



Cat IQTM

Catastrophe Indices and Quantification Inc.

a  **PERILS** company

Canada's Insured Loss and Exposure Indices Provider

About CatIQ

CatIQ is Canada's industry loss index, trigger, and Independent CAT designator for Cat Bonds, ILS, ILW and other instruments.



Laura Twidle
President & CEO
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Caroline Floyd
Director
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The majority of primary insurers in Canada participate with us!

We are consistent with PERILS AG's globally recognized methodology.

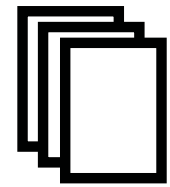
Toronto-based Catastrophe Indices and Quantification Inc. (CatIQ), a subsidiary of Zurich-based PERILS AG, delivers detailed analytical and meteorological information on Canadian natural and human-made catastrophes.

Through its online subscription-based platform, CatIQ caters to the needs of the insurance / reinsurance / ILS industries, public sector, and other stakeholders, with comprehensive insured loss and exposure indices and related information.

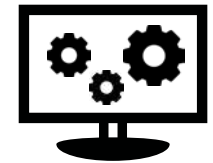
Established in 2014 with the support of the overwhelming majority of the Canadian insurance and reinsurance industry, CatIQ is widely recognized as the most reliable source of catastrophe loss information in Canada.

CatIQ also partners with MSA Research to host the annual Canadian catastrophe conference, CatIQ Connect (connect.catiq.com).

WWW.CATIQ.COM +1 (416) 368-1723 @CATIQ_INC



Insurance Companies



Submitted data is validated, aggregated and extrapolated to market level



CatIQ Platform

Advisory Committee

Claudette Cantin

SVP, Chief Actuary & CRO
Munich Re Canada

Lisa Fazzari

Chief Claims Officer
Farm Mutual Re

Kelly O'Neill

AVP, Natural Catastrophe
Pricing Analyst
SCOR

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Services (Valuation & Reinsurance)
Co-operators Group

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Senior Treaty Underwriter,
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Managing Director
Guy Carpenter

Phil Donelson

Catastrophic Risk & Climate Policy
Insurance Bureau of Canada

Ken Mok

EVP
Gallagher Re Canada

Laura Twidle

President & CEO
CatIQ

SERVING RISK MANAGEMENT STAKEHOLDERS, INCLUDING:

Academia

Consultants

Government

Insurers & Reinsurers

Insurance Adjusters

Investment Bankers

Modelers

Other Industry Suppliers

Participants in Global ILS/ILW

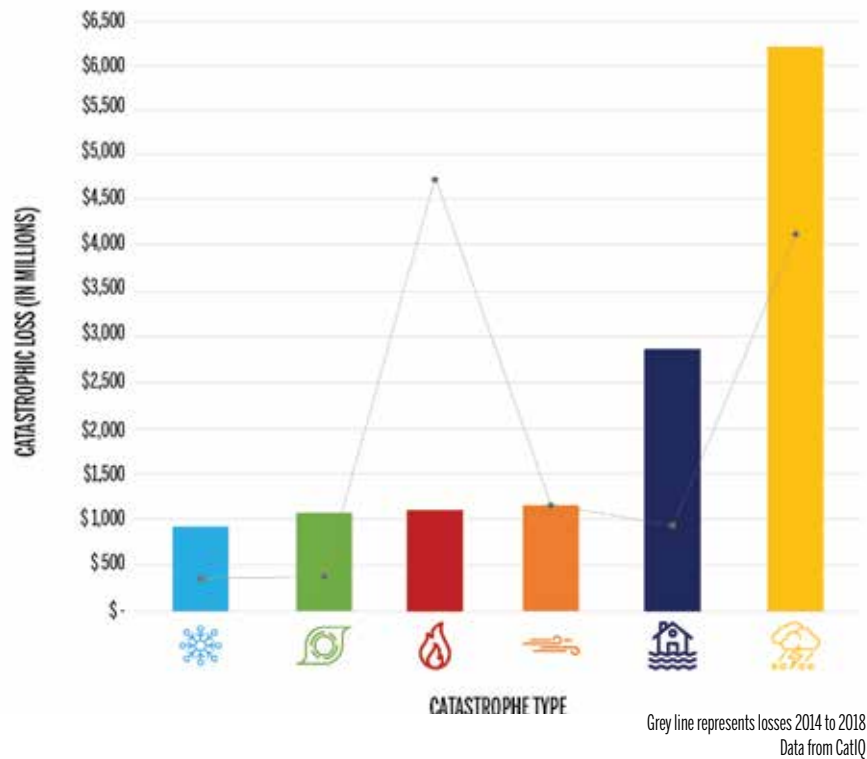
Reinsurance Brokers

CatIQ In Numbers

What is our definition of a Catastrophe (CAT)?

