

GC AdvantagePoint®

November 5th, 2018

CEO Focus Group Seminar
Thai General Insurance Association

GC Analytics
Singapore

AGENDA

1 | GC AdvantagePoint Overview

2 | Data Upload

3 | Demo

Analytical
Solutions
& Tools

Capital
Modeling
Solutions

Catastrophe &
Portfolio
Management
Solutions

Catastrophe
Modeling

1 | GC AdvantagePoint Overview

GC AdvantagePoint®

A global advanced risk management platform featuring a suite of applications to transform your data into actionable business strategies



Portfolio Risk Management

Superior Understanding

Accumulation Analysis

- ✓ Portfolio Based
- ✓ Hazard Proximity
- ✓ Geographic Boundaries

Modelled Loss Evaluation

- ✓ Drill to Policy Level
- ✓ Deterministic / Conditional Scenarios



Underwriting Support

Planning and Execution

Underwriting Strategy Evaluation

- ✓ Impact on Profitability

Policy Level Evaluation

- ✓ Marginal AAL, Reinsurance & Other Costs
- ✓ Hazard and Accumulation Indicators



Catastrophe Response

Monitoring and Analysis

Identification of Impacted Exposures

- ✓ Live Event Feeds
- ✓ Post Event Footprints
- ✓ Historical Events

Claims Response Support

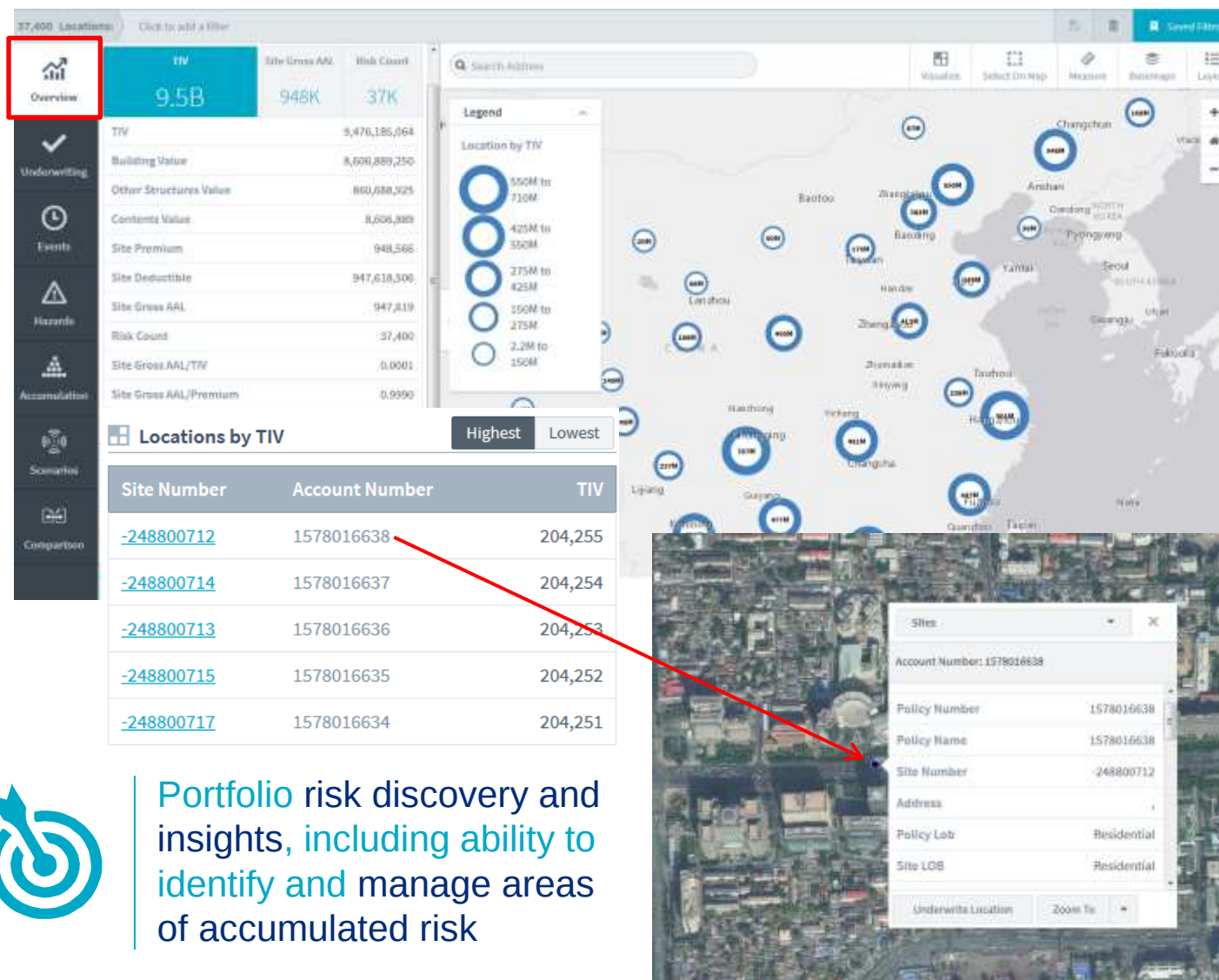
Integrating Big Data with the Latest Risk Management and Visualization Techniques

