



## BCC helps customers during their time of greatest need

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**Customer:** Brush Country Claims

**Customer Website:** <https://bcc-ltd.com/>

**Industry:** Insurance

**Organization Size:** Small/Medium (30+ employees + several hundred contractors)

**Country:** USA

**Partner:** Atlassian

**Partner Website:** <https://www.atlassian.com/>

# Executive summary

**Brush Country Claims (BCC) is an independent adjusting firm that offers a complete range of services including residential, commercial, daily, and catastrophic insurance claims management.**

They service their carrier partners by utilizing an innovative suite of proprietary technologies to provide a full claims solution while consistently having some of the fastest cycle times in the industry. A human-led, tech-forward approach enhances their customer-centric mindset as well as their drive to propel into the future.

They initially adopted PingPilot™ in the fall of 2019 as an internal point solution to help claims adjusters in the field resolve internal Jira Service Management queries more efficiently. **During the relentless hurricane season, they realized Ping Pilot's potential for opening a direct channel to their customers in their moment of greatest need.**



Daily



Catastrophe



Liability



## Building Trust at a Critical Time

**On any normal day, finding a phone number to call, listening closely as “menu options have changed” and waiting on hold for customer service is never fun.**

But when a storm has destroyed your home and that call is the first step toward getting your life back, the uncertainty builds and the wait for answers feels like an eternity. Brush Country Claims (BCC) is a national insurance adjusting firm that specializes in working with people who have suffered serious losses in extreme weather events.

By integrating PingPilot’s engagement layer into their systems of record, they’ve eliminated that frustrating uncertainty and painful wait. PingPilot provides ways to deliver quick, satisfying interactions that build trust with their customers when they need it most.

# The Human Side of Technology

“We never wanted to just use tech for the sake of tech,”

Like many of their peers, BCC embraced the concept of insurance technology, or “insurtech,” that swept through their industry in the mid-2010s. Their proprietary digital claims adjustment software, Hubvia, was built to order to help their claims adjusters do their work with speed and efficiency. However, they differentiated themselves by keeping their focus on the human side of the technology. “We never wanted to just use tech for the sake of tech,” explains Rachel Cruce, Digital Marketing Manager. And when it came to partners, she says, “We knew we wanted to be mindful about the technology we were using.”

Technology has changed the industry in ways that BCC President Troy Stewart never could have imagined when he got his start as a field adjuster in 2008. “At that time,” he recalls, “automation of processes seemed like a lifetime away. Now we have a record number of tech startups entering the space each year.”

When an insured person (“an insured”) makes an insurance claim, claims adjusters typically go see the damaged property firsthand. They create a narrative package in words and pictures that explains what happened so the insurer can make an informed decision about how to respond to the claim. Now, mobile technology allows claims adjusters to gather information digitally.

It speeds the process, but there’s still no time to spare: **After hurricane Laura, for example, BCC had more than 100 adjusters fanned out to process some 4,000 claims in just 45 days. With each one responsible for covering dozens of damaged homes, time is of the essence. Reducing the time, it takes them to get help while in the field doesn’t just make their work more efficient, it’s critical to helping as many neighbors get their lives put back together as quickly as possible.**



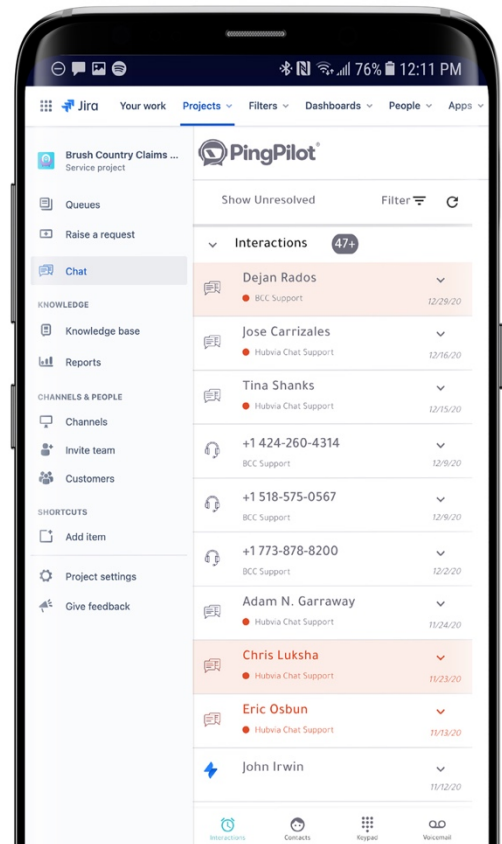




## A Better Way

BCC was looking for a better way to resolve service tickets for adjusters in the field. Jennifer Dalton, the IT Manager, found PingPilot while looking through the Atlassian marketplace for an app that would integrate chat into Jira Service Management to speed that process. She was drawn to PingPilot's overall product feel and the apparent simplicity of implementation. "Finding PingPilot was a happy accident," she says. "This looked like something that would be easy for us to stand up and start using immediately." They first started using PingPilot in October of 2019 as the point of contact for adjusters, and then expanded the use in summer of 2020 to include "Pings" (as PingPilot calls them) for insureds.

