Location Intelligence

Sean Cullen Geospatial Industry Lead: Commercial InsurTech 2020



What is location Intelligence?

Understanding the "WHERE" component in your data.

Leveraging this "WHERE" component is known as Location Intelligence.

Gain insight into your business and operations!



Do I have Location data?

- 80% of your data!
 - Esri South Africa
 - 113 Elizabeth Rd, Midridge Park, Midrand
 - 1685



- Geocoding
- -25.9757054 S 28.1220626 E





Location Intelligence in Insurance

What can I do with an address or coordinates?































It's all about the WHERE!

WHERE are the risks around me?



• WHERE will it influence me?





WHERE are the nearest facilities?









Data













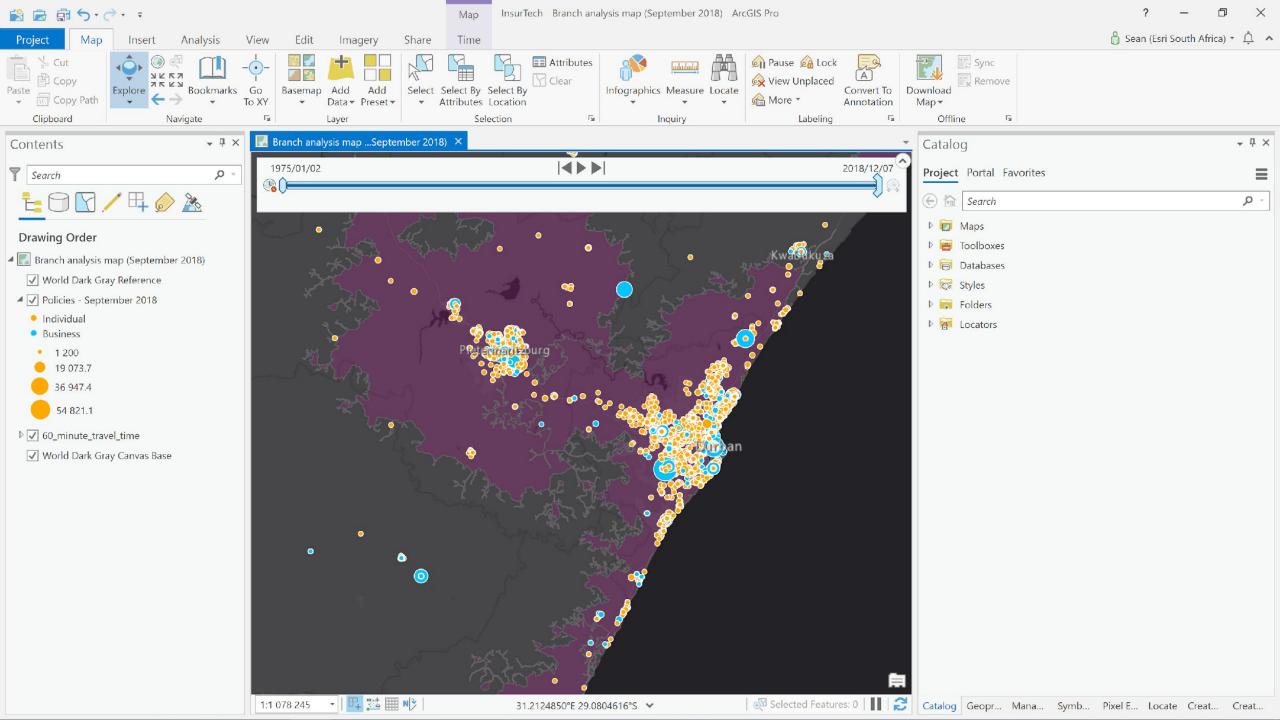






A Picture Is Worth a Thousand Words

and using Location Intelligence is writing a Novel!



