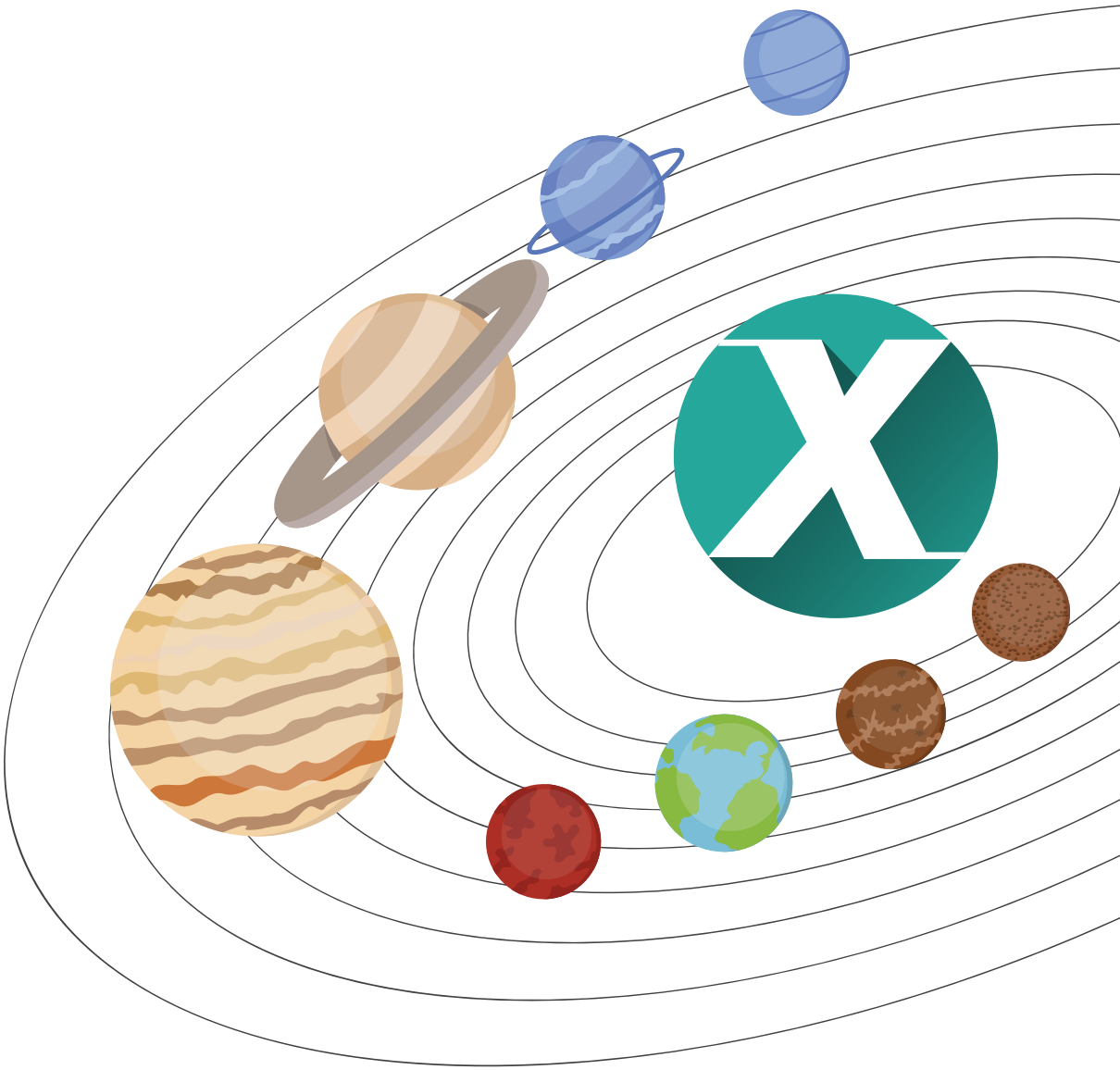

XACTIMATE:
THE HISTORY & THE FUTURE

Published April 2018

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JOIN THE CONVERSATION
@HeyWhatley
Xactimate Ninjas

v49.1

1. What is Xactimate?

Xactimate© is a software system used to estimate mitigation and repair costs for residential and commercial property losses. Insurance companies and restoration contractors use Xactimate's products to handle more than half of all property claims in the United States and Canada.

2. What is Xactware?

Xactware© Solutions provides computer software for professionals involved in estimating all phases of building and repair.

Xactware opened for business in 1986 with Xactimate, its flagship estimating system. Xactimate helped contractors and insurance adjusters estimate repairs much faster and more accurately than ever before. Since Xactimate's introduction, many other software solutions have been introduced to the industry. Today 23 of the top 25 property insurance companies in the U.S. and all of the top 10 Canadian insurers use Xactware property insurance claims tools.[1] In 2006, Xactware was acquired by ISO ("Insurance Services Office").[2]

3. What is the ISO?

Insurance Services Office, Inc. ("ISO") was formed in 1971 with the backing of most of the existing property/casualty insurance companies. The objective was to consolidate and streamline existing intellectual property supporting the industry's products in the marketplace and deliver more current and precise information to aid in property/casualty underwriting.[3] Today, the ISO continues to help insurers with product development, underwriting, and rating functions. In 2008, Verisk Analytics was established to serve as the holding company of ISO and Xactware. In 2009, Verisk executed an IPO and 85.25 million shares were sold by its shareholders, which included American International Group Inc (AIG.N), Hartford Financial Services Group (HIG.N) and ACE Group Holdings.[4]

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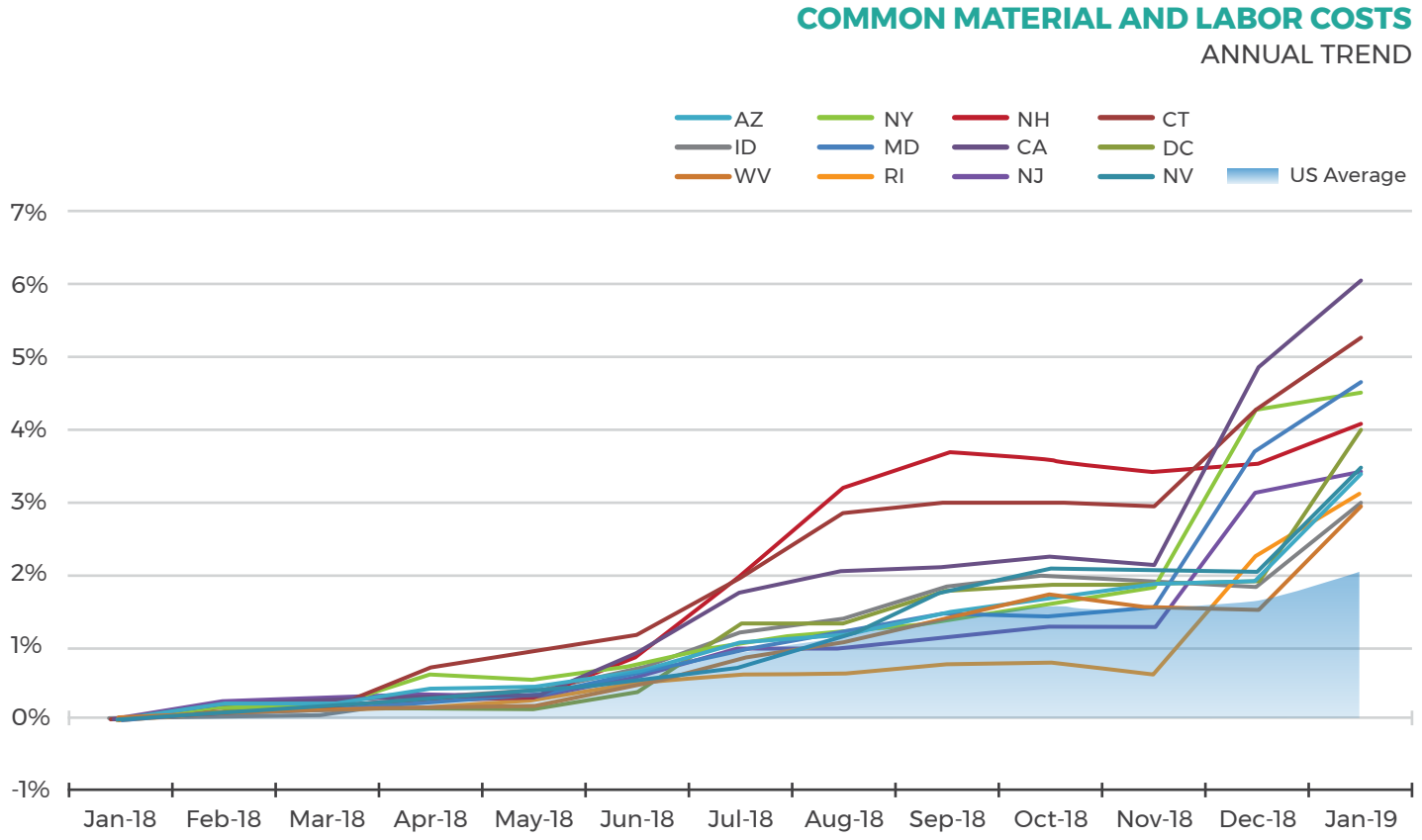
PRICING

4. Pricing Database



Xactimate gives users access to pricing databases for 468 distinct markets throughout the United States and Canada. Xactware publishes and maintains these price lists for both structural repair and cleaning, updating them at least once per quarter.[5]

Each structural repair and cleaning database contains more than 19,500 unit-cost line items. For each line item, Xactimate provides:

- Labor costs
- Labor productivity rates (for new construction and restoration)
- Labor burden and overhead
- Material costs
- Equipment costs
- Contents replacement cost value

The Xactimate price lists seek to contemplate the costs to perform various activities within the confines of the restoration ecosystem e.g., storage, contents packouts & restoration, mold remediation, water extraction, environmental testing, asbestos abatement, repair, etc.

