



A Quick Guide to Weather Derivatives

Q. What is a weather derivative?

- ✓ A weather derivative is a risk management tool that allows a company to protect itself against adverse weather.
- ✓ Weather derivatives are most often used to address the volume risk that a company faces. For example, a gas distributor may sell less gas in a mild winter thereby reducing profit. Weather hedges can also be linked to a commodity price: for example a payout may be linked both to the oil price and weather conditions.
- ✓ The weather derivative market can be divided into "secondary market" products which have an energy focus (eg "Heating Degree Days" contracts) and trade on the CME the "OTC" market for tailored structures created to suit the exposure of particular businesses.
- ✓ Weather derivatives have traded since 1999.

Q. What is the most heavily traded weather derivative type?

- ✓ The secondary market trades futures and options contracts based on Heating Degree Days (HDD) and Cooling Degree Days (CDD). While most liquidity is found in the over-the-counter (OTC) market, many of these contracts are also listed on the Chicago Mercantile Exchange (CME).
- ✓ An HDD index is calculated by subtracting the average of the daily high and low temperatures from 18 Celsius (65 Fahrenheit in the USA), representing the point where space heating is typically switched on. Negative values are ignored. These daily HDD values are then accumulated over monthly or seasonal periods. HDDs are often used as a proxy for gas demand.
- ✓ A CDD index is calculated by subtracting 18 Celsius (65 Fahrenheit in the USA) from the average of the daily high and low temperatures. Negative values are ignored. These daily CDD values are then accumulated over monthly or seasonal periods. CDDs are used as a measure of demand for power driven by air-conditioning. These daily CDD values are then accumulated over monthly or seasonal periods. CDDs are often used by companies exposed to air-conditioning derived power demand.
- ✓ OTC contracts are usually capped meaning that the payout is limited. The cap is typically 200 HDD/CDDs.
- ✓ Options are also traded on HDD and CDD indices.
- ✓ Most OTC transaction are options rather than swaps.

Q What sort of institutions provide weather derivative protection?

- ✓ A large number of institutions in Europe and the USA are now able to offer weather derivative structures. These include banks, insurance companies, investment funds and some of the larger energy companies.

Q How does the contractual side and settlement work?

- ✓ OTC contracts typically have an initial settlement two to five days after the expiry of the index period. There may be a subsequent true-up based on final quality controlled settlement data from the respective national meteorological office.
- ✓ Standard ISDA templates are usually used for HDD and CDD contracts.

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K Morrison



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