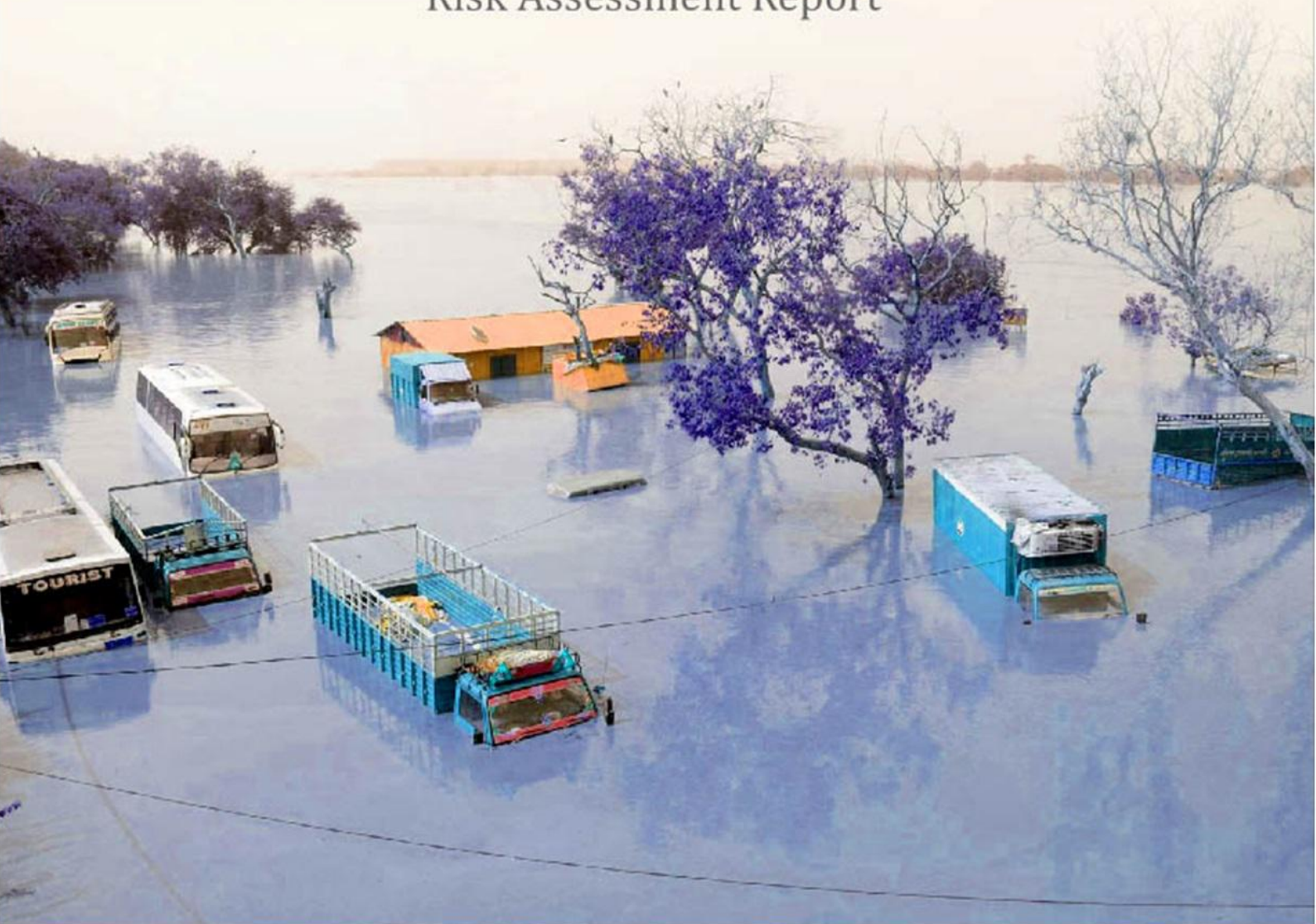


India FloodRiskTM

Risk Assessment Report



Prepared for:

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1 Executive Summary

1.1 Exposure

- ABC General Insurance Company Ltd.'s portfolio across India has a total combined sum insured of INR 2,635,011,400 Millions.
- Gujarat, Maharashtra, Karnataka, and Uttar Pradesh contribute about 50% of the sum insured.
- Out of the total sum insured, the share of Residential is about 7%, Commercial about 5%, Industrial about 60%, and Engineering about 27%.
- ABC General Insurance Company Ltd.'s data was broadly classified into Steel, RCC, and masonry. RMSI has further categorized this data into low-rise, medium-rise, and high-rise using RMSI's India Exposure model giving the following structural type combinations - RCC (low, medium, and high-rise), Masonry (low and medium rise), and steel (low, medium, and high rise).

1.2 Losses

- There is a 0.4% probability of having losses exceeding 5,219,856 INR Millions of the total sum insured.
- There is a 0.2% probability of having losses exceeding 5,515,001 INR Millions of the total sum insured.
- There is a 4% probability of having losses exceeding 2,022,950 INR Millions of the total sum insured.

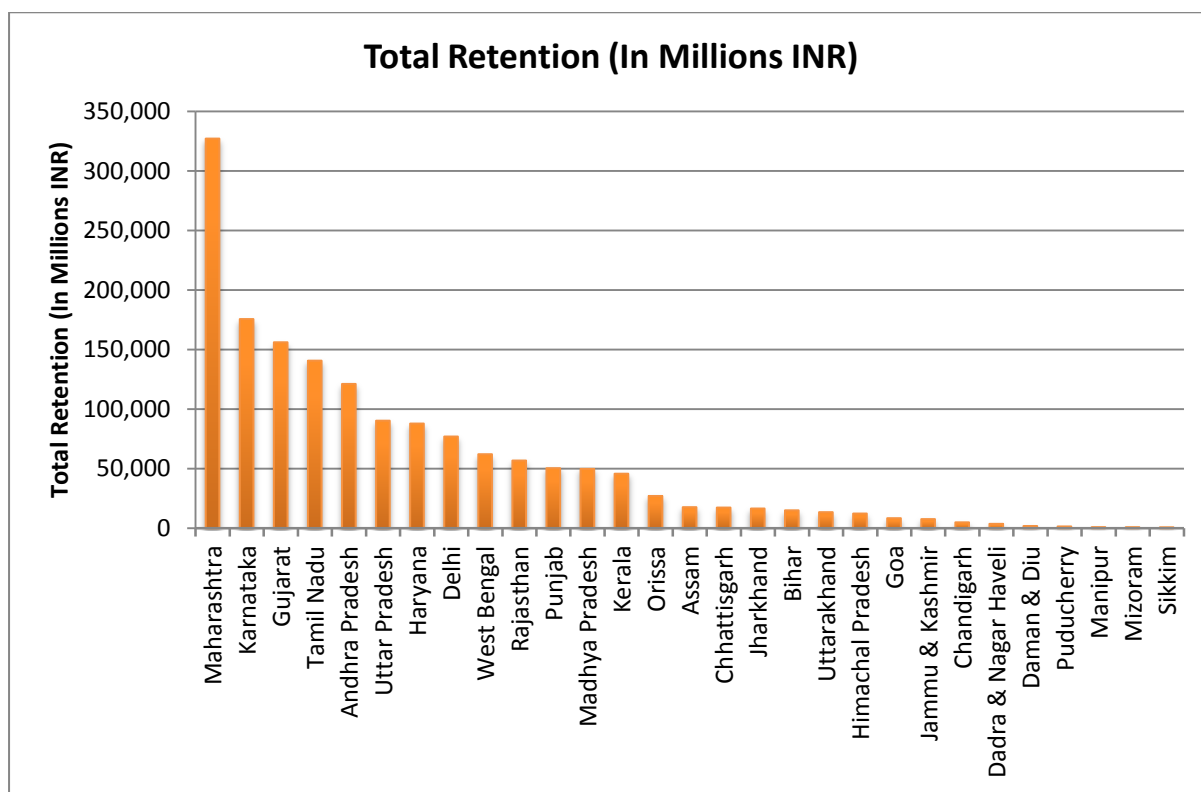
1.3 Loss drivers

Based on the portfolio analysis, it's evident that about 80% of the losses are coming from 17% of the states/UTs exposure- Gujarat, Assam, Maharashtra, Haryana, Uttar Pradesh, and Delhi. Gujarat state is biggest contributor to overall AAL as it has large area falling in high seismicity zone along with largest numbers of insured exposure. Although, Assam is having only 1.54% of the overall insured exposure, it is 2nd highest contributor to overall AAL (19%). Maharashtra is next state, which is contributing about 10% to the overall AAL. Similarly, Haryana and Uttar Pradesh each contributing to about 9% to overall AAL. Though, Delhi, the national capital of India has about 2.5% of the overall insured exposure, it contributes to about 5% to overall AAL.

Thus, Gujarat, Assam, and Maharashtra are contributing 57% to the overall AAL followed by 23% contribution from Haryana, Uttar Pradesh, and Delhi. In terms of occupancy and coverage, the losses are being mostly driven by 'Industrial occupancy' and 'Content Coverage'.

2 Exposure

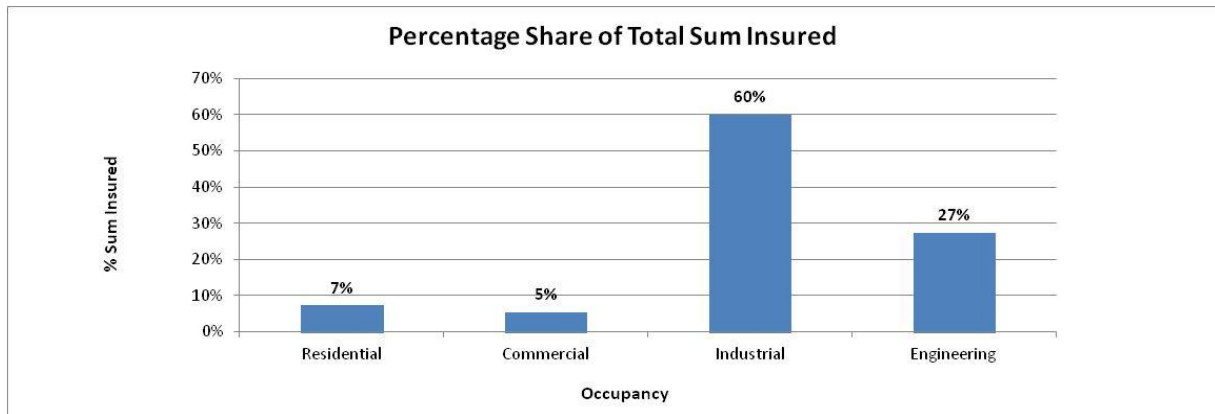
2.1 Exposure by State



#	State	Total Sum Insured (in Million INR)	Percentage Share of Total
1	Maharashtra	606,073,800	23.00
2	Gujarat	308,574,200	11.71
3	Karnataka	235,065,600	8.92
4	Tamil Nadu	189,416,200	7.19
5	Uttar Pradesh	160,963,200	6.11
6	Andhra Pradesh	141,530,000	5.37
7	Haryana	106,580,600	4.04
8	West Bengal	101,655,200	3.86
9	Orissa	97,190,400	3.69
10	Chhattisgarh	87,207,600	3.31
11	Jharkhand	75,796,200	2.88
12	Rajasthan	66,856,600	2.54
13	Delhi	66,677,600	2.53
14	Madhya Pradesh	60,349,400	2.29
15	Bihar	56,249,200	2.13
16	Assam	54,176,800	2.06

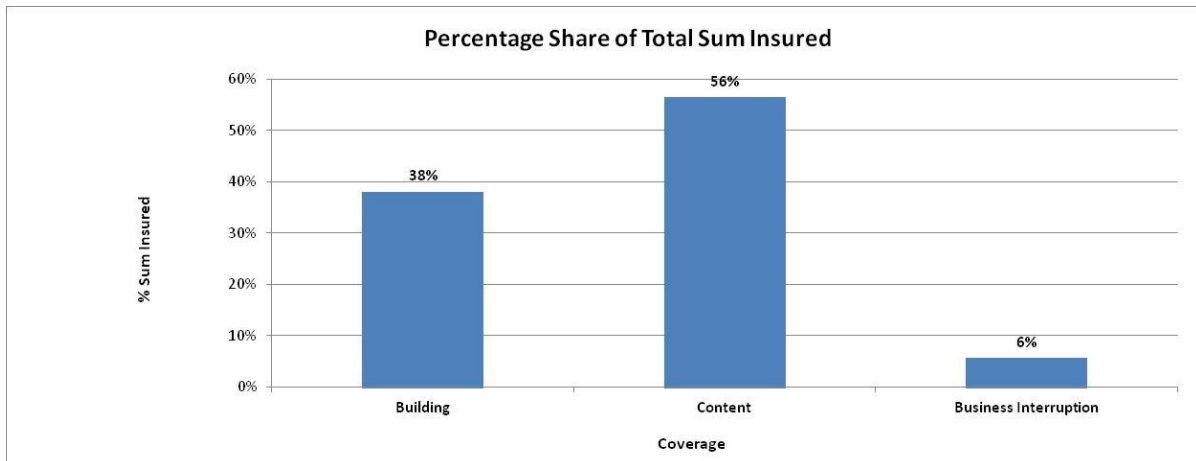
#	State	Total Sum Insured (in Million INR)	Percentage Share of Total
17	Punjab	44,809,800	1.70
18	Kerala	30,621,600	1.16
19	Himachal Pradesh	26,380,000	1.00
20	Goa	22,903,400	0.87
21	Uttarakhand	20,448,200	0.78
22	Jammu & Kashmir	18,612,200	0.71
23	Puducherry	13,957,800	0.53
24	Dadra and Nagar Haveli	13,846,000	0.53
25	Tripura	7,851,000	0.30
26	Daman & Diu	4,388,000	0.17
27	Sikkim	3,518,000	0.13
28	Chandigarh	3,377,200	0.13
29	Nagaland	3,021,200	0.11%
30	Meghalaya	3,002,400	0.11
31	Manipur	1,078,200	0.04
32	Mizoram	1,037,600	0.04
33	Arunachal Pradesh	854,800	0.03
34	Andaman Nicobar Islands	779,400	0.03
	Total	2,635,011,400	100

2.2 Exposure by Occupancy



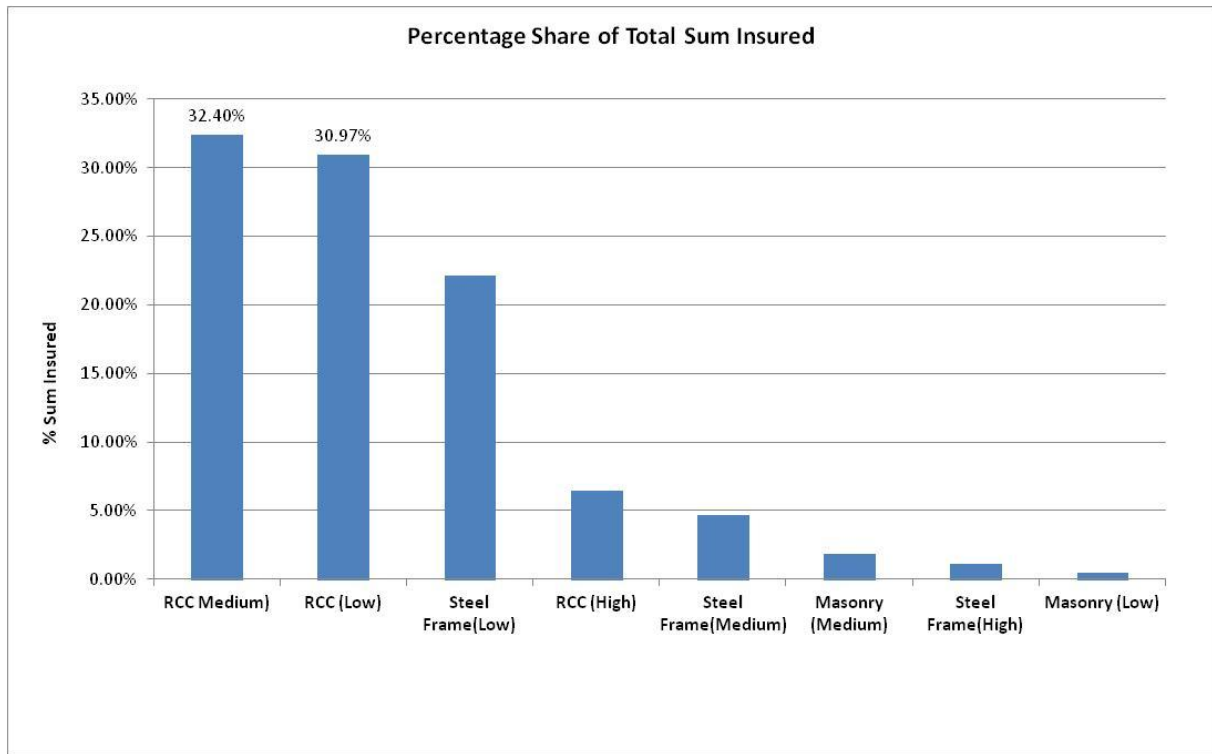
Occupancy	Total Sum Insured (in Million INR)	Percentage Share of Total
Residential	184,450,798	7
Commercial	131,750,570	5
Industrial	1,581,006,840	60
Engineering	711,453,078	27
Total	2,635,011,400	100

2.3 Exposure by Coverage



Coverage	Sum Insured (In Million INR)	Percentage Share of Total
Building	1,001,304,332	38
Content	1,475,606,384	56
Business Interruption	158,100,684	6
Total	2,635,011,400	100

2.4 Exposure by Structural Type

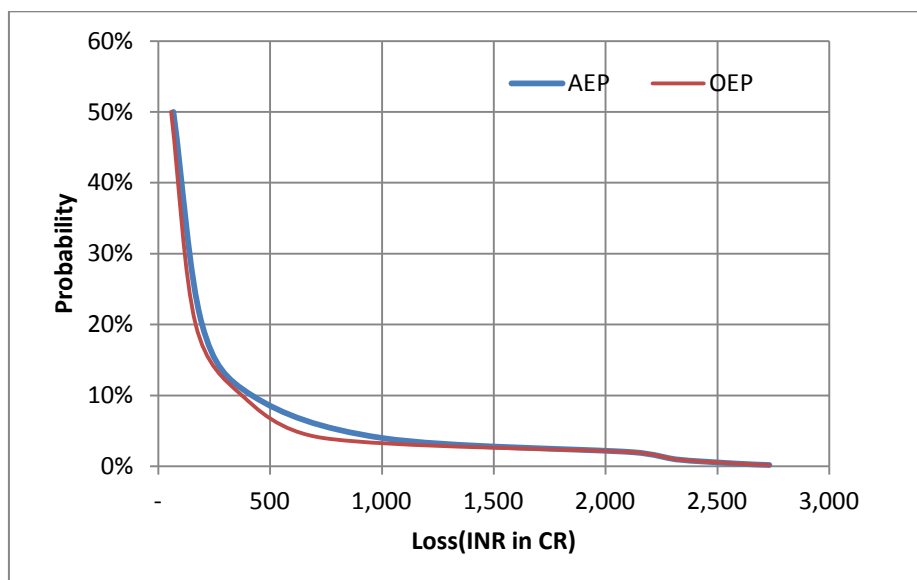


Structural Type	Sum Insured(In Million INR)
RCC (Medium Rise)	853,743,694
RCC (Low Rise)	816,063,031
Steel Frame (Low Rise)	592,877,565
RCC(High Rise)	158,100,684
Steel Frame (Medium Rise)	118,575,513
Masonry (Medium Rise)	39,525,171
Steel Frame (High Rise)	31,620,137
Masonry (Low Rise)	24,505,606
Total	2,635,011,400

3 Losses

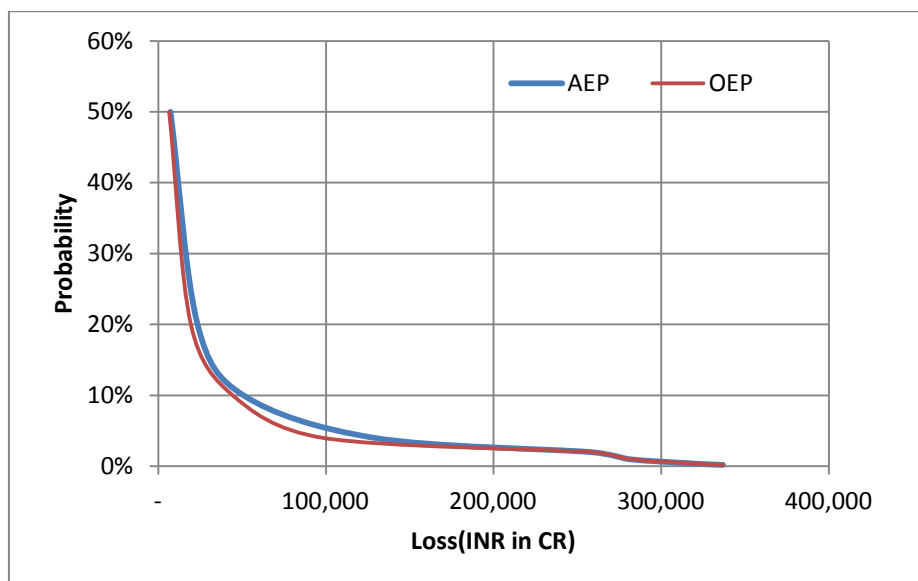
3.1 Portfolio Level Return Period Losses