In most regions, a new price list is generated monthly. This updated price list incorporates ~10 new line items and significant modifications to an additional ~30 line items. Traditionally, user feedback is the catalyst for the adoption of new line items and material updates. Although the Xactware pricing department makes every effort to monitor and adjust pricing based on the data at their disposal, it is incumbent upon the user base to provide feedback informed by regional realities.

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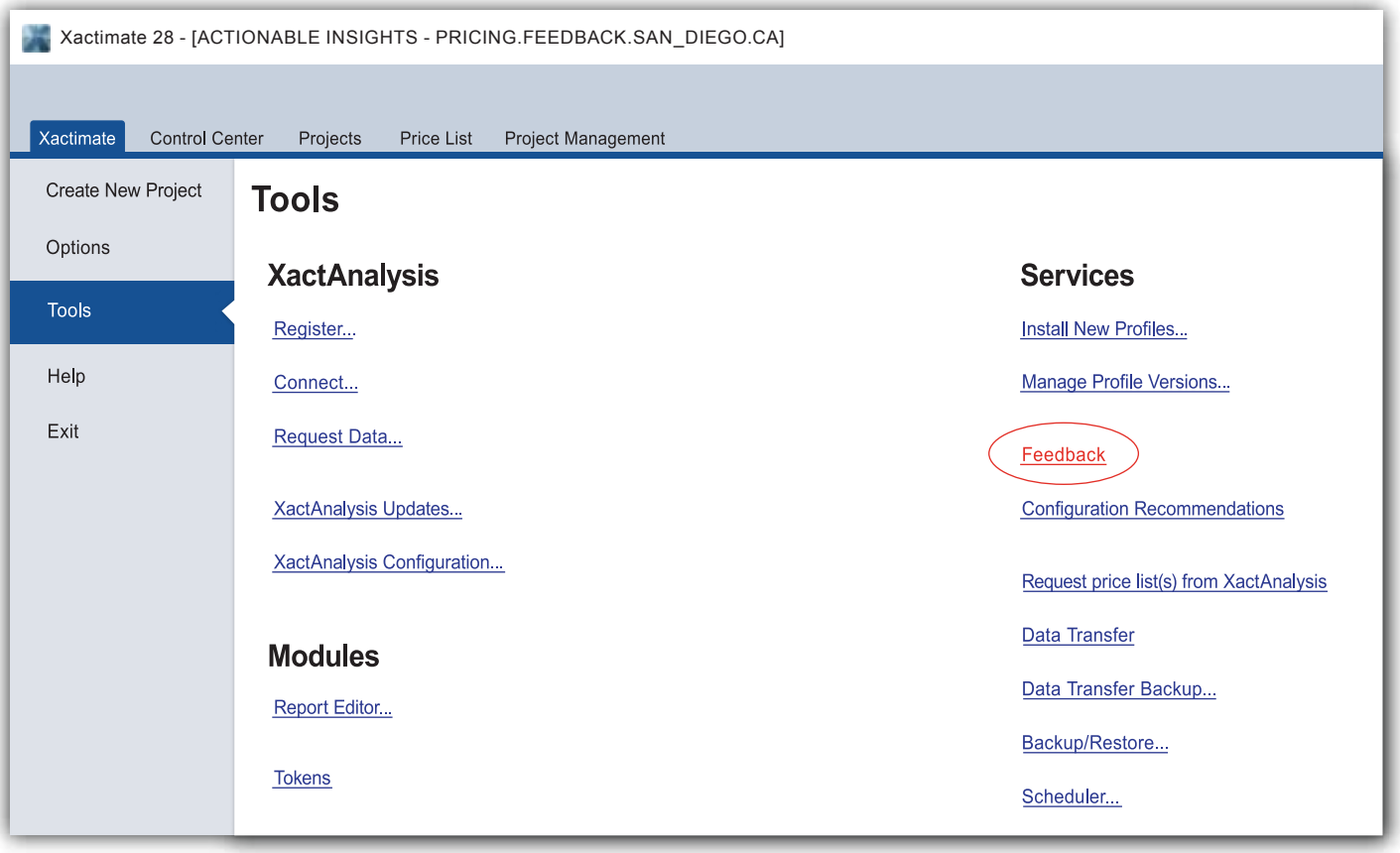
This is especially important due to the fact that, over the last decade, there has been a substantial increase in the frequency with which Independent and Staff Adjusters write their own estimates - historically speaking, this is a new phenomenon. Insurance executives probably commissioned this shift toward writing their own estimates/scopes in good faith, with an eye toward managing fraud, waste and abuse. However, this change in policy has likely had a significant impact as it relates to stagnant pricing within the Xactimate price lists.



Why? Those that are operating under the direction of these insurance executives are trained to do one of two things: (A) Utilize the most recent unmolested regional price list or (B) Apply a carrier centric custom price list that is comprised of suppressed pricing and a limited number of line items. In Scenario "A", the adoption of the unmolested price list creates a positive feedback loop that champions the notion that the existing labor/material rates are perfectly adequate. In the more extreme Scenario "B", the custom carrier centric price list actually actively works to suppress reimbursement rates for policyholders. Scenario "B" is especially prevalent within the Canadian managed repair networks. It is important to note that feedback associated with both scenarios "A" and "B" are traditionally captured when claims are processed through the Xactware claims management tool, XactAnalysis®. It is incredibly easy for these major insurance institutions to exercise their will against the boilerplate price list (either intentionally or unintentionally).

Are The Data Sets One Sided?

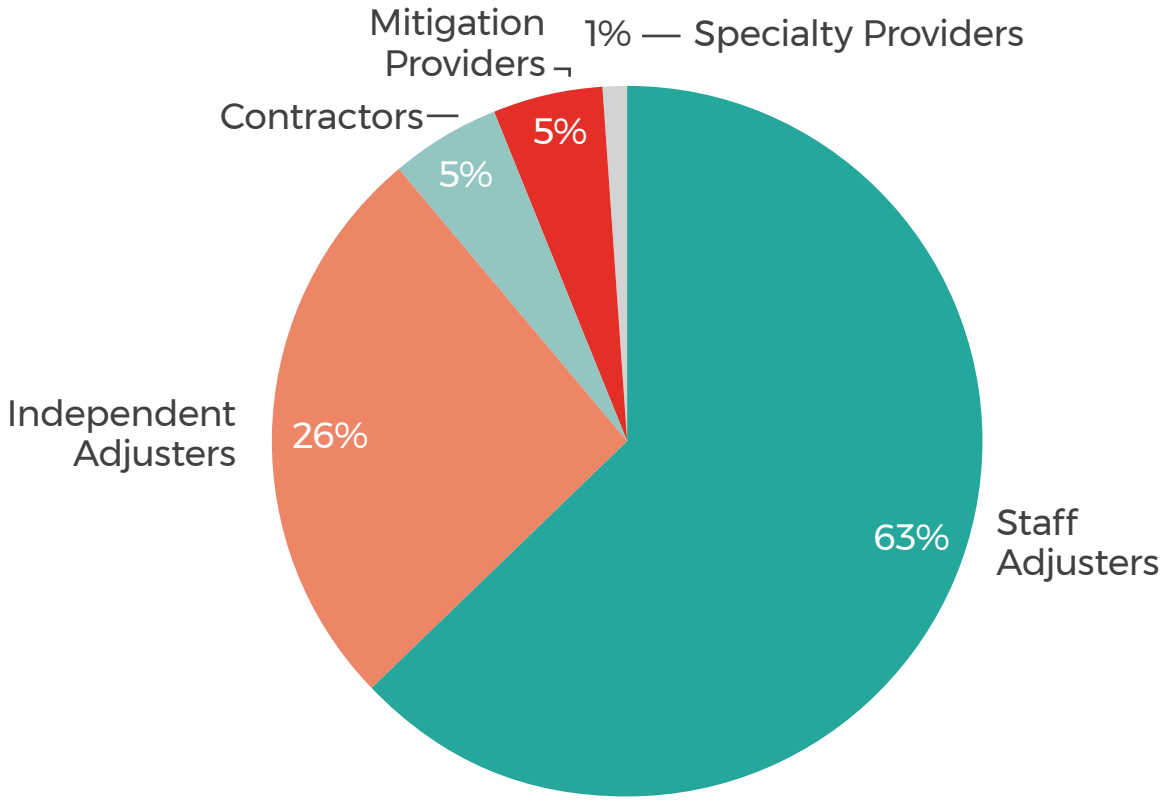
- Contractors are rarely taking the time to determine their own individual cost, and subsequently create a custom price list that reflects their unique cost of doing business.
- It is not required or customary for most contractors to submit estimates through XactAnalysis, and even less common for them to use the Feedback tool.
- Some contractors are hesitant to create and adopt their own price list for fear that their deviations from the "plain vanilla" price list will result in additional scrutiny by the carriers.

