



HDI



Partner in Transformation



We are HDI Global



**HDI Japan 25th Anniversary /
Workshop with PARIMA Japan**
Claire McDonald
8 November 2023

Partner in Transformation

- 1 We are HDI Global; who we are as a company, founded in principles, steadfast to our clients
- 2 Navigating uncertainty together
- 3 How HDI makes it possible
- 4 Question & Answer

We are HDI Global - A Company steeped in tradition

First established by German industry as a liability insurer for themselves, HDI has evolved into a global insurance group. Created by **industry for industry.**



ALWAYS
Your Partner in Transformation



1903

The Haftpflichtverband der Deutschen Industrie (HDI) is established



1904

Gerling Group established



1998

Japan Branch



2006

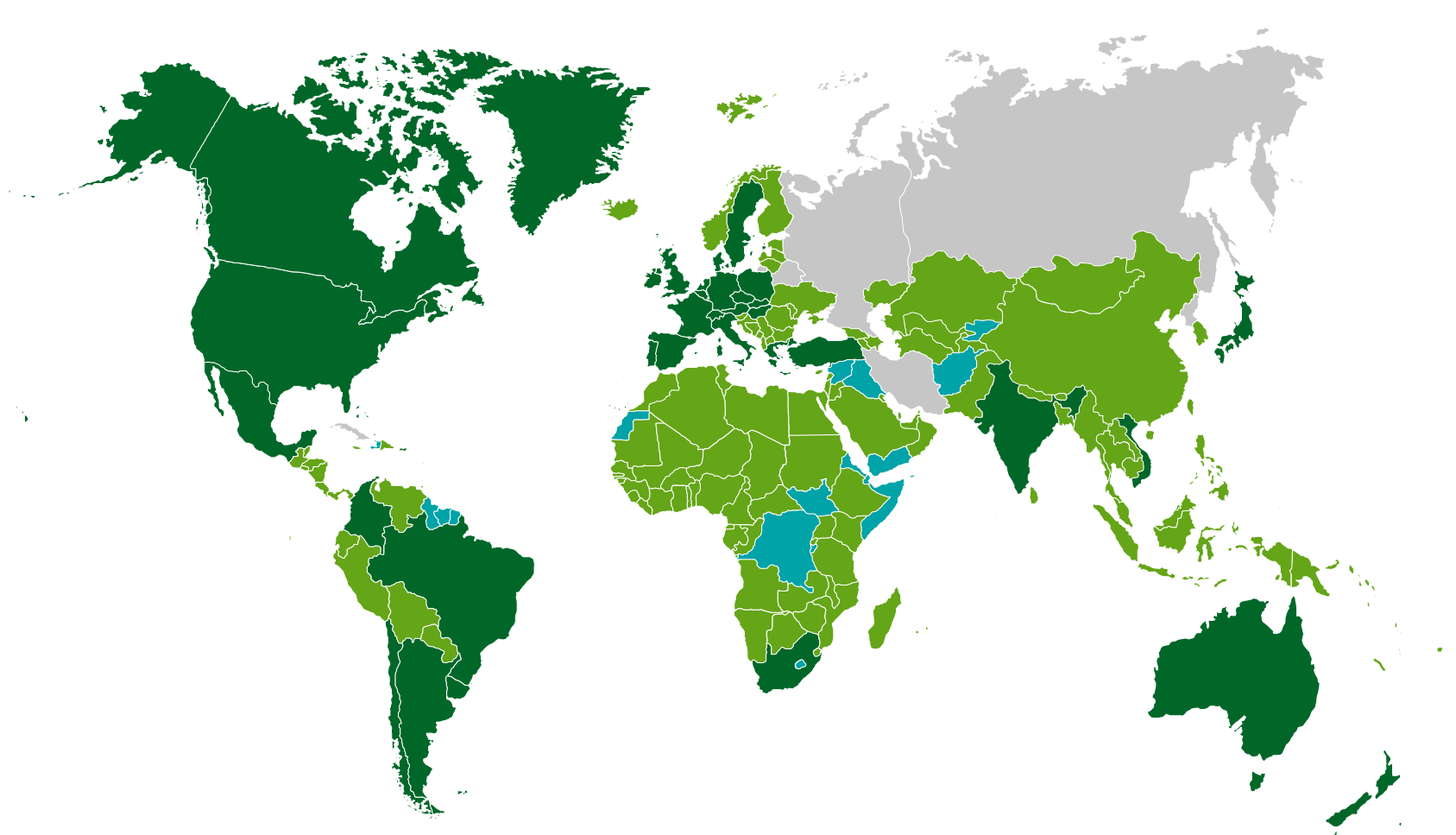
Talanx AG acquires the Gerling companies



