

RECOMMENDED TOOLS OF THE TRADE

1. **Extra Cash.** **DO NOT WAIT UNTIL YOU GET NEAR THE STORM SITE TO PICKUP SOME CASH! \$3000 - \$5000**



2. **Transportation.** A presentable, reliable vehicle that gets good gas mileage is the best choice here. Pickup trucks can make convenient choices because it's easy to store and retrieve your ladder at each inspection. Prior to the storm, you have to pay close attention the preventative maintenance on your car/truck. Your vehicle must be absolutely reliable to make it to the CAT location, back and forth daily and make it back home safe and sound. And, it takes more than a simple oil change to keep things running in tip-top shape. If you haven't done the following lately, make a quick stop by your favorite mechanic and have these done prior to hitting the road.

3. **Uniform.** **Carriers** and **IA Firms** require all adjusters, Staff, Independent and otherwise to be properly dressed when visiting with their insured's. Acceptable clothing include tan khaki slacks like **Dockers** and their equivalent, knit collared (Polo style) and long sleeve shirts. Women where the same uniform as men – possibly more form fitting. \$3 - \$500



4. **Cell phone.** Make sure that you contact your cell phone carrier and change your monthly plan to a 3000, 5000 or possibly even 5000 minute plan. An unlimited minute calling plan is perhaps your best option (AT&T's unlimited plan is \$99/month). Also make sure that you have national coverage. It typically takes until your next billing cycle for the changes to take place. Failure to make these changes will cause you to have an enormous monthly cell phone bill. \$100 - \$500



RECOMMENDED TOOLS OF THE TRADE

5. **Computer.** No carrier that we know of still has adjusters do hard-copy, paper reports anymore. You must transfer your hand-written scope notes into the program that your employer requires – **Xactimate** or **IntegriClaim**. A laptop or tablet PC is preferred not only for their portability, but their utility also. Not only is a laptop necessary to do your reports, but unless you have a standalone GPS system to assist you in driving to your appointments, you can use **Delorme** or **Microsoft Streets & Trips** on your laptop as a provisional GPS system as well. These programs turn your laptop into a GPS system complete with a (hockey-puck style) antenna that tracks your location real-time. This system assists you in creating the fastest route from where you are to your next appointment. We advise you to get the best, fastest computer that you can afford. Some specific recommendations:

Motion Computing has a convertible tablet, **LE 1700wt** with bump case.

This unit is the top of the line – approx. \$3000



Any other convertible tablet, such as the new **HP TX1000** is a nice choice. \$1200



6. **Software.** An **Xactimate** and **IntegriClaim** installation disc. The disc is free but once the trial period is up, you'll have to license the program to use it.

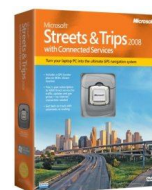
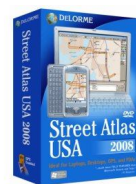


If you are not going to get a dash mounted GPS unit, then you'll want to get **Delorme**

Street Atlas and/or

Microsoft Street and Trips.

\$100 each



RECOMMENDED TOOLS OF THE TRADE



7. **Ladder.** Almost all carriers require a roof inspection with a diagram and measurements, even if there is no roof damage. Most ladders are poor choices for adjusting. Most are too unsafe for repeated daily use. We recommend that you get a collapsible ladder for ease of stowing between appointments.

The best choice is the **17 ft. Little**

Giant. An excellent alternative is

either the **Werner M17** at Lowe's \$180

or the **Gorilla 17ft** \$180 at Home Depot (some Home Depots do not carry the 17 ft model). Most adjusters find that the Model 21 is too heavy and unwieldy, and the added weight gets real old fast. An alternative for those with limited space

for stowing a ladder is the telescopic ladders. The **Telesteps 1800W** is probably the safest choice of telescopic ladders. It extends to 14.5 ft. and collapses down to 33 inches. \$150 - \$400



