



# ACCLAIMANT KNOWLEDGE NETWORK

## RISK MANAGEMENT

Presented by

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Terrene, a FRISS Company





# **A look behind the curtain**

**Transforming Underwriting through Technology**

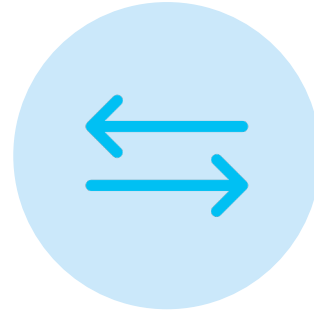
# Insurance Application Process



LONG PAPER  
FORMS



ARDUOUS



BACK AND  
FORTH

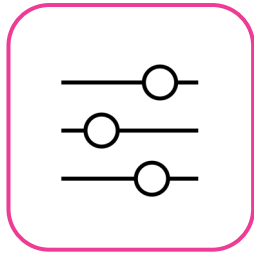


LACK OF  
TRANSPARENCY

# The Traditional Process



Data Entry



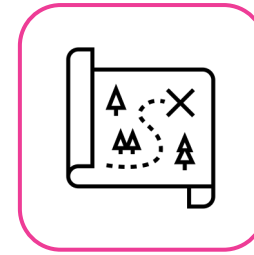
Risk Classification



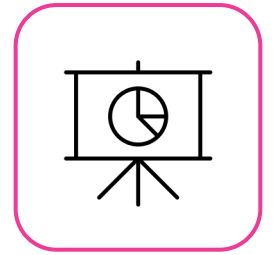
Quick Check



Registrations/  
Licenses  
& Inspections/  
Violations



Online Quest



UW Decision

 5-7 days

# Our Process



## Customer Input



4 Input Fields

Company Name/DBA

Address

Phone number

Website



## Classification/ Entity Resolution



Subscription Data



Open-Source Data



Social Media,  
Unstructured Data



Third Party Data



## Risk Profile Build



Business & Ops



Licenses & Inspections



Images & Media



Property & Hazards



Industry Indicators



## Deriving Risk Insights



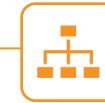
Static, Pre-filled Form  
data

- Registration
- Licenses
- Hours
- Contracts



Dynamic Underwriting  
Insights

- Operations
- Inspections
- Attributes with  
confidence



## Underwriting Decisions



Subjected to  
appetite and knock-  
out rules



UW dispositions:  
Accept/Refer/Reject



**5-7 SECONDS!**

# Risk Insights

## MARQUEE

### CONTENTS

- Company ..... 2
- Appetite ..... 2
- Underwriting Decisions ..... 2
- Underwriting Indicators ..... 3
- Algorithmic Insights ..... 4
- Registration ..... 4
- Operations ..... 4
- Financial ..... 5
- Licensing ..... 5
- Inspections And Violations ..... 6
- Bonding And Permits ..... 9
- Property ..... 11
- Property Hazards ..... 11
- Economic Information ..... 12
- Crime Information ..... 12
- Risk Classification ..... 13
- Auto ..... 13
- Workers Compensation ..... 13
- Social Media ..... 13
- Contact ..... 14
- Other Locations ..... 14
- Underwriting Indicators: Details ..... 15

# Risk Insights



🔍 Search for a new company name

👤 Piyush Singh ▾

Advanced Search

- 📄 Company
- 📄 Appetite
- 📄 LOB Specific
- 📄 Underwriting Decisions
- 📄 **Underwriting Indicators**
- 📄 Algorithmic Insights
- 📄 Registration
- ⚙️ Operations
- 🛡️ Financial
- 📄 Licensing
- 💰 Inspections and Violations
- 📄 Bonding and Permits
- 📄 Property
- 🏠 Property Hazards
- 📄 Economic Information

## Marquee New York

✎ Refine search    📄 Download PDF    👍 Feedback

Restaurants - Night Club	435 references ^
bouncer	93 references
dance	89 references
dancing	89 references
dj	71 references
dance floor	32 references
nightclub	25 references
night club	13 references
stage	9 references
lounge	5 references
concert	4 references
overcrowd	2 references
live band	1 reference
doorman	1 reference
entertainment	1 reference
Restaurants - Alcohol	80 references v
Restaurants - Night Club (images)	14 references v
Restaurants - Catering	4 references v
Restaurants - Wait staff	4 references v
All Classes - High risk	3 references ^
overcrowded	2 references

Restaurants - Adult entertainment	false
Restaurants - Amusement devices and rides	false
Restaurants - Cooking at table	false
Restaurants - Seasonal	false
Restaurants - Alcohol To Go	false
Restaurants - Pickup / Takeout	false
Restaurants - 3rd Party Delivery	false
Restaurants - Dining Room Closed	false
Restaurants - Temporary Operation Change	false
Restaurants - Social Distancing	false
Restaurants - Fine Dining	false
Restaurants - Sports Bar / Restaurant	false



# OSHA Inspection

OSHA INSPECTION

SUMMARY  
STATS

## Construction Book

Osha Inspection & Safety

Back to Navigation

Policy Effective Month											
January	February	March	April	May	June	July	August	September	October	November	December

