

RESIDENTIAL & COMMERCIAL ROOFING . STORM DAMAGE . SIDING . GUTTERS

# RESTORE IT

- ➔ **NAVIGATING INSURANCE CLAIMS** for Property Restoration: Insider Tips
- ➔ **SUBTLE SIGNS** You Should Have Your Roof Inspected
- ➔ **THINK TWICE** Before Choosing the Cheapest Roofing Quote





## The RSFive Forensic Inspection

The focus of RSFive's Forensic Exterior Inspection is based on Education, Science, Technology & Experience. Our process will determine if the exterior of your residence or business has Storm Related Damage, Manufactures Defects, Improper Ventilation, Wear Tear beyond its useful life, Collateral Interior Damage or still has useful life.

*Just Some of the Tools Available RSFive uses:*

- Storm Reports
- Meteorologists
- Laboratories
- Structure Mapping Systems
- Specialized Image Systems
- Drones
- Engineered Trained Certified Damage Consultants

### A Forensic Inspection Determines If the Property:



#### Is Insurance Claim Worthy

- Step 1. Professional Claim Filing
- Step 2. Prove Up of Evidence
- Step 3. Adjuster Meeting
- Step 4. Repairs Completed



#### Is Worn Past It's Useful Life

- Step 1. Estimate Provided
- Step 2. Estimate Approved
- Step 3. Repairs Completed



#### Still Has Useful Life

No Repairs Needed

## How Does The Insurance Claims Process Work?

1. A Forensic Inspection is performed.
2. Findings Presented to the property owner.
3. Required Written Agreements:
  - Gives RSFive permission to work with the insurance company.
  - The property owner agrees for RSFive to complete the repairs agreed to by RSFive and the insurance company.
  - **RSFive Only Gets Paid the agreed amount if the Claim is approved or No Money Will be Owed**
4. Very Specific Professional Claim Filing.
  - **Very Important that an RSFive Rep Files the claim with the insurance company**
5. The Insurance Company Sends an Adjuster to Verify Damage.
6. RSFive's Damage Consultant Meets with the Insurance Adjuster.
7. RSFive Agrees with the insurance on a scope of work.
8. When the Claim is Approved:
  - The 1st insurance check (ACV) is issued as a down payment to start the work. RSFive fronts the balance,



- on average for 60% of the claim. Material is ordered and the work is completed.
  - A Supplement is submitted for hidden work and building code upgrades. RSFive fronts the cost. Work is completed.
  - The Certificate of Completion is signed and a final invoice is sent to the insurance company.
  - 9. When the final payment is made RSFive registers applicable warranties.
- \*If the First Inspection is denied or under valued a second inspection is automatic*

Contact us to schedule your free inspection:

✉ sales@rsfive.com ☎ (844) 628-0869



LETTER FROM THE CEO

## DEAR NEIGHBOR,

At RS Five, we understand that your property is one of your most valuable assets.

Whether you're repairing storm damage or enhancing your property's exterior, choosing the right contractor is a decision that requires trust and confidence. That's why I want to personally share with you what makes RS Five not just a service provider, but a trusted partner. From the very beginning, we built RS Five on the foundation of good old-fashioned values— integrity, quality, and a commitment to excellence.

### WE BELIEVE IN DOING WHAT'S RIGHT, NOT WHAT'S EASY, AND WE'RE PROUD TO LET THOSE PRINCIPLES GUIDE EVERY ASPECT OF OUR WORK.

We believe in doing what's right, not what's easy, and we're proud to let those principles guide every aspect of our work. Our mission is simple: to deliver superior results while ensuring that every client feels valued, respected, and assured. When you choose

RS Five, you're not just hiring a contractor; you're partnering with a team of highly skilled professionals who are licensed, insured, and extensively trained. We go beyond industry standards to hold certifications that reflect our dedication to staying ahead of the curve in an ever-evolving field. From our in-house public adjusting team to our field inspectors and roofing experts, every member of our team is equipped to provide you

with the highest level of service and expertise. We understand that working through an insurance claim or managing restoration work can be overwhelming. That's why we're here to guide you every step of the way. Our team's knowledge, paired with our

commitment to transparent communication, ensures that you are never left in the dark about the progress or details of your project. At RS Five, we take pride in making complex processes seamless for our clients. Thank you for trusting RS Five with your property. Whether you're a long-time client or considering working with us for the first time, you have my personal commitment that we will approach your project with the same care and professionalism that has earned us the trust of so many. If you have any questions or would like to discuss how we can assist you further, please don't hesitate to reach out. We look forward to serving you and demonstrating why RS Five is the name you can trust for all your restoration and exterior needs.

Warm regards,

**Steve Georgoules**  
Founder & CEO

# THE IMPORTANCE OF CONTINUING EDUCATION, CERTIFICATIONS, AND CHOOSING THE RIGHT SUPPLIERS IN THE CONTRACTING INDUSTRY

In the fast-paced and ever-evolving world of contracting, staying ahead of the curve is not just a competitive advantage—it's a necessity. For homeowners, property managers, and business owners, choosing a contractor with the right certifications ensures peace of mind, quality workmanship, and compliance with industry standards. Here's a breakdown of essential certifications that highlight a company's dedication to professionalism, safety, and excellence, as well as the importance of selecting top-tier suppliers and name brands:

## 1. GAF Certified Contractor

As a GAF Certified Contractor, a company demonstrates its commitment to using the best roofing materials and adhering to strict installation standards. This certification requires rigorous training and ongoing education, ensuring that homeowners receive durable, high-quality roofs backed by one of the industry's leading manufacturers.

## 2. Owens Corning Certified Top of the House Contractor

This certification emphasizes a holistic approach to roofing. Certified Top of the House Contractors are trained to integrate roofing, ventilation, and insulation systems to maximize energy efficiency and indoor

comfort. It's not just about shingles—it's about creating a complete, high-performing home.

## 3. CertainTeed Master Roofer

Becoming a CertainTeed Master Roofer signifies expertise in installing CertainTeed's roofing systems with precision. This designation is reserved for contractors who demonstrate exceptional craftsmanship and participate in advanced training programs, ensuring every roof meets or exceeds industry standards.

