GALLAUER

CLAIMS GROUP

LLC

PROFESSIONAL ESTIMATING & DOCUMENTATION PORTFOLIO

PROPERTY LOSS ESTIMATING • SCOPE ANALYSIS • SUPPLEMENTS

PERSONAL PROPERTY INVENTORY

Supporting Public Adjusters, Attorneys, Contractors
& Property Professionals

SELECTED WORK • CASE STUDIES • ESTIMATE COMPARISONS

KYLE GALLAUER

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WHO I AM + WHAT I DO

Construction, restoration and claim-side experience translated into clear, organized estimating and documentation work product.

WHO I AM

KYLE GALLAUER

Founder | Property Loss Estimator

FLORIDA LICENSE #W763423

15+ YEARS | **CONSTRUCTION & RESTORATION BACKGROUND**

I bring 15 years of construction and restoration experience to every assignment. That background helps translate observed damage into practical repair methodology, sequencing, material requirements and accurate scope.

As founder of GCG and a Florida-licensed public adjuster, I support public adjusters, attorneys, contractors and property professionals with project-based estimating and documentation.

I translate site conditions, measurements, photographs and records into clear work product - addressing complete repair scope, quantities, material differences, code considerations and documentation gaps.

WHAT I DO

CORE DELIVERABLES

- **Detailed Xactimate Estimates**
- **In-person Inspections and scope development** & fully detailed Sketch
- **Estimate comparisons and= variance reporting**
- **Supplements with supporting= documentation**
- **Photo reports and loss= documentation**
- **Personal property inventories**

EARLY INVOLVEMENT PRODUCES BETTER WORK PRODUCT

Whenever practical, I prefer to inspect and prepare the estimate while loss conditions are fresh. Early engagement produces a cleaner scope, stronger photo documentation and fewer avoidable supplement issues later.

CLARITY • THOROUGHNESS • PROFESSIONAL PRESENTATION

SERVICES & CAPABILITIES

Scalable estimating, analysis and documentation support for file-specific assignments, large losses and ongoing production needs.

1 ESTIMATING

- Residential and commercial Xactimate estimates
- Room-by-room and trade-based scope development
- Large-loss reconstruction estimates
- Original estimates, revisions and scope updates

2 ESTIMATE ANALYSIS

- Carrier and contractor estimate review
- Scope reconciliation and variance reporting
- Quantity and measurement comparisons
- Repair-versus-replacement and material-equivalency analysis

3 DOCUMENTATION

- Annotated photo workbooks and damage narratives
- Estimate-to-photo and variance references
- Supporting code, permit and repair-chain exhibits
- Personal property inventories

4 CLAIM & LITIGATION SUPPORT

- Mediation-ready claim summaries
- Attorney and public adjuster work-product support
- Rebuttal exhibits and technical estimate consultation
- Organized electronic claim packages

TYPICAL DELIVERABLE PACKAGE

Xactimate estimate • trade recap • scope comparison matrix • variance report
annotated photo workbook • executive summary • supporting exhibits

REPRESENTATIVE LOSS TYPES

- Fire & smoke
- Water & plumbing
- Wind & hurricane
- Roof & exterior
- Flood & reconstruction
- Commercial / large loss

WHY FIRMS ENGAGE GCG

- Adds estimating capacity without expanding internal staff
- Organizes technical claim information for faster review
- Separates scope differences from pricing differences
- Creates consistent work product for negotiation

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ESTIMATING & DOCUMENTATION PROCESS

A structured workflow designed to establish the scope early, document the basis and deliver organized work product.

1 EARLY FILE REVIEW

Confirm the assignment, client objective, available records, requested deliverables and deadline. Engage early when possible, ideally before repairs begin or conditions materially change.

2 SITE INSPECTION (WHEN APPLICABLE)

Inspect the property in person to document damage, measurements, materials, construction features and repair methods. Capture organized photographs tied to the observed scope.

3 SCOPE & ESTIMATE DEVELOPMENT

Build a detailed, room-by-room Xactimate estimate from observed and documented conditions. Evaluate quantities, trade sequencing, repair methods, material differences and available supporting records.

4 DELIVERY & SUPPORT

Deliver the estimate, reports and included source files in an organized electronic package. Address questions and update, revise or reconcile documented scope only as the assignment requires.

ENGAGEMENT OPTIONS

- Single-file assignments
- Overflow estimating support
- Large-loss project engagements
- Ongoing monthly production capacity

COMMON ASSIGNMENT INPUTS

- Existing estimates, photographs and measurements
- Invoices, proposals and supporting cost records
- Expert reports, plans, permits and relevant exhibits
- Client instructions, assignment scope and deadline

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ESTIMATE COMPARISON & VARIANCE ANALYSIS

Anonymized residential flood comparison showing how documented scope differences changed the estimate and recovery.

