

2024 Reinsurance Submission

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Modeling Assumptions

- A total of 125K policies were provided, all of which have wind coverage.
- Insurance-to-value was assumed to be 100%
- Building construction, occupancy, age, height and square footage were all modeled.
- Secondary modifiers were included in the loss models, as provided by the client.
- X base rate tables by business type, deductible, construction, and rating region were used to obtain X base premiums.
- X relativities by business type, year built, roof shape, roofing deck attachment, and opening protection were used to modify the base premiums, and capped according to specification.
- Modeled output based on exposure data as of February 23, 2024 less scheduled non-renewals to October 1, 2024.
- Cedant XYZ is projecting 12% overall growth to October 1, 2024. This is expected to be split 7.5% exposure growth and 4.5% increase related to inflation guard. The exposure growth is expected to mirror the current distribution of the portfolio.

Proprietary and Confidential 2.A.1 - Modeling Assumptions



Modeled Output

	[1]	[2]	[1] vs [2]		[1]	[2]	[1] vs [2]
Return Period	model_a 2/23/24	model_a 1/15/23	Exposure % Change	Return Period	model_b 2/23/24	model_b 1/15/23	Exposure % Change
250 yr	741	480	54.5%	250 yr	1'023	697	46.7%
200 yr	659	427	54.4%	200 yr	884	600	47.5%
130 yr	527	342	54.3%	130 yr	674	457	47.5%
100 yr	459	298	54.1%	100 yr	551	388	41.9%
80 yr	406	264	53.9%	80 yr	494	335	47.2%
70 yr	377	245	53.9%	70 yr	460	321	43.5%
60 yr	346	225	53.8%	60 yr	429	296	44.9%
50 yr	311	202	53.7%	50 yr	380	260	46.1%
25 yr	197	129	52.6%	25 yr	229	152	50.3%
20 yr	165	108	52.0%	20 yr	198	131	50.7%
5 yr	23	15	47.7%	5 yr	45	30	51.3%
Blended 100-20	312	203	53.5%	Blended 100-20	374	260	44.1%
Annual avg	33	22	52.1%	Annual avg	47	31	48.6%
Std dev	136	88	55.0%	Std dev	149	100	48.3%
IIF	68'449	42'954	59.4%	IIF	68'449	42'954	59.4%
Count (ones)	125'899	86'307	45.9%	Count (ones)	125'899	86'307	45.9%

[1] vs [2]
Exposure %
Change
45.6%
46.3%
50.0%
42.8%
47.4%
45.8%

46.5% 45.2% 48.7%

50.4%

51.2%

44.6% 48.4% 49.2%

59.4%

Model 1 Long Term with Demand Surge	Model 1 I	Long T	erm wit	th Demand	Surge
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	[1]	[2]	[2] vs [3]		[1]	[2]	- 1
Return Period	model_a 2/23/24	model_a 1/15/23	Exposure % Change	Return Period	model_b 2/23/24	model_b 1/15/23	Ex (
250 yr	1'001	643	55.6%	250 yr	1'315	903	
200 yr	876	563	55.4%	200 yr	1'135	776	
130 yr	680	438	55.2%	130 yr	864	576	
100 yr	581	375	55.0%	100 yr	695	486	
80 yr	506	327	54.8%	80 yr	628	426	
70 yr	466	301	54.7%	70 yr	582	399	
60 yr	422	273	54.6%	60 yr	537	366	
50 yr	374	242	54.5%	50 yr	465	320	
25 yr	224	146	53.3%	25 yr	268	180	
20 yr	184	121	52.6%	20 yr	224	149	
5 yr	23	16	47.6%	5 yr	46	30	
Blended 100-20	383	248	54.4%	Blended 100-20	459	318	
Annual avg	40	26	53.1%	Annual avg	53	36	
Std dev	192	123	56.9%	Std dev	183	123	
IIF	68'449	42'954	59.4%	IIF	68'449	42'954	
Count (ones)	125'899	86'307	45.9%	Count (ones)	125'899	86'307	

