

North Carolina
IUA and JUA Combined - RMS Summary (v 9 vs v 11)
 Data in force as of 1/1/2011

Per Occurrence PMLs:

RMS - Stochastic Hurricane View

Return Period	1/1/2011 -v9	1/1/2011 -v11	Model Change
1,000	\$12,882,215,502	\$9,744,390,765	-24.4%
500	\$9,507,281,305	\$7,301,990,020	-23.2%
250	\$5,806,408,480	\$5,178,083,364	-10.8%
150	\$4,154,314,873	\$3,790,880,542	-8.7%
100	\$3,262,932,596	\$2,954,897,785	-9.4%
75	\$2,768,339,807	\$2,473,861,075	-10.6%
50	\$2,205,300,196	\$1,887,402,579	-14.4%
20	\$1,239,373,067	\$912,250,647	-26.4%
10	\$649,916,256	\$426,579,596	-34.4%

RMS - Historical Hurricane View

1/1/2011 -v9	1/1/2011 -v11	Model Change
\$11,274,575,732	\$8,029,015,496	-28.8%
\$7,544,661,947	\$5,889,004,038	-21.9%
\$4,642,542,580	\$3,883,146,585	-16.4%
\$3,439,333,277	\$2,816,548,456	-18.1%
\$2,747,902,674	\$2,189,106,046	-20.3%
\$2,351,822,027	\$1,816,166,989	-22.8%
\$1,877,759,438	\$1,376,773,930	-26.7%
\$1,016,685,105	\$658,871,370	-35.2%
\$468,058,820	\$288,984,154	-38.3%

Annual Aggregate PMLs:

RMS - Stochastic Hurricane View

Return Period	1/1/2011 -v9	1/1/2011 -v11	Model Change
1,000	\$13,138,641,876	\$9,950,447,624	-24.3%
500	\$9,742,932,387	\$7,512,967,120	-22.9%
250	\$6,093,521,228	\$5,369,147,623	-11.9%
150	\$4,421,985,171	\$3,978,164,092	-10.0%
100	\$3,508,708,855	\$3,116,902,467	-11.2%
75	\$2,989,333,944	\$2,618,573,728	-12.4%
50	\$2,385,082,935	\$2,010,857,244	-15.7%
20	\$1,331,226,450	\$979,907,314	-26.4%
10	\$689,311,752	\$457,300,738	-33.7%
Average Annual Loss	\$244,833,724	\$190,576,086	-22.2%
Standard Deviation	\$925,966,436	\$762,279,598	-17.7%
100 Yr PML:Premium	10.0	9.0	-9.4%
Implied HU Loss Ratio	74.8%	58.3%	-22.2%

RMS - Historical Hurricane View

1/1/2011 -v9	1/1/2011 -v11	Model Change
\$11,461,325,913	\$8,183,886,505	-28.6%
\$7,755,647,836	\$6,024,225,290	-22.3%
\$4,862,880,191	\$4,026,688,727	-17.2%
\$3,640,950,103	\$2,941,937,210	-19.2%
\$2,923,638,303	\$2,300,012,657	-21.3%
\$2,504,989,845	\$1,916,142,666	-23.5%
\$1,999,542,611	\$1,459,208,910	-27.0%
\$1,073,449,705	\$700,831,976	-34.7%
\$489,291,966	\$306,447,886	-37.4%
\$188,175,564	\$136,346,744	-27.5%
\$791,884,540	\$611,925,248	-22.7%
8.4	6.7	-20.3%
57.5%	41.7%	-27.5%

Exposure Summary:

	1/1/2011
TIV	\$72,519,095,502
Premium	\$327,148,534
Policy Count	245,443
Location Count	277,391

Modeling Notes:

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

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