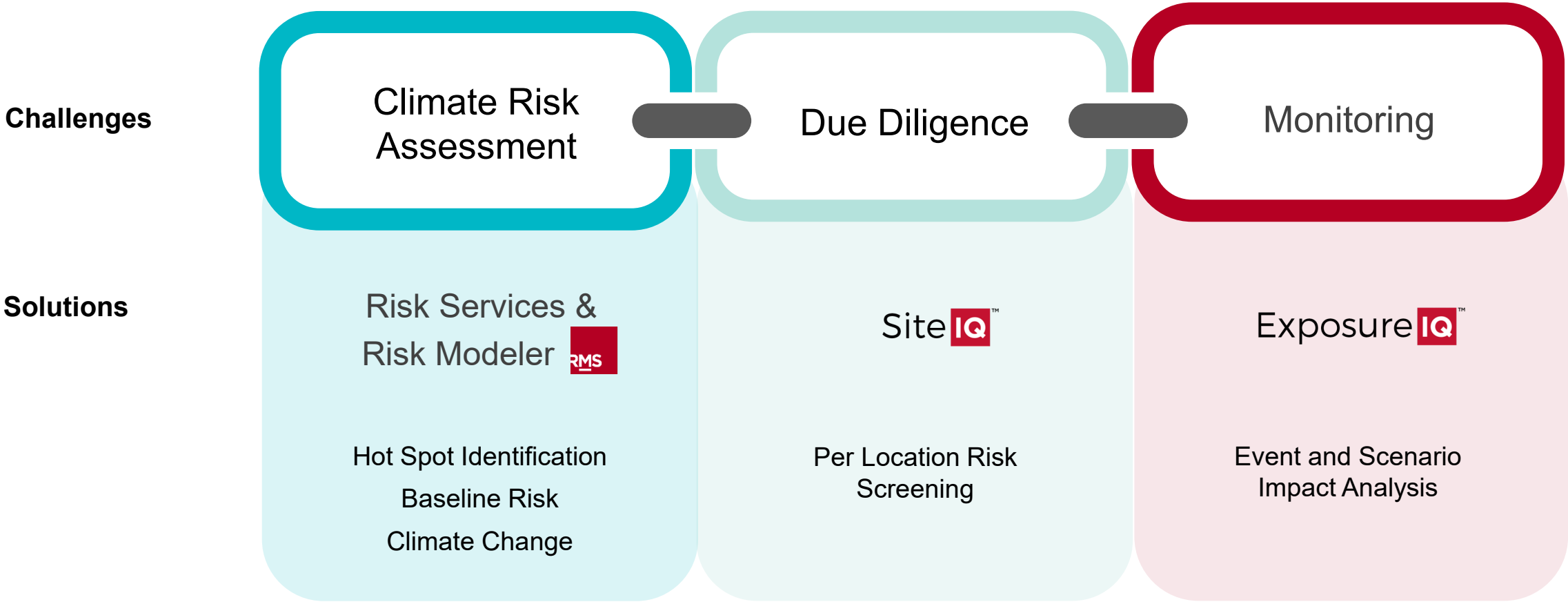
Leveraging catastrophe models for quantifying physical climate risk

