

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

Section F

Modeled Catastrophe Data

North Carolina Mobile Homeowners
MH(F) Program

Modeled Catastrophe Data

Table of Contents

Modeled Catastrophe Data.....	Section F
Portion of Rates Attributable to Wind and Non-Wind.....	Page 1
Historical Hurricane Losses.....	Pages 2-3
Simulated Catastrophe Losses - Glossary.....	Page 4
Simulated Catastrophe Losses - RMS.....	Pages 6-173
Simulated Catastrophe Losses - AIR.....	Pages 174-1,096

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

Portion of Rates Attributable to Wind and Non-Wind

	(1)	(2)	(3) = 1 - (2)	(4)	(5)	(6) = 1 - (5)
Territory Group	Owners			Tenants		
	Filed Rate	% Wind	% Non-Wind	Filed Rate	% Wind	% Non-Wind
1	\$3,041.15	78.2%	21.8%	\$380.02	41.0%	59.0%
2	1,901.82	72.1%	27.9%	274.22	36.2%	63.8%
3	1,472.00	78.6%	21.4%	174.00	43.6%	56.4%
4	1,099.58	74.5%	25.5%	134.85	77.4%	22.6%
5	918.53	66.4%	33.6%	120.76	88.2%	11.8%
6	538.75	48.7%	51.3%	107.88	31.3%	68.7%

(1) Based on proposed base class base rate from Section B, Page 2 and proposed Territory Group Factors from Section B, Page 1

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

(4) Based on proposed base class base rate from Section B, Page 3 and proposed Territory Group Factors from Section B, Page 1

North Carolina
Mobile Homeowners
MH(F)

Summary of Incurred Hurricane Losses

Owners

Incurred Hurricane Loss & ALAE

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	\$0	\$2,283	\$0	\$15,543	\$0	\$0	\$0	\$0	\$0	\$0
120	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	4,025	2,569	15,517,770	137,536	385,126	0	104,995
130	N/A	N/A	N/A	N/A	N/A	N/A	0	6,453	3,733	117,069	0	412,645	207,774	3,475	0	0
140	N/A	N/A	N/A	N/A	N/A	N/A	0	1,019	32,443	166,508	0	0	0	0	0	0
150	N/A	N/A	N/A	N/A	N/A	N/A	0	2,142	3,836	631,858	0	3,378,002	189,121	130,670	6,885	31,906
160	N/A	N/A	N/A	N/A	N/A	N/A	0	5,927	5,294	790,992	0	2,008	0	0	0	0
170	N/A	N/A	N/A	N/A	N/A	N/A	0	360	1,436	232,676	0	13,735	0	130,900	0	0
180	N/A	N/A	N/A	N/A	N/A	N/A	0	10,188	9,992	3,313,519	9,663	1,784,457	219,493	755,843	15,451	58,313
190	N/A	N/A	N/A	N/A	N/A	N/A	0	1,540	2,406	1,893,292	11,452	8,073,342	125,811	122,712	14,762	4,639
200	N/A	N/A	N/A	N/A	N/A	N/A	0	3,511	3,774	1,710,816	6,540	3,123,065	25,641	57,440	0	125,101
210	N/A	N/A	N/A	N/A	N/A	N/A	0	5,341	285	2,249,726	5,742	344,998	49,232	51,858	1,460	11,244
220	N/A	N/A	N/A	N/A	N/A	N/A	0	7,862	4,869	1,780,074	446	3,613,524	71,930	24,223	1,907	152,751
230	N/A	N/A	N/A	N/A	N/A	N/A	0	3,250	7,020	5,067,450	21,376	6,251,428	58,283	17,723	52,377	298,333
240	N/A	N/A	N/A	N/A	N/A	N/A	0	249	19,408	1,432,508	69,961	935,891	39,237	180,323	45,741	76,549
250	N/A	N/A	N/A	N/A	N/A	N/A	0	0	503	619,489	44,799	2,104,433	1,776	28,215	0	81,607
260	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	87,803	1,243	307,016	4,502	93,421	30,664	16,432
270	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	232,817	488,378	174,366	5,957	28,482	10,336	71,614
280	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	4,234	210	109,424	12,383	11,125	0	11,960
290	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	343,005	21,606	727,495	17,737	12,483	5,289	34,541
300	N/A	N/A	N/A	N/A	N/A	N/A	0	0	4,093	118,709	1,460	809,223	0	23,829	2,345	51,752
310	N/A	N/A	N/A	N/A	N/A	N/A	0	0	6,710	71,982	12,443	411,835	18,140	208,112	12,478	83,664
320	N/A	N/A	N/A	N/A	N/A	N/A	0	2,045	18,094	22,152	12,311	714,536	6,849	113,043	21,796	68,930
330	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	3,922	0	23,234	0	2,149
340	N/A	N/A	N/A	N/A	N/A	N/A	0	2,072	4,603	70,450	33,055	544,247	306	131,510	25,937	76,795
350	N/A	N/A	N/A	N/A	N/A	N/A	0	0	690	2,475	23,788	235,223	8,112	131,513	19,643	4,394
360	N/A	N/A	N/A	N/A	N/A	N/A	0	0	12,246	22,499	64,543	165,177	1,260	244,209	73,925	3,019
370	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	5,497	0	640	0	0
380	N/A	N/A	N/A	N/A	N/A	N/A	0	0	6,648	0	30,549	19,969	0	4,128	248,121	0
390	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	7,080	2,482	2,077	9,436	0	0
Total	\$0	\$0	\$76,508	\$228,331	\$23,375,602	\$128,379	\$0	\$54,242	\$148,085	\$21,001,670	\$869,215	\$49,785,708	\$1,203,156	\$2,923,674	\$589,118	\$1,370,688

