



ARTICLE

Virtual Inspection vs. Onsite Inspection: How to Make the Right Choice



As claim volume continues to increase, the results are driving adjusters to look for ways to speed up the property inspection process that is not only cost-effective but also time sensitive. One innovative new option is the virtual property inspection. Virtual inspections

[Live Chat](#)



Don't necessarily have to be physically present at the home, but how do additional onsite inspections and virtual inspections?

Virtual Property Inspections Vs. Onsite Property Inspections

Inspections themselves almost always require an inspector to be onsite to perform the inspection itself. However, new technology allows the adjuster (and/or the homeowner) to feel like they're present at a virtual inspection even if they can't be there in person.

Innovative, 3D web-based platforms provide tools to create virtual home inspection reports that show everything the inspector sees. Many of these site inspection programs also offer video conference capabilities, allowing homeowners or adjusters to be virtually present during the inspection. Many onsite inspections now include aspects of virtual property inspections, thanks to the technology available.

Onsite Inspections

A [Ladder Assist](#) is Hancock's version of a traditional onsite roof inspection. Hancock meets the adjuster onsite and completes the inspection with the adjuster present, although the adjuster never has to set foot on the ladder, or the roof. This is convenient for very steep roofs, but also for adjusters who like to be there in person for that added level of personal relationship management with their client but would prefer to stay on the ground. All documentation is provided to the adjuster in real time at the property.

Virtual Inspections

There are two primary kinds of virtual inspections. The main difference between the two inspection types depends upon how the adjuster wants to handle the property site inspection.

- In a **Direct Inspection**, the adjuster sends the assignment over to Hancock, and Hancock coordinates with the insured directly to set the date and time for the field inspection. Hancock arrives onsite and completes the full property inspection without the adjuster present, and then returns the documentation to the adjuster to settle the claim. Even though an inspector is present at the inspection, many carriers call this a virtual inspection because their adjuster is not onsite.



Virtual Inspection involves collaborating online with an adjuster for site. The inspector walks the adjuster through the property virtually as the inspection is completed, according to the inspection checklist. The inspector is virtually collaborating with the carrier's adjuster in real time through the inspection process, although the adjuster is not onsite.

Staffed in 47 states (and District of Columbia), Hancock is available to practically every state in the continental U.S. Hancock Claims can typically accommodate an inspection request within 24-48 hours, and inspection reports are provided to the adjuster usually the same day as the inspection. Hancock uses advanced technology to make the claims adjustment process easier for the adjuster and the homeowner! Claims can be submitted by the adjuster [online through our proprietary scheduling software, Exemplar](#).

Desk adjusters can either see the inspection in real time through virtual collaboration with the inspector, or the inspector can have the inspection recorded and the adjuster has the option to view the documentation at a later time. Our applications offer the option to have Facetime with the insured via the app as well. Remote inspections with our unique technology platforms give additional options to all parties involved.

Which is Better: Onsite or Virtual?

It depends on the carrier's focus. If the carrier is focused on being there and walking the insured through the process, onsite might be the way to go. However, from an ROI (return on investment) standpoint, virtual inspections are better, faster, and cheaper than onsite inspections. Less travel time and fewer people involved in the claim means quicker turnaround times and savings from a carrier perspective. Let's break down some of the details comparing the pros and cons:

Virtual Inspection Pros

- [Safer](#), particularly with a situation like the pandemic.
- Easier to coordinate between remote teams.
- [60% of all minor property claims](#) can be fully documented within 24 hours of a virtual inspection, contributing to an average total cycle time of less than 40 hours from First Notice of Loss to when the claim closed.
- Total cycle time shortened to an [average of 1.76 days](#), median is 6.03 hours.



», increased speed and number of claims processed.

Virtual Inspection Cons

- [Reliant on wifi](#) and mobile data connections.
- Risk of inspectors who aren't up-to-date on virtual meeting technology.
- Details can be overlooked.

Onsite Inspection Pros

- Details are easier to pick up on in person.
- Onsite inspections can be much quicker, lasting approximately 30 minutes.
- The ability of the adjuster to settle the claim on site.
- Claim updates in real time as any additional covered damages, not originally indicated by the insured can be addressed with adjuster approval.

Onsite Inspection Cons

- Details can be overlooked in an onsite inspection, only [without the virtual recording](#), there isn't another set of eyes to review it on the video/photo documentation.

As an adjuster, it is important that you explain the virtual inspection process to the homeowner so they can prepare. A homeowner should have easy access to information so they can self-educate on what's going to take place. Information like:

- Who is going to contact them and when?
- What is the timeframe for closeout?
- What is the claims process?
- What constitutes damaged and not damaged?

Virtual claims processing [reduces cycle times to 2-3 days](#), down from 10-15 days with traditional methods. These are the inspections of the future, so it's important to understand how they work and how they can work for you.

[Contact us today](#) to see how we can make your next inspection quicker, easier, and more accurate.

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recycle support under one roof. Hancock's nationwide network of
inspectors, contractors, and engineers provides the scale and breadth of support services
that adjusters need. For property inspections and estimating, full contents services,
engineering and expert services, and managed repair, we have your claims needs covered.
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