

PIRC Recap [2-10-20, Salt Lake City, Utah]

Table of Contents

| | |
|--|----|
| 1. Welcoming and Opening Remarks | 2 |
| 2. Governmental Regulatory Update | 2 |
| o California Movers Act | 2 |
| o The Corona Virus | 3 |
| ▪ Takeaway | 4 |
| 3. PIRC-CIECA Data Standards Committee | 4 |
| o The Problem Today | 4 |
| o What we have done and why | 5 |
| o History of CEICA | 5 |
| o Innovation | 5 |
| o Where we are now | 6 |
| o How to Help? | 6 |
| 4. Definitions Committee | 6 |
| o Photo Documentation – 3D Presentation | 6 |
| o Standard Language Elements for Practical Application of Program Agreements | 7 |
| o Industry Terms Survey Results | 8 |
| ▪ Term: Job Start | 9 |
| ▪ Term: Customer Contacted | 10 |
| ▪ Term: Date of Completion | 11 |
| ▪ Term: Overhead and Profit | 12 |
| o Overhead Items - Meeting Participant Survey | 12 |
| 5. Background Screening Committee – Recommended Standard | 13 |
| 6. Meeting Wrap-up | 14 |

The PowerPoint presentations and Handouts are available as part of this recap on the News page of the website:

<http://gotopirc.com/news/2020-2-meetingrecap>

1. Welcoming and Opening Remarks

For the start of the PIRC, the group reviewed the Anti-Trust, Mission and Vision Statements. Organizer Jordan Hendler explained the steps of the mission statement in detail, from understanding, then transparency, all the way to adopted standards. She introduced herself, explained how the PIRC was started and covered the participant guidelines. As always, there was a thank you to the sponsors and for the meeting space provided by Verisk and the Elevate conference.

The current committees are: Agenda (meeting flow and topics), Background Screening, Definitions, and the Data Standards committee. A future committee is slated for Governmental with regular updates continuing in future meetings.

Hendler reminded the group the consumer is not present, and yet ultimately is the one who will be the most impacted by the things discussed in the room.

She also explained the attendee survey, which was a checklist for overhead items. Attendees were asked to fill out the checklist as to what they felt were overhead or job costs. Everyone was given 15 minutes to complete the list and turn it in so the results could be compiled and returned to the group after lunch. This will help the Definitions Committee understand where there may be confusion and help them to focus their efforts.

2. Governmental Regulatory Update

○ *California Movers Act*

Cole Stanton of ICP Construction presented an update on governmental-related issues. He started with an update on the Safe Banking Act and its effect on cannabis regulation. Senator Crapo from Idaho killed the bill and the bill now appears to be dead.

Next, he gave an update on the California Movers Act, an act created to regulate moving companies and brought to light in the PIRC room last meeting by SERVPRO. Cole reviewed the Act to give everyone the basics. Generally, permits are required to move and store the contents of a home and you will need a certification to get this permit. As this includes restoration contractors, there is also a pricing component based on the MAX 4 which is much different from the current pricing structures. Relabeling of vehicles is also required. The Bureau of Household Goods and Services has hired enforcers to police compliance so those doing business in California should be addressing these regulations as soon as possible.

Kim Cunha of SERVPRO joined Stanton to discuss some of the talking points of the Act. In his opinion, the primary issues are permitting, billing, the labor Max 4 vs Xactimate, quality of service, and valuation. SERVPRO is currently training their people to properly comply with the law. He talked to a slide which showed a hypothetical difference between Xactimate and Max 4. He noted that this law doesn't apply if you are using storage on the property. Questions came from the audience about the use of storage "pods". It was reiterated that if the "pod" is moved off the property this law does apply.

Kim Cunha also talked about webinars given by Allstate and his take-away was they plan on restricting moving household contents off the property to combat this law. Initial feedback from other insurers was "thank you

for bringing it to our attention”. There hasn’t been an enforcement against a restorer yet. One attendee pointed out there was only two inspectors for the entire state of California and also that we (PIRC) are creating the buzz more than anyone else.

Another contractor mentioned a “lot of acronyms” might be affected by the law and the changing pricing structure, and a potential positive might be this will weed out bad actors because they will not be able to get the permitting.

○ *The Corona Virus*

The Gov’t presentation next covered the Novel Corona Virus from a restoration contractor point of view. Cleaning and disinfecting a space is something some restorers have done in the past and will do in the future.

