Verisk™

Touchstone Re

Recent catastrophic events have shown us the significant losses that reinsurers must face year after year as the rise of alternative capital and new entrants continues to make the industry even more competitive.

Touchstone Re™ allows you to quantify and manage the loss potential of reinsurance contracts and portfolios, enabling you to manage your pricing and portfolio management workflows as never before.

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Cost of catastrophic events to the property insurance industry in 2021
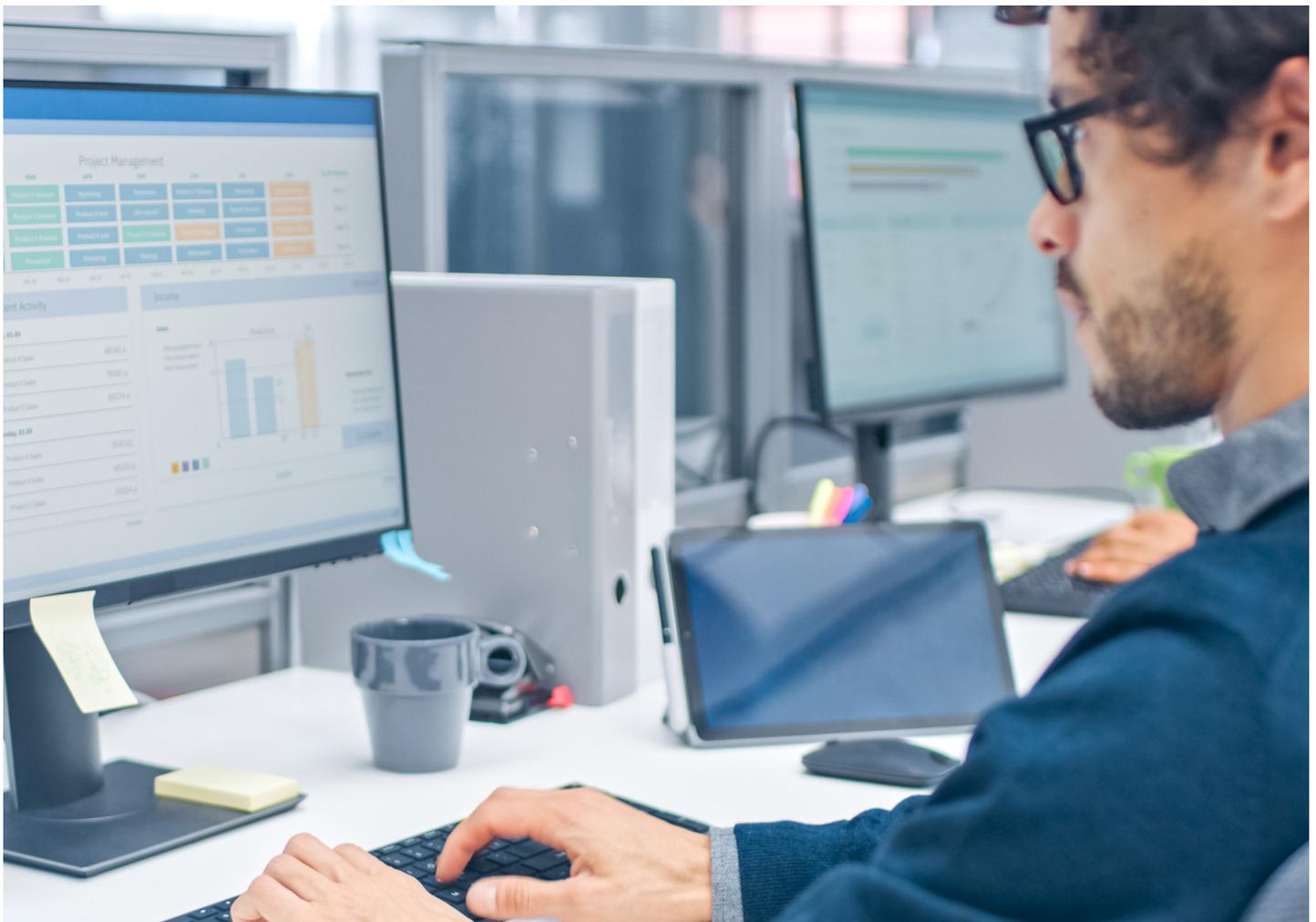
Touchstone Re's loss dashboard provides insight into the risk for a single treaty or for your whole portfolio

