



How One Contractor Improved Profitability on Every Insurance Job Using Zuper Intelligent Quoting

A conversation with Chris Little from Dickinson Roofing on how he configured Zuper's Intelligent Quoting module to build carrier-optimized estimates that protect margins, eliminate leakage, and get approved the first time.



Every roofing contractor knows the feeling.

You inspect the roof. You document the damage. You build the estimate. You send it to the carrier. And then you wait. Two weeks later, the adjuster comes back with a number that is \$10,000 or \$12,000 below your estimate. They deny the turtle box vent removal because "it's included" in the shingle removal. They don't include the delivery or permit fee. They question the waste factor. They approve the felt but cut the flashing because it wasn't "damaged" by the hail, even though the felt wasn't damaged by the hail either. Why would you pay for felt if it wasn't damaged by the storm but won't pay for flashing because it has to be damaged by the storm?

You can fight it. You can supplement. You can spend hours on the phone with an adjuster who has 200 other claims on their desk. Or you can accept the number and watch your margin disappear.

Most contractors accept the number. Not because they agree with it. Because fighting it costs more time than they think they can afford.

Chris Little from Dickinson Roofing decided to stop fighting the system and start building estimates the system was designed to approve.

The Problem Nobody Talks About

Here is the uncomfortable math. A typical roofing company doing \$3 million in revenue, with 60 to 80 percent of that coming from insurance work, is likely losing \$500,000 to \$1 million every year in what the industry calls "leakage." Not fraud. Not mistakes. Leakage: revenue that disappears in the gap between what the work is worth and what the carrier approves.

It happens in five places.

Line items the estimator forgets to include. Drip edge. Starter strip. Pipe boots. Ice and water shield on the valleys. These are not optional items. They are part of a complete roof replacement. But if they are not in the estimate, the carrier may not add them to the estimate either. And most roofing estimators, working fast during storm season, miss two or three items per estimate, while carriers can miss up to 10 or more items in some cases.

Quantities that are calculated by feel instead of by math. "I think we need about 900 square feet of ice and water barrier for valleys and eaves." All the measurements add up to 1,100 square feet, leaving about \$360 on the table on a single line item.

Pricing that is not specific to your business. Xactimate pricing is intended to represent average regional market pricing for labor, materials, and equipment, not the exact pricing structure of an individual contractor. As a result, contractors often need to compare Xactimate pricing against their own internal pricing models to evaluate profitability, validate margins, and account for differences in labor rates, material costs, and operational overhead. This frequently requires estimates to be recreated or adjusted within a separate CRM or estimating system, adding administrative work and slowing down the claims process.

Non-approvable costs that are listed as separate line items. Permits. Delivery. Overhead. When these show up as line items in the estimate, the carrier denies them. Every time. The contractor either eats the cost or can spend weeks or even months disputing them through extensive email correspondence with carriers. If the disagreement remains unresolved, the claim may proceed to appraisal, a formal dispute resolution process that can extend settlement timelines by several additional months before the contractor is ultimately paid for legitimate operational costs. This process also creates additional expenses and prolonged uncertainty for the homeowner while the claim remains unresolved. Some homeowners may pay an additional \$1,000 to \$3,000 in appraisal fees to recover \$5,000. Sometimes the cost of appraisal ends up washing out what was gained during that process.



Supplements that never get filed. This is the biggest one. The carrier approves the initial claim. The contractor looks at the number, decides it is "close enough," and starts the job. During tear-off, they discover decking damage. During production, they realize the ice and water shield scope was undercoded. They could supplement for \$3,000 to \$5,000 in additional scope. But supplementing takes time, documentation, and follow-up that nobody has during the busiest weeks of the season. So the money stays with the carrier.

Multiply these across 100 or 150 insurance jobs a year and the leakage is staggering. Industry data suggests that most insurance-focused roofing companies leave 15 to 25 percent of their insurance revenue on the table. For a \$3 million company, that is \$450,000 to \$750,000. For larger operations, the number scales accordingly. Not in lost jobs, but in jobs that were won and completed at margins far below what they should have been.

What Chris Built

Chris did not hire a consultant. He did not buy a separate tool. He used what was already inside Zuper.

Using the Intelligent Quoting engine, Chris built a set of rules that transform how insurance estimates are created. Measurement-driven formulas. Carrier-aligned line items. Bundled pricing that protects margins. All configured within the same platform his team uses for scheduling, invoicing, and job management. No spreadsheets. No disconnected estimating software. One system, built to produce estimates that carriers approve.

The approach has three parts, and each one addresses a specific failure point in the traditional estimating process.

Part One: Mirror What the Carrier Expects to See

Carriers review estimates against their own line item databases: Xactimate and Symbility. If your estimate does not look like their system, the adjuster has to manually reconcile every line item. That takes time, creates friction, and gives them reasons to question your numbers.

Chris configured his estimates to mirror the exact line items, codes, and structure that carriers use. When a State Farm adjuster opens his estimate, they see the same categories, the same breakdown, and the same logic they see in Xactimate. No translation needed. No reconciliation required. The estimate speaks the carrier's language.



Part Two: Embed the Business and Overhead Costs Carriers Deny Into Bundles They Approve

This is the insight most contractors miss. There are legitimate and necessary operational costs, permits, delivery, specialty equipment, overhead, that carriers frequently deny when listed as separate line items. Many contractors are familiar with hearing these expenses described as simply "the cost of doing business." Most contractors respond by either absorbing these costs, reducing margins, or listing them separately and disputing them with the carrier, destroying time.

