



REACH

NEXT GENERATION DATA INCUBATOR

CyStellar – Business Presentation

PREDICTIVE MODEL IN FIREFIGHTER INTERVENTIONS

REACH-2021-READYMADE-BILBAOCOUNCIL_1

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<https://www.cystellar.com>

Our Speciality - Geospatial Intelligence

As a downstream space technology company, CyStellar develops applications and products which are adapted from technology that was originally made for use in space and extensively uses data generated by satellites for applications on Earth.



The CyStellar data fusion platform integrates, manages, and secures data from ground sensors, air surveillance platforms, and satellite imagery at massive scale. In addition, the platform integrates data from weather forecasts as well as other relevant social, societal, political, and economic information

Insurance Sector

CyStellar targets its offering reinsurance, brokers, agents and capital market financial services organizations we deliver real-time insights and intelligence including insurance, agents and capital markets. Our InsurTech solutions are designed to deliver real-time insights and intelligence into the risk selection and underwriting, reserving and ratemaking, insurance portfolio optimization and claim assessment processes.

Private & Commercial Property Risk Assessment

CyStellar also assists commercial companies, governmental institutions and public agencies to detect, estimate, classify and monitor risks in an effort to minimize damages and to protect the public



The Product - CyStellar TerraRisk Re

Policy Description

Policy ID: 1367888DA
 Dept. Policy ID: 67PA
 Portfolio: Environmental Impact
 Policy Type: PROPERTY
 Policy Category: Industrial
 Effective Date: 1/1/2022
 Expire Date: 1/1/2023

Building Characteristics

Number of Buildings: 2

Roof Shape	Roof Material	Roof Area	Solar Panel	Actions
M-SHAPE	METAL	67307.71	FALSE	
FLAT	CONCRETE	19589.25	FALSE	

Risk Exposure

Risk Type	Level	Score
Earthquake (US)	High	4
Inland Flood (Globe)	No Hazard	0
Inland Flood Return Period (Globe)	No Hazard	1
Storm Surge Cat 3 (US)	No Hazard	0
Wildfire (US)	No Hazard	0
Hail (US)	Low	1
Tornado (US)	Low	1
Strong Wind (US)	Low	1

Environmental Impact

Impact Type	Level	Score
Eutrophication	Significant	3
Deforestation	Low	1
Land-Use Change	None	0
Land Erosion	None	0
Land Subsidence	Low	1
Methane Leakage	None	0

Environmental Impact Evidence

- Eutrophication – NDCI Significant – 5.4 (ug/L)
- Deforestation – Tree Loss Low – 4%
- Land-Use Change N/a
- Land Erosion None
- Land Subsidence Low
- Methane Leakage None

Environmental Impact Evidence Maps

Aug 2018:

Aug 2019:

CyStellar's business model entails designing, developing, and delivering its cloud-based risk assessment software (**CyStellar TerraRisk Re**) and related services to financial organizations including insurance, reinsurance, brokers, agents and capital markets.

Market Size – Insurance Analytics Market

Total Addressable Market
(Insurance Analytics Market)

€12 Bil
in 2023

Served Available Market

(Commercial/Residential Property, Marine,
Agriculture, Business Interruption, etc.)

€4 Bil
in 2023

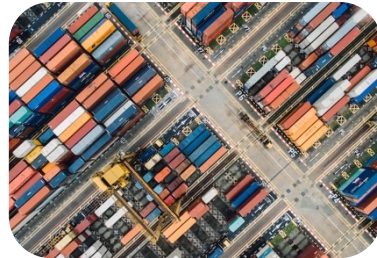
Share of Market

€30 Mil
in 2027

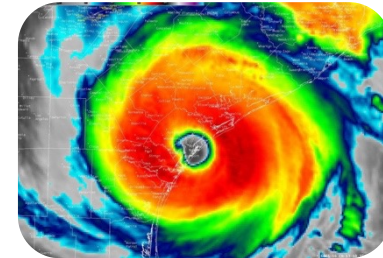
Line of Insurance Business Addressed by CyStellar



Property



Marine & Cargo



Nat Catastrophe



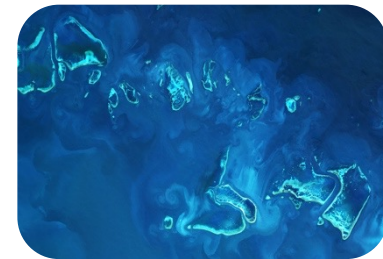
Agriculture



Specialty
Insurance



Product Recall



Aquaculture



Reinsurance

Meet our Team

Co-Founder and CEO

PETER BUNUS

Ph.D. Computer Science
PARC, ESI, Linköping Univ.



