



## Property Damage Appraisers Gets Customers Back to Their Lives Faster by Helping Carriers Deliver on Their Promises

What began in 1963 as four fraternity brothers looking for additional work between classes has grown into a nationwide franchise organization. With 650+ appraisers serving thousands of clients, Property Damage Appraisers (PDA) completes an astonishing 450,000 estimates annually for auto, heavy equipment and property claims. How does a company that started as a college side project become one of the most successful damage estimating corporations in the nation? By building its brand on delivering a consistent customer experience across its 250+ franchise offices and corporate store locations.



**We know that the faster we complete the damage estimate, the faster the customer can get back to their lives.**

When insurance companies have more work than they can manage or need a local appraiser, they turn to companies like PDA to fill the gaps. Mandy O'Brien, Vice President of Sales and Marketing, understands that often PDA appraisers are the only representative from the carrier that the customer will meet. PDA wants to ensure that all customers have the very best experience possible. "Usually when we're involved it's at a time of loss for not only our client but their customer. The faster we can close the claim, the faster they can get back to their lives."



Tom Dolfay  
President and CEO

## What's Good for Customers is Good for Business

When President and CEO Tom Dolfay came to the company eight years ago, he looked at improvements he could make that would have the biggest impact on PDA customers. Knowing that cycle time (the average number of days it takes from the time of assignment to completion of a damage estimate) affects the cost of the claim as well as customer satisfaction, Dolfay set his sights on reducing it. Quicker turnaround has a direct impact on costs related to vehicle storage and daily rental fees. More importantly, shortening the claims window dramatically reduces customer frustrations, improving the experience for both the customer and the carrier.



Mandy O'Brien  
VP Sales and Marketing



**The goal we were trying to achieve was to reduce our overall cycle time while still maintaining the accuracy and consistency that we had been delivering all along.**

According to Tom Slimak, Chief Business Development Officer at PDA, "The initial goal was to reduce overall cycle time from five days to an industry-leading two days while still maintaining the accuracy and consistency that PDA had been delivering all along." PDA was looking to shave hours and even minutes off the entire process. The objective was to dissect every single point that was costing time, determine how to improve workflow, and introduce new technology to streamline procedures.

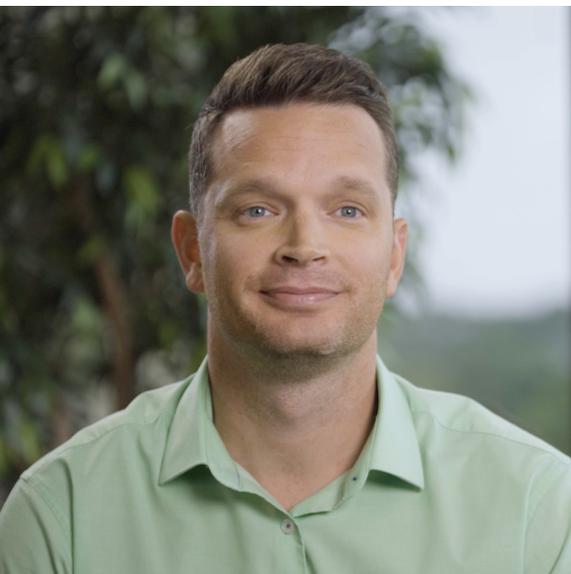
As an added challenge, every one of PDA's 170 franchise owners and more than 250 franchise offices had to be on board and committed to achieving the two-day goal for this huge undertaking to be successful.



Tom Slimak  
Chief Business Development Officer

## Working Together to Improve the Customer Experience

One of the most significant contributors to PDA achieving such a lofty goal in a short timeframe was collaboration between departments. The training, operations, and technology teams all worked hand in hand. Achieving success, as Bryan Goodwin, Vice President of IT attested, is about being able to not only develop solutions, but also execute on them.



