

ViewSpection: A Case Study



California Casualty
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ViewSpection Reduces Time-To-Bind

Executive Summary

Using traditional property inspection vendors, California Casualty was typically able to bind a policy within 30 days. With ViewSpection they have been able to reduce their time-to-bind to 10 days, increasing customer engagement and satisfaction.

About California Casualty

California Casualty is in the sole business of providing individuals with high-quality insurance coverage and service at a competitive price. Since its founding in 1914, California Casualty has been led by four generations of Brown family members. Their unwavering dedication to

Challenges

Traditional third-party inspections are expensive and can take 30-40 days to be completed. This greatly impacts a P&C insurance company's bottom line and time service.

How ViewSpection Helped

ViewSpection engages the policyholder to complete a self-service property inspection at the point of sale, not 30-40 days later. This is key since it gives the sales representative ample time to discuss potential issues about the property that may affect repair requirements, premium increases, or a potential cancellation.

Results, Return on Investment and Future Plans

Reducing the time-to-bind and engaging the policyholder at the front of process greatly reduces brand damage by increasing customer satisfaction. Retention is also increased by giving the consumer the opportunity to be more closely involved in the inspection process and avoiding the hassle of scheduling the inspection with a third-party vendor inspector. (more on ROI)

California Casualty Describes Their Experience with ViewSpection

An in-depth interview with:

Todd Brickel - Vice President Underwriting Operations & Analysis

Chris Cabusas - API, AINS, PLCS | Sr. Underwriting Analyst

1. What was your inspection process before using ViewSpection?
 - Before ViewSpection we have engaged with two national inspection vendors that perform on site visits, take photos and submit a report of their observations for underwriting use.
2. Summarize three points of frustration you faced in your prior process.
 - Response time – our Service Agreement calls for 90% of all inspections to be completed within 30 days. That service level has not been met in over 24 months. Always staffing challenges, and the delays mean when we have concerns that may be corrected, we cannot give the insured as much time to take corrective action before we have to make a final decision.
 - Customer Complaints – over the years we’ve heard it all. The inspector was late, never showed, rude, threatening, trespassed, urinated on my property; you name it, I’ve heard it. The inspectors are generally part-time positions with varying levels of experience and professionalism. No company is perfect, and when you need to staff nationally, with high turnover, you are going to experience problems. Fortunately the real professional issues are few and far between, but the inspection company is viewed as California Casualty and they haven’t always lived up to our expectations.
 - Quality Assurance – response times are always expanded because of a quality assurance check by the vendor, which sounds great, but the quality assurance department misses a number of things too.
 - Difficulty in scheduling appointments to complete interior inspections due to customer’s schedules or location of the property.

How do policyholders like using the ViewSpection app?

Homeowner: *"I just wanted to say I really like this app. I appreciate the chance to include pictures which a paid inspector probably would not take. Thanks"*

Homeowner: *"Very helpful getting me set up. Really liked the app where I took pics of my house for homeowners coverage."*

3. What was the big ah-ha moment when you decided you needed to try something new?
 - We worked with another vendor to create a mobile app inspection service for auto insurance. When that worked, we thought, why not create the same for property. Obviously that is a much more involved set of business requirements, and just before we engaged in our own development, we learned of ViewSpection. The product was what I had envisioned and so much more. Rather than reinvent the wheel, we reached out to Jim, and the rest is history.
4. What were the top reasons you selected ViewSpection?
 - Great Service, excellent follow-through, a ready to market product with value added features I had not even thought of in the early stages. ViewSpection had already built my idea, and did it better than I would have come up with, so it was an easy sell.
5. How easy or hard was it to get started with ViewSpection?
 - So easy, surprisingly easy. The speed to market was impressive, and the results and acceptance by our customer basis even more impressive.
 - Very accommodating with our specific workflow requests.
6. How has ViewSpection helped you to overcome the challenges you had before?
 - Inspection costs are down. Response time is significantly faster. We still face some challenges with great roof pictures and such, but for the routine condition of property/pride in ownership determinations is easily and cost effectively determined with the ViewSpection app.
 - Questionable properties can be inspected prior to binding lessening the chance of binding coverage on an undesirable risk.

7. What could ViewSpection have done better to improve the process/product?

- The Service has been outstanding. The cost is reasonable. They have a great product, a great idea, and I think it will be a great success. The only challenges we have faced is that ViewSpection is experiencing the happy problem of growing pains of a new, successful entrepreneurial vision – how to implement all the great ideas with limited capital. Jim and his team are committed to success and delivering high service, and I now only fear that they success will lead to a sale of the business to a larger company that doesn't share Jim's commitment to Service.

8. How is ViewSpection different from other alternatives you've tried?

- It is funny as a direct writer of insurance in 39 states, 20 years ago we mailed disposable cameras to our customers with an instruction sheet of photos to be taken. ViewSpection reminds me of a back to the future solution. Using today's technology to leverage customer pride in ownership to get the photos we need, while minimizing cost and aggravation of appointments required by 3rd party vendors.

9. What is your favorite feature? Why?

- I really appreciate the condition based questions in the app. “do you have a pool? Yes / No. If Yes, take a photo. Is it surrounded by a locking gate? Yes / No, take a photo. I really like that if a customer says no, they app moves on. I have found we get more accurate representations of the property than we do through agent interview because agents don't always want to hear the answer for fear that it may lead to a no sale.
- The ability to download the photos which allows you to get a closer look at the home.
- The final PDF report, it has the appearance of a traditional inspection and breaks up the property characteristics nicely.

10. Tell me about the most positive experience you've had using ViewSpection?

- Again, Jim and his team have been great. The most shocking positive experience I have had with the app came with our second quarter 2018 NPS survey. The bottom line question is “would you recommend California Casualty to a friend?” Why? Of all the things that one could share, we had a customer rave about how much they liked the mobile phone app to inspect her home.

11. How has ViewSpection helped you achieve your business goals?

- Lower underwriting costs while being more expedient and efficient. Our ability to deliver a policy faster to the customer has also improved thanks to using ViewSpection.

12. What specific metrics can you share about the impact it has had?

- 45% of all home inspections are now completed through ViewSpection.
- Cost per inspection is materially less.
- 22% of all ViewSpection home inspections are completed the insured on the same day as we sent the invitation.
- ViewSpection home inspections are completed on average within 3.5 business days, versus 3rd party inspections where the goal is to complete 90% of orders in 30 days, and we are not meeting that service level agreement.

13. What are the biggest reasons you would recommend ViewSpection?

- Cost
- Ease of use
- Speed of Answer
- Great Service



**Todd Brickel - Vice President
Underwriting Operations & Analysis
California Casualty**