

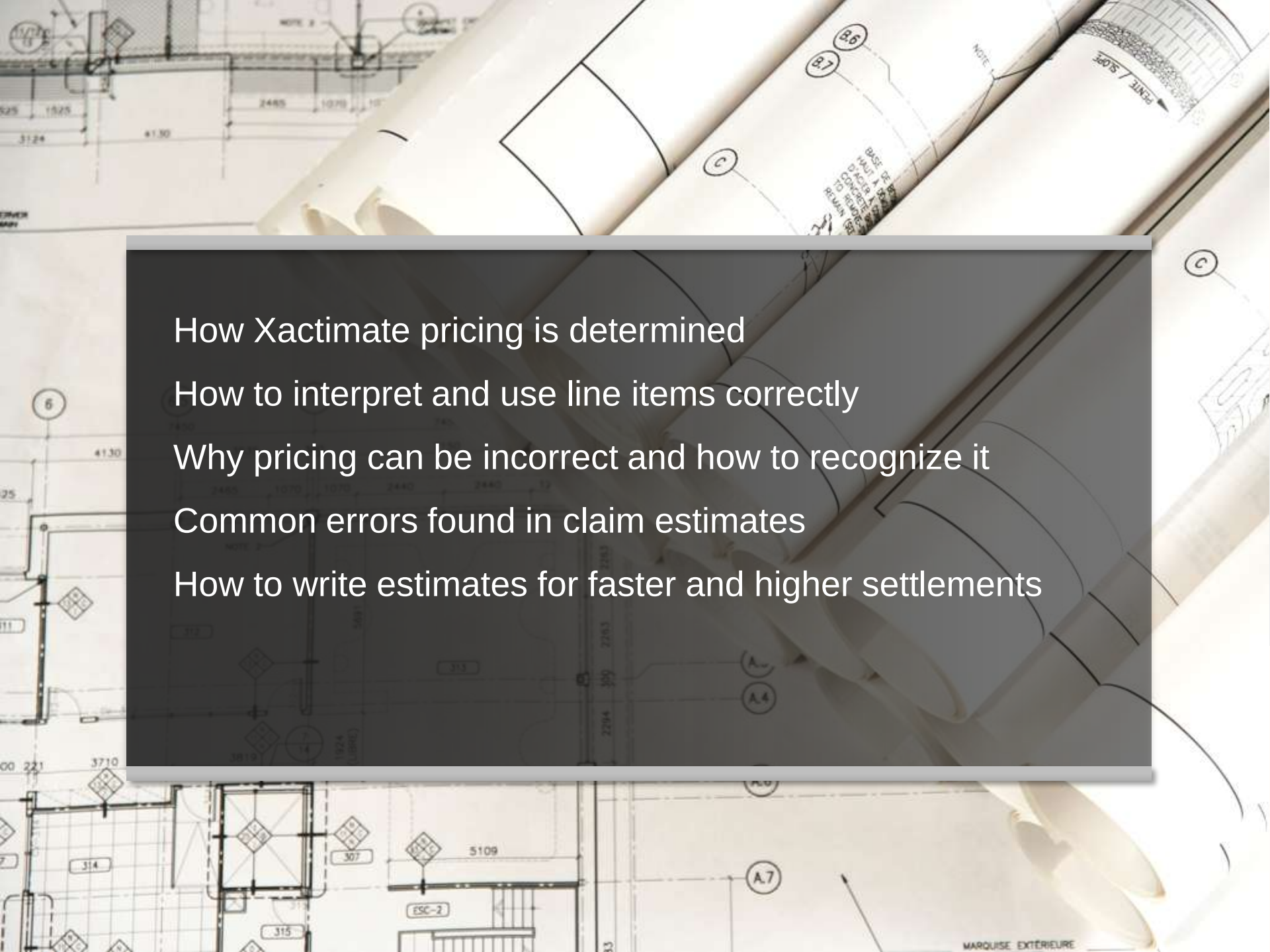


ESTIMATING PRINCIPLES AND PRACTICES



PROSCOPE
CONSULTING

James Purcell



How Xactimate pricing is determined

How to interpret and use line items correctly

Why pricing can be incorrect and how to recognize it

Common errors found in claim estimates

How to write estimates for faster and higher settlements

The background of the slide is a grayscale collage of architectural elements. It includes 3D perspective drawings of modern buildings with various textures like brick and stone. Overlaid on these are several 2D architectural blueprints showing floor plans, sections, and details. In the foreground, there are physical drafting tools: a large 5m retractable measuring tape on the left, a white pencil lying diagonally across the center, and a metal ruler at the bottom. The blueprints contain handwritten labels such as 'COVE A.A.', 'COVE B.B.', 'DETAIL C.', and 'architect 1/20'.

Importance of the Claim Estimate

CLAIM ESTIMATE IMPORTANCE



FIRST AND **STRONGEST** INDICATOR OF THE ADJUSTER'S PROFESSIONALISM

Professionally prepared estimates tend to:

- Neutralize any perceived bias held by the carrier's adjuster
- Represent only valuation available if repairs not completed
- Limit an opposing adjusters ability to deny
- Make negotiations easier by removing items of dispute
- Result in less costs to insured (Appraisal/Litigation costs)
- Result in better outcomes when appraisal or litigation becomes necessary
- Consistently produce faster and higher settlements



UNDERPRICED ESTIMATES NEGATIVELY AFFECT INSURANCE CLAIMS

Underpriced estimates typically:

- Impacts insured's ability to receive proper repairs
- Insured forced to keep bad but cheapest contractor
- Forces contractor to compromise on scope/quality of repairs performed and/or profit
- Gives insured reason to question the competence of their public adjuster
- Can make collecting fees more difficult
- Prevents public adjuster from receiving full and fair compensation for work



OVERPRICED ESTIMATES NEGATIVELY AFFECT INSURANCE CLAIMS

Overpriced estimates typically:

- Reinforce negative perceptions of public adjusters
- Damage the public adjuster's credibility
- Reduce the likelihood of settlement from negotiation
- Results in more files to appraisal/litigation (More costs)
- Opens door to claims of fraud
- Hurts attorneys who rely on the estimate to determine whether to take on a claim/invest time & money



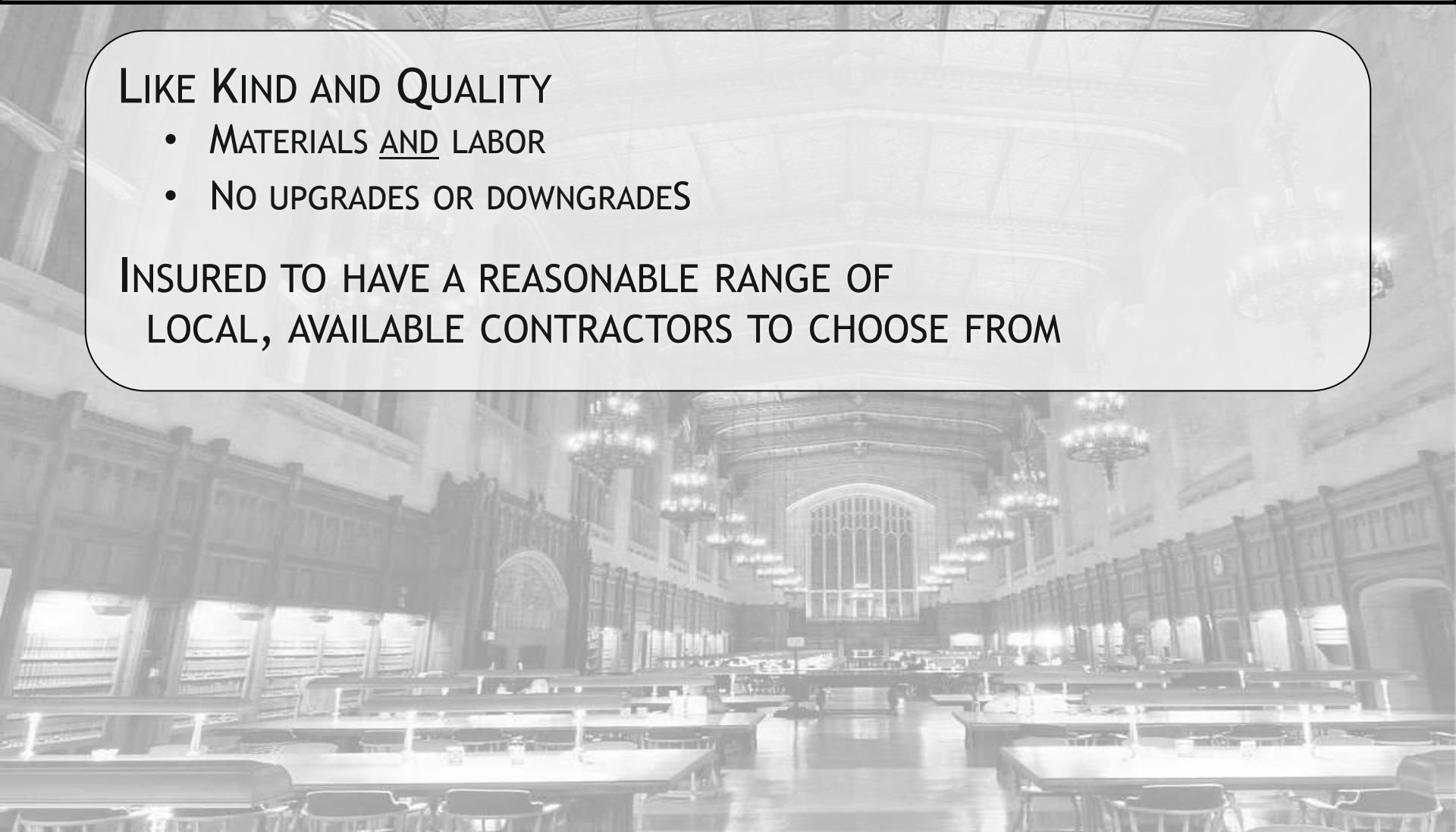
Estimating Principles

RETURN INSURED TO PRE-LOSS CONDITION

LIKE KIND AND QUALITY

- MATERIALS AND LABOR
- NO UPGRADES OR DOWNGRADES

INSURED TO HAVE A REASONABLE RANGE OF
LOCAL, AVAILABLE CONTRACTORS TO CHOOSE FROM



REPAIRS TO COMPLY WITH ALL APPLICABLE REGULATIONS, CODES AND GUIDELINES

POLICY PARAMETERS (IF INDISPUTABLE)

BUILDING CODES

REGULATORY BODIES

- ALL CONTRACTORS PROPERLY LICENSED AND INSURED

MATERIAL MANUFACTURER DIRECTIONS

INDUSTRY GUIDANCE

LOCALLY-ESTABLISHED STANDARDS

ACCOUNT FOR ALL REASONABLY ANTICIPATED REPAIR COSTS

ALL LABOR ADDRESSED - NOBODY WORKS FOR FREE

NO LEGITIMATE REPAIR ITEM TOO SMALL

SPECIAL MATERIAL DELIVERY/HANDLING ISSUES

PERMITTING EXPENSES

GEOGRAPHIC DIFFICULTIES

OVERALL COMPLICATION OF REPAIR ISSUES

RAPIDLY CHANGING COST CONSIDERATIONS

LABOR CONSIDERATIONS



LABOR CONSIDERATIONS



ESTIMATES STRICTLY FOLLOW XACTIMATE DIRECTIONS AND DEFINITIONS

USE SUPERIOR KNOWLEDGE AND APPLICATION OF XACTIMATE AND PRICING AGAINST CARRIER

UNDERSTAND WHY XACTIMATE PRICING IS WRONG BEFORE ATTACKING IT

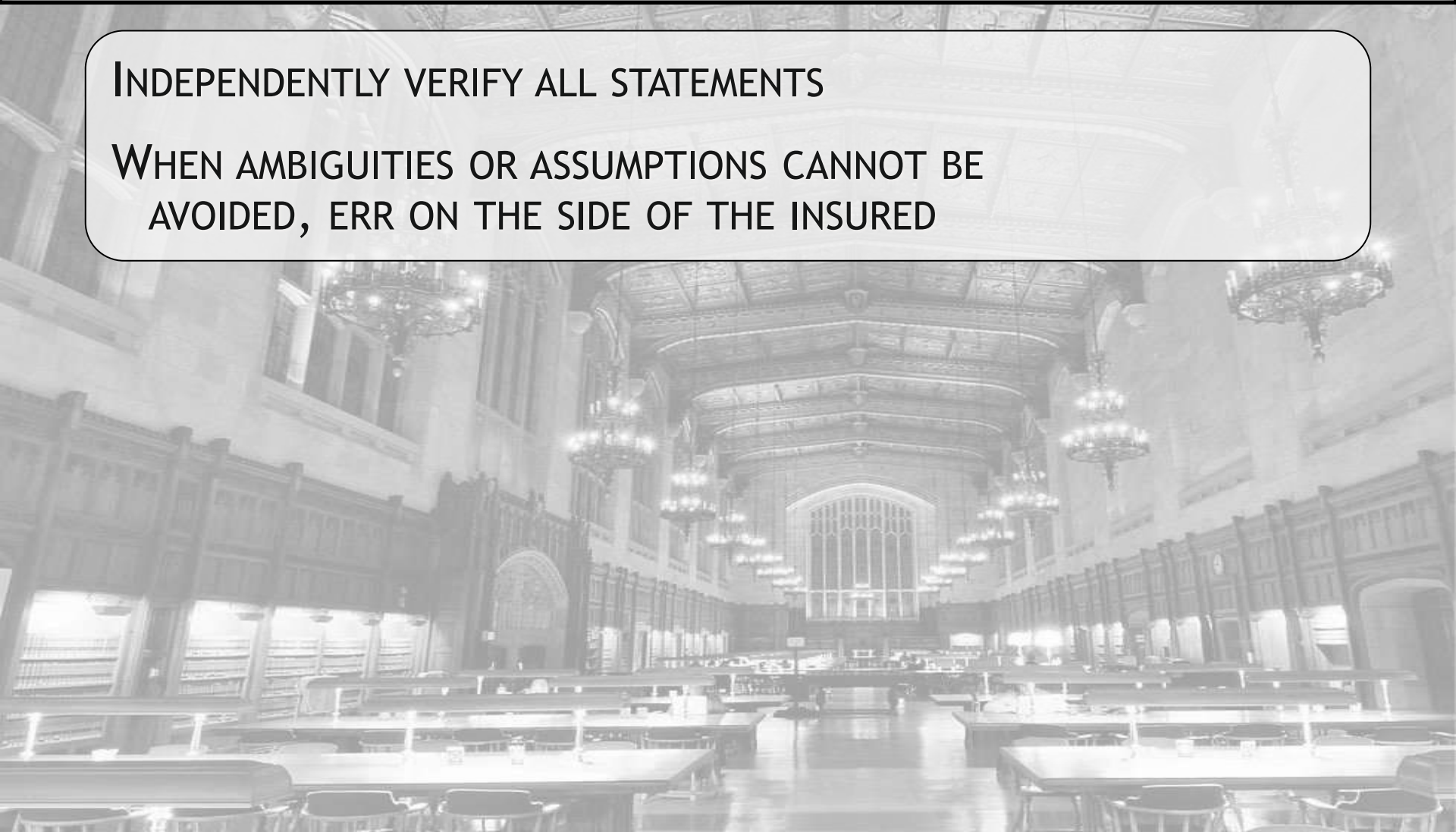
KNOW EXACT SCOPE OF REPAIRS INCLUDED IN EACH LINE ITEM AND ADJUST ACCORDINGLY

ALL WHITE PAPER GUIDANCE AND DIRECTIONS FOLLOWED

AVOID AMBIGUITIES AND ASSUMPTIONS

INDEPENDENTLY VERIFY ALL STATEMENTS

WHEN AMBIGUITIES OR ASSUMPTIONS CANNOT BE
AVOIDED, ERR ON THE SIDE OF THE INSURED



AVOID IMPROPER INFLUENCES

ESTIMATE PREPARED IN AN INDEPENDENT, UNBIASED
MANNER AT ALL TIMES

ALL CLIENTS TREATED EQUALLY

NEGOTIATION STRATEGY NOT CONSIDERED IN RCV

REPAIR INTENTIONS OF INSURED NOT FACTORED

CONDITION OF PROPERTY/MATERIALS NOT CONSIDERED
UNTIL DEPRECIATION FACTORED

ECONOMIC STATUS OF INSURED OMITTED FROM REPAIR
CONSIDERATION

ESTIMATE TO PREVENT DISPUTES

ESTIMATE SHOULD PROVE CLAIM ON ITS OWN MERIT

UTILIZE PROOF AVAILABLE FROM XACTIMATE

CORRECT ERRORS IN I.A. ESTIMATE WHEN NOTED

AVOID OPINIONS-SEEK HIGHER AUTHORITY AND QUOTE

CONSTRUCT ESTIMATE TO BE UNDERSTANDABLE TO ALL READERS

LOSS ILLUSTRATED IN ESTIMATE WITH DETAILED SKETCHING AND PHOTOS

- OVERVIEW TO PROVIDE CONTEXT/ROOM IDENTIFICATION
- DAMAGES
- REPAIR CONSIDERATIONS

CLEAR NOTATION TO EXPLAIN PROVE DIFFERENCES

READER SHOULD BE ABLE TO UNDERSTAND ESTIMATE

- REGARDLESS OF CONSTRUCTION KNOWLEDGE
- REGARDLESS OF INSURANCE KNOWLEDGE
- HAVING NEVER BEEN IN THE PROPERTY

POTENTIAL READERS



Carrier Adjuster

Desk Examiner

Carrier Appraiser

Umpire

Carrier Attorney

Homeowner

Insured Attorney

Judge/Jury

Regulatory bodies

Arbitrator

Mediator

You (2 years later)

HOPE FOR THE BEST-PREPARE FOR COURT

FIRST BE RIGHT-THEN FIGHT

EVERY REPAIR ITEM AND PRICE MUST BE:

- REASONABLE
- DEFINABLE
- DEFENDABLE

ANTICIPATE FUTURE DEPOSITION QUESTIONING

WRITE ESTIMATE TO CONVINCE A JUROR

USE ESTIMATE TO SET UP BAD FAITH IF NOT PAID

GOAL TO CONVINCE CARRIER OF COURT LOSS

DOLLARS ARE IN THE DETAILS

AVOID 'ASSEMBLY-LINE' ESTIMATING

THINK THE ENTIRE REPAIR THROUGH STEP BY STEP

USE DETAILED, ITEMIZED REPAIRS

- (10 SMALL ITEMS > 1 BIG ITEM)

INVEST TIME NOW TO MAKE MORE LATER

GAME OF INCHES-CONSTANT IMPROVEMENT



XACTIMATE AND XACTWARE DATA

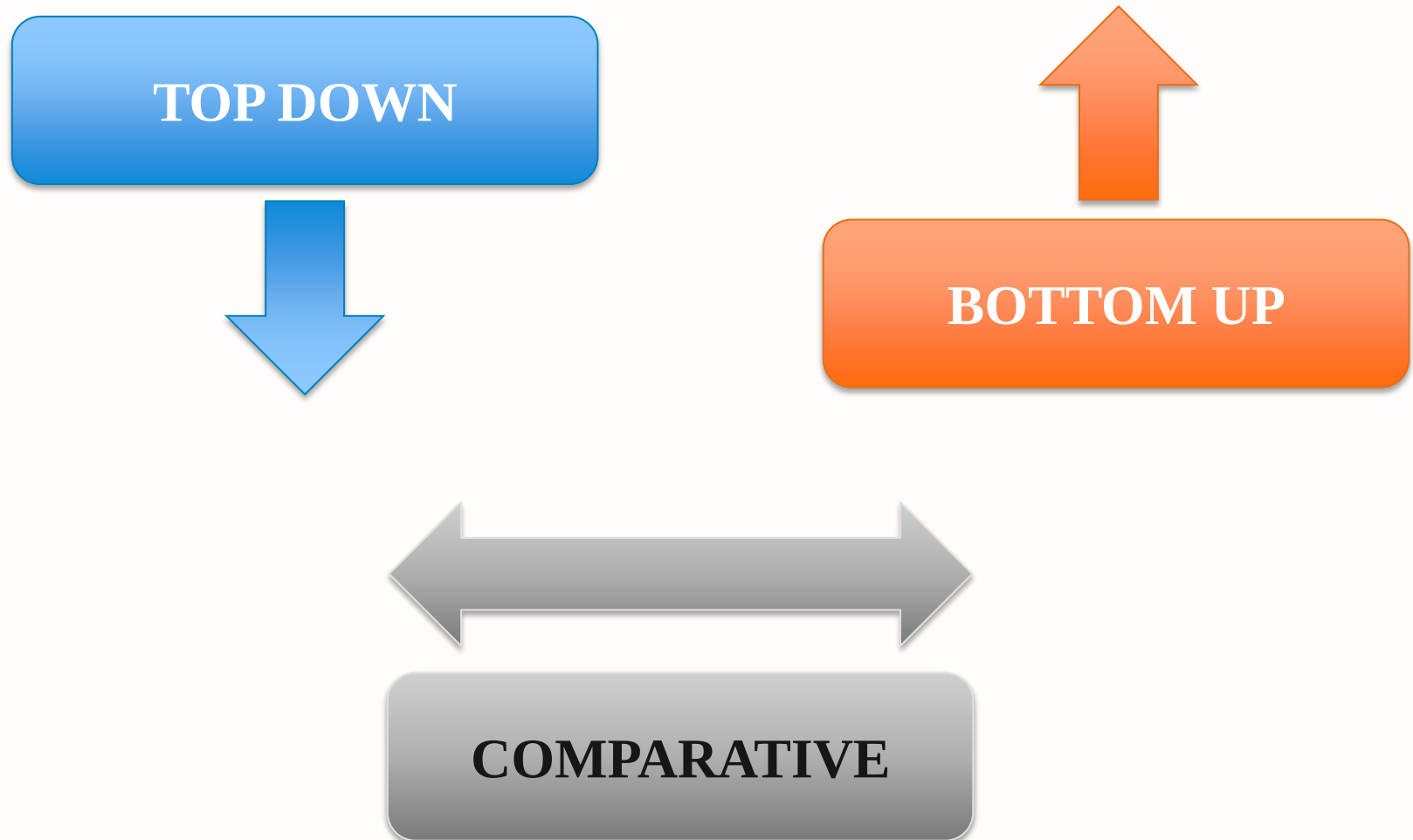
What is Xactimate?



