



**From the Top Down:**  
Using Drones & Data  
to Manage Risk

**LOWERS  
DRONE SOLUTIONS**



# Table of Contents

- Page 2** About Us
- Page 3** Insurance & Business
- Page 5** Construction & Utilities
- Page 7** Land Surveyors
- Page 9** Asset Protection
- Page 11** Next Steps

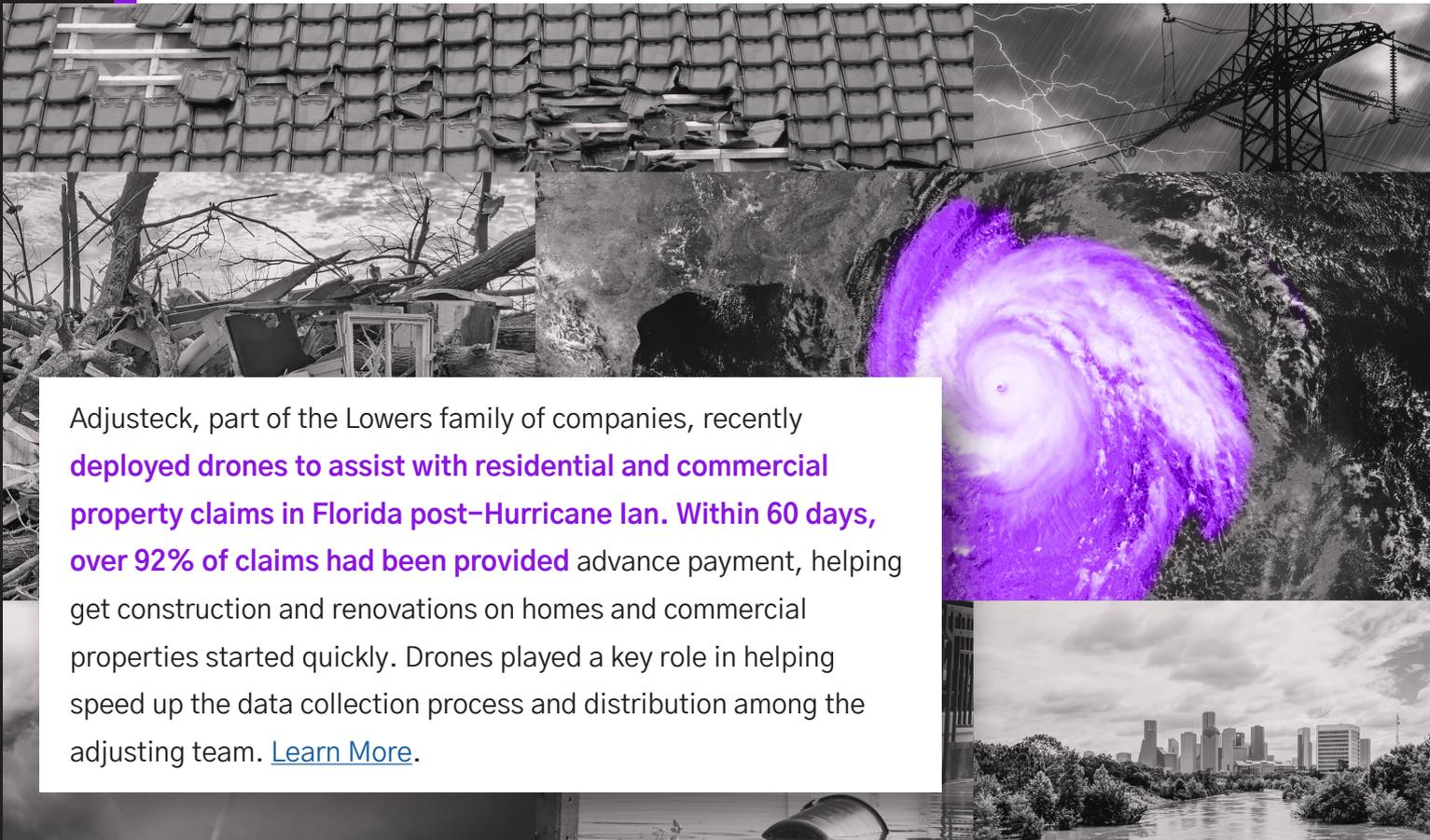
## About Us

For over 40 years, the Lowers name has been trusted by insurance carriers, claims professionals, risk managers, construction and utility companies, land surveyors, CIT, and law enforcement to manage risk and mitigate uncertainty. As the business of risk management has changed, we've designed our drone program to uniquely support our client's risk mitigation goals and elevate their insurance programs.

As part of the Lowers global risk management and consulting ecosystem, LDS recognizes many industries and professions around the globe operate with certain unavoidable threats. When left unchecked, however, these threats become vulnerabilities – and it's in this space where loss occurs. Fortunately, drone and SaaS technology now provide essential data accessibility to mitigate and manage threats in ways that even 10 years ago were not possible.

