



Swiss Re
Corporate Solutions

Thinking outside the box: Monetizing Location Data for Business Growth



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Monetizing Location Data for Business Growth

Thinking Outside the Box...

1. Look _____ of your industry
2. Identify _____ and _____ surplus
3. Combine & connect _____ with _____

→ Realize Business Growth

Monetizing Location Data for Business Growth

Thinking Outside the Box...

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Monetizing Location Data for Business Growth

Thinking Outside the Box...

1. Look **beyond the boundaries** of your industry
2. Identify **unsatisfied scarcity** and **unmonetized surplus**
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Monetizing Location Data for Business Growth

Thinking Outside the Box...

1. Look **beyond the boundaries** of your industry
2. Identify **unsatisfied scarcity** and **unmonetized surplus**
3. Combine & connect **location data in unique ways to unlock value**

→ Realize Business Growth

Identify unsatisfied scarcity



Changing Risk Landscape

Climate change, geopolitical tensions, supply chain disruptions, lacking NatCat insurance capacity



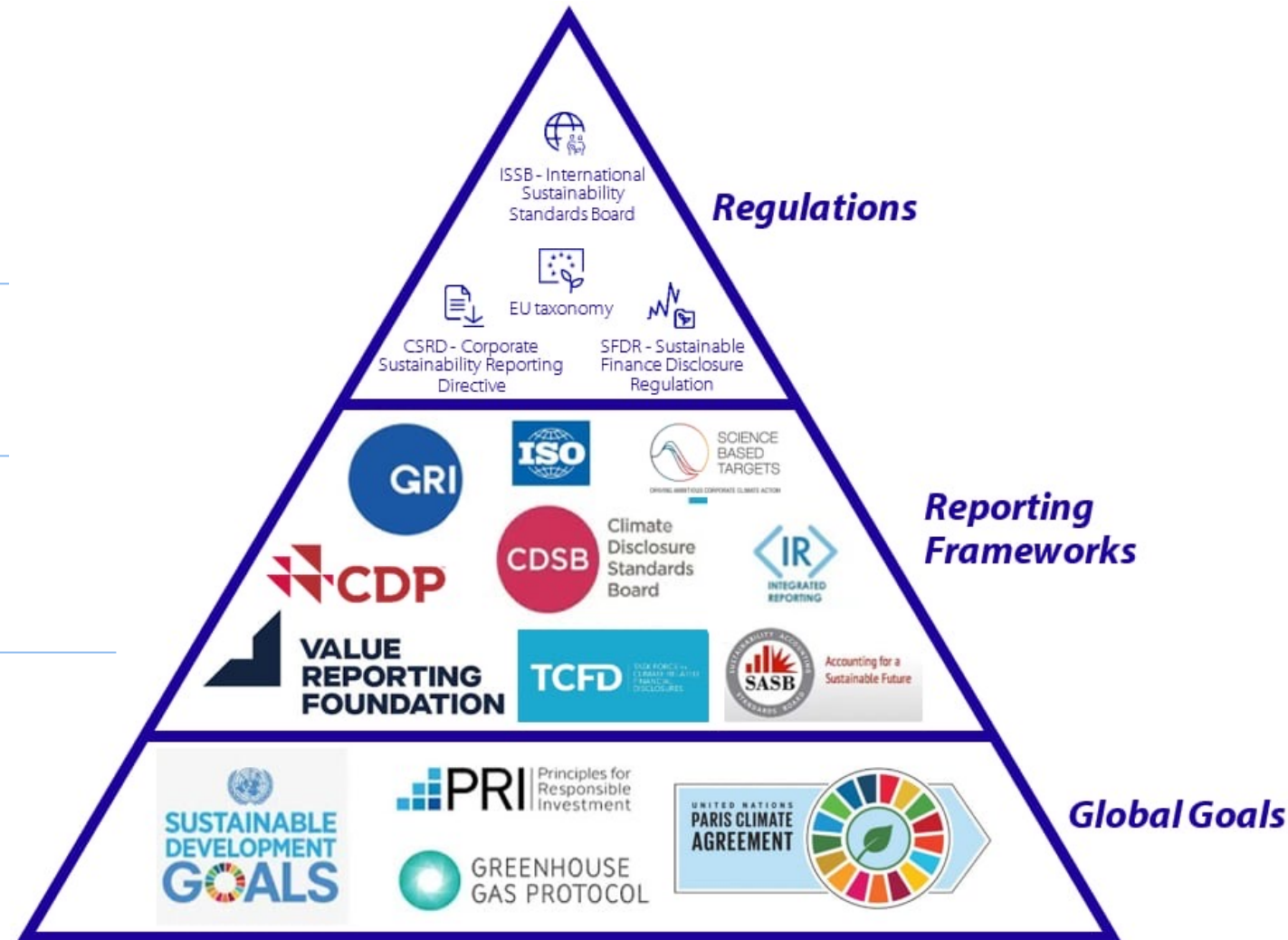
Risk needs quantification

Lacking quantitative and qualitative data foundation



Regulatory pressure

ever-increasing number of disclosure requirements...