GC AdvantagePoint® Overview Portfolio Management Platform

GC AdvantagePoint®



ANALYSIS & MAPPING



Portfolio risk discovery and insights, including ability to identify and manage areas of accumulated risk

Exposure management platform intuitive enough for everyday use

Utilize advanced map visualizations, highlight concentrations and enable interactive analytics

Provides portfolio insights at a summary level yet is also flexible to allow a deep dive into specific policies

Allows accumulation analysis outside of standard areas to reveal unrealized opportunities or trouble spots

GUY CARPENTER



Streamline standard fire blocks layer to support the analysis in addition to standard admin level (province, district and sub-district)

Portfolio uploading with rooftop resolution can be mapped automatically to the standard fire blocks code

Provides portfolio insights at a summary level to support local standard

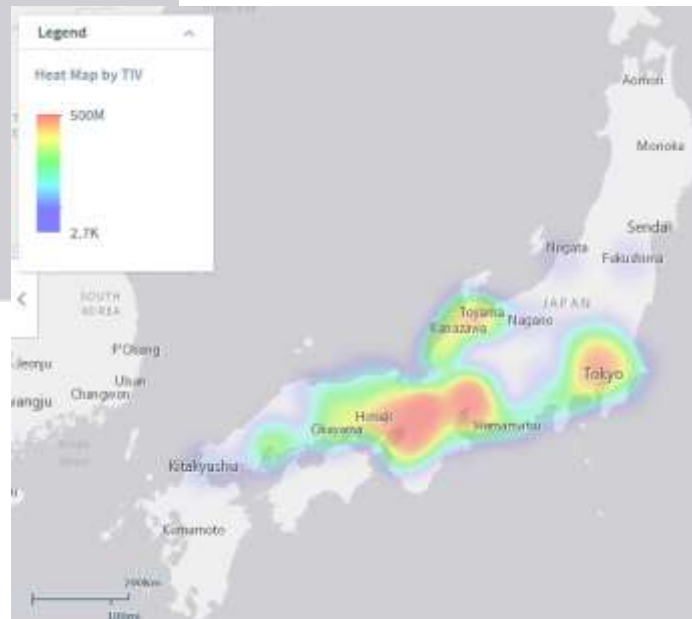
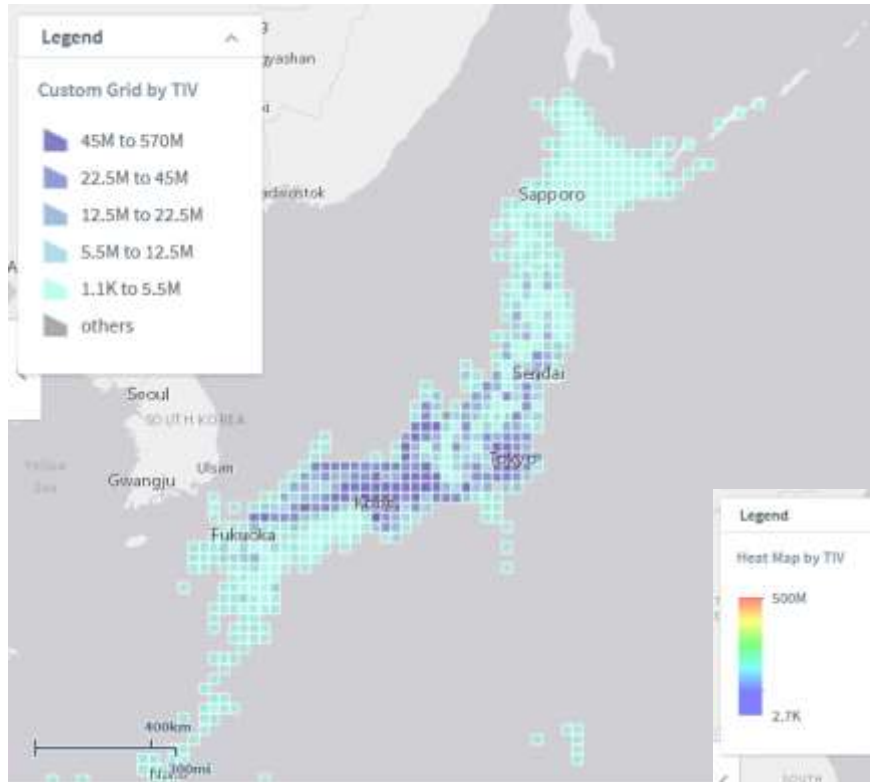
GC AdvantagePoint® Overview

Portfolio Management Platform

GC AdvantagePoint®



ANALYSIS & MAPPING



Custom grid and break points provide flexibility to visualize locations

Advanced visualizations include hex-bins and heat maps.

Property, Workers Compensation, Accident & Health and Surplus business all supported.



