

Account Name

Executive Summary

RMS conducted an analysis of the potential loss to the account due to the perils of United States Earthquake and Hurricane. Based on this analysis, RMS concludes the following:

AAL Summary:

United States Earthquake

Critical Probability	Return Period (Years)	Ground Up Loss		Gross Loss	
		AEP	OEP	AEP	OEP
0.10%	1,000	\$2,101,940,169	\$2,034,414,277	\$952,548,451	\$874,563,288
0.20%	500	\$1,661,518,293	\$1,600,302,729	\$793,008,774	\$649,636,270
0.40%	250	\$1,280,938,434	\$1,228,338,684	\$596,810,184	\$525,011,567
1.00%	100	\$847,241,094	\$807,165,172	\$525,157,552	\$524,570,927
Average Annual Loss		\$32,160,218		\$20,372,438	
Standard Deviation		\$118,908,923		\$68,591,231	
Coefficient of Variation		3.70		3.37	

United States Hurricane

Critical Probability	Return Period (Years)	Ground Up Loss		Gross Loss	
		AEP	OEP	AEP	OEP
0.10%	1,000	\$579,478,060	\$562,390,305	\$571,470,647	\$558,340,476
0.20%	500	\$440,673,485	\$424,221,601	\$432,830,793	\$420,214,957
0.40%	250	\$327,755,739	\$313,022,901	\$315,538,359	\$304,392,473
1.00%	100	\$211,559,751	\$199,927,721	\$195,681,451	\$187,245,075
Average Annual Loss		\$8,852,469		\$7,152,687	
Standard Deviation		\$32,090,259		\$28,915,324	
Coefficient of Variation		3.63		4.04	



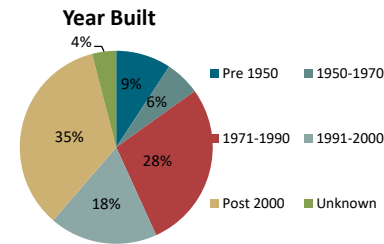
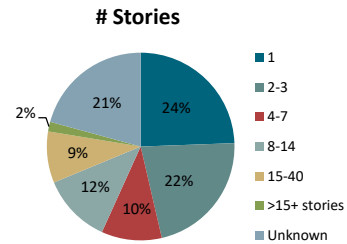
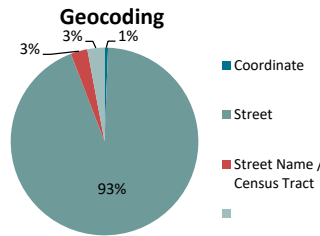
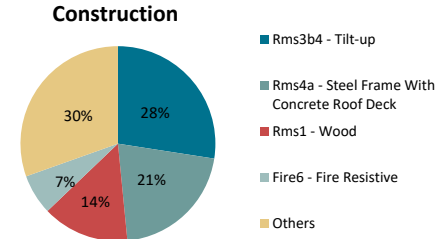
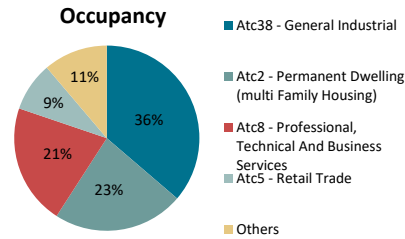
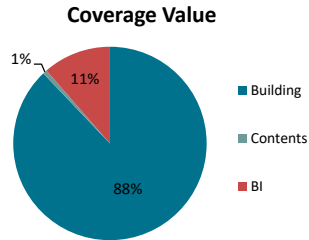
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Exposure Stratification

Locations	TIV	High Res. Geocoding	Construction	Occupancy	Number of Stories	Year Built
4,210	\$92,449,378,071	97%	98%	100%	79%	96%

*High Res. Geocoding = Where geocoding resolution at street level or better.

**The percentage shown for Construction, Occupany, Number of Stories and YearBuilt in the above table excludes 'Unknown' parameters



Note: Percentages are based on TIV.

