

Instrat® Analysis

North Carolina IUA and JUA Combined By LOB - RMS

Data inforce as of 1/1/2010

RMS v 9 - IUA and JUA Combined

Per Occurrence PMLs:

Return Period	Commercial	Personal	Combined
1,000	\$2,045,914,736	\$11,394,898,493	\$13,414,487,238
500	\$1,584,658,885	\$8,268,772,307	\$9,873,721,087
250	\$1,040,048,683	\$4,967,512,010	\$6,001,456,600
150	\$772,072,648	\$3,510,629,926	\$4,279,112,148
100	\$617,567,019	\$2,738,017,968	\$3,349,833,161
75	\$527,162,602	\$2,315,663,967	\$2,836,267,304
50	\$419,552,985	\$1,840,282,266	\$2,254,554,696
20	\$233,057,458	\$1,031,080,015	\$1,262,961,451
10	\$120,752,102	\$538,905,488	\$660,670,026

Annual Aggregate PMLs:

Return Period	Commercial	Personal	Combined
1,000	\$2,091,588,212	\$11,608,774,064	\$13,676,034,416
500	\$1,630,785,390	\$8,465,784,389	\$10,114,233,377
250	\$1,093,783,771	\$5,205,169,948	\$6,292,967,174
150	\$821,024,309	\$3,733,470,235	\$4,550,608,682
100	\$661,414,867	\$2,943,705,833	\$3,600,259,046
75	\$566,712,599	\$2,500,345,807	\$3,061,341,275
50	\$452,265,067	\$1,990,138,087	\$2,437,674,309
20	\$249,476,857	\$1,107,898,798	\$1,356,451,167
10	\$127,494,237	\$572,038,833	\$700,672,774
Average Annual Loss	\$44,240,378	\$206,400,641	\$250,641,019
Standard Deviation	\$157,385,362	\$803,353,280	\$958,243,976

Exposure Summary:

	Commercial	Personal	Combined
TIV	\$9,380,002,888	\$66,479,009,114	\$75,859,012,002
Premium	\$47,664,814	\$274,544,894	\$322,209,708
Policy Count	10,892	227,727	238,619
Location Count	25,624	245,701	271,325

Modeling Notes:

1. Frequency represents the near term ("stochastic"/"WSST") view.
2. Demand surge ("loss amplification") is included.
3. Storm surge is excluded.

Instrat® Analysis

North Carolina
FAIR Plan - RMS

Data in force as of 1/1/2010

RMS v 9 - FAIR Plan Coastal + Inland Results

RMS v 9 - FAIR Plan Coastal

RMS v 9 - FAIR Plan Inland

Per Occurrence PMLs:

Return Period	Commercial	Personal	Combined	Commercial	Personal	Combined	Commercial	Personal	Combined
1,000	\$15,219,083	\$450,919,280	\$465,744,233	\$13,743,954	\$417,621,343	\$430,959,388	\$2,412,354	\$44,368,637	\$46,488,397
500	\$11,520,067	\$334,998,656	\$346,154,728	\$10,445,108	\$310,007,365	\$320,124,208	\$1,641,546	\$32,564,042	\$33,975,999
250	\$7,828,668	\$215,749,482	\$223,017,360	\$7,133,744	\$197,971,737	\$204,564,584	\$1,082,806	\$23,250,540	\$24,176,612
150	\$5,982,623	\$158,283,842	\$163,775,349	\$5,452,553	\$145,183,599	\$150,218,110	\$769,790	\$17,760,447	\$18,424,160
100	\$4,864,867	\$129,240,150	\$133,687,124	\$4,440,212	\$118,154,436	\$122,226,575	\$565,960	\$14,049,932	\$14,550,610
75	\$4,184,075	\$112,338,864	\$116,149,172	\$3,826,142	\$102,468,929	\$105,954,749	\$441,689	\$11,697,667	\$12,101,194
50	\$3,334,363	\$91,253,355	\$94,295,510	\$3,060,045	\$83,198,917	\$85,975,238	\$292,843	\$8,718,325	\$9,005,981
20	\$1,738,883	\$50,209,667	\$51,876,812	\$1,619,035	\$46,442,616	\$47,985,105	\$68,594	\$3,337,979	\$3,434,252
10	\$761,041	\$23,395,577	\$24,221,667	\$720,756	\$22,040,364	\$22,823,860	\$6,529	\$806,332	\$823,368

Annual Aggregate PMLs:

Return Period	Commercial	Personal	Combined	Commercial	Personal	Combined	Commercial	Personal	Combined
1,000	\$15,559,869	\$460,856,447	\$475,998,674	\$14,058,897	\$426,704,479	\$440,339,342	\$2,437,540	\$45,200,537	\$47,344,034
500	\$11,870,572	\$344,509,395	\$355,996,136	\$10,770,092	\$318,685,434	\$329,086,578	\$1,663,546	\$33,338,480	\$34,773,764
250	\$8,209,171	\$227,691,778	\$235,366,040	\$7,487,514	\$209,077,850	\$216,047,282	\$1,100,155	\$23,906,126	\$24,852,187
150	\$6,312,048	\$169,030,582	\$174,852,574	\$5,762,347	\$155,107,891	\$160,447,064	\$783,208	\$18,302,858	\$18,983,115
100	\$5,145,846	\$138,075,200	\$142,819,889	\$4,704,293	\$126,483,840	\$130,833,952	\$576,340	\$14,494,914	\$15,008,995
75	\$4,429,777	\$119,961,183	\$124,043,335	\$4,056,713	\$109,708,717	\$113,447,745	\$449,988	\$12,074,129	\$12,488,380
50	\$3,530,565	\$97,349,263	\$100,609,266	\$3,244,261	\$88,969,813	\$91,953,554	\$298,495	\$9,001,446	\$9,296,869
20	\$1,831,656	\$53,256,751	\$55,030,893	\$1,705,658	\$49,295,039	\$50,938,795	\$69,902	\$3,442,921	\$3,541,689
10	\$793,864	\$24,657,091	\$25,525,818	\$751,203	\$23,225,613	\$24,048,747	\$6,661	\$829,784	\$847,282

Average Annual Loss	\$308,792	\$9,115,185	\$9,423,977	\$285,160	\$8,444,981	\$8,730,141	\$23,633	\$670,204	\$693,837
Standard Deviation	\$1,188,655	\$34,053,427	\$35,179,390	\$1,084,117	\$31,457,732	\$32,481,794	\$182,075	\$3,463,636	\$3,620,365

Exposure Summary:

	Commercial	Personal	Combined	Commercial	Personal	Combined	Commercial	Personal	Combined
TIV	\$253,848,236	\$4,467,839,163	\$4,721,687,399	\$68,304,529	\$2,291,369,037	\$2,359,673,566	\$185,543,707	\$2,176,470,126	\$2,362,013,833
Premium	\$1,278,087	\$24,089,316	\$25,367,403	\$614,577	\$14,494,058	\$15,108,635	\$663,510	\$9,595,258	\$10,258,768
Policy Count	1,559	64,629	66,188	429	27,801	28,230	1,130	36,828	37,958
Location Count	2,633	78,961	81,594	669	31,777	32,446	1,964	47,184	49,148

Modeling Notes:

1. Frequency represents the near term ("stochastic"/"WSST") view.
2. Demand surge ("loss amplification") is included.
3. Storm surge is excluded.

Instrat® Analysis

North Carolina
Coastal Property Insurance Pool (IUA) - RMS

Data inforce as of 1/1/2010

RMS v 9 - IUA Coastal + Beach Results

RMS v 9 - IUA Coastal

RMS v 9 - IUA Beach

Per Occurrence PMLs:

Return Period	Commercial	Personal	Combined	Commercial	Personal	Combined	Commercial	Personal	Combined
1,000	\$2,031,139,596	\$10,946,914,088	\$12,954,657,717	\$954,201,611	\$6,244,249,912	\$7,192,532,773	\$1,086,738,334	\$4,762,030,032	\$5,833,272,484
500	\$1,573,088,036	\$7,938,278,075	\$9,530,157,999	\$702,657,356	\$4,260,844,205	\$4,966,109,580	\$866,350,605	\$3,691,542,056	\$4,563,699,015
250	\$1,032,790,830	\$4,757,830,960	\$5,785,478,077	\$446,295,939	\$2,471,443,415	\$2,910,223,623	\$605,116,707	\$2,424,205,449	\$3,013,161,859
150	\$766,543,600	\$3,359,151,947	\$4,121,918,928	\$332,048,129	\$1,764,742,170	\$2,091,599,897	\$446,587,388	\$1,728,251,264	\$2,171,390,093
100	\$613,072,606	\$2,614,303,756	\$3,222,064,135	\$268,158,930	\$1,407,621,898	\$1,671,583,409	\$356,686,265	\$1,310,586,940	\$1,664,856,872
75	\$523,278,268	\$2,207,802,701	\$2,724,819,423	\$230,196,787	\$1,206,170,238	\$1,432,471,221	\$303,379,682	\$1,078,801,788	\$1,377,764,786
50	\$416,440,545	\$1,752,050,073	\$2,163,561,210	\$183,613,742	\$965,619,668	\$1,146,059,146	\$239,555,535	\$834,929,797	\$1,070,588,126
20	\$231,367,382	\$981,538,097	\$1,211,734,835	\$97,730,270	\$520,245,131	\$617,373,687	\$135,270,142	\$474,862,878	\$608,683,740
10	\$119,942,104	\$514,993,220	\$635,904,539	\$43,835,519	\$229,825,372	\$274,514,468	\$73,999,137	\$269,041,220	\$343,535,436

Annual Aggregate PMLs:

Return Period	Commercial	Personal	Combined	Commercial	Personal	Combined	Commercial	Personal	Combined
1,000	\$2,076,482,736	\$11,151,701,656	\$13,206,582,831	\$972,932,483	\$6,341,936,632	\$7,308,901,743	\$1,115,099,125	\$4,864,680,090	\$5,962,476,070
500	\$1,618,928,082	\$8,126,747,329	\$9,761,423,993	\$721,142,028	\$4,357,981,881	\$5,081,397,438	\$893,895,952	\$3,788,851,008	\$4,687,851,929
250	\$1,086,117,195	\$4,983,816,407	\$6,064,709,428	\$468,578,636	\$2,590,240,969	\$3,052,362,413	\$635,825,184	\$2,531,422,287	\$3,152,589,853
150	\$815,157,225	\$3,571,084,928	\$4,381,886,507	\$351,288,410	\$1,870,844,779	\$2,217,069,133	\$475,894,609	\$1,827,433,414	\$2,298,874,683
100	\$656,628,483	\$2,810,847,372	\$3,462,501,146	\$284,550,352	\$1,497,717,295	\$1,778,319,421	\$382,865,592	\$1,410,585,231	\$1,791,335,941
75	\$562,587,347	\$2,384,507,777	\$2,941,563,966	\$244,598,303	\$1,284,220,163	\$1,525,176,418	\$327,615,251	\$1,174,066,071	\$1,498,281,928
50	\$448,942,794	\$1,895,632,825	\$2,340,120,557	\$195,133,887	\$1,027,016,220	\$1,219,216,768	\$260,418,337	\$915,693,142	\$1,172,503,559
20	\$247,682,256	\$1,055,085,871	\$1,301,832,465	\$103,219,278	\$549,503,572	\$652,259,782	\$145,698,801	\$515,496,901	\$660,013,215
10	\$126,642,103	\$546,753,389	\$674,481,793	\$45,939,263	\$241,748,283	\$288,667,343	\$78,333,494	\$286,804,385	\$365,787,512
Average Annual Loss	\$43,931,586	\$197,285,456	\$241,217,042	\$17,825,602	\$98,391,036	\$116,216,638	\$26,105,984	\$98,894,421	\$125,000,404
Standard Deviation	\$156,251,099	\$770,274,882	\$924,023,205	\$70,463,484	\$432,248,886	\$501,316,683	\$87,879,394	\$355,368,853	\$441,715,255

Exposure Summary:

	Commercial	Personal	Combined	Commercial	Personal	Combined	Commercial	Personal	Combined
TIV	\$9,126,154,652	\$62,011,169,951	\$71,137,324,603	\$5,974,571,331	\$42,218,909,102	\$48,193,480,433	\$3,151,583,321	\$19,792,260,849	\$22,943,844,170
Premium	\$46,386,727	\$250,455,578	\$296,842,305	\$21,792,011	\$140,146,687	\$161,938,698	\$24,594,716	\$110,308,891	\$134,903,607
Policy Count	9,333	163,098	172,431	6,653	113,750	120,403	2,680	49,348	52,028
Location Count	22,991	166,740	189,731	16,531	115,367	131,898	6,460	51,373	57,833

Modeling Notes:

1. Frequency represents the near term ("stochastic"/"WSST") view.
2. Demand surge ("loss amplification") is included.
3. Storm surge is excluded.

North Carolina
IUA and JUA Combined - RMS Summary
Data inforce as of 1/1/2010

	<i>RMS - Stochastic Hurricane View</i>	<i>RMS - Historical Hurricane View</i>
<u>Per Occurrence PMLs:</u>		
Return Period	1/1/2010 -v9	1/1/2010 -v9
1,000	\$13,414,487,238	\$11,728,729,041
500	\$9,873,721,087	\$7,816,179,360
250	\$6,001,456,600	\$4,788,515,926
150	\$4,279,112,148	\$3,533,810,601
100	\$3,349,833,161	\$2,815,179,227
75	\$2,836,267,304	\$2,405,600,891
50	\$2,254,554,696	\$1,917,455,307
20	\$1,262,961,451	\$1,035,213,172
10	\$660,670,026	\$475,358,714

Annual Aggregate PMLs:

Return Period	1/1/2010 -v9	1/1/2010 -v9
1,000	\$13,676,034,416	\$11,918,795,889
500	\$10,114,233,377	\$8,030,190,997
250	\$6,292,967,174	\$5,011,561,155
150	\$4,550,608,682	\$3,738,867,720
100	\$3,600,259,046	\$2,994,164,976
75	\$3,061,341,275	\$2,561,629,974
50	\$2,437,674,309	\$2,041,491,657
20	\$1,356,451,167	\$1,092,968,083
10	\$700,672,774	\$496,929,503
Average Annual Loss	\$250,641,019	\$192,574,564
Standard Deviation	\$958,243,976	\$819,199,154

<u>Exposure Summary:</u>	1/1/2010
TIV	\$75,859,012,002
Premium	\$322,209,708
Policy Count	238,619
Location Count	271,325

Modeling Notes:

1. Demand surge ("loss amplification") is included.
2. Storm surge is excluded.

Instrat® Analysis

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