

Test Driving the CCRN Esporta Wash System in Niagara



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**"Everything has to be thrown out because it was in the house – right?"
"My broker told me if I didn't get this contents list to you today, my claim expires." "When do I get my stuff back?"**

Most property adjusters will agree that the contents portion of most water and fire damage claims often drag on long after repair work to the building has been completed. A new cleaning technology developed and manufactured in Canada is now helping both insurers and restoration contractors reduce claim cycle time, preserve the environment and save money in the process, by restoring rather than replacing damaged contents.

Among the list of services we display on our truck, the one I get the most questions about is the Esporta Wash System. My response is usually something like, "It's a really big, expensive, special washing system used to decontaminate contents after they have been in sewage or a

fire scene." On a simple level, it is "ultimate washing machine"-and more: this particular washing machine uses a completely new method of restoring content items to their pre-loss condition.

An adjuster recently asked, "So what is it? You have a machine that can decontaminate teddy bears?" when I told her about the CCRN Esporta Wash System. Actually, it is a little more involved than that. And it has completely changed the way insurers and clients are handling content losses.

The following article describes how, over a period of 24 months, the CCRN Esporta Wash System and CCRN protocols went from being interesting new ideas to the core facility of an in-house laundering and specialized contents restoration operation in the Niagara Region.

The Machine

Much has been written in various trade magazines about the technical aspects of the Esporta Wash System, the desirable pH of the detergents and enzymes, and the extensive laboratory data backing its decontamination methods. Although my primary focus is on the relevance of the system to the insurance industry and my experience with the system on a local level, it is important to begin by giving a basic description of how the system works, and how it differs from traditional washing methods.

Traditional wet washing-machine technology uses agitation of clothing to dislodge dirt, combined with high wash temperatures and high alkaline detergents (with pH ranging from 9 to 12). This method of washing is the reason garments wear prematurely. Most washing machines can only clean clothing items.

In contrast, the Esporta Wash System utilizes both hydraulic pressure and mechanical energy to remove soil and contaminants from a range of soft contents. Eight compartments mounted in a washing wheel make up the internal cage of the machine. Items are loaded into the compartments, using various additional bags or mounts, depending on the item. The compartments in the washing wheel are then rotated through water and detergents, literally forcing the liquid directly *through* the items being washed. This heavy hydraulic action removes bacteria, dirt and contamination, but does not harm the fabrics, as agitation methods do.

The machine has an on-board computer that allows up to 100 pre-programmed or custom cycles. Temperature, rotation direction, extraction speeds and chemical usage can all be customized by the operator. The cleaning chemicals used are enzyme based, environmentally friendly and have a pH level that does not exceed 9.5. The system does not require any potentially

harmful ozone to remove odour from contents. The machine itself measures 95 inches wide, 79 inches high and 51 inches deep, and weighs approximately 3,550 lbs. (1,600 kg). The machine uses between 70 and 130 gallons (270 and 492 litres) of water per hour. Up to 160 lbs. of contents can be processed in one load.

This washing method has been proven to kill 99.9997% of bacteria, mould and fungi in the items being cleaned, having been tested and endorsed by such companies as Dupont, 3M, WL Gore, Bullard, HydroQual Laboratories, Wonder-Makers Laboratories and the University of Alberta.

The Certified Contents Restoration Network (CCRN), the certification standards council responsible for establishing and monitoring standards for soft contents restoration in connection with the use of the Esporta Wash System, imposes especially strict protocols for the contents restoration business. The CCRN is not a franchise, but a body that approves member facilities across Canada in over 50 locations.

Having had the opportunity to use this technology for the past 18

months, I have come to realize that the simple premise of "the ultimate washing machine" opens new doors for restoration contractors in terms of service delivery, internal job flow and environmental control. Beyond that, it has the potential to change the way property adjusters and P&C carriers look at the handling of contents losses when dealing with contaminated laundry, soft content items and specialty soft goods.

