

MAKE BETTER
BUSINESS *Decisions*



Insurance

#WeKnow



Insurance

We are leveraging innovations in drone, satellite and aerial imagery and combining this with artificial intelligence expertise to revolutionise the insurance sector.

We enhance traditional insurance data collection and assessment methods by providing a new source of actionable information that is derived from visual evidence.

This Visual Intelligence provides insurers, loss adjusters and brokers with improved capabilities to monitor, analyse and respond to risk.

Our data and analytics are used to provide intelligence that helps (re)insurers gain a greater knowledge and understanding of risks; enabling better pricing and enhancing risk selection. This generates a positive impact on loss ratios and the COR.

Visual Intelligence

FOR Insurance

1. Supports retention, prevention and avoidance strategies
2. Provides underwriters with a complementary data source that is observed fact
3. Visual sources provide precise, evidence-based data enabling risk uncertainty to be reduced
4. Enables risk assessment and monitoring of remote, broad and of difficult to reach regions
5. Enriches information for locations where existing data is insufficient
6. Enables improved comparative analysis

Catastrophe Response

We are leveraging innovations in drone, satellite, aerial, and street-view imagery with proprietary software platforms to deliver rapid visual assessment of CAT events.

Visual Intelligence can be used to record and map the actual ground situation such as monitoring flood extent and assessing the impact of an event on insured properties.

Assess Your Clients Quickly & Efficiently...

