



How to Use Satellite Data with Machine Learning in Insurance



Appsilon
DATA SCIENCE

Insurance

Data

Science

2019-06-14 / Zurich

Damian Rodziewicz

Vice-president of the Board

Passionate about Data Analysis and Programming

Previously worked at Accenture, UBS, Microsoft,
Domino Data Lab

Technology maniac

Loves psychology



What we do



Contributors to R community



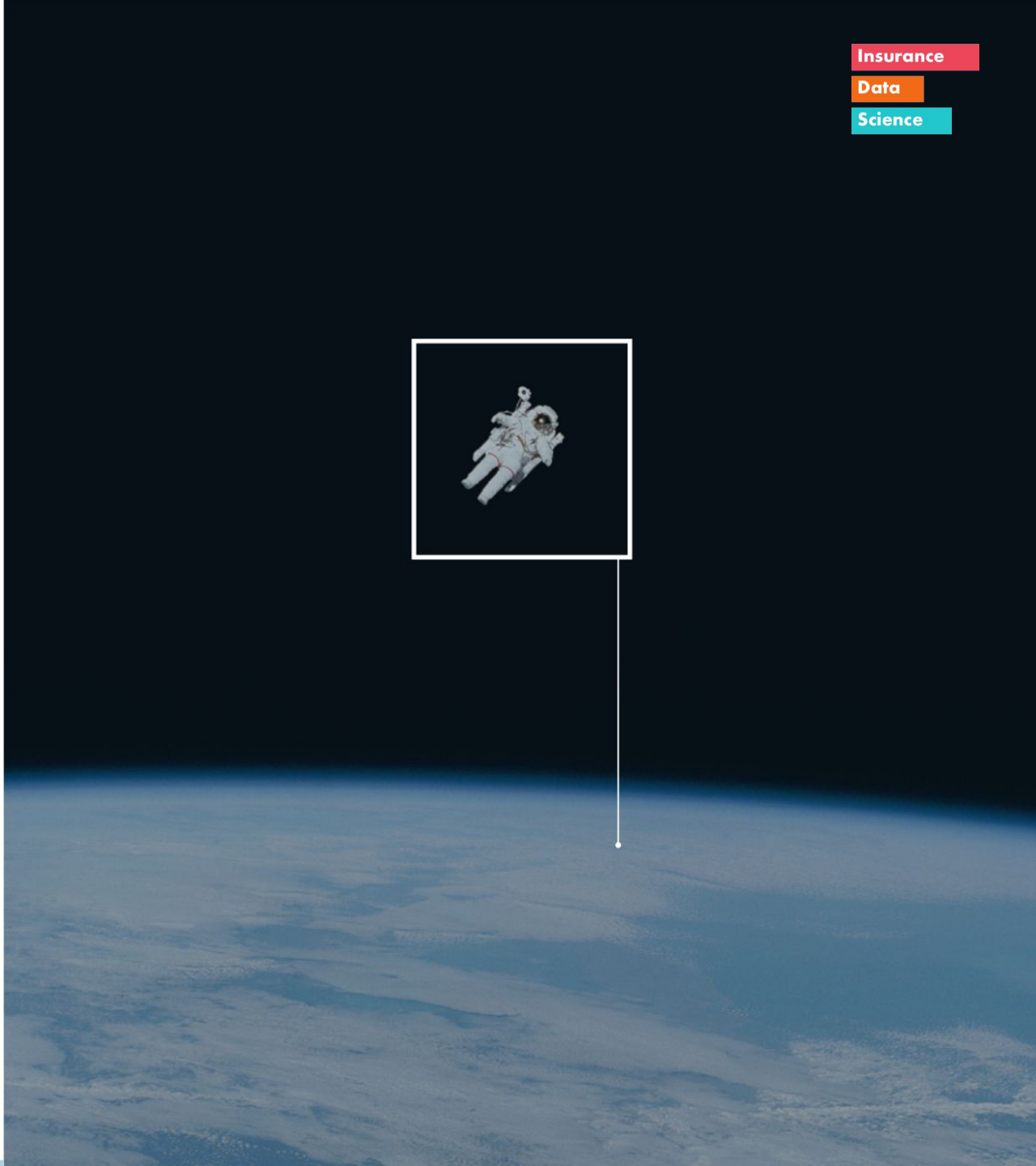
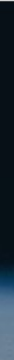
WHY SATELLITES?



