



# 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

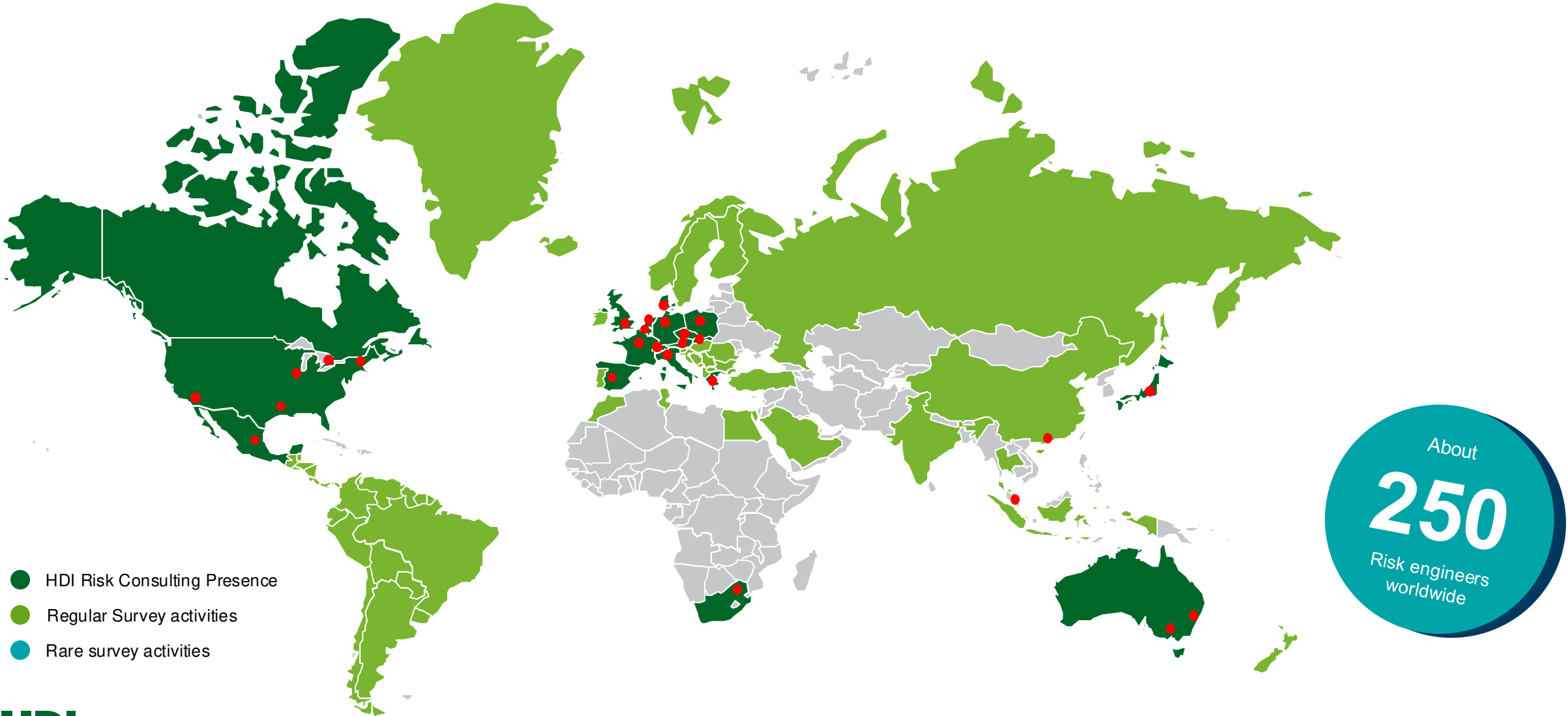
### Motor



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

# HDI Risk Consulting

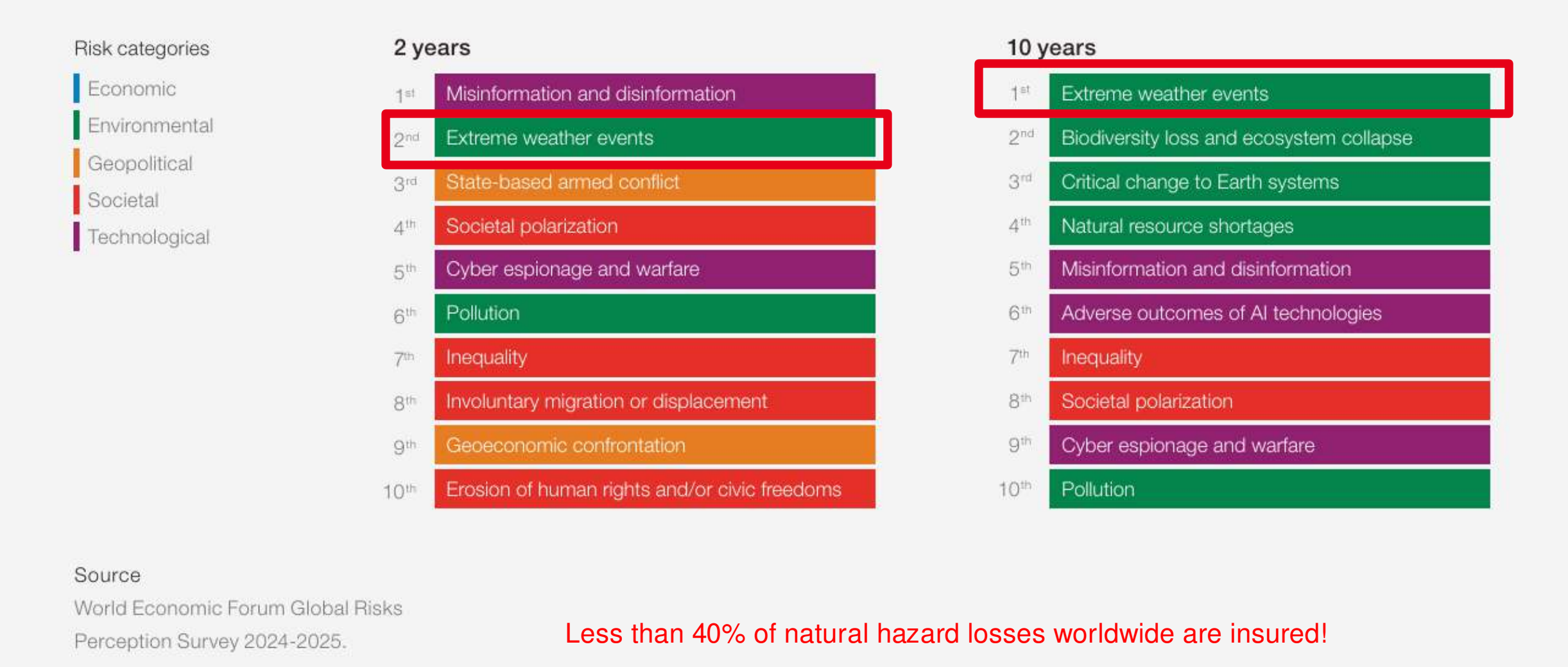
We are here for you - worldwide!



