

## **“Restoration Contractor Blueprint To Success”**

Created by Claims Master

***This is the document that broke records in some of the most distinguished industry specific groups on Facebook.***

***We believe you will not find a better training program of this type for the price.***

***Please read this entire eBook! It contains thousands of dollars of advice, guidance and information. This is truly your blueprint to success!***

***This document is currently helping contractors all across the United States to build, grow and thrive.***

***This first of its kind eBook is the most affordable and complete training a “new to insurance work” contractor could ask for.***

***Nearly 3,000 requests were made to receive this document in the first three weeks it was advertised on Facebook. This is simple and practical information for contractors who are expanding into the insurance restoration industry.***

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## **Background**

The primary author of this document is Robert Kolb. He got his start in the insurance restoration industry in 2012. These are Rob's credentials:

- ❖ Project manager for a roofing company
- ❖ Division and development manager for a general contracting company
- ❖ Owner of a roofing company
- ❖ Public adjuster
- ❖ Property damage expert consultant
- ❖ Owner of an estimate and supplement company.
- ❖ Insurance restoration Industry trainer.
- ❖ Elite-level drone pilot

Rob has been through a wide variety of training during that time and either holds, or has held, a number of certifications and licenses. Rob opened *Claims Master* in November of 2020. The Covid-19 pandemic provided him an opportunity to grow a nationwide company since so many jobs were morphed into work from home positions. Both Rob and Ken Levesque - his General Manager - have built a great team since then. Ken is also a contributor to this ebook.

We look forward to providing our blueprint to contractors all across the country in addition to providing our primary services. Click on this link to see our primary services and pricing [☰ Claims Master service agreement 9/1](#) . You will need to request access to open all of our links. Simply request access, and our team will make sure you get access to the links. You will only have to request access to links once.

## **Overview**

First, our entire team would like to welcome you to the *Claims Master* family. It is our passion to help start-ups, small, and mid-sized contractors build, grow and flourish in the insurance restoration industry. We feel this group typically has a lack of resources and is most in need of this blueprint and our services. This information will help you to avoid having to learn through the school of hard knocks. Unfortunately, Rob is a graduate of that school; he's got the T-shirt. If a document such as this existed back then, things would have been much different for him.

About that helpful information...there's a great deal of incorrect information on social media. It's like the blind leading the blind in some cases. We suggest that you always be guarded when it comes to information obtained on social media. Sometimes, even the things that sound logical and correct are in fact...incorrect. So, let's start with the basics.

When you first start your business, you need to build a solid foundation. Initially, you should be focused on people, product, and process. Having the correct paperwork in place is also very important [We will provide you with paperwork templates later in this document]. All of your company paperwork needs to be in place before you begin to sell. I also highly recommend that your paperwork is in a digital format [We recommend a good digital paperwork program in the systems section, which is very important to have in today's hectic market]. I recently spoke to a contractor that lost almost \$200k in one year because he didn't have a clause in his contract that addressed the rapid changes in material costs. He quoted a price and had a signed contract with his customer. From the time the contract was signed and the time construction was completed, a price increase occurred on building materials of almost 50%. That loss nearly put him out of business [We will recommend systems and companies or individuals that can help with these issues later in this document]. The solid foundation, orderly paperwork and digital formatted documentation will help make better use of your precious TIME and save you MONEY. After that has been established, you are now ready to start to sell.

When you first start to sell, be sure to **know your numbers** and that you are **selling at a sustainable profit margin**. Here is a link to a profit margin calculator to help make sure you know your numbers ([Omni Margin Calculator](#)). **DO NOT** just work off an estimate created by the insurance company. Their estimates often do not provide realistic or sustainable numbers. This is often due to the fact that they have missed items in their estimate that are required to correctly build the project to code. *Remember unless you are a public adjuster, you as the contractor are not allowed to negotiate the price.* What you CAN do is discuss line items. That is really the legal workaround to deal with this issue. You really need to know your numbers on every job to be viable long term. If you don't know how to figure out your numbers and or margin, *Claims Master* can provide you with a worksheet to assist you with this. We want you to be able to **focus your time on development, selling, and building, NOT dealing with the insurance company.**

There are a few other core items you should think about.

Your **goals** would be a good place to start. Do you know how to set them? What do you want to achieve? There's a practical way to define your goals. It's represented by a method called S.M.A.R.T. goals. SMART goals help guide you in your goal setting. We suggest a *Google* search to find out more.

**Staffing** is another important component of a good business. The bottom line about people is to hire the right person that fits for the position you are seeking to fill. Hire for the right fit and for someone who can fill in your weak areas. Ask the right questions to find the right person.

Lastly, **don't let your failures stop you.** They can be the avenue to find some new opportunity... something not discovered by anyone else. Look for the niche opportunity! This happened to us and it might just happen to you.

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### **Section Key Takeaways**

- ★ To begin your business, first build your foundation. *Focus on people, products, and processes.*
  - ★ Acquire the appropriate documentation and use digital documents as much as possible.
  - ★ Know your margins so you will be able to sell your product or service to keep your company profitable and growing.
  - ★ Do not build your jobs based on the initial offer (loss report) from the insurance company.
  - ★ Focus your time on development, selling and building, NOT dealing with the insurance company.
  - ★ Learn to set goals properly and they will keep you moving forward.
  - ★ Hire people that fit, to also fill the gaps where you are weak.
  - ★ Look for the niche opportunity in the midst of failure.
- 

## **Recommended Systems, Tools, and Electronics**

### **SYSTEMS**

**Google Drive (G Suite)** This is a great place to store your bulk data, create documents and so much more. It's a really great product and provides very good value.

