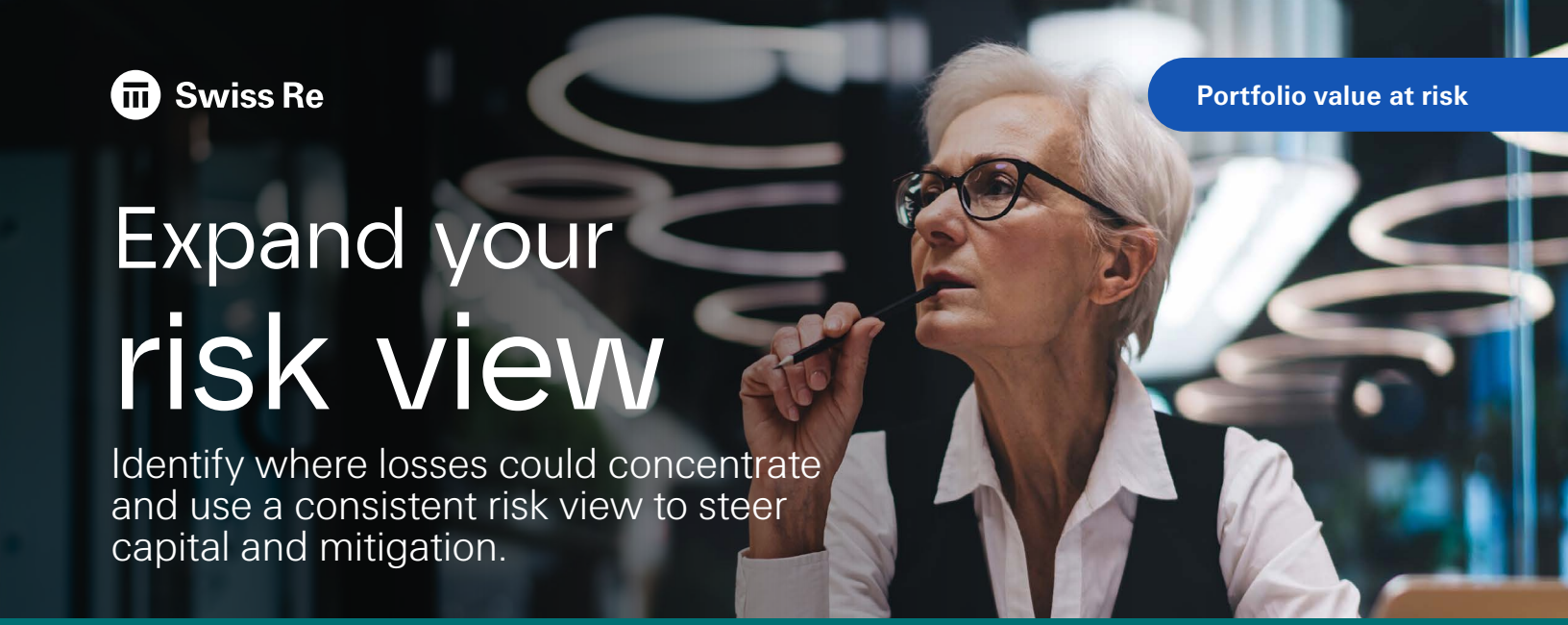
Swiss Re

Portfolio value at risk



Expand your risk view

Identify where losses could concentrate and use a consistent risk view to steer capital and mitigation.

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:

Natural catastrophes make large and unexpected losses harder to anticipate and more difficult to manage as impacts escalate faster than planned.

Regulators, investors, and boards increasingly expect forward-looking stress tests and scenario insights, rather than point-in-time averages.

