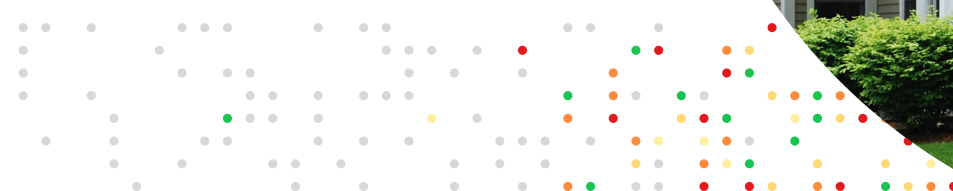**Betterview**
by Nearmap

Reduce and Optimize Property Inspections

How Utica First Reduced their Average Inspection Budget by 42% using Betterview

30
seconds avg
inspection time

77%
lower cost
per inspection

42%
decrease in total
inspection cost

UTICA FIRST
INSURANCE COMPANY

![Utica First Insurance Company logo]

Since 1903, Utica First Insurance Company has been a highly trusted, reliable provider of property & casualty insurance across nine states. The majority of the company's business is in commercial lines. They provide coverage to approximately 30% of restaurants and small contractors in New Jersey, Connecticut, and New York. In addition, Utica First has a growing personal lines business in several Northeastern states — which has raised some new challenges for them they sought to address using Betterview.
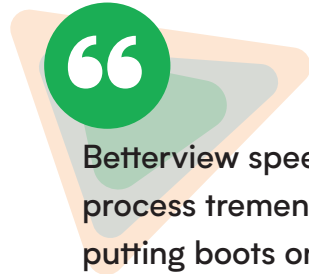
> Betterview speeds up our inspection process tremendously without putting boots on the ground.
>
> **Ryan Goux**
> Underwriting Director,
> Utica First

The Challenge:
Inaccuracies & Inefficiencies ⚠

Inspections Efficiency

Utica First was spending more than their competitors on inspections, but the results were not always accurate, timely, or actionable. "Sending an on-the-ground inspection team was taking 30 days or more," says Shawn Kain, SVP at UF. "It was a tedious, inefficient process that was negatively impacting our combined ratio."
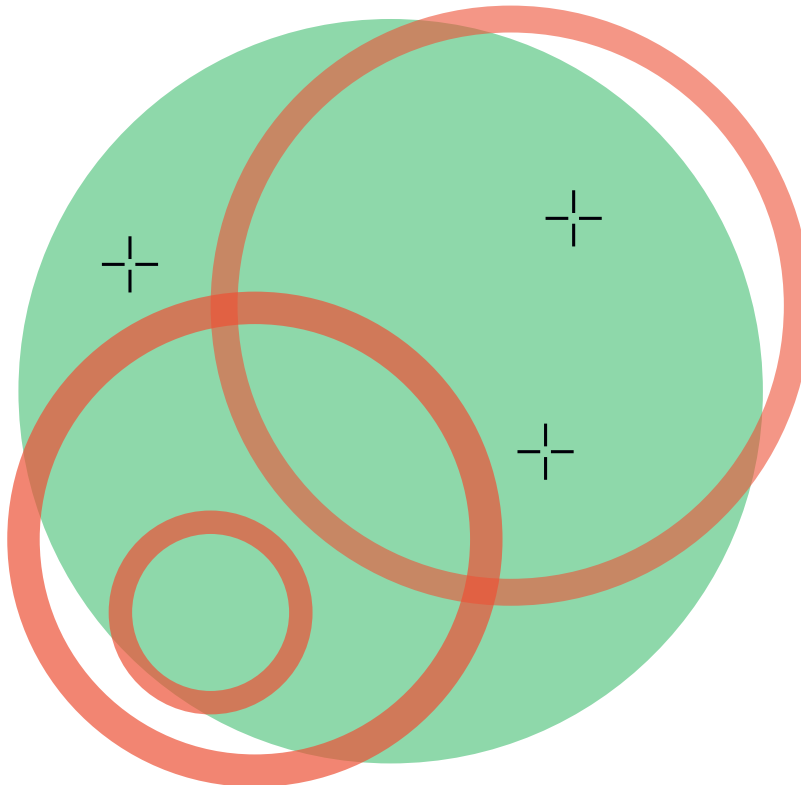
Claims Accuracy

