Diamonds in the Sky

Introduction to Storm Restoration Sales

Rebecca Switzer

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Rebecca and Trenton Switzer help storm restoration salesmen unlock the industry’s most effective sales techniques by teaching contractors how to increase their closing ratio, work smarter instead of harder, negotiate with insurance companies, and maximize the size of their claims to earn a higher level of income and craft the lifestyle of their dreams. They share their proven methods, strategies, approaches, scripts, and techniques that helped them personally achieve a six figure income in just four months during their first year in storm restoration sales.

With a combined direct sales experience of over 16 years and $14 million in sales, Trent and Rebecca have created Roof Sales Mastery programs and materials to deliver you a content-rich, comprehensive series of programs to share with you their knowledge and expertise so that you may borrow their proven techniques to succeed in your own career and transform your lifestyle in the storm restoration industry.

Trent and Rebecca’s mission is to arm you with gritty, usable information that you can apply immediately to start getting results right away. They have packed Roof Sales Mastery materials full of word-for-word approaches and scripts they have used to achieve their incredible results in order to teach you exactly how to knock fewer doors, get more appointments, close more deals on the spot, maximize your profit margins and average order size, and consistently sell over a million dollars a year to earn a wicked income.

Attempting to figure out these techniques on your own through trial and error will not only take you many frustrating years to achieve, but will also cost you deals and appointments along the way, meaning losing valuable time and money. You can spend thousands of dollars on other programs out there that may temporarily inspire you but offer no tactical how-to’s, or you can cut right to the chase with Roof Sales Mastery programs that deliver you step-by-step actionable directions that you can easily duplicate and implement to produce and earn more each year than you ever have before.

If you’re wondering, “Is this going to work for me?” or “Will I get results fast enough? Can I do this?” The answer is a resounding yes. We know the methods in this program will work for you because they are simple and duplicable, and they are the reason the Switzers and the people they have trained have such great success as sales professionals.

If you want to sell more this year with less wasted time and energy, earn more income than ever before, and create the lifestyle you desire with more freedom and flexibility, Roof Sales Mastery programs are the answer for you.
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This book is intended for individuals beginning their careers in insurance claim related roof sales, veterans in the industry looking to hone their skills and gain new perspective or who have never received formal training, and for those who are interested in becoming involved in the industry. Learn how and why this insurance claims-focused industry can be so lucrative and profitable, and build a strong foundation on how to succeed and dominate in insurance restoration sales. We cover how to read and understand insurance paperwork, deliver effective door knocking approaches to get more appointments faster, how to handle basic objections, adjuster negotiations, simple ways to set yourself apart from your competition, and the sales presentation script that consistently results in our 95% or higher closing ratio. In addition, we will cover the most common mistakes new roof sales reps make and how to avoid them. Start off on the right foot with a solid foundation of information in our Introduction to Storm Restoration Sales so you can shorten your learning curve and become a success in the industry to earn the level of income and personal freedom you desire.
Welcome to the Storm Restoration Industry

Who we are and how we got started.

We were never cut out for the typical 9-5 job. Inflexible hours, limited income opportunity, and a lack of freedom never really appealed to either one of us. Like most people, we have grandiose dreams of having the time, money, and freedom to do what we want, when we want. Unfortunately, doing data entry or supervising a grocery store does not supply the means to support that particular type of lifestyle. We decided to find another way.

Trent and I both got involved in sales early in life. We met working for a direct sales company that distributes high quality cutlery. This company is known for having one of the greatest training programs available; in fact the training course itself has been taught at various universities because of the invaluable philosophies it teaches and skills it develops in sales professionals. With the caliber of training we had plus our personal drive, effort, and persistence, Trent led a district office to over $4 million dollars in sales and broke several regional records that still have not been broken today, and I personally sold over $100,000 in cutlery a year, producing over $25,000 in knife sales on several occasions in fourteen day challenge periods. We were performing very well, but knew we could use our sales and management skills to fry bigger fish.

A friend of ours who also came from the direct cutlery sales background reached out to us and wanted to talk to us about coming to work for him. At the time he was the vice president of the second largest storm restoration company in the nation, but to be frank, we didn’t even know that industry existed. It sounded a little crazy. We were going to be roof-selling gypsies, traveling around the country, chasing storms like Bill Paxton & Helen Hunt in Twister. But with risk comes reward, and the income opportunity he described almost sounded too good to be true. It would be like “shooting fish in a barrel,” he said. We discussed the position over drinks a couple of times, and decided to throw inhibitions to the wind and give storm restoration sales a shot.

We were getting married in June that year, and decided we would wait until the beginning of July to begin working, and resolved to be finished by the first of November that same year to take a snowboarding trip in the Rockies that we had already been planning on. That gave us just four months out of the entire year to make a full annual income. The wedding came and went. We sold or stored most of our belongings, traded Trent’s car for a little Dodge Ram, packed only the necessities into some Rubbermaids, and headed east to a storm location in Pennsylvania.

Our introduction into roof sales was not like that of our cutlery sales business. There was really no training program to speak of. Imagine bringing your kid to a pool, swimming a lap to “show him how to do it,” and then tossing him in the deep end without a flotation device. That’s what we got. We listened to our manager read the presentation aloud a couple times, rode around in a truck with another sales rep for
a couple days and watched him knock on doors and sign a couple deals, and then we were dropped off in a neighborhood to start setting up appointments on our own. Sounds ridiculous, but unfortunately that’s the way most restoration sales reps are “trained.” We burned through a lot of leads, lost a lot of jobs, knocked on doors for hours with no appointments, and were generally frustrated and confused, feeling like we didn’t even know what we were talking about and really struggling to connect all the dots. We were fortunate enough to have a manager that was a very good salesman who we were able to seek help from throughout the first several weeks, but for the most part we had to figure it out on our own because he was so busy running the company.

The key to any sales position is that consistent effort plus persistence equals success. We committed ourselves to finding the best practices, approaches, and techniques to door knocking, closing deals, and negotiating claims, and it paid off. The road in the beginning of our roof sales journey was definitely a rocky one, but ultimately in the four short months we spent working that year, we sold, built, and collected over $650,000 in sales, earning over $120,000. We took our five month snowboarding sabbatical which was a lot more fun with some real money in the bank, and returned to work the next year for eight months, this time producing nearly $1.2 million in sales and doubling our income from the previous year. Trent went on to lead a small restoration sales team to nearly $8 million in restoration sales in that same year.

Currently we run our own storm restoration sales company in the Midwest and have stopped traveling. We developed a sales team out of capable individuals we know and trust, and provide them with the same incredible opportunity to earn a high level of income, except this time with some real guidance and training.

Our turbulent experience with our introduction to the job really inspired us to provide guidance, education, and direction to others who have a desire to succeed in this field and create the kind of lifestyle they desired. We have found that to be successful in the storm restoration industry, one must be proficient in these key areas:

1. Lead generation
2. Presentations & closing deals
3. Adjuster meetings & negotiations
4. Understanding insurance paperwork & language
5. Supplementing
6. Build management & setting expectations
7. Collections
8. Building a reputation & branding yourself

Throughout our Roof Sales Mastery programs, we cover each key area to provide you with the tools, skills, word-for-word approaches and scripts, proven strategies and understanding to take your career to the next level.
Storm restoration sales has great potential to be extremely profitable and to provide a very flexible lifestyle, and by shortening your learning curve and helping you to do things right off the bat by delivering you actionable, content-rich material that you can go out and use immediately, we are confident you too can achieve your goals by using this career as a vehicle for your success.

**Income Opportunity**

What are your options in life? Go to college, graduate with tens of thousands of dollars in debt; if you’re like most people you end up with a degree that you never get the opportunity to use, and wind up working an hourly job somewhere, spending half of your time putting resumes online and looking for something “better.”

How can you get ahead of the rat race? What would it look like to have zero debt; to be able to buy things like vehicles in cash, put a large downpayment on a home, or to travel where you wanted to for weeks or months at a time because the price was not so much of an issue?

The cool thing about storm restoration sales is that you can suck at it and still do okay. But what would it look like if you were *great* at it? Probably the most attractive and exciting aspect of roof sales is the opportunity to earn large amounts of money in relatively short periods of time, no degree necessary. Your personal income is completely in your control, and unlike a salary job, the harder you work, the more money you make. Your effort and your income are directly correlated. It’s a lot easier to put effort into your work when you get to see the fruits of your labor.

Storm restoration sales is recession proof. A bad economy doesn’t stop hail from hitting, and there are always going to be storms. Even in a bad economy, the product being “sold” is practically free. If there’s another opportunity as good or better than storm restoration sales as far as income opportunity and flexibility is concerned for someone with limited experience or education, we haven’t found it.

Our Roof Sales Mastery programs are created to arm you with actionable content, direct how-tos, proven methods and techniques in a comprehensive package so that you have the tools to create the income and lifestyle you desire. The only factor in the equation we cannot teach is your work ethic and your decision to actively implement our methods and techniques. We are confident that by investing in our material, actively applying it, and following the program, you will see immediate results in your sales performance and earn more income than ever before.

**Understanding the Concept of the Position**

*Why it works.*

People don’t sign or buy things they don’t understand. After over a dozen consecutive strikeouts on appointments, we realized that most of our issues getting homeowners to sign contracts was due to the fact that we didn’t even fully understand the insurance claim process. If the person explaining some-
thing to you doesn’t know what they’re talking about, how can they expect the person listening to un-
derstand?

The first thing you need to understand is the general concept of the insurance claims process and why it works. In a nutshell, here is the idea:

A hail storm hits a city. Thousands of homes and cars are affected by hail damage in the area, both of which are coverable by insurance. People instantly notice the obvious damage to their cars because it is at eye-level and easy to identify. However, hail damage on a roof is not so obvious, does not leak instantly, and is not easily identified without a trained eye. Fortunately, homeowners insurance does cover hail damage to roofs.

Contractors go through affected neighborhoods and offer free roof inspections to homeowners. After setting up appointments, the contractor inspects the roof for damage, and if any is found, the homeowner signs an agreement with the contractor that says that if the contractor is able to get their roof approved by their insurance company, then they get to do the roof and the insurance company foots the bill. It is a win-win situation for both parties. If the insurance company denies the claim and does not pay for the replacement of the roof, nothing happens and the homeowner is not on the hook for anything.

Essentially, roof sales is about as close to selling a “free” product as you can get. The roof gets approved, the insurance company pays for everything except the deductible, meaning the homeowner gets an average $10,000 job for only $500 or $1000 out of pocket; a pretty great deal! Where else can someone get a 90-95% discount on home upgrades? This is why hail stones are like “diamonds in the sky.” Dents equal dollar signs in this industry, and being a restoration sales professional is a very rewarding career for those willing to learn how to do it.

So why does a homeowner need a contractor?

Why your role is important.

When a homeowner files a claim for roof damage, the insurance company assigns an “adjuster” who represents the insurance company to come inspect the property to decide whether or not it is damage that is covered by the policy, and also to discern what amount of money will be allowed to repair the damages.

Like any field, there are people who are good at their jobs and people who are not so good. It’s like waitresses at a restaurant; sometimes you get a real doll, sometimes you don’t. The problem is, if an inexperienced, unknowledgeable, lazy, or cranky adjuster is assigned to your claim, do you really get a fair assessment of the damages? Probably not.

Large hail storms affect thousands and thousands of homes, and there are only so many adjusters available to process all of the claims. Even the greatest and fairest adjusters are dealing with up to 10
or 12 claims per day, seven days a week for months on end, and when they are that busy, it’s hard for them to be as thorough as they should be. This can result in overlooked damages, missing items on estimates, mis-measurements, and other mistakes that lead to an inaccurate or unfair assessment for the homeowner’s claim.

Let’s say a homeowner files a claim, and their insurance adjuster comes out and says there’s no damage on their roof. How do they know that’s correct? Your average homeowner is not going to get on their roof to double check, and even if they did climb up on the roof, they have no idea what they’re looking for.

Let’s say the adjuster does approve the roof to be replaced, and writes a check to the homeowner to get their roof repaired. The homeowner is happy, but how do they know that everything that was supposed to be paid for was actually paid for? What if the check is not enough?

So what’s the solution? If the adjuster is there in the best interest of the insurance company, and there’s no second professional opinion, the homeowner is really at a disadvantage, and is in a position where they can only hope they get a fair and accurate assessment from their insurance adjuster. Who represents the homeowner? You would never go to court without a lawyer, right? If the adjuster is there on behalf of the insurance company, then a contractor should be there on behalf of the homeowner.

Insurance companies are businesses, and like any business, they exist to make money. Therefore, does an insurance company want to pay as much money as possible on claims, or as little money as possible on claims? Obviously they want to minimize their losses, and it is in their best interest financially to pay out less money in claims. On the other hand, contractors would love for estimates to be as large as possible, because it is in their best interest financially. So if the adjuster is present on behalf of the insurance company who would rather pay zero dollars, and the contractor is present on behalf of the homeowner who would rather have a ten thousand dollar claim, they can meet in the middle and negotiate a fair and accurate settlement that is fair for all parties involved. That way the insurance company upholds their contract with the homeowner, the homeowner gets enough money to get the repairs done, and the contractor gets paid what they are deserved for the work that they do.

