



AIR Worldwide Latin America & Caribbean

Catastrophic insured and economic loss-causing events in just the past decade have highlighted the vulnerability of Latin America and the Caribbean to hurricanes and earthquakes. AIR Worldwide offers a comprehensive suite of models, software, and consulting solutions to help you manage your 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
- BES Islands
- British Virgin Islands
- Cayman Islands
- Cuba
- Curaçao
- Dominica

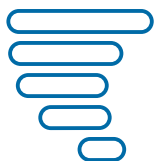
- Dominican Republic
- Grenada
- Guadeloupe
- Haiti
- Jamaica
- Martinique
- Montserrat
- Puerto Rico
- Saint Barthelemy
- Saint Kitts & Nevis
- Saint Lucia
- Sint Maarten
- Saint Martin
- Saint Vincent & the Grenadines
- Trinidad & Tobago
- Turks & Caicos Islands
- U.S. Virgin Islands

PERILS WE MODEL

- Hurricane
- Earthquake
- Tsunami
- Flood
- Pandemic
- Terrorism

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 insurable properties and their respective replacement values, along with information about the occupancy and physical characteristics of structures, such as construction types and height classifications. 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.



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



EARTHQUAKE AIR uses a variety of information—including historical catalogs, paleoseismological studies, marine surveys, 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.



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.



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.



TERRORISM Users of the Geospatial Analytics Module in Touchstone 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.”

Own the Risk®

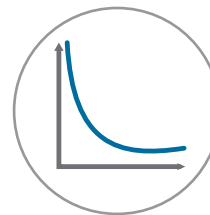
To meet today's risk management challenges and seize emerging opportunities, companies need tools that empower them; tools that provide transparency, flexibility, and choice; tools that allow them to own their risk, such as Touchstone and Touchstone Re™. Touchstone is a location-level modeling platform 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 Re is an aggregate modeling platform that enables you to quantify the loss potential of reinsurance contracts and portfolios, enabling you to streamline your pricing and portfolio management workflows as never before.



Touchstone offers an advanced end-to-end solution



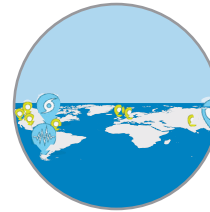
Data Quality Analytics



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 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**



Data Services



Regulatory Support



**Portfolio Management
and Optimization**



**Risk Transfer
(Reinsurance and
Securitization)**



**Process Improvement
and Training**



**API Analytics
Integration**



**Climate Change
Risk Management**



**Underwriting and
Pricing Enhancement**

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, supply chain disruptions, 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, longevity modeling, site-specific engineering analyses, and agricultural risk management. AIR Worldwide, a Verisk ([Nasdaq:VRSK](https://www.nasdaq.com/symbol/vrisk)) business, is headquartered in Boston, with additional offices in North America, Europe, and Asia. For more information, please visit www.air-worldwide.com. For more information about Verisk, a leading data analytics provider serving customers in insurance, energy and specialized markets, and financial services, please visit www.verisk.com.