

ABOUT YOUR FLOOD INSURANCE CLAIM

THE
ADVOCATE &



present

NAVIGATING THE FLOOD INSURANCE PROGRAM

A **FREE** FLOOD RECOVERY FORUM

TUESDAY, APRIL 18, 2017

CROWNE PLAZA EXECUTIVE CENTER

4728 Constitution Avenue Baton Rouge, LA

Navigating the Flood Insurance Program

Panelist: Jeffrey S. Major



- Ex Carpenter, Builder, GC, CM
- Building Damage Estimator
- Building Damage Expert
- Certified Appraiser
- Certified Umpire
- Insurance Claims Expert
- Certified EIFS Inspector
- Insurance Adjuster


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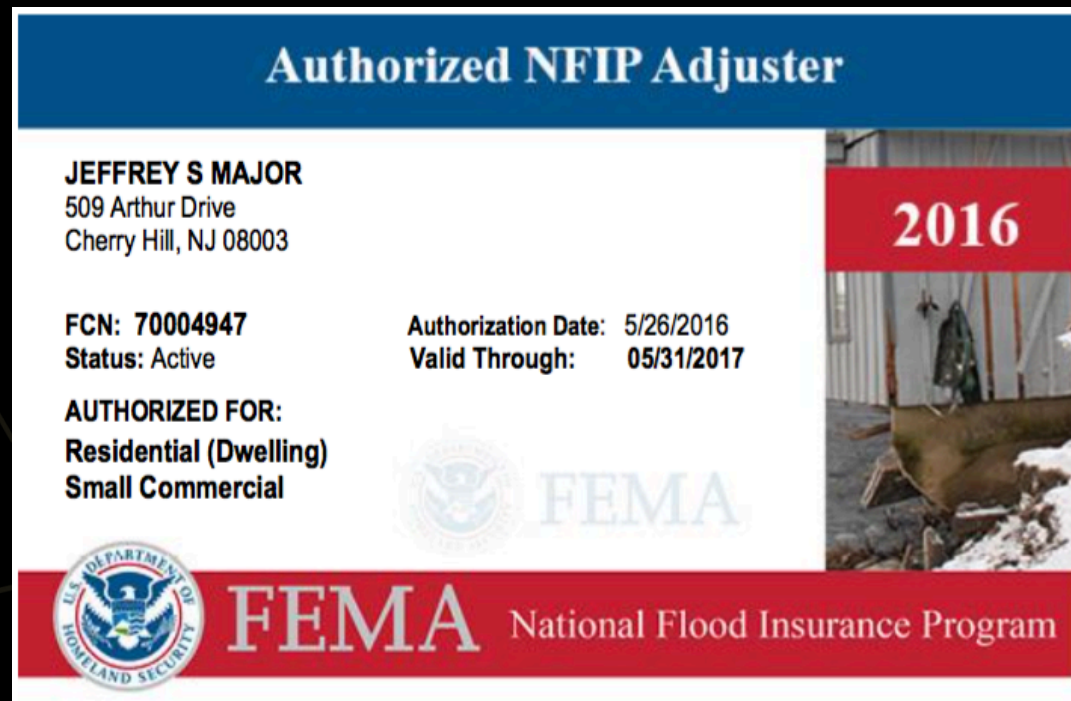
Licensed Public Adjuster / Independent Adjuster

| | | | |
|-------------|-------------|----------------|----------------|
| Arizona | Iowa | Nevada | South Carolina |
| California | Kansas | New Hampshire | Tennessee |
| Colorado | Kentucky | New Jersey | Texas |
| Connecticut | Louisiana | New Mexico | Utah |
| Delaware | Maine | New York | Vermont |
| D.C. | Maryland | North Carolina | Virginia |
| Florida | Michigan | North Dakota | Washington |
| Georgia | Minnesota | Ohio | West Virginia |
| Hawaii | Mississippi | Oklahoma | Wyoming |
| Idaho | Montana | Oregon | Puerto Rico |
| Indiana | Nebraska | Rhode Island | Virgin Islands |



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Authorized NFIP Adjuster Through May 31, 2017




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Why are flood estimates low?