**What you can expect to achieve.**

*Realistic expectations of the position.*

Knowing how to set realistic goals in a new position can be challenging when you have no idea what to expect. What’s average? What’s impressive? What should I be doing? Sales is a numbers game. The law of averages always works out as long as the effort is consistently applied. Are some people better at sales than others? Of course. It’s no different than sports. The great thing about sales, though, is that even a mediocre salesman will outperform a highly talented salesman if they work harder (or in this case, contact more prospects). I’m a terrible basketball player. Asking me to make a free-throw is like asking Bill Gates to do a double axle on ice. But if I’m in a free throw contest against Michael Jordan,
and I’m allowed to make 100 shots and he can only make 10, who will win? Even if Michael makes 100% of his shots, and I only make 11% of mine, I come out on top, because my effort exceeded his talent. Sales is no different. It isn’t about how skilled you are, it’s about how willing you are to put in the effort.

Here’s what you can expect to achieve if you really follow our program and take daily action:

An average job is around $10,000. Some are a lot more, and some are less, it just depends on how many trades are involved, the market you are working in, and the size of the projects. Every company structures their commissions differently, but your average sales rep starting out will make a commission equal to about 35% of the net profit of the job. Jobs typically should have around a 30% profit margin, meaning a $10,000 job has a net profit of $3,000. This means the rep’s commission on that single job is $1,050 (35% of $3,000). Not bad for a single job, right?

Reps who work their way up the commissions scale can earn a commission of up to 50% of the job profit, meaning the same $10,000 job with a $3,000 profit results in a commission of $1,500 for that job.

Now let’s look at larger projects. Maybe you have a house that has aluminum siding, gutters, and a roof that need to be replaced. These jobs can be anywhere from $15,000-$25,000 or more depending on the size of the house. A $20,000 job with a 30% profit margin has $6,000 in profit. At a 35% commission, the rep earns $2,100. At 50% commission, they earn $3,000 on that single job, and that’s at minimums.

That same $20,000 job with a 40% profit margin results in $8,000 in profit. That’s $2,800 for the rep at 35% commission, and $4,000 for the rep at 50% commission!

By the way, jobs can have a higher profit margin than 30%. In fact, 30% is considered “minimums” for many contractors, meaning it is the lowest profit margin required for a job to be turned in in the first place. Many jobs have 40, 45, and even 50% profit margins. (In our Roof Sales Mastery online course, I will show you exactly how to secure large supplements on claims to add anywhere from $500-27,000 on a single claim to really pack a punch and maximize your profit margins.) Learning how to substantially and strategically increase your profit margins can make an average $10,000 job just as - or even more profitable than - a job twice that size. Our supplements training in our online course or live seminars will teach you how to consistently add $500-2500 to each insurance claim you have with simple, duplicable methods and approaches that have been proven to work time and time again with various insurance companies so you can stop leaving money on the table.
Here are some examples of some of our sales representatives’ commissions on individual jobs at various commission percentages and profit margins:

Above: Observe how the profit margin on a job affects the commission greatly. Both jobs yielded a paycheck of $970, even though the job on the left was commissioned at 25% and the job on the right is at 35%. The job on the left had a profit margin of nearly 49% while the job on the right had a profit margin of 35%, yielding over $1,000 more in gross profit.
Again, note how the profit margin affects the commission paid on these jobs, regardless of the size of the job or the commission percentage the respective project manager is at. The key to earning high levels of income is learning how to increase your job sizes, maximizing your profit margins, and then working your way up the commission scale.
Imagine now doing a claim on a hotel, an apartment complex, a large church, a shopping mall---get the picture? Commercial jobs can be huge, and landing one or two can tackle a large portion of your income goals for the entire year within that one job. Once you master the basics of handling homeowner insurance claims, you can explore how to land large commercial jobs like those.

How does this translate into an annual income? Let’s say you work ten months out of the year: March through December. That’s 40 weeks. If you signed and sold just 2 jobs per week for those ten months, that’s 80 jobs. Eighty jobs at roughly $10,000 each equals $800,000 in sales for that year. At 35% commission (at a 30% profit margin), you’re looking at around $84,000 in income. At 50% commission, that’s around $120,000. Two jobs a week doesn’t sound that hard, does it? What does it take to sign two jobs a week?

If you are completing a minimum of five inspections each week, you should expect to sign and keep at least two or three of those. What happens to the other two or three? Well, some might not sign, some might not have any damage, and some might get denied. It’s just the name of the game. Realistically, having at least five inspections lined up each week should result in at least two solid deals that work out (or more). Completing just five inspections a week is really playing small, considering that only takes up about 5-8 hours of the week total. What would your income look like if you completed 10 appointments every week? (Hint…it’s double).

The number of deals you get is dependent on the number of inspections you do, and the number of inspections you do is dependent on the number of doors you knock. Using the approaches we teach in this book, for about every ten people you talk to, you should be getting one appointment lined up. This all translates into the following: talking to 50 homeowners in a week should theoretically get you at least 5 appointments. Five appointments should result in at least two solid deals. Two deals a week equals 80 jobs in ten months. It’s simple and manageable when you break it down.
Understanding the Basic Insurance Claim

Terms and Definitions

So you’ve got a job approved and the insurance paperwork comes back. It looks like gibberish and your homeowner has no idea what it all means, and as it is your job to simplify the claims process for your customer, you decipher the paperwork and help them understand what it says. Here’s a real life example of a property claim:

Nationwide Affinity Insurance Company of America

5525 Parkcenter Circle
Dublin, Ohio  43017    Mail Code CO-04-01
Email: cbcat@nationwide.com
Tel: 888-460-3908
Fax: 866-716-9757

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<th>DESCRIPTION</th>
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<th>RCV</th>
<th>DEPREC.</th>
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<tr>
<td>1.  Remove Tear off, haul and dispose of comp. shingles - 3 tab</td>
<td>15.50 SQ</td>
<td>46.47</td>
<td>720.29</td>
<td>(0.00)</td>
<td>720.29</td>
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<td>2.  3 tab - 25 yr. - composition shingle roofing - incl. felt</td>
<td>17.33 SQ</td>
<td>171.36</td>
<td>2,969.67</td>
<td>(693.96)</td>
<td>2,275.71</td>
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<td>3.  Drip edge/gutter apron</td>
<td>242.00 LF</td>
<td>1.59</td>
<td>384.78</td>
<td>(54.62)</td>
<td>330.16</td>
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<td>4a. Remove Chimney flashing - average (32&quot; x 36&quot;)</td>
<td>1.00 EA</td>
<td>15.13</td>
<td>15.13</td>
<td>(0.00)</td>
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<td>4b. Chimney flashing - average (32&quot; x 36&quot;)</td>
<td>1.00 EA</td>
<td>218.80</td>
<td>218.80</td>
<td>(13.64)</td>
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<td>56.75</td>
<td>113.50</td>
<td>(19.57)</td>
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<td>6.  Flashing - pipe jack</td>
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<td>22.20</td>
<td>22.20</td>
<td>(1.77)</td>
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<td>7.  Digital satellite system - Detach &amp; reset</td>
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<td>26.16</td>
<td>26.16</td>
<td>(0.00)</td>
<td>26.16</td>
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<td>8.  Additional charge for high roof (2 stories or greater)</td>
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<td>9.89</td>
<td>153.30</td>
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<td>9.  Remove Additional charge for steep roof greater than 12/12 slope</td>
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<td>146.81</td>
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<td>298.68</td>
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<td>11. Step flashing</td>
<td>47.00 LF</td>
<td>5.55</td>
<td>260.85</td>
<td>(17.19)</td>
<td>243.66</td>
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<td>12a. Remove Counterflashing</td>
<td>22.00 LF</td>
<td>0.48</td>
<td>10.56</td>
<td>(0.00)</td>
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<td>12b. Counterflashing</td>
<td>22.00 LF</td>
<td>5.17</td>
<td>113.74</td>
<td>(6.60)</td>
<td>107.14</td>
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<td>13a. Remove Saddle or cricket - up to 25 SF</td>
<td>3.00 EA</td>
<td>20.18</td>
<td>60.54</td>
<td>(0.00)</td>
<td>60.54</td>
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<tr>
<td>13b. Saddle or cricket - up to 25 SF</td>
<td>3.00 EA</td>
<td>87.90</td>
<td>263.70</td>
<td>(4.59)</td>
<td>259.11</td>
</tr>
<tr>
<td>14. Remove Tear off, haul and dispose of comp. shingles - 3 tab</td>
<td>1.33 SQ</td>
<td>46.47</td>
<td>61.81</td>
<td>(0.00)</td>
<td>61.81</td>
</tr>
<tr>
<td><strong>Dormers are faced with shingles as well</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.  3 tab - 25 yr. - composition shingle roofing - incl. felt</td>
<td>1.33 SQ</td>
<td>171.36</td>
<td>227.91</td>
<td>(53.26)</td>
<td>174.65</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QNTY</th>
<th>UNIT COST</th>
<th>RCV</th>
<th>DEPREC.</th>
<th>ACV</th>
</tr>
</thead>
<tbody>
<tr>
<td>16a. Remove Gutter / downspout - aluminum - up to 5&quot;</td>
<td>153.00</td>
<td>LF</td>
<td>0.40</td>
<td>61.20</td>
<td>(0.00)</td>
</tr>
<tr>
<td>16b. Gutter / downspout - aluminum - up to 5&quot;</td>
<td>153.00</td>
<td>LF</td>
<td>4.14</td>
<td>633.42</td>
<td>(127.30)</td>
</tr>
<tr>
<td><strong>All gutters and Downspouts</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17a. Remove Fascia - metal - 4&quot;</td>
<td>23.00</td>
<td>LF</td>
<td>0.27</td>
<td>6.21</td>
<td>(0.00)</td>
</tr>
<tr>
<td>17b. Fascia - metal - 4&quot;</td>
<td>23.00</td>
<td>LF</td>
<td>3.29</td>
<td>75.67</td>
<td>(4.42)</td>
</tr>
<tr>
<td><strong>West side</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18a. Remove Fascia - metal - 8&quot;</td>
<td>84.00</td>
<td>LF</td>
<td>0.27</td>
<td>22.68</td>
<td>(0.00)</td>
</tr>
<tr>
<td>18b. Fascia - metal - 8&quot;</td>
<td>84.00</td>
<td>LF</td>
<td>3.60</td>
<td>302.40</td>
<td>(23.18)</td>
</tr>
<tr>
<td><strong>Fascia on North and South sides</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19a. Remove Window screen, 10 - 16 SF</td>
<td>5.00</td>
<td>EA</td>
<td>3.04</td>
<td>15.20</td>
<td>(0.00)</td>
</tr>
<tr>
<td>19b. Window screen, 10 - 16 SF</td>
<td>5.00</td>
<td>EA</td>
<td>27.77</td>
<td>138.85</td>
<td>(41.17)</td>
</tr>
<tr>
<td><strong>One on East side; 3 on North side; and one on West side</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20a. Remove Wrap wood window frame &amp; trim with aluminum sheet</td>
<td>4.00</td>
<td>EA</td>
<td>26.67</td>
<td>106.68</td>
<td>(0.00)</td>
</tr>
<tr>
<td>20b. Wrap wood window frame &amp; trim with aluminum sheet</td>
<td>4.00</td>
<td>EA</td>
<td>121.03</td>
<td>484.12</td>
<td>(43.29)</td>
</tr>
<tr>
<td><strong>1 on East side; 2 on North side; 1 on West side</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21. Comb and straighten a/c condenser fins - with trip charge</td>
<td>1.00</td>
<td>EA</td>
<td>146.00</td>
<td>146.00</td>
<td>(0.00)</td>
</tr>
<tr>
<td><strong>West side</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Dumpster load - Approx. 12 yards, 1-3 tons of debris</td>
<td>1.00</td>
<td>EA</td>
<td>330.00</td>
<td>330.00</td>
<td>(0.00)</td>
</tr>
</tbody>
</table>

*To be filled with fascia, gutters, downspouts, wraps, and screens.*

| Dwelling Totals: | 2,322.43 | 239.36 | 2,083.07 |
| Totals: Exterior | 2,322.43 | 239.36 | 2,083.07 |
| Area Dwelling Total: | 8,390.86 | 1,104.56 | 7,286.30 |
| Line Item Totals: MELVIN_B | 8,390.86 | 1,104.56 | 7,286.30 |
If you’re sitting there with a furrowed brow, feeling like you’re looking at Chinese hieroglyphics, don’t worry. We felt that way when we started, too. Insurance paperwork only looks really confusing. Let’s break it down.

The first terms you need to understand are ACV, depreciation, and RCV.

**ACV** stands for **actual cash value**. Actual cash value is the fair market value of an item of like kind and quality today in its current condition.

**Depreciation** describes the reduction in value of an item as a result of wear and tear, age, or obsolescence. Items continue to depreciate until the end of their useful life. Depreciation lowers the value of an item over time.

**RCV** stands for **replacement cost value**. This is the amount of money that it would cost to replace the item today with an item of like kind and quality, regardless of its current age or condition.

The **replacement cost value = actual cash value + depreciation**

**Example 1**: Let’s say your dog gets really bored one day and tears up your nice pillow top mattress that you have owned for four years. Originally when you purchased the mattress, it cost $2,000. If the average useful life of a mattress is ten years, then the mattress has depreciated by 40%. Forty percent of the original value of the mattress is $800, so the mattress has decreased in value by $800. This means the **actual cash value** or what the mattress is worth today is $1,200. In order to replace the mattress today with a new mattress, it would still cost $2,000. Therefore, $2,000 is the **replacement cost value** of the mattress.