Co-Founder

SERDAR UCKUN

Ph.D. Biomedical Engineering
Postdoc Computer Science (Stanford)
PARC, NASA, CyDesign, RowAnalytics



Separately co-founded 6 companies – 3 successful exits



Non-Executive
Director

James Martin

Director
AXA-XL



Investor Director

NICOLAS NICOLAIDES

Director
Symvan Capital



Advisor/Investor

RAJAT MALHOTRA

Partner
Wren Capital



VP of Engineering

**ZAHIDUL
ISLAM**



PM – Natural Perils

**DANIEL
KEIR**



Geospatial Analyst

**CAMERON
BALLARD**

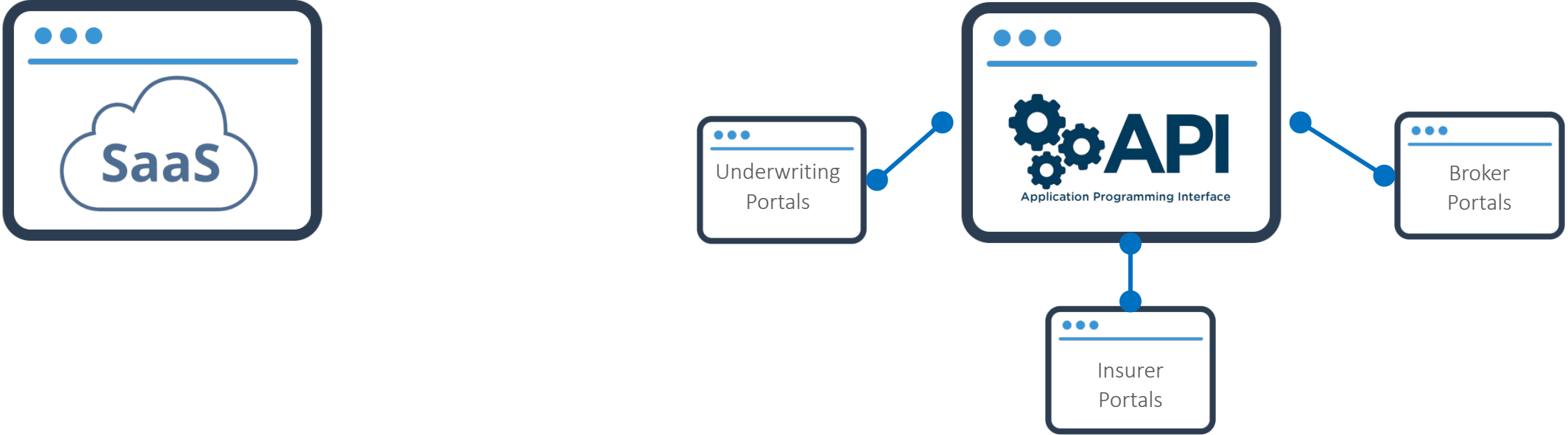


Customer Success

**HARRIET
SMITH**

How We Make Money ?

We currently focus on selling to several major (re)insurers and broker syndicates following a “*land & expand*” strategy



CyStellar TerraRisk Re delivered as a standalone SaaS platform for brokers, actuaries, underwriters and claim assessors.

CyStellar TerraRisk Re API connected to Broker, Underwriters and Insurers third party internal or external applications.

€ / year / tiered (SaaS model)

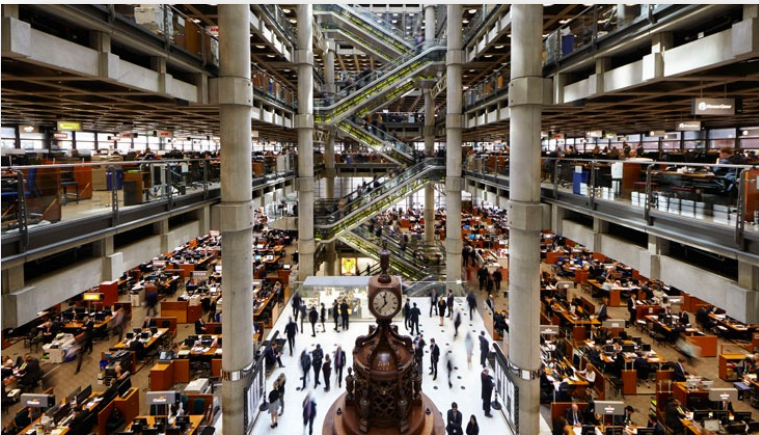
Medium Term Strategy - MGA



Ongoing discussions with several insurance partners to transition to an

MGA

(Managing General Agent)



	Insurance Sales	Underwriting Pricing Risk	Claims	License to "Underwrite paper"	Balance Sheet	Reinsurance Balance Sheet
Broker	✓					
MGA	✓	✓	✓	Borrows from a Fronting Carrier	Works with Reinsurer/Carrier	Works with Reinsurer
Primary Carrier	✓	✓	✓	✓	✓	Works with Reinsurer
Reinsurer						✓

Thank you



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