



The RiskSearch® online service provides secure, immediate access to location-specific property risk data for underwriters, corporate risk managers, homeowners, and mortgage providers. Subscribers obtain risk information derived from RMS catastrophe models for multiple perils that can be used for risk screening at the point of underwriting or property risk assessment.

RiskSearch®

The RiskSearch service is designed for decision-makers who need instantaneous access to information about commercial or residential properties throughout the U.S. Within seconds, subscribers can enter single or multiple addresses and obtain high-quality, location-specific information on multiple perils for U.S. locations via a secure Internet connection. Services are structured on a fee-per-use basis, so that subscribers pay only for the services they require.

RiskSearch enables instant and consistent business decisions for offices located throughout the world. Because RiskSearch is an online application, it requires no additional hardware or software, only an Internet connection and a standard Web browser. The service includes online support to aid users in interpreting and applying information.

KEY BUSINESS BENEFITS

- Single application to geocode, retrieve risk metrics, and view results on detailed risk maps
- Risk metrics for multiple perils derived using the latest scientific research
- Desktop access requiring only an Internet connection and a standard Web browser
- Low start-up costs, with no specialist hardware or software needed, and fees based on services used

HIGH-QUALITY RISK METRICS

Risk metrics for a location are derived from RMS probabilistic catastrophe models that incorporate the latest engineering and academic research and represent events of all frequencies and severities. Models are calibrated against extensive insurance loss data and recent events. Metrics are computed using building characteristics entered by the user, and location information using the robust RMS geocoding engine to derive accurate hazard results

for a specific address. RiskSearch metrics are easy to understand and can be integrated into company-specific underwriting processes and guidelines. RiskSearch provides risk assessments for all of the key natural catastrophes that impact the U.S.:

RISKSEARCH USER APPLICATIONS

- Underwriters: Underwriting research and risk screening
- Corporate risk managers: Site evaluations or selection, and disaster planning
- Homeowners and mortgage providers: Assessment of risk and potential impact on property value prior to purchase

- Earthquake
- Hurricane
- Flood
- Severe Convective Storm (including tornado/hail)
- Winter Storm (including ice/freeze)

PERIL MODELING

RiskSearch utilizes RMS probabilistic catastrophe models to estimate the potential cost of damage and loss to an individual property. Underwriters can use RiskSearch results to minimize adverse risk selection and derive premiums appropriate to the risk for the following perils:

- Earthquake
- Severe Convective Storm
- Hurricane
- Winter Storm

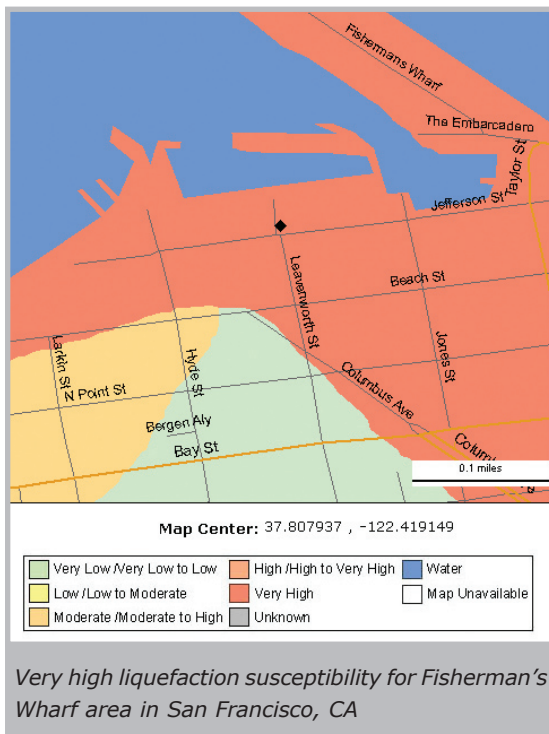
Detailed loss modeling for these perils includes estimates of average annual loss and summary losses for various return periods. Risk scores for earthquakes and hurricanes indicate relative property risk for 100, 200, and 500 year expected damage ratios based on location and key user-specified building characteristics.

In addition, RiskSearch provides the following peril-specific property risk information for performing risk assessment and informing underwriting rules.

Policy Key Statistics		FA#
ANALYSIS: California Earthquake Analysis (USD)		
Policy#		123
Blanket Limit		0
Blanket Premium		5,000,000
Gross Loss Ratio		0.29%
Activation Probability		1.94%
Exhaustion Probability		0.00%
Ground Up Loss		21,241
Standard Deviation		183,949
Coefficient of Variation		9
Gross AAL, Net of Deductible		14,324
Standard Deviation		160,655
Coefficient of Variation		11
Total Value		4,770,000

Summary Losses			FA#
ANALYSIS: California Earthquake Analysis (USD)			
Policy Number: 123			
Return Period Probability	OEP Ground Up Loss	OEP Gross Loss	
100(1.00%)	599,428	367,124	
200(0.50%)	1,206,447	962,932	
300(0.33%)	1,620,484	1,383,695	
400(0.25%)	1,924,277	1,694,883	
500(0.20%)	2,160,587	1,918,988	

Derive premiums based on gross average annual loss (AAL) and standard deviation



EARTHQUAKE

- Distance to five nearest faults with associated magnitudes and return periods
- Ground shaking intensity (MMI) for multiple return periods
- Soil type, slope, landslide potential, and liquefaction susceptibility
- California Geological Survey Alquist-Priolo zones

HURRICANE

Distance to coast, elevation, and windpool zones

FLOOD

Federal Emergency Management Agency's Flood Insurance Rate Maps (FIRMs) for all counties participating in the National Flood Insurance Program

To learn more about RiskSearch visit www.risksearch.com for an interactive demonstration, or contact risksearch@rms.com.