	1: BUSINESS UNDERSTANDING	2: DATA UNDERSTANDING	→ 3: DATA PREPARATION ←	➤ 4: MODELING	
	Business goals/shortfalls	Data collection	Data table & records	Model applicability	
GENERIC	Performance areas	Data quality assessment	Data attributes	Model selection Model output	
	Success/failure metrics	Data subset & clustering	Data standardization		
	Overall underwriting performance	• Internal data / 240 points	Manual/code based	 Credit/qualitative 	
Client		Credit applications		Credit/Scoring & Quant	
(Standard)		Internal related data		Regression based	
		3rd party related data			
Client (Other Labs)	Other Labs' subset goals	Other Labs' alternative data	Other Labs' data prep methods	• Other Labs' AI/ML models	
	Specific subsets/goals:	New/add. alternative data:	New/add. data prep methods:	New/add. modeling techniques:	
lient	• First 12 months/no history for credit risk	Social media & big data	 Data endogenization 	Linear/non-linear regression	
Proposal	SME /limited data & analytics	→ Web site postings from company	Kernel methods	Supervised learning	
	• Fraud + mismanagement	▶ Social media posting by company	Basic expansion & regularization	▶ Bayesian models & inference	
	 Increase underwriting connectivity 	Digitalized news about company		Additive, trees, and related	
	Parallel time line see next table.	When applicable: Changes in stock/credit ratings		Neural Networks	
	Priced separately in proposal.	Satellite images		Prototype & nearest neighbors	
		Credit card receipts		▶ Fine grained proximity analysis	
		Email inboxes		Unsupervised learning	
		Drone images		▶ Random forest & ensemble	
		• loT		→ Graphical models	
		 Additional based on poof-of-concept findings 		· → High dimensional	
				 Additional based on proof-of-concept 	

LEGEND

3-month proof-of-concept

12-month scope

Existing / other Labs

5: EVALUATION

Business objectives
Success/failure metrics

Business value

Key issues overlooked

Decisions/Recs on data selection

Decisions/Recs on model selection

6: DEPLOYMENT

Technology selection
Implementing repeatable scoring
Standardize data-selection
Standardize data input selection
Standardize data structuring
Standardize modeling

		1. BUSINESS UNDERSTANDING	3 2. DA	TA UNDERSTANDING	3. DATA PREPARATION	4. MODELING	5. EVALUATION	6. DEPLOYMENT	
		PROJECT INCEPTION WEEK 1	DATA WEE	EK 2	WEEK 3	WEEK 4	WEEK 5		
		Meetings wt. internal stakeholders			Table, records, attributes, standardization Endogenization, kernel, expansion, reg.	Linear/non-linear regression Supervised learning Bayesian models & inference Additive, trees, and related Fine grained proximity analysis Unsupervised learning Random forest & ensemble	Analytics performance assessment Business goals performance assessment Promote or return to steps 2/3		
			End-of-	-week Stakeholders review/update	End-of-week Stakeholders review/update	End-of-week Stakeholders review/update	Stakeholders promote/discard/return meeting		
			SOCIAL MED	DIA & BIG DATA					
3-MONTH PROOF-OF-CONCEPT			WEE		WEEK 6	WEEK 7	WEEK 8		
	DATA MODELING				Table, records, attributes, standardization Endogenization, kernel, expansion, reg.	Linear/non-linear regression Supervised learning Bayesian models & inference Additive, trees, and related Fine grained proximity analysis Unsupervised learning Random forest & ensemble	Analytics performance assessment Business goals performance assessment Promote or return to steps 2/3		
			End-of-	-week Stakeholders review/update	End-of-week Stakeholders review/update	End-of-week Stakeholders review/update	Stakeholders promote/discard/return meeting		
			SATELLITES IMAGES						
			WEE	EK 8	WEEK 9	WEEK 10	WEEK 11	Week 12: Buffer	
					Table, records, attributes, standardization Endogenization, kernel, expansion, reg.	Linear/non-linear regression Supervised learning Bayesian models & inference Additive, trees, and related Fine grained proximity analysis Unsupervised learning Random forest & ensemble	Analytics performance assessment Business goals performance assessment Promote or return to steps 2/3		
			End-of-	-week Stakeholders review/update	End-of-week Stakeholders review/update	End-of-week Stakeholders review/update	Stakeholders promote/discard/return meeting		
		PROJECT INCEPTION							
	ARDS	WEEK 1		EK 2-3	WEEK 4-5	WEEK 6-8	WEEK 9-11	Week 12: Buffer	
	DASHBOARDS	Meetings wt. internal stakeholders		-	Tool selection & preparations	Preliminary visualization & testing	Analytics performance assessment Business goals performance assessment Promote or return to steps 2/3 Stakeholders promote/discard/return meeting		
					Enu-or-period Stakenolders review/update	End-or-period stakenolders review/update	Stakeholders promote/discard/return meeting		
NEXT 9 MONTHS	OARDS	Preliminary datasets, models, and schedule.	y Week 1	INBOXES	Week 14 Week 18	Week 15 Week 19	Week 16 Week 20		
	DATA & DASHBOARDS		DRONE	E IMAGES	Week 22	Week 23	Week 23		
	DATA		Week 2	24 REHENSIVE EVALUATION	Week 25	Week 26	Week 27	DEPLOYMENT WEEK 35-50	