

Exposure Accumulation Profile Report

This report catalogues the distribution of Company XYZ's exposure accumulation over various hazard zones. It creates an inventory for the company's exposure distribution categorized by various Line of Business for the following perils:-

1. *Earthquake*
2. *Flood*
3. *Cyclone*

The exposure distribution is tabulated for the following hazard zones:-

- *Seismic Zones*
- *TAC Zones*
- *RMSI High Resolution Earthquake Risk Zones*
- *Historical flood Zones for recent events*
- *RMSI High Resolution Flood Risk Zones*
- *RMSI High Resolution Cyclone Risk Zones*

All values are provided in Millions of INR.

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Seismic Zones

#	Zone	Fire Residential	Fire Commercial	Fire Industrial	Engineering	Motor	Health	Accident	Liability	Total
1	ZONE V	15,257.47	4,799.92	194,267.81	39,507.00	1,983.45	1,594.32	2,394.18	1,994.25	261,798.39
2	ZONE IV	100,648.74	78,511.74	242,684.41	43,677.00	2,192.40	1,761.90	2,645.70	2,203.80	474,325.69
3	ZONE III	394,627.70	572,185.49	1,920,513.08	426,112.00	21,439.40	17,276.40	25,959.20	21,617.80	3,399,731.07
4	ZONE II	116,462.28	107,147.42	1,630,425.79	2,269.00	114.50	92.58	139.22	115.90	1,856,766.69
	Total	626,996.18	762,644.57	3,987,891.09	511,565.00	25,729.75	20,725.20	31,138.30	25,931.75	5,992,621.84

TAC Zones

#	Zone	Fire Residential	Fire Commercial	Fire Industrial	Engineering	Motor	Health	Accident	Liability	Total
1	ZONE IV	319,112.86	550,351.33	1,671,110.58	0.00	0.00	0.00	0.00	0.00	2,540,574.77
2	ZONE III	184,052.51	121,539.47	1,873,004.61	422,246.00	21,247.75	17,124.62	25,732.08	21,428.35	2,686,375.39
3	ZONE II	107,629.03	85,112.71	243,017.28	48,411.00	2,428.20	1,949.70	2,927.10	2,438.40	493,913.43
4	ZONE I	16,201.77	5,641.05	200,758.62	40,908.00	2,053.80	1,650.88	2,479.12	2,065.00	271,758.25
	Total	626,996.18	762,644.57	3,987,891.09	511,565.00	25,729.75	20,725.20	31,138.30	25,931.75	5,992,621.84

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Earthquake Risk Score Zones

#	Zone	Fire Residential	Fire Commercial	Fire Industrial	Engineering	Motor	Health	Accident	Liability	Total
1	Extreme	6,447.29	1,777.57	5,863.25	25,527.00	1,281.45	1,029.92	1,546.58	1,288.25	44,761.31
2	High	55,570.89	64,279.83	231,419.51	43,785.00	2,198.85	1,768.04	2,655.26	2,211.65	403,889.04
3	Medium	223,547.27	431,834.11	590,757.06	101,521.00	5,106.35	4,113.36	6,180.14	5,146.75	1,368,206.04
4	Low	61,289.48	41,183.16	380,842.01	218,951.00	11,010.10	8,866.46	13,320.54	11,093.50	746,556.25
5	Negligible	280,141.24	223,569.90	2,779,009.26	121,781.00	6,133.00	4,947.42	7,435.78	6,191.60	3,429,209.20
	Total	626,996.18	762,644.57	3,987,891.09	511,565.00	25,729.75	20,725.20	31,138.30	25,931.75	5,992,621.84