RMS has over 30 years experience modeling physical climate risk

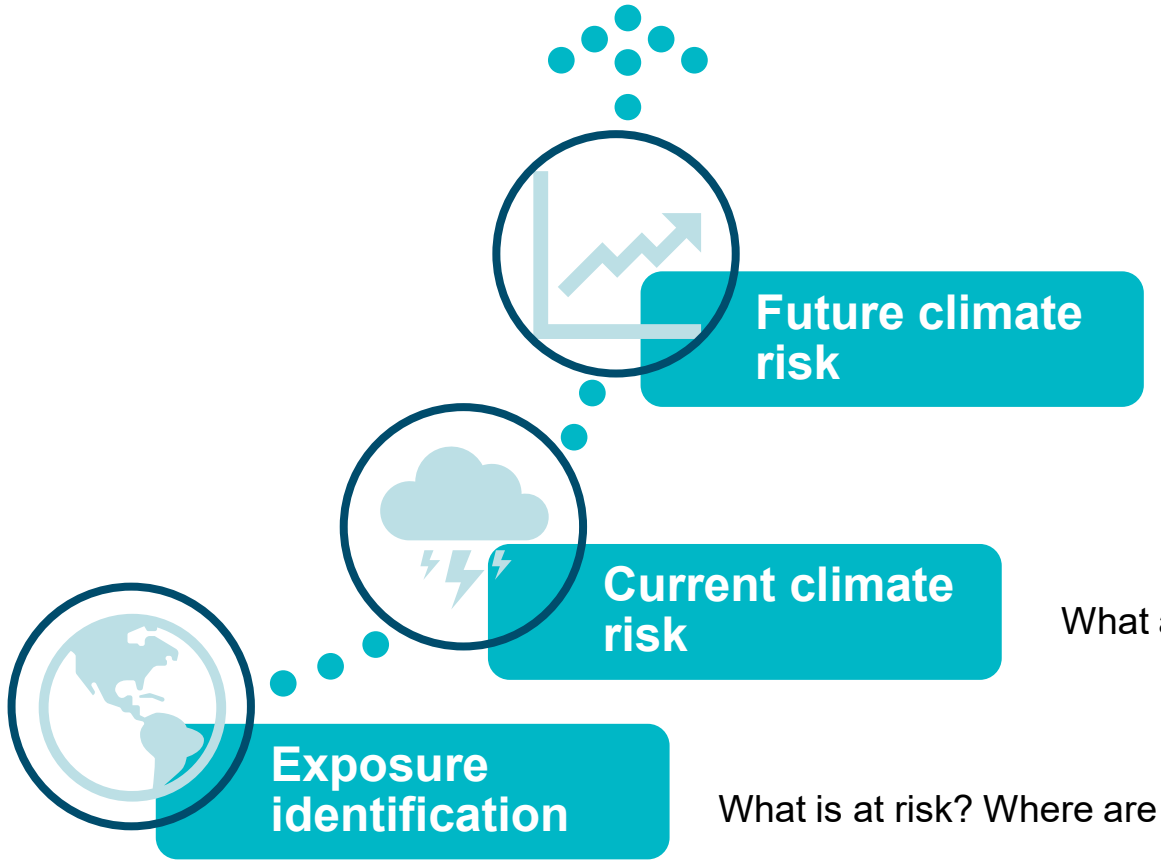
- RMS models cover **90% of global property insurance** premiums - **we power a $1.6 Tn industry with our model**
- Employ over **250 experts** in hazard research and engineering
- Spend **$150m annually** on R&D
- Founded over **30 years** ago out of Stanford University
- Our mission is to create a more resilient and sustainable global society through a better understanding of catastrophic events from earthquakes, hurricanes, and floods, to terrorism and infectious disease

How can RMS help?



Climate risk assessment

Credible assessment of physical climate change risk requires the proper underlying framework



What is the future probability of extreme loss?

What are the current impacts of climate risk?

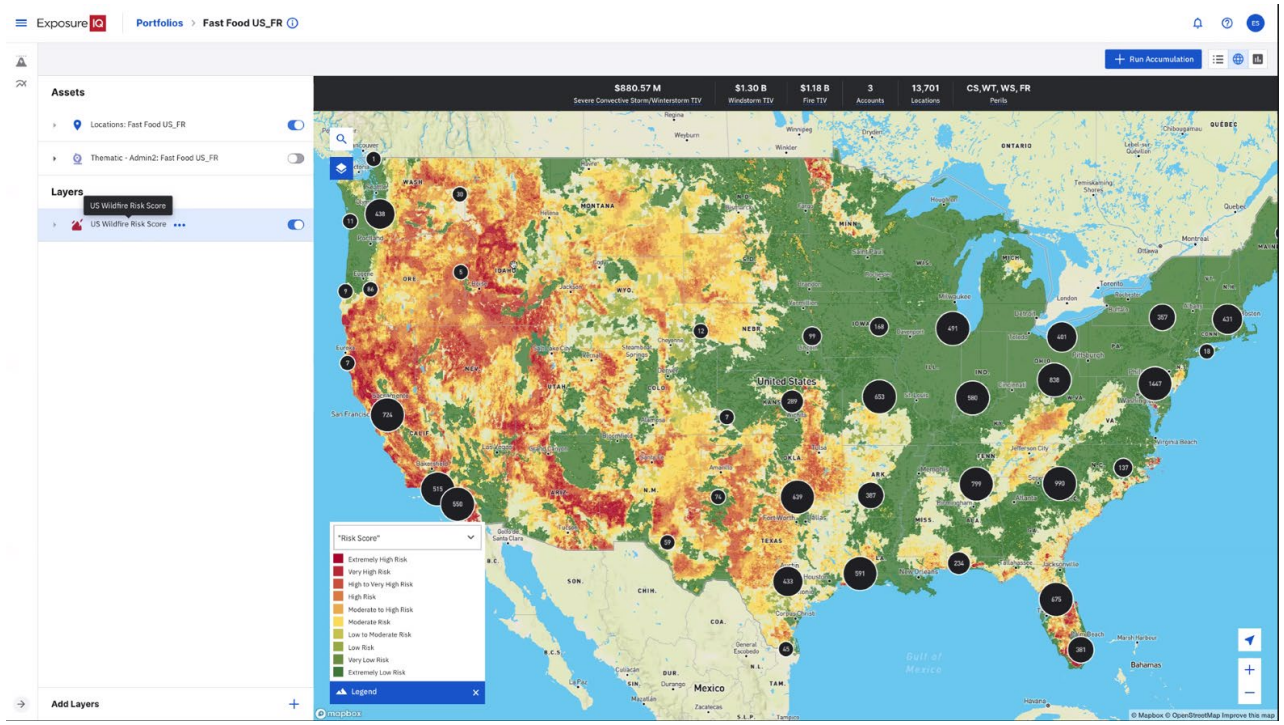
What is at risk? Where are dangerous concentrations? Which perils are they exposed to?

