

North Carolina Insurance Underwriting Association

Data as of 11/30/2025

Portfolio	Model
IUA_HULT_wDS_xSS Nov 2025	RMS RiskLink 23.0 WS
IUA_HUNT_wDS_xSS Nov 2025	RMS RiskLink 23.0 WS

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.

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%
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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.

Return Period	RMS v23 LT HU		
	Gross Loss		
	Dec 2024	Nov 2025	% Change
Occurrence Exceedance Probability (OEP)			
1,000	14,066.5	15,130.8	7.6%
500	10,367.0	11,115.3	7.2%
250	6,951.1	7,428.7	6.9%
200	5,971.5	6,377.8	6.8%
100	3,773.5	4,027.7	6.7%
75	3,112.8	3,323.0	6.8%
50	2,364.7	2,524.2	6.7%
25	1,412.1	1,505.7	6.6%
20	1,163.3	1,239.6	6.6%
10	525.9	558.6	6.2%
5	113.9	119.9	5.3%
2	0.0	0.0	-
Aggregate Exceedance Probability (AEP)			
1,000	14,334.2	15,418.0	7.6%
500	10,607.4	11,369.9	7.2%
250	7,193.6	7,688.2	6.9%
200	6,212.5	6,633.8	6.8%
100	3,976.3	4,243.5	6.7%
75	3,296.6	3,518.3	6.7%
50	2,514.8	2,683.5	6.7%
25	1,505.0	1,604.2	6.6%
20	1,239.5	1,320.3	6.5%
10	558.1	592.5	6.2%
5	119.3	125.5	5.2%
2	0.0	0.0	-
AAL	242.0	258.1	6.6%
StdDv	1,105.8	1,188.0	7.4%

Return Period	RMS v23 NT HU		
	Gross Loss		
	Dec 2024	Nov 2025	% Change
Occurrence Exceedance Probability (OEP)			
1,000	14,967.3	16,121.6	7.7%
500	11,047.6	11,847.9	7.2%
250	7,512.3	8,033.9	6.9%
200	6,444.8	6,885.7	6.8%
100	4,045.7	4,318.3	6.7%
75	3,341.5	3,567.3	6.8%
50	2,547.2	2,719.2	6.8%
25	1,549.0	1,652.2	6.7%
20	1,290.4	1,375.6	6.6%
10	622.8	662.0	6.3%
5	163.7	172.7	5.5%
2	0.0	0.0	-
Aggregate Exceedance Probability (AEP)			
1,000	15,268.9	16,441.7	7.7%
500	11,326.4	12,144.0	7.2%
250	7,782.9	8,322.4	6.9%
200	6,721.4	7,180.4	6.8%
100	4,283.9	4,572.0	6.7%
75	3,560.1	3,799.5	6.7%
50	2,729.4	2,912.8	6.7%
25	1,665.6	1,775.8	6.6%
20	1,387.3	1,478.2	6.6%
10	666.9	708.6	6.3%
5	173.1	182.6	5.5%
2	0.0	0.0	-
AAL	273.9	292.0	6.6%
StdDv	1,178.3	1,265.8	7.4%

Disclaimer:

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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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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_HULT_wDS_xSS Nov 2025	RMS RiskLink 23.0 WS
JUA_HUNT_wDS_xSS Nov 2025	RMS RiskLink 23.0 WS

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*	56,604.7	67,692.1	19.6%
Risk Count*	294,752	311,419	5.7%

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

RMS v23 LT HU			
Gross Loss			
Return Period	Dec 2024	Nov 2025	% Change
<u>Occurrence Exceedance Probability (OEP)</u>			
1,000	1,948.3	2,177.2	11.8%
500	1,501.8	1,679.0	11.8%
250	1,091.3	1,222.5	12.0%
200	972.9	1,090.7	12.1%
100	658.1	741.7	12.7%
75	551.2	622.4	12.9%
50	421.4	476.5	13.1%
25	245.0	277.1	13.1%
20	198.1	224.2	13.2%
10	80.9	91.5	13.0%
5	14.5	16.3	12.1%
2	0.0	0.0	-
<u>Aggregate Exceedance Probability (AEP)</u>			
1,000	1,995.7	2,231.3	11.8%
500	1,545.3	1,728.3	11.8%
250	1,131.2	1,267.9	12.1%
200	1,011.2	1,134.2	12.2%
100	689.8	777.5	12.7%
75	579.4	654.2	12.9%
50	444.3	502.3	13.1%
25	258.9	292.8	13.1%
20	209.4	236.9	13.1%
10	85.4	96.5	13.0%
5	15.2	17.0	12.2%
2	0.0	0.0	-
AAL	38.6	43.5	12.7%
StdDv	163.8	183.5	12.1%

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*	56,604.7	67,692.1	19.6%
Risk Count*	294,752	311,419	5.7%

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

RMS v23 NT HU			
Gross Loss			
Return Period	Dec 2024	Nov 2025	% Change
<u>Occurrence Exceedance Probability (OEP)</u>			
1,000	2,033.4	2,271.0	11.7%
500	1,580.5	1,764.4	11.6%
250	1,157.2	1,295.8	12.0%
200	1,033.3	1,158.1	12.1%
100	703.3	792.2	12.6%
75	591.3	667.4	12.9%
50	455.5	514.9	13.1%
25	271.0	306.5	13.1%
20	221.8	251.0	13.2%
10	97.2	109.9	13.1%
5	21.6	24.3	12.2%
2	0.0	0.0	-
<u>Aggregate Exceedance Probability (AEP)</u>			
1,000	2,087.3	2,332.9	11.8%
500	1,629.9	1,820.6	11.7%
250	1,203.3	1,348.0	12.0%
200	1,077.6	1,208.5	12.1%
100	740.7	834.3	12.6%
75	624.9	705.2	12.9%
50	483.1	546.1	13.0%
25	288.4	326.2	13.1%
20	236.2	267.2	13.1%
10	103.5	116.9	13.0%
5	22.8	25.6	12.2%
2	0.0	0.0	-
AAL	43.5	49.1	12.7%
StdDv	173.8	194.7	12.0%

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