



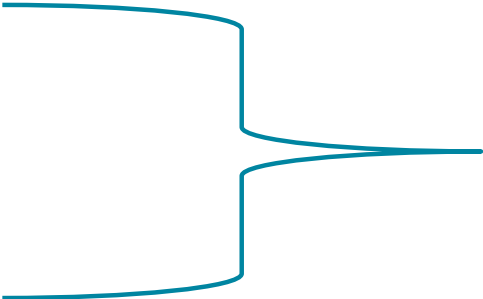
EXPOSURE DATA ANALYSIS EXERCISE REVIEW

RMS® CCRA® Training Program



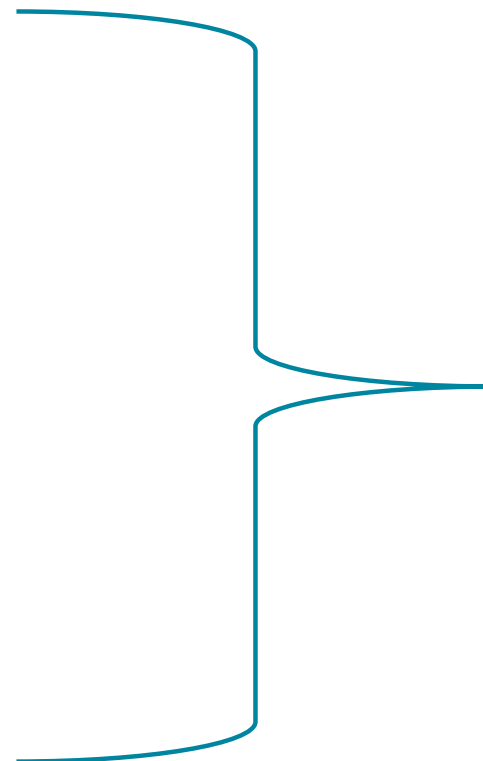
KEY CATEGORIES OF EXPOSURE DATA QUALITY

- Resolution
- Completeness



How precisely and thoroughly defined is my data?

- Accuracy
 - Bias
 - Vintage
 - Validity
 - Consistency
 - Interpretability
 - Data Provider Reputation



How believable or **accurate** is my data?

EXPOSURE DATA ANALYSIS EXERCISE: QUESTION 4

Rank	Data Accuracy Categories	Example
	Bias	<i>All 337 locations have engineered foundation entered. Bias in number and type of secondary modifiers entered.</i>
	Vintage	<i>One policy flagged as cancelled. Data vintage noted in Claims Analysis Report. 24 earthquake policies are shown to have expired by the event date.</i>
	Validity	<i>Number of buildings always set to 1. - Invalid for aggregate value locations. Potential aggregate locations not flagged as such. No square footage entered for ITV checks. No information discussing if street address is physical location or mailing address.</i>
	Consistency	<i>Inconsistent entry of address information for low resolution locations. Construction scheme is entered as ISO, Fire, and ATC. No one consistent scheme used.</i>
	Interpretability	<i>No user notes.</i>



