

# PROPHETCY™

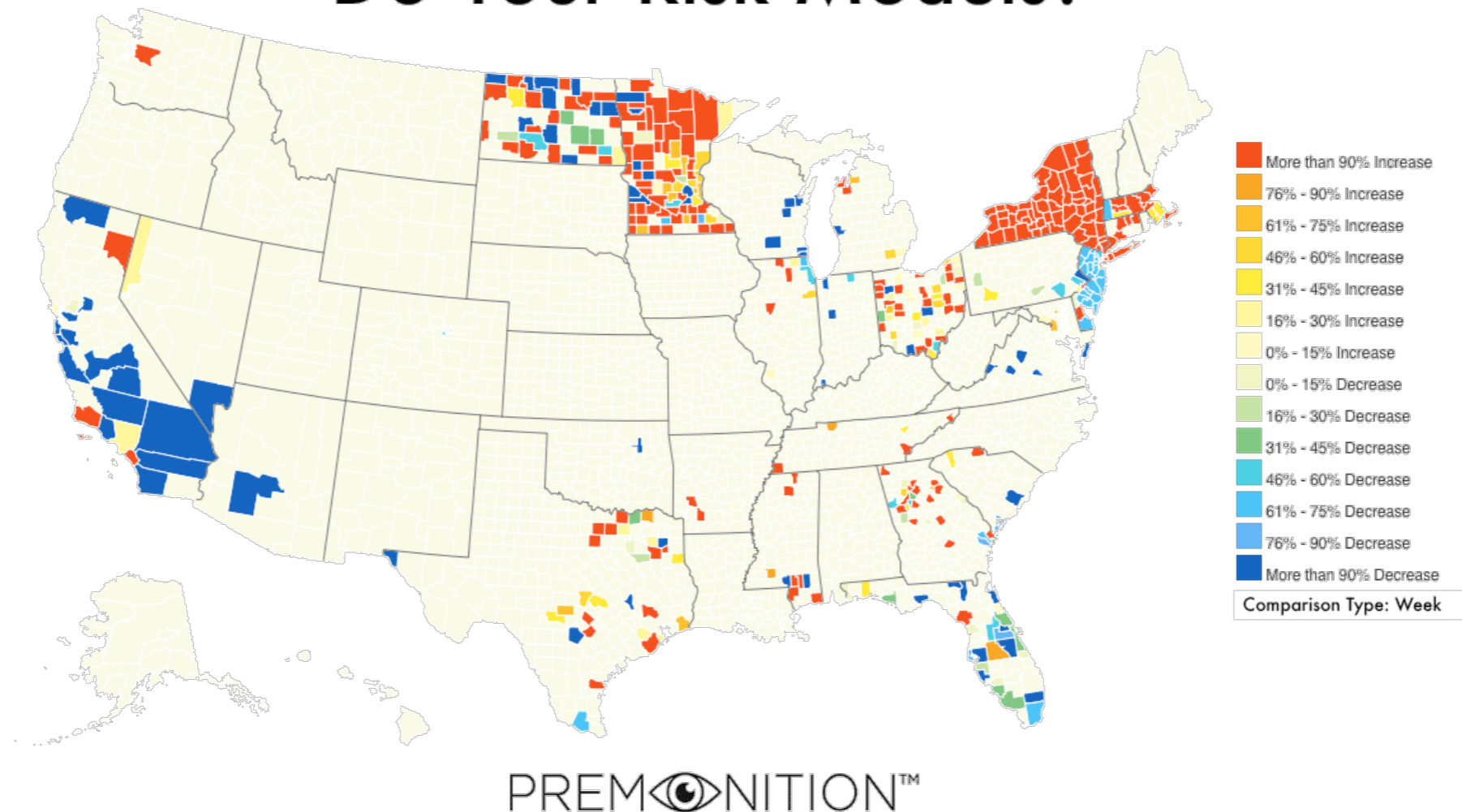
A Very, Very Unfair Advantage In Underwriting



Real Time  
Risk Pricing

# LITIGATION CHANGES CONSTANTLY

## Do Your Risk Models?



- Premonition is the World's largest litigation database - bigger than LexisNexis™, Thomson Reuters™ and Bloomberg™ combined.
- Its case types are matched to Insurance Lines of Business.
- It updates hourly.

**Premonition knows errors and opportunities in underwriting assumptions in *real time*.**

# Underwriting Past, Present and Future

Past  
(Industry Present...)

Present  
(*Real Time Pricing*)

Future  
(Prediction)



Insurance has traditionally been underwritten using historical, actuarial models. Usually this works well and is profitable. However, when the numbers change, it gets very, very expensive.

By modifying existing industry models for volume, risk, pricing, etc with actual litigation claims, we can derive *Real Time Pricing*, a first for the industry.