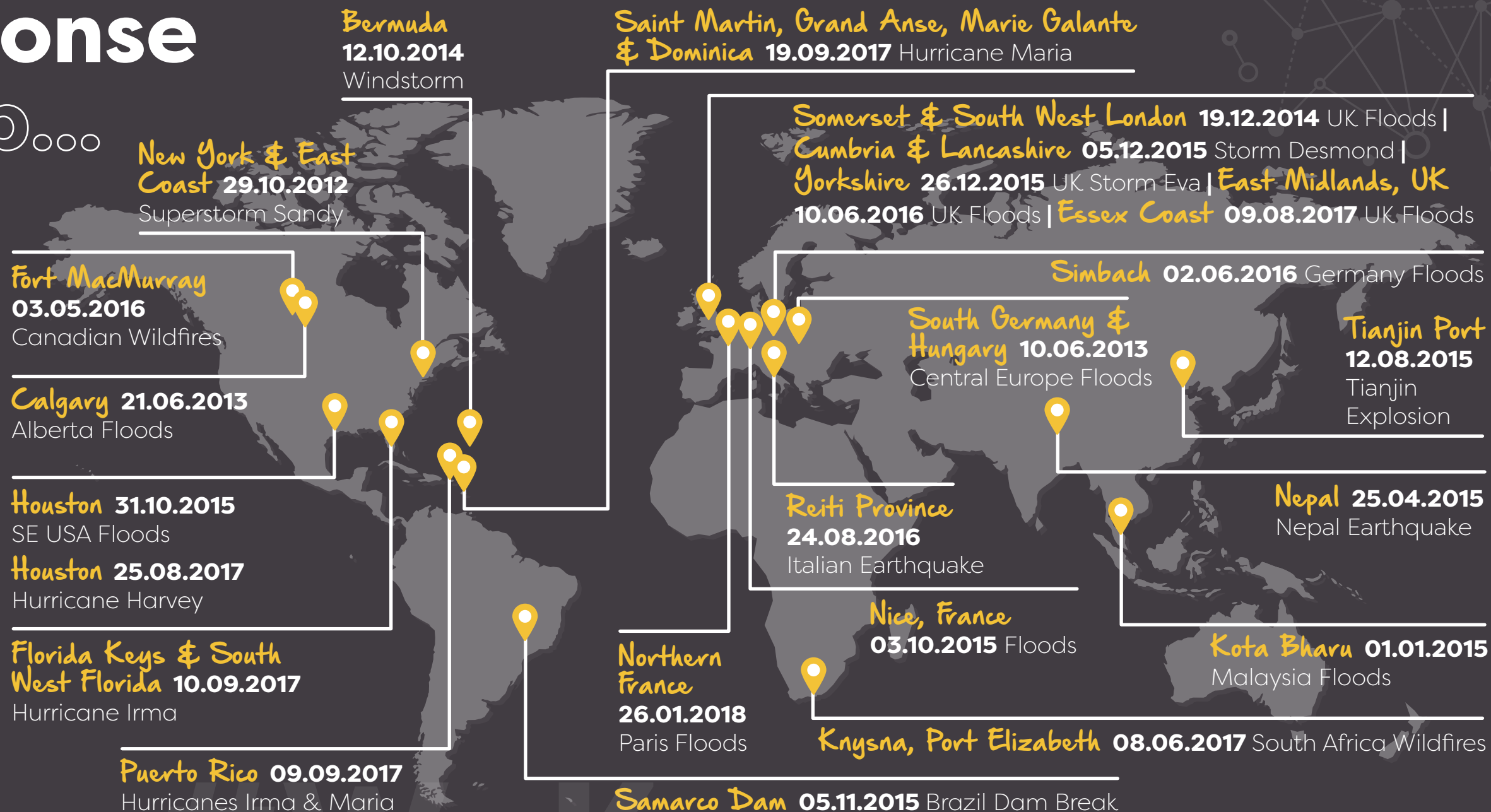
RESPOND *rapidly* TO CAT EVENTS

- ✓ Visually analyse the extent and severity of a CAT event in the immediate aftermath
- ✓ Preserve visual evidence of the ground situation as an event unfolds
- ✓ Resolve site accessibility issues
- ✓ Remotely assess affected clients property-by-property
- ✓ Enable quick reserving and reporting
- ✓ Assess and inspect damage of insured properties even when physical access is rendered impossible
- ✓ Expediate loss adjustment by providing preliminary loss projections
- ✓ Accelerate claims management
- ✓ Visibly demonstrate client care and focus throughout an event

CAT Response Case Map...

Visual Intelligence can also be used to rapidly assess the impact of a catastrophe event enabling rapid assessment of the scale and severity of damage to aide loss estimation and enable quick reserving and reporting.

Geospatial Insight has responded to 30+ catastrophe events worldwide. We deploy the optimum resources tailored to each specific CAT event, whether it's a hurricane or a wildfire, we can get the intelligence you need.



A Game Changer For Claims Response

THE NEXT GENERATION OF claims response management

- ✓ Respond rapidly to claims of any nature, from a major catastrophe event to routine claims handling on a global scale
- ✓ Now you can deploy drones on demand worldwide with live streaming and generate an initial visual assessment of claims rapidly

394 buildings suffered partial damage & flooding

199 buildings were destroyed by the flooding

Assessing Losses

Visual Intelligence is frequently used to enable rapid response to major disaster events but it can also play a significant role in day-to-day insurance claims handling and loss adjustment.

Geospatial strategies can assist insurers in analysing the thousands of claims they receive daily to provide a quicker response to their policyholders and as visual evidence to help prevent fraudulent claims.



On Demand Drones...

Our network only includes fully qualified, highly experienced professional drone pilots who operate with the very best drone and imaging technology.

- ✓ Access to a UK network of Civil Aviation approved drone operators and growing network of worldwide partners
- ✓ Deployment within 12 hours of engagement request
- ✓ View footage within 24 hours of capture via our secure, cloud-based proprietary software
- ✓ Image output enhanced with telemetry information, enabling you to track the drone's exact flight path during footage capture

geospatial-insight.com | +44 (0)1675 464 410

Benefits For Claims Handling

- ✓ Respond rapidly to individual and widespread claims
- ✓ Access remote and dangerous locations
- ✓ Provides both broad-area and specific property-level information
- ✓ Assess multiple claims before loss adjusters arrive
- ✓ Minimise risk of the incident evidence being lost
- ✓ Enable detailed loss assessments remotely
- ✓ Access visual evidence of properties and locations
- ✓ Recover losses more quickly with faster, more precise decision making
- ✓ Improve customer retention with efficient claims handling and faster payouts

