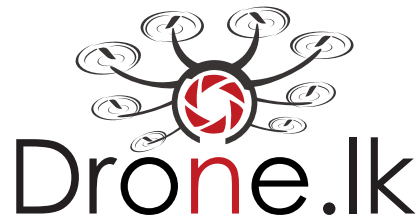


Sri Lanka's  
Only Professional  
AERIAL Services Company



## Proposal for use of drone.lk in insurance Industry



AERIAL SERVICES COMPANY

**COMPANY PROFILE**

**ONE STOP MEDIA**

# COMPANY INFORMATION

## BUSINESS DETAILS

Company name	: ONE STOP MEDIA
Physical Address	: 98/4/A, Aweriyawatte Road, Wattala, Sri Lanka.
Phone	: +94 11 2938050
Website URL	: <a href="http://www.drone.lk">www.drone.lk</a>
Email address	: <a href="mailto:info@drone.lk">info@drone.lk</a>
Company Registration no	: PV3977
Associated Companys	: TRANSGRESS
Associated Web sites	: Transgress.lk, Drone.lk, livestream.lk, Studio Cresendo, Ceylon Business Directory
Details of Banker	: Commercial Bank PLC / Sampath Bank
Auditors	: Senik Associates

## COMPANY BASICS

### Our Services

- ◆ Aerial Videography & Photography
- ◆ Aerial Mapping
- ◆ Aerial Surviving
- ◆ Aerial Inspection
- ◆ Case Studies
- ◆ Television Live Broadcasting
- ◆ Live Streaming for Social media
- ◆ Films & Television Shooting

## OUR TEAM

### Professional UAV Pilot

- ◆ **Harsha Perera** ( Bsc.IT, FCMA, B.Tech HND Film and Television ) ( Head of Administration )

### Assistant UVA Operator

- ◆ **Rajive Herath** ( Diploma in Television Production Technology ) ( Head of Operation and Projects )
- ◆ **Sandaru Prathapasinghe** ( Diploma Video Production ) ( Camera Assistant )

### Accounts & Administration

- ◆ **Tharangi Liyanaarachchi** (Professional Qualification In HRM (PQHRM) / AAT Final) ( HR Head of Finance )

# OUR VISION & MISSION

## VISION

"To preserve our cherished memories in the most memorable way through Drone technology and be content with all possible views and make our customers happy and contented, so that we will be the leading supplier of Drone Technology."

## MISSION

"Our Mission is to make this technology (Drone technology) popular so that the cost will be cut down and more real life pictures from the roof tops will be available. Drone Technology will enable our eyes to fly from any spot to any other spot. A picture saves a thousand words and to make people aware that Drones produce pictures which are impossible with a hand held camera. The greater demand will also bring down the costs and more real life pictures from the roof tops will be available. So, join us and Drone all your imagination."

# CLIENT PORTFOLIO



USA Weather Channel



NHK National Television  
Japan



Moving Picture Compant  
Singapore



Independent Television  
Network Limited  
Poori Teledrama



St. George International



Nestle Lanka PLC



Regen Renewbles  
(Pvt) LTD



Global Rubber  
Industries (pvt) ltd

# COMPANY HIGHLIGHTS

## Best Web Competition 2018



Merit Award Winner

Category :

Best Professional Services Website



## Best Web Competition 2017



Merit Award Winner

Category :

Best Professional Services Website





# HISTORY

Since setting up in 2014 as ONE STOP MEDIA, we have grown from a single founder to a multi-skilled team meeting high-level business needs through coordinated brand building and strategic, design-led work. Often helping our clients form their own brief, we love the single challenges of one off project commissions, whilst our work with brands has also evolved into forming many in-depth strategic partnerships.

Our diverse team collaborates closely with clients, and over the years, we have built many long lasting tight-knit relationships. Producing inspiring work that helps our clients connect with people no matter the platform has always been our goal and remains our focus. We tackle complex challenges across a number of communications and outputs often involving brand positioning, digital presence, physical experience and content creation. Together, we bring meaningful results to our clients, and our clients' clients.

