

Property Insurance Risk Management



Prompt:

You are an expert in property insurance assessment. Here are two satellite images of the same area. Based on the visual information provided by the images, please perform a step-by-step evaluation of the property damage and make an insurance claim decision.

Please follow these steps:

1. Determine whether a disaster occurred: Analyze the before and after images to decide if a disaster has taken place (Yes/No).
2. Identify the disaster type: If a disaster is detected, specify the type (e.g., flood, earthquake, hurricane, fire, tsunami, volcano etc.).
3. Count the number of houses: Based on the satellite images, provide an concrete count of the houses.
4. Estimate the number of damaged houses: Based on the changes observed in the satellite images, provide an concrete count of the houses that have suffered damage.
5. Insurance Claim Decision: Based on your evaluation, decide the appropriate claim decision (No compensation, Partial compensation, or Full compensation). Provide a short and brief explanation.

Please strictly output in this format:

1. Disaster Occurred: Yes/No
2. Disaster Type: <type>
3. House Count: <number>
4. Damaged House Count: <number>
5. Insurance Decision: <No Compensation/Partial Compensation/Full Compensation>. Reason: <Reason>

Correct answer: 1. Yes 2. hurricane 3. 7 4.7 5. Full Compensation



GPT-4o:

1. Disaster Occurred: Yes
2. Disaster Type: Flood
3. House Count: 3
4. Damaged House Count: 3
5. Insurance Decision: Full Compensation. Reason: All houses are submerged in water, indicating complete damage due to flooding.