**Bryan Goodwin**  
Vice President of IT



**At PDA all the way from corporate down to our franchise team, we do everything by structure, execution, and accountability.**

We have a saying around here, reveals O'Brien, "Structure, execution, and accountability. It may not sound sexy, but it gets the job done." After PDA sets a goal, this philosophy is the driving force behind how a vision turns into a reality. "We put the structure around what the job looks like and who is responsible, then we go into execution mode where everybody is held accountable to ensure that we reach our goal, all the way across the board from our CEO down to our appraisers."

Dolfay agrees, "Our unique value proposition is tied back to structure, execution, and accountability. The metrics that we bring to the table set us apart. When a client asks us to do something, we provide that service, and we do it with metrics so that there's no question as to how we define success. We sell value, but we sell value that's tied back to numbers, and we put a dollar amount to that value."



**We run this company on metrics. Everything that we do has a sense of purpose and has purpose tied into our structure. That's the proposition we sell.**

Dolfay recognizes that PDA and its clients are competing with companies that are looking to technology to grow their industries. “Staying ahead with technology ensures that we’re providing a consistent product throughout the country.”

Once PDA uncovered the bottlenecks delaying the claims process, they investigated ways to leverage technology to unblock them. To start, they overhauled their existing workflow so that specialists now complete estimates onsite at the vehicle instead of returning to an office. This new process required the development of several new tools, methods, and technologies. Collectively, the new tools aid in reducing the amount of time it takes appraisers to receive an assignment, turn it around, write the estimate, and return it to the office.

New tools include a proprietary photo application that enables appraisers to upload damage photos onsite through a mobile phone or tablet, resulting in faster, more accurate documentation, and a mobile appraisal application that enables appraisers in the field to also complete assignments with their smartphones. The app uses “smart guidance” to highlight which photos are needed based on client requirements.

PDA also concentrated on auditing and quality assurance initiatives by re-engineering its robust file-tracking technology to better monitor compliance. Next, PDA will introduce Optimizer—a tool that will help offices identify and assign the proper resource for each claim in real-time. Using a variety of criteria from the damage location to the type of damage appraised, Optimizer will improve efficiency within the company and streamline the experience for auto customers and equipment owners.

### Engaging Stakeholders to Embrace Change

Implementing these changes required significant training and change management across one of the largest network of appraisers in the country. PDA admits that initially, their workforce was underutilizing technology to perform daily tasks. When introducing innovation, the biggest challenge was getting franchise employees to adapt and embrace process change quickly.



**Staying ahead with technology ensures that we’re providing a consistent product throughout the country.**

Corralling more than 250 offices is not easy. To get appraisers on board, engage franchisees early in the process, and work toward product implementation together, PDA holds town hall meetings quarterly that involve all stakeholders in decision making and getting necessary buy-in. Further, the entire executive management team travels to regional offices every other month to communicate annual business plan objectives and announce new products, in addition to monthly hands-on training sessions and continual monitoring and coaching.

**2016** 3.37 business days

**2018** 1.54 business days

Average Cycle Time for Auto Appraisals at PDA

## The Proof of PDA's Success

Before implementing technological and service advancements in 2016, PDA had an average cycle time for auto appraisals of 3.37 business days. Since implementing these changes, cycle times have consistently declined each month. In September 2018, cycle times for auto-related claims were an industry-leading average of 1.54 business days.

While initial results were excellent, how PDA responds to catastrophic events is the true measure of success. For example, when a significant hailstorm hit Denver recently, PDA was prepared. Instead of just "throwing bodies at it," they were able to leverage technology to shorten the window it took appraisers to complete estimates. Collaboration across the company ensured the event was managed well and PDA was able to keep its promise to customers.

## Looking Beyond Leading the Industry

What's next for a company leading the industry with an average 1.54 day cycle time? Same-Day Service; guaranteed! PDA is confident that with their "structure, execution, and accountability" approach they will be offering this service nationwide soon. Currently, they are rolling it out to more than 150 offices, and are on track to implement it in over half of their franchise locations by the end of the year. PDA continues strengthening the industry by improving the claims experience by offering Same-Day Service and Next-Day Service for both the customer and the carrier.

