



Europa Technologies & ELF

Report to EuroGeographics Assembly

Warren Vick

Europa Technologies Ltd.





UK-based SME • Geospatial Specialist
Geospatial Data • Data Services • Applications
Telecommunications • Financial Services • Public Sector



No Brexit jokes, please :-)



ELF EUROPEAN
LOCATION
FRAMEWORK

ELF Activities

- WP7: Insurance application – precision risk assessment tool › **ELF Risk Insight**
- WP7: Mobile telecommunications - coverage visualisation tool › **ELF Network Insight**
- WP6: Research, source and deploy specialist data to support our WP7 applications
- **GOAL:** To develop industry applications, powered by ELF, which are a nexus of the best geospatial data available

ELF Risk Insight

- Requires address level search & large scale base map
- Spatial look-up of perils at/around location
- Conversion to risk scores (based on appetite) with RAG classification. PDF reporting
- Incorporates sample policy / claims data
- Prototyped with UK data. Pan-European flood model now being integrated
- Search for more data sources continues

Risk Assessment

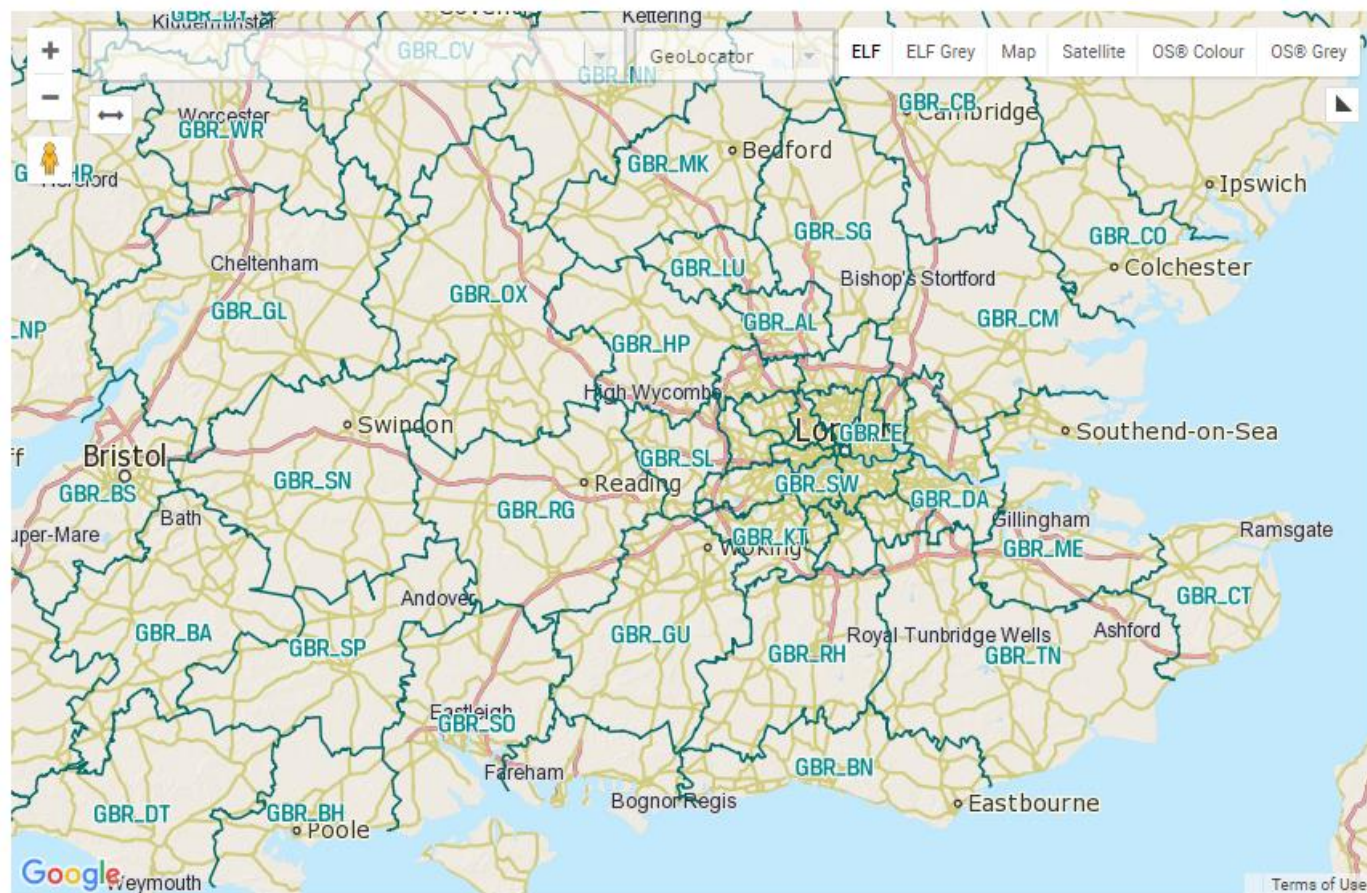
Claims and Policies

Risk Overlays

- ☐ JBA Flood Extents
- ☐ JBA Flood Depths
- ☐ BGS GeoSure
- ☐ CRESTA Zones
 - ☒ Low Resolution
 - ☐ High Resolution

Map

ELF Risk Insight



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 Comprehensive Flood Model (CFM) 2014
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 Geosure Insurance Product (GIP) v7
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Messages

Claims

Live Policies

Risk Assessment

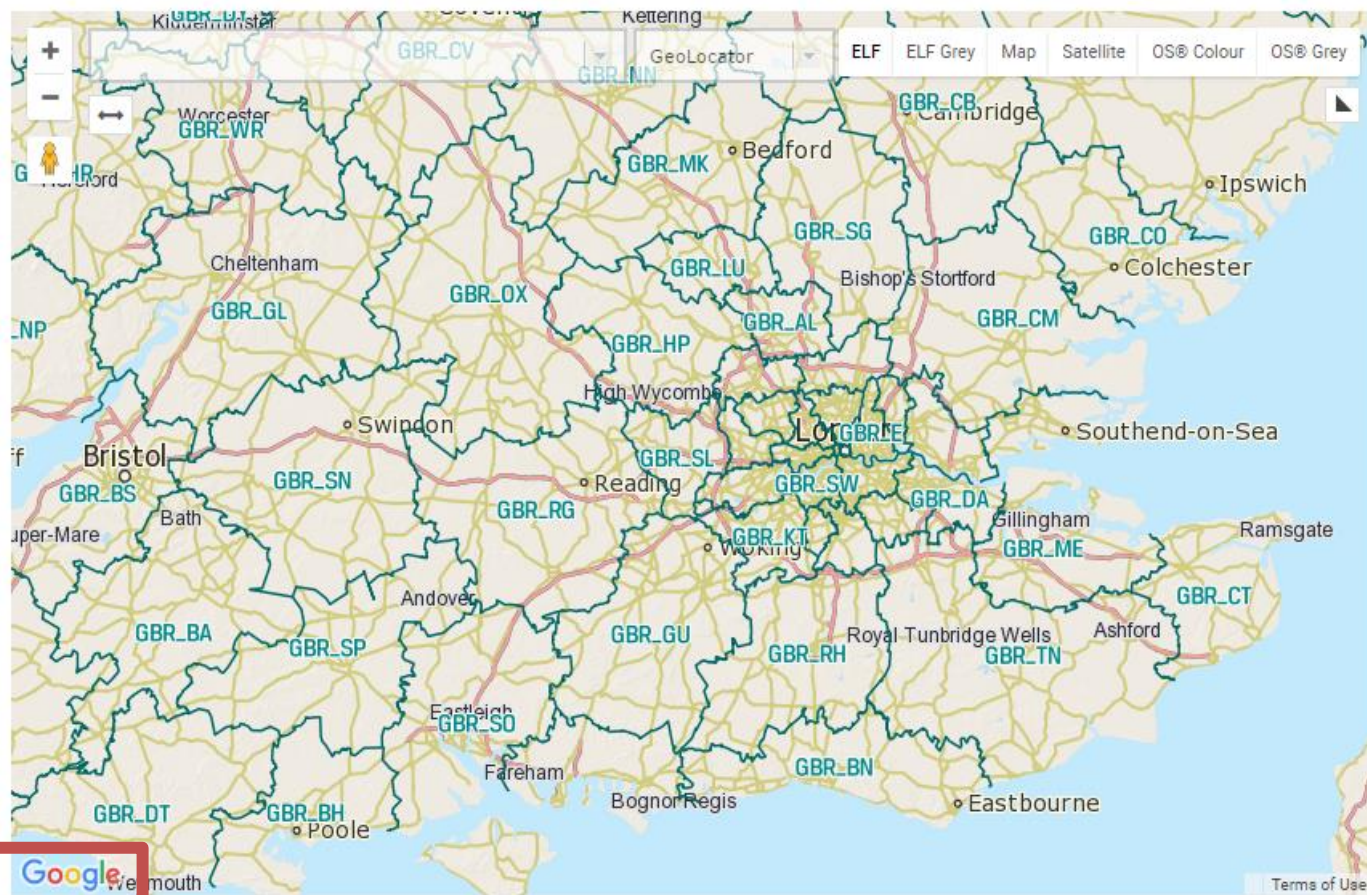
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Messages Claims Live Policies