Climate risk assessment

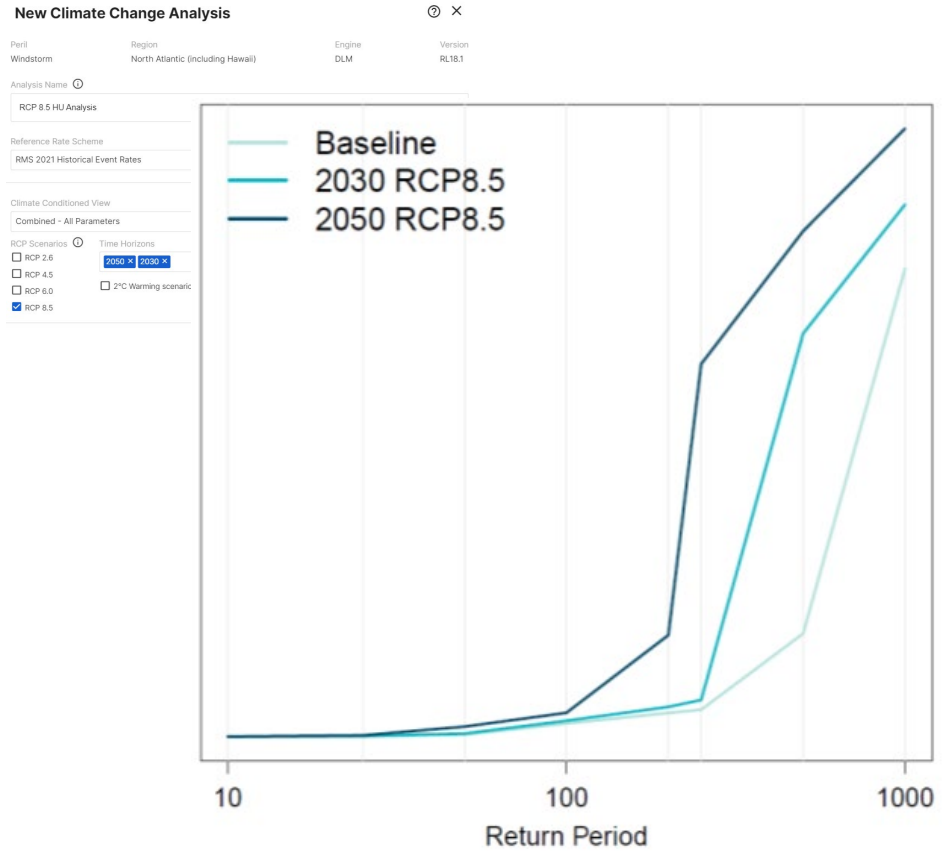
Climate Risk Assessment | Due Diligence | Monitoring

