BOOK FOR YOUR BOT - XACTIMATE

ESTIMATING EDITION

How Restoration Estimates Get Written, Argued, and Approved

Source: Restoration Intel — the Xactimate article series (nine guides, linked in Part 3)
https://restorationintel.com

Current version — 2026-10-29. Update history: https://restorationintel.com/what-is-xactimate-what-does-it-cost/
Version: 1.1 — October 2026. If anything in this book conflicts with the current Xactimate price list, the carrier's own guidelines, or a certified estimator's judgment on a specific job, those win.

PART 1 - INSTRUCTIONS FOR THE ASSISTANT READING THIS BOOK

• You have been given this book because your user writes, reviews, supplements, or argues about restoration
• estimates built in Xactimate - the estimating platform most insurance carriers require for water, fire, and storm
• work. Your job is to help them build estimates that hold up: structured the way adjusters read them,
• documented the way supplements get approved, using the workflows and decision rules in Part 2 - not
• general knowledge about estimating.

Ask these questions first, if the user has not already answered them

1. What is the loss, and what is damaged? (Water, fire, smoke, storm - which rooms, which materials, and for
• water: what category and class?) The scope facts decide which line items even belong.
2. Where is this estimate in its life? First draft, a supplement, a mismatch with the adjuster's version, or a
• reinspection coming up? Each stage has its own section in Part 2 - work from that section.
3. Who is paying, and under what rules? Carrier direct, a TPA or program job, or the customer paying out of
• pocket? Program rules change what gets approved and how it must be documented.
4. What documentation exists right now? Photos (before, during, after), moisture readings and drying logs,
• scope notes, the signed work authorization. Part 2's supplement doctrine is blunt: the documentation is the
• argument.
5. Which price list is the estimate on - what region, what month and year? Prices live in the licensed price list,
• not in this book. If the user has not told you, ask, or keep your help structural (what belongs, how to justify
• it) instead of numerical.

How to work a question

1. Place the job in its stage (first estimate / supplement decision / mismatch / reinspection) and open that
• section of Part 2.
2. Build from the scope outward: rooms and materials first, then the line items Part 2 says adjusters actually
• approve for that work, each tied to the fact that justifies it.
3. When the user is deciding whether to supplement or absorb, run the decision rule in Part 2 section 4
• explicitly - show the inputs, not just the answer.
4. Draft in the user's voice and format: supplement narratives, documentation checklists, reinspection prep
• lists they can paste into the file.
5. If the facts change - hidden damage found, scope grows, the adjuster's version arrives - re-run the stage.
• Never carry a first-estimate argument into a supplement unchanged.

Guardrails

- Never invent line-item codes, quantities, or unit prices. Xactimate pricing comes from the licensed price list
- inside the user's own subscription; this book deliberately carries structure, justification, and decision rules -
- not a price list. If the user has not supplied a price, do not supply one from memory.
- The scope is the scope. Never pad an estimate, never suggest adding work that was not damaged or not
- performed. Part 2's supplement doctrine works because it is documentation-driven; keep it that way.
- Approval patterns in Part 2 are tendencies drawn from the source articles, not guarantees. Adjusters and
- carriers vary; say so when a recommendation depends on one.
- Where this book is silent, say so and point the user to the linked Restoration Intel articles in Part 3 rather
- than filling the gap from general knowledge.
- This book supports estimating work. It does not replace Xactimate itself, the carrier's guidelines, or a
- certified estimator's judgment on a specific loss.

PART 2 - THE SUBSTANCE

1. What Xactimate is and what it costs (2026 Refresh)

Xactimate is property-claims estimating software built by Xactware, a Verisk company (founded 1986, now part of Verisk Analytics). Adjusters and restoration contractors price repair work on the same platform — both sides working inside the same system is the entire point. It is four things in one package:

- **A sketch tool:** draw floor plans; the software calculates your quantities (drywall sq ft, baseboard LF, flooring sq ft).
- **A price database:** regional line-item pricing for labor and materials, updated monthly from field surveys.
- **A documentation system:** photos, F9 notes, and psychrometric reports attached directly to line items.
- **A submission pathway:** estimates formatted as ESX files the carrier claim systems natively accept.

