Geo Intelligence
in claims- and risk management

Markus Wissing, con terra GmbH

6. September 2016, London

con·terra

con terra at a glance

- Foundation: 1993
- Headquarters: Münster
- Number of employees: 125
- Co-founder of the 52°North GmbH
- Company of the Esri Deutschland Group
- **Focus: Integration of GIS Solutions in Enterprise Environments**
- Markets: Insurance, Nature, Environment and Resources, Telecommunications, Trade, SDI and e-Government, Real Estate, Spatial Data Infrastructures and Spatial Data Modelling & Transformation

Motivation – natural hazards and political risks

- the outcome of the climate change is a rising challenge in the insurance industry
- political risks also in the focus

=> optimizations of claims- and risk management processes is a strategic mission

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Motivation – automation of business processes

Be prepared for the company wide strategy of the „fourth industrial revolution“

(In Germany also known as: „Industrie 4.0“ / „Digitalisierung“)

- beeing fast and agile in understanding the customer needs
- implement solutions for this strategy in the insurance companies business processes
- bring quick new products to the market

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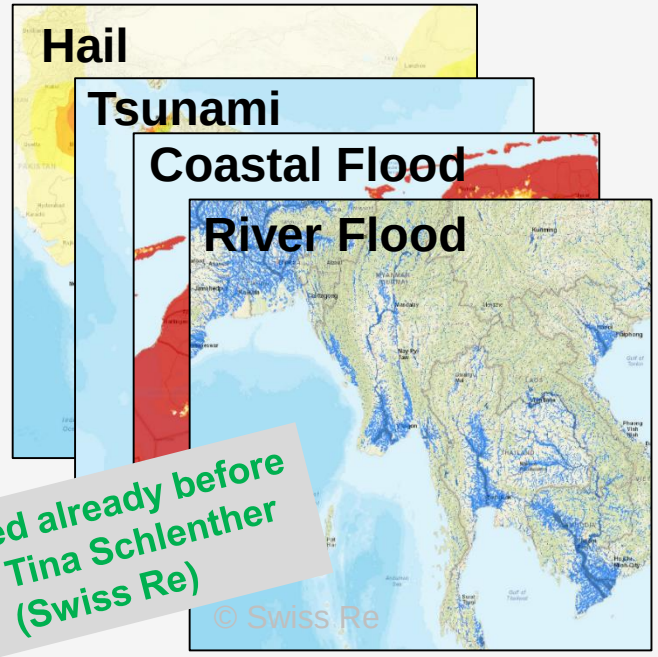
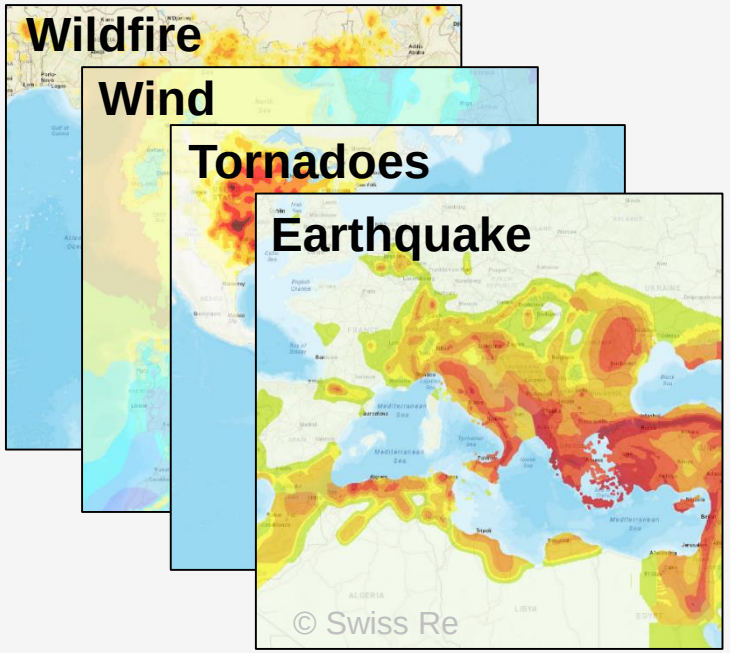
Situation

- Natural and political risk data with world wide coverage already available as digital geo data

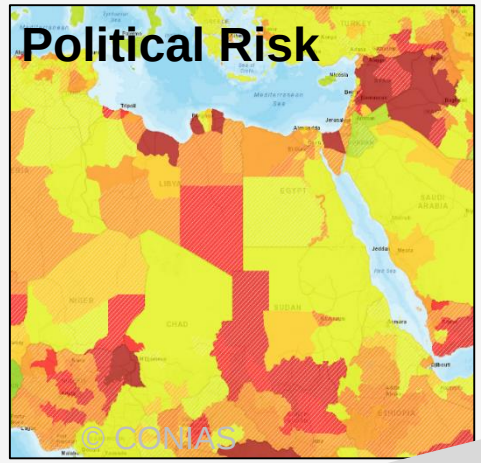
Swiss Re Data





Learned already before from Tina Schlenther (Swiss Re)

CONIAS Data



Learn more later this day from Nicolas Schwank (CONIAS)

=> geo data allows you to visualize and analyze the spatial relationships between the insurance portfolio (properties, locations) and their environment.

