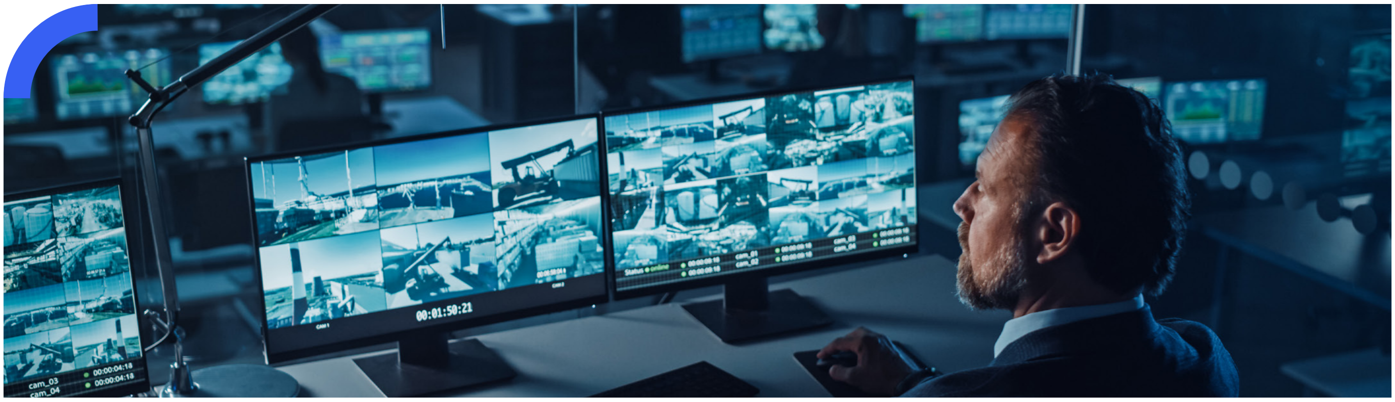
everbridge™
Insurance Services

Closing the financial resilience gap

A guide for operational resilience leaders on activating parametric financial recovery through infrastructure you already own.



Why well-run resilience programs still bleed cash after major events

Your response plans work. When severe weather hits, your team activates protocols, coordinates evacuations, reroutes operations, and keeps the business running. **That part is not the problem.** The problem is what happens after the event, when the financial impact hits the bottom line.

4.5%

Annual growth

Compound annual growth in weather damages over four decades — Munich Re[1]

6.5×

Profit warnings

Increase in profit warnings following extreme weather since Hurricane Katrina[2]

50%

Businesses affected

Of all businesses reported experiencing weather losses within the past three years[3]

$90B

Combined losses

Facing the 30 most diversified U.S. companies in a severe weather year — FSF[4]

[1] Calculated by Everbridge Insurance Services using Munich Re NatCatSERVICE historical global weather catastrophe loss data (1980–2023, inflation adjusted).
[2] The cost of doing new business: https://hubspot.firststreet.org/hubfs/Research%20Reports/FS%20-%2016th%20Risk%20Assessment.pdf?utm_source=chatgpt.com
[3] Adapting to climate change: https://www.corporate.marsh.com/insights/publications/2024/september/adapting-to-climate-risks.html?utm_source=chatgpt.com
[4] First Street Foundation, The 16th National Risk Assessment: The 90 Billion Dollar Risk (2026), pp. 17–18.

The operational disruption is sector-wide

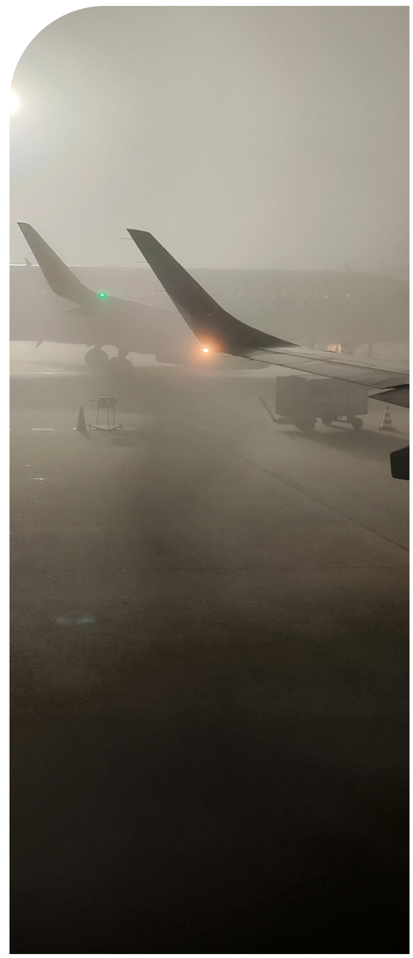
From airlines to utilities, every industry has experienced the gap between operational recovery and financial recovery. The response is fast. Financial recovery is not.

