

Transforming Service Delivery for a National Home Improvement Retailer

CASE STUDY

The CHALLENGE

A leading U.S. home improvement retailer faced mounting service delivery challenges within its appliance protection program. Prior to transitioning, the retailer was experiencing:

- Nearly 5,000 backlogged open cases, including unresolved customer service tickets, escalations, service provider disputes, and payment issues
- Heavy reliance (20%) on a service provider that also supported a major competitor—undermining exclusivity and brand trust
- Inefficient dispatch operations and rising costs due to poor appointment availability and high buyout rates
- Audit and claims payment bottlenecks, with thousands of claims pending review and long processing timelines

The retailer needed a strategic partner that could modernize its infrastructure, improve service KPIs, and execute quickly under intense operational pressure.

The GOALS



Launch a new service model that:

Eliminated
operational
backlog

Reduced service
turnaround time
and buyout
frequency

Protected the
brand by reducing
reliance on
competitor-
affiliated
providers

Create scalable,
KPI-led
performance
across thousands
of dispatches

Our **APPROACH**

Rebuilding Service Delivery with Speed, Scale, and Precision

Assurant mobilized quickly to transform the retailer's service model, drawing from its mature capabilities across dispatch, operations, and in-home repair services.

Service Dispatch Strategy & Provider Network

- ✓ Reduced reliance on competitor-aligned providers: Within 18 months, reduced the share of dispatches to the legacy provider from 20% to just 7%, by leveraging Assurant's nationwide network and routing control.
- ✓ Dynamic dispatch logic prioritized first-available appointments while aligning with retailer goals (e.g., brand exclusivity).
- ✓ Outlier management became core to performance governance—poor-performing providers were systematically managed out, while high performers were rewarded with more volume.

Integrated Technology & Service Platform

- ✓ Assurant's platform is deeply integrated across its claims, dispatch, and payment systems, enabling faster, coordinated service execution.
- ✓ Supported nearly all in-home service needs, with only a small fraction of cases ever routed back to physical stores.

Operational Capability Investments

- ✓ Remote claims servicing, predictive parts ordering, and dynamic fulfillment models enabled faster resolution and lower turnaround times.
- ✓ Investment in transformation tools helped reduce waste and shrink time-in-system by up to 3-4 days per claim.

The **RESULTS**



Cleared over 4,500 backlogged audit claims, driving the total case backlog to zero.

Reduced time to first available customer appointment from 5 days to just 2.

Cut average claims audit approval time from 12 days to under 3, and reduced payment turnaround from 15 days to under 7.

Shortened average turnaround time for in-home repairs from 16 days to 11.

Lowered the buyout rate from 18-19% to around 13%, eliminating 12,000 unnecessary buyouts annually and delivering millions in cost savings.