

# DETAILED LINE-ITEM ESTIMATE

## When to Use This Document

- Formal claim submission to insurance
- Comparing contractor bids
- Negotiating scope with adjuster
- Supporting supplement requests
- Appraisal/litigation documentation

## Understanding Xactimate Line Items

- Each line has specific code (e.g., DRY001)
- Pricing updated monthly by region
- Include labor and materials unless noted
- O&P calculated on subtotal, not individual lines

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# COMPREHENSIVE LINE-ITEM ESTIMATE

**Project:** [Property Address]

**Claim #:** [Claim Number]

**Date:** [Current Date]

**Estimator:** [Name/Company/License #]

**Software:** Xactimate X1 / CoreLogic / Other

**Price List:** [Month/Year] - [Region Code]

**Estimate Type:** Replacement Cost Value (RCV)

## ESTIMATE SUMMARY

Category	Line Items	RCV Amount	Depreciation	ACV Amount	% of Total
Mobilization	3	\$2,450	\$0	\$2,450	2.8%
Demolition	8	\$3,875	\$0	\$3,875	4.4%
Water Mitigation	6	\$3,250	\$0	\$3,250	3.7%
Temporary Protection	4	\$1,850	\$0	\$1,850	2.1%
Structure	12	\$8,945	\$450	\$8,495	10.1%
Roofing	9	\$12,350	\$1,850	\$10,500	14.0%

Category	Line Items	RCV Amount	Depreciation	ACV Amount	% of Total
Exterior	7	\$6,725	\$675	\$6,050	7.6%
Interior	15	\$11,450	\$850	\$10,600	13.0%
Electrical	8	\$3,950	\$395	\$3,555	4.5%
Plumbing	6	\$2,850	\$285	\$2,565	3.2%
HVAC	5	\$3,450	\$515	\$2,935	3.9%
Insulation	4	\$2,150	\$0	\$2,150	2.4%
Drywall	8	\$5,875	\$0	\$5,875	6.6%
Painting	6	\$3,250	\$325	\$2,925	3.7%
Flooring	9	\$7,850	\$1,175	\$6,675	8.9%
Cleaning	5	\$1,950	\$0	\$1,950	2.2%
Permits & Fees	4	\$2,150	\$0	\$2,150	2.4%
Equipment Rental	6	\$3,850	\$0	\$3,850	4.4%
<b>Subtotal:</b>	<b>123</b>	<b>\$88,170</b>	<b>\$6,520</b>	<b>\$81,650</b>	<b>100%</b>

**General Conditions (10%):** \$8,817

**Overhead (10%):** \$9,699

**Profit (10%):** \$10,669

**Total RCV:** \$117,355

**Total Depreciation:** \$6,520

**Total ACV:** \$110,835

**Less Deductible:** (\$2,500)

**Net Claim (ACV):** \$108,335

**Recoverable Depreciation:** \$6,520

DETAILED LINE ITEMS WITH ENHANCED SPECIFICATIONS

MOBILIZATION & SETUP

Line	Code	Description	Quantity	Unit	Unit Price	Total	Tax	Deprec
1	MOB001	Mobilization - bring equipment/crew to site	1	LS	\$850.00	\$850.00	N	N
2	MOB002	Establish temporary utilities	1	LS	\$650.00	\$650.00	N	N
3	MOB003	Site setup and safety equipment	1	LS	\$450.00	\$450.00	Y	N
4	MOB004	Demobilization - remove equipment	1	LS	\$500.00	\$500.00	N	N

**Subtotal Mobilization:** \$2,450.00

## DEMOLITION & DEBRIS REMOVAL

Line	Code	Description	Quantity	Unit	Unit Price	Total	Tax	Deprec
5	DEM001	Remove water damaged drywall - walls	1,250	SF	\$0.48	\$600.00	N	N
6	DEM002	Remove water damaged drywall - ceiling	450	SF	\$0.65	\$292.50	N	N
7	DEM003	Remove carpet and pad	850	SF	\$0.38	\$323.00	N	N
8	DEM004	Remove vinyl flooring	225	SF	\$0.85	\$191.25	N	N
9	DEM005	Remove damaged insulation - walls	1,250	SF	\$0.58	\$725.00	N	N
10	DEM006	Remove damaged insulation - ceiling	450	SF	\$0.68	\$306.00	N	N
11	HAU001	Load and haul debris - 30 yard container	2	EA	\$550.00	\$1,100.00	N	N
12	DMP001	Landfill/dump fees	8	TON	\$42.00	\$336.00	Y	N

**Subtotal Demolition:** \$3,873.75

## WATER MITIGATION & DRYING

Line	Code	Description	Quantity	Unit	Unit Price	Total	Tax	Deprec
13	WTR001	Water extraction - pump and extract	1,450	SF	\$0.38	\$551.00	N	N
14	WTR002	Dehumidifier - per day (50 pint)	6	DAY	\$85.00	\$510.00	Y	N
15	WTR003	Air mover - per day	12	DAY	\$35.00	\$420.00	Y	N
16	WTR004	Apply anti-microbial agent	1,450	SF	\$0.48	\$696.00	N	N
17	WTR005	HEPA air scrubber - per day	6	DAY	\$125.00	\$750.00	Y	N
18	WTR006	Moisture monitoring and documentation	3	EA	\$108.00	\$324.00	N	N

**Subtotal Mitigation:** \$3,251.00

## TEMPORARY PROTECTION

Line	Code	Description	Quantity	Unit	Unit Price	Total	Tax	Deprec
19	TMP001	Install roof tarp - emergency	5	SQ	\$95.00	\$475.00	Y	N

Line	Code	Description	Quantity	Unit	Unit Price	Total	Tax	Deprec
20	TMP002	Board up windows	4	EA	\$185.00	\$740.00	Y	N
21	TMP003	Temporary fencing	150	LF	\$3.85	\$577.50	Y	N
22	TMP004	Plastic sheeting containment	450	SF	\$0.13	\$58.50	Y	N

**Subtotal Temporary:** \$1,851.00

## STRUCTURAL REPAIRS

Line	Code	Description	Quantity	Unit	Unit Price	Total	Tax	Deprec
23	FRM001	2x4x8 SPF wall studs - pressure treated	45	EA	\$12.85	\$578.25	Y	5%
24	FRM002	2x4x10 SPF bottom plate - PT	18	EA	\$18.50	\$333.00	Y	5%
25	FRM003	2x6x10 SPF header	8	EA	\$28.75	\$230.00	Y	5%
26	FRM004	3/4" T&G OSB subfloor	225	SF	\$2.95	\$663.75	Y	8%
27	FRM005	Sister 2x10 floor joists	12	EA	\$125.00	\$1,500.00	N	5%
28	FRM006	Joist hangers	24	EA	\$8.50	\$204.00	Y	0%
29	FRM007	Construction adhesive	6	TUBE	\$8.95	\$53.70	Y	0%
30	FRM008	Galvanized nails/fasteners	50	LB	\$3.85	\$192.50	Y	0%
31	FRM009	Blocking between joists	85	LF	\$4.25	\$361.25	Y	5%
32	FRM010	Seismic/hurricane clips	36	EA	\$2.85	\$102.60	Y	0%
33	FRM011	Moisture barrier - 6 mil plastic	450	SF	\$0.18	\$81.00	Y	0%
34	FRM012	Treated sill plate w/anchor bolts	45	LF	\$8.50	\$382.50	Y	5%

**Subtotal Structure:** \$8,945.55