Number of policies:

56162

Current as of August 2019

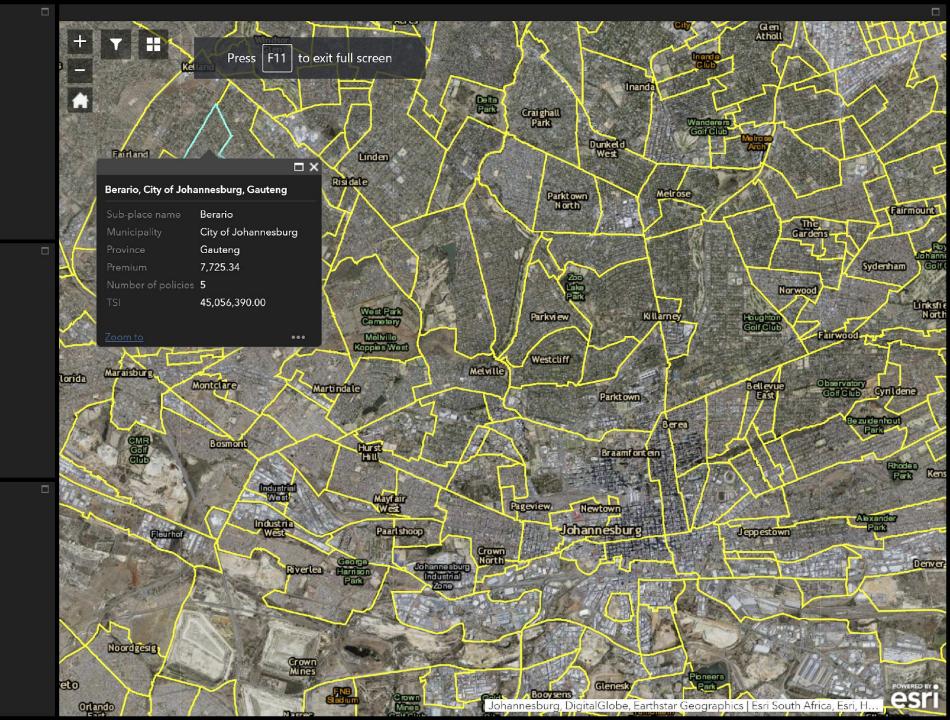
Premiums

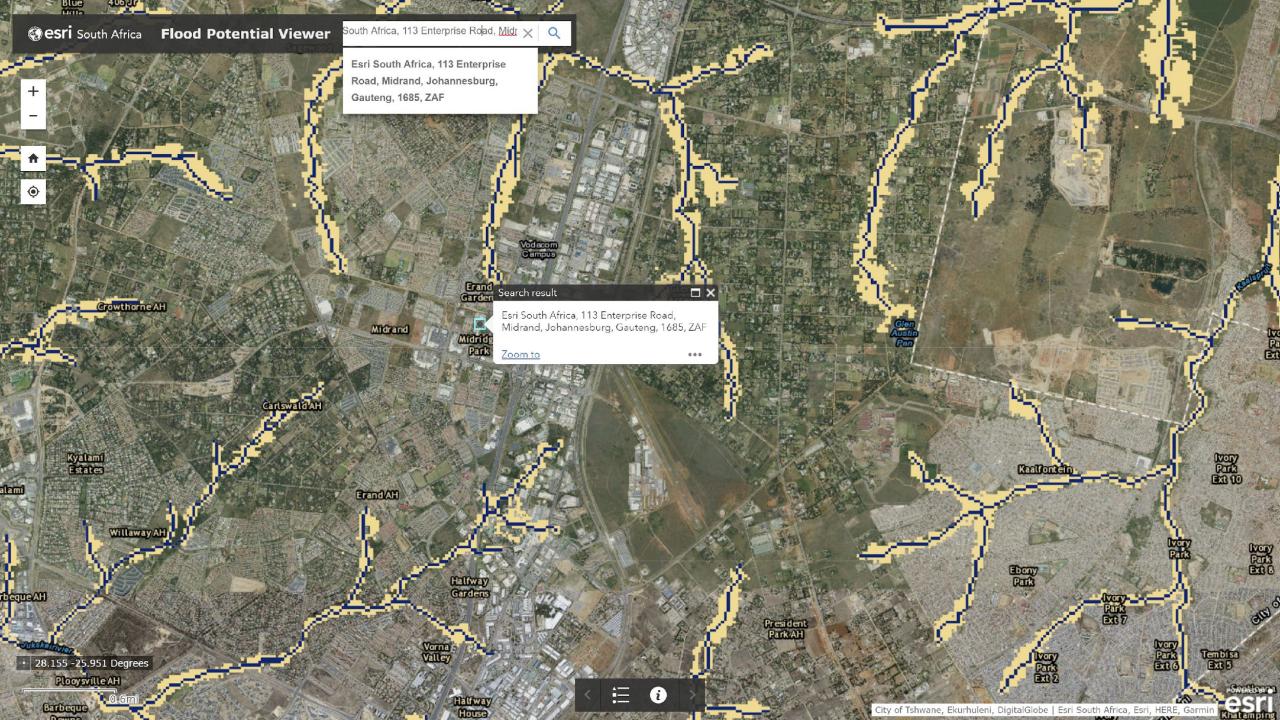
Total premiums:

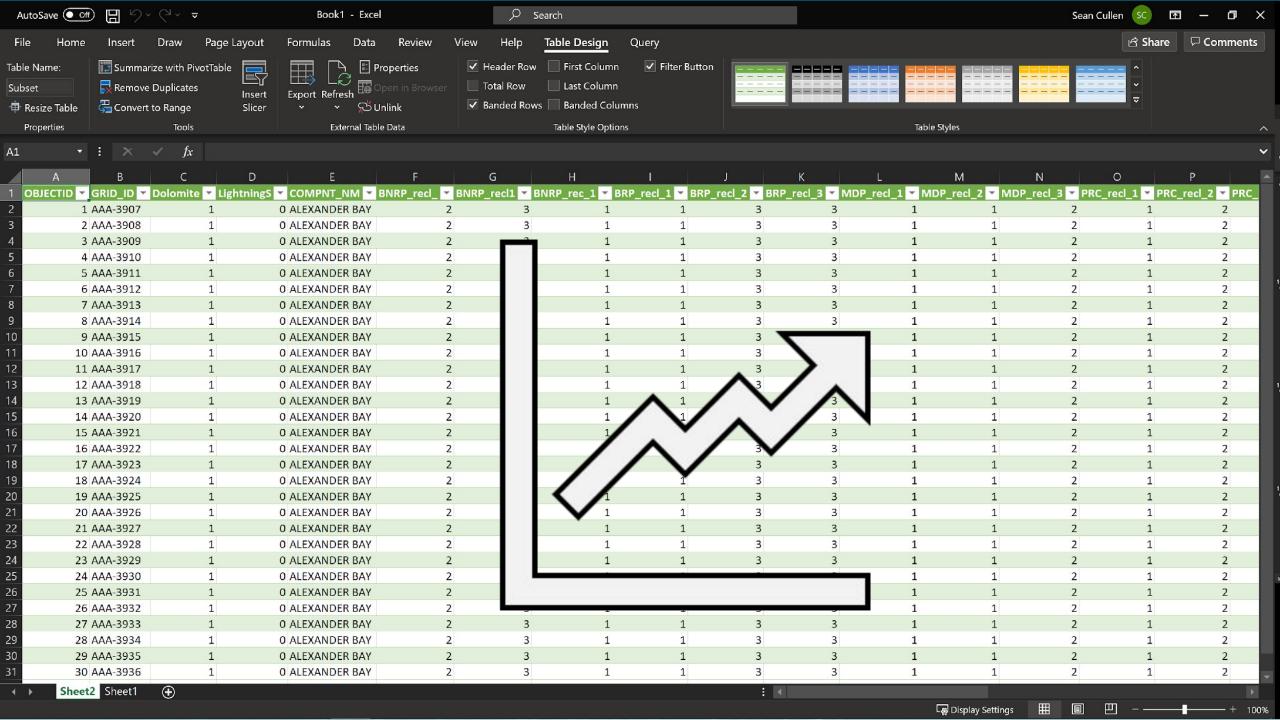
R 64,968,922.81

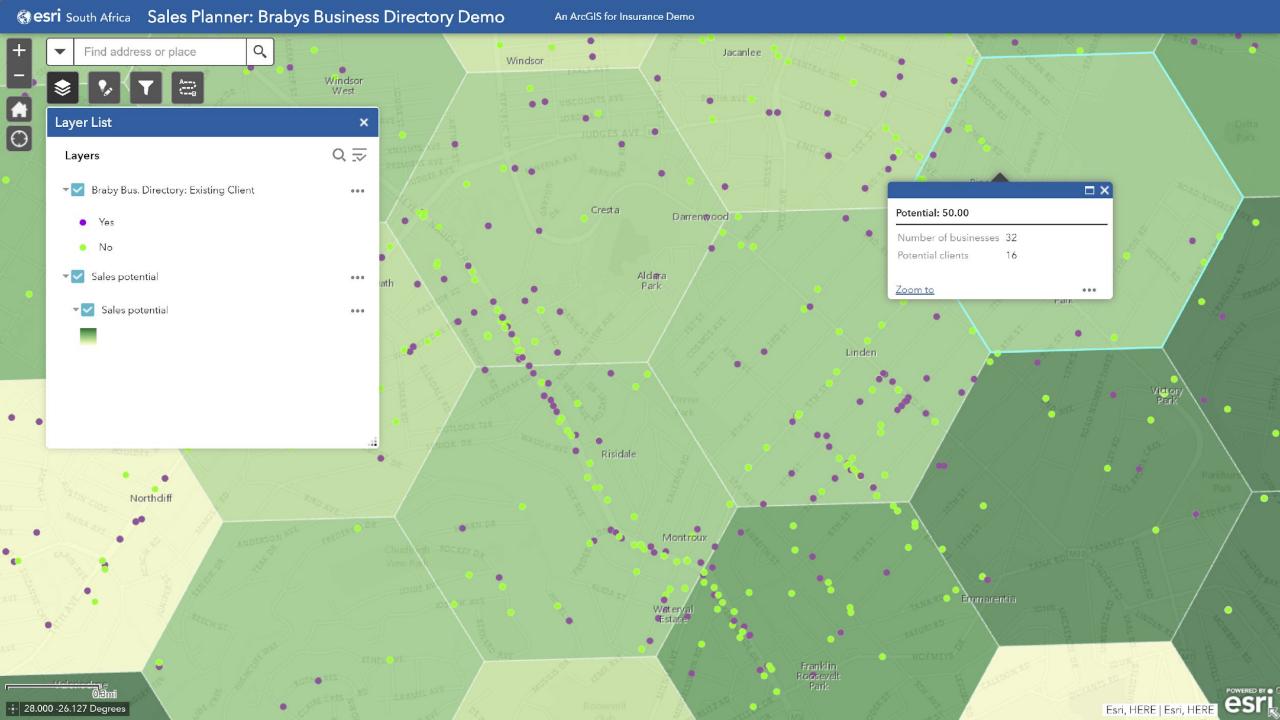
Total TSI:

R 313.076.036.723









The First Law of Geography, according to Waldo Tobler:

"everything is related to everything else, but near things are more related than distant things."

Sean Cullen: "So map it already!"



What about data I already subscribe to?