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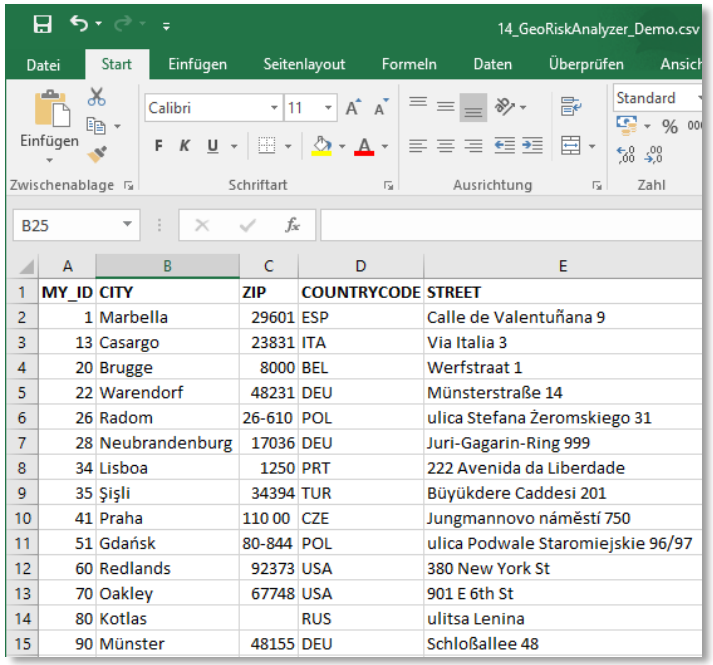
Situation

The insurance portfolio already stored as coordinates

or as address data, that could be geocoded easily



	A	B	C	D	E
1	MY_ID	CITY	ZIP	COUNTRYCODE	STREET
2	1	Marbella	29601	ESP	Calle de Valentuñana 9
3	13	Casargo	23831	ITA	Via Italia 3
4	20	Brugge	8000	BEL	Werfstraat 1
5	22	Warendorf	48231	DEU	Münsterstraße 14
6	26	Radom	26-610	POL	ulica Stefana Żeromskiego 31
7	28	Neubrandenburg	17036	DEU	Juri-Gagarin-Ring 999
8	34	Lisboa	1250	PRT	222 Avenida da Liberdade
9	35	Şişli	34394	TUR	Büyükdere Caddesi 201
10	41	Praha	110 00	CZE	Jungmannovo náměstí 750
11	51	Gdańsk	80-844	POL	ulica Podwale Staromiejskie 96/97
12	60	Redlands	92373	USA	380 New York St
13	70	Oakley	67748	USA	901 E 6th St
14	80	Kotlas		RUS	ulitsa Lenina
15	90	Münster	48155	DEU	Schloßallee 48

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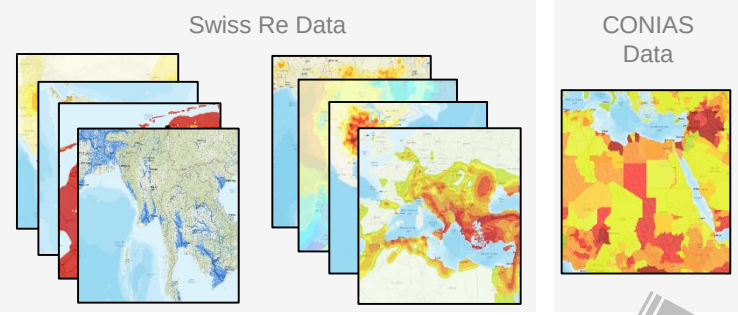
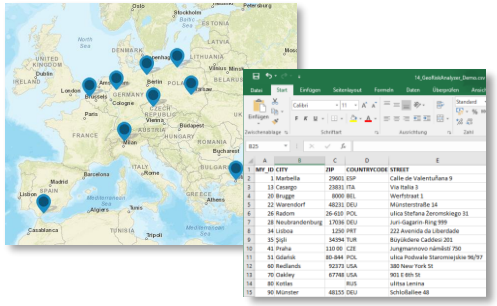
Solutions

external risk geo data



internal portfolio data



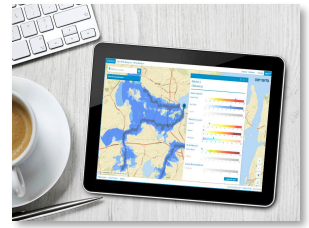
con terra solution pattern

con terra products
(map.apps, security.manager, ...)

Esri platform

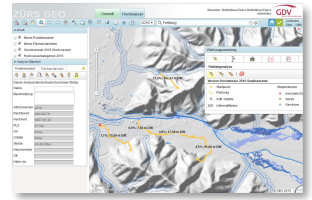
con terra solutions with a different level of integration

Software-as-a-Service (SaaS)



Geo Risk Analyzer

generic services and apps as building blocks for internal workflows



ZÜRS Geo

fully integrated in the internal workflow

ERGO Assistance GIS

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Geo Risk Analyzer

Are there any natural hazards or political risks near my worldwide locations that I should be aware of?

