



2015 NATIONAL



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• cover story

REPAIRING

THE RESTORATION MARKET



Facing tough times of high operational costs, thin margins and a revenue crunch from the insurance industry, restoration firms say things must change in this key part of the supply value chain. The way forward must involve a true partnership between insurers and contractors focused on meeting the needs of the insured property owner, according to restoration specialists.

BY CRAIG HARRIS

The restoration industry is in need of some repair itself. Ask any owner or manager and you will hear similar stories of a sector being squeezed by demands for price reductions and stringent compliance requirements from insurers. At the same time, restoration firms are dealing with existing and emerging cost pressures of their own. These challenges include increasing costs of equipment, materials and labour (particularly specialty trades for subcontracting), occupational health and safety issues, technology investments and ongoing commitments to education and training.

The insurance restoration industry is far more than just a guy with a pick-up truck and a ladder — it has changed dramatically in the last

10-15 years. Firms have grown to become more sophisticated, data and analytics-based, technologically integrated and professionally staffed.

Like any specialized sector, the restoration industry is more complex than it appears at first glance. For example, a variety of business models and organizational structures ranging from international corporations to franchise-based operations to national networks to sole proprietorships compete in this space. No two firms are alike.

However, all restoration companies are facing similar external pressures to generate revenue, meet diverse insurance company requirements and post profitable growth.

“These are not insurmountable challenges, but we have to address them, sit down at the table with insurers and resolves the issues,” says Ken Tucker, President of DKI Canada. “We have to make sure (insurance companies) are getting better service, competitive pricing and we are remaining viable. If we can do that, it will allow restoration companies to invest more in their staff, training, technology and equipment.”

Remaining Viable

Much like the property and casualty insurance industry it serves, the restoration market is notoriously cyclical, with sharp ups and downs in business volume. For example, many restoration

sources say that the three-year window prior to and including 2012 was a slow period for assignments and growth. This led to intense competition and a “saturation” level in the market, according to one source.

“The market today is a lot different than it was 10 years ago,” says Gary Cleeton, an owner of two franchises in Toronto and Mississauga with restoration firm Rainbow International. “It was easier to get work then. Now the market is saturated; there are a lot of property restoration companies competing for the same bulk of work. Insurance companies are putting pressure on restoration firms. The major companies all have preferred contractors and lists, and you have to get into that rotation.”

Although property losses happen regularly, they don’t always occur with the same pattern of frequency or location consistency. The floods in southern Alberta in late June 2013 and the torrential downpour in the Greater Toronto Area (GTA) in July 2013 served to underline that point in dramatic fashion.

Post 2012, many restoration companies say they have been extremely busy, even stretched to the point of not being able to meet emergency demand in some cases.

Another offshoot of the toll of these natural disasters was the proliferation of contractors who do not specialize in restoration. While the quality of individual contractors clearly varies, the ugly issue of “storm chaser,” fly-by-night handy persons raised its head in the wake of severe flooding in southern Alberta and the GTA. There were several complaints and media reports of unscrupulous operators visiting victims of the flooding, and offering quick repairs for up-front fees, particularly in Calgary and High River. Many homeowners never saw the repairs — or the operators — again.

Stronger Voice

Professional restoration companies are seeking a stronger voice and enhanced recognition for their indus-

try. Garnering a more visible profile for the restoration sector was one of the main reasons behind the formation of the Restoration Contractors Organization of Canada (RCOC).

Established in 2010, its goal is to represent Canada’s full-service restoration contractors in matters relating to health and safety, governmental and regulatory affairs, and business practices. The RCOC’s members make up a significant portion of the full-service restoration industry, employing more than 12,000 professionals in nearly 600 offices from coast to coast. Combined, its members generate more than \$1.8 billion in annual revenue.

“Insurance companies have to start looking to restoration companies as their partners more in the future,” says Laurel DiMaso, president of Masterclean Cleaning & Contracting, and a member of the RCOC. “We are trying to get a stronger voice in the insurance industry and are working together with other restoration companies through our national organization,” DiMaso says.

Tucker echoes these comments about the importance of the RCOC. “The problem right now is we have to get on the same page as insurance companies,” he says. “That is why we as an organization decided to join the RCOC initially, along with seven other banner groups. We wanted to try to address some of the issues on keeping our industry viable.”

DiMaso notes that the insurance industry also needs to have a more sober appraisal of the balance between service expectations and budgetary realities. “Insurance companies must understand that we still have to make a dollar,” she says. “They are asking us to follow their model, to be more accountable, which we agree with. But it comes at a cost in terms of compliance, training, equipment and so on. That cost is passed on to us.”

It is not just the preferred vendor lists and service expectations that pose challenges to restoration companies, but also more onerous key performance indicator (KPI) measurements.

“Everyone is struggling with the demands put on us by the insurance industry,” Tucker notes. “Some of them we agree with, some we don’t. However, we have to strive to do the best we can. We think we are a leader in that respect.”

Stringent KPI Standards

Tucker adds that these performance metrics represent a learning curve for contractors and insurance companies alike. “Some of this is new for us; some of it is new for the insurance companies,” he says. “They don’t quite know how to monitor and analyze data on compliance requirements.”

Other sources agree that KPIs are just one aspect of a much broader service and property loss equation for insurance companies and their restoration partners.

“Every insurance company has KPIs, but some may put more weight on one than the other,” says John Tagle, Vice President of Business Development for PuroClean. “These involve cycle time, pricing, controlling indemnity management. All of that stuff is good, but the analysis of that data has been missing. And I think that is where the industry has to go.”

Tagle suggests that improved data analytics has to be a critical part of the future for insurance companies and restoration firms.

“Insurance companies have a tough time being able to generate some of that analytics internally; many of them still have old mainframe systems,” he notes. “The race is on to see who can provide value on not just the controlling indemnity management side of the equation, but actually providing sufficient analytics around cost, quality and service.”

Another crucial challenge facing restoration companies is uncertainty around pricing, particularly when insurance carriers or adjusters use the Xactimate software to estimate the cost of property claims. Several restoration companies have actively questioned the accuracy of price estimates derived from the software.

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Uncertainty Around Pricing

“The estimating system and the pricing template we are all using, by our perspective as well as the insurance companies’ perspective, is broken in Canada,” Tucker says. “Something happened to cause that model to go sideways. I think that really involved allowing people to play with the pricing. When you have three or four insurance companies controlling 30-40% of the marketplace, and they are playing with the pricing, that will change everything.”

In January 2013, the RCOC completed an internal pricing study that tracked 18 line items commonly found on restoration estimates for eight major centres across Canada. It found that in all eight centres the gap between rising costs and line item pricing was growing.