$131,247.12	$264,895.91	+$133,648.79	+101.8%
ORIGINAL BUILDING RCV	SUPPLEMENTED BUILDING RCV	DOCUMENTED RCV VARIANCE	RCV INCREASE

ORIGINAL CARRIER BUILDING ESTIMATE

Line-item total	$109,407.01
Building RCV	$131,247.12
Net after depreciation	$129,247.12

$134,081.05
INITIAL ADJUSTMENT

SUPPLEMENTED BUILDING ESTIMATE

Line-item total	$221,955.88
Building RCV	$264,895.91
Net building claim	$250,000.00

$250,000
BUILDING POLICY LIMIT

SELECTED BUILDING SCOPE DRIVERS

REPLACEMENT COST VALUE

SCOPE CATEGORY	ORIGINAL	SUPPLEMENTED	VARIANCE
INTERIOR LATH & PLASTER	$0.00	$20,397.44	+$20,397.44
WOOD FLOORING	$19,394.97	$39,739.05	+$20,344.08
CABINETRY	$19,822.51	$39,633.40	+$19,810.89
TILE	$229.14	$14,680.10	+$14,450.96
APPLIANCES - BUILDING	$6,407.55	$19,540.49	+$13,132.94
PLUMBING	$949.81	$8,743.31	+$7,793.50

Selected categories only; they do not sum to the total variance. Figures are from the original and supplemented building estimates.

HOW THE SUPPLEMENT CLOSED THE GAP

- Reconciled measured room quantities, flood-cut conditions and removal requirements against the carrier scope.
- Added omitted finish systems and replacement components, including lath/plaster, tile, cabinetry, appliances and plumbing.
- Documented associated work, reconstruction sequencing, taxes and overhead/profit needed to restore the property.

DOCUMENTED OUTCOME

$250,000
BUILDING POLICY LIMIT

$139,777.82 RCV
SEPARATE CONTENTS INVENTORY

Supported the $100,000 contents limit

CATASTROPHE & COMPLEX-LOSS EXPERIENCE

Fifteen years of estimating, construction and restoration experience= applied to catastrophe deployments, large multi-building assignments and complex property losses.

15 YEARS	2,000+	12 EVENTS	RESIDENTIAL +
CONSTRUCTION + RESTORATION	CLAIM ESTIMATES PREPARED	NAMED CATASTROPHES	COMMERCIAL LOSS EXPERIENCE

MULTI-BUILDING & COMMERCIAL

- 282-building country-club assignment following Hurricane Irma
- 46-building residential-community Hurricane Ian supplement
- Commercial hurricane-loss assignments for multiple beachfront resorts
- High-rise water losses involving burst fire-protection systems

TECHNICAL & DISPUTED LOSSES

- Complex residential and commercial fire-and-smoke estimates
- NFIP flood reconstruction, contents and policy-limit documentation
- Denied roof-collapse water loss: cause, scope and estimate support
- Estimate comparisons, supplements, mediation and litigation support

NAMED CATASTROPHE ASSIGNMENTS

2012 - 2013

2012 **WALDO CANYON FIRE**
Colorado

2012 **HURRICANE SANDY**
New York

2013 **BLACK FOREST FIRE**
Colorado

2013 **MOORE TORNADO**
Oklahoma

2016 - 2018

2016 **HURRICANE MATTHEW**
Florida / Southeast

2016 **HURRICANE HERMINE**
Florida

2017 **HURRICANE HARVEY**
Texas / Gulf Coast

2017 **HURRICANE IRMA**
Florida

2018 **HURRICANE MICHAEL**
Florida

2022 - 2024

2022 **HURRICANE IAN**
Florida

2024 **HURRICANE HELENE**
Florida

2024 **HURRICANE MILTON**
Florida

FIRE & SMOKE | FLOOD & WATER
WIND & HAIL | COLLAPSE

Experience reflects assignments completed throughout Kyle Gallauer's estimating and construction-restoration career; representative projects are summarized to protect prior-company and client identities.

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COMMERCIAL LOSS EXPERIENCE AT SCALE

Large commercial and multi-building estimating across hurricane, water, fire, flood, roof and collapse assignments.
Detailed scope supported by organized photo documentation.

276	$32M+ RCV	52 STORIES	134,600 SF
BUILDINGS IRMA COMMUNITY	SELECTED COMMERCIAL ESTIMATES	HIGH-RISE WATER LOSS	CAMPUS ROOF SCOPE

REPRESENTATIVE COMMERCIAL ASSIGNMENTS

DOCUMENTED ESTIMATE WORK PRODUCT

$12.78M RCV | MULTI-BUILDING COMMUNITY

HURRICANE | Seven villa sections + recreation facilities

2,684 pages | 27,605 numbered line items

$9.85M RCV | THREE-BUILDING CONDOMINIUM

HURRICANE | 82 units across three five-level buildings

398 estimate pages across the assignment

$5.46M RCV | BEACHFRONT RESORT

HURRICANE IRMA | Nine stories + 85 units

573-page reconstruction estimate

$1.51M RCV | 52-STORY HIGH-RISE

WATER LOSS | Scope extending across Levels 1-52

212 pages | 1,193 numbered line items

REPRESENTATIVE PROPERTIES & DOCUMENTATION

COMMERCIAL | REMOTE ACCESS | BEACHFRONT

REPORTING THAT CONNECTS LOSS CONDITIONS TO SCOPE

- Reported / observed origin
- Damage path and affected areas
- Building / floor / unit / room
- Photos corresponding to repair scope

