



Touchstone

Own the Risk®



Reimagine Risk Management

The challenges today's risk managers face are relentless: Losses seem to grow larger with each new event; non-modeled sources of risk continue to emerge and reveal new vulnerabilities; and you're searching for a path to profitable growth under ever stricter regulatory regimes.

To meet these challenges and seize emerging opportunities, you need tools that empower you; provide transparency and flexibility; and allow you to own your risk. That's why we developed Touchstone®.

Translating Numbers to Prudent—and Profitable—Decisions

Your business thrives on your own unique experiences and insights. Instead of boxing you in, Touchstone gives you the power and flexibility to truly own the risk and make confident—and profitable—decisions.

Key Benefits



Run more analytics in significantly less time to better understand and optimize risk

Develop a comprehensive understanding of exposure accumulations



Gain insights on the drivers of loss with direct access to hazard information on simulated events



Rapidly execute hypothesis and sensitivity testing, including marginal impact analysis



Leverage award-winning geospatial analytics to understand the relationships between exposure, loss, and hazard



Quickly export maps, charts, and tables into customized reports

More effectively and accurately model advanced insurance/reinsurance terms



Integrate analytics seamlessly into back-end rollup and reporting systems for real-time portfolio management



Touchstone allows you to:

- Harness the power of Verisk's industry-leading extreme event models
- Understand exposure accumulations and improve the quality of your exposure data
- Perform advanced sensitivity testing
- Consider alternative views of risk and account for the impact of climate change
- Manage global exposure to both modeled and non-modeled perils
- Gain insight into sources of uncertainty and how to manage them
- Generate the information you need, when you need it

Touchstone is intuitive, powerful, flexible, and fast. Its customizable interfaces, streamlined database structures, and award-winning geospatial analytics enable you to better understand your results and improve your risk management decisions.

Instantly Grasp Global Exposure Risk

Taking ownership of global risk starts with your exposure. With its interactive mapping capabilities, Touchstone's Exposure Overview allows you to visualize the geographic extent of your portfolio and accumulations of risk on a global scale with customizable charts, tables, and maps. Zoom all the way down to street level and switch to satellite view for confirmation that the property is what and where your data says it is.

Develop Various Perspectives of Loss

Armed with a full grasp of your exposure data, you can run **Loss Analytics** to view your risk by sub-peril, treaty, layer, and geography, and more). In addition to loss metrics, the associated degree of uncertainty is also reported and both are available within the Touchstone user interface or through our APIs, which integrate directly with your existing systems.

Evaluate Your Real-Time Risk with Catalog Viewer

Understand how hurricanes, typhoons, and other tropical cyclones around the globe can impact your portfolio so that you can focus on the areas most at risk. Verisk's Catalog Viewer enables you to evaluate your real-time hurricane risk by selecting your own custom sets of similar storms from our extensive stochastic hurricane catalogs and then export them for further detailed analysis in Touchstone.

The Industry's Most Advanced Financial Module

Verisk has re-architected the financial module that underlies our peril models to ensure that they produce the most accurate and realistic losses possible, regardless of the size of the contract or book being analyzed. This new architecture takes advantage of increased computing power, new technologies, and more than 30 years of global claims data to enable Verisk models to more accurately represent the losses for single locations, better account for dependencies and correlations in loss accumulation, and more realistically capture the application of complex policy terms.

Quickly Identify the Catastrophe Hazards that Threaten Individual Property Locations

With Touchstone's **Hazard Analytics**, you can check if a risk complies with underwriting guidelines—its distance to the coast, for example, or whether it's located on a particular soil type. Touchstone's hazard information is both broad and deep, ranging from liquefaction and landslide potential, to elevation and terrain, to FEMA flood zones and distance to return-period floodplains.

To facilitate model validation, Touchstone's Hazard Analytics also gives you direct access to location-level hazard information for simulated events—including wind speed, ground motion, and flood depth.

Integrate Exposure, Hazard, and Loss Information

Unlike numbers on a spreadsheet, the visual intelligence Touchstone's **Geospatial Analytics** offers means rich and intuitive insight into your accumulations and how they relate to potential hazards. While tools for accumulation management have been a mainstay in catastrophe risk management for many years, Geospatial Analytics adds an essential layer of information that no other solution in the market can deliver.

Not only can you combine exposure information for multiple lines of business with location-specific hazard data, but you can also leverage the power of Touchstone's Financial Module to apply policy and layer terms to run geospatial analyses based on your exposed limits. A full range of loss perspectives are available—including ground-up, gross, retained, and net of pre-cat.

What's the next step? You decide. Specify accumulation zones by political boundaries, user-defined regions, or custom-drawn polygons and ellipses. Automatically and accurately identify the ring that generates the highest accumulation. Perform concentric ring analyses to evaluate terrorism exposure around specific targets, anywhere in the world. Or analyze your accumulations of exposure and loss against the intensity footprints of significant historical events, Lloyd's Realistic Disaster Scenarios (RDS), or your own hazard layers, and apply user-defined damage ratios to assess loss potential. The possibilities are limitless.

Streamline Your Workflow

Touchstone offers unparalleled ease of use and workflow efficiencies. **Touchstone Re™** lets you understand the loss potential of reinsurance contracts and other risk-related financial instruments. It brings fast roll-up capabilities, reinsurance underwriting and pricing, and enterprise-level portfolio and exposure management capabilities into Touchstone. Your exposure and loss data can be transferred into Touchstone Re with just one click.

The Reinsurance Submission Pack wizard minimizes clicks, ensures the fidelity of submissions, and facilitates information exchange between reinsurers and their cedants.

Manage Your Catastrophe Risk with the Flexibility, Transparency, and Seamless Performance You Need

You can integrate Verisk data and products into Touchstone, giving you the means to effectively use all your Verisk assets within a single platform. For example, you can visualize and accumulate your severe thunderstorm and terrorism risk by importing weather, climate, and risk data layers from Verisk.

In addition, you can integrate third-party hazard data and models, or your own custom view of risk. Verisk has agreements with a diverse group of companies that provide inland flood hazard maps, earthquake and wind footprints, and terrorism target data, among others.

Additional third-party partners include Ambiental, EuroTempest, Global Earthquake Model (GEM), OASIS, Met Office, PERILS, SSBN, University of Exeter, and University of Reading. Touchstone's open architecture allows insurers and reinsurers to manage their global exposures and catastrophe risk—including non-modeled risk—in a single platform.

As part of our commitment to transparency and flexibility, Verisk offers an expanding range of tools and options in Touchstone and Touchstone Re to help you truly own your risk. Touchstone provides the ability to modify modeled losses to match your claims experience or conduct sensitivity testing, customize event frequencies to account for changes to the underlying risk—including climate change—create custom damage functions to better reflect your unique understanding of different vulnerabilities, or even develop an independent view of risk by creating your own custom models.

Choice in Deployment to Meet Your Needs

Verisk will help you establish a catastrophe modeling environment that works best for your organization. Touchstone can be installed:

- In-house or in your own private cloud
- In the Amazon EC2 public cloud
- In a Verisk-hosted cloud
- Integrated with your existing systems through APIs

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