Flexibility to visualize and manage locations per required guidelines

GC AdvantagePoint® Overview Portfolio Management Platform

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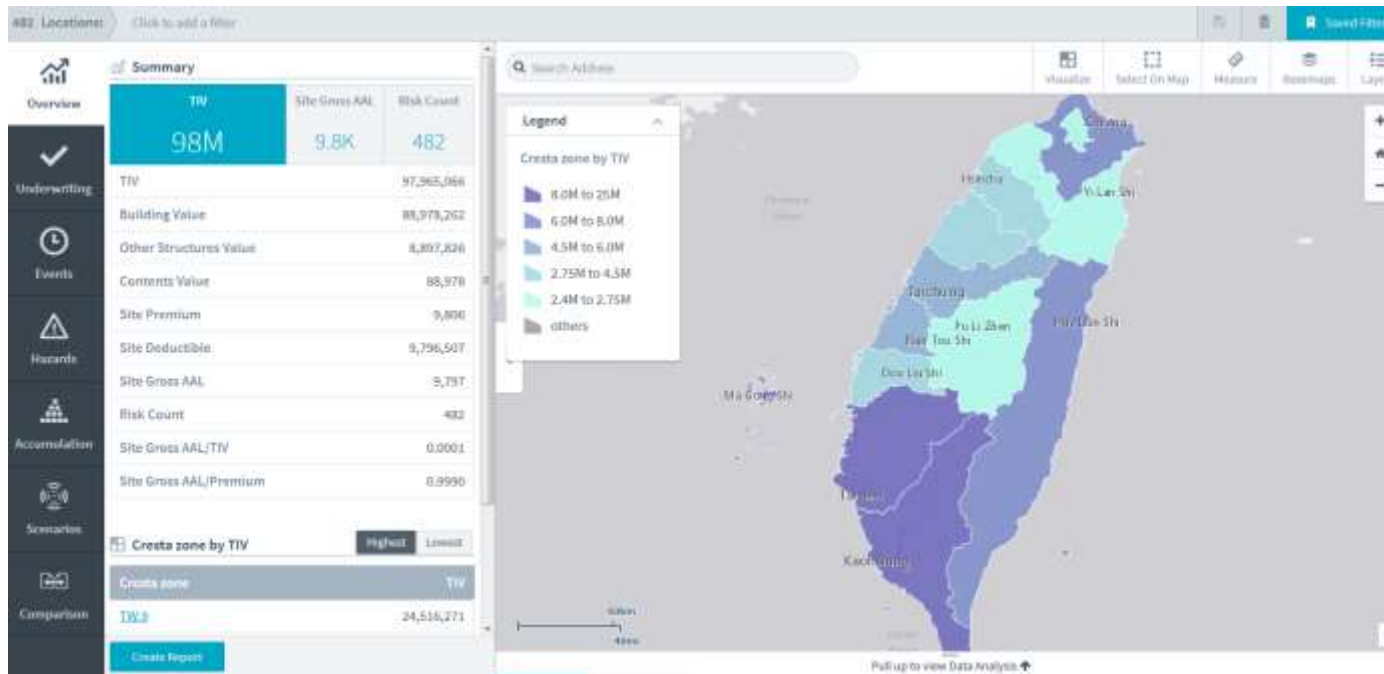


ANALYSIS & MAPPING

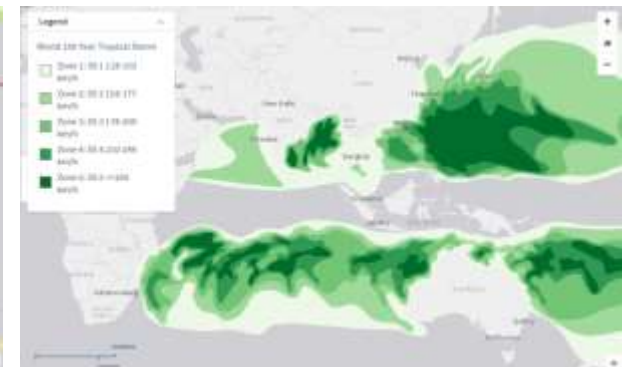
Global CRESTA,
Administrative and Postal
code boundaries