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	31	60	68	55	9	8	8	9	37	73
120	N/A	N/A	N/A	N/A	N/A	N/A	88	173	178	241	2,230	2,313	2,333	2,323	1,491	806
130	N/A	N/A	N/A	N/A	N/A	N/A	199	385	381	396	435	425	407	405	361	322
140	N/A	N/A	N/A	N/A	N/A	N/A	1,230	2,399	2,423	2,439	1,317	1,318	1,301	1,386	1,745	2,232
150	N/A	N/A	N/A	N/A	N/A	N/A	1,126	2,190	2,161	2,163	2,101	2,079	2,034	2,021	1,647	1,158
160	N/A	N/A	N/A	N/A	N/A	N/A	814	1,614	1,627	1,693	807	756	730	772	930	855
170	N/A	N/A	N/A	N/A	N/A	N/A	335	664	665	658	646	623	601	535	507	475
180	N/A	N/A	N/A	N/A	N/A	N/A	2,299	4,395	4,251	4,127	4,002	3,905	3,786	3,411	3,233	3,174
190	N/A	N/A	N/A	N/A	N/A	N/A	1,090	2,111	2,068	1,952	1,883	1,841	1,798	1,671	1,610	1,546
200	N/A	N/A	N/A	N/A	N/A	N/A	550	1,083	1,113	1,130	1,134	1,132	1,134	1,076	1,049	1,076
210	N/A	N/A	N/A	N/A	N/A	N/A	965	1,821	1,765	1,714	1,661	1,627	1,588	1,455	1,384	1,361
220	N/A	N/A	N/A	N/A	N/A	N/A	1,284	2,447	2,432	2,401	2,364	2,351	2,292	2,135	2,055	2,090
230	N/A	N/A	N/A	N/A	N/A	N/A	1,697	3,227	3,252	3,342	3,341	3,396	3,462	3,431	3,461	3,561
240	N/A	N/A	N/A	N/A	N/A	N/A	2,602	5,056	4,996	4,926	4,830	4,756	4,690	4,344	4,183	4,041
250	N/A	N/A	N/A	N/A	N/A	N/A	1,153	2,231	2,219	2,158	2,149	2,156	2,147	2,071	2,032	2,113
260	N/A	N/A	N/A	N/A	N/A	N/A	1,535	2,990	2,955	2,948	2,912	2,903	2,874	2,691	2,569	2,450
270	N/A	N/A	N/A	N/A	N/A	N/A	992	1,932	1,882	1,918	1,786	1,765	1,719	1,538	1,451	1,369
280	N/A	N/A	N/A	N/A	N/A	N/A	533	1,010	992	936	947	911	878	803	757	734
290	N/A	N/A	N/A	N/A	N/A	N/A	1,017	1,918	1,846	1,863	1,825	1,800	1,786	1,670	1,591	1,504
300	N/A	N/A	N/A	N/A	N/A	N/A	811	1,545	1,525	1,514	1,523	1,548	1,538	1,418	1,377	1,404
310	N/A	N/A	N/A	N/A	N/A	N/A	3,130	6,045	5,939	5,970	5,799	5,745	5,644	5,168	5,090	5,284
320	N/A	N/A	N/A	N/A	N/A	N/A	2,633	5,067	5,003	4,957	4,887	4,802	4,687	4,282	4,176	4,267
330	N/A	N/A	N/A	N/A	N/A	N/A	290	564	551	536	521	525	521	511	524	525
340	N/A	N/A	N/A	N/A	N/A	N/A	2,634	5,036	4,940	4,911	4,736	4,676	4,572	4,127	3,963	3,806
350	N/A	N/A	N/A	N/A	N/A	N/A	2,057	3,970	3,964	4,018	3,961	3,943	3,884	3,432	3,287	3,264
360	N/A	N/A	N/A	N/A	N/A	N/A	4,409	8,556	8,505	8,532	8,465	8,451	8,402	7,711	7,489	7,678
370	N/A	N/A	N/A	N/A	N/A	N/A	200	400	392	391	388	390	392	383	384	394
380	N/A	N/A	N/A	N/A	N/A	N/A	892	1,800	1,785	1,798	1,779	1,798	1,786	1,645	1,595	1,611
390	N/A	N/A	N/A	N/A	N/A	N/A	743	1,504	1,496	1,550	1,568	1,585	1,567	1,522	1,519	1,563
Total	N/A	N/A	N/A	N/A	N/A	N/A	37,340	72,195	71,375	71,238	70,004	69,528	68,559	63,944	61,497	60,737

Note:
Actual hurricane losses prior to 2007 are unavailable.