Regular coverage of earth

Easily available

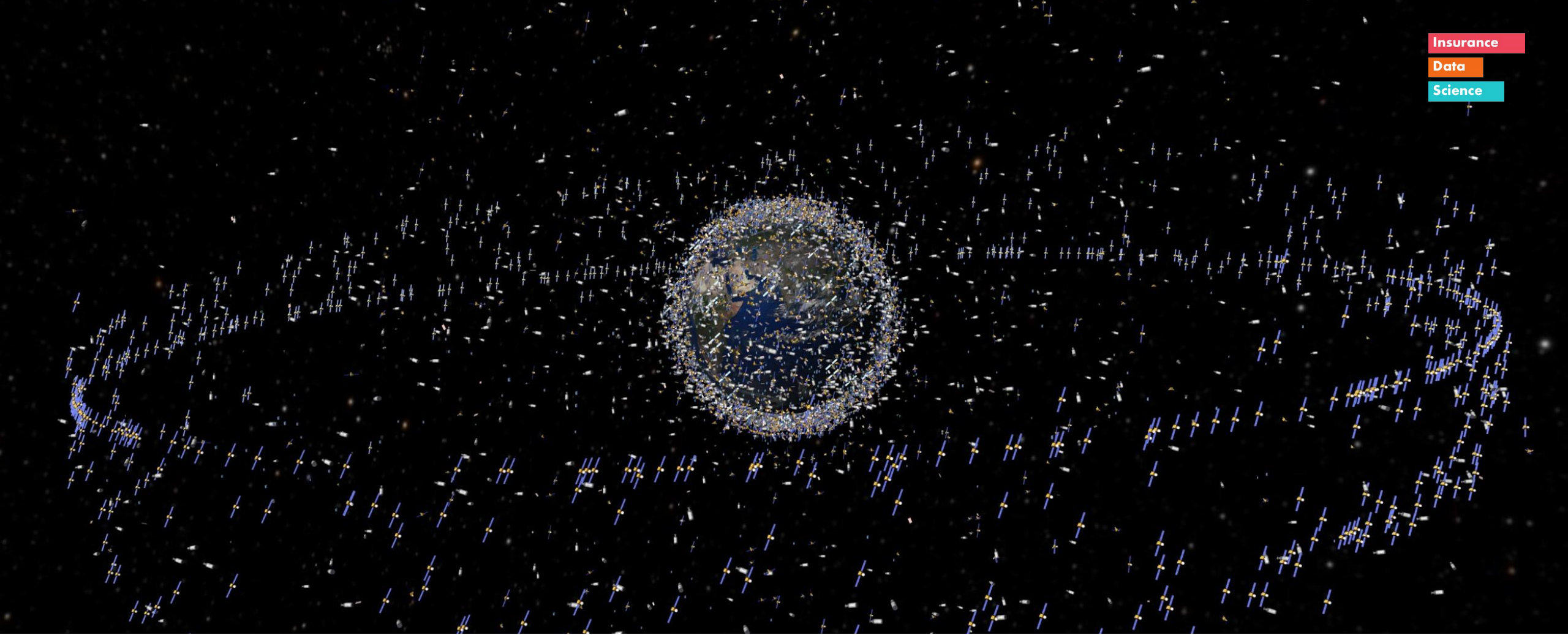
Time-travel



Insurance

Data

Science



>4500

SATELLITES
IN SPACE

>600

IMAGERY
SATELLITES

25 cm

BEST
RESOLUTION