Coverage Value		Geocoding		Construction		Occupancy	
Building	\$81,258,272,744	Coordinate	\$551,584,123	Rms3b4 - Tilt-up	\$25,378,283,333	Atc38 - General Industrial	\$33,535,303,010
Contents	\$652,277,445	Street	\$86,503,247,068	Rms4a - Steel Frame With Concrete Roof Deck	\$19,412,646,686	Atc2 - Permanent Dwelling (multi Family Housing)	\$21,120,732,096
BI	\$10,538,827,883	Street Name / Census Tract	\$2,669,862,412	Rms1 - Wood	\$13,325,679,495	Atc8 - Professional, Technical And Business Services	\$19,491,986,949
			\$2,724,684,468	Fire6 - Fire Resistive	\$6,186,200,767	Atc5 - Retail Trade	\$7,925,534,129
				Others	\$28,146,567,790	Others	\$10,375,821,886

# Stories		Year Built	
1	\$22,579,449,411	Pre 1950	\$8,547,787,797
2-3	\$20,292,442,925	1950-1970	\$5,417,597,043
4-7	\$9,610,830,975	1971-1990	\$25,985,498,939
8-14	\$11,071,327,133	1991-2000	\$16,758,728,790
15-40	\$8,171,026,928	Post 2000	\$32,003,528,501
>15+ stories	\$1,536,511,287	Unknown	\$3,736,236,996
Unknown	\$19,187,789,414		



Policy Summary

Account Name	Currency	Inception Date (MM/DD/YYYY)	Expiry Date (MM/DD/YYYY)	TIV	UW Name
	USD			\$92,449,378,071.0	

Policy Layers

Policy Layer	Limit	Part of	Excess	Blanket Deductible	Minimum Deductible	Maximum Deductible	Peril	LOB
\$150M xs \$150M	100%	\$150,000,000	\$150,000,000	-	-	-	EQ, WS, FL, TR	Property
\$225M xs \$300M	100%	\$225,000,000	\$300,000,000	-	-	-	EQ, WS, FL, TR	Property

Policy Coverage

Peril	Criteria	Limit	Coverage Ded	Combined Ded	BI Deductible

Special Conditions

Condition	Type	Limit	Deductible	
EQ_All	Sublimit	\$650,000,000		
EQ_SpecificLocs	Sublimit	\$525,000,000		
EQ_California	Subdeductible		\$100,000	*max \$50M per occurrence
EQ_NM and PNW	Subdeductible		\$100,000	*max \$50M per occurrence
EQ_Manufactured Homes	Subdeductible		\$25,000	
EQ_Pure Industrial Real Estate (PIRET) Canada	Subdeductible		\$25,000	N/A
EQ_Self Storage	Subdeductible		\$10,000	
WS_All	Sublim/ded	\$650,000,000	\$100,000	
WS_Tier1	Subdeductible		\$100,000	*max \$15M per occurrence
WS_Tier2	Subdeductible		\$100,000	*max \$15M per occurrence
FL_All	Sublim/ded	\$250,000,000	\$100,000	
FL_SFHA	Subdeductible		\$100,000	*max \$7.5M per occurrence

Location Level

Site information

Peril	Criteria	Limit	Deductible

Coverages

Peril	Criteria	Limit	Bldg Cvg Ded	Cnt Cvg Ded	BI Cvg Ded	Combined Ded	Waiting Period
EQ	California				5%	5%	
EQ	NM and PNW				2%	2%	
WS	Tier1				5%	5%	
WS	Tier2				3%	3%	
FL	SFHA				5%	5%	

Notes:



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Top 20 Locations by Average Annual Loss - United States Earthquake (Shake with Sprinkler Leakage)

