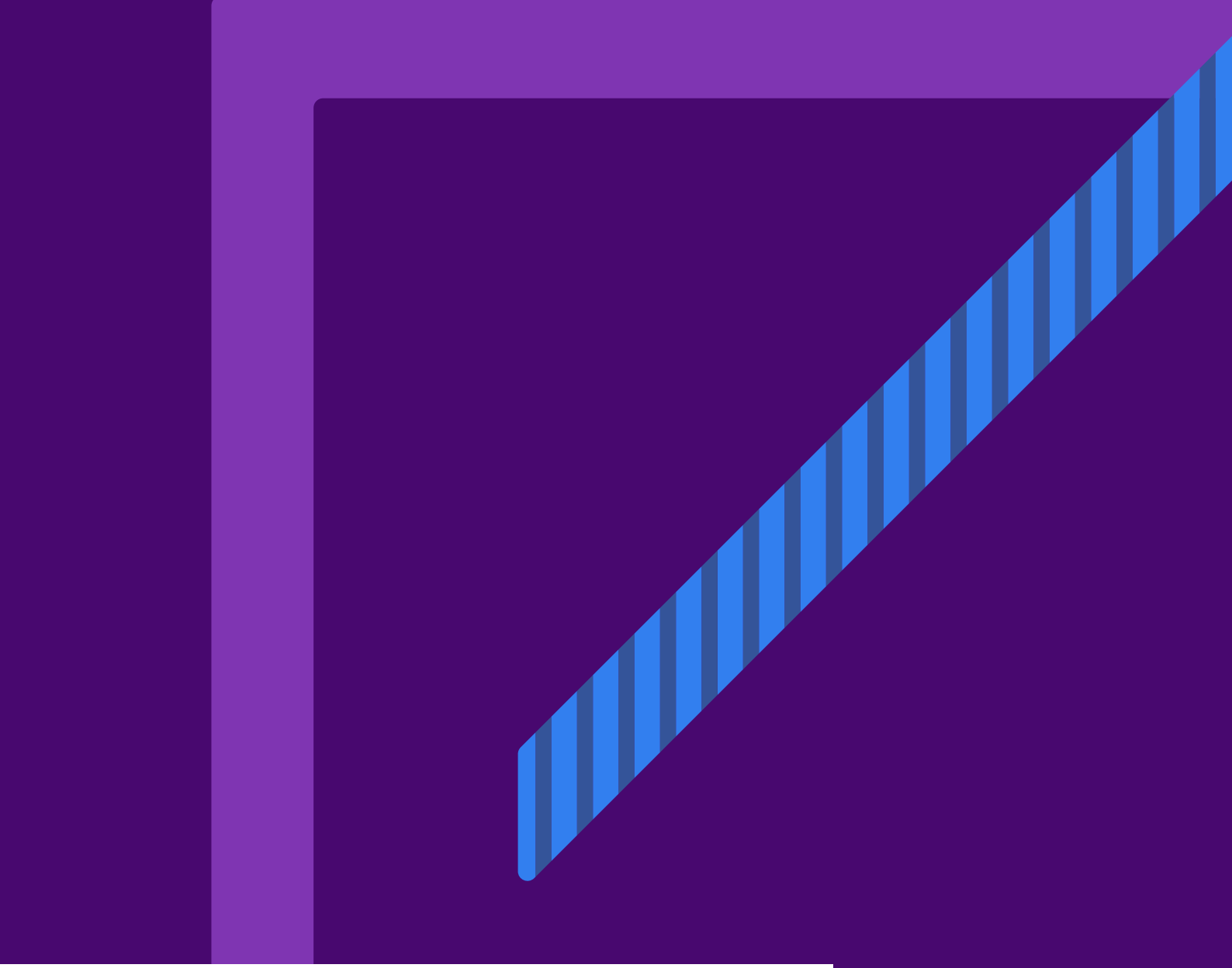


# ResQ

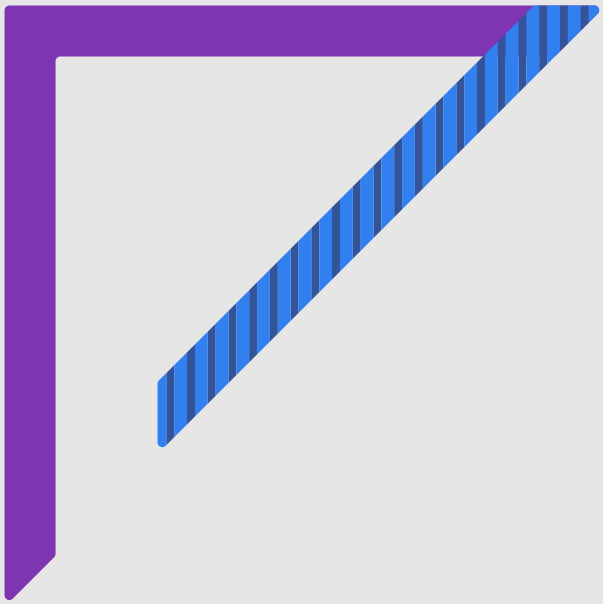
## An integrated system combining powerful reserving and data management

# ResQ

## ResQ augments best practice claim projection, adjustment and result selection with information management capabilities to deliver the insurance industry's leading reserving platform

Developed and continuously enhanced over more than three decades, ResQ combines proven reserving capabilities with flexible data management, automation and integration. It is available in Professional and Enterprise editions with the option of stochastic functionality.

ResQ is the first-choice reserving solution, combining proven best-practice approaches with AI-powered tools for greater efficiency and scaling from individual users to distributed reserving teams.



### What ResQ can do for you

ResQ offers a powerful reserving platform combining modelling, data, automation and governance to deliver efficient team-based reserving with enforced consistency across a project.