#WeKnow

Our Capabilities

Super fast CLAIMS RESPONSE

- ✓ Global network of drone, satellite and aerial providers
- ✓ Drone live streaming and footage playback with location tracking
- ✓ Rapid visualisation and analysis of affected properties
- ✓ Change monitoring with before and after images
- ✓ Image analysis conducted by geospatial experts
- ✓ Data and analytics delivered via secure cloud-based platform
- ✓ Mission planning and incident management

Our Expertise

- ✓ Provision of insurance specific intelligence derived from satellite, aerial and drones
- ✓ Geospatial Analysis
- ✓ Machine Learning
- ✓ Data Analytics
- ✓ Remote Sensing
- ✓ Software Development
- ✓ Product Development
- ✓ Business Transformation



Risk Analysis

WITH *visual intelligence*

Our Visual Intelligence solutions empower insurers and brokers to assess external client assets remotely and in near real-time. By utilising our global satellite, aerial and drone networks, individual locations or wide geographic areas can be surveyed and visual evidence provided.

geospatial-insight.com +44 (0)1675 464 410

Indoor Surveys

Produce a 3D survey of the interior of a property to assess for indoor damage.

- ✓ When combined with exterior drone footage generates comprehensive building assessment for claims
- ✓ Conduct survey as part of drone deployment for ultra-efficient data capture
- ✓ View via mobile device
- ✓ Easy to deploy with rapid processing
- ✓ Full imaging and measurement capability provided

Property Assessment

Geospatial Insight applies revolutionary expertise in AI technology to extract critical building information from satellite imagery and other remote sensing data sources, allowing insurers to improve risk targeting, underwriting and pricing.

Improved property level information reduces risk uncertainty enabling insurers to lower their premiums and offer coverage to new clients.

Additionally, more granular level building information ensures that insurers adhere to the Solvency II Directive (2009/138/EC) by improving their risk quantification; enabling them to determine sufficient capital reserves more accurately or by guiding their risk transfer strategies.

geospatial-insight.com | +44 (0)1675 464 410

Dynamic Monitoring

Geospatial Insight's Visual Intelligence solutions are used by insurers to monitor insured assets and identify change.

Enabling the continual evaluation of risk, adjustments to premiums and rapid response to loss events.

