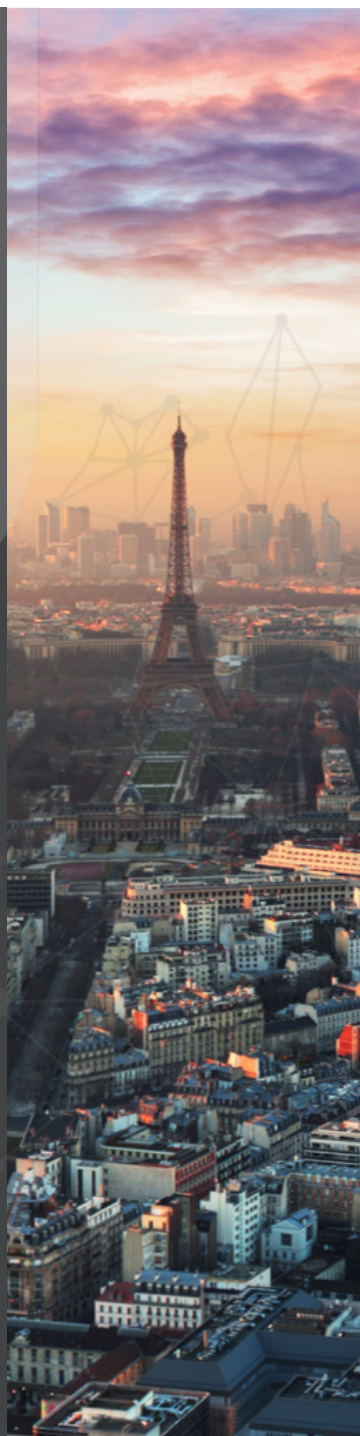


DAY

1



**Robin Roest**



EUROPEAN  
ORGANIZATION  
FOR  
QUALITY

# Business improvements for claim handling and Repair in Kind in the insurance sector

Customer Journey and organisation setup for repairing damages

Paris, June 2018



# Pitch: Business improvement for claim handling property damages with new repair in kind service instead of cash-settlement in the insurance sector



**Robin Roest**

- Master of Business Administration and Bachelor of Engineering
- Usually the customer receives money from insurer, but is left with the damage and must solve the problem himself. While insurer must be there at the moment of a damage and wants to reduce costs
- During the first step of the claim management CED offers the customer a tailor made solution directly with a repair service to fix the damage
- In a short time the IT-platform and mobile app were developed and the nationwide network of repairers into a service for more than 250 clients and 30.000 orders in 3 countries was set up
- The founder, developer and project manager in concept development, implementation and execution