Here are some alarming statistics sourced from Xactware's 2016 Property Report:

"Staff adjusters submitted 63.1 percent of estimates processed by XactAnalysis in 2016. Independent adjusters uploaded 25.9 percent, contractors uploaded 5 percent, mitigation providers uploaded 5.4 percent and specialty providers uploaded 0.6 percent."

INDENTIFYING UPLOADS

PARTIES THAT UPLOADED ESTIMATES TO XACTANALYSIS® IN 2016[6]



- 63% Staff Adjusters
- 26% Independent Adjusters
- 5% Contractors
- 5% Mitigation Providers
- 1% Specialty Providers

It is important to note the 2016 Property Report states "percent of full-cycle claims". This leads us to believe that is only listing information for claims that went through a full-cycle process and not all claims that may have been submitted. In other words, there may be estimates that came back through the system that were written by contractors but were not part of a full-cycle claim.

It is with this insight that we are able to determine why yield and pricing have remained relatively stagnant. It is reasonable to assume that the Xactware Pricing Department is aware of these inequities, and they make some concessions in an effort to mitigate the impact of these unbalanced data sets by applying cluster analysis outlined in greater detail below.

"The software providers [e.g., Xactimate] are very, very clear on one thing: Their calculated pricelists are indicators, not absolute. They do not claim to offer the 'right' price. They offer the researched price that was available at a particular point in time in a specified area for a varied group of contractors."[7] - Kabir Shaal

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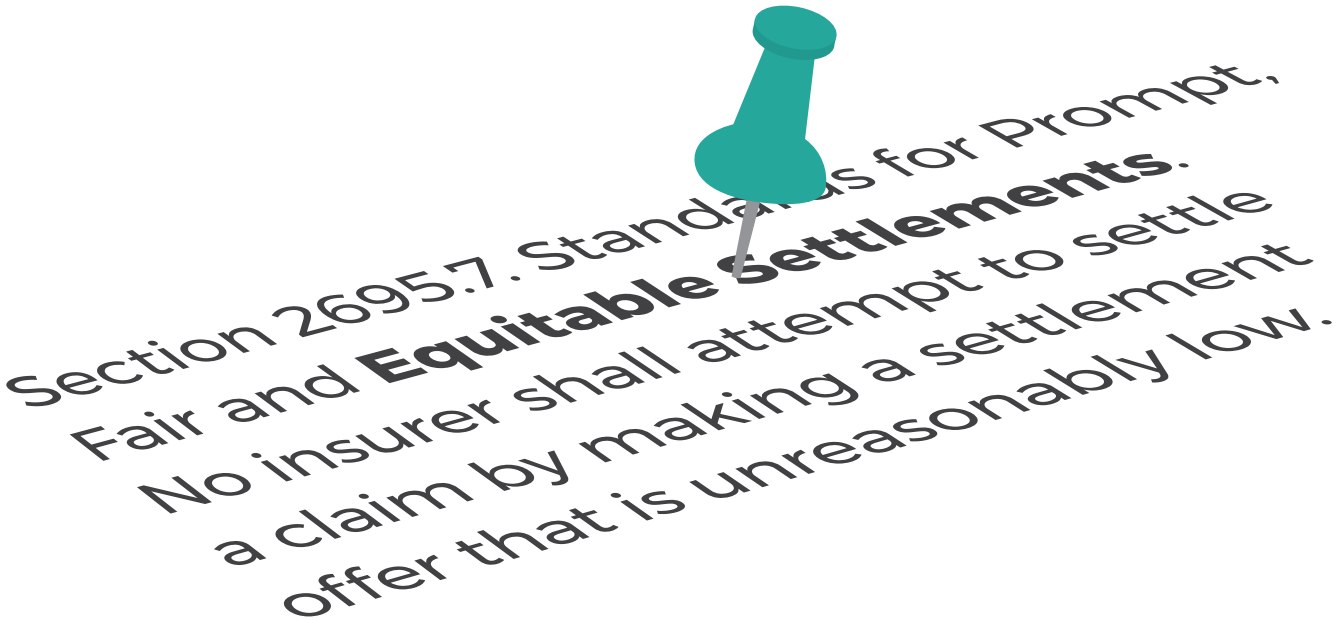
If restoration contractors remain keen on maintaining the accuracy of the price list within their market, they need to:

- Pragmatically determine their actual overhead, labor burden and cost of goods sold - subsequently they will be equipped to:
  - Update the applied price list informed by actual cost
  - Request participation in periodic market surveys via survey@xactware.com
- Submit feedback to the Xactware Pricing Department via:
  - Process scopes/estimates through the XactAnalysis portal
  - Mark estimates as “Complete” and use the “Feedback” tool
  - Request that the Pricing Department reexamine particular aspects of the price lists via pricing@xactware.com



5. Cluster Analysis[8]

Starting in 1989, Xactware pioneered a scientific approach to providing building cost data for the restoration ecosystem. From the outset, Xactware’s primary function has been to report market prices based upon industry surveys and recent transactions that have occurred. To accomplish this, Xactware developed a three-pronged approach we will refer to as the “Bottom-Up”, “Top-Down” and “Electronic” methodology.

- Bottom-Up: Reviewing and understanding of the time and material costs by price surveying local wages, material, and equipment needed to perform the work.
- Top-Down: Surveying unit costs from local subcontractors and service providers.
  - Each month, Xactware’s pricing department reviews nearly 20,000 market surveys of randomly selected contractors, suppliers, and service providers.
- Electronic: Reviewing completed estimates/invoices that have been submitted for feedback or processed through XactAnalysis.
  - More than 400,000 estimates are returned to Xactware every day via these channels.

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While the Bottom-Up and Electronic methods provide a baseline to ensure the price list remains relatively accurate, Top-Down is the primary analysis method used to impact reported prices and can subsequently override the other two channels. All channels are independently monitored and evaluated using a cluster analysis algorithm. The cluster analysis algorithm analyzes all submissions, identifies the cluster(s) into which prices are grouped to minimize the impact of outliers, and selects a representative price from the largest cluster.

Market Conditions

One reason the Top-Down analysis has the most significant impact is that Top-Down data has the ability to trigger "Market Conditions", in effect overriding the Bottom-Up and Electronic baseline data sets. Market Conditions are applied when the resulting price gathered using the Top-Down method exceeds the sum of all costs gathered using the Electronic/Bottom-Up methods. The delta is placed in a field called Market Conditions. Market Conditions can be caused by a number of forces, however, in most cases they can be traced back to supply-and-demand issues. Market Conditions are typically applied to swiftly increase pricing in an effort to ensure unit prices reflect real-time regional market conditions.

Independent Verification Request and Response

Periodically, the Xactware Pricing Department receives correspondence from a user that a published line item(s) price may need further review. When this occurs, the Xactware pricing team begins a process called "Independent Verification Request and Response". The pricing team analyzes the line item(s) in question and makes contact with the materially interested parties to determine if the figures constitute a true difference or a random difference in price. Essentially, the question becomes "Does the submitted price fall outside or inside the cluster of prices that have already been analyzed for this price list item?"

If the price appears to be a "true difference" and the price resides outside the cluster of existing data, the Pricing Department may perform a random sample survey of contractors and service providers in the region. Those who are included in the survey are selected from a list of known contractors and service providers in the area, and they are extracted using a formula that provides a true random sample. Once the results of the survey have been gathered, data is run through the cluster analysis algorithm and the resulting price may then be updated on future Xactimate price lists. Regardless of whether a price is changed or not, the results are typically communicated back to the individual(s) who initiated the original Independent Verification Request.