2.A.2 - Modeled Output Proprietary and Confidential



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Line of Business Profile

		Feb	oruary 23, 2024	1			Jai		% Change			
Form	Risk Count	Cov. A	Cov. C	Cov. D	TIV	Risk Count	Cov. A	Cov. C	Cov. D	TIV	Risk Count	TIV
DP3	1'727	890	219	89	1'198 0	0	0	0	0	0	NA	NA
HO3	147'035	63'662	20'732	6'362	90'756 0	97'461	39'640	13'496	3'960	57'096	50.9%	59.0%
HO4	623	0	25	3	28 0	681	0	29	3	31	(8.5%)	(11.4%)
HO6	26'873	2'444	1'169	234	3'847 0	22'688	1'862	954	191	3'007	18.4%	27.9%
Total	176'258	66'996	22'145	6'688	95'829	120'830	41'502	14'479	4'154	60'135	45.9%	59.4%

US \$ in Millions, Risk Count in Ones

Proprietary and Confidential 2.B.1 - Wind Exp by LOB

^{*} TIV values throughout Section 2.B do not include coverage B



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Data Quality for Wind Exposures

	Febi	ruary 23, 202	4	Jan	uary 15, 2023	3	% Change		
Address Resolution	Risk Count	TIV	% Total	Risk Count	TIV	% Total	Risk Count	TIV	
Street Level	122'638	66'571	97.3%	84'509	42'025	97.8%	45.1%	58.4%	
Block Group/Census Tract	1'578	873	1.3%	747	356	0.8%	111.3%	145.4%	
Zip Level	1'684	1'005	1.5%	1'052	573	1.3%	60.0%	75.4%	
City	0	0	0.0%	0	0	0.0%	0.0%	0.0%	
Total	125'899	68'449	100.0%	86'307	42'954	100.0%	45.9%	59.4%	

US \$ in Millions, Risk Count in Ones

Proprietary and Confidential 2.B.2 - Data Quality

^{*} TIV values throughout Section 2.B do not include coverage B



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Limits Profile

	February 23	3, 2024	January 15	5, 2023	% Char	nge
Limit Band	Risk Count	TIV	Risk Count	TIV	Risk Count	TIV
0 - 10,000	2	0	3	0	(40.0%)	(44.2%)
10,001 - 50,000	708	22	836	26	(15.4%)	(16.5%)
50,001 - 100,000	6'589	543	6'181	504	6.6%	7.7%
100,001 - 250,000	12'032	1'821	10'426	1'625	15.4%	12.1%
250,001 - 500,000	46'449	18'326	33'525	12'956	38.6%	41.4%
500,001 - 1,000,000	50'726	33'991	29'616	19'707	71.3%	72.5%
1,000,001 - 2,000,000	8'215	10'710	5'166	6'733	59.0%	59.1%
2,000,001 - 3,000,000	973	2'281	475	1'103	104.8%	106.8%
3,000,001 - 4,000,000	153	519	60	203	156.3%	155.7%
4,000,001 - 5,000,000	53	235	22	96	140.9%	144.0%
5,000,001 - 6,000,000	1	3	0	0	NA	NA
All Limit Bands	125'899	68'449	86'307	42'954	45.9%	59.4%