CONDOMINIUM
Multi-building scope

REMOTE ISLAND
Access + logistics

BEACHFRONT RESORT
Hurricane scope

COMMERCIAL CAUSE-OF-LOSS EXPERIENCE

HURRICANE & WIND | WATER & FLOOD | FIRE & SMOKE | ROOF & EXTERIOR | COLLAPSE

Representative estimate RCV reflects prepared estimates, not settlements or recoveries.
Experience includes assignments completed throughout Kyle Gallauer's career; project identities are summarized to protect prior-company and client confidentiality.
Named-catastrophe deployments include 12 events from 2012 through 2024.

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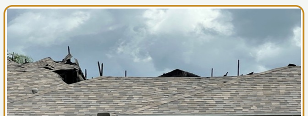
RESIDENTIAL EXPERIENCE

REPRESENTATIVE RESIDENTIAL LOSSES

Two representative assignments showing complete reconstruction estimating, supplemental scope and organized loss documentation.

FIRE & SMOKE | COMPREHENSIVE RECONSTRUCTION ESTIMATE


SEVERE ROOF + TRUSS DAMAGE


ROOF DAMAGE


DOCUMENTED FLOOR PLAN

VERIFIED CLAIM RESULT

$851,255.90

TOTAL DOCUMENTED RCV

$842,340

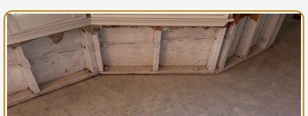
COVERAGE A + B LIMITS PAID

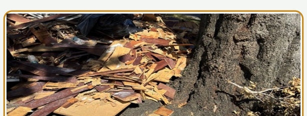
- Room-by-room, trade-based Xactimate scope
- Roof/truss, envelope, MEP and finish systems

3,422 SF | 67 PAGES | 955 LINE ITEMS

FLOOD & WATER | SUPPLEMENTAL BUILDING SCOPE + CONTENTS


FIELD MEASUREMENTS + FLOOD DAMAGE


FLOOD-CUT INTERIOR


REMOVED MATERIALS

POLICY-LIMIT RESULT

$134,081.05

INITIAL CARRIER ADJUSTMENT

$350,000

BUILDING + CONTENTS POLICY LIMITS

+$215,918.95

ADDITIONAL RECOVERY

$139,777.82 RCV CONTENTS INVENTORY

RESIDENTIAL LOSS SUPPORT

COMPLETE ESTIMATES | SUPPLEMENTS & VARIANCE | PHOTO DOCUMENTATION | CONTENTS

Client, property, claim and carrier identifiers withheld for confidentiality.

Figures reflect documented estimates and payment information; results are not guarantees of future outcomes.

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RESPONSIVE SERVICE. DIRECT CONTACT.

Responsive estimating and documentation support for public adjusters, attorneys, contractors and property professionals.

2,000+ CLAIM ESTIMATES PREPARED | 15 YEARS CONSTRUCTION & RESTORATION

SAME-DAY ESTIMATE CHANGES

Minor changes to completed estimates can generally be returned the same business day. Expedited service is available.

TYPICAL TURNAROUND TIMES

LIMITED SCOPE	STANDARD RESIDENTIAL	COMPLEX ASSIGNMENT
1	2-3	7
BUSINESS DAY	BUSINESS DAYS	BUSINESS DAYS
Roof, exterior or limited-scope estimate	Standard residential estimate	Fire, commercial, multi-building or litigation

Complex timelines are confirmed after file review. Turnaround begins upon receipt of a complete file and may vary with assignment complexity.

START A CONVERSATION

LET'S DISCUSS YOUR NEXT FILE

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SUBMIT FILES | submissions@gcgestimates.com

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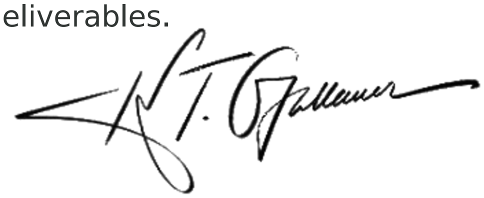
A PERSONAL COMMITMENT

CLEAR WORK.
DIRECT SUPPORT.

Every assignment is approached with the same objective: provide clear, well-supported estimating and documentation that makes complex claim information easier to review, reconcile and present.

I welcome the opportunity to discuss your next assignment and confirm the appropriate scope, turnaround and deliverables.



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START AN ASSIGNMENT

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PUBLIC ADJUSTERS | ATTORNEYS

CONTRACTORS | PROPERTY PROFESSIONALS

PROPERTY LOSS ESTIMATING | SCOPE ANALYSIS | SUPPLEMENTS