Over 400+ global layers
for hazard analysis and
catastrophe response

Local resources focused
on regional content and
functionality



Full support for
international locations



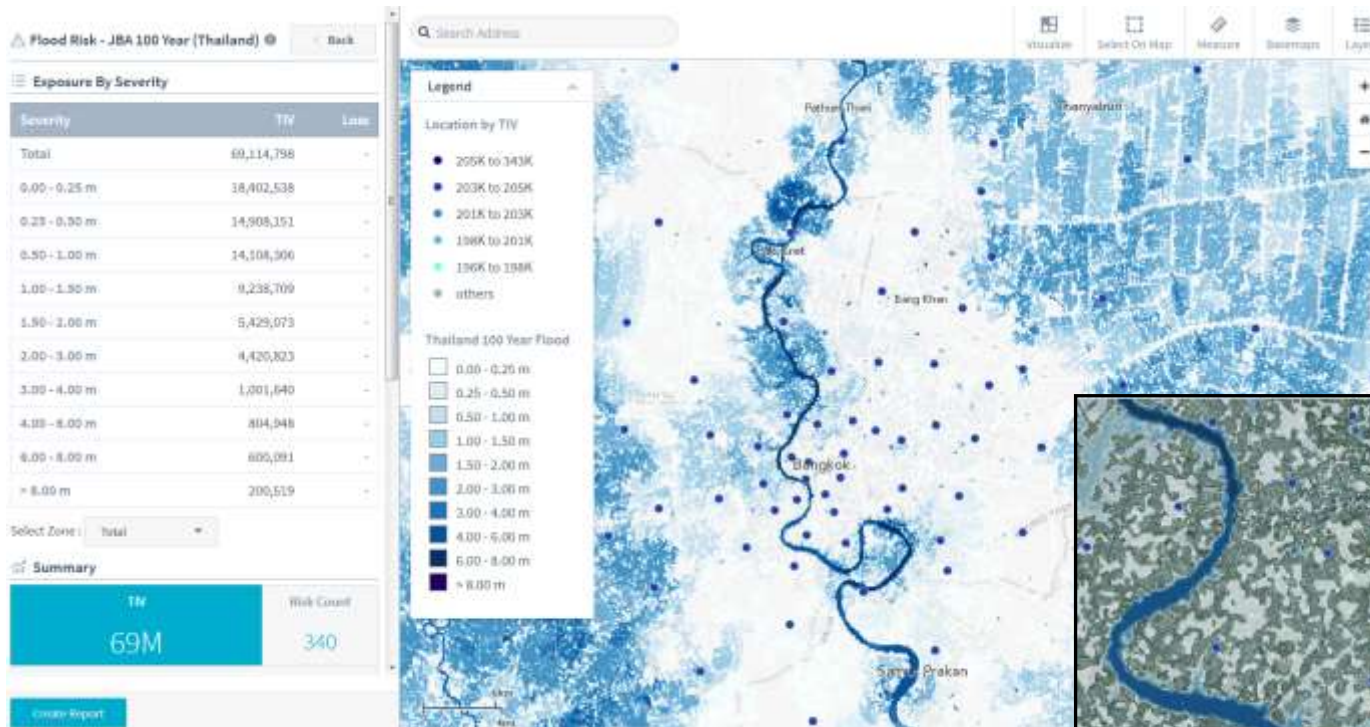
GC AdvantagePoint® Overview Portfolio Management Platform

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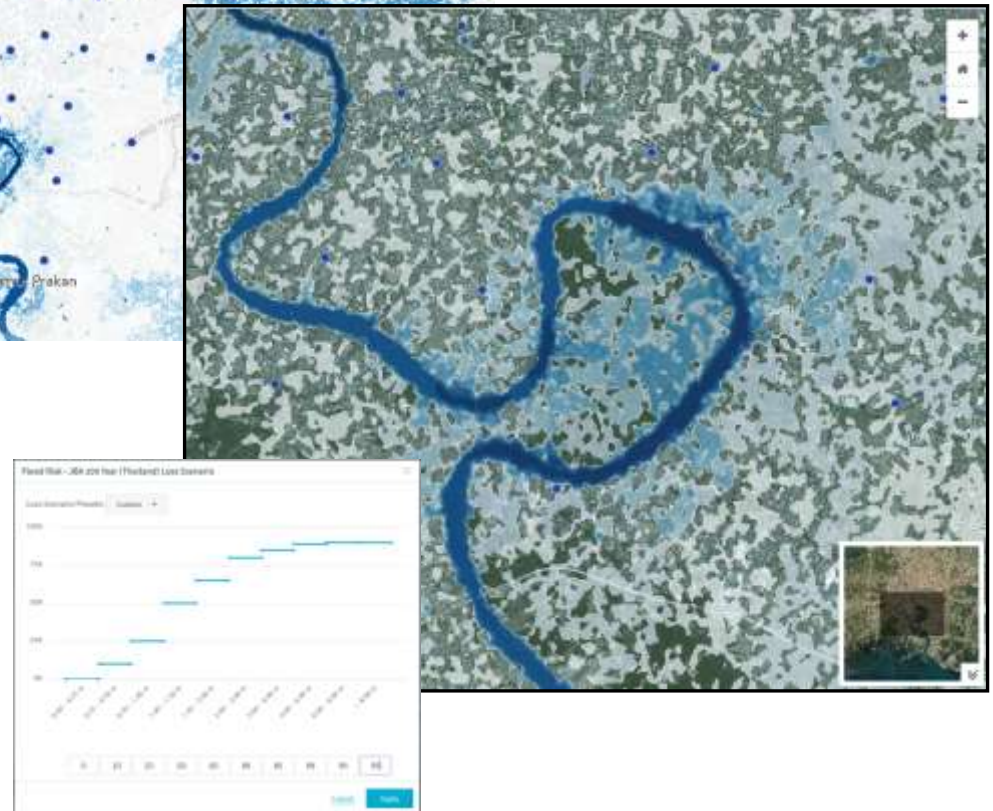


ANALYSIS & MAPPING

Evaluate risks using multiple hazard layers and scenarios to capture non-modeled hazard potential