ACV $1,200 + depreciation $800 = RCV $2,000
**Example 2:** A hail storm damages a homeowner’s roof. The roof was a 30 year architectural shingle (has a useful life of 30 years), and was ten years old, meaning it has depreciated by 33% \((10/30 = 33%)\). If the $10,000 roof has depreciated by 33%, or $3300, that means the current **actual cash value** of the roof is $6700. It is going to cost $10,000 to replace the roof today, meaning the **replacement cost value** is $10,000.

\[
\text{ACV} \, $6700 + \text{depreciation} \, $3300 = \text{RCV} \, $10,000
\]

The vast majority of homeowners are going to have **replacement cost policies** on their homes, meaning regardless of how depreciated in value their roof may be, the insurance company will pay for whatever it costs to replace the roof in today’s fair market. Very rarely you may run into a homeowner with an **ACV policy** on their property, usually only on a rental or a very old home in poor condition. These policies only pay the actual cash value on items that are damaged, regardless of what it might cost in today’s market. In Example 2 above, an ACV policy would only pay the $6700, not the full $10,000. ACV policies have **non-recoverable** depreciation.

In an insurance claim, the payments from the insurance company are almost always divided into two checks: the ACV and the depreciation. The ACV check is issued first, and the depreciation amount is held back until the work is completed. Once the depreciation is issued, the full replacement cost value has been paid.

**Deductibles.** Every insurance policy has a deductible. A deductible is the fixed amount a homeowner is financially responsible for in an insurance claim. Any expense above and beyond the fixed deductible amount is covered by the insurance company. A deductible is comparable to a co-pay at a doctor’s office. Medication for a patient might be $300, but the patient might have a co-pay of $50, meaning the patient pays just the $50 and the other $250 is covered.

Payment in an insurance claim works like this: the initial ACV payment is issued, “less the deductible.” This means that the actual cash value was paid, minus the amount of the deductible, because the homeowner is responsible to pay that part. Sometimes homeowners get confused because they read “less deductible” and think their deductible has “already been taken out.” That’s not how it works. The deductible is a part of the estimate as a whole: the **ACV check + depreciation check + deductible = replacement cost value** (the grand total). The insurance company owes for everything above and beyond the amount of the deductible, so the homeowner pays the first $500 or $1,000 (or whatever their deductible amount is), and the insurance company pays the rest.

**Example:** a homeowner has a $10,000 claim, meaning the replacement cost value, or the grand total of damages, is $10,000. This homeowner has a $1,000 deductible on their policy. The first check issued is the ACV check. On the paperwork, it will say something like **actual cash value:** $7,000, less deductible $1,000, so the ACV check will be in the amount of $6,000. Then it will say **recoverable depreciation:** $3,000.
So: the ACV check $6,000 + deductible $1,000 + depreciation check $3,000 = the RCV of $10,000.

**Example 2:** Take a look at the insurance paperwork example we used earlier. In this particular claim, the RCV is $10,379.13. The insurance company held back $1,198.35 in depreciation. The actual cash value (ACV) is $9,180.78, less the deductible of $1,000. Therefore the initial ACV payment is $8,180.78.

So: the ACV check $8,180.78 + deductible $1,000 + depreciation $1,198.35 = RCV $10,379.13.

You may run into customers who ask about having their deductible waived. Eating a deductible is technically insurance fraud, plus it cuts into your profit margins and ultimately affects the quality of the job the homeowner receives. There are legal ways to get around the deductible in most circumstances. Later on in this book, we will show you the options you have to help homeowners with their out of pocket cost without using your money or theirs so that everybody wins in a fair and legal way. When you enroll in our Roof Sales Mastery comprehensive online course, we will also teach you how to educate customers so that they actually WANT to pay their deductible.

**Non-recoverable depreciation:** Though a homeowner has a replacement cost policy, some policies have items that may have non-recoverable depreciation applied to them. Typically awnings and patio covers are affected by non-recoverable depreciation. On insurance paperwork, this will be indicated by carrots >> or asterisks *, and will also have an amount for “non-recoverable depreciation.” This will affect the total amount of money issued to the homeowner, so be sure to take that into account when determining what the total amount paid will be.

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>QUANTITY</th>
<th>UNIT COST</th>
<th>RCV</th>
<th>DEPREC.</th>
<th>ACV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Depreciation for siding is based on age and condition at 20 yrs old and average depreciation at 2% per year.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. R&amp;R Fascia - metal - 4&quot;</td>
<td>30.00 LF</td>
<td>3.35</td>
<td>100.50</td>
<td>(40.20)</td>
<td>60.30</td>
</tr>
<tr>
<td>5. R&amp;R Attic vent - gable end - metal - 12&quot; x 18&quot;</td>
<td>1.00 EA</td>
<td>55.83</td>
<td>55.83</td>
<td>(41.36)</td>
<td>14.47</td>
</tr>
<tr>
<td>6. R&amp;R Awning - Window/door - Aluminum or steel</td>
<td>12.00 LF</td>
<td>71.58</td>
<td>858.96</td>
<td>&lt;429.48&gt;</td>
<td>429.48</td>
</tr>
<tr>
<td>7. R&amp;R Awning side panels - Alum. /steel (PER SET)</td>
<td>2.00 EA</td>
<td>59.80</td>
<td>119.60</td>
<td>&lt;59.80&gt;</td>
<td>59.80</td>
</tr>
</tbody>
</table>

**Example:** a claim may have an RCV of $10,000 and a deductible of $1,000. The insurance company holds back $3,000 in depreciation, issuing the initial check for $6,000 (ACV $7,000 less deductible $1,000). On the paperwork, there is an awning with an RCV of $500. It has been depreciated by 50%, so $250 is being held as “non-recoverable depreciation.” Though the replacement cost value remains $500, the depreciation on the awning cannot be recovered. This means the total claim will actually end up being $9,750 instead of $10,000. The paperwork still says the RCV is $10,000 however, because theoretically to replace all the damaged items, it would indeed cost $10,000. The insurance company just does not owe the depreciation on the awnings.
**Other structures.** Some insurance claims may have a separate total for “other structures” such as a detached garage or shed. Be sure to add these two totals together to read the proper grand total of the claim as a whole.

### Summary For Dwelling

<table>
<thead>
<tr>
<th>Replacement Cost Value</th>
<th>Less Recoverable Depreciation</th>
<th>Less Non Recoverable Depreciation</th>
<th>Actual Cash Value (ACV)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7,827.50</td>
<td>($3,114.07)</td>
<td></td>
<td>$4,713.43</td>
</tr>
<tr>
<td>Less Deductible</td>
<td></td>
<td></td>
<td>($500.00)</td>
</tr>
<tr>
<td><strong>Total ACV Settlement</strong></td>
<td></td>
<td></td>
<td><strong>$4,213.43</strong></td>
</tr>
</tbody>
</table>

### Summary For Shed

<table>
<thead>
<tr>
<th>Replacement Cost Value</th>
<th>Less Recoverable Depreciation</th>
<th>Less Non Recoverable Depreciation</th>
<th>Actual Cash Value (ACV)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$564.63</td>
<td>($97.87)</td>
<td></td>
<td>$466.76</td>
</tr>
<tr>
<td><strong>Total ACV Settlement</strong></td>
<td></td>
<td></td>
<td><strong>$466.76</strong></td>
</tr>
</tbody>
</table>

**Total Outstanding ACV Settlement (All Coverages)**

- **$4,680.19**

In the above example, the grand total of the entire claim comes to **$8392.13**, because the RCV for the house ("dwelling") is $7827.50 plus the RCV for the separate structure (the shed) comes to $564.63. Sometimes the separate structures are listed immediately following the main structure like in the above example, but sometimes it is on a separate page entirely and is easy to overlook. Thoroughly examine the insurance paperwork to determine the true RCV of the claim so you do not accidentally leave off hundreds or thousands of dollars by mistake.
Preparing for your role as a project manager

Job Cycle

The process of your typical job will go like this:

1) Set an appointment with a homeowner for an inspection.
2) Complete the inspection & sign the deal.
3) Meet with the insurance adjuster – get the claim approved.
4) Go over paperwork with homeowner and get an agreed price.
5) Write the work order for the job.
6) Build the job.
7) Send final invoice to the insurance company for the release of the depreciation.
8) Collect ACV check and deductible.
9) Collect the depreciation.

In short, the three main stages are:

1) Sell
2) Build
3) Collect

Tools of the Trade

Like any position, storm restoration sales will require you to have a set of tools for the job. Here’s what you’ll need to be efficient, professional, and organized:

• Designated work phone
  - Have a separate phone strictly for work. It is important to keep your personal and business communications separate, because 1) when your work phone rings, you know you need to answer it. It can only be a customer, a lead, an insurance company, or mortgage company, meaning it is always an important call, and 2) it makes it easier to keep the bill separate for tax purposes.
  - Save your homeowners’ names and numbers in your work phone so you can greet them by name when they call.

• Ladder
  - a 22 ft ladder will get you on most 2-story buildings.
  - If you do not have a truck yet, look into folding or collapsable ladders such as a Little Giant or Xtend & Climb telescoping ladders (be sure to investigate weight limits)
• Business cards
  - Your name, job title, phone number, and email should be listed. You will use these to write appointment times on for homeowners, to leave with prospective customers, to give to insurance adjusters, and to give to your homeowners to give to their friends and family for referrals.

• Chalk/soapstone
  - Highlight damages with chalk and soapstone. We like soapstone on the roof because it is less messy, it’s cheap, and it lasts much longer than chalk.

• 30 ft+ measuring tape
• Digital camera
  - A camera with a big display is great for showing photos of damage to homeowners. If you have a smart phone with a good camera, that is ideal, as you can upload photos directly into cloud files.

• Binder
  - Keep your hardcopies/original files for each claim organized here.

• Uniform
  - Khaki pants/shorts, nice work boots, polos.

• Truck
  - The job can be done without a truck (I drove a yellow Dodge Neon for my first year), but a work truck is ideal for moving leftover material, carrying a large ladder, and frankly, looking the part.

Having these tools and items will help you do your job more efficiently, effectively, and professionally. Do your best to keep things organized in your vehicle so they are easily accessible and ready to go when you need them on an inspection, and adjuster meeting, or at a job site.
Lead Generation
Door Knocking & Appointment Setting

Stand out from your competition.

If you are working in an area that has recently been hit by a large hail or wind storm, the area will be swarming with contractors taking advantage of the opportunity. You’ll see many trucks with ladder racks perusing the city, dozens of different company signs in homeowners’ yards, and other salesmen trolling neighborhoods doing the same thing you’re doing: getting business. How can you set yourself apart from your competition right off the bat?

Call it unfair, call it superficial, but whether you like it or not, people will first judge you by your appearance. That’s the only thing they have to work with upon first meeting you. When you picture your average contractor, what do they look like? All too often, pretty rough around the edges. A guy in faded, torn jeans, worn t-shirts with cut off sleeves, with a generally unkempt appearance and seemingly permanently dirty hands, either chewing tobacco in their lip or a carton of Marlboro Reds in their shirt pocket. Let’s say this person approaches you on the street or knocks on your door. What is your first impression or reaction? If it’s to pretend you’re not home or lock the door, that salesman is off to a bad start.

Simply by maintaining a professional and clean appearance, you put yourself leaps and bounds ahead of a lot of the roofers out there. Wear khaki pants (khaki shorts are acceptable in the summer when the temperature is brutal), a clean polo (preferably with your company name on the chest), and nice brown work boots. Keep your clothes clean. It doesn’t take more than a day or two (or hour or two) of climbing around on roofs for you to be a stinky, sweaty mess with chalk and tar all over your pants.

Wearing a lanyard around your neck with identification makes people feel more comfortable when you approach the door. Keep your hair and facial hair trimmed and neat. Smile and be friendly.

If you smoke, never do it in your neighborhood, and chew gum to make sure your breath doesn’t smell like cigarettes. Keep deodorant and body spray and a clean shirt in your vehicle to freshen up on hot summer days when you get a little ripe.

Never blare loud music or speed down the street in your neighborhood. Be respectful of the neighbors. All too often a contractor will be cruising through the area they are working in blasting obnoxious rap music with his arm hanging out the window holding a smoldering cigarette. It just looks bad. Be polite, respectful, and professional. These small efforts make an enormous difference to a homeowner who has to choose who they are going to talk to.
Door Knocking

One of the most widely used methods of acquiring customers in a particular neighborhood is by directly speaking with homeowners door-to-door. We’re not going to sugarcoat it. Knocking on doors can suck. Alas, often it is a necessary evil of the position. With the lack of training most salesmen get in this industry, knocking on doors can be like pulling teeth. Fortunately, we’re going to teach you our methods and techniques to not only make the process more bearable and less intimidating, but to also increase your success ratio. We want you to be able to knock fewer doors and get more appointments.

You might have the type of manager who says, “Go get ‘em! You should knock 100 doors a day, in the freezing rain. On a holiday. Even if you have the flu and two broken legs.” That was the type we had. We spent a LOT of time beating the streets, getting doors slammed in our faces, and losing out on potential appointments before we figured out an effective knocking strategy and approach to get appointments set up.

The good news is, you don’t have to do that. Here are some methods of door knocking that don’t take a lot of time, are more effective than going after 100 doors a day, and won’t make you hate your life.