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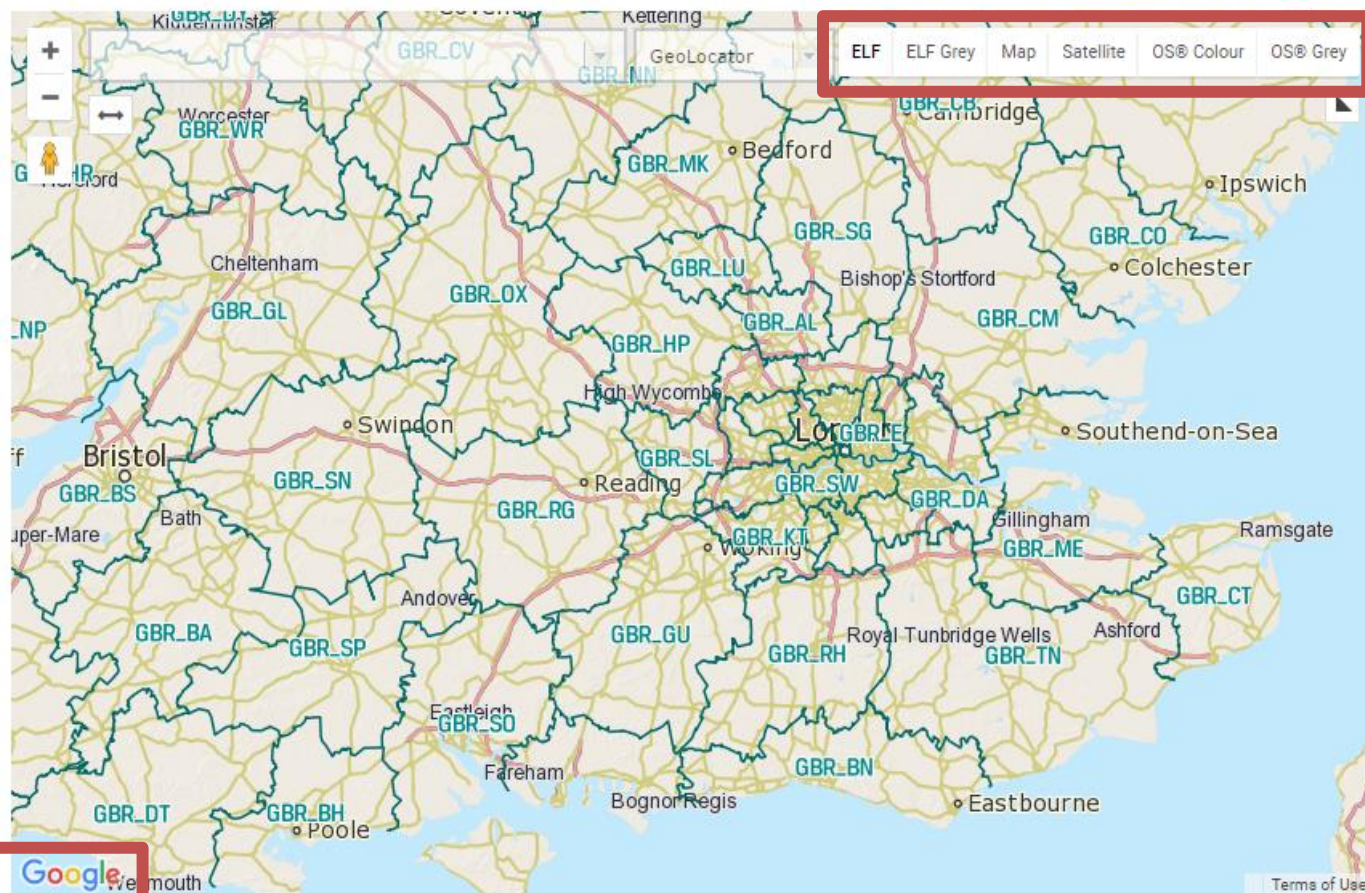
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Messages

Claims

Live Policies

Risk Assessment

Claims and Policies

Risk Overlays

- ☐ JBA Flood Extents
 - ☐ River
 - ☐ 5% (1 in 20 years)
 - ☐ 1.3% (1 in 75 years)
 - ☐ 1% (1 in 100 years)
 - ☐ 0.5% (1 in 200 years)
 - ☐ 0.1% (1 in 1,000 years)
- ☐ Defended River Area
- ☐ Coastal (Defended)
- ☐ Coastal (Un defended)
- ☐ Surface Water
- ☐ Groundwater
- ☐ Dam Break
- ☐ Canal Failure
- ☐ JBA Flood Depths
- ☐ BGS GeoSure

Map



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[Messages](#)
[Claims](#)
[Live Policies](#)

Risk Assessment



JBA Flood Score: 3 (Rooftop)



Storm: ?



