

RISCODEX

AI-Driven Insurance Ecosystem

*Transforming risk, pricing, and claims through
AI-powered intelligence.*

INVESTOR PRESENTATION

Billions in Assets, No Unified Risk Visibility

Insurance, valuation, and investment sectors operate on fragmented and unreliable data.

The result: mispricing, underinsurance, slow claims, and inconsistent asset valuations.

Riscodex unifies all critical risk and valuation data into one verified AI platform.

2000+
Annual
Incidents
AI-powered detailed
analysis completed

**Up to 5x
Faster**
Higher accuracy in
valuation and pricing
workflows

**30% More
Efficient**

Cost optimization in
risk and claims
management

The Riscodex Intelligence Engine

*Riscodex unifies fragmented physical-risk data into one verified platform. It transforms unstructured data from AFAD, OSBs, valuation archives, and market reports into **real-time insights** for pricing, risk assessment, and investment monitoring.*

Upcoming Projects

01

PolyCheck

AI policy wording comparison and treaty compliance

02

ClaimCore

Intelligent loss analysis and reconstruction cost calculation

03

Revisor

Comprehensive risk analysis through AI-powered visual recognition surveys and longitudinal tracking of past survey data.

Current Projects-MVPs

01

TariffEQ

Calculates earthquake premiums under official tariff standards

02

LocateLoss

Detects and verifies industrial losses

03

Foresight

Maps wildfire & environmental risk with EFFIS integration

04

LossAnalysis

Predicts earthquake damage & business interruption

05

Precast

Estimates gross policy premiums using historical data.

Active Products: Fully Functional MVPs

TariffEQ – Earthquake Premium Calculator

- Real-time tariff updates aligned with regulatory standards
- Auto zone detection with the latest seismic data
- Comparative analysis for deductibles & coinsurance
- PDF/Excel output for instant policy documentation

LocateLoss – Industrial Loss Intelligence

- Five-year national industrial loss database
- Verified by OSB, media, and official records
- AI-powered correlation between affected facilities
- Used for underwriting, claims validation, and regional risk scoring

Foresight – Fire & Environmental Mapping

- Ten years of wildfire and forest fire data (EFFIS integration)
- AI-based location risk and proximity scoring
- Supports insurers, ESG teams, and asset managers

LossAnalysis – Earthquake Damage Prediction

- Machine learning scenario modeling for structural loss
- Calculates optimal policy limits and deductibles
- Provides BI (Business Interruption) loss forecasts

Precast – Gross Premium Estimation

- Market-aligned premium prediction engine
- Uses historical sector data and policy benchmarking
- Produces instant multi-scenario premium reports

Upcoming Modules

01. PolyCheck

AI policy wording comparison and treaty compliance

02. ClaimCore

Intelligent loss analysis and reconstruction cost calculation

03. Revisor

Comprehensive risk analysis through AI-powered visual recognition surveys and longitudinal tracking of past survey data.

Target Users

Underwriters, Reinsurers

Target Users

Adjusters, Insurers, Lawyers

Target Users

Engineers, Brokers

Cross-Sector Impact

Riscodex delivers tangible value across the entire risk and valuation ecosystem. From underwriters to ESG analysts, every stakeholder gains access to verified, actionable intelligence.

Stakeholders

Use Case

Riscodex Value

Insurers

Underwriting, pricing, claims

Verified loss intelligence, faster turnaround

Brokers

Proposal generation

Competitive data advantage

Valuers

Remote asset assessments

Faster, traceable valuation process

Investment funds

Portfolio risk tracking

Real-time exposure alerts

Regulators & ESG teams

Monitoring physical risk

Structured environmental impact data

Industrial Risk & Valuation Intelligence Market



01

₺200B Commercial Insurance Market

Just 2% digital penetration in Türkiye

02

₺30B+ Valuation Segment

Asset analytics and appraisal services

03

Unified Data Layer

Riscodex addresses both markets simultaneously

04

Expansion Potential

CEE, MENA, Southern Europe markets

Competitive Landscape

Riscodex stands alone in combining insurance intelligence, valuation integration, and investment-grade data within a single verified platform built on regional expertise.