Novel Corona Virus is a new type of Corona Virus. The Corona Virus has existed for thousands of years, but novel means an emerging virus we don’t know much about. The concern with a novel pathogen is we can’t test against it to know how to clean it up effectively. Testing will take 6 months to a year to become available. You might hear about test kits being sent to states but these are to test for human patients, not for testing efficacy of surface disinfectants.

The CDC and WHO are putting out guidelines as more information comes in. Corona Virus is spread mostly by being expelled from the lungs, up to about 9 feet from the body and can live outside the body for only a few hours, whereas something like norovirus can persist in an infectious manner for weeks. Corona Virus is less infectious on porous goods like tissues than on hardened surfaces. It lives a long time on stainless steel, yet not very long at all on copper surfaces. This all affects the products we choose to use during a cleanup effort.

SARs is a human Corona Virus and has a guideline from the CDC. Cleaning and disinfection are different but always disinfect in biohazard situations. Touchpoint sanitization is an important part of doing a quality job and you should have a SOP in writing. Tool kits are available from disinfectant companies to help you create something for your facility.

Where does the organism come from? Corona Virus is airborne and can be passed from person to person without coming into direct contact. Disinfectants are a snapshot in time and need to be used on multiple occasions with regularity to eradicate an airborne contaminant. Stanton suggested to embed vital personal, emergency response planning should be done ahead of time. Skilled staff can prevent cross contamination of areas within a facility.

CDC and WHO are on the frontline of disease prevention, while EPA oversees disinfectant use. One tiny part of CDC and WHO is to determine how to clean up potentially pathogenic issues. CDC often recommends bleach but we need to remember this is the only microbiological disinfectant available in many parts of the world. Deference is given in affluent countries to registered products with proven effectiveness and have the right registration. RNOT number is the number given to a pathogen to rank how likely it is to cause a pandemic.

US EPA, the label on the bottle is the law. If the product does not have something on it label, don’t assume to use it for that. The primary role of the EPA is to protect the public from misuse of pesticides, fungicides etc. Its far secondary role is to determine the effectiveness of a product. Disinfectants don’t kill everything. If you want a high kill rate, use a sterilant. These are generally restricted to hospitals, clinics etc. where trained individuals with proper PPE can use them effectively. You would not use a sterilant in a hotel setting. On the other end of the spectrum is a sanitizer. All sanitization means is you will bring the level of microbial agents down to a safe level. It doesn’t mean you are killing all of them. There are broad spectrum disinfectants or

more narrow level disinfectants. Using either is fine as long as you understand the labeling and what you are using it for. Fungicidal, Bactericidal, Viricidal products are different than “stats”.

To inform the group, he discussed how “soil load” is the effectiveness of a product on a less than clean surface. If we can use anti-microbial products that have proven effective with a high soil load, they will work better than products that haven’t. Some are tested without soil load, so he recommended to pay attention to the labels.

A question from the audience was “what is the benefit of using a surfactant before disinfectant?” A surfactant will hold contaminants in a product that can be washed away without as much scrubbing, washing, sanding etc. Also asked, do you believe the government has taken the correct action in regards to the corona virus? Answer: They have done a lot, maybe not everything, but they are doing a lot of things right (Cole) People will start to ask for more additional guidance in regards to cleaning and protecting the Corona Virus.

When asked “Is China doing enough?”, Cole was discouraged by the report about the whistle blower doctor but that was all he was comfortable saying. He urged participants to remember the label is the law. As an example, if called in to clean norovirus from a hotel, it should have both norovirus and hotel on the label.

The government is making educated guesses in regards to many organisms. Recommendation types come in four ways:

- General – use anything
 - Broad Spectrum Kill – Use any disinfectant that has a broad spectrum kill
 - Disinfectant used for the same families – Staph for example
 - Enveloped viruses and Non enveloped viruses
-
- Cold misting envelopes viruses so they fall to the ground and you can clean them up. The best way to ensure a product will clean a flu virus is to make sure it is effective against all types of flu viruses.

Stay away from sub registered products. Lists aren’t updated regularly and can be hard to navigate.

Enveloped vs Nonenveloped – Enveloped viruses are easy to kill than nonenveloped viruses. Ebola is an enveloped virus and any disinfectant that will kill nonenveloped virus should kill Ebola. NE = Not Easy, E = Easy.

- **Takeaway**

Only use surface disinfectant products that are EPA registered and pay attention to what is on the label.

3. PIRC-CIECA Data Standards Committee

Presented with assistance from participants Aaron Beck with ATI Restoration and Paul Donald with Encircle.

