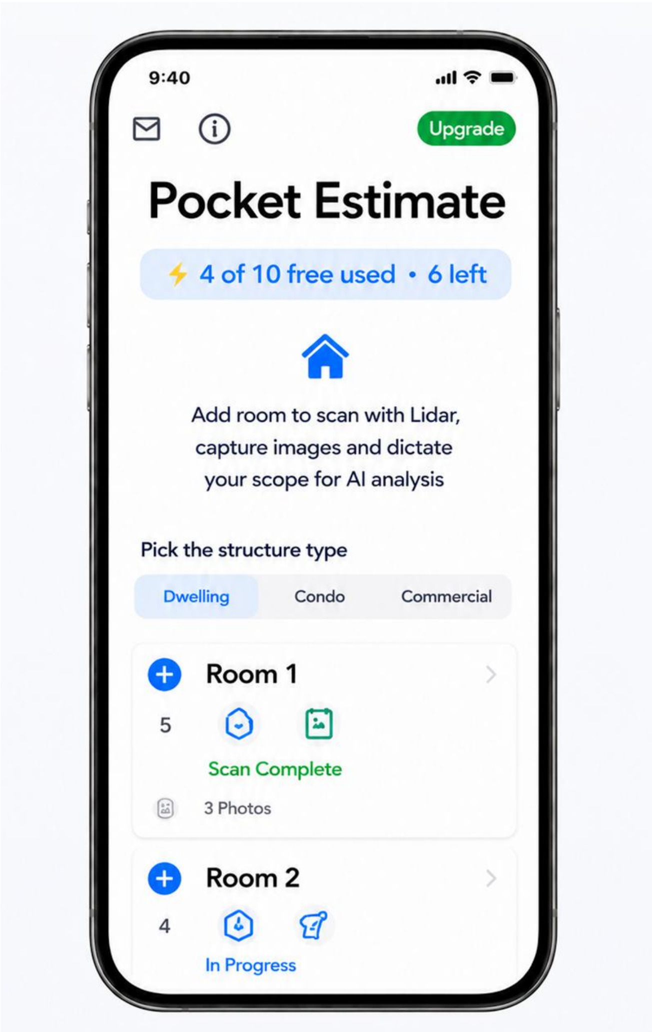
Pocket Estimate

User Support Guide
AI-Powered Property Damage Assessment



Developer	FINNSMedia / Finn Nicolaro

Industry Experience	35+ Years in Insurance Adjusting
Platform	iOS (iPhone with LiDAR)
Support Contact	finn@finnsmedia.com
Version	1.0 | June 2026

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1 Overview & Key Features

Pocket Estimate is an AI-powered property damage assessment app for iPhone, built by a 35+ year insurance industry professional. It combines Apple LiDAR room scanning, photo documentation, voice dictation, and AI analysis to produce professional-grade damage exposure ranges and itemized estimates — in minutes, not hours.

LiDAR Room Scanning	Uses iPhone's built-in LiDAR sensor to capture precise room dimensions and spatial data.
Photo Documentation	Capture and annotate up to 10 images per room with arrows, circles, squares, and captions.
Voice Dictation	Hands-free scope entry — describe damage by speaking instead of typing.
AI Analysis	Anthropic-powered AI reviews your photos, scan data, and notes together to generate structured estimates.
Exposure Range	Generates a realistic Low-to-High cost exposure range for each coverage category.
Itemized Estimates	Produces a detailed line-item estimate by room with phase, operation, and cost breakdown.
Automatic Photo Sheets	Creates a professional visual documentation report organized by room.
Export & Share	Export as PDF or XLS. Share via email, Messages, or any iOS share destination.
Multi-Room Support	Add unlimited rooms per assessment. Each room scanned and documented independently.
Structure Types	Supports Dwelling, Condo, and Commercial property types.

Built by an Industry Expert: Every feature in Pocket Estimate reflects real-world insurance adjusting practice. The AI estimate engine is calibrated to field experience — not generic construction databases.