First Encounter

In January 2006, at an operations meeting held by a former employer, I heard a vendor's presentation about a high-tech washing system called the Esporta Washer / Extractor. The vendor was trying to determine if restoration firms and their estimators would use the machine on a subcontract or rental basis. The group's response was lukewarm, at best.

Fast forward to June 2006 (skipping over a wedding, building a new house and finding a new employer). On my first day with Winmar, at the London head office, I was given a tour of the facilities-and there in the cleaning bay was a technician loading one of the Esporta Wash Systems



I had heard about. I was told that Winmar planned to have these machines set up from coast to coast, and that they would change the way restorers and insurers handle claims in respect to laundry and soft contents. I thought that was pretty ambitious, but now, in late 2008, the CCRN has accredited a network of Esporta machines across the country, and P&C carriers are already fact enjoying major savings on claims payments by integrating the Esporta system into their contents claims handling.

Local Need

I took the reins of Winmar's Niagara/St.Catharines franchise on October 11, 2006-just two days before a local catastrophe was declared in the town of Fort Erie, due to a freak ice storm that left the power off for five days. As the town is on a low-lying area on the shore of Lake Erie, every sump pump in town was easily overwhelmed. The shop quickly filled up with customer contents, including what seemed like hundreds of bags of wet clothes that had been exposed to grey (category 2) water. The first local dry cleaning firm I contacted declined, due to capacity issues. On calling a second firm, I was told that if the clothing had been wet for more than two days (which of course it all was), there was no point: they wouldn't even attempt to clean it. I was told, "Just list the stuff and throw it out, and send the list to the adjuster; that's what everyone is doing."

Being married to a property adjuster, and having been an adjuster myself, I thought there was something wrong with that thinking. I ultimately shipped two truckloads of clothing to a dry cleaning firm outside Niagara for processing. The insureds got their clothing back six weeks later.

After the experience of the Fort Erie catastrophe in 2006, it was apparent there was an opportunity

to change the way I handled contents losses-by establishing an in-house cleaning system. My primary objectives were

- speed of processing
- increased capacity
- most importantly, as a relatively new operation in an area serviced by strong established competitors, a unique and superior service

Preparation

In spring 2007 I had placed my order through Winmar for a brand new CCRN Esporta ES3300 Wash System. I had moved my operations to a new 10,000-square-foot facility in St. Catharines, where we constructed a dedicated drying chamber and sorting and folding stations, reinforced the floor slab, modified the plumbing and hot-water tanks, installed soak sinks, cleaning stations and three 50 lb. commercial gas dryers in anticipation of our new machine. In all, about 3,200 square feet of the facility is dedicated completely to contents cleaning and restoration.

Speed

With the new machine finally up and running, I was looking forward a chance to put the system to the test.

That chance came early in the summer of 2007, after a total loss residential fire in Fort Erie. During the initial site inspection that afternoon, I had one of our cleaning technicians attend, and had the owner, a single mother with three children, identify what clothing was of high priority for her and her children, as they had left the home with only what they were wearing at the time of the fire. At 8:30 a.m. the next morning, the same cleaning technician delivered four suitcases (we cleaned them too!) full of clean clothing to the Holiday Inn where the owner and her children were staying. The remainder of the clothing was completed that day, and held in storage until the owner was set up in a temporary residence by the insurer.

Capabilities

The sheer capacity of the Esporta Wash System made the speed of processing laundry and soft contents in our own shop relatively easy. However, what surprised me as we grew more familiar with the Esporta machine was the type of contents we were restoring. Items that one might think had no chance of being recovered were in fact being restored successfully. A particularly bad standing sewage (category 3)



loss in Welland was memorable: the owner, a hockey goaltender, who was on the ice four or five times a week, had left all of his equipment drying on the basement floor just before the sewage infiltration. The equipment had spent about 24 hours in three inches of sewage. The insured was obviously disinclined to keep his gear, but was not eager to replacing it all mid-season-and with an out-of-town tournament in two days.

