



WEATHER THE STORM

A GUIDE TO SUCCESSFULLY TACKLING INSURANCE RESTORATION WORK



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HOW TO ADD INSURANCE RESTORATION WORK TO YOUR BUSINESS

After a few years with above-average storm activity, storm repair work no longer seems like a seasonal job but part of the usual workload. Storm work provides contractors the opportunity to build their businesses while also providing your community relief from the damage. If you're thinking about adding insurance restoration work to your business — or if you're looking to hone your team's approach to storm work — consider these tips.

The value of insured losses due to severe weather was **\$14.56 BILLION¹** in 2020.

1. NAVIGATE THE INSURANCE MAZE

Before taking on an insurance restoration project, ensure you understand how to work with insurance companies. Educate yourself on the steps of the process, required documentation and considerations for timing.

Since your team will likely work with both the homeowner and insurance adjuster, the guidance you can provide the homeowner will help solidify your relationship. Be an advocate with insurance companies and make sure the adjuster didn't miss anything — your customers will appreciate your assistance throughout what can often be a complicated and stressful process for them.

Once you verify insurance coverage, meet with the adjuster on the claim before finalizing the estimate for your team's work. Walk through the scope of work with the adjuster and confirm what they'll cover. Let them know what you're planning to include in your estimate to avoid surprising them later on. This often leads to a better negotiation process when determining scope and costs.

2. ACT QUICKLY

Storms are unpredictable, and their effects can be devastating. When homes are damaged in a storm, their owners will want repairs completed as quickly as possible. Being ready to start work as soon as possible will mean you're able to finish jobs sooner too. Monitor the weather and be prepared to get your name out into the community as soon as the storm passes.

Depending on your location in the United States, storm season can start as early as spring and continue through fall. Utilize real-time weather websites and apps to stay informed about weather patterns during your region's peak storm season. Knowing when a storm is about to hit will help your crew prepare.

Immediately following the storm, you'll want to make sure affected homeowners are aware of your company. Send out crews to take care of immediate needs such as putting a tarp over damaged

¹<https://www.statista.com/statistics/612615/value-of-insured-losses-usa-by-natural-disaster-type/>

areas, providing plywood to temporarily repair roofs or distributing bottles of water. Additionally, distribute door hangers or postcards that provide information about your business and capabilities. Postcards should represent the type of storm they experienced and share what solutions your team can offer and how they can best contact you.

Throughout this hectic time, it's essential to coordinate your crew's activity, act as a resource for homeowners and make sure your employees are armed with all the information they'll need to start confirming jobs — including schedules and timelines — so they can discuss the insurance restoration process and expected timing with prospective customers.

3. MAKE A GOOD IMPRESSION

Storm damage can, understandably, stir up emotions for homeowners. Contractors can avoid appearing insensitive by having an active presence in the community before storm season hits. Establish your company as trustworthy by emphasizing your business's core values and high standards. Even when the storm hits, you can show you care about your community by volunteering for storm cleanup efforts or participating in food and supply drives for affected homeowners.

Additionally, your team should be professional and dressed in apparel with your company logo and prepared to answer questions about your company's quality, the insurance restoration process and timing. They must know when to refer questions they cannot legally answer to someone who can. The rules regarding insurance repairs vary from state to state.

4. RELY ON THE RIGHT SUPPLIERS

After a major storm, the demand for materials in the affected area is high. It's ideal to work with a supplier who will keep things moving and enable you to spend more time on the job. You want a supplier that can keep up with your demand for product orders. ABC Supply offers a broad portfolio of products, so you can be sure you'll have everything you need to tackle a job. With ABC Supply's nationwide network, we can get you what you want when you need it. Our on-time delivery ensures that your order will arrive complete and correct every time.

Sharpening your team's [ability to prepare for storms](#) will help you better come to the aid of homeowners in your area. To even better serve their needs, read on to learn more about different storm products.



BETTER BUILDING PRODUCTS FOR YOUR PROJECT

QUALITY
Construction Inc.

**MARKET YOUR BUSINESS
WITH FREEDOM PROGRAMS**

ABC Supply's **Freedom Programs** are a collection of value-added services that will help you get your business's name out in the community. ABC Supply can help create:

- Storm postcards and targeted mail programs
- Jobsite marketing materials
- Personalized apparel and stationery
- Custom company website

ROOFING AND WINDOWS: WHAT TO KNOW FOR STORM WORK

You've probably learned that not all building products are created equal. That's especially true when it comes to storms. Some materials perform better than others, and different factors can determine which product is best for a job. Here's what you should keep in mind.