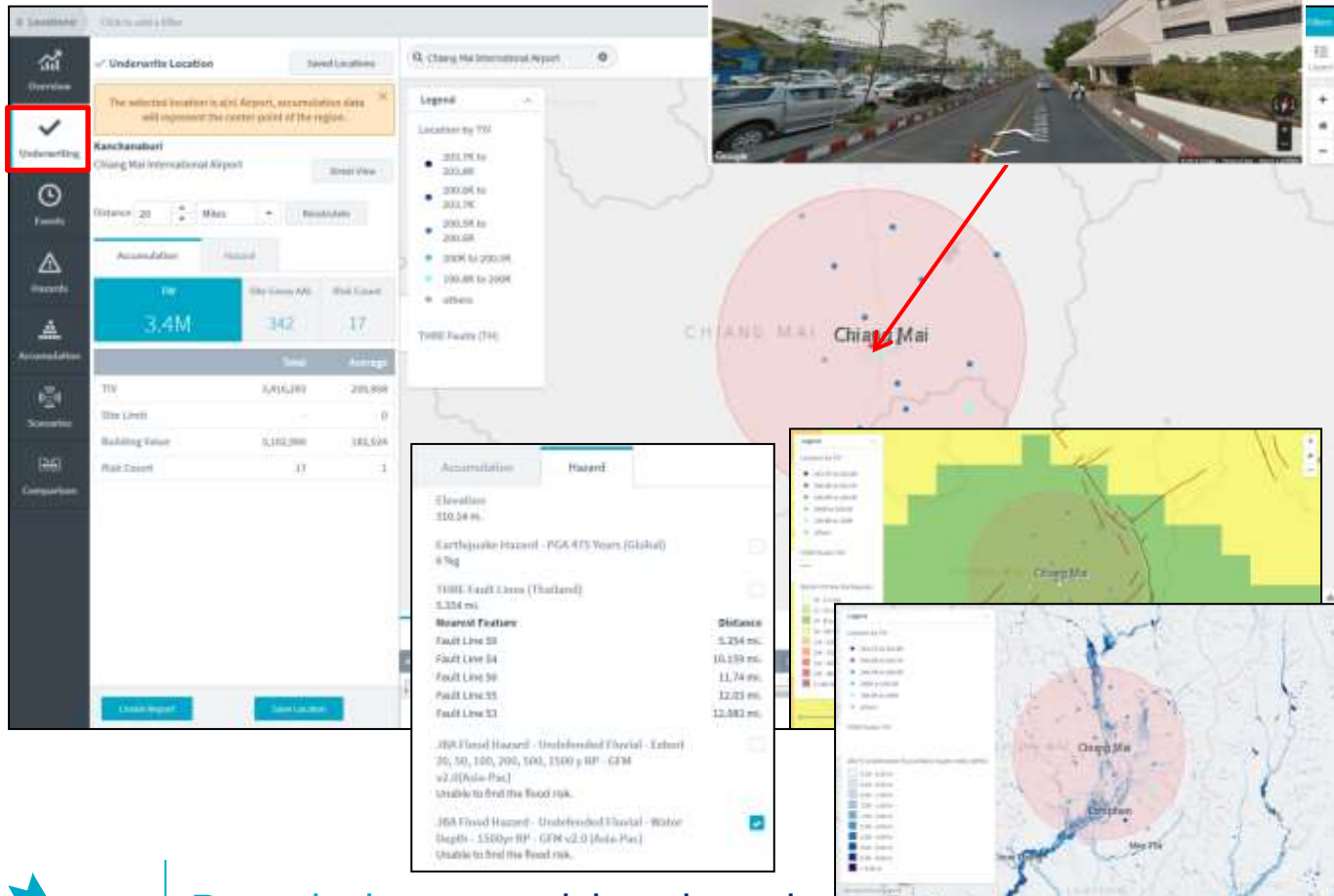


Hazard Layers:
Windstorm, Flood, Earthquake, Hail,
Tsunami, Surge, Wildfire, Volcano,
etc.



GC AdvantagePoint® Overview

Underwriting



GC AdvantagePoint®



UNDERWRITING

Offers line underwriters exposure management capabilities at the point of sale

Allows identification of potentially unfavorable exposure concentrations prior to binding the risk

Provides hazard information using multiple hazard layers to capture non-modeled hazard potential

Enables more profitable pricing allowing consideration of the cat loss ratio in premium decisions



Proactively assess risk at the point of sale and streamline risk selection decision process

