

## **CASE STUDY: NATIONAL SPECIALTY RETAILER**

### **Client Overview**

A national specialty retailer engaged via a large corporate insurance broker to standardize COPE data across a dispersed portfolio. The brand operates 1,500+ U.S. locations, with varied store formats and legacy documentation practices that led to uneven data quality and incomplete risk records.

### **Challenge**

The retailer's portfolio had inconsistent COPE (Construction, Occupancy, Protection, Exposure) data, with gaps in secondary modifiers and limited photo verification—slowing renewals and creating friction with underwriters. Physical access constraints (e.g., rooftops, rear delivery areas) and non-uniform reporting across regions compounded the problem, making it hard to present a clean, verifiable submission package at scale.

Operational teams also lacked consistent imagery to validate equipment, rear egress/delivery layouts, and storage practices, leading to repeat site visits and unclear accountability.

### **Objective**

Deliver a standardized, verifiable COPE dataset—with imagery—across the full portfolio to improve underwriting confidence, reduce renewal cycle time, and create an internal single source of truth usable by risk, facilities, and store operations. The program also needed to align with broker-driven requirements and template formats so data could flow cleanly into carrier submissions.

### **Solution**

413 Solution deployed a national inspection program with digital COPE forms, photo-linked verification, and drone-assisted imagery where access or safety conditions warranted. Each location received an insurer-ready report aligned to broker templates.

#### **Core components included:**

- Standardized capture of primary + secondary COPE modifiers with supporting photos.
- Rooftop/HVAC/exterior exposure imagery to validate construction and protection details.
- Centralized QA to ensure consistency across regions and store formats.

Custom checklists/report fields added at the retailer's request included: braided vs. rubber water hoses at sinks/washers; water heater date; evidence of any active or historical leaks;

power strip usage; clearance to sprinklers in storage rooms; fire extinguisher inspection date; ADA aisle compliance observations; and security system provider identification.

## **Execution**

- 120-Day Nationwide Window: Completed 1,500+ COPE inspections within the agreed timeframe, coordinating access with store leadership and minimizing operational disruption.
- Broker Integration: All outputs delivered in insurer-ready formats compatible with broker systems, enabling cleaner marketing to carriers and fewer reformatting steps.

Store-level engagement provided each location with its own verified report, improving local accountability and recordkeeping.

## **Results**

**Portfolio Standardization:** Created a consistent, audit-ready dataset across 1,500+ locations within 120 days. Verified COPE and imagery improved carriers' ability to validate protection and exposure details, supporting cleaner renewals.

**Logistics Optimization:** The Logistics team used delivery-door photos to determine door types and clearances, enabling better decisions on delivery vehicle selection and packaging size/format—reducing mis-ships and improving scheduling efficiency.

**Operational Visibility:** Custom fields surfaced issues (e.g., hose types, leak evidence, storage clearance, extinguisher dates) that informed maintenance prioritization and compliance follow-up.

## **Deliverables**

- COPE + secondary modifier reports for 1,500+ locations, each with linked imagery.
- Centralized QA logs and broker-compatible submission files.
- Customized data fields addressing water systems, electrical usage, life safety, ADA aisle access, and security vendor info.
- Executive-ready portfolio summaries for internal risk and renewal planning.

## **Impact**

The program replaced fragmented, uneven documentation with a uniform, verifiable dataset usable by risk, facilities, logistics, and the broker. The retailer gained improved underwriting confidence, faster renewal prep, and stronger collaboration across teams.

Operationally, the verified data also delivered tangible business value, particularly in delivery planning and in-store compliance driven by the inclusion of custom fields.

## Summary

**Portfolio Size:** 1,500+ U.S. locations

**Timeline:** 120 days (nationwide completion)

**Deliverables:** COPE + Secondary Modifiers, Photo/Drone Imagery, Centralized QA, Broker-Ready Files, Custom Field Set

**Notable Outcome:** Delivery-door imagery enabled vehicle/packaging optimization for Logistics