<u>Platform</u>	<u>Focus</u>	<u>Weakness</u>	<u>Riscodex Advantage</u>
CAPE Analytics (US)	Property risk imaging	US-focused only	Local data + industrial scope
ZestyAI (US)	Wildfire risk model	Residential bias	Multi-risk, multi-sector coverage
MAPTYCS (US)	Geospatial risk platform	No valuation link	Insurance + valuation integration
Quarticle (EU)	Risk intelligence	Limited real-time input	Live local data feed
Riscodex (TR)	Insurance + Valuation + Investment	-	Verified regional data + AI validation

Business Model

SaaS + API + Data Licensing



01

Module Subscriptions

Module Subscriptions
Annual subscriptions per module
\$99-\$499 per user/month

02

Enterprise API

For insurers, brokers, valuation offices
\$20K-\$50K per year

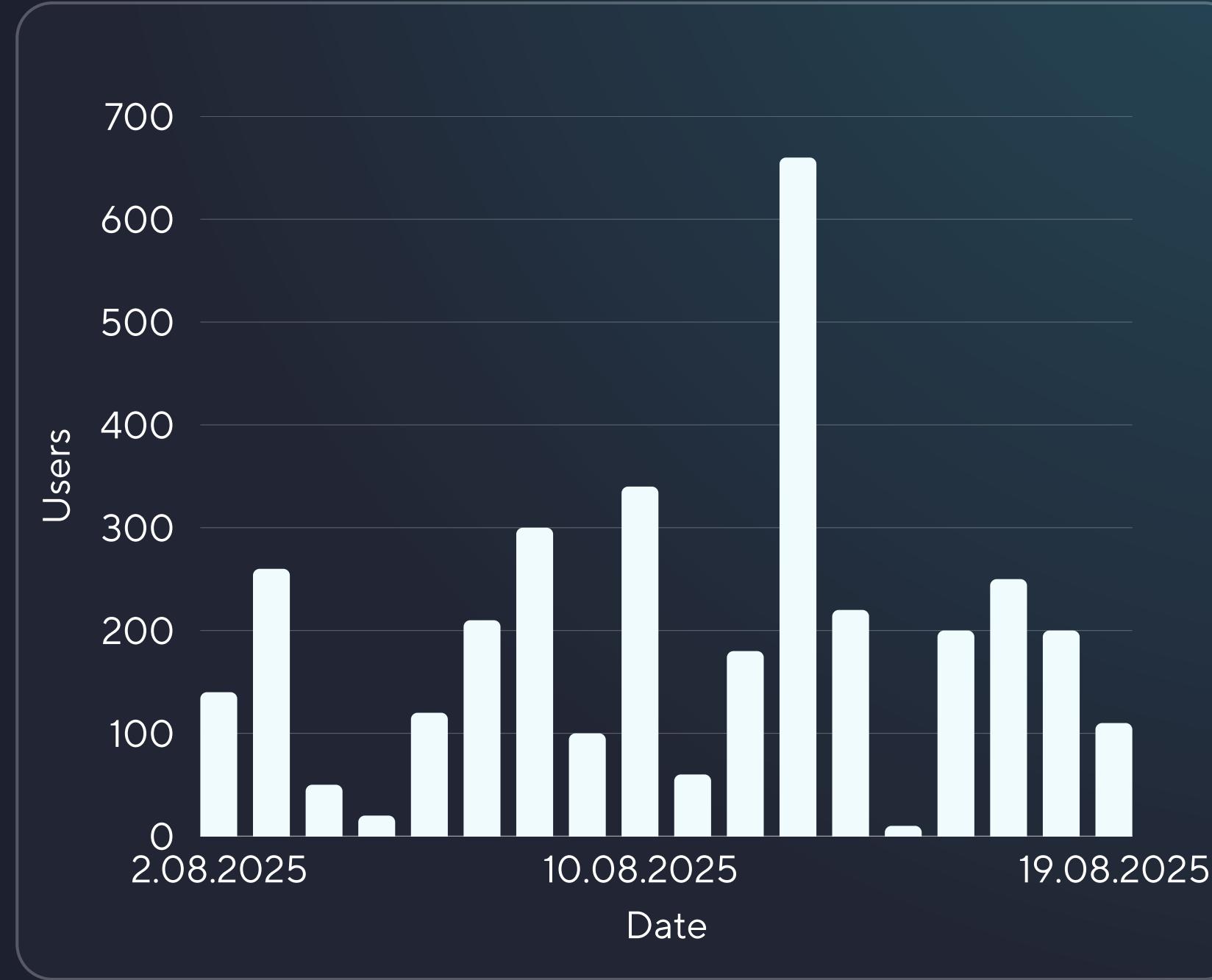
03

Data Licensing

Data Licensing
Investment funds and ESG analytics
Custom integrations & white-label dashboards

Traction & Validation

Riscodex has achieved significant milestones in data verification, platform adoption, and pilot validation. Our metrics demonstrate both technical capability and market readiness.



