

XACTIMATE UNRAVELED

by Daniel R. Jenkins

Xactimate is designed by its maker, Xactware, to estimate the cost to return damaged property to its pre-loss condition. Disclaimer: I am not a Xactimate licensed user, so I am not an expert on the program. I am however a licensed General Contractor for 32+ years, and I am an Estimator for even longer specializing in home improvement, and I have done several restoration projects. There is little difference between the two. The estimating program I am most familiar with uses a spreadsheet design the same as Xactimate, so I do know how it works.

October 2009 I became a victim of an intentionally underwritten Xactimate estimate for repairs to my fire-damaged home. The Xactimate estimate provided was 39.91% of what was needed for repairs. That was followed by 8 supplements and still very low. To counter the estimate and supplements, it became necessary to provide my own. A Public Insurance Adjuster provided the program.

When completed it was higher than anticipated, which begged the question, why? The Adjuster stated, "he had never done an estimate with so much detail." We also had to change numerous prices, mostly for materials. One that stood out, High-grade oven for \$1,240.84 that was actually priced by a local supplier at \$4,062.90. That raises a lot of questions! Another was the house had Decora switches and outlets throughout, the program did not have them as an option.

Xactimate is underpriced, especially on high-grade items. It does not use brand names, instead uses terms such as High grade, Premium grade or Deluxe grade. What are the differences? The users can also affect the price by missing items, using the wrong grade level and by leaving out details. Most Xactimate users have no construction experience, for that reason alone they will miss a lot required line items.

I would like to compare material and labor price lists from Xactware's programs Xactimate with XactRemodel. If they are different, that is a huge problem. My experience tells me there should be little to no difference.

My take, I do not trust Xactimate, or its users. With two exceptions, the user who helped me do my estimate and an online user that found a document that he did not know existed that has helped me get this far. Document found, Ownership Audit that has names and dates of users, actions taken and goes from the original estimate to the Award, which proves a conspiracy to defraud.

If the Appraisers were in fact "competent and disinterested" as the law dictates the Award would have been an independent estimate.