BGS Subsidence: 2



No. Of Claims (500m): 1



Agg. Total (500m): £416,887.05



Theft Index: 0.00



Mosaic Group: Z

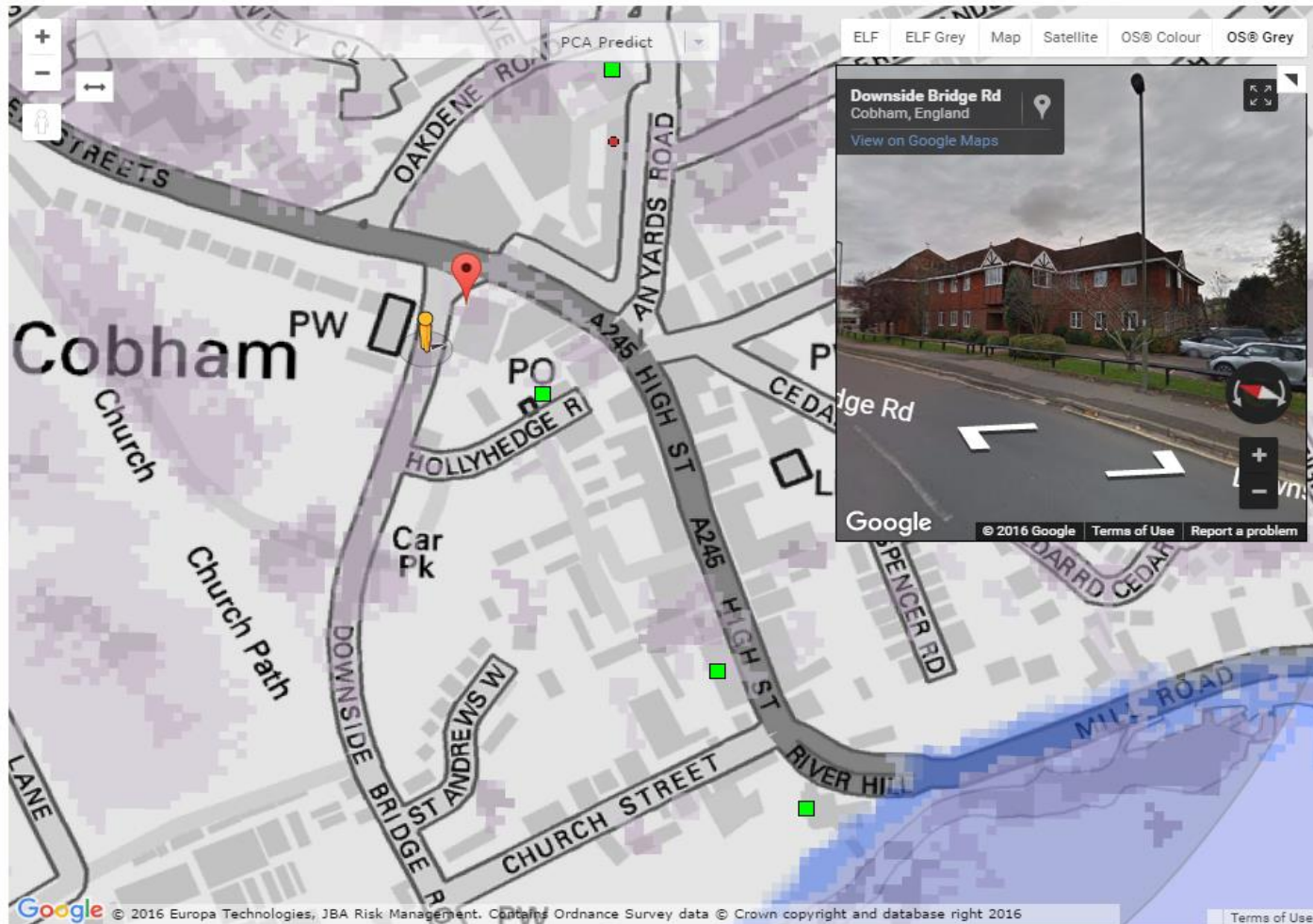
Download Risk Report

Claims and Policies

Risk Overlays

* Zoom in to display

Map



Policy	UPRN	Buildings NSI	Contents NSI	Total SI	Mosaic Group
1121629	74032410	£199,772.00	£28,536.00	£228,308.00	I
1138528	10034167972	£0.00	£24,682.00	£24,682.00	K
71133354	100100074713	£121,267.05	£20,300.00	£141,567.05	O
63982067	100110427217	£0.00	£22,330.00	£22,330.00	N

Messages Claims Live Policies



Export Policies to CSV

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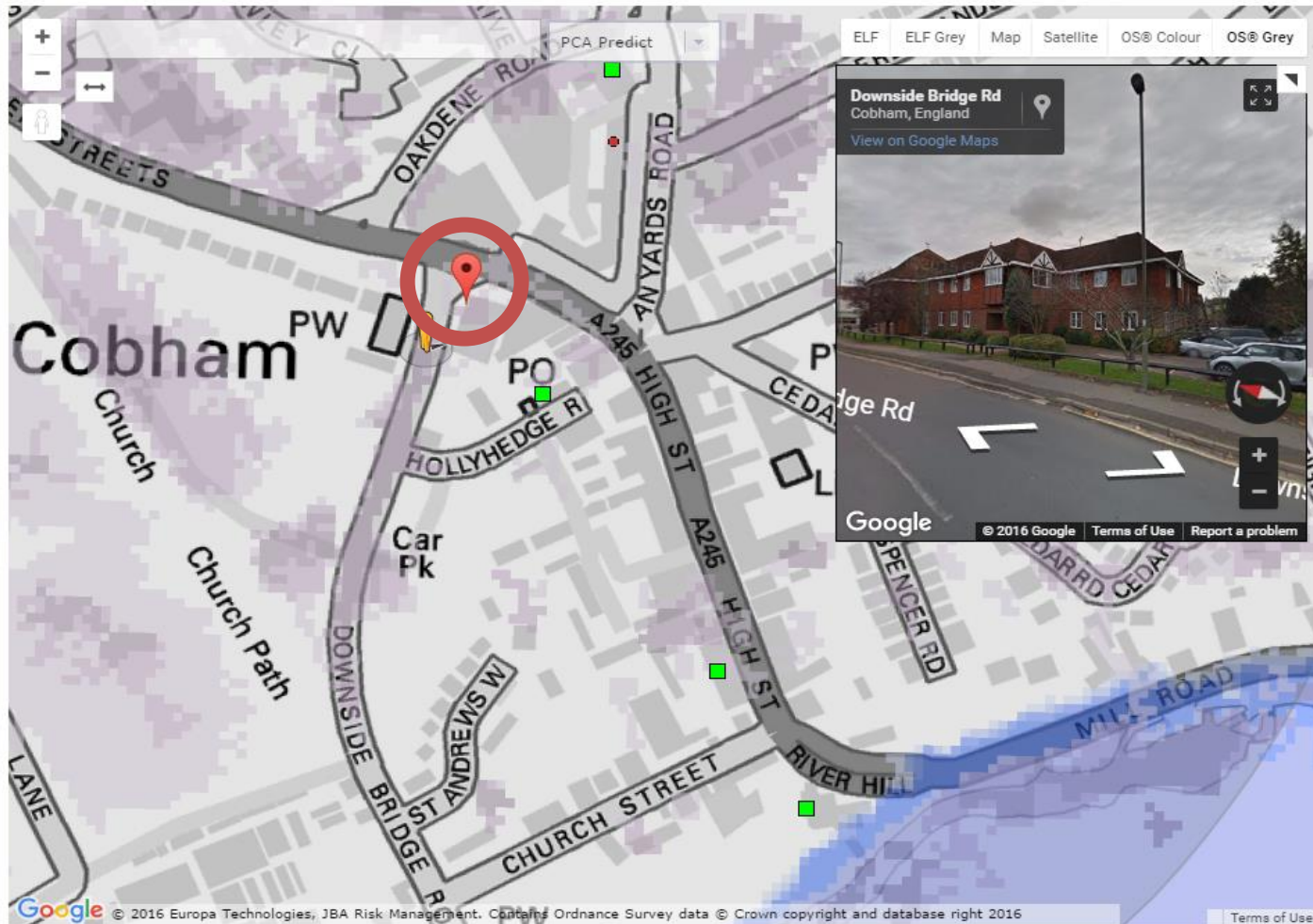
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Claims and Policies