- Xactimate is claims estimating software and pricing data service used in the insurance claims industry.
- Developed in 1986 by James Bradford Loveland, a Utah restoration contractor
- Owned by Xactware Solutions, Inc.
- Xactware Solutions, Inc. is a subsidiary of Verisk Analytics, Inc.

RESEARCH AND PRICING

Pricing research performed using a three-pronged approach:



TOP DOWN



Surveys of construction professionals for quotes on each repair

Do NOT consider

- Order repairs are performed
- Other trades working on property
- General contractor involvement
- Matching considerations
- Permitting and regulatory expenses

RESEARCH AND PRICING

TOP DOWN



Prices quoted to include average amount
of work performed on every repair



PHOTO: JOHN R. COUGHLIN/CNN





BOTTOM UP

$$\begin{aligned} &\text{Materials cost} + \\ &\text{Repair Time} \times \text{Labor Rate} \\ &+ \text{Equipment Cost} = \\ &\text{REPAIR COST} \end{aligned}$$

Materials

Separated into 7,425 individually coded and graded (up to 7 levels of quality)

Utility, Standard, Average, High, Premium, Deluxe

Labor Rates

38 distinct trades

Equipment

289 pieces of equipment

Activities

8 different activity types

Remove, Tear Out, Remove & Replace, Replace, Repair Only, Install Only, Material Only, Detach & Reset

RESEARCH AND PRICING





Data taken from uploaded estimates on closed claims and repaired properties

Danger of circular reasoning

- Underpaid last claim, then relying on that amount to pay next claim
- Claim underpaid but never repaired

Difficult to confirm 'like kind and quality' repairs and materials'

Difficult to account for factors unique to a particular situation

- Contractor desperate for work, homeowner in foreclosure, insured performs some of the labor for discount

RESEARCH AND PRICING

United States and 9 Canadian provinces divided into 460 separate geographical regions

Unit price research including over 100,000 surveys of over 100,000 contractors, insurance carriers and adjusters

84,000 surveys of 40,000 material, equipment and labor providers performed annually

6 million data points from over 3 million settled claim estimates analyzed yearly

24,000 repair cost surveys of general contractors and subcontractors performed yearly

Catastrophe-specific pricing research, retail pricing research (Home Depot, Lowes, etc.) and user pricing feedback

Raw data reconciled and analyzed to determine mid range market price



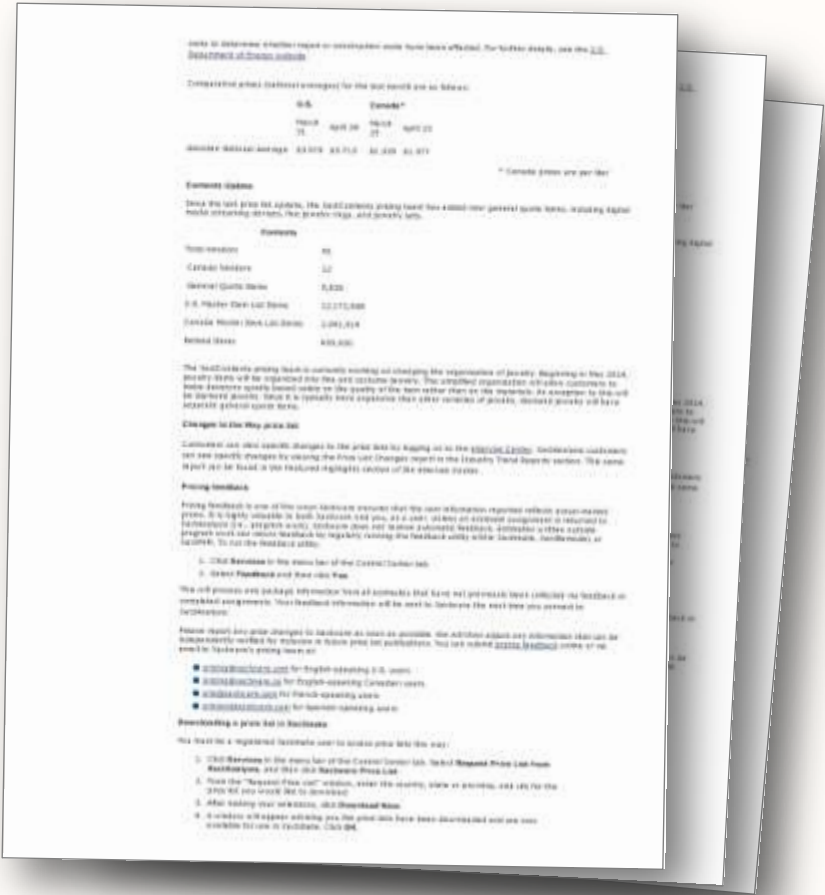
PRICING RESEARCH METHODOLOGY

“Analyze all the pricing research and perform a proprietary cluster analysis on various subsets of that research to identify the mid-range market price points. This proprietary process was designed by Brigham Young University Ph.D.’s and is monitored by an econometrician. (An econometrician holds a master’s degree and a doctorate in economics.)”



Notice of Price List Publishing

(Xactware.com under 'News')





Notice of Price List Publishing
(Xactware.com under 'News')

Links to Xactware's website report on construction costs have been affected. For further details, see the U.S. Department of Commerce website.

Xactware Publishes May 2014 Price List

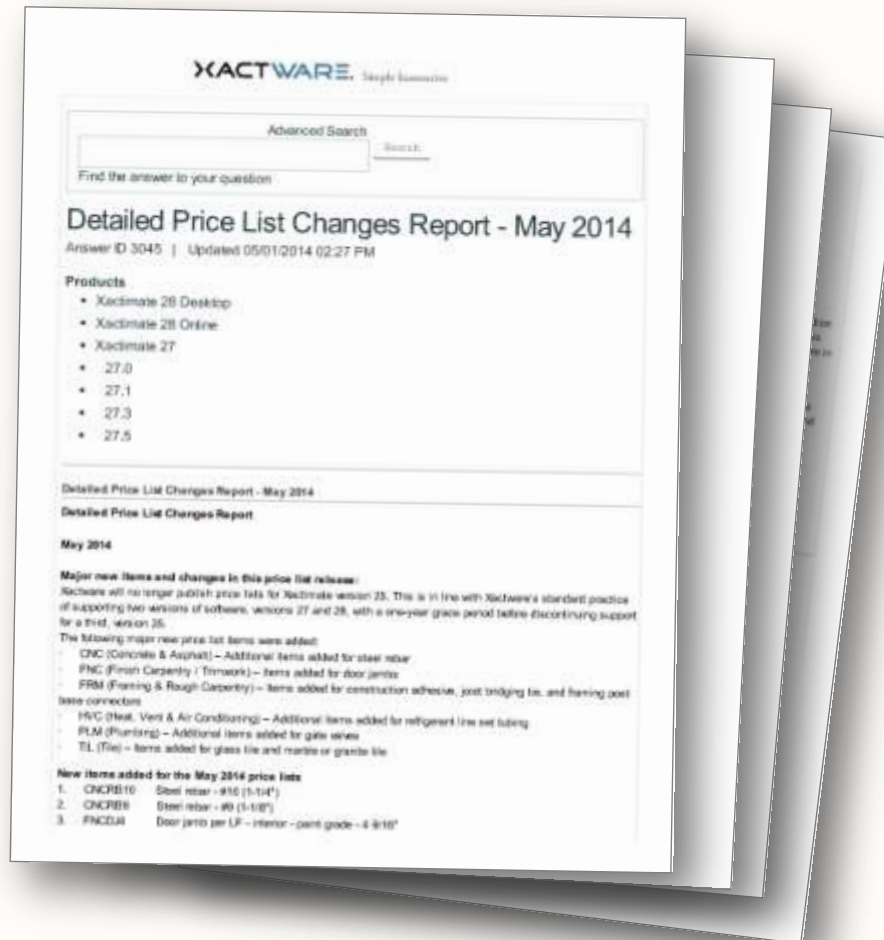
LEHI, Utah — Thursday, May 01, 2014 — The May 2014 price list updates for more than 460 regions in the United States and Canada are now available for download.

A summary of price changes reported in this update is as follows (this percent change is based on the national averages that have been reported since the April 2014 price list publication and from May 2013 to May 2014):

	April to May		May 2013 to May 2014	
	U.S.	Canada	U.S.	Canada
30-yr. Laminated Shingle Labor and Material	0.41%	0.41%	5.10%	2.06%
Common Drywall Materials	0.00%	0.00%	3.28%	-6.78%
Common Labor and Material	0.41%	0.06%	1.65%	2.74%
Common Lumber Material	0.07%	0.00%	-4.49%	-2.71%
Common Material Only	0.81%	0.03%	-0.21%	2.21%
Retail Labor Rates	0.32%	0.20%	3.50%	5.32%



MONTHLY PRICE CHANGE REPORT





MONTHLY PRICE CHANGE REPORT



The following major new price
- CNC (Concrete & Aspha
- FNC (Finish Carpentry /
- FRM (Framing & Rough
- HVC (Heat, Vent & Air C
- PLM (Plumbing) – Addit
- TIL (Tile) – Items added

New items added for the May 2014 price lists

- | | | |
|-----|-----------|--|
| 1. | CNCRB10 | Steel rebar - #10 (1-1/4") |
| 2. | CNCRB9 | Steel rebar - #9 (1-1/8") |
| 3. | FNCDJ4 | Door jamb per LF - interior - paint grade - 4 9/16" |
| 4. | FNCDJ4+ | Door jamb per LF - interior - softwood - 4 9/16" |
| 5. | FNCDJ4H | Door jamb per LF - interior - hardwood - 4 9/16" |
| 6. | FNCDJ6 | Door jamb per LF - interior - paint grade - 6 9/16" |
| 7. | FNCDJ6+ | Door jamb per LF - interior - softwood - 6 9/16" |
| 8. | FNCDJ6H | Door jamb per LF - interior - hardwood - 6 9/16" |
| 9. | FRMADHV | Construction adhesive |
| 10. | FRMFRBT | Joist bridging tie |
| 11. | FRMFRPB4 | Framing post base connector - 4" |
| 12. | FRMFRPB6 | Framing post base connector - 6" |
| 13. | FRMFRPB8 | Framing post base connector - 8" |
| 14. | HVCLIN30 | Refrigerant lineset - 3/8" x 3/4" tubing - up to 30' |
| 15. | HVCLIN30> | Refrigerant lineset - 3/8" x 1" tubing - up to 30' |
| 16. | PLMGV1 | Gate valve - 1" |
| 17. | PLMGV1/2 | Gate valve - 1/2" |
| 18. | PLMGV3/4 | Gate valve - 3/4" |
| 19. | TILGT | Glass tile |
| 20. | TILGT- | Glass tile - Standard grade |
| 21. | TILGT+ | Glass tile - High grade |
| 22. | TILGT++ | Glass tile - Premium grade |
| 23. | TILMBL | Marble or Granite tile |
| 24. | TILMBL+ | Marble or Granite tile - High grade |

aming post base connectors



MONTHLY PRICE CHANGE REPORT



Items modified for the May 2014 price lists

1.	CNCASPS	Modified default depreciation & (+) assembly
2.	CNCPILEC	Modified (+) assembly
3.	DMOHRG	Modified (-) assembly
4.	DMOHRGM	Modified (-) assembly
5.	DORWF*	Modified (+) definition
6.	FCSMBL	Modified description & (+) definition
7.	FCSMBL+	Modified description & (+) definition
8.	FCTBCEM1/2	Modified (-) assembly
9.	FCTBCEM1/4	Modified (-) assembly
10.	FRM4X4	Modified (+,-) assemblies & definitions
11.	FRM4X4LAB	Modified (+,-) assemblies & definitions
12.	FRM4X4R	Modified (+,-) assemblies & definitions

Upcoming changes and additions for future price list publications

- 1. Reviewing additional options for seismic and shear bracing.
- 2. Items for removing wet drywall without bagging.
- 3. Items for detaching and resetting of ridge vent.

25.	FRM6X6TU8	Modified (+) assembly
26.	FRM6X8L	Modified (+,-) assemblies & definitions
27.	FRM8X8	Modified (+,-) assemblies & definitions
28.	FRMDBP4	Modified (+,-) assemblies & definitions
29.	FRMDBP6	Modified (+,-) assemblies & definitions
30.	FRMFRPC4	Modified description & (+) assembly & definition
31.	FRMFRPC6	Modified description & (+) assembly & definition
32.	FRMFRPC8	Modified description & (+) assembly & definition
33.	FRMMJ*	Modified description
34.	FRMSLSHIM	Modified (+) assembly & definition
35.	PLMRFD*	Modified (+) definition
36.	TBAGBAR*	Modified (+) definition
37.	TILBCEM1/4	Modified (-) assembly

XACTWARE

WHITE PAPERS



eService Center
Online Customer Services

under 'Helpful Downloads'

- Specify guidelines and rules that must be followed or pricing no longer accurate
- Provide clarification for items that require interpretation
- Give users more advanced knowledge of pricing parameters and research used
- Outline situations where Xactware pricing may not be accurate

XACTWARE.

WHITE PAPERS



eService Center
Online Customer Services

under 'Helpful Downloads'





WHITE PAPERS



eService Center
Online Customer Services

under 'Helpful Downloads'

[FAQ ABOUT XACTWARE'S PRICE LISTS](#)

[LABOR PRODUCTIVITY IN XACTIMATE PRICING](#)

[BASE SERVICE CHARGE HOURS](#)

[LABOR MINIMUMS VS BASE SERVICE CHARGES](#)

[PRICING RESEARCH METHODOLOGY](#)

[PRICING WHITE PAPER SUMMARY](#)

[LABOR EFFICIENCIES DESIGN](#)

[CALCULATING OVERHEAD, PROFIT AND TAXES](#)

[OVERHEAD AND PROFIT SETTINGS ON SALES TAX](#)

[EPA LEAD PAINT RULES](#)

[PRICING WHITE PAPER SUMMARY](#)

[OVERHEAD AND PROFIT](#)

[ROOFING PRICES WITHIN XACTIMATE](#)

[SCREENED PATIO/POOL ENCLOSURES](#)

[RETAIL LABOR RATES AND SUPPORTING EVENTS](#)



REPAIR COMPONENTS



PRIMARY LINE ITEMS



SECONDARY LINE ITEMS



ANCILLARY LINE ITEMS

PRIMARY LINE ITEMS



Targets the average lowest common denominator for labor productivity

- Includes only tasks that can be reasonably assumed to always occur on a job
- Typically includes debris disposal to job-site container only
- Does not account for complexity of job, type of property, etc.
- Relies on adjuster to account for any additional steps required
- Line item applies to new construction and re-construction

COMMON SOURCE OF ESTIMATING ERRORS! (WRONG LINE ITEM USED)

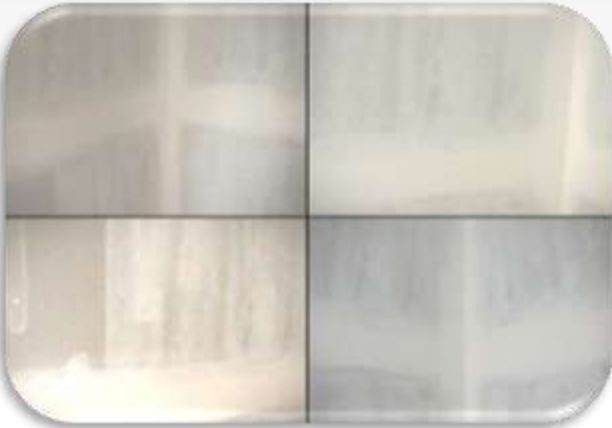
PRIMARY LINE ITEMS



PRIMARY LINE ITEMS



Remove/Replace 1/2" drywall



DRY 1/2

\$1.41/SF

1/2" drywall – hung, taped, floated, ready for paint

Includes: Drywall, metal corner bead, joint compound, mud, drywall nails, perftape, grabber screws and installation labor.

PRIMARY LINE ITEMS



Is material/quality/finish identified correctly?

- Smooth wall finish
- Textured
- Heavy textured
- Over plaster
- Mold/mildew resistant
- Greenboard
- Vinyl-coated w/seam battens
- Acoustic
- Hung/fire-taped only
- Hung only

PRIMARY LINE ITEMS



Is removal estimated correctly?

Tear out wet drywall, cleanup, bag, per LF-up to 4' tall

Tear out wet drywall, cleanup, bag, per LF-up to 4' tall-aft hrs

Tear out wet drywall, cleanup, bag, per LF-up to 4' tall-Cat 3

Tear out wet drywall, cleanup, bag, per LF-up to 4' tall-Cat 3-aft hrs

Tear out wet drywall, cleanup, bag, per LF-up to 4" tall

Tear out wet drywall, cleanup, bag, per LF-up to 4" tall-aft hrs

Tear out wet drywall, cleanup, bag, per LF-up to 4" tall-Cat 3

Tear out wet drywall, cleanup, bag, per LF-up to 4" tall-Cat 3-aft hrs

Tear out wet drywall, cleanup, bag, per LF-up to 2' tall

Tear out wet drywall, cleanup, bag, per LF-up to 2' tall-aft hrs

Tear out wet drywall, cleanup, bag, per LF-up to 2' tall-Cat 3

Tear out wet drywall, cleanup, bag, per LF-up to 2' tall-Cat 3-aft hrs

PRIMARY LINE ITEMS



Is removal estimated correctly?