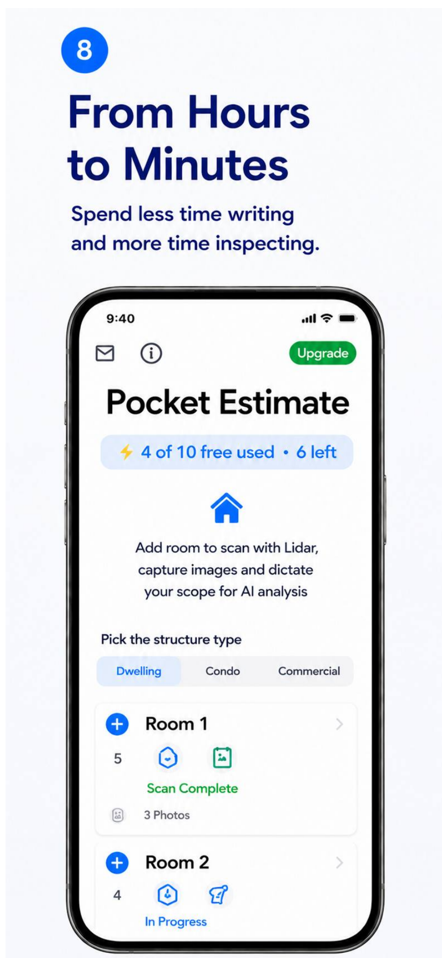
2 Getting Started

Requirements

Device	iPhone 12 Pro or later with LiDAR sensor (required for room scanning)
iOS Version	iOS 16.0 or later
Internet	Required for AI analysis. LiDAR scanning and photo capture work offline.
Subscription	5 free analyses included. Upgrade available for unlimited use.

First Launch

When you open Pocket Estimate for the first time, you will see the Home Screen showing your usage counter, structure type selector, and room list. The app tracks how many analyses you have used from your free allowance.



Home Screen — Pocket Estimate main dashboard

Selecting a Structure Type

Before adding rooms, select the structure type at the top of the home screen:

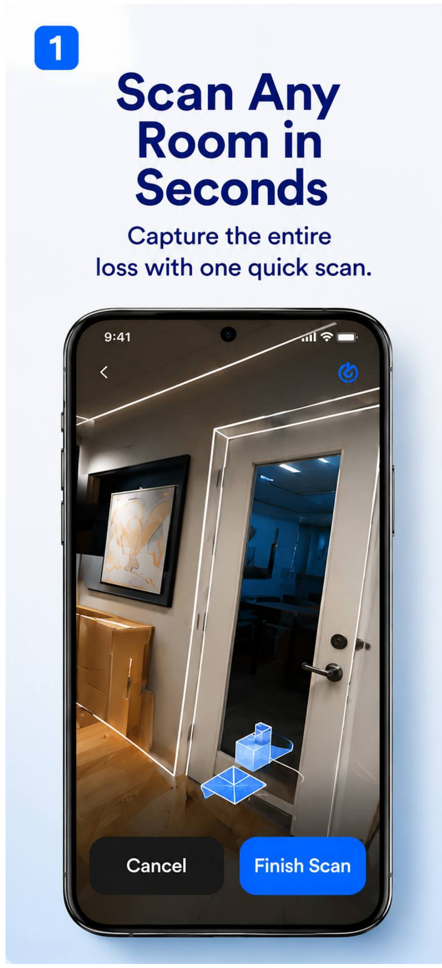
- **Dwelling** — Single-family residential properties
- **Condo** — Condominium units and common areas
- **Commercial** — Retail, office, industrial, and other commercial properties

Tip: Selecting the correct structure type helps the AI calibrate estimates to the appropriate labor rates, material costs, and scope items for that property class.

3 Step-by-Step Workflow

Pocket Estimate guides you through an 8-step workflow from room scan to shareable report. Each step builds on the last to give the AI maximum context for an accurate assessment.

