



\$179.2M
FHCf Max Loss

NOT DRAWN TO SCALE
as of April 2023

This example assumes a FORA Insurer has a \$10 million FHCf premium based on a 90% coverage level and selects FORA layers 1-4.

FORA retention =
FHCf premium x FORA retention multiple

FORA payout =
FHCf premium x FORA payout multiple

\$60.7M
FHCf Retention

- FHCf Layer
- Company Retained (Co-Pay and Retention)
- Covered FORA Layer

Preliminary FORA Factors	FORA Layer 1		FORA Layer 2		FORA Layer 3		FORA Layer 4	
	Retention	Limit	Retention	Limit	Retention	Limit	Retention	Limit
2023 FHCf Coverage %								
90%	5.4034	0.6698	4.7336	0.6698	4.3406	0.3929	3.7408	0.5998
75%	6.4841	0.8038	5.6803	0.8038	5.2087	0.4715	4.4890	0.7197
45%	10.8068	1.3396	9.4671	1.3396	8.6812	0.7859	7.4817	1.1995
	ROL 50%		ROL 55%		ROL 60%		ROL 65%	