**The problem: Old situation**

**Solution: New situation - Repair Service concept**

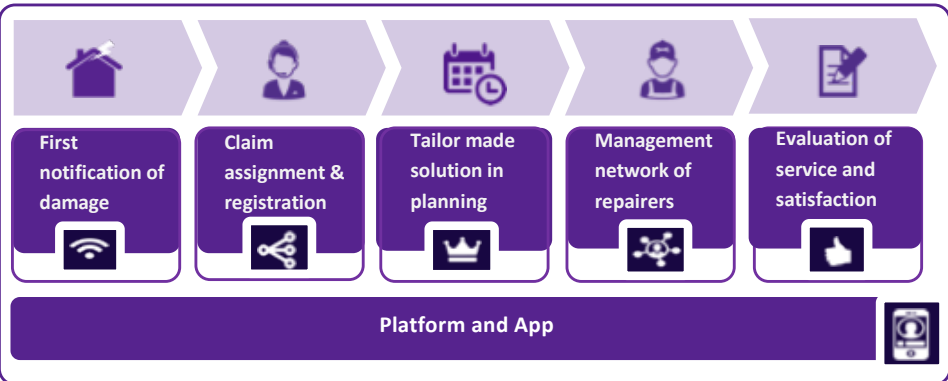
**Results**

**Role of Robin Roest**

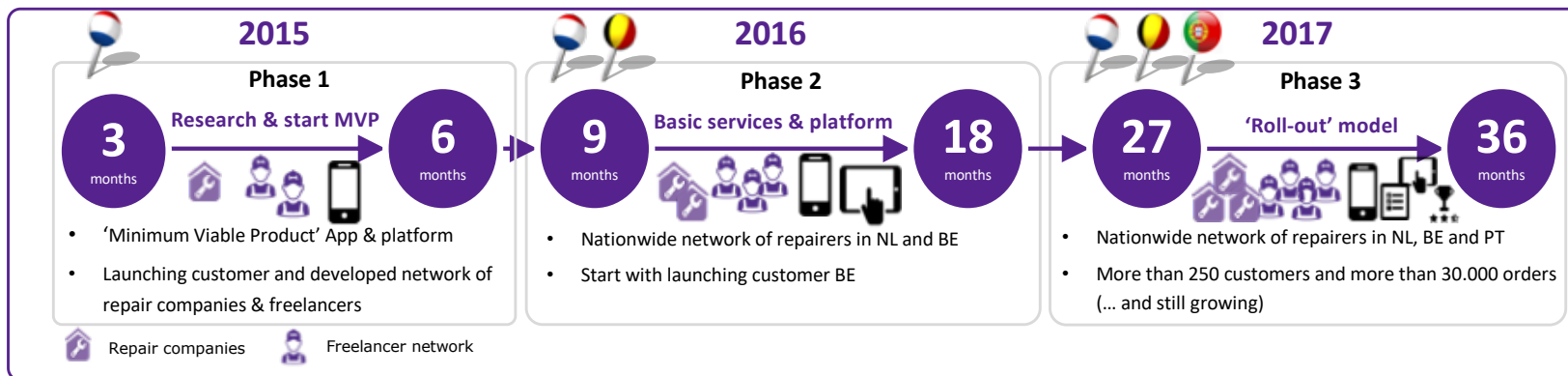
**EUROPEAN QUALITY CONGRESS 2018**



**Unique service in claim handling to fix damages by a nationwide network of repairers**



**Within a period of 3 Months, the MVP was created and developed into a service for more than 250 clients and 30.000 a year in 3 Countries**



Results	Start 2015	End of 2016
Satisfaction improvement	+10	+50
Damage Cost Reduction	€ 1.300 p/claim	€ 1.040 p/claim
Turnover growth	€ 4 million	€ 40 million
# Customers	42	253
# Orders	1.000	35.000
# Repairers	40	+300

# AGENDA

<b>1</b>	<b>Introduction CED</b>
<b>2</b>	<b>The problem: Old situation</b>
<b>3</b>	<b>Solution: New situation - CED Repair Concept</b>
<b>4</b>	<b>Result</b>
<b>5</b>	<b>Role of Robin Roest as Business Improvement Manager</b>





PROPERTY MOBILITY VITALITY



1

Introduction CED

# CED is a claim management company in the insurance sector who wants to protect and preserve the value of property

CED: a household name claim management since 1971



Damage expertise, claims and repair management



1600 employees



Offices in 14 European countries



Partners in 28 countries worldwide

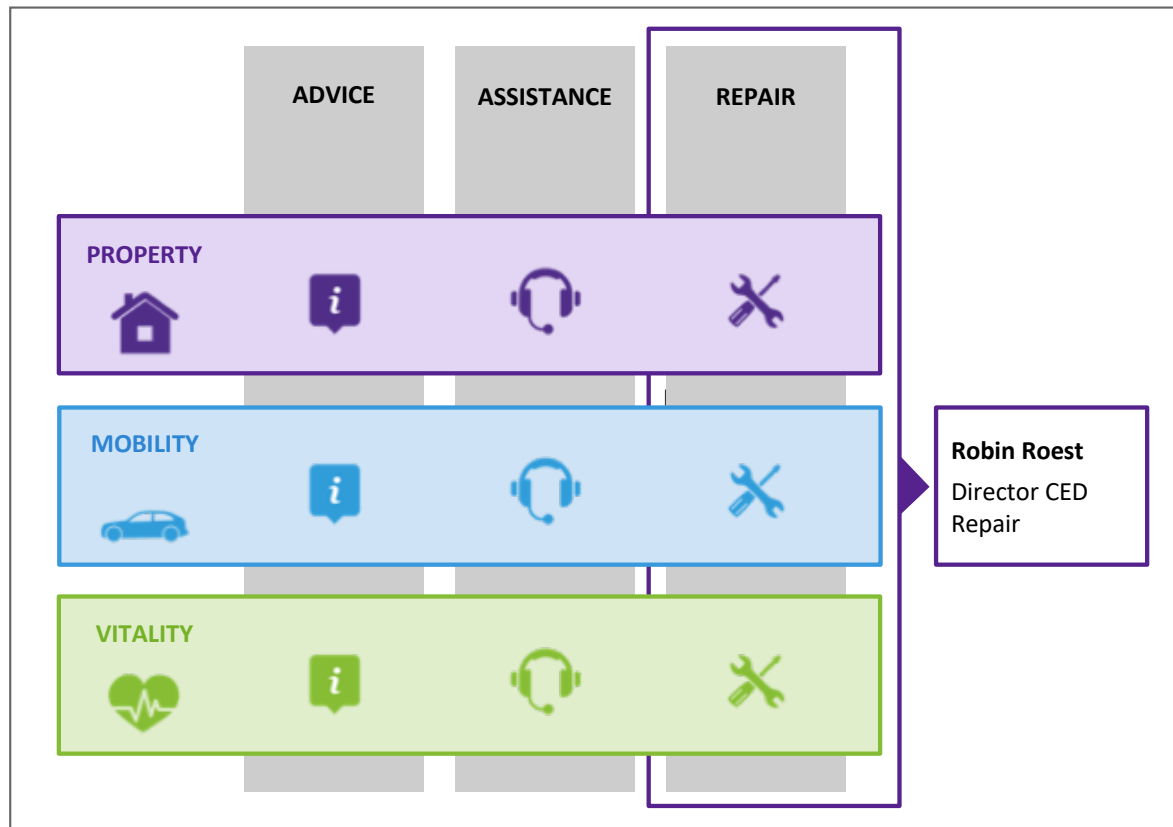


Annual turnover: €180 million



± 1 million claims annually

CED has three strategic pillars; the Repair pillar is managed by Robin Roest







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2

The problem: Old situation

2. Old situation

## CED Repair has within the span of one year deployed a new concept for the handling of damage for insurers



“

CED Repair provides a **customer-focussed, durable, high-quality and cost-effective** solution for recovery in kind

