

ANALYTICS

We Gather Your Facts. We Combine Our Expertise. We optimize Every Alternative. We Innovate a Unique Plan. We Produce Knowledge. We Implement. We Monitor. We Manage. We Deliver Value.

We Start Over Again.

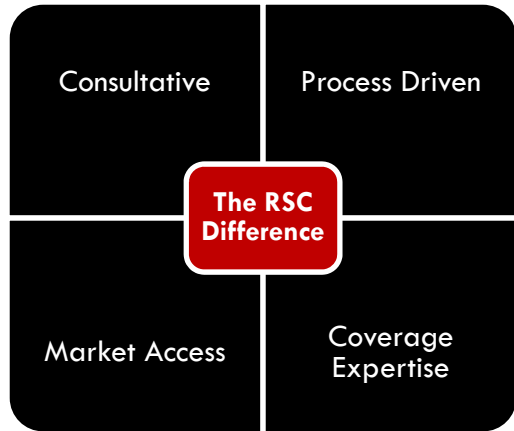


HIGHER EDUCATION

Strategic and consultative, Risk Strategies employs a diverse range of skills outside of the traditional insurance sector. Risk Strategies has numerous analytical capabilities to assist our clients in optimizing their risk financing programs. **RSC Analytics** are integrated into the marketing and service process so as to provide the optimal efficiency in program design, marketing and monitoring of account activity and changes.

The Risk Strategies Advantage

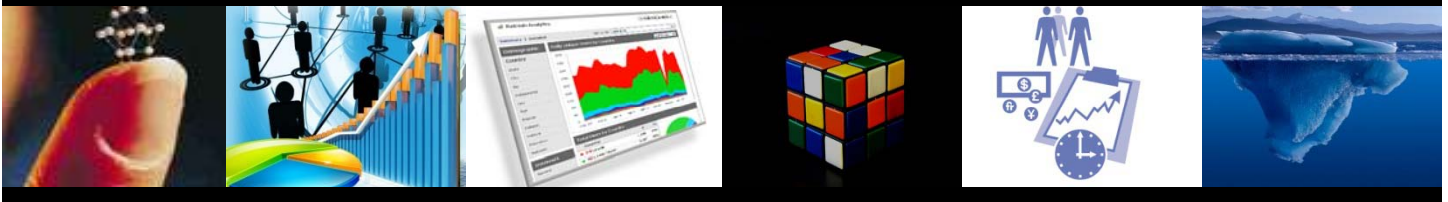
Risk Strategies Company offers solutions for our clients to overcome practical challenges in risk analysis. Risk Strategies Analytical Services identifies the risk in an organizational context, helps the client build representative models, interprets the model while agreeing on the relevant decision criteria while taking into account the client's risk appetite.



List of Services

- Loss Correlation
- Loss Forecasting
- Loss Rated Distribution
- Probabilistic Loss Forecasting
- Loss Retention Analysis
- Cash Flow Analysis
- Cost Allocation
- Feasibility Studies
- Reserve Analysis
- Benchmarking
- Collateral Management
- Loss Portfolio Transfers

Objective. Independent. Unbiased.



Cost Allocations

RSC can assist clients in the development and administration of systems which allocate premiums and other risk management costs to operating units. Such systems have proven to be an effective tool, not only in terms of allocating appropriate costs to divisions or subsidiaries, but also in terms of providing incentives for local management to prevent and control their own loss experience.



Loss Forecasting

By analyzing loss frequency and history, by line of coverage, we are able to estimate what the future ultimate losses may be, as well as identify emerging trends, for a client, given an average year. The forecast estimates additional reserve payments necessary for past policy year, as well as any IBNR (incurred but not reported) losses. This is a useful tool, and the basis for estimating remaining losses, accruals and collateral requirements. We also incorporate observations about trends into the marketing process to cast a company in a more representative light.

Cash Flow Analysis

When evaluating various insurance programs, it can be difficult to calculate the most effective alternative. By breaking out fixed insurance expense and estimated losses, we are able to compare various options on a financial basis. Further, by utilizing loss payout patterns and adjusting for internal use of money, we are able to ascertain a more accurate estimate of the ultimate insurance cost associated with these various options as the program moves and develops over time. By comparing programs in this manner, a more informed decision can be made as to the most cost-effective program.



Contact **The Education Experts** for additional information

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Managing the Full **Spectrum** of Risk.

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