

# DeRISK™ UWA Agentic

Augment your underwriting team with OT cyber specialist capability — without hiring one.

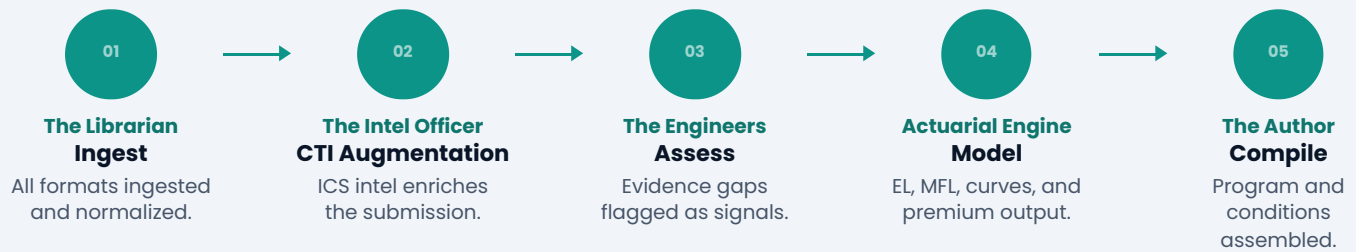
## WHAT IT DOES

### Full actuarial output in 10–20 minutes.

Five specialist AI agents deliver a complete OT cyber underwriting assessment — EL, MFL, loss exceedance curves, premium indication, a structured insurance program, and mandatory binding conditions with deadlines. Every finding traceable to its source document, pipeline step, and model version.



## HOW IT WORKS · five specialist AI agents



## KEY CAPABILITIES

- Underwriting Automation**  
 Five specialist AI agents deliver a complete actuarial assessment in 10 to 20 minutes — replacing a 10 to 30 hour manual process.
- Sound of Silence Methodology**  
 Unanswered OT questions flagged as structural risk signals — not treated as neutral. Evidence gaps become explicit pricing inputs.
- Actuarial Output**  
 EL, MFL, loss exceedance curves, and premium indication with full audit trail. Mandatory binding conditions with deadlines.
- Regulatory Compliance**  
 28 requirements across US/NAIC, UK/FCA, Lloyd's, and EU/EIOPA — compliance posture documented from submission through binding.

## FOR WHOM

- Underwriter**  
 Submission assessment · premium indication · binding conditions
- Actuary**  
 Loss model output · full actuarial methodology · evidence chain for reliance
- CUO / Portfolio**  
 Accumulation modeling · loss ratio improvement · portfolio exposure

## KEY OUTPUTS

- Expected Loss (EL)
- Exceedance curves
- Binding conditions
- Max Foreseeable Loss
- Premium
- Recommendation

## TECHNICAL SPECIFICATIONS

### PIPELINE

Five specialist AI agents · Ingest · CTI · Assess · Model · Compile

### METHODOLOGY

Sound of Silence · OT risk assessment · Full traceability

### DEPLOYMENT

SaaS (AWS) · On-Prem (AWS / Azure / GCP) · API

## REFERENCE

### QUESTIONNAIRES

Aon · AXA XL · Beazley · Lockton · Marsh · STREAM · OT/ICS & Ransomware Supplementals

### REGULATORY

US / NAIC · UK / FCA · Lloyd's · EU / EIOPA · 28 requirements mapped

**SOC 2 Type II · Certified**  
Independent attestation of security & controls

**Data Encrypted**  
Anonymized at rest and in transit

**Responsible AI**  
Explainable · audit trail · human in the loop

Ready to augment your underwriting team?

[www.denexus.io/contact](http://www.denexus.io/contact) · [info@denexus.io](mailto:info@denexus.io)

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