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ROOFING INSIGHTS



ROOFERS ON THE RISE:

FOR CHARLIE
ANDERSON &
STEVE SNYDER,
ONE WORD
EXPLAINS THEIR
SUCCESS **P17**

TEN REASONS

WHY ADJUSTERS
MAKE ROOFERS
CRINGE **P31**



CAMERON RIGSBY:
ALL-AMERICAN FOOL! **P35**

JOHN HOUGHTALING

HOW THIS ACCLAIMED
MILLIONAIRE
FOREVER CHANGED
ROOFING **P13**

ROOFGRAF
TECH OF THE
ISSUE **P27**

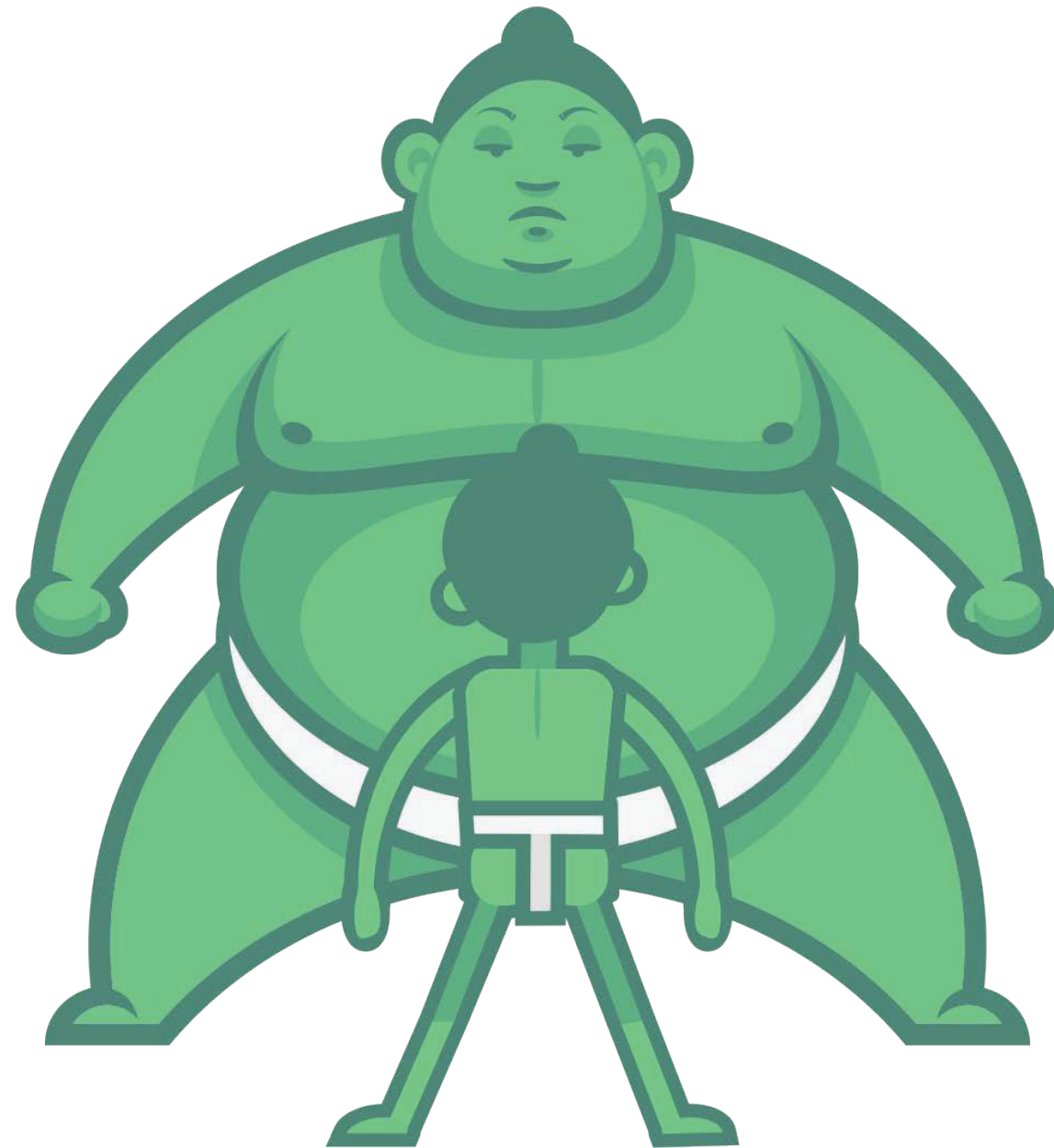


AVCO
ROOFING

STOP WAIVING DEDUCTIBLES!

HEATH HICKS HAS BROUGHT INTEGRITY TO THE
INDUSTRY, ALL WHILE RUNNING A \$25 MILLION
COMPANY **P21**

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CONTENTS

OCTOBER 2020 - ISSUE 002

COVER STORY

- 21 AVCO Roofing**
Business is booming in Tyler, Texas;
Heath Hicks tells us why

FEATURES

- 10 Tool of the Issue:
CATCH ALL**
Dirty jobsites are a thing of the past
- 13 John Houghtaling**
This Louisiana mogul has
revolutionized the industry
- 17 Charlie Anderson
& Steve Snyder**
By streamlining their process, the guys
at Dreamworx Exteriors have elevated
their entire business
- 27 Tech of the Issue:
Roofgraf**
Creating estimates has never been
this easy

DEPARTMENTS

- 6 Roofing Insights Staff**
- 8 Editor's Note**
- 31 10 Reasons Adjusters are
a Headache**
- 35 RI Investigation:**
Karma punishes Cameron Rigsby and
his partner Austin Rodhouse



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EDITOR'S WORD

GROWING UP, MY FAMILY AND I EXPERIENCED A LOT OF HARDSHIP

There were many nights my siblings and I had to go to bed hungry because my father was out working in the oil fields and we didn't have enough money to put food on the table.

While I've obviously come a long way since then, those memories will forever be seared in my brain.

But make no mistake: I'm grateful for those memories.

