



# Predictive intelligence for a world of **risk**

Real-time, affordable analytics turning global uncertainty into measurable foresight



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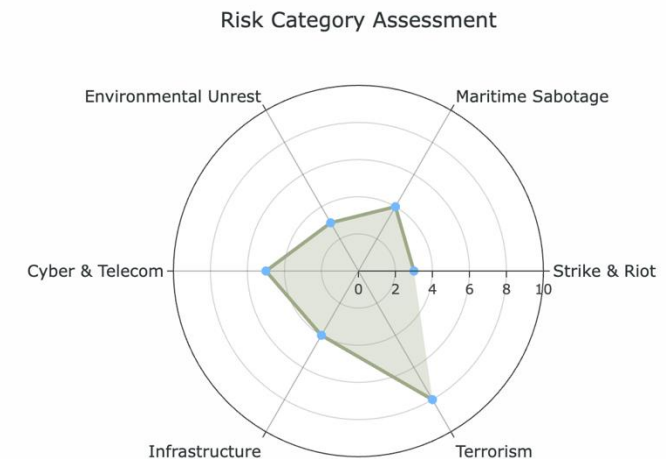
# ► Risk Intelligence Agency: Foresight, Not Hindsight

## Introduction to the RIA

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Welcome to the Risk Intelligence Agency, where foresight meets action. We offer affordable, real-time intelligence for insurers, reinsurers, and underwriters, ensuring you stay of risks with our cutting-edge technology and verified data sources.

### Risk Assessment Dashboard



# ▶ A New Kind of Reporting Built for Underwriters

## Advanced Analytics

The Risk Intelligence Agency leverages AI analytics to deliver live, evidence-based risk reports. Our platform processes billions of verified data points from 1.6 million sources, updated every 15 minutes, ensuring you have the most current information.

## Seven-Stage Verification

Each RIA report undergoes a rigorous seven-stage verification process, ensuring every claim is traceable and every source is auditable. This commitment to accuracy and transparency sets us apart in the industry.



# ► Solving the Epic **Information** Gap in Insurance

01

## Static Data Challenges

The insurance industry often relies on static data, creating an information gap in a dynamic world. This gap leads to mispricing, accumulation errors, and missed warning signals, as highlighted by industry experts like Accelerant AI and Guidewire.

02

## Emerging Risks

Many organizations remain unaware of emerging risks like AI and cyber exposure, creating a widening knowledge gap in risk capital markets. Only 43% of global natural catastrophe losses are insured, revealing a systemic protection gap.

03

## Legacy Practices

Legacy practices keep real-time data out of underwriting workflows, leaving insurers reactive rather than predictive. This outdated approach hampers speed and adaptability, as noted by Intellias.





# Static Models Versus **Dynamic** Threats

## Historical Data Limitations

Underwriters primarily price on historical data, which fails to capture the rapidly evolving nature of modern risks. Emerging risks evolve faster than quarterly reporting cycles, leaving underwriters at a disadvantage.

## Real-Time Intelligence Gap

Real-time intelligence rarely reaches underwriting teams, resulting in mispricing and accumulation errors. This gap undermines the ability to detect and respond to systemic risks effectively.

## RIA's Solution

RIA transforms static underwriting processes into live, adaptive intelligence systems. Our platform delivers continuous visibility and dynamic, data-backed pricing, enhancing underwriting accuracy.

## Predictive Advantage

By leveraging live data, RIA enables underwriters to shift from reactive to predictive risk management, ensuring better accumulation control and early detection of systemic risks.



# ▶ Turning Global Noise Into Decision-Grade **Insight**

## Pure Analytics

The RIA analytical engine uses huge reasoning models to quantify and interpret billions of verified global data points daily. Our proprietary semantic tunnelling narrows this data into precise, risk-specific corridors, delivering quantified risk trend data that highlights developing exposures before claims occur.



## Risk Categories & Analysis

### Strike and Riot Risk

Urban disruption and industrial action

3

#### Key Evidence

74 publications on protests and riots with high recency and persistence. Gabès shows fusion of environmental issues with union mobilization leading to general strikes.

