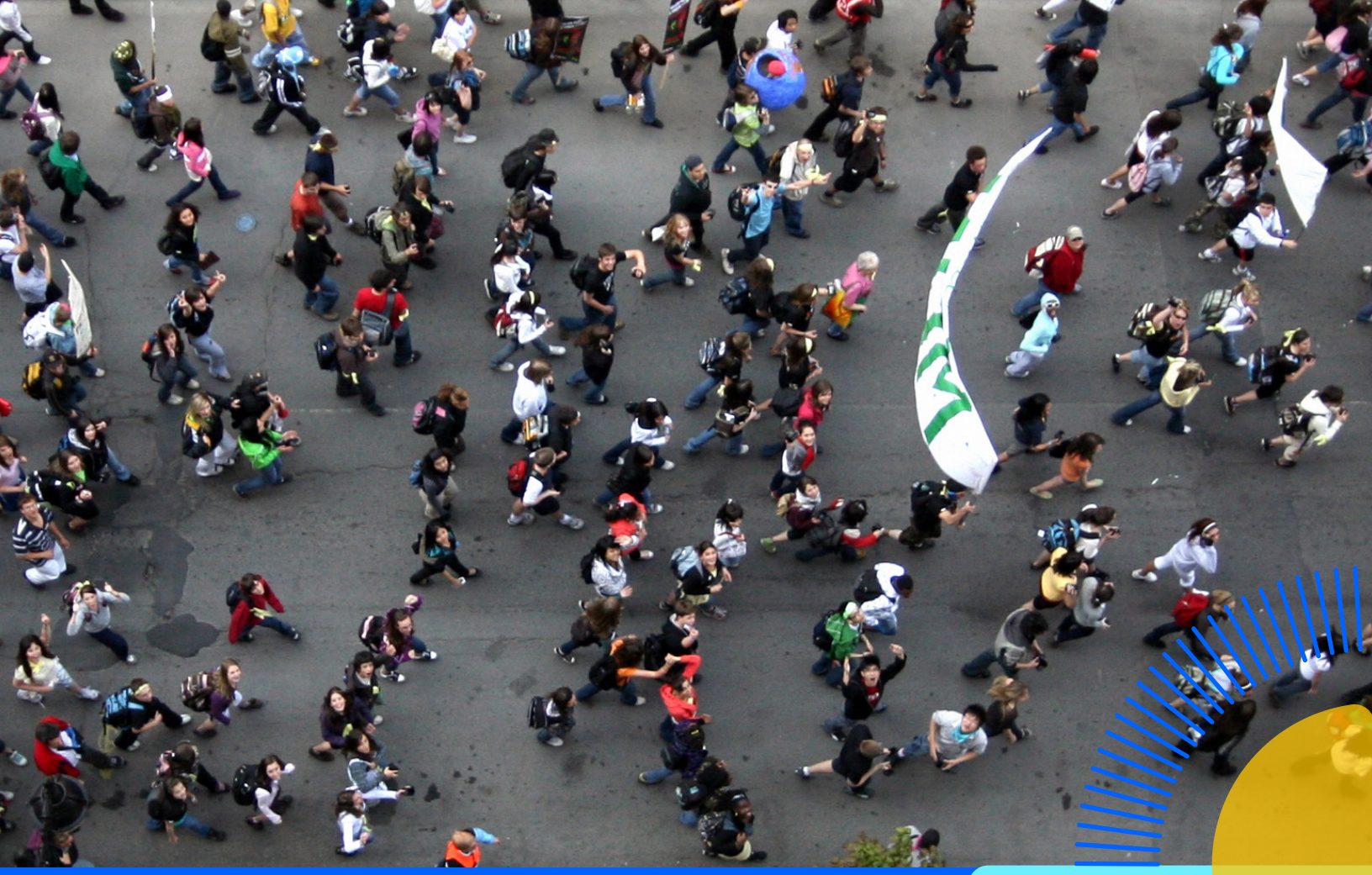


CATASTROPHE AND RISK SOLUTIONS

Verisk Strikes, Riots, and Civil Commotion Model

for the United States

Verisk

The market's first probabilistic Strikes, Riots and Civil Commotion (SRCC) catastrophe model

SRCC events have emerged as the top concern in the political violence insurance market. Their impact can be profound, triggering significant insured losses due to looting, vandalism, fire, and business interruption.

