

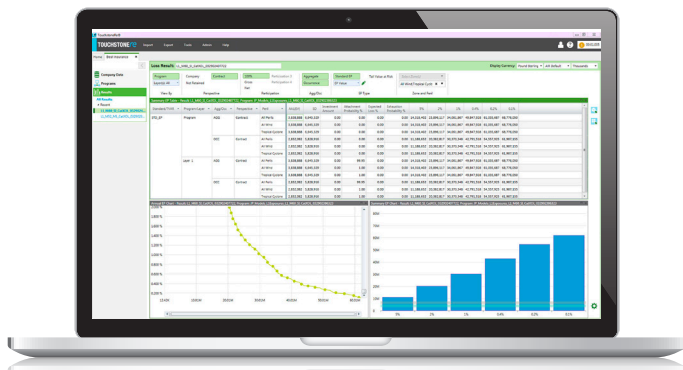
Touchstone Re

After years of below average losses, 2017 was an important reality check. While many reinsurers suffered large losses, the market did not significantly harden. And the continued rise of alternative capital and new entrants has created an even more competitive industry.

Touchstone Re™ is AIR's new catastrophe modeling software that allows you to quantify the loss potential of reinsurance contracts and portfolios, enabling you to streamline your pricing and portfolio management workflows as never before.



Cost of catastrophic events to the property insurance industry in 2017.



Touchstone Re's loss dashboard provides insight into the risk for a single treaty or for your whole portfolio

Highlights

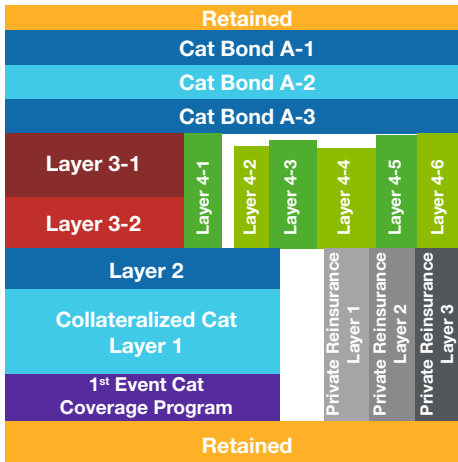
- Access all the core AIR catastrophe models through the latest technology, developed based on years of feedback on CATRADER®, but now featuring brand new functionality combined with the same speed, performance, and scalability as Touchstone®
- Visualize and model the losses of complex contract structures with easy-to-use drag and drop functionality
- Roll up your portfolios and view your overall risk aggregation
- See a bird's-eye view of your exposures, with enhanced mapping capabilities that enable you to quickly toggle between a global view and other resolutions, down to the subarea
- Save time with automatic data transfer from Touchstone® into Touchstone Re
- Generate modeled losses equivalent to CATRADER
- Write more business and benchmark portfolio risk relative to the industry by leveraging the AIR Industry Exposure Database (IED)
- Integrate analytics into your internal applications by leveraging Touchstone Re APIs



Model the Loss Potential of Complex Reinsurance Contracts to Make Better Underwriting and Pricing Decisions

Today’s complex reinsurance structures demand increased financial engine flexibility, so we’ve built Touchstone Re to handle a variety of complex reinsurance structures typically seen in today’s reinsurance market, such as umbrella, top and drop, cascading, and inner- and outer-aggregate deductibles. There can also be unique structures you may not have seen before that can be especially challenging to fully understand—until now.

Touchstone Re’s drag and drop functionality makes it easy for you to visualize and model elaborate chains of source and inuring programs in a single structure so that you can see how losses flow through the structure in a simple and efficient process.



In the past, complicated reinsurance contracts would have been a challenge to model. Now, Touchstone Re makes it easy to structure complex contracts and visualize the relationships between different layers.

Portfolio Rollup Made Easy

Quantifying your accumulations and contributions of risk on a global, regional, peril, and line of business level is critical to evaluating new treaties, selecting risk transfer options, managing to regulatory requirements, and informing future growth. Touchstone Re’s portfolio loss dashboard provides insight into the risk of your whole portfolio across all the standard metrics—such as AAL, TVaR, Exposed Limits and more—from multiple loss perspectives, all accessible from one place.