#### Underwriting Implications

Apply geospatial sub-limits to urban retail and municipal portfolios. Increase pricing by 20-30% for southern exposures.

### Maritime Sabotage Risk

Port disruptions and naval incidents

#### Key Evidence

31 publications detail flotilla and drone attacks in Tunisian waters, with spiky momentum and port throughput friction and single-event impacts.

#### Underwriting Implications

Mandate war and terror top-up covers for port terminals. Impose geofenced capacity limits to capacity-constrained terminals.

### Environmental Unrest Risk

Industrial pollution and health concerns

3

#### Key Evidence

Gabès cluster registers 50 publications, aligning with hospitalizations and strikes over toxic emissions. Strong union involvement points to cyclical mobilization.

#### Underwriting Implications

Introduce parametric triggers tied to hospitalization thresholds. Require evidence of environmental compliance for renewed policies.

### Cyber and Telecom Sabotage

Digital infrastructure vulnerabilities

#### Key Evidence

13 persistent signals indicate DDoS and cyberattacks on telecoms and ports, with high persistence and contingent business interruption from 40% of global capacity.

#### Underwriting Implications

Enforce resilience endorsements with incident response SLAs for operators. Offer premium credits for resilient networks.

### Infrastructure Sabotage Risk

Energy and transport node vulnerabilities

4

#### Key Evidence

45 items cover diversified modalities like drones and IEDs, with rising momentum threatening energy and transport nodes. Regional incidents support tail-risk scenarios.

#### Underwriting Implications

Incorporate event-linked exclusions for high-consequence nodes. Stress test accumulation models for 24-72 hour business interruption scenarios.

### Terrorism and Political Violence

Security threat assessment

#### Key Evidence

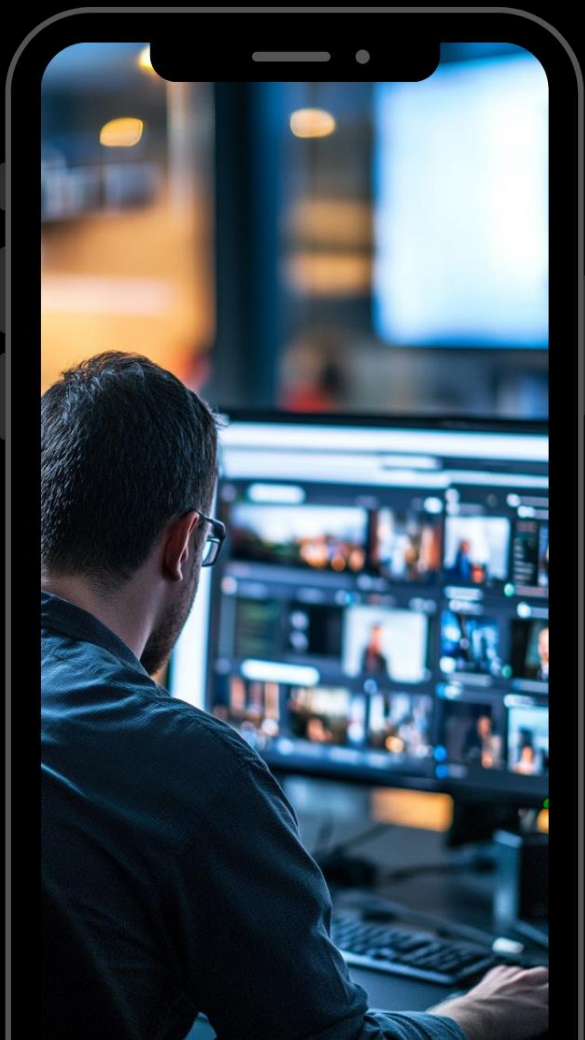
52 stable signals on foiled plots and low-level opportunistic threats, but effective state security severity. Diaspora targeting adds reputational risk.

#### Underwriting Implications

Maintain standard political violence coverage. Monitor travel advisories for adjustment triggers.