How Verisk transforms SRCC risk into opportunity

The Verisk SRCC Model for the US helps exposure management, catastrophe modeling, and underwriting teams understand potential insured losses from property damage and business interruption claims due to SRCC events. It provides the insight needed to support pricing, underwriting, capital allocation, and risk management decisions, including identifying areas ripe for growth.

With Verisk, SRCC risk moves from uncertainty to actionable insight and opportunity.

What makes Verisk the catastrophe modelling leader that's trusted worldwide?

When catastrophe risk decisions demand clarity, more than 400 insurers and reinsurers - from global leaders to regional carriers - rely on Verisk. Our scalable models deliver granular, by-peril data across every region, built on a single financial framework so portfolio comparisons are always consistent. Our dedicated client teams bring the same depth of expertise as our scientists - ensuring you get responsive, personalized support at every stage, from onboarding through ongoing model use.

Since 2017

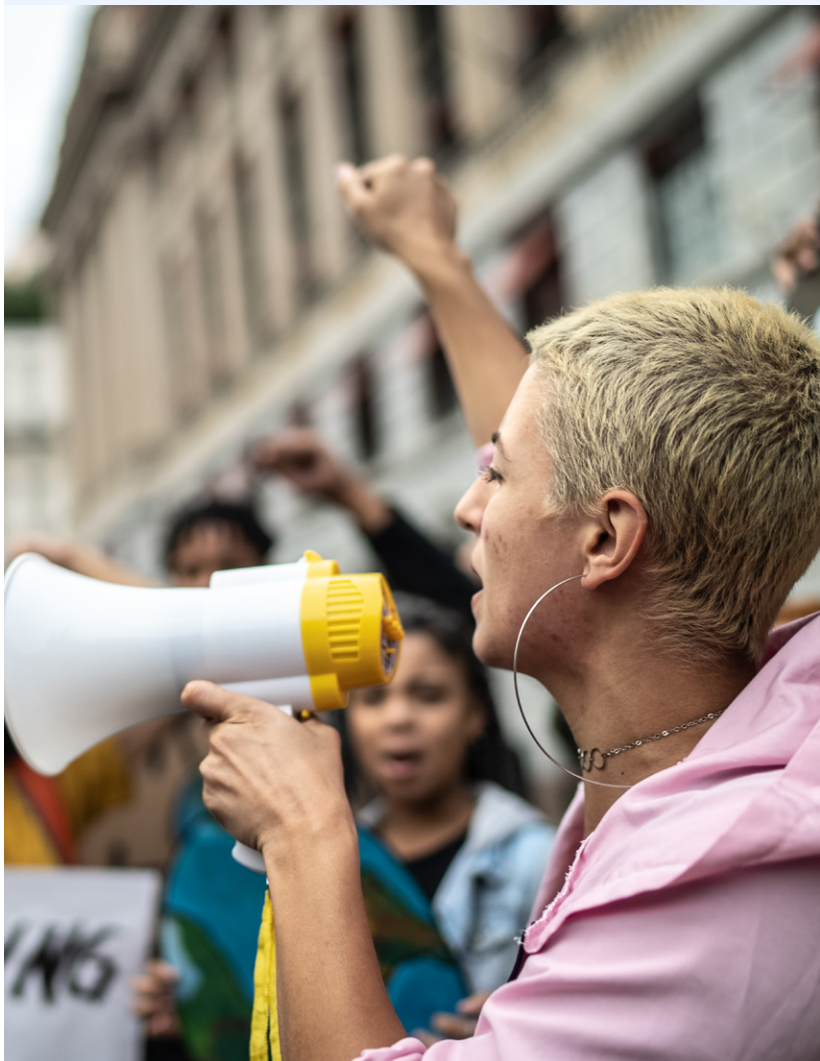
10B

in insured losses have resulted from SRCC events.

In 2025, more than

12K

commercial and municipal properties were affected by riot activity around the world.



What sets Verisk's Strikes, Riots and Civil Commotion Model for the United States apart?

With its political science, data science, and machine learning expertise, Verisk created global SRCC predictive scores to measure and predict the risk of political violence worldwide. Combining this with deep catastrophe modeling expertise, Verisk created the SRCC catastrophe model helping insurers quantify average annual loss (AAL), exceedance probabilities, and tail risk. Encompassing political, economic, and social drivers of unrest, the model incorporates historical experience—and then goes beyond to capture plausible severe events that could occur.