The framework for an effective knocking strategy consists of the following:

1. Practical timeframes
2. A specific goal
3. Tracking stats and addresses
4. Effective approach and delivery
5. Offering two times
6. Firming up

First of all, knock at practical times. When are people home? Considering the average person works a 9-5 job, knocking doors in your neighborhood from 9 am until 4 pm is probably not the best use of your time. “I knocked for SEVEN HOURS today and barely talked to anybody!” you’ll cry out in despair. Don’t spin your wheels. Work smarter, not harder. The best time to get ahold of most people on weekdays is in the evening, usually between 5 and 8, and on weekends during the morning and early afternoon when a lot of people are not working and have not yet gone out and about for the day. We recommend not knocking much later than 8 or 8:30 pm to be respectful of peoples’ time. In the summer it is only just getting dark at that time, so it is a perfect window.

Break it down. What is your goal? If your goal is to get 10 appointments lined up each week, then according to the averages of 1 appointment per 10 contacts, you will in fact want to make 100 contacts each week. One hundred might sound daunting, but it’s not. Let’s say you work six days a week (it’s always good to take a “mental health” day and relax). If you knock a little bit every day, that means you only need to knock a very reasonable 17 doors each day to reach 100 for the week. Knocking on 17 doors shouldn’t take you more than an hour or two, depending on how many people you end up speaking to. You can also designate certain days of the week that you dedicate your evenings to setting up
appointments. For example, you might choose Saturday, Monday and Wednesday. With a goal of setting up 10 appointments, you would need to knock on roughly 33 doors on each of those three days, which is still very reasonable and not very time-consuming. Instead of making the process of setting up appointments a big ugly task that drags on all day long, break it up and make it manageable.

**Use a system.** Be organized about your prospecting. Track your stats. Carry an iPad (or a notebook if you don’t have one – but iPads look much more professional and are more efficient) and log everything you do. Keeping detailed notes on an Excel sheet about each address you touch on and what the interaction was will help you keep track of who you have reached and which houses can be touched again. It should look something like this:

![Excel sheet example](image)

List the street name and type in every house number you knock on. If someone is not home, type **NH** next to the house number so you know you need to go back to that house later. If someone answers but says they are not interested, type **NI**. If you talked to the wife and she insisted you come back when her husband was home, make a note of that. If the appointment was set, type **SET** with the homeowner’s name. If they were friendly but didn’t take the bait for an appointment and you left them a card, type **LC**. If someone was a crazy asshole that you never want to speak to again, type “crazy asshole that I never want to speak to again.” You get the idea.

Keeping track of your stats is crucial to monitoring your results and identifying areas for opportunity. If you are knocking 50 doors and only getting one or two appointments, then your approach needs some work. If you are not keeping track of your numbers, however, you may be unaware of how good or bad your performance is. Likewise, it is important to know how many doors you are knocking each time you knock so that you can focus on the numbers and execute your the goals you commit yourself to daily or weekly.
Presenting yourself in a professional manner is already going to help you have success speaking with homeowners to set up inspections, because they will feel more comfortable opening their door to you. Having a solid approach to asking for an inspection is key to having success in getting appointments set up. In this chapter we will give you a tried and true, effective, word-for-word approach to help you get appointments lined up.

The first rule about approaching homeowners is do not sell at the door. Meeting a homeowner for the first time and then telling them you can get them “a free roof” from their insurance company sounds like a sketchy scam. You are there simply to set up an inspection, nothing more.

The second rule is do not do an inspection on the spot. You may encounter a homeowner that says, “Well can’t you just jump up there right now and let me know if I have damage or not?” Your immediate gut reaction might be, “Awesome! This guy is already into it.” Resist the temptation for three reasons:

1) Dropping everything and doing the inspection on the spot gives the impression that you have so little going on, that you have a lot of time to answer anyone’s beck and call. Somebody who is good at their profession should be busy - too busy to do things on the fly.
2) By scheduling an appointment, you are actually creating an opportunity to build trust and a positive impression of your reliability as a professional, because you have an opportunity to demonstrate to your customer that you are a person of integrity who follows through by being there when you said you would be there.
3) The second time they meet you, you are a familiar face. This gives you two interactions with that person instead of just one, and it helps you in your mission to build rapport with that person.

You don’t need to be a greasy, silver-tongued salesman. In fact those types of individuals do not do well. People are much more receptive to someone who is friendly, casual, and laid back.

Be cool. When you approach a homeowner, your general disposition needs to be friendly, light, confident, and relaxed. Don’t treat it like a big deal. The more pressure you put on yourself, the more pressure you put on the homeowner, and that does not end in getting an appointment set. Being cool, confident, and collected is pertinent to having success at the door. Your internal attitude when asking for appointments is like, “Everyone gets a free inspection; there’s no reason for anyone to not want one.” Do not be needy! The more desperate you appear, the worse your results are going to be. It is a funny and ironic paradox, but the less you seem to care about getting the appointment, the easier it is to get it.

Don’t get straight to business. If the door opens and you immediately go into wide-eyed robotic salesman mode, nervously blurt out your spiel like a cold, memorized script, and streaming all your
words together like you forgot about the space bar, people are not going to want to listen to anything you have to say. Casually introduce yourself, and give them a chance to respond to you before you go into the reason you are there. Then get to the point.

**Be aware of your body language.** Do you look nervous? Squash any nervous ticks you might have, like saying “um” a lot, talking too fast, or doing something weird with your hands. Casually hold your notebook or iPad to the side. Maintain a relaxed posture. Don’t stand directly in the doorway, as that position is subconsciously threatening. Give the homeowner some space, and be relaxed.

**Always offer two times.** One of the biggest mistakes sales reps make while knocking doors is not offering two appointment times. If you ask a homeowner if you can do your inspection on Monday at 5 pm, and they don’t get home until 6 pm, their response cannot be anything but a “no, five o’clock doesn’t work.” In any sales approach, you want to avoid asking yes or no questions. If you offer two times, such as 5 or 6:30, they have an option. Likewise, they may have their kids’ soccer practice on Monday, and if you ask if you can do the appointment on Monday without offering two times, their immediate response is that they are busy on Monday. Soccer practice might only be from 4 to 5:30. By asking, “Does 5 or 6:30 work better for you on Monday?” their answer will not just be a “no,” but instead a preference of time.

**Be sure decision makers are present.** If you speak with the wife at the door, it is wise to ask for a time when both she and her husband will be home, because it is not uncommon for a spouse to not want to make any decisions without the other spouse’s approval, and it is easier to get a signed deal with both decision makers present.

**The Approach:**

“Hey, how’s it going? [smile, pause]. My name is _____.

I actually work for (company) here in (city). I really don’t want to bother you, but I’m just meeting with the neighbors because that big hail storm that rolled through recently actually caused damage to a lot of the roofs in the neighborhood. Fortunately the insurance companies pay for the damages, so we’re out here doing free inspections for the neighbors this week. Basically what we do is hop up and take a look, and if you have any damage we take pictures of it so you can see, and if you don’t have any we just let you know you have nothing to worry about. I’m going to be here on Monday and Tuesday doing a few inspections, and I can swing by and check out your roof on Monday at (time) or (time), which one of those times works better for you?”

After the homeowner picks a time, fill them in on what it is you are going to do for them, and repeat the important part, the day and time, to **firm up**:

“Great. I’ll be by then on Monday at 5, and basically what I’m going to do is do a thorough inspection of the roof, siding, and gutters, and I’m going to take photos of any damage I find so I can show you firsthand what’s going on up there. If for some reason I really don’t see any damage, I’ll just come down and let you know you’re good to go and there’s nothing to worry about. If there is enough damage to justify an insurance claim, I’ll come down, sit down with you guys for a few minutes and let you know what I can do to help you out. Sound good? See you on Monday at 5 then.”
Carry your business cards with you, and when you set up an appointment, write the day and time on the back and instruct your homeowner to stick it on the fridge. Let them know that if something comes up and you are unable to make it at that time, you will be sure to call ahead and let them know so you don’t leave them hanging.

When you schedule an inspection, get and write down the following information every time:

- Husband & wife’s names
- Homeowner’s phone number
- Address
- If the house is 1 or 2+ story / steep
- Age of the roof if the homeowner knows
- Any other pertinent information you want to remember (kids’ names, friend of another neighbor, hard of hearing, insurance company if they mention it, if there was obvious damage you could already see, etc.)

**Handling Objections At The Door**

Almost no one ever says “yes” right away. Just because a homeowner says no at first does not mean you should just say, “Okay!” and turn around and leave. People naturally object to things at least once, but usually 3-5 times. This is completely normal. Be persistent, but not pushy. The average customer says no five times before they say yes, and the average salesman gives up after two or three nos. This is a huge advantage for you, because by learning how to properly and effectively handle these objections, you’re going to pick up customers that other contractors leave behind.

Handling an objection will always follow this pattern:

**ask --> (objection) --> agree, but --> feel/felt/found --> ask**

Ask for the appointment. When the customer gives you an objection, the first thing you want to do is agree, not argue, and then use the feel/felt/found method. The reason behind this is that you are not battling or belittling the customer, but instead showing them that you understand their point of view, but you also have information to consider that they might not yet be aware of. Always follow it up by asking for the appointment and offering two times again. It sounds like this:

“I totally understand how you feel, in fact some of your neighbors felt the same way, but what they found was it was better safe than sorry to get everything checked out just in case they did have damage that needed attention, like so many of the houses in this area do. So does Monday at (time) or (time) work better for you?”
The 3 Most Common Objections

I don’t have any damage.

“I totally understand. In fact some of your neighbors felt the same way, because unlike wind damage which is really obvious because it causes missing shingles and immediate leaks, hail damage is impossible to see from the ground, and even on the roof, unless you have a trained eye to identify it, it’s easily overlooked. That’s why we’re doing free inspections this week, so would Monday at (time) or (time) work better for you?”

My husband/brother/neighbor already looked at it.

“I totally understand, in fact one of your neighbors said the same thing, but she had me take a look anyway because her husband is a dentist, not a hail inspector, and he admitted he didn’t really know what he was looking for. They were glad they had me take a look because they actually did have hail damage like a lot of the houses nearby, and I ended up meeting with their insurance company who agreed to pay to replace their roof, so would Monday at (time) or (time) work better for you?”

I’m going to just have my insurance company check it out.

“I completely understand, but actually what we do is a free inspection to see whether or not you even have any damage that would require filing an insurance claim in the first place; that’s why people have us take a look first. I’ll be out here doing inspections in the neighborhood already anyway, so would Monday at (time) or (time) work better for you?”

Then sometimes you’ll just simply get someone who says: I’m just not interested.

Don’t hold a grudge. If after all these objections, someone still insists they just aren’t interested, that’s okay. Never leave on a bad note. Even if a homeowner is rude at the door, keep a smile on your face and be polite and cordial. Some people are just more skeptical than others, and it is not uncommon for these homeowners to call you later after they see you helping out so many of the neighbors. Maintain an open line of communication by staying professional and friendly. Hand them a card and say,

“No problem! Well I’m going to be working in the neighborhood almost every day for the next several weeks, so if you change your mind and want me to take a quick look just to be safe, here’s my phone number, or you can just flag me down while I’m over at one of your neighbors’ houses.”
Door knocking is not the only way to get appointments. There are dozens of other avenues to take to generate leads and get inspections. How would you like to get your customers to line up appointments for you? How much better would it be to have prospects calling you instead of you calling on them? What would it be like to eliminate door knocking altogether? After you have mastered the basics outlined here, we would love to teach you secrets to knocking less (or hardly at all), getting more appointments with better quality customers, advanced approaches and objection handling techniques, and the key to getting referrals in our Roof Sales Mastery online training course or at one of our seminars to help you get more leads by door-knocking less.
One of the biggest and most detrimental mistakes sales reps make is skipping around from neighborhood to neighborhood, believing that the grass is greener on the other side. Do not be a victim to the idea that there are fewer contractors in the next neighborhood over, or that people are nicer or the damage is better in the other part of town, or that everyone in your neighborhood already has a contractor. No matter where you go, there are going to be contractors. There are going to be homeowners who have already signed a contract. It’s the nature of the beast.

The grass is greener where you water it!

The key to dominating and taking over your neighborhood is by committing to it. Scope out an area you want to work, and don’t leave. Become a permanent fixture. The neighbors should see you there almost every day. You need to become a familiar face. Learn peoples’ names. Say hello to everyone. Remember their pets and children’s names, wave to people driving by. Own your neighborhood by always being there.

Track the doors you have knocked. Do not fool yourself into feeling like you have knocked every door in the neighborhood already so it’s time to move on. If there are 500 houses in the neighborhood, you very well may have knocked on all 500 within a few weeks, but you certainly did not speak to all 500 homeowners. Keeping detailed notes about who you have spoken to at which addresses will help you to sift through the houses in your neighborhood repeatedly to be as thorough as possible and try to make contact with everyone throughout the course of the year. Keep tabs on the “not homes” and continually return to all of them until you reach the homeowners.

Once you line up a couple of appointments, other neighbors will follow suit. With permission, put your sign in each yard with whom you have signed a deal. Generate a presence in the area you are working so that the obvious choice for choosing a contractor is you!