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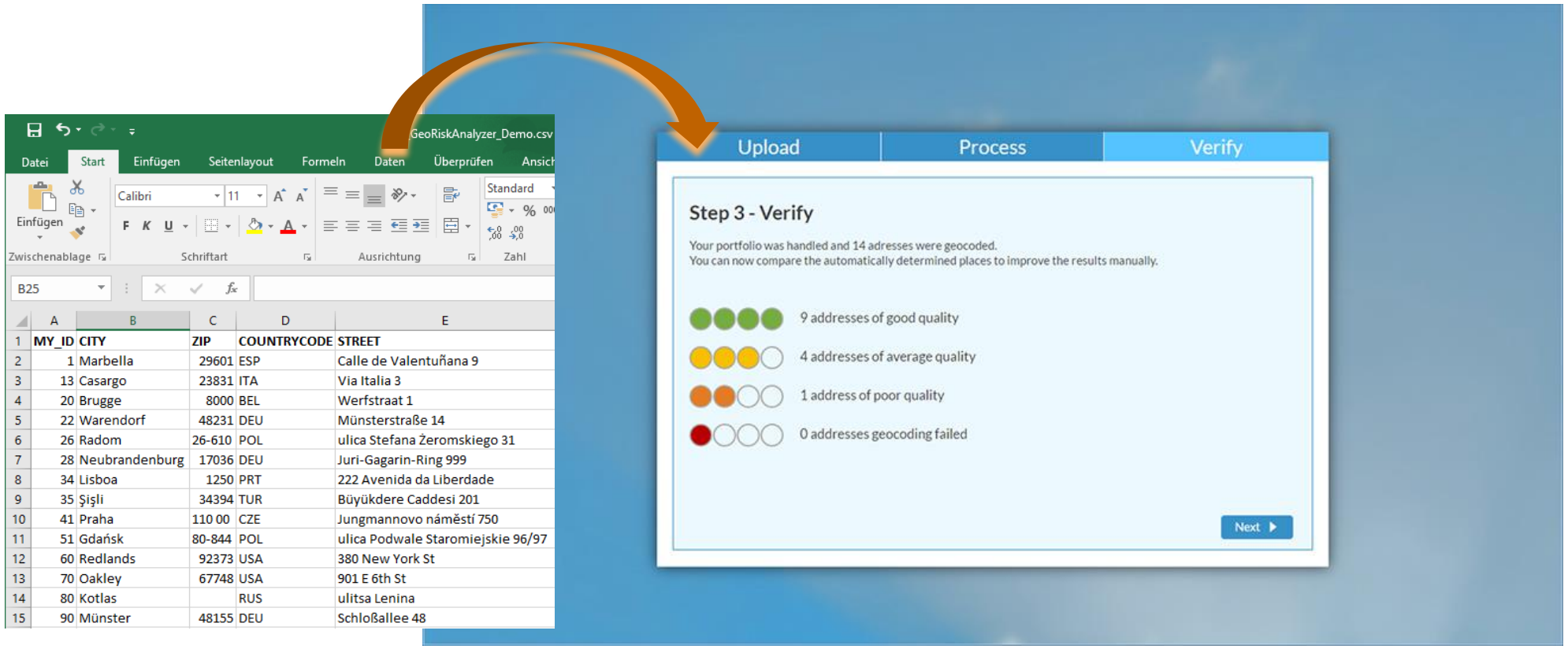
Geo Risk Analyzer

How to use in 5 steps

Step 1: Upload and automated geocoding of your portfolio adresses



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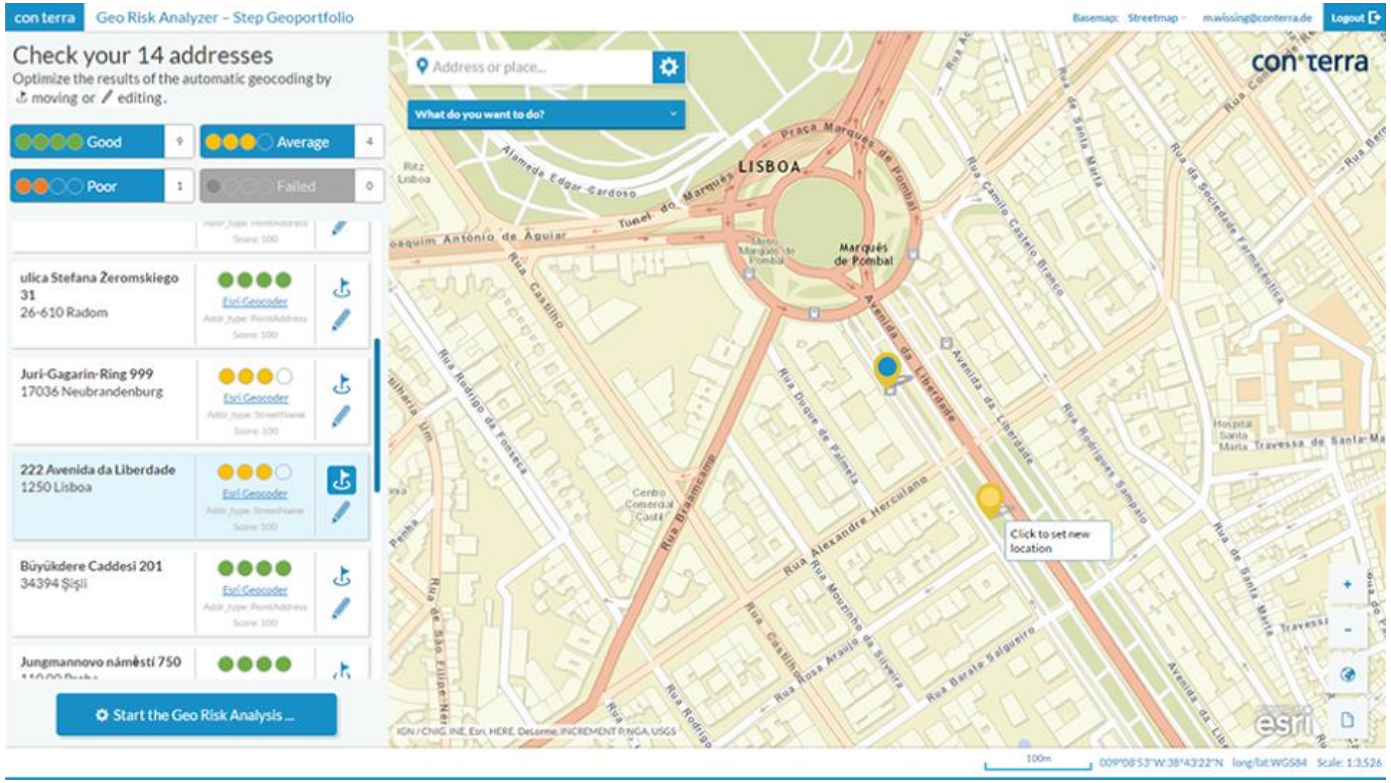
Geo Risk Analyzer

