All In. Together.
An at-cost, member-centric organization dedicated to informing, improving, and accelerating decision-making, operational efficiency, risk mitigation, and digital innovation for insurers.
Focus

**Blue Sky**  
National Imagery  
High-resolution imagery and related data for contiguous US.

**Gray Sky**  
Disaster Response  
Rapid access to high-resolution imagery and data following disaster events.

**Tools and Analytics**  
Tools and analytics for fast, accurate, and cost-efficient decision making.
About
At cost. Member-driven. Backed by experts.

- GIC is a NICB initiative
- 1,400 insurers are part of NICB
- Manages assessment for members

- Leader in aerial camera sensors & large-scale processing
- Unmatched imagery quality & accuracy
- Manages programs & platform cloud services
- Collects & processes imagery & underlining data
Nationwide Capture Program

**Oblique Imagery**
- Collected at a 45° perspective
- Detailed 360° view of properties and neighborhoods.

**Ortho Imagery**
- Straight-down aerial view of buildings and parcels.
- Insight for rooftops and property surroundings

**Multispectral Imagery**
- Near-infrared channel on camera sensors
- Optimal for classification on vegetation and fire risk

**Elevate**
- Reflect the buildings and objects above the 3D-like points at 7.5cm better visualization of properties
- Digital surface and digital terrain models
Ortho Imagery

Wide-Area Maps
- Vertical imagery
- 20cm/7.8in imagery
- Rolling two-year refresh collection period
- 100% of US population in Lower 48
Oblique Imagery

Urban Maps
- 80% of the US population
- 900 cities
- 7.5cm/2.8in
- 360-degree view of each property
Blue Sky

East  North  West  South
Gray Sky Disaster Response

Rapid access to high-resolution imagery and data after disaster events.
Gray Sky Program Overview
Private and public sectors working together

Continuous Event Monitoring and Alerts
- Activation levels
- Government sources and feeds (National, State, Local)
- Government damage assessment feeds
- Weather forensic data feeds
- “Storm chasers”
- Even Twitter disaster community!

Working With Public Safety Stakeholders
- First responders and emergency managers imagery services access is provided free
- Utility companies
- Humanitarian and relief organizations

Level 4 – Monitoring  Level 3 – Enhanced Monitoring  Level 2 – Partial Activation  Level 1 – Full Activation
Gray Sky 2020
Hurricanes | Lake Charles

2 hurricanes (Laura and Delta) in 2020

6 weeks between storms
Gray Sky 2020
Wildfires | California

17,231
sq. km burned in California

9,176
sq. km captured by the GIC (53% of burned areas)

9 of 10
Impacted structures captured by the GIC
Catastrophe Analytics

- THE LAB at Munich RE utilizes GIC imagery for its wind damage classification system
- Automated damage classification following major CAT events
- GIC delivers CAT imagery within 24 hours to Munich RE and GIC members
- Munich RE post-CAT heat maps to GIC members as part of GIC contract
- Per property loss prediction (pre-CAT) and property roof/building damage classification (post-CAT) available as an add-on to GIC members
“Your imagery provided great relief to a number of families yesterday as I was able to confirm that their homes and businesses were at least standing.”

Council Member at Rogue Valley Council of Governments, Oregon
The GIC looks to increase the involvement of federal and state governments. We are currently evaluating feedback from interested partners as to final scope and membership levels. Possible benefits:

- Access to historical Gray Sky imagery library for a select time or ongoing basis
- View Blue Sky nationwide aerial imagery for a select time or ongoing basis
- Access to Viewer, our web-based application to view imagery and damage classification
- Provide feedback on post-disaster collection planning and activities
What are next steps?

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Thank you!