

# “Physical Risk & Geospatial Intelligence”

Friday, 12 September, 2025

## Opening Statement – Market Dynamics

The transition to a low-carbon economy is taking longer than expected, while **physical risks and nature loss are accelerating**.

While the issue is global, the **impacts are felt at a local level** requiring location specific insights beyond traditional assessments.

"Which means, understanding **physical risk exposure** is critical in today's financial landscape. Extreme weather events and environmental risks can impact **asset valuations, supply chains, and insurance costs**—shaping investment decisions and financial planning."

## Geospatial Intelligence & Physical Risk

"That's where **geospatial intelligence** comes in. By analyzing **location-specific** data, institutions can **assess risks at the asset level** – understanding exposure to weather events such as floods, storms, wildfires as well as dependencies on ecosystem services such as water availability, pollination and soil condition."

## Technology and AI

MSCI leverages AI to understand where companies operate and uncovers key attributes for each location. [This] Enables location-based risk insights for portfolios or loan books into both **current exposures** and **future risk scenarios**, helping firms make **data-driven** decisions.

[short version ends here]

## Perhaps a part II - Partnerships & Collaboration

Knowing where companies operate supports any type of geographic explicit assessment. Collaborating with thought leaders and industry experts on expanding the breadth and depth of location-based insights. For example, our **collaboration with Swiss Re** - one of the world's largest reinsurers<sup>1</sup> - expands hazard modelling capabilities and enables more detailed financial loss analysis.

On the nature front, our **partnership with WWF**, the world's leading conservation organization<sup>2</sup>, allows for deeper analysis of dependencies on nature and ecosystem services.

## Closing Statement

MSCI GeoSpatial Asset Intelligence enables you to **identify risk where it matters**.

Sources: <sup>1</sup>Swiss Re is consistently ranked among the largest global reinsurers. According to AM Best's Top 50 Global Reinsurance Groups – 2024, Swiss Re ranked first among non-IFRS 17 reporting reinsurers, with \$40.5 billion in gross premiums written. Source: AM Best, "Top 50 Global Reinsurance Groups – 2024," published August 30, 2024, via Carrier Management. Accessed March 26, 2025. <https://www.carriermanagement.com/news/2024/08/30/266007.htm>

<sup>2</sup>WWF describes itself as "the world's leading conservation organization," operating in nearly 100 countries for over 60 years. Source: World Wildlife Fund. About Us. Accessed March 26, 2025. <https://www.worldwildlife.org/about>

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