



Bring data advantage to commercial underwriting

The Cytora Risk Engine unlocks risk targeting, selection, and pricing advantage for commercial insurers.

Powered by proprietary machine learning algorithms, the Cytora Risk Engine identifies patterns of good and bad risks over time, enabling insurers to grow premium and improve loss ratios while delivering more accurate prices to customers.

The Risk Engine precomputes risk scores across property, liability and financial professional lines of business, helping insurers to identify the most profitable segments to target, and equipping underwriters to deliver better risk selection and pricing decisions.

Cytora is an artificial intelligence company building a new way for commercial insurers to target, select and price risk. Cytora is a trusted partner to global insurers such as QBE, XL Catlin and Starr, backed by leading venture capital, and supported by builders of some of the world's most successful technology companies.

Improve loss ratios

-5pp

Cytora improved commercial property loss ratio by 5% for a leading P&C insurer.

Grow premium

+10%

Cytora improved projected net growth by 10% at target loss ratio for a global commercial insurer.

Reduce expenses

-8%

Cytora reduced SME underwriting expenses by 8% for a leading UK insurer.



Cytora

Contact us to bring Cytora's risk targeting, selection and pricing advantage to your portfolio.

contact@cytora.com

Cytora Risk Engine

1 We process, extract, verify and connect billions of data points from external and internal sources.

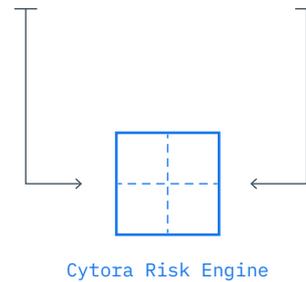
External data

Web data
Open APIs
Public reports

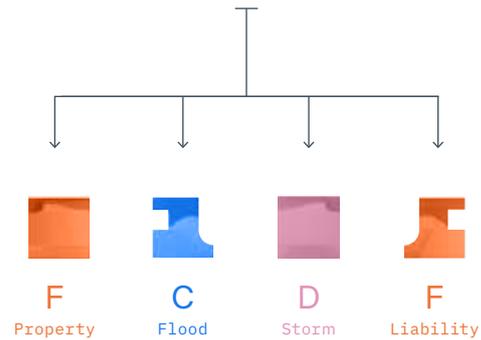
Internal data

Claims
Exposure
Submissions

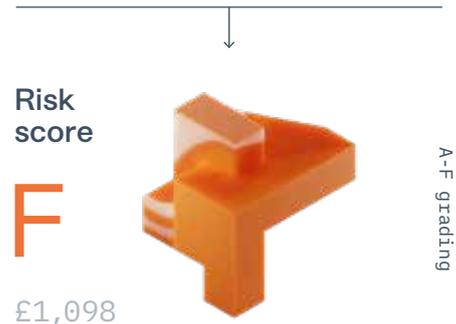
2 The Cytora Risk Engine uses artificial intelligence to learn the patterns of different risks and loss outcomes over time and computes a rank, score, and price for every property and company in the population.



3 The Cytora Risk Engine generates peril-specific scores to deliver a granular view of each individual risk.



4 Our configuration layer allows each insurer to dynamically set scores and prices, generating unique discounting and loading rules to support different pricing strategies.



£1,298

Insurer appetite / Rules
/ Loadings
/ Discounts