



SAMPLE REPORT

Insurance Claim Audit and Supplement

Sample Report (identifying details removed)

Prepared by Scope Guardian

Water loss, lower level. Hudson Valley, New York, 2026

Names, the property address, claim and policy numbers, the carrier, the adjuster, and the contractor are removed. Dollar figures and line items are as submitted. Scope Guardian prepared this documentation for the contractor who did the work; the contractor submitted it. Scope Guardian does not adjust, negotiate, or settle claims. This sample is not legal or insurance advice.



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Every item beside the carrier line and price it replaces or extends, with the difference claimed.	



Part 1. Summary

Property: a single-family home in the Hudson Valley, New York

Loss: water, lower level, 2026

Prepared for: the contractor who completed the repair

The carrier's estimate paid for part of the lower level repair. After the work was finished, Scope Guardian compared the estimate line by line against what the repair actually took: the rooms, the measurements, the materials, and the labor. Every item that was missing or carried short is listed, with the carrier's own line number and price beside the actual quantity and price. Where the estimate already pays for part of an item, only the difference is claimed. Each price is marked as the carrier's own price or a market price.

The contractor submitted the request to the carrier with the letter in Part 2 and the line items in Part 3.

What was requested

The carrier's estimate, replacement cost, whole house	31,580.22
New items claimed (items 1 to 28, less what the estimate already pays for the same work)	21,392.53
Overhead and profit, 10% and 10%, on new items claimed	4,278.51
Sales tax, 8.375%, on new items claimed	1,791.62
Overhead and profit, 10% and 10%, on existing lower level repair lines	2,567.91
Release of recoverable depreciation, lower level (work complete)	901.38
Total supplement requested	30,931.95

Largest items claimed (difference over the estimate)

Item 4. Door, casing and lockset install, 11 openings	2,855.71
Item 7. Paint new doors, casing and base, 2 coats	2,250.45
Item 16. R-19 kraft-faced insulation behind all new drywall	2,064.77
Item 10. Base cabinets, full 15.83 LF run	1,741.30

What this sample shows

- Every claimed item is tied to a carrier line number or marked as missing from the estimate.
- Quantities come from the actual repair, measured gross, not from the estimate.
- Credit is given for what the estimate already pays, so nothing is counted twice.
- Overhead and profit, sales tax, and recoverable depreciation are shown as separate lines with their basis.



Part 2. Supplement Request Letter

As submitted by the contractor, with identifying details removed. The original was on the contractor's letterhead.

September 2026

Claims Department

[Carrier name, adjuster, and mailing address removed]

RE: Supplement request. Claim number, policy number, insured, and property address removed. Water loss, 2026.

Total supplement requested: \$30,931.95

Dear Claims Department:

The contractor has completed the lower level repairs at the property (the Main Level in your estimate). The items below were needed for the repair and are missing from the estimate or carried short. Where the estimate already pays for part of an item, that amount is shown and only the difference is claimed. Each price is marked as the Carrier price from your estimate, with its line number, or as the market price. We are requesting a supplement for these items.

Doors, casing and hardware

1. Prehung interior doors, bifolds and bypass: 1,417.35. Sizes are 30" RH closet, 24" RH closet, 24" RH, 30" LH (2), 48" bypass pair, 5 ft louvered bifold, 24" LH closet and 30" LH boiler room. The estimate resets slabs only, and several openings carry no door line at all. The jambs were cut at the floor during demolition, so the doors could not be rehung in them. The slabs took water in the loss and are delaminated and bowed. Replacement cost is measured by repair with materials of like kind and quality, and a slab rehung in a cut jamb does not meet that standard. Market price.
2. Exterior door to the back yard, 36" 9-lite 2-panel: 379.00. Not in the estimate. Market price.
3. Storm door, replace: 1,050.00. The storm door fell apart. Not in the estimate. Market price.
4. Install 10 interior doors and 1 exterior door with casing and locksets: full cost 3,250.00. The estimate carries 394.29 for this work in slab resets and the bypass install (lines 17, 18, 28, 87, 108) and trim resets (lines 11, 25, 50, 61, 75, 81, 96, 106). Difference claimed: 2,855.71. Market price.
5. Kwikset locksets, bathroom privacy and passage: 170.00. The install is included in item 4. The estimate has no door hardware. Market price.
6. Casing, 2 1/4" clam, 45 pieces: 470.00. The casing runs to the floor, and the legs were cut during demolition. What was saved could not be reused. The trim reset labor is credited in item 4. Market price.
7. Paint new doors, casing and base, with caulk, nail hole fill and 2 coats: full cost 2,850.00. The estimate carries 599.55 for one coat of trim and base paint (lines 14, 15, 26, 37, 49, 51, 60, 62, 76, 84, 85, 95, 97, 105, 107, 114) and does not paint the doors. Difference claimed: 2,250.45. Market price.



