

# Estimate Review & Comparison Guide

## Overview

This comprehensive guide helps you compare contractor estimates with insurer estimates, identify discrepancies, and develop strategies for fair claim resolution.

## Step 1: Estimate Collection

### Required Estimates

- ☐ **Insurer's Estimate:** From adjuster or contractor
- ☐ **Your Contractor's Estimate:** Independent assessment
- ☐ **Additional Estimates:** 2-3 more for comparison
- ☐ **Specialty Estimates:** HVAC, electrical, plumbing, etc.
- ☐ **Material Estimates:** From suppliers or contractors

### Estimate Documentation

- ☐ **Date of Estimate:** When estimate was prepared
- ☐ **Estimator Information:** Name, license, contact info
- ☐ **Scope of Work:** Detailed description of repairs
- ☐ **Materials List:** Specific products and quantities
- ☐ **Labor Costs:** Hourly rates and time estimates
- ☐ **Warranty Information:** What's covered and for how long

## Step 2: Estimate Analysis Framework

### Line-Item Comparison

- ☐ **Item-by-Item Review:** Compare each repair task
- ☐ **Quantity Verification:** Check material amounts
- ☐ **Quality Standards:** Compare material grades
- ☐ **Labor Hours:** Verify time estimates
- ☐ **Overhead/Profit:** Check markup percentages

### Scope of Work Analysis

- ☐ **Complete Scope:** All necessary repairs included
- ☐ **Hidden Damage:** Items that may be discovered
- ☐ **Code Requirements:** Current building codes
- ☐ **Permit Costs:** Required permits and fees
- ☐ **Cleanup/Disposal:** Debris removal costs

## Step 3: Common Discrepancy Categories

### Material Cost Differences

- ☐ **Quality Variations:** Different material grades
- ☐ **Brand Differences:** Name brand vs. generic
- ☐ **Quantity Discrepancies:** More or less materials needed
- ☐ **Availability Issues:** Supply chain considerations
- ☐ **Regional Pricing:** Local market variations

### Labor Cost Variations

- ☐ **Hourly Rates:** Different contractor rates
- ☐ **Time Estimates:** Varying labor hour calculations
- ☐ **Skill Level:** Experience and expertise differences
- ☐ **Overtime Costs:** Weekend or emergency work
- ☐ **Specialty Labor:** Skilled trades requirements

### Scope Differences

- ☐ **Missing Items:** Repairs not included in estimate
- ☐ **Extra Work:** Additional repairs discovered
- ☐ **Code Upgrades:** Required improvements
- ☐ **Access Issues:** Difficult-to-reach areas
- ☐ **Safety Requirements:** OSHA compliance costs

## Step 4: Estimate Comparison Worksheet

### Structural Repairs

Item	Insurer Estimate	Your Estimate	Difference	Notes
Roof Replacement	\$ _____	\$ _____	\$ _____	_____
Drywall Repair	\$ _____	\$ _____	\$ _____	_____
Flooring	\$ _____	\$ _____	\$ _____	_____
Windows	\$ _____	\$ _____	\$ _____	_____
Doors	\$ _____	\$ _____	\$ _____	_____

## Mechanical Systems

Item	Insurer Estimate	Your Estimate	Difference	Notes
HVAC	\$ _____	\$ _____	\$ _____	_____
Plumbing	\$ _____	\$ _____	\$ _____	_____
Electrical	\$ _____	\$ _____	\$ _____	_____
Water Heater	\$ _____	\$ _____	\$ _____	_____

## Finishing Work

Item	Insurer Estimate	Your Estimate	Difference	Notes
Painting	\$ _____	\$ _____	\$ _____	_____
Trim Work	\$ _____	\$ _____	\$ _____	_____
Hardware	\$ _____	\$ _____	\$ _____	_____
Cleanup	\$ _____	\$ _____	\$ _____	_____

## Step 5: Discrepancy Analysis

### Major Discrepancies (>20% difference)

- ☐ **Identify Items:** List all major differences
- ☐ **Research Costs:** Verify current market rates
- ☐ **Get Additional Estimates:** Third-party verification
- ☐ **Document Justification:** Why your estimate is correct
- ☐ **Prepare Arguments:** Supporting evidence

### Minor Discrepancies (5-20% difference)

- ☐ **Review Details:** Check specifications and quality
- ☐ **Negotiate Items:** Discuss with adjuster
- ☐ **Compromise Solutions:** Find middle ground
- ☐ **Document Agreements:** Written confirmation

