Analysis Summary

Hurricane – Incl Storm Surge

The tables below illustrate the probability of ground up & gross losses exceeding various amounts due to one event in a given year, as described by the Occurrence Exceedance Probability (OEP). For the peril of Hurricane, the 250yr event loss probability is commonly used by the insurance market-place as a gauge for insurance pricing.

HU Exposed Value	$10,700,040,376

Critical Prob.	Return Period	RMS	
		Ground Up	Gross Loss
0.01%	10,000	$2,938,439,170	$2,830,244,453
0.10%	1,000	$1,098,861,772	$996,681,320
0.20%	500	$791,767,967	$689,435,803
0.40%	250	$575,264,877	$473,503,250
1.00%	100	$361,788,120	$261,314,833
2.00%	50	$231,884,707	$131,562,458
5.00%	20	$92,614,978	$0
AAL		**$18,150,424**	**$9,226,622**

DRIVERS OF LOSS

Locations listed below are the Top 5 key drivers of loss.

Loc ID	Address	AAL	Flood Zone	Dist. To Coast (mi.)
1556	5701 West 24 Avenue, Hialeah, FL 33016	$225,296	X	9.59
2134	19355 SW 114 Avenue, Miami Dade, FL 33157	$217,813	AH	4.21
3307	10151 NW 19 Avenue, Miami Dade, FL 33147	$187,338	X	3.42
2323	1247 NE 167 Street, Miami Dade, FL 33162	$185,056	X	2.81
1854	3979 Rickenbacker Causeway, Miami Dade, FL 33149	$162,655	AE	0.04