- Everything is connected!
 - Not just spatially

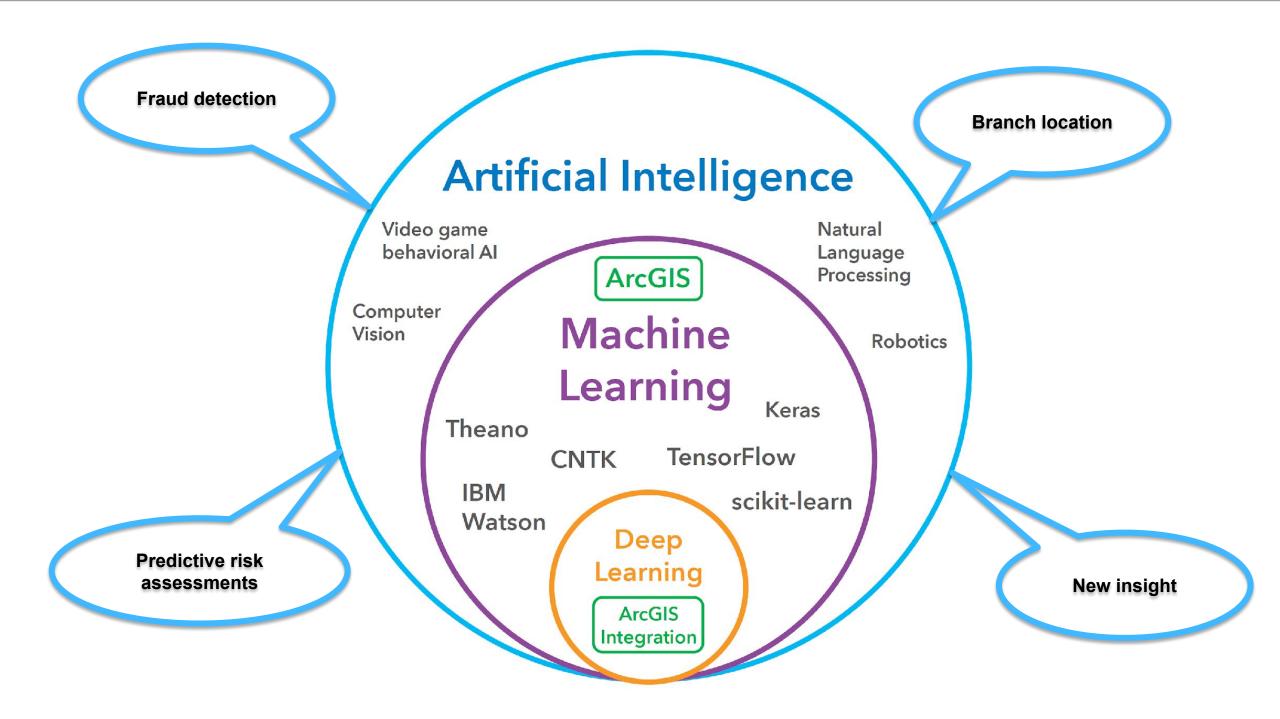






Deep Integration with LEADING TECHNOLOGIES

Analytics	ЮТ	Content	Cloud	Data Science	Developer
SAP HANA Watson	CISCO GE Digital	AccuWeather DigitalGlobe	aws citrix Ready	Jupyter P	JavaScript Microsoft* NET
MicroStrategy Power BI S.S.S.S.	Premier Business Partner OSISOft.	TOMTOM	Google Cloud Premier Business Partner Microsoft Azure	TensorFlow Microsoft CNTK O PyTorch	Qt Qt REST



Default Policy Holder: Sean Weighting: 113 Enterprise Ave, Midri 113 Enterprise Ave, Midridge Park, Midrand, Erand Gauteng, 1687 Gardens 113 Enterprise Clos, Frankenwald, Johannesburg, Gauteng, PHAI 2090 Enterprise Ave, Midridge Park, Midrand, Johannesburg, Gauteng, 1687 Locator: EsriStreetGS Score: 100 \square \times 113 Enterprise Cres, Mbombela, Generate Report Mpumalanga, 1201 ⊕ Zoom to 113 Enterprise Rd, Oslo Beach, Kwazulu Natal, 4240 Midridge Park Powered by Esri

Peril
Flood
Lightning
Hail
Dolomite (Geology)
Fire
Crime: Burglary at non-residential premises (BNRPRisk)
Crime: Burglary at residential premises (BRPRisk)
Crime: Malicious damage to property (MDPRisk)
Crime: Property related crime (PRCRisk)
Crime: Robbery with aggravating circumstances (RNRPRisk)
Crime: Robbery at residential premises (RRPRisk)
Crime: Shoplifting (SHOPLRisk)
Overall Risk Score

