

**Form S-5: Average Annual Zero Deductible Statewide Loss Costs—Historical versus Modeled
Percentage Difference Between Touchstone 4.2.0 Form S-5 and Touchstone 3.0.0 Form S-5**

Modeling Organization: AIR Worldwide
Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.2 implemented in Touchstone v4.2.0
Model Release Date: 4/30/2016

A: Average Annual Zero Deductible Statewide Personal and Commercial Residential Loss Costs

Time Period - 2012 FHCF Data	Historical Hurricanes	Produced by Model
Current Submission	3.536	4.337
Previously Accepted Submission	3.536	4.337
Percentage Change Current Submission/Initial Submission	0.000%	0.000%

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

Touchstone 4.2.0: The 95% confidence interval on the difference between the mean historical and modeled losses is $(-2.523 \text{ billion} \leq (\mu_H - \mu_S) \leq +0.922 \text{ billion})$.

Touchstone 3.0.0: The 95% confidence interval on the difference between the mean historical and modeled losses is $(-2.523 \text{ billion} \leq (\mu_H - \mu_S) \leq +0.922 \text{ billion})$.

Percent Change $0.000\% \leq (\mu_H - \mu_S) \leq 0.000\%$