[Cloud Storage for Work and Home - Google Drive](#)

**Google Streak** (This is a great starter CRM). We recommend this CRM because it is fully customizable to fit your needs. It also lets you build up some business before the costs set in. This was true when we started with *Streak* but you should verify that nothing has changed). *Claims Master* can assist you in building or setting up your CRM for an additional fee. The fee will vary depending on complexity. Check out this link for more information: <https://get.streak.com/claimsmaster>

Here is a video I made about Google *Streak*:

- ▶ [Google Streak is a great way to keep your business organized and successful.](#)

**Dropbox** is one of several good options to store and easily share your pictures (which is extremely important). [Dropbox](#)

**CompanyCam** is a must-have app for picture taking. It is probably the best way to take pictures of your project and keep them organized. It also makes sharing pictures extremely easy. Of everything we recommend, CompanyCam is at the very top of the list. Please click on this link for more information. [CompanyCam and Claims Master](#)

**PandaDoc.** If you don't yet utilize an eSignature program, *PandaDoc* provides a good service at a great price. Having a program like this is also a great way to deal with any documents that your sales rep or project manager may have forgotten to get signed. Sometimes, it's also hard to schedule meetings with property owners, especially during unexpected business upheavals like Covid. See link for more info: [PandaDoc](#)

**RingCentral.** Having a phone system like *RingCentral* is a great idea. It allows you to assign a department phone number or extension to an individual's personal phone. The calls come in through the *RingCentral* app. This means you no longer need to provide company phones. It's also extremely easy to transfer a phone number or extension to another person's phone in the event you need to make a personal change. I highly recommend having a system such as *RingCentral* in place. Since it is web-based, your call quality may vary from time to time. Their support is excellent when help is needed. See this link for more info: [RingCentral](#)

**Slack.** You need to have a centralized area for your team to calibrate on issues and topics. I use *Slack* and have set up different groups for different teams. For example, my sales team has its own group and my *Xactimate* writers team has a different group. This way all of the chatter is relevant to that particular group. The free version of Slack allows for 10,000 messages. The paid version is based on a small monthly fee per user. See this link for more info: [Slack](#)

**Microsoft Teams.** This is an excellent option to *Slack*. The instant messaging concept is similar, but it is totally free. The free version also includes 60 minute video conferencing and more. There is a monthly paid version with other benefits. See this link for more info: [Microsoft Teams](#)

**Xactimate Training.** There are several different people that offer *Xactimate* training. We recommend: [Xm8: Xactimate Training for Contractors](#)

**Lead generation.** Hiring a lead generation company can be smart. There are many different ways to get leads. Some methods work better than others and some companies are better than others. We have made some expensive mistakes in the past...VERY EXPENSIVE MISTAKES! One of the companies we recommend for lead generation is **HAIL911**. They have a fantastic reputation and we have worked with them personally. They do a great job! Here is a link to their site. Don't forget to tell them that Rob from *Claims Master* referred you! [HAIL911](#)

**Roofing Building Code Citation.** An excellent, time-saving, and well-presented format of building code is *OneClick Code*. This is an inexpensive service in presenting building codes and other location related information, related to your claim. They highlight main code items so you don't have to hunt for them. Some code will not be in the reports, but they address the major ones. We attach these reports on all our *Xactimate* documentation. You can choose reports a-la-cart as well. Once you enter a location address, you have several options available: Location snapshot, code detail, shingle manufacturer requirements by brand and type, and even a hail storm history by date and a nice legend of hail sizes. All of these reports have professional illustrations. See the link here: [One Click Code](#)



## **TOOLS**

**Drone.** The *DJI Mavic 2 Pro/Mavic 2 Zoom* are what we recommend. These two DJI models offer the best flight experience and are the most popular for contractors. Use the link below for more information: [DJI Mavic Pro2](#) (DJI Mavic 2 pro link).

There is also an excellent *Facebook* group that we recommend you join: [Drones for Contractors](#) Jeffrey Marcus is very knowledgeable and a good friend of ours. Be sure to mention that Rob from *Claims Master* sent you.

**Telescoping Ladder.** This type of ladder is great and compact. If you don't yet have a fancy truck with a ladder rack, this is a great alternative. Click on this link for more information. [Gimify Telescoping Telescopic Extension Ladder](#)

## **ELECTRONICS**

**Handheld Thermal Camera.** This can be a very useful tool to help locate water damage. It can also help determine whether or not water damage is fresh or old. It will definitely help to get water damage approved by the insurance company because it can help prove the damage is fresh and not preexisting or old. Click on this link for more information: [FLIR C5 Thermal Imaging Camera](#)

**Laser Measure.** Time is precious. This tool will help get your measurements much faster than a tape measure. It's really a must have. Keep in mind that laser measures are not effective in bright sunlight. Click on this link for more information: [Bosch Blaze Pro Laser Measure](#)

**Miscellaneous Tape Measures.** For longer exterior measures, you have three options:

- *Handheld Roll Tape Measure.* They have a clip on the end that you can pull against and a 100' span. See this one on Amazon: Dewalt Tape Measure link: [Dewalt Tape Measure](#)
- *Reel Tape Measure.* Stake it into the ground and pull. Spans in 100', 200', and 330' lengths. Great for measuring elevations. See this one on Amazon: Komelon Metric Fiber Tape Reel link: [Komelon Reel Measure](#)
- *Measuring Wheel.* Great for measuring elevations. You can even roll this on the structure if the land slopes, to obtain accurate measurements. See this one on Amazon: [Zolen Measuring Wheel](#).

There are many brands and options available; these are some of the recommended ones.

**Moisture Meter.** This is also a great tool to help locate moisture and determine how fresh it is. We can teach you how to complete a moisture map for interior damage. Click on this link for more information: [General Tools Digital Moisture Meter](#)



**Digital Caliper.** Sometimes a tape measure can be hard to read in pictures. Having a digital reading can really help. Especially when dealing with issues where an exact measurement can be very important. This is very handy when dealing with roof decking - the board gaping. Also for siding and flooring, to name a couple. Trust me, it's worth having on every inspection. Click on this link for more information. [Digital Caliper](#)

## **Proper Methods To Document Damage**

### **Pictures Of The Loss - *aerial***

When dealing with roof damage, nothing beats good drone pictures. It makes it much easier for both your estimate writer and insurance adjuster to correctly assess both the roof in general and damages.

Your first picture should always be the property address. This will help break up your pictures in the event you are inspecting more than one property in the same day.

The second picture should be a high altitude picture that will show the primary building and any detached structures. Be sure to stay under 400 feet to comply with FAA rules. We also highly recommend getting your FAA Part 107 pilots license so you can legally use your drone for this type of work. This is the link to the government's website describing the process: [Become a Drone Pilot](#)

I earned my FAA Part 107 through the Pilot Institute. Here is a link to their website: [Pilot Institute](#).

The next set of pictures should be of all elevations of the structure. I would recommend taking these pictures at about 100 feet above the structure. The point of this set of pictures is to be able to see all of the accessories on the roof. The money is in the details so make sure you capture everything.

