

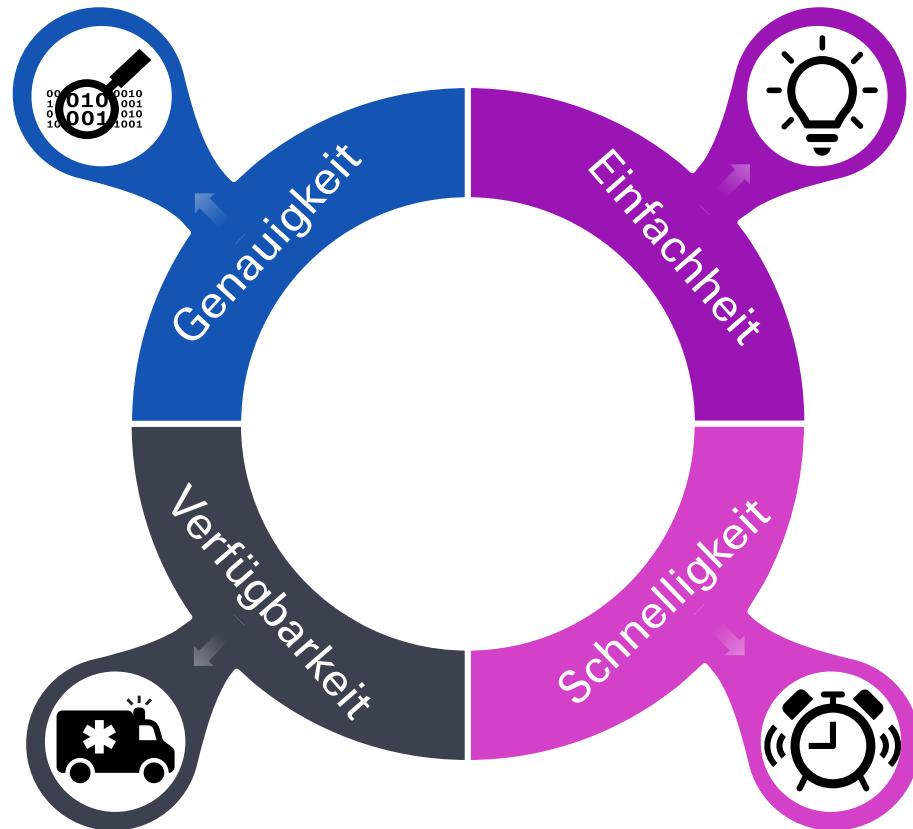
# Pricing in der Schadenrückversicherung

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Senior Underwriter  
Swiss Re

FaRis & DAV Symposium, 2.12.2022, Köln



# Anforderungen



## Einfachheit

Prozess soll verständlich sein, Resultat einleuchtend und erklärbar.



## Schnelligkeit

Preis soll innert Sekunden verfügbar sein. Dynamische Preismodelle, verknüpft mit Machine Learning. Wenn sinnvoll über API's verknüpft.



## Verfügbarkeit

Pricing tools sollen 24/7 zugänglich sein, global und auf dem neuesten Stand.