## 4. HAAG Certified Residential, Wind, and Commercial Inspectors

HAAG Certification is the gold standard for roof inspectors. This credential means the contractor can accurately assess damage,

determine repair or replacement needs, and provide expert documentation for insurance claims. With residential, wind, and commercial certifications, contractors are prepared to handle projects of all sizes and complexities.

## 5. IICRC Certified

The Institute of Inspection, Cleaning, and Restoration Certification (IICRC) ensures that contractors follow best practices for water damage restoration, mold remediation, and other restoration services. This certification highlights a company's expertise in maintaining safety, health, and structural integrity during and after disaster recovery.

## 6. EPA Lead-Safe Firm

An EPA Lead-Safe Certification is critical for contractors working on buildings constructed before 1978. Certified firms follow strict protocols to safely handle and contain lead-based paint, protecting occupants from hazardous exposure during renovations.

## 7. Better Business Bureau (BBB) Accredited and Complaint Free Award

A BBB accreditation with a Complaint Free Award signifies a company's commitment to ethical practices, transparency, and

exceptional customer service. It's a badge of trust that assures clients they are working with a reputable contractor.

## 8. National Roofing Contractors Association (NRCA) Member

NRCA membership reflects a contractor's dedication to advancing the roofing profession. Members stay updated on the latest industry trends, safety standards, and best practices, ensuring clients receive cutting-edge service.

## 9. International Institute of Building Enclosure Consultants (IIBEC) Member

IIBEC membership showcases a commitment to expertise in building enclosures. Members are trained in the science of roofing, waterproofing, and exterior walls, ensuring projects are executed with a focus on durability and performance.

## The Importance of Suppliers and Name Brands

Certifications aren't the only factor that sets contractors apart—the suppliers and brands they choose matter too. By partnering with the best in the industry, contractors ensure they deliver superior results for every project. Here



are some of the top suppliers and brands we rely on and why:

**Beacon**

As a leading distributor of building materials, Beacon provides access to a wide range of high-quality products, ensuring projects are completed with reliable and durable materials.

**GAF**

GAF's innovative roofing systems and materials are renowned for their performance and longevity, making them a go-to choice for contractors who prioritize excellence.

**Owens Corning**

Known for their advanced insulation and roofing solutions, Owens Corning products help create energy-efficient and weather-resistant homes and buildings.

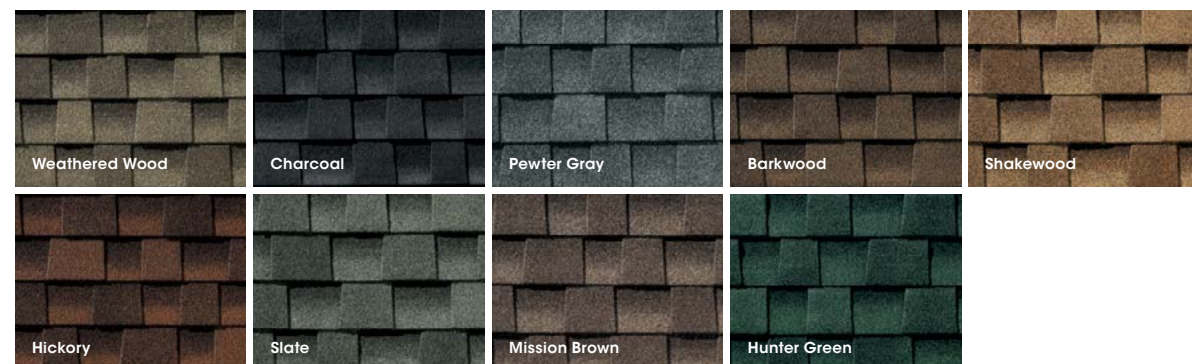
**Climate Guard**

Climate Guard windows and doors are designed for energy efficiency and superior performance, making them a trusted choice for long-lasting and eco-friendly installations.

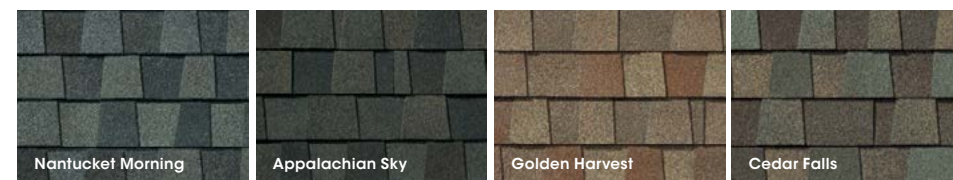
**James Hardie**

James Hardie's fiber cement siding is celebrated for its durability, aesthetics, and

**Color Availability**  
Nationally Available Colors



**Harvest Blend Colors**



**Regionally Available Colors** (See next page for details.)



**Hardie® Plank, Hardie® Panel, Hardie® Shingle and Hardie® Trim Batten Color Offering**



ability to withstand harsh weather conditions, providing both beauty and strength.

**Ply Gem**

Offering a wide range of exterior building products, Ply Gem specializes in siding, windows, and other solutions that enhance both curb appeal and functionality.

**Why It Matters**

Certifications and top-tier suppliers aren't just logos on a website or business card. They represent hours of rigorous training, a commitment to continuing education, and partnerships with brands that stand for quality and reliability. For clients, choosing a certified contractor with trusted suppliers means partnering with a company that values safety, quality, and innovation.

Whether it's a simple roof repair or a large-scale commercial project, certifications and supplier partnerships guarantee that the job will be done right the first time. They're the foundation of trust between contractors and their clients, and they underscore the importance of hiring professionals who prioritize excellence in every detail.



Contact us to schedule a free inspection and consultation:

Phone: (847) 556-8667  
Email: sales@rsfive.com

# NAVIGATING INSURANCE CLAIMS FOR PROPERTY RESTORATION: INSIDER TIPS



**BY PETER ABRAHAMSON,**  
*Senior Sales Consultant at RS Five*

When a storm strikes or unexpected damage occurs, property owners often find themselves navigating the overwhelming task of repairing their homes or businesses while dealing with insurance claims. At RS Five, LLC, we understand that this process can feel daunting, which is why we pride ourselves on being more than just a general contractor. With expertise in insurance restoration for property exteriors and interior water damage, as well as an in-house licensed public adjusting department, we're here to make the journey as seamless as possible.

