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## Utilising ECMWF seasonal hindcast data from a European windstorm insurance loss perspective

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Daily ECMWF maximum gust forecasts from the Copernicus C3S seasonal hindcast project have been used to develop diagnostics directly relevant to the insurance industry.

Firstly, by converting wind gusts into losses through simple insurance exposure considerations and damage functions, we are able to identify the spatial characteristics of the largest industry loss events as well as looking for any “grey swan” events that may not have been experienced before.

European windstorm loss forecasts from seasonal hindcasts are also contrasted with historical loss data from the past 25 years to assess the potential for using seasonal forecasts in the insurance industry.

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