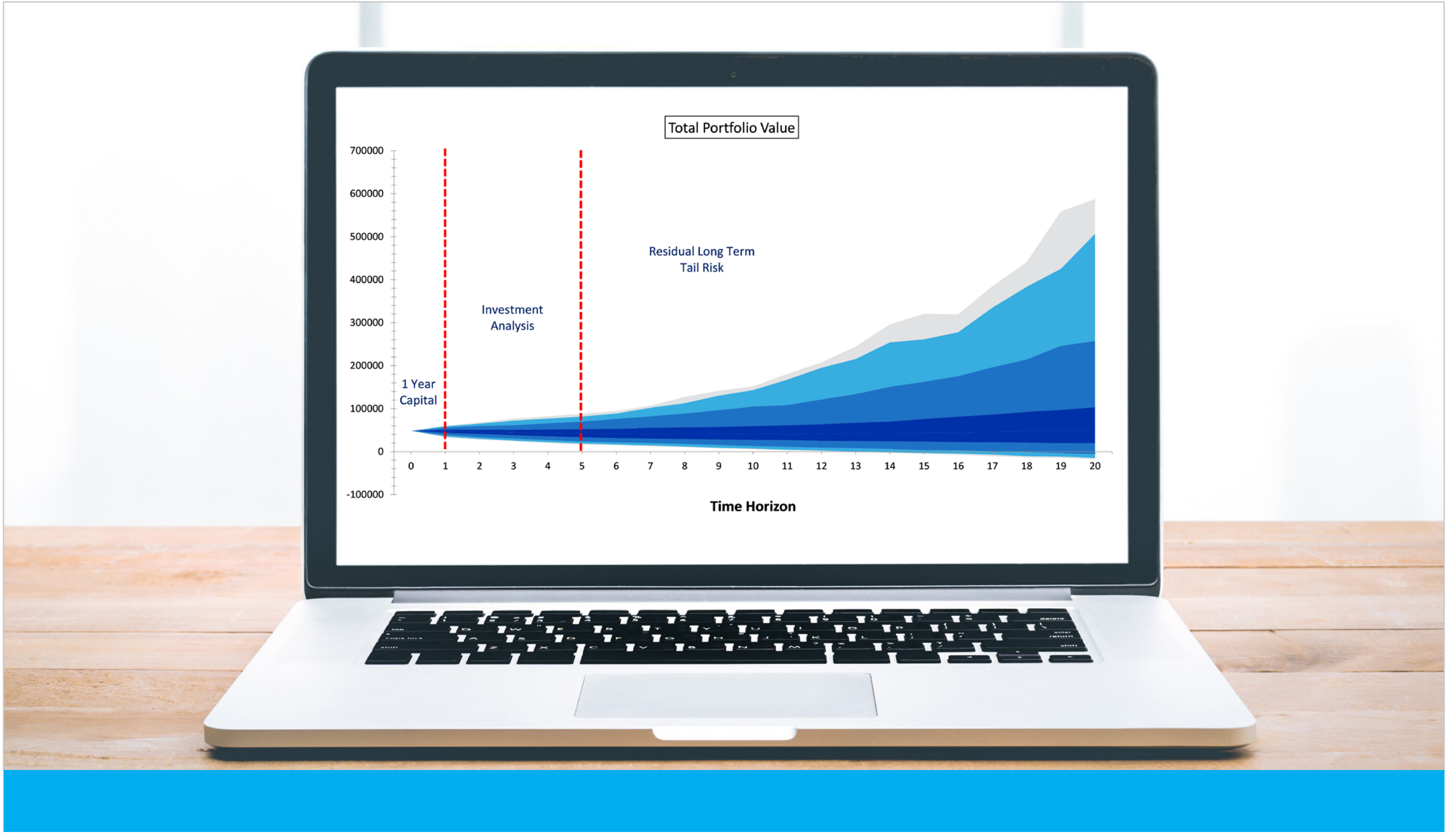
Property & Casualty Economic Scenario Generator



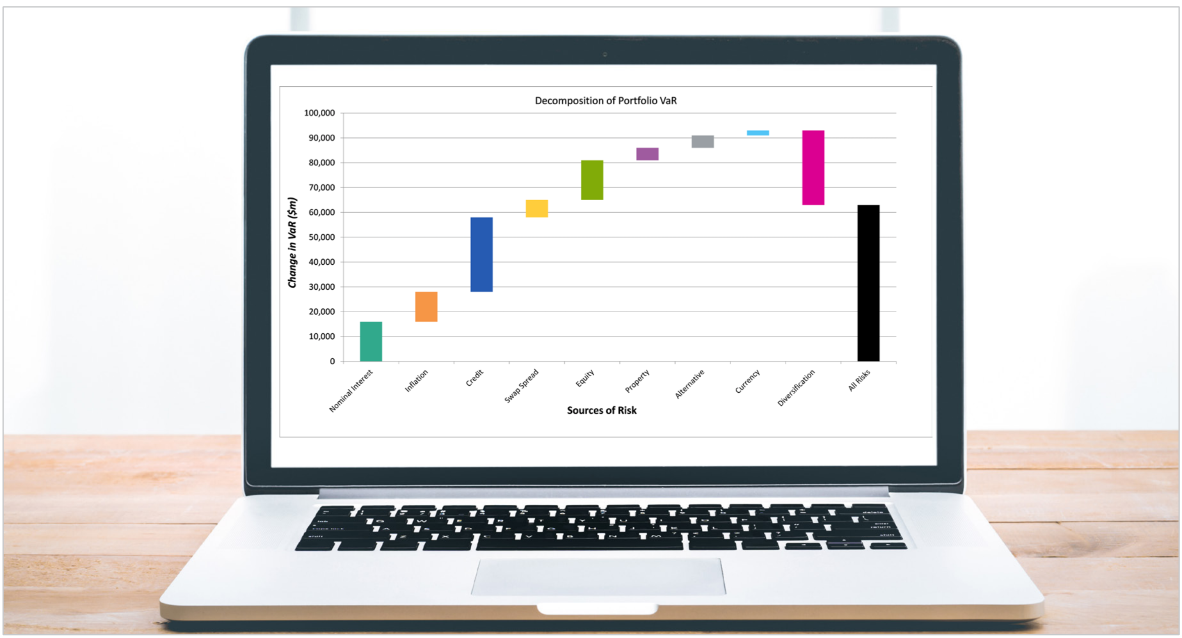
The Property & Casualty Economic Scenario Generator (ESG) contains stochastic asset models and calibration content for the evolution of various economic and financial market variables. The Property & Casualty ESG is a critical input into capital models, investment processes, and claims modeling. It allows insurers, asset managers and institutional advisors to undertake a wide range of risk management and asset-liability modeling (ALM) activities.

