

KEY EVALUATION FACTORS

- I. People and Experience
 - A. Confidence in Lead Managers
 - B. Confidence in Other Team Members
 - C. Strength of Overall Team
 - D. Culture / Values of the Firm
 - E. Ability to be Trusted Advisor
 - F. Passion for HHRF and its Objectives
- II. Reinsurance Capabilities
 - A. Ability to Structure, Price and Place HHRF Program at Best Market Terms and Conditions
 - B. Overall Qualitative and Quantitative Analytical Capabilities Including Modeling
 - C. Strength of Existing Reinsurance Relationships
 - D. Actuarial Support
 - E. Work with Other Property Residual Markets
 - F. Work on Other Cat Programs
 - G. Knowledge of Alternative Markets
 - H. Services Provided or Available
- III. Other Strengths
 - A. Ability To Understand HHRF
 - B. Ability to Timely Provide Recommendations and Viable Alternatives
 - C. Ability to Help Manage the Exposure and Expectations

D. Working Knowledge of Cat Programs and Residual Market Mechanisms

E. Ability to Advise the HHRF of the Pros and Cons of the Various CAT programs and Residual Market Mechanisms

IV. Fee Structure

V. Regulatory and E&O History