How to use in 5 steps

Step 2: use built-in tools to double-check and increase the quality of individual geocoded locations



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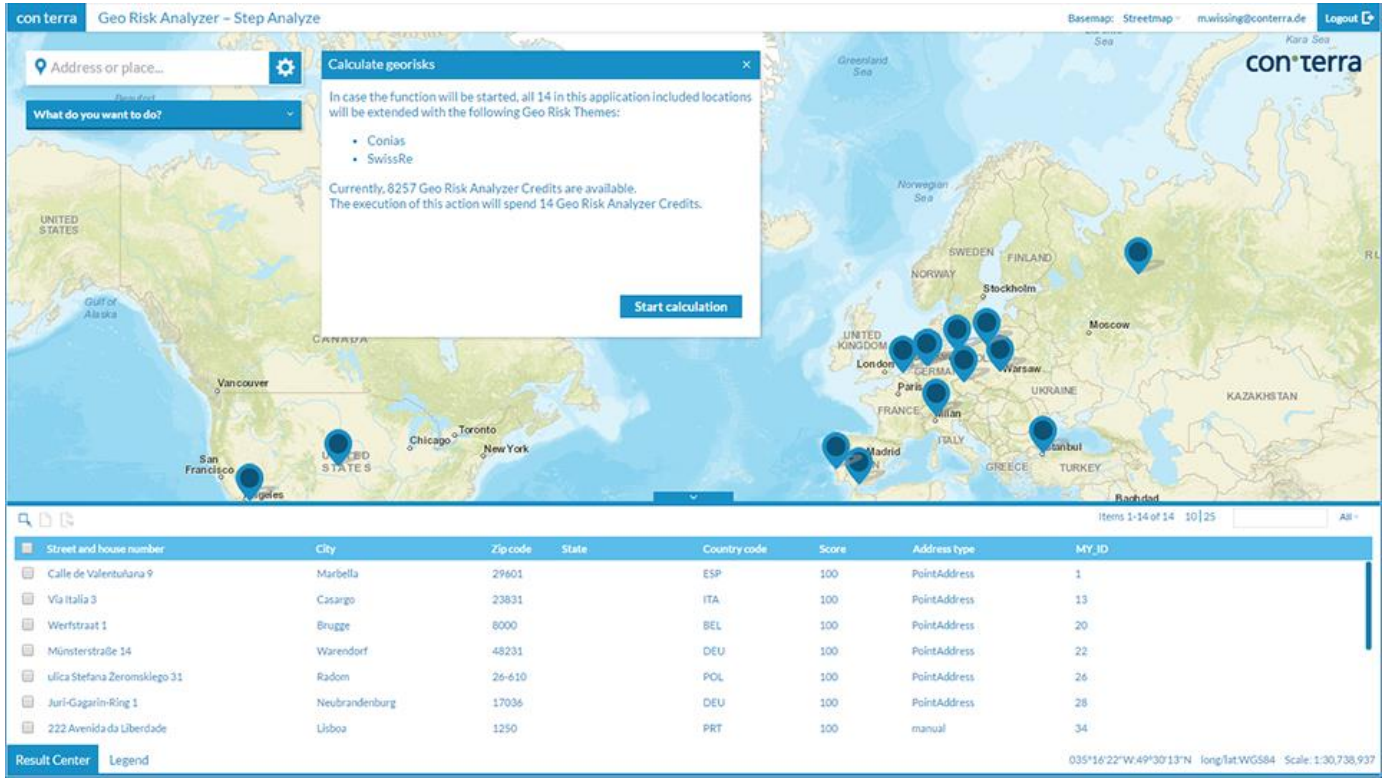
Geo Risk Analyzer

How to use in 5 steps

Step 3: automatically enrich these locations with natural hazards and political data



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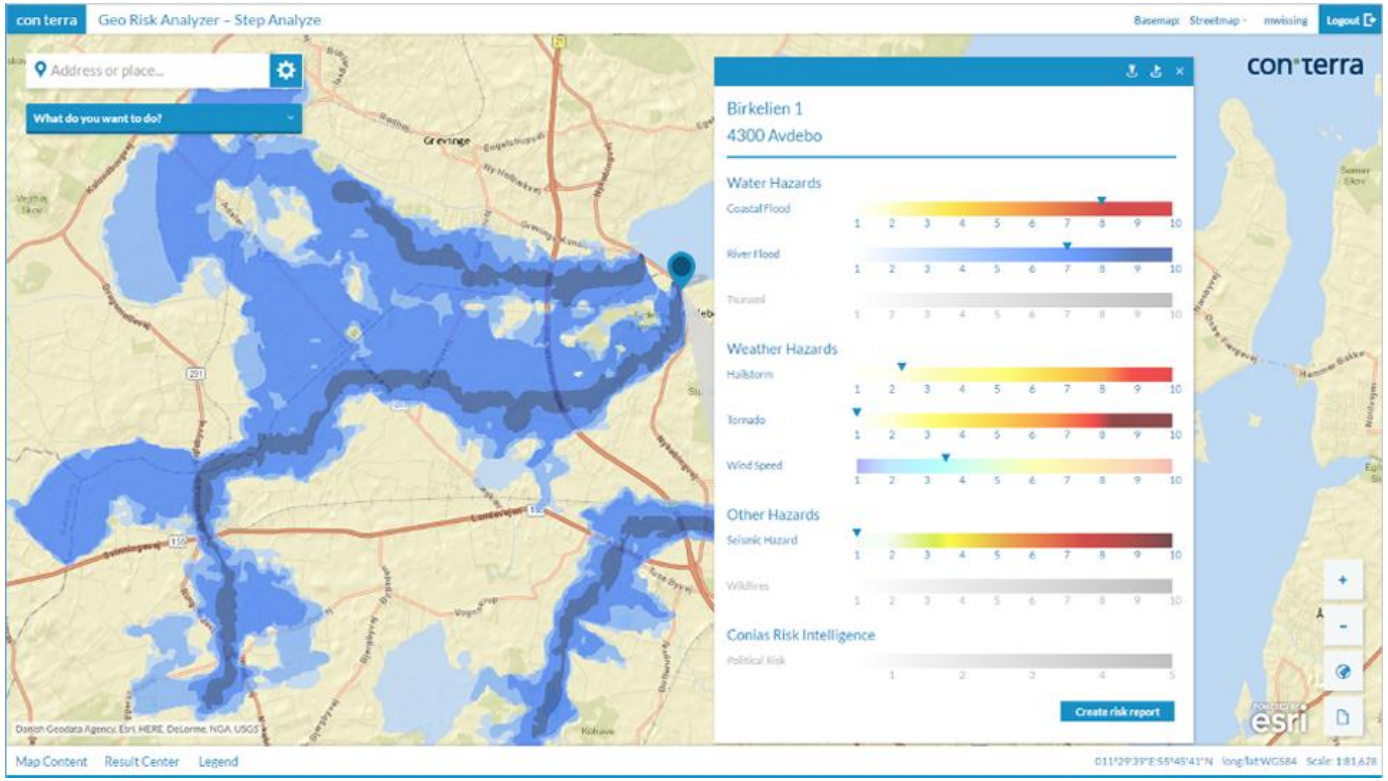
Geo Risk Analyzer