2016

Renaming to HDI Global

We are HDI Global – Positioned wherever you need us



Source:
Global Network
October 2023

■ Talanx Primary Insurer:
39 countries

■ Network Partner
(may vary depending on LoB)

■ Individual solution possible

- 175+ countries within our Global Network
- HDI entities in 39 countries
- To manage our partners in countries without an HDI entity, we have regional oversight hubs, in Hong Kong (Asia-Pacific), Mexico (Latin America) and Hannover / Germany (EMEA) ensuring a consistency of service for our clients
- Via our network and hubs, we can access local market risk **appetite** and capability with one touch

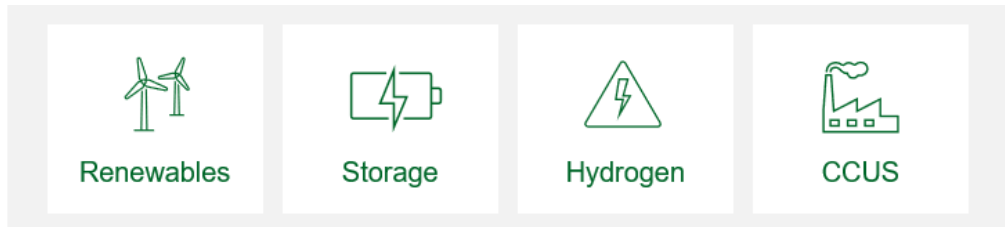
Navigating Uncertainty Together – Our Challenges

- The **world** around us **is changing** with a visible impact on our environment worldwide
- We know that **our actions can contribute to the environmental and economic impact** of sustainable development
- **Businesses must now address their societal role**
- Sustainability presents huge challenges to the risk and insurance industry, but also enormous opportunity if the **challenges can be overcome**
- **Innovation and commitment** will be critical
- **Transparency of sustainability and alignment** between insurer and clients **will be key**



Navigating Uncertainty Together – Our assignment, task & purpose

- We are **more than advisers** to you
- **Deep expertise** in navigating transition risks
- Wide range of products providing you with a „one stop shop”
- We develop **the insurance solutions you need**



- We strive to **support you in any crisis** your industry faces



How HDI makes it possible

- HDI Risk Consulting (HRC) – HDI's **support for clients** to identify and assess operational risks and avoiding them
- Accumulation Risk Geospatial Online System (ARGOS) – HDI's worldwide **atlas of natural hazards** collates a wide **variety of historic information on disaster events** and the damage they cause
- HDI TH!NX – HDI 'startup' combining industrial insurance expertise with state-of-the-art technologies to **create solutions for protecting and enabling business models of the future**

HDI Risk Consulting



ARGOS



TH!NX

HDI Risk Consulting - Natural Hazards

- Assessment of the **natural hazard exposure**
- Analysis of the **site-specific vulnerabilities**
- Assessment of **mitigation measures** and **recommendations on risk-reducing** projects
- **Support** regarding new site selections, greenfield and retrofitting projects
- Advice on the **development of emergency response plans**

Coming Soon:

- Physical Climate Risk Analyses & Mitigation
- Regulatory-compliant physical climate risk assessments (such as EU taxonomy)



HDI Risk Consulting - Climate Change Resilience



Climate Change as a disaster risk driver:
the **frequency and intensity of natural hazard events is increasing**

- Understanding future physical risk exposures
 - Between now and 2100
 - Using 3 different climate scenarios
- Developing suitable adaptation solutions
- Supporting future investment decisions
- Support regarding new site selections, greenfield and retrofitting projects