Not only did the struggle bring me closer to my family, but it also taught me how to grind and persevere through turmoil in pursuit of something greater.

See, enduring tough times is what makes us who we are. It's why I've fully embraced 2020 and all its unique challenges.

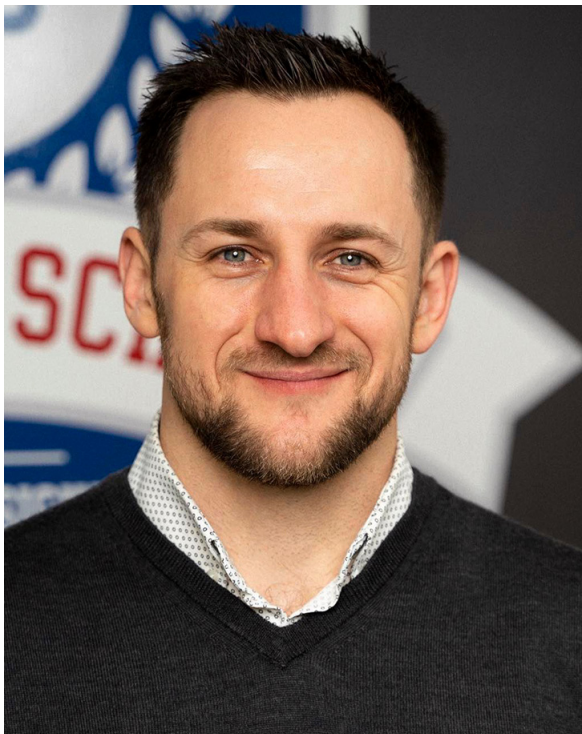
This year has been my most difficult as a business owner.

Whether it's been the COVID-19 pandemic, or the civil unrest constantly affecting my city (Minneapolis), there have been many moments where my mental stamina has been tested.

But this year has also been my best. There was no way I could have predicted that COVID-19 would inspire people to invest more time and energy into their homes. Yet here we are, each week booked full with sales appointments.

I'm not sharing this to brag about my good fortune.

Instead, I'm revealing this information because I



want you to know that good times are just around the corner if you're willing to put your head down and go to work.

Eventually, both societally and personally, these difficult times will pass, and every day I ask myself the same question:

Where do I want to be when it's over?

Motivated people aren't going to wait for things to return to normal before making their next move, and neither should you. The opportunities are out there. You simply have to go and take them.

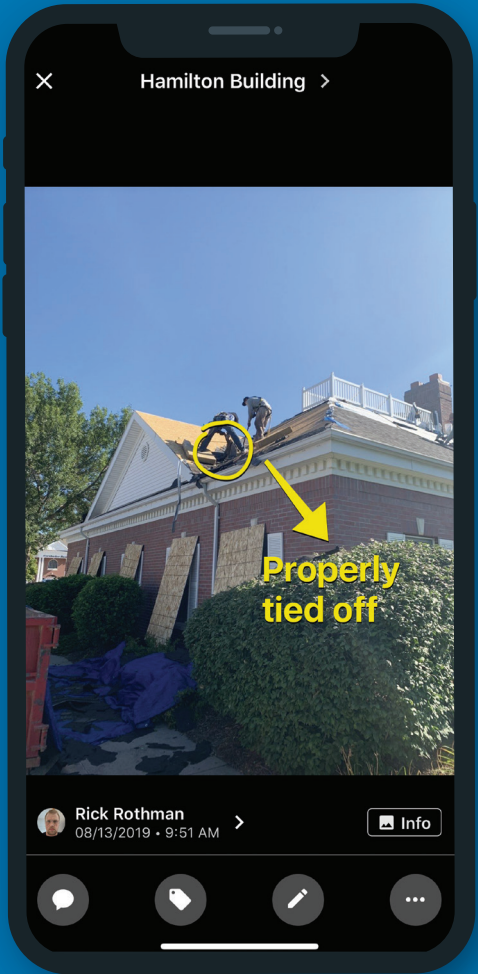
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THE CATCH-ALL



"I was a sales guy for seven years," says Heath Hicks, owner of AVCO Roofing, and the co-inventor of the CATCH ALL. "I dealt with disappointed or frustrated customers so many times about things I thought were small details," he adds, referring to the leftover debris he figured was inevitable and unavoidable on a jobsite.

"I was tired of people who wouldn't give referrals, or who would want to give negative reviews," he says in explaining how customers expressed their dissatisfaction with finding various items strewn on their properties.

Annoyed by customer complaints, Hicks decided to no longer dismiss their gripes. Instead, he decided to seek a solution.

For the next few years, he experimented with a number of different ways to keep debris off people's properties.



The CATCH ALL is just like the name sounds. It snatches all the loose nails and debris that come off roofs during a job.

Any contractor will tell you that despite a quality cleaning effort, nails and other small items get lost in the grass and small crevices along the side of the house.

Most contractors will also tell you that customers hate when they find these miscellaneous items, so much so that they usually ask the roofer to make amends.



He tried tarps, bought \$750 magnets, and even invested in a few metal detectors.

Unfortunately, none of those ideas remedied the situation.

Over time, Hicks calculated that finding a reliable way to keep debris off lawns and flower beds could save his crews up to 3 hours in cleanup time.

But finding the right solution wouldn't come easy.

"Every time I tried something that didn't work, I got more determined to solve the problem," Hicks says, and soon his persistence would be rewarded.

A breakthrough serendipitously arrived one afternoon when a member of his crew saw how upset a customer had become over fallen debris in their yard.

Interested in finding a solution, the employee pulled Hicks aside afterwards and showed him how a net on the back of his trailer could keep nails and other pesky nuisances contained.

The timing was lucky. Usually crews never see or have to deal with a dissat-

isfied customer, mostly because customers don't see any problems until after the roof is completed.

But the employee's idea proved to be correct, and now him and Hicks had a way to keep debris in check.

They named their new invention the CATCH ALL.

