

STANDARD OPERATING PROCEDURE

Trueline Material Pricing Program

Material fulfillment brand of Accuserve Solutions, Inc.

Flooring + Paint + Drywall & Insulation + Roofing Accessories & Gutters + Siding Accessories

Applies To	Effective Date	Last Updated	Systems Used
ACIA, MEEMIC, Carolinas, ACICF	August 27, 2026	August 21, 2026	Xactimate (XM8)

Updates Since Prior Version

- Explanation of whether Trueline pricing can exceed Xactimate pricing — confirmed structurally impossible and data-verified (see Section 3).
- Xactimate workflow for the new categories — confirmed identical to Flooring/Paint; differences are cosmetic only.
- Combined single job aid for Flooring, Paint, Drywall & Insulation, Roofing, and Siding from Trueline
- Accuserve/Trueline relationship — clarified as a brand, not a full company rebrand (see Section 2.1).
- F9 / line-item note wording — finalized and confirmed as: "For fulfillment, call (877) 223-5496 or visit TruelineMSP.com." This applies to Trueline products only — it does not apply to ITEL, which remains phone-number-only (see Section 5).

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1. Purpose & Overview

This Standard Operating Procedure establishes guidelines for Auto Club Group (ACIA, MEEMIC, and Caro) and ACICF adjusters when applying the Trueline Material Pricing Program. Trueline provides market-based, guaranteed material pricing that integrates directly into the Xactimate estimate drafting workflow, currently spanning five program categories: **Flooring, Paint, Drywall & Insulation, Roofing (including gutters), and Siding Accessories.**

This version combines what were previously separate Flooring and Paint program materials into a single SOP covering all five categories. The claim-handling process is identical across categories — write the estimate, then apply third-party pricing to the eligible Trueline line items — so a single combined document replaces the prior category-specific approach.

Key Benefit: Trueline leverages national supplier partnerships to guarantee materials at the quoted price, including delivery, at no additional shipping cost. Contractors are not required to purchase through Trueline, minimizing program friction while helping ensure the carrier meets its indemnification obligations.

2. Program Overview

2.1 What Is Trueline?

Trueline is the material fulfillment brand of Accuserve Solutions, Inc. — it is not a separate company and not a full corporate rebrand. Accuserve operates three branches: a repairs branch, a water mitigation branch, and a material fulfillment branch, which is branded Trueline. Adjusters, contractors, and members will interact with representatives who identify themselves as Trueline when calling for fulfillment support, even though the underlying contracting entity remains Accuserve Solutions, Inc.

Trueline integrates with Xactimate to provide real-time, guaranteed material pricing. For Flooring, this operates similarly to the ITEL flooring pricing program adjusters are already familiar with — see Section 6 for how Trueline and ITEL programs relate to one another across categories.

2.2 Program Components

Category	Coverage	Approx. Xactimate Line Items
Flooring	Carpet, tile, hardwood, vinyl, laminate, and related flooring materials and accessories	600+
Paint	Interior/exterior latex and oil-based paints, sealers, primers, and finishes	200+
Drywall & Insulation	Gypsum board, joint compound, tape, corner bead, and batt/blown/rigid insulation types	240+
Roofing (incl. Gutters)	Roofing accessories — flashing, ridge cap, roof vents, nails, membrane/tile roofing, and gutters/downspouts	240+
Siding Accessories	Vinyl and insulated vinyl siding accessories — starter strip, trim, corner pieces, J-blocks	60+

Per Trueline, these five categories together cover over 80% of typical industry material spend.

2.3 Important Scope Note — Roofing & Siding Cover Accessories Only

Read Carefully

Trueline's Roofing and Siding Accessories programs do NOT include the primary roofing or siding material itself. Trueline Roofing covers accessories only (flashing, ridge cap, roof vents, nails, membrane/tile roofing types, and gutters). Trueline Siding Accessories covers only trim, starter strip, corner pieces, and J-blocks — not the vinyl siding panels themselves.

Asphalt shingles and vinyl siding panels continue to be priced through the existing **ITEL Asphalt Shingle Pricing (ASP)** and **ITEL Vinyl Siding Pricing (VSP)** programs, unchanged from current practice. On a roofing or siding claim, adjusters should expect to apply both ITEL pricing (for the shingles/siding panels) and Trueline pricing (for the accessories) where applicable — see Section 6 for details.

