

**North Carolina Mobile Homeowners
MH(C) Program**

Section F

Modeled Catastrophe Data

North Carolina Mobile Homeowners
MH(C) Program

Modeled Catastrophe Data

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**North Carolina
Mobile Homeowners
MH(C)**

Portion of Rates Attributable to Wind and Non-Wind

	(1)	(2)	(3) = 1 - (2)	(4)	(5)	(6) = 1 - (5)	(7)	(8)	(9) = 1 - (8)
Territory Group	Mobile Home Structures			Adjacent Structures			Personal Effects		
	Filed Rate	% Wind	% Non-Wind	Filed Rate	% Wind	% Non-Wind	Filed Rate	% Wind	% Non-Wind
1	\$1,938.68	70.4%	29.6%	\$127.76	76.1%	23.9%	\$236.95	53.9%	46.1%
2	1,115.65	66.5%	33.5%	76.49	71.7%	28.3%	133.64	40.3%	59.7%
3	1,095.92	66.1%	33.9%	70.82	75.0%	25.0%	74.00	55.3%	44.7%
4	864.68	59.0%	41.0%	50.64	70.8%	29.2%	51.65	42.6%	57.4%
5	694.81	54.5%	45.5%	41.29	61.0%	39.0%	41.81	34.9%	65.1%
6	485.49	35.2%	64.8%	31.37	43.1%	56.9%	33.10	18.9%	81.1%

(1) Based on proposed base class rate from Section B, Page 4 and proposed Territory Group Factors from Section B, Page 1

(2), (5), (8) based on same methodology used to determine wind exclusion credits for Territory Groups 1 and 2

(4) Based on proposed base class rate from Section B, Page 7 and proposed Territory Group Factors from Section B, Page 2

(7) Based on proposed base class rate from Section B, Page 8 and proposed Territory Group Factors from Section B, Page 3

North Carolina
Mobile Homeowners
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Summary of Incurred Hurricane Losses