Claims Accuracy: Due to an uptick in severe weather events, along with insufficient visibility, the company was facing inefficiencies in its claims handling process. "We would receive a claim for a roof that lost 20 shingles in a rainstorm," said Shawn Kain. "But the roof was already missing 100 shingles, and we end up having to replace the whole thing."

The Solution:
Optimizing Inspection Efficiency

Utica First underwriters reduced their number of physical inspections — and improved efficiency for inspections that were still required — using the tools and property data on the Beterview platform.

Bulk processing generates rapid, detailed reports for every property in their book.

The Roof Spotlight Index (RSI), our 100-point roof score, spotlights the most relevant risk drivers such as missing shingles, staining, and ponding.

Customizable Flagging Engine empowers underwriters to set their own business rules, prioritize properties that need the most attention, and straight-through process solid risks.

RSI: **40**

Staining: **Severe**

Hurricane Risk: **High**

Policy Action:

ACV Roof
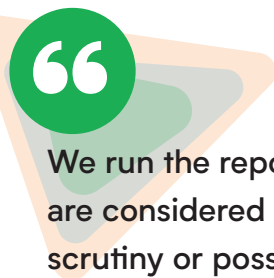
> We run the report, and based on the roof score (RSI), we make our decision. Scores below a certain threshold are considered unacceptable and are likely non renewed. Slightly higher scores require closer underwriter scrutiny or possibly a physical inspection. Scores above a certain threshold can be straight-through processed. It's fast, and it's accurate, and it drastically reduces the time and money spent on inspections.