Types of available data

SATELLITE SYSTEMS

Public

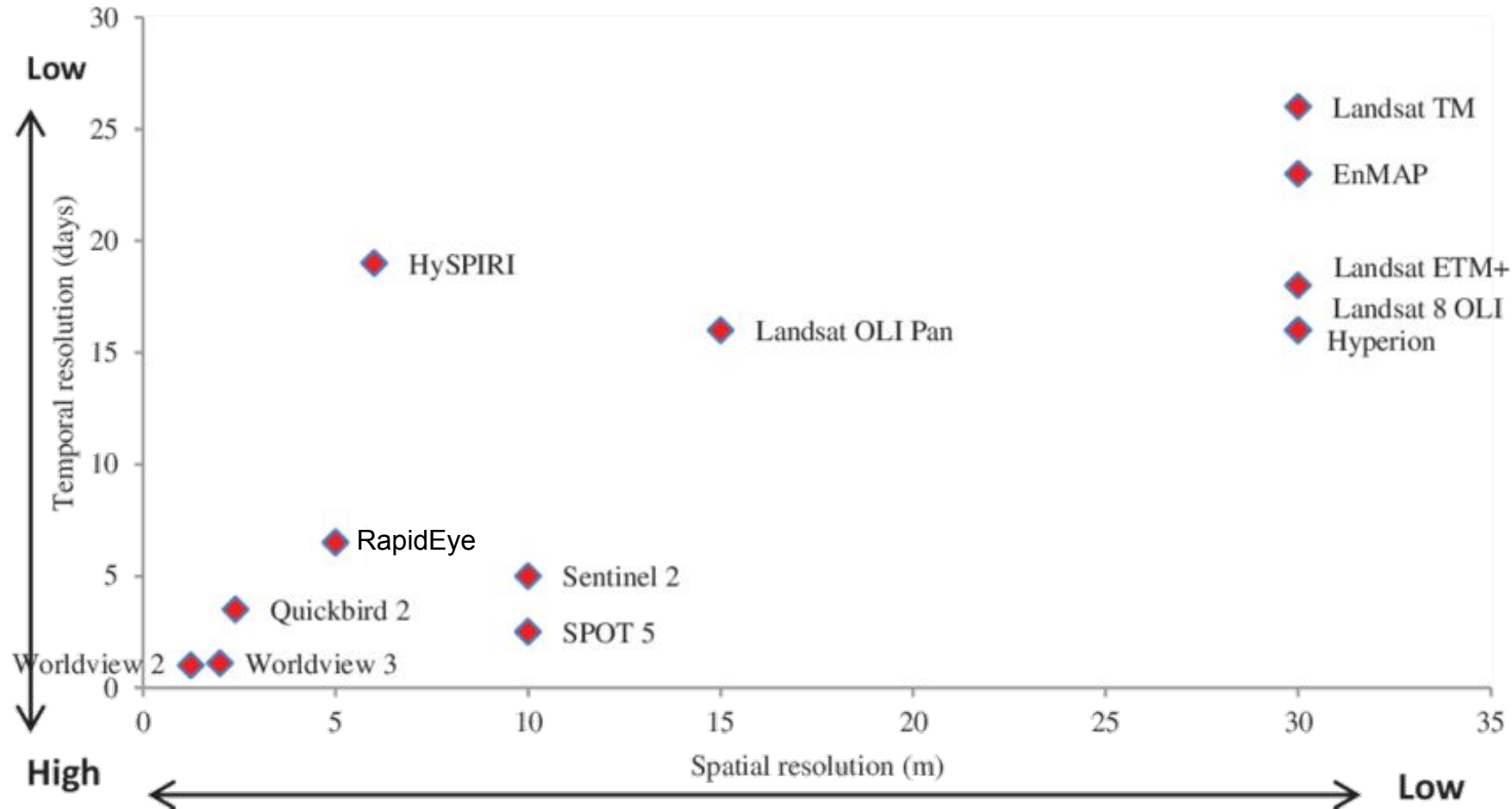
- Landsat
- Sentinel
- ...

Commercial

- DigitalGlobe
- Planet Labs
- Airbus Defence & Space
- ImageSat
- Skywatch
- ...

