



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

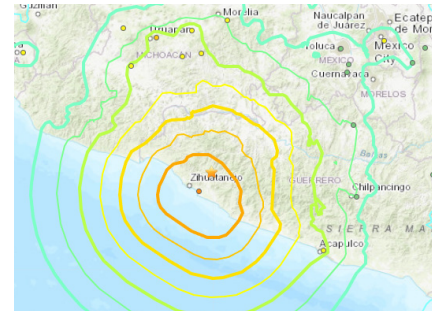
Based on the latest scientific developments, we are able to offer a purely parametric earthquake coverage that helps you to recover rapidly after disaster with fast access to liquidity without any human intervention on the ground.

How does it work?

Any entity located in the earthquake-prone zone 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.

Traditional insurance requires the insurer to send an expert to estimate the impact of an earthquake, which can be long process. Parametric insurance is a solution that uses a predefined index correlated with your damages to assess the indemnification and therefore can also provide access to fast payment in addition to your existing traditional insurance policy.

Following an earthquake occurrence, we are able to provide major seismic metrics (MMI – Modified Mercalli



Intensity, PGA – Peak Ground Acceleration, PGV – Peak Ground Velocity, PSA – Peak Spectral Acceleration) at your specific location, either by using data from reporting agencies such as United States Geological Survey (USGS), or a sensor locally installed. 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	II-III	IV	V	VI	VII	VIII	IX	X+

Scale based on Worden et al. (2012)

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Liberty Mutual
REINSURANCE

The Feeling's Mutual

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 solutions

Our earthquake parametric insurance solutions include the following two types of data sources for more suitable coverage:

External reporting agency

Based on post event shake-maps from reporting agencies such as USGS, Japan Meteorological Agency (JMA) and others, we are able to compute all major seismic metrics at your specific location. 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.



In-situ sensor

We have partnered with Safehub, who has developed easy-to-install, smartphone-sized seismic sensors which are placed in strategic locations within the footprint of the building to measure site specific ground movement in the form of PGA. This data is then used as an independent building specific index for parametric insurance policies in combination with a predefined damage table to trigger payouts.

In addition, you can independently monitor earthquake damage information via Safehub Dashboard app on your phone, tablet, or computer and receive SMS or email notification in case of an earthquake event.



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