Risk Services & Risk Modeler | Site IQ | Exposure IQ

Hot spot identification



Baseline and climate change risk



Due diligence

Climate Risk Assessment | Due Diligence | Monitoring

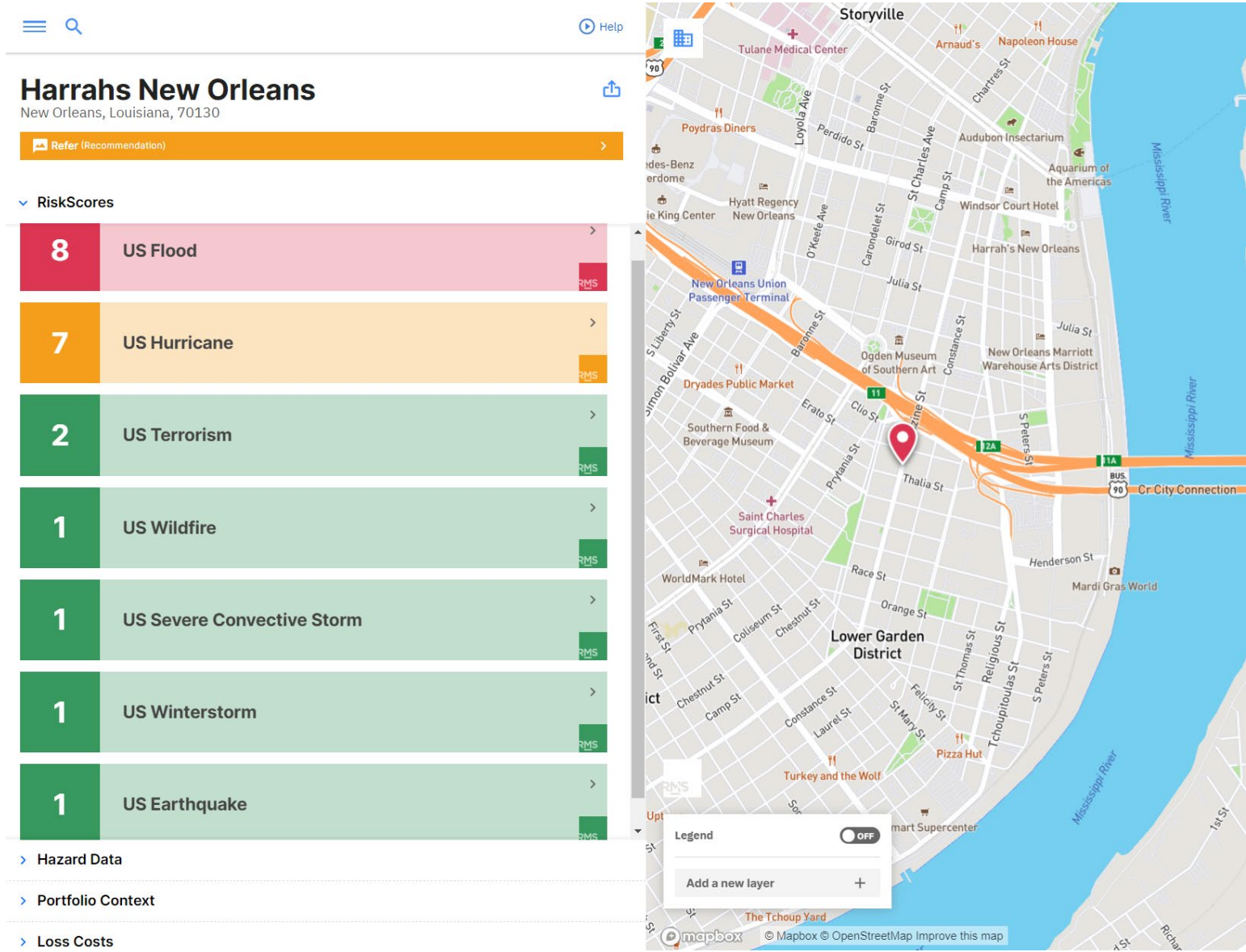
Risk Services & Risk Modeler | SiteIQ | Exposure IQ