ONE STOP MEDIA is number one source for all the digital services you are looking for; whether it is a Premium Website, Application, Media Production, Graphic Designing or even Event Organizing. We decided to be different just like you. Our main focus is Quality, Uniqueness and most importantly Creativity.

ONE STOP MEDIA now serves customers all over Sri Lanka, and we are proud to be the digital arm of lot of Small and Medium Scale Companies in the Island.



# WHAT WE DO...

We have been serving the industry for the last 3 years undertaking different type of projects with one to one different tasks in all aerial service categories. Our operators are well trained and experienced enough to full fill the aerial coverage to satisfy the customer with in the local rules and regulations The angle and contrast of aerial images and videos we captured will definitely promote your product and portfolio to convince your customers. We provide high quality & creative Images with 20Mg.Pix and Video upto 4K.

# DRONES ARE BECOMING AN ESSENTIAL TOOL FOR INSURANCE CLAIMS

## WHY UAVS ARE POISED TO TRANSFORM THE INSURANCE INDUSTRY

With an unending list of hurricanes, floods, and wildfires to contend with in 2017, it's easy to see why the insurance industry is looking for tools to save time, cut costs, and streamline the claims process.

Last year, drones made their way into the insurance adjuster's toolbox in a big way. Drone maps and 3D models cut timelines, kept adjusters safe, and in some cases saved insurance companies millions of dollars in claims costs.

This year promises to be a big year for UAVs and insurance. Here are some of the ways drone maps and models are poised to transform the industry.



# DRONE-GENERATED MAPS AND MODELS SHAVE WEEKS OFF DAMAGE ASSESSMENTS

Time is crucial during the claims process. When a disaster causes property destruction, insurance companies are pressed to work quickly, assessing damage so that people can begin to rebuild their lives as soon as possible.

This is not just human decency—it is a business imperative. Each day a claim is put on hold because of backlogs is another day a company must pay for downtime, like business interruption costs and additional living expenses.



Over a period of just 10 days, they mapped 300 buildings in St. Martin

Major insurance company GFA Generali had this in mind when they deployed a team of six drone pilots to the island of St. Martin after Hurricane Irma. Using Drones fast, cloud-processing capabilities, they mapped 300 high rise buildings in just ten days—a task that would have taken months for a ground team of that same size.

Adjusters are using similar tactics to assess the recent destruction from wildfires that burned in much of the west. In the map below, the Fountaingrove neighborhood of Santa Rosa is captured before and after a wildfire destroyed buildings and vegetation.



Drones offers a safe way to assess the damage from wildfires in Santa Rosa. This image shows a site before and after the fire.

## DRONES OFFER SAFETY AND ACCESSIBILITY AT DAMAGED SITES

Sometimes, of course, a site isn't even accessible by ground immediately after a storm, fire, or other disaster. Drones give insurance adjusters the access they need without compromising safety.

Even when a site is accessible, drones provide a far safer way to conduct thorough inspections, reducing the need to navigate rubble or scale rooftops. High resolution drone maps offer a complete aerial view gathered at a safe distance.



When a fire destroyed over 80 small housing units on a coastal resort, drones gave insurance adjusters an aerial view without having to climb on dangerous thatched roofs.

## DRONE MAPS PROVIDE RICHER DATA AND UNPARALLELED ANALYSIS

Drones are not only faster, safer, and more accessible than ground inspections—they give adjusters a far greater set of data, which can be leveraged throughout the claims process.

After mapping more than a number of properties in another wildfire-damage area insurance inspectors use Drone's built-in measurement tools to help make sense of the damage.

Adjusters also use annotation capabilities to aggregate important information, such as ground-level observations and weather patterns. This information is overlaid with drone maps for simplified comparison and analysis. Maps are hosted in the cloud, so information can easily be shared between ground teams, the home office, and outside stakeholders like contractors.



# INSURANCE TECHNOLOGY FROM THE SKIES: LOOKING TO THE FUTURE

With drones set to make an even bigger impact on the insurance industry in 2018, it's safe to assume we'll see some exciting innovations over the months to come. What are a few of our predictions for the future of drones and insurance?

