

Continuity

P&C Portfolio Scan

Reveal Hidden Risks. Protect Profitability

The SaaS platform for P&C insurers to reveal hidden risks

The only AI-powered platform that scans your entire portfolio to uncover hidden aggravated risks and drive targeted remediation - before losses and costly claims occur.

Risks don't stand still. Even policies perfectly underwritten years ago may now contain material misqualifications, directly challenging your objective to improve the combined ratio and accelerate growth.

Even one or two misclassified risks (e.g. undeclared solar panels, excluded activities, or new hazard decrees) can cause millions in losses and add up to 2 points to your combined ratio. These critical risks are hard to detect with fragmented and reactive update processes.

What insurers need now is a smarter, automated, and proactive way to stay ahead.



FULL PORTFOLIO ANALYSIS

Ensure underwriting profitability with a complete, up-to-date view of real exposures across your portfolio.



AGGRAVATED RISK DETECTION

Identify hidden, high-severity risks early before they result in claims or reputational damage.



INTELLIGENT PRIORITIZATION & DECISION SUPPORT

Maximize underwriting productivity by surfacing only the few policies that concentrate the majority of your financial exposure.



Continuity x Alternative Solutions

Current solutions are fundamentally reactive or lack the scale necessary to surface critical hidden risks across your entire portfolio. With Continuity, you preserve your combined ratio by shifting from reactive defense to proactive portfolio risk management.

From Reactive

Overwhelming fragmented processes

Risk analysis relies on underwriter expertise but also multiple scattered tools, resulting in time-consuming processes and unclear decision-making.

Late discovery of high-risk exposures

Risks are uncovered only after claims or renewal reviews.

Limited visibility into risk evolution

Policies reflect outdated or incomplete information, risk changes go unnoticed.

To Proactive

Portfolio Analysis at Scale

Centralized and scalable portfolio Scan that automates detection of risk anomalies for all your portfolio, on demand or periodically.

Aggravated Risk Detection

Periodic Scans cross-checks policy data with all external sources available to identify hidden aggravated risks before they turn into major claims, causing major losses, and thus enabling early remediation.

Intelligent Prioritization & Decision Support

AI-powered prioritization delivers clear, guided actions on the most critical risks, improving decision making and enhancing understanding of evolving risk exposure.

Empowering P&C insurers to act before risks become losses.



Key Benefits of Continuity's Portfolio Scan

Protect Your Combined Ratio

Uncover hidden risks early and act through remediation or contract updates, before they escalate into costly claims.

Gain Full Visibility Across Your Portfolio

Analyze 100% of your policies using external data to detect misclassified, outdated, or underinsured risks.

Focus on What Matters Most

Prioritized insights help underwriters concentrate only on high-impact policies, boosting efficiency and precision.

CLIENT CHALLENGE

- Rising loss ratio
- Declining profitability
- Lack of visibility into portfolio quality

CONTINUITY'S RESPONSE

10,000 Commercial Property policies analyzed with SCAN

RESULT

500 policies updated, including

- 80 excluded risks
- 120 activity mismatches
- 150 underreported pricing variables
- 100 client data quality issues
- 50 environmental aggravated risks

350
policies
updated

150
policies
cancelled

ROI > 4 M€

Why choose Continuity?

Proven and trusted by industry-leading partners

With 7 years of dedicated R&D, Continuity is already live with 15 insurers and supports portfolio scans covering over €5Bn in premiums. Strong presence in France, now expanding into Spain, the UK, and Germany.

Built for insurers, by experts

The largest tech team in the P&C insurance market: 40+ specialists combining deep expertise in P&C insurance, AI, and enterprise-grade software. Fully focused on SME and professional risks.

Security and compliance by design

Our GDPR-compliant platform ensures your data stays yours: never reused for external training, and fully aligned with your underwriting rules and governance standards.

Continuity is a SaaS platform that helps P&C insurers in Commercial Lines take control of their portfolios.

Powered by AI, our solution scans entire portfolios to uncover hidden aggravated risks, underinsurance, and data inconsistencies, before they turn into costly claims.

With Continuity SCAN, insurers move from reactive to proactive risk management: improving visibility, reducing losses, and protecting profitability.

Already trusted by 15 leading insurers and deployed on over €5Bn in premiums, Continuity empowers underwriting teams to secure sustainable performance through data-driven portfolio intelligence.

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They trust us



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