



# Turn to Property Risk Analyzer for Better Decisions... Every Day

The role of the risk manager is becoming more demanding. Macroeconomic pressures are driving the need to mitigate cost, and leadership expectations to secure optimal insurance protection are forcing risk managers to apply greater scrutiny when designing property insurance programs. On top of that, the frequency and severity of natural catastrophes is increasing. To help clients navigate these challenges, Aon has developed the **Property Risk Analyzer**, a digital application that provides exposure visualization, models potential losses and simulates insurance program options and total cost of risk, enabling clients to make better data-driven decisions to optimize the value of their property insurance program.

## Property Risk Analyzer offers the following key features



**Statement of Values (SOV) Ingestion and Visualization:** Automatically extracting data from a client SOV in any format, the tool produces a digital output of the exposure details for client and broker review.



**Loss Forecasting:** Utilizing Catastrophic modeled results via independent third-party vendor data and Aon's customized proprietary actuarial-based modeling approach, the tool expedites modeling time resulting in a quicker turnaround for our clients.



**Total Cost of Risk (TCOR) Analysis:** The tool overlays the loss forecasts with customized insurance options to produce an actuarially driven TCOR analysis.

## Global Presence and Market-Leading Solutions to Help Clients Navigate Property Risk

Better Informed	<ul style="list-style-type: none"><li>• The tool is designed to give clients swifter access to analytics and thereby increase control over their insurance program structure.</li><li>• Property Risk Analyzer helps clients examine their property portfolios to determine which risks should be retained or transferred, identify exposures driven by Nat Cat and other perils and drive down the cost of risk by optimizing the value of insurance in their programs.</li></ul>
Better Advised	<ul style="list-style-type: none"><li>• <b>Exposure Analysis:</b> Managing exposure profile by visualizing their properties on a map with a breakdown of all key characteristics by location.</li><li>• <b>Loss Analysis:</b> Understanding risk potential by producing catastrophic and non-catastrophic modeled losses by peril based upon their exposure profile. The analysis provided includes average loss estimates for each individual location identified within the exposure data.</li></ul>
Better Decisions	<ul style="list-style-type: none"><li>• <b>Designing an optimal insurance program</b> by offering a number of insurance options to overlay on top of the model outlining the risk and benefits of each.</li><li>• <b>Understanding the value of the insurance program</b> by visualizing total cost of risk calculated for each of the insurance options presented, enabling optimization of total spend on property insurance.</li></ul>





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This technology advances the thinking and conversations about risk. It elevates the focus beyond just expected loss, allowing risk managers to better communicate the fundamental value that insurance provides — mitigating catastrophic and non-catastrophic risk. Our goal is to foster partnerships with our clients. By offering these powerful insights, we are enabling them to make more-informed decisions regarding their risk management strategies.

## What clients would benefit from this tool?

All US clients with property portfolios anywhere in the world who have exposure to Catastrophic and Non-Catastrophic risk would benefit from this tool.

## What information is required to use this tool?

The only information needed from a client is their Statement of Values; an Aon Property Broker will do the rest.

We believe this forecasting tool will help clients make better-informed data-driven decisions. The **Property Risk Analyzer** is now a core component of how Aon does business, and we will continue to invest in the capability to deliver enhancements and new features to better serve our clients.

For more information, please connect with your US Aon account team.

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