

HELIO: FORECASTING WEATHER IMPACT FOR INSURERS

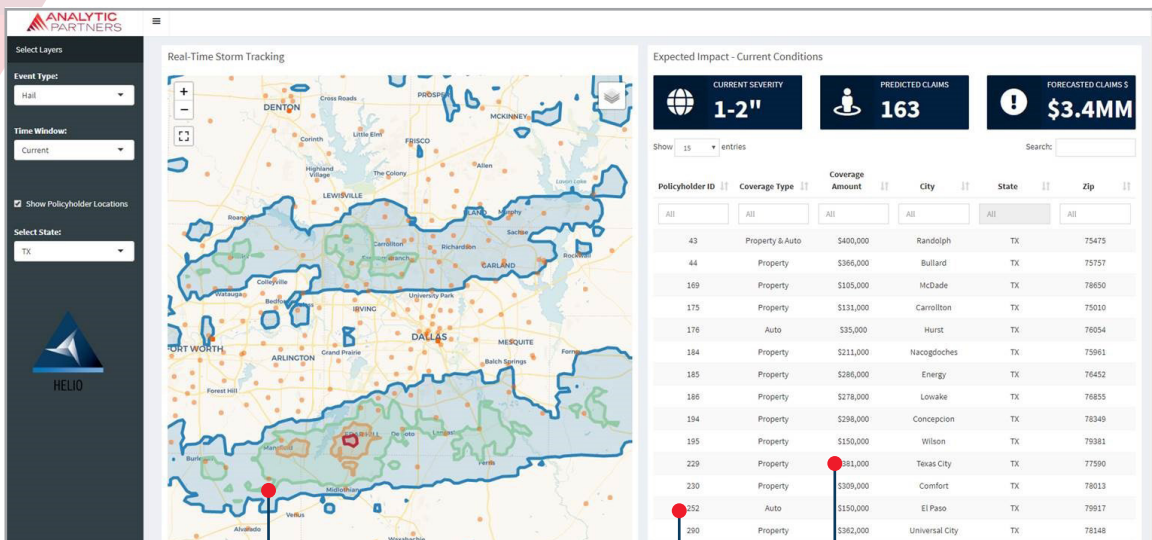
Weather patterns have become much more volatile with half of all billion-dollar disasters occurring within the last decade*. The ability to predict patterns and impacts to business, made actionable with real-time actions can be a game-changer for insurers.



HELIO

Helio, Analytic Partners' weather-influenced demand forecasting solution, can accurately predict the impact of weather perils, such as hail, on potential claim activity and resource allocation, in addition to tracking and validating historic events. Helio delivers predictive forecasts fueled by machine learning to help answer crucial questions by leveraging highly accurate and predictive weather analytics.

THE INSIGHTS YOU NEED TO TAKE ACTION AND MANAGE RISK



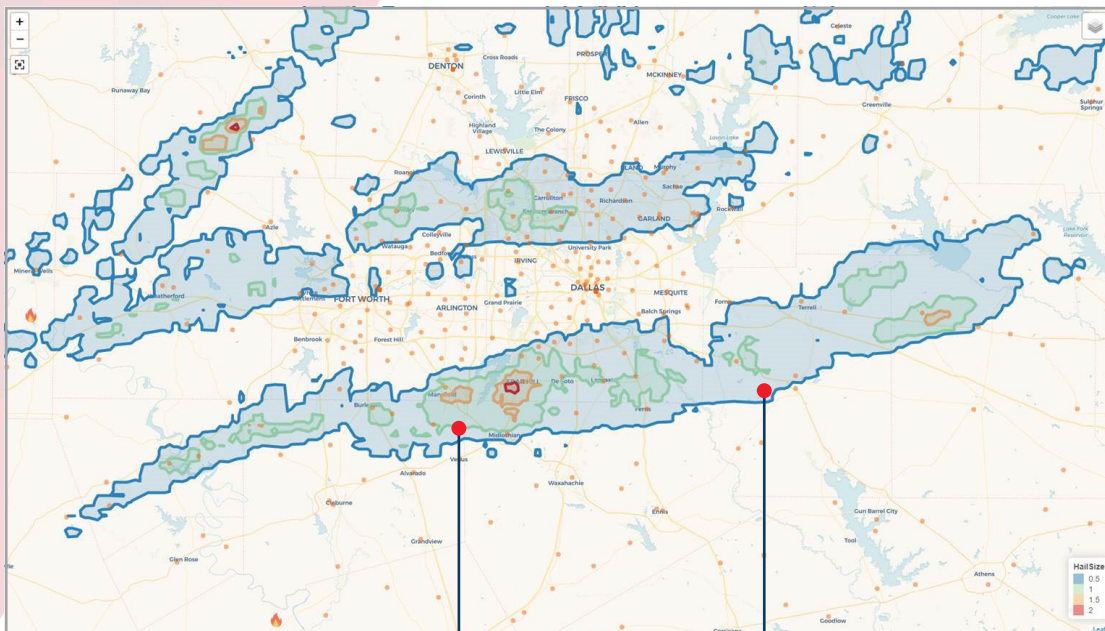
- Visualize Impacted Area
- Track policy-holders impacted and financial exposure; predict claims and applications
- Filter Impacted Locations by Policy, Coverage, Events, Hail Size

- ▲ Allocate resources accurately and efficiently with insights into the impact of severe weather events
- ▲ Act faster and anticipate the number and size of claims with real-time tracking of storms and an interactive heat map enabling faster insights
- ▲ Track and validate historic events in order to see the complete impact to your business

*National Oceanic and Atmospheric Administration

POWERFUL FORECASTING AND VISUALIZATIONS

Extremely granular weather data are pulled into Helio on an ongoing basis, where leading-edge machine learning models are leveraged to predict claims, required risk reserves and more – from a high level or down to a granular detail. Capturing sophisticated relationships in the data, the models are highly accurate with best-in-class predictive power and less than 3% monthly error. Automated reporting allows for quick actionable information and provides tailored reports for different teams – for example, claims operations executives can receive summary tables that provide guidance on resource deployment, and the operations team can pull custom reports to better manage finance and risk reserves.



Available Weather Datasets:

- ▲ Current Conditions: Hail, Rain, Snow, Ice, Earthquakes, Wildfire
- ▲ 1-hour trailing: Tornadoes
- ▲ 30-minute outlook: Hail, Lightning
- ▲ 15-day outlook: Tropical Storms / Hurricanes

Visualize Impacted Area and Event Type (e.g., Hail Size)

See affected policyholders

CUTTING-EDGE MACHINE LEARNING

Forecasts provide speed to insights and are powered by innovative machine learning techniques that are highly accurate, scalable, and sophisticated.

Helio's models capture non-linear relationships, sophisticated interactions and unique dynamics at a granular level to produce best-in-class predictions.

THE MOST ACCURATE FORECASTS

Consistently rated as the most accurate forecasts in all markets for weather perils (including hail) every quarter by the leading independent analyst. These accurate forecasts provide powerful inputs for Helio.

KNOWING WHAT WILL HAPPEN IS ONE THING
KNOWING HOW TO ADAPT IS A COMPETITIVE ADVANTAGE

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