

## CASE STUDY:

PROPERTY CLAIM  
SETTLEMENTS DEMAND  
PRECISE BUILDING CODE DATA

## Background

OneClick Code analyzed a thousand national property claims to gauge the financial impact of applying inaccurate building codes when settling roof claims. The focus was to assess the accuracy of claims payouts.

## The Results

OneClick found a minimum error rate of 30% across all studies. The errors were most commonly found with incorrect Jurisdiction assignment. Incorrect jurisdiction lead to inaccurate payments for Ice and Water Shield, Drip Edge, and Tax Rate. This suggests a high error rate across most carriers for One Reason: Today, the sources available to Adjusters to gathering building codes often lack the most current and precise requirements.

<b>913</b> <b>Paid Roof Settlements</b>	Count	% Inaccurate	Average Cost to Replace	Exclude 50% of claims due to code upgrade in policy, etc.	Estimated cost potentially avoided with accurate code requirements	Estimated savings per property claim
Claims paid for Ice & Water Shield where Jurisdiction did not require it	338	37.02%	\$1,196	169	\$202,124	\$598
Claims paid for Drip Edge where Jurisdiction did not require it	288	31.54%	\$535	144	\$77,040	\$268
How many properties had different Assigned Jurisdiction	295	32.31%			0	