8. **Digital Camera.** You must photographically document all pertinent matters while inspecting the covered loss. A digital camera is a must. You want to consider a camera that's not too large, but not too small either. A few other considerations, you will want to purchase a camera that uses **standard AA batteries** so that spare batteries are not so expensive – you're going to want a couple of spare pair. Make sure that the camera you purchase has an 'email' (VGA) resolution setting (image size). Setting your camera to a lower resolution level creates a smaller-sized picture file-that is, one that has fewer bytes, whether megabytes or just kilobytes (thousands of bytes). Your employer absolutely wants small file size photos to make uploading over the internet much quicker. A 6X zoom sure is helpful as well as a 2.5" backlit LCD screen on the back. \$200 - \$400

RECOMMENDED TOOLS OF THE TRADE

9. Rechargeable Batteries. Rechargeable batteries are one of the CAT adjuster's best friends. There are numerous devices that you will be using that utilize AA batteries. The best value that we've found is the Energizer rechargeable battery kit with 4 batteries. *Get an additional four batteries.* Make sure that you get the one pictured here that has **the 15 minute charger**. \$25



This is the complete package

This is what is in the package

Charger w/ 4 Rechargeable Batteries
AC Power Adapter
Full Instructions



10. Tape Measures. There are a large number of tape measure manufacturers out there. Most do not stand up to the rigors of repeated daily use in our industry. 25 ft

tapes are simply too short for use on the roof. 30 foot tapes work well, but the 35 ft retractable tapes work best.

The wider the tape, the more useful it is. We recommend the Stanley 35 foot tape measure. The 35 foot tape will last you about 1-2 months of daily CAT use. Also consider a 100 foot windup tape. Forgo the temptation to get a measuring wheel – they slow you down, aren't particularly accurate and are quite bulky. We recommend the 100 foot **FatMax** tapes. \$25 - \$50



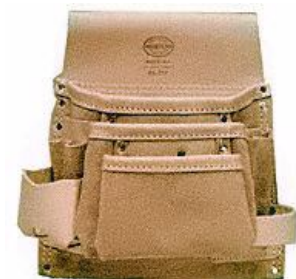
RECOMMENDED TOOLS OF THE TRADE

11. Pitch Gauge. Lowes and Home Depot sell the **Johnson Pitch Gauge** for \$6, one of the least expensive tools on the list. They are lightweight and will not break even if dropped off the roof. The only problem with the Johnson tool is that it only has a four inch base. This leads the adjuster to inaccurately measuring the pitch of some roofs – more on this on page **XX**.



We really like the new **Husky Digital Pitch Gauge**. The digital unit will set you back \$40 but we really like it and have switched to digital.

12. Tool Belt. Who wants to be lugging around equipment all day long, stuff falling out of your hands - forget that! Contractors discovered the tool belt years ago. Some adjusters prefer a single pouch to put their tools in, and some prefer an integrated belt with the multi-pocket design.



RECOMMENDED TOOLS OF THE TRADE

A company has recently created a tool belt designed especially for CAT adjusters called the **CatManDo** (www.customtoolbelt.com). It may be overkill for some, and just right for others. Pricing on tool belts varies from \$25 to \$125 depending on what you want.



One of our instructors is using the **CatManDo** belt, and really likes it. We especially like the idea of a specialized pocket that holds your **CatManDo** clipboard or tablet PC.

Unfortunately, the actual belt on the **CatManDo** is lightweight and flimsy. We recommend the **Blackhawk Duty Belt**. It snaps together and apart quickly, but will not accidentally come apart – it is designed to hold policemen's handguns and other tools. \$25 - \$150



Part # **BH-44B2XBK-GSA**
GT Price **\$27.95 - \$29.95**

13. Adjuster Email Address and a Toll-free FAX number.

You do not want to use your personal email address with policyholders. You especially do not want to have an email address based upon your internet service provider, i.e. me@aol.com, or me@comcast.com, etc... This is especially true if you have a clever email address or one with sexual overtones, obviously. We recommend that you get an email address that your insured can remember even if they cannot write it down.

