

# CONTENTS SOLUTIONS

THE GO-TO-GUIDE FOR PERSONAL PROPERTY RESTORATION

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## Contents Restoration Pros Save Huge Sums for Insurance Companies

### HOW TO SPOT A CONTENTS PROFESSIONAL

By Barb Jackson CR

### CONTENTS PROFESSIONALS ARE NON-TRADITIONAL RESTORERS

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# Contents Restoration Pros Save Huge Sums for Insurance Companies

During the past decade the world of the Contents Processing Specialist went from being the least respected part of the industry to being the most highly prized by insurance companies, property managers, home owners and business executives. The materials inside the building have become as important (sometimes more important) than the structure itself. And as the restoration profession became more sensitive to that fact, the training, techniques and technology of contents restoration matched, and in some cases, surpassed that of the structural drying, remodeling and restructuring divisions.

For example, one Iowa company boldly stated that by using ultrasonics they have saved \$200,000 for insurance companies in just the last two months, and the owner thinks he'll be able to save them a million dollars before the year is out. "The quality is unsurpassed," the owner stated. "If it's not physically melted, we're saving it."

The motto of the contents professionals seems to be, "Constant and never ending improvement."

A company in Nevada used to be able to recover 65% - 70% of the items they took in to clean. Now, using more modern methods, that level has risen to over 90%. This saves insurance companies significant money on cash-outs.

Another company in Atlanta reports that they were able to save an insurance adjustor \$35,000 on an assortment of delicate, extremely intricate figurines and Hummels that were to be a total cash out. The team leader added that it would have taken a month and a half to clean those intricate items using cotton swabs; pipe cleaners and other labor intensive methods...if they could have cleaned them at all! But with new, modern contents processing methods, they did the job more efficiently and far more thoroughly.

A company in Philadelphia tells us that homeowners

are invited into their contents restoration facility to see how fire damaged items move through the system and are tracked along each step of cleaning and restoration process. "Customers see that we run a modern facility with...security, climate control and top-of-line cleaning technology," says the owner, "They are reassured to learn how (our system) works and how it will restore their precious possessions."

The sales executive for a Georgia based contents company says they have reduced cash-outs by over 50%... "Our contents division is growing because we now have a way to market our services. (Modern) equipment saves money, cleans better, faster and is a heck of a marketing tool!"

But as valuable as the adjusters, agents and property managers have found this new breed of restoration professional to be, they are still comparatively rare - that is why those who need restoration help are seeking them out, and once they find one, they move that company to the top of their "preferred company" list!

Very few structurally oriented restoration companies can actually save money for an insurance company - contents restorers always do. After all, their slogan is, "Restore not replace!"

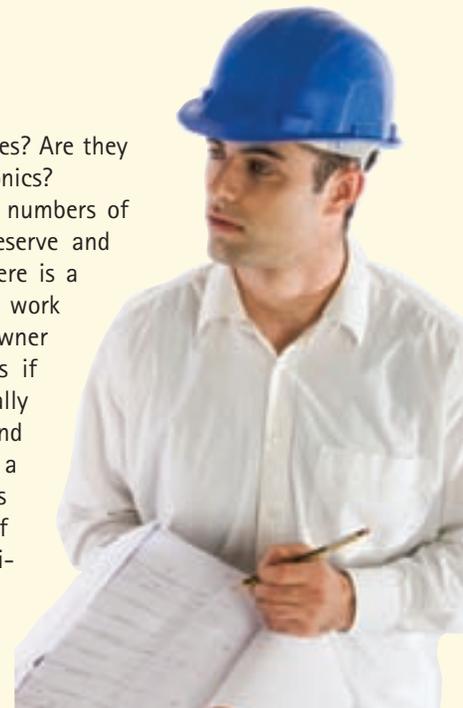


## How to Spot a Contents Professional

Contents processing requires equipment and supplies often used in other industries, but applied in a unique way for restoration situations. This includes commercial dishwashers, electronics cleaning stations and commercial laundry equipment, to name a few. Each technology is used to perform specialized cleaning methods and/or clean multiple items with consistent results. Due to the volume of contents processed from typical pack outs, automated contents processing equipment is important, and will enable a contents processing company to handle multiple jobs efficiently. The supplies they use are important as well. Are they using quality packing materials and procedures that protect the belongings through the entire process? Are they wrapping each piece of furniture or just using a moving blanket, which can slip off and expose the furniture to

damage? Are they using appliance dollies? Are they using anti-static bubble wrap on electronics?

