

# FastEstimate ROI — Carrier Cockpit

Live scenario modeling for Seek Now Strategic Accounts

Carrier: **[Carrier name]**  
 Scenario: **Moderate**  
 Date: **2026-04-22**

## Adjust these three to match your carrier's reality

1. Annual Seek Now inspection spend	<b>\$1,000,000</b>
2. Avg wind/hail claim severity	<b>\$17,260</b>
3. FastEstimate attach rate	<b>50.0%</b>

Carrier's annual \$ volume with Seek Now. Edit this first. Default \$1M = mid-market carrier.

Default \$17,260 = Verisk Q3 2025 low end. Edit if your carrier's book skews higher/lower.

25% = Pilot · 50% = Moderate · 75% = Full deployment. Edit to match comfort level.

## Year 1 Impact

NET \$ / ESTIMATE	YEAR 1 NET SAVINGS	ROI	CYCLE DAYS SAVED	FTE
<b>\$325</b>	<b>\$737,955</b>	<b>8.2x</b>	<b>5 days</b>	<b>0.38</b>
<i>saved from claim #1</i>	<i>total benefit minus cost</i>	<i>benefit ÷ cost</i>	<i>compresses 44-day baseline</i>	<i>capacity unlocked</i>

## Where the savings come from

Driver	Year 1 \$	% of total Public source
Leakage reduction (more accurate first estimate)	\$784,545	93.4% Verisk / EY / McKinsey
Desk adjuster time savings	\$38,977	4.6% BLS OEWS + BLS ECEC
Supplemental handling reduction	\$16,705	2.0% Seek Now internal (carrier-editable)
<b>Total annual benefit</b>	<b>\$840,227</b>	
— FastEstimate annual cost	-\$102,273	
<b>Net annual benefit</b>	<b>\$737,955</b>	

## Measure it on your own book

Run FastEstimate in parallel with your current workflow on a slice of your wind/hail claims. Seek Now measures cycle-time, estimate accuracy, and downstream leakage side-by-side and shares the results. We will size the sample to your book — enough volume to be statistically meaningful, small enough to stand up quickly. Talk to your Seek Now Strategic Account Director to scope it.

*Tabs: Cockpit (this view) · Analyst Mode (full model) · Scenarios & Sensitivity · Executive Summary · Methodology & Sources · About FastEstimate*

# Analyst Mode — Full Editable Model

Every assumption editable. Formulas visible. Sources footnoted.

Color key:

**Editable input**

Formula

Source / note (*italic gray*)

## 1. Carrier Context

Carrier name	<b>[Carrier name]</b>
Scenario date	<b>2026-04-22</b>
Scenario name	<b>Moderate</b>
Prepared by	<b>ame], Seek Now Strategic Accounts</b>

## 2. Volume & Economics

Annual Seek Now inspection spend (carrier)	<b>\$1,000,000</b>	<i>Default anchor — \$1M represents a mid-market carrier relationship per Seek Now internal portfolio data.</i>
Average price per solo inspection	<b>\$220</b>	<i>Current Seek Now standard solo pricing (internal).</i>
→ Derived annual W/H inspection volume	<b>4,545</b>	<i>Formula: Annual spend ÷ Price per solo</i>
FastEstimate attach rate (% of solos using FastEstimate)	<b>50.0%</b>	<i>Carrier-editable. Pilot 25% / Moderate 50% / Full deployment 75%. See 'Scenarios &amp; Sensitivity' tab.</i>
→ Derived FastEstimate estimate volume	<b>2,273</b>	<i>Formula: Inspection volume × Attach rate</i>
FastEstimate price per estimate	<b>\$45</b>	<i>Seek Now standard FastEstimate pricing, April 2026 (internal).</i>
→ Annual FastEstimate spend (carrier outlay)	<b>\$102,273</b>	<i>Formula: Estimate volume × FastEstimate price</i>