# ► Inside the Seven-Stage RIA **Intelligence** Cycle



## Data Ingestion & Verification

We gather billions of data points from licensed and open sources, ensuring each piece of information is verified for accuracy. This foundational step guarantees the reliability of our intelligence.

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## Semantic Narrowing & Evidence Clustering

Our system isolates exact data tunnels by entity, geography, and theme, then clusters evidence into coherent trends. AI interprets each article's meaning, not just keywords, providing deeper insights.

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## Advanced Analytics & Validation

We apply momentum, proxy, and centrality analysis to quantify trend strength. External validation against filings, government data, and academic anchors ensures our reports meet the highest standards of accuracy.



# ► Manual Reports Versus Automated Foresight



## 01

### Traditional Intelligence

Traditional intelligence relies on bespoke site inspections and static reports, which are high-cost, low-frequency, reactive, and limited in geographic scope.

This outdated approach hampers adaptability.



## 02

### RIA Model

RIA offers continuous trend analytics from verified digital signals, delivering affordable, updated weekly or on-demand intelligence.

Our predictive, automated, and data-verified model scales globally, enhancing underwriting efficiency.



# ► Tunisia Pilot: Live **Geopolitical Risk** in Action

01

## Composite Risk Rating

Our Tunisia geopolitical risk report assigns a composite risk rating of 4.5/10, indicating moderate risk. This rating is derived from 200+ verified publications with persistent signal momentum.

02

## Risk Insights

The report highlights elevated exposure from strikes, sabotage, and environmental unrest in southern industrial zones. Recommendations include geofenced sub-limits, pricing uplifts, and parametric triggers.

03

## Live Updates

Delivered automatically and updated weekly, this report exemplifies RIA's ability to quantify both frequency and tail-risk trajectory before claims occur, ensuring proactive risk management.

04

## Subscription Pricing

Available on subscription from £100 per country report, RIA's Tunisia pilot demonstrates our commitment to delivering high-value intelligence at accessible pricing.



# ► Applications Across **Every** Insurance Line

## Broad Applications

- Geopolitical Risk
- Commercial property
- D&O
- Political violence
- Cyber
- Environmental liability
- Marine cargo
- Regional disruptions
- Governance shifts







# Developed at **Cambridge** for underwriting



01

## Improved Accumulation Control

RIA delivers improved accumulation control by providing dynamic, data-backed pricing. Our live intelligence helps underwriters detect systemic risk exposure early, ensuring better risk management.

02

## Audit-Ready Evidence

Our reports meet the compliance, audit, and evidence standards required by Lloyd's underwriters and global insurers. RIA transforms risk management from reactive to predictive, enhancing underwriting accuracy.

03

## Cost Efficiency

RIA brings continuous visibility at a fraction of traditional risk-analysis cost. Our automated architecture means high-frequency reports can be delivered at subscription-level pricing, not consultancy-level cost.



# ► Trust by Design: **Traceable** and Audit-Ready



## Transparency

Every RIA insight links directly to its original source, ensuring full transparency. Our reports are built for scrutiny, meeting the highest compliance and audit standards.

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## Transforming Intelligence

RIA transforms raw intelligence into trusted evidence, empowering underwriters with reliable, actionable insights. Our commitment to accuracy and transparency builds trust in every report.





# ▶ Let's Build **Real-Time** Underwriting Intelligence

## Pilot RIA Reports

Pilot RIA risk reports within your underwriting or accumulation workflows to experience the benefits of real-time intelligence. Choose from live feeds across political, environmental, and cyber domains.

## Contact Us

[priority@riskintelligence.agency](mailto:priority@riskintelligence.agency)

[www.riskintelligence.agency](http://www.riskintelligence.agency)

01

## Subscribe to Continuous Updates

Subscribe to continuously updated country or sector risk reports. Our subscription model ensures you receive the latest intelligence without the high costs of traditional consultancy.

02

03

04

## Transform Your Underwriting

Join us in transforming underwriting from reactive to predictive. RIA's real-time intelligence empowers you to stay ahead of risks, ensuring better decision-making and improved outcomes.

