



NEWS RELEASE

Verisk Redefines U.S. Hurricane Risk Modeling with Reengineered Tropical Cyclone Model, Delivered on Its New Synergy Studio Platform

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- *Integrates advances in climate science, hazard, and vulnerability to improve how tropical cyclone risk is assessed*
- *Provides a more realistic view of individual risk and portfolio exposure across insurance, reinsurance, and capital markets*
- *Delivered through Verisk's new cloud-native Synergy Studio platform, enabling high-resolution modeling, high-performance analytics, and scalable workflows*

JERSEY CITY, N.J., June 01, 2026 (GLOBE NEWSWIRE) -- Verisk (Nasdaq: VRSK) today announced a major update to its **Tropical Cyclone Model for the United States** (hurricane) model—delivering advances in how hurricane risk is quantified and applied across insurance, reinsurance and capital markets. Delivered on **Verisk's cloud-native Synergy Studio platform**, the updated model uses flexible computing and automated workflows to generate faster insights into individual risks and portfolio exposure.

The updated U.S. Tropical Cyclone model reflects a near-present climate view, grounded in recent tropical cyclone behavior and impacts, enhanced hazard and vulnerability modeling, and a clearer representation of loss drivers. It combines an updated stochastic event catalog, peer-reviewed wind-field methodology, and a comprehensive reevaluation of vulnerability to better capture how hurricanes behave today and how that translates into losses—such as damage driven by storm surge in coastal areas and rainfall-driven inland flooding—delivering a more accurate and transparent view of risk. The model is exclusively available through Verisk Synergy Studio.

“Insurance leaders are navigating a more complex and interconnected risk environment than ever before,” said Rob

Newbold, president of Verisk Catastrophe and Risk Solutions. “The updated U.S. Tropical Cyclone model and Verisk Synergy Studio are designed to support those decisions—providing a more defensible view of risk on a modern platform that helps organizations assess exposure, manage capital, and operate with confidence in today’s climate.”

A near-present view of hurricane risk, grounded in updated science

The updated model adopts a single, near-present view of tropical cyclone risk that reflects the impact of both global warming and the natural variability of the ocean and atmosphere in the Atlantic Basin. The underlying framework supports more flexible climate sensitivity analysis while remaining grounded in established science and physical plausibility.

This approach represents a significant advance in how tropical cyclone behavior and impacts are modeled, enabling a more realistic and robust view of risk.

The update comprehensively modernizes the representation of tropical cyclone risk—from the underlying event catalog and hazard framework to vulnerability and loss dynamics. This includes a reevaluation of how buildings, infrastructure, and communities sustain damage, reflecting changes in construction practices, mitigation, and exposure that increasingly shape actual losses.

Key scientific advancements include:

- **Modernized tropical cyclone hazard modeling** significantly enhances the representation of wind fields, storm surge, and inland flooding, incorporating improved simulation of storm structure, land interaction, impact of event duration, and physical realism of these sub-perils. These advances provide a more physically realistic view of how tropical cyclones evolve and propagate impacts inland—key drivers of outsized losses in recent U.S. hurricane seasons, particularly across coastal and near-coastal states.
- **Enhanced vulnerability modeling** reflects how modern buildings and infrastructure withstand peak hurricane winds and duration, incorporating updated construction practices, mitigation measures, and component-level damage behavior. The update improves model differentiation of risk across older versus newer structures, capturing key drivers that influence how similar storms can produce significantly different damage and recovery outcomes.
- **A reengineered stochastic event catalog** captures a broader range of plausible tropical cyclone behavior, including tropical storms and extratropical transition. Event tracks are generated using physically consistent atmospheric and oceanic variables known to influence tropical cyclone activity, which provides more physics-based information in the simulation of rare tail events.

Together, these advances provide insurers and reinsurers with a clearer view of individual risks, drivers of loss, and how portfolios are exposed to extreme but plausible events—particularly in high exposure regions such as the U.S. Southeast and Gulf Coast, where multiple risks increasingly interact.

Peer-reviewed science and built for real-world decision making

Catastrophe models increasingly inform decisions beyond insurance pricing, including reinsurance and insurance-linked securities (ILS), as well as housing, infrastructure, capital markets, and climate risk disclosure. The updated model is designed to support risk evaluations at that intersection: results that can be explained to executives, presented to regulators, and defended under external review.

The updated model underwent extensive external evaluation, including academic peer review and publication of the new hurricane wind-field methodology, and review and evaluation of the new event set and vulnerability modules by independent experts. This process complements internal scientific validation by Verisk's domain-area experts and reflects the level of rigor required for risk assessments that inform high stakes public and private decision-making.

“This update reflects years of advances in atmospheric science, hazard modeling, and loss validation,” said Jay Guin, executive vice president and chief research officer at Verisk. “By incorporating a near-present view of climate conditions and improved representations of wind, storm surge, and flooding, the model provides a more realistic picture of how hurricanes behave and how losses may occur today—not decades ago.”

Delivered on Verisk Synergy Studio, Verisk's modern platform for catastrophe modeling at scale

The updated model, along with Verisk's global suite of catastrophe models, is delivered on Verisk Synergy Studio, a cloud-native platform designed to unify catastrophe modeling, exposure management, and risk analytics in a single environment. The platform supports larger, more complex portfolios with modern workflows and high-performance computing, while leveraging open, non-proprietary exposure data formats and an updated, globally connected financial modeling framework.

By pairing advanced science with a modern platform, Synergy Studio enables more frequent model updates and improved integration with enterprise risk workflows.

Availability

The Verisk Tropical Cyclone model for the United States will be delivered natively through Verisk Synergy Studio. Both offerings will be available starting June 15, 2026. Verisk is supporting clients through a phased migration process, with

validation resources and model documentation available to support adoption.

The Verisk Tropical Cyclone Model for the United States is developed by AIR Worldwide Corporation, a wholly owned subsidiary of Verisk Analytics, Inc.

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About Verisk

Verisk (Nasdaq: VRSK) is a leading strategic data analytics and technology partner to the global insurance industry. It empowers clients to strengthen operating efficiency, improve underwriting and claims outcomes, combat fraud and make informed decisions about global risks, including climate change, extreme events, sustainability and political issues. Through advanced data analytics, software, scientific research and deep industry knowledge, Verisk helps build global resilience for individuals, communities and businesses. With teams across more than 20 countries, Verisk consistently earns certification by **Great Place to Work**. For more, **visit Verisk.com** and the **Verisk Newsroom**.

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