

Company: Risk Management Solutions, Inc.

Purpose: This spreadsheet includes the updated Form A-8 (2011 ROA) using RiskLink 13.0 - Build 1509 and RiskLink 13.1 - Build 1526.

Sheets:

There are 3 sets of sheets.

The first set (named XXXX_RL13.0) represent the form generated by RiskLink 13.0 - Build 1509.

The second set (named XXXX_RL13.1) represent the form generated by RiskLink 13.1 - Build 1526.

The third set (named XXXX_Delta) represent the differences between the two forms (calculated as B1526- B1509).

An additional sheet (named Graph_RL13.1) compares the return period graphs from RL 13.0 and RL 13.1.

RL 13.0 (Build 1509)	RL 13.1 (Build 1526)	Delta Sheets
Part A_RL13.0	Part A_RL13.1	Part A_Delta
Part B_RL13.0	Part B_RL13.1	Part B_Delta

Summary of Changes in Loss Cost - RiskLink 13.0 (Build 1509) to RiskLink 13.1 (Build 1526):

0 *Total Number of Fields with Non-Zero Differences:*
272 *Total Number of Loss Fields*

Number of Fields with Non-Zero Difference

Form A-8 Section	Count: Non-Zero Difference
Part A	0
Part B	0

Max Difference

Form A-8 Section	Max Difference
Part A	0.000
Part B	0.000

Min Difference

Form A-8 Section	Min Difference
Part A	0.000
Part B	0.000

Modeling Organization:

RMS

Model Name & Version Number:

Model Release Date:

LOSS RANGE		TOTAL LOSS	AVERAGE LOSS	NUMBER OF	EXPECTED ANNUAL	RETURN TIME
(MILLIONS)		(MILLIONS)	(MILLIONS)	HURRICANES	HURRICANE LOSSES	(YEARS)
\$ -	to \$500	0	0	0	0	0
\$501	to \$1,000	0	0	0	0	0
\$1,001	to \$1,500	0	0	0	0	0
\$1,501	to \$2,000	0	0	0	0	0
\$2,001	to \$2,500	0	0	0	0	0
\$2,501	to \$3,000	0	0	0	0	0
\$3,001	to \$3,500	0	0	0	0	0
\$3,501	to \$4,000	0	0	0	0	0
\$4,001	to \$4,500	0	0	0	0	0
\$4,501	to \$5,000	0	0	0	0	0
\$5,001	to \$6,000	0	0	0	0	0
\$6,001	to \$7,000	0	0	0	0	0
\$7,001	to \$8,000	0	0	0	0	0
\$8,001	to \$9,000	0	0	0	0	0
\$9,001	to \$10,000	0	0	0	0	0
\$10,001	to \$11,000	0	0	0	0	0
\$11,001	to \$12,000	0	0	0	0	0
\$12,001	to \$13,000	0	0	0	0	0
\$13,001	to \$14,000	0	0	0	0	0
\$14,001	to \$15,000	0	0	0	0	0
\$15,001	to \$16,000	0	0	0	0	0
\$16,001	to \$17,000	0	0	0	0	0
\$17,001	to \$18,000	0	0	0	0	0
\$18,001	to \$19,000	0	0	0	0	0
\$19,001	to \$20,000	0	0	0	0	0
\$20,001	to \$21,000	0	0	0	0	0
\$21,001	to \$22,000	0	0	0	0	0
\$22,001	to \$23,000	0	0	0	0	0
\$23,001	to \$24,000	0	0	0	0	0
\$24,001	to \$25,000	0	0	0	0	0
\$25,001	to \$26,000	0	0	0	0	0
\$26,001	to \$27,000	0	0	0	0	0
\$27,001	to \$28,000	0	0	0	0	0
\$28,001	to \$29,000	0	0	0	0	0
\$29,001	to \$30,000	0	0	0	0	0
\$30,001	to \$35,000	0	0	0	0	0
\$35,001	to \$40,000	0	0	0	0	0
\$40,001	to \$45,000	0	0	0	0	0
\$45,001	to \$50,000	0	0	0	0	0
\$50,001	to \$55,000	0	0	0	0	0
\$55,001	to \$60,000	0	0	0	0	0
\$60,001	to \$65,000	0	0	0	0	0
\$65,001	to \$70,000	0	0	0	0	0
\$70,001	to \$75,000	0	0	0	0	0
\$75,001	to \$80,000	0	0	0	0	0
\$80,001	to \$90,000	0	0	0	0	0
\$90,001	to \$100,000	0	0	0	0	0
\$100,001	to \$149,620	0	0	0	0	0
Total		0	0	0	0	0

