to clarify the same shipment, services, conditions and valuation in writing.

Transparent method

Only the fictional entries above were used. No tariff, weight, market rate or unknown charge was guessed. The example illustrates document comparability; it is not research about actual movers or consumer outcomes.

Read the primary sources and the full guide

FMCSA: [Selecting a mover](#). Federal estimate rules: [49 CFR 375.401](#), [375.403](#) and [375.405](#). Binding covers listed work; non-binding final charges follow the actual shipment, services and tariff. Separate rules govern delivery-day collection and changes.