

Cat Score

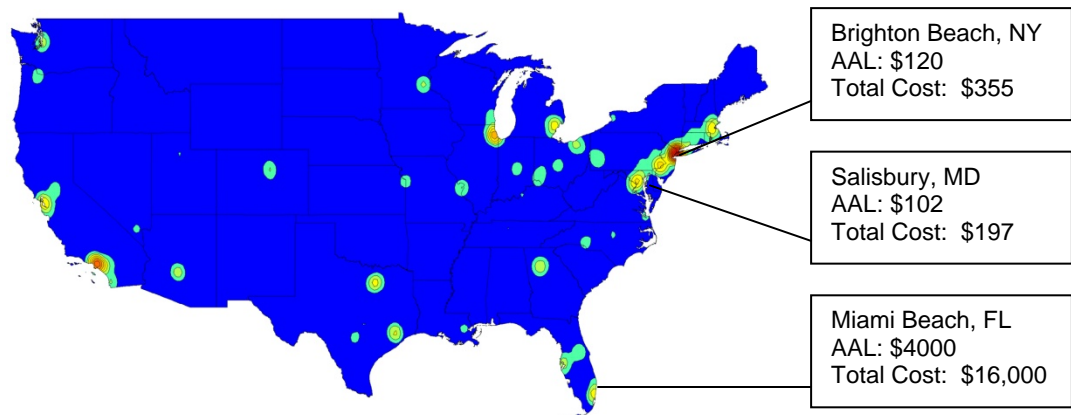
Aon Benfield Analytics

Aon Benfield's Cat Score[®] provides insurers with an opportunity to gain competitive advantage by fine-tuning underwriting for catastrophe risk exposure. Based upon catastrophe model analysis for the unique portfolios of individual insurers, this tool more accurately measures the cost of catastrophe risk at the customer level prior to binding their policies.

When an underwriter receives a policy application, the applicant's traditional criteria of credit and property loss history may be combined with the property's Cat Score[®] resulting in better quality underwriting.

Cat Score allows insurers to implement pricing and underwriting strategies that take advantage of state of the art findings inherent in the latest catastrophe models plus their own unique underwriting strategies or knowledge of claim experience.

Contours Represent TIV Concentration



The Cat Score Advantage

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- **Multi peril capabilities.** All catastrophe perils including hurricane, earthquake, fire following earthquake, tornado, hail, winter storm, brushfire, flood, terrorism and other localized perils can be incorporated into Aon Benfield Cat Score[®].
- **Ease of Use.** Clients may access findings via Aon Benfield's secure server so no software installation or ongoing maintenance is necessary. Deployment options are available for further integration with a client's system.
- **High precision pricing segmentation and personalization.** The tool allows for differentiated pricing for each client to reflect portfolio accumulation and reflects clients' individual reinsurance programs. It can also be used for commercial discretionary pricing, making facultative reinsurance decisions and is ideal for excess and surplus pricing.