

**Form S-5: Average Annual Zero Deductible Statewide Loss Costs – Historical versus Modeled**

- A. Provide the average annual zero deductible statewide personal and commercial residential loss costs produced using the list of hurricanes in the Base Hurricane Storm Set as defined in Standard M-1, Base Hurricane Storm Set, based on the 2012 Florida Hurricane Catastrophe Fund’s aggregate personal and commercial residential zero deductible exposure data found in the file named “hlpm2012c.exe.”

**Average Annual Zero Deductible Statewide Personal and Commercial Residential Loss Costs**

**Table 1: Average Annual Zero Deductible Statewide Personal and Commercial Residential Loss Costs**

Time Period	Historical Hurricanes	Produced by Model
Current Submission	\$2.79 <del>\$2.79</del> <del>\$2.96</del>	\$3.78 <del>\$3.78</del> <del>\$3.84</del>
Previously Accepted Model* (2013 Standards)	\$2.79 <del>\$2.96</del>	\$3.78 <del>\$3.84</del>
Percent Change Current Submission/ Previously Accepted Model*	0.00% <del>-5.82%</del>	0.00% <del>-1.51%</del>

\*NA if no previously accepted model.

- B. Provide a comparison with the statewide personal and commercial residential loss costs produced by the model on an average industry basis.

The RMS Hurricane model calculated historical annual average zero deductible loss for the 2012 Florida Hurricane Catastrophe Funds’ (FHCF) personal and commercial residential aggregate exposure database is \$2.79 ~~96~~ billion per year. The RMS Hurricane model simulated annual average zero deductible loss for the same exposure database is \$3.84 ~~78~~ billion per year.

- C. Provide the 95% confidence interval on the differences between the means of the historical and modeled personal and commercial residential loss.

The 95% confidence interval on the difference between the mean of the historical and the modeled loss is -\$2.6 billion to +\$820 ~~600~~ million.

- D. If the data are partitioned or modified, provide the average annual zero deductible statewide personal and commercial residential loss costs for the applicable partition (and its complement) or modification, as well as the modeled average annual zero deductible statewide personal and commercial residential loss costs in additional copies of Form S-5, Average Annual Zero Deductible Statewide Loss Costs – Historical versus Modeled.

The data has not been partitioned or modified.

- E. Include Form S-5, Average Annual Zero Deductible Statewide Loss Costs – Historical versus Modeled, in a submission appendix.