

Climate.IQ®

Climate.IQ (C.I.Q) is a PHP-based modeling software solution that models climate catastrophe risk and its financial cost to properties. C.I.Q combines hydrological modeling, climate information, future change projections, historical events & economic information for its beta climate hazard model. Advanced components of Climate.IQ will utilize satellite and remote sensing data to



streamline real-time catastrophe risk, including flooding, drought, hurricane, tornado and wildfire. Building on the detailed analysis of climate hazard, C.I.Q creates its loss modeling framework, which is a financial instrument to projects future cost, replacement value and land value depreciation rate due to climate catastrophe. Different characteristics such as acreages, building types and other engineering aspects are built into the model to customize the estimations. It will help better inform risk selection, capital allocation, and support the

user's own financial estimations. C.I.Q is a cost and time effective way to assess your current and future climate catastrophe risk and associated financial risk. It is designed for the insurance companies, but can be used by anyone who is interested, such as property owners, risk managers in corporations and also governments.

The tool will be developed on the global scale, which is significant for the use of developing countries and vulnerable populations. Most of the under prioritized communities lack the resources and tools to conduct such assessment and understand the financial risk involved with climate change. With many developing countries still building their basic infrastructure, homes and public installations, the tool will help them prioritize the less vulnerable locations.

If interested in the product, please check the company website: www.cincs.com, and contact Ms. Mengqi Shi at mshi@cincs.com