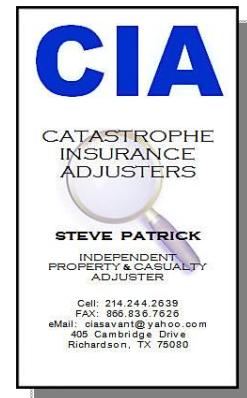
RECOMMENDED TOOLS OF THE TRADE

Some examples of good email addresses are *adjusterphil@gmail.com*, or *bobtheadjuster@hotmail.com*. Use Yahoo, Gmail, or Hotmail.

You also will want to get an internet FAX service that issues you a toll-free number that automatically delivers your faxes directly to any email account that you specify, like your new adjuster email for example. Efax.com, myfax.com, and J2.com are good choices and only cost between \$10 and \$16 a month, depending on the plan. You can also FAX from your computer using their services – pretty cool and very professional.



14. Business Cards. Now that you have a business email and a toll-free FAX number, get some business cards with your name, cell number, FAX and email on them. We have business card templates available for our students who are qualified to work with our staffing service. \$25



15. Page Up document holder. This little tool is a real time saver. It holds a single sheet, or several, in place on your desk so that when you're entering data on your computer, the info is right there in front of you. \$5



16. Folding Table. The table in hotels are notorious for being too small. A folding table is ideal to create an efficient workspace. Sam's Club has a 4ft X 2ft table that folds up quite small and is an ideal solution. They're inexpensive and easily fit into your

RECOMMENDED TOOLS OF THE TRADE

car. Taking your own chair is a good idea on big storms but that isn't always feasible. \$40

17. Clipboard. The best clipboard that we ever found was a \$3 one at Wal-Mart. The best clipboard is one that you can 'stuff' down the back of your trousers enough that you can have your hands free (while climbing the ladder, etc...). Alternatives can be the aluminum style like the police use. Saunders makes a very good aluminum unit. If you decide to go with the **CatManDo** tool belt setup, they have a clipboard specifically designed to be stowed in the tool belt (see the last photo above). \$5-25



18. GPS. You simply cannot rely on paper maps to efficiently get from one appointment to another. The Delorme/Microsoft products cost just over a hundred bucks each including antenna for real-time tracking. The unit will pay for itself in short order within a single day.



The best choice is a portable separate GPS system like the **Garmin, Magellan** or **TomTom** styled units if you can afford it. We recommend the **Garmin 200W**. It has an integrated Bluetooth system that mates with your cell phone and allows you to dial, talk and take calls wirelessly on the screen of your GPS system – very safe. It costs about \$700 though. The October 2007 issue of *Consumer Reports magazine* says the best buys on GPS units are:

a	Garmin 200W	\$200
b	TomTom One	\$300
c	Magellan RoadMate 2000	\$250

RECOMMENDED TOOLS OF THE TRADE

These units are becoming affordable. Installing **Delorme Street Atlas** and/or **Microsoft Streets and Trips** on your existing laptop is an excellent, inexpensive alternative.

Another benefit of the Delorme/MS products is that **Xactimate** and **IntegriClaim** exports all your Insured's address data ready to import into the Delorme or Microsoft product – a real time saver.

19. USB External Keyboard and Mouse. With all the data that you enter when doing your paperwork at your room at night, you simply cannot enter all that data efficiently using the mouse on your laptop. I like to



have a laptop platform that puts the screen at eye level. And since you'll be entering a lot of numbers, a keyboard with a built-in numeric keypad on the right is really a must. If you insist on using the laptop keyboard, then unless you have a 17" laptop or an external keyboard with the numeric pad on the right hand side, you cannot enter all that data efficiently into **Xactimate** and **IntegriClaim** using the numbers on the keyboard on your laptop. Spend the 10 bucks or so that an USB external numeric keypad costs as well – they're also available at all the computer shops and supercenters. \$50

20. Color Printer / Scanner. It is common to scan documents and even sometimes photos that your insured's give you to attach with your paperwork as documentation. There are also occasions where having a color printer is very useful. The best compact, portable printer that we've found is the HP 3180 All-in-One. \$100.



