Form S-5: Average Annual Zero Deductible Statewide Loss Costs—Historical versus Modeled
Percentage Difference Between Touchstone 4.1.0 Form S-5 and Touchstone 5.0.0 Form S-5

Modeling Organization: AIR Worldwide
Model Name & Version Number: AIR Hurricane Model for the United States v16.0.0 as implemented in Touchstone v.5.0.0
Model Release Date: 9/15/2016

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

Time Period - 2012 FHCF Data	Historical Hurricanes	Produced by Model
Current Submission (in billions)	3.505	4.331
Previously Accepted Submission	3.505	4.331
Percentage Change Current Submission/Initial Submission	0.00%	0.00%
Second Previously Accepted Submission (in billions)	3.537	4.337
Percentage Change Current Submission/Second Submission	-0.90%	-0.15%

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

Touchstone 5.0.0: The 95% confidence interval on the difference between the mean historical and modeled losses is (-2.495 billion <= (μ_H - μ_S) <= +0.843 billion).
Touchstone 4.1.0: The 95% confidence interval on the difference between the mean historical and modeled losses is (-2.495 billion <= (μ_H - μ_S) <= +0.843 billion).
Percent Change 0.000% <= (μ_H - μ_S) <= 0.000%