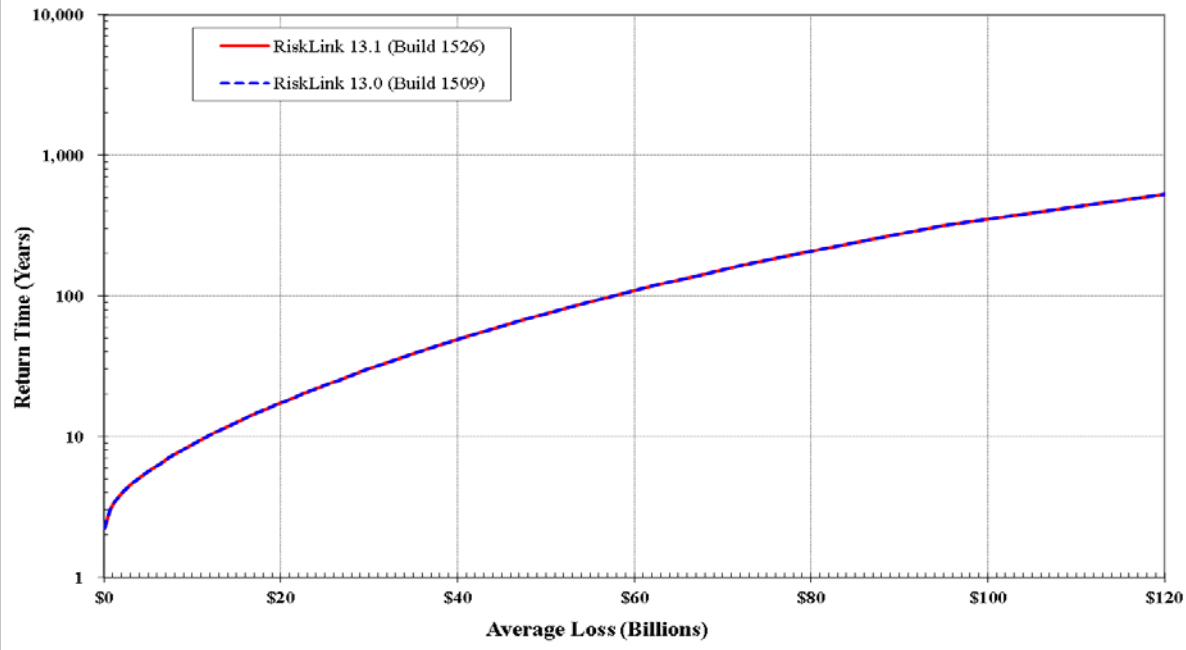
Modeling Organization:

RMS

Model Name & Version Number:

Model Release Date:

Return Time (years)	Estimated Loss	Uncertainty Interval		
Top Event	0	0	to	0
1,000	0	0	to	0
500	0	0	to	0
250	0	0	to	0
100	0	0	to	0
50	0	0	to	0
20	0	0	to	0
10	0	0	to	0
5	0	0	to	0



Modeling Organization: RMS
Model Name & Version Number: RiskLink 13.0 (Build 1509)
Model Release Date: Jul-13

