ESG Signals® by **RS** Metrics

cognizant®

Environmental, Climate, and Physical Risk Data for the Insurance Industry

Overview

RS Metrics – Company and Solution Overview

RS Metrics provides analysis-ready data on an asset level for insurance companies to power their decision-making processes and estimate the environmental, climate, and physical risk performance of various types of customer assets in a granular and meticulous manner. Built on 14 years of delivering "accuracy at scale", our tools support extensive analysis and different types of assessment. We are a Build and Service Google Cloud partner and were selected to be part of Google Cloud Ready-Sustainability program. In 2024, we partnered with innovation leader Cognizant for the creation of an analytics solution for climate insights powered by Google Cloud for customers which are particularly well-suited for companies within the finance and insurance industries.

The Problem

Lack of real-time visibility into the location and environmental performance of physical assets can hinder operational efficiency, risk management, and decision-making, making them harder to assess for insurance processes.

- Gaps in released data - most firms only report a limited number of environmental metrics
- Lack of objective, verifiable, and comparable data - current data is mostly estimates-based
- Lack of granularity - most data is shared at a company level instead of asset one

The Solution

RS Metrics and Cognizant have created an ESGSignals® solution enhanced by Gemini AI models to meet the needs of insurance customers. It supplies metrics and insights that are:

- Objective and comprehensive
- High in accuracy for strategy building, baselining, and benchmarking
- Granular - rooted in our asset-level methodology providing insights for each company location that considers key environmental factors in the area
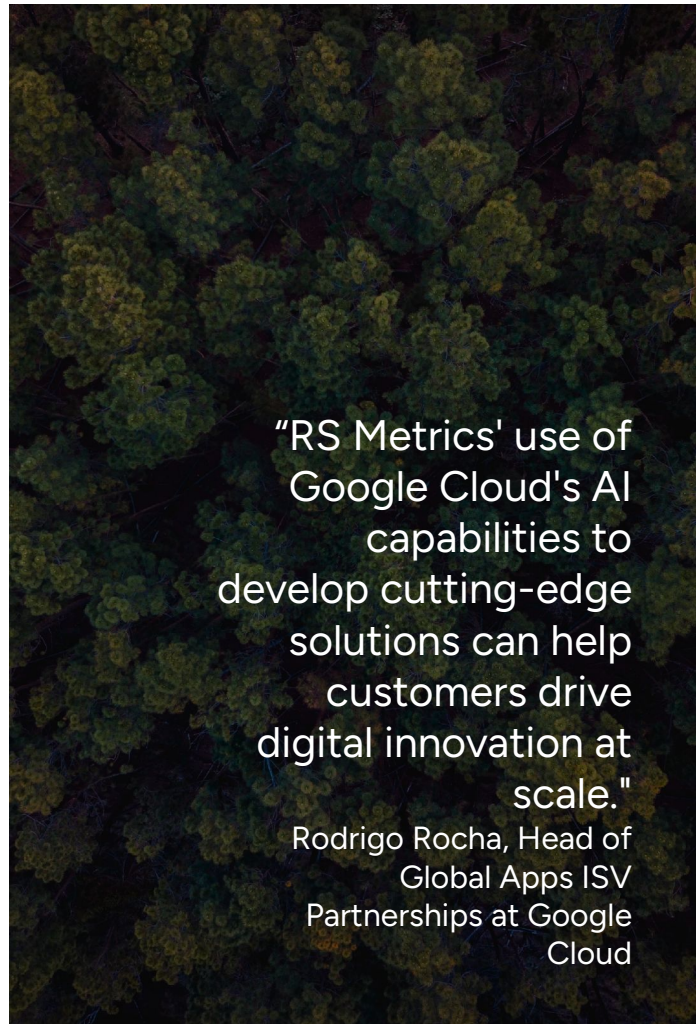
Value for Insurance Companies

Insurance companies can benefit from integrating ESGSignals® into their assessment processes to quantify the potential for damages related to the costly and region-specific environmental events and making strategic decisions.

