

MANAGING EXTREMES

Willis Re

eNCORE™ Summary of Modeled Results

Florida Citizens Property Insurance
Corporation
Data as of December 31, 2010



Contents

Confidentiality and Limitations.....	3
Exhibit Listing.....	4

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Exhibit Listing

Exhibit I	PML Summary (RMS RiskLink v10.0 and RMS RiskLink v11.0) Near Term Rates.....	5
Exhibit II	PML Summary (RMS RiskLink v10.0 and RMS RiskLink v11.0) Historical Rates.....	6
Exhibit III	PML Summary (RMS RiskLink v10.0 and RMS RiskLink v11.0) Weighted Rates.....	7

Exhibit I

Florida Citizens Property Insurance Corporation

Summary of Occurrence Exceeding Probability (Gross Perspective)

RMS RiskLink DLM v10.0 and RMS RiskLink DLM v11.0

U.S. Hurricane - Near Term Perspective

All losses include demand surge, exclude storm surge

Data as of 12/31/2010

(Figures shown in thousands)

RMS RiskLink v10.0 (Near Term Perspective)										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	\$ 34,412,905.1	\$ 9,468,627.9	\$ 42,334,526.7	\$ 66,489,091.7	\$ 5,519,641.1	\$ 25,462,471.4	\$ 61,086,591.4	\$ 35,974,713.0	\$ 101,545,305.3
0.02%	5,000	\$ 30,494,730.8	\$ 8,546,349.4	\$ 37,774,402.8	\$ 59,186,017.7	\$ 5,036,307.9	\$ 22,564,378.1	\$ 54,237,978.2	\$ 32,184,078.1	\$ 91,161,626.3
0.05%	1,000	\$ 20,376,089.7	\$ 6,123,906.4	\$ 26,049,014.2	\$ 42,354,541.4	\$ 3,778,253.3	\$ 15,685,485.4	\$ 38,694,626.6	\$ 23,362,458.5	\$ 65,310,736.6
0.10%	500	\$ 15,895,609.8	\$ 4,972,368.2	\$ 20,635,867.0	\$ 34,104,336.1	\$ 3,136,089.7	\$ 12,299,470.6	\$ 31,033,701.3	\$ 18,913,049.8	\$ 52,916,629.9
0.20%	250	\$ 11,386,697.1	\$ 3,712,983.3	\$ 15,073,489.7	\$ 24,920,062.0	\$ 2,440,196.5	\$ 8,785,848.5	\$ 22,559,987.8	\$ 13,963,872.0	\$ 39,704,049.8
0.40%	200	\$ 10,061,461.4	\$ 3,293,768.9	\$ 13,367,804.3	\$ 22,146,143.0	\$ 2,215,580.3	\$ 7,741,231.7	\$ 20,008,984.9	\$ 12,384,963.6	\$ 35,419,812.3
1.00%	100	\$ 6,526,615.7	\$ 2,159,124.6	\$ 8,630,516.3	\$ 14,454,447.9	\$ 1,549,954.9	\$ 4,918,856.6	\$ 13,031,801.2	\$ 8,204,035.1	\$ 22,989,886.1
2.00%	50	\$ 4,177,362.8	\$ 1,342,545.3	\$ 5,497,961.9	\$ 8,812,881.5	\$ 1,026,730.8	\$ 2,873,764.4	\$ 7,812,905.4	\$ 5,006,734.5	\$ 14,156,038.8
4.00%	25	\$ 2,627,477.5	\$ 788,103.2	\$ 3,414,963.4	\$ 5,014,855.0	\$ 651,202.4	\$ 1,578,541.1	\$ 4,375,521.3	\$ 2,827,552.8	\$ 8,365,848.8
10.00%	10	\$ 1,250,505.4	\$ 324,273.3	\$ 1,576,376.3	\$ 2,273,295.7	\$ 309,158.8	\$ 661,465.3	\$ 1,960,034.2	\$ 1,287,977.8	\$ 3,833,904.8
20.00%	5	\$ 509,437.5	\$ 111,717.5	\$ 629,441.6	\$ 966,937.1	\$ 135,147.5	\$ 257,524.7	\$ 831,358.0	\$ 567,995.6	\$ 1,632,643.5
Average Annual Loss		\$ 524,182.3	\$ 144,568.7	\$ 668,751.1	\$ 1,059,863.2	\$ 128,588.2	\$ 324,006.7	\$ 931,274.9	\$ 607,268.2	\$ 1,728,614.2
Standard Deviation		\$ 1,632,876.3	\$ 498,464.1	\$ 2,106,906.2	\$ 3,389,812.1	\$ 346,882.7	\$ 1,187,666.3	\$ 3,057,407.4	\$ 1,893,635.7	\$ 5,365,902.8
Coefficient of Variation		3.12	3.45	3.15	3.20	2.70	3.67	3.28	3.12	3.10
Total Limit		\$ 179,742,127.5	\$ 42,958,790.7	\$ 222,700,918.2	\$ 232,635,526.9	\$ 15,815,339.8	\$ 76,135,279.5	\$ 216,820,187.1	\$ 140,684,907.6	\$ 455,336,445.0