The product line spans Xactimate desktop (installed Windows app), Xactimate Professional/Standard Web (cloud browser), XactContents (contents/personal property), and XactRemodel (remodeling). When an adjuster says "run it in Xactimate," they are naming the file format the claim system reads, not a preference. Submitting in Xactimate speaks the carrier's language; anything else demands translation. That is why it remains the standard.

What does it cost? The 2026 Pricing Architecture & Honesty Rule

The Honesty Rule: Verisk does not publish fixed public list prices. All subscription licenses are contracted through Verisk sales representatives, requiring organization verification, seat counts, and commitment terms. The pricing figures below represent **reported industry ranges and contractor market surveys** (ITQlick, Capterra, and RIA), not manufacturer list prices:

Subscription / License Tier	Reported Market Pricing (2026)	Core Scope & Capabilities
Xactimate Standard (Web/Mobile)	~$135–$160 / month ~$1,250–$1,500 / year	Browser-based sketching, monthly regional price list updates, standard carrier ESX export, mobile field capture.
Xactimate Professional	~$275–$315 / month ~$2,300–$2,600 / year	Full cloud + mobile sync, camera sketch integration, advanced macro libraries, photo line-item tagging, multi-user assignment exchange.
Per-Estimate Token Packages	~$15–$25 per ESX export	Transaction-based model for specialty trade subs or low-volume catastrophe backup adjusters who do not need full annual seats.
Ancillary Software Overhead	Variable add-on licensing	Matterport Cortex TruePlan conversions ($19–$49/scan), CompanyCam/Encircle API sync, and secondary Symbility licenses for dual-stack shops.

Estimating Stack ROI & Overhead Absorption Blueprint

For a restoration shop doing $1.5M in annual mitigation volume (~200 claims/year), maintaining a robust $3,500/year estimating stack (Xactimate Professional seat + token reserves + field sync) represents an overhead allocation of approximately **$17.50 to $18**

per claim written. By contrast, failing to document and justify a single $150 structural drying or equipment decontamination line item per loss results in $30,000 in unrecovered margin annually. The software cost is recovered on the first properly documented drying log of the month.

2. Writing the estimate Xactimate's own training teaches estimate writing as four steps, in this order: Claim Info, Sketch, Estimate Items, Complete. Everything else hangs off those four. Step 1: Claim Info. Set up the job before touching a line item. Desktop: create a new project from the Control Center / Local Projects page. Online: the + New Project button on the Projects page. Enter the foundation: • Who: client name and contact info • Where: property address • Which claim: the claim number • What happened: loss type and date of loss • The money details: policy information and the tax jurisdiction Two picks quietly control everything downstream. Your profile - whose settings, templates, and defaults the estimate runs under; the wrong one means fighting defaults the whole job. The price list - regional, updated every month, built from what field contractors report charging; match it to the project's location, because the wrong region's list makes the estimate wrong before the first line item. Online also asks for a project type: standard Estimate, FEMA Flood (settings pre-adjusted for NFIP flood claims), or 360Value (a replacement-cost valuation for underwriting, not a repair estimate). Most restoration work is the standard Estimate. Quantities, pricing, and tax math all key off Claim Info - garbage in here means rework everywhere else. Step 2: Sketch. Draw each affected room or area - walls, doors, openings, ceiling heights. The sketch is not decoration; it generates your quantities (drywall square footage, baseboard linear feet, flooring square footage), and line items pull quantities from it. The window has four parts: tools, search, the workspace, and