The final set of pictures should be close up pictures of the damages in question. If you are using software that has been created to identify damages by circling or highlighting the damages automatically on the final digital copy of each picture, be sure to set the software correctly. Your output could come out actually covering up the damage with digital circles or squares; those shapes should be tuned to a large enough setting to clearly show the hail hits, creased tabs, etc. Fly as close as you can while still maintaining a safe distance. Be sure to be aware of any possible hazards that could potentially cause a crash. Also, we recommend developing a preflight check list that should be gone over before every flight. This will potentially help prevent issues that could possibly lead to a crash. It will also help with planning before you start your day. On more than one occasion, I drove hours away only to find out that the property I intended to inspect was in a no fly zone.

Check out this video for more information. This is my preflight checklist.

📺 Drone training: Preflight checklist I have also created a video that goes over basic drone flight for all of you that are new to drones. Check it out. 📺 Drone training: basic flight

❖ **Drone Education:** To receive valuable info on how contractors use drones on the jobsite everyday, go to: [Certify Contractors](#). To learn from a community of 3000 drone-operating contractors, join this Facebook group: [Drones For Contractors](#). Jeffrey Marcus, a good friend of ours, is the Administrator. Be sure to tell him Rob from *Claims Master* sent you!

❖ **Drone Roof Measurement App:** The [Certify Roof App](#) is the fastest and easiest way to get roof measurements in real time. Squares are identified in seconds, a fully-backed Roof Report in 15 minutes and an ESX file in about an hour. Mavic 2 drones and android devices are required.

### **Pictures Of The Loss - exterior, ground-level**

Estimates or supplements will only be as good based on the information you provide the estimate writer. Thorough pictures are extremely important because all the money is in the details. Take pictures as if you are photographing a crime scene! By doing this, you are getting more damage documented and potentially covered for your client. Also, don't forget to take pictures of the entire property. You may be able to capture additional damages such as siding, gutters and possibly more. This should ultimately put more money into your pocket and take care of your client to the highest degree. This video will provide you with some guidance on how to correctly photograph the property from the ground. [How to do a proper exterior damage inspection.](#)

Services like that will earn you more referrals. Here is a diagram and checklist to assist you properly document the loss. See link for more info: [Claims Master Recommended Picture-Pattern of a Loss](#). You will need to request access to be able to view any link in this document. Please request access and it will be given to you. This applies to all links listed in the *Blueprint*. You will only need to request access once.

### **Pictures Of The Loss - interior**

If there is any *interior damage*, you will need a sketch of all interior rooms where damage exists. You will also need pictures. Pictures should be taken from each of the room's four corners, aiming at the opposite corners, while including the ceiling and floor; then close-up pictures of the damages in question so the estimate writer can see all the contents. Please take advantage of our picture-taking diagram and checklist: [Property Damage Inspection Checklist](#).

If you really want to be state of the art and are well funded, you may consider buying a *Matterport Camera*. They are amazing. Check out this link for more information: [Matterport Pro2 3D Camera](#). This is the landing page for 3D scans, to show you the amazing possibilities for this technology: [Matterport Scanning Landing Page](#)

A good estimate writer may be able to see additional items that you may not have even considered or overlooked, with proper pictures. This ultimately creates a larger scope of work which means your client will benefit more and so will your bank account. Don't forget to inspect the attic area. If there are decking issues, you are going to want to document that and deal with the issue prior to the build.

If the deck has spaced boards, take pictures of the board gaps with a tape measure or caliper, showing the gap size. That should be addressed with the adjuster before the build. Don't just expect the insurance will pay for new decking even if it's needed. In most cases the policyholder will need to have specific coverage for an item like decking to be covered. They will also most likely NOT cover the decking if you don't have pictures to support your request. We recommend you buy a handheld laser measure and a moisture meter in addition to the basics if you are dealing with interior damage on a regular basis. A handheld thermal camera is also a wise investment. I made a video that will provide some insight on how to correctly document interior damage. It also covers the tools you should have:

- How to do a proper interior damage inspection. Document everything!

Two last points about pictures:

- 1.) **Use landscape orientation** as much as possible! Much more information is captured in landscape (horizontal mode).
- 2.) **Use a mid-high picture resolution** on your phone. We sometimes receive pictures in a very low resolution, so when we look at them, they really cannot be enlarged. The detail that needs to be seen cannot be seen, since the pictures blur when enlarging. We don't recommend the highest setting on your camera, and definitely not the lowest setting.

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### ***Section Key Takeaways***

- ★ **Systems.** Consider adding fully-developed electronic components to your business as an investment vs. an expense. Their capabilities are usually scalable and their contributions to your bottom line are worth their weight in gold. There are a number of solid choices on the market from which you may choose.
- ★ **Electronics.** Our recommendations are field-tested and have been proven successful in the field. If you only use some of these items, may we suggest investing in another item, one-at-a-time and using it till you are proficient, then adding another.
- ★ **Paperwork.** We list four documents for you to use. Three of the four involve the homeowner (insured), and are acquired and used on the front end of the process. Be clear about the purpose of each. The COC is a back-end document that will help certify your work, provide proof to the carrier, and cite closure of your activity on the property.

- ★ **Proper Methods To Document Damage.** Pictures tell the claim story. The bottom line: *Good pictures mean more money.* This seems to be one of the most difficult things to teach contractors. When snapping pictures, ask yourself how much the adjuster will see as proof to why the adjuster should pay out additional claim money.

Remember, he has likely never been to the damaged property and can only take your pictures as proof positive that he should pay out what you are asking. If you don't take good pictures, he will deny your line items and potentially your claim as a whole.

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## **Measurements**

**(Exterior)** Aerial measurements provided by a third party is really the way to go. It's what all insurance companies use as their source for roof parameters. They tend to be the most accurate. A handmade sketch may not be accepted by the insurance company or could delay the process. Sometimes, contractors either intentionally or unintentionally over-measure. This is one of the reasons insurance companies tend to prefer aerial measurements. This information can be obtained using a company such as *Eagleview* ([Eagleview](#)), *Roofr* ([Roofr](#)) or *Roofshots* ([Roofshots](#)). Each company has their own emphasis. You will need to obtain both roofing and siding measurements if both are damaged. They are separate reports so order accurately.

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- ★ **Measurements.** To save time, money, and accuracy issues, you should invest in an aerial imagery report each time you are presenting a claim. The adjusters may not use your specific service, but they will adjust the numbers (usually minor quantity adjustments). Each service is differentiated by cost and output. We recommend any of the three we have listed. Once ordered, it's a day or less to obtain the output, emailed to you.
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## **Xactimate**

It takes a long time to get proficient with *Xactimate* (industry-standard estimating software). Not knowing how to build a correct *Xactimate* estimate could cost you \$1k in losses or more on every job. If you intend to purchase *Xactimate*, here is a link to their site where you can get more information: [Insurance Claims Estimating Software with Xactimate](#).