RECOMMENDED TOOLS OF THE TRADE

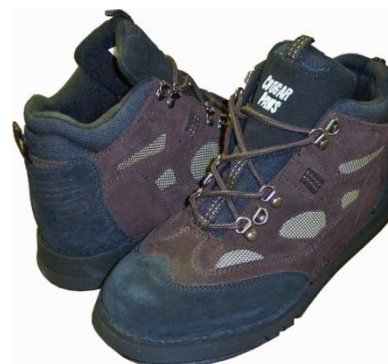
21. Power Inverter. If you will be using your laptop in your vehicle, a power inverter is a must. The battery in your laptop will not survive the day and you will have a dead laptop. A power inverter plugs into your cigarette lighter or 12V power outlet and converts the 12V power into an 110V system. You now have an electrical outlet in your vehicle, just like you do in your home/hotel room. \$50 - \$100.



22. Footwear. Climbing on roofs, especially the steeper ones can potentially be a perilous activity. Since you do not want to fall off a roof, purchase footwear that tends to grip better. Actually, tennis shoes with non-waffle, flat soles don't work too bad up to a 7/12 pitch (more on pitches later in the workbook), however, unless you buy black leather (coach style) tennis shoes, they don't look professional. Our recommendation is lace-up work boots with a flat soft sole. The lace-up versions are more comfortable and offer much greater ankle support on steeper roofs.



Cougar Paws products are unique in that they offer a technology called 'Traction Grip' that no other footwear offers. This innovative technology greatly increases adjuster's safety on steep roofs by sticking to roofs crazy. These boots also increase your productivity by allowing you to inspect high-pitched roofs that would be unsafe with any other footwear. Nothing else even comes close. Once you try them you will never go back to anything else.



RECOMMENDED TOOLS OF THE TRADE



Cougar Paws come in both a work boot and hiking boot style. You can order either style with or without the top strap that supports your ankles when on very high pitched roofs – we recommend the strap. The *Cougar Paws* boot soles are actually made of a neoprene type material backed with industrial Velcro. The Velcro said called the *hook* allows a replaceable "Traction-Grip" pad to be attached to the sole. When attached to the loop part of the bottom of the sole, it holds remarkably well. When the pad wears down, they can be Velcroed off and replaced by new ones. Wear will vary from user to user -depending on the user's weight, the pitch of the roof and the amount of time the user is on the roof. So, because of this difference, we can't say exactly how long the pads will last. Most adjusters seem to average about a month use per pair of pads. The additional cost is a mere \$15 per set of pads.

Cougar Paws have saved lives, and are a must for the professional adjuster. The tan boots are more rugged and the mountain climber style boots are more comfortable out of the box. The manufacturer also makes a spiked replacement pad for wood roofs. We do not know anyone who has used this product, but they do damage the wooden shingles, something the carrier would not like not to say anything about what your insured might think. If the surface is too dangerous for regular Cougar Paws, I wouldn't recommend climbing on it. \$150

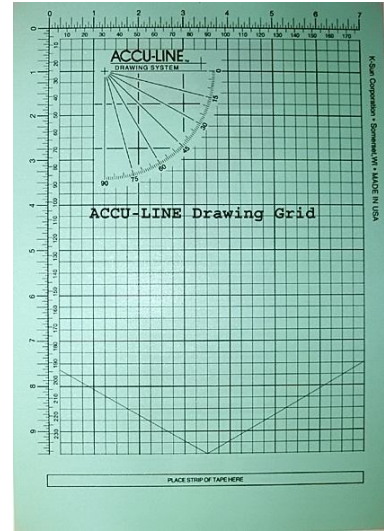
RECOMMENDED TOOLS OF THE TRADE

23. Acculine Drawing Deviser. The ACCULINE Drawing

System is a thin plastic sheet that fits behind your diagram sheet. Its micro-grid surface provides a sub-surface template in which the pen/pencil-tip drops and follows much the same way a stylus follows the groove in a record. With this unit, you can draw straight lines every time. The **AccuLine** drawing surface is embossed with 2,500 microscopic pyramids per square inch.