Drones and wildfires: customers proved that drone maps can be a game changer for assessing damage after a fire. With wildfires decimating much of the West this season, we expect drones to take an even larger role in helping insurance companies survey the massive devastation.



An ounce of prevention—With mounting costs across the board, we expect insurance companies will undoubtedly begin to leverage drones as a tool for damage prevention. Drones are an ideal tool for inspecting properties before issuing a new policy, allowing companies to proactively identify risks and work with customers to mitigate their impact.

**International Case Studies 01**  
**by**  
**GFA International - USA**  
**“ Hurricane Irma ”**

# LEVERAGING DRONES IN THE WAKE OF HURRICANE IRMA BY GFA INTERNATIONAL - USA



## Drones help insurance inspectors improve safety, gather better data, and jumpstart efforts to rebuild an island hard-hit by disaster

When it comes time to assess the damage after a natural disaster like Hurricane Irma, it's hard to know where to start. On the island of St. Martin—which took a good brunt of the storm—95% of all buildings were damaged. Now claims adjusters must inspect each structure and estimate the cost of repairs before insurance companies can begin to help the island's residents get back on their feet.

From the ground, this would take months. By using drone maps to assess the structural damage caused by the hurricane, insurance inspectors shortened that process to days—all while improving safety, data collection, and turnaround time for the claims process.



Over a period of just 10 days, Emilien Rose and his team at Drones mapped 300 buildings in St. Martin, leveraging the powerful cloud processing engine to map 30 buildings per day and jumpstart efforts to rebuild an island hard-hit by the disaster.

## **After a Natural Disaster, Remote Inspections Make Processing Insurance Claims Faster and Safer**

In the wake of Hurricane Irma, GFA Generali, a major insurance company that insures many buildings on St. Martin, approached Dronotec for help. The company needed a way to value the damage as fast as possible, but they faced several challenges.

Thousands of damaged buildings and lack of electricity and telecommunications made it difficult to coordinate the claims process between the island and the company's headquarters in France.

Safety was another factor. With collapsing roofs, crumbling facades, and piles of rubble, many buildings on the island were just too dangerous to inspect on foot. But it is critical that loss adjusters gather information about damaged properties before they are torn down and the rubble is removed. The volume of the rubble itself tells an adjuster a lot about the cost of repairing a building.

With all this in mind, Emilien and a team of five drone pilots headed to the island with four DJI Phantom 4 Pro drones and two Mavic Pros.



**95% of the buildings on the island were damaged by Hurricane Irma.**

## **INCREASING EFFICIENCY BY PROCESSING THOUSANDS OF DRONE MAPS IN THE CLOUD**

Being out in the field with limited hardware, processing the maps locally wasn't feasible; it would have taken up to 10 hours to process a single map on one of the team's laptops.

We processed an entire day's worth of maps simultaneously and got the results in less than 24 hours. Then the loss adjusters back in France got access to the critical data almost immediately.

"If there is no good way to communicate, if there is no one onsite and the insurer is back in France, they don't have the information they need," says Emilien of the value added by drone mapping. "We are providing that information to help assess faster and from a distance."

"Insurance adjusters need something accessible, easy to use and easy to understand. They need to go fast. Drones provide them a quick response to their needs." —Emilien Rose, Drone Specialist

## BETTER DRONE DATA IMPROVES COLLABORATION AND MINIMIZES INSURANCE RISK

As Emilien puts it, “When insurance adjusters receive three hundred missions at the same time, it’s difficult to declutter the disaster.” Not only must adjusters track and monitor each damaged site, but they must communicate that information to other stakeholders, such as property owners and contractors.

Drone maps create a common set of data and a clear record of the damage, helping everyone involved stay organized and on the same page throughout the process. DroneDeploy’s annotations feature allows insurance companies to make notes on maps and easily share information with those stakeholders.



Orthomosaic map of damaged properties on St. Martin with annotations

Because each map is geotagged, with a clear record of the exact time, date, and location, an insurer is that much more confident that he is paying for his own claim and not the claim of someone else.

