Good insurance? Good coverage.

Ed Oliveras | SPAR Point Group | 1/16/2013



Original fire-damaged residence image from the January 16, 2013 article about Nick Worrell and ALSS.

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In Eddie’s words

> “A while back my customer Nick Worrell, with ALSS, was out scanning a fire-damaged residence in Central Florida… Yikes!!”

> “Laser scanning provides 3D documentation of the insured’s claims, comprehensively archiving the damage and allowing it to be accessed in perpetuity and high level of detail.”

What the dated article records

The article names Nick Worrell as Eddie’s customer and explains scanning a fire-damaged home, estimating repairs and retaining evidence for insurance disputes. The dated text directly supports their professional relationship. Statements about insurance law and evidence are historical views, not current legal guidance.

Historical context

The following is the complete recovered article text, with original image credits and clickable source links. Product, legal and technical statements describe the time of publication. They are not current professional advice. Broken external services and retired software are not silently replaced.

These excerpts do not establish sole invention, current affiliations or every detail of a later recollection. The full original follows so readers can judge the context.

Complete recovered article

A while back my customer Nick Worrell, with ALSS, was out scanning a fire-damaged residence in Central Florida… Yikes!!

When things like this happen (lightning strike), the first thing everybody says is: “I hope they have good insurance!” Especially when a place looks like this:



Original image capture

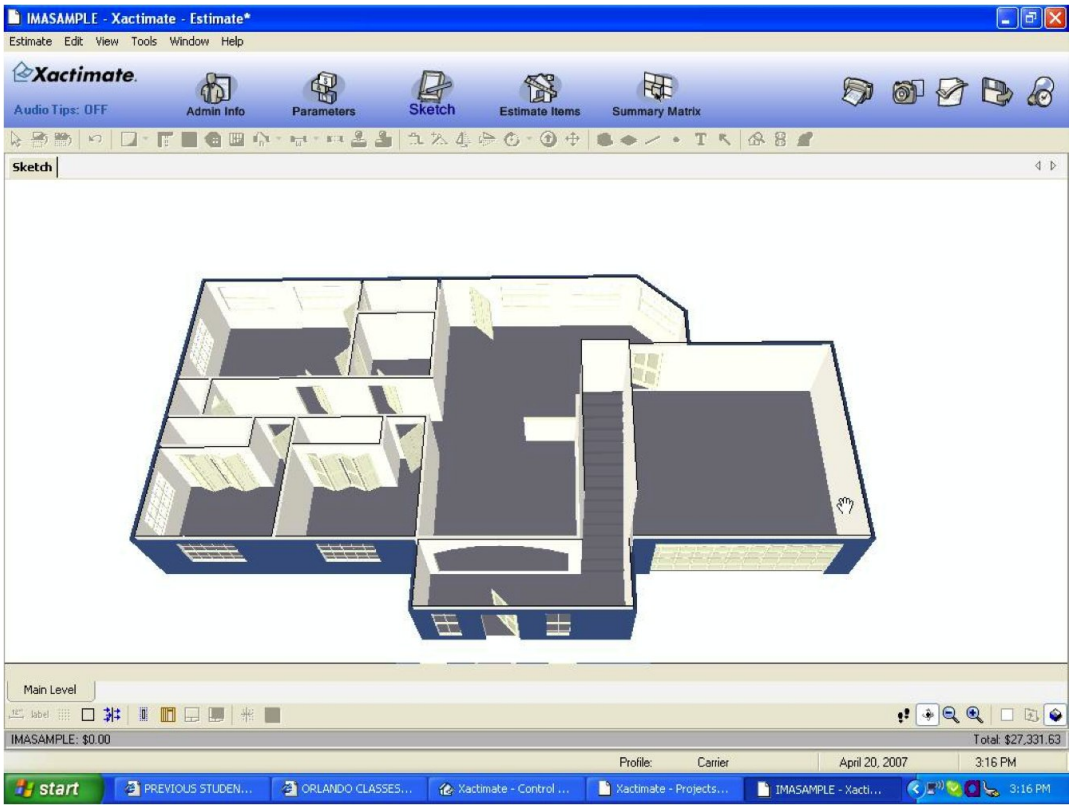
The real question should be: I hope they have good coverage … Because even the best insurance company can’t help you if you’re under-insured, or in some cases the claim will go through “subrogation.” Subrogation is the process of investigating a claim to determine fault or responsibility of a third party, which would then transfer the responsibility to cover the damages; aka, pass the bill! This is how insurance companies recover millions of dollars a year, finding faulty wiring or improper installation or, worse yet, negligence.

So, what’s the 3D angle here? Laser scanning provides 3D documentation of the insured’s claims, comprehensively archiving the damage and allowing it to be accessed in perpetuity and high level of detail.

So why would an insurance company or damage restoration firm look at this technology? Of course, they have their own legacy tools … digital cameras, tape measures and distance meters. The benefit is one that relates across many industries … TIME. No, not the magazine. Time is money. How many times (pun intended) have we heard that? But in this case it can be that and more. Look at the destruction of the tornados in Joplin, MO or the Hurricane Sandy damage in the northeast for example. The insurance adjuster has dozens, if not hundreds, of claims to assess in catastrophic events and it’s a matter of being fast – but accurate as can be by the same token. Scanning inherits both traits of being a camera and a tape measure.