Remove wet ceiling tile & drywall and bag for disposal

Remove wet ceiling tile & drywall and bag for disposal-aft hrs

Remove wet ceiling tile & drywall and bag-Cat 3

Remove wet ceiling tile & drywall and bag-Cat 3 aft hrs

Tear out wet drywall, cleanup, bag for disposal

Tear out wet drywall, cleanup, bag for disp after hrs

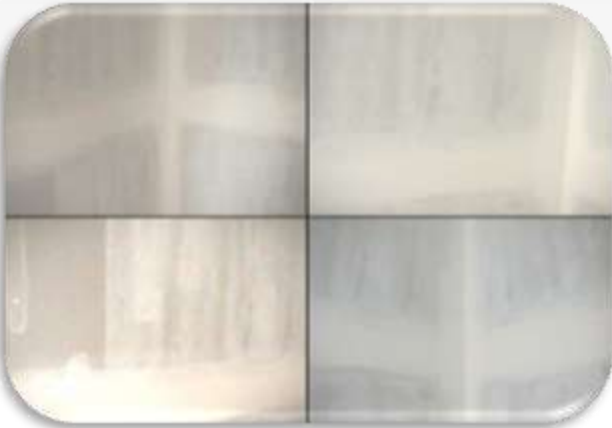
Tear out wet drywall, cleanup, bag-Cat 3

Tear out wet drywall, cleanup, bag-Cat 3-after hours

PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

1/2" drywall – hung, taped, floated, ready for paint

Includes: Drywall, metal corner bead, joint compound, mud, drywall nails, perftape, grabber screws and installation labor.

PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

Fill drying holes



DRY WALLF

\$1.36/EA

PRIMARY LINE ITEMS



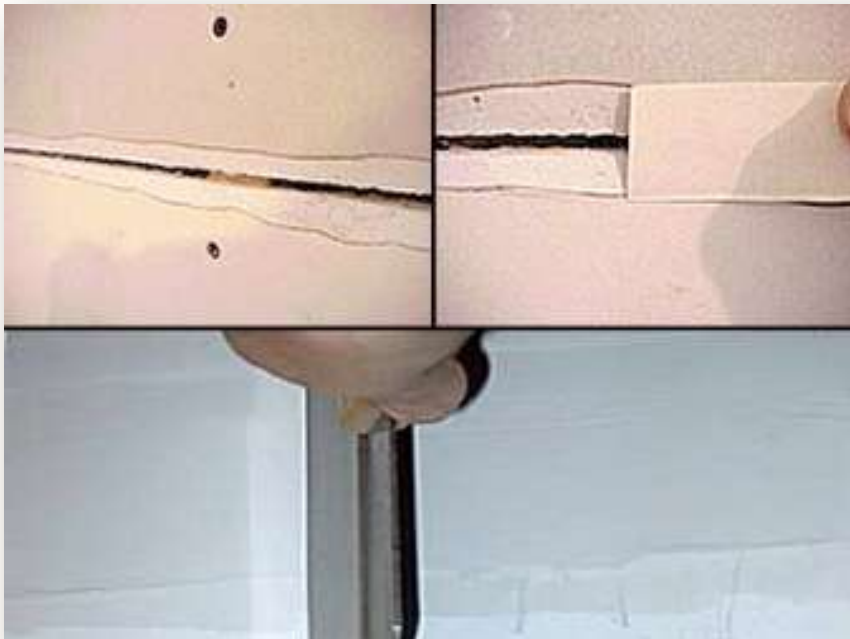
Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

Joint/Seam Repair



DRY PATCH LF

\$4.86/LF

PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

Patch < 1 SF



DRY PATCH

\$39.18/EA

PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

Drywall to 4' high



DRY LF>

\$9.91/LF

\$2.48/SF

PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY LF>

Drywall per LF – up to 4' tall

Note: The time assumptions within this item are based on common difficulties related to replacing only 4' of drywall, such as working at a low level, blending a non-factory joint on a finished wall, a higher proportion of jointing and a higher number of outlet cutouts compared to full wall/room replacement.



PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

IF < 32 square feet



DRY MNRP

\$308.77/EA

PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

R&R >32SF but <363SF



DRY MN

\$294.42/EA

+



DRY 1/2 (Material Only)

\$0.50/SF

PRIMARY LINE ITEMS



Is replacement estimated correctly?



DRY 1/2

\$1.41/SF

IF >363 square feet



PRIMARY LINE ITEMS



DRY 1/2

\$2.55 SF

1/2" drywall – hung, taped, floated, ready for paint

Includes: Drywall, metal corner bead, joint compound, mud, drywall nails, perfortape, grabber screws and installation labor.

The Xactimate price list has 42 different primary line items for removing and replacing 1/2" drywall!!

PRIMARY LINE ITEMS



Oversized item definitions



PNT B2SP

\$1.39 LF

Seal & paint baseboard – three coats



PNT B>2SP

\$1.50 LF

Seal & paint baseboard, oversized – three coats

Includes: Drywall, metal corner bead, joint compound, mud, drywall nails, perfotape, grabber screws and installation labor.



PRIMARY LINE ITEMS



SECONDARY LINE ITEMS



ANCILLARY LINE ITEMS

SECONDARY LINE ITEMS



Adjustments for additional costs not found in every repair

- Situations demanding increased labor/waste costs
- Differences between new construction and reconstruction
- Accounts for special features

SECONDARY LINE ITEMS



DRY ADD

\$0.37 SF

Additional cost for high wall or ceiling-11' to 14' high



DRY ADD>

\$0.48 SF

Additional cost for high wall or ceiling-over 14' to 20'



WTR DRYWG

\$0.28 SF

Add-on for tearing out glued-on drywall



DRY GLUE

\$0.39 SF

Additional cost for gluing drywall

SECONDARY LINE ITEMS



DRY TEXAD

\$0.02 SF

Additional cost to mix PVA sealer in joint compound



DRY RNDLF

\$1.86 LF

Add for bullnose (rounded) corners-per LF



DRY ARCADD

\$14.59 EA

Additional cost to hang and finish drywall archway



DRY ADDFB

\$0.14 SF

Additional cost for foil backed drywall

SECONDARY LINE ITEMS



Repair-specific prep-work



DRY 1/2

\$2.55 SF

1/2" drywall – hung, taped, floated, ready for paint

Includes: Drywall, metal corner bead, joint compound, mud, drywall nails, perfortape, grabber screws and installation labor.

SECONDARY LINE ITEMS



SECONDARY LINE ITEMS



DRY MASKSF

\$0.15 SF

Mask per square foot for drywall or plaster work



DMO BARR

\$0.43 SF

Dust control barrier per square foot



WTR BARRP

\$3.30 EA

Containment barrier-Tension post-per day



WTR BARRZ

\$0.39 SF

Peel & seal zipper



DMO MASKFL

\$0.34 SF

Floor protection – self-adhesive plastic film



PRIMARY LINE ITEMS



SECONDARY LINE ITEMS



ANCILLARY LINE ITEMS

ANCILLARY LINE ITEMS



- Items not related to one specific repair
 - Situations demanding increased labor/waste costs
 - Additional steps required depending on location of repair
 - Differences between new construction and reconstruction
 - Equipment costs
- Adjustments to account for Xactimate inaccuracies
 - Higher than average complexity
 - Inaccurate repair assemblies
 - Job overhead

MINIMUM CHARGES



- Minimum labor charges used for each trade
 - Least amount a contractor must be paid to take on job
 - Includes drive time, setup, cleaning, etc. and performing repair
- Does not include materials!
- Not a 'Base Service Charge'
 - BSC'S included only minimum drive time, setup, cleaning costs
- Only one should be used per estimate for all related repairs
- Required for accurate estimate pricing



- Automatic in Xactimate 28; must be done manually in 27
- Only one should be used per estimate for all related repairs
- Only time should not be utilized is when
 - Specific contractor performing repairs can be identified and is licensed/insured/allowed by union to perform multiple trades*

*Xactimate White Paper, *Labor Minimums*



PNT MN

\$153.91 EA

Painting – Labor Minimum

Includes: 3 hours labor.

Note: Minimum charge for painting.

Minimum items are note meant to be used in conjunction with Base Service Charges.

If additional time is needed to match or purchase materials, it may be necessary to add supplemental labor hours; see item PNT LAB

LABOR MINIMUMS



TMP MN

\$141.51 EA

Temporary Repairs – Labor Minimum



WDV MN

\$176.26 EA

Vinyl Windows – Labor Minimum



SFG GUTMN

\$227.78 EA

Gutters – Labor Minimum



WDP MN

\$176.26 EA

Patio Doors – Labor Minimum



WDT MN

\$146.43 EA

Window Treatments – Labor Minimum



MSD MN

\$146.43 EA

Mirror/Shower Door– Labor Minimum

Includes: 2 ½ hours labor.



- Same as Labor Minimums but contain minimum amount of materials
 - i.e. 1 sheet of drywall, 10 lbs joint compound, 50 ft perfortape
- Does not include costs related to matching
- Currently four Repair Minimum line items:
 - **DRY MNRP** Drywall Repair – Minimum Charge – Labor and Material (\$308.77)
 - **PNT MNRP** Painting – Minimum Charge – Labor and Material (\$185.95)
 - **RFG HTMN** Roofing repair – hot material required – Minimum charge (\$724.98)
 - **RFG TILMNRP** Tile Roofing Repair – Minimum Charge – Labor and Material (\$486.38)

MINIMUM CHARGES



- 🎯 Review total labor on claim and adjust to meet minimums as necessary
- 🎯 If Labor Minimum only used, include material separately

EXAMPLE



Damaged cabinets and countertop



Carrier inspects, estimates and pays claim



DESCRIPTION	QTY	UNIT	TOTAL
R/R Cabinetry-upper (wall) units-High grade	8.5LF	\$167.66	\$1,425.12
R/R Cabinetry-lower (base) units-High grade	13LF	\$201.60	\$2,620.80
R/R Countertop-flat laid plastic laminate-High grade	16LF	\$50.79	\$812.64
Sales tax			<u>\$270.79</u>
SUBTOTAL			\$4,974.46
Overhead (10%)			\$497.46
Profit (10%)			<u>\$497.46</u>
TOTAL			\$5,969.38

EXAMPLE



 ABC INSURANCE		
DESCRIPTION	QTY	TOTAL
R.R. Cabinet-topper (solid) white-high grade	8.50 LF	\$1,956.92
R.R. Cabinet-door (solid) white-high grade	13 LF	\$2,873.51
R.R. Countertop-door (solid) laminate-high grade	16 LF	\$1,045.40
SUBTOTAL		\$5,875.83
Sales tax (5.75%)		\$337.87
Overhead (10%)		\$621.36
Profit (10%)		\$621.36
TOTAL		\$5,969.38

Clients gets bid from contractor



Ken's Kitchens

PROPOSAL

Remove/replace 8'5" high grade top cabinets	\$1,956.92
Remove/replace 13' bottom high grade cabinets	\$2,873.51
Remove/replace 16' laminate high grade countertop	\$1,045.40
Sales tax	<u>\$337.87</u>
Subtotal	\$ 6,213.63
10% Overhead	\$621.36
10% Profit	<u>\$621.36</u>
TOTAL	\$7,456.35



ABC INSURANCE

DESCRIPTION	QTY	UNIT	TOTAL
R/R Cabinetry-upper (wall) units-High grade	8.50LF	\$167.66	\$1,425.12
R/R Cabinetry-lower (base) units-High grade	13LF	\$201.60	\$2,620.80
R/R Countertop-flat laid plastic laminate-High grade	16LF	\$50.79	\$812.64
SUBTOTAL			\$4,858.56
Sales tax			\$270.79
Overhead (10%)			\$497.46
Profit (10%)			\$497.46

TOTAL \$5,969.38



Ken's Kitchens PROPOSAL

Remove/replace 8'5" high grade top cabinets	\$1,956.92
Remove/replace 13' bottom high grade cabinets	\$2,873.51
Remove/replace 16' laminate high grade countertop	\$1,045.40
Sales tax	\$337.87
Subtotal	\$ 6,213.63
10% Overhead	\$621.36
10% Profit	\$621.36
TOTAL	\$7,456.35

TOTAL \$7,456.35

Equal scope of work
Like kind and quality
\$1,486.97 DIFFERENCE



What went wrong??



EXAMPLE



CAB GL

\$45.09 EA

Add for beveled glass, per cabinet door

EXAMPLE

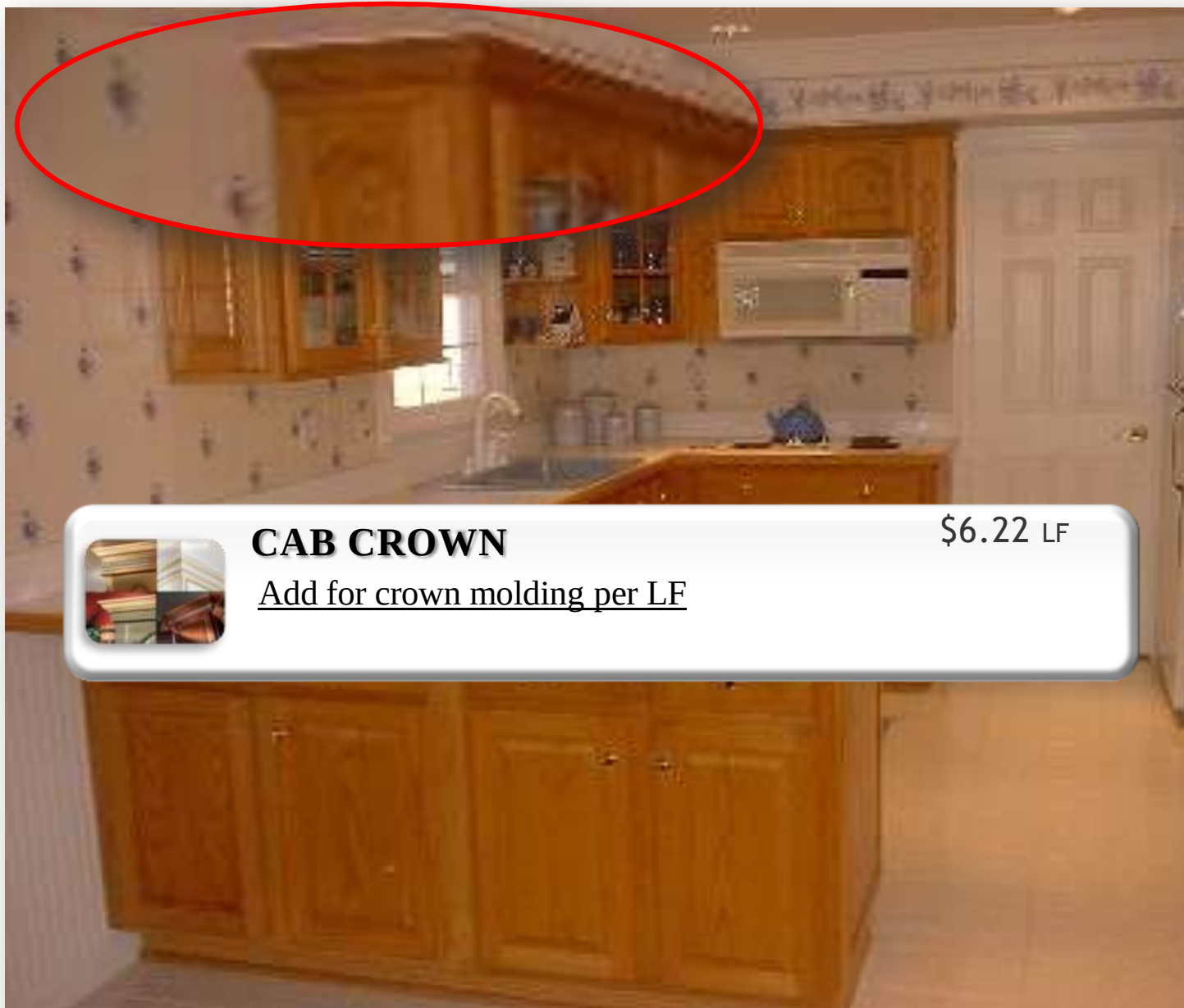


CAB VAL

Cabinet valance

\$43.79 LF

EXAMPLE



CAB CROWN

\$6.22 LF

Add for crown molding per LF

EXAMPLE

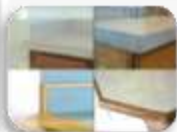


CAB CTFL>+

\$63.15 LF

Countertop-flat laid plastic lam.-Oversized-High gr

EXAMPLE



CAB CTMITER

\$57.46 EA

Add for mitered corner (Countertop)

EXAMPLE



CAB LZS+

Add for lazy susan – wood shelves

\$179.97 EA

EXAMPLE



CAB CTFLPEW

Countertop edge treatment - wood

\$6.03 LF

EXAMPLE

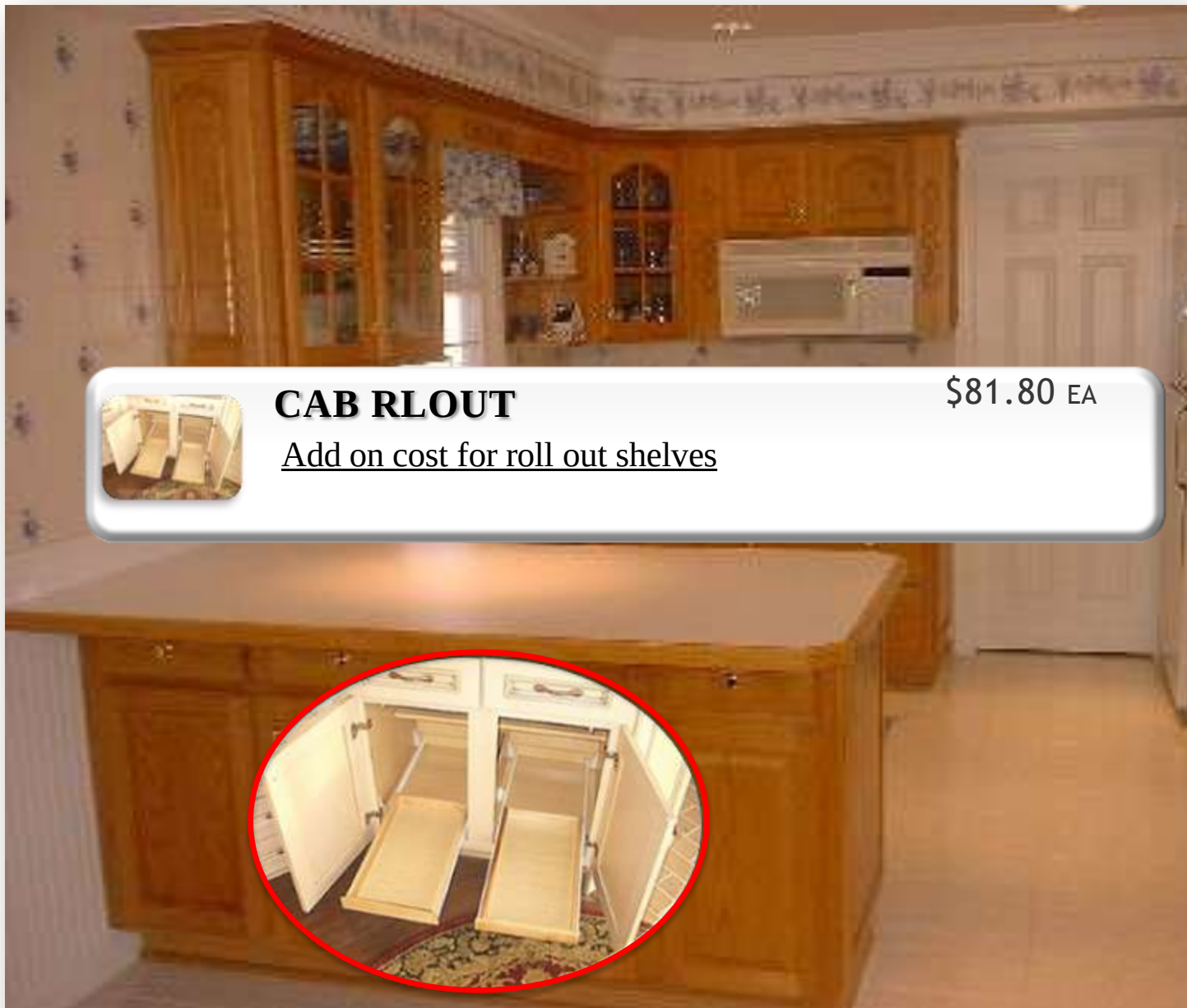


CAB KNPLRS

\$1.58 EA

Cabinet knobs or pulls-Detach & reset

EXAMPLE



CAB RLOUT

\$81.80 EA

Add on cost for roll out shelves

EXAMPLE



XACTIMATE[®]

