

An abstract graphic in the upper half of the image features a complex network of white dots connected by thin white lines, forming a web-like structure. This network is set against a solid blue background. Large, faint, overlapping circles in a lighter shade of blue are also visible behind the network.

Our vision is to be the
world's leading and most
respected provider of
analytical solutions to help
individuals, businesses,
and society achieve
resilience to extreme
events.



AIR Core Capabilities

Extreme Event Model Development



Our interdisciplinary teams leverage limited data to develop credible, scientifically advanced models for regions and perils all over the world.

Solution Delivery and Execution



We consistently deliver our software, consulting, and solutions to market on time and with high quality. The next generation is now.

Client Service



We have a strong focus on providing outstanding service, training, and insight to clients in order to develop long-term partnerships.

AIR: A Trusted Partner for Leading Global (Re)insurers

9

of the top 10 U.S. commercial lines insurers partner with AIR

10

all of the top 10 U.S. P&C property insurers partner with AIR

16

of the top 20 non-life reinsurers partner with AIR

8

of the top 10 global non-life insurers partner with AIR

3

of the top 4 insurers in both China and Japan partner with AIR

400+

clients across the (re)insurance and financial industries and governmental organizations rely on AIR model results

AIR offers a global suite of extreme event models in an ever-widening range of verticals.



Natural Catastrophes

We offer natural catastrophe models for more than 110 countries to help companies, governments, NGOs, and other organizations anticipate the likelihood and severity of potential future natural catastrophes—such as hurricanes, earthquakes, floods, winter storms, tornadoes, and other catastrophes—before they occur so that they can adequately prepare for their financial impact. Detailed output from AIR models is the basis for understanding and quantifying catastrophe risk, and is the “currency” by which this risk is priced, transferred, and traded by market participants.



Agriculture

Adverse weather is the primary cause of crop losses, yet traditional risk assessment techniques have relied on historical yield data alone. Our probabilistic agricultural risk models and services explicitly capture the relationship between weather and yield to estimate potential losses.



Cyber and Casualty

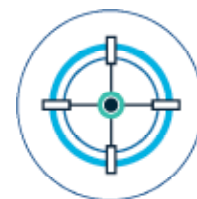
Cyber risk is an emerging and evolving threat. Any organization that depends on technology has cyber risk, and that is virtually every organization in the world. We offer the means to quantify cyber security threats and to inform insurance product development, risk selection, pricing, portfolio management, and risk transfer with our cyber risk modeling and analytics platform.

Liability events have the potential to cross many lines of business and produce catastrophic losses. We offer a powerful exposure management application designed to help companies evaluate liability accumulations and run casualty scenarios. Our casualty analytics solution allows users to analyze and quantify their exposure to historical liability events and become more informed on what types of future events could cause significant losses to their portfolio.



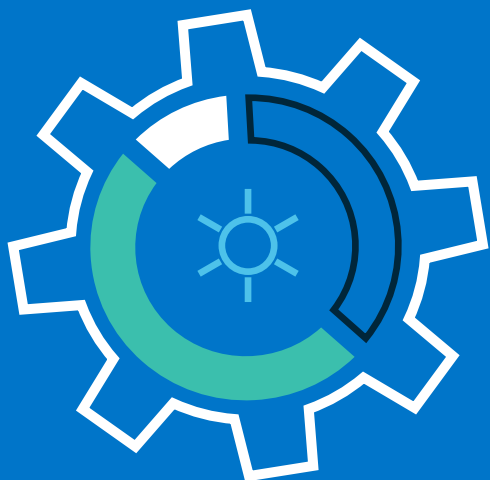
Life and Health

Our Life Risk Models go beyond traditional actuarial methods to explicitly capture dynamic mortality and morbidity risk associated with changing habits and lifestyles, as well as excess mortality events. By incorporating this detailed understanding of the drivers of mortality risk and possible trends over a policy’s lifecycle, life insurers and annuity providers can make better risk management decisions that align with strategic goals.



Terrorism

Since 9/11, managing risk from terrorism has become an essential part of business. Our model supports pricing and underwriting decisions down to the individual policy level to assist companies in prudently managing their terrorism risk.



AIR Integration Solutions

Modeling workflows are becoming increasingly sophisticated as more analytical tools are adopted, and larger volumes of data need to be processed. AIR Integration Solutions helps companies develop more agile workflows through our suite of APIs and Web Services.

AIR's dedicated Integration Solutions team will work directly with you to translate your vision of a fully integrated workflow into reality.



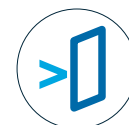
AIR Suite of APIs

Tailor your modeling workflows to fit your business needs by leveraging AIR's full suite of APIs, which enable companies to develop custom risk management and decision-making applications embedded with AIR analytics. We offer a wide range of modeling workflow solutions.



