



Our expert underwriters, supported by an experienced team of actuaries, claims and administration professionals, provide a high quality of service. We write Agriculture & Parametric covers on a worldwide basis, all backed by 'A' rated security.

Parametric earthquake cover

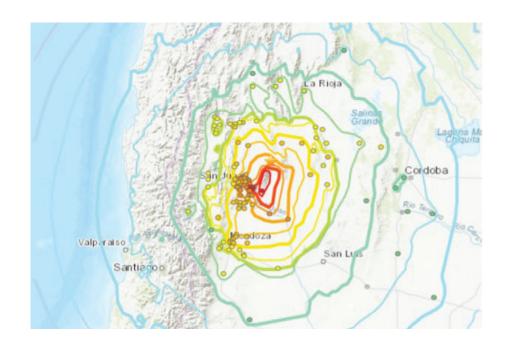
Based on the latest scientific developments, we are able to offer a purely parametric earthquake coverage that helps you to recover rapidly after disaster with fast access to liquidity without any human intervention on the ground.

How does it work?

Any entity located in the earthquakeprone area is exposed to detrimental risk of not only physical damage but also business interruption connected to an earthquake aftermath. Both private and public sectors can experience significant financial shortfall between the moment of the actual catastrophe and the access to loss indemnification from traditional insurance providers.

Based on post event shake-maps from reporting agencies such as USGS, JAM

and others, we are able to compute all major seismic metrics (MMI, PGA, PGV, PSA...) at your specific location. These variables provide a highly accurate measurement of the ground shaking and associated damages of an event. Based on these values, we calculate the resulting financial losses defined by the pre-agreed damage table. As a result, the claim payment is fast, precise and transparent.



SHAKING	Not felt	Weak	Light	Moderate	Strong	Very strong	Severe	Violent	Extreme
DAMAGE	None	None	None	Very light	Light	Moderate	Moderate/heavy	Heavy	Very heavy
PGA(%g)	<0.0464	0.297	2.76	6.2	11.5	21.5	40.1	74.7	>139
PGV(cm/s)	<0.0215	0.135	1.41	4.65	9.64	20	41.4	85.8	>178
INTENSITY	I	11-111	IV	V	VI	VII	VIII	IX	X+

Scale based on Worden et al. (2012)

Version 1: Processed 2020-06-05T18:13:07Z

△ Seismic Instrument

O Reported Intensity

★ Epicenter

☐ Rupture

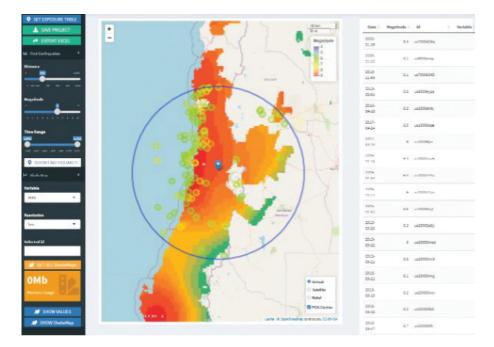
Our solution:

- Uses high precision data provided in near real time
- Available for earthquake-prone locations worldwide
- Does not require any human assessment on the ground
- Based on your location and your business requirements



Information we require:

- GPS location of your property (can be multiple locations)
- Risk profile: Underlying business covered, historical losses if available.



Our solution is flexible, thanks to the damage table based on the retained earthquake variable tailored to your specific geographical location, business type, previous loss experience and budget.

To help you find the optimal coverage, you will have the opportunity to access our dedicated web-application to review historical events for more than 100 years and the corresponding "as-if" losses.

For more information, please visit: **libertymutualre.com**



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Product contact:

Jean Christophe Garaix

Head of Agriculture & Parametrics jeanchristophe.garaix@libertyglobalgroup.com Direct Line: +33 (0)158 36 63 30