

**Form A-8B: 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 Hurricane Model for the U.S. v17.0.1 as Implemented in Touchstone v8.2.5  
**Model Release Date:** 6/14/2019

LOSS RANGE (MILLIONS)	TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ - to \$500	2,732,180	126	21747	55	2.1
\$501 to \$1,000	3,579,595	721	4966	72	2.8
\$1,001 to \$1,500	3,631,579	1,233	2945	73	3.3
\$1,501 to \$2,000	3,524,493	1,738	2028	70	3.8
\$2,001 to \$2,500	3,434,724	2,239	1534	69	4.2
\$2,501 to \$3,000	3,526,496	2,749	1283	71	4.6
\$3,001 to \$3,500	3,405,072	3,237	1052	68	5.0
\$3,501 to \$4,000	3,131,132	3,741	837	63	5.4
\$4,001 to \$4,500	3,004,045	4,249	707	60	5.8
\$4,501 to \$5,000	3,083,819	4,752	649	62	6.2
\$5,001 to \$6,000	5,764,641	5,480	1052	115	6.8
\$6,001 to \$7,000	5,301,602	6,481	818	106	7.6
\$7,001 to \$8,000	5,030,449	7,508	670	101	8.5
\$8,001 to \$9,000	5,097,009	8,481	601	102	9.4
\$9,001 to \$10,000	4,616,002	9,498	486	92	10.4
\$10,001 to \$11,000	4,554,238	10,518	433	91	11.3
\$11,001 to \$12,000	3,938,639	11,483	343	79	12.3
\$12,001 to \$13,000	4,019,319	12,482	322	80	13.3
\$13,001 to \$14,000	3,821,805	13,505	283	76	14.4
\$14,001 to \$15,000	3,583,399	14,508	247	72	15.5
\$15,001 to \$16,000	3,380,210	15,506	218	68	16.6
\$16,001 to \$17,000	3,384,299	16,509	205	68	17.7
\$17,001 to \$18,000	3,292,735	17,515	188	66	19.0
\$18,001 to \$19,000	3,069,571	18,491	166	61	20.3
\$19,001 to \$20,000	2,456,756	19,498	126	49	21.5
\$20,001 to \$21,000	2,789,197	20,509	136	56	22.7
\$21,001 to \$22,000	2,408,602	21,505	112	48	24.0
\$22,001 to \$23,000	2,724,008	22,512	121	54	25.3
\$23,001 to \$24,000	2,773,036	23,500	118	55	26.9
\$24,001 to \$25,000	2,494,384	24,455	102	50	28.5
\$25,001 to \$26,000	2,192,379	25,493	86	44	30.1
\$26,001 to \$27,000	2,069,161	26,528	78	41	31.5
\$27,001 to \$28,000	1,977,809	27,470	72	40	33.2
\$28,001 to \$29,000	1,881,105	28,502	66	38	34.6
\$29,001 to \$30,000	1,685,411	29,569	57	34	36.1
\$30,001 to \$35,000	8,814,440	32,406	272	176	41.1
\$35,001 to \$40,000	7,721,941	37,485	206	154	50.7
\$40,001 to \$45,000	7,553,235	42,434	178	151	62.5
\$45,001 to \$50,000	5,081,651	47,492	107	102	75.6
\$50,001 to \$55,000	5,555,397	52,409	106	111	91.1
\$55,001 to \$60,000	4,724,428	57,615	82	94	108.5
\$60,001 to \$65,000	4,311,852	62,491	69	86	130.2
\$65,001 to \$70,000	3,221,262	67,110	48	64	155.3
\$70,001 to \$75,000	3,394,040	72,214	47	68	181.8
\$75,001 to \$80,000	2,169,821	77,494	28	43	207.5
\$80,001 to \$90,000	5,347,353	84,879	63	107	263.2
\$90,001 to \$100,000	3,756,466	93,912	40	75	357.1
\$100,001 to \$ Maximum					
<b>Total</b>	16,954,831	137,844	123	339	1,136.4
	195,965,618	4,240	46,223	3,919	n/a

\*Personal and commercial residential zero deductible statewide loss using 2017 FHCF personal and commercial residential exposure data - file name: *hlm2017c.exe*.

