Impact Forecasting: Hazard and Risk Data

To enable more accurate underwriting and risk assessment for natural and man-made hazards, Impact Forecasting developed a set of hazard and risk score products based on our modelled data. This helps insurers and corporations understand the impact of catastrophe risk on individual locations within a portfolio.

**Benefits**

- Determine hazard intensities, average annual loss, or risk scores for different perils on a location-by-location basis.
- Estimate in more detail how much premium to charge for a specific peril cover depending on the location.
- Risk data is also available for different occupancies or individual building types.

**Innovation**

Data is available for eight different perils in nearly 40 countries, based on thousands of stochastically-generated events. This provides comprehensive insight into catastrophe risk for that region through the following products:

- **Hazard Scores**: provides the hazard intensity per return period for each postal/admin zone (e.g. 55 m/s wind gust speed for a 1-in-200 year return period for a particular location).
- **Risk Scores**: provides modelled loss ratios per return period for each postal/admin zone (e.g. 0.78% loss ratio for a 1-in-200 year return period).

**Case Study**

Risk scores from Impact Forecasting’s European Windstorm model showing relative annual average loss and losses by return period (values are expressed as a percentage of total sums insured).

<table>
<thead>
<tr>
<th>Location</th>
<th>Annual Average Loss (% of TSI)</th>
<th>1000</th>
<th>500</th>
<th>200</th>
<th>100</th>
<th>50</th>
<th>10</th>
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<tbody>
<tr>
<td>Location A</td>
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<td>0.07</td>
<td>0.0040</td>
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<td>0.06</td>
<td>0.0042</td>
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<td>0.04</td>
<td>0.0036</td>
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</table>

We’re here to empower results:

Contact us to understand more about our transparent and customisable models.

Chris Ewing
+44 (0)20 7522 8305
chris.ewing@aon.com

Adam Podlaha
+44 (0)20 7522 3820
adam.podlaha@aon.com