

# Build With TAMKO - Virtual Series-20250730\_211015-Meeting Recording

July 30, 2025, 8:00PM

1h 9m 51s



**Brian Dunn** 0:09

Hey, good afternoon, everybody. This is Brian from TAMCO. We're just giving just another minute for everybody to settle in. So just one more minute and we'll kick off this meeting.

All right, I'm gonna go ahead and hit hit the intro here while we wait for others to pile in. So yeah, first of all, thanks everybody for for joining on today. Hopefully everybody can see my screen. Welcome to our our virtual series Bill with Tamco. This is just a quick label notice that I'm throwing up on the screen for every everybody to see. We do record these sessions like you guys know if you've been in attendance in the past.

These are gonna be available moving forward over in the Edge portal. So that's something we're building out and we're anxious to get that launched and live and available for you. So this will be recorded. There's just as far as a little bit of housekeeping, we're obviously joined today by John Cenac.

Representing name that shingle. And so that's a, you know, a partner of TAMCO's, not a direct service of TAMCO. As far as kind of the agenda, we'll do the brief intros, the recording. We already hit that participation for today. There's no chat function that's open for today's meeting, but there is a Q&A function. So across kind of the top.

Bar of your teams, you guys should each see a QA just in from the top left. So please drop your questions over there in the chat and we're gonna let John run through his material and then we'll have plenty of time at the end of the session to go through question and answers. So drop them there. I'll work to moderate those questions and.

Push them over to both John Abernathy and John Sinak to address and we'll get this conversation going. So as I said, this goes without need for introduction, but I'll do it anyhow. So we've got John Sinak on the call as the owner of NTS named Matt Shingle.

And providing, you know, wealth of experience here today to all of our professional contractors on the insurance space as well. And then of course we're always joined

by John Abernathy, our Director of Contractor Engagement. So thrilled to have you all here today. Really excited to get this, this kicked off. And with that, I'll turn it over to you. John, please feel free to go and share your screen. Let me know if you're running.

Any issues?

 **John Senac** 2:27

Hey, you want me to do the share screen on it? OK, sorry, I'm, I'm, I missed that when we were getting all set up here. So let me get this pulled up. I thought you had the slides up, so I totally misunderstood what I said there, so.

 **Brian Dunn** 2:28

That'd be great, yeah.

No, it's all good. I've I've got him too. I've got him too. So if you prefer, I I have.

 **John Senac** 2:41

If you got them, just throw them up there. So perfect. Love it. All right, guys, I I love opening with this, right? This question. Who cares what shingle or siding is on any home, right? If let's look at this.

 **Brian Dunn** 2:44

Yeah, let's do that.

 **John Senac** 2:56

All from all sides here, from the insurance side of things, when writing a generic estimate, who cares, right? Like if you're just gonna use basic line items in there, or for those of you who understand softwares like Xactimate, RFG 240, RFG 300, who cares in fact?

It's actually almost less incentivizing to know what's on the roof if you're replacing the roof. OK, so who cares what's on the roof? Who cares what's on the elevations? Who cares what's on the side of the home? Turns out there's several people that care about that. So let's jump over to the next one here and take a look at this.

What we're going to look at is kind of the why, right? One of the reasons we need to know what's on the roof is that everything's not the same. So even looking at a full replacement, I have a situation right now where the carrier came out, agreed with all

the damage, they wrote everything.

But it was a 40 year shingle and it was a 46, an 046 thickness siding. Well, their first insurance scope writes what every adjuster's trained to write. It writes for, hey, 30 year shingle or RFG 300 and traditional vinyl siding, the most basic line item for vinyl siding in that particular software.

They don't care what's on there, right? But not everything's the same kind. Not everything's the same quality, right? We lived in an era for a while where everything was 304050 years, where things were based on lifespans and weights. Siding was, hey, thicknesses and grades and good, better, best. Then the next factor beyond all of it being replaced.

Is the whole idea that repairs, slopes, replacement are really going to be 3 different types of estimates that you may see out there. And this comes into a real question on any job. This is not relevant to an insurance job. A fantastic story I had that's slightly unfortunate, but all got resolved was I was asked by a really good realtor. Of mine to go out and to take care of something before this home sale is going to take place. I go out there, I look at it. It's a it's a skylight in really bad shape and I was like, oh shoot. So I'm like measuring it. I take the pictures and then I go ahead and check the shingle.

Find out the shingle is an old discontinued shingle. Like, OK, great, can't get this anymore. So I go to the realtor and I go, hey, tell your seller it's going to be the entire back slope and the skylight. They're like, no way, we just need the skylight fixed. I'm like, OK, so you want to do a skylight put in? Yes. OK, we got to change shingles. It's.

Right there in the skylight manufacturer's instructions, you got to cut out felt. I get it. She goes no. So she calls somebody else and gets another bit. Skylight goes in, home goes through sale. It leaks, has a problem. They go back and look at it. They call for an opinion. The buyer calls for an opinion. Well, as luck would have it, guess who they called.

I go out there and I'm like, oh yeah, I've already been on this roof and somebody put a skylight in and somebody tore up your shingles and somebody did a terrible job here. So I come clean and I show them my estimate and my report. They go back and they sued the seller for not.

Sharing the information that that shingle could not be mixed. OK, so guess what happens? Whole new roof. Instead of a slope that the could have been replaced, they went after him for the entire roof. At that point it was very important, even in a retail

setting to understand what was on there, what the right repair would be. An improper repair was done. Products were mixed that shouldn't have been mixed. Shingles were torn up and it was a mess. So there's plenty of reasons to understand what product is on the roof of the house and what product is on the elevation of the house. All right, let's jump to the next one. I'm not going to sit here and talk negatively about my competition or other options on the market, but I want everybody to really think for a second.

When you see identification reports, not NTS, what are they looking for? I want you to just and I've given you some cues here, right? What do you think they're looking for? So Abernathy, I'm going to pickle on you because you've spent enough time in the contracting space. When we look at some of the competitions that are out there, these are programs like ITEL or internal programs.

For State Farm like RLS, what are they looking for? What are they trying to report on?



**Jon Abernathy** 6:59

Well, they're trying to figure out if they can find a match. I mean, and they're working on the behalf of the insurance company to try to find a match aggressively.



**John Senac** 7:02

So they are looking, yeah, correct. They are trying to find some solution. OK. I think that's the best way to describe it, which means for some companies that's going to be a match, a match or in some cases they're telling you to go buy old products that somebody stockpiled somewhere, right?

Right. So there's a wide range of of solutions they try and provide and they're going to say go try this, go buy this, this is the closest. Well, where's the threshold of closest and OK and that's that's where I had a problem with what was going on. And I was like, I think there's more information that needs to be reviewed when we go in this. Then I found out later that.

In some cases, their focus isn't even identification, it's strictly what's going to be the closest to this product. So it's kind of like, hey, we'll try and identify it, but if we don't, our main goal is to suggest something. And I felt like those goals were backwards, that somebody should be going, wait a second, wait a second, we got to start by knowing exactly.

What this is OK and then and then we'll we'll figure out like what the closest match is. Imagine calling up the car parts store and being like I need an alternator and they're

like cool, come pick one up. We got one. Give me your credit card number. It's sitting on the sitting right here on the front counter.

Without figuring out what car, what make, what model, anything. You're like, Yep, an alternator is an alternator. Doesn't mean it's going to fit. Doesn't mean the bolts are in the right place. Doesn't mean it's designed to have the power or load or anything that's that's built for that car. I felt there was a problem in how this would be done.

So let's look at the next one and let's take a look at what NTS is looking for.

Now, Abernathy, I'm gonna ask you the exact same question as we look at this next slide here.

We know that the competition out there is looking for a solution. What's the primary thing that NTS is looking for?



**Jon Abernathy** 8:52

Compatibility.



**John Senac** 8:52

OK, I'm not surprised you said that because it's what gets talked about the most. The number one thing we're looking for is an accurate identification. Number one, we are trying to figure out what it is and then.



**Jon Abernathy** 8:59

Yeah.

I missed it.



