Case Study

Digital real estate valuation on the Ecclesia GIS platform

The Client

Ecclesia Versicherungsdienst GmbH is the leading insurance broker for the church, social economy and healthcare sector. Ecclesia also serves numerous industrial clients - from large listed corporations to medium-sized and small companies. The Ecclesia group of companies also includes several specialist brokers and consulting companies as well as its own reinsurance broker.

To provide its customers with exactly the insurance solutions they need, Ecclesia works together with wellknown insurance companies. Its range of solutions includes advice on the optimal structure of the respective risk situation, the purchase of suitable insurance services, the management of current contracts and support in the event of a claim. The group is headquartered in Detmold (NRW).





The Challenge

Ecclesia intends to use geoinformation to make its processes more efficient and customer-oriented. The establishment of the "Ecclesia GIS platform" is intended with this aim in mind. With the first module, Ecclesia's underwriters shall be provided with a guided digital process that significantly simplifies the process of determining the value of buildings.

The basis is formed by 3D data sets from around 54 million buildings in Germany. Depending on requirements, data is fed into the standardized real estate valuation for different building types. An additional expert tool for architects will also support the evaluation of complex buildings directly on the screen.

Optimized geodata preparation with professional quality assurance of the 3D data is required for the efficient use of the large volumes of geodata. Another requirement concerns the smooth operation of the solution, which is to be carried out in a European cloud infrastructure by a service provider.



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The Solution

For the real estate valuation of properties to be insured, a customized online application was built to support the underwriting process. This classifies buildings in a standardized process on the basis of their use, the equipment found, the building fabric and other parameters.

An expert system was made available for complex properties to be assessed (including listed buildings). This supports Ecclesia's architects with extensive analyses and helps to assess and evaluate buildings.

All valuation processes carried out in this way are stored in a central process database and are therefore immediately available. The application is operated by con terra in a European cloud infrastructure.

The Advantages

- consistently digital process, standardized throughout the company and free from media disruptions
- Time savings through the use of extensive geodata and optimized workflows
- · Cost savings due to significantly fewer on-site valuations
- Mapping of Ecclesia's proven valuation approach
- Building valuation and underwriting can be carried out by a wider range of users
- No in-house specialist knowledge required to operate the application

The Solution is Based On

- map.apps
- ArcGIS Enterprise
- Building information service (3D GID) from con terra
- Microsoft Azure cloud environment

Summary

Ecclesia's real estate valuation service enables a simple, user-guided valuation of 54 million buildings in Germany.

Thanks to con terra's intuitive web app, building valuations become a simple step in the building insurance process.

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Customer Opinion

"With the Ecclesia GIS platform and the building valuation app operated on it, we have created the basis for the qualitatively assured determination of an appropriate sum insured. This made it possible to transfer one of the most important pieces of risk information into a digital process."

Daniel Schaefer

Project manager at Ecclesia Versicherungsdienst GmbH



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Gebäudewertermittlung	×
Dachausbau kein(e)	•
Kellerbewertung 🕕	
Unterkellerung komplett	•
Anteil Aufenthaltsräume zu Nutz- und Lagerflächen	-
Bauteile 🕕	
Außenwand	
O einfach: einschalige massive Wandkonstruktionen ggf. mit Wärmedämm-Verbundsystem bzw. Wärmedämmputz	
 gut: Holzrahmenbauweise mit Putz- oder Holzfassade, zweischalig hinterlüftetes Klinker-/Verblendmauerwerk, Vorhangfassade (z.B. Schiefer, Faserzement od. glw.) 	
gehoben: Fachwerkkonstruktionen, Naturstein Azw. Bruchsteinmauerwerk, Vorhangfassaden O Naturstein, Kupfer-/Eloxalblech oder Holz, aufwendig gestaltete Fassaden mit konstruktiver Gliederung (z.B. Stilelmente aus Naturstein o.B.)	aus
Dach	
O einfach: einfache Dachformen- und Konstruktionen (z. B. Satteldach, einläufiges Pultdach, Flach	ndach),

