

Detailed Location Risk Assessment

This is an interactive tool designed for detailed visualization of a location map under multiple risk scenarios covering all perils including EQ, Flood & Cyclone. While the location risk profile report is sufficient for most underwriting queries, for certain high risk/high value underwriting queries, more detailed information with respect to different risk scenarios is needed. Here are few samples of how the user could do the detailed risk assessment. Figure 1 shows an overlay analysis for understanding cyclone risk to a location in Vishakhapatnam.

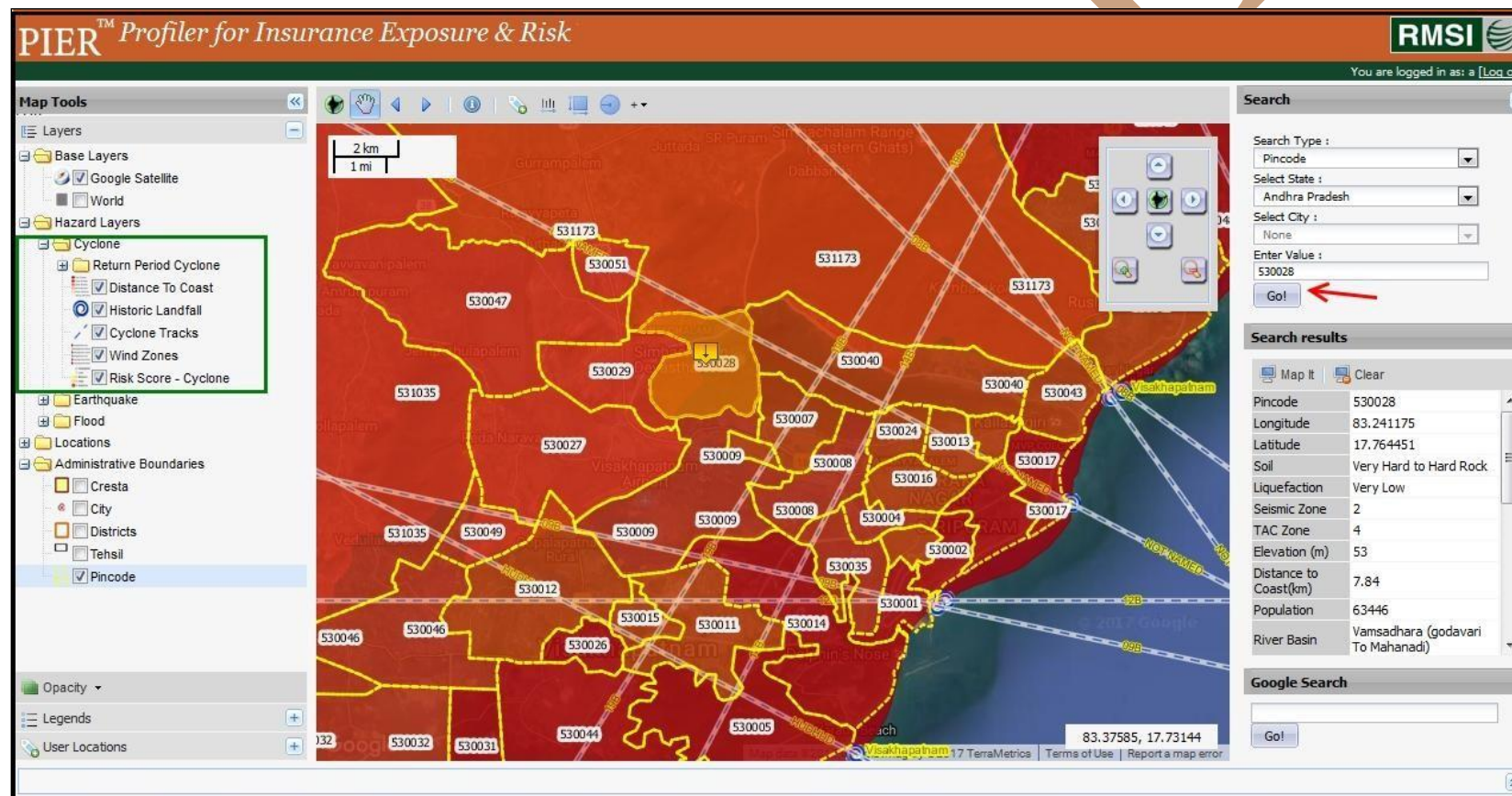


Figure 1: Understanding cyclone risk to a location in pincode 530028 in Vishakhapatnam

Detailed Location Risk Assessment

Figure 2 shows an overlay analysis for understanding flood risk to a location in Chennai using return period flood zones.

