

# Annex B

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## Platform and API Options

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. Platform: BUSINESS

The Location Risk Intelligence Platform “Business” includes the following functionalities:

Single Asset assessment	Using Asset assessment, it is possible to search for individual locations and quickly identify how exposed they are to current as well as future hazards, and what their exposure implies in terms of risk. Finding locations is possible either by entering coordinates, an address or just selecting a location on the map. As a search result two types of scores are received: Firstly, a risk score in which individual risk assessments are grouped for the purpose of directly identifying red flags, and secondly, hazard zones with detailed asset score representation for the kind of in-depth analysis that enables risk-aware decision-making. This continuous risk monitoring process is supported by features which allow to save scored locations as assets, manage them in the asset panel list or move individual assets to portfolios.
Portfolio assessment	Entire asset portfolios (such as real estate or production sites) can be managed by an extended risk view across the entire portfolios. Managing and storing portfolio assessments in the portfolio panel is possible via uploading any portfolio by drag-and-drop using standard formats such as Excel or CSV. Assets can be added or deleted due to portfolio changes. The entire portfolio can be named or renamed. The traffic light visualisation enables reviewing the risk distribution of the portfolio and identifying red flags. The exposure of the portfolio, or subsets of it, to each individual hazard, is possible. Reports from the portfolio assessments can be downloaded in the format of choice.
Export manager	Results of the analyses can be exported as a CSV or Excel file, or as a comprehensive report in PDF format. In addition, the export manager allows to customise reports by making specific selections from all the data available and also to save them as export templates for repeated use.
Maps	In order to understand risks, the Location Risk Intelligence Platform provides as an integral part a wide range of available maps and allows visualising each hazard value. For instance, it is possible to change the base map, completely rearrange maps, increase or decrease opacity, or select the desired map directly from the score panel in order to visualise results clearly and minimize the risk of any misinterpretation.
Elevation profile	A better understanding of the risk exposure in detail is possible by simply drawing a line between any two locations on the map in order to analyse the elevation (height above sea level) in a graph for the entire distance. Risks, such as being affected by flooding, can thus be assessed with a higher degree of precision.
User management	The Client is responsible for the administration of its users of the online service. MR Service provides a portal for administration purposes. A prerequisite for the use of the portal is the initial sending of the email address of at least one user who can act as an administrator. The customer can then independently create, change and delete further users online at any time. The customer himself is responsible for compliance with data protection regulations with regard to employees of the customer who are created as users. This obligation also applies in particular to the information

	obligations resulting from the processing of employees' personal data.
Support	An intuitive user interface and user-specific in-app guidance allows accurate results. When using the platform for the first time, or in case of assistance, the built-in wizard guides through the platform's features and common use cases with interactive, step-by-step instructions which help to get up and running quickly. The connected support centre helps to find answers to the most frequently asked questions, as well as technical explanations and advice. This area also enables users to report bugs or other issues, as well as to find all the legal information about the platform. The profile section contains all account details and password settings and also provides an up-to-date overview of data usage.

## 2. Platform: CORPORATE

The Location Risk Intelligence Platform "Corporate" includes in addition to the functionalities "Business", the following functionalities:

Portfolio management	Portfolio management includes portfolio filtering and sharing. Portfolio filtering helps understanding the risk in a subset of any portfolio. Portfolio sharing is possible with selected colleagues or entire organisation by sharing uploaded and scored portfolios.
Portfolio aggregation and comparison	Risk exposure of assets in detail adds an additional perspective to portfolio management in a wider context by aggregating portfolios and comparing them with each other or with a subset. Aggregating portfolios or expanding existing ones enables to monitor the physical risks threatening the portfolio, even as new assets are added. The portfolio comparison puts context into portfolio management as it helps benchmarking the risk exposure of a portfolio or its subset with another portfolio. This is also possible with aggregated portfolios.
Areas & Lines	Area & line scoring capabilities show the percentage of an area exposed to a particular natural hazard and provide relevant risk insights for such areas. For instance, railway lines, roads, airports, industrial plants, renewable energy parks and ecological areas require specific risk scoring capabilities that extend asset characteristics from single points to user-drawn areas & lines and predefined geometries. To conduct risk assessments at a broader regional level, it is possible to choose from a wide range of prescored areas, including aggregated assessments for countries, administrative zones, postcodes, NUTS zones, or CRESTA zones and more.
Support	In addition to the Business subscription plan support scope, a Customer Success Manager is available who will serve as a point of contact for addressing specific needs and concerns in regards to an optimized utilisation of Location Risk Intelligence (limited to 3 business hours per month).

## 3. Platform: ENTERPRISE

The Platform "Enterprise" includes the functionalities of the Platform "Corporate" as well as the following additional functionalities:

REST API	Location Risk Intelligence provides Clients with the option of retrieving all scores via a REST API across business systems. Using this stateless protocol, it is possible to integrate almost all of Location Risk Intelligence's assessment tools and datasets into own application environment.
Single-Sign-On (SSO)	By utilizing SSO, companies running multiple software applications enhance security and simplify the sign-in process for employees. With SSO, company members can

	<p>securely access various applications with just one set of credentials, reducing the risk of password-related vulnerabilities. This streamlines authentication and reduces managing multiple login details. When the customer logs on to his company’s system and uses his own corporate identity system, the user automatically logs on to the Location Risk Intelligence Platform in the background, or more detailed, accesses Microsoft’s Azure cloud service as the service provider for MR Service’s online service. The setup of the SSO requires the cooperation of the customer and is divided into a setup phase and a usage phase. The set-up phase takes place in the following stages: collection of the client’s requirements, scheduling, specification of the client’s access system, technical set-up of access at the client’s and MR Service’s premises, exchange of metadata, test phase and final activation for use of the SSO.</p>
Support	<p>In addition to the Business subscription plan support scope, a Customer Success Manager is available who will serve as a point of contact for addressing specific needs and concerns in regard to an optimized utilisation of Location Risk Intelligence (limited to 3 business hours per month). Specific implementation guidance and support is also provided when utilizing the API or Single Sign-on (SSO) as part of the scope of the Enterprise subscription.</p>

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