- **Airlines — Winter Storm Fern (January 2026)**
  19,400+ flights grounded industry-wide. American Airlines canceled 9,000+ flights and absorbed an estimated $150–200 million in losses—the largest operational disruption in company history.

- **Healthcare — Hurricanes Helene & Milton (2024)**
  Community Health Systems' hospital network across Florida, Georgia, and Tennessee was severely disrupted. Lost revenues from Helene alone exceeded $7 million, with additional costs from evacuation and capacity rerouting. The stock fell 50.6% within 30 days.

- **Manufacturing — 2021 Texas Winter Storm**
  Semiconductor fabrication plants, petrochemical facilities, and auto parts manufacturers halted production for weeks. Samsung's Austin fab alone lost an estimated $268 million. NXP Semiconductors and Infineon reported multi-quarter supply disruptions.

- **Utilities — Lahaina Wildfires (2023)**
  Hawaiian Electric's revenues fell 30% below expected trend—roughly $315 million per quarter. The stock fell 74.4% in 30 days. A single catastrophic event cascaded through every financial metric simultaneously.



First Street Foundation found that physical climate risk cascades through five channels simultaneously: owned facilities, upstream suppliers, commodities, downstream customers, and logistics networks. A single weather event can hit multiple channels at once.

The gap no one sees

Operational resilience teams

Measured on how quickly and effectively they respond to events. They act fast, spending what they need to keep the business running. That speed is a success metric.

The result

The operational success is real. The response is coordinated. The business keeps running. But the financial impact still lands on the P&L.

Finance teams

Measured on the financial outcomes that follow. By the time finance evaluates the impact, the damage is already done. Recovery is slow, uncertain, or incomplete.

The structural blind spot

Between response and recovery is where millions of unrecoverable losses accumulate. The organization responds well operationally but still suffers financially. **This disconnect is a gap no one explicitly owns.**

What sits between operational resilience and financial performance is a gap no one explicitly owns — and where millions in unrecoverable losses accumulate every year.

1 in 4

Companies self-insure disaster losses entirely[1]

44%

Of risk decision-makers say full coverage is simply too expensive[2]

Months

Typical wait for reimbursement through traditional insurance processes

The issue is not coverage. The issue is timing. When a major event hits, resilience teams spend first and recover funds later — if at all.

[1] https://www.corporate.marsh.com/insights/publications/2024/september/adapting-to-climate-risks.html?utm_source=chatgpt.com
[2] https://www.fm.com/Resources/resilience-index?utm_source=chatgpt.com

Trigger-based financial recovery: how it works

A parametric policy pays a predetermined amount when an objectively measured weather event—rainfall, wind speed, temperature, snowfall—crosses a defined threshold at your specific location. No claims adjusters. No damage assessment. No months of documentation and negotiation. **Funds arrive in days, not months.**

	Traditional Insurance	Parametric Recovery
Covers	Physical damage to assets	Operational disruption losses
Trigger	Documented, assessed loss	Weather data exceeds threshold
Process	Adjusters, negotiation, documentation	None — payout is automatically triggered when thresholds are met.
Timeline	Weeks to months	5–10 business days
Use of Funds	Tied to documented losses	Unrestricted

You define the triggers based on what actually disrupts your operations. If a weather station or sensor confirms the threshold was exceeded, the payout is automatic. You decide how to deploy the funds—revenue replacement, extra expense, supply chain workarounds, workforce costs. **There are no restrictions.**

This is not experimental. The parametric market reached approximately **$21 billion in 2025** and is growing at 13%+ CAGR. Corporate clients now account for 50% of the market[1]. Trigger-based payouts have been used in agriculture, energy, and sovereign risk for decades.

What is new is embedding parametric triggers inside existing operational software—where weather event data already flows—so that the same alert that activates your response plan can also activate financial recovery.