These pyramids compel the point of your drawing

instrument to travel in a straight line in the groove. \$11



24. Flashlight. The compact AAA Mini-Maglite is the best choice here. If you get the AA



version (which is larger), get the LED version. \$20

25. Compass. When diagramming your insured's roof, you need to draw the compass direction in relation to the dwelling.

Therefore unless you remember to look at your GPS and notice which way your vehicle is pointed, you would do well to



purchase a compass. There are several types to choose from. Personally I like the handheld unit on the left, but many swear by the type that you pin on your shirt. \$10-50

RECOMMENDED TOOLS OF THE TRADE

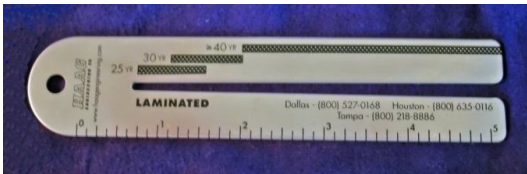
26. Shingle Lifting Putty Knife. Used to lift shingles that are sealed down. \$5



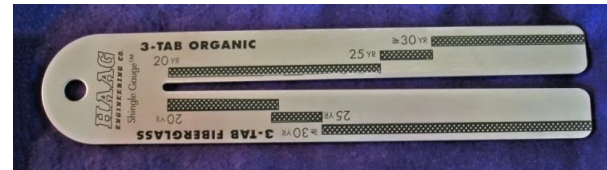
27. Jump drive. This device is useful for both backing up data as well as transferring it from one computer to another. We recommend that you purchase one with a minimum of 1 Gb of memory and make sure that it doesn't have a removable cap – you'll just end up losing the cap. Cost \$20 - \$100



28. Haag Shingle Gauge. This popular tool is a unique **Haag** invention used by adjusters to measure the approximate warranty of 3-tab organic, 3-tab fiberglass or laminated asphalt composition shingles. The device, similar to a metal ruler, provides measurements useful in specifying the warranty range of replacement shingles. \$20



FRONT



BACK

RECOMMENDED TOOLS OF THE TRADE

29. Calculator. You can buy an inexpensive desk model or you go get what the professionals use –the **Construction Master 5** calculator.

It works in yards, feet, inches, fractions and metric – including square and cubic formats. Dedicated keys quickly and accurately estimate material requirements for paint, wallpaper, floor tiles, studs, 4x8 sheets, board feet, and of course roofing materials. Finds quantity required and costs for project materials. The adjuster can define and store material values such as fence post spacing, custom tile, board width, bags of concrete, paint coverage and many more. Solve square-up diagonals using square root for truer construction. Calculate board feet. It also works as standard math calculator. Personally, I used a \$5 desk model for years, but after I got my own **Construction Master 5** unit, I do not want to be without it. \$50;



30. External Hard Drive. There are two kinds of adjusters out there. There are those



who backup their computers every night and there are those who wish they had (or unfortunately they will someday soon enough). Nothing is worse for an adjuster than to lose their computer or have it crash. Backup your computer on an external hard drive using **Acronis TrueImage** software (more on this in the appendix), and even if your laptop is stolen,

once you buy a new one, you'll have an exact duplicate of your old data on your new laptop in under an hour. **Seagate** and **Western Digital** make the most reliable drives

RECOMMENDED TOOLS OF THE TRADE

by far. The **Seagate** is quiet, and the WD tends to be a little noisy. This is a real life saver, and only costs about \$100 – 250;

31. Computer Backup Software. This is the software that is used to completely backup your computer to your external hard drive. You can pay for this software, or you can get it for free. If you own a **Seagate** or **Maxtor** (owned by **Seagate**) external hard drive, you can download a free copy of the Seagate Disc Wizard. The secret is that their software is really a fully functional version of the excellent **Acronis True Image** software that sells for \$50 retail. The software features disk drive cloning, full disk imaging, formatting drives, creating partitions and you can even erase all the data on the drive if you'd like. The software will not install unless you have the Seagate hard drive hooked up to your computer and running. When you start to install the program, it will look for a **Seagate** hard drive, if it is not hooked up, the program will not install.