I created a video that will provide you with a general idea how to read a loss report (the original insurance company estimate)

▶ How do I read an insurance estimate (loss report) from storm damage? You should also seek out training with an *Xactimate* expert. We will recommend a company or individual later in this document. Even then, a great *Xactimate* estimate does not mean the insurance company will approve your proposal. Dealing with the insurance company is a whole other skill. This also will take lots of time and many losses to learn from; insurance companies, in our experience, have guidelines - or a playbook - by which they operate. It takes wisdom and use of different strategies to overcome their position. Sometimes, they cannot be overcome. Be sure to look at the recommended books included later in this document.

They will also help you learn in this area. I have been dealing with insurance companies and storm damage claims for over a decade. My team has many years of experience as well; we will guide you while you are learning. We are currently working on training and techniques that will be available to our clients in the near future. This will be available in one of our monthly newsletters. There is more information about our newsletter later in this document. We recommend new companies initially sub out most of the dealings with the insurance company. *Claims Master* provides many of these services (  Claims Master service agreement 9/1 ). If we do not provide a service you need, we are happy to refer you to another company or individual that will provide that service. We will provide a list of other industry experts, upon request. Please send an email to [rob@claims-master.com](mailto:rob@claims-master.com) and put "Industry Expert List" in the subject line. We will also help you grow your company and help improve your paperwork, systems, and processes. Your keys to success are listed in this document.

Take advantage of this right now! A solid foundation is needed BEFORE you begin to build your business. Trust me, we have learned the hard way several times. We want to help train you so you don't repeat our mistakes.

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### **Section Key Takeaways**

- ★ To begin, you need to understand how to read an insurance loss report.
  - ★ Next, you should be acquainted with understanding what an *Xactimate* report can do for you and how it fits into the overall claims process.
  - ★ Finally, you should leave the *Xactimate* work to the pros, at least in the beginning. Initially, sub this out.
  - ★ If you want to learn to write *Xactimate* reports, then you will have a high initial investment for the software (annual, renewable subscription) and remember that it takes lots of time to get to the place where it pays off substantially. The time is spent in personal practice with the software and in daily exposure, adjusting your writing to find that key that unlocks the success padlock.
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## **Adjuster Meeting**

Now that you have all the correct paperwork signed, the loss documented and an *Xactimate* estimate prepared (potentially), you are ready for the adjuster meeting. More and more, insurance companies are changing the (former) industry standard of “live” inspections.

In the past, you would meet with the adjuster assigned to the claim. You would speak to that adjuster, and he would write the claim after the meeting.

Then the meetings were attended by independent, third-party companies that were assigned to do the inspection, then send their pictures and findings to the adjuster to write the loss report. They can also be attended by a third-party specialty-type company that focuses only on roofing; then they also submit their report. As of 2020, it was rumored that insurance companies would be hiring non-inspectors (i.e., college students) to show up and do virtual inspections.

They would hold up a live video conference on their phone and would be directed by a qualified inspector on the other end who would direct them to show certain aspects and details.

If you happen to attend a meeting with an actual inspector, be sure to always be calm and collected at this meeting. Your primary goal is to get the adjuster to agree that the property has been damaged by a covered peril and event (hail or wind storm). Your goal is not necessarily to get a full replacement of whatever the damages may be. All you need is to get some level of coverage. Understand that most field adjusters have limited authority and sometimes don't even directly work for the insurance company at all.

As long as some level of coverage has been extended, you should be in good shape. Remember, this is a process, and wins can come in stages. Don't take a non-approval as a permanent loss. This can be very difficult to accept when you later review the meeting in your mind. In many cases, additional coverage and full replacements will need to be approved by a manager or someone with more authority. This is very normal so don't get frustrated if the field adjuster only was to pay for small repairs. You just have to know how to play the game.

Our team at *Claims Master* deals with these types of situations everyday and normally achieves the goal. It is important that you get a copy of the loss report that the adjuster creates after the adjuster meeting. It is a good idea to give the adjuster a copy of your contingency agreement and authorization letter at the time of the meeting. In most cases, the adjuster will email you a copy of the loss report. If not, you should be able to get a copy for the property owner. This critical piece of information is the starting point of the claim. Before you do anything, you need to know exactly what has been approved. Be sure to check out *Claims Masters' YouTube* page. We have many videos that cover many topics. If you have questions at this point, you may find your answer here. [Claims Master on YouTube](#)

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### **Section Key Takeaways**

- ★ At this on site meeting, your goal is to get agreement to damages.
  - ★ Remember that the approval process is not a one-time event. It's a process.
  - ★ The person you meet with may not have approval-level authority.
  - ★ Have your insured's documentation ready for the adjuster; this is a good gesture to show support to assist the adjuster to identify and write the claim for actual damages vs. their company guidelines which usually limit awards.
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### **Reading The Loss Report**

Loss Reports (a.k.a. Initial Scopes) can be difficult and frustrating to read. Insurance companies sometimes use different formats. Even if the payout is currently zero dollars or very little, that does not necessarily mean the claim has been denied.

There are many situations where the adjuster has applied coverage, but the amount of damage did not exceed the deductible. In this example, the payout does exceed the deductible but just barely.

Look at this example below:

\$1,800	<i>The adjuster agrees to repair 20 shingles. He pays \$90 per shingle</i>
<u>-\$1,500</u>	<i>The property owner has a \$1,500 deductible</i>
<b>\$300</b>	<b><i>Total amount paid out to the insured</i></b>

Game over right? WRONG! The claim could just be getting started. There are several things to be taken into consideration. The two major things to be taken into consideration are **REASONABLE APPEARANCE AND REPARABILITY**. We cannot stress enough, the importance of these two laws with regards to your success in winning insurance claims. You will need to know both the laws in your state and which build codes apply. This is the law that applies in my state, Ohio [Ohio Administrative Code](#). My home town of Toledo, Ohio has adopted the 2018 version of the 2018 IRC. See this link to purchase a license to access additional features: [International Code Council](#). Keep in mind that you do not have to purchase a license to use the site. You will be able to look up codes for all the states that are listed, for free; however, the ease of use is enhanced with the purchase of a license.



Now, let's apply these laws to the example above. The twenty shingles that the adjuster has approved would have to result in a *reasonable appearance*. If the shingles used for the repair did not create a reasonable appearance, the insurance company in most cases would need to replace as much of an area needed to create a *reasonable and uniform appearance*.

