



# PROPERTY ASSURANCE

OUTSOURCED SERVICES  
TO THE INSURANCE INDUSTRY







# INTRODUCTION

Property Assurance from CET comprises a range of specialist outsourced services for the UK insurance claims sector. At CET we focus on listening and shaping a bespoke response around the needs of insurers, loss adjusters and their customers. Customer service excellence is the driving force behind our continued commitment to innovation and improvement.

Operating on a platform of quality and accreditation, underpinned by our Customer Charter, our standards are uncompromising. We are dedicated to providing the best quality service first time, every time. We believe in championing the customers' cause; in keeping them informed and in building open and transparent relationships that exceed expectations.

Our experience in the infrastructure and insurance fulfilment markets enables us to offer a uniquely comprehensive range of outsourced services to our clients in the insurance sector.

These include a home emergency response and stabilisation service for urgent property defects, cash settlement of claims, out of hours claims management services and nationwide investigation and testing services; including subsidence, building monitoring, drainage surveys and pollution investigations. Where necessary, we also have the experience and the capability to carry out permanent repair works.

# CUSTOMER SERVICE CENTRE

## CUSTOMER SERVICE CENTRE

CET's state-of-the-art Customer Service Centre operates 24 hours a day, 365 days a year.

Based in our head office in Castle Donington, we employ in excess of 80 experienced staff from the local area. Our highly trained agents leverage the latest in advanced telephony and claims management systems to provide an unrivalled centre of excellence for the insurance sector.

Our outstanding commitment to customer service is just one of the reasons our clients trust us with their most valuable assets – their customers.

Our task-driven claims management system tracks customer engagement from first contact to closure, with a system of alerts linked to key performance indicators. End-to-end process management encompasses everything from first notification of loss to final claim. This allows us to monitor every claim and provide transparent, real-time reporting, which has been further enhanced with the implementation of the market leading CET Supplier App.

## HOME EMERGENCY RESPONSE

We understand that home emergency is very personal. A customer's home is under threat and they need to reach out to a professional service that offers both empathy and an efficient solution to their problem. That's why our Home Emergency Response team is comprised of highly-trained staff with a wealth of experience in the insurance industry.

We aim to provide customer service excellence every time, so our processes are designed to take away the stress and deliver a resolution as quickly as possible. We regularly review all processes and procedures with our clients to ensure that everything we do adds value, avoids delays, reduces costs and enhances the customer experience.

This approach is typified by the introduction in 2015 of the CET Supplier App. Designed and developed in-house by CET experts, the App streamlines business process and assists our staff and tradespeople in delivering service excellence, quickly and cost-effectively.

“When a customer contacts us with a Home Emergency claim, it's important that they get assistance as quickly as possible and receive an excellent service. CET's commitment to speed and quality of service made them an obvious choice and we look forward to working with them to help our customers when they need us most.”

PERSONAL CLAIMS DIRECTOR, MAJOR INSURER









## **REPAIRS FOLLOWING A HOME EMERGENCY**

Standard Home Emergency Cover is designed to deal with the emergency, but not with any subsequent remedial work. More often than not, a householder's emergency cover and home insurance will be with the same company. Once the initial claim has been dealt with, the policyholder needs to start the process over again to deal with the resulting damage.

As a customer service proposition, not only is this unwieldy but it simply doesn't make sense. The customer has to repeat the claims process with the same insurer, adding time and unnecessary complexity to the process.

CET is working with insurers to provide a service that incorporates the emergency claim and subsequent permanent repair in a single, unified process that only requires the customer to make one call. A significantly improved customer experience.

## **CLAIMS MANAGEMENT**

All our Property Assurance services are channelled through our Customer Service Centre; ensuring that performance levels are kept at their highest and delivering a technically excellent service to our customers across the UK.

We are able to offer a seamlessly integrated service to our clients' customers. For example, a single call could initiate a home emergency repair through to a permanent repair or a cash settlement; or a subsidence investigation through a drainage repair to a permanent household repair.

Every step of the way we work closely with our clients to identify the most efficient and effective way to manage claims. Our aim is always to improve customer satisfaction whilst reducing repair times, customer complaints and costs.

Our bespoke claims management system handles any kind of claim and enables us to provide valuable real-time management information and analysis of agent performance in a timely manner all of which can be viewed online by our clients through a custom built portal.