[1] https://www.ajg.com/gallagherre/news-and-insights/1st-view-jan-25-differentiation-rewarded/?utm_source=chatgpt.com

Why now: the risk is accelerating and the technology has caught up

For decades, organizations accepted slow financial recovery as the cost of doing business. That assumption no longer holds.

Weather damages have followed a sustained multi-decade growth trend. 65% of public companies now cite climate risk in their filings, up from 32% in 2001. First Street Foundation projects losses to increase approximately 10% across DJIA companies absent adaptation. Even the 30 most diversified companies in America face a combined **$90 billion in losses in a severe weather year,** with the average DJIA constituent facing cash losses of 1.9% of revenue.

Winter Storm Fern in January 2026 was a wake-up call across sectors. Every industry has its version: wildfires disrupting utility networks, floods halting manufacturing lines, hurricanes shutting hospital systems, ice storms paralyzing logistics operations.

The technology shift

Precision

Location-level weather data, not regional estimates

Modeling

Advanced pricing for site-specific risk

Distribution

Embedded directly in the platform you already use

The operational efficiency opportunity

For organizations already using Everbridge, the same weather intelligence and operational workflows that support response can also be extended to support financial recovery.

Parametric financial recovery adds a measurable financial outcome to that same investment. The weather event that triggers your business continuity response plan now also triggers a recovery payment. One event. Two responses—operational and financial—from the same platform. No new vendor. No new system to learn.

Before

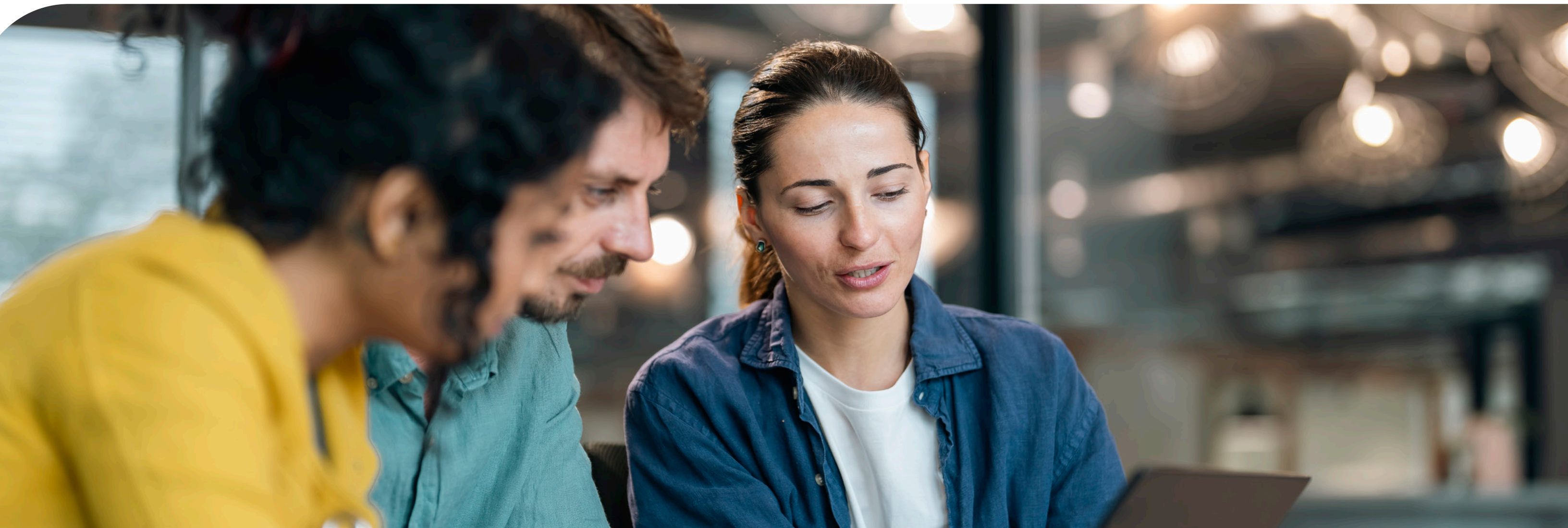
"We responded well. The operational disruption was contained. But the financial hit still showed up on the P&L."

After

"We responded well, and the platform automatically triggered financial recovery. Funds arrived while we were still in recovery mode."