In order to know what shingle to use to make the repair, you may have to take a full shingle off of the roof and send it to a place called *ITEL* for analysis ([ITEL](#)).

What you need to know about ITEL, from their website:

*ITEL - Independent Testing Evaluation Laboratory was founded to provide unbiased benchmark pricing and matching services utilizing our lab.*

*ITEL's benchmark pricing sets the industry standard for claims settlement on all types of flooring, roofing, and siding.*

*ITEL's matching services help adjusters and contractors locate all types of current and discontinued siding and roofing products.*

In other words, they are a HUGE repository of many types of materials that they have stored for decades and continue to acquire. For a fee, they will analyze a sample, attempt to determine the brand, composition, color, and status (still made or discontinued) and where it may be stocked for purchase, if available. They have long-tenured experts that take your sample and create a forensic analysis and report.

I will also provide a few videos I made on this topic:

- ▶ How do I read an ITEL report? I'll show you.
- ▶ ITEL EXPOSED! Tips and Tricks (Toledo, Ohio)

You should get the results back from *ITEL* in about two weeks. If the shingle has been discontinued or if the exact original manufacturer could not be determined, you will be on the road to getting the roof fully replaced. Email the results for *ITEL* to the insurance adjuster and ask how he would like to proceed. In the event that *ITEL* lists a possible match, the insurance adjuster will likely want you to attempt the repair. The repair attempt could very well lead into your next issue which is *repairability*.

Now that you have obtained the possible match that *ITEL* has recommended, you are ready to attempt the repair. Be sure to take before and after pictures of the repair. If the repair causes domino effect damage to the surrounding shingles, the roof is most likely not repairable. Email the adjuster the results of the repair.

If you experienced something similar to the example listed above, there is a good chance that the roof will get approved for a full replacement. Check out his video that I made on this topic:

- ▶ Roof claim under deductible to full replacement

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### **Section Key Takeaways**

- ★ Learn to read the loss report.
  - ★ Partial coverage on shingles can be the open door to getting a large part or all of the roof approved.
  - ★ Reasonable appearance is subjective and the homeowner decides. You have to vet the roofing, siding, flooring, etc., to determine if the item is discontinued or not.
  - ★ Reparability is a stronger argument than reasonable appearance. If a roof has partially been approved by the carrier then this should be completed on the roof.
  - ★ ITEL is a generally accepted validation of a sample's status. Some carriers may have their own ITEL-type of validation. State Farm's version is called *RLS*.
- 

## **Estimates and Supplements**

### **Estimates**

Regardless of whether or not the insurance company approved a small repair or a full replacement, you should create or subcontract a professional *Xactimate* estimate. This is the document you present to the adjuster that conveys what you think should be replaced and how much of it. It is the response to the carrier's loss report - which is actually AN OFFER to the insured. That OFFER does not need to be accepted. Unfortunately, many insureds are not aware of this fact. Therefore, a correctly prepared estimate opens the eyes of the insured and forces the adjuster to consider your argument for amending his loss report.

*First*, there's a significant investment. At the time of this writing (Q4, 2021), *Xactimate* costs about \$1,800 per license annually. It's unlikely that you will get a ROI in the first year or even the second year to recover this investment. Factor in both large and small losses due to inexperienced or unformed writing for each claim.

*Second*, you will need a Windows computer that meets or exceeds the system requirements from *Xactware*, the company that owns the *Xactimate* software.

*Third*, the odds that the insurance company made a perfect estimate are very, very slim. Most *Xactimate* adjuster-produced scopes are incorrect, and need to be professionally addressed. This is not a comment on anyone's character, but the prevailing bias. If you are not familiar and proficient in *Xactimate*, I would recommend you sub out this service until you are proficient.

We've spoken with some contractors who want to take an *Xactimate* course to learn to complete their own estimates. Our best guess is that in most cases, that approach doesn't pan out. Those well-intentioned business owners believe that anyone can learn it (mostly true), but to become proficient is a long-term process, because of all the variables. We regularly see this and most times, we increase the claim's gain significantly using our experienced *Xactimate* staff of writers.

The estimate should be complete with all applicable building codes and the manufacturer's installation specifications that may apply. Other supporting documentation including pictures should be included in the estimate. I would recommend providing your estimate to the adjuster in both PDF and ESX format. Make it as easy as possible for the adjuster to approve your estimate. The goal is to get an agreed scope of work prior to construction.

Don't forget that you, as the business owner or project manager, can make more money via selling and building; this is also a time-management issue.

## **Supplements**

In general, a supplement should only be made for unforeseeable things. Anything that could be addressed prior to the build should be. Some carriers insist that pricing should be addressed before the build and will not discuss it after the build. This is something that is usually found in the policy, so you have to ask about it. It's likely the homeowner will not know anything about their policy. For example if you don't agree with pricing, that should be addressed prior to the

build. Another example would be if you were to inspect the attic and it looks like there may be an issue with the decking, this needs to be addressed prior to the build. If you are not aware of this process, you will likely be rejected.

If the adjuster responds, be watchful for the language that is used. It may *sound like* it is being rejected, but it is not. We suggest asking directly if the line item is denied and why.

If you are doing a roofing job and after the shingles have been removed and you discover that the flashing is damaged, that would be an item to supplement for. Be sure to take pictures of the flashing showing why it needs to be replaced. Take good enough pictures to tell the story to the adjuster and the reason it should be replaced. Let's also say that we are talking about step flashing between the roofing and siding. If the siding gets damaged while replacing the flashing, those damages could also be covered in a supplement. When submitting your supplement, I would also recommend submitting your final invoice at the same time. Be sure you don't forget to bill for recoverable depreciation and any paid when incurred items (PWI). This is another service we recommend subbing until you get more familiar with the process.