“The results were concerning,” notes RCOC President Kyle Urech on the organization’s website. “Costs are rising faster than revenues, which

creates industry-wide sustainability concerns.”

The RCOC contracted Deloitte Canada in 2013 to look at the top 75 estimate line items in four major centres across Canada. The consulting firm tracked the change in allowances against key economic indicators, and compared these trends to trends in other construction-related industries and in other marketplaces.

While the RCOC has not publicly shared the results, Tucker says “there are pricing differences across the country. There is no rhyme or reason to it. We have had independent surveys done from Deloitte Canada that show us the estimating system is broken.”

Going forward, he adds that “we need to make sure the pricing databases are accurate; we have to make sure we don’t play with that pricing.”

Getting Paid

How firms in the restoration industry get paid by insurance companies is another bone of contention. Some sources

say that insurers are chronically late on their account payables to contractors in the restoration supply chain.

“We are probably one of the poorest paid industries in business,” Tucker observes. “We did a study of representative restoration companies across the industry last year; the average receivables outstanding were 123 days. How many businesses have that time lag? We have grown to accommodate that because we are pretty solid from a financial perspective. We carry substantial amounts of money in receivables and that has to be financed through our banks.”

One of the most formidable challenges the restoration industry continues to face is demonstrating the value of professional firms versus general contractors that do not specialize in insurance work. It is an ongoing effort for restoration companies to show their investment in safety, personnel, training and equipment to claims managers, adjusters and procurement departments.



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According to the RCOC website: “Not all contractors are qualified and equipped to be full-service restoration contractors. Our members invest significantly in specialized equipment and training. They employ sophisticated safety programs. They are appropriately insured. They operate 24 hours a day — if they are needed at 3 a.m. — no problem.”

Not All Contractors Created Equal

The RCOC’s Kyle Urech spoke to this point at the organization’s annual general meeting in June 2013. “Part of how (the insurance) industry pricing’s arrived at is they phone contractors who don’t do insurance work, but do the same type of work in order to come up with pricing,” Urech said, as quoted in *Canadian Underwriter* magazine. “But those contractors don’t necessarily have a late-model, \$40,000 van with \$70,000 worth of equipment packed into it, and they’re not on the road at 3:00 in the morning with highly trained workers to go and mitigate some damages,” he notes.

“There is additional complexity in the restoration industry,” Urech added at the meeting. “You’re still compared to ‘Chuck in the truck,’ who has no health and safety protocol, no health and safety plan, probably no workers’ compensation and probably no insurance.”

Urech also explored this theme of necessary investments in health and safety protocols in a September 2013 article in *Canadian Underwriter* magazine. He indicated in the article that the costs of dealing with hazards such as mould, asbestos, toxic chemical and flammable materials can be onerous and erode the margins of restoration contractors.

“Property restoration projects can be far more complex — and hazardous — than many might think,” Urech noted in the article. “Contractors undertaking restoration work on behalf of property insurance clients have little input into determining their own prices and overhead allow-

ances. However, the cost of ensuring the safety of this work is significant, especially when one accounts for the cost of personal protective equipment, employee training, compliance with industry best practices, provincial workers’ compensation premiums and incident investigation.”

Others agree that there is a lot more going on in training and education amongst restoration companies than the insurance industry has traditionally recognized.

“A lot of people don’t realize it is not just running a restoration business,” Cleeton says. “We offer courses on fire, smoke and water damage to brokers and adjusters. That is where we are helping the industry to become more aware of these restoration and loss issues.”

That commitment also applies to the internal staff and education standards of restoration companies, according to Cleeton. “We have to keep training our people on an ongoing basis,” he notes. “It is not just repairing floors or drywall. Before you get there, you have to have people trained and insurance in place. You have to have your equipment, your trucks wrapped and so on.”

A Partnership Approach

Property restoration firms often find themselves stuck in the middle of insurance companies, brokers and adjusters. In many instances, these parties may have different agendas: cost containment, file closure, service levels, indemnification. These agendas are not clearly visible to the home or business owner who has suffered a loss and expects fast response, quality service and guidance on needed repairs, estimated time for completion and costs.

A renewed focus on the needs of the property owner requires a change in direction. This recalibration has to involve a partnership approach, according to sources in the restoration industry.

“We are often the first face that insurance company clients see when they have a loss,” says DiMaso. “We are usually at the door in an emer-

gency situation, often before the insurance adjuster or other representative. It is in the insurance companies’ best interests that we represent them as professionally as we can. You can’t do that with the lowest common denominator or a model that solely tries to cut costs.”

The stakes are very high when it comes to client retention. If a customer is not satisfied with the work performed by an insurance restoration contractor, it reflects poorly on the insurance company, and it risks losing that customer to a competitor.

“Our clients, the insurance companies, want to make sure their clients are well looked after because they rely on policy renewal,” Tucker says. “It costs a lot less to keep an existing customer than to get a new one. We want to provide them with that service. We want to provide that partnership, but we have to get paid a reasonable amount in a reasonable length of time to do that,” he agrees.

“The restoration industry, like most aspects of the value chain, such as independent adjusters or body shops, is a necessary evil,” Tagle says. “They (insurance companies) need us to help them settle their loss. I think there is going to be a movement in the industry to be true partners, with us helping insurance claims departments solve some of the hot-button things they have struggled with for years. We have to prove our worth by providing ways to analyze some relatively valuable information back to our insurance partners. That is where I think the restoration industry is going to go,” he notes.

“It is not about the future of restoration; it is about fixing where we are at today,” Tucker concludes. “The future is now. We understand we are not saints in this whole thing. In some cases, we have been masters of our own destiny. We understand that it’s not pointing fingers at anyone, but, at the same time, we are not solely responsible. To fix many of these issues, we need to have a true partnership between all facets of these two industries.” 🍁



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Crawford & Company's Contractor Connection is a unique service that gives insurance companies, restoration firms and end customers a trusted source of referrals for performance-managed mitigation and repair firms.

As a national program that provides insurers with an efficient, high-quality managed-repair vendor network for residential and commercial property programs, it represents a seamless solution to secure repairs for property damage — from initial claim response to finished repairs. Contractor Connection is the only national network of managed contractors vetted and overseen by a robust performance management system — measuring time, accuracy and customer satisfaction.

Daniel Loosemore, Vice President of Sales and Operations for Contractor Connection, says that an end-to-end solution gives insurance company partners and their policyholders peace of mind.

