

Company: Risk Management Solutions, Inc.

Purpose: This spreadsheet includes the Form A-8 probable maximum losses (2015 ROA) using both RiskLink 17.0 (as approved on May 12, 2017) and those produced from RiskLink 18.0 (released on July 16, 2018).

Sheets:

There are 3 sets of sheets.

The first set (named XXXX_RL17.0) represent the losses generated by RiskLink 17.0.

The second set (named XXXX_RL18.0) represent the updated losses generated by RiskLink 18.0.

The third set (named XXXX_Delta) represent the percentage change in losses between the two sets of results, calculated as $([XXXX_RL18.0] - [XXXX_RL17.0]) / [XXXX_RL17.0]$.

<i>RL 17.0 Results</i>	<i>RL 18.0 Results</i>	<i>Delta Sheets</i>
Part A_RL17.0	Part A_RL18.0	Part A_Delta
Part B_RL17.0	Part B_RL18.0	Part B_Delta
Part C_RL17.0	Part C_RL18.0	Part C_Delta

Summary of Percent Changes in Probable Maximum Losses - RiskLink 18.0 - RiskLink 17.0:

The table below summarizes differences in probable maximum losses greater than 0.000%.

Number of Probable Maximum Loss Levels with Percentage Difference Greater than 0.000% (Part B & Part C)

Annual Aggregate PML (Part B)	0
Annual Occurrence PML (Part C)	0

Modeling Organization:
 Model Name & Version Number:
 Model Release Date:

RMS
 RiskLink 17.0 (Build 1825)
 April, 2017

LOSS RANGE (MILLIONS)		TOTAL LOSS (MILLIONS)	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES	RETURN PERIOD (YEARS)
\$ -	to \$500	\$ 741,836	\$ 108	6,889	\$ 52,662,050	2
\$501	to \$1,000	\$ 910,237	\$ 725	1,255	\$ 66,897,812	3
\$1,001	to \$1,500	\$ 1,000,040	\$ 1,233	811	\$ 61,217,368	3
\$1,501	to \$2,000	\$ 1,109,284	\$ 1,750	634	\$ 62,225,208	4
\$2,001	to \$2,500	\$ 1,327,899	\$ 2,243	592	\$ 78,276,588	4
\$2,501	to \$3,000	\$ 1,568,447	\$ 2,747	571	\$ 65,289,894	4
\$3,001	to \$3,500	\$ 1,676,277	\$ 3,249	516	\$ 48,847,664	5
\$3,501	to \$4,000	\$ 1,697,712	\$ 3,748	453	\$ 52,531,417	5
\$4,001	to \$4,500	\$ 1,797,692	\$ 4,240	424	\$ 54,913,519	5
\$4,501	to \$5,000	\$ 1,767,623	\$ 4,752	372	\$ 44,925,930	6
\$5,001	to \$6,000	\$ 3,594,014	\$ 5,479	656	\$ 118,426,624	6
\$6,001	to \$7,000	\$ 3,627,731	\$ 6,490	559	\$ 171,301,824	7
\$7,001	to \$8,000	\$ 3,905,081	\$ 7,495	521	\$ 181,604,286	8
\$8,001	to \$9,000	\$ 4,062,709	\$ 8,482	479	\$ 107,476,232	8
\$9,001	to \$10,000	\$ 3,678,314	\$ 9,480	388	\$ 106,302,466	9
\$10,001	to \$11,000	\$ 3,540,939	\$ 10,476	338	\$ 117,117,777	10
\$11,001	to \$12,000	\$ 3,044,779	\$ 11,490	265	\$ 81,042,247	11
\$12,001	to \$13,000	\$ 3,052,991	\$ 12,461	245	\$ 67,647,283	12
\$13,001	to \$14,000	\$ 2,418,574	\$ 13,512	179	\$ 46,996,336	13
\$14,001	to \$15,000	\$ 3,292,612	\$ 14,505	227	\$ 98,132,848	14
\$15,001	to \$16,000	\$ 3,010,419	\$ 15,518	194	\$ 66,930,721	15
\$16,001	to \$17,000	\$ 2,905,944	\$ 16,511	176	\$ 66,199,723	16
\$17,001	to \$18,000	\$ 2,569,671	\$ 17,481	147	\$ 74,431,359	17
\$18,001	to \$19,000	\$ 3,030,965	\$ 18,481	164	\$ 93,405,247	18
\$19,001	to \$20,000	\$ 2,730,390	\$ 19,503	140	\$ 69,525,747	19
\$20,001	to \$21,000	\$ 3,017,082	\$ 20,524	147	\$ 82,925,046	21
\$21,001	to \$22,000	\$ 3,190,418	\$ 21,557	148	\$ 58,990,945	22
\$22,001	to \$23,000	\$ 2,566,750	\$ 22,515	114	\$ 40,501,680	23
\$23,001	to \$24,000	\$ 2,726,170	\$ 23,501	116	\$ 45,576,958	25
\$24,001	to \$25,000	\$ 2,866,981	\$ 24,504	117	\$ 56,539,899	26
\$25,001	to \$26,000	\$ 2,374,004	\$ 25,527	93	\$ 38,092,225	28
\$26,001	to \$27,000	\$ 2,570,704	\$ 26,502	97	\$ 46,372,977	29
\$27,001	to \$28,000	\$ 2,503,059	\$ 27,506	91	\$ 30,716,550	31
\$28,001	to \$29,000	\$ 2,479,467	\$ 28,500	87	\$ 32,571,043	33
\$29,001	to \$30,000	\$ 2,650,552	\$ 29,451	90	\$ 47,903,794	35
\$30,001	to \$35,000	\$ 11,713,757	\$ 32,358	362	\$ 195,005,366	40
\$35,001	to \$40,000	\$ 9,987,320	\$ 37,406	267	\$ 112,925,634	52
\$40,001	to \$45,000	\$ 9,222,155	\$ 42,303	218	\$ 97,334,618	65
\$45,001	to \$50,000	\$ 7,230,973	\$ 47,261	153	\$ 93,603,884	80
\$50,001	to \$55,000	\$ 7,632,407	\$ 52,277	146	\$ 83,698,688	98
\$55,001	to \$60,000	\$ 5,500,578	\$ 57,298	96	\$ 73,936,966	118
\$60,001	to \$65,000	\$ 7,420,693	\$ 62,359	119	\$ 80,912,435	141
\$65,001	to \$70,000	\$ 4,455,665	\$ 67,510	66	\$ 30,169,018	168
\$70,001	to \$75,000	\$ 4,867,078	\$ 72,643	67	\$ 50,529,598	198
\$75,001	to \$80,000	\$ 5,115,492	\$ 77,507	66	\$ 30,027,701	228
\$80,001	to \$90,000	\$ 8,888,270	\$ 84,650	105	\$ 57,378,442	279
\$90,001	to \$100,000	\$ 7,024,239	\$ 94,922	74	\$ 45,357,601	363
\$100,001	to \$149,620	\$ 57,944,741	\$ 162,310	357	\$ 295,145,669	1,350
Total		\$ 236,010,732	\$ 11,574	20,391	\$ 3,780,544,907	11

Modeling Organization:
 Model Name & Version Number:
 Model Release Date:

RMS
 RiskLink 18.0 (Build 1930)
 July, 2018

LOSS RANGE (MILLIONS)		TOTAL LOSS (MILLIONS)	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES	RETURN PERIOD (YEARS)
\$ -	to \$500	\$ 741,836	\$ 108	6,889	\$ 52,662,050	2
\$501	to \$1,000	\$ 910,237	\$ 725	1,255	\$ 66,897,812	3
\$1,001	to \$1,500	\$ 1,000,040	\$ 1,233	811	\$ 61,217,368	3
\$1,501	to \$2,000	\$ 1,109,284	\$ 1,750	634	\$ 62,225,208	4
\$2,001	to \$2,500	\$ 1,327,899	\$ 2,243	592	\$ 78,276,588	4
\$2,501	to \$3,000	\$ 1,568,447	\$ 2,747	571	\$ 65,289,894	4
\$3,001	to \$3,500	\$ 1,676,277	\$ 3,249	516	\$ 48,847,664	5
\$3,501	to \$4,000	\$ 1,697,712	\$ 3,748	453	\$ 52,531,417	5
\$4,001	to \$4,500	\$ 1,797,692	\$ 4,240	424	\$ 54,913,519	5
\$4,501	to \$5,000	\$ 1,767,623	\$ 4,752	372	\$ 44,925,930	6
\$5,001	to \$6,000	\$ 3,594,014	\$ 5,479	656	\$ 118,426,624	6
\$6,001	to \$7,000	\$ 3,627,731	\$ 6,490	559	\$ 171,301,824	7
\$7,001	to \$8,000	\$ 3,905,081	\$ 7,495	521	\$ 181,604,286	8
\$8,001	to \$9,000	\$ 4,062,709	\$ 8,482	479	\$ 107,476,232	8
\$9,001	to \$10,000	\$ 3,678,314	\$ 9,480	388	\$ 106,302,466	9
\$10,001	to \$11,000	\$ 3,540,939	\$ 10,476	338	\$ 117,117,777	10
\$11,001	to \$12,000	\$ 3,044,779	\$ 11,490	265	\$ 81,042,247	11
\$12,001	to \$13,000	\$ 3,052,991	\$ 12,461	245	\$ 67,647,283	12
\$13,001	to \$14,000	\$ 2,418,574	\$ 13,512	179	\$ 46,996,336	13
\$14,001	to \$15,000	\$ 3,292,612	\$ 14,505	227	\$ 98,132,848	14
\$15,001	to \$16,000	\$ 3,010,419	\$ 15,518	194	\$ 66,930,721	15
\$16,001	to \$17,000	\$ 2,905,944	\$ 16,511	176	\$ 66,199,723	16
\$17,001	to \$18,000	\$ 2,569,671	\$ 17,481	147	\$ 74,431,359	17
\$18,001	to \$19,000	\$ 3,030,965	\$ 18,481	164	\$ 93,405,247	18
\$19,001	to \$20,000	\$ 2,730,390	\$ 19,503	140	\$ 69,525,747	19
\$20,001	to \$21,000	\$ 3,017,082	\$ 20,524	147	\$ 82,925,046	21
\$21,001	to \$22,000	\$ 3,190,418	\$ 21,557	148	\$ 58,990,945	22
\$22,001	to \$23,000	\$ 2,566,750	\$ 22,515	114	\$ 40,501,680	23
\$23,001	to \$24,000	\$ 2,726,170	\$ 23,501	116	\$ 45,576,958	25
\$24,001	to \$25,000	\$ 2,866,981	\$ 24,504	117	\$ 56,539,899	26
\$25,001	to \$26,000	\$ 2,374,004	\$ 25,527	93	\$ 38,092,225	28
\$26,001	to \$27,000	\$ 2,570,704	\$ 26,502	97	\$ 46,372,977	29
\$27,001	to \$28,000	\$ 2,503,059	\$ 27,506	91	\$ 30,716,550	31
\$28,001	to \$29,000	\$ 2,479,467	\$ 28,500	87	\$ 32,571,043	33
\$29,001	to \$30,000	\$ 2,650,552	\$ 29,451	90	\$ 47,903,794	35
\$30,001	to \$35,000	\$ 11,713,757	\$ 32,358	362	\$ 195,005,366	40
\$35,001	to \$40,000	\$ 9,987,320	\$ 37,406	267	\$ 112,925,634	52
\$40,001	to \$45,000	\$ 9,222,155	\$ 42,303	218	\$ 97,334,618	65
\$45,001	to \$50,000	\$ 7,230,973	\$ 47,261	153	\$ 93,603,884	80
\$50,001	to \$55,000	\$ 7,632,407	\$ 52,277	146	\$ 83,698,688	98
\$55,001	to \$60,000	\$ 5,500,578	\$ 57,298	96	\$ 73,936,966	118
\$60,001	to \$65,000	\$ 7,420,693	\$ 62,359	119	\$ 80,912,435	141
\$65,001	to \$70,000	\$ 4,455,665	\$ 67,510	66	\$ 30,169,018	168
\$70,001	to \$75,000	\$ 4,867,078	\$ 72,643	67	\$ 50,529,598	198
\$75,001	to \$80,000	\$ 5,115,492	\$ 77,507	66	\$ 30,027,701	228
\$80,001	to \$90,000	\$ 8,888,270	\$ 84,650	105	\$ 57,378,442	279
\$90,001	to \$100,000	\$ 7,024,239	\$ 94,922	74	\$ 45,357,601	363
\$100,001	to \$149,620	\$ 57,944,741	\$ 162,310	357	\$ 295,145,669	1,350
Total		\$ 236,010,732	\$ 11,574	20,391	\$ 3,780,544,907	11