Structuring a Schedule

Being an independent contractor can be a blessing and a curse. The ability to work on your own time allows you to have a lot more freedom than a “normal” job, but it also requires a great deal of self-discipline. With all the responsibilities being a project manager entails, it’s easy to become overwhelmed, burned out, and disorganized without a structured schedule and attack plan.
The key to maintaining your sanity, staying on top of your jobs, and being efficient with your time is to create and follow a schedule. In other words, **treat it like a regular job**. Carve out time specifically to do certain tasks. Of course, things like adjuster meetings will pop up, but for the most part, you can plan to do things like paperwork, appointment-setting, and inspections at scheduled times.

The most efficient daily schedule we have found works like this:

- **Weekdays:**
  - 8 a.m. - 11 a.m. Paperwork. Use this time to do final invoices, order writing, estimating, final invoicing, faxing, mortgage check sending/follow-up, phone calls, and emails.
  - 11 a.m. - 12 p.m. Lunch break.
  - 12 p.m. - 4 p.m. Inspections & measuring houses you have already inspected.
  - 4 p.m. – 5 p.m. Dinner break.
  - 5 p.m. - 8 p.m. Appointment setting.

- **Weekends:**
  - Saturdays & Sundays are great days for both appointment setting and doing inspections. People are home nearly all day, so maximize your weekend days.

Take a break! Be sure to take one day off each week to shut off your brain and not do anything work-related. It is important to have a day to yourself to “sharpen the saw” and get some rest so that you do not get burned out.
You’ve met with a homeowner earlier in the week and set up a time to meet with them to do their inspection. How should a thorough inspection go? Make sure you have your notebook, camera/phone, a pen, some chalk or soapstone, and measuring tape, and follow these steps.

**Be on time.** Respect your customer’s time. Showing up late makes you look irresponsible, unreliable, and unprofessional. The same goes for showing up too early. Contractors have a bad reputation of being unreliable and disorganized – think about how many times you have heard someone say that their contractor just “never called them back” or just “didn’t show up.” Simply by being punctual, you will start out on the right foot with a positive first impression, because you are doing exactly what you said you were going to do by showing up at the pre-appointed time. This establishes integrity.

We recommend spacing your inspections apart by 90 minutes when you first get started, because until you become fluid with the presentation and the inspection, you want to give yourself enough time to cover everything thoroughly for your homeowner and still get to your next appointment on time. Later you may find that 60 minutes is plenty of time between appointments.

**Build rapport.** Smile, firmly shake their hand, and ask them how they’re doing. Spend a minute or two building some rapport and having friendly talk before just diving straight into business. This gives you an opportunity to build some trust and general likability so they get a good feeling and impression about you.

Don’t know what to talk about? Ask them if they were home during the storm. What was it like? Did their car get damaged? Look around. Do they have a dog? Are they wearing a hat with a sports team that you share in common or rival? Talk about their garden, their car, their kids, ask them if they know a neighbor you have met. Anything to have some small talk and start building the foundation for a positive relationship.

**Explain what you’re doing to do.** “Alright, (homeowner), what I’m going to do is take a walk around the property to look for collateral damage on your gutters, window wraps, and other structures. Then I’ll hop up on the roof and inspect it for hail damage. If for some reason I don’t find anything up there, I’ll come down and just let you know you’ve got nothing to worry about. If I do find damage like I have on so many of the neighbors’ houses, I’m going to take good pictures and come down and show you what’s going on up there. It should take me about twenty minutes or so. Sound good?”
**Identifying hail damage on shingles.** The first thing you need to do is to determine if there is damage or not. If there is no damage, there is no need to waste time documenting miscellaneous collateral damages or measuring the roof if there will be no claim in the first place.

Damage on **metal** roof accessories such as box vents, chimney flashings, flue caps, and valley metal are easy to spot, because they leave obvious dents. Look for direct imprints. Any mark that has an edge or a straight line is not going to be caused by hail.

What does damage look like? Many blemishes can cause marks on a roof, from mechanical damages that came from the installation of the roof, to lichen eating away granules, to blistering from poor ventilation, manufacturer defects, and hail stones. Correctly identifying hail bruising is very important so that you do can correctly inform your homeowners and also not lose your credibility with insurance adjusters.

HAAG Engineering's *Certified Roof Inspector Program Course Workbook* defines damage to a roofing system as a reduction of “diminution capability or a reduction in the expected long-term life of the roofing material. Damage to asphalt shingles included punctures, tears, or fractures (bruises) in the shingle mats as well as the displacement of granules to visibly expose the underlying bitumen.”
Hail bruising compromises the integrity of shingles by reducing their water-shedding ability and the expected service of life of the roofing system. Hail damage will be circular in shape, somewhat spongy to the touch if pressed with your thumb, and will have a slight indentation left from the hail impact. Typically there will be granule loss, consequently exposing the black substrate asphalt layer beneath. Brushing lightly at a hail bruise will cause granules to brush away fairly easily.

Homeowners buy insurance policies to protect them from financial loss. An insurance policy is a contract between the insurer and the insured. Essentially the insurer promises to indemnify the insured for any covered losses to their property per the terms of their particular policy in return for the insured promising to pay annual premiums. Damage to a roofing system is a loss to the property, and per the insurance policy, the insurer is responsible for indemnifying, or paying for the financial loss of, those damages.

Insurance companies are obviously in business to make a profit. The way they maintain profits is by collecting more insurance premiums than they pay out in claims. Although insurance companies would rather not have to pay for things like new roofs, they would rather pay for just a roof versus a new roof, interior water damage as a consequence of a damaged roof, mold growing due to the interior water leak, and so on and so forth.
Performing a thorough inspection demonstrates your professionalism, expertise, and value to your prospective customer. Being able to illustrate to the homeowner exactly what is going on with their home is key to being credible and helping to demonstrate why your trained eye is valuable in the process. It also ensures that you have all the documentation and photos that you will need so that you are able to estimate correctly for the job.

**Photos.** Take a wide shot photo of each elevation of the house (the front, back, right, and left). Take a picture of the house number up close. This is important because later you’ll be going through your photos after doing 6 inspections one day, and if you don’t identify each house properly, you’ll be looking at a montage of black, brown, grey and tan shingles with no way to identify whose was whose.

Take good photos of hail bruises on shingles and dents on accessories; circle or highlight them with chalk or soapstone. Use a pen, your fingertip, or a quarter next to the bruise to illustrate the size of larger impacts. Actually showing your homeowner firsthand the damage that was sustained to their roof has much more of an impact than coming down off the roof, claiming they have damage, and expecting them to take your word for it. You will use these photos to describe and explain the damage, and educate your homeowner on the effects the damage will have on their home longterm.
**Inspecting the roof.** What kind of shingle is it? 3-tab? Architectural? Wood shake? Make a note. Use your pitch gauge to determine the steepness of the roof. Insurance companies pay extra for steep charges on roofs that are 7-9/12, 10-12/12, and 12/12+, and you will want to estimate accordingly. Take a picture of the pitch. If you have a smart phone, download the free “Pitch Gauge” app.

**Notes & Diagrams.** Make a page with the address and homeowner’s name in the upper righthand corner. Make columns for the right, left, front, and back elevations: organize what items are damaged on which elevations. Write down information about the house. Is the roof a two-story, steep, 3-tab, architectural roof? Make a list of features relevant to your inspection and the project down the road. Items to notate include:

- box (“turtle”) vents (vinyl, metal)
- ridge vent (shingle-over style or metal)
- sky-lights or roof windows
- chimney flashings (small, average, large, or extra-large)
- chimney flue caps
- chimney crickets
- rain collars
- pipe jacks (neoprene or lead, 1”, 1.5”, 2”, 3” or 4”)
- satellite (for detach & reset)
- pitch (3/12 or below requires double felt paper, 7/12-9/12 is a steep category, 10/12-12/12 is a steep category, and 12/12+ is a steep category. 10/12+ requires 30 pound felt)
- number of stories
- attic power vent covers
- type of shingle (25 year 3-tab, 30 year architectural, lifetime or 50 year architectural, T-Lock, laminated shingle, wood shake, tile, slate, metal)
- cupolas
- drip edge/gutter apron
- ice & water shield (is it already on the eaves?)
- valley metal
- multiple layers

**Gutters.** Check the downspouts and gutter rims and bellies for dents and take a few photos. Just one dent buys an entire length of gutters. Take notes on the details and accessories. Measure how many feet of gutters there are and how many feet of downspouts there are separately.

- Width of gutters (5”, 6”, industrial, etc.) and downspouts (3x2”, 3x4”)
- Material (aluminum, galvanized steel, copper)
- Screens, guards, helmets
- Each corner (inside or outside) equals an additional 3LF
- Average 1-story downspout is 13LF
- Average 2-story downspout is 23LF
- Measure any kickouts intended to direct water further away from the house
Collateral damages. Are there dents in the window wraps? Did the vinyl on the actual window frame get chipped away? How many window wraps got damaged, what size are they, and on which elevations?

Other items to inspect for collateral damage and make notes on include:

- fascia metal (4”, 6”, 8”, or custom bent aluminum)
- window wraps (small, average, large, extra large, bay window)
- window casements (vinyl, metal)
- window screens
- gable vents (material, shape, size)
- shutters (style, size, color, material)
- storm doors
- garage doors
- awnings and patio covers
- air conditioning units/fins
- metal sheds
- dog houses
- detached garages
- grills

Siding damage. Hail will break holes in vinyl siding, usually along the bottom edge, and will pepper dents into aluminum or steel siding. Holes in vinyl are easily identified. Sometimes hail damage on aluminum or steel siding can be harder to spot on elevations that were not directly affected. Rub the side of a stick of chalk along the siding to draw out and identify hail dents and make them visible for photos. If you are really having trouble finding dents on metal siding, spray the siding down with a hose. The reflection makes dents stick out like a sore thumb.

Use common sense. If you see many, many dents/holes along the bottom 3 feet of the siding, but none above the waist, do not try to convince an insurance adjuster that it’s hail damage. Discount anything below the waist as lawn mower bumps, trash cans knocking into the siding, nicks and bumps from kids’ toys, and gravel flicking up from weed-whackers and leaving dents. Hail damage will sporadically affect the entire elevation of siding, not just in one isolated area.
What to document and notate:

- type of siding (vinyl, aluminum, steel – not sure if it’s aluminum or steel? Use a magnet – they stick to steel)
- profile of siding (width of panels – 4”, 4.5”, 6”, 8”, etc., woodgrain or smooth, color, dutch lap or straight lap)
- insulation & house wrap/moisture barrier (check behind the siding for insulation board – how thick is it?)
- count inside and outside corner posts (10ft pieces)
- gable vents (size, metal/vinyl)
- shutters (vinyl or aluminum, louvered or raised panel, height & width)
- spigots
- exterior electrical outlets
- window & door wraps
- garage door wraps
- fascia metal
- Items for detach/reset:
  - doorbell/door chime
  - house numbers
  - mailbox
  - exterior light fixtures
  - electrical meters
  - satellites
  - shutters

Drawing diagrams. Your diagram will be the basis for your estimate and your material order, and also a key element in preparing for your adjuster meeting. Make a neat, thorough diagram with legible measurements and notes. See examples above and on the next page.
R. Taylor
7109 Canterbury Ave.

3 layers
2 turbine vents
3" lead pipe = 11
4" lead pipe = 1
chimney flue
chimney flash
antenna
satellite
gutters 100' 45° dia
step flashing

#00311489818

BACK
9" custom bent fascia

15.75'
6.75
7'
7'

LEFT
46.5'
45.75'
35.75'
45'
6.38'
9.2'
9.2'

FRONT

13.4' → 15' waste

Eaves: 100'
Rakes: 82'
Ridges: 49'

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If it will take you less than 20 minutes to diagram and measure a roof, do it yourself. If you have a really difficult, too-steep, or cut-up roof, order an Eagleview or GeoEstimator report on the property. It will save you time and can be safer than climbing a complicated roof.
Siding

- Door + window light, mailbox, house #, & porch shutters
- 13.5' x 9'
- 96.7 square feet

- Gable vent alum.
- WW = 11
- 410.3 square feet

- Gable vent alum.
- WW = 11
- 304.3 square feet

- Windows:
  - d/c = 35.4 square feet
  - 8" alum.
  - OSCP = 11
  - 15CP = 1
  - 1/4" fanfold insul.

- Total alum. siding:
  - 961 SF

- Vinyl screen

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Consider the 80/10/10 rule. It theorizes that on average, 10% of customers just say “no” regardless of what they are pitched, 10% of customers are “yes” people and say yes to anything they are pitched, and the remaining 80% depends on you, the salesperson. This is great news, because for the most part, you are essentially in control of your results. It is your job to educate your homeowners to help them make an informed decision by communicating the value of your role in their insurance claim.

The presentation is the most important part of the inspection. This is where the sale is made or lost. Be calm, confident, and self-assured. Remember, you are the expert. The homeowner is relying on you to give them good information about the process so that they feel comfortable trusting you with their insurance claim. A solid presentation covers the following main points:

**Presentation Outline:**

- They do or don’t have damage.
- What is damage?
- Show photos.
- How damage affects shingles.
- Have you ever filed a claim before?
- Process: claim is filed, adjuster assigned.
- Two types of adjusters.
- What you are going to do to help get it approved.
- The deal: you do the legwork in exchange for the job if it gets approved.
- How insurance companies pay now versus how they used to pay.
- Urgency: don’t wait to file.
- Go over agreement.
- Get deal signed.
- Go over instructions.