Here are some insider tips from my years of experience as a senior sales consultant to help you understand the process and make informed decisions:

## 1. Understanding the Insurance Claims Process

The insurance claims process can often feel like uncharted territory for property owners. After damage occurs, the first step is contacting your insurance provider to file a claim. From there, adjusters assess the extent of the damage and determine coverage.

What many clients don't realize is that having an expert on your side can make a world of difference. At RS Five, we conduct thorough damage inspections and ensure all affected areas are documented. Our in-house public adjusters work diligently to ensure claims are handled fairly, often identifying damage that might otherwise go unnoticed.

## 2. Why Expertise Matters in Restoration

Storm damage and exterior restoration aren't just about replacing shingles or fixing gutters. Each project requires a tailored approach to ensure long-lasting results. For instance, roof damage may lead to hidden water intrusion, which, if left unaddressed, can cause significant interior issues over time.

Our team at RS Five is equipped with experienced field inspectors, damage experts, and licensed public adjusters who collaborate to deliver comprehensive solutions. We manage everything—from initial inspections to final repairs—so you can focus on your peace of mind.

## 3. The Importance of Acting Quickly

Time is of the essence when dealing with storm damage. Delaying repairs can lead to additional issues, such as mold growth

or structural degradation. That's why we encourage property owners to act swiftly.

One of the unique services RS Five offers is immediate temporary repairs, such as tarping roofs to prevent further damage. Our subsidiary, Fast Tarps, specializes in quick and reliable emergency solutions, ensuring your property is protected while we handle the claims process.

## 4. Transparency and Communication

At RS Five, we believe that clear communication is the foundation of any successful restoration project. From the moment you contact us, we keep you informed every step of the way.

We assign dedicated project managers who oversee all aspects of your claim and restoration. This includes managing insurance adjuster appointments, scheduling subcontractor work, and ensuring timely delivery of materials. You'll never be left wondering about the status of your project.

## 5. Selecting the Right Contractor

Choosing a contractor for insurance restoration is a critical decision. Unfortunately, the industry is rife with unqualified or even fraudulent companies that prey on vulnerable property owners.

Here's what to look for:

- **Licensing and Insurance:** Always verify that the contractor is licensed and insured.
- **Experience:** Seek contractors who specialize in insurance restoration and have a proven track record.

## Your Partner in Restoration

Dealing with property damage doesn't have to be overwhelming. With RS Five by your side, you gain a partner who is committed to your best interests. Our unique combination of contracting expertise and public adjusting services sets us apart, ensuring you receive the best possible outcome for your claim.

If you're facing storm damage or have questions about the insurance claims process, don't hesitate to reach out. Contact RS Five today for a free inspection and consultation. Let us turn your restoration challenge into a seamless success story.



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- **Licensing and Insurance:** Always verify that the contractor is licensed and insured.
- **Experience:** Seek contractors who specialize in insurance restoration and have a proven track record.

- **In-House Adjusting Expertise:** Companies like RS Five that offer in-house public adjusting services can streamline the claims process and maximize your benefits.
- **References:** Ask for testimonials or case studies from previous clients.

## Real Results, Real Stories

At RS Five, we've had the privilege of helping countless clients restore their properties to better-than-original condition. One recent example involved a multifamily property that suffered significant storm damage. By working closely with the insurance provider, we secured a settlement that allowed for comprehensive repairs, including upgrades to meet modern code requirements. The result? A safer, more resilient property for the owners and tenants.



**BEFORE**



**AFTER**



# SUBTLE SIGNS YOU SHOULD HAVE YOUR ROOF INSPECTED



**BY STEVE MCGANN,**  
SALES DIRECTOR AT RS FIVE, LLC

Your roof is one of the most vital components of your property, shielding you from the elements and ensuring your home or building remains secure. However, many property owners only think about their roof when a leak develops. By then, what might have been a minor repair could escalate into significant damage and costly repairs. Regular inspections are essential for all types of roofs, whether asphalt shingles, low-slope (flat roofs), or other materials commonly used in residential and commercial properties. Here are some subtle signs that it's time to schedule a roof inspection.

## For Asphalt Shingle Roofs

- 1. Granule Loss:**  
Check your gutters or downspouts for an accumulation of granules. This often indicates that shingles are wearing out.
- 2. Curling or Buckling Shingles:**  
Shingles that curl or buckle can expose your roof to water intrusion and often signal aging or poor ventilation.
- 3. Dark Streaks or Algae Growth:**  
While not always an immediate concern, streaks from algae or moss growth can trap moisture, which may degrade your shingles over time.
- 4. Uneven Appearance:**  
A patchy or uneven look may suggest areas of the roof have been compromised, either from age or damage.
- 5. Storm Damage:**  
Even if a storm didn't seem severe, wind and hail can cause hidden damage. Look for loose shingles or dents.

## For Low-Slope (Flat) Roofs

- 1. Ponding Water:**  
Water that remains on the surface for more than 48 hours can degrade roofing materials and lead to leaks.
- 2. Blistering or Bubbling:**  
These signs can indicate trapped moisture beneath the roofing membrane, which can compromise its integrity.
- 3. Cracks or Splits in the Membrane:**  
Any visible cracks, splits, or tears should be addressed promptly, as they can allow water penetration.
- 4. Flashing Issues:**  
Loose or damaged flashing around edges, skylights, or HVAC units can lead to water infiltration.
- 5. Unusual Smells or Mold Growth:**  
Inside the building, signs of mold or musty odors may point to moisture issues stemming from the roof.

## For Other Roofing Materials

- 1. Tile Roofs:**  
Look for cracked, broken, or missing tiles, which can expose the underlayment to weather elements.
- 2. Metal Roofs:**  
Check for rust spots, loose screws, or gaps in seams that could compromise waterproofing.
- 3. Wood Shingles/Shakes:**  
Splitting, warping, or signs of rot are clear indicators of potential problems.
- 4. Slate Roofs:**  
Slate tiles are durable but can crack or become dislodged over time. Look for missing or slipped tiles.

At RS Five, LLC, we specialize in identifying potential roofing issues early, whether due to normal wear and tear or storm-related damage. Our team is equipped to handle various roofing systems and materials, ensuring a thorough inspection and tailored solutions for your needs.



## WHEN TO SCHEDULE AN INSPECTION

- After significant weather events (wind, hail, or heavy snow).
- Annually, as part of routine property maintenance.
- Before listing a property for sale.
- When you notice any of the subtle signs mentioned above.