This quick reference guide for insurance and claims professionals outlines four specific use cases, examining how a custom drone program with full data accessibility and transparency can be used to the benefit of the business and client while elevating industry standards. Whether informing underwriting decisions, assessing damage for claims adjustments, or gaining insight to evaluate risk, modern risk management demands organizations be able to address specific threats, goals, and outcomes in parallel – and drones are an essential part of the process.

If you're ready to fly, [contact us](#) and let's get something started.



Adjusteck, part of the Lowers family of companies, recently **deployed drones to assist with residential and commercial property claims in Florida post-Hurricane Ian. Within 60 days, over 92% of claims had been provided** advance payment, helping get construction and renovations on homes and commercial properties started quickly. Drones played a key role in helping speed up the data collection process and distribution among the adjusting team. [Learn More.](#)

Across any industry, insurance plays an essential role in managing risk. Underwriters, brokers, adjusters, building consultants, engineers, and inspectors can all take advantage of a custom drone program to minimize and reduce threats. Additionally, business owners that lean into compliance and safety develop processes that are repeatable and scalable, which encourages growth and innovation.

### Why Drone Data Matters

#### For Brokers and Underwriters:

This means greater data insights and acquisition-related to physical risks.

#### For Adjusters:

This means more facts to support the adjustment of the loss.

#### For Owners and Executive Leadership:

This means more certainty of risk and more accurate assessment of insurable values.

#### For Engineers and Inspectors:

This means better and more accurate data points to help measure and assess the cause of a loss.

### How Drones Help



#### Accelerate informed decision-making with data accessibility

For most projects, LDS can capture site data within 5 days of a confirmed quote. The data is processed within a further 48 hours and made available to access, share, and analyze anywhere in the world.



#### Create cost savings through resource management

The LDS dashboard and process optimizes the logistical response to a project (pre- and post-loss). Clients can quickly coordinate a team, share information, and chat in real-time. All of this saves time and money while reducing risk exposure and any potential business interruption expense.



#### Reduce exposure to future litigation

LDS provides crucial data pre- and post-loss to support a case or justify a settlement. All historical data is kept accessible in a single file, can be displayed simultaneously, and can be stored in the cloud for years (or for any length of time mandated by the client).

Through our platform, LDS clients can layer many forms of data, including high-resolution images, 3D models, video, orthomosaic, CAD renderings, PDFs and more, making it easy to switch between data sets and comparing insights for better decision-making.

Professionals in both the construction and utility industries share many common safety and efficiency goals. From planning to compliance to service to cost-reduction, real-time drone data access gives modern building consultants, engineers, construction and utility companies the tools to actively reduce risk and optimize their unique growth potential.

 Measurements

-  Point
-  Distance
-  Height
-  Angle
-  Look At
-  Remove All

### Why Drone Data Matters

- For Building Consultants:** Better decision-making insights on everything from site planning and structural integrity to inspections and violations are one click away.
- For Forensic Engineers:** Access to higher-resolution imaging supports more effective pre- and post-loss planning, changes, improvements, repairs, and documentation
- For Renewable Start-Ups:** Improved insights on terrain, weather patterns, and solar isolation enable more impactful project planning, including maintenance and operations.
- For G&T & Energy Companies:** The ability to optimize safety, performance, and maintenance on critical infrastructure provides customers an improved service experience.

### How Drones Help



#### Provide critical accuracy for property measurements

LDS and our team of pilots capture aerial imagery with specialized camera arrays, enabling our software platform to generate detailed maps through a series of point clouds, which are commonly used in appraisals, land surveys, construction planning, and damage inspections.



#### Fast-track the claims verification process

For wide-area damage inspections or other complex claims, the LDS platform uses real-time insight - from how the data is collected to how it's distributed - to improve transparency and give essential parties a better understanding of the claims verification process.



#### Drive digital innovation for a better service experience

In a changing marketplace, the LDS platform provides a competitive advantage by creating a seamless user experience. Our suite of tools and clean interface simplifies analysis, which enables faster turnaround times and better service alongside a more accurate end-product.



“Drones provide advanced aerial imaging that help identify threats and mitigate risk. It could be site-specific or unify several areas of concern in a neighborhood – it doesn’t matter. Drones provide crucial insight into activity like proper grading while preparing foundations to revealing blind spots in the finished product where CCTV can improve safety in areas of high risk.”

Accuracy is a non-negotiable for land surveyors, and detailed drone imaging provides surveyors with essential decision-making information in real-time. Insights on changing topography and potential hazards – drawn from detailed visualizations like 3D maps and interactive models – has rapidly improved efficiency, reducing costs and potential future loss.

### Why Drone Data Matters

#### For Agriculture:

3D maps and chemical composition soil analysis models provide insight into overall crop-health, threat mitigation, and potential loss.

