



Our expert underwriters, supported by an experienced team of actuarial, claims, and customer service professionals, offer high-quality service. Our Agriculture & Parametrics teams provide parametric flood insurance coverage on a worldwide basis all backed by A-rated security.

Our solution:

- Is based on on-site data
- Is tailored to your needs
- Provides fast and secure payment

Parametric flood insurance

Our Parametric flood insurance helps protect against flood damage with tailored coverage solutions that integrate in-situ data sensors and the latest satellite technologies.

How does it work?

Whether flash, fluvial, or coastal, flooding can occur unexpectedly, with devastating results. Even a “minor” flood can cause significant damage to property or crops, supply chain disruptions, and losses due to business interruption.

When a flood occurs, Liberty Mutual Re helps businesses recover by offering a range of parametric coverage solutions. We tailor our parametric flood coverage to our clients’ needs by considering the type of asset, any flood-prevention infrastructure onsite, and location-specific hydrological conditions.

We process the imagery before, during and after the flood event to calculate the geographical extent of the flood as well as the water depth at the location.

Our solutions

Our flood parametric solutions are based on two innovative technologies for more effective coverage.

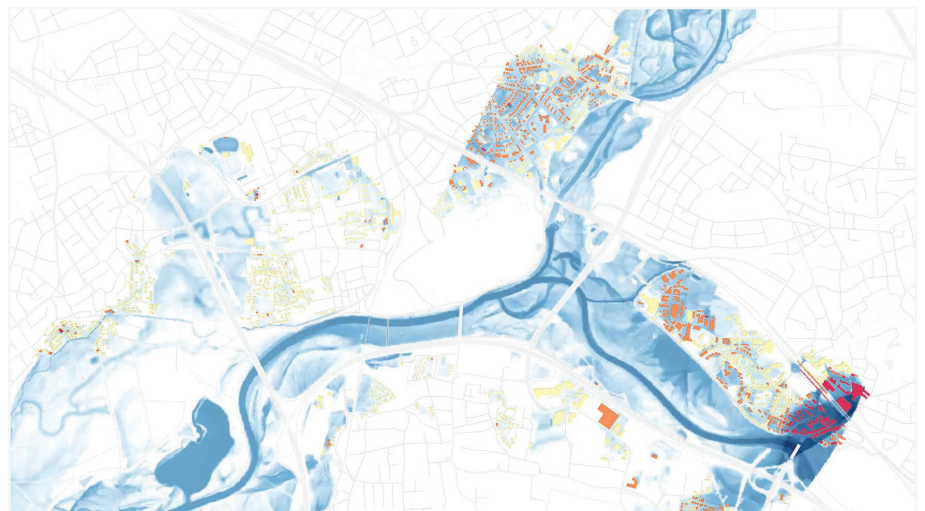
In-situ sensors

In-situ sensors installed at clients’ properties provide real-time measurements of water depth if a flood should occur. Our parametric solution not only develops an index of data based on sensor readings, but also acts as a flood warning tool. We handle every stage of the process: sensor installation, index definition, and risk assessment.

Remote sensing satellite

We also leverage the latest developments in satellite imagery for use in our fully remote sensing technology. By partnering with an industry-leading imagery provider, we use Synthetic Aperture Radar (SAR) data rather than optical data, which means data is transmitted quickly and reliably, even during inclement weather conditions often related to flooding.

To assess your risk of flood exposure, we guide you through a critical pre-analysis stage. Using historical and synthetic flood maps for both inland and coastal areas, we’ll perform a location-based risk assessment and propose a solution.



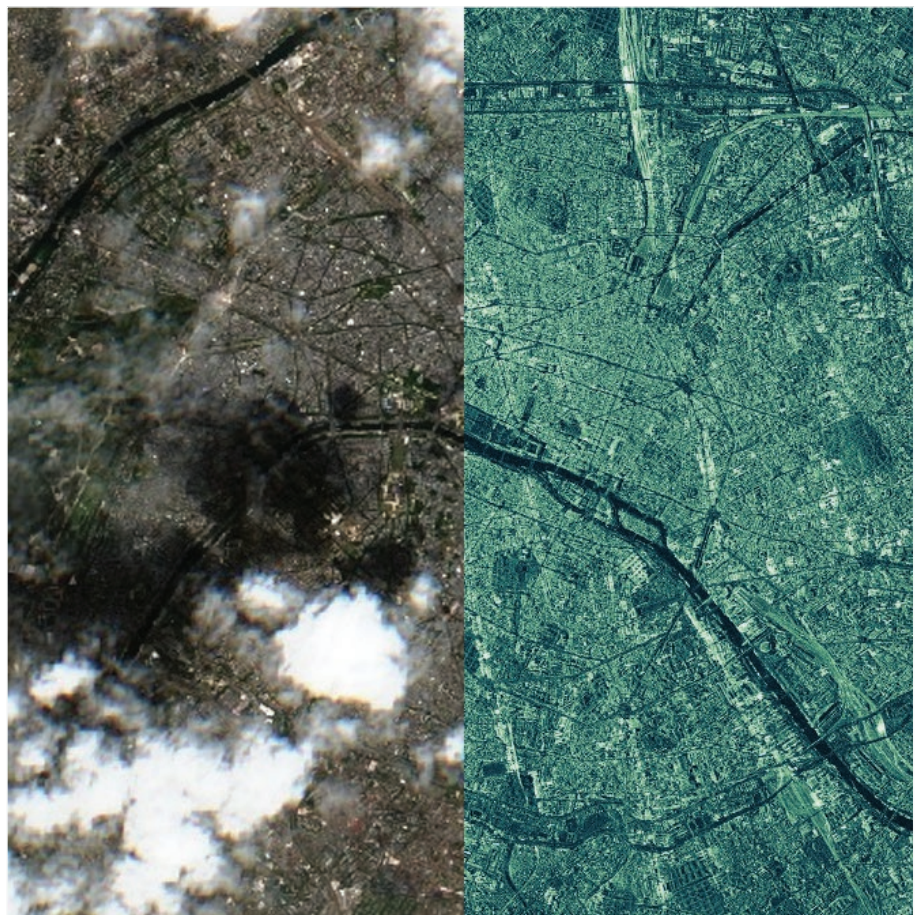


Information we require:

- GPS location of your property (can be multiple locations)
- Risk profile: property type, industry, historical losses

Which solution is right for you?

	In-situ sensors	Remote-sensing satellite
Available in:	Worldwide	High resolution in continental US and urban areas Moderate resolution worldwide
Suitable for:	High value property risks Flash flood-prone locations Areas in need of real-time water level monitoring	Contingent and non-contingent business interruption Agriculture, Aquaculture



Paris through clouds using SAR technology

For more information, please visit: libertymutualre.com



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