Workflow Builder

Enables you to automate routine functions by creating custom modeling routines. You can create a seamless process for importing exposure data, executing detailed loss and hazard analyses, and extracting and distributing results.



SmartGate

SmartGate is the link between your internal applications and Touchstone®, AIR's enterprise risk modeling platform, and Touchstone Web Services, which enables you to connect to AIR's cloud infrastructure and obtain exposure, hazard, loss, marginal impact, and geospatial accumulation analysis output in seconds.



Touchstone and Touchstone Re APIs

Enable you to automate and streamline your risk analyses or policy management workflows by incorporating AIR's catastrophe modeling capabilities into your own proprietary applications.



AIR Web Services

To help underwriters make faster decisions while reducing errors and application processing time, AIR Web Services offers customizable hazard and loss analysis reports that can be integrated into your organization's underwriting workflows. With AIR Web Services you can quickly set new underwriting guidelines and ensure consistent execution of your underwriting strategy.



AIR's Climate Change Practice

As the leading provider of solutions that are helping organizations achieve resilience in the face of extreme events, AIR is uniquely positioned to assess the risk from climate change and to inform the creation of innovative products and forward-thinking incentives that will mitigate that risk.

Our atmospheric peril models can be used to assess risk under near-present and future climate conditions, including any historical rise in surface temperatures and sea levels. These models can also be used for stress-testing intermediate- and long-term climate scenarios. The same is true of our life, crop, liability, and supply chain risk models—all lines that will be impacted by climate change.

As part of Verisk, AIR is ideally positioned to leverage the unique data assets of our parent company to develop truly innovative solutions to assess the globally interconnected risk posed by a warming climate to communities, businesses, and individuals.

Dedicated Team of Climate Change Scientists

As the head of our Climate Change Practice, Dr. Peter Sousounis, VP and Director of Climate Change Research, oversees the development of AIR climate change solutions.

AIR is collaborating with a network of scientists from around the world to develop a global atmospheric model that will provide a robust framework to model extreme weather events in a physically consistent manner. This will be a new paradigm in the state of practice for catastrophe modeling and is essential to address future changes to the climate in a scientific manner.

Consulting Services

AIR's Climate Change Practice offers consulting services to (re)insurers, brokers, governments, and non-governmental organizations. Our team of climate change scientists and consultants will work with you to create customized solutions that capture your organization's view of climate change risk.

Our Climate Change Practice has developed customized climate change solutions—such as climate change scenarios or climate change conditioned catalogs—by combining the output of current climate models, diverse academic data, and scientific literature. We offer customized climate change scenarios for our atmospheric peril, pandemic, liability, and supply chain models.

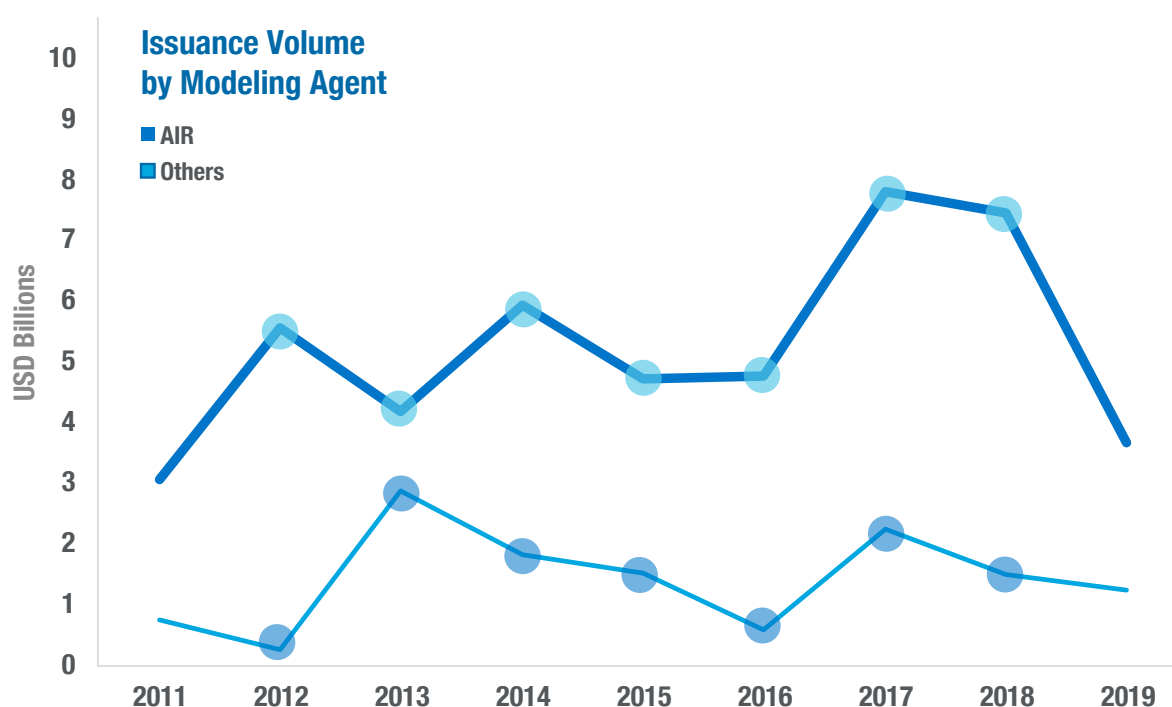
AIR's Insurance-Linked Securities Practice

