

Company: Risk Management Solutions, Inc.

Purpose: This spreadsheet includes the updated results reported in Form A-8 under the 2013 ROA.

Sheets:

There are 3 sets of sheets.

The first set (named XXXX_RL15.0) represent the losses generated by RiskLink 15.0.

The second set (named XXXX_RL15.0.1) represent the updated losses generated by RiskLink 15.0.1.

The third set (named XXXX_Delta) represent the change in losses between the two sets of results, calculated as [XXXX_RL15.0.1] - [XXXX_RL15.0].

RL 15.0 Results

Part A_RL15.0

Part B_RL15.0

RL 15.0.1 Results

Part A_RL15.0.1

Part B_RL15.0.1

Delta Sheets

Part A_Delta

Part B_Delta

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

LOSS RANGE (MILLIONS)		TOTAL LOSS (MILLIONS)	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES	RETURN TIME (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:
Model Name & Version Number:
Model Release Date:

RMS

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:
 Model Name & Version Number:
 Model Release Date:

RMS
 RiskLink 15.0.1

LOSS RANGE		TOTAL LOSS	AVERAGE LOSS	NUMBER OF	EXPECTED ANNUAL	RETURN TIME
(MILLIONS)		(MILLIONS)	(MILLIONS)	HURRICANES	HURRICANE LOSSES	(YEARS)
\$ -	to \$500	\$ 741,799	\$ 108	6,859	\$ 55,099,368	2
\$501	to \$1,000	\$ 920,161	\$ 727	1,265	\$ 68,806,635	3
\$1,001	to \$1,500	\$ 993,811	\$ 1,235	805	\$ 62,034,156	3
\$1,501	to \$2,000	\$ 1,108,663	\$ 1,749	634	\$ 67,671,855	4
\$2,001	to \$2,500	\$ 1,340,228	\$ 2,249	596	\$ 76,612,823	4
\$2,501	to \$3,000	\$ 1,521,224	\$ 2,746	554	\$ 57,564,576	4
\$3,001	to \$3,500	\$ 1,694,449	\$ 3,240	523	\$ 61,424,006	5
\$3,501	to \$4,000	\$ 1,683,848	\$ 3,742	450	\$ 48,849,348	5
\$4,001	to \$4,500	\$ 1,808,929	\$ 4,236	427	\$ 59,172,766	5
\$4,501	to \$5,000	\$ 1,782,446	\$ 4,753	375	\$ 48,420,658	6
\$5,001	to \$6,000	\$ 3,619,144	\$ 5,475	661	\$ 101,284,284	6
\$6,001	to \$7,000	\$ 3,597,964	\$ 6,483	555	\$ 173,046,832	7
\$7,001	to \$8,000	\$ 3,937,515	\$ 7,486	526	\$ 161,799,618	8
\$8,001	to \$9,000	\$ 4,109,944	\$ 8,492	484	\$ 113,062,488	8
\$9,001	to \$10,000	\$ 3,684,185	\$ 9,495	388	\$ 120,881,565	9
\$10,001	to \$11,000	\$ 3,590,181	\$ 10,498	342	\$ 106,572,455	10
\$11,001	to \$12,000	\$ 3,058,591	\$ 11,498	266	\$ 94,668,118	11
\$12,001	to \$13,000	\$ 3,001,716	\$ 12,455	241	\$ 75,871,149	12
\$13,001	to \$14,000	\$ 2,413,795	\$ 13,485	179	\$ 43,543,763	12
\$14,001	to \$15,000	\$ 3,427,890	\$ 14,525	236	\$ 97,761,970	13
\$15,001	to \$16,000	\$ 2,756,989	\$ 15,489	178	\$ 69,163,977	14
\$16,001	to \$17,000	\$ 3,046,067	\$ 16,465	185	\$ 71,888,165	15
\$17,001	to \$18,000	\$ 2,816,700	\$ 17,495	161	\$ 100,705,293	17
\$18,001	to \$19,000	\$ 2,831,623	\$ 18,507	153	\$ 71,731,104	18
\$19,001	to \$20,000	\$ 2,670,788	\$ 19,495	137	\$ 71,668,621	19
\$20,001	to \$21,000	\$ 2,975,476	\$ 20,521	145	\$ 66,749,336	20
\$21,001	to \$22,000	\$ 3,142,798	\$ 21,526	146	\$ 69,801,238	21
\$22,001	to \$23,000	\$ 2,852,039	\$ 22,457	127	\$ 46,700,607	23
\$23,001	to \$24,000	\$ 2,749,543	\$ 23,500	117	\$ 41,566,345	24
\$24,001	to \$25,000	\$ 2,696,785	\$ 24,516	110	\$ 56,011,798	26
\$25,001	to \$26,000	\$ 2,623,266	\$ 25,469	103	\$ 50,641,643	27
\$26,001	to \$27,000	\$ 2,570,772	\$ 26,503	97	\$ 47,602,974	29
\$27,001	to \$28,000	\$ 2,610,540	\$ 27,479	95	\$ 37,294,098	30
\$28,001	to \$29,000	\$ 2,481,773	\$ 28,526	87	\$ 36,732,313	32
\$29,001	to \$30,000	\$ 2,744,125	\$ 29,507	93	\$ 39,498,712	34
\$30,001	to \$35,000	\$ 11,682,880	\$ 32,363	361	\$ 197,211,733	39
\$35,001	to \$40,000	\$ 10,062,215	\$ 37,406	269	\$ 116,100,416	51
\$40,001	to \$45,000	\$ 8,990,594	\$ 42,209	213	\$ 96,734,074	63
\$45,001	to \$50,000	\$ 7,642,011	\$ 47,173	162	\$ 104,235,380	78
\$50,001	to \$55,000	\$ 7,695,589	\$ 52,351	147	\$ 80,541,091	96
\$55,001	to \$60,000	\$ 5,568,255	\$ 57,405	97	\$ 80,164,477	116
\$60,001	to \$65,000	\$ 6,969,205	\$ 62,225	112	\$ 70,318,894	138
\$65,001	to \$70,000	\$ 4,840,624	\$ 67,231	72	\$ 36,484,621	163
\$70,001	to \$75,000	\$ 4,868,587	\$ 72,665	67	\$ 45,858,776	194
\$75,001	to \$80,000	\$ 5,424,145	\$ 77,488	70	\$ 37,696,539	224
\$80,001	to \$90,000	\$ 8,460,896	\$ 84,609	100	\$ 56,769,599	274
\$90,001	to \$100,000	\$ 7,501,777	\$ 94,959	79	\$ 51,885,394	357
\$100,001	to \$149,620	\$ 56,833,367	\$ 162,381	350	\$ 292,698,248	1,339
Total		\$ 236,145,914	\$ 11,576	20,399	\$ 3,838,603,898	11