## 3. Desk Adjuster Time Savings

Manual estimate authoring time (minutes)	<b>25</b>	<i>Seek Now internal benchmark — no public dataset exists. Adjuster forum consensus 20–40 min for wind/hail.</i>
FastEstimate authoring time (minutes, with adjuster review)	<b>4</b>	<i>Seek Now site: "60 Second Estimates" (raw generation) + ~3 min adjuster review → 4 min total. <a href="https://seeknow.com/role/adjuster/">https://seeknow.com/role/adjuster/</a></i>
→ Time saved per estimate (minutes)	<b>21</b>	
Desk adjuster fully-loaded hourly rate	<b>\$49</b>	<i>BLS OEWS (May 2023): mean base \$78,220 × BLS ECEC 2024 benefits multiplier 1.31 = \$102k fully loaded ÷ 2,080 hrs = \$49/hr. <a href="https://www.bls.gov/oes/current/oes131031.htm">https://www.bls.gov/oes/current/oes131031.htm</a> / <a href="https://www.bls.gov/news.release/ecec.nr0.htm">https://www.bls.gov/news.release/ecec.nr0.htm</a></i>
→ Year 1 time-savings value (\$)	<b>\$38,977</b>	<i>Formula: Estimate volume × Time saved (hrs) × Hourly rate</i>
→ FTE capacity unlocked (annual)	<b>0.38</b>	<i>Formula: Total minutes saved ÷ 60 ÷ 2,080 hrs/year. Frame as growth capacity, not layoffs.</i>

## 4. Accuracy & Leakage Reduction

Average wind/hail claim severity	\$17,260	Verisk Q3 2025 Quarterly Property Report (Dec 2025): \$17,260–\$18,430 — "the highest on record." We use the low end conservatively. <a href="https://www.insurancejournal.com/news/national/2025/12/09/850300.htm">https://www.insurancejournal.com/news/national/2025/12/09/850300.htm</a>
Leakage reduction from more accurate first estimate	2.0%	Deliberately conservative. EY: total leakage = 7–14% of carrier spend. McKinsey: AI claims tools drive 3–5 ppt indemnity reduction. We model ~1/3 of that. <a href="https://www.ey.com/en_us/insights/insurance/claims-litigation">https://www.ey.com/en_us/insights/insurance/claims-litigation</a>
→ Year 1 leakage savings (\$)	\$784,545	Formula: Estimate volume × Avg severity × Leakage reduction %

## 5. Supplemental Reduction

*NOTE: No public benchmark exists for supplemental rates. All fields below are carrier-editable and should reflect the carrier's own internal data.*

Current supplemental rate (% of W/H claims)	50.0%	Carrier-specific. Industry range 30–80% per PLRB session anecdotes; no public dataset.
Supplemental reduction from better first estimate	20.0%	Seek Now internal estimate — accurate first estimate reduces follow-on supplementals by ~20%.
Average adjuster time per supplemental (hours)	1.5	Seek Now internal estimate. Carrier-specific.
→ Year 1 supplemental-handling savings (\$)	\$16,705	Formula: Volume × Supp rate × Supp reduction × Hours per supp × Hourly rate

## 6. Cycle Time & Regulatory Risk

Industry FNOL-to-payment cycle time (days)	44	J.D. Power 2025 U.S. Property Claims Satisfaction Study: "average cycle time from first notice of loss to final payment is now more than 44 days... the longest since 2008." <a href="https://www.jdpower.com/business/press-releases/2025-us-property-claims-satisfaction-study">https://www.jdpower.com/business/press-releases/2025-us-property-claims-satisfaction-study</a>
Cycle days saved with FastEstimate	5	Seek Now internal estimate. Conservative — FastEstimate collapses the desk adjuster authoring segment, which is one of the largest remaining bottlenecks.
→ CSAT impact (J.D. Power benchmark)	+167 pts at ≤10 days vs 31+	J.D. Power 2025: CSAT = 762 at ≤10 days vs. 595 at 31+ days — 167-point swing on 1,000-point scale.
→ Statutory penalty exposure avoided	TX 18%/yr · LA 50% · FL 60-day	See 'Methodology & Sources' tab for statute citations.