1. INSURANCE COMPANIES DRIVE STORM PROTECTION

When it comes to storm protection, insurance companies sometimes drive the demand for more durable products. Many insurance providers offer discounts to homeowners and business owners who take certain measures to ensure their homes and businesses are protected from storm activity. This provides you with an opportunity to upsell more durable products that will not only provide insurance benefits to your customers but also help protect their homes from future storms.

2. HOMEOWNERS WANT IMPACT-RESISTANT WINDOWS TO PROTECT AGAINST MORE THAN JUST STORMS

Even when they don't receive insurance benefits or don't live in an area where high-speed winds are a concern, homeowners are more often selecting impact-resistant [windows](#).

Many homeowners choose to have their impact-resistant windows tinted or coated to minimize heat transfer and decrease their home's heating and cooling costs.



- Coated windows prevent heat energy from passing through the glass while allowing light energy to pass through into the home.
- Tinted windows are a more cost-effective way to prevent heat transfer. Tinted glass will absorb incoming heat energy, although how much energy is absorbed depends on the color of the windows. Gray- and bronze-tinted windows absorb the most heat, but they absorb some light as well. Blue- and green-tinted windows let more light through, but they don't absorb quite as much heat.

More tips you should know about impact-resistant windows:

- Different windows carry different warranties, but keep in mind that windows should last about 15–20 years.
- Aluminum window frames are a great option for areas particularly vulnerable to storms, like the Florida coast, because they are very strong and weather-resistant.

3. ROOFING MATERIALS ARE BECOMING MORE DURABLE TO COMBAT HAIL DAMAGE

ABC Supply associates have seen an increased interest in SBS shingles, which add rubberized polymer to the asphalt that traditional shingles are made from. The resulting shingles are more durable, more rain-resistant and provide better impact protection from hail and debris. For homeowners concerned about hail damage, metal roofing can be a good option — it's tough and highly resistant to hail damage.



IMPACT RESISTANCE RATINGS

The roofing industry has begun using impact-resistance ratings. While many products are simply labeled as “storm-resistant,” some manufacturers are starting to note when their products are Class 4 — the highest level of impact-resistance.

Knowing about the different materials that work for storm repairs is important. Knowing how to handle the damage left by other storms is important too. Two of the most common storms that ABC Supply helps contractors navigate are hailstorms and hurricanes.

HAILSTORM REPAIR WORK: THREE THINGS TO KNOW

Regardless of size, hail can cause damage to roofing and siding. Here are three things you should know about hailstorm damage.

From 2017 to 2019, the U.S. experienced **2.8 MILLION²** hail claims.

1. NEARLY ANY SIZE HAIL CAN CAUSE DAMAGE

It's not just softball-sized hail that damages homes. Generally, it's believed that hailstones that are one inch or larger have a greater impact on single-layer roofing systems. However, smaller hailstones can cause damage to roofs with multiple layers of shingles as these roofs typically have a softer support area underneath the top layer of shingles.

Size also isn't the only factor when it comes to hail damage. The speed and direction of wind can affect how hard hail hits a home as well as whether it hits the siding or not. The density and shape of the hailstones also affects how much damage they cause — rougher shaped hailstones will likely cause more damage than smooth ones.

²<https://www.iii.org/fact-statistic/facts-statistics-hail>



2. MINOR DAMAGE CAN CAUSE PROBLEMS DOWN THE ROAD

You may inspect a roof for a homeowner that has relatively minor damage. In these cases, homeowners may be tempted to hold off on repairing the roof. Explain to your customers how even minor damage can lead to major problems down the road. When the integrity of the shingles has been compromised, water can pool in weak spots during future rainstorms. This can cause curled shingles, algae and moss growth and leaks in the roof — much bigger problems that will need fixing.