- Adjuster Experience
 - Authorized vs. Qualified
- Workload
 - Quality vs. Quantity
- Misuse of Xactimate & Simsol
 - Proper line items
- Instruction
 - FEMA vs. WYO or Independent

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14 Systemic Deficiencies 1-7

1. Gas Lines & Accessories
2. Sales tax Application
3. Items Excluded from Overhead and Profit
4. Remediation and Clean-up
5. Subflooring
6. Exterior Sheathing
7. Steel Brackets, Hangers, Plates and Accessories

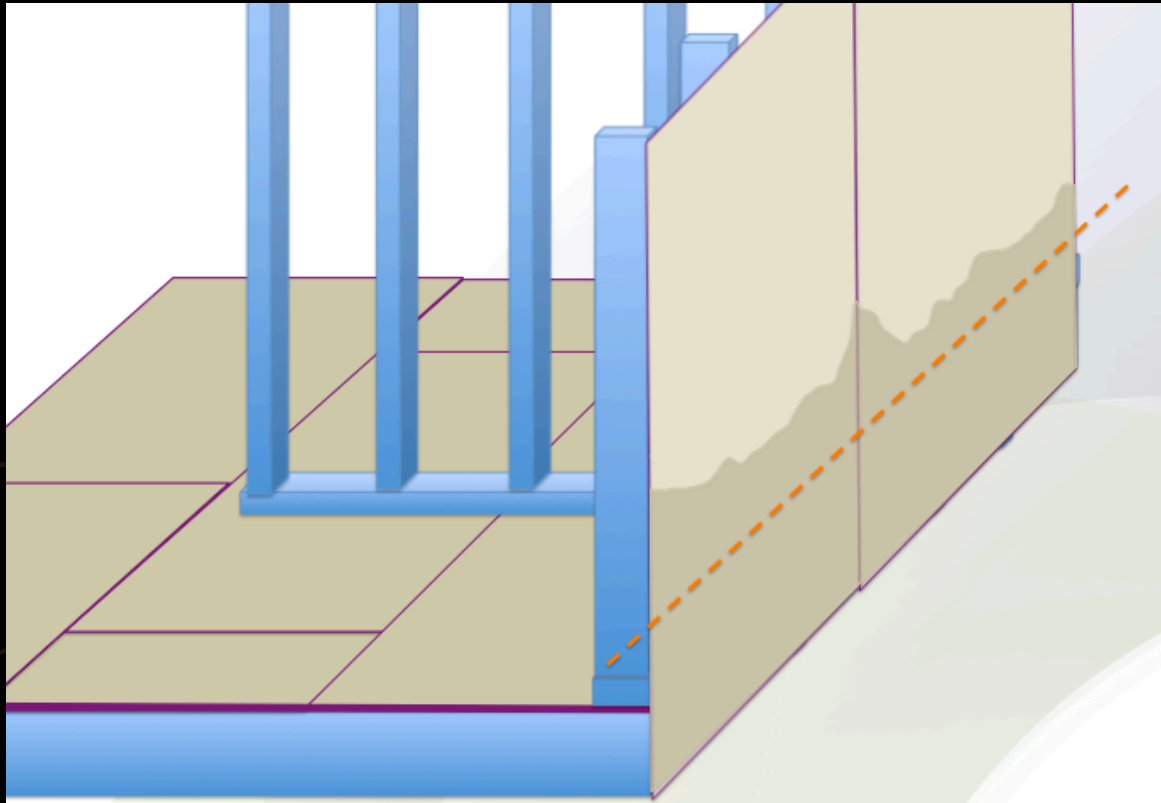
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14 Systemic Deficiencies 8-14

- 8. Room vs. Footprint Measurements
- 9. BX vs. Romex
- 10. Removal of Dry vs. Wet Building Components
- 11. Toilet Related Scope and Line Items
- 12. Boiler Related Scope and Line Items
- 13. Two Coat Seal and Paint Limitations
- 14. Flood Cut vs. Square Foot Drywall Scope

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6. Exterior Sheathing




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6. Exterior Sheathing



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6. Exterior Sheathing



| Exterior | | 61' 6.0" x 15' 6.0" x 6' | | | | |
|---------------------|--|--------------------------|------------|-----------|-------------|-----------|
| Lower Perimeter: | | 154.00 LF | Floor SF: | 953.30 SF | Wall SF: | 924.00 SF |
| Upper Perimeter: | | 154.00 LF | Floor SY: | 105.92 SY | Ceiling SF: | 953.30 SF |
| Quantity | Description | Unit Cost | RCV | DEP | ACV | |
| 308.0 SF | Remove and Replace Wall Insulation (100.0% / 2.0') | \$1.02 | \$314.16 | \$31.42 | \$282.74 | |
| 924.0 SF | Pressure Wash Exterior Siding (100.0% / 6.0') | \$0.26 | \$240.24 | | \$240.24 | |
| 1.0 EA | Dumpster Rental | \$877.20 | \$877.20 | | \$877.20 | |
| Totals For Exterior | | | \$1,431.60 | \$31.42 | \$1,400.18 | |

