



**North Carolina
Insurance Underwriting Association (NCIUA)**

**North Carolina
Joint Underwriting Association (NCJUA)**

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North Carolina Insurance Underwriting Association

Data as of 11/30/2025

Portfolio	Model
IUA_STAND_wDS_xSS Nov 2025	Verisk Touchstone 12.2 Wind, NonCat
IUA_WSST_wDS_xSS Nov 2025	Verisk Touchstone 12.2 Wind, NonCat

Exposure and Loss shown in Millions USD

Portfolio	NCIUA		
	Dec 2024	Nov 2025	% Change
TSI	153,450.9	168,706.3	9.9%
Geocoded TSI	153,450.9	168,706.3	9.9%
Location Limits*	151,029.3	166,406.5	10.2%
Policy Limits*	16,494.7	15,819.6	-4.1%
Risk Count*	272,554	279,892	2.7%

* Location limits, policy limits and risk counts based on geocoded risks.

TS v12 Standard HU			
Gross Loss			
Return Period	Dec 2024	Nov 2025	% Change
Occurrence Exceedance Probability (OEP)			
1,000	18,894.9	20,292.8	12.4%
500	14,691.5	15,817.1	12.9%
250	10,976.4	11,656.3	5.0%
200	9,874.6	10,694.2	9.8%
100	6,291.4	6,724.1	9.6%
75	5,278.6	5,642.8	11.7%
50	4,129.1	4,414.8	11.5%
25	2,127.6	2,274.8	12.5%
20	1,679.6	1,783.3	12.5%
10	664.4	707.8	13.3%
5	132.8	140.7	12.6%
2	0.0	0.0	-
Aggregate Exceedance Probability (AEP)			
1,000	20,338.0	21,752.6	17.1%
500	15,803.0	16,863.9	15.4%
250	12,251.3	13,043.9	11.4%
200	10,603.2	11,371.9	12.5%
100	6,776.6	7,227.1	11.9%
75	5,815.3	6,214.5	11.6%
50	4,597.5	4,903.1	12.8%
25	2,385.2	2,532.0	14.3%
20	1,809.7	1,934.3	12.0%
10	739.7	789.6	13.4%
5	141.7	150.2	10.3%
2	0.0	0.0	-
AAL	367.2	391.8	11.9%
StdDv	1,519.2	1,626.1	11.8%

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In the case of missing data and the formula cannot be calculated, the cell will have a dash (-) symbol.

Portfolio	NCIUA		
	Dec 2024	Nov 2025	% Change
TSI	153,450.9	168,706.3	9.9%
Geocoded TSI	153,450.9	168,706.3	9.9%
Location Limits*	151,029.3	166,406.5	10.2%
Policy Limits*	16,494.7	15,819.6	-4.1%
Risk Count*	272,554	279,892	2.7%

* Location limits, policy limits and risk counts based on geocoded risks.

TS v12 WSST HU			
Gross Loss			
Return Period	Dec 2024	Nov 2025	% Change
Occurrence Exceedance Probability (OEP)			
1,000	20,077.6	21,460.7	7.6%
500	16,060.2	17,265.1	12.0%
250	13,143.6	14,026.1	12.5%
200	11,492.1	12,259.3	12.6%
100	8,175.6	8,727.6	11.3%
75	6,873.3	7,323.8	11.9%
50	5,148.5	5,489.8	10.9%
25	3,036.3	3,243.8	12.8%
20	2,410.4	2,573.4	12.3%
10	1,084.7	1,155.0	12.8%
5	296.4	315.6	11.3%
2	0.0	0.0	-
Aggregate Exceedance Probability (AEP)			
1,000	21,286.5	22,709.0	11.3%
500	16,578.2	17,791.6	11.8%
250	13,852.5	14,865.8	12.3%
200	12,358.3	13,102.3	13.4%
100	8,538.4	9,155.5	12.6%
75	7,368.3	7,883.4	10.5%
50	5,763.4	6,150.8	11.3%
25	3,363.7	3,593.4	11.9%
20	2,691.2	2,862.7	11.9%
10	1,203.2	1,281.4	12.0%
5	327.0	347.7	11.7%
2	0.0	0.0	-
AAL	500.4	534.1	12.0%
StdDv	1,745.0	1,867.9	12.1%

