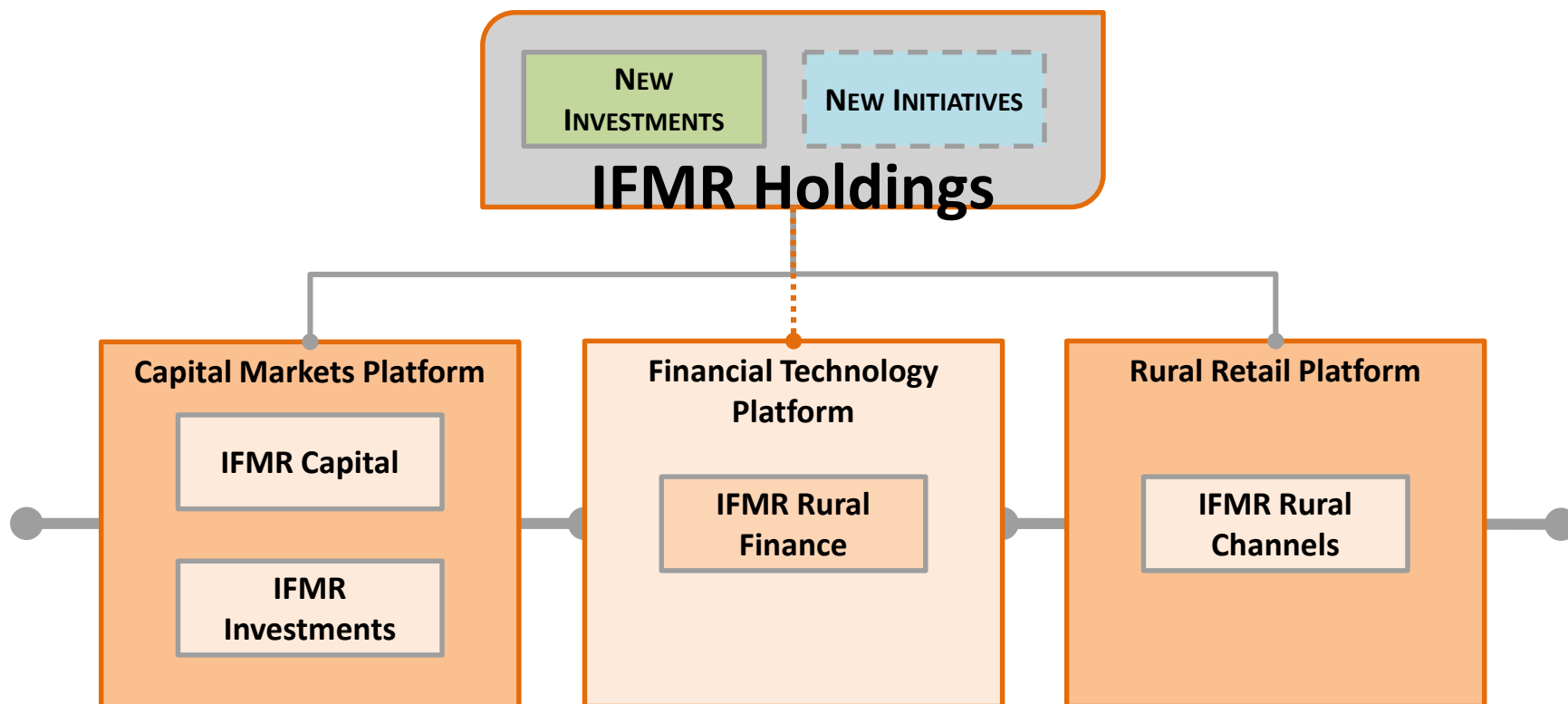
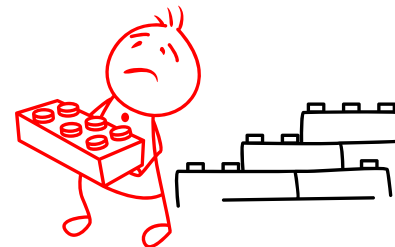


Our Mission and Guiding Principles

To ensure that every individual and every enterprise has complete access to financial services



