

Innovative Use of Earth Observation Based Exposure in Insurance Underwriting

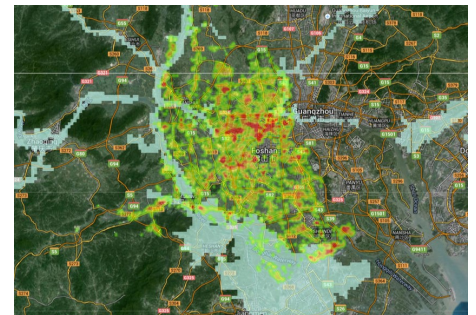
Spatial Disaggregation: Better localized exposure information for your underwriting

The promise of satellite imagery has arrived and is available as a plug-in to your existing workflow. The ImageCat team of data scientists and structural engineers have harnessed machine learning, data fusion, and geostatistics to bring the first Earth Observation (EO) based Spatial Disaggregation product to the market. By extracting intelligence from EO-based sources, we are able to provide reinsurers with an accurate, affordable, and up-to-date disaggregation product.

ImageCat's Earth Observation (EO) based exposure product provides a solution to disaggregate asset value and location when more refined information is not available for properties. If an insurer knows how much they are insuring in a given region (state, province, county, postal area) but not specifically where within that area the risks are located (street address), those locations will not be analyzed accurately for potential losses. Particularly in the case of flood or coastal hazards, this will systematically underestimate risk, as locations are placed away from coastlines and water bodies. A gridded exposure dataset allows insurers to review a weighted estimate of the probability of given risk being at any given location within the known region (such as a postal area), which can be overlaid with potential flood footprints to assess risk.

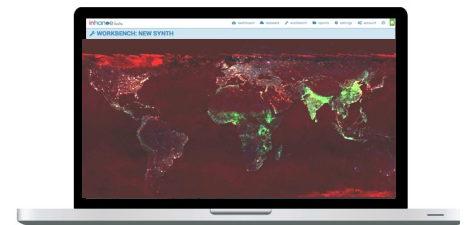
Spatial Disaggregation enables you to:

- ◇ Address the "where" question of aggregated exposure
- ◇ Reduce uncertainty in pricing insurance
- ◇ Adjust risk premiums and better perform accumulation management
- ◇ Identify market opportunities with better localized information



Benefits:

- ◇ EO-based next gen insurance product
- ◇ Cost-effective and efficient option
- ◇ Creative underwriting and risk management for your business
- ◇ Best in class Inhance® Analytics dashboard or API technology for access



Global product launch in Q1/2018.
Stay tuned and join interest list today by visiting us at:
<http://inhancedata.com/contact>