



# RESEARCH AND NATCAT MODELLING FROM AN INSURER PERSPECTIVE

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## Synthesis of past / current activities

### UNDERSTANDING HAZARD

- Litterature
- Attend workshops / conference
- Research projects fundings

### EVALUATE THIRD PARTY MODELLING

- Litterature
- Data
- Tools development

### DEVELOP OUR OWN VIEW OF THE RISK

- Participate to workshops
- Research partnerships

V.1 Completeness of Risk Modelling

C	Storm Surge Summer Windstorms
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V.2 Event set Generation

B	Use of academic work/partnership with research Data Used - Accuracy / Completeness Historical Footprints Generation Stochastic Footprints Generation
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2

V.3 Event Severity (Methodology - Validation)

**Methodology :**

B	Use of academic work/partnership with research Data Used - Accuracy / Completeness Local Wind Modelling
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**Validation**

B	Stochastic Eventset Severity/Location
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1

V.4 Event Frequency (Methodology - Validation)

**Methodology**

B	Use of academic work/partnership with research Individual Frequency Annual Frequency
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**Validation**

B	Validation of Frequency (Climate data, Historical losses, Research)
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II. Consistency

II.1 Geographical Consistency

B	Geographical Scope (Completeness of Basin) Overall Agreement with Hazard Mapping Inter Country Correlation
C	Local Deficiencies

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DEVELOP TOOLS / INFRASTRUCTURE TO INTEGRATE / DISSEMINATE RESEARCH IN OUR ACTIVITIES

## Questions for the future

### → NatCat modelling

- **What are the hot topics in research**
- **What will be the « best » modelling approach in 5 years?**
- **How to include « sub-peril » modelling ?**
- **Should climate change scenarios be included ?**

### → Questions from the business

- **My historical claims do not fit the annual average loss of the model**
- **What impact will have the event they talked about this morning ?**
- **How physical risks / climate change will impact our assets ?**
- **Can NatCat models be used for pricing ?**