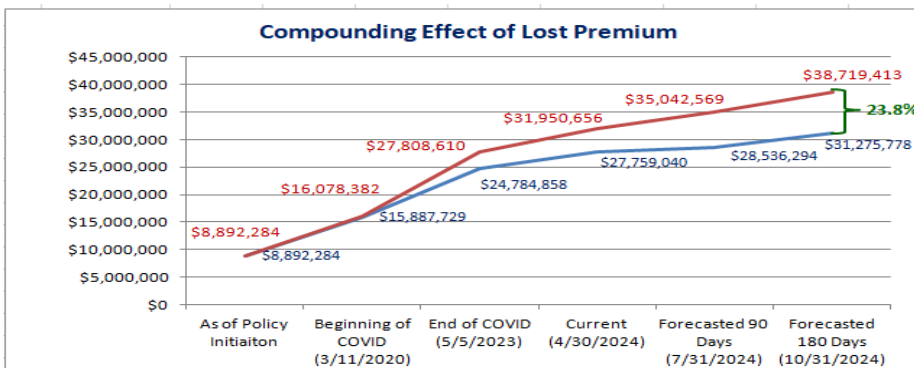


Conianza's Replacement Cost Estimator(RCE) Solving the Property Undervaluation problem

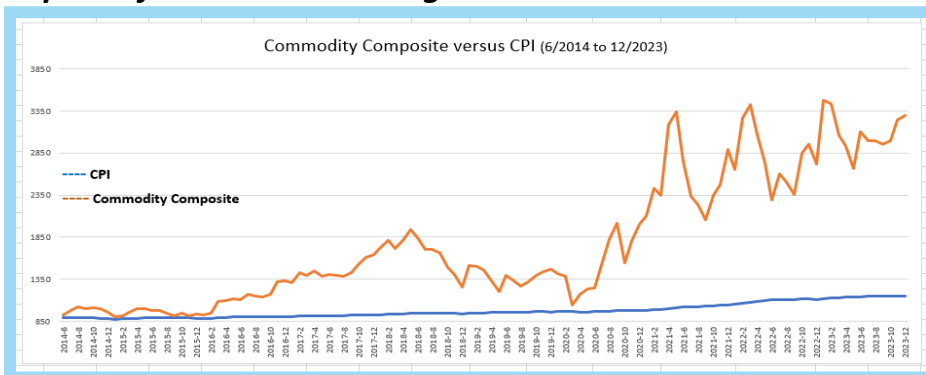
Conianza's RCE Advantages

- Open, transparent model with Inflation/Commodity factors
 - Comprised of more than 300 distinct calculations based on identified property use categories.
 - Calculation specific to property use; building materials utilized, localized labor and taxation.
 - Consumes more than forty (40) property specific variables in the base calculation.
 - Geographic granularity, including local inflation factors & labor/material costs/energy/availability.
- Unique information sources enable validation of key inputs
 - Forecast of building material costs (lumber, steel, concrete, etc); use of M.L.S. and building permit data; identifies discrepancies and material improvements including square footage additions, building age, building quality, & condition.
- Active, On-going Monitoring and Refresh frequency
 - Monthly or Quarterly monitoring of Construction costs / inflation
 - Continuous refinement and recalibration

Cumulative Effects of property under valuation ranging from 15% – 25%



Impact of COVID on Building Material cost



Contact Jose Loera SVP Sales @ 404-242-9660 to discuss a complementary POC test

jloera@confianzaus.com

Product Attributes & Unique Factors

- Replacement Cost Estimate (ITV)
- Square footage
- Year built
- Building Condition
- Building Quality
- Stories
- Roof type
- Construction type
- Foundation type
- Factors applicable / configurable for uniqueness of portfolio

Delivery & Availability

- RESTful API Transactions
- Batch process via secure ftp (preferred for one-time modeling / portfolio analysis)
- Nationwide availability

About Confianza:

- Driving Better Decisions & Outcomes with Comprehensive, Actionable Data & AI/Machine Learning Predictive Loss Analytics
- IMPACT: Instant Customer 360 view of the property, Risk & Exposure...driving Improved Risk Selection, Pricing Accuracy, Loss and Expense Ratio Management
- www.confianzaus.com

Data Packages:

- Our Comprehensive & unique datasets are comprised of over 30 data types from more than 70 sources, fully integrated into a single database:
 1. All Businesses (74M-including NAICS, Sales, EE's, Year started)
 2. Adults/Business Principals(360M-including purchase history & Financial strength)
 3. All Assets(282M)with VIN/registration, Expired tag, Vehicle Use Codes
 4. All Properties(199M): Building characteristics, fire protection, Weather Perils, Multi-bldg.
 5. NIBRS Crime at block level, outperforming FBI for Loss Propensity
 6. Business Credit & Risk Scores
 7. Lessor's Co-tenancy Risk: Identify all tenants (Business/Individual, Vacant) NAICS Code/Description
 8. Proximal Risk: Identify "risky businesses" outside of insured property, within ¼ mile radius
 9. OSHA inspections & Violations & Federal Motor Carrier Safety

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