

HOLBORN | OPTIMEYES

INTERACTIVE, REALISTIC AND FLEXIBLE TOOL FOR CATASTROPHE PORTFOLIO GROWTH & CHANGE

With Holborn's OptimEyes tool, identify the reinsurance/risk portfolio options that have the highest expected UW profit dollars while being within the stated risk tolerance.

OptimEyes provides a more comprehensive and realistic approach to catastrophe portfolio optimization (for both growth or depopulation situations) that can marry strategic and risk tolerance objectives.

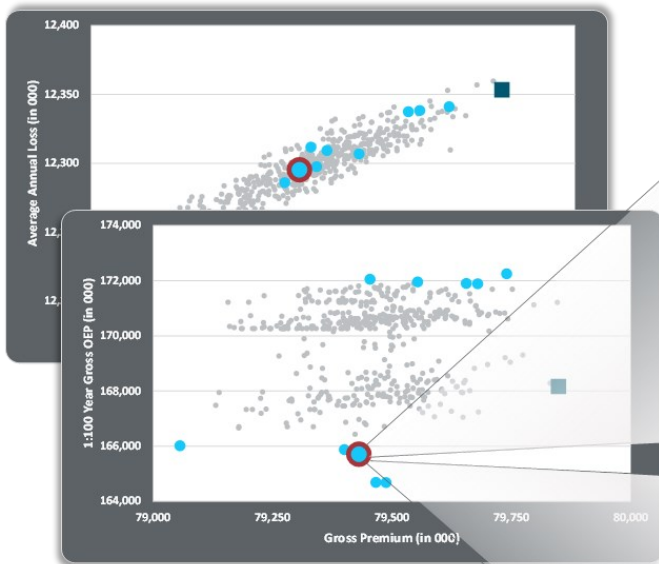
Our robust tool facilitates:

- Evaluating portfolio impact from growth or re-Underwriting
- Reinsurance marketing
- "What-if" scenarios—e.g., geographic expansion

Multi-modal criteria are included in the optimization routine, which can include a wide variety of metrics, both the technical (e.g., PML to Premium ratio) and non-technical (e.g., agency relationships).

OptimEyes reflects the "real world" decision-making process of insurance companies' risk selection analysis by allowing some amount of flexibility. For example, clients can include some risks that don't meet specific criterion to better reflect the commercial decisions primary carriers make every day.

Our analysis encourages clients to dig deep into the cohorts to understand differences, down to the individual location level, then integrate with Holborn's Eye-In-The-SkySM exposure management tool.

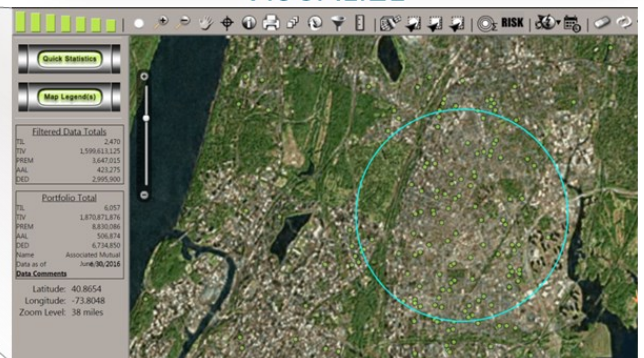


ANALYZE

AIR / Touchstone 3.1

Exceedence Probability	Return Time	Occurrence PML		
		Gross	After Growth	Change
99.90%	1,000	\$33,517,197	\$34,747,830	3.7%
99.80%	500	\$25,127,836	\$26,470,564	5.3%
99.60%	250	\$14,257,764	\$14,685,560	3.0%
99.00%	100	\$5,653,875	\$6,072,450	7.4%
98.00%	50	\$1,912,325	\$2,016,137	5.4%
96.00%	25	\$289,226	\$297,719	2.9%
90.00%	10	\$15,959	\$16,008	0.3%
Average Annual Loss		\$225,897	\$237,985	5.4%
Total Insured Value		\$1,860,612,856	\$2,058,245,064	10.6%
Risk Count		6,058	6,678	10.2%
Premium		\$6,459,361	\$7,105,297	10.0%

VISUALIZE



Holborn Corporation is an independent reinsurance brokerage firm, which was founded in 1920 and is headquartered in New York. Through the adoption of an Employee Stock Ownership Plan (ESOP) in 1998, it became exclusively owned by its employees. For additional information, please visit our website at www.holborn.com.

