

The Right Information **When It Counts**



When a hailstorm causes property damage, many people think of the roof. In most cases, not just the roof is damaged but also siding, gutters, paint, windows and doors, decks, fences, air conditioners and even mailboxes. Advanced Exteriors, Inc., a leading exterior contractor in Denver, Colorado, specializes in storm damage restoration and in working with insurance companies to acquire proper scope for claims efficiently and effectively while minimizing hassle and headache for the insured property owner.

"We founded this business with a collective understanding of the value of integrity and honesty, and we endeavor to maintain the continued application of these principles in all of our affairs," states Ty Correy, president of Advanced Exteriors, Inc. "We focus on restoring the homeowner's entire damaged property in addition to re-roofing. Many roofing contractors pressure



homeowners to quickly replace their roof but won't assist with the remainder of the scope of work, leaving them to search for other companies to complete the remaining repairs. Many subcontractors are not familiar with insurance billing, further complicating and delaying the insurance claim process for the homeowner, who is often hard-pressed to find competent craftsmen willing to take on small repair projects. We don't believe that approach to be right or in the best interest of our customers."

According to the Rocky Mountain Insurance Information Association (RMIIA) Colorado's most damaging hail season is considered to be from mid-April to mid-August. Colorado's Front Range is located in the heart of "Hail Alley," which receives the highest frequency of large hail in North America and most of the world, so residents usually can count on three or four catastrophic (defined as at least \$25 million in insured damage) hailstorms every year. Storms don't always stay within their expected season. On September 29, 2014, a major storm created millions of dollars in damages to the Denver Metro area, which had already seen over a dozen hailstorms within the previous five months. In the last 10 years, hailstorms have caused more than \$3 billion in insured damage in Colorado. As a result, up to one-half of homeowners' insurance premiums may be going toward hail and wind damage costs.

"We are a true exterior restoration contractor," continued Correy, "focusing on thoroughly assessing, estimating and repairing hail damage on the entire property. Through years of experience we have found that the only way to do right for our customer and to keep the claim process moving forward is by providing highly accurate and complete documentation to their insurance carrier. Insurance adjusters, especially claim handlers working from behind a desk, need to see and understand the extent of the loss before authorizing payment and the only true way to accomplish that is by supplying detailed documentation, including the utilization of recognized, reliable third-party data."

Areas often somewhat overlooked on a hail claim are the exterior walls of a structure. Hail strikes can leave chips and cracks in the paint and/or siding. As paint chips expose the underlying siding to additional rain and moisture it can expand, especially during the extreme freeze thaw cycles that are a part of the Denver climate, causing long-term damage that worsens with time. "With golf ball-sized hail we have found that, at a minimum, two sides of the home are usually damaged. Entire elevations must be re-painted to restore the paint job to pre-loss condition and prevent a polka dot effect caused by spot painting. If a property is not repaired within the year following a storm event, the homeowner can realize additional damage later, yet their claim will often be closed due to policy deadline, forcing the homeowner to pay for these repairs out of their own pocket."

Advanced Exteriors, Inc. has excelled in their ability to put workflow processes in place that not only help their customers restore their properties but also provide efficient communications for insurance carriers to resolve claim scope. One of the key elements they have counted on for over five years are EagleView measurement reports.

"We were an early adopter of EagleView roof reports and immediately recognized the benefits. In 2009 we were constantly at odds with insurance adjusters over the accuracy of their roof measurements, wasting time and energy

re-measuring roofs with adjusters on reinspections and deliberating over calculations. EagleView solved this problem by inventing and growing an incredibly valuable product that resolves disputes and saves time and money for contractors and insurance carriers," stated Correy. "We order a roof report on every job and now we are also ordering a wall report on every job that includes painting or siding scope."

In 2012, EagleView introduced Premium Wall Reports. The Wall Reports provide accurate measurements and diagrams of a property's walls, including line lengths, door and window cutouts and the square footage (total

surface area) of each wall. It is easy to use and understand, regardless of industry experience. At-a-glance details are provided on the front page with more detailed information inside the report, including a 3D wall area diagram, window and door cutout measurements and diagrams as well as four directional elevation diagrams (N, S, E, W).

"Using both the roof and wall reports makes for a very streamlined process when assessing the scope of a project. If there are disputes with an adjuster's measurements we do not need to tediously re-measure, we simply reference the EagleView report. It is now industry standard to use EagleView measurements, both for contractors and insurance carriers. The wall reports were a natural transition for our business and we are able to easily share the benefits with our customers," stated Correy.

"The Wall Report has especially made a difference when estimating painting," continued Correy. "When using estimating software, some insurance adjusters want to use just one or two line items to account for the entire painting scope. This pricing is not accurate and the homeowner would not receive necessary funds to correctly complete their painting project. By using the EagleView report we can easily and accurately estimate the correct line items, including all preparation and trim work which are rarely measured in the field by adjusters. We are committed to performing quality work including the necessary prep such as cleaning, scraping, masking and sanding to address all storm damage and prevent long-term problems."

Using the Wall Report, Advanced Exteriors, Inc. can efficiently break down each line item on their estimates without discrepancies in measurements. They have fewer carrier disputes and higher customer satisfaction from the policy holder, which is important to all parties. The company also utilizes the 3D diagram (CAD file) that is provided with the Wall Report. It takes a considerable amount of field measurements and time to sketch exterior walls in estimating software, which would not be feasible for a contractor or insurance carrier on most hail claims.

Through the processes that Advanced Exteriors, Inc. has put in place, including utilizing the EagleView reports, homeowners are getting comprehensive and consistent results that have, in turn, created growing confidence in the company as the leading exterior storm restoration contractor in the Denver Metro and Colorado Front Range markets. Correy agrees, "Most of our customers do not even know how much time and frustration we save them in their hail claim process through the documentation and production processes we have implemented. Insurance billing is not about just bidding a price per foot, it is about accurately scoping the damage on every project. To be able to do that efficiently and effectively on a large scale you need accurate measurements of the exterior that have been provided by an independent third-party like EagleView Technologies."

"Homeowners always want to know what makes us different from the competition, especially after a hailstorm when there can be many contractors knocking on their door," concluded Correy. "Using modern technology, implementation of efficacious processes along with a commitment to accuracy and detail in all areas create meaningful value. Avoiding lengthy insurance claim delays by using EagleView Roof and Wall Reports saves time and aggravation for everyone."