



Building Resilience to Climate Risk & Business Interruption

HDI Risk Consulting

Resilience Services | HDI Risk Consulting |
January 2026

Agenda

1 Overview

2 Natural Hazards & Climate Risks

3 Case Study

4 Valuations and Business Interruption

5 Tools

1

Overview

HDI Risk Consulting Structure

Resilience Services

Natural
Hazards & Climate
Risk

ARGOS 4.0

GREEN 4.0

Business Interruption
Analysis

Valuations

Property

- é Industry Plants
- é Chemistry Plants
- é Power Plants/fire
- é Burglary/Theft Protection



Engineering

- é Renewable Energies
- é Power Plants Engineering
- é Electrical Engineering
- é Construction Engineering



Marine

- é Transport Planning
- é Packaging Technology
- é Warehouse Security
- é Supply Chain Management



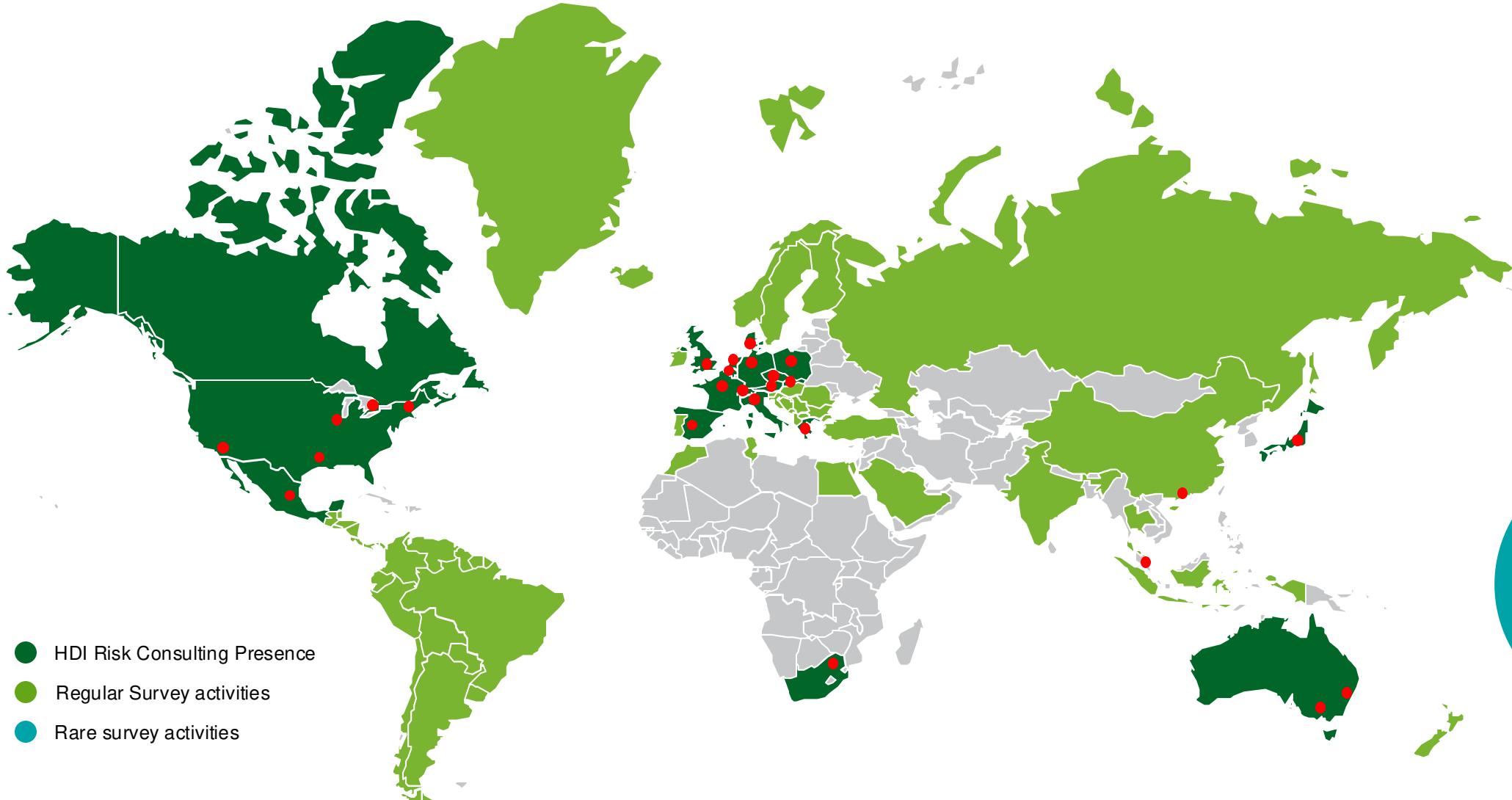
Motor

- é Risk Management for Fleets
- é Risk Management for Car Dealerships
- é Fleet Consulting
- é Fleet Claims Service



HDI Risk Consulting

We are here for you - worldwide!



2

Natural Hazards & Climate Risk Analysis

Development of natural hazards and climate risks are perceived as a threat by decision-makers



Source

World Economic Forum Global Risks
Perception Survey 2024-2025.

Less than 40% of natural hazard losses worldwide are insured!

Climate Change = Weather Change

A (new) risk landscape for companies



Increase in extreme weather events

- ð +30% more heavy rainfall events in Central Europe since 2000
- ð Increase in hail and storm damage in motor insurance
- ð Increasingly frequent local extreme events with a short warning time



Impact on industries

- ð Construction industry: delays due to bad weather, safety risks during crane work, damage to materials
- ð Automotive: Damage caused by hail and flooding to vehicle fleets, especially at car dealerships
- ð Industry & Logistics: Production losses, supply chain disruptions, weather-related transport risks
- ð Energy: fluctuations in renewable energies (e.g. wind, solar), maintenance-related weather vulnerabilities



