

# INTELLIGENT AERIAL INFORMATION

 uk drone  
inspections

## A Case for Drones

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# THE CASE FOR DRONES

**Iprosurv have been using Unmanned Aerial Vehicles (aka drones) in the insurance sector for the past 5 years. For damaged properties their use is important because they can :**

- 
- access sites otherwise inaccessible (eg flooded access roads)
  - access areas of buildings otherwise inaccessible or difficult to access (eg roofs)
  - access sites that are deemed dangerous (eg fire damaged buildings)
  - assist with search-and-rescue efforts
  - immediately show the extent of damage to enable adjusters to determine likely quantum
  - store data for immediate stakeholder share (brokers, insurers, forensics, surveyors, etc)
  - hold data forever that can be revisited many times over
  - deploy many different types of technology (photos, videos, 3D, thermal, ortho mosaic etc)
  - assist with estimated rebuilding costs (using deployed measurement tools)
  - be on site quicker than any other outsourced deployment
  - eliminate huge costs (scaffolding, cherry pickers and the like)
  - assist with rapid and accurate reserving
  - assist with fraud detection
  - provide a customer experience recognized as being better than traditional methods
  - fully adhere to Covid restrictions (no one on site needs to be present)



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# THE CASE FOR IPROSURV

We were founded in 2015 and specialize in services for the insurance sector (we are the only commercial drone operator that does that). Our services range provide outputs from simple minor storm damage through to multi-million pound fire claims.

Our response rate is that we're on site within 24 hrs 95% of the time we're instructed. The data is available within a further 12 hrs. Every inspection carries a pre-flight risk assessment (before the pilot is instructed) and is then further risk-assessed on site. This is to determine appropriate take-off-and-landing-points, to assess overhead cables, nearby buildings, roads and walkways and whether there may be air-traffic issues to consider. As a matter of course we advise the relevant authorities of a planned drone inspection (whether we're required to or not). We ensure all pilot paperwork is fully compliant and completed on every job carried out.

We ensure the right pilot is instructed for the right inspection and that the equipment required is always in full working order.

Any data captured that breaches Privacy Regulations is automatically shredded before being made available to our clients for them to share with all appropriate stakeholders.

We are widely regarded as being the best operator in the insurance space.

**IPROSURV®**

experts in drone data capture & analytics

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# THE CASE STUDIES



# 1. HELPING WITH FRAUD



Damage occurred in a multi tenanted commercial property and quickly spread, destroying the entire roof. Building initially declared unsafe so drone inspection carried out to provide immediate data and footage on extent of damage allowing adjuster and surveying teams to determine reserve and actions needed to progress the claim. Claim settled some months later.

One year on Iprosurv received a request from insurer of neighbouring building following claim submitted for damage to the roof of that property caused by the initial fire.

Claimant alleged that temporary repairs had to be effected in the weeks following the fire and only later were they able to pursue a formal claim. The data from our first inspection clearly showed that the “temporary” repairs were already in place at the time of the fire so couldn’t have been implemented at a later date. Agreed with Insurer 1 that we could share data with Insurer 2. Claim repudiated. Insurer had reserved at £250k prior to our appointment.

## 2. SPEED ACCURACY AND COSTS



The insurers of the building, concerned at its condition, were threatening to pull coverage unless a thorough inspection was carried out to identify and quantify the risk and put in place a remediation plan. For a multitude of reasons, time was of the essence.

Getting the scaffolding up around the building to conduct a detailed inspection would have taken weeks if not months. We were able to secure the area, send a drone up, get detailed imagery of the damage to the façade and, using thermal imagery, pinpoint where moisture had seeped into the fabric of the building.

The client was able to prioritise the remediation and pull together a plan to take to their insurer to ensure that not only could the building be made safe, it could continue to be insured. And of equal importance, all this was made possible with zero disruption to residents in the building or the surrounding area.

From instruction to delivery of all the data to the client, including a high definition 3D model, took eight days and cost 1% of what it would have cost to erect the scaffolding.