North Carolina
Mobile Homeowners
MH(F)

Summary of Incurred Hurricane Losses

Tenants

Incurred Hurricane Loss & ALAE

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	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
120	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	12,000	0	0	0	0
130	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
140	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
150	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
160	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
170	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
180	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	4,150	0	0
190	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
200	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
210	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
220	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
230	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	1,725	0	6,978	0	0	0	0
240	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	3,253	0	0	0	0
250	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	500	0	0	0	0
260	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
270	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
280	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
290	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
300	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
310	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
320	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
330	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
340	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
350	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
360	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0
390	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
Total	\$0	\$0	\$7	\$0	\$5,667	\$0	\$0	\$0	\$0	\$1,725	\$0	\$22,731	\$0	\$4,150	\$0	\$0

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	0	0	0	0	0	0	0	0	0	1
120	N/A	N/A	N/A	N/A	N/A	N/A	1	1	0	1	1	1	1	0	0	1
130	N/A	N/A	N/A	N/A	N/A	N/A	1	2	2	2	3	3	3	1	1	0
140	N/A	N/A	N/A	N/A	N/A	N/A	17	41	40	12	8	6	8	11	9	10
150	N/A	N/A	N/A	N/A	N/A	N/A	9	16	17	7	5	5	6	7	8	8
160	N/A	N/A	N/A	N/A	N/A	N/A	7	15	12	5	5	4	3	2	4	4
170	N/A	N/A	N/A	N/A	N/A	N/A	5	8	7	7	7	6	5	4	5	4
180	N/A	N/A	N/A	N/A	N/A	N/A	61	107	97	45	50	56	53	54	46	41
190	N/A	N/A	N/A	N/A	N/A	N/A	33	58	55	23	24	24	25	28	27	24
200	N/A	N/A	N/A	N/A	N/A	N/A	7	9	7	5	1	0	0	0	0	0
210	N/A	N/A	N/A	N/A	N/A	N/A	8	16	14	5	4	6	9	10	9	10
220	N/A	N/A	N/A	N/A	N/A	N/A	34	57	51	15	16	15	12	11	8	8
230	N/A	N/A	N/A	N/A	N/A	N/A	37	66	63	26	22	22	22	19	19	15
240	N/A	N/A	N/A	N/A	N/A	N/A	48	93	84	56	73	73	67	65	62	65
250	N/A	N/A	N/A	N/A	N/A	N/A	20	33	29	13	20	21	22	26	31	43
260	N/A	N/A	N/A	N/A	N/A	N/A	23	41	34	11	15	16	12	13	14	13
270	N/A	N/A	N/A	N/A	N/A	N/A	19	28	25	9	15	17	17	19	18	21
280	N/A	N/A	N/A	N/A	N/A	N/A	8	18	17	11	11	12	14	17	16	14
290	N/A	N/A	N/A	N/A	N/A	N/A	33	45	42	3	9	11	8	12	14	15
300	N/A	N/A	N/A	N/A	N/A	N/A	6	14	19	9	10	13	11	11	12	13
310	N/A	N/A	N/A	N/A	N/A	N/A	45	92	83	43	43	43	44	49	59	60
320	N/A	N/A	N/A	N/A	N/A	N/A	29	57	53	21	30	39	47	44	48	55
330	N/A	N/A	N/A	N/A	N/A	N/A	4	5	6	6	7	9	8	7	5	7
340	N/A	N/A	N/A	N/A	N/A	N/A	41	71	54	27	51	51	54	66	68	72
350	N/A	N/A	N/A	N/A	N/A	N/A	27	54	60	29	44	52	59	64	63	61
360	N/A	N/A	N/A	N/A	N/A	N/A	44	89	89	45	74	83	88	87	93	106
370	N/A	N/A	N/A	N/A	N/A	N/A	1	1	0	1	1	3	6	6	4	4
380	N/A	N/A	N/A	N/A	N/A	N/A	15	23	20	15	19	19	17	18	19	20
390	N/A	N/A	N/A	N/A	N/A	N/A	8	15	11	5	17	22	22	22	21	20
Total	N/A	N/A	N/A	N/A	N/A	N/A	590	1,075	992	455	588	632	641	672	682	716

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.

This page is intentionally left blank.