

# **Delivering the Best Possible Outcome**

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**Canal Insurance Company**

# Best in Class Claim Services



## The Situation



- Who did the customer call first?
- How much time did they invest?
- How long did it take to resolve the claim?
- Was the customer satisfied?

## The Solution

- Service platform built around the customer
- Professional, reliable staff
- Focus on quick claim resolution
- Customer needs met = Job Well Done!



Experience the difference experience makes.

# *Best in Class Claim Services*



When our customers need us most we offer:

- **Best in Class Claim Handling**
  - Speed and service focus
  - Thorough, timely communication
- **Flexible to Meet Customer Needs**
  - Dedicated account handlers
  - Large deductible handling
  - Dedicated cargo handling
- **Physical Damage Expertise**
  - In-house estimating capability
  - Total loss specialization
  - Towing capabilities
  - Direct Repair Program – Truck and Auto



# Best in Class Casualty Claim Services



When our customers need us most we offer:

- **Canal Rapid Response Network**
  - National network of coverage
  - 24-hour severe loss response
- **Specialized Casualty Handling**
  - Litigation, Major Case
- **Environmental Response Team**
  - Highly specialized organization with deployment capability



Delivers Best Possible Outcomes!!

# Products and Services



- **Roadside assistance**
  - Smartphone App
- **Accident towing program**
- **Designing products, programs and services to drive:**
  - Loyalty
  - Retention
  - Growth



# How We Measure ...

## Performance

- **Best in class claim service**
- **Supported by a Metrics driven culture**
  - Improved financial performance
  - Immediate customer contact
  - Faster claim turnaround times



### Our Mission:

- Create a consistent experience for our customers – metric based indicators.
- Reliability in business outcomes through process and execution.

| Metric  | Result                    |
|---|---------------------------|
| 24 Hour Contact                                 | 96%                       |
| Days to Close Physical Damage                   | Down 55%                  |
| LAE   | 35% Reduction             |
| Bodily Injury Claim Closure w/in 90 days        | Improved 34%              |
| Bodily Injury Core Resolution Loss Average Paid | 24% improvement over 2010 |

## Production

- Measure and monitor new and closed claims to ensure efficiency

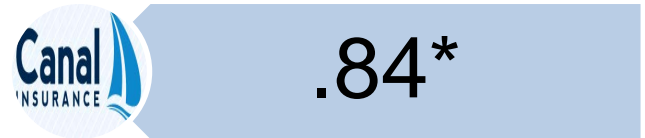
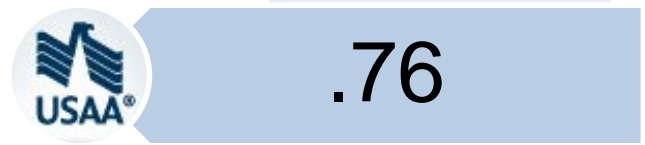
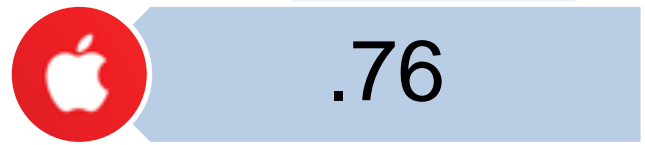
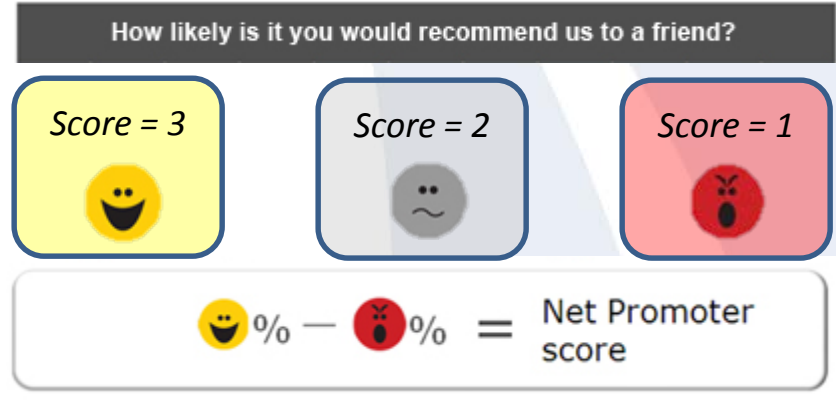
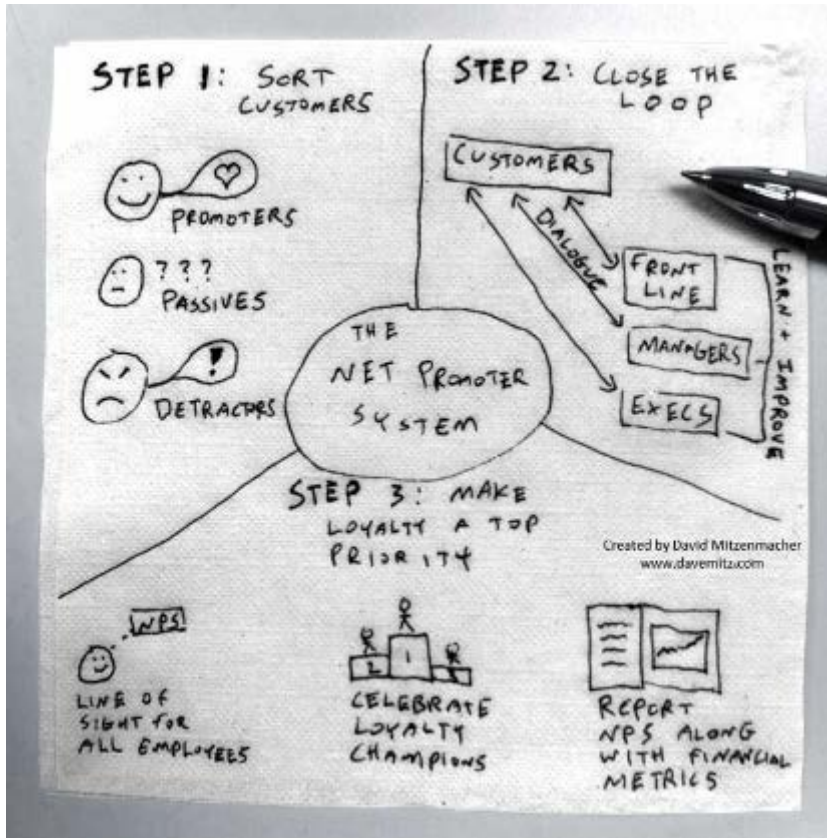
## Service

- Execute high service levels marked by strong contact and low average days to close

# How We Measure ...

## Customer Loyalty

### NPS Conversion



\*YTD Results

# What They Say



“When it was time to re-new our insurance, we decided to stay with Canal even though we are paying more because we are very pleased with the services. Thank you.” -- *SJ Trucking, LLC*

“This is the best insurance company I have ever had. Thanks for your fast service.” -- *Bistineau Trucking, Inc.*

“Thank you for the prompt attention you gave us. We will highly recommend Canal Insurance to anyone of our friends and family. Thank you again.” -- *Jermaine McCullough, Jr. - DMC Trucking Co.*

“Have never dealt with an insurance company that was so prompt. Everything is great.” -- *Truman Sutton*

“I really appreciate how quickly this case was handled. This enables me to get back to work ASAP. I will certainly recommend Canal in the future. Thanks again for handling this promptly.” -- *Amos Bleich*