

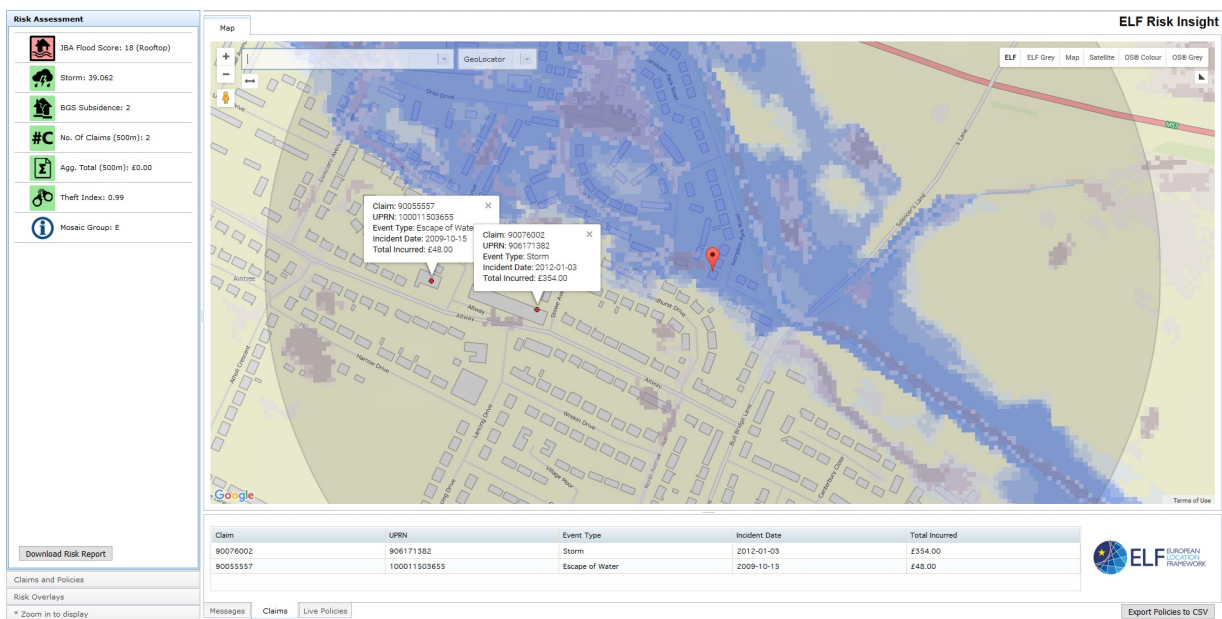
## Insurance



Europa Technologies has used the ELF platform to engineer an insurance risk assessment application making use of its extensive network of contacts in this sector in the UK and around the world to ensure that it has industry feedback and support for the application.

The risk assessment model, ELF Risk Insight, utilises various sources of authoritative and third party data to provide a natural catastrophe risk assessment score for new and existing policies in a sample region of Europe. By implementing this service instance, the ELF platform provides a consistent and accurate way for insurance and re-insurance companies across Europe to assess the risk of natural catastrophe and the insurance claims that follow. This is of benefit to insurers who will be more competitive and consumers who will appreciate competitive premiums.

Europa Technologies applied its combination of geospatial and domain knowledge to the integration of ELF services within the insurance risk assessment application, specifically the GeoLocator and ELF Topographic Basemap services. In particular the insurance and re-insurance companies will appreciate the ability to use reliable data in their decision making process, without having to make separate licensing arrangements with each NMCA.



The screenshot displays the ELF Risk Insight application interface. On the left, a 'Risk Assessment' sidebar shows various metrics: JBA Flood Score: 18 (RoofTop), Storm: 39.052, SCS Subsidience: 2, No. of Claims (500m): 2, App. Total (500m): £0.00, Theft Index: 0.99, and Mosaic Group: E. Below this is a 'Download Risk Report' button and a 'Claims and Policies' section with 'Risk Overlays' and a 'Zoom in to display' note.

The main area features a map with a risk overlay. Two pop-up windows are visible over the map, providing details for specific claims:

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

At the bottom, a table lists the claims data:

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

Additional interface elements include a 'GeoLocator' search bar, map controls (ELF, ELF Grey, Map, Satellite, OSB Colour, OSB Grey), a 'Terms of Use' link, and an 'Export Policies to CSV' button.

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Source URL: <http://www.elfproject.eu/content/insurance>