![Xactware - A Verisk Business]

CASE STUDY

HANDLING CLAIMS FROM BACK-TO-BACK HURRICANES

Facing historic volumes, Pilot Catastrophe Services handled record numbers of properties.

The 2017 hurricane season was historic by any measure. The total cost of damage alone from the back-to-back hurricanes was approximately $295 billion, and hundreds of thousands of families from Texas to Florida found themselves affected and displaced by severe flooding.

Pilot Catastrophe Services found itself squarely in the hurricanes' aftermath, and they knew they had a monumental task on their hands. "When Hurricane Harvey hit, it was a little overwhelming to say the least," said Ryan Barkdull, part of Pilot's Flood Development Team. Then Pilot's work volume increased dramatically with the subsequent Hurricane Irma.

Estimating flood damage is a complicated, time-intensive job. Flood damage typically includes a host of considerations: muck out, mitigation, personal contents inventorying, mold removal, and repair, not to mention the demanding complexities of reporting requirements from the National Flood Insurance Program (NFIP). Staying on top of just a few flood cases can be taxing. Pilot needed to handle thousands.

PILOT CATASTROPHE SERVICES
PilotCat.com

INDUSTRY
Independent Adjuster

SOLUTIONS
Xactimate, XactContents, ClaimXperience

KEY CHALLANGES

- Handled elevated claim volumes following CAT events
- Met strict NFIP reporting standards
- Expedited contents claims from flood events

KEY BENEFITS

- Quickly adjusted for increased claims activity following hurricanes Harvey and Irma
- Easily reported required information for flood claims
- Invited policyholders to immediately start claims process following FNOL

A SINGLE, UNIVERSAL ESTIMATING SYSTEM

Pilot's adjusters come from many backgrounds, and are adept at handling claims of all kinds.

Yet, even with a highly competent group of adjusters, difficulties arose when they used multiple estimating systems. Inadequate technology, inter-platform communication issues, and duplicate data entry were just some of the issues that came from using disparate tools. Ultimately, Pilot needed to adopt a single, universal estimating system that could handle every kind of claim as well as meet carrier and NFIP requirements.

They landed on Xactware's ecosystem of estimating and claims management tools. This provided several advantages.

1. Pilot's adjusters train on just one estimating platform — providing significant cost and time savings.

2. Exclusively using Xactware helps ensure consistency and interoperability among various facets of the organization and its carrier clients.

3. Xactimate is flexible enough to estimate claims of nearly any type, regardless of scale or damage.

For Pilot, Xactimate is essential in adjusting flood claims.

"With the flood reporting in Xactimate, it's improved over the years for sure," said Anthony Pham, Pilot's Field Operations Manager. "Sketching is a huge part of estimating, and it's really easy to use."

The flagship product in the Xactware suite of tools, Xactimate has evolved to become an essential tool for flood damage estimating, incorporating researched and localized regional pricing data, robust mobile capability, and powerful DISTO-compatible sketching tools.

With Xactimate, Pilot was able to not just stay on top of the increased workload, but also respond quickly to each policyholder with individual attention while maintaining the exceptional level of support they're known for.

FLOOD FORMS AND NFIP COMPLIANCE

Over the years the NFIP has become increasingly complex in its claim filing requirements. Today's flood claims must provide a specific set of information, in a particular order, and with full documentation.

If NFIP reporting requirements aren't strictly followed, additional time and headaches for the policyholder and the entire claims team often result.

"NFIP has certain requirements during the claim process," said Tom Adams, Pilot's Director of Flood Operations. "With flood forms, we're able to set up our reporting and our compliance to expectations. And it makes that process much simpler."

> "With Flood Forms, we're able to set up our reporting and our compliance to expectations."

GETTING A HEAD START WITH POLICYHOLDERS

When flood carriers started requiring a photo for each item of flood-damaged personal property, it created a lot of extra legwork for Pilot's adjusters, as well as additional frustration from policyholders eager for their claims to be settled.

Pilot used video collaboration, part of Xactware's ClaimXperience platform, to ease that frustration. "ClaimXperience gives us the ability to allow the insured to start their claims process themselves. They're standing in six inches of water and they can start taking pictures of all of their contents," says Barkdull.

Equipped with their mobile device, policyholders

simply started taking photos of their individual items. The photos were automatically uploaded, ready to be reviewed and submitted to a carrier.

By inviting policyholders to photograph and inventory their damaged contents right away, Pilot was able to make significant progress on their claims — even as soon as first notice of loss.

Pilot found that involving policyholders from the beginning didn't just accelerate the claim; it also increased satisfaction, which is critically important to their carrier clients. "It's a really good solution for Pilot," said Tom Adams, "but more importantly, the insureds like it, and that makes everything easier."

"But more importantly, the insureds like it."

The Xactware suite of tools expedites structural and personal property estimating and claims handling for flood, wind, hail, and just about any other catastrophic event. It's what Pilot relies on to expedite settlements and get policyholders back on their feet.

Scan to watch the case study video