Encircle proves its value during catastrophic fires and floods

SITUATION: The recent fire and flood disasters

In May 2016, the massive Fort McMurray wildfire that forced more than 80,000 people from their homes was dubbed the costliest disaster for insurers in Canadian history. With tens of thousands of personal, commercial and auto claims, the devastation took months to document and the re-build will be underway for some time to come.

Following closely on the heels of Fort McMurray, the City of Windsor declared a State of Emergency, in October 2016, when they were hit with record levels of precipitation, unseen since the previous record set in 1973. According to Environment Canada, the region saw a new single-day rainfall record set at Windsor Airport where the weather station measured 63.4 millimetres.

While most people were evacuating homes and leaving Fort McMurray or steering clear of the flooding in Windsor, restoration contractors were on the ground immediately, working the front lines to document and file claims that would lead to the rebuilding and cleanup operations.

CHALLENGE: An industry underserved by technology

It's no secret, the insurance ecosystem has historically been underserved by technology, relying on manual processes and complicated systems to address field inspections and claims. With inadequate systems in place, documenting a flood or fire that reaches the scale of a catastrophe is extremely overwhelming. Working through multiple claims at once is time consuming, leading to inaccuracies, returned reports and extensive back and forth. After long days on site inspecting and documenting the loss, claims still require additional administrative time in order to be finalized. This contributes to long cycle times as well as challenges organizing and cataloguing information. Keeping everyone up to date throughout the process is nearly impossible, without a tool like Encircle.

SOLUTION

The right technology relieves the administrative burden
Amidst the chaos in both of these CAT situations, many restoration contractors found that using technology that was easy to adopt simplified their processes and was able to transform their efficiency. Adjusters and contractors in Fort McMurray used Encircle to document claims and issue reports in a single site visit. A claim that would routinely take up to 24 hours to complete was turned around within an hour.

HIGHLIGHTS

Fort McMurray facts
- 27,000 personal property claims
- 5,000 commercial claims
- 12,000 auto claims

Windsor flood facts
- 63.4 millimetres of rain in a single day
- An estimated 1,700 households damaged
- 10% of houses affected in the town

The impact of Encircle
- **SPEED**: 1200% increase efficiency
- **PRODUCTIVITY**: 250% increase in claims processed per day
- **QUALITY**: 160% increase in report accuracy and completeness
- **REDUCED ADMINISTRATION**: 65% reduction of administrative tasks

"What I saw was a tip of the iceberg – we've used a lot of pack out systems but to be able to do it on the phone, in a way that was user friendly, and was really quick to have up and working just blew me away. When I saw it in action, I thought this is brilliant. We've used other systems but Encircle has really figured it out." – Matt Molson, Leda Restoration

Managing and documenting claims following the flood in Windsor was met with similar benefits for the teams using Encircle to transform their productivity.

"While contractors using older systems were struggling to keep up with all the activity during the flood, we were able to move really fast – documenting the claim and submitting the report in as quickly as 20 minutes. This allowed us to save a huge amount of time and helped to cut down on the administrative overhead that used to add hours to finalizing every claim." – Brennan Foley, Foley Restoration

Quality reporting can happen in real time

Another critical benefit teams experienced with Encircle was the increased level of quality in their reporting. Despite being in the midst of a CAT teams were able to create incredibly high-quality reports in half the time of their legacy systems. Encircle reports containing pages of photos, notes and videos not only provided comprehensive reviews, but were easy for insurance adjusters and reviewers to follow – like watching a story unfold.

"In a chaotic CAT environment like the Windsor flood, we were able to move quickly while staying organized. Having visibility into all the work happening and being able to share information with all the players in real time was a huge advantage for us. It really elevated us in the eyes of the insurer and the policyholder." – Jad Stammers, WINMAR

Technology translates into true collaboration

The biggest benefits that Encircle provided to the teams during the fire and flood were the levels of visibility and collaboration they were able to experience despite the challenging circumstances.

"Everyone from our field teams to our office staff are using the Encircle platform. All of our paperwork is instantly in the file and the field teams can see what is going on at the job before going out. In Fort Mac, we were able to communicate and manage our jobs more efficiently. Much better than the paper processes before." – Christina Davis, Sparklean DKI

CONCLUSION: The bottom line for restoration contractors

The teams in Fort McMurray and Windsor quickly discovered that with the right technology even a catastrophe was more manageable. For many, the benefits of Encircle have been tested and proven throughout these recent events:

"Within less than a week of on boarding Encircle it was put into full action for us during the Windsor floods. The intuitive nature of the software allowed all personnel from techs to project managers immediate use and saved us time and money handling this CAT. Moving forward, we will be using Encircle in every part of our business." – Stephane de Caen, Owner, Paul Davis Simcoe County

Hundreds of contractors are leading the industry in their use of technology during CATs and normal operations – experiencing first-hand the value of real-time collaboration. The results have allowed them to reduce administration and timelines by more than half. Perhaps the greatest benefit for all has been the transparent workflow that allows all players across the insurance ecosystem to have visibility and trust in the documentation. With their field documentation requirements streamlined, restoration contractors are able to focus on the important work of rebuilding and restoring these communities.