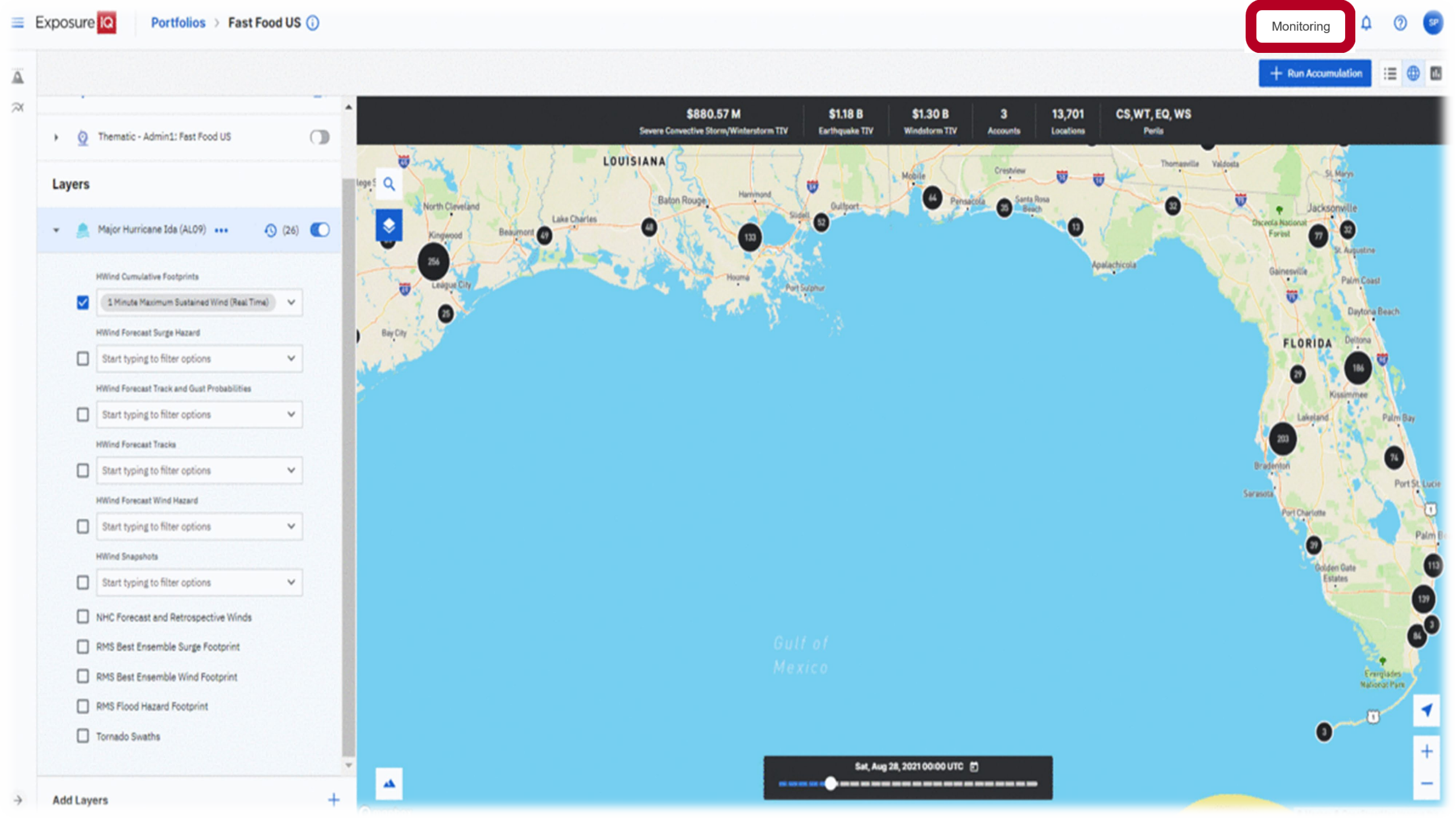
US risk scores & loss costs

- Flood, Hurricane, Earthquake, Severe Convective Storm, Wildfire, & Winterstorm

US hazard & exposure data

- Flood FEMA Zone, Susceptibility, & Depth Data
- Earthquake Shake Hazard, Liquefaction Susceptibility, Soil Type, & Landslide Susceptibility
- Distance to Coast & Elevation

