

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 1.5.2
Model Release Date: 11/7/2013

| 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 |
| Total | | | 217,267,339 | 4,585 | 47385 | 4,345.3 | |

*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 1.5.2 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 |
| Total | | | 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 |
| \$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 |
| Total | | 217,267,339 | 4,585 | 47385 | 4,345.3 | n/a |

*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 1.5.2

Model Release Date:

11/7/2013

| 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 1.5.2 Form A-8 and V14.1.0 Form A-8 for Part

| 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 |