## **Recommended Books**

1. **Level The Playing Field**. This book was written by one of the most well-known leaders in this industry: Steve Patrick. Steve is an amazing and selfless person. He is a great guy that is readily available and a tremendous resource. His book is free! This is a must-read for anyone in this industry. To get this book, text the word "ebook" to (214)-496-5182. Level The Playing Field is also a group on *Facebook*. I would highly recommend joining his *Facebook* group. [Level The Playing Field](#)
2. **The Miracle Morning**. I have read this book several times and practice many of its lessons still to this day. It will help to get your mind right and start your day more relaxed and focused. I highly recommend this book and it's an easy read. Here is a link to the book: [The Miracle Morning](#)
3. **Rich Dad Poor Dad**. This book may have had the largest impact of any book I have ever read. It is a must-read for business owners and entrepreneurs. The audio version is very good as well. I highly recommend this book. Here is a link to the book: [Rich Dad, Poor Dad](#)
4. **Business Made Simple**. This is a great book for understanding a business in general without getting a college degree in business. The author's company advises over 10,000 businesses on all aspects of their businesses. The book will help you to gain understanding of concepts and business practices - if you lack this training - and gives practical and insightful ways to improve your business. It's been very helpful to understand how our business works, how to market our business, etc. It is available in several formats and comes with daily videos. Here is a link to the book: [Business Made Simple](#)

## **Additional Resources**

**Estimate invoice template:** Your email to the insurance company should look something like this: [Estimate Email Template](#) . You will need to request access to our links. Simply request access once and we will provide it.

If you haven't already, be sure to attach the following documents with this email.

- Your contract with the property owner
- Your authorization letter

**Other *Claims Master* forms:** You will need to request access to all of our links to view them. Simply request access once and it will be provided to you. [Client Onboarding Packet](#)

**Insurance company phone number list (claims departments):** [Insurance Company Phone Numbers](#)

**Authorization of benefits example form:** Have your attorney approve this prior to adopting this document. It is just an example. [Authorization of Benefits Form](#)

**Technical support documents:** [Technical Support Documents](#)

**Drone training: preflight checklist** (document) [Drone Training: Preflight Checklist](#)

**Drone training: preflight checklist** (video): [Drone Training: Preflight Checklist - YouTube](#)

**Drone training: Basic flight** (video) [Drone Training: Basic Flight - YouTube](#)

**Industry-specific Facebook groups :** [Industry-Specific Facebook Groups](#)

## Paperwork

1. **(Contingency agreement).** Your contingency agreement will need to be signed by both the property owner and an authorized representative from your company. It should be sent to the insurance company before or when you send in your estimate. We will provide you with a template if you don't currently have one. Our contingency agreement template is just an example. Any paperwork adopted should be reviewed with your attorney before use. Open this link for more info: [Claims Master Contingency Agreement](#). It's also very important to prepare and educate your client about this process. You may need your client's leverage later. Remember, the policyholder has much more power than you or anyone else. Getting them to understand the process and getting them on your side can be huge to assist you and a powerful tool later in the process. They can help expedite the process and reduce headaches when dealing with the insurance company. We will cover this issue in one of our upcoming newsletters.

If you subscribe to the newsletter, you will have access to the entire library so you have access to prior issues of the newsletter as well. The cost of the newsletter will be covered later in the document.

2. **Actual Contract With The Property Owner:**

**(Traditional contract).** We have recently developed a new process that we are recommending to all of our clients. It starts out using a contingency agreement initially. Eventually (about a week later), you will present your client with an actual contract with hard numbers on it. Be sure to get this document signed by both the property owner and an authorized representative of your staff. This method is more effective than a contingency agreement. It also is a better tool to get more line items approved. We have provided a link to the procedure along with a link to an example template contractor that you can emulate. Our contract template is just an example. Any paperwork adopted should be reviewed with your attorney before using it.

You will need to request access to be able to view any of our links. Simply request access to the link and our team will quickly grant access. You will only need to request access one time.

**Procedure:** [Contractor Estimate Procedure](#)

**General contractor contract template:** [General Contractor contract Template](#)

3. **Authorization Letter.** In most cases, you will need an authorization letter to communicate with the insurance company on the property owner's behalf. We use a version we recently adapted from a contractor whereby the insured allows the contractor and claims management team to engage with the adjuster for documents and discussion related to the specific claim. It also authorizes use of the insured's email in correspondence with the adjuster. That version is not linked here but those components can be written into the copy we link. We also add the company logo and company contact information for a more professional presentation. This document will need to be signed by both the property owner and an authorized representative from your company. If you don't yet utilize an eSignature program, *PandaDocs* provides a good service at a great price. Having a program like this is also a great way to deal with any documents that your sales rep or project manager may have forgotten to get signed. Sometimes, it's also difficult to schedule meetings with property owners, especially during times like Covid. See link for more info: [PandaDoc](#)

Linked is our template if you don't currently have an authorization letter of your own. Our authorization letter template is just an example.

Any paperwork adopted should be reviewed with your attorney before using it. See link for more info: [Claims Master Sample Authorization Letter](#)

4. **Certificate Of Completion (COC).** This document will need to be filled out and signed by both the contractor and property owner - in most cases - to release final remaining funds, such as depreciation. The point of the COC is to provide proof to the insurance company that the approved work has been completed. Many adjusters find it acceptable to provide completion pictures in lieu of the COC; if you submit pictures only, the adjusters will ask for the COC if they require it per their company policies.

Here is our template if you don't currently have this document in your paperwork. Our COC template is just an example. Any paperwork adopted should be gone over with your attorney before using it. Please be sure to take a few pictures of the completed work also. See this link for more info: [Claims Master Certificate of Completion Sample](#)

## **Claims Master YouTube Page**

Be sure to take full advantage of our *YouTube* page. We have many videos that cover a wide array of topics. I am sure you will find our videos helpful. Access to our channel is totally free, so take advantage of this resource! Don't forget to subscribe so you are alerted when we post a new video. Also, if you would like us to film additional videos to cover a particular topic, just ask. If possible, we will produce a video on that topic. Please send an email to [rob@claims-master.com](mailto:rob@claims-master.com) and put "New Video Request" in the subject line. See this link for more info:

[Claims Master on YouTube](#)

You can put your videos on our *YouTube* page. This will allow you to get your ad out to an established audience. It does cost \$360 a year (\$30 a month) to post your videos on our page. If you don't have a *YouTube* page yet, we recommend you start one. *YouTube* videos can be found in a *Google* search where most other types of social media posts can not.

The more information about your company is out there, the more people will find out about you. Short term pain for long term gain. For more information, email Rob [rob@claims-master.com](mailto:rob@claims-master.com). Please put "*YouTube*" in the subject line.

## **Schedule a Consultation**

Our team is here to help you. If you would like to schedule a consultation with one of our team members, please email the request to: [rob@claims-master.com](mailto:rob@claims-master.com). Please put "*Claim Master Consultation Request*" in the subject line. We offer a 15-minute consultation session totally free to our clients. Longer sessions are available for purchase. We offer 60-minute consultations for \$60. The invoice must be paid prior to consultation.



