



Risk Solutions

One Storm

Comprehensive and rapid response to tropical cyclones

Get in touch

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What is One Storm?

Hurricanes, typhoons and tropical cyclones regularly bring with them extraordinary losses. When such events strike, relief is required immediately in order to prevent cash flow problems. Traditional covers often leave gaps in costs associated with restoring to the pre-event level. To close these gaps, Munich Re has developed One Storm, a tailor-made product with an unprecedented level of transparency and a very simple payout process.

What One Storm can do for your business

One Storm is a new parametric trigger solution specifically for tropical cyclones. It is highly customisable and allows you to pre-define triggers and payout amounts up to US\$ 10 million (or higher on request) per location or defined area

Key advantages of One Storm



Speed: Parametric triggers ensure rapid recovery thanks to a simple and quick payout process that provides liquidity when you need it most. No physical damage is required.



Closing gaps: With One Storm previously uninsurable costs arising from tropical storm can be covered – such as evacuation expenses, loss mitigation costs and other costs hard to insure traditionally. The product can cover insurance gaps you currently have in a cost-efficient manner.



Unprecedented level of transparency: Pre-agreed independent third parties provide the data needed to trigger the cover. In addition, storms can be assessed easily directly after an event on our dedicated website. The site enables you to determine whether a trigger has been activated by providing wind speed and storm location data from publicly available sources. Try it for yourself at onestorm.munichre.com.



No deductibles: Parametric products typically don't have a deductible, so there is no financial commitment from your side once all triggers have been met.



Reduced claims-related expenses: The simplicity of the payout process substantially reduces administrative costs.

How One Storm works

In close cooperation with our experts from Corporate Insurance Partner, you can customise your preferred payout pattern, by choosing specific locations and parametric triggers to suit your individual exposures. Payout is triggered automatically when a specified intensity is exceeded at a certain location. To ensure immediate and sufficient liquidity following an event, payment is only adjusted later to match the actual loss amount.

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