“Premier customer service delivery is Contractor Connection’s top priority. Utilizing many of the same technologies and processes that have been so successful with Contractor Connection in the U.S., we provide our clients with access to Crawford’s strictly credentialed network of contractors, detailed performance reports and customer satisfaction monitoring,” Loosemore notes.

Contractor recruitment, estimate review, assignment monitoring, re-inspections, issue resolution and contract administration are all expertly handled to increase efficiency, ensure indemnity accuracy and to enhance the policyholder experience at an often difficult time.

Contractor Connection is growing in momentum at a time when these trained professionals are especially in demand, given trends in natural disaster activity across Canada. In 2013 and early 2014, Contractor Connection added a second national insurance partner — RSA Canada (Unifund, CNS) to the program, in addition to Economical Insurance

Group, its longest tenured partner. The program also partners with multiple regional mutual insurance companies.

Loosemore notes the number of contractors in Contractor Connection has risen steadily since the program was brought to Canada in 2010. As the program has grown, so too has the Canada-based leadership team. Loosemore along with Courtney Stroh, Director of National Program Operations and Client Services, as well as Travis Collingwood, Manager of National Network Performance, lead the team of 11 in Canada comprised of Operations, Client Services and District Managers. They also work closely with the over 30 U.S.-based dedicated

“All contractors in our network must undergo a credentialing process of the strictest standards in the industry, including financial stability, proper licensing and insurance, up-to-date technology and industry relative training.”

“team Canada” members in estimate review, customer service, membership services and credentialing as well as the U.S. senior management team lead by Larry Thomas, CEO of Contractor Connection, U.S.

“We are growing and have taken a leadership position in the Canadian market,” Loosemore says. “We have seen that first-hand with our increasing number of contractors, insurer partners and our success in handling claims in a CAT environment, as well as everyday property losses.”

Contractor Connection, which started in Crawford & Company’s U.S. operations, is the largest, fully independent network of managed contractor repair for insurance companies, brokers, prop-

erty managers, realtors and consumers. It has a credential network of more than 4,800 contractors in Canada and the U.S. offering construction, building repair and remodeling contractors in North America.

“All contractors in our network must undergo a credentialing process of the strictest standards in the industry, including financial stability, proper licensing and insurance, up-to-date technology and industry — relative training” Loosemore says. “It is our prerogative to work closely with the owners and brand leaders of the network to continuously evaluate and drive performance to meet or exceed the expectations set forward by our mutual partners, the insurer.”

This creates a comfort level for policyholders and insurers, according to Loosemore. “Contractor Connection works with its network contractors to be accountable not only through its stringent credentialing process, but also through ongoing performance management,” he notes. “When you use Contractor Connection, you can have the peace of mind your project will be completed on time with the highest quality possible, and it will be done by a contractor you can trust.”

“As we grow in the market, our product offering becomes more robust and will continue to develop. We intend to remain at the forefront of innovation to provide our partners with premier level network performance management services, including file stewardship and business intelligence reporting. We continue to have meaningful conversations with many of the top property writers in the market and are excited to share some upcoming partnership announcements and network contractor opportunities for early in the New Year,” Loosemore sums up. “When insurers want guaranteed quality, they know they can turn to us.” 🍁



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ACROSS THE STREET, ACROSS THE COUNTRY

DKI Canada has a unique business model that distinguishes it from both franchise competitors and corporately owned restoration firms. It represents a network of individually owned restoration companies that spans across the country.

“I think there is flexibility to our model, which enables people to maintain an identity in their local community and yet still get access to a national network of resources and expertise,” says Ken Tucker, CEO of *DKI Canada*. “Hence our slogan: ‘Across the street, across the country.’ We are able to get the best of both worlds.”

DKI was brought to Canada in 1992 by 12 member firms. As an international company, Disaster Kleenup International (*DKI*) was founded in 1974 and is one of the oldest and largest property restoration organizations. Today, there are more than 65 locations in Canada.

The restoration services that *DKI* provides to insurance, commercial and residential clients include: emergency response, water damage mitigation, fire and contents cleaning, mould remediation, complete reconstruction and much more, 24 hours a day, 365 days a year.

“The biggest competitive advantage for us is that every one of our members has a stake in the operations of our corporate entity,” Tucker notes. “They control their own fee structure. They are independent business operators; some of our companies have been around for over 30 years. They are important parts of their local communities. As far as the restoration industry goes, our members work together to provide a consistent national approach utilizing GDI-established practices and protocols.”

The other side of the coin is access to a large network of members for professional development related to education, technology, marketing and business improvement.

“What we wanted to do was network, talk about ways to improve our businesses, share stories of how other companies improved their businesses, discuss technology and electronic estimating,” says Tucker. “We also wanted to join together and do trade shows, as well as create joint marketing materials. This makes us uniquely competitive to the franchise model.”

DKI Canada sets standards for new members, including a requirement that a restoration firm must be in business for three years prior to joining. Prospective firms must also be a full-service restoration company, have a minimum revenue level and not currently be part of a franchise.

“We are one of the most technologically advanced organizations in this industry. Because of the independence and size of our members, we bring huge purchasing power for electronics and technology and computerization.”

“This is to ensure that the reputation of *DKI* as a whole stays true to our core beliefs and to ensure that we can deliver on those promises nationally,” Tucker explains.

In return, members of *DKI Canada* have the opportunity to meet with the entire network of members at regional and national meetings, as well as through tradeshow, through company communications and other initiatives. “One of the major benefits of becoming

a *DKI Canada* member is the level of expertise and experience throughout our membership,” Tucker says.

Education is an integral part of being a member of *DKI Canada*. The company offers training seminars for water damage mitigation, smoke and odour control, mould remediation, ice damming and emergency planning. “We pride ourselves on being ahead of the trend and leading the industry in new technologies and processes,” notes Tucker.

Technology is another critical area for the restoration network.

“That is a big push for us,” Tucker observes. “We are one of the most technologically advanced organizations in this industry. Because of the independence and size of our members, we bring huge purchasing power for electronics and technology and computerization,” he says.

This technology focus allows *DKI Canada* to meet the ongoing needs of insurance companies across the country when it comes to property restoration. “That means we meet the key performance requirements (KPI) for insurance companies’ national plans,” Tucker notes. “We have a national estimating centre, we have a KPI compliance centre, we have an analytics group. This all enables us to deliver on insurance company requirements.”

The focus on finding the right fit with insurance carriers is the reason for being for restoration companies, according to Tucker.