<u>DESCRIPTION</u>	<u>QTY</u>	<u>UNIT</u>	<u>TOTAL</u>
R/R Cabinetry-upper (wall) units-High grade	8.5LF	\$167.66	\$1,425.12
R/R Cabinetry-lower (base) units-High grade	13LF	\$201.60	\$2,620.80
Add for frosted/etched or beveled glass, per cabinet door	3EA	\$45.09	\$135.27
Cabinet valance	3LF	\$43.79	\$131.37
Add for crown molding per LF	13.5LF	\$6.22	\$83.97
Add for lazy susan-wood shelves	1EA	\$179.97	\$179.97
Add on cost for roll out shelves	4EA	\$81.80	\$327.20

EXAMPLE



XACTIMATE[®]

DESCRIPTION	QTY	UNIT	TOTAL
R/R Cabinetry-upper (wall) units-High grade	8.5LF	\$167.66	\$1,425.12
R/R Cabinetry-lower (base) units-High grade	13LF	\$201.60	\$2,620.80
Add for frosted/etched or beveled glass, per cabinet door	3EA	\$45.09	\$135.27
Cabinet valance	3LF	\$43.79	\$131.37
Add for crown molding per LF	13.5LF	\$6.22	\$83.97
Add for lazy susan-wood shelves	1EA	\$179.97	\$179.97
Add on cost for roll out shelves	4EA	\$81.80	\$327.20
Cabinet knobs or pulls-Detach & reset	28EA	\$1.58	\$44.24
R/R Countertop-flat laid plastic laminate-High grade	11LF	\$50.79	\$558.69
R/R Countertop-flat laid plastic laminate-Oversized-High gr	5LF	\$63.15	\$315.75
Add on for mitered corner (Countertop)	1EA	\$57.46	\$57.46
Countertop edge treatment-wood	23LF	\$6.03	\$138.69

EXAMPLE



XACTIMATE[®]

DESCRIPTION	QTY	UNIT	TOTAL
R/R Cabinetry-upper (wall) units-High grade	8.5LF	\$167.66	\$1,425.12
R/R Cabinetry-lower (base) units-High grade	13LF	\$201.60	\$2,620.80
Add for frosted/etched or beveled glass, per cabinet door	3EA	\$45.09	\$135.27
Cabinet valance	3LF	\$43.79	\$131.37
Add for crown molding per LF	13.5LF	\$6.22	\$83.97
Add for lazy susan-wood shelves	1EA	\$179.97	\$179.97
Add on cost for roll out shelves	4EA	\$81.80	\$327.20
Cabinet knobs or pulls-Detach & reset	28EA	\$1.58	\$44.24
R/R Countertop-flat laid plastic laminate-High grade	11LF	\$50.79	\$558.69
R/R Countertop-flat laid plastic laminate-Oversized-High gr	5LF	\$63.15	\$315.75
Add on for mitered corner (Countertop)	1EA	\$57.46	\$57.46
Countertop edge treatment-wood	23LF	\$6.03	\$138.69
	Sales tax		<u>\$334.85</u>
	SUBTOTAL		\$6353.38
	Overhead (10%)		\$635.36
	Profit (10%)		<u>\$635.36</u>
	TOTAL		\$7,624.10

EXAMPLE



DESCRIPTION	QTY	UNIT	TOTAL
R.R Cabinetry-upper (wall) units-High grade	8.50LF	\$167.66	\$1,425.12
R.R Cabinetry-lower (base) units-High grade	13LF	\$201.60	\$2,620.80
R.R Countertop-flat laid plastic laminate-High grade	16LF	\$50.79	\$812.64
SUBTOTAL			\$4,858.56
Sales tax			\$270.79
Overhead (10%)			\$497.46
Profit(10%)			\$497.46

TOTAL \$5,969.38



Ken's Kitchens
PROPOSAL

Remove/replace 8'5" high grade top cabinets	\$1,956.92
Remove/replace 13' bottom high grade cabinets	\$2,873.51
Remove/replace 16' laminate high grade countertop	\$1,045.40
Sales tax	<u>\$337.87</u>
Subtotal	\$ 6,213.63
10% Overhead	\$621.36
10% Profit	<u>\$621.36</u>
TOTAL	\$7,456.35

TOTAL \$7,456.35



XACTIMATE™

DESCRIPTION	QTY	UNIT	TOTAL
R.R Cabinetry-upper (wall) units-High grade	8.5LF	\$167.66	\$1,425.12
R.R Cabinetry-lower (base) units-High grade	13LF	\$201.60	\$2,620.80
Add for frosted/etched or beveled glass, per cabinet door	30EA	\$45.09	\$135.27
Add for crown molding per LF	13.5LF	\$6.22	\$83.97
Add for lazy susan-wood shelves	1EA	\$179.97	\$179.97
Add on cost for roll out shelves	4EA	\$81.80	\$327.20
Cabinet knobs or pulls-Detach & reset	280EA	\$1.58	\$44.24
R.R Countertop-flat laid plastic laminate-High grade	11LF	\$50.79	\$558.69
R.R Countertop-flat laid plastic laminate-Oversized-High gr	5LF	\$63.15	\$315.75
Add on for mirrored corner (Countertop)	1EA	\$57.46	\$57.46
Countertop edge treatment-wood	23LF	\$6.03	\$138.69
Sales tax			<u>\$326.62</u>
SUBTOTAL			\$6,213.78
Overhead (10%)			\$621.40
Profit (10%)			<u>\$621.40</u>
TOTAL			\$7,456.58

\$7,624.10

PRIMARY LINE ITEMS



1,524 sf Duplex – 3' flood damage



PRIMARY LINE ITEMS



1,524 sf Duplex – 3' flood damage

- R&R Baseboards
- R&R Drywall 4' high
- R&R Floor and wall insulation (to 4' high)

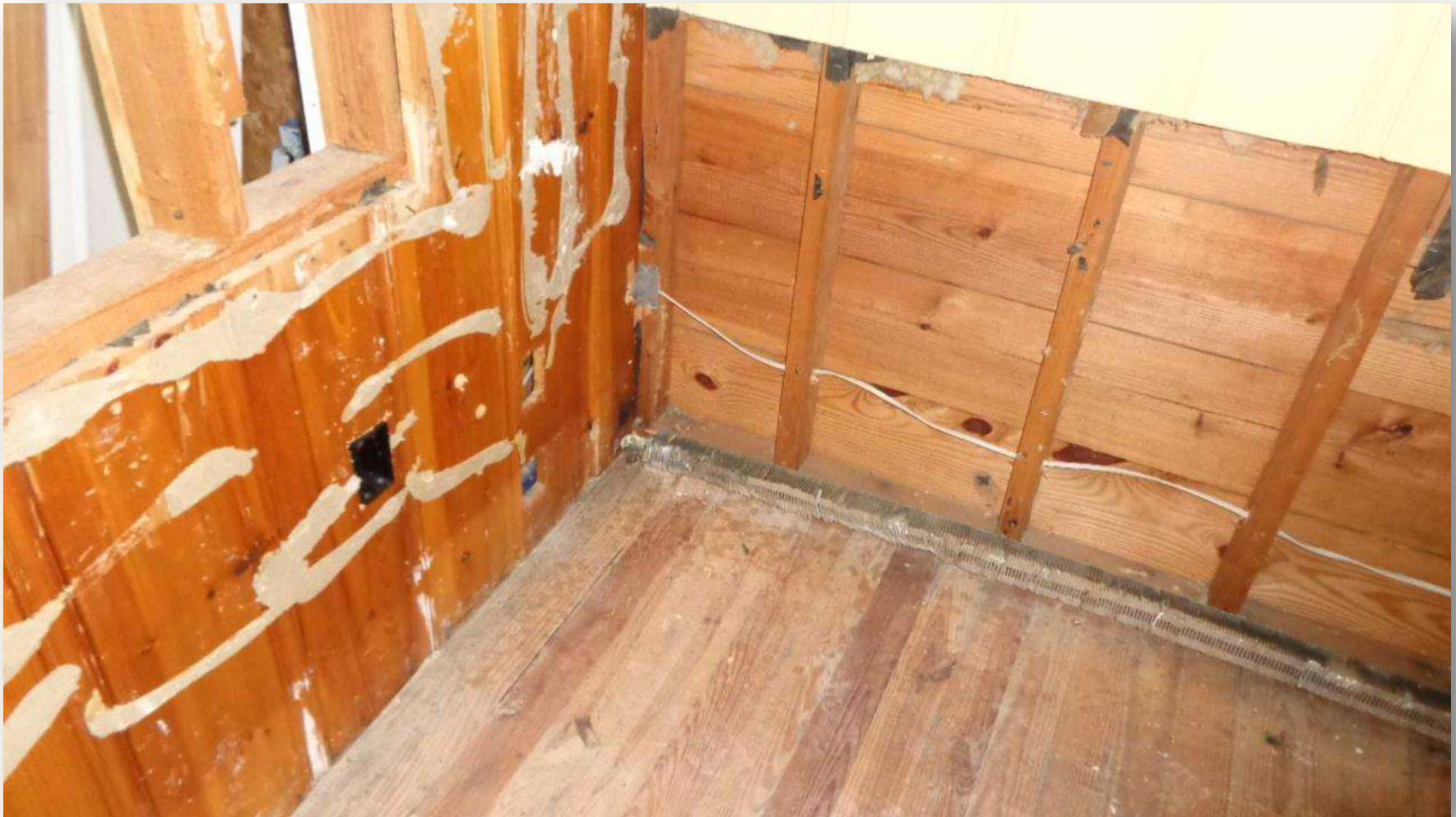
CAT ADJUSTER: \$14,054.32



PRIMARY LINE ITEMS



1,524 sf Duplex – 3' flood damage



PRIMARY LINE ITEMS



1,524 sf Duplex – 3' flood damage

- R&R Baseboards
- R&R Drywall 4' high
- R&R Floor and wall insulation (to 4' high)

CAT ADJUSTER: **\$14,054.32**

Change to WTR tear out items

Used specific drywall to 4' item and used glued-on drywall item

Included add-ons for confined areas (crawlspac)

CORRECTED REPAIR AMOUNT: \$23,322.25

REPAIR COMPONENTS



- 🎯 Inaccurate estimates affect contractor proposals
- 🎯 First answer often not best item
- 🎯 Use WTR category when water damage present
- 🎯 Check primary line item description for hints
- 🎯 Review category for applicable adjustments
- 🎯 Look for anything (material/labor) not always found in every repair (new/used)

LINE ITEM DEFINITIONS

FRONT ELEVATION
 $\frac{1}{4}"$ Scale

RIGHT SIDE ELEVATION
 $\frac{1}{4}"$ Scale

ONTARIO

Revised Aug. 20, 1936

JOB*834 SHEET*2

G.I. = Galvanized Iron

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.



Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor. Labor cost to remove tile flooring and to discard in a job-site waste receptacle.

Excludes: Backer board for the tile. If a mortar bed is used see FCTMORTAR. If a cement backer board is used see FCTBCEM1/4.

Green: Tile and all hard surface flooring must be certified as compliant with the FloorScore standard to meet the LEED requirement for low emitting materials - flooring systems credit. Tile setting adhesives and grout are considered green by LEED if they meet the requirements of the South Coast Air Quality Management District (SCAQMD) rule 1168.

Average life expectancy 100 years
Average depreciation 1% per year
Maximum depreciation 100%

LINE ITEM DEFINITIONS



SDG VINYL++

\$4.14 SF



Note: Labor yield assumption addresses the average time necessary for normal one or two story applications where the ladder scaffold platform does not exceed 20'. If additional labor is required use item SDG LAB.
Average life expectancy 50 years

Definition:

Includes: Vinyl siding, starter strip, under sill trim, j-trim, inside and outside corner posts, 16 gauge staples, and installation labor. Labor cost to remove siding and to discard in a job-site waste receptacle.

Quality: Premium grade, .045" to .048" thickness, special colors and patterns (i.e. wood look alike).

Note: Labor yield assumption addresses the average time necessary for normal one or two story applications where the ladder scaffold platform does not exceed 20'. If additional labor is required use item SDG LAB.

LINE ITEM DEFINITIONS



SDG VINYL++

\$4.14 SF



LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV & 5/1/2004

Description:

Tile floor covering

Assembly Information:

Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22

Costs:	Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
				Labor Burden:	1.37
				Market Conditions:	0.00
				Untaxed Unit Price:	11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV &						
Description:						
Tile floor covering						
Assembly Information:						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
Labor Burden:						1.37
Market Conditions:						0.00
Untaxed Unit Price:						11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV & 5172004

Description:						
Tile floor covering						
Assembly Information:						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
Labor Burden:						1.37
Market Conditions:						0.00
Untaxed Unit Price:						11.02

Materials

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV & 5172004

Description: Tile floor covering						
Assembly Information:						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
Labor Burden:						1.37
Market Conditions:						0.00
Untaxed Unit Price:						11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV & 5172004

Description: Tile floor covering						
Assembly Information:						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
“Component Cost” Hourly rate or retail price in purchase quantities.						Labor Burden: 1.37
						Market Conditions: 0.00
						Untaxed Unit Price: 11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV & 5110004

Description: Tile floor covering						
Assembly Information: “Direct Yield” Maximum amount of work performed or material replaced without accounting for waste.						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
Labor Burden:						1.37
Market Conditions:						0.00
Untaxed Unit Price:						11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV & 517004

Description:

Tile floor covering

Assembly Information:

Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22

Costs: **Lab:** 5.70 **Mat:** 3.74 **Equ:** 0.21 = 9.65

“Supporting Events”		Labor Burden:	1.37
Waste factor applied to materials and/or labor.		Market Conditions:	0.00
		Untaxed Unit Price:	11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Price List Item: FCTAV & 5172004

Description: Tile floor covering						
Assembly Information: “Direct Yield” Maximum amount of work performed or material needed without accounting for waste.						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
Labor Burden:						1.37
Market Conditions:						0.00
Untaxed Unit Price:						11.02

LINE ITEM DEFINITIONS



FCT AV
Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

\$11.02 SF

Description:

Tile floor covering

Assembly Information:

Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
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EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22

Costs:	Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
Labor Burden:					1.37
Market Conditions:					0.00
Untaxed Unit Price:					11.02

“Net Yield”

Maximum amount of work performed or material needed after accounting for supporting events/waste factors.

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Description:

Tile floor covering

“Unit Cost”

Unit cost factoring both labor/material cost and net yield

Assembly Information:

Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
					Labor Burden:	1.37
					Market Conditions:	0.00
					Untaxed Unit Price:	11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Description:						
Tile floor covering						
Assembly Information:						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
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MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
				u: 0.21	=	9.65
				Labor Burden:		1.37
				Market Conditions:		0.00
				Untaxed Unit Price:		11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Description:						
Tile floor covering						
Assembly Information:						
Type	Component	Cost	Direct Yield	SPT Event %	Yield	Unit Cost
RLB+	TIL	83.790	23.579 SF/HR	26.771	17.267	4.85
MAT+	FCTAV	2.920	1.000 SF/SF	10.000	0.900	3.24
MAT+	TILGROUT	15.841	70.000 SF/BG	10.000	63.000	0.25
MAT+	TILTHIN	15.447	70.000 SF/BG	10.000	63.000	0.25
EQU+	TILSAW	57.200	275.000 SF/DA	0.000	275.000	0.21
RLB-	DMO	44.350	30.000 SF/HR	33.333	20.000	2.22
Costs:		Lab: 5.70	Mat: 3.74	Equ: 0.21	=	9.65
“Untaxed Unit Price”						Labor Burden: 1.37
Total price per unit of labor, materials and equipment including waste						Market Conditions: 0.00
						Untaxed Unit Price: 11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Description:

Tile floor covering

Assembly Information

Type	Component
RLB+	TIL
MAT+	FCTAV
MAT+	TILGROUT
MAT+	TILTHIN
EQU+	TILSAW
RLB-	DMO

Costs:

“Comp Hourly

Item Activity Information

Category: LAB Selector: TIL Activity: + (Replace) Phase: 09 Ceramic Tile/Marble

Material: \$0.00

Equipment: \$0.00

Retail Labor: \$83.79

Market Conditions: \$0.00

Replace Price: \$83.79

Material

Contractor Supplied: \$0.00 + Non-Contractor Supplied: \$0.00

Labor

Worker's Wage: \$30.11 + Labor Burden: \$13.32 + Labor Overhead: \$40.36

Details

Type	Description	Price Per Unit
Labor	Tile/Cultured Marble Installer	83.790

Add...

Edit...

Delete

Definition

Assembly Info Supporting Events Sales Taxes Base Service Charge

Includes: Hourly labor rate for a tile/cultured marble installer.

Excludes:

Quality:

Reference:

Green:

Notes: The tile installer typically performs such tasks as installing natural and cultured panels (marble and granite) and all types of tile (ceramic, clay, marble, granite, slate) in their various



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Yield	Unit Cost
17.267	4.85
0.900	3.24
63.000	0.25
63.000	0.25
275.000	0.21
20.000	2.22
=	9.65
or Burden:	1.37
Conditions:	0.00
Unit Price:	11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Item Activity Information

Category: LAB Selector: TIL Activity: + (Replace) Phase: 09 Ceramic Tile/Marble

Material: \$0.00

Equipment: \$0.00

Retail Labor: \$83.79

Market Conditions: \$0.00

Replace Price: \$83.79

Material

Contractor Supplied \$0.00 + Non-Contractor Supplied \$0.00

Labor

Worker's Wage \$30.11 + Labor Burden \$13.32 + Labor Overhead \$40.36

Details

Definition

Assembly Info

Supporting Events

Sales Taxes

Base Service Charge

Hourly

Reference:

Green:

Notes:

Costs:

RLB+

MAT+

MAT+

MAT+

EQU+

RLB-

Costs:

Unit Cost

4.85

3.24

0.25

0.25

0.21

2.22

9.65

1.37

0.00

11.02

“Worker’s Wage”
Direct wage costs

“Labor Burden”
Non-wage worker costs such as insurance, company vehicles, tools, etc.

LINE ITEM DEFINITIONS



FCT AV
Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

\$11.02 SF

Item Activity Information

Category: LAB Selector: TIL Activity: + (Replace) Phase: 09 Ceramic Tile/Marble

Material: \$0.00

Equipment: \$0.00

Retail Labor: \$83.79

Market Conditions: \$0.00

Replace Price: \$83.79

Material

Contractor Supplied \$0.00 + Non-Contractor Supplied \$0.00

Labor

Worker's Wage \$30.11 + Labor Burden \$13.32 + Labor Overhead \$40.36

Details

Definition

Assembly Info

Includes: Hourly labor rate

Excludes:

Quality:

Reference:

Green:

Notes: The tile installer typically places and cultured panels (marble, ceramic, clay, marble, granite, etc.)

Unit Cost

4.85

3.24

0.25

0.25

0.21

2.22

9.65

1.37

0.00

11.02

“Comp Hourly”

“Labor Overhead”
Non-wage related expenses, i.e. vehicles.

