How Do I Write an Estimate in Xactimate?

Canonical Web Version: https://restorationintel.com/how-do-i-write-an-estimate-in-xactimate/

Direct Answer: Xactimate's core estimating workflow follows four sequential stages: Claim Info, Sketch, Estimate Items, and Complete. Building accurate Sketch dimensions first locks wall, ceiling, and perimeter calculations, while matching exact Verisk selector codes with photo-backed F9 notes prevents adjuster line-item cuts.

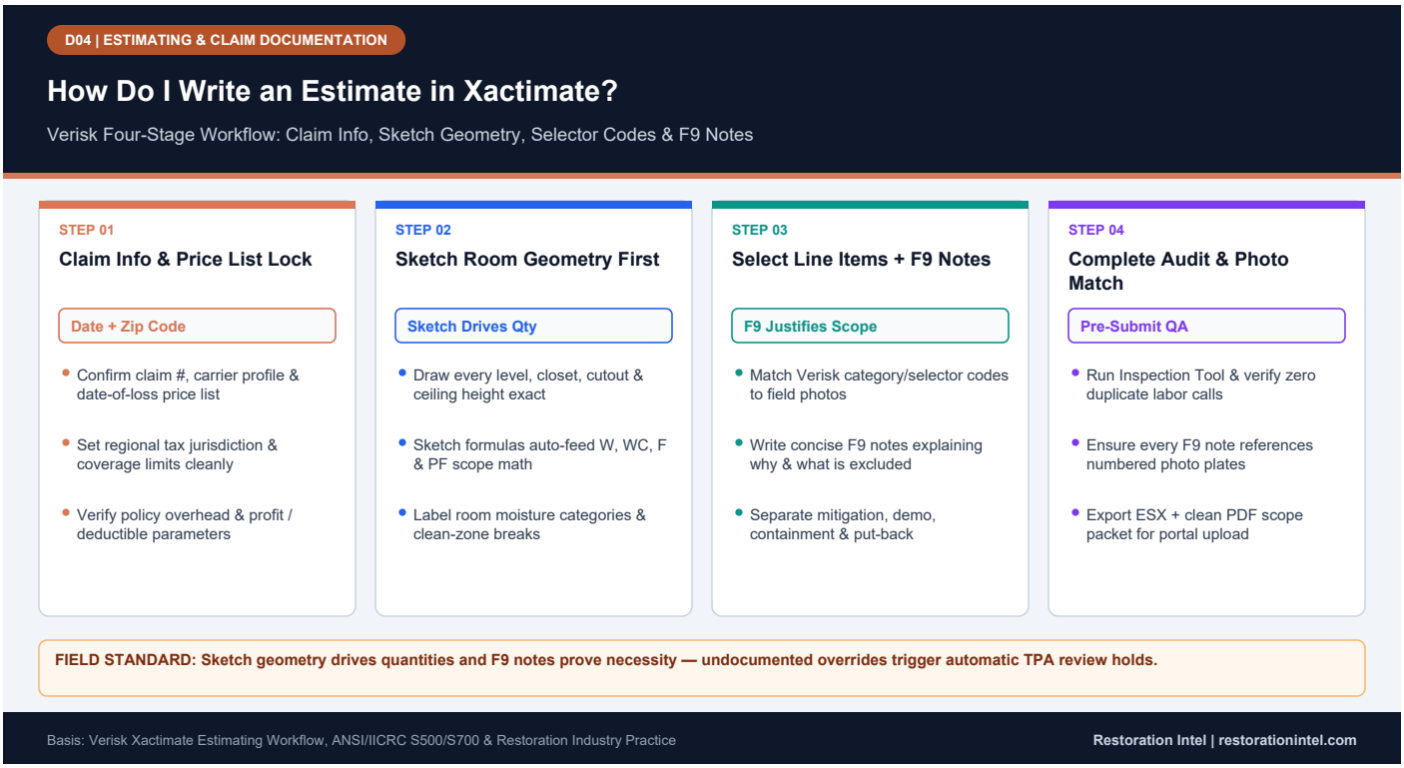
Field Benchmark & Decision Matrix

Xactimate Stage	Mandatory Field Input	Calculation / QA Rule	Carrier Reviewer Trigger
1. Claim Info & Profile	ZIP-matched price list + coverage tier	Match DOL month/carrier profile settings	Wrong price list date or tax rate triggers reject
2. Sketch Modeling	Room L/W/H, doorways, tray ceilings	Auto-calc SF/LF variables (WC, F, PF)	Manual quantity guesses fail desk audit
3. Selector + Activity	Exact CAT/SEL code & remove vs. R&R	Audit Includes text inside green line info	Double-billing Tear-Out + Remove holds pay
4. F9 Scope Justification	Standard/code citation + moisture ref	Attach clear F9 note per non-base line	Bare line items without photos get cut
5. Complete & ESX Export	Photo deck labeled room-by-room	Inspect summary, recap by room & O&P	Unorganized dumps delay supplement check

Practitioner Operational Takeaways

- Inspect the green Line Item Information ("Includes / Excludes") panel inside every Xactimate selector before adding standalone haul or prep charges.
- Never hand-override Sketch variables without documenting doorway openings, vaulted ceilings, or containment barriers on the floorplan.
- Write specific F9 notes referencing S500/S520/S700 sections and labeled photo numbers on specialty equipment or detachment lines.
- Split emergency mitigation estimates cleanly from reconstruction scopes so carrier payment on drying never waits on finish selections.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/how-do-i-write-an-estimate-in-xactimate.md
- **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/
- **Xactimate vs. Symbility Shop Comparison (RI #1077):** https://restorationintel.com/xactimate-vs-symbility/
- **Xactimate Material-Handling Line Item Guide (RI #1922):** https://restorationintel.com/xactimate-material-handling-line-item-how-to-use/