Risk Overlays

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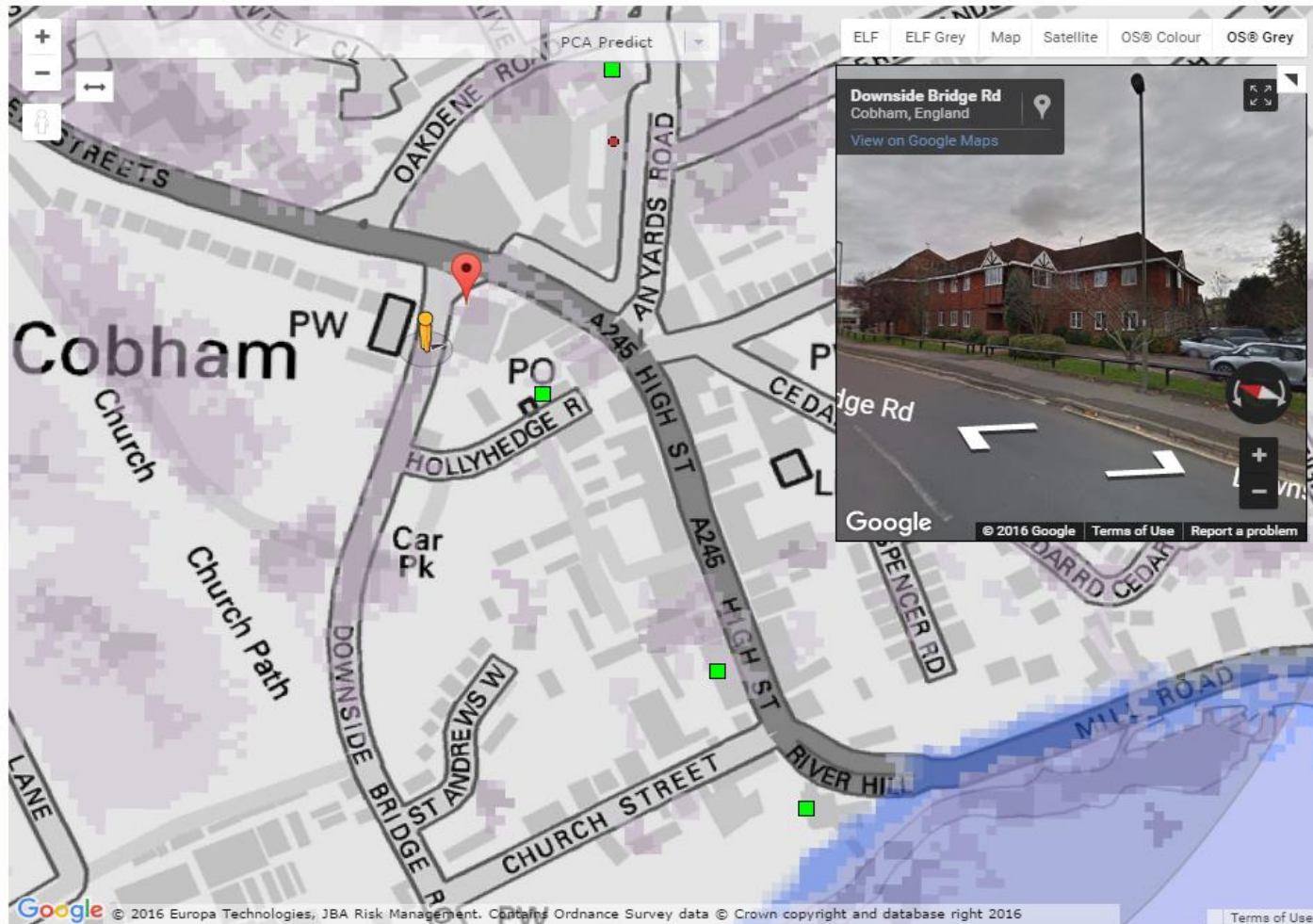
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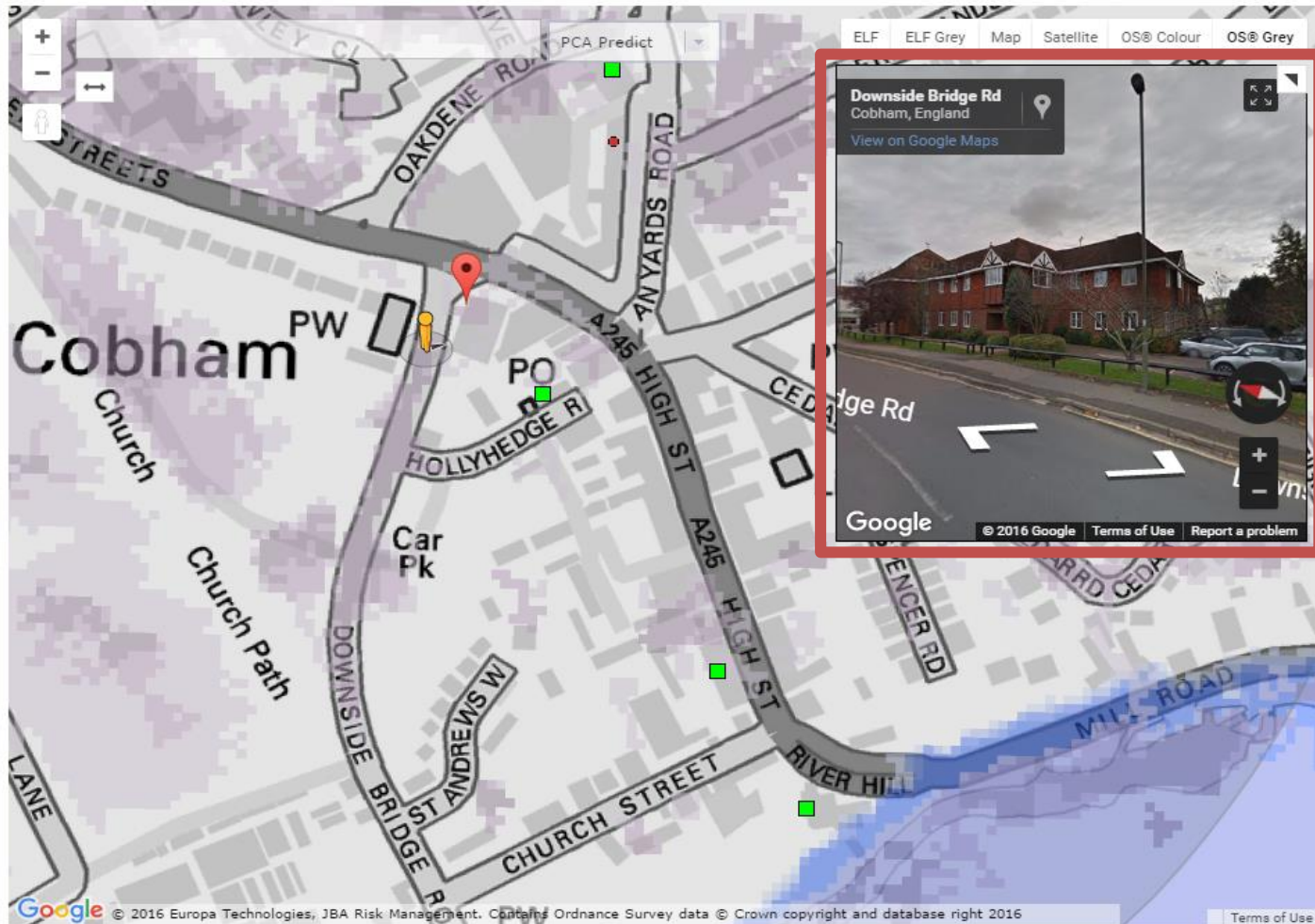
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Claims and Policies

Risk Overlays

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Messages Claims Live Policies



Export Policies to CSV

Risk Assessment



JBA Flood Score: 20 (Rooftop)