Here's how the data can be used for commercial or residential insurance claims:

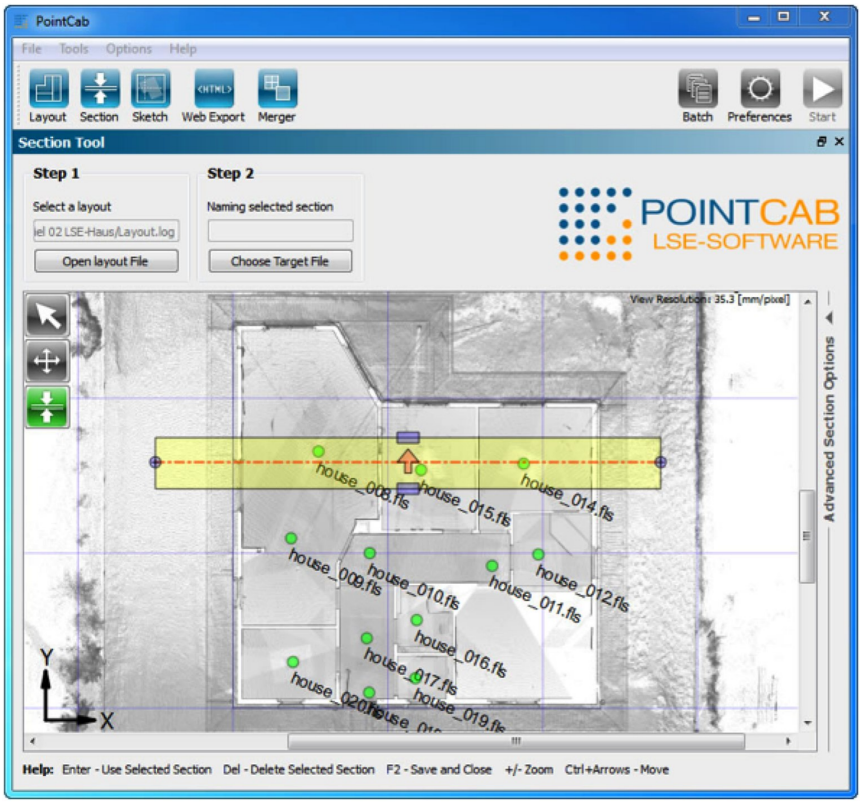
3D Documentation for Estimates: Popular software programs used for estimating, like Xactimate, take input from the claims adjuster or disaster recovery services firm and create a bill of materials, reports and calculate costs.



Original image capture

(image from www.adjusterstraining.com)

High-resolution scan data can minimize the hours used to cross-reference digital photos and measurements taken by hand on a clipboard … the estimator is instead sitting at his desk using his mouse as the tape measure, not in a damaged, hazardous building where he's subject to the elements and unsafe conditions. The estimator can put more time into looking for important clues to the damage than reading the tape measure. The scan data can be imported into these programs by several means, but here's one: PointCab is a simple, easy-to-use program that can convert scans into ortho-rectified image files (flattened jpeg image files) which can then be imported to Xactimate and by assigning one wall a dimension (which is easily gained by a free viewer), you then scale the image and trace over it in the program, adding walls, windows and doors. The elements inside the room are added using the bubble-viewer, like window treatments, furnishings or even flooring or wallpaper.



Original image capture

Subrogation and Audit: In some cases, the claims that undergo subrogation are handled in mediation or, ultimately, arbitration. With disaster recovery firms, they are under the gun to get these facilities back up and running … imagine the losses of a major department store or warehouse that is losing money every day that a facility is down. They are tasked with clean up and rehabilitation, but the insurance firms have their estimate and the recovery firms have their own. Having scan documentation of drywall damage or anything else is a great mediation tool. In addition, if it does go to arbitration, the scans are considered un-tamperable evidence.

Here’s what that evidence might look like:

Videos linked in the original article

Watch original video: 4rgiGiuvfaQ

Source and preservation record

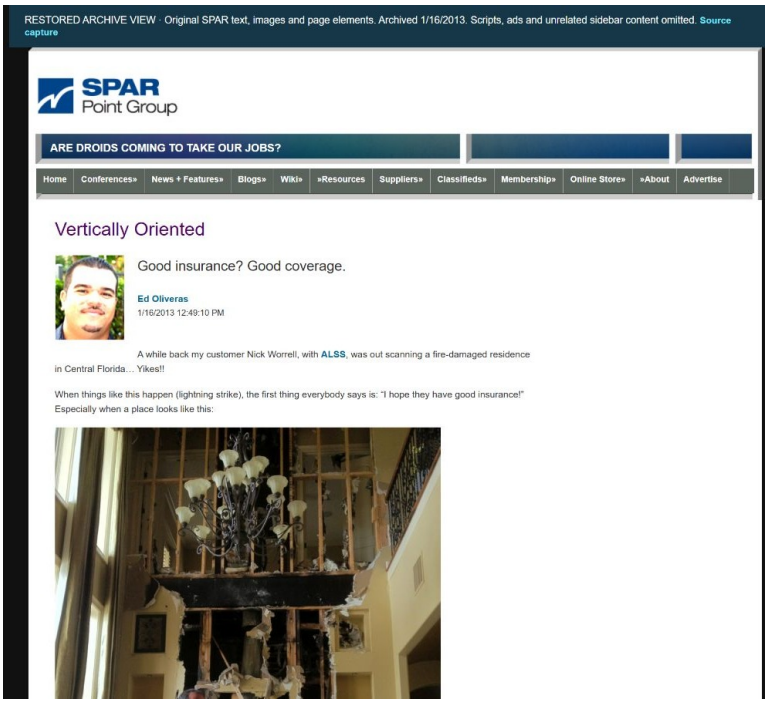
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