

RESIDENTIAL ROOFING



PART.4

A faint, white line-art outline of a house is visible in the background. It includes a chimney, a skylight, and a smaller gabled roof section on the right side.

Everything you Need to Know **INSURANCE vs RETAIL**

Insurance vs Retail

Insurance adjusters are in charge of negotiating with insurance companies and other parties, such as contractors or victims. They help navigate the complexities that come up when an unexpected event impacts property.

Property owners and roofing contractors can be easily intimidated by the claims process and the clout of a huge insurance company. Insurance Adjusters are at your service to ensure claims are thoroughly investigated and adequately paid.



Insurance Jobs

Insurance jobs are typically damage caused by a recent storm or natural disaster. If the homeowner has a good home insurance plan this damage should be covered by the insurance if documented and reported correctly. It's important to note that in recent years it's been more difficult to get claims fully covered. That's why the documentation and reporting is so important for the contractor and adjuster.



Retail Jobs

Retail jobs are typically roof repairs and replacements that are typically caused by general wear and tear of the roof over the years. This type of damage is usually not covered by insurance and is required to be paid by the homeowner. Most homeowners will choose to finance the roof so it's important to present them with different payment options.

Selling Key Points

- Specialize in insurance claims process
- Professional Negotiation with Insurance Carriers
- Analyzing market projections and keeping industry building standards /code compliance
- Claim Auditing
 - Analyze Missing Line Items
 - Code Upgrades Covered
 - Measurement Accuracy
 - Price List Accuracy
- Professional Installation
- Code Compliant Building Materials
- Product Specialist
- Labor Management and Installation Trained Regularly
- Project Management Team
 - On Site at all times
 - Senior Team + Junior Team
 - Onsite Clean-up

Insurance Claims Glossary

Basic insurance terminology can be difficult for those who are not familiar with it. This makes understanding what kinds of coverage one needs when purchasing a policy hard, especially if they don't know the difference between business and consumer policies!



ACV Check

Insurance companies are expected to pay for the damaged items and cover costs to replace the roof. They will take the roof's age into factor and give the homeowner an initial check for the ACV(Actual Cash Value) to replace the damaged roof. Actual Cash Value = Replacement Cost – Depreciation.

RCV Check

Replacement cost value (RCV) is the amount it costs to replace your property with a new property without deducting for depreciation. If the homeowner has an RCV policy, they can get an additional check for the difference between the ACV and RCV check.

Deductible

This is the portion of your insurance claim that the homeowner is responsible for assuring representation and quality assurance through the claims filing and management process.

Insurance Claim

The insurance claim is a way for your insurance company to pay for the problems you've had and make sure everything's covered.

Supplementing

You can request supplemental damages to make up for any additional expenses. The repair work must be related and due to the same event that triggered your initial claim, however.

Xactimate

Xactimate is a software system for estimating the cost of repairs and reconstruction for residential and small commercial structures.

Desk Adjuster

They estimate and settle simple claims such as theft, vandalism, or minor fire and water damage over the phone, allowing field adjusters to focus on larger, more complex claims.

Insurance Adjuster

Adjusters inspect property damage or personal injury claims to determine how much the insurance company should pay for the loss.

Insurance Claims Glossary

Public Adjuster

The Public Adjusters main responsibility is to protect you and your interests in claims against a loss with the Insurance Company.

Insurance Coverage

Certification of Insurance Coverage is a statement of coverage issued by the company that insures your business. Usually no more than one page, a COI provides a summary of your business coverage. It serves as verification that your business is indeed insured

Depreciation

The term depreciation refers to an accounting method used to allocate the cost of a tangible or physical asset over its useful life or life expectancy. Depreciation value is often determined by the Property Loss Research Bureau, a third-party organization that performs all research related to insurance claims and loss. Typically, insurance companies follow their standards.

Roof condition

The better condition a roof is in, the less cost in homeowners insurance. Insurance companies might overlook 15–20-year-old roofs in excellent condition and show few visible signs of wear and tear.

Scope of work

A construction project scope of work, sometimes called a statement of work, is like a playbook for every project. The scope of work tells a story. It includes the work to be done on a project, how the workers should complete the job, and who on the team is responsible for completing the different tasks on the project.

Mortgage Company

A lender specializing in originating home loans. Some mortgage lenders offer creative and out-of-the-box loan offerings, such as no origination fees or offering loans to those with less than stellar credit.

Roof age

A home with a newer roof earns property owners lower rates and discounts. Roofs which are 20 years old or older may be difficult to get insured.

Roof type

Insurance companies also consider roof materials when setting rates. Metal roofs are the most stable, so insurance coverage is cheaper. On the other hand, Cedar shake roofs are known to be riskier since they're not fire-resistant. Insurance providers in fire-prone areas may refuse to cover them.

Roof Shape

Roof shape can also impact insurance rates. Gable roofs and hip roofs are the most common shapes. Gables are generally more at risk for wind damage and cost more to insure than hip roofs. Homes with flat roofs are typically the most expensive to insure.

Insurance Jobs

Insurance Reports are detailed, accurate roof inspections and repair or replacement estimates, ensuring faster approval by a client's insurance provider. We'll help our customers through the insurance claims process and get a good payout from their insurance company.

Insurance companies place a lot of importance on the condition of your roof, and upgrading a roof saves homeowners money on their monthly insurance costs.

Insurance policy cost discounts

On average, insurance providers may discount a policy by 20% for completely replacing a roof. That can save property owners hundreds of dollars a year.

Although insurance options for homes with bad roofs, coverage is generally lower quality and more expensive.

Benefits extend beyond insurance savings.

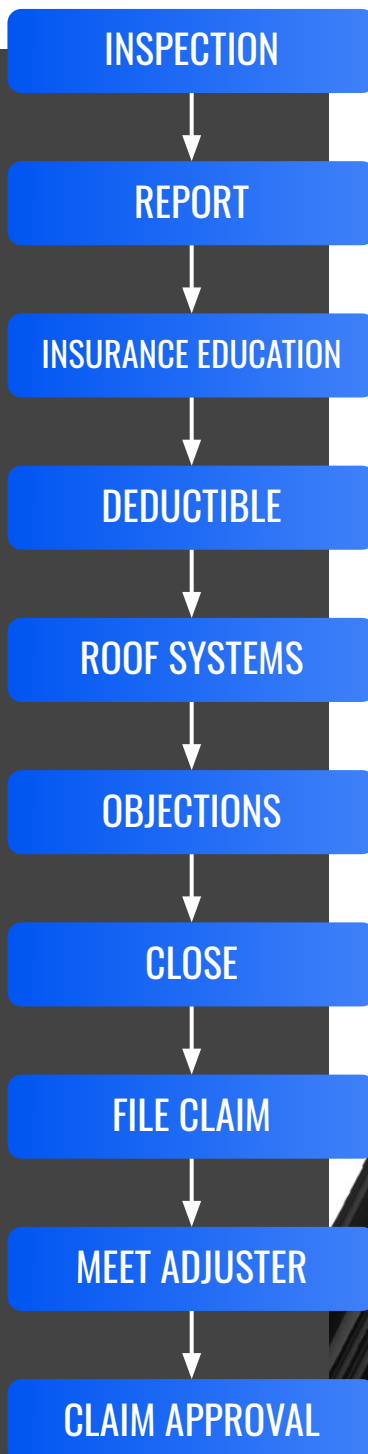
More importantly, replacing a roof doesn't just translate to lower insurance rates. It provides better protection against unexpected conditions, such as severe weather, that can destroy an older roof in minutes.



