

# Major Differences: 8 Business Sectors vs Windstorm



	<u>8 sectors</u>	<u>Windstorm</u>
Losses	Non-windstorm (windstorm losses up to \$300M mutualized in Standard Pool)	Windstorm
Sector weighting	Yes	No
Limit	\$400M per occurrence	\$150M p/o \$250M per occurrence
Annual Aggregate	N/A	2X per occurrence limit
Aggregation limit	\$1,200M	\$750M
Excess Pools	N/A	Losses above \$300M mutualized by windstorm members in 2 excess pools

# Major Differences...Cont'd: 8 Business Sectors vs Windstorm



	<u>8 sectors</u>	<u>Windstorm</u>
Deductible scaling	Yes	No
Deductible credits	Up to \$750M	Up to \$2.5Bn
Minimum Deductible	\$10M	At Underwriter discretion & subject to a review of exposures
Rest of World Coverage	N/A	Unchanged until a Loss Trigger Event occurs
Premium Option	Standard Pool, Flat Pool and/or Retro Plan	Standard pool only – could elect retro for \$100M uncovered portion
Operational area risk weighting (geographic)	No	Yes