“That is why we exist — we exist to be able to bring the top companies in the country to the forefront by linking them together to meet the requirements of insurance companies,” he concludes. “When insurers are going out for a national model coast to coast, we provide that breadth of coverage, skills and expertise,” he adds. 🍁

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EllisDon is a widely recognized name in the construction and building industry across Canada. What is not perhaps as well-known is its project management capabilities in property restoration and insurance claims.

“We help insurance companies and insureds develop detailed assessment reports and analysis of property damage,” says David Smith, Vice President of Project Management at *EllisDon*. “We work with them to develop a sound and financially verifiable plan to restore the property as quickly as possible.”

Smith notes that *EllisDon* offers a comprehensive set of solutions and services to keep restoration projects on track. These range from computer-aided design (CAD) and 3-D BIM modeling of original property features, to comprehensive site clerking to control and track all project costs, to realistic appraisals of trade and subcontractor pricing, including labour, equipment and materials.

“In most cases, we don’t do the actual restoration; instead, we project manage all aspects to help both sides control the cost and schedule of the restoration work,” Smith explains. “We collaborate with the parties involved to ensure our proper value for service, quality, and work gets them back in business ASAP.”

One of the first steps in project management is establishing an accurate measurement of the nature and extent of property damage. Smith says that *EllisDon*’s CAD 3-D BIM modeling process can provide measurements down to the millimetre to show original property design and features.

“This is helpful when you are trying to go back to the image of what was there to analyze where the damage occurred, and how extensive it was,” he notes.

Many of the cost overruns associated with a large property restoration occur

at the beginning of a project, according to Smith. This is where hands-on involvement can control the costs being incurred, and set the project timeframe and deliverables early, leaving little room for surprises later on.

“Generally, at the outset, a lot of money is spent in the first few days without tracking, or properly accounting for, those costs,” he says. “That is where *EllisDon* brings people and systems in to track costs right from the start. This is a specific process, right down to tracking pieces of equipment and serial numbers.”

EllisDon relies on its knowledge and expertise, which accounts for more than \$3 billion worth of construction work

“In most cases, we don’t do the actual restoration; instead, we project manage all aspects to help both sides control the cost and schedule of the restoration work.”

across the country. In this sense, it has a unique window on trades, contractors, availability, materials and pricing.

“When we are developing schedules and plans to get a company back in operations, we are also providing active knowledge to ensure that real market prices are in play,” Smith observes. “We don’t rely on standard estimating software because we have actual market prices from our own experience. As a construction company, *EllisDon* has relationships with subcontractors across the country, and this consistent tendering allows us to always know the current construction prices and trends.”

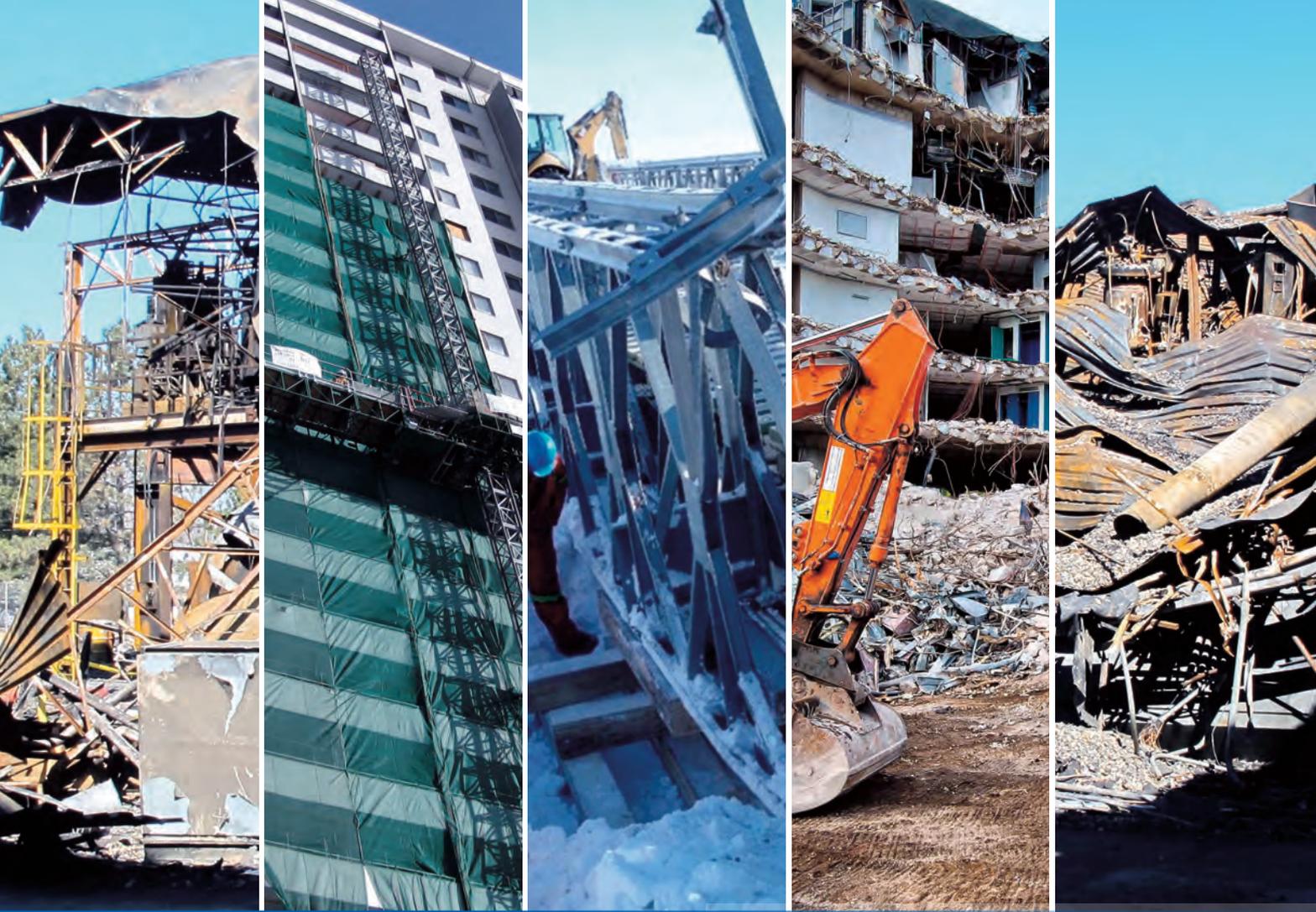
Smith notes that insurance companies and adjusters often want features like line items, deliverables and project management parameters reported on a unique basis, different from other construction projects. This is why *EllisDon* has a dedicated team of project management experts focused on insurance claims, including complicated losses, across the country.