ACCUMULATION MANAGEMENT REVIEW

RMS® CCRA® Training Program



TYPES OF ACCUMULATION AREAS

Geographic



Circular



Building Level



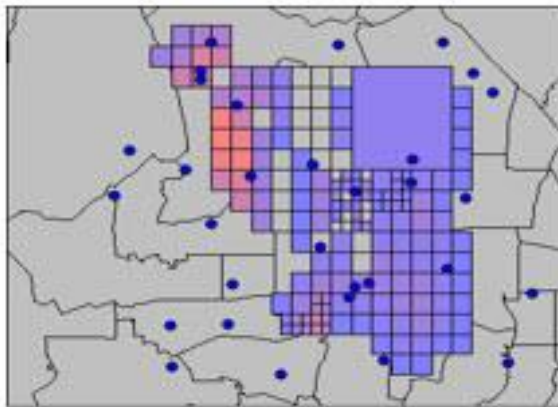
Simple Footprint



Shape File

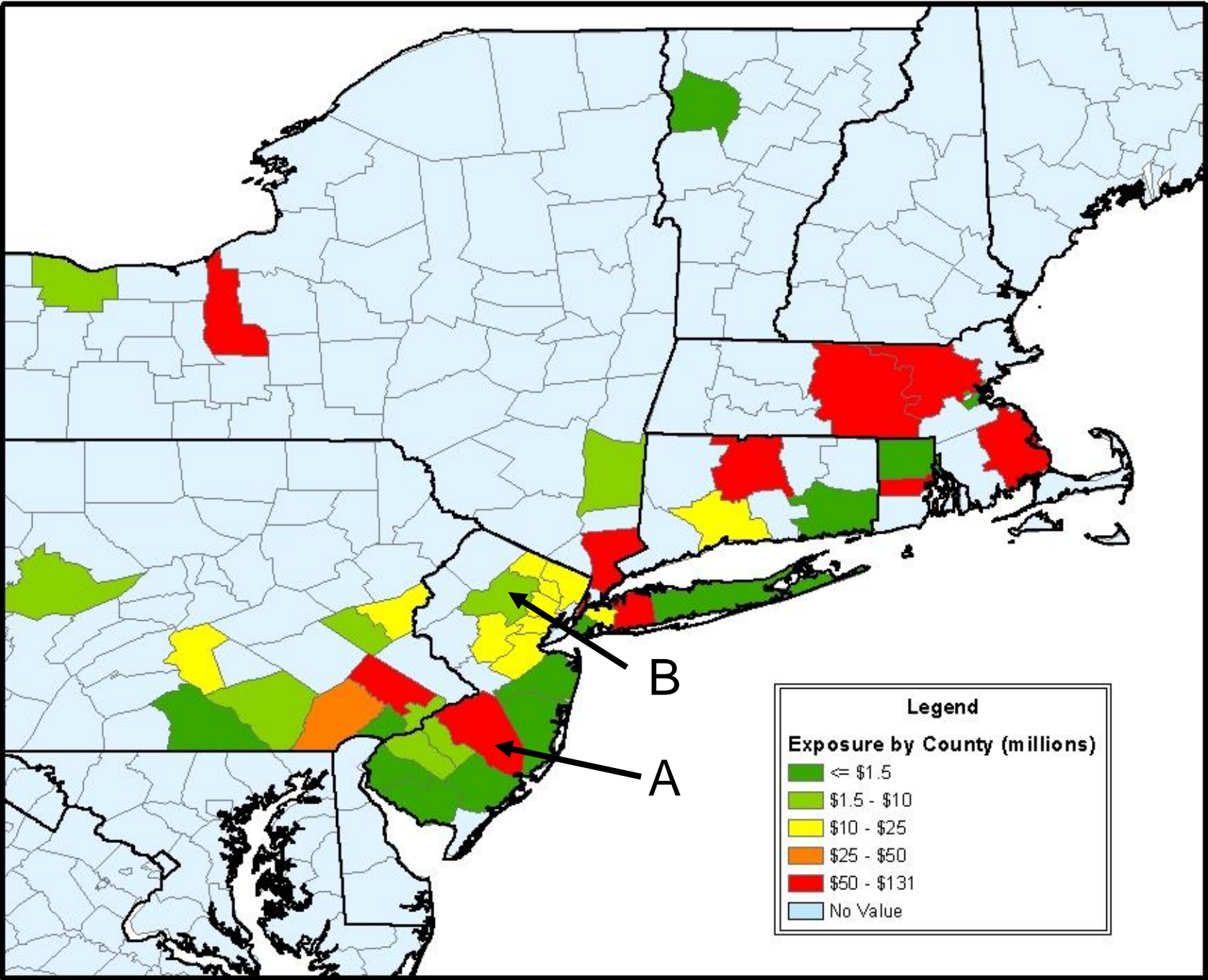


Variable Resolution Grid (VRG)



