roof sales mastery
TRAINING FOR THE NEW CLASS OF RESTORATION SALES EXPERTS

Creating Need for Your Expertise & Building Value in Your Role

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Creating Need For Your Expertise
Building Value in Your Role

People don't buy or buy into anything that they do not feel that they need. Without an understanding of the typical insurance claim process, a homeowner will not naturally know the importance of having a project manager assist them. Helping your customers understand why your services are invaluable in assisting them through an insurance claim is crucial to getting contracts signed. By creating the need for your expertise through third party stories, a thorough and clear education on the insurance process, and analogies, you ensure that homeowners realize the importance of your role in the claim process and understand your value as their ally. Here we will teach you how to communicate the need for your services.

1. What you have to offer as a professional:

Knowledge. As a storm restoration specialist, your experience and expertise in understanding how claims are paid, estimated, and assessed is very valuable when dealing with an insurance claim. Being fluent in Xactimate, understanding the makeup of a roof, and being familiar with local building codes is knowledge that cannot be transferred to the average civilian that is not a professional in the field.

Without a project manager, a homeowner may get their roof approved, but how do they have any idea how to double-check the scope? How do they know if it's enough money to get a quality job done? What risks are they taking by not having a project manager in their corner?

- Inaccurate measurements
- Overlooked items
- Code requirements ignored
- Missed damages
- Forgotten items
- Unfair assessment

Your average homeowner cannot or will not get up on their roof to measure it and check for accuracy. They are not familiar with all the components of a roof and cannot double-check to make sure all the materials that should be paid for were actually paid for. They are probably not up to speed on code requirements and wouldn't even know if they were not being covered correctly. Not to mention they are not trained to identify hail damage on shingles, and wouldn't know if the assessment they got from their adjuster was fair or not. These are all due diligences that a project manager is qualified to do to ensure a fair assessment.

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Professional second opinion. If a homeowner has an adjuster inspect their roof without a project manager present, they are at a huge disadvantage. If the roof gets denied, the homeowner can only shrug and hope that the adjuster was being honest, did a full and proper inspection, and/or knew what they were doing. While many adjusters are very good at their job, there are many who are not. What if a roof that should have gotten approved got denied? Without a second opinion or someone in their corner to represent them and be a second pair of eyes, a homeowner has no way of knowing if their claim was handled correctly or not.

Competency of insurance paperwork. To most people, insurance paperwork looks like gibberish. To anyone unfamiliar or untrained in Xactimate lingo, it is difficult to make sense of any of the line items. In addition, grasping the idea of depreciation can be difficult. Many homeowners mistakenly believe the only funds they are getting is what they were issued in their first ACV check. This results in homeowners finding the lowest bids and receiving poor quality, subpar work on their house, all because they didn't know they had several thousand dollars more available to them. Project managers understand exactly how claims work and help ensure that their homeowners get the most out of their claims in order to be indemnified appropriately and ensuring that they are able to get a high quality job done on their house.

A great way to demonstrate your value in comprehending and handling paperwork for an insurance claim is to show your homeowner a real example of someone else's paperwork. Let them review it and ask them a couple questions to gauge their understanding. 99% of homeowners will be completely confused and not have any idea what it is they're looking at. Demonstrating your fluency in insurance language adds value to your services, because you possess a skill set that is necessary to navigating an insurance claim.

Ability to supplement. As a storm restoration specialist along with the information we teach you here about how to get supplements on all of your claims, you are able to help homeowners get the best quality work by making sure that they receive the most money for their claim as possible. Without your help, many homeowners leave money behind because they simply do not know they are entitled to it, nor that it was left off their original estimate.

Time. Your role as the liaison between the insurance company and the homeowner saves the homeowner a tremendous amount of time. They do not have to worry about missing work for an adjuster meeting, they do not have to do their due diligence to figure out insurance paperwork and then double-check it, the phone calls, faxes, emails and other correspondence that needs to take place with the adjuster, insurance company, and the mortgage companies is all taken care of by you, the project manager.

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2. Use third party stories

Everyone has examples from their own personal experience that clearly illustrates the value of having a project manager present on behalf of a homeowner. If you don't have any personal stories because you are new, then use stories about people you work with.

