

Resiliency in Roofing



Scott McCollum Sr.

Fortified Contractor

Master Haag Certified Inspector

Scott McCollum Sr.

- Graduate Master Builder
- Certified Insurance Counselor
- Licensed Public Adjuster
- Haag Certified Residential Inspector
- Haag Certified Commercial Inspector
- Haag Certified Wind Inspector
- Haag Master Level Damage Inspector
- OK Registered Roofer 80000002 with Commercial Endorsement
- Fortified Contractor
- Fortified Evaluator



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Status Quo

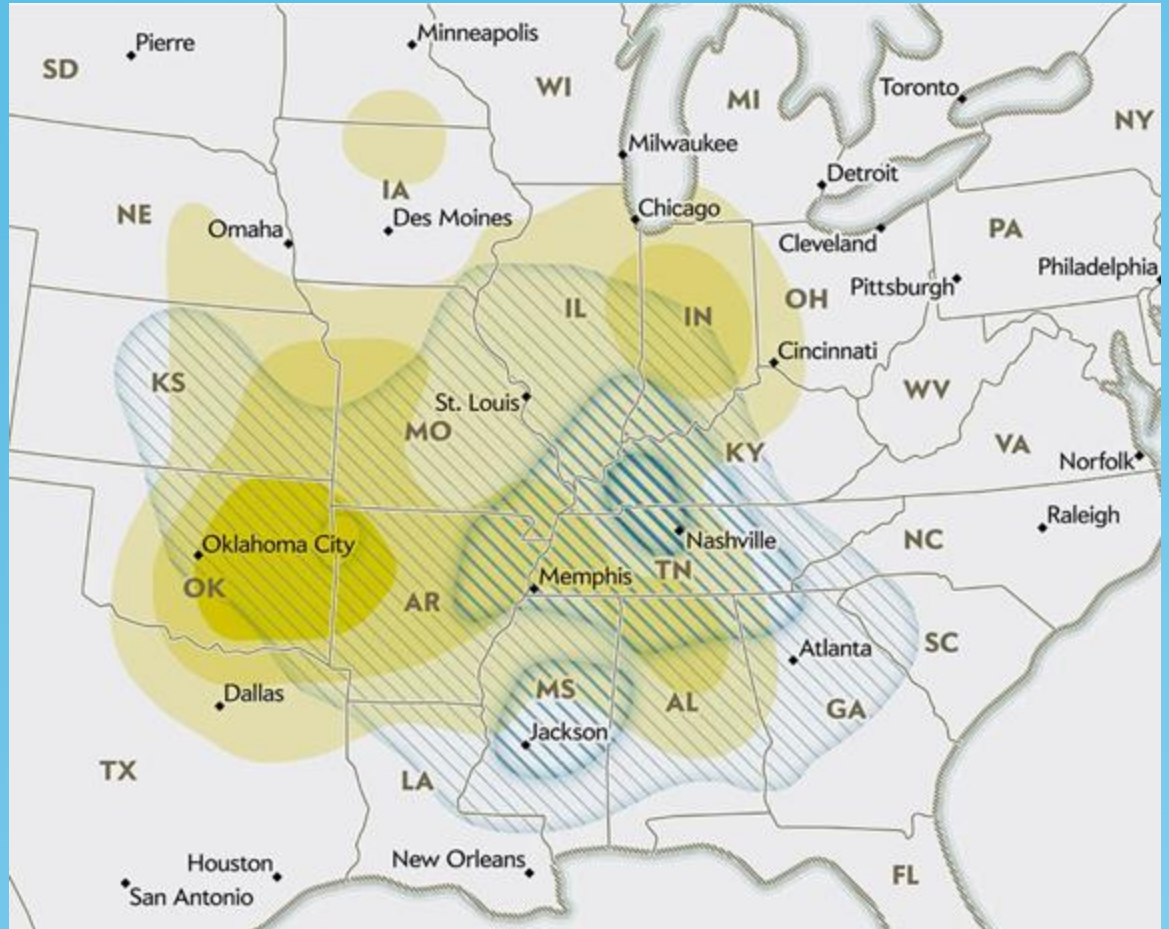


Climate-Related Disasters

Tornado Alley Is Shifting Eastward

Impact on Insurance Industry:

- More claims
- Greater financial risk
- Rising costs for homeowners



The Insurance Crisis

Key Issues:

Availability: Fewer options for coverage

Affordability: Rising premiums, reduced coverage

A Growing Problem:

\$1 Billion+ Climate Events every 16 Days

- Used to be 2-3 per year



We can't do anything about
the weather, but we can
adjust some attitudes.

Home Builders, Remodelers and General Contractors
Consumers
Adjusters
Insurance Companies

We have to turn the
conversations to Saving Lives
and Protecting Property
instead of building structures,
homes and roofs

The Attitude Problem

Consumer Mindset

- It's Just a Roof
- Another Storm is coming, why build better?
- The insurance company will pay for it



The Attitude Problem

Contractor Mindset

- Why should I build better?
- That means I will have to sell something other than price
- Internal Focus - “My Pocketbook Vs. Saving Lives and Property
- Little external focus on consumer needs



The Attitude Problem

Adjuster's Mindset

- Play by the rules written by the carrier
- Contractors are the enemy
- Insured are Sheep



The Attitude Problem

Insurance Company Mindset

- Kick the can down the road
- Consumers trust us
- Consumers are ill-prepared to dispute our decision
- All contractors are crooks



Actions We Can Take

Educate Key Stakeholders

- Home and Business Owners
- Roofing/ Restoration Contractors
- Legislators
- Regulators
- Building Code Officials
- Legal System



Allies in Building Better

- Oklahoma Roofing Contractor Association (ORCA)
- Uniform Building Code Commission
- Central Home Builders Association
- Oklahoma Municipal League
- Oklahoma Insurance Department
- Construction Industries Board
- Municipalities throughout Oklahoma