

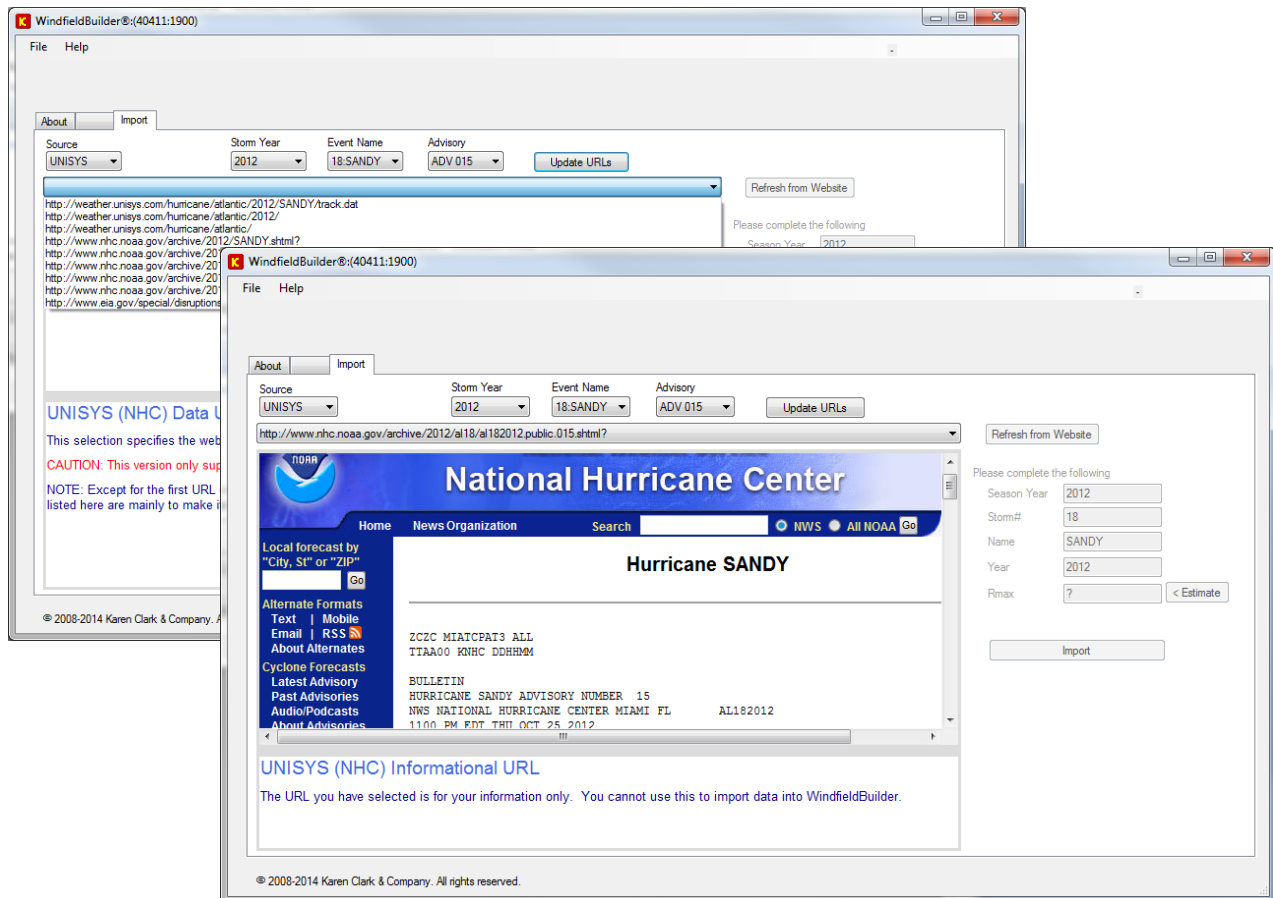
# Event Response in RiskInsight® via WindfieldBuilder®

WindfieldBuilder® is an advanced application that enables you to track hurricanes and estimate your losses in real time. It provides these capabilities:

- Read in up to the minute advisories from the National Hurricane Center
- Import the latest track data
- Create an ensemble of potential landfalling tracks
- Calculate high resolution wind footprints using advanced scientific formulas
- Estimate location level wind speeds and losses
- Estimate total TIV and losses by wind speed band
- Estimate the total number, geographic locations and average values of claims

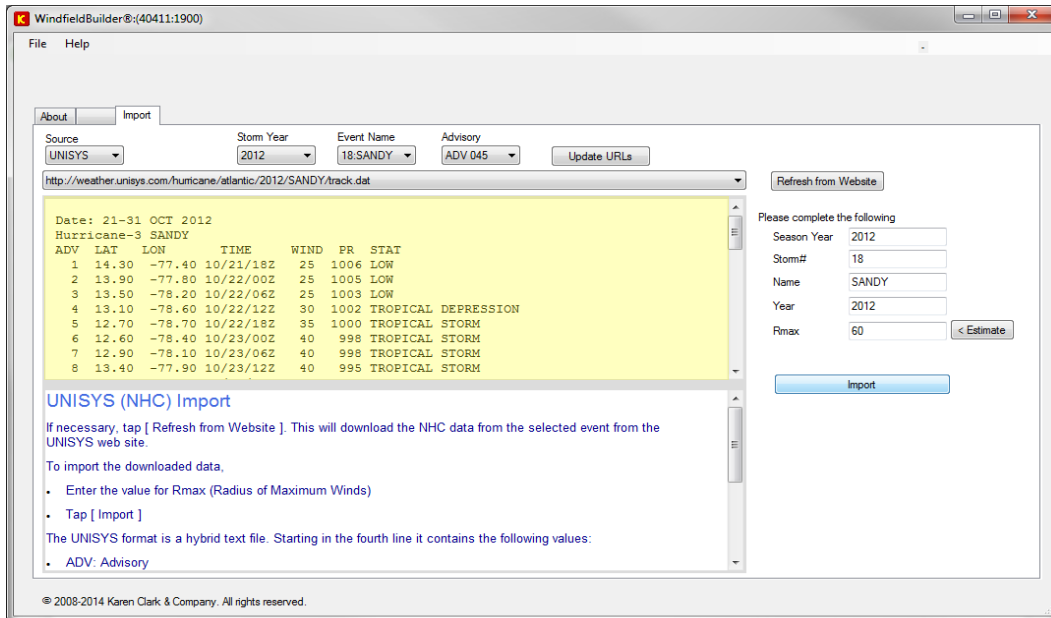
## Easily Access Up to the Minute NHC Advisories

WindfieldBuilder interacts with the National Hurricane Center (NHC) and other websites to allow you to view pertinent information, such as public advisories, all in one place.

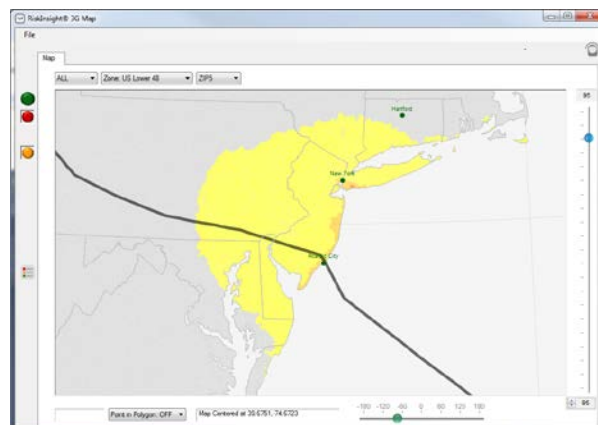
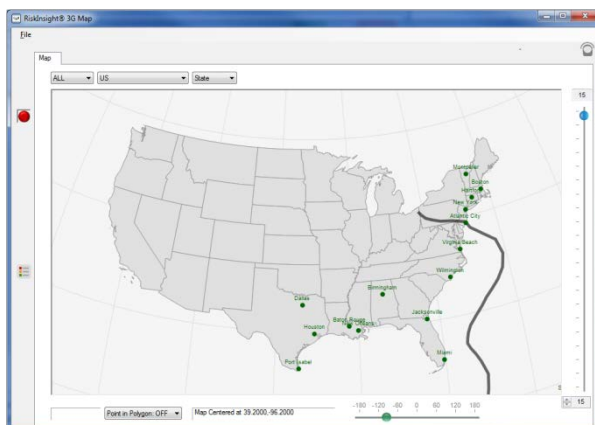