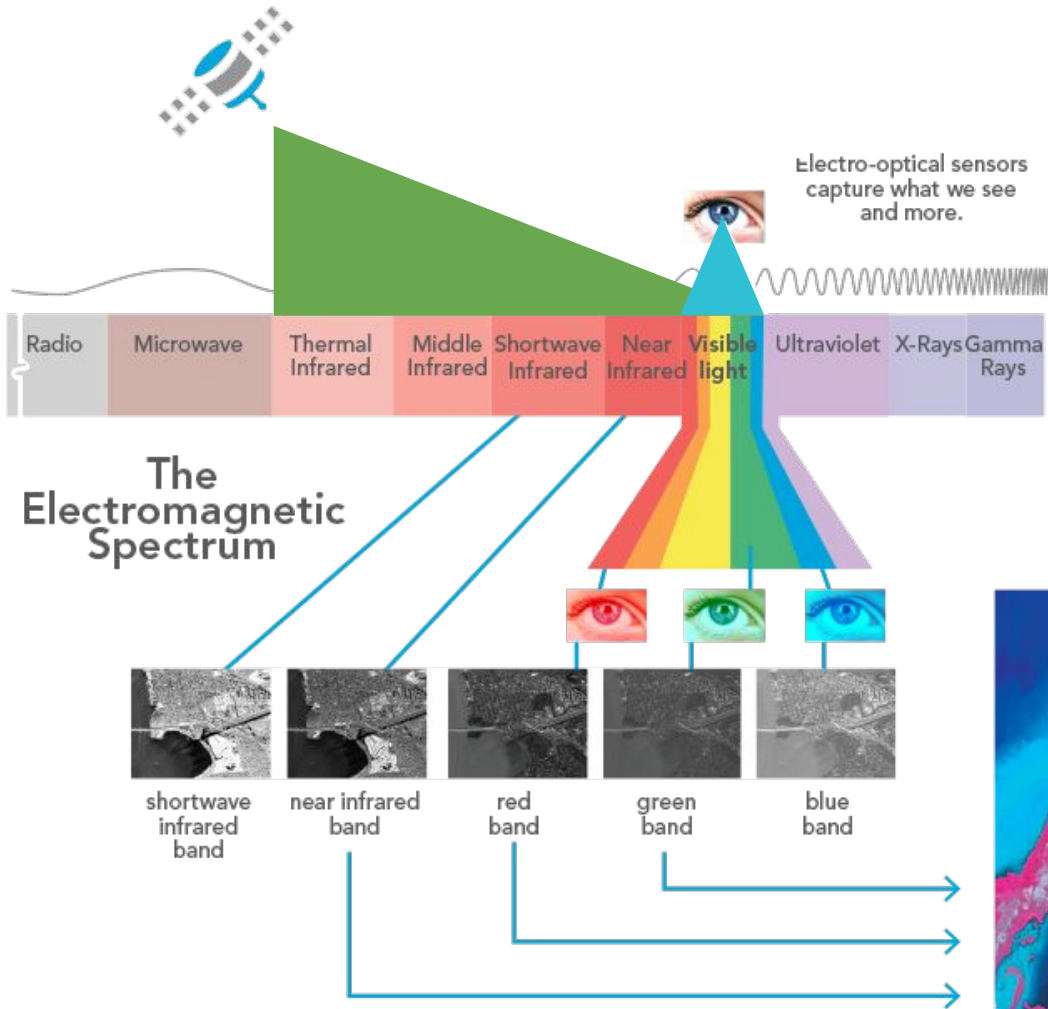
Types of available data

SPATIAL AND TEMPORAL RESOLUTION



Types of available data

SPECTRAL RESOLUTION

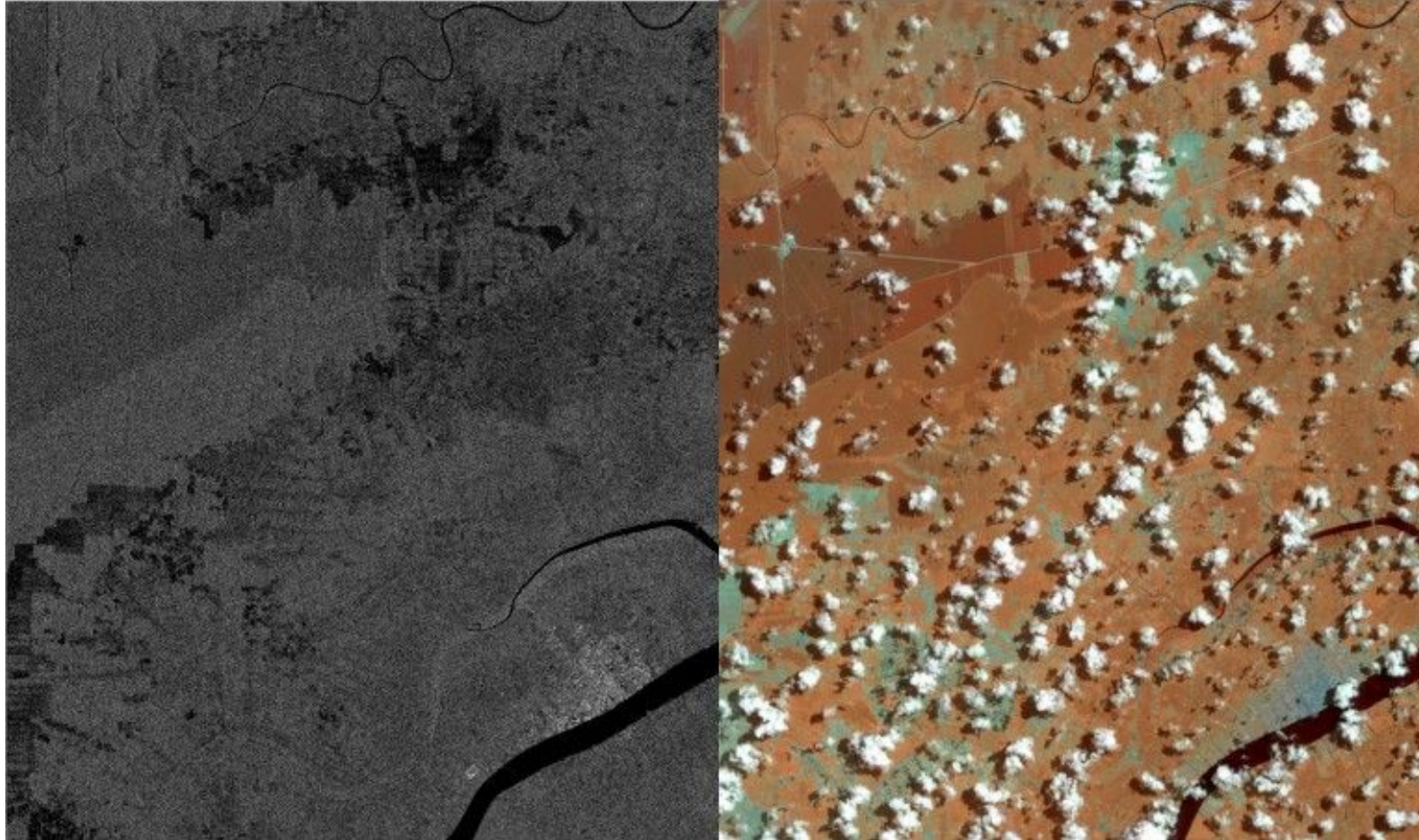


Visible light + much more

Near infra-red -> NDVI

Types of available data

RADAR



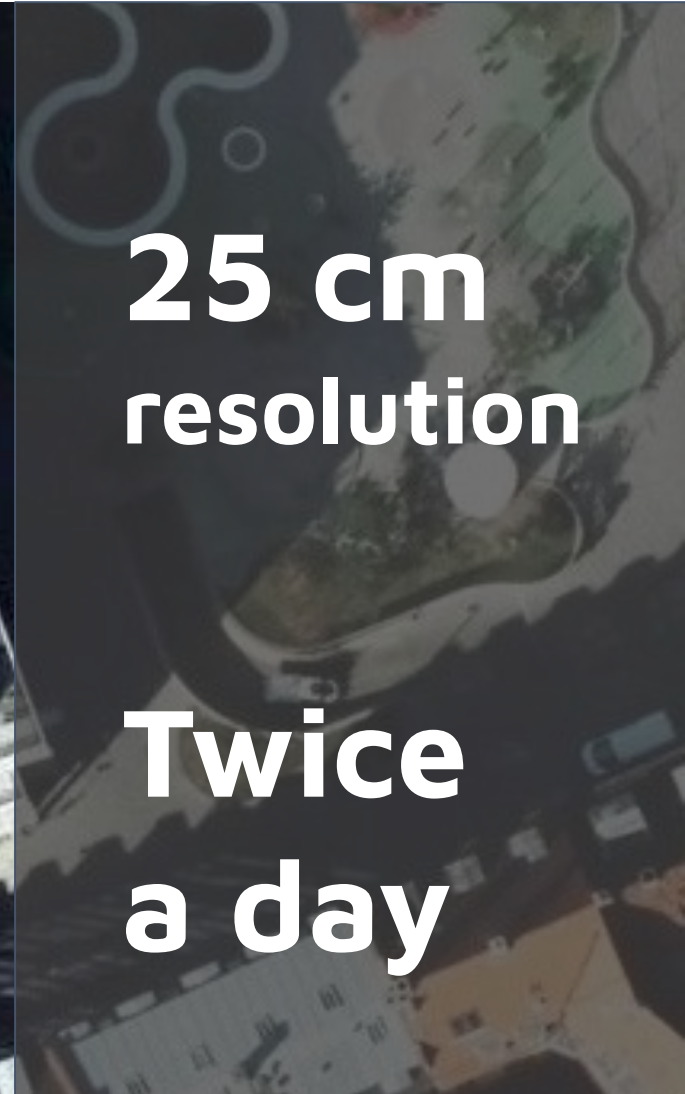
Sumatra, Indonesia

(Left: © Copernicus Sentinel data (2015), right © U.S. Geological Survey.)

Source: <https://blog.conservation.org/2016/03/cloud-piercing-satellites-unleash-torrent-of-new-data-new-insights-into-planet-earth/>

Types of available data

CURRENT STATE OF THE ART



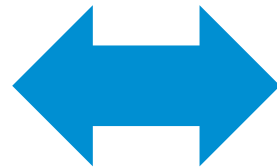
**25 cm
resolution**

**Twice
a day**

Types of available data

WHY HIGHER SPATIAL RESOLUTION ISN'T ALWAYS BETTER?

spatial
resolution



temporal and spectral
cost
consistency & availability
ease of processing



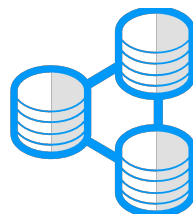
USING **R** FOR SATELLITE DATA

What shouldn't be done in R?

SATELLITE IMAGERY + R

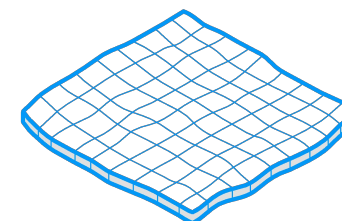
DATA PREPROCESSING

Preprocessing of large image files.



RESOURCE INTENSIVE

Parts of solution requiring lots of compute and memory resources.



Where R Shines?

SATELLITE IMAGERY + R

DASHBOARDS

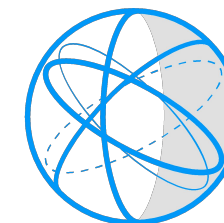
Display images and insights.

Decision support systems to actually get and apply insights.



FORECASTING & ANALYSIS

Predictive models based on indicators calculated from spectral data.



DEEP LEARNING

Deep neural network models on satellite data.



