

Sample NRM Property Pricing Matrix

COVERAGE	CARRIER	Layer %	RATES					Rate Basis	DESCRIPTION
			Frame	Joisted Masonry	Mas NonComb	Prop Loss Ratio	Prop Fire Stop %		
Prop BB	NRM Prop Retention		0.07941	0.06594	0.02619	<10% -3%	A-100 % -2%	TIV	\$2,500,000 Program Retention
						11-60 % 1.00	B-> 70% 0.00		
						>60% +4%	C-< 70% +2%		
			Frame	Joisted Masonry	Mas NonComb	Tier I Wind-VA, NC	Tier I Wind- All Other	Flood Zone A	
PRIM PROP	<i>Layer Total</i>		0.11313	0.07688	0.06166	0.12800	0.12200	0.04847	Total Price for Primary Property Layer, adding all layer participants
\$10mm	<i>Liberty Surplus</i>	28.3%	0.03198	0.02173	0.01743	0.03618	0.03448	0.01370	\$2.5mm p/o \$10mm
Layer	<i>Travelers</i>	14.1%	0.01599	0.01087	0.00871	0.01809	0.01724	0.00685	\$7.5mm p/o \$10mm
	<i>Amlin</i>	14.7%	0.01667	0.01133	0.00908	0.01886	0.01797	0.00714	
	<i>Hiscox</i>	42.9%	0.04850	0.03296	0.02643	0.05487	0.05230	0.02078	
Boiler	<i>Liberty Surplus</i>		\$15.80						Boiler Inspec charge
	<i>Exs Prop 1 Total Rate</i>		0.01332	0.00905	0.00726	0.19200	0.18400	TIV	Total Price for 1st Excess Property Layer, adding all participants
1st XS	<i>Liberty Int'l</i>	17.9%	0.00238	0.00162	0.00130	0.03429	0.03286		\$2.475 m p/o \$15mm.
Property	<i>Gemini Ins Co</i>	25%	0.00332	0.00226	0.00181	0.04789	0.04590		\$3.150m p/o \$15mm
15M x 10 M	<i>Axis Surplus</i>	12.7%	0.00169	0.00115	0.00092	0.02430	0.02328		\$1.875m p/o \$15mm.
	<i>Hannover</i>	9.1%	0.00121	0.00082	0.00066	0.01749	0.01676		
	<i>Ascot-Lead</i>	35%	0.00472	0.00321	0.00257	0.06803	0.06520		\$7.5m p/o \$15mm
2nd XS	<i>Exs Prop 2 Total Rate</i>		0.01537	0.01044	0.00838	0.04070	0.04002	TIV	
Property	<i>Scottsdale</i>	43%	0.00658	0.00447	0.00359	0.01742	0.01713		p/o \$50mm
\$50M x 25M	<i>Hannover</i>	8.5%	0.00131	0.00089	0.00072	0.00348	0.00342		p/o \$50mm
	<i>Amlin</i>	48.6%	0.00748	0.00508	0.00408	0.01980	0.01947		
3rd XS Property	<i>Landmark American Ins Co</i>		0.01899	0.01290	0.01035	0.01974	0.01977		\$425mm xs \$75mm
TRIA	<i>Lloyds Syndicates</i>	100%	0.00250					TIV all Constr	\$100mm