

# Built for insurers, by insurers.

# We have built the largest and highest quality aerial capture program in the world for insurers.



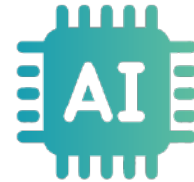
20+  
Countries



Unmatched  
Accuracy



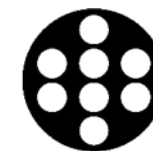
Pre- & Post-Cat  
Imagery



Optimized  
for AI

# About

At cost. Member-driven. Backed by experts.



**VEXCEL**  
IMAGING

- GIC is a NICB initiative
- 1,400 insurers
- Manages assessment for U.S. members

**GIC** GEOSPATIAL  
INSURANCE  
CONSORTIUM

- Global operations partner
- Leader in aerial camera sensors & large-scale processing
- Unmatched imagery quality & accuracy
- Manages programs & platform cloud services
- Collects & processes imagery & underlining data



# Blue Sky Program Imagery

## Urban Area

- Major metro areas
- Ultra-high resolution
- Multiple imagery & data products
- Multiple views of each property
- High refresh rate
- UltraCam Osprey sensors



## Wide Area

- Nationwide coverage
- City and rural areas
- High resolution
- Top-down imagery
- Regular refresh rates
- UltraCam Condor sensors



# Global Footprint

## Western Europe

Andorra, Austria, Belgium, Denmark, Germany, France, Italy, Ireland, Liechtenstein, Luxembourg, Portugal, Netherlands, Monaco, San Marino, Spain, Switzerland, and Vatican City

Canada

USA

United Kingdom

NEW EXPANSION!

Puerto Rico

# Global Footprint

Australia



New Zealand



NEW EXPANSION!

Japan



# Best-In-Class Imagery & Data



## Oblique

- Collected at a 45° perspective
- Detailed view of properties and neighborhoods
- 7.5cm resolution



## True Ortho

- No distortion (building lean), color balanced, top-down
- Insight for rooftops and property surroundings
- 7.5cm resolution



Refresh @ 15cm

## Ortho

- Straight-down aerial view of buildings and parcels
- Insight for rooftops and property surroundings
- 15-20 cm resolution

# Best-In-Class Imagery & Data



NEW!

## Building Footprints

- Highly detailed geometry of building outlines
- Enhanced visualization for property

NEW!

## Property Attributes

- Identify attributes such as swimming pools, trampolines, solar panels, vegetation, and more
- Insight for rooftops, property surroundings and more

## Multispectral Imagery

- Near-infrared channel on camera sensors
- Optimal for classification on vegetation and fire risk

