

Technical Study: Hand Measurement vs. DIY Sketch vs. EagleView

A large carrier headquartered in the southern United States was familiar with using EagleView reports on its roofing claims but left it up to the adjusters' discretion whether to order a report on a particular property. Typically the adjuster would request a report, with their supervisor's approval, in situations where there were discrepancies in measurements between the adjuster and contractor or if the roof was just deemed too difficult to measure by hand.

Looking for ways to be more efficient, the carrier's senior property claims manager wanted to dig deeper and analyze what the impact would be if they decided to require the use of EagleView reports on every loss.

The carrier's senior property claims manager worked with EagleView to perform studies to measure if any efficiencies or cost savings would result from using an EagleView report on every loss. The claims manager wanted to prove or disprove several items, including determining if using EagleView reports would deliver an improvement in accuracy that could result in measurable savings of both money and time.

In order to determine the amount of time and labor involved, the carrier had one of their most proficient estimators measure a roof by hand and timed it. They found that it took 45 minutes for the roof to be measured.

Next they evaluated the time it took for the same estimator to measure the roof using the DIY tool included in their estimating platform that allows for the tracing of a satellite image of the roof. Using

FIGURE 1

Measurement Performance Study

The following shows an evaluation of the numbers for a claim on a roof in the study using different measurement styles. Using an EagleView report on the claim evaluated would have eliminated \$495.48 of leakage (\$10,623.45 manual - \$10,127.97 EagleView).

Measurements from ground/manually (over measured)

Action	Results
Time to measure	45 minutes
Remove 35.76 squares X \$51.48 SQ	\$1,840.92
Replace 41.25 squares X \$212.91 SQ	\$8,782.53
Total Cost	\$10,623.45

Measurements using the DIY tool within the carrier's estimating software (under measured)

Action	Results
Time to measure	17 minutes
Remove 33.12 squares X \$51.48 SQ	\$1,705.02
Replace 38.25 squares X \$212.91 SQ	\$8,143.80
Total Cost	\$9,848.82

Measurement utilizing EagleView within carrier's estimating software (accurately measured)

Action	Results
Time to measure	9 minutes
Remove 34.2 squares X \$51.48 SQ	\$1,760.61
Replace 39.3 squares X \$212.91 SQ	\$8,367.36
Total Cost	\$10,127.97

The 324 properties had an average claim payment of \$5,767.09 per property. Had they been measured by hand, the carrier would have overpaid by \$549.03 per claim or \$177,884 in total for those 324 claims.

this tool took 17 minutes – seemingly a significant savings; however, the results were even more drastic, and accurate, when using an EagleView report. They looked at the time involved when ordering an EagleView report from within their estimating platform and found the total time the estimator spent to be nine minutes! That represents a savings of more than 35 minutes over a manual measurement and half the time it took to use the sketch tool.

Using an EagleView report on the claim evaluated would have eliminated \$495.48 of leakage (\$10,623.45 manual - \$10,127.97 EagleView). See figure 1.

The carrier decided to perform an accuracy study of the adjusters' manual measurements and ordered EagleView reports on a sampling of 30 closed claims. It was found that the roofs were over measured by an average of 9.52% per roof. A close review of the study showed discrepancies ranging from -28% to +33%.

"The important thing to take away from this would be in instances where we were less than the EagleView measurement, we generally received and processed a supplement," explained the senior manager of property claims. "On the files where we were higher than EagleView, we generally received no supplements and of course were not reimbursed any overages."

The carrier then moved into a pilot study where they would try using EagleView reports on every claim for a period of 60 – 90 days. At the end of the study, they had received EagleView reports on 324 claims. Because they used the

reports on every claim, and not just the large or steep roofs, they saw their average price per report drop to \$46 each.

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Using an estimated average report cost of \$46, the cost to the carrier for purchasing the reports was \$14,904. After subtracting the cost of the EagleView reports, the total overpayment savings for the carrier was \$162,980.

Most of the adjusters agreed that the EagleView report was accurate and represented a significant time savings over manual measurements. "All I had to do was click a couple of buttons and the estimate was complete," said one property claims representative. "It took a moderately complex roof and allowed me to complete the estimate in about 10 minutes." Says another estimator, "It was useful. It cut down on the inspection time by already having the roof measured, and it's hard to argue with its accuracy."

Following the pilot study, the senior manager of property claims decided to implement the use of EagleView reports on all hail assignments. "It eliminates human error, both high and low, reducing supplementals and eliminating over payments," he stated. "It creates more consistency in our claims handling with fewer disagreement with roofing contractors and faster closing of claims, ultimately leading to improved customer satisfaction." 