Osha Indicator	No. of Policies	Inspections	Violations
Safety	167	261	692

**4 Policies with Serious Violations in the past year**

Business Name	Input Db	Policy Key	Violations
Cliff Bergin & Associates Inc	A50988602		7
Accu-air Heating & Cooling Inc	A34351603		2
	A34353303		2
Strauser Construction Co Inc	189004707		1

CALL TO  
ACTION

FILTER  
OPTIONS

**Year of Violation**

(All)

Null

2018 & Before

2019

2020

Year of Violation	Count
2018 & Before	641
2019	28
2020	23

**Type of Violation**

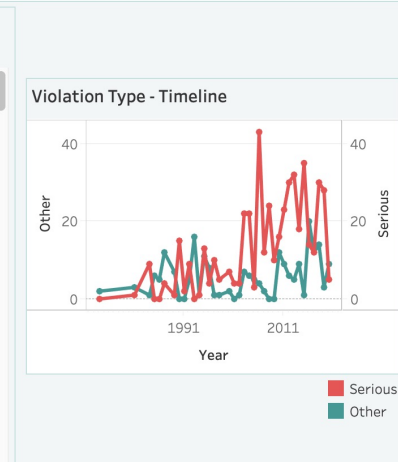
Series	Other	Repeat
471	206	15

**Client Custom**

Policy Offering Descript	Count
CPP	189
Workers Compensation	72

**Business Name**

Input Db	Policy Key	Violations
Russell Williams Forestry LLC	A50474902	31
Ace Builders Inc	189896807	25
Badger Erecting LLC	068731117	11
	068731216	10
Gaber Electric Inc	009966439	10
	014165636	9
Levine & Son Inc	A35010403	19
Cardinal Construction Co Inc	027469523	9
	136058210	9
Ronald P Rossi Revocable Tr..	A66589201	18
Construction Inc	A34290903	8
	A34300603	8
Air Temperature Service Inc	029619021	7
	A19335204	7
Berns Masonry Inc	011758034	7
	012305932	7
La Crosse Backhoe Service Inc	A79031400	7
	A70100800	7





# Permit Dashboard

SUMMARY  
STATS →

## Construction Book: Custom Trigger #2

Criteria: Contractors with Multiple Work Locations (States)



Back to Navigation

Policy Effective Month
August

No. of Policies

54

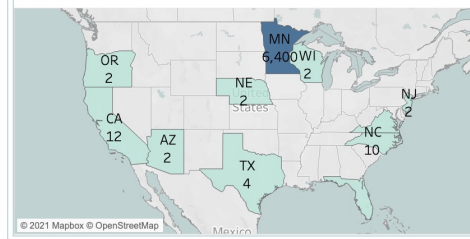
### Business Name

Input Db	Policy Key	Permits
Farr Plumbing And Heating LLC	A75789100	3,337
	A78465500	3,337
Midland Hvac LLC	A07652705	6,128
Pride Electric Inc	212468606	2,752
	212468706	2,752
Barr Web Industries Inc	A77694100	2,077
	A77695000	2,077
Select Mechanical Services Inc	147455509	1,526
	212119107	1,526
Air Temperature Service Inc	029619021	1,221
	A19335204	1,221
S R Mechanical Inc	A80926200	1,965
All Elements Inc	235984703	960
	A29699403	960
Bash & Associates Inc	A05534305	1,452
Christians Inc	A64203901	1,230
Titan Heating & Cooling Inc	A49541802	586
	A49602402	586
Na Inc	A50495202	982
Ellison Electric Inc	102044612	421
	102044712	421
Roncor Construction Inc	133533710	683

### Base Location State



### Work Location States with no. of Permits



# Social Reviews

UNPROFESSIONAL

SUMMARY STATS

### Construction Book

Social Reviews Dashboard

January	February	March	April

Total Reviews	Social Review Sentiment	
	Positive	Negative
2,844	2,620	224

Social Review Sentiment: **Negative**  
No. of Reviews: **224**

Review Type	Count
Unprofessional	36
Horrible	23
Waste	23
Beware	20
Rude	18
Disappointed	16
Poor	11
Worst	11
Terrible	10
Bad	9
Difficult	8
Rescheduled	7
Waiting	7
Awful	3
Neutral	3
Unacceptable	3
Don't Use	2
Not punctual	2
Speeding	2
Unhappy	2
Unreliable	2
2 star	1
Hazard	1
Negative	1
No response	1
Over priced	1
Unresponsive	1

Back to Navigation

Review

Input Db

Reviews

rs! His contract was scratch, refused to sign. Was reassured al

r is being to generous. I would not hire or do any work for this

sit was this morning. Very professional. Fabulous show room

10 wind storm blew down a tree in my back yard, I called HUFF

ins of work, charged me 100\$. Weld looks nice, took em 3 days

menously happy with Carey and his team. Came below quote

opValueTreeCare has the most experienced tree guy's in the in

autiful small park in the city. Just a nice place to walk the dog a

Map

BU

- Aaa mcaonard free service
- Aaa Rodriguez Plumbing Inc
- Aaa Tree Experts Inc
- Aspen Tree Service LLC
- Above All Hardwood Floors LLC
- Accu-air Heating & Cooling Inc
- Acorn Services Of Door County LLC
- Action Electric Inc

FILTER OPTIONS

PREDEFINED TARGET WORDS



**THANK YOU**

Piyush Singh

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