## Import the Latest Track Data

WindfieldBuilder imports current track data for live events from UNISYS. The UNISYS data contains the most up to date track information produced by the NHC, including the current information for events from prior years.



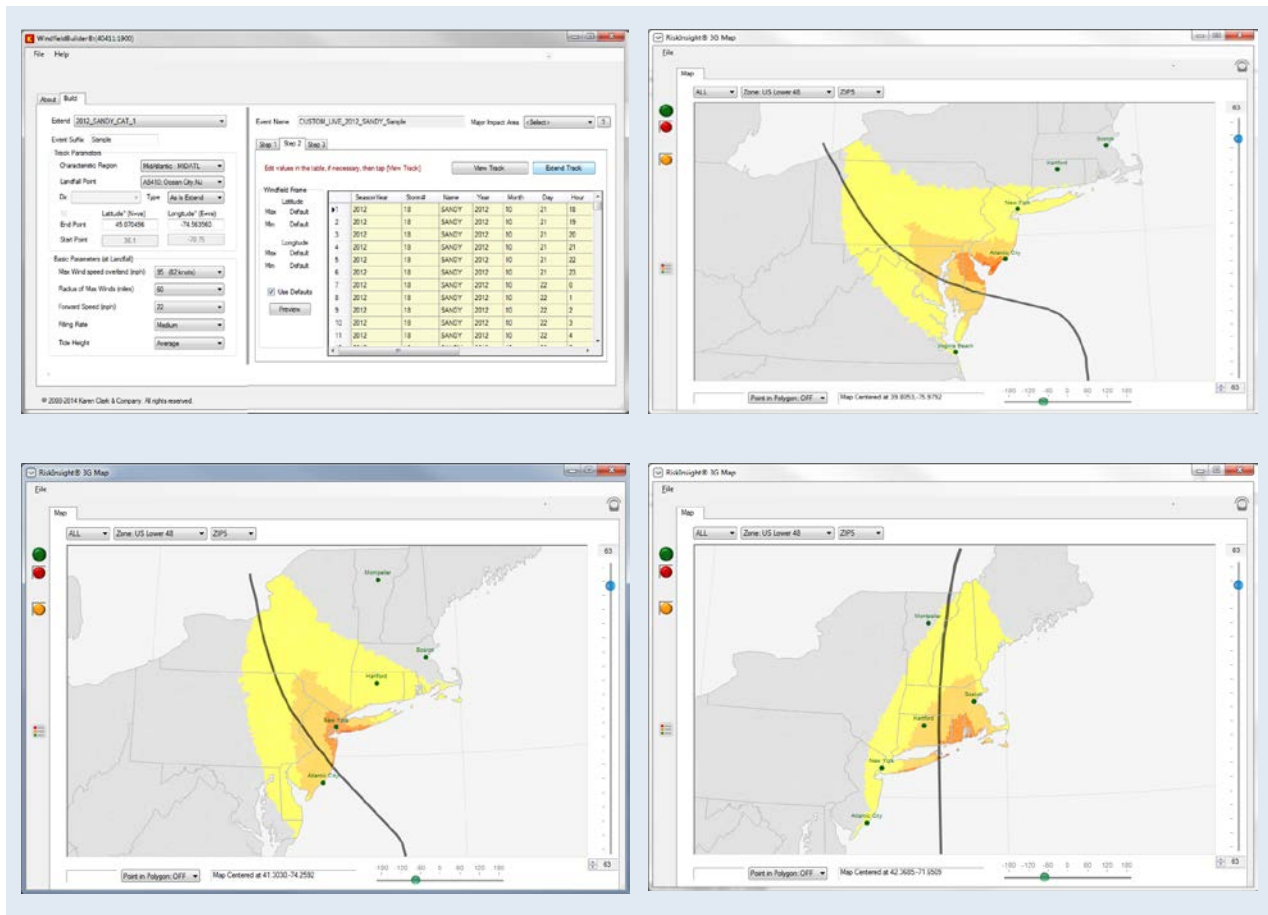
WindfieldBuilder uses advanced scientific formulas to generate the wind footprint for the event using the track and other meteorological information.



