
Fwd: ROOF'S -

1 message

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Begin forwarded message:

Date: May 15, 2020 at

Subject: Re: ROOF'S -



Sent from my iPhone

On May 15, 2020, at 5:37 PM,

wrote:

Good afternoon team,

As noted in the subject line of this email, we have some things to discuss about our handling and interpretations of how to address "roof claims" – the guidelines are extremely specific regarding repair – vs- replacement (see below)

• *Roof Threshold for slope/total roof replacement:*

o For Wind – damage to 1/3 of the slope area to total the slope. If shingles are lifted and there is debris under the shingle tabs making resealing unlikely (use good judgment) they may be counted towards totaling a slope. Photos of debris under the shingle tabs are required to justify.

o However, if shingles are not sealed and there is no evidence of collateral wind damage (creased or broken tabs) and the shingles can be resealed, we owe for resealing. Shingles that are unsealed due to improper installation, defective shingles, age and or deterioration would not qualify for resealing.

o If shingles are lifted and there is debris under the shingle tabs making resealing unlikely (use good judgment) they should be counted towards totaling a slope. Photos of debris under the shingle tabs should be submitted showing damage.

So, when you wrap all of this up jargon into a bow, it leaves us with a great deal of varied opinion on the quality, repairability and condition of the roofs we are inspecting. **BUT THE MAIN POINT TO THE JARGON IS, THIS IS HOW - WANTS THE ROOFS EVALUATED.**

Our standard practice should be to write for the repair, **then state in the Final Report your opinion on the roof - tactfully & without making any official recommendation**
"example: due to the damages from wind, age & condition, a repair may be unlikely. If the carrier wishes for me to revise my estimate, please let me know"

This way the DA has an opportunity to review your complete package on their own timeline and make a decision; plus you have stayed within the Best Practices, as well as stated your opinion on the repairability, without making any "formal" recommendations. If it is then agreed by the DA to replace the roof, we must trust it will be forwarded back to us to complete that request. (BEFORE anyone starts yelling at me, I know better than all of you how often that doesn't happen, because I have 40 people calling/telling me they are not receiving the revision request for the roof, that its being collaborated in house and we are all losing money... I know I get it sucks, but let us all take a moment "and wusa together"

<image002.jpg>

All OF MANAGEMENT agree that if a collaboration is being considered or provided for the roof's, we should receive that request first above anyone else. I will say as of late a lot of you have received those requests more than we did before, so hopefully we are headed in the right direction, and will continue to receive the collaborations should they be considered.

We know there is a thin line between communicating with the DA and selling/pitching a roof replacement. **WE CAN NO LONGER HAVE ANY LOG NOTES STATING PLEASE LOOK AT PHOTO REPORTS AND CALL ME TO DISCUSS THE ROOF** – this is specific to what the Re-inspectors will "ding" us for in our deviation meetings(which btw is right around the corner, everyone please cross fingers/toes and do the jitter-bug for luck!)

Management agrees there should be a dialogue with the DA for special situations, a brief description of what we are seeing and what's present on the roof – **not a sales pitch** – However, with this being said if you have enough photo documentation and quality photos, it shouldn't be a difficult decision for the DA to agree with your opinion. But again; this should not be a routine thing. A "special situation", is not just because the roof is old and beat up. It is clear that Age & Condition is NOT a factor when considering estimating for the roof. That is the DA's call AFTER your Final Report is submitted.

I want to make it clear though – if you have to leave a note for the DA because they are not answering your call, make sure the verbiage is opaque – I don't want a direct request for a roof consideration to be the basis of your note – it would be better to state "you have a policy question to discuss" that leaves a very broad avenue for us should the file be re-inspected/reviewed.

If you need a conversation to occur, make sure it's happening before day 6 of your closing documents, **otherwise you upload your estimate per guidelines, then have a conversation with the DA afterwards**, and if they agree to the replacement/revision, have them notate the file and I will forward the note to the QA who originally reviewed.

REMEMBER ALSO – if you are being provide the latitude for the replacement you have to revise your FINAL REPORT as well, and YOU HAVE TO INCLUDE THE DA's name in your report – and the decision they provided you for replacement (this is a requirement by Re-inspectors)

Ok... that is it in a nutshell, this should all be as clear as mud now – any questions don't call [redacted] – she bites! Instead call [redacted], he signs the checks!

Respectfully,

Claims Director

<image001.jpg>