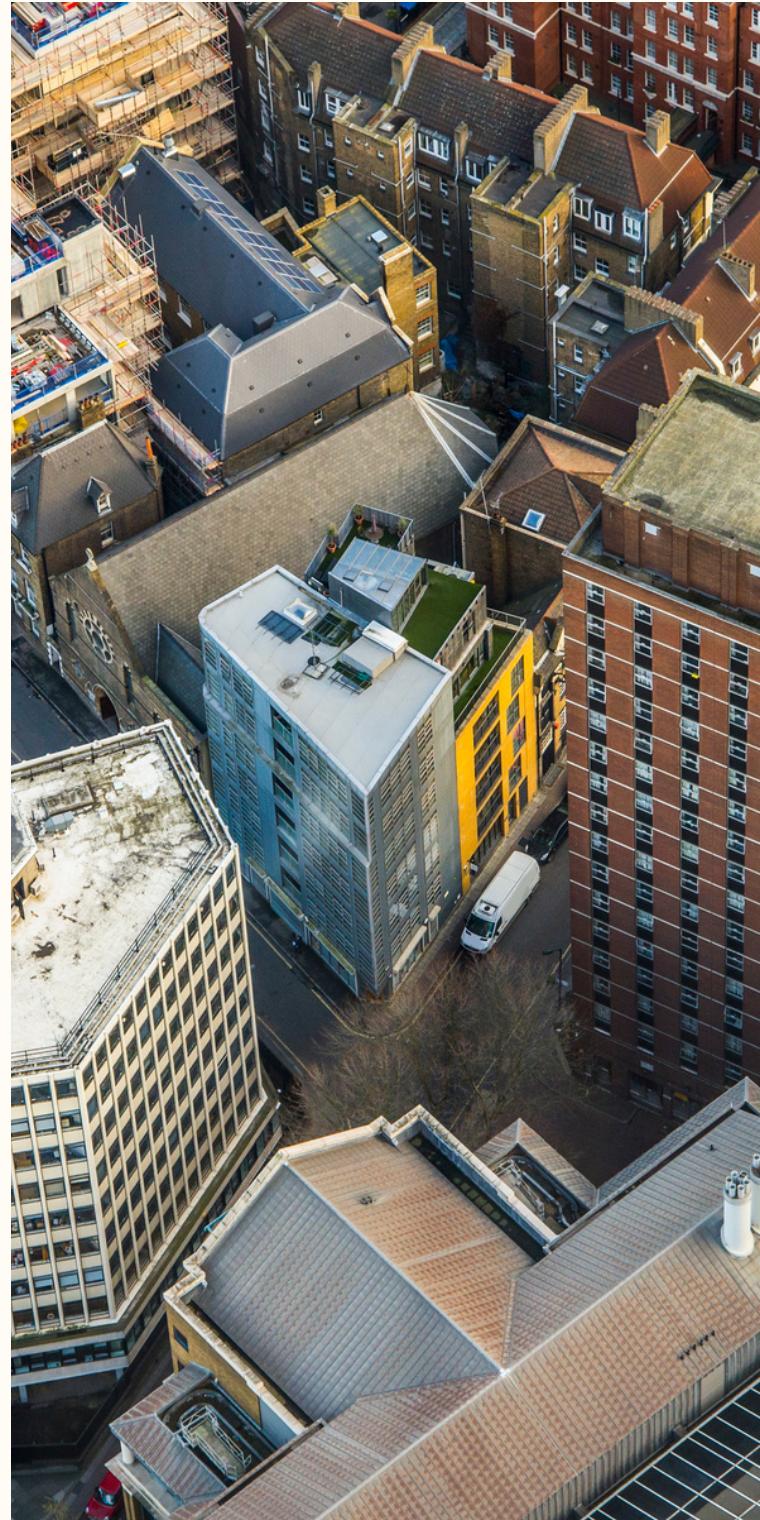
### 3. SETTING THE RIGHT RESERVE

A broker reported a Boxing Day flood claim direct to insurer which involved a commercial basement used as a back-up reserve for a large organization. Broker details were vague and suggested relatively minimal damage to the contents (the buildings insurance were held elsewhere). Reserve was set at £25k.