Identify unmonetized surplus

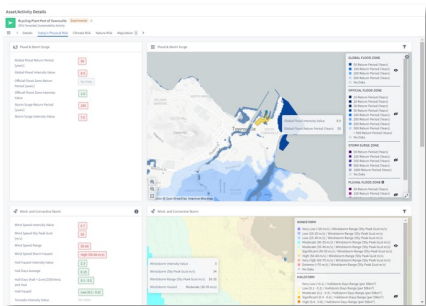
1 Present NatCat Risk



NatCat Hazard Layers

Evaluate present day risk exposure based on Swiss Re's NatCat Models

Understand today's risk profile



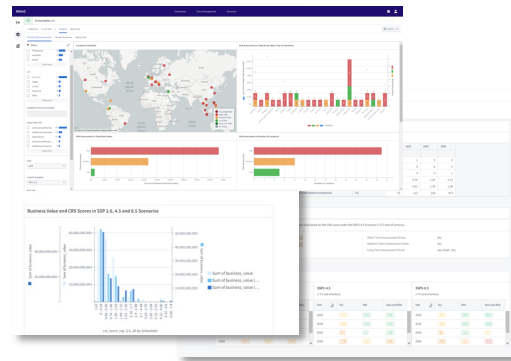
2 Future Climate Risk



Climate Risk Assessments & Scores

Build resilience by considering future uncertainties and possibilities

Analyze forward-looking scenarios



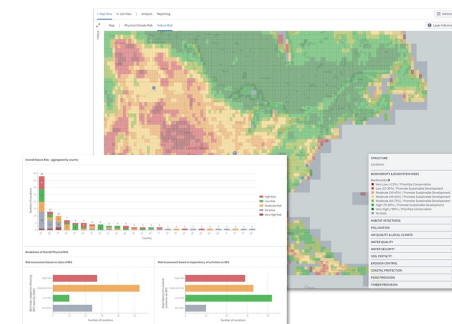
