



RISK STRATEGY SERVICES

Helping cat risk managers to improve performance, increase resilience and drive responsible growth

EXPOSURE AND CAT RISK MANAGEMENT IS CHANGING



C-level Concerns

- Efficient use of catastrophe capacity / capital
- Profitability of writing cat risk, including technical premium and allocation of capital and reinsurance costs
- Exposure to non-modeled risks, e.g. Thailand floods, silent cyber
- Risk of regulatory breach or misreporting
- Cost reduction and getting value from any investments
- Reduction of complexity, e.g. data entry, roll-up, binders, legacy systems
- Entering new lines or geographies in a profitable manner
- When and how best to adopt new technologies to improve business performance

RMS IS UNIQUELY POSITIONED TO HELP COMPANIES RESPOND TO THESE CHANGES

With over 14 years' experience working with insurers and reinsurers around the globe, RMS Consulting supports clients to respond effectively in a changing industry and help them identify opportunities to improve their catastrophe risk processes and performance.

We work with carriers across the industry to create actionable plans that provide tangible results. No other consulting firm have the depth of catastrophe modeling experience, coupled with insurance domain and technology.

Benefits:

- Set a baseline for future improvements
- Prioritize improvements for greatest impact
- Improve underwriting and portfolio management of catastrophe risk
- Get an external view on exposure and risk management practices
- Understand how maturity compares to peers

RMS HAS PROPRIETARY TOOLS TO HELP CLIENTS DEVELOP A HOLISTIC CAT RISK STRATEGY

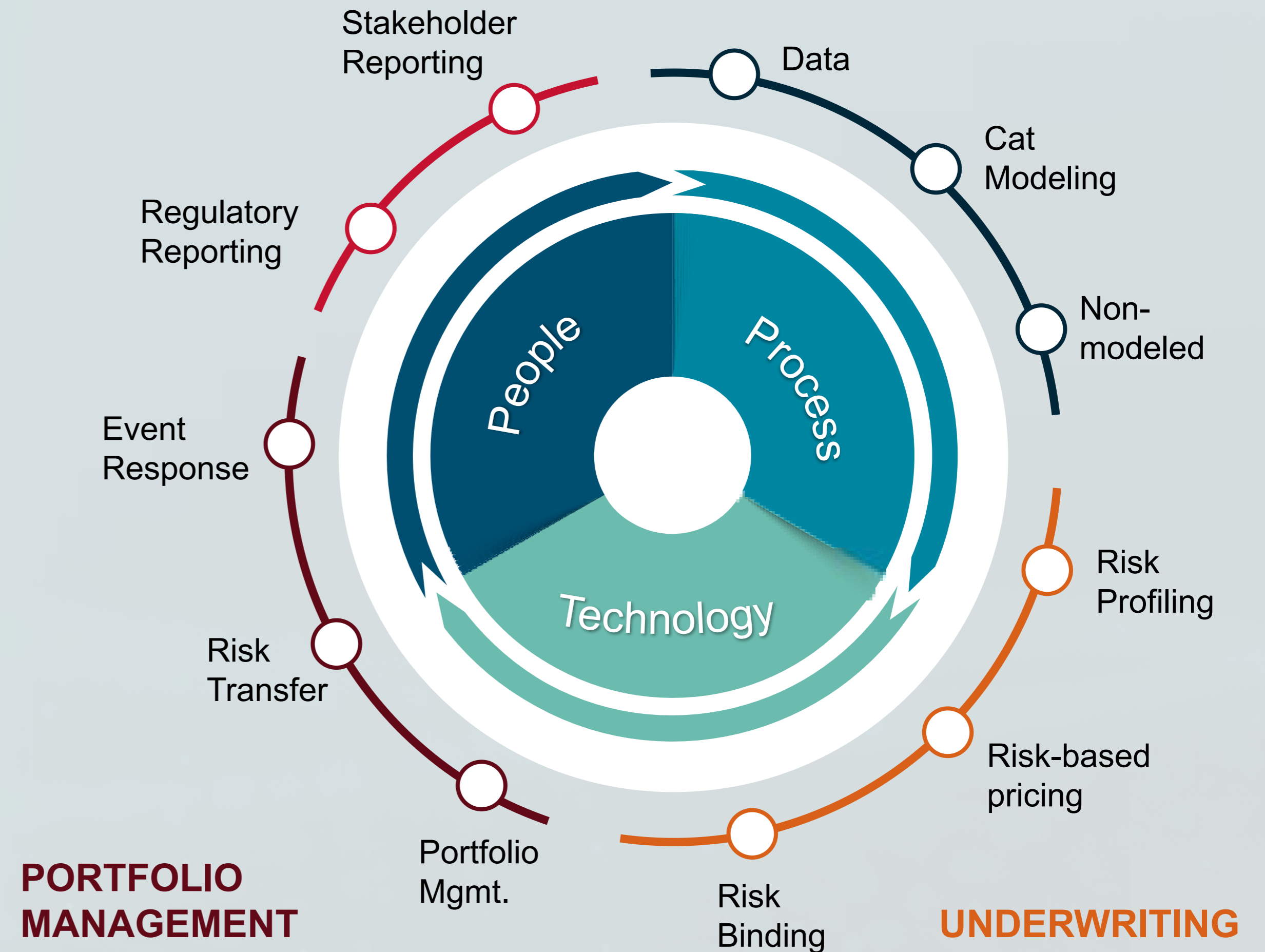
To manage catastrophe risk in a comprehensive manner, clients need to consider people, process and technologies across all impacted business areas.