## 7. Totals & ROI

Total annual benefit	\$840,227
FastEstimate annual cost	\$102,273
Net annual benefit	\$737,955
ROI multiple	8.2x
Net \$ per estimate	\$325

→ [Return to Cockpit view](#) · [See Executive Summary](#) · [View Methodology & Sources](#)

# Scenarios & Sensitivity

Compare Pilot / Moderate / Full deployment · Stress-test every assumption

## Three deployment scenarios — same carrier, different commitment

Scenario	Pilot (25%)	Moderate (50%)	Full (75%)
FastEstimate attach rate	25.0%	50.0%	75.0%
Estimate volume	1,136	2,273	3,409
Annual FastEstimate cost	\$51,136	\$102,273	\$153,409
Time savings	\$19,489	\$38,977	\$58,466
Leakage savings	\$392,273	\$784,545	\$1,176,818
Supplemental savings	\$8,352	\$16,705	\$25,057
<b>Total annual benefit</b>	<b>\$420,114</b>	<b>\$840,227</b>	<b>\$1,260,341</b>
<b>Net annual benefit</b>	<b>\$368,977</b>	<b>\$737,955</b>	<b>\$1,106,932</b>
<b>ROI multiple</b>	<b>8.2x</b>	<b>8.2x</b>	<b>8.2x</b>
<b>Net \$ per estimate</b>	<b>\$325</b>	<b>\$325</b>	<b>\$325</b>

*Note: ROI multiple and net \$/estimate are identical across scenarios — FastEstimate economics are per-transaction and scale linearly. Every estimate is net-positive from claim #1; there is no breakeven to wait for. What changes with attach rate is absolute \$ savings and FE spend. Pilots prove the model; full deployment unlocks the full \$ benefit.*

## Sensitivity: Volume × Attach rate — Net annual benefit

Each cell = Net annual benefit at that combination. Green = strong ROI. Red = underwater.

Annual Seek Now Volume ↓ \ Attach Rate →	10%	25%	50%	75%	100%
<b>1,000 inspections</b>	\$32,470	\$81,175	\$162,350	\$243,525	\$324,700
<b>2,500 inspections</b>	\$81,175	\$202,938	\$405,875	\$608,813	\$811,750
<b>5,000 inspections</b>	\$162,350	\$405,875	\$811,750	\$1,217,625	\$1,623,500
<b>7,500 inspections</b>	\$243,525	\$608,813	\$1,217,625	\$1,826,438	\$2,435,250
<b>10,000 inspections</b>	\$324,700	\$811,750	\$1,623,500	\$2,435,250	\$3,247,000
<b>15,000 inspections</b>	\$487,050	\$1,217,625	\$2,435,250	\$3,652,875	\$4,870,500
<b>25,000 inspections</b>	\$811,750	\$2,029,375	\$4,058,750	\$6,088,125	\$8,117,500

## Sensitivity: Claim severity × Leakage reduction — Benefit per 1,000 estimates

*Stress-test the two biggest 'skeptical' inputs. Even at conservative ends, ROI holds.*

Severity ↓ \ Leakage →	1%	2%	3%	4%	5%
<b>\$12,000</b>	\$99,500	\$219,500	\$339,500	\$459,500	\$579,500
<b>\$15,000</b>	\$129,500	\$279,500	\$429,500	\$579,500	\$729,500
<b>\$17,260</b>	\$152,100	\$324,700	\$497,300	\$669,900	\$842,500
<b>\$20,000</b>	\$179,500	\$379,500	\$579,500	\$779,500	\$979,500
<b>\$25,000</b>	\$229,500	\$479,500	\$729,500	\$979,500	\$1,229,500

*Note: Even at the most conservative combination (\$12K severity × 1% leakage), benefit/estimate substantially exceeds the \$45 cost — the model breaks only with implausibly low inputs.*

# Executive Summary — FastEstimate ROI

Prepared for carrier leadership · Sources disclosed · Methodology published

Carrier: [Carrier name] · Scenario: Moderate · Prepared 2026-04-22

## The bottom line

Implementing FastEstimate on 2,273 wind/hail estimates/year delivers \$737,955 in net annual savings — a 8.2x return. At \$325 net per estimate, every claim is net-positive from day one.