Over time, they developed over 13 patents on the product, and now they sell CATCH ALL's to other roofers. Also, there's been an ancillary market consisting of customers clamoring for other contractors to use the CATCH ALL because word has spread regarding the system's efficiency.

As the CATCH ALL slogan goes: save time, save money, happy homeowners.

Hicks' success is a lesson for all roofers out there, in that it's not always the roof that customers are concerned about.

Sometimes, people just want to know that you care. RI



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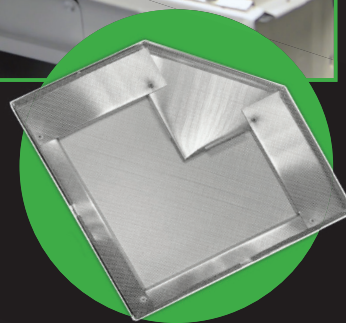
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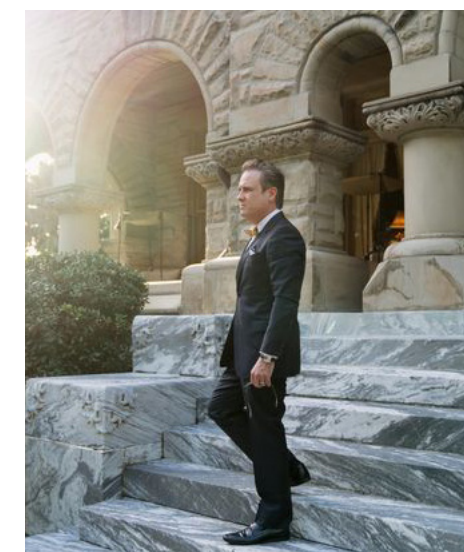


SCAN ME

A DIFFERENT TYPE OF STORM IS BREWING IN THE BAYOU

by Quentin Super

As the fallout from Hurricane Laura continues to play out, John Houghtaling and his team have set up camp in Lake Charles, Louisiana to ensure major insurance fraud doesn't happen... again.



You wouldn't know it simply by looking at him, but lawyer John Houghtaling is one of the most influential figures in the roofing industry. Ask anyone who has ever crossed paths with him, and there is no denying that when Houghtaling

steps foot in a courtroom, his opposition is in for a long day.

That's because over the years Houghtaling has won billions of dollars for homeowners who've been wrongly treated by their insurance companies. First, it was Hurricane Katrina back in 2005, and then seven years later, he and his team went north to preside over the damage left in the wake of Hurricane Sandy.

But Houghtaling isn't your typical gun-for-hire attorney whose satisfaction is based on how much money his clients get in settlements. Instead, Houghtaling attains fulfillment from exposing crooks who wield the mightiest swords, better known

in the roofing industry as the insurance companies.

This year, Houghtaling is back at it, bringing his talents and his associates to Lake Charles, Louisiana to aid homeowners in their attempt to find a sense of normalcy amidst the wreckage left by Hurricane Laura.

"There have been some bad actors on the side of the insurance carriers that have been following the storms, and they have been doing things that were wrong

to people," Houghtaling says in explaining why his presence in Lake Charles is so essential. "I suspect that they're here again."

There are many reasons Houghtaling fully embraces the fight against insurance companies, namely the impact devastating hurricanes like Katrina and Sandy have had on everyday people.

"When you lose everything in a hurricane, it's not just

numbers to the people that you represent,” says Houghtaling. “In many cases, people have lost everything that they have, everything that they’ve built in their life. They lose their children’s bedrooms, they lose their wedding pictures.”

Worst of all, many people are also left without new homes for indefinite amounts of time. “They go from being a homeowner, realizing the American Dream, to being homeless overnight,” adds Houghtaling.

“When you lose everything in a hurricane, it’s not just numbers to the people that you represent

None of this is hyperbole for Houghtaling.

During Hurricane Katrina, his entire office in New Orleans was obliterated. “It literally wiped out my office,” Houghtaling remembers, mentioning how his firm also lost hordes of evidence that they were prepared to use in upcoming trials.

For as difficult as that moment was, it was also integral for Houghtaling, a period of time that forced him to forgo other forms of litigation and pour all his energy into representing homeowners.

“Katrina changed the way insurance deals with claims,” he says, and ever since that moment, Houghtaling’s career has shifted primarily to working on matters of insurance.

This year, following Hurricane Laura, Houghtaling and his team have been hard at work, quickly and efficiently compiling reports so that people can get their homes and businesses back up and running. Houghtaling says expediency is key, especially at this stage.

“The insurance company’s adjuster is not doing the work on time,” he says, going on to say that’s why

people are often forced to wait for a resolution on their claims.

Thankfully, Houghtaling and his team know what they’re doing, and that assertion needs no further evidence than the \$93 million they’ve already adjusted in the first twelve days after Hurricane Laura.

Also, this time around Houghtaling is showing no mercy when it comes to insurance companies and their unwillingness to properly compensate their clients.

Warns Houghtaling: “if we catch you [insurance companies] committing insurance fraud, we’re going to move to have you

prosecuted. We’re not just going to sue you.”

Houghtaling is taking this stance because with both Hurricane Sandy and Katrina, he discovered that not only were insurance companies shorting claims, but engineering firms were also doctoring damage reports.

“We caught them faking causation reports,” notes Houghtaling, adding that “when there’s money involved, sometimes people cheat and take shortcuts.”

As expected, when Houghtaling was made aware of this misconduct, he sued those implicated, and soon there was a major scandal unfolding in the circuit courts of New York.

While Houghtaling appreciated that the culprits were being held accountable for their actions, he also realized that this level of exposure alone wasn’t going to eradicate the issue.

“It was a turning point for me because every time they [companies] do this, I sue them. I am successful at suing them, but in general only 1% of people sue.”

For real change to happen, Houghtaling was going to need to go after these companies on the basis of criminality, charges that would do more than just put a dent in the bank accounts of billion-dollar entities.

