

**Form A-8: Probable Maximum Loss for Florida**  
**Part A - Personal and Commercial Residential Probable Maximum Loss for Florida**

Change in PML levels: No No No No No

Modeling Organization: AIR Worldwide  
 Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0 \*  
 Model Release Date: 1/11/2017

Percentage Difference Between Touchstone 3.0.0 \* Form A-8 and Touchstone 3.0.0 Form A-8 for Part A  
 Min: 0.000% 0.000% 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000% 0.000% 0.000%

Touchstone 3.0.0 \* provides a secondary water resistance modification value at 80 mph, whereas Touchstone 3.0.0 applies a factor of 1.0 at 80 mph

LOSS RANGE (MILLIONS)	TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ - to \$500	2,675,359	126	21169	53.5	2.0
\$501 to \$1,000	3,569,334	722	4944	71.4	2.7
\$1,001 to \$1,500	3,732,329	1,233	3026	74.6	3.2
\$1,501 to \$2,000	3,590,196	1,738	2066	71.8	3.6
\$2,001 to \$2,500	3,483,987	2,239	1556	69.7	4.0
\$2,501 to \$3,000	3,535,056	2,740	1290	70.7	4.3
\$3,001 to \$3,500	3,475,486	3,242	1072	69.5	4.7
\$3,501 to \$4,000	3,282,193	3,738	878	65.6	5.1
\$4,001 to \$4,500	3,269,385	4,240	771	65.4	5.4
\$4,501 to \$5,000	3,111,737	4,744	656	62.2	5.8
\$5,001 to \$6,000	5,948,234	5,482	1085	119.0	6.3
\$6,001 to \$7,000	5,737,339	6,483	885	114.7	7.1
\$7,001 to \$8,000	5,545,139	7,493	740	110.9	7.9
\$8,001 to \$9,000	5,184,117	8,513	609	103.7	8.7
\$9,001 to \$10,000	4,794,690	9,494	505	95.9	9.5
\$10,001 to \$11,000	4,683,761	10,502	446	93.7	10.3
\$11,001 to \$12,000	4,717,920	11,479	411	94.4	11.2
\$12,001 to \$13,000	4,481,608	12,484	359	89.6	12.1
\$13,001 to \$14,000	3,441,166	13,495	255	68.8	13.0
\$14,001 to \$15,000	4,070,578	14,486	281	81.4	13.9
\$15,001 to \$16,000	4,150,876	15,488	268	83.0	15.0
\$16,001 to \$17,000	3,429,274	16,487	208	68.6	16.1
\$17,001 to \$18,000	3,374,743	17,486	193	67.5	17.0
\$18,001 to \$19,000	3,403,648	18,498	184	68.1	18.2
\$19,001 to \$20,000	2,965,142	19,508	152	59.3	19.3
\$20,001 to \$21,000	2,771,782	20,532	135	55.4	20.3
\$21,001 to \$22,000	3,264,451	21,477	152	65.3	21.5
\$22,001 to \$23,000	2,318,815	22,513	103	46.4	22.7
\$23,001 to \$24,000	2,910,755	23,474	124	58.2	23.9
\$24,001 to \$25,000	2,178,115	24,473	89	43.6	25.1
\$25,001 to \$26,000	2,427,373	25,551	95	48.5	26.2
\$26,001 to \$27,000	2,624,078	26,506	99	52.5	27.7
\$27,001 to \$28,000	2,505,684	27,535	91	50.1	29.1
\$28,001 to \$29,000	2,423,191	28,508	85	48.5	30.6
\$29,001 to \$30,000	1,918,409	29,514	65	38.4	32.1
\$30,001 to \$35,000	9,510,135	32,347	294	190.2	36.3
\$35,001 to \$40,000	8,230,427	37,411	220	164.6	44.2
\$40,001 to \$45,000	7,995,004	42,527	188	159.9	53.6
\$45,001 to \$50,000	6,913,242	47,351	146	138.3	64.8
\$50,001 to \$55,000	5,611,666	52,445	107	112.2	77.2
\$55,001 to \$60,000	4,753,328	57,269	83	95.1	90.7
\$60,001 to \$65,000	5,244,384	62,433	84	104.9	107.3
\$65,001 to \$70,000	3,981,495	67,483	59	79.6	126.3
\$70,001 to \$75,000	3,557,032	72,592	49	71.1	144.5
\$75,001 to \$80,000	3,637,874	77,402	47	72.8	170.1
\$80,001 to \$90,000	5,043,673	85,486	59	100.9	200.8
\$90,001 to \$100,000	4,917,815	94,573	52	98.4	263.2
\$100,001 to \$ Maximum	22,466,919	138,685	162	449.3	892.9
<b>Total</b>	<b>216,858,942</b>	<b>4,654</b>	<b>46,597</b>	<b>4,337.2</b>	<b>n/a</b>