Location Number	Location Name	Streetname	City	State	Ground AAL	Gross Loss (150Mxs150M) USD	Gross Loss (225Mxs300M) USD	Total Exposure	GroundUp AAL/Total Exposure
160		5300 CHIRON WAY	EMERYVILLE	CALIFORNIA	\$744,414	\$128,396	\$111,602	\$167,647,980	0.444%
569		1420 FIFTH AVENUE	SEATTLE	WASHINGTON	\$713,496	\$115,794	\$105,475	\$583,816,680	0.122%
570		999 THIRD AVENUE	SEATTLE	WASHINGTON	\$693,674	\$116,338	\$107,584	\$491,466,015	0.141%
1793		555 E ORANGESHOW ROAD	SAN BERNARDINO	CALIFORNIA	\$537,450	\$75,844	\$69,003	\$110,540,246	0.486%
3539		433 BUENA VISTA AVENUE	ALAMEDA	CALIFORNIA	\$485,234	\$82,366	\$72,822	\$118,907,984	0.408%
303		3800 W ALAMEDA AVENUE	BURBANK	CALIFORNIA	\$483,864	\$63,955	\$64,373	\$225,588,650	0.214%
300		211 MAIN STREET	SAN FRANCISCO	CALIFORNIA	\$456,701	\$61,460	\$54,303	\$245,007,671	0.186%
161		201 INDUSTRIAL ROAD	SAN CARLOS	CALIFORNIA	\$431,708	\$64,085	\$50,367	\$155,744,010	0.277%
571		800 FIFTH AVENUE	SEATTLE	WASHINGTON	\$423,427	\$67,506	\$62,328	\$457,433,593	0.093%
302		2900 W ALAMEDA AVENUE	BURBANK	CALIFORNIA	\$404,640	\$51,207	\$51,128	\$234,116,775	0.173%
301		3900 W ALAMEDA AVENUE	BURBANK	CALIFORNIA	\$395,280	\$48,802	\$52,172	\$237,907,518	0.166%
165		500 LINCOLN CENTRE DRIVE	FOSTER CITY	CALIFORNIA	\$339,759	\$48,625	\$38,545	\$120,036,951	0.283%
603		5195 FERMI DRIVE	FAIRFIELD	CALIFORNIA	\$334,676	\$40,714	\$19,897	\$58,558,500	0.572%
600		1660 N LINDEN AVENUE	RIALTO	CALIFORNIA	\$331,678	\$47,727	\$44,285	\$84,802,961	0.391%
3429		2055 S 7TH STREET	SAN JOSE	CALIFORNIA	\$309,221	\$42,433	\$33,329	\$50,034,686	0.618%
308		3500 WEST OLIVE STREET	BURBANK	CALIFORNIA	\$290,250	\$38,343	\$38,186	\$135,767,455	0.214%
183		34175 ARDENWOOD BOULEVARD	FREMONT	CALIFORNIA	\$288,936	\$58,418	\$46,108	\$40,560,392	0.712%
3357		20500 OLD HIGHWAY 99 SW	CENTRALIA	WASHINGTON	\$285,338	\$39,982	\$36,018	\$298,423,617	0.096%
177		24500 CLAWITER ROAD	HAYWARD	CALIFORNIA	\$269,032	\$53,601	\$44,702	\$48,880,147	0.550%
1811		48350 FREMONT BOULEVARD	FREMONT	CALIFORNIA	\$254,569	\$50,892	\$38,563	\$26,441,479	0.963%
					\$0	\$0	\$0	\$0	
		Top 20 Total			\$8,473,347	\$1,296,490	\$1,140,791	\$3,891,683,310	0.218%
		Account Total			\$48,240,326	\$6,960,028	\$5,730,092	\$92,449,378,071	0.052%



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Realistic Disaster Scenarios (RDS)

Peril	Event	Ground Up Mean Loss	Gross Mean Loss
Earthquake	CA EQ-Los Angeles-15022534	45,798,770	10,991,705
Earthquake	CA EQ-San Francisco-15006191	32,614,878	7,827,571
Earthquake	New Madrid RDS-15355285	5,000,473	1,200,114
Earthquake	Japanese EQ-803094	1,084,392	260,254
Windstorm	Florida WS-Miami Dade-2865409	29,577,484	7,098,596
Windstorm	Florida WS-Pinellas-2869298	15,093,858	3,622,526
Windstorm	Carolinas WS-2867710	7,098,327	1,703,598
Windstorm	Gulf of Mexico WS (Onshore)-2848918	4,834,419	1,160,260
Windstorm	North East WS-2874165	2,573,730	617,695
Windstorm	European WS-3160136	503,038	120,729
Windstorm	Japanese Typhoon-157359	29,166	7,000

