

9.09.2015

To our Valued Agents and Partners;

We would like to begin by thanking you for taking the time over the last eight years to speak with us, learn about our approach to delivering superior restoration services, and considering us as your partner to serve your clients in their time of need.

Recently, it was brought to our attention that our philosophy and how we approach bringing quality restoration services to clients might be misunderstood or misrepresented by some of our competitors.

Because of this, we wanted to reach out to you and be sure that you heard from us directly on where we stand as a company, how we service our clients, and how IFW operated in the past with Assignment of Benefits (AOBs).

We have a proven track record in the fire-water-mold-restoration industry and are proud to stand among the companies that are trusted among insurers, agents, and homeowners.

We would like to personally thank you for taking the time to read our statement and invite any additional questions you might have about Insurance Fire & Water Restorations®. Please feel free to reach out should you have any questions to either of us.

We look forward to serving you and your clients in the future!

Best regards,



Jon & Amy Lavender

[Jlavender@ifwrestorations.com](mailto:Jlavender@ifwrestorations.com)

[Alavender@ifwrestorations.com](mailto:Alavender@ifwrestorations.com)

## **A Statement from Jon and Amy Lavender – Founders of IFW Restorations...**

In February of this year, we at Insurance Fire & Water Restorations® made the business decision to no longer use Assignment of Benefits (AOBs) within our company.

This is change in our operating model and approach to how we have been serving our clients.

Let us explain further ...

Many in the industry including agencies are aware that we have made many trips to Tallahassee over the last several years to educate our legislative representatives on the benefits of AOBs. Due to Jon's expertise and background, he evolved into the main speaker to represent all the independently owned restoration companies in Florida.

We took time away from our business to inform various members of the benefits of AOBs because we wholeheartedly believed in them and the ability to help homeowners recover from their losses in a timely manner without having to endure more stress especially financially speaking. We were working much like the medical community and 13 other industries (including insurance companies) that all use AOBs in Florida.

The reality is that when an AOB is used ethically and honestly, it allows a company like ours to work in the best interest of the homeowner and agent to quickly and with quality, resolve a loss.

During our last trip to Tallahassee, we abruptly departed due to an eye opening development in the AOB discussion. We were stunned to learn of all of the abuse that is taking place among other companies. We certainly didn't want to be associated with the abusers. So, due to the unethical practices of AOBs from numerous restoration companies throughout the state along with hundreds of plumbers, roofers, and contractors, we had made the decision to no longer use this legal document.

Unfortunately, we have found that our involvement and representation of AOBs have been misunderstood or misrepresented and there are many agencies and competitors in the industry who believe that IFW was one of the AOB offenders. We can assure that you that we are not one of the abusers and are working in full transparency with our agencies and agent partners.

### **We Still Stand for ...**

For those of you who know us, and the type of work we perform, you know we operate with the highest ethical standards keeping the homeowners' best interest in mind – that remains the core to our company operations. We have fielded an exuberant amount of surveys over the last eight years in business from homeowners who rated our work excellent and would definitely refer us. We are proud to say that this hasn't changed and we have never compromised our standards.

### **So Why did IFW Support AOBs?**

The main reason we began using AOBs was to protect the interests of all parties involved in a fire, water or mold emergency: the homeowner, IFW's agent partners, IFW, and its employees.

We used the AOBs because...

....***it was best for the homeowner.*** IFW was able to work in the homeowner's best interest and start the clean-up/restoration process immediately once the adjuster inspected the loss. With the AOB, we knew that we would be protected for immediate action and investment in

restoring our clients' property. And the benefit was that a homeowner didn't have to wait until their claim was paid. We partnered to help them regain order to their property from the minute we responded to their emergency.

**....it eliminated many headaches for the insurance agents.** Agents have told us numerous times that when their clients used us, they never heard from their client. The agents knew IFW would do what was right and put them back together whole.

**... it was best for our company and protected our financial interests.** The AOB was not only a legal document that guaranteed our company would be compensated for the job that we started and funded (because we are an emergency business, we don't have longstanding relationships or credit histories on many homeowners), but it also protected our company and employees once we arrived on a job and started providing restoration services. With AOBs, adjusters were not able to persuade homeowners to use his/her 'preferred vendor' company of choice once IFW already started the job.

### **Where does IFW go from here?**

We have returned to using a work authorization/direction of payment form in place of the AOB. We will perform the emergency services immediately. Once the adjuster has assessed the damages, we will start on the rebuild services provided the homeowner pays 50% of the cost upfront as this is common practice within the industry for Florida.

With these changes, we anticipate that many homeowners will struggle to pay 50% of the repair costs upfront to start the job. This may lead to more problem solving issues for the agents in working through a loss, as a possible advanced payment by the carrier may be required. Yet, we remain committed to working in partnership with insurers, adjusters, and agents to return homeowners' properties in a timely, quality-led, and professional manner.

We hope that you now understand our involvement and stance on AOBs. We hope that you continue to feel comfortable working with and referring IFW to your clients. We remain committed to being one of the preferred partners in the restoration industry and are happy to address and answer any additional questions or concerns you might have about how we work with agents and homeowners. Thank you for your time and attention. We look forward to working with you and serving your clients.

Best regards,

Jon and Amy Lavender



**Certified  
General  
Contractor  
(CGC054319)**



Mold Remediator (MRSR1029)  
Mold Assessor (MRSA987)