The maps Emilien created gave adjusters a far better set of data than they would have gathered through ground inspection. This is crucial because insurance companies must reserve a certain pool of money during the initial claim, to be paid out once a property is rebuilt.

DroneDeploy's built-in measurement tool allows adjusters to estimate the volume of masonry rubble and contractors to determine the amount of material needed to repair a damaged roof, all from a safe distance. In cases where a structure is completely wiped away by the hurricane, adjusters can compare pre-storm satellite imagery with post-storm drone maps to verify the existence and location of the old structure.

The more high-quality data adjusters can gather, the less they run the risk of underestimating repair costs. And with over 1.96 billion euros worth of claims on the French side of St. Martin alone, correctly estimating costs becomes all that much more important.

GFA International is just beginning to use drone maps to aid in the insurance adjustment process; the St. Martin project is one of their largest to date. But this experience made one thing clear: drones are the future of insurance inspection.

“This should save time for our network of experts and allow us to show the damage to people not on site. We think that in the future the use of the drones will become systematic.”  
— Jean-Louis Morant, Chief Operating Officer, GFA International

As for the Drone team? They've already done so much, but their work is hardly over. When we spoke to Emilien, he had just finished on St. Martin and was headed to the island of St. Barts to map another several hundred properties.

**International Case Studies 02**  
**by**  
**Emilier Rose - Drone Specialist**  
**“ France Paradise Island ”**

# DRONE MAP SAVES INSURANCE COMPANY €99,985,000

Drones provide vital information to insurance companies

BY  
EMILIEN ROSE (DRONE SPECIALIST)



After a disaster, it's important to clean up and rebuild, but it's also critical to capture the site as it is so that the damage can be assessed. Drone mapping gives insurance companies a fast, easy way of accurately documenting the scene, preserving key details while letting the process of clean-up and reconstruction begin as quickly as possible.



## TROUBLE IN PARADISE

Earlier this year, a major fire broke out at a vacation destination on the coast of France and consumed more than 2 hectares (5 acres), destroying over 80 small housing units with damage valued at over 100 million euros.