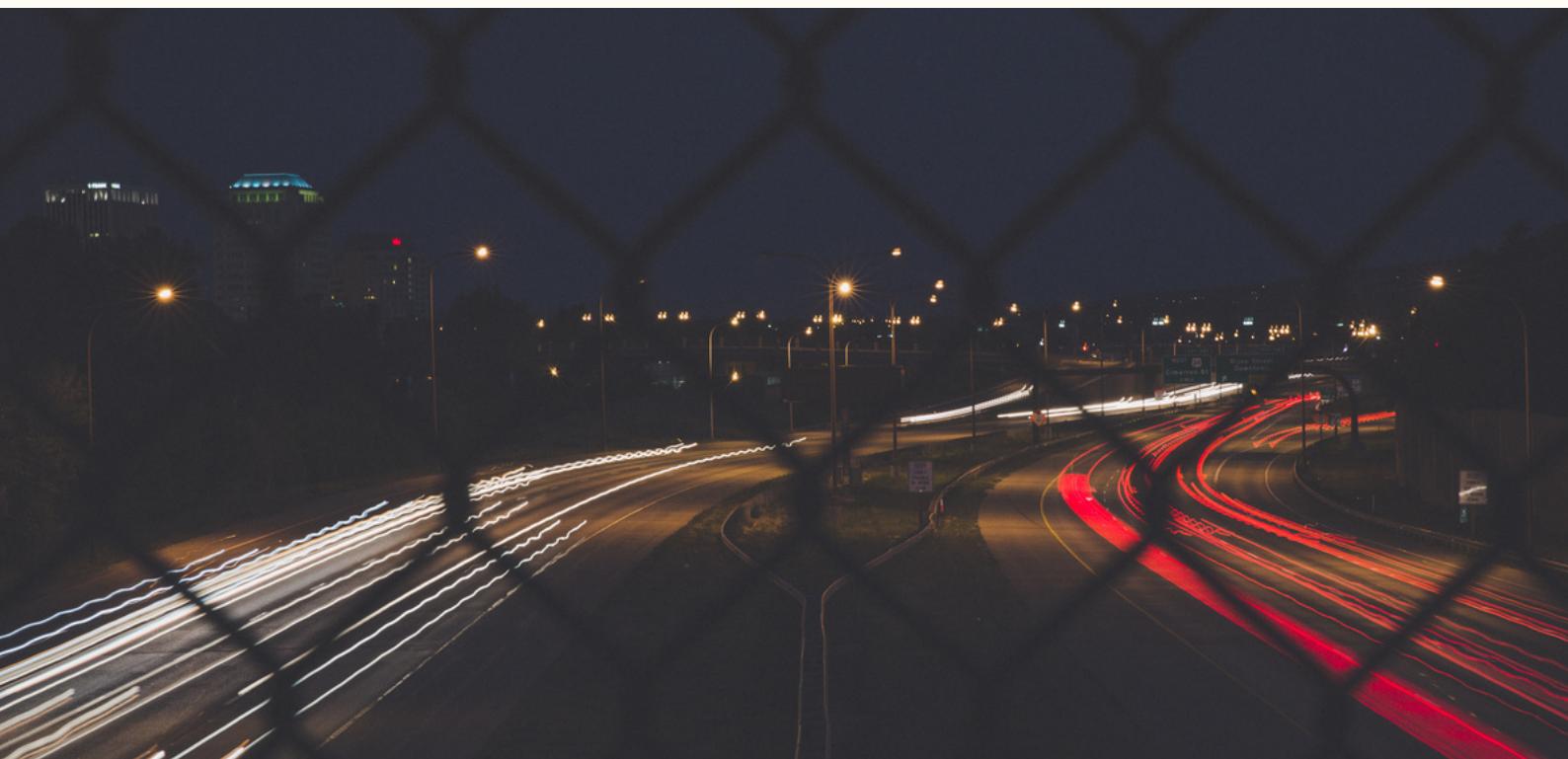
The insurer appointed an adjuster but said adjuster advised he couldn't get to site before first week of January. Iprosurv appointed and we visited two days later. Initial data from our inspection suggested that the entire basement would have been under water for at least 24 hours already.

