

New Inspector Information

Things to know before you get started

PURPOSE OF OUR INSPECTIONS:

We inspect properties that have either just acquired or are maintaining homeowner's insurance – commonly referred to as either new business or renewal business. The purpose of these inspections is to gather information on the home such as construction type and building materials used, as well identifying any negative conditions or potential hazards.

The information gathered in the field is used to calculate a replacement cost on the property, as well as identify any hazardous conditions that may exist. You, as the independent inspector, will be required to go out to properties, take inspection-specific photos as well as photos of any hazards you identify, and then complete a perimeter measurement of the home and a basic footprint sketch. You will then input all of the information into our proprietary system.

TIME SENSITIVITY:

Our business is <u>very</u> time sensitive. Depending on the type of inspection and the area that you cover, time service will range from 5-20 days. This is the amount of time you have to complete the inspection in the field and upload into our system for quality review. Please note, some inspection types will require you to set an appointment with the homeowner, particularly those where you will need interior access.

TOOLS & MATERIALS NEEDED:

- 100' measuring tape <u>OR</u>
- 10-12" measuring wheel (minimum diameter of the wheel must be 10")
- Digital camera with a minimum 5x Optical Zoom, 10x Optical Zoom is recommended(recommend 10x) We have an app, but still require a back-up camera
- Cell phone with GPS capability
- 5-6' Extendable Camera Pole or Monopod for obtaining roof photos
- Desktop or laptop computer (must utilize Chrome, Firefox, Edge or Safari)

You will be required to provide an actual photo or detailed purchase receipt of your equipment to register for Introductory Training

REPLACEMENT COST FORMS:

You will fill out forms that identify home characteristics such as style of home, building materials, and construction type. The forms are easy to navigate with drop downs to choose from or boxes to enter the information.

SKETCH PROGRAM:

We have our own proprietary sketch program. If you have experience with Xactimate, RapidSketch, or AutoCAD, our program should be easy for you to learn. If you do not have experience, we go over sketching and our program in detail during the Introductory Training. If you need additional assistance with sketching, we offer an additional training session and you may also utilize our Help Desk.

PHOTOS:

Some required photos include address verification, front, back, left, and right side of the home, in addition to roof photos and any negative conditions on the home or around the property. Client requests/instructions may vary.

TRAINING AND ADDITIONAL ASSISTANCE:

We have a full training department here at Millennium that is available at no cost to our inspectors. All inspectors are required to go through Introductory Training. This training consists of web-based sessions that are typically offered during normal business hours (8:00 AM – 5:00 PM Central Time). We also offer several optional training sessions as well as a Help Desk staffed by our trainers.

Once the Introductory Training has been completed, you will be assigned 5 inspections to be completed in the field and uploaded into our system. The assigned inspections are live cases that you will be paid for upon completion. Once the cases have been uploaded (and you have notified your Field Manager), you will be set up for a 1 on 1 review session with one of our trainers via GoToMeeting to go over your first 5 inspections. After a successful review session, you will be ready to work in the field.

FEE SCHEDULES:

We pay our independent contractors a flat fee per completed report. Fees vary based on a number of factors including type of inspection, population of the location (Areas 1-4), and any additional requests made by the insurance company.

- Area 1 Located within city very populated
- Area 2 Suburbs of a city
- Area 3 Small rural town away from large cities
- Area 4 Remote locations low population zip codes

Fee schedules are proprietary and discussed only in the phone interview.

<u> PAY:</u>

Our independent contractors are paid twice a month via direct deposit on the 10^{th} and 25^{th} . First pay period runs $1^{st}-15^{th}$ – paid on the 25^{th} Second pay period runs 16^{th} – end of the month – paid on the 10^{th}

On Boarding Process:

After your phone interview, our recruiter will email the Pre-Contract Training and Quiz. Once you have passed the quiz with an 80% or better, we will email the New Inspector Paperwork packet to you. We request all documents be returned to us as instructed within 3 business days along with a color head shot photo for your ID Badge (professional dress/look, please), a copy of your valid Driver's License and a current Auto Insurance ID card.

EIN:

All contractors are <u>required</u> to have a Federal Employer Identification Number (EIN); we cannot accept documents utilizing a Social Security Number. This establishes the fact that you are an Independent Contractor while keeping your SSN private.

EINs are free to obtain and you do not have to establish a Corporation or LLC; you may apply in your individual name as a sole proprietor*.

IF YOU HOLD AN ACTIVE PROPERTY AND CASUALTY INSURANCE PRODUCER LICENSE WE ARE UNABLE TO CONTRACT WITH YOU DUE TO A POTENTIAL CONFLICT OF INTEREST

*Consult with your tax professional to determine what is best for you. Some states may require business registration and/or formation of a Corporation or LLC.

***** THIS DOCUMENT IS SUBJECT TO CHANGE AT ANYTIME WITHOUT NOTICE*****