LOSS RANGE (MILLIONS)	TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ - to \$500	0.000%	0.000%	0.000%	0.000%	0.000%
\$501 to \$1,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$1,001 to \$1,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$1,501 to \$2,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$2,001 to \$2,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$2,501 to \$3,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$3,001 to \$3,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$3,501 to \$4,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$4,001 to \$4,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$4,501 to \$5,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$5,001 to \$6,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$6,001 to \$7,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$7,001 to \$8,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$8,001 to \$9,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$9,001 to \$10,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$10,001 to \$11,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$11,001 to \$12,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$12,001 to \$13,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$13,001 to \$14,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$14,001 to \$15,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$15,001 to \$16,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$16,001 to \$17,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$17,001 to \$18,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$18,001 to \$19,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$19,001 to \$20,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$20,001 to \$21,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$21,001 to \$22,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$22,001 to \$23,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$23,001 to \$24,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$24,001 to \$25,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$25,001 to \$26,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$26,001 to \$27,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$27,001 to \$28,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$28,001 to \$29,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$29,001 to \$30,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$30,001 to \$35,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$35,001 to \$40,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$40,001 to \$45,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$45,001 to \$50,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$50,001 to \$55,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$55,001 to \$60,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$60,001 to \$65,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$65,001 to \$70,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$70,001 to \$75,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$75,001 to \$80,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$80,001 to \$90,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$90,001 to \$100,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$100,001 to \$ Maximum	0.000%	0.000%	0.000%	0.000%	0.000%
<b>Total</b>	<b>0.000%</b>	<b>0.000%</b>	<b>0.000%</b>	<b>0.000%</b>	<b>n/a</b>

\*Personal and commercial residential zero deductible statewide loss using 2012 FHCF personal and commercial residential exposure data - file name: hlpn2012c.exe.

