

Accurate COPE Data for Franchise Networks

Driving Risk Clarity and Underwriting Confidence Across the Yum! Brands Portfolio

Overview

For large franchise systems like Yum! Brands, consistent and verified property data is essential to understanding true exposure across thousands of locations. 413 Solution's nationwide COPE inspection program delivers high-quality, insurer-ready data, enabling more informed underwriting, better portfolio-level insights, and stronger risk governance.

Why It Matters, Even in a Franchise Model

Although the majority of Yum! Brands' restaurants are franchise-owned, corporate still carries brand-level exposure in the form of:

- Reputation and continuity risk from regional catastrophes.
- Master or contingent insurance programs that depend on accurate data.
- System-wide standards compliance tied to construction, protection, and safety.

Accurate COPE (Construction, Occupancy, Protection, Exposure) data, including both primary and secondary modifiers such as roof geometry, electrical upgrades, and fire-protection details, allows corporate teams to view, model, and mitigate risk holistically.

Program Deliverables

- Nationwide field inspections capturing verified COPE data and site imagery.
- Integration of primary and secondary modifiers aligned with underwriting standards.
- Digital reporting and portfolio dashboards for quick visualization and export.
- Geo-mapped exposure summaries to support catastrophe modeling and disaster planning.

Strategic Benefits

- Portfolio-Level Risk Visibility: Identify exposure clusters, outdated construction, or inadequate protection before losses occur.
- Informed Insurance Decisions: Ensure franchisees and carriers base coverage on verified property conditions, reducing surprises during claims or renewals.

- **Operational Consistency:** Benchmark real-world building conditions against corporate design standards.
- **Resilience Planning:** Prioritize high-risk regions for upgrades or disaster-response initiatives.
- **Enhanced Broker and Carrier Collaboration:** Streamline submission packages with complete, trusted data, improving underwriting efficiency and credibility.

Potential ROI

While verified data may sometimes reveal higher replacement values or missing protections, temporarily raising premiums, the long-term return comes from:

- **Risk Transparency** - Removes blind spots, allowing proactive mitigation instead of reactive loss response.
- **Underwriting Efficiency** - Reduces bind delays and carrier requests for missing information.
- **Loss Avoidance** - Enables targeted capital improvements that prevent costly property or business-interruption losses.
- **Brand Resilience** – Protects corporate reputation and continuity during regional catastrophes.
- **Data Leverage** - Empowers leadership with credible, standardized risk data to support ESG and compliance reporting.

Result: A more insurable, resilient, and data-driven franchise network, where every property strengthens the brand's overall risk profile.

About 413 Solution

413 Solution builds national risk inspection programs that capture insurer-ready COPE data at scale. We have partnered with one of the world's largest commercial insurance brokers to service many of their clients, including the nation's largest quick service restaurant brand where we have completed more than 13,000 site surveys. We have also supported a specialty retailer with over 1,500 locations and numerous other clients. Our programs integrate seamlessly into underwriting workflows and provide brokers, carriers, and corporate risk teams with verified intelligence to make confident, data-driven insurance decisions.