## **NATIONAL TRADESMEN NETWORK**

CET maintains a highly qualified team of service and support engineers, backed by a nationwide network of approved tradesmen. All of our suppliers are committed to meeting our high standards of service and have signed service level agreements covering quality of work, on-site behaviour, customer communication and health, safety and risk assessment standards.

Every supplier goes through a comprehensive induction process, supervised by CET's Business Assurance Manager who assists in the management and training of Health, Safety and Quality Assurance processes. Ongoing monitoring and assessment ensures that all of our suppliers remain committed to service excellence and customer satisfaction at all times.

# SUBSIDENCE INVESTIGATION & MITIGATION

Subsidence is the cause of major structural damage to property and infrastructure across the UK. The uneven, downward movement of foundations can be caused by a range of naturally occurring and man-made factors; principal among them are soil shrinkage, trees and defective drainage.

CET is the UK's leading provider of subsidence investigation and remediation services. Our service features detailed site surveys that include a comprehensive set of tests; including foundation and drainage investigation, soil analysis and building monitoring. We maintain a highly-experienced teams of technicians; enabling us to provide a quality, responsive service nationwide. All subsidence investigations are coordinated centrally through our Customer Service Centre and delivered locally through our regional network of branches. A framework of key performance indicators ensures we maintain the same high standards of work, wherever we are in the UK.

Data is key to understanding the reasons behind building movement. CET uses a broad range of investigative methods to gather accurate measurements; including the use of trial pits, boreholes and CCTV monitoring.

Our comprehensive survey reports include a detailed assessment of building movement, cause and effect.

## SUBSIDENCE SERVICES

- Internal/external trial pits and boreholes
- Hand and mechanical auguring
- Window sampling/dynamic probing
- In house Laboratory/soil testing, carried out to relevant BS or UKAS standards
- Drainage investigations utilising CCTV
- Video building surveys
- Building monitoring
- Comprehensive reporting and recommendations

## CRACK AND LEVEL MONITORING

CET is the country's largest independent supplier of crack and level monitoring services. Widely used by insurers, loss adjusters, property managers and Local Authorities to assess and monitor the stability of a structure with visible cracks or distortion, our data collection surveys include:

- Deep datum installation
- Traditional crack monitoring
- Remote level monitoring
- Floor contour surveys
- Brick course distortion surveys