It was clear from the footage that the property covered a huge area. The data prompted an urgent discussion between insurer and broker which revealed over £15m of machinery inside that basement. Initial reserve was set at £12m (claim eventually settled for around £9m).

This was important because the insurer needed to set accurate year-end estimates. Our data saved the adjuster some embarrassment and enabled insurer to set a much more appropriate reserve.



# 4. WORKING WITH ENTIRE SUPPLY CHAIN



A major commercial fire prompted adjuster to appoint us. Our data was then shared with structural engineer (who was unable to access site in question). That data enabled the engineer to build a bespoke H+S Plan as part of the remedial works.

The engineer subsequently informed us that without our data they would have had to resort to a basket-and-crane solution costing over £50k and taking weeks to do. Our data was available to them within 48 hours.

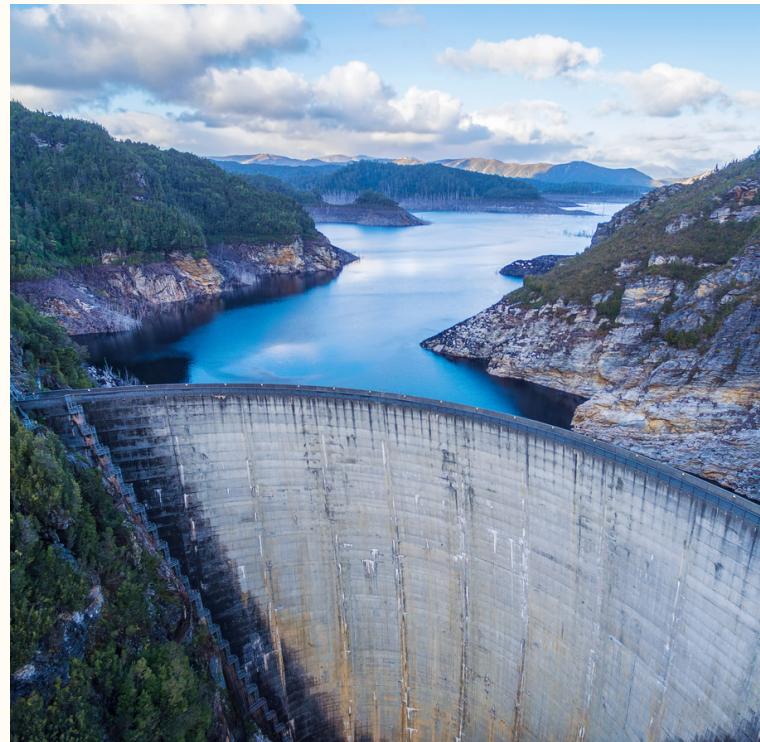


# 5. NEWSWORTHY EVENTS

A large dam began to crumble threatening the release of hundreds of millions of water gallons into the neighbouring countryside and village. The village was evacuated.

Iprosurv appointed to provide interactive 3D model which enabled the planners to calculate exactly how the temporary remedial works would need to be managed.

Dam was made safe which meant that structural engineers could then plot the longer term security of the entire structure. All of this delivered for £1,350 and within one day.