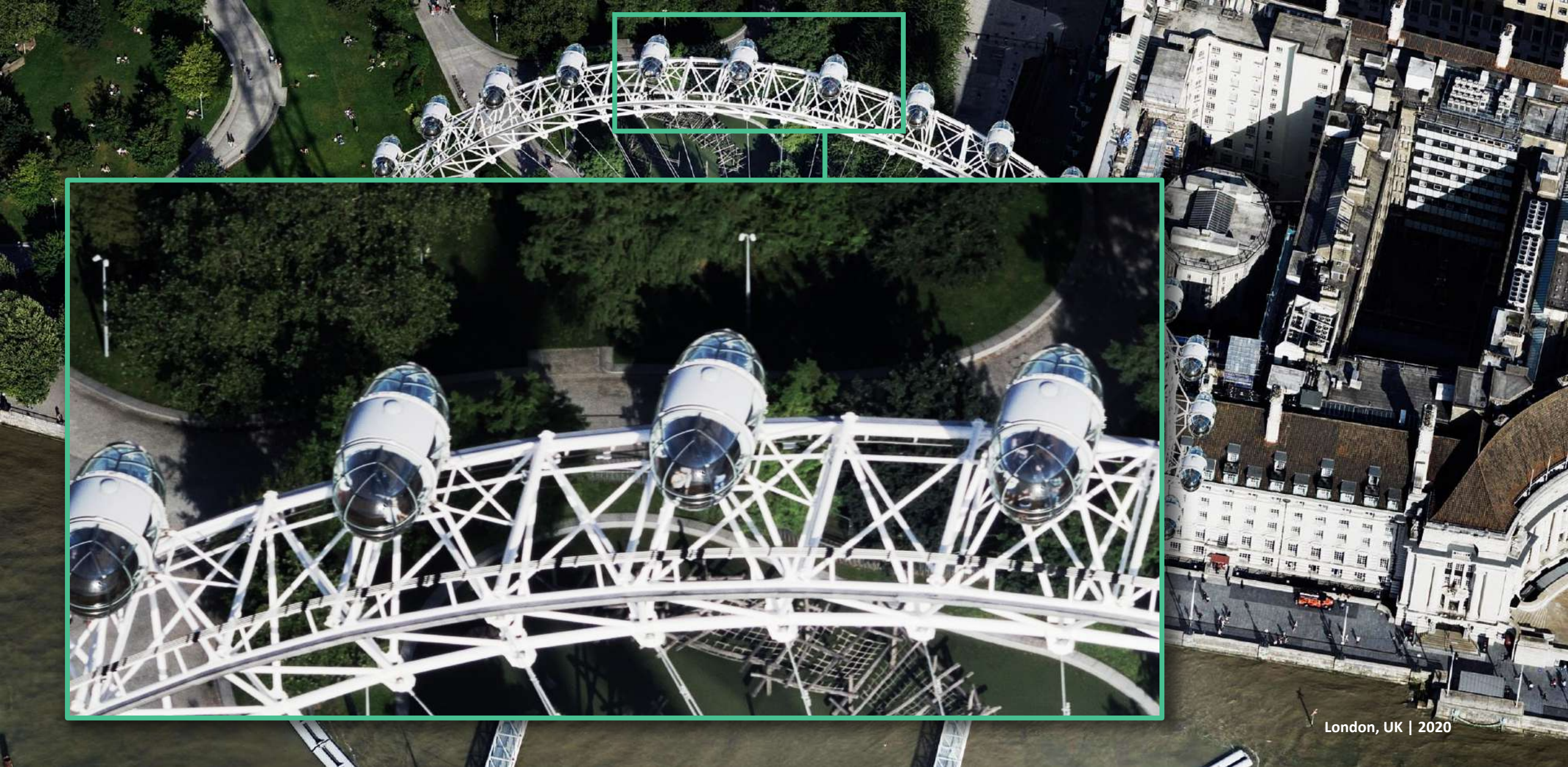
## Elevate

- Digital Surface Models
- Digital Terrain Models

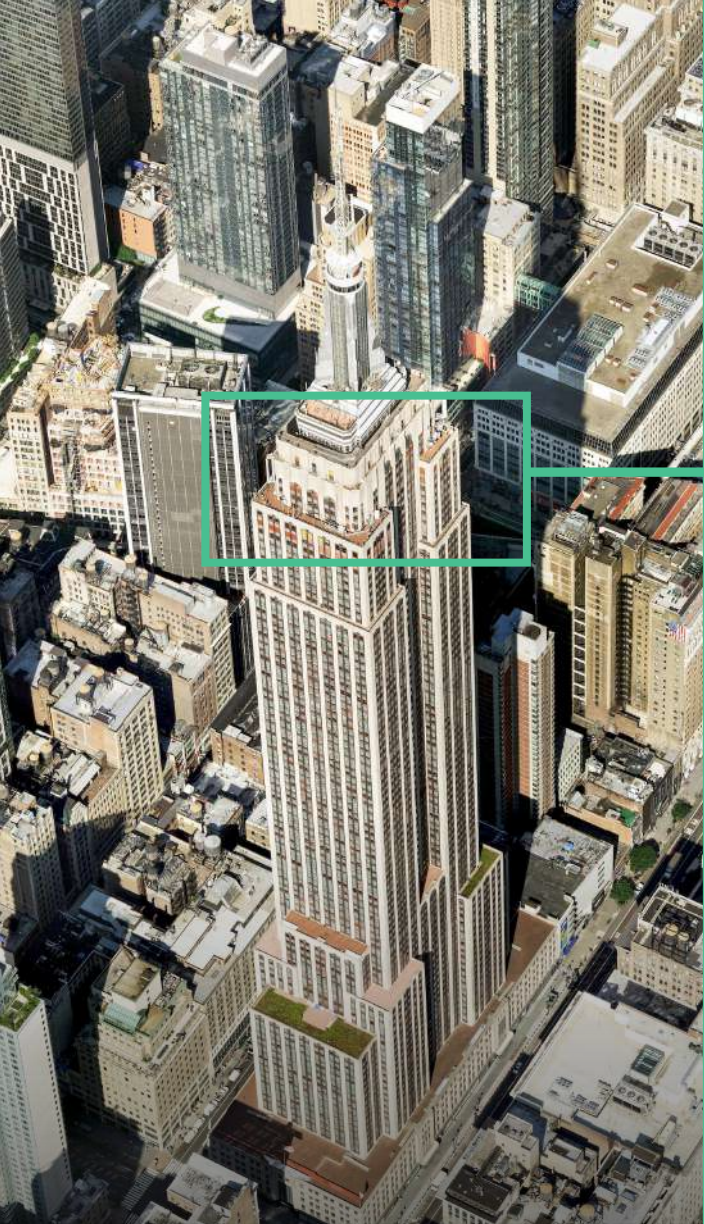




London, UK | 2020



London, UK | 2020



Empire State Building, New York | 2020

# Imagery Across the Policy Lifecycle

## Risk Management

Fine tune risk models and model threats to a location with precision