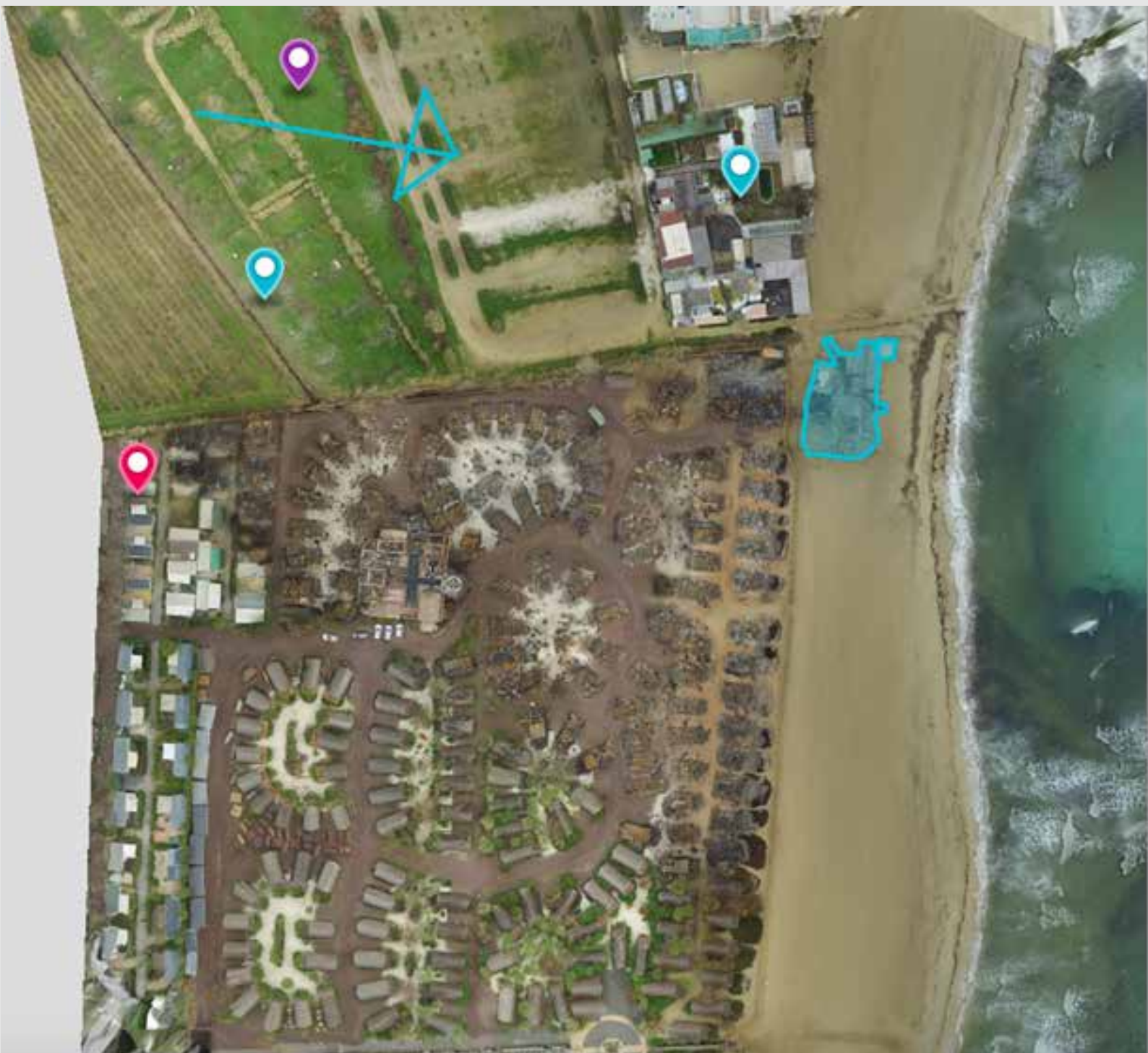
Once the flames had subsided, the insurance company came in to assess the damage. The sheer size of the site posed a unique challenge. To make matters worse, many of the roofs damaged by fire were made of thatch and were not strong enough to support an inspector climbing on them to inspect damage. The loss adjuster quickly realized that it would be very difficult to get a clear picture of what had happened from the ground.

Although a plane had already captured some photos after the disaster, the photos were not sharp enough to be of much use. The loss adjuster recommended the insurance company use a drone to help assess the area.



Once on site, the drone pilot flew a DJI Phantom 3 and automated his flight plan using the Drone app. It only took about 10–12 minutes, flying at 55 meter (180 feet) for the Phantom 3 to collect more than 300 geo-tagged photos covering the area. The drone pilot also supplemented the automated Drone flight with some oblique imagery taken manually using the DJI GO app.

By uploading all the imagery to cloud for processing. Three hours later, a 2D map and 3D model were complete and available in the cloud. That's when the real work began.