”

Previously, damage **claims were paid in cash** and **the client was responsible for repairing the damage himself**



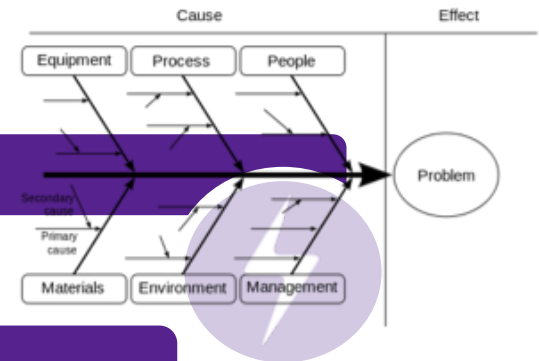
## 2. Old situation

The customer received compensation, but was left with the damage



## 2. Old situation

The Ishikawa diagram was used to identify the problem and the issues for the client and the insurer became clear during the 'Moments of truth'



### Stumbling Blocks Customer and Insurers

1

**Customer is left with damage**

While greatest need is to repair the house

2

**Customer must solve the problem himself**

While customers expect a solution

3

**Customer must plan/coordinate the repairs himself**

While customers want convenience and lack connections

1

**Insurer is not present at the 'moment of truth'**

While insurer must be there at the moment of damage

2

**Insurer experiences overly high claims**

While insurer wants to lower its costs

3

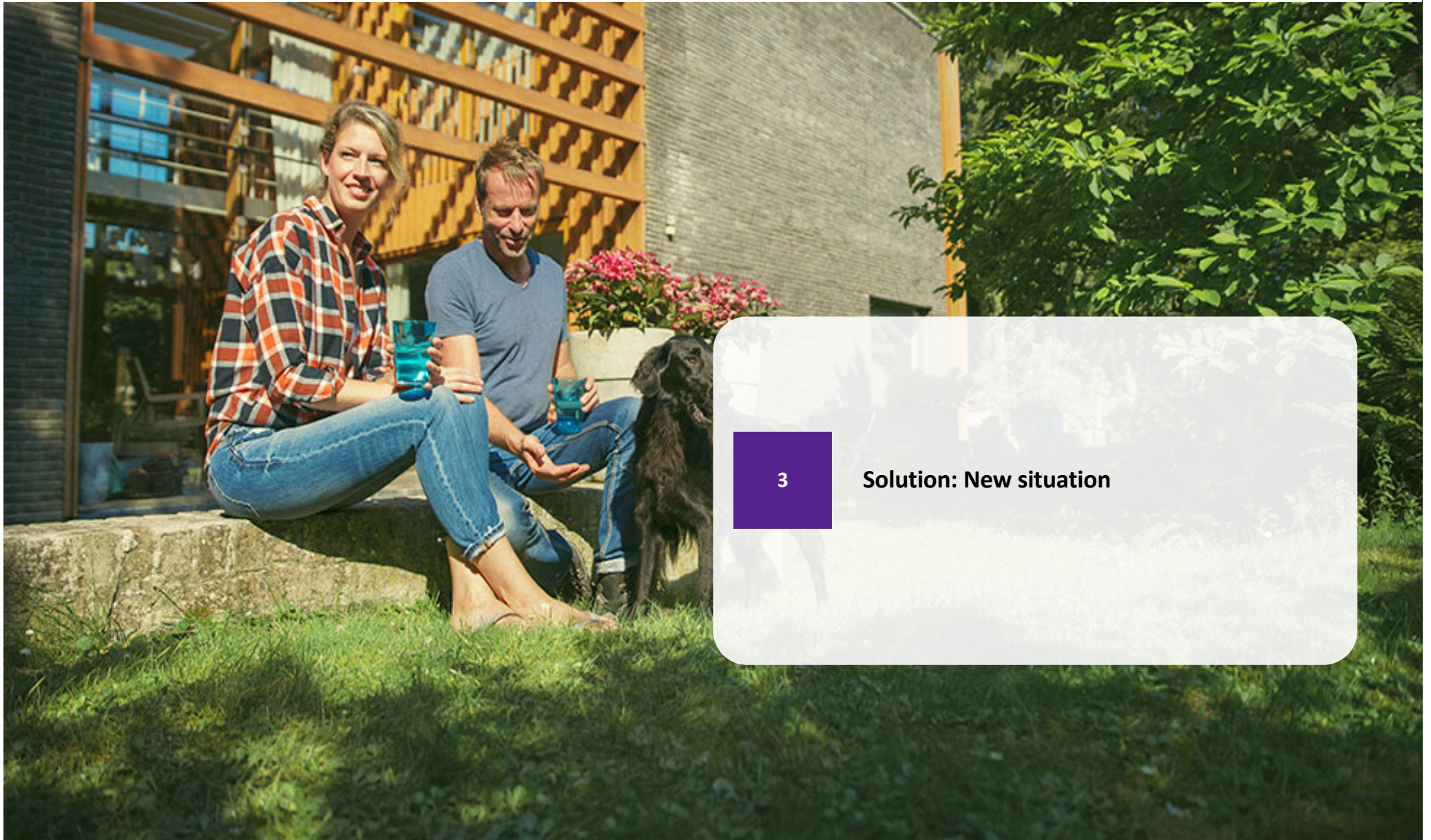
**Insurer suffers low NPS**

While insurer wants to prevent switching behaviour

The Ishikawa diagram was used to identify the problem and the issues in the old situation.