How to use in 5 steps

Step 4: interactively analyze the specific risk impact based on the underlying risk layers



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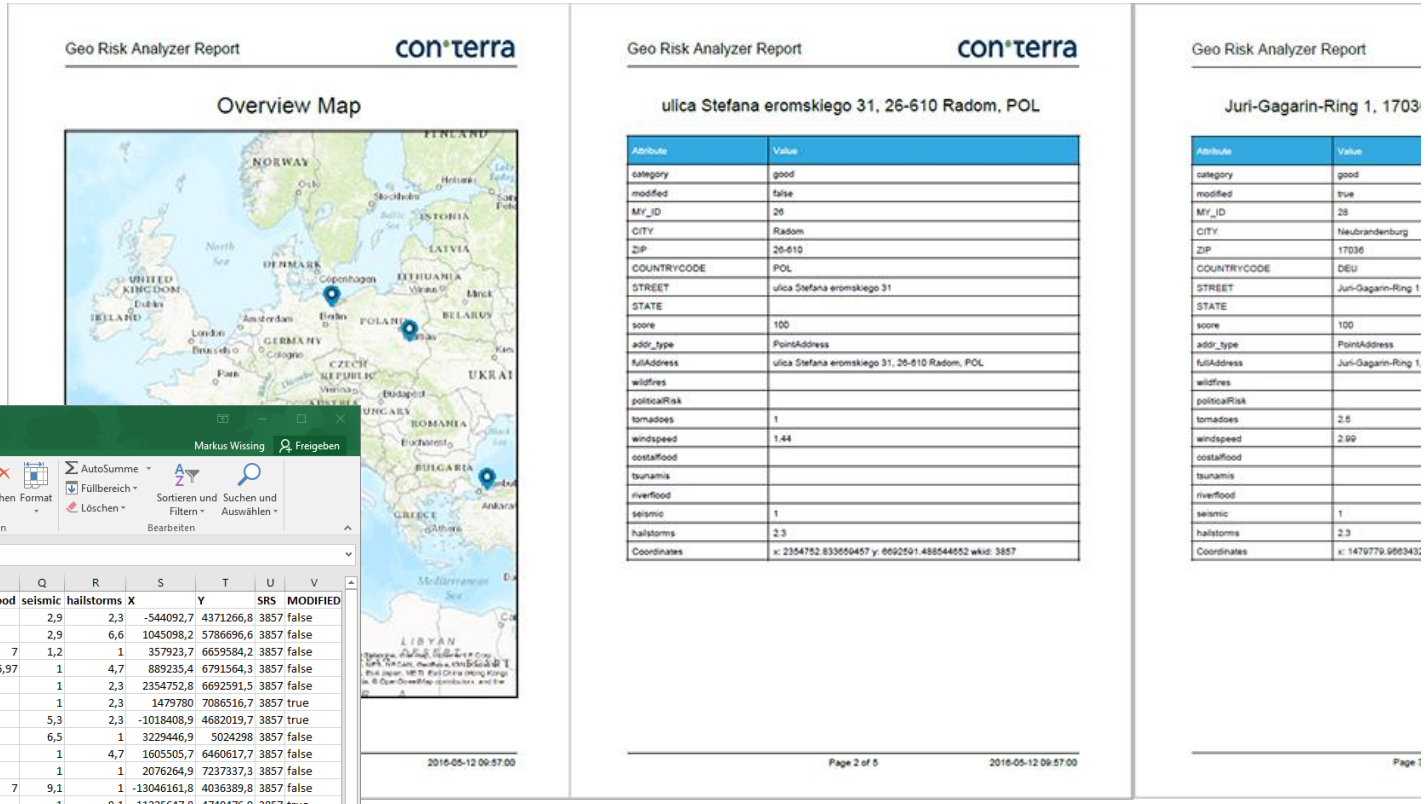
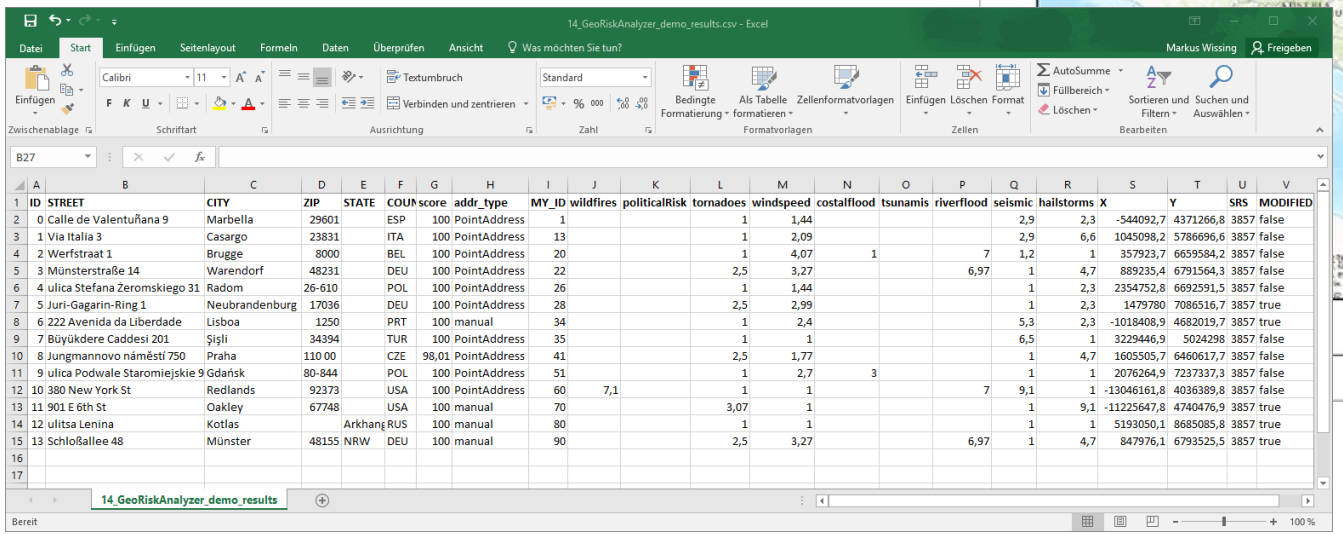
Geo Risk Analyzer

