



## YOUR COMPANY NAME

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Insured: Sample Estimate  
Property: 1600 Pennsylvania Ave  
Washington, TX

Claim Rep.: Staff

Estimator: Staff

**Claim Number:** C-1234567

**Policy Number:** P-9876543

**Type of Loss:** Wind & Hail Damage

Date of Loss: 8/1/2022 12:00 AM  
Date Inspected:

Date Received:  
Date Entered: 8/10/2022 12:00 AM

Price List: TXHO8X\_AUG22  
Restoration/Service/Remodel  
Estimate: SAMPLE\_ESTIMATE

### **Xactimate Pricing:**

We use the industry standard Xactimate pricing for the current month and location of the loss. We do not use the default demolition general labor (DMO) in the "unit price" of the Xactimate removal line items on any specialty, licensed, or hazardous trades. All removal lines "unit price" are attributed to their appropriate specialty, licensed, and/or hazardous trade. This appropriately represents our actual cost of job-personnel.

### **General Contractor doing business in the State of Texas:**

We perform a wide variety of construction services for both commercial and residential clients. As a General Contractor we do not have any employees on payroll that actually perform physical work other than supervisory personnel such as project managers and field supervisors. All project work is performed by the independent sub-contractors that we hire to perform construction services in their specialized trade field. This qualifies us to implement Overhead & Profit charges on all projects, regardless of the nature of the project, and therefore obligates the insurers to honor these O&P charges on our estimates. In compliance with Commissioner's Bulletin #B-0068-08 and #B-0045-98 we apply market standard 10% overhead and 10% profit to our estimates. These Bulletins were originated for the purpose of clarifying the Texas Department of Insurance position toward contractor overhead and profit, and state that "the deduction of prospective contractors' overhead and profit and sales tax ... is improper, is not a reasonable interpretation of the policy language (and) ... is an improper claim settlement practice." Considering these opinions by the TDI, in no case would it be proper to deduct O&P from a settlement where a general contractor is under contract to provide the services for the insured. **The nature of the work provided by a general contractor is not a consideration for denial of O&P.**

### **State of Texas building codes:**

The construction codes adopted by State Law are published by the International Code Council (ICC), The International Association of Plumbing and Mechanical Officials (IAPMO), AND The National Fire Protection Association (NFPA). General Contractors are required to abide by all state regulated building codes and schedule/supervise all specialty trade sub-contractors, as well as handle all permit processes, OSHA regulation compliance and general liability insurance for the project.

### **Information provided by OSHA:**

**OSHA Safety Compliance is mandated on ALL construction projects as required by Federal Law. Employers engaged in construction services must comply with all OSHA regulations.** Under 29 CFR 1926.501 (b)(13), workers engaged in construction six (6) feet or more above lower (floor) levels must be protected by conventional fall protection or other fall protection measures allowed elsewhere in 1926.5 (b). **No exceptions** to OSHA compliance are allowed and we include appropriate charges necessary to meet OSHA mandated safety compliance requirements.



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## SAMPLE\_ESTIMATE

### ROOF

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
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Roof measurements and material quantities are based on an Eagleview report or equal aerial roof measurement service requested for the address of the loss.

1. Remove Laminated - comp. shingle rfg. - w/ felt	35.50 SQ	149.03	0.00	0.00	1,058.12	6,348.69
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The default labor burden in Xactimate for asphalt shingle removal is for Demo laborers. Since the work is actually performed by roofers, not demolition labor, the roofing labor burden applies for this item.

2. Roofing felt - 30 lb.	40.83 SQ	0.00	38.99	40.69	326.54	1,959.19
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Building code R1926.501(a)(2): "The employer shall determine if the walking/working surfaces on which its employees are to work have the strength and structural integrity to support employees safely. 30 lb material is accepted industry standard that is required to ensure safety to comply with OSHA mandates. Lighter grade material is subject to tearing during the work process which causes safety concerns and endangers life.