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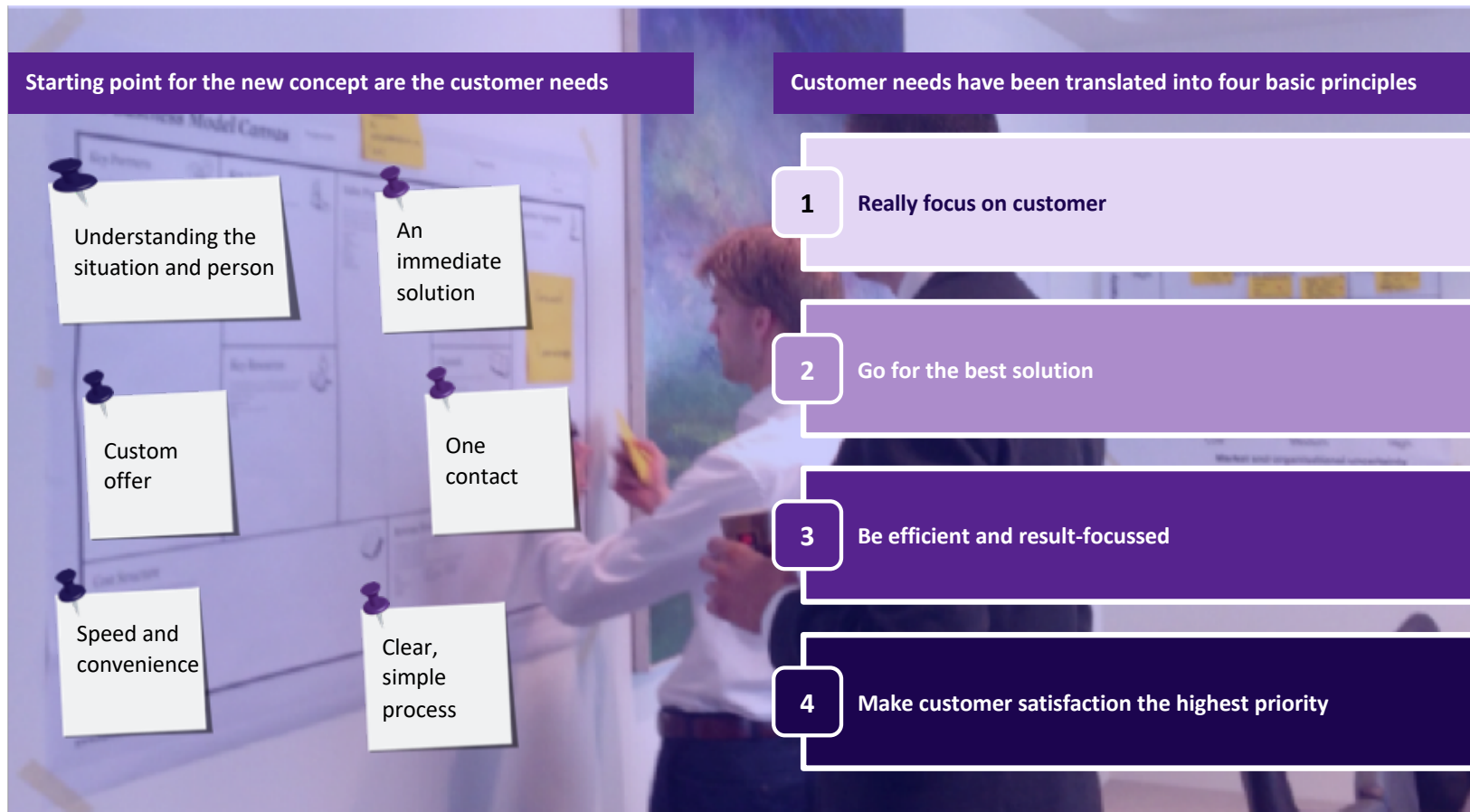
3

**Solution: New situation**



### 3. New situation

## Customer needs (of policyholders) have been translated into four principles for the Value Proposition in the Business Model Canvas



Customer needs (of policyholders) have been translated into four principles for the new Customer Journey / Value Proposition in the **Business Model Canvas**.