Have your camera or phone with you to show them the photos of the damage you documented. Bring a notebook so you can write down the insurance payment schedule process on paper. Keep the agreement in a folder or notebook until it is time to go over it. You don’t want your homeowner distracted by the words on the document instead of listening to you go over the other information. Also, use the word “agreement,” not “contract” when referring to that document in conversation with your homeowner.
The key to getting customers to sign agreements with you is not by being pushy, demanding, or threatening. Homeowners will want your help if you do a good job explaining the process to them. It is your job to educate your homeowner and inform them of the claims process, and to help them understand why your role is so valuable. People are very okay signing things as long as they understand them. When you adequately inform your homeowners, they will have no reason not to sign up with you. Here is the word-for-word presentation I give to my homeowners that consistently results in my 95% success ratio.

**The Scripted Presentation**

Educate the homeowner on what hail damage is.

“Before we go over what I found on your property, I’ll explain what hail damage is and how it affects your roof. Most people assume that if they don’t have immediate leaks or easy-to-see missing shingles, they didn’t sustain any damage. The first thing people notice and worry about after a big hail storm is their vehicle, right? That kind of damage is obvious and at eye level, while your roof is not nearly as obvious, and even substantial damage requires a trained eye to identify it. But think about it: if hail hits hard enough to dent solid metal surfaces, what can it do to a soft asphalt shingle?

Shingles are made of a thin layer of asphalt that is covered in granules. These granules serve two purposes: 1) to make them pretty and give them color, and more importantly, 2) to protect the asphalt from the sun. When hail falls from 30,000 feet in the sky and hits your roof, it impacts the shingle and leaves bruises. Just like if you were to punch me in the arm – please don’t (haha) – eventually a bruise would show up. In these soft spots, the granules have become loosened and disturbed, and after you get rain, sun, snow, wind, and sleet weathering on it over time, those granules just wash away, leaving just the thin layer of asphalt exposed to the sun. You see people with black asphalt driveways that have to re-surface and repave them every year or two because the sun chews them up, right? Well that’s asphalt that’s a few inches thick. Your shingle is just a thin layer, and when those granules are disturbed and start to wash away, it exposes the asphalt to the sun, and it doesn’t take long for it to deteriorate after that. This can take months and even a couple years – it’s a slow process. That’s why a lot of people make the mistake of assuming their roof didn’t get damaged because they don’t get leaks right away. When the sun chews holes through the asphalt, then the trouble starts, and that’s where eventually water would find its way in. Your insurance company would much rather pay for just a roof, versus a roof, rotten decking, wet drywall, mold in the attic, etc. Does that make sense?

They do or don’t have damage. Show photos & explain.

So here’s what’s going on on your roof (show and explain photos – ‘Here you can see a hail bruise that’s about the size of a quarter – do you see how the asphalt is peeking through and how the granules have been knocked off?’ etc.) This isn’t the worst damage I’ve ever seen, but it’s also not the lightest.
Hail damage is like getting a speeding ticket. If the speed limit out here is 25, and a car zooms through going 50, and then another car speeds through going 80, 80 is a lot more obvious and ‘worse’ than 50, but both were speeding and both deserve a ticket, right? Hail damage is the same way. Heavy or light, it’s still damage, and it’s a matter of when, not if, it will eventually lead to bigger issues.

Have you ever filed a claim before?

No - Okay, well it might seem like a really complicated process, and it is if you don’t know what you’re doing or you try to handle it all yourself, but the good news is that I deal with everything except the actual filing of the claim, so you don’t have to deal with any of the paperwork, faxing, calling, negotiating, etc.

Yes - Great, so you’ve had some experience with the process then. They’ve changed how they do some of the procedures now, so I’ll fill you in on what might be different, but the good news is that I take care of almost everything as far as busy work with the claim process. All you have to do is file the claim.

All you have to do (and I’m going to write this down for you) is call the 1-800 claims hotline on your homeowners policy, and tell them you need to file a claim for hail damage to your roof/gutters/siding.

They assign an adjuster to your claim, and that person represents the insurance company; they come out and do an inspection like I did today, and they have two jobs:

1) **decide** yes or no, it’s storm damage and it’s approved, or there’s no damage and it’s not approved, and
2) they **write the estimate** and decide how much they’re going to pay for the damages.

It used to be that you would just go out and collect 3 bids from various contractors and turn them in to your insurance company. They’d pick the lowest bid and just write a check. They don’t do this anymore because there are contractors that charge an arm and a leg, then there’s Joe’s Roofing who live and work out of a van, aren’t insured, and charge half of what everyone else does, and there’s all the contractors in between.

What they use now is software called Xactimate, which is a database for the fair market value of labor and materials for each city/area. Estimates are written out line-by-line for each material that goes on the roof. We use the same software so that we can work fluently with the adjusters. Most of the prices are accurate, some aren’t, but it’s middle-of-the-road and generally fair as long as we have the same scope of damages.

**Two different types of adjusters:**

There are two different types of adjusters: good ones and bad ones, and you don’t know who you’re
going to get. It’s just like getting a waitress at a restaurant. Sometimes you get a really friendly, really
good waitress who is on top of everything, gets your order right, etc. Other times you get the grumpiest
waitress in the world who never refills your water and just clearly hates her job.

Some adjusters are really good at what they do, are qualified and experienced, are familiar with hail,
are fair, and do a really good job with both the inspection and the estimate, treating your home like it
were their own.

Then there are some adjusters who won’t even get on the roof, and/or have no idea how to estimate for
a roofing job (we’ve had adjusters leave off felt paper before!) Some of these adjusters usually sit at a
desk, and suddenly with the tidal wave of claims, are now asked to go out and write up roof estimates
for hail damage and have hardly any idea what they’re doing or looking for.

Then there’s everyone in between. Most adjusters fall somewhere in the middle, but with the mas-
sume amount of claims pouring in all day every day, they’re just swamped. Even the best adjusters are
so busy trying to complete 8 to 10 inspections a day that it’s easy for them to overlook damages or
mismeasure things simply because they cannot take as much time on each inspection as they normally
would.

**What you will do to ensure a fair assessment:** *(be present, prepared with detailed estimate, scope,
measurements, photos, codes, etc)*

So here’s what I’m going to do to make sure you get the best possible assessment of your property:

I’m going to do everything the adjuster is supposed to do before they even get there, this way they can’t
overlook, mismeasure, or miss anything.

I’m going to measure everything out, diagram it neatly and clearly (or order an Eagleview diagram
which is a professional satellite picture of the roof dimensions), and photograph all of the damages. I’m
going to put together an Xactimate estimate line-by-line just like what the insurance company would do,
and I’ll be here before the adjuster shows up to do their inspection to mark out and circle the damage
on your roof and other structures.

When the adjuster arrives, we will go over everything together and I’ll show them everything I found so
we can discuss the claim and make sure we are on the same page as far as the scope of damages go.
This way if we get an inexperienced, rushed, or lazy adjuster, I will have everything done and ready to
hand to them in a comprehensive packet to make their job really easy.

Worst case scenario, if after ALL that, they still don’t approve it: nothing happens. You don’t owe me
anything, except maybe a beer for my time (haha). We can get a re-inspection and get one more opin-
ion from your insurance company, but you’re not on the hook for anything. Okay? *(nod)*
Each claim I work on takes me anywhere from 8-12 hours of legwork between the initial inspection, estimating everything line-by-line, measuring, drawing, diagramming, photographing, preparing the property for the adjuster meeting and then meeting and negotiating with the adjuster. This is a huge investment of my time, and obviously I can’t work for free. But, there is no service fee for any of that legwork. All I ask is that if I DO all that legwork and am able to get your roof approved for you, just let me do the work. Does that sound fair? (nod & smile)

That’s how we do insurance claims. We don’t use normal “contracts” like most roofers, because in an insurance claim, it’s an unknown until we know whether it’s going to be approved or not. This way you feel comfortable and know you aren’t on the hook for anything.

If they do approve the roof, here’s how the pay out insurance claims.

**How insurance used to pay vs. how it pays now (literally draw this out on paper in front of them as you go):**

```
<table>
<thead>
<tr>
<th>Used to:</th>
<th>Now:</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 claim (RCV)</td>
<td>$10,000</td>
</tr>
<tr>
<td>- $1,000 deductible</td>
<td>- $1,000</td>
</tr>
<tr>
<td>$9,000 ins. pay out</td>
<td>$9,000</td>
</tr>
<tr>
<td></td>
<td>+ mortgage co.</td>
</tr>
<tr>
<td></td>
<td>+ $3,000 dep.</td>
</tr>
<tr>
<td></td>
<td>#1</td>
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<td></td>
<td>#2</td>
</tr>
</tbody>
</table>
```

What they **used to do** is say, ‘Okay, you’ve got $10,000 worth of damage, so the total amount of the claim is $10,000 to get the work done. With a $10,000 claim and a $1000 deductible, the only portion the homeowner is responsible to pay is the $1000 deductible, just like a co-pay at a doctor’s office. The insurance company covers the rest, meaning they would cover $9,000.

They used to write **one big check** for $9,000 and say, ‘Okay Mr. & Mrs. Homeowner, go fix your roof!’ Unfortunately, what do you think **some** people did with a big fat check for $9,000? (Bought a car, went to Disney World, put in a swimming pool, etc). OR, they would find some Joe Schmo roofer who said they could somehow do the work for $7,000, and would not pay their deductible and pocket the rest.

Technically that’s insurance fraud, and insurance companies are not in business to buy people new TVs or hot tubs. Not that you or I would ever do this, but this is the reason they changed their procedures.
Now what they do is this: same $10,000 claim, same $500. The insurance company still says they are willing to pay out the $9,500.

However, they do two things:

1) **They hold back depreciation.** Instead of one check, they divide it into two. One check is issued up front that is purposely not enough to get the work done, but enough to get started (get materials, put down a deposit, etc.) They hold onto the rest as depreciation, which is based on the age/condition of the roof at this point in its life. This amount is released only when the work has been completed. I have to send in a final invoice along with a completion form proving that the work has been done before they issue the second check to cover the rest. Just like: if you were to hire a contractor to put in a swimming pool, you’d give them a deposit up front, and then when would you pay them the rest? When it’s finished. This is the same thing the insurance companies do now to make sure the money is spent on what it is intended for.

2) **They list the mortgage company on the check.** Since the bank still has a vested interest in the property, they want the work to be done more than anyone, because in the unlikely event that you guys disappeared off to Costa Rica to live on the beach, never to be heard from again, and the bank had to repossess the home, they want to make sure there are no outstanding damages that were paid for and should have been fixed so that they’re not left holding the bag.

Because of the way they do these payments now, bids are completely irrelevant. I can give the insurance company estimates all day long, but they won’t even look at it, because they just use Xactimate.

I still write an estimate so we have a scope to go off of when I meet with the adjuster, but our estimate is ALWAYS higher than the insurance company’s, because they’re an insurance company, and they’re going to pay out as little as they can get away with. They aren’t going to pay out more than they have to. If a contractor claims they can *somehow* do the job for less than what the insurance company is paying, then you have to wonder *how*. They have to make money somewhere – they’re cutting corners one way or another: using cheap materials, reusing flashings that are already on the roof, dumping debris in a creek, they don’t have insurance – they have to be making their money somewhere.

Our deal on insurance claims is, as long as we don’t lose money on the job, we’ll do it for whatever the insurance company is allowing, even if our initial bid is higher. If for some reason the numbers come back and they’re just too low, I'll be straight forward with you and let you know I’m sorry but I just can’t do the job for that price without losing money on it, but you aren't on the hook. Does that sound fair? (nod)
Create urgency to file right away.

The last thing is, I would recommend that you call and file your claim sooner versus later, because as time goes on, they tighten up the reins and become stricter and stricter about what they approve, and the earlier you get your claim filed, the more likely our chances of getting a more fair assessment are.

Since insurance claims are completely different from a normal ‘bid,’ we don’t use standard contracts or anything like that, because we just don’t know what the outcome is going to be, and as a homeowner you don’t want to be on the hook for anything. So this is the form I use with all my homeowners instead (take out agreement). Before I go over any of it, I’m going to go over this fine print with you in an annoyingly thorough manner. This is the most important section for you. It lets you know that you can’t be on the hook for anything if the insurance company doesn’t approve it for some reason.

Above: a typical agreement - script is based on this
Contingent upon insurance company **price and approval.** I’m going to stop right there. This sentence alone lets you know that if I come out and measure, estimate, diagram, photograph, meet with your adjuster and negotiate, and after ALL that, they still say no, they aren’t approving anything, that you are not on the hook for anything. Nothing happens. You don’t owe me anything. If the insurance company doesn’t approve the roof, then no roof goes on. You can rip this up and throw it away.

Contingent upon insurance company “price” means that if we DO get it approved, then we will be doing the work for whatever the insurance company allows as a price. Let’s play the what-if game, just in case. Let’s say your insurance company approves the roof, but they pay really low on the job, and it’s just not enough. This means you still would not be on the hook for anything. I would be honest and up front and tell you, ‘___, I would love to do your roof, but I just can’t do it for that price without losing money on it. You’ll have to find someone who can maybe do it cheaper, okay? But no harm, no foul, you don’t owe me anything for my time.’ This rarely happens. As long as we can do a quality job without losing money on it, we’ll do it for their price.

