



## **Modeling the Historical Flood Events in France**

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We will present the simulation results for different scenarios based on the flood model developed by AXA Global P&C CAT Modeling team. The model uses a Digital Elevation Model (DEM) with 75 m resolution, a hydrographic system (DB Carthage), daily rainfall data from "Météo France", water level from "HYDRO Banque" the French Hydrological Database ([www.hydro.eaufrance.fr](http://www.hydro.eaufrance.fr)), for more than 1500 stations, hydrological model from IRSTEA and in-house hydraulic tool. In particular, the model re-simulates the most important and costly flood events that occurred during the past decade in France: we will present the re-simulated meteorological conditions since 1964 and estimate insurance loss incurred on current AXA portfolio of individual risks.