- ***The Problem Today***

The challenge of the data workflow issues was restated for the group. Generally, there is too much copy and paste and how that is affecting the efficiency of businesses in the entire ecosystem. The Committee is working on developing industry messaging standards.

Paul Donald started by introducing himself as the CEO of Encircle, a technology company. He outlined how this is a global problem of the insurance claims ecosystem. Each person operates their own system with very little

interoperability. The main capture tools are still fairly primitive, email, text messaging, pen and paper. With pen and paper being the biggest competitor for technology companies.

This dynamic leads to higher costs for everyone. The restoration contractor is generally tactile oriented, not good with administrative tasks. The restoration contractor uses a system simple to operate for them, but that system doesn't talk to the insurance company's system and this creates more work for both parties and at a higher cost which ultimately affects the consumer.

Streamlining or creating a set of standard messaging that will allow systems to talk to each other would help alleviate the problems created. Also increases accuracy and real time data transfer. Property Insurance is one of the only outliers that does not have a standard messaging system. Banking, Amazon, etc., all have this standardized messaging.

Hendler: Since our last meeting she spoke to a peer who works in the medical field and related to this similarly in the medical field when the Affordable Care Act standards were brought in.

- ***What we have done and why***

Aaron Beck continued on, saying there are many different platforms inside the eco system that do not speak to each other. At least 10 carrier claims management systems, 11 TPA platforms, several estimating platforms, job management systems. (Outlined in the ppt slides)

The committee has found at least 140 different interfaces that happen and where they intersect and need connection from the top down. In any one job they can touch up to 17 different systems, in Aaron's company. They hire people to just copy and paste notes, which creates a huge administrative burden. Up to 40% of the work they do is now administrative.

If standard data messaging was created, they can help systems share data. This means no matter what the field is called, such as insured name, name, customer name, etc., the field data will transfer between systems.

- ***History of CEICA***

CEICA = Collision Industry Electronic Commerce Association has been working with the committee in an effort to not recreate the wheel, as this data standards body was used in the collision industry. The great thing about their message standard is if you don't want to send the entire file, their format allows you to choose what fields are sent out. This also tends to increase security of customer data as it is shared only with those it is supposed to.

- ***Innovation***

A company can use these messaging to create a solution and bring a product forward more quickly and effectively. A comment from a participant is that ideally, you only have to purchase or lease one estimating platform or solution and it will work with everything else. He added, this means your people will get better and better at the system and will also add increased efficiency. Not just the efficiency gains in the sharing of data.

Discussion ensued about the solutions and process for how this effort went in the auto collision space. The political landscape was a bit different, as Hendler pointed out. She commented that the politics are hard, and it did take a lot of effort and convincing. Innovation was the key factor because it allowed improvement. The

ability to interface with more technology companies actually improved their (software platforms') business model.

Audience Comment/ Question - Word perfect went out of business when they tried to stick with the plan and Microsoft did an end run around the industry and standardized. Hendler – in the auto side it took five years just to come up with a business plan. We are accomplishing this faster because we can use their template. Everyone wants to see this happen right now but it will take time. Faster would mean more people participating in the committee and that doesn't necessarily mean on the calls but letting us know where the data gaps are, filling out the survey we sent out about gap submissions.

Donald – everyone in this room should be talking to their vendors and saying we need you on board, we need you to fill this (survey form) out. There is approximately 20 -30% of waste on a claim file because of this inefficiency. Fixing this would help everyone's bottom line and it's not as hard as everyone thinks. We can start small with simple documents and get more dynamic as time goes on. Security is an important issue including GDPR concerns which have already been adopted in California

- ***Where we are now***

Continuing from previous discussion, it was shown that we know those data flow gaps are out there, and the committee needs your help identifying those gaps. Current submissions were reviewed (in ppt slides). CEICA is trying to understand what will transfer from the auto side and what needs to be reworked for the property side. Donald - Duplicate entry can also create errors. Once errors are in the system, they are hard to get rid of completely.

- ***How to Help?***

- **Fill out the Workflow Submissions Form for known Data Gap Issues, any instance of "Copy + Paste"**
 - [SUBMIT WORK FLOW SYSTEMS SUGGESTIONS](#)
- Go To <http://gotopirc.com/pirc-cieca-datastandardsinitiative>
- Show Your Support – 21+ companies currently are doing this. (There are public and private support options)
- Gain Support for the Data Standards Initiative within your organization
- Gain Support from All Parties to use the Standards Being Developed

4. Definitions Committee

- ***Photo Documentation – 3D Presentation***

Hendler conveyed to the group that the Definitions committee was struggling with whether or not to add an addendum to the current photo documentation best practices to include 3D photography or an entire stand-alone best practice, as when discussed it seemed as though it is not something an entry level contractor may be using and seemed like a large gap between the Best Practices for Photo Documentation and this secondary effort. One attendee commented that the industry is way behind technology-wise and sometimes we let these things get in our way.

