

# AIR Data Services

## Data cleansing and modeling solution

### Highlights

With AIR Data Services, you can:

- Gain a greater degree of confidence in your modeling outputs
- Prevent errors before they can occur
- Meet increasingly tight deadlines
- Maximize your staff's efficiency and productivity
- Improve flexibility to meet varied workloads
- Reduce costs with no overhead and faster turnaround
- Help ensure regulatory compliance



### Data Quality Affects Your Bottom Line

Data fuels your catastrophe modeling—and ultimately your (re)insurance business. Poor quality data can produce results with costly errors and uncertainties while creating inefficiencies that disrupt workflows.

Regular data cleansing is necessary to obtain accurate modeling results but can be a drain on valuable staff resources. Your team can spend vast amounts of time on the repetitive tasks of preparing data and modeling risks—time that could be better spent identifying growth opportunities.

### Make Informed Decisions in Less Time

More is being asked of you every day. Finer margins are requiring more in-depth analyses and more frequent roll-ups. The volume and complexity of insurance data are expanding with the growth of InsurTech—bringing increased demand for accurate risk quantification and regulatory reporting—while skilled staff remain at a premium.

Outsourced data preparation and risk modeling can improve your company's profitability by giving you a competitive edge and at the same time reducing costs from process bottlenecks.

### Bespoke Modeling Results

Get modeling analysis from the source. AIR's Data Services can provide bespoke modeling options on a pre-bind or bound basis, with valuable insights to help you better manage your risk. Analysis results can be provided across all of AIR's peril models, with losses, geospatial accumulations, and hazard results—all customized to fulfill

your requirements, including EP curves by peril and regions, marginal impacts, and average annual losses (AALs).

### Get Expertly Prepared Data and Modeled Results—Fast

With AIR's Data Services, you can spend less time wrestling with the models and more time learning from them. A leader in the catastrophe modeling industry, AIR offers an in-depth understanding of the required input data and can help you interpret and gain insights into the model results. Our management team works with you to ensure we tailor your results to exactly what you need to suit the intricate and unique details of your models, software solutions, and processes.

### Arrange the cleansing and modeling of your raw data on an account-by-account basis

Whether you write 100 or 10,000 accounts per year, you can get cleansed and prepared exposure data as well as expertly run model results delivered quickly, in bespoke templates to suit your workflows.

### Streamline workflow and communication

AIR's Data Services Portal is a flexible solution designed to accelerate the modeling process:

- Upload your accounts to AIR's secure Data Services Portal
- Files are expertly cleansed, formatted, and thoroughly tested to meet your specifications



- After preparing your data, our team of experts will run it through AIR's models and interpret the results to provide you with a comprehensive understanding of your potential risk
- Receive a personalized, import-ready file, usually within 48 hours
- The Portal allows live monitoring of file progress, and allows ad-hoc report generation for regulatory requirements

### Trusted Quality and Service

At AIR we stand behind the quality of our work—we put your data through a three-step quality control process. We provide regular meetings and management reporting as per client needs. And we have a proven track record of delivering on time.

### Data Solutions that Fit Your Business

Whether you are a small startup or a multi-national corporation, you'll receive data services that make sense for your business. We offer import-ready files for AIR and Verisk solutions—including Touchstone®, CATRADER®, Touchstone Re™, and Sequel Impact—as well as for other programs, with modeled and non-modeled perils. We provide in-depth understanding of most lines of business and can assist clients with new and additional lines.



#### ACCOUNT TYPES

- Property (Direct and Facultative)
- Treaty (Aggregate or Detailed)
- Binders
- Facilities



#### LINES OF BUSINESS

- Residential and Commercial Property
- Marine, Marine Cargo
- Energy
- Terrorism
- Construction, Workers' Compensation, and Builder's Risk
- Utility

### Meet Regulatory Needs

A robust understanding of your risk is important, not just for business performance but also for compliance with rating agencies and regulators. For example, accurate reserving to cover potential tail risk based on the outputs of industry-standard catastrophe models is a critical component of Solvency II.

We provide expert data services with transparent reporting to help you meet reporting regulations and data management standards around the globe.

### Leverage Industry Expertise

Have a particularly sticky data issue? We can help! You'll have access to AIR's expert software, model documentation, accounting, and research teams for consultation. As part of Verisk, we are an innovation leader with resources and problem-solving capabilities available nowhere else.

### Need data augmentation?

Only AIR can bring to bear Verisk's comprehensive data assets, including high-quality property-specific exposure data, to fill in gaps in completeness.

#### 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](http://www.air-worldwide.com).