## **Claims Master Revenue Sharing Program**

*Claims Master* also offers a Revenue-sharing program. This is a great opportunity to make significant income by referring us to other companies. This will basically turn into passive income for you. We encourage helping others. Your referral could really make the difference in their company's long-term success. Remember, the storm damage industry is a family. Let's all help each other become successful!

Send an email to [rob@claims-master.com](mailto:rob@claims-master.com) for more information. Put "Revenue Sharing Information" in the subject line. You can also get more information by clicking on this link:

 Revenue share agreement

## **Claims Master Monthly Newsletter**

We also offer a Monthly Email Newsletter. In this newsletter, we will go over industry trends, tips and tricks. We work with a large number of contractors all over the country and gain valuable insights about what companies are doing, tactics that work, and overall best-practices. If you would like to receive our monthly newsletter it can be purchased for \$30/mo. It must be paid in advance for the year (\$360). You will have access to the entire library so you will be able to look up past newsletters. It will be dated and labeled in a Google Drive folder that you will have access to. If you would like to subscribe to the newsletter, please send an email to [rob@claimsmaster](mailto:rob@claimsmaster) and put "newsletter" in the subject line.

## **About Claims Master Services**

Claims Master provides three primary services. *Xactimate* Estimate, Supplement+, and Claims process management. Here is a little more information about our services and pricing. Our prices are subject to change every six months. You may want to confirm that the pricing listed below is the current pricing. To verify pricing, please send an email to [rob@claims-master.com](mailto:rob@claims-master.com) and put "current pricing" in the subject line.

### **Xactimate Estimates with OneClick Code report (Bulk packages on a per week basis)**

\*\*\*\*\*Please note. Prices listed below are for 30 line items or less. Estimates that require more than 30 line items will be an additional charge. The additional charge is \$100 per additional 30 line items. This will apply until all line items are accounted for.

10 to 24 (weekly)  
25+ (weekly)

\$185 per estimate  
\$175 per estimate

\*\*\*\*\*A package must be pre-purchased in advance for bulk discounts to apply. Payments must be received before *Claims Master* will release any estimate/paperwork to the contractor or insurance company. Our typical turnaround time for *Xactimate* estimates is 48 business hours.

**Supplement+**

12.5% of the gained RCV amount

\*\*\*\*\***\$325 minimum charge.** If the fee of amount gained is less then \$325, your invoice will be for \$325\*\*\*\*\*. The minimum fee must be paid prior to being released to the contractor and or insurance company. If the amount gained is larger than the minimum fee, the remainder will be billed after we get a revised loss report from the insurance company. The “gained amount” is defined as the difference gained between the initial RCV and the updated RCV. Your final invoice is due within 7 days after the insurance company issues the revised loss report.

For example:

14,000	Updated RCV
<u>-10,000</u>	Initial RCV
<b>4,000</b>	<b>Gained Amount</b>
<u>x 12.5%</u>	Rate
<b>\$500</b>	<b>Fee charged to client</b>
<u>-\$325</u>	Minimum fee already paid
<b>\$175</b>	<b>Final remaining fee to pay to Claims Master</b>

This service includes billing for supplements, recoverable depreciation and incurred expenses. Please call us with any questions. 567-970-4149 (Claim Master main number)

*Claims Master* will create an *Xactimate* estimate that will include any items the insurance company missed but should have included. We will send off all paperwork to the insurance company and work with them until the situation is resolved or until we are unable to push it any further.

\*\*\*\*\* **Our fee for the Supplement+ is due within seven days of receiving a revised loss report from the insurance company.** *Claims Master* will obtain that report and email it to you. If you receive the report for either the insurance company or property owner, you promise to share the report with *Claims Master* in order to ensure full transparency. Our typical turnaround time is 1-2 weeks.

## Claims Process Management

Residential wind and hail claims with minor interior damage	(\$ 600 flat rate)
Residential wind and or hail with significant interior damage	(\$1,000 flat rate)
Commercial claims (Major exterior damage such as hurricane)	(\$4,000 flat rate)

\*\*\*\*\*50% down payment is required for this service\*\*\*\*\*

This service is for the contractor that just wants nothing to do with the claims process. *Claims Master* will handle your entire claims process from A to Z saving you time and money. This service includes an *Xactimate* Estimate, Supplement+, and Claims Processing. This is often the most frustrating part of the insurance restoration business. Simply provide us with the initial estimate provided by the insurance company, measurements and pictures of the property and we will do the rest. Typical turnaround time for this service is 3 to 4 weeks but can take longer. This service will allow you to focus on selling and building and NOT dealing with the insurance company. Keep in mind that we are limited to what we can do because we are not public adjusters or attorneys. We will answer questions that pertain to building code and manufacture install specifications.

Results are normally good but vary. We will NOT always get the result you may be looking for. When that happens, we will work with you to figure out a solution that is fair for both parties. Our goal is to bring you maximum value. Focus on selling and building! *Claims Master* will take care of the insurance company.

## Testimonial

*"The information you guys gave me was like gold."* That's a beautiful thing to hear from a client! That's what we want you to say when you begin to apply what we are giving away in our *Restoration Contractor Blueprint for Success* document.

I regularly speak with contractors about the claims we are managing for them. In a phone conversation I had with this contractor on Friday on 10/30/21, on hearing this contractor who told me his great story about how *Claims Master* helped him, I decided to write down a few things he said and managed to capture some quotes.

**Why he requested the Restoration Blueprint:** He said he didn't like salespeople soliciting. He gets so many calls every day from people and companies who want to sell him something. He didn't like the "give-me-money-and-I'll-give-you-something-in-return" approach.

As far as how his business model looks, he does very little insurance work; most of his work is out-of-pocket, so he has limited funds.

Maybe this is what your business is like. You are doing your own work with or without a few employees. You don't know how insurance works, and you are living from roof-to-roof. Or even if you are well-established...everyone can learn more to increase their successes. When contractors trust us with their claims, they get more than the *Blueprint*. They also get coaching when appropriate.

**How he was treated by Claims Master:** He said he saw Rob's *Facebook* post and Rob gave him some really good info. No BS, nothing negative.

The Claims Master staff was also very supportive, he told me. No tricks or gimmicks.

We believe *Claims Master* is a pacesetter company to engage contractors and give away thousands of dollars in value of free information to help contractors become even greater successes. To us, you are the hero, and we are here to help and guide you to win, just like in the movies.

