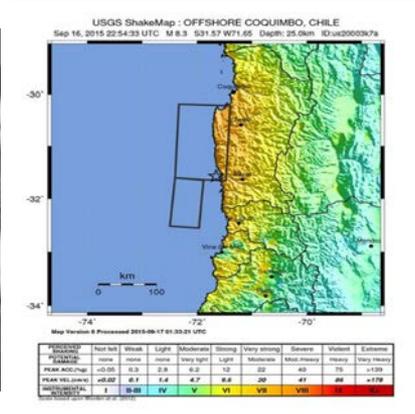




Catastrophic claims handling and how to work collectively

**Jonathan Clark, Global Head of Claims for SCOR Business
Solutions, SCOR Global P&C**

Claims Management Themes



⇒ Pre-planning for a major incident—
 predictive modelling, information
 and resource management

⇒ What next
 – use of innovative tools?
 What next
 – what opportunities
 are there to work together?

⇒ What are post-event priorities?



Collaboration in action



What are post-event priorities?



What next – opportunities and innovation?

Using Interactive maps for policyholders to track flood impact and monitor damage- crowdsourcing, NOAA and USAA

U-Flood

Street Map

991 inundated roads reported

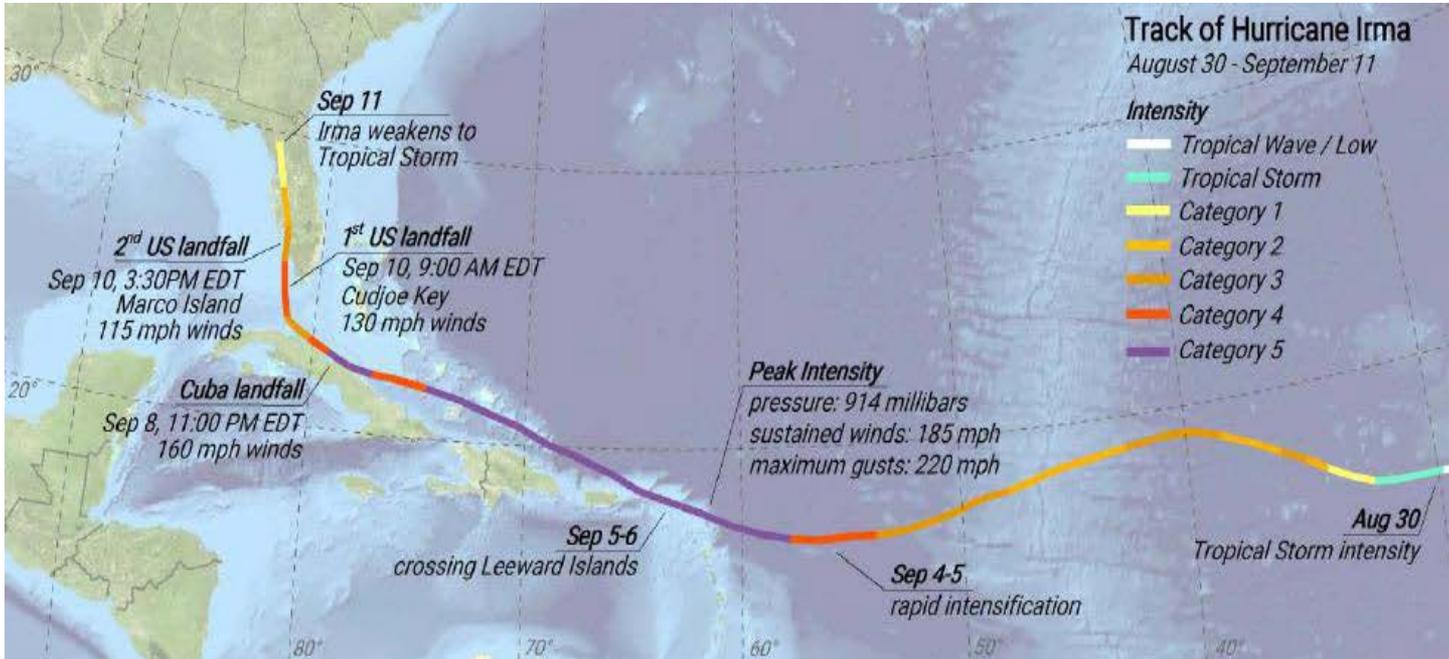
This is a crowdsourced effort to map inundated roads in Houston. Report a flooded (or cleared) street by zooming into the map and clicking/tapping it. All data are open.

Big thanks to OpenStreetMap India for the code!

Zoom in to your street, click/tap and help the community track flooding problems. Learn more.