Your roof works hard to protect you—make sure it's in its best condition. Contact RS Five, LLC today to schedule a comprehensive roof inspection. Peace of mind is just a call away!





# THINK TWICE BEFORE CHOOSING THE CHEAPEST ROOFING QUOTE



**INSIGHTS FROM BRANDY WATERS,**  
*OPERATIONS DIRECTOR AT RS FIVE*

When it comes to replacing or repairing your roof, it's natural to be tempted by the lowest bid. However, as an experienced Operations Director at RS Five, I've seen firsthand how choosing the cheapest option can lead to costly regrets. Here's why that low price might not be as appealing as it seems and what you need to know before making your decision.

## 1. It's Not Just About the Shingle Color

Many homeowners focus on the color and style of shingles when selecting a roofing contractor, but the true value of a roof lies beneath the surface. Unscrupulous roofers count on this, cutting corners where it matters most. While your roof may look great initially, the underlying materials and installation practices determine its longevity and performance.

**2. The Hidden Details That Matter** A high-quality roof is more than just shingles. Here are some critical components that often get overlooked in cheap quotes:

- **Underlayment:** This layer serves as your roof's last line of defense against moisture. Cheap roofers often use substandard or even outdated materials, compromising your home's protection. Now that building codes require a solid sheathed deck, it's more important than ever to use an underlayment that's not only synthetic but also breathes. Unfortunately, most low-cost roofers still opt for paper felt, which lacks durability and performance.
- **Ridge Cap:** This essential finishing touch protects the peak of your roof. Inferior

ridge caps can not only lead to leaks and premature wear but are also the most vulnerable to wind lift. Additionally, a common industry shortcut is cutting roof shingles to mimic ridge caps, which is a big no-no. Roofing suppliers carry ridge caps specifically designed for this purpose. At RS Five, we use Southwest Florida Hurricane Code ridge caps, the strongest available, ensuring durability and performance under extreme conditions.

*Your roof is one of the most critical components of your home, protecting everything underneath it.*

- **Decking Preparation:** The wood decking beneath your roof must be properly inspected and prepared. Some roofers skip this step, leaving weak spots that can compromise your entire roof structure.
- 3. Shortcuts Lead to Long-Term Costs** Roofing companies that offer rock-bottom prices often save money by:
  - Skipping crucial inspections and preparation work.
  - Using inexperienced labor or underqualified crews.
  - Failing to comply with local building codes or regulations.
  - Offering warranties that are either limited or difficult to claim.

The result? You may end up with a roof that needs repairs or replacement far sooner than expected, negating any initial savings.

## 4. How to Spot a Quality Roofing Contractor

- Protect yourself by asking these key questions before hiring:
- What materials will be used for the underlayment and ridge cap?

*Before you sign that bargain-basement quote, take a moment to consider the hidden costs and potential risks.*

- How will the decking be inspected and prepared?
- What training and certifications do your crews have?
- Can you provide references from previous clients?
- What does your warranty cover, and for how long?

A reputable roofer will be transparent about their materials, processes, and qualifications.

## 5. Your Roof Is an Investment, Not a Shortcut

Your roof is one of the most critical components of your home, protecting everything underneath it. While it's tempting to save money upfront, a well-installed roof with high-quality materials will save you more in the long run by reducing repair costs and increasing your home's value.

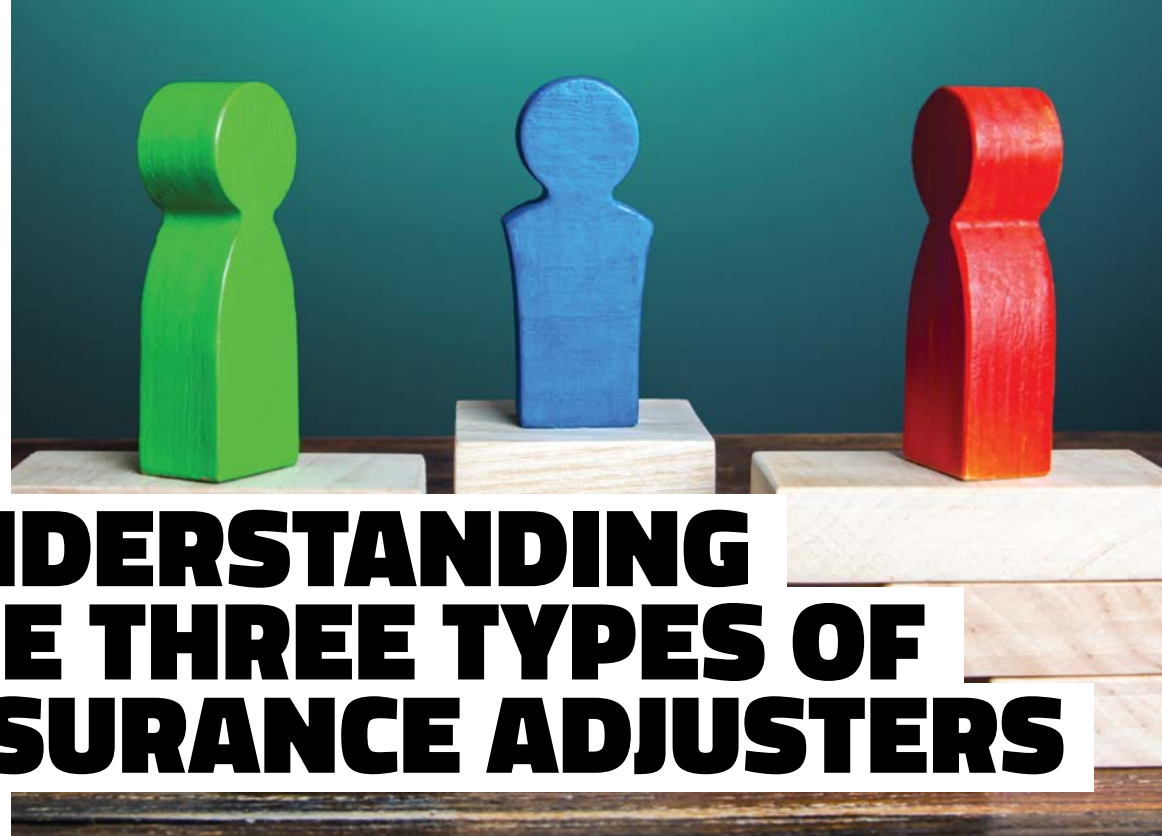
At RS Five, we pride ourselves on delivering excellence at every step, from the materials we use to the craftsmanship we provide. We understand that your home deserves the best—because peace of mind isn't something you should ever compromise on.