3.1 Step 1 — Scan Any Room in Seconds



LiDAR room scan in progress — white lines trace room geometry

Tap **Add Room** from the tab bar, then tap the scan icon to launch the LiDAR scanner. Slowly pan your iPhone around the room. White outline lines will appear on walls, floors, ceilings, doors, and windows as the sensor maps the space.

- Move slowly and steadily for best results
- Cover all four walls, the ceiling, and the floor
- The 3D cube icon on screen confirms the scanner is actively detecting surfaces
- Tap **Finish Scan** when the room is fully mapped
- Tap **Cancel** to discard and start over

The LiDAR scan captures wall area, floor area, room dimensions, and object counts. This spatial data is sent to the AI along with your photos and notes to improve estimate accuracy.

3.2 Step 2 — Photograph Every Detail

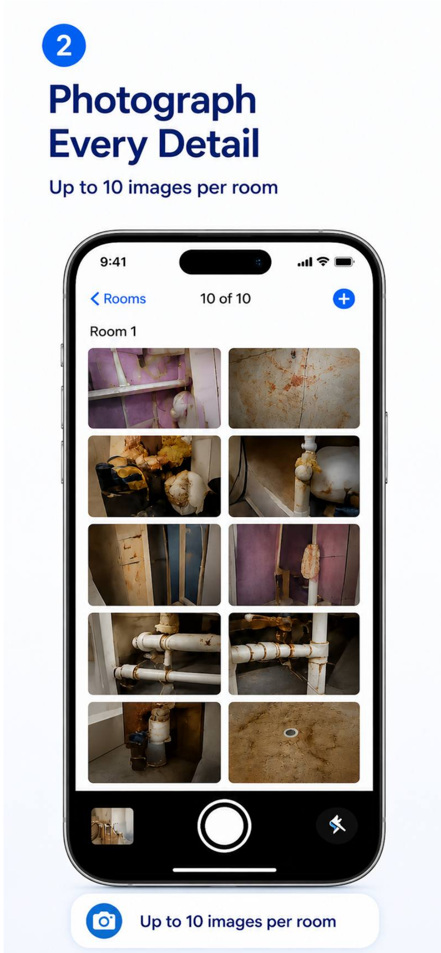


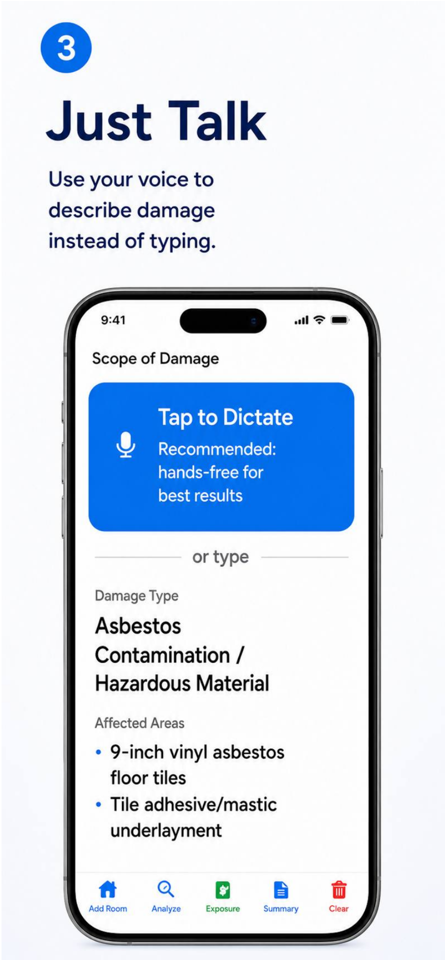
Photo grid — up to 10 images per room

After scanning, tap **Add Photo** to capture damage images. You can take up to 10 photos per room. The camera interface allows you to annotate each photo with arrows, circles, squares, and highlight markers.

