



# *FSU Future of Insurance Forum*

Scott St. John, CPCU, SCLA, AIC

Chief Claims Officer

UPC Insurance

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# *FSU Future of Insurance Forum*

- Catastrophe Response
  - How has the process of responding to Catastrophe's evolved over the past 20 years and how will it continue to evolve moving forward ?





# File Documentation



# Loss Inspection Process



# Claim Resolution

- Manual payment process
- Once payment was issued the file was closed
- Cycle Time was measured in weeks



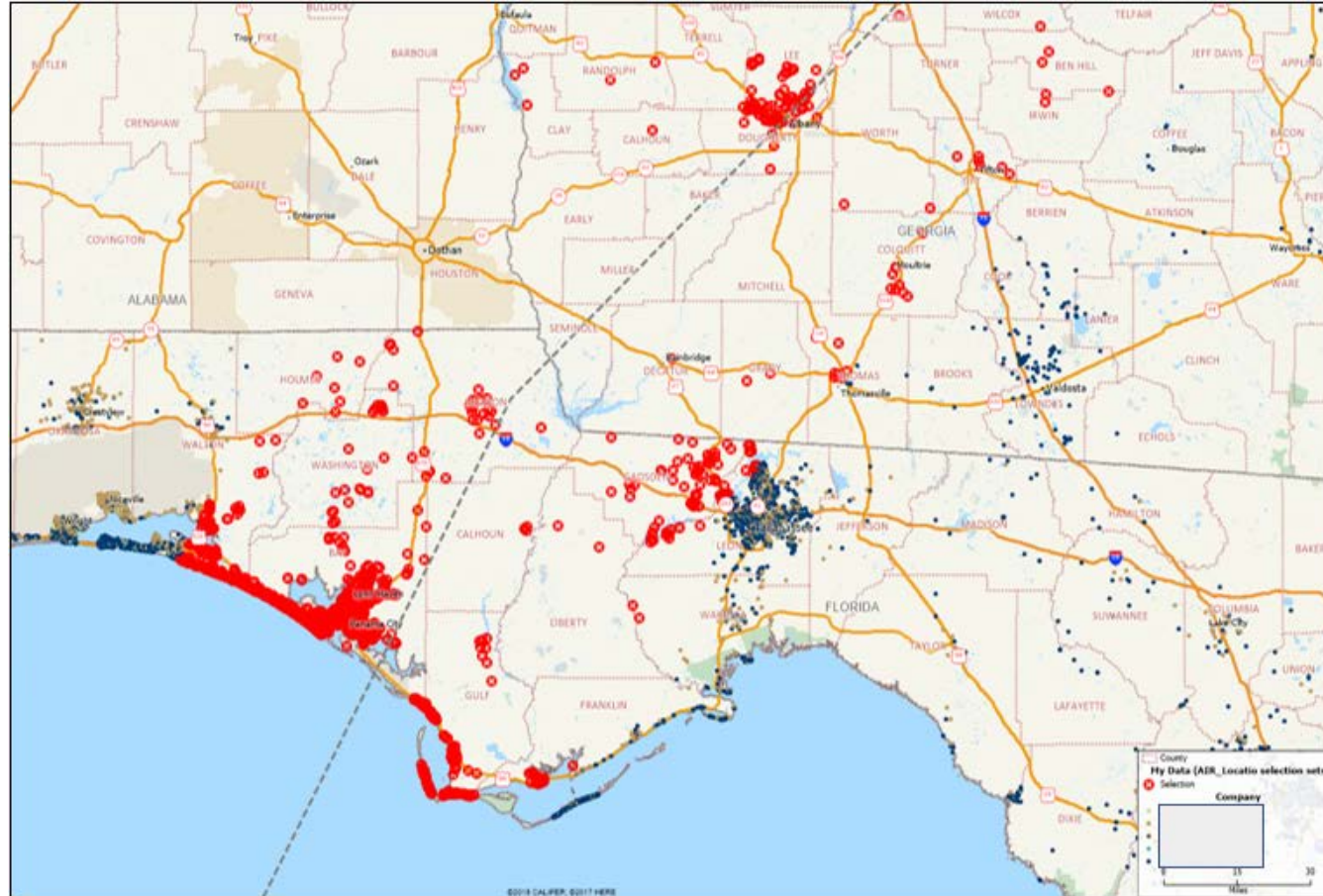
# Catastrophe Response Process of Today

- Loss Reporting :
  - 24/7/365
  - Phone
  - On Line
  - Company App
  - Company Initiated Claim Report