Change in PML levels:	No	No	No	No	No
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**Percentage Difference Between Touchstone 8.2.5 Form A-8B and Touchstone 6.1.0 Form A-8B for Part A**

LOSS RANGE (MILLIONS)	TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$ - to \$500	0.000%	0.000%	0.000%	0.000%	0.000%
\$501 to \$1,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$1,001 to \$1,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$1,501 to \$2,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$2,001 to \$2,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$2,501 to \$3,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$3,001 to \$3,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$3,501 to \$4,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$4,001 to \$4,500	0.000%	0.000%	0.000%	0.000%	0.000%
\$4,501 to \$5,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$5,001 to \$6,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$6,001 to \$7,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$7,001 to \$8,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$8,001 to \$9,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$9,001 to \$10,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$10,001 to \$11,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$11,001 to \$12,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$12,001 to \$13,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$13,001 to \$14,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$14,001 to \$15,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$15,001 to \$16,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$16,001 to \$17,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$17,001 to \$18,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$18,001 to \$19,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$19,001 to \$20,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$20,001 to \$21,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$21,001 to \$22,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$22,001 to \$23,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$23,001 to \$24,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$24,001 to \$25,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$25,001 to \$26,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$26,001 to \$27,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$27,001 to \$28,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$28,001 to \$29,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$29,001 to \$30,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$30,001 to \$35,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$35,001 to \$40,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$40,001 to \$45,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$45,001 to \$50,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$50,001 to \$55,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$55,001 to \$60,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$60,001 to \$65,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$65,001 to \$70,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$70,001 to \$75,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$75,001 to \$80,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$80,001 to \$90,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$90,001 to \$100,000	0.000%	0.000%	0.000%	0.000%	0.000%
\$100,001 to \$ Maximum	0.000%	0.000%	0.000%	0.000%	0.000%
<b>Total</b>	0.000%	0.000%	0.000%	0.000%	n/a

**Form A-8B: 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 Hurricane Model for the U.S. v17.0.0 as Implemented in Touchstone v6.1.0  
**Model Release Date:** 9/4/2018