3. Laminated - comp. shingle rfg. - w/out felt	41.00 SQ	0.00	255.77	431.78	2,183.68	13,102.03
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We implement a standard 15% or higher cutting loss factor depending on roof complexity. It is clear in Xactimate's item description pane for this line item, that it is designed for field shingles only. We have added a sufficient waste factor to account for the cutting loss that would be expected for a roof of this complexity. **This line item DOES NOT include a STARTER COURSE or HIP/RIDGE SHINGLES.**

4. Asphalt starter - laminated double layer starter	352.00 LF	0.00	4.77	58.95	347.60	2,085.59
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Asphalt starter is not included in the line item pricing for shingles nor is it included in any waste factor. Building code R905.1 states that roof coverings shall be applied in accordance to the manufactures instructions. The manufacturers instructions say that a true starter strip needs to be installed on the eaves and the rakes. Under no circumstances can cut-up laminated shingles be used. This item has its own labor burden and must be listed separately. Omitting or not allowing this item may be considered an unfair claims practice in violation of Texas Insurance Code, Title 5, Subtitle C, Chapter 541/542.

5. Ice & water barrier	825.00 SF	0.00	1.76	37.43	297.88	1,787.31
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IRC Chapter 9, Section R905.1.2 Ice barrier, outlines the code requirements for Ice & Water Barrier for all types of residential roofs.

6. Sheathing - plywood - 1/2" CDX	32.00 SF	0.00	2.59	2.88	17.16	102.92
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7. Sheathing - additional cost for H-clips	32.00 SF	0.00	0.12	0.05	0.78	4.67
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8. R&R Hip / Ridge cap - Standard profile - composition shingles	240.00 LF	2.90	5.73	51.88	424.62	2,547.70
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Ridge cap is not included in the line item pricing for shingles nor is it included in any waste factor. This item has its own labor burden and must be listed separately. Omitting or not allowing this item may be considered an unfair claims practice in violation of Texas Insurance Code, Title 5, Subtitle C, Chapter 541 and/or 542.

Building code R905.1 states that roof coverings shall be applied in accordance to the manufactures instructions. The manufacturers instructions say that genuine Ridge Cap shingles must be installed.

9. Remove Additional charge for steep roof - 7/12 to 9/12 slope	25.50 SQ	41.15	0.00	0.00	209.86	1,259.19
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10. Additional charge for steep roof - 7/12 to 9/12 slope	30.60 SQ	0.00	47.39	0.00	290.02	1,740.15
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The quantity of this line item reflects a waste factor that includes cutting loss for the field shingles, as well as the starter course and hip/ridge shingles. That is because Xactimate does not provide a separate steep charge line item for starter course and hip/ridge shingles. This explanation applies to all other steep and high charges included in this estimate.



