THE BOX

ISSUE 01 SEPTEMBER 2026

One Adjuster's Rejection Should Not Become Your Permanent Estimating Policy

An insurance adjuster assigned by a carrier evaluates the loss, reviews damage and costs, and applies the policy's coverage to help determine what the insurance company owes. Reviewing estimates and questioning charges are part of that process.

However, an adjuster's assessment can be challenged and reconsidered; it is not automatically correct simply because it came from the adjuster.

As a company, our responsibility is to prepare accurate, complete estimates that reflect the work each job requires and support those estimates with clear documentation. **Just because one adjuster rejects a charge on one claim does not mean you should stop including that charge on future estimates where it is justified.**

Carriers, adjusters, policies, and circumstances differ. Even adjusters working for the same carrier may approach an item differently. Evaluate each objection against the *actual job*, applicable requirements, and supporting documentation. Removing legitimate charges from future estimates because of one rejection can turn a single disagreement into ongoing lost revenue or even worse… a new industry standard.

Expect questions, revision requests, and differences of opinion. Some identify valid errors that need correction. Others may reflect missing information, a misunderstanding of the work, or an unsupported reason for removing a charge. A revision request deserves review; it does not require automatic acceptance.

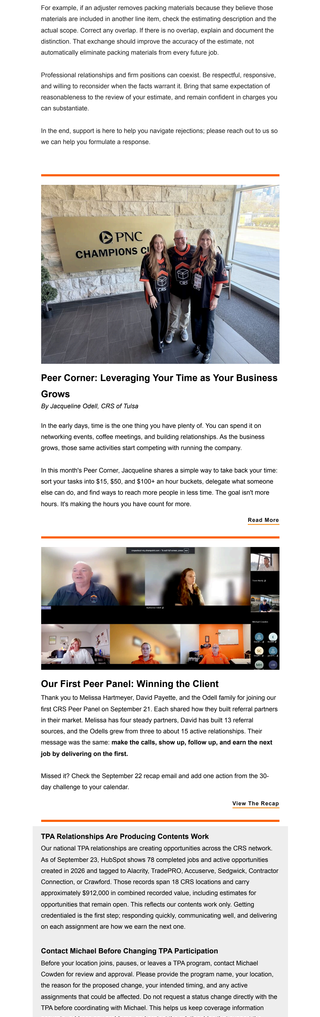
When an item is challenged:

- **Ask for the specific reason.** Clarify whether the concern involves scope, quantity, pricing, documentation, or an item already included elsewhere. Request the explanation in writing.
- **Support the work.** Use photographs, inventories, material quantities, estimating descriptions, and clear notes explaining why the service was necessary.
- **Correct legitimate mistakes.** Remove duplicates, fix incorrect quantities, and revise unsupported charges. Being reasonable strengthens your credibility.
- **Stand behind justified charges.** Explain your position calmly and factually. If the disagreement remains unresolved, request further review and involve CRS support before making broader changes to your estimating process.

For example, if an adjuster removes packing materials because they believe those materials are included in another line item, check the estimating description and the actual scope. Correct any overlap. If there is no overlap, explain and document the distinction. That exchange should improve the accuracy of the estimate, not automatically eliminate packing materials from every future job.

Professional relationships and firm positions can coexist. Be respectful, responsive, and willing to reconsider when the facts warrant it. Bring that same expectation of reasonableness to the review of your estimate, and remain confident in charges you can substantiate.

In the end, support is here to help you navigate rejections; please reach out to us so we can help you formulate a response.



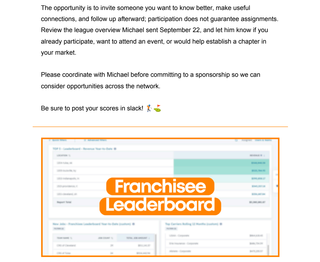
Peer Corner: Leveraging Your Time as Your Business Grows

By Jacqueline Odell, CRS of Tulsa

In the early days, time is the one thing you have plenty of. You can spend it on networking events, coffee meetings, and building relationships. As the business grows, those same activities start competing with running the company.

In this month's Peer Corner, Jacqueline shares a simple way to take back your time: sort your tasks into $15, $50, and $100+ an hour buckets, delegate what someone else can do, and find ways to reach more people in less time. The goal isn't more hours. It's making the hours you have count for more.