- Capture wide shots showing overall room condition
- Add close-up photos of specific damage areas
- Use the annotation tools to highlight and label damage
- Add a written or spoken caption to each photo for context
- Photos appear in a grid — tap any to review or re-annotate

Annotation Tools: Arrow, Circle, Square, and Highlight are available in four colors (Red, Blue, Green, Yellow). Use Red for primary damage, Yellow for secondary concerns.

3.3 Step 3 — Just Talk



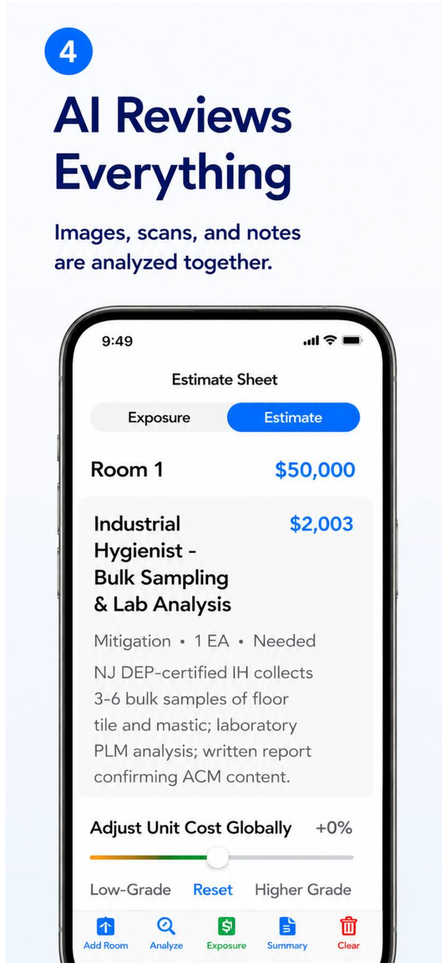
Scope of Damage — Tap to Dictate or type your notes

Under **Scope of Damage**, tap the blue **Tap to Dictate** button and speak your damage description hands-free. This is especially useful in the field where typing is impractical.

- Describe damage type, cause, extent, and affected materials
- Mention quantities, dimensions, and condition where known
- You can also type if preferred — tap 'or type' below the dictate button
- The AI uses your spoken notes alongside photos and scan data
- More detail in your description = more accurate AI output

Best Practice: Describe damage as you would on a field note — "Water intrusion through roof deck, approximately 200 SF of wet insulation, ceiling drywall sagging in northwest corner, secondary staining on east wall."

3.4 Step 4 — AI Reviews Everything



AI-generated Estimate Sheet with itemized line items

Tap **Analyze** from the tab bar. The AI processes all rooms simultaneously — combining your LiDAR scan data, annotated photos, and dictated scope notes into a structured damage assessment.

The Estimate Sheet displays results organized by room. Each line item includes the following columns:

- **Phase** — Mitigation, Repair, or Replacement
- **Operation** — the specific repair or remediation task (e.g. Industrial Hygienist – Bulk Sampling & Lab Analysis)
- **Details** — detailed scope narrative describing exactly what the operation covers
- **Qty** — quantity required (e.g. 1)
- **Unit** — unit of measure (EA, SF, LF, HR)
- **Unit Cost** — cost per unit (e.g. $2,003.00)
- **Total** — line item total cost

