

## 企业财产台风风险评估:以浙江省台州市为例

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## Typhoon risk assessment of enterprise property: A case study on Taizhou city of Zhejiang province

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**摘要** 选取企业财产作为评估对象, 利用气象数据和企业财产保险理赔数据, 在台风危险性评估和企业财产脆弱性评估的基础上, 实现了企业财产台风风险的年期期望损失率计算. 以浙江省台州市企业财产台风风险评估为例, 分析了企业财产致灾的危险性指标, 应用自学习离散回归方法实现了台风强度与企业财产脆弱性关系识别. 研究结果表明: 过程降雨量是刻画台风致灾强度的最优指标; 过程降雨量与企业财产损失之间是非线性的脆弱性关系; 模型在小样本情况下比其他统计方法具有更高估算精度. 研究结果为区域台风风险管理提供了科学依据.

**关键词:** 台风风险 企业财产 过程降雨量 年期期望损失率

**Abstract:** Based on hazard assessment and vulnerability assessment, this paper applies meteorological data and insurance loss data to evaluate the annual expected loss rate for enterprise property. The applicability of the assessment procedure is demonstrated by a case study of Taizhou city, Zhejiang province. The typhoon hazard index induced to enterprise property loss is analyzed, and it is found that process precipitation is the optimal index to measure typhoon intensity. The nonlinear relationship between process precipitation and enterprise loss rate is established using the self-study discrete regression method, which has higher estimation accuracy in small sample cases. The results can provide an important basis for risk management.

**Key words:** typhoon risk enterprise property process precipitation annual expected loss rate

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