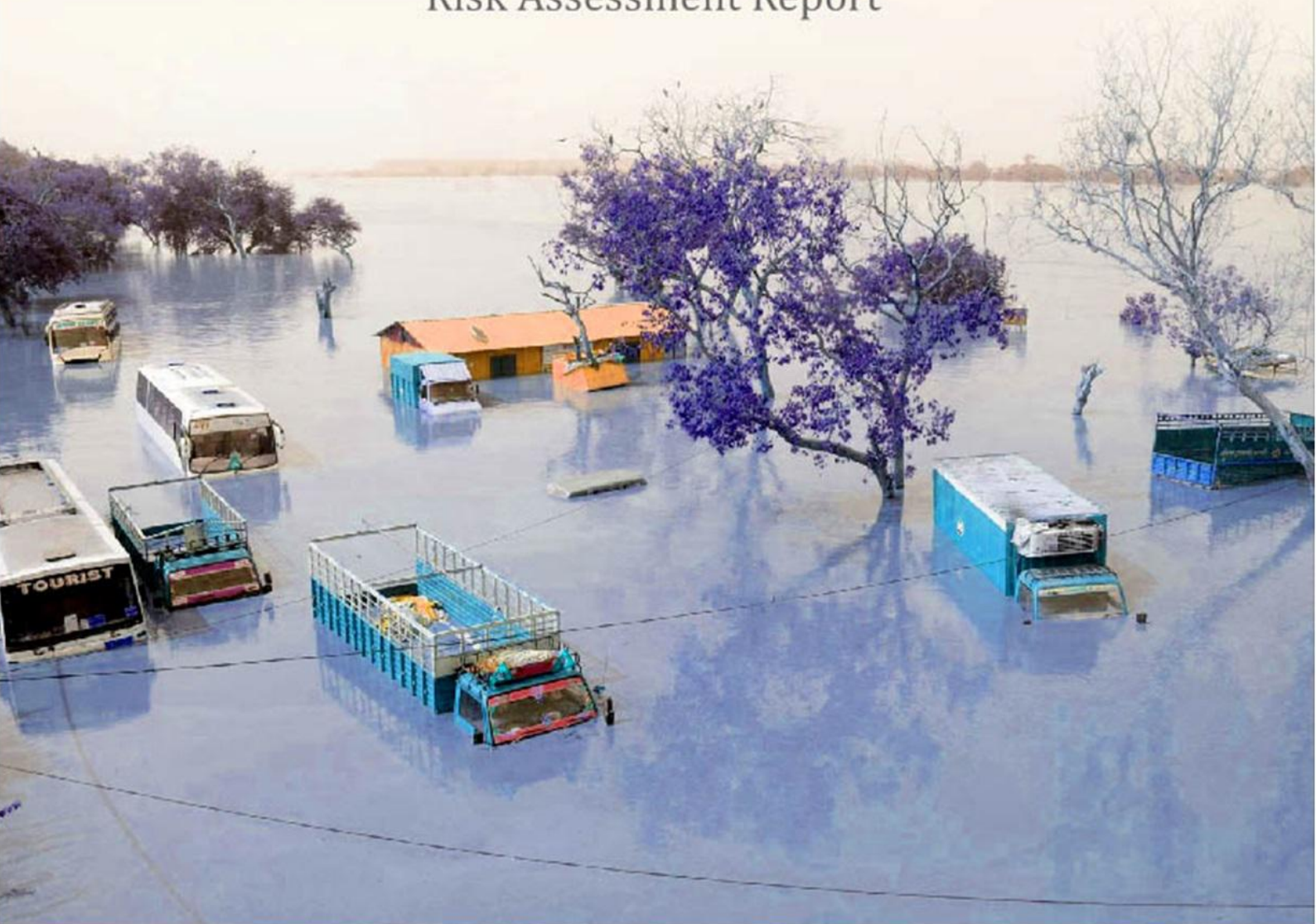


India FloodRiskTM

Risk Assessment Report



Prepared for:

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1 Executive Summary

1.1 Exposure

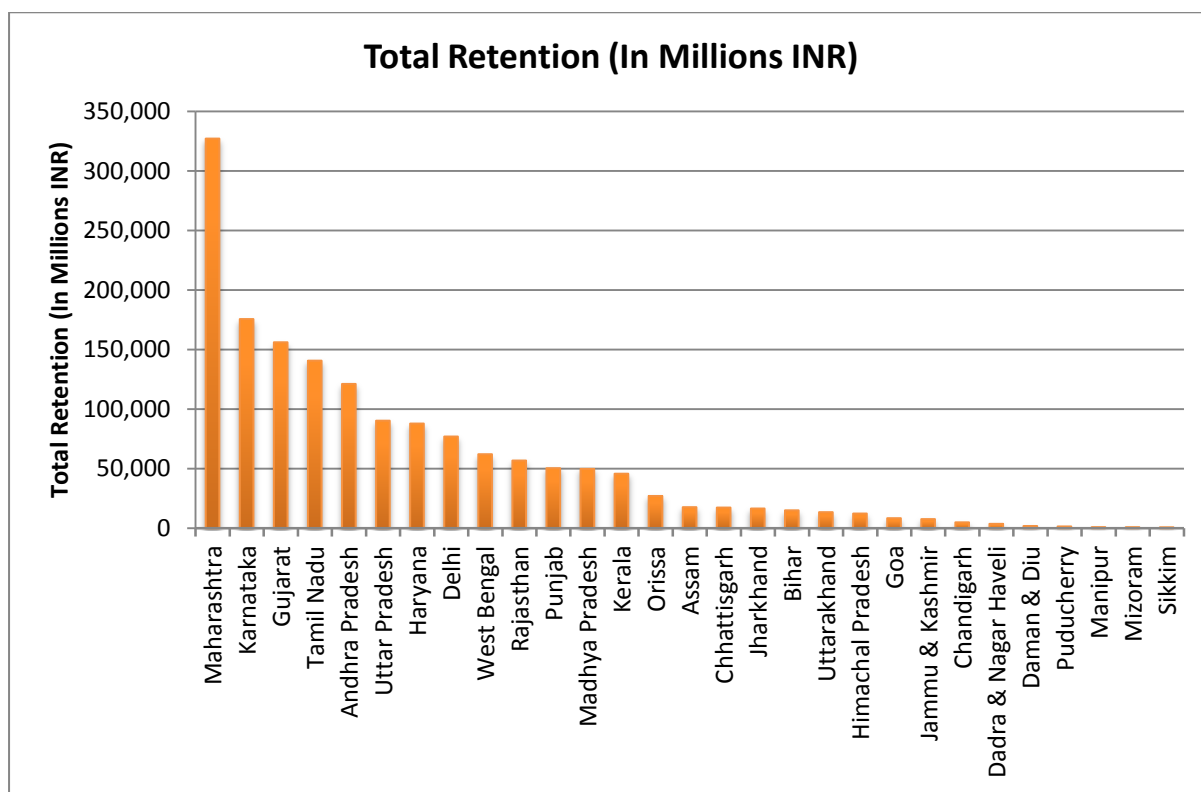
- ABC General Insurance Company Ltd.'s portfolio across India has a total combined sum insured of INR 2,635,011,400 Millions.
- Gujarat, Maharashtra, Karnataka, and Uttar Pradesh contribute about 50% of the sum insured.
- Out of the total sum insured, the share of Residential is about 7%, Commercial 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.

