

# ViewSpection: A Case Study



## ViewSpection Improves Engagement

### Executive Summary

Using ViewSpection's self-service app, Monomoy Insurance Group has achieved up to 90% engagement with their clients, and a 70% completion rate.

### About Monomoy Insurance Group

Backed by the global reinsurance marketplace, Monomoy Insurance Group was created to meet the demand for Massachusetts coastal homeowners' insurance and to serve the needs of underserved insurance markets.

### 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

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.

# Monomoy Describes Their Experience with ViewSpection

*An in-depth interview with:*  
**Peter Cullivan – Chief Information Officer**

1. What was your inspection process before using ViewSpection?
  - When we set up our process, we went straight to ViewSpection as our loss control solution. We use a 3rd party inspection company to do the inspections when clients aren't interested in doing themselves, but the majority will go straight through ViewSpection.
2. What percentage of your clients are not interested in completing a self-service inspection?
  - I'd say it's about 10% that are not interested in doing it themselves. And even some of those that aren't interested, we'll go out and do it for them if we have a sales rep in the area. So, we've been able to keep a pretty high level of use with the ViewSpection inspection app.
3. What was the main thing that made you think of doing self-service with ViewSpection as opposed to traditional inspections in the first place?
  - At Monomoy we've enabled technology in all aspects of the product to allow it to be simple and easy for our internal employees, and we wanted to go with a digital inspection process because the technology is there. There's no need to put feet in the street. Leveraging technology has also improved our speed. If you don't have to put someone on the ground to physically do it, it's easier and quicker for everyone.

4. What was the top reason you selected ViewSpection compared to other options?
  - We were working with some carriers that already looked at Viewspection, so we took advantage of their recommendation. We loved your flexibility and your ability to take some of our ideas and add them into the product.
5. How easy or hard was it to get started with ViewSpection?
  - It was easy. You made the process nice and simple and you filled in some of the capabilities we were looking for right into the product. So our team was up and running with minimal training. You were very accommodating with our specific workflow requests.
6. What do you think contributes to the high engagement rate that you get?
  - We really don't offer another option. We build-in the inspection online, and if they want a traditional inspection, there's a cost. So, there's an incentive to do the inspection. If we have a client that's not comfortable with technology, there are times that we've gone out and done it for them. We still feel that it's the best way to get the results we want.
7. What's the main reason you would recommend ViewSpection to someone else?
  - I would say the product itself. It does what we need, the price point is great, and the backend team supporting it is always willing to help out.



**Peter Cullivan**

**Chief Information Officer  
Monomoy Insurance Group**