## Claims

Improve customer response and enable faster, more complete settlements

## Underwriting


See clearly to value a property more accurately

## Fraud / SIU

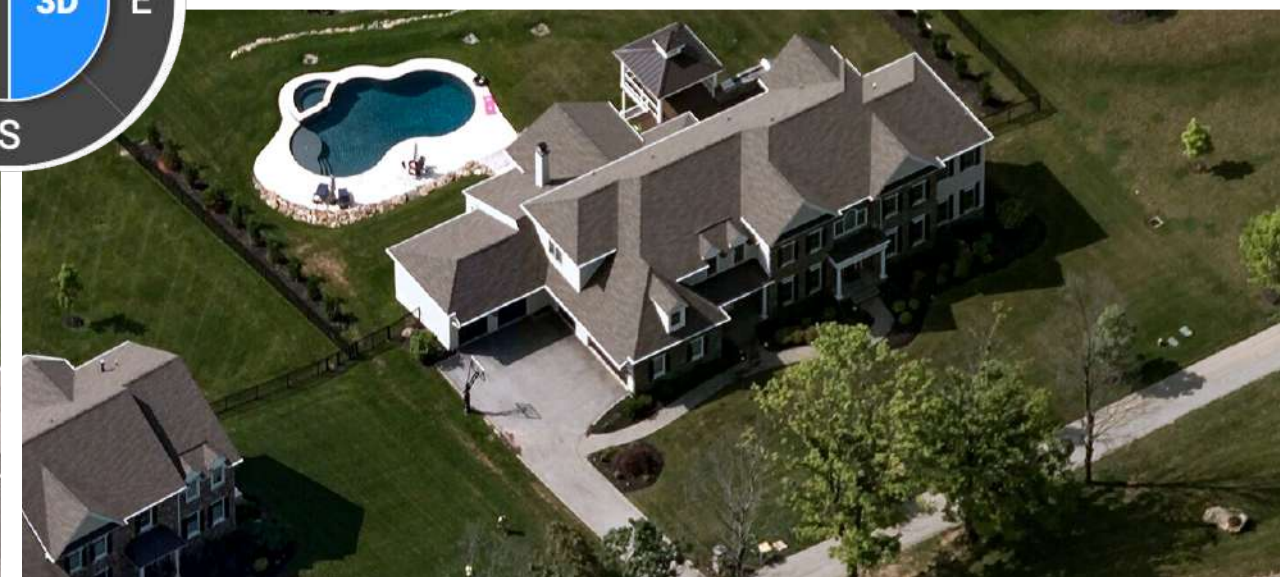
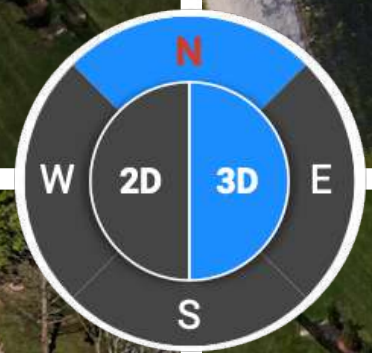
View before/after imagery to validate and investigate fraudulent claims

