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Meeting the Needs of Businesses During a Disaster

As the business landscape is constantly undergoing change—including facing increased threats from natural and manmade disasters—company leaders should be prepared to respond in a timely and efficient manner in order to avoid costly disruptions.

Weather-related disasters and cyberattacks are just two perils facing organizations today, and a company's ability to respond to such events is crucial. In 2018 alone, there were 15 named storms, including eight hurricanes, causing more than $50 billion in damages and killing 172. For many companies, their employees face enormous risks during these times, which is exactly when an efficient crisis response and claims intake system can help. For example, oil and gas employees, many of whom had their homes destroyed during the 2018 hurricane season, should be able to call a hotline and immediately receive next-step instructions, which, among other things, gives them access to a hotel, gas and food. It serves as a lifeline for the employees and the affected company alike.

Cyberattacks can pose an even greater threat to business continuity and a company's bottom line. In 2018, the average estimated cost of a cyberattack—including malware, phishing and distributed-denial-of-service (DDos) attacks—was $1.1 million, up 52% from 2017, according to a 2019 report from Radware. The research found that the top impact from a cyberattack on a business is operational/productivity losses. Again, this is where an effective crisis response system comes in. Employees, beginning with senior management, should be notified immediately after a disaster regarding the next steps they should take to ensure the continuity of business operations and to address customer concerns.



Whether it is natural disasters, product recalls, workers compensation claims or reputational firestorms, it is important that carriers, TPAs, CEOs and business owners find a crisis response and claims intake solution that can change with the industry and adapt to today's risks.

What Makes for an Efficient Disaster Response System?

Ideally, a business's disaster response system will be customizable, flexible and scalable to meet the needs of both established and growing businesses. The more customized the system, the faster and more targeted the disaster response will be, which is especially important when a crisis affects many people at once. If there is a data breach and customer information is stolen, for example, an efficient disaster response system should be able to provide a hotline number where all affected customers can call in and get instructions about next steps.

"It's about reputational risk," said Haywood Marsh, general manager of NetClaim, a software provider for insurance claims intake. "That customer reaction is so strong and quick nowadays. Having a solution set up ahead of time is imperative. A good crisis response system can be crucial when it comes to a company's response to a weather, product or cyber event."

Crisis response systems provide businesses with three key benefits:

- **Improving reaction time:** One of the most important benefits of an efficient disaster response system is the ability to react immediately to a crisis. This reduces business interruption and can provides CEOs, risk managers and chief claims officers with a little more peace of mind during a stressful time. A swift reaction time also lessens the reputational impact of events such as product recalls and cyberattacks.

- **Ensuring employee safety:** The second benefit is knowing that your employees are going to be taken care of. An effective crisis response and claims intake system should be customizable so that employees can get the information they need to respond to the particular crisis at hand. A system that reacts in real-time with built-in, automated escalation notifications that can be sent via email, text or



Haywood Marsh
General Manager
NetClaim

phone call is also important, especially as conditions can change quickly and unexpectedly in a crisis situation. "You have to make sure the right people have the right information," Marsh said. "The ability to have flexible and customizable programs is really critical. It prevents mistakes from happening."

- **Providing scalability:** The third benefit is the ability to scale. Companies need to react quickly to a disaster but typically do not have sufficient in-house personnel to meet the needs of the large numbers of people that are often affected by a crisis or disaster. Efficient disaster response systems are able to absorb that type of volume.

Innovation in Claims Intake

Gone are the days when contact centers can succeed on cost effectiveness alone. Insurers and TPAs are now looking for solutions that improve quality control and fraud protection and are expanding their search for these solutions beyond their own walls. Many companies have already outsourced their claims intake process or are actively looking for vendors to take over. And that is where a company like NetClaim comes in.

NetClaim's CrisisPoint disaster response system is a SaaS-based intake system that escalates critical calls using an automated process driven by NetClaim's powerful business-rules engine. This ensures a company's requirements are followed, no matter how complex. Further, the team behind CrisisPoint is working to incorporate artificial intelligence into the system.

"Where I think artificial intelligence applies in terms of crisis response and claims intake systems is in the event you have a catastrophic event and you're going to get several workers comp claims and property damage claims," Marsh said. "There are things on our roadmap that will use artificial intelligence to identify various flags that will allow us to see if it's fraudulent, or, in the case it is legitimate, the severity of the claims."

CrisisPoint's current capabilities allow businesses to tailor the notification process according to the day of the week, the location involved, the type of incident or any other aspect of the report. NetClaim's team then assures the appropriate people learn immediately about urgent situations via phone call or text. With a single call, location managers can reach experienced intake specialists who use the CrisisPoint technology to quickly document key information and relay pre-determined instructions for managing the incident. Afterward, CrisisPoint's escalation team promptly notifies the designated team within the affected organization.

The benefits of CrisisPoint include:

Accuracy: NetClaim's SaaS-based CrisisPoint disaster notification system uses advanced technology to guide both the intake and notification process. This system helps NetClaim capture the right information and then deliver it promptly to the right people within an organization based on the cause of the business interruption. An efficient reporting process speeds a company's return to normal operations and minimizes your losses.

Quality control: The CrisisPoint system utilizes real-time quality assurance checks and dynamic scripting to help its intake specialist cover all the details. Depending on the information gathered during a call, the system dynamically adapts the script, prompting the intake specialist to ask the caller for any missing information. This can make all the difference when talking to an understandably anxious site manager and can provide key personnel with the necessary information to quickly and accurately assess and react to the situation.

Information distribution: Detailed incident reports are immediately sent to designated personnel via phone call or text. These reports include information such as:

- When and where an incident occurred
- Information about victims, suspects and witnesses
- Which authorities have been contacted (police, 911, etc.)
- Specific incident details

"If you have a large product recall issue, for example, or if you're a restaurant chain and have a large outbreak of *E. coli*, something a lot of businesses struggle with is putting up a contact center in short period of time while enabling the incident to be reported through a variety of channels," Marsh said. "We have scale and the omni-channel intake capabilities to ensure your people and customers can be served in a timely manner and through whatever channel is currently available to them."

If NetClaim also handles a company's insurance claims intake, field managers can simultaneously report on a full range of claims related to the incident, whether those are related to property loss, crime, general liability, workers compensation, commercial auto liability, or any other unique scenario.

Switching over to CrisisPoint from an in-house or other third-party crisis response and claims intake system is designed to be seamless and straightforward, allowing businesses to focus on what they do best, even in the most trying times.

"We have an implementation playbook," Marsh said. "For a business moving to utilize CrisisPoint, they have a single point of contact. That person walks them through each step of their implementation. We put out deliverables and gather information to make that happen. IT resources are required but we tell you what you need, and we consult to make that happen and make the connection with our system. Implementations could take a couple of days to a couple of weeks and you know exactly what you're getting."

Today's businesses are increasingly realizing that finding a crisis response and claims intake system that works best for them is no longer only a question of cost. In order to ensure continued operational success and provide the necessary services to their customers and clients—as well as employees—they need solutions that can scale up and adapt to meet the challenges of a rapidly changing business landscape, no matter what they might be. After all, their business may depend on it.

For more information, visit
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