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6. Exterior Sheathing




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6. Exterior Sheathing




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6. Exterior Sheathing




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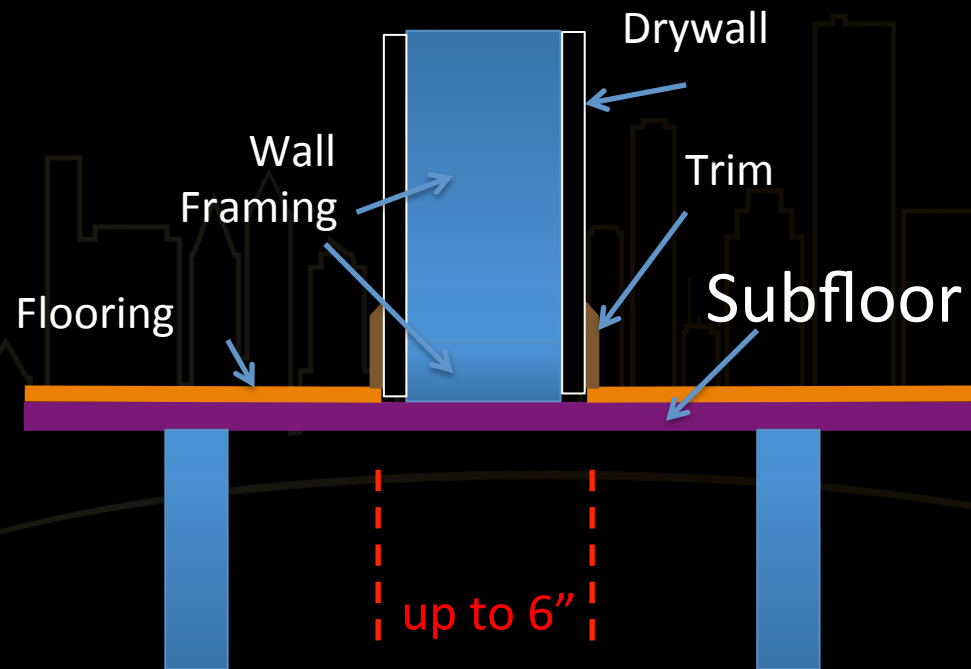
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8. Room vs. Footprint Measurements



Individual Room Sf. Totals = 1,304.55



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Footprint Sf. Total = 1,438.18

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8. Room vs. Footprint Measurements

Room Sf. vs. Footprint Sf.

- 1,305 sf. Individual Rooms
- 1,438 sf. Footprint
- 133 sf. Missing Scope
- 133sf. @ 80/sf. = \$10,640

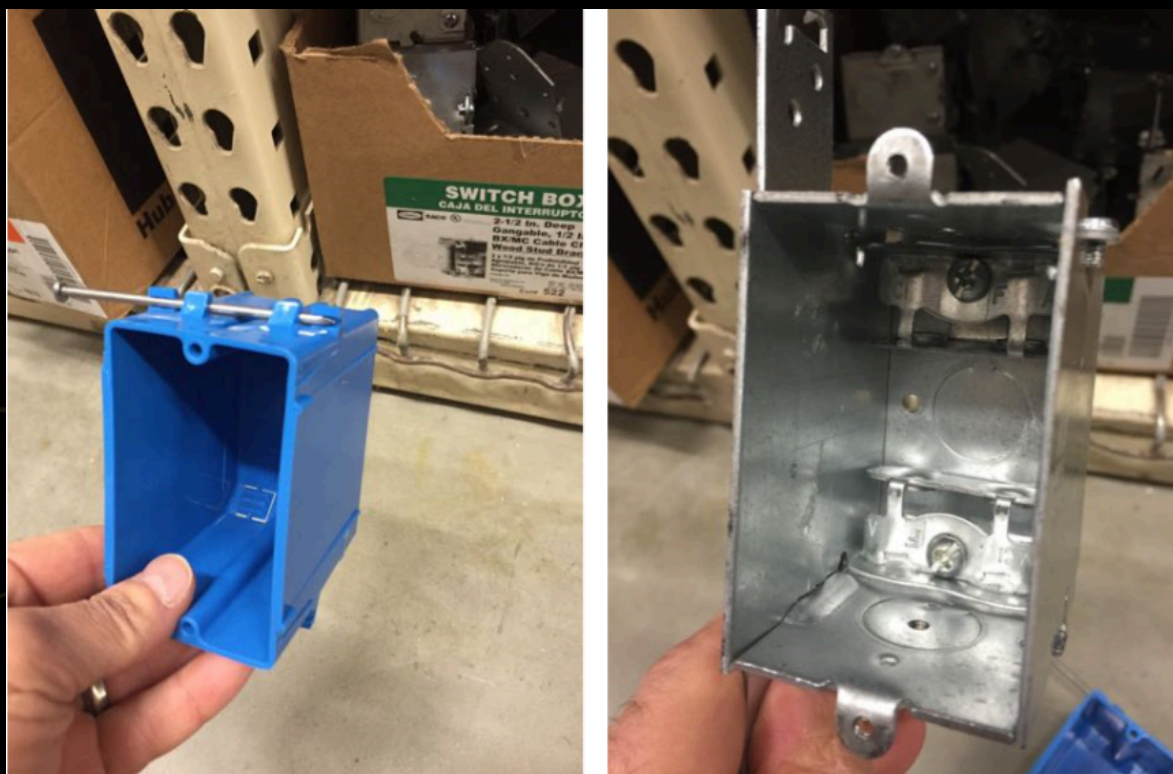
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5. Subflooring via 8. Footprint Measurement