RMS RiskLink v11.0 (Near Term Perspective)										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	\$ 39,836,733.4	\$ 12,442,489.4	\$ 51,209,583.8	\$ 63,626,658.1	\$ 5,837,185.3	\$ 25,478,442.8	\$ 57,970,891.5	\$ 33,080,080.1	\$ 111,692,823.5
0.02%	5,000	\$ 33,195,957.5	\$ 10,942,760.0	\$ 43,562,639.2	\$ 54,121,555.9	\$ 5,223,317.8	\$ 22,394,226.4	\$ 49,044,436.9	\$ 27,082,820.5	\$ 95,566,251.8
0.05%	1,000	\$ 19,859,707.0	\$ 7,268,407.4	\$ 26,855,730.2	\$ 32,986,809.9	\$ 3,640,283.3	\$ 14,572,894.1	\$ 29,483,371.2	\$ 15,207,833.2	\$ 59,306,869.1
0.10%	500	\$ 15,065,576.2	\$ 5,764,741.1	\$ 20,599,650.3	\$ 25,266,742.8	\$ 2,975,813.3	\$ 11,242,148.3	\$ 22,363,476.8	\$ 11,296,264.5	\$ 45,363,501.2
0.20%	250	\$ 11,284,803.9	\$ 4,430,968.2	\$ 15,484,627.3	\$ 18,806,692.4	\$ 2,395,440.6	\$ 8,444,475.2	\$ 16,474,021.6	\$ 8,283,079.5	\$ 33,829,951.4
0.40%	200	\$ 10,270,045.4	\$ 4,041,796.1	\$ 14,093,282.1	\$ 17,082,150.3	\$ 2,227,464.5	\$ 7,667,613.0	\$ 14,919,735.6	\$ 7,479,313.7	\$ 30,711,282.2
1.00%	100	\$ 7,593,481.6	\$ 2,960,840.3	\$ 10,393,486.8	\$ 12,451,664.7	\$ 1,740,801.2	\$ 5,529,417.5	\$ 10,755,103.8	\$ 5,357,166.7	\$ 22,479,307.5
2.00%	50	\$ 5,386,053.1	\$ 2,038,558.9	\$ 7,333,897.4	\$ 8,527,344.7	\$ 1,280,947.9	\$ 3,678,221.8	\$ 7,278,944.9	\$ 3,675,380.3	\$ 15,608,959.2
4.00%	25	\$ 3,532,926.0	\$ 1,259,793.9	\$ 4,769,356.6	\$ 5,389,773.5	\$ 862,494.2	\$ 2,200,607.3	\$ 4,547,420.3	\$ 2,352,148.3	\$ 9,983,530.7
10.00%	10	\$ 1,647,081.1	\$ 496,667.0	\$ 2,159,174.7	\$ 2,403,689.1	\$ 410,991.4	\$ 870,038.6	\$ 1,995,906.3	\$ 1,127,686.1	\$ 4,531,381.3
20.00%	5	\$ 634,698.9	\$ 139,159.0	\$ 789,962.0	\$ 977,808.4	\$ 169,465.3	\$ 301,150.1	\$ 805,000.9	\$ 489,830.7	\$ 1,799,765.1
Average Annual Loss		\$ 640,691.4	\$ 201,478.7	\$ 842,170.1	\$ 1,004,111.5	\$ 155,968.5	\$ 380,508.4	\$ 848,143.1	\$ 467,634.7	\$ 1,846,281.7
Standard Deviation		\$ 1,836,622.1	\$ 657,826.5	\$ 2,464,726.6	\$ 2,938,100.9	\$ 388,779.7	\$ 1,249,537.7	\$ 2,566,824.4	\$ 1,345,465.4	\$ 5,327,316.8
Coefficient of Variation		2.87	3.27	2.93	2.93	2.49	3.28	3.03	2.88	2.89
Total Limit		\$ 179,742,127.5	\$ 42,958,790.7	\$ 222,700,918.2	\$ 232,635,526.9	\$ 15,815,339.8	\$ 76,135,279.5	\$ 216,820,187.1	\$ 140,684,907.6	\$ 455,336,445.0