**Form A-8: Probable Maximum Loss for Florida**

**Part A - Personal and Commercial Residential Probable Maximum Loss for Florida**

**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

LOSS RANGE (MILLIONS)			TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ -	to	\$500	2,675,359	126	21169	53.5	2.0
\$501	to	\$1,000	3,569,334	722	4944	71.4	2.7
\$1,001	to	\$1,500	3,732,329	1,233	3026	74.6	3.2
\$1,501	to	\$2,000	3,590,196	1,738	2066	71.8	3.6
\$2,001	to	\$2,500	3,483,987	2,239	1556	69.7	4.0
\$2,501	to	\$3,000	3,535,056	2,740	1290	70.7	4.3
\$3,001	to	\$3,500	3,475,486	3,242	1072	69.5	4.7
\$3,501	to	\$4,000	3,282,193	3,738	878	65.6	5.1
\$4,001	to	\$4,500	3,269,385	4,240	771	65.4	5.4
\$4,501	to	\$5,000	3,111,737	4,744	656	62.2	5.8
\$5,001	to	\$6,000	5,948,234	5,482	1085	119.0	6.3
\$6,001	to	\$7,000	5,737,339	6,483	885	114.7	7.1
\$7,001	to	\$8,000	5,545,139	7,493	740	110.9	7.9
\$8,001	to	\$9,000	5,184,117	8,513	609	103.7	8.7
\$9,001	to	\$10,000	4,794,690	9,494	505	95.9	9.5
\$10,001	to	\$11,000	4,683,761	10,502	446	93.7	10.3
\$11,001	to	\$12,000	4,717,920	11,479	411	94.4	11.2
\$12,001	to	\$13,000	4,481,608	12,484	359	89.6	12.1
\$13,001	to	\$14,000	3,441,166	13,495	255	68.8	13.0
\$14,001	to	\$15,000	4,070,578	14,486	281	81.4	13.9
\$15,001	to	\$16,000	4,150,876	15,488	268	83.0	15.0
\$16,001	to	\$17,000	3,429,274	16,487	208	68.6	16.1
\$17,001	to	\$18,000	3,374,743	17,486	193	67.5	17.0
\$18,001	to	\$19,000	3,403,648	18,498	184	68.1	18.2
\$19,001	to	\$20,000	2,965,142	19,508	152	59.3	19.3
\$20,001	to	\$21,000	2,771,782	20,532	135	55.4	20.3
\$21,001	to	\$22,000	3,264,451	21,477	152	65.3	21.5
\$22,001	to	\$23,000	2,318,815	22,513	103	46.4	22.7
\$23,001	to	\$24,000	2,910,755	23,474	124	58.2	23.9
\$24,001	to	\$25,000	2,178,115	24,473	89	43.6	25.1
\$25,001	to	\$26,000	2,427,373	25,551	95	48.5	26.2
\$26,001	to	\$27,000	2,624,078	26,506	99	52.5	27.7
\$27,001	to	\$28,000	2,505,684	27,535	91	50.1	29.1
\$28,001	to	\$29,000	2,423,191	28,508	85	48.5	30.6
\$29,001	to	\$30,000	1,918,409	29,514	65	38.4	32.1
\$30,001	to	\$35,000	9,510,135	32,347	294	190.2	36.3
\$35,001	to	\$40,000	8,230,427	37,411	220	164.6	44.2
\$40,001	to	\$45,000	7,995,004	42,527	188	159.9	53.6
\$45,001	to	\$50,000	6,913,242	47,351	146	138.3	64.8
\$50,001	to	\$55,000	5,611,666	52,445	107	112.2	77.2
\$55,001	to	\$60,000	4,753,328	57,269	83	95.1	90.7
\$60,001	to	\$65,000	5,244,384	62,433	84	104.9	107.3
\$65,001	to	\$70,000	3,981,495	67,483	59	79.6	126.3
\$70,001	to	\$75,000	3,557,032	72,592	49	71.1	144.5
\$75,001	to	\$80,000	3,637,874	77,402	47	72.8	170.1
\$80,001	to	\$90,000	5,043,673	85,486	59	100.9	200.8
\$90,001	to	\$100,000	4,917,815	94,573	52	98.4	263.2
\$100,001	to	\$ Maximum	22,466,919	138,685	162	449.3	892.9
<b>Total</b>			216,858,942	4,654	46597	4,337.2	n/a

\*Personal and commercial residential zero deductible statewide loss using 2012 FHCF personal and commercial residential exposure data – file name: *hlpn2012c.exe*.

**Form A-8: Probable Maximum Loss for Florida**  
**Part B - Personal and Commercial Residential Probable Maximum Loss for Florida**

Change in the PML levels:	No
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**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0 \*  
**Model Release Date:** 1/11/2017  
 Touchstone 3.0.0 \* provides a secondary water resistance modification value at 80 mph, whereas Touchstone 3.0 Max

**Percentage Difference Between Touchstone 3.0.0 \* Form A-8 and Touchstone 3.0.0 Form A-8 for Part B**

Min: 0.000%  
 Max: 0.000%

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)
Top Event	345,145	297891 to -
1,000	151,039	137182 to 159900
500	120,994	112477 to 128366
250	96,993	93053 to 101415
100	64,559	61569 to 66956
50	43,914	42091 to 45366
20	22,335	21489 to 23018
10	11,264	10959 to 11614
5	4,044	3908 to 4173

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)
Top Event	0.000%	0.000% to -
1,000	0.000%	0.000% to 0.000%
500	0.000%	0.000% to 0.000%
250	0.000%	0.000% to 0.000%
100	0.000%	0.000% to 0.000%
50	0.000%	0.000% to 0.000%
20	0.000%	0.000% to 0.000%
10	0.000%	0.000% to 0.000%
5	0.000%	0.000% to 0.000%

**Form A-8: Probable Maximum Loss for Florida**

**Part B - Personal and Commercial Residential Probable Maximum Loss for Florida**

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

Atlantic Tropical Cyclone Model v15.0.1  
implemented in Touchstone v3.0.0

**Model Release Date:**

4/30/2015

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)
Top Event	345,145	297891 to -
1,000	151,039	137182 to 159900
500	120,994	112477 to 128366
250	96,993	93053 to 101415
100	64,559	61569 to 66956
50	43,914	42091 to 45366
20	22,335	21489 to 23018
10	11,264	10959 to 11614
5	4,044	3908 to 4173