



CATASTROPHE AND RISK SOLUTIONS

# Verisk Strikes, Riots, and Civil Commmotion Model

for the United States



# 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 assess insured losses from property damage and business interruption due to SRCC events. It supports pricing, underwriting, capital allocation, and risk management decisions, while identifying opportunities for growth.

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

## What makes Verisk the catastrophe modeling 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

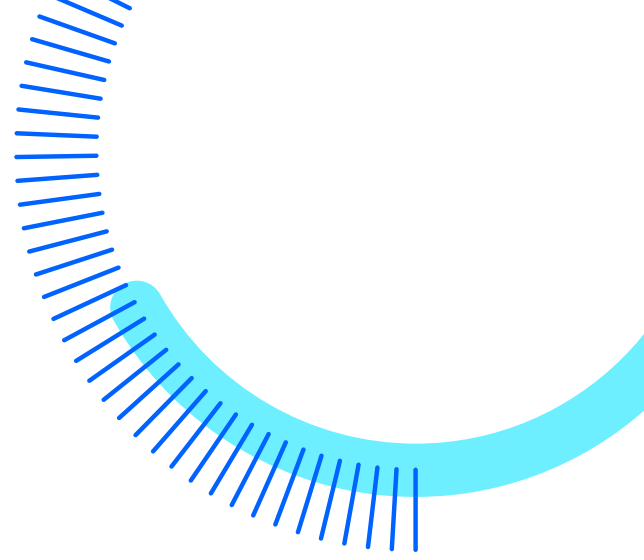
# 12k

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?

Leveraging expertise in political science, data science, and machine learning, Verisk developed global SRCC predictive scores to assess political violence risk. Combined with catastrophe modeling, the SRCC model enables insurers to quantify AAL, exceedance probabilities, and tail risk - integrating political, economic, and social drivers while capturing both historical trends and plausible severe future events.



## Model at a glance

### Perils

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

### Domain

United States

### Stochastic catalog

500,000 stochastic years

### Assets

Commercial and municipal property

### Delivery

Touchstone, Verisk Synergy Studio (2027)

### Resolution

ZIP code



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



## First fully probabilistic SRCC catastrophe 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/](https://verisk.com/products/srcc-model/)