

Dynamic Exposure Accumulation Profiling

Monitoring exposure accumulation by risk zones is very critical to understand the overall risk of the portfolio. Dynamic exposure accumulation profiling provides several features to accomplish this in an efficient manner with reports that present various insights in a way that is very easy to understand. As a first step, the user needs to upload their exposure data to PIER™ Online. Figure 1 shows the screen using which the user browses to the Excel file that has the exposure data and uploads it to the portal.



Figure 1: Portfolio exposure data upload

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Once the exposure has been uploaded, exposure accumulation monitoring can be performed. The following samples show some of the key features. Figure 2 shows how uploaded exposure can be visualized on the map. The maps could be created by state, district, pincode, historical events, modeled scenarios, etc.

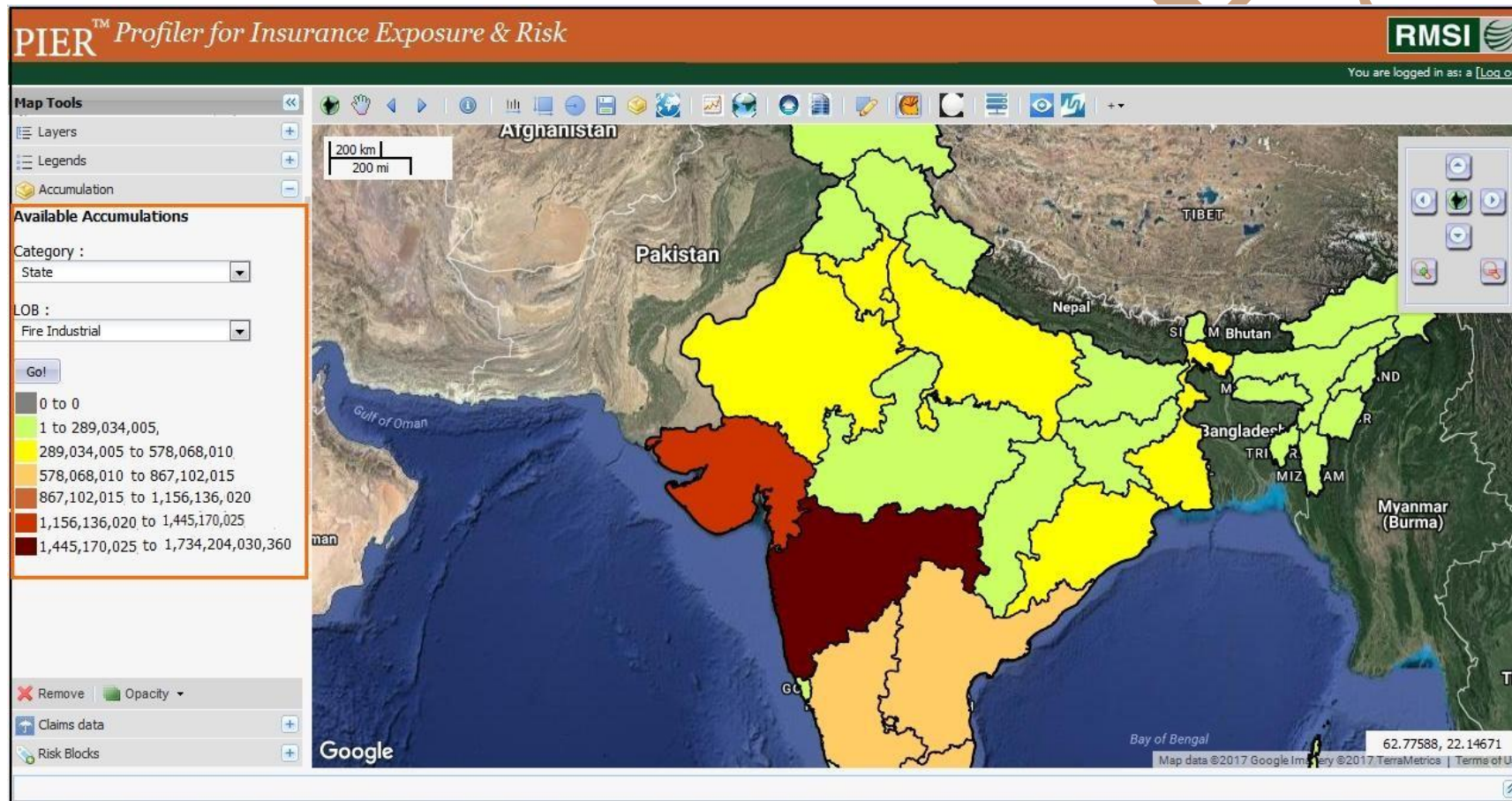


Figure 2: Exposure accumulation map at state level

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Figure 3 shows the first two pages of the exposure accumulation report that could be generated at button click once the exposure has been uploaded. This report presents the accumulation of exposure in various hazard zones.