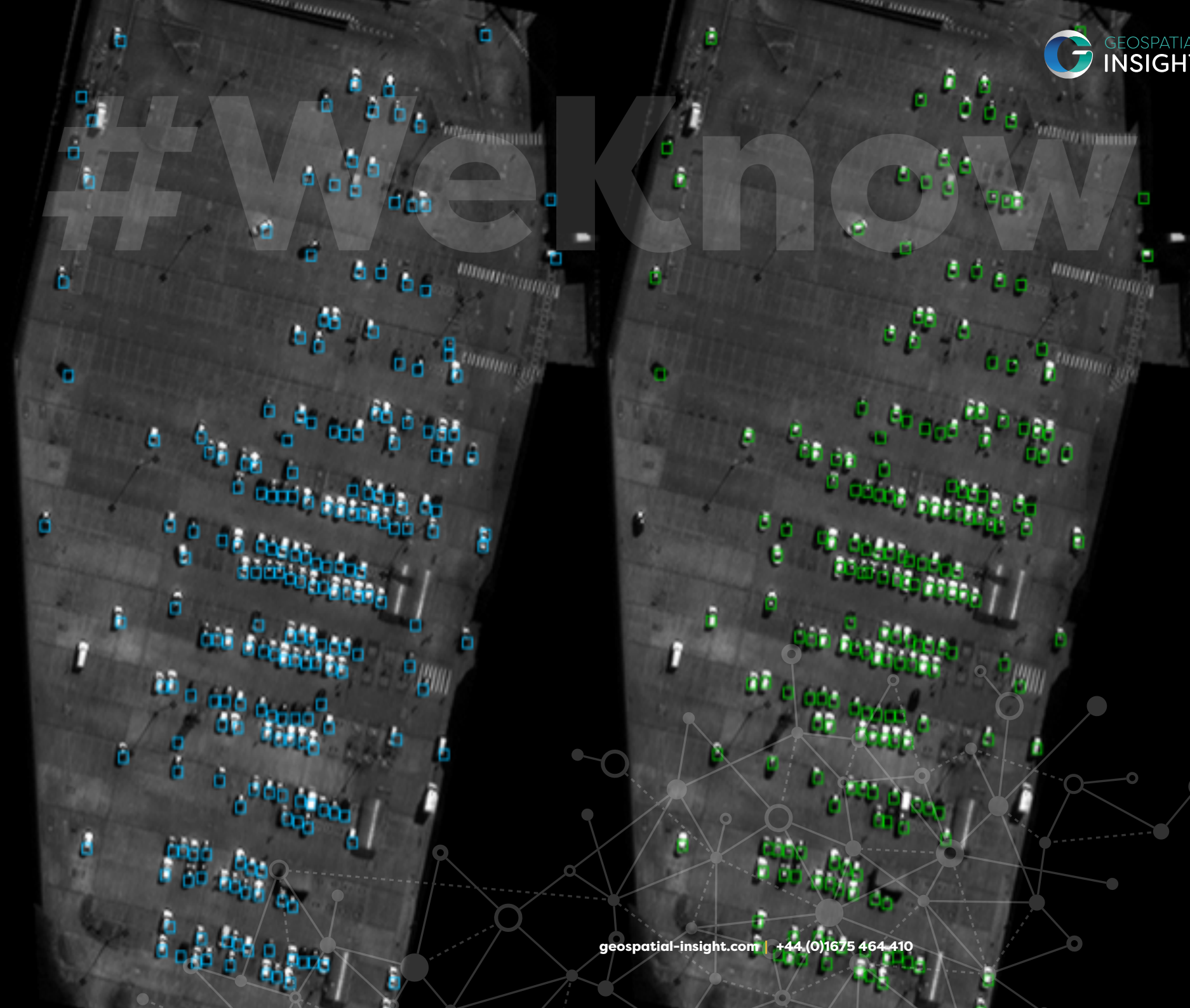
DYNAMIC RISK *assessments...*

Dynamic monitoring of accumulation of key insured assets from satellite imagery.

Automated change detection through the use of machine learning techniques.

Exposures monitored include; car storage, cargo, dry bulk commodities, oil storage, port storage, oil rigs and moored shipping.

#WeKnow



Surface Movement Risk...

Rapid subsidence risk indexing.

Detect and monitor millimetre land movements year-to-year using interferometry techniques (radar from satellites).

Provided in partnership with GVL Limited.

Offshore Asset Monitoring...

Access to a range of satellite derived data can be used to identify, map and then monitor accumulations of energy assets.

Service OVERVIEW:

1. Routine monitoring of offshore assets
2. High frequency of observation monitoring
3. Text and email alerts of significant changes to asset location and of potential hazard impacts

Crop Insurance

Traditionally insured using 'per hectare' valuations and approximate risk-data, declared annually.

Mid-season risk monitoring is rare and loss adjusting can be challenged by access difficulties and imprecise loss estimates.

Use of cutting-edge analytics is appropriate in rapidly growing markets where valuations and access can present challenges.

Forestry Risk

Plantation areas and biomass levels are key rating bases for insurers of forestry risks.

Our high quality data and analytics can be used to aid the underwriting of forestry risks:

- ✓ Size and scale
- ✓ Topography of the land
- ✓ Stocking density
- ✓ Biomass levels

Next steps...

t: +44 (0)1675 464 410
e: hello@geospatial-insight.com
w: geospatial-insight.com

WILLIAMS **MARTINI** RACING

OFFICIAL PARTNER