Mobile Home Structures

Territory	Incurred Hurricane Loss & ALAE															
	Accident Year															
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
110	N/A	N/A	N/A	N/A	N/A	N/A	\$0	\$16,915	\$0	\$236,193	\$0	\$0	\$0	\$0	\$0	\$0
120	N/A	N/A	N/A	N/A	N/A	N/A	0	8,909	175	11,673	2,099	12,100,606	318,234	236,308	6,639	47,357
130	N/A	N/A	N/A	N/A	N/A	N/A	0	13,943	597	78,319	0	553,091	320,119	14,807	926	0
140	N/A	N/A	N/A	N/A	N/A	N/A	0	70,450	4,853	376,958	0	900	0	2,301	0	0
150	N/A	N/A	N/A	N/A	N/A	N/A	0	17,247	19,877	894,327	550	3,244,405	192,518	61,601	7,878	2,628
160	N/A	N/A	N/A	N/A	N/A	N/A	0	2,587	27,372	953,901	0	28,245	1,317	5,308	0	0
170	N/A	N/A	N/A	N/A	N/A	N/A	0	0	234,335	0	0	23,923	8,612	151,514	0	13,333
180	N/A	N/A	N/A	N/A	N/A	N/A	0	1,781	55,520	1,987,984	10,600	1,314,028	208,073	300,796	21,280	57,587
190	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	1,220,087	3,164	2,816,923	49,930	145,734	16,656	11,336
200	N/A	N/A	N/A	N/A	N/A	N/A	0	686	34,703	1,007,406	0	2,030,118	15,466	13,405	0	153,833
210	N/A	N/A	N/A	N/A	N/A	N/A	0	0	7,864	1,043,451	6,384	131,496	41,688	46,709	760	31,409
220	N/A	N/A	N/A	N/A	N/A	N/A	0	4,386	2,615	1,534,418	210	2,739,727	49,493	15,312	1,138	63,975
230	N/A	N/A	N/A	N/A	N/A	N/A	0	1,158	11,187	2,890,675	13,350	4,207,207	60,317	19,429	4,443	199,991
240	N/A	N/A	N/A	N/A	N/A	N/A	0	525	44,824	942,366	12,000	725,077	32,393	132,010	25,858	274,942
250	N/A	N/A	N/A	N/A	N/A	N/A	0	4,166	3,990	829,260	14,194	1,180,690	2,947	8,770	984	72,481
260	N/A	N/A	N/A	N/A	N/A	N/A	0	0	9,007	46,398	550	241,712	14,542	19,214	12,965	55,309
270	N/A	N/A	N/A	N/A	N/A	N/A	0	580	7,392	219,252	117,385	215,780	8,989	28,510	14,116	190,189
280	N/A	N/A	N/A	N/A	N/A	N/A	0	0	4,280	10,359	0	93,515	0	43,103	4,022	33,306
290	N/A	N/A	N/A	N/A	N/A	N/A	0	0	12,665	159,603	9,431	583,064	16,088	12,218	7,489	140,209
300	N/A	N/A	N/A	N/A	N/A	N/A	0	2,175	6,726	83,913	20,481	446,729	0	5,107	7,561	27,614
310	N/A	N/A	N/A	N/A	N/A	N/A	0	19,236	10,780	57,284	1,274	400,405	0	149,722	1,353	94,477
320	N/A	N/A	N/A	N/A	N/A	N/A	0	4,238	3,127	18,174	1,190	238,454	0	87,360	11,733	74,711
330	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	1,109	0	11,562	8,338	0
340	N/A	N/A	N/A	N/A	N/A	N/A	0	0	15,038	42,588	17,015	193,338	3,780	153,749	34,362	70,678
350	N/A	N/A	N/A	N/A	N/A	N/A	0	0	8,379	11,763	55,937	115,519	780	108,519	12,723	10,777
360	N/A	N/A	N/A	N/A	N/A	N/A	0	0	13,851	15,443	29,455	101,601	488	244,920	32,603	14,236
370	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	332	0	0	0	0
380	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	1,775	0	650	0	13,522	135,256	0
390	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	13,381	2,723	0	12,101	0	0
Total	\$0	\$0	\$62,958	\$215,738	\$20,231,661	\$60,034	\$0	\$168,982	\$326,034	\$14,906,120	\$330,425	\$33,731,367	\$1,345,773	\$2,043,612	\$369,083	\$1,640,376