Brandon Donatelli with Matterport then presented the basics about 3D technologies in the marketplace today. He showed current documentation tactics where instead of photo, the industry would refer to the product as capture. Explaining a capture is more than just a photo, which has "dimensionality" (embedded dimensions) and

adds to the documentation provided. It's been used as a dispute solution for both carriers and restorers. This technology no longer requires someone educated to behind the camera, anyone can use it.

Showing a completed layout example (in ppt slides), he continued. One type of capture, you stand in the room, snap a picture and spin around and the camera will capture the whole space. This type lacks a walk-through experience. The other type you are able to walk through a worksite without actually being there. More sophisticated systems can do object recognition and machine learning. This really opens the floodgates on what these capture devices can do and how they can be used. Machine learning alongside the technology means it is now possible to populate data from photographs in an automated way. With that, this data becomes very accurate and valid and it becomes more of a documentation device.

The 3D technology also captures measurement. When talking about integrations, there is capacity to use an API to pull that dimensional data from the capture to the software it needs to go into. There are also digital tagging capabilities. Digital tagging gives us the ability to put location specific information into a capture. This technology will allow automation in the sketching process. You would also have the ability to zoom without losing quality. Smart phone capture means 3D capture is now available to everyone. Depending on the type of capture you need to use, will determine what type of hardware you use.

Hendler asked if they would want the committee to table this for now until the use of 3D technology is more widespread. This presentation was more about transparency and showing where the industry is heading. Show of hands indicated waiting on more industry feedback. There was much additional discussion surrounding accurate estimating.

Best practices for documentation of contents was raised, but will hold for next meeting.

- ***Standard Language Elements for Practical Application of Program Agreements***

Draft Document: <http://gotopirc.com/s/2019-11-HANDOUT-OF-DRAFT.pdf>

As presented, this document is: A way for contractors to review program requirements and assist their clients, the execution of the job and hopefully faster response times. This is NOT intending to standardizing the requirements themselves.

The goal is to have an easier way to communicate program requirements to people in the field. This makes compliance easier from the contractor perspective. This could be used by contractors where they fill it out when they get a program or it could be used by TPA's or insurance companies to standardize the agreement format (not the requirements) or send it as a top sheet with their program requirements along with the agreement.

There are two ways the document was formatted for the meeting. This could be presented as an excel sheet or as a printed document.

The body raised hands in agreement that this document would be adopted as a template. It will be put on the website to be used by anyone who would like to.

Next step, if someone does use it, would be to give the committee feedback on anything that is missing or should be changed.

One comment – The idea is if all the TPA’s were using this as a top sheet, the contractor could look at it and quickly differentiate one program from another. Similarly, the carriers could use this template to pass down requirements to TPAs.

Another Comment – Observation, for the world of unintended consequences. Will this create more work because now you have to answer every question, every time? Just something to think about. He doesn’t have a dog in the fight, but he does have a dog. A response from another participant - Even if you did have to answer every single question, every single time, if it was standardized and every carrier and every TPA was using it, people would continue to get better and better at it and faster and faster at it. It would take out a lot of confusion.

Additional Comment – Most requirements TPAs hand out come directly from carriers. More importantly, you could use this for all of your avenues of businesses. Project management, direct contracting etc. and can be used in house to target your own metrics and say we are or aren’t meeting our goals and why is that.

Last Comment – This document could be a “table of contents”.

○ **Industry Terms Survey Results**

Four terms were surveyed to the participants prior to the meeting, because currently the industry lacks a clear definition. They are: Job Start, Customer Contacted, Date of Completion and Overhead & Profit. Dale Sailer from Belfor, assisted from the committee for the presentation of materials on this topic. Many of the terms have been raised in question at previous meetings over several years

The handout is available, showing full survey information: [click here](#)



Survey Results: Suggested Definitions for Job Start, Customer Contacted, Date of Completion and Overhead & Profit

Problem Statement:

There are dozens of terms used in the industry, many of which are defined differently depending upon who you ask. Many of these terms are incorporated into Service Level Agreements, software platforms and are used in other meaningful discussions and negotiations between market participants. Most notably, these are used for compliance purposes within ‘claims programs’. As these terms directly affect performance measurement, job assignment, payment, customer satisfaction and other critical business outcomes, it is prudent that all market participants share a common definition/understanding for each of these terms.