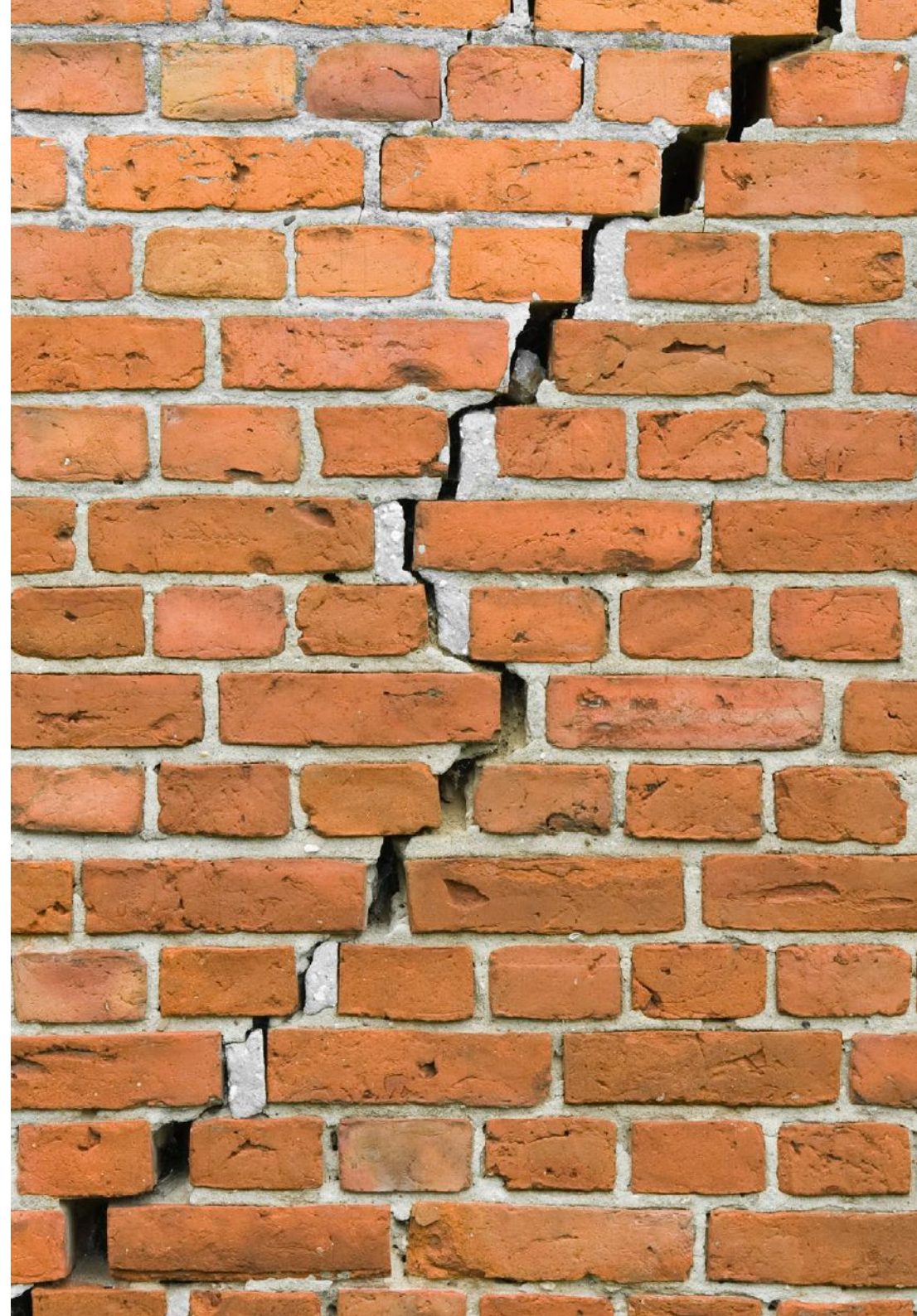


## UKAS ACCREDITATION

CET Property Assurance was delighted to announce the successful achievement of UKAS accreditation for a range of mechanical and physical soils tests carried out at our Essex-based laboratory in February 2015.

The range of tests include liquid and plastic limits, plasticity index, determination of the state of desiccation in clay soils and one dimensional swell/strain testing. The time and resource that we have put aside to achieve this has been significant, but well worth the investment, as it formalises the integrity of the processes that we have been carrying out for many years.

This is the latest in a series of planned initiatives that will allow CET to strengthen our scope of services and provide externally accredited test results to our subsidence investigation clients. We will continue to look at ways of improving our already market-leading service to offer continued value to our clients.







# DRAINAGE SERVICES

## **24/7 EMERGENCY DRAINAGE RESPONSE**

CET's Customer Contact Centre is on call 24/7 to provide an emergency drain unblocking service to both residential and commercial properties. Whatever the challenge, we can quickly have a specialist drainage team on-site to diagnose and solve the problem where it is safe to do so.

## **SURVEY AND REPAIR**

CET provides a reliable, nationwide drainage investigation and repair service. Our fully-trained operatives use best-practice techniques to investigate and analyse drainage networks. Once the investigation is complete we will make recommendations either for remedial work to repair existing damage, or preventative work to mitigate future risk.

All repair work is carried out using approved processes and materials to deliver technically sound, cost effective solutions. When it comes to drain repair, our first objective is to minimise the impact on access and to the property itself. Where possible we employ 'no-dig' technology. Where more invasive solutions are unavoidable, we make sure that all re-instatement works are carried out to the highest standards.

We work closely with our clients to identify ways of improving our combined processes. For our core insurance clients, we recognise the need to provide a quality customer service while reducing claim costs and claim lifecycles. Our technical teams work in conjunction with our claim handlers to ensure that we control costs and manage claims fairly for every customer.

CET demonstrates significant value when we manage the scope of claims for our insurer clients. Where a customer has chosen their own supplier to fulfil a work order, we are often able to manage significant costs out of the job.

CET drainage services include, but are not limited to:

- Patch lining
- Lateral cutting
- Soakaway design and installation
- Septic tank cleaning and replacement
- Tree root cutting
- Pipe de-scaling
- Water jetting – domestic and commercial
- Pitch fibre pipe re-rounding
- Manhole installation
- Grease trap installation

## **DRAINAGE SYSTEM MAPPING**

Using CCTV technology, we provide customers with detailed surveys of drainage systems; including a representative sketch and analysis to help them make informed decisions. These surveys can be streamed direct from site to reduce time between survey and reporting.

Every survey is the subject of a detailed desk-top review to ensure that the repair recommendations are applied uniformly and without over-scoping. We can also provide repair estimates with our surveys and, where required, we have the skills and experience to carry out remediation works.



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