Lunchtime lecture sponsored by:



Building Partnerships

The Future of Aerial Inspection for Insurers & Loss Adjusters

Introduction





- Drones or UAV's have arrived in commercial operations worldwide, emerging in virtually every industry sector.
- Major service enhancements and/or reduced costs.
- Gaining a competitive advantage.
- The industry is heavily regulated by the Civil Aviation Authority (CAA).
- · Drone services must be fully compliant.

Compliance

• What does this mean?



- PfCO Permission for Commercial Operations
- CAA Approved
- Rigorous Vetting of UAV Operatives
- Insured Public liability min £1m (£5m)
- RAMS Risk Assessment Management System
- Traceability Storage of data

Services



- Schedule of condition survey (internal & external)
- Major loss investigation
- Pre & post insured liability
- Evidential asset inventory
- Restricted access
- Forensic value
- First response

Advantages

- Latest technology is progress
- Cost saving
- Greater control for assessors
- Geometrically accurate data
- Geographically accurate data
- Secure 'Cloud' based data repository
- Rapid actionable data capture/delivery
- Real-time multiple collaborators

First Response – Unsafe Access

- Post fire, subsidence, storm, etc.
- Before scaffold, before propping & shoring, before intervention, collect data by flying
- Over
- Around
- &
- Inside
- · <u>Demo</u>



At a 'Click'



- High resolution orthomosaic imagery (Photogrammetry)
- From the boundary of the site
- Zoom in
- $\boldsymbol{\cdot}$ and in
- \cdot and in
- and in...
- · <u>WHL Ortho</u>
- Quantify!



Quantifying

Full site data image

Measure and quantify

Inspect for pre-claim defects



Thermal Imaging by Drone

- Survey what the eye cannot see
- Identify extents of roof leaks
- Water ingress & moisture migration
- Thermal bridging defects



3D Textured Mesh

- · Where landslip occurs and reoccurs
- Compare current and historical data with digitised imagery
- Invaluable data for engineers to establish re-instatement costs



Stockpile Quantification

- Significant time savings
 - (UAV's can complete in a day where traditional methods would take 5)
- Thus, major cost savings are achievable
- Accurate control of salvaged materials



Pre Insured Liability

- Before & after shots



- Images taken of this facade pre condition survey prior to construction to the adjacent site.
- Pre & Post condition survey will control liability.
- · <u>Ortho</u>
- <u>3D model ext</u>
- · <u>3D Model Int</u>

Benefits

- Significant cost and time savings over traditional access systems (cherry-picker, MEWPS)
- Significant cost and time savings over traditional inspection methods
- Safe access to dangerous sites early in the claim
- Accurate & complete high definition data capture
- Rapid response
- All the above = Greater control

Modern Practice

- Drone services are being rapidly adopted by Real Estate, FM, Property Maintenance & Insurance.
- Your company will rely on drone data in the future.
- Thank you for listening.
- Q's & A's.



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