LOSS RANGE (MILLIONS)			TOTAL LOSS	AVERAGE LOSS (MILLIONS)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES*	RETURN PERIOD (YEARS)
\$	-	to \$500	2,732,180	126	21,747	55	2.1
\$501	to	\$1,000	3,579,595	721	4,966	72	2.8
\$1,001	to	\$1,500	3,631,579	1,233	2,945	73	3.3
\$1,501	to	\$2,000	3,524,493	1,738	2,028	70	3.8
\$2,001	to	\$2,500	3,434,724	2,239	1,534	69	4.2
\$2,501	to	\$3,000	3,526,496	2,749	1,283	71	4.6
\$3,001	to	\$3,500	3,405,072	3,237	1,052	68	5.0
\$3,501	to	\$4,000	3,131,132	3,741	837	63	5.4
\$4,001	to	\$4,500	3,004,045	4,249	707	60	5.8
\$4,501	to	\$5,000	3,083,819	4,752	649	62	6.2
\$5,001	to	\$6,000	5,764,641	5,480	1,052	115	6.8
\$6,001	to	\$7,000	5,301,602	6,481	818	106	7.6
\$7,001	to	\$8,000	5,030,449	7,508	670	101	8.5
\$8,001	to	\$9,000	5,097,009	8,481	601	102	9.4
\$9,001	to	\$10,000	4,616,002	9,498	486	92	10.4
\$10,001	to	\$11,000	4,554,238	10,518	433	91	11.3
\$11,001	to	\$12,000	3,938,639	11,483	343	79	12.3
\$12,001	to	\$13,000	4,019,319	12,482	322	80	13.3
\$13,001	to	\$14,000	3,821,805	13,505	283	76	14.4
\$14,001	to	\$15,000	3,583,399	14,508	247	72	15.5
\$15,001	to	\$16,000	3,380,210	15,506	218	68	16.6
\$16,001	to	\$17,000	3,384,299	16,509	205	68	17.7
\$17,001	to	\$18,000	3,292,735	17,515	188	66	19.0
\$18,001	to	\$19,000	3,069,571	18,491	166	61	20.3
\$19,001	to	\$20,000	2,456,756	19,498	126	49	21.5
\$20,001	to	\$21,000	2,789,197	20,509	136	56	22.7
\$21,001	to	\$22,000	2,408,602	21,505	112	48	24.0
\$22,001	to	\$23,000	2,724,008	22,512	121	54	25.3
\$23,001	to	\$24,000	2,773,036	23,500	118	55	26.9
\$24,001	to	\$25,000	2,494,384	24,455	102	50	28.5
\$25,001	to	\$26,000	2,192,379	25,493	86	44	30.1
\$26,001	to	\$27,000	2,069,161	26,528	78	41	31.5
\$27,001	to	\$28,000	1,977,809	27,470	72	40	33.2
\$28,001	to	\$29,000	1,881,105	28,502	66	38	34.6
\$29,001	to	\$30,000	1,685,411	29,569	57	34	36.1
\$30,001	to	\$35,000	8,814,440	32,406	272	176	41.1
\$35,001	to	\$40,000	7,721,941	37,485	206	154	50.7
\$40,001	to	\$45,000	7,553,235	42,434	178	151	62.5
\$45,001	to	\$50,000	5,081,651	47,492	107	102	75.6
\$50,001	to	\$55,000	5,555,397	52,409	106	111	91.1
\$55,001	to	\$60,000	4,724,428	57,615	82	94	108.5
\$60,001	to	\$65,000	4,311,852	62,491	69	86	130.2
\$65,001	to	\$70,000	3,221,262	67,110	48	64	155.3
\$70,001	to	\$75,000	3,394,040	72,214	47	68	181.8
\$75,001	to	\$80,000	2,169,821	77,494	28	43	207.5
\$80,001	to	\$90,000	5,347,353	84,879	63	107	263.2
\$90,001	to	\$100,000	3,756,466	93,912	40	75	357.1
\$100,001	to	\$ Maximum	16,954,831	137,844	123	339	1,136.4
<b>Total</b>			<b>195,965,618</b>	<b>4,240</b>	<b>46,223</b>	<b>3,919</b>	<b>n/a</b>

\*Personal and commercial residential zero deductible statewide loss using 2012 FHCF personal and commercial residential exposure data – file name: hlp2012c.exe.

**Form A-8B: Probable Maximum Loss for Florida**

Change in the PML levels:	No	No	No
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**Part B - Personal and Commercial Residential Probable Maximum Loss for Florida (Annual Aggregate)**

**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** AIR Hurricane Model for the U.S. v17.0.1 as Implemented in Touchstone v8.2.5  
**Model Release Date:** 6/14/2019

**Percentage Difference Between Touchstone 8.2.5 Form A-8B and Touchstone 6.1.0 Form A-8B for Part B**

Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Conditional Tail Expectation
Top Event	315,428	263822 to -	--
1,000	134,641	127730 to 146920	178,122
500	108,056	104334 to 117695	149,679
250	88,718	84175 to 91946	123,470
100	59,420	56355 to 61929	92,049
50	39,960	38478 to 41564	69,981
20	20,299	19527 to 20957	44,780
10	10,116	9842 to 10444	29,522
5	3,597	3469 to 3701	17,866