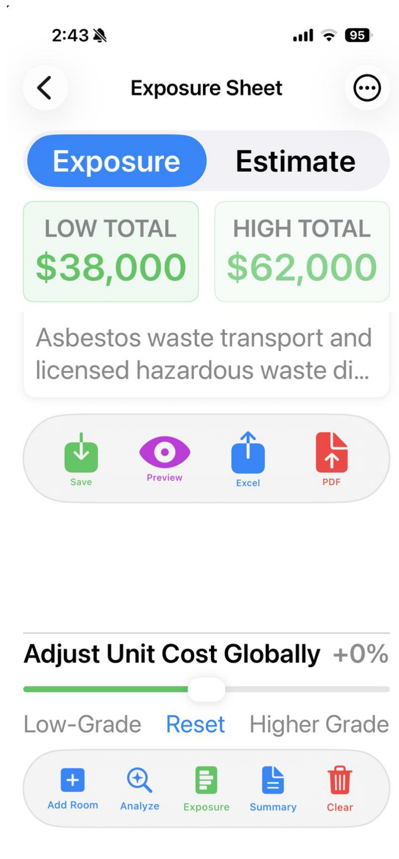
Adjusting Unit Costs

Use the **Adjust Unit Cost Globally** slider to shift all line item costs up or down by a percentage. Slide left toward Low-Grade for budget materials or competitive markets. Slide right toward Higher Grade for premium finishes or high-cost regions. Tap **Reset** to return to AI default values.

Export Banner

Scrolling down on the Exposure or Estimate screen reveals a rounded action banner with four one-tap options:

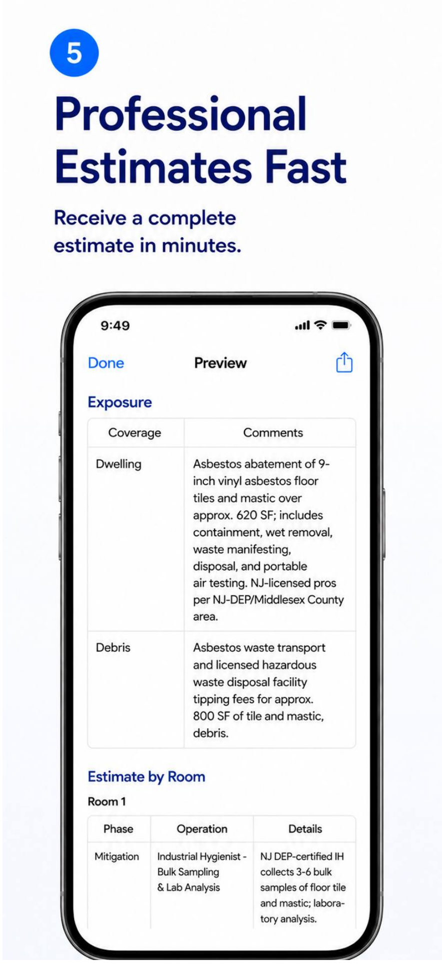
- **Save** (green) — saves your current assessment
- **Preview** (purple) — opens the full formatted report preview
- **Excel** (blue) — exports an editable XLS spreadsheet of your line-item estimate
- **PDF** (red) — generates and shares a professional PDF report



Save, Preview, Excel, and PDF — available by scrolling down on Exposure or Estimate

> *Tip: You don't need to navigate to the Summary tab to export. The banner gives you one-tap access to Save, Preview, Excel, and PDF directly from the Exposure or Estimate screen.*

3.5 Step 5 — Professional Estimates Fast



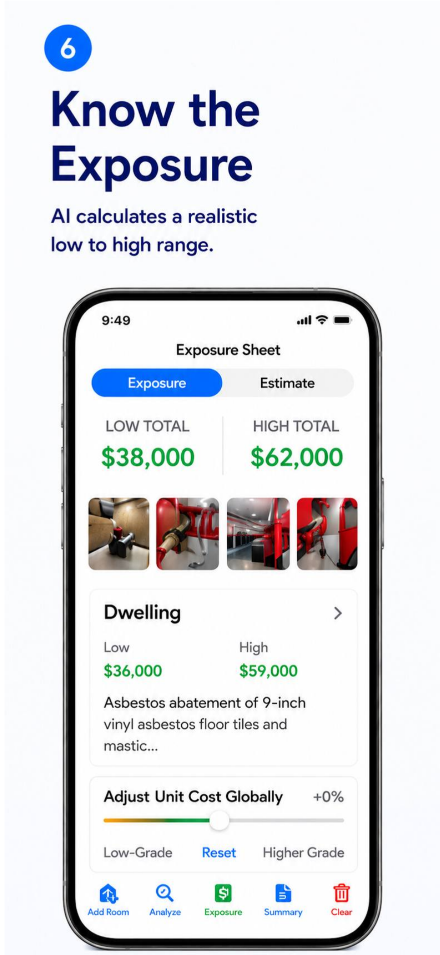
Preview screen — Exposure table and Estimate by Room

