KAIA-OR · USE-CASE BRIEF

Insurance

Know which of the sites you insure a published hazard event touches, ordered by expected impact, with the evidence delivered to your own tools.

DOCUMENT ID	UCB-10-INSURANCE
VERSION	1.0
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AUDIENCE	Exposure management, claims and risk engineering teams at insurers

At a glance

Who it is for	Insurers that need to know which insured sites a hazard event touches, and need the evidence in their own systems.
Outcome	Hazard events matched to the sites you insure, ordered by expected impact, each with why it matched and how well it is corroborated, and delivered through the API.
Package	KAIA-OR Enterprise

The challenge

When a storm, flood, earthquake or wildfire strikes, an insurer's first question is which of the sites it insures the event touches, and how badly. The information arrives from many publishers, in different formats and languages, on their own timing, and it has to be matched by hand against long site lists.

Teams also need to know how far to trust each report. Acting on an early report that nobody has corroborated can send people and resources to the wrong place, and the record has to show what was published, when, and by what kind of source.

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What changes with KAIA-OR

Events matched to the sites you insure

Hazard events from official and authoritative sources are matched to the sites you insure, including events across a border and offshore, each with the reason it matched.

Ordered by expected impact

The sites an event touches are ordered by expected impact, with an explanation of why each one appears, so the team starts where it matters.

Evidence you can cite

Each event carries its category, severity, place, time window, confidence, source and corroboration status. Unconfirmed reports are labelled.

Delivered through the API

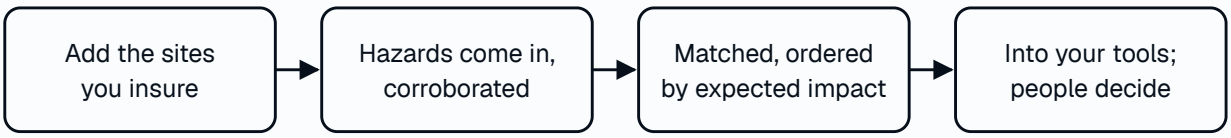
Matches and their evidence flow into your own tools through the API and webhooks.

What you see

Item	What it shows
A matched site	Which event touches it, and the reason it matched.
The order of sites	The sites an event touches, ordered by expected impact, with why each appears.
An event's evidence	Category, severity, place, time window, confidence, source and corroboration status.
An event sent through the API	The match and its evidence, in your own tools.

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How it works



From a published hazard event to the insured sites it touches.

1. The exposure team adds the sites it insures to the organization’s picture.
2. When a hazard event published by official and authoritative sources concerns one or more insured sites, those sites appear, ordered by expected impact, each with why it matched.
3. Each event shows its severity, confidence, source, corroboration status and time window, and unconfirmed reports are labelled.
4. The matches and their evidence flow into the team’s own tools through the API.
5. The team asks Hey KAIA to summarize which sites the event touches. The answer cites its evidence, and the team makes its own decisions.

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Privacy and control

- The sites you insure sit in your organization's shared picture. Isolation between organizations is enforced at the application layer.
- Membership never grants access to another member's messages, devices, location or saved places.
- Answers cite their evidence and are checked against it. Model output grants no authority.
- Nothing goes to cloud AI unless the person agrees first.

Honest boundaries

- KAIA-OR does not rate or price risk, estimate losses, or make underwriting or claims decisions. AI informs; people decide.
- The order by expected impact helps a team decide where to look first. It is not an assessment of damage.
- Coverage depends on what official and authoritative sources publish. Reports that cannot be corroborated are labelled as unconfirmed.
- On hazards, KAIA-OR relays the publisher's own guidance and never writes its own safety instructions.

Editions and related use cases

Insured-site matching and API delivery are part of KAIA-OR Enterprise. API and webhook options depend on the package. KAIA-OR runs on iOS, iPadOS, macOS, Android phones, Android TV, Windows and the web, in English, French (Canada), Turkish and Hebrew, with full right-to-left layout. One account works on every platform, with the same features and the same privacy rules.

Related use cases

- Sites and natural hazards
- Supply chain
- Financial services

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Request early access

> Membership is by invitation. Request early access on the KAIA-OR website and choose the package that fits your organization. Enterprise and government teams can also choose Contact us on the KAIA-OR website.

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Capability availability depends on the edition and deployment. Capabilities are described as the committed KAIA-OR product scope.