For example, I had a homeowner who shooed me away when I initially knocked on his door immediately after a large hail storm. I worked on several houses on his street throughout the spring and summer, and eventually he filed his claim without anyone's help. Next thing you know, I receive a phone call from that homeowner apologizing for shooing me away several months prior because his insurance company came out and denied his roof. He was aggravated and confused because almost every neighbor nearby was getting a new roof and he couldn't understand how his home was the only one that wasn't approved. I explained to him that without having someone there with the expertise and experience to back you up and be in your corner during an adjuster meeting, it is common that damages can be overlooked or ignored. Long story short, I was able to get a reinspection and turned a completely denied claim with $0 into a $27,000 claim for all new siding, roof, and gutters.

Another example I like to share is about another homeowner I worked with whose insurance adjuster came out and was extremely nice, very experienced, and reasonable and fair about assessing damages on their home. He approved all of the aluminum siding and gutters, and promised to email the homeowner and me the estimate later that week. I received the estimate and noticed something odd – the price seemed pretty low. After further investigation I realized that he had mistakenly left off an entire elevation of siding, resulting in several thousand dollars being left off. It was only a mistake, but the homeowner didn't even notice because they couldn't read the paperwork. Without my knowledge, they would have been significantly underpaid. My customer was very grateful that I had caught the mistake and was glad they had chosen to have me assist them with their claim.

These third party stories communicate your point without being confrontational or making the other person feel inferior by simply presenting facts about a prior situation you encountered that they may be able to relate to and ultimately help them see the value of your role as their project manager.

How to tell a story to communicate a point:

"Mrs. Jones, do you know Ted Parker down the street? He felt the same way about just letting his insurance company handle everything, and the adjuster ended up denying his roof. He noticed nearly all of the houses on his street were getting new roofs, and it finally clicked that it would be pretty strange for the hail to have mysteriously hit every house around him, but oddly 'missed' his. He called and asked for my opinion and my help, and a long story short, ultimately I was able to arrange to meet with a new adjuster, showed him what I found, and did get Ted's roof approved for him. He admitted he wished he had just let me help him in the first place to avoid all the hassle."

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3. Use Analogies

Using simple analogies and metaphors is another great way to help people liken new and unfamiliar situations with something they already understand in an effort to help them grasp the idea behind the work that you do for them.

Here are a couple examples you can use with exactly what to say to assist you in translating your value to homeowners:

Lawyer

"You would never go to court without a lawyer, right? Why not? Because lawyers know the ins and outs of the law, are familiar with procedures and loopholes, know all of your rights, and are able to defend you in ways you are unable to do for yourself without that knowledge. Having a project manager present is in the homeowner's best interest because they have the same end goal as the homeowner. Project managers want the claim approved so they have a job to do, and homeowners want the claim approved so that any damages to their home get covered appropriately. Both parties want the claim paid for correctly so that the contractor gets paid right, and the homeowner gets a good quality job done on their home."

Mechanic

"Trusting an adjuster with your roof assessment is like bringing your car to a mechanic. While there are a few people who know a lot about cars, most people have no idea, so if you are experiencing car trouble and you bring their vehicle in for an inspection and the mechanic tells you that you need $2,000 worth of work done on your car, if you don't know much about cars, you pretty much have to just take his word for it and hope he's being honest. You're at a disadvantage because you are not a mechanic and have no means of corroborating his assessment of your car. The same is true for getting an insurance adjustment for your home."

Dentist

"If someone showed me an X-ray of a tooth and asked me to point out a cavity, I wouldn't have any idea how to do it, because I'm not a dentist and I have no idea what I would even be looking for. Dentists are trained, educated, and experienced in dealing with oral health, because that's what they do for a living. It is very much like identifying hail damage on a roof. Without a trained eye, it can be very difficult to spot hail bruising, and overlooked damages can result in leaks down the road. As a storm restoration specialist, I am trained and experienced in finding hail damage, so that's why we do inspections for homeowners who otherwise wouldn't even know they had damage at all."

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Use these philosophies, demonstrations of your knowledge, and simple analogies to help homeowners see why your role as their project manager is so valuable in an insurance claim. These simple concepts will help you build value in your services and show your customers why they need your help, helping you to close more deals and gain more business.

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