

# Claims

2005 PLRB Conference Show Guide

COVERING THE BUSINESS OF LOSS

## CRDN: A Textile Restoration Solution

By Wayne M. Wudyka

The debate is over. The question is no longer should you restore garments and textiles on a loss site, but rather who can best meet your specific needs.

Understanding your distinct requirements, the Certified Restoration Drycleaning Network (CRDN) has grown to cover more than 90% of the U.S. population with expert professionals highly trained to handle all types of loss, from fire and smoke to water and mold. In fact, CRDN handled nearly 14,000 claims in 2004. But coverage is only the first step, as being accessible and responsive on a local level are prerequisites for servicing insurance carriers.

The job starts when the phone rings. At CRDN, our textile restoration specialists from coast-to-coast are trained to understand that our role in servicing a claim is much different from a corner drycleaner.

Response is key. The first and most basic step following a loss is also the most important. We understand the necessity of having an actual person answering the telephone 24 hours a day, seven days a week so we are available when you need us. One call is all it takes to get a CRDN professional actively involved in assisting you. CRDN's national call center (1-888-DryClean), coupled with uniform procedures on a local level, connect you to our textile restorer in your area.

We can be there when you want us. Our immediate accessibility allows us to be onsite and ready to begin scoping the job and pulling "rush" items that can be returned to the homeowner within 24-48 hours, saving ALE.

On a loss site, CRDN views ourselves as a representative of your company every bit as much as we represent CRDN. We serve as another set of eyes and ears for you,

dealing with the homeowner and keeping you informed of any potential issues that could impact the claim. From our training and experience, we oftentimes can identify potential homeowner issues and ensure that you are aware of them in advance, rather than after the fact.

Our Customer Service Representatives (CSRs) are trained to capture the loss through a thorough room-by-room inventory, which includes an evaluation of the items affected. We pay special attention to the condition of the textiles, making detailed notes about previously stained items or damage not caused by the current fire or water damage. This step clarifies any question about returning the item to its pre-loss condition. CRDN also offers a "clean or free guarantee" which means that the insurance company does not pay for items that cannot be restored.

Our onsite inventory and thorough documentation identify all items removed from the home, as well as total loss items, including brand name, to ensure that you have an accurate record. A work authorization and an onsite inventory both signed by the homeowner verify what items have been removed from the house. CRDN also uses a leather and fur control form, which adds another layer of protection by specifying larger ticket items that require special care and storage.

When the items are returned to the home, a homeowner's signature confirms receipt of the items that were removed. This signed inventory also can be compared with the invoice for the cleaning, which creates an audit trail for the adjuster and reduces chances that items will try to be added later. This is particularly important when multiple vendors—contents cleaning companies, contractors, structural repair companies, etc.—are working on a loss site.

By eliminating chances for discrepancies to occur, our standardized service helps you close claims quickly while enhancing homeowner satisfaction.

CRDN's restoration professionals are proficient in the use of XactAnalysis, which is coupled with our own proprietary Internet-based system to maintain control over information and pricing. This comprehensive data system enables CRDN to generate monthly or quarterly management reports. These reports provide insurance carriers with an accurate, detailed summary of our service, results and effectiveness in controlling severity.

The established protocol for response and service offered by CRDN, along with experience and expertise in textile restoration and customized reporting procedures, have enable CRDN to establish national programs with multiple carriers. The aggregate information from these relationships provides relevant, real life data showing how CRDN, over thousands of claims, provides a valuable service in the claims process.

It is this commitment to meeting the distinct needs of the insurance industry that has enabled CRDN to become a national leader in textile restoration, serving adjusters locally.



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water, mold and other contaminants. He can be reached at 1-888-DryClean. The organization's Web site is located at [www.CRDN.com](http://www.CRDN.com).