The below information is the result of an initial internal survey of participants, for discussion purposes at the PIRC meeting. This is not intended to be fully encompassing, but rather to begin meaningful dialogue towards a possible solution.

(Follow link to read full document)

The committee’s perspective, if we all understand that the primary cycle time is from when I started the job to when I finished the job, then it would be really good if we all understood what that meant. If one person’s view is based on my definition of when I started and when I stopped my cycle time was seven days and someone else’s definition say it’s eight days and a TPAs view is it’s 12 days, we have a problem. A significant problem. It makes it worse if my understanding of when the job starts is when it is assigned and someone else thinks it’s when we arrive on the job. If job ends means the work ends but we think it ends when we get paid. There is a lot of opportunity for mistakes.

- **Term: Job Start**

Explanation – We started with four terms where we felt there was a lot of confusion or ambiguity. The first one we tackled was “job start”. When does a job start? The responses ranged from when the carrier or the TPA contacted you either over the phone or via email or some other assignment method. This is when the clock started ticking. Doesn’t matter if it’s Friday night at 5pm and the instructions say not to contact them until Monday morning. When we looked at the responses we got, the most common and the one that seemed to make the most sense to us was: “The date the contractor showed up on site and started swinging a hammer or started work.”

DEFINITIONS COMMITTEE

Industry Survey Results:

- **Job Start**

Committee perspective - There is widely different interpretations of what Job Start means. If Job Acceptance is defined at the date the contractor formally agrees to pursue the work opportunity with the customer, the majority feedback suggests that Job Start is when the contractor arrives on site to commence production efforts.



That contrasts with date of assignment or time of assignment. It is understood they are two different things. The date which someone provided us the information relative to the customer, that is the time of assignment but it isn’t the time the job starts.

When opened for discussion, several comments and questions arose. One such was that the consensus on the term through the committee was also that it would be verified by the homeowner or the insurance carrier. If it were to go by when we (contractor comment) were incurring costs that might be hard to identify if we had to order cabinets two weeks in advance or something like that. The homeowner knows the first day you were there to swing a hammer. Dale commented – Technology also helps us verify this either by maybe a passcode to the garage or alarm system that might be time stamped or vehicle tracking. You could certainly use that to verify where the truck was when to back up your job start claim.

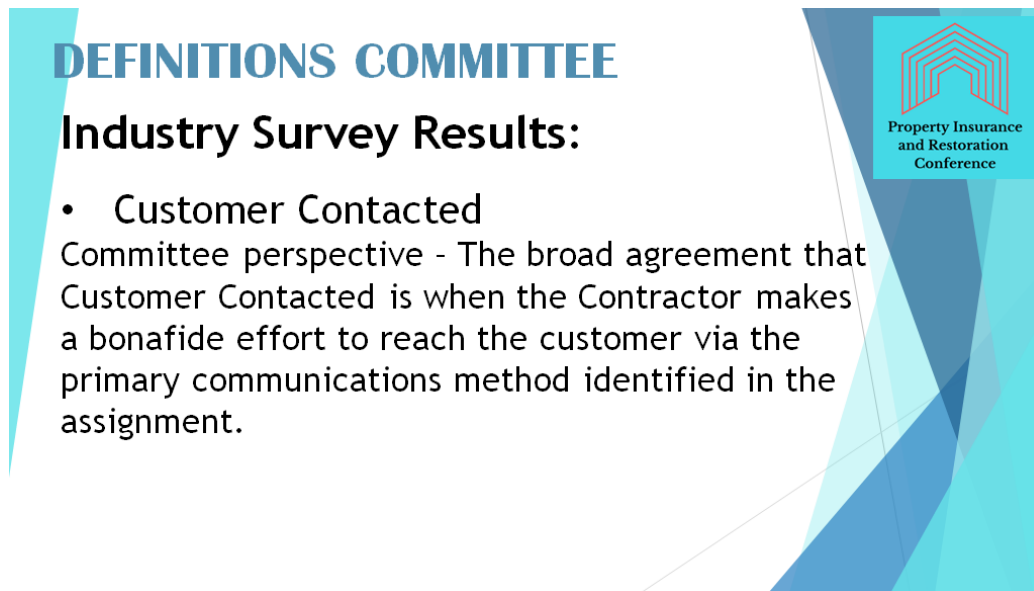
Question – Where is the job start listed? Where does the term come from? Dale – In three locations, estimating system, TPA management system, job management system, and program requirements. Additional comment – My first thought is to name things what they are to reduce confusion ie. Work begins onsite. It might make it a little longer but it would reduce confusion. If that is at all possible. Dale added that multiple new terms came up in committee when discussing this.