And this brings us back to present day in Lake Charles. From one of his three mobile RV units, Houghtaling explains that he’s now armed to take down major insurance and engineering companies if they follow the same patterns of behavior exhibited during these last fifteen years.

Houghtaling no longer will be met with expired statute of limitations and other legalese that will preclude him from taking action. Rather, with the support of powerful governmental organizations like the FBI, it’s only a matter of time before popular insurance companies feel the sting of John Houghtaling.

Or perhaps insurance companies now know they’re being watched.

Either way, Houghtaling and his team will be prepared.

“We’re going to be watching, and if they fake engineering reports, I’m not going to just sue them,” Houghtaling says. “We’re going to the authorities.” **RI**



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COO / Co-owner

**DREAMWORX
EXTERIORS**

**IS LIVING
THE DREAM**

Quentin Super: What made you guys want to go into business together?

Steve Snyder: "I've been doing roofing since 2001, and then Charlie and I met seven years ago, and we decided we wanted to start a roofing company. One of the big things that we saw in roofing was that the image for

roofers was pretty dirty. It sounds corny, but we really do want to try to clean up the image of roofing by being more presentable and doing things in a better way."

Charlie Anderson: "The whole reason that Steve and I left the previous



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Two hours west of Philadelphia resides the city of Harrisburg, a small town with a population of 50,000 people.

Despite its modest numbers, the town's remarkable history grants it the title of being Pennsylvania's capital city.

Harrisburg is also where Charlie Anderson and Steve Snyder, owners of Dreamworx Exteriors, have made inroads within the roofing industry.

What once started with the pair being mired in a state of roofing mediocrity has now developed into them breaking free from the seemingly never-ending quest toward running a profitable business.

That evolution took time, but now, on the brink of the company's sixth anniversary, Anderson and Snyder jumped on a Zoom call with Roofing Insights Senior Copywriter Quentin Super to discuss what they did to reverse the fortunes of their business.

company that we were with was because we got treated very poorly, so we set out to make a company where we could treat customers really well, but also treat our employees really well."

QS: Could you please expand further on that? What does the culture at Dreamworx look like?

CA: "It's like working with your friends and your brothers more than it is having that typical owner-employee relationship. We click really, really well, and it makes people want to be here. It attracts the good talent. We just brought in a guy who is a rock-star salesman. He sold millions of dollars a year in windows. He took everything he knows about windows and is flipping it right into roofing. He came in and he immediately started outperforming our other sales guys."

SS: "We only sell top-of-the-line roofs. The guys like that we don't cut corners."

QS: What are your plans for the rest of 2020, and then going into 2021?



SS: "We want to move again. It would be our fourth location in six years. We keep outgrowing where we move to. As far as the rest of the year, we want to finish out strong. We just recently hired an in-house canvasser. One of the things we want to do next year is build a canvassing team. Right now, we're introducing a lot of upgrades, like implementing metal valleys and copper valleys, and copper chimney flashings."

“ If you're a new guy and want to do everything yourself, you're going to burn yourself out

CA: "We want to double down on what we've figured out over the last ten months or so, which is that selling a premium product has elevated us to a different level where we can actually sell less but make more money. We want to double down on that and really focus on making sure that we're getting the type of customers that we want. That's why we love canvassing, because we really get to target who we want. We've never found a lead generator that closes better and has a better return on investment."

For next year, we're trying to start a window division too because of our great window salesman. We're trying to do things that complement our roofing system, such as installation. They all work hand-in-hand, so it's an easy value add.

Windows is a bit outside of that realm, but what we do have is a customer list full of hundreds of happy people that we've already done work for and that know our brand. They love us and it's something that we should be able to tap into really easily."

QS: What advice do you have for roofers who are looking to break out on their own?

SS: "Set up a good process. Our process was pretty flawed until we went to the Roofing Process Conference last year. We've been trying to fix it and add to things, and take things away, but hiring helped. If you're a new guy and want to do everything yourself, you're going to burn yourself out. We always had this fear of hiring staff and worrying about not making money, but realistically, if you do it correctly, it works

out. Now other people work inside the company, and Charlie and I can focus on growing."

QS: Have your YouTube videos made you money?

CA: "YouTube has been awesome. I don't think it's generated us a single lead yet, but what it's given us is better qualified leads. We use it in a slightly different way than a lot of people do. We definitely want to put out content to bring new people in, but we have this really great automated system, where as soon as someone calls in and we schedule an estimate with them, an automated email goes out. In that email, it directs them to our YouTube page. We want them to get on there and watch our videos. We want them to know us and like us before we even step in the door."

SS: "People will call in or guys will get to an appointment, and customers will rave about a video they've watched."

QS: You had mentioned last year's Roofing Process Conference. In what areas of your company has that conference made an impact?

CA: "Process. Prior to this, we didn't really have one. We all had an idea of how we did things, but we've realized now that if I get hit by a bus, no one knows how to do anything. When Steve was running production, if he died, production would crawl to a halt. The conference taught us that you're only as strong as your process."

“ We really do want to try to clean up the image of roofing by being more presentable and doing things in a better way

Also, marketing. It changed our minds on marketing and the way that we market. We were always afraid to put ourselves out there and talk about things like cost. It really opened up our eyes that if you go against the grain, do something that's slightly different, you'll see results. The response has been mixed; some good, some bad. We have a lot of haters now because of all the videos we do."

SS: "As far as the conference itself, what we enjoyed about it was it was a smaller conference. We've been to other ones where it was all about 'buy this, buy this, buy this.' I understand that they do things differently, but I like that it [Roofing Process Conference] was wholesome. We're not rolling up in our Lamborghinis and just throwing money around. It was about learning. We have a friend in Delaware and he's in a situation where him and a guy do sales, and he is working seven days a week. I keep telling him to go to this conference, hire more help. I told him that we better see him in Florida."

QS: What are some things you would like the public to know about Dreamworx?

CA: "We're not this huge, wildly successful company, but we have a good grasp on how the business works. We'd love to help anyone who wants support."

Also, wintertime is something that we're looking forward to because it gives us a chance to step back and make sure these things are concrete before moving into another busy season."



