



**If you can measure it.
You can insure it.**

A data-driven platform for simple,
reliable and fast insurance programs

VL Deck





Climate & Weather

Is The Number #1 Global Risk

Extreme weather is the top global risk with a very likely short-term impact.

Protection Gap

58%



Losses Uninsured

Huge gap in insurance coverage for emerging extreme weather risks. Most economic losses are not insured and the gap will grow.

Insurance Opportunity

\$183bn



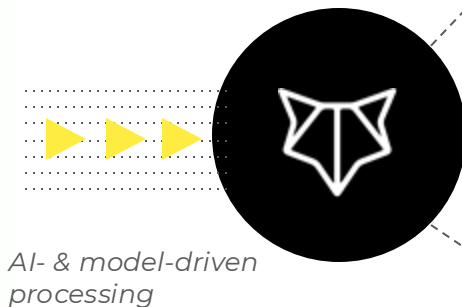
New Market

Climate change effects will increase the property risk pool by around 33–41%, generating up to USD 183 bn in new premiums by 2040 ([SwissRe](#)).



Solution

We use real-time data for **climate & weather insurance**



*AI- & model-driven
processing*



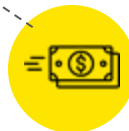
You can monitor it.

ability to real-time monitor and model climate- & weather related risks



You can quantify it.

ability to price and capture individualized protection needs



You can insure it.

Provides immediate payouts on pre-defined triggers



Why Riskwolf?

We help insurers **manage risk effectively** while providing reinsurers with **new opportunities**

