



REPORT

Seamless claims experience, satisfied policyholders

The power of integrating temporary
housing and managed repair

**CONTRACTOR
CONNECTION**
BY CRAWFORD & COMPANY

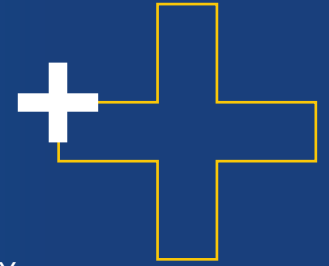
Crawford



Bridging the gap: Streamlining claims with integrated managed repair and temporary housing solutions

In the wake of catastrophic events, insurance carriers face a dual challenge: restoring damaged homes while ensuring displaced policyholders have secure, comfortable temporary housing. Traditionally, these two critical services—temporary housing and managed repair—have operated independently, often resulting in inefficiencies, increased costs and policyholder frustration.

By integrating Contractor Connection's Managed Repair Program with its Temporary Housing Solutions, insurance carriers can streamline claims management, improve accuracy of loss costs and enhance policyholder satisfaction. This combined approach creates a more efficient and accurate claims experience, ensuring policyholders receive the support they need from initial displacement to full restoration. By bridging the gap between temporary housing and managed repair, carriers can deliver a seamless recovery journey that minimizes disruptions and maximizes positive outcomes.



THE POWER OF INTEGRATING TEMPORARY
HOUSING AND MANAGED REPAIR

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The challenge



Disjointed claims processes impacting satisfaction and accuracy

When a policyholder's home becomes uninhabitable due to a covered adverse event, the claims process often unfolds into separate silos: temporary housing and restoration services. Adjusters must secure temporary housing, often engaging multiple vendors, while simultaneously initiating the restoration process. This sequential approach creates delays, increases administrative burdens, and can negatively impact overall policyholder satisfaction.

Additionally, the absence of coordination between housing and repair efforts means that claimants often stay in temporary accommodations longer than necessary, potentially exhausting additional living expense (ALE) limits, impact claims accuracy and add unnecessary loss adjustment expense. This inefficiency impacts carrier profitability while negatively affecting policyholder experience and retention rates.

THE CHALLENGE

The impact of temporary housing by the numbers:



\$3.5B+ ANNUALLY IN CARRIER SPEND



#2 IN CLAIM ACCURACY, BEHIND RESTORATION



SIGNIFICANT SOURCE OF 'LEAKAGE' IN OVERALL CLAIM COST



6.5M+ ANNUALLY NIGHTS IN HOTELS



12M+ ANNUALLY IN RENTAL HOMES, APARTMENTS AND RVS



DIRECT INFLUENCE ON **CLAIMS SATISFACTION**





The solution

THE SOLUTION

A unified approach to temporary housing and managed repair

By leveraging Contractor Connection's integrated service model, carriers can streamline both temporary housing and repair processes, delivering faster claim resolutions and improved claims accuracy.

Optimized claims management: Accuracy, efficiency and a robust contractor network

- ✓ 5% TO 15% ACCURACY IMPROVEMENT IN AVERAGE NIGHTLY RATES
- ✓ 4 TO 8 DAYS DECREASE IN UNNECESSARY TEMPORARY HOUSING DURATION
- ✓ 5K GENERAL AND SPECIALTY CONTRACTORS NATIONWIDE
- ✓ 300K ANNUAL HOME REPAIR ASSIGNMENTS COMPLETED
- ✓ 95%+ ESTIMATE ACCURACY
- ✓ 90 NET PROMOTER SCORE





01

Speed of service: Minimizing downtime, maximizing efficiency

A fully integrated program allows carriers to initiate both temporary housing placement and property restoration simultaneously. This parallel processing approach dramatically reduces cycle times, ensuring policyholders can return home faster and ensuring appropriate ALE expenditures.

- **Faster housing placement:** Crawford Temporary Housing Solutions connects policyholders with an expansive network of accommodations, leveraging digital search and quote functionality to provide 400% more housing options than traditional approaches.
- **Accelerated repairs:** Contractor Connection's rigorously vetted contractor network ensures immediate engagement, reducing downtime between claim approval and restoration.



02

Accuracy of estimates: Reducing potential leakage and claims uncertainty

Combining temporary housing and managed repair services enhances financial predictability by minimizing cost overruns and inefficiencies.

- **Data-driven accuracy management:** Integrated reporting provides real-time insights into both temporary housing expenses and repair progress, enabling adjusters to facilitate enhanced accuracy.
- **Transparent pricing:** Competitive search and quote processes for long-term housing and restoration services ensure fair market pricing, preserving ALE limits and minimizing claim leakage.
- **Expert management:** Through extensive industry experience, strong contractor relationships and rigorous accountability framework, Contractor Connection upholds contractor compliance with the highest industry standards.



03

Quality of repairs: Ensuring seamless transitions back home

A common frustration for policyholders is the lack of clarity regarding the timeline for returning home. By aligning housing durations with the repair process, carriers can create a seamless transition for their customers, helping them move back into their restored homes without unnecessary delays.

