



CASUALTY ANALYTICS PLATFORM

Ever wished for the kind of insight on liability exposures that you have for property?

Arium helps Chief Underwriting Officers, Chief Risk Officers, and their teams understand and quantify their liability and loss potential across all commercial liability lines of business.

CASUALTY PORTFOLIO MANAGEMENT

Arium enables you to understand the relationships between liability exposures within a portfolio and how losses may propagate through the supply chain, using a map of industry sectors connected by more than 1 million hierarchical trade flows.

Arium can help you enhance your existing policy information with detailed data about millions of companies to help you develop a better understanding of your liability exposures.

With Arium, potential accumulations across your casualty portfolio can easily be defined, calculated, and monitored.

KEY BENEFITS:

- Develop an unlimited number of custom scenarios or adapt existing scenarios; more than 100 diverse scenarios based on historical events and emergent and emerging risks have been built and maintained for use within Arium
- Use the information Arium provides to inform underwriting strategy and begin proactively managing your casualty portfolio
- Construct reinsurance programs and calculate their ceded and net losses to a single scenario or a full event set

UNDERSTANDING SCENARIO LOSSES

Casualty events are difficult to predict. The rapidly changing legal, economic, and technological environments mean that the past is only a starting point for understanding the impact of future events.

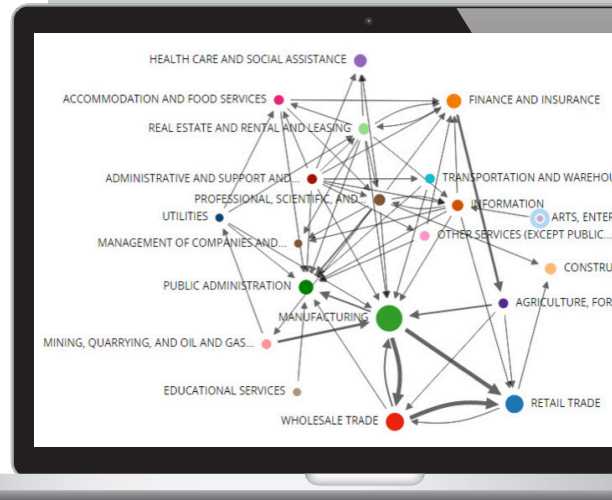
Portfolio losses due to forward-projected historical events and emergent and emerging risks can be modeled by designing scenarios that impact multiple lines of business and industries throughout the supply chain.

Arium will maximize the value of your in-house expertise by enabling you to easily develop custom scenarios using a set of transparent parameters.

Portfolios can be stress tested in real time by altering the assumptions and scenarios included in an analysis.

KEY BENEFITS:

- Understand your portfolio—where it's vulnerable, and what opportunities exist for growth
- Understand how your portfolio may be impacted by losses as risks propagate through the supply chain
- Understand conglomerate structures and underlying activity
- Data-driven decision-making for underwriting guidelines and portfolio management



Interested in trying Arium?

<http://www.air-worldwide.com/Software-Solutions/Arium/>
U.S. / North America

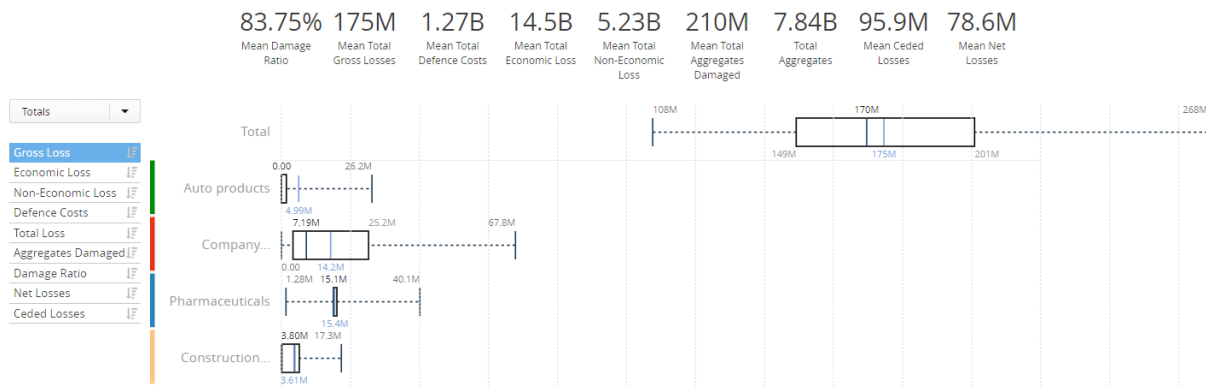
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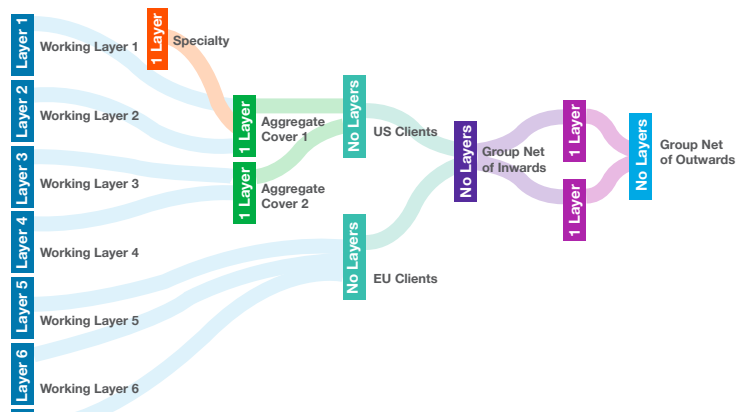
PROBABILISTIC LOSS OUTCOMES

Scenarios can be grouped into categories (e.g., pharmaceuticals, auto products, financial malfeasance, etc.) for analysis purposes, enabling you to model results probabilistically by assigning frequencies or occurrence probabilities to each group. These probabilistically generated loss ranges capture the uncertainty inherent in potential loss-causing events—including the type of occurrence, the severity of the loss, the frequency with which each type of loss can occur, and the impact of a given event on your specific portfolio.

Detailed results data can be exported directly by using a customizable reporting feature. Alternatively, exporting results can be automated and integrated into your workflows using built-in APIs.

REINSURANCE MODULE

Arium's reinsurance module allows you to visualize complex reinsurance structures by simultaneously considering both inward and outward reinsurance. Mapping the structure of reinsurance layers enables you to both estimate net and ceded losses on a basis consistent with that used to estimate gross losses and roll these results up to intermediate points within the structure (e.g., business unit, region) to better understand your results. The reinsurance structure is easily altered, so you can quickly and efficiently test alternative reinsurance strategies.



AIR WORLDWIDE (AIR) 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, longevity modeling, site-specific engineering analyses, and agricultural risk management. AIR Worldwide, a Verisk ([Nasdaq:VRSK](https://www.nasdaq.com/markets/stocks/quotes/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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