-70%

Time-to-market

Protect against Weather risks using parametric weather covers

20X

Payout Speed

Fast and targeted Payout to provide liquidity when it is needed

-80%

Claims Costs

Automated Claims based on Trusted Weather or CatIndex



Diversification

into new emerging markets with unique opportunities



Transparency

through data and near real-time risk reporting

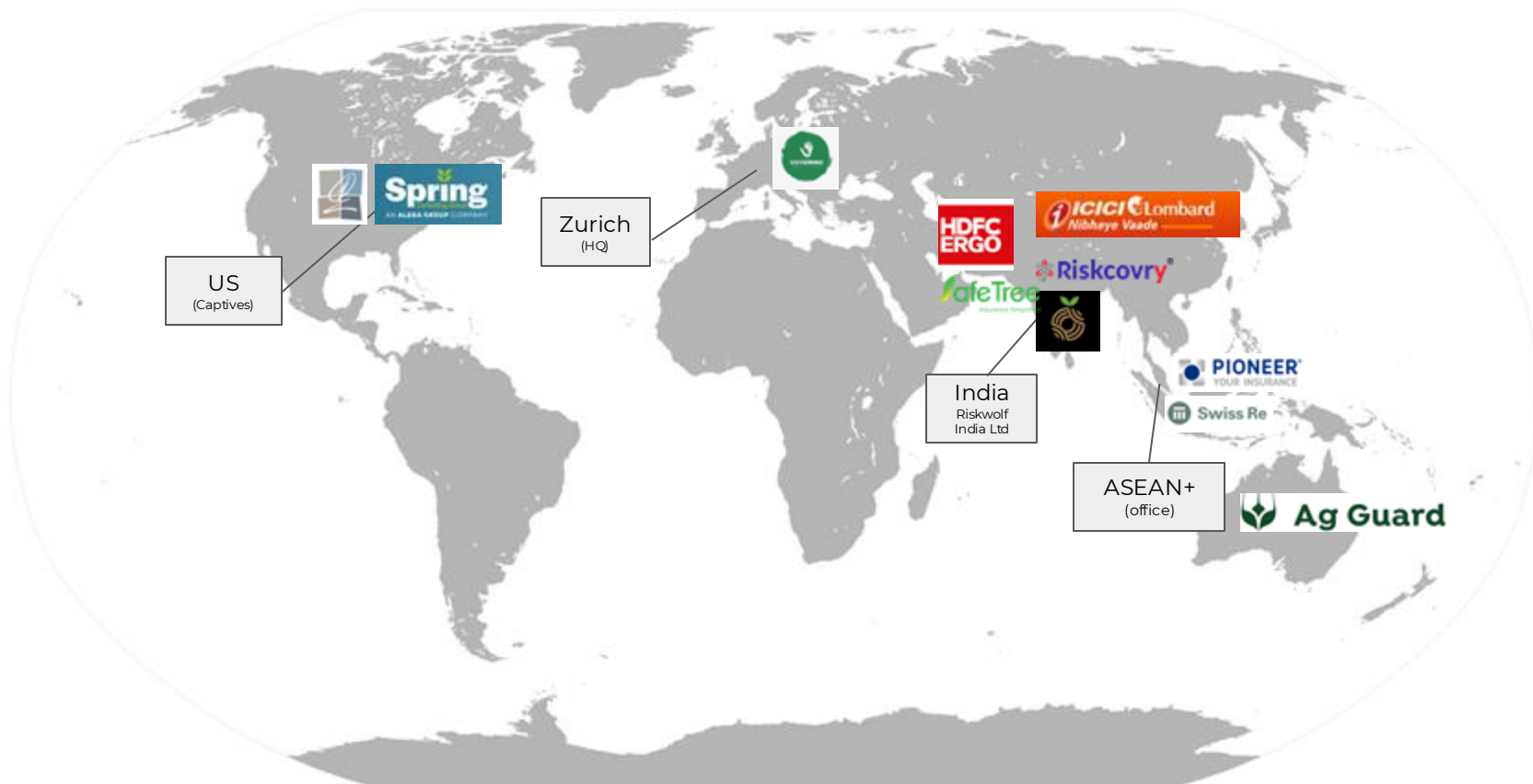


Impact

Allocate capital to those who are needed it most

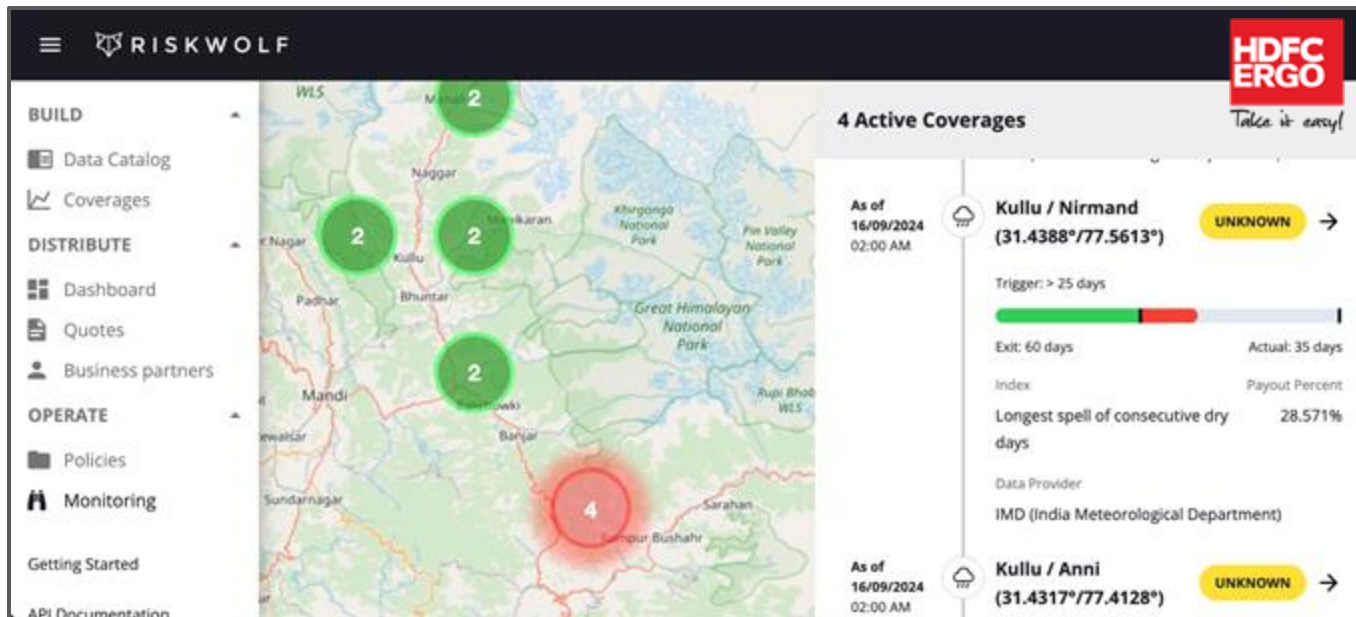


Global Reach





Recent Success Story with HDFC Ergo in India (Agriculture)