3. YOU CAN BUILD TRUST WITH HOMEOWNERS BY HELPING WITH INSURANCE CLAIMS

Many homeowners have never had to deal with the storm restoration process before and will likely have a lot of questions about working with their insurance to pay for repairs. Some homeowners may be wondering whether they should use their insurance money now to pay for repairs or save it for later. Educate them on how insurance funds often work — there's usually a time limit for repairs an insurance company provides. Plus, if they don't make repairs now, they likely won't be eligible for any insurance money down the line if the damage causes more problems.

Be an advocate with the insurance company and offer to double-check the adjuster's claims. Adjusters will often calculate the cost based on the square footage of the area that needs repair. However, they may not consider the cost of additional tasks, like cleaning, so the insurance funds may not cover the cost of the whole project. Provide the homeowner with talking points they can use when talking with their insurance adjuster to ensure they can take full advantage of their insurance benefits. Showing the homeowner you're on their side will help further build their trust in you and your company.

Knowing the nuances of hailstorm damage can help you better serve your customers. Are hurricanes more of a concern in your area? Turn the page.

HURRICANES: HOW CONTRACTORS CAN HELP KEEP HOMES SAFE

2020 was the busiest hurricane season on record in the U.S., with **30 NAMED STORMS** — 12 of which made landfall³

If your customers live near the Gulf Coast or in the coastal areas of the southeastern United States, chances are they'll have to deal with a hurricane eventually. Homeowners (and sometimes architects and contractors) are not always thinking about storm protection when they're remodeling an existing home or building a new house. Often by the time homeowners are thinking about storm protection, it's too late. However, contractors can help guide customers to think about incorporating hurricane protection into their building and remodeling plans.

Here are four points to keep in mind when considering [hurricane protection](#) for a home.

1. IMPACT OR "HURRICANE" WINDOWS ALONE ARE NOT ENOUGH

Impact windows are becoming more and more popular, but they're not invincible. In coastal areas, sandblasts and flying debris can damage the glass, leaving homeowners with scratched, foggy or shattered windows. In heavy rains, impact windows can leak as they are generally no more water-resistant than standard windows. For an extra barrier that will protect windows from water and wind damage, hurricane shutters could be the answer.

2. HURRICANE SHUTTERS PROTECT WINDOW OPENINGS — AND ROOFS

While hurricane shutters protect against rain and debris beating on a home's windows, what they ultimately prevent is wind damage. Their goal is to protect the structural integrity of a home. Roofs are built to withstand the pressures exerted on them from the outside, but when wind gusts in through a broken window or door, they often can't handle the pressure pushing up on them. This can result in the roof blowing off of a home, leading to significant structural and property damage.

3. FEAR DRIVES HURRICANE SHUTTER SALES, BUT THERE ARE OTHER BENEFITS

Once the threat of a hurricane is imminent, homeowners may feel rushed to decide how to protect their homes. They can get ahead of this pressure by planning for hurricane protection when the house is being built or remodeled.

Not only will having storm protection give homeowners peace of mind, it can also provide financial benefits in the form of insurance discounts. Discounts vary by insurance provider and can even cover the cost of installing impact windows and hurricane shutters. Suggest that your customers look into the potential benefits that their homeowners' insurance may offer for storm protection.

³<https://www.noaa.gov/media-release/record-breaking-atlantic-hurricane-season-draws-to-end>

4. MANY OPTIONS FOR STORM PROTECTION EXIST

There are more options for hurricane protection than just the traditional hurricane shutters. We've seen two different types of products gaining in popularity: hurricane fabrics and rolling shutters.

Hurricane fabrics are high-strength, coated fabrics that are attached over windows and doors to provide protection. Some homeowners prefer the fabric option because it can be easily stored when not in use and is less of a hassle to handle than traditional shutters. Rolling shutters — shutters that roll up and down into a box — have been around for years, but the recent addition of a wind lock on many models has increased their popularity. The lock helps the shutter withstand tremendous pressure and stays in place in high winds.



Having knowledge about storm protection products is an important part of being a successful insurance restoration contractor. Something else that's just as useful is knowing which tools and technologies can make your job easier.

FOUR TECH TOOLS THAT WILL MAKE STORM WORK EASIER

Have you ever heard the saying “work smarter, not harder”? There are many technologies available to contractors that will help you do just that. Here are four that are particularly helpful during insurance restoration work.