**With PingPilot there to help at every step, the implementation was as simple as hoped, and the chat capability proved its worth in time saved right away. Dalton says, "The adjusters can shoot us a quick message with an issue, and we can be researching it and then getting them an answer while they're still out in the field inspecting."**



# Support Amid Chaos

It was a natural evolution to apply the same convenience to BCC's end users, the insureds, who were filing insurance claims. In the crush of the unprecedented series of storms that battered the East Coast and the Gulf Coast of the US this year, call volumes would surge. Although there were hundreds of adjusters in the field, with fewer than 30 core employees at BCC headquarters, the phone lines were overwhelmed.

"Often they'd be contacting us for something simple," Stewart says. "But in this stressful situation, when people are on hold too long, things can start to escalate quickly."

**Hurricane Isaias swept up the East Coast of the US in August of 2020, leaving 2.7 million homes without power and 4.5 billion dollars in damage. More than 2,000 of those homeowners were insured through a provider that was using BCC to adjust its claims.**

When these surges occur, IT Manager Dalton was often answering the phones to help the team get through the queue. "Sometimes the things they were sitting on hold for would be something I could solve for them in a chat in just three minutes," she says. Being able to provide those quick interactions not only provided peace of mind to people who needed it, it prevented customers from reporting negative experiences to the insurance company that contracted BCC to adjust their claims.

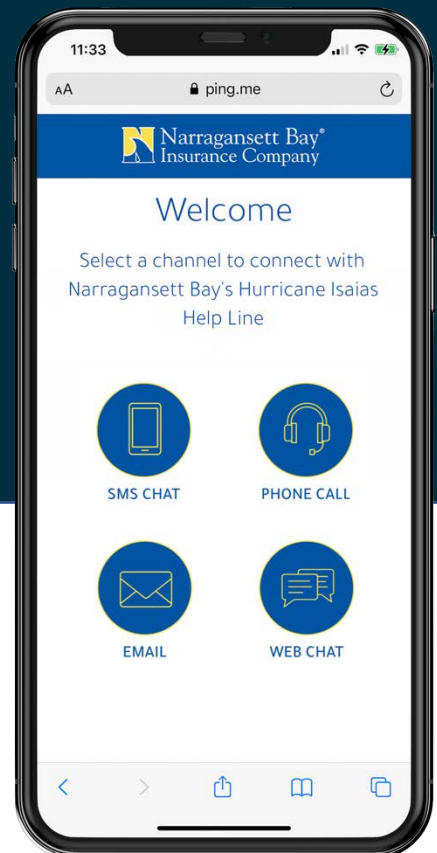
What started as an IT decision to do a chat integration with Jira Service Management quickly turned into a core element of the BCC customer experience, involving marketing and leadership to shape what that new CX would look like. They first added SMS to make it even more convenient on a cell phone.

Then, when their phone vendor went down during a hurricane, Dalton knew she had another chance to improve the customer experience. This time, over the phone. She went into PingPilot and added phone as an option to go along with chat and SMS. “We realized we could start creating these ‘signals’ with chat, SMS, email, and phone around each major weather event so that our customers and adjusters could click a button and get the person they needed in the channel they wanted,” Dalton explains.

“It went so well, we started creating these signals for each hurricane, so that our customer and our adjusters could choose how they wanted to engage based on their circumstance.” And, knowing that those circumstances could change at a moment’s notice, they needed to be ready and able to handle anything Mother Nature could bring.

As BCC’s confidence in their partner selection grew, they wanted to be able to stand up the PingPilot integration as a white label service, interacting as representatives of each insurer they work with.

Now BCC could give a consistent engagement experience no matter what the elements threw at them and do it all while being brand-complaint with the insurance companies that trusted them with their claims management.







## Trust at the Center

Stewart acknowledges that the insurance industry is in a constant battle to create a sense of trust with its customers. The same values that help build that trust are integral to the PingPilot experience. “What both PingPilot and BCC strive for are speed, promptness, clarity, and transparency,” he says.

“When there’s a value alignment like that with the customer at the center, you’re truly using technology to build a more human experience.”