How to use in 5 steps

Step 5: save the results as PDF reports

or as enriched tabular data (CSV)





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Geo Risk Analyzer

con terra solution with Swiss Re and Conias Risk Data (see www.georiskanalyzer.com)

components: Software-as-a-Service (SaaS) web app for Geo Risk Analysis in the ArcGIS Marketplace

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Geo Risk Analyzer

- **Benefits**

High quality risk data

Worldwide coverage

Lean and standardized workflow

Ready to use app

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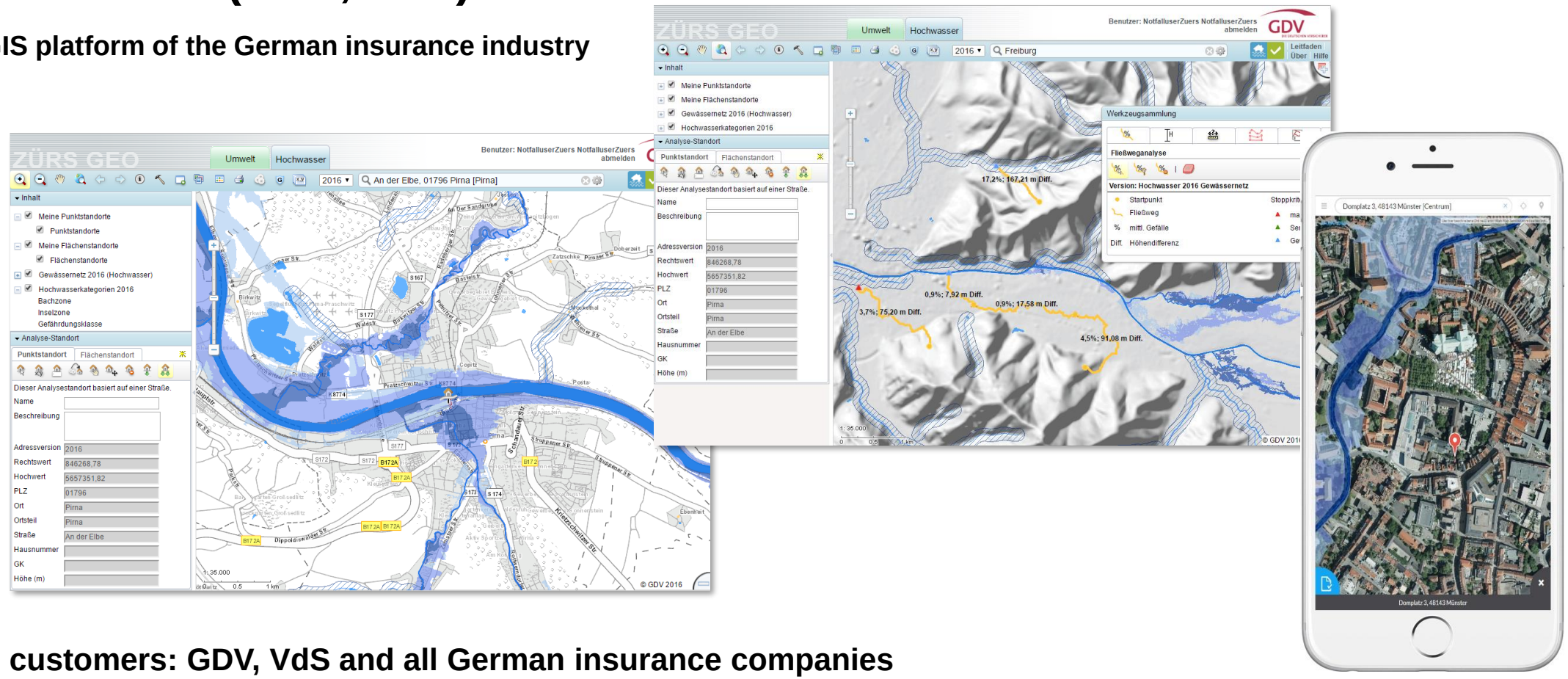
ZÜRS Geo (GDV, VdS)

