

RMS Data for Underwriting

Instant Peril Insights on Every Submission



RMS DATA FOR UNDERWRITING BENEFITS

- Apply model science to every submission, regardless of size
- Select and bind the best business
- Price accurately with or without claims experience
- Apply a consistent view of risk across the enterprise
- Reduce frictional underwriting expense
- Differentiate service for producers providing the best business
- Optimize the efficient utilization of cat management resources
- Enable growth in new perils and geographies

Cat Model Insight at Point of Underwriting Enhances Understanding of Risk and Exposure

Carriers increasingly need a more accurate and differentiated understanding of risk and exposure. They want to write better risks, reduce underwriting frictional expense, and build consistency within their portfolios. RMS® Data for Underwriting is a rapidly expanding suite of data delivered instantly at the point of underwriting. Data derived from the global RMS catalog is available at each stage of the underwriting process to support more precise and granular risk selection and more accurate pricing. Individual risks can now be assessed instantly with model-consistent risk metrics to drive superior underwriting performance.

- 1 More precise than any in-house approach or commercially available solution:**
 - Datasets are derived from extensive model development across major perils and geographies
 - RMS is the recognized leader in cat risk assessment and the science on modeling data
- 2 Obtain a consistent view of risk at the point of submission and throughout your portfolio management and capital allocation:**
 - The same analytics used to guide portfolio management will be used to help guide underwriting
- 3 Reduces operating expenses by optimizing underwriting efficiency and improving service levels:**
 - RMS data enables a dynamic and rigorous assessment of cat risk without having to run a model
 - Underwriters are able to focus on referral risks that require their expertise and judgment
- 4 Enables profitable growth in existing and new lines of business:**
 - Provides access to underwriting data and insights from the latest RMS models addressing key industry risks, such as U.S. and European flood and North American wildfire

RMS DATA FOR UNDERWRITING SOLUTIONS AT WORK

U.S. Flood

- Provides rigorous, sophisticated data-driven insights to enable informed underwriters to avoid the impact of adverse selection and systemic mispricing of risk
- Offers intelligence about exposure attributes such as first-floor height of a structure and presence of basements, which are major drivers of flood loss
- Accounts for the presence of all flood defenses, which significantly impacts risk assessments and should be considered as part of an underwriting strategy

North America Wildfire

- Provides a complete assessment of all sources of loss: fire, smoke, radiant heat, and embers
- Offers the broadest geographic coverage, including areas with high loss experience as well as areas with few recent events but high latent exposure
- Enables insurers to continue to extend coverage while avoiding the “risk of ruin” through a sophisticated and location-specific underwriting approach

RMS

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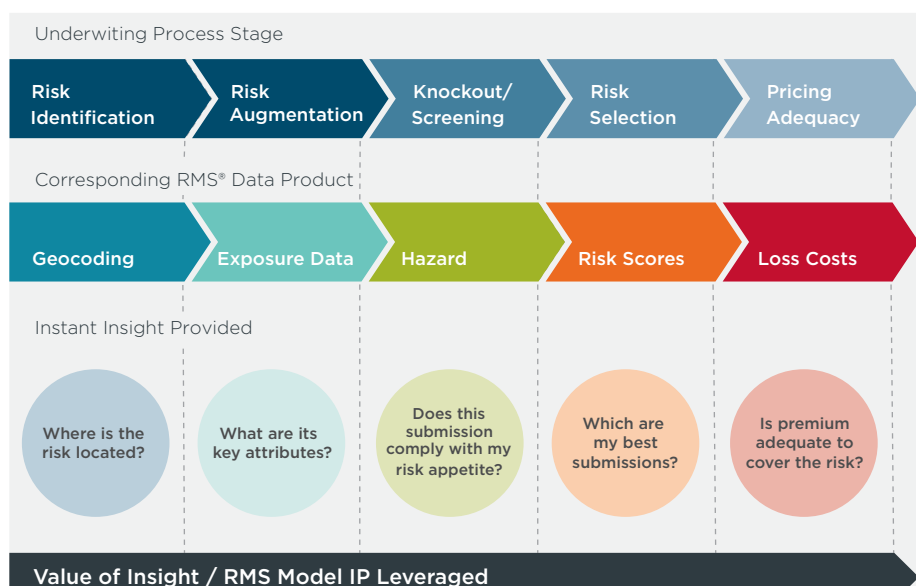


RMS is the world's leading catastrophe risk modeling company. From earthquakes, hurricanes, and flood to terrorism, agriculture, and infectious diseases, RMS helps financial institutions and public agencies understand, quantify, and manage risk.

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Data Products Serve Each Stage of the Pre-Bind Underwriting Process



Uniquely Enables Superior Underwriting Performance

Benefiting from our unique and differentiated insight has always been the standard for large accounts and portfolios. Now, you can leverage the same insights across your entire book of business.

RMS Data for Underwriting offers these unique differentiators:

- Data is derived from RMS best-in-class models built in partnership with the world's leading carriers
- Distills thousands of terabytes of data from RMS models to a convenient set of metrics and delivered on-demand to underwriters
- RMS provides high-resolution data to represent a location-specific risk assessment, which is key for underwriting high-hazard gradient perils such as flood and wildfire
- Tailored to the individual risk, applying RMS vulnerability expertise to account for key exposure attributes that impact risk assessment for a particular peril, such as basement probability and first-floor height-above-ground in the case of flood risk
- RMS Risk Scores represent a discrete damage ratio, providing an actual damage assessment over a defined return period that can be quantified to support pricing
- European Flood data for underwriting is derived from the only true pan-European model in the market

Find Out More

Contact your nearest RMS sales office, your RMS sales or service representative, or send an email to sales@rms.com.