GC AdvantagePoint® Overview

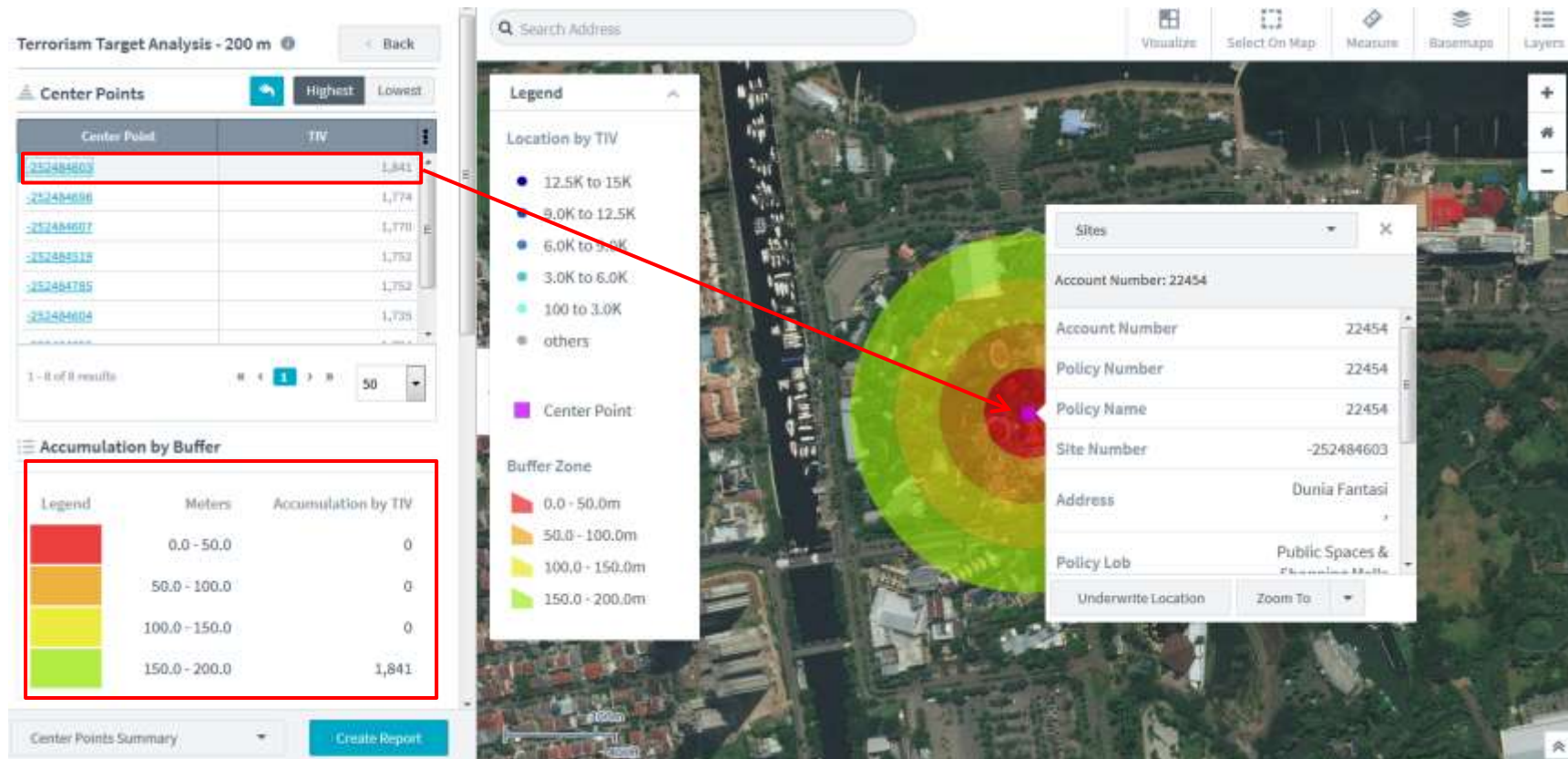
Portfolio Management Platform

GC AdvantagePoint®



ANALYSIS & MAPPING

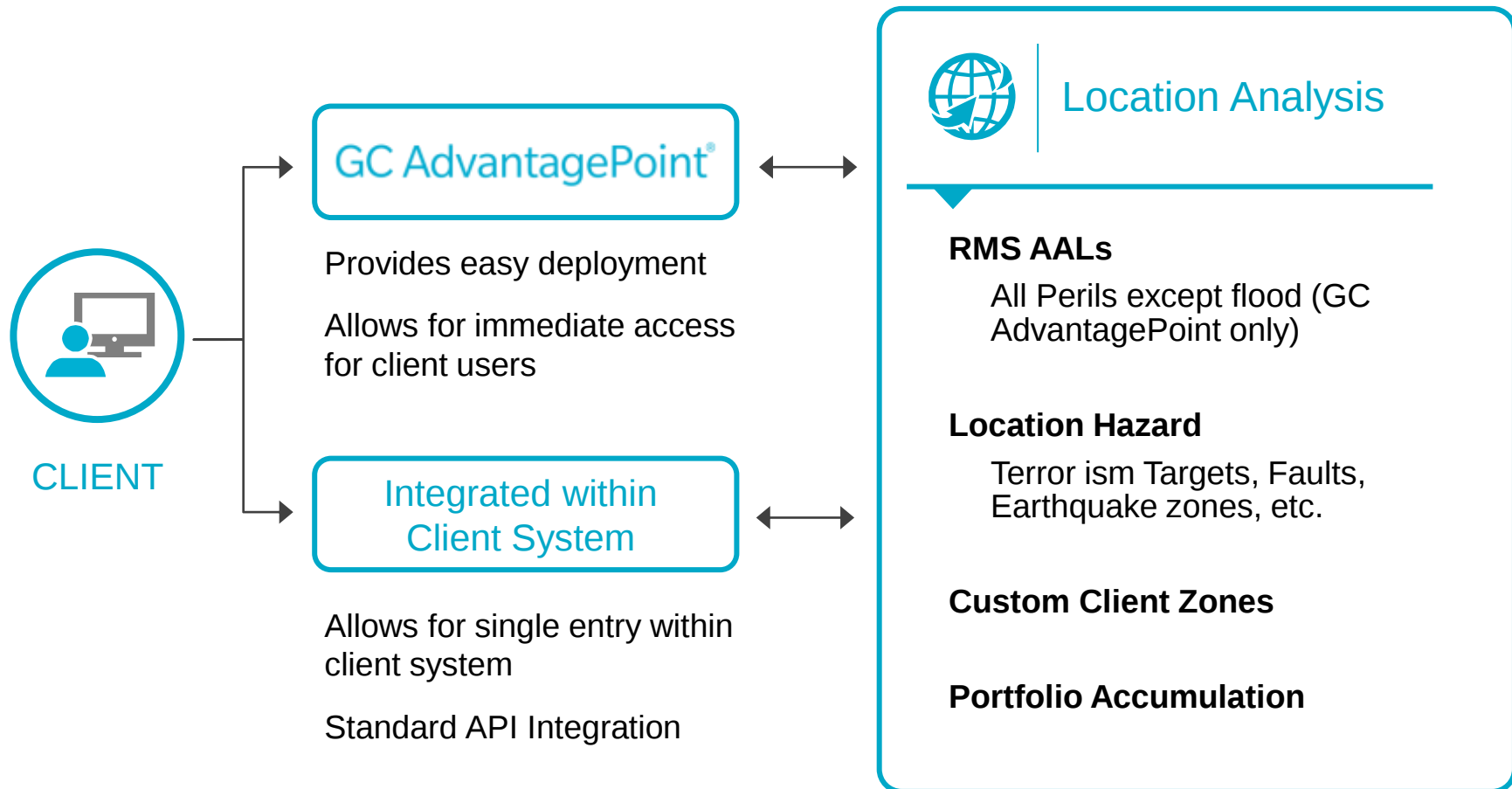
- ✓ GC AdvantagePoint can identify the largest accumulations of any user-defined radii around any point within a portfolio
- ✓ Ability to manage accumulations and changes over time
- ✓ Can be used for Terrorism Targets or any other point layer