Percent Difference v10.0 to v11.0										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	15.8%	31.4%	21.0%	-4.3%	5.8%	0.1%	-5.1%	-8.0%	10.0%
0.02%	5,000	8.9%	28.0%	15.3%	-8.6%	3.7%	-0.8%	-9.6%	-15.9%	4.8%
0.05%	1,000	-2.5%	18.7%	3.1%	-22.1%	-3.7%	-7.1%	-23.8%	-34.9%	-9.2%
0.10%	500	-5.2%	15.9%	-0.2%	-25.9%	-5.1%	-8.6%	-27.9%	-40.3%	-14.3%
0.20%	250	-0.9%	19.3%	2.7%	-24.5%	-1.8%	-3.9%	-27.0%	-40.7%	-14.8%
0.40%	200	2.1%	22.7%	5.4%	-22.9%	0.5%	-1.0%	-25.4%	-39.6%	-13.3%
1.00%	100	16.3%	37.1%	20.4%	-13.9%	12.3%	12.4%	-17.5%	-34.7%	-2.2%
2.00%	50	28.9%	51.8%	33.4%	-3.2%	24.8%	28.0%	-6.8%	-26.6%	10.3%
4.00%	25	34.5%	59.9%	39.7%	7.5%	32.4%	39.4%	3.9%	-16.8%	19.3%
10.00%	10	31.7%	53.2%	37.0%	5.7%	32.9%	31.5%	1.8%	-12.4%	18.2%
20.00%	5	24.6%	24.6%	25.5%	1.1%	25.4%	16.9%	-3.2%	-13.8%	10.2%
Average Annual Loss		22.2%	39.4%	25.9%	-5.3%	21.3%	17.4%	-8.9%	-23.0%	6.8%
Standard Deviation		12.5%	32.0%	17.0%	-13.3%	12.1%	5.2%	-16.0%	-28.9%	-0.7%
Coefficient of Variation		-8.0%	-5.3%	-7.1%	-8.5%	-7.6%	-10.4%	-7.8%	-7.7%	-7.0%
Total Limit		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Exhibit II

Florida Citizens Property Insurance Corporation

Summary of Occurrence Exceeding Probability (Gross Perspective)

RMS RiskLink DLM v10.0 and RMS RiskLink DLM v11.0

U.S. Hurricane - Historical Perspective

All losses include demand surge, exclude storm surge

Data as of 12/31/2010

(Figures shown in thousands)

