Munich RE ≡

Annex A1

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Product Description: Natural Hazards Edition

Web Version (log-on) and API

1. General

1.1 Munich Re's Location Risk Intelligence Platform is a software as a service solution (**SaaS**) capable to visualize and process natural hazards and climate risk data as defined in the various **data editions**. The Location Risk Intelligence Platform is offered in three subscription plans with different functionalities as Business, Corporate and Enterprise. Client chooses one of the three subscription plans.

1.2 The **Natural Hazards Edition** of the Munich Re Location Risk Intelligence delivers natural hazard-related results (scores and analyses) for specific requested locations.

1.3 The **Natural Hazards Edition's results** are estimates based on Munich Reinsurance Company's own or licensed data. The estimates can be used by the Client as a decision-making aid. MR Service cannot therefore pledge or guarantee, either explicitly or implicitly, the completeness or accuracy of information that it has properly compiled.

1.4 Based on the Edition's results, two types of scores are available.

NATHAN Hazard Scores	Munich Re's NATHAN Hazard Scores consist of in total twelve (12) major perils (Earthquake, Volcano, Tsunami, Tropical Cyclone, Extratropical Storm, Hail, Tornado, Lightning, Wildfire, River Flood, Flash Flood and Storm Surge) which are provided per single asset/location. In a portfolio view, the proportional risk distribution within the portfolio to the respective hazard score is displayed
NATHAN Risk Scores	Munich Re's NATHAN Risk Scores for Overall, Earthquake, Storm and Flood are provided for a single asset/location. In a portfolio view, the proportional risk distribution within the portfolio to the respective hazard score is displayed
Hazard and Risk Score Display	Results can be displayed as "Zone" or "Traffic Light" score. Zones represent a peril-specific classification of the respective hazard and vary between four (4) and seven (7) Zones. Traffic Light represents a consolidated and harmonized view with five (5) scoring categories over all hazard perils combined supporting the comparability of different hazards next to each other

2. API Services of Natural Hazards Edition

Using the application programming interface ("**API**") of Munich Re's Location Risk Intelligence, results can be generated in the following areas:

2.1. General API Services of Location Risk Intelligence

General	DistanceToCoast, PopulationDensity, NathanElevation

2.2 Specific API Services of Natural Hazards Edition

Results can be generated in the following areas using the specific application programming interface ("**API**") of the Natural Hazards Edition:

Hazards	NathanEarthquake, NathanVolcano, NathanTsunami, NathanTropicalCyclone, NathanExtratropicalStorm, NathanHail, NathanTornado, NathanLightning, NathanWildfire, NathanRiverFlood, NathanFlashFlood, NathanStormSurge, NathanActiveFaults, NathanSoilAndShaking
Risk Scores	NathanOverall, NathanEarthquake, NathanStorm, NathanFlood

*(Last updated: **October 2023**)*