



Why use the RiskMeter Online?

Underwriters and brokers will both benefit from EQECAT's Earthquake and Wind Modeling now available through RiskMeter. These reports will provide a valuable tool for brokers to place business in various markets and justify higher levels of catastrophe cover to clients, while providing underwriters with another source to accurately quote, price and manage catastrophe risk.



Test drive the RiskMeter Online for FREE!

For additional information, or to set up a FREE trial account, please call:
1.800.746.7797

EQECAT Solutions Available Through the RiskMeter Online

The RiskMeter has expanded its relationship with EQECAT, one of the leading global catastrophe modeling firms. Portions of EQECAT's industry leading catastrophe management products will now be available through RiskMeter's real-time, natural hazard report service. Users can now access models and data from EQECAT, while taking advantage of RiskMeter's value-oriented, pay-per-click pricing. This service requires no up-front licensing fee, making it cost effective for companies of all sizes. As with all RiskMeter reports, they are available in real-time, and can be used by brokers, agents, underwriters and other insurance professionals through our easy-to-use interface, requiring very little training. Bring a new level of sophistication to your presentations and underwriting by utilizing these cutting-edge tools in an easy-to-use package.

Earthquake and Wind Modeling:

RiskMeter customers will be able to access EQECAT's award winning metrics through its RiskMeter.com site. By simply typing in an address, it's possible for users to get **Average Annual Loss (AAL) and Probable Maximum Loss (PML)** data for single locations. The average annual loss is the estimated value of claims that will be paid per year, based upon a long-term average. This calculation is ideal to use as an input for pricing policies in catastrophe prone areas. The probable maximum loss is the estimated maximum loss for a given return period. This calculation is commonly referenced when calculating the amount of insurance to purchase or determining the effects of a policy on capacity.

This information is available on the following perils:

- Earthquake Ground Shaking
- Hurricane Wind

Values can be entered for property, contents or business interruption (time). Users must also provide a few property characteristics, including: Year Built, Number of Stories, Number of Buildings, Construction and Occupancy. PML results can be calculated for 100, 250 or 500 year return periods. Results will take only seconds to process!

Using these products will give brokers an edge over their competition. They can use these reports to justify higher levels of catastrophe cover to clients. Also, it allows them to bring a higher level of sophistication to their analysis and proposals, allowing them compete with the national brokerages. Underwriters will be able to more accurately price their policies, and to better understand the effect of a policy on capacity.



RiskMeter.com

The On-Line Service to Perform Automated Property Reports

EQE Ground Shaking Report:

The EQE Ground Shaking Report is our most popular earthquake report. Specifically geared for underwriters, this tool provides a comprehensive suite of information on ground shaking at a location. This includes: local soil conditions, the name and distance to the nearest fault, liquefaction susceptibility and the resulting Modified Mercalli Index (MMI) for 100, 250 and 500-year return periods at the site. This report is far more comprehensive and detailed than any of the individual components.

EQE Earthquake Score:

The EQECAT Earthquake Score is designed to give the underwriter a simple, quantitative score to evaluate the overall earthquake risk for a given location. The score takes into account the effects of the frequency of earthquake events, severity of events, distance to faults, local soil conditions, liquefaction susceptibility, landslide susceptibility and also the primary building characteristics.

Sample Report:

The screenshot shows a web browser window with the URL www.riskmeter.com. The page content is as follows:

EQE Reports

Property Attributes

Coverage: Building
Peril Type: EarthquakeGroundShaking
Structure Type: ISOFire2
Occupancy Type: Residential
of Buildings: 1
of Stories: 2
Replacement Value: 1000000
Year Built: 1980
Year Upgraded: 1980
Return Period: 100

Source Legend:

EQE Ground Shaking

Soil Type: Stiff Soil
Liquefaction Susceptibility: Low
Distance To Controlling Fault: .03 miles
Controlling Fault Name: Simi-Santa Rosa

Mercalli Scores

MMI 100yr: IX (9)
MMI 250yr: X (10)
MMI 500yr: XI (11)

EQE Overall Risk Score (1-10): 10

Probable Maximum Loss

Return Period: 100 Year
PML - 100 Year: \$245,840 (25%)
Average Annual Loss: \$13,447 (1%)

Note: All values are ground up values (not net of insurance)

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