Our earthquake risk model offerings

EQM

€ 90,000*/yr

or

€ 30,000**/yr/country

SCHEDULE A CALL

- ✓ Borderless Europe
- ✓ Per-analysis usage
- ✓ Annual licensing
- ✓ Stable long-term risk view
- ✓ Industry standard: Poissonian mainshocks
- ✓ Oasis LMF native
- ✓ Deploy via SaaS, on-prem, or API
- ✓ Available through Nasdaq's NRMC

EQM+

Next Gen

€ 80,000*/yr

or

€ 35,000**/yr/country

SCHEDULE A CALL

- ✓ Southern Europe single country
- ✓ Per-analysis usage
- ✓ Annual licensing
- ✓ Stable long-term risk view
- ✓ **Next generation:** EQ sequences via unconditional ETAS
- ✓ Oasis LMF native
- ✓ Deploy via SaaS, on-prem, or API
  Soon available through Nasdaq's NRMC

EQM++

Next Gen

€ 100,000*/yr

or

€ 40,000**/yr/country

SCHEDULE A CALL

- ✓ Southern Europe single country
- ✓ Per-analysis usage
- ✓ Annual licensing
- ✓ Medium-term risk forecast
- ✓ **Next generation:** Earthquake sequences via conditional ETAS. Adapts to changing seismicity
- ✓ Oasis LMF native
- ✓ Deploy via SaaS, on-prem, or API
- ✓ Custom solutions on request

* Baseline annual license fee for the entire model. Final pricing may differ. Reach out to learn more.
** Baseline annual license fee for a single country. Final pricing may differ based on selection. Reach out to learn more.

RED RISK ENGINEERING+ DEVELOPMENT www.redrisk.com

Our earthquake risk model offerings

EQM

Borderless earthquake risk model for 44 countries in Europe. Ideal for standard underwriting and risk management purposes.

BOOK A DEMO

- Borderless Europe
- Per-analysis usage
- Annual licensing
- Stable long-term risk view
- Industry standard: Poissonian mainshocks
- Oasis LMF native
- Deploy via SaaS, on-prem, or API
- Available through Nasdaq's NRMC

EQM+

Next Gen

Next generation model for those looking to account for risk posed by earthquake sequences and sharpen own view of risk.

BOOK A DEMO

- Southern Europe single country
- Per-analysis usage
- Annual licensing
- Stable long-term risk view
- **Next generation:** EQ sequences via unconditional ETAS
- Oasis LMF native
- Deploy via SaaS, on-prem, or API
- Soon available through Nasdaq's NRMC

EQM++

Next Gen

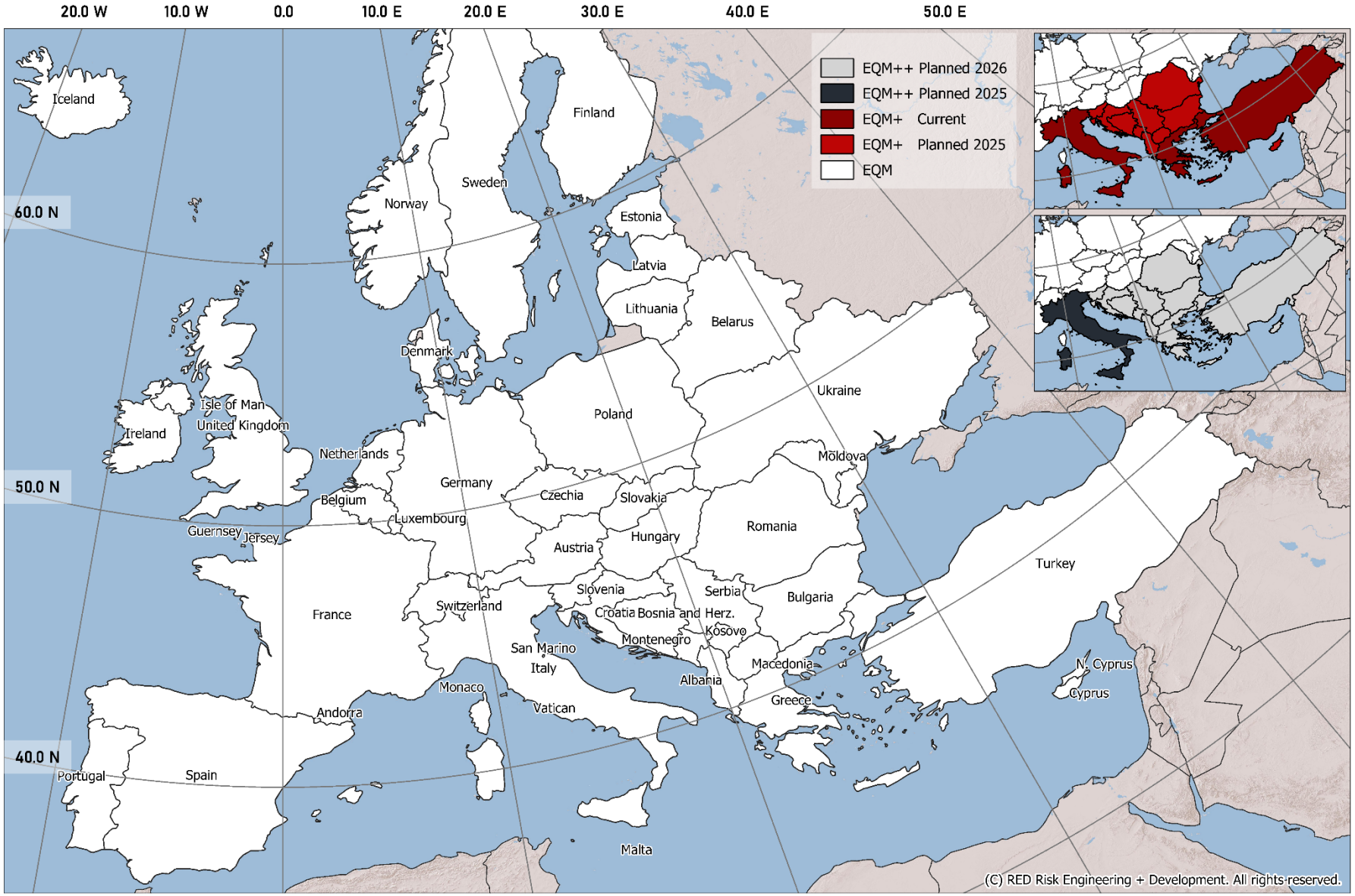
Capture medium-term risk fluctuations to power innovative business use cases such as parametric insurance or cat bonds.

