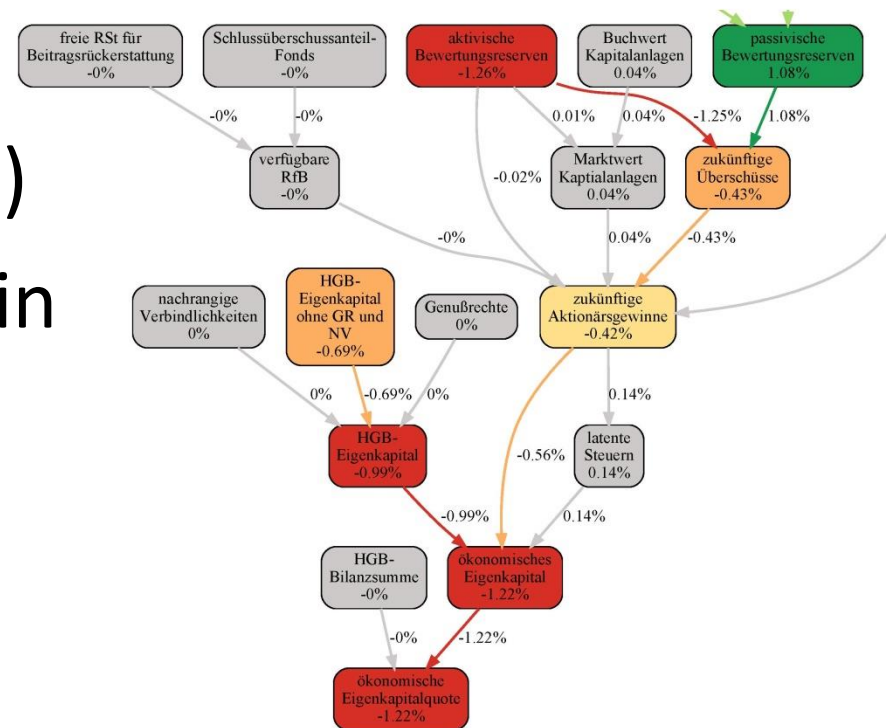


# Real Rate

Company Ratings  
using Explainable Artificial Intelligence

# AI Ratings

- Fully automated company ratings
- Financial strength
- Fair Explainable AI (XAI)
- Explainable within 2 min
- No conflict of interest



# Business Model

Real  
Rate

- Selling seals of approval to companies for marketing / branding
- 8,000 Euro per seal
- Automated report generation
- Highly scalable



# Competitors

- Big Three: S&P, Moody's, Fitch
- Locals GER: Assekurata, Morgen&Morgen

STANDARD  
&POOR'S

MOODY'S

FitchRatings

# Milestones

- Dec 2016: Founded in Germany
- Oct 2019: Going live [RealRate.de](https://RealRate.de)
- Nov 2019: First customers



Next:

- Scale up over industries, entering US market
- Selling 100 seals / year

# Awards

- Mar 2020: Elected as one of most promising German AI startups by [appliedAI](#)
- Oct 2020: Winner [PyTorch AI Hackathon](#)
- Oct 2020: “Most Innovative Fully-Transparent AI Ratings Provider” by EU Business News



## Founders

Dr. Holger Bartel, CEO ([CV](#))

- Fintech founder (Prozentor, DigiOptions)
- Insurance manager (Gothaer, ERGO)



Harald Bartel, CMO, CTO ([CV](#))

- Fintech founder (Prozentor, Adspert)
- CTO at Adspert

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Prof. Dr. Mirko Kraft, Advisor ([CV](#))

- Coburg University
- Insurance and Risk Management