- Data for assessments - ESGSignals® can provide a variety of metrics that contribute to a better understanding of both the environmental footprint of facilities (when it comes to metrics such as emissions, water stress, etc.) and of the threat of climate-related events such as floods, hurricanes, droughts, and more
- Broader solutions built on Google Cloud - (re) insurance companies can leverage ESGSignals® and Google BigQuery to support flood, fire, hurricane, earthquake and other climate risks through a Turnkey White-label ESG DAAS as demonstrated by this POC/Dashboard we made for an Industrial Client
- Relevance in a period of increased climate-related costs - between 1980-2023, there have been economic costs of approximately 738 billion euros in the EU due to environmental damages. About 162 billion euros were accumulated in the period from 2021 to 2023. With climate change, such events are expected to continue occurring (Source: European Environment Agency, 2024)

"RS Metrics' use of Google Cloud's AI capabilities to develop cutting-edge solutions can help customers drive digital innovation at scale."
Rodrigo Rocha, Head of Global Apps ISV Partnerships at Google Cloud

Use Case - POC / Dashboard for an Industrial Client

Industrial Physical Risk Dashboard - An example of a Google Cloud-powered platform that leverages thousands of geospatial datasets to provide information about assets of the company and their environmental performance
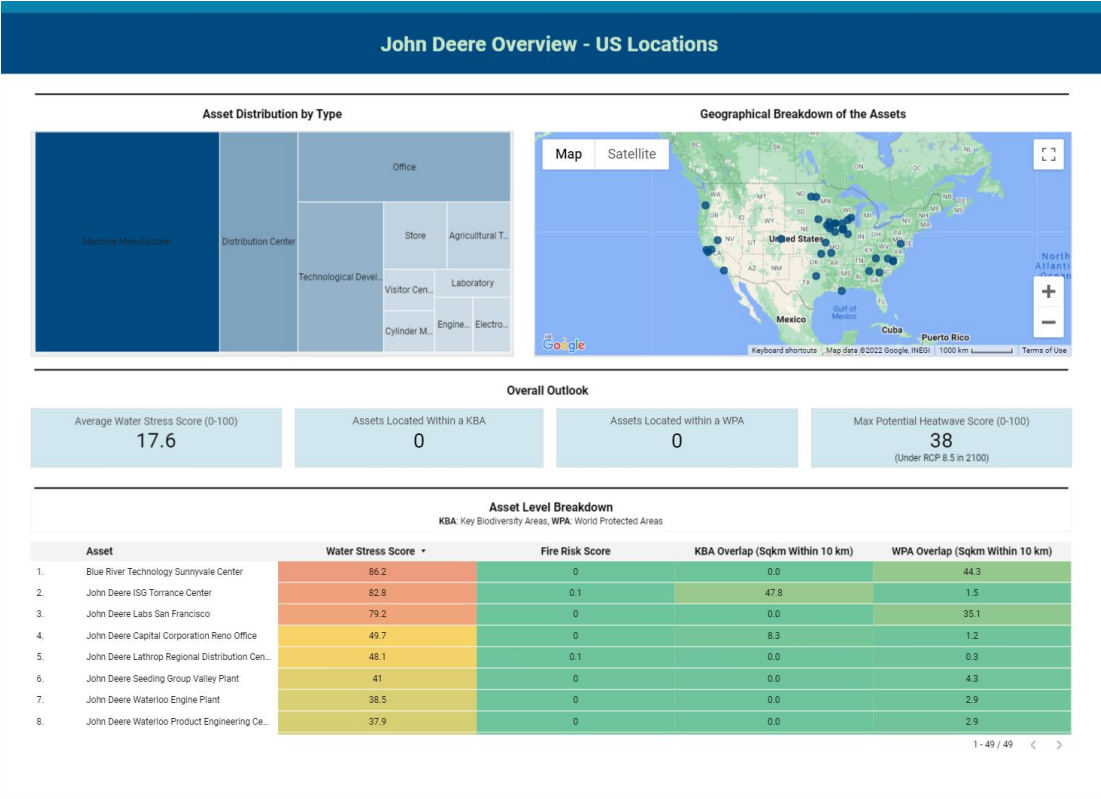
Single Asset Overview - An example of the details that companies can have access to about a specific asset together with the ability to bring in various climate and physical risk metrics from RS Metrics or third-party data sources

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