



Per risk catastrophe modeling at the point of underwriting is increasingly becoming best practice for insurance carriers with small to medium-sized books of business, wholesale brokers, and managing general agents. Insights from catastrophe modeling can be used to reduce adverse selection, improve combined ratios, and increase the ability to quickly expand into new territories. RiskBrowser Online, an RMS hosted, Web-enabled catastrophe risk underwriting application, provides access to RMS hazard data and peril models for the analytics needed to enhance the speed and quality of underwriting decisions.

RiskBrowser® Online

RiskBrowser Online is an on-demand, Web accessible, location-level per risk underwriting platform targeted at smaller carriers, wholesale brokers, and managing general agents (MGAs) in the U.S. and Canada. The solution provides access to RMS hazard data and peril models for analytics at the point of underwriting, with a minimal IT footprint.

LOCATION		VALUES*			HAZARD INFORMATION						LOSS SUMMARY		
Number	Name	Buildings	Contents	IB	Flood Zone	Soil Type	Liquefaction	Landslide	Distance to Fault (miles)	AP Zone	MMI 250	EQ GU AAL	EQ GR AAL
1	Laguna Hills Location CA	5,000,000	2,000,000	4,000,000	X	Soft Rock to Stiff Soil	1.00	1.54	0.61	Outside	7.50	13,743	12,524
2	San Francisco Location CA	5,000,000	2,000,000	4,000,000	X	Soft Rock to Stiff Soil	1.00	1.00	1.61	Outside	9.00	27,987	26,638
3	San Ramon Location CA	4,000,000	250,000	250,000	X	Stiff Soil	3.00	1.12	0.94	Outside	9.10	21,137	19,966

Return Period	Ground Up Loss		Deductible Loss		Gross Loss	
	GU OEP	GU AEP	CL OEP	CL AEP	GR OEP	GR AEP
500	4,580,648	4,640,952	2,641,738	2,692,711	1,921,367	1,932,552
250	3,152,871	3,198,770	2,636,363	2,679,984	498,965	503,097
100	1,685,018	1,691,468	1,658,275	1,684,892	0	0
AAL	62,867	62,867	51,464	51,464	11,403	11,403
SD	439,677	439,677	280,517	280,517	232,884	232,884
CV	7	7	5	5	20	20

Event Id	Description	Exposed Value	Exposed Locations	Ground Up Loss	Gross Loss
2006272	ID:2006272 (CA San Andreas N-1906 Rupture - All c Seg 1 M 8.20)	24,245,388	2	7,143,658	4,661,747
2006273	ID:2006273 (CA San Andreas N-1906 Rupture - All c Seg 1 M 8.10)	24,163,387	2	6,786,763	4,347,826
2006246	ID:2006246 (CA San Andreas N - SAAN to SAAS c Seg 1 III)	24,160,969	2	6,786,098	4,347,173
2006228	ID:2006228 (CA San Andreas N - SAO to SAP c Seg 1 M 8.10)	24,136,209	2	6,779,257	4,340,367
2006229	ID:2006229 (CA San Andreas N - SAO to SAP c Seg 1 III)	23,992,547	2	6,097,224	3,710,089

BUSINESS BENEFITS

- Screen risks accurately and more comprehensively with street-level hazard data
- Price premiums appropriate to risk with model output such as average annual loss
- Make better informed capacity decisions based on knowledge of marginal impact of policy on the portfolio
- Collaborate remotely with colleagues via a real time online platform
- Capture exposure data in industry standard EDM format for easy transfer with insurers and reinsurance brokers

IT BENEFITS

- Reduced IT footprint with RMS hosted servers
- Secure access with SSL encryption
- Flexibility to integrate into in-house underwriting and policy administration systems, with open Web services standards

Access RiskBrowser Online hazard maps and model metrics through Microsoft Excel® for easy integration into your existing workflow

KEY FEATURES

Hazard Data

High-resolution hazard data lookups and visualization capabilities (including easy to interpret color-coded maps) in the United States and Canada for a range of site-specific factors, including:

- Distance to coast
- Distance to fault
- Elevation
- Flood zone
- Landslide susceptibility
- Liquefaction
- Slope
- Soil type
- Windpool zone

Peril Modeling

- State-of-the-art peril modeling capabilities in the United States and Canada for the following RMS models:
 - Earthquake
 - Hurricane
 - Severe Convective Storm (includes tornado/hail)
 - Winterstorm (includes ice/freeze)
 - Builders Risk
 - Industrial Facilities
- Multi-peril data capture including primary and secondary building characteristics in the RMS® Exposure Data Module (EDM) format
- U.S. street-level geocoding capabilities

Financial Modeling

Financial modeling capabilities allow users to generate key statistics and analyses, including:

- Loss statistics about each policy for each exceedance probability (EP) analysis performed
- Statistics such as average annual loss (AAL) and return period losses by policy and account for different financial perspectives
- Marginal impact analyses

Microsoft Excel Access

Integrate the benefits of RiskBrowser Online into an existing underwriting workflow using a Microsoft Excel® add-on application that allows users to access the underwriting solution via an Excel interface. The easy-to-install application blends with existing workflows for more efficient data entry and better assimilation of reports, while continuing to provide the benefits of a server infrastructure hosted by RMS.

RMS DATA QUALITY SERVICES

A range of RMS data quality solutions work in conjunction with RiskBrowser Online to improve the quality of submission data and provide valuable data insights. Broker submission data is directly uploaded onto a secure portal for cleansing and formatting into a RiskBrowser Online template. Data quality scoring metrics are delivered as a set of actionable reports via the same portal. Working with RMS analysts, companies gain efficiency, speed, and quality assurance without the expense of recruiting, training, and employee overhead. Services include:

- Data Cleansing Service: format, cleanse, and enhance exposure data for entry into RMS applications
- Data Analytics Service: quantitatively measure and qualitatively assess exposure data accuracy and completeness