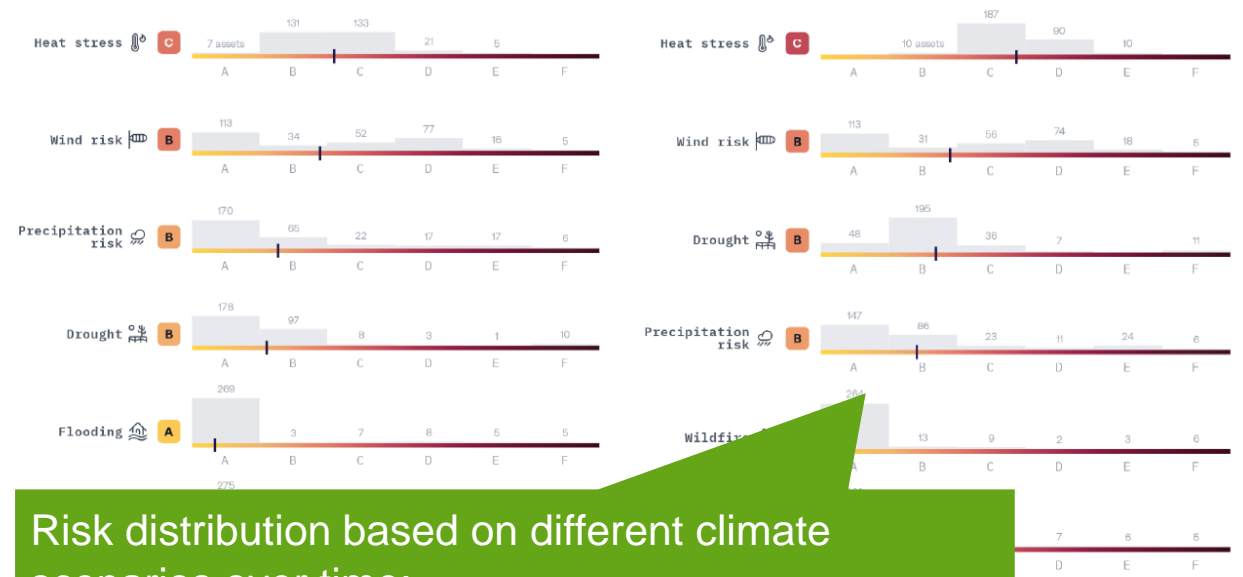
ARGOS - Enabling clients to manage climate-related risks

Helping you understand your overall hazard exposure over time

Prognostic overview: Combined climate physical risk score of all assets



	Historical	2025	2030	2050
Combined physical risk	C	D	D	D
Drought	B	C	C	D
Flooding	A	A	A	A
Heat stress	A	B	B	C
Precipitation risk	C	D	D	D
Wildfire	C	C	D	D
Wind risk	A	A	A	A



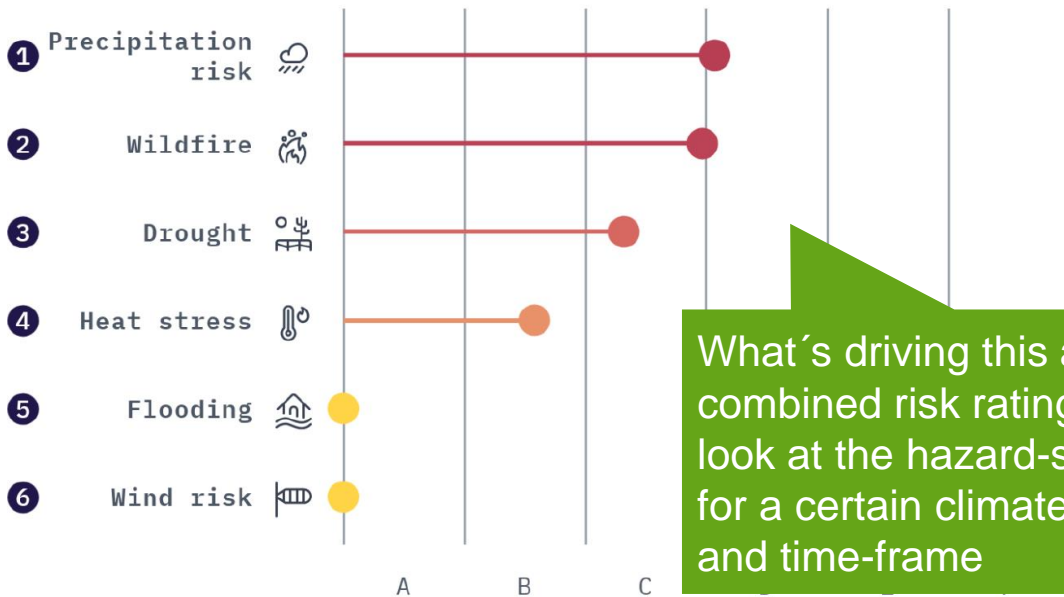
Risk distribution based on different climate scenarios over time:
Comparison of risk development by affected assets