		Loss (In Crores INR) Without Deductible	
Critical Probability (%)	Return Period	Aggregate Exceedance Probability (AEP)	Occurrence Exceedance Probability (OEP)
50.00%	2	135,076	115,514
20.00%	5	394,246	337,155
10.00%	10	845,704	755,626
4.00%	25	2,022,950	1,491,832
2.00%	50	4,286,841	4,288,032
1.00%	100	4,666,370	4,666,027
0.40%	250	5,219,856	5,219,856
0.20%	500	5,515,001	5,515,001
Average Annual Loss		476,430	424,749



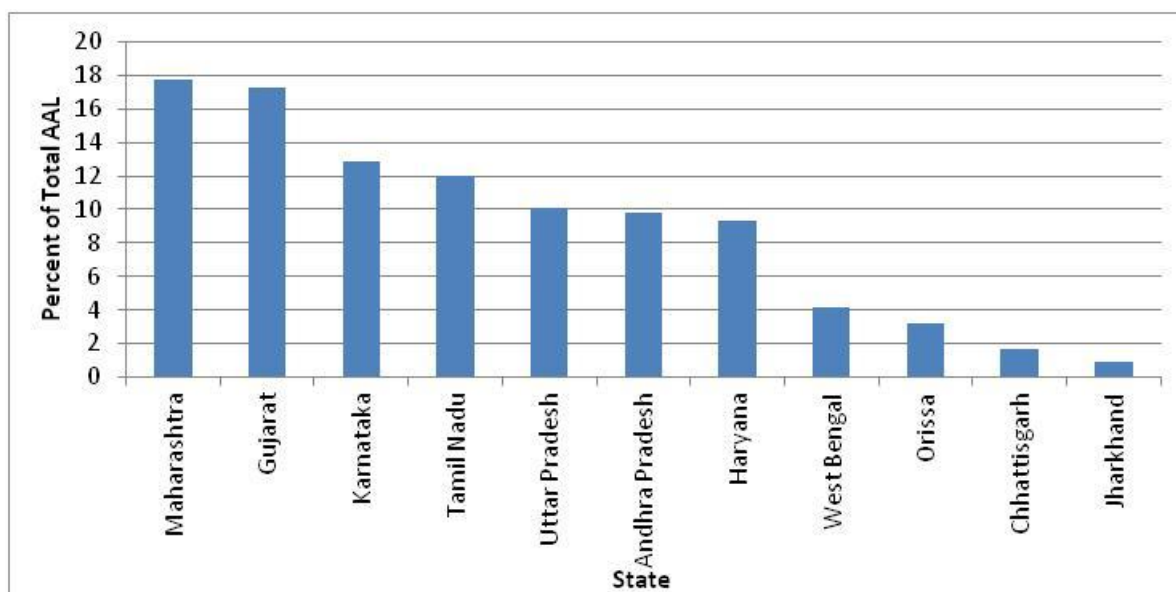
LEC for Retention Sum insured without deductible

		Loss (in Mn INR) With Deductible	
Critical Probability (%)	Return Period	Aggregate Exceedance Probability (AEP)	Occurrence Exceedance Probability (OEP)
50.00%	2	54,030	46,206
20.00%	5	157,698	134,862
10.00%	10	338,281	302,250
4.00%	25	809,180	596,733
2.00%	50	1,714,736	1,715,213
1.00%	100	1,866,548	1,866,411
0.40%	250	2,087,943	2,087,943
0.20%	500	2,206,000	2,206,000
Average Annual Loss		190,475	169,900



LEC for Retention Sum insured with deductible

3.2 Summary of AAL by State



State	Total Sum Insured (in million INR)	Average Annual Loss (in Mn INR) (AAL)	Percentage of Total AAL
Maharashtra	606,073,800	93,822	23
Gujarat	308,574,200	60,049	11.71
Karnataka	235,065,600	71,166	8.92
Tamil Nadu	189,416,200	69,972	7.19
Uttar Pradesh	160,963,200	51,158	6.11
Andhra Pradesh	141,530,000	46,568	5.37
Haryana	106,580,600	36,772	4.04
West Bengal	101,655,200	15,721	3.86
Orissa	97,190,400	10,839	3.69
Chhattisgarh	87,207,600	7,263	3.31
Jharkhand	75,796,200	3,697	2.88
Rajasthan	66,856,600	1,249	2.54
Delhi	66,677,600	1,099	2.53
Madhya Pradesh	60,349,400	873	2.29
Bihar	56,249,200	589	2.13
Assam	54,176,800	444	2.06

State	Total Sum Insured (in million INR)	Average Annual Loss (in Mn INR) (AAL)	Percentage of Total AAL
Punjab	44,809,800	158	1.7
Kerala	30,621,600	157	1.16
Himachal Pradesh	26,380,000	114	1
Goa	22,903,400	110	0.87
Uttarakhand	20,448,200	59	0.78
Jammu & Kashmir	18,612,200	132	0.71
Puducherry	13,957,800	128	0.53
Dadra and Nagar Haveli	13,846,000	174	0.53
Tripura	7,851,000	0	0.3
Daman & Diu	4,388,000	0	0.17
Sikkim	3,518,000	0	0.13
Chandigarh	3,377,200	0	0.13
Nagaland	3,021,200	0	0.11%
Meghalaya	3,002,400	0	0.11
Manipur	1,078,200	0	0.04
Mizoram	1,037,600	0	0.04
Arunachal Pradesh	854,800	0	0.03
Andaman Nicobar Islands	779,400	0	0.03
Total	2,635,011,400	476,430	100

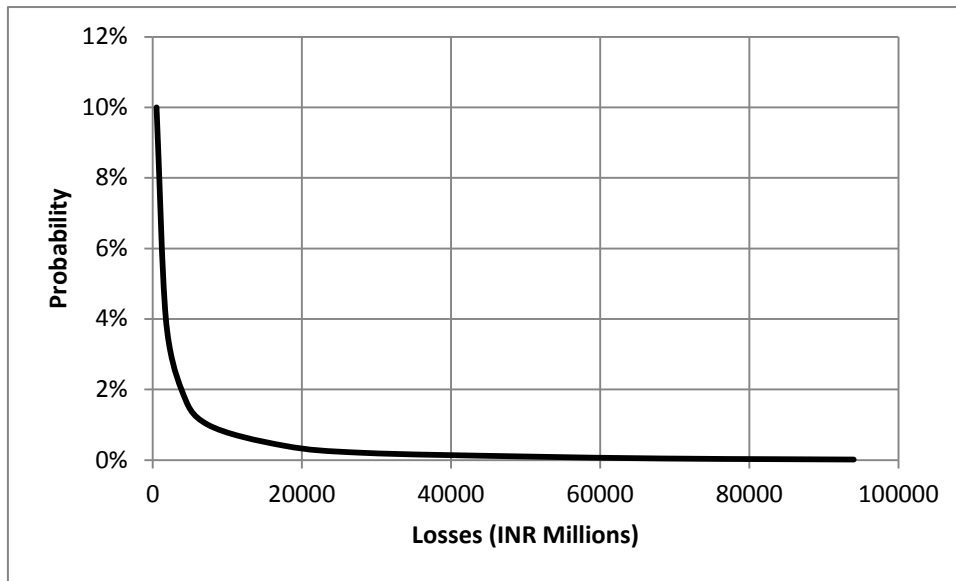
3.3 Industrial Large risk

3.3.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	97,999	297,710	640,968	1,442,660	3,352,723	3,649,608	4,040,488	4,272,556
	WD	65,291	214,418	481,061	1,128,073	3,117,681	3,390,878	3,750,429	3,966,977
Obligatory	W/o D	3,073	9,333	20,093	45,227	105,105	114,412	126,666	133,941
	WD	2,047	6,723	15,080	35,365	97,737	106,300	117,573	124,360
Voluntary	W/o D	5,392	16,380	35,268	79,378	184,473	200,809	222,317	235,086
	WD	3,593	11,798	26,468	62,069	171,541	186,573	206,357	218,272
Net Retention	W/o D	6,969	21,171	45,582	102,594	238,425	259,537	287,334	303,837
	WD	4,643	15,248	34,210	80,222	221,710	241,138	266,708	282,107
First Surplus	W/o D	36,235	110,076	236,992	533,412	1,239,641	1,349,411	1,493,935	1,579,741
	WD	24,140	79,279	177,868	417,096	1,152,737	1,253,748	1,386,690	1,466,756
First and Second	W/o D	36,235	110,076	236,992	533,412	1,239,641	1,349,411	1,493,935	1,579,741
	WD	24,140	79,279	177,868	417,096	1,152,737	1,253,748	1,386,690	1,466,756
Second Retention	W/o D	5,594	16,996	36,590	82,358	191,398	208,345	230,661	243,908
	WD	3,727	12,240	27,463	64,399	177,979	193,576	214,101	226,464
Consolidated Retention	W/o D	12,563	38,167	82,172	184,950	429,823	467,885	517,995	547,747
	WD	8,370	27,488	61,673	144,621	399,690	434,714	480,809	508,571
Consolidated Retention and Surplus	W/o D	48,798	148,242	319,166	718,362	1,669,463	1,817,294	2,011,932	2,127,488
	WD	32,512	106,767	239,541	561,715	1,552,425	1,688,462	1,867,499	1,975,325

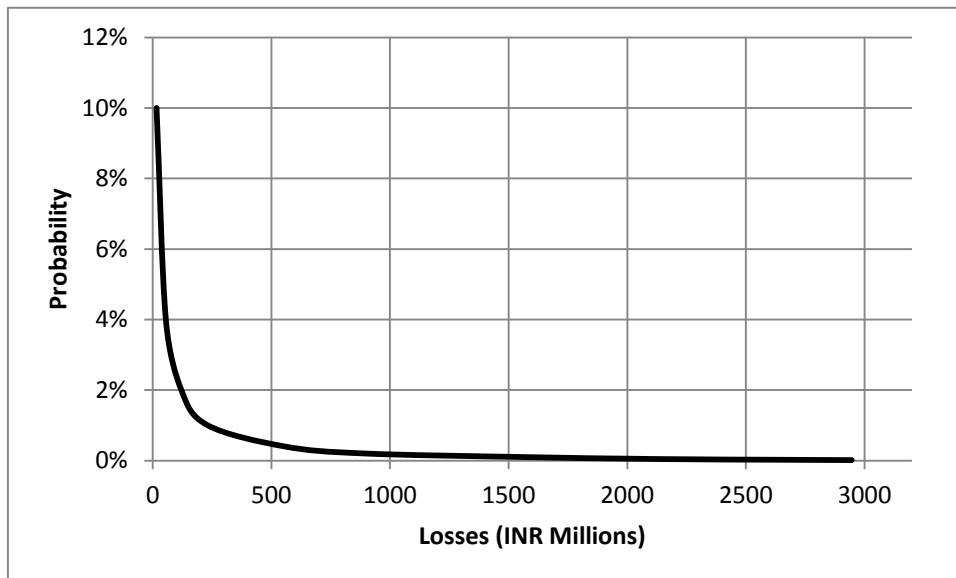
3.3.2 LOSS EXCEEDANCE CURVES

3.3.2.1 Exceedance Curves for Gross Sum Insured



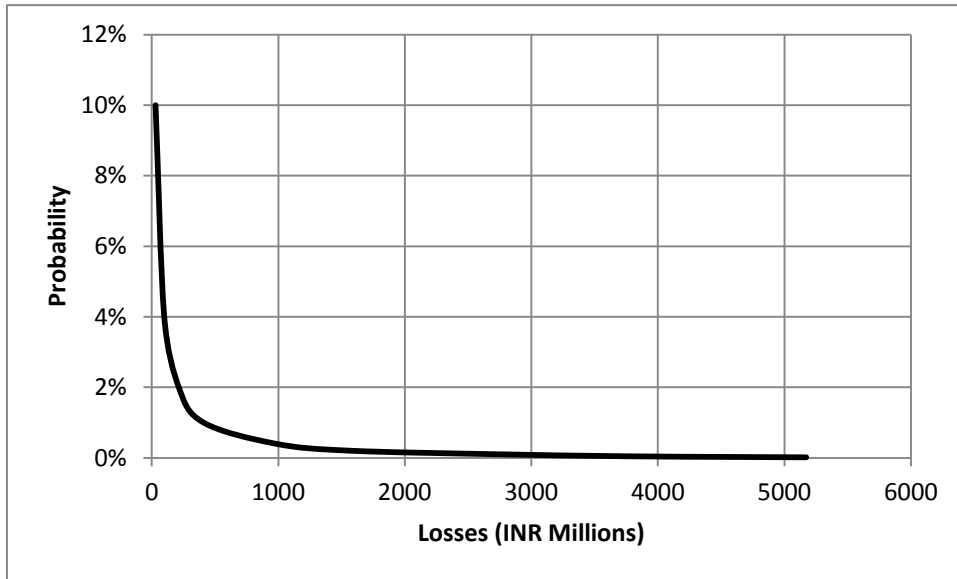
LEC for Gross Sum insured without deductible

3.3.2.2 Exceedance Curves for Obligatory Sum Insured



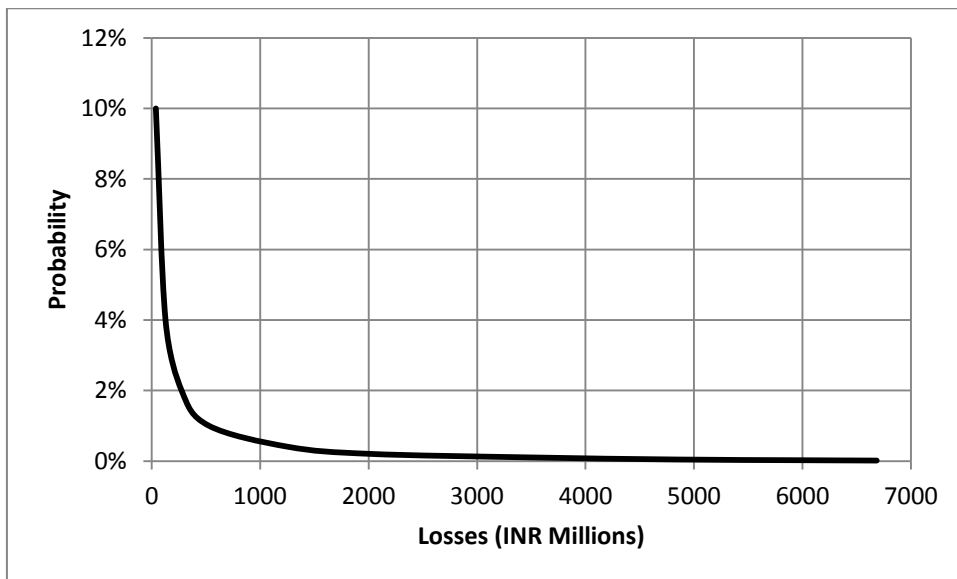
LEC for Obligatory Sum insured without deductible

3.3.2.3 Exceedance Curves for Voluntary Sum Insured



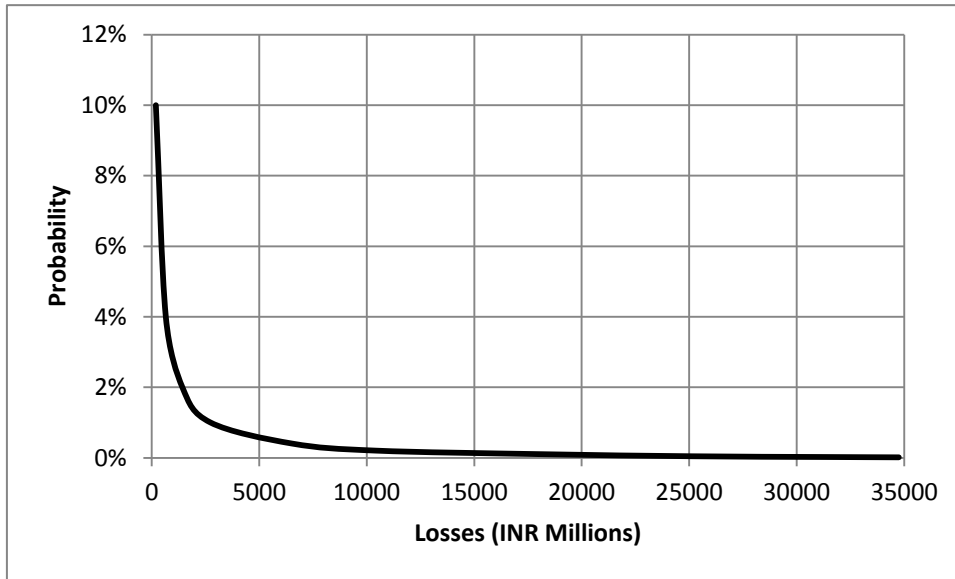
LEC for Voluntary Sum insured without deductible

3.3.2.4 Exceedance Curves for Net Retention Sum Insured



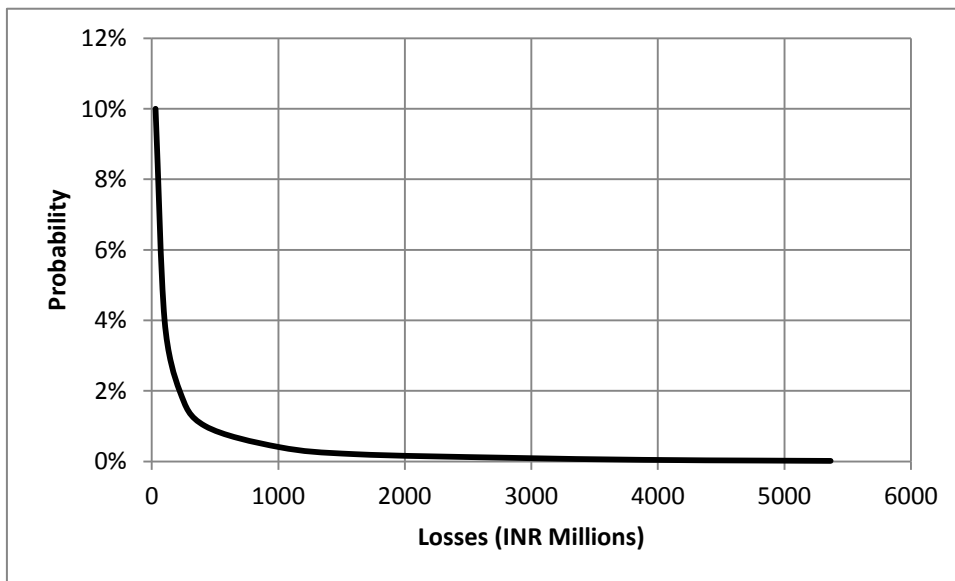
LEC for Net Retention Sum insured without deductible

3.3.2.5 Exceedance Curves for First Surplus Sum Insured



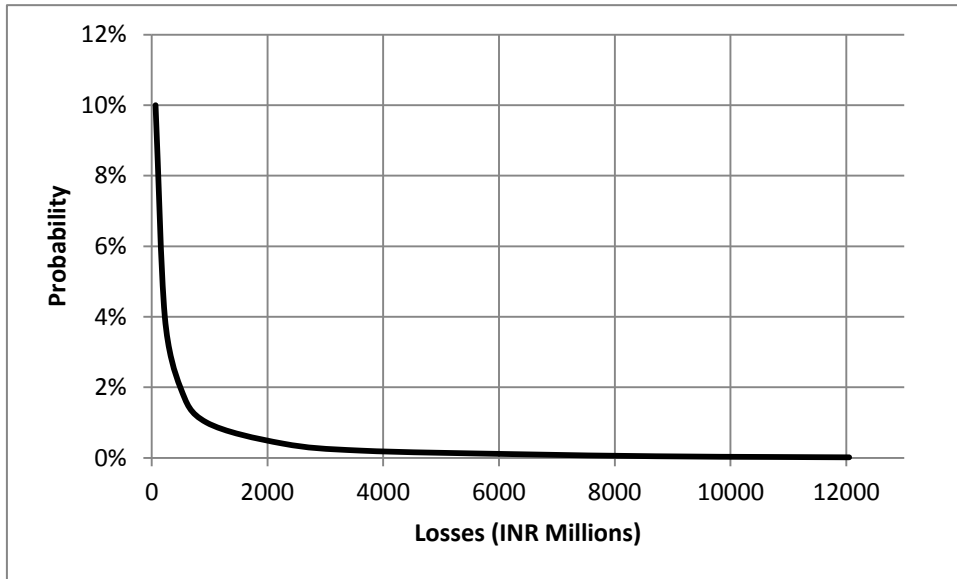
LEC for First Surplus Sum insured without deductible

