

DELOS INSURANCE SOLUTIONS



INITIATIVE	California Wildfire Prediction and Underwriting Model
AWARD	Celent Model Insurer 2025 for Data, Analytics and AI
EXECUTIVE SUMMARY	<p>Delos Insurance Solutions is a managing general agent that specializes in providing property insurance in climate-affected regions. Their primary focus is addressing the challenges of insuring homes in California that struggle to find options due to perceived wildfire exposure, a market where many traditional insurers are reducing their coverage.</p> <p>Delos' platform is enabled by a novel geospatial machine learning ensemble that utilizes two hundred data inputs, including NASA Earth-observation imagery, datasets like NASA's LANDFIRE, and the most current climate science, describing vegetation, climate, and human activity that together determines a property's true risk profile. This combination of methodology and depth of data allows for a strong spatial understanding of wildfire risk.</p>
KEY BENEFITS	<p>Growth</p> <ul style="list-style-type: none">• In the last 18 months, Delos has gone from writing \$3.5M GWP per month to writing \$9M GWP per month – with a sub 25% loss ratio. It writes insurance worth \$40 billion of total insured value.• In October 2024, the success of the Delos technology enabled it to raise \$9 million through a Series A funding round. The round was led by HSBC Asset Management and included IA Capital Group, Blue Bear Capital and Generation Space.• Delos has also increased its distribution network from 6,000 agency appointments to 11,000 and boosted the number of its carrier distribution partners.
KEY VENDORS	Data partners such as NASA's earth-observation imagery and datasets like NASA's LANDFIRE.
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