

## Get in touch...

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X in

REACT

FOCUS, Everywhere.





We provide an accurate view of risk and exposure anywhere in the world, delivering a new source of actionable information. Targeted at the insurance market, we enhance the traditional data collection and assessment methods by fusing together our unparalleled access to global imagery with leading edge data analytics, including proprietary Al algorithms, to provide a truly global service in risk intelligence.

Leveraging innovations in drone, satellite and aerial image capture, we have access to the highest resolution and most up-to-date worldwide imagery. We enhance our data analytics by incorporating both social media scraping and mobile data, as well as utilising Natural Language Processing (NLP) to build a holistic view of exposure across a client's entire portfolio.

Our data and analytics are used to provide intelligence that helps (re)insurers gain a greater knowledge and understanding of risks; accelerated claims settlements, improved pricing and reducing risk.



THE ULTIMATE

CATASTROPHE RESPONSE SERVICE

By analysing raw data with market-leading machine learning algorithms we provide geospatial intelligence to clients worldwide, and deliver rapid catastrophe (CAT) event scoping, impact extents and damage assessments via our interactive in-house visualisation platform, VIP or by API.

Our remote sensing expertise gives us the ability to respond and (RE)ACT to both natural and maninduced CAT events 24 hours a day and 365 days a year, providing detailed property-by-property assessments for any event including; floods, earthquakes, windstorms, wildfires, and explosions.

#### RAPID ASSESSMENTS

GEOSPATIAL INSIGHT

- Derive loss estimation and scoping within hours of event
- Leverage the speed, consistency and objectivity of computer vision to rapidly build a record of property damage
- Determine pre-event property condition prior to loss
- Conduct retrospective damage assessments for historic events from global image archives
- Validate CAT model outputs using address level damage data

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nan 26.09.2019

Typhoon Faxai

Honshu 12.10.2019

Kvushu **09.07.2020** 

Typhoon Hagibis |

Kvushu Floods

### **CAT Response**

Case Map

Carolina & Georgia 17.09.2018

Monterray, Mexico

27.07.2020

Hurricane

Hanna

Hurricane Florence

Saint Martin, Grand Anse, Marie Galante & Dominican 19.09.2017 Hurricane Maria

Greece Dernah, Libya 22.10.2020 11.09.2023 Medicana Dernah Dam Cassilda Collapse Floods 07.10.2021

Central

Greece

Wildfire

Germany, Belguim & Netherlands 16.07.2021 Germany, Belguim & Netherlands Floods

28.05.2024

Armenia Floods

Doncaster, Rotherham 08.11.2019 South Yorkshire Floods | UK-wide 09.02.2020 Storm Ciara | South Wales 16.02.2020 - 22.02.2020 Storm Dennis | UK-wide 28.08.2020 UK Flash **02.01.2024** UK Floods Floods 1

We have responded to 100+ catastrophe events worldwide. We deploy the optimum resources tailored to each specific CAT event-whether it's a hurricane. a flood, or a wildfire, (RE)ACT delivers the intelligence you need.









Texas & Louisana **28.08.2020** Hurricane Laura | Houma, La Plad Louisiana 29.08.2021 Cyclone Ida

Houston **31.10.2015** SE USA Floods | Houston **25.08.2017** Hurricane Harvey

Nebraska, Iowa 24.03.2019 Missouri Floods

Florida Keys & South West Florida 10.09.2017 Hurricane Irma | Florida **28.09.2022** Hurrican Ian

> Puerto Rico **09.09.2017** Hurricanes Irma & Maria

03.2024 - 04.2024 Mississippi 18.02.2020 21.08.2020 Pearl River Flash Floods | Floods 06.02.2023 Turkey Earthquake

Bahamas 08.09.2019 Hurricane Dorian

Beiru Leban 04.08.2020 Beirut Explosion

**02.05.2023** Italy Floods

KwaZulu Natal

08.04.2022

South Africa

Floods

Northern France **26.01.2018** Paris

Floods | Beziers **23.10.2019** Beziers Floods

Knysna, Port Elizabeth **08.06.2017** South Africa Wildfires Kazakhstan Floods

Auckland 27.01.2023 New Zealand Floods Hawkes Bay **05.02.2023** Cyclone

**08.02.2020** Storm Gabrielle

Cairns, Australia 05.10.2023 Australia Floods

West Australia

Karratha,

Damien

Queensland 07.02.2019 Australia Floods Queensland 11.11.2020 Halloween Hailstones | Queensland 23.02.2022 Australia Floods | Queensland &

Tazmania 14.10.2022 Australia Floods



#### VISUAL INTELLIGENCE

Our unique network of major commercial satellite operators, highly skilled aerial survey specialists, and drone pilots enables us to fulfil an extensive range of data requirement needs.

- Partnering with all major commercial satellite operators to access and task a network of over 350 optical and radar satellites
- High-quality imagery and other data options (e.g. lidar) acquired by conventional aerial survey platforms
- Global network of approved drone operators ready to deploy immediately

#### <u>ALTERNATIVE DATA</u>

By harnessing real-time data such as social media, mobile and weather data, we can enhance the accuracy and detail of our global intelligence.

Using Natural Language Processing, a branch of artificial intelligence, we can automatically sort through unstructured social media data to filter out the information relevant to the disaster response and post event analysis.



# Machine Learning Capabilities

Based on a machine learning change detection model our Automated Catastrophe Modeller identifies damage caused by natural and man-made disasters. It compares differences between pre and post event imagery and automatically classifies buildings into FEMA-compliant damage categories.

Our proprietary system rapidly increases training data generation, which allows our Automated Catastrophe Modeller to generate super-fast classifications, shortly after image receipt.



#### DELIVERING VISUAL INTELLIGENCE

Our in-house Visual Intelligence Platform (VIP) is a cloud-based interactive platform. Using VIP we can easily distribute and analyse visual data via customisable geographic workspaces, to provide our clients with new insights and perspectives.

- Intuitive ease of use
- Visualise and interact with content in the field
- Securely controlled data access
- Fully responsive design with Android and iOS apps
- Highly configurable for tailored applications



#### VIP FOR FLOOD WARNING

VIP has been customised to provide an intelligent early warning and analytics system for flooding across the UK.

- Browser-based spatial platform
- ✓ Integrated flood warning service (weather, river gauge, flood alerts etc, including social media analytics
- Intergration of securely-held client data (address, exposures, claims etc)
- Suite of analytic tools to enable post-event portfolio analysis
- Includes 24/7/364 drone deployment for event response

er Depth 09/01/17

) Imagery

rood Extent Mapping GSI

FEMA National Flood Hazard

LWA National Flood Flazar

[A] AOI A Houston Cinco Ranch

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## Expand your Capabilities

Combining advanced monitoring capabilities with rapid, accurate, post-event analytics, (RE)ACT provides our customers with a complete unrivalled experience in catastrophe planning and response our suite of services are equipped to offer our clients a complete service leading up to, during and responding to a CAT event.

- Investigate inaccessible locations through remote assessments
- Reduce response overheads and accelerate claims settlements
- Build a visual record or events to evidence assessments of delayed and future claims

