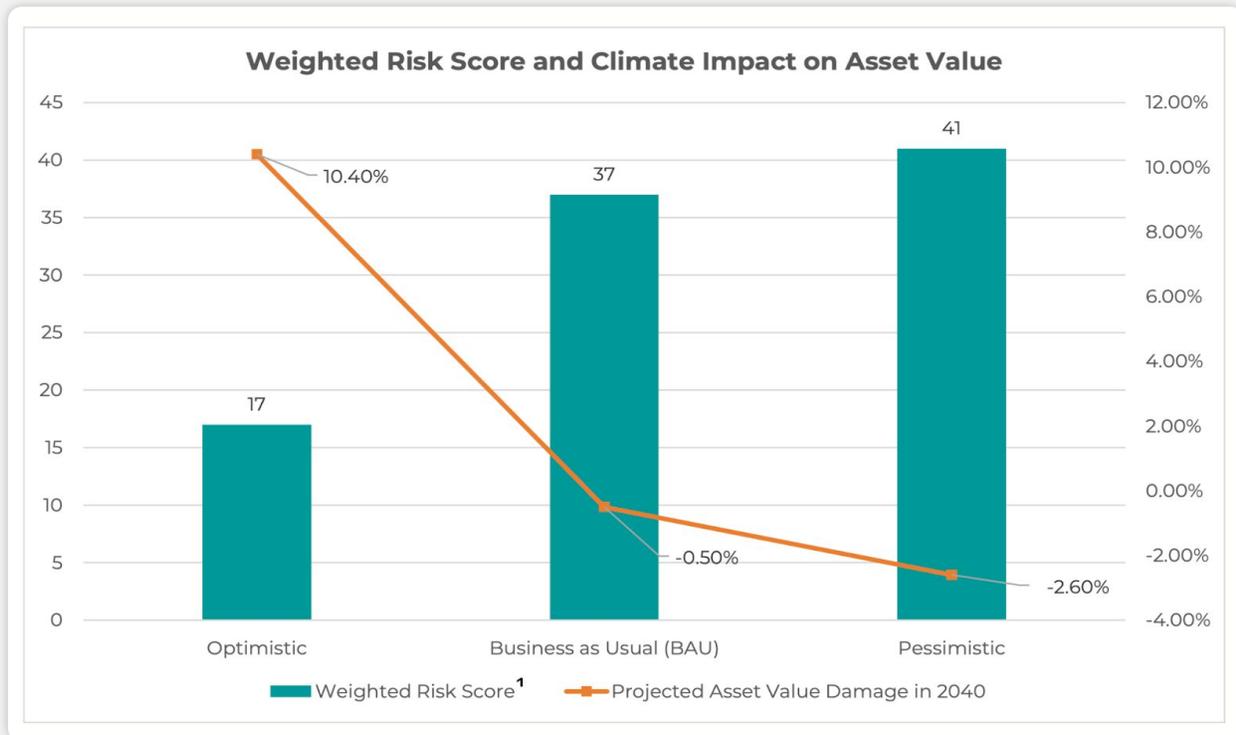


INSURANCE & REINSURANCE

Price risk, finance opportunity

Underwriting & Investment

- Use Climate Price™ valuations as an independent input for **loan-to-value ratio and PMI / MIP calculations**
- **Calibrate premiums** according to the Resilience Index™ **risk, vulnerability and readiness scores** under multiple climate scenarios
- **Strategize capital allocation** to asset management firms
- **Incorporate your data and models** with Climate Alpha's wide data lake for enhanced risk forecasts
- Segment policies by **geographies of highest risk accumulation**
- **Minimize exposure to 'climate sub-prime' lenders** and steer clients into resilient locations
- **Hedge against asset / liability mismatch** through climate resilient portfolio construction
- **Stress-test portfolios against extreme climate thresholds** using our patent-pending Scenario Forecaster™



Climate Alpha scenarios generate weighted risk scores and price forecasts. Calibrating premiums in line with our Climate Price models can result in ~100% additional revenue.

INSURANCE & REINSURANCE

Price risk, finance opportunity

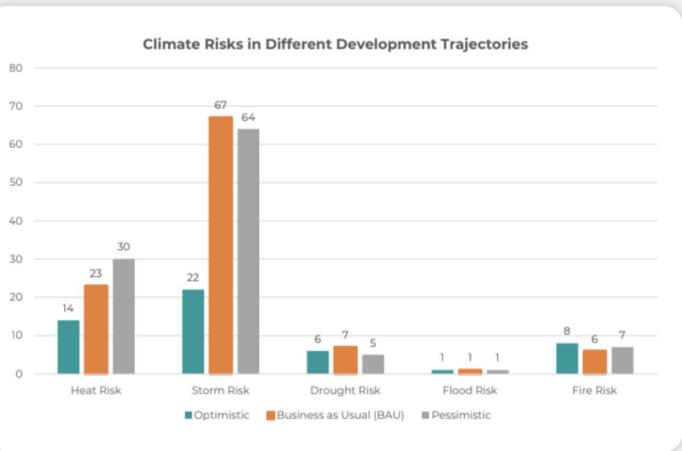
Case studies:

CaptialLand

As part of its strategic expansion across the US, leading diversified real estate manager Capitaland undertook a rigorous due diligence process to compare key sites for the acquisition of warehouse space.

Unsure about the impact of climate change on the key locations and the associated insurance premiums, Capitaland commissioned Climate Alpha to produce a detailed study of climate scenarios for a major commercial hub and weighted risk scores that translated into value-at-risk (VaR) calculations that would inform its likely insurance costs over time.

Capitaland used this data to determine where to make its next strategic investment.

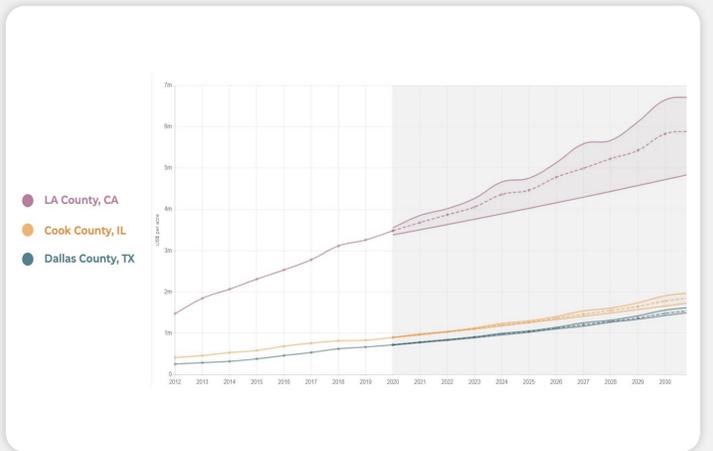


Leading global insurance company

Climate Alpha has worked with a number of leading insurance and reinsurance companies to enhance their value-at-risk (VaR) models and use our Resilience Index™ to forecast the impact of climate disruptions and scenarios on diverse locations.

One leading global insurance company retained Climate Alpha to provide a comparative assessment of three prime cities where its client had facilities – Los Angeles, Dallas, and Chicago – on the basis of their readiness to cope with climate shocks.

Our stress test analysis allowed the insurer to develop a calibrated strategy towards pricing premiums for each location.



About the Provider: Climate Alpha is a location analysis platform for our complex future. It employs advanced machine-learning techniques combining socioeconomic, demographic, and market indicators with multiple climate scenarios to generate property valuations for every year to 2040.