

Aon Benfield Analytics

Scenario PML Analyzer

Scenario PML Analyzer is a versatile tool that evaluates the impact of "what if" growth or reduction scenarios. Current modeling results form the base portfolio against newly created and analyzed scenarios. Clients can evaluate results from one scenario and then submit variations to leverage their growth or reduction strategy into higher profitability, better control of risk, and significant savings. The results are displayed as impact on premium, average annual loss, policy limit, risk count, and the probable maximum loss at customized return times.

	Base Portfolio	Adjusted Portfolio	Marginal \$	Marginal %
Premium	\$4,818,535	\$5,099,318	\$280,783	5.83%
AAL	\$120,346	\$99,680	-\$20,666	-17.17%
Policy Limit	\$2,113,176,265	\$2,250,418,152	\$137,241,887	6.49%
Risk Count	3,997	4,203	206	5.15%
AAL / Premium	2.50%	1.95%	-7.36%	
AAL / Policy Limit	0.01%	0.00%	-0.02%	
500-Year PML	\$3,370,756	\$3,097,040	-\$273,716	-8.12%
250-Year PML	\$2,417,179	\$2,110,806	-\$306,373	-12.67%
200-Year PML	\$2,144,236	\$1,829,321	-\$314,915	-14.69%
100-Year PML	\$1,355,018	\$1,241,391	-\$113,626	-8.39%

Increase Premium by 5.83%

Decrease the 250-Year PML by 12.67%

The Scenario PML Analyzer Advantage

- **User-Defined Criteria.** Empowers clients to create their own growth or reduction scenarios based on criteria such as producing agent, line of business, policy form, construction, year built, floor area, roof geometry, or the distance to coast. Analyzing the impact on expected loss can be achieved at the state, county, or even ZIP Code level.
- **Ease of Use.** The tool is accessed through Aon Benfield's website. The user-friendly wizard allows clients to easily create very complex scenarios.
- **Immediate Results.** Get results in just a few minutes. Clients can submit multiple scenarios and variations to optimize their growth or reduction strategy. The application's speed gives clients an unparalleled advantage in their decision making process.

AON BENFIELD

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