

PIERTM Online

Breakthrough solution to strengthen your underwriting & risk management

PIERTM Online is the first ever 'pay-per-use' risk management portal for India. PIERTM Online offers unique products that help you in risk profiling and exposure accumulation monitoring.

The PIERTM Online portal integrates the capabilities of PIERTM (RMSI's award winning hosted risk management solution) and RMSI's NatCat models. The portal is based on a pay-per-use low cost subscription model, thereby, eliminating the need for any IT investment.

Low entry ticket

Cloud-based solution

Easy registration process

Covers earthquake, cyclone & flood

High quality hazard data (for 19,000+ pincodes in India)

Get risk information at location level

Visualize your exposure for live events

Product Suite

Location Risk Profile Report

Generate a detailed risk profile report for any location in India that provides the risk scores for all major perils including earthquake, flood, and cyclone along with estimated return period losses.

At only Rs. 1,000 per report, this report is vital for risk selection & pricing. It will strengthen your underwriting practices, leading to a healthier portfolio.

Detailed Location Risk Assessment

While the location profile risk report is sufficient for most underwriting queries, for certain high risk/high value underwriting queries, you may need more detailed information with respect to different risk scenarios.

This interactive tool allows you to do a detailed visualization of a location map under multiple risk scenarios covering earthquake, flood & cyclone.

Exposure Accumulation Profile Report

Understand the overall risk of your portfolio by monitoring your exposure accumulation by peril and user-defined parameters across India in a concise report.

These parameters could include line of business, administrative regions, pincodes or user-defined risk zones. These reports (with thematic displays) make it easy to identify over and under-performing areas.

Dynamic Exposure Accumulation Profiling

PIER™ Online offers dynamic exposure accumulation to large general insurance companies, where the rate of portfolio change is so high that it needs constant monitoring of exposure. Such large companies may not like to wait till the end of the month or quarter to discover high levels of exposure accumulation in undesirable areas. This interactive tool allows you to set thresholds for accumulating exposure at various risk levels and create circuit breakers once these thresholds are reached. In addition, it allows the user to create customized risk blocks.

This proactive management of portfolio risk combined with location based risk profiling is an effective tool to improve underwriting profits.

Natural(NAT) Catastrophic(CAT) Modeling Report

NatCat modeling is a critical component of portfolio risk analysis and risk protection planning. Run a bi-annual or annual NatCat analysis of your portfolio for earthquake, flood & cyclone to generate the key risk metrics consisting of return period losses, average annual loss and loss exceedance curves. This analysis is based on RMSI's state-of-the-art high resolution models, specially created for India and the sub-continent.

Exposure Accumulation for live events

Understand your risk from a LIVE natural (NAT) Catastrophic (CAT) event. Monitor your exposure accumulation in a zone effected by an event. For example, if there is a cyclone warning, you can proactively check your exposure in the likely landfall area. This is a valuable head-start to plan the upcoming payouts.

For more information on PIER™ Online
visit: www.pieronline.rmsi.com

RMSI - Risk and Insurance

RMSI provides solutions to global clients for managing risks associated with natural and man-made hazards, by applying innovative methods and global best practices. RMSI also has deep expertise in assessing the impact of climate change on Hydro-meteorological hazards. RMSI focus areas are: property risk, urban risk, agriculture risk and earthquake, flood and windstorm hazard modeling.

RMSI has nearly two decades of experience in this domain and has worked extensively with insurers, reinsurers, state and federal governments and multilateral funding agencies that include: AIC, GIC, ICICI Lombard, HDFC Ergo, Reliance General Insurance, IAG, World Bank, IFC, UNDP, UNISDR, ADB and FAO amongst others.



For further information, please contact info@rmsi.com or visit www.rmsi.com