

## PROTECTING BUSINESSES AGAINST WEATHER RISKS

**+ 4°C**

in 2060<sup>(1)</sup>

**5 times**

more extreme events because  
of climate change<sup>(1)</sup>

**27% to 39%**

of European countries'  
GDP is weather sensitive

**3 of 4**

companies are frequently  
impacted by weather

Companies are often covered against natural disasters but seldom against the economic consequences of weather anomalies

### Weather anomalies will become more frequent and more intense as a result of climate change

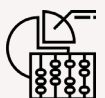
An increasing number of unusual weather events (cold snaps, heat waves, heavy snowfall...) has been reported in the past couple of years. Their economic impact can be as dramatic as that caused by natural disasters.

### A majority of sectors are affected

The Food & Drink, Agriculture, Retail, Energy, Tourism, Leisure, Transportation and Construction industries are particularly vulnerable. Weather events have the potential to both reduce revenue and increase costs.

### A very simple approach

- 1 ANALYSIS OF THE COMPANY'S WEATHER SENSITIVITY**  
What consequences do different weather anomalies (heat, rainfall, cold, drought) have on revenues or cost structure?
- 2 CONSTRUCTION OF AN INSURANCE COVER ADAPTED TO THE NEEDS OF THE COMPANY**  
Which geographical zone? During which period? What amount of indemnity?
- 3 PAYMENT**  
Rapid payment triggered based on certified weather data within a few days <sup>(2)</sup>



<sup>(1)</sup> IPCC scenario

<sup>(2)</sup> in certain cases, a proof of loss may be required

**EXAMPLES OF POSSIBLE IMPACT ON SPECIFIC SECTORS**



**AGRICULTURE**

Low yields or lower quality crop production due to drought or excess rainfall



**RENEWABLE ENERGY**

Decrease in renewable energy production due to adverse weather



**FOOD & DRINK**

Lower sales of fresh drinks during a cold, rainy summer



**GAS & ENERGY**

Decrease in energy demand in case of a warm winter



**CONSTRUCTION**

Work interruption when temperatures are too cold



**TOURISM & LEISURE**

Less visitors and lower food and beverage consumption in theme parks



**RETAIL**

Decrease in seasonal clothing sales (winter coats, bathing suits) due to adverse weather



**TRANSPORTATION**

Increased costs for airline companies in case of cold temperatures and snow, e.g.: aircraft de-icing

**FOR ENQUIRIES PLEASE CONTACT**



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