© Mapbox © OpenStreetMap [improve this map](#)

Tracking Hurricane Irma - sharing knowledge (Cat 5)



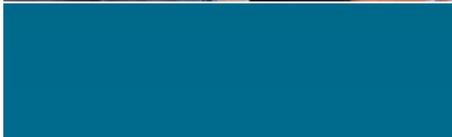
- Sustained windspeed of 185 mph in the Caribbean islands and Florida
- Predicted landfall allowed pre-planning to secure buildings and supplies
- Initial predictions were for a landfall in Miami – evacuation orders made

The Florida IRMA experience



“To help consumers with the filing of insurance claims when traditional telephone and Internet lines may be down, the Department of Financial Services has engaged in initial conversations to host an on-site insurance village following the storm’s landfall. Date and location will be determined by the future track and ultimate landfall of the storm.”

https://www.youtube.com/watch?v=UzbB_yVJSb8



“While I learned it doesn’t take a village to handle a claim, it certainly makes it easier on our policyholders to have a central place they can go for personal claims assistance, helpful advice, and a smiling face”

Contact Information
for Florida’s
Property Insurance
Companies

Home
Inventory
Checklist

Water vs. Wind
Damage

Collaboration for earthquake

The problem

- Earthquake prediction
 - Not an easy task – e.g. use seismic monitoring
 - Increase in release of radon gas may predict earthquake
- Earthquake warnings
 - Preparation – earthquake drills
 - Tsunami warnings and monitoring
 - Emergency kits and evacuation plans
 - Aftershocks can be more damaging than initial earthquake
- Resilient construction
 - Risk surveys

California Earthquake Authority resource

Earthquake Education and Preparedness

American Red Cross

- [Preparing for an Earthquake](#)

California Seismic Safety Commission (CSSC)

- [California Seismic Safety Commission](#)

Southern California Earthquake Center (SCEC)

- [Earthquake Country Alliance](#)
- [The Great California ShakeOut™](#)
- [Seven Steps to Earthquake Safety](#)
- [Putting Down Roots in Earthquake Country, Living on Shaky Ground](#), and other helpful, downloadable publications

U.S. Department of Homeland Security (DHS) and FEMA

- [Ready.gov](#)

California Governor's Office of Emergency Services (Cal OES)

- [Hazard Mitigation](#)

Federal Emergency Management Agency (FEMA)

- [Earthquake Information & Preparedness Guidelines](#)

United Policyholders

- [Empowering the Insured](#)

U.S. Geological Survey (USGS)

- [Earthquake Hazards Program](#)
- [National Earthquake Information Center](#)
- [Shake Maps](#)
- [Tsunami information](#)

Responding to flood – beyond prediction – the UK experience

Flood Re will help people who live in flood risk areas get affordable home insurance

ABI Association of British Insurers

RESPONDING
TO MAJOR
FLOODS



Major components of contents value in a UK house on ground floor

- UK insurers use text messaging linked to flood warnings to advise policyholders who might be at risk
- Design houses in risk areas with living rooms at first floor level
- Developed flood resilient repairs – e.g. raise electrical points

If you've already experienced flooding see the ABI's advice on [recovering from a flood](#) and making an insurance claim

 Collaboration in action

 **What are post-event priorities?**

 What next – opportunities and innovation?

Lessons we can learn from recent Nat Cats

- Insurers need to be prepared to respond rapidly and in a managed way
- Many Loss Adjusters and technical experts required –
 - Possible shortage during large events
 - How to use effectively where needed
 - Pooling of external claims resources – as far as permitted – among insurers
- Sufficient Staff to be provided – right time / right place / right skill → co-operation across internal departments to provide additional capacity
- Ability to quickly and transparently segment claims
 - low value claims – fast track
 - detailed adjudication – deploy expert resource
 - total loss – consider early resolution (cash settlement?)

Ground truth, a critical dimension in response - scope for collaboration?

What might we want to know?

- Footprint - spread & distance
- Features – low, medium, major damage
 - Damage numbers - severity and spread
- People – dead / injured / homeless / location
- Key infrastructure impact – road, rail, bridges, water, power, hotels
- Emergency response – physical/strategic

- Local media, law & politics
- Weather – does this impact response
- How is the local insurance market equipped

What information sources are there?

- Loss models - AIR, RMS Egecat (Corelogic) etc
- Open Sources Twitter, Facebook, internet

- Structured news feeds; media
- Federal/State response agencies
- Scientific institutes/bodies
- Insurance industry modellers
- Drone, Satellite RDA tools
- Local carriers, insurance associations, loss adjusters

Some opportunities for collaboration?



➡ Collaboration in action

➡ What are post-event priorities?



➡ **What next – opportunities and innovation?**

Innovative ways to review the exposure – are these areas for collaboration?

Rapid Assessment and decisions

- Damage Image Mapping
- Satellites and drones
- Radar mapping for storms and floods
- On ground deployment of video cars

Effective Deployment

- Pre-emptive planning – pre-prepared information – how do I claim?
- Exposure mapping – develop the ground truth
- Communicate clearly – communicate often

Networks of Expertise

- Relevant and trained Third Party Expert Capabilities
- Proper assessment of claims adjusting capacity
- Focus on complexity of insured businesses where needed
- Fast track response models – early cash payments and assessments

Establish preparedness contingency partnerships:

- Insureds / Insurers / Reinsurers / Government
- Local, Regional, National, Global

Discussion – areas for collaboration??

Focus / purpose / objectives

- To speed the claims process?
- To build trust in insurance
 - close the protection gap?
- More cost effective? A more “joined-up response”?
- Better use of limited external expert resources
 - Adjusters
 - Engineers, reclamation, accountants
- More effective potential loss estimation

Areas to consider

- One shared model of the incident?
- One shared “ground truth”?
- One shared “command centre” / insurance village?
- A pooled field adjusting / claims resource?
- Pre-prepared press releases and information sheets?