Carrier review draft

SYNTHETIC VALIDATION SAMPLE - fictional inputs; not actual claim evidence or a submission-ready package.

Property: Address not confirmed

Customer: FICTIONAL TEST HOMEOWNER

Storm date: 2026-10-01

Carrier source: FICTIONAL-carrier-estimate.pdf

Original RCV	Requested additions	Revised RCV
$20,458.65	**$1,324.52**	**$21,783.17**

Proposed supplement summary

Original carrier estimate RCV $20,458.65; line items and amounts unchanged. 3 requested priced addition(s); 1 unpriced/unresolved item(s) excluded from requested totals. Proposed amounts are contractor requests; carrier approval, coverage and payment are not represented.

Ref	Proposed addition | justification | evidence	Qty x price	Requested
Detached Garage | Roofing			
U1	**Starter shingles - uncovered eave/rake runs** Unpriced - excluded from requested totals until quantity, pricing and evidence are documented.	Unpriced	**Unpriced**
Dwelling | Roofing			
J1	**Starter strip - asphalt at eaves and rakes** FICTIONAL rehearsal: starter course is not in the carrier estimate; Evidence: sources in J1	260 LF x $2.10	**+$546.00**
J2	**Ice and water barrier in valleys** FICTIONAL rehearsal: valley lining is not in the carrier estimate; Evidence: sources in J2	108 SF x $2.45	**+$264.60**
J3	**Drip edge - add eaves to carrier rake allowance** FICTIONAL rehearsal: carrier drip edge (120 LF) covers rakes only; Evidence: sources in J3	260 LF x $3.18	**+$351.80**

Requested priced additions +$1,162.40 | Overhead +$81.06 | Profit +$81.06 | Total requested additions +$1,324.52 | Proposed revised RCV $21,783.17

O&P method: Standard: 10% overhead + 10% profit. Eligible subtotal: $810.60 - approved, priced supplemental additions excluding tax and net of carrier allowance credits (2 included, 1 excluded). Requested overhead $81.06 (10%) and profit $81.06 (10%), each calculated on the same eligible subtotal. Carrier estimate O&P is shown separately and is not reduced or duplicated: Overhead & Profit $3,409.78 (p. 1); 12 carrier line(s) with O&P totaling $3,409.78 - reported as combined O&P; no overhead/profit split is assumed.

Supported additions by structure (excluding claim-wide O&P): Dwelling +$1,162.40

Supported priced changes for carrier review. Existing carrier allowances are retained. The complete original carrier estimate is appended unchanged.

VALIDATION REVIEW DRAFT - synthetic sources are not eligible for real-claim submission.

Carrier PDF p. 1, #2: installation 36 SQ versus removal 32.67 SQ; 3.33 SQ quantity uplift already allowed; waste percentage requires review. Calculate any new installation total from the documented area before waste, then compare with this existing installation allowance. Never apply waste again to the allowance. Removal receives no waste.

Carrier PDF p. 1, #9: installation 5 SQ versus removal 4.5 SQ; 0.5 SQ quantity uplift already allowed; waste percentage requires review. Calculate any new installation total from the documented area before waste, then compare with this existing installation allowance. Never apply waste again to the allowance. Removal receives no waste.

Proposed starter supplement - Dwelling / Roof replacement

Already proposed by "Starter strip - asphalt at eaves and rakes" (+$546.00). This suggestion is kept for review and is not added again.

Quantity unresolved

Manufacturer basis: Manufacturer needed / product needed: requirement needed (source needed)

Proposed starter supplement - Detached Garage / Roof replacement

Needs review. Unpriced review item; excluded from requested totals.

Quantity unresolved

Manufacturer basis: Manufacturer needed / product needed: requirement needed (source needed)

Needed: Select the manufacturer/product, cite its installation document and page, and review the requirement for this roof. Review separate, embedded and calculation-setting allowances for both edges. Confirm whether the selected manufacturer requires eaves starter. Provide verified eaves length and source if required by the selected product. Confirm whether the selected manufacturer requires rakes starter. Provide verified rakes length and source if required by the selected product. Provide documented material and labor rates per LF, or a documented installed rate that includes both. Document additional tax and its basis, including an explicit zero when applicable.

INCOMPLETE REVIEW - 5 requested requirement(s) remain unresolved; this package is a review draft, not submission-ready.

Carrier line items and supported changes

Original carrier rows are unchanged, with continuous iSupp numbers and smaller carrier source references. Red A rows are additional charges beneath matching originals. Original, proposed total and incremental quantities are labeled; J references explain the calculation.