| # | Cat | Sel | Act | Notes | Description | Coverage | Calc | Quantity | Unit | Unit Pri |
|----|-----|---------|-----|-------|---|----------|-----------|----------|------|----------|
| | | | | | Subfloor Labor | | | | | |
| | | | | | Xactimate remove and replace floor sheathing | | | | | |
| 5 | LAB | CARPMEC | + | | Carpenter - Mechanic - per hour | Dwelling | 48 | 48 | HR | \$70.51 |
| 7 | LAB | CARPFRM | + | | Carpenter - General Frammer - per hour | Dwelling | 48 | 48 | HR | \$60.02 |
| 8 | LAB | DMO | + | | Demolition Laborer - per hour | Dwelling | 48 | 48 | HR | \$46.50 |
| | | | | | Subfloor Materials | | | | | |
| 9 | FRM | SH3/4 | M | | Sheathing - plywood - 3/4" CDX | Dwelling | F | 948 | SF | \$1.08 |
| 10 | FRM | 2X4 | M | | 2" x 4" lumber (.667 BF per LF) | Dwelling | PC+128 | 252.67 | LF | \$0.48 |
| 11 | FRM | NAIL | M | | Nails - 8D | Dwelling | F | 948 | SF | \$0.02 |
| 12 | FRM | GLU | M | | Construction Adhesive - Sheathing Subfloor | Dwelling | F | 948 | SF | \$0.05 |
| 13 | FRM | SJACK | + | | Temporary shoring post - Screw jack (per day) | Dwelling | 2*6 | 12 | DA | \$32.77 |
| 14 | FRM | 2X12 | M | | 2" x 12" lumber (2 BF per LF) | Dwelling | 12+12+8+8 | 40 | LF | \$1.79 |

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9. BX vs. Romex



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9. BX vs. Romex



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9. BX vs. Romex




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9. BX vs. Romex



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10. Removal of Dry vs. Wet Building Components

Carpet Pad

| | | |
|--|-----------|------|
| 93. Remove Carpet pad | 253.00 SF | 0.14 |
| 59. Tear out wet carpet pad, cut/bag - Category 3 water | 253.00 SF | 0.67 |

Carpet

| | | |
|---|-----------|------|
| 94. Remove Carpet | 253.00 SF | 0.32 |
| 96. Tear out wet non-salvageable carpet, cut/bag - Cat 3 water | 253.00 SF | 0.69 |

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10. Removal of Dry vs. Wet Building Components

Underlayment

| | | |
|--|-----------|------|
| 76. Remove Underlayment - sound/crack membrane - up to 40 mil | 253.00 SF | 1.11 |
| 74. Tear out non-salv underlayment & bag - Category 3 water | 253.00 SF | 2.02 |

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10. Removal of Dry vs. Wet Building Components

Floating Floor

| | | |
|--|-----------|------|
| 103. Remove Engineered wood flooring - floating | 253.00 SF | 1.41 |
| 104. Tear out non-salv floating floor & bag - Category 3 water | 253.00 SF | 2.16 |

Wood Flooring

| | | |
|---|-----------|------|
| 105. Remove Pre-finished solid wood flooring | 253.00 SF | 2.81 |
| 58. Tear out non-salv wood floor & bag - Category 3 water | 253.00 SF | 4.39 |

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10. Removal of Dry vs. Wet Building Components

Insulation

| | | |
|--|-----------|------|
| 108. Remove Batt insulation - 6" - R19 | 536.00 SF | 0.34 |
| 109. Tear out and bag wet insulation - Category 3 water | 536.00 SF | 0.98 |

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10. Removal of Dry vs. Wet Building Components

Trim

| | | |
|--|----------|------|
| 111. Remove Casing - 2 1/4" | 67.00 LF | 0.61 |
| 110. Tear out trim and bag for disposal - Cat 3 | 67.00 LF | 0.93 |