“Labor Burden”
Unemployment insurance, worker's comp, etc.

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Item Activity Information

Category: LAB Selector: TIL Activity: + (Replace) Phase: 09 Ceramic Tile/Marble

Material: \$0.00

Equipment: \$0.00

Retail Labor: \$83.79

Market Conditions: \$0.00

Replace Price: \$83.79

Material

Contractor Supplied \$0.00 + Non-Contractor Supplied \$0.00

Labor

Worker's Wage \$30.11 + Labor Burden \$13.32 + Labor Overhead \$40.36

Details

Definition Assembly Info

Includes: Hourly labor rate

Excludes:

Quality:

Reference:

Green:

Notes: The tile installer typically performs such tasks as installing natural and cultured panels (marble and granite) and all types of tile (ceramic, clay, marble, granite, slate) in their various

Click for Detail

Print OK Cancel Help

Unit Cost

4.85

3.24

0.25

0.25

0.21

2.22

9.65

1.37

0.00

Unit Price: 11.02

“Comp Hourly

“Labor Overhead”
Non-wage related expenses, i.e. vehicles

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Description:
Tile floor covering

Assembly Information

Type	Component
RLB+	TIL
MAT+	FCTAV
MAT+	TILGROUT
MAT+	TILTHIN
EQU+	TILSAW
RLB-	DMO

Costs:

“Supporting
Waste factor ap

Item Activity Information

Category: FCT Selector: AV Activity: + (Replace) Phase: 09 Floor Covering

Material: \$3.74

Equipment: \$0.21

Retail Labor: \$4.85

Market Conditions: \$0.00

Replace Price: \$8.80

Material

Contractor Supplied + Non-Contractor Supplied

\$3.74 + \$0.00

Labor

Worker's Wage + Labor Burden + Labor Overhead

\$1.74 + \$0.77 + \$2.34

Details

Type	Description	Price Per Unit
Equipment	Ceramic tile saw	0.208
Labor	Tile/Cultured Marble Installer	4.850
Material	Ceramic/porcelain floor tile	3.244
Material	Ceramic tile grout - 25 lb bag	0.251
Material	Thinset - multipurpose latex fortified - 50 lb bag	0.245

Definition Assembly Info Supporting Events Sales Taxes Base Service Charge

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Excludes: Backer board for the tile. If a mortar bed is used see FCTMORTAR. If a cement backer board is used see FCTBCEM1/4.

Quality:

Reference:

Green: Tile and all hard surface flooring must be certified as compliant with the FloorScore standard to meet the LEED requirement for low emitting materials - flooring systems credit. Tile setting

Notes:



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Help

Yield	Unit Cost
17.267	4.85
0.900	3.24
63.000	0.25
63.000	0.25
275.000	0.21
20.000	2.22
=	9.65
Labor Burden:	1.37
Conditions:	0.00
Unit Price:	11.02

LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Item Activity Information

Category: FCT Selector: AV Activity: + (Replace) Phase: 09 Floor Covering

Material: \$3.74

Equipment: \$0.21

Retail Labor: \$4.85

Market Conditions: \$0.00

Replace Price: \$8.80

Material

Contractor Supplied \$3.74

Non-Contractor Supplied \$0.00

Labor

Worker's Wage \$1.74

Labor Burden \$0.77

Labor Overhead \$2.34

Definition Assembly Info Supporting Events Sales Taxes Base Service Charge

Ceramic floor tile assumption is based on waste due primarily to: transport, handling, cutting and fitting.

productivity from working in a restoration environment.

Material Ceramic tile grout - 25 lb bag 0.251

Material Thinset - multipurpose latex fortified - 50 lb bag 0.245

Definition Assembly Info Supporting Events Sales Taxes Base Service Charge

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

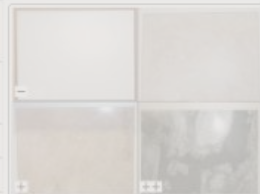
Excludes: Backer board for the tile. If a mortar bed is used see FCTMORTAR. If a cement backer board is used see FCTBCEM1/4.

Quality:

Reference:

Green: Tile and all hard surface flooring must be certified as compliant with the FloorScore standard to meet the LEED requirement for low emitting materials - flooring systems credit. Tile setting

Notes:



Click for Detail

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LINE ITEM DEFINITIONS



FCT AV

\$11.02 SF

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Item Activity Information

Category: FCT Selector: AV Activity: + (Replace) Phase: 09 Floor Covering

Material: \$3.74

Equipment: \$0.21

Retail Labor: \$4.85

Market Conditions: \$0.00

Replace Price: \$8.80

Material

Contractor Supplied \$3.74

Non-Contractor Supplied \$0.00

Labor

Worker's Wage \$1.74

Labor Burden \$0.77

Labor Overhead \$2.34

Definition Assembly Info Supporting Events Sales Taxes Base Service Charge

Ceramic floor tile assumption is based on waste due primarily to: transport, handling, cutting and fitting.

productivity from working in a restoration environment.

Material	Ceramic tile grout - 25 lb bag	0.251
Material	Thinset - multipurpose latex fortified - 50 lb bag	0.245

Definition Assembly Info Supporting Events Sales Taxes Base Service Charge

Includes: Tile, grout, thinset or mastic, the use of a ceramic tile saw, and installation labor.

Excludes: Backer board for the tile. If a mortar bed is used see FCTMORTAR. If a cement backer board is used see FCTBCEM1/4.

Quality:

Reference:

Green: Tile and all hard surface flooring must be certified as compliant with the FloorScore standard to meet the LEED requirement for low emitting materials - flooring systems credit. Tile setting

Notes:



Click for Detail

Print

Close

Help

LINE ITEM DEFINITIONS



- 🎯 Xactimate is a powerful, highly accurate tool for valuing repairs
- 🎯 Accurate pricing is dependent on user



XACTIWRONG



No estimating tool will ever be perfect

- Wide variety of damages, houses, contractors, materials
- Rapidly changing markets
- Incomplete or inaccurate survey results
- User error
- Site-specific variables



PRICING RESEARCH METHODOLOGY

Xactware recognizes that individual costs required to repair or rebuild a structure can vary between structures due to differences in size, complexity, accessibility, and location. Additionally, prices charged by contractors and suppliers vary based on company size (overhead), perceived quality of work, and level of service.



XACTWARE

PRICING RESEARCH METHODOLOGY

As Xactware's published cost information is a reported market price based on recently acquired submissions, **there is no way to be certain that any published price will be appropriate for a specific contractor, repair, or structure.**



XACTWARE

PRICING RESEARCH METHODOLOGY

In addition, as many structures are unique, there are many items and tasks that are either so custom by nature or that occur so seldom that the research or reporting of a market price is not possible. As such, Xactware's published price list is not intended to provide costs for every potential item.



Assuming estimate written correctly, all inaccuracies due to one of the following:

- Materials
 - Quality pricing
 - Waste factor
 - Minimum purchase quantities
 - Assembly inaccurate
- Equipment
 - Rental costs inaccurate or incomplete
 - Delivery/return costs not included

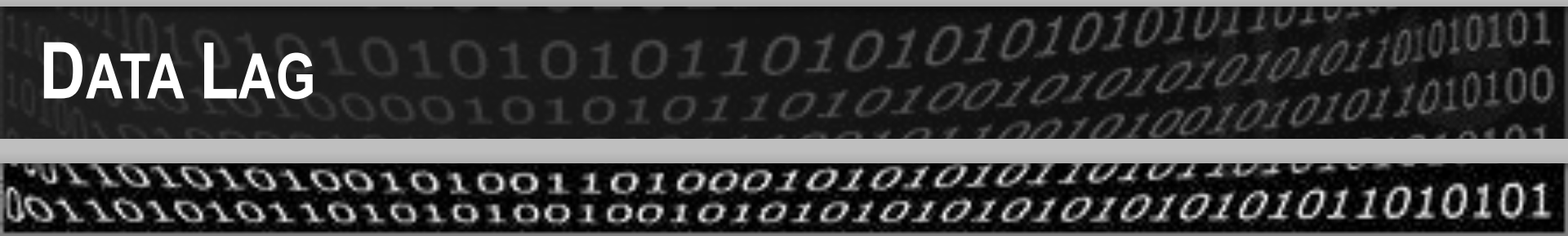


Assuming estimate written correctly, all inaccuracies due to one of the following:

- Labor
 - Wage rates incorrect
 - Yield (Repair time) incorrect
- Job Overhead
 - Fees
 - Service charges



DATA LAG





Prices changing faster than database updated

- Petroleum based roof covering materials
- Catastrophic storms
 - Material & labor shortages drive up costs
 - Delays with permits and inspections
 - Increased shipping costs
 - Challenging conditions
 - Difficult to find contractor for smaller jobs

ROOFING



CONTRACTOR REPLACES ROOF

XACTIMATE SURVEYS CONTRACTOR

XACTIMATE PUBLISHES PRICELIST

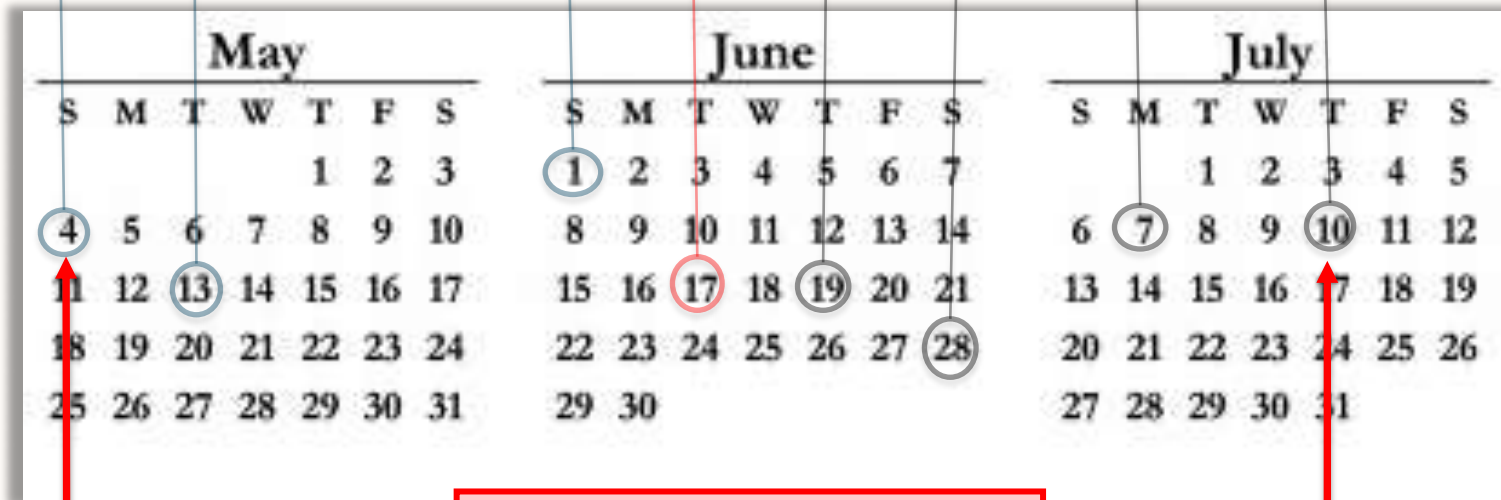
STORM DAMAGES PROPERTY

I.A. INSPECTS PROPERTY

I.A. WRITES ESTIMATE

HOMEOWNER GETS CHECK-MAILS CHECK

HOMEOWNER GETS CHECK-CALLS ROOFER



Pricing 60+ days old

ROOFING



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NEW NEWS
No Roof Left Behind keeps on in
Tampa, Florida
Life Remodeled Summer 2014 at
Cody High School in Detroit
2014 West, Mid or South Off-Road
Site Away from Owens Corning
2014 Middle Road to Body Shop
Atlas Building Products Corp.
Announcement - New Interior
Products Available in Florida, TX
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ALUMINUM NEWS
Spencer & Co. Introduces
Championing Lead with Durable
Strong at Mid-Ohio
O'Connell Championship Price Set
for the 2014 Season
Eastern Longhorns Championship
Location for the 2014 Season

Price Alert: Johns Manville Insulation, Effective 5-20-14
Price Alert: Owens Corning Insulation, Effective 5-1-14
Price Alert: CertainTeed Residential and Commercial Insulation, Effective 5-2-14
Price Alert: Versi PVC Membrane and Accessories, Effective 5-15-14
Price Alert: CertainTeed PVC Membrane and Accessories, Effective 5-15-14
Price Alert: Johns Manville Insulation - All Products, Effective 5-5-14
Price Alert: Dow Extruded Polystyrene Insulation, Effective 5-20-14
Price Alert: Tacko Residential and Commercial Roofing, Effective 5-1-14

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A Beacon Roofing Supply Company

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2014 Price Increase Announcements
[Click here to view 2013 Price Increase Announcements](#)

Atlas Roofing
Effective: March 1, 2013
Increase: Atlas is raising the date of our previously announced price increase. Effective March 1, 2013 Atlas will be increasing our price of all shingles and roll goods by 9% to 11%.

Atlas Roofing
Effective: February 4, 2013
Increase: 10% to 14% price increase on all shingle and underlayment products

CertainTeed (Roofing)
Effective: February 4, 2013
Increase: 10% on all residential and commercial roofing products

CertainTeed (Siding)
Effective: March 1, 2013
Increase:
• CertainTeed Polymer Shakes, Vinyl Siding, Soffit and Accessories 5-8%
• Vynic Vinyl Siding, Soffit and Accessories 6-8%
• Weatherboards™ Fiber Cement 4-5%
• Restoration Windows™ Trim 3-8%
• EverNew® Siding 5-12%
• EverNew® Decking 11%
• CertainTeed Selecta™ Fence 3-5%
• CertaWrap™ Weather-Resistant Barrier 3-5%

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ROOFING



Price Alert: CertainTeed Residential and Commercial Insulation, Effective 6-2-14



Price Alert: Accessories



Price Alert: Carlisle PVC Membrane and Accessories, Effective 5-15-14



Price Alert: Products, E



Price Alert: Dow Extruded Polystyrene Insulation, Effective, 4-28-14



Price Alert: Commercial



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2014 Price Increase Announcements

[Click here to view 2013 Price Increase Announcements](#)

Atlas Roofing

Effective: March 1, 2013

Increase: Atlas is revising the date of our previously announce price increase. Effective March 1, 2013 Atlas will be increasing our price of all shingles and roll goods by 9% to 11%.

 [Download The Announcement](#)

Atlas Roofing

Effective: February 4, 2013

Increase: 10% to 14% price increase on all shingle and underlayment products

 [Download The Announcement](#)

CertainTeed (Roofing)

Effective: February 4, 2013

Increase: 10% on all residential and commercial roofing products

 [Download The Announcement](#)



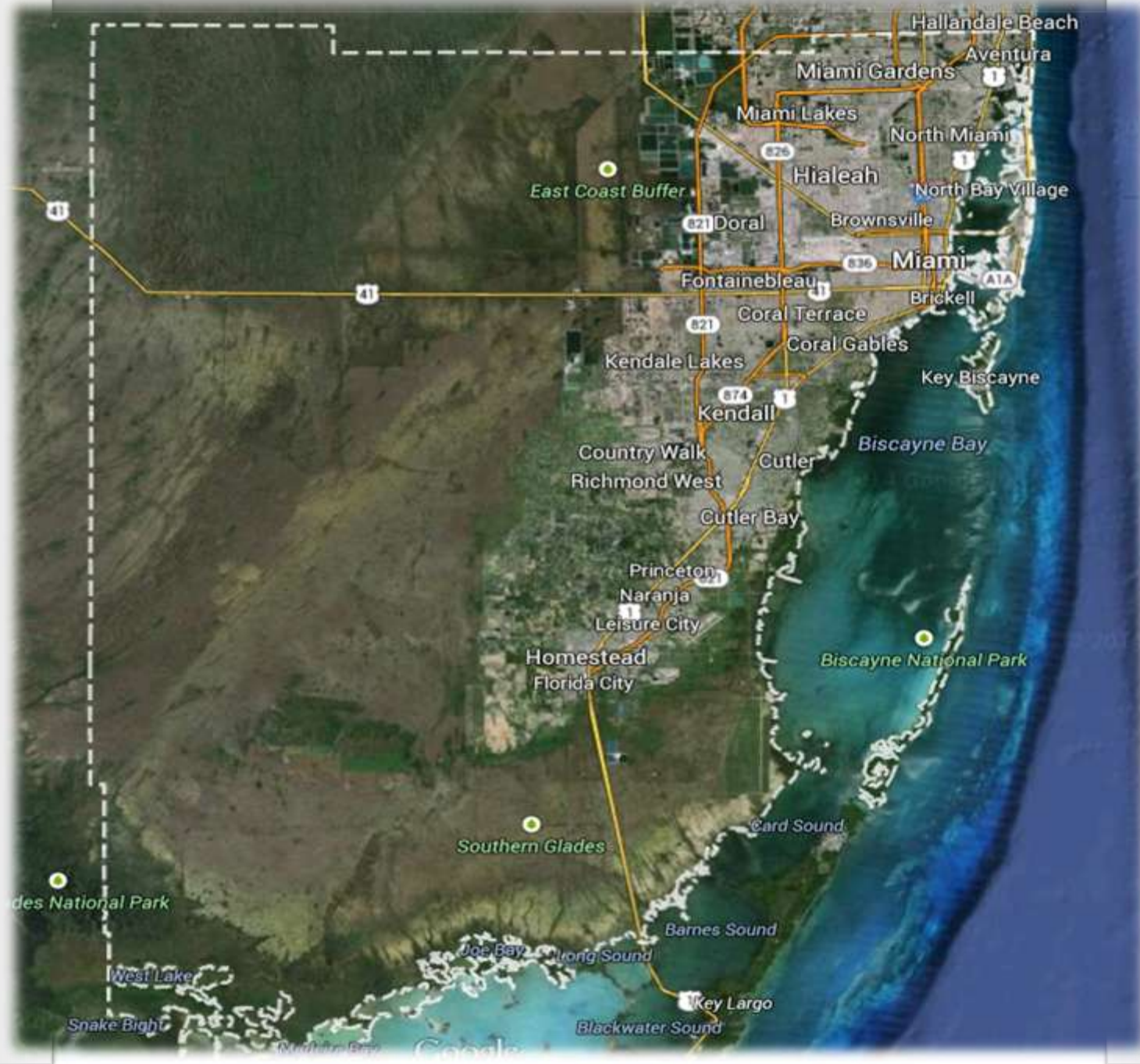
- Be aware price increases during delay between Xactimate data and claim repair
- Update estimate pricing whenever possible
- Use 3rd party sources to evidence increases

