



# TRANSFORM YOUR EXPOSURE MANAGEMENT

Allocate real-time location attributes that drive business plan alignment and robust in-depth asset-control through integration with internal and third-party geocoding, hazard identification, and risk scoring applications to support the reporting needs of your organisation at any level.

Real-time loss calculations allow you to create your own view of risk and mitigate those risks by harnessing data-driven insights for a prescriptive and predictive view of loss events.

A single harmonised exposure suite of products drives scalability and real-time results across all asset-based classes of business. Our exposure management system covers two main areas:

- ▶ Underwriting pre-bind decision support, which can utilise “what-if” scenario assessments and marginal impact analysis.
- ▶ Event response post-bind in-depth analysis of your portfolio - capacity management and risk appetite alignment.

Our interconnected, end-to-end exposure management software enables (Re)insurers to efficiently assess their exposures with greater granularity for informed decision-making that drives profitability.

Insurers can quickly assess their exposure relative to capacity thresholds which empowers Underwriters to make optimal risk selection. In the event of a natural or man-made catastrophe, our Event Response capability allows carriers to identify which risks will be affected by a single or inter-connected hazard event(s). Utilising customisable differential probable maximum loss allocation, Underwriters can accurately reflect the perceived financial damage within the event footprint.

## Advantage | Exact

## FEATURES & BENEFITS

### ▶ SCENARIO AGGREGATES

Manage risk better and ensure new business is written within risk appetite thresholds by automating pre-underwriting exposure analysis. Calculate potential losses for real-time events and track developments as they happen.

### ▶ UNDERWRITER VIEW

Access risk information as part of pre-bind underwriting to support smarter underwriting decisions and risk selection by bringing together policy and location summaries, peril scores and hazard layers, alongside scenario driven exposure analysis, and measured against risk appetite thresholds for an in-depth view of your portfolios' exposure.

### ▶ 360° VIEW OF RISK

Rapidly visualise and identify the peak accumulations from your portfolio with our bespoke algorithm to identify your peak exposure based on proximity of nearby insured locations using our integrated GIS view for a 360-degree view of risk.

### ▶ SINGLE SOURCE OF TRUTH

Customisable risk dashboards and flexible ad-hoc reporting enable you to communicate accumulation information seamlessly across the business.

### ▶ LEVERAGE INVESTMENTS

Integration with multiple third-party hazard vendors to leverage and consolidate data points into a single application. Derive insights from peril and hazard overlays and risk scores to help form underwriting decisions.

### ▶ CREDIT OR POLITICAL RISK

Aggregate accumulations, amortise over specified periods and manage financial risk by industry, legal jurisdiction, or sovereign risk, including risk accumulations across obligors, guarantors, parent companies, and countries.

### ▶ INSTANTANEOUSLY INTERPRET POSSIBLE NET LOSSES

Our market-leading risk aggregation engine allows you to perform marginal impact analysis to assess the impact of new quotes on any aggregation scenarios and how that affects your existing portfolio.

### ▶ AUGMENT YOUR UNDERSTANDING OF RISK

Access a vast array of curated knowledge from leading data providers to augment your understanding of risk using third-party datasets.



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Advantage  | Exact Max

## VISUALISE BILLIONS OF LOCATIONS IN REAL-TIME

For global (Re)insurers needing to supercharge their exposure analysis from millions to billions of locations, our powerful reinsurance exposure management software enables you to accurately visualise your entire treaty portfolio of billions of locations, any financial dimension, spread over thousands of cedents in real-time. To make the most informed underwriting decisions:

1. Identify hotspots and assess each cedent's portfolio in granular detail, including map visualisations, year-on-year comparisons, and peer-to-peer benchmarking.
2. Evaluate growth and reduction scenarios through sophisticated, on-demand multi-dimensional analysis.
3. Confidently manage complex risk, improve response to events, and streamline management of exposures across the organisation.

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# EXAMINE HIGH-VOLUME TREATY DATA

Discover new insights into each portfolio with real-time exposure visualisation and reporting from disparate data sources. Bring data to life through multi-dimensional, intuitive analysis and make the most informed underwriting decisions for maximum profitability.

Share reports across the entire organisation with a credible, accurate, and consistent view of risk. Confidently visualise and manage complex accumulations with a 360-degree view of risk with powerful data-driven insights at your fingertips.

Automatically compare and benchmark portfolios month-to-month or peer-to-peer to assess renewals or check if new business has similar exposure characteristics.

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### FEATURES & BENEFITS

#### ► CAPTURE TREATIES

Centralise exposure data across the organisation and capture details of the treaty layers you are underwriting. Record treaty perils, allocate cession percentage and any other layer details for accurate exposure calculation. Attach data in common exposure data formats via SQL server and easily allocate them to their respective treaty accounts and underlying risk layers.

#### ► ENHANCE GROWTH AND RETAIN NEW BUSINESS

Undertake organisational portfolio roll-up and assess overall group company position, review a cedent's financial portfolio in unparalleled detail, including underlying policy contributing factors, map visualisation, year-on-year changes, and benchmark data quality for a coherent view of risk. Evaluate a cedent's portfolio performance to better assess the impact of adding new business, enhancing growth, and retaining new business. Gain greater insights into cedents' business strategy and behaviour patterns by analysing the portfolio's history. Evaluate cedents' competency, financial return, and ability to process data accurately.

#### ► REAL-TIME RESPONSE

Respond to catastrophic events in real-time to assess impacted cedents and understand potential net losses allowing you to better prepare for claims. Have greater confidence in the accuracy of data for strengthened financial resilience. Be prepared: real-time management of information provides coherent insights into assumed exposure. Evaluate growth and reduction scenarios and visualise potential net losses through sophisticated, on-demand multi-dimensional analysis. Visibility of potential net position allowing for retro recoveries. Strengthen compliance and regulatory reporting through improved data accuracy and post-event analysis.

#### ► SIMPLIFY MULTI-MODELLING & PORTFOLIO-WIDE REPORTING

Evaluate the quality of your Insurance and Reinsurance exposure data across multiple geographies and businesses in one system to simplify multi-modelling and portfolio-wide reporting. Aggregate and simplify reports as you want via a single database. Discover and easily share new insights and trends on exposures at a granular level through sophisticated data analysis of multiple systems and via multiple data permutations.

#### ► INDEPENDENCE & AGILITY

Proactively identify and manage accumulations of both modelled and non-modelled risk across all cedents, anywhere in the world. Stay independent and reap the benefits of an enterprise-wide exposure management solution without being constrained by a single CAT modelling provider's ecosystem. Exact Max is system agnostic, giving you the flexibility to select the best model for your business. Enabled by digital microservices and third-party data integration, Exact Max delivers business agility.

#### ► RAPIDLY AGGREGATE & VISUALISE DATA

Visualise your entire treaty portfolio of billions of locations in real-time with high-resolution location data. Perform dynamic overlay analysis of hazard data to enhance assumed underwriting practice for better risk assessment. Better manage your capacity based on sophisticated data analysis exploring the marginal impact of new business against your risk appetite.

**PROFIT FROM THE WEALTH OF DATA WITH ADVANTAGEGO'S EXPOSURE MANAGEMENT & RISK AGGREGATION SOLUTIONS**

► [WWW.ADVANTAGEGO.COM](http://WWW.ADVANTAGEGO.COM)

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