

Table A1

Parameter	1990's Omitted		1980's Omitted		1970's Omitted		Full Model w/ Age	
	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t
Intercept	0.4275		-7.9426	***	-7.9409	***	-8.6283	***
EHY	0.0366	***	0.0366	***	0.0366	***	0.0359	***
Premiums	0.7182	***	0.7182	***	0.7182	***	0.7317	***
Brick/Masonry	0.3100	***	0.3100	***	0.3100	***	0.3122	***
Income	-0.2291	***	-0.2291	***	-0.2291	***	-0.2149	***
Unit Density	-0.0000		-0.0000		-0.0000		-0.0000	
CCCL	0.0993	**	0.0993	**	0.0993	**	0.0922	*
Distance	0.1680	***	0.1680	***	0.1680	***	0.1688	***
Citizens	-1.4939	***	-1.4939	***	-1.4939	***	-1.4747	***
Max Wind	0.2567	***	0.2567	***	0.2567	***	0.2562	***
Wind Duration	0.1667	***	0.1667	***	0.1667	***	0.1669	***
Post FBC	-1.0721	***	-1.6828	***	-1.6845	***	-1.2609	***
d_1990			-0.6107	***	-0.6124	***		
d_1980	0.6107	***			-0.0017			
d_1970	0.6124	***	0.0017					
d_1960	0.3615	***	-0.2491	***	-0.2508	***		
d_1950	0.2471	***	-0.3636	***	-0.3653	***		
pre_1950	-0.1120	**	-0.7228	***	-0.7245	***		
Age							0.0154	***
Age Sq							-0.0020	***
AIC	231513		231513		231513		231659	

