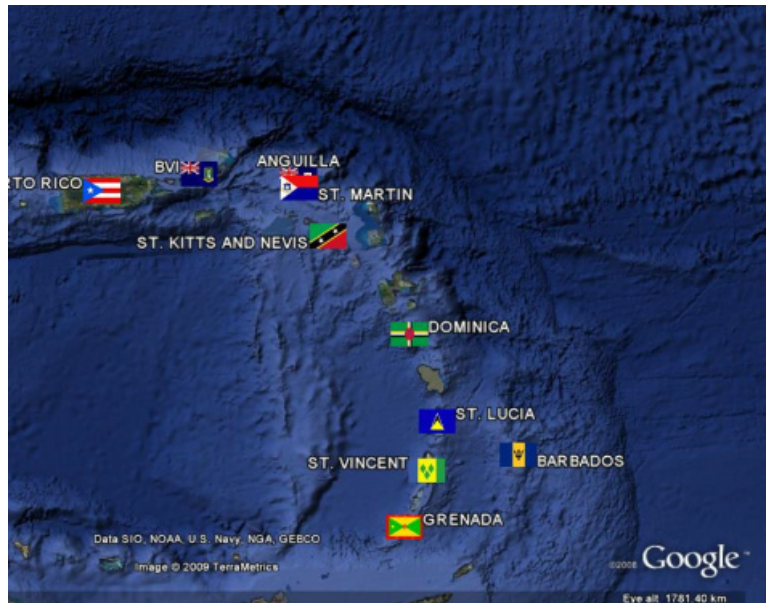


# Caribbean Risk Managers Ltd

## Risk Data Visualisation

Caribbean Risk Managers Ltd (CaribRM) has considerable expertise in the development of risk data management and visualisation systems for Property and Casualty (P&C) portfolios, based on a Geographical Information System (GIS) environment. Such data management/visualisation systems enable more effective visualisation of data on both a site-specific and portfolio basis. Within this environment, data becomes much more easily available for analysis and for input to risk modelling. In addition to basic geographical data, catastrophe peril exposure layers are available within the system. These layers provide both historical and, where available, real-time data on hazard events and actual or potential impacts, both in general and on a client-specific portfolio. Integrated within the system is the client-specific geo-located portfolio information (the scope of which is controlled by the client's current data holdings for the portfolio.) Typically, risk location values and claims history would be displayed, with hotlink access to risk survey reports, loss reports and other elements of the risk characterisation database.

CaribRM utilises in-house GIS and risk management expertise to implement this service. Working with the client's personnel as required, we design and implement GIS-based data management systems which best meet the needs of the client and interface most effectively with existing systems. We develop and maintain the main GIS datasets and undertake necessary data analysis using software in the ESRI ArcGIS family. However, due to rapid recent developments, it is often most appropriate and cost-effective to utilise the freely available Google Earth product as the desktop interface, with all databases and layers being viewed and interrogated via that interface. This makes the system instantly available with minimal training to all interested parties.



The GIS data visualisation system enables more informed risk management decision-making by the client and provides a valuable database for catastrophe risk assessment, pricing and aggregation analysis. When partnered with a comprehensive risk survey programme, the overall package leads to a greatly improved understanding of the existing portfolio risk profile. CaribRM has considerable in-house surveying expertise and will coordinate global survey programmes, utilising independent expert consultants as necessary. We also assist with the coordination of a Risk Improvement Programme and work with the client to ensure that the surveyors' recommendations are followed up on a periodic basis, thus improving the overall levels of risk within the client's portfolio.