CATASTROPHE RISK RETURN

COMPANY INFORMATION

Data return as of the date	
Company information	
Company Name	
Date Incorporated/Organized	
Date Commenced Business	
Contact person	
First Name	
Last Name	
Contact information	
Street and Number of P.O. Box	
City	
Country	
Postal Code	
Phone Number	
Extension	
Email	
Date Prepared	

DEFINITIONS/DESCRIPTIONS OF TERMS

The exposure territories are defined as follows:

Zone	Territories
1	Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New York, New Jersey, Pennsylvania, Rhose Island, Vermont, Virginia, West Virginia, the District of Columbia, Alabama, Arkansas, Louisiana, Mississippi, Texas, Florida, Georgia, North Carolina, and South Carolina
2	Carribbean
3	Arizona, Colorado, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Montana, Minnesota, Missouri, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, South Dakota, Tennessee, Utah, Wisconsin, and Wyoming
4	California
5	Oregon, Washington
6	Hawaii
7	Canada, Alaska
8	United Kingdom, Continental Europe
9	Australia / New Zealand
10	Japan
11	Nationwide covers
12	Worldwide covers
13	All exposures not included in Zones 1 to 12

Statutory lines of business are as follows:

1	Property Catastrophe
2	Property
3	Property Non – Proportional
4	Personal Accident
5	Personal Accident Non- Proportional
6	Aviation
7	Aviation Non – Proportional
8	Credit / Surety
9	Credit / Surety Non – Proportional
10	Energy Offshore / Marine
11	Energy Offshore / Marine Non - Proportional
12	US Casualty
13	US Casualty Non - Proportional
14	US Professional
15	US Professional Non – Proportional
16	US Specialty
17	US Specialty Non - Proportional
18	International Motor
19	International Motor Non – Proportional
20	International Casualty Non – Motor
21	International Casualty Non Motor Non – Proportional
22	Retro Property
23	Structured / Finite Reinsurance

EP CURVE TOTAL

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Annual average aggregate gross loss ($'s M's)		Annual average aggregate net loss ($'s M's)	
Standard deviation of annual aggregate gross loss ($'s M's)		Standard deviation of annual aggregate net loss ($'s M's)	
Total gross statutory property catastrophe premium modelled ($'s M's)		Total statutory net property catastrophe premium modelled ($'s M's)	
Total gross all other premium modelled ($'s M's)		Total net all other premium modelled ($'s M's)	
Total gross statutory property catastrophe limits exposed ($'s M's) - modelled		Total net statutory property catastrophe limits exposed ($'s M's) - modelled	
Total gross statutory property catastrophe limits exposed ($'s M's) - not modelled		Total net statutory property catastrophe limits exposed ($'s M's) - not modelled	
Total gross all other lines limits exposed ($'s M's) - modelled		Total net all other lines limits exposed ($'s M's) - modelled	
Total gross all other lines limits exposed ($'s M's) - not modelled		Total net all other lines limits exposed ($'s M's) - not modelled	

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Fire following	
Sprinkler leakage	
Storm surge	
Demand surge	
Secondary uncertainty	
Atlantic multi-decadal oscillation selection	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied:	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE INSURANCE

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Annual average aggregate gross loss ($'s M's)		Annual average aggregate net loss ($'s M's)	
Standard deviation of annual aggregate gross loss ($'s M's)		Standard deviation of annual aggregate net loss ($'s M's)	
Total gross statutory property catastrophe premium modelled ($'s M's)		Total statutory net property catastrophe premium modelled ($'s M's)	
Total gross all other premium modelled ($'s M's)		Total net all other premium modelled ($'s M's)	
Total gross statutory property catastrophe limits exposed ($'s M's) - modelled		Total net statutory property catastrophe limits exposed ($'s M's) - modelled	
Total gross statutory property catastrophe limits exposed ($'s M's) - not modelled		Total net statutory property catastrophe limits exposed ($'s M's) - not modelled	
Total gross all other lines limits exposed ($'s M's) - modelled		Total net all other lines limits exposed ($'s M's) - modelled	
Total gross all other lines limits exposed ($'s M's) - not modelled		Total net all other lines limits exposed ($'s M's) - not modelled	