Built-in filtering options enable you to drill down in your portfolio—whether you want to view treaties contained in your In-Force book of business or in the status of submitted, renewals, quoted, expired, etc.—all can be easily done in the user interface, no SQL queries required!

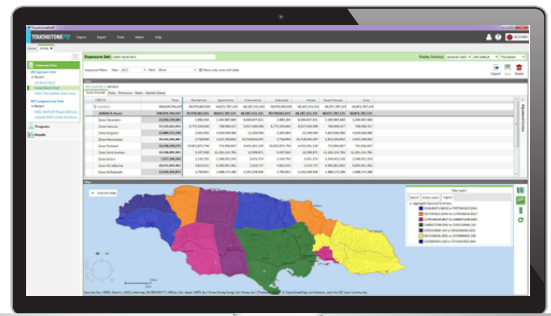
Save Time with Automatic Data Transfer from Touchstone into Touchstone Re

For clients who also license our core primary insurance catastrophe analytics application, Touchstone, we’ve now made it easy and convenient for you to work with your data in a more reinsurance-oriented workflow. Touchstone Re has been built on the same backend platform as

Leverage the AIR Industry Exposure Database to write more business and benchmark portfolio risk relative to the industry.

Whether your exposure data is in the form of sums insured, premiums, risk counts, or market share, the AIR Industry Exposure Database (IED) can be used to estimate loss potential when detailed exposure data may not be available or when you are looking to expand your business into new regions.

Insurers can also leverage the IED to benchmark their portfolio risk relative to the industry, as well as gain insight into the accuracy of losses modeled in Touchstone—a meaningful starting point to assessing data quality.



Visualize your exposure data and leverage AIR’s Industry Exposure Database to generate loss estimates.

Touchstone, so if you've run a detailed loss analysis in Touchstone, you can simply click a button and pick up where your left off in Touchstone Re to apply reinsurance terms to that data.

If you need to send or receive aggregate loss data as part of a reinsurance submission, Touchstone Re can easily import CLFs, making it seamless to exchange data throughout the (re)insurance value chain.

Integrate APIs into Your Internal Tools and Systems

Touchstone Re APIs enable you to take control of enterprise risk management and embed catastrophe modeling output directly into your organization's existing internal systems. Improve how you allocate resources and gain efficiencies by automating tasks and incorporating only what you need into your workflows.

The Next Generation of CATRADER

Existing CATRADER clients can be rest assured that modeling done in Touchstone Re will generate equivalent loss numbers, so you can migrate to Touchstone Re with confidence.

In developing Touchstone Re, we've taken the best pricing and portfolio features of CATRADER that the industry has relied on for years, and we've added new functionality, developed a faster system, and delivered a user interface that will streamline your workflows and increase your productivity so that you can focus your time on interpreting results and decision-making rather than running analysis.

Time-saving benefits of Touchstone Re include:

- Standard portfolio analysis run times up to 4x as fast as CATRADER
- Improved CLF combiner, enabling you to easily merge multiple files into one
- Enhanced database schema with more organized table structuring, making SQL querying much more intuitive
- More flexible data access, allowing losses or zones to be accessed across any of your organization's business units

To learn more about Touchstone Re and book a demo, visit: <http://www.air-worldwide.com/Software-Solutions/Touchstone-Re/>.

If you are an AIR client, please contact your account representative.

ABOUT AIR WORLDWIDE

AIR Worldwide (AIR) provides risk modeling solutions that make individuals, businesses, and society more resilient to extreme events. In 1987, AIR Worldwide founded the catastrophe modeling industry and today models the risk from natural catastrophes, terrorism, pandemics, casualty catastrophes, and cyber incidents. Insurance, reinsurance, financial, corporate, and government clients rely on AIR's advanced science, software, and consulting services for catastrophe risk management, insurance-linked securities, site-specific engineering analyses, and agricultural risk management. AIR Worldwide, a Verisk ([Nasdaq:VRSK](#)) business, is headquartered in Boston, with additional offices in North America, Europe, and Asia. For more information, please visit www.air-worldwide.com.

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