Earned House Years

Territory	Accident Year															
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
110	N/A	N/A	N/A	N/A	N/A	N/A	68	129	118	88	86	84	82	76	67	65
120	N/A	N/A	N/A	N/A	N/A	N/A	76	139	135	139	214	207	198	185	162	161
130	N/A	N/A	N/A	N/A	N/A	N/A	211	407	396	382	356	328	300	285	275	275
140	N/A	N/A	N/A	N/A	N/A	N/A	1,039	1,978	1,878	1,747	1,717	1,639	1,578	1,551	1,516	1,612
150	N/A	N/A	N/A	N/A	N/A	N/A	1,568	2,859	2,670	2,397	2,004	1,858	1,682	1,603	1,546	1,614
160	N/A	N/A	N/A	N/A	N/A	N/A	1,007	1,880	1,763	1,616	1,878	1,762	1,614	1,528	1,391	1,219
170	N/A	N/A	N/A	N/A	N/A	N/A	422	808	783	758	744	712	684	682	697	780
180	N/A	N/A	N/A	N/A	N/A	N/A	2,521	4,664	4,474	4,284	4,095	3,959	3,794	3,943	4,140	4,475
190	N/A	N/A	N/A	N/A	N/A	N/A	1,182	2,127	2,009	1,932	1,605	1,545	1,480	1,570	1,708	2,049
200	N/A	N/A	N/A	N/A	N/A	N/A	533	994	944	907	749	705	669	711	728	824
210	N/A	N/A	N/A	N/A	N/A	N/A	905	1,724	1,669	1,595	1,628	1,552	1,489	1,511	1,481	1,536
220	N/A	N/A	N/A	N/A	N/A	N/A	1,859	3,457	3,228	3,000	2,776	2,650	2,558	2,571	2,591	2,814
230	N/A	N/A	N/A	N/A	N/A	N/A	1,729	3,147	3,005	2,841	2,662	2,585	2,542	2,712	2,720	2,853
240	N/A	N/A	N/A	N/A	N/A	N/A	4,057	7,651	7,386	7,116	6,917	6,828	6,749	6,940	6,903	7,492
250	N/A	N/A	N/A	N/A	N/A	N/A	1,349	2,544	2,490	2,392	2,307	2,246	2,174	2,243	2,276	2,642
260	N/A	N/A	N/A	N/A	N/A	N/A	2,340	4,543	4,459	4,336	4,260	4,205	4,120	4,231	4,295	4,650
270	N/A	N/A	N/A	N/A	N/A	N/A	1,576	2,990	2,862	2,793	2,664	2,568	2,509	2,579	2,633	2,637
280	N/A	N/A	N/A	N/A	N/A	N/A	707	1,383	1,341	1,284	1,245	1,219	1,193	1,224	1,203	1,331
290	N/A	N/A	N/A	N/A	N/A	N/A	978	1,831	1,756	1,668	1,574	1,514	1,432	1,542	1,570	1,753
300	N/A	N/A	N/A	N/A	N/A	N/A	739	1,372	1,307	1,246	1,197	1,144	1,095	1,154	1,217	1,391
310	N/A	N/A	N/A	N/A	N/A	N/A	4,223	7,912	7,589	7,210	6,976	6,790	6,628	6,910	7,070	7,514
320	N/A	N/A	N/A	N/A	N/A	N/A	3,994	7,481	7,194	6,897	6,788	6,670	6,593	6,885	7,016	7,581
330	N/A	N/A	N/A	N/A	N/A	N/A	408	765	729	681	655	643	640	645	649	703
340	N/A	N/A	N/A	N/A	N/A	N/A	3,496	6,622	6,376	6,211	6,096	6,017	5,955	6,233	6,399	7,084
350	N/A	N/A	N/A	N/A	N/A	N/A	3,095	5,883	5,678	5,433	5,253	5,127	5,060	5,222	5,522	6,163
360	N/A	N/A	N/A	N/A	N/A	N/A	6,116	11,845	11,425	10,941	10,679	10,521	10,425	10,806	10,819	11,669
370	N/A	N/A	N/A	N/A	N/A	N/A	334	679	651	617	589	563	542	559	573	585
380	N/A	N/A	N/A	N/A	N/A	N/A	1,365	2,693	2,591	2,472	2,390	2,367	2,322	2,541	2,933	3,126
390	N/A	N/A	N/A	N/A	N/A	N/A	1,843	3,572	3,447	3,262	3,146	3,052	2,976	2,901	2,660	2,765
Total	N/A	N/A	N/A	N/A	N/A	N/A	49,742	94,079	90,343	86,244	83,250	81,078	79,102	81,697	82,761	89,364

Note:
Actual hurricane losses prior to 2007 are unavailable.

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Summary of Incurred Hurricane Losses