GIS platform of the German insurance industry



customers: GDV, VdS and all German insurance companies

components: web apps, mobile apps, fast list processing, mapping and geoprocessing services, data products, free access for the public part (http://www.kompass-naturgefahren.de/)

modules: property, environmental liability, *claims, agriculture, industry to come*

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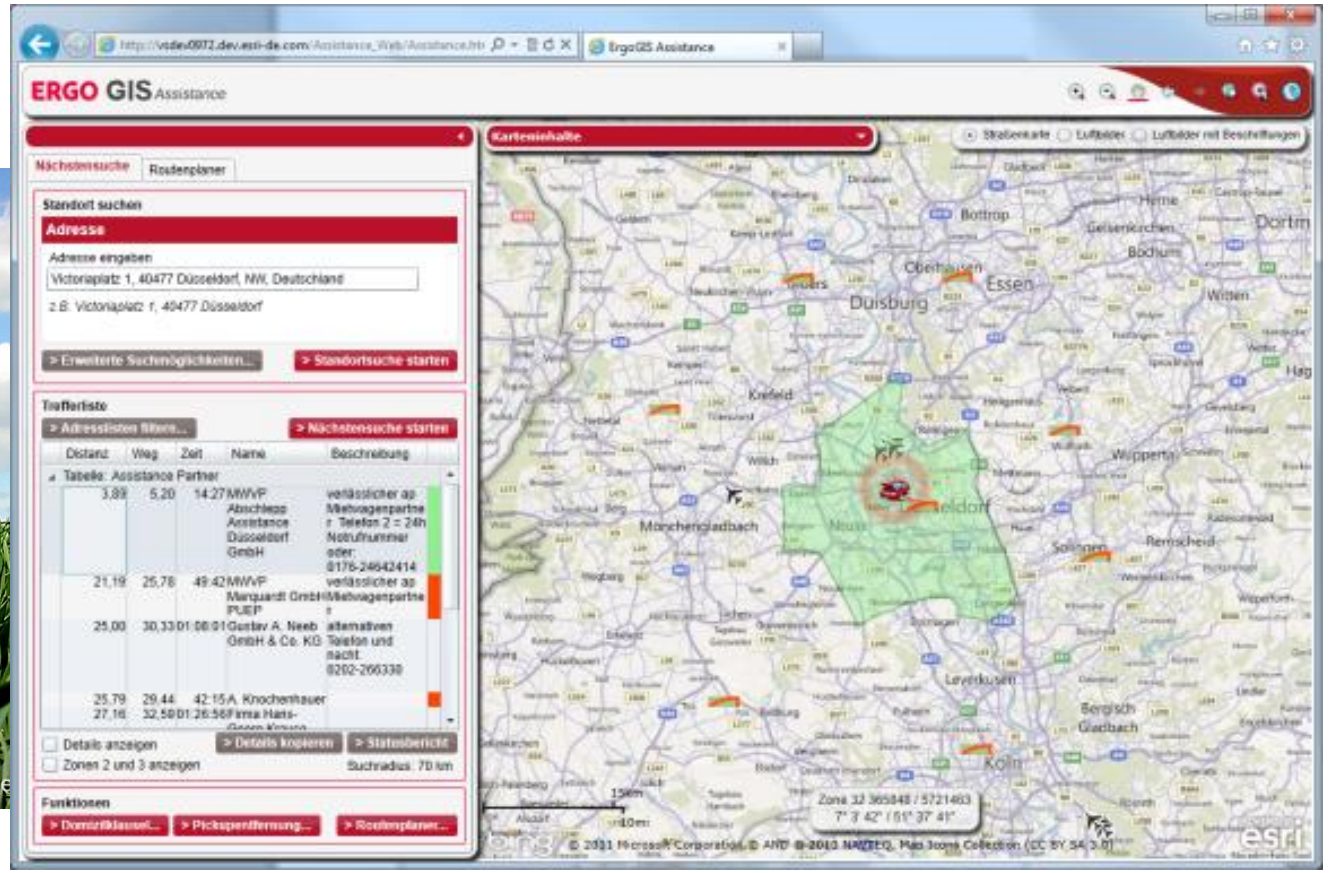
ERGO GIS (ERGO Group)

Assistance Solution for the ERGO Call Center



customer: ERGO Group

goal: **enable assistance staff to quickly and comprehensively support their clients in the case of a claim: commissioning an appropriate breakdown service, planning larger tow-journeys, and planning travel routes considering all kinds of parameters**