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AVCO
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BRINGS LAW & ORDER

Heath Hicks shares how
his company got its name,
and why roofers should
never waive deductibles

By Dmitry Lipinskiy

TO THE
DEEP SOUTH

[➡ Learn more...](#)



I get off my plane in Dallas, Texas and drive 90 minutes east to a city named Tyler.

It's there that I'm going to meet with Heath Hicks, the current owner of AVCO Roofing.

Originally, AVCO was started by Donnie Parkinson in 2007. The company thrived for several years before Parkinson's health began to fail him.

As more time elapsed and Parkinson's health continued to plummet, he and his wife Sharon looked into selling the company.

"I want someone who can keep the company open," Parkinson had told his wife.

And this is where Heath Hicks entered the fold. He purchased the company in 2014, and within his first twelve months grew the company's revenue by 400%. Building off that momentum, the next year AVCO increased sales by another 300%.

Today, AVCO has 30 people working in their company head-

quarters, and an additional 70 team members in the field.

"How did the name AVCO come to fruition?" I ask Hicks as we walk around AVCO's spacious company headquarters.

"It's actually an accident," he tells me.

Hicks shares that when Donnie Parkinson first started the company, he wanted the name to pay homage to his friend Wally Abernathy, a man who had given him the necessary capital needed to begin the business.

So, he came up with the name ABCO.

Parkinson then called his lawyer to begin the legal process of registering his business.

Soon, Parkinson had his business, but unbeknownst to him, his lawyer had filed all the paperwork under

AVCO instead of ABCO.

"Six months into the business, somebody at the bank was like, 'we're cashing these checks for you, but you know your business name is AVCO, right?'" Hicks explains. "He [Parkinson] ended up changing it all and going with AVCO, but it was supposed to be ABCO."

This small detail has never affected the company in a detrimental way, and today AVCO does over \$25 million per year in sales.

A big reason for that is AVCO doesn't waive deductibles.

Remember: waiving deductibles is not only illegal, it's also bad for business.

As an experienced business owner, Hicks

knows this, but he will be the first to admit that he didn't always practice what he preached.

"Did you ever waive deductibles?" I ask Hicks as we sit down in his office.

"Yes, early on I did," he admits.

Hicks then goes on to say that waiving deductibles is common in Texas because in the late '90s, many big companies were employing that practice. Then, when people branched off and started their own roofing businesses, they took that same deductible-waiving mentality with them.

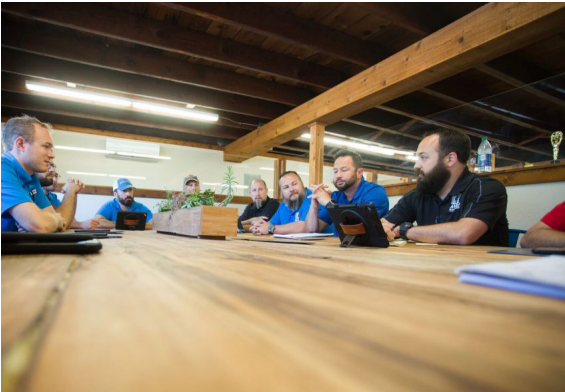
“
Remember: waiving deductibles is not only illegal, it's also bad for business.

This has contributed to many problems in the roofing industry, but Hicks believes a change is on the horizon.



"All it takes is people wanting to change," he notes.

Hicks has already seen the change firsthand. For a man who once condoned waiving deductibles, he now instructs his entire sales team to never offer to waive a client's deductible.



This policy has cost him business.

By his own estimate, Hicks loses 1-2 clients per 10 meetings because he won't waive deductibles, but he also says that if he were paying customers' deductibles, he very easily might not be in business right now.

Here's why:

Waiving deductibles may be a decent short-term strategy, but over time a roofer who waives deductibles will lose exorbitant amounts of money that

otherwise would be going straight into their pockets.

Think about it:

Instead of covering for a client, that \$1,000 (or whatever the number may be) then goes back into a company's bank account.

Over one job, the difference won't be seen.

But say a company did 500 jobs, and for each job they waived the \$1,000 deductible.

That's a whopping \$500,000 that company is missing out on.

There are other negatives to waiving deductibles. Besides legal reasons, Hicks says that bringing in new employees and then telling them to break the law is foolish.

"It doesn't make any



sense. They're not going to be great employees," he says, leaning forward in his chair and going on to explain how allowing employees to break the government's rules means those same employees will likely break other company policies further down the line.

Of course, if your own employees aren't following company protocol, the likelihood of having a unified and profitable business is slim.

“
From a pure business perspective, in five years, 80% of contractors will be bankrupt

The roofing industry suffers greatly from companies who are willing to waive deductibles as a way to increase their business. Based off his personal experiences, Hicks acknowledges that not charging

for deductibles is a tough habit to break.

“My motivation [early on] was to make money, but it wasn't to do the right thing,” Hicks says of those early days in business.

Over time, he slowly changed, offering clients to pay half their deductible, and then soon enough, he developed the courage to abide by the law.

This decision had the potential to alienate his business, and in such a cutthroat industry, there were no guarantees that AVCO would withstand the inevitable loss of business.

But fortunately for Hicks, good values won out.

“I was shocked people were paying it,” Hicks says of the deductibles, also mentioning that some people would pay the bill for the entire job, even before the insurance checks came in.

This begs the question: why were homeowners doing this?

The answer was simple: Hicks realized that customers often would trust his guidance, and instead of Hicks manipulating that reality to his advantage, he simply chose to do the right thing so that both he and his customers were left feeling satisfied.

From then on, Hicks felt he had no other choice than to continue his law-abiding ways.

“We're being hypocritical [by not charging for deductibles]. We're saying one thing and doing another,” he says, mentioning that if he didn't charge deductibles, he would be just as corrupt as many of

the insurance companies out there who fly under the radar with questionable business ethics.

Beyond legality and morality, there is another huge reason for contractors to always bill for deductibles.

