# CASE STUDY

## BAY BUILDERS - HURRICANE KATRINA

### PROJECT DETAILS

#### CLIENT:

- Bay Builders
  Monterrey, California

#### CHALLENGES:

- Inability to access claim sites
- Displacement of insureds
- Water and biological hazards at loss sites
- Reduced communications abilities

#### SOLUTION:

- Symbility Mobile Claims

#### RESULTS:

- Eliminated manual processing of claims
- Claims processed in one site visit
- Using laser rangefinder allowed measurements to be taken from outside the structure
- Direct integration with FEMA saved time, resources and improved overall productivity

### CLIENT OVERVIEW

Hurricane Katrina brought tremendous devastation with its arrival in New Orleans and the surrounding Gulf Coast in the fall of 2005. Faced with the costliest natural disaster in American history, insurance adjusters had a job to do: assess damage and process property and loss claims in this storm-stricken region.

Kevin Bacon, owner of California-based independent adjusting firm Bay Builders, traveled to New Orleans to assist in examining damage and processing the region's seemingly endless amounts of claims. He sought a claims processing solution that would allow him to face, and surpass, the many challenges he would encounter in this area

### CHALLENGES

Kevin Bacon needed a solution that would allow him to process claims with mobility, ease and speed. Manual, paper-based processing systems are time-intensive and ineffective in catastrophic conditions. Due to the sheer volume of claims, relying on handwritten notes and memory alone left substantial room for errors, resulting in inaccurate estimates and the doubling of efforts.

The delay of reporting damage discoveries is a time consuming and costly component of claims work. With many insureds unavailable to be on site to properly preserve and protect their damaged property, it became even more important for adjusters to completely process claims directly at the loss site to avoid "claims creep" and increased indemnity.

In the case of Hurricane Katrina - mold, fungus and other biological hazards were

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found in most structures because of the standing water caused by flooding. This made most conventional tools of estimation impossible to use. Standard tape measures and measuring wheels were not always feasible, making simple tasks such as measuring much more demanding.

The damage from Hurricane Katrina extended across the Gulf Coast to areas three and four hours away from New Orleans. This distance, coupled with difficult road conditions, made traveling to loss sites a time-consuming ordeal. Limiting the amount of travel associated with each loss became a priority to adjusters in this region.

Due to the area's evacuations, insureds were scattered across the United States. With involved parties in multiple locations, processing claims electronically would be an invaluable tool to keep all parties up to date.

## SOLUTION

Mr. Bacon selected Mobile Claims because of its ability to meet the challenges that Hurricane Katrina's aftermath imposed.

Many loss sites in New Orleans experienced damage limiting access to interiors of buildings. Standard tape measures and measuring wheels weren't always feasible, making alternative measuring tools a necessity. Using a Disto® laser rangefinder, Mr. Bacon was able to take measurements in extreme physical conditions without subjecting himself to hazard. The laser rangefinder allowed him to scope layouts and dimensions of structures and automatically transfrer that information into his claim.

Mr. Bacon utlized the lists and item batch features of mobile claims throughout his work. When processing claims in a subdivision of homes with similar layouts, he was able to reuse saved floorplans and roofplans, eliminating the need to recreate each structure.

Mobile Claims allowed Mr. Bacon to process claims directly at the loss site and transmitting the data electronically to his other colleagues. With his home office immediately receiving loss notices upon opening a claim, preliminary reports for Federal Emergency Management Agency (FEMA) could be generated faster.

The electronic integration of claims information into corresponding FEMA reports saved the Bay Builders team time and energy. With FEMA's deadlines, completion and submission of preliminary reports must be sent within just ten days. Using the form designer component of Mobile Claims, Bay Builders was able to create custom integrated forms and submit initial FEMA forms the same day a claim was opened.

## RESULTS

The Mobile Claims solution provided a time- and cost-effective solution for Bay Builders, allowing them to successfully assist in the Hurricane Katrina recovery efforts. Mobile Claims increased efficiency and allowed its users to process twice as many on-site claims as they would have otherwise.

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