2 Exposure

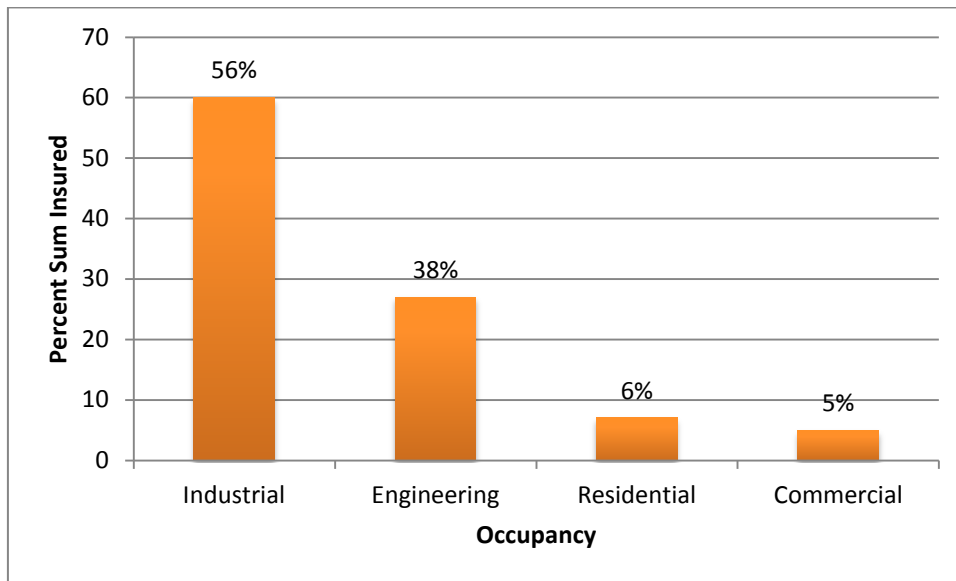
2.1 Exposure by State



| # | 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 |

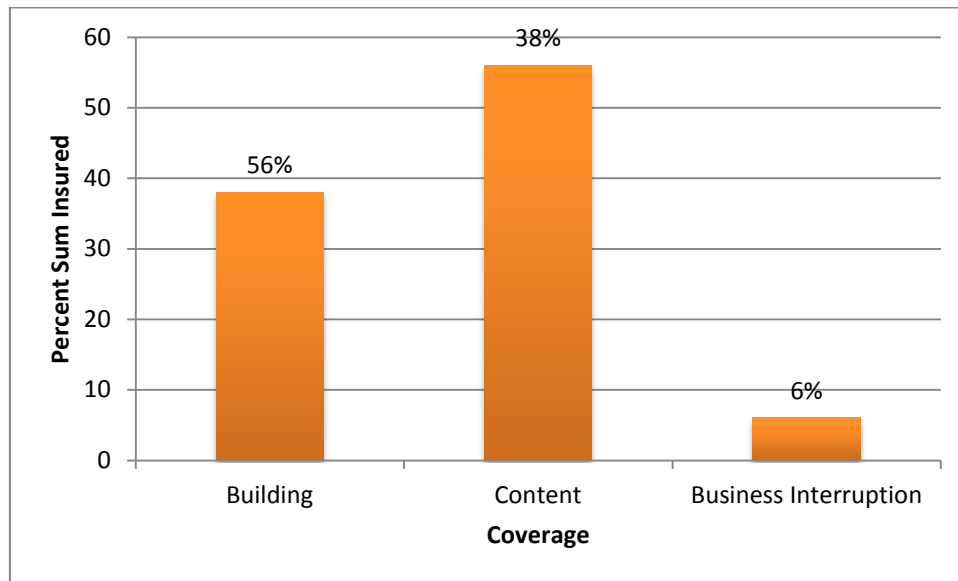
| # | State | Total Sum Insured (in Million INR) | Percentage Share of Total |
|----|-------------------------|------------------------------------|---------------------------|
| 17 | Punjab | 44,809,800 | 1.70 |
| 18 | Kerala | 30,621,600 | 1.16 |
| 19 | Himachal Pradesh | 26,380,000 | 1.00 |
| 20 | 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



