



# The HOME **Claims Playbook**

Modernizing Property Claims  
Through Technology, Trust,  
& Tactical Innovation

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# Introduction: The HOMEE **Vision**

HOMEE is transforming the property claims experience by making it smarter, faster, and more policyholder focused.

By leveraging AI-powered automation, a nationwide vetted contractor network, and integrated workflows with top insurers, HOMEE is solving the industry's toughest challenges—from litigation pressure to customer experience gaps.



## Key **Strategic** Themes



### **Proactive Risk Engagement**

- HOMEE ProActive uses geo-intelligence to alert carriers when events (like wind, hail, and flood) impact high PIF areas.
- Enables pre-claim inspections, reducing fraud and facilitating accurate underwriting and faster triage.



### **Claims Distribution AI**

- Reads FNOL/loss summaries using proprietary AI.
- Instantly recommends the right service provider(s) and assigns them based on carrier preferences, rules, and availability.
- Delivers a “Right Tech, Right Path” routing system within minutes.



### **Managed Repair Excellence**

- 3- to 5-minute claim matching after FNOL through instant Pro ID checks.
- Automated updates keep adjusters, policyholders, and contractors aligned, increasing trust and satisfaction.

# HOMEE vs. Industry: Meeting **Market Demands**

Challenge	Industry Concern (Reuters)	HOMEE Solution
Rising Litigation	74% expect litigation increases	HOMEE captures repair documentation, communication, and real-time status updates, minimizing disputes and delays.
AI Integration	55% prioritize AI for efficiency	HOMEE AI reads and routes claims intelligently, automating decisions while preserving human override.
Claims Efficiency	60% say tech reduces cost	HOMEE reduces claim lifecycles, supplements, and leakage through automation and contractor accountability.
Fraud Governance	20% say governance must evolve	HOMEE logs contractor actions, timestamps, and media for every job, enabling robust QA and compliance.
Human + Digital	39% want human touch preserved	HOMEE blends automated notifications with contractor and customer service team support.



# The HOMEE Advantage



## Real-Time Intelligence

Automated scope recommendations from field data, aerial imagery, and inspection insights.



## Nationwide Vetted Network

Every contractor is ranked across 10+ KPIs in a live Vendor Scorecard—available to carriers.



## Carrier Co-Branding & Transparency

Policyholders experience a consistent, branded claims journey with access to project status and trusted repair options.



## Integrated QA & Cost Control

HOMEE embeds QA at multiple claim stages to reduce supplements and indemnity leakage, with full audit trails.

# HOMEE's Tech-Led Future

Technology	Industry Trend	HOMEE Adoption
GenAI	55% planning adoption	Proprietary GenAI for FNOL parsing and triage
Automation	75% have invested	End-to-end automated dispatch, comms, and invoicing
IoT	22% planning adoption	Risk-based event alerts for PIF areas
Claims Portals	65% invested	White-labeled portals and integrations
Digital Payment	23% adoption	Fast-track payments to Pros and policyholders

## Conclusion: A Partner for the Future of Claims

HOMEE is not just a tech vendor—we're a partner in transforming the claims journey. We help carriers reduce litigation exposure, cut claims costs, and enhance the policyholder experience with speed, transparency, and control.

As litigation, customer expectations, and cost pressures rise, HOMEE provides carriers with a modern, battle-tested platform to deliver claims with care—and confidence.

# Verisk Q1 2025 Market Insights: Context for HOMEE's Strategic Role

Recent data from Verisk's Q1 2025 Property Report provides critical context for the claims environment HOMEE operates within. Here are key trends and how HOMEE addresses them:



## Claim Volume Down, Costs Up

Claims volume reached a 5-year low, yet average replacement costs surged 46% YoY. HOMEE's automation and early engagement tools help contain runaway cost drivers and avoid delays in repair cycle times.



## Materials & Tariff Impacts

Construction costs rose 5.2% nationally due to tariff-driven increases in key categories like framing, concrete, and roofing. HOMEE's vendor platform tracks and adjusts for regional material pricing fluctuations to avoid supplement surprises.



## Rising Labor Costs

Labor inflation continues, with concrete masons and roofing trades leading the charge. HOMEE's real-time pricing and QA systems help carriers enforce cost controls and benchmark estimates.



## Future Construction Outlook

Labor dependency on immigration and fuel/material volatility underscores ongoing claims complexity. HOMEE's operational scale and automation allow for rapid adaptation without sacrificing service quality.



## Regional Disparities in Claims

Wildfire-driven smoke losses in California and wind and hail surges in Tornado Alley highlight the need for flexible, geo-aware vendor deployments. HOMEE's ProActive alerts and geofenced assignments align capacity with CAT impact zones.



## CAT Events Create Volatility

Nearly \$10B in claims from the Palisades and Eaton fires—with average estimates at \$337K—demonstrate the strain on traditional workflows. HOMEE's rapid-response MRP platform and vetted contractor network provide carriers with surge capacity and scoped triage options fast.