3 Nature Risk



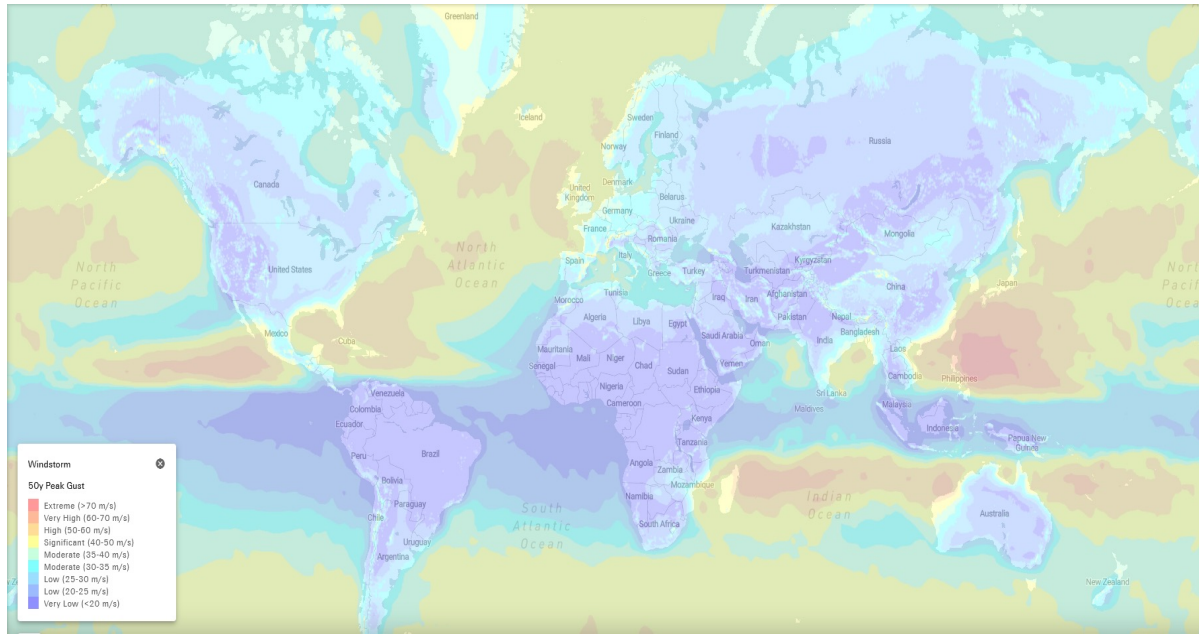
Biodiversity & Ecosystem Services

Understand the state of Biodiversity & Ecosystem Services (BES) at any location

Identify dependencies & harm



NatCat Hazards – Present NatCat Risks: Some examples



Wind Storm

(Includes Tropical Cyclone and Winter Storm).

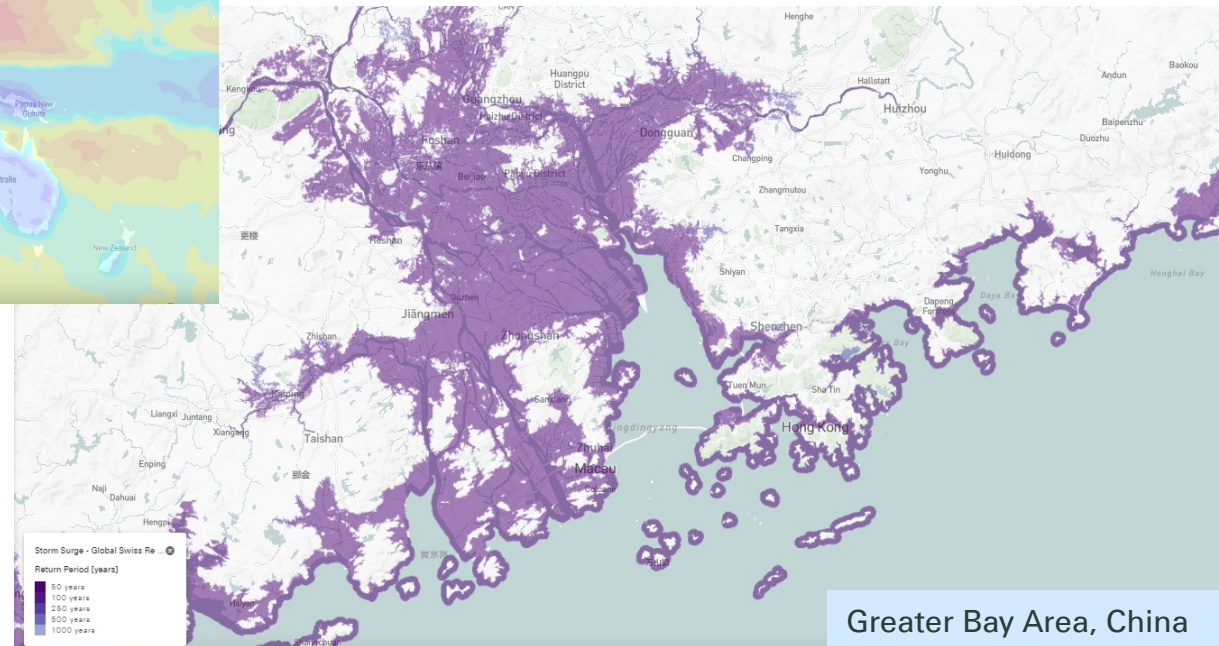
3 seconds peak gust with a return period of 50 years based on Swiss Re's proprietary wind loss models.