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Fire following	
Sprinkler leakage	
Storm surge	
Demand surge	
Secondary uncertainty	
Atlantic multi-decadal oscillation selection	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied:	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE REINSURANCE

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Annual average aggregate gross loss ($'s M's)		Annual average aggregate net loss ($'s M's)	
Standard deviation of annual aggregate gross loss ($'s M's)		Standard deviation of annual aggregate net loss ($'s M's)	
Total gross statutory property catastrophe premium modelled ($'s M's)		Total statutory net property catastrophe premium modelled ($'s M's)	
Total gross all other premium modelled ($'s M's)		Total net all other premium modelled ($'s M's)	
Total gross statutory property catastrophe limits exposed ($'s M's) - modelled		Total net statutory property catastrophe limits exposed ($'s M's) - modelled	
Total gross statutory property catastrophe limits exposed ($'s M's) - not modelled		Total net statutory property catastrophe limits exposed ($'s M's) - not modelled	
Total gross all other lines limits exposed ($'s M's) - modelled		Total net all other lines limits exposed ($'s M's) - modelled	
Total gross all other lines limits exposed ($'s M's) - not modelled		Total net all other lines limits exposed ($'s M's) - not modelled	

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Fire following	
Sprinkler leakage	
Storm surge	
Demand surge	
Secondary uncertainty	
Atlantic multi-decadal oscillation selection	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied:	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE ATLANTIC HURRICANE

Which statutory zones (schedule V (o) and statutory lines of business (Schedule IV) is the Company exposed to with regards to the Atlantic hurricane? (select all that apply)

a) Statutory zones

Zone 1	Zone 2	Zone 7	Zone 11	Zone 12	Zone 13

b) exposure to lines of business

	Line 1		Line 7		Line 13		Line 19
	Line 2		Line 8		Line 14		Line 20
	Line 3		Line 9		Line 15		Line 21
	Line 4		Line 10		Line 16		Line 22
	Line 5		Line 11		Line 17		Line 23
	Line 6		Line 12		Line 18		

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Storm surge	
Demand surge	
Secondary uncertainty	
Atlantic multi-decadal oscillation selection	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied:	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE NORTH AMERICAN EARTH QUAKE

Which statutory zones (schedule V (o) and statutory lines of business (Schedule IV) is the Company exposed to with regards to the North American earth quake? (select all that apply)

a) Statutory zones

Zone 1	Zone 3	Zone 4	Zone 5	Zone 7	Zone 11	Zone 12

b) exposure to lines of business

	Line 1		Line 7		Line 13		Line 19
	Line 2		Line 8		Line 14		Line 20
	Line 3		Line 9		Line 15		Line 21
	Line 4		Line 10		Line 16		Line 22
	Line 5		Line 11		Line 17		Line 23
	Line 6		Line 12		Line 18		

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Fire following	
Sprinkler leakage	
Demand surge	
Secondary uncertainty	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied:	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE EUROPEAN WINDSTORM

Which statutory zones (schedule V (o) and statutory lines of business (Schedule IV) is the Company exposed to with regards to the European Windstorm? (select all that apply)

a) Statutory zones

Zone 8	Zone 12

b) exposure to lines of business

	Line 1		Line 7		Line 13		Line 19
	Line 2		Line 8		Line 14		Line 20
	Line 3		Line 9		Line 15		Line 21
	Line 4		Line 10		Line 16		Line 22
	Line 5		Line 11		Line 17		Line 23
	Line 6		Line 12		Line 18		

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Storm surge	
Demand surge	
Secondary uncertainty	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied:	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE JAPANESE EARTH QUAKE

