Delivering fast, effective claims service when homeowners need it most

**Case Study: Worley Catastrophe Response**

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Worley Catastrophe Response uses Verisk’s suite of claims-handling solutions to help homeowners get back on their feet when disaster strikes

As a premier provider of disaster claims adjustment and management services, Worley Catastrophe Response is often called upon to perform at homeowners’ greatest time of need.

“An insured may not have a place to live [after a disaster],” said Darryn Melerine, a Program Manager for Worley. “The faster we can go out and evaluate the loss, the faster we can make that individual whole again.”

Headquartered in Hammond, Louisiana, Worley prides itself on being prepared to respond to any disaster, from hurricanes and hailstorms to fires and floods. However, in the event of a significant catastrophe, Worley may need to deploy hundreds of adjusters to handle tens of thousands of claims. To streamline the process of assigning, adjusting, and settling claims, Worley uses Verisk’s suite of claims technology, which includes Xactimate®, XactAnalysis®, and XactAnalysis® Quality Review (QR).

**Industry**
Independent Adjusting Company

**Implementation Partner**
Verisk

**Solutions**
Xactimate, XactAnalysis, and XactAnalysis Quality Review

**Key Challenges**
Handle high volumes of claims as quickly and efficiently as possible following disaster

**Key Benefits**
Through the use of Verisk solutions, Worley is able to:

- Improve claims-handling efficiency
- Monitor catastrophe teams more effectively
- Enhance the quality of claims handling
- Provide superior customer service
“One of the things I enjoy most about Verisk products is the consistency of file standards that we’re allowed to establish,” said Herb Carver, Worley’s Director of Corporate Development. “It takes away some of the competing demands that would slow the process down.”

Xactimate is a powerful estimating platform that helps estimators quickly tabulate structural repair costs. Patented Sketch technology allows estimators to draw digital renderings of structures, and Xactimate automatically calculates surface areas of floors, walls, and ceilings to save time and ensure accuracy.

“The tools within Xactimate help us out being able not only to go and measure a roof, but also effectively apply the necessary material to rebuild the roof or any other scenario, whether it be interior damage or exterior damage,” Melerine said.

Verisk’s full-cycle claims management and analytical network, XactAnalysis, enables users to send and receive assignments electronically to expedite the claims journey. It also allows managers to monitor the progress of claims and provides a myriad of management reports and real-time analytics. Worley managers said these capabilities help them successfully oversee large catastrophe response teams.

“I can’t be in 10 different spots, but I need to know what’s happening in 10 different spots,” Melerine said. “So XactAnalysis allows us to be able to know when one of my adjusters makes contact with an insured. I know when they’re scheduling an inspection. I know when they’ve completed that inspection, and I know when they’ve finished their final report.”

Worley also uses XactAnalysis QR to improve its catastrophe response operations. XactAnalysis QR is an online module that lets reinspection teams easily evaluate claims and identify areas for improvement.
"We can go in and look at what would be required to perform additional training," Melerine said. "Or if there's a trend that is associated with several adjusters, we need to make sure we concentrate more on developing their skills to provide better customer service and evaluate losses in a more professional way."

With Verisk solutions, Worley is prepared to efficiently handle claims for homeowners when disaster strikes. "The quality of life is greatly enhanced by using these products," Melerine said.

"Our goal is to provide superior customer service through quality, innovation, and personal commitment," Carver said. "Verisk products are a critical component in our delivery of that mission."

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