

# 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

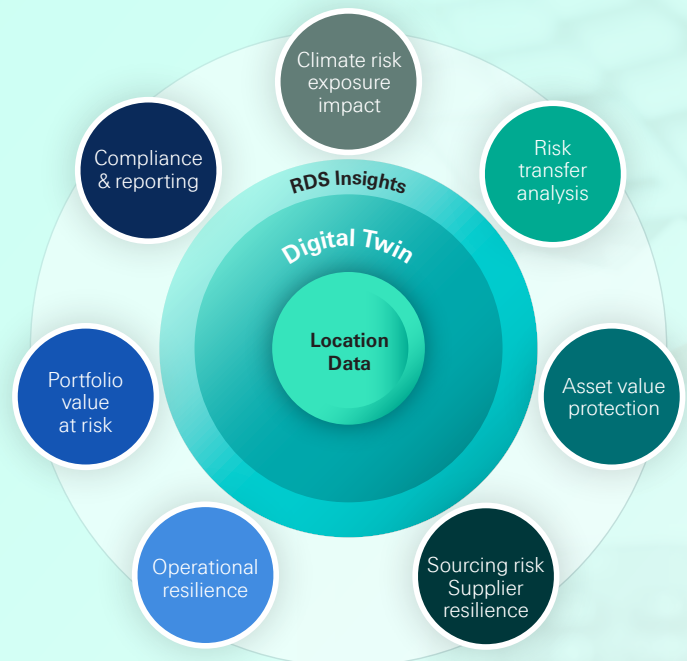
The RDS Platform standardises site and asset information into a governed foundation and supports repeatable analysis by enabling teams to:

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.



## Risk transfer analysis

### 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](https://swissre.com/risk-data-solutions)



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