

**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:** AIR Atlantic Tropical Cyclone Model v14.0.1 as Implemented in Touchstone 1.5  
**Model Release Date:** 7/8/2013

LOSS RANGE (MILLIONS)			TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ -	to	\$500	2,753,607	127	21745	55.1	2.0
\$501	to	\$1,000	3,698,592	726	5097	74.0	2.7
\$1,001	to	\$1,500	3,728,499	1,236	3017	74.6	3.2
\$1,501	to	\$2,000	3,618,945	1,732	2089	72.4	3.6
\$2,001	to	\$2,500	3,631,970	2,230	1629	72.6	4.0
\$2,501	to	\$3,000	3,627,682	2,740	1324	72.6	4.3
\$3,001	to	\$3,500	3,381,671	3,233	1046	67.6	4.7
\$3,501	to	\$4,000	3,428,212	3,747	915	68.6	5.1
\$4,001	to	\$4,500	3,387,515	4,250	797	67.8	5.5
\$4,501	to	\$5,000	2,995,729	4,748	631	59.9	5.8
\$5,001	to	\$6,000	5,910,662	5,488	1077	118.2	6.4
\$6,001	to	\$7,000	5,746,374	6,478	887	114.9	7.1
\$7,001	to	\$8,000	5,510,880	7,477	737	110.2	7.9
\$8,001	to	\$9,000	5,275,143	8,495	621	105.5	8.8
\$9,001	to	\$10,000	4,689,693	9,493	494	93.8	9.6
\$10,001	to	\$11,000	4,957,739	10,504	472	99.2	10.4
\$11,001	to	\$12,000	4,327,925	11,480	377	86.6	11.4
\$12,001	to	\$13,000	4,413,443	12,503	353	88.3	12.3
\$13,001	to	\$14,000	3,903,089	13,505	289	78.1	13.2
\$14,001	to	\$15,000	4,044,444	14,496	279	80.9	14.3
\$15,001	to	\$16,000	3,500,522	15,489	226	70.0	15.3
\$16,001	to	\$17,000	3,694,190	16,492	224	73.9	16.3
\$17,001	to	\$18,000	3,322,944	17,489	190	66.5	17.4
\$18,001	to	\$19,000	3,325,225	18,473	180	66.5	18.5
\$19,001	to	\$20,000	2,891,449	19,537	148	57.8	19.6
\$20,001	to	\$21,000	2,684,341	20,491	131	53.7	20.7
\$21,001	to	\$22,000	2,802,547	21,558	130	56.1	21.8
\$22,001	to	\$23,000	2,702,627	22,522	120	54.1	23.0
\$23,001	to	\$24,000	2,182,279	23,465	93	43.6	24.2
\$24,001	to	\$25,000	2,450,247	24,502	100	49.0	25.2
\$25,001	to	\$26,000	2,370,623	25,491	93	47.4	26.5
\$26,001	to	\$27,000	2,597,133	26,501	98	51.9	27.9
\$27,001	to	\$28,000	2,089,673	27,496	76	41.8	29.3
\$28,001	to	\$29,000	2,478,858	28,493	87	49.6	30.7
\$29,001	to	\$30,000	1,825,221	29,439	62	36.5	32.2
\$30,001	to	\$35,000	9,635,125	32,441	297	192.7	36.2
\$35,001	to	\$40,000	8,190,095	37,398	219	163.8	44.2
\$40,001	to	\$45,000	7,786,037	42,547	183	155.7	53.4
\$45,001	to	\$50,000	6,672,046	47,319	141	133.4	64.8
\$50,001	to	\$55,000	6,028,102	52,418	115	120.6	76.9
\$55,001	to	\$60,000	4,426,737	57,490	77	88.5	89.8
\$60,001	to	\$65,000	4,812,179	62,496	77	96.2	104.0
\$65,001	to	\$70,000	3,761,771	67,174	56	75.2	121.7
\$70,001	to	\$75,000	3,336,364	72,530	46	66.7	137.4
\$75,001	to	\$80,000	3,870,234	77,405	50	77.4	160.3
\$80,001	to	\$90,000	5,203,087	85,297	61	104.1	193.8
\$90,001	to	\$100,000	5,285,113	94,377	56	105.7	253.8
\$100,001	to	\$ Maximum	24,310,755	140,525	173	486.2	833.3
<b>Total</b>			<b>217,267,339</b>	<b>4,585</b>	<b>47385</b>	<b>4,345.3</b>	

\*Personal and commercial residential zero deductible statewide loss using 2007 FHCF personal and commercial residential exposure data – file name: hlp2007c.exe.

