

# Access Granted – One App That Lets Underwriters Have The Control

**Quality property underwriting decisions require a complete view of the risk being written. Yet gaining that view at the individual location level is often resource intensive, time consuming, requires supplementary data, and is based upon information inconsistent with model data at the portfolio level.**

To make these critical risk decisions with confidence at the point of underwriting, underwriters and coverholders need real-time access to location-specific risk information.

## Intuitive Risk Assessment at Property Level

SitelQ™ is an application that intuitively synthesizes complex risk data for a single location to enable underwriters and coverholders to rate and select risks at the touch of a button.

Leveraging RMS® Risk Intelligence™, SitelQ allows risk decision makers to gain a deep understanding of the risks associated with a location at the point of underwriting. SitelQ provides straight-through access to sophisticated RMS modeled data, providing instant hazard information and risk scores as well as loss cost and technical premium calculations.

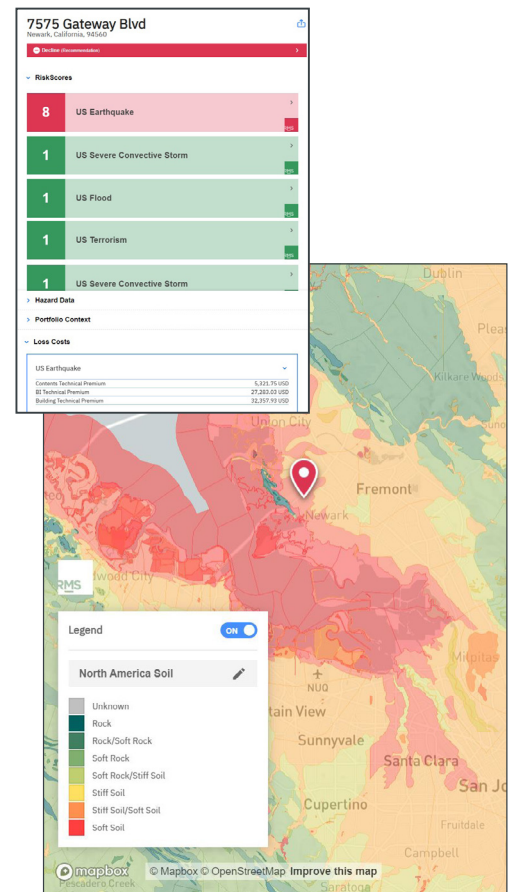
The application is simple to use and is also fully customizable to reflect individual risk appetites and critical exposure parameters. Comprehensive underwriting rules can be introduced, ensuring that specific guidelines are applied to every location assessment.

## Multi-Layered Data for Speedy Decisions

SitelQ instantly converts multi-layer data sets into actionable risk insights in a highly visual, easy to interpret format. It combines HD model science and localized hazard variations, while simultaneously harnessing third-party risk data to overlay responsive map layers that include crime and fire-protection data. Users have the ability to quickly rank the location's risk to key perils across multiple return periods.

Complex information is distilled into concise risk scores based on the user's risk appetite. Green/amber/red risk codes allow users to quickly see which risks are within parameters, which require further analysis, and which can be rejected straight away. This saves time, resources and cost, allowing underwriters and coverholders to focus solely on the risks that matter to their portfolio. It also allows MGAs to manage their risk using risk scores and annualized loss ratios rather than TIV alone.

Inbuilt flexibility, user-friendly functionality and fully customizable rules



# Use Cases for Every Risk Appetite

SitelQ's inbuilt flexibility, user-friendly functionality, and fully customizable rules and risk thresholds make it a core part of an underwriter's or coverholder's ability to assess risk. The application delivers multiple benefits:



## Comprehensive Analysis

Built using the world's leading catastrophe science, SitelQ delivers comprehensive data analysis without the cost associated with traditional catastrophe risk modeling



## Intuitive Experience

Offering an intuitive user experience with easy-to-understand, relevant, and actionable insights on every location



## Highly Customizable

Simplified hazard information and risk scoring, customized to your unique risk appetite, enabling development of technical premium and risk selection aligned to model parameters, and supporting active appetite discussions with syndicates



## Speedy Calculations

Allows a deductible type and value to be entered to calculate ground-up loss cost and total location gross loss, including deductibles for each location and its related perils



## Ease of Reporting

Multi-location reporting includes location details, risk scores, loss costs, and hazard look-up values with reports easily exported to CSV files



## Multi-Layered Data

Constantly adding new hazard layers representing the latest in RMS modeled understanding, SitelQ makes it easy for users to select and access multiple layers quickly

**To learn how SitelQ can enable improved property risk decisions at the point of underwriting, contact us at [info@rms.com](mailto:info@rms.com)**

[www.rms.com](http://www.rms.com)

### About RMS

RMS is the world's leading catastrophe risk modeling company. Insurers, reinsurers, trading companies, and public sector and financial organizations trust RMS solutions to help them better understand and manage the risks of natural and man-made catastrophes.