Using Machine Learning we can compare historical insurance data with historical litigation data. What changes affected payouts and pricing? When? These can be used to predict where risk markets will move in the future when changes in claim volume have been priced in.

# How do changes in litigation affect:

- Policies?
- Risk Pools?
- Insurers?
- Re-Insurers?
- ILS Products?

# Everything Is Connected



## A pebble is tossed in a pond:

- How big are the ripples?
- Who do they affect?
- How much?
- When?*

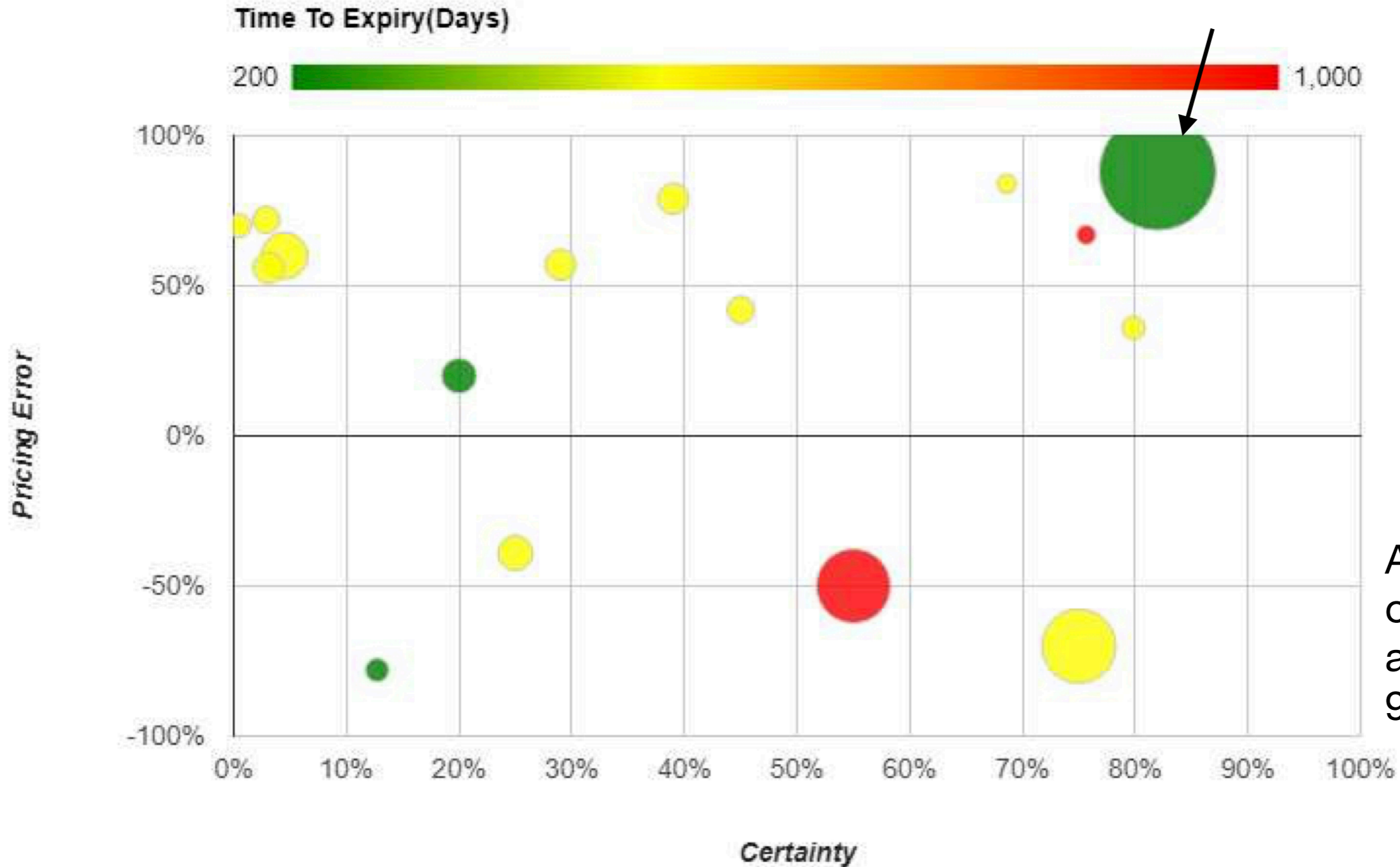
Perception/  
Reality  
Arbitrage

# PROPHECY™

## Pricing Analysis

### Ideal Risk:

- Premium significantly overpriced
- Short time to expiry
- Large available market position
- High level of certainty



Avoid the 10%  
of risks that  
account for  
90% of losses



*“All I want in life is an  
unfair advantage.”*  
- Hank Greenberg,  
CEO, A.I.G.

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