Pricing Folklore

Although seemingly well intentioned, there is some misinformation currently floating around in regards to pricing feedback best practices.

a) Users do not need to create a custom price list to provide feedback.
b) The age of the price list that is applied has little to no bearing on the 'Electronic' feedback that is received e.g., users do not need to create a new price list monthly in effort to provide 'Electronic' feedback.
c) The cluster analysis does not evaluate the component build-up of a line item, it is only measuring, recording, and analyzing the line item replacement cost value.
d) The electronic feedback channel does monitor and apply feedback from line items that display suppressed pricing. That said, cluster analysis does minimize the impact of outliers.
e) It is perfectly adequate for the users to simply update the prices within a "plain vanilla" Xactimate price list. The feedback will be captured and analyzed the same way that it would be if a custom price list was created.

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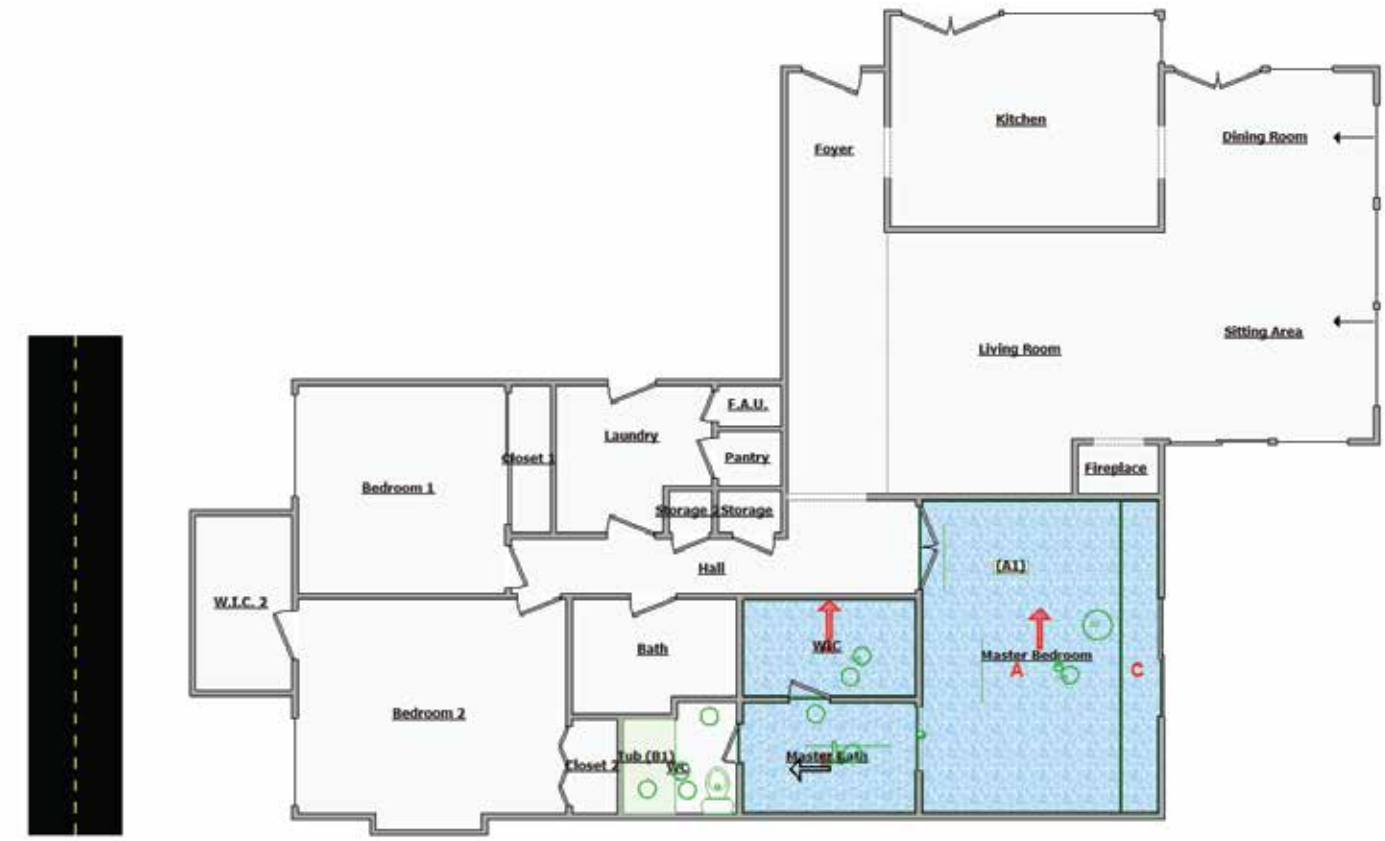
OVERVIEW

6. Sketch Function

In addition to the pricelists, Xactimate incorporates a sketch utility through which the user produces a detailed representation of the property to be repaired or rebuilt. The specific measurements underlying this representation are crucial to the accuracy of the estimate to be generated. Differences of opinion between adjusters and contractors as to reasonable cost for the same scope of work can arise from discrepancies in dimensions of rooms, cabinets, etc. as represented in this sketch.

As with any computer generated work product, “Garbage In, Garbage Out”. The frequency with which discrepancies emerge will be reduced in the years to come as the market moves towards computer generated sketch skeletons.



7. Intentions and Limitations of Xactimate

Nearly everything within the insurance ecosystem is open to some degree of interpretation. It is essential that adjusters interpret policy fairly, and generate/review estimates in good faith with an eye towards noble claims settlement. In a similar vein, it is incumbent upon restoration contractors to leverage Xactimate in a responsible way that results in reasonable and warranted estimates/invoices. After all, Xactimate is a tool - a tool that can be used for good or evil. It can be manipulated nefariously to arrive at inflated reimbursement values or wielded thoughtfully in an effort to represent the additional cost associated with repairing a historic tudor-style mansion on Coronado Island. When leveraging this estimating tool, the overarching intent of all materially interested parties should always incorporate a bias towards fair and expeditious claims settlement that ultimately results in the policyholder being made whole.

8. Xactimate Certification

Xactimate certifies their users based on 4 levels of Xactimate Certification:

- Level 1 Certified (Fundamentals)
- Level 2 Certified (Proficiency)
- Level 3 Certified (Mastery)
- Xactimate Trainer

Many ordinary contractors/builders are unfamiliar with Xactimate. A contractor/builder who is inexperienced or uncertified in Xactimate may inadvertently be putting the policyholder at a significant disadvantage in arriving at a fair and reasonable settlement amount, merely by participating in settlement discussions without understanding the basis of that adjuster's calculations.

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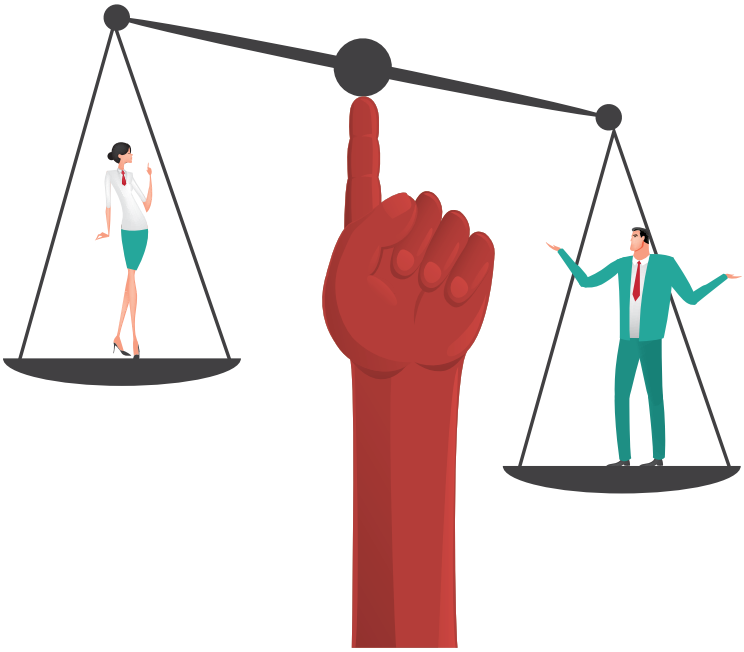
TOUGH TO KNOW

9. Limited Knowledge



Most in the know would agree that Carriers don't seem particularly interested in ensuring that their Adjusters achieve more than basic level proficiency in the Xactimate program. Why? One underlying purpose of Staff Adjusters is to help manage claim severity. How does their limited knowledge of Xactimate support this purpose? In short, Adjusters proficient with Xactimate would be better equipped to generate more detailed estimates. Since the ~19,500 line items on the price lists represent components of repair/replacement activities, greater knowledge of this vast database results in the ability to create more detailed estimates, reflective of more reasonable and warranted (higher) reimbursement values.

