



Solution Overview For Insurance Companies

Improve knowledge-based risk selection and technical pricing on single and aggregated risks across lines of business

Generate profit with confident market entry

Realize significant cost savings by minimizing exposure to claims and liabilities

Ensure internal and external compliance with fully auditable information and analytics



IHS brings together an unrivalled suite of services to place insurance companies in the best possible position to meet complex future challenges. Power your business decisions with optimum use of 'Big Data' and the support of over 3,000 analysts and experts.

Workflow	Requirement	Solution
Enhance risk selection and technical pricing	Select and price a range of political violence risks on a globally consistent basis, across rapidly evolving risk environments with high regional risk differentiation	<ul style="list-style-type: none"> Predictive analytics for Terrorism, SRCC and War risk at 500m2 resolution for any land point on the planet Optimization for insurance pricing decisions Proactive streamed intelligence for specific asset types and locations
	Assess the risk profile of emerging market banks and letters of credit	<ul style="list-style-type: none"> Risk ratings on the financial strength of each banking sector and banking crisis risk in over 40 emerging markets
	Assess the capability and willingness of SOE and parastatal enterprises to pay and honor contractual obligations over time	<ul style="list-style-type: none"> Short-term and medium coverage of sovereign risk for 206 countries
	Assess risk to ships and fleets based on previous casualty history	<ul style="list-style-type: none"> Access to the world's largest maritime dataset, from the issuer of the IMO number, with ship movement, ownership, casualty and incident history Aggregation of ship and fleet risk profiles
	Understand relevant below- and above-ground technical risks as well as aggregation of insured parties for complex energy projects	<ul style="list-style-type: none"> Access to the world's largest datasets on energy projects, with the project owner, operator, JV stakeholder, and contractor Access to comprehensive technical data for high risk projects e.g. well pressure
Optimize capacity allocation	Optimize country exposure limits and underwriting protocols in an efficient way based on the expected future distribution of risk	<ul style="list-style-type: none"> Excel based Country Risk Dashboards incorporating IHS economic forecasts, country risk ratings, and sovereign risk ratings Realistic Disaster Scenarios and Probable Maximum Loss services
Enter new markets	Identify risks that offer optimum allocation of capital for clients looking for political risk cover in frontier and Emerging Markets	<ul style="list-style-type: none"> Metrics to support opportunity identification and allocation of risk capital Confiscation, expropriation, nationalization, deprivation and currency inconvertibility risk forecasts
Support reinsurance decisions	Identify risk accumulation and aggregation as well as identifying areas where exposure is limited	<ul style="list-style-type: none"> Automated portfolio risk aggregation for war, terrorism, civil unrest, and overall political violence Automated updates for IHS economic forecasts, country risk ratings, and sovereign risk ratings
Manage investments	Manage your internal investment portfolio, identify new opportunities and generate resiliency to external shocks	<ul style="list-style-type: none"> Economic analysis and forecasts and sovereign risk ratings Scenario impact analysis for economic and commodity shocks

Platforms designed for your workflow



Available through desktop and iPad®, IHS Connect empowers you to search IHS insight and customize your own dashboards to meet your workflow and strategic planning needs.

- Navigate content by insight, sector, or geography
- Customize your dashboard with over 20 different modules
- Discover rich content and time series data with SmartSearch functionality
- Analyze and model information and insight based on your personal workflow
- Visualize information on dynamic charts, graphs, and maps
- Export content to Excel, PDF, and PPT
- Save, share, and automatically refresh your research

Available through desktop, IHS Foresight supports accurate underwriting decisions with comprehensive forecasts, mapping, alerts, and indices on war, terrorism, civil unrest, and political risk

- Access over 700,000 incident and indicator events, 16,000 insight briefs and 1,180 forecast briefs
- Drill down into sub-sovereign risk with differentiation of risk by peril, asset, and location
- Upload, visualize, and risk-rate your assets and generate online analytics
- Define the specific intelligence that you need “pushed” to your inbox, and when you need it, with custom alerts
- Geo-stream incident and indicator events that occur in the vicinity of insured exposures

Enterprise solutions integrated with your data

IHS helps leading companies join the dots, with easy and efficient integration of our information, analytics, and expertise with enterprise systems:

- Combine risk at point data for terrorism, SRCC, and war risks via API with your portfolio data
- Pull in location-specific risk incidents and indicators via API
- Risk rate entire portfolios of insured assets via FTP