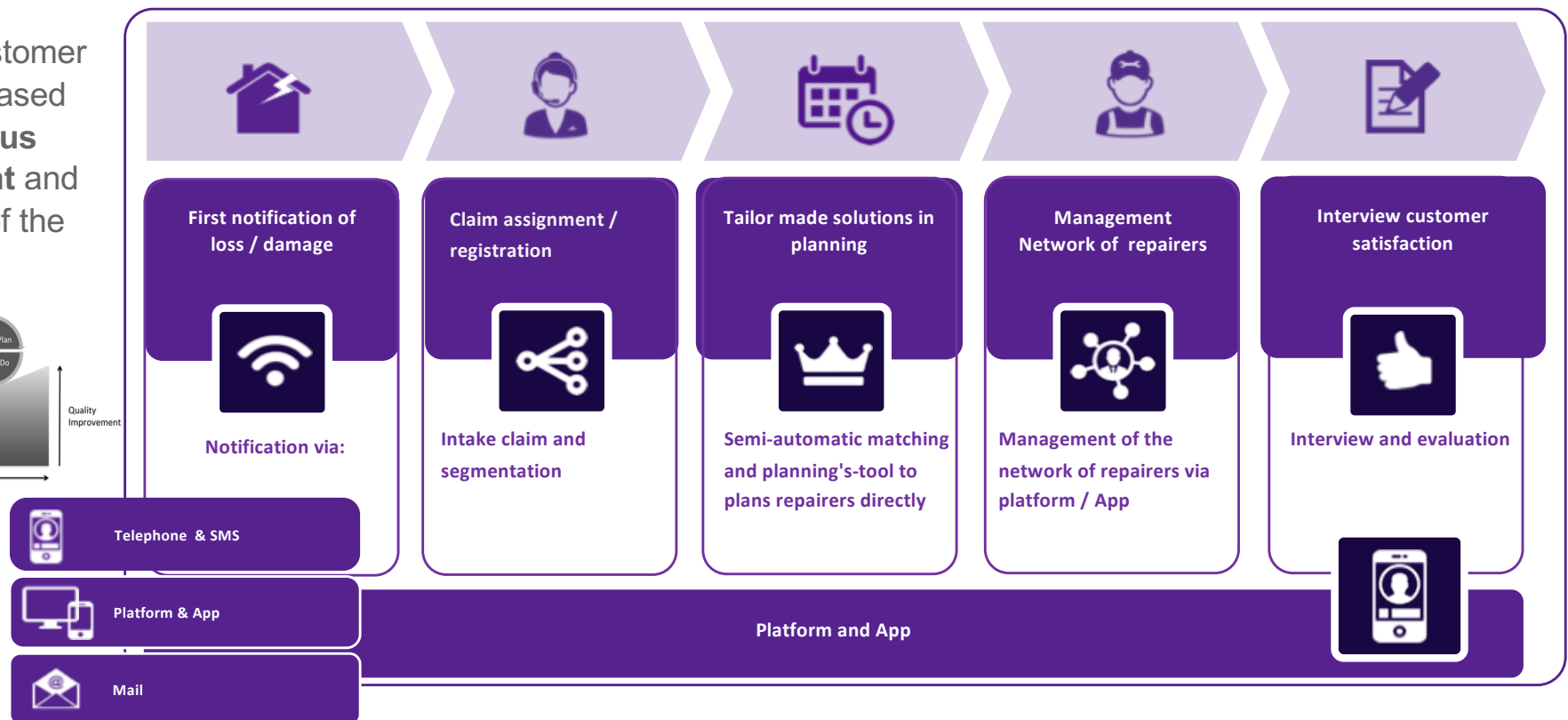
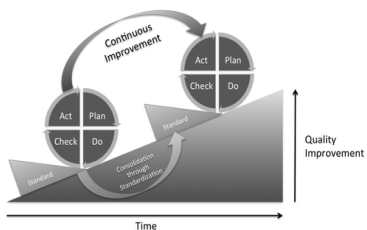


### 3. New situation

The new platform and mobile app, with the nationwide network of repairers, form the basis of the new customer journey

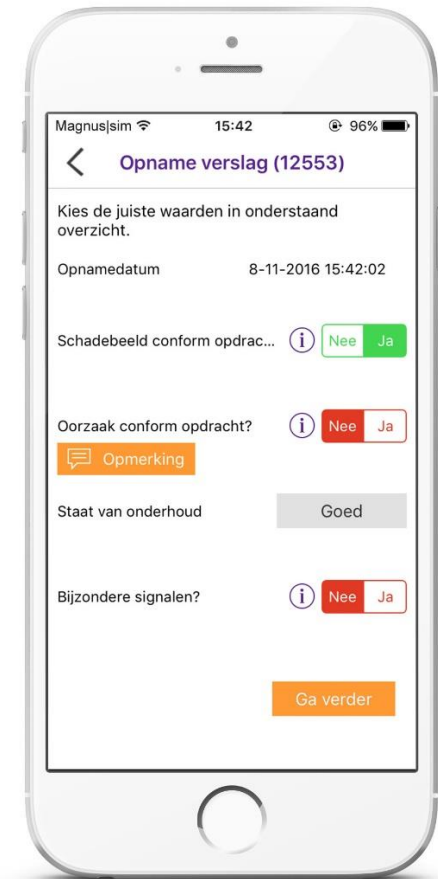
Unique service in claim handling with a very advanced rating model in continuous improvement of the nationwide network of repairers, the processes and systems

The new Customer Journey is based on **Continuous Improvement** and is the basis of the success