Typical challenges for companies

- ð Business interruptions: e.g. due to extreme weather events such as heavy rain, storms or snow
- ð Property damage : to machinery, buildings, vehicles or stock
- ð Safety risks: for employees on construction sites or in logistics
- ð Planning uncertainty: due to insufficient weather data

HDI ARGOS 4.0 is available to Clients since October 2025

HDI

Standortlisten Ebenen Statistiken

Wahrzeichen | 25 Standorte | Property

Geografische Verteilung der Werte

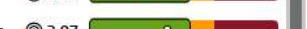
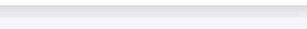
Weltweit Sortierung: Bewertung / Wert

 Kambodscha (1 Standort)	969,85 Mio. €
 Peru (1 Standort)	831,3 Mio. €
 Australien (1 Standort)	831,3 Mio. €
 Argentinien (1 Standort)	831,3 Mio. €
 Spanien (1 Standort)	738,93 Mio. €
 Neuseeland (1 Standort)	

Weltweit

Länder-Score: ● 1.0 - 3.69 Niedrig ● 3.7 - 4.29 Hoch ● 4.3 - 6.0 Sehr hoch

Risikoübersicht

<input checked="" type="radio"/> Länder-Score	3.67	
<input type="radio"/> Erdbeben	3.24	
<input type="radio"/> Erdrutsch	2.12	
<input type="radio"/> Vulkan	1.23	
<input type="radio"/> Vulkanasche	1.54	
<input type="radio"/> Tropischer Zyklon	2.30	
<input type="radio"/> Außertropischer Sturm	3.07	
<input type="radio"/> Tornado	2.27	
<input type="radio"/> Blitzschlag	1.66	
<input type="radio"/> Schneelast	1.82	
<input type="radio"/> Hagel	2.04	
<input type="radio"/> Überschwemmung	1.90	
<input type="radio"/> Tsunami	1.29	

Geokodierungsqualität

Gut	15.286,71 Mio. €
Genaugkeit: GPS, Hausnr., Straße	24 Standorte
Mittel	0 Mio. €
Genaugkeit: PLZ/Stadt	0 Standorte
Ungenügend	646,57 Mio. €
Genaugkeit: Region/Land	1 Standorte

Anteil der Gesamtversicherungssumme an NatCat Score Klassen

Aktiver Filter: Länder-

Gesamtversicherungssumme (EUR) **15.933,27 Mio.**

Höchster Standortwert (EUR) **1.108,4 Mio.**

Anzahl der Standorte **25**

ARGOS 4.0: What sets it apart from other tools?