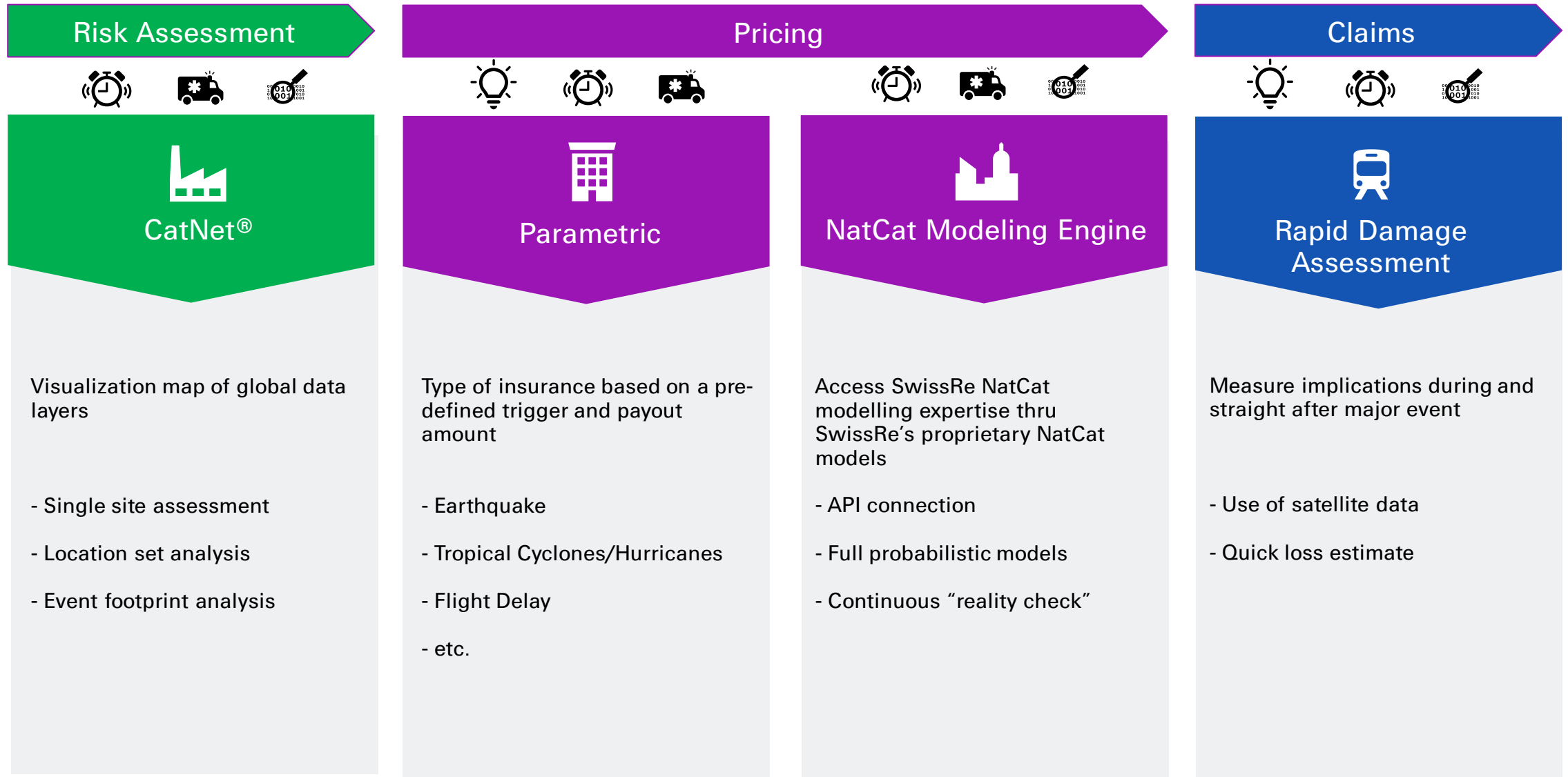


## Genauigkeit

Bestmögliche Genauigkeit anhand von neuesten Datenquellen und mathematischen Grundlagen, basierend auf individuellen Risikoeinschätzungen.