ZO

Geo-Underwriting Report



06 March 2020

Report Information

Policy Holder Name:	Sean	Date:	Friday, 06 March 2020 17:52:39
Reference Number:	5b9c9006-2ab7-4544-9a4d-f76c33562ca2	Username:	admin.x
Weighting Category:	Default		

Disclaimer

By accessing report, you agree to be bound by the following terms and conditions: https://www.esri-southafrica.com/reportdisclaimer/

Geocoding



Geocoded Address	Enterprise Ave, Midridge Park, Midrand,	Latitude	-25.9753487692879
Geocoded Address	Johannesburg, Gauteng, 1687	Longitude	28.12234465293195
Postal Code	1687	Cresta Zone	7

Street View Information



Scan this QR code to view an interactive Street View of the report location if available

Or go directly to this link http://tinyurl.com/yxy6tblp

Geo-Underwriting Report



06 March 2020

Peril Summary

All perils listed below have been reclassified into categories from 1 to 5. A 1 would indicate an area with the lowest risk, while 5 would indicate areas with the highest risk.

Flooding: 1 indicates areas that are not within a 2m flood risk potential area. 5 indicates areas that are within a 2m Flood Risk Potential area.

Lightning has been reclassified into groups of 10 lightning strikes. A rating of 2 would indicate between 11 and 20 lightning strikes per year on average.

Hail: 1 = 1 Hail day per year (HDY), 2 = 2 HDY, 3 = 4 HDY, 4 = 6 HDY and 5 = 6 HDY.

Dolomite: 1 indicates areas that have no dolomitic lithology. 5 indicates areas that have dolomitic lithology.

Fire data has been broken into equal intervals with a maximum count of 91 fires within a year.

The crime data has been normalised on the population count, then multiplied by 10 000 and then reclassified into 5 classes based on natural breaks.

Peril	Risk Score
Flood	1
Lightning	3
Hail	3
Dolomite (Geology)	1
Fire	1
Crime: Burglary at non-residential premises (BNRPRisk)	2
Crime: Burglary at residential premises (BRPRisk)	2
Crime: Malicious damage to property (MDPRisk)	2
Crime: Property related crime (PRCRisk)	2
Crime: Robbery with aggravating circumstances (RNRPRisk)	3
Crime: Robbery at residential premises (RRPRisk)	4
Crime: Shoplifting (SHOPLRisk)	2
Overall Risk Score	22 %

Nearest Police Stations

Police Station	Approximate Distance
Midrand	2.36 km
Olievenhoutbosch	8.96 km
Rabie Ridge	9.61 km

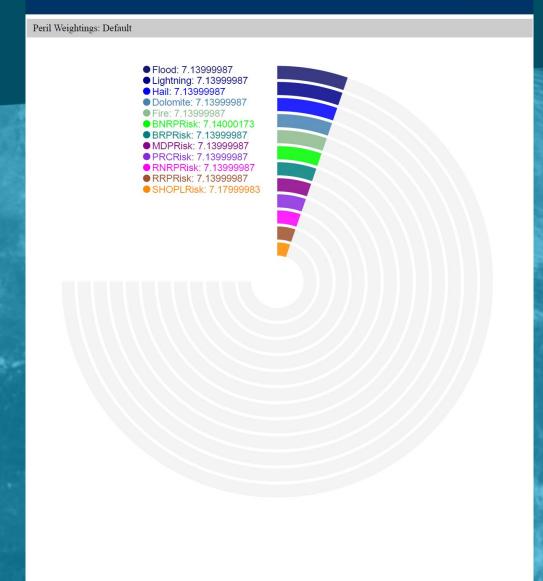
Nearest Fire Stations

Fire Station	Approximate Distance
Lonehill	12.51 km
Fire Station	15.46 km
Alexandra Fire Station	17.14 km

Geo-Underwriting Report



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@esri South Africa

06 March 2020

