



Use of the data for developing the model

Development of the damage model for the present climate: Probability of a damaging event

Generalized linear mixed model (GLMM)

Insurance payments ~ Mean precipitation in 24 h + total population

Binary data (π)

Р

↓ R

$$\log(\frac{\pi}{1-\pi}) = \beta_0 + \beta_1 P + \beta_2 R + b_i + b_j$$

 $\widehat{2}$

Data for the future period

- Precipitation → seven simulations from EURO-CORDEX
- Population → five SSPs + 2UP model

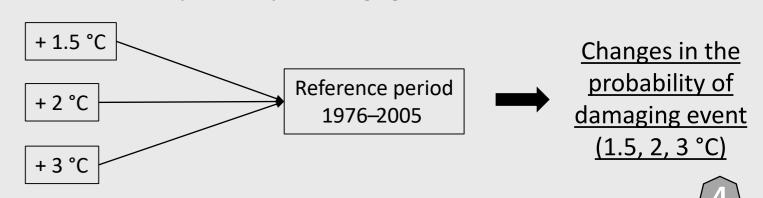
Bias correction
per basin
and projection

Use of the model developed



Application of the model with projected data

Estimation of the probability of damaging event





Use of the data from the projections