3.3.2.6 Exceedance Curves for Second Retention Sum Insured



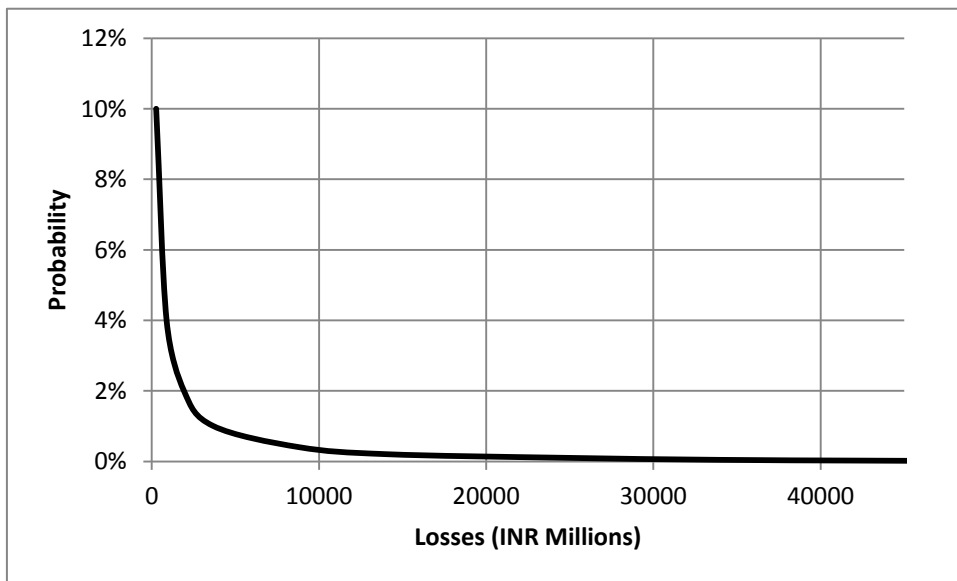
LEC for Second Retention Sum insured without deductible

3.3.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.3.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured



LEC for Consolidated Retention and Surplus Sum insured without deductible

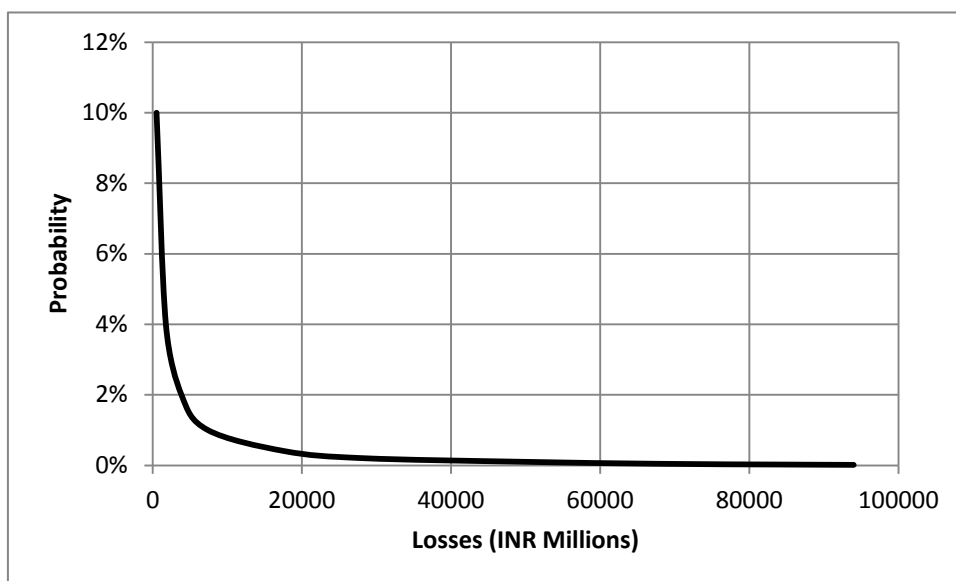
3.4 Industrial Ex-Large risk

3.4.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	13,839	41,914	127,332	260,256	449,354	495,748	604,471	641,745
	WD	13,146	39,818	120,965	247,243	426,887	470,961	574,248	609,657
Obligatory	W/o D	692	2,093	6,355	12,989	22,433	24,744	30,173	32,026
	WD	658	1,988	6,038	12,339	21,310	23,507	28,663	30,425
Voluntary	W/o D	1,980	6,141	18,869	38,694	65,988	72,431	88,299	93,550
	WD	1,881	5,834	17,927	36,760	62,687	68,810	83,884	88,872
Net Retention	W/o D	2,756	8,747	26,771	57,285	95,976	104,326	130,669	137,690
	WD	2,618	8,311	25,432	54,420	91,178	99,110	124,134	130,804
First Surplus	W/o D	7,389	22,491	68,521	134,904	220,553	242,275	286,710	304,352
	WD	7,019	21,367	65,095	128,158	209,526	230,160	272,375	289,134
First and Second	W/o D	7,389	22,491	68,521	134,904	220,553	242,275	286,710	304,352
	WD	7,019	21,367	65,095	128,158	209,526	230,160	272,375	289,134
Second Retention	W/o D	4	52	190	931	3,721	4,560	5,651	6,115
	WD	2	50	180	884	3,535	4,332	5,368	5,808
Consolidated Retention	W/o D	2,760	8,800	26,963	58,219	99,701	108,888	136,320	143,805
	WD	2,622	8,360	25,614	55,308	94,715	103,444	129,504	136,614
Consolidated Retention and Surplus	W/o D	10,148	31,291	95,484	193,122	320,254	351,165	423,032	448,159
	WD	9,642	29,726	90,709	183,466	304,241	333,606	401,881	425,751

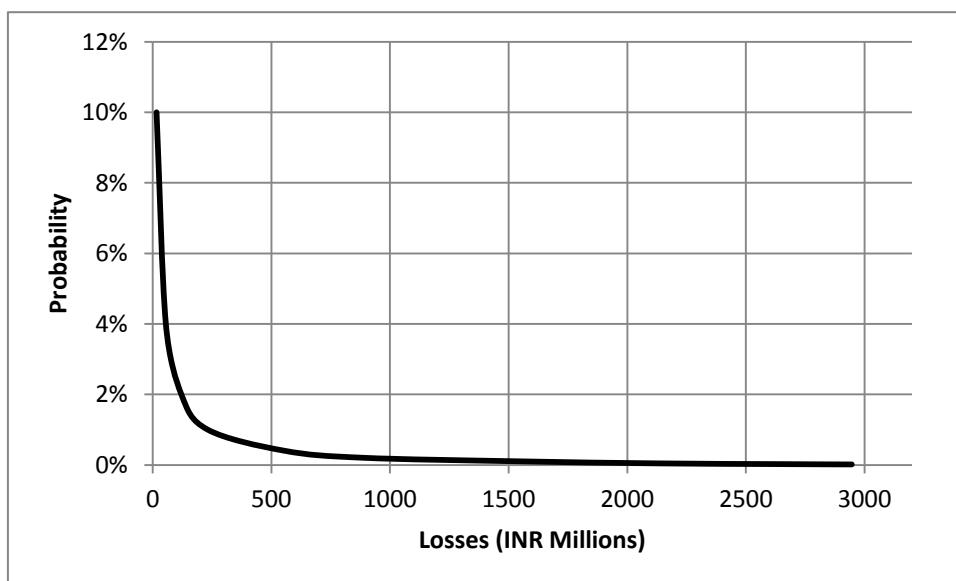
3.4.2 LOSS EXCEEDANCE CURVES

3.4.2.1 Exceedance Curves for Gross Sum Insured



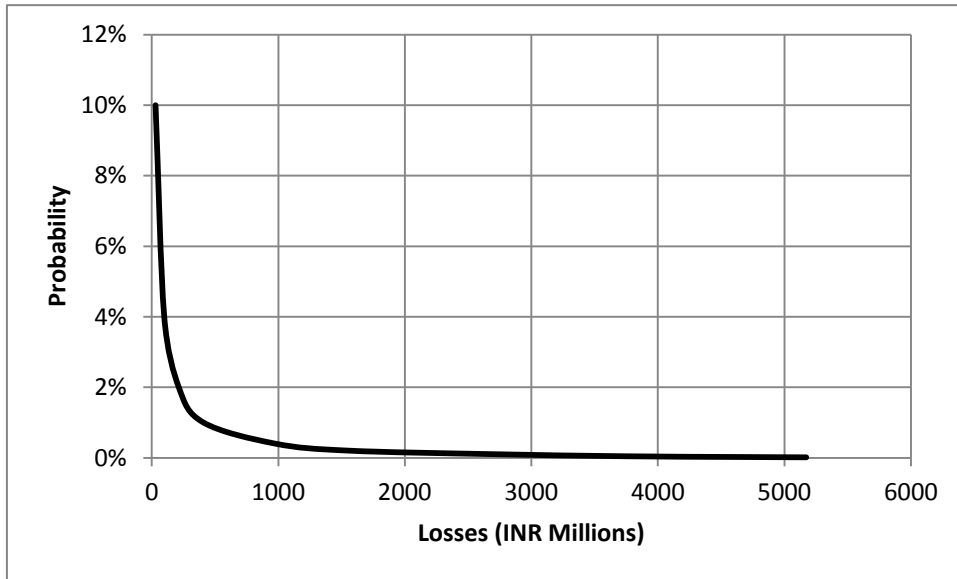
LEC for Gross Sum insured without deductible

3.4.2.2 Exceedance Curves for Obligatory Sum Insured



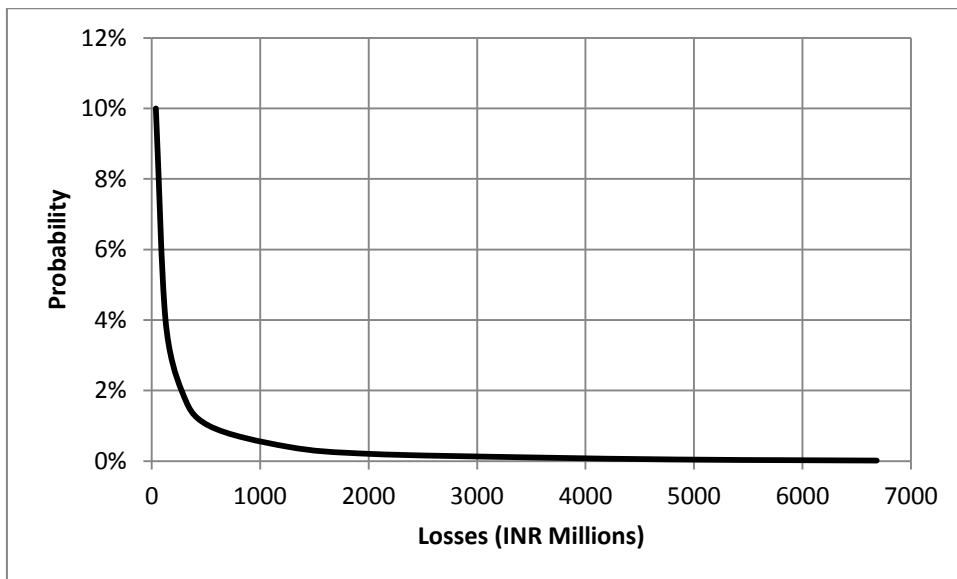
LEC for Obligatory Sum insured without deductible

3.4.2.3 Exceedance Curves for Voluntary Sum Insured



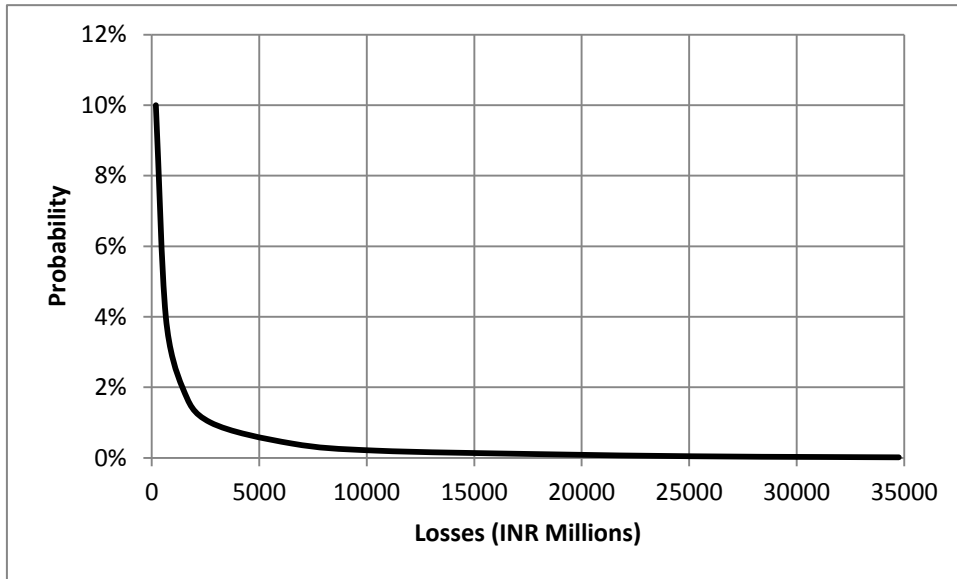
LEC for Voluntary Sum insured without deductible

3.4.2.4 Exceedance Curves for Net Retention Sum Insured



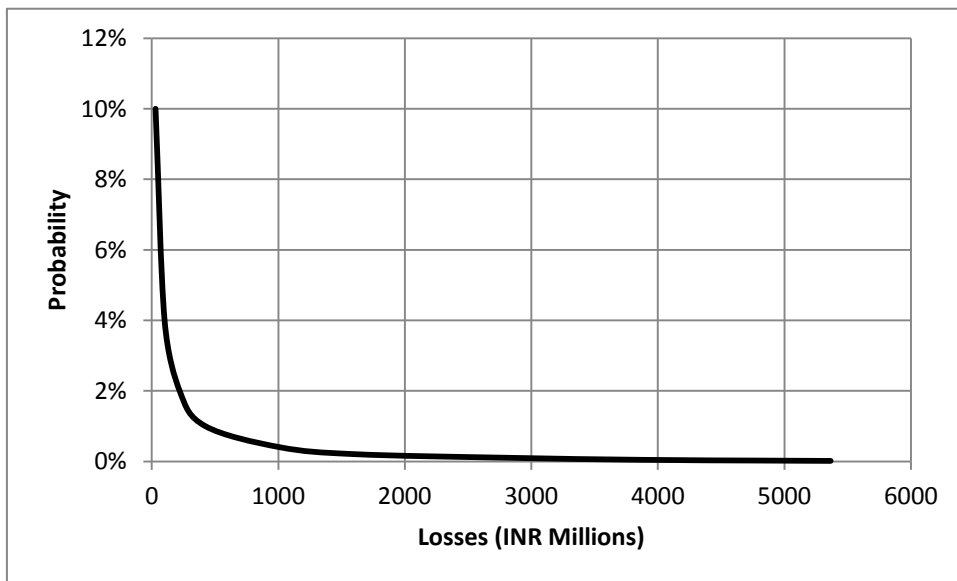
LEC for Net Retention Sum insured without deductible

3.4.2.5 Exceedance Curves for First Surplus Sum Insured



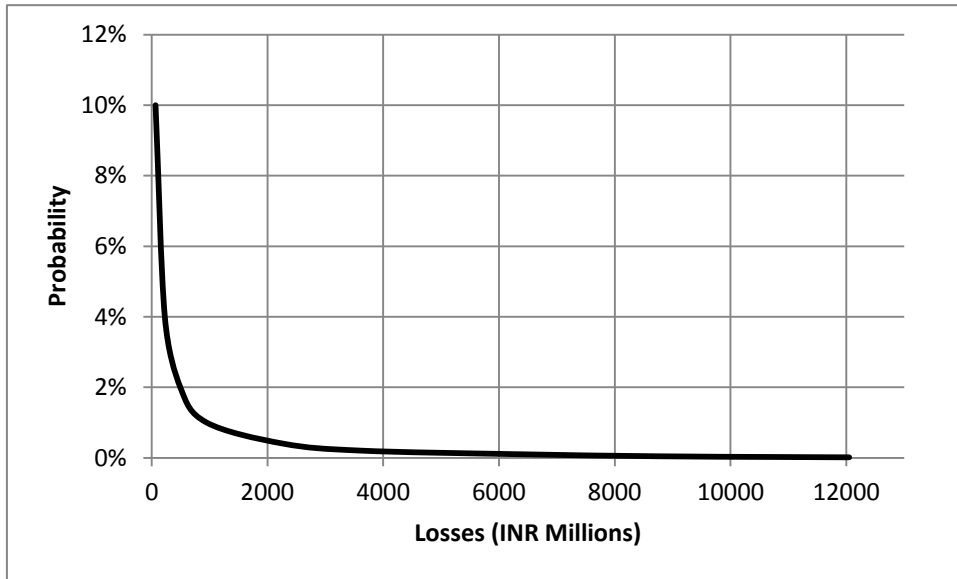
LEC for First Surplus Sum insured without deductible

3.4.2.6 Exceedance Curves for Second Retention Sum Insured



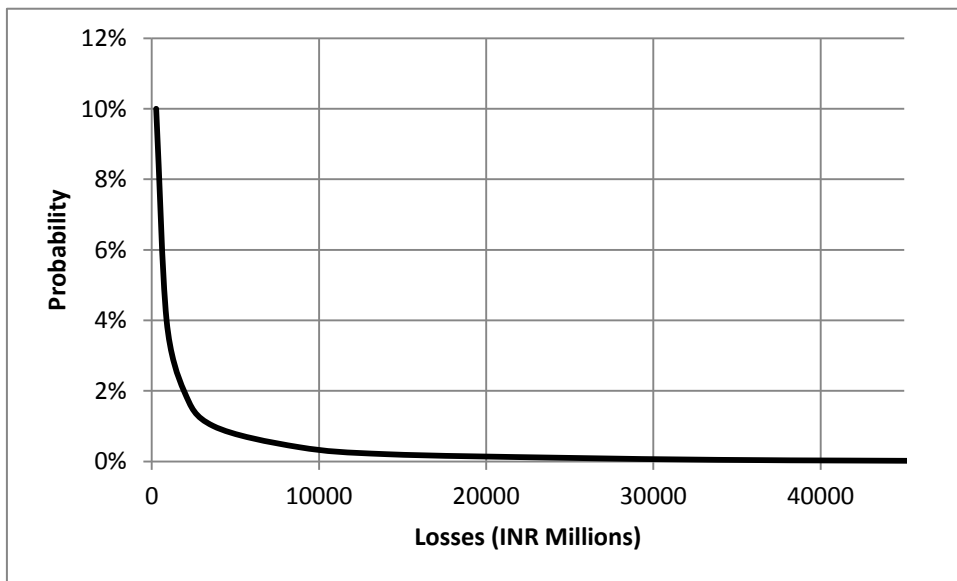
LEC for Second Retention Sum insured without deductible

3.4.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.4.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured



LEC for Consolidated Retention and Surplus Sum insured without deductible

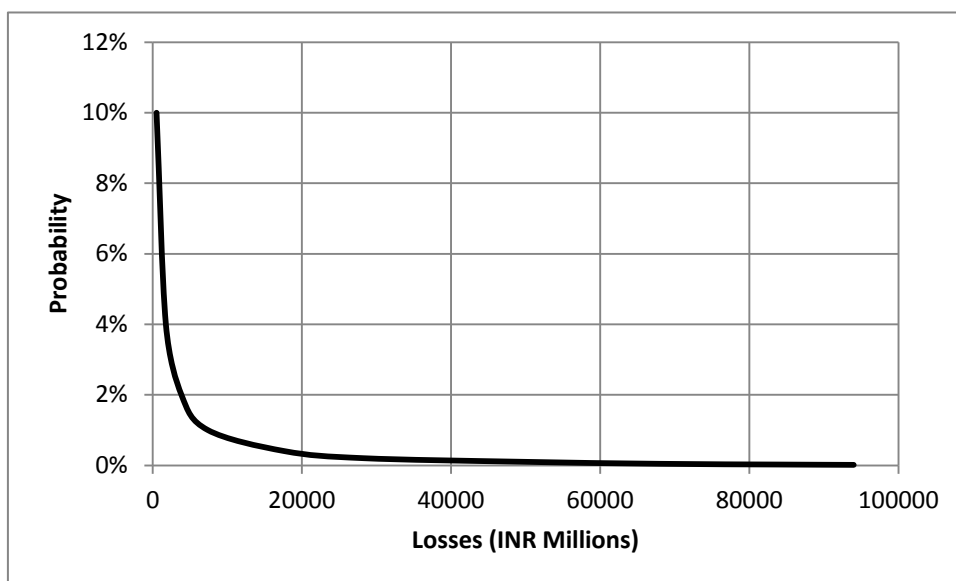
3.5 Engineering Combined

3.5.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	11,559	27,171	36,322	119,229	199,376	214,531	235,474	244,724
	WD	10,982	25,812	34,507	113,267	189,407	203,803	223,700	232,488
Obligatory	W/o D	721	1,712	2,289	7,994	13,330	14,301	15,658	16,271
	WD	684	1,627	2,174	7,595	12,664	13,586	14,874	15,458
Voluntary	W/o D	22	137	230	1,439	2,309	2,485	2,626	2,756
	WD	20	131	220	1,367	2,192	2,360	2,495	2,618
Net Retention	W/o D	2,857	7,998	10,911	25,929	49,789	53,310	61,488	63,932
	WD	2,713	7,599	10,366	24,633	47,298	50,643	58,413	60,737
First Surplus	W/o D	7,813	17,006	22,487	80,097	123,753	133,673	144,100	149,641
	WD	7,423	16,156	21,363	76,092	117,565	126,989	136,895	142,160
First and Second	W/o D	-	6	6	149	963	989	1,032	1,090
	WD	-	6	6	143	917	939	979	1,036
Second Retention	W/o D	7,813	17,012	22,493	80,246	124,716	134,660	145,131	150,732
	WD	7,423	16,162	21,369	76,239	118,482	127,928	137,874	143,195
Consolidated Retention	W/o D	2	105	117	3,325	5,822	6,214	6,579	6,850
	WD	2	101	111	3,157	5,529	5,903	6,250	6,507
Consolidated Retention and Surplus	W/o D	2,859	8,103	11,029	29,254	55,609	59,523	68,067	70,782
	WD	2,715	7,700	10,477	27,790	52,829	56,548	64,663	67,243

