

FastEstimate — Market Context & Talk Tracks

Your pocket-sized research brief. Stats, assumptions, talk tracks, objection handling. Share with carriers selectively.

Vol. 1 · April 2026

ROI Calculator: files.alexgolding.org/fastestimate-roi

THE THESIS — IN THREE BULLETS

- 1. The market is begging for faster, more accurate estimates.** Wind/hail claims hit \$17,260 avg severity in Q3 2025 (highest on record). FNOL-to-payment cycle time is 44+ days — the longest since 2008. State DOIs are ratcheting down with prompt-pay penalties.
- 2. The adjuster bottleneck is authoring, not inspection.** Field cycle time has been compressed; what's left is desk adjusters opening Xactimate cold and building estimates from scratch. FastEstimate eliminates that cold-start step — draft generates in 60 seconds, adjuster reviews and extracts into Xactimate.
- 3. ROI is per-estimate and net-positive from claim #1.** At \$45/use, every estimate saves carriers ~\$330 net (leakage + time + supplemental reduction). No platform fees, no vendor lock-in, no cost of change. Pay only when it's used.

MARKET CONTEXT — THE MACRO CASE

\$17,260

Avg wind/hail claim severity — highest on record

Verisk Q3 2025 Quarterly Property Report, Dec 2025

\$31B

U.S. residential roof claims in 2024 — up ~30% since 2022

Verisk U.S. Roofing Realities Trend Report, Apr 2025

44+ days

Avg FNOL-to-payment cycle time — longest since 2008

J.D. Power 2025 U.S. Property Claims Satisfaction Study

80%

Hail share of severe convective storm claims; roofs = 70–90% of cat losses

Triple-I, April 2026

+57.9%

Hail loss cost increase 2022→2023

LexisNexis Home Trends Report, Oct 2024

-167 pts

CSAT drop when repairs take 31+ days (vs ≤10 days) on 1,000-point scale

J.D. Power 2025 Study

7–14%

Claims leakage as % of total carrier spend — we model FastEstimate at 2%

EY P&C Claims Transformation Insights, 2024

\$102k

Desk adjuster fully-loaded annual cost (BLS mean × ECEC 1.31)

BLS OEWS May 2023 + BLS ECEC Dec 2024

THE ROI MATH — WHERE THE \$330/ESTIMATE COMES FROM

~\$345

Leakage reduction per estimate

More accurate first estimate means paying closer to what the loss actually is — before an inflated contractor estimate anchors the negotiation. Modeled conservatively at **2% of severity**.

Basis: \$17,260 avg severity × 2%. EY cites total industry leakage at 7–14% of spend; McKinsey sees 3–5 ppt indemnity reduction from AI claims tools. We model a fraction of that.

~\$22

Desk adjuster time reclaimed

Manual Xactimate authoring drops from ~30 min to ~3 min (60-sec generation + 2 min review). Calculated at **\$49/hr fully-loaded**. Bigger story: **1,023 hrs / 0.49 FTE** of capacity per \$1M carrier.

Basis: BLS OEWS \$78,220 mean × BLS ECEC 1.31 benefits load ÷ 2,080 hrs = \$49/hr. Manual time range (20–30 min) is industry consensus for wind/hail; no public dataset benchmarks it exactly.

~\$7

Supplemental handling reduction

Accurate first estimate = fewer supplementals to review and negotiate downstream. Each supplemental ~1.5 hrs adjuster time. Modeled at **20% fewer supplementals**.

Supplemental rates and reductions are not publicly benchmarked (LexisNexis, Verisk, Triple-I, NAIC don't publish). Carrier-editable in the Excel model. Label as Seek Now internal when asked.

Sum: ~\$370 gross / estimate – \$45 FastEstimate cost = **~\$325–330 net per estimate**. Net-positive from claim #1 — no break-even to wait for.

THE BIG-CARRIER STORY — FTE UNLOCKED AT SCALE

CARRIER SIZE	INSPECTION VOLUME	FE ESTIMATES @ 50%	HOURS RECLAIMED	FTE UNLOCKED	NET ANNUAL \$
Mid-market \$1M	4,545	2,273	1,023	0.5	\$749K
Regional \$10M	45,455	22,727	10,227	4.9	\$7.5M
Top-20 carrier \$25M	113,636	56,818	25,568	12.3	\$18.7M
Top-10 P&C \$50M	227,273	113,636	51,136	24.6	\$37.4M
Enterprise \$75M	340,909	170,455	76,704	36.9	\$56.1M

Assumes \$220/solo, \$17,260 severity, 50% attach, 30 → 3 min authoring time, \$49/hr loaded. All linear — halve attach and halve the numbers. Use when VPs want to see their own scale.

STATE DOI PROMPT-PAY ANGLE — CYCLE TIME = REGULATORY RISK

STATE	PAY-OR-DENY WINDOW	PENALTY FOR DELAY	WHY IT MATTERS IN THE PITCH
Texas	15 biz-day decide + 5 biz-day pay	18% per annum + attorney's fees	Ch. 542 — no bad-faith proof required. Straight liability on delay.
Louisiana	30 days pay after proof	50% of amount or \$1,000	La. R.S. 22:1892 — arbitrary/capricious triggers 50% damages.
Florida	60 days (was 90 pre-2022 reform)	Interest from date filed	Fla. Stat. 627.70131 — tightened post-SB 2A. 79% of U.S. homeowners lawsuits originate in FL.
California	40 days after proof	Fair Claims Settlement Reg	10 CCR §2695.7 — active DOI enforcement.
Colorado	Unreasonable delay/denial	2x benefit + attorney's fees	§10-3-1115/1116 — hail alley, frequent bad-faith claims.
Georgia	60 days from demand	Up to 50% of loss + fees	O.C.G.A. §33-4-6 — wind/hail volume + strict bad-faith exposure.