**Figure A1. Pre and Post 2000 Year of Construction annual percentage of the ISO earned house years**

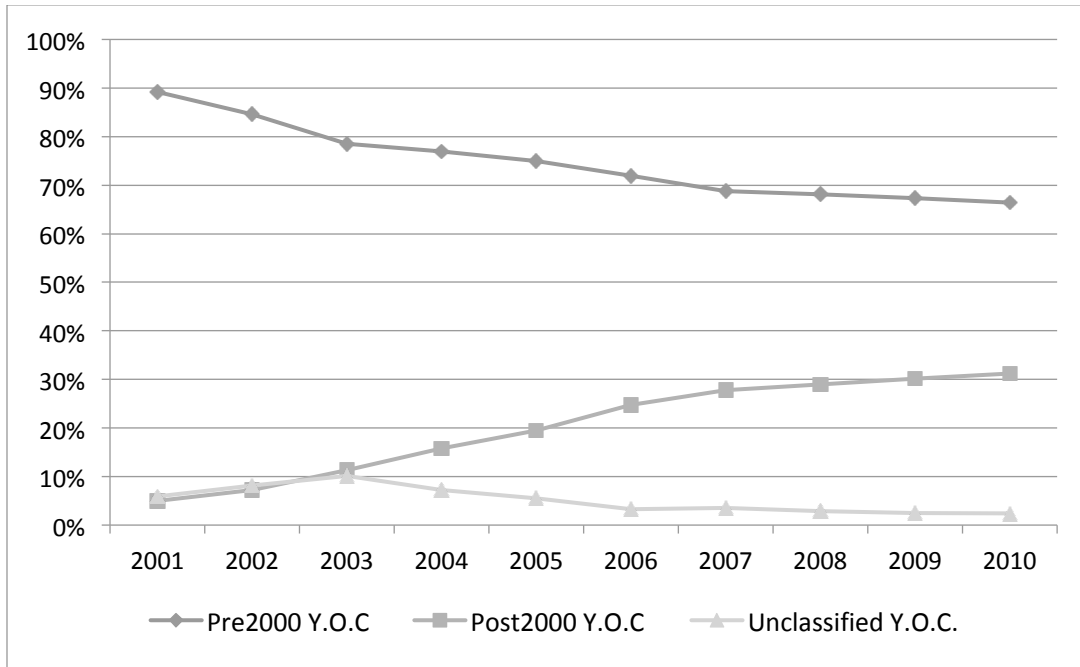


Table A2

Parameter	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		Model 7	
	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t
Intercept	-4.9419	***	-4.0318	***	-4.0141	***	-4.4716	***	-4.4694	***	-4.8782	***	-4.9489	***
EHY	0.0380	***	0.0388	***	0.0386	***	0.0397	***	0.0397	***	0.0401	***	0.0405	***
Premiums	0.7536	***	0.6948	***	0.6946	***	0.6911	***	0.6913	***	0.6762	***	0.6754	***
Post FBC	-1.3618	***	-1.6267	***	-1.7537	***	-1.2504	***	-1.2585	***	-0.8891	***	-1.8426	***
Age			-0.0072	***	-0.0073	***	0.0164	***	0.0161	***	0.0634	***	0.0706	***
Age Sq							-0.0021	***	-0.0021	***	-0.0120	***	-0.0134	***
Age Cu											5.87E-05	***	6.652E-05	***
Age_PostFBC					0.0220	*			-0.0060				1.0425	***
Agesq_PostFBC									0.0099				-2.3283	***
Agecu_PostFBC													0.1402	***
AIC	234499		234390		234389		234279		234283		234223		234177	

Model1 uses Post FBC and no age variable.

Model2 uses Post FBC and age.

Model3 uses Post FBC, age and age interacted with Post FBC.

Model4 uses Post FBC, age and age squared.

Model5 uses Post FBC, age, age squared, age interacted with Post FBC and age squared interacted with Post FBC.

Model6 uses Post FBC, age, age squared and age cubed.

Model7 uses Post FBC, age, age squared, age cubed, age interacted with Post FBC, age squared interacted with Post FBC and age cubed interacted with Post FBC.

Table A3

	Model 1		Model 2		Model 3		Model 4		Model 5		Model 6		Model 7	
Parameter	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t	Estimate	Pr >  t
<b>Intercept</b>	-9.0709	***	-8.2100	***	-8.1934	***	-8.6283	***	-8.6193	***	-9.0181	***	-9.0491	***
<b>EHY</b>	0.0342	***	0.0349	***	0.0348	***	0.0359	***	0.0358	***	0.0363	***	0.0366	***
<b>Premiums</b>	0.7983	***	0.7350	***	0.7347	***	0.7317	***	0.7318	***	0.7158	***	0.7154	***
<b>Brick/Masonry</b>	0.2704	***	0.3149	***	0.3158	***	0.3122	***	0.3124	***	0.3146	***	0.3124	***
<b>Income</b>	-0.2462	***	-0.2140	***	-0.2125	***	-0.2149	***	-0.2145	***	-0.2197	***	-0.2240	***
<b>Unit Density</b>	-7.935E-05		-5.86E-05		-5.982E-05		-8.45E-05		-8.468E-05		-5.8E-05		-5.51E-05	
<b>CCCL</b>	0.1224		0.0963	**	0.0954	**	0.0922	*	0.0919	*	0.0898	*	0.0911	*
<b>Distance</b>	0.1759	***	0.1692	***	0.1691	***	0.1688	***	0.1688	***	0.1671	***	0.1670	***
<b>Citizens</b>	-1.4138	***	-1.4845	***	-1.4868	***	-1.4747	***	-1.4755	***	-1.4974	***	-1.49534	***
<b>Max Wind</b>	0.2543	***	0.2568	***	0.2569	***	0.2562	***	0.2563	***	0.2567	***	0.2562	***
<b>Wind Duration</b>	0.1667	***	0.1674	***	0.1672	***	0.1669	***	0.1668	***	0.1668	***	0.1676	***
<b>Post FBC</b>	-1.3519	***	-1.6302	***	-1.7931	***	-1.2609	***	-1.3141	***	-0.8854	***	-1.8548	***
<b>Age</b>			-0.0076	***	-0.0077	***	0.0154	***	0.0151	***	0.0645	***	0.070	***
<b>Age Sq</b>							-0.0020	***	-0.0020	***	-0.0124	***	-0.0135	***
<b>AgeCu</b>											6.12E-05	***	6.766E-05	***
<b>Age_PostFBC</b>					0.028294	**			0.0027				1.0222	***
<b>Agesq_PostFBC</b>									0.0080				-2.2693	***
<b>Agecu_PostFBC</b>													0.1366	***
<b>AIC</b>	231894		231770		231766		231659		231662		231595		231552	