US \$ in Millions, Risk Count in Ones

^{*} TIV values throughout Section 2.B do not include coverage B



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Wind Exposure by County

	February 2	3, 2024	January 15	5, 2023	% Char	nge
County	Risk Count	TIV	Risk Count	TIV	Risk Count	TIV
PALM BEACH COUNTY	15'152	9'174	10'411	5'809	45.5%	57.9%
BROWARD COUNTY	14'037	8'702	9'065	5'311	54.8%	63.9%
MIAMI-DADE COUNTY	14'990	7'298	9'247	4'273	62.1%	70.8%
HILLSBOROUGH COUNT	8'473	4'868	4'730	2'492	79.1%	95.4%
PINELLAS COUNTY	8'906	4'282	7'021	2'930	26.8%	46.2%
COLLIER COUNTY	6'477	3'660	4'904	2'616	32.1%	39.9%
LEE COUNTY	6'038	3'389	6'594	3'272	(8.4%)	3.6%
ORANGE COUNTY	4'145	2'240	2'124	1'027	95.1%	118.1%
ST. LUCIE COUNTY	4'476	2'127	2'902	1'262	54.2%	68.6%
DUVAL COUNTY	3'660	1'874	1'956	965	87.1%	94.2%
SARASOTA COUNTY	3'294	1'756	2'633	1'210	25.1%	45.1%
BREVARD COUNTY	3'499	1'683	3'180	1'315	10.0%	28.0%
MANATEE COUNTY	2'822	1'634	1'902	940	48.4%	73.7%
PASCO COUNTY	2'931	1'518	1'872	865	56.6%	75.6%
VOLUSIA COUNTY	2'803	1'348	2'035	891	37.7%	51.3%
ESCAMBIA COUNTY	2'265	1'129	1'715	799	32.1%	41.3%
MARTIN COUNTY	1'939	1'108	1'237	665	56.8%	66.6%
BAY COUNTY	2'162	1'042	1'729	793	25.0%	31.3%
ST. JOHNS COUNTY	1'446	1'007	872	586	65.8%	72.0%
POLK COUNTY	1'859	901	936	430	98.7%	109.5%
Top 20 Subtotal	111'369	60'741	77'062	38'451	44.5%	58.0%
Grand Total	251'797	136'898	172'614	85'907	45.9%	59.4%

US \$ in Millions, Risk Count in Ones

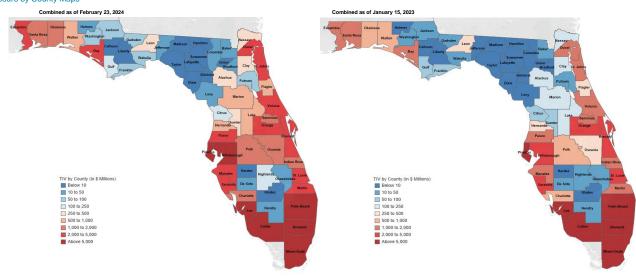
^{*} TIV values throughout Section 2.B do not include coverage B



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Wind Exposure by County Maps



Proprietary and Confidential



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Renewal Policy TIV Comparison

Renewai	Policy IIV C	ompanson	
County	[1] February 23, 2024	[2] January 15, 2023	[2] to [1]
Alachua	50	46	9.89%
Baker	5	4	9.78%
Bay	650	605	7.38%
Bradford	1	1	9.55%
Brevard	1'022	932	9.59%
Broward	4'534	4'101	10.55%
Calhoun	2	2	2.67%
Charlotte	453	400	13.17%
Citrus	29	26	9.35%
Clay	73	67	9.51%
Collier	2'155	1'974	9.15%
Columbia	3	3	10.70%
DeSoto	8	7	11.27%
Dixie	1	. 1	9.75%
Duval	772	708	8.94%
Escambia	646	593	8.98%
Flagler	174	157	11.00%
Franklin	22	20	9.68%
	12	20	
Gadsden			9.76%
Gilchrist	1	1	8.62%
Glades	1	1	10.32%
Gulf	27	25	7.53%
Hardee	1	1	12.25%
Hendry	8	7	10.08%
Hernando	132	120	10.08%
Highlands	17	16	9.64%
Hillsborough	2'055	1'845	11.34%
Holmes	2	2	8.77%
Indian River	437	397	10.00%
Jackson	14	13	9.11%
Jefferson	2	2	4.25%
Layfayette	1	1	10.71%
Lake	67	59	12.24%
Lee	2'861	2'536	12.82%
Leon	107	99	8.40%
Levy	2	2	12.03%
Liberty	1	0	9.03%
Madison	1	1	8.90%
Manatee	769	694	10.90%
Marion	76	68	11.20%
Martin	495	445	11.12%
Miami-Dade	3'465	3'157	9.75%
Nassau	92	85	8.03%
Okaloosa	333	307	8.53%
Okeechobee	333	307	11.05%
Orange	744	678	9.70%
	148	136	9.70%
Osceola Dalm Basah	148 4'725	136 4'308	
Palm Beach Pasco	41725 665	4°308 596	9.67% 11.61%
Pinellas	2'388	2'198	8.64%
Polk	314	290	8.37%
Putnam	12	11	8.63%
Santa Rosa	455	417	8.94%
Sarasota	1'055	957	10.21%
Seminole	371	334	11.12%
St. Johns	474	435	8.87%
St. Lucie	960	872	10.14%
Sumter	34	31	10.33%
Suwannee	1	1	9.89%
Taylor	2	1	10.36%
Union	0	0	8.31%
Volusia	718	647	10.92%
Wakulla	14	13	10.42%
Walton	190	177	7.37%
Washington	19	17	10.75%
Bi County	7'999	7'258	10.21%
Tri County	12'724	11'566	10.21%
Total	34'876	31'672	10.11%
. Juli	34 0/0	310/2	10.12/0