Before you sign that bargain-basement quote, take a moment to consider the hidden costs and potential risks. Investing in a high-quality roof today will pay off in durability, performance, and peace of mind for years to come. We also have very attractive finance options, and in many cases, you might qualify for your insurance company to cover the cost.



Contact us to schedule a free inspection and consultation:

Phone: (847) 556-8667  
Email: sales@rsfive.com



# UNDERSTANDING THE THREE TYPES OF INSURANCE ADJUSTERS



**BY TONI J. HENRY,**  
*LICENSED PUBLIC ADJUSTER*

When navigating the world of insurance claims, understanding the role of different insurance adjusters is critical. As an Illinois Licensed Public Adjuster, I've worked closely with all three types of adjusters: State Licensed Public Insurance Adjusters, Independent Adjusters (commonly referred to as CAT Adjusters), and Insurance Adjusters who work directly for insurance companies. Each plays a unique role in the claims process, and knowing the difference can significantly impact the outcome of your claim.

### 1. State Licensed Public Insurance Adjuster

A Public Insurance Adjuster is an advocate for the policyholder. We are licensed professionals who exclusively represent the interests of the insured, not the insurance company. When you hire a Public Adjuster, you are enlisting an expert to handle your claim, ensuring that your loss is accurately documented and valued. Public Adjusters are particularly beneficial when claims are complex, denied, or undervalued by the insurance company.

#### Key Roles and Responsibilities:

- Assess and document the full extent of the loss.

- Interpret the insurance policy to maximize coverage for the insured.
- Negotiate with the insurance company on behalf of the policyholder.

**Why Choose a Public Adjuster?** Public Adjusters work for you, not the insurance company. Our sole objective is to secure the most favorable settlement possible for your claim. This often results in higher payouts compared to handling the claim on your own.

### 2. Independent Adjuster (CAT Adjuster)

Independent Adjusters, often referred to as CAT (Catastrophe) Adjusters, are hired by insurance companies on a contract basis.

These professionals are not employees of the insurance company but work on their behalf. They are typically brought in during large-scale disasters, such as hurricanes, floods, or wildfires, when insurance companies need additional support to handle a high volume of claims.

#### Key Roles and Responsibilities:

- Investigate and assess damages for the insurance company.
- Prepare claims reports and recommend settlements based on their findings.
- Work within the scope of the insurance policy.

**What You Should Know:** While Independent Adjusters are not direct employees of the insurance company, their loyalty lies with the insurer that hires them. This means their assessments and recommendations are aligned with the insurance company's interests, which may not always align with yours as the policyholder.

### 3. Insurance Adjuster (Staff Adjuster)

Staff Adjusters are employees of the insurance company. These adjusters handle claims as part of their regular job duties and are tasked with investigating, evaluating, and settling claims on behalf of their employer. Staff Adjusters are often the first point of contact for policyholders after a claim is filed.

#### Key Roles and Responsibilities:

- Act as a representative of the insurance company.
- Investigate claims, determine coverage, and evaluate damages.
- Negotiate settlements with policyholders or their representatives.

**What You Should Know:** Since Staff Adjusters work directly for the insurance company, their primary objective is to protect the company's financial interests. While many Staff Adjusters act in good faith, their evaluations may not always fully reflect the policyholder's perspective.

#### Final Thoughts

Understanding the differences between these three types of adjusters can empower you as a policyholder. While Staff and Independent Adjusters focus on representing the insurance company, a Public Adjuster is your advocate, ensuring you receive the settlement you deserve. If you're dealing with a claim, particularly one that feels undervalued or denied, consider consulting with a licensed Public Adjuster to safeguard your rights and maximize your recovery.

*Toni J. Henry is a Licensed Public Adjuster in Illinois, Kentucky, Tennessee, Georgia, Florida, Texas, and North and South Carolina. She also holds a Certified Review credential from HAAG, the world's largest catastrophe engineering company, and has over 35 years of experience in the construction, real estate, public adjusting, and property management industries.*

## KEY DIFFERENCES AT A GLANCE

		
<b>Public Insurance Adjuster</b>	<b>Independent Adjuster</b>	<b>Staff Adjuster</b>
<b>Works for:</b> The policyholder	<b>Works for:</b> The insurance company	<b>Works for:</b> The insurance company
<b>Objective:</b> Maximize the claim for the insured	<b>Objective:</b> Support the insurer with claims handling	<b>Objective:</b> Protect the insurer's financial interests
<b>Policyholder Advocacy:</b> Strong	<b>Policyholder Advocacy:</b> Limited	<b>Policyholder Advocacy:</b> Minimal





# DO INSURANCE ADJUSTERS GET BONUSES FOR DENYING CLAIMS?

BY GB TIMES  
JULY 9, 2024

Insurance adjusters are often the first point of contact between policyholders and insurance companies. Their role is to investigate and settle claims, providing a fair and reasonable outcome for all parties involved. However, there have been numerous allegations that insurance adjusters receive bonuses for denying claims, which raises serious concerns about the fairness and integrity of the insurance industry.

## Do Insurance Adjusters Get Bonuses for Denying Claims?

The short answer is yes, some insurance adjusters may receive bonuses for denying claims. However, it's essential to understand that this is not a universal practice and may vary depending on the insurance company, the type of policy, and the specific circumstances of the claim.

### The Pressure to Deny Claims

Insurance companies are for-profit businesses, and their primary goal is to maximize profits. In order to achieve this,

they must minimize the number of claims paid out. As a result, insurance adjusters may feel pressure to deny claims in order to meet their performance targets and receive bonuses. This pressure can lead to adjusters making decisions that are not in the best interest of the policyholder.

### Types of Bonuses

There are several types of bonuses that insurance adjusters may receive for denying claims:

**Denial bonuses:** Some insurance companies offer bonuses to adjusters for denying a certain percentage of claims.

**Cost savings bonuses:** Adjusters may receive bonuses for reducing the cost of claims payouts.

**Productivity bonuses:** Adjusters may receive bonuses for processing a certain number of claims within a set timeframe.