Hendler - We are always looking for places where these terms might already be defined. Glossaries or training materials we are looking into. If you have any send it in. Nothing has to be decided today but this is up for discussion, but we can already see where this has the potential to snowball into an industry wide glossary.

Hendler read the committee perspective definition on slide and asked for a show of hands for agreement, which was a majority with a few maybes. This is not adopted; this is for discussion only.

- **Term: Customer Contacted**

Immediately, comments from the participants came forward. As introduced, the committee perspective was as shown:



DEFINITIONS COMMITTEE

Industry Survey Results:

- **Customer Contacted**
Committee perspective - The broad agreement that Customer Contacted is when the Contractor makes a bonafide effort to reach the customer via the primary communications method identified in the assignment.

Property Insurance and Restoration Conference

To capture as much discussion point as possible, we included many of the comments and responses verbatim. This was a clear point of confusion in the industry and one that needs clarity for parties to work together efficiently and effectively.

- Comment - The carriers would like to see this mean when you make voice to voice contact with the customer; Not when you leave a voice mail or just try to call. We have seen lots of times where the customer turns in a claim and then goes on vacation. There are plenty of stories where we have called and left messages etc. where it still may take a week to make voice to voice contact.
- Additionally, another comment was “I think when both parties can confirm it happens. When both the contractor and the customer can say it happened.”
- Comment - There is an assumption in this term that is this is when the customer is first contacted. Dale – Yes, initial contact.
- Comment – you are going into assumption with a term that makes everyone assume you are talking about first contact. Dale – This is the point made earlier where this is the field in the software but it isn’t clear as to the exact meaning.
- Comment - It has to take on the meaning where it is asked for in those forms. There is more to the definition than just what the term means, it has to take on the context of the form you are filling out and where it is asked for in that form. Dale – I will accept that. My primary reference point is looking at a TPA time stamp page that says here are all the critical hurdles you need to jump over. It’s rarely a piece of paper. The reasons are in the notes but no one reads the notes.
- An insurer participant added comment as well, saying – From a carrier perspective (previous commenters) are right we do want to know when that meaningful contact happened. As far as these control points, let’s face it these terms started from the estimating platforms and as TPA work has grown. The other thing I would like to say even though it is nonsensical coming from a carrier, don’t get to wrapped up in numbers. Do the right thing every time and don’t worry about the outliers. It’s unrealistic to think you are going to contact a customer in 45 seconds and then we find out it is really an hour. Let’s talk about the metric but don’t use it to drive bad behavior. I know no one in this room has ever had a PM or an employee just go in and check the box. Even if they haven’t even tried.

- Comment from Contractor - With all the AI or machine learning out there can we teach a system to read notes and interpret the actual intent of the contractor. Additional to this point, another comment from a TPA - I hope your AI catches on. We do read the notes because we want to know what is going on. And we have that dialogue with the carrier that time issues are 25% to 85% of the time the issues are policy holder driven not contractor driven. Dale continued from a contractor prospective, there needs to be a good faith effort to really try to get a hold of them within a reasonable time period.
- Comment from Contractor – We measure all this stuff, and the TPA and everyone can say that it doesn't matter if they are out to dinner or they are out on skiing trip. It does matter. Because if you can't reach someone for 72 hours and that time gets thrown into an average for a contractor for a carrier where they only did four jobs and then they get taken off the program. We need a better way to evaluate the measurement. The definitions good but the real key is how are we going to measure this. XX is right, if you're not reading notes as a TPA why are you a TPA?
- Comment from Insurer - From a carrier's perspective the truth is the truth and we need to leave the facts be the facts. If not, you are just encouraging people to cheat and what happens when we cheat is we create more problems because we can't truly meet what the metrics are saying. No one can make calls in 45 seconds often enough to have that be an average. Our adjusters couldn't make those calls fast enough and... we need voice to voice contact. It's impossible to be perfect, let's see what it really takes to do this right.
- Comment, Hendler – I have a question, what if I am the customer and I want to be contacted by text. Is method of contact asked? Sometimes. Best way to contact is another thing for the committee to consider. If there preferred method of contact is text and you receive a text is that same as voice to voice?