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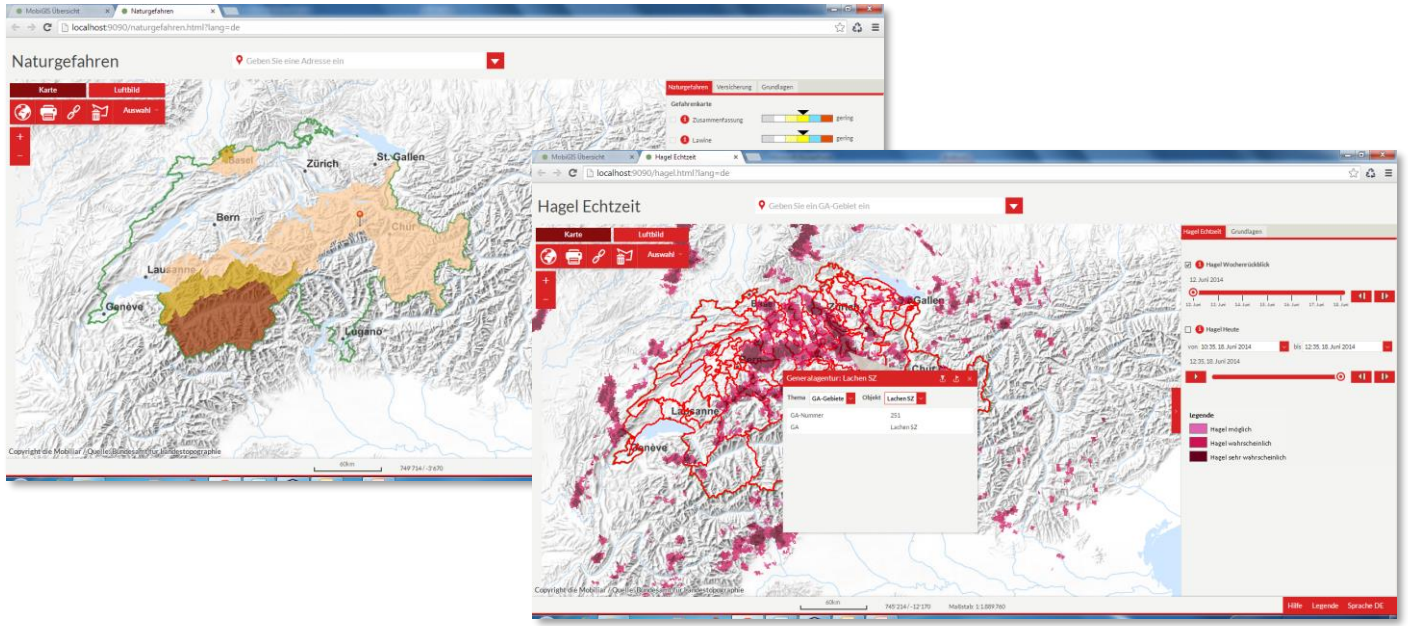
MobiGIS (Mobiliar)

GIS platform of an insurance company



Learn more later this day from Livia Hollenstein (Swiss Mobiliar Insurance)

Customer: Mobiliar (together with geocom AG)

- web apps: claims management (Real-Time Hail), maximum possible loss scenarios, control of accumulation of risks and market development
- automated integration for internal customer data (e.g. customers, contracts)

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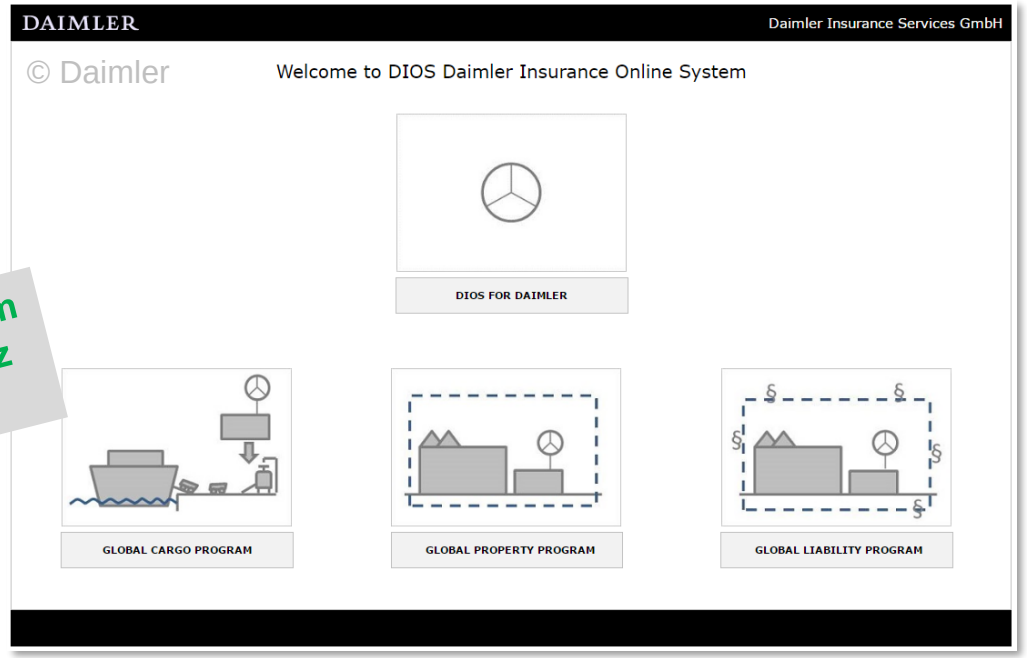
Industry solutions

insurance solutions for industry companies (e.g. Daimler, Continental, …)



Learn more later this day from Nicole Rössler / Jürgen Lutz (geocom GmbH)

Customer: Daimler, Continental and others (together with GEOCOM GmbH)

Components: Daimler DIOS Insurance (Property, Cargo, Liability),
Daimler CPM-Risk (supply chain management),
Continental RSM (supply chain management)

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Conclusion

- **fits together:**
  - > valuable geo data from Swiss Re, CONIAS and other
  - > Esri platform,
  - > con terras products and proven solution pattern.

- **risks in the underwriting process can be detected and evaluated faster and more accurate**
- **current damages can be located and regulated in the claims management more efficient and lead to a significant cost reduction**
- **the level of integration is based on the specific customer needs: from ready to use SaaS Solutions like the Geo Risk Analyzer up to completely integrated insurance workflows in “on premise” applications**
- **con terra solution pattern supports the overall strategy of the „fourth industrial Revolution“ of the insurance companies**

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Your contact

Markus Wissing
Market Delivery Manager Insurance and Finance
+49 89 207 005 2326
m.wissing@conterra.de

Thanks for your attention!

www.georiskanalyzer.com
con terra GmbH
Martin-Luther-King-Weg 24
48155 Münster
www.conterra.de

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