



Tuesday, July 21, 2020

Exposure Summary Report for RMS_DQM_POST_SAMPLE
Workspace Level - Exposure Summary

Summary

Summary

	# Portfolios	# Accounts	# Locations
EQ	1	1	8,046
HU	1	1	8,046

Exposure Summary

	TIV [\$M]	Exposed Limit [\$M]
EQ	21,366	21,366
HU	21,366	21,366

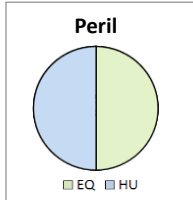
Hazard

	% High Hazard
EQ	0
HU	9

Geographic Exposure

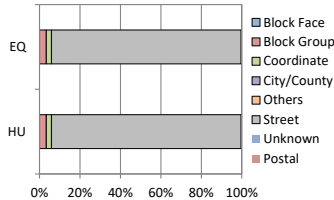
Exposure Split

By: % Exposed Limit

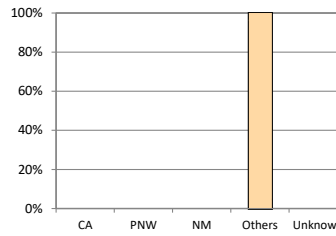


Geocoding Resolution

% Exposed Limit



Exposed Limit by Peril Region (EQ)

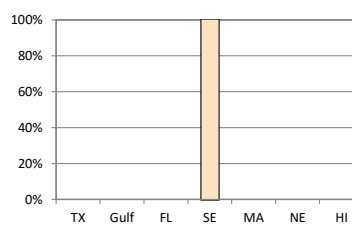


DQT Excluded Locations by:

% Exposed Limit

Location Exclusion Summary	Exposure
Location outside US or No Valid Coverages	0%
Non-supported perils in US (excl. from all analyses)	0%
Non-hurricane state for HU peril (excl. from all analyses)	0%
Non-building (excl. from enhancement)	0%
Address not recognized by USPS (excl. from enhancement)	0%
Campus location (excl. from enhancement)	0%
Geocoding worse than county level (excl. from CS/AS)	0%
User-defined invalid (excl. from all analyses)	0%
Missing/Invalid Coverage in US (excl. from CS/AS)	0%

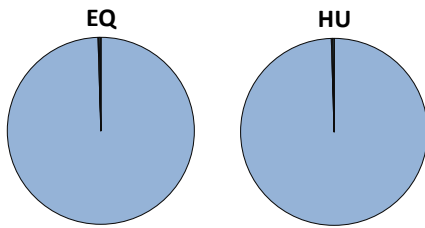
Exposed Limit by Peril Region (HU)



Primary Attributes

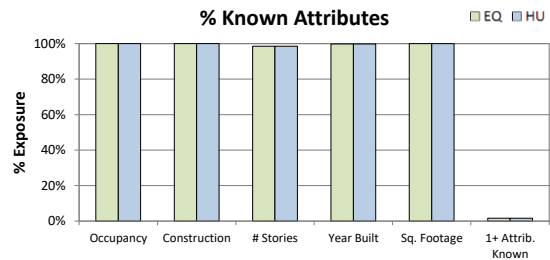
By: % Exposed Limit

Lines of Business

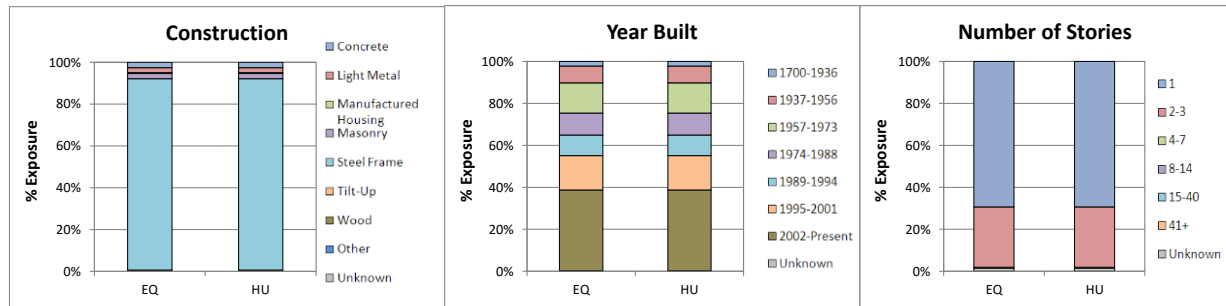


- Commercial
- Industrial
- Multi-family Dwelling
- Single-family Dwelling
- Utilities
- Other
- Unknown