8. Crawl space door, custom plywood, built and hung: 212.00. Labor is 3 hours at 45.00, or 135.00. Material is one 1/2" CDX 4x8 sheet at 38.00, three pieces of #2 pine 1x4x8 for the frame at 24.00, hinges at 9.00 and a hook and eye at 6.00. Not in the estimate. Market price.

9. Existing 30" garage door, oil prime and paint: 135.00. Market price.

Kitchen

10. Base cabinets, full run, 15.83 LF at 209.04 = 3,309.10. The estimate carries 7.5 LF (line 32, 1,567.80) under a 15.83 LF countertop (line 38). The whole oak run took water in the loss and is destroyed, and matching sizes are not available. New cabinets set beside old ones that do not match are not like kind and quality. Difference claimed: 1,741.30. Carrier price, line 32.

11. New laminate countertop in place of the reset on line 38: 469.12. The particleboard core was swollen and crumbling, so it could not be reset. The line 38 labor is still needed to set the new top. Market price.

12. Stainless sink and kitchen faucet: 582.87. The material is 270.00, market price. The install of the replacements is 312.87, Carrier price, lines 39 and 40. Both are rusted and pitted and were reinstalled temporarily. Lines 39 and 40 paid for that reinstall, so the replacements need a second install.

Bathroom

13. Toilet: 725.00. The original was removed and reinstalled and then did not work properly, so it was replaced. The estimate has no toilet line. Remove and reinstall the original 150.00, new toilet 350.00, install materials (wax ring, closet bolts, supply line) 40.00, replacement labor 185.00. Market price.

14. Moisture-resistant board in the bathroom, 33 SF at 0.30 = 9.90. Line 79 prices regular 1/2" drywall in a shower room. Market price.

Walls, ceilings and insulation

15. Drywall to the actual cut, 680.76 SF at 3.46 = 2,355.43, in the Office, Kitchen, Garage, Bathroom, Hallway and Bedroom. The walls were cut 2 to 4 ft, and the garage was cut at 4 ft. The estimate carries 423.15 SF in these rooms (lines 9, 22, 33, 66, 79, 110, 1,464.10), with strips as narrow as 1 ft in the Office. Difference claimed: 257.61 SF, 891.33. Carrier price, line 9.

16. R-19 kraft-faced insulation behind all new drywall, 1,006.87 SF at 2.54 = 2,557.45. Every room was reinsulated with R-19 kraft-faced batts. The estimate prices R-13 in five rooms, 358.56 SF (lines 21, 31, 65, 71, 90, 492.68), and has no price for R-19 kraft-faced. Difference claimed: 2,064.77. Market price.

17. Seal/prime then paint on the added drywall, 257.61 SF at 1.44 = 370.96. The estimate primes every drywall patch it carries. Carrier price, line 12.

18. Second finish coat on the walls, 1,567.77 SF at 1.02 = 1,599.13. Existing paint will not cover without flashing unless it gets two coats. The patch and the wall have to be painted together, with primer on the patch and two finish coats over the whole wall, corner to corner. That is what like kind and quality takes for uniform color and sheen. The estimate pays primer and one coat on 1,083.36 SF of patches (825.75 SF in the estimate



plus 257.61 SF in item 17) and one coat on 2,651.13 SF of walls. That leaves the walls one coat short on 1,567.77 SF. Carrier price, line 24.

19. Bedroom ceiling patch and paint, 764.32. A patch about 2 x 2 ft went into the Bedroom ceiling, the patch was primed, and the whole ceiling (138.06 SF) got two coats for uniform color and sheen. The estimate has no ceiling repair or ceiling paint in the Bedroom. Drywall patch, 1 at 481.00, market price. Seal/prime then paint on the patch, 4 SF at 1.44 = 5.76, Carrier price, line 12. The rest of the two coats, 272.12 SF at 1.02 = 277.56, Carrier price, line 24.

20. New outlet and switch cover plates in the cut rooms, 30 at 3.00 = 90.00. The estimate has no electrical lines. Market price.

21. Crawl space insulation, R-19 batts, 48.96 SF at 1.78 = 87.15. The crawl space was reinsulated. Not in the estimate. Carrier price, line 116.

Baseboard and heat

22. Office baseboard, 50 LF at 4.91 = 245.50. The estimate reinstalls baseboard heat in the Office (line 27) but carries no base. Paint is in item 7. Carrier price, line 10.

23. Utility Room baseboard, 16.5 LF at 4.91 = 81.02. The room gets drywall, insulation and paint but no base. Paint is in item 7. Carrier price, line 10.