Selling Insurance Claims

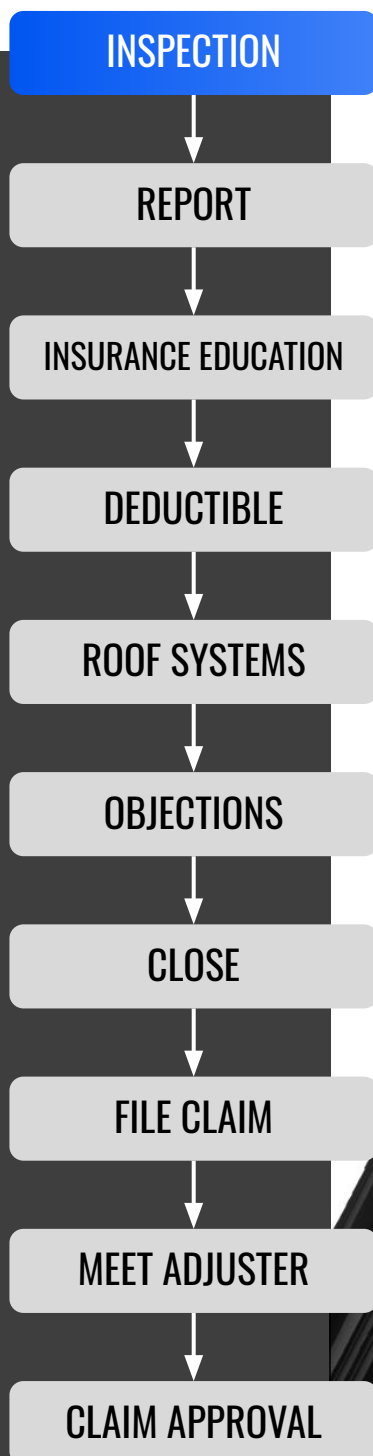
Perform detailed, accurate roof inspections and repair and replacement estimates, ensuring faster approval by a client's insurance provider.

We'll help our customers through the insurance claims process and get a good payout from their insurance company.



Insurance Process: Inspection

The initial inspection is performed by the roofing contractor. Follow our full guide in the Roofing Services section of this manual.



Inspection Highlights

1

Photos. Photos. Photos.

Document everything you see. There is no such thing as too much evidence when it comes to insurance claims.

2

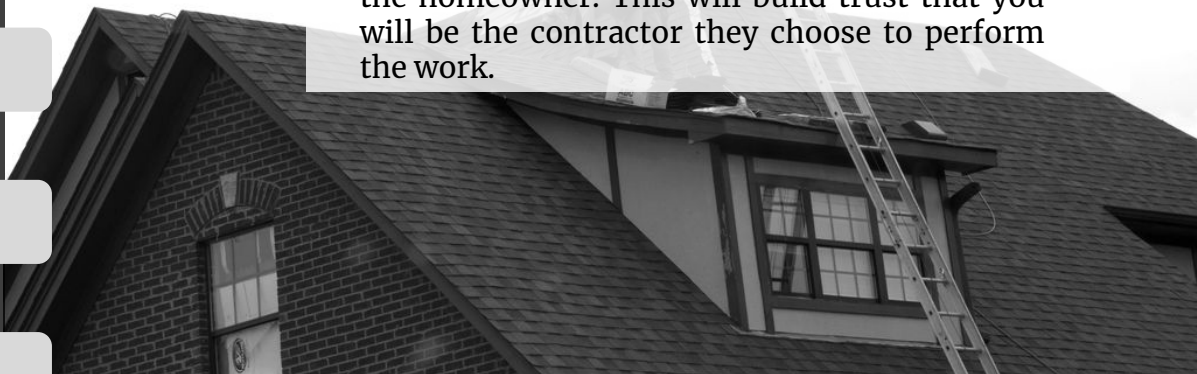
Gather information

At this stage get as much information from the homeowner as you can. This should include their insurance company, details and history of the roof, their contact info, and the mortgage company information.

3

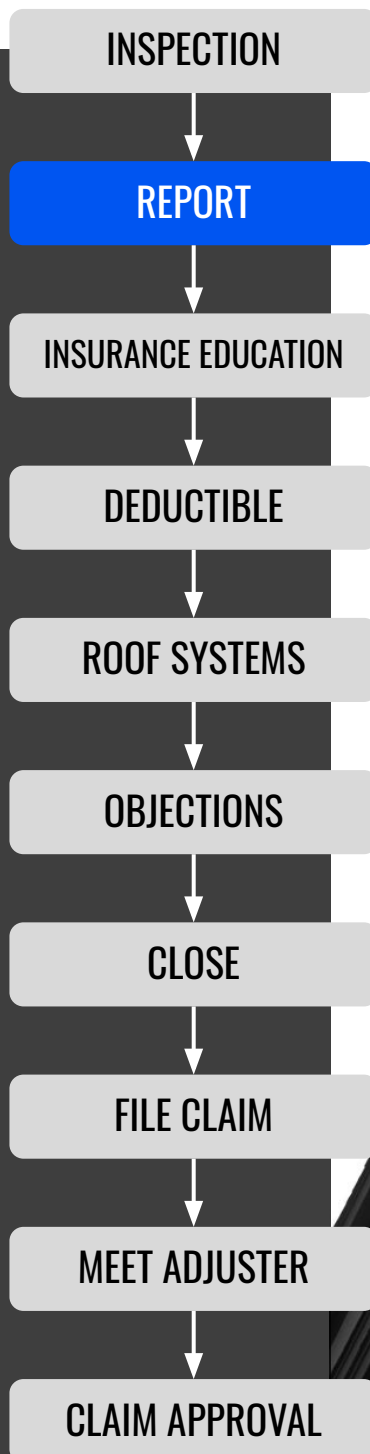
Educate

This is the first step of what can be a long and involved process for you and the homeowner. It's important to understand the insurance process and explain the next steps to the homeowner. This will build trust that you will be the contractor they choose to perform the work.



Insurance Process: Report

With the photos and information gathered so far, it's time to start building the report. Every company is different but below is a standard report structure.



Report Structure

- 1 All parties (homeowner, insurance, mortgage company, contractor, etc) contact information, policy information, and cover sheet.
- 2 Complete scope with line items of materials and services needed and cost breakdown.
- 3 Detailed measurement reports of the property including total SQs and LF breakdowns of all roof parts.
- 4 Notes and documentation to each photo. A good photo report will include 75+ photos including top view, all sides, and photos of specific damaged areas with thorough documentation (including chalk markers, descriptions, etc.)
- 5 Local codes and regulations as further evidence of what needs to be done to the roof to meet them.
- 6 Information on the recommended roof system to be installed (can be brochure directly from the manufacturer.) There should also be documentation on why this system is best for the area and what additional materials will be needed to ensure this system is installed effectively.
- 7 Xactimate for Overhead and Profit to present as evidence for additional compensation.
- 8 Additional information may be added depending on the project such as weather reporting, hail map, etc.