**Quality control bonuses:** Adjusters may receive bonuses for meeting certain quality control standards, which may include denying a certain percentage of claims.

### The Consequences of Denying Claims

Denying claims can have serious consequences for policyholders, including:

**Financial hardship:** Denied claims can leave policyholders without the financial support they need to recover from a loss or injury.

**Increased stress:** The denial of a claim can be a stressful and frustrating experience for policyholders, who may feel that the insurance company is not acting in their best interests.

**Loss of trust:** The denial of a claim can erode the trust between policyholders and insurance companies, making it more difficult to build strong relationships and recover from future losses.

### The Fair Claims Settlement Practices Act

The Fair Claims Settlement Practices Act is a federal law that regulates the way insurance companies handle claims. The act requires insurance companies to act in good faith and deal fairly with policyholders when handling claims. The act prohibits insurance companies from denying claims solely to avoid paying benefits, and requires them to communicate clearly and promptly with policyholders about the status of their claims.

### State Laws and Regulations

Each state has its own laws and regulations regarding insurance claims and adjusters. Some states have laws that specifically prohibit the practice of paying bonuses to adjusters for denying claims. For example, in California, it is illegal for insurance

companies to pay bonuses to adjusters for denying claims.

### Conclusion

While some insurance adjusters may receive bonuses for denying claims, it's essential to understand that this is not a universal practice and may vary depending on the insurance company, the type of policy, and the specific circumstances of the claim. Policyholders should always be aware of their rights and responsibilities when filing a claim, and should seek legal advice if they feel that their claim has been unfairly denied. By staying informed and advocating for their rights, policyholders can help ensure that they receive the compensation they deserve in the event of a loss or injury.

### TYPES OF BONUSES AND THEIR CONSEQUENCES

TYPE OF BONUS	CONSEQUENCES
Denial bonuses	Financial hardship, increased stress, loss of trust
Cost savings bonuses	Financial hardship, increased stress, loss of trust
Productivity bonuses	Financial hardship, increased stress, loss of trust
Quality control bonuses	Financial hardship, increased stress, loss of trust

### Key Takeaways

- Insurance adjusters may receive bonuses for denying claims, which can be a conflict of interest.
- Policyholders should be aware of their rights and responsibilities when filing a claim.
- The Fair Claims Settlement Practices Act requires insurance companies to act in good faith and deal fairly with policyholders when handling claims.
- State laws and regulations regarding insurance claims and adjusters vary.
- Policyholders should seek legal advice if they feel that their claim has been unfairly denied.

# AN "ACT OF GOD" INSURANCE CLAIM

## SUMMARIZED BY "RSFIVE"

### AN "ACT OF GOD" INSURANCE CLAIM

AS PRESENTED BY "CBS NEWS"

**There was nothing you could possibly do to prevent the damage to your Property! No way can it be misconstrued as an accident! It's against the law for your insurance company to raise your rates or penalize you in any way for filing a claim from an uncontrollable event! However, they will have already raised the rates by disasters in a region. You can say you are already paying for everyone's claim so why not take care of your home as well!**

Homeowners insurance policies can seem dense at first glance. They tend to be chock full of industry lingo unfamiliar to the average policyholder. But having a firm grasp on the ins and outs of your policy is the only way to ensure the structure of your home and possessions inside are adequately protected. Assuming your home has blanket coverage in the event of all accidents only leads to a rude awakening in the aftermath!

You may have seen or heard the phrase "Act of God" mentioned in an insurance-related conversation. It can be a head-scratcher at first. What exactly does "Act of God" mean when it comes to homeowners insurance? We can assure you you're not alone in wondering this.

#### What is an "Act of God"?

In short, Act of God is a more epic way to describe certain natural disasters. As CBS News writes, these events "occur through natural causes and could not be avoided through the use of caution and preventative measures." In other words, the occurrence of these events (and subsequent damages)

are outside of humans' responsibility.

Some accidents are circumstantial. For example, consider a house fire. The catalyst could be an unfortunately placed lightning strike, making it technically an Act of God because it arose without human interference. Or, a fire could start when a pet knocks over a candle or an unattended appliance bursts into flames. Cases like these fall outside the jurisdiction of being an "Act of God" because humans could have prevented them before they started.

#### Are These Perils Covered?

Whether or not your home is insured against an Act of God depends on the disaster and your policy's writing. Most standard homeowners insurance policies do cover damage from wind, hail, lightning and volcanic eruptions, according to the Insurance Information Institute. They do not, however, cover damage from floods and earthquakes (even though these would technically be considered "Acts of God" in the sense that they fall well outside of human control).

## DID YOU KNOW?

### Don't Miss Your Chance to File an Insurance Claim!

Did you know many insurance policies only give you **one year** from the date of damage to:

- **File a claim** for the damage.
- **Submit supplemental claims** for additional repairs.
- **Complete necessary repairs** to restore your property.

If you miss this deadline, you could lose your ability to recover what you're owed or take legal action against your insurer for unfair claims practices.

#### Why Act Now?

- **Protect Your Rights:** Filing your claim on time ensures you're eligible for the full compensation your policy promises.
- **Avoid Denials:** Insurance companies enforce deadlines strictly, and delays could lead to denied claims.
- **Document Damage Early:** Reporting damage immediately helps preserve evidence and strengthens your claim.
- **Prevent Further Costs:** Delayed repairs can make damage worse, costing you more out of pocket.

#### Consult a Professional Before Filing

It's crucial to consult with an experienced professional before filing your insurance claim. Why?

- **What You Say Matters:** Insurance companies can use your statements to deny your claim if possible.
- **Dates Are Critical:** Using the wrong date when filing could result in an automatic denial of your claim.

*If you miss this deadline, you could lose your ability to recover what you're owed or take legal action against your insurer for unfair claims practices.*

By working with experts, you can ensure your claim is filed correctly and strategically to protect your rights and maximize your recovery.

**Time is of the Essence!** Don't let deadlines put your financial recovery at risk. Reach out to RS Five and take the first step toward protecting your property and your peace of mind.



