

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

Change in B	No	No	No	No	No
-------------	----	----	----	----	----

Modeling Organization: AIR Worldwide
 Model Name & Version Number: AIR Hurricane Model for the United States v16.1.0 implemented in Touchstone v5.1.6
 Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-8 and Touchstone 4.1.0 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%

LOSS RANGE (MILLIONS)	TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ - to \$500	2,664,885	126	21082	53.3	2.1
\$501 to \$1,000	3,542,526	722	4908	70.9	2.7
\$1,001 to \$1,500	3,696,203	1,232	3000	73.9	3.2
\$1,501 to \$2,000	3,565,158	1,737	2053	71.3	3.6
\$2,001 to \$2,500	3,485,160	2,237	1558	69.7	4.0
\$2,501 to \$3,000	3,533,390	2,741	1289	70.7	4.3
\$3,001 to \$3,500	3,501,133	3,245	1079	70.0	4.7
\$3,501 to \$4,000	3,233,084	3,742	864	64.7	5.1
\$4,001 to \$4,500	3,309,933	4,244	780	66.2	5.5
\$4,501 to \$5,000	3,109,398	4,747	655	62.2	5.8
\$5,001 to \$6,000	5,941,618	5,491	1082	118.8	6.4
\$6,001 to \$7,000	5,609,717	6,485	865	112.2	7.1
\$7,001 to \$8,000	5,569,127	7,495	743	111.4	7.9
\$8,001 to \$9,000	5,100,423	8,515	599	102.0	8.7
\$9,001 to \$10,000	4,848,964	9,489	511	97.0	9.5
\$10,001 to \$11,000	4,556,313	10,498	434	91.1	10.3
\$11,001 to \$12,000	4,682,211	11,476	408	93.6	11.2
\$12,001 to \$13,000	4,457,555	12,486	357	89.2	12.2
\$13,001 to \$14,000	3,479,914	13,488	258	69.6	13.1
\$14,001 to \$15,000	3,939,107	14,482	272	78.8	13.9
\$15,001 to \$16,000	4,212,777	15,488	272	84.3	15.0
\$16,001 to \$17,000	3,447,778	16,497	209	69.0	16.1
\$17,001 to \$18,000	3,324,848	17,499	190	66.5	17.0
\$18,001 to \$19,000	3,427,263	18,526	185	68.5	18.2
\$19,001 to \$20,000	2,988,853	19,535	153	59.8	19.3
\$20,001 to \$21,000	2,669,771	20,537	130	53.4	20.3
\$21,001 to \$22,000	3,243,025	21,477	151	64.9	21.5
\$22,001 to \$23,000	2,338,382	22,484	104	46.8	22.7
\$23,001 to \$24,000	3,101,369	23,495	132	62.0	23.8
\$24,001 to \$25,000	2,078,173	24,449	85	41.6	25.1
\$25,001 to \$26,000	2,218,896	25,505	87	44.4	26.1
\$26,001 to \$27,000	2,724,405	26,451	103	54.5	27.5
\$27,001 to \$28,000	2,446,492	27,489	89	48.9	29.0
\$28,001 to \$29,000	2,591,587	28,479	91	51.8	30.5
\$29,001 to \$30,000	2,005,985	29,500	68	40.1	32.1
\$30,001 to \$35,000	9,417,748	32,363	291	188.4	36.2
\$35,001 to \$40,000	8,381,044	37,415	224	167.6	44.1
\$40,001 to \$45,000	8,052,269	42,605	189	161.0	53.6
\$45,001 to \$50,000	6,880,909	47,455	145	137.6	64.9
\$50,001 to \$55,000	5,728,817	52,558	109	114.6	77.4
\$55,001 to \$60,000	4,825,686	57,449	84	96.5	91.1
\$60,001 to \$65,000	4,877,273	62,529	78	97.5	107.1
\$65,001 to \$70,000	3,973,847	67,353	59	79.5	125.6
\$70,001 to \$75,000	3,921,751	72,625	54	78.4	143.7
\$75,001 to \$80,000	3,413,672	77,583	44	68.3	170.1
\$80,001 to \$90,000	5,034,093	85,324	59	100.7	200.8
\$90,001 to \$100,000	5,307,621	94,779	56	106.2	261.8
\$100,001 to \$ Maximum	22,077,636	138,853	159	441.6	925.9
Total	216,537,791	4,667	46397	4,330.8	n/a