“There is a trend toward a higher level of support and documentation behind the activities on site,” Smith says. “That is why we have added and extended our clerking services. We not only provide estimates on what future costs should be, but also show clear documentation on what activities are currently taking place,” he adds.

For example, if subcontractors bring too much equipment to a restoration site early on in the process, a site clerk can address that quickly and easily — as opposed to waiting 60-90 days to question an invoice. “You have to tackle the issues as they occur, so you don’t have the challenges later on. We can establish a comfort level that guarantees work, equipment and materials are being monitored,” Smith says

That comfort level is especially relevant for large, complex property losses that could also involve business interruption issues. “*EllisDon* has extensive resources in quality assurance, internal engineering, oversight, and comprehensive scheduling,” Smith says. “These are really utilized when you get into challenging site issues. We have those resources in-house, and can apply them to any project,” he adds.

“To serve the insurance industry, knowing numbers is key,” Smith concludes. “It’s all about getting measurements that are accurate, developing a project plan that people agree to, attaching real numbers to it, and settling the claim as quickly as possible.” 🍁



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AN ENVIRONMENTAL FORCE

Environmental remediation claims can be complex — and costly. That’s why insurers, brokers, adjusters and property owners have to make sure they are working with a knowledgeable specialist firm that understands the landscape.

Ground Force Environmental Inc. is one of those remediation companies. It has been in business for six years, but the principal owners have been in the environmental remediation industry in excess of 20 years on average. It has locations in Kitchener and Peterborough, Ontario, and provides service to all parts of Ontario, and larger projects abroad on a case-by-case basis.

The firm is a fully bondable and insured full-service environmental remediation contractor specializing in innovative and cost-effective remediation

“Ground Force was formed based on the desire to provide quality service to customers that we want to build relationships with.”

techniques to solve specific environmental challenges. It tailors environmental remediation solutions to meet each project’s individual needs.

“Ground Force was formed based on the desire to provide quality service to customers that we want to build relationships with,” notes Tony Petrucelli, Sales and Marketing Representative, Ground Force Environmental. “Our strength is our people and the diversified experience, technical skills,

integrity and individual customer service that they bring to each and every project. Our team has developed from a variety of backgrounds, which allows

“We treat every customer as if we have the opportunity to build a long-term relationship, so there is open and honest communication throughout each phase of every project.”

us to offer project specific solutions to meet your budget and objectives.”

Ground Force has also made a substantial investment in equipment, such as excavators, trucks, and water treatment technologies. It is a 24/7 spill response contractor utilizing a vast assortment of equipment and garnering provincial Environmental Compliance Approvals (ECAs) for haulage and treatment of contaminated soils and contaminated water.

Safety and training are held in high regard at Ground Force Environmental — indeed, they have become the basis for top-notch service and quality standards.

“We strive to provide a safe working environment for our people, extensive training, fair compensation and a respectful working environment free of any harassment and discrimination,” Petrucelli says. “We believe that safety is part of our corporate responsibility. All of our employees are immersed in our Behavior-Based Safety Program and are encouraged to take ownership

in corporate safety. Each employee is also trained and certified in all courses relevant to our projects. Our vision is to leave this earth a much cleaner place than when we found it and we take pride in the integral part that we play in the redevelopment of Brownfield Sites.”

When a spill occurs, adjusters and insurers need a company that is quick to respond not only to contain the spill and limit off-site liability, but also to provide accurate assessment. Together with their specifically selected Environmental Consulting Company’s assessment, cost determination and a remedial plan that makes sense and the ability to implement that clean-up strategy efficiently and cost effectively.

Ground Force Environmental, working together with the insurance company’s approved consultant, provide the best service at the best cost possible for appropriate services to ensure a clean result and, thus, the protection of insured’s property value.

Petrucelli explains this comprehensive approach to service, quality and communication sets it apart from competitors in the niche area of environmental remediation and insurance/property losses.

“We treat every customer as if we have the opportunity to build a long-term relationship, so there is open and honest communication throughout each phase of every project,” he concludes. “We believe in teamwork, both within our company and when dealing with our clients. Our mission is to be as transparent as possible and to treat our clients with the upmost respect, so that there are no surprises at the end. Our growth is dependent on your project satisfaction.” 🍁

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Ground Force is equipped to handle all soil remediation, whether it is emergency spill response or cleaning up a brownfield site with hydrocarbons, oil, fuel, other petroleum products, VOCs, chlorinated and non-chlorinated solvents, heavy metals, paints, PCBs, leachate, Mercury or any other pollution / contaminants that may be on site due to either a spill or previous use of the land.

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EXCAVATION AND SPILL EXPERTS

KG Services has an Ontario-wide reputation as an innovative solution provider, earned by its ability to overcome complex challenges, and the extensive expert experience of its in-house team. Fully licensed professional services such as spill response, excavation contracting and demolition are available 24/7 – 365.

“Since 2005, KG Services has developed into a dedicated, skilled, and experienced team that prides itself on creativity, reliability, and exceptional customer service,” says Kris Gaal, Owner and Operations Manager of KG Services. “I personally guarantee that every project will be executed with state-of-the-art equipment at a fair price, and that every client KG serves is confident they selected the best company for the job,” Gaal adds.

“We are striving to become one of Ontario’s industry leaders as we have completed hundreds of projects in the environmental field.”

KG Services started as an excavation company serving southern Ontario. Expanding fully into the environmental industry sector in 2009, it now serves all of Ontario. It specializes in environmental excavation, site remediation, spill response, demolition and decommissioning.

Doing this type of work in the industry can be “quite gratifying” on many different levels, according to Gaal. “If it was a ruptured furnace oil tank, knowing that we are doing our part in cleaning up the environment,” Gaal notes. “If it is a fire demolition,

the homeowner may have just lost almost everything they own, including those possessions that cannot be replaced, such as pictures/keepsakes. During the segregation process of the demolition it is likely that we find a few of these things the homeowner thought they would never see again.”

Training, continuing education and commitment to safety are key features emphasized at the environmental firm. “At KG Services, our number one concern is safety, including but not limited, to the environment, of our employees and clients,” Gaal says. “We treat each project/site as if it was one of our own and this ultimately gives the client security that the project will be done correctly and without shortcuts.”

KG Services works with adjusters by providing costing and services of several key components pertaining to property restoration:

- knowledge on how to properly execute the project
- heavy machine work
- removal of ASTs and UST
- removal and disposal of contaminated soil and/or debris
- partial or full demolition
- daily log sheets of what tasks were undertaken to easily allow the adjuster to stay up to date without wasting time
- scale tickets of any material being brought to site, as well as tickets of what was removed from site
- photos and documentation throughout the project duration

The environmental firm specializes in three areas — spill response, site remediation and general contracting.

