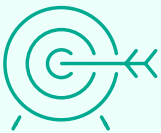




# Nature Risk Insights

Assess your exposure to biodiversity, ecosystem services and water risks

Nature-related risks are driving rapidly evolving regulatory requirements that must increasingly be embedded into corporate strategy, risk management, decision-making, and disclosures. The Swiss Re Nature Risk materiality assessment helps companies identify and address nature-related risks, understand their impacts and dependencies, and support in the implementation of regulatory frameworks such as GRI, CSRD, ISSB (incl. TNFD) and more.



**Nature risk specialists help you assess your exposure to key nature-related risks** such as water scarcity, water quality, air quality, soil fertility, and more. Through our materiality assessment, we identify your operational dependencies on these risks and classify your environmental impact. By integrating Nature Risk with Climate Risk, we provide inputs supporting your internal assessment of the EU Taxonomy requirements.

## Your needs

### Nature dependency and impact assessment

Gain insights into your portfolio's dependency and impact on Nature Risk to become more resilient.

### Regulatory requirements

Implement the fast-changing regulatory requirements on biodiversity risks & impacts (e.g. GRI, CSRD, ISSB, incl. TNFD, etc.).



## Our Solution

### Materiality assessment



**Biodiversity and ecosystem services**  
10 risk layers



**Water quality & availability**  
17 risk layers



**Financial quantification**  
water availability risk

**Portfolio LEAP assessment**  
locate, evaluate and assess your nature risk

**Portfolio pressures assessment**  
for detailed impact assessment

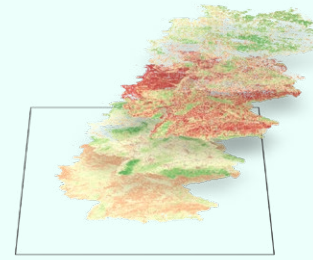
**Portfolio water risk assessment**  
to identify weak points of your value chain with climate scenarios

**One overall report** for a comprehensive analysis of your risks

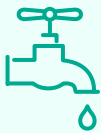


## 10 Biodiversity and ecosystem services

identified that are relevant regarding the dependency of economic activities, focusing on terrestrial ecosystems



- 01 Habitat intactness:** Average original species biodiversity remaining in local ecosystems.
- 02 Pollination:** Pollination of crops by wild pollinators.
- 03 Air quality & climate:** Vegetation's role in filtering pollutants and sequestering carbon.
- 04 Water security:** Ratio of water use to renewable surface and groundwater.
- 05 Water quality:** Ecosystems' role in regulating water quality and reducing pollution.
- 06 Soil fertility:** Organic carbon stocks in the top 100 cm of soil.
- 07 Erosion control:** Habitats' ability to reduce erosion risk from rainfall.
- 08 Coastal protection:** Role of reefs, mangroves, and marshes in mitigating coastal flooding and erosion.
- 09 Food provision:** Crop cover as a fraction of cultivated land.
- 10 Timber provision:** Forest cover percentage per square kilometer.



## 17 Water Risk Layer

Water availability 2025–2080, 4 SSPs

- 01 Overall water availability**  
Holistic overview
- 02 Water stress**  
Demand vs. water available
- 03 Water depletion**  
Consumption vs. water available
- 04 Interannual variability**  
Yearly variability
- 05 Seasonal variability**  
Within-year variability
- 06 Ground water**  
Decline of it
- 07 Water supply**  
Freshwater available
- 08 Water demand**  
Required water

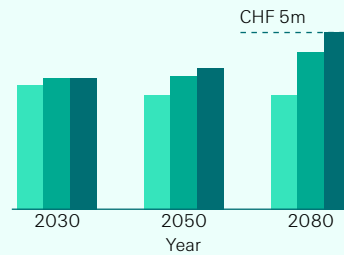
Water quality

- 01 Overall water quality**  
Holistic overview
- 02 Nitrate to nitrite**  
concentration.
- 03 Pesticide**  
level in water
- 04 Periphyton**  
growth potential
- 05 Faecal coliform**  
load in water
- 06 Potable water**  
share
- 07 Biological oxygen**  
demand
- 08 Mismanaged plastic**  
(microplastic)
- 09 Eutrophication**  
potential of water



## Financial Quantification

By integrating geospatial, hydrological, and socioeconomic data with Swiss Re climate models and activity-specific vulnerability profiles, we estimate present and future business interruption losses driven by water stress.\*



\* Planned for Q2 2026



## Contact us

### Loris Compagno

Nature & Climate Risk Specialist,  
Risk Engineering Services  
Swiss Re Corporate Solutions  
Loris\_Compagno@swissre.com

### Neil Aellen

Climate Analytics & Research Lead  
Risk Engineering Services  
Swiss Re Corporate Solutions  
NeilColin\_Aellen@swissre.com