www.alliedbuilding.com

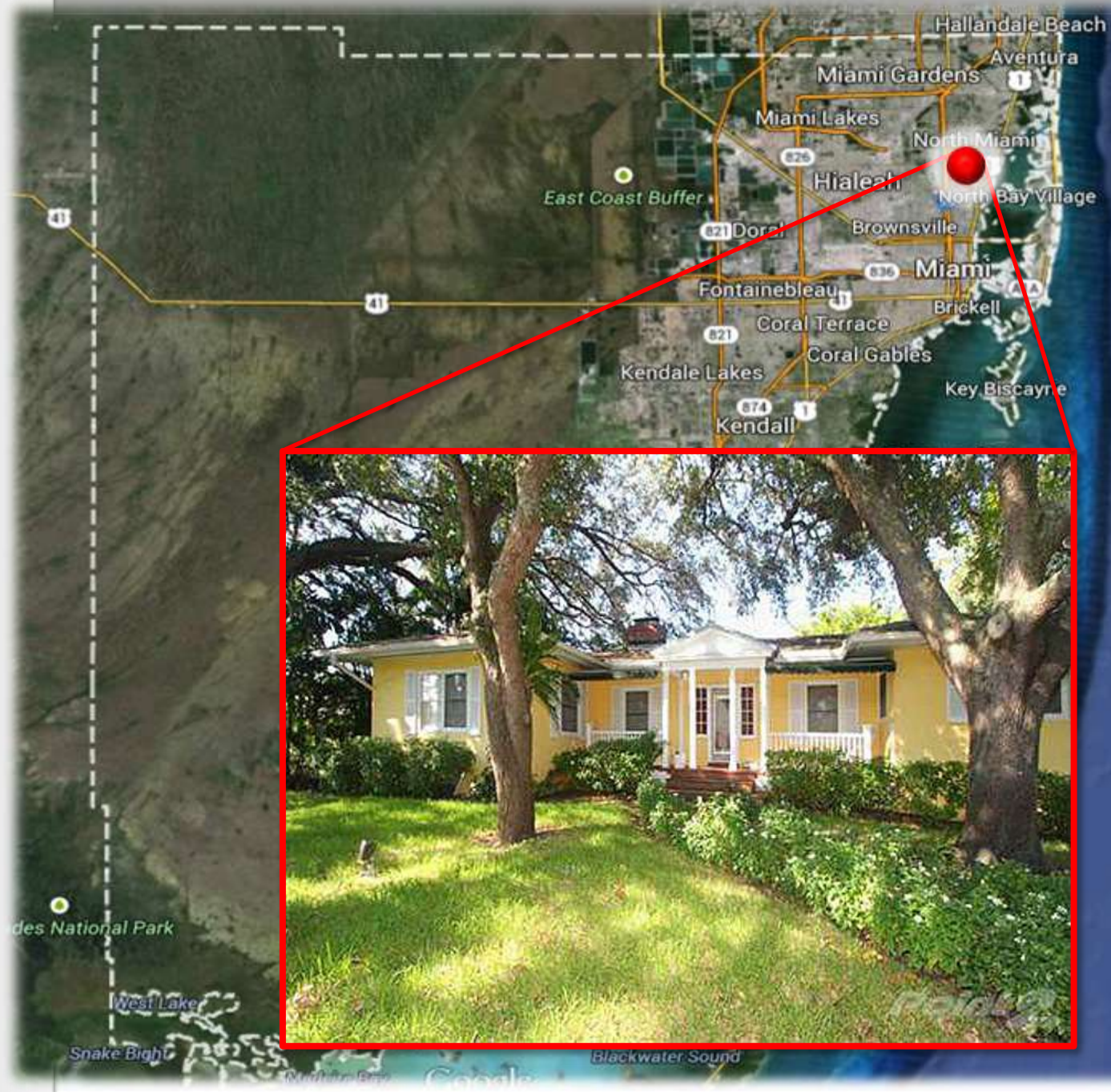
www.beaconsales.com

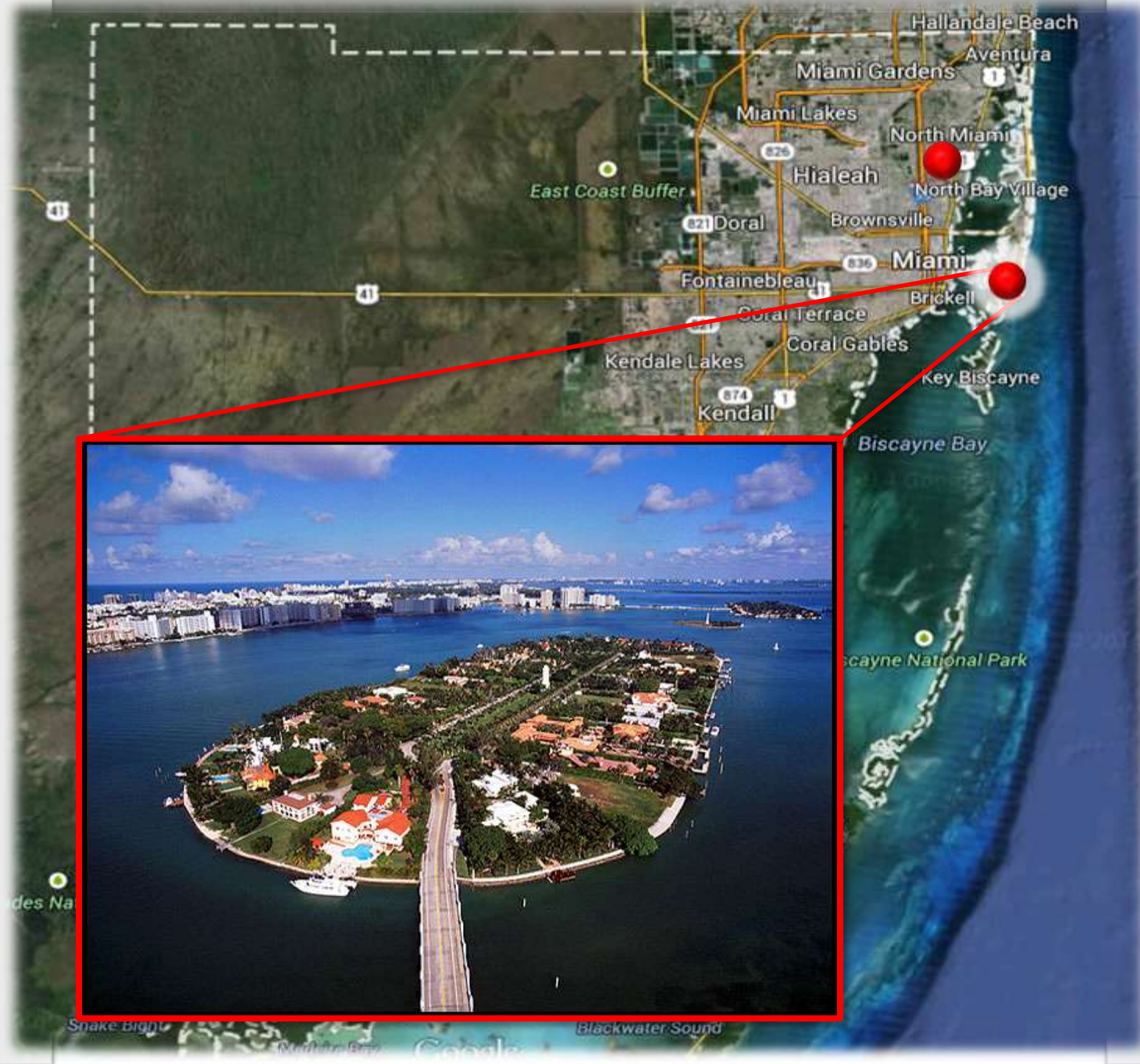


GEOGRAPHIC VARIANCES



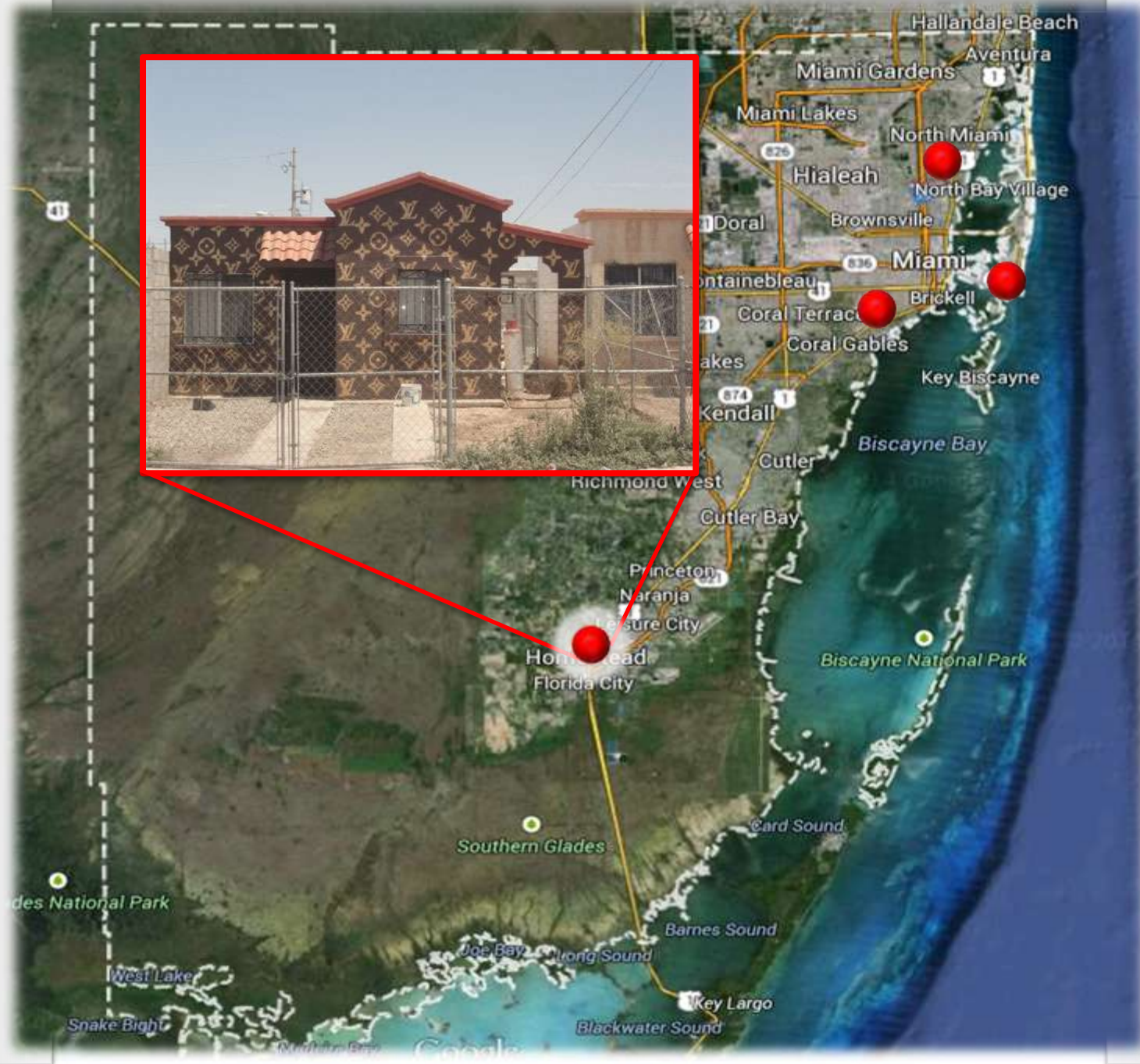
FLMI7X_JAN14

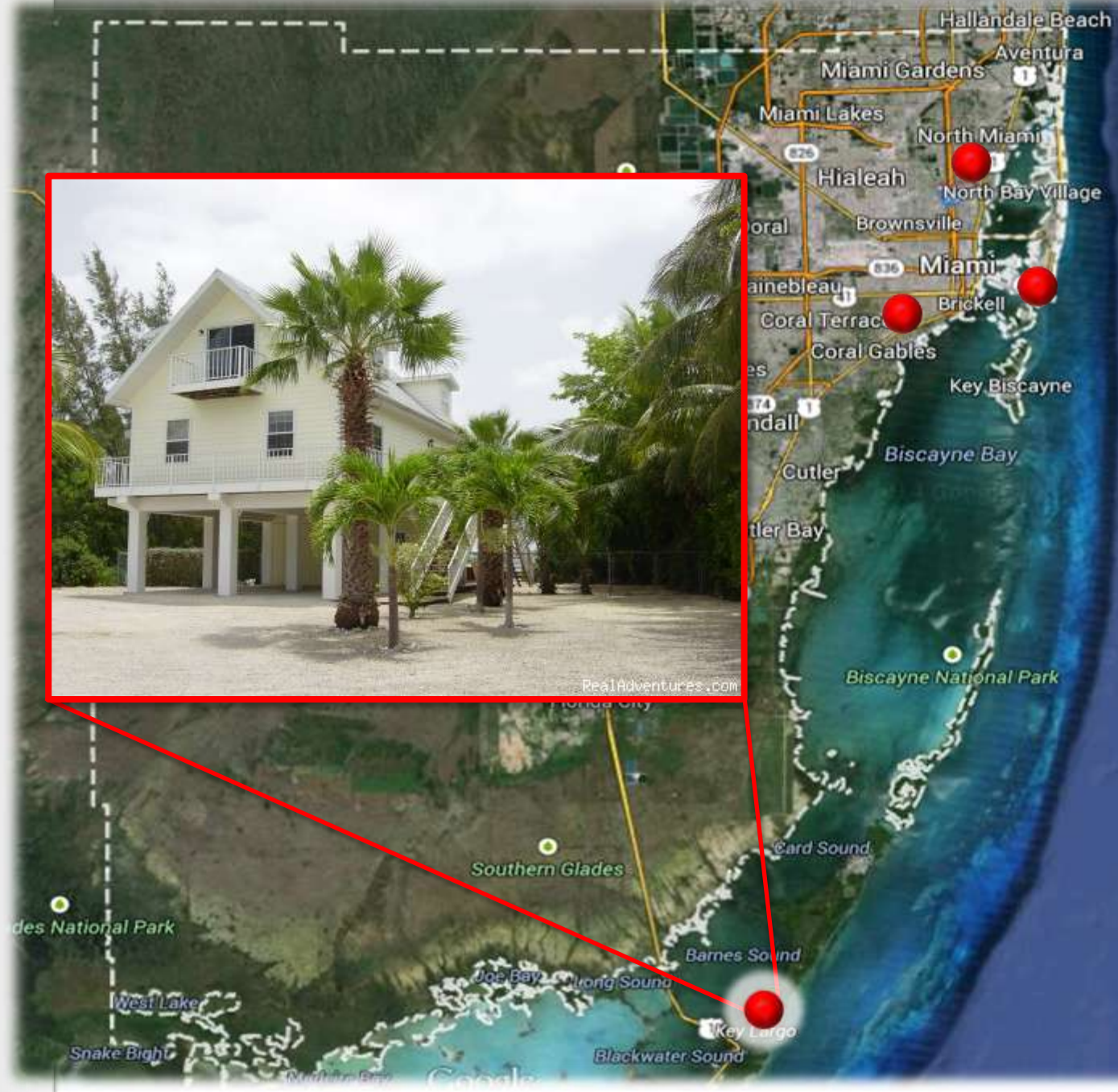


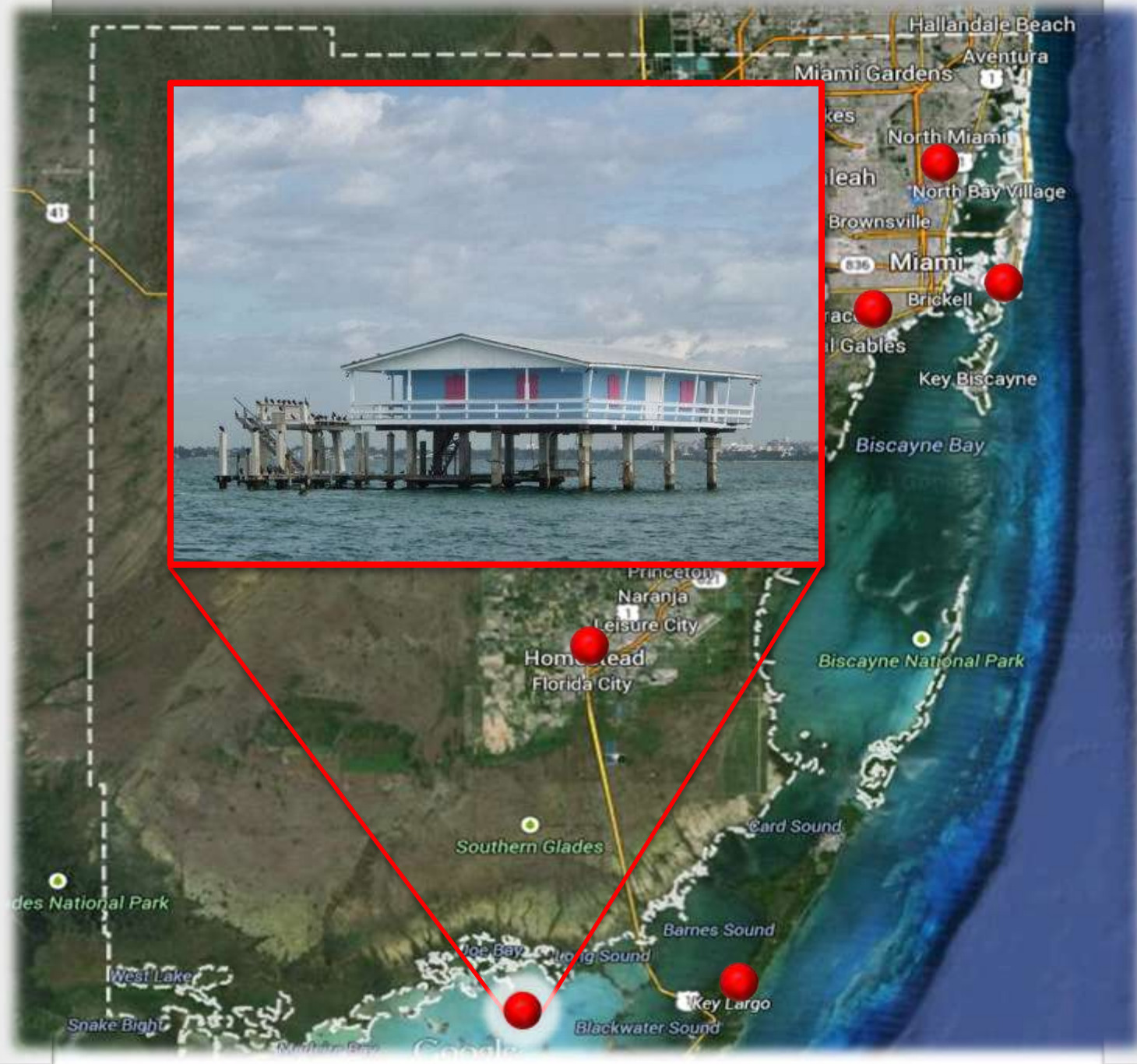


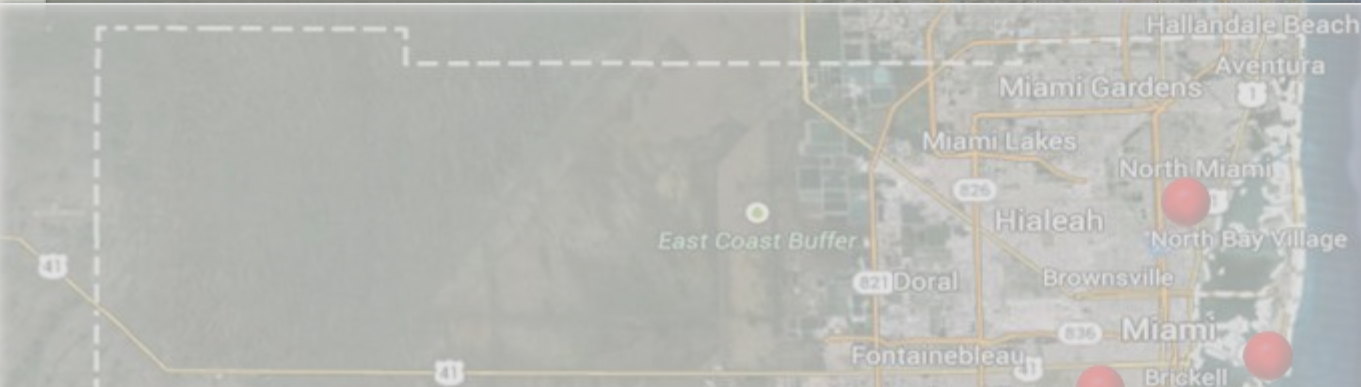
FLMI7X_JAN14











PNT P2

\$0.70 SF

Includes: Latex paint, painter's putty, sandpaper, and labor.

