

FEATURES (RADAR²⁰⁰⁰ CONTINUED)

exchange rates, expenses, tax). Handles up to 5 accounting currencies.

Asset-Liability management – shows the changing effect of different asset allocation strategies on the company's surplus and risk profile.

Value at Risk and Monte Carlo simulation – examines the probability of a particular outcome occurring and applies simulation to the variables that have future uncertainty.

Cost attribution – assigns costs to the products (underwriting classes) based upon the resources they consume (particularly capital).

Underwriting portfolio strategies – analyses underwriting portfolios and incorporates the results from Radar XL.

TECHNICAL

Operating system – Runs within Windows and Microsoft Office. No special operating software required.

A LICENCE OPTION FOR EVERY BUDGET

From outsourcing the whole analysis process, through to a full end-user licence.

For further information about this exciting new product, e-mail

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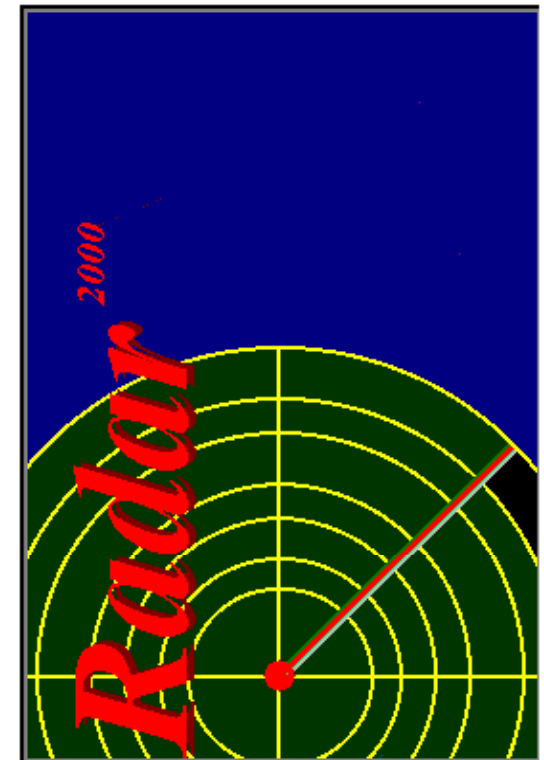


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DATEX CONSULTING PRESENTS

RADAR²⁰⁰⁰

*The essential forward-looking
management tool for risk evaluation in
Underwriting & Reinsurance*



Radar XL and **Radar²⁰⁰⁰**
are purpose-designed
financial modelling tools
for Insurers/ Reinsurers

RADAR XL

- n Models current and prospective Underwriting Portfolios.
- n Simulates different probable gross loss ratios and development patterns.
- n Reinsurance programs and proposed changes are taken into account in the simulation process.
- n Apply the results in Radar²⁰⁰⁰ and model the future balance sheet in a realistic and probabilistic way.

FEATURES

Planning – Uses diagrams to plot prospective and actual underwriting and reinsurance programs.

Triangles – Creates and holds underwriting data in the familiar triangle format.

Forecasting aids – Includes tools to aid core/baseline loss forecasts.

Multi-currency capability; models all the variables.

Probability distributions – Create probability distributions for loss ratio assumptions. Data, imported or internal, can be used with statistical best-fit tools.

Monte Carlo – Runs multiple random number forecast simulations – for development, portfolio loss ratios and per risk and events.

Probability of loss – Calculates the probability of forecasts occurring and adapts for changing assumptions.

Reinsurance Calculator calculates recoveries for each forecast.

Reinsurance failure – Factors in reinsurer default.

Cash flows and discounted cash flow analytics.

To be added

Optimisation – Determines the optimum premium written mix to maximize profits.

Derivatives – Compares the use of derivatives with traditional reinsurance products.

*Better management information to meet the
challenge of an uncertain future*

RADAR²⁰⁰⁰

Improves return on capital within acceptable & evaluated levels of risk. Evaluates assets and liabilities in terms of expected volatility of returns.

- n Finds the best investment structure for the chosen insurance risk profile.
- n Defines the insurance business in terms of cost of funds.
- n Evaluates the contribution to the projected Surplus from the different elements of the business.

FEATURES

Models – both sides of the balance sheet applying cash flow analysis to the whole of the business.

3 variants of Surplus – market value, statutory accounting, solvency.

Values the business – calculates a value for the business on a projected 'market value' basis.

Benchmarking – shows the company's performance using key ratios and graphs.

Multi-variables – models the major variables (loss ratios, claims development, yield curves,