

CASE STUDY: NATIONAL QSR BRAND

Challenge

A national quick-service restaurant (QSR) brand with more than 13,000 corporate and franchise locations was facing insurance marketing challenges driven by incomplete COPE (Construction, Occupancy, Protection, and Exposure) data. The absence of standardized, verifiable property information limited underwriting confidence and slowed renewals—particularly in high-hazard regions where carriers required full construction and protection detail before binding.

Many franchise locations had limited roof access or site constraints that made traditional loss control inspections difficult. Without current photos or verified secondary modifiers, the broker struggled to present a clear picture of each location's true risk profile. Manual, paper-based inspection methods added further delays, producing inconsistent report formats and data gaps that complicated both underwriting and internal recordkeeping.

Objective

The QSR brand and its global insurance broker partnered with 413 Solution to modernize their property data collection process. The objective was to deliver complete and verifiable COPE datasets—including imagery—for every location within the portfolio. This effort aimed to improve underwriting accuracy, accelerate renewal timelines, and strengthen the client's overall risk posture.

An additional goal was to develop a repeatable framework that could be maintained year over year, ensuring that both corporate and franchise properties remained aligned with insurer data standards.

Solution

413 Solution launched a large-scale COPE data collection and drone inspection program across the client's national footprint. Using its nationwide field network, 413 deployed inspection teams equipped with mobile data tools and integrated drone technology to collect detailed structural and protection data at each site.

Key elements of the solution included:

- Standardized digital forms capturing all primary and secondary COPE fields.
- Drone imagery documenting roof construction, HVAC systems, and surrounding exposures.

- Photo-linked verification for every COPE datapoint to ensure insurer-ready accuracy.
- Real-time data synchronization and quality assurance oversight by corporate and broker teams.

The drone component provided imagery of areas that were previously inaccessible, allowing a complete and consistent dataset across the entire portfolio.

Results

The program began with a pilot of 400 locations in earthquake-prone regions, completed in under 30 days. Following the pilot, the initiative expanded into a nationwide rollout covering more than 13,000 sites. Each inspection produced insurer-ready COPE documentation supported by verified imagery, giving both the client and their broker the ability to market the risk portfolio with greater transparency and speed.

The standardized reports eliminated inconsistencies between regions and franchise operators, improving communication between the broker, carrier, and client risk management teams. The comprehensive visual documentation also helped streamline the renewal process and provided a valuable record for claims support and future site planning.

Operational Impact

The integration of drone technology and digital workflows created measurable operational benefits beyond the insurance function. The imagery and COPE data were shared across internal departments, allowing for more efficient collaboration between corporate risk, facilities, and franchise support teams.

For example, aerial photos helped verify roof conditions and mechanical layouts, reducing the need for redundant on-site visits. The unified reporting structure improved internal QA review and ensured that all stakeholders were working from a single, verified dataset.

Outcome

The QSR program demonstrated how combining verified COPE data with drone-enabled documentation can improve both insurance and operational outcomes. The client achieved greater underwriting confidence, faster renewals, and a more transparent representation of risk across its national portfolio.

This project established a scalable model that continues to support the broker's marketing efforts and provides the client with a reliable foundation for long-term risk management and disaster preparedness.

Summary

QSR Portfolio Size: 13,000+ Corporate and Franchise Locations

Pilot Phase: 400 Sites in High-Risk Regions (Completed in 30 Days)

Full Rollout: National Program Covering All U.S. Regions

Deliverables: Standardized COPE Reports, Drone Imagery, QA Verification, Insurer-Ready Format

Results: Faster Renewals, Improved Underwriting Confidence, and Stronger Collaboration Between Broker and Client