Applied Research Associates (HurLoss) — Catastrophe Modeling Vendor Profile

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Direct answer: Applied Research Associates (ARA) develops and licenses HurLoss®, a physics-based hurricane catastrophe model covering the North Atlantic basin. Headquartered in Albuquerque, New Mexico, ARA operates as an independent, employee-owned science and engineering firm whose catastrophe modeling group has served insurers, reinsurers, brokers, and ILS managers since 1998.

What Applied Research Associates (HurLoss) Models and Sells

ARA licenses HurLoss®, a hurricane catastrophe modeling software platform built on physics-based windfield modeling, engineering damage functions, and historical climatology paired with general-circulation-model future climate conditioning. Its unified North Atlantic basin event set covers the United States, Caribbean, Bermuda, and eastern parts of Canada, Mexico, and Central America, quantifying wind, storm surge, and economic loss impacts.

Attribute	Primary-Source Verified Record
Candidate # / Gate	#1 — PUBLISH (Option B)
Ownership	Independent, 100% employee-owned engineering and scientific services corporation (Applied Research Associates, Inc.).
Headquarters	Albuquerque, NM
Named Platforms	HurLoss® hurricane catastrophe modeling software (North Atlantic basin event set with dynamic future-climate conditioning)
Perils Covered	Hurricane, tropical cyclone wind, and storm surge
Primary Buyers	Property insurers, reinsurers, reinsurance brokers, and insurance-linked securities (ILS) managers
Official URL	https://www.ara.com/hurloss/

Peril Scope and Buyer Fit

HurLoss targets tropical cyclone wind and storm surge exposures across residential, commercial, and specialty property portfolios. Primary buyers are property carriers, reinsurers, reinsurance intermediaries, and ILS funds evaluating North Atlantic hurricane risk and secondary climate-conditioned return periods. Because ARA is headquartered in Albuquerque, New Mexico (4300 San Mateo Blvd. NE) with engineering divisions across North America, its catastrophe modeling software is sold alongside broader physical-sciences modeling and simulation contracts.

Frequently Asked Questions

What does Applied Research Associates (HurLoss) model and sell? Applied Research Associates (HurLoss) offers HurLoss® hurricane catastrophe modeling software (North Atlantic basin event set with dynamic future-climate conditioning), covering Hurricane, tropical cyclone wind, and storm surge for Property insurers, reinsurers, reinsurance brokers, and insurance-linked securities (ILS) managers.

Who owns Applied Research Associates (HurLoss)? Independent, 100% employee-owned engineering and scientific services corporation (Applied Research Associates, Inc.).

Sources Cited & Census Links

Source / Link	Verified URL
ARA HurLoss Product Page	https://www.ara.com/hurloss/
ARA Modeling & Simulation	https://www.ara.com/modeling-and-simulation/
ARA Contact & Headquarters	https://www.ara.com/contact-us/
C-11 Census Index	https://riskcoveragehub.com/catastrophe-modeling-vendor-census/

Informational reference only. Confirm licensing terms, regional model versions, and regulatory filings directly with the provider.