From a pure business perspective, in five years, 80% of contractors will be bankrupt.

Not collecting on deductibles plays a major role in most of those failures, because if a contractor is willing to cut corners on the deductible, he is probably doing the same thing in other aspects of his business. **RI**



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TOP 10

INSURANCE CLAIM DENIALS

by Quentin Super

Like a good neighbor, State Farm is there...
... except when they're not.

It's no secret that insurance companies are notorious for denying and shorting their customers' claims.

As for the major companies that we see on TV, it's confounding when they elect to be so stingy.

Consider that major insurance companies routinely gross around \$60 billion per year in revenue, yet they only pay out between \$1-3 billion in claims.

Of course, insurance companies have other expenses as part of their overhead, but it still makes little sense why they are so uncooperative with their customers.

In the roofing industry, shady tactics from the insurance companies often leave contractors fuming.

Throughout the years, Roofing Insights CEO Dmitry Lipinskiy has tried to uncover the reasonings behind insurance companies' denials, and he has a few theories.

"Because we see the same patterns, the same identical denials

all over the country from several insurance companies, we have a theory that there are trainings taking place inside insurance companies, where they are teaching their adjusters to say certain things," he begins.

"We here at Roofing Insights want you to be educated and prepared for those denials when they take place so you know how you can respond, and that you're not the only one who hears those objections or those denials."

To help, Lipinskiy has listed the ten most common responses that insurance companies give to their opposition when they're trying to cut costs.

[➔ Turn the page to learn more](#)

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In no particular order:

1. “You’re the first contractor who has ever mentioned that or tried to get paid for that”

Many insurance companies will try to claim a contractor is asking for outrageous items in their estimate, but the ironic part is that the requested items are all generated from an industry-leading software called Xactimate.

Plus, the insurance companies also use Xactimate, meaning there should be little to zero variance, unless the insurance companies forgot to update their app (joking!).

“25 insurance companies are using Xactimate or will accept Xactimate estimates,” Lipinskiy says. “It’s an independent software not run by insurance companies, and not run by contractors.”

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2. “We already have that included in this other line item on your estimate”

Warning:

Insurance adjusters are not looking out for your best interests, so when they tell you they’ve already accounted for a particular item, odds are they’re simply trying to brush the added expense under the rug.

A great example can be seen with starter shingles.

Adjusters often lump starter shingles in with regular shingles, but every contractor will tell you the two aren’t the same, and thus can’t be included in the same price.

“If they [extra materials] require different labor, if they cost more money, they have to be separated,” says Lipinskiy, but of course insurance adjusters want to cut corners because the long-term savings they’ll get by doing so on hundreds of jobs will benefit both their bottom line, as well as their company’s.

3. “I have five other contractors right now who would be willing to get paid for that”

“Here’s how it works,” states Lipinskiy. “Insurance owes you what they owe. If it [the job] costs you \$20,000, they owe \$20,000.”

Seems simple, but adjusters often will try to short estimates



by a few thousand dollars, knowing that later on they will likely be forced to tack those few thousand dollars back on.

“A lot of times, they [adjusters] don’t see what they don’t see. We don’t see what we don’t see. We can’t just say ‘well, it’s guaranteed to be a \$20,000 job’ because a lot of times you have extra damage, you have stuff that they missed.”

Again, when adjusters pull these types of stunts, they’re simply trying to cut costs, but this can hurt a customer’s roof, especially if they go with another contractor just because that price is cheaper.

Homeowners: to avoid this problem, simply hire your preferred contractor and let

them deal with your insurance company.

4. “The price this contractor is charging is way too high. You should get more estimates”

The question you have to ask yourself is this:

“Would you rather save money for the insurance company, or would you rather do the job right?” asks Lipinskiy. “I promise you this: insurance companies never overpay. They pay what’s fair, but a lot of times we [contractors] have to beg to get paid for what’s fair.”

5. “We have never paid for that line item before”

As a contractor, if an adjuster says you’re asking for unprecedented items, shrug your shoulders and



laugh, because you’re the latest in a long line of contractors to be subjected to an adjusters’ attempted manipulation.

“They [adjusters] lie all the time,” says Lipinskiy. “They always come up with this line when they don’t want to pay for something extra.”

This often happens in siding when only one part of a house needs replacement. Per regulation, all aspects of a home’s siding have to match, but insurance companies will try to save money and only cover the damaged portions of the home.

Contractors: don’t let adjusters get away with this!

6. “No roofer has ever asked for OSHA safety ropes”

If you value your safety, then you likely value the equipment that lets you and your crew go home at the end of each day.

And yes, you should be compensated by the insurance com-

panies when you bill them for safety equipment.

“The insurance company owes for everything. Your labor might be the same, but sometimes there are extra costs,” Lipinskiy says in reference to safety materials.

7. “We don’t pay for that because that is included in the waste”

In the same vein as #2, insurance companies don’t like paying for more expensive materials, even if those materials will ensure the long-term viability of the roof.

“We want to install the best roofs,” Lipinskiy says, then adding that “if you have a roof right now with starters, with hip and ridge shingles, those items cost more money to install and remove.”

Remember: cheaper does not equate to better.

Make sure your customers are taken care of, and don’t let adjusters swindle you into installing the cheapest materials.

8. “Just submit your estimate and we will look over it”

This is another popular tactic that insurance companies use to save money because they figure that the longer the process of settling for a new roof takes, the more a contractor will be willing to settle for a cheaper

price. Don’t fall into this trap.

Demand fairness and expediency from the insurance company so you can better service your customers.

“It takes time, but that’s the best process for moving forward,” assures Lipinskiy.

9. “There’s no hail or wind damage”

Yes, these words have been spewed by delusional adjusters, even when the damage is right beneath their shoes.

“It gets to the point where you can both look at something and the insurance adjuster will just say ‘no, I don’t know what it [the damage] is.’”

Homeowners, please be aware: if this happens, you have a right to second and even third assessments.

Lipinskiy highly encourages homeowners to take advantage of this because usually insurance companies will cave after being forced to go to extra lengths to re-estimate a roof.