Satellite imagery analysis
in Agriculture

PARCEL ID:

OHIO, Corning



DATE:



SELECTED AREA ∨

DATE: 20181/05/20
11:40:20

AREA: 7.3 ha

WATER AREA: 0 ha

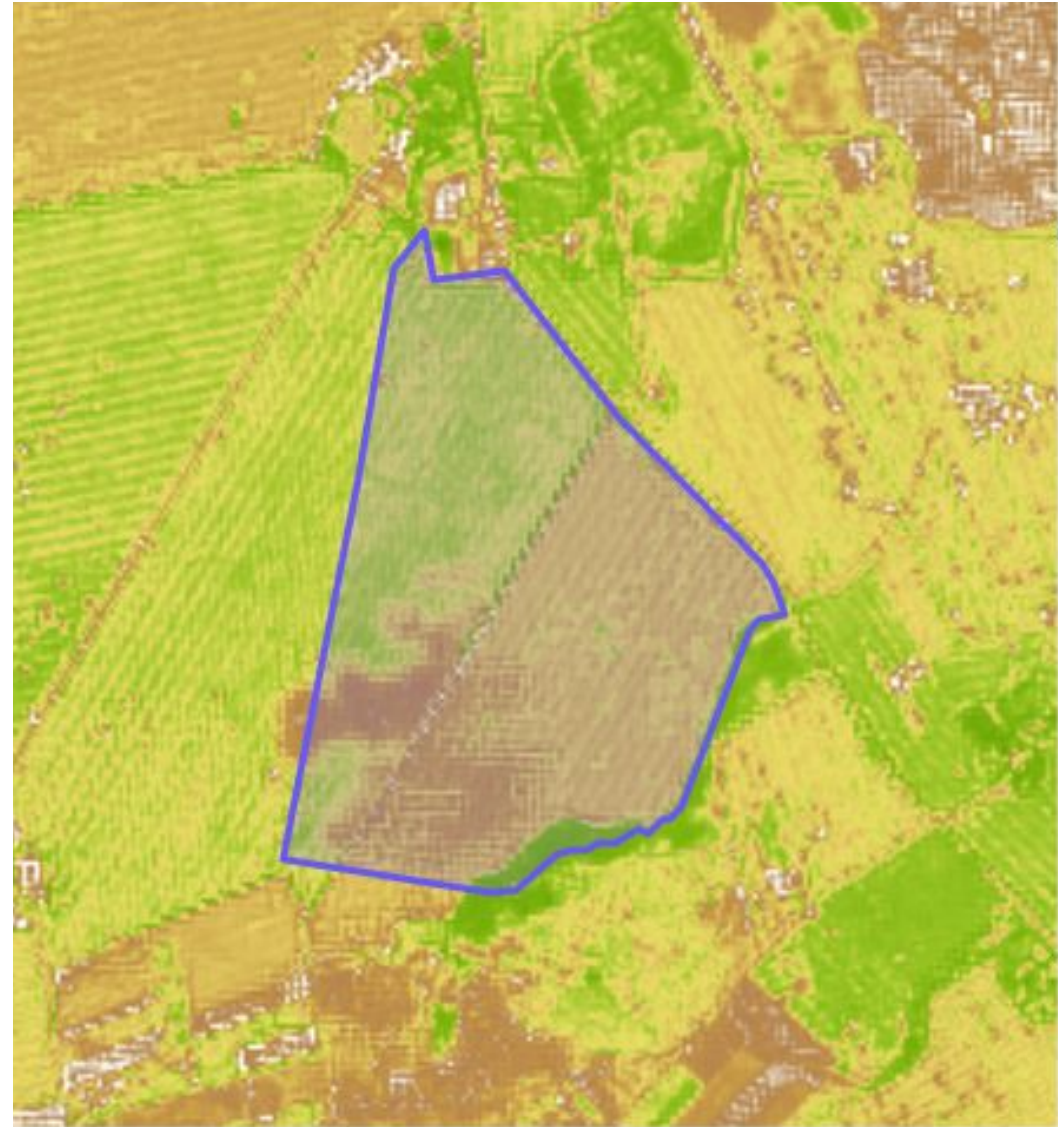
CROPS DAMAGED: 7,5%



- Standard
- Black & White
- Area borders
- Water highlight
- NVDI
- Satellite



indicators visualization



Deep learning

SATELLITE IMAGERY + R



2800 images

Deep learning

SATELLITE IMAGERY + R

data
augmentation

0 degree rotation



90 degree rotation



180 degree rotation

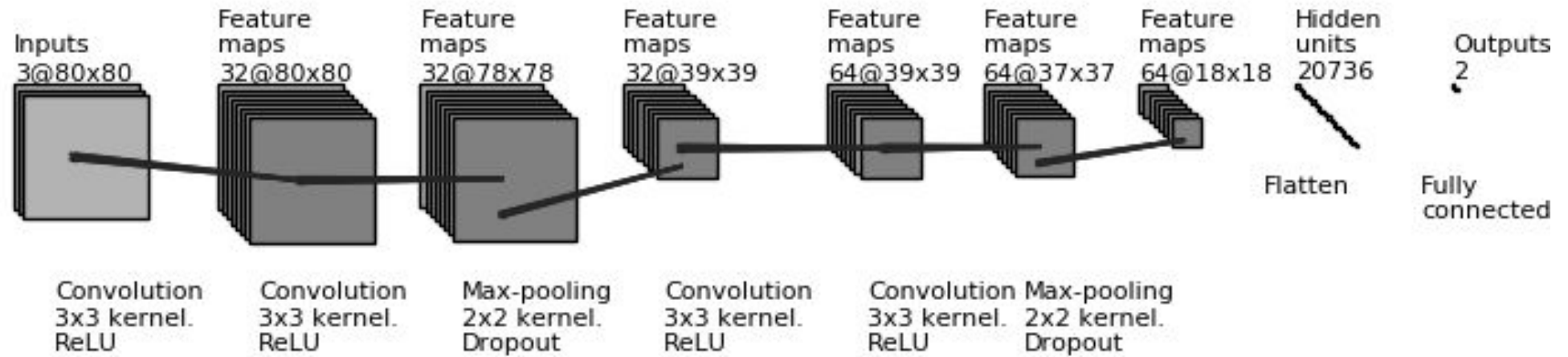


270 degree rotation



Deep learning

SATELLITE IMAGERY + R



Architecture of complete solution

SATELLITE IMAGERY + R

Insurance

Data

Science

Satellite images library / service



Architecture of complete solution

SATELLITE IMAGERY + R

Insurance

Data

Science

Satellite images library / service

Images preprocessing & storage

Batch

On demand



Architecture of complete solution

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On demand

Model training

Trained model



Architecture of complete solution

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Images preprocessing & storage