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

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%
Total	0.000%	0.000%	0.000%	0.000%	n/a

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 v16.0.0 implemented in Touchstone v4.1.0
Model Release Date: 9/15/2016

LOSS RANGE (MILLIONS)		TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)	
\$	- to	\$500	2,664,885	126	21082	53.3	2.1
\$501	to	\$1,000	3,542,526	722	4908	70.9	2.7
\$1,001	to	\$1,500	3,696,203	1,232	3000	73.9	3.2
\$1,501	to	\$2,000	3,565,158	1,737	2053	71.3	3.6
\$2,001	to	\$2,500	3,485,160	2,237	1558	69.7	4.0
\$2,501	to	\$3,000	3,533,390	2,741	1289	70.7	4.3
\$3,001	to	\$3,500	3,501,133	3,245	1079	70.0	4.7
\$3,501	to	\$4,000	3,233,084	3,742	864	64.7	5.1
\$4,001	to	\$4,500	3,309,933	4,244	780	66.2	5.5
\$4,501	to	\$5,000	3,109,398	4,747	655	62.2	5.8
\$5,001	to	\$6,000	5,941,618	5,491	1082	118.8	6.4
\$6,001	to	\$7,000	5,609,717	6,485	865	112.2	7.1
\$7,001	to	\$8,000	5,569,127	7,495	743	111.4	7.9
\$8,001	to	\$9,000	5,100,423	8,515	599	102.0	8.7
\$9,001	to	\$10,000	4,848,964	9,489	511	97.0	9.5
\$10,001	to	\$11,000	4,556,313	10,498	434	91.1	10.3
\$11,001	to	\$12,000	4,682,211	11,476	408	93.6	11.2
\$12,001	to	\$13,000	4,457,555	12,486	357	89.2	12.2
\$13,001	to	\$14,000	3,479,914	13,488	258	69.6	13.1
\$14,001	to	\$15,000	3,939,107	14,482	272	78.8	13.9
\$15,001	to	\$16,000	4,212,777	15,488	272	84.3	15.0
\$16,001	to	\$17,000	3,447,778	16,497	209	69.0	16.1
\$17,001	to	\$18,000	3,324,848	17,499	190	66.5	17.0
\$18,001	to	\$19,000	3,427,263	18,526	185	68.5	18.2
\$19,001	to	\$20,000	2,988,853	19,535	153	59.8	19.3
\$20,001	to	\$21,000	2,669,771	20,537	130	53.4	20.3
\$21,001	to	\$22,000	3,243,025	21,477	151	64.9	21.5
\$22,001	to	\$23,000	2,338,382	22,484	104	46.8	22.7
\$23,001	to	\$24,000	3,101,369	23,495	132	62.0	23.8
\$24,001	to	\$25,000	2,078,173	24,449	85	41.6	25.1
\$25,001	to	\$26,000	2,218,896	25,505	87	44.4	26.1
\$26,001	to	\$27,000	2,724,405	26,451	103	54.5	27.5
\$27,001	to	\$28,000	2,446,492	27,489	89	48.9	29.0
\$28,001	to	\$29,000	2,591,587	28,479	91	51.8	30.5
\$29,001	to	\$30,000	2,005,985	29,500	68	40.1	32.1
\$30,001	to	\$35,000	9,417,748	32,363	291	188.4	36.2
\$35,001	to	\$40,000	8,381,044	37,415	224	167.6	44.1
\$40,001	to	\$45,000	8,052,269	42,605	189	161.0	53.6
\$45,001	to	\$50,000	6,880,909	47,455	145	137.6	64.9
\$50,001	to	\$55,000	5,728,817	52,558	109	114.6	77.4
\$55,001	to	\$60,000	4,825,686	57,449	84	96.5	91.1
\$60,001	to	\$65,000	4,877,273	62,529	78	97.5	107.1
\$65,001	to	\$70,000	3,973,847	67,353	59	79.5	125.6
\$70,001	to	\$75,000	3,921,751	72,625	54	78.4	143.7
\$75,001	to	\$80,000	3,413,672	77,583	44	68.3	170.1
\$80,001	to	\$90,000	5,034,093	85,324	59	100.7	200.8
\$90,001	to	\$100,000	5,307,621	94,779	56	106.2	261.8
\$100,001	to	\$ Maximum	22,077,636	138,853	159	441.6	925.9
Total			216,537,791	4,667	46397	4,330.8	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