10. We need your help!

Says Lipinskiy of dealing with adjusters:

“Sometimes what we do is very frustrating. We feel like we’re talking to idiots in a cubicle. I don’t know if they’re trained that way or if they’re just plain stupid, but a lot of times their arguments make no sense.”

We’ve already listed ten of the most common responses homeowners and contractors receive from insurance adjusters, and we easily could have cited dozens more.





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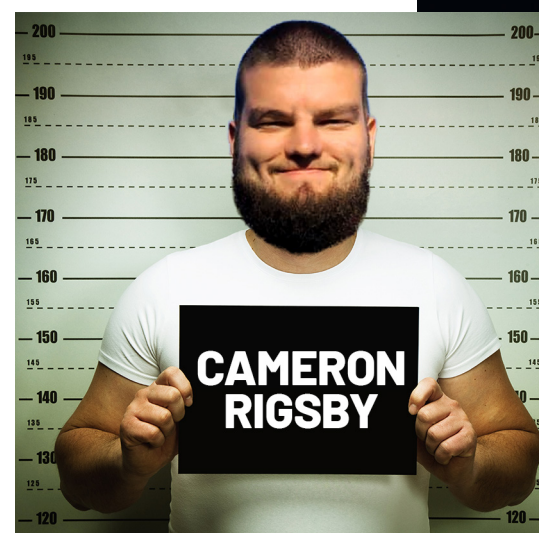
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BEYOND THE SHINGLES



Our team of investigators digs deep to uncover the truth behind Cameron Rigsby, Austin Rodhouse, and their entire scam.

by Quentin Super

Every jobsite always has piles of leftover debris filled with nails, shingles, and an assortment of other waste that no longer has any use.

Cameron Rigsby and Austin Rodhouse belong in that pile.

As the owners of construction companies that don't even have websites, both Rigsby and Rodhouse have spent 2020 tarnishing their respective reputations in an industry that mercilessly indicts and punishes its culprits.

Together, Rigsby and Rodhouse have run amok on the internet, sliding into the DMs of unsuspecting business owners by promising to deliver quality and reliable subcontracting crews.

For these two, once they entered into agreements with general contractors, the woebegone duo proceeded to collect stacks of money before in turn scamming various subcontracting crews by not paying them what they

were owed for their labor.

Their strategy was simple: target predominantly Hispanic crews whose legal statuses may be in question. Then, after jobs were completed, Rigsby and Rodhouse would withhold payments from these crews, citing errors within a project that sometimes didn't even exist.

Normally, the individuals deprived of payment would pursue litigation, but with some crew members fearing a bigger, more damaging fallout, they simply chose to move past Rigsby and Rodhouse's egregious misconduct.

But for keyboard warriors like Rigsby and Rodhouse, it was only a matter of time until their past blemishes would turn to scars.

[➔ Learn more...](#)

Enter Connor Jones, owner of Midcon Exteriors in Lowell, Arkansas.

After a storm ravaged Arkansas earlier this year, Jones' crews were so busy that he had to seek out additional labor to meet the demands of his clients.

He logged on to the Roofing Insights group page, and that's where he first met Cameron Rigsby.

After a few correspondences with Rigsby, Jones felt that he was a professional worthy of doing business with.

"The Roofing Insights community is typically pretty tight," Jones says as he and I meet to recount the timeline of his interactions with Rigsby.

He adds that by encountering Rigsby on a popular site for contractors, he felt more inclined to trust him. But now, months later, that once positive image Jones held for Rigsby has been replaced with anger and frustration.

"What does the name Cameron Rigsby mean to you?" I carefully ask Jones.

"Based on my experience with him," Jones tells me, "I think he's someone who has recognized an opportunity in the industry to take advantage of some people. He does that pretty proficiently from what I've gathered."

So far, different sources have

shared that Rigsby's predatory tactics work because he overstates his abilities.

Jones echoes the same sentiment.

"In the initial conversation, what he pitched to me was that he had some really quality installers that were up in Indiana and finishing an apartment complex," says Jones before also mentioning that Rigsby claimed he could find crews in as little as one day.

It all seemed too good to be true, but Jones felt compelled to stick with Rigsby because he had a history of working on military bases and possessed the required documentation in order to sign a contract.



Jones remembers thinking "this guy [Rigsby], he knows how to operate as a businessperson. He's not just a blue collar, chuck-in-a-truck. So that's what I thought I was getting. I thought I was getting a professional crew."

Little did Jones know, Rigsby would soon vastly underperform.

Troubles began when, during the busiest time of the year, Rigsby could not get crews into Arkansas. In fact, it was two weeks before the first crew arrived, which was one week later than Rigsby had initially promised.

"The first crew choked out the air conditioning unit, they got oil on the driveway, and they scarred up the garage door"

Immediately, Jones and his production coordinator questioned Rigsby's viability, and this concern was further exacerbated

roof project as you can get, and we picked that one on purpose," says Jones.

Later that same afternoon, Jones' salesman drove by to check on the job, but there was no one at the home, and the roof was still in disarray.

"They had packed up all their tools and their compressor, and they were just gone." When Jones called Rigsby for an explanation, Rigsby told him that the crew had to go finish a job for someone else, an inexplicable mistake that could have severely damaged the customer's roof.

With rain in the fore-

Georgia license plates, making the likelihood of them being from Indiana highly improbable.

Still, Jones had roofs that needed to be done, so he gave the crew an easy 30-square job.

"About as simple of a

cast for that evening, Jones and his salesman hurried to buy a tarp they could lay over the roof until the morning.

Worse, they later discovered more damage.

"They [the first crew] choked out the air conditioning unit, they got oil on the driveway, and they scarred up the garage door," mentions Jones.

Rightfully irritated, Jones then emailed Rigsby with the list of damages, noting how those alone would cost him \$900. Adding to his troubles, Jones was still contractually obligated to use Rigsby's crews for more projects.

