

Leveraging COPE Data and Drone Technology to Enhance Risk Management and Marketing Efforts

Executive Summary

In a world of increasing volatility and heightened competition, businesses managing risks across multiple physical locations must embrace data-driven strategies. This white paper examines two national case studies, a specialty retailer with more than 1,500 locations and a quick-service restaurant (QSR) brand with over 10,000 sites, that faced insurance marketing challenges due to incomplete COPE (Construction, Occupancy, Protection, and Exposure) data. The absence of standardized, verifiable and the uncertainty it creates was impacting underwriters' decisions. The global insurance broker saw the benefits of leveraging 413 Solution's COPE data and drone inspection program. As a result, both organizations transformed their risk profiles, improved underwriting confidence, and gained measurable operational advantages.

Introduction

For enterprises with dispersed locations, understanding property-level risk is no longer optional, it is essential. Accurate COPE data provides the foundation for informed decision-making across risk, insurance, and operations. This paper highlights how two national brands, the retailer and the QSR chain, worked with 413 Solution to modernize their data collection processes. By integrating drone technology, mobile reporting, and insurer-ready COPE standards, these organizations improved their insurance decision-making process and realized a dramatic increase in market interest.

Problem Analysis

1. Absence of Comprehensive COPE Data

- Incomplete or inconsistent property data undermined underwriting accuracy and marketing strategies.
- Limited risk transparency restricted insurance options, especially in high-hazard regions such as earthquake or wind zones.

2. Physical Access Barriers

- Safety and logistical challenges prevented rooftop inspections and exterior condition assessments.
- Partial or missing data made it difficult to demonstrate adequate protection measures to insurers.

3. Operational Strain

- Manual, paper-based collection slowed reporting cycles and produced inconsistent results.
- The lack of standardized reporting formats created friction between corporate, franchise, and broker teams.

4. Inadequate Environmental Threat Responses

- Insufficient exposure data reduced disaster preparedness and slowed post-event recovery.
- The absence of verified site imagery weakened claims documentation and delayed settlements.

Proposed Solution

1. Comprehensive COPE Data Collection

- 413 Solution deployed national inspection teams equipped with digital tools to capture structural, occupancy, protection, and exposure data.
- Mobile forms and photo-linked verification ensured standardization, data accuracy, and immediate access for underwriters and risk managers.

2. Integration of Drone Technology

- Drones captured high-resolution imagery of rooftops, HVAC systems, and surrounding exposures, reducing on-site time and improving precision.
- Aerial perspectives enabled detailed assessments of locations previously inaccessible due to height or safety constraints.

3. Workflow Innovation

- Visual data was directly tied to each COPE field, allowing quick validation by corporate or underwriting teams.
- Real-time synchronization of inspection data supported immediate internal review, cross-department collaboration, and QA oversight.

Results and Benefits

Specialty Retailer Case Study

- Completed 1,500+ COPE inspections nationwide within a 120-day window.
- Standardized risk data across all properties, identifying patterns in protection gaps and structural variances.
- Enabled better underwriting confidence and supported the client's marketing and brand resilience strategy.
- Other departments business departments within the company used the imagery. As an example, the Logistics team used the photos of the delivery doors to determine what size vehicle was best suited to make the delivery, optimizing this function.

Quick-Service Restaurant Case Study

- Executed a large-scale rollout across 13,000+ franchise and corporate locations.
- Initial pilot of 400 sites in high-risk earthquake regions completed in under 30 days.
- Expanded to multi-regional coverage, capturing detailed secondary modifiers for wind, flood, and fire exposures.
- Resulted in faster renewals, improved communication with insurers, and more informed insurance purchasing decisions.
- Additional coverage layer made available to customer.

Shared Benefits

- **Operational Efficiency:** Drone and mobile technologies minimized human error, reduced travel and inspection time, and created consistent, audit-ready datasets.
- **Insurance Optimization:** Verified COPE data improved underwriting accuracy, strengthened renewal submissions, and reduced uncertainty in pricing risk.
- **Data-Driven Collaboration:** Corporate, broker, and underwriter teams worked from the same dataset, improving alignment and decision-making speed.
- **Brand Resilience:** Enhanced visibility into exposure zones supported better disaster preparedness, faster recovery, and stronger public perception following events.

Market Implications

- **Competitive Advantage:** Accurate property intelligence improves negotiation leverage with insurers and investors.
- **Cost Stability:** Better risk data reduces volatility in insurance premiums and capital allocations.
- **Operational Continuity:** Pre-loss data accelerates disaster response, minimizing downtime and reputational risk.

Conversely, companies that fail to modernize their property risk data expose themselves to higher premiums, coverage limitations, and operational disruptions during catastrophic events.

Conclusion

The success of these national COPE programs demonstrates that combining verified property data with advanced drone technology produces more than just risk insights, it builds enterprise resilience. For brands with thousands of locations, 413 Solution's program delivers a repeatable framework for data quality, insurance confidence, and operational readiness. By closing information gaps and equipping stakeholders with trusted data, organizations can strengthen their risk posture, improve market credibility, and ensure stability in a constantly evolving risk landscape.