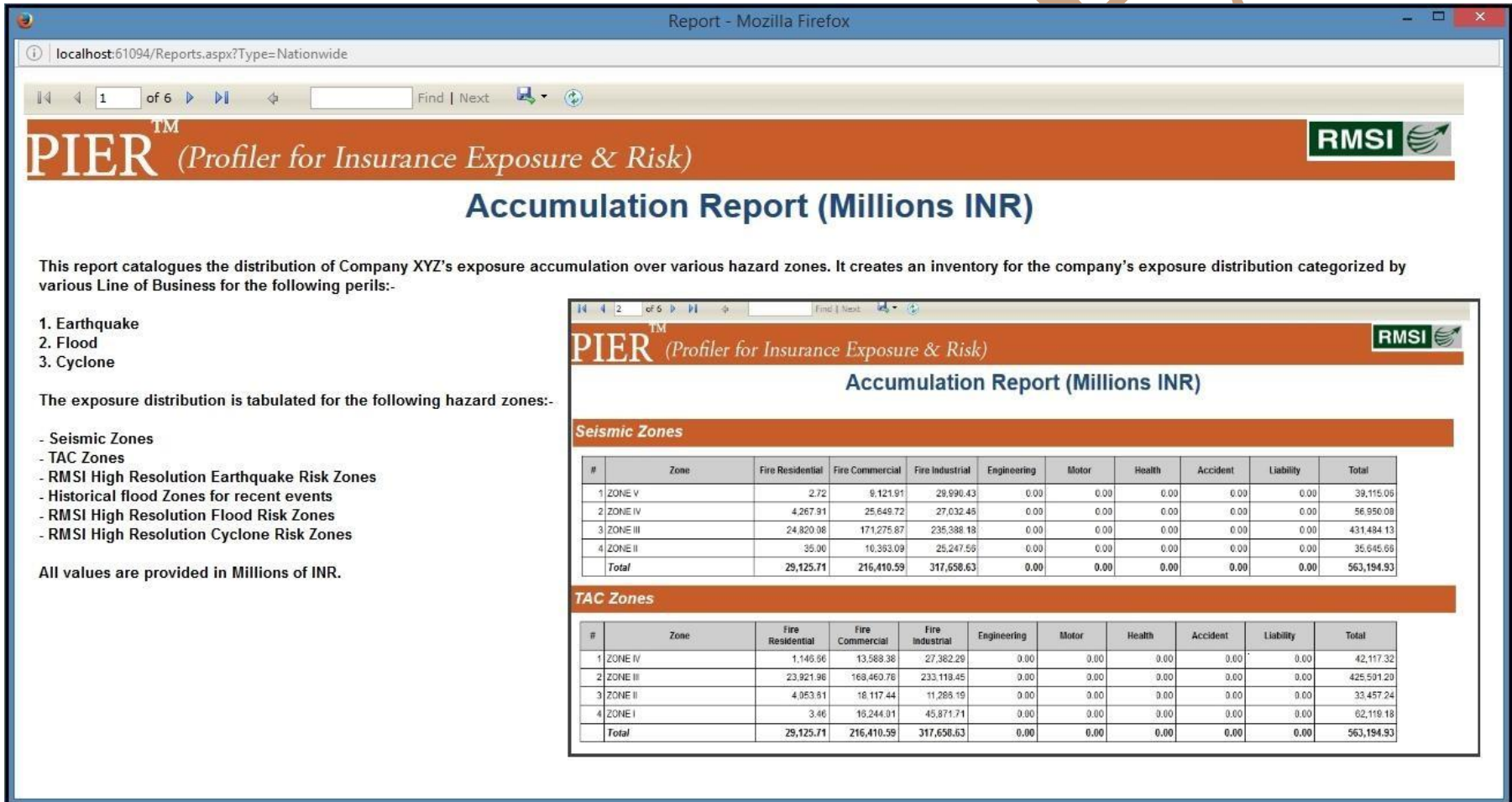


Figure 3: Exposure accumulation report

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Figure 4 shows how exposure accumulation can be performed by created risk blocks of users' choice. Every risk block represents an area on the ground where user expects to have high accumulation and hashigh risk.