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Historical Floods

#	Zone	Fire Residential	Fire Commercial	Fire Industrial	Engineering	Motor	Health	Accident	Liability	Total
1	Assam	2015	1,371.08	141.22	247.38	0.00	0.00	0.00	0.00	0.00
2	December 4th, 2015 - Tamil Nadu, Chennai	2015	155,344.23	360,291.95	331,698.85	0.00	0.00	0.00	0.00	0.00
3	September 1st, 2014 - Jammu and Kashmir, Srinagar	2014	186.07	314.96	53.42	0.00	0.00	0.00	0.00	0.00
4	June 18th, 2013 - Uttarakhand	2013	66.66	14.29	28.27	0.00	0.00	0.00	0.00	0.00
5	October 8th, 2009 - Andhra Pradesh and Karnataka	2009	779.54	769.98	831.04	0.00	0.00	0.00	0.00	0.00
6	August 24th, 2008 - Bihar, Kosi River	2008	749.16	644.21	17,016.28	0.00	0.00	0.00	0.00	0.00
7	September 20th, 2008 - Orissa, Mahanadi River	2008	596.84	95.66	317.24	0.00	0.00	0.00	0.00	0.00
8	September 28th, 2008 - Uttar Pradesh	2008	51.38	67.52	285.26	0.00	0.00	0.00	0.00	0.00
9	August 22nd, 2007 - Bihar	2007	927.24	1,042.87	57,204.68	0.00	0.00	0.00	0.00	0.00
10	August 22nd, 2007 - Uttar Pradesh	2007	522.81	483.95	875.00	0.00	0.00	0.00	0.00	0.00
11	August 8th, 2007 - Rajkot, Gujarat	2007	110.73	55.28	119.42	0.00	0.00	0.00	0.00	0.00
12	August 11th, 2006 - Surat, Gujarat	2006	4,666.58	2,131.03	1,575.92	1,193.20	61.29	50.55	76.37	63.46
13	July 4th, 2006 - Ahmedabad, Gujarat	2006	971.95	1,077.86	4,529.97	3,854.31	193.58	155.67	233.79	194.73
14	November 16th, 2006 - Andhra Pradesh	2006	610.89	871.03	1,530.95	0.00	0.00	0.00	0.00	0.00
15	September 28th, 2006 - West Bengal	2006	99.79	85.26	224.22	0.00	0.00	0.00	0.00	0.00
16	September 2nd, 2006 - Uttar Pradesh, Ghaghra and Rapti Rivers	2006	277.73	125.41	218.21	0.00	0.00	0.00	0.00	0.00

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17	September 4th, 2006 - Rajasthan, Barmer	2006	7.25	11.33	3.04	0.00	0.00	0.00	0.00	0.00
18	September 4th, 2006 - Rajasthan, Kota	2006	64.48	48.01	50.71	0.00	0.00	0.00	0.00	0.00
19	September 5th, 2006 - Gujarat	2006	376.54	424.42	2,795.08	13,515.51	679.71	547.43	822.46	684.95
20	September 8th, 2006 - Orissa	2006	2,532.85	401.98	1,538.16	0.00	0.00	0.00	0.00	0.00
21	August 30th, 2005 - Uttar Pradesh, Azamgarh	2005	47.30	67.28	97.32	0.00	0.00	0.00	0.00	0.00
22	July 31st, 2005 - Mumbai	2005	4,620.58	7,795.44	36,087.50	0.00	0.00	0.00	0.00	0.00
23	September 22nd, 2005 - Vadodara, Gujarat	2005	810.42	141.32	336.01	775.41	39.17	31.71	47.70	39.71
24	September 26th, 2005 - Andhra Pradesh	2005	780.74	1,056.25	746.35	0.00	0.00	0.00	0.00	0.00
25	September 26th, 2005 - Orissa, Mahanadi River and Tributaries	2005	2,136.44	613.79	1,235.38	0.00	0.00	0.00	0.00	0.00
26	September 26th, 2005 - Uttar Pradesh	2005	160.29	202.49	461.47	0.00	0.00	0.00	0.00	0.00
27	September 27th, 2005 - Gujarat	2005	125.75	162.50	1,060.74	4,074.07	204.78	164.83	247.61	206.22
28	August 12th, 2004 - North East India	2004	4,049.55	382.82	1,421.70	0.00	0.00	0.00	0.00	0.00
29	August 8th, 2004 - Punjab, Ghaggar River	2004	25.29	8.34	2.70	0.00	0.00	0.00	0.00	0.00
30	June 27th, 2004 - Bihar	2004	764.88	805.92	10,953.15	0.00	0.00	0.00	0.00	0.00
31	October 17th, 2004 - Assam, Goalpara and Guhati	2004	582.46	65.87	86.94	0.00	0.00	0.00	0.00	0.00
32	October 17th, 2004 - West Bengal	2004	66.22	45.75	26.63	0.00	0.00	0.00	0.00	0.00
33	September 8th, 2004 - Ahmedabad	2004	66.68	59.75	135.13	3,945.56	198.16	159.35	239.33	199.34
34	October 14th, 2003 - Assam	2003	7,612.24	3,280.11	53,637.74	0.00	0.00	0.00	0.00	0.00
35	October 14th, 2003 - Bihar	2003	445.36	498.92	771.41	0.00	0.00	0.00	0.00	0.00
36	October 14th, 2003 - Orissa	2003	2,729.11	712.92	5,815.92	0.00	0.00	0.00	0.00	0.00