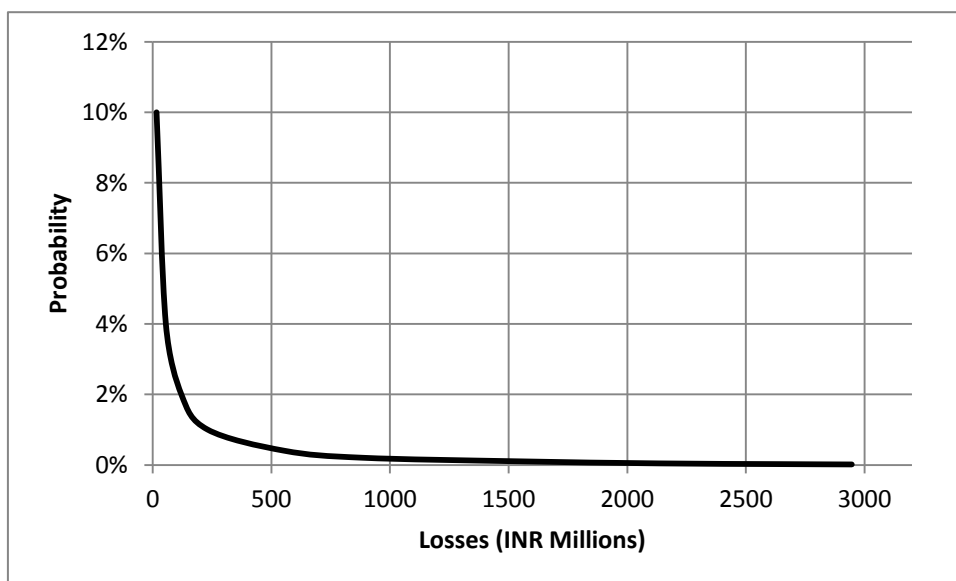
3.5.2 LOSS EXCEEDANCE CURVES

3.5.2.1 Exceedance Curves for Gross Sum Insured



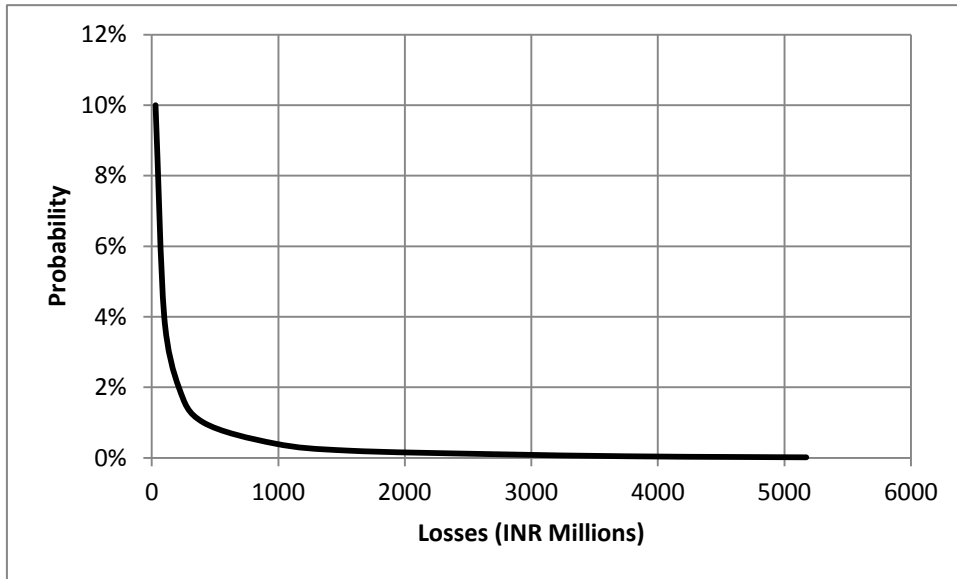
LEC for Gross Sum insured without deductible

3.5.2.2 Exceedance Curves for Obligatory Sum Insured



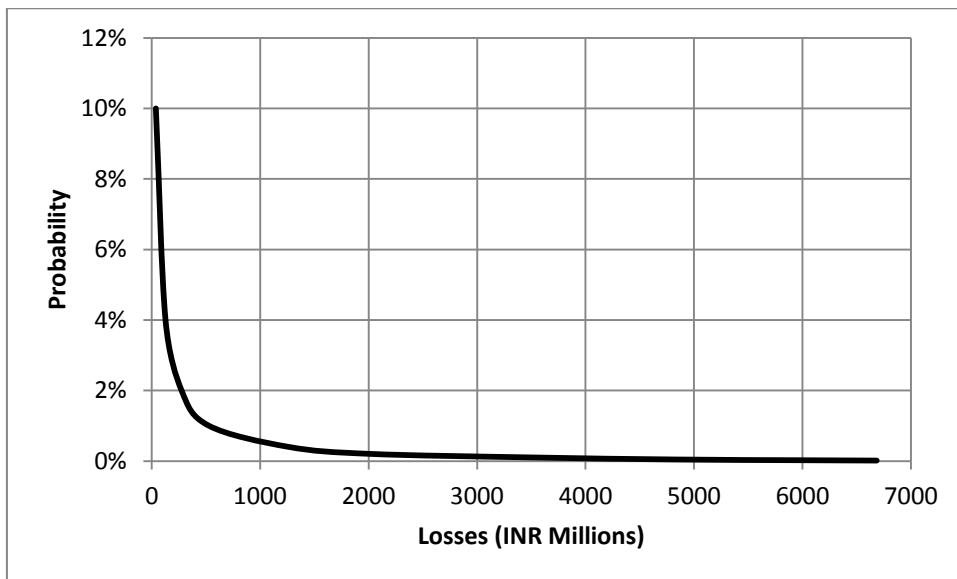
LEC for Obligatory Sum insured without deductible

3.5.2.3 Exceedance Curves for Voluntary Sum Insured



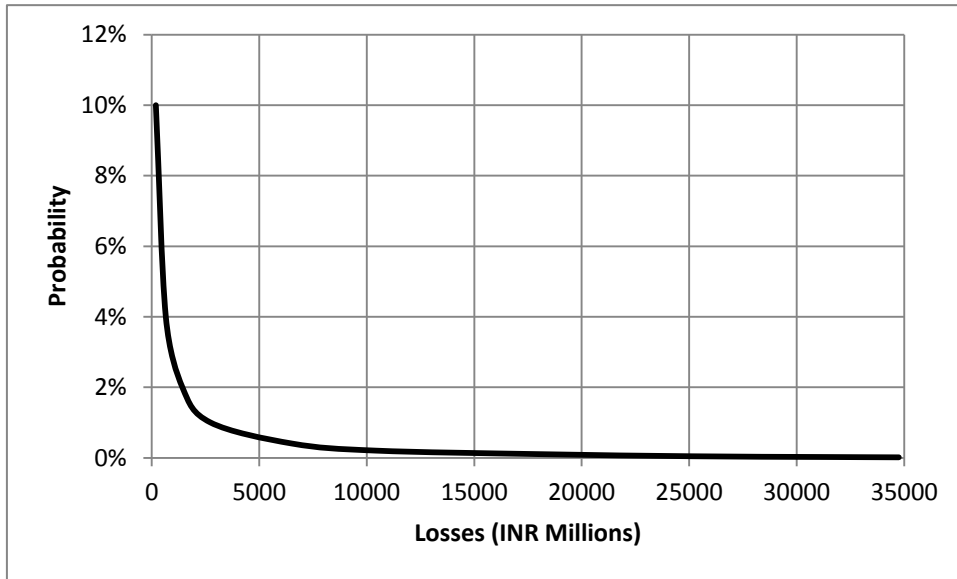
LEC for Voluntary Sum insured without deductible

3.5.2.4 Exceedance Curves for Net Retention Sum Insured



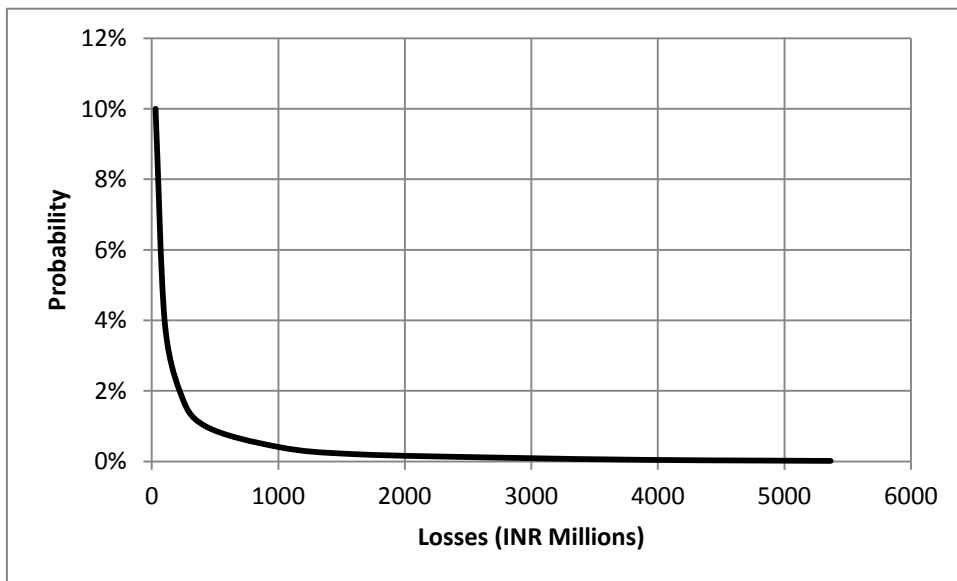
LEC for Net Retention Sum insured without deductible

3.5.2.5 Exceedance Curves for First Surplus Sum Insured



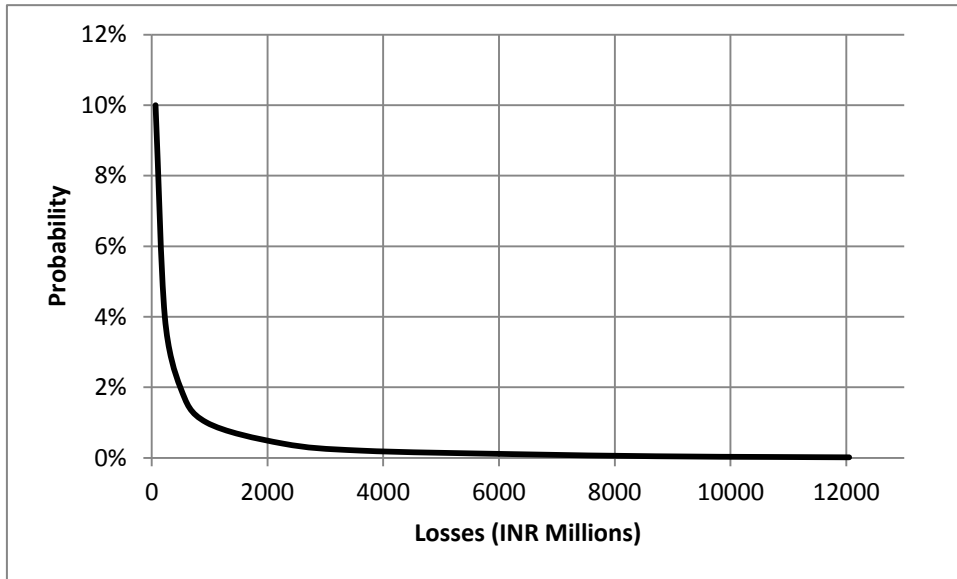
LEC for First Surplus Sum insured without deductible

3.5.2.6 Exceedance Curves for Second Retention Sum Insured



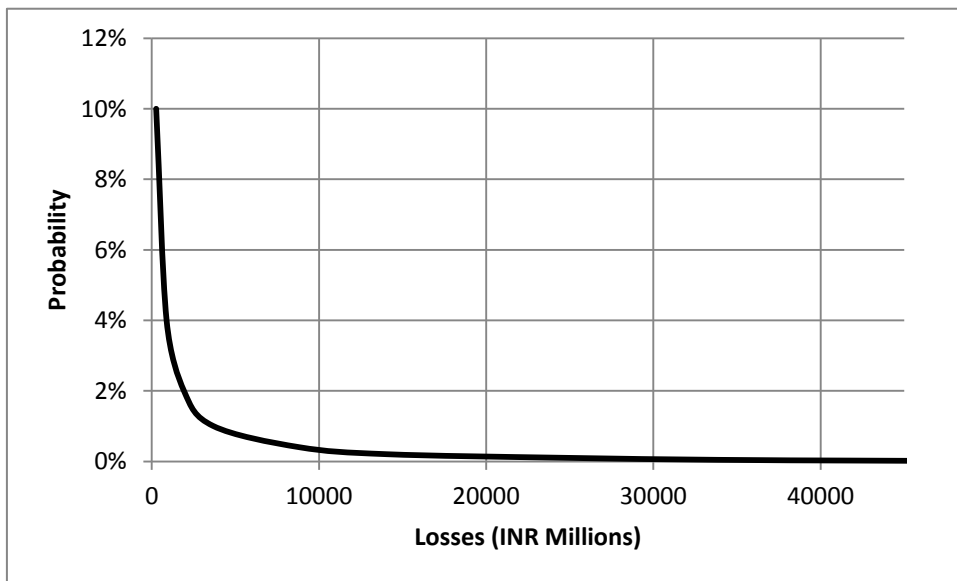
LEC for Second Retention Sum insured without deductible

3.5.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.5.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured



LEC for Consolidated Retention and Surplus Sum insured without deductible

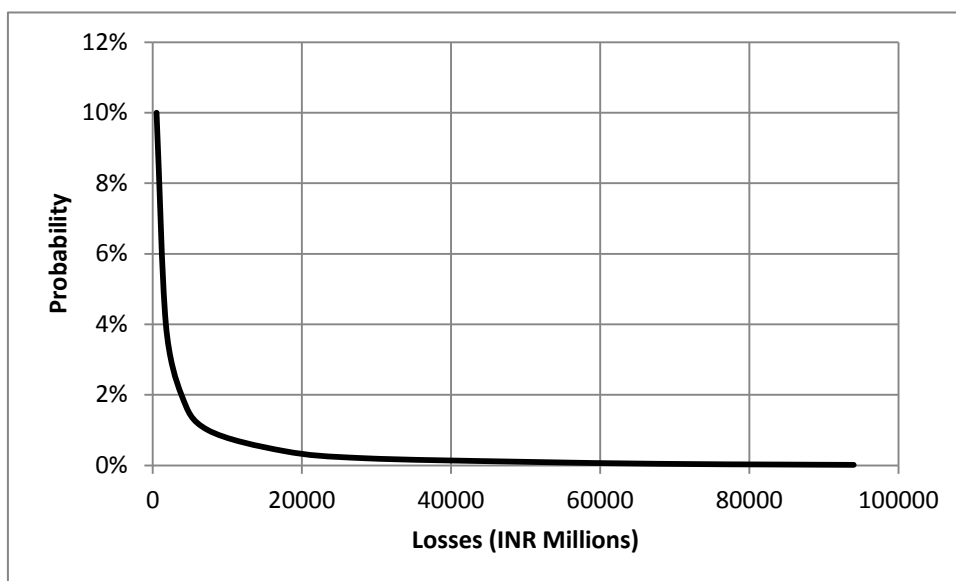
3.6 Non-Industrial Fire Commercial

3.6.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	3,309	5,751	9,212	69,714	80,418	85,226	95,668	101,583
	WD	3,143	5,465	8,751	66,230	76,398	80,967	90,885	96,503
Obligatory	W/o D	166	289	462	3,662	4,203	4,447	4,974	5,275
	WD	157	275	438	3,480	3,993	4,225	4,726	5,013
Voluntary	W/o D	497	860	1,377	10,047	11,642	12,351	13,903	14,779
	WD	472	816	1,308	9,545	11,059	11,733	13,209	14,041
Net Retention	W/o D	577	1,714	3,539	23,668	28,681	30,806	35,643	38,260
	WD	549	1,627	3,361	22,483	27,245	29,266	33,861	36,346
First Surplus	W/o D	1,641	2,431	3,291	30,035	33,392	34,987	38,306	40,258
	WD	1,561	2,307	3,125	28,533	31,723	33,237	36,392	38,246
First and Second	W/o D	1,641	2,431	3,291	30,035	33,392	34,987	38,306	40,258
	WD	1,561	2,307	3,125	28,533	31,723	33,237	36,392	38,246
Second Retention	W/o D	0	4	8	975	1,050	1,072	1,104	1,135
	WD	0	4	8	927	997	1,019	1,050	1,078
Consolidated Retention	W/o D	577	1,718	3,547	24,643	29,728	31,880	36,748	39,392
	WD	549	1,631	3,369	23,410	28,243	30,286	34,911	37,424
Consolidated Retention and Surplus	W/o D	2,221	4,147	6,836	54,676	63,119	66,866	75,054	79,651
	WD	2,110	3,939	6,494	51,943	59,964	63,523	71,301	75,668

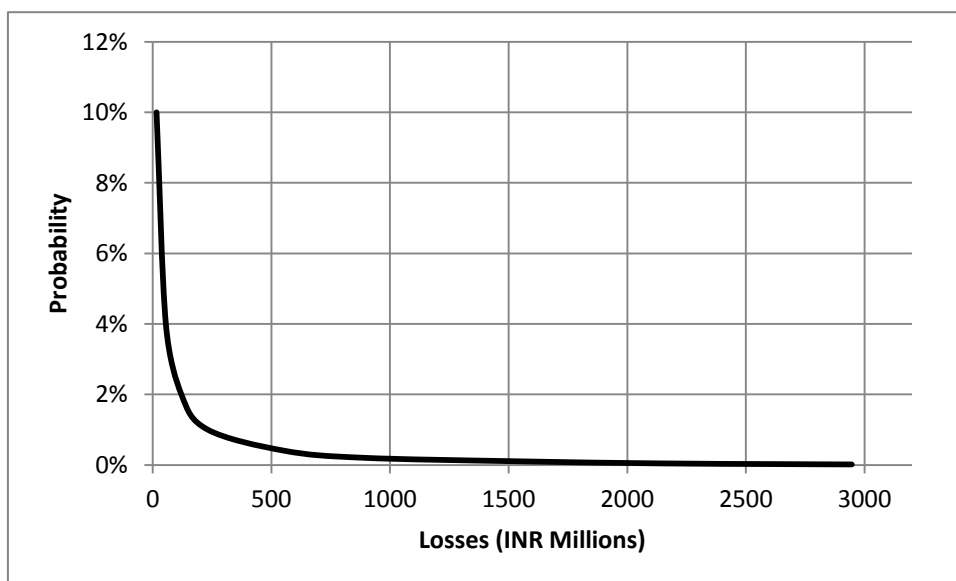
3.6.2 LOSS EXCEEDANCE CURVES

3.6.2.1 Exceedance Curves for Gross Sum Insured



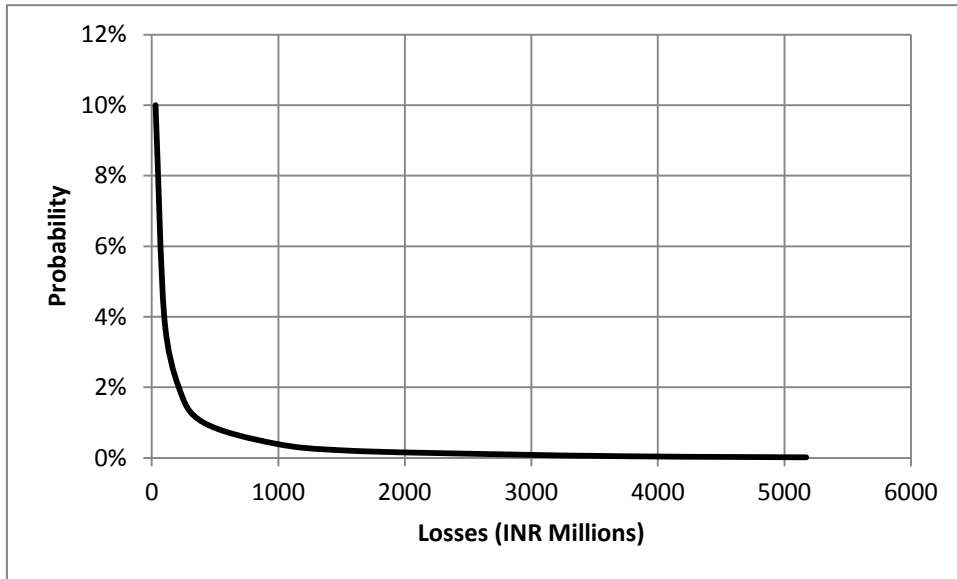
LEC for Gross Sum insured without deductible