Proprietary and Confidential



US \$ in Millions

Proprietary and Confidential



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Hurricane Deductible Profile

		Febr	uary 23, 2	024			Janı	uary 15, 20)23		
_		Risk Cou	int by Polic	cy Form			Risk Cou	int by Polic	y Form		% Change
HU Deductible	DP3	HO3	HO4	HO6	All Forms	DP3	HO3	HO4	HO6	All Forms	Total Risk Count
\$500 or less	-	2	256	2'754	3'011	-	2	270	2'825	3'096	(2.7%)
\$500 to \$1,000	-	-	104	10'606	10'710	-	-	123	9'166	9'289	15.3%
\$1,000 to \$1,500	-	-	27	2'869	2'895	-	-	27	2'253	2'279	27.0%
\$1,500 to \$2,000	-	1	34	1'083	1'117	-	1	43	722	765	46.1%
\$2,000 to \$2,500	1	4	6	451	461	-	21	5	320	346	33.4%
\$2,500 to \$3,000	-	195	8	687	890	-	267	8	461	735	21.1%
\$3,000 to \$3,500	3	739	2	121	864	-	1'166	1	54	1'220	(29.2%)
\$3,500 to \$4,000	5	1'937	4	161	2'106	-	2'283	6	125	2'413	(12.7%)
\$4,000 to \$4,500	10	3'103	5	33	3'150	-	3'220	1	21	3'242	(2.8%)
\$4,500 to \$5,000	35	5'241	2	168	5'445	-	4'405	3	112	4'520	20.5%
\$5,000 to \$7,500	311	34'349	1	124	34'784	-	23'978	2	78	24'058	44.6%
\$7,500 to \$10,000	279	23'850	1	61	24'190	-	14'555	2	36	14'593	65.8%
\$10,000 to \$12,500	158	12'134	-	18	12'309	-	6'894	-	7	6'901	78.4%
\$12,500 to \$15,000	108	7'104	-	19	7'231	-	3'931	-	9	3'940	83.5%
\$15,000 to \$20,000	127	7'056	-	16	7'199	-	4'058	-	8	4'066	77.0%
\$20,000 to \$30,000	102	5'656	-	23	5'781	-	2'902	1	8	2'910	98.6%
\$30,000 to \$40,000	50	1'736	-	4	1'789	-	893	-	1	894	100.2%
\$40,000 to \$50,000	18	699	-	2	719	-	406	-	3	408	76.1%
\$50,000 or greater	31	1'222		1	1'253	-	637	-		637	96.7%
Total	1'234	105'025	445	19'195	125'899	0	69'615	487	16'206	86'307	45.9%

Risk Count in Ones

Proprietary and Confidential 2.B.7 HU Deductible \$Bands



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Hurricane Deductible Profile

