

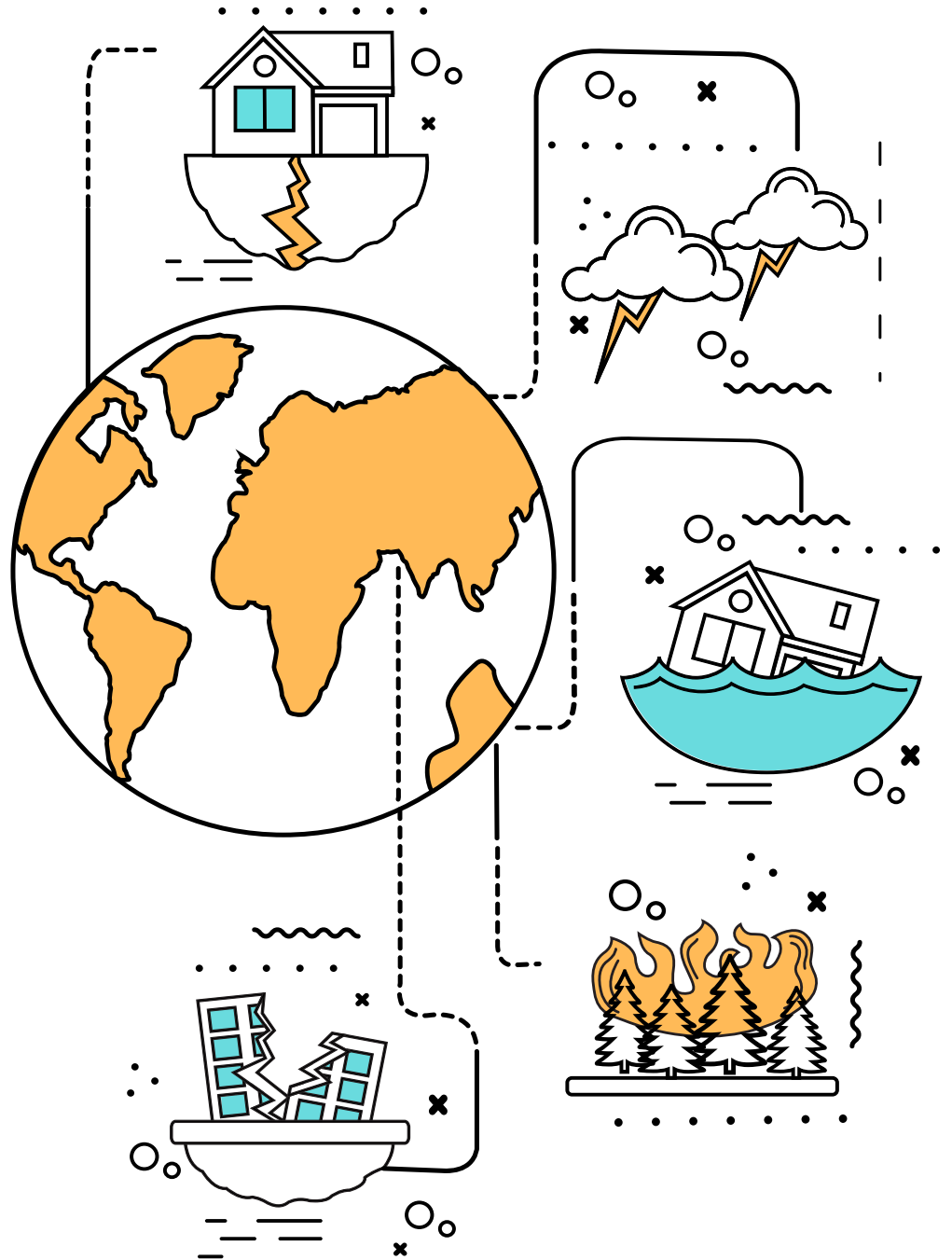
Catastrophic Modeling: **Data Integrity Risk Assessment**

Accurate, complete and validated data is essential to making critical decisions regarding the risk and insurance needs of your asset portfolio in the event of catastrophic loss scenarios. Our Data Integrity Risk Assessment for Catastrophic Modeling leverages nearly 100 primary characteristics and secondary modifiers of the assets to more precisely model the potential impact of various catastrophic/natural hazard perils. The results of this program help to drive your limit setting decision and ultimately, may help to drive down the overall cost of your program.

How it Works

All catastrophic risk models are highly sensitive to the availability and accuracy of data inputs. The absence of data or the lack of reliable data can lead to variations in the modeling that will result in the insurer opting to project and underwrite for the most extreme loss results which could result in over estimating the exposure leading to higher rates and a potential negative impact on market participation.

Unfortunately, even the asset owners sometimes may not have access to all the primary characteristics and secondary modifiers needed to accurately model the risk. That's where RCM&D's Catastrophic Modeling Data Integrity Group steps in. Our team helps ensure you have accurate, complete and validated data to deliver directly to underwriters and produce the most optimum underwriting results for your portfolio.





Accurate Data

Our Model Integrity Risk Management Group evaluates a standard SOV for inaccuracies that may impact your results.

- » Miscoded Building Construction
- » Wrong Addresses Listed



Complete Data

Our team gathers and analyzes nearly 100 other asset characteristics and secondary modifiers through onsite observations, building plan and other documentation review, satellite imagery and interviews for catastrophe modeling purposes. Characteristics and modifiers identified may have a material impact on the modeling results but without this comprehensive assessment, would be defaulted to a standard value. For example, some important secondary modifiers often overlooked include:

- » Flashing & Coping Quality
- » Finished Floor Elevation
- » Frame-Foundation Connections



Validated Data

Our team runs the model before and after this assessment and in most cases are able to reduce the average annual loss (AAL). RCM&D will develop a catastrophe modeling summary report with detailed photographs to validate all data provided. This report will summarize the data gathered for the modeling process, provide the results of the catastrophe modeling for the natural perils that threaten each location.



Benefits

Reduce Underwriting Uncertainty

The validated risk assessment report provided to underwriters will reduce the uncertainty of your modeling results. This will help drive accurate pricing as well as encourage market participation and favorable terms and conditions.

More Informed Decision-Making

Your team is able to make more accurate decisions regarding your limits, the structure of your risk transfer/retention program and your risk priorities.

Gain Greater Understanding of Your Assets & Risks

Our location risk assessment will uncover many secondary modifiers that can be used to provide a more comprehensive understanding of your asset and its risks.

Year-After-Year Savings

This one-time assessment will reduce any uncertainty around the catastrophe modeling data for the duration of ownership, creating year-after-year savings.

Identify Cost-Saving Property Enhancements

Sometimes minor enhancements to the property can produce significant savings in the insurance premiums. Our modeling summary report will provide recommendations for prioritized areas of improvement for each property to optimize the modeling outcome.

Natural Hazard Perils



Wind



Earthquake



Storm Surge



Flood



Convective Storms



Wildfires



A **UNISON** RISK ADVISORS Company

About RCM&D

RCM&D is ranked among the top independent insurance advisory firms in the United States. Our specialized teams provide strategic solutions and consulting for risk management, insurance and employee benefits. Leveraging more than 130 years of experience and strong local, national and global reach, we partner with you to meet all of your business objectives.

Questions? Talk to a trusted advisor.

Matt Kahn | Commercial Division Director | 240.482.1711 | mkahn@rcmd.com

www.rcmd.com | 800.346.4075

Baltimore, MD | Washington, DC | Richmond, VA | Philadelphia, PA | Harrisburg, PA