

Pay-per-use Insurance KPO Services

The insurance industry is the backbone for managing the risks of the entire globe. In recent times, due to the additional impact of climate change, the industry has been suffering huge losses year-on-year. Insurers are exploring innovative ways of managing loss ratios by taking a more robust view of risk without impacting their expense ratios.

To fulfill these challenges, RMSI offers solutions that provide a localized understanding of risk along with a customizable pricing approach. RMSI has applied its three decades of knowledge of best-in-class modeling practices to cover every aspect of the insurance sector's NatCat risk requirements.

How can we help?

Want to save on your annual NatCat modeling cost through our pay-per-use subscription? Analyze your risk anywhere on the globe.

We help insurance companies to get detailed NatCat risk financial metrics. Our analytics help our clients to plan a market strategy that diversifies their risk and ensures proper reinsurance protection.

If you feel that your current treaties may not have captured the portfolio risk reliably, take an alternate view of the risk without any visible impact on your expense ratio.

We help insurance companies take an alternate view of their portfolio risk and ascertain if their current treaties capture their exposure risk properly. With the increasing intensity

and severity of NatCat events, a single major event can have a catastrophic impact on a company's bottom line.

Do you have non-modeled risk for some geographies in your portfolio? We can help!

We understand that insurers may have non-modeled exposure risk due to (a) recent expansion to a geography, (b) non-availability of models with the current model provider, or (c) having limited exposure for which NatCat modeling would be expensive. We help insurers cover exposure risk for such geographies using the industry-recognized Oasis platform, which has model coverage for the entire globe.

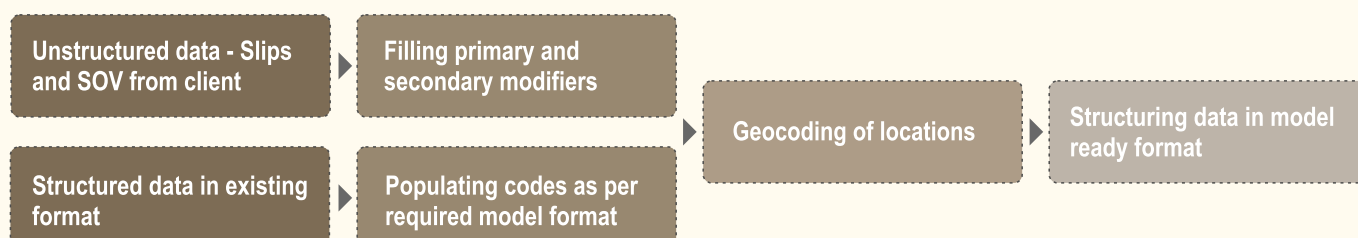
Recently started insurance operations? Partner with us to take care of your underwriting needs

If you are looking for a reliable analytics partner to assist you with your operational needs for underwriting and risk management, we are an experienced InsureTech provider offering data management, policy administration and NatCat analysis support.

Trusted Partner on OASIS Platform

RMSI is an Oasis associate member and provides on-demand global multi-hazard NatCat Risk Analysis through Nasdaq Risk Modeling for Catastrophes (NRMC) platform.

Get High-quality Data Cleansing & Enhancement for Reliable Modeling Outputs



Success Stories

Comprehensive Risk Analysis for a South African Insurer

A South African insurer required NAT CAT analysis of their entire portfolio to obtain comprehensive risk metrics for reinsurance reporting. Our analysis enabled the insurer to understand its risk exposures better, reduce its exposure to catastrophic events and save more than 1 % of its total underwritten premium.

