



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 tropical cyclone insurance

Our Parametric Tropical Cyclone Insurance is a new solution based on the latest scientific advances in tropical cyclone modelling and public post-event reports by meteorological agencies.

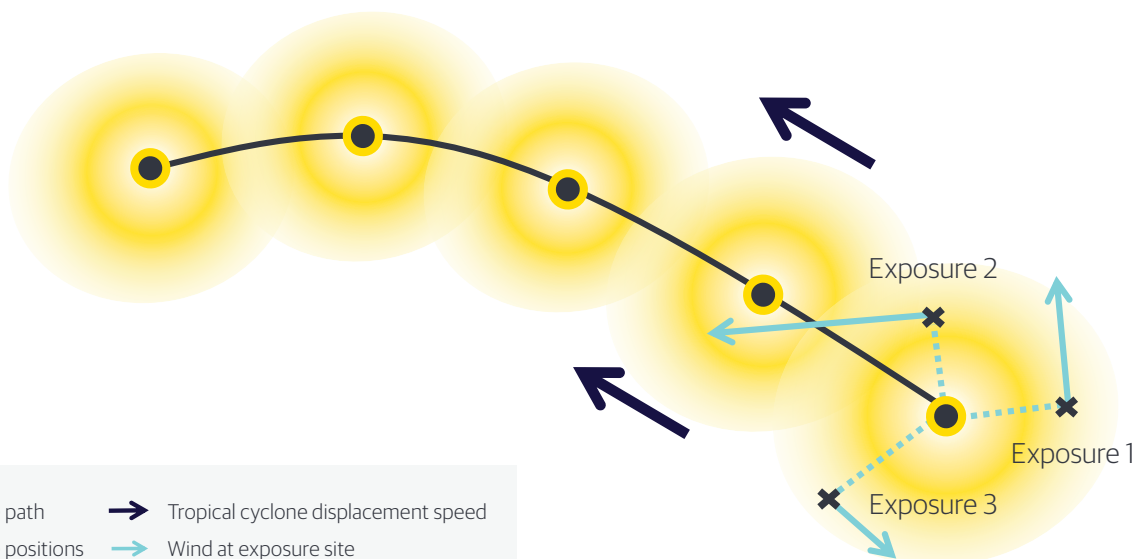
How does it work?

There are many factors that impact the extent of wind damage occurring to properties following a devastating cyclone. These can include but are not limited to: the intensity of the storm, its size, its speed, and the location of a property in relation to the cyclone's path.

During a cyclone, the most intense winds tend to occur approximately 10 to 30 kilometers from the eye. However, away from this narrow zone, the cyclone's intensity decreases rapidly inwards and slowly outwards. This behaviour is well known and can be represented by a simple mathematical formula: dependent on both an intensity and a size parameter.

We obtain parameters from post-event tropical cyclone analysis via a reporting agency, which routinely monitors the cyclone as soon as it forms. By applying a clear methodology at many points in time, we generate a wind index that measures the storm at a particular property.

The wind index is controlled by three factors: how far the property is from the storm center; how intense the storm is; and how large the storm is. Our innovative insurance solution ensures that these factors are accounted for and we take the physical processes, which drive the storm's damage, into calculable account.



Our solution:

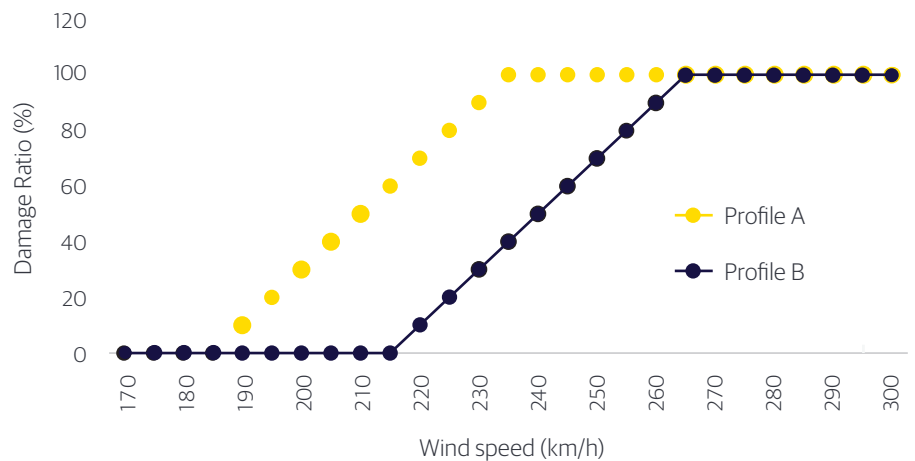
- Is based on your location
- Is tailored to your requirements
- Takes routinely monitored tropical cyclone parameters into account
- Is based on an historical analysis of 100 years of tropical cyclone-path data



Information we require:

- GPS location of your property (can be multiple locations)
- Risk profile: Indemnity will trigger above a certain wind threshold – *The higher the threshold the less frequent it will trigger.*

Our policy consists of a series of call (protection against wind in excess of a wind threshold) on the wind index with a strike (in km/h), a tick (\$ indemnity per wind in excess of the strike) and a limit (km/h). Payment corresponding to each call is calculated incrementally so that the displacement of the storm (if it stalls or moves rapidly) is properly accounted for.



For more information, please visit: libertymutualre.com



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Liberty Mutual
REINSURANCE

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