North Carolina Joint Underwriting Association

Data as of 11/30/2025

Portfolio	Model
JUA_STAND_wDS_xSS Nov 2025	Verisk Touchstone 12.2 Wind, NonCat
JUA_WSST_wDS_xSS Nov 2025	Verisk Touchstone 12.2 Wind, NonCat

Exposure and Loss shown in Millions USD

Portfolio	NCJUA		
	Dec 2024	Nov 2025	% Change
TSI	58,658.9	69,998.8	19.3%
Geocoded TSI	58,658.9	69,998.8	19.3%
Location Limits*	56,604.7	67,692.1	19.6%
Policy Limits*	11,582.8	12,855.4	11.0%
Risk Count*	294,752	311,419	5.7%

* Location limits, policy limits and risk counts based on geocoded risks.

TS v12 Standard HU			
Gross Loss			
Return Period	Dec 2024	Nov 2025	% Change
Occurrence Exceedance Probability (OEP)			
1,000	2,985.2	3,354.7	12.4%
500	2,632.9	2,973.0	12.9%
250	2,053.8	2,156.0	5.0%
200	1,747.0	1,918.4	9.8%
100	1,228.7	1,346.6	9.6%
75	1,063.2	1,187.2	11.7%
50	805.5	898.5	11.5%
25	451.6	508.2	12.5%
20	346.7	390.2	12.5%
10	132.8	150.4	13.3%
5	25.2	28.4	12.6%
2	0.0	0.0	-
Aggregate Exceedance Probability (AEP)			
1,000	3,055.6	3,579.1	17.1%
500	2,766.1	3,193.4	15.4%
250	2,152.6	2,397.9	11.4%
200	1,911.6	2,150.1	12.5%
100	1,321.7	1,478.7	11.9%
75	1,139.0	1,270.6	11.6%
50	904.5	1,020.4	12.8%
25	484.4	553.8	14.3%
20	388.1	434.6	12.0%
10	142.8	161.9	13.4%
5	27.6	30.4	10.3%
2	0.0	0.0	-
AAL	70.6	79.0	11.9%
StdDv	276.2	309.0	11.8%

Portfolio	NCJUA		
	Dec 2024	Nov 2025	% Change
TSI	58,658.9	69,998.8	19.3%
Geocoded TSI	58,658.9	69,998.8	19.3%
Location Limits*	56,604.7	67,692.1	19.6%
Policy Limits*	11,582.8	12,855.4	11.0%
Risk Count*	294,752	311,419	5.7%

* Location limits, policy limits and risk counts based on geocoded risks.

TS v12 WSST HU			
Gross Loss			
Return Period	Dec 2024	Nov 2025	% Change
Occurrence Exceedance Probability (OEP)			
1,000	3,367.5	3,625.0	7.6%
500	2,766.1	3,098.3	12.0%
250	2,269.0	2,551.9	12.5%
200	2,117.7	2,383.9	12.6%
100	1,506.5	1,677.3	11.3%
75	1,311.3	1,467.4	11.9%
50	1,056.6	1,171.7	10.9%
25	605.0	682.2	12.8%
20	502.9	564.9	12.3%
10	229.3	258.6	12.8%
5	60.1	66.9	11.3%
2	0.0	0.0	-
Aggregate Exceedance Probability (AEP)			
1,000	3,512.8	3,910.4	11.3%
500	2,940.5	3,288.2	11.8%
250	2,457.7	2,759.0	12.3%
200	2,268.9	2,572.4	13.4%
100	1,640.5	1,846.8	12.6%
75	1,424.7	1,574.6	10.5%
50	1,147.4	1,277.0	11.3%
25	662.5	741.6	11.9%
20	547.6	612.9	11.9%
10	251.6	281.7	12.0%
5	64.9	72.5	11.7%
2	0.0	0.0	-
AAL	98.0	109.8	12.0%
StdDv	324.8	364.1	12.1%

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