**John Senac** 9:07

Is there a product available out there, right? Is there a compatible product? Is the product even made anymore? OK, and we sure as hell are not trying to tell you to go buy really old products. If we wanted to do that, hell, we could scrub Facebook marketplace and be like, hey, good news in your area, Billy Bob's selling a whole pallet of these in his shed and you could just go get them.

NTS is not trying to provide solutions or suggestions on what to go buy unless it is a current product that has no, no notices, notifications or information that suggests there's issues surrounding compatibility. OK, so that means that we have to center the whole thing around identification and then we have to.

To go look at, OK, we know what it is. Is it still made anymore? Is it available? And

then OK, if it's available, is it still compatible? If there's any paperwork at all, then we gotta start asking questions. Now I'm gonna instantly refer to for this session that TAMKO has a tech bulletin that talks about repairing.

And mixing old shingles and new shingles, and it covers some of the things that you would want to look at on there. It covers dimensional differences. It covers performance issues. It covers the visual aesthetics and the consistency in the matching. It covers warranty issues, right? All of that's covered in there, but you don't even know to go use that document.

Unless you know what the identification of the product is. So at its core, its goal is to identify the product. And I think that if you know this, you start understanding how to take and digest every single person's form, whether it's RLS from Safe Farm, NTS from me or ITEL. If you're looking at those things, you need to understand.

And how to look at the information and how to then talk about the information. If you don't understand what you're getting from each company, you don't understand how to engage in conversations with homeowners, Realtors, insurance adjusters or anybody as it relates to that particular product. All right, we can go to the next one. Simple process. I'm going to make this quick because this is the boring stuff. In fact, this page bores me because I'm just a geek about shingle data. It's pretty simple. If you haven't tried it before, go to the website, create a login, order your first report. You can choose to pay for your own shipping. You can buy a shipping label, send it to us. You get a report back. There you go. That's the boring slide because that's. That's the steps of the process. Now let's talk about what do we do with the information. We can jump to the next one.

It's very important to understand, like first and foremost, I think most people are driven to purchase identification reports because they probably already know about an issue, right? Like, oh, they don't make this anymore or oh, I think it's this shingle or oh, I think it's a higher grade or oh, I think we need to be paid more, right? They probably already know at least a little bit.

That's kind of driving that like, oh, we we got to get this. But if everybody steps back and says let me learn from this first, OK, take each one of these and and figure out how they're a learning tool. NTS is full of information from a learning tool. It's going to give you language about what changed, when it changed, size changes, thicknesses, weights, what condition it was in when we received it.

Right. Like we have all of that layered into the report. Well, that's not an easy button. That's not for you to just be like, cool, this is it. You guys have to take this game over.

We win. OK, it is a learning tool first, which means my team should start to pick up on the fact that, hey, this very unique shingle, now I know the name of it.

Hey, this very this this measurement that I've never measured anything this wide. Oh, that belongs to this particular shingle. And in use of NTS, you should really start archiving shingles that you want to teach your team what they are so you don't have to do this over and over again. Are you probably gonna need a formal identification to present your point? Sure.

But I know a company contractor out of Ohio that they'd get an NTS report, and if it was a shingle that they hadn't harvested before on that NTS report, they would go pull one, they'd bring it in and they'd put it on this wall in a room that they conveniently called the John Cenac Room. I was humbled by that.

I didn't. You know, when I was a kid, I didn't think people would name rooms after me because it had shingles in it. But so is life. We're here now, and it's what I'm passionate about. OK, so they use it as a learning tool.

Then they would get into the weeds and figure out what to say, how we're going to talk about performance and hey, like what changed, when it changed, why it changed, why it's different. Almost like how do I prepare, compare and contrast between this product and this product, what's being suggested and what's NTS identifying it actually as. And that's what I want you to use is.

Educational tool first. Now go ahead and skip to the next one.

Simple one, I've already covered correct value. John, you've heard some of these. In fact you know in your market cause your market got some of these test products. But when we tested Oklahoma, 7 out of 50 fully approved roofs that we just took samples on, we just told a contractor, hey.

I got a deal for you. You just send us the shingle. We're going to figure out what it is. And if it'll change things for you, we'll go ahead and write your report and you just pay the bill, OK? And they were like, deal. I love that idea. OK, 7 out of 50.

Of theirs were higher grade laminate shingles. That means in Xactimate it would have been RFG 400, RFG 500. Now everybody in this room, I want you to just think how many roofs did you sell last year as a salesperson or as a company, how many roofs did you put on?

Our test in Oklahoma was 14%. Our test in Colorado was 17%. Take that times your book of business, whatever how many roofs you sold. Let's just say that you had 250 roofs that you sold and you had 15%.

Of that had premium grade products, that's going to be 38 of those roofs that you

did had premium grade products on it. Now on average in my market, I'm in Indiana, really crappy pricing. On average in my market, I was getting almost \$3000 in the changing the grade of shingles on those. OK, so.

So that means that's about \$115,000 in revenue that was just left on the table. It's actually \$115,000 of upgrade opportunity that was left on the table. See, the homeowner had a mid-grade product or a high-grade product. If we think of old school, 30, 40, 50, good, better, best.

OK. Or you look at siding and you think of 042044046 and you start thinking about those things. That means they had the mid-tier or the high grade option in its heyday, right? Like when they purchased that, when they made that decision, when that roof was put on, when that home was built.

Someone said I want better than the entry grade product and then you go out there and insurance writes a basic estimate. So what do you offer them? You offer them entry grade products because the estimate is for entry grade products. But what you could have done is you could have gone out there and sold that without even having to upsell because they were owed for higher grade products.

Products they were owed for. Imagine if you send in an NTS report and found out, shoot, I can offer them Titan instead of offering them my basic offering. Like I could jump all the way up to this premium product because I just took a minute to figure out what was on here. So.

If your team treats NTS or any shingle identification report as a learning tool 1st and starts memorizing, learning, archiving, and figuring out shingles, they're going to know the ones that are full replacement to go, oh, we got to get a report on this one because if we spend 200 bucks, we're probably going to be able to upgrade this homeowner to a nicer shingle and add another \$3000 to this job.

Job, right. This is a big part of it that gets overlooked. Everybody thinks of shingle reporting and siding reporting as a problem solver. When we're arguing pieces, repair, replace, slope, elevations and stuff like that, that's a small piece of it. You may have 5 to 20% of your business being put.

One and it should have been paid differently. So really, really think about that one. Like this is an eye opening piece that a lot of people don't think about when it comes to identification. All right, let's look at the next point.

I love this phrase. Can you get it? Can you mix it? Now this is John, this is what you were talking about, the whole idea of like compatibility. OK, this is the question that you know, you talk compatibility and availability. What we're really asking is, hey, can



I go get this product and can I mix this product that starts with a positive ID?

Right. Then availability is based on basic data. Guys, this isn't hard to to guess. You can go look at data, you can Google, you can research, you can ChatGPT, you can do all those things and it'll tell you when a product stopped production or changed or was upgraded. In many cases, that information is very accessible.

Now what gets less accessible is compatibility based on manufacturer. They have to produce something, right? There's going to be a document, a tech bulletin, a notice, a letter, and there's something that says, hey, there's at least a compatibility issue here. And so now we're starting to look at the question of can I mix it?

And if there's information that says, uh uh, no, you can't mix it, we really need to pay attention to that information. But I don't just want to do this where I just show up and I'm like, hey, hey, and I'm dangling this piece of paper. I can't mix it, can't mix it, can't mix it. Ask yourself why. If there's any reason why you can talk about those things, great.

And again, for this particular presentation, I'm gonna refer right back to the tech bulletin that TAMKO did last September. It talks about, hey, when you do these things, when you make something that's not the right dimensions, it could affect the performance and the warranty, not just the warranty, the performance and the warranty. Basically what TAMKO's saying is like.

We have no clue if that's going to perform the same. In fact, we're a little concerned it's not going to perform the same because it's so drastically different and we know technology has changed and sealants change and what we have to test for now and ratings and win ratings, things change over time.

It's not like TAMKO decided, like, you know what, guys? We're pretty bored. Let's just discontinue a bunch of shingles, force everybody by new ones, right? That's not what they're sitting in rooms doing. It's this constant push for two sides of driving that, OK? And look, y'all TAMKO chime in and tell me if I'm wrong.

