



**Roof Surface Schedule; Factoring Xactimate Setup Factoring Roofs  
using the ACSC Profile.**

Non- Xact Clients created in the carrier profile requiring roof surfaces can be duplicated in Xactimate by right clicking on the estimate and selecting ACSC Profile. Then continue the steps below.

The Roof Surface Schedule must be applied as a factor deducted from the RCV. It cannot show as depreciation as the deduction is applied to the full RCV including labor and removal. There are several ways to apply the roof schedule. The first is the most efficient way.

**Step 1:**

Add Roof Surface as a coverage on the Coverage/Loss screen. If there are Other Structures with roofing items, they need to be separate from the Dwelling schedule. The Scheduled percentage is based on the roof of the Dwelling, but each of those schedules come out of the corresponding limit. You will need to keep an eye on those if you get close to the Dwelling or Other Structures limits.

Coverages			
Coverage	Policy Limit	Apply To	
Dwelling	\$150,000.00	R/C	(
Other Structures	\$70,000.00	R/C	(
Contents	\$0.00	R/C	(
Roof Schedule - Dwelling	\$0.00	R/C	(
Roof Schedule - Other Structures	\$0.00	R/C	(
Loss of Use	\$0.00		
<a href="#">Add Coverage</a>			

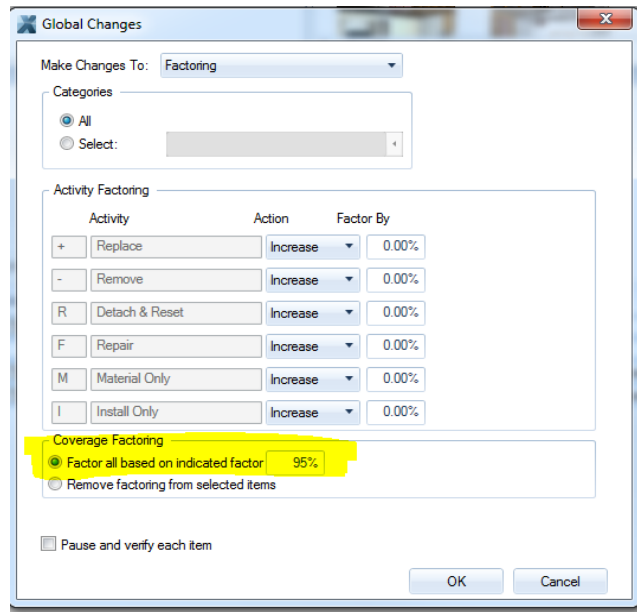
**Step 2:**

On your completed roof estimate, add an F9 note with the following text in CAPS and **bold**:

**POLICY CARRIES A ROOF SCHEDULE ENDORSEMENT. SCHEDULED COVERAGE WILL BE \*X\*% OF THE TOTAL COST OF THE ROOF.**

The line items should be under the appropriate roof surface coverage. Please make sure the appropriate schedule percentage is filled in in place of the "X"

Using Global Changes → Make Changes To: Factoring → click the “Factor all based on indicated factor” and input the specified settlement factor. The factor schedule from the client to determine the **\*X\*%**



Global Changes

Make Changes To: Factoring

Categories

All

Select: [ ]

Activity Factoring

Activity	Action	Factor By
+ Replace	Increase	0.00%
- Remove	Increase	0.00%
R Detach & Reset	Increase	0.00%
F Repair	Increase	0.00%
M Material Only	Increase	0.00%
I Install Only	Increase	0.00%

Coverage Factoring

Factor all based on indicated factor 95%

Remove factoring from selected items

Pause and verify each item

OK Cancel

**Step 3:**

On the settlement page it will deduct the Settlement Factor first, then the deductible. You will need to check the percentage, and it may be off by a couple dollars here and there.

**Summary for Roof Schedule - Dwelling**

Line Item Total	3,407.76
Material Sales Tax	124.19
<b>Replacement Cost Value</b>	<b>\$3,531.95</b>
Less Settlement Factor	(176.60)
Subtotal	\$3,355.35
Less Deductible	(1,000.00)
<b>Net Claim</b>	<b>\$2,355.35</b>

If it's off by more than \$5, make sure all items are coded to correct coverage and no minimum charges have been applied. All roofing items not in the RFG category need to be changed to the roofing Minimum Group in the unit price tab on the line items. (See Quick Entry – Unit Price)

**Alternative Method:**

The factor can be entered on the Coverage Screen, this will prefill the factor amount on the line items. The box MUST be checked on the individual line items to apply the factor.

Coverage	Policy Limit	Apply To	ITV	Factor	Reserve	Options
Dwelling	\$150,000.00	R/C	0%	100%	\$0.00	<a href="#">Add Options</a> <a href="#">Remove</a>
Other Structures	\$70,000.00	R/C	0%	100%	\$0.00	<a href="#">Add Options</a> <a href="#">Remove</a>
Contents	\$0.00	R/C	0%	100%	\$0.00	<a href="#">Add Options</a> <a href="#">Remove</a>
Roof Schedule - Dwelling	\$0.00	R/C	0%	95%	\$0.00	<a href="#">Add Options</a> <a href="#">Remove</a>
Roof Schedule - Other Structures	\$0.00	R/C	0%	95%	\$0.00	<a href="#">Add Options</a> <a href="#">Remove</a>
Loss of Use	\$0.00				\$0.00	

[Add Coverage](#)  Apply Limits

For individual line items, enter the line item, change Cov drop down to Roof Surface, check the Factor box and input the desired factor.

Quick Entry

[Misc. Item](#) [Attachments](#) [Salvage/Restored](#)

Cat:  Sel:  Act:  Variations

Desc:

Calc:    @  = \$337.35

Cov:   Factor

**Other things to keep in mind:**

If it's off by more than \$5, check:

- for labor minimums as the factor will not apply to them, re-associate minimums to RFG
- all line items have the correct coverage and factor applied in each item.

Make sure no depreciation is applied to the line items under the roof surface.

No code upgrade coverage under roof surface endorsement.

Roof surface only applies in the case of a full roof replacement.