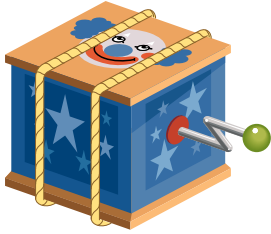


Open Xposure

Because in the world of insurance, SURPRISE is a four-letter word.



Insurance companies hate surprises. And they'll go to great lengths and expense to try to avoid them. Risk modelling is a start, but the data that supports it is pre-determined—drawn typically from historic events and inflexible. How many catastrophes do you know that have been predictable in scope and scale?

Open Xposure, from Agencyport Software, is different. Using a series of state-of-the-art risk management approaches, Open Xposure allows underwriters and captive insurers to monitor exposure and analyse levels of risk against a variety of live, historic and «what if» natural and man-made disaster scenarios.

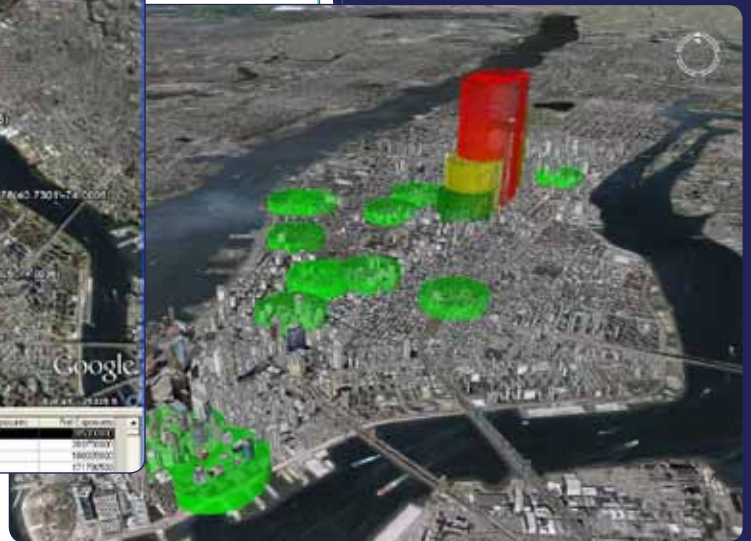
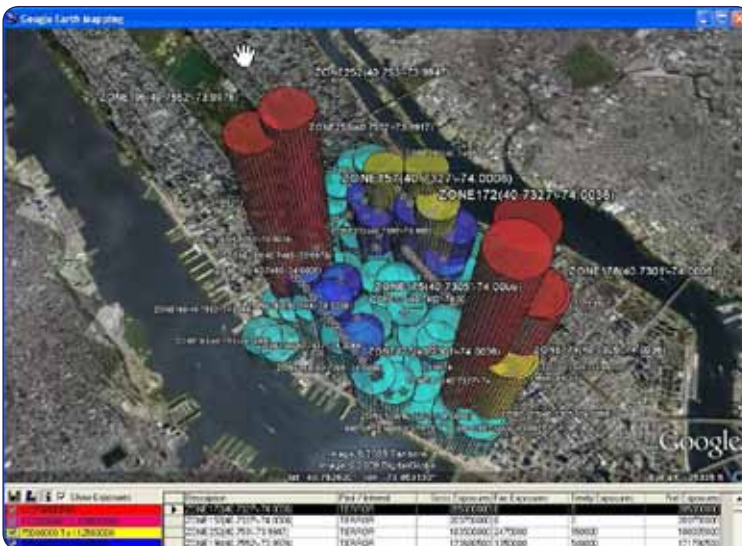
Rather than assessing probable loss scenarios, Open Xposure allows you to create your own and determine the risk value involved. Concerned about exposure to earthquakes? Open Xposure allows you to determine where the epicentres are, not restrict you to a set of pre-defined ones.

Flexible

The more completely you've considered possibilities, the better you're prepared. Period. With a fully configurable user interface, Open Xposure allows you to change scenarios or reporting as situations or your business change. Open Xposure also has the flexibility to support complex reporting based on geographic location; peril and class of business; and policy limit and deductibles.

GoogleEarth

Finding accurate coordinates of individual locations can be frustrating and time-consuming. Open Xposure's integration with GoogleEarth optimises the effort to achieve accurate geocoding. Co-ordinates chosen in GoogleEarth are recorded in Open Xposure for use in any of the map analyses, all of which can then be created and displayed in GoogleEarth for an eye-catching, accurate and detailed representation.



More than risk aggregation, total risk management.

Global

Whether your assets are around the corner or around the world, Open Xposure intelligently manages exposure aggregations for all major classes of business—in micro detail. Our geographic reference data covers every country in the world down to zip code or city and every major oil field down to platform level. Planning to expand? Global capability eliminates the need to licence new modules when you expand into new territories and need to monitor your exposures.

Smarter Underwriting

Knowledge is power. Open Xposure's aggregation capability boosts underwriting power, facilitating up-front decision-making by giving you up-close insight into your assets by zip code, city or state so you can tailor your acceptance and price accordingly. Whether you're arranging outward reinsurance protections or completing regulatory requirements (such as Lloyd's Realistic Disaster Scenarios), you can rest easy knowing you have a clear picture of potential losses.

Fixed Cost/Free upgrades

Unlike other management tools, Open Xposure's licence cost is fixed annually so you can budget with confidence. The licence also gives you membership to our User Group—any upgrades, developments and trading approved by the User Group are provided at no additional cost to customers. We think that's the way it ought to be.

- **Terrorism Coverage** Using a Fixed Area Analysis mapping tool, Open Xposure generates bomb blast patterns with a user-defined offset and damage factor banding. Risk locations submitted for quote can be aggregated with an existing portfolio to ensure the maximum blast zone limit is not exceeded.
- **Property Coverage** Open Xposure is a single repository of all of your location-based exposures. Regardless of the data source, periodic reporting by peril and location provides accurate exposure data across the entire enterprise. For example, Open Xposure can give insurers a county level flood exposure across Property, Cargo, Specie and Fine Art, and/or city level earthquake exposure across 'Open Market' and MGA accounts.
- **Energy Coverage** With Open Xposure, active hurricane track data is updated every 4 hours, whether in the Gulf of Mexico, the North Sea or South Pacific. With our Hurricane Analysis mapping tool, Open Xposure can recalculate offshore and onshore energy exposures in near real time to provide up-to-the-minute assessment of potential losses.

"We have used Open Xposure for over 10 years and were able to calculate our aggregate exposure to the recent Japanese earthquake shortly after it occurred. The numeric results and map visualisation were available within minutes, enabling us to see the concentration of exposures down to an individual location level."

— Matt Stephens,
Head of Exposure Analysis, Aegis London

Agencyport Software makes the business of insurance more efficient through technology innovation. We offer the world's leading web-based distribution technologies, global policy administration solutions and robust business intelligence tools—a powerful mix that makes the complex business of insurance easier and smarter, and helps our customers seize opportunities and gain a competitive edge quickly. For more information contact europesales@agencyport.com or +44 (0) 2075532500.



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