Tap **Summary** from the tab bar, then tap **Preview** to see a formatted report ready for export. The preview includes two sections:

- **Exposure Table** — organized by coverage type (Dwelling, Debris, etc.) with detailed scope comments for each
- **Estimate by Room** — phase-by-phase breakdown for each room scanned, with operation names and detailed descriptions

The Preview screen includes a Share button (top right) to export or send the report directly from this view.

3.6 Step 6 — Know the Exposure



Exposure Sheet — Low and High totals with coverage breakdown

Tap **Exposure** from the tab bar to view the Exposure Sheet. This screen shows your total damage exposure in a Low-to-High range at a glance, making it easy to communicate reserve ranges to supervisors, carriers, or clients.

- **LOW TOTAL** — estimate based on low-grade materials and standard finishes
- **HIGH TOTAL** — estimate based on higher-grade materials and premium finishes
- Photo thumbnail strip shows all documented images at a glance
- Coverage cards (Dwelling, Debris, etc.) show individual Low/High ranges with scope summaries
- Toggle between Exposure and Estimate views using the tab at the top

3.7 Step 7 — Automatic Photo Sheets

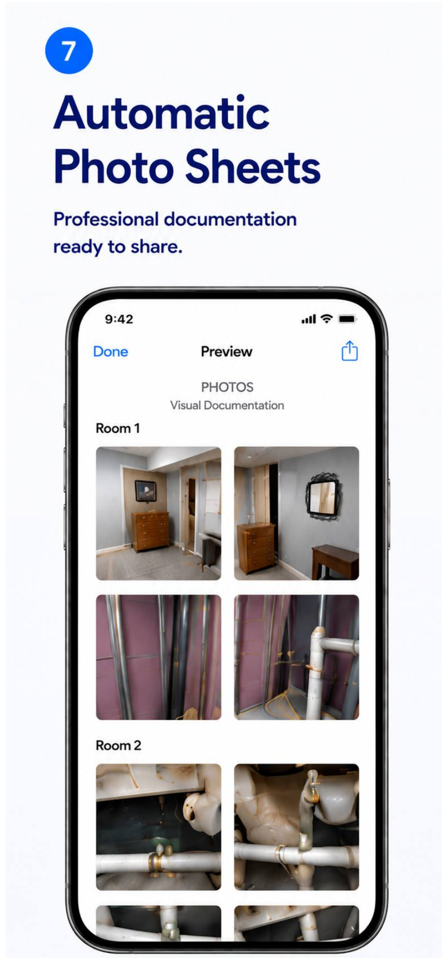


Photo Sheet preview — organized by room, ready to share

Pocket Estimate automatically generates a professional photo documentation sheet organized by room. Access it from **Summary** → **Preview**. The photo sheet includes all annotated images grouped under their respective room labels.

- Rooms are labeled and separated clearly
- Images appear in the order they were captured
- Annotations (arrows, boxes, highlights) are preserved in the output
- The sheet is branded as professional field documentation
- Share via the share icon in the top-right corner of the Preview screen

3.8 Step 8 — From Hours to Minutes

A complete property damage assessment that once required hours of field notes, manual calculations, and report formatting is now generated in minutes. Pocket Estimate handles the documentation so you can focus on the inspection.