Therefore, your out of pocket expense is **not to exceed deductible,** period, unless you want some sort of non-insurance related upgrades. Like if you wanted gutter screens to keep leaves out of your gutters, well your insurance company isn’t just going to volunteer to buy those for you, so that would be a voluntary out of pocket expense. If you want something like that, just let me know, and I can give you an estimate on those items.

**Payment is upon completion of each trade.** We don’t collect any money until the job has actually been done. Our homeowners love this, because they know they do not have the risk of paying a deposit, and then having me disappear to Vegas, never to be heard from again. That means that you, as a homeowner, have zero risk in the entire process. We do everything up front from the initial inspection, to drafting and providing the Xactimate, meeting with the adjuster and negotiating the claim, to ordering the materials, and actually completing the construction before we collect any of the money. Does that sound fair?

Anywhere there’s a dollar sign for now I just put ‘insurance allowance.’ This lets you know again that if your insurance company comes out and says, ‘Nope, sorry, we’re giving you zero dollars and zero cents,’ then it’s zero dollars and zero cents. Nothing happens.

**Go over details of construction process** (materials/brands, standard operating procedures, tear off/hauling/etc).

**Revisit fine print:** I’m going to go over this part one more time. Alright, quiz time: ‘contingent upon insurance price and approval.’ So if the insurance company comes out and doesn’t approve anything, what happens? (Nothing). Right. What do you owe me? (Nothing). Right. Maybe a beer for my time (smile).

Insurance price means, whatever price the insurance company and I come up with and agree on, that’s what we’ll do the job for, okay?
We don’t collect anything until the job is done, and when it’s done, please pay us *(smile).*

Anywhere there’s a dollar sign I just put ‘insurance allowance.’

A signature here means *(point to line),* Yes, *(sales rep’s name),* come out, meet with my insurance company, do what’s necessary to get my roof approved, and if you get it approved, you can do the work. If you don’t get it approved, I’m not on the hook for anything. Sound good? *(Hand over pen and be quiet).*

So here’s what to do: Tonight, call the 1-800 claims hotline on your homeowners policy to file your claim. They will need to know the date of the storm, what’s damaged (roof, gutters, siding, etc.), and if you have a contractor yet. After you give them the information they need, they will call you back in a couple of days to assign an adjuster to the claim. You will want to get the adjuster’s name and cell phone number. The reason we need their cell number is because if it’s raining at the time they are supposed to come out, we need to be able to communicate with them and see what the plan for rescheduling is. The next thing you need to get is the date and time of the inspection. As soon as you know who is coming and when, call me right away so I can put it in my schedule. I’m dealing with multiple claims every single day this time of year, so I need to know as soon as possible so I make sure I don’t double-book myself and that I have all the paperwork done and ready for the adjuster.

*(Give them a copy of the agreement with the instructions written clearly on top).*

If you have any questions in the meantime, don’t hesitate to call me!

If you would like to see how I present this information in real life along with how to handle objections customers might have about signing the deal on the spot, our Roof Sales Mastery online course or seminars dive much deeper into subjects like this. I will show you exactly how to present the information and how to explain the more involved parts on the contract, plus bonus tips on how to set expectations for your homeowners to help ensure a smooth construction process with fewer headaches.
Your manager will likely cover the fundamentals of measuring properties, but here are some tips and definitions to refer back to if you are a beginner.

- **Square**: unit of measure in reference to roofing and siding. 1 square = 100 square feet
- **Actual**: the actual number of squares on the roof, not including waste, starter, or ridge cap
- **Rakes**: edges that slope at a diagonal on the roof
- **Eaves**: run parallel to the ground on the roof (tip: where gutters hang)
- **Pitch**: steepness of the roof, expressed in $x$ over 12 for rise over run – means for every 12 inches the slope runs, it rises $x$ of inches. A roof that rises just 4 inches every 12 inches is a mild slope, while a roof that rises 10 inches per 12 inches is a steep incline.
- **Valley**: where slopes of opposing directions meet to create a V
- **Ridge**: where slopes of opposing directions meet to create an A, or a peak
- **Flashing**: protecting penetrations in the roof with metal to prevent water from entering
- **Counterflashing, L-flashing or roof-to-wall flashing**: installed where roof meets a wall. Runs from left to right, not on a slope (example: on the front of a dormer under a window)
- **Stepflashing**: installed where roof meets a wall on a diagonal (example: on the side of a dormer)
- **Hip roof** (envelope)
- **Gable roof** (A frame)
- **Gambrel/Mansard** (barn style)
- **Flat**
Determining Minimums & Ordering Materials

Your company will have its own set of “minimums,” meaning the lowest **price per square** they will do a job for to maintain their predetermined profit margin. Each job must yield enough profit to make it a good quality job for the homeowner, and worth the time and effort for the crew, the company, and you, the project manager. In addition, maintaining healthy profit margins allows room to warranty workmanship and go back and correct any mistakes on the job that result in any necessary repairs should they pop up.

The total amount of squares is not just the actual amount plus the waste factor. You must also include the bundles of starter and ridge cap into your total squares.

**Example:** a 15.33 square standard gable roof requires 10% waste. 15.33 x 1.1 = 16.863. There are 3 bundles of shinglers per 1 square. That means each square must be rounded up to the nearest third. This means the actual squares + waste factor for this roof is actually 17SQ. This roof has 90 total feet of eaves with a 45 foot ridge, and 68 total feet of rakes.

Starter strip is applied to both the eaves and the rakes, and typically one bundle (or 1/3 of a square) of starter covers around 116 linear feet (though different manufacturers may differ). This roof requires 158 feet of starter (90 + 68). If one bundle of starter covers 116 feet, then you will need to order two bundles (or 0.67SQ) of starter to cover 158 feet.

A bundle of ridge cap will cover around 35 linear feet. This house has a 45 foot ridge, so it will need 2 bundles (0.67SQ) of ridge cap.

The total amount of squares will equal 17SQ field shingles + 0.67 starter + 0.67 ridge cap = 18.34SQ total.

Your minimums will be based off this grand total, not simply the 17 squares of field shingles. If a company uses minimums of $300 per square, then this roof’s minimum is $5,502. Of course, minimums are just that – **minimum** requirements for a job to be turned in. While your minimums may be $5,502 on a roof, if the insurance company is paying $5,940 for the roof in the claim, you will bill/invoice for and collect $5,940.

You will run across claims where the insurance company is not paying enough to cover the cost of the roof, or your profit margins are falling well below minimums, causing your commission to suffer greatly. What do you do then? In our Roof Sales Mastery online course and seminar, we will cover in depth exactly what to say and do to get more money from the insurance company through supplements so that your homeowner does not have to pay any extra out of pocket, and you do not have to suffer by cutting into your profit margin. We will show you real life examples of how to increase your average claim by $500 to $2500 through supplements, and walk you through supplements we have achieved up to $25,000-30,000 so that you know exactly what to say and do to duplicate our methods to maximize your own claims.
Ensuring that your measurements are accurate and that you are estimating for all the necessary materials and items is fundamental in meeting with the adjuster, ordering materials for the job, and making sure you are giving your customer a quality job. You will rely on the notes and diagrams you have prepared in order to estimate accurately for each of your jobs, so refer back to taking details notes and diagramming to ensure you have all the information and measurements you need to estimate correctly. Many of the items you will be estimating have been covered previously in the inspection section, but here is a list of items commonly estimated for each trade that will likely be in most estimates you write.

- Tear off (actual squares)
- Shingles (actual squares + waste)
  - Hip roofs – 15%
  - Gable roofs – 10%
- Drip edge (eaves + rakes)
  - 10 ft pieces
- Starter (eaves + rakes)
- Ice & water shield (eaves + valleys x3sq ft)
- Felt/underlayment (actual squares – IWS)
  - 15#
  - 30# for 10/12+ pitch
- Pipes (various diameters – determined by diameter of the actual opening)
  - Lead or neoprene
- Vents (continuous ridge vent – shingle over style, box/turtle vents)
- Steep charges (7/12-9/12, 10/12-12/12, 12/12+, mansard)
- High charge (2+ stories)
- Ridge cap (ridges/hips)
- Chimney flashing/saddles/crickets
- Counterflashiing/roof-to-wall flashing (where roof meets a sidewall directly, not on a slope)
- Step flashing (where roof meets a sidewall on a diagonal slope)
- Detaching/resetting fixtures (cupolas, satellites)
Each manufacturer of materials will produce and sell their materials in varying quantities, but here are some general guidelines to assist you in ordering materials.

- **nails** – typically 1lb per square of roofing
- **felt**
  - 15# typically comes in 4 square rolls
  - 30# typically comes in 2 square rolls
- **synthetic felt**
  - typically comes in 10 square rolls
- **ice & water shield** – typically comes in 1 & 2 square rolls
- **24” metal coil** – 50 ft coils
- **14” metal coil** – 50 ft coils
- **step flashing** – 1 bundle contains roughly 100 pieces, or roughly 50 ft
- **ridge vent** – 4ft sections
- **shingles** – 3 bundles of shingles per square, so you must always round up to the nearest third (.33, .67, .0)
  - If a gable roof has an actual measurement of 17.12 squares, then you calculate 10% waste by multiplying 17.12 actual x 1.1 waste = 18.832 squares. Round 18.832 to the nearest third, and you must order 19 squares.
  - A 23 square hip roof requires 15% waste, so 23 x 1.15 = 26.45. Round to the nearest third and order 26.67 squares.
- **starter** – 1 bundle is roughly 115 ft
- **ridge cap** – 1 bundle is roughly 30 ft
- **caulkings** – generally you want about 2 tubes for a chimney flashing, and 2-3 more for any additional flashings, exposed nails, etc.
- **ridge vent** – comes in 4 ft sections or 20 ft rolls

On the next page, I have provided a “roof materials ordering cheat sheet” that I often refer back to while ordering materials -->
You can use this cheat sheet as a reference while ordering materials if you are not very familiar with the process yet. Keep in mind that each company and market will have varying materials, brands, and quantities, and these notes may not necessarily apply to every item in the particular market you work in. It is just meant to be a general guideline. If your materials vary, make your own cheat sheet with this as an example.
Estimating Siding

• Total squares
  o Waste: estimate for 15% waste for gable end triangles only, and do not subtract out windows or doors for regular squares/rectangles
  o If a house is particularly cut up or complex in design, approach your production manager or sider about the job before ordering
• Corner posts (inside and outside, 10ft pieces)
• Window & door wraps
  o Number of window wraps
  o Sizes (average, large, XL, bay window)
• Fascia (linear feet)
• Gable vents (various sizes and shapes)
• Shutters (various sizes, louvered or raised-panel)
  o Average shutters have a width of 14.5”
• Master mounts and mini mounts (exterior electrical outlets, exterior light fixtures)
• Detaching/resetting exterior lights, house numbers, mailboxes, awnings, etc.

Tips for Ordering Siding Materials

• Quad caulking – order 1 tube per 2 squares of siding & 1 tube for every 2 window wraps
• J-channel – 3 pieces per square of siding, or 4 pieces per square with a complex, cut up siding job
• Trim coil – 24” x 50 feet
  o 1 roll wraps about 8 average windows
  o 150 ft of 8” fascia
  o 200 ft of 6” fascia
  o 100 ft of 10-12” fascia
• Fanfold insulation – 1 bundle = 2 squares
• House wrap – 1 roll = 9 squares
• Trim nails – 1 box per job is usually plenty if only 1-2 rolls of trim coil are being used

On the next page, I have provided a sample siding order cheat sheet that I like to use -->
Again, your company may use different brands, suppliers, materials, etc., and they may come in varying quantities that differ from the examples above. The above example is just a guideline. Check with your manager/supplier to confirm specifications of materials relevant to your company and market.
Prepare a comprehensive file for each adjuster meeting you have. It should include your Xactimate, a copy of your diagrams and measurements, and a copy of the agreement between you and the homeowner. Staple it together with a business card on top, and write the claim number on the first page. Being prepared makes the adjuster’s job easier. Plus, if you have a structure with on-the-fence damage that could just as easily be denied as approved, having all the measurements prepared for the adjuster gives you a better chance of them approving it, because their job is already done.

Show up at least 30 minutes before the adjuster meeting is scheduled to take place. Adjusters can easily run ahead of schedule, and getting there late is not ideal. Prepare by circling a few hits on the roof, highlighting damages on the siding and gutters, and setting up the ladder.
**Meeting With The Insurance Adjuster**

**Be nice.** One of the biggest mistakes reps make is treating the insurance adjuster as the enemy. Your job is not to show up and battle the insurance adjuster. It is to allow them to do their job, show them what you have found, and then make their job easier by having all the due diligence completed (estimate, measurements, scope, etc.). Remember that the adjuster holds the checkbook. It is essentially up to them whether or not that claim will get approved, and being an asshole will hurt your chances of getting everything you want approved and can possibly result in the homeowner getting an unfair assessment simply out of spite!

You will also find that you may run into the same adjuster multiple times throughout the year. By cultivating a good relationship with the adjusters you meet, you are able to get more things approved, get favors and exceptions, and even sometimes get claims approved and paid for without an adjuster meeting. If you have a sour experience with an adjuster, you not only ruin your chances with them in the future, but you also give your entire company a bad reputation.

A lot of contractors show up with an attitude and demand the sun, the moon, and the stars from the adjuster. Be a breath of fresh air and be friendly, helpful, reasonable, and professional. Build rapport with the adjuster in the same way you would build rapport with a homeowner. An adjuster may very well pay for things he wouldn't normally pay for simply because they like you.