ARGOS -

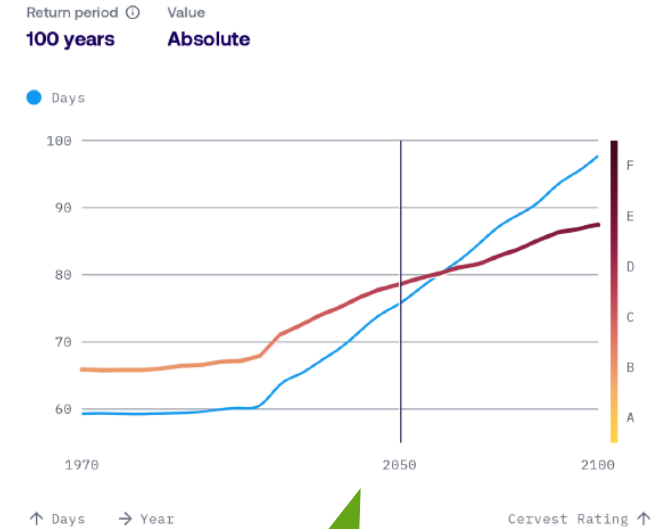
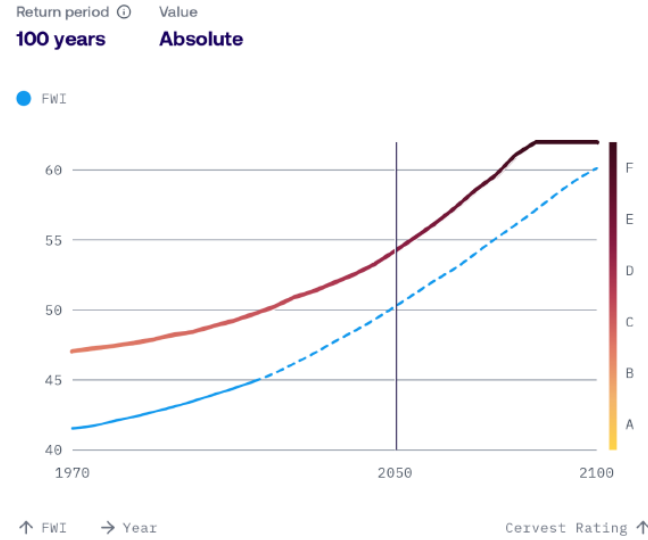
Enabling clients to manage climate-related risks

- Spotlight on select Single Assets

Asset Name	Address	Description
Dattilo	Crotone, Italy	Our most valuable asset.



What's driving this asset's combined risk rating? Take a look at the hazard-specific risks for a certain climate scenario and time-frame



Detailed overview per hazard, based on climate scenario and statistical return period. What happens between now and 2100?

How we make it possible

HDI TH!NX



- **ACCURE Battery Intelligence** and **HDI TH!NX** cooperate to increase the financial viability and insurability of battery storage
- Based on analytical data provided by ACCURE, HDI TH!NX translates data into risk assessment and risk transparency; enabling HDI Global to create optimised solutions for clients



- **Predictive Maintenance (PdM)** shifts the maintenance strategy from periodical checks and reactive troubleshooting into proactive IoT-based failure/downtime predictions
- PdM techniques accurately monitor the current condition of machines/equipment to predict upcoming failure via automated analytics and supervised or unsupervised machine learning



- **Leak360** water, moisture and frost sensors deliver effective protection against major water damage by continuously and automatically identifying abnormal consumption patterns and/or damp areas then immediately alert defined individuals
- As a result, damage is detected and stopped early before it can spread

Conclusion

We are at the beginning of a period of significant change

Our risks are changing and to be sustainable clients and insurers need to evolve together

We have a shared financial and social interest to successfully manage the transition

Let's go forward into the future - Together

HDI – Your Partner in Transformation

Thank You!

ありがとうございます