## **EXCLUSIVELY CONTENTS**

RESTORE WHAT MATTERS



## DON'T BE TRANSPARENT -- BE REAL

"Transparency" seems to be a new buzzword for our culture. We want full transparency from our government. We need it from our police departments and frankly homeowners, adjusters, agents, property managers, etc. deserve it from contents restoration companies.

Barb Jackson CR (spokeswoman for the restoration industry) developed a very simple method of remaining transparent that we have described in past issues of Contents Solutions. In effect, she prepares a "pre-estimate" with a strong scope, series of photographs of each affected room, and the agreement of the homeowner as to what he (she) would like done.

The participation of the owner is a key factor of the success of this method, because Barb also has a full and frank discussion with the owner about of what will be done. "Yes ma'am, we will have to discard the mattress in the master bedroom, but the headboard, footboard, and frame can be restored to pre-loss condition. The mattress is over 5 years old, so with depreciation, the adjuster won't be able to give you very much to get a new one. There are reputable mattress stores in the area that I can recommend..."

So when she takes the pre-estimate to the adjuster, there are no surprises for the owner.

The adjuster has a look at her figures and either accepts or rejects them – but often he will modify them. If they are

rejected, Ms. Jackson offers her "Plan B" (already prepared) that still provides top notch cleaning and restoration to the home's contents, but with less details such as cleaning inside drawers (as opposed to a soot sponge wipe-down on the exterior only).

It may not sound like much, but by keeping the owner, the adjuster and even the agent on the case, "on the same page," providing photographs of the job from start to finish and even inviting the owner to sign off on each room as her teams progress, she creates an atmosphere of "trust with verification" in which all parties are fully satisfied.

On the other hand, we interviewed an expert witness, Jim Thompson, who is a respected authority in the restoration industry, but now also works for major insurance companies (he acts as their eyes on various large loss jobs).

After a job that involved a hurricane in Texas, he was appalled when he saw, "Equipment used just to run up the billings and kept on the clock for months. Massive amounts of rental equipment used, then the walls were torn out and the roof still has plastic tarps...Is it possible to dry out a building with walls missing, and openings big enough to drive a semi-truck through?...A LGR dehumidifier placed in a room that has no wall or barrier to the outside ambient atmosphere cannot drain the Gulf of Mexico."

Honest contents pros embrace transparency – dishonest ones fear it.



In this issue of Contents Solutions we are extolling the virtues of transparency in business interactions, but there are times when discretion and privacy must supersede being open about certain aspects of the job.

Imagine a small group of structural workers carrying equipment into a home, when a neighbor calls out, "What's going on fellas'?"

And one of them calls back, "Sewage backup," continuing on into the home.

It sounds like a casual conversation one might hear on any job... to everyone but the homeowner inside who just heard the exchange. She had been hoping to make up a story as to why a bunch of workmen were in her home during the early hours of the day, but now she is humiliated because the entire neighborhood will soon be talking about her usually immaculate home and how it is now flooded with disgusting effluvium.

There are dozens of incidents on any assignment where the contents specialists let prudence and good judgement become the rule. Many contents companies proudly display before and after images from their jobs, but never when it might embarrass the insured, the insurance carrier or anyone involved in the case.



Have you ever thought about how transparent you want the contents pros who work for you to be?

You probably don't need to know how many of our people can drive trucks, or how much an individual can lift

In point of fact, we think that you only want to know three things:

How fast the pros can get the job done.

How much we can save for you on any given job.

How well we can get the job done (and how happy is the insured when we finally leave them in their restored home).

So how transparent should we be? For those things we should be as transparent as you need us to be!

Of course we do much more than that, like helping to get policies renewed and taking a little extra time to help you look very good to your boss.

Frankly, we love our jobs. So we would like nothing better than to share our "insider" secrets about antimicrobials that are human friendly, but can kill bacteria and viruses in 30 seconds flat! Or how the contents pros saved thousands of dollars on a job that was thought to be a total loss.

But we want to be respectful of your time, so instead we send you these short stories on the off chance that one day you will get a job that has soot encrusted figurines or a "drowned" Coco Channel® purse, then you glance down and see such headlines as, "Contents Pros Restore \$30,000 Worth of Figurines!" Or "\$4000 Purse Restored for \$79.99."

Then you might notice our telephone number right next to the headlines so you can call to say, "How do the Contents Specialists do that?"

## TRANSPARENCY —— AND —— JUSTIFICATION

Some adjusters find themselves facing huge stacks of claims, and only limited time to go through them to serve the insureds. Others like to go over a job with minute scrutiny.

Experienced Contents Managers know this and once they understand the adjuster's "rhythm," they tailor their interactions accordingly.

We have a series of forms and timeline photos for most things that occur on any given assignment – we do this to create a trail of electronic evidence that the insured, the adjuster, and even the agent or property manager can access.

Some of the earlier cases are actually printed out and in hard copy files. But the latest missions may contain panoramic photos of the job site, 360 degree images of each room (with special attention to items of high value to the insured) along with notes and notations.

And of course emails, texts, invoices, communications between our personnel and yours, (and more) are available and accessible on every job.



When We Are All "On the Same Page"

The contents professionals function best when they work in an atmosphere of mutual respect and of course, trust and transparency.

One contractor still talks about the day a slowdown had paralyzed his company and had used up the resources on which he relied.

He might have just waited for the hour when he was going to have to send some of them home -- keeping it a secret. But he had always been honest with his front line people so instead he called them into the company meeting room explained the situation.

Then he added, "Look, I still have some cash on hand so anybody who wants to take a shot can get on the phone and call any adjuster, agent, property manager you know – any friend, any company head, anywhere you wish. And for each and every job you land for us, I'll give you \$100 cash."

They eagerly took to the phones and started calling. He added that it seemed more like a celebration than a "last ditch effort".

Before closing that day, they had 6 new jobs.

When "Transparency" is company policy, it often works for everybody.



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