

November 8, 2025

**Supplement Request and Scope Rebuttal – Claim H0001064902**

To: ALFA Insurance – Claims Department  
Attn: Adam Jones

Re: Supplement Request and Scope Rebuttal  
Insured: Danny L. Davis  
Property: 2204 Rockingham Ln SW, Decatur, AL 35603  
Claim Number: H0001064902  
Policy Number: H0928998-AMI-HO3  
Date of Loss: April 10, 2025

Dear ALFA Insurance Claims Department,

Upon review of the carrier-issued Xactimate estimate for the above-referenced property, the current scope of repair and replacement omits essential materials and labor necessary to return the roof system to pre-loss condition in accordance with current building codes, OSHA safety requirements, and manufacturer installation standards.

Based on field conditions and industry best practices, Aerial AI Solutions requests that the following supplements be applied to the approved estimate:

1. Add Ice & Water Shield (RFG IWS) in valleys and around penetrations per IRC R905.2.8.3.
2. Add Step Flashing and Counter Flashing at all roof-to-wall intersections to ensure watertight transitions.
3. Replace “cut ridge from 3-tab shingles” with pre-manufactured ridge vent and matching ridge cap (RFG HIPCAP / RFG RIDGEVENT).
4. Add Drip Edge and Starter Course validation along eaves and rakes per IRC R905.2.8.5.
5. Include Steep/Two-Story and Safety Setup (JLC FALPROT) labor adjustments for roof slopes exceeding 7/12.
6. Adjust waste factor from 8% to 12–15% based on roof complexity (hip/valley configuration).
7. Adjust shingle pricing to architectural grade to reflect actual materials installed on-site.
8. Include additional line item for site protection and project management (RFG LAB / RFG ADM).

These requested items are required for compliance with state building codes, manufacturer specifications, and fair claims settlement practices under Alabama Department of Insurance

Rule 482-1-125-.07. Excluding them results in incomplete restoration and insufficient indemnification of the insured.

Please review and issue an updated scope reflecting these supplements. Supporting documentation, EagleView data, photographs, and manufacturer installation guides are available upon request.

Thank you for your prompt review and anticipated cooperation.

Sincerely,

Amy Ragan  
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Code References:

- IRC R905.2.8.3 – Underlayment at Eaves and Valleys
- IRC R905.2.8.5 – Drip Edge Requirement
- Alabama DOI Rule 482-1-125-.07 – Fair Claims Practices; Insurers must restore property with like kind and quality materials.