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IMPACT
PROGRAM CREATION

2018

WX RISK GLOBAL
FINANCIAL PROTECTION IN ANY WEATHER
www.wxriskglobal.com

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INTRO MESSAGE

Creating a world where bad weather cannot deplete your finances

At Wx Risk Global, we come to work every day choosing to solve the biggest problem for those financially exposed to the weather. Corporations spend millions of dollars for weather analytics only to leave multi-millions of budget dollars idle for the day they lose it. Most notably, those that are socially and economically disadvantaged are often forced to make life-altering changes just to survive because they lack the ability to save or afford protection.

Our purpose at Wx Risk Global is to provide **knowledge** of and **access** to the Weather Risk industry so that everyone, larger and small, affluent or in-need, can apply their weather and financial data to construct the most effective weather solutions. Today we provide the most actionable analysis, consultation, and solution mechanisms in the industry. We want to make weather risk solutions available to everyone.

RM Calh
Rebecca Leonardi
Partner & Co-Founder

A background image of a weather map with various symbols like 'H', 'L', and 'HOUR' and contour lines. A large blue rectangular overlay is positioned in the center, partially covering the map. The text 'Our COMPANY' is written in white on this blue area.

Our COMPANY

Wx Risk Global is a global weather risk solutions company that provides natural peril risk mitigation products and services to individuals, organizations, cities, and nations world-wide, that have the greatest potential of falling victim to climate-related disasters.

Our company also functions to educate individuals and organizations, worldwide, about the advantages of using our natural peril risk mitigation products for natural peril preparedness, alternative relief and recovery financing.

Furthermore, the goal of Wx Risk Global is to raise and receive funds for the support and enhancement of natural peril relief and recovery efforts on a global scale.

Analysis & Consultation

Performing a comprehensive analysis of each financial transaction to establish customized risk transfer programs.

Price Discovery

Discover the best prices available for risk transfer within its network of trusted Weather Risk product suppliers.

24/7 Monitoring

Monitor the models throughout the transaction period to track weather risk transfer model's effectiveness for further improvement.



WEATHER IMPACTS

70%

Global Business

43%

Household Energy Consumption

90%

Catastrophic Events



WEATHER DERIVATIVES

Weather Derivatives are the primary tools utilized in all Wx Risk Global solutions. These financial tools are purchased by clients to protect themselves from financial losses due to volatile weather conditions that are typically (but not limited to) exposures that cannot be covered by indemnity-based, causality insurance. These risks include weather-sensitive budget uncertainty due to revenue loss and increased expenses as well as catastrophic weather events.

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“We won't be able to stop disasters from happening. On the contrary, climate change may increase the frequency and severity of floods, droughts and storms. But we are better equipped today to prepare for them and reduce their impact.”

-Sri Mulyani Indrawati

AAA

Trusted Suppliers

Weather Derivative suppliers are typically AAA-rated reinsurance companies and hedge funds interested in diversifying their portfolios with weather risk



Third-Party Data Sources



Weather Derivatives use weather data from reputable third-party sources for pricing and settlement to prevent conflicts of interest. Typically, these sources are government weather agencies such as the NCEI (United States) and BOM (Australia).

Immediate Payouts

Weather Derivatives can be purchased no later than 20 days prior to its starting date. Payouts are typically paid 5 days after the end of the protection period if the covered weather event occurs.





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“Everyone talks about the weather, but nobody does anything about it.”

Mark Twain

TOP PRIORITIES

We understand that what we do is important. The **IMPACT** that we are capable of providing to the world brings progress to both social action and environmental protection. Therefore, our company is focusing its efforts on these aspects. We constantly introduce the newest innovations within the realm of Weather Risk mitigation and pursue the best course of action to protect **ALL** from the negative affects of weather on finances.



WEATHER RISK SOLUTIONS FOR ALL

Wx Risk Global's purpose is to utilize the tools it has at its disposal to design a viable weather risk transfer solution for entities that have significant exposure to volatile weather conditions. Performing a comprehensive analysis of each financial transaction to establish customized risk transfer programs. Discovering the best prices available for risk transfer within its network of trusted Weather Risk product suppliers. Monitoring the models throughout the transaction period to track weather risk transfer model's effectiveness for further improvement.



CHARITABLE FUND GENERATION

At the very heart of Wx Risk Global's business model is providing charitable and philanthropic entities a cost effective way of offsetting the risk of financial, educations and infrastructural disaster after extreme weather events.



COMMITMENT TO OUR VALUES

An unwavering commitment to our vision, values and mission that what we provide is not meant to be a luxury but rather a necessity for all, including the environment. Wx Risk Global, is by its very nature, a company that devotes all available resources to creating and initializing the implementation of weather risk mitigation solutions, while always considering the unique needs of the client.



IMPACT POLICY

Our IMPACT policy is aimed at creating a balance between delivering a financial return while achieving social good. Wx Risk Global strives to provide our clients with the opportunity to engage in return on investment as well as impactful giving by delivering solutions that are structured to benefit millions of people worldwide. Whether we are focused on catastrophic disaster relief or just protection for undesirable weather in the agriculture sector, Wx Risk Global is on the cutting edge of solving weather related issues for NGO's, foundations, non-profits, governments and philanthropies.

MEETING GIIN STANDARDS

Wx Risk Global has joined the impact investing market and presently holds every Global Impact Investing Network (GIIN) Standard. The market currently provides capital to address the world's most pressing challenges in sectors such as renewable energy, conservation, microfinance, sustainable agriculture, clean drinking water and affordable basic services such as healthcare, housing and education.





IMPACT PROGRAM CREATION

Wx Risk Global understands that it is impossible to design programs that perfectly align with every organization's purpose and whom their purposes serve.

Instead, if an organization's primary intent or purpose is to directly improve the livelihood of those who have socioeconomic hardships, WX Risk Global extends the opportunity to partner in designing and implementing IMPACT programs that directly align with the organizations purpose.

MISSION & PROGRAM RELATED INVESTMENTS

By utilizing the **IMPACT Program Creation** solution, foundations are provided the opportunity to create Mission-Related Investment vehicles that are geared towards supporting their social and environmental impact missions while generating competitive rates of financial return. Program-Related Investments can also be developed to satisfy their tax-exempt status investment requirements.

CLIENT EXAMPLES

Project	Location
Public Housing Utilities	United States
Emergency Winter Homeless Shelters	United States
Summer Hydration Stations	United States
Hurricane Disaster Relief / Recovery	United States & Haiti
Farming Co-op Micro-insurance	Mexico
Sustainable Agriculture	India
Typhoon Protection (World Bank)	Philippines
Flooding	Cambodia
Aquaculture	China

OUR TEAM

Wx Risk Global was formed in 2012 on the belief that the IMPACT we are capable of providing to the world brings progress to both social action and environmental protection. Our team constantly introduces the newest innovation within the realm of Weather Risk mitigation and pursue the best course of action to protect ALL from the negative affects of weather on finance.



Rebecca Leonardi
Managing Partner

20 Years Experience
Florida State Univ.



Pete Bouchard
Managing Partner

28 Years Experience
Lyndon State College



Joseph Alston
Managing Partner

6 Years Experience
Davidson College



Dan Kwiatkowski
Business
Development

30 Years Experience
Univ. of Maryland

An aerial photograph of a parched, cracked landscape. The ground is a mix of light and dark grey, with several prominent, dark, jagged cracks running across it. A semi-transparent blue rectangular box is overlaid on the right side of the image, containing white text.

VISION

A world where
weather
protection is a
right and not a
privilege



STAY IN TOUCH
WITH US

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