Contact us to schedule an inspection and consultation:

Phone: (847) 556-8667  
Email: sales@rsfive.com

# MYTHS AND MISCONCEPTIONS OF INSURANCE RESTORATION

BY MARKUS LOVING

Steve Georgoules, the Co-founder and CEO of RS Five, a Chicago insurance restoration company based in Des Plaines, Illinois demystifies what Insurance Restoration is for homeowners and businesses by sharing insights into the world of storm damage, being made whole by insurance companies and the pitfalls many of Chicagoland's homeowners make.

**MARKUS:** Welcome Steve, I appreciate you spending the time with our readers today. Tell us about RS Five and how you're helping your clients.

**STEVE:** My partner and I having been involved in contracting for many years, and also in our other industries, we definitely saw as the storms continued to get worse throughout the country, we saw a rise in the storm chasing companies, and we just saw value in getting directly to the insurance restoration business as a local contractor to protect our friends and neighbors from being taken advantage of, and really getting a quality inspection done properly through an accredited, certified specialist in the industry.

**MARKUS:** Would you describe one big problem that you specialize in solving?

**STEVE:** With all of these storms we have, we tend to get a lot of hail and strong winds in

the Midwest, and that causes very minute but rather catastrophic damage to the exterior of people's homes and their businesses.

The damage can be very small and really can't be detected by the naked eye, but eventually, over time, the damage causes a breakdown in the structure of the materials that protect your home and it can start to cause leaks inside the home. If the leaks aren't dealt with properly, it could lead to mold, it could lead to mildew, and those kinds of pathogens can tend to make the family or the workers sick.

So the key is to have your home inspected annually, check for these types of damage, and to catch it before it can become a health hazard.

**MARKUS:** That makes sense. What's the overall outcome for your clients to achieve?

**STEVE:** What we're finding is a lot of individuals don't realize that this type of

damage, if caught timely, will be covered by their insurance company. And their insurance company wants to get ahead of it. For example, if there's hail damage to a roof, they would like to replace the roof up front when it's recently happened, because if left over time, the shingles or the roofing materials are going to break down and the water is going to penetrate, and get into the home and start to damage the insulation, the drywall, then the paint, then the flooring, contents of the residence or building, and it just gets way more costly for them.

**MARKUS:** What would you say are some of the misconceptions that homeowners have about insurance restoration or the insurance restoration industry in general?

**STEVE:** Put in plain English, they just feel like if the deal's too good, it's too good to be true. If I knocked on your door and said, "Hey, Markus, my name is Steve. You don't know me from anywhere. However, our technology shows that you probably have this type of damage and your insurance is responsible for replacing your roof, and that would happen at no charge," I think your first instinct is, "Well, first of all, why is this person knocking on my door? Second of all, if it's too good to be true, it probably is."

Then the problem becomes, well, how do you know who are the real insurance restoration companies and who are the storm chasers, and who are the scammers who are going take your check or your deposit and just run? Well, you want to research who you're dealing with. Just because somebody's knocking on your door doesn't mean that they're bad. Do your due diligence and look the company up online, verify the licensing, see if they have special certifications, verify those certifications, and know who you're dealing with.

**MARKUS:** You really are a contractor advocate for them, fighting for them and helping them to get this major problem resolved as quickly and painlessly as they can. What are some of the little-known

pitfalls or common mistakes you see homeowners make on the road to having their roof or siding replaced after a major hail or windstorm?

**STEVE:** A big common mistake I see is that they call the insurance company before having their own inspection done. You would think that having the insurance company adjuster come out to do an inspection is a good thing because they're trained to do it.

Well, the problem there is the adjuster that they're working with is overworked, he's tasked with doing many inspections per day. He comes out, he does a quick look over. If he doesn't see anything that interests him, he'll just deny the claim and move forward, and tell the homeowner, "There's not enough here, it does not seem to be claim worthy."

However, when we come out, we do a full inspection no matter what. We just don't do a quick overlook. We'll go through every inch, we'll double check from gutter to gutter, and we'll go through everything to make sure that nothing's missed, and we find it time and time again that we need to help the insured file for a re-inspection so that we can get the adjuster back out there and very respectfully show them what they missed.

And we run about a 99% closing rate when it comes to insurance claims because you've got to remember, we don't want to tarnish our name with insurance companies either. We're not out here to hurt the insurance company, we're just here to advocate for the homeowner and get the homeowner or the insured everything that they have coming because that's what they're paying for. Insurance companies are supposed to indemnify the homeowner, and we're just here to hold them to that contract.

*The above is an excerpt. To read the full interview, visit: <https://businessinnovatorsmagazine.com/steve-georgoules-the-ceo-and-co-founder-of-rs-five-an-insurance-restoration-company-dispels-the-myths-and-misconceptions-of-insurance-restoration-for-chicagolands-homeowners/>*



## DON'T LET A LEAKY ROOF BRING YOU DOWN: AFFORDABLE OPTIONS FOR ROOF REPLACEMENT

A leaking roof can be more than just a nuisance; it's a risk to your property and peace of mind. But if you're worried about the cost of replacing your roof, you're not alone. Many homeowners and property managers face this challenge. The good news? You don't have to resort to buckets, patches, or temporary fixes. There are affordable and creative solutions to replace your roof—even if cash is tight.

### Financing: Flexible and Affordable

Roof replacements are a significant investment, but they don't have to break the bank. Financing options can make this essential upgrade manageable and stress-free. Here's how:

- **Flexible Payment Plans:** RS Five offers payment plans tailored to your budget. Instead of paying a lump sum upfront, you can spread the cost over months or years.

- **Low-Interest Loans:** Home improvement loans with competitive rates can help you fund your roof replacement without straining your finances.
- **Special Financing Promotions:** RS Five partners with financing institutions to offer zero-interest or deferred-interest plans for qualified buyers.

By exploring these options, you can secure a new roof without draining your savings.

### Insurance Coverage: An Overlooked Resource

If your roof has been damaged by a storm, hail, wind, or other natural events, your homeowner's insurance policy might cover the cost of repairs or even a full replacement. Here's what to do:

1. **Inspect for Damage:** Look for missing shingles, leaks, or other visible signs of damage.
2. **Schedule an Appointment:** An RS Five roofing expert or public adjuster can assess the damage and determine if it's likely to be covered by your policy.
3. **File a Claim:** Work with RS Five to file an insurance claim. RS Five can help you navigate this process, ensuring you get the coverage you're entitled to.