## Innovation

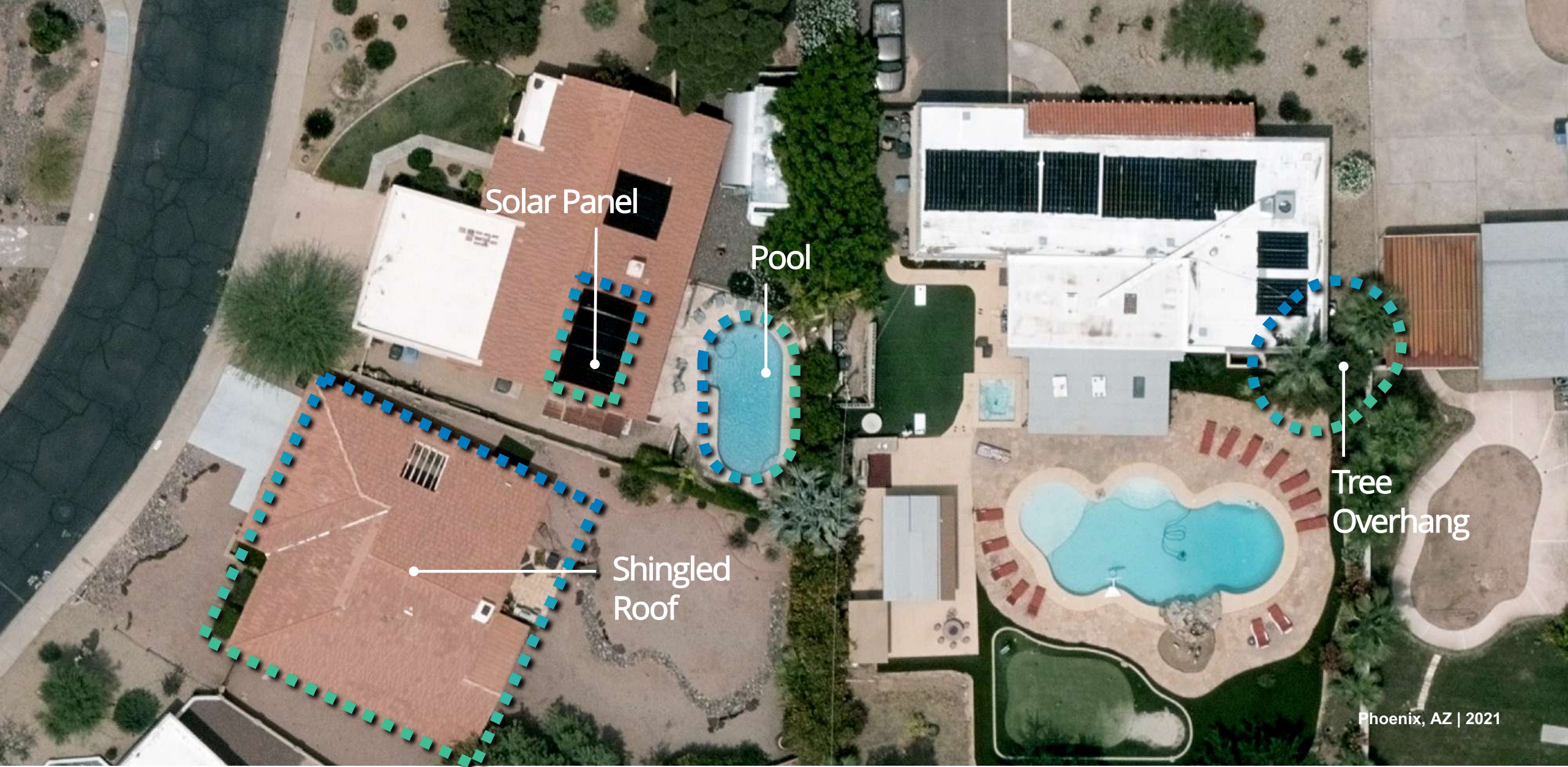
Use machine learning and AI to analyze high-res imagery at scale



It's expensive and time  
intensive to inspect  
properties.




Identify risk and adjust models with high-resolution imagery and property attributes.



Phoenix, AZ | 2021





Innovate with layers of valuable  
geospatial data behind each  
image.



NEW!



Building Footprints | Tallahassee, FL



Digital Surface Model

When disasters strike, the GIC  
activates alongside insurers and  
emergency managers.