A STRUCTURE THAT MAXIMISES SOCIAL IMPACT AND FINANCIAL INCLUSION



Top 3
Disaster hit
in 2015

Economic Loss
out of floods
3 billion

Poor affected
in
disproportion

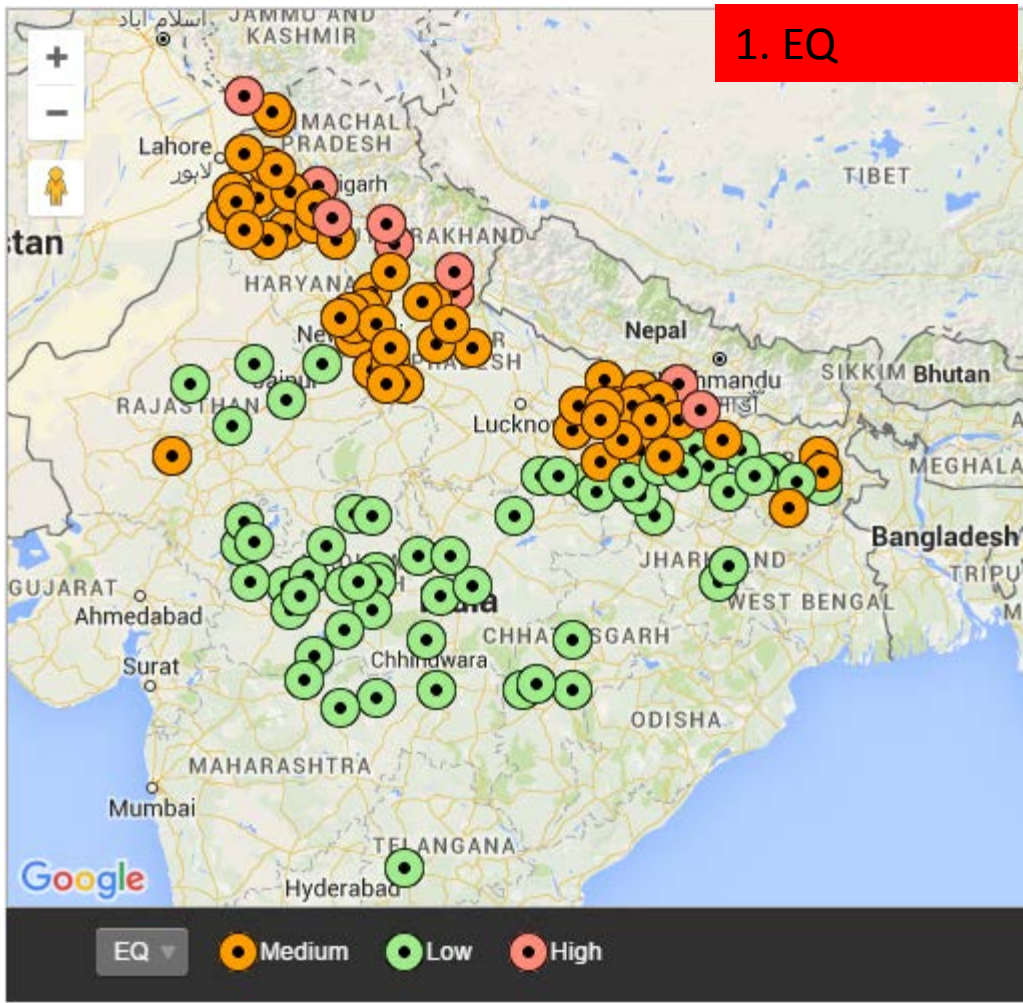
60% of affected
globally

**Natural Catastrophe Risk Protection
therefore was critical to IFMR's mission**

"Sustainably extending the financial system to low income household is development. They deserve access to financial infrastructure just as they deserve access to clean water, sanitation, and electricity."

- Customer insights & risk analytics
- Aggregating distributors
- Building a technology enabled platform for all stakeholders to come together

Exposure Map: Analysis of a Financial Institution: Entity A



Expected loss: Entity A

- ▶ **Originator’s cat exposure against Networth for High & Medium Risk Districts (Fig 1)**
- ▶ **Risk Score of the Originator (Internally developed)**