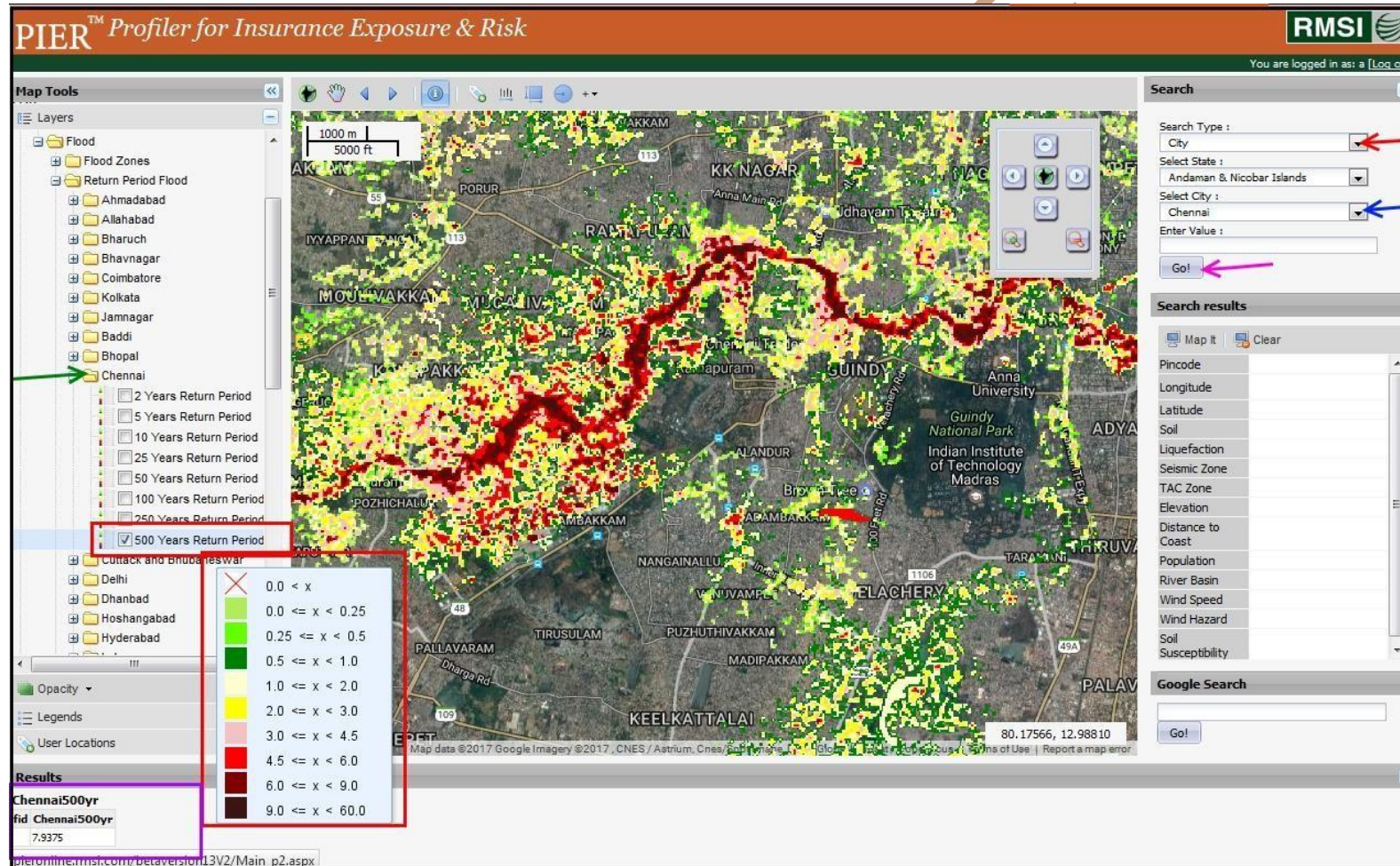


Figure 2: Understanding flood risk to a location in Chennai using 500 year return period flood zone

Detailed Location Risk Assessment

The user would like to create a database of such locations along with the risk attributes available in PIER Online and captured through field inspections. Figure 3 shows how user can apply the “Create User Location” tool to insert a high risk location into the database.

The screenshot displays the PIER Profiler for Insurance Exposure & Risk interface. A 'Create User Location' dialog box is open, showing the following information:

Pincode Information	
Field	Value
Pincode	370140
Latitude	23.432892
Longitude	70.339432
Soil Character	Soft Rock
Soil Index	2
Liquefaction Character	Low
Liquefaction Index	2
Seismic Zone	5
elevation(m)	6
Distance to coast(km)	
Population	133666
River Basin	Luni
Wind Speed(m/s)	47
Wind Hazard	High Damage Risk Zone (Vb=4...
Mean Risk	Nn

The 'Results' section at the bottom of the interface shows a table with the following data:

Latitude	Longitude	Magnitude	Name	Date	Region
23.42	70.23	7.60	KutchEQ	26/01/2001	Peninsular India

Figure 3: Add a user location with risk attributes