Quality: Two coats, low VOC paint; if using no/zero-VOC paint, verify and adjust the material component cost for paint from the "Components" tab of the estimate.

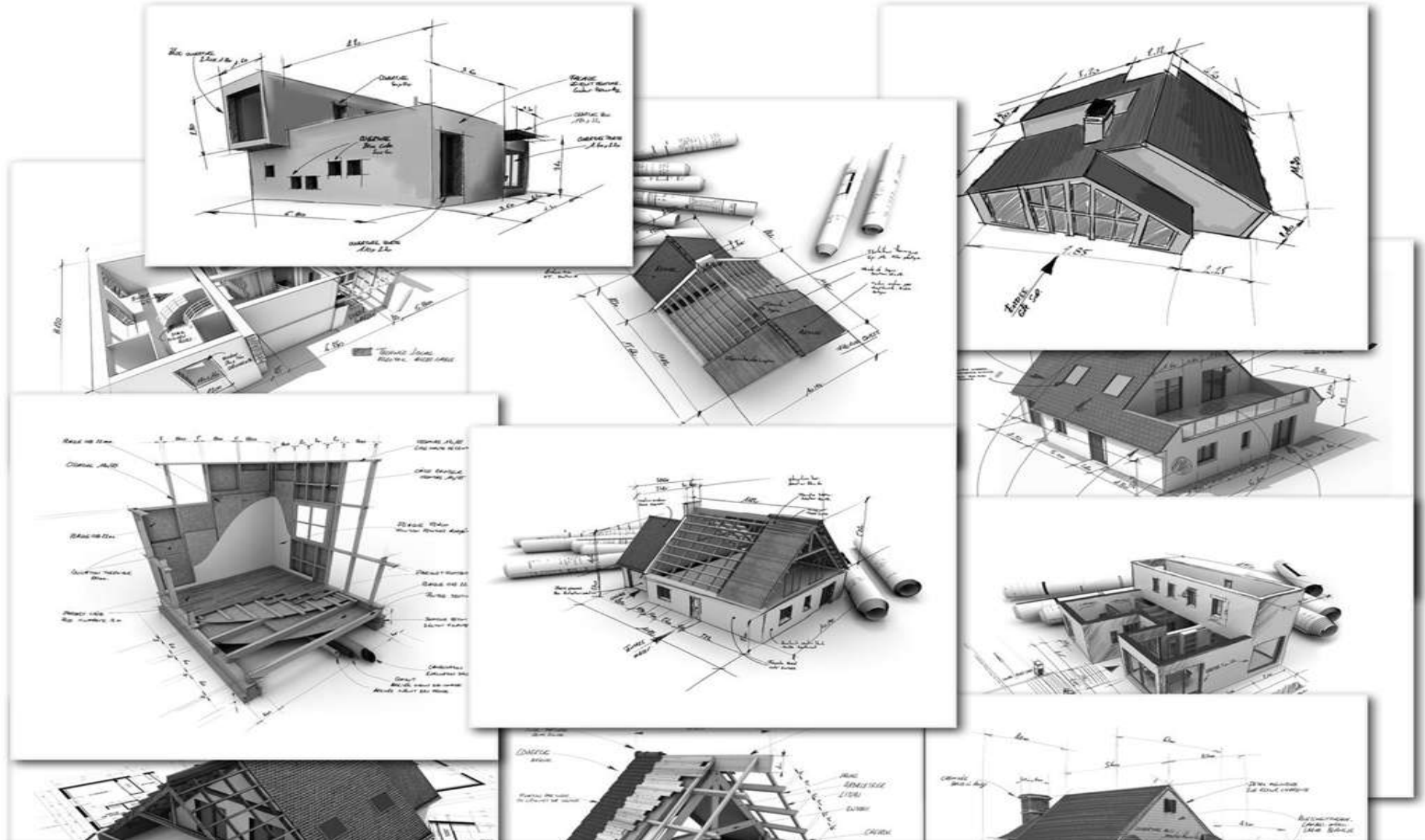
Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.





Pricing can vary from one community to another

- Wealthy vs impoverished neighborhoods
- Rural/Isolated properties
 - Limited competition between contractors or material suppliers
 - Higher travel time and fuel costs
 - Material deliveries unavailable or high cost
- Coastal vs Inland
- High Velocity Hurricane Zones



BUILDING TYPE-SPECIFIC VARIABLES



CONDOMINIUMS



HOMEOWNER ASSOCIATIONS



CONDOMINIUMS/HOMEOWNER ASSOCIATIONS



- Additional paperwork/fees required by association
- More time required to set up, move materials and remove debris
 - Distance, arranging for freight elevator, etc.
- Restrictions on working hours and equipment
- Delays due to working around association contractors
 - Example: Association contractors responsible for drywall replacement;
Unit owner's contractors responsible for painting.
- Association requirements for specific materials
- Duty to protect other residents/public from harm

COMMERCIAL PROPERTIES





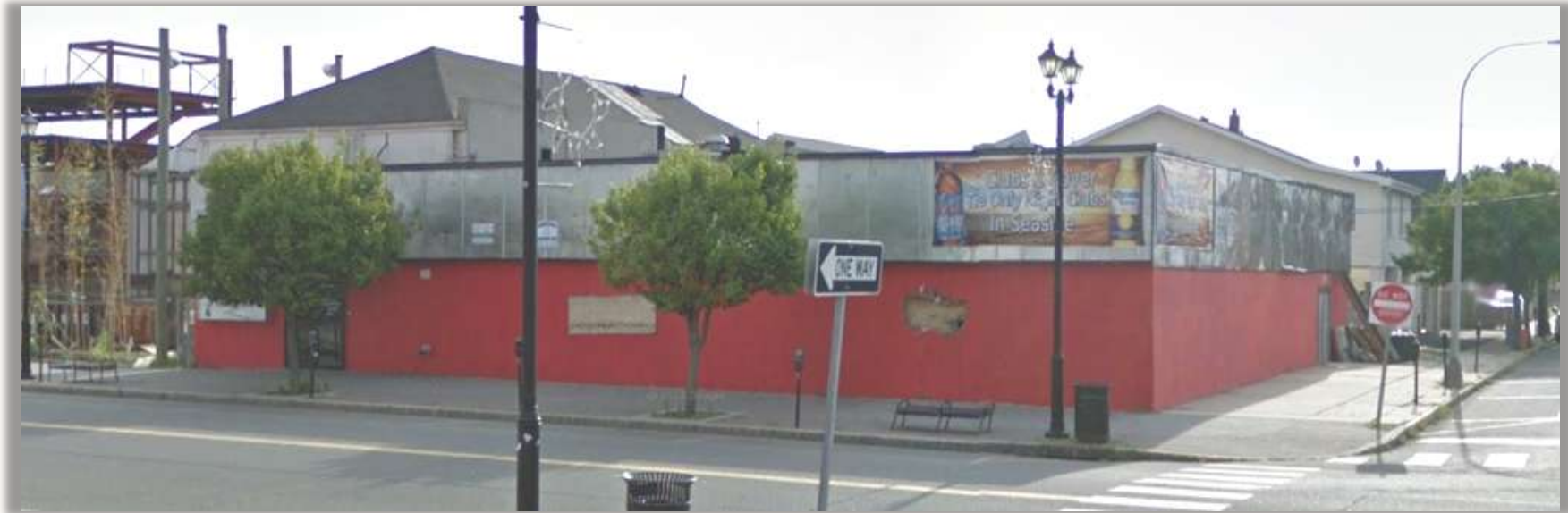
- Typically working around operating business
- Must protect the public from harm
 - Falling materials/tools, etc.
- Increased need for large equipment
- Possible considerations for crew parking and bathrooms
- Large properties require additional consideration for time required to set up, move materials and remove debris
- Greater regulatory oversight
- Wide variety of properties mean less conform to “average” calculations

ROOFING



Must protect the public!

COMMERCIAL PROPERTIES



No power available
No plumbing available
No bathroom available
No parking available



TMP BWSU

\$55.87 HR

Barricade and warning device – setup and takedown



TMP CT

\$0.08 LF

Caution tape



TMP WS

\$2.36 DA

Warning sign, 4' x 4' on a 6' post (per day)



TMP PFB

\$0.72 DA

Warning sign, 4' x 4' on a 6' post (per day)



TMP FEN

\$4.94 LF

Temporary fence rental charge and labor.



SCF RENTM

\$109.00 EA

Scaffold – per section (per month)



SCF SECT

\$27.08 EA

Labor to set up and take down scaffold – per section

PRICE LIST VARIABLES: BUILDING TYPE-SPECIFIC



- 🎯 Look for additional costs regarding equipment, parking, protecting the public and working in an active business environment



RFG 240 (Replace)

\$187.88 sq

3 tab - 25 yr. - composition shingle roofing - incl. felt

REPLACE 25 SQUARES

Equipment/Materials:	\$2,468.00
Labor:	<u>\$2,229.00</u>
TOTAL	\$4,697.00

ROOFING



GENERAL CONTRACTOR

<i>Sales/Marketing</i>	<i>Hire/Schedule/Pay Subs</i>
<i>Bids/Proposals</i>	<i>Supervise workers</i>
<i>Paperwork/permits</i>	<i>Code compliance</i>
<i>Obtaining materials</i>	<i>Billing/Collections</i>
<i>Order dumpster</i>	

<i>Sales/Marketing</i>	<i>Utilities</i>
<i>Commissions</i>	<i>Office employees</i>
<i>Office rent</i>	<i>Vehicle/Travel</i>
<i>Office supplies</i>	<i>Insurance</i>

Overhead:	\$469.70
Profit:	\$469.70



SUB-CONTRACTOR

<i>Hire/pay crew</i>	<i>Payroll tax/insurance</i>
<i>Perform work</i>	<i>Training</i>

<i>Tools</i>	<i>Insurance</i>
<i>Workman's comp</i>	<i>Benefits</i>
<i>Social Security</i>	<i>Supplies</i>
<i>Payroll taxes</i>	<i>Training</i>

Overhead:	\$1,582.75
Wages:	\$646.26

\$126.74 per square



**GENERAL
CONTRACTOR**

SUB CONTRACTOR

<i>Sales/Marketing</i>	<i>Hire/Schedule/Pay Subs</i>	<i>Hire/pay crew</i>	<i>Payroll tax/insurance</i>
<i>Bids/Proposals</i>	<i>Supervise workers</i>	<i>Perform work</i>	<i>Training</i>
<i>Paperwork/permits</i>	<i>Code compliance</i>		
<i>Obtaining materials</i>	<i>Billing/Collections</i>		
<i>Order dumpster</i>			
<i>Sales/Marketing</i>	<i>Utilities</i>	<i>Tools</i>	<i>Insurance</i>
<i>Commissions</i>	<i>Office employees</i>	<i>Workman's comp</i>	<i>Benefits</i>
<i>Office rent</i>	<i>Vehicle/Travel</i>	<i>Social Security</i>	<i>Supplies</i>
<i>Office supplies</i>	<i>Insurance</i>	<i>Payroll taxes</i>	<i>Training</i>
 Overhead:	 \$469.70	 Overhead:	 \$1,582.75
Profit:	\$469.70	Wages:	\$646.26

\$126.74 per square



Roofing Sales Organizations

Sales/Marketing	Hire/Schedule/Pay Subs	Hire/pay crew	Payroll tax/insurance
Bids/Proposals	Supervise workers	Perform work	Training
Paperwork/permits	Code compliance		
Obtaining materials	Billing/Collections		
Order dumpster			

Sales/Marketing	Utilities	Tools	Insurance
Commissions	Office employees	Workman's comp	Benefits
Office rent	Vehicle/Travel	Social Security	Supplies
Office supplies	Insurance	Payroll taxes	Training

Overhead:	\$469.70	Overhead:	\$1,582.75
Profit:	\$469.70	Wages:	\$646.26

\$ 89.16 ~~**\$126.74**~~ per square



General Contractors

- Expertise in all areas of construction
- Use subcontractor and sub's crew to perform roof work
- Paid 10% of job for overhead
- Paid 10% of job for profit

Roofing Sales Organizations

- Limited areas of specialty
- Subcontract out work to traditional subcontractor
- Overhead and markup much higher than typical allowance for a subcontractor
 - Sales commissions, employees, etc.

Xactimate pricing based on median price from survey received from subcontractors and Roofing Sales Organizations



“We only pay based on Xactimate pricing...”

XACTWARE ROOFING PRICES WITHIN XACTIMATE

“There is no way to be certain that any published price will be appropriate for a specific contractor, repair, or structure. Having cost information that is based on recently submitted prices, however, is an extremely valuable tool in creating appropriate repair estimates, providing a basis from which the estimator can then decide whether the price should be accepted, or adjusted.”

- 14) Based on 11) & 12), if both adoptive parents plan to travel to Haiti prior to legal processing being completed, answer "YES". If both adoptive parents do not plan to travel to Haiti prior to legal processing being completed, answer "NO".
- 15) "YES"
- 16) "Haiti"
- 17) The U.S. Embassy or consulate at: "Port au Prince, Haiti"
- 18) **As applicable.** Your home study must approve you to adopt a certain number of children, and your USCIS approval must match that number. If you wish to adopt one child, "1" is the number that must be stated on your home study and on Question 18 of the I-600A application. If you are open to adopting more than one child, the home study must approve the range ("up to two children") and then your I-600A would state "2" children. If you ultimately adopt only one child, there will be no problem as you can adopt fewer children than stated. However, you cannot adopt more children than you stated on your home study and USCIS approval.
- 19) Answer "No" to all questions unless applicable.

By Document/App. Fee 24AppFee/I-600a info HAITI(1/12)

9K - HAITI

n process, which requires a lot of
ed promptly to avoid any delays in
n 60 days or less to keep your file in
ed documents, and be sure to call or
e're here to help you

Instructions about how to obtain the
you to assemble all your paperwork
later.

ming documentation. If your home
ne study review fee of **\$425.00**. If
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Application Packet II

PLEASE REVIEW THE FOLLOWING INSTRUCTIONS BEFORE COMPLETING.

hat your answers be completed on this form, therefore, please **do not** recrease or reformat this form.
one of the questions. When using extra paper, be sure and number the answers you are completing
em. **Please return this form as soon as possible.** The other portions of this packet may be
gives after all the documents from Packet I and II and your home study are received and reviewed
our check or money order with this form.
a Missouri office. **Please retain a completed copy for your records.**

Wife:				
Middle	Last name	First	Middle	Maiden
City	County	State	Zip	

ack 5 years (use additional paper if required).

County	State	Zip
County	State	Zip
County	State	Zip

PHYSICIAN REPORT

SICIAN REPORT

for his/her completion of
or than the applicant or
ur physician to this office

BUILDING PERMITTING COSTS



FEES

- Permit application fees
- Notary fees
- Recording fees
- Engineering/Architectural reports

LABOR

- Complete paperwork
- Bring to owner to sign/notarize
- Obtain and submit material samples
- File public record notices
- Post notices on property
- Schedule inspections/downtime



- 🎯 Know local requirements and costs
- 🎯 If no GC involved, who is responsible?
- 🎯 What reporting or evidence is required to obtain permits or contract for repairs?



JOB OVERHEAD



Job Overhead addresses any circumstance that would make the assumptions (and pricing) used in Xactimate pricing invalid

JOB OVERHEAD



JOB OVERHEAD





COMMON REPAIR SITUATIONS



ROOFING



Accounts for >25% of total claim payments made

Highly volatile-tied to cost of petroleum

- Dallas 2011 – Prices ranged from \$115 to \$201 per square
– (75% swing)



Temporary Repairs



TMP TARP

\$0.58 SF

Tarp-all purpose poly – per sq ft (labor and material)



TMP BUPR

\$2.22 SF

Board-up roof penetrations



RFG 240

\$187.88 sq

3 tab – 25 yr. – composition shingle roofing – incl. felt

- Includes shingles, 15 pound roofing felt, roofing nails and installation labor. Dump fees, hauling disposal and labor to remove composition shingles and felt.
- Components priced as “roof-stocked”
 - “Consideration may be need for situations such as abnormal material delivery/pick-up, delivery outside of normal range, small material quantities, etc. that result in additional costs.”



RFG 240

\$187.88 sq

3 tab – 25 yr. – composition shingle roofing – incl. felt

XACTWARE FAQ ABOUT XACTWARE PRICE LISTS

What is included in the composition shingle roofing line items? Do they include hip, ridge, flashing, vents, etc.?

Within Xactimate price lists, the replace (+) activities for composition roofing shingles [...] do not include any assumptions for hip and ridge cap shingles, drip edge, valley metal, other flashings, pipe jacks or roofing vents. Each roofing accessory type is available within the Xactimate price lists as a separate line item....



RFG 240

\$187.88 sq

3 tab – 25 yr. – composition shingle roofing – incl. felt

XACTWARE FAQ ABOUT XACTWARE PRICE LISTS

....It is also possible to choose to account for roofing accessories by using an increased waste percentage-a percentage that reflects more than just the shingle waste-or by modifying the line item pricing and descriptions to include these additional costs.