# 2

## Natural Hazards & Climate Risk Analysis

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



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

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



### Impact on industries

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

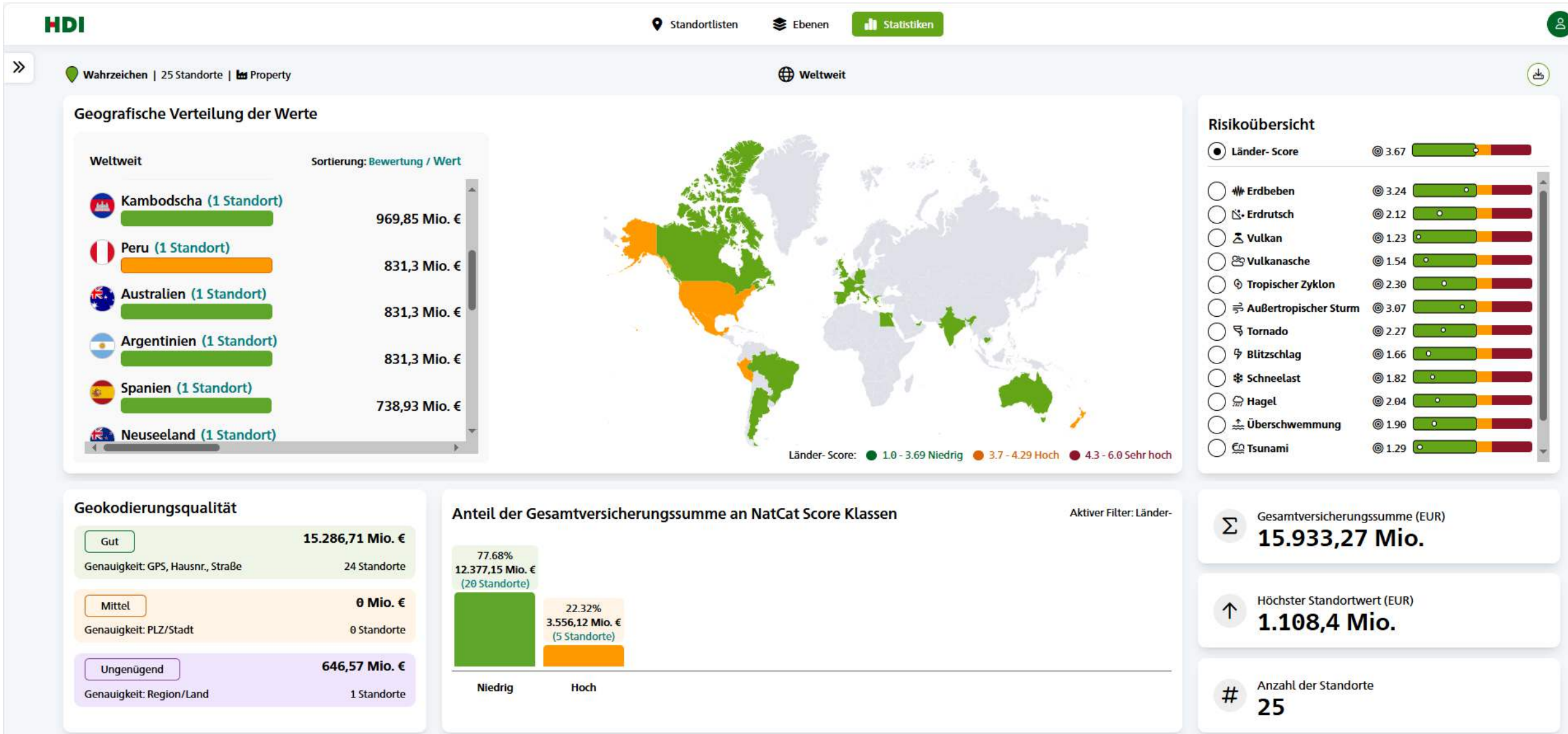