Insurance Process: Education

Now that we have built the majority of the report, we will present it to the homeowner and educate them further on the insurance process and how to get the most out of their claim.

Education Highlights

1

Present the report

This is the best tool for educating the homeowner. It goes over all your recommendations and builds trust between you and the client. Now they understand the importance of getting the work done and see you as the expert.

2

Next steps

Guide the homeowner through the insurance process.

Scope & Documentation: This is the scope of work the homeowner will receive from the insurance company based on the report. The homeowner needs to know that it is vital to send this to the project manager. This is **INTEGRAL** information for us to be able to move forward with replacing and upgrading your roof system to manufacturer specifications.

Mortgage company. If there is a mortgage company on the check, we will need to get permission to speak with the mortgage company on the customer's behalf in regards to this claim **ONLY**. This can significantly delay getting paid on the job depending on the process if the customer is not properly informed by you as the project manager on what we need from them.

INSPECTION

REPORT

INSURANCE EDUCATION

DEDUCTIBLE

ROOF SYSTEMS

OBJECTIONS

CLOSE

FILE CLAIM

MEET ADJUSTER

CLAIM APPROVAL

Insurance Process: Deductible

The next education point is discussing the deductible. This is the portion of the insurance claim that the homeowner is responsible for.

Deductible Highlights

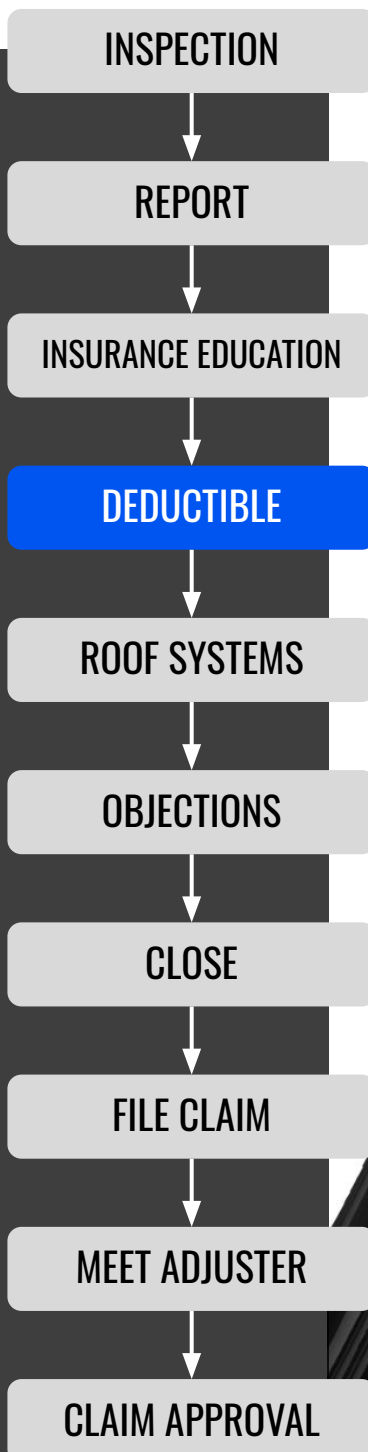
Some important points to hit when discussing the deductible. These points can be adjusted depending on the customer and how you read them.

- Their contract with the insurance company: the policy type will reflect how much their deductible is.
- It's the only part of the insurance claim they are responsible for paying and their only investment into a full roof replacement. (And a good deal!)
- If they don't move forward with filing a claim, the damage could expire on their policy and they will eventually have to pay for a full replacement out of pocket.
- Compliance and Fraud Protection.

Educate the customer on why we can't waive the deductible. Trying to keep the industry standards and raise them. Words that you may have to explain to the customer:

- Depreciation
- Deductible
- ACV
- RCV

Reference our insurance glossary.



Insurance Process: Roof Systems

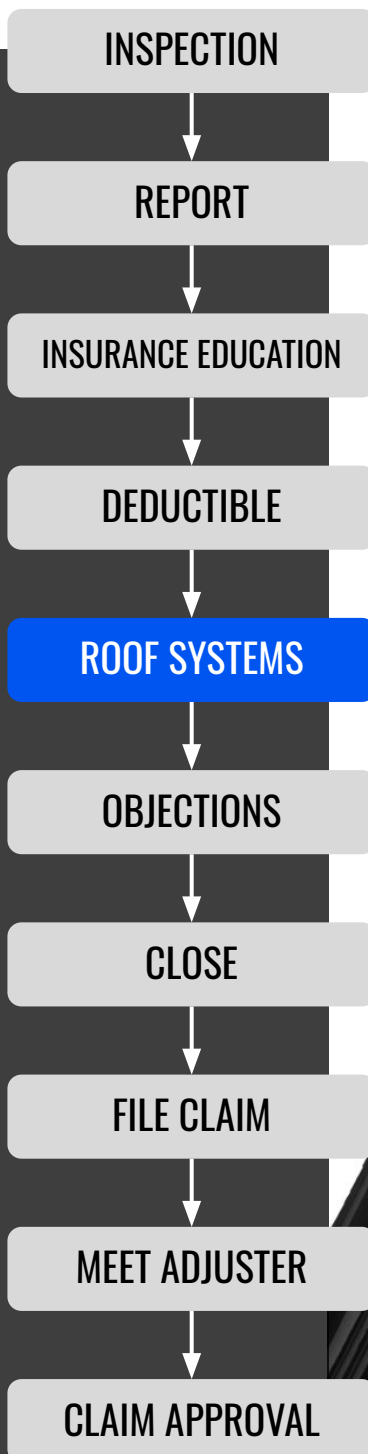
Now that we have educated them on the insurance side, let's talk about the roof replacement. The report can be helpful at this time too to go over specific systems we recommend and how they will be a good investment for the homeowner.

Systems Highlights

- Make sure the client knows that you install the best and premium roof systems for your customers when working on their claims and replacing their roof systems.
- Install the best roofing system available for the price your insurance company will cover.
- Often the insurance company is trying to give you the minimum and compromise quality on the installation. That's why we document which system is the best in the report so that the client gets the best outcome.
- The goal is to work with clients to help their insurance company see the value in protecting your home correctly.

Internally

- Make sure you know what system they currently have and document that well in the report.
- Supplementing: Check the system thoroughly to understand the system requirements for a replacement and upgrade. This is where the customer gets paid for what they deserve. They have invested for years into their premium and deserve to have their property restored to pre-storm damage.



Insurance Process: Objections

Now that the customer is educated, they are a smarter buyer. When they speak to the insurance company, they will probably recommend that the homeowner gets multiple bids on the project.

