



Case Study

Digital Hub Alliance™ Fast Tracks Hurricane Damage Claim in Pandemic Hotspot

Hurricane Hanna, the first Atlantic hurricane of the 2020 season, battered the town of Mission, Texas with damaging winds and flooding.¹ As a major hotspot for COVID-19, in-person claims adjusting after Hanna would have been difficult to impossible—if not for the CoreLogic® Digital Hub Alliance.

What follows is a timeline of critical events that took place before and during the handling of one of numerous claims resulting from Hurricane Hanna.

July 19–24, 2020

Hidalgo County in the Rio Grande Valley of Texas is one of the epicenters of COVID-19 in the nation. In describing the situation, the health commissioner describes his county as “the hotspot of a hotspot of a hotspot.”²

In a county with fewer than 900,000 people, there are 4,210 new cases this week, 189 deaths, and 1,025 hospitalizations³—far exceeding capacity for the county’s hospitals and funeral homes.² The positivity rate exceeds 15% of people tested.⁴

July 25–27, 2020

Hurricane Hanna barrels across Hidalgo County bringing damaging winds, six to 18 inches of rain, and heavy flooding. According to National Weather Service reports, Hanna spawns five tornadoes and brings down thousands of tree limbs, snaps or uproots hundreds of trees, and damages or topples hundreds of power poles.

All told, Hanna causes more than a billion dollars of damages in Corpus Christi and the Rio Grande Valley.¹

The town of Mission located in Hidalgo County, one of the areas hardest hit by both Hanna and COVID-19, suffers storm damage that ranges from minor to catastrophic. Though the hurricane passes, the pandemic continues to rage, complicating in-person claims adjusting.



July 28, 2020

CoreLogic's mobile-enabled Claims Connect™ platform provides insurers with a communications hub to manage damage claims. The company's Digital Hub Alliance (DHA) further expands the platform's capabilities by enabling integration with InsurTechs and other third-party solution providers. In the wake of Hurricane Hanna, Digital Hub Alliance member Bees360® works with another DHA member through the Claims Connect platform, helping insurers rapidly process claims while minimizing COVID exposure risk.

The Bees360 inspector network's rigorously trained inspectors conduct touchless damage inspections, including ladder-free roof inspections using drones. Inspectors capture exterior elevations and interior photos using mobile devices through Bees360's in-house developed application BeesPilot™. Images are uploaded to the Bees360 cloud, where Bees360's proprietary artificial intelligence technology detects roof damages and prepares the preliminary claim estimates for its desk adjusters to review. The second DHA member then took the digital images and converted them to interactive 3D models with a comprehensive measurement report that includes all line lengths and surface areas.



July 28, 2020

A policyholder in Mission, TX files a claim for hurricane wind damage that includes the roof. Rain is common in August, making quick repair vital.



9:24 a.m.

Insurance carrier uses CoreLogic's Claims Connect to assign a damage claim inspection and report to Bees360.



9:32 a.m.

Bees360 contacts the policyholder to schedule an inspection for 4 p.m. that day and dispatches a drone pilot who's trained in insurance claims inspections.



4:28 p.m.

Drone pilot inspector completes property inspection.



4:31 p.m.

Images are uploaded to the Bees360 cloud.



5:02 p.m.

Bees360 uses its artificial intelligence technology to generate a damage assessment report on the roof and elevations of the house.



8:05 p.m.

Bees360 imports the second DHA member's roof and elevation measurement report. Bees360 desk adjuster conducts quality assurance review.



8:26 p.m.

Bees360 completes claims estimate.



8:34 p.m.

Bees360 completes quality assurance review and delivers completed claims package through Claims Connect. Assignment complete.



Cycle time:

11 hours, 10 minutes



Though dramatic, this real-world case is not uncommon. It's one of many examples of how insurers use the Claims Connect platform to access advanced technology from DHA members, dramatically reducing claims inspection cycle times without sacrificing quality.

According to Bees360 CEO Andy Liu, "One reason we've been able to reduce claims processing times is that we put our drone pilots through extensive training in insurance claims inspections and enable them with the cutting-edge technology, so they consistently capture the image content and quality

needed. Another is that we're a tech company first and foremost, so we're always looking for new ways we can use technology like drones, artificial intelligence and augmented reality to solve long-standing problems. It's an exciting time for the insurance industry, and we're glad we can help move things forward by working through the Claims Connect platform as part of the Digital Hub Alliance."

About CoreLogic Digital Hub Alliance



The CoreLogic Digital Hub Alliance provides a wide range of insurance solutions to CoreLogic clients by enabling InsurTech companies and third-party servicers to easily and seamlessly integrate new technology within the CoreLogic UnderwritingCenter and Claims Connect. Using a market-driven and solution-agnostic integration strategy, CoreLogic is delivering greater choice, flexibility, and performance to clients, giving insurers competitive agility.

With the CoreLogic Digital Hub Alliance, our clients can take advantage of our best-in-class platforms, the latest InsurTech offerings and top-notch service providers with just a flip of a switch.

For more information about the Digital Hub Alliance and its members

visit <https://www.corelogic.com/protect/digital-hub-alliance>

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4. "Twenty-three people die due to COVID-19 complications; 564 tested positive for the virus" Hidalgo County Press Release. July 24, 2020

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