

Loss Overview - Base Loss

All figures in USD

Exceedance Probability Losses: Earthquake

Critical Probability	Return Period	Ground Up Loss		Gross Loss	
		AEP	OEP	AEP	OEP
0.01%	10,000	251,693,042	250,726,029	147,463,343	147,380,813
0.10%	1,000	96,976,824	96,397,827	69,108,471	69,045,364
0.13%	750	82,753,636	82,220,093	51,407,548	51,362,403
0.20%	500	64,045,839	63,584,529	28,780,003	28,753,619
0.40%	250	36,657,285	36,295,939	5,352,272	5,347,876
0.50%	200	29,473,634	29,144,003	2,269,017	2,266,651
0.57%	175	25,635,527	25,321,998	1,198,197	1,196,830
1.00%	100	13,456,062	13,220,679	12,543	12,462
1.33%	75	9,415,254	9,217,077	1,044	107
2.00%	50	5,558,972	5,410,639	943	12
4.00%	25	2,067,370	1,992,120	637	8
5.00%	20	1,446,518	1,389,164	484	6

Statistics	Ground Up Loss	Gross Loss
Average Annual Loss	697,461	189,580
Standard Deviation	7,129,169	3,929,347
CV	10.22	20.73

Exceedance Probability Losses: Windstorm

Critical Probability	Return Period	Ground Up Loss		Gross Loss	
		AEP	OEP	AEP	OEP
0.01%	10,000	492,358,883	490,975,660	453,933,616	453,156,921
0.10%	1,000	171,274,410	170,352,761	161,989,676	161,618,288
0.13%	750	141,939,605	141,074,087	128,938,378	128,611,074
0.20%	500	106,127,823	105,365,764	89,689,868	89,429,636
0.40%	250	60,605,412	60,029,366	43,349,431	43,202,718
0.50%	200	49,733,004	49,222,590	32,996,119	32,879,530
0.57%	175	43,959,587	43,486,262	27,665,549	27,566,455
1.00%	100	24,824,104	24,499,876	11,365,332	11,317,598
1.33%	75	17,664,041	17,409,077	6,241,395	6,211,010
2.00%	50	10,131,745	9,958,446	2,024,575	2,013,371
4.00%	25	3,009,061	2,947,512	64,754	63,495
5.00%	20	1,916,006	1,877,877	10,645	9,533

Statistics	Ground Up Loss	Gross Loss
Average Annual Loss	1,162,781	731,269
Standard Deviation	12,565,830	10,925,087
CV	10.81	14.94

Exceedance Probability Losses: Earthquake

Critical Probability	Return Period	Ground Up Loss		Gross Loss	
		AEP	OEP	AEP	OEP
0.01%	10,000	139,045,639	139,017,431	109,383,902	109,381,174
0.10%	1,000	2,234,645	2,233,808	192.05	12.38
0.13%	750	981,666	980,887	0	0
0.20%	500	154,089	154,047	0	0
0.40%	250	1,811	81	0	0
0.50%	200	0	0	0	0
0.57%	175	0	0	0	0
1.00%	100	0	0	0	0
1.33%	75	0	0	0	0
2.00%	50	0	0	0	0
4.00%	25	0	0	0	0
5.00%	20	0	0	0	0

Statistics	Ground Up Loss	Gross Loss
Average Annual Loss	80,483	18,936
Standard Deviation	10,397,996	1,538,852
CV	129.19	81.26

Exceedance Probability Losses: Windstorm

Critical Probability	Return Period	Ground Up Loss		Gross Loss	
		AEP	OEP	AEP	OEP
0.01%	10,000	4,234,620,548	4,174,514,786	1,121,952,123	599,999,434
0.10%	1,000	2,066,815,750	2,011,339,526	727,096,907	599,994,344
0.13%	750	1,857,762,848	1,803,697,485	672,379,609	599,992,458
0.20%	500	1,586,946,520	1,535,412,115	612,401,438	599,941,731
0.40%	250	1,185,364,793	1,140,093,735	599,947,361	598,108,707
0.50%	200	1,071,435,150	1,028,603,718	599,358,257	595,503,538
0.57%	175	1,006,460,962	965,189,200	598,149,682	592,804,672
1.00%	100	758,956,265	724,983,165	574,460,654	563,283,462
1.33%	75	645,946,324	615,928,245	542,258,129	529,797,485
2.00%	50	501,597,714	477,337,815	466,015,296	454,137,406
4.00%	25	292,309,026	277,572,899	268,364,639	261,522,602
5.00%	20	234,816,719	222,884,521	199,956,477	194,991,557

Statistics	Ground Up Loss	Gross Loss
Average Annual Loss	41,847,931	27,112,827
Standard Deviation	171,293,284	99,781,071
CV	6.14	5.52