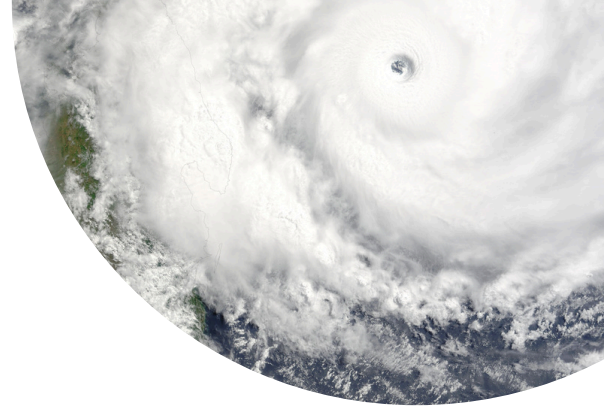




# Impact

Visualise your total exposure and  
cross-class aggregations,  
all in one view.

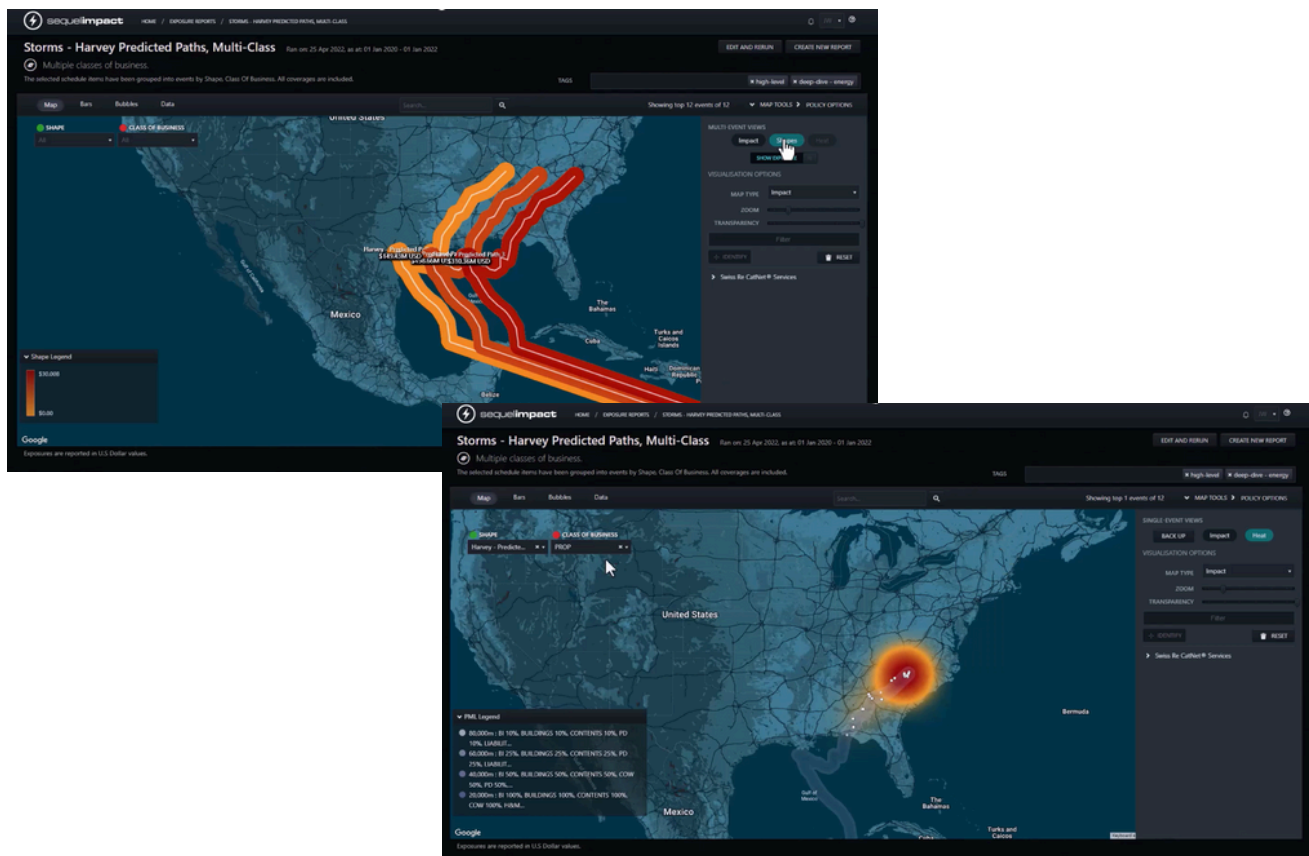


## Impact

Impact is a multi-class, deterministic aggregation system that offers the ability for insurance organisations to manage their exposure data and capacity utilisation across their entire portfolio. It provides gross and net results on a worldwide basis covering all modelled and non-modelled territories and perils.

See the impact of a newly quoted policy, or the projected impact of an impending catastrophe and overlay simulated events such as earthquakes, fires or floods onto designated geographic areas for pin-point exposure calculation. Calculate loss scenarios in real-time to see your total exposure in one view.

The graphically rich user interface can be accessed through a web browser on any internet enabled device, no additional software is necessary.



## Multi class configuration

- Flexible data schema caters for all classes of business, including offshore
- User defined:
  - Class-specific data attributes
  - Description of coverages
  - Description of perils
- Ability to record complex terms and conditions, including nested sub-limits and retained limits (e.g. OIL, self-insured retentions)
- Multiple participants per policy
- Separate sum insured, EML and uplift values
- Record full range of risk-based and event-based (outwards) reinsurance
- Excel SOV import function allows column mapping against user defined class configuration.