RMS RiskLink v10.0 (Historical Perspective)										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	\$ 33,246,210.1	\$ 9,048,130.3	\$ 40,869,114.4	\$ 63,568,424.8	\$ 5,327,239.5	\$ 24,300,480.8	\$ 58,335,232.2	\$ 34,511,200.1	\$ 97,180,492.6
0.02%	5,000	\$ 29,093,905.9	\$ 8,067,652.4	\$ 36,053,169.3	\$ 56,031,620.6	\$ 4,817,093.2	\$ 21,233,097.1	\$ 51,299,380.7	\$ 30,614,326.8	\$ 86,334,225.8
0.05%	1,000	\$ 18,718,462.6	\$ 5,594,390.9	\$ 23,980,225.4	\$ 38,432,077.0	\$ 3,476,516.0	\$ 14,045,177.9	\$ 35,056,072.2	\$ 21,253,848.2	\$ 59,511,758.6
0.10%	500	\$ 14,155,926.4	\$ 4,426,169.6	\$ 18,406,522.1	\$ 29,555,329.0	\$ 2,802,133.4	\$ 10,535,582.4	\$ 26,823,961.8	\$ 16,502,256.8	\$ 46,765,834.3
0.20%	250	\$ 9,840,320.5	\$ 3,155,300.4	\$ 12,996,936.6	\$ 20,773,255.8	\$ 2,107,547.6	\$ 7,220,885.7	\$ 18,755,356.6	\$ 11,647,548.9	\$ 33,656,335.9
0.40%	200	\$ 8,624,928.4	\$ 2,774,241.4	\$ 11,377,681.5	\$ 18,185,128.2	\$ 1,889,273.3	\$ 6,283,218.4	\$ 16,407,809.4	\$ 10,270,248.3	\$ 29,533,672.6
1.00%	100	\$ 5,582,647.3	\$ 1,784,747.2	\$ 7,321,263.3	\$ 11,831,407.8	\$ 1,306,086.6	\$ 3,929,109.7	\$ 10,624,339.0	\$ 6,764,700.2	\$ 18,927,076.4
2.00%	50	\$ 3,600,235.9	\$ 1,104,516.0	\$ 4,689,530.8	\$ 7,107,914.8	\$ 851,343.0	\$ 2,261,426.7	\$ 6,273,643.0	\$ 4,065,174.9	\$ 11,668,659.0
4.00%	25	\$ 2,235,892.4	\$ 633,263.0	\$ 2,869,900.7	\$ 4,100,077.7	\$ 536,359.0	\$ 1,258,326.3	\$ 3,565,928.0	\$ 2,326,907.5	\$ 6,896,739.1
10.00%	10	\$ 1,000,261.9	\$ 244,182.9	\$ 1,248,856.6	\$ 1,802,613.7	\$ 242,897.4	\$ 511,553.2	\$ 1,554,204.4	\$ 1,033,001.9	\$ 3,057,483.0
20.00%	5	\$ 359,687.3	\$ 70,905.3	\$ 437,175.2	\$ 693,838.0	\$ 97,823.6	\$ 175,548.7	\$ 595,310.2	\$ 414,638.6	\$ 1,167,505.2
Average Annual Loss		\$ 420,694.2	\$ 112,967.3	\$ 533,661.5	\$ 830,634.5	\$ 100,573.1	\$ 251,136.0	\$ 730,061.4	\$ 478,925.4	\$ 1,364,296.1
Standard Deviation		\$ 1,445,610.3	\$ 431,720.5	\$ 1,855,954.4	\$ 2,917,134.9	\$ 299,354.5	\$ 1,016,116.6	\$ 2,630,930.7	\$ 1,636,327.0	\$ 4,647,829.3
Coefficient of Variation		3.44	3.82	3.48	3.51	2.98	4.05	3.60	3.42	3.41
Total Limit		\$ 179,742,127.5	\$ 42,958,790.7	\$ 222,700,918.2	\$ 232,635,526.9	\$ 15,815,339.8	\$ 76,135,279.5	\$ 216,820,187.1	\$ 140,684,907.6	\$ 455,336,445.0