3.6.2.2 Exceedance Curves for Obligatory Sum Insured



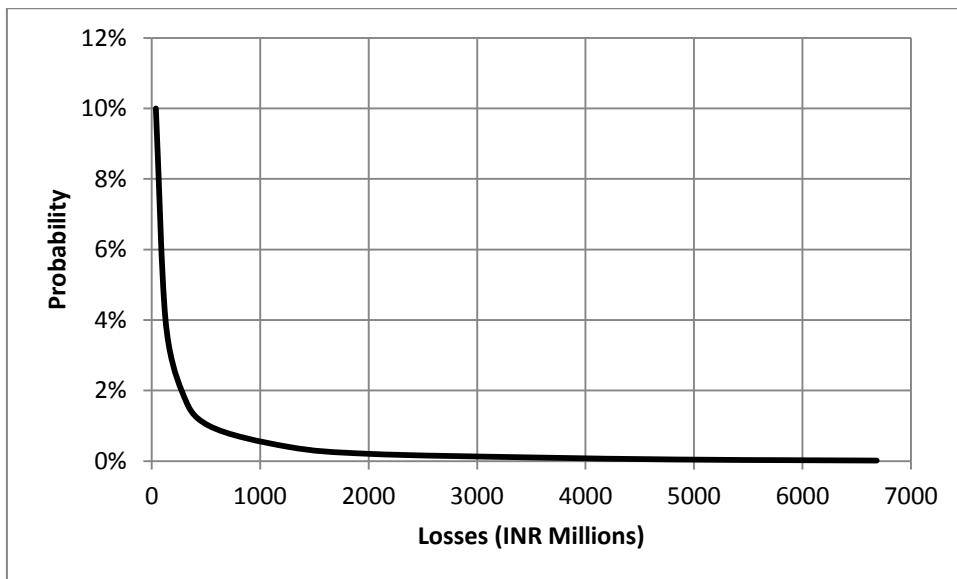
LEC for Obligatory Sum insured without deductible

3.6.2.3 Exceedance Curves for Voluntary Sum Insured



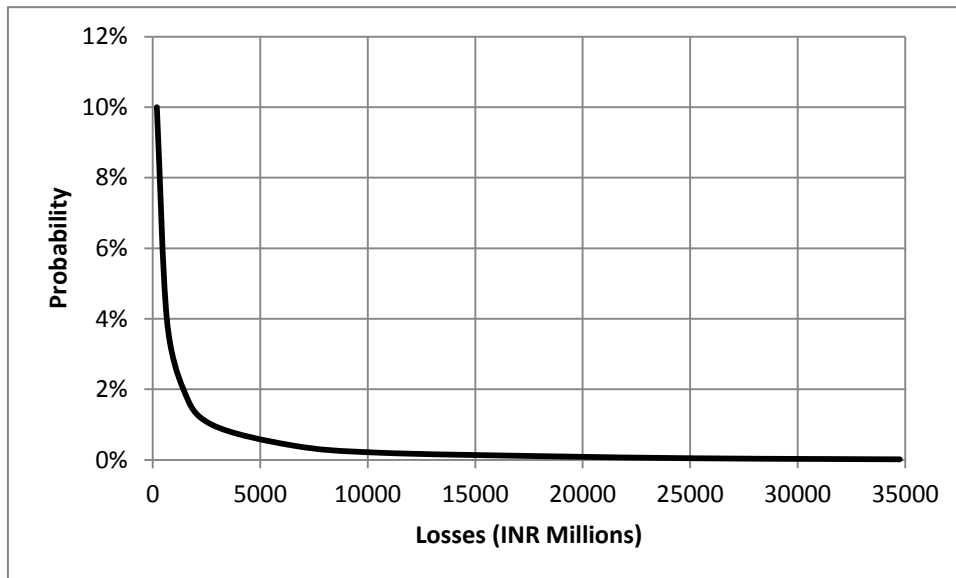
LEC for Voluntary Sum insured without deductible

3.6.2.4 Exceedance Curves for Net Retention Sum Insured



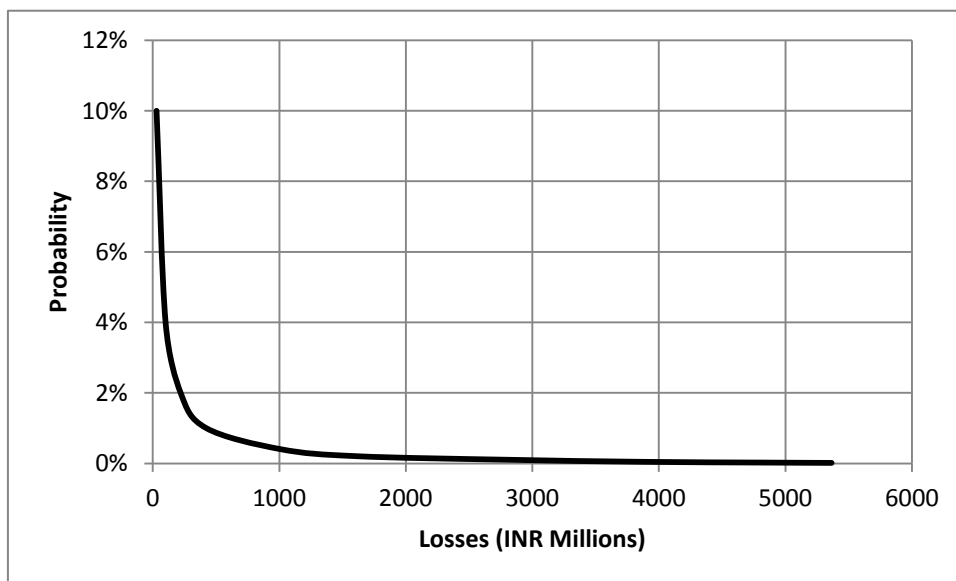
LEC for Net Retention Sum insured without deductible

3.6.2.5 Exceedance Curves for First Surplus Sum Insured



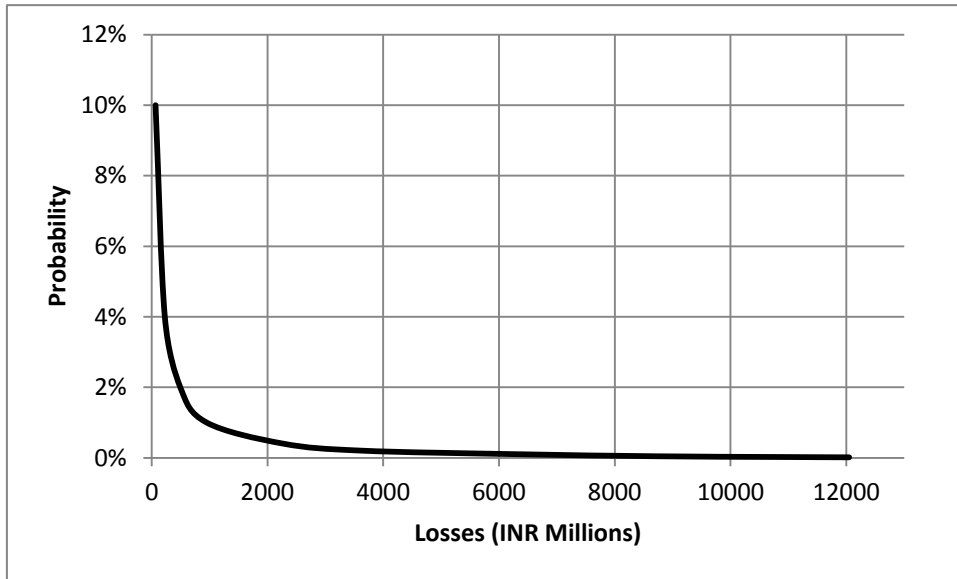
LEC for First Surplus Sum insured without deductible

3.6.2.6 Exceedance Curves for Second Retention Sum Insured



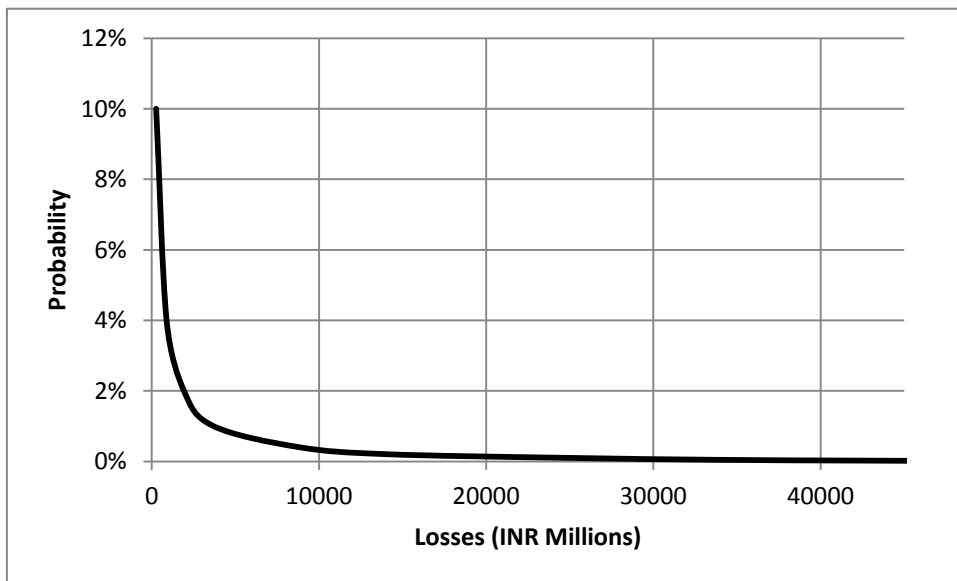
LEC for Second Retention Sum insured without deductible

3.6.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.6.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured



LEC for Consolidated Retention and Surplus Sum insured without deductible

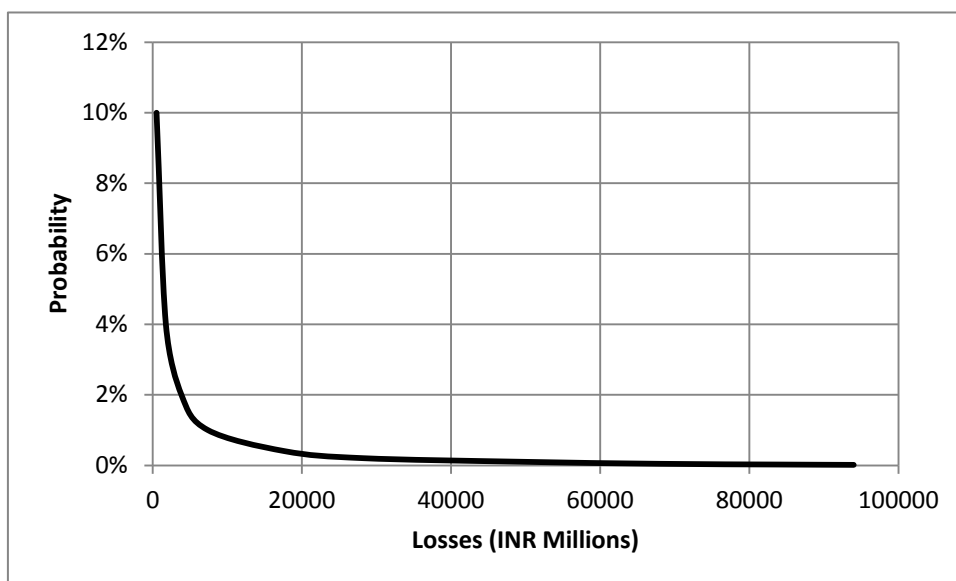
3.7 Fire Home

3.7.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	289	1,332	2,324	12,494	16,035	17,812	20,188	21,558
	WD	283	1,272	2,200	11,870	15,242	16,917	19,178	20,491
Obligatory	W/o D	22	105	186	987	1,272	1,415	1,615	1,726
	WD	20	99	176	939	1,209	1,345	1,534	1,639
Voluntary	W/o D	0	2	6	57	69	75	83	89
	WD	0	2	6	55	65	71	79	85
Net Retention	W/o D	266	1,225	2,132	11,450	14,695	16,322	18,490	19,746
	WD	252	1,165	2,025	10,877	13,960	15,506	17,565	18,758
First Surplus	W/o D	0	0	0	0	0	0	0	0
	WD	0	0	0	0	0	0	0	0
First and Second	W/o D	0	0	0	0	0	0	0	0
	WD	0	0	0	0	0	0	0	0
Second Retention	W/o D	0	0	0	0	0	0	0	0
	WD	0	0	0	0	0	0	0	0
Consolidated Retention	W/o D	266	1,225	2,132	11,450	14,695	16,322	18,490	19,746
	WD	252	1,165	2,025	10,877	13,960	15,506	17,565	18,758
Consolidated Retention and Surplus	W/o D	0	0	0	0	0	0	0	0
	WD	0	0	0	0	0	0	0	0

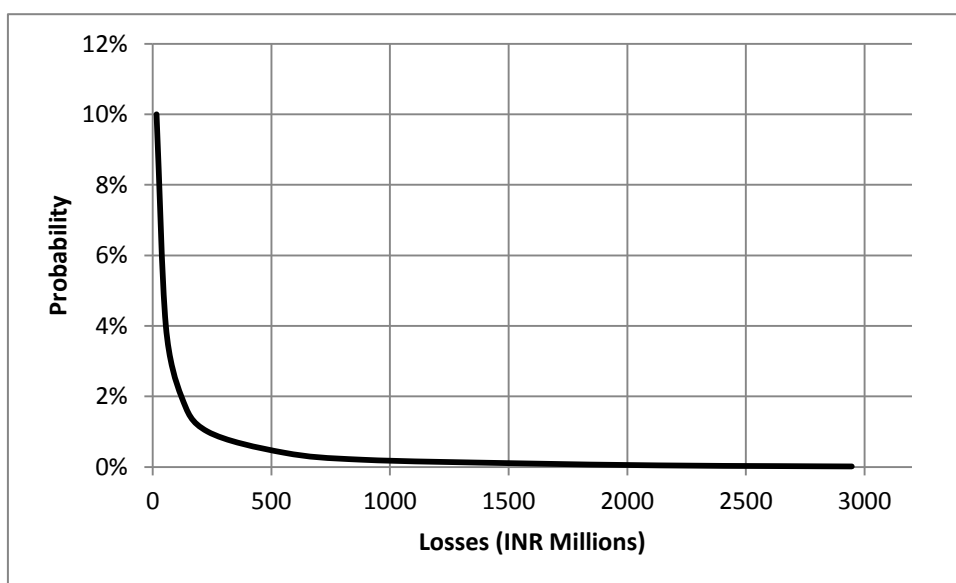
3.7.2 LOSS EXCEEDANCE CURVES

3.7.2.1 Exceedance Curves for Gross Sum Insured



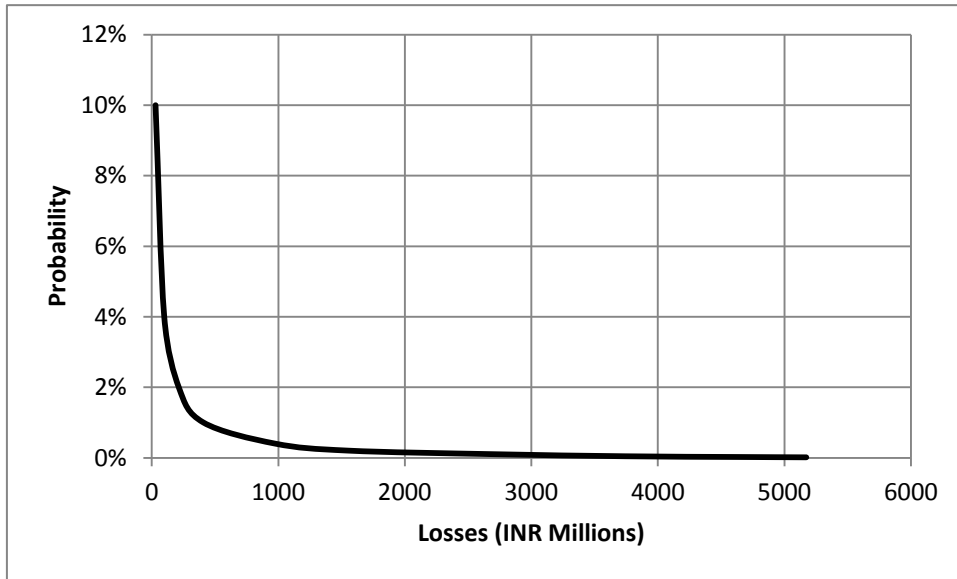
LEC for Gross Sum insured without deductible

3.7.2.2 Exceedance Curves for Obligatory Sum Insured



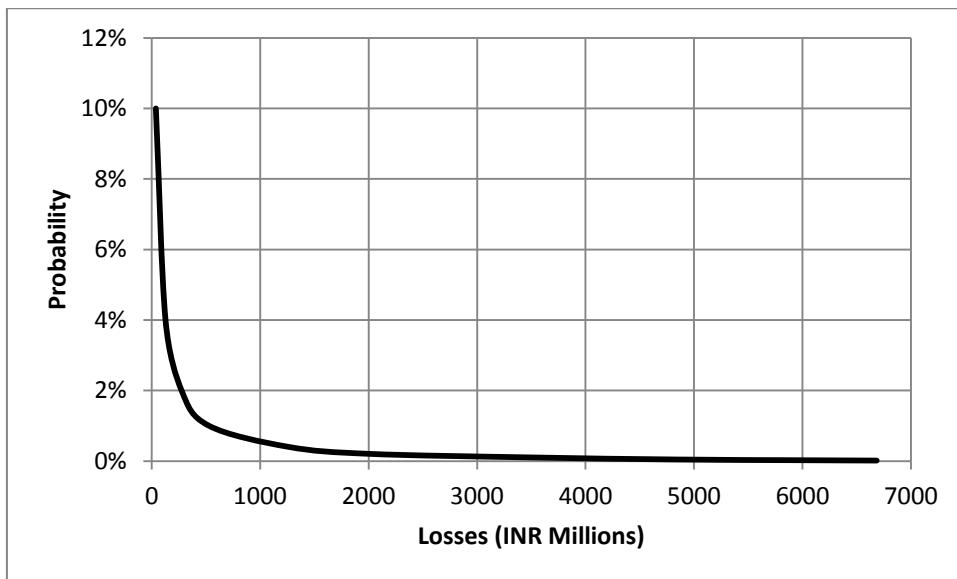
LEC for Obligatory Sum insured without deductible

3.7.2.3 Exceedance Curves for Voluntary Sum Insured



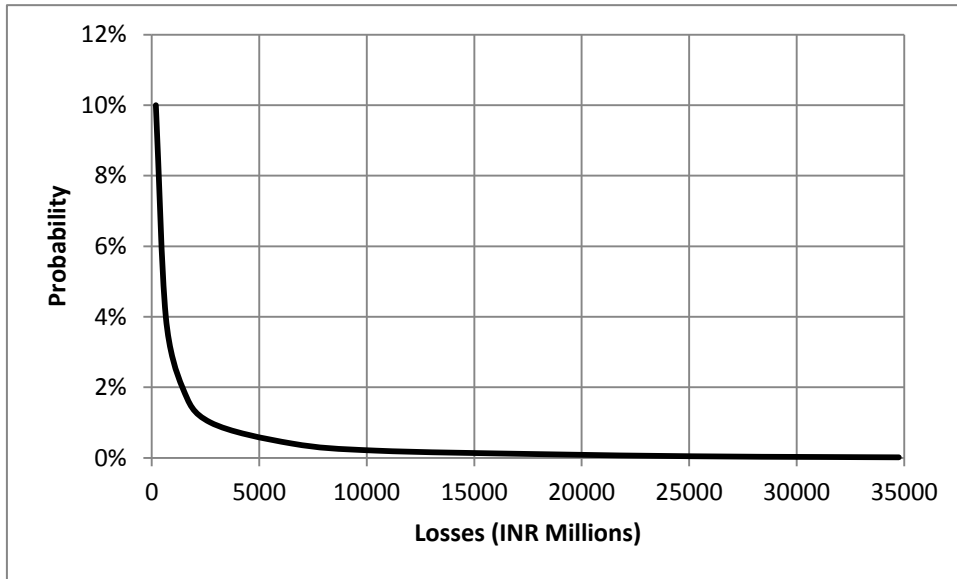
LEC for Voluntary Sum insured without deductible

3.7.2.4 Exceedance Curves for Net Retention Sum Insured



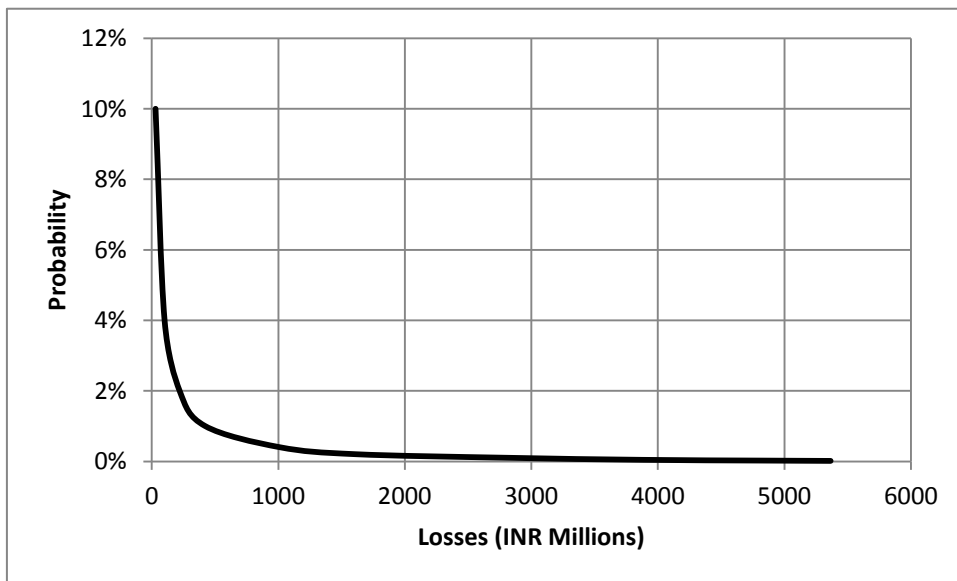
LEC for Net Retention Sum insured without deductible