Storm: 39.063



BGS Subsidence: 2



No. Of Claims (500m): 2



Agg. Total (500m): £0.00

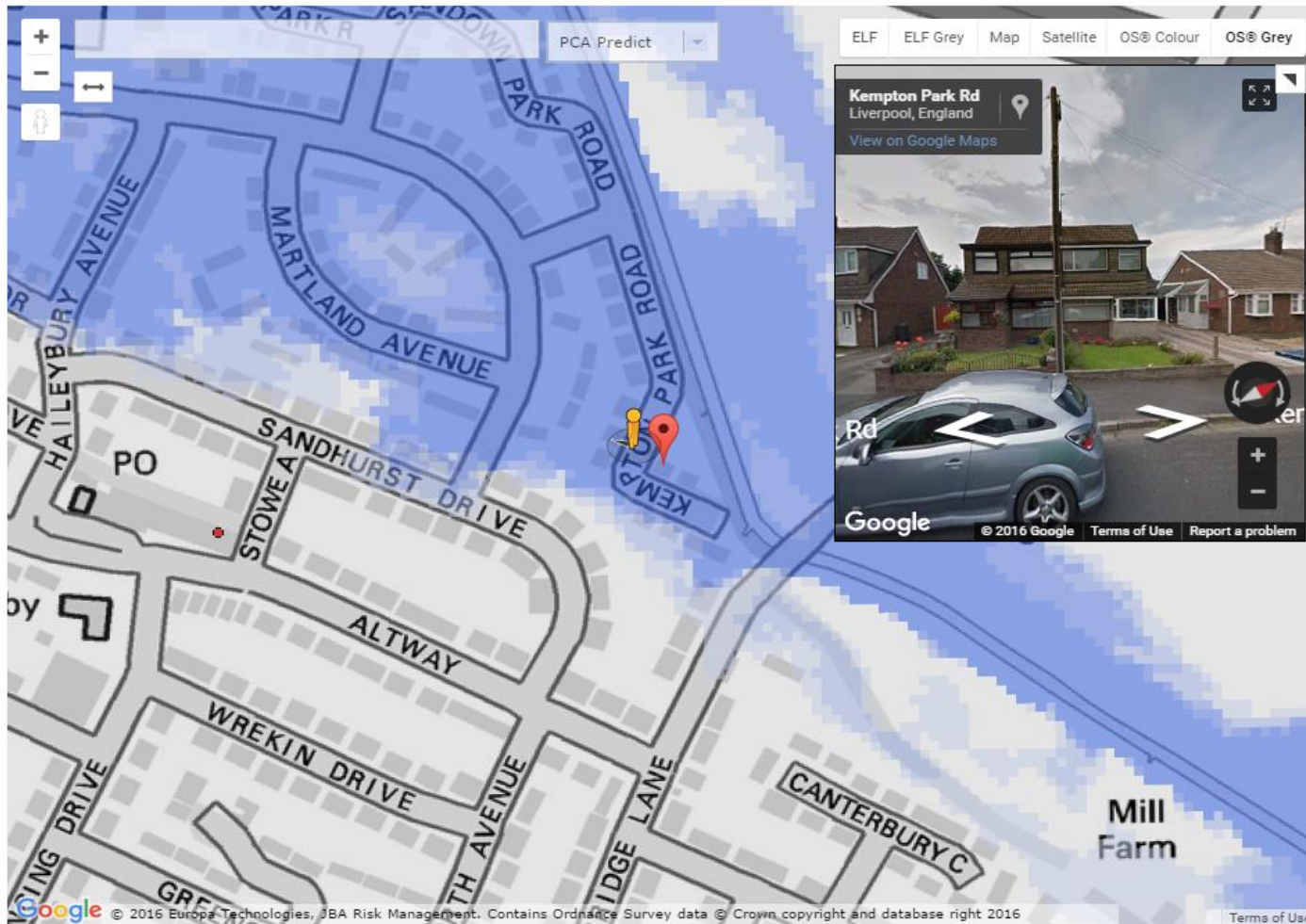


Theft Index: 0.99



Mosaic Group: E

Map



Download Risk Report

Claims and Policies

Risk Overlays

* Zoom in to display

Claim	UPRN	Event Type	Incident Date	Total Incurred
90076002	906171382	Storm	2012-01-03	£354.00
90055557	100011503655	Escape of Water	2009-10-15	£48.00

Messages

Claims

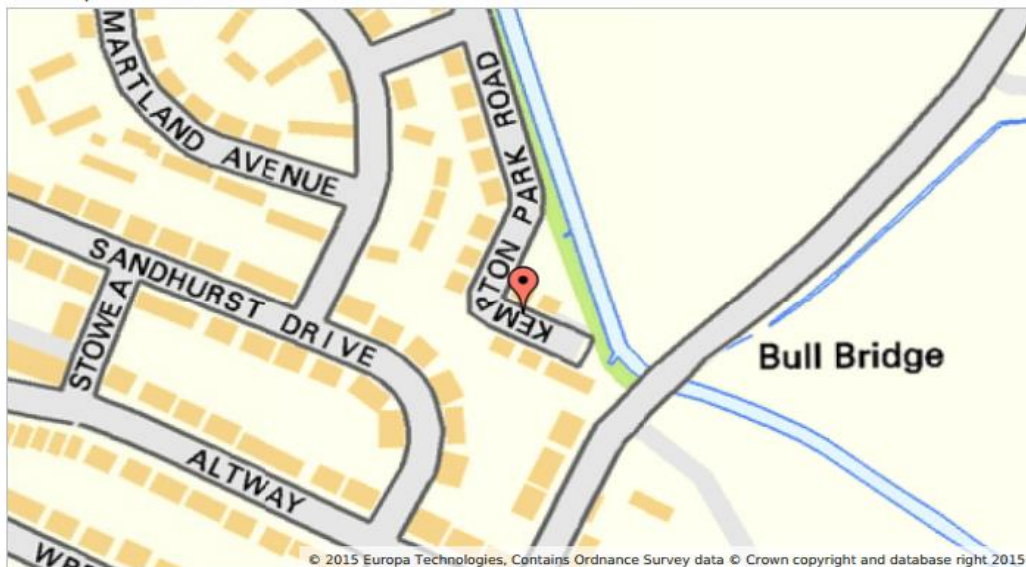
Live Policies



Export Policies to CSV

Risk Report

1 Kempton Park Road, LIVERPOOL, L10 6NH, UNITED KINGDOM



JBA Flood Score: 20 (Rooftop)



Storm: 39.063



BGS Subsidence: 2



No. Of Claims (500m): 2



Agg. Total (500m): £0.00



Theft Index: 0.99



Mosaic Group: E

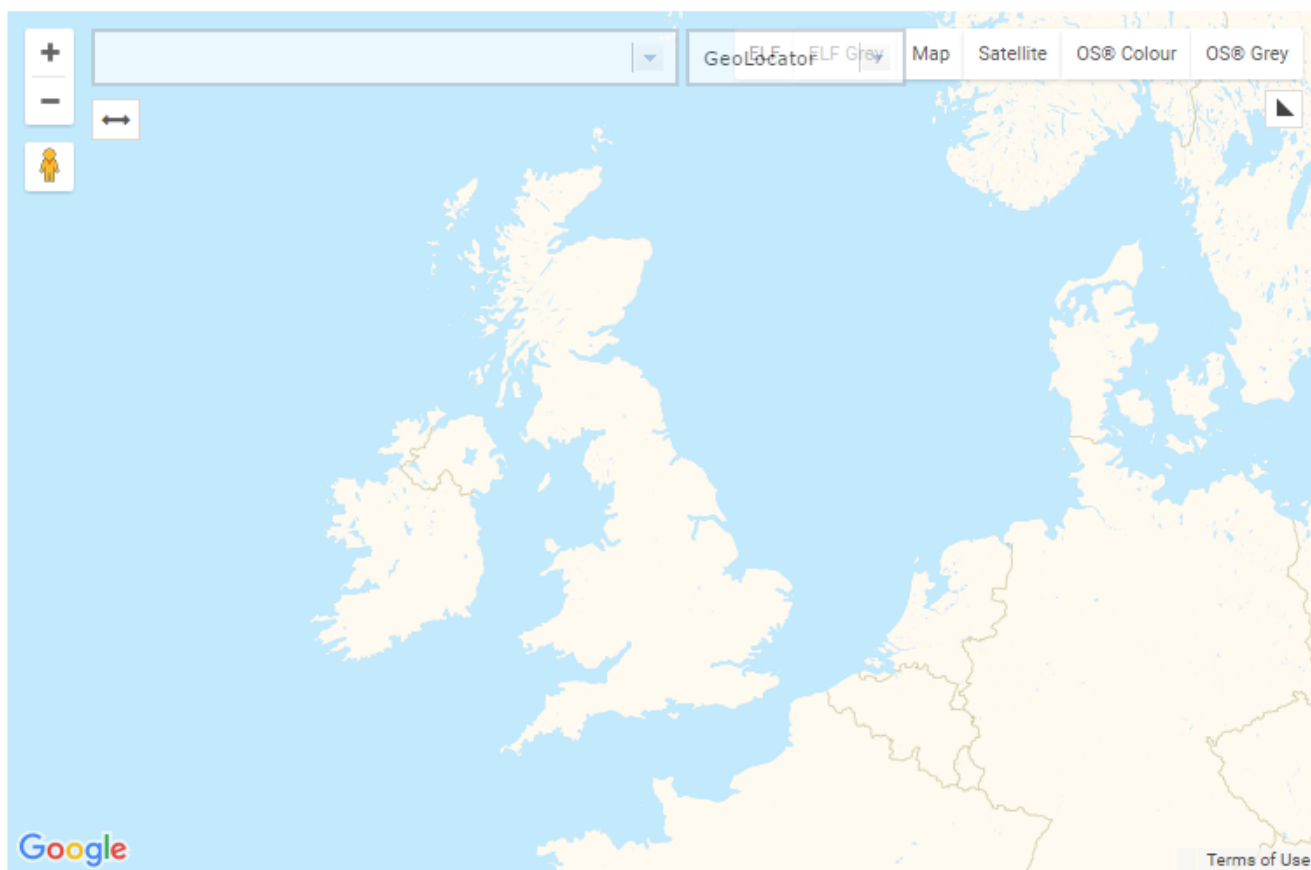
ELF Network Insight

- Based on the same application framework as ELF Risk Insight
- Comprehensive database of mobile coverage layers (*already sourced*)
- Coverage areas handled in much the same way as flood areas
- Prototyped with UK coverage
- Pan-European coverage data finalised and now being integrated