That is a fundamentally different story to tell leadership. It demonstrates that the platform you already run delivers more value than anyone realized—and that your team is the reason it works.

One platform. One event. Two simultaneous responses — operational and financial — with no additional vendor, no new system, and no new budget required.



Why Everbridge

Parametric insurance has been around for a while. **Everbridge is what makes it operational.**

If your organization uses Everbridge 360 for critical event management and mass notifications, you already monitor severe weather across your operational footprint. RiskReady–Weather extends what you already have.

Same alerts, new outcome

Turn alerts into capital. The severe weather event that activates your BC response plan now also activates financial recovery. One event, two responses — from the same platform.

Location-specific coverage

Calibrated to your most critical sites — whether hospitals, manufacturing plants, distribution centers, or retail locations.

Embedded in your workflow

No new platform, no new vendor. Integrated risk monitoring built on the Everbridge infrastructure you already operate — not bolted on.

A+ rated capacity

Tokio Marine — $200B+ in assets, A+ from S&P and AM Best. Enterprise-grade financial backing behind every payout.

5–10 Business day payouts

Funds arrive while you're still in recovery mode. No claims process. No adjusters. No documentation battle.

Built on your risk intelligence

Leveraging the data and visibility you already trust — 59,000+ assets mapped across 142 countries with location-level precision.

Activate your exposure analysis

We will build a confidential, no-obligation assessment of your specific locations—showing where weather risk concentrates in your operational footprint and what parametric financial recovery would look like for your organization. No procurement process required. This starts with a conversation.

What you'll receive

- **Location mapping**
  We map your sites and identify where weather risk concentrates in your operational footprint
- **Risk modeling**
  Site-specific parametric trigger scenarios modeled against historical weather data
- **Recovery illustration**
  What financial recovery could look like for your organization, before you commit to anything

See what your exposure could pay back. We'll map your locations, model your risk, and show what recovery could look like — before you commit to anything.

Contact us:

Everbridge Insurance Services is available to qualifying Everbridge customers. Our team can help assess your weather exposure and determine whether parametric financial recovery is a fit for your organization.

To learn more about Everbridge Insurance Services, visit **everbridge.com** or speak to an expert at: **everbridge.com/contact-us**

Sources: First Street Foundation, 16th Risk Assessment (2026). Munich Re, NatCatSERVICE (2025). Gallagher Re (2024). FM Global (2025). Marsh (2024). EM-DAT / Our World in Data. Everbridge Insurance Services analysis.

everbridge
Insurance Services

About Everbridge

Everbridge offers the most comprehensive, end-to-end suite of solutions for managing both physical and digital critical events. Powered by Purpose-built AI, our High Velocity CEM™ platform delivers industry-leading actionable risk intelligence to help keep your business protected.

From safeguarding offices and public spaces to ensuring digital security and providing on-the-go solutions to protect your people, Everbridge is the only critical event management platform you'll need.

The results are clear: Forrester Consulting estimates a 358% ROI for Everbridge customers over three years, including $2 million saved in IT downtime and $3 million gained in operational efficiency.

With instant multi-channel notifications and full lifecycle automation, Everbridge streamlines responses, eliminates delays, and strengthens organizational resilience - all within a seamless, user-friendly platform.

A unified platform for greater resiliency in critical event management

Leveraging cutting-edge technology, strategic innovation, and proven reliability, Everbridge empowers you to navigate an ever-changing risk landscape with confidence.

Platform	Scale	Data	Products	IP patents
One platform. One process. One response. Anywhere.	High Velocity CEM solutions to support teams of all types and sizes, globally.	AI-powered threat scoring and 25,000+ real-time data sources.	AI-powered decision-ready risk intelligence and full lifecycle automation to navigate critical events with confidence.	160+ worldwide patents.

Experience the power of Everbridge for yourself

Request a demo today or call us at +1 (888) 366-4911 to speak with a resilience expert.

Request an Insurance Service consultation

Everbridge delivers a business resilience advantage with High Velocity CEM™, powered by Purpose-built AI and decision-ready intelligence to accelerate response, reduce downtime, and protect what matters most.
Request a demo at everbridge.com/demo or call +1 (888) 366-4911.

everbridge

WP-EN-Closing the financial resilience gap_07.10.26