Hazard severity: 50yr peak gust wind speed in m/s

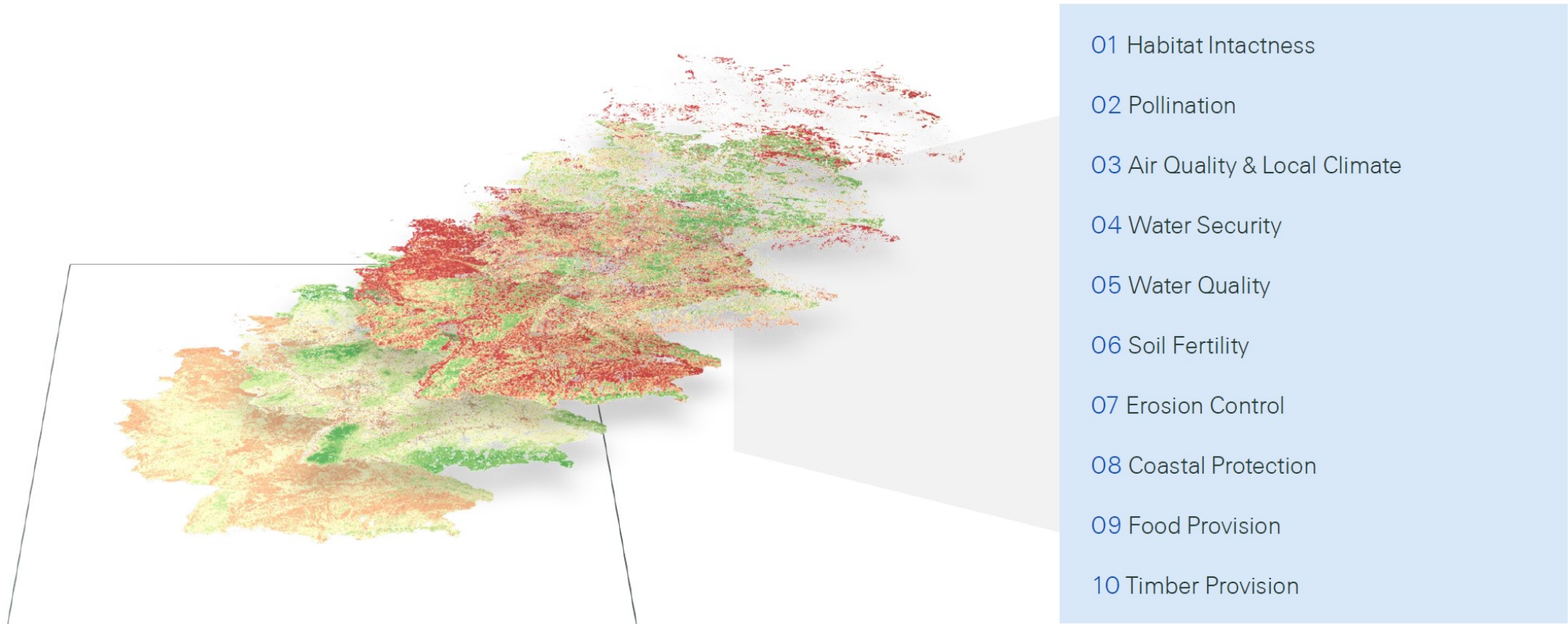
Storm Surge

Storm surge zones (unprotected) based on Swiss Re's proprietary in-house modelling.