One side is the constant push for building materials to get better or improve, right? So they're trying to constantly increase ratings and standards and accepted variables on those products. So there's this external force driving manufacturers like TAMKO to change things. And by the way.

You know who has more lobbyists to push for building codes than anybody else?



**Jon Abernathy** 19:39

Insurance company.

 **John Senac** 19:40

John, bingo. You know the answer. That's right. Convenient how that works out, huh? They're driving. The building goes up. They want everything better. Then you're like, hey, we can't mix it. They're like, we don't care. Go mix it. You're like, wait a second, can I get the lobbyist that was just saying things need to be better to come look at this file, right? That'd be really ideal. That person could look at that file. It'd be a different tone.

 **Jon Abernathy** 20:18

OK.

 **John Senac** 20:20

Wants to go at it and say, well, our competitive edge is that we've added this or ours is thicker or ours is heavier, ours is longer algae resistance, class 3, class 4, specific nail zones, better wind test. You know that everybody wants a more competitive edge, a better product that is performing differently in certain areas, OK.

So it's not like Tamco sits around and says we're just changing these for fun. They're changing things cause they're forced. And when they're forced to make changes, they're also constantly innovating to try and say how can we better the system and the product? OK, so you ever get an adjuster tell you, well, manufacturers just do that so they can sell more products.

Say I used to think that too, and then explain to them how it actually works. It's an eye-opening moment for an insurance adjuster. I had a guy go, well, maybe. And I'm like, what do you mean? Well, maybe do your research, buddy. There's like, that's it. OK, there's no well, maybe. Those are the two biggest things that drive it. John, can you think of anything else that drives?

You guys changing products?

 **Jon Abernathy** 21:19

No, I think it's just, you know, especially right now the the demand is for shingles that are more wind resistant and hell resistant. So if there's a push to continue to improve and grow in longevity, wind and hell and it's just going to continue to get better and better until it gets as good as it can get, which will probably never. It's just going to continue to get better as what tech as technology gets better.

 **John Senac** 21:25

Yes.

Yeah, so.

OK.

Yeah. So why would TAMKO go out and say, all right, we just got to get it to this level. OK, let's all of us get it to that same level. You don't want to do that. You want to have an offering. You want to have something that sounds better, that works better, that's more functional, right? And there's a lot of things that make it attractive to the end user. It could be price, it could be features, it could be colors.

 **Jon Abernathy** 21:47

Mm-hmm.

 **John Senac** 21:58

You know, like there's a lot of things that do that. So yes, in the world of moving towards better technology, you're still looking, how do we as a company become competitive? So understand that when you're talking about can I mix it, you really need to lean into what the manufacturer's giving you and understand that that wasn't malicious, that there's a reason they're saying.

Saying watch out there's you just got to pay attention. Now compatibility based on obvious factors is a very important one. Now this may not be obvious to everybody until you really start learning, for example.

Let's take, let's take TAMKO English Cut. Now, sure, the tech bulletin says some nice things about that in there, but if you look at the obvious reasons, the shingle's too big. OK, so think of all the scenarios you would solve that problem. One is.

You trim the shingle down, which means you got to trim it a little bit off the top, a little bit off the bottom, or a little bit off each side. How does that become an obvious issue? Overexposure, underexposure. Cutting the laminate sealing sealant off, cutting the actual field sealant off because you cut an inch and a quarter off that shingle or an inch and an eighth off that shingle, right?

If you really start looking at obvious factors, you can have an NTS report all day long, but it's just a guide for you to go, oh shoot, here's the obvious things and this is probably what I need to highlight the amount of times I've had an ITEL and an NTS report and I still have to show them the difference between 2 shingles.

So they understand it blows my mind. Now that I sit back and think about it, I want everybody in this room to really think about like, what do you think that realtor was doing or that property manager was doing or that adjuster was doing before they had those jobs? Do you think they went?

Their whole life to property management school, to adjuster school, to realtor school. And in that they got deeply trained on construction and products and terms and technology and everything else. Guys, there's a chance the person you're presenting this information to previously was asking you if you wanted, you know, a tall, a grande or a venture.

At Starbucks. And now they're sitting here solving the problems around mixing products.

The reports can say everything in the world. If their bosses told them no, we use this for this reason and you're telling them, well, NTS says this and you're just doing this. It's time to make it Sesame Street mode. It's time to make it like, how do I go in and spell this out?

The most basic like go back home, present the information to your 10 year old child. And if your 10 year old child's like, thanks dad, don't do this to me again. But I get it. You know, you've probably told a good enough story that you can then take. Here's a good one. If John Abernathy can understand it, you're ready to tell it. No, I'm kidding.



**Jon Abernathy** 24:41

Blam.



**John Senac** 24:42

I had to at least take one shot, man. Like, just at least one for the entire time. OK, so now let's look at the next slide. Y'all go check out my Facebook. I'm in high heels on a roof on my Facebook. OK, you don't need to bring up the high heels story. I'll bring it up, dude. And I'm not even going to challenge anybody.



**Jon Abernathy** 24:51

Don't let me bring up the High Hills story, buddy.



**John Senac** 25:02

Anybody to go do that? Because let's face it, that was that \*\*\*\* was hazardous. OK, I

don't think we want that on any manufacturer's presentation or any vendor's presentation. Like, hey, John Cenac challenges to get on heels and a roof. Anyway, let's pop the next slide.

God, man, now I'm gonna have to like pull up my phone and show people just so everybody doesn't think. Well, they're still gonna think I'm crazy when they see it. Anyway. All right, now let's look at putting things back together. OK, so some situations we're just arguing about price, valuation, things like that. We want to get the right grade of shingles.

The right quality of shingles. Sometimes we're arguing about availability, compatibility. Again, NTS has already given you the keys to that, but what you have to do is not just use it as an easy button. You need to go in there and you say, hey. This is giving me a guide to playbook, and here's what I need to do, OK? And then the next question I ask, once I look at the key points, the highlights, I look at my report, I look at the competition's report, and I look at all these things. I ask a very simple question. Will this next step put it back together the way it's supposed to be put back together?

Right. OK, so NTS says there's no product to do this, and this other report says this is other product. So maybe beyond just explaining what NTS has found, I I may want to address the fact that this isn't going to put this puzzle back together properly. These pieces aren't going to line up. These aren't going to work together. And here's why. So will it?

Put it back the way it was before, and I want you to really think about that, right? Prior to that, I'll I'll use 2 examples. Right now I've got one that's got about 53 shingles blown off of it. OK, prior to the wind blowing those shingles off, was that homeowner at all interested in doing anything on their roof?

John, any guesses?



**Jon Abernathy** 26:54

Was it? Say it again. What was it?



**John Senac** 26:56

Prior to those 53 shingles blowing off, do you think the homeowner had any plan or intention of working on their roof?



**Jon Abernathy** 27:02

No, absolutely not.



**John Senac** 27:03

OK, so they have no plan. In fact, John, when do you think a homeowner normally thinks about doing roof work?



**Jon Abernathy** 27:11

Whenever they have water point in their house, typically.



**John Senac** 27:13

Yep, leaks and storms, right? Like it's always reactive. OK, I don't. I think I've probably met 5 homeowners in my lifetime that were calling me like, yeah, we're just trying to get bids because we know it's nearing the end of its life and we just really want to start preparing for that. And you know, we got to figure out from our bank if we can get a HELOC and all this other stuff.

Very few times are they that proactively thinking about it. Most of the retail jobs I sold were people that had a pain point of some kind, right? They moved in and they knew the roof was shot. They were selling the home and they knew the roof was shot. Or they had a leak. It's all very reactive, right? Like there was wasn't a lot of proactive thought.



**Jon Abernathy** 27:40

Yep.



**John Senac** 27:50

To it. OK, so now let's go ahead.



**Jon Abernathy** 27:51

In 24 years, I don't think there's ever one customer that was like, I'm excited that came in, you know, I was thinking about to the day. It's like you get excited about going and buying a new Corvette, but like, I've never seen anybody walk in all excited, been thinking about this all week, have to buy a new roof. So there you go.