Baseboard Trim

| | | |
|---|----------|------|
| 113. Remove Baseboard - 3 1/4" | 67.00 LF | 0.54 |
| 112. Tear out baseboard and bag for disposal - Cat 3 | 67.00 LF | 0.93 |

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10. Removal of Dry vs. Wet Building Components

Paneling

| | | |
|---|-----------|------|
| 102. Remove Paneling | 536.00 SF | 0.37 |
| 92. Remove Bead board - 1/4" to 3/8" hardwood | 536.00 SF | 0.37 |
| 98. Tear out wet paneling, bag for disposal - Cat 3 | 536.00 SF | 0.84 |

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12. Boiler Related Scope and Line Items



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12. Boiler Related Scope and Line Items

| DESCRIPTION | QUANTITY | UNIT PRICE | TAX | RCV | DEPREC. | ACV |
|---|----------|------------|--------|----------|---------|----------|
| 4. R&R Boiler - natural gas - 130,000 BTU | 1.00 EA | 4,222.91 | 374.78 | 4,597.69 | (0.00) | 4,597.69 |



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12. Boiler Related Scope and Line Items




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12. Boiler Related Scope and Line Items

| # | Cat | Sel | Act | Notes | Description | Coverage | Calc | Qua | Unit | Unit Price |
|----|-----|---------|-----|--------------|--|----------|------|-----|------|------------|
| | | | | | Boiler | | | | | |
| 16 | HVC | BLRO | & | ¹ | Boiler - oil fired - 130,000 BTU | Dwelling | 1 | 1 | EA | \$4,579.29 |
| 17 | HVC | VENT6+ | & | | Furnace vent - double wall, 6" | Dwelling | 6 | 6 | LF | \$32.09 |
| 18 | PLM | CPUMP< | & | | Circulator pump - cast iron - 1 1/2" - 1/8 to 1/6 HP | Dwelling | 1 | 1 | EA | \$498.24 |
| 19 | PLM | SLPV3/4 | & | | Water pressure regulator valve - 3/4" | Dwelling | 1 | 1 | EA | \$100.76 |
| 20 | PLM | BV3/4 | & | | Ball valve - brass - 3/4" | Dwelling | 7 | 7 | EA | \$49.60 |
| 21 | PLM | SL3/8 | & | | Water supply line - copper with fitting and hanger, 3/8" | Dwelling | 22 | 22 | LF | \$21.17 |
| 22 | ELE | ECON | + | | Equipment connections | Dwelling | 1 | 1 | EA | \$543.73 |
| 23 | PLM | BP1 | & | ¹ | Black pipe with fitting and hanger, 1" | Dwelling | 2 | 2 | LF | \$15.35 |
| 24 | PLM | RAZV3/4 | & | | Hydronic zone control valve - up to 3/4" | Dwelling | 6 | 6 | EA | \$221.39 |
| | | | | | Zone Valve Option | | | | | |
| 25 | PLM | RAZC3 | & | | Hydronic zone controller - up to 3 zones | Dwelling | 1 | 1 | EA | \$821.53 |


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14. Flood Cut vs. Square Foot Drywall Scope

| # | Cat | Sel | Act | Notes | Description | Coverag | Calc | Quantit | Unit | Unit Price | Sales Tax | RCV |
|----|-----|-----|-----|---|--|----------|---------|---------|------|------------|-----------|----------|
| 47 | DRY | 1/2 | & |  1 | 1/2" drywall - hung, taped, floated, ready for paint | Dwelling | 302.5/2 | 151.25 | SF | \$2.62 | \$6.18 | \$486.97 |
| | | | | | | | | | | | | |

