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Speaker 1: It depends on the carrier. Most insurance companies want to look after their clients and provide a replacement. A lot of times they're going to want to repair it. It depends on the extent of damage that's going on and how old the roof is. Insurance companies a lot of time are going to want a break down of what it costs to replace the roof, so they'll ask us to cooperate with them to help itemize everything listed all out on what replacement items we're including in our bid.