RMS RiskLink v11.0 (Historical Perspective)										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	\$ 33,910,167.5	\$ 11,080,099.8	\$ 44,030,577.8	\$ 51,771,120.8	\$ 5,085,286.2	\$ 21,982,857.9	\$ 46,849,301.6	\$ 25,279,990.8	\$ 93,261,496.6
0.02%	5,000	\$ 28,354,564.3	\$ 9,606,876.7	\$ 37,380,707.9	\$ 43,829,113.1	\$ 4,491,147.7	\$ 19,078,258.8	\$ 39,477,150.2	\$ 20,863,465.3	\$ 79,599,928.7
0.05%	1,000	\$ 16,151,268.7	\$ 6,055,615.2	\$ 22,020,211.4	\$ 26,569,417.3	\$ 3,034,032.1	\$ 11,881,944.0	\$ 23,632,333.8	\$ 11,997,571.3	\$ 48,098,000.6
0.10%	500	\$ 12,111,920.9	\$ 4,684,613.7	\$ 16,606,380.8	\$ 20,085,269.9	\$ 2,466,604.4	\$ 9,065,467.8	\$ 17,705,637.6	\$ 8,888,252.6	\$ 36,233,867.3
0.20%	250	\$ 9,011,970.3	\$ 3,529,015.1	\$ 12,369,109.9	\$ 14,922,477.8	\$ 1,977,419.1	\$ 6,742,824.0	\$ 13,006,908.8	\$ 6,417,057.5	\$ 26,870,987.8
0.40%	200	\$ 8,169,760.0	\$ 3,200,657.5	\$ 11,207,964.3	\$ 13,479,792.0	\$ 1,830,238.6	\$ 6,077,117.7	\$ 11,698,316.4	\$ 5,748,143.6	\$ 24,329,708.6
1.00%	100	\$ 5,923,132.1	\$ 2,288,180.6	\$ 8,076,741.5	\$ 9,493,010.7	\$ 1,393,407.7	\$ 4,199,074.3	\$ 8,131,091.0	\$ 4,018,823.8	\$ 17,316,409.6
2.00%	50	\$ 4,139,867.1	\$ 1,514,438.9	\$ 5,579,822.9	\$ 6,303,108.6	\$ 992,693.3	\$ 2,662,476.6	\$ 5,337,050.1	\$ 2,686,588.3	\$ 11,626,823.7
4.00%	25	\$ 2,694,602.1	\$ 892,089.2	\$ 3,574,268.6	\$ 3,852,839.9	\$ 645,665.1	\$ 1,528,505.0	\$ 3,223,116.0	\$ 1,702,739.5	\$ 7,296,656.2
10.00%	10	\$ 1,175,707.8	\$ 303,036.7	\$ 1,503,798.8	\$ 1,578,325.4	\$ 268,307.0	\$ 547,776.3	\$ 1,313,129.7	\$ 760,383.6	\$ 3,097,525.2
20.00%	5	\$ 345,798.0	\$ 55,927.3	\$ 412,082.1	\$ 515,861.7	\$ 87,477.9	\$ 140,451.4	\$ 420,641.9	\$ 270,024.6	\$ 976,083.0
Average Annual Loss		\$ 445,838.8	\$ 135,743.8	\$ 581,582.6	\$ 664,942.9	\$ 103,633.7	\$ 253,311.6	\$ 561,309.2	\$ 307,997.6	\$ 1,246,525.5
Standard Deviation		\$ 1,450,293.5	\$ 516,095.2	\$ 1,941,697.6	\$ 2,262,114.0	\$ 303,652.4	\$ 972,872.6	\$ 1,972,316.9	\$ 1,020,780.7	\$ 4,138,870.7
Coefficient of Variation		3.25	3.80	3.34	3.40	2.93	3.84	3.51	3.31	3.32
Total Limit		\$ 179,742,127.5	\$ 42,958,790.7	\$ 222,700,918.2	\$ 232,635,526.9	\$ 15,815,339.8	\$ 76,135,279.5	\$ 216,820,187.1	\$ 140,684,907.6	\$ 455,336,445.0

