1. What would be the business requirement for this data ?
   1. Use the data to establish the following:
   2. **Built Smart Workflows** – Property Claims are complicated and often requires a lot of training and experience to provide our members with the right information.  However, this claims experience/knowledge is limited and not always available during FNOL’s due to either inexperienced new adjusters or PMG reps that are more transactional than investigative in their daily work.  But by reviewing our history of claims along with the outcomes of vendors we should be able to build a smarter workflow that guides our reps to make the right decision.
      1. When and when not to send out EMS, plumber, contact the on-call adjuster/manager at FNOL
      2. Triaging assignments to Desk Review, Mid-Loss, Large Loss, Managed Repair, IA, Once and Done
      3. What EMS claims should we send to Water Mitigation Team?
      4. What triggers occur in a claim to notify the claim owner, manager, etc.. before a PA or attorney gets involved?
      5. What triggers should exist to get the manager involved asap?
      6. When should an adjuster inspect the home?  ASAP, coordinate inspection with EMS, wait until EMS/abatement is completed, etc….
   3. **Vendor Performance** – Currently, Claims is limited to managing vendor performance to feedback from our adjusters/estimators along with some minimal metrics.  This leads to decision making based on limited amount of information on a claim by claim basis.  Building performance based assigning methods would allow individuals to select vendors based on known past performance.
      1. Are we sending assignments to the right/wrong vendors based on performance and workflow?
      2. What performance metrics impact service and do they have control over them?
   4. **Estimate** – Xactimate is unlike CCC in that they have very limited compliance tools to guide the employee to write estimates to our scoping guidelines.  We are currently piloting Accurence for compliance but struggling with the final application on how best to identify the largest impact to Claims.  Additionally, large supplements are common and often not due to hidden or unknown damage but lack of knowledge and skill by the estimator.
      1. Are the current guidelines including pack in/pack out estimates appropriate?
      2. How much do accurate measurements matter?
      3. How can we set up on Xactimate defaults to improve accuracy and cycle time?
      4. Is it possible to guide the estimator on common line items needed for specific causes of losses?
2. Immediate use case once we have the data pipeline and ready to access ?
   1. Create reports that can help to start tracking numerous points from above such as vendor performance metrics, and estimate accuracy or comparisons
3. Is there any dollar benefit using this data ?
   1. the dollar amount savings potential is enormous
4. How soon do we need this data ?
   1. The sooner the better, maybe 3Q 2020
5. What would happen if that timeline is not met ?
   1. We continue to fall further behind our competitors which could potentially lead to lost revenue and savings