3.7.2.5 Exceedance Curves for First Surplus Sum Insured



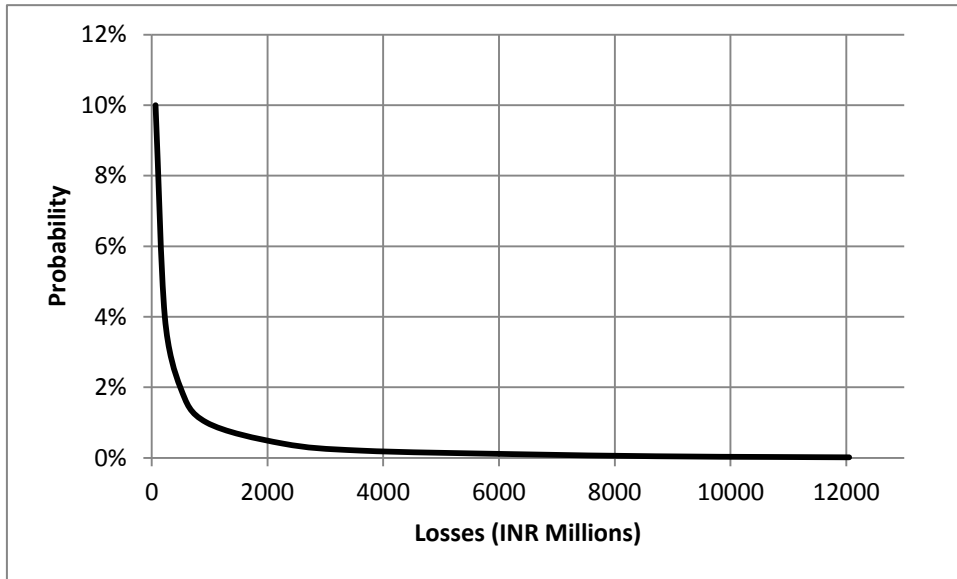
LEC for First Surplus Sum insured without deductible

3.7.2.6 Exceedance Curves for Second Retention Sum Insured



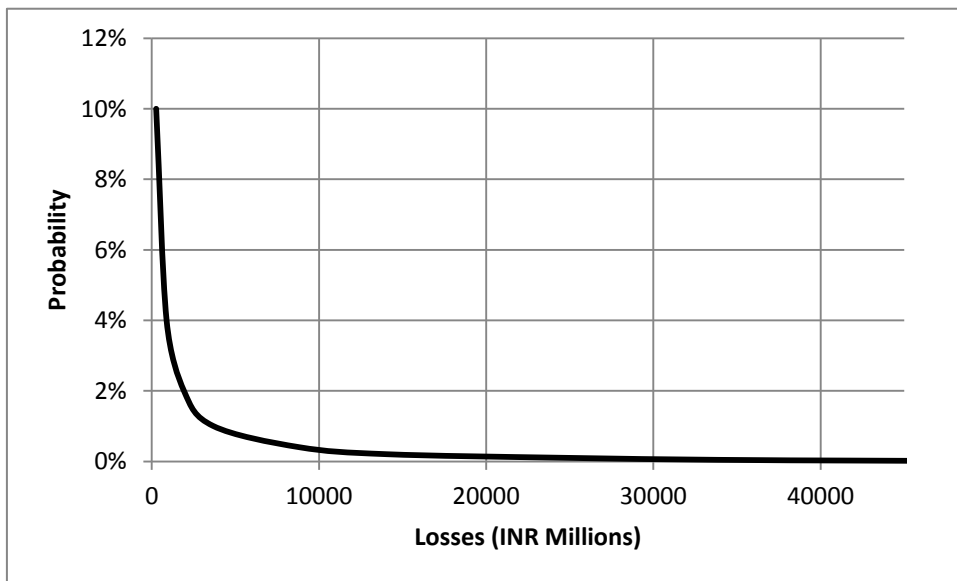
LEC for Second Retention Sum insured without deductible

3.7.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.7.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured



LEC for Consolidated Retention and Surplus Sum insured without deductible

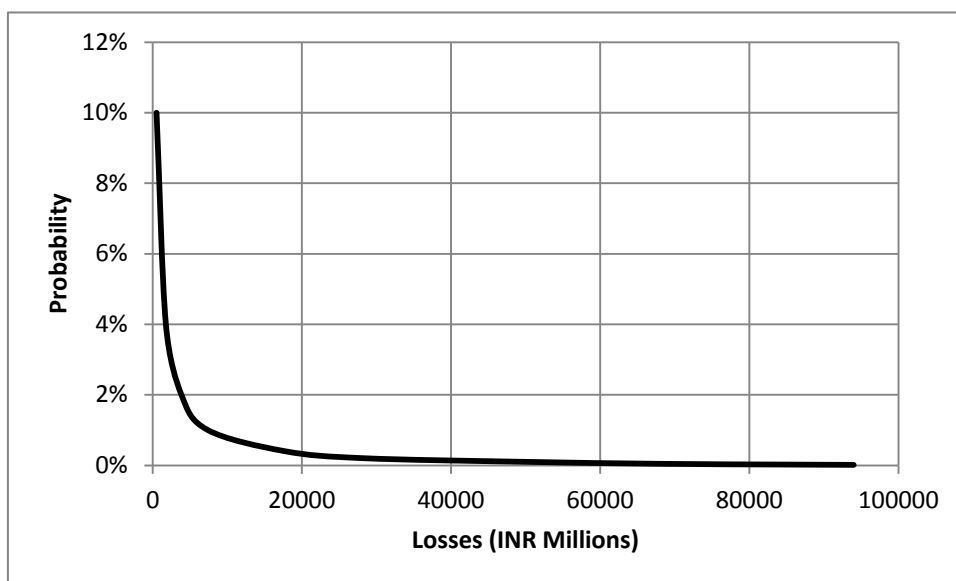
3.8 Fire Structures

3.8.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	212	870	2,190	22,085	26,327	28,727	31,838	33,762
	WD	202	826	2,079	20,981	25,011	27,292	30,245	32,074
Obligatory	W/o D	10	44	113	1,114	1,330	1,454	1,611	1,710
	WD	10	42	107	1,058	1,264	1,381	1,530	1,623
Voluntary	W/o D	30	127	323	3,297	3,924	4,280	4,742	5,029
	WD	30	121	307	3,131	3,729	4,066	4,506	4,776
Net Retention	W/o D	87	430	1,227	14,216	16,407	17,830	19,784	20,929
	WD	83	408	1,167	13,506	15,585	16,937	18,795	19,881
First Surplus	W/o D	77	258	515	3,440	4,643	5,138	5,671	6,068
	WD	73	244	489	3,268	4,411	4,881	5,388	5,764
First and Second	W/o D	77	258	515	3,440	4,643	5,138	5,671	6,068
	WD	73	244	489	3,268	4,411	4,881	5,388	5,764
Second Retention	W/o D	6	10	12	20	22	26	28	30
	WD	6	10	12	18	22	24	26	28
Consolidated Retention	W/o D	93	440	1,240	14,236	16,429	17,854	19,812	20,957
	WD	89	418	1,177	13,524	15,607	16,962	18,821	19,909
Consolidated Retention and Surplus	W/o D	0	0	0	0	0	0	0	0
	WD	0	0	0	0	0	0	0	0

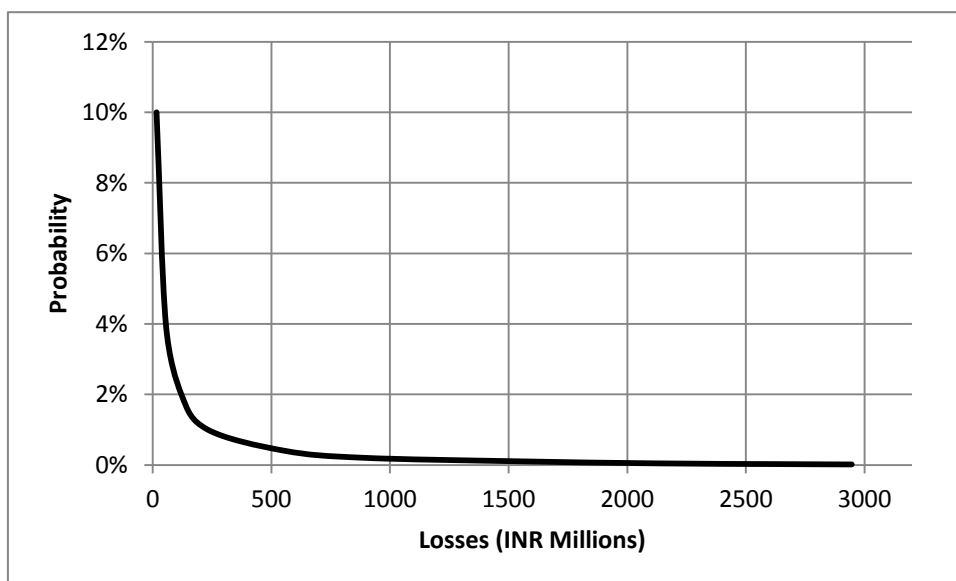
3.8.2 LOSS EXCEEDANCE CURVES

3.8.2.1 Exceedance Curves for Gross Sum Insured



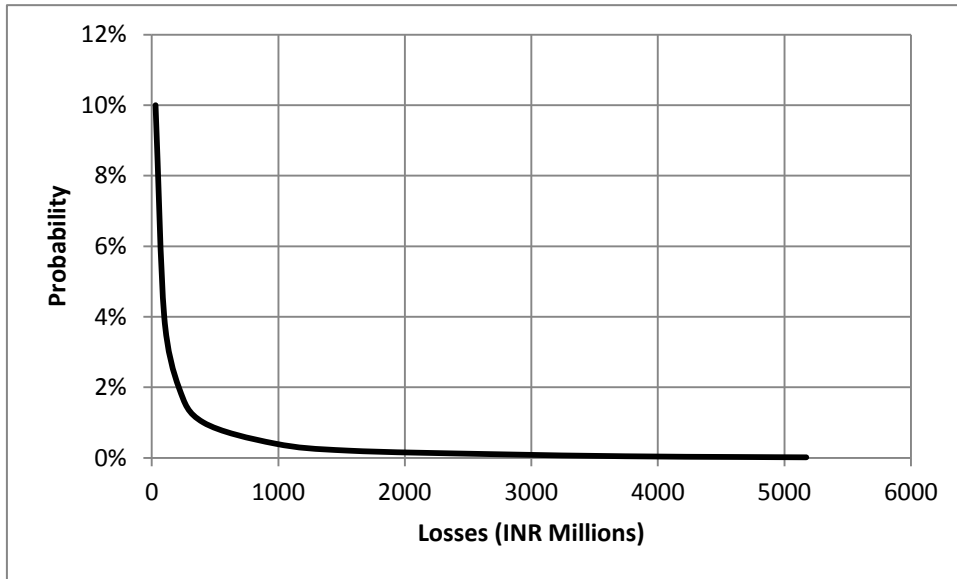
LEC for Gross Sum insured without deductible

3.8.2.2 Exceedance Curves for Obligatory Sum Insured



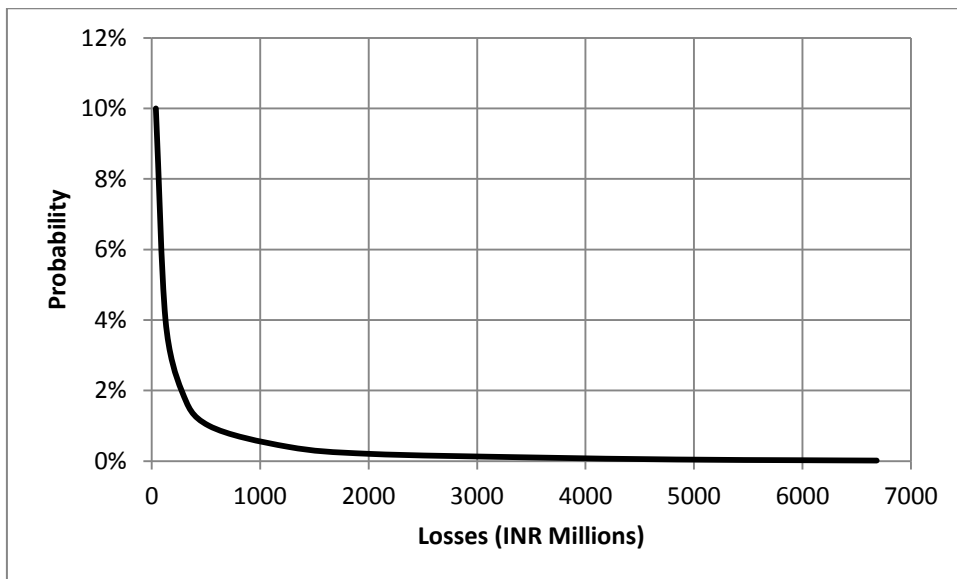
LEC for Obligatory Sum insured without deductible

3.8.2.3 Exceedance Curves for Voluntary Sum Insured



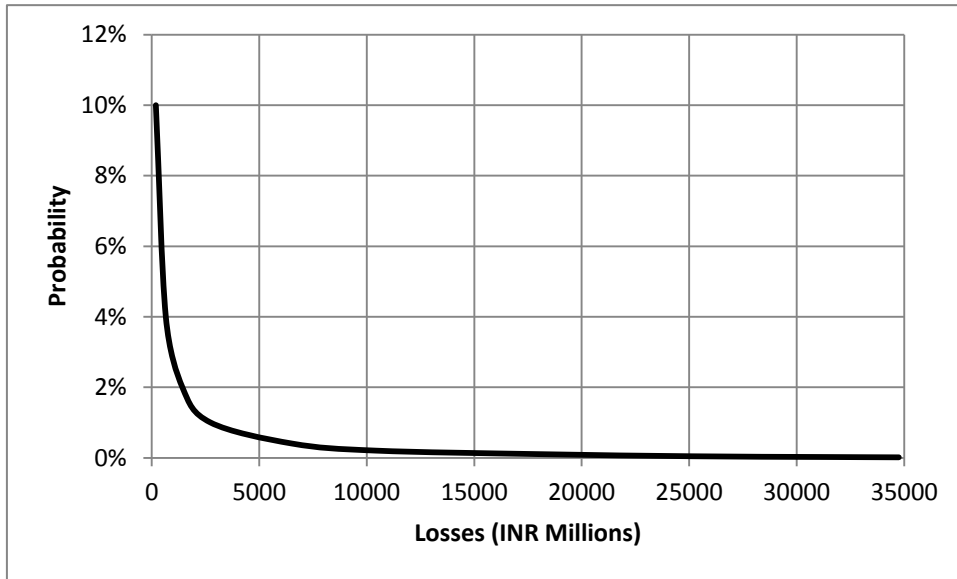
LEC for Voluntary Sum insured without deductible

3.8.2.4 Exceedance Curves for Net Retention Sum Insured



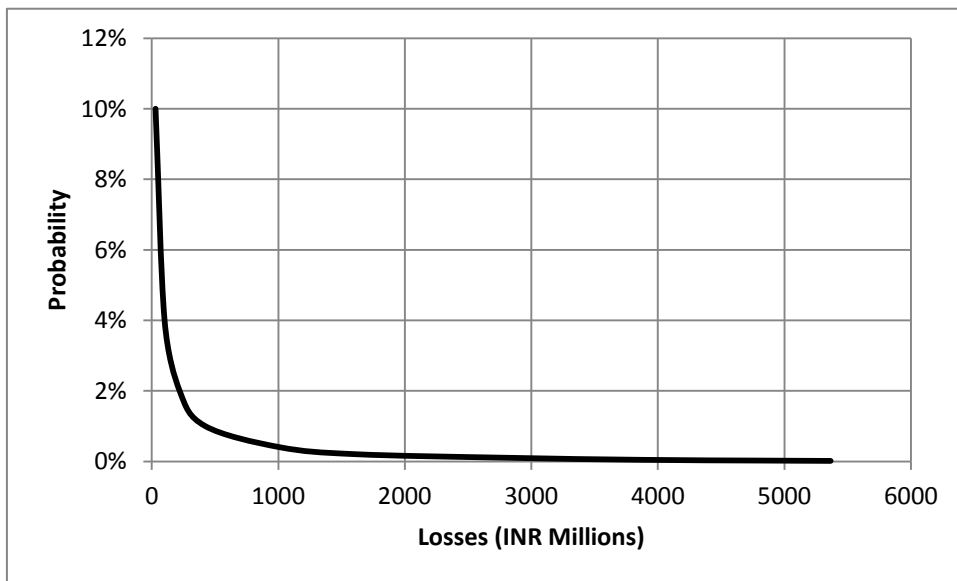
LEC for Net Retention Sum insured without deductible

3.8.2.5 Exceedance Curves for First Surplus Sum Insured



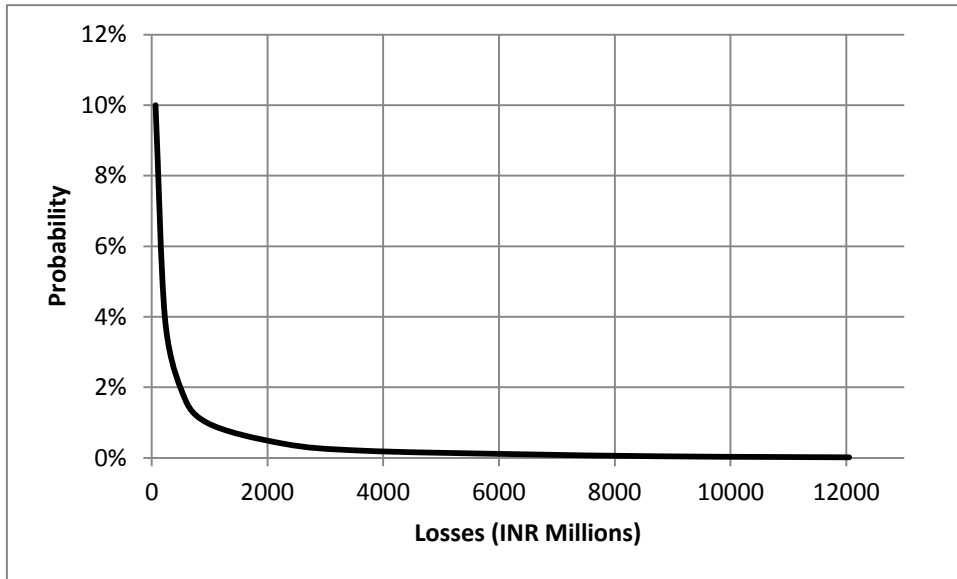
LEC for First Surplus Sum insured without deductible

3.8.2.6 Exceedance Curves for Second Retention Sum Insured



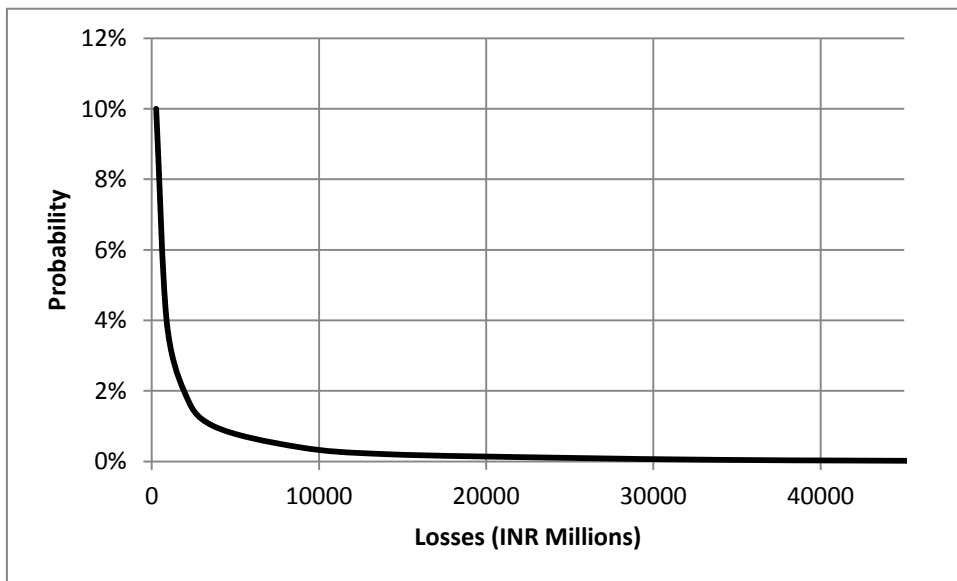
LEC for Second Retention Sum insured without deductible

3.8.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.8.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured



LEC for Consolidated Retention and Surplus Sum insured without deductible

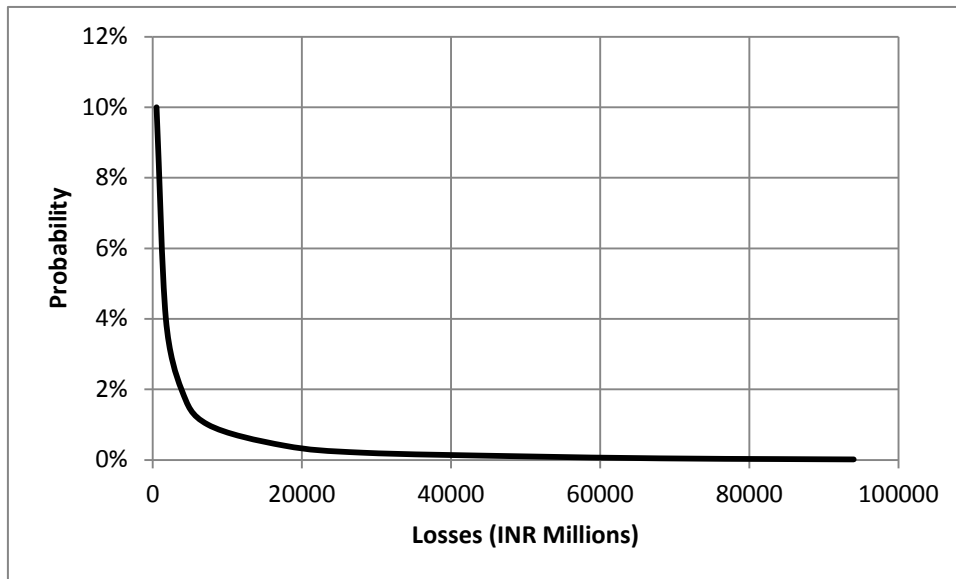
3.9 Fire Combined

3.9.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	115,647	347,578	782,026	1,807,210	3,924,857	4,277,120	4,792,652	5,071,204
	WD	82,065	261,798	615,057	1,474,398	3,661,219	3,987,015	4,464,985	4,725,701
Obligatory	W/o D	3,963	11,864	27,209	63,979	134,343	146,472	165,039	174,678
	WD	2,893	9,127	21,839	53,180	125,513	136,758	154,026	163,060
Voluntary	W/o D	7,899	23,511	55,843	131,472	266,096	289,946	329,344	348,533
	WD	5,978	18,571	46,016	111,559	249,080	271,252	308,034	326,046
Net Retention	W/o D	10,655	33,288	79,251	209,213	394,183	428,821	491,920	520,461
	WD	8,146	26,759	66,196	181,508	369,677	401,958	461,063	487,897
First Surplus	W/o D	45,342	135,256	309,318	701,792	1,498,229	1,631,811	1,824,622	1,930,420
	WD	32,793	103,198	246,577	577,056	1,398,397	1,522,026	1,700,845	1,799,900
First and Second	W/o D	14,701	42,176	108,917	250,737	449,986	490,745	561,348	594,587
	WD	12,379	36,158	96,172	224,358	423,639	461,855	528,256	559,607
Second Retention	W/o D	12,573	38,234	82,382	186,876	434,615	473,543	524,778	555,027
	WD	8,378	27,552	61,873	146,450	404,245	440,090	487,253	515,485
Consolidated Retention	W/o D	52,494	160,426	353,047	826,911	1,830,016	1,992,239	2,223,301	2,351,388
	WD	36,025	118,340	271,727	664,834	1,704,949	1,854,659	2,068,300	2,188,031
Consolidated Retention and Surplus	W/o D	61,167	183,680	421,485	966,160	2,052,836	2,235,325	2,510,017	2,655,298
	WD	44,264	140,432	336,745	797,124	1,916,630	2,085,591	2,340,681	2,476,744

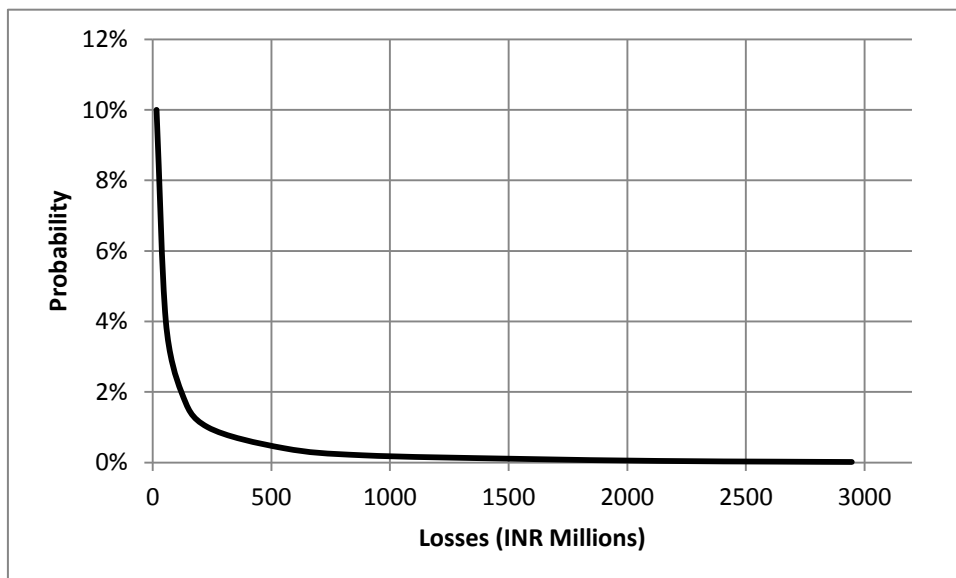
3.9.2 LOSS EXCEEDANCE CURVES

3.9.2.1 Exceedance Curves for Gross Sum Insured



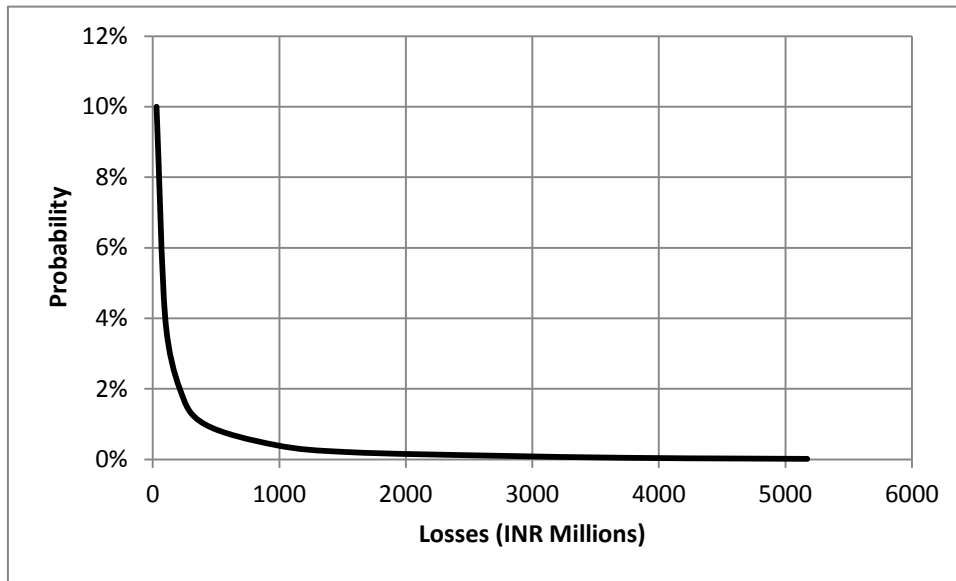
LEC for Gross Sum insured without deductible

3.9.2.2 Exceedance Curves for Obligatory Sum Insured



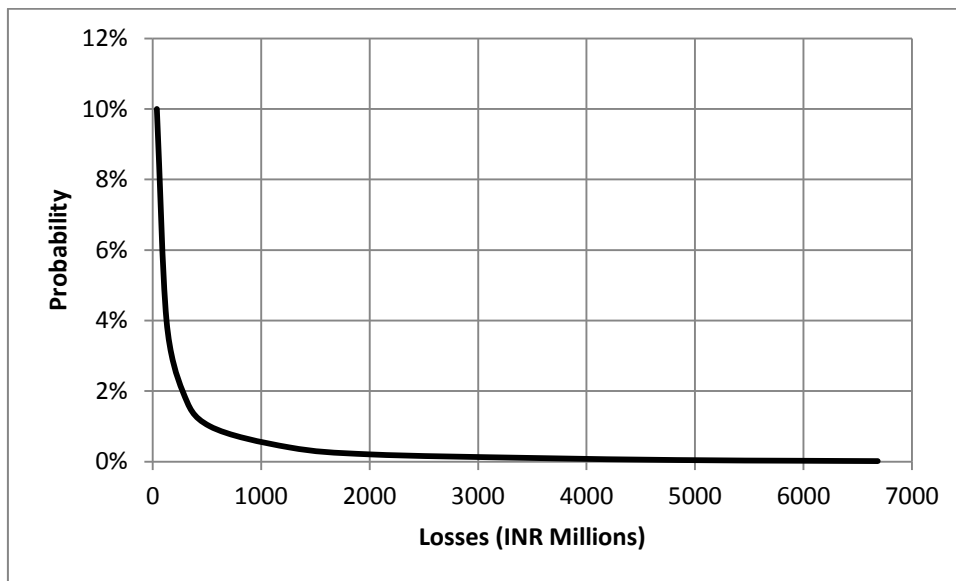
LEC for Obligatory Sum insured without deductible

3.9.2.3 Exceedance Curves for Voluntary Sum Insured



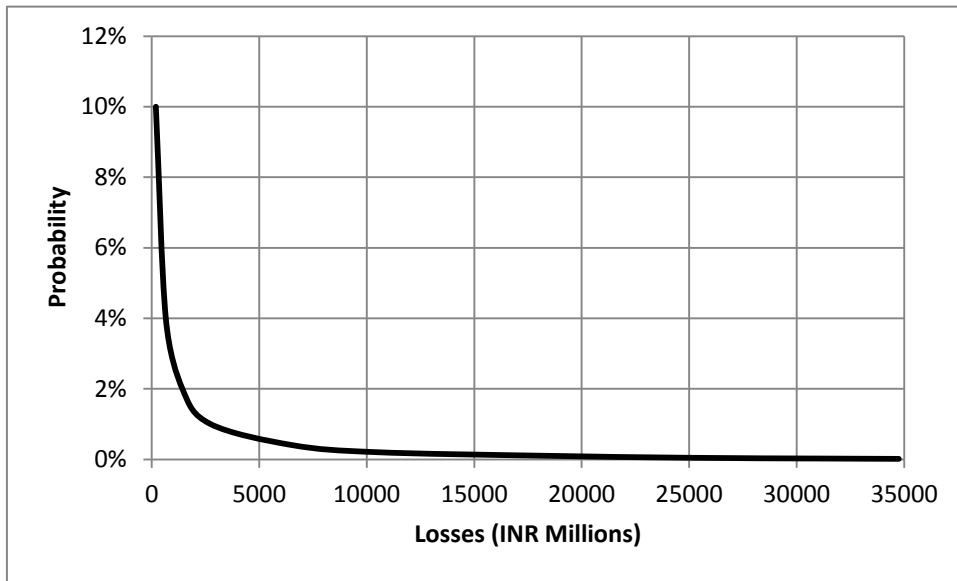
LEC for Voluntary Sum insured without deductible

3.9.2.4 Exceedance Curves for Net Retention Sum Insured



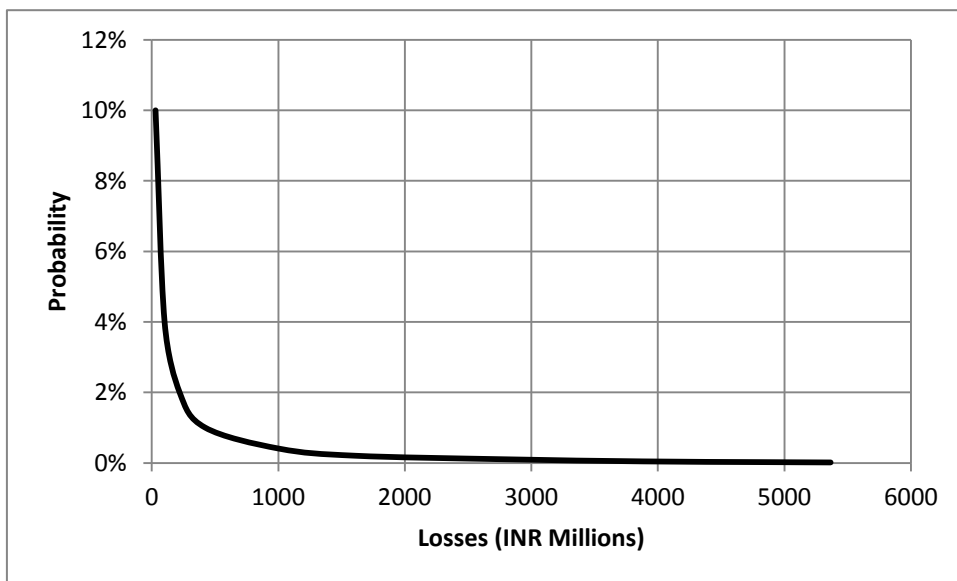
LEC for Net Retention Sum insured without deductible

3.9.2.5 Exceedance Curves for First Surplus Sum Insured



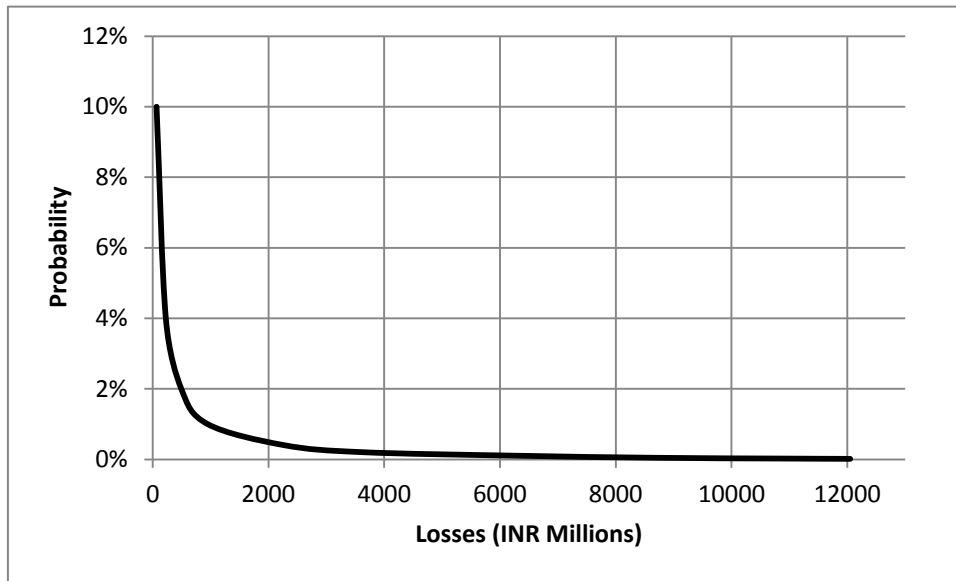
LEC for First Surplus Sum insured without deductible

3.9.2.6 Exceedance Curves for Second Retention Sum Insured



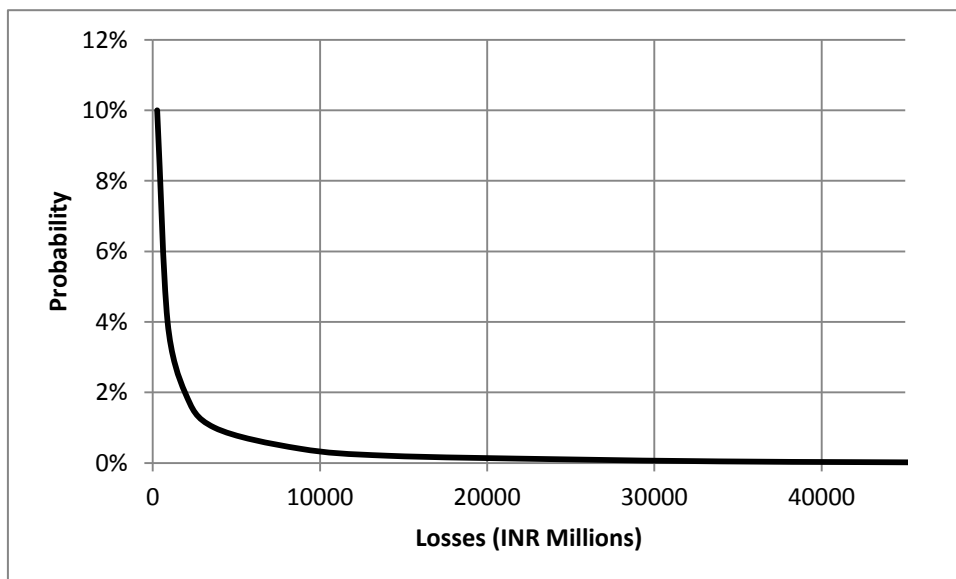
LEC for Second Retention Sum insured without deductible

3.9.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.9.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured



LEC for Consolidated Retention and Surplus Sum insured without deductible

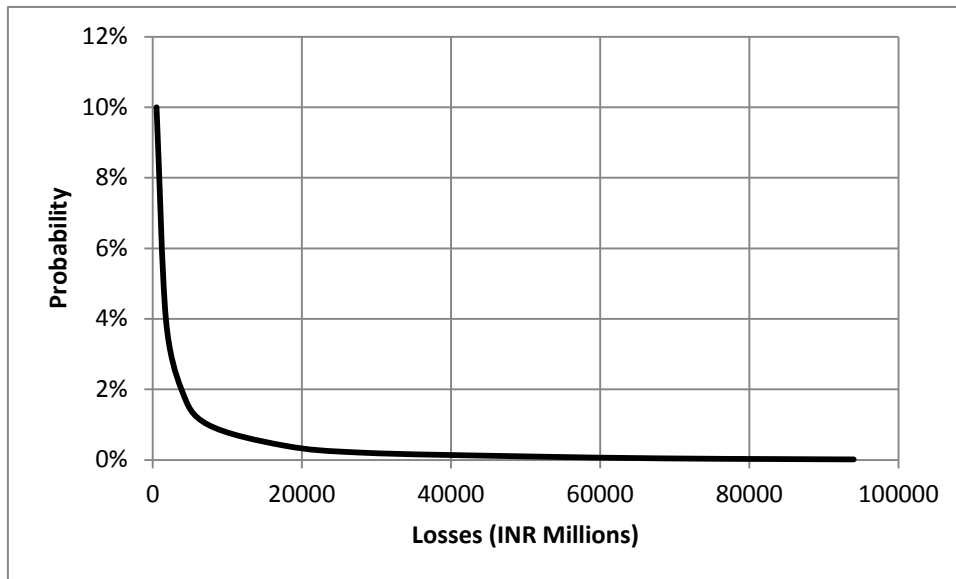
3.10 Fire and Engineering Combined

3.10.1 RETURN PERIOD LOSSES

Perspective	Critical Probability (%)	50.00%	20.00%	10.00%	4.00%	2.00%	1.00%	0.40%	0.20%
	RP Loss	2	5	10	25	50	100	250	500
Gross	W/o D	127,206	374,749	818,348	1,926,439	4,124,233	4,491,651	5,028,126	5,315,928
	WD	93,047	287,610	649,564	1,587,665	3,850,626	4,190,818	4,688,685	4,958,189
Obligatory	W/o D	4,684	13,576	29,498	71,973	147,673	160,773	180,697	190,949
	WD	3,577	10,754	24,013	60,775	138,177	150,344	168,900	178,518
Voluntary	W/o D	7,921	23,648	56,073	132,911	268,405	292,431	331,970	351,289
	WD	5,998	18,702	46,236	112,926	251,272	273,612	310,529	328,664
Net Retention	W/o D	13,512	41,286	90,162	235,142	443,972	482,131	553,408	584,393
	WD	10,859	34,358	76,562	206,141	416,975	452,601	519,476	548,634
First Surplus	W/o D	53,155	152,262	331,805	781,889	1,621,982	1,765,484	1,968,722	2,080,061
	WD	40,216	119,354	267,940	653,148	1,515,962	1,649,015	1,837,740	1,942,060
First and Second	W/o D	14,701	42,182	108,923	250,886	450,949	491,734	562,380	595,677
	WD	12,379	36,164	96,178	224,501	424,556	462,794	529,235	560,643
Second Retention	W/o D	20,386	55,246	104,875	267,122	559,331	608,203	669,909	705,759
	WD	15,801	43,714	83,242	222,689	522,727	568,018	625,127	658,680
Consolidated Retention	W/o D	52,496	160,531	353,164	830,236	1,835,838	1,998,453	2,229,880	2,358,238
	WD	36,027	118,441	271,838	667,991	1,710,478	1,860,562	2,074,550	2,194,538
Consolidated Retention and Surplus	W/o D	64,026	191,783	432,514	995,414	2,108,445	2,294,848	2,578,084	2,726,080
	WD	46,979	148,132	347,222	824,914	1,969,459	2,142,139	2,405,344	2,543,987