		Febr	uary 23, 20	024			Jan	uary 15, 20	23		
_		Risk Cou	int by Polic	y Form			% Change				
HU Deductible	DP3	HO3	HO4	HO6	All Forms	DP3	HO3	HO4	HO6	All Forms	Total Risk Count
1%	0	38	0	10'034	10'072	0	46	0	7'993	8'038	25.3%
2%	981	90372.5	123	2'937	94'413	0	61'640	245.5	2'879	64'764	45.8%
3%	0	2	0	753	755	0	4	0	532	535	41.1%
4%	0	12	0	312	324	0	14	0	210	223	45.1%
5%	231	13275.5	7	298	13'811	0	7'120	100.5	273	7'493	84.3%
10%	22	1320.5	3.5	199	1'545	0	789	6.5	145	940	64.3%
15%	0	0	0	0	0	0	2	0	1	2	(100.0%)
500	0	2	255.5	2'753	3'011	0	2	134	2'619	2'755	9.3%
1,000	0	0	49	1'613	1'662	0	0	0	1'342	1'342	23.9%
1,250	0	0	4	26	30	0	0	0	29	29	3.4%
2,500	1	3	3	271	278	0	0	0	187	187	48.4%
Total	1'234	105'025	445	19'195	125'899	0	69'615	487	16'206	86'307	45.9%

Risk Count in Ones

Proprietary and Confidential 2.B.8 HU Deductible %



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Distance to Coast Profile for Wind Exposures

			February 2	23, 2024			January 15, 2023						
		TIV by Geocoding Resolution					TIV by Geocoding Resolution						% Change
Distance	Street	Block	Postal				Street	Block	Postal				
to Coast	Level	Group	Code	City	Total	% Total	Level	Group	Code	City	Total	% Total	Total TIV
< 1/2 mile	7'291	21	35	0	7'347	10.7%	5'536	10	25	0	5'571	13.0%	31.9%
1/2 - 1 mile	3'206	11	47	0	3'264	4.8%	2'590	5	21	0	2'616	6.1%	24.8%
1 - 3 miles	9'783	98	123	0	10'004	14.6%	7'252	52	78	0	7'383	17.2%	35.5%
3 - 5 miles	9'397	131	133	0	9'662	14.1%	5'956	56	75	0	6'087	14.2%	58.7%
5 - 10 miles	17'356	308	287	0	17'951	26.2%	9'929	151	210	0	10'290	24.0%	74.4%
>=10 miles	19'537	305	379	0	20'222	29.5%	10'761	81	164	0	11'006	25.6%	83.7%
Total	66'571	873	1'005	0	68'449	100.0%	42'025	356	573	0	42'954	100.0%	59.4%

US \$ in Millions

Proprietary and Confidential 2.B.9 DTC by Geocoding

^{*} TIV values throughout Section 2.B do not include coverage B



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Wind Exposure Building Characteristics as of February 23, 2024

Construction	Risk Count	TIV	% of Total TIV
Frame	18'672	9'947	14.5%
Masonry	100'448	57'317	83.7%
Structural Masonry	1'987	329	0.5%
Reinforced Concrete with Concrete Roof	4'793	856	1.3%
Total	125'899	68'449	100.0%

Occupancy	Risk Count	TIV	% of Total TIV
Single-Family	105'792	65'460	95.6%
Multi-Family	20'107	2'989	4.4%
Total	125'899	68'449	100.0%

Year Built	Risk Count	TIV	% of Total TIV
Before 1995	30'400	14'662	42.8%
1995 - 2001	11'837	6'999	20.5%
After 2001	20'713	12'563	36.7%
Total	62'949	34'225	100.0%

Number of Stories	Risk Count	TIV	% of Total TIV
One Story	86'216	47'444	69.3%
Two to Three Stories	33'221	19'892	29.1%
Four to Seven Stories	2'555	381	0.6%
Eight to Fourteen Stories	1'580	267	0.4%
Fifteen or more Stories	2'328	466	0.7%
Total	125'899	68'449	100.0%