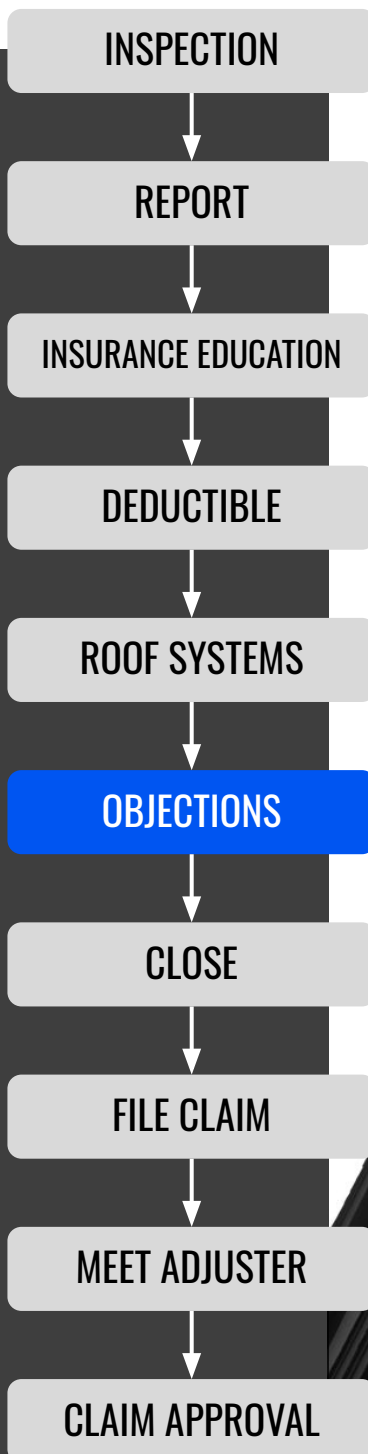
Objections Highlights

How to coach the customer on not getting 3 bids.

1. Why is the insurance company asking for three bids?
 - Saving them money. The insurance company will want to go with the lowest bid.
 - Not in your best interest. The lowest bid is lower because its most likely using subpar products and installation methods. The lower the bid, the less you get.
 - You have been paying a high premium for years, and they want to cut corners on the replacement cost.
2. We can still provide 3 bids
 - Good, Better, Best Estimating: We can provide three replacement estimates that are all fair to you as a customer and fair to the insurance company.

How to get the project rolling faster:

- Have the customer sell you to the insurance company and have them on your side.
- You are the contractor they are choosing. Ask them if they have this in writing on their policy - that it is a requirement IF the insurance company pushes back on not getting 3 bids.
- They need to choose a contractor they trust, not the cheapest.



Insurance Process: Close

Wrap everything up. It's time to go over our unique selling points and handle any last objections.

Close Highlights

Close steps:

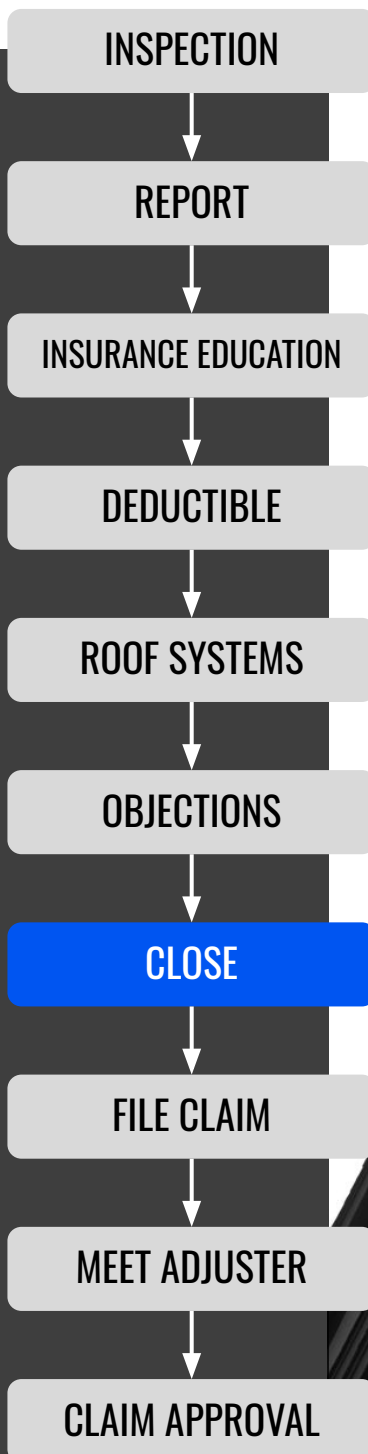
1. You want them to acknowledge the issues and agree that everything makes sense.
 - a. If they say no, we need to take a step back and explain the actions we need to follow again.
 - b. Once we have reached an agreement, then we may continue to the next steps.
2. May share referrals from here to re-establish confidence and influence the customer to go with you—third-party validation.
3. Go over Contract Terms.

What we recommend contractors get signed at this step:

- Consulting Agreement / Contingency Agreement
- Establishes us as their representative
- Not a high risk for them if they are not approved.

Collect Insurance Paperwork

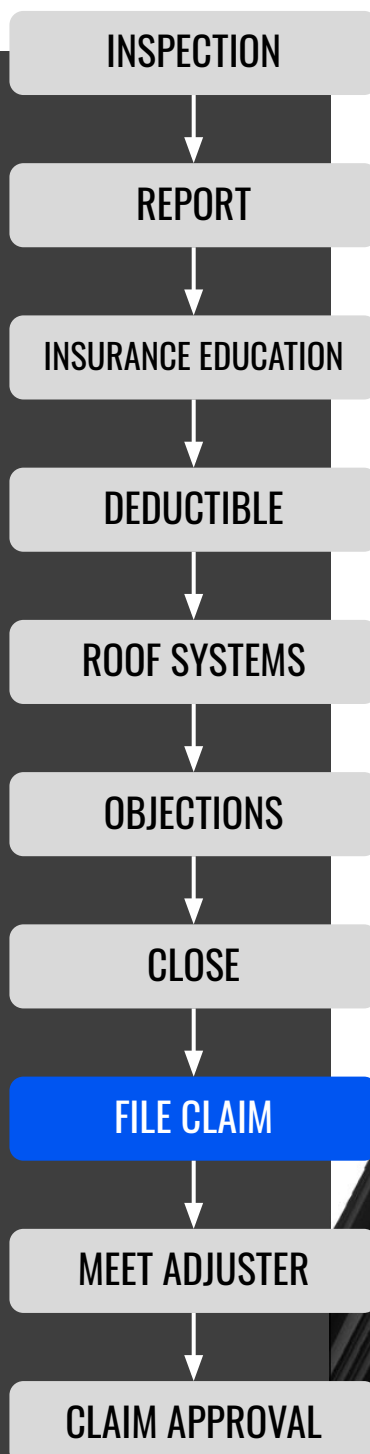
- Estimate on the spot if possible
- File a claim on the spot if possible (BEST OPTION)
- Or come back to the office and do either or if necessary.



Insurance Process: File Claim

Now that we have secured the project, it's time to file a claim.

Filing a Claim



Step 1: Ask them for their insurance docs.