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37	October 20th, 2001 - Kurnool, Andhra Pradesh	2001	5.47	7.92	8.55	0.00	0.00	0.00	0.00	0.00
38	September 15th, 2001 - Bihar	2001	154.73	175.90	264.92	0.00	0.00	0.00	0.00	0.00
	Total		195,497.30	385,181.50	534,292.66	27,358.06	1,376.69	1,109.56	1,667.26	1,388.41

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Flood Risk Score Zones

#	Zone	Fire Residential	Fire Commercial	Fire Industrial	Engineering	Motor	Health	Accident	Liability	Total
1	Extreme	232,706.59	469,066.49	611,603.51	38,339.00	1,931.20	1,558.26	2,342.14	1,950.20	1,359,497.40
2	Medium	323,639.20	231,294.67	2,391,414.87	449,223.00	22,592.40	18,196.42	27,338.38	22,767.40	3,486,466.34
3	Low	67,743.55	59,011.89	981,362.07	24,003.00	1,206.15	970.52	1,457.78	1,214.15	1,136,969.10
4	Negligible	2,906.84	3,271.51	3,510.64	0.00	0.00	0.00	0.00	0.00	9,688.99
	Total	626,996.18	762,644.57	3,987,891.09	511,565.00	25,729.75	20,725.20	31,138.30	25,931.75	5,992,621.84

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Cyclone Risk Score Zones

#	Zone	Fire Residential	Fire Commercial	Fire Industrial	Engineering	Motor	Health	Accident	Liability	Total
1	Extreme	52,792.70	114,148.24	965,435.92	47,750.00	2,395.75	1,924.30	2,889.20	2,406.75	1,189,742.86
2	High	19,819.01	13,009.32	261,445.59	43,241.00	2,169.70	1,742.90	2,616.90	2,179.90	346,224.31
3	Medium	158,923.55	335,289.89	457,219.19	36,814.00	1,852.55	1,493.10	2,243.60	1,868.35	995,704.22
4	Low	21,165.31	15,058.52	135,003.80	76,882.00	3,859.10	3,101.28	4,656.92	3,879.10	263,606.04
5	Negligible	374,295.62	285,138.60	2,168,786.60	306,878.00	15,452.65	12,463.62	18,731.68	15,597.65	3,197,344.41
	Total	626,996.18	762,644.57	3,987,891.09	511,565.00	25,729.75	20,725.20	31,138.30	25,931.75	5,992,621.84

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Wind Risk Score Zones

#	Zone	Fire Residential	Fire Commercial	Fire Industrial	Engineering	Motor	Health	Accident	Liability	Total
1	Very High Damage Risk Zone - A (Vb=55m/s)	1,120.04	564.19	958.84	0.00	0.00	0.00	0.00	0.00	2,643.06
2	Very High Damage Risk Zone - B (Vb=50m/s)	234,340.38	460,228.99	1,354,177.94	177,629.00	8,912.95	7,159.76	10,750.14	8,954.95	2,262,154.11
3	High Damage Risk Zone (Vb=47m/s)	143,175.92	107,162.65	332,172.58	44,094.00	2,217.30	1,785.60	2,682.60	2,234.10	635,524.74
4	Moderate damage Risk Zone - A (Vb=44m/s)	86,996.56	68,293.10	1,056,001.19	38,555.00	1,961.65	1,600.96	2,412.74	2,006.85	1,257,828.05
5	Moderate damage Risk Zone - B (Vb=39m/s)	129,407.65	72,686.32	1,184,348.60	251,287.00	12,637.85	10,178.88	15,292.82	12,735.85	1,688,574.97
6	Low Damage Risk Zone (Vb=33m/s)	31,955.63	53,709.33	60,231.95	0.00	0.00	0.00	0.00	0.00	145,896.91
	Total	626,996.18	762,644.57	3,987,891.09	511,565.00	25,729.75	20,725.20	31,138.30	25,931.75	5,992,621.84

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