

# Your guide to reading your adjuster summary.

## Adjuster Summary

Allstate #

1234567890 **A**

Allstate Insurance			
<b>Adjuster</b>	P.O. Box 12345		<b>September 01, 2007</b>
<b>Phone</b>	Anytown, IL 12345		
<b>FAX</b>	Phone (123) 123-4567	Fax (123) 123-4567	
<b>Insured Name</b>	Smith, John		
<b>Loss Address</b>	1234 Oak Street, Anywhere, GA 12345		
<b>Phone Number</b>	(123) 555-5555	<b>Policy #</b> 000000123456789	
<b>Other Phone</b>		<b>Ins Claim #</b> 1234567890	<b>Date of Loss</b> 1/2/2007
<b>Ins Company</b>	ALLSTATE INSURANCE COMPANY		

### AA – Dwelling **B**

Roof <b>C</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
	Sup	Repl. Cost	Depr.	ACV	OP	RD
Remove Ridge Shingles, Asphalt	50 LF @ \$0.38 <sup>a</sup>	\$19.00	\$0.00	\$19.00		
Replace <b>D</b> Shingles, Asphalt	50 LF @ \$1.41 <sup>a</sup>	\$70.50	\$14.10	\$56.40		
Remove Asphalt Shingles, 3 Tab, 25 YR	25 SQ @ \$20.67 <sup>a</sup>	\$516.75	\$0.00	\$516.75		
Replace Asphalt Shingles, 3 Tab, 25 YR	27 SQ @ \$76.49 <sup>b</sup>	\$2,065.23	\$413.05	\$1,652.18		
	Roof Total <b>K</b>	\$2,671.48	\$427.15	\$2,244.33		

Exterior						
	Sup	Repl. Cost	Depr.	ACV	OP	RD
Remove Window Awning (SF), Aluminum	16 SF @ \$0.78 <sup>a</sup>	\$12.48	\$0.00	\$12.48		
Replace Window Awning (SF), Aluminum	16 SF @ \$23.38 <sup>a</sup>	\$374.08	\$74.82	\$299.26		N
	Exterior Total	\$386.56	\$74.82	\$311.74		

Pool Enclosure						
	Sup	Repl. Cost	Depr.	ACV	OP	RD
Tear Out Screen Enclosure, Pool	1622 SF @ \$0.21 <sup>a</sup>	\$340.62	\$0.00	\$340.62		
Replace Screen Enclosure, Pool	1622 SF @ \$11.74 <sup>a</sup>	\$19,042.28	\$3,808.46	\$15,233.82		
	Pool Enclosure Total	\$19,382.90	\$3,808.46	\$15,574.44		

Master Bedroom (16' x 12' x 8')						
192 sf Floor	448 sf Wall	192 sf Ceiling	56 lf Floor	56 lf Ceiling	1,536 cf Volume	
	Sup	Repl. Cost	Depr.	ACV	OP	RD
Tear Out Drywall, Ceiling 1/2", Taped	192 SF @ \$0.12 <sup>a</sup>	\$23.04	\$0.00	\$23.04		
Replace Drywall, Ceiling, 1/2", Taped	201.6 SF @ \$0.78 <sup>a</sup>	\$157.25	\$31.76	\$125.49		
Paint Ceiling, 2 Coats, Average	201.6 SF @ \$0.37 <sup>b</sup>	\$71.04	\$0.00	\$221.10		
	Master Bedroom Total	\$251.33	\$31.76	\$219.57		

### Unscheduled Personal Property

Bedroom						
	Sup	Repl. Cost	Depr.	ACV	OP	RD
Replace Box Spring	1 EA @ \$300.00 <sup>m</sup>	\$300.00	\$0.00	\$300.00	N	N
	Unscheduled Personal Property Totals	\$300.00	\$0.00	\$300.00		

### Summary

	Repl. Cost	Depr.	ACV
Estimate Totals	\$22,992.27	\$4342.19	\$18,650.08
Less Amount Not Subject To Overhead & Profit	-\$300.00	\$0.00	-\$300.00
Amount Subject To Overhead & Profit	\$22,692.27	\$4342.19	\$18,350.08
<b>L</b> Contractor's Overhead & Profit (29%)	\$6,581.20	\$1259.23	\$5321.97
Sub-Total	\$29,273.47	\$5601.42	\$23,672.05
Amount Not Subject To Overhead & Profit	\$300.00	\$0.00	\$300.00
Total With Overhead & Profit	\$29,573.47	\$5601.42	\$23,972.05
Sales Tax 7.00%	\$1,378.90	\$271.81	\$1,107.09
Total With Tax <b>N</b>	\$30,952.37	\$5873.23	\$25,079.14
Less Non-Recoverable Depreciation	-\$96.52	-\$96.52	
Sub-Total	\$30,855.85	\$5776.71	\$25,079.14
<b>O</b> Less Deductible Applied	-\$500.00		-\$500.00
<b>P</b> Net Claim	\$30,355.85	\$5776.71	\$24,579.14

#### A. CLAIM NUMBER

The claim number assigned to your loss.

#### B. INVOLVED COVERAGE

The involved policy coverage for the damaged area

#### C. DAMAGE LOCATION

The area that has been damaged, includes size of area when appropriate

#### D. REPAIR OR REPLACE ACTIONS

Outlines the repairs and/or replacement materials, and actions

#### E. SUPPLEMENT

Number indicates actions or material changes to the prior summary

#### F. REPLACEMENT COST

Cost to repair or replace damages

#### G. DEPRECIATION

The decrease of the property's value due to age, life expectancy, wear and tear (condition), and obsolescence, which may be recoverable upon replacement, if applicable to your policy

#### H. ACTUAL CASH VALUE

The amount needed to repair or replace damages minus the depreciation

#### I. OVERHEAD AND PROFIT

If marked with an "N," excluded from line item

#### J. RECOVERABLE DEPRECIATION

If marked with an "N," the amount withheld under Depreciation (G) is not recoverable per policy provisions

#### K. DAMAGE LOCATION TOTALS

Total before adding applicable taxes and overhead and profit

#### L. CONTRACTOR'S OVERHEAD AND PROFIT

Contractor's cost of doing business

#### M. SALES TAX

Based on where the loss occurred

#### N. TOTAL WITH TAX

The total estimate with applicable tax and overhead and profit

#### O. LESS DEDUCTIBLE APPLIED

Reflects the applicable policy deductible

#### P. NET CLAIM

The total replacement cost less depreciation, deductible and prior payments equals the ACV amount for settlement check

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