Shawn Kain
SVP & Chief Underwriting Officer, Utica First

The Solution:
Mitigating Fraudulent Claims

In the past, Utica First lacked sufficient visibility to respond immediately to claims. As a result, inaccurate and fraudulent claims snuck through their systems. Betterview solved this problem by delivering historical, granular imagery prior to first notice of loss (FNOL) which showed not just current property condition, but how condition had changed over time. "We had a claim for missing shingles on a roof, but Betterview showed that those shingles had already been missing before the loss," said Shawn Kain. "That's a potential claim avoided right out the gate, all thanks to Betterview."
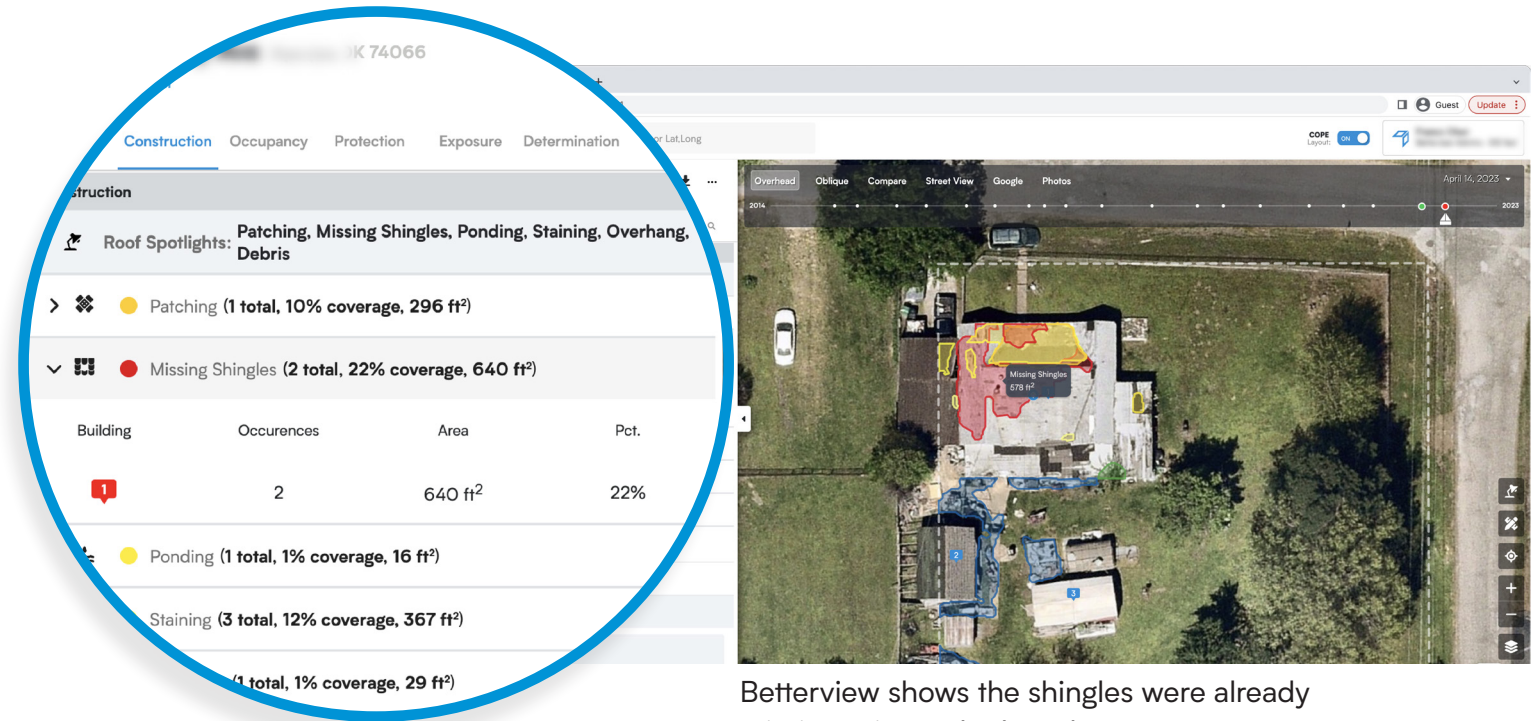
Betterview shows the shingles were already missing prior to the loss date

❝

It's paying for itself much faster than we thought. Betterview is going to return our investment within a year. In my experience that is unheard of for an insurtech partner.

Shawn Kain
SVP & Chief Underwriting Officer, Utica First

The Solution:
Increasing Underwriting Efficiency

Partner Connect is the only property intelligence solution for insurers to integrate relevant third-party geospatial data from industry-trusted providers directly into their policy workflows.

> "
> I love how many different third-party data providers and systems are integrated into the platform — including our core system, OneShield. Instead of having to jump back and forth between different screens and softwares, we can access all of the relevant property data in a single location via Partner Connect, within 30 seconds. Betterview has become a real one-stop-shop for our underwriters.

David Satterlee
Underwriting Supervisor, Utica First

Example of partners in Partner Connect

The Business Impact

Together, Utica First and Betterview:

- Cut costs and maximized efficiency for property inspections
- Streamlined underwriting processes
- Improved detection and mitigation of fraudulent claims

Average inspection time has gone from over a month to just **30 seconds** on average.

Historical imagery and computer vision detections identify true property damage prior to FNOL, saving hundreds of thousands of dollars from inaccurate or fraudulent claims.

Average inspection costs have been cut by **77%** per location, and the total inspection budget over 5 years is reduced by **42%**.

> Betterview is fast, accurate, and cost-effective. Not only have they reduced our inspection costs, but they continue to provide exceptional value beyond what we have seen before from any insurtech partner.

Shawn Kain
SVP & Chief Underwriting Officer, Utica First

Betterview
by Nearmap

Betterview is the **Property Intelligence & Risk Management Solution** the insurance industry depends on to identify and mitigate property risk, improve underwriting and inspection efficiency, and build a more transparent customer experience. Learn more at betterview.com.

Want to exceed your goals like Utica First?

Chat with us now to learn more!