Adjacent Structures

Territory	Incurred Hurricane Loss & ALAE															
	Accident Year															
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
110	N/A	N/A	N/A	N/A	N/A	N/A	\$0	\$4,565	\$0	\$1,317	\$0	\$0	\$0	\$0	\$0	\$0
120	N/A	N/A	N/A	N/A	N/A	N/A	0	1,410	0	552	0	963,858	18,049	21,426	0	3,124
130	N/A	N/A	N/A	N/A	N/A	N/A	0	3,003	189	35,313	0	43,270	6,601	1,070	0	0
140	N/A	N/A	N/A	N/A	N/A	N/A	0	3,662	0	20,656	0	0	0	0	0	0
150	N/A	N/A	N/A	N/A	N/A	N/A	0	0	6	63,995	0	279,961	23,039	8,801	0	2,895
160	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	70,118	0	6,289	0	0	0	0
170	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	13,089	0	0	0	7,012	0	0
180	N/A	N/A	N/A	N/A	N/A	N/A	0	0	6,079	187,454	0	124,617	13,451	38,384	0	2,880
190	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	101,554	0	289,183	2,818	22,005	0	879
200	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	100,050	799	257,169	1,780	1,800	0	2,202
210	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	78,925	0	9,141	151	1,356	0	719
220	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	106,977	0	204,297	0	553	0	8,388
230	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	233,685	0	386,620	166	0	148	47,578
240	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	59,484	52	56,223	0	9,246	451	21,055
250	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	60,787	0	168,175	0	522	0	21,106
260	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	17,054	0	0	0	1,935
270	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	5,172	14,506	12,145	0	2,068	378	10,543
280	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	1,206	0	0	0	0	0	3,176
290	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	10,262	0	39,829	0	0	0	8,089
300	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	4,384	0	12,943	0	1,185	0	3,963
310	N/A	N/A	N/A	N/A	N/A	N/A	0	835	0	0	0	24,654	0	8,220	0	7,439
320	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	15,326	0	3,742	1,411	12,735
330	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	1,813	0	0
340	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	15,585	6,276	6,738	0	7,189	0	445
350	N/A	N/A	N/A	N/A	N/A	N/A	0	0	1,024	4,837	1,369	7,944	0	14,244	0	989
360	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	5,099	0	5,456	18,984	0
370	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
380	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	1,210	0	0	0	6,299	0
390	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	2,618	0	0
Total	\$0	\$0	\$3,856	\$7,961	\$2,039,328	\$0	\$0	\$13,475	\$7,298	\$1,175,401	\$24,212	\$2,930,535	\$66,055	\$158,711	\$27,671	\$160,139

