

Who Represents You?

By Chip Bifano

Have you heard the radio commercial for a certain insurance company extolling the benefits of its outstanding claims service? Is this a nice way of saying “thank you” to their adjusters? Unfortunately, that’s not quite the case; it’s all about attracting new customers and retaining existing policyholders.

Next to the role of an agent, a policyholder’s experience with an adjuster when dealing with a claim is perhaps the most important factor in customer satisfaction and retention. As a result, the restoration service providers assigned to the loss become a key component in the customer satisfaction process.

Consider how you choose a company to handle maintenance or repairs in your own home. What criteria do you use? In many cases, decisions are based on referrals. A recognized brand or well-known local company also would be a logical, relatively safe choice. The bottom line is that you want service at the appointed time, handled by trained professionals who are friendly, trustworthy and meet your expectations. Shouldn’t the same standards prevail when selecting a service provider to work with your insureds?

Positive first impressions and initial interactions are absolutely critical. The insured is typically dealing with a situation they have never encountered before, and they must open their home to complete strangers. At this crucial time, the person standing at the insured’s door actually represents you as well as your company and your brand.

Over the past few years, the niche contents category of garment and textile restoration has gained recognition as an important and necessary initial part of the restoration process. A textile restorer

often must be one of the first specialists on a loss site, as clothing and other fabric items—such as window treatments and bedding—must be removed before contents cleaning companies and mitigation contractors begin their work. Additionally, the textile specialist is responsible for handling the most personal items in a home, whether the large amount of clothing found in a typical house or sentimental items. This further increases the vital importance of a professional, empathetic approach.

As the nation’s leading textile restoration specialist, the Certified Restoration Drycleaning Network (CRDN) is called upon to handle tens of thousands of claims across the U.S. each year. For every assignment, the professionals dispatched to the loss are specially trained to follow a consistent protocol encompassing insured interaction, documentation, scoping procedures and even appearance.

The process often starts with a “first responder,” a management-level individual who understands the emotional side of a claim as well as the technical. Arriving in a well-marked vehicle at the pre-arranged time and wearing a clearly identifiable uniform and photo ID badge, this individual is adept at communicating thoroughly and effectively, recognizing their role as a representative of the homeowner’s insurance company and the need to follow the adjuster’s directions. The CRDN process is explained to the insured, along with the required paperwork authorizing service. A walk-through of the home with the insured and the adjuster (whenever possible) ensures that special requests or instructions are documented. In cases where the adjuster is not able to be on-site right away, CRDN

representatives serve as the “eyes and ears” for the adjuster, providing qualitative insights about the situation. All of these initial steps set the stage for the actual pack-out that follows.

Whereas little thought was given in the past to how textiles were handled on a loss site, today’s textile restoration specialists implement a well-planned strategy that demonstrates expertise, courtesy, caring and respect for the insured and that enhances operational efficiencies. For example, CRDN’s on-site service technicians conduct a room-by-room inventory to document affected items before the textiles are placed in heavy-duty, color-coded nylon laundry bags (blue for standard service and red for “rush” items needed within 48 hours). CRDN also uses “Handle with Special Care” bags for sentimental items or those requiring additional attention. The insured receives a copy of the on-site inventory, which starts the audit trail and serves as a cross-reference when the restored items are returned. With more than 250 facilities across the nation, CRDN provides secure, accessible storage, acting as the insured’s “closet” while their home is being repaired. It also adds another convenience during their time of need.

Because CRDN understands that a loss assignment is also the assignment of an insurance company’s brand, we are committed to the highest levels of customer service for all involved—the insured, the adjuster and the agent.

Chip Bifano is President 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.