24. Baseboard heat covers, 48 LF, 864.87. That is five 8 ft sections, two 4 ft sections, a center piece and 7 end caps. The covers were destroyed. The estimate pays install labor only, with no cover material. Market price.

25. Baseboard heat cover install, 48 LF at 19.45 = 933.60. The estimate pays install on 40 LF (lines 16, 27, 41, 86, 98, 778.00). Difference claimed: 8 LF, 155.60. Carrier price, line 16.

General

26. Debris haul, 2.25 pickup loads at 241.19 = 542.68. The estimate carries a quarter load for the whole job (line 115, 60.30). Difference claimed: 482.38. Carrier price, line 115.

27. Final construction cleaning of the basement floor area, 963 SF at 0.60 = 577.80. Not in the estimate. Market price.

28. Garage shelves, remove and reinstall, 5 at 130.00 = 650.00. The shelves came down so the garage drywall could be cut and replaced. Not in the estimate. Market price.

Overhead and profit

This was a multi-trade job. Drywall, insulation, painting, finish carpentry, doors, cabinets, countertop, plumbing and heating were all coordinated by one general contractor. The estimate carries no overhead and profit. We are requesting 10% and 10% on the new items and on the existing Main Level repair lines.

Summary

Items 1 to 28, full cost.....26,749.25



Less what the estimate already carries for the same work (items 4, 7, 10, 15, 16, 25 and 26).....	5,356.72
New items claimed.....	21,392.53
Overhead and profit, 10% and 10%, on new items claimed.....	4,278.51
Sales tax, 8.375%, on new items claimed.....	1,791.62
Overhead and profit, 10% and 10%, on existing Main Level lines (12,839.57).....	2,567.91
Release of recoverable depreciation, Main Level (work complete).....	901.38
Total supplement.....	30,931.95

Respectfully,

[Contractor signature, name, and contact details removed]

Enclosure: supplement workbook (Summary, Supplement, and Whole job tabs). The line-item table in Part 3 of this sample is taken from the Supplement tab.



Part 3. Line-Item Supplement

Numbered the same as the letter. Carrier lines and Carrier \$ are what the estimate already pays for the same work. Difference is the amount claimed. Source shows whether the price is the carrier's own (with its line number) or a market price.

#	Area and description	Carrier lines	Carrier \$	Actual qty	Unit price	Actual \$	Difference	Source
Doors, casing and hardware								
1a	Basement. Prehung interior door, 30" RH closet			1 EA	127.00	127.00	127.00	Market
1b	Living Room Closet. Prehung interior door, 24" RH closet			1 EA	118.00	118.00	118.00	Market
1c	Basement. Prehung interior door, 24" RH			1 EA	118.00	118.00	118.00	Market
1d	Basement. Prehung interior door, 30" LH			2 EA	127.00	254.00	254.00	Market
1e	Bedroom. Bypass doors, 2 x 48" slabs with track			1 EA	240.00	240.00	240.00	Market
1f	Laundry. 5 ft louvered bifold with track			1 EA	315.35	315.35	315.35	Market
1g	Hallway. Prehung interior door, 24" LH closet			1 EA	118.00	118.00	118.00	Market
1h	Utility Room. Prehung interior door, 30" LH boiler room			1 EA	127.00	127.00	127.00	Market
2	Basement. Exterior door to back yard, 36" 9-lite 2-panel			1 EA	379.00	379.00	379.00	Market
3	Basement. Storm door, replace			1 EA	1,050.00	1,050.00	1,050.00	Market
4	Basement. Install 10 interior doors and 1 exterior door with casing and locksets	17, 18, 28, 87, 108, 11, 25, 50, 61, 75, 81, 96, 106	394.29	11 EA	295.45	3,250.00	2,855.71	Market
5	Basement. Kwikset locksets, bathroom privacy and passages (install included in item 4)			10 EA	17.00	170.00	170.00	Market
6	Basement. 2 1/4" clam casing, 45 pieces			45 EA	10.44	470.00	470.00	Market
7	Basement. Paint new doors, casing and base: caulk, fill, 2 coats (per door opening)	14, 15, 26, 37, 49, 51, 60, 62, 76, 84, 85, 95, 97, 105, 107, 114	599.55	11 EA	259.09	2,850.00	2,250.45	Market
8a	Crawl space. Crawl space door, custom plywood, build and hang (labor)			3 HR	45.00	135.00	135.00	Market
8b	Crawl space. 1/2" CDX plywood, 4x8			1 SH	38.00	38.00	38.00	Market
8c	Crawl space. #2 pine 1x4x8, door frame			3 EA	8.00	24.00	24.00	Market
8d	Crawl space. Hinges, pack of 2			1 EA	9.00	9.00	9.00	Market