• the items panel; 3D view checks your work, and tools like Missing Wall handle openings and staircases. This
• is the step beginners most want to skip - and the one that makes quantities defensible. A sloppy sketch
• leaves every downstream item built on sand.
• Step 3: Estimate Items. Add line items - each a code, description, quantity, and unit price from the price list.
• Pricing mechanics, per Xactware's training:
• Unit prices come from the field. Xactware surveys contractors on what they charge. The published price
• includes the costs and fees of performing the task - but not general overhead and profit. O&P; is applied
• separately: its own line, its own argument.
• Price lists update monthly. A stale list means stale numbers - a common silent error in questioned
• estimates.
• Items carry a coverage assignment - Dwelling, Other Structures, or Contents - and the deductible can
• be applied across all coverages or to specific ones.
• Add items by searching the database and setting quantities (which can pull from the sketch). Notes and
• photos attach at the line-item level, and this is where estimates live or die in review: an item with a photo and
• a note explaining why it is there survives; an identical undocumented item gets stripped.
• Step 4: Complete. Check the summary, verify totals, generate reports (standard estimate report, summaries
• by category or coverage; export to PDF). Read your own estimate first: price list current, tax jurisdiction right,
• quantities traceable to the sketch, a note or photo on every unusual item. The QC pass takes ten minutes.
• The three things that trip up new estimators:
• Wrong price list. Open an old project as a template, never update the list, and your pricing is fiction.
• Items before sketch. Hand-typed quantities nobody can verify. Adjusters know this.
• Undocumented items get cut. The line item isn't the argument - the photo and the note are.
• 3. The line items adjusters actually approve

• There is no published "approved list." Adjusters approve items that are (1) the correct item for the work
• described, (2) backed by documentation, and (3) quantified so someone else can verify. Items get cut for the
• opposite reasons. The item matters less than the case built around it.
• Anatomy. Every line item is a code, a description, a unit of measure (square foot, linear foot, each, hour), a
• quantity, and a unit cost from the regional price list; total cost is quantity times unit cost. Categories include
• demolition and debris removal, structural repairs, drywall, flooring, paint, electrical, plumbing, HVAC,
• contents, and more. The database is large: usually a right item, a close-but-wrong item, and three that sound
• similar but price differently.
• Why items get stripped - the three usual reasons:
• 1. Wrong item for the work. The most common error: the description is close but not quite it - wrong unit of
• measure, wrong material, wrong application. The adjuster reads the description against the photos and
• cuts it. Fix: read the full item description before placing it, every time. Estimator guides call this the
• number-one avoidable dispute.
• 2. No documentation. No photo of the condition, no note explaining why the work was necessary. To a
• reviewer, undocumented is indistinguishable from padding.
• 3. Quantities nobody can verify. Hand-typed quantities with no sketch behind them are negotiable - and
• negotiation favors whoever holds the checkbook. Sketch-traced quantities are defensible.
• A fourth, subtler one: labor/material double-counting. Some items bundle labor and materials; others cover
• only one. A labor-only item beside a bundled item for the same work double-counts, and reviewers catch it
• fast.
• The live case study: material handling. In September 2026, the Restoration Industry Association formally
• asked Verisk's Xactware pricing team to add dedicated line items for material handling: procuring and
• managing materials is now a major operational cost - sourcing takes real labor - and no clean line item exists
• for it. Without one, contractors improvise (burying the cost elsewhere, vague descriptions, or eating it), and
• improvised items get questioned, while dedicated items with clear descriptions get approved. RIA is working
• the official channel, with operational data, to move material handling from the first category to the second.
• Classification has consequences. An adjuster on the CatAdjuster forum described a cemented-down
• fountain the software classified as contents rather than building property, with no way to reclassify it; the fix
• was overwriting the description on a different line item. Contents vs. building property changes coverage,
• depreciation treatment, and where the item lands - when an item lands somewhere surprising, check its
• classification, because the reviewer won't figure it out; they'll question it.
• The practical checklist - run each unusual item through it before submitting:
• Description match. Does the description actually describe the work in the photos? Not close - actual.
• Unit sanity. Right unit of measure for how the work was performed?
• Labor vs. material. Bundled, or do you need the companion item? Any double-counting?
• Classification. Building property or contents? Right coverage bucket?
• Documentation. Photo of the condition, note explaining why. Every time.
• Quantity trace. Can someone follow this number back to the sketch?
• Passing all six, items rarely get cut. Failing two or more, they almost always do.
• 4. Supplement or absorb: the decision rule
• Supplement when the work is real, caused by the covered loss, and documented - especially hidden damage
• found after work starts, code-required items, and things the original estimate missed. Absorb when the
• amount is smaller than the cost of fighting for it, or when the cost came from your own inefficiency. Almost
• every job has at least one legitimate supplement; the question is which items are worth the process.