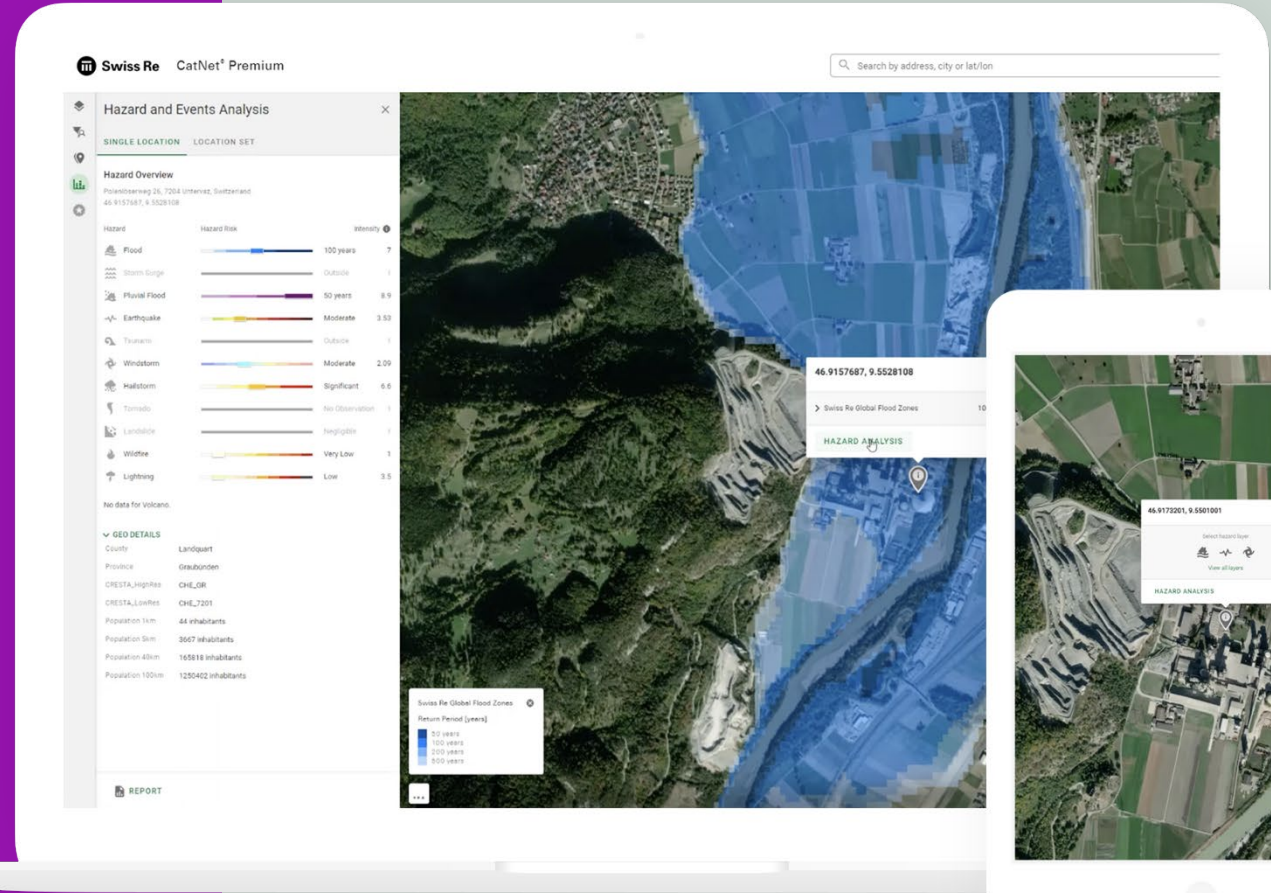
# Produktbeispiele in der Wertschöpfungskette



# CatNet®



# 01



Swiss Re CatNet® Premium

Search by address, city or lat/lon

Hazard and Events Analysis

SINGLE LOCATION LOCATION SET

Hazard Overview

Postleitzahl 26, 7204 Untervet, Switzerland  
46.9157687, 9.5528108

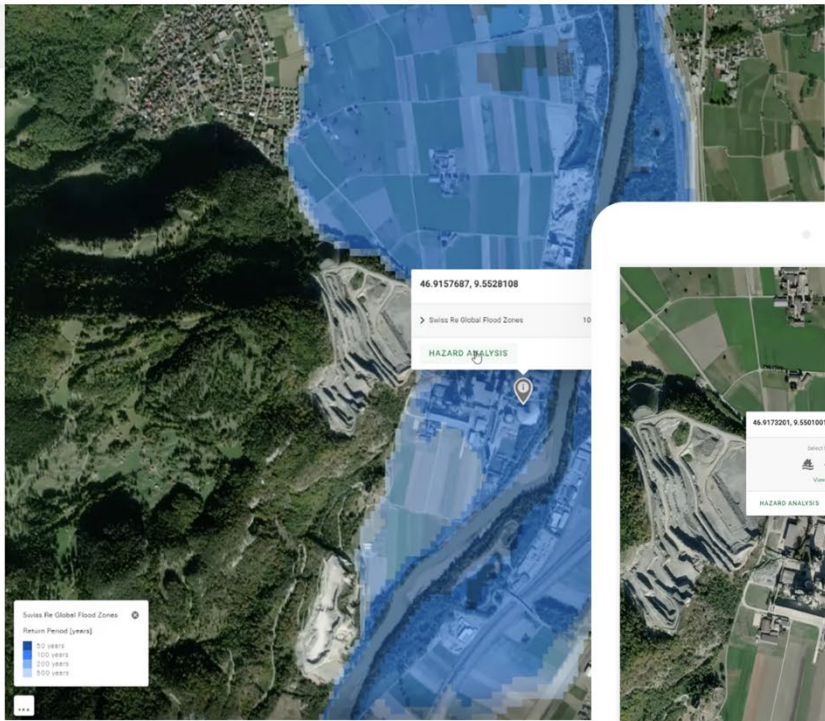
Hazard	Hazard Risk	Intensity
Flood	100 years	7
Storm Surge	Outside	1
Pluvial Flood	50 years	8.9
Earthquake	Moderate	3.53
Tsunami	Outside	1
Windstorm	Moderate	2.09
Hailstorm	Significant	6.6
Tornado	No Observation	1
Landslide	Negligible	1
Wildfire	Very Low	1
Lightning	Low	3.6

No data for Volcano.