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

RMS
RiskLink 15.0.1

Return Time (years)	Estimated Loss	Uncertainty Interval		
Top Event	592,687,454,190	399,110,159,202	to	808,062,091,766
1,000	145,219,489,284	79,968,600,464	to	225,596,732,368
500	109,549,241,674	60,936,218,162	to	170,799,739,604
250	81,320,054,913	43,144,361,793	to	128,850,203,590
100	53,461,519,341	24,565,173,177	to	91,145,412,055
50	37,192,262,000	22,310,741,503	to	55,095,931,643
20	20,419,856,112	8,658,629,108	to	36,124,147,071
10	10,674,160,590	4,346,424,434	to	19,245,779,858
5	3,627,870,448	130,162,911	to	11,388,721,733

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

RMS
 RiskLink 15.0 (Build 1625)
 February, 2015

LOSS RANGE		TOTAL LOSS	AVERAGE LOSS	NUMBER OF	EXPECTED ANNUAL	RETURN TIME
(MILLIONS)		(MILLIONS)	(MILLIONS)	HURRICANES	HURRICANE LOSSES	(YEARS)
\$ -	to \$500	\$ 741,799	\$ 108	6,859	\$ 55,099,368	2
\$501	to \$1,000	\$ 920,161	\$ 727	1,265	\$ 68,806,635	3
\$1,001	to \$1,500	\$ 993,811	\$ 1,235	805	\$ 62,034,156	3
\$1,501	to \$2,000	\$ 1,108,663	\$ 1,749	634	\$ 67,671,855	4
\$2,001	to \$2,500	\$ 1,340,228	\$ 2,249	596	\$ 76,612,823	4
\$2,501	to \$3,000	\$ 1,521,224	\$ 2,746	554	\$ 57,564,576	4
\$3,001	to \$3,500	\$ 1,694,449	\$ 3,240	523	\$ 61,424,006	5
\$3,501	to \$4,000	\$ 1,683,848	\$ 3,742	450	\$ 48,849,348	5
\$4,001	to \$4,500	\$ 1,808,929	\$ 4,236	427	\$ 59,172,766	5
\$4,501	to \$5,000	\$ 1,782,446	\$ 4,753	375	\$ 48,420,658	6
\$5,001	to \$6,000	\$ 3,619,144	\$ 5,475	661	\$ 101,284,284	6
\$6,001	to \$7,000	\$ 3,597,964	\$ 6,483	555	\$ 173,046,832	7
\$7,001	to \$8,000	\$ 3,937,515	\$ 7,486	526	\$ 161,799,618	8
\$8,001	to \$9,000	\$ 4,109,944	\$ 8,492	484	\$ 113,062,488	8
\$9,001	to \$10,000	\$ 3,684,185	\$ 9,495	388	\$ 120,881,565	9
\$10,001	to \$11,000	\$ 3,590,181	\$ 10,498	342	\$ 106,572,455	10
\$11,001	to \$12,000	\$ 3,058,591	\$ 11,498	266	\$ 94,668,118	11
\$12,001	to \$13,000	\$ 3,001,716	\$ 12,455	241	\$ 75,871,149	12
\$13,001	to \$14,000	\$ 2,413,795	\$ 13,485	179	\$ 43,543,763	12
\$14,001	to \$15,000	\$ 3,427,890	\$ 14,525	236	\$ 97,761,970	13
\$15,001	to \$16,000	\$ 2,756,989	\$ 15,489	178	\$ 69,163,977	14
\$16,001	to \$17,000	\$ 3,046,067	\$ 16,465	185	\$ 71,888,165	15
\$17,001	to \$18,000	\$ 2,816,700	\$ 17,495	161	\$ 100,705,293	17
