CONTENTS SOLUTIONS

THE GO-TO GUIDE FOR PERSONAL PROPERTY RESTORATION

Vol.19, Issue 5

THE ADJUSTER WHO SAID *"NO"*

ONE UN-DAMAGED ITEM CAN PAY FOR *EVERYTHING*

HELPING AGENTS GET POLICY RENEWALS

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LISTENING TO THE ADJUSTER | MAKING THINGS EASIER

Recently, we read a blog about a restoration company's marketer who took an adjuster to lunch, during which the marketer said that he could get a good estimate in the adjuster's hands for most jobs in just 3 days.

The adjuster said that was fine, but he would wait even longer if the contractor could send in a concise, succinct estimate, without a lot of supplements attached.

The marketer assured him that it was no problem to drop the supplements as per the adjuster's request.

The adjuster gave the marketer's company a couple of jobs, then he didn't send any more work his way. So, the marketer contacted the adjuster and asked what was wrong.

The adjuster explained that the marketer's company had ignored his original request and had sent a whole lot of supplemental documentation (which slowed his progress down). The marketer had broken his promise.

In an earlier edition of Contents Solutions, we told of a method used extensively by industry spokesperson, Barb Jackson CR, in which she created a "pre-estimate" during the initial walkthrough and presented it on the first day. Thus giving the adjuster an excellent opportunity to reject those things that didn't fit within the parameters of his company and the policy, and accept those that did – and in the restoration field that is blisteringly fast, makes things remarkably easy for the adjuster and gets the job moving in hours instead of days.

Photographs are taken of the important points and valued items that the insured brings to our attention, and of any challenges that might appear early on. This, along with an estimate in the form that the adjuster prefers, gives the adjuster strong evidence on which to build his (her) own report and to defend any and all decisions made.

And once we get to know the adjuster's preferences, we can tailor our estimates even more precisely, to match his requests and expectations.

It's just good business to communicate in the manner that the agents and adjusters prefer. Things move along much faster and the end result is stronger relationships, which in turn make the assignments more harmonious and problem free.

Actually, there are quite a number of phrases we have heard on sites where untrained workers were brought in instead of our professionals (phrases the pros would never use). Here is an example, "There is still room in that box for another item."

It sounds harmless enough, but when you understand that just one broken figurine, just one scuffed bottle of wine, just one cracked china plate (that is part of a collection), just one scratched television screen, can be worth more than every box, every inch of padding, every roll of bubble wrap on the job, you know why hearing such a statement is like chewing on tin foil to a contents restoration professional.

There are only three main objectives we have on any given job – we protect, we clean and we restore. Everything else is done only to serve those three goals. When we hear an untrained laborer placing one of those three in jeopardy, it sends up red flags and causes us to move mountains in order to undo the error before any further damage is done to the already distressed valuables.

That is why such statements are never made on our assignments.

We take our efforts very seriously. And serious minded adjusters like it that way.

HELPING AGENTS GET POLICY RENEWALS

In a recent article written by Chris McMahon for Property Casualty 360 (a magazine widely read by insurance agents and adjusters), he explained, "The cost of not offering an excellent customer experience will be measured in declining customer retention."

He went on to say that customers, "…feel more comfortable and worry less when they experience fast service, connectivity and transparency throughout the claims process."

Contents professionals have become increasingly sensitive to the challenges faced by insurance agents especially as they relate to policy renewals. And we acknowledge the fact that whenever you refer a job to a restoration company you are risking your own reputation and the possible loss of a renewal if they don't do a stellar job for you and your client.

And that is only one of many reasons we strive to "wow" our (your) customers not just satisfy them.

We also go the extra mile to make you look very good to the homeowner (lately, many contents pros have been making up a little "hostess basket" with comfort foods or other friendly items and the agent's business card with a note on the back saying something like, "Don't worry, I'm still only a phone call away," or some other supportive message).

That happens when we first arrive. Then, when we finish everything, gotten our testimonials and well wishes, we leave them with a final gift that bears your business card with a note on the back. Something simple like, "I'm still here when you need me." Or, "Welcome home." Or, "Because I care. I hope to serve you for many years to come."