Chris took a different approach. Using the bundling capabilities within Intelligent Quoting, he embedded these operational costs directly into approved line items, similar to how Xactimate structures pricing internally, but tailored to the contractor's actual operating costs and pricing model. The bundle calculations account for the full operational scope while presenting carrier-friendly line items that are more likely to be approved.

On a recent \$41,000 job, this approach produced a 42 percent gross margin and \$17,000 in profit. That is not a theoretical number. That is a completed job, accepted by the carrier, paid in full, with the contractor's actual margin preserved.

Part Three: Address Pricing Variance Before the Carrier Does

Most contractors wait for the carrier to push back on pricing. Chris flips this. He includes documentation showing that Xactimate's own "industry standard pricing" has an average variance of 45 percent, and in specialized roofing markets, the variance can reach 100 percent.

He is not arguing with the carrier. He is showing them data from their own pricing tool. The message is: "Your standard pricing is a starting point, not a ceiling. Here is the documentation from Xactimate that confirms this." Most adjusters, when presented with this data alongside a cleanly formatted, carrier-aligned estimate, approve with limited or no pushback.



The Results

Chris tested this approach on his first insurance projects of the season using Zuper. Three jobs. All three were accepted outright using itemized estimates with the internal pricing and margin structure preserved.

The numbers on the benchmark job:

Project value	~\$41,000
Gross margin	42%
Profit	\$17,000
Estimate creation time	~3 minutes (after initial setup)
Carrier pushback	Zero
Supplement required	None (full scope captured first time)

Three minutes. That is how long it takes to build an estimate that is carrier-aligned, fully scoped, margin-protected, and ready to submit. Not three hours. Not three days of back-and-forth. Three minutes.

The reason it takes three minutes is that Chris built measurement-driven formulas into the quoting engine. The estimator enters the roof measurements. Everything else auto-populates: line items, quantities, waste factors, bundle pricing, carrier-specific formatting. The institutional knowledge that used to live in one estimator's head now lives in the system. Any team member can produce a carrier-optimized estimate from measurements alone.

Why This Matters Beyond One Company

Chris's approach is not a hack. It is a method. And it is a method that any insurance-focused roofing contractor can implement.

The traditional insurance estimating process has three structural problems.

First, it depends on individual expertise. The best estimator in the company knows which line items carriers approve together, which costs to bundle, and which pricing variances to document. But that knowledge lives in one person's head. When they are busy, on vacation, or leave the company, the knowledge leaves too.

Second, it treats every estimate as a blank canvas. Every time an estimator sits down to build an insurance estimate, they start from scratch. They might remember the drip edge. They might not. They might include the step flashing. They might forget. The quality of the estimate depends entirely on the estimator's attention at that moment.

Third, it separates the estimate from the data. Measurements live in one system. Pricing lives in another. Carrier requirements live in the estimator's memory. The estimate itself is assembled manually from these disconnected sources, and every disconnection is a chance for something to get missed.

Chris's method solves all three. The knowledge is in the system, not in anyone's head. The estimate is assembled from rules, not from memory. The measurements drive the quantities automatically. And the carrier alignment is built into the template, not applied as an afterthought.



The Bigger Picture

There is a fundamental shift happening in how roofing companies operate. The companies that will thrive in the next five years are the ones that systematize what their best people do and make that the standard for everyone.

Chris's best estimator's knowledge is now in the quoting engine. Any team member can produce that quality of estimate. The company is not dependent on one person. It is dependent on a system that learns and improves.

This is where the industry is heading. Not "AI that replaces people" but systems that capture the best practices of the best people and make them repeatable, measurable, and scalable. The estimator still inspects the roof. The estimator still assesses the damage. But the estimate itself, the configuration, the quantities, the carrier alignment, the margin protection, that is handled by the system.

The contractors who figure this out first will have a structural advantage that compounds over time. Every estimate they build feeds back into the system. Every carrier approval confirms the template. Every denial refines it. The system gets smarter with every job. The company that started this process a year ago is already a year ahead of the company that starts today.



What to Do With This

If you are a roofing contractor doing insurance work, ask yourself three questions.

How much of your estimate quality depends on which estimator builds it? If the answer is "a lot," your best person's knowledge needs to be in the system, not in their head.

When was the last time you calculated how much revenue you leave on the table per insurance job? Not how much you bid. How much you actually recovered versus what the work was worth. If you do not know the number, most contractors are leaking 15 to 25 percent without realizing it.

How long does it take your team to build a carrier-ready insurance estimate? If the answer is more than 10 minutes, you are spending time on configuration that a rules-driven system should handle.

Chris proved that these problems are solvable. Not with more people, not with more time, and not with more fighting with adjusters. With a system that is built to produce the right estimate, for the right carrier, with the right margin, every time.

Chris Little from Dickinson Roofing is a Zuper customer using Intelligent Quoting to build insurance- optimized estimates. For more on this approach or to see a live demonstration, contact the Zuper team or join an upcoming Intelligent Quoting boot camp for insurance contractors.

Zuper is the AI Operating System for roofing and exterior businesses. Intelligent Quoting is part of the Zuper platform.

