

# 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 5×**  
**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.

<u>Stakeholders</u>	<u>Use Case</u>	<u>Riscodex Value</u>
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
MAPTICS (US)	Geospatial risk platform	No valuation link	Insurance + valuation integration
Quartile (EU)	Risk intelligence	Limited real-time input	Live local data feed
<b>Riscodex (TR)</b>	<b>Insurance + Valuation + Investment</b>	-	<b>Verified regional data + AI validation</b>



# 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

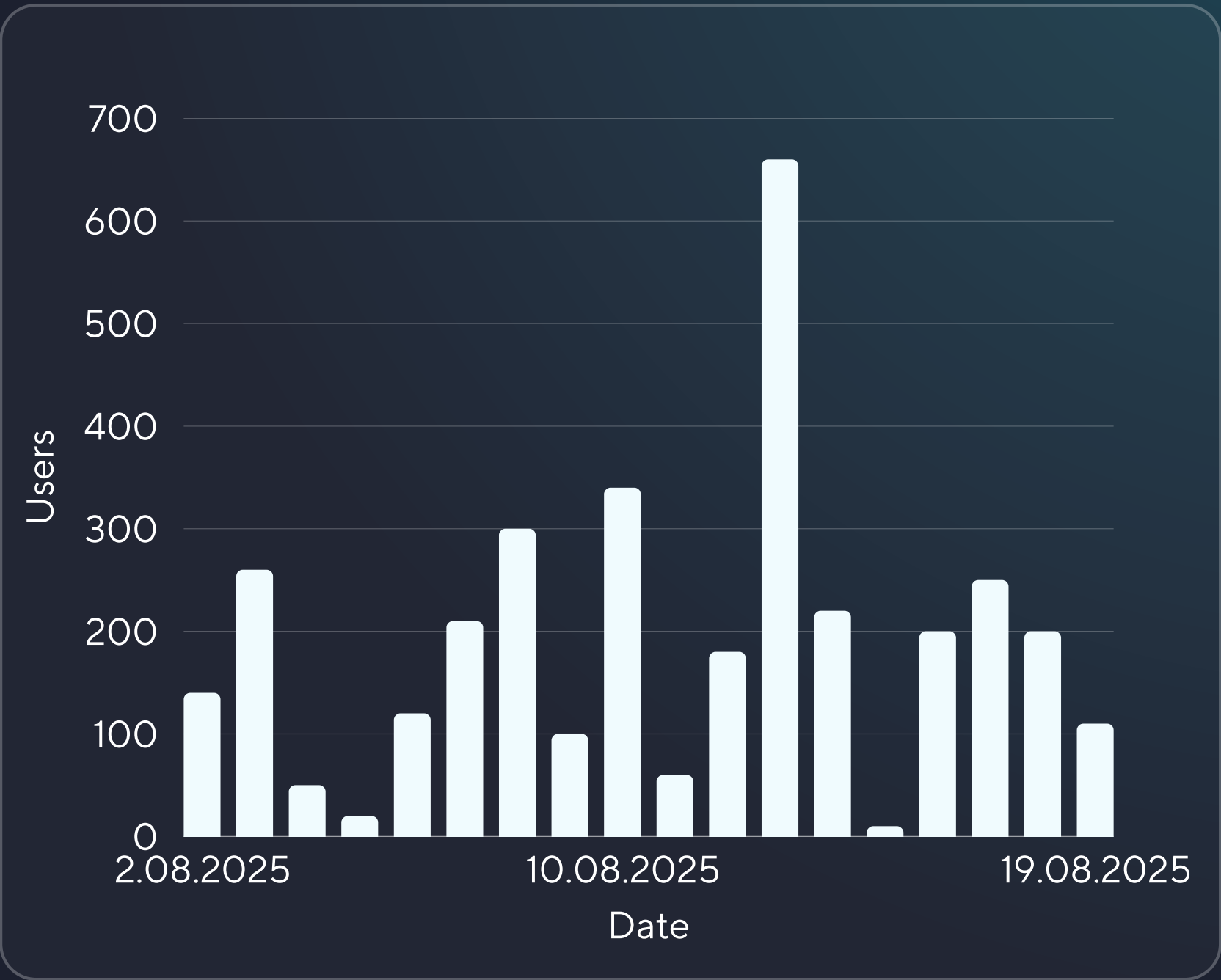
Data Licensing

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

**11**  
OSB  
Connections

Data integration  
points

**2000+**  
Verified  
Incidents

In the database

**3**  
Pilot Partners

Active collaborations

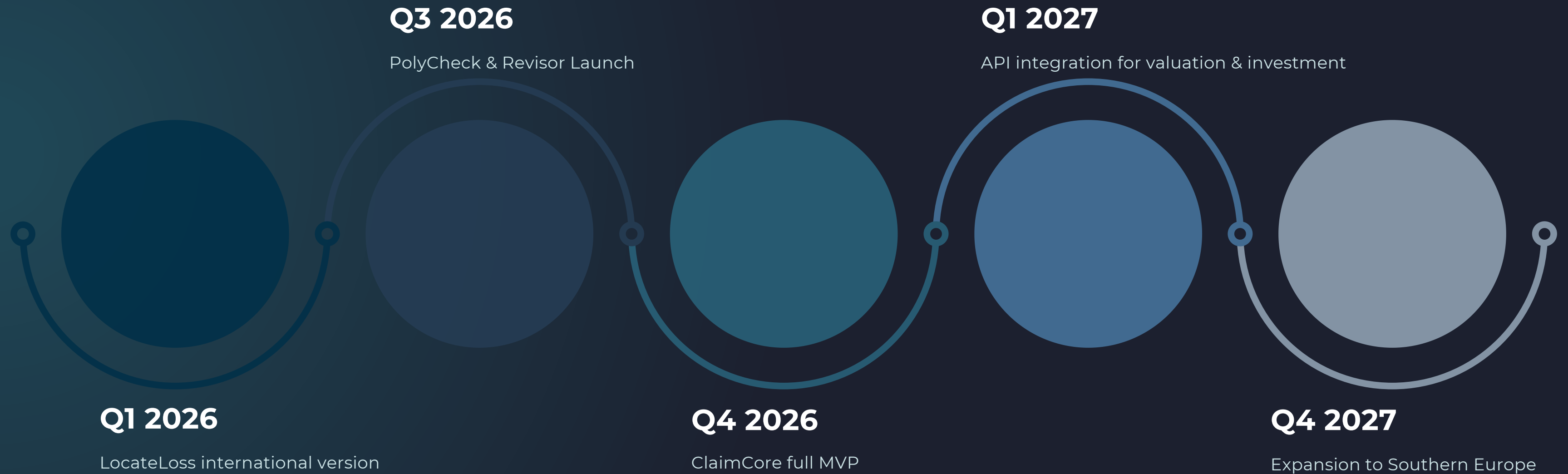
**95%**  
AI Accuracy

Validation precision

**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 İkbâl 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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