#### For Livestock:

Thermal imaging helps ensure the health of animals by monitoring behavior trends, illness, injury, or distress within usable acreage.

#### For Production:

Drone data can unify irrigation, fertilization, yield, and quality control details to better inform decisions about scalability on available land.

#### For Real Estate Development:

High-resolution images mitigate the risk of inaccurate data for regulation, compliance, and other land requirements.

### How Drones Help



#### Minimize data inaccuracies and alleviate liability concerns

Each time a site is surveyed, our standard 2D and 3D datasets provide stakeholders updated insights that can be easily compared or used to benchmark against historical and public record data, including relevant litigation evidence and related findings. For new purchases, expansion, or even federal food safety guidelines, this information can be critical to the project’s success.



#### Inform the suitability of land for development

Physical and environmental characteristics – topography, soil conditions, vegetation, water, wildlife – are “unknown knowns” when developing land. The LDS methodology of capture, process, model, and measure – along with our various camera arrays – enables developers and local officials to understand the overall impact of the project, including environmental and safety compliance, mitigation requirements, and waste management protocols.



#### Create demand for potential investors, residents, or producers

Land survey data has a wide variety of uses, from the technical and tactical to the whimsical. For potential investors, residents, or agricultural producers, LDS pilots collect drone data that can be transparently used to create detailed visualizations and reports to support analysis on everything from elevation and vegetation to project management deliverables and accountability.

“Security managers, building planners, and underwriters can use aerial imaging to identify risks like ingress and egress, line of sight, and construction hazards, **helping to avoid potential premises liability claims** – including property and casualty – which can be extremely costly.”



Drone data can improve pre-risk behaviors and post-loss processes to better protect critical business assets. Aerial imaging provides real-time insight into potential safety issues and points of potential unauthorized access, as well as the ability to monitor situations, create more efficient emergency response, and more. And for any business moving or showing valuables – from processing to distribution to retail merchandising – drone data can also reduce the risk of loss or damage.

## Why Drone Data Matters

- For Rooftop Security & Liability:** Access points are a matter of safety, and drone data can help prevent would-be thieves and potential claims, ensuring both property and people remain protected.
- For Ingress/Egress Evaluation:** Everything from emergency response preparation to maximizing pedestrian foot traffic during high-volume times can be analyzed through aerial imaging, giving the business the best chance to thrive – in good times and in bad.
- For Ground Surveys:** Drones help protect employees, customers, operations and assets by identifying threats like flood zones and potential wind exposure, which can be equally as important as more overt risks like poor lighting or blind spots.
- For Retail Theft Prevention:** Understanding the layout of the grounds, access points to the surrounding area, and available CCTV positions along property lines and routes can help curtail criminal activity, especially when combined with data from local law enforcement.

## How Drones Help



### Reduce theft in high-traffic retail and pedestrian areas

Lowers Risk Group has over 40 years of detailed security assessment experience with CIT, casinos, pawn shops, museums, and franchise businesses. The LDS platform elevates this expertise by adding an additional layer of visibility through aerial imaging and real-time data, enabling decision-makers to develop and deploy strategies that reduce theft while increasing the access that drives revenue.



### Improve safety for the transit of raw materials and finished products

Whether moving raw material for processing post-extraction, engaging a marine cargo partner for long-distance transport, or utilizing last-mile couriers for delivery, the LDS platform enables valuable assets being warehoused or displayed to benefit from CAD inputs, 3D maps, and multi-layer historical data sets. This ensures safe transport over various terrain and through unknown or high-risk scenarios, minimizing risk and potential loss.



### Monitor and evaluate potential fraud exposure

Drone data offers unique insights into fraudulent activity through time-lapse video, over-watch, and biometric monitoring. From employee driving patterns, to the flow of goods and services in and out of the building, to livestock and soil conditions, the LDS platform is designed to provide a simplified view of complex data for real-time analysis that can help monitor and evaluate potential fraud.

## Drone Project Request

LDS simplifies the collection, analysis, and distribution of drone data for insurance professionals and business owners. We integrate a network of 10,000+ FAA-certified pilots and custom dashboard with modeling and measurement tools to improve safety and elevate insurance programs across North America.

[Submit Request](#)

**LOWERS  
DRONE SOLUTIONS**

Unparalleled Data Insights

[drone.lowerrisk.com](https://drone.lowerrisk.com)

**Headquarters:** 125 East Hirst Road, Suite 3C, Purcellville, VA 20132

**Phone:** (540) 338-7151

An aerial night photograph of a city street. The street is illuminated by streetlights, and the surrounding buildings are lit up. A prominent feature is a series of bright purple light trails that curve through the air, suggesting a drone's path. The trails are most visible in the upper right and middle sections of the image.

Ready to Fly?

Contact Us.

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