KG’s Site Remediation Team has successfully completed many complex indoor remediations to large outdoor, full-scale, multi-million-dollar clean-ups; indoor tight areas projects; underpinning; and large open-pit excavations. Services include large-scale excavation remediation, including trucking and disposal, specialized indoor remediation, with compact equipment or manual excavation tactics and residential and industrial clean ups, remediation and demolition.

KG Services also provides excavation contracting services, using state-of-the-art equipment, including:

- general and specialized excavation, grading, and aggregate work
- facility decommissioning and demolition
- custom equipment work with full line of excavators, skid steers, loaders, bulldozers, and excavation equipment
- custom aggregate haulage, MOE-licensed hauler, roll-off bin truck service with MOE licensed equipment
- TSSA-licensed for above and below tank removals
- general trucking and float services, up to 60 metric tonnes

“We are striving to become one of Ontario’s industry leaders as we have completed hundreds of projects in the environmental field,” notes Gaal. “We possess the knowledge, experience, expertise and the motivation to complete any project safely, efficiently and in a cost-effective manner.” 🍁



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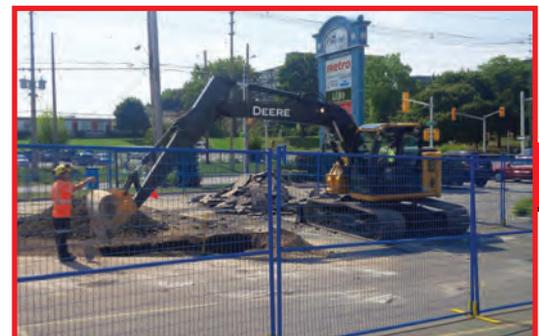
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Spill Response



Site Remediation



General Contracting

MASTERING RESTORATION

Masterclean Cleaning & Contracting is a full-service cleaning and restoration company serving the Greater Toronto Area (GTA) since 1971 for residential, commercial and industrial property losses caused by flood, fire, smoke, vehicle impacts or natural disasters.

“Masterclean is one of the last successful independent restoration companies. We are not part of a membership, U.S. affiliation or franchise operation,” says Laurel DiMaso, President of Masterclean.

“That, in my opinion, speaks volumes as to how well our operation has performed in terms of maintaining customer service levels, business practices and growth over the years.”

All aspects of restoration projects are handled professionally and efficiently at Masterclean. It employs a full-time staff of cleaning technicians, carpenters, drywall installers, and painters. Staff is committed to immediate response and timely job completion, while respectfully upholding the highest standards of service for both the insured and their property.

Above all, Masterclean offers a quality of workmanship second to none in the restoration industry.

“Masterclean has approximately 15 people in their operations division that are capable of performing all aspects of emergency work,” she notes. “When a catastrophe like a flood or fire occurs, our crew mitigates the loss, lessening the distress for the policyholder. That goes a long way towards maintaining our customer service levels and the sustainability of our staff,” she adds.

Founded by Mark and Kathy English and operating in the GTA for more than 40 years, Masterclean prides itself on retaining its boutique, family-like atmosphere.

“Our team has been working with us for decades,” DiMaso says. “This commitment establishes trust with in-

“When a catastrophe like a flood or fire occurs, our crew mitigates the loss, lessening the distress for the policyholder. That goes a long way towards maintaining our customer service levels and the sustainability of our staff.”

home or business before replacement is considered.

insurance companies as our experienced, dedicated staff guarantees quality work.”

Masterclean’s VP and Chief Estimator Bill Hanlon has successfully achieved Master’s — the highest level of competence with IICRC for fire, water and mould remediation. Mr. Hanlon is also a Certified Restorer, which requires an intensive study in damage repair. The CR is considered a premiere certification within the insurance and restoration industry. Following Mr. Hanlon’s lead, our team provides 24-hour emergency response, seven days a week.

Masterclean prides itself as a full-service restoration company focusing on providing professional, quality repair and restoration in the policyholder’s

home or business before replacement is considered.

“We are one of the top five restoration companies that handle a substantial amount of condo losses.”

DiMaso insists that “ongoing training and education for Masterclean employees and partners is of paramount importance. As technologies and processes evolve, the firm is able to offer solutions for restoration services no matter what the requirement.” The company also provides training seminars for specific topics such as water and fire damage, as well as structural drying.

DiMaso notes that Masterclean has maintained a solid partnership with condominium insurance broker specialists. “We are one of the top five restoration companies that handle a substantial amount of condo losses,” she says. “These can be very complex losses, dealing with insurance adjusters, property managers, tenants, board members, brokers, and often multiple insurance companies.”

Hanlon and Brent Looby are senior estimators at Masterclean who offer a wealth of knowledge and experience in handling these complex condo losses.

“As a boutique office, we hang our hat on service,” DiMaso proudly states. “When people suffer a serious loss, they are devastated and unsure of what to do next. Policyholders look to us for answers and we work in conjunction with insurance companies and adjusters to help guide them through the process.” 🍁




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Before



After



Before



After

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A STRONG BASE OF SUPPORT

Poly-Mor Canada Inc. is a sales and service organization established to serve the residential, commercial-industrial, municipal and institutional markets in the use of expanding polymer resin systems.

The company specializes in using its range of polymer products to address concrete, soil and foundation challenges. It offers solutions from residential issues like sunken or settled concrete around homes to large scale industrial and commercial applications in parking garages, roads, catch-basins, culverts and tailing ponds.

“Poly-Mor Canada offers incredibly quick, clean and cost-effective solutions to an array of issues property owners and developers may encounter,” says Matt McCullough, Regional Manager, Poly-Mor Canada. “All of our services and solutions provide quick answers to issues related to concrete settlement or weak base soils caused by flooding, plumbing breaks or lack of original compaction, to name a few causes.”

Poly-Mor Canada has been in business for almost 15 years. Its head office is in Edmonton, Alberta, with a regional office in Toronto, Ontario. The company is family-owned and operated and has sales and service operations covering all of Canada, including the far North.

Poly-Mor Canada also provides patented solutions such as Re-enforced Polymer Base, Polymer Piles and Injection of Hollow Core Block Walls. The company works directly with insurance companies and sub-contractors who are involved with disaster restoration services.

“These companies provide the wide range of services needed on such sites,

and Poly-Mor Canada Inc. can be another useful resource in their contacts book to provide cost-effective solutions that not only save time, but can be carried out with speed and efficiency,” McCullough notes.

