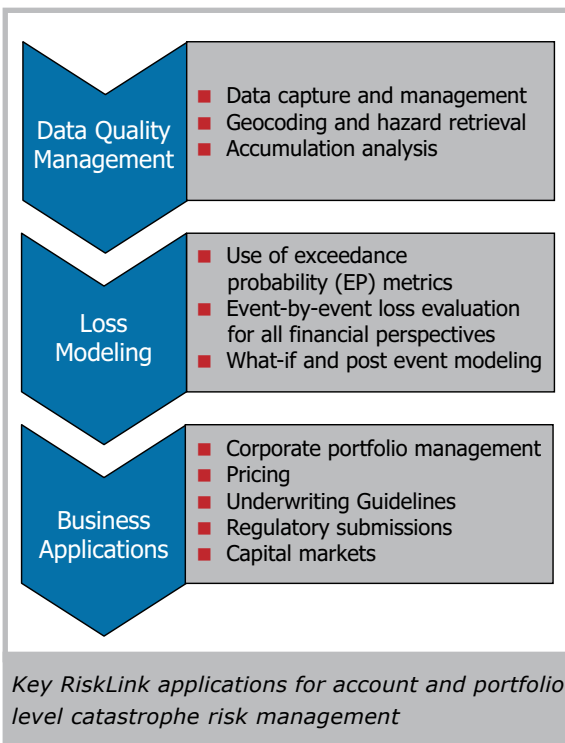




The RiskLink® software platform is a robust property catastrophe risk management tool for today's fast-paced insurance environment. RiskLink software enables effective data management, analysis of portfolio sensitivities, and the comprehensive assessment of the total cost of risk. Easy data access and reporting empower clients to attain a competitive edge in account and portfolio optimization, pricing, and global risk management strategies.

RiskLink®

Property portfolio catastrophe risk management must successfully balance catastrophe risk reduction with company growth strategies. The RiskLink® software platform provides informed decision support via desktop access to the global RMS suite of aggregate and location-specific catastrophic risk assessment models, representing more than 90% of insured property premium worldwide.



BUSINESS BENEFITS

RiskLink provides integrated access to a full range of functionality for improved global catastrophe risk management, including the following benefits:

- Easy organization, filtering, and management of locations, accounts, portfolios, and reinsurance information
- Direct access to exposure and results data for pre and post-modeling analysis
- Seamless data transfer with the RMS exposure (EDM) and results (RDM) databases
- Robust analysis results that accommodate a broad range of global policies and financial structures
- Integration of exposure and results data with complementary RMS products and services
- Access to RMS support and scientific teams intimate with your business, regulatory, and agency catastrophe risk management requirements

DATA QUALITY MANAGEMENT

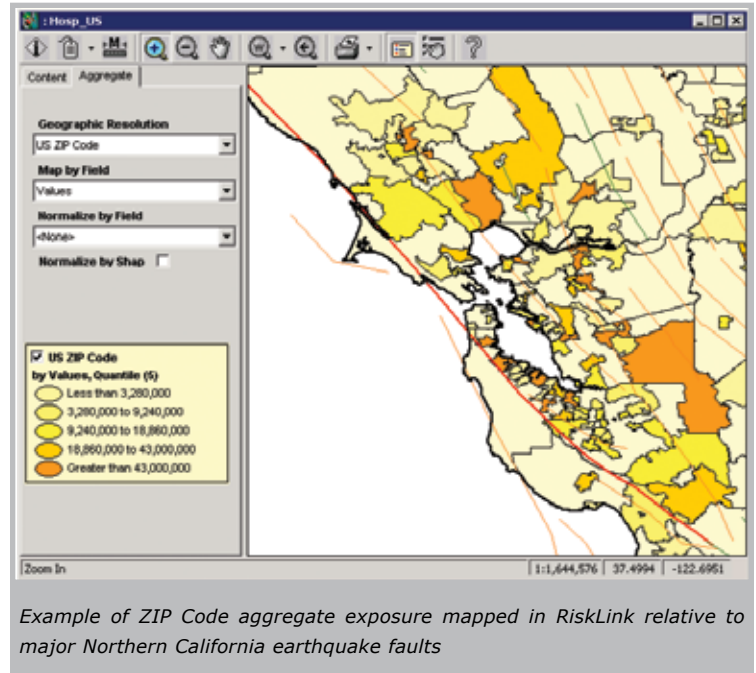
RiskLink software and database formats support the standardization of data capture across global business units. Exposure data import, reporting, and analyses provide the ability to define and achieve regional catastrophe exposed data quality and accumulation management metrics.

SOPHISTICATED PERIL AND LOSS MODELING

RiskLink delivers comprehensive peril model analysis results from a single application. Both probabilistic (all possible event exposure) and deterministic (one event) analysis options are available to assess property damage and the uncertainty around the associated loss. Leading-edge data and science are intrinsic components of the global suite of RMS catastrophe risk assessment models, which feature:

- Scientific research and model development of the frequency and severity of catastrophic events
- Vulnerability (damage potential) of coverages to specific regional hazards

The RiskLink financial model provides full analysis capability on both an occurrence and an aggregate basis. The model uses a distributed loss methodology to capture and quantify risk from the perspective of each financial stakeholder with associated secondary uncertainty around losses. Detailed and aggregate model output includes multiple risk metrics applicable to a broad range of business applications, including grouping of portfolio results for a corporate view of risk.



ESSENTIAL BUSINESS APPLICATIONS

RiskLink transforms complex science into powerful business analytics. Financial loss results and associated statistics provide critical insight into business decisions and processes such as:

- Portfolio management applications
- Reinsurance pricing and purchasing
- Post-event claims analysis
- Informing underwriting guidelines
- Rating agency compliance
- Capacity management

FLEXIBLE CONFIGURATION

The flexible RiskLink system architecture meets your business and configuration needs in the following categories:

- Scalable: Software optimization provides the ability to scale database performance to meet increased requirements for analysis, multiple users, and data warehousing, creating a balance between performance, database sizing, and stability in results, while distributed processing capabilities provide order of magnitude analysis performance improvements
- Open: Open architecture allows clients direct access to data for use in data warehouses, third-party database management, or other proprietary processing systems
- Current: RiskLink software is certified on multiple Microsoft® operating systems and configurations
- Integrated: Selected RiskLink software components can be integrated into external corporate applications using the RMS RiskTools™ application programming interfaces (APIs)