Percentage Difference Between Touchstone 1.5 Form A-8 and V14.1.0 Form A-8 for Part A

LOSS RANGE (MILLIONS)			TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ -	to	\$500	0.000000%	0.000000%	0.000000%	0.000000%	2.0
\$501	to	\$1,000	0.000000%	0.000000%	0.000000%	0.000000%	2.7
\$1,001	to	\$1,500	0.000000%	0.000000%	0.000000%	0.000000%	3.2
\$1,501	to	\$2,000	0.000000%	0.000000%	0.000000%	0.000000%	3.6
\$2,001	to	\$2,500	0.000000%	0.000000%	0.000000%	0.000000%	4.0
\$2,501	to	\$3,000	0.000000%	0.000000%	0.000000%	0.000000%	4.3
\$3,001	to	\$3,500	0.000000%	0.000000%	0.000000%	0.000000%	4.7
\$3,501	to	\$4,000	0.000000%	0.000000%	0.000000%	0.000000%	5.1
\$4,001	to	\$4,500	0.000000%	0.000000%	0.000000%	0.000000%	5.5
\$4,501	to	\$5,000	0.000000%	0.000000%	0.000000%	0.000000%	5.8
\$5,001	to	\$6,000	0.000000%	0.000000%	0.000000%	0.000000%	6.4
\$6,001	to	\$7,000	0.000000%	0.000000%	0.000000%	0.000000%	7.1
\$7,001	to	\$8,000	0.000000%	0.000000%	0.000000%	0.000000%	7.9
\$8,001	to	\$9,000	0.000000%	0.000000%	0.000000%	0.000000%	8.8
\$9,001	to	\$10,000	0.000000%	0.000000%	0.000000%	0.000000%	9.6
\$10,001	to	\$11,000	0.000000%	0.000000%	0.000000%	0.000000%	10.4
\$11,001	to	\$12,000	0.000000%	0.000000%	0.000000%	0.000000%	11.4
\$12,001	to	\$13,000	0.000000%	0.000000%	0.000000%	0.000000%	12.3
\$13,001	to	\$14,000	0.000000%	0.000000%	0.000000%	0.000000%	13.2
\$14,001	to	\$15,000	0.000000%	0.000000%	0.000000%	0.000000%	14.3
\$15,001	to	\$16,000	0.000000%	0.000000%	0.000000%	0.000000%	15.3
\$16,001	to	\$17,000	0.000000%	0.000000%	0.000000%	0.000000%	16.3
\$17,001	to	\$18,000	0.000000%	0.000000%	0.000000%	0.000000%	17.4
\$18,001	to	\$19,000	0.000000%	0.000000%	0.000000%	0.000000%	18.5
\$19,001	to	\$20,000	0.000000%	0.000000%	0.000000%	0.000000%	19.6
\$20,001	to	\$21,000	0.000000%	0.000000%	0.000000%	0.000000%	20.7
\$21,001	to	\$22,000	0.000000%	0.000000%	0.000000%	0.000000%	21.8
\$22,001	to	\$23,000	0.000000%	0.000000%	0.000000%	0.000000%	23.0
\$23,001	to	\$24,000	0.000000%	0.000000%	0.000000%	0.000000%	24.2
\$24,001	to	\$25,000	0.000000%	0.000000%	0.000000%	0.000000%	25.2
\$25,001	to	\$26,000	0.000000%	0.000000%	0.000000%	0.000000%	26.5
\$26,001	to	\$27,000	0.000000%	0.000000%	0.000000%	0.000000%	27.9
\$27,001	to	\$28,000	0.000000%	0.000000%	0.000000%	0.000000%	29.3
\$28,001	to	\$29,000	0.000000%	0.000000%	0.000000%	0.000000%	30.7
\$29,001	to	\$30,000	0.000000%	0.000000%	0.000000%	0.000000%	32.2
\$30,001	to	\$35,000	0.000000%	0.000000%	0.000000%	0.000000%	36.2
\$35,001	to	\$40,000	0.000000%	0.000000%	0.000000%	0.000000%	44.2
\$40,001	to	\$45,000	0.000000%	0.000000%	0.000000%	0.000000%	53.4
\$45,001	to	\$50,000	0.000000%	0.000000%	0.000000%	0.000000%	64.8
\$50,001	to	\$55,000	0.000000%	0.000000%	0.000000%	0.000000%	76.9
\$55,001	to	\$60,000	0.000000%	0.000000%	0.000000%	0.000000%	89.8
\$60,001	to	\$65,000	0.000000%	0.000000%	0.000000%	0.000000%	104.0
\$65,001	to	\$70,000	0.000000%	0.000000%	0.000000%	0.000000%	121.7
\$70,001	to	\$75,000	0.000000%	0.000000%	0.000000%	0.000000%	137.4
\$75,001	to	\$80,000	0.000000%	0.000000%	0.000000%	0.000000%	160.3
\$80,001	to	\$90,000	0.000000%	0.000000%	0.000000%	0.000000%	193.8
\$90,001	to	\$100,000	0.000000%	0.000000%	0.000000%	0.000000%	253.8
\$100,001	to	\$ Maximum	0.000000%	0.000000%	0.000000%	0.000000%	833.3
<b>Total</b>			0.000000%	0.000000%	0.000000%	0.000000%	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:** AIR Atlantic Tropical Cyclone Model v14.0.1 as Implemented in CLASIC/2 v14.1.0  
**Model Release Date:** 10/11/2012