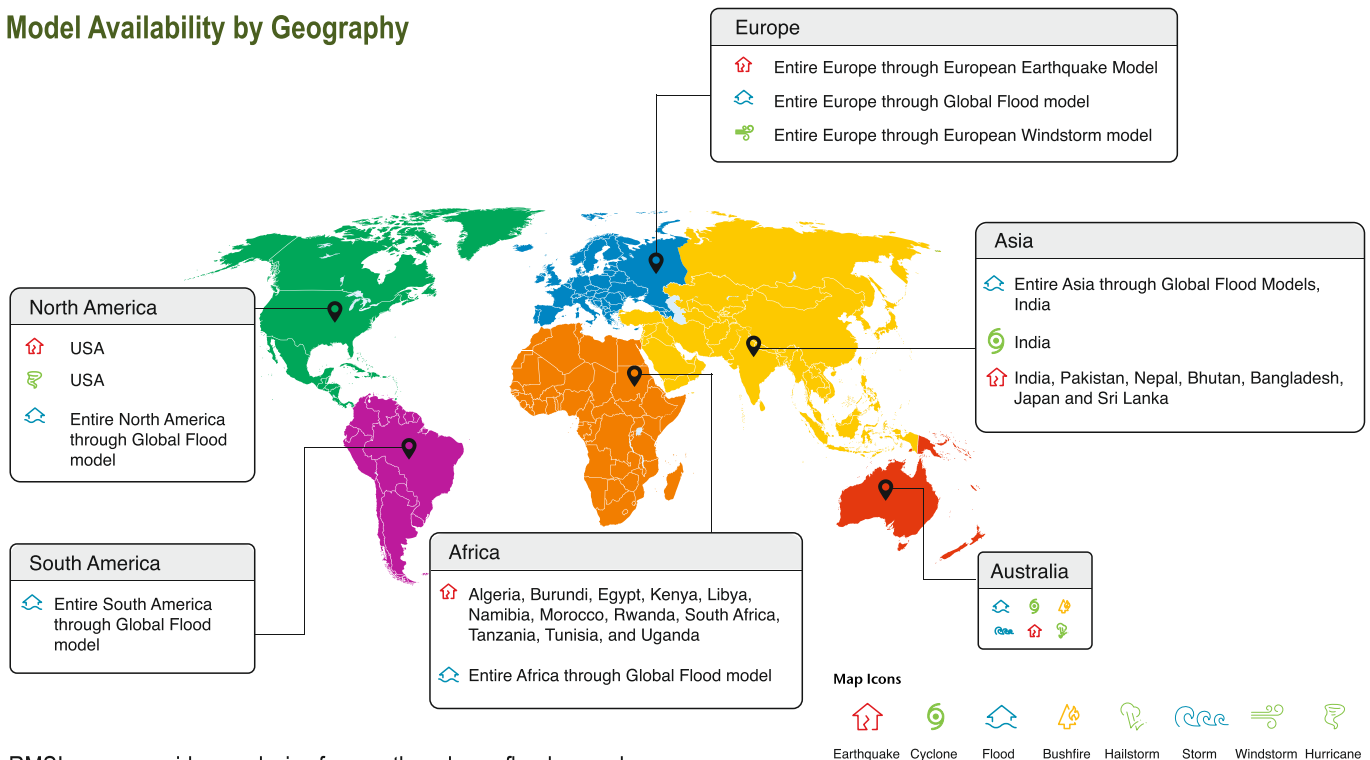
Alternate view of the portfolios for a German Reinsurance Broker

A Germany-based reinsurance broker required an alternate view of the windstorm risk for their European portfolio. Our data-driven approach allowed us to identify the areas most vulnerable to windstorms, leading to a more accurate risk assessment. As a result, we helped the client in having improved coverage with significant cost savings.

Pay-per-use basis NAT CAT Analysis for a Kenyan Reinsurance Broker

One of our clients, a large reinsurance broker in Kenya, needed a solution to structure treaties accurately for its cedents. Using Oasis-based Nat Cat analysis metrics, we provided them with pay-per-use access to the data they needed. This resulted in a more streamlined and efficient process for the broker, benefitting their end clients.

Model Availability by Geography



RMSI can provide analysis for earthquakes, floods, cyclones, bushfires, windstorms, and hurricanes via its proprietary models and models hosted by partner vendors on the Oasis platform.

We offer both onshore and offsite engagement models, with services ranging from one-time analysis to long-term partnerships.