Hazard severity: described as return period of event (50 year, 100 year, 250 year, 500 year, 1000 year)

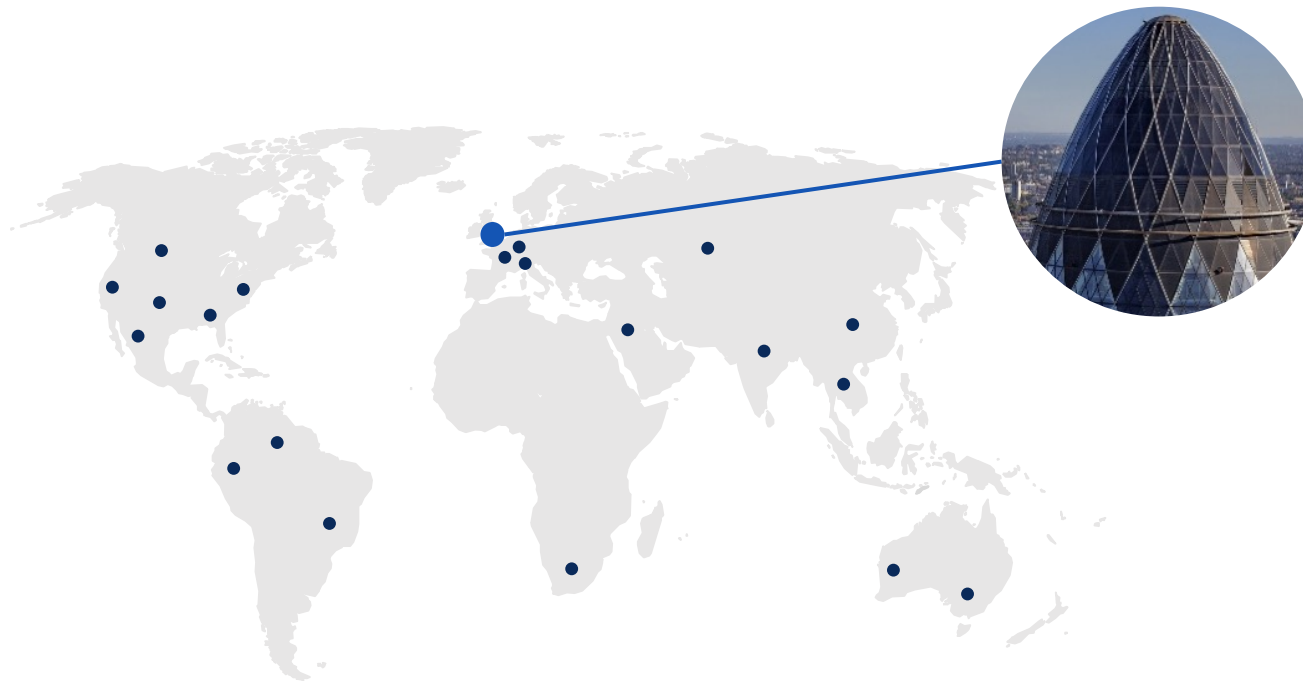


The BES index can be broken down to individual ecosystem service components that are relevant for economic activities



Source: Swiss Re Institute, Swiss Re analysis

Combine location and context data in a unique way to add value



Connect and power your risk universe by creating a digital twin of assets and economic activities

