

MITIGATE IT

The insurer opportunity

Turn the CCTV your policyholders already run into real-time risk intelligence, and fund prevention that costs less than the claims it prevents.

The idea: prevention over payout

Most commercial CCTV is only reviewed after an incident, when all that is left to do is settle the claim. Applying proven AI video analytics to those same cameras flags hazards as they emerge (PPE, working at height, machinery proximity, fire and smoke, escape of water, intrusion), so sites can act before an incident becomes a claim, and underwriters receive risk data no proposal form can give them.

The engine is already proven on live sites

Mitigate It does not build the AI. The detection engine is developed by our technology partner, a specialist video analytics company. The figures below are the developer's own published figures from their industrial deployments:

400+

projects delivered with the engine

15

countries deployed, across four continents

73%

reduction in total recordable incident rate

50+

configurable detection use cases

SOURCE: TECHNOLOGY PARTNER, PUBLISHED FIGURES. ENGINE RESULTS ON INDUSTRIAL SITES, NOT INSURANCE RESULTS. THE PARTNER IS NAMED IN DIRECT DISCUSSIONS.

The first-mover opening

No UK insurer currently embeds AI CCTV analytics in a commercial product. The engine is proven on site; the insurance application is the new part. Insurers already fund prevention where it cuts claims (leak-detector programmes report around 39% fewer water-damage claims), and UK perils are large: £6.1bn of property payouts in 2025 (ABI) and £22.9bn a year in workplace injury costs (HSE). The advantage goes to whoever applies proven prevention to those numbers first.

The economics

Software from **£15 per camera per month**, no upfront fee. Hardware for on-site processing is additional and site-dependent. The value test is simple: when the claims prevented exceed the combined cost of software and hardware, the product pays for itself. Our interactive calculator at www.mitigateit.co.uk/roi-calculator lets you model this against your own book, with every figure an input you control.

Win, win, win

The policyholder

A safer, more productive site, and often a sharper premium.

The insurer

Technology that costs less than the claims it prevents, plus underwriting data no form can give.

The broker

A genuinely differentiated product to offer and retain clients with.

Next step: a 30 minute demo of live detections and the data your underwriters would receive. Book at www.mitigateit.co.uk/book-a-demo or email demo@mitigateit.co.uk.

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Engine figures are our technology partner's own published figures from industrial deployments; industry figures are from the ABI and HSE as noted. They show the proven impact of the approach and the scale of the perils. They are not Mitigate It's own insurance results; no insurance deployment results exist yet, and that is the opportunity. This document is for general information and is not advice.