FractionalRisk.ai

Optimize Risk.
Not Your Budget.

AI-Powered Risk Optimization Platform

Scenario planning, decision intelligence, financial optimization, and full insurance program management — capabilities that traditionally require months of implementation and six-figure budgets.

20+	6	5-Year	15 sec	1-Click
Risk Management Modules	AI Decision Tools	Financial Projections	AI Bow-Tie Generation	Board-Ready Reports

Executive Summary

FractionalRisk.ai is a comprehensive risk optimization platform that combines AI-powered analysis with enterprise-grade risk management tools. The platform delivers scenario planning, decision intelligence, financial optimization, and full insurance program management — capabilities that traditionally require months of implementation and six-figure budgets.

Built for risk managers, CFOs, and insurance professionals, FractionalRisk.ai turns risk analysis into actionable business decisions. Every AI output is a starting point that your team reviews, refines, and acts on — no black boxes.

Four Pillars of Risk Optimization

FractionalRisk.ai is not a point solution. It is a complete operating system for risk — from identification through financial optimization and board reporting.

1. Risk Intelligence & Decision Making

Don't just identify risks — know what to do about them.

- Decision Coach — AI-guided decision frameworks
- Scenario Planning — Cascading effects & mitigation paths
- Monte Carlo Simulation — Probabilistic loss modeling
- Bow-Tie Analysis — AI-generated diagrams in 15 seconds
- Emerging Risk Radar — External intelligence scanning
- Strategic Risk Alignment — Map risks to objectives

2. Operational Risk Management

Your entire risk lifecycle in one connected system.

- Risk Register & Scoring — AI-calibrated assessments
- Control Library — Effectiveness tracking
- KRI Monitoring & Alerts — Threshold-based escalation
- Action Tracking — Cross-team mitigation workflows
- Culture Assessments & Surveys — Organizational data
- Board-Ready Reports — Executive summaries, one click

3. Financial Risk Optimization

Turn risk data into financial decisions.

- Total Cost of Risk — Unified TCOR view
- Transfer Optimization — Retention & ILF modeling
- Captive Feasibility & Pro Forma — 5-year projections
- Loss Trending & Reserving — IBNR & development factors
- Industry Benchmarks — 10 coverage lines, 10 industries
- Domicile Intelligence — Tax structures & requirements

4. Insurance Program Management

Manage your entire insurance program with AI.

- Insurance Tower Visualization — Layered coverage programs
- Policy Management — Full lifecycle tracking
- AI Document Extraction — Structured data from uploads
- Loss Run Management — History & trending insights
- Premium Analytics — ILF tables & rate adequacy
- Efficiency Scoring — Cost-per-unit-of-coverage analysis

Platform Modules

Command Center Dashboard

Real-time overview of your risk posture: health scores, critical risks, external intelligence, culture metrics, emerging risks, and pending actions — all in one view.

Risk Register

Dynamic risk register with AI-powered scoring, category management, owner assignment, and status tracking. Search, filter, and export to Excel.

AI-Powered Bow-Tie Analysis

AI generates a complete Bow-Tie diagram from your risk data in 15 seconds. Interactive, draggable nodes show causes, preventive controls, the risk event, mitigating controls, and consequences.

Risk Transfer Optimization

Complete insurance program analytics: premium spend analysis, coverage totals, efficiency scoring. Loss ratio, rate on line, and burning cost analysis. Policy management, tower visualization, and captive feasibility — all integrated.

Captive Insurance Management

Full captive P&L; with gross premium, loss ratios, combined ratios, and net income. 10+ tabs including reinsurance, funding analysis, loss development, actuarial analysis, domicile intelligence, and 5-year pro forma projections.

Strategic Risk Assessment

Align risks to strategic objectives. AI analyzes success probability, risk-adjusted value, and key concerns. Track total investment, expected value, and value at risk across all initiatives.

Board-Ready Reports

Executive board summaries generated instantly: total risks, strategic initiatives, success probability, value at risk, financial overview, risk distribution, and status tracking.

Return on Investment

FractionalRisk.ai delivers the same analysis that traditionally requires weeks of consulting time and tens of thousands of dollars — at a fraction of the time and cost.

Analysis	Traditional Cost	Traditional Timeline	With FractionalRisk.ai
Actuarial engagement	$25,000 – $75,000	6 – 12 weeks	**Minutes**
Enterprise GRC implementation	$100,000 – $500,000	3 – 9 months	**Days**
Bow-Tie analysis workshop	$5,000 – $15,000	2 – 4 weeks	**15 seconds**
Board risk report preparation	$2,000 – $5,000	1 – 2 weeks	**1 click**

How It Works

Every module is AI-assisted but human-controlled. The platform generates structured analysis — you review, refine, and act. No black boxes.

01 **Identify**
AI scans your risk landscape — external threats, internal controls, emerging trends. Risks are auto-scored and categorized.

02 **Analyze**
Bow-Tie diagrams, scenario models, Monte Carlo simulations, and strategic alignment — generated in seconds, refined by your team.

03 **Optimize**
Financial modeling tells you the optimal mix of retention, transfer, and controls. Pro formas and benchmarks quantify every decision.

04 **Report**
Board-ready reports, KRI dashboards, and action tracking keep stakeholders informed and accountable. One click, not one week.

Security & Compliance

FractionalRisk.ai is purpose-built for risk and financial data with enterprise-grade security.

SSO / OKTA Ready

Enterprise authentication with single sign-on support for major identity providers.

Data Isolation

Per-customer instances ensure your data is completely separated from other organizations.

Private Deployment

Deploy on your cloud infrastructure or ours — your choice based on your security requirements.

Framework Aligned

Built to support ISO 31000 and COSO ERM framework methodologies out of the box.

No Sensitive Claims Data

We analyze risk strategy and financials — not individual claims with PII/PHI. Your sensitive data stays with your TPA or carrier.

Why FractionalRisk.ai

■ Speed to Value

Live in days, not months. AI fills the blank page. No six-month implementation project, no army of consultants, no training manual.

■ Actuarial Depth at Mid-Market Price

Pro formas, captive feasibility, industry benchmarks, loss trending with IBNR — analysis that normally requires a $30K+ actuarial engagement.

■ AI-Native, Not AI-Bolted

The entire platform was built around AI generation from day one. Every module produces structured, editable, board-ready output — not chatbot responses.

■ Full Risk Lifecycle

Risk Register → Scoring → Interviews → Documents → Controls → Mitigation → Loss Events → Financing → Board Reports → KRI Monitoring. Most mid-market tools cover 3–4 of these.

Ready to Optimize Your Risk Program?

We’d love to schedule a personalized demo for your team — including live analysis on your industry’s risk profile.

fractionalrisk.ai

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