### Typical challenges for companies

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



HDI ARGOS 4.0 is available to Clients since October 2025



# ARGOS 4.0: What sets it apart from other tools?

A

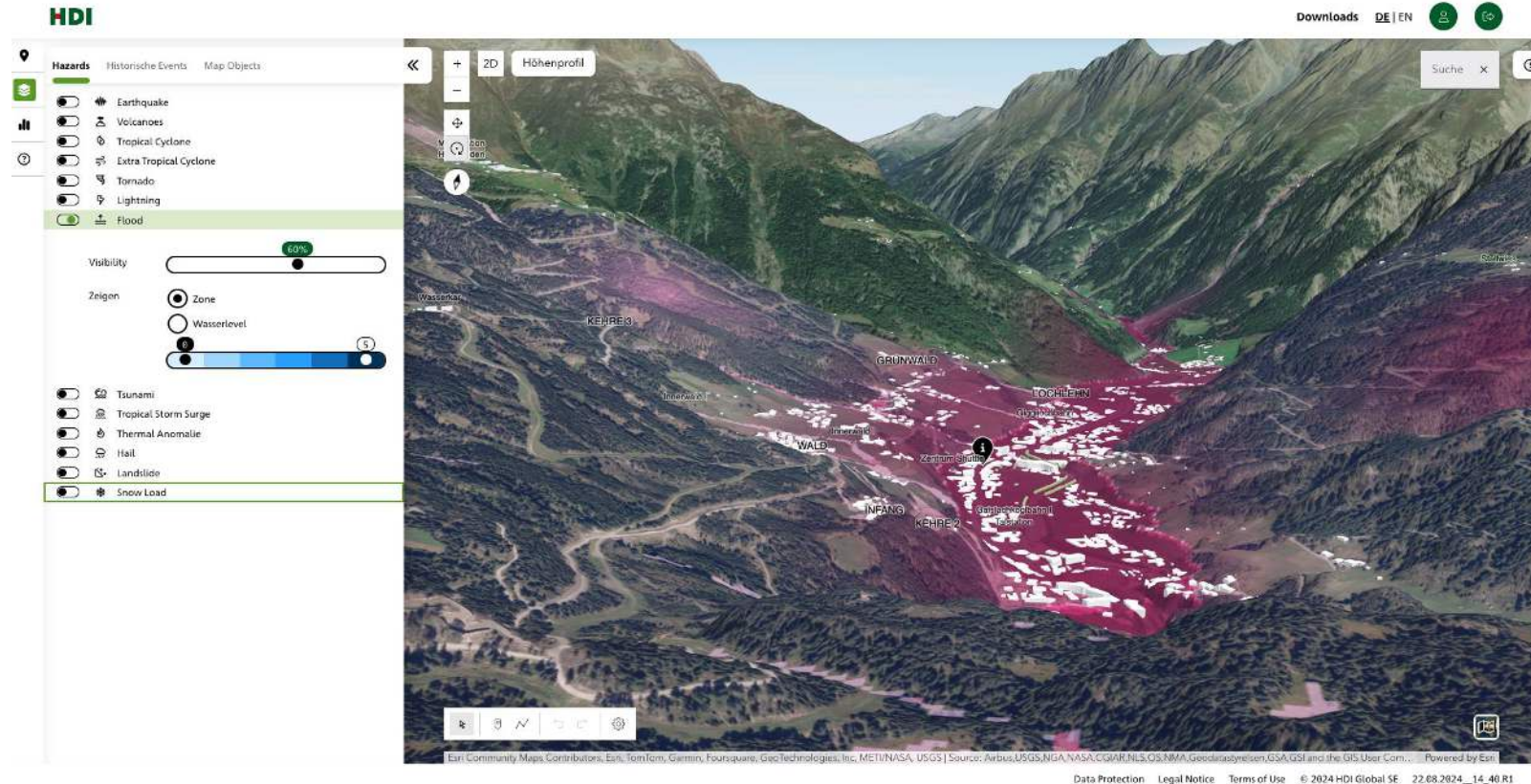
AI location import,  
edit data easily

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