Swiss Re

Risk transfer insights

Optimise risk spending

Build programme decisions on a governed exposure baseline and Swiss Re models, so trade-offs are clear across the business.

Choices without a common baseline

Risk transfer is increasingly strategic: retentions and limits shape capital deployment, resilience priorities, and financial volatility, not just insurance spend, and yet:

Exposure data is fragmented and dispersed across systems, making it hard to build a credible baseline for insurers, brokers, and internal stakeholders.

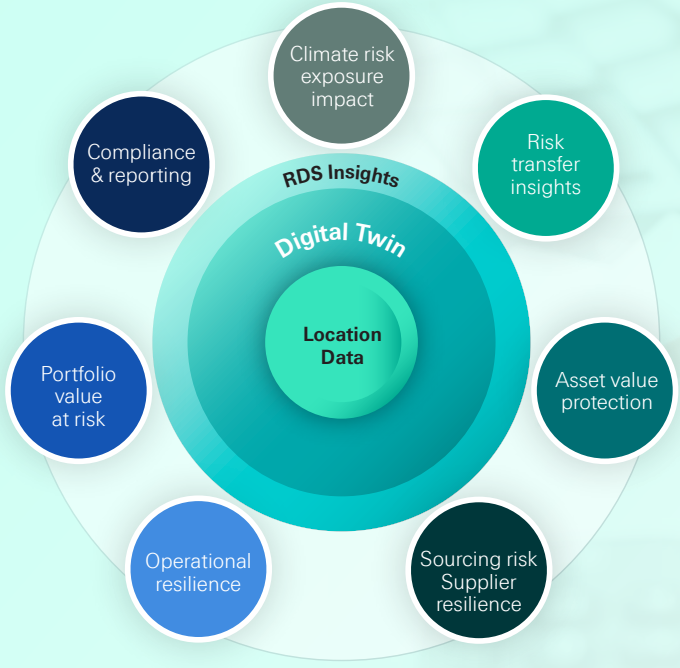
Teams have limited access to sophisticated models to assess, quantify, and stress-test loss potential – especially across portfolios.

Sharing risk data is difficult across the business and with partners, creating conflicting interpretations and slower renewal cycles.

Model-ready portfolio analysis

The RDS Platform standardises site and asset information into a governed foundation and supports repeatable analysis by enabling teams to:

- Create a "digital twin"-type baseline so exposures are represented consistently at high granularity.
- Quantify loss and volatility under current conditions and future scenarios by operationalising Swiss Re models and optional third-party solutions.
- Run what-if views across geographies, business units, and programme assumptions to quantify loss drivers and inform discussions on limits, retentions, sublimits, and captive strategy, aligned to risk appetite.
- Compare avoid / reduce / transfer options using the same exposure baseline and scenarios to support Total Cost of Risk trade-offs.



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Risk transfer insights

Value delivered

Right-sized cover

Buy protection more accurately and avoid over-insuring low-impact exposures.

Faster, cleaner internal alignment

Unite Risk, Finance, and Operations so programme decisions don't stall in reconciliation cycles.

Continuous optimisation

Keep spend aligned as conditions change, not just once a year.

Clearer Total Cost of Risk trade-offs

Use the same baseline and scenarios to weigh mitigation alongside risk transfer when shaping programme structure.

Ongoing defensibility

Key drivers are explainable when brokers, carriers, boards, or executives ask about risk structuring.

What customers are achieving

Critical infrastructure / energy company: Used loss drivers and scenario views to reduce uncertainty, improve BI readiness, and adapt insurance coverage to changing climate risks.

Automotive manufacturer: Improved resilience planning and allocated resources for risk transfer and mitigation across locations.

Bank: Used insights to assess hedging against severe events and support stress testing and risk decisions.

Compare programme options

Request a demo to see how RDS creates an exposure baseline and supports scenario-led comparisons so programme decisions become faster, clearer, and evidence-backed.

swissre.com/risk-data-solutions



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