



OEP	1st Limit		LT
\$646,174,941			203
	4th Cat XoL* \$212,500,000 xs \$433,674,941 OCC: \$212.5 mm AGG: \$212.5mm "Drop Down Layer"		
\$433,674,941			103
	3rd Cat XoL* \$85,500,000 xs \$348,174,941 OCC: \$85.5 mm AGG: \$171.0 mm "Drop Down Layer"		
\$348,174,941			93
	2nd Cat XoL* \$75,500,000 xs \$272,674,941 OCC: \$75.5 mm AGG: \$151.0 mm "Drop Down Layer"		
\$272,674,941			47
	1st Cat XoL* \$65,500,000 xs \$207,174,941 OCC: \$65.5 mm AGG: \$131.0 mm "Drop Down Layer"		
\$207,174,941			32
	FHCF Mandatory Layer (75%) \$118,588,503 xs \$49,056,937 75% of \$158,118,004 OCC: \$118.6 mm AGG: \$118.6 mm Drops to 1/3rd of attachment on 3rd event.	FHCF Sliver Layer (25%) \$39,529,501 xs \$49,056,937 OCC: \$39.5 mm AGG: \$79.0 mm "Drop Down Layer"	
\$49,056,937			7.6
	Net Cat Quota Share (80.25%) \$43,056,937 xs \$6,000,000 OCC: \$34.553 mm AGG: \$69.106 mm "Drop Down Layer"	NCQS Sliver (19.75%) \$33,814,735 xs \$15,242,202 OCC: \$6.678 mm / AGG: \$13.357 mm "Drop Down Layer"	
\$15,242,202			3.5
		Asset Protection Cover (19.75%) \$12,253,165 xs \$2,989,037 OCC: \$2.42 mm / AGG: \$4.84 mm	
\$6,000,000			2.3
\$2,989,037	80.25% of \$6,000,000 per Occurrence Retention	19.75% of \$2,989,037 per Occ Retention	2.1

Footnotes

- * Return Periods based on AIR Touchstone v.6.0, standard with Demand Surge, based on combined FL, TX & MS exposure.
- * Net Cat Quota Share & Florida Hurricane Cat Fund (FHCF) layers inure to the sliver, 1st, 2nd, 3rd & 4th Cat XoL layers. Sliver, 1st, 2nd, 3rd & 4th Cat XoL layers "drop down" as Quota Share and FHCF layers erode.
- * Program has a maximum two full occurrence retentions. Any additional remaining private reinsurance limit drops to 1st dollar on a 3rd or subsequent event