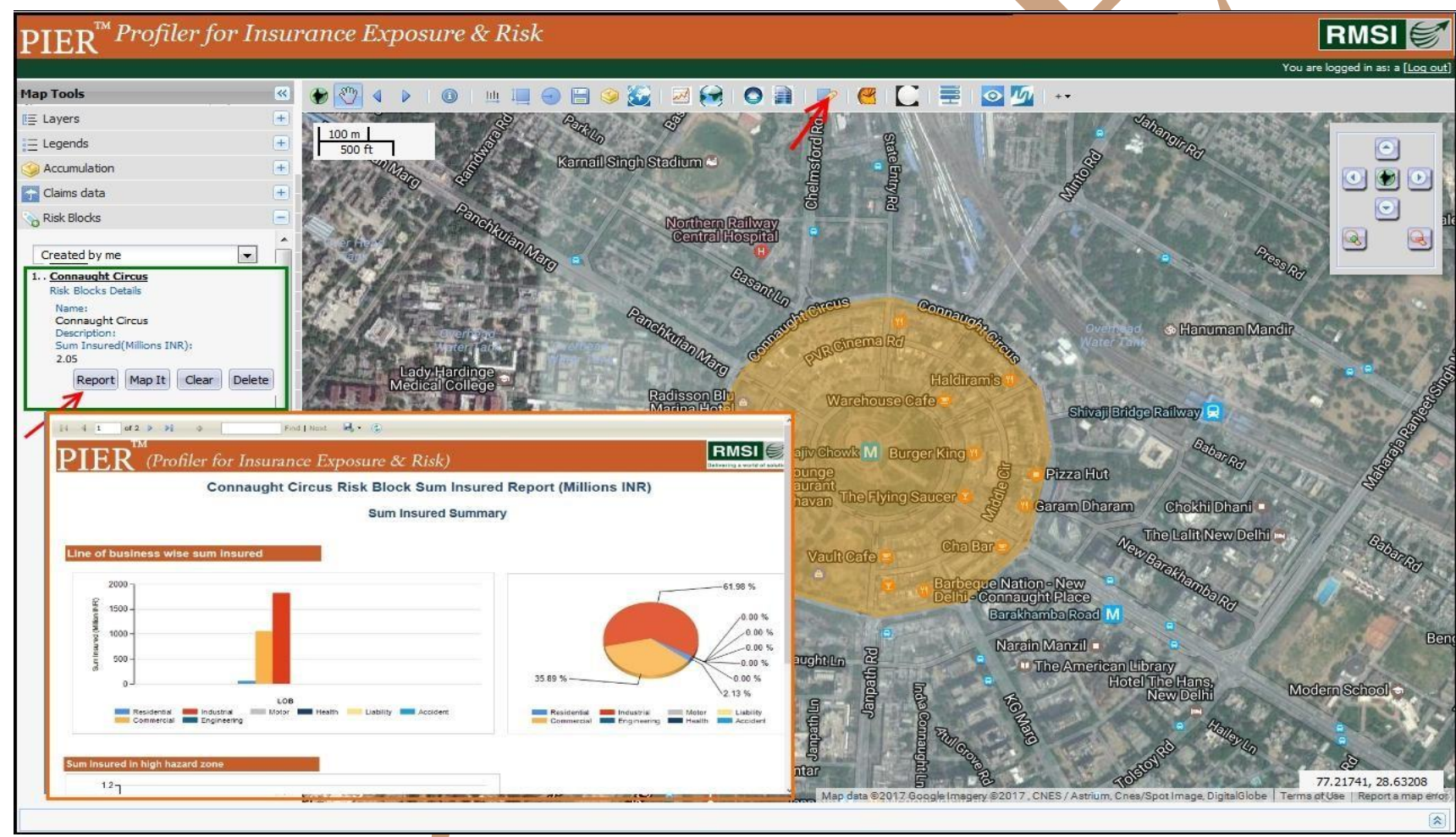


Figure 4: Exposure accumulation in a risk block - Connaught Circus in Delhi

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Figure 5 shows exposure accumulation monitoring against predefined thresholds. Thresholds are defined using a rule based interface for various levels of risk. Once the thresholds are defined, threshold violation report could be generated at a button click.