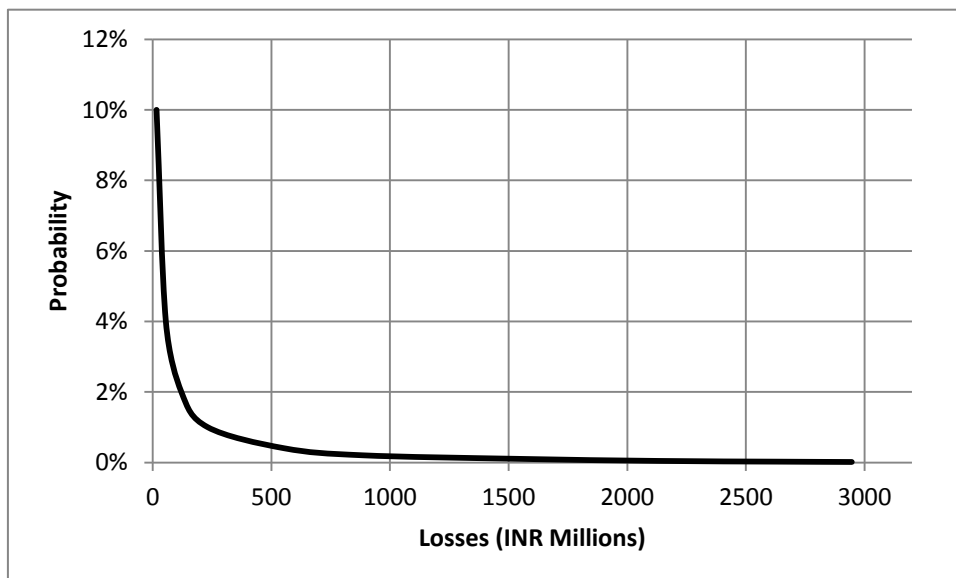
3.10.2 LOSS EXCEEDANCE CURVES

3.10.2.1 Exceedance Curves for Gross Sum Insured



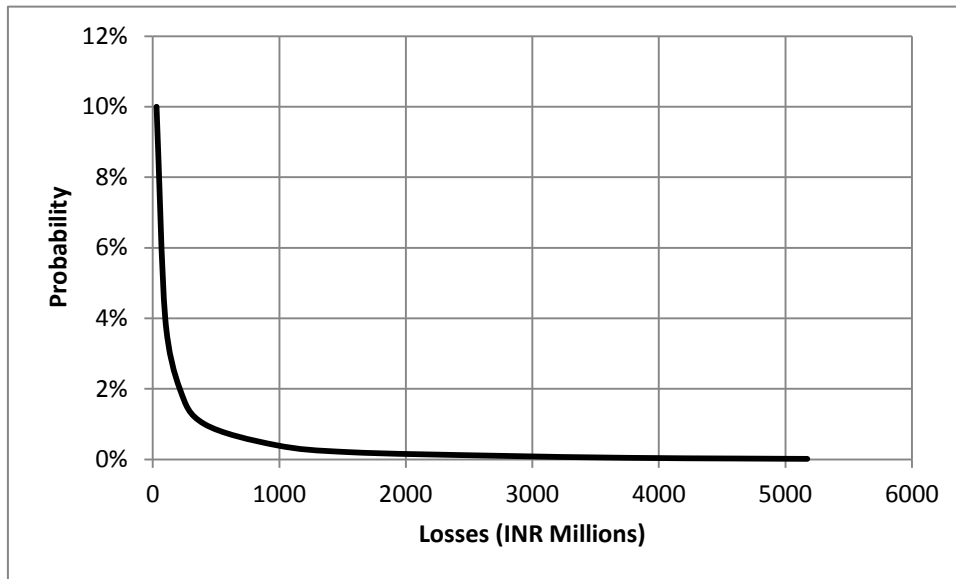
LEC for Gross Sum insured without deductible

3.10.2.2 Exceedance Curves for Obligatory Sum Insured



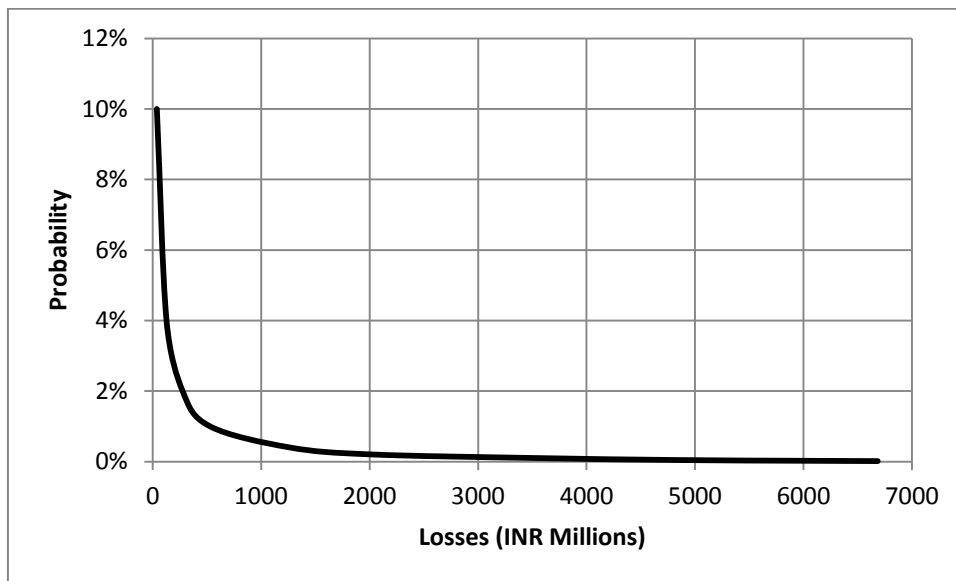
LEC for Obligatory Sum insured without deductible

3.10.2.3 Exceedance Curves for Voluntary Sum Insured



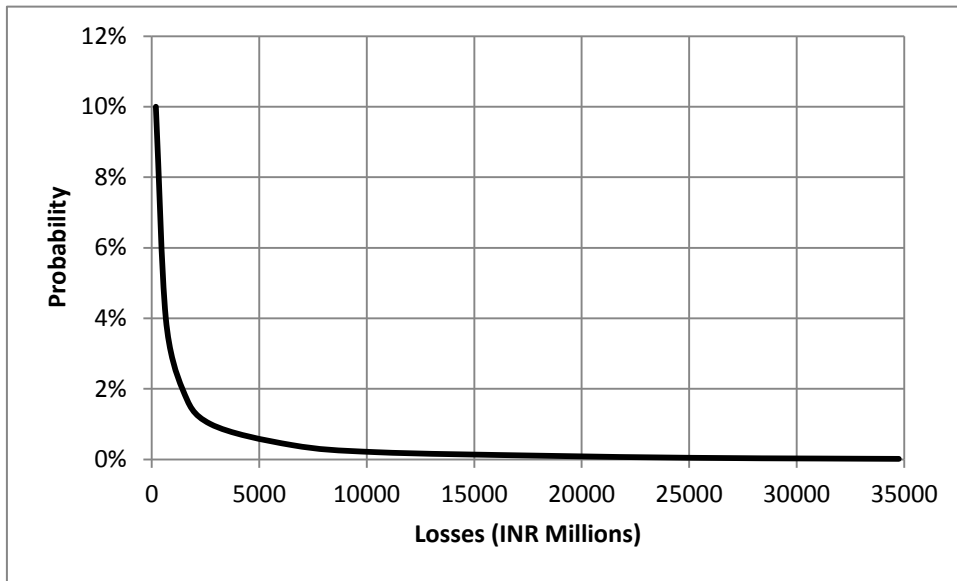
LEC for Voluntary Sum insured without deductible

3.10.2.4 Exceedance Curves for Net Retention Sum Insured



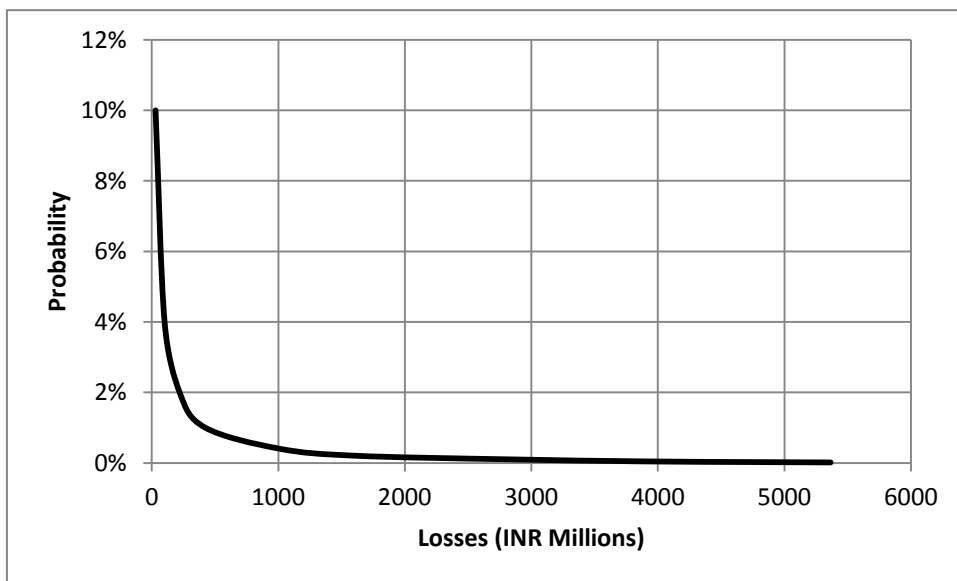
LEC for Net Retention Sum insured without deductible

3.10.2.5 Exceedance Curves for First Surplus Sum Insured



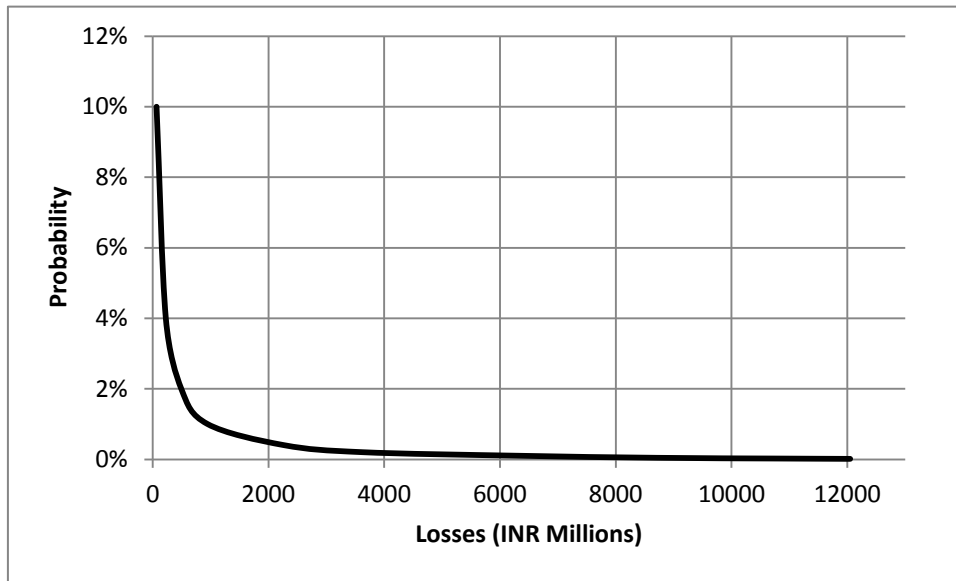
LEC for First Surplus Sum insured without deductible

3.10.2.6 Exceedance Curves for Second Retention Sum Insured



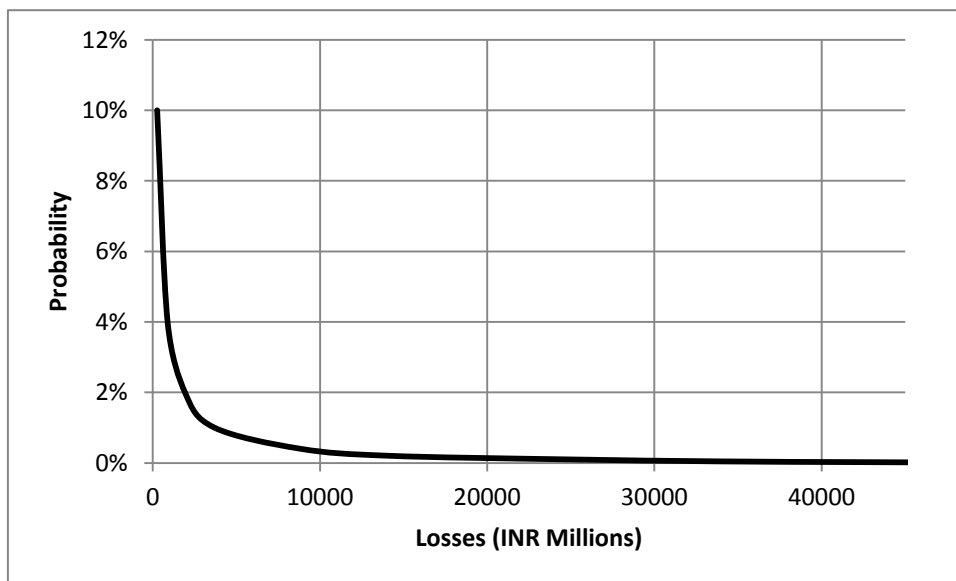
LEC for Second Retention Sum insured without deductible

3.10.2.7 Exceedance Curves for Consolidated Retention Sum Insured



LEC for Consolidated Retention Sum insured without deductible

3.10.2.8 Exceedance Curves for Consolidated Retention and Surplus Sum Insured

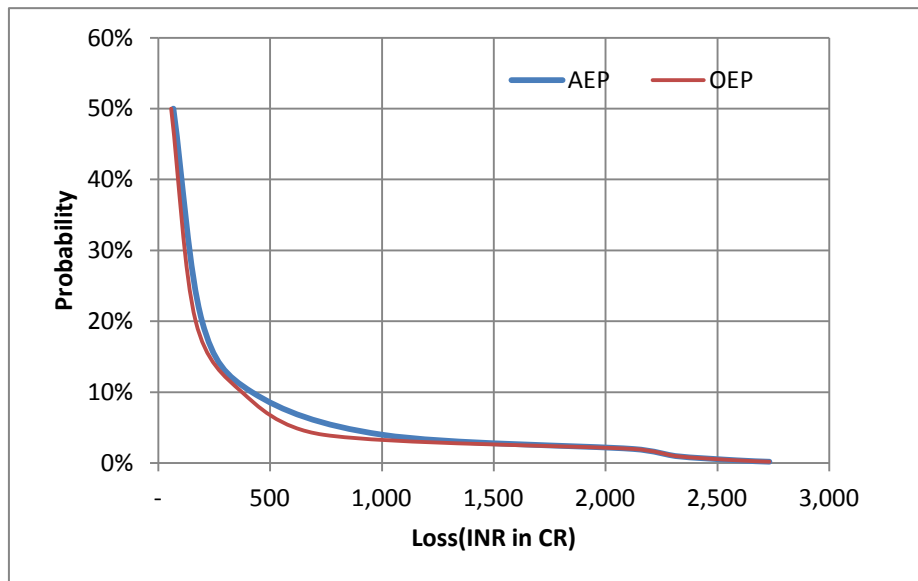


LEC for Consolidated Retention and Surplus Sum insured without deductible

3.10.3 AEP AND OEP FOR GROSS

		Loss (In Crores INR) Without Deductible	
Critical Probability (%)	Return Period	Aggregate Exceeding Probability (AEP)	Occurrence Exceedance Probability (OEP)
50.00%	2	127,183	109,014
20.00%	5	375,491	323,003
10.00%	10	817,602	734,833
4.00%	25	1,925,908	1,411,121
2.00%	50	4,126,369	4,126,369
1.00%	100	4,491,766	4,491,766
0.40%	250	5,028,759	5,028,759
0.20%	500	5,315,425	5,315,425

3.10.3.1 AEP and OEP Curves for Gross

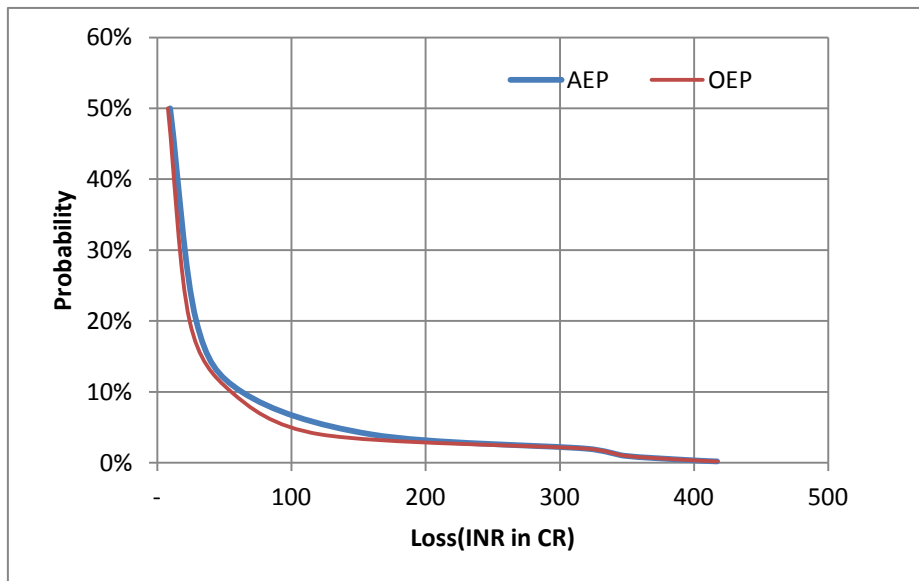


AEP and OEP Curves for Gross without deductible

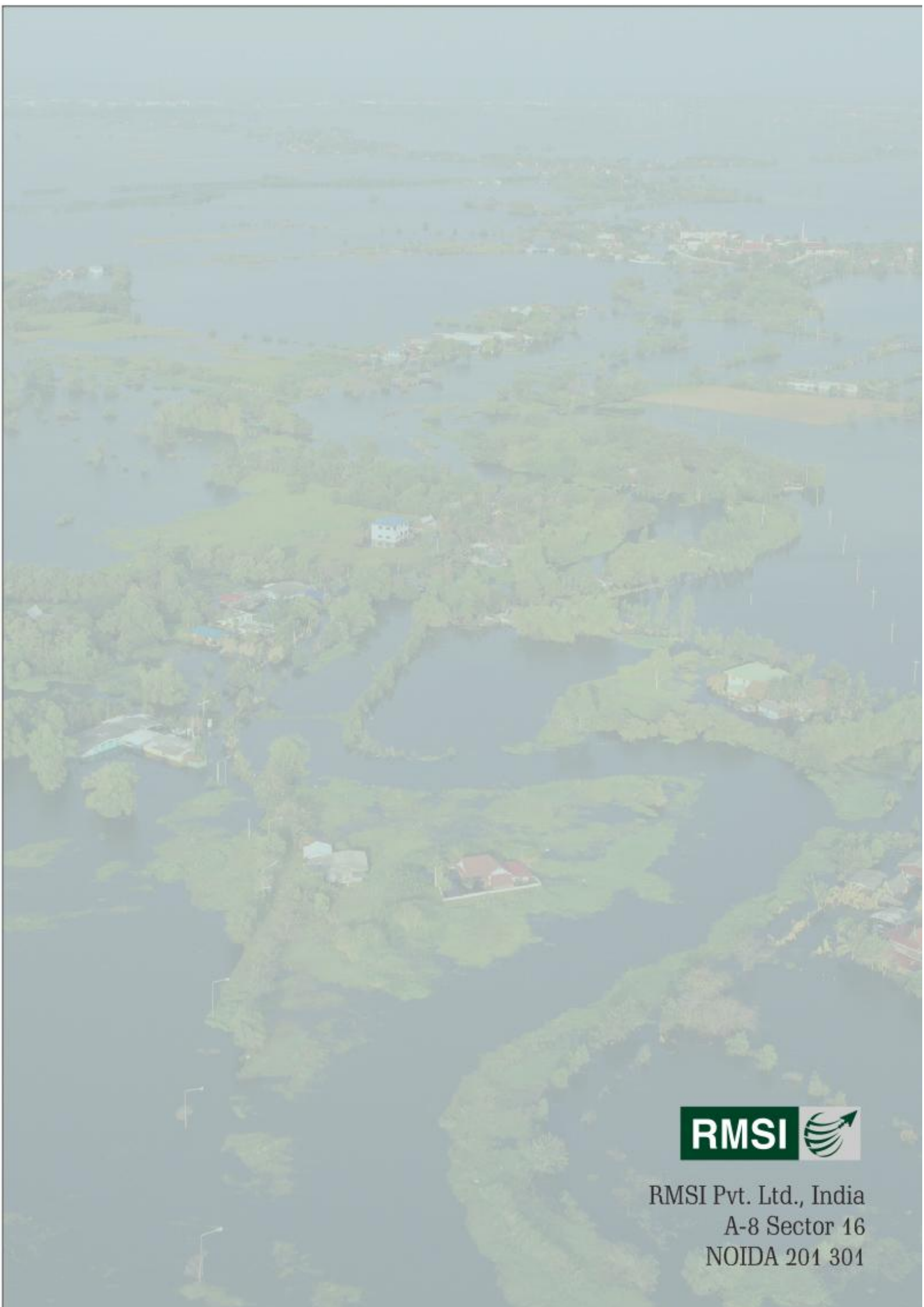
3.10.4 AEP AND OEP FOR CONSOLIDATED RETENTION

		Loss (In Crores INR) Without Deductible	
Critical Probability (%)	Return Period	Aggregate Exceeding Probability (AEP)	Occurrence Exceedance Probability (OEP)
50.00%	2	18,169	16,150
20.00%	5	58,544	48,451
10.00%	10	127,183	111,032
4.00%	25	323,003	246,290
2.00%	50	646,007	646,007
1.00%	100	702,532	702,532
0.40%	250	797,415	797,415
0.20%	500	841,828	841,828

3.10.4.1 AEP and OEP Curves for Consolidated Retention



AEP and OEP for Sum insured without deductible



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