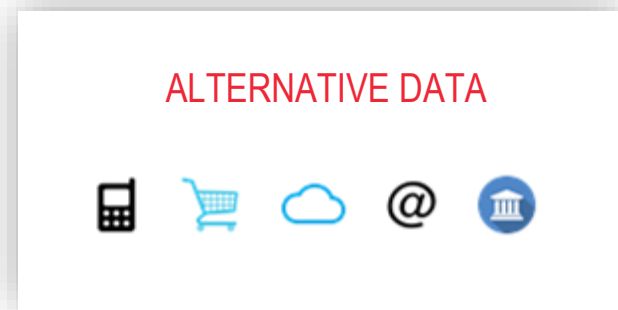
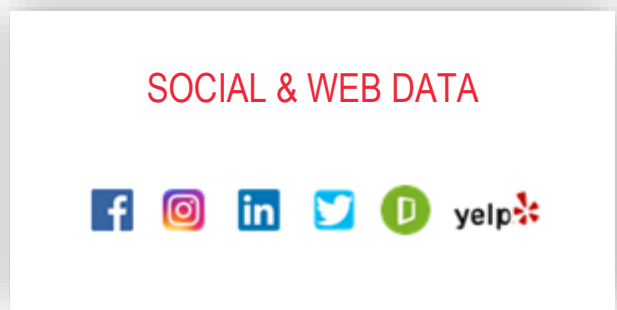




**{ CARPE DATA**  
AI In Commercial Insurance

{ WHO WE ARE



{ **CARPE DATA**

IDENTIFICATION

EVALUATION

PREDICTION

**INSURANCE CARRIER**

{ INSURANCE DATA HAS SHIFTED



**STATIC**

Point-in-time or rear view mirror data  
that may not reflect current risk.



**CONTINUOUS**

Up to the minute data and trends that  
are the rating elements of the future.

{ INSURANCE DATA HAS SHIFTED



CONTINUOUS

NEW WAYS TO SOLVE EXISTING NEEDS

CLAIMANT

- Confirm Injury
- Evidence of recovery
- Evidence contrary to claim

NEW DIMENSIONS FOR THE FUTURE

- Is the insured highly unlikely to commit fraud?

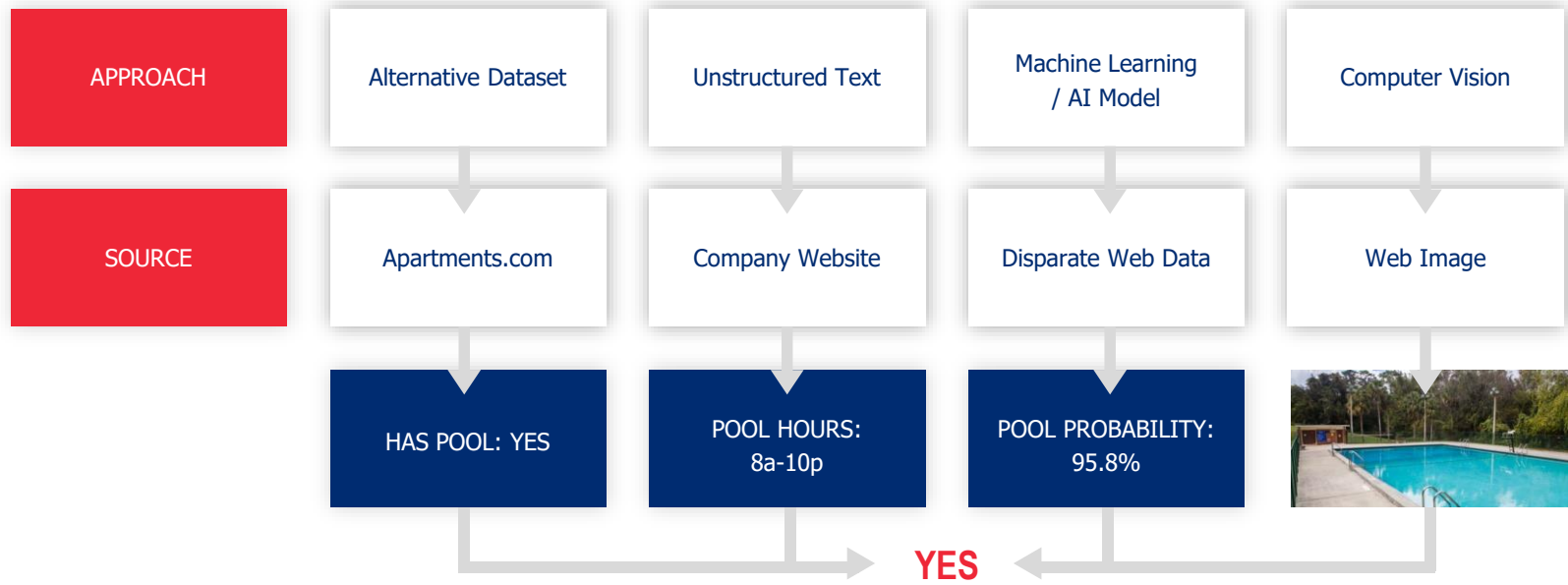
BUSINESS

- Bar has balcony
- Contractor does roofing
- Landscaper trims limbs

- How do customer ratings compare across sources for like businesses in like areas?

