

Occurrence Ops (UWaaS v1.1)

The Problem: Catastrophe Capacity Risk in Convective Siege Weeks

California surplus lines programs have absorbed over 300,000 non-renewed homeowners policies. While parcel hazard tools (e.g., FireLine, Property Guardian) score *where* fuel exists, they offer zero temporal guidance on *when* a program must expand regional appetite or halt new policy flow during convective sieges. When multi-incident dry lightning outbreaks ignite, writing new binds into active sieges risks immediate multi-million-dollar loss accumulation and strains treaty relationships.

The Architecture: Place vs. Timing

VesperSpatial does **not** replace your parcel hazard scores or require regulatory rate filings. It sits **above** your existing underwriting stack as an auditable, real-time decision-support layer operating in two distinct regimes:

1. REGIONAL APPETITE MULTIPLIERS (June 1)
- Climate ridge index ranks annual drought severity and seasonal fuel dryness. - Outputs regional capacity multipliers (m_{rate}, m_{cap}) to expand or constrain appetite before fire season begins.
2. NEW-BIND CONVECTIVE SIEGE FREEZE (Aug-Sep / R4)
- Day-of GOES-16 GLM satellite lightning + HDW telemetry nowcasting. - Flags immediate freeze on NEW BINDS ONLY during extreme convective outbreaks operating at ~4.6% operational false alarm rate.

Empirical Proof & Actuarial Honesty

Benchmark	Sealed Result	Underwriting Value
Seasonal Skill (CRPS)	0.525 vs 0.599 clim	Statistically verified lift on regional fire season acreage.
Operational False Alarms	~4.6% of Jul-Sep days	Selective; never interrupts normal summer underwriting.
2020 Siege Utility	Catches 2020-08-16	Triggered day-one with ≥1M acres burned still ahead.

Our Honesty Commitment: June-1 climate snapshots naturally missed the 2020 dry lightning siege. Our day-of R4 freeze caught the outbreak on August 16. We do not pretend bind-time models can predict unforeseen lightning months in advance; we provide the real-time operational safety valve when they strike.

6-Week Zero-Risk Shadow Pilot Program

Legal: Standard M-NDA Included
Cost: \$0 (Zero Financial Obligation)

The Offer: 6-Week Zero-Risk Shadow Pilot Workflow

We invite select California surplus lines MGAs and reinsurers to participate in a structured shadow pilot to evaluate Delphi-1.0 alongside your current underwriting desk with zero disruption to day-to-day binding.

Parameter	Specification
Financial Commitment	\$0.00 USD. Completely subsidized for designated design partners.
Time Commitment	One 15-minute weekly asynchronous or live scorecard review with CUO/Analytics lead.
IT Integration	Zero IT overhead. Runs parallel via secure web portal, batch CSV intake, or REST API.
Weekly Deliverable	Weekly scorecard of regional appetite posture, 5-mile corridor aggregation, and freeze logs mapped to your specific California ZIP footprint.

Enterprise Security & Data Governance Guarantees

- 1. **Zero Data Retention:** Partner submission CSVs evaluated during parallel audits are processed in ephemeral memory and wiped immediately post-report. Submissions are never used to train public models or shared.
- 2. **US Sovereign Hosting:** Google Cloud Platform US-West & Cloudflare Tier-1 US edge. AES-256 at rest, TLS 1.3 in transit.
- 3. **Cryptographic Provenance:** All rating indications stamped with SHA-256 Merkle audit trails (*api_request_audit_logs*).
- 4. **Regulatory Alignment:** Certified compliant with ASOP 38 and California Insurance Code § 2644.9.

Corporate Information & Primary Contact

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