



REPORT

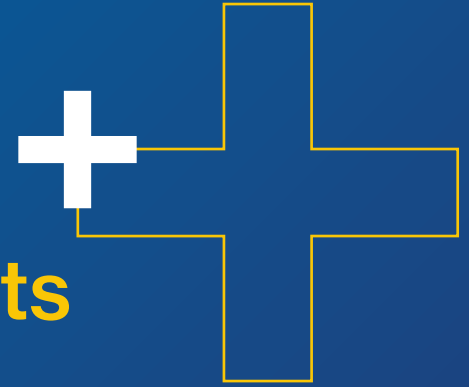
Streamline commercial property claims

How commercial managed repair alleviates claims management challenges



COMMERCIAL MANAGED REPAIR

Table of contents



4-5

What is a commercial managed repair program?

6-7

Benefits of partnering with Crawford's Contractor Connection®

8-10

Expert contractors, reliable results

11-12

Customer satisfaction fuels retention

13

Optimizing claims operations with Contractor Connection

Imagine your policyholder walking into their commercial property after a disaster—inventory ruined, operations halted and mounting pressure to get back to business. For carriers, brokers, risk managers and adjusters this is not just a claim, it is a race against time.

Commercial managed repair programs (MRPs) are the solution to navigating this critical moment. These programs cut through the chaos, expedite recovery and keep stakeholders satisfied. By streamlining claims, reducing costs and easing administrative burdens, commercial MRPs connect property owners with a trusted network of skilled general and specialty commercial contractors who are committed to delivering accurate estimates, timely repairs and exceptional service.

While managed repair programs have been a staple for personal lines carriers for nearly three decades, their adoption in the commercial space is rapidly growing. Embracing a commercial MRP is a powerful strategy to optimize the claims process, minimize delays and improve commercial loss management.





1

What is a commercial managed repair program?

In the simplest terms, a commercial MRP is a nationwide network of contractors specializing in managed insurance claim repairs, providing simplicity and strong accountability for all parties involved. Whether dealing with everyday commercial claims or major disasters, MRPs connect property owners with vetted contractors for efficient and accurate restoration.

Picture a burst water pipe in a busy office complex bringing operations to a halt as water cascades through multiple floors. For the property owner, every day of delay means lost revenue and unhappy tenants. A commercial MRP helps to reduce downtime for the property owner by quickly connecting the carrier with contractors to restore operations, leading to stronger customer satisfaction and reduced repair costs.

COMMERCIAL MANAGED REPAIR

Seamless coordination for all stakeholders

In commercial property restoration, the complexity of claims often arises from the differing priorities of property owners, carriers, brokers and risk managers. While property owners have a need to minimize disruptions and restore operations quickly, brokers and risk managers focus on industry standards and ensuring policyholders are fully restored.

In such cases, a commercial MRP serves as a bridge to help expedite the property restoration process by streamlining contractor selection and coordination, while addressing the varying priorities of all stakeholders involved.





2

Benefits of partnering with Crawford's Contractor Connection®

Carriers managing commercial property claims can benefit from Crawford's Contractor Connection®, a trusted commercial MRP provider committed to streamlining the building restoration process. Contractor Connection provides access to a national network of thoroughly vetted contractors who will deliver high-quality service backed by a five-year workmanship warranty for U.S. residents.

The commercial MRP prioritizes prompt restoration work, allowing businesses to resume operations with minimal disruption. By implementing Contractor Connection, carriers, brokers and risk managers can trust all aspects of the repair—from minor damages to complex losses—will be managed efficiently and professionally. Additionally, commercial MRPs can serve as a cost-effective alternative to traditional [building consultancy services](#).

BENEFITS



5,000

GENERAL AND SPECIALTY
CONTRACTORS NATIONWIDE



\$2B

IN ANNUAL PROJECT COSTS
MANAGED



500K

ASSIGNMENTS ANNUALLY



95%+

ESTIMATE ACCURACY





3

Expert contractors, reliable results

For busy property owners or property managers, relying on a preferred local contractor (“I got a guy...”) might seem like a convenient solution for minor repairs, such as rehabbing an apartment between tenants. However, some local contractors may lack the necessary experience, resources or key credentials required to handle larger, more complex restoration projects, such as repairing multiple floors of an office building after a major water pipe burst.

