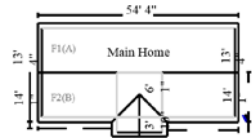


Your guide to reading your adjuster summary.

Insured: John Smith
 Property: 1234 Oak Street
 Anytown, Anystate 12345

Home: (123) 123-4567
 Business: (123) 123-4567

A Claim Number: 1234567890 Policy Number: 000000123456789 Type of Loss: Wind Damage



B Main Home
 1588.42 Surface Area 15.88 Number of Squares
 173.41 Total Perimeter Length 65.71 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	C	D	H	G	F	E
			RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
1. Remove 3 tab-25 yr. - composition shingle roofing - incl. felt	15.88SQ	53.97	857.04	0/25 yrs	Avg.	NA	(0.00)	857.04
2. 3 tab-25 yr.-comp. shingle roofing - w/out felt	18.33SQ	219.11	4,016.29	2/25 yrs	Avg.	8%	(165.16)	3,851.13
3. Roofing felt-15 lb.	15.88SQ	32.88	522.13	2/20 yrs	Abv. Avg.	10%	(15.98)	506.15
Total: Roof			5,395.46				181.14	5,214.32

DESCRIPTION	QUANTITY	UNIT	D	H	G	F	E	
			RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
4. R&R 1/2" drywall-hung, taped, floated, ready for paint	685.47SF	3.25	2,248.34	2/150 yrs	Avg.	1.33%	(7.04)	2,241.30
5. Seal/prime then paint the walls and ceiling (2 coats)	685.47SF	.90	616.12	2/15 yrs	Avg.	13.33%	(13.71)	603.21
6. Haul debris-per pickup truck load-including dump fees	1.00 EA	147.92	147.92	0/NA	Avg.	NA	(0.00)	147.92
Total: Bedroom			3,013.18				20.75	2,992.43

DESCRIPTION	QUANTITY	UNIT	D	H	G	F	E	
			RCV	AGE/LIFE	COND	DEP %	DEPREC.	ACV
7. Queen Serta Perfect Sleeper Regal Suite Double Sided Plush Mattress US Mattress-4/9/2018 Orig. Desc. - Queen Serta Perfect Sleeper Suite	1.00 EA	799.00	799.00	2/20	Abv. Avg.	6%	(47.94)	751.06
Total: Contents			799.00				47.94	751.06

K Summary for Dwelling Summary for All Items

Line Item Total	8,408.64
Material Sales Tax	199.85
General Contractor Overhead	L 860.85
General Contractor Profit	860.85
Replacement Cost Value	M \$10,330.19
Less Depreciation	(201.89)
Actual Cash Value	\$10,128.30
Less Deductible	N (500.00)
Net Claim	\$9,628.30
Total Recoverable Depreciation	O 201.89
Net Claim if Depreciation is Recovered	\$9,830.19

Summary for Contents Summary for All Items

Line Item Total	799.00
Material Sales Tax	P 55.93
Replacement Cost Value	\$854.93
Less Depreciation	(47.94)
Actual Cash Value	\$806.99
Net Claim	Q \$806.99
Total Recoverable Depreciation	47.94
Net Claim if Depreciation is Recovered	\$854.93

© Xactware

LF = Linear Feet SQ = 100 Square Feet SF = Square Feet SY = Square Yard EA = Each

- A. CLAIM NUMBER**
The claim number assigned to your loss.
- B. DAMAGE LOCATION**
The area that has been damaged.
- C. UNIT COST**
This amount reflects the cost of an item.
- D. REPLACEMENT COST VALUE**
Cost to repair or replace covered property damages.
- E. ACTUAL CASH VALUE**
This amount reflects the Replacement Cost Value less the amount of any Depreciation.
- F. DEPRECIATION**
This amount reflects any deductions from Replacement Cost Value to account for the decrease in the property's value due to various factors including, but not limited to, age, life expectancy, wear and tear (condition), and functional or economic obsolescence. Depreciation may apply to both Structure and Contents items. Your estimate was completed based on the information you provided regarding the age and condition of the depreciated items.
- G. CONDITION**
The category or state of an item with regard to its appearance, quality, or working order. Condition options are new, above average, average and below average.
- H. AGE**
This represents the age and average life expectancy of the particular line item at the time of loss.
- I. REPAIR OR REPLACE ACTIONS**
Describes the repairs and/or replacement materials and actions.
- J. DAMAGE LOCATION TOTALS**
Total before adding any applicable taxes and/or depreciation.
- K. SUMMARY OF INVOLVED COVERAGE**
The involved policy coverage for the damaged area.
- L. CONTRACTORS OVERHEAD AND PROFIT**
When appropriate, general contractors overhead and profit may be included to account for the services of a general contractor
- M. TOTAL WITH TAX**
The total estimate with any applicable tax and/or overhead and profit.
- N. DEDUCTIBLE APPLIED**
Reflects the applicable policy deductible applied.
- O. RECOVERABLE DEPRECIATION**
Total amount of depreciation that is recoverable. Depending on your policy language, you may be able to recover your depreciation upon your repair or replacement of the depreciated items.
- P. SALES TAX**
Based upon where the loss occurred, the sales tax laws may vary by state regarding the application of sales tax to materials and labor.
- Q. NET CLAIM FOR INVOLVED COVERAGE**
The total replacement cost less recoverable and non-recoverable depreciation and any applicable deductible equals the amount of the settlement for the involved coverage.