This software reduces the opportunity for human error through the use of automation and management of aggregation calculations across projects. In addition, a comprehensive programming interface can be used to embed ResQ in wider data systems and automate complex tasks.

Key advantages of ResQ over spreadsheet-based reserving systems include:

- Multi-user system allows users to create totals across all classes or compare patterns or models in different classes
- Security allows a user to lock down data or models, a key requirement of regulation, such as Sarbanes-Oxely, Solvency II or IFRS 17
- An audit trail is created automatically
- Ease of use and speed simplifies reserving functions and techniques, such as bootstrapping, that are difficult to run in a spreadsheet format
- Superior data handling tailored for reserving tasks
- Periodically updated functionality for the requirements of Solvency II and IFRS
- Simple rolling forward of previous analyses

### Expand your capability

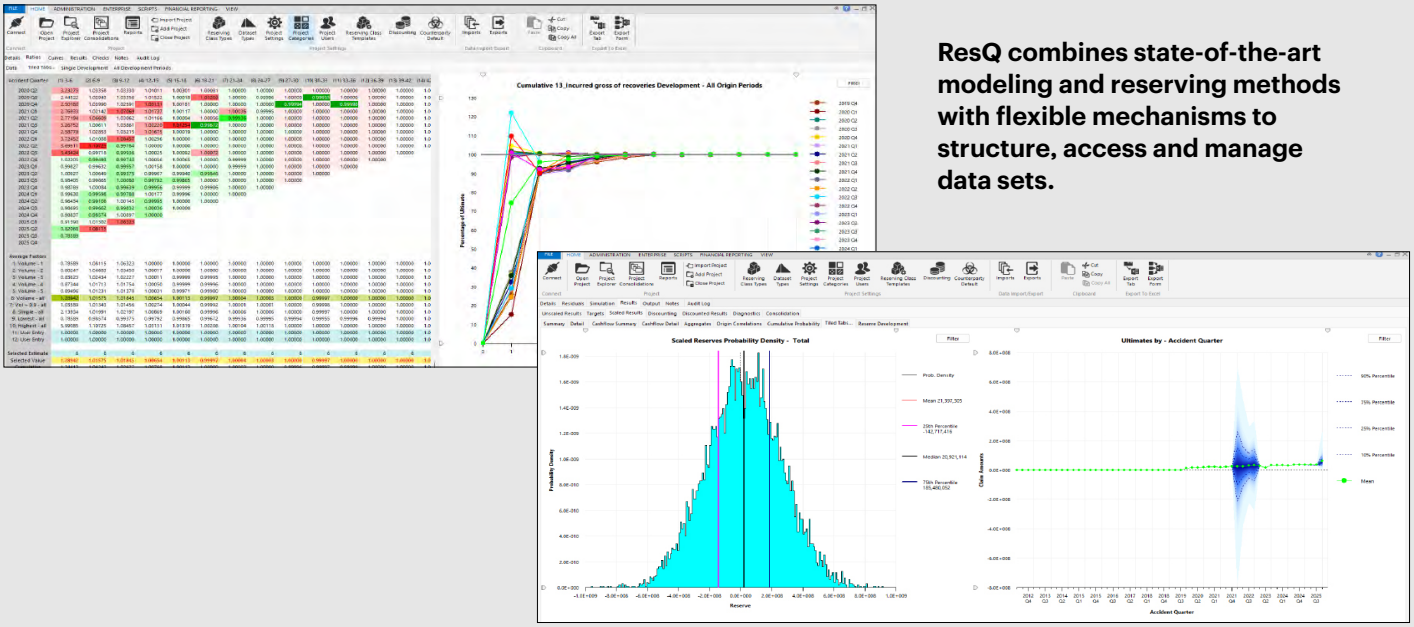
Companies can expand reserving capabilities exponentially by adding ResQ stochastic functionality or upgrading to ResQ Enterprise.