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Condition Tail Expectation
Top Event	0.000%	0.000% to -	
1,000	0.000%	0.000% to 0.000%	0.000%
500	0.000%	0.000% to 0.000%	0.000%
250	0.000%	0.000% to 0.000%	0.000%
100	0.000%	0.000% to 0.000%	0.000%
50	0.000%	0.000% to 0.000%	0.000%
20	0.000%	0.000% to 0.000%	0.000%
10	0.000%	0.000% to 0.000%	0.000%
5	0.000%	0.000% to 0.000%	0.000%

**Form A-8B: Probable Maximum Loss for Florida**

**Part B - Personal and Commercial Residential Probable Maximum Loss for Florida (Annual Aggregate)**

**Modeling Organization:** AIR Worldwide

**Model Name & Version Number:** AIR Hurricane Model for the U.S. v17.0.0 as Implemented in Touchstone v6.1.0

**Model Release Date:** 9/4/2018

<b>Return Period (Years)</b>	<b>Estimated Loss Level (Millions)</b>	<b>Uncertainty Interval (Millions)</b>	<b>Conditional Tail Expectation</b>
Top Event	315,428	263822 to -	--
1,000	134,641	127730 to 146920	178,122
500	108,056	104334 to 117695	149,679
250	88,718	84175 to 91946	123,470
100	59,420	56355 to 61929	92,049
50	39,960	38478 to 41564	69,981
20	20,299	19527 to 20957	44,780
10	10,116	9842 to 10444	29,522
5	3,597	3469 to 3701	17,866

**Form A-8B: Probable Maximum Loss for Florida**

**Part C - Personal and Commercial Residential Probable Maximum Loss for Florida (Annual Occurrence)**

Change in the PML levels:	No	No	No
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**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.1 as Implemented in Touchstone v8.2.5

**Model Release Date:**

6/14/2019

**Percentage Difference Between Touchstone 8.2.5 Form A-8B and Touchstone 6.1.0 Form A-8B for Part C**

Min:	0.000%	0.000%	0.000%
Max	0.000%	0.000%	0.000%

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Conditional Tail Expectation
Top Event	315,428	251814 to -	--
1,000	131,998	122881 to 143526	174,609
500	105,756	100417 to 115117	146,293
250	83,593	79712 to 88710	119,805
100	55,049	52747 to 57823	87,826
50	37,270	35644 to 38800	66,300
20	18,271	17700 to 18881	41,887
10	9,092	8815 to 9386	27,387
5	3,229	3129 to 3335	16,482

Return Period (Years)	Estimated Loss Level (Millions)	Uncertainty Interval (Millions)	Condition Tail Expectation
Top Event	0.000%	0.000% to -	
1,000	0.000%	0.000% to 0.000%	0.000%
500	0.000%	0.000% to 0.000%	0.000%
250	0.000%	0.000% to 0.000%	0.000%
100	0.000%	0.000% to 0.000%	0.000%
50	0.000%	0.000% to 0.000%	0.000%
20	0.000%	0.000% to 0.000%	0.000%
10	0.000%	0.000% to 0.000%	0.000%
5	0.000%	0.000% to 0.000%	0.000%

**Form A-8B: Probable Maximum Loss for Florida**

**Part C - Personal and Commercial Residential Probable Maximum Loss for Florida (Annual Occurrence)**

**Modeling Organization:**

**AIR Worldwide**

**Model Name & Version Number:**

**AIR Hurricane Model for the U.S. v17.0.0 as Implemented in Touchstone v6.1.0**

**Model Release Date:**

**9/4/2018**

<b>Return Period (Years)</b>	<b>Estimated Loss Level (Millions)</b>	<b>Uncertainty Interval (Millions)</b>	<b>Conditional Tail Expectation</b>
Top Event	315,428	251814 to -	--
1,000	131,998	122881 to 143526	174,609
500	105,756	100417 to 115117	146,293
250	83,593	79712 to 88710	119,805
100	55,049	52747 to 57823	87,826
50	37,270	35644 to 38800	66,300
20	18,271	17700 to 18881	41,887
10	9,092	8815 to 9386	27,387
5	3,229	3129 to 3335	16,482