Following this logic, Carriers appear similarly disinterested in ensuring that contractors are proficient in Xactimate. While they mandate that their Program Contractors obtain and maintain various trade specific certifications (e.g., IICRC and RIA certifications), they are unlikely to require Xactimate certification. It is our view that it is advisable for both contractors and adjusters to pursue Xactimate certifications in order to better equip users on both sides of the claim to consistently generate more detailed and accurate estimates/invoices.

10. Inefficiency By Design

The aforementioned 'limited knowledge' results in many administrative inefficiencies. This is the natural outcome when the powers that be are incentivized for the individuals on both sides of the claim to remain ill-informed. Policyholders are forced to suffer the consequences in the broadest sense.

These inefficiencies are expressed through:

- Extended cycle times
- Construction delays and cost overruns
- Increased emotional burden on Policyholders when settling disputes between contractors and adjusters
- Increased claim duties placed upon the Policyholder
- Increased frequency in which mechanics liens are levied against the Policyholder's property
- Increased estimate disputes and supplement submission
- Increased administrative human capital requirements on both the Carrier and Contractor side

Many of these inefficiencies result in the following:

- Increased construction cost
- Reduced renewals and increased premiums
- Suboptimal experience for Policyholders

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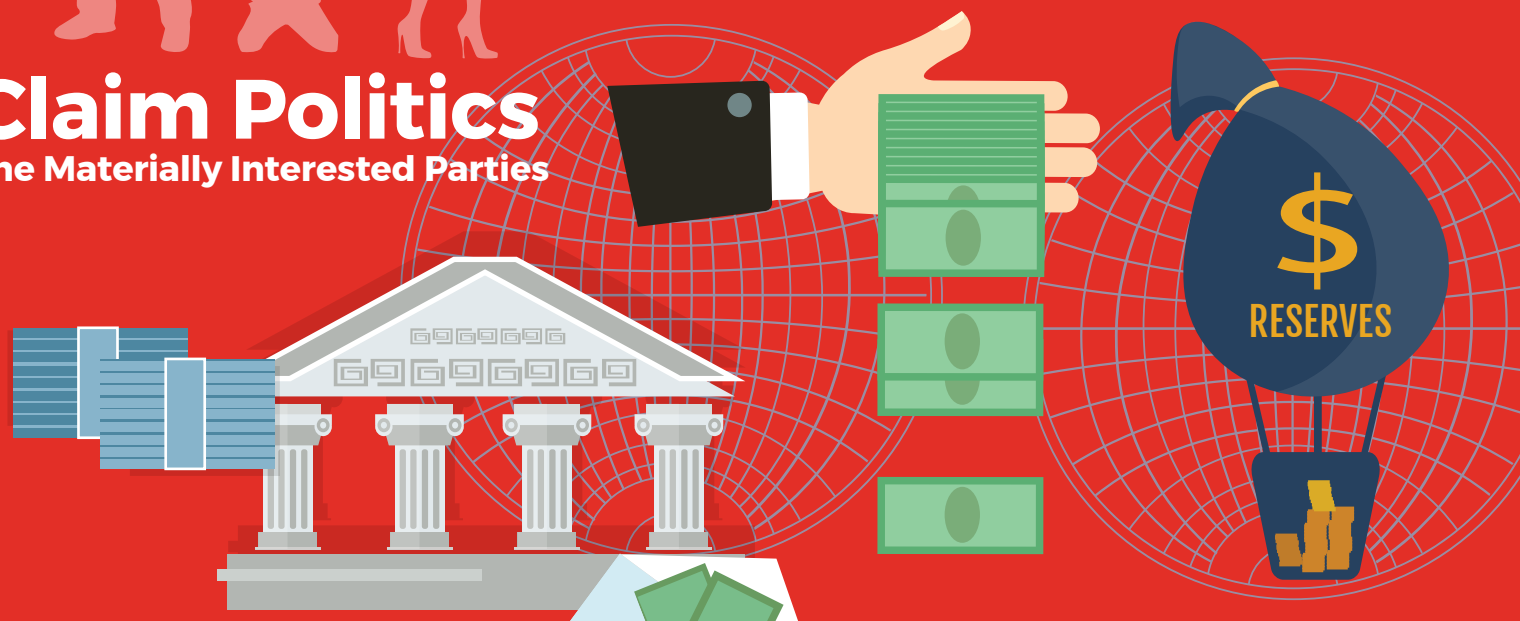
Claim Politics

The Materially Interested Parties



"You'll make it up on volume"

Managed Repair ≡ Managed Severity?

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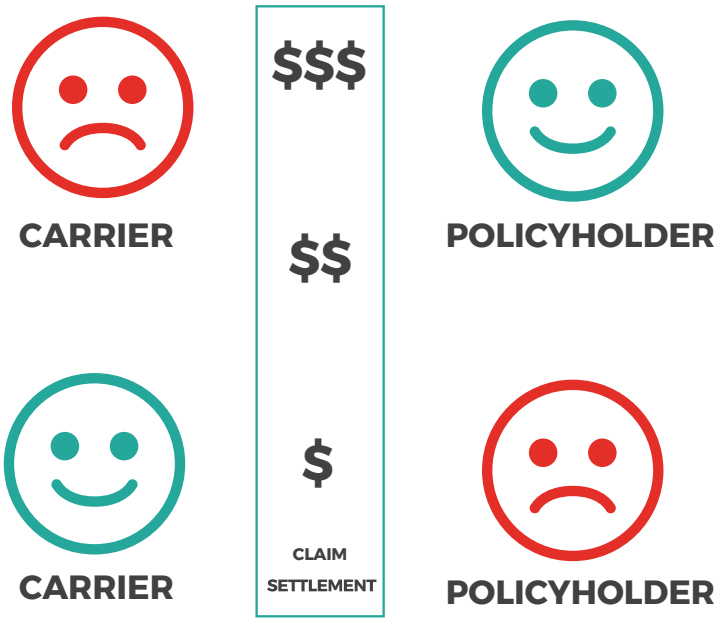
11. Cyclical Nature of the Insurance Ecosystem

CLAIMS SETTLEMENT SATISFACTION PARADOX



"The perceived severity of a loss is inversely correlated to the financial responsibility of the materially interested parties"

A paradigm shift occurred in 1992 when Allstate and other major carriers hired McKinsey & Company to develop strategies for managing claim cost. McKinsey referred to the claims settlement process as a "zero-sum game"[9] - essentially the carrier and the policyholder are competing for the same resources. The idea that an Adjuster's primary objective was to fairly distribute claims benefits was an archaic notion, and the McKinsey report advised that claims be settled on a take-it-or-litigate-it basis. As a result, Allstate moved from "Good Hands" to "Boxing Gloves".

These ideas, albeit one-sided, appeared to have merit on the surface, at least as it relates to managing claim cost. However, in practice they had some significant unintended consequences. On balance, the delay, deny and defend approach expresses itself through increased cycle times and subsequently increased claim cost. Over the last two decades, Carriers have been forced to come to the realization that the longer a claim is open, the higher the cost will be to ultimately settle the claim.

So the pendulum has swung fantastically to the other side. Carriers are now myopically focused on settling claims as fast as possible. This bias expresses itself by Claim Representatives being encouraged to cut checks immediately on site. Although a seemingly noble gesture, these initial claim settlement checks are usually based upon the thinnest of supporting documentation (see Limited Knowledge, above) and often prove to be quite insufficient. Policyholders should be aware of this bias, and should engage capable resources that are there to serve and preserve their interests with an eye towards ensuring accurate and complete claims settlement values.

12. Noble Claims Settlement

Claims Adjusters are taught to conduct themselves in honest and honorable ways when handling claims. After all, the primary function of a Claim Adjuster should be to satisfy the insurance company's promise to the policyholder.

