CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

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Making Things —Easier— For Adjusters

CONTENTS PROS' FUNNEL FOR SUCCESS!

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Communication is key to every restoration assignment. Not long ago we spoke with one of the most recognized large loss instructors in the U.S.

He routinely managed jobs for which he created estimates for a million dollars or more per contract. And he explained that one of his techniques was to create a team atmosphere. He had daily meetings with the owners and adjusters on the cases in which he would go over what had happened the previous day, what would happen on the day of the meeting and any changes in schedule – that way the principals, the insurance company and his own project managers knew exactly what was expected and what had been accomplished.

But industry spokesperson, Barb Jackson CR, adds, "Not every adjuster wants that much involvement on a single mission. Some want an estimate, a scope and occasional phone calls if anything changes. Others want daily access to the digital photo inventory. And still others prefer emails, texts and faxes -- they don't want to be slowed down by interfacing with someone when that means they have to stop what they are doing. They prefer to be able to schedule their time based on whatever documentation is sent their way."

We've even heard of companies that "Skype" an adjuster at pre-arranged times so he (she) can actually see the job through the "eyes" of a portable computer, but with their busy schedules insurance representatives rarely want to burn up that much time on an average assignment.

However, they do appreciate complete documentation on any given job. Some contents managers send lots of digital photos along with explicit notes about the state of the contents, the anticipated timeline and specific anticipated challenges.

Others keep a file of before and after images, along with vault numbers, original location of the valuables that are being packed out and an explanation of the techniques used to restore these items. This is done as a running report that the adjuster can use if and when there is a dispute or simply as documentation should an insurance administrator want to see the job as it was executed.

In this manner an agent or adjuster is never "left hanging." These records make it easy for an adjuster to justify the decisions he makes and for an agent to carry on an intelligent conversation with the insured.

Thus lines of communication are kept open between the insurance supervisors, the adjusters, the agents and the homeowners – all based on meticulous record keeping, supporting documentation, images and discussions with the contents job manager (even when something unexpected occurs).

Big job or little job, the contents pros remain transparent as a matter of policy – that is only one of many reasons they are so highly valued by insurance companies.

We just heard of a case in which the contents manager on a fire and smoke damage assignment discovered a $30,000 antique rug in a storage compartment under a staircase. It had certainly been exposed to the smoke and would need to be cleaned by specialists – but it had not been included in the original estimate.

The contents manager called the adjuster with this new find but was told that there was no special addition to the policy to cover the exceptional cleaning it required.

Some companies might have simply shrugged, closed the door on the stair compartment and figured that it was the adjuster's problem now. But the contents manager made a beeline to the owner and explained the situation. Adding that in order for them to complete their work, her team, at the very least, needed to get the smoke-saturated rug out of the house so it didn't contaminate all the cleaned items that her workers were returning (in pre-loss condition).

The owners still had decisions to make, but instead of passing the buck to the adjuster, this manager stepped forward so her front-line workers did not get paralyzed by an unexpected situation.

Some companies hide their heads in the proverbial sand – but we pride ourselves on being pro-active.

We've known for a very long time that home insurance adjusters prefer to have a good, strong working relationship with the contents pros. They know that such relationships produce successful outcomes for the homeowner or office manager; the contractors, and themselves. Knowing that the contents specialists are looking for ways to make them look good to their bosses and that they are willing to create solutions before any challenges are presented to them, gives the adjusters some "breathing room" on any given assignment.

Disgruntled insureds, disappointed supervisors and frazzled associates are the bane of the adjuster's existence. But knowing that the contents pros are constantly looking for ways to make things better for everyone involved makes things easier for the insurance professionals.

Agents have been known to lobby for trained contents pros on most jobs because we can restore things that many companies wouldn't even take time to consider – and that translates into contented customers, which in turn makes it far easier to get policies renewed when the time comes.

If you ever have doubts about the worth of a trained contents team, just ask several average contents firms whether they can handle specialty restoration such as preserving fine wines after a fire, or restoring wet electronics, or repairing damaged art – if they say "No," give us a call.

We say, "Yes." Then we adapt, create and proceed to make you look good to your customers by applying the veritable army of associates we use when faced with seemingly impossible tasks.

We say, "Yes," when others can't or won't. You can count on us, we won't let you down.

THE CONTENTS MANAGER'S INFORMATION FUNNEL

On any given job, a well-trained contents manager is a bridge between the insured and the adjuster. But sometimes a homeowner will by-pass the manager and go straight to the adjuster (or agent) with a concern or complaint.

It might be something as simple as, "Well, they said they were going to work on the master bedroom today but now they are packing out the kids' rooms."

To which the contents manager says, "Yes, when we saw that you have a massive, hand carved headboard in the master bedroom, we sent for some special packing and transport materials. Since they had not yet arrived, we decided to keep moving with the other rooms until they did."

The contents manager has to know all the layers and levels of any given job – if they don't, they don't have answers when the adjuster calls. Which means that the adjuster has no answers either.

That is why every team member is trained to keep a constant flow of information to the manager – a funnel of knowledge that begins and ends with the contents manager.

Can other teams with which you have worked say the same?

We can. We do!

The contents pros will, on occasion, encourage a homeowner and adjuster to discard certain items – mold covered clothing, plastic chairs that are warped by the heat of a fire, a couch that was clearly submersed in toxic floodwaters, medications that were exposed to flood, fire and smoke, etc.

But we never, never, never discard anything without the client's permission (usually given with a signature on proper forms).

Cleaning crews on the other hand, have been observed discarding valuables, medicines, artworks and more without proper disposal authorization – on numerous occasions.

The contents pros are not "cleaning ladies." They are trained professionals with protocols, procedures, rules and codes of behavior. When you hire us, you hire our expertise. We don't make those sorts of mistakes because our processes and practices preclude it – every day, on every job.

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VS. ACTUAL COST

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