GEO DETAILS

County: Linthquart  
Province: Graubünden  
CRESTA\_highres: CHE\_08  
CRESTA\_lowres: CHE\_7201  
Population 5km: 44 inhabitants  
Population 5km: 3667 inhabitants  
Population 40km: 165816 inhabitants  
Population 100km: 1250402 inhabitants

REPORT



# Three typical use cases of many more

## 1) Single Site Assessment ...

... to get the full view on hazard exposure for one location

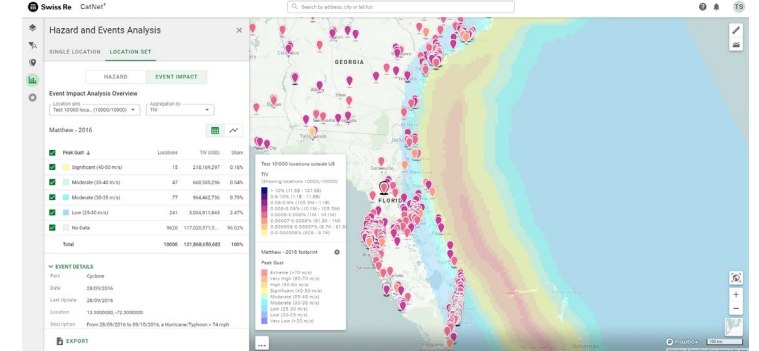
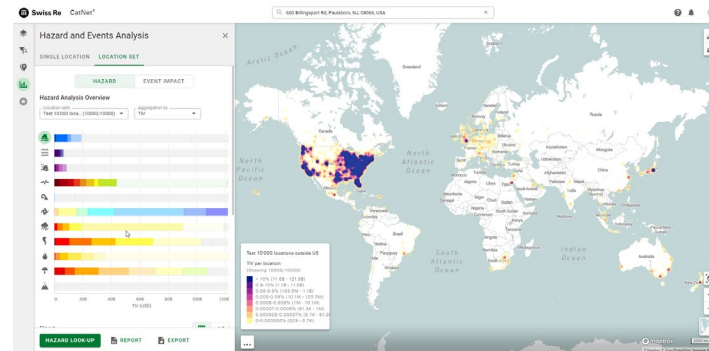
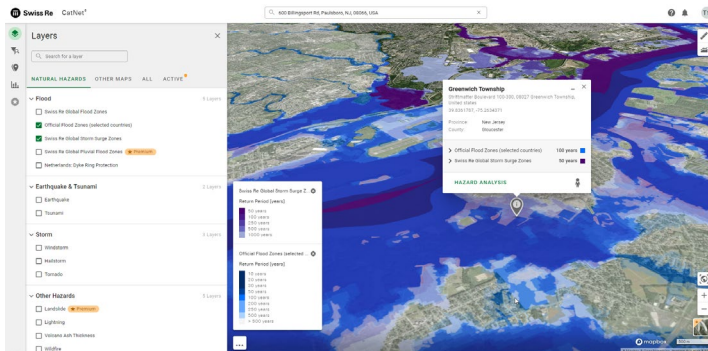
## 2) Location Set Analysis ...

