



REPORT

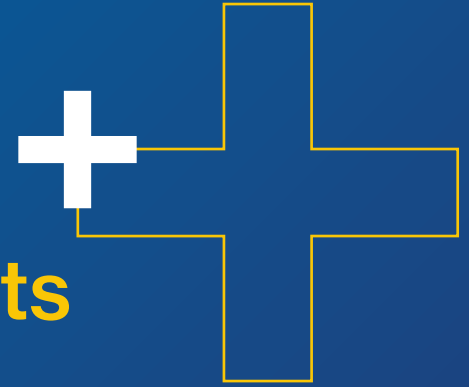
Optimize temporary housing claims

How strategic temporary housing solutions minimize disruption and accelerate recovery



TEMPORARY HOUSING CLAIMS

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Introduction

Disasters, whether large-scale catastrophes or everyday home incidents, can upend lives in an instant.

From structure fires and water damage to weather-related events, policyholders facing a loss all share a common, urgent need: access to safe, timely, and cost-effective temporary housing. For claims executives, operations leaders, and carrier decision-makers, delivering this continuity of care is not just a service, it's a vital part of the recovery process.

When a home becomes uninhabitable, policyholders are thrust into a state of disruption. Emotional stress, logistical hurdles and uncertainty follow. In these moments, insurance carriers and temporary housing providers serve as lifelines—delivering the security and stability families need to begin recovery. Delivering access to suitable temporary housing is not just about shelter—it's about restoring normalcy, preserving dignity and enhancing overall claims satisfaction.





1

Why temporary housing matters more than ever

Temporary housing isn't a sideline service; it's a central pillar in the policyholder's experience. For carriers, providing this support goes far beyond fulfilling coverage requirements. It directly influences customer retention, reduces friction during the claims process and demonstrates genuine care during vulnerable times. Although it sits outside the scope of physical property restoration, temporary housing is often the most visible, daily reminder of a family's loss—and a key driver of satisfaction with the insurer.

The challenge for carriers is finding the right balance: supporting covered individuals with compassion while delivering benefits under the policy with efficient claims cycle times. That's where Crawford Temporary Housing Solutions deliver additional living expense (ALE) benefits—helping carriers streamline housing placement, preserve ALE limits and deliver empathetic service, all through a scalable, technology-enabled model.



2

A smarter way to secure housing

Traditional housing placement methods—manually sourcing, vetting and coordinating providers—are time-consuming, error-prone and expensive. Crawford Temporary Housing Solutions redefines the process through a robust national network and centralized digital platform that connects policyholders with more than 300% more housing options than traditional standalone providers, including: hotels, apartments, single-family homes and sharing-economy accommodations.

This breadth of inventory, combined with consolidated reporting and integrated analytics, reduces sourcing time by up to 80%. For policyholders, that means faster placement and less disruption. For carriers, it means reduced loss costs—by as much as 12-15%—and better oversight across all active claims.

Integrating Crawford Temporary Housing Solutions is straightforward. Visit <https://www.crawco.com/services/temporary-housing> to get started. Complete the short form, and a representative will reach out to discuss the program, answer your questions and work with you to quickly formalize a customized solution tailored to your needs.

Preserving Additional Living Expense (ALE), reducing loss costs

Approximately 68% to 74% of housing placements last fewer than 30 days, with the majority being hotel stays. Yet no two claims are the same. Each insured has a unique household makeup—pets, accessibility needs, family dynamics—that must be considered. More than 60% of housing requests involve pets, and of those, 70% involve multiple animals. Restrictions around breeds, exotic pets and accessibility can quickly complicate placement efforts.

Crawford meets these complexities head-on with a single, impartial process that aligns policyholder needs, specific requirements and ALE limits with pre-vetted housing options—optimizing each placement for fit, speed and cost.



Vetting that builds confidence

Crawford's housing network is open to any provider that meets rigorous standards. This creates flexibility for carriers to continue working with preferred vendors, but in a more efficient, tech-enabled environment. For providers, it offers new revenue streams and the opportunity to support impacted families in a meaningful way.

At its core, Crawford's solution is built on trust. By vetting providers in advance, the risk of liability is reduced, disputes are minimized and the customer experience is elevated. It's the same world class service Crawford applies to physical property restoration—now extended into the temporary housing space.

Real-world relief: A policyholder's story

At 5:30 p.m., an insured home caught fire. By 6 p.m., it was engulfed in flames. Standing in the driveway with his family and pets—only the clothes on their backs, a phone, and a few dollars in hand—they faced an uncertain night.

Within an hour, Crawford secured a hotel that could accommodate the entire family, including their pets. In just five business days, Crawford sourced four viable long-term housing options. Within eight days, the family had moved into a multi-story apartment with ample parking and enough space for everyone.

This case exemplifies the value of responsive, compassionate and efficient temporary housing support during crisis moments.



3

Managing indemnity accuracy in temporary housing

Crawford Temporary Housing Solutions helps carriers identify and reduce sources of cost leakage—areas where unnecessary expenses can accrue and impact loss ratios. Examples include:

- **Direct hotel booking:** By using booking portals and authorized wholesalers, rather than legacy providers, carriers can reduce hotel costs by up to 10%.
- **Swift transitions to long-term housing:** Hotel stays often include high food, laundry, pet, and parking costs—up to \$300 more per day than long-term rentals.
- **Competitive bidding:** Crawford facilitates a simultaneous bid process for long-term housing, enabling providers to compete on price and terms—preserving ALE limits.
- **Duration management:** Integrated restoration tracking helps determine when a home is livable vs. simply uncomfortable—reducing unnecessary nights in temporary housing by 4–8 days (as much as \$2,800 per claim).
- **Consolidated reporting:** Carriers have access to all housing claims data in one place—including costs, performance metrics and vendor comparisons—enabling smarter decision-making.

Aliso canyon gas leak

INDUSTRY

Residential insurance

LOCATION

United States

CLAIM TYPE

Private client

SCENARIO: GAS LEAK DISPLACEMENT

Following the 2015 Aliso Canyon storage facility incident that rendered thousands of homes uninhabitable, a utility company partnered with Crawford Temporary Housing Solutions to accommodate displaced policyholders.

CHALLENGE

In 2015, the Aliso Canyon gas leak in California released over 107,000 tons of methane—forcing 9,000+ families to evacuate for more than 16 weeks.

SOLUTION

Crawford Temporary Housing Solutions rapidly mobilized to provide short- and long-term housing for affected residents—many for more than a year—so that families were safely and efficiently relocated.

RESULTS

9K+

families relocated for over 16 weeks

This case underscores how integrating temporary housing services can transform a challenging situation into a manageable, efficient process for all parties involved.

4

Crawford Temporary Housing Solutions: Elevating the claims experience

Temporary housing is more than a bridge between disruption and repair—it is a strategic lever for improving claims efficiency, customer satisfaction and financial performance. When policyholders feel safe and supported, the entire claims process becomes smoother, faster and more successful.

Crawford Temporary Housing Solutions is built to meet today's challenges—offering scalable, technology-enabled services that deliver results for carriers and relief for policyholders.

Connect with Crawford today to elevate your claims experience—because every policyholder deserves more than just a place to stay. They deserve peace of mind.



For more information, speak with your sales representative or visit our [website](#).

About Crawford & Company®

For over 80 years, Crawford has led the industry through a relentless focus on people and the innovative tools that empower them.



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ADJUSTING**



**THIRD PARTY
ADMINISTRATION**



**MANAGED
REPAIR**



**MEDICAL
MANAGEMENT**



**ON-DEMAND
INSPECTIONS**



**CATASTROPHE
RESPONSE**

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