GIS gives UK's largest insurer competitive edge

Modelling the UK's 28 million household addresses with GIS has helped Aviva gain new customer insights and deliver a raft of benefits. From more accurate underwriting to improved flood response, GIS is helping the company gain a competitive advantage.

Since pioneering the use of GIS in flood modelling, the GIS team at Aviva has introduced more efficient ways of driving higher value from its spatial data.

New modelling methods coupled with automated analysis have allowed the UK's largest insurer to develop a more informed view on every home in the country. Aviva is now able to combine a variety of different data sets to create more frequent and faster modelling, than it could otherwise achieve. The outcome is fresh, valuable insights that help the company price risk more accurately and competitively.

Aviva is also satisfying an increased appetite for GIS across the organisation, by creating self-serve mapping applications. Staff are now empowered to interact with their own data and make more accurate decisions across a range of business areas, including underwriting, claims, fraud and resource planning.

Customer service has seen a boost during major incidents such as floods, thanks to GIS. The company quickly determines the nature and scale of a response by identifying how many policyholders might be affected and their precise location. This level of intelligence helps to make the claims process as smooth as possible for customers, which in turn increases customer loyalty.

Maps also direct response teams to customers who need help most urgently, or where pro-active measures can be taken to limit damage from rising water, such as deploying sand bags or moving possessions upstairs.

Working with a finite resource, the GIS team at Aviva is rapidly becoming a hub, efficiently providing services across the whole organisation. Sophisticated GIS analysis gives the company a better understanding of its customers and being able to share this insight with staff via new mapping apps, is helping drive competitive advantage.

> **"The ability to spatially analyse data means we understand our customers a lot better. Sharing this insight with as many staff as possible helps drive competitive advantage."**
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> **Eleanor Mclachlan, GIS Manager, Aviva UK**