Network Overlays

- ☐ Austria
- ☐ Belgium
- ☐ Bulgaria
- ☐ Croatia
- ☐ Republic of Cyprus
- ☐ Czech Republic
- ☐ Denmark
- ☐ Estonia
- ☐ Finland
- ☐ France
- ☐ Germany
- ☐ Greece
- ☐ Hungary
- ☐ Ireland
- ☐ Italy
- ☐ Latvia
- ☐ Lithuania
- ☐ Luxembourg
- ☐ Malta
- ☐ Netherlands
- ☐ Poland
- ☐ Portugal
- ☐ Romania
- ☐ Slovakia
- ☐ Slovenia
- ☐ Spain
- ☐ Sweden
- ☐ United Kingdom

Map



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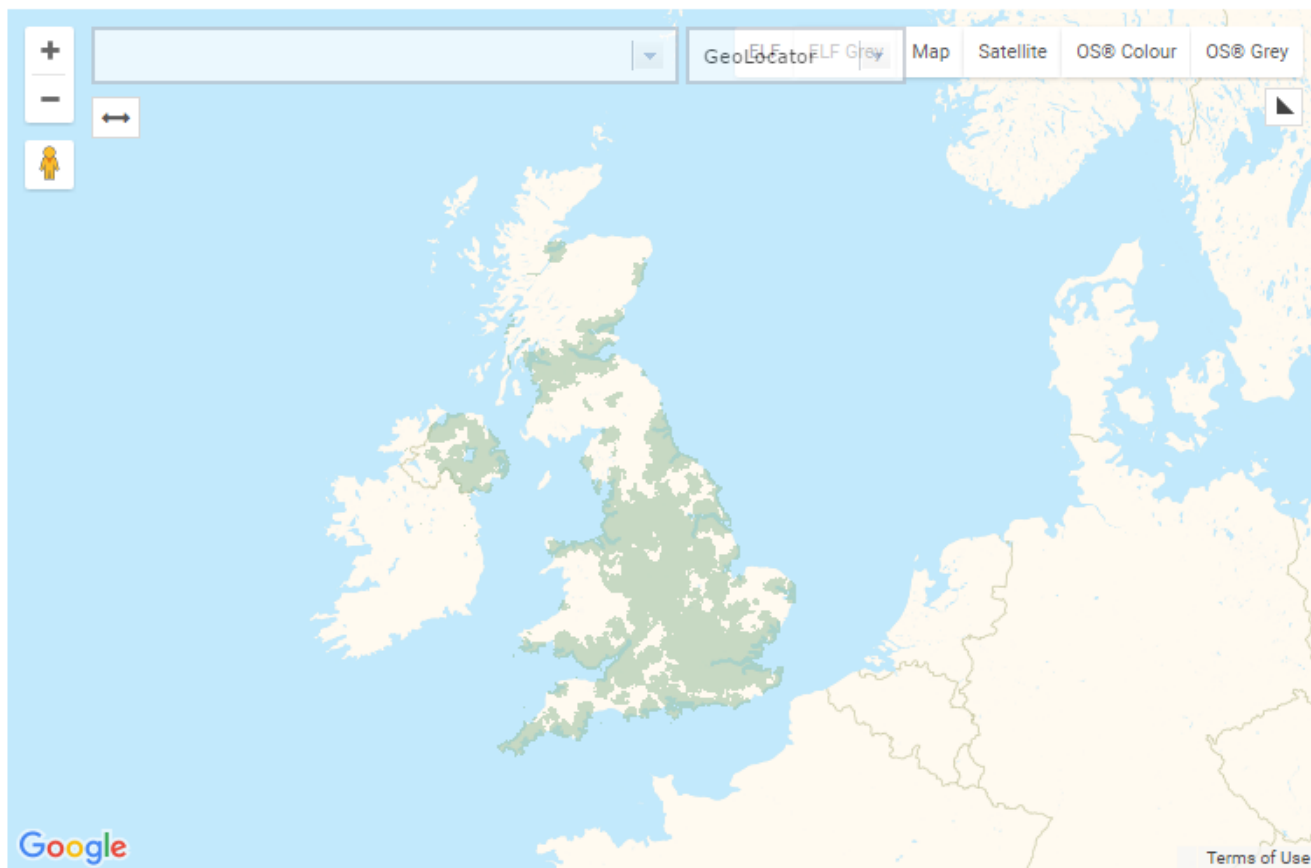
Messages

ELF Network Insight

Network Overlays

- ☒ Lithuania
- ☒ Luxembourg
- ☒ Malta
- ☒ Netherlands
- ☒ Poland
- ☒ Portugal
- ☒ Romania
- ☒ Slovakia
- ☒ Slovenia
- ☒ Spain
- ☒ Sweden
- ☒ United Kingdom
 - ☒ Three
 - ☐ 3G
 - ☒ 4G
 - ☒ LTE 1800
 - ☒ O2
 - ☐ 2G
 - ☐ 3G
 - ☐ 4G
 - ☒ LTE
 - ☒ EE
 - ☐ 2G
 - ☐ 3G
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 - ☒ LTE 1800
 - ☒ Vodafone
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 - ☐ 4G
 - ☒ LTE

Map



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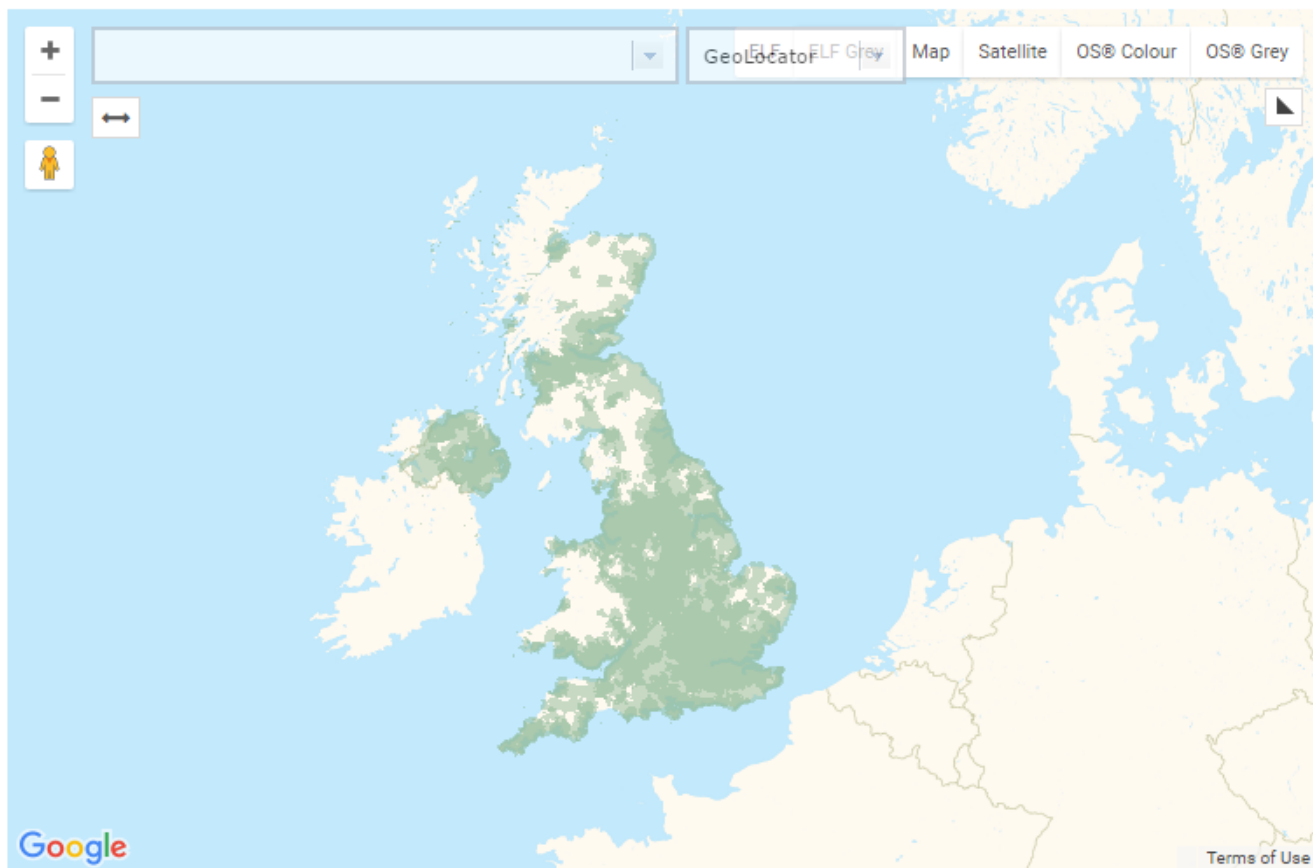