- **Term: Date of Completion**

Within the Committee perspective shown there were three nuances worth mentioning. One is we need to collect the COS, the customer is 95% satisfied, 98% satisfied etc. and "What if the customer is out of the country and I can't get it?"

There was also the difference between assigned work versus all the work, i.e. When you are on site doing claim related damage and the customer asks you to do something else. Assigned work may be complete on X day but work may still be going on the job site for another two weeks. When the building can be reoccupied was a suggested option, but there are some jobs where the customer never leaves. In the results, there was a submission from a Fire damage glossary definition.

DEFINITIONS COMMITTEE

Industry Survey Results:

- **Date of Completion**

Committee perspective - There are a few notable issues identified with this term:

- The capture of a COS can often be challenging - absent customer (work travel, vacation, otherwise unreachable), customer acknowledging work 'complete' but not to 'satisfaction'
- The difference between 'assigned' work (claim related) vs. 'all work' (total job)
- Customers can usually occupy the building or space while a punch list is being completed.

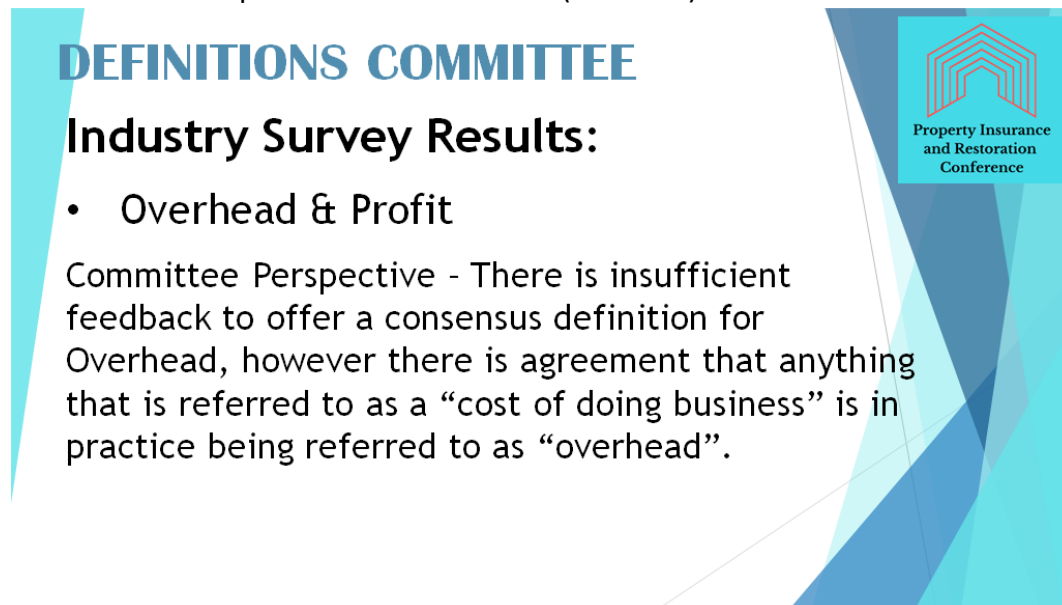
That said, there is general consensus that for the purposes of this exercise, Date of Completion is when all work identified in the assignment scope, including punch list items, is completed. Consideration could be made for Assignment Completed, separate from Job Completed.



- Participant Comment – If you are using the term begin swinging hammer to define job start you should define job complete as end of swinging hammer. Instead of changing it between different terms.
- Participant Comment - From a carriers’ perspective sometimes the cycle time might go from when you were assigned the job to when you received a check and you were out.

- **Term: Overhead and Profit**

This is for definition purposes only and not to determine specific percentages or amounts. Handout also included the Xactware White Paper Overhead and Profit (2-5-2020) for reference.



There wasn’t an easy answer here. One way the committee is trying to get more information is the exercise done in the morning session of the conference which was to fill out a checklist to see which items are included in overhead and which items are not. Profit was not discussed as part of this definition.

- ***Overhead Items - Meeting Participant Survey***

The data was compiled from an attendee survey, and the template used is available for review, [click here](#)

The results were shown to the group, and will be reviewed by the Definitions Committee and updated to survey for a greater response pool and to include the industry segment for the participant.

The committee did discuss whether or not to consult a CPA, and it something they might look into further. It was noted that there isn’t an industry standard to understand. One participant asked – So you’re saying if you were to lay two profit and loss statements from two different contractors’ side by side the results would be vastly different? Dale responded as, yes that is true.

Some consensus was seen on items, and others were clearly a point of confusion. This was a small sampling and it was agreed it could be sent out to the greater industry. Also, to add in which segment the respondent is from.