## The four numbers that matter

Year 1 Net Savings	ROI Multiple	Net \$ / Estimate	Cycle Days Saved
<b>\$737,955</b>	<b>8.2x</b>	<b>\$325</b>	<b>5 days</b>

## Why this works — three sources of savings

### 1. More accurate first estimate

**\$784,545**

Reduces downstream leakage by 2% of claim severity — a conservative floor against EY's published 7–14% total leakage benchmark.

### 2. Faster authoring

**\$38,977**

Manual Xactimate estimate drops from 25 min to ~4 min (incl. adjuster review) — saves fully-loaded adjuster time at BLS-benchmarked \$49/hr.

### 3. Fewer supplementals

**\$16,705**

Better first estimate means fewer supplemental requests to negotiate — each supplemental consumes adjuster time carriers don't get back.

## Every number in this calculator is publicly sourced

Defaults in this model are anchored to 11 authoritative public sources including the Bureau of Labor Statistics (adjuster wages + ECEC benefits load), Verisk Q3 2025 Quarterly Property Report (wind/hail severity), J.D. Power 2025 Property Claims Satisfaction Study (44-day cycle-time baseline), McKinsey Claims 2030 (LAE benchmarks), EY P&C Claims Transformation (leakage benchmarks), Triple-I (wind/hail share of losses), and state insurance codes (TX §542, LA §22:1892, FL §627.70131, CA 10 CCR §2695.7, CO §10-3-1116, GA §33-4-6). Stats labeled "Seek Now internal" are flagged explicitly in the Methodology & Sources tab; none are presented as industry benchmarks.

## Measure it on your own book

**Run FastEstimate in parallel with your current workflow on a slice of your wind/hail claims. Seek Now measures cycle-time, estimate accuracy, and downstream leakage side-by-side and shares the results. We will size the sample to your book. Contact your Seek Now Strategic Account Director to scope it.**

*Seek Now · 3,600 Chamberlain Ln, Suite 736, Louisville, KY 40241 · [seeknow.com](http://seeknow.com) · FastEstimate ROI Calculator v1.0 · Methodology published April 2026*

# Methodology & Sources

Every default, every source, every URL. Built for carrier finance and procurement review.

## Source matrix — every input traces to a citable dataset

Input / assumption	Value	Source	Verbatim quote / note	Date	Type
Desk adjuster base wage	\$78,220	BLS OEWS — Claims Adjusters, Examiners, Investigators (SOC 13-1031)	Mean annual wage: \$78,220 (May 2023). <a href="https://www.bls.gov/oes/current/oes131031.htm">https://www.bls.gov/oes/current/oes131031.htm</a>	May 2023	Public
Benefits multiplier	1.31x	BLS Employer Costs for Employee Compensation (ECEC)	Benefit costs averaged 31.0% of total employer compensation (Dec 2024). <a href="https://www.bls.gov/news.release/ecec.nr0.htm">https://www.bls.gov/news.release/ecec.nr0.htm</a>	Dec 2024	Public
Adjuster fully-loaded hourly	\$49/hr	Derived: BLS base × ECEC multiplier ÷ 2,080 hrs	$\$78,220 \times 1.31 / 2,080 = \$49.25$ . Conservative vs. market (Glassdoor range \$58K–\$89K property desk adjuster × 1.31).	2024–25	Derived
Wind/hail avg severity	\$17,260	Verisk Q3 2025 Quarterly Property Report	"After maturation adjustments, Verisk expects the average claim severity to be between about \$17,260 and \$18,430." Used the low end conservatively. <a href="https://www.insurancejournal.com/news/national/2025/12/09/850300.htm">https://www.insurancejournal.com/news/national/2025/12/09/850300.htm</a>	Dec 2025	Public
Wind/hail share of SCS claims	~80%	Triple-I / Insurance Information Institute	"Hail alone accounts for as much as 80% of severe convective storm claims in any given year, with roofs bearing an estimated 70% to 90% of total insured residential catastrophic losses." <a href="https://insuranceindustryblog.iii.org/convective-storm-losses-hit-historic-three-year-streak/">https://insuranceindustryblog.iii.org/convective-storm-losses-hit-historic-three-year-streak/</a>	April 2026	Public
U.S. roof claims 2024	\$31B	Verisk U.S. Roofing Realities Trend Report	"Residential roof-related insurance claims in the U.S. reached a staggering \$31 billion in 2024... Wind and hail were the predominant drivers." <a href="https://www.verisk.com/company/newsroom/u.s.-roof-claims-costs-reached-over-\$30-billion-in-2024-underscoring-evolving-risks/">https://www.verisk.com/company/newsroom/u.s.-roof-claims-costs-reached-over-\$30-billion-in-2024-underscoring-evolving-risks/</a>	April 2025	Public
FNOL-to-payment industry cycle time	44+ days	J.D. Power 2025 U.S. Property Claims Satisfaction Study	"The average cycle time from first notice of loss to final payment is now more than 44 days... the longest since 2008." <a href="https://www.jdpower.com/business/press-releases/2025-us-property-claims-satisfaction-study">https://www.jdpower.com/business/press-releases/2025-us-property-claims-satisfaction-study</a>	March 2025	Public
CSAT cliff at 31+ days	-167 pts	J.D. Power 2025 Study (same as above)	"Average overall customer satisfaction score for a claim completed within 10 days is 762... that score falls 167 points to 595 when repairs take more than 31 days."	March 2025	Public