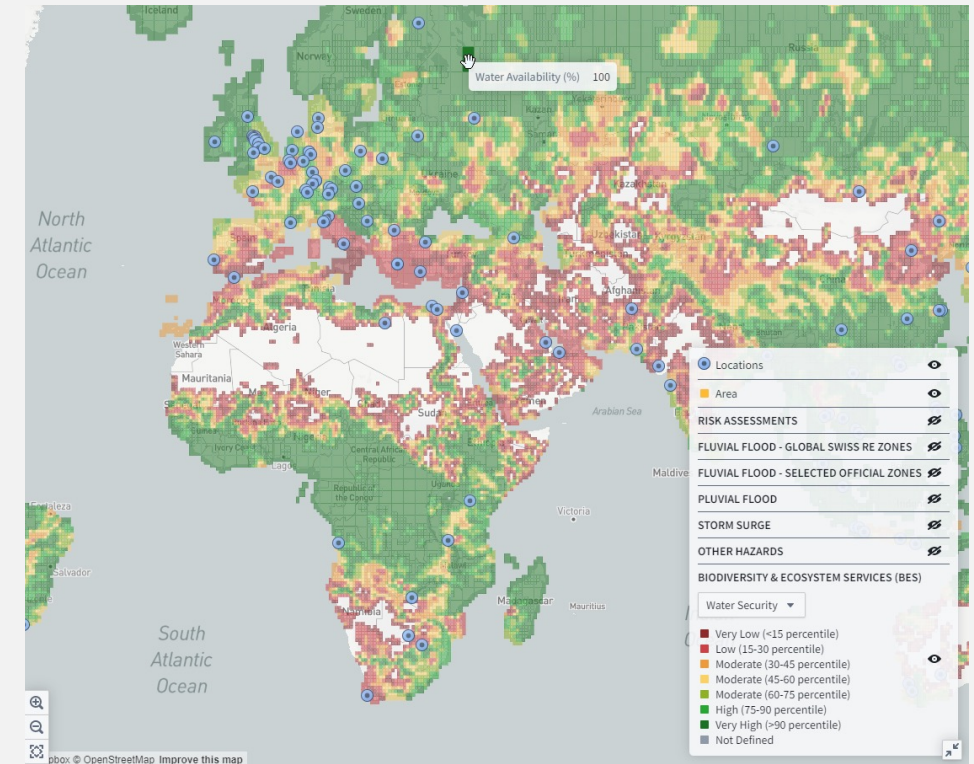
Nature Risk Exposure

Biodiversity & Ecosystem Services (BES)

- ✓ Location-based exposure analysis of a corporate's economic dependency on nature and impact on nature; available to roughly 600 sectors on a 4-digit NACE or GICS (systems for classification of commercial activities)
- ✓ A holistic, comparative view of the state of BES globally
- ✓ Data from ten different ecosystem services: water security, water quality, timber provision, food provision, habitat intactness, pollination, soil fertility, regulation of air quality & local climate, erosion control and coastal protection
- ✓ A resolution of 1 square kilometer, covering all terrestrial ecosystems in a global comparison

Output Example

Water Availability across the EMEA region



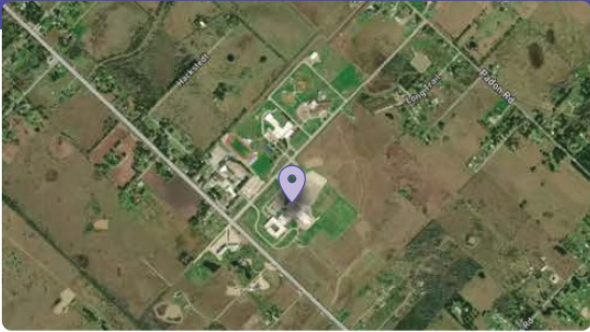
Please note data on screenshots is purely illustrative and specifically created for demo purposes.

Example Climate, NatCat and Nature Risk Location Report

RDS Automated Report

Risk Analysis for Thurman Solar Power Plant

Carswell Energy Renewables
16 January, 2023



Asset location

Location name: Thurman Solar Power Plant
 Latitude: 79.368103
 Longitude: -95.744753
 Address: 321 Allen Road
 78645 Point Venture
 Texas
 United States
 Structure ID: C_SPP_2
 Business ID: 676228

Asset values

Combined Total Asset Value (TAV): \$56.6M
 Material damage total: \$37.7M
 Building value: \$32.5M
 Content value: \$5.2M
 Reference year: 2023

The data used for this report has been last updated on: 9 Jan 2023, 6:33 PM.

