

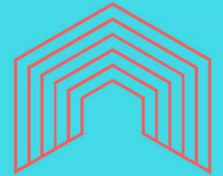
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# **DEFINITIONS COMMITTEE**

# DEFINITIONS COMMITTEE

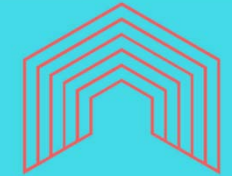
## Work Projects (Handout)

- Overview, Review and Segmentation?
- Prioritize - Choose your most important!
- Segment to Separate Committees or specified concalls?



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# PHOTO DOCUMENTATION



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## Best Practices for Photo Documentation

RECOMMENDED BEST PRACTICES FOR:

### DIGITAL PHOTO DOCUMENTATION



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#### Loss Assessment Photo Acquisition Practices

Regardless of your role in the restoration process, the capturing of photos is an important process for documentation. To protect yourself, your company and your client, identifying your process for photos before being on-site is a good practice. Take each step one by one, and take the time to ensure that you've properly catalogued all needed information.

If you are taking photos with a digital camera and not a photo capture software solution, you would start at the highest resolution setting and make sure all areas are well-lit. You can later reduce file size for use in sharing or uploading. Also, make sure you are including a time/date stamp option, but not to alter any of the meta data. In determining scope for estimating, remember that more photos are better. Based on target audience and guidelines, types of photos may change.

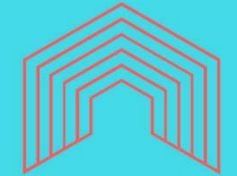
Linear sequencing of the photos is important to give a visual of the site. It also gives a sense of the structure and/or event. Capturing contents in place is also useful information,

Macro to micro (beginning from further away for an overall shot, then zooming in to the subject matter) photos of areas, and left to right in sequential order, as if you were walking into the damage.

Overview photos should first be taken at eye level - 360 degrees (follow with ceiling and floors). Interior photos are ideally in a vertical format, so you may capture floor to ceiling.

Still photos extracted from video should be free from frame blur, and have high resolution, depending on the device. Utilize as many photos as needed to capture the loss, scope of estimate and protect from liability. Use of tools or measurement devices to highlight damage and provide perspective within the photo are useful for common types of damage for scale, such as tape measures, gauges, meters with readings, pencil, etc.

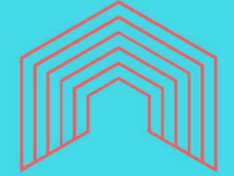
# PHOTO DOCUMENTATION



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## Best Practices for Photo Documentation

- Recommended Best Practices For: Digital Photo Documentation
  - Photo Acquisition Practices
  - Photo Transferring or Reporting Practices
- Process for open submissions and comments



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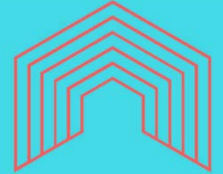
# **SPECIAL PRESENTATION: 3D IMAGING**

**Presented by: Brandon Donatelli**

# PHOTO DOCUMENTATION

## Next Steps...

- Continued promotion and sharing
- Encouraging Insurance co / TPA usage, adoption
- **New Level for 3D?**
  - **The committee is having difficulty...**



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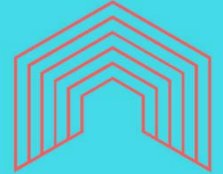
The Question: Could there be Standard Agreement Language? ...

What this is:

- A way for Contractors to review program requirements and assist with compliance, execution and faster response times.

What this is NOT:

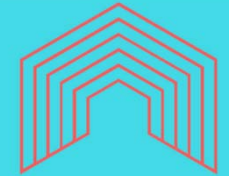
- Standardizing the requirements themselves



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Handout for your review:  
Two options of templates



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## STANDARD LANGUAGE ELEMENTS FOR PRACTICAL APPLICATION OF PROGRAM AGREEMENTS

### Eligibility Requirements

- For 'joining' TPA overall
  - Program Qualifications
  - Program Fee Schedule
  - Application Document(s) Requirements
  - Credentials (Recertification, Licensing, Insurance) Requirements
- For participating in a specific insurer's program
  - Business Hours / After Hours

### Conditions of Assignment Acceptance (TPA Manager/Dispatcher driven)

- List those things the contractor must consider when deciding to accept a job and perhaps how to route it internally

### Documentation Requirements

- List all documentation that must be created and would be subject to review
  - Work Authorization
  - Direction to Pay
  - General
  - Structure Type
  - Mitigation
  - Emergency Services, not related to Mitigation (Should this be broken down?)
  - Reconstruction
  - Moisture Reporting
  - Mold Remediation
  - Contents

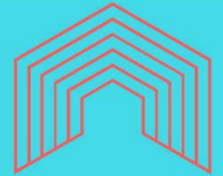


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## Industry Survey Results:

Definitions feedback on commonly used terms:

- Job Start
- Customer Contacted
- Date of Completion
- Overhead & Profit\*
  - *This is for definition purposes only, and not applicability of charge(s)*



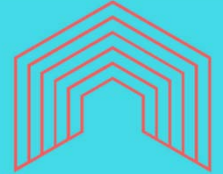
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## Industry Survey Results:

- 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.



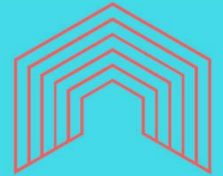
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## Industry Survey Results:

- 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.



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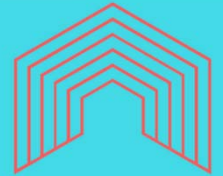
## Industry Survey Results:

- **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.



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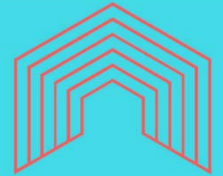
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## Industry Survey Results:

- Overhead & Profit

Xactware response: See Attached excerpt from “Overhead and Profit WHITEPAPER 02.05.2020”

CoreLogic response: Just that. The term for the cost above and beyond the materials, equipment and labor costs. Each vendor will usually have some level of O&P built in. Some carriers have rules around how much O&P they'll allow on a job.



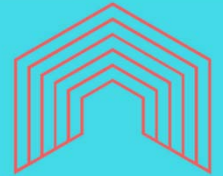
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## Industry Survey Results:

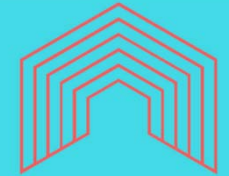
- Overhead & Profit

Committee Perspective - There is insufficient feedback to offer a consensus definition for Overhead, however there is agreement that anything that is referred to as a “cost of doing business” is in practice being referred to as “overhead”.



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## Attendee Feedback - Overhead Items

- Quick Attendee Poll Results