Contents processing pros know huge numbers of "insider's techniques," that protect, preserve and restore a customer's valuables, and there is a certain "attitude" that permeates their work ethic - they pay attention to a homeowner or business owner's material goods as if they belonged to someone they actually cared about. They move, clean, store and pack back each item as if it belonged to a friend or relative. They don't treat items as if they were a nuisance or a part of some "box of junk." They handle materials as if they had been borrowed and they have a responsibility to return them better than they found them.





## Contents Canadians Save Over \$12 million

Have you heard about the Canadian contents restoration group that joined together to create excellence in contents processing?

They have, "...saved the insurance industry \$12,193,259.96 on 2400 claims. And they have restored over 138 dump truck loads (112 tons/1,659 cubic yards) of soft contents that previously was considered not restorable and otherwise would have ended up in a landfill."

Actually, it is quite common that traditional restoration companies will cooperate when tackling a particularly difficult or large loss job. But because contents specialists are far more rare than the regular restoration companies, it is particularly useful when a group of them combine their talents, abilities knowledge and resources when facing major disasters.

The Canadian group points out that they, "...can clean, restore, and disinfect smoke, soot, and category 1, 2 & 3 flood contaminated soft contents and laundry (Their) restoration capability is saving the insurance industry millions of dollars each year by restoring 85% of contaminated soft contents and laundry that are otherwise being 'cashed out.'"

Best of all, the "biologicals" they use break down and are totally biodegradable!



## The Difference That Makes The Difference

All too often traditional restoration companies focus on the mold growing in the walls or in the wet carpets while giving short shrift to the wet furniture, soaked clothing, sheets, quilts, toys, food in the cupboards, damp lamps, water and soot clogged televisions etc.

A smoke impregnated couch may be set outside to "air out" and brought back in only to release its smoky fragrance on a warm summer's day. A wet couch may simply be "written off."

A child's favorite teddy bear may be run through a dryer and handed back to the child, only for a family to discover soon after, that it now harbors bacteria, viruses or mold.

Traditional restoration companies focus on drying out the building and getting rid of odors like mildew and smoke. Contents professionals focus on making the building and all that is contained within it, safe, clean and restored to pre-loss condition.

Drying-out the water from the house will not eliminate impurities, sewage contaminants, and bacteria or other micro-organisms, but contents pros are trained and equipped for just such contingencies.

Armed with anti-microbials, eco-safe cleaners and mold-killing technology, they go to work on desks, beds, cupboards, chairs, couches, dressers, drawers and all the clothes, personal treasures and keepsakes that make a house a home.

They enter a work environment with the intent of making it bacteria and contaminant free, so the workforce can return to the job without fear of allergic reactions and lost work days.

Traditional restoration companies rarely bother to restore televisions, computers, leather couches, smoke laden figurines or fire and water damaged art – contents professionals always examine such items and make an informed decision as to whether to use one of their expert affiliates to restore the item, do it themselves, or to save the insurance company the cost and wasted time of attempting to restore an item that is beyond repair.

Contents restoration pros save money for the insurance companies and the insured by knowing what to do, how to do it and when. They are the true specialists of the restoration world.

## Good Relationships Make Sense (and Dollars)

The restoration company that was responsible for restoring the Pentagon after the 9/11 attack has moved on to other jobs. In an interview, one of their operations managers said, in part, "... Time is essential in the restoration of damaged articles, rugs, furniture, etc. If an agent calls us about a claim, often we are on the premises even before the insurance company has been notified. If it is a small job, we go right ahead with the cleanup process. Insurance companies know us and appreciate our efforts to mitigate the loss." When an insurance company finds a contents company it trusts, a relationship is established that saves time, money and massive amounts of material goods.





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