\$18,001	to \$19,000	\$ 2,831,623	\$ 18,507	153	\$ 71,731,104	18
\$19,001	to \$20,000	\$ 2,670,788	\$ 19,495	137	\$ 71,668,621	19
\$20,001	to \$21,000	\$ 2,975,476	\$ 20,521	145	\$ 66,749,336	20
\$21,001	to \$22,000	\$ 3,142,798	\$ 21,526	146	\$ 69,801,238	21
\$22,001	to \$23,000	\$ 2,852,039	\$ 22,457	127	\$ 46,700,607	23
\$23,001	to \$24,000	\$ 2,749,543	\$ 23,500	117	\$ 41,566,345	24
\$24,001	to \$25,000	\$ 2,696,785	\$ 24,516	110	\$ 56,011,798	26
\$25,001	to \$26,000	\$ 2,623,266	\$ 25,469	103	\$ 50,641,643	27
\$26,001	to \$27,000	\$ 2,570,772	\$ 26,503	97	\$ 47,602,974	29
\$27,001	to \$28,000	\$ 2,610,540	\$ 27,479	95	\$ 37,294,098	30
\$28,001	to \$29,000	\$ 2,481,773	\$ 28,526	87	\$ 36,732,313	32
\$29,001	to \$30,000	\$ 2,744,125	\$ 29,507	93	\$ 39,498,712	34
\$30,001	to \$35,000	\$ 11,682,880	\$ 32,363	361	\$ 197,211,733	39
\$35,001	to \$40,000	\$ 10,062,215	\$ 37,406	269	\$ 116,100,416	51
\$40,001	to \$45,000	\$ 8,990,594	\$ 42,209	213	\$ 96,734,074	63
\$45,001	to \$50,000	\$ 7,642,011	\$ 47,173	162	\$ 104,235,380	78
\$50,001	to \$55,000	\$ 7,695,589	\$ 52,351	147	\$ 80,541,091	96
\$55,001	to \$60,000	\$ 5,568,255	\$ 57,405	97	\$ 80,164,477	116
\$60,001	to \$65,000	\$ 6,969,205	\$ 62,225	112	\$ 70,318,894	138
\$65,001	to \$70,000	\$ 4,840,624	\$ 67,231	72	\$ 36,484,621	163
\$70,001	to \$75,000	\$ 4,868,587	\$ 72,665	67	\$ 45,858,776	194
\$75,001	to \$80,000	\$ 5,424,145	\$ 77,488	70	\$ 37,696,539	224
\$80,001	to \$90,000	\$ 8,460,896	\$ 84,609	100	\$ 56,769,599	274
\$90,001	to \$100,000	\$ 7,501,777	\$ 94,959	79	\$ 51,885,394	357
\$100,001	to \$149,620	\$ 56,833,367	\$ 162,381	350	\$ 292,698,248	1,339
Total		\$ 236,145,914	\$ 11,576	20,399	\$ 3,838,603,898	11

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

RMS
RiskLink 15.0 (Build 1625)
February, 2015

Return Time (years)	Estimated Loss	Uncertainty Interval		
Top Event	592,687,454,190	399,110,159,202	to	808,062,091,766
1,000	145,219,489,284	79,968,600,464	to	225,596,732,368
500	109,549,241,674	60,936,218,162	to	170,799,739,604
250	81,320,054,913	43,144,361,793	to	128,850,203,590
100	53,461,519,341	24,565,173,177	to	91,145,412,055
50	37,192,262,000	22,310,741,503	to	55,095,931,643
20	20,419,856,112	8,658,629,108	to	36,124,147,071
10	10,674,160,590	4,346,424,434	to	19,245,779,858
5	3,627,870,448	130,162,911	to	11,388,721,733