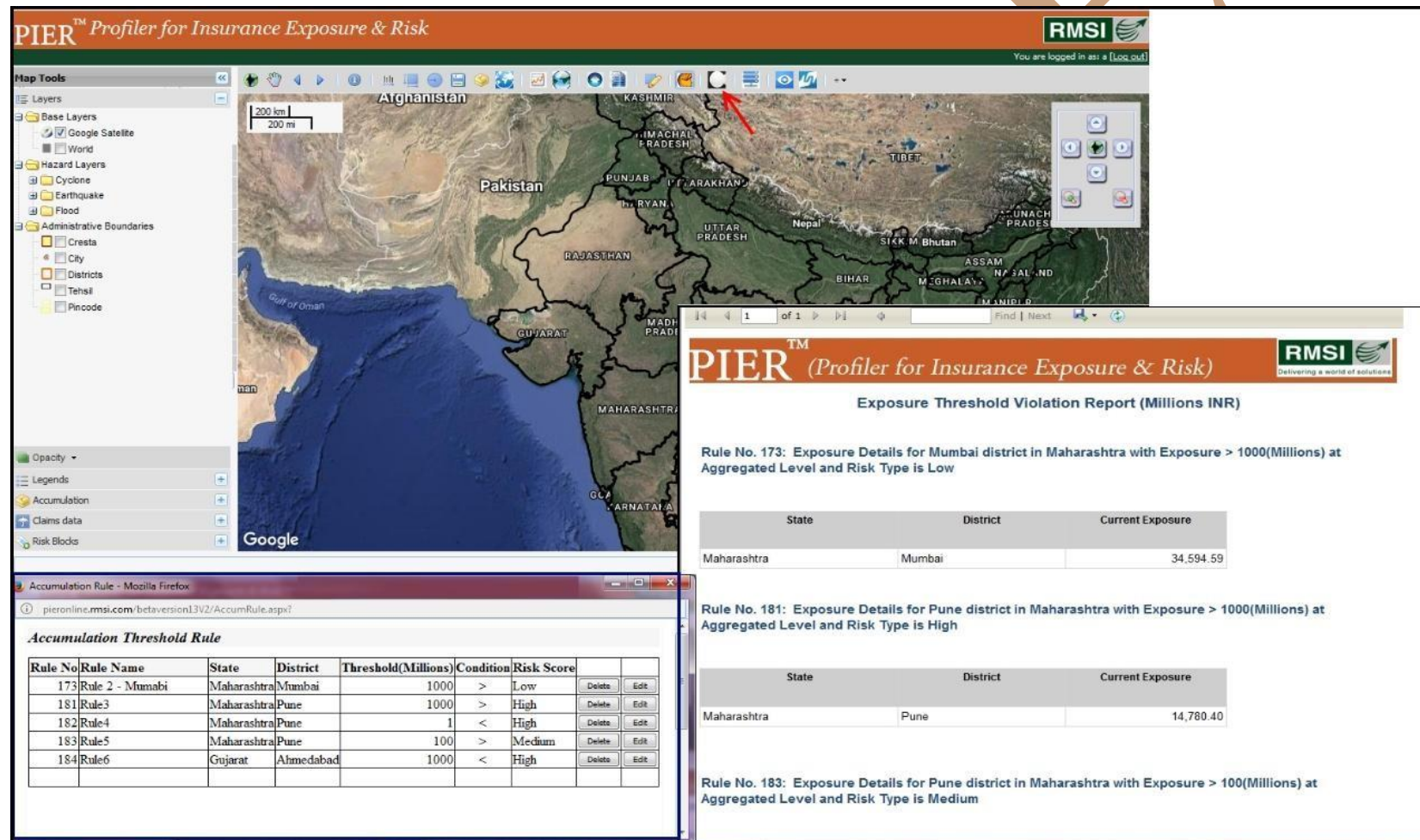


Figure 5: Monitoring exposure accumulation against predefined thresholds