

SUBMISSION DATA REQUEST

Resiliency Should be Rewarded

Additional data can strengthen submissions, and in some instances, reduce pricing

Comprehensive data enables underwriters to accurately assess risk, tailor coverage, improve pricing accuracy, expedite the underwriting process, and enhance loss prevention. Detailed project information allows for a more precise evaluation of potential risks and exposures, leading to customized insurance solutions that match the unique needs of each project.

2024 Risk Appetite

\$75M

Per location limit

100%

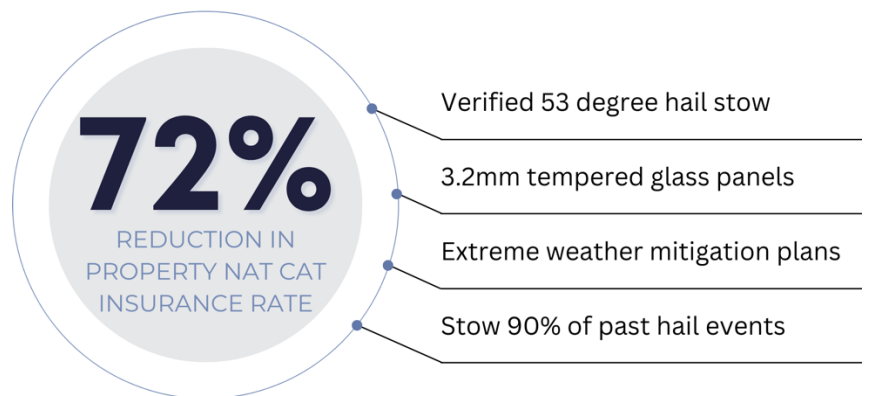
Solar and BESS
Capacity

49%

Wind and Construction
Capacity

Case Study

Solar, battery, and wind asset owners who invest in measures to harden assets should get credit for it. Owners of a 137MW project in Texas saw a **decrease in their property nat cat rate** by implementing strong hail resilience measures.



Impact

Not all documents listed are required for every submission but can help sharpen pricing, especially for locations with high exposure to specific perils.

For example, the following system attributes in a high hail zone will receive consideration:

- **Glass thickness** is a key attribute; ideally **3.2mm tempered glass** modules
- **Stow angle** is a function of the tracker design and signifies high degree tilt capabilities
- **Hail stow protocol** covers the operational practices a site follows to determine when and how to place the system into stow mode.

UNDERWRITING DATA CHECKLIST

INFO REQUIRED FOR AN INDICATION

GENERAL REQUIREMENTS

- Location: Address or lat/long
- Estimated values or site capacity MWdc
- Hail exposure → PV module and tracker manufacturer
- Hail exposure → fixed angle or tracker stow angle

INFO REQUIRED FOR A QUOTE*

NATCAT REQUIREMENTS

WILDFIRE	<input type="checkbox"/> Vegetation management plan
FLOOD ZONE A, V	<input type="checkbox"/> Hydrology report
HAIL & SCS	<input type="checkbox"/> Hail stow protocol (auto stow capabilities, weather monitoring support, triggers for stow, historical stow logs)
HURRICANE FL, TIER 1 COUNTIES	<input type="checkbox"/> Max wind design speed <input type="checkbox"/> Equipment elevation

TECHNOLOGY SPECIFIC REQUIREMENTS

SOLAR	<input type="checkbox"/> Mount type (ground, rooftop, carport)
BESS	<input type="checkbox"/> Chemistry, manufacturer <input type="checkbox"/> Fire detection and suppression system <input type="checkbox"/> Spacing between containers
WIND	<input type="checkbox"/> Manufacturer <input type="checkbox"/> COD <input type="checkbox"/> Warranty
GENERAL	<input type="checkbox"/> Total Insured Value by location + technology <input type="checkbox"/> Site Plan <input type="checkbox"/> Loss runs or confirmation of No Known Loss <input type="checkbox"/> Emergency preparedness plan (pre-storm/post-storm procedures) <input type="checkbox"/> IE report <input type="checkbox"/> Spare parts inventory + management plan <input type="checkbox"/> Preventative maintenance schedule

*In addition to indication requirements