

Inspections



Mike Linahon, Heartland Mutual
Sabine Voigt, WRC



Mutual Survey results

- Most inspections are completed by vendors and staff. Two managers handle at least 50% of inspections. Two others utilize directors 2-10% of the time
- Two thirds complete inspections on all new business and most renewals. One third on most new and some renewals.
- Cost: \$25 to \$500 per inspection on large risks. Average: \$112
- Cost: \$25 to \$100 all other risks. Average: \$53
- Summed total for 29 respondents: \$1 million per year. Range: \$1,000 to \$185,000.



Questions for mutual to ask

- Have loss ratios been increasing or decreasing?
- Are there commonalities in the losses that occurred where variables could be further controlled?
- What actions could be taken by a mutual to help policyowners mitigate losses that occur?
- Are changes to the policy being made when appropriate and are these actions tracked as part of your program review?

Controllable –noncontrollable variables and reduction of risk



PRODUCT RECALLS



SOLID FUEL
APPLIANCES-
USE, INSTALLATION



ELECTRICAL-
AMPERAGE,
DIY/LICENSED WORK



UNATTENDED
KITCHEN FIRES



POOR
HOUSEKEEPING

CPSC Posts Recalls to its Web Site 9/2/20

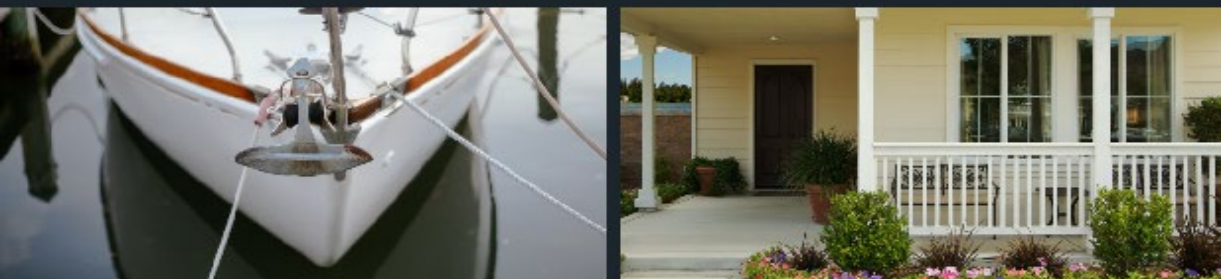
- *WASHINGTON, D.C.* – The CPSC announces today the following recalls are posted in cooperation with the firms listed below. Recalls can be viewed at www.cpsc.gov.
- **Note: Due to the extraordinary circumstances surrounding COVID-19, some of the remedies identified in recall press releases may not be available at this time. Consumers should check with recalling firms for further details. It is important to remember that CPSC and recalling firms urge consumers *not* to use recalled products.**
- **IMMI Recalls Harnesses Made for Polaris, Can-Am, and Kawasaki UTVs Due to Injury Hazard (20-174)**
- <https://www.cpsc.gov/Recalls/2020/IMMI-Recalls-Harnesses-Made-for-Polaris-Can-Am-and-Kawasaki-UTVs-Due-to-Injury-Hazard>

Considerations and Recommendation

- Timing of inspections
- Frequency
- Layperson/expert
- Documents request
- Records and application detail
- **Remote** versus on-site

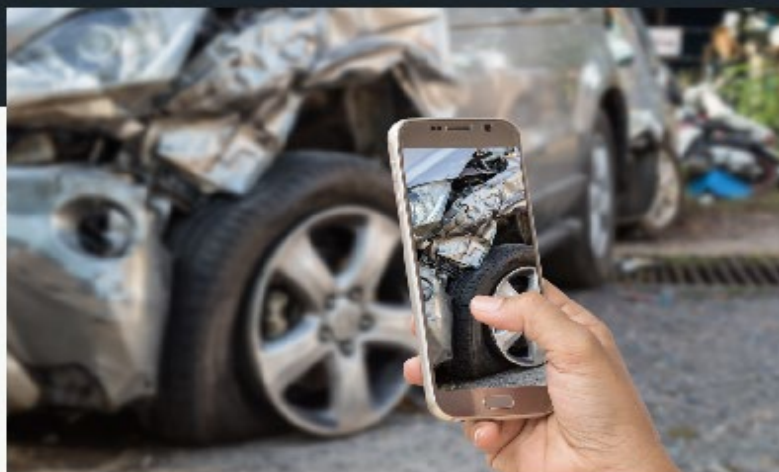


ClaimPix is an easy to use photo program to help businesses gather and organize information from the field on-demand, without having to deploy an appraiser onsite.