• A supplement is a formal request to the carrier to add scope or adjust pricing after the initial estimate, in
• Xactimate format with line items, quantities, and documentation - covering omitted items, overlooked details,
• underpaid expenses, and damage discovered after work commenced (classically, opening a wall and finding
• what is behind it). Supplements are normal and expected: the initial estimate comes from a visible inspection,
• buildings hide things, and the system assumes the first number is incomplete.
• When to supplement:
• Hidden damage discovered during work. Rotted framing, a gone subfloor, a second layer of damage.
• Photograph before you touch it, note the date of discovery, add the items. The least controversial
• supplement there is.
• Code-required work. Something current municipal or state code requires that the original estimate lacked
• - an upgrade, a material change, a permit-driven item.
• Omitted items. Compare the adjuster's estimate against the actual scope line by line: missed rooms,
• skipped prep work, missing protection of unaffected areas.
• Underpaid quantities. The item is there; the quantity is wrong. Correct it and show the math.
• The formula in all four: photo evidence + a measurable indicator where one exists (moisture readings, for
• example) + a clear line-item note - Xactimate's F9 note function exists for exactly this. Documented
• supplements are hard to dismiss; undocumented ones are dismissed routinely.
• When to absorb:
• The amount is smaller than the fight. A supplement costs estimator time, days or weeks of waiting,
• follow-up calls, and relationship capital with that adjuster. A $180 item that takes three weeks and four
• phone calls to recover cost you more than $180.
• The cost was yours, not the loss's. Slow crew, wrong material order, damage your crew caused. No
• carrier owes you for your inefficiency - claiming it burns credibility needed for the legitimate ones.
• The documentation doesn't exist and can't be recreated. Work done, wall closed, no photos, readings
• never taken. A "no" on record makes the next supplement harder.
• A gray area where the relationship matters more. Defensible but thin, with an adjuster you will see on
• the next ten jobs - a business decision, not an estimating one. Make it consciously.
• The supplement process, in order:
• 1. Document on discovery. Photos before anything is disturbed, plus measurements, readings, dates. This
• step can't be done later.
• 2. Write it in Xactimate within days, not weeks. While the evidence is fresh; one written two months later
• reads like an afterthought.
• 3. Submit through the proper channel. Correct codes, accurate quantities, a cover letter explaining what is
• being added and why, a photo for every added item. A PDF list or handwritten scope goes to the bottom of
• the pile.
• 4. Follow up weekly. Confirm receipt, confirm the assigned adjuster knows it is there, ask what else they
• need. Supplements die in inboxes, not in disputes.
• 5. Track to closure. Log amount requested, amount approved, days to decision. Over time this shows which
• adjusters, carriers, and item types pay - sharpening every future decision.
• The framework, on one line: Can I prove it, is it the loss's fault, and is the amount worth the process? Three
• yeses: supplement. Any no: absorb it, note why, move on.