# { A MULTI-DISCIPLINARY APPROACH

**Eligibility Criteria - Habitation Risk Example:**  
Does the Apartment Building Have a Swimming Pool?



# { OUR INDEXES ARE THE RATING FACTORS OF THE FUTURE

Extract data based  
business segment

**CAFE ABC**



Data Aggregation



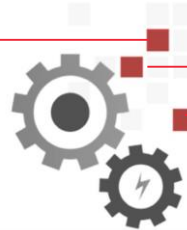
...

**Customer Review Index**

**Visibility Index**

**... Index**

CARRIER MODEL



{ EXAMPLE

722511 Full-Service Restaurant  
722320 Caterer  
722513 Limited Service Restaurant

BARINO'S MARKET

RISK CHARACTERISTICS

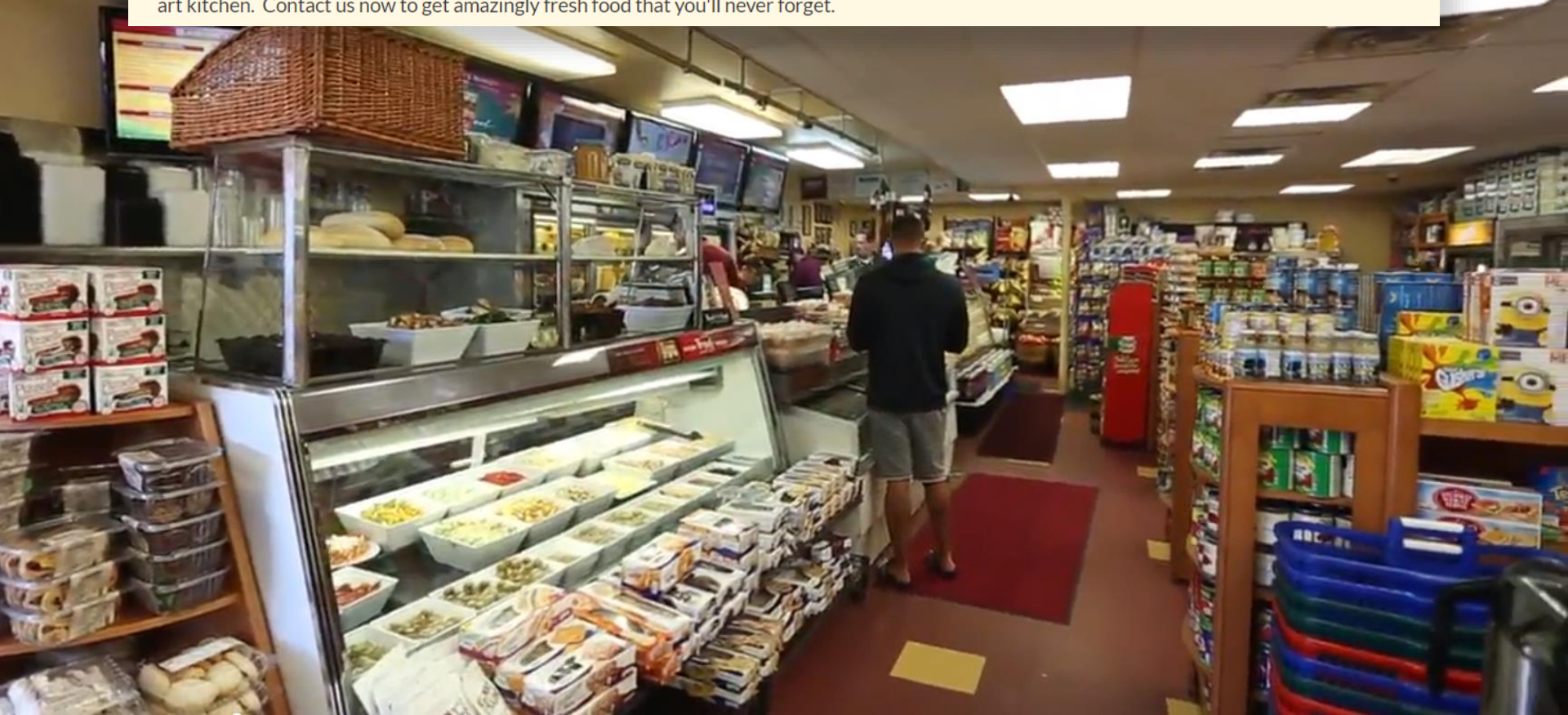
Food Served  
Beer & Wine Only  
Alcohol  
Take Out  
Catering  
Commercial Cooking Equipment

CARPE DATA  
CLASSIFICATIONS

Deli  
Butcher Shop  
▶ Supermarket  
▶ Grocery Store  
Food  
Restaurant  
Butcher  
Sandwich Place

# Top-Notch Italian Deli and Catering

Barino's Market is an Italian American food experience in The Bronx, New York. We pride ourselves on using only the freshest ingredients in all of our food, whether you're eating from the deli or enjoying our top-of-the-line Italian catering. We make everything in-house daily in our state-of-the-art kitchen. Contact us now to get amazingly fresh food that you'll never forget.





## { IMPORTANT CONSIDERATIONS

- Disparate Impact
- Bias in Training Models
- How are models updated and maintained?
- Consistency – are models being applied uniformly across all risk profiles?

{THANK YOU}