

### About ALPS

ALPS is a flexible database system that consists of a set of licensed components which can be configured and embedded within the client business process.

ALPS explores opportunities during:

- Product Writing by providing a deep knowledge of underlying risk
- Portfolio Management by providing accumulation controls within a line of business
- Portfolio Aggregation by providing accumulation controls across several lines of business

ALPS delivers modelling through pre-packaged analysis types:

- Price Modelling - price a programme using historic or simulated losses
- Scenario Modelling – gross and net portfolio exposure to a set of actual or simulated losses
- Exposure Modelling – gross and net portfolio exposure at a given loss level
- Optimisation Modelling – line writing strategy to balance portfolio premium and exposure
- Capital Modelling - return on equity and return on capital for a given portfolio year

### ALPS Marine supports the capture and analysis of portfolio risks written and/or reinsured as:

- Cargo and liability reinsurance
- Hull direct / reinsurance
- Facultative reinsurance
- Whole account

### Key features

- Integration with hull and cargo risks and losses
- Capture marine portfolio
- Explore relationships between portfolio and underlying hull and cargo risks
- Price a marine portfolio programme
- Calculate gross and net portfolio exposure at a loss level by operator
- Calculate gross and net portfolio exposure to a set of actual or simulated losses
- Optimise line writing strategy for a marine portfolio
- Calculate return on equity and return on capital for a marine portfolio

### Benefits

#### For Marine Underwriters

ALPS enables effective knowledge and control of written, managed and delegated risks.

#### For Marine Brokers

ALPS reduces the time and cost of producing marine client programme analytics whilst improving accuracy.

#### For Capital Providers and Regulators

ALPS enables marine practitioners to demonstrate that they are fully aware of exposure commitments and of the potential consequences of risk decisions.

#### For Marine Risk Managers

ALPS reduces the time and cost of benchmarking marine insurance programmes.

