

Mobile Loss Adjustment for SCS Sofas



SCS Sofas is the trading name of A.Share & Sons Limited and has evolved from a general home furnishing store founded in 1894 to one of the UK's leading sofa and carpet specialists with nearly 100 stores now opened across the country.

The challenge

SCS has around 30 surveyors who respond to investigate any claims or problems reported by customers with purchases they have made anywhere across the UK.

Each complaint requires a visit to assess any damage reported and build the information collected into the SCS loss-adjustment process linked to any insurance claim.

The solution

To support the evidence gathering process SCS Assessors now use Interchange's D4E Data for Enterprise photo note function to record hi-resolution pictures of the sofas which are then uploaded automatically via D4E's data synchronisation feature with the SCS back-office systems.

D4E Data for Enterprise also includes a master console feature that provides a website enabling users to log into the system, review and process the photograph to progress the insurance claim

D4E provides SCS with the following features which have had a significant positive impact on their business:

- Images are captured on the assessor's smartphone and shipped automatically to a structured database using the mobile phone network.
- The same application allows assessors to write report notes there and then, these are also automatically shipped to the structured database
- Images and written text are automatically date & time stamped, referenced and geo-located

The Customer Experience

Before SCS implemented D4E Data for Enterprise, each visit by an assessor to a customer (household or commercial) required four or five separate photos to be sent from the assessor's mobile phone in order to record and prove the damage that was being claimed, for example the damage could be due to wear and tear, accidental damage, flood damage, etc. Following the visit the assessor would then need to prepare

a report describing the damage and detailing the repairs required. This would then need to be married up with the photos manually, published and passed back to the customer. With each of the SCS assessors undertaking around 8 visits per day across the UK it was apparent that the communications cost for the photos alone was huge.

There was also a significant management cost for assembling the photos into a structured reportable format that the assessor could access to write and record each report.

The Benefits

- D4E Data for Enterprise has enabled significant improvements to the business process because reports are returned to the office more quickly for processing.
- The D4E solution has also delivered savings in management and communications costs as well as reducing the timescale and effort required to create the finished report.

In fact SCS are so pleased with D4E Data for Enterprise that they are now looking at ways it can be used by their fleet of delivery drivers.

What can D4E Data for Enterprise do for your business?

Gathering the right information in the field can often require more than simple form filling.

D4E provides mobile workers with ability to enrich their records and incident reports with multimedia data (e.g. pictures, voice notes / dictation and video) and GPS location or tracking information in a way that can be integrated with back office system workflows, synchronized back to the office, over the air, immediately.

With D4E multimedia notes can now be attached to calendar appointments, or work orders despatched from a back-end job management system so that public and private employees alike can better document their field work in a few moments without the need for copious note-taking; and leading to less field time per incident and maximising the value, and accuracy, of the data collected.

