Allianz Global Corporate & Specialty (AGCS) offers a specialist service through its Natural Catastrophe team, to identify, analyze and interpret customers’ global exposure to catastrophic hazards, and to assess the potential financial impact, using proven data sources and state-of-the-art probabilistic ‘CAT’ models. This service enables the customer to get a sound understanding of their risk profile per location under different risks, so they can mitigate their risk appropriately and in line with their own risk appetite.

SERVICES PROVIDED

**Bespoke Natural Catastrophe Analysis**
- An overview of the client’s global exposure, customized per client: by individual location, by hazard – and across the client’s portfolio
- In depth analysis of specific hazards and regions
- Exposure distribution and accumulation are identified
- Individual locations and scenarios which drive the client risk profile are highlighted
- The analysis will assist the client in validating their own risk appetite.

**Probabilistic Model Results**
- Probability curves are available for modelled scenarios demonstrating return period risk
- Average Annual Loss figures - as a summary and by driving locations, split by hazard, can be shared
- Historic and probable event reconstruction demonstrating modelled average losses
- Event coverage analysis including uncertainty analysis of key events to assess the reaction of the client’s insurance protection to loss scenarios.

With natural catastrophe risks on the increase, CFOs, risk managers and corporate insurance buyers require an accurate understanding of their exposure to flood, windstorm, earthquake and other perils, from reasonably expected scenarios to peak ‘once in a career’ events. How might different hazards affect their businesses in different locations, and would the expected damages match their risk appetite and insurance protection?

**MAIN RISKS COVERED**
- Earthquake
- Windstorm
- Flooding
Data Sources
Customers’ location data can be mapped against a range of technical hazard information sources to evaluate exposures:

- Global flood maps with depths for several return periods are available to analyze specific locations and to visualize the client’s exposure
- A range of earthquake sources are available to provide a thorough view of seismic risk
- Detailed information is also available for other perils including wind, tornado, wildfire, hail etc.
- An in-house approach to non-modelled scenarios may be available with respect to model gaps.

ITALIAN EARTHQUAKE
- What would be the effect of different earthquake scenarios in Italy?
- Analysis identified a 20% probability the insurance limit would be exceeded for the theoretical scenario.

FRENCH FLOOD
- Location specific flood analysis: How would flooding of varying severity affect this French location?
- Flood water depth provided by return period (frequency in years) with a non-probabilistic loss estimation.
- Based on flood depth, loss estimations are performed either probabilistically or via an in-house approach.

EUROPEAN WINDSTORM
- What damage would arise from a range of European windstorms?
- What are the probabilities of different windstorms across European locations?
- Analysis by location and across the region for different peak gusts/wind speeds.
- Identified the most exposed sites per event and by average annual loss.

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