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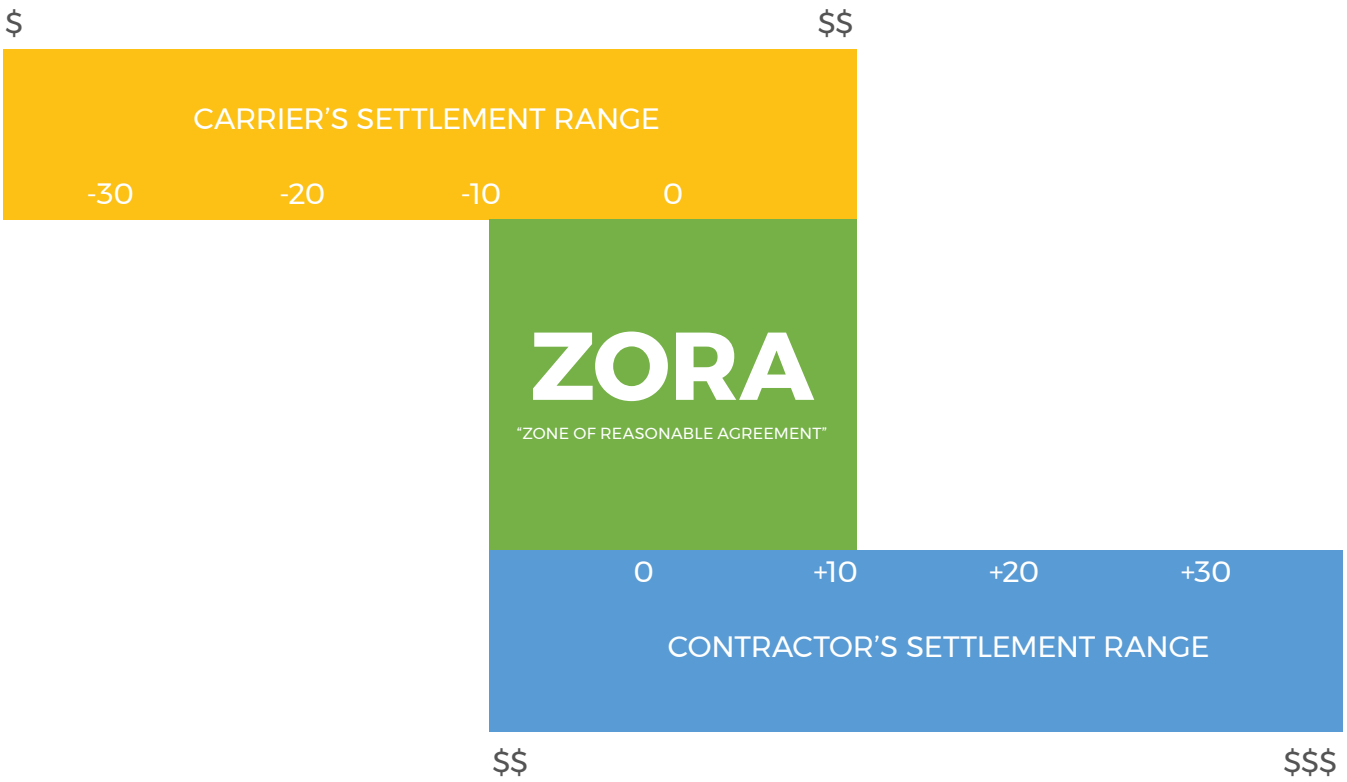
In support of this notion, here is an excerpt from the California Code of Regulations under the California Fair Claims Settlement Practices Regulations publication:

Section 2695.7. Standards for Prompt, Fair and Equitable Settlements

> (g) No insurer shall attempt to settle a claim by making a settlement offer that is unreasonably low. The Commissioner shall consider any admissible evidence offered regarding the following factors in determining whether or not a settlement offer is unreasonably low: (5) the procedures used by the insurer in determining the dollar amount of property damage;

Insurers operate within a highly regulated environment. History has shown us that when Claims Representatives depart from fair and equitable settlements, the consequences are ultimately bad for both the Carrier and the Policyholder. Carriers have broadly adopted Xactimate, both the program and its price list, in an effort to avoid these pitfalls and as a means to show their settlements are being made in accordance with an "industry standard".

When we train contractors and adjusters we encourage them to make good faith efforts to write sheets that fall within the confines of ZORA™ (AKA "Zone of Reasonable Agreement"). The basic idea is that regardless of which side of the claim you are on, there likely exists an overlap zone that is agreeable to both the carrier and the contractor.



13. Setting The Standard

The Xactimate price lists are far and away the most broadly adopted in the industry and are widely regarded as the set standard pricing model. By its very nature, settling claims is a messy business - although not without its faults, the Xactimate product has done a fantastic job of institutionalizing this process.

14. Data Mining

Xactware's Pricing Data Service Team (AKA Pricing Department) reports cost information based upon actual prices and transactions (completed bids) that have occurred recently in the given market. This information is invaluable to users who need to reference current, local prices that are based neither on the highest nor the lowest price in their market. The Pricing Department also aggregates streams of real-time data provided by major retailers like Home Depot and specialty service providers. The Pricing Department is tracking spikes in fuel, material and labor rates in near real-time.

Xactware's holding company Verisk Analytics maintains the largest statistical database in the industry, comprised of 19Bn records.[10] The underwriting analytics that are published by the ISO are heavily informed by the pricing outlined in the Xactimate Price List. Interesting enough, removing legacy line items causes significant problems for the ISO folks that are using the Xactimate price list to inform their underwriting reports. This is why line items get added on nearly every update, but none of these line items are ever removed, resulting in the ever growing ~19,500 line item database that we've discussed.

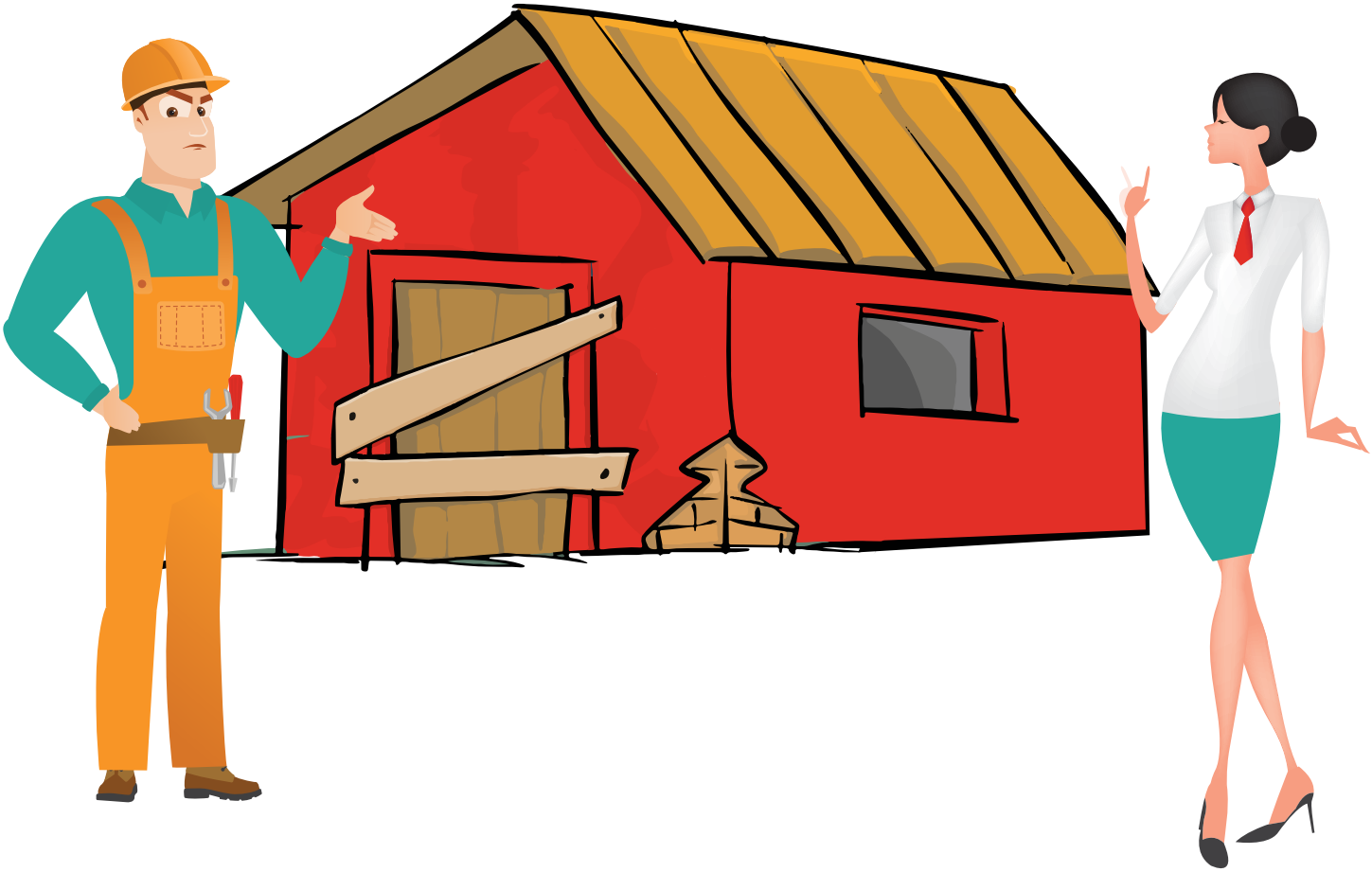
15. We Don't Pay For That[11]

This industry is chock-full of ideas, customary and institutional, that while unreasonable are broadly regarded to reside beyond criticism.

