The Property & Casualty Economic Scenario Generator (ESG) contains stochastic asset models and calibration content for the evolution of various economic and financial market variables. The Property & Casualty ESG is a critical input into capital models, investment processes, and claims modeling. It allows insurers, asset managers and institutional advisors to undertake a wide range of risk management and asset-liability modeling (ALM) activities.

**Leverage real-world scenarios with comprehensive documentation**

» Provide real-world, multi-year scenarios for asset returns and risk factors. These scenarios can be for short-term horizons such as 1-5 years, or for 50 years or longer.

» Investigate the impact of tailored investment strategies on portfolio risk and return characteristics with flexible rebalancing rules and trading strategies.
» Perform capital modeling and risk management using our models and calibration methods that suitably capture tail risks over 1 year horizons (such as the 99.5th percentile).

» Model current and future claims experience with the integrated macro-economic modeling framework.

» Access a comprehensive calibration service covering a wide range of economies and asset classes produced by our team of economists and calibration experts.

» Gain a flexible calibration toolkit allowing users to impose their own views on asset return behavior and risk factor distributions, and perform stress testing analysis on their portfolio.

» Get comprehensive documentation of all models and calibrations. The document categories are: calibration reports, model methods, calibration methods, assumption updates, policy and compliance documents.

Explain balance sheet changes and identify risks by decomposing overall risk into component parts.
Easily and intuitively model a wide range of assets

» Quantify risk and capital with a model structure that captures realistic distributions for asset returns and risk metrics, tail risk and interdependency between risk drivers.

» Streamline the capital management process, allowing more accurate and frequent capital reporting.

» Perform analysis of stress scenarios and run a range of investment strategies to learn how to optimize capital requirements.

» Improve your investment analysis with enhanced modeling capabilities covering a wide range of assets consistent with those held by P&C insurers, including bonds, structured products, alternative assets, derivatives and multi-asset portfolios.

» Perform more detailed investment strategy analysis with a portfolio framework incorporating liabilities and different accounting conventions without requiring access to detailed actuarial models.

» Increase consistency across the business by using the same solution for capital and investment analysis, modeling economic risk factors, asset returns and macro-economic variables with one solution.

» Benefit from an ongoing and extensive R&D program which continually reviews and updates our models and methods as new techniques become available.

» Provides an easy-to-use standard Windows interface that allows models to be built intuitively.

Compare narrative stress scenarios.
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