



Winning in today's competitive catastrophe insurance market depends on effectively managing and analyzing data, and quoting business with speed and efficiency. The RiskTools software toolkit is designed to help insurers maximize operational efficiency by automating processes, integrating systems, and developing customized solutions to meet business needs. Using RiskTools, insurers have seen significant time savings, enhancing their competitive advantage in the market and improving their bottom line.

## RiskTools®

Geocoding, hazard retrieval, accumulation management, catastrophe modeling, and reporting have become essential "critical path" activities for underwriters and portfolio managers in pricing and managing risk. With the need to perform an increasing number of tasks in an ever-shrinking time window, the new paradigm for success in today's market is operational efficiency—the ability to rapidly and effectively perform essential tasks and quote business for an increased competitive edge.

Standing in the way of operational efficiency is the time spent by underwriters and portfolio managers performing repetitive manual tasks required for catastrophe modeling, and on the retrieval and transfer of data between multiple systems or legacy systems.

### INTEGRATE, AUTOMATE, CUSTOMIZE

RiskTools software components are specifically designed to automate processes such as data import, freeing underwriters and portfolio managers from repetitive manual tasks; and to integrate proprietary systems with RMS applications, eliminating the need to manually transfer data between systems. RiskTools also allows insurers to customize catastrophe modeling and underwriting processes to meet their workflow requirements. For example, insurers can integrate RMS modeled loss results, such as average annual loss (AAL) or probable maximum loss (PML), into in-house processes. RiskTools components span the key functions required for underwriting and portfolio management, including:

- Geocoding
- Hazard lookup and mapping
- Data import to and export from the RMS exposure data module (EDM) format
- Account and portfolio creation
- Accumulation management
- Generating AAL from RiskLink®-DLM analyses
- Retrieving results and reports
- Generating exceedance probability (EP) curves from event loss tables
- Coding policy structures and treaties

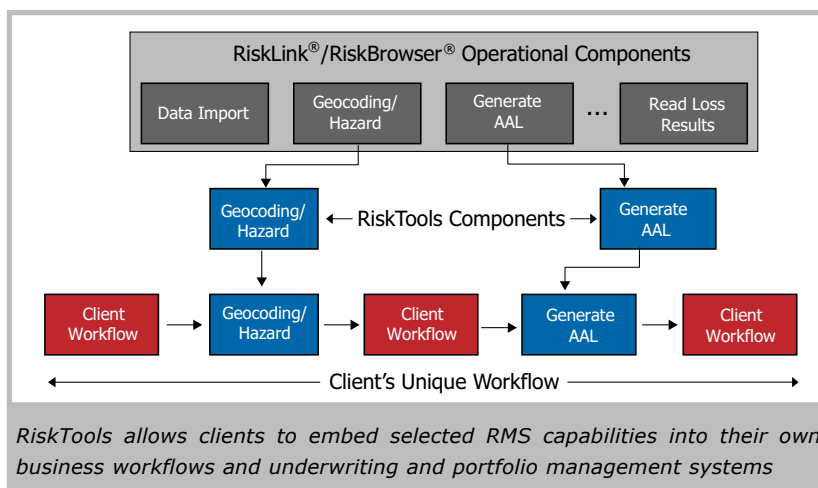
#### KEY BENEFITS OF RISKTOOLS

- Automates repetitive, labor-intensive catastrophe management processes and tasks
- Enables the integration of IT systems, including legacy systems, for seamless data transfer
- Increases the analysis bandwidth available to underwriters and catastrophe modelers
- Enables the development of custom catastrophe risk management applications

## CREATING CUSTOM APPLICATIONS AND WORKFLOWS

RiskTools components streamline a company's workflow, increasing operational efficiency by allowing insurers to:

- Embed RMS geocoding and hazard lookup, data, and catastrophe modeling functionality at any point in an insurer's proprietary workflow—for example, if the workflow requires that input data is geocoded upon receipt as a mechanism for data triage, RiskTools delivers this capability at the exact place required
- Assemble custom and proprietary bespoke applications for risk management that unlock an insurer's competitive insight and advantage
- Automate repetitive manual steps and reduce the time to perform particular steps in the workflow



## ACCESSING RISKTOOLS

RiskTools components are delivered in a software development kit (SDK) that can be accessed via Web services or .Net APIs depending on a company's system requirements. RMS uses XML/SOAP protocols and WSDL standards so that these components can be integrated using any technology (for example, Java, .NET, Perl, php). The RiskTools SDK provides detailed information about the different components and how to integrate them into internal applications, including information on RiskTools software and how to access each component, descriptions of expected responses, and sample code demonstrating how to use the Web services or .Net APIs.

## RMS RISKTOOLS CONSULTING

To help clients easily integrate RiskTools components into their workflows, RMS developed a set of specialized RiskTools consulting services that include:

- **Training:** RMS provides individualized training allowing in-house developers to quickly understand the RiskTools SDK
- **Integration services:** Clients who lack sufficient internal development resources can work with RMS personnel to integrate RiskTools components into client workflows
- **Consulting services:** For clients who are seeking to build custom applications, RMS offers design and development services that can rapidly and effectively deliver software solutions built from RiskTools components

## RMS HOSTED RISKTOOLS

RMS also provides Hosted RiskTools Web services for clients who require only selected RiskTools components. Hosted services are accessed "on demand" over the Internet and are fully maintained by RMS, thereby lowering a company's IT overhead and total cost of ownership.

RMS uses XML/SOAP protocols and WSDL standards so that the Hosted RiskTools Web services can be integrated using any technology to create operational efficiency in workflows and to develop custom applications.