

Strengthening our windstorm and hail risk strategy



As weather patterns shift and storm activity becomes more unpredictable, the way we assess and manage windstorm and hail risks continues to evolve.

Sulaiman Deeks-Massaquoi, Property & Casualty Underwriter, at Verdant Underwriting Managers, discusses how the team is preparing for the upcoming wind season and adapting to changes in the market. From leveraging advanced modelling techniques to refining underwriting strategy and taking a proactive approach to risk management.

Sulaiman shares how Verdant are using data-driven insights, monitoring risk accumulation, and tailoring coverage options to help ensure their portfolio remains resilient.



Q: What perils and risks do you cover?

answer

We offer broad coverage across all risks, excluding flood and earthquake, through the E&S market. Our focus is on catastrophe perils such as windstorm, hail, lightning, and wildfire. Coverage includes the main dwelling, contents, loss of use, and personal liability. For larger or more complex risks, we can provide both primary and excess limits, giving brokers the flexibility to meet a wide range of client needs.

Q: What is Verdant's approach to the windstorm or hail peril?

answer

When evaluating exposure to windstorm or hail events, we employ a number of different methods, one of those being stochastic modelling. This method simulates thousands of potential storm scenarios, varying in path, intensity, and impact, based on historical storm data and its effect on the insurance market. It allows us to quantify uncertainty and better understand the range of possible outcomes.

In addition to modelling, we closely monitor our risk accumulation in specific geographic areas. This helps ensure we maintain a balanced portfolio and avoid overexposure in regions with elevated risk profiles or a high concentration of high-value properties.

To further manage exposure, we offer percentage-based deductibles tailored to the nature of the peril, whether it's a named storm or general wind/hail. We can adjust these deductibles based on where the property is and how close it is to the coast - since homes nearer to the sea tend to face stronger winds and more frequent storms.

Q: How does the wind season look and how can homeowners mitigate their homes to prevent or minimise any losses?

answer

Early forecasts suggest an above normal Atlantic hurricane season this year. While the season officially runs from June 1 to November 30, the peak for windstorm activity typically falls between August and September. As for hail, we're past the peak, but some activity may still occur through late September, especially in hail-prone regions.

Homeowners can reduce exposure and potential losses, through a range of mitigation measures such as securing roof structures using hurricane clips or straps, reinforce roof decking with proper nailing patterns to protecting openings with hurricane shutters or impact-rated windows and doors.



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