Attributes Coded



Summary of Primary Attributes



Summary

Data Quality Summary

	Completeness	Accuracy	Industry Comparison ^o
EQ	99	86	167 / 0
HU	98	82	92 / 0

^oComparison to Unknown for primary / secondary attributes

Exposure Summary

	TIV [\$M]	Exposed Limit [\$M]	Number of Locs
EQ	21,366	21,366	8,046
HU	21,366	21,366	8,046

Hazard

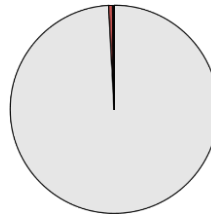
	% High Hazard
EQ	0
HU	9

Completeness

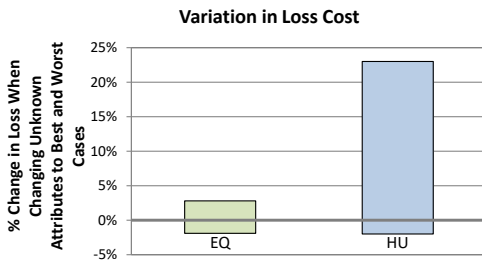
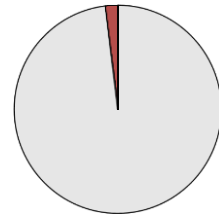
Completeness Scores

	Completeness	Geocoding Completeness	Vulnerability Completeness
EQ	99	97	100
HU	98	97	100

EQ Improvement Potentials*



HU Improvement Potentials*



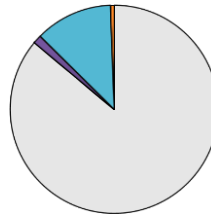
* attributes that cause the shortfall in completeness

Accuracy

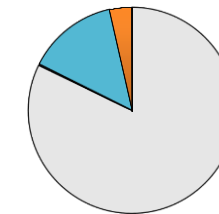
Accuracy Scores

	Accuracy	% Assessed
EQ	86	99
HU	82	100

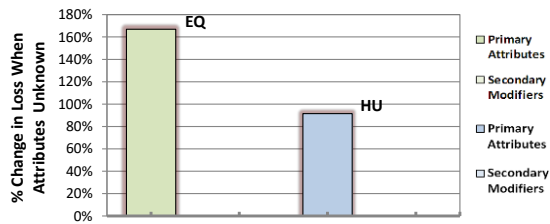
EQ Improvement Potentials*



HU Improvement Potentials*



Comparison to Unknown**



* attributes that cause the shortfall in accuracy

**If positive, losses are lower than industry average for the given occupancy

Validation Heuristics

by: Exposed Limit

	Total % Flagged
EQ	70%
HU	77%

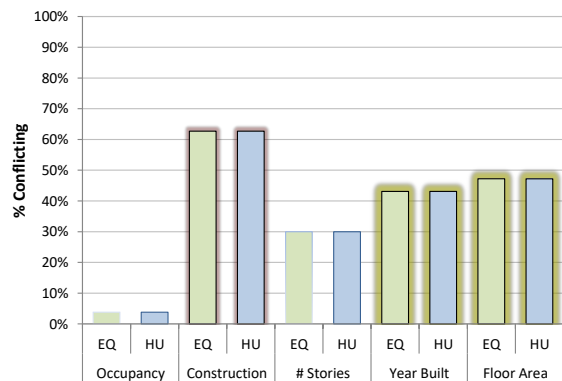
Comparison to ExposureSource

by: Exposed Limit

ESDB Hit Rate	
EQ	19%
HU	19%

	Bulk Coding	Conflicting	Financial	Geocoding	Hazard
EQ	69%	66%	0%	0%	0%
HU	69%	73%	0%	0%	0%

% Conflicting vs. ESDB



Hit Rate [^]	18%	18%	7%	7%	11%	11%	17%	17%	11%	11%
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[^]% of exposure where street address and attribute info exists in both the workspace and ESDB

Top 5 EQ Validation Rules Flagged by Exposed Limit		Type	%
Number of stories in account potentially bulk-coded (loc count 501 & above)		Action	69%
Steel construction not typical for a one-story commercial occupancy building(except warehouses and parking structures) outside a central		Info	64%
Reinforced concrete construction not typical for a one-story commercial occupancy building(except warehouses and parking structures) outside a		Info	<1%
Unrealistic floor area		Action	<1%
Ductile concrete construction not in use prior to 1970		Action	<1%

Top 5 HU Validation Rules Flagged by Exposed Limit		Type	%
Number of stories in account potentially bulk-coded (loc count 501 & above)		Action	69%
Steel construction not typical for a one-story commercial occupancy building(except warehouses and parking structures) outside a central		Info	64%
New construction with old roof age		Action	22%
Reinforced concrete construction not typical for a one-story commercial occupancy building(except warehouses and parking structures) outside a		Info	<1%
Unrealistic floor area		Action	<1%