

# K.A.R.L.®, your partner for climate change adaptation - EU taxonomy.

Within the framework of the sustainability strategy of the European Union, the EU Taxonomy Regulation 2020/852 sets conditions for environmentally sustainable investments. The K.A.R.L.® team provides a solution for the objective 2 „Adaptation to climate change.”

We provide you with a complete climate risk and vulnerability analysis. This includes a review of the physical risks and the assessment of these risks for the current climate as well as projected changes for different scenarios and time periods in the future (scenarios: SSP1-2.6, SSP2-4.5, and SSP5-8.5 | time periods: 2015-2044, 2035-2064, 2070-2099).

**Would you like to carry out a climate risk analysis within the guidelines of the EU taxonomy?  
Please feel free to contact us!**



**K.A.R.L.®**  
Köln.Assekuranz Risiko Lösungen

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The K.A.R.L.® system for analysing natural risks is a product of KA Köln.Assekuranz Agentur GmbH, an ERGO Group company.

Let us find out together how K.A.R.L.® can best help you!

**KA Köln.Assekuranz Agentur GmbH**  
Scheidtweilerstr. 4  
50933 Cologne

Fon: +49 (221) 397 61-200  
Fax: +49 (221) 397 61-301

[www.karl.services](http://www.karl.services)  
[team.karl@koeln-assekuranz.com](mailto:team.karl@koeln-assekuranz.com)



**Natural hazards  
analysis with K.A.R.L.®**

**Individual. Spot on precision.  
Worldwide.**

# Helplessly exposed to natural hazards? Not necessarily.

Damages caused by natural hazards are increasingly noticeable in the globally interconnected economy. In addition, there are rare but devastating events such as earthquakes, tsunamis, or volcanic eruptions. Our mission is to create transparency about such risks. The key is our self-developed system K.A.R.L.<sup>®</sup> together with the expertise of our geoscience team.

## K.A.R.L.<sup>®</sup> can:

- Identify and assess natural risks
- Quantify risks based on the individual location and the object's vulnerability
- Evaluate the necessity for protective and adaptation measures

*“With every customer we consider:  
What would happen to your products  
if the water rises half a meter or if an  
earthquake strikes?”*

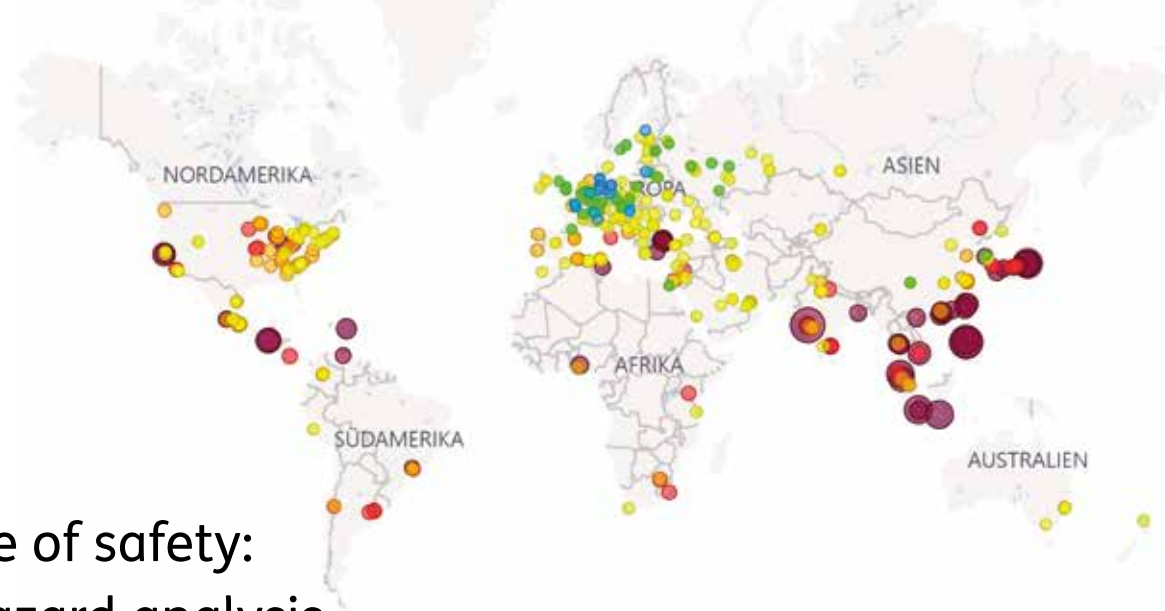
– Dr. Hans-Leo Paus –

Total risk for a  
portfolio of locations

## A measure of safety: Natural hazard analysis with K.A.R.L.<sup>®</sup>

Based on coordinates, K.A.R.L.<sup>®</sup> examines which risks can occur at any location worldwide. Historical data, as well as soil conditions, terrain elevation, etc. are taken into consideration. Additionally, K.A.R.L.<sup>®</sup> allows to incorporate your individual vulnerabilities into the calculation, as a high risk of hail is worse for a vineyard than for a warehouse; impending water scarcity affects a medium-sized production facility more than a parking lot.

Therefore, K.A.R.L.<sup>®</sup> provides a quantitative assessment of the natural hazard risk situation at a given location. This report can help you, for example, to reconsider the construction of a property, take adaptation measures, or buy insurance coverage for the remaining risk.



## K.A.R.L.<sup>®</sup> provides solutions for everyone!

- Natural Hazard Report K.A.R.L.<sup>®</sup>-PRO:  
Comprehensive location analysis available for download through our online system.
- Natural Hazard Report K.A.R.L.<sup>®</sup>-EXPERT:  
Individual location analysis (desktop study) conducted by our geoscience team.
- K.A.R.L.<sup>®</sup>-PORTFOLIO ANALYSIS:  
Location analysis for your entire or selected portfolio with an unlimited number of sites.
- K.A.R.L.<sup>®</sup>-CLIMATE PROFILE:  
Impact of climate change on your location.
- K.A.R.L.<sup>®</sup>-TAXO: Climate and vulnerability analysis for objective 2 of the EU Taxonomy Regulation „Adaptation to climate change“.

Do you want to learn more about  
K.A.R.L.<sup>®</sup> without any obligations?  
Get a free natural hazard short  
report here.

