Accurence: Greetings. My name is Jason Mason and I'm here with Tim Bruffey, VP of Innovation at Accurence. We're going to be talking about how changes in claim management workflows are shaping the way restoration contractors and insurance carriers operate. Tim was a restoration contractor for over 20 years but in the last 10 years, he's been heavily involved in building software solutions for the country's top insurance carriers so I think we'll be hearing a very interesting and valuable perspective today – especially for those of you working in insurance restoration that would like to stay ahead of the curve. Welcome, Tim.

Tim Bruffey: Thanks, Jason.

So you have a very unique background: You started as a roofing contractor for 20 years and now you're working with some of the top insurance carriers in the country. What's with that move? Why did you do that?

One of the things that was an opportunity that I recognized in my days as a contractor was the inconsistency of both my estimators and the inconsistency of the adjusters. You can have Adjuster A and Adjuster B from the same insurance carrier and they would give you two different stories about what their company guidelines were. It was very confusing and it also caused a lot of issues with potential profitability. If you have a carrier you're working with and one of them allows a certain thing and another one doesn't, that could affect your profitability. Where it got difficult was when an adjuster for the same carrier would tell you two different stories, so now I couldn't predict what my profitability was. Now layer in that the inconsistency of my own estimators and salespeople – they would write estimates and then in the review process you would find they left out of this or they left out that. So finding a solution to solve that big problem was one of our primary goals when we started out when I got together with some other guys building these solutions.

So we're talking about claim management workflows today; what is that for everybody out there?

Claim management workflows are 'how does the carrier go through the process of settling the claim?' Those workflows are traditionally: a policyholder calls up their agent – that was the traditional way – and would report a loss at their house and then the carrier would respond typically by sending out an adjuster. That's changing. There has been a lack of recruitment by carriers to bring in new adjusters – they're just not recruiting like they should have – so there's this gap. The average age of the independent adjusters that are out there today is 59 years old. Those adjusters are retiring, and so carriers are having to find ways to fill the gap that they would have in the past traditionally filled just by hiring adjusters and have them go out in the field; they still do that a good bit, but there are a lot of carriers experimenting with new workflows and one of those workflows is an inside/outside model where you have an inspector who is *not* an adjuster who goes out and will look at the damage, talk to the policyholder, gather that information, and then pass it on to someone at a desk who will be the person who actually writes the estimate. There are different ways they actually pass that information along. There are some groups who are using FaceTime-like apps that allow a real-time communication between the

inspector and the desk adjuster or the inspector and the policyholder. There are a lot of new technology-fueled processes that are starting to emerge.

And I think you can see how that would directly affect the roofing industry. So how do you think that will affect the future of roofing restoration?

One of the biggest impacts is that traditionally we would meet the insurance adjuster onsite. So as a contractor you would schedule an appointment, the policyholder might tell you "my adjuster will be here on Monday at 10 o'clock" and you would go and meet them and review the damages and maybe even negotiate a little bit on what the scope is and what the estimate was going to be. Well that's going to be really different if the adjuster is never going to be onsite. That's going to be a desk adjuster and the person that you meet onsite is not making any decisions that could be the inspector. So you need to figure out as a contractor how you communicate with this desk adjuster when you never get to meet them face-to-face – you only get to talk to them on the phone. How do you set yourself apart? How do you present professional package to them because a lot of what they see of you is what you deliver to them, and having a well-written estimate with good documentation and good photos with good captions will go a long way toward setting you apart and help you if you need to negotiate some point about what's being done on that property.

So in your opinion, with those changes – the inside/outside model – what can I do as a roofing contractor to make sure that I'm staying ahead of the curve and I'm actually going to benefit from this?

Having information is generally the best way to prepare yourself. Just listening to this podcast and knowing that these changes are going to be coming if they haven't already – if you haven't seen it, they will be. And then figuring out how you can do that. There's a lot of technology out there. The solution we've created helps you write a consistent estimate every time so you don't have to worry about your estimators missing things because the software helps you do that. Using technology to do a better job and then present that package that I talked about before – that is, a complete, thorough estimate with good photo documentation and clear captions and nice clear photos that you can present and perhaps it's things like damages that the inspector misses. In an inside/outside model, you're relying on an inspector to show the adjuster what's there on property. Well, you as a contractor, you actually do the work. Who knows better about what needs to be done than somebody who is actually going to do the work – that's just the way it is. If I care more about it, I'm going to be more thorough. So using a tool that helps you capture why you're saying what you're saying so that you can then present that package and be consistent and accurate.

Thanks for coming in and talking with to us today. We appreciate it.

No problem. Thanks, Jason