<b>Leakage benchmark (framing for 2%)</b>	<b>7–14% of spend</b> EY P&C Claims Transformation insights	"Leakage represents approximately 7% to 14% of carriers' total spend, based on latest claims quality assessments." We model ~1/3 of this as attributable to better first estimates. <a href="https://www.ey.com/en_us/insights/insurance/claims-litigation">https://www.ey.com/en_us/insights/insurance/claims-litigation</a>	2024	Public
<b>Leakage benchmark (alternate)</b>	<b>-5 ppt indemnity</b> McKinsey — Future of AI in insurance	"25–30% reduction in loss adjustment expenses and a 3–5 percentage point decrease in indemnity spend for carriers deploying AI-driven reserve modeling." <a href="https://www.mckinsey.com/industries/financial-services/our-insights/the-future-of-ai-in-the-insurance-industry">https://www.mckinsey.com/industries/financial-services/our-insights/the-future-of-ai-in-the-insurance-industry</a>	2020–24	Public
<b>LAE % of premium</b>	<b>10–12%</b> McKinsey Claims 2030	"LAE typically accounts for approximately 10 to 12 percent of premiums for personal lines carriers." <a href="https://www.mckinsey.com/industries/financial-services/our-insights/claims-2030-a-talent-strategy-for-the-future-of-insurance-claims">https://www.mckinsey.com/industries/financial-services/our-insights/claims-2030-a-talent-strategy-for-the-future-of-insurance-claims</a>	2021	Public
<b>Hail loss costs 2022→2023</b>	<b>+57.9%</b> LexisNexis Home Trends Report	"Hail loss costs increased 57.9 percent from 2022 to 2023... frequency up 53.6 percent... severity rising 2.8 percent." <a href="https://risk.lexisnexis.com/about-us/press-room/press-release/20241016-home-trends-report">https://risk.lexisnexis.com/about-us/press-room/press-release/20241016-home-trends-report</a>	Oct 2024	Public
<b>FastEstimate generation time</b>	<b>60 seconds</b> Seek Now — Adjusters page	"60 Second Estimates... Turn SeekNow inspection data into a draft estimate, available with every SeekNow inspection." <a href="https://seeknow.com/role/adjuster/">https://seeknow.com/role/adjuster/</a>	2026	Seek Now marketing
<b>Seek Now scale</b>	<b>inspections/day</b> Seek Now — company site	"3,000+ inspections completed daily · 1,000+ Seekers across the U.S. · 54M+ inspection data points captured annually · 150+ insurance carriers trust SeekNow."	2026	Seek Now marketing
<b>TX prompt-pay statute</b>	<b>18%/yr + fees</b> Texas Insurance Code Chapter 542	15 days acknowledge · 15 business days decide · 5 business days pay. Penalty: 18% per annum + attorney's fees. <a href="https://statutes.capitol.texas.gov/Docs/IN/pdf/IN.542.pdf">https://statutes.capitol.texas.gov/Docs/IN/pdf/IN.542.pdf</a>	Statute	Public
<b>LA prompt-pay statute</b>	<b>50% penalty</b> Louisiana R.S. 22:1892	14 days initiate · 30 days pay. Penalty: 50% damages or \$1,000 (greater) when arbitrary/capricious. <a href="https://legis.la.gov/Legis/Law.aspx?d=509041">https://legis.la.gov/Legis/Law.aspx?d=509041</a>	Statute	Public
<b>FL prompt-pay statute</b>	<b>60 days</b> Florida Stat. 627.70131 (post-SB 2A)	7 days acknowledge · 60 days pay or deny (was 90 before Dec 2022 reform). <a href="https://m.flsenate.gov/Statutes/627.70131">https://m.flsenate.gov/Statutes/627.70131</a>	Statute	Public
<b>CA claims settlement reg.</b>	<b>40 days</b> California 10 CCR § 2695.7	15 days acknowledge · 40 days accept/deny · 30 days pay after acceptance. <a href="https://www.law.cornell.edu/regulations/california/10-CCR-2695.7">https://www.law.cornell.edu/regulations/california/10-CCR-2695.7</a>	Regulation	Public