Yeah, I can tell you guys, there's a million things my wife has talked to me about that she wants to do, go see, buy vehicles, this, that and the other. OK, I'm the same way. I have things that I like too, right? But at no point would I have ever expected her to come back and be like, I'm at the hardware store. Do you know they make a color like this? Like I want to get.

Roof change to this color. OK, but she sure as hell will come home and be like, I really want the black car. And I'm like, your car is fine. Like why? What do you mean? You know, like no homeowner gets excited about a roof. Like, God, I want to buy a roof today. So it's safe to say that in many situations.

If you're looking at repairs that they didn't plan on doing anything, just like the person who sold their home and the skylight was leaking, they didn't plan on doing anything. In fact, they weren't really aware the skylight was leaking because the light coming in kind of hid that little brown water staining that was coming in right below the skylight. So they actually had no intention at all until.

And the home inspector was like, you got a problem and then they're in this position. So first question is, hey, will this put it back the way it was meant to be put back together? OK. And did they have any plans to do that? And then think of the long term effects of that. Now you've got somebody who had no plans to do the roof and the roof is going to be put back.

In a different condition.

Is that condition going to be worse, the same or better than what it was before? Now, depending on what parties are involved, you may be able to do any three of those options, but when it comes to insurance companies and someone else's prescribing the work as a homeowner.

I wouldn't want somebody to prescribe work when I had no plans on doing work at all. That was going to put it back in a condition that was worse than what it was before. I'm just minding my own business. I did not plan on buying a roof. I wasn't picking out colors. I didn't think my roof was a problem.

In a moment's notice, my roof is a problem. And now the end result, the prescribed work is going to put me in a worse position. I want you to really think about that. Like, how do I start conveying these things to my homeowner and educating them to my property group, to my realtor, to the insurance adjusters?

How do I start conveying those things? OK, now NTS can't test those things. We can't

report on the fact like, hey, just so you know, this is going to make the roof worse. If you try and repair it, it's probably going to devalue the property. It's probably going to affect the perceived value and then ultimately affect the real value of this, this property because of this decision here, right? We can't report on that.

We have to remain neutral and biased. We don't know the condition of every roof. What we're giving you is a guide for you to get started. But these are the thoughts that we encourage people using our services to go through roofing or siding. You have to start thinking of a very, very methodical way to go to the homeowner presented and once the home.

Owner, building owner, property group, whatever. They're on board with it. Then the next parties involved. It's a lot easier for them to get on board with it if you start with this type of pass through of information. All right, jump to the next slide.

Mm.

Building codes. Guys, it says in every single report we don't check this. Well, basically says you may want to check local municipalities, codes, manufacturers, documents, things like that. We can't report on that. There's a lot of great services that can find codes for you, can double check if they're relevant in your area. I'm not going to speak to those.

You know, I don't know what vendors and affiliates any particular manufacturer has, but it's you. You need to understand that. And then I kind of go back to the same concept I just talked to you about. Let's say the home was built to code to start.

Here's a good question for the entire group.

In fact, we'll just ask John the question while everybody thinks about it. John, when you would get on roofs and inspect them, if you got on the roof and it looked all the same, did you just assume it was all the same manufacturer?



**Jon Abernathy** 31:50

Yes.



**John Senac** 31:51

Pretty safe assumption, right? Like, why the hell would somebody go buy a bunch of other products that look the exact same and mix them, right? So your assumption, it was it was built with the same manufacturer. OK, now when you're inspecting that roof, if you couldn't see any flaws, was your assumption that the roof was installed properly?





**Jon Abernathy** 31:53

Yeah.

Yes.



**John Senac** 32:09

OK, now we're going to find flaws in every roof. Some overexposure, some underexposure, some shiners, right? Like that stuff's going to happen. OK, so now I've got two pretty good assumptions on this roof. It's all the same product and it was all built to meet the manufacturer's installation instructions, at least from what the surface, from what I can see, want to tear it off. I may.

Find otherwise, but it looks good. So how do we put it back that way? That's the question that you need to ask, and that's the presentation that you need to make. It was this way before NTS has identified this particular product, and then there is or is not a way to get it back to the condition it was before. There's this whole smokescreen out there.

In the insurance restoration world of well, we don't owe for code upgrades, but think about the difference between an upgrade versus a pre-existing condition. If you get on the roof and it's all the same product and it's all compatible and it's all uniform and it's all consistent and it all looks like it was installed to manufacturer's specs, what should I be doing?

When I repair it, I should put it back to meet that exact same condition. Otherwise, it's arguable that you're now lessening the condition. You're taking it below code compliance instead of meeting the code compliant roof it already was. But it sure as hell isn't an upgrade like it's not like.

Oh, they didn't acknowledge code and then now they have to do repair. \*\*\*\*, this is some upgrade. No, if I can look at it and make us a pretty sound assessment that this was installed properly and met the manufacturer's instructions was all uniform and met the code 904.2 which says products should be compatible. I need to put it back that way.

This is the kind of stuff we can't report on. But if you have a good knowledge-based report and you go get everything else to surround and support that, then I don't care what the insurance company thinks about whether they like my reports or not. It comes down to the the facts. OK, can we at least? I know you want me to use this matching product.

But can we at least agree the identification is this? OK, cool. And it's all that product on the roof. OK, cool. So we have no way to accomplish that. We're going to be lessening the condition, changing the condition, minimizing the condition of this particular home, of this project, of this job, of this estimate, of this scope in there. NTS can't report on these nitty-gritty details, but it is the starting block for you to know. Go look for more. Go see how this relates in your area, for your for your county, for your city, for your municipality, for your parish, right? Go figure out how this applies. All right, let's jump to the next slide.

I'm almost done and we'll open up to that questions and it looks like Brian's taking good notes. Hopefully there's some questions coming through up there man.



**Brian Dunn** 34:46

Yeah, absolutely. Absolutely.



**John Senac** 34:46

Love it. All right, this is my big disclaimer for reports. They are not an easy button. OK, I know that there are people in this industry who are constantly looking for the easy button. What's the fastest way? How can I do less? How can I just get something that solves all my problems?

Guys, if I had invented that, I would be a billionaire and I would not be on this call.

OK, I'd be done. I would have sold it. Like I'd have scaled it, sold it. If I could invent the easy button it it this game would be over. That didn't happen. OK, this requires skill. First you have to train yourself. You got to learn things.

Reports. Understand it's a sharper tool. It has more information. Know that it's truly independent. Does everybody in the room aware that Nearmap bought ITEL for \$1.3 billion? Nearmap. Guys, go search what Nearmap does. OK, Nearmap does a lot of underwriting for the insurance companies, a lot of data collection for.

The insurance companies. So when I say NTS is truly independent, what I mean is when you buy a report from NTS, we're not giving that data to the insurance company. When you buy a report from Mitel, it's going straight into underwriting data, pricing, pricing models, pricing models to strip your pricing down to rip your pricing apart, that's where.

So that's what you support in life. Great. More power to you. I just want you to be aware that that's where that's going when you buy from third parties like that. OK, we specifically design to be homeowner friendly. Always go to page two and walk

through that with the homeowner. It's got a lot of the meat and potatoes. It's not the boring stuff. It's not the property address and.

The details and the squares and all that stuff. Go to page two. Page two is really where you're gonna walk the homeowner through what they need. OK, It establishes kind and quality, and it helps you start that next conversation. That's what NTS is designed to do. In fact, that's what any shingle reporting is designed to do, is to start figuring out as much data as you can.

So you can start the next conversation. It's not the easy button. It doesn't just solve the problem. Next slide.

OK, perfect. Now before we get into questions, I have to say thank you for letting me talk about this. The whole idea of shingle identification went from a monopolized market and not overly needed from here and there to becoming this extremely contentious point of market that was no longer monopolized as State Farm.

Out their RLS and a great opportunity for me to jump in there and create a ripple in the industry. For those of you who want more information, obviously go to the website [pro.nts.id.com](http://pro.nts.id.com). For those of you who want to connect with me, look plenty of social media platforms. I'm sure we'll say that stuff at the end, but John Cenac on Facebook if you want to see me and.

Heels, John the Roofer on every other platform. Still gonna see me in heels. There's so much more content and believe me, it drives me nuts like.

