Impact Forecasting:
Automated Event Response for U.S. Hurricane

Automated Event Response service for U.S. Hurricane provides email alerts with estimated losses for client portfolios. Pre-Event loss forecasts are generated for every NHC update and are sent once expected losses exceed a chosen threshold. Shortly after the event, post-event analysis is provided.

**Pre-Event Loss Forecast**

Loss forecasts provided in this email are based on modeled wind-related damage to structure, contents, and time element property coverages. Indirect or contingent time element losses, the impact of storm surge and inland flooding, and demand surge are not considered within the loss totals.

The Impact Forecasting (IF) Automated Event Response service for the U.S. Hurricane peril relies on various data sources and modeling assumptions, including official information from the National Hurricane Center (NHC). IF does not attempt to validate the NHC data, modeled IF wind speeds, and modeled IF loss forecasts. Additionally, this service does not account for or quantify any uncertainty associated with the NHC forecast data.

**Post-Event Analysis**

In case of a significant event occurrence, Impact Forecasting is capable of producing an in-season scenario and footprint for the storm. Impact Forecasting's hurricane model uses a Willoughby-based model to numerically model wind speeds, utilizing final track and storm parameters from the National Hurricane Center (NHC). Wind speeds were validated against weather station measurements.

**Types of Loss provided**

**Ground-up**

Total amount of losses before any insurance and reinsurance terms are applied. These losses are estimated by using damage functions for building, contents and business interruption or additional living expenses.

**Gross**

Gross insured losses after all coverage, location and policy deductibles and limits are applied, but before any reinsurance recoveries.

**Net**

Gross insured losses net of all reinsurance recoveries (facultative and treaty).