An event that causes more than CAD 30m of insured damage.

Insured Catastrophic Loss in Canada 2019 - 2023



Key Achievements

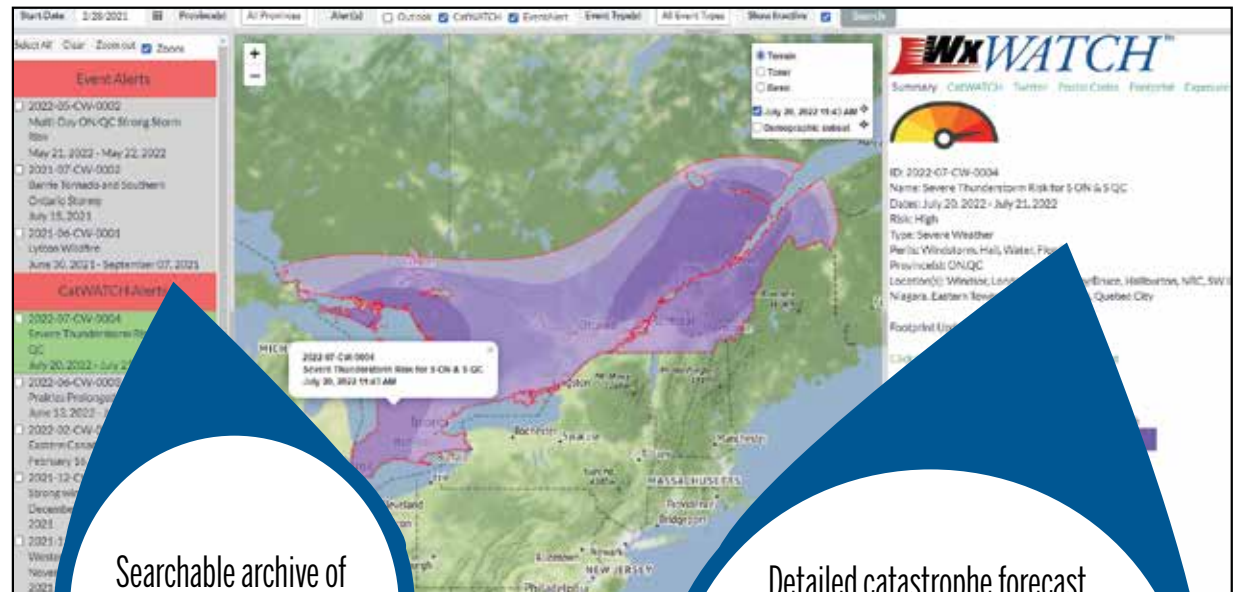
- 10** Years CatIQ has served the industry
- 8** Years of FSA/CRESTA-level exposure
- > 185** CATs in the loss database
- 30b** CAT losses since 2008 (CAD, per Jul 1, 2024)
- Majority** Industry market support

Subscription Benefits

Weather Watch Forecasting “WxWatch”

Detailed pre-catastrophe forecasts.

- Forecast alerts up to **three days** ahead of events with the potential to cause catastrophic damage
- **Updates and damage reports** as natural disasters unfold
- Map view with footprints
- Exportable geographic **footprints**, FSA and Postal Code lists by risk layer forecast
- External data feeds: current weather, alerts and outlooks, earthquake, hurricane, water level, and wildfire information
- **Exposure**¹ by risk layer and Mean Damage Ratio (MDR) calculator



Searchable archive of
nearly 400 forecasts

Detailed catastrophe forecast
information, including:

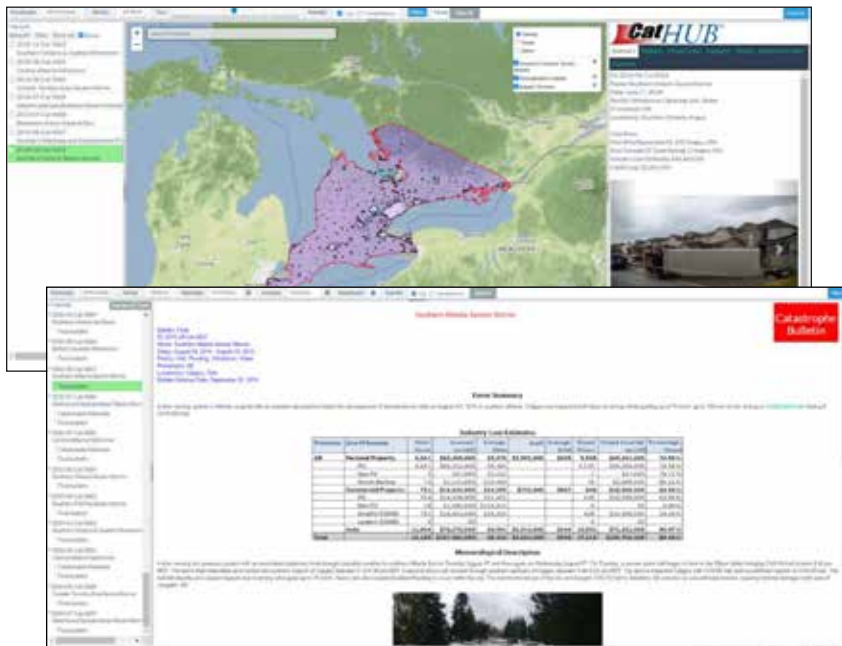
- Locations Affected
- Timing
- Expected Damage Causes
- Expected Damage Types

1 Exposure information is only available to those who subscribe to the Industry Exposure Database

Subscription Benefits

The Canadian Catastrophe Database “CatHUB”

Detailed information on more than 185 Canadian Catastrophes.



- Entries for **EVERY** CAT and Notable Event (NE¹) back to 2008
- Industry insured **loss estimates**
- Filterable by date, province, event type
- Damage extent **GIS footprint** plus media (photos, video, articles) of each event
- Export footprint as FSA/CRESTA or Postal Code lists & KML shapefiles
- **Exposure and MDR** listed by province and by Line of Business (LOB)
- Detailed meteorological analysis and declaration rationale
- Easily export or email bulletin PDFs

1 A Notable Event has loss estimated between \$15m - \$30m – insurers not surveyed on losses

Quarterly CAT Review

Our report will brief you on the latest catastrophes and impactful events, CAT losses, a seasonal outlook, company news/updates and more!



PLEASE NOTE:
NON-PARTICIPATING PRIMARY INSURERS MAY NOT OBTAIN ACCESS TO THE CATIQ PLATFORM.

Subscription Benefits

Industry Loss Data and Analysis “Query” & “Analysis Dashboard”

Retrieve loss data, create dynamic charts, and benchmark your company.

- **View and query all estimates** produced on CATs (Initial, 45-day, 90-day, 6-month, 1-year, 2-year¹)
- **Filter and sort** by LOB (Personal, Commercial, Auto) and/or province

¹ 2-year estimates are produced for events where loss exceeds \$500m

- Easy to use graphs & charts for each LOB
- View **estimate development**, **average claims**, and **closing rates**
- Track CAT impact on **Direct Loss Ratios**
- Compare estimate development for up to 5 CATs (incl. average CAT information)
- SuperUsers can **benchmark** industry data with their own loss estimates
- SuperUsers can compare DPW provincial market share with CAT market share