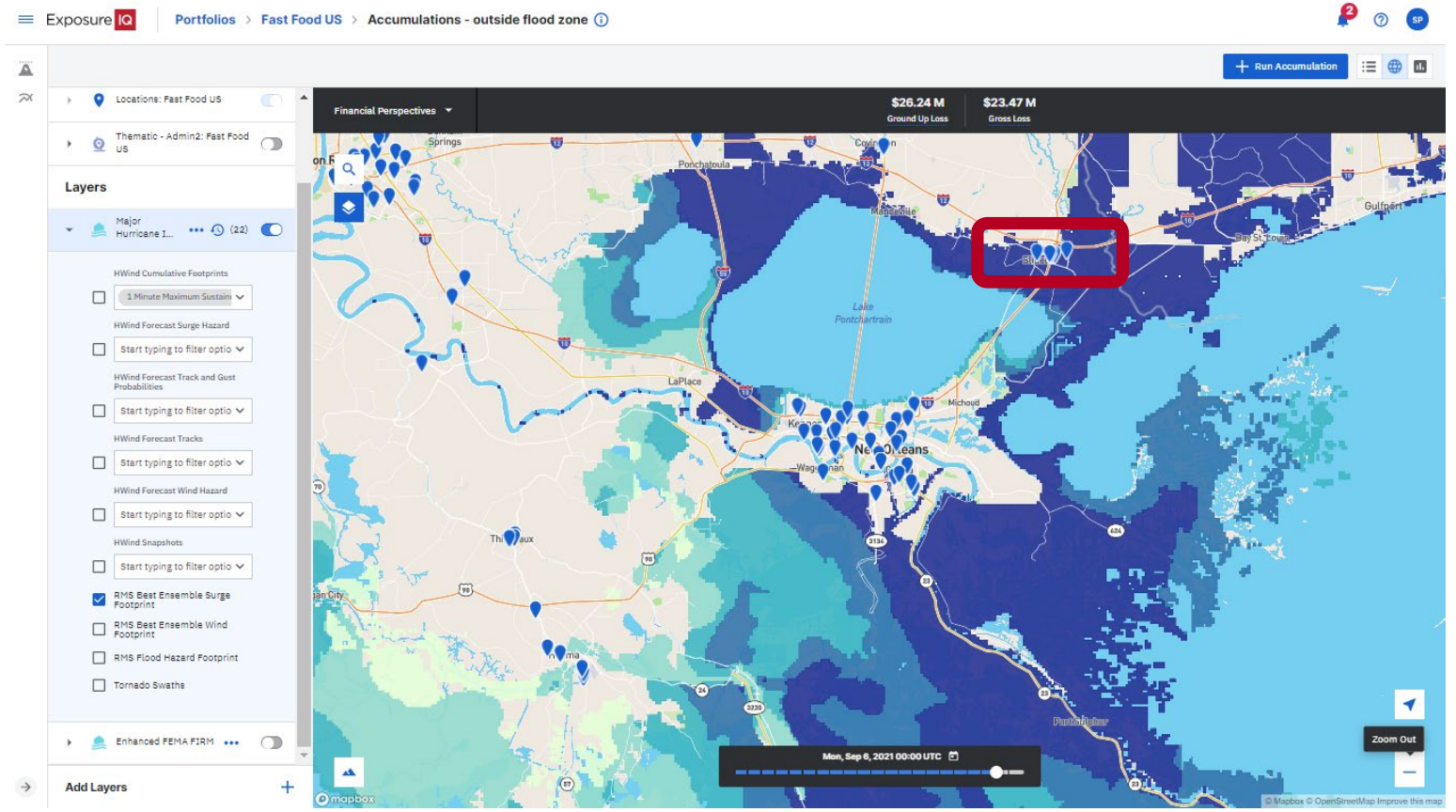



Exposure iQ
Portfolios
Fast Food US
Monitoring
Run Accumulation
$880.57 M
Severe Convective Storm/Winterstorm TIV
$1.18 B
Earthquake TIV
$1.30 B
Windstorm TIV
3
Accounts
13,701
Locations
CS,WT,EQ,WS
Perils
Thematic - Admin1: Fast Food US
Layers
Major Hurricane Ida (AL09)
(26)
HWind Cumulative Footprints
1 Minute Maximum Sustained Wind (Real Time)
HWind Forecast Surge Hazard
Start typing to filter options
HWind Forecast Track and Gust Probabilities
HWind Forecast Tracks
HWind Forecast Wind Hazard
HWind Snapshots
NHC Forecast and Retrospective Winds
RMS Best Ensemble Surge Footprint
RMS Best Ensemble Wind Footprint
RMS Flood Hazard Footprint
Tornado Swaths
Add Layers
LOUISIANA
FLORIDA
Gulf of Mexico
Sat, Aug 28, 2021 00:00 UTC

Ida

Properties outside of flood zones impacted by Ida

- Property exposure loaded into RMS ExposureIQ
- Detailed wind, flood, and surge footprints developed by RMS as Ida made landfall
- RMS enhanced FEMA flood zones overlayed with Ida hazard maps
- RMS produces hazard for US perils including wildfire, flood, and hurricane
- Results can be produced using zip or county data when detailed address data is unknown



Thank you