



R-PLUS

## A platform for financial risk assessment

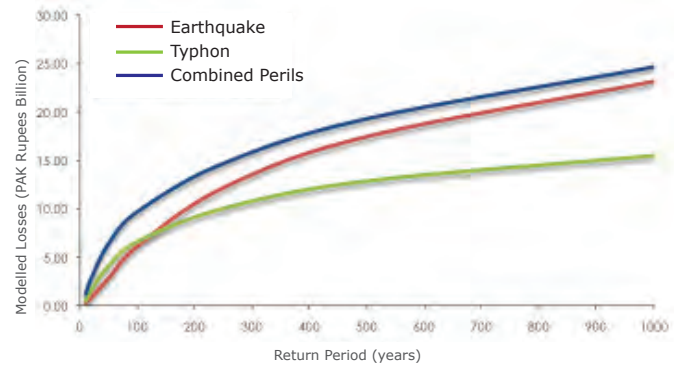
R-PLUS® is an easy to install, computer-friendly program that runs under Windows or under Windows emulation programs on other operating systems. It is highly efficiently coded, paralyzed and therefore fast in execution.

Combination of detailed analysis and CRESTA zone based analysis, and for different perils, for example for the optimization of a regional reinsurance structure is at the ease of a fingertip.

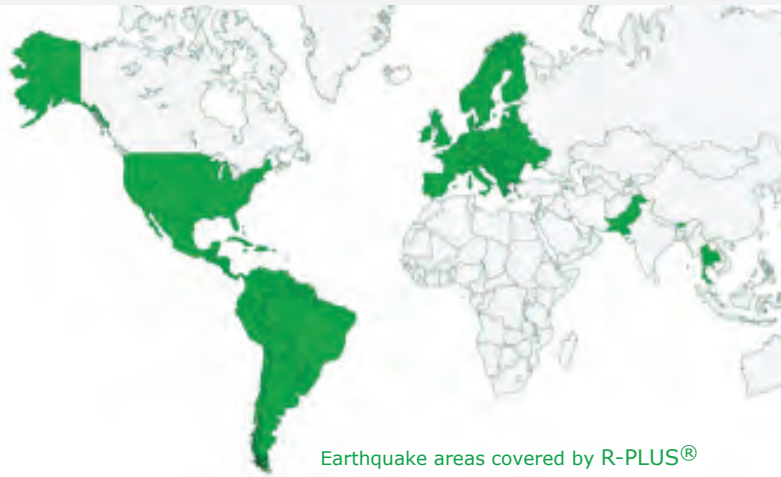
R-PLUS® is designed to make your analysis and understanding of your risk easier. Constant updates, adding functionalities based on our customers' requests assure customer satisfaction.

Standard output like the Occurrence Exceedance Probability (OEP) curve per event, the Annual Exceedance Probability (AEP) curve (various events per year), Year Event Loss Tables (YLT), among others, are available, but also the Probable Maximum Loss and the Exceedance Probability curves for user-defined areas. Calculation of insolvency probability is available as well as calculation of human loss, or even loss per event per policy.

R-PLUS® is ERN's platform. No matter if you are interested in the pure premium of an individual, single risk you want to add to your insurance portfolio, if you'd like to calculate the premium for a non-proportional reinsurance contract, or if you want to know your overall catastrophe risk in a region or continent where you have exposure data of different quality and spatial resolution, R-Plus will provide you with an answer based on our implemented models.



Expected loss curves



Earthquake areas covered by R-PLUS®

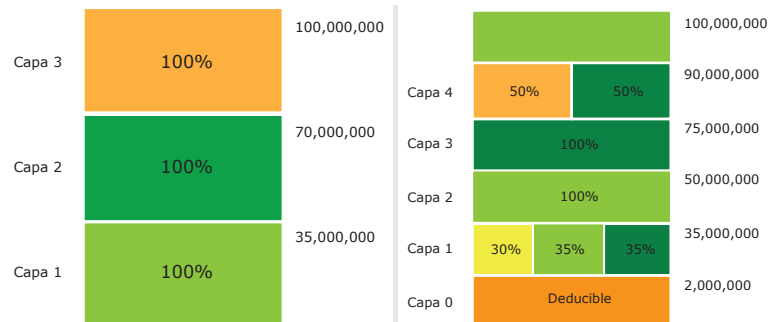


Risk results can be easily visualized in any GIS platform

R-PLUS® is a state-of-the-art cat model, which includes the most recent developments and scientific knowledge of risk, hazard and vulnerability of every region.

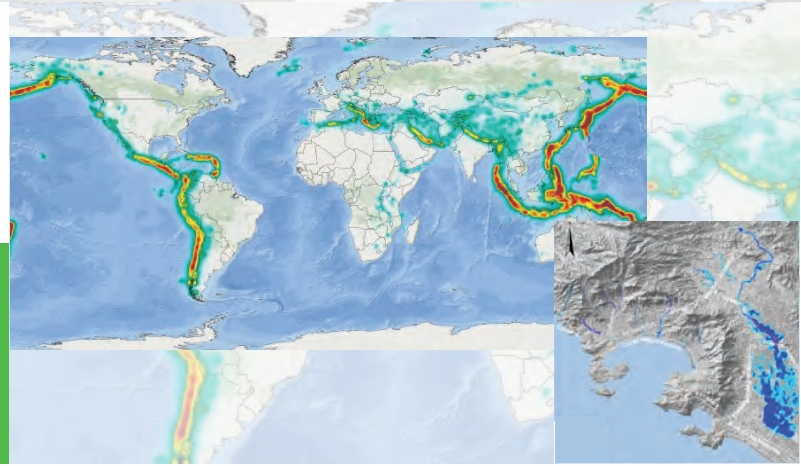
R-PLUS® is used by supervisory bodies in various countries in Latin America. Its financial module handles all standard insurance and reinsurance structures, extensive reports for each analysis are available in order for the user to understand his risk better and making it more transparent for you!

R-PLUS® computes the pure premium of individual risks, the premium of non-proportional reinsurance contracts or even the overall catastrophe risk in a region or continent with exposure data of different quality and spatial resolution.



R-PLUS® computes losses using a wide variety of insurance schemes

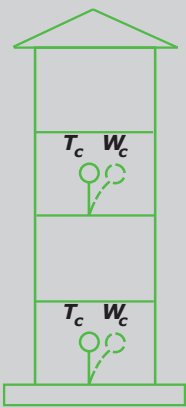
R-PLUS® contains the most important hazard models for every region, including site effects of main cities.



R-PLUS® treats uncertainty from the input to the output in a proper way, without approximate shortcuts.

Exposure data can be included in a detailed or approximate way, and with different spatial distributions.

**Buildings** • industrial facilities • **bridges** • tunnels • roads railroads • **dams** • airports • **electric power plants** **electric power lines** • telephone lines • **ports** • **nuclear power plants** • mines • oil platforms • gas stations • chimneys pipelines • water supply channels • drainage and irrigation systems • cranes • **SWIMMING POOLS** • tanks sport facilities...



R-PLUS® allows computing content and non-structural elements losses in a simplified way or with specific vulnerability functions in terms of the building occupancy created by our engineering and research department.

R-PLUS® allows estimating of casualties of those buildings with a large expected risk of collapse.



R-PLUS

ERN's software for financial risk assessment



R-REGULATOR

Official software for the computation of catastrophic reserves of insurance companies



R-ONE



R-TOUCHSTONE



R-OASIS

ERN software adapted to the following platforms  
RMS (one)®, AIR® Touchstone®, OASIS®



We adapt our software to any specific requirement of our clients

**We live for risk assessment**

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