No matter the project’s size or scope, Contractor Connection’s national network of approved contractors undergoes a thorough vetting process to verify they meet stringent standards for financial stability, licensing requirements and industry-recognized certifications. Contractors are categorized according to their project capacity, ranging from independent specialists to large multinational firms. We take this tiered and specialized approach so that each claim is assigned to the contractor best equipped with the expertise and resources needed for the job, delivering the right solution for every project regardless of scale.

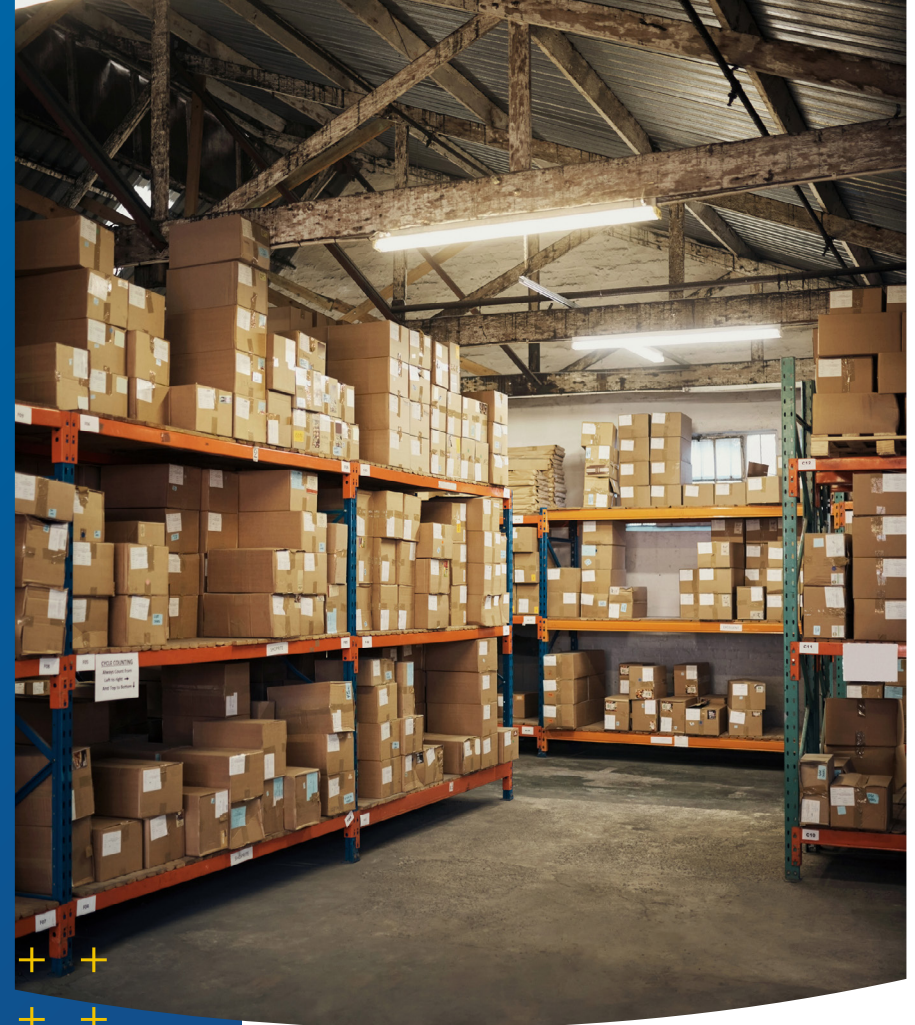
EXPERT CONTRACTORS, RELIABLE RESULTS

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After a severe storm caused wind and hail damage to the roof of a 32,000-square-foot commercial warehouse in Kansas, the property owner filed a claim with their insurance carrier, a top five commercial carrier. Working with the carrier, Contractor Connection immediately assigned a contractor to remediate the loss. The contractor promptly contacted the warehouse owner, conducted an on-site inspection and provided a detailed estimate, complete with damage photos, within 48 hours of receiving the claim.

Policyholder, Large Property Owner

Now that we have outlined the core benefits of commercial MRP programs for property owners, carriers, brokers and risk managers, let us take a closer look at how these programs enhance the claims process for adjusters, improving efficiency and allowing them to focus on achieving the best outcomes for claimants.