2.4 Key Program Features

- **Market-based, guaranteed pricing:** Trueline leverages national supplier partnerships to guarantee materials at the estimated price, including delivery, at no additional shipping cost.
- **Contractor choice is preserved:** Contractors are not required to purchase materials through Trueline. Contact information and pricing details are included on the estimate so contractors may source materials from their preferred vendor.
- **Billing handled automatically:** Billing for the service is processed on the back end. No additional work is required from adjusters.
- **F9 note generated:** A note is automatically added to the estimate for each eligible line item when third-party pricing is requested (see Section 5).
- **Pricing honored through supplements:** Trueline will honor previously provided pricing if the order is placed within 60 days of the initial estimate, even if a supplement or price list update occurs in the meantime.
- **Self-service ordering:** Members and contractors can request materials directly through truelinemsp.com without going through the adjuster.

3. Trueline Pricing Methodology — Why Pricing May Look Higher Than Expected

Trueline pricing is always formula-based: it is calculated as the *current* Xactimate price for a component, minus a fixed category discount percentage. It is never a flat rate. Because of this, Trueline pricing cannot logically exceed the current Xactimate price for the same component — the discount is applied directly to that current price.

Why Trueline pricing can still appear higher than an old estimate

If an adjuster compares Trueline's price to an older number already sitting in the estimate, the comparison can look wrong even though nothing is actually wrong. This happens because Trueline always returns a discount off the *current* Xactimate price list, not the price list in effect when the estimate was originally written. For example:

Example:

- An estimate is originally written in 2025 with a line item priced at \$100 (2025 Xactimate price list).
- A supplement is requested in 2026. The current Xactimate price list now prices that same item at \$120.
- Trueline returns its price based on the current \$120 Xactimate price, discounted by its category percentage — for example, \$110.
- \$110 looks higher than the original \$100 on the estimate, but it is still lower than the current \$120 Xactimate price — Trueline is still saving money versus current pricing.

If a Trueline price appears higher than a number already on the estimate, check whether that number reflects an older price list version before assuming an error. Trueline pricing should always be lower than the **current** Xactimate price for the same component.

If an adjuster believes they have a genuine example of Trueline pricing exceeding current Xactimate pricing, please collect the claim number and line item detail and forward to your manager for additional review, rather than overriding or disputing the price directly on the estimate.

4. Adjuster Workflow

The Trueline integration appears automatically within the Xactimate estimate finalization process when applicable line items from any of the five categories are present. All eligible categories on a claim are requested together in a single dialog.

Step 1 — Write the Estimate

Build the estimate in Xactimate as normal, in accordance with standard estimating guidelines. The Trueline integration will be triggered when eligible line items from any covered category are included.

Step 2 — Click "Inspect" in the Complete Tab

When the estimate is ready to be finalized, navigate to the Complete tab and click the Inspect button. This confirms all required information has been included.

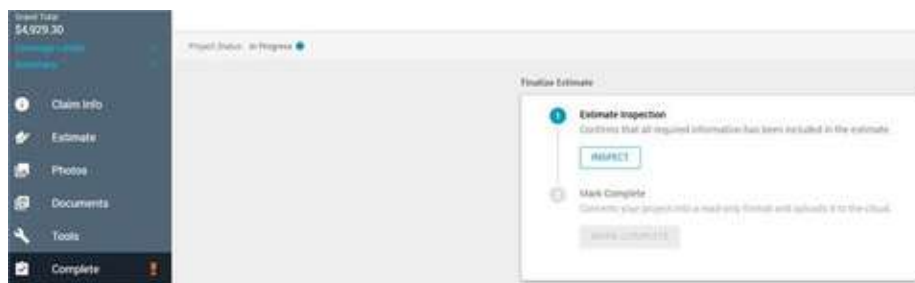


Figure 1: Finalize Estimate panel — click INSPECT to begin

Step 3 — Request Third-Party Pricing

The Required Information dialog will open. Eligible items are grouped by category (e.g., "Trueline - Drywall and Insulation," "Trueline - Flooring," "Trueline - Paint"). Verify the applicable items are checked across all listed categories, then click REQUEST to submit pricing for everything at once.

Instructions:

Some third-party pricing data is missing from these item components. You can request the latest pricing data for the following components.

Rule Group: Omissions

Room: Estimate Wide

Request third-party pricing

In partnership with our associated third-party vendors, you can request the latest pricing data for the following components.

