

The market is moving from maps to decisions.

Hazard data is becoming accessible. The value now sits in translating exposure into a financial choice someone can approve—and defend later.

04

LAYERS BETWEEN PUBLIC
SCIENCE AND FUNDED
ACTION

Four layers. One missing handoff.

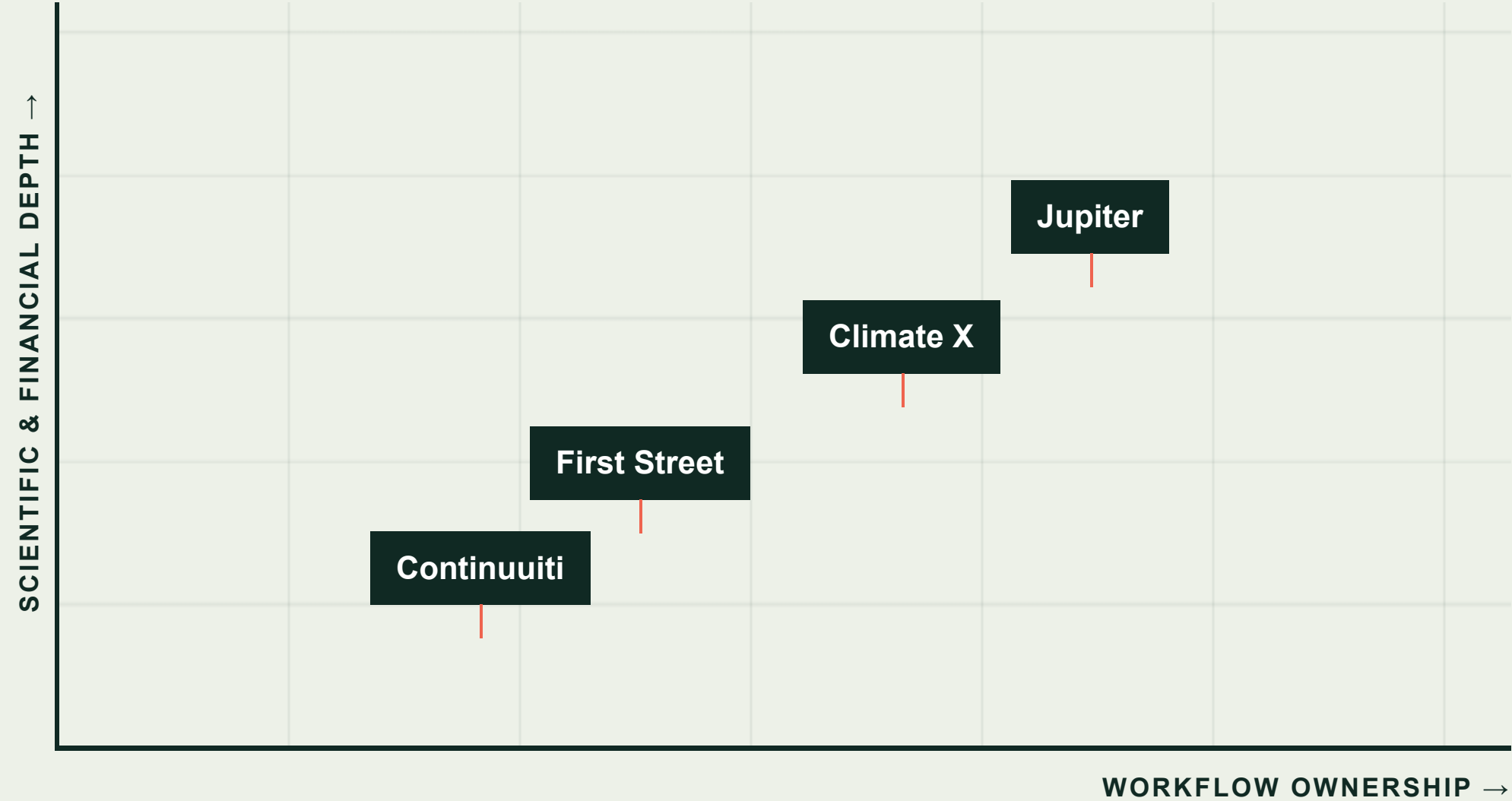
Company placement reflects visible product positioning, not exclusive capability.

01 Hazard primitives Observations, projections, public maps, and geospatial baselines. NOAA · COPENICUS · FEMA	02 Asset risk Peril and vulnerability translated to an asset or portfolio. FIRST STREET · CLIMATE X · JUPITER	03 Financial meaning Loss, valuation, disclosure, and adaptation choices. CLIMATE X · JUPITER · CONTINUUITI	04 Workflow APIs, integrations, evidence, approval, and audit history. THE OPEN BATTLEGROUND
---	--	--	---

COMPETITIVE POSITION

Model depth is not the only axis.

The stronger enterprise position combines defensibility with workflow ownership.



API

is delivery.
Decision evidence
is differentiation.

The question changes at every handoff.

Climate scientist

“Can I trust the scenario and lineage?”

Risk analyst

“Which assets cross a material threshold?”

Finance /
underwriting

“What changes in the decision or price?”

Operator

“Who owns the action—and what proves it worked?”

Two wedges beyond another risk score.

OPPORTUNITY 01

Adaptation evidence room

Turn an existing flood-risk output into a capital-ready record: options, cost assumptions, owner, approval, and post-project proof.

**BUYER · MID-MARKET REAL-ESTATE OPERATORS
AND LENDERS**

OPPORTUNITY 02

Transaction change monitor

Watch a small portfolio after acquisition and surface only changes tied to a covenant, renewal, valuation threshold, or capital plan.

**BUYER · OPERATING PARTNERS, CREDIT TEAMS,
SPECIALTY INSURERS**

Integrate with the model. Own one decision.

Listen

Interview ten teams already using a risk vendor. Collect the last five decisions that stalled after exposure was known.

Make

Manually build three decision rooms from exported vendor data. Preserve source lineage.

Prove

Ask whether the packet entered a real budget, underwriting, or resilience review.

PASS

Three teams pay; one live decision moves.

FAIL

No budget owner—or the work is inseparable from consulting.