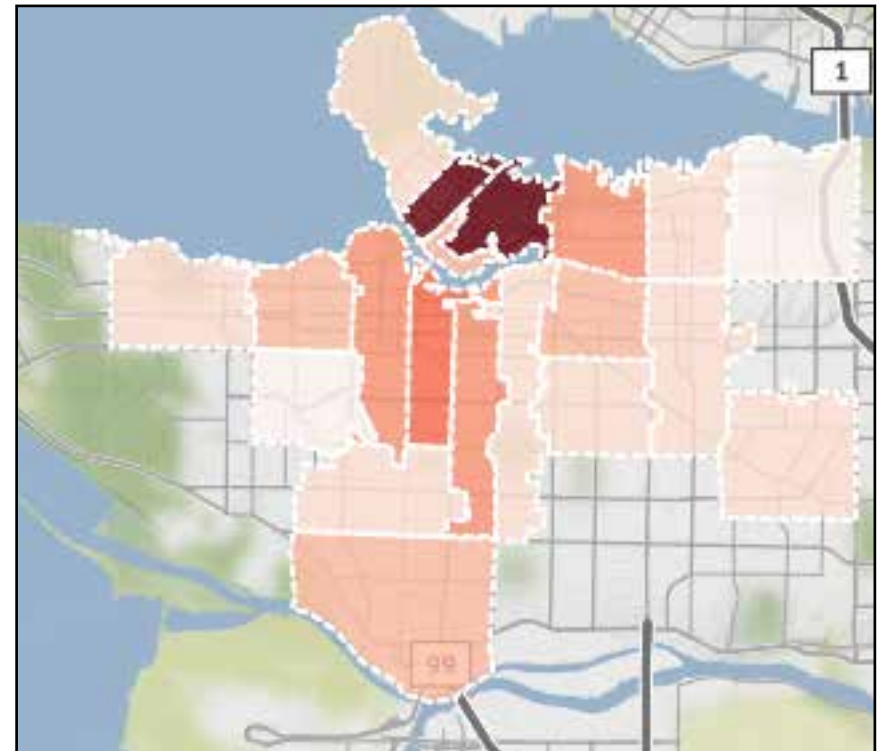
Subscription Benefits

Industry Exposure & Loss Database (IED)

The IED is where you can view total sums insured information and loss estimates at the FSA/CRESTA level.

- Industry exposure by FSA/CRESTA, by Peril and by LOB, developed using aggregate data **collected directly from primary insurers** writing property business in Canada
- Industry event loss and mean damage ratio by FSA/CRESTA, by Peril and by LOB, for events where loss > \$250m (90-day, 6-month, 1-year and, if loss > \$500m, 2-year)
- Filter data in exportable tables
- View data in **heat map format**
- Derive vulnerability of insured values
- Use industry exposure and insured loss estimates in **CAT model calibration**, and as **triggers for CAT Bonds (ILS), ILW**, and other risk-transfer instruments.

CatIQ's IED is provided to participating primary insurers at no extra cost.



Additional Benefits

Underwriting & Pricing

- Inform regional **underwriting, marketing, product design**, and **pricing methodologies** with historical CAT and NE data
- **Demonstrate superior risk management** to external parties, including reinsurance brokers and rating agencies, **using your own loss experience relative to industry** (external parties must also be licensed for CatIQ)
- Monitor **your CAT market share** vs. your DPW provincial market share
- Calibrate catastrophe risk models

Reinsurance

- **Optimize** your reinsurance program structure and needs using historical CAT data
- Use **CatIQ's CAT Codes** to tag losses allowing you to capture all appropriate losses in the bordereau and facilitate apples to apples communication with **reinsurance brokers and reinsurers**

ILS & Capital Markets - CatIQ is The Index for Canada

- CatIQ is designed to be used as an **industry loss index, trigger** and/or as an **independent CAT designator** for Cat Bonds, ILS, ILW and other instruments
- *For more information, please contact us directly!*

Industry-wide Initiatives

(Requires pre-approval from and coordination with CatIQ)

- Dialogue with policymakers regarding **mitigation, adaptation**, and **community resilience**
- Facilitate cross-jurisdictional mobility of adjusters and others

External Communications *(Requires pre-approval from CatIQ)*

- Use CatIQ information in **communication** with brokers, policyholders, investors and media



CatIQ Bootcamp

We offer free technical software training webinars to our subscribers to ensure that you learn how to get the most out of all our platform features.



