ORGANISATIONAL LANDSCAPE: UK co-occurring natural hazard insurance risks MAP 1 © John Hillier, 2022. CC BY 4.0 **Broker** · Will they make an unnecessary, costly e.g. Aon, Willis Insurer change to the model? e.g. PRA/ Regulator · Better assist • Improvement to risk e.g. Aviva Lloyds reinsurers analytics and associated e.g. AIR, **Model vendor** pricing risk · Detailed exposure · Improved regulatory tools advice to clients RMS, JBA data, and Permission to use model / data · Improvement to risk model analytics. BUT a · Improve systemic stability broker is better · Demonstrate leadership · Create change to product that placed to provide is either marketable or · Risk modellina necessary (i.e. tick box) · Solvency · Avoid giving commercial · Will they push analytical results · Ensure science 'makes sense' modelling advantage to any in a direction of commercial and all material effects included regulated entity benefit to them? **Project area** · Might impose a disproportionate Co-occurring insurable risks · Risk to IP regulatory burden · Access to contained in risk risk model model University · Avoid damage to reputation · Scientific e.g. Cambridge, UCL · Potentially very or client relationships expertise varied **Consultant** • Explain an interesting Phenomenon e.g. CatInsight Key · Journal publication · Time, if no 'Impact' VARIED: All categories research focus Contribution 'Insertion point' of science e.g. skill/data into policy/decision making • Time cost to get university-based scientist 'up to speed' Concern **Useful output/** Barrier/ · Want an 'it's a catastrophe' headline · Will they suggest chance for change's sake? **Motivation** outcome · Write impenetrable journal papers constraint