Estimate Comparison Review

Report ID SAMPLE · Engine: Rules-based engine

1. Header

Claim #	SAMPLE-HL-26-0614
Policy #	HO-SAMPLE-55120
Property address	123 Sample Ridge Dr, Cranberry Township, PA 16066
Loss type	Hail
Date of loss	2026-06-14
State	PA
Carrier Estimate	Carrier Estimate (Sample) · A. Fieldadjuster (sample), Sample Mutual Insurance Co. (fictitious) · 2026-06-28
Contractor Estimate	Contractor Estimate (Sample) · B. Estimator (sample), Sample Roofing & Restoration LLC (fictitious) · 2026-07-09
Report date	2026-11-03

2. Purpose

This report compares the Carrier Estimate and the Contractor Estimate for the referenced loss, identifies line-item differences, potential duplicates, pricing and quantity variances, and code-related items, and states a neutral recommended position for the claim file.

3. Totals Comparison

Estimate	Scope (high level)	RCV	Notes
Carrier Estimate (Sample Mutual Insurance Co. (fictitious))	Roof replacement 32 SQ	$14,276.95	8 line items; O&P not included
Contractor Estimate (Sample Roofing & Restoration LLC (fictitious))	Roof replacement 36.67 SQ; gutters; painting	$26,676.27	17 line items; O&P $4,354.60

Dollar gap: $12,399.32 — Contractor Estimate exceeds Carrier Estimate by $12,399.32 RCV.

4. Findings

#	Finding	Severity	$ Impact	Recommendation
1	**Quantity differs: Laminated comp shingle roofing** Estimate inconsistency · Both Carrier Estimate: 32 SQ; Contractor Estimate: 36.67 SQ (15%).	High	$1,298.96	Reconcile against a single measurement source (aerial report or field sketch).
2	**Supervision / project management charge** Fluff / excessive · Contractor Estimate Supervision is generally included in overhead when O&P is paid.	High	$510.00	Strike: duplicative of overhead.
3	**O&P on Contractor Estimate only** O&P · Contractor Estimate Contractor Estimate includes $4,354.60 overhead & profit; Carrier Estimate includes none. Trades identified: roofing, gutters, painting.	Medium	$4,354.60	Determine whether general-contractor coordination is reasonably necessary under the policy and jurisdiction; document the decision either way.

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4	**Shingle waste factor 22.2%** Quantity / waste · Contractor Estimate Installed 36.67 SQ against 30.00 SQ measured/removed. Typical waste is 10% (gable) to 15% (hip/cut-up).	**Medium**	$677.04	Adjust to measured area + supported waste, or provide waste calculation from the measurement report.
5	**Felt removal billed separately from tear-off** Duplicate · Contractor Estimate Standard shingle tear-off pricing typically includes removal of existing felt underlayment.	**Medium**	$360.00	Strike, unless multiple layers or unusual underlayment are documented.
6	**Labor minimum stacking** Fluff / excessive · Contractor Estimate 2 labor-minimum charges in one estimate; minimums are intended for trades with very small scopes.	**Medium**	$285.00	Allow one minimum per trade only where the trade scope is genuinely minimal.
7	**Clean-up charged in addition to debris haul** Fluff / excessive · Contractor Estimate General clean-up is billed alongside dumpster/haul-off; overlap is common.	**Low**	$520.00	Require justification for separate clean-up labor or adjust.

5. Recommendations

A. What could be added or clarified

Item	Basis / note
Ice & water barrier (650 SF, $1,527.50)	On Contractor Estimate but not Carrier Estimate; commonly required for this scope. Verify with photos/measurements.
Step flashing (24 LF, $252.00)	On Contractor Estimate but not Carrier Estimate; commonly required for this scope. Verify with photos/measurements.
Steep / high-roof charges (if pitch > 7/12 or 2+ stories)	Commonly required on full roof replacement; not found in any uploaded estimate. Verify applicability on site.
Building permit (where required)	Commonly required on full roof replacement; not found in any uploaded estimate. Verify applicability on site.