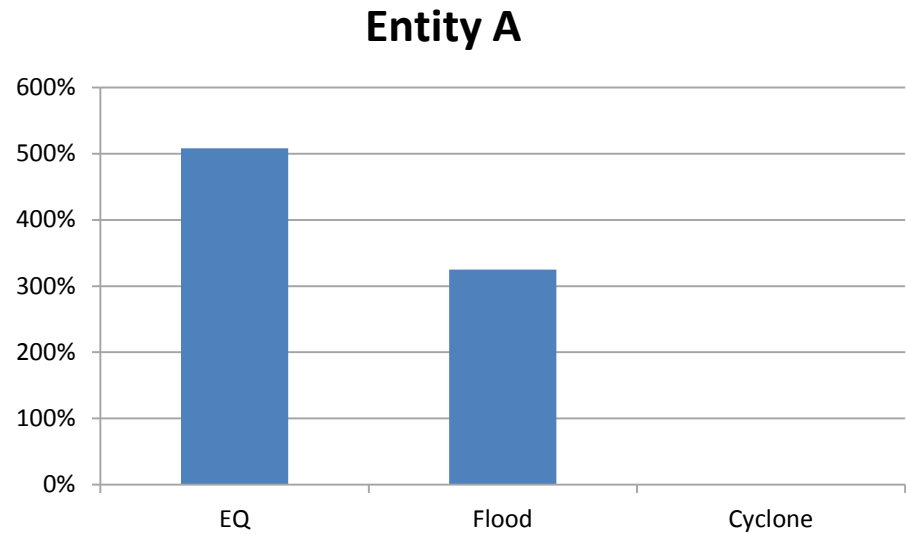
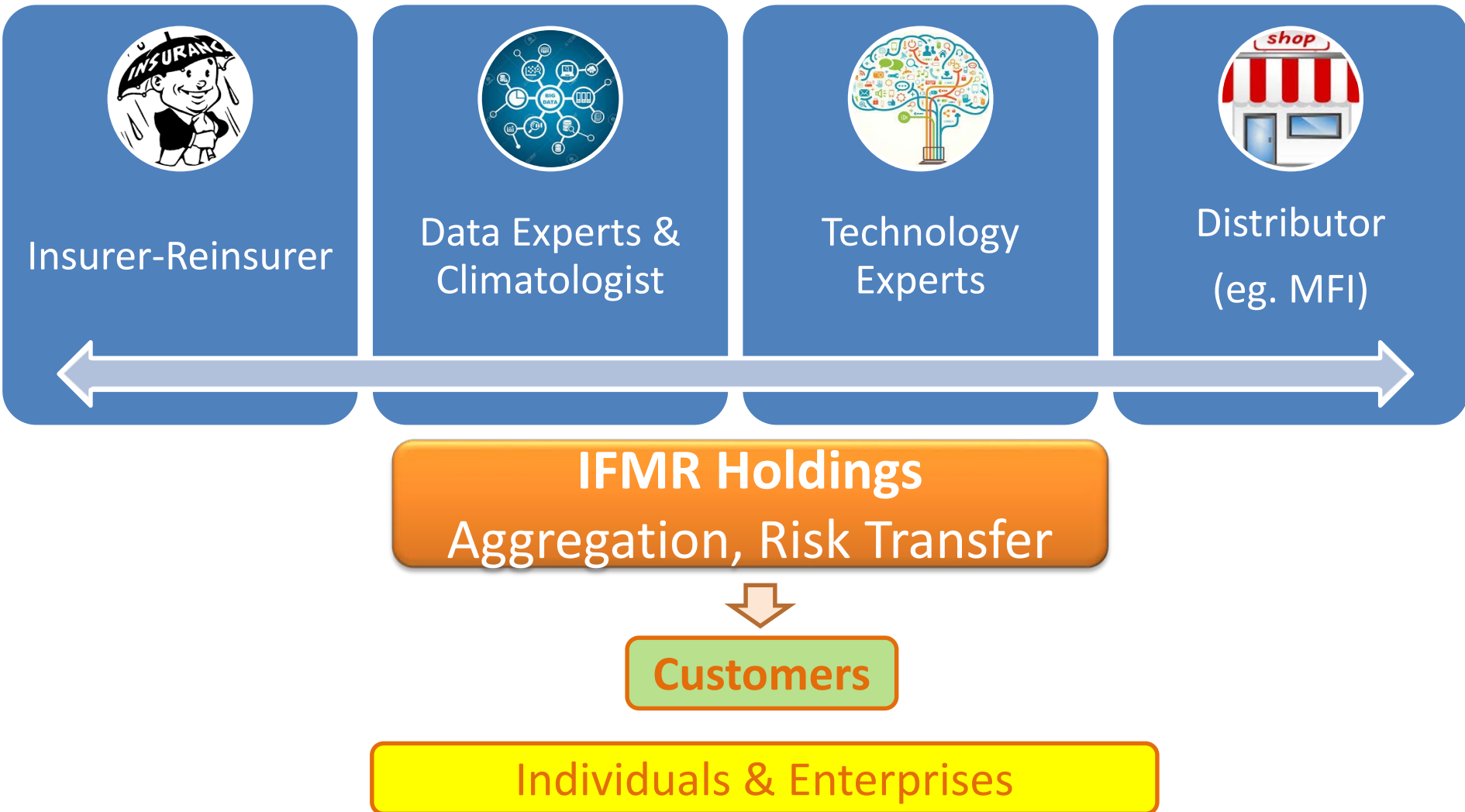


Figure: 1

Total Exposure at High and Moderate Risk (as a % of NW)	Loss at 95% Confidence (as % of AUM)	Loss at 99% Confidence (as % of AUM)	Loss at 95% (99%) Confidence (as % of Networth)	Risk Score (0 to 10)
558%	1.9%	3.8%	15.8% (31.7%)	9 (High Risk Prone)

**55% of Financial institution that
IFMR serves
have more than 40% of their customers
Living in
High to moderate
Natural Catastrophe risk zones**

Common platform for multiple stakeholders



- ▶ Multi-peril underwriting capacity
- ▶ Index design for multi perils
- ▶ Cost of insurance premium
- ▶ Economics for distributor
- ▶ Technology for micro-insurance underwriting (insurer)



THANK YOU