# MARSH

# Visual Intelligence Services

Globally, organizations are increasingly harnessing the power of visual intelligence extracted from drone, aerial, satellite, street-view, and in-situ imagery to make critical and often time-sensitive business decisions, especially when the unimaginable comes to pass.

Marsh's Visual Intelligence Services (VIS) are uniquely driven by our deep understanding of your business needs and constantly evolving risk factors. Through strategic relationships with premier technology providers globally, we leverage the latest sensors, platforms, advanced analytics visualization environments, and reporting engines to support clients across retail, real estate, energy and power, entertainment, construction, financial services, and many other sectors with timely, targeted, and clearly communicated intelligence.

## Our Service Offerings

A picture on its own speaks volumes. However, when combined with sophisticated analytics, measurements, assessments, and 3D modelling, it can drive innumerable better strategic outcomes. Marsh clients currently use our VIS offerings to respond faster to events, to support complex claims and loss negotiations, to solve challenging pre-loss and post-loss problems, and to integrate custom capabilities into their risk management practices and operational procedures.

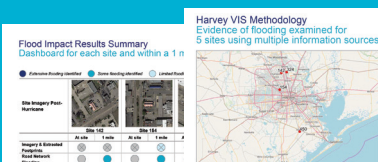| | | |
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| **PROBLEM** | An incident/catastrophe has occurred. We want to know what damage it has caused and how we should respond. | We require proof of loss to support a claim and evidence from imagery may help. | We would like to use visual intelligence to solve a specific problem or build the capability into our business. |
| **VIS SOLUTION** | **Early Eyes Damage Reports**<br><br>Rapid early eyes damage assessment report with aerial and/or drone imagery. | **Proof of Loss Claims Reports**<br><br>Imagery sourcing and analytics to evidence a claim, particularly relevant for business interruption and parametric triggers. | **Visual Intelligence Consulting**<br><br>Can include custom analytics, expert advice on options, and support building a tailored visual intelligence solution. |
| **CLIENTS** | For businesses operating in North America and the Caribbean. | For businesses globally affected by a property or business interruption claim. | For businesses, insurers, or governments globally. |



MARSH & McLENNAN COMPANIES

### Early Eyes Response Following a Hurricane

A global manufacturer had multiple installations affected by a major hurricane. Our client evacuated its staff and was unable to assess the damage to its facilities due to access issues. We coordinated drone missions and video collection through a local partner and developed a comprehensive damage assessment report as a result. The report was extremely useful to the client, its primary carrier, and its loss adjuster, given the access challenges. Ultimately, with involvement by claims preparation experts in our Financial Advisory Services (FAS) Practice and our claims advocates, a multi-million dollar settlement was reached.

### National Flood Response Program Support

A government-backed flood program requires rapid intelligence after each significant flood event, delineating the flood footprint, depth of inundation, and initial assessment of damage severity. For this client, we designed, built, and continuously operate a tailored Visual Intelligence CAT Response service that is on 24/7 standby. It uses satellite, aerial, drone, and street-view imagery combined with flood forecasting and monitoring. We have also established standard operating procedures with the national emergency services to authorize early access for our drone operators. Our support of events to date has enabled the client to respond efficiently and effectively, given insurance a seat at the table with responders, and been used to inform wider resilience activity.

### Proof of Loss for a Flood Event

A restaurant company required visual evidence to support its business interruption claim from a major US flood event. Our client's insurance policy terms stated that evidence of flooding within a defined radius of each restaurant would trigger payment. We analyzed imagery from more than 25 sources, including satellite, drone, aerial, social media, CCTV, and predictive models, generating evidence to support the claim.

## Our Technology and Imagery

We have access to the largest technology stack in the market, drawing upon 300-plus commercial and government satellites, high-quality standardized products from aerial networks, and highly-skilled drone operators around the world that deploy optical and thermal systems. We also specialize in sourcing non-standard data sets, from social media and CCTV footage, to lidar DTMs, to predictive impact models, to interferometric radar.

Our in-house VIS experts are also constantly scanning the innovation horizon in order to offer you the most up-to-date, comprehensive, and diverse set of VIS solutions. Given the technological complexity available in the imagery market, the nuanced differences are easy to miss. We can help you cut through the technical jargon and guide you to the best options for your business.

## Our Visual Intelligence Value

- **Risk management- and insurance-focused services**: We are a leading global team of insurance and risk management specialists providing visual intelligence services and consulting solutions.

- **VIS detectives**: We have access to a 300-plus satellite superstore and partnerships with international fixed-wing aerial networks, drone networks across multiple regions, and cutting-edge in-situ sensor and street-view data providers.

- **Deep subject matter expertise**: We have provided our VIS offerings to insureds and insurers globally for the past eight years through our team of visual intelligence, mission planning, analytics, and risk experts. No matter how complex the challenge, we are ready to help.

For more information on our Visual Intelligence Services offerings, please contact your usual Marsh representative or a colleague below.

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