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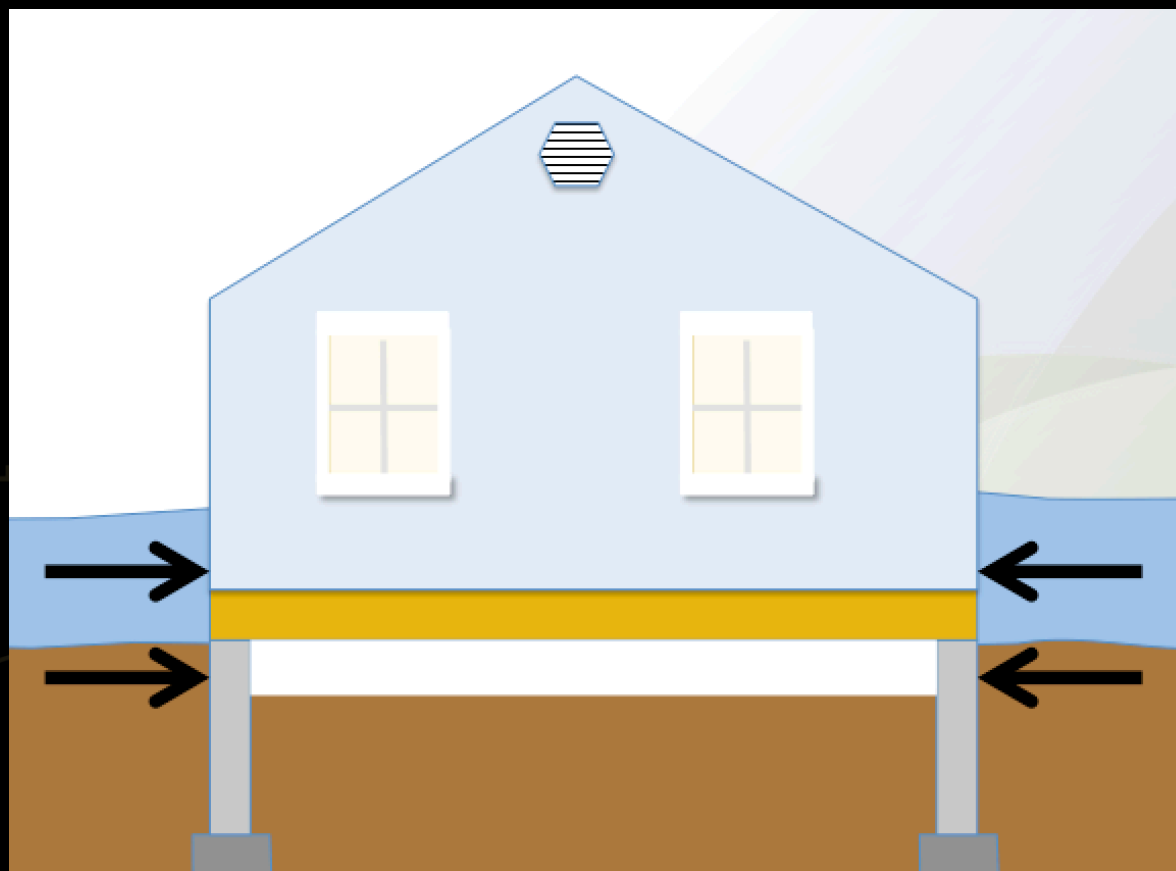
14. Flood Cut vs. Square Foot Drywall Scope

| # | Cat | Sel | Act | Notes | Description | Coverag | Calc | Quantit | Unit | Unit Price | Sales Tax | RCV |
|----|-----|-----|-----|---|--|----------|---------|---------|------|------------|-----------|----------|
| 47 | DRY | 1/2 | & |  1 | 1/2" drywall - hung, taped, floated, ready for paint | Dwelling | 302.5/2 | 151.25 | SF | \$2.62 | \$6.18 | \$486.97 |
| | | | | | | | | | | | | |

| # | Cat | Sel | Act | Notes | Description | Coverag | Calc | Quantit | Unit | Unit Price | Sales Tax | RCV |
|----|-----|--------|-----|---|--|----------|-------|---------|------|------------|-----------|----------|
| 48 | WTR | DRYW4S | - |  1 | Tear out wet drywall, cleanup, bag, per LF - to 4' - Cat 3 | Dwelling | 37.5 | 37.5 | LF | \$6.00 | \$2.53 | \$275.31 |
| 49 | DRY | LF> | + |  1 | Drywall replacement per LF - up to 4' tall | Dwelling | 37.5 | 37.5 | LF | \$12.17 | \$5.86 | \$559.31 |
| 50 | LAB | LBR | + |  1 | General Laborer - per hour | Dwelling | .5 | 0.5 | HR | \$42.97 | \$0.00 | \$26.00 |
| 51 | DRY | TEX | + |  1 | Texture drywall - light hand texture | Dwelling | 302.5 | 302.5 | SF | \$0.58 | \$1.34 | \$213.92 |
| | | | | | | | | | | | | |