Which statutory zones (schedule V (o) and statutory lines of business (Schedule IV) is the Company exposed to with regards to the Japanese earth quake? (select all that apply)

a) Statutory zones

Zone 8	Zone 12

b) exposure to lines of business

	Line 1		Line 7		Line 13		Line 19
	Line 2		Line 8		Line 14		Line 20
	Line 3		Line 9		Line 15		Line 21
	Line 4		Line 10		Line 16		Line 22
	Line 5		Line 11		Line 17		Line 23
	Line 6		Line 12		Line 18		

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Fire following	
Sprinkler leakage	
Demand surge	
Secondary uncertainty	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied:	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE JAPANESE TYPHOON

Which statutory zones (schedule V (o) and statutory lines of business (Schedule IV) is the Company exposed to with regards to the Japanese typhoon? (select all that apply)

a) Statutory zones

Zone 8	Zone 12

b) exposure to lines of business

	Line 1		Line 7		Line 13		Line 19
	Line 2		Line 8		Line 14		Line 20
	Line 3		Line 9		Line 15		Line 21
	Line 4		Line 10		Line 16		Line 22
	Line 5		Line 11		Line 17		Line 23
	Line 6		Line 12		Line 18		

Exceedance probability information:

Loss Return period (years)	2009 Gross loss: Gross per occurrence loss ($'s M's)	2009 Gross loss: Gross TVar ($'s M's)	2009 Pre-tax net loss: Net per occurrence loss ($'s M's)	2009 Pre-tax net loss: Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Storm surge	
Demand surge	
Secondary uncertainty	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling:	
Which version of the model or version of the region-peril models are used for each vendor cat model as appropriate:	

EP CURVE OTHER PERILS

Which statutory zones (schedule V (o) and statutory lines of business (Schedule IV) is the Company exposed to with regards to the Japanese typhoon? (select all that apply)

a) Statutory zones

Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	Zone 6	Zone 7

Zone 8	Zone 9	Zone 10	Zone 11	Zone 12	Zone 13

b) exposure to lines of business

	Line 1		Line 7		Line 13		Line 19
	Line 2		Line 8		Line 14		Line 20
	Line 3		Line 9		Line 15		Line 21
	Line 4		Line 10		Line 16		Line 22
	Line 5		Line 11		Line 17		Line 23
	Line 6		Line 12		Line 18		

Exceedance probability information:

	2009 Gross loss		2009 Pre-tax net loss	
Loss Return period (years)	Gross per occurrence loss ($'s M's)	Gross TVar ($'s M's)	Net per occurrence loss ($'s M's)	Net TVar ($'s M's)
50				
100				
250				
500				
1000				

Significant sources of catastrophe risk and associated loss:

Allocated loss adjustment expense	
Property - buildings	
Property - contents	
Additional living expenses	
Business interruption	
Auto physical damage	
Worker's compensation	
Personal accident	
Life insurance	
Onshore Energy	
Offshore Energy	
Ocean marine	
Inland marine	
Flood	
Crop	
Other primary insurance	

Assumed reinsurance information:

Proportional - quota share	
Proportional - surplus share	
Non-proportional - catastrophe	
Non-proportional - per risk	
Other reinsurance assumed	

z

Pools and assessments information:

Voluntary pools and/or assessments	
Involuntary pools and/or assessments	

Supplemental perils and model options:

Fire following	
Sprinkler leakage	
Storm surge	
Demand surge	
Secondary uncertainty	

Other adjustments information:

Adjustments for exposure data quality	
Adjustments for insurance to value	
Adjustments for exposure growth	
Supplemental losses for non-modelled line of business	
Adjustments for model deficiencies – severity	
Adjustments for model deficiencies - frequency	
Additional demand surge loadings	
Other factors for prudence	

Average loading factor applied to ground up loss for all adjustments applied	
Is this average loading factor determined analytically or estimated?	