B. What should not be added or needs further justification

Item	Concern	Documentation required
Ridge vent - aluminum ($448.00)	On Contractor Estimate with no counterpart on Carrier Estimate.	Photos showing damage/need, invoice or quote, and scope rationale.
Gutter / downspout - aluminum - 5 inch ($552.00)	On Contractor Estimate with no counterpart on Carrier Estimate.	Photos showing damage/need, invoice or quote, and scope rationale.
Felt removal billed separately from tear-off	Standard shingle tear-off pricing typically includes removal of existing felt underlayment.	Line-by-line explanation of why both items are needed.
Clean-up charged in addition to debris haul	General clean-up is billed alongside dumpster/haul-off; overlap is common.	Measurement report, photos, and calculation support.
Labor minimum stacking	2 labor-minimum charges in one estimate; minimums are intended for trades with very small scopes.	Measurement report, photos, and calculation support.
Supervision / project management charge	Supervision is generally included in overhead when O&P is paid.	Measurement report, photos, and calculation support.

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Shingle waste factor 22.2%	Installed 36.67 SQ against 30.00 SQ measured/removed. Typical waste is 10% (gable) to 15% (hip/cut-up).	Measurement report, photos, and calculation support.
O&P on Contractor Estimate only	Contractor Estimate includes $4,354.60 overhead & profit; Carrier Estimate includes none. Trades identified: roofing, gutters, painting.	Explanation of GC coordination need, trade list, and policy/jurisdiction basis.

6. Code Upgrade Review

Item	Status	Note
Ice & water barrier	Paid when incurred	Present on: Contractor Estimate. Not on all estimates; Commonly required at eaves in cold-climate jurisdictions under adopted residential codes; confirm local adoption in PA. If not on the original roof, typically handled as code upgrade / ordinance-or-law coverage (often paid when incurred). Recommend treating as paid when incurred upon proof of local requirement and installation.
Drip edge	Included	Present on: Carrier Estimate, Contractor Estimate. Required at eaves and rakes under many adopted residential codes; confirm local adoption in PA and whether existing roof had it.
Underlayment	Included	Present on: Carrier Estimate, Contractor Estimate. Underlayment is a standard component of asphalt shingle installation; confirm type and coverage match manufacturer and local requirements.
Ventilation	Verify	Present on: Contractor Estimate. Not on all estimates; Attic ventilation balance (intake/exhaust) may be required at reroof; verify existing vs proposed and local requirements before adding.

Code applicability depends on the locally adopted code edition and amendments. No specific code sections are asserted; confirm with the local building department.

7. Conclusion & Recommended Position

Reasonably supported

- Ice & water barrier (650 SF, $1,527.50)
- Step flashing (24 LF, $252.00)
- Steep / high-roof charges (if pitch > 7/12 or 2+ stories)
- Building permit (where required)

Disputed or requiring documentation

- Ridge vent - aluminum ($448.00)
- Gutter / downspout - aluminum - 5 inch ($552.00)
- Felt removal billed separately from tear-off
- Clean-up charged in addition to debris haul
- Labor minimum stacking
- Supervision / project management charge
- Shingle waste factor 22.2%
- O&P on Contractor Estimate only

Recommended position

Stand on the Carrier Estimate figures, revised to include the supported items listed in Recommendations A upon verification, pending documentation of the 8 item(s) listed in Recommendations B. Reconcile quantities to a single measurement source before final settlement.

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8. Weather / Date-of-Loss Note

Verify reported date of loss (2026-06-14) against third-party hail/wind history for the property location (e.g., NOAA Storm Events, commercial hail reports). No weather data was independently retrieved for this report.

9. Measurement Source Notes

Quantities differ materially on 1 matched line(s). Recommend reconciling to a single source (third-party aerial measurement report or field sketch with photos) and stating that source in the file.

10. Money Summary

	Carrier Estimate	Contractor Estimate
Line item total	$13,926.01	$21,772.99
Overhead	—	$2,177.30
Profit	—	$2,177.30
Sales tax	$350.94	$548.68
RCV	$14,276.95	$26,676.27
Depreciation	$4,568.62	$7,142.93
ACV	$9,708.33	$19,533.34
Deductible	$1,000.00	$1,000.00
Net claim	$8,708.33	$18,533.34

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