- Policy
- Verify Coverage
 - Declarations Page
- Deductible
 - Can they pay for the deductible?
- Financing Options
- Best Options for the customer based on the insurance coverage.

Step 2: Call the Insurance Company

- Is this a new claim? / Automated System
- Verify Information
- Who you are and what you will be doing with the HO
- Insurance will need to speak to the HO at this point
 - Put on speaker
- Damage & Storm Date
 - Emergency Repairs can be addressed here
- Claim Number - Write it down & make sure the HO has the info as well.
- The adjuster will reach out in about a week from there.

Step 3: Coach the HO on informing you when the adjuster will be out.

- Or when there is any contact from the insurance company.
- We need to be there at the adjusters' meeting regardless of whether they say so. This way, we can make sure the damage is accurately assessed.

Insurance Process: Meet Adjuster

General tips on handling the adjuster meeting.

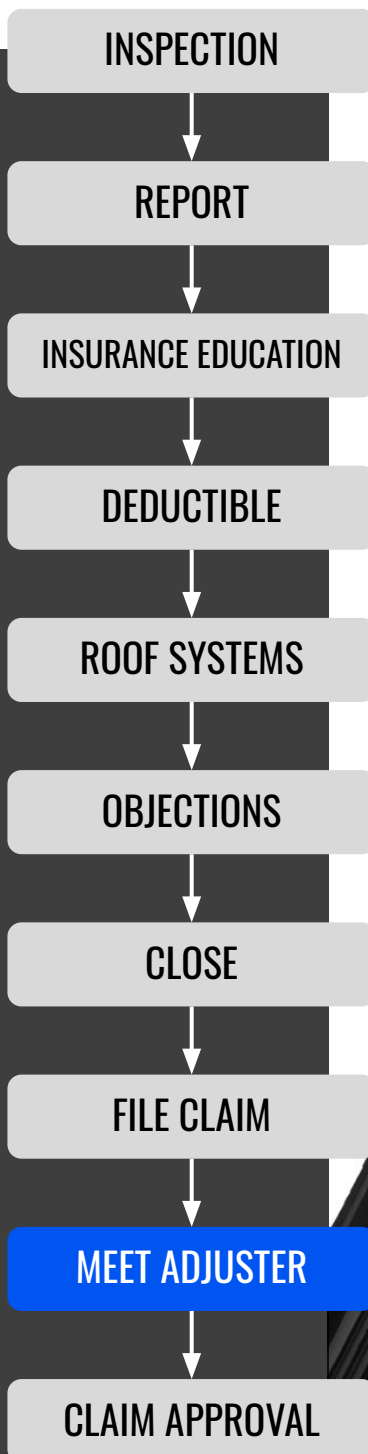
Meeting Highlights

- Always show up early 15-20 mins
- Be professional at all times
- Offer to Assist
- Build Rapport with them
- Provide adjuster with your business card
- Differentiate yourself from other contractors by respecting the adjuster and providing support if needed.

Adjuster Checklist:

- Documented approved damage in CRM
- Verified code upgrade coverage
- Get adjusters biz card/contact info
- Was the claim approved
- Is a supplement needed
- Is a re-inspection needed
- Was the roof chalked

Side Notes: Can become a referral source in the long term. If you are confident the claim will be approved in advance - prepare a specialty estimate ahead of time to help you adjust. Have gutter measurements and estimate prepared, measures prepared. Any codes required can also be designed ahead of time, especially for decking, crickets, chimneys / etc.



Claim Approval



Fully Approved

1. Unredacted copy of insurance documents.
2. Make sure all paperwork is uploaded.
3. All specialty estimates ordered or received.
4. Discuss with client potential supplements on the claim.
 - a. Explain the process of supplementing and prepare them for additional funds from insurance company - they are fully covered.
5. Ask if they have a mortgage company - if so prepare them for the process of distribution through mortgage company.
 - a. Documents we need to complete from mortgage company.
 - b. Mortgage Companies sometimes may delay process for payments significantly.



Partial Approval/Denial

This is dependent on the homeowner's sense of urgency of wanting to get their claim. If they really want to fight it we can push for re-inspection.

1. Request HO to call insurance and get a second adjuster out.
2. Have HO call Insurance Agent to complain.
3. Follow - up in 2-3 days to make sure the IA has responded and been scheduled / check process updates.
4. Follow - up in 3-4 days if you haven't heard anything back from HO.
5. Meet with second adjuster.

If denied again:

We can request a third adjuster to come out. Homeowner can take action we can't such as hiring a public adjuster, lawyer, etc.



APPROVED

Our Services

Training Worksheet

Every company is different in their roofing approach. During training, take the time to fill out this worksheet with the specific products, systems, and more that your company uses.

Do we handle more insurance work or retail? Why?

What is our Insurance Claims Process?

Do we offer Financing or Deductible Funding?

Notes

Training Worksheet

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RESIDENTIAL ROOFING



PART.5

A faint, white line-art illustration of a house with a chimney, a skylight, and a smaller gabled roof section, serving as a background for the title text.

Everything you Need to Know **ROOFING PROCESS**

Business Procedure

The Importance of “Process”

The most successful businesses adhere to a highly or at least moderately structured “process,” which sometimes begins with the initial engagement of a prospect.

Lead Generation

Investment in marketing generates responses from potential prospects. The costs for securing a qualified lead can be expensive. To obtain qualified lead can cost upwards to \$50-\$100 or higher, so it's imperative for contractors to handle each lead in a determined way.

Appointment Setting

Timely responses to interested prospects, in order to establish an initial dialogue with them, is extremely important. Outreach by email or phone to set an appointment accomplishes the next required step toward a sale. It's also smart to use appointment forms on your company's website or in digital advertising units, if possible.

Inspections

In most cases, the next step is to personally assess the customers property conditions before moving on to the estimating stage. In-home inspections and manual measurements can serve to effectively establish a good relationship with a customer, while technology-driven approaches using drones or roof measurement/inspection software can impress property owners and demonstrate professionalism at another level.

Payment Methods

Contractors may offer a variety of payment methods, including checks, credit cards, mobile payment services, as well as, financing options through specialty lenders like Enhacify, Hearth, GreenSky and others.

Building and roofing contractors work in a highly competitive environment, so lead response and nurturing is critical to the end goal of converting the prospect to a paying customer and perhaps to a repeat customer in the future.

Estimating

Details are critical when it comes to producing honest and accurate estimates. The contractor examines every aspect of the repair or replacement work required; documents all conditions thoroughly, and creates a fair estimate based on recommended products, roof system complexity, and labor.

Proposal

The proposal is designed to take the property owner through the documentation of conditions in order to justify the material costs, labor, and equipment needed to execute the job properly. A clearly stated and illustrated proposal can be done with modern software applications or in more traditional ways, but thoroughness and detail will better ensure closing a sale.

Signed Contracts

Contracts clarify the costs and conditions surrounding the scope of work so that the customer understands the legal constructs of the work agreement. Work commences after the contract is signed, and the customer and contractor are protected under the clear terms of the agreement.

