

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 Non-Marine supports the capture and analysis of portfolio risks written and/or reinsured as:

- Catastrophe XL
- Property XL, pro-rata and risk excess
- Financial XL and pro-rata
- Whole account

Key features

- Integration with non-marine risks and losses
- Integration with catastrophe model data
- Capture non-marine portfolio
- Explore relationships between portfolio and underlying non-marine risks
- Price a non-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 non-marine portfolio
- Calculate return on equity and return on capital for a non-marine portfolio

Benefits

For Non-Marine Underwriters

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

For Non-Marine Brokers

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

For Capital Providers and Regulators

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

For Non-Marine Risk Managers

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



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