A

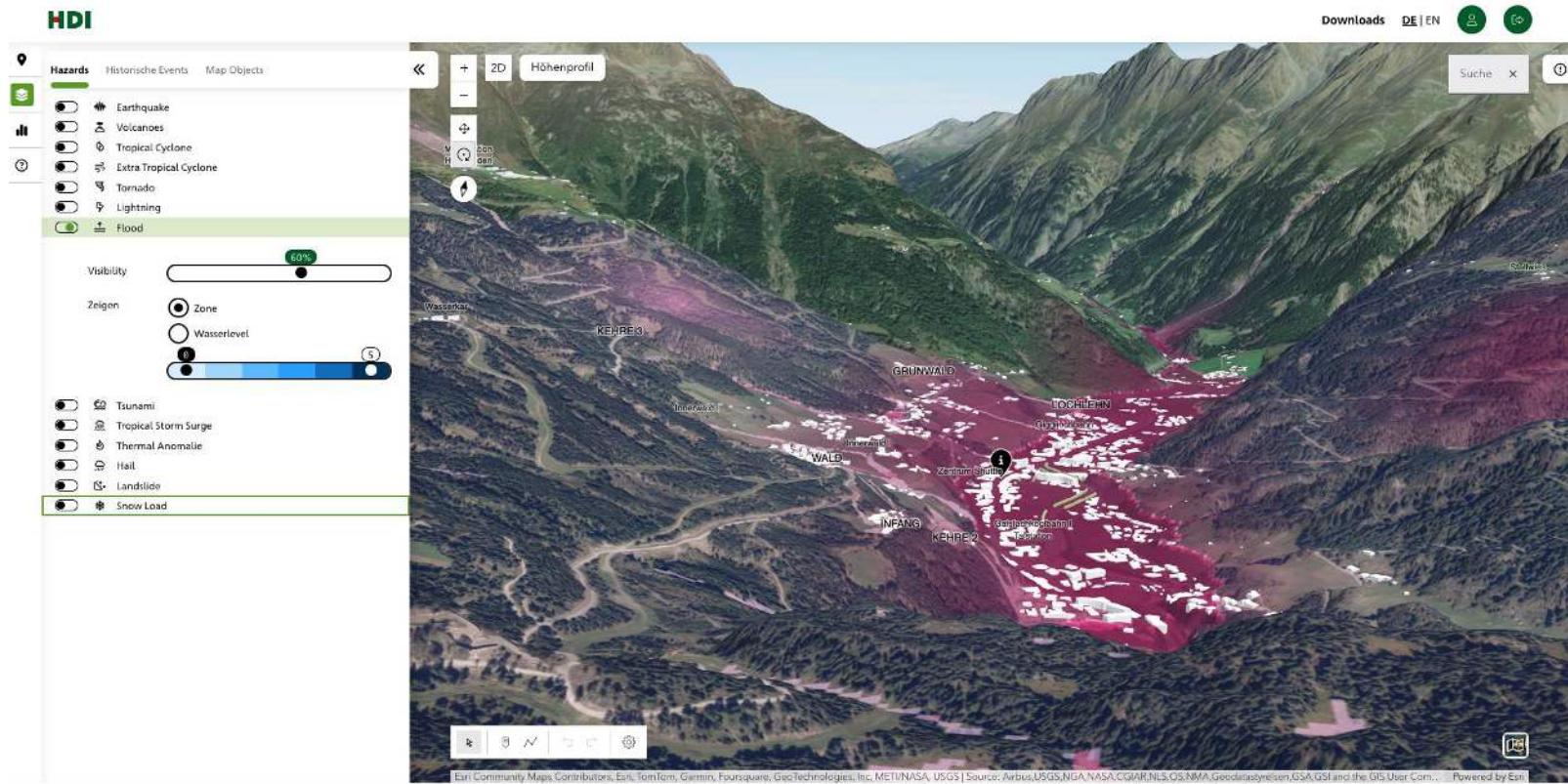
AI location import,
edit data easily

B

Reporting

C

Hazard maps & 3D,
elevation profiles



Snow Load



Snow Load: Up to 2 m
Magnitude 7.3 Earthquake

Snow Load



Only in HDI
ARGOS 4.0

Only in HDI
ARGOS 4.0