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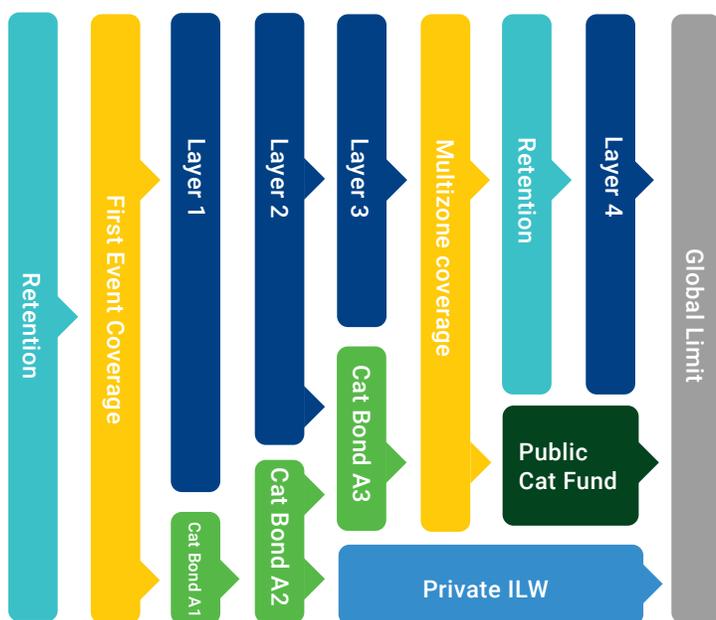
In the past, complicated reinsurance contracts would have been a challenge to model. Now, Touchstone Re makes it easy to structure complex contracts and visualize the relationships between different layers.

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.

Highlights

- Access all the core Verisk catastrophe models through the latest technology 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

- Write more business and benchmark portfolio risk relative to the industry by leveraging Verisk's industry exposure databases

- Integrate analytics into your internal applications by leveraging Touchstone Re APIs

Leverage Verisk's Industry Exposure Databases

Whether your exposure data is in the form of sums insured, premiums, risk counts, or market share, Verisk's industry exposure databases (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.
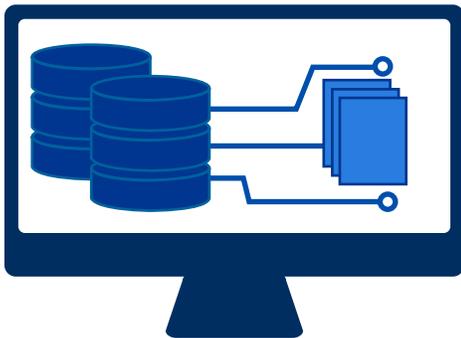
Visualize your exposure data and leverage Verisk's industry exposure databases to generate loss estimates.

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 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.

Event-Loss Table (ELT) Import Feature

With the added ability to import event-loss tables (ELTs) or full annual exceedance probability (EP) curves, you can now import either type of loss summary directly into Touchstone Re in one streamlined process. The ELT import feature will save valuable time, provide you with additional insights for your underwriting purposes, and allow you to better understand your risk.

- Leverage a Verisk industry exposure database and industry loss files to disaggregate the event-level losses to area/subarea and by line of business
- Capture all your risk more easily with Touchstone Re for those who regularly participate in retrocession and sidecar transactions
- Portfolios consisting of reinsurance treaties, ILS contracts, and other types of financial instruments can all be analyzed together at a consistent resolution (either by geography or line of business)

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