Earned House Years

Territory	Accident Year															
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
110	N/A	N/A	N/A	N/A	N/A	N/A	55	108	99	71	67	63	60	57	51	46
120	N/A	N/A	N/A	N/A	N/A	N/A	57	103	100	100	167	159	149	130	107	108
130	N/A	N/A	N/A	N/A	N/A	N/A	187	354	334	327	301	278	249	229	218	219
140	N/A	N/A	N/A	N/A	N/A	N/A	838	1,596	1,521	1,403	1,362	1,288	1,215	1,181	1,145	1,208
150	N/A	N/A	N/A	N/A	N/A	N/A	1,429	2,588	2,403	2,130	1,782	1,648	1,482	1,397	1,331	1,372
160	N/A	N/A	N/A	N/A	N/A	N/A	877	1,650	1,539	1,395	1,586	1,492	1,347	1,258	1,120	994
170	N/A	N/A	N/A	N/A	N/A	N/A	345	661	631	609	601	575	553	548	559	633
180	N/A	N/A	N/A	N/A	N/A	N/A	2,093	3,879	3,741	3,550	3,391	3,267	3,124	3,252	3,425	3,730
190	N/A	N/A	N/A	N/A	N/A	N/A	988	1,800	1,706	1,649	1,382	1,347	1,288	1,369	1,501	1,809
200	N/A	N/A	N/A	N/A	N/A	N/A	407	755	712	675	566	533	504	531	542	610
210	N/A	N/A	N/A	N/A	N/A	N/A	820	1,567	1,524	1,461	1,416	1,382	1,343	1,355	1,288	1,359
220	N/A	N/A	N/A	N/A	N/A	N/A	1,420	2,669	2,544	2,378	2,212	2,114	2,011	2,049	2,075	2,263
230	N/A	N/A	N/A	N/A	N/A	N/A	1,287	2,363	2,276	2,153	2,021	1,970	1,953	2,100	2,120	2,229
240	N/A	N/A	N/A	N/A	N/A	N/A	3,597	6,820	6,607	6,424	6,228	6,135	6,061	6,176	6,137	6,627
250	N/A	N/A	N/A	N/A	N/A	N/A	1,175	2,209	2,172	2,107	2,039	1,981	1,924	1,985	2,019	2,286
260	N/A	N/A	N/A	N/A	N/A	N/A	2,162	4,202	4,133	4,038	3,982	3,930	3,853	3,934	3,986	4,292
270	N/A	N/A	N/A	N/A	N/A	N/A	1,355	2,580	2,465	2,399	2,294	2,211	2,139	2,162	2,204	2,236
280	N/A	N/A	N/A	N/A	N/A	N/A	639	1,253	1,214	1,156	1,126	1,097	1,069	1,093	1,071	1,165
290	N/A	N/A	N/A	N/A	N/A	N/A	612	1,148	1,116	1,069	1,018	977	946	1,024	1,064	1,224
300	N/A	N/A	N/A	N/A	N/A	N/A	563	1,064	1,019	975	945	912	874	912	965	1,101
310	N/A	N/A	N/A	N/A	N/A	N/A	3,882	7,273	6,989	6,637	6,414	6,246	6,084	6,288	6,434	6,826
320	N/A	N/A	N/A	N/A	N/A	N/A	3,663	6,848	6,610	6,356	6,254	6,140	6,055	6,259	6,368	6,795
330	N/A	N/A	N/A	N/A	N/A	N/A	376	707	678	637	619	611	606	612	617	665
340	N/A	N/A	N/A	N/A	N/A	N/A	3,166	6,002	5,783	5,638	5,532	5,468	5,386	5,575	5,725	6,325
350	N/A	N/A	N/A	N/A	N/A	N/A	2,801	5,306	5,096	4,890	4,757	4,660	4,588	4,826	4,945	5,466
360	N/A	N/A	N/A	N/A	N/A	N/A	5,621	10,909	10,542	10,089	9,844	9,688	9,577	9,765	9,717	10,371
370	N/A	N/A	N/A	N/A	N/A	N/A	320	650	623	591	563	558	537	531	542	550
380	N/A	N/A	N/A	N/A	N/A	N/A	1,263	2,506	2,416	2,305	2,231	2,198	2,153	2,331	2,708	2,858
390	N/A	N/A	N/A	N/A	N/A	N/A	1,741	3,391	3,281	3,103	2,995	2,904	2,831	2,742	2,497	2,571
Total	N/A	N/A	N/A	N/A	N/A	N/A	43,740	82,961	79,875	76,316	73,697	71,830	69,961	71,674	72,482	77,934

Note:
Actual hurricane losses prior to 2007 are unavailable.

**North Carolina
Mobile Homeowners
MH(C)**

Summary of Incurred Hurricane Losses

Personal Effects

Territory	Incurred Hurricane Loss & ALAE															
	Accident Year															
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
110	N/A	N/A	N/A	N/A	N/A	N/A	\$0	\$0	\$0	\$20,381	\$0	\$0	\$0	\$0	\$0	\$0
120	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	9	0	1,725,601	35,756	6,127	3,232	0
130	N/A	N/A	N/A	N/A	N/A	N/A	0	2,577	1,099	18,908	0	112,168	10,194	0	0	0
140	N/A	N/A	N/A	N/A	N/A	N/A	0	0	10,175	8,844	0	0	0	0	0	0
150	N/A	N/A	N/A	N/A	N/A	N/A	0	423	1,063	118,165	0	699,389	14,361	1,268	0	0
160	N/A	N/A	N/A	N/A	N/A	N/A	0	0	692	82,216	0	7,476	0	0	0	0
170	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	56,245	0	0	0	15,777	0	0
180	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	239,749	10,600	86,860	2,571	4,601	0	400
190	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	185,016	0	485,891	2,033	16,683	0	0
200	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	62,639	3,049	201,435	0	0	0	26,793
210	N/A	N/A	N/A	N/A	N/A	N/A	0	554	0	218,789	0	332	0	0	0	1,002
220	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	178,520	0	200,437	756	1,053	0	721
230	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	333,733	0	400,145	0	1,784	316	4,952
240	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	124,229	0	47,673	0	0	0	9,113
250	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	86,376	0	109,823	5,147	-410	0	1,500
260	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	1,979	0	28,799	0	0	0	330
270	N/A	N/A	N/A	N/A	N/A	N/A	0	0	1,585	19,380	0	5,011	0	1,523	378	2,592
280	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	5,737	0	0	818	2,825
290	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	10,711	0	57,061	0	0	0	1,840
300	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	1,782	660	20,010	0	0	0	784
310	N/A	N/A	N/A	N/A	N/A	N/A	0	2,729	0	0	0	32,657	0	1,958	0	1,137
320	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	20,716	0	718	0	3,764
330	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	1,508	0	0	0	0
340	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	2,356	0	2,840	0	4,532	0	0
350	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	5,402	0	9,058	0	0
360	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	4,837	0	6,462	7,131	330
370	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
380	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	7,041	0
390	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	313	0	0	0	0	0
Total	\$0	\$0	\$2,689	\$9,362	\$1,354,418	\$0	\$0	\$6,283	\$14,614	\$1,770,025	\$14,622	\$4,261,796	\$70,819	\$71,512	\$18,915	\$58,083

