# Trusti

# Pitch Deck

**"An InsurTech ecosystem that transforms cyber risk into a verifiable underwriting metric powered by AI and Blockchain."**

" We measure digital trust to build the future of cyber insurance..

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# The Problem

Today, the insurance industry faces critical gaps that prevent it from insuring what it cannot quantify.

**83%** Of SMBs are uninsured because insurers still price risk using static, outdated questionnaires paying a risk premium for the lack of objective data.

Traditional policies have become vulnerabilities—targets for ransomware and the source of costly fraud and claim disputes.

EI underwriting is static, while digital risk is dynamic. This design flaw increases risk instead of reducing it.

For professionals and high-profile individuals, identity and reputation are uninsured income. A single hack equals a total business interruption event and permanent capital loss.

**60%** Of SMBs that suffer a cyberattack never recover. Manual underwriting remains the bottleneck that blocks scalability.



“ In short, the market cannot insure what it cannot measure..

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# The Solution

**Trusti** solves these challenges with technology that converts cybersecurity into a verifiable indicator of digital trust, creating a new, quantifiable standard for cyber insurance underwriting.

**Trusti Score (IA/ML):** Turns risk into control. Using adaptive learning and machine learning, it quantifies digital risk for individuals and businesses. It's an objective number that replaces manual audits.

**Trusti Compliance Check (Blockchain):** Provides immutable verification. Acts as an automated auditor that integrates standards (ISO, GDPR) and certifies compliance on blockchain—eliminating fraud risk in underwriting.

**Trusti Compare (Marketplace):** Delivers Fair Price Assurance. Connects verified scores with ideal policies, enabling personalized coverage at the best rate.



“ In this way, Trusti creates a new quantifiable standard for cyber insurance underwriting.

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Our proprietary machine learning engine is trained with more than 200 behavioral signals to predict digital risk better than any manual audit.

- The core of Trusti is its AI architecture, supported by:

**AI & Machine Learning: Predictive foundation of the Trusti Score.**

**Trusti Data Feeds: Continuous intelligence updates.**

**AI Agents: Automate underwriting and retention tasks.**

**Blockchain Layer: Immutable, auditable registry.**

**Trusti Improvement Hub: Drives retention by helping users improve their score.**

“ Trusti’s advantage is structural: a predictive, evolving, and scalable metric for global cybersecurity underwriting.

# Technology & Moat

**“Trusti”** is the first InsurTech ecosystem that measures, verifies, and insures digital trust objectively.

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# How It Works

### Trusti Score:

The user obtains a Trusti Score a numeric value that reflects their digital risk level.

### Trusti Compliance Check:

Analyzes vulnerabilities, enables direct mitigation through the user hub, and contributes to improving the score.

### Trusti Compare:

Matches verified scores with optimized policies, ensuring best-fit coverage and fair pricing.

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# Market Validation

GTM / Beachhead Strategy: Focused on U.S. and LATAM markets.

**$30B**
**TAM**
(Total Addressable Market)

**Global cyber insurance market projected by 2030.**

**$15B**
**SAM**
(Serviceable Available Market)

**SMBs and professionals in the U.S. and LATAM.**

**$1.5M**
**SOM**
(Serviceable Obtainable Market)

**Active premium subscriptions projected by 2027.**



> “Digital risk is the new credit score—and Trusti is its metric.”

# Business Model

1

**Subscription Model:**
**B2B & B2C.**

2

**Trusti API Model:**
**Licensing the Trusti Score and Compliance Check.**

3

**Commission Model:**
**Revenue share per policy sold through the marketplace.**

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# Competition & Differentiation

| | | |
|---|---|---|
| **Existing Marketplaces:** | • Insurify<br>• Boltech<br>• The Zebra<br>• Flow | Existing marketplaces cover traditional categories such as auto, home, and life, but lack a specialized focus on accurately measuring cybersecurity risk. |
| **Scoring Platforms:** | • BitSight<br>• Security Scorecard | Current competitors only provide a superficial score. Their model ends with the report, offering no continuity or integration with decision-making or pricing processes. |
| **Compliance Tools:** | • Vanta<br>• Norm.Ai | Unlike Trusti, current competitors only offer audit automation, without real integration with policy pricing systems. |

# Roadmap

## Performance and Profitability KPIs

2026

S1

Estimated allocation: 35% of capital (USD 105K–175K).

Estimated allocation: 40% of capital (USD 120K–200K).

S2

2026

2027

S3

Estimated allocation: 25% of capital (USD 75K–125K).

### Phase 1
### MVP Development & Initial Validation (Months 1–6)

Develop and launch the Trusti Personal Score (MVP) to validate usability and scoring model.

### Phase 2
### Business Beta & Paid Pilots (Months 7–12)

Launch the Trusti Business Score (Beta) and initiate paid pilot programs.

### Phase 3
### Scaling & First Revenues (Months 13–19)

Consolidate pilots, optimize AI models, and launch early commercial operations.

# Founding Team

### Jorge Grajales
**CEO & Founder**

Leads the strategic vision, InsurTech product evolution, and go to market strategy.

Over 5 years in the insurance industry and 15+ years in digital marketing and business development, combining technical insight and commercial leadership.

Drives partnerships, model validation, and accelerated growth across the U.S. and LATAM.

### Nancy Grajales
**COO & Co-Founder**

Responsible for operations, administrative efficiency, and human capital.

Experienced in financial management and multinational structuring.

Ensures optimal capital use, financial runway stability, and regulatory compliance during scaling.

### Diego Pineda
**CTO & Co-Founder**

Heads technology architecture, AI/ML model deployment, and blockchain infrastructure.

Over 10 years in InsurTech software development (Comm-o Financial, among others).

Guarantees technical scalability, system security, and continuous innovation.

# Pre-Seed Round

## Building the Standard of Digital Trust

**Amount Sought:**

# $500,000

This pre-seed round enables execution of the 2026–2027 roadmap: completing the MVP, launching enterprise pilots, and achieving first recurring revenues.

> “Invest in the metric that will transform digital trust into a new global standard.”

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# Thank You

“ We measure digital trust to build the future of cyber insurance.

+1 (407) 664 6978 info@trustiinsurance.com
www.trustiinsurance.com