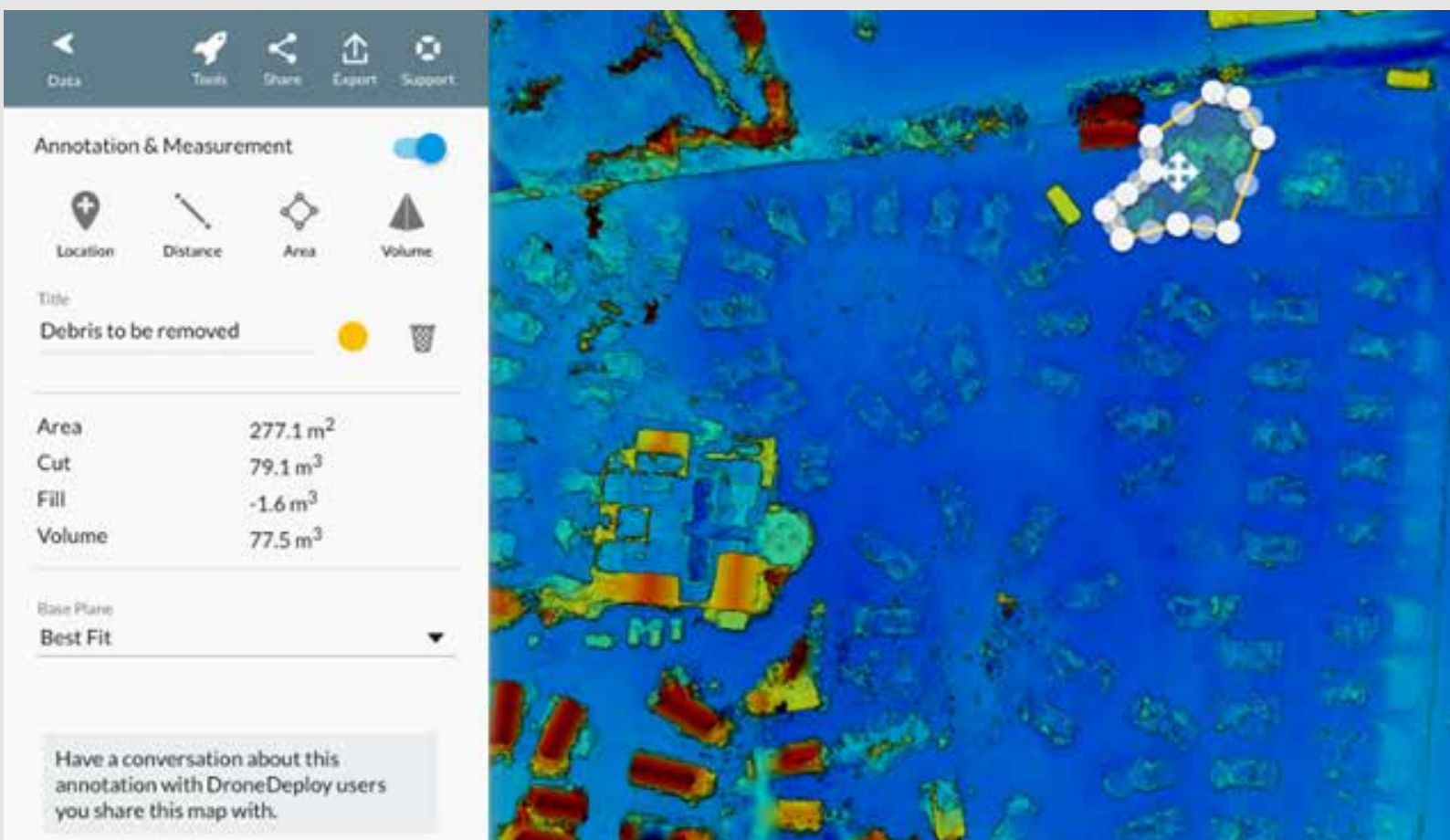
Orthomosaic map

# COLLABORATING TO DETERMINE RESPONSIBILITY

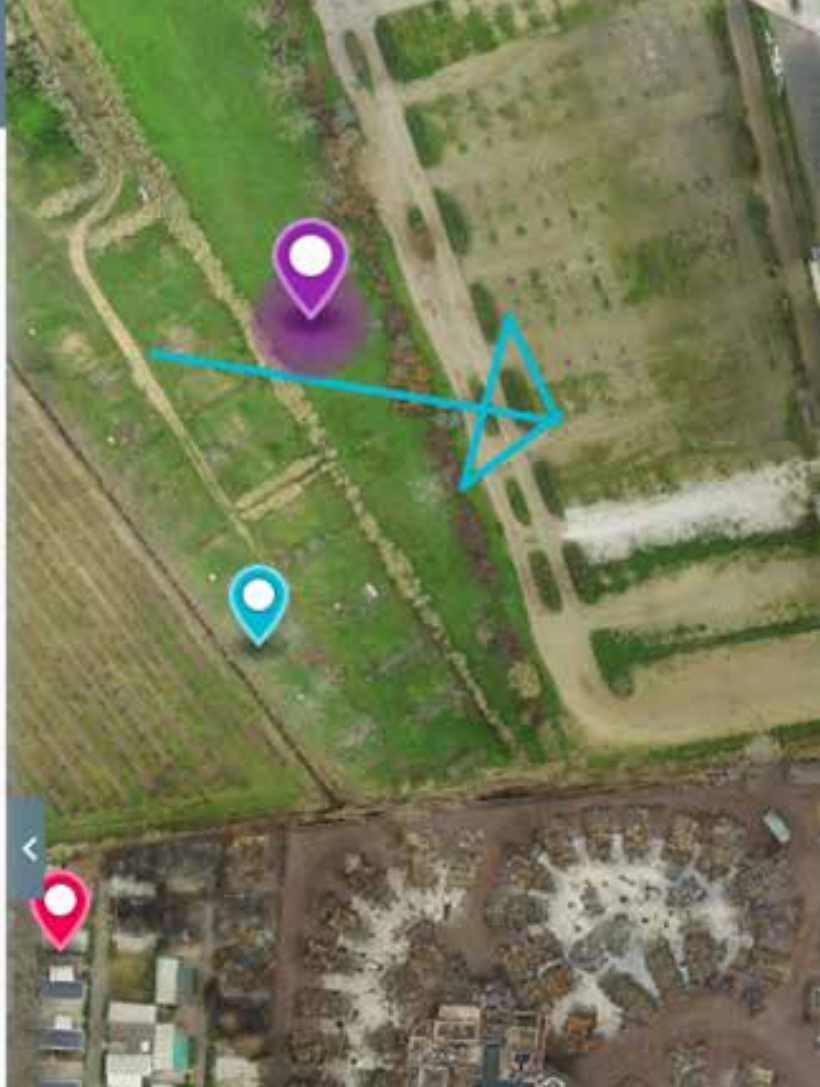
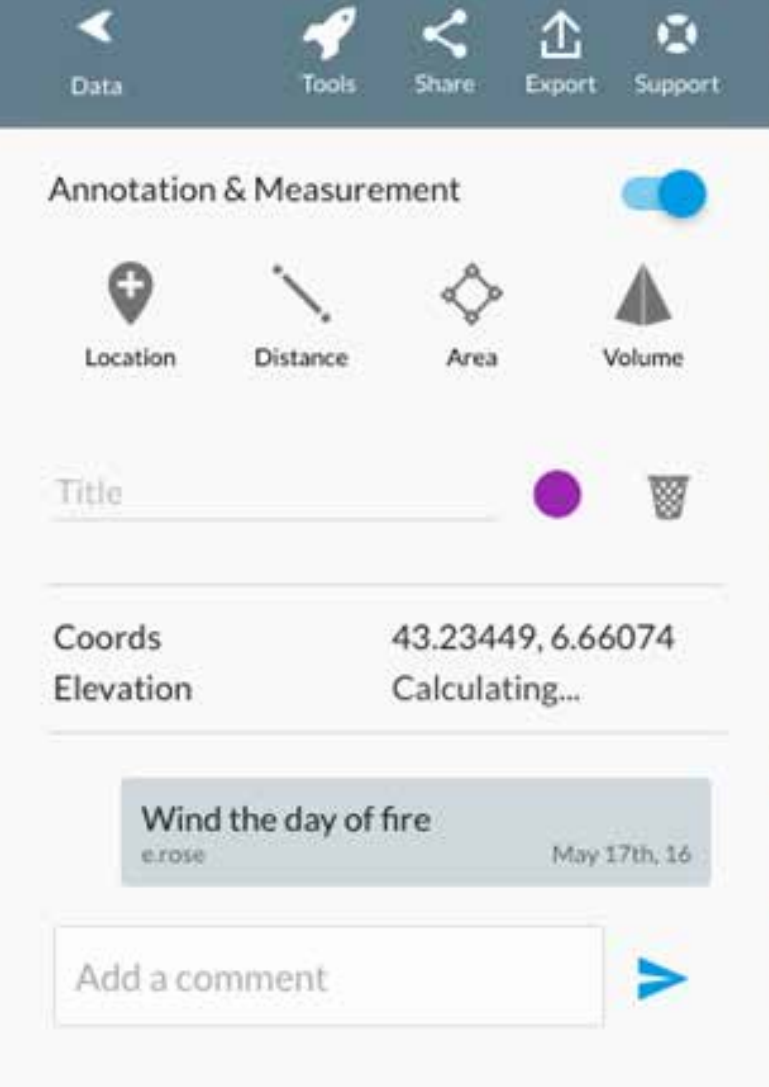
Since the map was hosted on the cloud, it could be easily shared via email or by hyperlink and became a central tool where the team could collaborate and share findings.