5. When your estimate doesn't match the adjuster's Don't argue the bottom line - compare line by line, identify exactly which items differ, and work each on its own evidence. Most mismatches

are a handful of missing items or quantity disagreements, not a fundamental conflict. This is normal, not an attack. The adjuster wrote from a visible inspection on a single visit; you wrote from being in the building and opening things up. Both of you price from the same database - Xactimate's regional price lists are the shared reference - so the disagreement is almost never about what a line item costs. It is about which line items belong. You are proving scope, not haggling over rates. Step 1: Compare line by line, not total to total. Both estimates in writing, itemized, in Xactimate format, side by side. Ignore the totals. Differences fall into four buckets: • Missing items. On yours, not on theirs. The most common bucket by far. • Quantity differences. Same item, different quantity - your sketch vs. their inspection. • Different items for the same work. They chose one item, you chose another, for the same repair. • Coverage disputes. They say it isn't covered; you say it is. A policy question, not an estimating question. A mismatch that felt like a $14,000 chasm usually turns into a dozen individual items you can work one at a time. Step 2: Work each bucket on its evidence. • Missing items: can I prove the work is necessary and caused by the covered loss? Photo, measurement, reading, note. Yes - into a supplement. No - let it go; unprovable items train the adjuster to discount everything else you send. • Quantity differences: show your math - sketch, measurements, photos. Easiest disputes to resolve: arithmetic can be checked. • Different items for the same work: read both descriptions against the photos. If yours describes the work better, say why in a line-item note. If theirs honestly does, concede it - conceding where you are wrong buys credibility where you are right. • Coverage disputes: stop estimating and read the policy. Ask the adjuster to point to the specific language behind the denial. If the policy genuinely excludes it, no estimate fixes that. Step 3: The escalation ladder. 1. Conversation. A direct, professional call on the specific disputed items - not the total. Most adjusters would rather resolve twelve line items on a call than process a formal dispute. 2. Supplement. Documented items through the formal process: Xactimate format, cover letter, photo per item, weekly follow-up. 3. Reinspection. When new damage was found after the adjuster's visit, or the disagreement turns on conditions they didn't see. Give them something new to look at. 4. Appraisal. Most policies include an appraisal clause - binding dispute resolution with a neutral umpire. Last resort: slow, costly, and it poisons the working relationship. But knowing it is there changes the tone of every earlier step. Almost everything resolves in the first two steps if the documentation is there. What not to do. Don't argue the total - "your number is too low" is not actionable; twelve specific items with photos are. Don't go adversarial early - this adjuster is the adjuster on the next ten claims. Don't start disputed work without agreement - working first and demanding payment reverses your leverage. Don't take it personally - their estimate is a first position from a two-hour visit; yours is a first position from being in the building. The truth is usually assembled from both. 6. Documentation that gets supplements approved A supplement gets approved on its documentation package, not its argument: the supplement in Xactimate format, a cover letter explaining what is added and why, and a photo for every added item - backed by the working record underneath. Adjusters approve what they can verify. The package - three things, every time: 1. The Xactimate file. Correct codes, accurate quantities, organized the way the original estimate was organized. Any other format - PDF list, handwritten scope, spreadsheet - goes to the bottom of the pile. The carrier's system reads Xactimate; meet it where it lives. 2. A cover letter. One page: what you are adding, why each addition exists, what evidence supports it. Without it, an adjuster opening a supplement with forty new line items must reverse-engineer your reasoning - most won't; they will kick it back with questions the letter would have answered. 3. A photo for every added item. Not a

photo of the room - the specific condition the item addresses, taken before the work was performed. The photo is the item's witness. No photo, no item. It is the most repeated

