For example, cargo insurance is typically offered and purchased on an annual basis. Typically, in these types of annual insurance provider offerings, the premiums that are paid to an insurance provider are based on the previous years' (e.g., 1, 2, 5, 10, etc. years) losses. For example, insurance providers use the previous years' losses to determine the premium due for the current year which, in many instances, is the previous year's premium with a slight adjustment in price. For example, the current premium due will be based in part on the following year's revenue forecast for the insurance provider. For example, for a logistics shipping provider (e.g., USPS, UPS, Fedex, Flexport, DHS, freight forwarders, etc.), the current annual premium due to provide cargo insurance coverage for the cargo delivered for the current year is based on the revenue of the freight forwarder, and not the commodity value insured and it's an annual contract. For example, in many instances, the current annual premium due to provide cargo insurance coverage for the cargo delivered for the current year is payable in 10 installments.

SUMMARY

[0003a] In an aspect, the present disclosure refers to a computer-implemented method comprising:

receiving, by at least one input interface, input data for a plurality of identified data records by a plurality of logistics data providers;

receiving, by the at least one processor, from a plurality of pre-generated databases, a plurality of predetermined policy parameters associated with at least one provider of a plurality of providers;

dynamically enriching, by the at least one processor, the input data by aggregating current data, forecast data, and predictive data associated with the identified data record;

calculating, by the at least one processor, a respective risk probability value associated with each qualifying provider of the plurality of providers based the comparison of the enriched input data and the plurality of predetermined policy parameters;

generating, by the at least one processor, a respective dynamic data model associated with each of the qualifying provider of the plurality of providers based on the enriched input data and the respective determined risk probability value;

dynamically determining, by the at least one processor, a predetermined policy risk threshold in real time for the identified data record utilizing the respective dynamic data model and the respective determined risk probability value associated with each qualifying provider of the plurality of providers;

automatically modifying, by the at least one processor, the predetermined policy risk threshold in real time associated with the at least one qualified provider of the plurality of providers based on a respective model risk probability value; and

dynamically selecting, by the at least one processor, a respective data point for each qualified provider of the plurality of providers based on the respective model risk probability value and a modified policy risk threshold in real time for the identified data records.

[0003b] In another aspect, the present disclosure refers to a computer-implemented method comprising:

receiving, by at least one input interface, input data for an identified data record that includes goods to be shipped by a logistics data provider associated with at least one computer system,

wherein the computer system comprises a PSCI platform that comprises the at least one input interface and at least one processor;

receiving, by the at least one processor, from a plurality of pre-generated databases accessible by a digital platform, a plurality of predetermined policy parameters associated with at least one provider of a plurality of providers;

validating, by the at least one processor, the plurality of predetermined policy parameters associated with the at least one provider of the plurality of providers based on a plurality of services performed using the computer system;

dynamically enriching, by the at least one processor, the input data by aggregating current data, forecast data, and predictive data associated with the identified data record and the plurality of validated predetermined policy parameters associated with the identified data records;

calculating, by the at least one processor, a respective risk probability value associated with each qualifying provider of the plurality of providers based the comparison of the input data and the plurality of predetermined policy parameters;

generating, by the at least one processor, a respective dynamic data model associated with each of the qualifying provider of the plurality of providers based on the input data and the respective determined risk probability value;

dynamically determining, by the at least one processor, a predetermined policy risk threshold in real time for the identified data record utilizing the respective dynamic data model and the respective determined risk probability value associated with each qualifying provider of the plurality of providers;

receiving, by the at least one processor, subsequent data associated with the identified data records or historical data from the plurality of pre-generated databases;

generating, by the at least one processor, a respective model risk probability value for each qualifying provider of the plurality of providers based on real time shipment data or the subsequent data;

automatically modifying, by the at least one processor the predetermined policy risk threshold in real time associated with the at least one qualified provider of the plurality of providers based on a respective model risk probability value; and

dynamically selecting, by the at least one processor, a respective data point for each qualified provider of the plurality of providers based on the respective model risk probability value and a modified policy risk threshold in real time for the identified data records.

[0003c] In an aspect, the present disclosure refers to a computing device comprising:

a non-transient computer memory, storing software instructions;

at least one processor;

wherein, when the at least one processor executes the software instructions, the computing device is programmed to:

receive, by at least one input interface, input data for a plurality of identified data records by a plurality of logistics data providers;

receive, by the at least one processor, from a plurality of pre-generated databases, a plurality of predetermined policy parameters associated with at least one logistics data provider of the plurality of logistics data providers;

dynamically enrich, by the at least one processor, the input data by aggregating current data, forecast data, and predictive data associated with the identified data record;

calculate, by the at least one processor, a respective risk probability value associated with each qualifying provider of the plurality of providers based the comparison of the enriched input data and the plurality of predetermined policy parameters;

generate, by the at least one processor, a respective dynamic data model associated with each of the qualifying provider of the plurality of providers based on the enriched input data and the respective determined risk probability value;

dynamically determine, by the at least one processor, a predetermined policy risk threshold in real time for the identified data record utilizing the respective dynamic data model and the respective determined risk probability value associated with each qualifying provider of the plurality of providers;

automatically modify, by the at least one processor, the predetermined policy risk threshold in real time associated with the at least one qualified provider of the plurality of providers based on a respective model risk probability value; and

dynamically select, by the at least one processor, a respective data point for each qualified provider of the plurality of providers based on the respective model risk probability value and a modified policy risk threshold in real time for the identified data records.

[0004] In some examples, the present disclosure provides an exemplary technically improved computer-based method that includes at least the following steps: receiving, by at least one input interface, input data for an identified data record by a logistics data provider; receiving, by the at least one processor, from a plurality of pre-generated databases, a plurality of predetermined policy parameters associated with at least one provider of a plurality of providers; identifying, by the at least one processor, at least one qualifying provider of the plurality of providers based on a comparison of the input data and the plurality of predetermined policy parameters associated with the identified data records; calculating, by the at least one processor, a respective risk probability value associated with each qualifying provider of the plurality of providers based the comparison of the input data and the plurality of predetermined policy

parameters; generating, by the at least one processor, a respective dynamic data model associated with each of the qualifying provider of the plurality of providers based on the input data and the respective determined risk probability value; dynamically determining, by the at least one processor, a predetermined policy risk threshold in real time for the identified data record utilizing the respective dynamic data model and the respective determined risk probability value associated with each qualifying provider of the plurality of providers; automatically modifying, by the at least one processor the predetermined policy risk threshold in real time associated with the at least one qualified provider of the plurality of providers based on a respective model risk probability value; and dynamically selecting, by the at least one processor, a respective data point for each qualified provider of the plurality of providers based on the respective model risk probability value and a modified policy risk threshold in real time for the identified data records.

[0005] In some examples, the present disclosure provides an exemplary technically improved computer-based system that includes at least the following components of: at least one processor configured to execute software instructions that cause the at least one processor to perform steps to: receive, by at least one input interface, input data for an identified data record that includes goods to be shipped by a logistics data provider; determine, by at least one processor, a plurality of commodity types associated with each identified data record based on the input data; receive, by the at least one processor, from a plurality of pre-generated databases accessible by a digital platform, a plurality of predetermined policy parameters associated with at least one provider of a plurality of providers; identify, by the at least one processor, at least one qualifying provider of the plurality of providers based on a comparison of the input data and the plurality of predetermined policy parameters associated with the identified data records; calculate, by the at least one processor, a respective risk probability value associated with each qualifying provider of