Descartes Underwriting — Catastrophe Modeling Vendor Profile

Published November 21, 2026 · Risk Coverage Hub (riskcoveragehub.com) · Informational reference only; zero vendor rankings.

Direct answer: Descartes Underwriting is an independent Paris-headquartered corporate parametric MGA and risk-modeling specialist with major offices in New York and London. Combining AI-refined satellite, IoT, and weather modeling with risk-transfer capacity, Descartes structures and underwrites parametric policies across climate, natural catastrophe, and cyber perils.

What Descartes Underwriting Models and Sells

Descartes pairs internal catastrophe science and real-time remote-sensing monitoring with risk-bearing capacity rather than licensing standalone modeling software to third parties. Its underwriting teams build custom parametric structures—such as North America drought covers up to $80M per contract, named-windstorm triggers, river-level volatility, and parametric reinsurance—distributed primarily through commercial brokers.

Attribute	Primary-Source Verified Record
Candidate # / Gate	#29 — PUBLISH (Option B)
Ownership	Independent privately held corporate insurance specialist and parametric managing general agent (MGA), headquartered in Paris with global hubs including New York and London.
Headquarters	Paris, France / New York, NY
Named Platforms	Descartes proprietary parametric catastrophe pricing models and bespoke corporate parametric insurance/reinsurance policies
Perils Covered	Tropical cyclone/hurricane, flood, wildfire, earthquake, tornado, hail, drought, frost, excessive rain, extreme temperatures, and cyber/cloud outage
Primary Buyers	Commercial insurance brokers, large corporations, agribusinesses, energy/mining operators, captives, and reinsurers
Official URL	https://descartesunderwriting.com/

Peril Scope and Buyer Fit

Peril coverage spans hurricane/tropical cyclone, flood, excessive rain, wildfire, hail, tornado, earthquake, drought, frost, extreme temperatures, crop yield, and cyber/non-damage business interruption across North America, Europe, Latin America, Asia-Pacific, and the London Market. Buyers are large corporations, captives, energy/agriculture operators, and ceding insurers.

Frequently Asked Questions

What does Descartes Underwriting model and sell? Descartes Underwriting offers Descartes proprietary parametric catastrophe pricing models and bespoke corporate parametric insurance/reinsurance policies, covering Tropical cyclone/hurricane, flood, wildfire, earthquake, tornado, hail, drought, frost, excessive rain, extreme temperatures, and cyber/cloud outage for Commercial insurance brokers, large corporations, agribusinesses, energy/mining operators, captives, and reinsurers.

Who owns Descartes Underwriting? Independent privately held corporate insurance specialist and parametric managing general agent (MGA), headquartered in Paris with global hubs including New York and London.

Sources Cited & Census Links

Source / Link	Verified URL
Descartes Underwriting Official Site	https://descartesunderwriting.com/
Descartes All Solutions	https://descartesunderwriting.com/solutions
Descartes Contact	https://descartesunderwriting.com/contact
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.