# Pre-Loss Communication

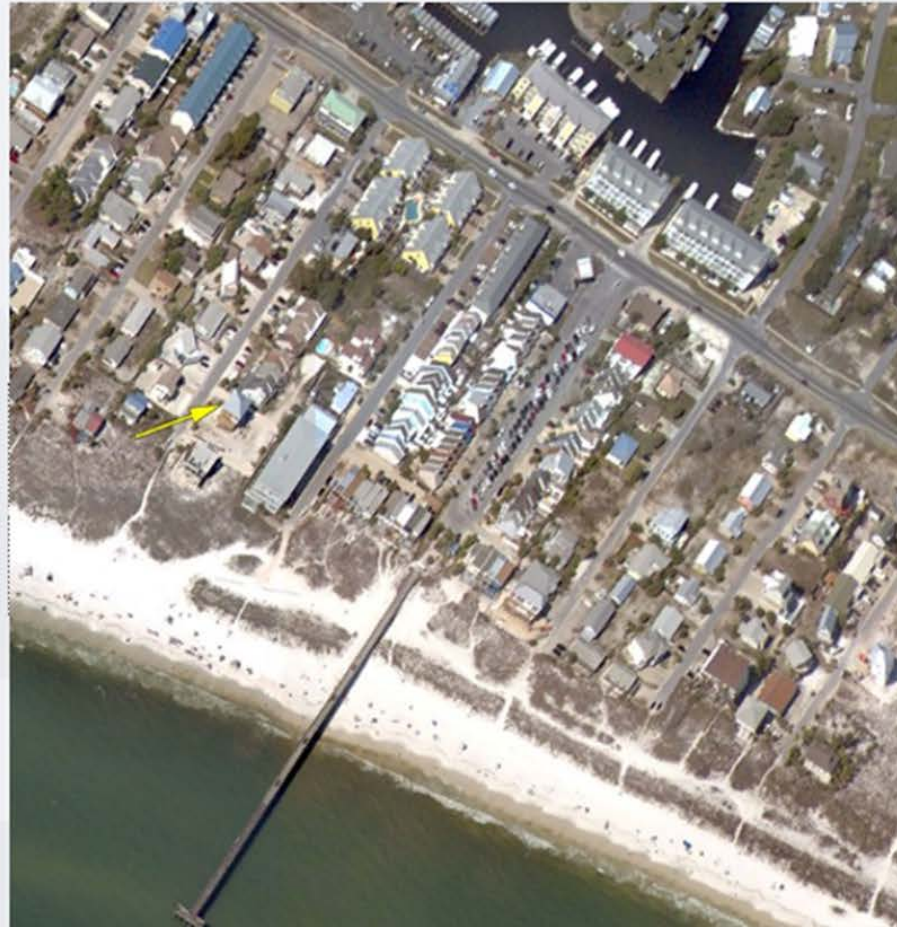
## Hurricane Michael



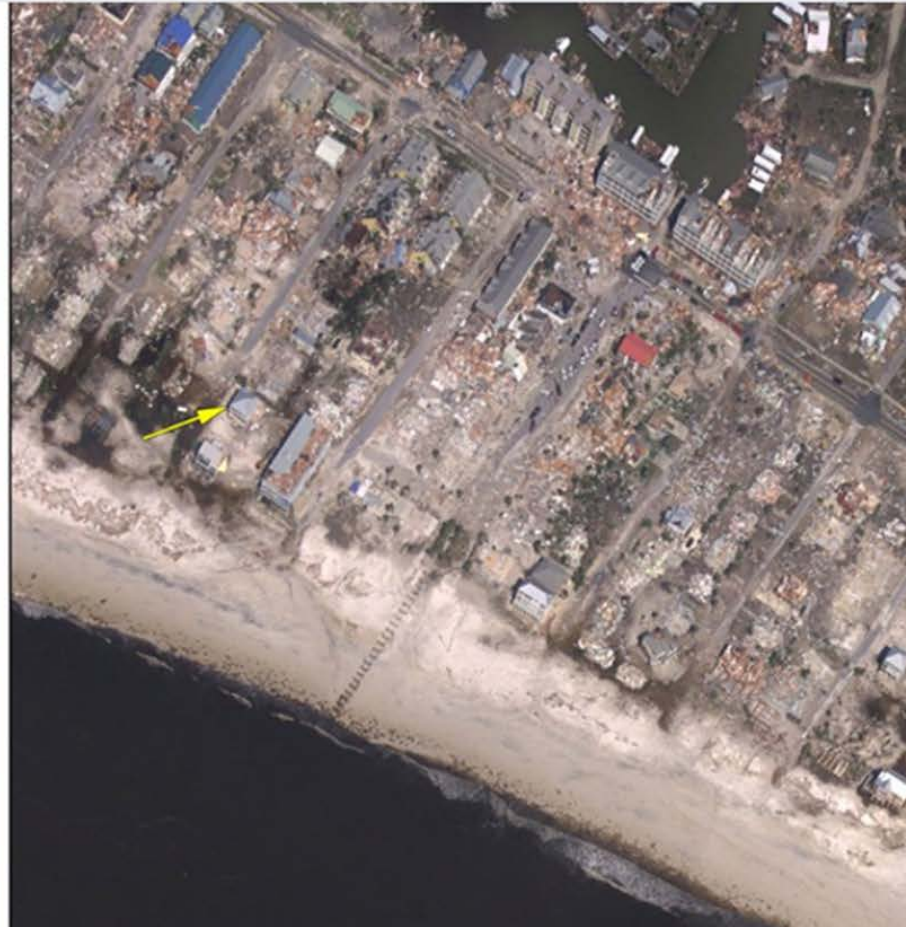


# Pre-Loss Communication

Mexico Beach, Florida  
(April 2018)



Mexico Beach, Florida  
(October 12, 2018)



# Catastrophe Response Process of Today

- Post Loss Claims Process :
  - Video calibration



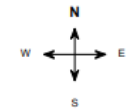
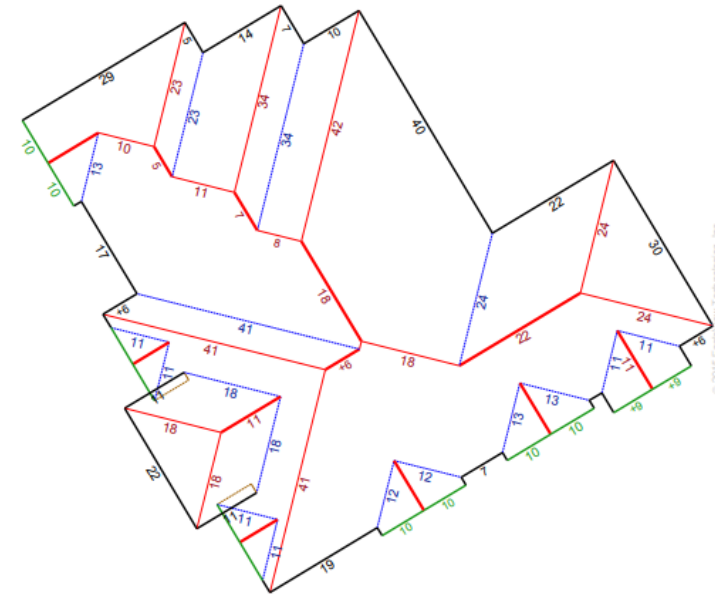
# Catastrophe Response Process of Today

- Post Loss Claims Process :
  - Adjuster Roof Inspection

Total Line Lengths:  
**Ridges = 120 ft**  
**Hips = 315 ft**

Valleys = 288 ft  
 Rakes = 114 ft  
 Eaves = 276 ft

Flashing = 3 ft  
 Step flashing = 16 ft  
 Parapets = 0 ft



# Catastrophe Response Process of Today

- Post Loss Claims Process :
  - Drone Roof Inspection



# Drone Roof Inspection



# Drone Roof Inspection



# Catastrophe Response Process of Today

- Cycle Time measured in days
- Electronic Communication
  - E-mail
  - Text Messaging
- Electronic Funds Transfer
- Service expectations do not end with the claim payment.
  - That is the start for the customer



# Catastrophe Response Process of the Future

- Cycle Time measured in hours
- Straight through processing
- Virtual adjusting
- Concierge services





# QUESTIONS

