

AIR Solutions for Insurance Brokers

Empowering brokers to become trusted risk management advisors



The consistent and credible loss and hazard information provided by AIR offers brokers valuable insights into the unique catastrophe risk profiles of the clients they serve.

Distinguish your firm by employing AIR catastrophe models and hazard data

AIR catastrophe models empower brokers to act in the best interest of their clients by enabling them to understand the potential for losses to their clients' exposures. With AIR models, brokers gain access to the same analytics used by the industry's leading insurance company underwriters, allowing brokers to leverage the superior science and engineering that drives AIR's powerful models.

Helping You Educate Your Clients

Armed with results from a detailed hazard and loss analysis, you will be able to educate your clients about their risk—whether for a single location or across an entire schedule of values. In addition to running detailed hazard and loss analyses, Touchstone® enables you to run exposure concentration analyses that will help you develop intuitive reports representing a comprehensive view of your clients' risk. The software can take full advantage of detailed property information, such as roof shape or the presence of engineered hurricane shutters.

AIR models give you the ability to evaluate your clients' risk, which equips you to more appropriately advise your clients.

Verifying Market Expectations

In the United States, all top 10 P&C property insurers have in-house AIR models. When you employ AIR catastrophe models, you are using the same models used by insurance underwriters and managing general agents (MGAs) around the world.

With AIR model results, you can independently validate—or challenge—market pricing. As market prices evolve, model output related to the risk associated with certain building types or locations puts you in a position to understand the key drivers of loss and how to set client expectations for renewals—both in terms of pricing and available insurance capacity. In addition, by quantifying the likelihood of loss to different layers of coverage, model results help you confidently structure layered property insurance programs that best fit your clients' needs.

Equipped with AIR solutions, brokers can:



Differentiate themselves to insureds through custom analyses and detailed reporting



Identify exposures that require insurance coverage and set appropriate expectations for pricing



Better position themselves to negotiate with insurers

Using catastrophe models is a direct route to achieving a better match between your clients' goals and the capabilities of different insurers; brokers who use AIR models can weigh detailed output on the likelihood of key loss levels against carriers' underwriting philosophies before discussing potential insurance placement strategies with their clients.

AIR models can also help brokers work with other interested parties and stakeholders, including lenders and suppliers.

AIR Catastrophe Risk Solutions

The scientists and engineers at AIR develop sophisticated computer simulation models of natural hazards and the impact they have on property, contents, and business interruption. When coupled with advanced financial modeling, these complex models offer the most comprehensive view of catastrophe risk available today.

Touchstone: The Enterprise Risk Modeling Platform

More and more companies are choosing Touchstone, AIR's catastrophe modeling platform, as their preferred solution to meet increased needs for performance, transparency, and flexibility.

AIR will help you establish a catastrophe modeling environment that works best for your organization.

Touchstone can be installed:

- In the AIR Cloud
- Locally, on-premises, or within your own local cloud
- In a third-party public cloud (such as Amazon Web Services, Google Cloud, or Microsoft Azure)

Consulting Services

AIR's consulting team of actuaries, engineers, statisticians, and financial analysts helps brokers and their clients identify where and how catastrophe risk information can best be used to inform a wide

Touchstone enables near real-time decision-making, delivering more of the insight you want, not just more data. Spend less time waiting and have more time to:



Make more informed underwriting, pricing, and risk management decisions



Compare different views of risk



Investigate the sensitivity of model assumptions



Satisfy regulatory reporting requirements



Integrate catastrophe modeling directly into your workflows with APIs

range of business decisions, including insurance purchasing, risk transfer, and financial mitigation. Our services offer a variety of solutions that can be customized to meet specific client needs, including engineering-based studies. For all of the services we offer, our consultants work with you one-on-one to ensure you derive maximum value from AIR modeling results.

We can also work with you on other workflow solutions such as AIR Web Services, which allows you to connect to AIR's cloud infrastructure and obtain geocoding, hazard, and loss analysis in seconds; APIs, which enable you to integrate tools and analytics from Touchstone into your internal applications; and integrated workflow automation, which draws on both AIR Web Services and APIs to enable us to help you streamline your workflow with minimal disruption.

In addition to offering our consulting services in the natural catastrophe vertical, we can assist you in assessing your supply chain risk, longevity and mortality risk for those who work in the life and health sector, and cyber risk, as well as other verticals.

ALERT: Providing Insight about Loss Potential as Catastrophes Unfold

We recognize the growing importance of obtaining reliable loss information quickly—as an actual event unfolds. ALERT™ (AIR Loss Estimates in Real Time) is the industry-standard service providing up-to-date information and loss estimates for major natural catastrophes worldwide. With ALERT, you can assess the impact of actual events on clients' portfolios to quickly identify where a loss is likely to be incurred.

Unparalleled Client Service and Training

AIR has long been recognized for providing unparalleled service. If you need software support and training, or assistance with customized analytical projects, our staff stands ready to help—on-site, via online video conferences, or over the phone. You can also enroll in the AIR Institute's Certified Extreme Event Modeler (CEEM) Program. This 5-day intensive and interactive program gives you insight into the science behind natural catastrophes and a behind-the-scenes look at how AIR models are developed and validated. After completing the program, you will be better prepared for not only today's risk management challenges but also tomorrow's.



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