Dwelling / Roof

#	Description	Qty	Unit	Rate	Amount / RCV
1	Remove Laminated - comp. shingle rfg. - w/out felt Carrier #1 | Source p. 1 | unchanged	32.67	SQ	$68.24	$2,675.28
2	Laminated - comp. shingle rfg. - w/out felt Carrier #2 | Source p. 1 | unchanged | Tax $412.30 included	36	SQ	$265.88	$11,980.78
3	Roofing felt - 15 lb. Carrier #3 | Source p. 1 | unchanged | Tax $38.11 included	32.67	SQ	$31.20	$1,268.89

Dwelling / Roof (continued)

#	Description	Qty	Unit	Rate	Amount / RCV
4	Drip edge Carrier #4 | Source p. 1 | unchanged | Tax $14.23 included	120	LF	$3.18	$475.00
5	Ridge cap - composition shingles Carrier #5 | Source p. 1 | unchanged | Tax $13.86 included	48	LF	$8.04	$479.74
6	Flashing - pipe jack Carrier #6 | Source p. 1 | unchanged | Tax $6.21 included	3	EA	$58.92	$219.56
7	Step flashing Carrier #7 | Source p. 1 | unchanged | Tax $9.32 included	24	LF	$11.43	$340.37

Detached Garage / Roof

#	Description	Qty	Unit	Rate	Amount / RCV
8	Remove Laminated - comp. shingle rfg. - w/out felt Carrier #8 | Source p. 1 | unchanged	4.5	SQ	$68.24	$368.50
9	Laminated - comp. shingle rfg. - w/out felt Carrier #9 | Source p. 1 | unchanged | Tax $57.26 included	5	SQ	$265.88	$1,663.99
10	Drip edge Carrier #10 | Source p. 1 | unchanged | Tax $7.59 included	64	LF	$3.18	$253.33

Dwelling / Interior / Bedroom 2

#	Description	Qty	Unit	Rate	Amount / RCV
11	Seal/prime then paint the ceiling (2 coats) Carrier #11 | Source p. 1 | unchanged | Tax $5.48 included	168	SF	$1.21	$250.51
12	Paint the walls - two coats Carrier #12 | Source p. 1 | unchanged | Tax $10.57 included	384	SF	$1.02	$482.70

Dwelling / Proposed additions / Eaves and rakes

#	Description	Qty	Unit	Rate	Amount / RCV
A1	**Starter strip - asphalt at eaves and rakes [J1]** Requested additional amount only | Justification J1 Original: 0 LF (no matching original) | Proposed total: 260 LF | Incremental: 260 LF Proposed total cost $546.00 less applicable original credit $0.00 = requested additional $546.00.	**260**	**LF**	**$2.10**	**+$546.00**
A3	**Drip edge - add eaves to carrier rake allowance [J3]** Requested additional amount only | Justification J3 Original: 120 LF | Proposed total: 260 LF | Incremental: 140 LF Proposed total cost $826.80 less applicable original credit $475.00 = requested	**140**	**LF**	**See J3**	**+$351.80**

Dwelling / Proposed additions / Eaves and rakes (continued)

#	Description	Qty	Unit	Rate	Amount / RCV
A3	additional $351.80. Quantity/rate/tax reconciliation: additional quantity at proposed rate $445.20; net price/tax/allowance adjustment $-93.40.				

Dwelling / Proposed additions / Valleys

#	Description	Qty	Unit	Rate	Amount / RCV
A2	**Ice and water barrier in valleys [J2]** Requested additional amount only | Justification J2 Original: 0 SF (no matching original) | Proposed total: 108 SF | Incremental: 108 SF Proposed total cost $264.60 less applicable original credit $0.00 = requested additional $264.60.	108	SF	$2.45	+$264.60

New scope / no matching original

#	Description	Qty	Unit	Rate	Amount / RCV
A4	**General contractor overhead and profit [J4]** Requested additional amount only | Justification J4	-	-	See J4	+$162.12

Numbered justifications

J1 | Starter strip - asphalt at eaves and rakes | +$546.00

Reason: FICTIONAL rehearsal: starter course is not in the carrier estimate; eaves 140 LF + rakes 120 LF.

Quantity: Dwelling / Eaves and rakes. Proposed total 260 LF; original allowances: No matched allowance

Calculation: Proposed 260 LF x $2.10 + total tax $0.00 = $546.00; applicable allowance $0.00; positive addition $546.00

Sources: S1, S2

J2 | Ice and water barrier in valleys | +$264.60

Reason: FICTIONAL rehearsal: valley lining is not in the carrier estimate; 36 LF of valleys x 3 ft width.

Quantity: Dwelling / Valleys. Proposed total 108 SF; original allowances: No matched allowance

Calculation: Proposed 108 SF x $2.45 + total tax $0.00 = $264.60; applicable allowance $0.00; positive addition $264.60

Sources: S3, S4

J3 | Drip edge - add eaves to carrier rake allowance | +$351.80

Reason: FICTIONAL rehearsal: carrier drip edge (120 LF) covers rakes only; eaves (140 LF) missing.

Quantity: Dwelling / Eaves and rakes. Proposed total 260 LF; original allowances: #4: 120 LF, $475.00

Calculation: Proposed 260 LF x $3.18 + total tax $0.00 = $826.80; applicable allowance $475.00; positive addition $351.80

Sources: S1, S5

J4 | General contractor overhead and profit | +$162.12

Reason: Requested under the selected O&P method: Standard: 10% overhead + 10% profit.