... to check multi-location policies within minutes

## 3) Event Footprint Analysis ...

... check how an event affects your Location Set

CatNet® Services - 24/7 availability, easy to use

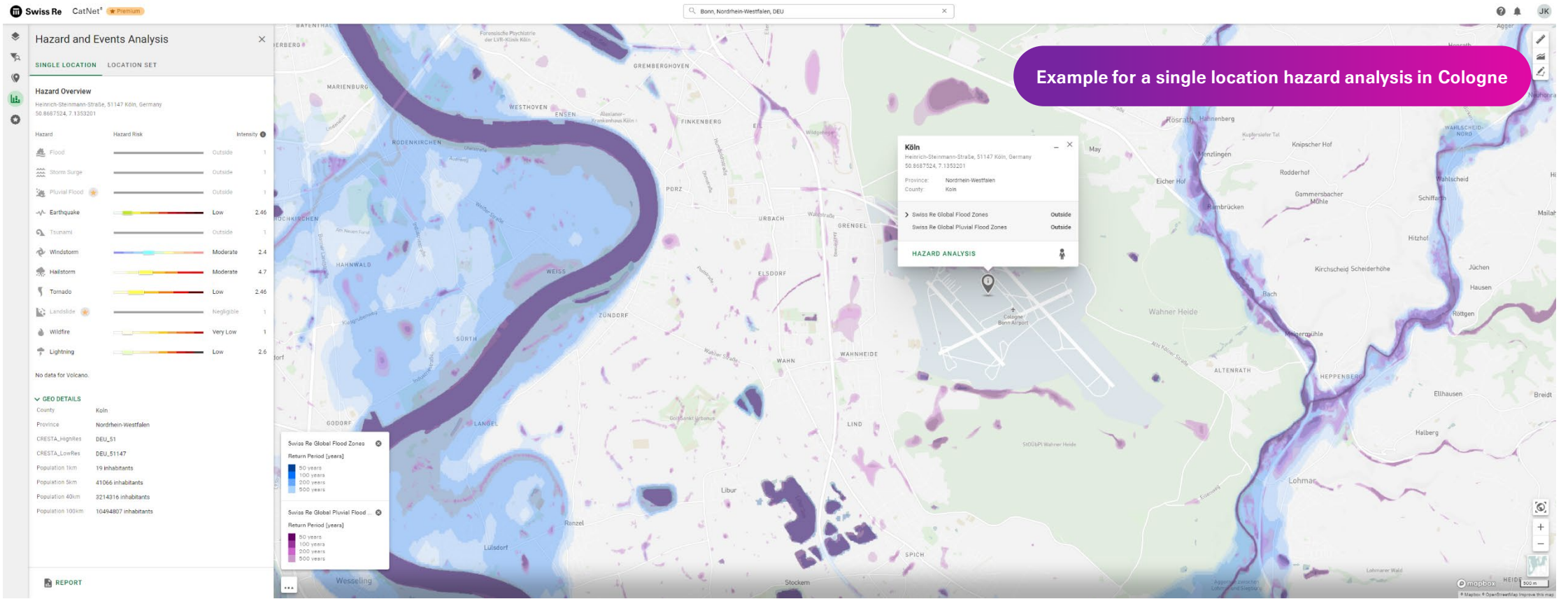


# Single Site Assessment

Combine your location sets with our hazard data to identify previously undetected issues

## Single Location Hazard Analysis

to perform single site hazard look-ups to support underwriting and risk management

