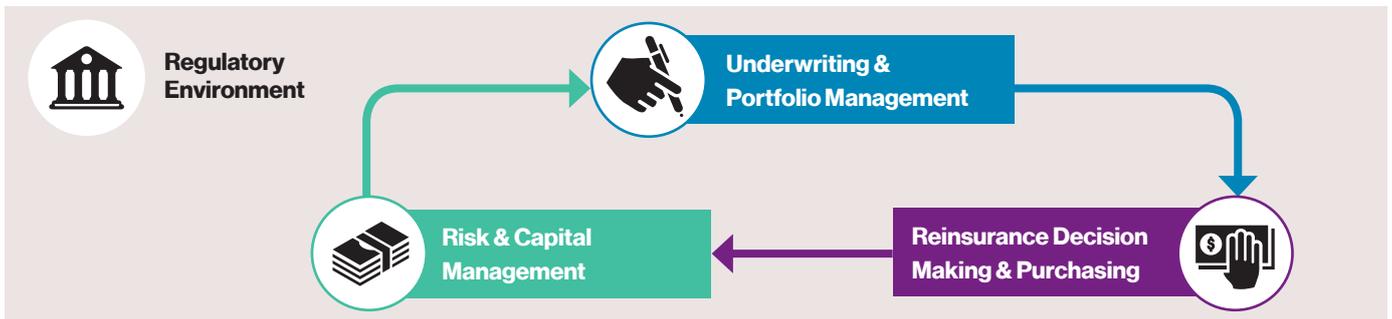


Willis Re View of Catastrophe Risk

Portfolio Optimisation

With increased competition, portfolio differentiation helps achieve optimal returns

Insurers are increasingly expected to pay closer attention to underwriting performance and the feedback loop between pricing adequacy and other components of long-term business planning for regulatory solvency. Appropriately implemented portfolio management solutions not only achieve sustained profitability but flow through to influence capital requirements and risk transfer decisions.



Tailored portfolio advisory for the direct market

Customised portfolio solutions for underwriting or accumulation management enable clients to embed their Own View of Risk into their risk management framework. Our holistic approach, from evaluating data to tailoring advice and implementation options, gives clients confidence to compete on an analytical basis.



Success stories

Multi-peril underwriting solutions

Underwriting sophistication in Australia has evolved significantly in the past 10 years. Our in-house multi-peril hazard modelling and underwriting implementation consultancy has facilitated optimal risk selection as well as the appropriate pricing of risk for flood, bushfire, hail, tropical cyclone, storm surge and severe thunderstorm. Successful portfolio differentiation as validated through live events has achieved reinsurance purchase savings.



Informed US Wildfire portfolio management

Recent wildfire events in North America have demonstrated the need for sophisticated risk selection. Our wildfire rating model has allowed clients to identify high risk exposure and support rate filing submissions to implement appropriate underwriting decision making.



Versatile terror scenarios

As the terrorism landscape changes, we have implemented academic research to simulate new and realistic scenarios, focusing on more 'lone-wolf' attack modes. Continuous adaptation keeps clients reinsurance cover relevant to their evolving needs.

Willis Re View of Catastrophe Risk

In a changing world, being equipped with functional risk solutions to assess and quantify catastrophe risk is paramount. The Willis View of Risk (WVoR) assists clients by working through the range of models to establish their own internal view and more accurately understand, communicate and efficiently mitigate their own risk. Willis Re seeks a full understanding of what is and isn't captured in these models and how to consider the complexities and uncertainties in Catastrophe Risk modelling. To enable our client to form a View of Risk, Willis Re takes a dual approach of **enhancing and validating existing models** and **building new solutions when needed**. Risk management decisions that influence capital management within the insurance lifecycle are supported through the **six pillars** of **Own View of Risk, Reinsurance, Portfolio Optimisation, Innovation, Regulatory** and **Willis Research Network**.



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How can we help?

To find out more, please contact your local client advocate or Catastrophe Analytics associate.

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