Trueline - Drywall and Insulation

☒	Code	Description	Unit	Unit Price	Request
☒	DRY1/2	Gypsum board, 1/2"	SF	\$0.55	Available
☒	DRYCBAD	Metal corner bead	LF	\$0.55	Available
☒	DRYMUD	Drywall joint compound - 50 lb box	BX	\$15.80	Available
☒	DRYSCREW	Drywall screws - grabber - (based on 25 lb)	LB	\$3.88	Available
☒	DRYTAPE	Joint tape - 500' roll	RL	\$8.21	Available

Trueline - Flooring

☒	Code	Description	Unit	Unit Price	Request
☒	FCCAV	Carpet - Allowance	SF	\$2.31	Available

Trueline - Paint

☒	Code	Description	Unit	Unit Price	Request
☒	PNTL	Latex paint	GL	\$60.05	Available

LEARN MORE

REQUEST

Figure 2: Request Third-Party Pricing dialog — eligible items grouped by category; all categories can be requested together

Step 4 — Automatic Line-Item Notes & Billing

Once submitted, a note is automatically added to the estimate for each eligible line item (see Section 5 for the current format). Billing is handled on the back end — no additional action is required by the adjuster.

	QUANTITY	UNIT	TAX	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Seal/prime (1 coat) then paint (1 coat) the walls									
	536.00 SF	1.43	6.43	772.91	0/15 yrs	Avg.	0%	(0.00)	772.91
The Trueline - Paint allowance for PNTL is \$46.21. For fulfillment, call (877) 223-5496.									
2. Remove Carpet									
	320.00 SF	0.36	0.00	115.20	0/10 yrs	Avg.	NA	(0.00)	115.20
3. Carpet									
	368.00 SF	3.42	54.98	1,313.54	0/10 yrs	Avg.	0%	(0.00)	1,313.54
The Trueline - Flooring allowance for FCCAV is \$2.43. For fulfillment, call (877) 223-5496.									
4. R&R 1/2" drywall - hung, taped, floated, ready for paint									
	536.00 SF	3.71	19.30	2,007.86	0/150 yrs	Avg.	0%	(0.00)	2,007.86
The Trueline - Drywall and Insulation allowance for DRYTAPE is \$6.85. For fulfillment, call (877) 223-5496.									
The Trueline - Drywall and Insulation allowance for DRYSCREW is \$2.74. For fulfillment, call (877) 223-5496.									
The Trueline - Drywall and Insulation allowance for DRYMUD is \$15.12. For fulfillment, call (877) 223-5496.									
The Trueline - Drywall and Insulation allowance for DRYCBAD is \$0.47. For fulfillment, call (877) 223-5496.									
The Trueline - Drywall and Insulation allowance for DRY1/2 is \$0.42. For fulfillment, call (877) 223-5496.									

Figure 3: Example line-item notes (screenshot predates the website addition — see Section 5 for current wording)

5. Line-Item Notes (Current Process)

Trueline pricing generates one note per eligible line item. Prior versions of this note included pricing-source tokens that have since been removed. The finalized note format is:

"For fulfillment, call (877) 223-5496 or visit TruelineMSP.com."

Both the phone number and website in the above F9 note applies to Trueline products. The website above does not apply to ITEL – ITEL-related fulfillment notes remain phone-number-only (see Section 6.2).

6. ITEL Programs — Continued Use Alongside Trueline

6.1 ITEL Flooring Pricing — Dispute Use Only

ITEL also offers a flooring pricing program. Trueline Flooring is the default for all flooring estimates. ITEL flooring pricing is reserved exclusively for active disputes over flooring quality or material identification that Trueline cannot resolve — this is unchanged from prior practice.

6.2 ITEL Asphalt Shingle Pricing (ASP) & ITEL Vinyl Siding Pricing (VSP) — Still Required

As noted in Section 2.3, Trueline's Roofing and Siding Accessories programs cover accessories only, not the primary shingle or siding panel materials. On applicable claims, adjusters continue to apply ITEL ASP for asphalt shingles and ITEL VSP for vinyl siding panels exactly as they do today, **in addition to** Trueline pricing for the accessory components. These are separate, complementary programs — not alternatives to one another.

7. Program Application & Opt-Out Guidelines

7.1 Standard Application

The Trueline pricing program should be applied on all claims where eligible line items from any of the five categories are included in the Xactimate estimate, unless one of the opt-out criteria below is met.

7.2 Approved Opt-Out Criteria

- **Small repairs** — The scope involves minor, isolated repair work where a full pricing request is not warranted.
- **Ultra-rare or highly specialized materials** — The materials involved cannot be adequately described using a standard Xactimate (XM8) line item (e.g., custom or heritage materials with no equivalent code).
- **Extremely remote locations** — The claim location has no local fulfillment provider and the proposed delivery timeframe would not be reasonable given the circumstances of the loss.

Important: Opt-out should be the exception, not the rule. If none of the above criteria apply, the adjuster must submit the Trueline pricing request before finalizing the estimate.

