




What you don't know could cost you a deal, a customer or even worse be an E&O issue!


1. Ever lose a deal because the roof was uninsurable?

Many aging Flat/Low-Slope Roofs – like Tar & Gravel, EPDM, Ballasted or Modified Bitumen roofs leak and have done so for years. Many times, they are uninsurable or only insurable as an ACV risk.

-  We have a solution that not only makes leak free, it also makes them insurable and has a manufacturer backed labor and material warranty up to 20 years.

2. Ever lose a customer because they had ACV policy?

As an insurance professional you know that sometimes the only or best solution for your client is an ACV policy. Most times these ACV policies are written on hard to place risks, clients trying to save money and they usually carry a substantial wind & hail deductible.





-  We have a cost effective alternative to roof replacement that makes them insurable and has a manufacturer backed labor and material warranty up to 20 years.

3. Is your insured's code upgrade limit high enough?

When a roof is replaced the new roof system must be installed in accordance with current building and energy codes. Like some of the following:

- Current energy code requires at least 4.4" of insulation be added (R25 or higher)*
- Code requires gas lines and HVAC units be 8" above the surface of the roof*
- Code upgrades could cost more than the roof
- Insured would have to pay non-covered code upgrades in addition to their deductible
- If the roof was installed before 2015 it will not meet current energy requirements

➤ Here's how I-35 Roofing can help

-  Give you the Opportunity to Write New Business
-  Help you keep existing customers happy before a loss occurs
-  Provide insight on reviewing your current risks and ACV policyholders
-  **Helps agents preserve client relationships and forge new business relationships**

I-35 Roofing is a full-service roofing and general contracting company that provides roof solutions on all types of roofs. We have done thousands of square feet of TPO, PVC, Modified Bitumen, Shingles Metal and restorations. We also do storm restorations and work with insurance agents in building and retaining their customers.

I-35 Roofing's President and Vice President & General Manager have over 30 years each working in the insurance industry as agents, adjusters and executives as well as over 20 years of construction experience each.

*Cities may require more than 2015 International Building Code (IBC) requirements on which our example is based.

Call (800) 411-3354 Today to help build your book!



Putting the Questions in to Practice with a Typical Scenario

Claim Scenario 1:

- 50,000 sq foot building
- Building has an old aged roof
- Replacement cost on the roof of \$500,000
- Hail event occurs in the area and neighboring roofs are being replaced
- You client wants to make a claim for damage on their roof

Outcome 1

No visible damage is found – hail and damage is very hard to see on roofs that are in poor condition to start with so new damage may not be visible to the adjuster so their claim is denied and they are left to pay for everything out of their own pocket.

Outcome 2

The adjuster and carrier agree to pay for a partial loss, i.e. Damage to the parapet walls and the soft metal and AC units.

Claim Results:

Replacement cost of damage	\$40,000.00
Non-recoverable depreciation	< \$24,000.00>
Less Deductible	< \$25,000.00>
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ACV settlement	-0-

The settlement results in an unhappy owner/insured, a hard property to sell and they will be left to pay for damages from their own funds. They also would not be able to make a claim on previous damages if anything happens in the future.

Outcome 3

The Adjuster totals the roof, they have the proper amount of coverage because, **but it is an ACV policy.**

Claim Results:

Replacement cost of damage	\$500,000.00
Less Non-recoverable depreciation	<\$250,000.00>
Less Deductible	< \$25,000.00>
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ACV settlement	\$225,000.00

The Insured will still need to pay \$275,000.00 out of pocket for roof replacement.

Outcome 4 – Change the Outcome:

I-35 Roofing can restore the roof for \$200,000, **the insured would have enough ACV settlement money to fix the roof** and \$25,000 left over to renew with your agency!

Restoration facts:

1. Cost is 1/2 or less the cost of replacement
2. Can be installed in 1/4 the time of a roof replacement
3. Offers labor and material warranties up to 20 years
4. Does not require compliance with new code upgrades
5. Extends the life of the roof for years
6. Will cover metal and other design flaws
7. Energy savings of 20% or more by lowering the roof temperature
8. Monolithic (seamless single) membrane unlike other systems
9. Installation does not interrupt business; low noise, trash and no bad smells
10. Will allow a property to be insured, because of the new leak free roof!

Meet the authors: MARK GREENWOOD & WILL ROGERS

MARK – ran his own P&C agency, worked as a commercial and residential P&C claims adjuster and has 20+ years' experience in commercial and residential construction. WILL – ran his own P&C agency, is a licensed P&C adjuster, has 20+ years experience as a commercial general contractor.

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