



Trying To Be Different

What distinguishes one restoration contractor from the other guys? If we're serious about working in this industry, we all offer 24/7 emergency services, we all have the proper training and certifications and we all use skilled trades professionals to perform the work. How do you choose the best one for your company?

AT JIT, we believe in developing industry partnerships. Our tag line: "helping insurance providers deliver value" says a lot in regards to executing our corporate mission. We are committed to: helping to process and settle claims swiftly and accurately; improving processes and workflows; and leveraging technology to make things easier for everyone involved in settling the claim..

Our Mission

To be the unequalled provider of superior remediation and restoration services by consistently improving the quality of our offerings; to add value for clients through innovation, foresight, integrity, and aggressive performance; and to serve with character and purpose that brings honor to the insurance industry.

The goal being that the homeowner is delighted with our services and as a result wishes to remain one of your loyal customers.

Various experiences, both ours and others tell us that there are numerous ways to complicate the life of an adjuster. Consider the following five ways a contractor can drive an adjuster crazy:

1. During the emergency and mitigation phase, don't let the adjuster know that there are potential issues with the cause or hazards including mold, asbestos or safety and proceed to do the complete emergency and make him work to get an understanding of the claim;
2. Deliver inaccurate/incomplete or late estimates which raise questions, require changes and delay the settlement of the claim;.
3. Don't focus on pleasing the homeowner. Make false promises, don't show up on time for appointments and make them wait for you. Get the work done as quickly as possible and get on to the next job, leaving them feeling dissatisfied with how their 'insurance company' took care of

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them in their time of need;

4. Don't communicate with the adjuster and let him find out that that the homeowner has concerns and issues only after they call to complain; and
5. Don't follow the approved estimate and let the adjuster find out during a re-inspection that there are major differences between what they paid for and the work that was done.

Wouldn't it be Great If...!

- The contractor did their jobs exactly as they are supposed to while considering the heightened risks associated with mold, bacteria and general health and safety issues: doing everything according to industry standards, using the right methodologies and reducing liability resulting from poor workmanship;
- The contractor working on your claim invested the time and energy into understanding your needs and worked with your adjuster in a way that makes their job less complicated;
- The insured only had complimentary things to say about the insurance company, the adjuster and the contractor in regards to the way their claim was handled because they felt like they were being taken care of by the insurance company right from the very beginning; and
- The experience acquired by your company and the contractor was used collectively to figure out how to advance our approach, methodologies and processes towards improving quality and providing better customer service — enabling the industry as a whole to reap the benefits.

Why JIT?

Every claim is handled as a project that has a beginning and an end. Included in that are accountability, commitment, quality, satisfaction and final acceptance of the work results. Our absolute strengths are our management skills and our process which includes:

- Focusing first on understanding the requirements for each claim and putting together an effective plan that deals appropriately with the type of loss;
- Planning the work that has to get done to restore the home/business to its pre-loss condition;
- Identifying the resources requirements and committing them to a schedule;
- Establishing communications channels and keeping all stakeholders informed in regards to potential risks, change requests and progress;
- Having the work performed, all the while controlling costs and monitoring results and keeping the insured informed in regards to progress; and
- Finally, once work is completed, doing a walk through with the insured, identifying and addressing remaining concerns and getting final sign-off.

Our Way

When a claim is assigned to JIT, it is assigned to a team. The accepted responsibility of this team ensures that:

- One resource is always focused on the administrative side of the claim, ensuring paper work gets done in a timely manner and the relationship between JIT and the Adjuster is managed accordingly; and
- Another resource is focused on ensuring that the work is performed according to the estimate, costs are controlled and the relationship between JIT and the insured is managed to guarantee customer satisfaction.

This approach ensures that everything that needs to get done to bring a claim to a successful conclusion gets done, to the satisfaction of all parties.

What Does This Mean to You?

In this day of down-sizing, corporate expectations are such that the same workload can be handled with fewer resources. Typically, the result is that Adjusters are tasked to manage more claims, while still ensuring that corporate requirements are satisfied and claims are handled to the satisfaction of the insured. Throw in a contractor that performs poorly and the Adjuster's life becomes a little uncomfortable.

Being aware of most of the potential problems, JIT knows there are things that a contractor can do to successfully see a claim through from start to finish and to increase the likelihood of a smooth and successful sign-off. To us, it's all about management, ensuring that designed processes are followed consistently. If we are successful at that, we believe we can contribute to freeing up some of your time to allow you to do some of the things that matter most to you.

The Proof

Don't just take our word for it. Ask around!

- During the major floods in Ottawa in Sept 2004, one of JIT's senior estimators, over a 4-5 month period, successfully closed 83 claims assigned to him by one insurance company. After a series of re-inspections, he received a visit from a senior claims manager of that company and was told that his estimates and the repairs that were performed were so closely matched that if it were up to him, our estimator would be handling all of his company's claims. That has to say a lot about our ability to serve your insurance company.
- JIT is already preferred contractors for some major insurance companies and care for their customers in the Ottawa and Eastern Ontario region. Our selection demonstrates that JIT has been able to meet or exceed claims industry standards of professionalism, guaranteed workmanship and customer satisfaction and this qualifies us to do any insurance work. And though JIT may not be on the preferred contractor list of your insurance company, we believe that it's likely that we have already handled some of your claims and it's only a matter of time before you recognize the value that we would bring to your customers.
- Upon request, we would be happy to provide reference letters and/or names and phone numbers of clients who suffered large-loss fires and major floods and who have expressed a high level of satisfaction with the work performed by JIT—and are willing to speak out on our behalf!