



# **ClimAiteTRACK**

## **Data Driven Climate Assessments for the Insurance Industry**

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May 26, 2025 - The residential and commercial property insurance industry is currently facing a 2 pronged challenge that could greatly impact operational costs and overall profitability in the current landscape:

- 1. Increasing severity and frequency of weather related events that cause damage to both commercial and residential property and infrastructure**
- 2. Increasing cuts to agencies (such as the NOAA and FEMA) that provide support for climate analytics and weather related catastrophes**

The final tally in damage payouts last year put 2024 in the top 5 for costliest since referencing began in 1980 and the recently published 2025 hurricane season forecast is predicted to be even more severe. The possibility of 19 named storms versus 2024's 18 confirmed hurricanes and above average severity will have an even greater impact on the insurance industry.

In addition, shrinking resources and a strong push towards efficiency at government levels are reducing the operational capability of infrastructure that supports weather and storm related events. Unpreparedness for severe weather and environmental catastrophes will always lead to greater losses and potentially higher value claims and payouts for insurers.

Predictive and analytical technologies can be a significant tool for insurance providers in managing and maximizing revenue streams in the current environmental landscape the market is facing.

ClimAiteTRACK is a new technology that delivers 2 significant benefits to insurance providers and carriers:

- 1. Environmental assessments of specific regions that can offer guidance and recommendations for client premium increases**
- 2. A clear and transparent method of communicating and reinforcing reasoning for premium price increases to the client**

ClimAiteTRACK is a powerful tool designed specifically for the insurance industry that assists in mitigating increasing costs, manages revenue streams and drives client confidence.

### The Data Points

The core of ClimAiteTRACK's capabilities are:

- **Acquisition of current and historical data points**
- **Establishing baseline values for comparison**
- **Trend identification and analysis**
- **Grade application and data output / deployment**

Assessments and grading starts with key data points that can impact physical structures, assets and property in both short and long term scenarios. These data points can also identify the potential for future weather events and risk of loss.

ClimAiteTRACK utilizes 7 key weather data metrics to create region specific assessments and evaluations:

- **Average Daily Temperature**
- **Daily Maximum Temperature**
- **Average Daily UV Index**
- **Total Yearly Precipitation**
- **Average Daily Humidity**
- **Average Daily Wind Gust Speed**
- **Average Daily Solar Radiation**

Each metric plays a distinct role in causing damage to property and infrastructure in both short and long term scenarios. ClimAiteTRACK's proprietary process acquires localized data and through machine learning loops, examines values and results to identify patterns and trends in weather and climate.

Resulting data is applied to ClimAiteTRACK's grading system and delivers reports and recommendations internally and through client facing elements such as paper bills or online account portals.

### The Environmental Assessment Grade (EAG)

ClimAiteTRACK's data analysis process is completed by establishing an Environmental Assessment Grade (EAG) for the specific location. The technology's inhouse grading system simplifies the results and delivers clear insight into the area's current and potential futures risk for climate related losses. The EAG is a key element in communicating risk and reasoning to clients and offers transparency in the face of rising insurance premiums. The modular nature of the technology enables the EAG to be optimized and configured for specific uses, such as commercial versus residential and can be tailored to suit the insurer's own risk standards and tolerances.

