

## Reinsurance Solutions

# USD 108 bn

2023 NatCat insured losses,  
with a projected annual  
increase of 5-7%\*

Strengthen your climate adaptation and mitigation  
strategies with Swiss Re Reinsurance Solutions

### Your Challenges



#### Understanding and managing current exposure and accumulation risks

due to the complex nature of climate-related events.



#### Evaluating loss impact from future climate change scenarios

to estimate capital and reinsurance costs.



**Incorporating the near-term impact** of changing hazards, vulnerabilities and exposures into loss and pricing models is a significant challenge.

### Our Solution



#### Assess

climate exposure and vulnerability of current hazards and future climate risks.

- **Property Database**
- **CatNet®**
- **Climate risk analysis**



#### Analyse

exposure and vulnerability from future climate risks, including future expected losses (AEL), with forward-looking modelling.

- **Swiss Re Climate Risks Scores**
- **NatCat & climate event models from CatNet® | Fathom and Bellwether at X**



#### Develop

more accurate and dynamic pricing strategies with NatCat and climate event models.

- **Swiss Re Climate Risks Scores**
- **NatCat & climate event models from CatNet® | Fathom, Bellwether at X and OneConcern**

### Why Swiss Re



#### Proprietary tools and models

Utilise our proprietary loss models and state-of-the-art solutions, backed by 160 years of experience and global insights, to stay ahead of climate risks.



#### Industry-leading partnerships

Leverage our collaborations with top experts in data, advanced analytics and satellite imagery for near real-time exposure insights, improving accurate risk assessment and proactive climate risk management.



#### Global expertise, local insights

Harness global expertise and local insights to mitigate and recover from climate-related disasters.

# Climate Risk Scores drive climate resilience

Supporting a French insurer to mitigate flood risks and diversify its portfolio

## Insurer Challenges

- 80% of the property portfolio concentrated in three Western regions.
- Many properties in flood-prone Nouvelle Aquitaine.
- High risk of fluvial flooding occurring once every 100 years.
- Lack of geographical diversification leading to accumulation risk.

## Our Solution

- Analysed diversification opportunities using Climate Risk Scores.
- Identified high concentration in Western regions for geographical diversification.
- Considered climate change impacts like rising sea levels and flood risks.
- Guided strategic decision-making for portfolio diversification with future risk insights.

## Impact and Beyond

- Enhanced portfolio resilience by identifying new diversification areas.
- Successfully rebalanced the portfolio, reducing exposure to climate-related risks.
- Improved preparedness for future climate events with advanced planning tools.

## Be climate-ready with Swiss Re Reinsurance Solutions



### Exposure and vulnerability assessment

- Property Database



### Current hazard and future climate risk insights

- CatNet®
- Consulting: Climate risk analysis
- Data:
  - Climate Risk Scores
  - CatNet® API



### NatCat & climate event models

- CatNet® | Fathom models with climate scenarios
- CatNet® | Bellwether at X, Wildfire Probability



### Sustainable product development

- Parametric NatCat product development

Interested in finding out more?  
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