Square Footage	Risk Count	TIV	% of Total TIV
< 1,500	23'191	8'532	12.5%
1,500 - 2,499	58'306	31'921	46.6%
2,500 - 4,999	23'891	23'211	33.9%
5,000 +	872	2'018	2.9%
Unknown	19'640	2'767	4.0%
Total	125'899	68'449	100.0%

US \$ in Millions, Risk Count in Ones

^{*} TIV values throughout Section 2.B do not include coverage B



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Wind Exposure Building Secondary Modifiers as of February 23, 2024

Roof System	Risk Count	TIV	% of Total TIV
Shingle rated for high wind speeds (110 mph)	115'451	64'929	94.9%
Normal shingle (55 mph)	2'674	1'606	2.3%
Unknown	1'775	530	0.8%
Shingle rated for high wind speeds (110 mph) w SWR	1'137	495	0.7%
Built-up roof or single-ply membrane roof w/o gutter	4'863	890	1.3%
Total	125'899	68'449	100.0%

Roof Geometry	Risk Count	TIV	% of Total TIV
Hip roof with slope less than or equal to 6:12	45'197	29'935	43.7%
Gable roof with slope less than or equal to 6:12	39'163	18'899	27.6%
Braced gable roof with slope <= 6:12	25'140	13'557	19.8%
Unknown	16'399	6'058	8.8%
Total	125'899	68'449	100.0%

Roof to Wall Connection	Risk Count	TIV	% of Total TIV
Double wraps	44'970	28'249	41.3%
Single wraps	28'526	16'514	24.1%
Clips	21'980	12'111	17.7%
Unknown	17'556	6'770	9.9%
Toe nailing / No anchorage	8'075	3'950	5.8%
Structural	4'793	856	1.3%
Total	125'899	68'449	100.0%

Roof Age	Risk Count	TIV	% of Total TIV
Unknown	1'036	338	0.5%
0 - 5 years	70'468	37'472	54.7%
6 -10 years	23'290	13'086	19.1%
11+ years	31'105	17'554	25.6%
Total	125'899	68'449	100.0%

US \$ in Millions, Risk Count in Ones

^{*} TIV values throughout Section 2.B do not include coverage B



2.C.2 - Est. FHCF Coverage

Cedant XYZ

2024 Reinsurance Submission

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Return to TOC

Coverage Estimate

Premium (estimated) 36'441'173

Limit (90% of) 454'980'195 (12.485 x premium) Retention 221'314'533 (6.073 x premium)



