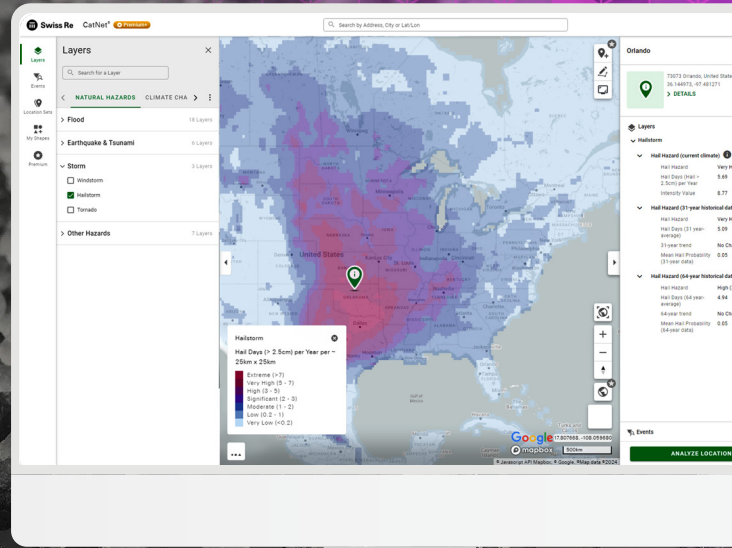


Reinsurance Solutions

CatNet® Hailstorm Probability Layer

Sharpen your hail risk assessment for enhanced underwriting accuracy.



Your Challenges



Rising losses from severe convective storms (SCS)

Hailstorms have caused 50%-80% of the global secondary peril losses in the past decade, with 2023 SCS losses hitting \$64 billion. Insurers often underestimate these frequent, smaller events, worsened by increasing property values and repair costs. Loss creeps, where initial estimates multiply, are a growing concern.



Hail risk modelling remains complex

Future hail risk is challenging to predict due to the interplay of sub-perils and limitations in data availability and quality, as well as uncertainty related to climate change effects.



Gaps in aligning exposure and hazard data

Even when hazard data is available, insurers face challenges in combining it with critical exposure insights, like building resilience, ESG initiatives and regional risk factors. This hinders precise underwriting and risk assessment, particularly in areas with higher hail risk and building materials more susceptible to hail damage.

Our Solution



Globally consistent high-resolution hail data powered by cutting-edge science

The new Hailstorm Layer in CatNet® offers high-resolution global estimates of hail probability and frequency. Developed through collaboration between NCAR, ETH Zurich and Swiss Re, it uses machine learning and ERA5 reanalysis data to provide globally validated predictions, accurately reflecting large hail frequencies.



Today's hail risk and historical insights

The CatNet® Hailstorm Layer provides current day climate and historical perspectives for the past 30 and 60 years to determine hail frequency trends.



Combine hail and property exposure insights in a single platform

The CatNet® Hailstorm Layer now offers an updated view on hail risk with specific estimates of hail days, not just classes. CatNet® also offers detailed property exposure information, providing critical building characteristics such as roof condition, materials and solar panels, enabling you to make more informed decisions.

Impact & Beyond



Get comprehensive risk insights

Access globally consistent hazard estimates, offering a multi-dimensional view of hail risk to support informed decisions in underwriting, risk engineering and accumulation control.



Optimise pricing

Refine pricing strategies with hail hazard probability, allowing for improved risk differentiation and greater pricing accuracy.



Streamline underwriting

Develop eligibility guidelines using precise hail risk data, enabling rule-based underwriting for better risk selection and management.



Enhance operational efficiency

Utilise intuitive map view and workflows from CatNet® to quickly access hail hazard insights, streamlining risk assessment for both single and multi-location portfolios.



Get ahead of the curve

Leverage the past 30 and 60 years of hail analysis to identify pockets of opportunity or concern based on historical trends.

Enhance hailstorm risk assessment

with detailed property data for a full view of the risk.

For properties within the US, we offer an additional content package within CatNet®, enriching your portfolio with detailed exposure data, such as roof conditions and building materials. By providing core hazard information – like the Hailstorm Layer – and such additional offerings within a single platform, CatNet® enables you to create efficient workflows to refine underwriting, improve pricing, and manage cumulative risk more effectively.



Detailed exposure data

Get critical exposure information, such as roof cover, roof condition, roof shape and exterior wall materials vulnerable to hail damage (e.g., siding, EIFS).



Informed underwriting decisions

Leverage enriched data to make more informed underwriting decisions, enabling more accurate risk assessments and pricing strategies.



Multidimensional pricing adjustments

Make pricing adjustments based on factors such as building area, year built, roof condition and materials, for a more comprehensive and customised approach to pricing.



Refined eligibility guidelines

Develop more accurate and tailored underwriting strategies through rule-based and conditional underwriting to ensure better alignment of risk factors with eligibility criteria.

Interested in finding out more?
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