Traditional Method	Pocket Estimate
Hand-written field notes	**Voice dictation on site**

Manual photo labeling	**In-app annotation tools**
Estimate built from memory	**AI-generated line items**
Hours of desk work	**Minutes per assessment**
Inconsistent formatting	**Professional report every time**
No exposure range	**Instant Low-to-High range**

4 Exporting & Sharing Reports

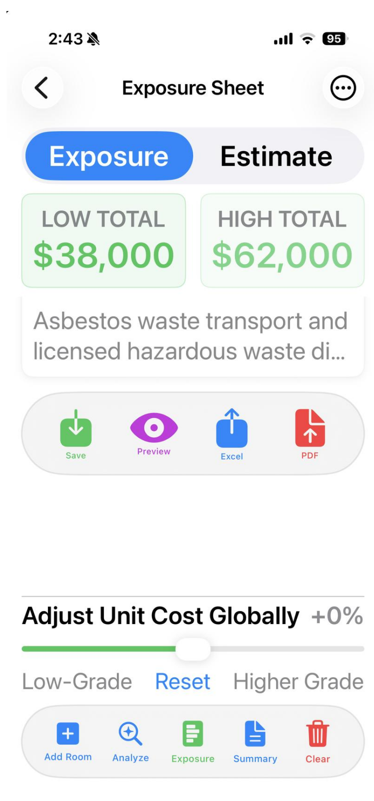
Pocket Estimate produces two export formats. Both are generated on your device and never stored on our servers. Reports can be shared instantly from within the app.

Format	Contents	Best For
PDF	Formatted report with Exposure table, Estimate by Room, and Photo Sheet	Clients, carriers, claim files
XLS (Excel)	Editable spreadsheet with line-item cost breakdown by room and phase	Adjusters, contractors, internal review

How to Export

You can export directly from the Exposure or Estimate screen using the action banner — no need to navigate to the Summary tab:

- Scroll down on the **Exposure** or **Estimate** screen to reveal the action banner
- Tap **Save** to save your current assessment
- Tap **Preview** to open the full formatted report
- Tap **Excel** to export an editable XLS spreadsheet
- Tap **PDF** to generate and share a professional PDF report



Action banner — Save, Preview, Excel, and PDF

Alternatively, export via the Summary tab:

- Tap **Summary** from the tab bar
- Tap **Preview** to open the report preview
- Tap the **Share icon** (top right corner)
- Choose PDF or XLS and share via Email, Messages, Files, AirDrop, or any app

Privacy Note: Exported reports are saved to your device or shared directly by you. We do not receive or store copies of your exported reports.

5 Subscription & Account Management

Free Trial

Every new account includes **5 free analyses**. Your usage is shown on the home screen as a counter (e.g. "4 of 5 free used · 1 left"). Each time you tap Analyze to process a multi-room assessment, one analysis is used.

Upgrading

Tap the green **Upgrade** button on the home screen to view subscription options. Two paid plans are available:

- **Monthly** — 20 analyses per month, billed monthly
- **Annual** — 240 analyses per year (20 per month), billed annually

Subscriptions are processed securely through Apple's StoreKit and are subject to Apple's standard terms. For high-volume or team needs, see Enterprise below.

Enterprise

For organizations, adjusting firms, or contractors requiring higher volume access, please contact us directly to discuss custom pricing and arrangements:

finn@finnsmedia.com

Promotional Codes

If you have received a promotional code from FINNSMedia, it can be entered during checkout to receive additional free analyses or a discount.

Restoring Purchases

If you reinstall the app or switch devices, your subscription is tied to your Apple ID. Sign in with the same Apple ID and your subscription status will be automatically restored.

Plan	Analyses	Details
Free	5 total	Included with every new account
Monthly	20 per month	Monthly subscription — see app for current pricing
Annual	240 per year (20/month)	Annual subscription — see app for current pricing
Enterprise	**Contact us**	**Custom volume pricing — contact finn@finnsmedia.com**

6 Frequently Asked Questions

Q: Do I need internet to use the app?

LiDAR scanning and photo capture work offline. However, an internet connection is required when you tap Analyze, as the AI processing requires sending data to our backend servers.

Q: Does the app store my photos or scan data?

No. Photos, LiDAR scan data, dictated notes, and AI-generated reports are processed in memory and are never written to our database or servers. Only anonymous usage counters are stored.