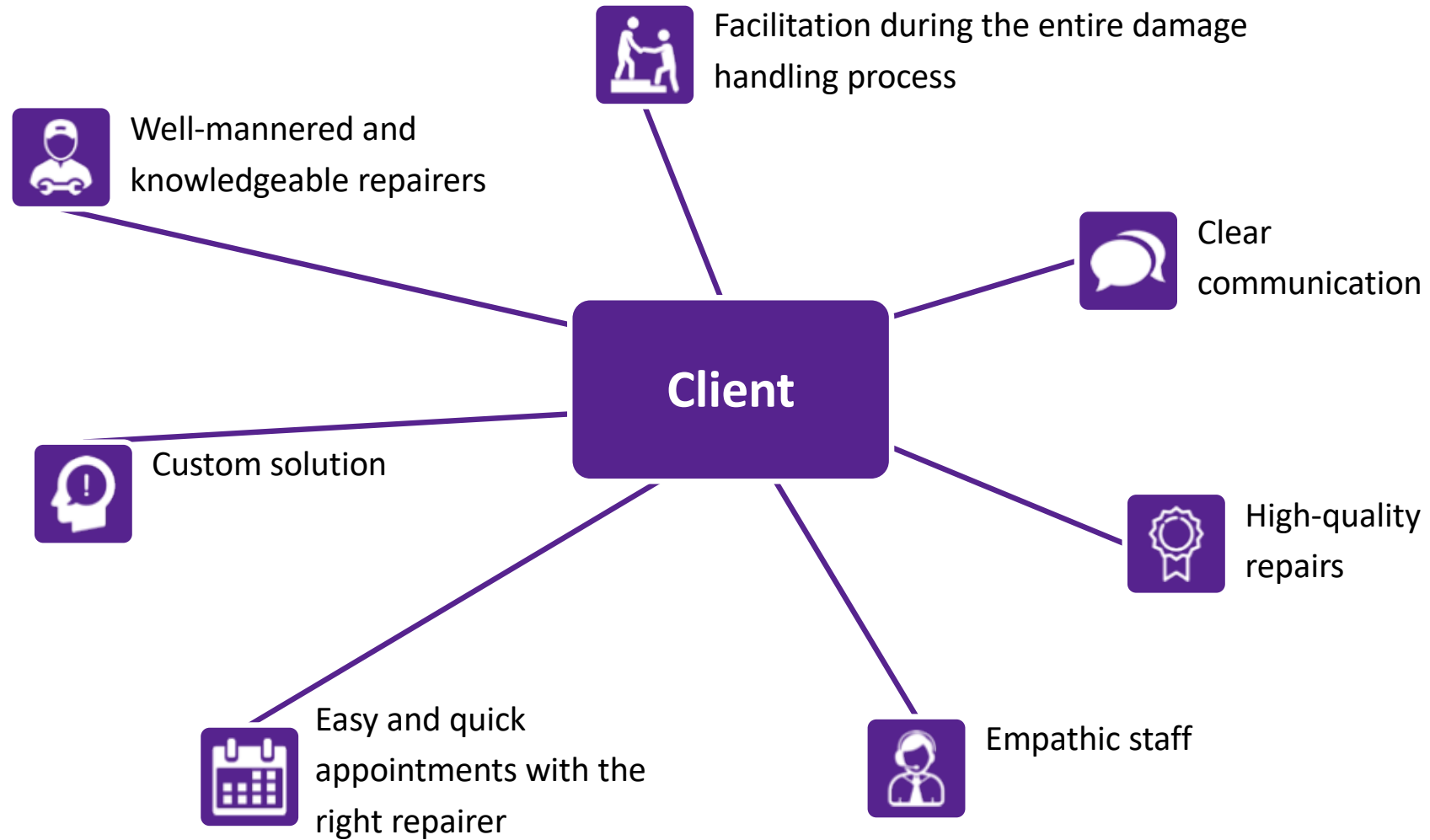


### 3. New situation

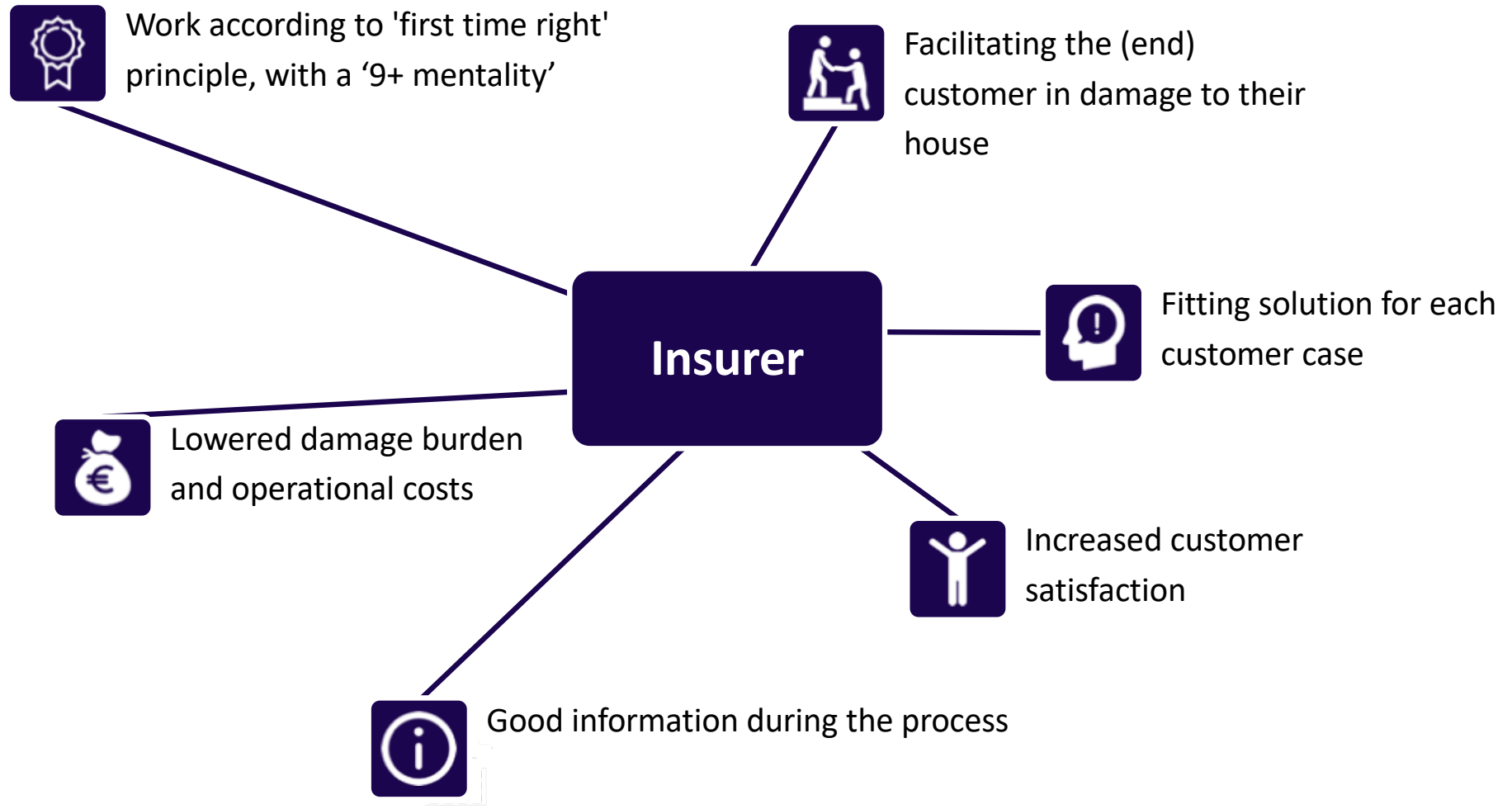
The platform includes an intuitive and user-friendly App