5. Background Screening Committee – Recommended Standard

The Background Screening Committee has put forth in three successive meetings a proposed Recommended Standard for Background Screening, for consideration of the PIRC body.

The overview of the proposed Standard was given with a panel of committee members: (pictured L-R) Scott Sorensen, Aspen Grove Solutions; Dee Burton, AfterDisaster; John Page, QuickSearch; and Jordan Hendler, PIRC Organizer



As shared in previous meetings, the challenges with the current system include:

- confusion, subjective interpretation and risk caused by multiple approaches
- disparate client requirements, and varying interpretations
- no consistent background screen review process
- multiple background screens required due to a lack of visibility/inability to share
- time and money wasted on complex processes
- hinderance of contractor conversion to TPA for fulfilment of program needs

The documentation for the Standard and subsequent documentation is available on the committee page, [click here](#)

Generally, the Background Screening Committee was established to research and present a possible solution for the friction between industry segments caused by the processes of performing and reporting on background screening information. The results of this Committee’s work is outlined in the recommendations contained within this document.

The Standard is a list of specifications in which a background screening would be measured to and reported using the metrics provided, giving an output score to an individual of ICO1 through 3, with 1 being the “best” and 3 being the “least”. This score could be shared without having to share personal information. It was also put forth that this is not a hiring or employment standard, that the contractor has the decision of employment.

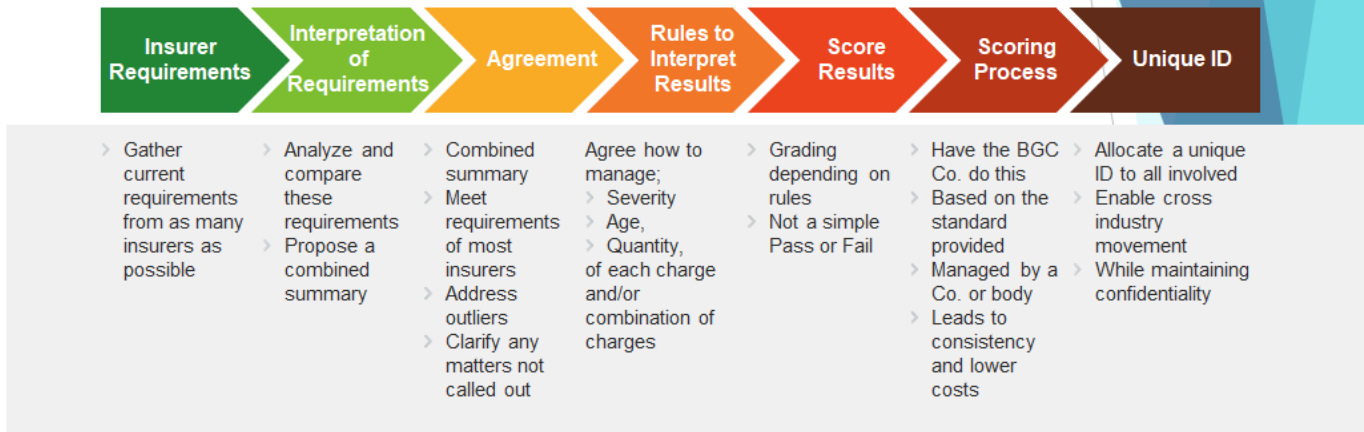
The committee members, with help from Hendler, went over the work done to come up with this recommendation, what the attorney review detailed and how the industry can benefit from adoption of the documents.

Explanation was given to:

- 1) Why one standard is good, versus today no standard
- 2) Age and frequency of charges reviewed case-by-case, versus blanket requirements
- 3) Depth of years for reporting to standard 7 years, versus varied
- 4) Retention of Rescreening 3 years, same as most requirements today

The presenters went over the Steps and Processes to implement the standard (shown in graphic below), noting that the unique ID and implementation strategies will be continued in the committee for recommendation later. The adjudication process was also brought forward, as part of the need to have opportunity for someone to appeal their result.

Steps and Processes to implement the standard



With open time for questions or clarification, the committee asked the body to vote to adopt the recommended Standard, and with almost every person in favor it was adopted. None opposed, some abstained by not raising their hand. No comments or discussion were found unfavorable to continuing the effort.

6. Meeting Wrap-up

The group agreed, as the allotted meeting time ran over for discussion, that they would survey the participants for the next meeting dates.

Hendler asked all to thank the sponsors, and enjoy the reception!

GREAT MEETING! Looking forward to the next one!