Climate & Disaster Monitoring
Ended: 16th of Sept 2024



Excess of rainfall
Flood
Lack of rainfall



Heat wave
Drought
Fluctuations



Severe wind
Tropical Cyclones
Hail



20X Faster

Automated claim process lead to payment in 7 days



1 Day

Loss Calculations and portfolio estimates

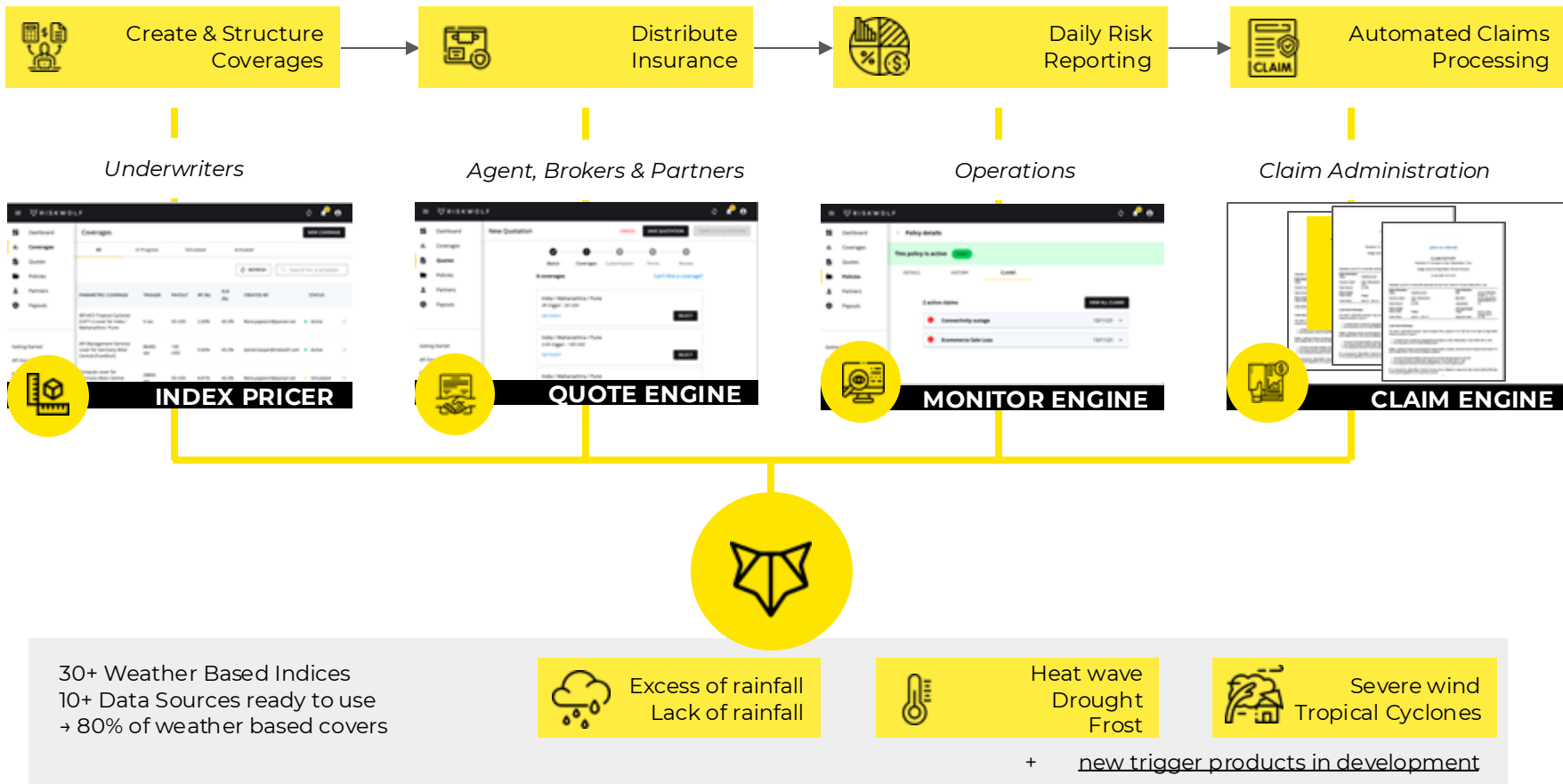


72% Loss Ratio

Healthy loss ratio can be achieved for climate and weather risks

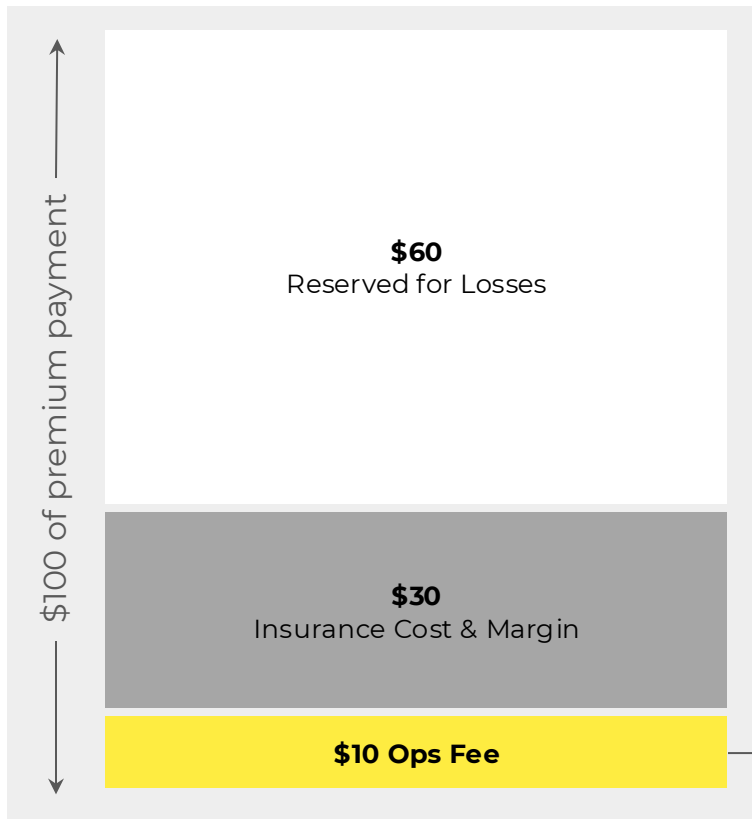


Product: Riskwolf's Parametric Insurance Platform





Cost efficient operations through full automation



We charge* up to
10% of premium

PEOPLE Costs

Data Science	IT Dev	IT Ops	Partner fees
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PARTNERSHIPS Costs & Fees

Satellite	Global Sources	Local Stations	Ground Sensors
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*Monitoring Subscription Fee for Captives

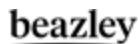


Partner, Alternatives & Competition

Reinsurers



Insurers



InsurTechs - Selected Competition



Focus on Capabilities & Enablement



Data & Technology

If we can measure it. We can insure it. Calibration not Products.



End-to-End Support

Speed-to-market for new products, anywhere at any time



Independent

Not tied to particular insurer or broker. Open to work in different constellations in different markets.



Founders & Management Team

Experienced team at the intersection of re-/insurance, technology and actuarial science



**Thomas
Krapf**

*Co-Founder
& CEO*



**René
Papesch**

*Co-Founder
& CTO*



**Peter
Belko**

*Head
Platform*



**Ashish
Trivedi**

*Global Head
Partnerships*



**Sahil
Shinghal**

*Riskwolf India
Ltd - Actuarial*





Focus on **growth** and **deep** market

**Seed Round
Ongoing
(800K / 50%
committed)**

***Grow APAC
India
contracts***

*Comprehensive multi-peril
high-value-crop offering in
Asian Growth markets 2025 to
1 MARR*

***US Captive
Market***

*Prepare US market expansion
into US captive business*