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Foundation Damage




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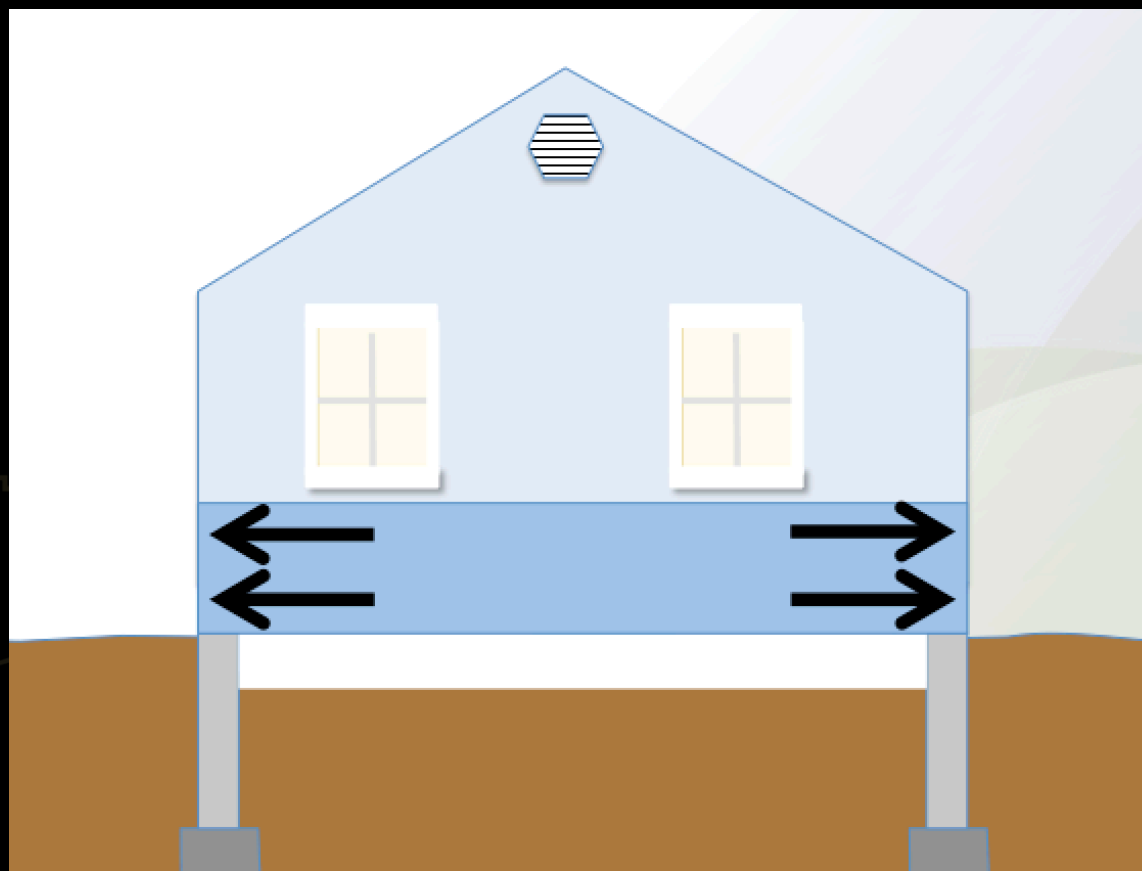
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Foundation Damage




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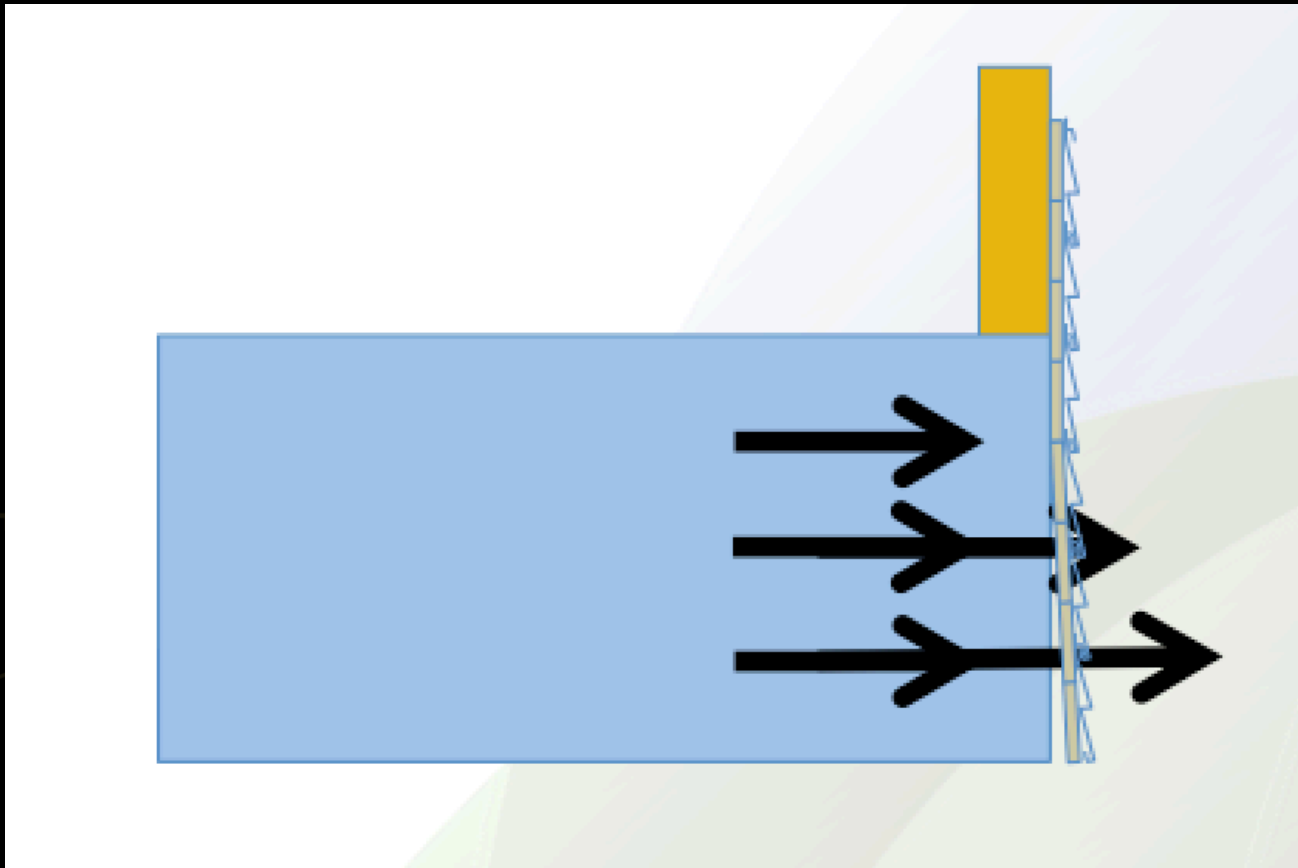
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Foundation Damage