Modeling Organization:

RMS

Model Name & Version Number:

Model Release Date:

LOSS RANGE		TOTAL LOSS	AVERAGE LOSS	NUMBER OF	EXPECTED ANNUAL	RETURN PERIOD
(MILLIONS)		(MILLIONS)	(MILLIONS)	HURRICANES	HURRICANE LOSSES	(YEARS)
\$	- to \$500	0.00%	0.00%	0.00%	0.00%	0.00%
\$501	to \$1,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$1,001	to \$1,500	0.00%	0.00%	0.00%	0.00%	0.00%
\$1,501	to \$2,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$2,001	to \$2,500	0.00%	0.00%	0.00%	0.00%	0.00%
\$2,501	to \$3,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$3,001	to \$3,500	0.00%	0.00%	0.00%	0.00%	0.00%
\$3,501	to \$4,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$4,001	to \$4,500	0.00%	0.00%	0.00%	0.00%	0.00%
\$4,501	to \$5,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$5,001	to \$6,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$6,001	to \$7,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$7,001	to \$8,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$8,001	to \$9,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$9,001	to \$10,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$10,001	to \$11,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$11,001	to \$12,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$12,001	to \$13,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$13,001	to \$14,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$14,001	to \$15,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$15,001	to \$16,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$16,001	to \$17,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$17,001	to \$18,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$18,001	to \$19,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$19,001	to \$20,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$20,001	to \$21,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$21,001	to \$22,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$22,001	to \$23,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$23,001	to \$24,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$24,001	to \$25,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$25,001	to \$26,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$26,001	to \$27,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$27,001	to \$28,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$28,001	to \$29,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$29,001	to \$30,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$30,001	to \$35,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$35,001	to \$40,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$40,001	to \$45,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$45,001	to \$50,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$50,001	to \$55,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$55,001	to \$60,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$60,001	to \$65,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$65,001	to \$70,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$70,001	to \$75,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$75,001	to \$80,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$80,001	to \$90,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$90,001	to \$100,000	0.00%	0.00%	0.00%	0.00%	0.00%
\$100,001	to \$149,620	0.00%	0.00%	0.00%	0.00%	0.00%
Total		0.00%	0.00%	0.00%	0.00%	0.00%

Probable Maximum Loss for Florida (Annual Aggregate)

Modeling Organization:

RMS

Model Name & Version Number:

RiskLink 17.0 (Build 1825)

Model Release Date:

April, 2017

Return Period (Years)	Estimated Loss Level	Uncertainty Interval			Conditional Tail Expectation
Top Event	596,874,795,022	403,847,578,782	to	811,305,453,997	---
1,000	144,607,139,793	72,414,837,081	to	236,160,372,692	211,304,839,270
500	108,873,250,497	66,905,623,350	to	159,300,107,465	167,679,176,166
250	80,657,364,652	49,124,850,094	to	118,365,091,621	130,114,154,770
100	52,862,651,563	24,865,066,853	to	89,142,164,906	90,418,829,586
50	36,692,314,869	14,767,277,910	to	66,471,484,992	66,985,982,678
20	20,028,501,480	6,730,488,389	to	39,014,523,214	42,828,034,078
10	10,450,521,444	4,446,965,862	to	18,488,108,995	28,650,275,284
5	3,584,887,877	192,586,384	to	10,666,589,497	17,533,171,089

Probable Maximum Loss for Florida (Annual Aggregate)

Modeling Organization: RMS
Model Name & Version Number: RiskLink 18.0 (Build 1930)
Model Release Date: July, 2018

Return Period (Years)	Estimated Loss Level	Uncertainty Interval			Conditional Tail Expectation
Top Event	596,874,795,022	403,847,578,782	to	811,305,453,997	---
1,000	144,607,139,793	72,414,837,081	to	236,160,372,692	211,304,839,270
500	108,873,250,497	66,905,623,350	to	159,300,107,465	167,679,176,166
250	80,657,364,652	49,124,850,094	to	118,365,091,621	130,114,154,770
100	52,862,651,563	24,865,066,853	to	89,142,164,906	90,418,829,586
50	36,692,314,869	14,767,277,910	to	66,471,484,992	66,985,982,678
20	20,028,501,480	6,730,488,389	to	39,014,523,214	42,828,034,078
10	10,450,521,444	4,446,965,862	to	18,488,108,995	28,650,275,284
5	3,584,887,877	192,586,384	to	10,666,589,497	17,533,171,089

