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Innovations throughout KBC Group

DZI insurance uses drones to assess crop claims more objectively, precisely and faster

In order to improve the service to its clients, DZI Insurance (Bulgaria) is currently making active use of drones to assess crop claims in agriculture. This professional solution gives DZI a complete, more precise view on the size and severity of the damage and to assess sizeable areas with damage.

Clients appreciate that the damage assessment and claims handling can be done much faster, more objectively and accurately.

Drones can also be used to assess the risk of large or complex properties such as factories, tall buildings (like churches), dangerous places (conservatory after natural catastrophe), or large areas (after floods) or places that are difficult to access.

How does it work?

The fields to be surveyed are marked on a digital map and loaded as automatic flight schedule to the drone. The drone surveys the fields with military grade precision and takes multiple pictures with a multispectral camera. Based on this set of different photos, the drone operator creates NDVI-maps (i.e. Normalized Difference Vegetation Index). [\(link to film\)](#) The analysis shows the healthy and unhealthy crops.

Using these NDVI-maps, the DZI claims handler gets a complete and precise view on the size and severity of the damage.

Moreover, the DZI claims handler can still decide to gather samples of damaged crop to further fine-tune this analysis.

What's in it for the client?

Customer research shows that for customers the most important aspects of claims handling are first of all 'speed' and secondly 'transparency'. Customers receive compensation faster. DZI customers really appreciate that the claims handling is done in a more objective and accurate way and much faster. Both customer objectives are met by the use of the innovative technology.

What's in it for DZI?

DZI claims assessment and handling has become faster and more objective although crop damage occurs on a very irregular basis and highly depends on weather conditions. Crop claims handling requires peak-capacity in case of natural catastrophes.

Thanks to the use of drones, DZI is able to control all sizable areas with damage and assess it faster and more objectively.

Link to film: <https://youtu.be/28EqV35e5q0>

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