

# Insurance, Underwriting & Broking

*From declared risk to observed, verified risk.*

## WHAT RIP IS

YAVA’s Risk Intelligence Platform (RIP) is an engineering-led, on-the-ground assessment of how an asset actually performs against risk - not how it is described in a submission. It produces a defensible, scored report that can sit directly alongside underwriting and broking decisions.

## THE UNDERWRITING PROBLEM

Underwriting in complex and frontier markets still relies heavily on declared data, questionnaires, vendor contracts and CTO interviews. The gap between what is declared and what is operationally true is where loss tends to occur. Cyber controls described in writing are often unenforced in practice. Physical security is rarely tested. Infrastructure dependencies are routinely missed.

The result is mispriced risk, unexpected loss events and a limited ability to actively reduce exposure between renewals.

## HOW YAVA HELPS

- **Pre-bind validation:** an insured-funded RIP assessment lets underwriters see the asset before pricing - without bearing the cost of inspection.
- **Renewal evidence:** structured scoring across External, Internal and Training layers, designed to be defensible at panel and useful to the broker.
- **Premium reduction pathway:** where remediation closes findings, YAVA can implement the fixes, supporting credit at renewal.
- **Portfolio insight:** for MGAs and binder facilities, a consistent methodology applied across multiple assets in one programme.

## WHAT YAVA ASSESSES

LAYER	FOCUS	EXAMPLES OF WHAT WE EXAMINE
External Layer	Physical security & access	Perimeter, surveillance, access control, biometrics, guard procedures, visitor and contractor management, evidence retention
Internal Layer	Cyber, network & operational systems	Network architecture, identity and privileged access, core operational systems (PMS, ERP, OT/SCADA), VPN and remote access, backup and logging, cloud exposure
Training Layer	Human and behavioural risk	Credential handling, access governance, incident response, threat awareness, MFA discipline, escalation behaviour under pressure

## BOOTS ON THE GROUND

YAVA deploys engineers to the asset - including into high-risk and low-resource environments - supported by a high-risk travel insurance partnership. The assessment is built from what is actually seen on site, not what is reported back.

## WHAT THE UNDERWRITER RECEIVES

- A scored RIP Report covering External, Internal and Training layers, on a 100-point scale.
- Prioritised loss-pathway analysis - what could fail, how, and what the financial consequence would be.
- A remediation roadmap, with optional YAVA delivery of the fixes.
- A short, defensible underwriting summary suitable for broker and panel use.

## HOW YAVA WORKS WITH THE MARKET

STAGE	WHAT HAPPENS
<b>1. Scoping</b>	We agree the assets, sites, systems and questions in scope. Light-touch, fixed-fee.
<b>2. Remote review</b>	Document, intelligence and configuration review before any travel - to focus the on-site work.
<b>3. On-site assessment</b>	YAVA engineers deploy to the asset. External, internal and training layers examined in person.
<b>4. Risk scoring</b>	Findings are scored on a defensible 100-point model across all three layers.
<b>5. Reporting &amp; briefing</b>	A structured RIP Score Report plus a verbal briefing for the client and, where relevant, their broker or underwriter.
<b>6. Remediation (optional)</b>	YAVA's engineering team can implement the fixes - the same partner that found the issues.

## WHY THIS IS COST-EFFECTIVE

Traditional advisory firms produce desktop reports at consultancy day rates. Large systems integrators sell platforms before they understand the asset. Security firms protect the perimeter but cannot see the systems behind it. YAVA is an engineering-led firm that already deploys teams into complex environments to build and run systems. Risk assessment is a natural extension of that work - and is priced accordingly. Clients pay for ground truth, not slide decks.

### BOTTOM LINE FOR UNDERWRITERS

Better information at bind, fewer surprises in claim. RIP moves underwriting from declared assumptions to observed evidence - without adding cost to the carrier, because assessments are funded by the insured.

## WHERE YAVA OPERATES

YAVA has delivered engineering and risk assessment work across more than fifty countries. The table below summarises the regions in which we have operating experience relevant to insurance and underwriting work.

### ENQUIRIES

For enquiries into this service, contact [help@yava.com](mailto:help@yava.com) or complete the contact form at [www.yava.com/contactus](http://www.yava.com/contactus).

REGION	OPERATING EXPERIENCE
<b>United Kingdom &amp; Europe</b>	United Kingdom (HQ), Ireland, France, Germany, Italy, Spain, Portugal, Netherlands, Belgium, Switzerland, Nordic markets
<b>East Africa</b>	Kenya, Tanzania, Uganda, Rwanda, Ethiopia, South Sudan, Somalia, Djibouti
<b>West Africa</b>	Nigeria, Ghana, Senegal, Côte d'Ivoire, Sierra Leone, Liberia, Mali, Burkina Faso
<b>Central &amp; Southern Africa</b>	Democratic Republic of Congo, Republic of Congo, Cameroon, Angola, Zambia, Mozambique, South Africa, Namibia
<b>Indian Ocean</b>	Mauritius, Seychelles, Madagascar, Maldives, Comoros
<b>Middle East &amp; North Africa</b>	United Arab Emirates, Saudi Arabia, Qatar, Bahrain, Oman, Jordan, Egypt, Morocco, Tunisia, Lebanon, Iraq
<b>South Asia</b>	India, Pakistan, Bangladesh, Sri Lanka, Nepal
<b>South-East Asia</b>	Singapore, Malaysia, Indonesia, Thailand, Vietnam, Philippines
<b>Americas</b>	United States, Canada, Mexico, Brazil, Colombia, Caribbean territories

