



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 hail cover

Protect your assets against hailstorms with the latest developments in acoustic sensors. Our tailored hail cover is based on data collected at your property and in the event of a claim, automatically triggers a fast and secured payment.

How does it work?

The consequences of a hailstorm can be devastating and the resulting damage is very difficult to estimate. Hail is generally very localised and can be characterised by various factors such as hailstones' size and weight, kinetic energy and the duration of the storm. Liberty Mutual Reinsurance (LM Re) has joined with an independent research lab specializing in weather sensors, to deliver a reliable Parametric Hail cover.

Our solution uses an innovative acoustic hail sensor, powered by a solar panel, which remotely transmits information to our cloud-server. We handle every stage of the process: sensor installation, index definition and risk assessment.

This new generation of sensor is able to measure and store various parameters of hailstones including: time of impact, velocity, density and associated kinetic energy. By analysing these parameters with the physical properties of your assets, we can provide you with a solution tailored to your needs.

Traditional parametric covers can present a "basis risk" due to the imperfect correlation between proxy index and real damage. By using an acoustic sensor, we are able to increase index accuracy and minimise basis risk. By combining parametric insurance with state-of-the-art technology, we can offer fast payment without loss adjustment to help mitigate your risks and protect your balance sheets.

Keep track of hail events using our dedicated application:

- Real-time app
- Customizable in-app indices
- After-event reports
- Optionally add other weather variables



Hailstorm event is detected by the sensor



Sensor transmits raw data to our server



Raw data is processed to extract information



All key metrics are available in real-time in your app



If pre-agreed cover is triggered, compensation is paid

For more information, please visit: libertymutualre.com



Follow us on LinkedIn and be in the know on emerging trends, legislative updates, and announcements.



Liberty Mutual
REINSURANCE

The Feeling's Mutual

In order to identify your risk, we have a critical pre-analysis stage. This analysis helps us to understand your risks and transform them into an insurable index. We can use many indices based on your property and examine the most reliable parameters related to your assets and risk aversion, including:

- **Solar panel:** Maximum hailstone size
- **Greenhouse:** Number of hailstones above a threshold
- **Car dealer:** Cumulative kinetic energy
- **Other:** We can define a custom index or build a mixture of different parameters

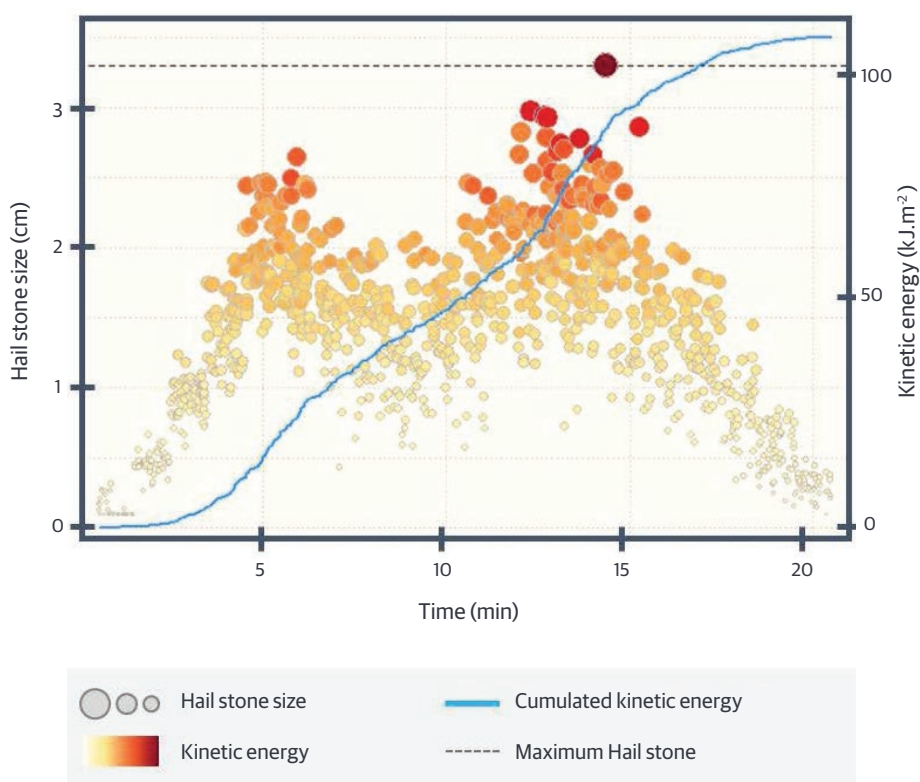
Our solution:

- Is based on on-site data
- Is tailored to your needs
- Provides fast and secured payment
- Can be monitored in your app

Information we require:

- Description of your assets and their location
- Level of risk you wish to protect – historical losses, damage indicators, etc.

Record of a hail event



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