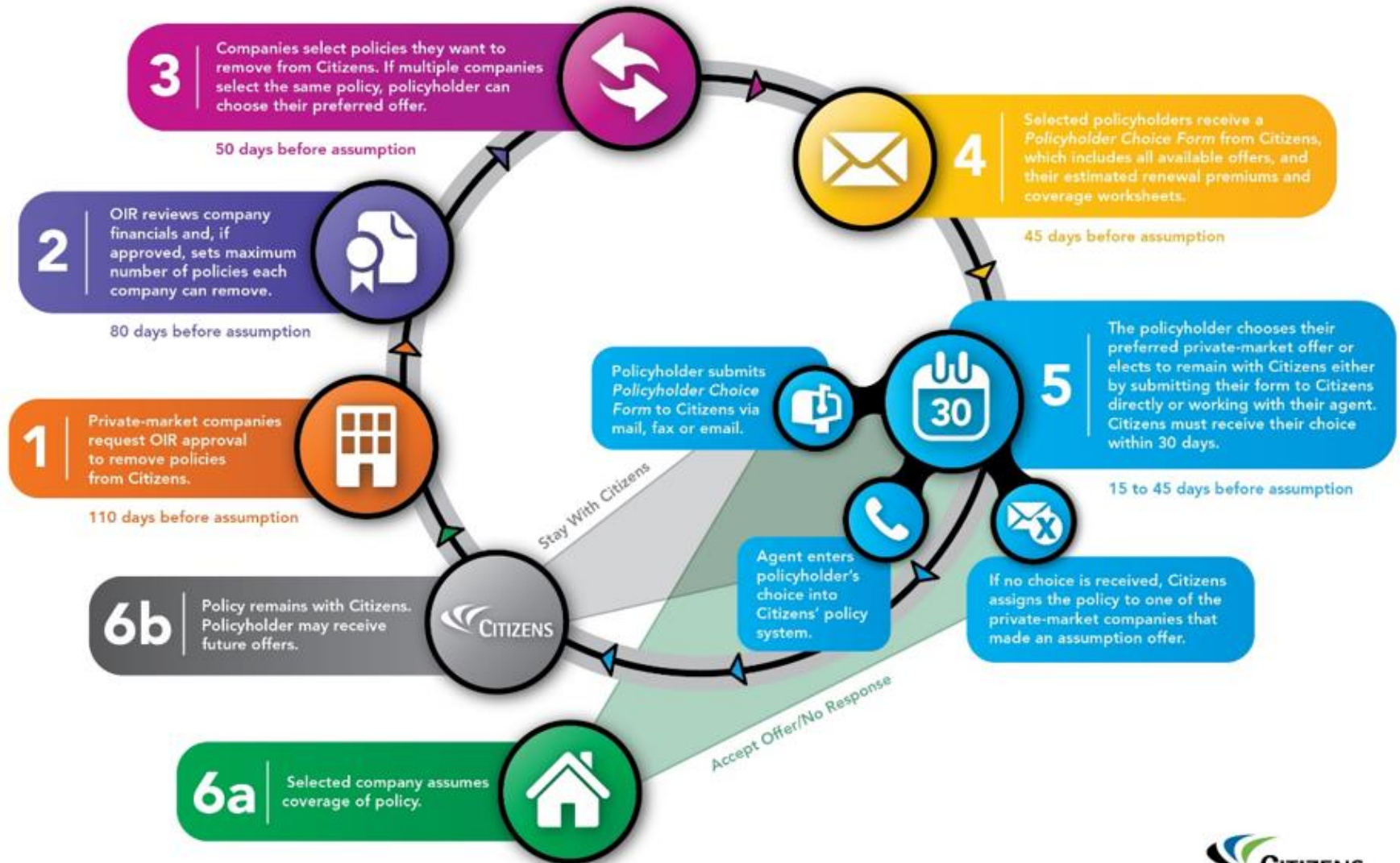


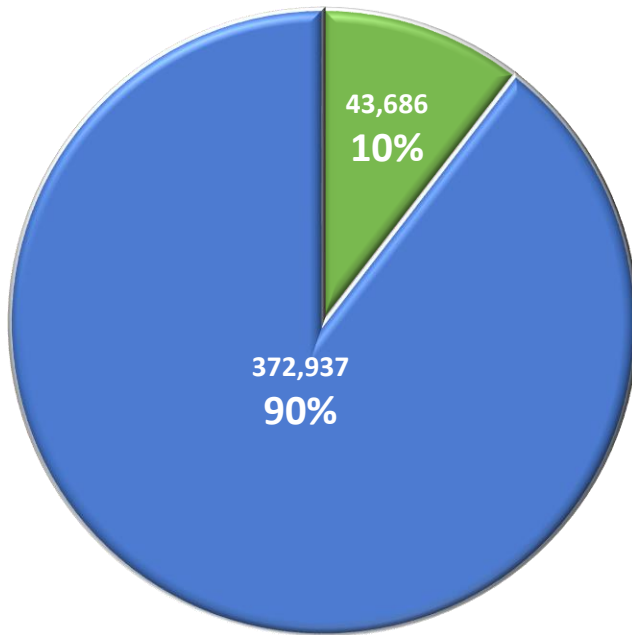
Depopulation Program Enhancements

Senate Banking and Insurance Committee
January 10, 2017

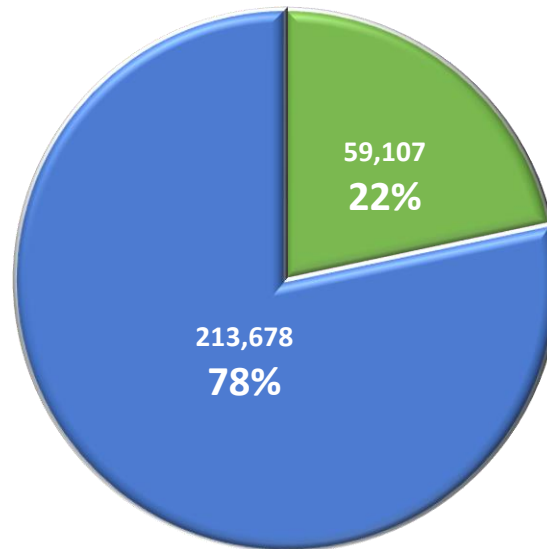
Barry Gilway
President/CEO and Executive Director



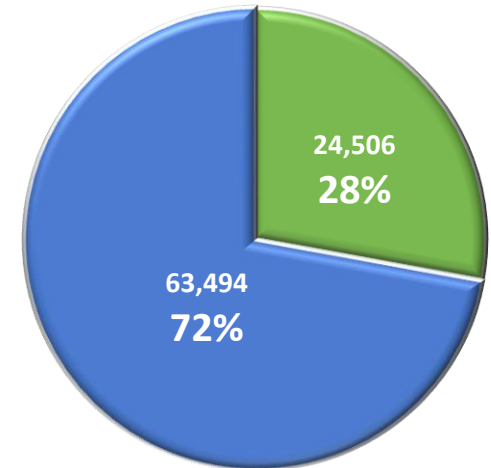




2014 Assumptions



2015 Assumptions



2016 Assumptions

■ Wind-Only

■ Multi-Peril

Assumption Comparison 2014 to 2016

