

## Overview

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**Industry**

Government

**Location**

United States

**Challenge**

Limited resources

**Solution**

Local adjuster network

**Results**

\$150,000 in new premiums

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## Crawford Claims Solutions

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  - Licensed adjusters
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# Building an efficient state

## The challenge

Cities across America must ensure their buildings are adequately insured. This critical responsibility requires substantial resources to visit each city and evaluate buildings which can lead to increased overhead costs and decreased productivity.

One particular southern state found itself in this predicament. Nearing 840 cities with an average of 50 buildings per city, it fell on the state association to inspect each building and evaluate their policy coverages, identify newly acquired buildings and equipment and gather necessary underwriting data. Having worked with Crawford in the past, the state quickly enlisted the help of Crawford's expertise and resources to conduct these inspections.

## The solution

Crawford quickly assigned a dedicated team of local adjusters to the project. The project was triaged and divided geographically, assigning appropriate resources. Each adjuster was tasked with nearby cities in which inspections were to be conducted. Inspections included the collection of photos, measurements, building tours and, most importantly, evaluation of insurance policies. Soon after the inspections started, Crawford identified that a majority of the rural cities had policies which were not up-to-date and lacked adequate coverage. Even worse, the cities had acquired new buildings and equipment that they thought were insured under their policies but that were not included. This created an opportunity for the state municipal association to offer adequate coverage for the newly acquired buildings and equipment and to ensure the cities were fully protected.

## The results

After just 2 months, Crawford **had inspected buildings in 15 cities**, leading to over **\$150,000 in new premiums** for the state's municipal association. This also guaranteed that city buildings were now sufficiently covered and operating more efficiently than before. The project is slated to be completed over the next 3-4 years as Crawford continues to recruit new resources.