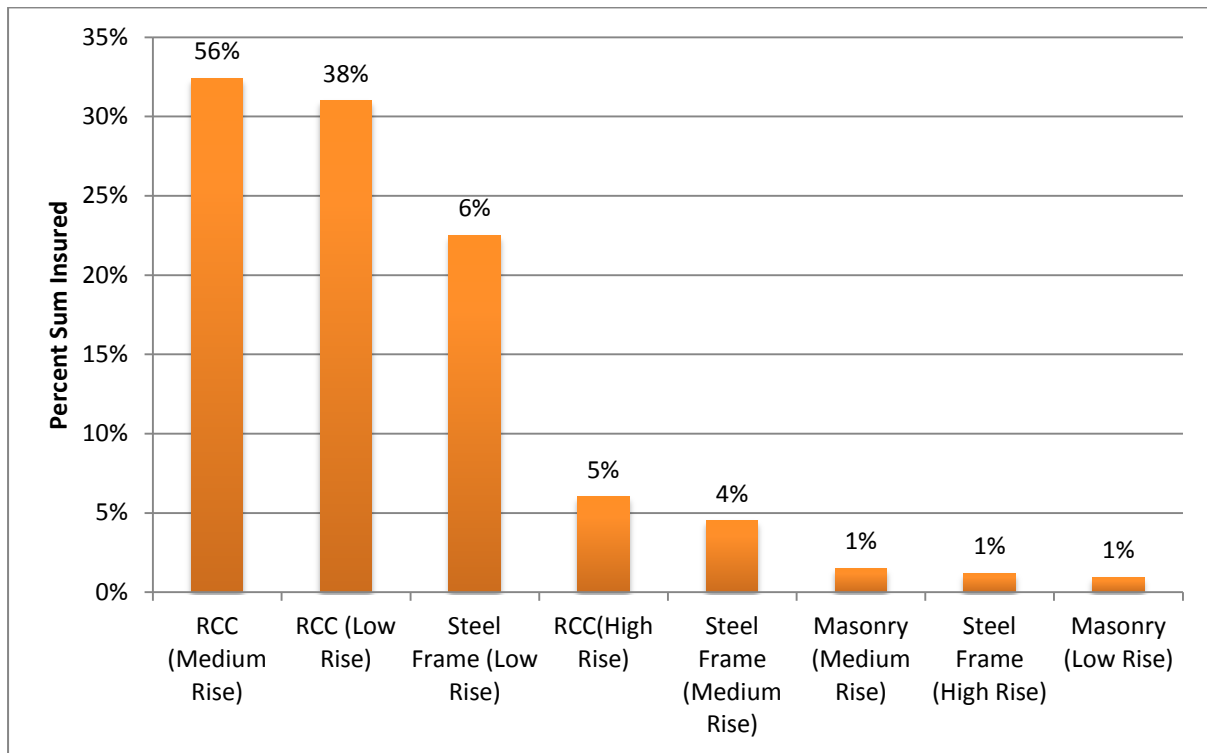
| Occupancy | Total Sum Insured (in Million INR) | Percentage Share of Total |
|--------------|------------------------------------|---------------------------|
| Residential | 184,450,798 | 7 |
| Commercial | 131,750,570 | 5 |
| Industrial | 1,581,006,840 | 60 |
| Engineering | 711,453,078 | 27 |
|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