## The CED Repair concept offers benefits to the customer



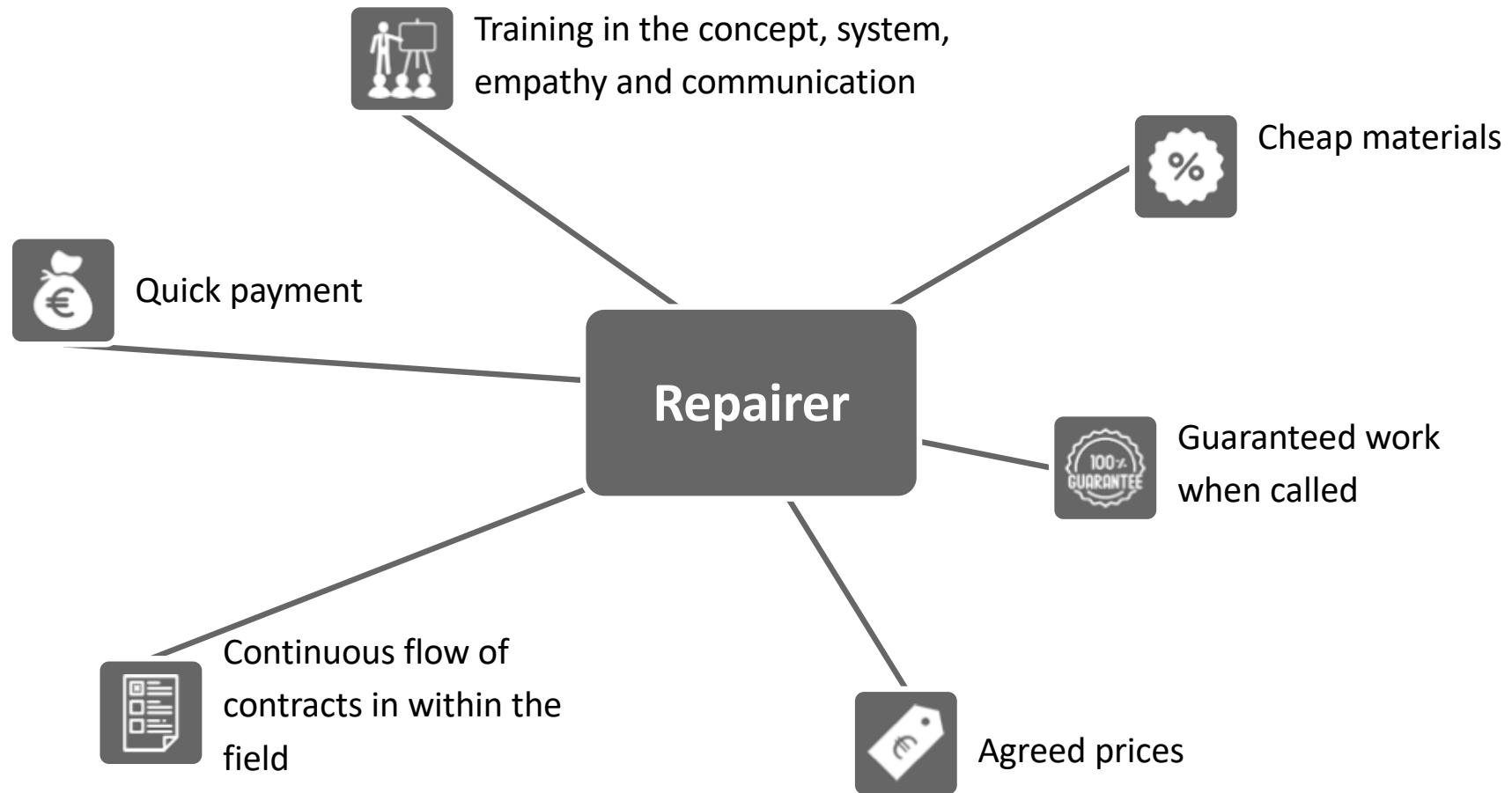
## The CED Repair concept offers benefits to the insurer