Figure A2. Regressions of predicted loss versus actual loss for model validation

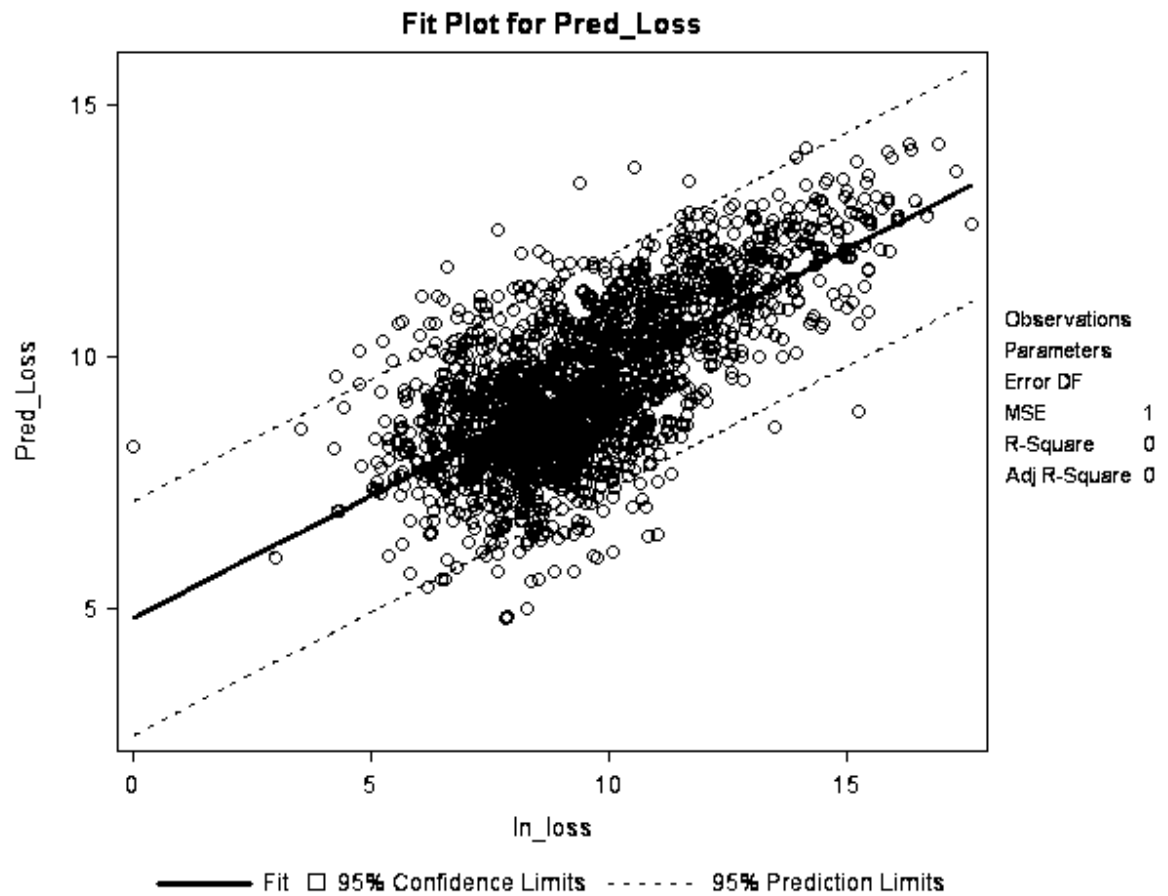


Table A4

Parameter	Estimate	Pr >  t	Estimate	Pr> t	Estimate	Pr> t
<b>Intercept</b>	-4.4716	***	-8.6623	***	-19.5376	***
<b>EHY</b>	0.0397	***	0.0359	***	0.0041	**
<b>Premiums</b>	0.6911	***	0.7322	***	1.5546	***
<b>Brick/Masonry</b>			0.3786	***	4.9460	***
<b>Income</b>			-0.2063	***	-0.6979	***
<b>Unit Density</b>			-0.0000		-0.0017	***
<b>CCCL</b>			0.0892	*	-0.2418	*
<b>Distance</b>			0.1669	***	0.2131	***
<b>Citizens</b>			-1.4472	***	-3.0418	***
<b>Max Wind</b>			0.2559	***	0.5308	***
<b>Wind Duration</b>			0.1681	***	0.0080	
<b>Post FBC</b>	-1.2504	***	-1.2615	***	-1.2729	***
<b>Age</b>	0.0162	***	0.0154	***	0.0415	***
<b>Age Sq</b>	-0.0021	***	-0.0021	***	-0.0049	***
<b>Design CAT4</b>			-0.0340			
<b>Design CAT5</b>			-0.0768			
<b>Obs</b>	69442		69442		14149	
<b>Adj R Squared</b>	0.4436		0.4643		0.5255	