Here are a few items that Adjusters often claim they don't pay for:

- Contractor overhead and profit on structural drying, mold remediation, abatement, structural cleaning, contents cleaning, packout and storage activities
- Contractor overhead and profit on projects that have less than three trades involved
- Supervision and project management time
- Mold and bacterial clearance tests
- Delivery charges (equipment, materials and staff)
- Relief for the additional cost associated with extending state mandated Workmanship Warranties
- Masking and preparation for drywall activities
- Final residential/commercial cleaning
- Warranted and necessary after-hours charges

Despite the fact that Xactimate has incorporated acute concessions or specific line items to address these activites, Carriers often refuse to approve the charges. These are some of the most hotly contested aspects of a claim and these discrepancies can result in out-of-pocket expenses, conflicts and delays. Depending upon which side of the claim one is on, there are a myriad of positions that can be taken in regards to these issues. In order to have an informed discussion about these potentially warranted costs, it is crucial that experienced parties approach this in a reasonable way. Everything in this business is negotiable, and fair claims settlement requires good faith interpretation of the intent of both the insurance policy and the software program.



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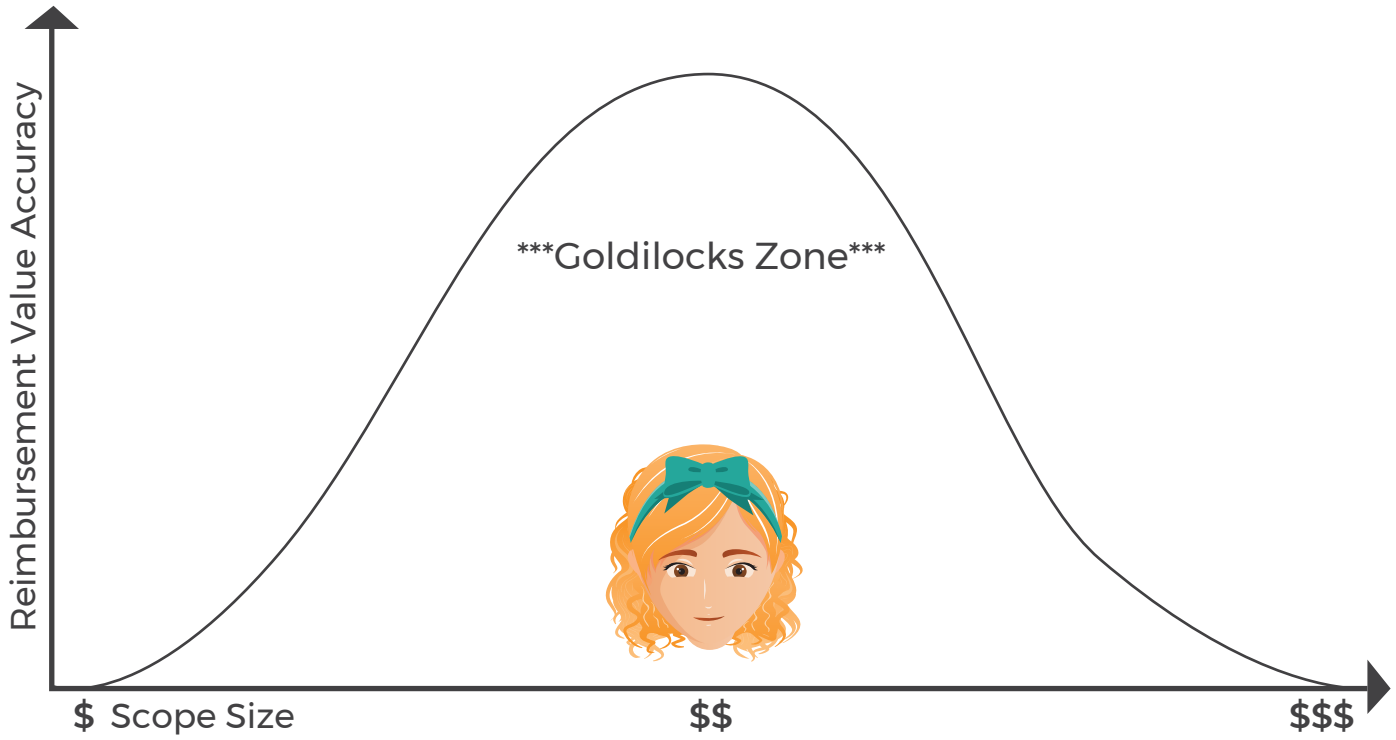
16. Qualitative vs. Quantitative

Xactimate reports look impressive because they are well-organized, professional-looking, lengthy, and inherently quantitative. However, the mere fact that it looks tidy and institutional does not mean an Xactimate estimate is complete and/or accurate. The estimating platform is best understood when the user "swims in the brackish water" - amplifying their deep qualitative experience with the powerful quantitative metrics associated with the software program. When a user relies too heavily on one approach or the other, the claims settlement process becomes compromised and the materially interested parties will struggle to consistently arrive at a fair settlement value.

It is easy to imagine the shortcomings associated with the sub-optimal qualitative decisions made by users with a lack of experience. However, it is more challenging to understand the quantitative limitations of the Xactimate platform unless you're intimately familiar with the program.

The quantitative shortcomings of Xactimate become more obvious when estimating especially small or exceptionally large projects. For example, the painting and drywall line items either under-compensate the Policyholder on repair projects <$25k; however, these same line items tend to over-pay the Policyholder on claims >$1Mn (especially in a production commercial environment). The program is not inherently adept at adjusting for scale, but experienced users are aware of these factors and they should make adjustments accordingly.

Experienced users (AKA "Xactimate Ninjas") understand that job size and complexity have a dramatic effect on the costs associated with performing the work. Xactware publishes a pricing database that uses "installed unit prices," these prices are based upon an assumption for job size and complexity. Therefore, Xactware has chosen to target the most common job scenarios.[8]



17. Labor Minimums

Xactimate has attempted to make concessions for the inefficiencies associated with performing specialized trade functions on a small scale. A scenario in which these inefficiencies remain evident is when a prime general contractor deploys a plumber to a project and the only thing on their punch list is braising on a new angle stop behind the bathroom toilet. That plumber may only be on site for 30 minutes, but the general contractor can expect an invoice for just shy of $300. In reality, the plumber is not billing $600/hr, instead he is invoicing at ~$90/hr informed by a customary 3/hr minimum. Specialty tradesmen e.g., drywallers, electricians, plumbers and mechanical contractors typically have minimum service charges.

In acknowledgment of this reality, Xactimate introduced Labor Minimums. The Labor Minimums pricing models were introduced due to a shift in estimating practices in regards to how expenses are being handled for smaller jobs. In practice, the aforementioned angle stop removal and replacement line item is roughly a ~$40 line item, and common sense tells us that ~$40 is not nearly enough to hire a licensed plumber to perform any on-site function (however trivial). In response to this, as soon as a line item is selected that resides within the PLM (Plumbing) category code, Xactimate generates a corresponding and dynamic labor minimum value. In this example, the initial labor minimum value is ~$275 and this number continues to decrease as additional PLM line items are added to the estimate. In the case of the angle stop, the materials total ~$7, so the remainder (the labor) is deducted from the plumbing labor minimum, ultimately returning a labor minimum in the amount of ~$242 labor minimum ($275 - $33 = $242). In the end, the ~$33 in angle stop labor is added together with the adjusted labor minimum figure of ~$242 in order to arrive at the grand total replacement cost value.

That said, although the labor minimum utility was well intentioned and technically functions near perfectly, the fact remains that it is easier to abuse the tool than use it correctly. Users are notorious for erroneously triggering labor minimums. This is why some Carriers have attempted to implement an ad-hoc policy that they don't owe for labor minimums. This is nonsense, but when 50% of estimates hitting their desk erroneously include labor minimums, it is easy to understand how they arrive at this hard-line position. Users are encouraged to verify the labor minimums that are being triggered in an effort to ensure they are warranted. Policyholders should be aware of these potential discrepancies and encourage their contractor to get out ahead of this pitfall before needless turbulence arises.

18. Accuracy Sacrificed to Conciseness

Xactimate is excellent at assigning fair reimbursement for granite countertops - that is, provided the user incorporates the related line items to support the primary activity (granite countertop install).

Let's explore estimating for the removal and replacement of 49sqft of high-grade granite countertop.