Q: Which iPhones support LiDAR scanning?

LiDAR is available on all iPhone Pro and Pro Max models from iPhone 12 Pro and later.

Q: Can I use the app without LiDAR?

Yes. If your device does not have LiDAR, you can still use Pocket Estimate by adding photos and using voice dictation to describe the damage. The AI will generate estimates based on that information. For best accuracy without a scan, make sure to dictate the approximate room dimensions in your scope notes.

Q: How accurate are the AI estimates?

Estimates are calibrated by a 35+ year insurance professional and are designed to reflect realistic field costs for the specified region and structure type. They are reference tools and should be reviewed by a licensed adjuster before use in formal claim documentation.

Q: Can I do multiple rooms in one assessment?

Yes. Tap Add Room for each room. Each room has its own scan, photos, and scope notes. The AI analyzes all rooms together when you tap Analyze.

Q: What does 'Adjust Unit Cost Globally' do?

This slider adjusts all line item unit costs up or down by a percentage. Use it to reflect local market conditions, material grade preferences, or contractor pricing. Tap Reset to return to AI defaults.

Q: Can I edit the line items in the estimate?

Currently, estimates are AI-generated and not manually editable within the app. Export to XLS format to edit line items in Excel or Numbers.

Q: How do I delete an assessment?

Tap Clear from the tab bar to remove the current assessment and start fresh. Note: this action is permanent and cannot be undone.

Q: How do I cancel my subscription?

Subscriptions are managed through your Apple ID. Go to iPhone Settings → Your Name → Subscriptions to manage or cancel.

7 Tips from the Field

These best practices come from real insurance adjusting experience — the same expertise that shaped every feature of Pocket Estimate.

Scan and Photos — Order Doesn't Matter	You can add photos before or after the LiDAR scan — either order works. The AI combines all available data regardless of sequence. If you do not have LiDAR available, photos and dictation alone will still produce a solid estimate. In that case, dictate the approximate room dimensions in your scope notes for additional accuracy.
More Photos, Better Estimates	Capture wide-angle overview shots AND close-up detail shots. The AI uses multiple perspectives to identify damage scope more accurately.
Be Specific When Dictating	Instead of 'water damage to ceiling,' say 'water intrusion through roof penetration at HVAC curb, approximately 150 SF of wet 5/8" drywall, sagging 2 to 3 inches, R-19 insulation saturated.' Specificity drives accuracy.
Use Annotations Strategically	Red arrows to point at primary damage. Yellow boxes to highlight areas of concern. Add a caption to each annotated photo — the AI reads captions.
Document Hidden Damage Separately	If you suspect hidden damage (behind walls, under floors), dictate your professional assessment of what is likely present. The AI will factor this into the High end of the exposure range.
Adjust for Your Market	Use the Adjust Unit Cost slider to reflect local contractor pricing. Coastal markets, union labor areas, and rural locations often deviate significantly from national averages.
Export Both Formats	Send the PDF to the carrier and keep the XLS for your records. The XLS allows you to update quantities or swap line items as the scope evolves.
Use Commercial for Mixed-Use Properties	Even if a property has residential units, select Commercial if the primary affected area is a commercial space. This calibrates labor and material rates appropriately.

8 Contact & Support

We are committed to supporting every user of Pocket Estimate. Whether you have a technical issue, a billing question, or feedback on the AI estimates, we want to hear from you.

Email Support	finn@finnsmedia.com
Website	finnsmedia.com
Developer	FINNSMedia / Finn Nicolaro
Response Time	Within 3-5 business days
Privacy Policy	finnsmedia.com/privacy-policy

When Contacting Support

To help us resolve your issue quickly, please include:

- Your iPhone model and iOS version
- A description of the issue or question
- Screenshots if applicable
- Your approximate account creation date or subscription status

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Pocket Estimate is built on 35+ years of insurance industry experience. Your feedback directly shapes future updates. Thank you for choosing Pocket Estimate.