

# **GIS in Insurances: a Case Study in Application of a GIS Framework in Claims Management and Adjustment**

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## **SUMMARY**

When it comes to insurances, time is of the essence. A rapid response from insurance companies and its claim adjusters is an important factor the core business processes. A timely response from a company that provides a proper settlement proposal can have a lasting effect on its credibility, client tenure, and client satisfaction. In the recent years, many insurance companies are turning their attention to GIS as an instrument for risk assumption and claims/damage assessment.

This paper will provide some cases in which location-based data are at the forefront of the Studio's core business procedure, and are greatly integrated in internal processes such as: fieldwork simulations, damage estimation, spatial coverage, quality control and product (insurance policies) improvement. With data covering a period of 5 years, the paper will provide how GIS plays a significant role in the Studio's technical and analytical improvement while optimizing internal protocols and portfolios. This will also tackle the significance of having an ample geodatabase used in damage estimation and risk assumptions and analysis of buildings, that may be also utilized further in other fields of surveying, such as planning, building renovation, valuation, and cadaster.

The area of study is limited however, within the southern region of Le Marche and the northern part of the province of Abruzzo, where the author's Studio is located and has a workable amount of data available. As the Studio specializes in water and disaster damages in real properties, this paper will also touch on the effects of these procedures in real-estate valuation and integrated building services that can benefit both parties: the insurance company and the claimant.

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