PERILS

CatIQ was acquired by PERILS AG in July 2019

Excellence in Insurance Industry Benchmarks

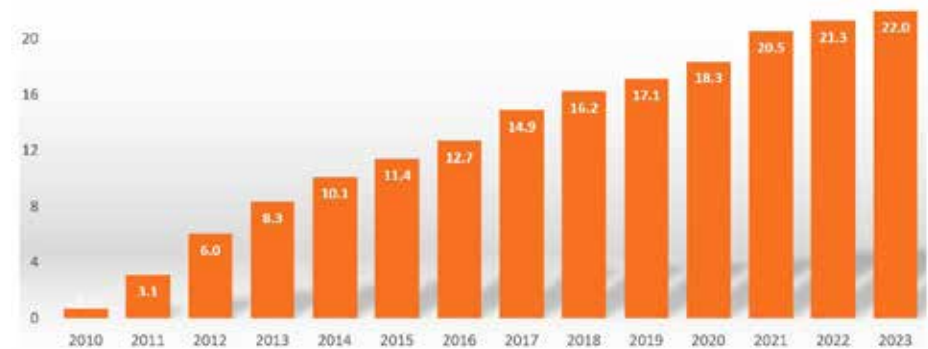
PERILS AG is an independent Zurich-based organization providing high-quality data relevant to the insurance industry with the aim of increasing the understanding of insured risk and to facilitate risk transfer.

PERILS AG makes every effort to achieve the highest standards in both products and services and is committed to product innovation to ensure that value is continually being added to the global insurance industry.

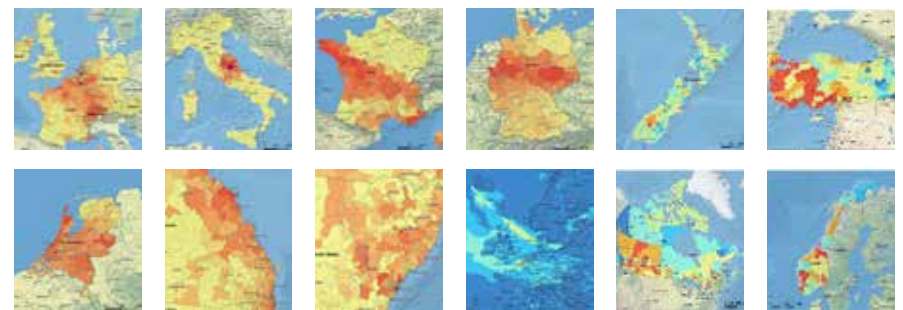
PERILS' products support a wide range of portfolio and risk management functions and are designed to be relevant to insurers, reinsurers, intermediaries, modelers, ILS/ILW investment funds, claims managers, regulators, rating agencies, academic institutions and other related organizations and bodies.

USD 22.0bn, 428 Transactions (382 ILW, 46 ILS)

Accumulated PERILS-based Limits in USD bn



*as at Jan 2024



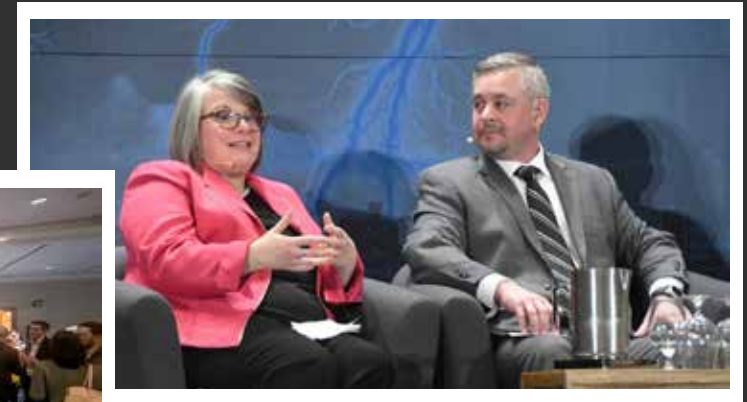
PERILS AG currently covers the markets of Australia, Canada, Europe, Indonesia, Japan, New Zealand, Philippines, Thailand, and Turkey.



February 4 & 5, 2025

Metro Toronto Convention Centre

We bring together all sectors to discuss best practices & innovative solutions to mitigate catastrophic loss.



CatIQ Connect provides a detailed overview of catastrophes, discusses strategies in catastrophe management, and explores sector perspectives. Overall themes are preparedness and resiliency, available tools, and impacted stakeholders and policymakers working together for the greater good of all Canadians.

Contact Us:
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WWW.CONNECT.CATIQ.COM