Growing With Confidence

A growing book of business comes with greater responsibility, particularly when CAT losses are thrown into the mix. Livegenic’s ease of use and efficiency helped MADSKY build a claim handling process they could count on, then Hurricanes Harvey & Irma put it to the test.
Overview

MADSKY is a Managed Repair Program based in Englewood, Colorado, operating across all 50 states, specializing in roof damage. They cover the entire claims process from FNOL to actually repairing the damage, connecting everyone needed to get the job done from start to finish. They operate an inside-out model, which requires collaboration between field and desk teams. Before connecting with Livegenic, that meant communicating over phone and sharing images via MMS.

“Without Livegenic, our process would be anything but efficient,” says Julie Wynn, MADSKY’s COO. “Our success is contingent on the ability to take adequate photos and upload them quickly. Without this functionality, we would miss opportunities due to inadequate documentation.” In other words, if photos were insufficient or got lost, MADSKY would be responsible for re-inspections: producing duplicate work, extending cycle times and ultimately frustrating the client and policyholder.

As the company scaled and began processing larger volumes of claims from more CAT events, it was critical for the process to become virtual. “Coordinating hundreds of inspectors across thousands of claims manually without a seamless documentation and management solution like Livegenic,” Julie continues, “would be utter chaos.”

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- Julie Wynn, COO MADSKY
MADSKY Meets Livegenic

As their work with larger insurance carriers increased, MADSKY needed to deliver a level of speed and quality that their existing process couldn’t maintain. When a top 10 carrier came knocking, a change became mandatory. This client required a way to ensure that quality work was being done at every step of the process.

Personnel and Assignment Management
Managers could log into our web portal, and send assignments instantly to inspectors’ apps, saving time and confusion versus doing it over the phone.

Video Documentation, Stored in the Cloud
Inspectors could document loss with video, both live and offline, which would be uploaded automatically. Desk teams no longer had to wait for the inspector to upload data, and nobody had to file or organize claims. When an estimator needed details, they could pull it up instantly from our Livegenic Web Portal. All of this gave them an enormous boost in efficiency and productivity.

Live Collaboration and Training
New field inspectors could now be quickly and efficiently trained online. Ride-alongs were no longer necessary, desk teams could walk new recruits through the processes from the comfort of their own desks. Inspectors could become self-sufficient quicker, and if they ever had a question, their mentors were just a video call away.

Our customer success team got them up and running quickly, and MADSKY was fully onboarded in early 2016. The Livegenic partnership immediately began delivering for the MADSKY team. Claims were getting handled more efficiently and effectively, much to the delight of policy holders and carrier partners alike. Other companies began to take notice. MADSKY was winning business from more carriers. Over the next 18 months, MADSKY added thousands of inspectors and IAs; growing their network of field resources by more than 600%. With this new Livegenic-centric process in place, MADSKY was able to grow their team and their book of business with confidence.

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“We’ve built a foundation that allows us to pivot and respond to ever-changing needs on the ground.” Says MADSKY Founder, LC Nussbeck, “Conditions like wind fields, storm surges, rainfall and others create their own challenges. Our commitment to our clients is to respond to 10 or 10,000 homeowners lightning fast, and Livegenic is helping us keep that promise”

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Harvey and Irma: Putting our Technology to the Test

In August of 2017, a small tropical depression named Harvey moved westward across the Atlantic, dropping rain and sustained winds across the Yucatan peninsula before starting a slow crawl towards the Gulf Coast. Nobody had any idea that this storm would grow into one of the most devastating hurricanes in US history—dumping as much as 60 inches of rain over 5 days, and causing upwards of $125 billion in damage across Texas and Louisiana.

Harvey made landfall just Southeast of Houston, Texas, bringing with it an unprecedented amount of rainfall and flooding. Meanwhile, another storm—Irma, was picking up speed in the Atlantic, on track to hit Florida from the Southeast. Irma would go on to join Harvey in the list of costliest US Hurricanes, with estimated losses approaching $64 billion.

Once the skies finally cleared, those who had been in the paths of Harvey and Irma began to pick up the pieces, many of whom, entrusted MADSKY to assist with the enormous damage documentation process.

To keep up with the massive number of incoming claims, MADSKY had to move quickly and competently. Over the next 8 weeks, their inspectors used Livegenic to stream and upload more than 100,000 minutes of video, take over 400,000 snapshots, and record nearly 50,000 minutes of voice calls. All together, MADSKY processed more than 10,000 new claims in under 2 months, a 680% increase over their previous monthly average.

Throughout all of this, the Livegenic platform handled everything the MADSKY team could throw at it, scaling seamlessly to accommodate the massive volume of data and enabling the front-end user experience to stay snappy and responsive. With Livegenic, MADSKY was able to handle a truly unprecedented amount of work, helping thousands of customers in their most trying times.

Livegenic provides a secure and easy-to-use platform to perform inspections, whether in the field or behind a desk. With their help, we were able to assist over 10,000 homeowners after the Hurricanes of 2017.

Founder, LC Nussbeck
Looking Forward

At Livegenic we pride ourselves on ease of use and scalability. That's why our platform fits just as well at a small independent shop as it does at a top 10 carrier, and it's why it was just the tool MADSKY needed to grow their business.

As COO, Julie Wynn puts it, “Claims business doesn’t have to be total chaos, but remaining calm comes from being prepared. At MADSKY, we incorporate industry-leading and vetted technologies like Livegenic to streamline the inspection process and find solutions for field challenges that change constantly in CAT events like these.”

A Message from our CEO

At Livegenic our mission is to build a more connected claims process, expediting cycle times, supporting policyholders, and empowering professionals with new capabilities. It’s been a pleasure to work with MADSKY, and a great source of pride to watch our vision made real in their day-to-day results. Our team is committed to innovation, and delivering the best possible services to our clients and partners.

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-Julie Wynn, COO MADSKY

CASE STUDY: MADSKY MRP