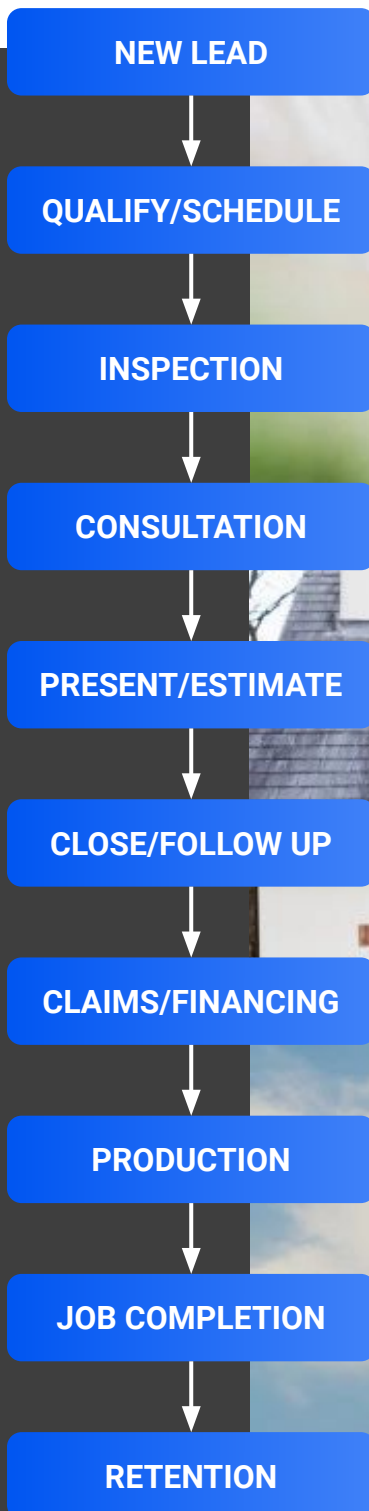
Documentation and Review

Transparency on the part of contractors involves thorough communication with customers to avoid misunderstandings and build trust. Careful documentation of job progress and review of completed work reinforces professionalism.

Roofing Process Map

The most successful businesses adhere to a high or at least moderately structured “process,” which sometimes begins with the initial engagement.

Building and roofing contractors work in a highly competitive environment, so lead response and nurturing are critical to the end goal of converting the prospect to a paying customer and perhaps to a repeat customer in the future.



Our Process

Training Worksheet

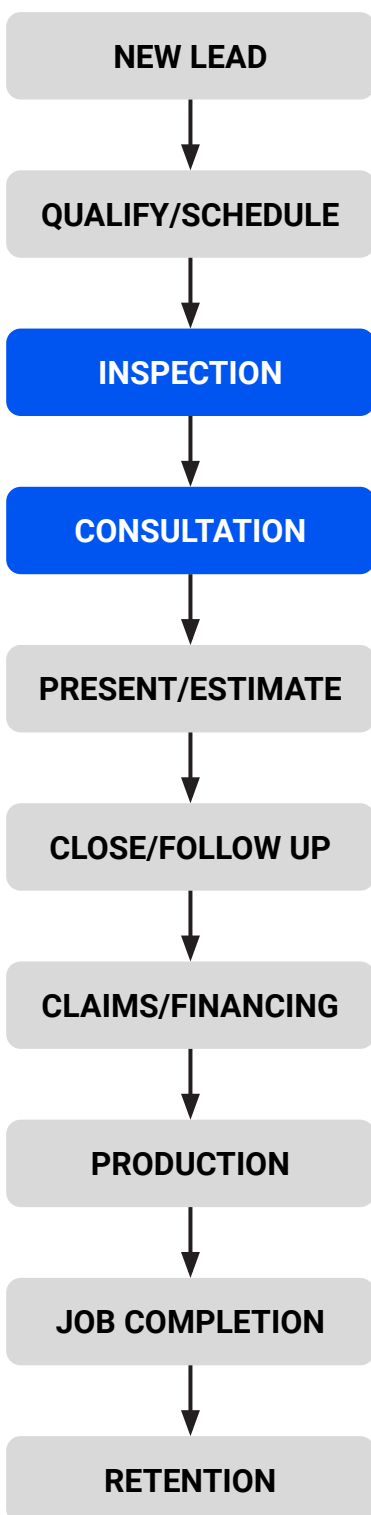
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Our Process

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Why is an inspection important?

Inspection Steps:

Assessment of damage
 Accurate Estimating
 Addressing the current system
 Photo documentation and Video Documentation of Damage
 Identify Retail or Insurance Claim

Consultation Steps:

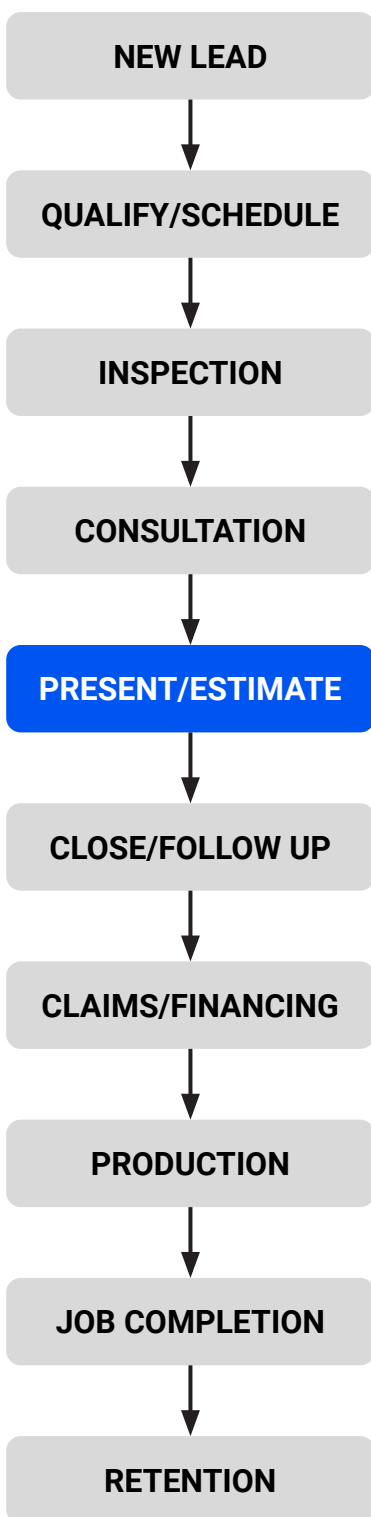
This is where you take time to educate the client on the issues with their current roof system, what the existing roof system type is, what they are looking for, and have them begin selecting a color preemptively to assume the sale.

What we cover in the consultation:

Our Process

Training Worksheet

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What is our Presentation Process like?