5
Active MVPs
Fully functional modules

2000+
Verified
Incidents
In the database

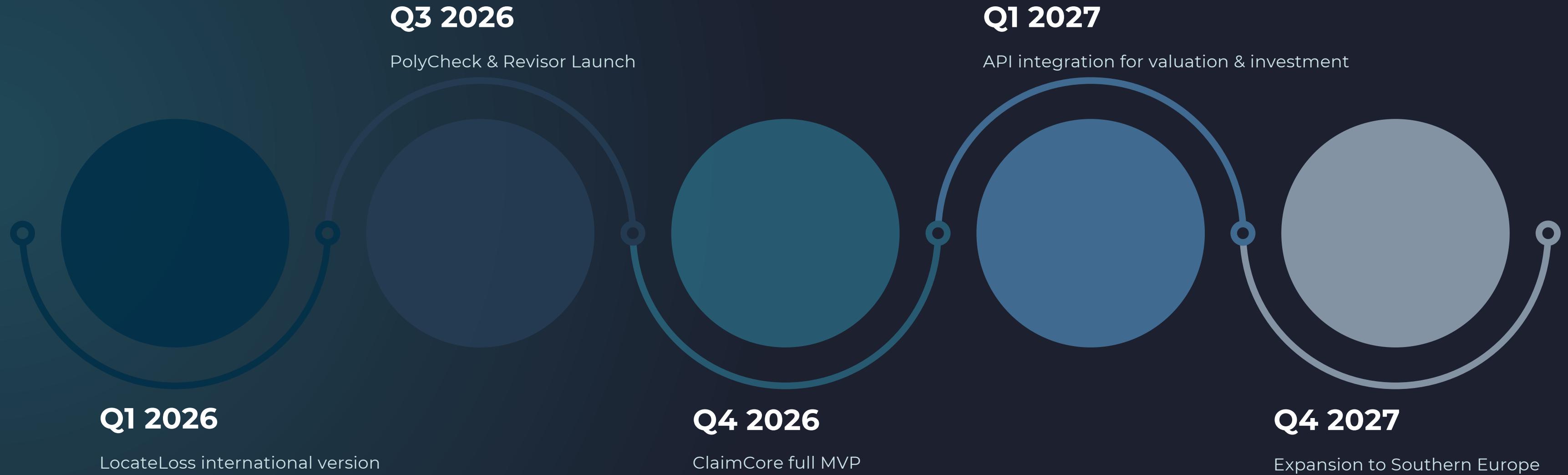
95%
AI Accuracy
Validation precision

11
OSB
Connections
Data integration points

3
Pilot Partners
Active collaborations

100+
Monthly Users
Professional dashboard access

2026 - 2027 Road Map



Team

Osman Furkan Kaymaz

CO-Founder



Insurance Broker

Education:

- Civil Engineer - Istanbul Technical University
- Management Engineering (M.Sc.)- Istanbul Technical University
- Project and risk management - Greenwich College

Career:

- Marsh McLennan
- Lockton Omni

Ubeydullah Ayvaz

CO-Founder



Underwriter & Structural Engineer

Education:

- Civil Engineer - Istanbul Technical University
- Structural Engineer (M.Sc.) -Istanbul Technical University

Career:

- Marsh McLennan
- Anadolu Sigorta
- Axa Sigorta
- Türk Reasürans

Ahmet İkbal Kaymaz

CO-Founder



Data Scientist & AI Engineer

Education:

- Computer engineering - İnönü University
- Computer engineering (M.Sc.) - Yıldız Technical University

Career:

- Linktera

Get in Touch

Riscodex is building the ecosystem of industrial insurance.

Join us in redefining how insurers, valuers, and investors measure and price physical risk.



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