We live in a society where what content does now it's like I create all this great roof information and where I talk and educate things and then I get on a roof in heels and you know, 65,000 views later you're like, cool, thanks guys. Yeah, we put hours of work into creating valuable content. I get on the roof and do shenanigans and it turns into that real quick, so.

But y'all y'all connects with me on social media. All right, Brian, now the fun part.

Now that we got through the the simple stuff, I just want everybody to understand that everybody thinks of shingle reporting and citing reporting wrong. It is a constant build up of knowledge and then continuing to learn how you have the conversations.




**Brian Dunn** 38:09


Yeah.


No, I love it. I love it, John. I appreciate it, man. I know this is, I've had the opportunity to listen to you run through a lot of this material on multiple occasions and I think it's incredibly powerful. So happy to have you here today and to have all these folks


listening in. I thought, I mean one of the things just to kind of rewind the tape a little bit when you were talking about the experience.


 **John Senac** 38:25  
Yes.

 **Brian Dunn** 38:42  
Has had in you know between I think the rough numbers were between 7 and 17% roughly of of jobs basically being like unreported on value. That's incredibly powerful. I I I feel like you know if that wasn't like you know understood by the group that's huge right. And I think that that especially with the trend you know if I think back to.

 **John Senac** 38:48  
Correct.  
Yeah.  
OK.  
Yeah.

 **Brian Dunn** 39:02  
You know, because a lot of this is obviously looking at the rear, the rearview mirror, right, as far as when the stuff was installed, what the full start dates are associated with all this stuff. And I think about the trends in the roofing industry as far as you know, more and more premium products and I feel like that is just going to continue where the default lens that an insurance, you know, adjuster might look through is going to.

 **John Senac** 39:06  
Mhm.  
But.

 **Brian Dunn** 39:22  
Default to you know a base product, but that is not what you know manufacturers are are are putting together and what you know great roofers are putting on roofs. So I just wanted to reinforce the point man.

**JS** **John Senac** 39:30

Yep. So and I I want to, I want to challenge everybody who's utilizing Xactimate as a software. In fact, we got a major ripple in the industry today for everybody who did not see that bit of news. So this is not TAMKO saying this.

But Verarisk bought Acculinks. For everybody who's subscribed to Acculinks, Verarisk bought Acculinks to basically create cross-industry platforms that streamline and.

Have access to all the contractors, pricing, subcontractor pricing, Commission structures, everything they put in the ACU links is now going to be sold. So I look at that and I think to myself, OK, I really hope these contractors are doing a great job of like scaling up their pricing, good, better, best. But anyway what I was going to.

Say is this. I challenge everybody in this room, OK to take your premium product like let's take a Tamco Titan, right? And and there's a wonderful e-mail address. If you're writing an Xactimate, you can actually e-mail pricing at verrisk.com.

Pricing at veris.com and you can ask them any question about about what line item is this, what's the price under this, that and the other. And one of my favorite questions is ones like this. Hey, we're remodeling a project and we are looking to quote the TAMKO Titan shingle in here. Can you tell me what?

Roof roofing line on what shingle, category and code would be used to best estimate this product. They will e-mail you back and they'll tell you what grade it is. Now what we found is we're seeing RFG 400 for that answer. Well, insurance companies write RFG 300.

 **Jon Abernathy** 41:13

Mhm.

**JS** **John Senac** 41:16

So if you have a more premium product that's being torn off the roof, right, I project what you guys are doing now and you start looking down the road and and John, you mentioned this, you've had parts of your market that got hit and we're not going to say what you used to install, but I know what you used to install and it wasn't entry grade, OK. And now you're going.

Going back and you're revisiting these people and you're talking to them and they're getting a roof again and they're doing another claim again because you've done this so long in your market. Those roofs are you need to be emailing pricing at Verisk and

you need to be getting an NTS report that's gonna confirm the grade and then the maker of the software is gonna say.

Oh well, that was priced under this category. Now you as a contractor are completely removed the equation. I've got NTS has confirmed this is what's on the roof, and I've got the maker of the software that you so wisely chose to use as your estimating software saying put this category and code in.

And those are getting approved. No question you want to get a carrier to accept an NTS, do it that way like it's the easiest one. But you're right, Brian, the amount of roofs that are getting put on that are, you know, so John, I hope you're thinking about that on all those ones you're working because I know what you used to put on and I know what quality should you put on and it's very simple and for everybody who missed this when I e-mail.



**Jon Abernathy** 42:26

If you.



**John Senac** 42:29

Pricing at verisk.com. So I got my NTS report. I see what shingle it is and I e-mail pricing. I don't go. Dear Verisk, we're currently in a knock down, drag out fight with State Farm over what shingle line item this is. Can you please weigh in and help us solve that problem?

That is the dumbest way you could ask that question. Verisk is not in the business of solving insurance claims. They're into the business of their tool, their software and pricing models. So just ask. We're currently doing an estimate for a customer. We're currently remodeling a project. We're currently working with the homeowner and they want this or they have this and we want to reestimate.



**Jon Abernathy** 42:53

See.



**John Senac** 43:05

Estimate that. What's the line item for it? OK, don't make it about insurance or claims. Otherwise you could be like, hey, we got this NTS report and we need to quote the project with something similar. It looks like it's the Owens Corning Oakridge, looks like it's Tamco Titan, look like it's the right. You could start listing them out. You

could do this for every manufacturer and then suddenly you get these things back and you're like, oh, this one.

One's here. This one's here. This one's here. You only need that e-mail once. Once they've answered the question, you start categorizing. Don't e-mail them five times today with five different questions. Spread it out, y'all. And if you ask for multiple, they're gonna be like, well, you know, just go through the pricing and find what's similar. You just need laser. Just.

Question here, question here, question here, question here, question here till you realize, oh, this one's integrated. Oh, this one's RG400. Oh, this one's RG500. It's a fun game. All right, that was a long reply comment.



**Brian Dunn** 43:53

No, that's great. That's great. Well, I mean I'm gonna kind of continue on. Well, at the risk of opening up a whole, you know, more than hours discussion, you know, I'd love to hear you talk a little bit about about maintenance programs. I mean we we really, we didn't, I'm sure you intentionally didn't go down the route of maintenance programs, but.

You know, I've heard you talk about that before. I feel like that's a powerful message to share with the group. Just about, you know, just a short story. We'll keep it to that and maybe we'll save time for another session to dig in a little deeper.



**John Senac** 44:15

Sure.

Sure.

It's actually the whole shingle identification thing that kind of tied into that, right? Like I realized that I was going out on roofs and the shingle identification and this was like on the fringe. It was like, man, this thing's kind of beat up, probably not enough. Or hey, it's an old data loss like you're not leaking, but you don't have.



**Brian Dunn** 44:23

Yeah.



**John Senac** 44:40

A solution here, right? And I'm realizing like, what do I do with these customers, right? And I've had to have a real conversation. When did you think on planning a

roof? We didn't. We were hoping to last another 5 to 10 years. Well, what if I told you it's gonna last 2-3, right? So I started like realizing these products notifications, these problems, these homeowners that were kind of in.

Purgatory, for lack of a better word. They weren't. They weren't in an emergency situation or a painful situation, but they were going to find it soon, right? So I started offering them just an annual review and then that turned into this contracted thing. And what I realized was at some point I'd built up so many of those relationships and somebody.

Those agreements that I was behind the curve of monetizing it. Unfortunately, it should have been monetized sooner into like a paid for maintenance program. But then the next time I got like a banger storm come through, I had all these people that were on maintenance agreements and inspections agreements that when it came through, the first list I hit was that list.

People that I already talked to, people that I already inspected. And this is different than you taking and filing all of your dead leads as dead leads. And then when a storm comes through, you reach out to all those dead leads. That's not what this is. This is a relationship, not a grab when you can grab, not a ask because, hey, I've been there once before and I'm at no.

You're trying to tee this up in that conversation, right? Like, hey, in fact, I had somebody send me a really atrocious picture of a pipe boot today and they sent it to me cuz they were trying to figure out the date on it. But the pipe boots clearly failed, right? So you come down, you talk to your homeowner, you're like, hey, I got really good news for you for the most part, your roof.