LOSS RANGE		TOTAL LOSS	AVERAGE LOSS	NUMBER OF	EXPECTED ANNUAL	RETURN TIME
(MILLIONS)		(MILLIONS)	(MILLIONS)	HURRICANES	HURRICANE LOSSES	(YEARS)
\$ -	to \$500	\$ 745,589	\$ 109	6,861	\$ 56,712,183	2
\$501	to \$1,000	\$ 907,941	\$ 728	1,247	\$ 66,037,331	3
\$1,001	to \$1,500	\$ 993,665	\$ 1,230	808	\$ 64,484,337	3
\$1,501	to \$2,000	\$ 1,079,295	\$ 1,744	619	\$ 67,912,853	4
\$2,001	to \$2,500	\$ 1,337,326	\$ 2,248	595	\$ 65,421,117	4
\$2,501	to \$3,000	\$ 1,499,409	\$ 2,741	547	\$ 50,980,422	4
\$3,001	to \$3,500	\$ 1,670,586	\$ 3,244	515	\$ 71,964,386	5
\$3,501	to \$4,000	\$ 1,598,327	\$ 3,743	427	\$ 43,137,899	5
\$4,001	to \$4,500	\$ 1,829,796	\$ 4,255	430	\$ 56,412,754	5
\$4,501	to \$5,000	\$ 1,617,647	\$ 4,744	341	\$ 38,038,417	6
\$5,001	to \$6,000	\$ 3,653,742	\$ 5,470	668	\$ 102,398,486	6
\$6,001	to \$7,000	\$ 3,605,476	\$ 6,485	556	\$ 123,239,462	7
\$7,001	to \$8,000	\$ 3,648,318	\$ 7,491	487	\$ 142,437,689	7
\$8,001	to \$9,000	\$ 4,058,737	\$ 8,491	478	\$ 170,718,535	8
\$9,001	to \$10,000	\$ 3,670,572	\$ 9,485	387	\$ 99,404,831	8
\$10,001	to \$11,000	\$ 3,625,798	\$ 10,479	346	\$ 113,354,219	9
\$11,001	to \$12,000	\$ 3,323,109	\$ 11,459	290	\$ 107,962,230	10
\$12,001	to \$13,000	\$ 3,037,733	\$ 12,501	243	\$ 93,387,838	11
\$13,001	to \$14,000	\$ 2,710,131	\$ 13,483	201	\$ 63,885,396	11
\$14,001	to \$15,000	\$ 2,694,777	\$ 14,488	186	\$ 48,566,785	12
\$15,001	to \$16,000	\$ 3,412,351	\$ 15,511	220	\$ 115,792,213	13
\$16,001	to \$17,000	\$ 2,786,102	\$ 16,486	169	\$ 52,859,563	14
\$17,001	to \$18,000	\$ 3,147,399	\$ 17,486	180	\$ 88,658,730	15
\$18,001	to \$19,000	\$ 2,610,223	\$ 18,512	141	\$ 93,873,982	16
\$19,001	to \$20,000	\$ 2,593,570	\$ 19,501	133	\$ 71,017,498	17
\$20,001	to \$21,000	\$ 2,829,484	\$ 20,504	138	\$ 86,339,656	18
\$21,001	to \$22,000	\$ 2,791,568	\$ 21,474	130	\$ 59,324,341	19
\$22,001	to \$23,000	\$ 3,217,766	\$ 22,502	143	\$ 86,112,628	20
\$23,001	to \$24,000	\$ 3,051,522	\$ 23,473	130	\$ 55,514,393	21
\$24,001	to \$25,000	\$ 2,649,012	\$ 24,528	108	\$ 45,270,121	23
\$25,001	to \$26,000	\$ 2,675,020	\$ 25,476	105	\$ 60,703,176	24
\$26,001	to \$27,000	\$ 2,601,881	\$ 26,550	98	\$ 47,485,828	25
\$27,001	to \$28,000	\$ 2,942,828	\$ 27,503	107	\$ 52,438,077	27
\$28,001	to \$29,000	\$ 2,622,679	\$ 28,507	92	\$ 54,719,103	28
\$29,001	to \$30,000	\$ 2,210,710	\$ 29,476	75	\$ 36,710,890	30
\$30,001	to \$35,000	\$ 12,863,157	\$ 32,483	396	\$ 243,949,774	34
\$35,001	to \$40,000	\$ 10,230,650	\$ 37,475	273	\$ 131,413,307	44
\$40,001	to \$45,000	\$ 9,206,804	\$ 42,428	217	\$ 109,873,144	55
\$45,001	to \$50,000	\$ 8,785,633	\$ 47,490	185	\$ 109,665,580	68
\$50,001	to \$55,000	\$ 7,222,702	\$ 52,720	137	\$ 107,101,843	83
\$55,001	to \$60,000	\$ 6,484,990	\$ 57,389	113	\$ 92,103,620	99
\$60,001	to \$65,000	\$ 6,645,708	\$ 62,695	106	\$ 77,660,519	120
\$65,001	to \$70,000	\$ 5,657,552	\$ 67,352	84	\$ 66,551,059	141
\$70,001	to \$75,000	\$ 4,273,840	\$ 72,438	59	\$ 28,626,698	166
\$75,001	to \$80,000	\$ 5,815,638	\$ 77,542	75	\$ 65,785,277	194
\$80,001	to \$90,000	\$ 9,488,994	\$ 84,723	112	\$ 70,416,992	240
\$90,001	to \$100,000	\$ 7,123,821	\$ 94,984	75	\$ 36,172,820	315
\$100,001	to \$149,620	\$ 59,323,687	\$ 160,769	369	\$ 329,792,351	1,214
Total		\$ 242,573,268	\$ 11,890	20,402	\$ 4,122,390,352	10

