GRIP_ins - Technical diligence pack

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1. Product scope

Jurisdiction-level transit and geopolitical risk for cargo/marine underwriting. GRIP composite scores, geo transit recommendations, chokepoint severity, and country sanctions programme flags. Out of scope: entity screening, loss probability, premium/PML, lane-level or vessel-level scoring.

2. Data sources & refresh

Conflict: ACLED, UCDP, GDELT (source per jurisdiction). Structural baselines from governance indices. Sanctions: OFAC, EU, UN country programmes. Freight corpus for corridor surcharge language. Daily UTC batch; single source of truth for TERMINUS clients.

3. GRIP model

Composite = structural baseline + 30 x conflict intensity + (10 if sanctioned). Bands: Low / Guarded / Elevated / High / Severe. Trend delta over 30 days. Chokepoints scored HIGH / MEDIUM / LOW with maritime and airway modes.

4. Public vs enterprise API

Public preview: GET /public/grip-map - no key, redacted fields, 24h delay when multiple snapshots exist. Enterprise: /api/v1/* with X-Intel-Api-Key. Unified aggregate GET /api/v1/grip/map returns full country rows, chokepoints, counts (public: false).

5. Field redaction (public map)

Omitted on public: baseline, conflict_score, available_days, chokepoint notes. Enterprise country-risks and /grip/map include full analytical fields for desk review.

6. Security & compliance

HTTPS/TLS in production. No policyholder PII processed on marketing endpoints. DPA and subprocessor list on request. LLM synthesis under daily USD budget caps; paid Live Search only where tripwire or critical score thresholds apply.

7. Pilot programme

Typical pilot: Week 1 technical walkthrough, Weeks 2-3 API sandbox and watchlist configuration, Week 4+ evaluation. Commercial from EUR 1,000/month pilot tier; enterprise terms for custom alert routing.

8. Limitations & disclaimer

Operational intelligence for awareness and monitoring only. Not insurance advice, underwriting instruction, actuarial certification, or official risk rating. Clients remain solely responsible for coverage and pricing decisions.