- **Predictive analytics:** Consolidated reporting helps forecast when homes will be livable again, reducing unnecessary hotel stays.
- **Performance-managed contractors:** Contractor Connection's rigorous quality assurance program ensures all repairs meet high standards, backed by a five-year workmanship warranty contractor provided.
- **Integrated services:** By connecting all Contractor Connection services through JobTrack, carriers can improve the period of displacement by 12%-15%, while preventing expense leakage and ensuring consistent claims oversight.



04

Exceptional customer experience: Strengthening policyholder retention

A claim is often the most defining interaction a policyholder has with their insurance provider. Ensuring a smooth, stress-free experience significantly impacts customer satisfaction and long-term loyalty.

- **Minimizing disruption:** Quick placement in safe, comfortable accommodations while restoration progresses reduces policyholder stress.
- **Comprehensive support:** A single point of contact for both housing and repairs simplifies communication, reducing frustration and enhancing trust.



Case study

Crawford temporary housing program in action

INDUSTRY

Insurance

LOCATION

U.S.A.

CLAIM TYPE

Property

CHALLENGE

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.

The 2015 gas leak at the Aliso Canyon storage facility in Southern California was the largest known release of methane in U.S. history. It spewed an estimated 107,000 tons of methane into the air for more than 16 weeks, uprooting more than 9,000 families filing claims for several days.

SOLUTION

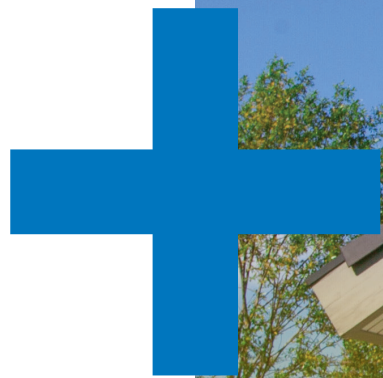
Aliso Canyon turned to Crawford Temporary Housing to help thousands relocate in their time of need. We swiftly mobilized our network capability, organized needs, addressed immediate temporary needs and delivered long-term accommodations. Some families were provided temporary housing for more than a year.

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.



The competitive advantage



The competitive advantage for carriers and policyholders



By adopting an integrated approach, carriers gain a strategic advantage in claims management:

For carriers:

- **Operational streamlining:** Adjusters can focus on claim resolution rather than housing logistics.
- **Claim accuracy management:** Direct management through transparent pricing and efficiency gains.
- **Enhanced policyholder retention:** A well-managed claim experience translates to higher renewal rates.
- **Risk mitigation:** Properly vetted contractors and housing providers reduce liability exposure.

For policyholders:

- **Reduced stress:** Immediate, vetted comparable housing minimizes emotional and financial strain during displacement.
- **Quality of life:** Maintaining routines, such as work and school, fosters a sense of stability during challenging times.
- **Faster transition to permanent housing:** Quick and efficient transitions to long-term housing provides minimal disruption.
- **Accurate & transparent repair costs:** Data-driven accuracy management and transparent pricing prevents unexpected out-of-pocket expenses and exhaustion of ALE limits.
- **High-quality repairs:** Contractor Connection's rigorous quality assurance program upholds high industry standards for all repairs.
- **Five-year workmanship warranty for lasting peace of mind:** Policyholders benefit from a five-year workmanship warranty, providing peace of mind and long-term security.



Elevating claims management through integration

Insurance carriers are under increasing pressure to improve operational efficiency while delivering personalized, responsive service. Integration between temporary housing and managed repair is no longer a luxury—it's a strategic imperative. Carriers that adopt a connected model are better equipped to navigate the complexities of modern claims, meet evolving policyholder expectations and remain competitive in a rapidly changing industry.

With decades of experience managing complex property claims and a vast national network, Contractor Connection is uniquely positioned to deliver scalable solutions without compromising on service quality. Whether handling thousands of claims during a catastrophe or supporting day-to-day residential losses, the integrated approach ensures consistent delivery.

Why leading carriers trust Contractor Connection:

- **National recognition:** Trusted by top carriers across the country
- **Reliable under pressure:** Proven performance in both CAT and non-CAT events
- **Ready to scale:** Built to meet demand surges without compromising quality



In summary

In today's claims environment—especially following catastrophic events—insurance carriers must do more than restore homes. They must restore lives. When temporary housing and managed repair services operate in silos, it creates inefficiencies, delays and dissatisfaction. But when these critical services are aligned under one unified solution, the entire claims process becomes faster, more accurate and far more effective.

Choosing Contractor Connection's integrated model gives insurance carriers more than operational efficiency—it delivers peace of mind. Through the combined strength of Managed Repair and [Temporary Housing Solutions](#), carriers create a seamless, end-to-end experience that restores not just homes, but confidence, comfort, and trust from the moment of displacement to full recovery.

Partner with Contractor Connection to bridge the gap between housing and home repairs and elevate every step of the claims journey.

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

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Learn more at
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