LOSS RANGE (MILLIONS)			TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICAN E LOSSES*	RETURN PERIOD (YEARS)
\$	-	to \$500	2,753,607	127	21745	55.1	2.0
\$501	to	\$1,000	3,698,592	726	5097	74.0	2.7
\$1,001	to	\$1,500	3,728,499	1,236	3017	74.6	3.2
\$1,501	to	\$2,000	3,618,945	1,732	2089	72.4	3.6
\$2,001	to	\$2,500	3,631,970	2,230	1629	72.6	4.0
\$2,501	to	\$3,000	3,627,682	2,740	1324	72.6	4.3
\$3,001	to	\$3,500	3,381,671	3,233	1046	67.6	4.7
\$3,501	to	\$4,000	3,428,212	3,747	915	68.6	5.1
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\$4,501	to	\$5,000	2,995,729	4,748	631	59.9	5.8
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\$18,001	to	\$19,000	3,325,225	18,473	180	66.5	18.5
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\$26,001	to	\$27,000	2,597,133	26,501	98	51.9	27.9
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\$45,001	to	\$50,000	6,672,046	47,319	141	133.4	64.8
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\$60,001	to	\$65,000	4,812,179	62,496	77	96.2	104.0
\$65,001	to	\$70,000	3,761,771	67,174	56	75.2	121.7
\$70,001	to	\$75,000	3,336,364	72,530	46	66.7	137.4
\$75,001	to	\$80,000	3,870,234	77,405	50	77.4	160.3
\$80,001	to	\$90,000	5,203,087	85,297	61	104.1	193.8
\$90,001	to	\$100,000	5,285,113	94,377	56	105.7	253.8
\$100,001	to	\$ Maximum	24,310,755	140,525	173	486.2	833.3
<b>Total</b>			<b>217,267,339</b>	<b>4,585</b>	<b>47385</b>	<b>4,345.3</b>	<b>n/a</b>

\*Personal and commercial residential zero deductible statewide loss using 2007 FHCF personal and commercial residential exposure data – file name: *hlpm2007c.exe*.

**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:**

AIR Atlantic Tropical Cyclone Model v14.0.1 as  
Implemented in Touchstone 1.5

**Model Release Date:**

7/8/2013

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)
Top Event	323,132	294674 to -
1,000	151,848	138045 to 162707
500	120,891	112546 to 126697
250	93,902	89933 to 99778
100	61,236	58155 to 63872
50	40,807	39241 to 42536
20	19,891	19170 to 20535
10	9,975	9662 to 10311
5	3,620	3503 to 3736

**Percentage Difference Between Touchstone 1.5 Form A-8 and V14.1.0 Form A-8 for Part B**

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)
Top Event	0.0000000%	0.0000000% to -
1,000	0.0000000%	0.0000000% to 0.0000000%
500	0.0000000%	0.0000000% to 0.0000000%
250	0.0000000%	0.0000000% to 0.0000000%
100	0.0000000%	0.0000000% to 0.0000000%
50	0.0000000%	0.0000000% to 0.0000000%
20	0.0000000%	0.0000000% to 0.0000000%
10	0.0000000%	0.0000000% to 0.0000000%
5	0.0000000%	0.0000000% to 0.0000000%

**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:**

AIR Atlantic Tropical Cyclone Model v14.0.1 as  
Implemented in CLASIC/2 v14.1.0

**Model Release Date:**

10/11/2012

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)
Top Event	323,132	294674 to -
1,000	151,848	138045 to 162707
500	120,891	112546 to 126697
250	93,902	89933 to 99778
100	61,236	58155 to 63872
50	40,807	39241 to 42536
20	19,891	19170 to 20535
10	9,975	9662 to 10311
5	3,620	3503 to 3736