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## CONTINUED - ROOF

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
11. Remove Additional charge for steep roof - 10/12 - 12/12 slope	5.00 SQ	64.66	0.00	0.00	64.66	387.96
12. Additional charge for steep roof - 10/12 - 12/12 slope	6.00 SQ	0.00	74.47	0.00	89.36	536.18
13. Remove Additional charge for steep roof greater than 12/12 slope	5.00 SQ	80.29	0.00	0.00	80.30	481.75
14. Additional charge for steep roof greater than 12/12 slope	6.00 SQ	0.00	94.16	0.00	113.00	677.96
15. Remove Additional charge for high roof (2 stories or greater)	35.50 SQ	15.56	0.00	0.00	110.48	662.86
16. Additional charge for high roof (2 stories or greater)	42.60 SQ	0.00	20.92	0.00	178.24	1,069.43
17. Remove Drip edge	352.00 LF	0.97	0.00	0.00	68.28	409.72
<i>The removal action of this line item is not included with the removal of the field shingles in Xactimate.</i>						
18. Drip edge	387.20 LF	0.00	2.79	35.14	223.08	1,338.51
<i>Labor and material for a roofing subcontractor to replace the drip edge to code. A required overlapping factor has been added. Drip edge is required by Building Code R905.2.8.5. Code states that drip edge shall be provided at eaves and rake edges of shingle roofs. Adjacent segments of drip edge shall be overlapped. Drip edge will be mechanically fastened to the roof deck at least every 12 inches. Building code R905.1 states that roof coverings shall be applied in accordance to the manufactures instructions.</i>						
19. Prime & paint exterior fascia - wood, 4" - 6" wide	352.00 LF	0.00	2.90	4.65	205.10	1,230.55
<i>Labor and material for a roofing subcontractor to paint the replacement drip edge.</i>						
20. R&R Flashing, 20" wide	35.00 LF	1.73	4.72	5.80	46.32	277.87
<i>Labor and material for a roofing subcontractor to install the code mandated transitional flashing. Transitional linear flashing is required by Building Code R903.2.1, which states that flashings shall be installed at wall and roof intersections or where ever there is a change in roof slope or direction.</i>						
21. Step flashing	22.00 LF	0.00	10.18	2.94	45.38	272.28
<i>Removal of shingles damages existing step flashing. ICC R907.5 prohibits re-installation of damaged materials whether damaged from rust, weathering or manipulation during the removal process.</i>						
22. R&R Valley metal	36.00 LF	1.73	5.80	6.03	55.42	332.53
<i>The removal action of this line is not included with the removal of the field shingles in Xactimate. Valley metal is required by building code R905.2.8.2. Code states that valley lining shall be installed in accordance with manufacturers instructions. Code R903.2.1 states that flashings will be installed when there is a change in roof slope or direction. Building code R908.5 also prohibits the reinstallation of these flashings when rusted, damaged or deteriorated. The dictionary's definition of damage is: physical harm caused to something in such a way as to impair its value, usefulness, or normal function.</i>						
23. R&R Chimney flashing - average (32" x 36")	1.00 EA	22.99	422.99	7.64	90.72	544.34
<i>The removal action of this line is not included with the removal of the field shingles in Xactimate. Chimney flashing is required by Building Code R703.4(2). Code states that flashings shall be installed at the intersections of chimneys. Code R905.2.8.4 states that chimney flashing, specifically, shall be applied in accordance with the shingle manufacturers printed instructions. Building code R908.5 also prohibits the reinstallation of these flashings when rusted, damaged or deteriorated.</i>						
24. R&R Flashing - pipe jack - lead	4.00 EA	20.72	80.42	15.37	84.00	503.93



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**CONTINUED - ROOF**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
<i>The removal action of this line is not included with the removal of the field shingles in Xactimate. Pipe jack flashings are required by Building Code R903.2. Code states that flashings shall be installed around penetrations through the roof plane. Building code R908.5 also prohibits the reinstallation of these flashings when rusted, damaged or deteriorated.</i>						
25. R&R Continuous ridge vent - shingle-over style	90.00 LF	2.48	9.15	25.99	214.54	1,287.23
<i>Labor and material for a roofing subcontractor to replace the existing ridge vent. The calculation of ridge material is not affected by the amount of installed continuous ridge vents since the ridge material is installed over the vents after vent installation has taken place.</i>						
26. R&R Roof vent - turbine type	1.00 EA	26.45	119.44	5.39	30.26	181.54
27. R&R Roof vent - turtle type - Metal	2.00 EA	26.45	61.29	2.67	35.64	213.79
28. R&R Exhaust cap - through roof - 6" to 8"	1.00 EA	11.02	88.36	2.82	20.44	122.64
29. R&R Power attic vent cover only - metal	1.00 EA	36.80	93.16	2.51	26.50	158.97
30. R&R Furnace vent - rain cap and storm collar, 6"	1.00 EA	24.15	74.03	2.58	20.16	120.92
<i>Xactimate incorrectly defaults the removal labor burden of this item to DMO. We, however have assigned removal labor burden to HVC since State Building Code mandates that manipulation of this item must be accomplished by licensed HVAC personnel or someone under the supervision of properly HVAC licensed personnel only.</i>						
31. Prime & paint roof vent	10.00 EA	0.00	34.09	5.40	69.26	415.56
<i>Labor and material for a roofing subcontractor to prime and then paint the replacement pipe jack and/or vent flashings. Building code R905.1 states that roof coverings shall be applied in accordance to the manufactures instructions. The manufacturers instructions say that all exposed metal surfaces should be painted.</i>						
32. Digital satellite system - Detach & reset	1.00 EA	0.00	40.95	0.00	8.20	49.15
<i>Labor cost to detach a digital satellite dish, store on site, and reinstall at a later time. Does not include receiver re-calibration/dish alignment.</i>						
33. Digital satellite system - alignment and calibration only	1.00 EA	0.00	122.85	0.00	24.58	147.43
<i>Includes: Labor for dish alignment and calibration. Necessary to restore the insured to the same position as before the loss</i>						
34. R&R Tarp - all-purpose poly - per sq ft (labor and material)	500.00 SF	0.10	1.06	12.38	118.48	710.86
<i>To temporarily cover and protect the driveway, walkways, rear patio, pool and delicate landscaping on the perimeter of the structure from falling debris during the roofing process.</i>						
35. General Laborer - per hour	4.00 HR	0.00	44.15	0.00	35.32	211.92
<i>Labor man hours for end of day magnetic sweeping, performed to ensure the safety of the client from nail and other hazards.</i>						
<b>Totals: ROOF</b>				<b>760.97</b>	<b>7,213.98</b>	<b>43,283.32</b>