Executive Summary

The purpose of this report is to provide an overview of the physical impacts of climate change on the selected asset. The current risk situation is assessed for a variety of perils. The future risk is identified using Climate Risk Scores that indicate the change in the frequency and intensity of the peril. Future Hazard Risk categories combine the current risk assessment with the Climate Risk Scores to a holistic risk category for future decades. Three climate change scenarios are used, namely SSP1-2.6, SSP2-4.5, and SSP5-8.5.

Risk overview (SSP2-4.5)

| Peril | Current Risk | 2030 | 2050 | 2080 |
|-----------------------|--------------|------|------|------|
| Fluvial flood | Low | → | ↗ | ↑ |
| Pluvial flood | Low | → | ↗ | ↑ |
| Extreme precipitation | Very low | → | ↗ | ↑ |
| Storm surge | Moderate | → | → | ↗ |
| Earthquake | High | - | - | - |
| Windstorm | Moderate | → | → | ↗ |
| Tornado | Low | - | - | - |
| Hailstorm | Low | - | - | - |
| Lightning | Low | - | - | - |
| Wildfire | Very low | → | → | ↗ |
| Volcanic ashfall | No data | - | - | - |
| Landslide | No data | - | - | - |
| Drought | Very High | → | → | ↗ |
| Heat wave | High | → | → | ↗ |

Risk levels

| | | | | |
|----------|-----|----------|------|-----------|
| Very low | Low | Moderate | High | Very high |
|----------|-----|----------|------|-----------|

Future risk development

| | | |
|--------------------|-------------------|----------------------|
| → | ↗ | ↑ |
| Stable development | Moderate increase | Significant increase |

Classification of climate-related hazards (SSP2-4.5)

| Category | Mode | Peril | Swiss Re Indicator | Present | 2030 | 2050 | 2080 |
|---------------------|---|--|---|-----------|-----------|-----------|-----------|
| Temperature | Chronic | Changing air temperature | Mean annual temperature | 20.84°C | 21.70°C | 22.20°C | 20.70°C |
| | | Heat stress | Present exposure combined with Heat Stress Score | None | None | None | None |
| | | Temperature variability | Extreme daily mean temperature change | 28.79°C | 0.88°C | 1.50°C | 1.82°C |
| | Acute | Heat wave | Present exposure combined with Heat Wave Score | Very high | Very high | Very high | Very high |
| Cold wave/frost | | Present exposure combined with Cold Stress Score | None | None | None | None | |
| Wind | Chronic | Changing wind patterns | Daily extreme wind speed | 4.89m/s | -0.70% | -0.25% | 0.78% |
| | | Cyclone, hurricane, typhoon | Wind Speed Hazard Rating | Very low | Very low | Very low | Very low |
| | Acute | Tornado | Tornado Hazard Rating | Moderate | No data | No data | No data |
| Water | Chronic | Changing precipitation patterns | Present exposure combined with Summer Precipitation (Apr. - Oct.) Score | High | High | High | High |
| | | Changing precipitation patterns | Present exposure combined with Inter Precipitation (Nov. - Mar.) Score | High | High | High | High |
| | Precipitation or hydrological variability | Mean change in wettest month | 107mm | 0.35% | 5.38% | 7.41% | |
| | Sea level rise (coastal) | Present exposure combined with Storm Surge Score | None | None | None | None | |
| | Water stress | (Fresh) Water availability | Very high | No data | No data | No data | |
| | Acute | Drought | Present exposure combined with Drought Score | High | High | High | Very high |
| Heavy precipitation | | Present exposure combined with Extreme Precipitation Score | High | High | High | High | |
| | | Fluvial flood | Present exposure combined with Fluvial Flood Score | None | None | None | None |

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