#	Area and description	Carrier lines	Carrier \$	Actual qty	Unit price	Actual \$	Difference	Source
8e	Crawl space. Hook and eye			1 EA	6.00	6.00	6.00	Market
9	Garage. Existing 30" garage door: oil prime and paint			1 EA	135.00	135.00	135.00	Market
Kitchen								
10	Kitchen. Base cabinets, full run under the 15.83 LF counter	32	1,567.80	15.83 LF	209.04	3,309.10	1,741.30	Carrier, line 32
11	Kitchen. New laminate countertop (in place of the reset on line 38)			15.83 LF	29.63	469.12	469.12	Market
12a	Kitchen. Stainless sink and kitchen faucet, material			1 EA	270.00	270.00	270.00	Market
12b	Kitchen. Install replacement sink and faucet (second install)			1 EA	312.87	312.87	312.87	Carrier, lines 39, 40
Bathroom								
13a	Bathroom. Toilet, remove and reinstall (original)			1 EA	150.00	150.00	150.00	Market
13b	Bathroom. Toilet, new (material)			1 EA	350.00	350.00	350.00	Market
13c	Bathroom. Toilet install materials: wax ring, closet bolts, supply line			1 EA	40.00	40.00	40.00	Market
13d	Bathroom. Toilet replacement labor			1 EA	185.00	185.00	185.00	Market
14	Bathroom. Moisture-resistant board upgrade			33 SF	0.30	9.90	9.90	Market
Walls, ceilings and insulation								
15	Basement. 1/2" drywall to the actual cut: 2 ft minimum, garage 4 ft (Office, Kitchen, Garage, Bathroom, Hallway, Bedroom)	9, 22, 33, 66, 79, 110	1,464.10	680.76 SF	3.46	2,355.43	891.33	Carrier, line 9
16	Basement. R-19 kraft-faced batt insulation behind all new drywall, every basement room	21, 31, 65, 71, 90	492.68	1,006.87 SF	2.54	2,557.45	2,064.77	Market
17	Basement. Seal/prime then paint, added drywall			257.61 SF	1.44	370.96	370.96	Carrier, line 12
18	Basement. Second finish coat on walls (patch and wall painted together)			1,567.77 SF	1.02	1,599.13	1,599.13	Carrier, line 24
19a	Bedroom. Drywall patch in the ceiling, about 2 x 2 ft			1 EA	481.00	481.00	481.00	Market
19b	Bedroom. Seal/prime then paint (1 coat), ceiling patch			4 SF	1.44	5.76	5.76	Carrier, line 12
19c	Bedroom. Paint the ceiling: second coat on the patch and two coats on the rest of the 138.06 SF ceiling			272.12 SF	1.02	277.56	277.56	Carrier, line 24
20	Basement. New outlet and switch cover plates in the cut rooms			30 EA	3.00	90.00	90.00	Market



SCOPE GUARDIAN

Joseph A. Truglia, President

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#	Area and description	Carrier lines	Carrier \$	Actual qty	Unit price	Actual \$	Difference	Source
21	Crawl space. Crawl space insulation, R-19 batts, 1 bundle			48.96 SF	1.78	87.15	87.15	Carrier, line 116
Baseboard and heat								
22	Office. Baseboard 2 1/4", missing			50 LF	4.91	245.50	245.50	Carrier, line 10
23	Utility Room. Baseboard 2 1/4", missing			16.5 LF	4.91	81.02	81.02	Carrier, line 10
24	Basement. Baseboard heat covers, destroyed (5 x 8 ft, 2 x 4 ft, center piece, 7 end caps)			48 LF	18.02	864.87	864.87	Market
25	Basement. Baseboard heat cover install	16, 27, 41, 86, 98	778.00	48 LF	19.45	933.60	155.60	Carrier, line 16
General								
26	Basement. Haul debris, pickup truck loads	115	60.30	2.25 EA	241.19	542.68	482.38	Carrier, line 115
27	Basement. Final construction cleaning, basement floor area			963 SF	0.60	577.80	577.80	Market
28	Garage. Garage shelves, remove and reinstall (labor)			5 EA	130.00	650.00	650.00	Market
Items 1 to 28			5,356.72			26,749.25	21,392.53	

Totals

New items claimed (Difference column)	21,392.53
Overhead and profit, 10% and 10%, on new items claimed	4,278.51
Sales tax, 8.375%, on new items claimed	1,791.62
Overhead and profit, 10% and 10%, on existing Main Level lines (base 12,839.57)	2,567.91
Release of recoverable depreciation, Main Level (work complete)	901.38
Total supplement	30,931.95

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