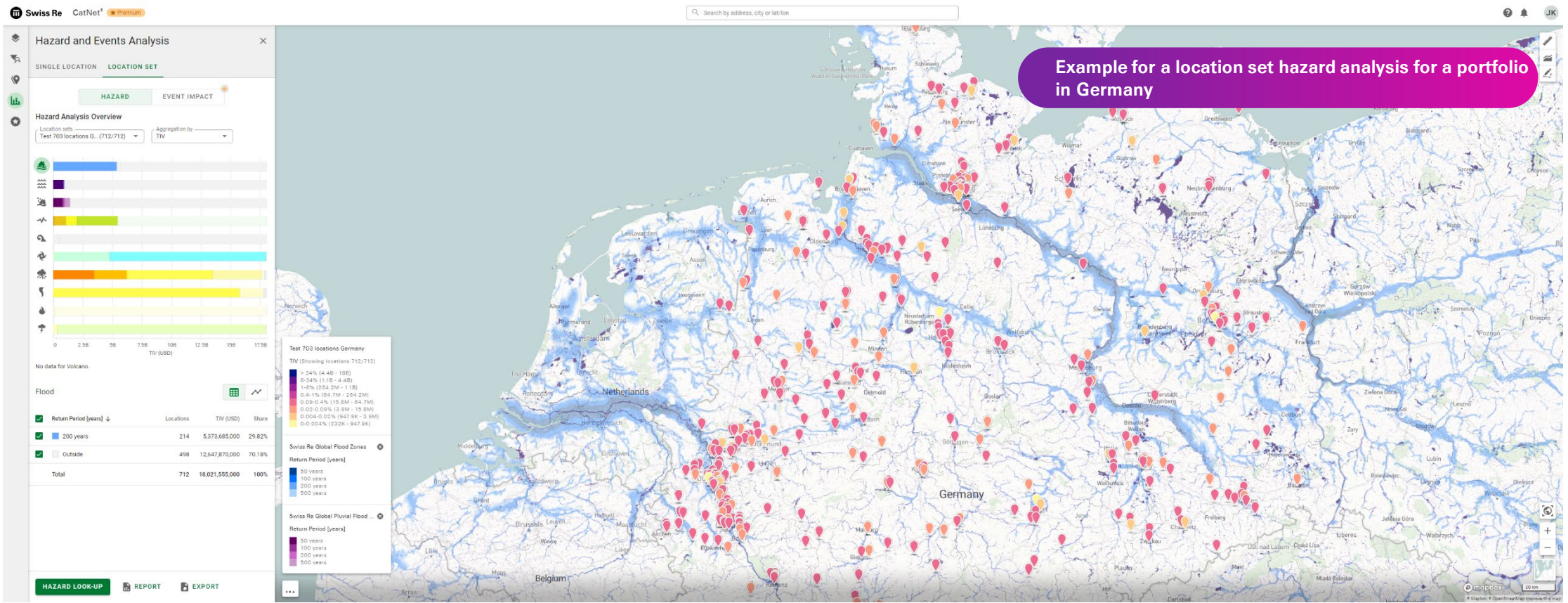


# Location Set Analysis

Combine your location sets with our hazard data to identify previously undetected issues

## Location Set Hazard Analysis

to analyze and deep dive into NatCat & other exposures for larger location sets within minutes (<300 locations for Basic users and <10'000 locations for Premium users)



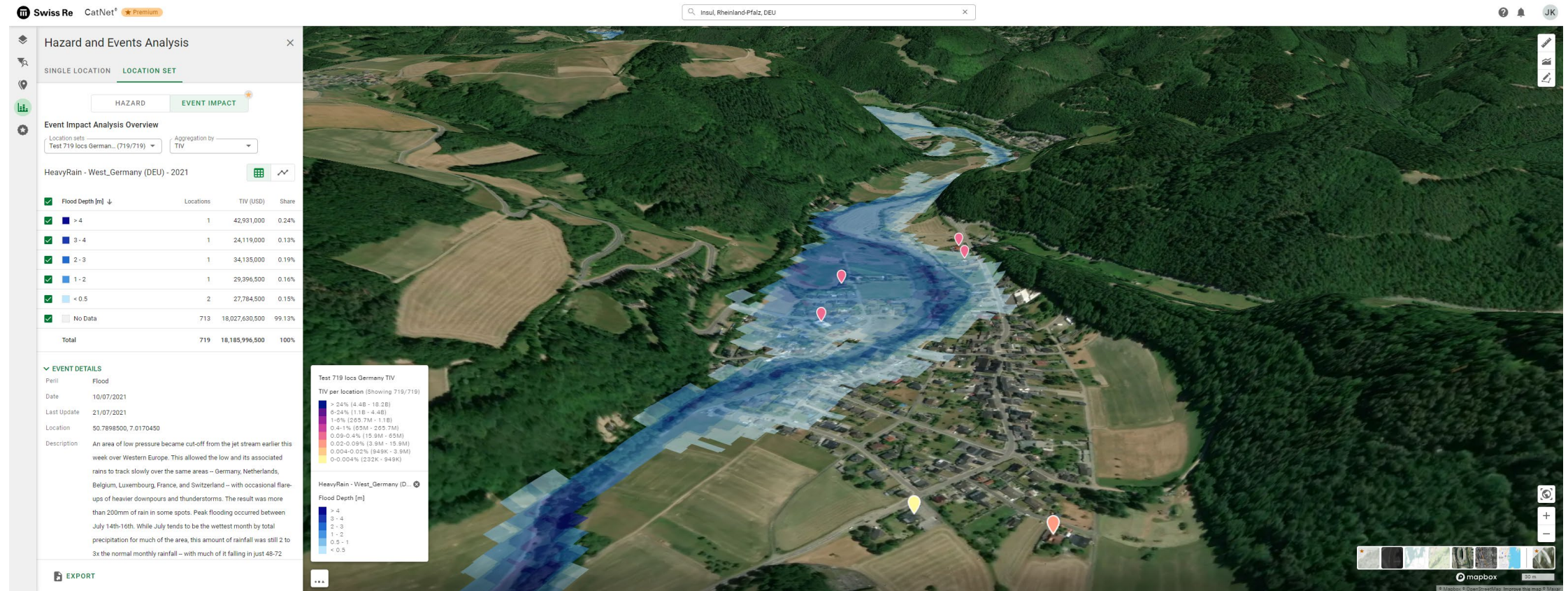
# Event Impact Analysis (Premium)

Powering your event response following earthquake, tropical cyclones and floods

## Event Footprint Analysis

to check how an event affects your Location Set

Example for flood in West Germany, 17th July 2021





Parametric

02



# How parametric insurance works

Your quick and simple insurance solution

## Quick payout

### Swift

The payout depends on the **occurrence of a triggering event**, regardless of the actual loss.

