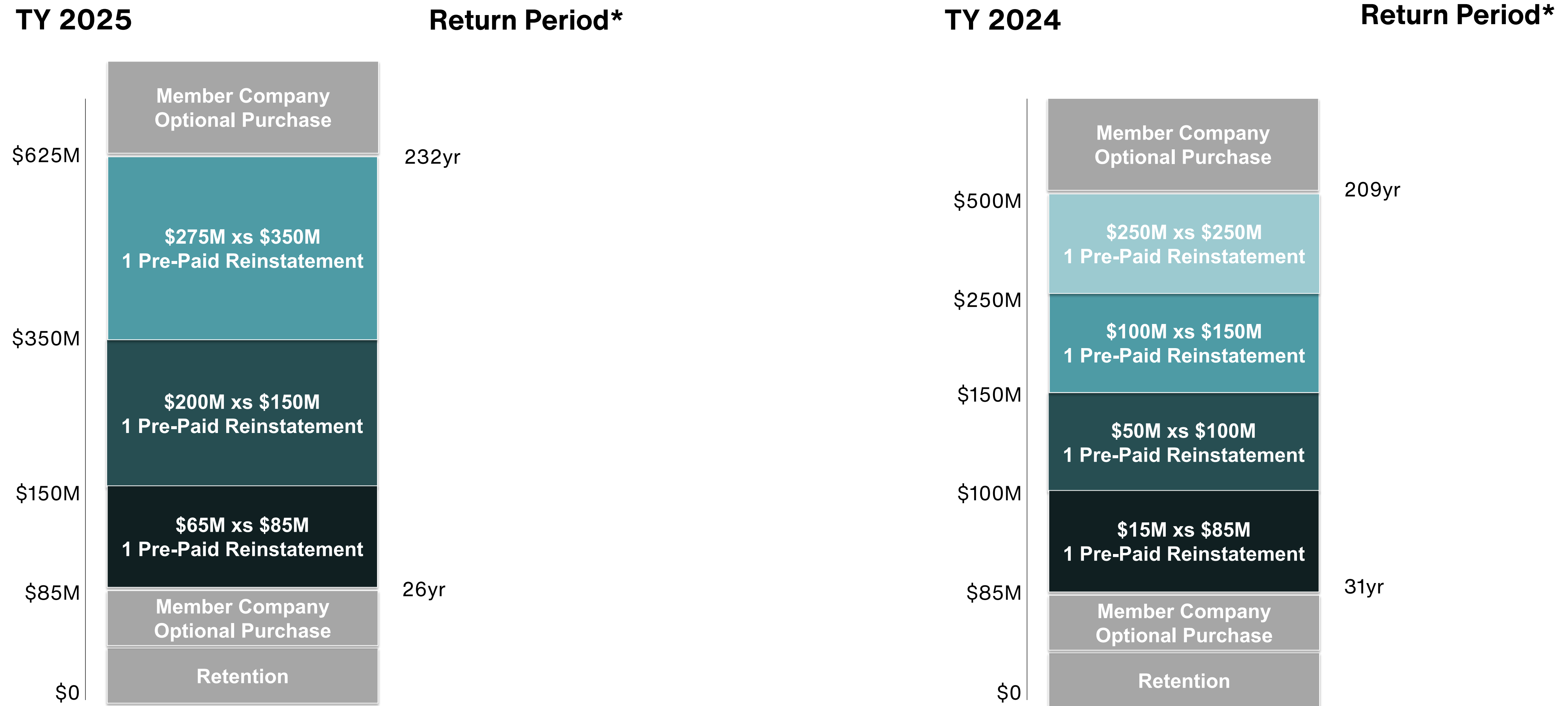


2025 Reinsurance Program Structure



Return Periods = Average AIR Long Term and RMS Near Term and are based off of RMSv23 & Verisk v12. 2024 return periods based upon v10 & 21.