Percent Difference v10.0 to v11.0										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	2.0%	22.5%	7.7%	-18.6%	-4.5%	-9.5%	-19.7%	-26.7%	-4.0%
0.02%	5,000	-2.5%	19.1%	3.7%	-21.8%	-6.8%	-10.1%	-23.0%	-31.9%	-7.8%
0.05%	1,000	-13.7%	8.2%	-8.2%	-30.9%	-12.7%	-15.4%	-32.6%	-43.6%	-19.2%
0.10%	500	-14.4%	5.8%	-9.8%	-32.0%	-12.0%	-14.0%	-34.0%	-46.1%	-22.5%
0.20%	250	-8.4%	11.8%	-4.8%	-28.2%	-6.2%	-10.6%	-30.6%	-44.9%	-20.2%
0.40%	200	-5.3%	15.4%	-1.5%	-25.9%	-3.1%	-3.3%	-28.7%	-44.0%	-17.6%
1.00%	100	6.1%	28.2%	10.3%	-19.8%	6.7%	6.9%	-23.5%	-40.6%	-8.5%
2.00%	50	15.0%	37.1%	19.0%	-11.3%	16.6%	17.7%	-14.9%	-33.9%	-0.4%
4.00%	25	20.5%	40.9%	24.5%	-6.0%	20.4%	21.5%	-9.6%	-26.8%	5.8%
10.00%	10	17.5%	24.1%	20.4%	-12.4%	10.5%	7.1%	-15.5%	-26.4%	1.3%
20.00%	5	-3.9%	-21.1%	-5.7%	-25.7%	-10.6%	-20.0%	-29.3%	-34.9%	-16.4%
Average Annual Loss		6.0%	20.2%	9.0%	-19.9%	3.0%	0.9%	-23.1%	-35.7%	-8.6%
Standard Deviation		0.3%	19.5%	4.6%	-22.5%	1.4%	-4.3%	-25.0%	-37.6%	-11.0%
Coefficient of Variation		-5.3%	-0.5%	-4.0%	-3.1%	-1.6%	-5.1%	-2.5%	-3.0%	-2.5%
Total Limit		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Exhibit III

Florida Citizens Property Insurance Corporation

Summary of Occurrence Exceeding Probability (Gross Perspective)

RMS RiskLink DLM v10.0 and RMS RiskLink DLM v11.0

U.S. Hurricane - Weighted Perspective

All losses include demand surge, exclude storm surge

Data as of 12/31/2010

(Figures shown in thousands)