Leverage real-world scenarios with comprehensive documentation

» Provide real-world, multi-year scenarios for asset returns and risk factors. These scenarios can be for short-term horizons such as 1-5 years, or for 50 years or longer.

» Investigate the impact of tailored investment strategies on portfolio risk and return characteristics with flexible rebalancing rules and trading strategies.

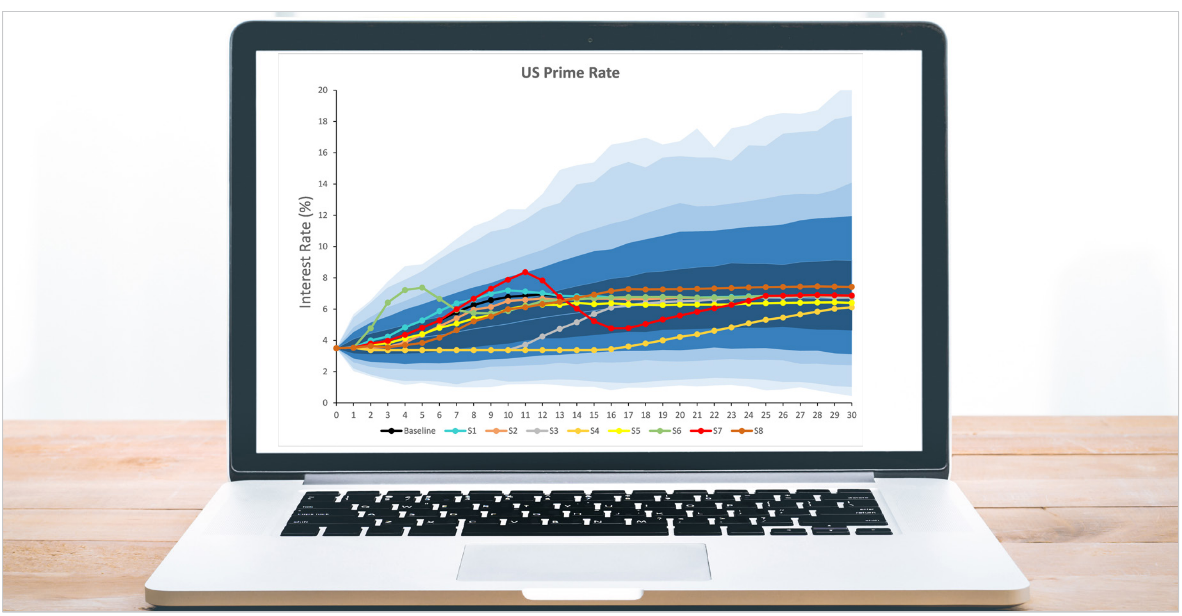
- » Perform capital modeling and risk management using our models and calibration methods that suitably capture tail risks over 1 year horizons (such as the 99.5th percentile).
- » Model current and future claims experience with the integrated macro-economic modeling framework.
- » Access a comprehensive calibration service covering a wide range of economies and asset classes produced by our team of economists and calibration experts.
- » Gain a flexible calibration toolkit allowing users to impose their own views on asset return behavior and risk factor distributions, and perform stress testing analysis on their portfolio.
- » Get comprehensive documentation of all models and calibrations. The document categories are: calibration reports, model methods, calibration methods, assumption updates, policy and compliance documents.



Explain balance sheet changes and identify risks by decomposing overall risk into component parts.

Easily and intuitively model a wide range of assets

- Quantify risk and capital with a model structure that captures realistic distributions for asset returns and risk metrics, tail risk and interdependency between risk drivers.
- Streamline the capital management process, allowing more accurate and frequent capital reporting.
- Perform analysis of stress scenarios and run a range of investment strategies to learn how to optimize capital requirements.
- Improve your investment analysis with enhanced modeling capabilities covering a wide range of assets consistent with those held by P&C insurers, including bonds, structured products, alternative assets, derivatives and multi-asset portfolios.
- Perform more detailed investment strategy analysis with a portfolio framework incorporating liabilities and different accounting conventions without requiring access to detailed actuarial models.
- Increase consistency across the business by using the same solution for capital and investment analysis, modeling economic risk factors, asset returns and macro-economic variables with one solution.
- Benefit from an ongoing and extensive R&D program which continually reviews and updates our models and methods as new techniques become available.
- Provides an easy-to-use standard Windows interface that allows models to be built intuitively.



Compare narrative stress scenarios.

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