

**Form S-5: Average Annual Zero Deductible Statewide Personal and  
Commercial Residential Loss Costs (Billions)**

Time Period - 2007 FHCF Exposure Data	Historical Hurricanes	Produced by Model	Model Version
Current Submission	\$3.08	\$4.12	RiskLink 13.0 (Build 1515)
Previous Accepted Submission	\$3.08	\$4.12	RiskLink 13.0 (Build 1509)
Percentage Change Current Submission / Previously Accepted Submission	0.00%	0.00%	
Second Previously Accepted Submission	\$3.20	\$4.17	RiskLink 11.0.SP2c
Percentage Change Current Submission / Second Previously Accepted Submission	-3.80%	-1.21%	

**95% Confidence Interval on the Differences Between  
the Mean of the Historical and Modeled Loss**

RiskLink 13.0 (Build 1515)	(\$2.80)	\$0.72
RiskLink 13.0 (Build 1509)	(\$2.80)	\$0.72