Modeling Organization:

RMS

Model Name & Version Number:

RiskLink 13.0 (Build 1509)

Model Release Date:

Jul-13

Return Time (years)	Estimated Loss	Uncertainty Interval		
Top Event	586,164,614,524	397,106,179,500	to	795,996,153,394
1,000	149,779,834,619	81,006,331,670	to	237,591,637,454
500	114,607,065,504	72,856,945,023	to	163,756,105,804
250	86,254,508,038	64,976,836,584	to	109,974,233,694
100	57,608,659,157	31,972,893,365	to	89,272,724,840
50	40,435,968,292	17,685,674,137	to	70,605,809,545
20	22,369,368,662	6,650,174,423	to	45,558,151,856
10	11,649,897,270	2,720,345,263	to	25,615,754,803
5	3,814,857,216	1,463,502,797	to	7,058,417,907

Modeling Organization: RMS
Model Name & Version Number: RiskLink 13.1 (Build 1526)
Model Release Date: Jan-14

LOSS RANGE		TOTAL LOSS	AVERAGE LOSS	NUMBER OF	EXPECTED ANNUAL	RETURN TIME
(MILLIONS)		(MILLIONS)	(MILLIONS)	HURRICANES	HURRICANE LOSSES	(YEARS)
\$ -	to \$500	\$ 745,589	\$ 109	6,861	\$ 56,712,183	2
\$501	to \$1,000	\$ 907,941	\$ 728	1,247	\$ 66,037,331	3
\$1,001	to \$1,500	\$ 993,665	\$ 1,230	808	\$ 64,484,337	3
\$1,501	to \$2,000	\$ 1,079,295	\$ 1,744	619	\$ 67,912,853	4
\$2,001	to \$2,500	\$ 1,337,326	\$ 2,248	595	\$ 65,421,117	4
\$2,501	to \$3,000	\$ 1,499,409	\$ 2,741	547	\$ 50,980,422	4
\$3,001	to \$3,500	\$ 1,670,586	\$ 3,244	515	\$ 71,964,386	5
\$3,501	to \$4,000	\$ 1,598,327	\$ 3,743	427	\$ 43,137,899	5
\$4,001	to \$4,500	\$ 1,829,796	\$ 4,255	430	\$ 56,412,754	5
\$4,501	to \$5,000	\$ 1,617,647	\$ 4,744	341	\$ 38,038,417	6
\$5,001	to \$6,000	\$ 3,653,742	\$ 5,470	668	\$ 102,398,486	6
\$6,001	to \$7,000	\$ 3,605,476	\$ 6,485	556	\$ 123,239,462	7
\$7,001	to \$8,000	\$ 3,648,318	\$ 7,491	487	\$ 142,437,689	7
\$8,001	to \$9,000	\$ 4,058,737	\$ 8,491	478	\$ 170,718,535	8
\$9,001	to \$10,000	\$ 3,670,572	\$ 9,485	387	\$ 99,404,831	8
\$10,001	to \$11,000	\$ 3,625,798	\$ 10,479	346	\$ 113,354,219	9
\$11,001	to \$12,000	\$ 3,323,109	\$ 11,459	290	\$ 107,962,230	10
\$12,001	to \$13,000	\$ 3,037,733	\$ 12,501	243	\$ 93,387,838	11
\$13,001	to \$14,000	\$ 2,710,131	\$ 13,483	201	\$ 63,885,396	11
\$14,001	to \$15,000	\$ 2,694,777	\$ 14,488	186	\$ 48,566,785	12
\$15,001	to \$16,000	\$ 3,412,351	\$ 15,511	220	\$ 115,792,213	13
\$16,001	to \$17,000	\$ 2,786,102	\$ 16,486	169	\$ 52,859,563	14
\$17,001	to \$18,000	\$ 3,147,399	\$ 17,486	180	\$ 88,658,730	15