### Creative Solutions for Every Budget

Even if financing or insurance isn't an option, there are still ways to get the job done:



### YOUR PEACE OF MIND MATTERS

At the end of the day, your roof is your home's first line of defense against the elements. With financing, insurance options, and creative solutions available, you don't have to let financial concerns hold you back. Reach out to a trusted roofing professional today to explore your options and take the first step toward a secure and worry-free future.

Remember: You don't need to settle for an inferior repair. A sturdy, reliable roof is within reach. Let's replace that bucket with peace of mind.

- **Partial Replacements:** If only a section of your roof is damaged, consider replacing just that part for now.
- **Energy-Efficient Options:** Some roofing materials qualify for tax credits or rebates, reducing your overall cost.
- **Community Programs:** Local grants or nonprofit programs may assist homeowners in need.

### Why Temporary Fixes Are Risky

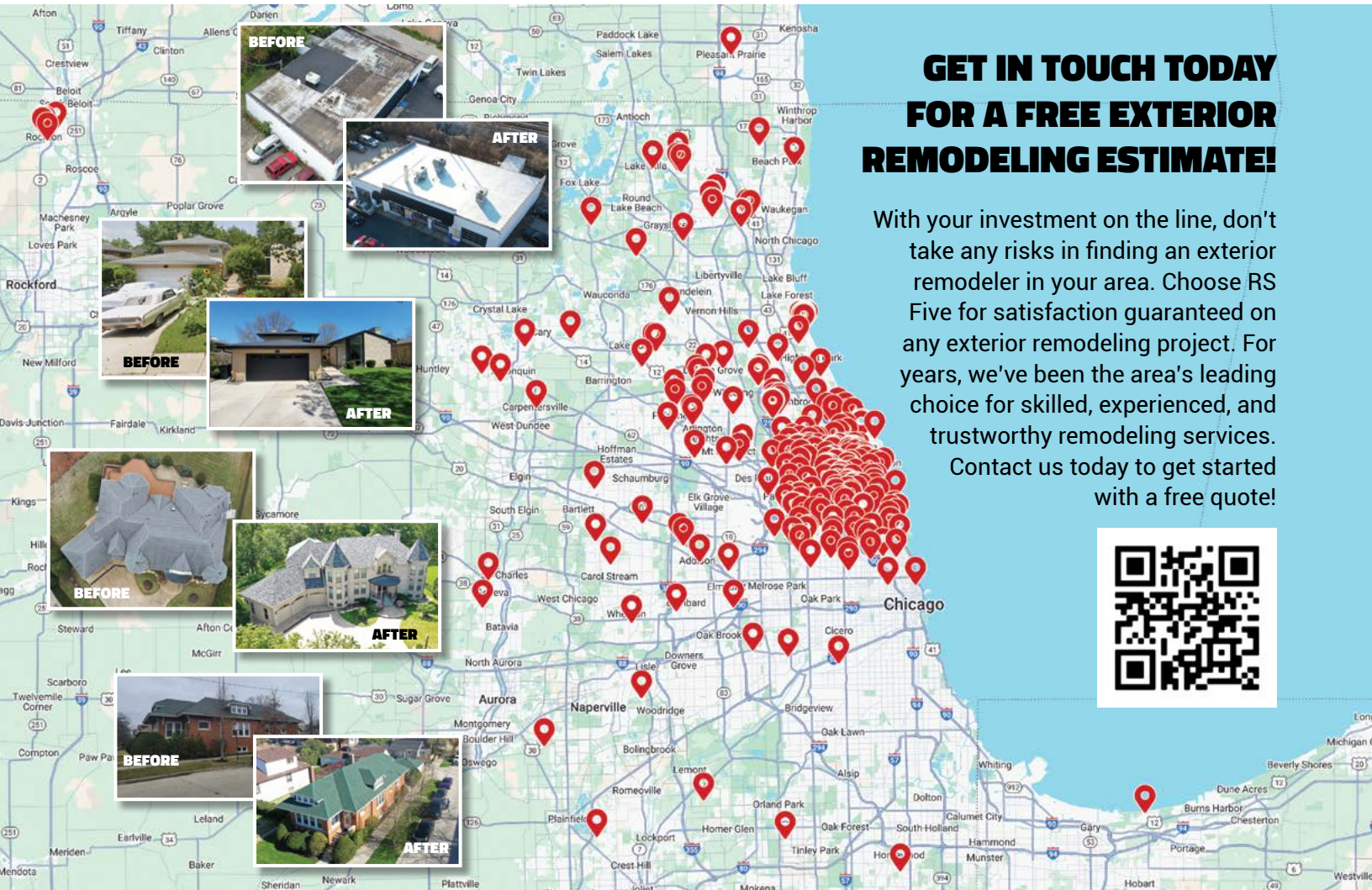
While buckets and patches might seem like a quick fix, they're only stopgap measures. Temporary repairs can:

- Lead to more extensive and costly damage over time.
- Fail to address underlying structural issues.
- Compromise your home's value and safety.

Don't let short-term solutions become long-term problems. A durable, high-quality roof is an investment in your home's future.

# FROM LAKEFRONT TO STATE LINES:

## Mapping Our Masterpiece Roofs Across Chicagoland!



**GET IN TOUCH TODAY  
FOR A FREE EXTERIOR  
REMODELING ESTIMATE!**

With your investment on the line, don't take any risks in finding an exterior remodeler in your area. Choose RS Five for satisfaction guaranteed on any exterior remodeling project. For years, we've been the area's leading choice for skilled, experienced, and trustworthy remodeling services.

Contact us today to get started with a free quote!



*James and his team were excellent. They walked me through each step of the process, and they are very thoughtful and professional. They only used the best materials. They literally fought until the last minute to get me all of the exterior damage repaired from the hail.*



*Steve is wonderful to work with. Takes care of all the business to see through the job gets done. Always available to answer any questions. The roofing crew did a fabulous Job 100%! Highly Recommend. Thank-you Steve and Crew.*



*Great communication and responsiveness. Quality work, completed when promised. They went out of their way to fix all of my damage and any additional concerns were addressed fully.*



*Who knew filing an insurance claim could be stress free? Steve was wonderful to work with. Always available to answer questions and very personable and professional. The crew was able to get my roof installed quickly and did amazing, quality work. The whole claim process was fast and easy. I would highly recommend RS Five! They truly go above and beyond. Thank you!*



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