

Annex A2

Table of Contents

| | |
|---|---|
| Product Description: Climate Change Edition | 2 |
| 1. General | 2 |
| 2. API Services of Climate Change Edition | 3 |

Product Description: Climate Change 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 **Climate Change Edition** of the Munich Re Location Risk Intelligence delivers climate change-related results (scores and analyses) for specific requested locations.

1.3 The **Climate Change 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, three types of scores are available.

| | |
|-------------------------------|--|
| NATHAN Hazard Scores | Munich Re’s NATHAN Hazard Scores for the twelve (12) major perils (Earthquake, Volcano, Tsunami, Tropical Cyclone, Extratropical Storm, Hail, Tornado, Lightning, Wildfire, River Flood, Flash Flood and Storm Surge) per 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 |
| Climate Hazard Scores | Munich Re’s Climate Hazard Scores for eight (8) perils, current plus four (4) different projection years (2030, 2040, 2050 and 2100) and four (4) different climate scenarios (SSP1-/ RCP 2.6, SSP2-/ RCP 4.5, SSP3-/ RCP 7.0, SSP5-/ RCP 8.5) per location/asset. |

| | Tropical Cyclone RCP | River Flood RCP | Sea Level Rise RCP | Fire Weather Stress Index SSP | Drought Stress Index SSP | Heat Stress Index SSP | Precipitation Stress Index SSP | Cold Stress Index SSP |
|---------------------------|----------------------|-----------------|--------------------|-------------------------------|--------------------------|-----------------------|--------------------------------|-----------------------|
| Current | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP1-/ RCP 2.6, Year 2030 | x | x | x | ✓ | x | ✓ | ✓ | ✓ |
| SSP1-/ RCP 2.6, Year 2040 | x | x | x | ✓ | x | ✓ | ✓ | ✓ |
| SSP1-/ RCP 2.6, Year 2050 | x | x | x | ✓ | x | ✓ | ✓ | ✓ |
| SSP1-/ RCP 2.6, Year 2100 | x | x | ✓ | ✓ | x | ✓ | ✓ | ✓ |

| | | | | | | | | |
|---------------------------|---|---|---|---|---|---|---|---|
| SSP2-/ RCP 4.5, Year 2030 | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP2-/ RCP 4.5, Year 2040 | x | x | x | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP2-/ RCP 4.5, Year 2050 | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP2-/ RCP 4.5, Year 2100 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP3-/ RCP 7.0, Year 2030 | x | x | x | ✓ | x | ✓ | ✓ | ✓ |
| SSP3-/ RCP 7.0, Year 2040 | x | x | x | ✓ | x | ✓ | ✓ | ✓ |
| SSP3-/ RCP 7.0, Year 2050 | x | x | x | ✓ | x | ✓ | ✓ | ✓ |
| SSP3-/ RCP 7.0, Year 2100 | x | x | x | ✓ | x | ✓ | ✓ | ✓ |
| SSP5-/ RCP 8.5, Year 2030 | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP5-/ RCP 8.5, Year 2040 | x | x | x | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP5-/ RCP 8.5, Year 2050 | ✓ | ✓ | x | ✓ | ✓ | ✓ | ✓ | ✓ |
| SSP5-/ RCP 8.5, Year 2100 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

Table I – Availability of scenarios / timelines for each hazard

✓ = Available

x = Not Available

2. API Services of Climate Change Edition

2.1 General API Services

| | |
|---------|---|
| General | DistanceToCoast, PopulationDensity, NathanElevation |
|---------|---|