**ResQ Stochastic** includes a powerful method for estimating reserve variability based on leading-edge stochastic techniques. This method produces full probability distributions of possible reserve values, an increasingly important industry requirement given the spread of risk-based regulation.

**ResQ Enterprise** takes Sarbanes-Oxley support for the reserving process even further while addressing the demands of larger companies. Features include Microsoft SQL Server-based storage, additional data security with facilities to lock down components of a project after review, and an enhanced audit log. Custom reserving methods and calculations can also be implemented to support company-specific methodologies.

**"ResQ gives us the flexibility to approach reserving in the way we want. We can blend our own suite of macros with the data handling, graphics tools and Excel linkage in the main package. We are thus empowered to produce excellent reserving work at lightning speeds."**

ResQ user



**ResQ combines state-of-the-art modeling and reserving methods with flexible mechanisms to structure, access and manage data sets.**

## ResQ is a market-leading loss reserving system that combines robust modeling and data management

### Key features

**Modeling and calculation**

- Wide selection of projection methods and diagnostics
- Adjustment methods
- Result selection/combination
- Custom calculations
- Intuitive user interface with powerful graphics

**Data management**

- All reserving project information stored in a single high-integrity database with enforced project consistency
- High degree of control over user access and permissions
- Intuitive project explorer/editor/flow diagram
- Flexible data views

**Tools and automation**

- Roll-forward wizard
- Data import and export wizard
- Management of aggregation calculations across a project
- COM programming interface supporting embedding and automation, with example reporting and consolidation utilities
- Excel add-in
- Integrated Reporting functionality

*Optional

**Reserving methods supported include:**

- Development Factor (chain ladder)
- Bornhuetter-Ferguson including Initial Expected Loss trending
- Generalized Cape Cod
- Results selection and combination
- Cash flow projection
- Average cost per claim (Fisher-Lange and payments per claim finalized)
- Berquist-Sherman (settlement rate adjustment and case reserve adequacy adjustment)
- Payments per claim incurred
- General Linearized Models* (GLM) and Markov Chain Monte Carlo for the GLM*
- Bootstrapping*, Practical Stochastic*, Stochastic Result Selection* and Stochastic Consolidation*
- Bespoke calculations defined within ResQ or interfaced to ResQ through its COM API
- Trending method

***ResQ Professional edition***

- Powerful modeling and reserving methods
- Flexible high-integrity data management and systems integration

***ResQ Enterprise edition***

- Powerful security environment
- Audit log of user actions
- Enterprise-class database support

***ResQ Stochastic features***

Full distributions of outstanding liabilities to help understand uncertainty in reserves

## Contact

For more information please contact software.enquiries@wtwco.com

## Visit

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- The document contains figures that refer to simulated past performance, which is not a reliable indicator of future returns
- Expected performance is not a reliable indicator of future returns
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- Such investments are more difficult to value given that they are not traded on a public exchange or market

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WTW's Insurance Consulting and Technology business serves the insurance industry with a powerful combination of advisory services and leading-edge technology. Our mission is to innovate and transform insurance, and we deliver solutions that help clients better select, finance, and manage risk and capital.

We work with clients of all sizes globally, including most of the world's leading insurance groups. Over 1,000 client companies use our specialist insurance software on six continents. With over 1,700 colleagues in 35 markets, we continually strive to be a partner and employer of choice to the insurance industry.

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