Model at a glance

Perils:
Losses from strikes, riots and civil commotion damage stemming from fire, looting, vandalism, and business interruption

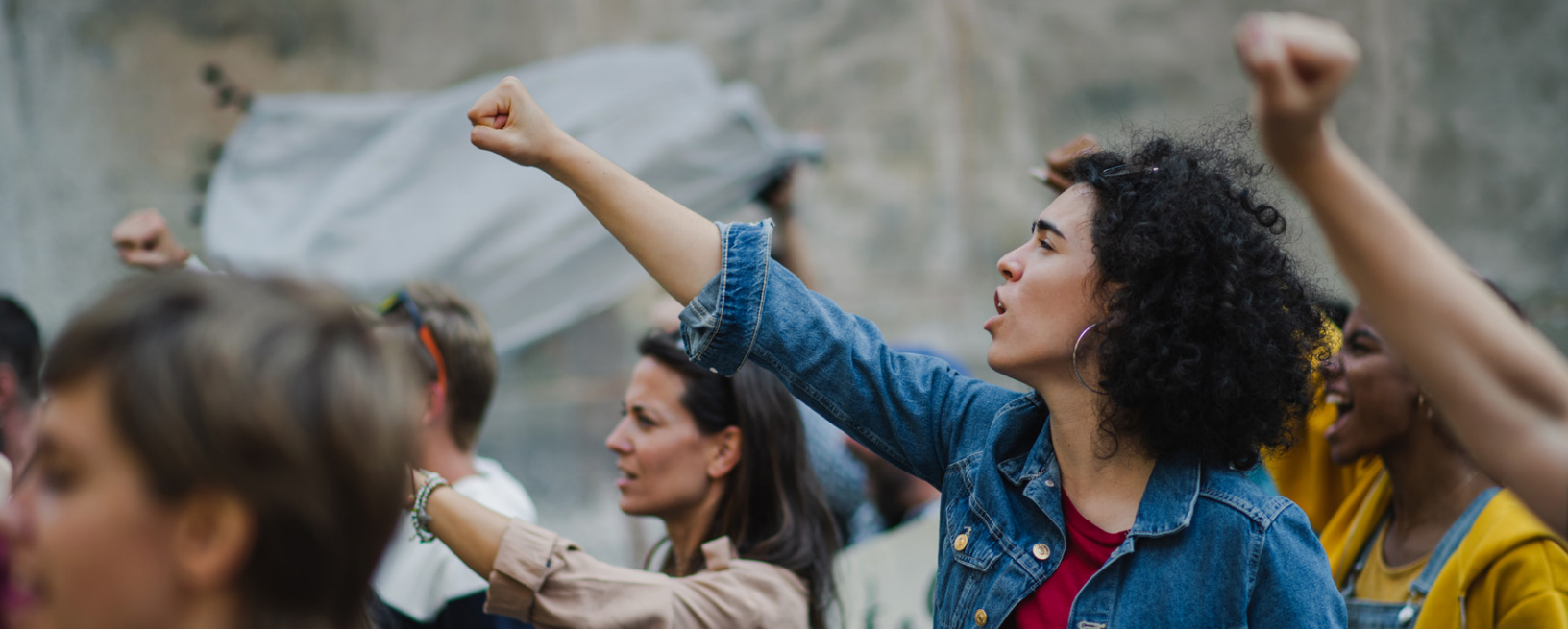
Domain:
United States

Assets:
Commercial and municipal property

Resolution:
ZIP code

Stochastic catalogue:
500,000 stochastic years

Delivery:
Touchstone, Verisk Synergy Studio (2027)



What is in the model to help drive your business forward?

First fully probabilistic SRCC cat model:
Our 500,000-year stochastic event catalog moves SRCC risk analysis beyond qualitative judgement. Relying on rigorous modeling of SRCC risk, it provides measurable insights you can trust.

Seamless all-peril modeling:
Producing industry standard catastrophe model outputs, the SRCC model allows insurers to assess SRCC risk alongside natural catastrophe perils within the same portfolio framework.

ZIP code-level granularity:
Provides ZIP-level loss estimates for physical damage caused by fire, looting, and vandalism, as well as associated business interruption. This granularity supports more accurate underwriting, pricing, and exposure management.

Support for portfolio resilience:
Stress-test portfolios, manage tail risk, and confidently structure (re)insurance policy conditions.

Beyond historical data:
Relying on historical data alone is not enough; our model uses advanced simulations and the latest data science to represent severe but plausible events beyond historical records.

Step into the future of SRCC risk modeling

Quantify complexity, anticipate unrest, and drive portfolio resilience with Verisk.

Visit to learn more
verisk.com/products/srcc-model/

Verisk™