**Exterior**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
36. R&R Window screen, 1 - 9 SF	1.00 EA	4.63	38.64	2.76	9.20	55.23



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**CONTINUED - Exterior**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
37. R&R Glazing bead - Vinyl	1.00 LF	0.41	2.94	0.18	0.70	4.23
38. R&R Gutter / downspout - aluminum - up to 5"	60.00 LF	1.05	7.93	19.75	111.72	670.27
<i>Labor and material for a guttering subcontractor to remove the guttering, discard in a job-site waste receptacle and replace with new.</i>						
39. Prime & paint gutter / downspout	60.00 LF	0.00	1.59	1.09	19.30	115.79
<i>Labor and material to paint the replacement guttering. The existing guttering is painted.</i>						
40. Shingle lift ladder (per day)	1.00 DA	0.00	135.00	0.00	27.00	162.00
<i>Additional equipment required to safely move material to and from the roofline. OSHA 1926.1053(b)(22) states an employee shall not carry any object or load that could cause the employee to lose balance and fall. Attempting to climb a ladder with one hand while carrying a 70 lb. bundle of shingles on one shoulder is a clear violation of this standard.</i>						
41. ladder lift - pickup/del. (each way)	2.00 EA	0.00	99.40	0.00	39.76	238.56
Totals: Exterior				23.78	207.68	1,246.08

**General Conditions**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
<i>OSHA Safety Compliance is required on ALL construction projects as mandated by Federal Law. Employers engaged in residential construction must comply with 29 CFR 1926.501 (b)(13). Under 29 CFR 1926.501 (b)(13), workers engaged in residential construction six (6) feet or more above lower (floor) levels must be protected by conventional fall protection or other fall protection measures allowed elsewhere in 1926.5 (b).</i>						
42. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	652.32	0.00	0.00	130.46	782.78
<i>Note: Price charged by a waste management company to pickup and dump a large dumpster. As a general rule, the dumpster must be emptied every 5 to 7 days or additional fees may be charged. Based on disposal of general construction debris. Companies may charge a premium or give a discount based on the type of material being disposed.</i>						
43. Taxes, insurance, permits & fees (Bid Item)	1.00 EA	0.00	500.00	0.00	100.00	600.00
<i>This line item includes charges for the actual permit cost plus labor man hours involved for following items: * Phone conversations with the permitting authority. * Driving time to and from the permit office. * Time involved in filling out required paperwork for the permit. * Time involved in preparing sketches required by the permit office. * Fees for Engineering required by permitting authority. * Any other applicable charges implemented by the permitting authority.</i>						
44. General job site clean up	8.00 HR	0.00	44.15	0.00	70.64	423.84
<i>Clean up of construction debris. The site must be maintained for the general safety of the homeowners and subcontractors on the premises. OSHA 1926.25(a): During the course of construction, alteration, or repairs, form and scrap lumber with protruding nails, and all other debris, shall be kept cleared from work areas, passageways, and stairs, in and around buildings or other structures.</i>						
45. Residential Supervision / Project Management - per hour	8.00 HR	0.00	71.76	0.00	114.82	688.90



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**CONTINUED - General Conditions**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
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*Supervision is not included as part of any individual line item in Xactimate. Supervision and management must be represented by its own line item.*

*A Project Manager orders materials; schedules material deliveries, confirms that all materials were delivered, schedules sub-contractors, and manages/oversees project with clients and all tradesmen. The Project Manager also maintains and oversees OSHA mandated safety compliance and therefore must be present throughout the duration of the job.*