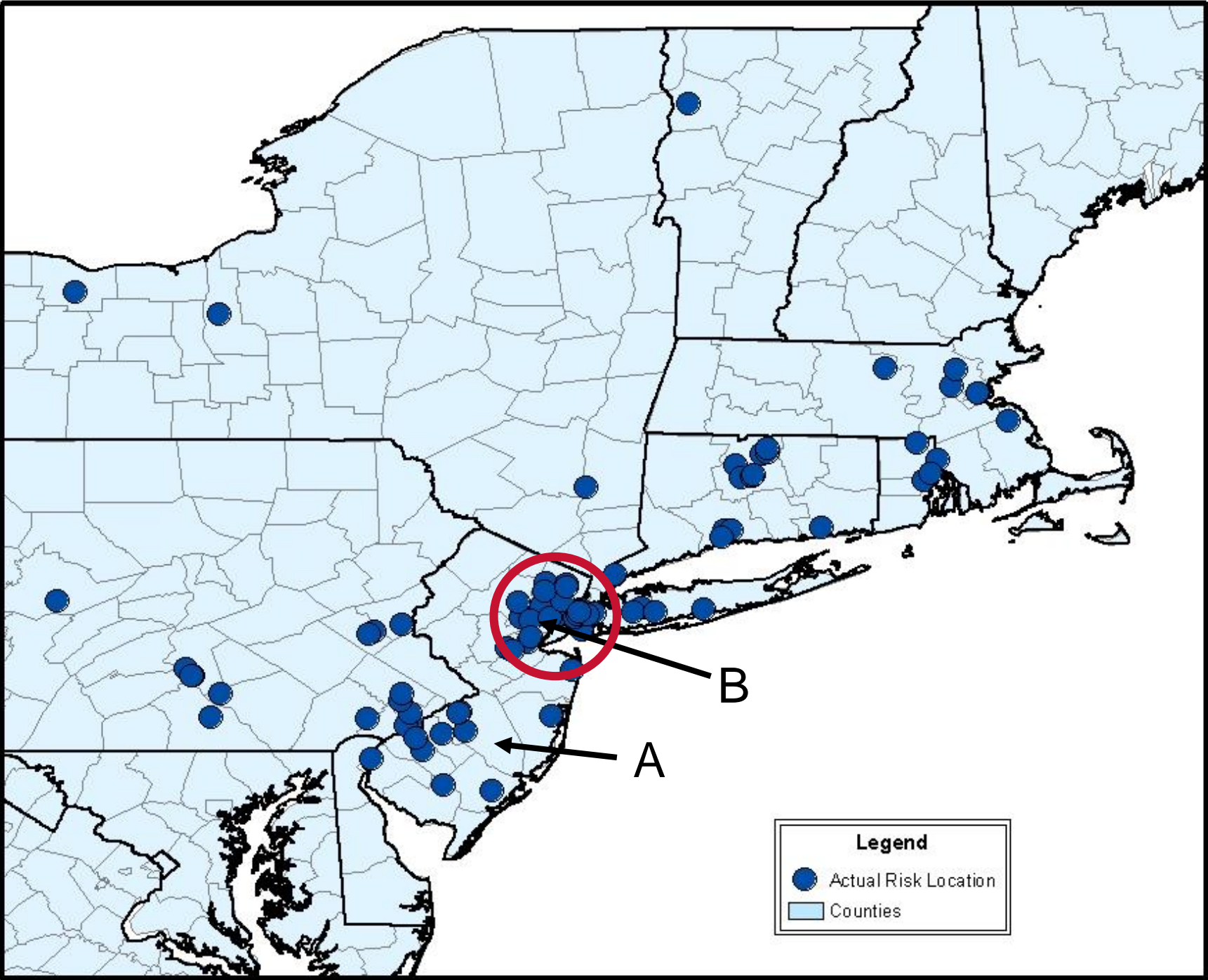
AGGREGATE DATA EXAMPLE

Values by County



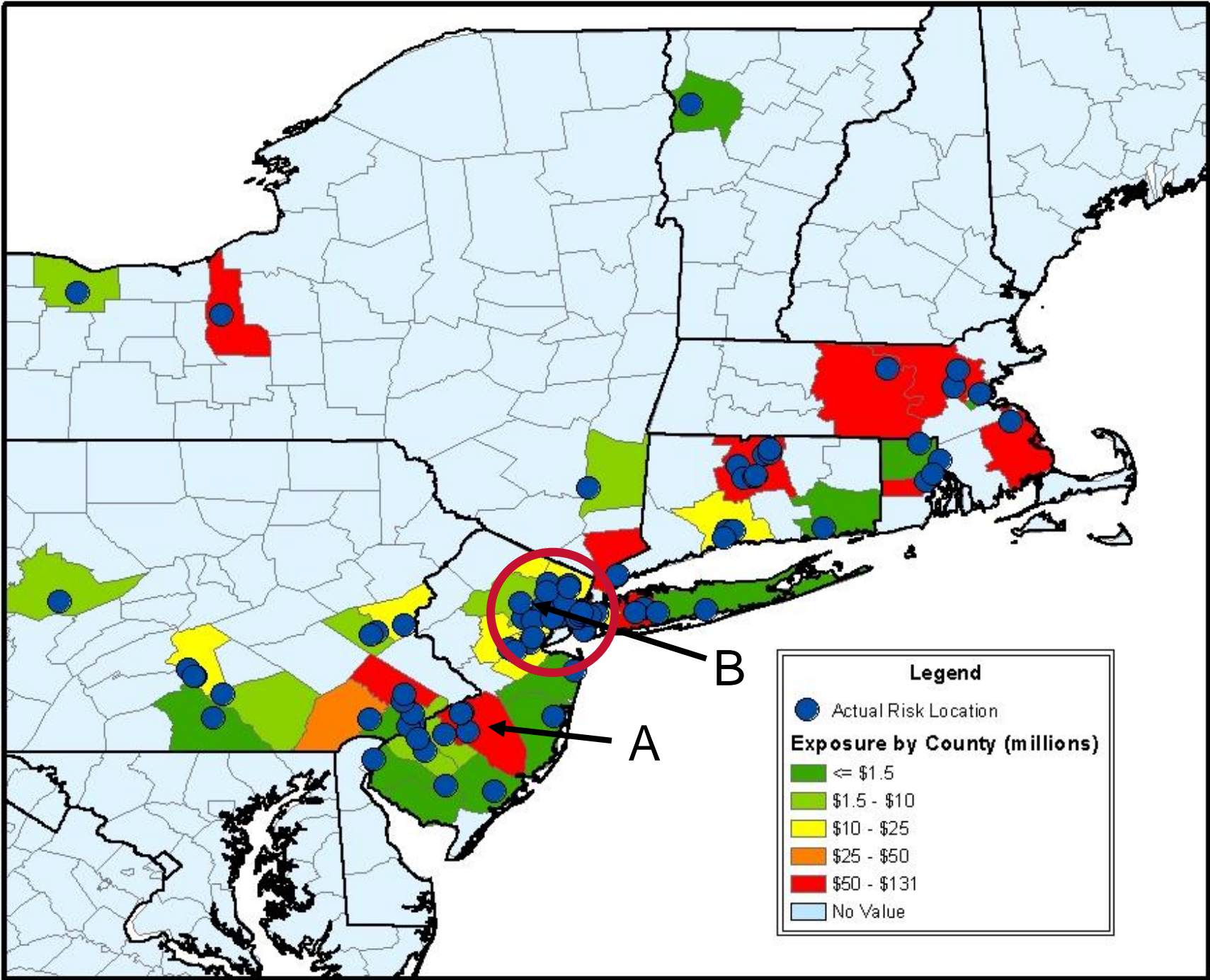
AGGREGATE DATA EXAMPLE

Actual Risk
Location



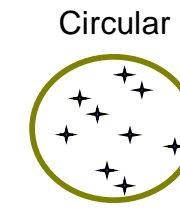
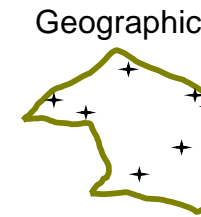
AGGREGATE DATA EXAMPLE

Values by County
vs. Actual Risk
Location



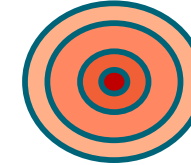
RISKLINK ACCUMULATION ANALYSIS TYPES

- **Specific Area** – set up specific areas or zones to monitor

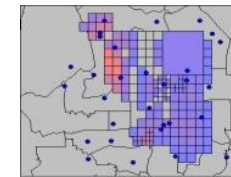


- **Terrorism Simple Footprint** – simple footprints used to represent terrorism events

Simple Footprint



VRG Footprint



Requires Terrorism Scenario Model (TSM)

- **Terrorism VRG Footprint** – terrorist attack scenarios for a pre-defined target or area

- **Spider** – “crawls” through exposure data to identify accumulations fitting certain criteria

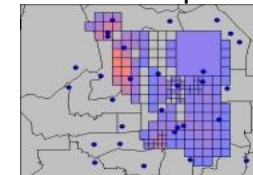
Geographic



Building



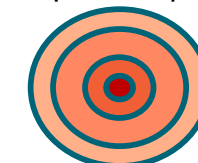
VRG Footprint



Circular



Simple Footprint



Requires building level data be licensed

- **Building Level** – quantifies exposure in a single building or set of buildings

- **Footprint File** – RMS-created file representing a single area; used for event response.

RISKLINK ACCUMULATION EXAMPLES

CLASS DISCUSSION

- What type of accumulation analysis would you run to answer each of the following questions?
 - Where are the areas of concentration in my portfolio that exceed \$50 million and impact at least 2,500 employees based on a circle with a 1,000 foot radius? I want to consider my exposed fire limits and workers compensation exposure.

RISKLINK ACCUMULATION EXAMPLES

CLASS DISCUSSION

- What type of accumulation analysis would you run to answer each of the following questions?
 - Monitor 20 postal codes in the United Kingdom that have already been identified as having significant windstorm exposed limit.

RISKLINK ACCUMULATION EXAMPLES

CLASS DISCUSSION

- What type of accumulation analysis would you run to answer each of the following questions?
 - Identify the top 10 areas that would generate the most loss as results of a 2-ton truck bomb.

ACCUMULATION MANAGEMENT EXERCISE