Munich RE ®

CatAI Solution – Speeding recovery from catastrophic events

Catastrophic natural events continue to increase in frequency and severity, turning homeowners' lives upside-down before, during, and after the event. Insurers struggle to manage a large influx of claims with limited resources and frustrated policyholders. Munich Re's CatAI Solution is an innovative product creating actionable data from aerial imagery[1] that speeds the recovery process for all involved (policyholders, claims handlers, carriers).

Our CatAI Solution delivers fast damage assessment and response times — immediately after an event. High-resolution aerial imagery, remote sensing, and artificial intelligence (AI) all contribute to superior claims management and an exceptional customer experience. The CatAI Solution is designed to expedite the claims process by:

Rapid detection of damage after landfall
Property-specific roof damage detection shortly after landfall for more effective claims triage.

Improved claims management
Detect damages before First Notice of Loss; manage claims resources more efficiently to help reduce loss adjustment expenses.

Post-hurricane visual repair status
Early detection of damage in vacant or hard to reach properties allows you to engage mitigation resources before the damage escalates.
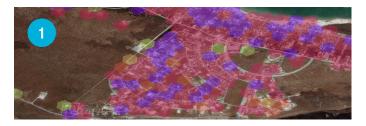
Reduced overall claims costs
Visual confirmation of repair status via aerial imagery available six months after an event.

Precision damage assessment – catastrophe impact at a glance

Our three levels of damage assessment allow for more accurate resource deployment, reduced loss adjustment expenses (LAE), and an expedited claims process.

1. Heat Map – detects roof damage classification for an aggregated group of properties.

2. Principal Damage Class – identifies primary damage classification per individual property, both residential and/or commercial.

3. Precision Damage Class – provides pixel by pixel detection and proportion of roof damage severity by individual property, both residential and/or commercial.

Munich Re's CatAI solution easily integrates into your GIS software and enhances existing claims and underwriting datasets.

Contact us today to schedule your demo for the CatAI Solution.

Cole Calhoun
lacalhoun@munichre.com

Thilo Horner
thorner@munichre.com

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