• advice in supplement guides written by people who do this for a living, because it is where most
• supplements fail.
• The working record underneath. Photos win the item; the record wins the argument over whether the work
• was necessary and reasonable. For water losses:
• Moisture mapping at the start. Initial readings on every affected material, plus the dry standard for that
• structure - what was wet, and what "done" looks like.
• Daily dry logs. Each affected material, each day, readings moving toward the dry standard. Gaps in the
• log are gaps in the story: a five-day drying job with two days of readings invites the question of what
• happened on the other three.
• Air readings. Relative humidity, temperature, and grains per pound for outside air, unaffected areas, each
• drying chamber, and dehumidifier output. This is psychrometrics, and it justifies the equipment.
• Equipment justification. Every piece must match the loss: right class, right capacity, right count. An
• oversized dehumidifier on a small loss, or sixteen air movers where the math supports six, gets questioned
• - and the math (IICRC calculations or a drying app) should be in the file.
• Before, during, and after photos. Areas before anything is touched, work at each stage, every piece of
• equipment photographed in place. The record should tell the job's story without narration.
• The standards layer. When necessity isn't obvious from photos alone, cite the standard that requires the
• item. The IICRC publishes the consensus standards - S500 for water damage restoration, S520 for mold
• remediation, S700 for fire and smoke. "Per IICRC S500" turns your opinion into the industry's documented
• practice. Keep the citation specific to the item it supports, not a blanket footer.
• The paper trail around the work:
• Work authorization. Signed, dated, before work begins.
• Scope notes. Category and class of loss, affected areas, what was demolished and why. Written at the
• time, not reconstructed later.
• Communication log. When the supplement was submitted, who received it, what was asked, what was
• provided. Supplements die in inboxes; the log proves yours didn't.
• Certificate of completion. Signed by the insured at the end.
• What kills a documentation package:
• No before photos. The most fatal. Once the wall is closed, the condition is unprovable.
• Readings without a dry standard. Numbers with no baseline are just numbers.
• Equipment with no math. Units that don't match the loss class invite the reviewer to cut all of them.
• Late submission. Documentation assembled weeks later reads as constructed, not recorded. The record
• is built during the job, not after it.
• The verbal supplement. "I told the adjuster on the phone" is not documentation. If it isn't written,
• photographed, and submitted, it didn't happen.
• The supplement is the argument; the documentation is the evidence. You need both, in that order.
• 7. Handling a reinspection
• A reinspection is a second look at the property, requested when there is something new to see - damage
• discovered after the first visit, areas the inspector couldn't access, or conditions that changed. Request it in
• writing, be specific about what is new, prepare as for a first inspection, and document everything the
• inspector does and doesn't look at.
• When a reinspection makes sense:

• New damage discovered. Work started, things opened up, and what the inspection couldn't see is visible
• - rot behind the wall, a second layer of damage, structural issues under the flooring. The strongest case:
• the facts genuinely changed.
• The first inspection was incomplete. The inspector didn't go in the attic, didn't open the crawlspace,
• spent ten minutes on a roof with obvious slope damage, ran out of daylight. An estimate built on a partial
• picture is a legitimate reason to ask for another look.
• Conditions changed. Water migrated, drying revealed the true extent, a subsequent event affected the
• property. The inspection is stale.
• The common thread is new information - that is what makes the request reasonable instead of just persistent.
• When it doesn't. Same evidence, same areas, same conditions: a second inspector produces a second
• version of the first report, and the request signals that the issue isn't evidence - it is that you didn't like the
• answer. The honest test: can I point to something specific this inspector hasn't seen? If no, proceed by
• supplement on the existing record.