Earned House Years

Territory	Accident Year															
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
110	N/A	N/A	N/A	N/A	N/A	N/A	66	125	115	85	81	78	76	70	61	58
120	N/A	N/A	N/A	N/A	N/A	N/A	74	134	129	134	209	203	196	181	155	154
130	N/A	N/A	N/A	N/A	N/A	N/A	208	402	390	377	348	322	294	280	271	269
140	N/A	N/A	N/A	N/A	N/A	N/A	977	1,872	1,790	1,670	1,649	1,585	1,526	1,496	1,467	1,536
150	N/A	N/A	N/A	N/A	N/A	N/A	1,553	2,828	2,642	2,362	1,984	1,850	1,674	1,597	1,535	1,589
160	N/A	N/A	N/A	N/A	N/A	N/A	974	1,821	1,708	1,566	1,830	1,727	1,569	1,483	1,345	1,170
170	N/A	N/A	N/A	N/A	N/A	N/A	402	761	735	697	670	642	642	642	653	726
180	N/A	N/A	N/A	N/A	N/A	N/A	2,382	4,422	4,264	4,056	3,906	3,787	3,639	3,850	4,043	4,325
190	N/A	N/A	N/A	N/A	N/A	N/A	1,136	2,054	1,955	1,873	1,568	1,520	1,469	1,564	1,707	2,031
200	N/A	N/A	N/A	N/A	N/A	N/A	504	946	909	871	727	686	652	696	713	799
210	N/A	N/A	N/A	N/A	N/A	N/A	888	1,691	1,639	1,567	1,524	1,495	1,455	1,498	1,432	1,494
220	N/A	N/A	N/A	N/A	N/A	N/A	1,724	3,210	3,030	2,843	2,656	2,556	2,447	2,490	2,528	2,697
230	N/A	N/A	N/A	N/A	N/A	N/A	1,628	2,984	2,867	2,716	2,575	2,521	2,479	2,648	2,650	2,753
240	N/A	N/A	N/A	N/A	N/A	N/A	3,923	7,411	7,192	7,012	6,870	6,815	6,752	6,937	6,921	7,455
250	N/A	N/A	N/A	N/A	N/A	N/A	1,283	2,434	2,393	2,319	2,253	2,210	2,156	2,229	2,273	2,584
260	N/A	N/A	N/A	N/A	N/A	N/A	2,301	4,474	4,409	4,316	4,254	4,218	4,126	4,255	4,327	4,668
270	N/A	N/A	N/A	N/A	N/A	N/A	1,506	2,865	2,761	2,713	2,611	2,529	2,483	2,560	2,610	2,607
280	N/A	N/A	N/A	N/A	N/A	N/A	702	1,376	1,337	1,280	1,250	1,225	1,199	1,230	1,218	1,320
290	N/A	N/A	N/A	N/A	N/A	N/A	807	1,525	1,469	1,409	1,341	1,289	1,257	1,366	1,412	1,554
300	N/A	N/A	N/A	N/A	N/A	N/A	690	1,286	1,233	1,185	1,151	1,113	1,069	1,128	1,192	1,344
310	N/A	N/A	N/A	N/A	N/A	N/A	4,174	7,815	7,520	7,160	6,953	6,781	6,620	6,923	7,107	7,499
320	N/A	N/A	N/A	N/A	N/A	N/A	3,898	7,311	7,074	6,821	6,733	6,637	6,577	6,902	7,043	7,525
330	N/A	N/A	N/A	N/A	N/A	N/A	405	763	731	685	663	654	649	653	662	710
340	N/A	N/A	N/A	N/A	N/A	N/A	3,434	6,495	6,255	6,102	6,020	5,971	5,915	6,221	6,412	7,032
350	N/A	N/A	N/A	N/A	N/A	N/A	3,000	5,698	5,566	5,416	5,345	5,320	5,275	5,611	5,771	6,345
360	N/A	N/A	N/A	N/A	N/A	N/A	6,020	11,645	11,281	10,851	10,641	10,501	10,408	10,786	10,799	11,550
370	N/A	N/A	N/A	N/A	N/A	N/A	326	667	644	617	587	582	562	557	570	580
380	N/A	N/A	N/A	N/A	N/A	N/A	1,347	2,661	2,563	2,452	2,386	2,363	2,316	2,532	2,927	3,091
390	N/A	N/A	N/A	N/A	N/A	N/A	1,828	3,541	3,430	3,251	3,153	3,063	2,985	2,913	2,686	2,770
Total	N/A	N/A	N/A	N/A	N/A	N/A	48,159	91,215	88,021	84,418	81,964	80,271	78,468	81,301	82,489	88,235