Proprietary and Confidential 2.C.2 - Est. FHCF Coverage



2023

2024 Reinsurance Submission

Return to TOC

0

Cat losses greater than \$5M as of Feb 28th, 2024

PCS 2339

2339

Case Reserves Total # of Closed # of Closed with without # of Closed # of Open # Total Year Description Indemnity **Expense** Total Expense Total Expense Incurred Indemnity Indemnity Cat No. Payment **Payment** Claims Claims Claims Claims Claims 2016 Hurricane Matthew 1650 1'517 1'517 11'518'449 2'449'458 13'967'906 25'000 1'224'729 846 671 25'000 5'771'724 13'992'906 2017 1744 254'258'809 63'554'662 1'531'668 127'895'239 31'777'331 Hurricane Irma 9'689 3'818 13'507 30 13'537 317'813'471 1'531'668 319'345'139 2018 PCS 1817 1817 195 22 217 4'635'746 606'382 5'242'128 30'000 30'000 2'332'873 303'191 5'272'128 2018 Hurricane Michael 1857 1'165 88 1'253 1'256 95'010'444 9'237'394 104'247'838 113'333 113'333 47'561'888 4'618'697 104'361'171 2018 Non-PCS Event - DEC18 NA 183 45 228 228 5'226'624 895'964 6'122'588 2'613'312 447'982 6'122'588 2019 PCS 1921 1921 600 48 648 648 13'897'300 1'252'847 15'150'147 6'948'650 626'423 15'150'147 2020 PCS 2014 2014 302 38 340 341 6'433'781 544'338 6'978'119 22'500 22'500 3'228'140 272'169 7'000'619 2'681'367 12'500 2'693'867 PCS 2021 20 149 149 291'616 12'500 1'201'125 145'808 2020 2021 129 2'389'751 2020 PCS 2023 2023 83 27 110 112 3'390'072 710'306 4'100'378 97'500 97'500 1'743'786 355'153 4'197'878 Hurricane Sally 2063 710 263 973 984 14'580'553 2'892'920 17'473'474 466'658 466'658 7'523'606 1'446'460 17'940'132 2020 Hurricane Eta 273 209 482 16 497 10'604'530 2'925'308 13'529'838 499'671 499'671 5'552'101 1'462'654 14'029'509 2076 2020 PCS 2029 17 115 116 27'500 115'946 2029 2'419'587 231'892 1'223'543 2'651'479 27'500 2'678'979 PCS 2125 2021 2125 296 54 350 359 8'650'894 1'212'958 9'863'852 372'500 372'500 4'511'697 606'479 10'236'352 2021 PCS 2179 2179 112 17 129 131 2'968'255 283'351 3'251'606 44'583 44'583 1'506'419 141'675 3'296'189 2022 PCS 2212 2212 103 18 129 3'117'128 503'418 206'950 251'709 3'620'547 206'950 1'662'039 3'827'497 2022 Non-PCS Event - MAR22 NA 89 11 100 102 3'034'671 179'818 3'214'489 75'001 75'001 1'554'836 89'909 3'289'489 Huricane Ian 2301 5'250 2'463 7'712 1'052 8'764 140'390'485 29'666'239 170'056'724 41'735'866 41'735'866 91'063'175 14'833'120 211'792'590 2022

166'642

3'686'755

232'419

232'419

1'876'266

83'321

3'919'174

		PCS	Average	Average	Average	LAE as a %	
Year	Description	Cat No.	Indemnity	LAE Per	Incurred	of	of Total
		Cat NO.	Per Claim	Claim	Per Claim	Indemnity	Incurred
2016	Hurricane Matthew	1650	\$3'805	\$807	\$9'224	21.22%	8.75%
2017	Hurricane Irma	1744	\$9'448	\$2'348	\$23'591	24.85%	9.95%
2018	PCS 1817	1817	\$10'751	\$1'397	\$24'296	13.00%	5.75%
2018	Hurricane Michael	1857	\$37'868	\$3'677	\$83'090	9.71%	4.43%
2018	Non-PCS Event - DEC18	NA	\$11'462	\$1'965	\$26'853	17.14%	7.32%
2019	PCS 1921	1921	\$10'723	\$967	\$23'380	9.02%	4.13%
2020	PCS 2014	2014	\$9'481	\$799	\$20'560	8.43%	3.89%
2020	PCS 2021	2021	\$8'061	\$979	\$18'080	12.14%	5.41%
2020	PCS 2023	2023	\$15'639	\$3'185	\$37'649	20.37%	8.46%
2020	Hurricane Sally	2063	\$7'646	\$1'470	\$18'232	19.23%	8.06%
2020	Hurricane Eta	2076	\$11'171	\$2'943	\$28'228	26.34%	10.43%
2020	PCS 2029	2029	\$10'593	\$1'004	\$23'195	9.48%	4.33%
2021	PCS 2125	2125	\$12'585	\$1'692	\$28'553	13.44%	5.92%
2021	PCS 2179	2179	\$11'499	\$1'081	\$25'162	9.40%	4.30%
2022	PCS 2212	2212	\$12'934	\$1'959	\$29'786	15.14%	6.58%
2022	Non-PCS Event - MAR22	NA	\$15'243	\$881	\$32'250	5.78%	2.73%

130

21

151

16

167

3'520'113

Proprietary and Confidential 2.D.1 - Cat Losses