Looks pretty good. I'd expect another like five years out of it. Hard to say exactly, but you know, I did notice an issue though. You've got these, you know, pipe boots going on up there, these these flashings and they're they're plastic and rubber and they've just been baked in the sun. They're starting to dry rot.

These aren't going to last five years, OK? In fact, I'm surprised you don't see stains on your ceiling yet. You mentioned you don't have any leaks. Like, Are you sure? Yeah, yeah, we got nothing. OK, check your bathrooms, check your kitchens. Like, just kind of look around and see, right? So this needs fixed. And what we could do is we could do do this. And then I think it'd be really.

Good because you have other features similar to this. Let's just check it every year and help you get the most out of your roof. And what we did was we started moving people that weren't ready to buy today and didn't have storm damage into this



annual inspection category. Now I didn't care if I inspected it in.

February, May, August, September didn't matter, I said. We actually scheduled these in batches and it's best to do it right after winter and right before any of the storms come in. So you're going to get a call from us in February and we'll give you a heads up. We'll come out and do that annual inspection, so.

So where most people fail with this is they do it literally annually. OK, so they inspected it on July 30th and they put it on July 30th. They put a reminder on June 30th to notify that person their day is out. I'm like y'all are gonna be losing your freaking minds as you're like one day you get 10 alerts, the next day you get no alerts, the next day you get 3 alerts and like for what's?



**Brian Dunn** 47:49

Right.



**John Senac** 47:50

30 days out? No. We do annual inspections and we do them in February. We do them in January. We do them during these months. Now it's going to vary. One state has monsoon season, some states have winter, some states have hurricane season, right? Everybody's seasons are a little bit different.

But you want to take kind of your low frequency month and drop your annual inspections in there as much as possible. Now with annual inspections, what I try to accomplish are these things #1.

Any problems? Like is there a truly a maintenance issue where I can let maintenance drive the need for us to keep an eye on this and prolong your roof? OK, two, can I figure out how old this roof is? Sometimes it's easy, sometimes it's hard. Sometimes it's as easy as getting on.

Zillow realtor.com You realize the house is built 2012. This is probably the current roof, right? Like sometimes it's just super, super simple. Sometimes I'm homeowner. So age is another big factor. So maintenance items, age, product. I want to record what product it is. OK. In fact, I will tell you guys a really funny story.

That you guys may not think is funny, but you know how the you know how the roofing rumor mill likes to just run rampant, right? John, you at least know how the roofing rumor mill likes to run rampant. I can remember in 2020 when one manufacturer was getting rid of a laminating machine in their plant. Then there was this.



**Jon Abernathy** 49:04

Oh yeah.



**John Senac** 49:14

Talk about how TAMKO is looking to sell and I can remember I was like, I thought in that moment, OK, and I figured was just remember, but I thought that moment I was like.

Please let that happen. I'll have the best sales year of my life because I had every address from every TAMKO that I sold in the first three years of my career when I was just got in and I was selling TAMKO, right? And I thought, if this \*\*\*\* gets bought like. I know where I'm going back and calling people, you know I know the areas I'm going to start checking and I I knew what was on them. So when you do annual maintenance inspections, OK, find maintenance problems, figure out the age of the roof and try to identify the product. Even if you take a picture and you throw it on my name that Chinko Facebook group, something to try and learn what that product is because what you may realize.

Hey, it's already discontinued or you may realize like, hey, it's this product and then like I have, I went and looked.

Am I allowed to say other manufacturers? I know I accidentally said one just casually going through, but I'm going to give a good reference. OK, Owens Corning got rid of the amber color in my market.



**Brian Dunn** 50:13

Sure.



**John Senac** 50:18

I have on my list like 15 ambers that I had installed. So I was like, well, if any of these pop up in a storm swath, I know who I'm calling, right? Like it's you can't. There's nothing to fix it with, right? So during annual maintenance, it's really, really important doing inspections to at least at a minimum.



**Brian Dunn** 50:29

Right.

Yeah.

**JS** **John Senac** 50:37

Identify maintenance problems because if it's just an inspection, I was like, Brian, good news, your roof actually looks great, but your roof is 12 years old. We start to see issues between 10 and 15. Fortunately for you, I think you're so far out ahead of this that we can start doing annual inspection so you get the most out of your roof, right? So I could pitch it that way if there's no problem.

But if there's a maintenance problem, like Brian, this pipe boot is a problem. We got to fix this. If we're going to fix this, what if I fix this for free but put you on the same? What if I fix this for half off but put you on an annual program, right? There's an offer there to get them hooked on that. And then for me capturing data, the other pieces I want are age.

 **Brian Dunn** 51:00

Sure.

**JS** **John Senac** 51:14

And kind of material, if I can capture that, then you're going to have the ability to like filter and archive and start understanding how old roofs are when they fail, why products fail first, what ones are easy to get approved if there is storm damage, right? If you know all these things when you go through them, it's going to change the landscape of the data that you collect as a roofing company.

And then go out there and train your team with moving forward. So I love annual programs because I treat every single person like it is going to be a lifetime relationship with them. That's how you want to treat them. Yes, there's people you kiss goodbye and you say no more. We're not going to talk anymore. There's people you put roofs on for and you're like, please don't call me again in your head.

 **Brian Dunn** 51:48

No.

**JS** **John Senac** 51:54

Like, thank God the check's collected. I don't want to like you're praying like for the next 30 days. Like please don't text me or call me with any questions. But in general, treat everybody like it's a lifetime customer.



**Brian Dunn** 52:05

Yeah. No, I think that's fantastic. And I mean that just that really stuck with me from the first time that I heard you talk about it, John, where you know it's I can, I can imagine that especially folks that are in store markets, you know, it's easy to get overwhelmed. But like you said, there's so many positives there, you know, from your documentation standpoint, from, you know, internal knowledge of within your team.



**John Senac** 52:17

Is.



**Brian Dunn** 52:25

Of what you can, what you can leverage moving forward. And then you know the other, the other piece is just like you said, you know you're developing that relationship and so you're going to be the first person to think of when there's an issue because it's not, it's not if it's when, right. And so yeah, there's just so many positives to that. So yeah, that makes a ton of sense.



**John Senac** 52:38

Yep.

I had a person buy 3 roofs for me, 3 roofs. They had a roof that got hail damage and then two years later the roof that I put on the roof that I put on got hit by a tree and because of how the whole system was put on synthetics and everything, the whole roof was a place again. Then they bought a new house.



**Brian Dunn** 52:42

There was. Yeah, go ahead. Yeah. Wow.



**John Senac** 53:02

And it got hit with hail and I thought, my God, this person's bought 3 roofs from me in like a six year period of time. OK, so again, you got to treat like a lifetime relationship. So anyway, continue.



**Brian Dunn** 53:09

Wow.

No, totally, totally. No, I think it's great and I think that's the right messaging, right. I mean that relationship that is what we're absolutely all about and what we want to drive with our, you know, from our Rep store contractors and ultimately from contractors and the homeowners. So no, it's great. There's a question in the chat and and I'm not.

100% sure on this, but I'm I'm gonna launch it and see what see what you can make of it. So how? So the question is how does how do you get around NTS not being recognized by insurance companies? I'm not sure if that's certain insurance companies.

 **John Senac** 53:32

Mm.

No, that's a very relevant, that's a very relevant question to the topic that we're talking about. I don't put that in my slides. You know, I'm not going to come into a very corporate presentation and force you guys to have to have that in there, but I'm very glad it came up. So here's the things that take place. OK. So you send out an NTS report and insurance company says they.

 **Brian Dunn** 53:43

Yeah.

 **John Senac** 53:59

Don't accept it. And you're going to get this a lot of different ways. OK, let's look at different buckets you're going to get that path from. One is they just say we need an ITEL or we use ITEL or they say we need an RLS or we use RLS. First of all, you got to figure out, lean into it or overcome it most of the time when that's the statement they use.

Lean into it, OK. If they're saying, hey, we use or we need, OK, probably going to lean into it. For example, State Farm, if State Farm has their own internal RLS, they're going to use it every time. You could get and you could get an NTS, you can get an ITEL, you could have the manufacturer write you a letter saying this is guaranteed to be this product, right?

You could have the supplier saying we we shipped this product here 10 years ago.