1. WEATHER TRACKING APPS

Depending on your location in the United States, storm season can start as early as spring and continue through fall. Utilize real-time weather websites and apps to stay informed about weather patterns during your region's peak storm season. Knowing when a storm is about to hit will help your crew prepare in advance. Here are a few popular weather apps to check out:

- **RainAware:** This app gives you updates on storms down to the minute. It also shows how confident its predictions are, so you know how seriously to take the forecast.
- **Weather Underground:** This app provides detailed reports that you can customize to meet your needs.
- **Dark Sky:** This app focuses on forecasting precipitation and provides both detailed data and an easy-to-use interface.

2. MYABCSUPPLY

You often need to move quickly when you're dealing with storm repair. Our order management app, myABCsupply, allows you to efficiently manage your orders from your mobile device or computer. It frees up your time to focus on what matters most — connecting with your customers and guiding your team. You can perform tasks such as:

- Placing orders and reviewing order details
- Scheduling deliveries and pickups
- Checking the status of deliveries and viewing delivery photos
- Viewing statements and paying invoices
- Managing multi-user access
- Finding an ABC Supply location near you

3. ESTIMATING TOOLS

What's safer and easier than climbing up to a rooftop — or even stepping foot on the jobsite — to collect measurements? Using an app to complete your [estimate remotely](#). Try one of these:

- **EagleView:** This program allows contractors to see an aerial view of the home and generate a quote for siding and roofing jobs based on your low-end and high-end estimates. Plus, with its integration through [ABC Connect](#), ABC Supply customers can calculate material costs.
- **Hover:** With Hover, you won't need to spend lots of time on the jobsite taking measurements. Instead, snap a few quick photos within the app. Then, Hover transforms them into a 3D model you can use to review roofing and siding measurements.
- **iRoofing:** This all-in-one software gives you the power to take aerial measurements, create estimates and draft digital contracts, making the process of remotely bidding on jobs easy.

These tech tools will help make completing your next storm repair job a breeze. You'll have more time to reflect on the job and what you've learned after the storm has passed.



DOWNLOAD MYABCSUPPLY

MyABCsupply is available in English, Spanish and Polish. Sign up today on myABCsupply.com or download the ABC Supply app on the [App Store](#) or [Google Play](#).

[SIGN UP](#)

REFLECT AND LEARN AFTER THE STORM

Some of your most important preparations for insurance restoration projects happen after a significant storm event. This is a perfect time to look at what you learned from your latest storm work and use those lessons to tackle the next job successfully.

HOW DID YOU DO?

No one can accurately predict the weather, but you can remove some uncertainty by learning from how you previously responded. Assess the project with everyone involved, which will help you better prepare for the next storm.

- **Your team:** Did your team feel supported? Was there clear communication? What did you do better or worse than after the previous storm? Ask your team for feedback and discuss which jobs were most successful, which weren't and why.

Assess the various roles in your company. Determine who is good at which job and who may need additional training. Your team needs to be tightly organized so that they can repair roofs and siding within the first month after a weather event. This will help you increase the number of jobs you can handle and satisfy anxious homeowners in your area.





WANT TO LEARN EVEN MORE ABOUT STORM-RESISTANT MATERIALS?

Our locations often work with manufacturers to offer training sessions and seminars on the latest exterior building materials, so that you can learn tips and installation techniques. Reach out to **your ABC Supply location** to see if it has any upcoming trainings scheduled.

- **Your partner contractors:** Evaluate the businesses you worked with during the project, as well as your own strengths and weaknesses in communication. This will be your opportunity to trade notes and discuss ways to collaborate better.
- **Your customers:** Be sure to ask homeowners about their assessment of the team and project, so you can use their positive reviews to get future jobs. Your team should have taken pictures of the storm's damage upon arrival. Approach the customer about endorsing your company and then get permission to take pictures of the finished project, contrasting the photos of the repairs with those of the damage.
- **Your supplier:** Reach out to your [local ABC Supply location](#). Since every storm seems to produce new challenges, ABC Supply associates can help you strategize how to work most effectively and develop a plan to minimize chaos during projects.

Every storm event is a learning opportunity. The contractors who are most successful at insurance restoration make it a point to be aware of what they are doing every step of the way, then learn from that year's projects when the season is over.

READY TO GET TO WORK?

Reach out to your local ABC Supply location to learn more about how we can make it easier to complete your next insurance restoration project.

[FIND YOUR NEAREST LOCATION](#)