

2023 Reinsurance Program

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|--------------------------------|---|---|---|
| \$400M 200 yr | \$150M xs \$250M 100% Placed 4.50% ROL \$6.75M Premium 1 Free Reinstatement | | 2023 Blend <u>Layer 4 Premium</u> \$6,750,000 |
| | TY23 Year 1 of 2 \$100M xs \$150M 50% Placed 6.50% ROL \$6.5M Premium 1 Free Reinstatement | TY22 Year 2 of 2 \$100M xs \$150M 50% Placed 4.00% ROL \$4.0M Premium 1 Free Reinstatement | <u>Layer 3 Premium</u> \$3,250,000 + \$2,000,000 <hr/> \$5,250,000 |
| | TY23 Year 1 of 2 \$50M xs \$100M 50% Placed 9.00% ROL \$4.50M Premium 1 Free Reinstatement | TY22 Year 2 of 2 \$50M xs \$100M 50% Placed 5.40% ROL \$2.7M Premium 1 Free Reinstatement | <u>Layer 2 Premium</u> \$2,250,000 + \$1,350,000 <hr/> \$3,600,000 |
| | \$15M xs \$85M 100% Placed 10.75% ROL \$1.613M Premium 1 Free Reinstatement | | <u>Layer 1 Premium</u> \$1,612,500 |
| \$85M 35yr | Retention | | <u>Total Spend</u> \$17,212,500 |

Return Periods = Average AIR Long Term and RMS Near Term and are based off of latest-at-time model versions

Layer 2 and Layer 3 include 50%/50% combination of in-force placement effective 6/1/2022 and 2023 placement effective 6/1/2023