RMS RiskLink v10.0 (Weighted Perspective)										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	\$ 34,024,006.8	\$ 9,328,462.0	\$ 41,846,055.9	\$ 65,515,536.1	\$ 5,455,507.2	\$ 25,075,141.2	\$ 60,169,471.7	\$ 35,486,875.4	\$ 100,090,367.8
0.02%	5,000	\$ 30,027,789.2	\$ 8,386,783.7	\$ 37,200,658.3	\$ 58,134,552.0	\$ 4,963,236.3	\$ 22,120,617.7	\$ 53,258,445.7	\$ 31,660,827.7	\$ 89,552,492.8
0.05%	1,000	\$ 19,823,547.3	\$ 5,947,401.3	\$ 25,359,418.0	\$ 41,047,053.3	\$ 3,677,674.2	\$ 15,138,716.2	\$ 37,481,775.2	\$ 22,659,588.4	\$ 63,377,744.0
0.10%	500	\$ 15,315,715.4	\$ 4,790,302.0	\$ 19,892,752.1	\$ 32,588,000.4	\$ 3,024,770.9	\$ 11,711,507.9	\$ 29,630,454.8	\$ 18,109,452.1	\$ 50,866,364.7
0.20%	250	\$ 10,871,238.2	\$ 3,527,089.0	\$ 14,381,305.3	\$ 23,537,793.3	\$ 2,329,313.5	\$ 8,264,194.2	\$ 21,291,777.4	\$ 13,191,764.3	\$ 37,688,145.2
0.40%	200	\$ 9,582,617.1	\$ 3,120,593.1	\$ 12,704,430.1	\$ 20,825,804.7	\$ 2,106,811.3	\$ 7,255,227.3	\$ 18,808,593.1	\$ 11,680,058.5	\$ 33,457,765.8
1.00%	100	\$ 6,211,959.5	\$ 2,034,332.2	\$ 8,194,098.7	\$ 13,580,101.2	\$ 1,468,665.5	\$ 4,588,940.9	\$ 12,229,313.8	\$ 7,724,256.8	\$ 21,635,616.2
2.00%	50	\$ 3,984,987.2	\$ 1,263,202.2	\$ 5,228,484.8	\$ 8,244,559.3	\$ 968,268.2	\$ 2,669,651.8	\$ 7,299,818.0	\$ 4,692,881.3	\$ 13,326,912.2
4.00%	25	\$ 2,496,949.2	\$ 736,489.8	\$ 3,233,275.8	\$ 4,709,929.2	\$ 612,921.3	\$ 1,471,802.8	\$ 4,105,656.9	\$ 2,660,671.0	\$ 7,876,145.6
10.00%	10	\$ 1,167,090.9	\$ 297,576.5	\$ 1,464,203.1	\$ 2,116,401.7	\$ 287,071.7	\$ 611,494.6	\$ 1,824,757.6	\$ 1,202,985.8	\$ 3,575,097.5
20.00%	5	\$ 459,520.7	\$ 98,113.4	\$ 565,352.8	\$ 875,904.1	\$ 122,706.2	\$ 230,199.4	\$ 752,675.4	\$ 516,876.6	\$ 1,477,597.4
Average Annual Loss		\$ 489,686.3	\$ 134,034.9	\$ 623,721.2	\$ 983,453.6	\$ 119,249.8	\$ 299,716.5	\$ 864,203.8	\$ 564,487.3	\$ 1,607,174.9
Total Limit		\$ 179,742,127.5	\$ 42,958,790.7	\$ 222,700,918.2	\$ 232,635,526.9	\$ 15,815,339.8	\$ 76,135,279.5	\$ 216,820,187.1	\$ 140,684,907.6	\$ 455,336,445.0

