

# News Release

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## **Guy Carpenter Launches MetaRisk® Reserve™ 4.0**

*Newest Version of Guy Carpenter's Reserve Risk Modeling Tool Enables Users to Navigate Reserve Risk and Allocate Capital Strategically*

**New York, December 17, 2014** - Guy Carpenter & Company, LLC, a leading global risk and reinsurance specialist and a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), announced today the launch of MetaRisk Reserve 4.0™. The latest version of this powerful reserve risk modeling tool delivers improved statistical models and an enhanced user interface.

MetaRisk Reserve 4.0 provides a new, simplified interface that gives users the ability to work with multiple lines of business in a single workbook, as well as multiple reserve models in a single line of business. In addition, MetaRisk Reserve 4.0 upgrades the available statistical models to quantify reserve risk and model future inflation across multiple segments by giving users more flexibility to help with Solvency II and ORSA requirements.

“MetaRisk Reserve 4.0 helps clients better understand and interact with the drivers of reserve risk,” said Steve White, Chief Actuary and Head of Enterprise Analytics for Guy Carpenter. “This new release furthers our commitment to developing a broad spectrum of economic capital modeling solutions, which enables insurers of all types and sizes to more effectively assess key risks, benchmark risk profiles, allocate capital, meet regulatory and rating agency requirements and strategize for the future.”

Reserve risk is the largest risk on many insurers' balance sheets and affects both solvency and earnings volatility. Changes in calendar year trends, such as inflation increases, are the biggest drivers of reserve deficiencies. Most reserving models cannot capture inflationary trends and, as a result, ignore this risk. MetaRisk Reserve 4.0, however, measures the inflationary trends in insurers' loss triangles – making it the most current approach to achieving a true and transparent view of reserve positions.

Awarded a U.S. patent in 2013 for its unique system for determining loss reserves, MetaRisk Reserve 4.0 enables clients to capture historical economic trends, such as inflation, in order to get a better understanding of how those trends can affect the loss reserves of their companies. MetaRisk Reserve 4.0 can also be incorporated into a spreadsheet so that analysis can be performed with any data.

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MetaRisk Reserve 4.0 is seamlessly integrated with MetaRisk 7.3®, Guy Carpenter's premier risk and capital management decision-making tool, to produce reserve event files. MetaRisk Reserve 4.0 can be used with MetaRisk 7.3 or on a standalone basis.

### TAGS/KEYWORDS

Guy Carpenter, MetaRisk Reserve 4.0, MetaRisk 7.3, patent, reserve, risk modeling, Solvency II, ORSA, inflation

### About Guy Carpenter

Guy Carpenter & Company, LLC is a global leader in providing risk and reinsurance intermediary services. With over 50 offices worldwide, Guy Carpenter creates and executes reinsurance solutions and delivers capital market solutions\* for clients across the globe. The firm's full breadth of services includes line-of-business expertise in agriculture; aviation; casualty clash; construction and engineering; cyber solutions; excess and umbrella; excess and surplus lines; healthcare & life; marine and energy; mutual insurance companies; political risk and trade credit; professional liability; property; retrocessional reinsurance; surety; terrorism and workers compensation. GC Fac® is Guy Carpenter's dedicated global facultative reinsurance unit that provides placement strategies, timely market access and centralized management of facultative reinsurance solutions. In addition, GC Analytics®\*\* utilizes industry-leading quantitative skills and modeling tools that optimize the reinsurance decision-making process and help make the firm's clients more successful. For more information, visit [www.guycarp.com](http://www.guycarp.com) and follow Guy Carpenter on Twitter [@GuyCarpenter](https://twitter.com/GuyCarpenter).

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