Which vendor cat models do you include in this modeling?	
ich version of the model or version of the region-peril models are used for each vendor cat model as appropriate	

ACCUMULATIONS OVERVIEW

What frequency best describes the update process of accumulations:

If there are differences in the frequency of accumulations for various business units please describe these:

Which vendor cat models do you license:

Does the company incorporate internally developed stochastic catastrophe models within the accumulations that capture correlation across contracts or lines of business?

Which methodology best describes an insurer's accumulation methodology:

Where more than one cat model is used in the accumulations, which methodology best describes how are multiple models considered:

If other please explain:

Are insurer pricing and accumulations fully consistent:

How much business (other than insurance business), measured as a percentage of premium is written without occurrence limits:

Does the company provide reinsurance to both affiliated companies and unaffiliated companies?

If there is more than 2.49% of premium written without occurrence limits (other than insurance business) please describe this business, including information on territorial exposure, potential for correlation of losses across contracts/policies and the assessment of maximum loss potential for these exposures:

How are outwards reinsurance protections considered in accumulation calculations:

DATA ANALYSIS

For all contracts written by the company please provide splits of those that are:

	US specific contracts - all exposures		All other contracts - all exposures		Total	
	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)
Modelable					-	-
Not modelable					-	-
Total	-	-	-	-	-	-

For those contracts that are written by the company that are modelable please provide splits of those that are:

	US specific contracts - all exposures		All other contracts - all exposures		Total	
	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)
modelled					-	-
Not modelled					-	-
Total	-	-	-	-	-	-

For those contracts that are written by the company that are modelled please provide splits of those that are:

	US specific contracts - all exposures		All other contracts - all exposures		Total	
	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)
Detailed exposure data					-	-
Aggregate exposure data					-	-
A proxy peer company is selected and losses are derived from this company					-	-
Derived from an industry loss curve utilizing market share					-	-
Other					-	-
Total	-	-	-	-	-	-

If other is selected please describe the methodology as appropriate:

For those contracts that are written by the company that are modelable but not modelled please provide splits of those that are:

	US specific contracts - all exposures		All other contracts - all exposures		Total	
	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)
Data deficient					-	-
Model deficient					-	-
Other					-	-
Total	-	-	-	-	-	-

If other is selected please describe the reasons for not modeling the contract(s):

For these contracts that are written by the company that are modelable but not modelled please describe is done from an accumulation perspective:

For those contracts that are written by the company that are not modelable please provide splits of those that are:

	US specific contracts - all exposures		All other contracts - all exposures		Total	
	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)	Contract count	Limit provided ($'s M's)
Data deficient					-	-
No cat model exists					-	-
Model deficient					-	-
Other					-	-
Total	-	-	-	-	-	-

If other is selected please describe the reasons for not modeling the contract(s):

What percentage of total net premiums written represents contracts with no limits.

For these contracts that are written by the company that are not modelable please describe what is done from an accumulation perspective:

If there are contracts that are written by the company that have no occurrence limits or where TIV has not been included as the exposure in the above exhibits please describe how this exposure is included in the above data:

REINSURANCE DISCLOSURES

Reinsurance or Retro information:

	US specific contracts		Worldwide contracts		All other contracts	
	Premium ($'s M's)	Occurrence Limit provided ($'s M's)	Premium ($'s M's)	Occurrence Limit provided ($'s M's)	Premium ($'s M's)	Occurrence Limit provided ($'s M's)
ILS protection						
ILW contracts						
Other contracts						
Property catastrophe contracts						
Catastrophe swaps	#N/A		#N/A		#N/A	
Property per risk contracts						
Property retro contracts						
Quota share contracts						
Surplus share contracts						
Total						

If there are reinsurance or retro contracts that are purchased by the company that have no occurrence limits please provide details below:

CATASTROPHE LOSS EVENT ANALYSIS

For Gustav and Ike separately please provide the following information:

	2008 Gross	2008 Net	2009 Gross	2009 Net
Total statutory property catastrophe premium ($'s M's)				
Total all other statutory lines of business premium exposed to Atlantic basin hurricane ($'s M's				

