



Why use the RiskMeter Online?

Reinsurance is the largest expense for many insurers. RiskMeter now offers new reports powered by Risk Management Solutions to help users more accurately price policies and manage catastrophe risk. These new reports will allow underwriters to leverage both RMS modeling technology and RiskMeter's natural hazard reports right from their desktops!



Test drive the RiskMeter Online for FREE!

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

RMS Solutions Available Through the RiskMeter Online

Portions of RMS'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 RMS, 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 underwriters through our easy-to-use interface, requiring very little training. Bring a new level of sophistication to your underwriting by utilizing these cutting-edge tools in an easy-to-use package at the point of sale.

RMS Modeling:

RiskMeter customers will now be able to access RMS' 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 on 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
- Earthquake Ground Shaking with Sprinkler Leakage
- Hurricane Wind
- Hurricane Wind with Surge
- Winterstorm
- Severe Convective Storms (hail, tornado, straight-line winds)

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



RMS Earthquake Score:

The RMS 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 likelihood of earthquake events, distance to faults, local soil conditions, liquefaction susceptibility, landslide susceptibility and also the primary building characteristics, such as construction class, occupancy type and number of stories and the year of construction.

RMS Earthquake Profile:

The RMS Earthquake Risk Profile presents a more complete picture of earthquake exposure by providing risk indicators for several return periods. These risk levels are assigned based on the 100, 250 and 500-year expected damage ratios for the location and key building characteristics entered by the user. These damage ratios are represented as a percentage of total building value and are assigned a score on a scale of 1 to 10, with 10 representing the highest level of earthquake risk. In addition, this report returns percentile rankings for the county and state.

RMS Hurricane Risk Score:

The RMS Hurricane Risk Score is designed to give the underwriter a simple, quantitative score to evaluate the overall hurricane risk for a given location. The score factors in the effects of the likelihood of hurricane events of varying intensities, distance to coast, adjustments for local surface roughness and the primary characteristics of the location, such as construction class, occupancy type, and number of stories and the year of construction. The overall score ranges from 1 (very low) to 10 (high) with each location giving a single risk score for the 500 year return period.

RMS Hurricane Risk Profile:

The Risk Profile presents a more complete picture of hurricane risk by providing risk indicators for several return periods. These risk levels are assigned based on the 100, 250 and 500-year expected damage ratios for the location and key building characteristics entered by the user. These damage ratios are represented as a percentage of total building value and are assigned a score on a scale of 1 to 10, with 10 representing the highest level of hurricane risk. In addition, this report returns percentile rankings for the county and state.

RMS Ground Shaking Report:

Specifically geared for underwriters, this tool provides a suite of information on ground shaking at a location. This includes: local soil conditions, the names and distance to the nearest faults, landslide susceptibility, liquefaction susceptibility and the resulting Modified Mercalli Index (MMI) for 100, 200, 250 and 475-year return periods at the site.

RMS Distance to Coast:

This report indicates the distance to the RMS Coastline in miles for the hurricane states. The report uses the RMS coastline that closely matches the physical coastline and includes bays, estuaries, and coastal inlets.

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Batch Processing and Integrated Services:

Soon, all of these reports will be available through the RiskMeter Online Batch Processing Web site. In addition, RMS data and analytics will be available through our integrated services, offering users real-time straight through processing.