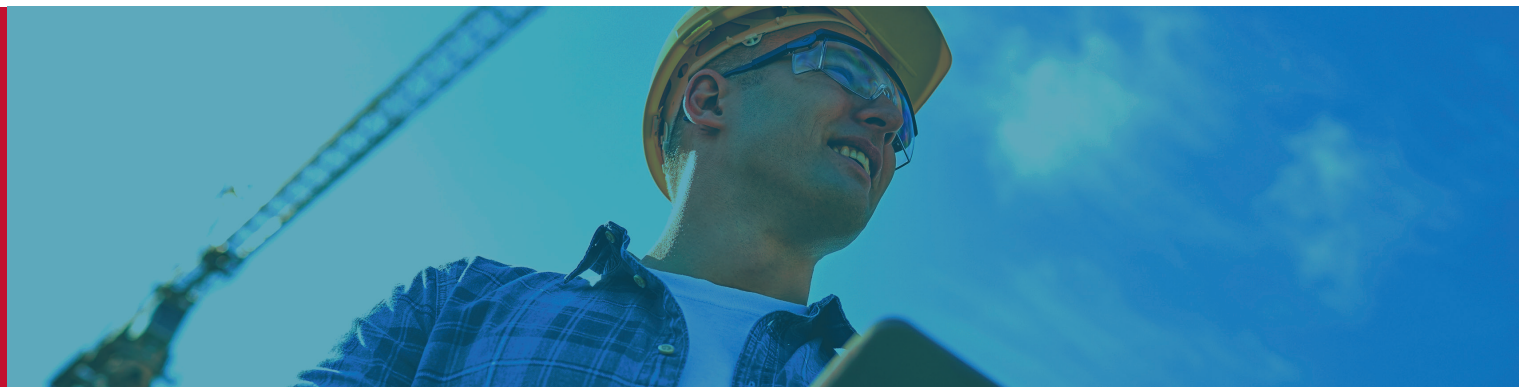




RMS RiskAssessor™

Integrate Custom Vulnerability into Your Catastrophe Modeling Framework



BENEFITS

Why Buy RiskAssessor?

- Fine-tune your risk differentiation for more informed underwriting decisions
- Adjust pricing to better reflect individual property risk
- Implement your custom view of vulnerability for a class of structures, supported by an RMS engineering-based approach
- Benefit from instant, real-time generation of custom vulnerability curves and see the results of modifications across site variables
- Easily integrate your custom vulnerability curves into the EDM and share that custom view with the wider market
- Protect your custom vulnerability curves with a DigiCert® digital signature
- Realize the benefits of granular risk differentiation in downstream capital allocation and reinsurance pricing processes

Gain Competitive Advantage by Incorporating Your View of Vulnerability into Catastrophe Models

Accurately representing distinct attributes of a building structure within catastrophe models is vital to deploy differentiated underwriting and customize the view of risk; and it also offers a clear competitive advantage. Despite the complexity of today's catastrophe models, their associated data modules still limit the ability of (re)insurers to represent their view of vulnerability and the full range of relevant building attributes for a unique structure.

Without capturing and incorporating these unique attributes, (re)insurers will continually under- or over-estimate the risk posed by a building, potentially jeopardizing sales, or profitability. RMS® RiskAssessor™ provides a significant opportunity for the insurance industry to more accurately model and understand the risk of an individual location or type of building. RiskAssessor provides:



More informed and accurate decisions for risk selection



Integration of your custom view of vulnerability



Realized return on data collection investments

Realize the Benefits of Creating and Sharing Your Own View of Vulnerability

RiskAssessor addresses the challenge of sharing your custom view of vulnerability across the entire risk transfer chain and realizing those benefits in modeling tools. Designed to seamlessly integrate with the Exposure Data Model (EDM) and current RMS modeling tools including RiskLink® and RiskBrowser®, RiskAssessor delivers performance-based custom vulnerability engines to unlock a larger range of credible risk differentiation and create a vulnerability risk currency.

RiskAssessor currently includes the ability to generate custom vulnerability relationships for the U.S. and Canada hurricane wind peril, and soon RiskAssessor will be extended to include engines for additional regions and perils including flood, earthquake, and hail. RiskAssessor also provides the framework to incorporate potential future enhancements, such as tools for claims-based vulnerability development.

WHO USES RISKASSESSOR?

- Insurers and direct and facultative (D&F) reinsurers that collect or have access to high-fidelity data
- Third-party/independent risk engineers
- (Re)insurance brokers

Key Features:

Capture value from data collection investments

- Incorporate high-fidelity data into existing modeling workflows
- Produce a granular view of risk for key loss-driving exposures
- Highlight the impacts from mitigation measures

Realize pricing benefits from an enhanced view of risk

- Share your custom view of vulnerability across the broker and reinsurance markets
- Establish a building-specific risk currency that highlights your superior portfolio
- Support capital allocation applications

Write more appropriately priced business

- Identify exposures with previously unrecognized loss potential
- Extend the range of credible site-specific risk assessment for risk selection
- Unlock deeper insights into property vulnerability

RiskAssessor offers advantages compared to the existing RiskLink vulnerability for U.S. and Canada hurricane:

Building Characteristic	RiskAssessor Advantages
Building Geometry	Explicit representation of different plan shapes and additional corners that change wind load distributions
Roof Area	Explicit representation between roof area and building height for all occupancies
Component Resistances	Differentiate between different quality and rating levels for individual components (roof, cladding, glazing, etc.)
Tree Strike Probability	Explicit representation of risk from nearby trees
Glazed Opening Area	Explicit representation of the glazed opening area coverage on a building
Component Loss Estimation	Explicit representation of damage to the building shell, interior, and contents

RMS

7575 Gateway Blvd.
Newark, CA 94560 USA

For sales inquiries:

+1.510.505.2500
+44.20.7444.7600
sales@rms.com

www.rms.com



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

©2017 Risk Management Solutions, Inc. RMS is a registered trademark and the RMS logo is a trademark of Risk Management Solutions, Inc. All other trademarks are property of their respective owners.

Find Out More

Ask your RMS sales or customer services representative for a demonstration of RiskAssessor, or email sales@rms.com.