Note:
Actual hurricane losses prior to 2007 are unavailable.

Glossary

Model Parameters

	RMS	AIR
Model Version	RiskLink v23	Touchstone v10 (a.k.a Touchstone v2022)
Event Set	Historical	100k Standard
Demand Surge	Included/Excluded	Included/Excluded
Storm Surge	Included	Included

RMS Fields

Code	Name	Definition
EventID	Event Identifier	Event identification code, which represents a specific event.
RATE	Rate	Frequency at which a given event occurs according to the model. Also known as primary uncertainty, or the likelihood that an event will occur.

AIR Fields

Code	Name	Definition
EventID	Event Identifier	Combination of model code, which represents event type, and event identification code which represents a specific event.
Year	Catalog Year	AIR uses a stochastic catalog containing potential scenarios of events in a year. The "year" field represents the simulated year in the catalog.

Loss Fields

Code	Name	Definition
GU_Loss	Ground Up Loss	Pure modeled loss that does not take into account limits or deductibles. These losses exclude LAE.
GR_Loss	Gross Loss	Modeled loss taking into account limits and deductibles. These losses exclude LAE.
wDS	Demand Surge	Includes amplification of losses to account for the fact that after a catastrophe occurs, demand for building materials and/or labor increases, causing the cost of those to increase as well.
xDS	without Demand Surge	Demand Surge excluded.

Windfall Parameter Fields

Code	Description
Landfall State	State in which storm made first US landfall or bypass. For events that have no landfall/bypass in the US, this field contains the country/region of first landfall/bypass.
Landfall County	US County in which storm made first US landfall or bypass. For events that have no landfall/bypass in the US, this field is blank.
SS_Intensity	Saffir-Simpson storm intensity of the storm, based on wind speed at the point wind speed is assigned (below).
WindSpeed	Wind speed in MPH. RMS landfalling: Maximum wind speed at the 6 hourly point before landfall. RMS bypassing: maximum wind speed at the bypass gate center. AIR: Maximum wind speed at point 1 hour prior to landfall/bypass.