GC AdvantagePoint® Overview

Underwriting

GC AdvantagePoint®



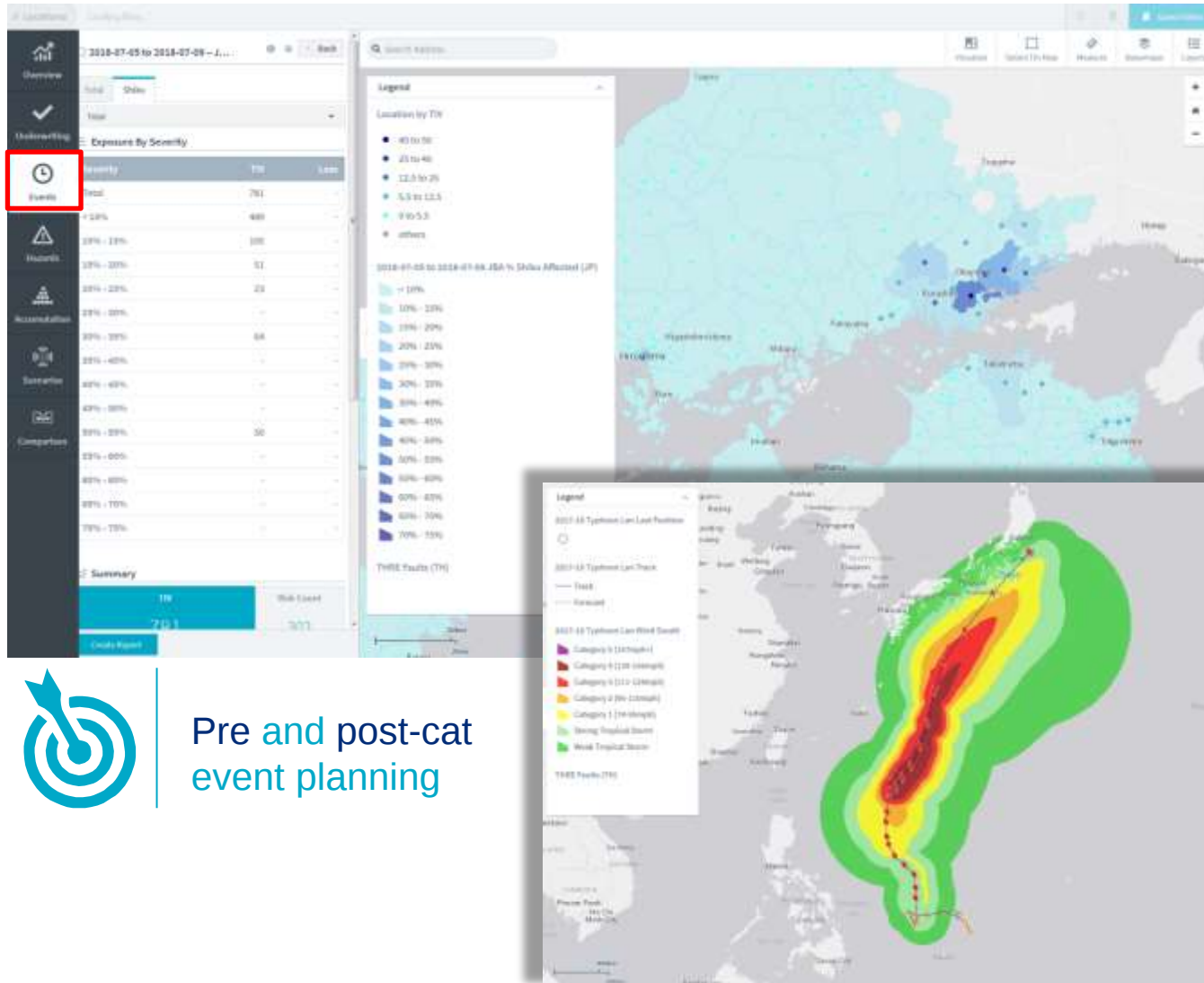
GC AdvantagePoint® Overview

Catastrophe Response

GC AdvantagePoint®



CATASTROPHE
RESPONSE



Pre and post-cat
event planning

Manage your exposure to forecasted or historical events including, Floods, Hailstorms, Tropical Cyclones, Windstorms, Wildfires and Earthquakes