<b>CO bad-faith penalty</b>	<b>2x benefit + fees</b> Colorado C.R.S. §§ 10-3-1115 / 10-3-1116	Penalty for unreasonable delay/denial: 2x covered benefit + attorney's fees. <a href="https://codes.findlaw.com/co/title-10-insurance/co-rev-st-sect-10-3-1104/">https://codes.findlaw.com/co/title-10-insurance/co-rev-st-sect-10-3-1104/</a>	Statute	Public
<b>GA bad-faith penalty</b>	<b>50% of loss</b> Georgia O.C.G.A. § 33-4-6	Refusal to pay within 60 days in bad faith: up to 50% of loss (or \$5,000) + attorney's fees. <a href="https://codes.findlaw.com/ga/title-33-insurance/ga-code-sect-33-4-6/">https://codes.findlaw.com/ga/title-33-insurance/ga-code-sect-33-4-6/</a>	Statute	Public
<b>Manual estimate time</b>	<b>20–30 min</b> Seek Now internal benchmark	No public dataset publishes per-estimate authoring time. Adjuster forum consensus supports 20–40 min for wind/hail. Labeled as Seek Now internal.	Internal	Seek Now internal
<b>Supplemental rate</b>	<b>50% (default)</b> Seek Now internal — no public benchmark	LexisNexis, Verisk, Triple-I, and NAIC do not publish supplemental-request rates. Industry range 30–80% per PLRB session anecdotes. Carrier-editable field in calculator.	Internal	Seek Now internal
<b>Supplemental reduction %</b>	<b>20%</b> Seek Now internal estimate	Operational assumption that an accurate first estimate reduces downstream supplementals. Carrier-editable.	Internal	Seek Now internal
<b>Adjuster time per supplemental</b>	<b>1.5 hrs</b> Seek Now internal estimate	No public benchmark. Carrier-editable field.	Internal	Seek Now internal
<b>FastEstimate attach rate</b>	<b>50% (default)</b> Seek Now internal estimate	Unknown at launch. Modeled as carrier-editable input with Pilot (25%) / Moderate (50%) / Full (75%) presets on Scenarios tab.	Internal	Seek Now internal
<b>Cycle days saved</b>	<b>5 days</b> Seek Now internal estimate	Conservative. FastEstimate compresses desk-adjuster authoring — one of the largest remaining cycle-time segments after field inspection is already compressed by Seeker network.	Internal	Seek Now internal

## Methodology notes

- Benefit = (time savings) + (leakage reduction) + (supplemental handling reduction). Cost = estimate volume × \$45.
- Time savings uses BLS-benchmarked fully-loaded adjuster hourly rate, not company-specific. Carriers can override on Analyst Mode.
- Leakage reduction is set at 2% — deliberately below EY 7–14% total leakage and McKinsey 3–5 ppt indemnity benchmarks. Not all leakage is addressable by better first estimate; we model ~1/3.