Framing: **every day shaved off the estimate stage is a day of statutory penalty exposure avoided.** Use for carriers with concentrated book in TX/LA/FL/CO/GA.

COMPETITIVE POSITIONING — WHAT MAKES FASTESTIMATE DIFFERENT

ALTERNATIVE	WHAT IT DOES	WHAT IT MEANS FOR CARRIERS
Tractable + Verisk AI estimates (inside Xactimate)	Computer vision estimates from homeowner-submitted photos, embedded in Xactimate.	Relies on homeowner photos — misses elevations, measurements, concealed damage. FastEstimate uses trained Seeker + 150+ structured field data points. Different input quality → different accuracy.
Internal adjusters writing from scratch	Desk adjuster opens Xactimate, builds estimate from Seeker data manually, ~20–30 min.	FastEstimate replaces only the authoring step — adjuster keeps Xactimate, keeps final control, just eliminates the cold start. No process change.
EagleView measurement reports	Aerial measurement inputs that adjusters still translate into an estimate.	Complementary, not competitive. FastEstimate consumes EagleView inputs AND produces the draft estimate. EagleView is Seek Now's preferred measurement partner.
Outsourced estimate writing services	Third-party estimate writers, 24–48 hr turnaround.	Under 60 seconds vs. 24–48 hours. Per-use variable cost vs. vendor retainer. Keeps adjuster authority, doesn't hand the pen to a third party.

TALK TRACKS — SCRIPTS THAT OPEN THE CONVERSATION

OPENING · VP OF CLAIMS, TOP-20 CARRIER

"Verisk just reported Q3 as the highest wind/hail severity on record — \$17,260 average. Triple-I has hail at 80% of severe convective storm claims. The claims VPs I talk to are less worried about getting inspected and more worried about the days between inspection and payment. Where is your team spending most of their time right now on a typical wind/hail claim?"

Close with a question, not a pitch.

FOLLOW-UP · DIRECTOR OF CLAIMS OPERATIONS

"If we could shave 20+ minutes off each adjuster's estimate authoring — not replace Xactimate, just remove the cold-start step — what would that free up on your side? The carriers we're talking to are reframing this as capacity unlocked rather than cost cut. A Top-20 book at 50% attach unlocks about 12 FTEs of desk adjuster capacity."

Anchor on the carrier-size FTE table.

FOR THE SKEPTICAL FINANCE PARTNER

"We're deliberately conservative on the leakage assumption — 2%. EY benchmarks total industry leakage at 7–14% of spend, and McKinsey projects 3–5 ppt indemnity reduction from AI claims tools. We model a fraction of that because not all leakage is addressable by a better first estimate. The full methodology is published — every input has a source and URL."

Offer the calculator + methodology, not a slide.

FOR A PROMPT-PAY-EXPOSED CARRIER (TX / LA / FL)

"Texas Ch. 542 puts you at 18% per annum on any claim paid late. Louisiana stacks 50% damages when delay is arbitrary or capricious. Every day you shave off the authoring-to-payment window is a day of statutory exposure removed — and the J.D. Power 2025 study shows CSAT drops 167 points when repairs take 31+ days. What percentage of your book sits in those three states?"

Anchor the conversation in regulatory risk, not efficiency.

OBJECTION HANDLING — SHORT, DEFENSIBLE RESPONSES

OBJECTION	RESPONSE
<i>"\$45 per estimate is steep for an add-on."</i>	Per-use variable cost, not a platform fee. Every estimate nets ~\$330 after cost — positive from claim #1. Walk them through the sensitivity grid; ROI holds even at half the leakage assumption.
<i>"This only works on Seek Now inspections."</i>	That's a feature, not a bug. No vendor lock-in. No platform license. No cost of change. You pay only when Seek Now captures the inspection. Complementary to existing workflow, not a replacement.
<i>"Our best adjusters already work fast."</i>	True — and FastEstimate replicates the best-adjuster pattern across the whole team using 54M+ inspection data points. The ROI math is on median adjuster time, not your top performers.
<i>"Where's your data for the supplemental rate?"</i>	Supplemental rates aren't publicly benchmarked — LexisNexis, Verisk, Triple-I, NAIC don't publish it. That field is carrier-editable in the Excel model. Leakage at 2% is deliberately conservative vs. EY's 7–14% and McKinsey's 3–5 ppt.
<i>"How is this different from Tractable?"</i>	Tractable uses homeowner-submitted photos. Seek Now puts a trained human on site capturing 150+ structured data points before FastEstimate draws the estimate. Different inputs → different accuracy.
<i>"How do we prove it before we sign?"</i>	Run FastEstimate in parallel with your current workflow on a slice of your wind/hail claims. Seek Now measures cycle-time, accuracy, and leakage side-by-side. We size the sample to your book — statistically meaningful, quick to stand up.

Every number in this brief is sourced (inline). Full calculator + Excel model + Methodology tab:

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