Hurricane Ida | Houma, LA



Woolsey Fire | Bell Canyon, CA





Tornado | Mullica Hill, NJ



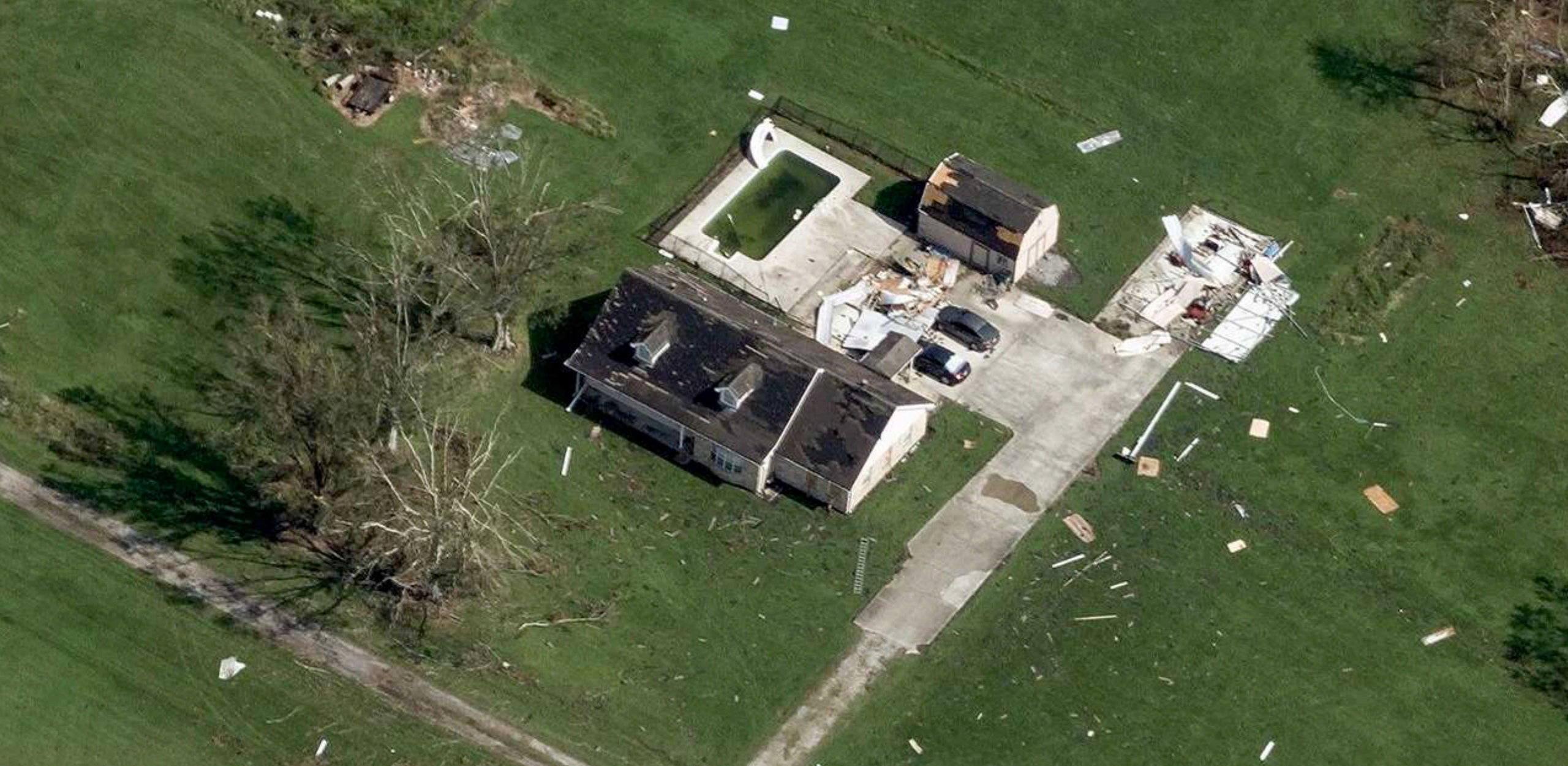
Quickly identify and know what customers are impacted by disasters.











# Partners and Integrators

Bring GIC imagery and data into your preferred platform

## Platforms

Add imagery into existing workflows. Members can integrate GIC imagery into leading data platforms.



## Analytics and AI

Work smarter, make better decisions. GIC imagery supercharges top insurance analytics tools.





# All in. Together.



Share the cost with members.  
Then separately maximize and  
customize the GIC advantages across  
your company's divisions.





**Thank you!**

# Member Advantage for Disasters

Imagery makes your operations more efficient and reduces cost

"I had 12 engineers ready to respond to Hurricane Laura. After the gray sky work, I was able to cut that to six. Normally, we would spend two weeks responding to losses after an event like this. With gray sky, we were there for only five days with half the staff."

Frank Liserio, Dallas Operations Chief Engineer, FM Global

# Member Advantage for Claims

Imagery helps increase customer care and response

“What’s interesting to observe is how we’ve become more proactive instead of reactive with our claims management because of our GIC membership. It’s completely changing our claims life cycle and having access to an image library like the GIC’s helps reinforce our position in the market and our service delivery to our customers.”

Matt Grottick, Senior Claims Adjustor, Brit

# Member Advantage for Fraud

Imagery boosts confidence with more actionable information

“The only thing I have in our toolkit for an investigation into fraud is the GIC. Where else am I going to find historical photos, both pre and post event, for comparison to look back on? It’s why the imagery is so effective for us. For us, it’s the ultimate source for imagery, and that’s why it’s so valuable.”

Joseph Theobald, Sr Director SIU, Citizens Property Insurance