The next job was with a crew from Arkansas. Jones wondered why an Arkansas crew was slated to perform the work, especially when all the local companies in the area were struggling



to find help.

After inquiring with the crew, Jones learned that this was the first time this particular crew had worked with Rigsby. They also admitted, "we're kind of nervous that he [Rigsby] won't pay us because we've tried to go to his office. He said he's not available."

"I had a suspicion with the way things were going down that there could be a lot of drama, and I didn't want drama. I just wanted to get a clean break and move on"

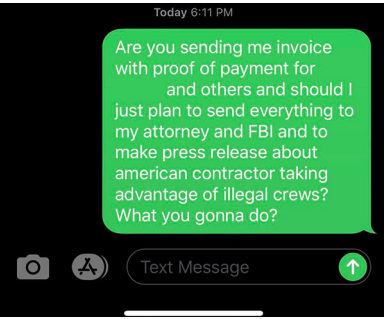
Further adding to the confusion, the new crew was under the impression that they were doing the work for Rigsby's company, not Jones'.

"I quickly figured out Cameron is just a labor broker. He doesn't actually know these guys," says Jones. "He's never worked with them before. All he did was get on the phone, found a crew

from Little Rock, and then sent them to our jobsite."

Having already seen enough of Rigsby's incompetence, Jones called him to terminate their partnership.

"I had a suspicion with the way things were going down that there could be a lot of dra-



"No. It's none of your business when we pay them. Your contract is with me."

Jones then offered to pay the crew directly, while still paying Rigsby his cut.

"Absolutely not," Rigsby responded. "If you do that, I will put a lien on those properties."

Suddenly in a precarious position, Jones consulted with his lawyer on the proper way to handle the situation. He was advised not to circumvent Rigsby's demands because the two did have a contract together, which meant that in the event of further dispute, Rigsby could theoretically sue Jones for breach of contract.

Jones was then in the unenviable position of being forced to pay Rigsby, even though deep down he knew it was likely Rigsby would forgo paying the subcontractors.

At that point, Jones paid Rigsby for the since completed job, and soon Rigsby sent Jones evidence of a \$5,000 wire transfer to the first subcontractor, Mike Smith.

But even that didn't make sense because the amount owed to Smith was only \$2,800.

"I assumed that wire transfer was for other jobs he had owed him on," says Jones.

Then Jones paid Rigsby for the second job, only this time Rigsby didn't pay the subcontractor, a woman named Josie.

When pressed for an answer, Rigsby maintained that Josie never sent her crew's insurance or W-9 information to him.

"We waited about a month and we never got a response from Cameron

After a slew of other calls, Jones learned that Josie indeed had sent Rigsby the necessary information not once, but **three** different times.

Jones then went back to confront Rigsby on this discrepancy, but Rigsby went zero dark thirty and was unreachable.

"Two weeks later, Mike Smith [the first subcontractor] comes to my office and he's looking for work," recalls Jones.

Jones didn't immediately recognize him to be the same Mike Smith who was the first subcontractor on an earlier job. Smith informed Jones

he had never been paid for that initial job, contradicting the wire transfer photo Rigsby sent to Jones weeks earlier.

When asked about the \$5,000 transfer, Smith said that was for a tile job his crew had completed in Fayetteville.

It also wasn't clear during their conversation if Rigsby was even the per-

son who had hired Smith and his crew.

"I don't have this in writing, but I could have sworn he [Mike Smith] told me that it was Austin Rodhouse that contacted him," says Jones.

"When he came to my office, neither Mike or I realized that we had both dealt with Cameron [Rigsby]. He also didn't realize that the job he had done, I had already paid out on," Jones begins, then saying that "as we're talking, we put this together and realized there's a pattern here."

Smith had also informed Jones of another associate who worked with Rigsby, and he too never got paid.

By the time their conversation was over, Jones and Smith still didn't have the entire ordeal figured out.

"We waited about a month and we never got a response from Cameron [Rigsby]."

Meanwhile, Jones paid Josie and her crew for another job they completed, opting to withhold payment from Rigsby until everything was resolved.

"Technically, I have not paid him [Rigsby] on one of his jobs, but I paid the crew in full," says Jones, but he did guarantee to pay Rigsby what he's owed if he ever produces proof of payment for the first two jobs.

"I think he [Rigsby] realized that I had the leverage. He knew there was nothing he could do to prove that he paid them. He had gotten as far as he could on the scam, and then he took off."

This is where Dmitry Lipinskiy and Roofing Insights used their

YouTube platform to intervene, something Jones is grateful to see.

"I think it's awesome and it's necessary, which is why I reached out to Dmitry," shares Jones, who then calls on his peers to do what's right for those who don't have the same resources as more established companies.

"In recent years, there's been a lot of discussion about white privilege and standing up for people of color. If we're all honest about our industry, the way our work is performed is primarily done by Hispanic crews."

This is important because "a lot of those installers do not want the drama of being hassled by law enforcement, for various reasons. A lot of them are set up legally, some are not, but they're out there working, and they don't want the drama."

"People like Cameron [Rigsby] are knowingly taking advantage of that situation," Jones says. "But I was telling Dmitry that if we put our money where our mouth is, then standing up for people is not just important; it's what we have to do."

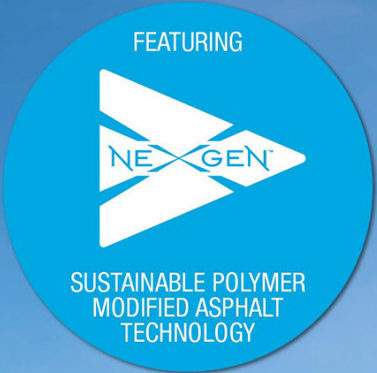
Thieves in our industry, beware: Roofing Insights will find you, and we will expose you. **RI**

LISTEN TO THE ENTIRE CONVERSATION between Dmitry Lipinskiy and Austin Rodhouse, as Rodhouse callously defends the reasoning for he and his partner's actions. Audio can be found on: www.youtube.com/watch?v=95txJoAIP_Y

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