Messages

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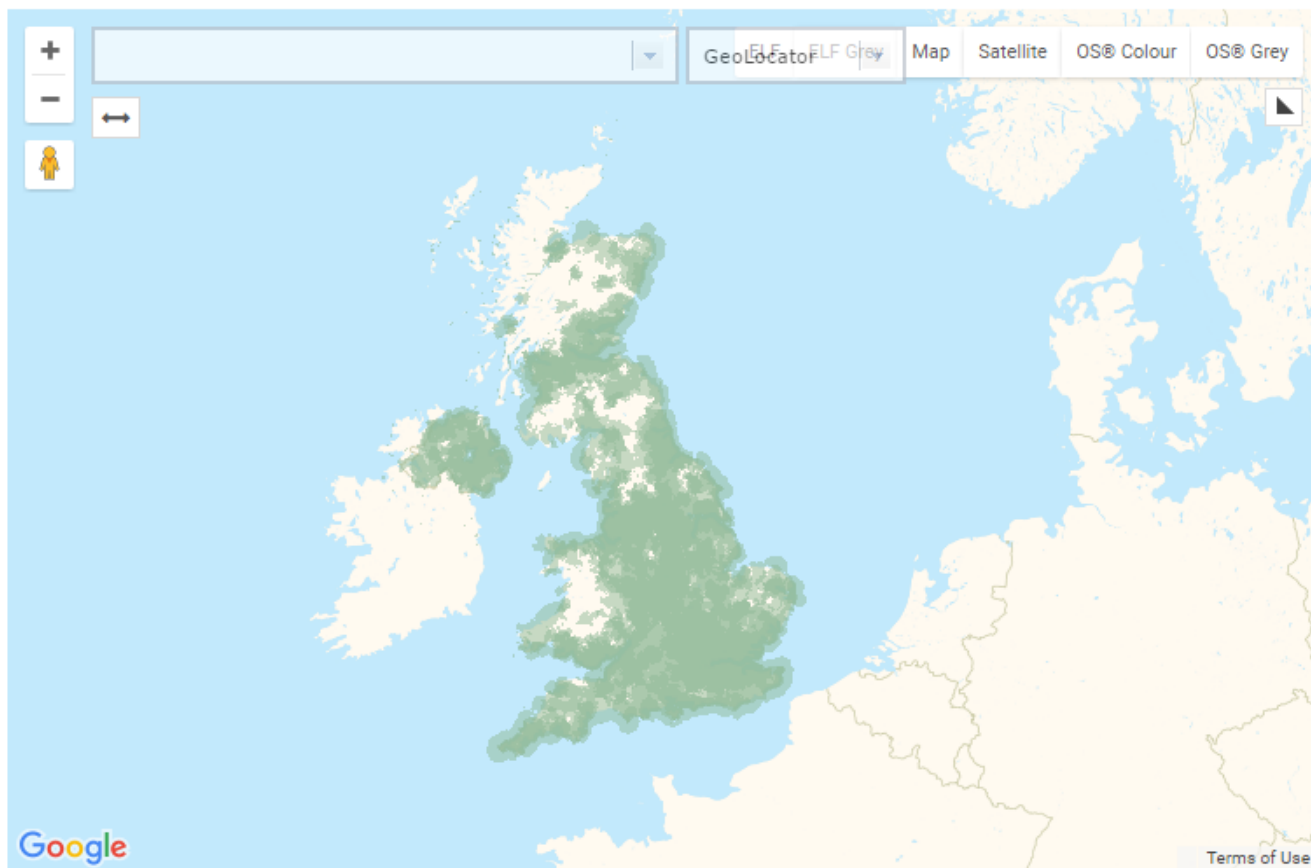


