



AN ABS GROUP COMPANY

# Insured Loss Database

EQECAT's Insured Loss Database (ILD) quantifies insured exposure by region and line of business (LOB) and is delivered in an easy-to-use Microsoft® SQL Server® format. ILDs provide a perspective of regional insured market risk, enabling detailed evaluation of the severity of potential insured risk. Many of the catastrophe risk decisions made by insurance companies are based upon model results that can be significantly affected by modeling of correlation. In the ILD, EQECAT uses the correlation matrix implemented in the WORLDCATenterprise™ platform to estimate a correlation factor for each peril, region, event, and LOB.

## Re/insurers can use the ILD for:

- **Market Share Analysis:** Quantify the insured market catastrophe loss potential by region and line of business (LOB).
- **Basis Risk Analysis:** Evaluate the basis risk between traded ILWs and region market loss.
- **Industry Loss Warranty (ILW) Evaluation:** The ILD quickly provides EQECAT's perspective of the natural catastrophe risk component in Industry Loss Warranties (ILWs).
- **Understanding Regional Distribution of Risk:** Evaluate and compare catastrophe loss between counties, states and LOB.
- **Growth and Penetration Strategies:** Evaluate marginal loss impacts of business growth by region or LOB.

## EQECAT's ILD includes:

### EOESTOCK - EQECAT's Insured Exposure Database

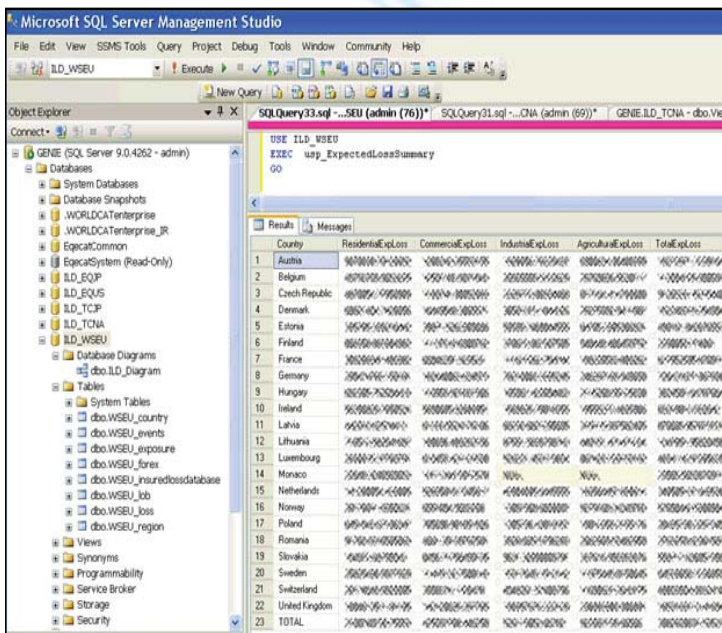
EOESTOCK insured exposure data represents insured values by peril and by line of business for major insurance markets worldwide. For each country, EQECAT has developed estimates of total insured values derived from representative market exposure data, census demographics, macro economic data, building square footage data, and representative policy terms and conditions.

EQECAT performs a comprehensive validation of the EOESTOCK insured exposure data components, including comparisons with representative data sets. The validation process includes correlation with objective benchmarks, assessment of model fit, analysis of implied rates and average risk values, as well as relativity analysis by geography and by line of business.

Aggregated EOESTOCK is incorporated in the ILD.

### EOESTOCK's Event Loss Table

Event loss tables provide event by event loss and standard deviation based on EOESTOCK by county/prefecture/ and by LOB.



### EQECAT ILD Country/Peril Availability

Country / Peril	Resolution	Lines of Business
Europe Windstorm	CRESTA	Residential, Commercial, Agricultural
Japan Earthquake	Prefecture	Kyosai, Residential, Commercial
US Earthquake	County	Residential, Commercial
Japan Typhoon	Prefecture	Kyosai, Residential, Commercial
US Hurricane	County	Residential, Commercial

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