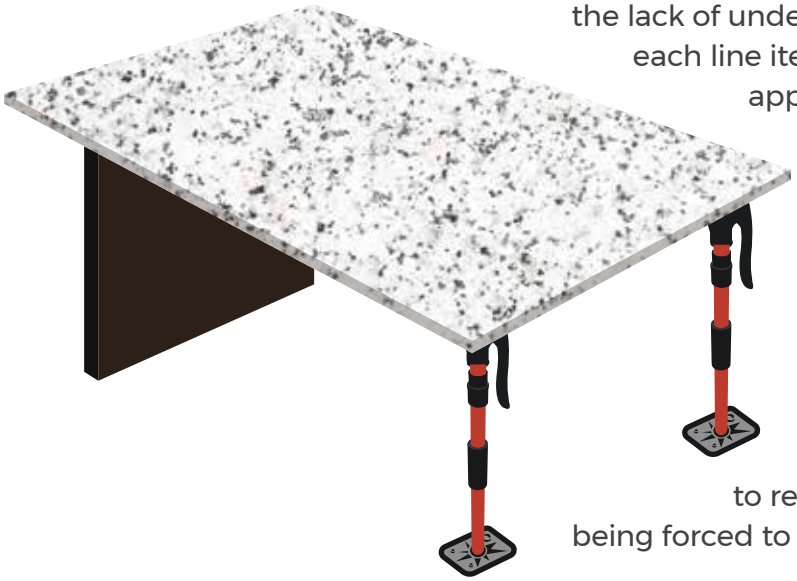
First off, there are four different grades of countertop, ranging from "standard" to "premium". How then do we determine the granite is high-grade? The answer: experience, interpretation and negotiation (in that order). Okay, so now that the materially interested parties agree that the granite countertop is high-grade, we are good to go right? WRONG! Determining the grade of the stone is just the beginning...

In this scenario, there are other closely related line items required to generate an accurate estimate. (Note: This example does not seek to incorporate all the line items and general conditions this activity would trigger):

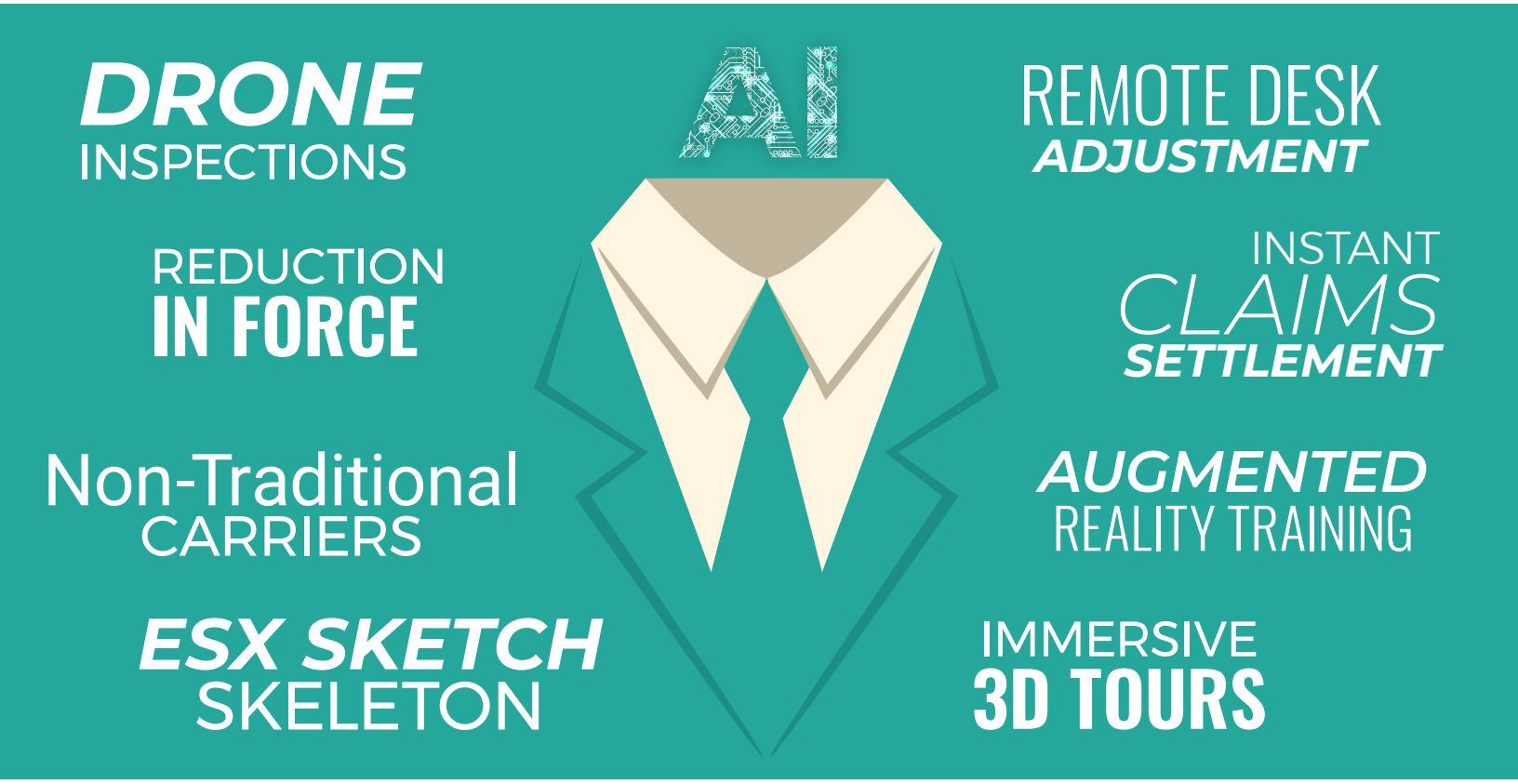
- Removal & replacement of 49 sqft of countertop subdeck - plywood that was removed and replaced
- Add 37 sqft of high-grade granite to accommodate the backsplash
- Add 1.5hrs (Finish Trim Cabinetry Labor) in an effort to cut in the 3 switch/outlets holes and the 1 Pot Filling Faucet within the backsplash field
- Detach & reset of 3 outlet/switches
- Detach & reset of the pot filling faucet
- Detach & reset of the sink faucet
- Detach & reset of the garbage disposal
- Detach & reset of the p-trap
- Detach & reset of the undermount sink
- Undermount sink cutout/polish
- The 18 sqft of additional high-grade granite waste (materials only) required to deliver the seamless arched island slab
- The 29 lnft of high grade edge treatment (fancy bullnosing)
- The 2 mitered corners
- The 37 lnft of Silicon caulk moisture protection

In summary analysis, the additional line items outlined above total to more than the original primary high-grade granite countertop line item. It is easy for one to imagine how a user on either side of the claim could either nefariously or erroneously leave out warranted line items required to generate an accurate estimate of this nature. It is merely prudent for Policyholders to remain aware that the accuracy resides within the details, and to be wary of any representative that boasts about how fast they can estimate a loss. Generating an accurate Xactimate estimate is a time consuming and arduous process, one that some individuals take great pride in.

If property owners are unsure about the completeness and/or accuracy of the estimate(s) at hand, it is prudent to obtain a second opinion and have their estimate(s) reviewed by a seasoned restoration professional that has a depth of knowledge using Xactimate. This is critical to verify that the scope of work and necessary line items are included to establish adequate allowances to perform the work. The biggest challenge homeowners/disaster survivors face with being given an Xactimate estimate is the lack of understanding of what is or is not included in each line item entry and what to do if something appears to be overlooked or undervalued. There is an enormous amount of speculation and assumptions made when a property owner is being asked to sign off on an estimate as a settlement and rarely will an adjuster admit that there may be line items that were overlooked, or priced too low. Xactimate and the values it produces represent the difference of being able to rebuild a property to pre-loss condition or being forced to start over somewhere else.



WHERE DOES THIS LEAD?



19. Auto Repair vs Property Repair

For restoration professionals it might be helpful to make the comparison between autobody billing codes and Xactimate line items. Actionable Insights, a not-for-profit 501(c)(6) organization founded to preserve the health of the restoration ecosystem, is following in the footsteps of what I-CAR has done in the Auto Repair ecosystem. I-CAR paved the way as an international not-for-profit organization dedicated to providing information required to perform and invoice for quality repairs. In an effort to establish guidelines around these activities, I-CAR facilitates conversations between those representing both sides of the claim. Similar to Actionable Insights, funding for the organization is primarily derived from student tuition. This assures that I-CAR remains unbiased in developing programs and services on an industry-wide basis. For more information about Actionable Insights, visit the foundation's website at getinsights.org.

20. Resources

United Policyholders
Empowering the Insured

For more information, visit the non-profit United Policyholders' website at uphelp.org and check out the Claim Guidance Library under Resources on the home page.

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