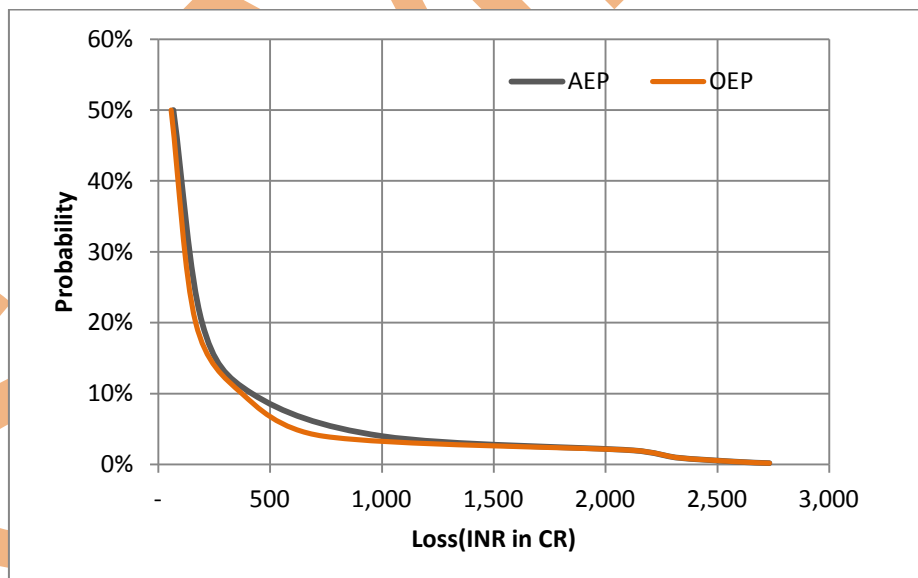


| Structural Type | Sum Insured(In Million INR) |
|---------------------------|-----------------------------|
| RCC (Medium Rise) | 853,743,694 |
| RCC (Low Rise) | 816,063,031 |
| Steel Frame (Low Rise) | 592,877,565 |
| RCC(High Rise) | 158,100,684 |
| Steel Frame (Medium Rise) | 118,575,513 |
| Masonry (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

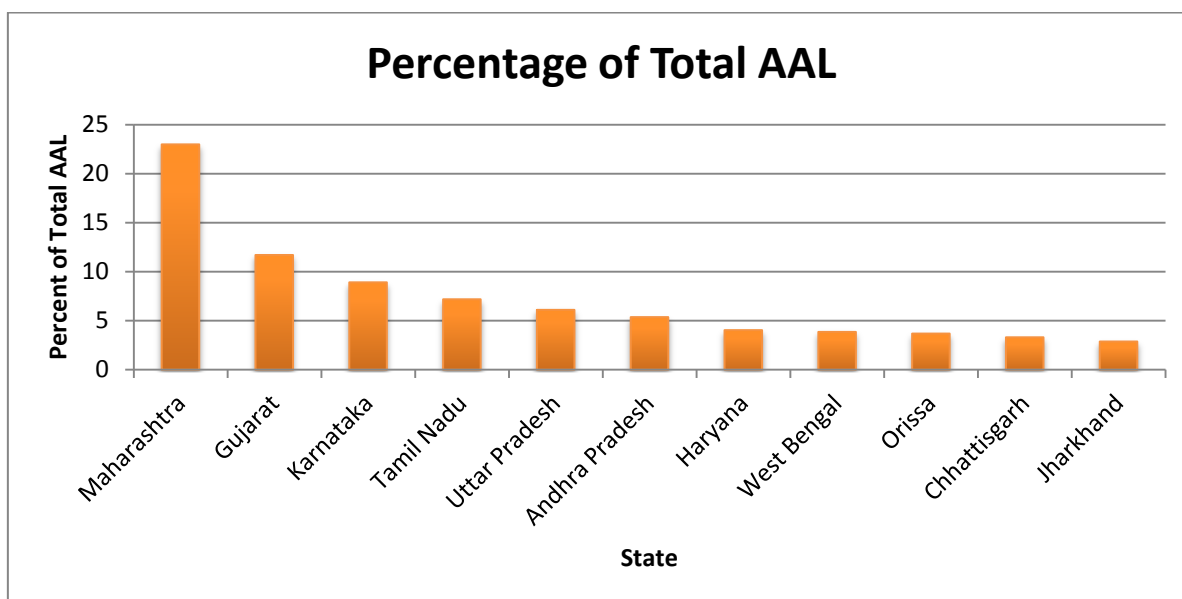
3.1 Portfolio Level Return Period Losses

| Critical Probability (%) | Return Period | Loss (In Crores INR) Without Deductible | |
|----------------------------|---------------|---|---|
| | | 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

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 |

| State | Total Sum Insured (in million INR) | Average Annual Loss (in Mn INR) (AAL) | Percentage of Total AAL |
|-------------------------|---------------------------------------|---|----------------------------|
| Bihar | 56,249,200 | 589 | 2.13 |
| Assam | 54,176,800 | 444 | 2.06 |
| 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 |



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A-8 Sector 16
NOIDA 201 301