EXPERT CONTRACTORS, RELIABLE RESULTS

Empowering adjusters to streamline large-scale claims

Managing property insurance claims often means property owners, risk managers and adjusters must work directly with contractors. However, they may lack critical information about a contractor's financial stability, legal history or performance track record. Partnering with a commercial MRP provider helps address this challenge by offering thorough oversight of contractor qualifications, including insurance coverage, financial health, project capabilities, contractual warranties and indemnification. This formal partnership also handles disputes over performance, such as work quality or timeliness, through clear contractual agreements. By managing these complexities, the managed repair program allows adjusters to focus on claims management while delivering reliable restoration work.

When an adjuster is tasked with a large-scale commercial claim, the complexity can quickly become overwhelming. MRPs provide a valuable solution to lighten the load. For example, in the case of a major property loss due to fire damage, the adjuster remains the primary point of contact for the policyholder, while the MRP experts oversee the coordination of various contractors, so that the appropriate specialists are brought in at each stage.



Commercial Managed Repair Programs simplify workflows and minimize administrative burdens. This allows adjusters to handle large-scale or complex losses more efficiently, resulting in better outcomes for all stakeholders.



4

Customer satisfaction fuels retention

Customer experience is a critical element of the claims process for all stakeholders, and it remains a top priority for Contractor Connection. This dedication to customer satisfaction is evident in its strong survey rankings. In the latest customer satisfaction survey, Contractor Connection received high marks in several key categories, highlighting its commitment to excellence.

- **Adequate communication.** 97% of claimants report satisfaction with Contractor Connection communications compared to 89% industry-wide.
- **Return callbacks.** 96% of promised callbacks are returned compared to 89% industry-wide.
- **Clear next steps at FNOL.** 97% of Contractor Connection claimants feel that the next steps after the first notice of loss (FNOL) are clear compared to 94% industry-wide.

Leveraging a well-established commercial MRP is a proven way to maintain elevated levels of policyholder satisfaction.

CUSTOMER SATISFACTION FUELS RETENTION



A few weeks after the owner of a high-profile chain of retail stores partnered with Contractor Connection, one of the stores caught fire. The client needed an experienced contractor to help get the store cleared, cleaned and back in operation quickly. The network contractor arrived on site within minutes of being contacted by Contractor Connection and removed all debris and hazardous materials within a few days.

The contractor and the customer service contact from Contractor Connection communicated with the client and each other regularly while repairs were completed, resulting in high customer satisfaction. The hands-on engagement from the Contractor Connection customer service team helped the client remain confident in the network's ability to not only meet but exceed its timeline expectations.

Policyholder, National Retail Chain





5

Optimizing claims operations with Contractor Connection

Streamline your claims process with Contractor Connection's proven commercial MRP solutions. Our approach accelerates recovery by simplifying contractor selection and oversight, providing a seamless process to manage repairs. This comprehensive solution is particularly valuable for complex claims, allowing adjusters to efficiently coordinate repairs across multiple trades, consolidate various estimates and manage all necessary documentation—even when filed electronically. If you're looking to enhance efficiency and policyholder experience, we're here to share insights on how this model supports a smoother recovery process.

In Summary

For carriers, brokers and risk managers, managing commercial property claims is a race against time—every delay translates to operational disruptions, financial losses and dissatisfied policyholders. Crawford's Contractor Connection Commercial Managed Repair Program is the trusted solution to streamline the claims process, ensuring swift, high-quality restoration with minimal hassle.

By leveraging a nationwide network of thoroughly vetted contractors, our MRP simplifies contractor selection, reduces administrative burdens and enhances estimate accuracy, all while delivering exceptional workmanship backed by a five-year warranty. From everyday claims to large-scale losses, our program provides cost-effective, expertly managed repairs that accelerate recovery and improve policyholder satisfaction.

Partner with Crawford Contractor Connection today to transform your commercial claims management.



Integrating a Contractor Connection Commercial Managed Repair Program is straightforward. Visit www.crawco.com/feature/commercial-managed-repair 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.

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.



**LOSS
ADJUSTING**



**THIRD PARTY
ADMINISTRATION**



**MANAGED
REPAIR**



**MEDICAL
MANAGEMENT**



**ON-DEMAND
INSPECTIONS**



**CATASTROPHE
RESPONSE**

10,000 employees | **50,000** field resources | **70** countries | **\$18B** claims managed annually

**CONTRACTOR
CONNECTION**
BY CRAWFORD & COMPANY

Crawford®

Learn more at
www.contractorconnection.com 