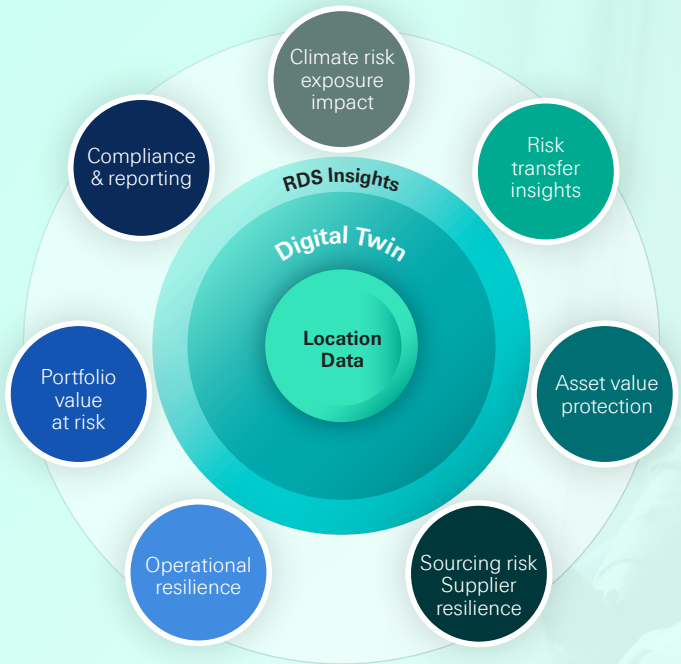
Exposures are stitched together from inconsistent site data, third-party feeds, and spreadsheets, creating slow reconciliation cycles.

Accumulation, concentrations, and key loss drivers can't be compared consistently across regions, asset types, and business units, leading to inefficient allocation of capital and mitigation spend.

Act earlier with accumulation insight and stress testing

The RDS Platform standardises asset information into a governed baseline and enriches the data leveraging Swiss Re and third-party risk insights so that investment teams can:

- Build an accurate portfolio baseline with standardised locations, assets, and attributes so exposure is comparable across the portfolio.
- Calculate site- and portfolio-level loss metrics using Swiss Re models.
- Use Loss Frequency Curves to assess portfolio loss distribution, risk concentration, and extreme loss severity.
- Run stress tests and scenario comparisons to understand how portfolio losses change across geographies and investment options under current and future climate conditions.



©2026 Swiss Re. All rights reserved.

Portfolio value at risk

Value delivered

Level playing field

Establish a consistent, defensible risk view across the global footprint to strengthen discussions with insurers, brokers, investors, and boards.

Earlier hidden concentration warning

Identify trouble spots and correlations that could turn a single event into an outsized portfolio loss.

More confident capital allocation discussions

Prioritise capital and resilience investments where they most effectively reduce loss volatility and tail-event exposure.

Better protection strategy

Align risk transfer, hedging, and mitigation decisions with quantified loss drivers rather than broad assumptions.

What customers are achieving

Real estate investor: Screened acquisitions and existing assets to spot the most exposed locations and identify mispriced properties before committing capital.

Large corporate: Pinpointed the most vulnerable sites and quantified potential economic loss and accumulation risk across its global asset portfolio.

Energy / critical infrastructure operator: Regularly updated list of high-risk locations and used loss modelling to quantify annual expected loss and scenario drivers for targeted resilience planning.

Bank: Increased confidence in assessing physical risks.

Explore portfolio scenario analysis

Request a demo to see how RDS consolidates location-level information into a single portfolio view, supporting clearer and more defensible protection, investment, and resilience decisions.

swissre.com/risk-data-solutions



References to Swiss Re or Swiss Re Corporate Solutions herein collectively refer to subsidiaries of Swiss Re Ltd, which includes VSR Insurance Solutions, LLC. For a list of these subsidiaries, please visit Swiss Re Group | Swiss Re. Products and services described in this communication are provided in the United States by VSR Insurance Solutions, LLC, d/b/a "VSR Insurance Solutions" in the state of California (Lic. No. 0G22039), and d/b/a "VSR Insurance Services, LLC" in the state of New York, and may not be available in all states. VSR Insurance Solutions, LLC is not an underwriting company in the United States; any products and services described within are not provided in connection with the sale, solicitation, negotiation or issuance of any insurance policy and do not provide any insurance coverage.

This document is for informational purposes only and does not constitute a contractual guarantee or create binding obligations. Services may vary by jurisdiction and are subject to policy terms and applicable regulations.

©2026 Swiss Re. All rights reserved.

Swiss Re