To download, go to <http://www.seagate.com/www/en-us/support/downloads>, under **most popular downloads**; click the line labeled **DiscWizard – installation software**. Mid-page, look for **Download DiscWizard Now!** Click **English**. Click **I Accept** at the bottom after reading the Agreement. **Click Save** and save the program to your desktop. After the program is finished downloading to your desktop, make sure that your external hard drive is connected to your computer and turned on. **Double click** the install icon on your desktop and follow the installation instructions. The program is free but has a nag screen that tries to get you to upgrade to the retail version of **Acronis** – there's no need to. **IT'S FREE!**

RECOMMENDED TOOLS OF THE TRADE



32. Chalk. Documenting damaged shingles on a roof and elsewhere has never been easier or less expensive. Run down to your local Wal-Mart or equivalent and in the toy section, you can pick up a tub of sidewalk chalk for a mere \$5.

33. Extra gas Cans. You'd be surprised how difficult it can be finding fuel right after a hurricane. Extra gas cans work well if you have a pickup. If not, the **Gas-O-Haul** is a single use, disposable, one-gallon, emergency gas can that comes collapsed flat when it's new. By design, the **Gas-O-Haul** requires less space than plastic containers. Its compact nature will allow for easy and safe storage. Do not store fuel in gas cans inside the interior of your vehicle unless they have never been used before! \$10



34. Auto Desk. I saved this one for last because it's not essential, but it sure is nice.



This tool is a desk made to fit in your car especially made for mobile workers (like adjusters) who need a place to put the laptop so that it's much closer to eye level and includes a great deal of filing space to keep papers organized and efficient.

Obviously this unit is used by the adjuster working alone since it goes in the passenger seat, and is seat-belted in. I was given

RECOMMENDED TOOLS OF THE TRADE

one of these for Christmas by a family member and they are great! They run about \$150 and are available at: www.yourmobiledesk.com.



If you have a partner that goes in the field with you, there's an alternative – the **Jotto-Desk** (or equivalent). Most police departments use them to mount laptops in police vehicles. This unit bolts to the seat mounts of your passenger seat. These are especially nice if you have a pickup, but they

even work well in cars. They swing from being in front of the driver, to in-between the driver and passenger, to directly in front of the passenger. With each swing, you can lock it down where you've swung it to, and it stays put, even on the bumpiest roads. I bought one of these with the earnings from my first storm job and they are great. They run about \$300. You probably won't get one until after your first storm, like I did with some of your earnings. There is a great video showing how the Jotto-desk works at: <http://www.jottodesk.com/>, then click on videos.



35. Laser measuring devices. Do not buy a sonar device - they are not consistently accurate and are not recommended for adjusting use. The real laser units can be useful but they are quite expensive. The **Stanley TLM 100** is reasonable at about \$100.



RECOMMENDED TOOLS OF THE TRADE

Bosch just came out with their **DLR165K** laser measuring devise. The unit costs \$150 and can be purchased at Home Depot and Lowes.



The Mercedes of measuring devises is the **Leica Disto A6**. Don't run out



and buy one tomorrow unless you have an extra \$650 burning a hole in your pocket. With that said, after you have worked a storm or two and have the extra cash available from your earnings, this unit will pay for itself within a week or two (with 'time equaling money' during a storm). This unit has the ability to take indirect measurements, i.e., triangulation measurements and others. Simply put, the adjuster can stand on the sidewalk,

aim at the corners of the house, and determine the width of the house. While this is obviously not as accurate as measuring directly from one corner to the other, when properly utilized it provides a very good estimate, and can also be used to determine heights of buildings, length of long fences, and even measure roof measurements on dangerous slopes. Here's a comparison of the inexpensive units:

	Stanley TLM100	Bosch DLR165K
Measurement Range	2 ft - 100 ft	2 in – 165 ft
Accuracy	±1/4" @ 100'	± 1/16" @ 165'
Calculates	Area & Volume	Area & Volume
Weight	12.8 oz	6.35 oz
Dimensions	11" x 8" x 2"	4" x 2-5/16" x 1-1/4"
Batteries	(1) 9vdc	(4) AAA 1.5vdc
Street Pricing	\$100	\$150