

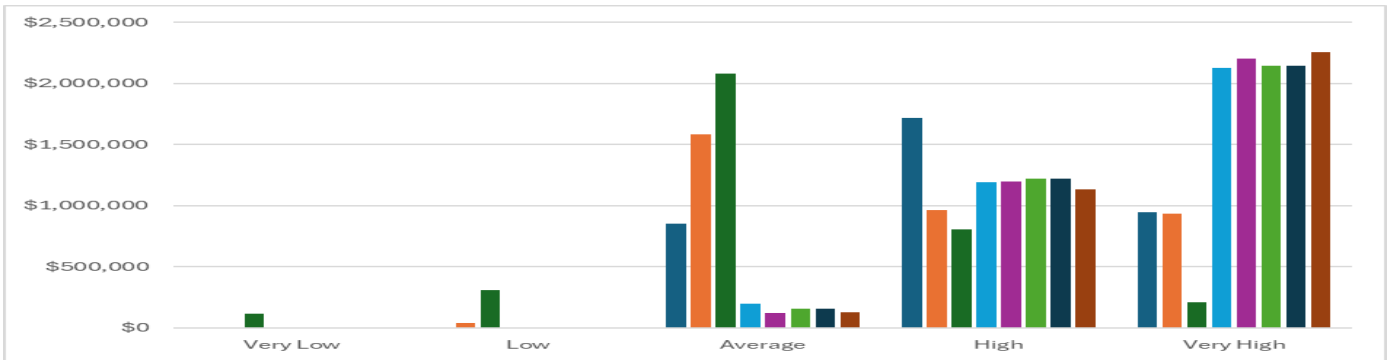
NIBRS Crime **Demonstrates** strong signaling for Loss

Confianza is offering NIBRS Crime as a Unique and Powerful data set that is significantly outperforming FBI Crime for Loss Propensity when measured against Actual Policy Loss Activity. **National Incident-Based Reporting System (NIBRS)** in combination with the ICPSR (**Inter-University Consortium for Political and Social Research**) is an incident-based reporting system used by local, state & federal law enforcement agencies in the United States for collecting and reporting data on crimes.

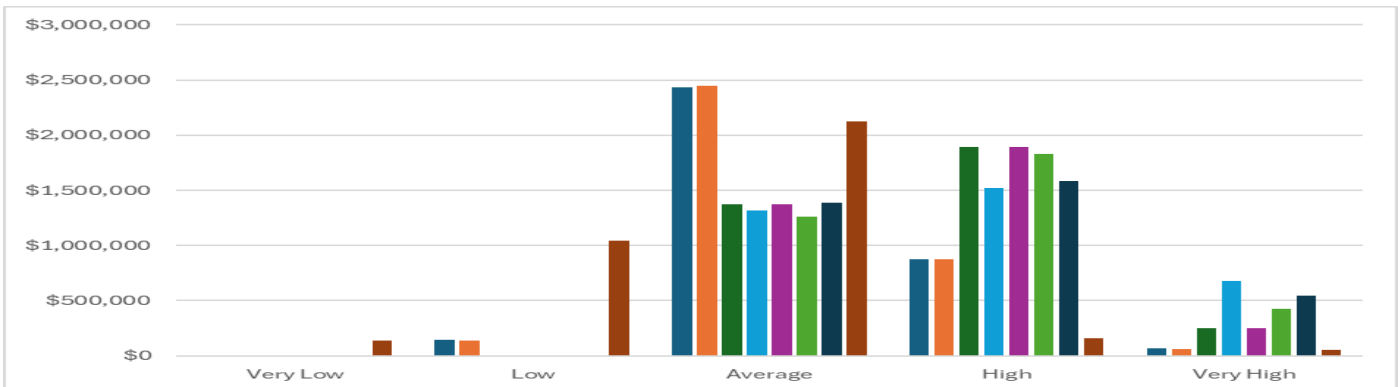
NIBRS Crime Advantages over FBI Crime

- NIBRS goes much deeper because of its ability to provide circumstances and context for crimes like location, time of day, and whether the incident was cleared.
- Data is collected on every incident (not just arrests) including information on victims, known offenders, relationships between victims and offenders, arrestees, and property involved in crimes. Note that FBI Crime has lost predictability due to limited/selective incident reporting and collection methods.
- NIBRS Crime measures down to the Zip + 9 (near block level) Geographic granularity improvements versus FBI Crime, which is at the zip code level.

NIBRS Crime is naturally weighted, showing complete picture “Very high” levels



FBI Crime, with selected incident reporting, showing “Average” Levels



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

- NIBRS Total Crime Score Index
- NIBRS Murder
- NIBRS Rape
- NIBRS Assault
- NIBRS Burglary
- NIBRS Larceny
- NIBRS Motor Vehicle Theft
- NIBRS Gang Violence

Delivery & Availability

- RESTful API Transactions
- Batch process via secure ftp (preferred for one-time Modeling / Portfolio Analysis)
- Archives available for back testing (10 years – Since 2014), Quarterly basis
- Nationwide availability

Costs:

- POC / Batch discounted pricing for one-time Modeling /Portfolio Analysis
- Monthly Subscription fees based on volume tier transaction Pricing

About Confianza:

- Driving growth & Profitability with an instant customer 360 views of the Business / Principal-Owner, Risk & Exposure.

Data:

- Our Comprehensive & unique datasets are comprised of over 30 data types from more than 70 sources, fully integrated into a single database, containing five (5) core entities:
 1. All Businesses (74M-including NAICS, Sales, EE's, Year started)
 2. Adults/Business Principals (360M-including purchase history & Financial strength)
 3. Household Demographics(includes income levels, assets, Drivers)
 4. All Assets with VIN / registration details (282M)
 5. All Properties (199M) + characteristics, fire protection, Weather Perils.

Machine Learning Predictive Analytic layers & Modeling/Calculators:

- NIBRS Crime at the block level(Strong loss signaling)
- Business Financial Stability Credit & Risk Scoring
- Loss Propensity / Fraud & Premium Leakage: Highly Predictive Variables & indicators.
- Property: Replacement Cost Estimator, Permit details, Lessor's Risk & Adjacent Lessor's Risk

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