Calculation: Eligible subtotal $810.60 (2 additions; 1 excluded); overhead 10% = $81.06; profit 10% = $81.06

Sources: S6

Evidence source notes

S1 | FICTIONAL-measurement-report.pdf p. 1: Eaves 140 ft + Rakes 120 ft

S2 | FICTIONAL-contractor-price-quote.pdf: starter strip installed $2.10/LF (tax included) | 11/10/2026 | Anytown (fictional)

S3 | FICTIONAL-measurement-report.pdf p. 1: Valleys 36 ft (x 3 ft lining width)

S4 | FICTIONAL-contractor-price-quote.pdf: ice and water barrier installed $2.45/SF (tax included) | 11/10/2026 | Anytown (fictional)

S5 | FICTIONAL-contractor-price-quote.pdf: drip edge installed $3.18/LF (tax included) | 11/10/2026 | Anytown (fictional)

S6 | Eligible subtotal: approved, priced supplemental additions excluding tax and net of carrier allowance credits; carrier O&P on original work is not reduced or duplicated

Source page crosswalk

Source page references in this report refer to the uploaded document, not package numbering. Original document pages retain their source content; package numbers sit outside that content.

D1 | FICTIONAL-measurement-report.pdf | Source pp. 1-1 | Package pp. 6-6

D2 | FICTIONAL-contractor-price-quote.pdf | Source pp. 1-1 | Package pp. 7-7

D3 | Signed insurance authorization - FICTIONAL-authorization.pdf | Source pp. 1-1 | Package pp. 8-8

D4 | FICTIONAL-carrier-estimate.pdf | Source pp. 1-1 | Package pp. 9-9

Roof Summary

FICTIONAL AERIAL MEASUREMENT REPORT - SYNTHETIC PILOT REHEARSAL

Structure: Dwelling (main house) - detached garage not measured

Roof area

3267 sq ft

Eaves

140 ft

Rakes

120 ft

Total ridge length

48 ft

Valleys

36 ft

Total roof perimeter

260 ft

Step flashing

24 ft

Predominant pitch

7/12

FICTIONAL CONTRACTOR PRICE QUOTE - SYNTHETIC PILOT REHEARSAL

Supplier: Example Roofing Supply (fictional), quoted 11/10/2026, Anytown (fictional)

Ice and water barrier, installed: $2.45 per SF

Starter strip - asphalt, installed: $2.10 per LF

Drip edge, installed: $3.18 per LF

Quoted for software validation only. Not a real offer.

FICTIONAL SIGNED AUTHORIZATION - SYNTHETIC PILOT REHEARSAL

Not a real authorization. Fictional homeowner placeholder.

Insured: FICTIONAL TEST HOMEOWNER Claim Number: TEST-0000-PILOT Price List: FICTIONAL_NOV26

Type of Loss: Hail Date of Loss: 10/01/2026 Estimate: FICTIONAL_PILOT_COMPLETE

Dwelling Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
1. Remove Laminated - comp. shingle rfg. - w/out felt	32.67 SQ	68.24	0.00	445.88	2,675.28	(0.00)	2,675.28
2. Laminated - comp. shingle rfg. - w/out felt	36.00 SQ	265.88	412.30	1,996.80	11,980.78	(2,396.09)	9,584.69
3. Roofing felt - 15 lb.	32.67 SQ	31.20	38.11	211.48	1,268.89	(152.88)	1,116.01
4. Drip edge	120.00 LF	3.18	14.23	79.17	475.00	(57.14)	417.86
5. Ridge cap - composition shingles	48.00 LF	8.04	13.86	79.96	479.74	(58.75)	420.99
6. Flashing - pipe jack	3.00 EA	58.92	6.21	36.59	219.56	(26.40)	193.16
7. Step flashing	24.00 LF	11.43	9.32	56.73	340.37	(41.02)	299.35
					Totals: Dwelling Roof		**17,439.62**

Detached Garage Roof

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
8. Remove Laminated - comp. shingle rfg. - w/out felt	4.50 SQ	68.24	0.00	61.42	368.50	(0.00)	368.50
9. Laminated - comp. shingle rfg. - w/out felt	5.00 SQ	265.88	57.26	277.33	1,663.99	(332.79)	1,331.20
10. Drip edge	64.00 LF	3.18	7.59	42.22	253.33	(30.48)	222.85
					Totals: Detached Garage Roof		**2,285.82**

Bedroom 2

DESCRIPTION	QUANTITY	UNIT PRICE	TAX	O&P	RCV	DEPREC.	ACV
11. Seal/prime then paint the ceiling (2 coats)	168.00 SF	1.21	5.48	41.75	250.51	(40.66)	209.85
12. Paint the walls - two coats	384.00 SF	1.02	10.57	80.45	482.70	(0.00)	482.70
					Totals: Bedroom 2		**733.21**

Summary for Dwelling

Line Item Total	$16,473.94
Material Sales Tax	$574.93
Overhead & Profit	$3,409.78
Replacement Cost Value	$20,458.65
Less Depreciation	($3,136.21)
Actual Cash Value	$17,322.44
Less Deductible	($1,000.00)
Net Claim	$16,322.44