Based on our experience of working closely with many of the world's largest (re)insurers, RMS have developed a risk maturity index to help clients understand their existing maturity relative to peers and help guide improvement efforts.

This approach has helped many (re)insurers to improve their catastrophe risk operations and focus investment where it matters most.

REPORTING

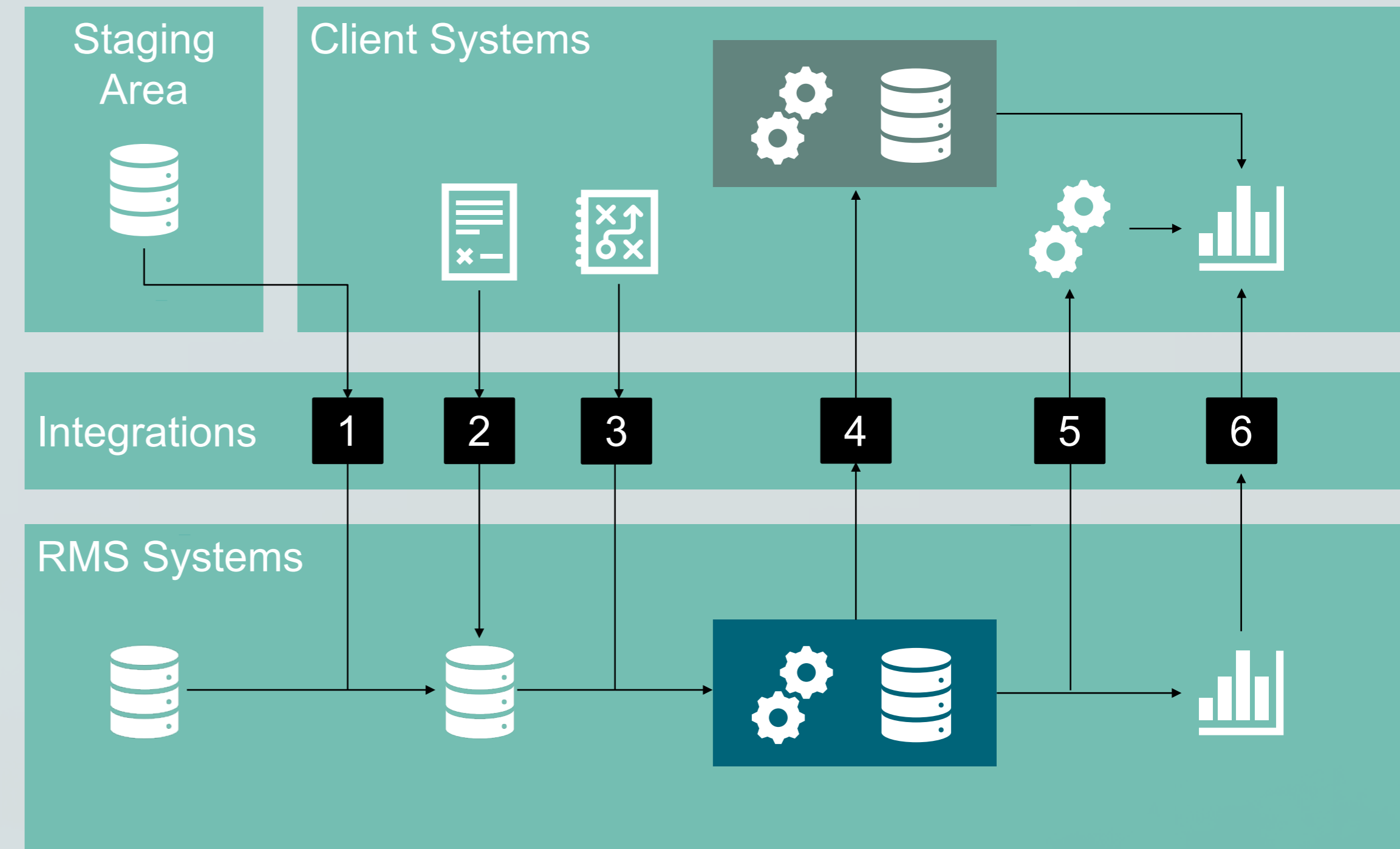
MODELING FUNDAMENTALS



ADDITIONAL ANALYTICS PROVIDE INSIGHT TO GUIDE STRATEGY DEVELOPMENT

To help inform a client's catastrophe risk strategy we may also assess the following areas:

- **Workflow and Analytics**, to understand current process and identify potential improvements or automation
- **Data quality**, to assess current data and identify areas where poor data may impact model results
- **Portfolio Modelling**, to model the current book of business and identify areas of concern or opportunity
- **Underwriting guidelines**, to compare current guidelines to the latest RMS view and develop custom rating tables and/or guidelines based on client's underwriting strategy.



RMS[®] CONSULTING – RISK STRATEGY

Further information:
rmsconsulting@rms.com

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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