

People often call remodeling contractors because they have a dream. They call insurance restoration contractors because they have a nightmare. Insurance restoration contractors come into the home in the wake of a disaster, usually brought about by fire, water, wind, or impact, and they often have to work with stressed clients.

They must be available immediately. Many operate 24/7 emergency services. "What sets us apart is emergency response," says Kevin Giertsen, president of Giertsen Co., with offices in Minneapolis, Milwaukee, and Chicago.

## MAXIMUM MULTITASKING

Disasters strike regularly, which makes

insurance restoration a fairly steady business. But it has its cycles. For instance, Dave Manley, director of business development for Mellon Certified Restoration, in Yeadon, Pa., notes that when the temperature first drops below freezing, pipes burst and people file claims. And should hail or tornados hit, the volume of work can be overwhelming.

All this has made insurance restoration tempting to new-home builders or remodelers who have seen their own volume drop in the housing downturn. "A lot of those guys have come into our market," Giertsen notes. "It's become much more multi-bid. People are stacked up trying to get this work."

What novices might find, say contractors who specialize in this field, is just how much goes into restoring the property to pre-loss condition. Insurance restoration companies provide a whole host of services, from "contents cleaning" — deodorizing, sanitizing, and reconditioning the interior — to "board-up service," (sealing up the home until work begins), mold remediation, document restoration (restoring key documents), odor and smoke remediation, and more. Such services require specialized equipment and training for technicians.

And, unlike other types of home improvement, franchise operations play a big role in the insurance restoration industry. With insurance companies such as State Farm Insurance steering policyholders to franchises via preferred provider programs, independents have felt the pinch. So five years ago, Illinois contractor Pat Harmon formed IMACC (Independent Mitigation and Cleaning/Conservation). The group's website, [www.imacc.net](http://www.imacc.net), helps steer property owners to a network of certified, noncompeting insurance restorers. —*Jim Cory is editor of REPLACEMENT CONTRACTOR, a sister publication of REMODELING.*

	COMPANY	LOCATION	2008 REVENUE	NO. OF JOBS	AVG. JOB COST
1	Belfor Holdings	Birmingham, Mich.	\$976,000,000	55,000	\$17,745
2	Paul Davis Restoration	Jacksonville, Fla.	479,699,063	92,249	5,200
3	American Technologies	Orange, Calif.	61,611,708	5,600	11,002
4	<b>Giertsen Co.</b>	Golden Valley, Minn.	22,909,000	1,300	17,622
5	<b>Mellon Certified Restoration</b>	Yeadon, Pa.	17,600,000	1,681	10,470
6	J.C. Restoration	Rolling Meadows, Ill.	13,484,333	774	17,422
7	Disaster Restoration	Denver	12,400,253	735	16,871
8	Statewide Disaster Restoration	Southfield, Mich.	11,500,000	500	23,000
9	Cleanrite-Buildrite	Chico, Calif.	10,880,000	2,691	4,043
10	Cavalry Construction Co.	Houston	8,000,000	100	80,000
11	Apex Restoration	Cincinnati	7,745,323	502	15,429
12	<b>Insurance Reconstruction Services</b>	Smithfield, R.I.	6,800,000	460	14,783
13	Quality First Builders	Orlando, Fla.	6,200,000	460	13,478
14	Menold Construction & Restoration	Morton, Ill.	6,156,327	1,035	5,948
15	Accord Restoration	Baltimore	5,851,000	362	16,163
16	<b>Bowles Construction</b>	Augusta, Ga.	5,521,173	337	16,383
17	Advanced Restoration Corp.	West Babylon, N.Y.	5,500,000	900	6,111
18	Catastrophe Services – CSI	Columbia, S.C.	5,500,000	500	11,000
19	All Claims Insurance Repairs	Hallandale, Fla.	5,000,000	200	25,000
20	Restore-All Corp.	Stittsville, Ontario	5,000,000	410	12,195
21	<b>Wilton Construction Services</b>	Midlothian, Va.	4,750,000	443	10,722
22	A&J Specialty Services	De Forest, Wis.	4,300,000	300	14,333
23	Kowalski Construction	Phoenix	3,775,439	167	22,607
24	Gohm Insurance Restoration	Saginaw, Mich.	3,600,000	680	5,294
25	Sermat Construction Services	Richmond, Va.	3,324,299	352	9,444
26	Virginia Building Services of Roanoke	Roanoke, Va.	3,132,490	121	25,888
27	USPRO/United Services	Mahomet, Ill.	2,900,833	107	27,111
28	Ultra Clean/Home Pro	Meridian, Idaho	2,200,000	350	6,286
29	Georgia Property Restoration	Tucker, Ga.	2,180,000	423	5,154
30	Zebra Restoration Services	Rancho Cordova, Calif.	2,165,783	264	8,204
31	REE-Construction	Bellevue, Idaho	2,100,000	375	5,600
32	Buffalo Restoration	Bozeman, Mont.	1,942,764	345	5,631
33	Crandall	Waterloo, Iowa	1,477,255	422	3,501
34	Just Right Cleaning & Construction	Moses Lake, Wash.	1,285,583	162	7,936
35	Sentry Construction Co.	Macon, Ga.	1,250,000	147	8,503
36	Torrence Construction	Westminster, Md.	1,000,000	185	5,405

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