

NATHAN RISK SUITE

Geointelligence for your business



YOUR BENEFITS AT A GLANCE:

→ **Knowledge of individual locations for tailor-made rating:**

Perform accurate and efficient exposure analyses of your risk locations or portfolio for windstorm, flood or earthquake – anywhere in the world.

→ **Greater transparency of the complexities ensures clear decisions:**

Identify main risk centres or accumulations in your portfolio or market and increase the transparency of your risks.

→ **Greater knowledge ensures an optimal spread of risks:**

Optimum risk diversification and portfolio management increase the profitability of your business.

OUR KNOWLEDGE – YOUR ADDED VALUE

Modern integrated risk management requires a detailed knowledge of geographical environment. Munich Re's NATHAN (Natural Hazards Assessment Network) Risk Suite optimises your assessment of natural hazard risks, from entire portfolios down to individual risks at address level – worldwide.

Your business will benefit from the expertise we have built up over a period of many years. Our services shed light on the complexities involved, giving more accurate price calculations and helping to reduce costly loadings. This will speed up your business processes and enhance portfolio management.





OUR MARKET LEAD – YOUR BUSINESS POTENTIAL

Geointelligence is becoming an increasingly important factor in insurance business, as insurers require ever more accurate estimates of the loss potentials from natural hazards. The only way to ensure long-term success is to project appropriate prices for current and future risks.

Munich Re supports clients with customised, innovative services for estimating individual risks and assessing portfolios and accumulations. The added value for your business lies in combining your risk data with the respective exposure levels to natural hazards. The objective is to ensure efficient premium calculation and identify unknown accumulations.

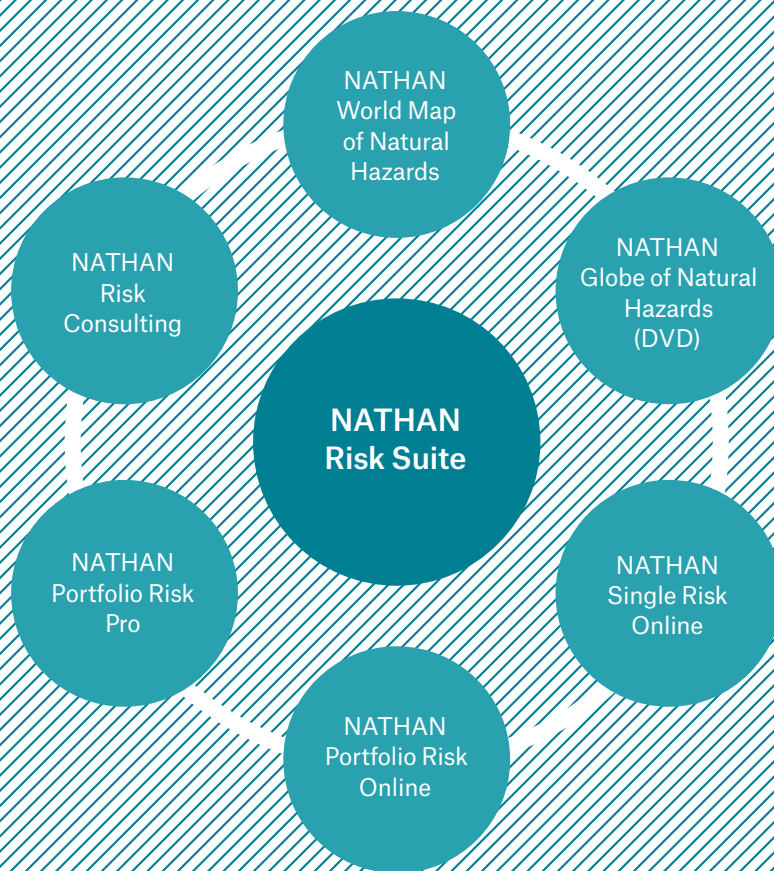
Munich Re's services come into play at the very start of the value chain, improving your business processes. Clients optimise their property risk management by increasing their knowledge of the following points:

- To what extent is my location or portfolio at risk, for instance from windstorms, floods and earthquakes?
- Where are the main risk centres or accumulations in my portfolio or market?
- How can I diversify risks and manage a portfolio?
- How can rates be more precisely adjusted to local exposures?

OUR SOLUTIONS – YOUR SUCCESS

Munich Re has been using geointelligence for rating purposes for many years now and is constantly refining and improving the techniques it uses. Geocoded portfolio and loss data make it possible to perform highly accurate geographic portfolio analyses. The results of these analyses are then used to optimise your risk management.

Munich Re has now pooled its range of services in NATHAN Risk Suite. The individual products are available either in print, DVD or online format, as individual risk analysis or portfolio analysis and with differing levels of integration in the assessment process. This means suitable products are available for all requirements.



OVERVIEW OF THE PRODUCTS IN NATHAN RISK SUITE

NATHAN World Map of Natural Hazards

A new name but the recipe for success is the same: With this new version, we are offering both new and proven maps of natural hazards developed by our geoscientists.

The exposure levels shown on the maps and the experience from major natural catastrophes form the basis for risk assessment and support risk rating calculation.

NATHAN Globe of Natural Hazards

Our extensive knowledge in the field of geo risks research has been combined in the DVD, the Globe of Natural Hazards. With this product, Munich Re offers a highly flexible assessment tool for identifying complex natural hazard risks. The depth of information provided is ideal for assessing individual risks and is accurate down to town/city level.

NATHAN Single Risk Online

On our connect.munichre client portal, the online version of NATHAN now offers a number of markets the option of exposure analyses down to address level, providing huge value-creation potential.

Your risk locations are linked to high-resolution maps and satellite images, which ensure individual risks can be identified and evaluated faster and more accurately – addressing one of the major concerns in facultative property insurance and engineering risk rating.



Increasing transparency with only a few steps: NATHAN Single Risk Online.

NATHAN Portfolio Risk Online

If you need to analyse the natural hazard exposure of complete portfolios, this innovative solution available on our client portal connect.munichre is tailored to your requirements. NATHAN Portfolio Risk Online, with its upload/download process, will enhance your workflow and give your underwriters a key starting point for fast, efficient premium calculation and accumulation control (CRESTA ZONES).

NATHAN Portfolio Risk Pro

We even go a step further with NATHAN Portfolio Risk Pro. This premium service is especially suitable for assessing large portfolios. We have integrated a real-time web service in your workflow. As there is no longer any need to upload/download processes, you benefit from significant time savings on your risk assessments. As your underwriters receive fully automated support, they can focus their efforts on assessing and rating risks.

NATHAN Risk Consulting

Naturally, we are also personally available to help you with our know-how. If you have complex risks to deal with, our experts are on hand with customised analyses and an all-round risk-assessment/control consultancy service. We will also be glad to help you introduce geo solutions at your company.

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