$$20' \times 48' = 960 \text{ sf}$$

$$960\text{sf} \times 3' \text{ water} = 2,880\text{cubic feet}$$

$$2,880\text{cf} \times 64\text{lbs/cf} =$$

184,320
pounds of pressure

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<http://skylineadjusters.com/practical-guide/>

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“The more they pay the more they make”

| Claim Range * | Fee |
|--------------------------------------|---------------------------------|
| <i>Erroneous Assignment</i> | \$90.00 |
| <i>Claim Withdrawn</i> | \$90.00 |
| <i>Closed Without Payment (CWOP)</i> | \$370.00 |
| .01 - \$1,000.00 | \$490.00 |
| 1,000.01 – 5,000.00 | \$750.00 |
| 5,000.01 – 10,000.00 | \$970.00 |
| 10,000.01 – 15,000.00 | 1,100.00 |
| 15,000.01 – 25,000.00 | 1,200.00 |
| 25,000.01 – 35,000.00 | 1,390.00 |
| 35,000.01 – 50,000.00 | 1,640.00 |
| 50,000.01 – 100,000.00 | 3.4% but not less than \$1,760 |
| 100,000.01 – 250,000.00 | 2.6% but not less than \$3,400 |
| 250,000.01 – 1,000,000.00 | 2.4% but not less than \$6,500 |
| 1,000,000.01 and up | 2.1% but not less than \$24,000 |


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“The more they pay the more they make”

| Claim | fee | \$/10,000 | | Claim | fee | \$/10,000 |
|---------|-------|-----------|--|---------|-------|-----------|
| 10,000 | 970 | 970 | | 140,000 | 3,640 | 260 |
| 20,000 | 1,200 | 600 | | 150,000 | 3,900 | 260 |
| 30,000 | 1,390 | 463.33 | | 160,000 | 4,160 | 260 |
| 40,000 | 1,640 | 410 | | 170,000 | 4,420 | 260 |
| 50,000 | 1,640 | 328 | | 180,000 | 4,680 | 260 |
| 60,000 | 2,040 | 340 | | 190,000 | 4,940 | 260 |
| 70,000 | 2,380 | 340 | | 200,000 | 5,200 | 260 |
| 80,000 | 2,720 | 340 | | 210,000 | 5,460 | 260 |
| 90,000 | 3,060 | 340 | | 220,000 | 5,720 | 260 |
| 100,000 | 3,400 | 340 | | 230,000 | 5,980 | 260 |
| 110,000 | 2,860 | 260 | | 240,000 | 6,240 | 260 |
| 120,000 | 3,120 | 260 | | 250,000 | 6,500 | 260 |
| 130,000 | 3,380 | 260 | | 260,000 | 6,240 | 240 |

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“The more they pay the more they make”

| Claim | Fee | \$/10,000 |
|------------------|----------------|-----------|
| \$40,000 | \$1,640 | \$410 |
| <u>\$140,000</u> | <u>\$3,640</u> | \$260 |
| Difference: | \$2,000 | |

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“The more they pay the more they make”

Adjuster Fee from 40k to 140k = \$2,000

Adjuster Fee for two more 40k = \$3,280

Adjusters are rewarded for Quantity not Quality



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