Read More



Our First Peer Panel: Winning the Client

Thank you to Melissa Hartmeyer, David Payette, and the Odell family for joining our first CRS Peer Panel on September 21. Each shared how they built referral partners in their market. Melissa has four steady partners, David has built 13 referral sources, and the Odells grew from three to about 15 active relationships. Their message was the same: **make the calls, show up, follow up, and earn the next job by delivering on the first.**

Missed it? Check the September 22 recap email and add one action from the 30-day challenge to your calendar.

View The Recap

TPA Relationships Are Producing Contents Work

Our national TPA relationships are creating opportunities across the CRS network. As of September 23, HubSpot shows 78 completed jobs and active opportunities created in 2026 and tagged to Alacrity, TradePRO, Accuserve, Sedgwick, Contractor Connection, or Crawford. Those records span 18 CRS locations and carry approximately $912,000 in combined recorded value, including estimates for opportunities that remain open. This reflects our contents work only. Getting credentialed is the first step; responding quickly, communicating well, and delivering on each assignment are how we earn the next one.

Contact Michael Before Changing TPA Participation

Before your location joins, pauses, or leaves a TPA program, contact Michael Cowden for review and approval. Please provide the program name, your location, the reason for the proposed change, your intended timing, and any active assignments that could be affected. Do not request a status change directly with the TPA before coordinating with Michael. This helps us keep coverage information accurate, address any problems, and protect the relationships that support the entire CRS network. Reach Michael at michael@crspackout.com.

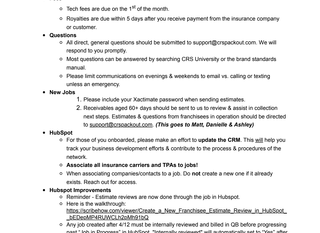
Restoration Golf League: Build Relationships in Your Market

David and Melissa also introduced many of us to the Restoration Golf League during the panel. Its local events bring together restoration contractors, adjusters, insurance and property professionals, and industry vendors. Our review found **15 CRS locations aligned with 12 established league markets**.

The opportunity is to invite someone you want to know better, make useful connections, and follow up afterward; participation does not guarantee assignments. Review the league overview Michael sent September 22, and let him know if you already participate, want to attend an event, or would help establish a chapter in your market.

Please coordinate with Michael before committing to a sponsorship so we can consider opportunities across the network.

Be sure to post your scores in slack! 🏌️‍♂️⛳



View The Leaderboard

Reminder(s):

- **Ordering**
  - If you're planning on ordering or implementing anything outside of the brand standards manual, please email Ashley for approval!
  - Onboarding questions should be emailed to onboarding@crspackout.com
- **Fees**
  - Tech fees are due on the 1st of the month.
  - Royalties are due within 5 days after you receive payment from the insurance company or customer.
- **Questions**
  - All direct, general questions should be submitted to support@crspackout.com. We will respond to you promptly.
  - Most questions can be answered by searching CRS University or the brand standards manual.
  - Please limit communications on evenings & weekends to email vs. calling or texting unless an emergency.
- **New Jobs**
  1. Please include your Xactimate password when sending estimates.
  2. Receivables aged 60+ days should be sent to us to review & assist in collection next steps. Estimates & questions from franchisees in operation should be directed to support@crspackout.com. *(This goes to Matt, Danielle & Ashley)*
- **HubSpot**
  - For those of you onboarded, please make an effort to **update the CRM.** This will help you track your business development efforts & contribute to the process & procedures of the network.
  - **Associate all insurance carriers and TPAs to jobs!**
  - When associating companies/contacts to a job. Do **not** create a new one if it already exists. Reach out for access.
- **Hubspot Improvements**
  - Reminder - Estimate reviews are now done through the job in Hubspot.
  - Here is the walkthrough: https://scribehow.com/viewer/Create_a_New_Franchisee_Estimate_Review_in_HubSpot_aEDeeMHRSuWCUs2oMb91bQ
  - Any job created after 4/12 must be internally reviewed and billed in QB before progressing past "Job in Progress" in HubSpot. "Internally reviewed" will automatically set to "Yes" after the ticket has been reviewed by support, but "Billed in QB" must be done manually in the left sidebar of the job.
  - Add Carriers and Referrer info to the job as soon as you get it.