SCHEDULE A CALL

- Southern Europe single country
- Per-analysis usage
- Annual licensing
- Medium-term risk forecast
- **Next generation:** Earthquake sequences via conditional ETAS. Adapts to changing seismicity
- Oasis LMF native
- Deploy via SaaS, on-prem, or API
- Custom solutions on request

coming soon

RED's EARTHQUAKE RISK MODEL OFFERINGS



Use case	EQM	EQM+	EQM++
	Industry standard, long-term view of seismic risk with Poissonian mainshocks. Borderless earthquake risk model for 44 countries in Europe. Ideal for standard underwriting and risk management purposes.	**Next generation, long-term view of seismic risk model with sequences.** Next generation model for those looking to account for risk posed by earthquake sequences and sharpen own view of risk.	**Next generation, medium-term view of seismic risk with sequences for a specific year.** Unmatched ability to provide medium-term risk estimates for innovative business use cases such as parametric insurance or cat bonds, where capturing the non-stationarity of seismic risk is crucial.
1. Underwriting	✓ Better aligned with industry loss experience for standard underwriting purposes. ✓ Broad geographic coverage enables consistent underwriting across 44 European countries, ideal for cross-border portfolios.	✓ Offering a unique and more comprehensive view of seismic risk best for forming own, more realistic view of risk. ✓ Proven[1] variation (up to 40%) in aggregate risk indicators and in AAL estimates versus those from EQM, enabling more nuanced and better-informed underwriting decisions. ✓ Possibility to include policy-specific temporal and spatial clauses into the insured loss computations	✓ Medium-term risk estimates incorporating the signature of recent seismic activity prior to the inception of the policy enable a more informed underwriting. ✓ Ideal for specialty lines or programs with flexible terms (1–2 years) needing a forward-looking perspective ✓ Enables a proprietary risk stance for underwriters seeking an edge in emerging or evolving markets.
2. Pricing & Rate Setting	✓ Straightforward pricing support aligned with industry norms and benchmarks. ✓ Seamless integration with common rating frameworks makes it easy to implement	✓ Refined pricing capabilities by recognizing potential for increase in expected loss in specific regions and portfolios.	✓ Medium-term rate adjustments informed by recent seismicity, offering improved accuracy for upcoming renewals. ✓ Perfect for parametric covers, which can be recalibrated more frequently compared to indemnity-based policies.

[1] Check out our White Paper on '*Underwriter's Guide to Earthquake Sequences*'. Increase in average annual losses vary geographically and depend on the size and concentration of the input portfolio.

			✓ Perfect for Insurance Linked Securities, such as catbonds, for which capturing the influence of regional seismicity prior to inception is critical.
3. Portfolio Management & Accumulation	✓ Stable baseline model for multi-year cross-country portfolio strategies **across whole Europe**.	✓ Use best available science and comprehensive view of seismicity for **country-specific portfolio management & accumulation decisions**.	✓ Dynamic, near-term monitoring based on recent seismicity, flagging heightened risk if seismic activity remains elevated. ✓ Allows data-driven strategic tweaking of accumulations or retention decisions.
4. Reinsurance Structuring	✓ Straightforward basis for reinsurance structuring rooted in widely used industry benchmarks.	✓ Better capture multi-event potential, enabling more accurate design of frequency-based covers such as aggregate XL treaties	✓ Ideal for captive or parametric retro programs by granting the necessary edge in medium-term risk estimation.
5. Claims Capital Reserving & Post-Event	✓ Current industry standard for basic catastrophe reserving and post-event (mainshock or envelop footprint) loss analysis.	✓ Support claims capital reserve decisions that include the occurrence of sequences as opposed to *similar* single event analyses	✓ Best science available for insights on claims capital reserving that considers the signature of current seismic (or lack thereof) activity prior to the period of interest.
6. Regulatory & Compliance	✓ Baseline choice that comfortably meets all current regulatory requirements including Solvency II.	✓ May demonstrate enhanced capital adequacy planning to regulators.	✓ Niche model from a regulatory standpoint, not widely mandated but can provide competitive edge. ✓ Particularly relevant where medium term parametric products are under regulatory scrutiny. ✓ Critical for Insured Linked Securities, such as catbonds, to make investors comfortable that the ability of past events to trigger large earthquakes in the period of validity has been considered.
7. Alternative Capital	✓ Standard reference. Ideal for occurrence-based triggers. ✓ Attractive baseline choice because of large, borderless geographic extent**.**	✓ More advanced parametric or collateralized reinsurance structures in seismically active regions (e.g., Italy, Turkey, Greece)	✓ Ideal for highly dynamic or innovative alternative risk transfer solutions—especially parametric structures subject to near real-time payouts, sidecars with short-term layers.

Disclaimers

All descriptions are for general informational purposes only and do not amend, alter, or modify the actual terms or conditions of any user agreement for model use. The information contained and statements expressed in this document are general and are not intended to address the circumstances of any individual or entity.

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