*OSHA regulation Title 29 CFR §1926.502(h)- Safety Monitoring Systems 1926.502(h)(1) The employer shall designate a competent person to monitor the safety of other employees and the employer shall ensure that the safety monitor complies with the following requirements:*

*1926.502(h)(1)(i) The safety monitor shall be competent to recognize fall hazards;*

*1926.502(h)(1)(ii) The safety monitor shall warn the employee when it appears that the employee is unaware of a fall hazard or is acting in an unsafe manner;*

*1926.502(h)(1)(iii) The safety monitor shall be on the same walking/working surface and within visual sighting distance of the employee being monitored;*

*1926.502(h)(1)(iv) The safety monitor shall be close enough to communicate orally with the employee; and*

*1926.502(h)(1)(v) The safety monitor shall not have other responsibilities which could take the monitor's attention from the monitoring function.*

46. OSHA fall protection	10.00 EA	0.00	52.01	0.00	104.02	624.12
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*Additional labor charge for lost productivity due to extra safety precautions to comply with OSHA regulations: Here is a link to the OSHA website: [http://www.osha.gov/pls/oshaweb/owadisp.show\\_document?p\\_table=STANDARDS&p\\_id=10757](http://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=STANDARDS&p_id=10757)*

*1926.501(a)(2) The employer shall determine if the walking/working surfaces on which its employees are to work have the strength and structural integrity to support employees safely. Employees shall be allowed to work on those surfaces only when the surfaces have the requisite strength and structural integrity.*

*1926.501(b)(2)(ii) Each employee on a walking/working surface 6 feet (1.8 m) or more above a lower level where leading edges are under construction, but who is not engaged in the leading edge work, shall be protected from falling by a guardrail system, safety net system, or **personal fall arrest system**.*

*1926.502(a)(2) shall provide and install all fall protection systems required by this subpart for an employee, and shall comply with all other pertinent requirements of this subpart before that employee begins the work that necessitates the fall protection.*

*Here is the link to the listing OSHA fines, minimum/maximum for not being in compliance: <https://www.osha.gov/memos/2021-01-08/2021-annual-adjustments-osha-civil-penalties>*

Totals: General Conditions				0.00	519.94	3,119.64
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**Labor Minimums Applied**

DESCRIPTION	QTY	REMOVE	REPLACE	TAX	O&P	TOTAL
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47. Window labor minimum	1.00 EA	0.00	232.97	0.00	46.60	279.57
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48. Heat, vent, & air cond. labor minimum	1.00 EA	0.00	188.49	0.00	37.70	226.19
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Totals: Labor Minimums Applied				0.00	84.30	505.76
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<b>Line Item Totals: SAMPLE_ESTIMATE</b>				<b>784.75</b>	<b>8,025.90</b>	<b>48,154.80</b>
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## Summary for Dwelling

Line Item Total	39,344.15
Material Sales Tax	784.75
Subtotal	40,128.90
Overhead	4,012.95
Profit	4,012.95
<b>Replacement Cost Value</b>	<b>\$48,154.80</b>
<b>Net Claim</b>	<b>\$48,154.80</b>

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Staff



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### Recap by Category

<b>O&amp;P Items</b>	<b>Total</b>	<b>%</b>
GENERAL DEMOLITION	10,028.05	20.82%
ELECTRICAL - SPECIAL SYSTEMS	163.80	0.34%
HEAVY EQUIPMENT	333.80	0.69%
PERMITS AND FEES	500.00	1.04%
HEAT, VENT & AIR CONDITIONING	262.52	0.55%
LABOR ONLY	1,623.98	3.37%
PAINTING	1,457.10	3.03%
ROOFING	23,694.55	49.20%
SOFFIT, FASCIA, & GUTTER	475.80	0.99%
TEMPORARY REPAIRS	530.00	1.10%
WINDOW REGLAZING & REPAIR	41.58	0.09%
WINDOWS - WOOD	232.97	0.48%
<b>O&amp;P Items Subtotal</b>	<b>39,344.15</b>	<b>81.70%</b>
Material Sales Tax	784.75	1.63%
Overhead	4,012.95	8.33%
Profit	4,012.95	8.33%
<b>Total</b>	<b>48,154.80</b>	<b>100.00%</b>