With ClaimPIX:

Faster Claims Process, Cost Reduction (avoid downtime, gas and outside appraisers)
More visual insights into the claim to help identify fraud and more quickly assess next steps in the claim process.



www.claimpix.com

Simple Solution:

As an insurance appraiser writing an estimate sheet; photos sent through ClaimPix help improve business processing, reduce costs, increase speed, and mitigate the risks of fraud.



ClaimPIX: Easy as 1-2-3



Signup for and use the ClaimPix portal to send your customers a link



Your customers use that link to take and upload photos and/or videos



Your team reviews those images and proceeds accordingly

Other Implementation Highlights:

- No integration
- No IT needed
- No long-term contracts
- No 3rd party app download
- Pay-per-usage
- Up and running in under 1 minute



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[VIEW ALL CLAIMS](#)

CREATE A NEW PROPERTY CLAIM

Select Claimant Type (Optional)

☐ 1st Party ☐ 3rd Party

Name

Policy Number

Claim Number

Property Address Line 1

Property Address Line 2

Email

Cell Phone

Notes *(Internal Use Only)*

SELECT PHOTO TYPES *(Hold Ctrl to Select Multiple Photo Types)*

Fire
Water
Lightning
Wind
Hail
Vehicles
Vandalism
Theft
Weight of Ice
Snow or Sleet

ADD CUSTOM PHOTO TYPES *(optional)*

Photo Label

Helper Hint

remove 

[Add another photo type](#)

CREATE AND SEND LINKS



Hi John Doe Test,
Welcome to Wisconsin Reinsurance Corporation
claims app

[En Español](#)

HOW IT WORKS

PHOTOS NEEDED

We've identified the areas of your home that require photos.

TAKE PHOTOS

Under each photo type will be a **"Photo Button"** - simply click and take a photo, depending on your device. Be sure to take photos for each listed photo type before submitting. If you are on a desktop you can add photos from your computer.

SUBMIT

Click submit and your claims representative will receive the photos. Wisconsin Reinsurance Corporation will reach out to you shortly with any questions.