It looks as if you were watching over them the whole time and that can be most valuable when it comes time for their policy renewal.

WRONG SOLUTION WRONG JOB

Something you may never hear on a contents job, "Oh sure, it's an all-purpose cleaner, you can pretty much use it on anything."

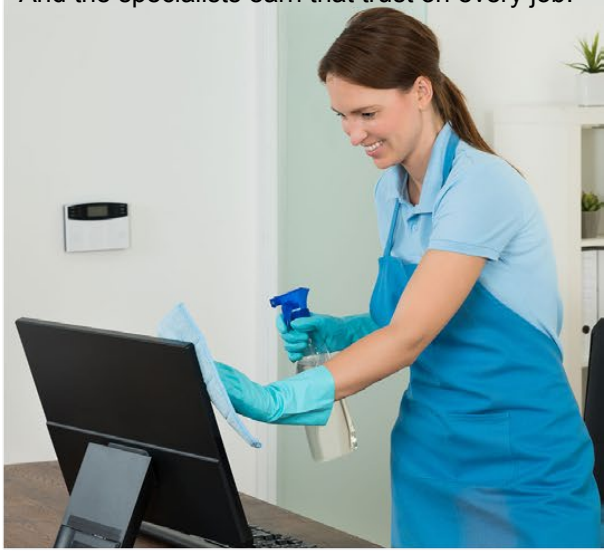
Contents managers know that some cleaning products can clean sinks and tubs, but would be a disaster on wood surfaces. While others may work on carpets or glass, but can damage chrome or leather.

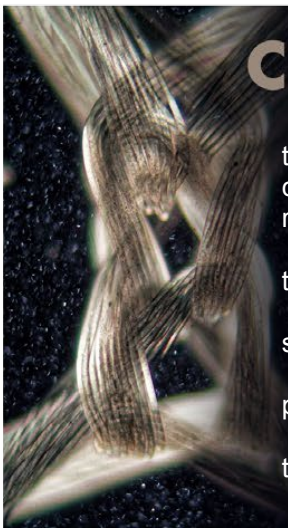
To a contents pro, there is no such thing as an "all-purpose cleaning solution." The managers assign tasks and the exact compounds or tools to be used, based on the type of contamination and the surface being cleaned.

For example, chlorine bleach may be a terrific product for disinfecting some hard surfaces, and may even bring a shine to a stainless steel sink, but it can easily create tiny pits that can trap contaminants.

And glass cleaning solutions can leave streaks and even discolor the outer protective layer of the stainless steel itself.

Adjusters and agents trust the contents pros. And the specialists earn that trust on every job.





CLEANING ON A MICROSCOPIC SCALE

Wikipedia reports that in an experiment at U.C. Davis Health System, it was discovered that, "Microfiber textiles (are) designed for cleaning on a microscopic scale. According to tests using microfiber materials to clean a surface leads to reducing the number of bacteria by 99%, whereas a conventional cleaning material reduces this number only by 33%."

Carolyn Forte, Director of the Cleaning Lab at the Good Housekeeping Institute points out that paper towels can scratch glass (even cell phone and television screens). Dry rags just move dust and soot around.

Even small amounts of soot, when ground into soft wood by paper towels can leave thousands of tiny scratches.

Damp microfiber can clean most surfaces without additional cleaning solutions, plus their electrostatic properties give them a high dust-attracting power.

Where you find trained contents professionals, you will find microfiber. It saves time, money and improves the adjuster's bottom line on every job.

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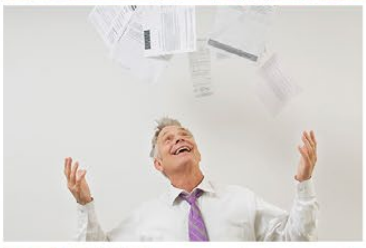
COMING UP IN THE NEXT ISSUES OF CONTENTS SOLUTIONS

HIGH END HOME CONCIERGE TREATMENT



CLEARING THE ADJUSTER'S DESK

STORM DAMAGED OFFICE? GETTING THE DOORS OPEN

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