RMS RiskLink v11.0 (Weighted Perspective)										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	\$ 37,861,211.4	\$ 11,988,359.5	\$ 48,816,581.8	\$ 59,674,812.3	\$ 5,586,552.2	\$ 24,313,247.8	\$ 54,263,694.8	\$ 30,480,050.3	\$ 105,549,047.9
0.02%	5,000	\$ 31,582,159.8	\$ 10,497,465.6	\$ 41,501,995.4	\$ 50,690,741.6	\$ 4,979,261.1	\$ 21,288,903.9	\$ 45,855,341.3	\$ 25,009,702.1	\$ 90,244,144.1
0.05%	1,000	\$ 18,623,560.9	\$ 6,864,143.3	\$ 25,243,890.6	\$ 30,847,679.0	\$ 3,438,199.6	\$ 13,675,910.7	\$ 27,533,025.4	\$ 14,137,745.9	\$ 55,570,579.6
0.10%	500	\$ 14,081,024.4	\$ 5,404,698.6	\$ 19,268,560.5	\$ 23,539,585.2	\$ 2,806,077.0	\$ 10,516,588.2	\$ 20,810,863.7	\$ 10,493,593.9	\$ 42,320,289.9
0.20%	250	\$ 10,527,192.7	\$ 4,130,317.1	\$ 14,446,121.5	\$ 17,511,954.2	\$ 2,256,100.1	\$ 7,877,258.1	\$ 15,318,313.3	\$ 7,661,072.2	\$ 31,510,296.9
0.40%	200	\$ 9,569,950.2	\$ 3,761,416.6	\$ 13,131,509.5	\$ 15,881,364.2	\$ 2,095,055.9	\$ 7,137,447.9	\$ 13,845,929.2	\$ 6,902,257.0	\$ 28,584,091.0
1.00%	100	\$ 7,036,698.4	\$ 2,736,620.4	\$ 9,621,238.4	\$ 11,465,446.7	\$ 1,625,003.4	\$ 5,085,969.8	\$ 9,880,432.9	\$ 4,911,052.4	\$ 20,758,341.5
2.00%	50	\$ 4,970,657.7	\$ 1,863,852.2	\$ 6,749,205.9	\$ 7,785,932.7	\$ 1,184,863.0	\$ 3,339,640.1	\$ 6,631,646.6	\$ 3,345,783.0	\$ 14,281,580.7
4.00%	25	\$ 3,253,484.7	\$ 1,137,225.7	\$ 4,370,993.9	\$ 4,877,462.3	\$ 790,217.8	\$ 1,976,573.2	\$ 4,105,985.5	\$ 2,135,678.7	\$ 9,087,905.9
10.00%	10	\$ 1,489,956.7	\$ 432,123.6	\$ 1,940,716.1	\$ 2,128,567.8	\$ 363,430.0	\$ 762,617.9	\$ 1,768,314.1	\$ 1,005,251.9	\$ 4,053,429.3
20.00%	5	\$ 538,398.6	\$ 111,415.1	\$ 664,002.0	\$ 823,826.2	\$ 142,136.2	\$ 247,583.8	\$ 676,881.2	\$ 416,562.0	\$ 1,525,204.4
Average Annual Loss		\$ 575,740.6	\$ 179,567.0	\$ 755,307.6	\$ 891,055.3	\$ 138,523.5	\$ 338,109.4	\$ 752,531.8	\$ 414,422.3	\$ 1,646,362.9
Total Limit		\$ 179,742,127.5	\$ 42,958,790.7	\$ 222,700,918.2	\$ 232,635,526.9	\$ 15,815,339.8	\$ 76,135,279.5	\$ 216,820,187.1	\$ 140,684,907.6	\$ 455,336,445.0

Percent Difference v10.0 to v11.0										
Critical Probability	Return Period	PLA	CLA	PLA+CLA	HRA (All)	HRA (Commercial Non Residential)	HRA (Commercial Residential)	HRA Residential (Personal and Commercial)	HRA (Personal Residential)	PLA+CLA+HRA
0.01%	10,000	11.3%	28.5%	16.7%	-8.9%	2.4%	-3.0%	-9.8%	-14.1%	5.5%
0.02%	5,000	5.2%	25.2%	11.6%	-12.8%	0.3%	-3.8%	-13.9%	-21.0%	0.8%
0.05%	1,000	-6.1%	15.4%	-0.5%	-24.8%	-6.5%	-9.7%	-26.5%	-37.6%	-12.3%
0.10%	500	-8.1%	12.8%	-3.1%	-27.8%	-7.2%	-10.2%	-29.8%	-42.1%	-16.8%
0.20%	250	-3.2%	17.1%	0.5%	-25.6%	-3.1%	-4.7%	-28.1%	-41.9%	-16.4%
0.40%	200	-0.1%	20.5%	3.4%	-23.7%	-0.6%	-1.6%	-26.4%	-40.9%	-14.6%
1.00%	100	13.3%	34.5%	17.4%	-15.6%	10.6%	10.8%	-19.2%	-36.4%	-4.1%
2.00%	50	24.7%	47.5%	29.1%	-5.6%	22.4%	25.1%	-9.2%	-28.7%	7.2%
4.00%	25	30.3%	54.4%	35.2%	3.6%	28.9%	34.3%	0.0%	-19.7%	15.4%
10.00%	10	27.7%	45.2%	32.3%	0.6%	26.6%	24.7%	-3.1%	-16.4%	13.4%
20.00%	5	17.2%	13.6%	17.4%	-5.9%	15.8%	7.6%	-10.1%	-19.4%	3.2%
Average Annual Loss		17.6%	34.0%	21.1%	-9.4%	16.2%	12.8%	-12.9%	-26.6%	2.4%
Total Limit		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%