**His experience with Claims Master:** He submitted a claim with us back in early September 2021. He gave us J--- G-----. This homeowner worked with the claim [and battled with the insurance carrier] for TWO YEARS, with very little success. They initially approved about \$800 for a full roof.

*Claims Master* gave him some time on the phone, explaining what was going on and what was happening. His response? *"The information you guys gave me was like gold."*

He was then able to apply what we told him because we broke it down into understandable concepts and then gave him advice on what to do next.

*"I did exactly what you told me to do and it worked. That was a big win."* That's awesome! I was so happy for this contractor because he heard something that actually worked in real life. He

then told me something that we already know here at *Claims Master*: it takes a lot of information to navigate this game...process...nightmare: *"You proved yourself and gave me a lot of information to win that claim."*

As we recommend in the *Blueprint*...if you are new, you need help navigating this. Even if you've been doing it awhile, there are things you could be missing.

**How the Carrier responded:** Question: how many times have you not been able to reach an adjuster? They play musical chairs - re-assign adjusters, quit, don't respond, or are bogged down with storm after storm after storm.

But in this case, this contractor got through *and said:* "The info you gave me worked - Allstate didn't bat an eye. We turned the partial roof into a full roof replacement and you added other line items."

**His future with Claims Master:** "I have no problem giving you guys future business. You did me a solid." "I was blessed to be connected with Rob and you guys. It gave me a big incentive to help others. There's still a lot for me to learn."

Claims Master earned his business, did him right and motivated him personally to do good to his fellow man.

He's learning like the rest of us. Some are ahead of others. Read the *Blueprint*. Apply what you are learning. If you want help with your supplements, we'd love to hear from you.

- A.S. Houston, TX

Per phone conversation, by Ken Levesque, *Claims Master* GM

## **Wrap Up**

*Thank you for taking the time to read this entire document.* We have filled it with practical content to help you and it will show up in smarter processes and financial gain if you apply it. We look forward to working with you and developing a long-standing relationship. Also, please keep in mind that If you decide to hire *Claims Master*, you will not be required to sign a contract or long-term commitment. You can use us as much or as little as you would like. Thank you so much for your business.

*Claims Master* is here to help take your company to the next level. We promise that we will deliver more value than anyone in this business! *Now, let's get after it!*



**We are constantly adding and improving this document. If you would like to get the ongoing revised version of this document, subscribe to our monthly newsletter. Please email Rob at [rob@claims-master.com](mailto:rob@claims-master.com) and put "Newsletter" in the subject line. The monthly cost of the newsletter is \$30 and is paid annually at \$360.**

*“Golf More, Deal With The Insurance Company Less”*

**THANK YOU FOR YOUR BUSINESS!**

**IF YOU FEEL THIS INFORMATION WAS AMAZING, PLEASE LEAVE US  
A GOOGLE REVIEW NOW! WE STRIVE TO CONTINUE TO PROVIDE  
YOU WITH MORE VALUE THAN ANYONE ELSE IN THE INDUSTRY!**



**[Claims Master Reviews](#)**



**Please contact us if you have any questions about the items that are needed to process your request.**

RKC Toledo LLC d.b.a. Claims Master  
Robert Kolb (Owner)  
[rob@claims-master.com](mailto:rob@claims-master.com)  
567-970-4149 x3  
[www.claims-master.com](http://www.claims-master.com)

RKC Toledo LLC d.b.a. Claims Master  
Ken Levesque (General Manager)  
[ken@rkctoledo.com](mailto:ken@rkctoledo.com)  
567-970-4149 x2  
[www.claims-master.com](http://www.claims-master.com)

## **Submitting A Job To Claims Master**

We understand that different contractors are at different levels of the game. That being said, there are several ways to submit a job to a Master.

First, to process claims in the fastest possible manner, we request you provide us with the following information: (\*\*Please email all needed job information to [sales@rkctoledo.com](mailto:sales@rkctoledo.com))

1. **Company Information.** Your company name and information including point of contact
2. **Job Type.** The type of service you are requesting; *Estimate, Claim or Supplement+*
3. **Contractor Notes.** Your current notes about the project.
4. **Measurements.** This could include both interior and exterior measurements depending on the nature of the claim. As stated above, We prefer using aerial measurements. If you do not have this information, we can obtain the measurements for you (Exterior only, roof, siding and openings). We will add the cost of the measurements to our invoice.

Measurement costs normally range between \$20 and \$75 per report. If you currently pull aerial measurement reports, please email it over to us. Email the report to: [admin@rkctoledo.com](mailto:admin@rkctoledo.com)

5. **Current Loss Report.** Having this report is very important for several reasons. The first reason is that it contains all of the pertinent information about the claims such as:
  - Claim number
  - Date of loss
  - Type of loss
  - Insurance company information

Secondly, the loss report provides us with our starting point. It will outline what has currently been approved which will let us know where we need to get started. We regularly generate our document without the loss report, but quite often, the contractor does not tell us what's already approved or we find something's been missed in our report because we were not on site to inspect the property ourselves.

If you currently have a copy of this report, please email it to [admin@rkctoledo.com](mailto:admin@rkctoledo.com). If you don't have a copy of this report, please inform the staff at *Claims Master*, and we will provide you with some guidance on how to obtain it. In some cases, we may be able to obtain this report for you.

6. **Loss Pictures.** This is the one thing that we cannot do. We do provide you with guidance in the Blueprint on how to get the pictures you need. Our estimate or supplement will only be as good as the information you provide us. Thorough pictures are extremely important because all the money is in the details. Take pictures as if you are photographing a crime scene! By doing this, you are getting more damage documented and potentially covered for your client. Also, don't forget to take pictures of the entire property. You may be able to capture additional damages such as siding, gutters and possibly more. Remember that everything has to be proven.



Learn how to chalk a roof, siding, windows, soft metal so the damage stands out and cannot be ignored by the adjuster.

There are several ways to take siding pictures in order to highlight the damage that is commonly missed when walking around the house. This should ultimately put more money into your pocket and take care of your client more completely.

*Claims Master* can also provide you with a fill-in-the-blank template that will walk you through exactly what we need to process your job. Click on this link to see what this form looks like: [Submitting a Job to Claims Master](#) . This form is just an example and is not functional. The real form will need to come through our program called PandaDoc. If you would like to submit a job to Claims Master using our fill in the blank template, please send an email to [rob@claims-master.com](mailto:rob@claims-master.com) and put "New Job/Pandadocs" in the subject line.

***Thank you for your support!***

***We hope this ebook helps you and your company.***

***Contact us at any time with any questions you may have.***