



Touchstone Focus

Making intelligent, data-driven underwriting decisions is the key first step in an effective catastrophe risk management strategy. Underwriters need instant access to as much risk-related information as possible about the policies they are considering. But managing all this information can be time-consuming and fraught with inefficiencies.

Touchstone Focus™ has been specifically designed with the needs of underwriters in mind, providing them with detailed information about the accounts they are considering in a straightforward and easily understandable way.

The Touchstone Focus dashboard displays the location address, including a satellite map of the location along with hazard and loss analytics output. Loss metrics can be modified with a change to the construction or occupancy class with a single click and within a single view.

Access Updates Anytime, Anywhere with Our Cloud-Based Platform

Touchstone Focus is a cloud-based application and is easily accessible through web browsers for use within any company's workflow or decision-making process. The cloud technology helps reduce IT costs and allows underwriters to immediately access automated software updates and minimize downtime and loss of productivity.

Tools Designed Specifically for the Underwriting Workflow

EASY ADDRESS ENTRY: Underwriters can easily import a list of addresses to save time when analyzing an account. Touchstone Focus can also help locate a specific property on the map and suggest an address based on that property's location to enable busy underwriters to focus on analytics—not data entry.

PRE-BIND HAZARD METRICS: Touchstone Focus uses model output to pre-determine and provide hazard metrics for each risk almost instantaneously, enabling underwriters to check whether the locations being considered comply with a customizable set of hazard

With Touchstone Focus, you can:

- Streamline workflow for processing individual accounts
- Increase fidelity and speed of underwriting decisions
- Ensure consistent execution of underwriting strategy and quickly set new guidelines
- Simplify reporting by employing pre-bind hazard metrics and pre-computed loss metrics

guidelines the organization has defined to facilitate rapid, well-informed decisions. Violations are clearly flagged making it easy to identify locations that do not fit your risk tolerance. These guidelines can leverage a wide variety of hazard data, including:

- Cyclone/typhoon-related metrics such as distance to coast, return period wind speeds, distance to historical cyclone/typhoon track and storm surge potential
- Earthquake-related metrics such as return period peak ground acceleration (PGA), distance to fault lines, distance to historical earthquakes, soil type, liquefaction, and tsunami potential
- Flood-related metrics such as distance to the nearest body of water, elevation, and return period riverine flood depths for India and precipitation flood depths for the Philippines



LOSS METRICS: Touchstone Focus uses pre-computed model output to calculate the risk exposure of properties in each 1-km grid cell in the Philippines and 5-km grid cell in India to provide loss metrics almost instantaneously, enabling underwriters to estimate the risk for an account based on AIR's models and easily assess loss potential for the location.

REPORTING: Touchstone Focus features reporting capability that displays the results of the underwriting analyses in a PDF that can then be easily distributed to stakeholders at any company.

Facilitate Faster and More Profitable Underwriting Decisions

Touchstone Focus saves time and reduces the errors and cost associated with having to manually cross-reference a submission with the company's guidelines, or collecting or requesting information from disparate sources.

Estimated losses are calculated as a percentage of a property's value based on its exposure to earthquakes and tropical cyclones in India and the Philippines. The by-product is the average annual loss (AAL), displayed as a

Risk Metrics Explained

AVERAGE ANNUAL LOSS (AAL): An average of all losses expected over a given timeframe. On average, you should expect this level of loss to occur each year.

N-YEAR RETURN PERIOD: The minimum level of loss you should expect over a given timeframe. For example, a 100-year return period loss tells you that you can expect that level of loss or greater once in every 100 simulations of next year's risk.

percentage in the Philippines or per thousand in India, of the total replacement value over 100- and 250-year return periods for each peril.

The fast and easy-to-use functionality allows underwriters to easily access and report on their desired risk metrics to help them make informed, consistent underwriting decisions that support their organization's business goals.

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](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.