Change in the PML levels:	No	No	No
---------------------------	----	----	----

Part B - Personal and Commercial Residential Probable Maximum Loss for Florida (Annual Aggregate)

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States v16.1.0 implemented in Touchstone v5.1.6

Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-8 and Touchstone 4.1.0 Form A-8 for Part B

Min: 0.000% 0.000% 0.000%
 Max: 0.000% 0.000% 0.000%

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Conditional Tail Expectation
Top Event	341,541	297016 to -	--
1000	150,697	137537 to 158540	193,575
500	120,232	111883 to 127384	162,962
250	97,022	93396 to 101145	134,836
100	64,718	61614 to 67017	101,036
50	44,076	42253 to 45549	76,804
20	22,339	21541 to 23048	49,241
10	11,212	10908 to 11572	32,490
5	4,028	3901 to 4157	19,703

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

Form A-8: Probable Maximum Loss for Florida

Part B - Personal and Commercial Residential Probable Maximum Loss for Florida (Annual Aggregate)

Modeling Organization:

AIR Worldwide

Model Name & Version Number:

Atlantic Tropical Cyclone Model v16.0.0 implemented in Touchstone v4.1.0

Model Release Date:

9/15/2016

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Conditional Tail Expectation
Top Event	341,541	297016 to -	--
1,000	150,697	137537 to 158540	193,575
500	120,232	111883 to 127384	162,962
250	97,022	93396 to 101145	134,836
100	64,718	61614 to 67017	101,036
50	44,076	42253 to 45549	76,804
20	22,339	21541 to 23048	49,241
10	11,212	10908 to 11572	32,490
5	4,028	3901 to 4157	19,703

Modeling Organization: AIR Worldwide

AIR Hurricane Model for the
United States v16.1.0
implemented in Touchstone v5.1.6

Model Name & Version Number:

Model Release Date:

7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-8 and Touchstone 4.1.0 Form A-8 for Part C

Min: 0.000% 0.000% 0.000%
Max: 0.000% 0.000% 0.000%

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Conditional Tail Expectation
Top Event	314,093	281766 to -	--
1000	146,537	134373 to 155216	188,085
500	116,424	109215 to 123364	158,070
250	92,403	87798 to 97239	130,268
100	60,796	57601 to 63385	96,135
50	41,132	39374 to 42482	72,593
20	20,230	19541 to 20963	45,970
10	10,082	9770 to 10412	30,095
5	3,623	3509 to 3746	18,151

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

Form A-8: Probable Maximum Loss for Florida

Part C - Personal and Commercial Residential Probable Maximum Loss for Florida (Annual Occurrence)

Modeling Organization:

AIR Worldwide

Model Name & Version Number:

AIR Hurricane Model for the U.S. v16.0.0 as Implemented in Touchstone v4.1.0

Model Release Date:

9/15/2016

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Conditional Tail Expectation
Top Event	314,093	281766 to -	--
1,000	146,537	134373 to 155216	188,085
500	116,424	109215 to 123364	158,070
250	92,403	87798 to 97239	130,268
100	60,796	57601 to 63385	96,135
50	41,132	39374 to 42482	72,593
20	20,230	19541 to 20963	45,970
10	10,082	9770 to 10412	30,095
5	3,623	3509 to 3746	18,151