The trigger can be activated by the event reaching or exceeding the predefined **threshold** intensity.  
*(e.g. wind speed  $\geq$  100km/h)*

## Reporting agent

### Independent

An independent **third party** will assess the intensity of the event and hence the impact on the claim.  
*(e.g. local meteorological service like NHC)*

## Pre-defined parameter

### Simple

Parametric insurance settles on a pre-agreed, simple measure (the **"parameter"** or **"index"**)  
*(e.g. windspeed for tropical cyclone)*

# Parametric insurance can cover many perils...

... and serve different client needs



## Emergency cash

Quick payment to cover immediate expenses such as evacuation, food, transportation.



## (Non-damage) business interruption

Quick payment to cover reduced revenue due to damage in nearby locations.

\*in development

# NatCat modeling engine

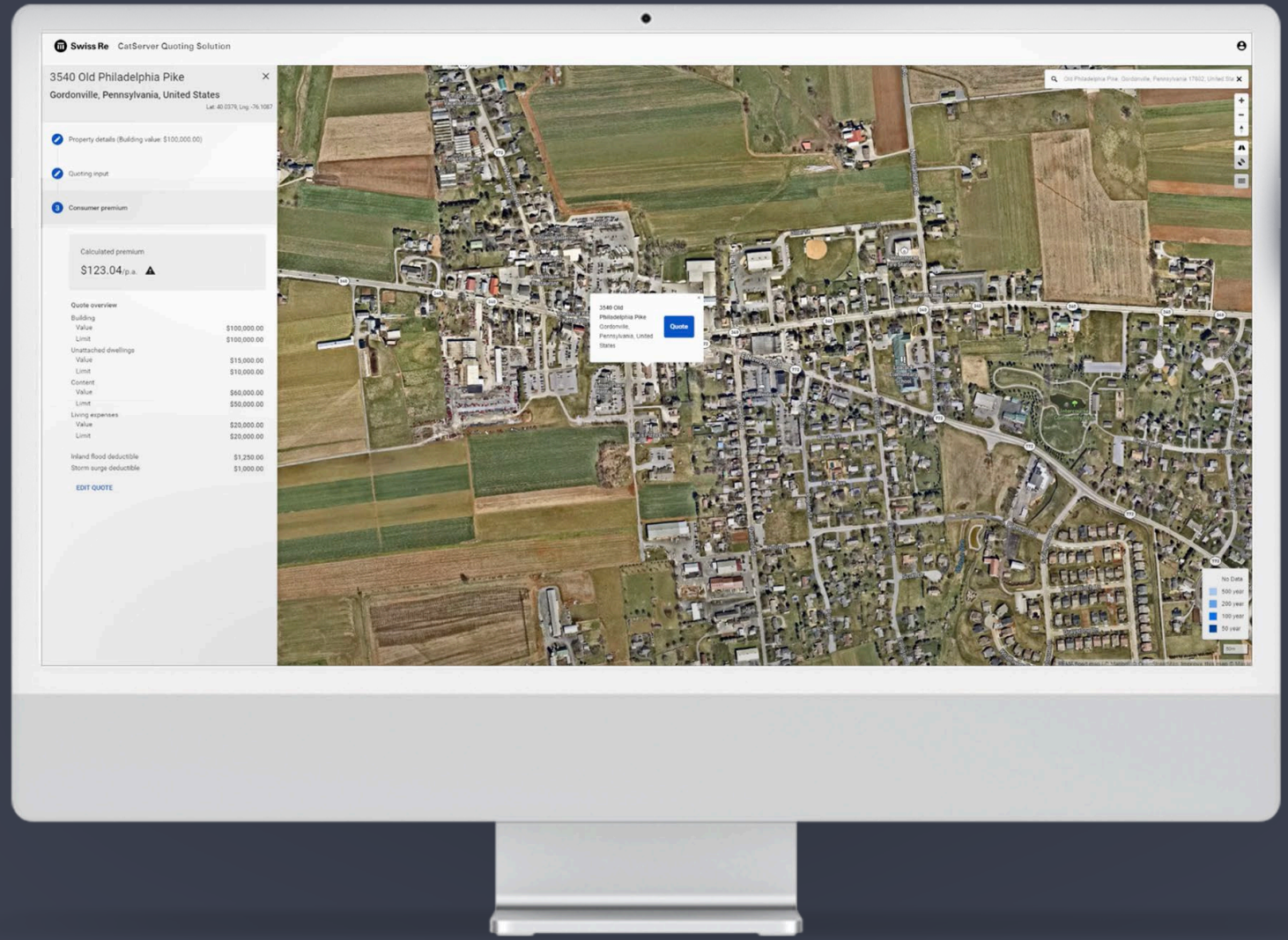
# 03



# NatCat modelling engine :

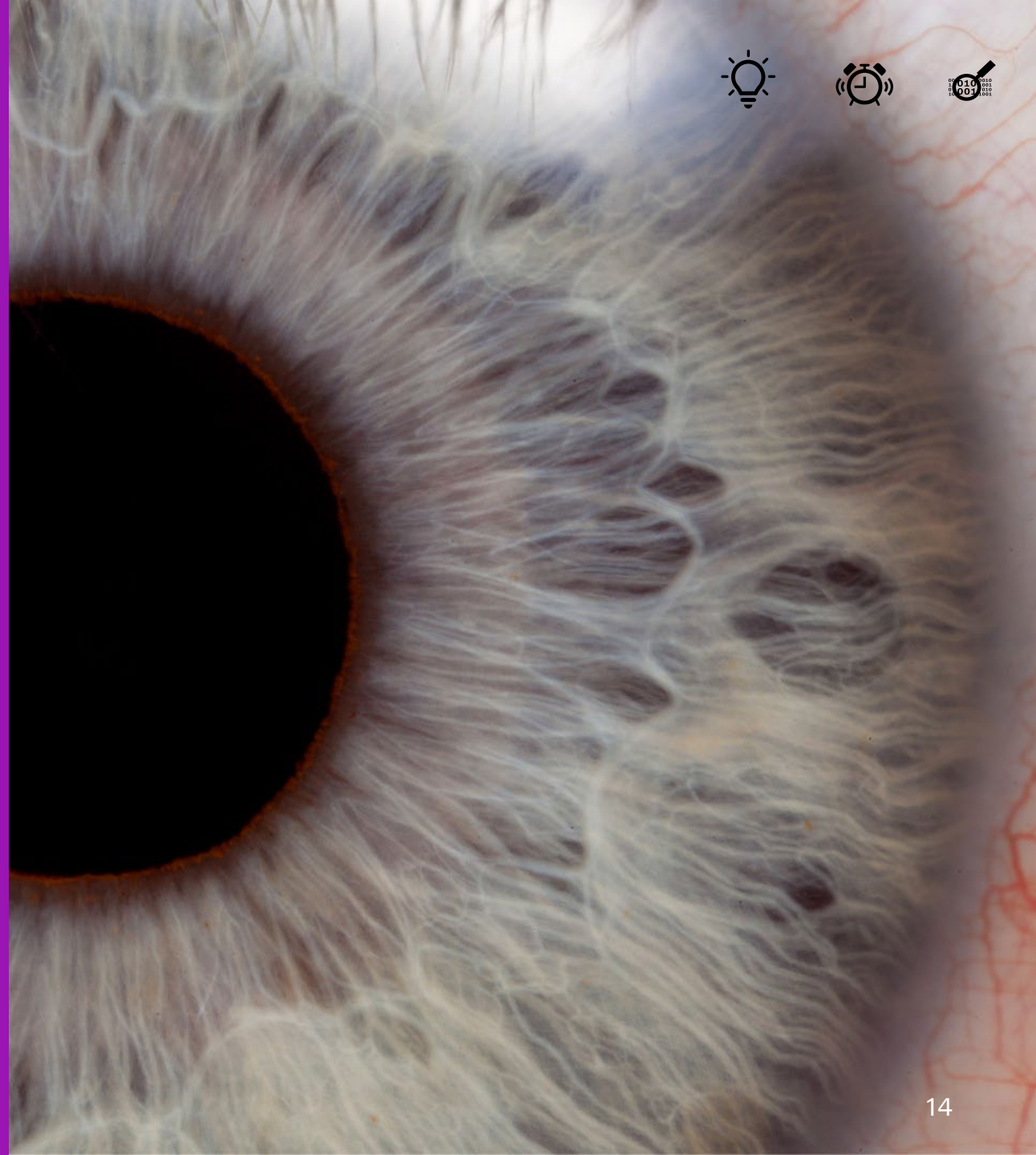
Consumer front-end for ease and efficiency

- An alternative to API integration
- Single location costing and quoting



# Rapid damage assessment

# 04



ICEYE flood footprints for the events in Germany (here: Insul), as accessible in CatNet® Premium



HeavyRain - West\_Germany (D...  
Flood Depth [m]

> 4
3 - 4
2 - 3
1 - 2
0.5 - 1
< 0.5

Any  
questions?



# Thank you!

## Contact us



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## Follow us



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