



AIR WORLDWIDE IN LATIN AMERICA & CARIBBEAN

The region that comprises Latin America and the Caribbean has experienced some of the strongest earthquakes and hurricanes in recorded history, as well as severe floods and other perils.

AIR Worldwide offers a comprehensive suite of models, software, and consulting solutions to help companies manage catastrophe risk and discover new opportunities in this rapidly developing region.

TERRITORIES WE MODEL

NORTH AMERICA

- Mexico

CENTRAL AMERICA

- Belize
- Costa Rica
- El Salvador
- Guatemala
- Honduras
- Nicaragua
- Panama

SOUTH AMERICA

- Brazil
- Chile
- Colombia
- Ecuador
- Peru
- Venezuela

CARIBBEAN

- Anguilla
- Antigua & Barbuda
- Aruba
- Bahamas
- Barbados
- Bermuda
- British Virgin Islands
- Cayman Islands
- Cuba
- Dominica
- Dominican Republic
- Grenada

- Guadeloupe

- Haiti

- Jamaica

- Martinique

- Montserrat

- Netherlands Antilles

- Puerto Rico

- Saint Barts, Saint Kitts & Nevis

- St. Lucia

- St. Maarten

- St. Martin

- St. Vincent & the Grenadines

- Trinidad & Tobago

- Turks & Caicos Islands

- U.S. Virgin Islands

PERILS WE MODEL

- Earthquake

- Flood

- Pandemic

- Terrorism

- Tropical Cyclone

- Tsunami

Modeling Capabilities

AIR scientists and engineers develop computer models that combine simulations of the natural occurrence patterns and characteristics of tropical cyclones, earthquakes, floods, and other catastrophes with information on properties—their values, construction types, and occupancy classes. Model output provides information about the potential for large losses *before* they occur so that companies can prepare for their financial impact. AIR models also deliver the tools companies need to optimize their portfolios, manage their exposure, price their policies—and truly own their risk.



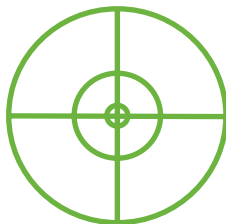
EARTHQUAKE AIR uses a variety of information—including historical catalogs and GPS data—to model seismic risk from events occurring both on the coast and inland.



TSUNAMI To capture potential tsunami damage, which in some events can far exceed that from shake, AIR created the industry's first probabilistic tsunami model. For each tsunamigenic earthquake in the catalog, AIR models capture the entire lifespan of the resulting tsunami—from the initial uplift of water and its changing height and forward speed in the open ocean, to its interaction with the coast and, finally, its onshore inundation.



TROPICAL CYCLONE AIR's hurricane models capture the effects of wind and rain. Basinwide modeling in the Atlantic and Pacific basins enables companies to estimate losses seamlessly for policies and portfolios that span multiple countries.



TERRORISM Users of Touchstone's Geospatial Analytics Module can import exposures and perform concentric ring analyses to view accumulations of replacement value and exposed limits, and to apply user-defined damage ratios—anywhere in the world.



PANDEMIC Using the latest scientific research on infectious disease characteristics, the AIR Pandemic Model estimates morbidity, mortality, and life and health insurance losses by sex and age cohort.



FLOOD Flood hazard maps, available in the Geospatial Analytics Module of Touchstone, provide location-level visual intelligence to support informed underwriting decisions and risk-based pricing.

TOUCHSTONE® OWN THE RISK®

To meet today's risk management challenges and seize emerging opportunities, companies need tools that empower them; tools that provide transparency, flexibility, and choice; tools that allow them to own their risk. Touchstone is the revolutionary platform that allows you to understand exposure accumulations and improve the quality of your exposure data; perform advanced sensitivity testing; consider alternative views of risk; manage global exposure to both modeled and non-modeled perils; and gain insight into the sources of uncertainty so that you can understand your business as never before.



Touchstone offers an advanced end-to-end solution



Data Quality Analytics



Loss Analysis



Hazard Analytics



Geospatial Analytics



Underwriting and Portfolio Management



Non-Modeled Perils

A COMPREHENSIVE ARRAY OF CLIENT-FOCUSED CONSULTING SERVICES

AIR solutions extend far beyond models and software to include a wide range of consulting services that are tailored to the needs of today's sophisticated risk managers. Our vision is vast, our focus is on you and your business. Our consultants work with you one-on-one to ensure you understand how catastrophe loss information can best be used to inform a wide range of business decisions.

Our services include:



Catastrophe Risk Assessment and Management



Exposure Data Consulting Services



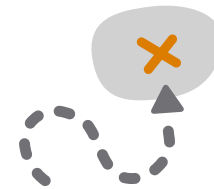
Regulatory Support



Portfolio Management and Optimization



Risk Transfer (Reinsurance and Securitization)



Process Improvement and Training



Model Development



Catastrophe Risk Engineering



Underwriting and Pricing Enhancement

THE VERISK ADVANTAGE

As a Verisk Analytics® (NASDAQ: VRSK) business, AIR is in the unique position of having direct access to the unparalleled resources of one of the world's foremost providers of insurance-related data, risk assessment services, and decision analytics.



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