Slope/Height Adjustments



RFG HIGH

\$17.02 sq

Additional charge for high roof (2 stories or greater)



RFG FELT 15

\$38.90 sq

Roofing felt – 15 lb – double coverage/low slope



Slope/Height Adjustments



RFG STEEP

\$40.44 sq

Additional charge for steep roof – 7/12 to 9/12 slope



RFG STEEP>

\$63.55 sq

Additional charge for steep roof – 10/12 to 12/12 slope



RFG STEEP>>

\$40.44 sq

Additional charge for steep roof greather than 12/12 slope



Slope/Height Adjustments



RFG SHSTP

\$0.20 SF

Additional charge for sheathing steep roof – 7/12 to 9/12 slope



RFG SHSTP>

\$0.29 SF

Additional charge for sheathing steep roof – 10/12 to 12/12 slope



RFG SHSTP>>

\$0.20 SF

Additional charge for sheathing steep roof greater than 12/12

ROOFING





Slope/Height Adjustments



DMO DCHUTH

\$15.50 WK

Debris chute – per week – 30” x 4’ section



DMO DCHUT

\$36.00 WK

Debris chute hopper – per week – 30” x 4’ section



DMO DCHUTM

\$21.25 WK

Debris chute mounting hardware – per week



Slope/Height Adjustments

DMO DCHUTH

\$15.50 WK

Definition	Assembly Info	Supporting Events	Sales Taxes	Base Service Charge
Includes:	Equipment charge for debris chute section.			
Excludes:	Delivery, pickup, and labor to install.			
Quality:				
Reference:				
Green:				



Click for Detail



Debris chute mounting hardware – per week



Miscellaneous Items



RFG ADDRMV

\$35.28 SF

Additional layer of comp. shingles, remove & disp.-3 tab



RFG RENAIL

\$.15 SF

Re-nailing of roof sheathing – complete re-nail



RFG ADDCOLD

\$21.25 WK

Add for adhesive application – comp shingle – cold weather



Miscellaneous Items



RFG TILCLIP

\$2.40 LF

Tile roofing – Hurricane clip & wind lock add-on



RFG SHCLIP

\$.0.08 SF

Sheathing – additional cost for H-clips



RFG TILBSC

\$3.81 LF

Bird stop – Eave closure strip for tile roofing - clay

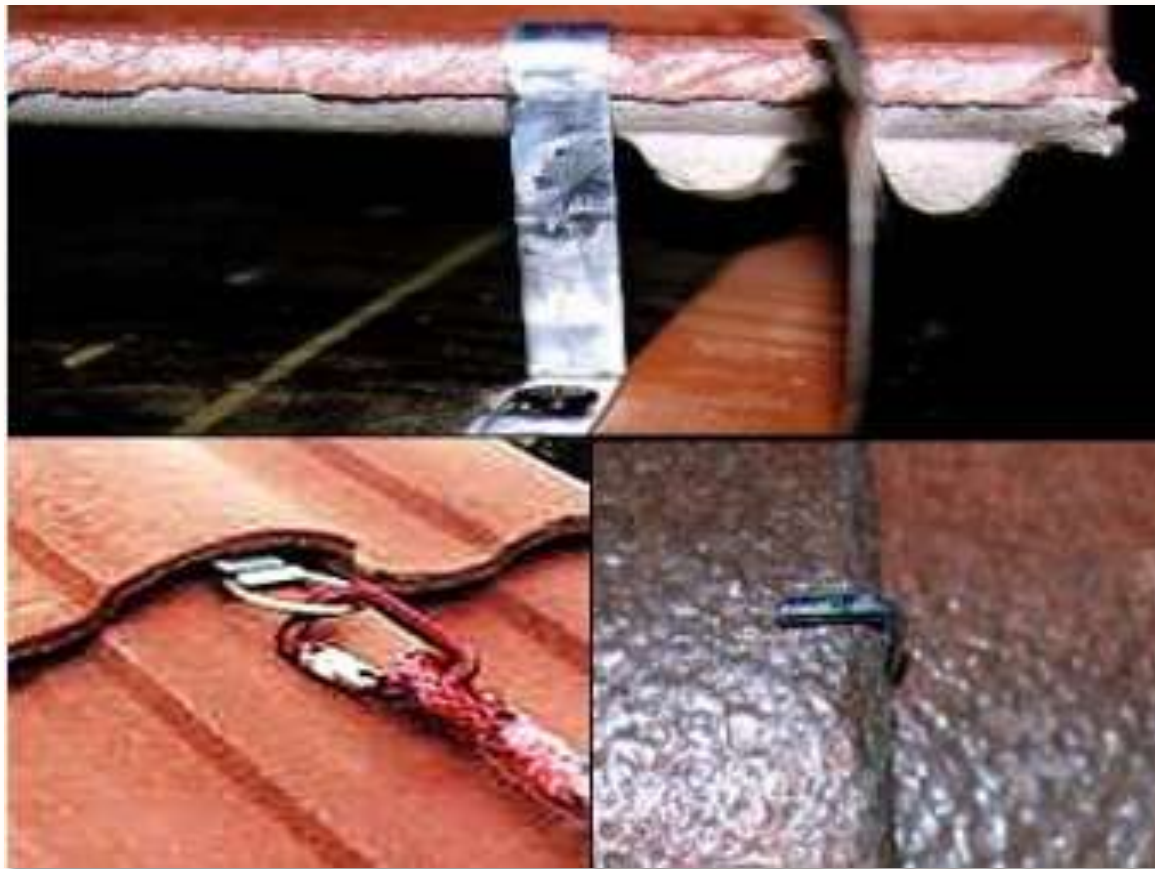


Eave stop – Clay roofing





Side/Nose hurricane clips





APP LOGIN | HOME | CONTACT | 800-890-ITEL (4835)

Order Supplies

itel

The Science of Fair Settlement™

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SERVICES

APPS

SUPPORT

ABOUT ITEL

PARTNERS

ITEL Mobile Lab App

With the latest iPhone app, it's easier than ever to use ITEL on cat claims and first-visit settlements.

LEARN MORE

Cost to identify/source:

Shingle/siding	\$152
Other roof covering	\$209
Flooring	\$65
Floor tile	\$107

(Plus shipping & labor to obtain samples)

Submit Sample For Testing

1. Collected sample of material being replaced

2. Send sample and test request form using our free shipping kit

3. Receive complete lab report in as little as 24 hrs

Instructions for collecting samples >

Download test request forms >

Request free shipping supplies >

ITEL training classes and webinars >

FAQs >

Pricing and Matching Services

Flooring Services:

- Certified rug appraisals are now available
- Matching is now available for wood and laminate flooring
- ITEL tests carpet, padding and hard surface flooring such as wood, vinyl, laminate, ceramic, porcelain and stone
- Same day turnaround available
- Report shows detailed specs of the sample, and benchmark pricing for comparable replacement products

Read more on flooring pricing services >

Roofing & Siding Match Services:

- The ITEL Mobile Lab app is now a native app for iOS6 and iOS7 devices!
- Repair more roofs this year... even when the shingles are discontinued!
- Next day turnaround
- Identifies and provides supplier information for the original and available matching products, including discontinued styles

Read more on siding & roofing match services >



Fall protection

SCF RNTHLD

\$22.00 WK

Fall protection harness and lanyard – per week



OSHA 29 CFR 1926351(b)(13)



Effective March 15, 2013 that “all employers must protect their workers who are engaged in residential construction 6 feet or more, above lower levels by conventional fall protection systems (guardrail systems, safety net system, or personal fall arrest system).... or, by other fall protection measures allowed under 1926.501(b) for particular types of work.”



OSHA 1926.501(b) Low Slope $<4/12$ Roofs

Low slope roofs less than 50 feet wide

Fall protection or a safety monitor

Low slope roofs over 50 feet wide

Warning lines and safety monitor –or–

Warning lines and guard rails

ROOFING



Look for additional labor/preparation work that should be addressed
(Protecting pools, screened enclosures, landscaping, air conditioning condensers, etc)



ROOFING





Look for complex/difficult situations that will affect Xactimate assumptions



ROOFING





WINDOWS AND DOORS



Temporary Repairs



TMP BUP

Board-up windows and doors

\$1.49 SF



WDW RETRO>

\$98.08 EA

Additional charge for a retrofit window, 12-23

Includes: Additional screws, shims, caulking, trim, and additional labor to install a window in an opening with an existing exterior finish.

Excludes: Removal/repair of drywall, removal/repair of exterior finish, resizing of opening and painting.

Note: Additional charge accounts for retrofit installation methods that differ from new construction installations.



WDW BAY

\$68.48 LF

Additional charge for bay and bow window

Includes: Additional material upcharge for the preassembly of individual windows into single bay/bow window unit, and additional labor to install a bay/bow window.

Excludes: Top and bottom panels.

Note: Measurement is lineal feet of joining molding; material component is based on the upcharge by the manufacturer to join separate windows into one unit; this charge should be used in addition to the line items for the individual window units that make up the bay/bow window.



WINDOWS AND DOORS



WDW LAMIR

\$5.86 SF

Add on for impact resistant laminated glass



WDW TEMP

\$1.18 SF

Add on for tempered glass



WDW LOWE

\$1.71 SF

Add on for "Low E" glass

WINDOWS AND DOORS



Interior View



WINDOWS AND DOORS



WDW TINT

\$1.75 SF

Add on for tinted glass



WDW OBS

\$0.95 SF

Add on for obscure glass



WDW REFL

\$0.95 SF

Add on for one-way/reflective glass

WINDOWS AND DOORS



WDW GRID

\$2.35 SF

Add on for grid (double or triple glazed windows)



WDA COLOR

\$1.30 SF

Add on for colored frame (i.e., bronze or white)

WINDOWS AND DOORS



ELE SECC

\$71.00 EA

Security system – contact w/wire (per opening)



STU RP

\$11.36 LF

Stucco repair around doors, windows, etc – 1st floor



SDG WDWRAP

\$176.20 EA

Wrap wood window frame & trim with aluminum sheet



DOR XRETRO

\$125.97 EA

Additional charge for a retrofit exterior door

Additional labor to install an exterior door in an opening with an existing exterior finish.

Removal of existing door, removal/repair of drywall, removal/repair of exterior finish, resizing of opening, and painting.

Additional charge accounts for labor to install an exterior door and exterior molding (brick mold) to match/align with the existing exterior finish. If the door is a non-standard size additional items may be needed (for example DOR XRETROC).

WINDOWS AND DOORS



DOR OHWD

\$23.06 EA

Add for square window – overhead door – per window



DOR LBL

\$235.23 EA

Glass lite with encased blinds – full lite



DOR LV

\$167.80 EA

Louvered insert, up to 18”x12”

WINDOWS AND DOORS



PNT MASKF

\$32.54 EA

Mask french door lites (per side of slab)



FNH WS

\$38.57 EA

Door weather stripping



DOR DB

\$18.89 EA

On site door prep. For deadbolt – Labor only



PAINTING



PNT SP2

\$0.81 SF

Seal/prime then paint twice (3 coats)

Includes: Sealer, latex paint, painter's putty, sandpaper, and labor.

Note: Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.



Description:

Seal/prime then paint { V } twice (3 coats)

Assembly Information:

Type	Component	Cost	Direct Yield
RLB+	PNT	51.250	110.000 SF/HR
MAT+	PNTL	32.042	190.000 SF/GL
MAT+	PNTPUT	17.480	12,000.000 SF/GL
MAT+	PNTSANDP	0.566	800.000 SF/SH
MAT+	PNTSEALPVA	15.130	360.000 SF/GL

SF

nd

r plates,
nake
work is



PNT MASKLFT

\$0.37 LF

Mask and prep for paint – tape only (per LF)

Includes: Masking tape and labor



Description:

Mask and prep for paint - tape only (per LF)

Assembly Information:

Type	Component	Cost	Direct Yield
RLB+	PNT	51.250	200.000 LF/HR
MAT+	PNTMSKT>	6.600	180.000 LF/RL



FREQUENTLY ASKED QUESTIONS ABOUT XACTWARE'S PUBLISHED PRICE LISTS

What is considered an average amount of prep work for interior painting?

Several of the painting line items in the price list contain the following note:

Painters frequently remove switch and outlet cover plates, drop light fixtures, and move items away from walls to make painting easier. An average amount of this kind of prep work is included.



FREQUENTLY ASKED QUESTIONS ABOUT XACTWARE'S PUBLISHED PRICE LISTS

What is considered an average amount of prep work?

The average amount of prep work included within the assumptions of many of the painting line items is intended to cover minimal preparation such as removing outlet or switch cover plates, dropping light fixtures, etc. that painting contractors may typically include in their pricing. (Con't)



FREQUENTLY ASKED QUESTIONS ABOUT XACTWARE'S PUBLISHED PRICE LISTS

What is considered an average amount of prep work?

When members of the Xactware pricing team research unit pricing from painting contractors, we ask for square foot costs that would include typical prep work for average living spaces. Ultimately, it is up to the parties involved in a job to determine what would constitute more than an average amount of prep work and what additional charges would be needed for a job.



FREQUENTLY ASKED QUESTIONS ABOUT XACTWARE'S PUBLISHED PRICE LISTS

What is considered an average amount of prep work?

Some things that may be considered beyond average might include areas in homes with:

- a high concentration of switches or plugs
- special light fixtures such as chandeliers, track lighting, or ceiling fans
- Overly large or excessive amounts of contents that must be moved (piano, large hutch, or a walk-in closet full of clothing)



XACTWARE

Labor Productivity in Xactimate Pricing

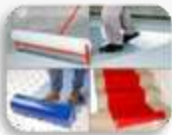
- **Room painting** – Are there contents in the room and must they be completely moved out and reset? Is the finished flooring in place? Are there electrical fixtures and plates that must be removed? Is the trim-work stain or paint grade? How many colors and coats are required? Must an existing color be matched? What additional prep work or masking is required? What is the size of the room(s) being painted?



PNT MASKLF

\$0.37 SF

Mask and prep for paint – tape only



PNT MASKFL

\$0.41 SF

Floor protection – self adhesive plastic film



CON PROT

\$0.23 SF

Protect contents – Cover with plastic



PNT MATCH

\$0.02 SF

Paint – special order – premium matching charge

Includes: Additional cost for additional time for mixing to match existing color.

Note: Note if 2 finish coats are required, then double the square footage of coverage.



PNT SP+

\$0.75 SF

Seal/prime then paint (2 coats) – 2 colors



PNT PHIGH<

\$0.04 SF

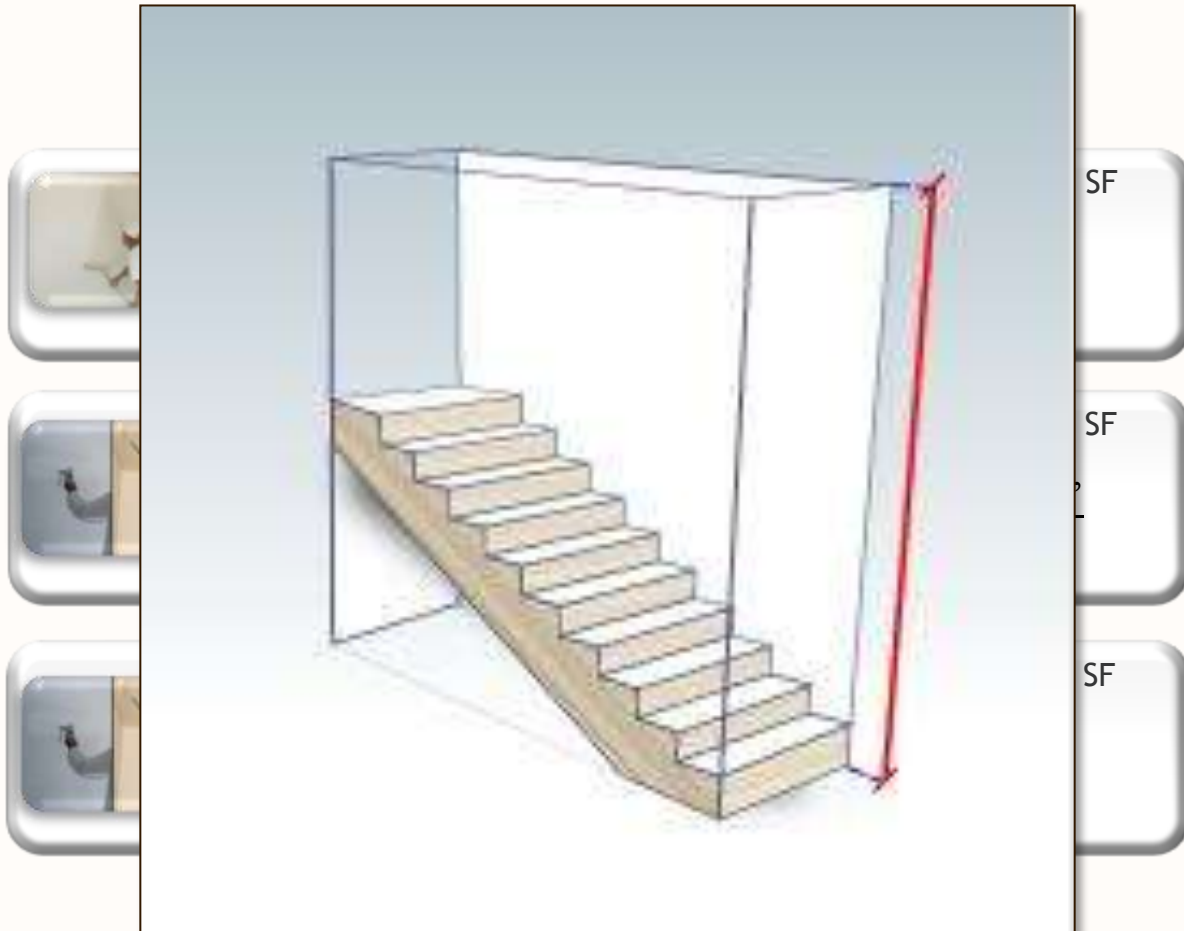
Additional cost for high wall or ceiling – 11' to 14'



PNT PHIGH

\$0.06 SF

Additional cost for high wall or ceiling – Over 14'



SF

SF

SF



PNT BPNL

\$13.72 EA

Prime & paint breaker panel cover



PNT MED

\$28.69 EA

Paint ceiling medallion



PNT DGLTR

\$0.28 LF

Apply paint deglosser to trim





PNT FAUX

\$1.55 SF

Painting – Faux (special effects) 2 part



PNT FAUX++

\$3.44 SF

Painting – Faux (special effects) Marbling



PNT MURAL

\$66.80 SF

Hand painted mural

PAINTING



CONTENT MANIPULATION



CONTENT MANIPULATION



Item Activity Information

Category: CON Selector: ROOM Activity: + (Replace) Phase: 01 Content Manipulation

Material: \$0.00
Equipment: \$0.00
Retail Labor: \$46.36
Market Conditions: \$0.00
Replace Price: \$46.36

Material

Contractor Supplied + Non-Contractor Supplied
\$0.00 + \$0.00

Labor

Worker's Wage + Labor Burden + Labor Overhead
\$26.26 + \$15.21 + \$4.89

Details

Type	Description	Price Per Unit
Labor	General Laborer	46.360

Definition Assembly Info Supporting Events Sales Taxes Base Service Charge

Type: Labor

Direct Yield: 0.828

Component Code: LBR

Component Price: \$36.390 /HR

Supporting Events: CON-LAB

Yield: 0.785

(5.208)

Price Per Unit: \$46.360

Description: General Laborer

Yield = Direct Yield * (1 - (Supporting Events / 100))

Price Per Unit = Component Price / Yield

Print

Close

Help

46.36 EA

CONTENT MANIPULATION



Item Activity Information

Category: **CON** Selector: **ROOM** Activity: **+ (Replace)** Phase: 01 Content Manipulation

Material: \$0.00

Equipment: \$0.00

Material

Contractor Supplied \$0.00 + Non-Contractor Supplied \$0.00

Item Activity Information

Category: **CON** Selector: **ROOM** Activity: **+ (Replace)** Phase: 01 Content Manipulation

Material: \$0.00

Equipment: \$0.00

Retail Labor: \$46.36

Market Conditions: \$0.00

Replace Price: \$46.36

Material

Contractor Supplied \$0.00 + Non-Contractor Supplied \$0.00

Labor

Worker's Wage \$26.26 + Labor Burden \$15.21 + Labor Overhead \$4.89

Details

Type	Description	Price Per Unit	
Labor	General Laborer	46.360	

CONTENT MANIPULATION



Item Activity Information

Category: CON Selector: ROOM Activity: + (Replace) Phase: 01 Content Manipulation

Material: \$0.00

Material

Non-Contractor Supplied

\$0.00

Material:	\$0.00
Equipment:	\$0.00
Retail Labor:	\$46.36
Market Conditions:	\$0.00
Replace Price:	\$46.36

ation

Phase: 01 Content Manipulation

Supplied

Non-Contractor Supplied

\$0.00

Age

Labor Burden

\$15.21

Labor Overhead

\$4.89

Type	Description	Price Per Unit	
Labor	General Laborer	46.360	



CON ROOM

\$46.36 EA

Contents – move out then reset

Labor Considerations:

- Distance to move
- Stairs or elevator involved?
- Disassembly required?
- Moved more than once?
- How many people needed? (Large, bulky items)
- Stored on or off-site?
- Small or delicate items?



CON ROOM

\$46.36 EA

Contents – move out then reset

- Does not include:
 - Hard cart, moving blankets, drop clothes
 - Boxes, packing materials, moving trucks, on/off site storage
- Section “CPS”-there for a reason!

CONTENT MANIPULATION





- ① Consider all steps necessary to move contents
- ① Use equipment and materials as appropriate
- ① Have contractors itemize content manipulation costs



DEBRIS DISPOSAL / DEMOLITION



What type of disposal is appropriate or likely?

How far does material need to be transported?

Which contractor(s) will be removing debris?

What materials need to be disposed?

- Include disposable repair materials (Packing materials, masking items, waste)
- Be aware of extra charges for not separating materials

DEBRIS DISPOSAL/DEMOLITION



DEBRIS DISPOSAL/DEMOLITION



Demolition requires significant adjustment from line items available

DEBRIS DISPOSAL/DEMOLITION





MAS BL8

\$15.54 SF

Block – 8” x 8” x 16” – in place

- Move/Demo front porch steps
- Pumps for standing water in basement
- Labor to remove block from hole
- Front end loader to pick up blocks and load in dump truck
- Disposal separate from other debris



- ◉ Watch for increased labor requirements for disposal or demolition
- ◉ Consider order of repairs and possible need for multiple types of disposal
- ◉ Debris disposal and demolition require significant adjustment for accuracy



REPAIR ORDER

REPAIR ORDER



REPAIR ORDER



REPAIR ORDER