### 3. New situation

## The CED Repair concept also offers benefits to the repairer





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4

Results

#### 4. Results

### CED Repair set up the organisation in 9 months

#### Success factors in organisation design



**New next to old**



**Soft for hard**



**Step by step ('Agile')**

“

**I feel like I can truly do something  
for customers, and that is precisely  
what I do it for**  
(CED Repair employee)

”

#### 4. Results






### Implementation took place in 3 steps of 3 months





## 4. Results

This new concept has led to positive results for customers, insurers and employee

	Start of 2015	End of 2016
Client satisfaction		
 NPS improvement	+10	+50
Cost savings Insurer		
 Damage Cost Reduction	€ 1.300 p/claim	€ 1.040 p/claim
Growth in turnover CED Repair		
 Turnover growth	€ 4 million	€ 40 million
Growth in customers CED Repair		
 # Customers	42	253
Expansion network CED Repair		
 # Repairers	40	100 (+300 freelancers)

“

CED Repair provides a **customer-focussed, durable, high-quality and cost-effective** solution for repair in kind

”

*Robin Roest CED Repair*

“

I feel like I can truly do something for customers; that is precisely what I do it for.

”

*Employee CED Repair*



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5

**Role of Business Improvement Manager**

## Initiator, developer and project manager

### Role of Robin Roest:



3 months

**CONCEPT DEVELOPMENT  
& INITIATION**

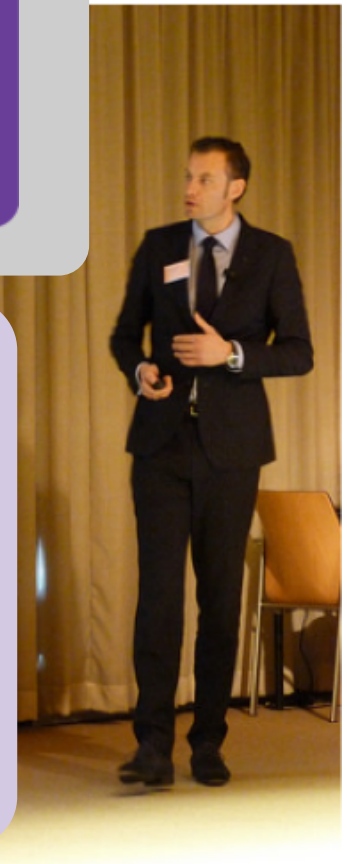


9 months ('3-6-9')

**CONCEPT  
IMPLEMENTATION  
& EXPLOITATION**

- ☐ Led the team during the market research and feasibility study (1 year)
- ☐ Conducted (customer) interviews
- ☐ Drafted strategy document (business case)
- ☐ Defended BC at EB and SB and attracted investment budget

- ☐ Daily supervision of the project management and operational organisation
- ☐ Product owner and chairman steering committee IT platform and app development
- ☐ Leading consultative sales and pilot with customer(s)



## What to remember?

1	Created totally new service to fix damage instead of cash-settlement in insurance sector
2	Time of development: rapid development of platform with mobile app and set up nationwide network of repairers
3	Quality management used to be support, now the Quality Department is the center of the company to manage the repairers
4	Results are high customer satisfaction; lower costs; rapid growth in turnover and number of orders; and export to other countries
5	Role of Robin Roest as the initiator, developer and project manager in concept development, implementation and execution



**FOR WHAT YOU VALUE MOST**



**Robin Roest**

**Director CED Repair**

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