RISK COVERAGE HUB · TREATY ALLOCATION MODEL (RESULTS SHEET)

Quota Share vs. Surplus Share — 15-Risk Portfolio Results

Baseline Terms: **50% Quota Share** (30% ceding comm.) vs. **9-Line Surplus Share on $200,000 Retention** ($1,800,000 max treaty cession; 22.5% ceding comm.). Companion to the editable Excel workbook.

1. Portfolio Comparison Summary (15 Risks)

Portfolio Metric	Quota Share (50%)	Surplus Share (9L)	Excess / Fac	Surplus vs. QS
Ceded Limit ($ / % SI)	$8,850,000 (50.0%)	$11,950,000 (67.5%)	$2,900,000 (16.4%)	$+3,100,000
Retained Limit ($)	$8,850,000	$2,850,000	-	$-6,000,000
Ceded Premium ($)	$93,460	$125,800	$30,900	$+32,340
Ceding Commission ($)	$28,038	$28,305	-	$+267
Sample Loss Ceded ($)	$1,440,000	$2,061,667	$380,000	$+621,667

2. Per-Risk Allocation Schedule (Side-by-Side)

ID	Risk	Sum Insured	Gross Prem	QS Ceded	QS Prem	Lines	Surp Ret	Surp Ceded	Excess/Fac	Surp Prem
R-01	Single-Family Dwelling (..	$150,000	$1,500	$75,000	$750	0.0	$150,000	$0	-	$0
R-02	Mid-Rise Office (Article..	$1,000,000	$10,000	$500,000	$5,000	4.0	$200,000	$800,000	-	$8,000
R-03	Regional Retail Plaza (A..	$2,000,000	$20,000	$1,000,000	$10,000	9.0	$200,000	$1,800,000	-	$18,000
R-04	Distribution Hub (Articl..	$3,000,000	$30,000	$1,500,000	$15,000	9.0	$200,000	$1,800,000	**$1,000,000**	$18,000
R-05	Coastal Townhome	$120,000	$1,440	$60,000	$720	0.0	$120,000	$0	-	$0
R-06	Neighborhood Strip Center	$180,000	$1,980	$90,000	$990	0.0	$180,000	$0	-	$0
R-07	Medical Office Condo	$400,000	$4,200	$200,000	$2,100	1.0	$200,000	$200,000	-	$2,100
R-08	12-Unit Apartment Building	$600,000	$6,600	$300,000	$3,300	2.0	$200,000	$400,000	-	$4,400
R-09	Main Street Retail & Lofts	$800,000	$8,400	$400,000	$4,200	3.0	$200,000	$600,000	-	$6,300
R-10	Grocery & Cold Storage	$1,250,000	$13,750	$625,000	$6,875	5.2	$200,000	$1,050,000	-	$11,550
R-11	Garden Apartment Complex	$1,600,000	$16,800	$800,000	$8,400	7.0	$200,000	$1,400,000	-	$14,700
R-12	Light Manufacturing Plant	$2,400,000	$26,400	$1,200,000	$13,200	9.0	$200,000	$1,800,000	**$400,000**	$19,800
R-13	Suburban Business Park	$3,500,000	$38,500	$1,750,000	$19,250	9.0	$200,000	$1,800,000	**$1,500,000**	$19,800
R-14	Urban Mixed Commercial	$500,000	$5,250	$250,000	$2,625	1.5	$200,000	$300,000	-	$3,150
R-15	Rural Residence	$200,000	$2,100	$100,000	$1,050	0.0	$200,000	$0	-	$0
TOTAL	**15 Risks**	**$17,700,000**	**$186,920**	**$8,850,000**	**$93,460**	**-**	**$2,850,000**	**$11,950,000**	**$2,900,000**	**$125,800**

Capped-Risk Note (Amber): Risks above $2,000,000 (Retention + 9 Lines) cap at $1,800,000 treaty cession; R-04 ($3.0M) places $1,000,000 in Excess/Facultative (matching the article's $900K loss split: $540K treaty / $300K fac / $60K cedent). Download the interactive .xlsx workbook on riskcoveragehub.com to adjust retention, lines, and commissions.