Batch

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Model training

Trained model



Batch job

API

Database



Architecture of complete solution

SATELLITE IMAGERY + R

Insurance
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Science

Satellite images library / service



Images preprocessing & storage

Batch On demand



Model training

Trained model



Batch job API

Database

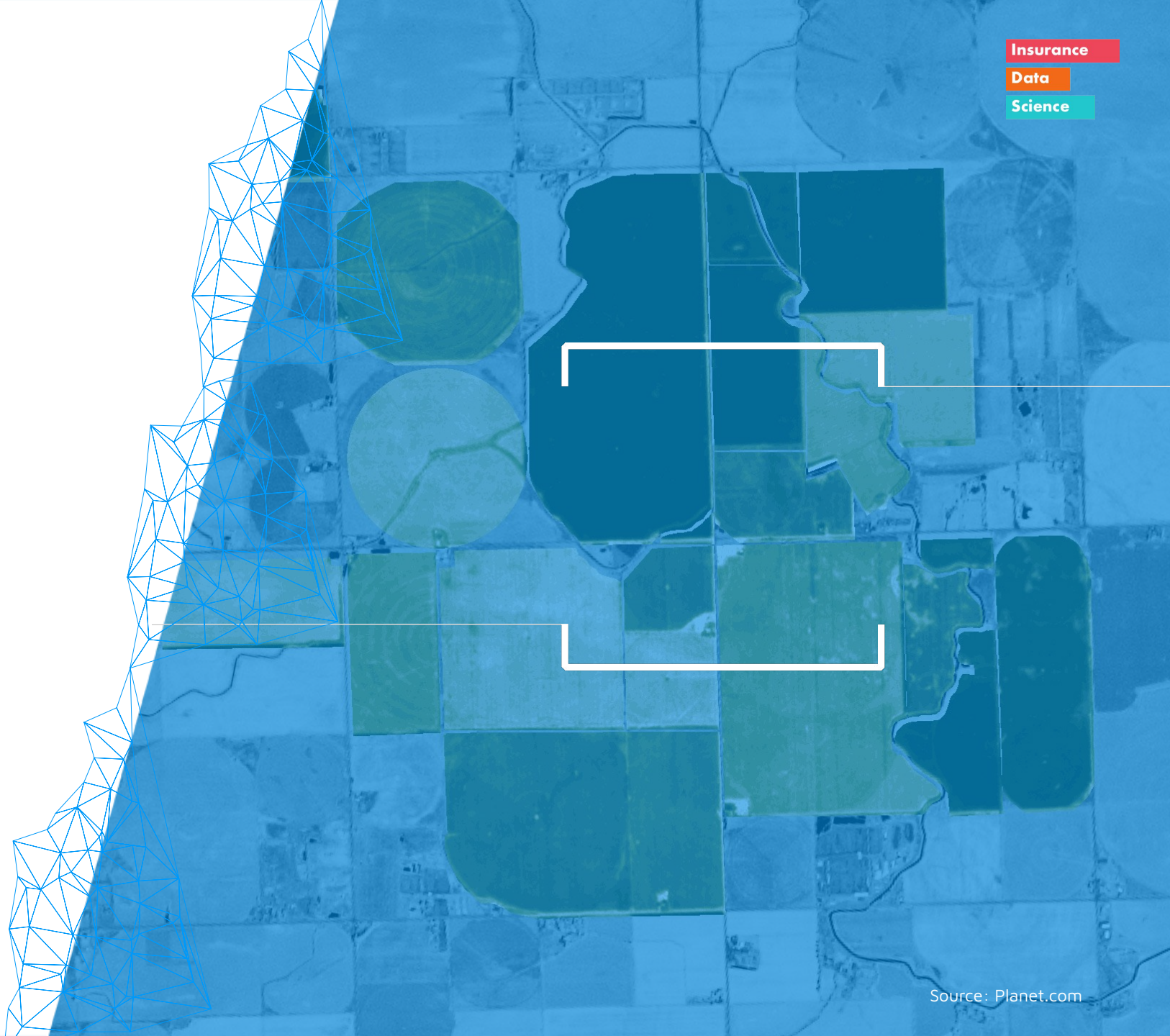


Dashboard & insights



APPLICATIONS

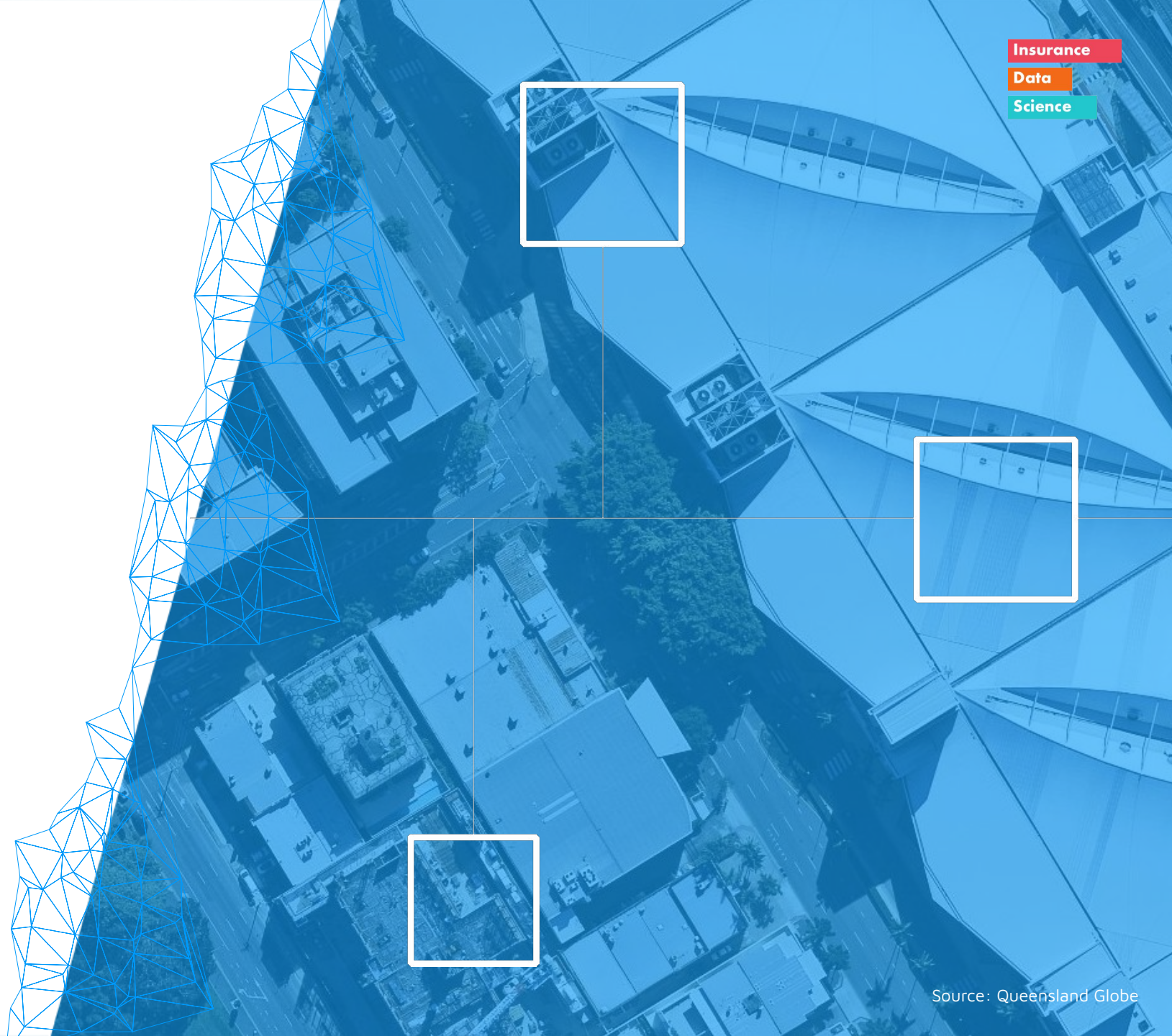
Agriculture



Finance



Quality of life



Use **R** for satellite imagery analysis

Thank you

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appsilon.com