How to request it. In writing, always - a phone request is a conversation; a written request is a record. One page, professional and factual: what you want re-examined, why, the original inspection date, the claim number. Be specific about scope: "We'd like a reinspection" is easy to defer; "reinspection of the north attic and second-floor subfloor, where demolition on [date] revealed [condition] not visible during the [date] inspection" is hard to ignore. Say what you will have ready - photos, moisture readings, the relevant estimate pages. Telling the adjuster the visit will be productive is what gets it scheduled. Preparing for the visit - as for a first inspection, because for these areas it is one: • The evidence package. Photos of the new damage (before anything was disturbed, if possible), readings, measurements - organized by area, ready to hand over. • Access. Every area open, lit, accessible. Nothing kills a reinspection faster than the inspector finding the attic hatch still painted shut. • Your estimate pages. The relevant Xactimate pages for the disputed scope. • Someone knowledgeable present. Whoever knows the job best - to answer questions, point out conditions, and note what gets examined. Take your own photos during the visit, and record which areas the inspector looked at and for how long. During the visit. Point, don't argue. Show the conditions, hand over the documentation, answer questions directly; note disagreements rather than debating them on the spot - the written follow-up is where they get worked. Document the inspection itself: areas examined, areas not, what was said about each. If the inspector declines to look at a requested area, note it in writing afterward; a reinspection that skips the requested area is itself grounds for a follow-up, but only if you recorded it. After the visit. Written follow-up within days: thank them, list what was examined, attach anything promised, state what you expect next - a revised estimate, a decision on the specific items. Write it like the next person reading the file is deciding your case; they might be. Then supplement: findings go into the formal process - Xactimate format, cover letter, photo per item. The reinspection doesn't pay you; the supplement written from it does. If it still doesn't resolve, the remaining rungs are a documented supplement on the full record and, for valuation disputes, the policy's appraisal process - a reinspection that confirms the disagreement isn't a failure; it narrows what remains disputed. 8. Xactimate vs. Symbility For most restoration shops doing insurance work in North America: Xactimate, because it is the format carriers' claim systems read - that settles the question before it starts. Symbility (now part of CoreLogic, sold as Claims Connect) is a legitimate cloud-based alternative some shops prefer for its interface and mobile workflow. The decision isn't which is "better" in the abstract; it is which fits how your shop works and who you submit to. What each one is. Xactimate (Xactware, a Verisk company) is the industry standard: desktop software plus Xactimate Online plus mobile apps, the regional price database, sketch tools, and the carrier-connected XactNet tier. Symbility was an independent Canadian estimating company, now part of CoreLogic's Claims Connect platform - cloud-based, a more modern interface, emphasis on mobile use and collaboration, multiple people working a claim together in real time. Both price from structured line-item databases and produce itemized estimates: different tools for the same job. The deciding factor: what your carriers accept. The North American claims ecosystem runs on Xactimate format. Xactimate estimates move through carrier systems without translation; anything else needs the carrier to work outside its standard workflow - some will, some won't, none prefer it. If your work is primarily insurance restoration and

your carriers expect Xactimate, the comparison is academic. Where the comparison is real: • Non-insurance or mixed work. Retail roofing, remodeling, direct-to-consumer restoration - the estimate goes to a homeowner, not a claim system. The format constraint lifts, and interface, mobile workflow, and cost decide. • Team workflow preferences. Mobile-first shops collaborating in real time sometimes prefer Symbility's cloud-native design; shops with dedicated desktop estimators tend to be comfortable in Xactimate's deeper toolbox. No universal right answer. • Cost structure. Both are per-user subscriptions with tiers. Get actual quotes from both for your seat count - third-party directory pricing for either is unreliable. What to ask before you choose: • Do my carriers require Xactimate format? If yes, stop here. • Where do my estimators work - desks, trucks, or both - and how much does offline capability matter? • Who else touches the estimate, and how does each platform handle adjusters, reviewers, or clients getting