You could get all that and send it to State Farm. They're going to go. We need an RLS. So what's the point of fighting at that phase? OK, so what's the point of fighting

at that phase?

Some of your mid carriers, so you start moving to Allstate, which is a big carrier. Then your mid carriers like your travelers and stuff like that. Very likely they're going to say we need an ITEL. And again, this is the bucket of we need or we use. This isn't the full disagreement. This is just saying what we want. Again, I'm more inclined to lean into it, but I may ask some questions first. I may be like.

Oh, OK. Thank you so much. You know, I'm happy to help with that. You know, we can get one extracted and cover the area so it doesn't leak. How many should we send off to I tell? I'm also kind of curious, so do you guys, did you get a chance to review the NSS report? So I may call it back and just confirm that you read it.

Or OK, and and you did see this part in the NTS report, right? The ITEL's, you know, can I help? Can I understand like the ITEL's gonna accomplish what else beyond this report? And usually when I start asking questions, they confirm they've read the report, they back off a little bit.

Or they say, well, the itel will help us find a match. OK, so you do realize the product's discontinued. We're going to use itel to try and find a match. Is that correct? See, so when it's pleasant, I want to try and go down tracks that are pleasant with that because they're just saying we use or we need, all right.



**Jon Abernathy** 55:51

Bye.



**Brian Dunn** 56:01

Right.



**John Senac** 56:02

Then you have the more abrasive ones. OK, this is the track that is going to be what we don't allow, what we don't accept, what we can't use. OK, again, you got to figure out, do I lean into this or do I overcome? OK, I could try to overcome it. I absolutely can. Or I could lean into it.

I could ask more questions. Probably my first swing to overcome it is just, you know, apologize for any confusion. Thank them for their quick reply. Let them know that you weren't asking. You're just submitting information. So it sounds something like this. Hey, thank you so much, Brian, for your reply.

I do appreciate that. I I may have kind of misspoke, or maybe my e-mail wasn't very

clear. I really wasn't asking what you guys do or don't accept or what you guys do or don't allow. I'm sending you third party.

Unbiased information from a company called NTS. The homeowner asked me to send this in. Am I correct that you're suggesting you won't review their information? You won't review information relevant to their concerns. You won't review information relevant to their claim. And with that one, I almost always get them to flip to the other.

No, we're not saying that. We're just saying we also need, OK, OK, that's better. Now, now we've at least established you're not refuting information. And I kind of talked about this as a homeowner, like.

I know that I'm allowed to turn in anything I want relevant to my claim, all right? And that's a good narrative you have to have with your homeowner for them to understand that. That's why the NTS is designed to be very digestible to the homeowner, so that they feel comfortable that this isn't just some roofer trying to sell me a roof or forcible replacement that this third party company.

Has provided information and This is why we need to pursue other options. So it takes you, the contractor, out of it. It helps you educate the homeowner and then the homeowner's in a very good position to talk about. No, no, I'm sorry, I just want to make sure I understand this correctly. Are you refusing to review my evidence?

Because this is my evidence, this is my information, right? But my contractor.

Your answer is a very basic like trying to be casual, trying to be calm. Wasn't really asking. I'm submitting this. You're not suggesting you're gonna ignore it, right? Or are you suggesting you don't accept information relevant to misclaim right now? Is it closed? Am I missing something? Is it past the deadline? I've played that game, right? Or are we past a deadline where nothing more can be submitted? That's a great question. No, it's just that. And they start pulling back. Most of the time when you give that type of response, they pull back, they switch to what we also need. And then you just got to decide, do I go straight to we also need and be like, cool, we're happy to help. Here's what we do. Or do I want to ask some questions?



**Brian Dunn** 58:39

Right.



**John Senac** 58:46

Questions about, OK, cool. Well, what is it gonna accomplish that NTS hasn't already

accomplished? And this is where I get really granular. I make copy of like, OK, but just to be clear, you did read this paragraph on page 2 and I'll copy and paste a piece from the NTS report to see if they say yes, we read it right. So everybody's skill set's different. It's hard, I mean.

This is something that like when we did this in Master Aircraft, it was like a 2 1/2 hour training. OK, like this one issue was like a 2 1/2 hour training and I wish I could get into all the details cause look, I want people to use NTS. The best way to use NTS is that it's easy for you to use. I wish I could give every single answer, but the first thing I do is figure out what track is it. Is it kind of a?



**Jon Abernathy** 59:05

Yeah.



**Brian Dunn** 59:10

Yeah.

Sure.



**John Senac** 59:24

There, they didn't acknowledge it, but they didn't disagree with it, right? So that's going to be the what we use, what we also need or we need to get what we need to have, right? And then or is it the more abrasive one? And you still have to go back to the fact that is it truly third-party? You know, State Farm's going to get an RLS on everyone no matter what. So why fight it?

Maybe just ask questions. Oh, well, what's what's RLS gonna help us out with that NTS hasn't already accomplished? Well, they'll find that they're gonna locate the closest product. Perfect. I wanted you to say that because later when I when you send me that, I'm like, cool. So the closest product that you can find is this.

But this isn't the roof's identification, is that correct? Then the adjuster starts saying like, well, no, that's not the identification, but this product will work, right? So you got to figure out, do I lean into it? Do I overcome? That's really kind of the big question that contractors should be asked themselves when they're dealing with two different styles of reporting.

Mm.



**Brian Dunn** 1:00:19



That's awesome. That that nails the question. I appreciate it. I'm conscious of time. John Abernathy, any any closing thoughts here just for the for the group before we we send off?



**Jon Abernathy** 1:00:29

I'll just say that you know taking these things and putting them into play in your business and and I'm a support of NTS and and John and and I've seen him take you know companies to the next level and and save you a lot of money and make you more profitable and yeah so we absolutely stand behind all these things and excited to see some of you guys jump on board and.



**John Senac** 1:00:45

2.



**Jon Abernathy** 1:00:49

And here are the results of, you know, things that you're having with the within your insurance claims, because doing nothing creates a lot of profit loss in your business. True story.



**Brian Dunn** 1:00:57

Absolutely, absolutely.



**John Senac** 1:00:57

It does, you know, it really does. And you know, it's maybe the quietest I've seen John Abernathy in any room or virtual room.



**Jon Abernathy** 1:01:04

Because you've talked you, you talk more than I. You're the first person. You're the only person that I know that talks more than I do.



**Brian Dunn** 1:01:06

Ha ha ha.



**John Senac** 1:01:07

Dude, and I appreciate that you just let me rip on this one. It'd be fun to get on

another one in banter at some point. But you know, I had a guy. You have to take a long-term look at these things. OK, again, look at the long-term effects of feeding all your data to Nearmap and to itel.



**Brian Dunn** 1:01:15

Definitely.



**John Senac** 1:01:27

And all these other companies versus the long-term effect of feeding that data to NTS. That's one thing. But I had a guy, I said, look, I know the threshold is 7. You know, like if you buy an NTS once, you may have great success with it. You may not. You may need to learn a little bit and try things. But I said, look, I know the threshold's around 7:00, so why don't you just do 10? In fact, just try it and give me honest feedback, OK? If you really hate it, here's what I'm going to do for you. And he goes.

10 reports purchased just under \$2000 spent, claims resolved over \$100,000. And I was like, damn dude, that's like, I mean like what ratio? He goes, one of those is a \$56,000 claim. I was like, OK, well that's half of the 100,000, like that's a big number to brag about, but half of it in there.



**Brian Dunn** 1:02:04

Oh.

Wow.

Uh.



**John Senac** 1:02:16

But essentially, when he made it systemized, he realized that there was a certain number in there that did turn into a faster conversation because of NTS. So it was well worth the \$165 plus shipping that he had spent. So he'd done that for 10 projects, so he spent about \$190.00 per one of them. So he's just under \$2000 deep. But he had turned over a few ones in there, some that took a few emails, some that took a few more. And he still had ones that they were just hell-bent on. No, you got to go buy the product that's in the ITEL report. You got to go buy the product in the NTS report. And I think, OK, this guy invested \$2000 in his business and it yielded \$100,000 in sales in there because he tried something.