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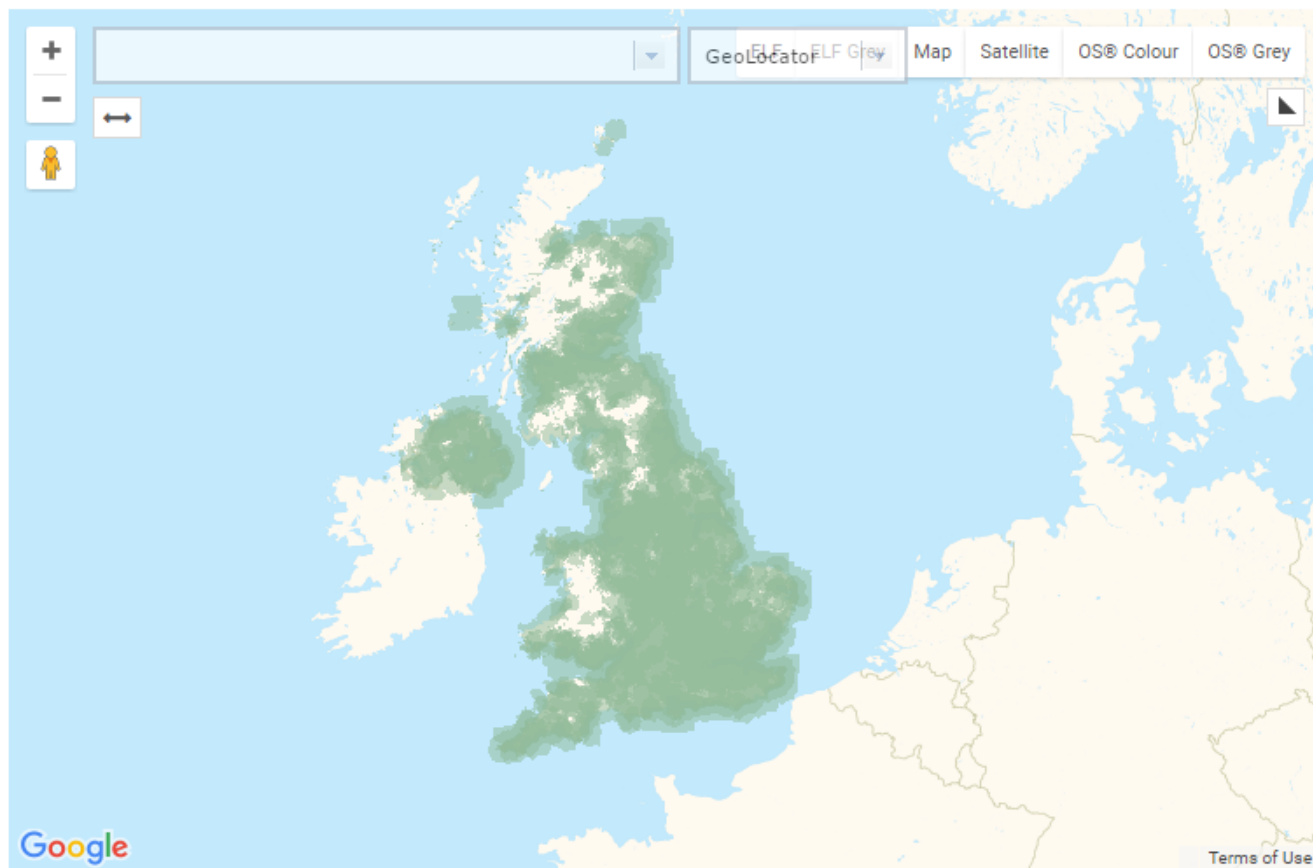
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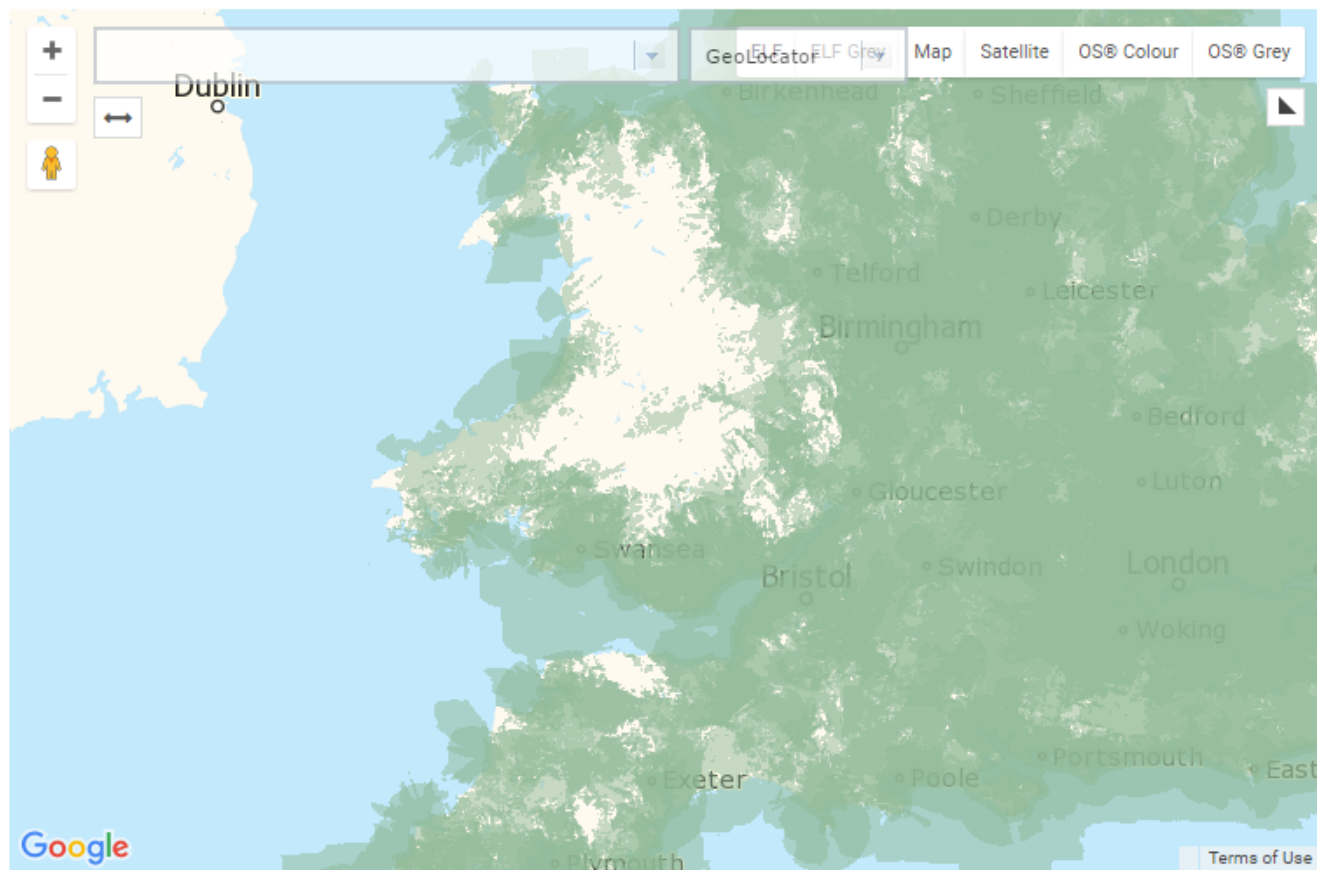


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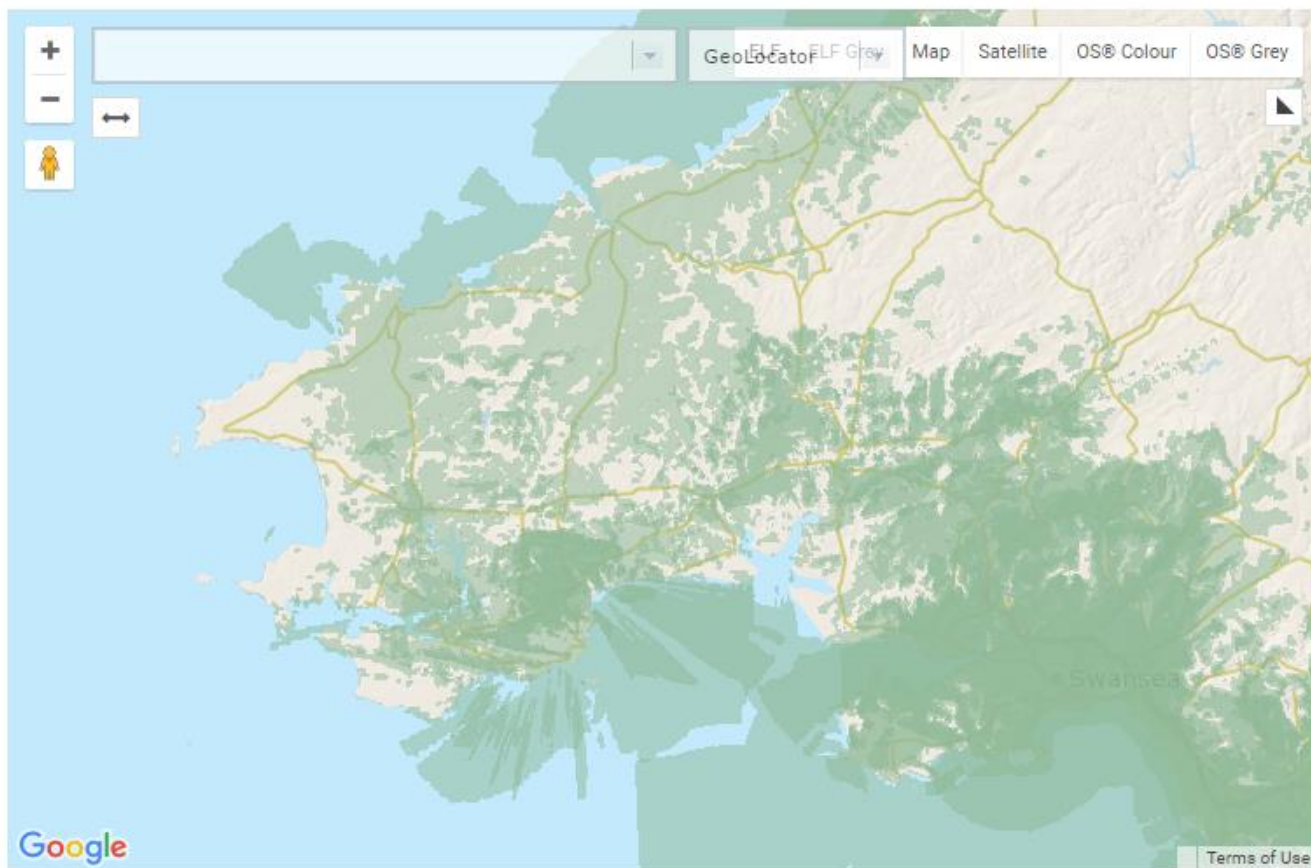


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Messages

ELF Challenges

- “Ideas are easy. Implementation is hard.”
– *Guy Kawasaki*
- Mitigating project blocking
- Sourcing high quality data and *selling* ELF
- Different geographies for ELF and overlays
- The GBP/EUR FX rollercoaster
- The biggest challenges are ahead...

ELF Future

- Deliver a FFP (high quality, consistent, performant) and value-for-money service.
- “Every worthwhile accomplishment, big or little, has its stages of drudgery and triumph: a beginning, a struggle and a victory.”
– *Mahatma Gandhi*
- The ELF project is nearly over.
Now the hard work begins.

Thanks for your attention

Warren Vick

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