If you do find yourself in a disagreement with an adjuster, calmly ask questions to understand the reason behind their decisions but do not argue, and when they leave, instruct your homeowner to call for a re-inspection with a new adjuster to get a second opinion.

**Call a spade a spade.** Another way to build a good reputation with adjusters is by calling it like it is. If there really isn’t damage on a certain item, don’t fight over it or ask to get it paid for. Make sure what you are highlighting or circling is legitimate hail damage. If the adjuster shows up and you have circled lichen and blisters on the shingles, and dents that are only found on the lower four feet of the siding, you’re going to look like a moron. If you are unsure about some questionable damages, tell the adjuster that! Say, “Hey, I don’t really know what this is necessarily. I thought I’d show it to you and see what you thought.” Adjusters appreciate this so much, because not only are you being honest, but you’re also showing that you respect their knowledge and expertise. Many times, simply because you were cool about it, they’ll give you the benefit of the doubt on questionable damages and pay for it anyway.
You have already instructed your homeowner to give you a call once the insurance paperwork has arrived. Once it comes, set a time to meet with your homeowner to go over it with them. It is important that you do a good job explaining what is on the insurance estimate to your homeowner so that they are clear on what got paid for and what the total claim amount is. You will need to re-explain the payment schedule (ACV check, depreciation check, deductible amount) so that they are clear on how payment works.

Often there are miscellaneous items such as window screens, a/c combs, and fascia metal that may have hardly sustained damage, but got paid for regardless. Your homeowner may use that money toward their deductible to minimize their out of pocket expense, as many homeowners do. The way this works is that you would collect the ACV money for those items, and subtract that amount from their out of pocket total. (Note: you cannot claim depreciation for these items when you invoice for them – only invoice for the ACV amount already paid. For instance, if the RCV for miscellaneous items that go unrepaired totals $388 and the ACV paid on those items is $264, the remaining withheld $124 in depreciation cannot be invoiced for).

**Example:** miscellaneous items total $264 in ACV, and the homeowner has a $500 deductible. If you collect the $264 but do not repair those items, the homeowner only owes $236 out of pocket instead of $500.

**Checks Made Out to Mortgage Companies**

In most cases, insurance checks written for properties that have mortgages on them will have both the homeowner and the bank listed on the checks. The purpose for this is that a property with a mortgage on it is still part-owned by the bank. When a property sustains damage, the mortgage company wants the repairs completed more than anybody, because in the event that the home went into foreclosure and was repossessed by the bank, the bank does not want to have a foreclosed home with damages that could have and should have been fixed.

If the ACV check has the homeowner’s mortgage company listed on it, it means that the bank needs to endorse the check before you or the homeowner can do anything with it. It is your responsibility to take care of this process for your homeowner. You will need to send a signed third party authorization form (or “mortgage affidavit”) that has their loan number, the last four digits of the homeowner(s) social security number, and the overnight loss draft department address. This address can be found by calling the mortgage company. This third party authorization form gives the homeowner’s bank permission to speak with you and your company about the status of the claim so that you are able to handle all the busy work and follow-up for the homeowner.
You will also need to ask the mortgage company what documents they require in order to endorse the check. Sometimes they only need the check, other times they need your company’s W-9 tax identification number, the insurance estimate, the agreement with you and the homeowner, an “intent to repair” document, etc. Being clear on what documents are required ahead of time will save you a lot of time in going back and forth if they are missing documents. Again, once you have mailed everything (we recommend overnighting the check), follow up within 24-48 hours to confirm its receipt and make sure everything was done correctly.

Instruct your homeowner to hang on to the check, and put it in a safe place. We do not typically like having customers deposit their checks, because it is easy for some homeowners to “accidentally” spend the check when all that extra money is sitting in their account, especially if the construction isn’t happening immediately. Explain to them that as soon as the job is completed, you’ll be by that evening or the following day to collect the check, and the homeowner can simply write “payable to (company name)” and sign their name on the back of the check.
As the project manager, it is your responsibility to send off the final invoice to your customer’s insurance company. This should be done promptly upon completion of the construction, and can be sent via email or fax. Follow up to confirm that it has been received 24 hours after sending it. Following up on any documents sent to the insurance company keeps things moving along quickly. Once they have received the invoice, the depreciation check will be issued to the homeowner. Know when it has been mailed out so that you can inform your homeowner to be on the lookout for it in their mail, and let them know you will be over when it arrives to come settle up on the job.

A final invoice should have the claim number, homeowner’s name, company letterhead, the address of the project, and the RCV total on it. Simply writing “repairs per insurance estimate” as the invoiced item is sufficient enough; it is not necessary to list out every single line item.
**Faxing**

Any time you fax documents to an insurance company, always do these four things:

1) **Write the claim number** clearly at the top left corner of every single page.
2) **Number each page** in the top right corner.
3) **Include a cover page** with a summary of what is attached and also confirming how many pages are included in the fax.
4) **Follow up** in 24 hours to confirm its receipt, and every day after that until you receive the information you are looking for.

**Collections**

Collecting checks is the most exciting part of the entire job cycle, because it means you can cap out your job and get paid for your efforts. Do not procrastinate in picking up checks. Collect them as soon as the job is finished, either that evening or the following day. The longer you wait to pick up a check from a homeowner, the more they begin to feel like it is theirs. The more time that goes on, homeowners may start to get picky and find things to continue hang onto the money for. Treat it like getting a haircut. When you go to the hairdresser, you get your hair cut, and then you pay your hairdresser. In a construction project, you build the job and then you collect for the job. It’s simple and expected.

It can also be tempting for a homeowner to spend their insurance check with the intent of paying it back to pay for other personal matters, and the longer it is in their possession, the harder it seems to be to let go of it.

It is important to set the expectations of how collections go well before it is time to collect money. Your company may or may not take a deposit up front before the project starts; inform them of whatever the process is that your particular company follows so they know what to expect.

When you meet with your homeowner to pick out the shingle colors and sign the agreed price document to hammer out the final details of the job, explain to them the process that will follow. Give them a ballpark idea of when the construction will start and finish (weather permitting), and let them know that as soon as the job is done, you will be by that evening or the following day to review the finished project with them to make sure everything is up to par, to bring them a copy of the final invoice for their records, and at that time you will collect the ACV check and the deductible. Inform them that once the job is done, you will be sending the final invoice to their insurance company so that they issue the depreciation, and whenever the depreciation check arrives (typically 7-12 days after receipt of the final invoice), you will be by to settle up on the rest of the job.

Explaining ahead of time what the process will be like and what will happen when makes the project and collections go much more smoothly. Take the time to be thorough with your customers to ensure a streamline process from beginning to end.
Each claim you work is going to accumulate a pile of paperwork. Your estimate, the agreement, dia-
grams, the agreed price, the insurance paperwork, copies of checks, and more will all need to be kept track of. Keep a binder with page protectors that can hold up to 35-50 sheets, and store each home-
owner’s files in a sleeve.

Stay up to date on each file by keeping a blank piece of paper on top of each file that has notes of every action you have taken with the file. Any time you update the homeowner on something, write down the date and time you called and what was discussed. When you send a fax to the insurance company, write that down as well. Following up with mortgage companies, leaving messages for homeowners, sending emails to adjusters—all these tasks need to be recorded so you know what you have done and still need to do for each file. You may be working dozens and dozens of files at a time, and you cannot keep track of them without writing everything down.

Touch every file every day to stay up to speed on what needs to be done next. Keeping up on your paperwork is crucial to staying organized and being able to keep jobs in your pipeline. Spend a couple of hours each morning doing your estimates, final invoices, mortgage checks, etc.

**MANAGE YOUR MONEY!**

By following our guidelines and actually applying yourself, working as a storm restoration salesman will be extremely profitable. You will make lump sums of money quickly and often. Mo’ money mo’ problems? It can be true! Here are some guidelines you must follow to avoid putting yourself in a pickle financially.

**Plan ahead.** Remember that an average job can take 4-6 weeks before you are able to cap it out. That means that during the beginning of the year, it may be 1 or 2 months before you see any paychecks from your jobs. Once you start the cycle of building and capping jobs, you will have more steady income, but in the first few weeks after the storm, you must live frugally until you start getting paid on your jobs.

**Don’t blow your money.** Depositing a five-figure check for the week is means for a celebration, no doubt about it. However, this does not mean going out and spending thousands of dollars at a bar or club, gambling your hard-earned money away at the casino, or immediately buying a $50,000 truck. The key to building your wealth is living below your means. Do not spend as much as you make, or you will constantly be in a rat race. Rewarding yourself for working hard and achieving your goals is definitely a good thing, but reward yourself responsibility and reasonably. Getting your first $4,000 paycheck in a week and celebrating by buying a $3,800 television is not fiscally responsible. Set yourself some goals.
at the beginning of the year, and decide ahead of time what reasonable reward you will give yourself when you achieve said goals.

**Budget.** How much money does it cost you to simply live? Break it down. Add up your monthly bills: phone, internet, cable, car payments, rent, insurance, memberships, groceries, gas, entertainment, etc. Budget yourself and continue to live below your means so that you can put money away and really see the fruits of your labor at the end of the year. Making $100,000 and spending $96,000 of it is not the goal. Build yourself a nest egg so you are not constantly in the rat race.

**Remember Uncle Sam.** Working as an independent contractor with a 1099 instead of a W-2 means that you will not have taxes taken out of your paychecks throughout the year. Instead, at the end of the year you will receive a document from the IRS telling you how much you owe in taxes. Put money aside throughout the year to take care of your taxes. We recommend 35% of your income be put into a savings account strictly to be used toward taxes at the end of the year. This way you do not “forget” that you will owe taxes, and spend that money on partying, toys, and vacations.

Keep track of any work-related expenses that you may use as write-offs at the end of the year. Gas, mileage, travel, tools of the trade, phone bills, vehicle maintenance, business gifts, Eagleviews, etc. It is worth it to have an accountant help you with your taxes. They will find deductions you never would have thought of and take care of the process for you. Spending a few hundred dollars to help maximize your tax returns is worth it, plus it saves you the headache of trying to do it yourself.

Restoration sales is a unique opportunity to make large amounts of income, but money doesn’t last forever. For more information on how to take full advantage of your high income through personal investment strategies, reach out to us about personal coaching to learn strategies to building lifetime wealth. For more information on accounting services, contact us at Roof Sales Mastery for recommendations of individuals who are familiar with our industry that we have personally worked with.
While we can guarantee *Diamonds In The Sky: Introduction to Storm Restoration Sales* will deliver you the directional how-to’s, strategies, approaches, and content you need to succeed, the only thing we cannot guarantee is that you will *choose* to *actively apply and implement it*. The only thing that is left in the equation is your effort. A brain full of knowledge is only worth something if it is used. Thomas Edison was brilliant, but if he hadn’t put in the hours of work and effort each day, day after day forging through failure after failure, he would never have invented the light bulb.

Information is only as good as the person using it. The next step for you is to go out and set up inspections and start doing appointments so you can apply the techniques we have shared with you in this program and begin honing your skills. It will take practice to get everything down and make it natural, but anything that is practicable is perfectible. You will stumble through some approaches and presentations at first, but the more you do the better you’ll get. Practice the approaches and presentations aloud. Expect to make mistakes at first, but don’t give up. Imagine if as babies, we tried to walk once or twice and then just threw in the towel because we assumed it just didn’t work and humans weren’t meant to walk around on two legs. Persistence + preparation = results. You have the tools you need to take control of your career and tackle your goals this year, so go get it!

If like most restoration sales professionals, you feel that you received a tremendous amount of value from our introductory book and want to learn more, dig deeper, and excel to the next level, invest in our Roof Sales Mastery online course, contact us about personal coaching, or attend one of our live interactive seminars where we dive even deeper into advanced sales techniques to help you become a high performing force to be reckoned with in your industry. If you want to become highly skilled or advance your abilities in a particular area such as objection-handling, door-knocking, closing, or working with adjusters, our Roof Sales Mastery online course and/or personal coaching is a great way to get personalized attention and education. We’re confident that if you have the desire to learn, the ambition to be a high-earning, high-performing professional, and the willingness to put forth the effort to get results, we can help you achieve your personal goals.
We sincerely hope this introductory guide to the storm restoration sales industry has given you a solid foundation to get started and feel confident offering your services to homeowners. The fact of the matter is, we have barely scratched the surface of roof sales techniques and methods in this book. If you like what you have learned here and are ready to dive into deeper, more advanced content such as increasing your average claim by $500-2500 through supplements, how to get overhead & profit on claims, ways to get customers to work for you, how to choose the perfect neighborhood to work and more, invest in our comprehensive Roof Sales Mastery online course for advanced roof sales techniques or attend one of our seminars in person. We will teach you how to handle the “bid collector” customers, how to negotiate with insurance adjusters, how to turn customers into advocates, how to build a reference list that sells jobs for you, the biggest mistakes sales reps make in this industry, and word-for-word scripts and approaches to help you close deals on the spot. If you’d like to sell one million dollars+ and rake in six figures consistently each year, you must check out our advanced material. Our mission is to arm you with actionable content and comprehensive information that you can apply immediately so that you have the knowledge and skills to be increase your business, income, and freedom while enjoying a balanced lifestyle.