

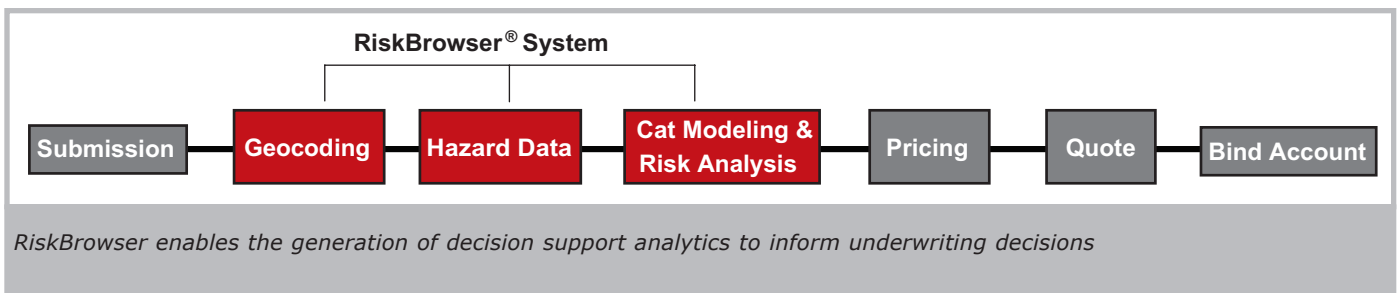
Understanding and assessing catastrophic risk prior to binding business is becoming increasingly important to ensure a consistent view of risk across an organization. The RiskBrowser<sup>®</sup> underwriting system delivers catastrophe modeling, data, and analytics at the point of property and casualty insurance underwriting. RiskBrowser helps insurers make better business decisions and maximize revenue through effective risk selection, optimal pricing strategies, and quantification of the impact of new business on an existing book of business.

## RiskBrowser<sup>®</sup>

The RiskBrowser<sup>®</sup> underwriting system enables global, multi-peril data capture, hazard-based risk selection, catastrophe modeling, and accumulation management capabilities that lead to efficient and profitable underwriting. The system enables the use of the same RMS models, data, and analytics at the point of underwriting as are used downstream in the insurance value chain, ensuring a consistent view of risk that optimizes portfolio management and reinsurance.

### KEY BUSINESS BENEFITS

- Profitable underwriting decisions
- Consistency with portfolio management
- Advanced decision support capabilities
- Compliance with in-house underwriting guidelines



### KEY UNDERWRITING CAPABILITIES

The RiskBrowser system delivers data management and catastrophe risk analytics that are critical to making efficient and profitable underwriting decisions. Key features include:

- State-of-the-art catastrophe modeling capabilities including earthquake, tropical cyclone, extra-tropical windstorm, winterstorm, severe convective storm, flood, and storm surge
- Multi-peril data capture in the RMS exposure data module (EDM) format for the assessment of modeled and non-modeled location data
- Global geocoding capabilities for all peril regions modeled by RMS worldwide, as well as non-modeled countries
- High-resolution hazard data lookups and visualization capabilities in the U.S.
- High-resolution mapping capabilities for over 25 countries, including the U.S. and Canada
- Rules engine that allows companies to input underwriting guidelines that can be applied to every new submission

## GAINING COMPETITIVE ADVANTAGE THROUGH RiskBrowser

The RiskBrowser solution delivers competitive advantage to underwriters by providing a set of advanced analytics and the optimized workflows necessary to make profitable underwriting decisions, including:

### Advanced Accumulation Management Analytics

RiskBrowser provides insurers with advanced analytics that enhance traditional aggregation management practices for optimizing portfolio exposure. In combination with the RiskLink® portfolio management application, RiskBrowser delivers accumulation management capabilities as part of an integrated risk management system, allowing companies to build an exposure data repository, identify concentrations of risk, and monitor and manage risk concentrations as part of the underwriting process.

### Costing a Layer of Insurance

RiskBrowser allows you to compute the cost for a layer of insurance based on a combination of RMS calculations such as layer pure premium and risk load, and user-entered expenses such as fixed underwriting expenses. The RMS risk load methods contemplate the required cost of capital and impact on portfolio losses.

### Assessing the Impact of New Business

RiskBrowser analytics provide insight into a given policy's effect on a portfolio by allowing users to compare an account with a portfolio using a chosen calculation from the specified risk load method, such as the change in exceedance probability (EP) or change in standard deviation, to determine the impact of adding the policy layer to the portfolio.

## LINK TO PORTFOLIO MANAGEMENT

Underwriters can bind an account in the RiskBrowser system and automatically add it to a corporate portfolio created in the RiskLink platform by a portfolio manager. RiskBrowser dynamically updates portfolios in a company's central exposure database, maintaining a real-time view of exposure, in addition to dynamically updating accumulation results, ensuring that as business is being evaluated the impact on areas of interest reflects the most up-to-date information.

## CONFIGURABLE TO MEET YOUR NEEDS

The RiskBrowser application is highly configurable and can be customized to meet an organization's needs:

- Deploy securely over the Internet or within your company's Intranet
- Enable or disable elements of the user interface based on the roles of users within your organization
- Control settings from central servers and seamlessly deliver changes to end-user machines
- Integrate RiskBrowser software components into in-house systems using RMS RiskTools™ Web services