## Integration capability

### Data input/upload

- Ability to integrate with multiple underwriting platforms for single keying of policy data
- API connectivity for upload of policy data, terms and conditions and asset schedules
- Multi policy portfolio upload function for larger data volumes.

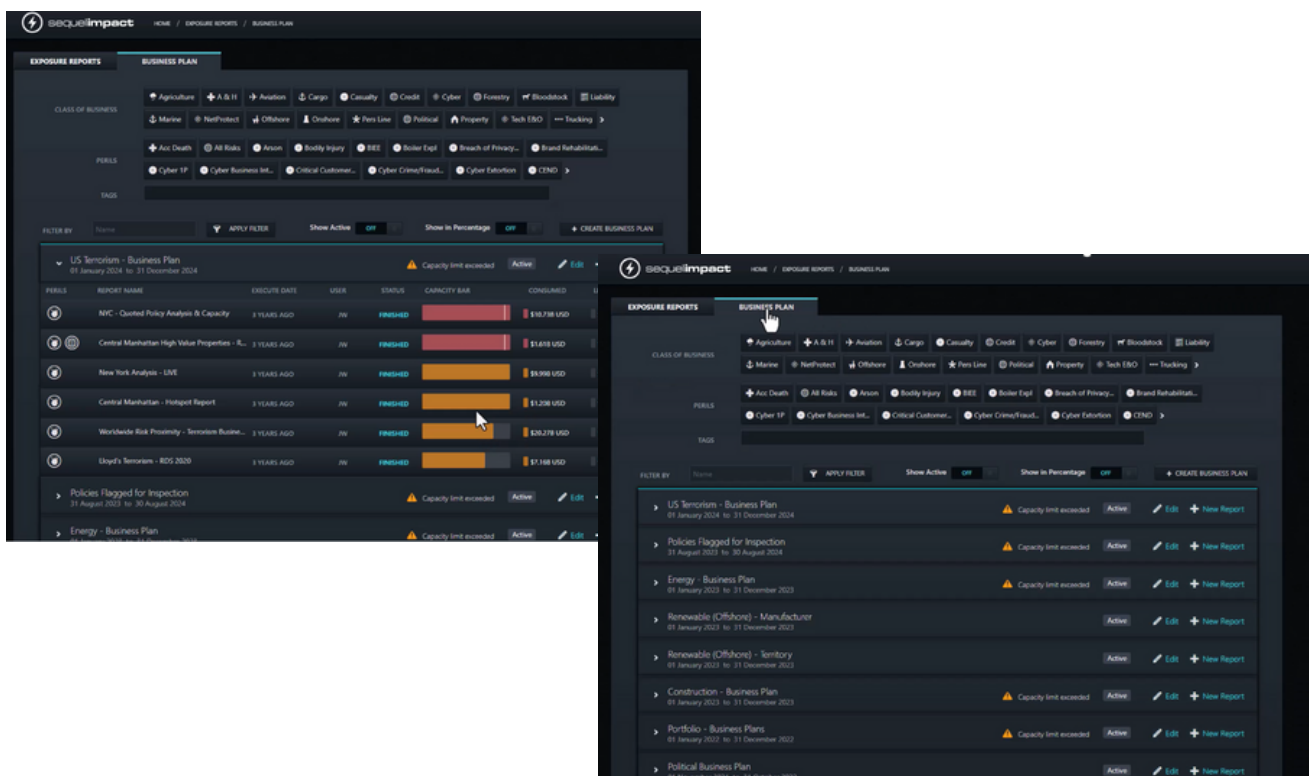
### Data output/export

- Seamless integration exporting data to Touchstone cat model
- Formatted exports for other cat models
- Data extract API.



## Accumulation calculations

- Various methods of creating aggregation groupings, utilising all data fields
- Aggregation by geography e.g. state, zip/postcode
- Spatial grouping using a variety of shape-based tools, including:
  - Storm track (historic and user-defined)
  - Event footprint (imported and hand-drawn polygons)
  - Single circle grouping e.g. earthquake, explosion
  - Multiple blast zone circles for Terrorism reporting - hotspot and risk proximity
- Ability to apply standard PML damage factor sets e.g. Lloyd's RDS events
- Users can create their own distance-based PML bandings
- Powerful calculation engine takes all policy terms and conditions into account
- Graphic/numeric displays of exposure result data, numerous export options
- Results show gross, ceded and net values, with ability to drill down to individual asset level
- Ability to track exposures against capacity appetite limits



## Data Augmentation

- Asset geocoding (assignment of lat/long co-ordinates) provided by internal functions and externally from Bing webservice
- API connectivity provides access to external data providers to augment and enhance basic SOV data. Typical data providers:
  - SwissRe CatNet
  - HazardHub
  - KatRisk
  - Maplecroft (Verisk) – SRCC scores
  - Prometrix (Verisk) – US property attributes
  - Standard & Poors – company credit ratings
- Offshore Energy reference data (oil & gas and offshore windfarms) provided by Clarkson's Research Services is included
- Display WMS layers from external data providers

## Event Response

- Daily update of storm tracks (Cat 3 and above in the Gulf of Mexico, Cat 2 elsewhere) with predicted paths to calculate exposure to wind events
- Import event footprints in multiple formats to assess exposure to other perils e.g. flood, wildfire, hail, tornado
- Treat multiple shapes as a single event
- Near instantaneous calculation of event exposure

**Our dedicated product and support team  
is here to help.**

**Contact us:** [veriskspecialty@verisk.com](mailto:veriskspecialty@verisk.com)



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