

EXECUTIVE SUMMARY

We found \$2,180 in approved revenue you're not billing for.

These items are already approved by the carrier — no supplement needed, no negotiation required.

JOB SUMMARY

Property:	123 Main Street, City, ST	Claim #:	SAMPLE-2023-001
Scope Date:	November 6, 2023	Price List:	INSB8X_NOV23
Roof Area:	23.67 SQ (2,367 SF)	Shingle:	3-tab 25yr composition
Roof Type:	Simple roof, 2-story	Pitch:	Standard (walkable)
Scope RCV:	\$14,377.47	Your Estimate:	\$11,935.71

REVENUE GAP: \$2,441.76

You are invoicing 17% below the approved scope

TIER 1 FINDINGS

— Approved Revenue Not Billed

These items exist in the carrier's approved scope but are missing from your estimate.

#	FINDING	CODE / QTY	SCOPE VALUE	YOUR ESTIMATE	GAP
F-01	Starter Course Shingles Separate product from field shingles — manufacturer warranty requires specific starter strips.	RFG ASTR 274 LF	\$602.01	Not billed	\$602.01
F-02	Drip Edge — Gutter Apron Eave drip edge must be replaced when new underlayment is installed beneath it.	RFG DRIP GA 173 LF	\$560.45	Not billed	\$560.45
F-03	Drip Edge — Rake Edge Rake edge drip metal. Required by IRC R905.2.8.5. Cannot be reused after tear-off.	RFG DRIP 101 LF	\$306.67	Not billed	\$306.67
F-04	Pipe Jack Flashing 2 plumbing vent penetrations — each requires new neoprene boot and sealant.	RFG FLPIPE 2 EA	\$111.02	Not billed	\$111.02
F-05	Counter Flashing / Apron 49 LF at chimney masonry. R&R counter flashing is separate from chimney flashing.	RFG FLCTR 49 LF	\$599.85	Not billed	\$599.85

5 findings | All carrier-approved | No supplement required

TIER 1 TOTAL:

\$2,180.00

IMMEDIATE ACTION

Add these 5 line items to your invoice before submission. The carrier has already approved these amounts.

Your corrected invoice should be **\$14,115.71** (current \$11,935.71 + \$2,180.00 Tier 1 recovery).

SCOPE MATCH ANALYSIS

— 15 Scope Line Items vs. Your Estimate

10 items matched (67%)

5 items missing (33%)

Matched: Tear-off • High (demo) • I&W shield • Felt 15lb • Shingles • High (install) • Step flash. • Chimney • Ridge vent • Cap

Missing: Starter (\$602) • Gutter apron (\$560) • Rake drip (\$307) • Pipe jacks (\$111) • Counter flashing (\$600)

Their new roof won't leak. Your invoice won't either.

Tier 1 + Tier 2 Analysis | Page 2 of 2

TIER 2 FINDINGS — Supplement & Optimization Opportunities

These items are not in the approved scope but may be recoverable through supplement or billing changes.

#	OPPORTUNITY	CATEGORY	ESTIMATED RANGE
T-01	Overhead & Profit (10/10) Scope covers roofing only. If you coordinate 3+ trades (gutters, siding, painting, interior), 20% of approved total = \$2,875. Document all trade invoices.	Optimization	\$2,387 – \$2,875
T-02	Painting — 6 Metal Components New galvanized metal won't match existing roof color. Scope includes 6 new metal items: pipe jacks (2), step flashing, counter flashing, ridge vent, drip edge.	Missing Item	\$100 – \$300
T-03	Kickout / Diverter Flashing IRC R905.2.8.3 requires kickout flashing where step flashing terminates at a gutter line. 19 LF step flashing in scope — triggered paired-item chain. Supplement with code ref.	Code Compliance	\$75 – \$200
T-04	D&R — Rooftop Equipment Review property for satellite dishes, antennas, HVAC equipment on roof surface. Each item requires separate detach & reset labor. Verify with site photos.	Missing Item	\$75 – \$300
T-05	Waste Factor Adequacy Current implied waste: 10.9% (21.35 SQ tear-off → 23.67 SQ install). Appropriate for simple gable. If any hips/valleys exist, should be 15-20%.	Review	\$0 – \$350
T-06	Material Sales Tax Scope includes \$303.50 in material sales tax across all line items. Your estimate states 'tax not included' — ensure tax is billed separately or included.	Billing Gap	\$303.50

6 opportunities | Documentation required for supplement submission

\$2,940 – \$4,328

TOTAL RECOVERY POTENTIAL

TIER 1 — GUARANTEED

\$2,180

Add to invoice today

TIER 2 — OPPORTUNITY

\$2,940 – \$4,328

Supplement required

COMBINED POTENTIAL

\$5,120 – \$6,508

vs. \$99 report cost = 52-66x ROI

PAIRED-ITEM CHAIN DETECTED

TRIGGER: Step Flashing found in scope (19 LF, RFG STEP) → Chain analysis activated

- | | | |
|----------------------------------------------------|-------------------------|--------------|
| 1. Kickout diverter flashing at gutter termination | IRC R905.2.8.3 | NOT IN SCOPE |
| 2. Siding R&R for step flashing access | If siding over flashing | NOT IN SCOPE |
| 3. Painting of new galvanized step flashing | Color match required | NOT IN SCOPE |

RECOMMENDED ACTIONS

- Update Your Invoice**
Add the 5 Tier 1 items using exact Xactimate codes listed above. These are already carrier-approved.
- Document Before Work Begins**
Photograph: all metal components (for painting), kickout locations, rooftop equipment, roof pitch gauge.
- Submit Supplement with Evidence**
Compile photos + IRC code references for Tier 2 items. Documented supplements achieve 70-80% approval rates.
- Invoice Full RCV + Tax**
Bill for full Replacement Cost Value (\$14,377.47) not ACV. Ensure \$303.50 in material tax is captured.

DISCLAIMER: This report is provided for informational and advisory purposes only. ScopeLeaks is a billing accuracy tool designed for internal contractor use. This report does not constitute legal, financial, or insurance advice. All findings should be independently verified. Dollar amounts are estimates based on Xactimate pricing and may vary by region and date. ScopeLeaks is not a public adjuster, supplement writer, claims negotiator, or insurance advocate.
Report: February 24, 2026 | Engine v3.0 | ID: SL-2023-1106-001 | 41 items checked | 47 rules applied | 5 chains evaluated