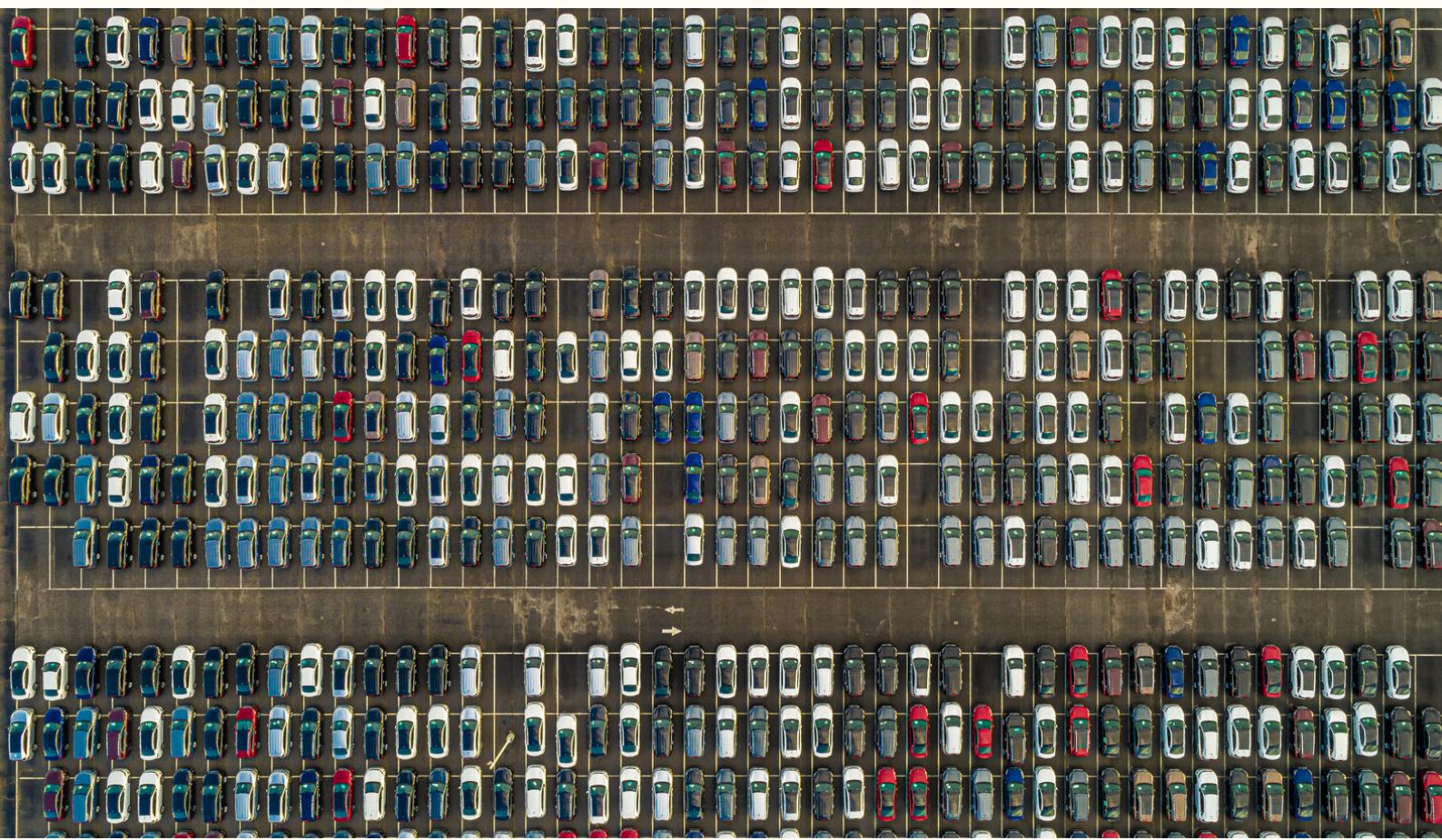
# 6. SIMPLE JOBS

We've had many instructions on lower-value claims where the data has enabled the technical claims handler to provide the claimant with a cash settlement within 3 days of the damage being reported.

On one particular claim the damage was reported first thing in the morning. We were immediately instructed as we were on site within 2 hours. Our data was then distributed two hours later and the policyholder received a £12k cash offer before close of play (all in the same day).



## 7. UNUSUAL JOBS



We were asked to fly a drone over a huge site used for vehicle storage where one particular high-value vehicle (£100k) had been stolen over a weekend.

The drone was able to determine the access point into the compound and two other areas of weakness. This enabled the Insured to implement immediate site security improvements.







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