## Create an Ensemble of Potential Event Footprints Before Landfall

If a live event has not yet made landfall, WindfieldBuilder provides an option to “Extend Track.” When this option is selected, WindfieldBuilder presents a series of drop down lists that can be used to describe how the storm will proceed from its current location.

You can then click and drag the track in order to shape the exact path that you would like each scenario to take. This allows you to create an unlimited number of “what-if” scenarios as you begin to prepare for the potential impact of the storm.



## Estimate Location Level Wind Speeds and Losses

Once footprints have been generated, they can be used by RiskInsight to estimate losses. Results are generated at location level and show the estimated wind speed, ground up, and gross loss for each location in your portfolio. Losses are broken down by building, contents, and time element. Wind footprints can also be used to estimate industry losses.

	Intensity	LOSS_Gross	LOSS	LOSS_BLDG	LOSS_CONT	LOSS_TIME	Damage Rate	WS_mph
1	4	2,152	2,985	1,357	950	543	0.38	71.0
2	4	1,877	4,280	2,378	1,189	476	0.48	74.0
3	4	635	1,584	1,102	551	220	0.36	70.0
4	4	154	317	127	127	63	0.42	71.0
5	4	169	351	108	162	81	0.36	70.0
6	4	656	865	480	256	128	0.40	70.0
7	4	138	365	108	171	86	0.36	70.0
8	4	534	888	80	538	269	0.40	70.0
9	4	55	174	2	114	57	0.24	70.0
10	4	158	310	40	180	90	0.40	70.0

Account	LOSS_Gross	LOSS	LOSS_BLDG	LOSS_CONT	LOSS_TIME	TIV	TIV_BLDG	TIV_OSTR	TIV
ALL_ACCOUNTS	4,418,587	8,103,787	4,106,292	2,496,166	1,103,301	10,143,383,349	5,113,991,948	496,722,626	3

22,291 location records affected  
0.8 seconds

## Summarize Results by Wind Speed Band

In addition to location level results, RiskInsight can also create summaries by wind speed intensity bands. These summaries include total insured value, gross losses, and estimated number of claims.

AcctName	TIV	TIV_BLDG	TIV_OSTR	TIV_CONT	TIV_TIME	Damage Function
1 Unnamed	49,750	10,000	0	26,500	13,250	8161
2 Unnamed	147,250	100,000	0	31,500	15,750	8161
3 Unnamed	64,750	25,000	0	26,500	13,250	8161
4 Unnamed	64,750	25,000	0	26,500	13,250	8161
5 Unnamed	119,250	72,000	0	31,500	15,750	8161
6 Unnamed	257,000	200,000	0	38,000	19,000	8161

Intensity	TIV	LOSS_Gross	Pct Damage	Pct of Total TIV	Pct of Total LOSS	Claims
1: 40 to 50 mph	3,379,321,107	735,000	0.02	33.30	16.60	304
2: 50 to 60 mph	5,780,126,499	2,946,000	0.05	57.00	66.70	887
3: 60 to 70 mph	908,060,108	653,000	0.07	9.00	14.80	235
4: 70 to 80 mph	75,875,635	84,000	0.11	0.70	1.90	20

(40.5 seconds) 22,291 location records affected

## Summary

WindfieldBuilder® gives you advanced capabilities nowhere else available.

For the first time, insurers and reinsurers have an efficient application for tracking storms and estimating losses in real time. The information generated by WindfieldBuilder is valuable to:

- CEOs and boards of directors
- Reinsurance officers
- Event response teams
- Claims adjusters