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	$10,659,956,832

Critical Prob.	Return Period	RMS	
		Ground Up	Gross Loss
0.01%	10,000	$2,925,173,933	$2,821,840,524
0.10%	1,000	$1,137,184,889	$1,034,717,098
0.20%	500	$812,628,754	$710,386,668
0.40%	250	$586,717,270	$486,053,029
1.00%	100	$365,813,468	$265,036,146
2.00%	50	$231,384,061	$131,088,086
5.00%	20	$89,463,467	$0
AAL		**$18,187,575**	**$9,296,696**

DRIVERS OF LOSS

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

Loc ID	Address	AAL	Flood Zone	Dist. To Coast (mi.)
1634	5701 W 24 Avenue, Hialeah, FL 33016	$218,826	X	9.59
3432	10151 NW 19 Avenue, Miami Dade, FL 33147	$172,705	X	3.44
2367	1247 NE 167 Street, Miami Dade, FL 33162	$172,003	X500	2.89
2169	19355 SW 114 Avenue, Miami Dade, FL 33157	$170,652	AH	4.20
1289	531 W 29 Street, Hialeah, FL 33012	$162,717	AH	7.10