

Property Analytics

200+
Modeling experts

Using advanced modeling platforms

Provide clients with a holistic view of exposures to

- ✓ Understand exposures
- ✓ Clarify loss drivers
- ✓ Estimate future losses
- ✓ Utilise actionable insight

Our analytics capabilities give clients a holistic view of their property exposures, helping them understand their catastrophe and non-catastrophe exposures by assessing the risks that have driven historical losses, revealing the most likely future losses (including climate change considerations) and the likelihood of extreme losses. Analytics also provide actionable insights to inform clients' risk management decisions and business continuity plans.

Wide-ranging capabilities that reduce a client's total cost of risk

Business continuity

Our extensive global risk engineering and analytics capabilities help our clients identify, quantify and manage their risk and maintain their business continuity. In addition to our over 700 property risk engineers, liability risk consultants and business impact specialists, we have over 200 modeling experts and more than a dozen MSc and PhD level experts in various Natural Catastrophe (Nat Cat) and risk consulting with access to multiple industry leading modeling systems for flood, storm, wind, earthquake and supply chain risk.

Storm and earthquake modeling

Using catastrophe models and other analytical tools we can provide a variety of metrics for clients such as the probabilities of hurricane and earthquake losses above specific monetary impact levels to inform insurance and reinsurance strategies. We can also drill down to further analyze loss probabilities at clients' individual locations and help identify and mitigate the drivers of risk.

Exposure analytics

Analytics evaluates the totality of clients' exposures and ranges of future outcomes. We assess clients' global exposures by variables including coverage type, spread of risk and risk aggregation, risk profile and construction and occupancy type. Our advanced analytics capabilities provide in-depth views of Nat Cat risks at an individual location level benchmarked against peers, identifying loss drivers for each peril and "marquee events" with large loss potential.

Flood analytics

With our flood analytics capabilities, we can assign risk scores to individual client locations to provide clarity around risk aggregations. 3D flood risk visualizations provide better understanding of clients' flood risks, greater clarity around a location's flood exposure, better flood risk management and greater potential for improved business restoration and recovery post loss. AIG has also developed high resolution flood maps for many cities and countries that provide enhanced views of flood risk.

Enhancing data quality

Better data leads to more accurate analyses. To improve clients' data and the accuracy of the subsequent modeling, our risk engineers can conduct risk inspections to ascertain the primary construction data, determine original wind design loads, identify potential physical deficiencies of the assets, etc. We also use a variety of third-party tools to enhance client data, and can also benchmark the quality of data against clients' peer groups.

Our advanced analytics can also be directed at evaluating our clients' complex networks of thousands of manufacturers and service providers to identify critical suppliers and quantify their potential impacts on the supply chain resulting from floods, earthquakes, fires, windstorm and terrorism. Custom "what-if" scenarios can be built to understand cost-benefit of a variety of supply chain risk mitigation strategies.

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