A key advantage of Poly-Mor Canada is its ability to provide sub-contractors and claims adjusters with solutions that save both money and time on residential and commercial locations.

“Poly-Mor Canada offers incredibly quick, clean and cost-effective solutions to an array of issues property owners and developers may encounter.”

McCullough cites an example of recently completed work on a site that had a fire main break undermining the entire ground floor of the location. Some 20,000 square feet of floor space, including office and a warehouse production facility, had voids present throughout the slab on grade.

“We completed the office space in one day so the contracting company could continue to replace and repair the space to get the company moved back in,” says McCullough. “The warehouse space was completed in two evenings and we can easily work around equipment that is in place without much, if any, interference with normal operations.”

The cost of this project was a fraction of what would have been the case if removal and re-pouring of the slab on grade was provided. Total project

cost was \$45,000 and the operations did not miss a single minute of production.

Poly-Mor Canada does similar work on residential applications. Many homeowners are displaced from their homes when they are struck by flooding or plumbing issues.

“We can expedite their return due to the solutions we provide,” McCullough explains. “No more costly removal and re-pouring of concrete. Poly-Mor can come in and complete their task and, within hours, the sub-contractor can be hard at work to repair what is needed and get the homeowners back in to their house. This in the end saves the insurance company as it drastically cuts down on costs for alternate living arrangements.”

From an environmental perspective, Poly-Mor material does not have any detrimental effect due to decomposition or degradation. It has secured the Leed Product Compatibility Evaluation and its product line has been verified by Green Alberta.

For McCullough, this is one more reason that Poly-Mor’s resin-based products represent a solid choice for insurance companies, adjusters and sub-contractors.

“Poly-Mor takes service and integrity very seriously,” McCullough concludes “Whether we are working directly with a homeowner, sub-contractor or insurance company, we pride ourselves on being exceptionally prompt, knowledgeable and friendly. This approach is not only a target for our sales and administration staff, but for our highly trained and experienced production crews who carry out the projects.” 🍁



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PARAMEDICS OF PROPERTY DAMAGE

PuroClean Canada, a North American leader in property restoration services, is founded on core values that centre on an ethical, price-conscious, grassroots approach when helping families and businesses overcome the devastating setbacks caused by water, fire, mould and other conditions resulting in property damage.

PuroClean Canada President Gordon Gamble explains that “our strong and steady growth warrants a leadership quality which can guide and inspire our network to continue building character, competence and good chemistry within our industry. If you have the right people, you can build a great organization on those three Cs.”

“Our locally owned and operated network pledges to do whatever it takes to respond, restore and rescue properties in all of the communities it serves,” according to John Tagle, PuroClean’s Senior Vice President of Business Development. “We are a full-service restoration and emergency provider for both residential and commercial losses.”

For Tagle, this heightened approach to individual customer service has been well-received in the market.

“Whether it be the claims adjuster, property manager, broker or the insured, we have consistently taken some of the forgotten grassroots approach to servicing customers,” Tagle notes. “The high level of personalized service is important; you are not just another claim number. Regardless of the type, whether it’s a large property loss, catastrophic event or a simple flooded basement, we never lose sight of ensuring we treat everyone with the same level of empathy and attention they deserve.”

PuroClean’s service commitment is backed by a Certified Priority Response Program, which is designed to help reduce claim costs and increase

satisfaction by employing strict certification standards, clear protocols and mutually agreed-upon scope pre-approvals.

Another key part of PuroClean’s business strategy is the focus on proactive property remediation as opposed to automatically tearing out and rebuilding, according to Tagle.

“The focus of our operation is that we exhaust all efforts to salvage and save first,” he explains. “We believe that this will be less disruptive to the lives of the insured, lower claims cycle time, and significant savings in rebuild costs for the insurer. We are certified through IICRC around proper remediation of property losses. This approach has resonated loudly with our insurance partners.”

“We have been in a position to be strategic and tactical in our controlled growth strategy and will never lose sight of making sure we are always looking out for our customer’s best interest.”

PuroClean provides restoration services for water, fire, mould and biohazard. It offers a proprietary water damage process known as The PuroClean QuickDry System. Based on the science of psychrometrics, this measures the dryness of the walls, carpet, and other materials and records them to monitor the drying process of contents and properties.

It also has a new training centre, the PuroClean Academy, billed as one of the most state-of-the-science facilities

featuring an IICRC-approved Applied Structural Drying (ASD) facility known informally as the “Flood House.” Tagle also notes PuroClean conducts over 500 continuing education classes each year to insurance professionals and service providers.

Another advantage of the restoration firm is its PuroMetrix proprietary claims management system. It includes systematic data collection, real-time upload, integrated with multiple property estimating platforms, moisture readings and mapping, photos and job diary documentation and centralized billing to insurance professionals.

PuroClean Canada, known as the “Paramedics of Property Damage,” has its Headquarters based in Markham, Ontario. Although a relative newcomer to the Canadian restoration marketplace, entering its sixth year of operation, its network has grown to 32 locations across the country. The company was founded in 1990 and currently has more than 275 offices in the U.S.

“We see inherent and tangible value in the quality of work we do and the service experience from both the insured and insurer standpoints,” Gamble says. “We have been in a position to be strategic and tactical in our controlled growth strategy and will never lose sight of making sure we are always looking out for our customer’s best interest,” he adds.

“The other side is being ready to support the insurance partners and formalizing some of those relationships,” Tagle concludes.

“I think we have built a bigger and better service offering, and we have positioned ourselves to tell a very compelling story about what we have created and where we are going. A lot of that going forward is making sure we reach an audience who sees the value and shares this vision,” he says. 🍁

THE PARAMEDICS OF PROPERTY DAMAGE™



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FOLLOW THE RAINBOW

Established in 1981, *Rainbow International* offers emergency commercial and residential restoration services through over 400 locations worldwide. Its restoration services cover fire, smoke and water damage, mould removal and more. Rainbow International currently has 20 franchises across Canada, including 10 in Ontario.

“We are a full-service restoration company,” says Gary Cleeton, who owns two Rainbow franchises — one in Toronto and one in Mississauga. “We can handle pretty much everything, including water remediation, fire, smoke, mould, asbestos, amongst others.”

Cleeton notes that a unique aspect of Rainbow International is its Rapid Structural Drying (RSD) process. RSD will remove 95-98% of the water by extraction. Using state-of-the-art Truck Mounted Extraction Pumps along with Static Placement Extractors and associated equipment, Rainbow technicians prepare the area for a Program of Evaporation. By increasing air movement, the company can expedite the rate of evaporation by 500 times the efficiency.

