

## New Technology to Monitor and Report Claim Service Performance

*By Wayne M. Wudyka*

Responding to the increasing need among P&C insurers for more in-depth and consistent claims data, the Certified Restoration Drycleaning Network (CRDN) has fully implemented a performance monitoring software module as part of its proprietary business management system RestorNet®. CRDN's TIP Tracker measures the time-in-process (TIP) for critical components of each textile restoration claim handled by the organization to ensure consistency in service in nearly 100 locations coast-to-coast.

TIP Tracker is based on the fact that data and metrics drive decision-making and performance evaluation in the insurance restoration industry. As a result, CRDN has implemented consistent service level standards across its network that covers 94 percent of the U.S. population. These standards, derived from years of working with adjusters and managers, quantify the speed of response and completion of important steps in the textile restoration process, much like the performance requirements in place for water mitigation programs. Specifically, each textile restoration claim is managed according to defined parameters for customer contact, site inspected/order pack-out, rush delivery, estimate/invoice submitted, and job completed. While all CRDN jobs have preset standards, the system can be tailored to meet specific TIP metrics based on client needs, such as with direct repair programs that have customized requirements. Locked-in electronic timestamps assure credibility of the data set, which becomes part of a

virtual job file for every claim, including digital photos and PDF documents that create an audit trail for verifying all elements of the service procedures.

All CRDN claims are centrally monitored, both electronically through TIP Tracker and by dedicated staff in the CRDN Home Office's program management department as part of an overall job management system. This real-time supervision and administration adds another layer of control and increases efficiency in the workflow process; the standard timing in place allows each CRDN operator to adequately schedule and allocate necessary resources. TIP Tracker also ensures consistency across CRDN's franchise network, with auditable performance results that can be segmented by carrier and by location.

The full implementation of such a comprehensive approach to service provides significant benefits for all involved with a claim. Specifically, timely contact and response by CRDN demonstrates action to the insured. Even in cases where the homeowner requests CRDN to be on-site a day or two later, the initial contact reassures policyholders that their adjuster is taking a proactive approach to meeting their needs. Once CRDN arrives on-site, a First Responder serves as the "eyes and ears" for the adjuster, providing an overview of the textile portion of the claim as well as any other relevant scope information that enables the adjuster to be more efficient.

The First Responder also is adept at dealing with insureds, able to clearly communicate the process and set expectations. Concise communication from CRDN enables the adjuster to set reserves for the textile portion early on in the claims process. The restoration and return of immediate needs clothing (Rush order) within 48 hours—and often within 24 hours—reduces Additional Living Expense and saves time for the insured who typically is faced with decisions related to their living conditions. Additionally, on losses that involve a severely damaged structure, CRDN serves as the insured's "closet," securely storing garments and other fabric items until the insured is ready for final delivery. Each CRDN storage facility is fully accessible for insureds who need particular items before the entire order is returned.

TIP Tracker joins CRDN's suite of management tools, including its Textile Claim Summary at the conclusion of the claim that gives a snapshot of the particular job, and management reports that provide a high level overview of claims handled for a particular carrier. Overall, CRDN's commitment to technology continues to create efficiencies as well as providing meaningful metrics for evaluation of performance and severity reduction.

*Wayne Wudyka is CEO of the Certified Restoration Drycleaning Network (CRDN), an international organization of textile restoration specialists. CRDN's national claims assignment call center can be reached at 1-800-963-CRDN or [www.CRDN.com](http://www.CRDN.com).*