

# Case Study

## Overview

Like many insurance carriers facing more intense competition and budget constraints, The Cincinnati Insurance Company was looking for a way to reduce expenses while ensuring its properties are insured to value.

Vicki Hill, Vice President — Director of Risk Management and Inspections, Personal Lines at [The Cincinnati](#)

[Insurance Company](#), was seeking a cost-effective and accurate way to quickly assess property risk while freeing up resources for her busy Risk Management team. Working with [JMI Reports](#), Vicki implemented [QuickVUE](#), a pre-screening risk assessment tool, to efficiently and quickly respond to cases that warrant a more thorough property survey.

## The Challenge

The Cincinnati Insurance Company has long-term relationships with many independent agencies and very loyal clients. While the industry average for accounts that go to market is three to four years, Cincinnati Insurance has accounts that are more than 30 years

old. In addition to a loyal renewal book, Cincinnati's new business was growing at double digit rates. With a high volume of accounts and policies to review, and within a specific budget, Vicki and her Risk Management team were falling behind.

## The Solution

JMI Reports recommended its QuickVUE risk assessment tool to help The Cincinnati Insurance Company analyze new business and its renewal portfolio. QuickVUE equips underwriters with critical information, including estimated replacement cost, three to four real-time property photos, hazard data, and a risk/ITV

score to quickly prioritize and respond to new business and renewal policies.

Insurance companies are easily able to review their portfolios and quickly determine if a property requires an in-person inspection. Typically, less than 15 percent of properties need a full inspection after the QuickVUE survey.



**QuickVUE is a quick, reliable way to receive initial ITV and condition information to help prioritize properties that need an in-person inspection and with zero contact with the policyholder. The cost lets us review and respond to twice as many policies — all within our underwriting window.**

*-Vicki Hill, Vice President,  
The Cincinnati Insurance Company*

## Results

QuickVUE provided a cost-effective, efficient and accurate way for The Cincinnati Insurance Company to review its new business and renewal portfolio. Using QuickVUE, Vicki's team of Risk Managers cut their policy review times in half. And, the cost of QuickVUE equipped Vicki's team to process twice as many properties on their books without straining their existing budget.