Probable Maximum Loss for Florida (Annual Aggregate)

Modeling Organization: RMS

Model Name & Version Number:

Model Release Date:

Return Period (Years)	Estimated Loss Level	Uncertainty Interval			Conditional Tail Expectation
Top Event	0.00%	0.00%	to	0.00%	---
1,000	0.00%	0.00%	to	0.00%	0.00%
500	0.00%	0.00%	to	0.00%	0.00%
250	0.00%	0.00%	to	0.00%	0.00%
100	0.00%	0.00%	to	0.00%	0.00%
50	0.00%	0.00%	to	0.00%	0.00%
20	0.00%	0.00%	to	0.00%	0.00%
10	0.00%	0.00%	to	0.00%	0.00%
5	0.00%	0.00%	to	0.00%	0.00%

Probable Maximum Loss for Florida (Annual Occurrence)

Modeling Organization:

RMS

Model Name & Version Number:

RiskLink 17.0 (Build 1825)

Model Release Date:

April, 2017

Return Period (Years)	Estimated Loss Level	Uncertainty Interval			Conditional Tail Expectation
Top Event	596,874,795,022	403,847,578,782	to	811,305,453,997	---
1,000	139,786,332,712	67,741,288,585	to	232,416,259,434	206,463,757,015
500	104,103,187,876	41,283,303,352	to	189,232,218,403	162,871,462,102
250	76,173,841,002	45,107,667,055	to	113,611,403,583	125,382,052,368
100	49,181,311,422	25,642,542,880	to	78,883,107,782	86,103,238,265
50	33,810,414,694	14,080,479,977	to	60,362,195,845	63,204,189,013
20	18,282,290,062	5,401,603,889	to	37,280,522,575	39,976,045,349
10	9,534,779,410	2,828,222,186	to	19,427,075,773	26,584,791,442
5	3,305,589,715	1,143,098,443	to	6,374,395,815	16,236,270,767

Probable Maximum Loss for Florida (Annual Occurrence)

Modeling Organization:

RMS

Model Name & Version Number:

RiskLink 18.0 (Build 1930)

Model Release Date:

July, 2018

Return Period (Years)	Estimated Loss Level	Uncertainty Interval			Conditional Tail Expectation
Top Event	596,874,795,022	403,847,578,782	to	811,305,453,997	---
1,000	139,786,332,712	67,741,288,585	to	232,416,259,434	206,463,757,015
500	104,103,187,876	41,283,303,352	to	189,232,218,403	162,871,462,102
250	76,173,841,002	45,107,667,055	to	113,611,403,583	125,382,052,368
100	49,181,311,422	25,642,542,880	to	78,883,107,782	86,103,238,265
50	33,810,414,694	14,080,479,977	to	60,362,195,845	63,204,189,013
20	18,282,290,062	5,401,603,889	to	37,280,522,575	39,976,045,349
10	9,534,779,410	2,828,222,186	to	19,427,075,773	26,584,791,442
5	3,305,589,715	1,143,098,443	to	6,374,395,815	16,236,270,767

Probable Maximum Loss for Florida (Annual Occurrence)

Modeling Organization: RMS

Model Name & Version Number:

Model Release Date:

Return Period (Years)	Estimated Loss Level	Uncertainty Interval			Conditional Tail Expectation
Top Event	0.00%	0.00%	to	0.00%	---
1,000	0.00%	0.00%	to	0.00%	0.00%
500	0.00%	0.00%	to	0.00%	0.00%
250	0.00%	0.00%	to	0.00%	0.00%
100	0.00%	0.00%	to	0.00%	0.00%
50	0.00%	0.00%	to	0.00%	0.00%
20	0.00%	0.00%	to	0.00%	0.00%
10	0.00%	0.00%	to	0.00%	0.00%
5	0.00%	0.00%	to	0.00%	0.00%