7.3 How to Opt-Out in Xactimate

1. In the Required Information dialog, locate the "Missing available third-party pricing" item.
2. Toggle the Bypassed switch to the ON position (turns blue).
3. In the "Reason for bypass" text field, enter a clear explanation for the opt-out. Examples: "Small repair", "Specialty material / no XM8 code available", or "Remote location".
4. Click Finish to complete the estimate.

The screenshot shows the 'Required Information' dialog box in Xactimate. The title bar says 'Required Information'. Below the title bar, there is a message: 'The following required fields and/or inspection results were found in the estimate. Please enter all required fields, and address all inspection results. Inspection results can be addressed by modifying the associated items or by entering a by-pass note. The by-pass note describes the reason for the irregularity.'

On the left side, there is a list of items with checkboxes. The first item, 'Missing available third-party pricing', is checked and highlighted with a red box. Below it are other items: 'Reset Light Fixtures', 'Reset Light Fixtures', 'Rewire/Rough Plumbing', 'Seal & Paint', and 'Wall Covering', all with checkboxes.

On the right side, there is a section titled 'Request third-party pricing'. It contains instructions: 'Some third-party pricing data is missing from these item components. You can request the latest pricing data for the following components.' Below this, there are two tables. The first table is titled 'ITEL Asphalt Shingle Pricing (ASP)' and has columns: Code, Description, Unit, Unit Price, and Request. It contains one row: 'RFG240 Composition shingles - 25 year - 3 tab' with unit 'SQ' and unit price '\$105.43'. The 'Request' column says 'Available'. The second table is titled 'ITEL Vinyl Siding Pricing (VSP)' and has columns: Code, Description, Unit, Unit Price, and Request. It contains one row: 'SDGVNVL Siding - vinyl' with unit 'SF' and unit price '\$1.20'. The 'Request' column says 'Available'.

Below the tables, there is a 'LEARN MORE' link and a 'REQUEST' button. At the bottom, there is a 'Bypassed' toggle switch, which is turned ON (blue) and highlighted with a red box. Below the toggle is a text field labeled 'Reason for bypass' with the placeholder text 'Please draft reason for opt-out here. (i.e. repair / specialty material / remote location)'. This text field is also highlighted with a red box. At the bottom left are 'Previous' and 'Next' buttons, and at the bottom right is a 'Finish' button.

Figure 4: Opt-out — toggle Bypassed ON and enter reason before clicking Finish

8. Contractor & Member Guidance

IMPORTANT: Materials are available at the estimated price through Trueline — however, contractors are NOT required to purchase through the program. Contractor choice is fully preserved. This point must be communicated clearly to minimize friction.

- Contractors may choose to purchase materials through their preferred vendor. Contact information and additional pricing details are included directly on the estimate.
- If the contractor's supplier charges a higher price for the same materials, no additional consideration or change to the material pricing in the estimate is warranted, because those materials can be sourced at the lower price through Trueline.
- Members who intend to complete repairs themselves (without a contractor) can contact Trueline directly to receive the same level of detail and service provided to contractors, including material sourcing and delivery coordination.
- There is no shipping or delivery cost through the Trueline program; lead times are consistent with other national material suppliers.
- Trueline pricing is honored for 60 days from the initial estimate, even if a supplement or price list update occurs during that window.
- Members and contractors can also request materials directly online at TruelineMSP.com — this website is included in the line-item note for Trueline products (see Section 5).

Current Trueline contact information:

- Website for Ordering: truelinemsp.com
- Email for Questions: info@truelinemsp.com
- Phone Number for Ordering/Questions: (877) 223-5496

9. Quick One-Page Reference Summary

Topic	Guidance
When to apply	Apply on all claims with eligible Flooring, Paint, Drywall & Insulation, Roofing, or Siding Accessory line items (default)
When to opt-out	Small repairs; ultra-rare/specialty materials; extremely remote areas with no local fulfillment
Roofing/Siding scope	Trueline covers accessories only — shingles and siding panels still use ITEL ASP/VSP (Section 2.3, 6.2)
ITEL flooring pricing	Reserved for flooring quality/identification disputes only
Pricing appears higher?	Check whether the compared number reflects an old price list version before assuming an error (Section 3)
Opt-out process	Toggle Bypassed ON in Xactimate; enter reason in the bypass field; click Finish
Contractor obligation	Contractors are NOT required to purchase through Trueline — choice is preserved
Billing	Handled automatically on the back end — no extra adjuster action
Line-item notes	One note per eligible line item: "For fulfillment, call (877) 223-5496 or visit TruelineMSP.com" (Trueline products only — not ITEL)
Pricing validity	Honored for orders placed within 60 days of the initial estimate
Shipping cost	None
Disputes / questions	Direct member or contractor to Trueline contact info on the estimate