- Cycle time savings (5 days) is Seek Now internal. The \$ value is shown as statutory penalty exposure avoided + CSAT impact, not baked into ROI math (to avoid double-counting).
- Supplemental rate and reduction % are Seek Now internal estimates because no public dataset benchmarks these. Labeled accordingly. Carriers should override with their own data.
- Model version: FastEstimate ROI Calculator v1.0. Last methodology review: April 2026.

# About FastEstimate

Workflow, scale, and how FastEstimate fits alongside existing tools and vendors

## Seek Now at a glance

<b>3,000+</b>	Inspections completed daily across all 50 states
<b>1,000+</b>	Seekers — gig field pros trained in structured inspection
<b>54M+</b>	Inspection data points captured annually
<b>150+</b>	Insurance carriers, including every top 10 P&C
<b>Under 48 hrs</b>	Typical inspection turnaround
<b>60 sec</b>	FastEstimate draft estimate generation time

Source: seeknow.com (company page + Adjusters page), April 2026.

## The FastEstimate workflow — what carriers actually buy

Step	Without FastEstimate	With FastEstimate
<b>1. Inspection complete</b>	Seeker finishes inspection, field data & photos sent to carrier.	Seeker finishes inspection. Field data auto-flows into FastEstimate UI.
<b>2. Estimate draft</b>	Desk adjuster opens Xactimate cold. Builds sketch, scopes damages, applies pricing from scratch. ~25 minutes.	FastEstimate produces a clickable draft estimate in under 60 seconds. Adjuster reviews in FastEstimate UI.
<b>3. Transfer to system of record</b>	Adjuster manually enters or finalizes estimate in Xactimate.	One-click extract from FastEstimate into Xactimate. Adjuster makes final adjustments in Xactimate. ~3 minutes.

<b>4. Total time</b>	20–30 minutes authoring + review.	Under 5 minutes end-to-end.
<b>5. Accuracy characteristics</b>	Variability across adjusters — best ones are fast + accurate; others slower + more error-prone.	Draft reflects Seek Now's best-practice estimate pattern across 54M+ data points. Adjuster keeps full control before system of record.

## How FastEstimate fits with existing tools

<b>Tool / approach</b>	<b>Role in the workflow</b>	<b>Relationship to FastEstimate</b>
<b>Xactimate (carrier system of record)</b>	Industry-standard estimating platform where adjusters finalize and publish estimates.	FastEstimate produces a draft that extracts into Xactimate with one click. Xactimate remains the system of record; FastEstimate eliminates only the cold-start authoring step.
<b>EagleView measurement reports</b>	Aerial roof and property measurements delivered to the adjuster.	FastEstimate consumes EagleView measurement inputs and produces the draft estimate. EagleView is Seek Now's preferred measurement partner — complementary, not competitive.
<b>AI estimate tools embedded in Xactimate</b>	Computer vision estimates generated from homeowner- or contractor-submitted photos.	FastEstimate uses a trained Seeker's 150+ structured field data points rather than homeowner photos. Different input quality drives different estimate accuracy; both can coexist in a carrier's stack.
<b>Desk adjuster writing estimates manually</b>	Adjuster opens Xactimate cold and builds the estimate from the inspection report.	FastEstimate replaces only the manual authoring stage. Adjuster keeps Xactimate and keeps final control of the estimate before it's published.
<b>Outsourced estimate-writing services</b>	Third-party estimate writers with 24–48 hour turnaround.	FastEstimate generates drafts in under 60 seconds and stays inside the carrier's adjuster workflow rather than handing estimates to a third-party service.