\$18,001	to \$19,000	\$ 2,610,223	\$ 18,512	141	\$ 93,873,982	16
\$19,001	to \$20,000	\$ 2,593,570	\$ 19,501	133	\$ 71,017,498	17
\$20,001	to \$21,000	\$ 2,829,484	\$ 20,504	138	\$ 86,339,656	18
\$21,001	to \$22,000	\$ 2,791,568	\$ 21,474	130	\$ 59,324,341	19
\$22,001	to \$23,000	\$ 3,217,766	\$ 22,502	143	\$ 86,112,628	20
\$23,001	to \$24,000	\$ 3,051,522	\$ 23,473	130	\$ 55,514,393	21
\$24,001	to \$25,000	\$ 2,649,012	\$ 24,528	108	\$ 45,270,121	23
\$25,001	to \$26,000	\$ 2,675,020	\$ 25,476	105	\$ 60,703,176	24
\$26,001	to \$27,000	\$ 2,601,881	\$ 26,550	98	\$ 47,485,828	25
\$27,001	to \$28,000	\$ 2,942,828	\$ 27,503	107	\$ 52,438,077	27
\$28,001	to \$29,000	\$ 2,622,679	\$ 28,507	92	\$ 54,719,103	28
\$29,001	to \$30,000	\$ 2,210,710	\$ 29,476	75	\$ 36,710,890	30
\$30,001	to \$35,000	\$ 12,863,157	\$ 32,483	396	\$ 243,949,774	34
\$35,001	to \$40,000	\$ 10,230,650	\$ 37,475	273	\$ 131,413,307	44
\$40,001	to \$45,000	\$ 9,206,804	\$ 42,428	217	\$ 109,873,144	55
\$45,001	to \$50,000	\$ 8,785,633	\$ 47,490	185	\$ 109,665,580	68
\$50,001	to \$55,000	\$ 7,222,702	\$ 52,720	137	\$ 107,101,843	83
\$55,001	to \$60,000	\$ 6,484,990	\$ 57,389	113	\$ 92,103,620	99
\$60,001	to \$65,000	\$ 6,645,708	\$ 62,695	106	\$ 77,660,519	120
\$65,001	to \$70,000	\$ 5,657,552	\$ 67,352	84	\$ 66,551,059	141
\$70,001	to \$75,000	\$ 4,273,840	\$ 72,438	59	\$ 28,626,698	166
\$75,001	to \$80,000	\$ 5,815,638	\$ 77,542	75	\$ 65,785,277	194
\$80,001	to \$90,000	\$ 9,488,994	\$ 84,723	112	\$ 70,416,992	240
\$90,001	to \$100,000	\$ 7,123,821	\$ 94,984	75	\$ 36,172,820	315
\$100,001	to \$149,620	\$ 59,323,687	\$ 160,769	369	\$ 329,792,351	1,214
Total		\$ 242,573,268	\$ 11,890	20,402	\$ 4,122,390,352	10

Modeling Organization:

RMS

Model Name & Version Number:

RiskLink 13.1 (Build 1526)

Model Release Date:

Jan-14

Return Time (years)	Estimated Loss	Uncertainty Interval		
Top Event	586,164,614,524	397,106,179,500	to	795,996,153,394
1,000	149,779,834,619	81,006,331,670	to	237,591,637,454
500	114,607,065,504	72,856,945,023	to	163,756,105,804
250	86,254,508,038	64,976,836,584	to	109,974,233,694
100	57,608,659,157	31,972,893,365	to	89,272,724,840
50	40,435,968,292	17,685,674,137	to	70,605,809,545
20	22,369,368,662	6,650,174,423	to	45,558,151,856
10	11,649,897,270	2,720,345,263	to	25,615,754,803
5	3,814,857,216	1,463,502,797	to	7,058,417,907