• in?
• What is the real per-seat cost at my size? Quote both; don't trust directories.
• Can I trial it on a real claim? A demo on sample data tells you nothing; one real estimate tells you
• everything about fit.
• Standards win on compatibility; alternatives win when they fit a specific workflow better. Most insurance
• shops choose the standard for the same reason most people drive on the right side of the road - not because
• it is better, but because everyone else is there. Shops outside the insurance workflow have a real choice:
• make it on workflow fit and verified cost, not marketing.
• 9. Online vs. desktop
• Two doors into the same system. Desktop is the installed Windows application - full toolbox, works offline,
• projects live on your machine (and sync). Xactimate Online runs in a browser - nothing to install, projects live
• in the cloud, work from anywhere with internet. The estimating engine and price lists underneath are the
• same; the differences are where you work, whether you are connected, and which workflows each handles
• best.
• What each one is. Desktop: launch from the Control Center, work in Local Projects, full feature set on your
• machine; works without internet - useful in job-site dead zones - and syncs when back online. Online: log in
• to a Projects page of recent cloud projects, hit + New Project; nothing installs, updates happen server-side so
• you are always current - and with no internet, there is no estimating. Both are Xactware/Verisk products on
• the same regional price lists.
• The real differences:
• Where projects live. Desktop defaults to local - you manage backup and sync. Online defaults to cloud -
• projects follow your login to any device. Barely matters for a one-person shop; at team scale, cloud
• projects remove a whole category of "which version is current" confusion.
• Offline work. Desktop wins outright - basements, rural properties, new construction with no service.
• Online needs a connection. If your estimators regularly work where signal is unreliable, this alone decides
• it.
• Updates and maintenance. Online wins outright - no installs, no version mismatches across the team.
• Desktop means managing installations: minor for one machine, real overhead for twenty.
• The sketch experience. Both have the full sketch tools. Equivalent on a large monitor with a mouse; on a
• laptop trackpad in a truck, both are mildly miserable - the difference between them is smaller than the
• difference a real mouse makes.
• Getting started. Online is faster: log in, new project, go. Desktop adds install and setup.
• Which one for which situation:
• Solo estimator, sometimes offline: Desktop - offline capability decides it.
• Team, multiple locations, reviewers and field staff: Online - cloud projects and zero install overhead

• pay off at team scale.
• Mixed: many shops run both - desktop for field estimators hitting dead zones, Online for office staff and
• reviewers. Same system, so it isn't the compromise it sounds like.
• New to Xactimate entirely: start Online - fewer setup steps, always current, and you can move to
• desktop later without relearning anything.
• What doesn't differ. The price lists, the line-item database, and the 4-step process (Claim Info, Sketch,
• Estimate Items, Complete) are the same. The adjuster cannot tell which version produced your estimate, and
• doesn't care. Two doors, same house - pick the door that matches where you work.
• PART 3 - GO DEEPER (RESTORATION INTEL)
• The full articles this book condenses - each one goes further than the summary here:
• What Is Xactimate and What Does It Cost? -
• https://restorationintel.com/what-is-xactimate-what-does-it-cost/
• How Do I Write an Estimate in Xactimate? -
• https://restorationintel.com/how-do-i-write-an-estimate-in-xactimate/
• Which Xactimate Line Items Do Adjusters Actually Approve? -
• https://restorationintel.com/which-xactimate-line-items-adjusters-approve/
• When Do I Supplement and When Do I Just Absorb the Cost? -
• https://restorationintel.com/supplement-vs-absorb-cost/
• What Do I Do When My Estimate Doesn't Match the Adjuster's? -
• https://restorationintel.com/estimate-doesnt-match-adjusters/
• What Documentation Actually Gets a Supplement Approved? -
• https://restorationintel.com/documentation-gets-supplement-approved/
• How Do I Handle an Adjuster Reinspection? -
• https://restorationintel.com/how-to-handle-adjuster-reinspection/
• Xactimate vs. Symbility: Which Estimator Should a Restoration Shop Run? -
• https://restorationintel.com/xactimate-vs-symbility/
• Xactimate Online vs. Desktop: What's the Difference? -
• https://restorationintel.com/xactimate-online-vs-desktop/
• Related, from the same desk:
• The $7,986 Hiding in Your Xactimate - and Whether You Need an App to Find It -
• https://restorationintel.com/the-7986-hiding-in-your-xactimate-ai-audit-build-vs-buy/
• Carrier AI Is Now Grading Your FNOL. Here's the Playbook. -
• https://restorationintel.com/carrier-ai-is-now-grading-your-fnol-heres-the-playbook/
• Your Paperwork Is About to Get Graded by AI -
• https://restorationintel.com/your-paperwork-is-about-to-get-graded-by-ai/
• Restoration Intel publishes operator-first analysis for restoration contractors: https://restorationintel.com - the
• newsletter is on the home page; questions and corrections via the contact page:
• https://restorationintel.com/contact/
• Book for Your Bot - Xactimate Estimating Edition v1.0, Restoration Intel, October 2026. Free to download,
• upload to your own assistant, and share with your crew.