2.2 Specific Climate Change Edition API Services

| | |
|-----------------|---|
| ClimateTimeline | <p>TropicalCycloneCurrent, TropicalCycloneRCP45Y2030, TropicalCycloneRCP45Y2050, TropicalCycloneRCP45Y2100, TropicalCycloneRCP85Y2030, TropicalCycloneRCP85Y2050, TropicalCycloneRCP85Y2100</p> <p>RiverFloodCurrent, RiverFloodRCP45Y2030, RiverFloodRCP45Y2050, RiverFloodRCP45Y2100, RiverFloodRCP85Y2030, RiverFloodRCP85Y2050, RiverFloodRCP85Y2100</p> <p>SeaLevelRiseRCP26Y2100, SeaLevelRiseRCP45Y2100, SeaLevelRiseRCP85Y2100</p> |
| Climate Change | <p>Indices:</p> <p>FireWeatherStressIndexCurrent, FireWeatherStressIndexSSP126Y2030, FireWeatherStressIndexSSP126Y2040, FireWeatherStressIndexSSP126Y2050, FireWeatherStressIndexSSP126Y2100, FireWeatherStressIndexSSP245Y2030, FireWeatherStressIndexSSP245Y2040, FireWeatherStressIndexSSP245Y2050, FireWeatherStressIndexSSP245Y2100, FireWeatherStressIndexSSP370Y2030, FireWeatherStressIndexSSP370Y2040, FireWeatherStressIndexSSP370Y2050, FireWeatherStressIndexSSP370Y2100, FireWeatherStressIndexSSP585Y2030, FireWeatherStressIndexSSP585Y2040, FireWeatherStressIndexSSP585Y2050, FireWeatherStressIndexSSP585Y2100</p> <p>DroughtStressIndexCurrent, DroughtStressIndexSSP245Y2030,</p> |

| | |
|-------------|---|
| | <p>DroughtStressIndexSSP245Y2040, DroughtStressIndexSSP245Y2050, DroughtStressIndexSSP245Y2100, DroughtStressIndexSSP585Y2030, DroughtStressIndexSSP585Y2040, DroughtStressIndexSSP585Y2050, DroughtStressIndexSSP585Y2100</p> <p>HeatStressIndexCurrent, HeatStressIndexSSP126Y2030, HeatStressIndexSSP126Y2040, HeatStressIndexSSP126Y2050, HeatStressIndexSSP126Y2100, HeatStressIndexSSP245Y2030, HeatStressIndexSSP245Y2040, HeatStressIndexSSP245Y2050, HeatStressIndexSSP245Y2100, HeatStressIndexSSP370Y2030, HeatStressIndexSSP370Y2040, HeatStressIndexSSP370Y2050, HeatStressIndexSSP370Y2100, HeatStressIndexSSP585Y2030, HeatStressIndexSSP585Y2040, HeatStressIndexSSP585Y2050, HeatStressIndexSSP585Y2100</p> <p>PrecipitationStressIndexCurrent, PrecipitationStressIndexSSP126Y2030, PrecipitationStressIndexSSP126Y2040, PrecipitationStressIndexSSP126Y2050, PrecipitationStressIndexSSP126Y2100, PrecipitationStressIndexSSP245Y2030, PrecipitationStressIndexSSP245Y2040, PrecipitationStressIndexSSP245Y2050, PrecipitationStressIndexSSP245Y2100, PrecipitationStressIndexSSP370Y2030, PrecipitationStressIndexSSP370Y2040, PrecipitationStressIndexSSP370Y2050, PrecipitationStressIndexSSP370Y2100, PrecipitationStressIndexSSP585Y2030, PrecipitationStressIndexSSP585Y2040, PrecipitationStressIndexSSP585Y2050, PrecipitationStressIndexSSP585Y2100</p> <p>ColdStressIndexCurrent, ColdStressIndexSSP126Y2030, ColdStressIndexSSP126Y2040, ColdStressIndexSSP126Y2050, ColdStressIndexSSP126Y2100, ColdStressIndexSSP245Y2030, ColdStressIndexSSP245Y2040, ColdStressIndexSSP245Y2050, ColdStressIndexSSP245Y2100, ColdStressIndexSSP370Y2030, ColdStressIndexSSP370Y2040, ColdStressIndexSSP370Y2050, ColdStressIndexSSP370Y2100, ColdStressIndexSSP585Y2030, ColdStressIndexSSP585Y2040, ColdStressIndexSSP585Y2050, ColdStressIndexSSP585Y2100</p> |
| Hazards | NathanEarthquake, NathanVolcano, NathanTsunami, NathanTropicalCyclone, NathanExtratropicalStorm, NathanHail, NathanTornado, NathanLightning, NathanWildfire, NathanRiverFlood, NathanFlashFlood, NathanStormSurge, NathanActiveFaults, NathanSoilAndShaking |
| Risk Scores | NathanOverall, NathanEarthquake, NathanStorm, NathanFlood |

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