### Missing Items

- ☐ **Identify Gaps:** Items not in insurer estimate
- ☐ **Document Necessity:** Why item is required
- ☐ **Get Estimates:** Cost for missing items
- ☐ **Submit Supplement:** Request additional payment

## Step 6: Negotiation Strategy

### Preparation

- ☐ **Organize Documentation:** All estimates and photos
- ☐ **Research Standards:** Industry standards and codes
- ☐ **Prepare Arguments:** Key points for discussion
- ☐ **Set Priorities:** Most important items to address
- ☐ **Know Your Rights:** Policy terms and state laws

### Negotiation Points

- ☐ **Quality Standards:** Insist on pre-loss condition
- ☐ **Code Compliance:** Current building codes required
- ☐ **Hidden Damage:** Reserve for additional repairs
- ☐ **Timeline:** Reasonable completion schedule
- ☐ **Warranties:** Adequate warranty coverage

### Documentation

- ☐ **Meeting Notes:** Record all discussions
- ☐ **Agreements:** Written confirmation of decisions
- ☐ **Disagreements:** Document unresolved issues
- ☐ **Next Steps:** Follow-up actions required
- ☐ **Timeline:** Deadlines and milestones

## Step 7: Resolution Options

### Direct Negotiation

- ☐ **Adjuster Meeting:** Face-to-face discussion
- ☐ **Phone Negotiation:** Conference call with all parties
- ☐ **Written Correspondence:** Formal letter exchanges
- ☐ **Email Communication:** Documented discussions

### Alternative Dispute Resolution

- ☐ **Appraisal Process:** Independent appraisers
- ☐ **Mediation:** Neutral third-party facilitator
- ☐ **Arbitration:** Binding decision by arbitrator
- ☐ **Legal Action:** Court proceedings

### Professional Assistance

- ☐ **Public Adjuster:** Licensed claim advocate
- ☐ **Contractor:** Professional estimate review
- ☐ **Attorney:** Legal representation
- ☐ **Engineer:** Technical damage assessment

## Step 8: Quality Control Checklist

### Before Negotiation

- ☐ **All Estimates Reviewed:** Thorough analysis complete
- ☐ **Discrepancies Identified:** Major differences noted
- ☐ **Supporting Documentation:** Photos, receipts, etc.
- ☐ **Research Complete:** Market rates verified
- ☐ **Strategy Prepared:** Negotiation approach planned

### During Negotiation

- ☐ **Stay Professional:** Maintain respectful tone
- ☐ **Document Everything:** Record all agreements
- ☐ **Ask Questions:** Clarify unclear points
- ☐ **Be Flexible:** Willing to compromise
- ☐ **Know Your Limits:** When to seek help

### After Negotiation

- ☐ **Review Agreements:** Ensure understanding
- ☐ **Get Written Confirmation:** Document decisions
- ☐ **Follow Up:** Monitor progress
- ☐ **Document Changes:** Any modifications
- ☐ **Maintain Records:** Keep all correspondence

## Step 9: Common Issues and Solutions

### Low-Ball Estimates

- ☐ **Identify Problem:** Insufficient coverage
- ☐ **Research Costs:** Verify market rates
- ☐ **Get Multiple Estimates:** Third-party verification
- ☐ **Document Justification:** Why estimate is low
- ☐ **Negotiate Increase:** Request adjustment

### Missing Items

- ☐ **Identify Gaps:** Items not included
- ☐ **Document Necessity:** Why item is needed
- ☐ **Get Estimates:** Cost for missing items
- ☐ **Submit Supplement:** Request additional payment
- ☐ **Follow Up:** Ensure processing

### Quality Issues

- ☐ **Specify Standards:** Define quality requirements
- ☐ **Compare Materials:** Different grade options
- ☐ **Document Differences:** Quality vs. cost trade-offs
- ☐ **Insist on Standards:** Pre-loss condition
- ☐ **Get Warranties:** Adequate coverage

## Step 10: Professional Resources

### When to Seek Help

- ☐ **Large Discrepancies:** >30% difference
- ☐ **Complex Damage:** Structural or technical issues
- ☐ **Stalled Negotiations:** No progress after multiple attempts
- ☐ **Time Pressure:** Approaching deadlines
- ☐ **Legal Issues:** Policy interpretation disputes

### Types of Professionals

- ☐ **Public Adjusters:** Licensed claim advocates
- ☐ **Contractors:** Professional estimate review
- ☐ **Engineers:** Technical damage assessment
- ☐ **Attorneys:** Legal representation
- ☐ **Appraisers:** Independent damage evaluation

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*This guide is for informational purposes only. For complex disputes, consider consulting with qualified professionals.*