All steps of this process are monitored by moisture meters and thermal imaging and documented on a regular basis.

“With Rapid Structural Drying, we don’t have to tear out everything, such as carpeting and pads,” Cleeton explains. “We save the insurance companies money and we save the property owner the inconvenience of demolition and full flooring replacement. Rainbow has been doing this for a long time; we have perfected it.”

Rainbow International’s Rapid Response system, which measures and grades response times to calls, ensures that a restoration specialist is dispatched quickly to any property losses.

Rapid response also helps mitigate

the actual physical damage caused by disaster. Water damage, for example, is progressive and items that could be restored within the first 48 hours of the water damage may not be restored if emergency response is delayed. By getting there fast, Rainbow can help reduce further damage and costs associated with delay.

In addition to water damage, Rainbow specializes in fire, smoke, and mould damage cleanup and restoration. Its detailed approach gives customers, insurance companies and insurance brokers the confidence that their job is going to be done right.

“Being an industry leader takes passionate people, constant education, dedicated skills and advanced tools and technology.”

Rainbow International is fully certified by the Institute of Inspection, Cleaning and Restoration Certification. The IICRC has served as the industry guardian for inspection, restoration and cleaning services for over 30 years.

Rainbow International’s commitment to training, equipment and service is one reason Cleeton says he bought two franchises.

“Being an industry leader takes passionate people, constant education, dedicated skills and advanced tools and technology,” Cleeton observes.

The equipment and technologies used to fight water, fire, smoke and mould damage are continuously updated and improved. Since its founding in 1981, Rainbow International has been dedicated to in-depth training and

development through state-of-the-art facilities and skilled instructors.

Rainbow International ensures all its damage restoration specialists are meticulously trained, well-versed with the latest industry trends and certified with hands-on training. This commitment to training extends to continuing education for insurance brokers and adjusters. Educational seminars for the industry include:

- rapid structural drying (RSD)
- fungus and mould remediation
- category 3 (black water) mitigation
- fire & smoke damage restoration
- ethics in insurance, business and life

“A lot of people don’t realize it is not just running a restoration business,” Cleeton says. “We offer these courses to brokers and adjusters, which count as credits for mandatory continuing education requirements. That is part of how we are helping the industry become more aware of restoration and property loss issues.”

Rainbow International is a subsidiary of The Dwyer Group, Inc., a worldwide franchise-holding corporation supporting over 1,400 franchisees in the United States and 24 foreign countries.

Rainbow International sets the benchmark in home restoration and commercial restoration, according to Cleeton. “We have made a lot of inroads with insurance companies, brokers and adjusters over the past three years,” he concludes. “We have the people, tools and training to get the job done quickly and professionally. We also have some unique services that help us stand out in the market.” 🍁

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THE REBUILD SPECIALISTS

TriMatrix Construction Inc. has carved out a solid reputation as a leading restoration and rebuild contractor that services the Greater Toronto Area and surrounding regions.

“We are in a unique position as a builder in that we are not a general contractor,” says Donny Di Vincentiis, Owner of TriMatrix Construction. “We are rebuild specialists.”

In business for more than seven years, the Vaughan, Ontario-based firm provides clean up and rebuild services for homes and businesses. It offers full service property emergency, restoration and rebuild services for a wide range of residential and commercial properties.

“Our principals have over 30 years of combined experience in the construction industry,” notes Di Vincentiis. “Our mission is simple — to continue to deliver high-quality full service solutions to our commercial and residential customers from concept to completion.”

“We understand that any construction work can be stressful, doubly so for work associated with an insurance claim.”

TriMatrix specializes in restoration/rebuild services specifically for the insurance industry. Its emergency services include estimating and construction management, water and flood damage, fire and smoke damage, hail and wind damage, content handling and post-construction clean up. The company is proud to offer full estimating services using Xactimate.

“We also use a web-based management system, known as Dash, to manage our jobs,” Di Vincentiis explains.

“This is an industry-specific system that allows insurance restoration contractors to streamline all estimating, scopes, schedules, contracts, equipment, reporting, marketing and accounting into one integrated solution. It provides enormous value to our clients.”

Di Vincentiis points out that a big part of TriMatrix’s commitment to customer service involves open communication and solid working relationships.

“Our team’s dedication is to embrace our customer’s vision and project as our own.”

“First, we build strong relationships with our customers, homeowner and trades,” he says. “We also believe that communication is key during the process; we work closely with all stakeholders. We apply our creative and innovative approach to deliver projects on target, on budget and exceeding expectations with regard for safety, scheduling and continuous communication.”

This approach is particularly relevant during an insurance claim. “We understand that any construction work can be stressful, doubly so for work associated with an insurance claim,” according to Di Vincentiis. “We work with the insured to mitigate this stress.”

With on-site support, value engineering, finished samples and competitive pricing, TriMatrix aims to deliver high quality, cost-effective projects by flexible and focused teams. Its installers are trained, experienced and accomplished in a wide variety of applications.

For complex projects, TriMatrix has developed close working relationship with contractors, developers and design

firms. “We will bring in outside experts if required,” Di Vincentiis notes. “We have relationships with various engineers and other specialists upon whom we can call if a project requires more in-depth expertise.”

The supplier partnerships TriMatrix has built also extend to other large brand name retailers, including Home Depot, Napoleon Fireplaces & Grills and CanSave Building Materials.

Di Vincentiis says that TriMatrix operates according to strong set of core values:

- to maintain the highest levels of professionalism, integrity, honesty and fairness in its relationships with suppliers, subcontractors, professional associates and customers
- to deliver high-quality, cost-effective projects on schedule by employing and supporting motivated, flexible, and focused teams
- to take pride in accomplishments and build on them every day
- to hold every member of the TriMatrix team accountable for building trust and confidence with customers
- to ensure the longevity of the company through repeat and referral business achieved by customer satisfaction

“Our team’s dedication is to embrace our customer’s vision and project as our own,” Di Vincentiis concludes. “With our fully licensed, certified and skilled internal and sub-trades partners, we have established a close working relationship with contractors, developers, design firms and restoration companies. TriMatrix is committed to the highest quality of restoration work.” 🍁



Emergency Disaster Rebuild Specialists



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TriMatrix Construction Inc. was established with the goal of providing a superior level of service and customer satisfaction. With over 30 years of experience in the Construction Industry, we are builders who understand every aspect of the construction process and we continue to set the industry standard by delivering single-source accountability. **Inspired by Design. Driven by Quality.**

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