CLAIM PHOTOS



Water

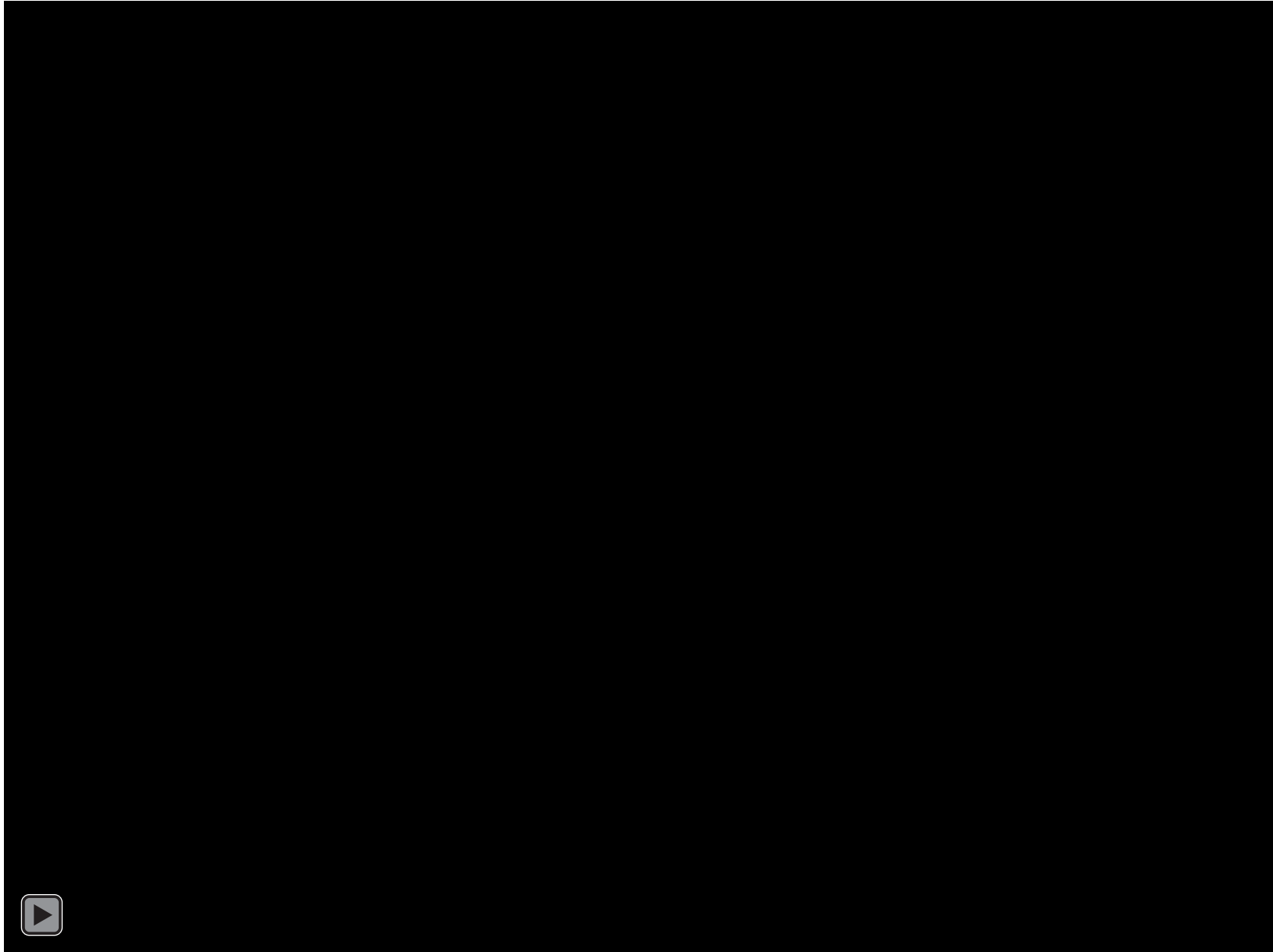


Flood



SUBMIT PHOTOS

User experience video clip



Dashboard



SVOIGT@THEWRCGROUP.COM ▾

CREATE PROPERTY CLAIM



DOWNLOAD CLAIMS

	SENDER	CLAIM TYPE	CREATE DATE	CUSTOMER NAME	CLAIMANT TYPE	POLICY #	CLAIM #	PHONE	STATUS	PHOTOS RECEIVED	APPRAISER	ASSIGNED DATE	DOWN-LOADED
<small>FILTER/RESET</small> <small>X</small>	All ▾	All ▾	<input type="text"/> x	<input type="text"/> x	All ▾	<input type="text"/> x	<input type="text"/> x	<input type="text"/> x	All ▾	<input type="text"/> x	All ▾	<input type="text"/> x	Not ▾ x
Manage	Steve Carroll	property	06/25/2020	Chris Sorenson		1234	1234	2622102077	links sent				
Manage	Steve Carroll	property	06/25/2020	Jamie Miller		Test 1	Test 2	9206397955	complete	06/25/2020			
Manage	Steve Carroll	property	06/25/2020	Jared Carlson		1234	1234	5153417248	complete	06/25/2020			
Manage	Sabine Voigt	property	06/19/2020	Mike Linahon		test101	test111	5153417249	links sent				
Manage	Steve Carroll	property	06/17/2020	Paul Test	1st party	Test	Test	6308185805	complete	06/17/2020			
Manage	Jeff Blevins	property	06/10/2020	Jeff Blevins	1st party			8159880656	complete	06/10/2020			
Manage	Jeff Blevins	auto	06/10/2020	Jeff Blevins				8159880656	links sent				



Recommended levels of
detail



Building construction and behavioral observations

Survey 2013



Survey 2013



Survey 2013



Survey 2013



Survey 2016



Survey 2016



Survey 2016



Survey 2016



Survey 2016



Survey 2016



Survey 2016



Survey 2016



Real Estate
picture.



Hole in foundation



Shingles not in
good shape.



Another real estate
picture.



Need to walk
around all buildings.



Questions?