

# Climate Prediction for Insurance Services

“Experience in managing weather extremes is the best learning school to anticipate the consequences of future climate”

Bart van den Hurk, KNMI and Coordinator of the IMPREX Project

## Products

### 1. Climate and air quality prediction

Climate and air quality predictions can provide useful information for the insurance sector such as information on the occurrence of extreme rainfall and drought events, the number of hurricanes expected in the next season or the frequency of mineral dust intrusions.



### 2. Impact assessment

Reduction of the risks undertaken by the insurance sector and early-warning system for the management and planning in different sectors.

## Applications

- Insurance / re-insurance
  - Catastrophe evaluation and loss estimation
  - Pricing determination and allocation of capital
  - Claims team preparation and client warning
- Agriculture
  - Early-warning system for crop management
  - Long-term planning and investment in crop and infrastructure
- Health
  - Early-warning system for allergies, respiratory diseases, etc.
- Transportation
  - Early-warning system to avoid damage by traffic accidents and road/railway disruption

Our projects on insurance services have received funding from:

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