



GEORGIA UNDERWRITING ASSOCIATION

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PML \$65 million
1-250 Year Loss

\$65 M

\$40 M xs \$25 M

\$25 M

\$25 M
Per Occurrence
Retention

Inception Date: April 1, 2004

Reinsurance Contract 04/01/06-07

REINSURER	FEIN #	1st LAYER	2nd LAYER
North America			
Platinum Underwriters Reinsurance, Inc.	52-1952955	20.00%	20.00%
Bermuda			
Hannover Re (Bermuda) Limited	AA-3190060	10.00%	10.00%
Montpelier Reinsurance Company Limited	AA-3194129	20.00%	20.00%
Lloyd's Markets**			
Amlin Re Bermuda Limited	AA-3190874	8.50%	8.50%
Lloyd's Underwriter Syndicate No. 1414 RTH	AA-1127414	12.50%	12.50%
Lloyd's Underwriter Syndicate No. 2001 AML	AA-1128001	21.00%	21.00%
Lloyd's Underwriter Syndicate No. 2003 SJC	AA-1128003	4.25%	4.25%
Lloyd's Underwriter Syndicate No. 2010 MMX	AA-1128010	3.75%	3.75%

100.00% 100.00%