	Gustav Gross	Gustav Net	Gustav Date	Ike Gross	Ike Net	Ike Date
Initial estimate of ultimate loss ($'s M's)						
Latest estimate of ultimate loss ($'s M's)						

	Gustav Gross	Gustav Net	Ike Gross	Ike Net
Estimate from company's cat model of loss should this event reoccur with exposures as at date of return ($'s M's)				
Estimate from company's cat model of Industry loss should this event reoccur as at date of return ($'s B's				

Guidance on Event ID's to use:

Latest version of model:

	Warm SST catalogue					Standard catalogue	
	AIR - hurricane component	AIR - winterstorm component	EQECAT	RMS - onshore event	RMS - offshore event	AIR - hurricane component	AIR - winterstorm component
Gustav	270039192	#N/A	128026		#N/A	270031560	#N/A
Ike	270018197	280047133	128025			270014687	280047133

Immediately prior version of model:

	Warm SST catalogue					Standard catalogue	
	AIR - hurricane component	AIR - winterstorm component	EQECAT	RMS - onshore event	RMS - offshore event	AIR - hurricane component	AIR - winterstorm component
Gustav	270039231	#N/A	128026		#N/A	270031599	#N/A
Ike	270018208	280047133	128025			270014698	280047133

INSURANCE TERRORISM EXPOSURE - 150M DEFINED GEOGRAPHICAL RADIUS

	Latitude of accumulation centroid	Longitude of accumulation centroid	Zipcode/Post code	State/Province	Country	Total gross exposure ($'s M)	TRIP or other terror pool recoverables if any ($'s M)	Reinsurance recoveries if any ($'s M)	Total net exposure ($'s M)	Target location?
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

REINSURANCE TERRORISM EXPOSURE - 150M DEFINED GEOGRAPHICAL RADIUS

	Latitude of accumulation centroid	Longitude of accumulation centroid	Zipcode/Post code	State/Province	Country	Total gross exposure ($'s M)	TRIP or other terror pool recoverables if any ($'s M)	Reinsurance recoveries if any ($'s M)	Total net exposure ($'s M)	Target location?
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

TERRORISM LOSS SCENARIO - 2 TONNE BOMB

	Latitude of accumulation centroid	Longitude of accumulation centroid	Zipcode/Postcode	State/Province	Country	Total gross loss estimate ($'s M)	TRIP or other terror pool recoverables if any ($'s M)	Reinsurance recoveries if any ($'s M)	Total net loss estimate ($'s M)	Target location?
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

REINSURANCE TERRORISM LIMITS

		U.S. State/Country	Total gross reinsurance limits exposed to terrorism (M's $'s)	TRIP or other terror pool recoverables if any ($'s M)	Reinsurance or retro recoveries if any ($'s M)	Total net reinsurance limits exposed to terrorism (M's $'s)
Conventional terrorism exposure	1					
	2					
	3					
	4					
	5					
	6					
	7					
	8					
	9					
	10					

		U.S. State/Country	Total gross reinsurance limits exposed to terrorism (M's $'s)	TRIP or other terror pool recoverables if any ($'s M)	Reinsurance or retro recoveries if any ($'s M)	Total net reinsurance limits exposed to terrorism (M's $'s)
NBCR terrorism exposure	1					
	2					
	3					
	4					
	5					
	6					
	7					
	8					
	9					
	10					

ASSUMED EXCHANGE RATES

Currency	Return period information - Total – all perils combined	Return period information - Atlantic basin hurricane	Return period information - North American earthquake	Return period information - European windstorm	Return period information - Japanese earthquake	Return period information - Japanese typhoon	Return period information - Total insurance	Return period information - Total reinsurance	Other questions - Gustav + Ike	Insurance postcode terror exposure	reinsurance postcode terror exposure	Reinsurance terrorism limits
$	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$:EUR												
$:GBP												
$:Yen												
$:CHF												
$:Other												
$:Other												
$:Other												
$:Other												
$:Other												
$:Other												
$:Other												