



45 YEARS DOESN'T GET YOU ANYTHING!

ANYTHING!

FACTS OF MY CONSTRUCTION CLAIM

On October 15, 2009 there was a fire in my home. The next day Tanya Ware, AAA's adjuster arrived with Ray Boykin, Senior Property Estimator for Tri-Tech Restoration Co., Inc., AAA's approved contractor.

Payments made:		Months	
11/13/2009	Estimate	\$125,290.55	1
08/12/2010	Supplement 1	7,589.45	9
09/10/2010	Supplement 2	3,404.09	10
12/08/2010	Supplement 3	52,352.06	14
02/28/2011	Supplement 4	5,981.12	16½
05/13/2011	Supplement 5	1,529.12	19
06/03/2011	Supplement 6	636.00	19½
06/17/2011	Supplement 7	483.34	20
08/08/2011	Supplement 8	2,894.36	22
04/30/2013	Award	<u>15,888.07</u>	42½
Total paid		\$216,048.16	
Correct amount		\$313,908.93	
Balance not paid		\$97,860.77	

Each of these was priced based on the date of the fire, Oct-Dec 2009. Not only does AAA not pay on time, they pay as if they did. There is no down side for them to underprice or for them to delay. For them it is a win win while their clients (us) lose lose.

WHAT IS WRONG WITH THESE FACTS?

For the moment, let's set aside the "correct amount" and concentrate on payments made. CCR 2695.9 (e) clearly states in part, "The *estimate*...shall be in accordance with applicable policy provisions, *of an amount* which will *restore the damaged property to no less than its condition prior to the loss.*"

Based on the existence of the supplements and the award, the estimate does not meet this code requirement. Why, did something change? Were unforeseen contingences discovered? The answers are no. Photographs taken by Ray Boykin on 10/16/2009 but not released until 4/8/2013 during the appraisal process, show the *estimate* was *intentionally underwritten*. This conclusion is supported by a Xactimate expert, which is the program used to write the estimate, supplements and the award. Further, the time delay favors the insurance companies while hurting the claimant both financially and emotionally.

WHY ARE INSURANCE COMPANIES GETTING A PASS?

Why doesn't the State of California or more directly the California Department of Insurance stop this? And all other states! Simple: require estimates to be detailed with *ALL* supporting documentation, to include photographs, to be part of said estimates.

REMODELING CONTRACTORS ARE HELD TO A HIGHER STANDARD

If we underwrite an estimate, we are not allowed to write supplements, we must absorb the difference.

ONE OF THE ILLS THAT PLAGUES OUR COUNTRY

TOO MANY EMPLOYERS REQUIRE EMPLOYEES TO LEAVE THEIR INTEGRITY AT THE DOOR
INTEGRITY NEEDS TO RETURN TO THE WORK PLACE