



Vexcel served as the operations partner for the GIC from 2017 to 2024, before fully aligning to combine strengths, streamline efforts, and enhance innovation for insurers.



# Using Aerial Imagery to Propel Innovation in Insurance

## Connecting Data to Benefits

Matt Grottick, Senior Claims Adjuster for Brit, remembers when he was first introduced to the GIC, courtesy of an invitation to a presentation given by the Managing Director, Ryan Bank. "I was told I 'have to see this'", reflects Grottick, "so I made time and shortly after hearing about the program, I went straight to our Group Head of Claims. We knew we could do some really cool things with access to this type of data."

Brit joined the GIC in April 2019 and the team quickly discovered that connecting accurate location data to claims was reaping tangible benefits for customers and Brit.

"Right away, we began to see we could settle claims without having to send out a loss adjuster to the site," shared Grottick. "That speeds up payments to customers. Further, just that adjustment to our workflow alone is helping improve our loss adjustment expense, potentially saving us between \$10-20K per claim."

Beyond claims savings, Grottick pointed out the confidence and level of certainty Brit has gained over capital management. "We use GIC imagery to get more science behind our numbers when evaluating a financial impact. As an example, before we had imagery we could trust, say Hurricane Laura hits and no one can go out and inspect it for a while, and you have to estimate financial impact. Whereas with imagery from the GIC, we have much more confidence behind the numbers."

## BRIT

Brit is a market-leading global specialty insurer and reinsurer, focused on underwriting complex risks. It has a major presence in Lloyd's of London, the world's specialist insurance market provider, with significant US and international reach. Brit underwrites a broad class of commercial specialty insurance with a strong focus on property, casualty and energy business.

As a member of the Geospatial Insurance Consortium (GIC), Brit's learned to amplify its use of aerial imagery to deliver outstanding results – helping stay true to its promise of "writing the future", by helping the customers it insures face the future and thrive.





## Critical Disaster Response with Gray Sky Imagery

But it isn't all about the financial savings; it's also about caring for customers—especially in disaster situations—and improving an already stellar reputation. “We are known for being the first to pay,” says Grottick, “and it's critical for us for our customers to stay ahead of situations, especially disasters like wildfires.”

The Gray Sky program is the premier capture program for the GIC and is the longest running and largest disaster capture program available. It provides imagery to GIC members efficiently and effectively following events such as tornados, hurricanes, wildfires, windstorms, and more.

“The Gray Sky program has helped us in quickly processing millions of dollars in claims,” said Grottick. “With the wildfires in the U.S. and the level of access the GIC had, it was just unbelievable. Often it could be two to three weeks to get into some of these heavily damaged areas but we could pull GIC imagery open within just a couple of days of the event and quickly determine ‘Nope, that structure's gone’ and make interim payments in respect of building damage and hotel costs and such to keep our customers happy. They've already suffered so much loss and if we're helping them two to three or four weeks before anyone else can, we earn that customer's trust. We're proud to have our customers trust.”

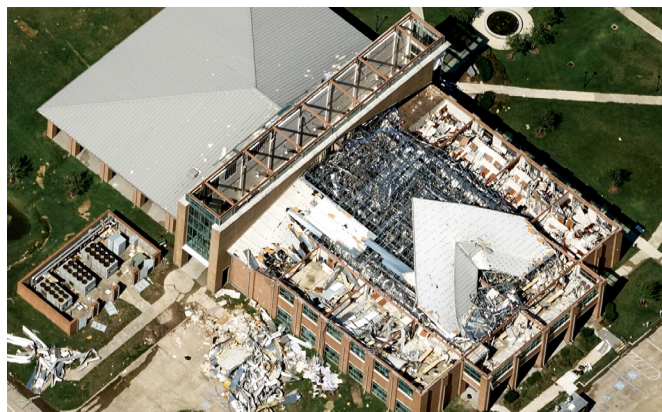


## Disaster Imagery and SIU

Fraudulent claims may be made in the wake and chaos of a disaster's aftermath. But like so many other GIC members, Brit's discovered the comprehensive Gray Sky and Blue Sky aerial imagery may provide visual proof to separate false claims from valid claims.

“We had a specific claim with Hurricane Harvey in Texas,” shared Grottick, “that raised the red flags of suspicion. We were able to use the Blue Sky imagery compared against what had been captured post-hurricane to quickly identify that the property submitting a claim had already sustained damage prior to the hurricane. We could back up our response by showing time stamped proof to the customer when they disputed our decision.”





## Quality of Imagery for Innovation

Brit is committed to innovation, especially in digital pursuits, and thrives off of discovering new ways to innovate for its customers. Insurance, as an industry, can be a little slow to react to change and latch onto growing trends. Grottick believes that harnessing the power of GIC imagery and technology helps showcase to customers Brit is a forward thinker—a particularly powerful message Brit wants to share.

“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.”

Focusing on what customers need, not just now but in the future, has helped Brit distinguish its position in the market. As GIC imagery continues to help propel innovation at Brit, it also is shining a light on how it

helps Brit differentiate itself from its competitors who use satellite imagery. “Until you compare satellite imagery with what you get from the GIC, you don’t realize how grainy satellite imagery really is,” mused Grottick. “When you can’t be completely sure what you’re looking at, it can be really hard to investigate a claim remotely. The clarity and accuracy of GIC imagery is really stunning; I can see missing shingles on a roof. The quality of the imagery continually impresses people and boosts our success stories.”



## Customers for Years to Come

As Brit closes in on two years of connection with the GIC, it’s clear the benefits will only continue to grow.

“Long-term, if you make use of the imagery properly, it’s going to help pay claims quickly and save money overall,” “It enables you to provide a unique claims proposition compared to other peers and gives you that competitive edge. The end result is what we are seeing which is increased levels of customer satisfaction, improved claims outcomes, and significant cost savings.”

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To learn more about how Vexcel is supporting insurers around the globe with imagery and AI analytics, visit [vexceldata.com/insurance](https://vexceldata.com/insurance) for more details.