AIR maintains its dominant position in the ILS investor space by providing a complete solution—one that combines the highest quality information and analysis with the industry-standard software for analyzing the widest range of financial instruments.

Catastrophe bonds protect against virtually every peril for which established catastrophe models exist. AIR Worldwide has modeled the risk profile for bonds in North America, Europe, Oceania, and Asia that protect against property damage resulting from hurricanes, earthquakes, typhoons, cyclones, extratropical cyclones (winter storms), severe thunderstorms, and wildfires. In addition to modeling property exposures

for catastrophe bonds, AIR has worked with the World Bank to establish the Pandemic Emergency Financing Facility (PEF).

With models covering more than 110 countries worldwide and experience working with all types of bonds, AIR can help you understand your global exposure to catastrophe risk and explore securitization options.



Beyond the Insurance Industry: Global Resilience Practice

AIR's Global Resilience practice provides governments and NGOs with solutions to help better prepare for and recover from extreme events. Through modeling we identify and quantify risks to populations and infrastructure, evaluate mitigation strategies, and inform disaster financing programs. With our three decades of catastrophe modeling experience for the public good, we are making society more resilient.

The Verisk Advantage

Delivering Analytics Throughout the (Re)Insurance Value Chain

Verisk is the only company within the (re)insurance risk management industry offering an end-to-end extreme event risk management solution today. The products and services described in this workflow are available independently, but we can facilitate the links between these systems for a seamless, integrated experience.

Exposure Data Cleansing with AIR Data Services

Reliable risk estimates depend on high-quality exposure data. Poor data quality can result in a miscalculation of risk that affects your bottom line.

AIR Data Services provides a comprehensive exposure data service that cleanses, standardizes, validates, augments, and tests your account-level exposure data without adding overhead. Using a secure data portal, AIR Data Services undertakes the task of cleansing raw data on an account-by-account basis and returns a personalized, import-ready file, usually within 48 hours. In addition, AIR Data Services can provide bespoke modeling options on a pre-bind or bound basis, with valuable insights to help you better manage your risk.

Exposure Management in Sequel Impact

Once your data has been cleansed, it can be imported directly into Sequel Impact, a web-based exposure data warehouse for all lines of business. Impact captures data for specialized risks such as large commercial properties, industrial facilities, offshore platforms, and other traditionally non-modeled classes of business. With your exposure data in Impact, you can perform exposure analytics to better understand your overall portfolio of risks. Impact also lets you map your data to monitor risk accumulations and perform ring analyses.

Sequel Impact has been integrated with Touchstone, AIR's extreme event risk modeling platform, enabling our clients to pass exposure data from Sequel Impact to Touchstone smoothly.

Risk Assessment in Touchstone and Touchstone Re

Location-level exposure data can be imported into Touchstone after it has been cleansed or from within Sequel, for detailed catastrophe modeling, hazard analytics, model evaluation, and event response.

Aggregate exposure data can be imported into Touchstone Re for risk modeling, benchmarking against industry exposures, or as part of an ILS portfolio. Touchstone Re can also import detailed modeling results directly from Touchstone. Touchstone Re can then be used for setting up and testing reinsurance layers and for portfolio rollup.

Portfolio Analytics and Multi-Model Support in Analyze Re

After analyzing your risk in Touchstone or Touchstone Re, you can import the loss data into Analyze Re and perform real-time analytics, as well as view results from portfolio optimization scenarios in minutes.

Analyze Re offers lightning-fast portfolio rollup and can be used to set up reinsurance layers that include non-AIR loss results. It can also consume risk profiles for non-modeled asset classes and incorporate other external parametric risk distributions to provide a more comprehensive understanding of risk. It's also the perfect tool to provide your C-suite executives with an easy-to-use interactive dashboard to evaluate the impact of outside reinsurance and perform enterprise-level risk management.

Verisk: The End-to-End Extreme Event Risk Management Solution for (Re)Insurers



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, longevity modeling, 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.

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