Materials we use:

Presentation checklist:

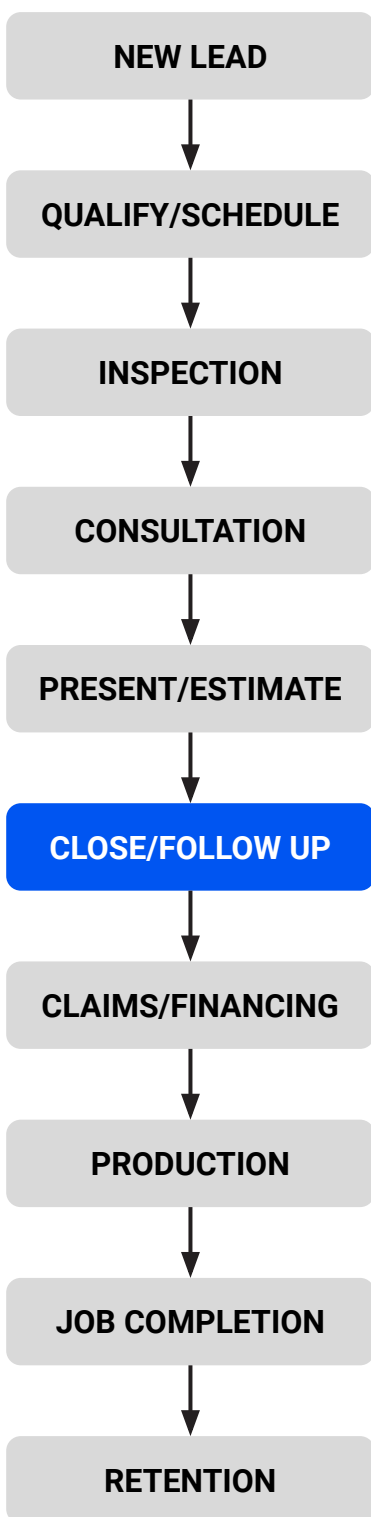
1. Why partner with our company.
2. Company accreditations.
3. Roofing family run and family values.
4. Giving back to the community.
5. Awards and recognition.
6. BBB Rating A+
7. Hands on Training
8. Protection and Clean up
9. Premium labor and installation process.
10. Market Price
11. Price Conditioning
12. Insurance Prices
13. Notice of fraud
14. Customer Protection Form - Contingency Form
15. Product Demonstration - Roof in a bag
16. Warranty
 - a. Workman Ship
 - b. Manufacturer
17. Gallery Before & After

Additional items:

Our Process

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Close Checklist:

Agreements for:

- Scope of work
- Cost of the repairs
- Additional costs if needed (such as rotted decking, unknown damage that will not be uncovered until tear off.)

Contract signed.

Payment schedule if applicable. (depends on size, case by case basis.)

Additional items:

Our Follow Up Procedure:

Day 1: _____

Day 3: _____

Day 5: _____

Day 9: _____

Day 14: _____

Day 21: _____

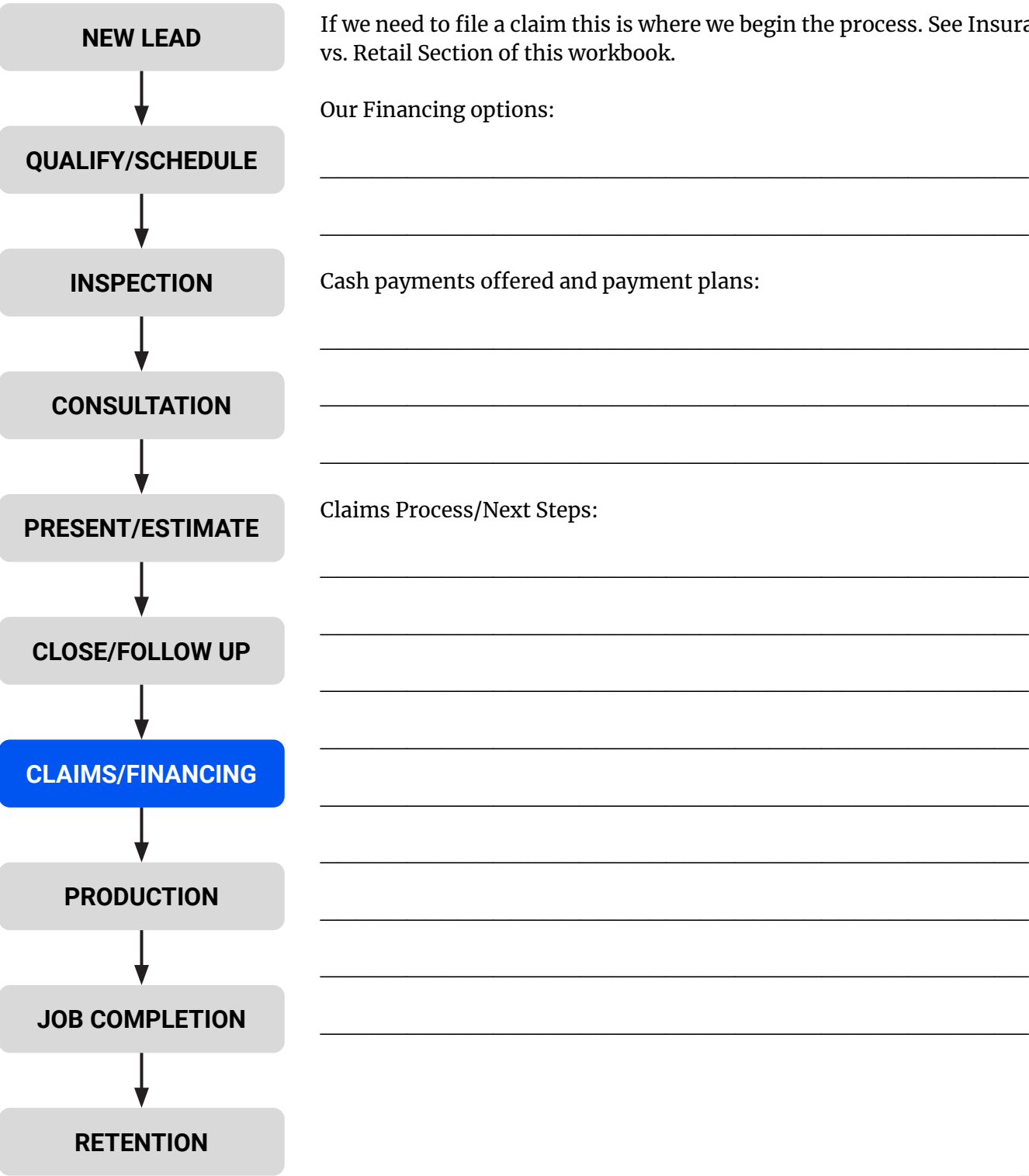
Day 30: _____

Closing Tips:

Our Process

Training Worksheet

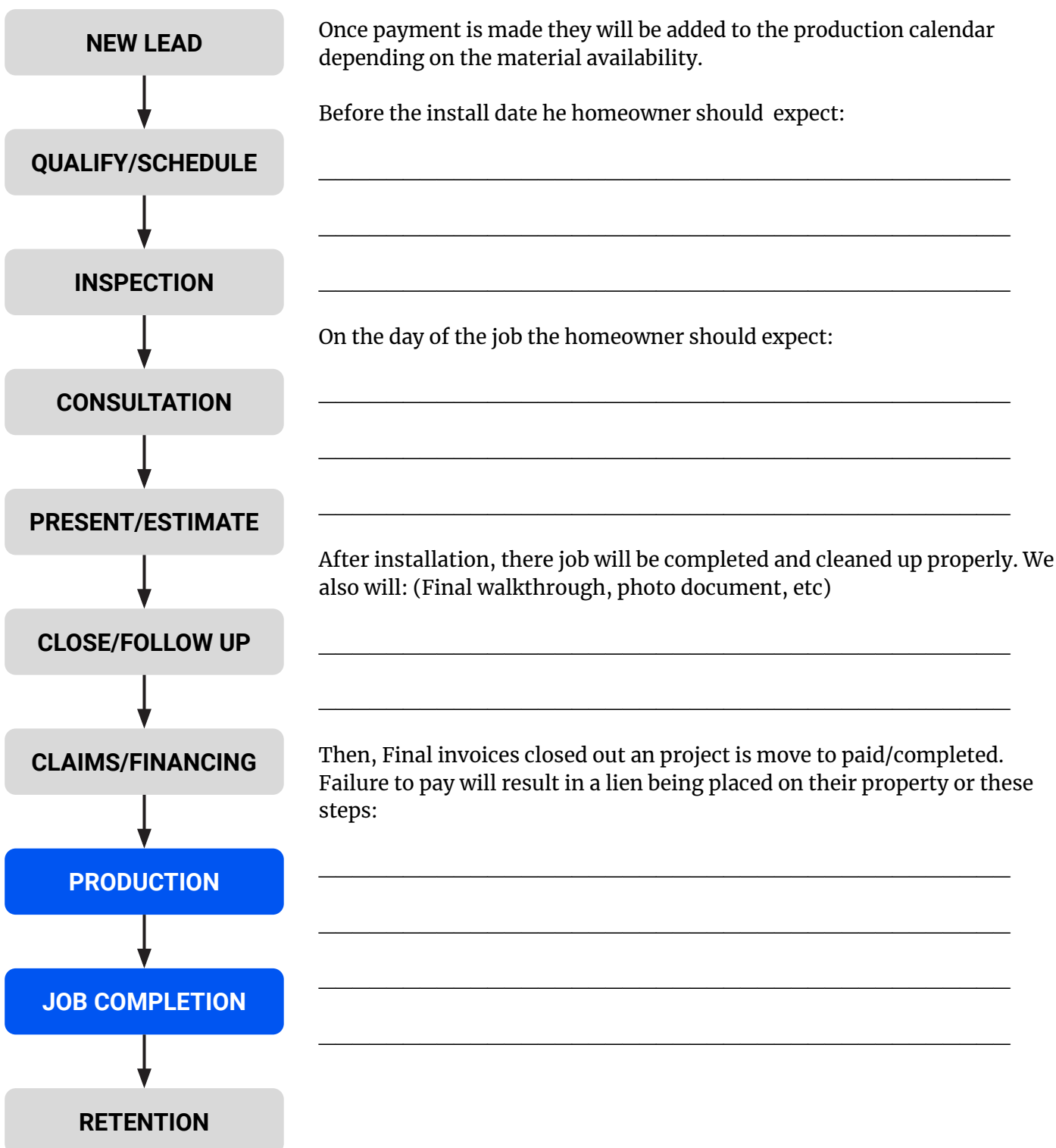
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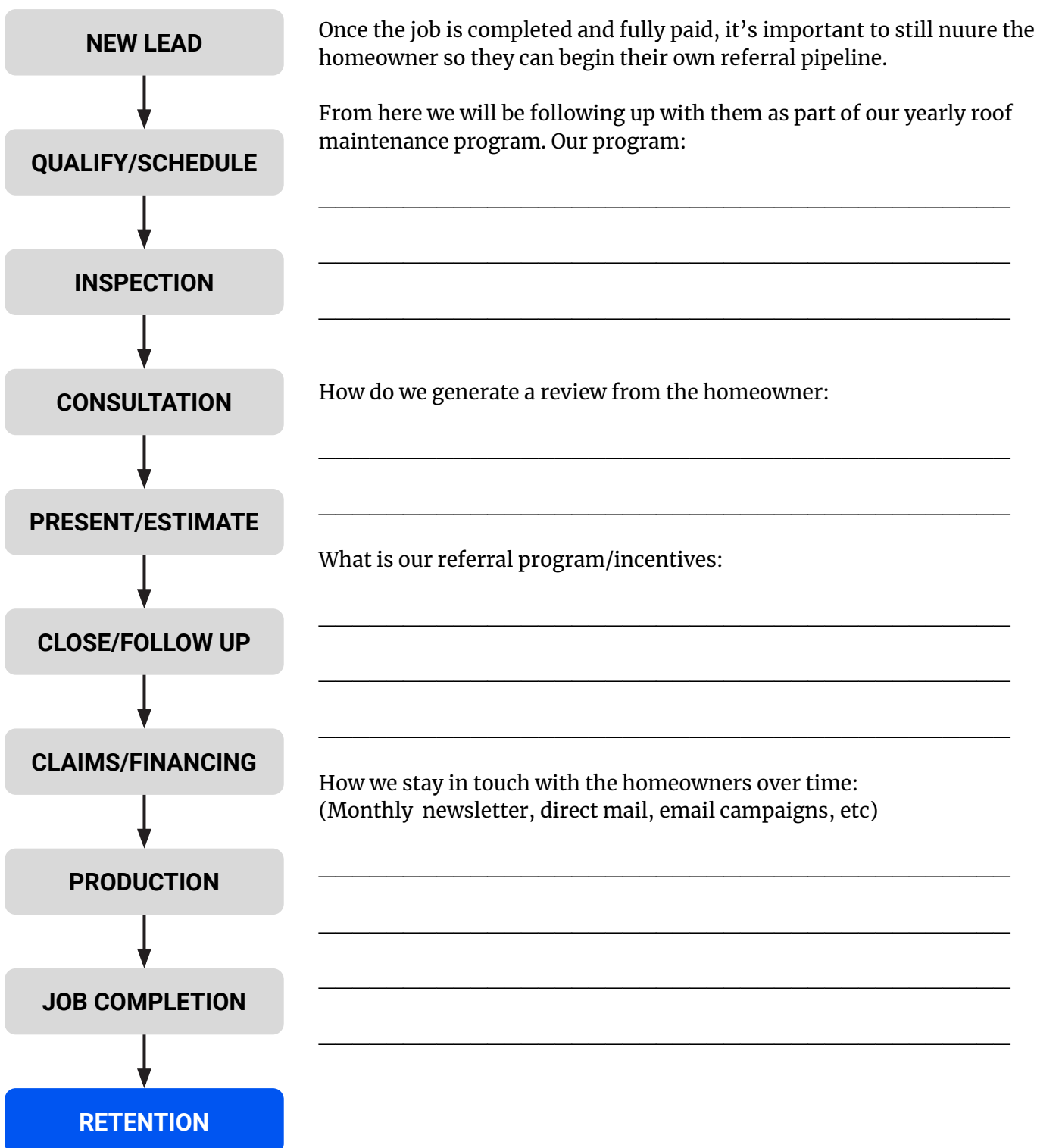
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