Charlotte County BOCC
Parametric Named Storm Coverage Evaluation
Effective Date: October 1, 2025

	SwissRe			
Per Occurrence Limit	$25,000,000			
Aggregate Limit	$25,000,000			
Location Limits	Applies by Asset Value as Scheduled			
Trigger	Windspeed intensity **at location** (1-minute sustained over marine terrain)			
Term	Expires 10/1/2026			
Payout Limits	***Windspeed***	***Option A***	***Option B***	***Option C***
	0 mph	0%	0%	0%
	80 mph	10%	0%	0%
	85 mph	20%	10%	0%
	90 mph	30%	20%	10%
	95 mph	40%	30%	20%
	100 mph	50%	40%	30%
	105 mph	60%	50%	40%
	110 mph	70%	60%	50%
	115 mph	80%	70%	60%
	120 mph	90%	80%	70%
	125 mph	100%	90%	80%
	130 mph	100%	100%	90%
	135 mph	100%	100%	100%
Premium		**$2,100,000**	**$1,600,000**	**$1,200,000**

Historical ‘As-If’ Events

Payout Illustration
Developed for SwissRe

							Option A			Option B			Option C		
Calculation Location	Latitude	Longitude	Limit	Charley (2004)	Ian (2022)	Milton (2024)	Charley (2004)	Ian (2022)	Milton (2024)	Charley (2004)	Ian (2022)	Milton (2024)	Charley (2004)	Ian (2022)	Milton (2024)
1	26.925	-82.015	6,930,000	156.38	118.61	76.83	6,930,000	5,544,000	-	6,930,000	4,851,000	-	6,930,000	4,158,000	-
2	26.925	-82.035	5,022,000	149.13	119.98	77.39	5,022,000	4,017,600	-	5,022,000	3,515,400	-	5,022,000	3,013,200	-
3	27.005	-82.045	3,000,000	129.15	125.24	82.28	3,000,000	3,000,000	300,000	2,700,000	2,700,000	-	2,400,000	2,400,000	-
4	27.005	-82.125	2,472,000	106.33	130.93	84.95	1,483,200	2,472,000	247,200	1,236,000	2,472,000	-	988,800	2,224,800	-
5	26.995	-82.185	2,208,000	83.14	133.67	86.48	220,800	2,208,000	441,600	-	2,208,000	220,800	-	1,987,200	-
6	27.005	-82.085	1,806,000	118.5	128.29	83.59	1,444,800	1,806,000	180,600	1,264,200	1,625,400	-	1,083,600	1,444,800	-
7	27.005	-82.165	1,236,000	89.79	132.87	86.36	247,200	1,236,000	247,200	123,600	1,236,000	123,600	-	1,112,400	-
8	26.885	-82.285	1,158,000	68.54	138.04	82.98	-	1,158,000	115,800	-	1,158,000	-	-	1,158,000	-
9	26.925	-82.355	924,000	52.15	139.23	87.66	-	924,000	184,800	-	924,000	92,400	-	924,000	-
10	26.975	-82.035	732,000	139.09	122.48	80.23	732,000	658,800	73,200	732,000	585,600	-	732,000	512,400	-
11	26.775	-82.035	708,000	136.73	120.88	69.31	708,000	637,200	-	708,000	566,400	-	708,000	495,600	-
12	26.925	-82.325	648,000	54.21	138.59	87.18	-	648,000	129,600	-	648,000	64,800	-	648,000	-
13	26.965	-82.085	522,000	125.74	125.94	81.24	522,000	522,000	52,200	469,800	469,800	-	417,600	417,600	-
14	26.935	-82.285	504,000	58.82	137.8	86.34	-	504,000	100,800	-	504,000	50,400	-	504,000	-
15	26.925	-82.225	366,000	82.83	134.98	83.49	36,600	366,000	36,600	-	366,000	-	-	329,400	-
16	26.965	-82.115	270,000	120.02	127.58	81.89	243,000	270,000	27,000	216,000	243,000	-	189,000	216,000	-
17	26.985	-82.005	234,000	149.34	120.68	79.87	234,000	210,600	-	234,000	187,200	-	234,000	163,800	-
18	27.005	-82.235	204,000	61.11	136.8	88.93	-	204,000	40,800	-	204,000	20,400	-	204,000	-
19	26.925	-82.205	180,000	90.67	133.46	82.79	54,000	180,000	18,000	36,000	180,000	-	18,000	162,000	-
20	26.795	-81.965	150,000	104.18	114.52	68.58	75,000	105,000	-	60,000	90,000	-	45,000	75,000	-
21	26.965	-82.215	126,000	77.69	135.06	85.7	-	126,000	25,200	-	126,000	12,600	-	126,000	-
22	26.875	-82.005	126,000	148.98	117.47	73.91	126,000	100,800	-	126,000	88,200	-	126,000	75,600	-
23	26.835	-82.275	84,000	80.99	135.25	80.06	8,400	84,000	8,400	-	84,000	-	-	84,000	-
24	27.005	-81.965	72,000	158.04	118.69	79.77	72,000	57,600	-	72,000	50,400	-	72,000	43,200	-
25	27.025	-82.095	66,000	111.99	129.71	85.07	46,200	66,000	13,200	39,600	59,400	6,600	33,000	52,800	-
26	26.955	-82.005	48,000	158.4	118.25	77.89	48,000	38,400	-	48,000	33,600	-	48,000	28,800	-
27	26.795	-81.765	42,000	74.05	92.05	64	-	12,600	-	-	8,400	-	-	4,200	-
28	26.875	-82.315	42,000	63.7	139.17	83.02	-	42,000	4,200	-	42,000	-	-	42,000	-
29	26.885	-82.245	18,000	83.73	134.83	81.6	1,800	18,000	1,800	-	18,000	-	-	16,200	-
30	26.945	-81.755	18,000	78.29	96.88	71.09	-	7,200	-	-	5,400	-	-	3,600	-
31	26.845	-81.995	12,000	135.38	117.02	72	12,000	9,600	-	12,000	8,400	-	12,000	7,200	-
32	26.945	-82.355	12,000	51.49	139.55	89.35	-	12,000	2,400	-	12,000	1,200	-	12,000	-
33	26.805	-82.275	12,000	90.45	130.56	77.15	3,600	12,000	-	2,400	12,000	-	1,200	10,800	-
34	26.975	-81.885	12,000	110.28	110.39	75.88	8,400	8,400	-	7,200	7,200	-	6,000	6,000	-
35	27.025	-82.045	6,000	126.05	126.43	83.41	6,000	6,000	600	5,400	5,400	-	4,800	4,800	-
36	27.035	-82.165	6,000	82.17	132.14	88.08	600	6,000	1,200	-	6,000	600	-	5,400	-
37	27.025	-82.115	6,000	105.08	130.77	85.76	3,600	6,000	1,200	3,000	6,000	600	2,400	5,400	-
38	26.895	-82.215	6,000	92.77	132.74	81.22	1,800	6,000	600	1,200	6,000	-	600	5,400	-
39	27.035	-81.965	6,000	153.61	120.86	81.41	6,000	5,400	600	6,000	4,800	-	6,000	4,200	-
40	26.955	-82.225	6,000	75.91	135.51	85.43	-	6,000	1,200	-	6,000	600	-	6,000	-
							21,297,000	25,000,000	2,256,000	20,054,400	25,000,000	594,600	19,080,000	22,693,800	-