Understand how many claims you might have or verify new claims as they come in

Move event tracks to determine the impact if a storm moved in one direction or another

Run analyses easily and produce stunning maps

GC AdvantagePoint® Overview

Catastrophe Response

GC AdvantagePoint®



CATASTROPHE
RESPONSE



Tropical Cyclone (Global)

5-day Forecast and Observed Saffir Simpson Scale windbands provided by Kinetic updated within an hour after the official NOAA forecast



Earthquake (Global)

Realtime earthquake impact with MMI and PGA maps provided by USGS



Flood (UK)

Flood alerts provided by the UK Environmental Agency



Severe Weather (US)

Radar based hail and tornado swaths provided by WSI. Observed locations provided by NOAA SPC



Wildfire (US)

Daily updated wildfire perimeters provided by GeoMac

2 | Data Upload

GC AdvantagePoint® Overview

CDAT Data Upload Tool



Data Loading

RMS

Risklink versions 13 to 17 are supported by our internal loader. Analysts can load exposure only or results data.

AIR

Touchstone versions 2 to 4 are supported by our internal loader. Analysts can load exposure only or results data.

Client Data Upload (CSV)

Clients have the option to load data from a csv file directly into AdvantagePoint. All major fields are supported and data can be uploaded as frequently as desired.

GC AdvantagePoint® Overview

CDAT Data Upload Tool

GC AdvantagePoint®



Producing Agency

Headquarters/GA Agency

Insurance Company Code

Policy Number

Location Street Number

Location Street Address

Location City

Location State

Location Zip

Location County Name

Location County Code (USPS)

Construction Class

Year Built, Year of Manufacture

Line-of-Business (LOB) Code

Line-of-Business (LOB) Name

Product Name

Property Premium Written

Policy Deductible

Earthquake Deductible

Wind Deductible

Home Exposure (Coverage-A)

Adjacent Structures Exposure (Coverage-B)

Personal Effects Exposure (Coverage-C)

Loss-of-Use Exposure (Coverage-D)

Earthquake Exposure - Home

Earthquake Exposure - Adjacent Structures

Earthquake Exposure - Personal Effects

Earthquake Exposure - Loss of Use

ACV / Replacement Cost (A or R)

Unit Number (Identifier)

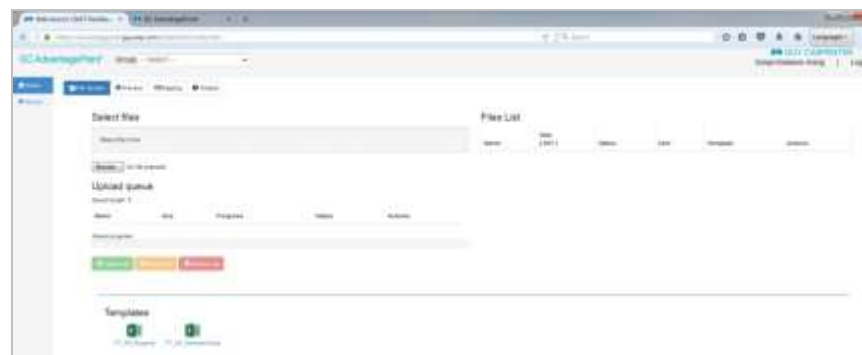
Policy Form

Occupancy Code

Property Exposure (Sum of Cov A,B,C & D)

Policy Number		POLICY_NUMBER
Unit Number (Identifier)		SITENUM
Location Street Number	}	ADDRESS
Location Street Address		
Location City		MUNICIPALITY
Location State		COUNTRY_SUB_DIVISION
Location Zip		POSTALCODE
Location County Name		COUNTY
* Add Country = "US"		COUNTRY
Line-of-Business (LOB) Code		LINE_OF_BUSINESS
Producing Agency		PRODUCER
Construction Class		CONSTRUCTION
Occupancy Code		OCCUPANCY
Year Built, Year of Manufacture		YEAR_BUILT
Home Exposure (Coverage-A)		COV1VAL
Adjacent Structures Exposure (Coverage-B)		COV2VAL
Personal Effects Exposure (Coverage-C)		COV3VAL
Loss-of-Use Exposure (Coverage-D)		COV4VAL
Property Exposure (Sum of Cov A,B,C & D)		POLICY_LIMIT
Policy Deductible		POLICY_DEDUCT
Property Premium Written		PREMIUM
AllPerils Gross AAL (AIR)		GROSS_LOSS
Cat Cost Per \$ TIV		P_UDF_ATTR1

CDAT can assist with portfolio management and planning by enabling frequent data uploads, including access to up-to-date policy exposures that incorporate GC supplied growth model metrics for optimized growth strategy execution



3 | Demo

Guy Carpenter Disclaimer

GC Analytics® Disclaimer(s)

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There are many limitations on actuarial analyses, including uncertainty in the estimates and reliance on data. We will provide additional information regarding these limitations upon request.

As with any actuarial analysis, the results presented herein are subject to significant variability. While these estimates represent our best professional judgment, it is probable that the actual results will differ from those projected. The degree of such variability could be substantial and could be in either direction from our estimates.

In performing this analysis, we relied on the company for estimates regarding [Enter Relied on Items]. We did not perform an independent review of these estimates.