The CCRN policy on all cleaning services is that there is no charge to either the owner or the insurer if the cleaned contents are not accepted on return. Explaining this to the owner and the adjuster, we were allowed to clean all of his gear, *including his helmet, skates and goal pads*, in the Esporta machine. He played in that tournament two days later with all his equipment. Our technicians have since processed saddles, leather chaps, rifle cases, fabric benches from restaurants, chemical suits, industrial mats and countless other unusual items in the machine.

As an internal control, in order to make sure the cleaning of items is truly successful and that they are safe for return to clients, cleaned items are tested with a Hygenia SystemSUREII BioReveal ATP sampling system. This is the same bacteria sampling system used in HACCP food processing facilities to detect biological contamination after cleaning.

Savings

As of July 31, 2008, the CCRN Esporta system has saved the insurance industry over \$3,307,489 with over 758 claims recorded, by restoring contents that would usually have been replaced.

Our local success rate in restoring soft contents to customer satisfaction after Category 3 losses is about 85%. Those contents would normally have been inventoried and dis-

carded, and the insured would receive an ACV cash-out or an RCV settlement for those items-either of which would exceed the cost of cleaning the items. And even if the insured did not accept some or all of the contents back after cleaning, the carrier would have not incurred any extra costs beyond the ACV or RCV settlement, as there are no cleaning charges for those items.

When it comes to category 1 and 2 water and smoke contamination losses, the local success rate of the cleaning system exceeds 95%, in terms of customer acceptance of cleaned goods. That statistic could translate into major savings for an insurer that is no longer paying for replacement of the goods. In May 2008, we handled a severe protein fire; meat and bones in a pot had boiled down for four hours unattended, filling the house with acrid odour. The 4000-square-foot home had an extensive amount of clothing, blankets, comforters, pillows, hunting gear and leathers, as well as uniforms for two soccer teams that the owners coached. In two days, our staff processed all 534 content items, with 100% acceptance from the owner. Had the contents in this house been disposed, the exposure to the carrier on RCV would easily have exceeded \$12,000, based on the high quality of the items owned by this insured. The invoice for laundering was about 20% of what the replacement cost would have been.

The pricing used by CCRN facilities processing insurance claims is in line with the Xactimate and POI software systems cleaning prices, so costs can be determined up front before cleaning, if desired. Carriers that use the XactAnalysis claims system can now apply their audit rules to contents cleaning, as opposed to tying up adjuster or specialist time in reviewing lengthy dry cleaning tickets and paper invoices.

The other major savings for an

insurer is in the form of reduced claim handling time. It is no secret that open claims generate more overhead and costs for an insurer than do closed claims, and all carriers want to reduce claim cycles. Using a restoration firm with an internal contents cleaning facility can help speed the closure of the content portion of the claim. And restoration firms that do not have in-house contents cleaning facilities can benefit by subcontracting laundering and soft contents restoration a CCRN facility for processing, given the quick turn-around and the option to invoice content cleaning jobs expediently with their current estimating software.

Conclusion

My experience is that the installation of a CCRN-approved Esporta Wash System has allowed us to offer full in-house service to our insurance customers when handling soft contents claims. Not depending on sub-contracted cleaning services gives us a more control over the interaction, quality and speed of service to the end user-the policyholder who has experienced the loss. For the property insurer paying for these services, there are tangible benefits:

- at least 85% of items previously non-recoverable are being restored, rather than replaced
- there is no cost for items that do not come clean
- the speed of the system drastically reduces claim cycle time

I would invite adjusters to give the CCRN Esporta System a try on their next property loss involving contaminated soft contents. There is no cost if the goods are not restored, your policyholder will appreciate the speed of return and in the process you likely will end up doing your part to preserve the environment, as well as saving your employer or your principals a lot of money.

Doug Hopkins is the general manager and owner of the Winmar - Niagara/St. Catharines franchise. Winmar is a Canadian-owned and -operated property restoration firm devoted to serving the insurance industry and their clients. Winmar has 47 disaster response offices located coast to coast, and can be found at www.winmar.ca. To find an accredited CCRN facility with the Esporta Wash System in your area, a listing of locations can be found at www.softcontentsrestoration.com.

For more information on the Esporta 3300 washer/extraction system, see the manufacturers website at www.esporta.ca

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