



## Bringing Online Data Into Focus

We Complete the Picture

Carpe Data Minerva is a purpose built datastore of 45 million small business profiles sourced from online content via machine learning.

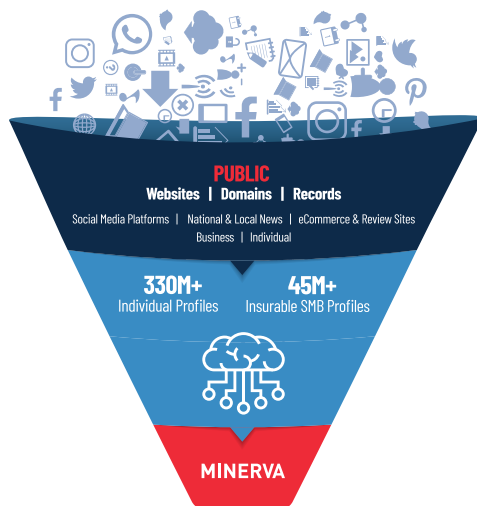
Since the global pandemic, small businesses have multiplied and diversified. Social and economic pressures have forced businesses to adapt and innovate resulting in products and services that were not core to operations in prior years. This diversification changes the way businesses interact with their customers and in turn how insurance carriers need to price and service risks. This new reality presents a daunting challenge for carriers to spot new, insurable exposures.

Examples of the types of questions that Minerva can help your underwriters answer:

- Has a labor shortage compressed worker hours?
- Does a restaurant transform into a nighttime dance club with a DJ?
- Did a contractor receive above or below average reviews?
- Did a bar open up next to the local jewelry store?
- Does a sandwich deli also sell merchandise?

With Minerva, underwriters no longer need to sift through a chaotic torrent of online sites and content - eliminating the tedious process of synthesizing a deluge of social media posts, customer reviews, keywords, hashtags, images, videos, and online menus to classify, understand, and document the potential risks. Minerva sorts through millions of pieces of disparate, structured and unstructured sources of data to help your underwriters paint a full picture of a business risk.

### Transforming Data Chaos into Valuable & Predictive Insights



Drive Automation & Improve Insurance Outcomes

## MINERVA



### Identify Unseen Risk Factors

Identify business risk data relationships more efficiently. Let technology do the heavy lifting.



### Optimize Valuable Staff

Eliminate manual searching for risk factors in high volume, disparate online forums. Shift underwriters to higher value tasks. Triage renewals to most important risks.



### 10x Return on Investment

Straight to the bottom line. Carpe Data Minerva customers enjoy a 10x or more return on their investment.



### Massive Datastore

45m+ businesses, 200+ characteristics, 3,000 profile keywords, 5 essential business indexes, and other insights.



### Sub-Second Speed

Using our always-on API, score new business and renewals often, and repeatedly, throughout your business processes to maximize insights.



### All-In-One Pricing

A strategic partnership delivering enterprise value. Unlike others, buy once - use often.