More than once, right? And I think that if you look at the long term instead of the short term, instead of the isolated, instead of the individual, you start looking at 30,000 feet instead of 10,000 feet. The same goes for training because I have people pull me in for training and when they get the sticker shock and I'm like, yeah, it's going to be 12 to \$15,000 for me to come and train your team, like what? You know, like I have companies react like that the first time and then I I I get in there, I do it and a week later I get a text like five of the six guys already put into place and have turned ones over. I'm like, yeah, total project ticket. Wait, what are we looking at? Yeah, it's about \$150,000. OK, so.

Do you think you're 50? You know, like we tend to be a little short-sighted and it's kind of comical. We as contractors would never listen to somebody else telling us how to run our business. If the insurance company came and said, hey, we're not going to pay for drip edge, the contractors don't go, oh cool, we just won't buy drip edge anymore. Now what do they do? They.



**Brian Dunn** 1:03:33

Yeah.



**John Senac** 1:03:50

Continue to work the system until they figure out how do I get the estimate value where it needs to be that I can put on drip edge or how do I get them to approve drip edge. That's the two strategies. Same goes for NTS, same goes for big ticket items. All of those things like you've got to figure out how to utilize that information and make it an educational piece, a learning tool, a system, something you go over and over again not.

Just an easy button. Everybody looking for an easy button, I'll tell you, I don't let people hire me if all they want is an easy button. It's gonna take some work.



**Jon Abernathy** 1:04:16

Easy button leaves. Easy buttons leave hundreds of thousands of literally hundreds of thousands of dollars in revenue on the table. You know it.



**John Senac** 1:04:24

Easy buttons are blinders, is what they are, right? You see that easy button and you become so blind to like how to make things systemized and skilled and continue to

grow and everything. Because if you do get an easy button that works, all you're doing is kicking a can further down the road for later for that to slam you in the face and be like, wow, I should have built a system, right?

So looking for an easy button is a detriment to the company in many, many, many ways. But but yeah, no, that's I'm glad you said that, John, because again, I think of a guy who was willing to try 10 and hell, if he had won one out of the 10, he would have gotten his 2000 back. His ROI would exist, right? Like hands down. We know what roofs cost, guys.



**Brian Dunn** 1:04:59

Yeah, totally.

Yeah.



**John Senac** 1:05:02

Hands down, no question asked. It would work. I just had somebody text me that a signing one go from chip signing in Saint Louis with a full replacement off the NTS report. And I'm like, so you got a full signing job. Yep, \$18,000. I was like, so you bought \$180.00 report and you got an \$18,000 decision. They're like, Yep. And I was like, cool.

Keep going. They're not all going to work like that, but keep going, right? So the reports are meant to be a tool. You've got to use it properly and it's not going to be the tool for every single job. It's just it's incredibly powerful tool for your company.



**Brian Dunn** 1:05:37

That's killer. That's awesome.



**Jon Abernathy** 1:05:37

And also just doing what's right for the homeowner. You know, that's the thing. Doing what's right for the homeowner. How many homeowners get left with lesser quality because they don't even know what's on the roof or, you know?



**John Senac** 1:05:38

U.



**Brian Dunn** 1:05:40

Yeah, that's right. Yeah.



**John Senac** 1:05:40

Amen.



**Brian Dunn** 1:05:46

Yeah, that no, that home. I mean, absolutely. I wrote that down, you know, to bring up this kind of summary point. I mean the the homeowner value, something's come up here several times. I think you're absolutely.



**John Senac** 1:05:49

But I think that every.

Oh, yeah. But everybody in this room probably shares that sentiment, right? Like I designed NTS reports for homeowners. People think I designed them for contractors. No, I wanted to be as easy to read as they could for a homeowner. All right, well, let's think about this. When a homeowner wins, who else wins?

Everybody on this call, the contractors listening, OK, the suppliers that sell TAMKO products, TAMKO manufacturer, like everybody wins. So we should all have a deep passion to provide the best thing we can provide to a homeowner. And I built NTS reports centered around.



**Brian Dunn** 1:06:13

Yep.

Absolutely.



**John Senac** 1:06:26

How can this information be easy for homeowners to understand? So no matter who's sharing it with them, they understand they're being told the truth and there's truth that you need to look at and go through. But yeah, John, you mentioned it, protecting homeowners like that's really what we're in the business of is taking care of that homeowner the way they deserve to. And that could be the right quality of shingle that could be repaired or replaced. That could be a lot of things.

Things that NTS helps resolved. Yeah, man, I would be \*\*\*\*\* to find out down the

road that I had a premium product and that the contractor put on a lower grade product. I'm not saying it's a bad product, but basically that I got ripped off, that I didn't get what I was supposed to get in my claim.



**Brian Dunn** 1:06:57

Yeah.



**Jon Abernathy** 1:07:00

Or or a patch job that later you find out devalues your house. You know, I mean, because I didn't, because I didn't know what to do.



**John Senac** 1:07:03

Yeah, like or patch up like that skylight one, right, where they mix shingles through a skylight up in there, did a cheap repair, moved on and caused all the stress. And what was the?

What's the statement? You have no idea how much a cheap repair actually cost, right? When you got to go back and repair it again, right? Same thing. That thing, they paid somebody and I'm sure they went back and segregated back against the roofing contractor who did the repair, but I'm sure they lost that because they had a report that said don't do it.



**Jon Abernathy** 1:07:16

Yeah.



**Brian Dunn** 1:07:21

Yeah, that's right.



**Jon Abernathy** 1:07:21

Yeah, do it again.

And this always, this always comes up.

This always comes up whenever they sell the home, every time home inspector, somebody shows up and now you're going back to try to figure out who did this, you know, shoddy repair and modgepodge the roof and and it always falls back on the homeowner at that point. Typically if they can't find who done it and and now guess what? They're devaluing their home, they got to drop the price of the.

 **John Senac** 1:07:38

Oh God, man.

Um.

Yeah.

Mhm.

 **Jon Abernathy** 1:07:55

The new homeowner can get a new roof. All these things happen every day, and we can prevent a lot of this just by, you know, taking these steps and just doing what's right, doing what best practices.

 **John Senac** 1:07:58

Well.

Yep. Another thing on annual maintenance is I had annual maintenance one time where I got up and they had had somebody do a repair about a year prior. Well, the statute of limitation that still fell under the contractor where I'm at. So they were able to go back with my report to the contractor.

To try and recoup what they could for that improper repair, you know? So anyway, well guys, I really enjoyed this and I want to thank everybody. If you want to find me, John the Roof Pro on all social media platforms except Facebook. Facebook, just John Senac. That's SENAC, not John Cena. Big difference between the two.

I know the resemblance is very similar, but y'all connect to me on Facebook.

Definitely if you get your team and name that roofing siding and more, which is a Facebook group, please just answer the questions and accept the group rules.

Otherwise we kick you, boot you, or don't let you in.

But it's it's that's a free group full of information there to help you and your team, whether you've been in this for 10 years or you're 10 days in. There's a lot of good information in there.

 **Brian Dunn** 1:09:04

Awesome stuff. No, really appreciate, John. Always pleasure to have you. And yeah, I'd love to have you back for for one of those more of a riff session just between you and and Abernath. Yeah, that'd be fun for all of us, you know?

 **John Senac** 1:09:12

Yeah, I gotta just give Abernathy hell and just let's just have that and see where it goes. Although I'm gonna, hey, if we're gonna do that, I'm gonna, I'm gonna cut my hair like yours though, if we're gonna do that. So I look like you during the call too.

 **Jon Abernathy** 1:09:18

Yeah, I'm ready. I I can take it, man. I can take it. You know it.  
There ain't much hair left, but if you look close.

 **John Senac** 1:09:28

That's fine. I can shave a spot back there. You just have to wear heels. I'll do your haircut. You get heels.

 **Jon Abernathy** 1:09:31

I'm gonna wear the right kind of heels.

 **Brian Dunn** 1:09:35

That looks very great.

 **John Senac** 1:09:36

OK, go get Louboutins. Go get some red bottoms, buddy. So awesome, guys. You have a fantastic afternoon. Thanks.

 **Brian Dunn** 1:09:40

I appreciate it guys. Thanks for your time.

 **Jon Abernathy** 1:09:44

see y'all. Appreciate it. See you next time.

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