

**Form S-5: Average Annual Zero Deductible Statewide Loss Costs—Historical versus Modeled  
Percentage Difference Between Touchstone 3.1.0 Form S-5 and Touchstone 3.0.0 Form S-5**

**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

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 3.1.0: The 95% confidence interval on the difference between the mean historical and modeled losses is (-2.523 billion  $\leq (\mu_H - \mu_S) \leq$  +0.922 billion).  
 Touchstone 3.0.0: The 95% confidence interval on the difference between the mean historical and modeled losses is (-2.523 billion  $\leq (m_H - m_S) \leq$  +0.922 billion).  
 Percent Change 0.000%  $\leq (m_H - m_S) \leq$  0.000%