“My favorite thing about Drones, is that it’s easy to use and easy to share,” said Emilien. Drone Specialist

Information collected on site by the loss adjuster and insurance inspector, as well as meteorological data about wind direction, was added to the plan as notes, comments and measurements. In addition to counting the number of damaged units (80), the map, combined with Drone suite of analysis tools, allowed them to instantly estimate the volume of debris to be removed.



In this case, the main issue at stake was how the fire had spread and who was responsible. As the team began analyzing the map, several theories emerged. The first hypothesis was based on the wind direction on the day of the fire, and posited that the fire had begun at a neighboring field on the north side of the housing after burning of old vegetation for agricultural purposes.



**The blue arrow shows wind direction the day of the fire. The blue marker and pink markers show approximate proposed origins for the fire.**

The lack of fire damage in the field, however, didn't support this theory, so the team then considered the wind direction again. Clearly, the fire had spread from northwest (top left) through to the southeast (lower right). After looking closely at the the northwesterly-most point of damage, they identified the first few units to be consumed by the blaze and determined that the fire must have started in or around one of the housing units in this area. Since these units were not on their customer's property, the insurance company could demonstrate that their customer was not responsible for the fire and thus deny the responsibility claim.

The drone map enabled the insurance company to limit their costs to the 15,000 euro technical investigation and deny the 100,000,000 euro claim.

When it comes to a disaster of this scale, the cost of the use of the drone—about .002% of the total claim—is trivial compared to the amount of money saved by demonstrating that the customer was not responsible. More importantly, "there was no other way to gather data", said Emilien.



Aerial photos from the scene of the fire.

## INSURANCE FOR THE INSURER

The high degree of accuracy that drone maps provide helps improve the likelihood of identifying the cause of an accident. In some cases, like in the one above at the French vacation site, this helps an insurance company decline a claim if they are not responsible. But what about when their client is responsible? Even in these situations, the speed and efficiency of drone mapping can help to reduce costs and damages for everyone involved.

In many claims, damages related to “business interruption” represent a significant part of the overall damages being sought. Delays in the site inspection or assessment process can even cause conditions on site to get worse, increasing the overall damage. Therefore, the faster that the insurance company can accurately assess a claim, the faster reconstruction can begin, and the more that downtime—and related damages—can be minimized.

The ability to quickly process claims—and even anticipate them—is especially helpful in the case of large scale disasters where many customers are affected and the company is inundated by many claims at once.

Using drones to capture a highly detailed rendering of the site saves time on two fronts. On the one hand, a drone can dramatically reduce the amount of time that a loss adjuster needs to spend on site and reduce risk of accident at dangerous sites. Secondly, the quality of the information captured, and the ability to easily collaborate on a web-based map can help adjusters and insurance inspectors complete their analysis faster.

“The way I see it,” said Emilen. Drone Specialist.

By reducing the time it takes to assess claims, drone maps can save insurance companies time and help the insuree to get ‘back on track’ faster.

## AN OUNCE OF PREVENTION

Drones are rapidly being adopted for loss assessment in the insurance industry, and Emilien expects that over the next few years, drones will be used to assess claims almost everywhere in the world. But Emilien's not only interested in using drones to help assess disasters—he also thinks they have a role in helping to prevent them.

Before issuing a new insurance policy, insurance companies can use drones to inspect properties and verify the risks to be covered by the insurance company. Once risks have been identified, the insurance company can then work with their prospect or customer to mitigate risks and help prevent disaster.

# ONE STOP MEDIA

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