

# Agency Insurance Company Catastrophe Analytics Summary

Data as of 12/31/2021

## EP Summaries

### Exhibit 1 - Occurrence EP Summary by Peril

#### RMS RiskLink v18.2 - Losses Net of Deductibles (Gross)

Probability of Exceedance	Return Time (Years)	Hurricane MTRwSSxDS			Severe Convective Storm		
		Dec-2020 (000s)	Dec-2021 (000s)	% Change	Dec-2020 (000s)	Dec-2021 (000s)	% Change
0.01%	10,000	\$11,377	\$12,088	6%	\$4,932	\$6,520	32%
0.10%	1,000	\$4,359	\$5,117	17%	\$2,498	\$3,333	33%
0.20%	500	\$2,923	\$3,581	23%	\$2,033	\$2,703	33%
0.40%	250	\$1,841	\$2,339	27%	\$1,543	\$2,027	31%
0.50%	200	\$1,566	\$2,009	28%	\$1,414	\$1,860	32%
1.00%	100	\$928	\$1,213	31%	\$1,088	\$1,430	31%
2.00%	50	\$507	\$667	31%	\$811	\$1,068	32%
4.00%	25	\$166	\$216	30%	\$576	\$760	32%
Limit (000s)		\$572,390	\$750,393	31%	\$572,390	\$750,393	31%
Vehicle Count		71,981	85,149	18%	71,981	85,149	18%
Average Annual Loss		\$39,083	\$48,827	25%	\$332,971	\$434,125	30%

#### RMS RiskLink v18.2 - Losses Net of Reinsurance

Probability of Exceedance	Return Time (Years)	Hurricane MTRwSSwDS			Severe Convective Storm		
		Dec-2020 (000s)	Dec-2021 (000s)	% Change	Dec-2020 (000s)	Dec-2021 (000s)	% Change
0.01%	10,000	\$9,346	\$8,052	-14%	\$2,909	\$2,374	-18%
0.10%	1,000	\$2,670	\$1,100	-59%	\$1,747	\$1,001	-43%
0.20%	500	\$1,957	\$1,000	-49%	\$1,513	\$1,001	-34%
0.40%	250	\$1,419	\$1,000	-30%	\$1,270	\$1,000	-21%
0.50%	200	\$1,282	\$1,000	-22%	\$1,205	\$1,000	-17%
1.00%	100	\$928	\$999	8%	\$1,042	\$1,000	-4%
2.00%	50	\$507	\$666	31%	\$810	\$999	23%
4.00%	25	\$165	\$216	31%	\$575	\$759	32%
Limit (000s)		\$572,390	\$750,393	31%	\$572,390	\$750,393	31%
Vehicle Count		71,981	85,149	18%	71,981	85,149	18%
Average Annual Loss		\$33,630	\$33,584	0%	\$330,287	\$420,736	27%

#### 2021 Structure

\$1,000,000 xs \$1,000,000 (50% Placed)

\$3,000,000 xs \$2,000,000 (50% Placed)

#### 2022 Structure

\$1,000,000 xs \$1,000,000 (100% Placed)

\$3,000,000 xs \$2,000,000 (100% Placed)