**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 5.1.4 Form S-5**

**Modeling Organization:** AIR Worldwide
**Model Name & Version Number:** Atlantic Hurricane Model for the United States v16.1.0 as implemented in Touchstone 5.1.4
**Model Release Date:** 7/17/2017

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

| Time Period - 2012 FHCF Data | Historical Hurricanes | Produced by Model |
|---|---|---|
| Current Submission | 3.505 | 4.331 |
| Previously Accepted Submission | 3.505 | 4.331 |
| 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 5.1.4: The 95% confidence interval on the difference between the mean historical and modeled losses is (-2.495 billion <= ($\mu_H$ - $\mu_S$) <= +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 <= ($\mu_H$ - $\mu_S$) <= +0.843 billion).
Percent Change 0.000% <= ($\mu_H$ - $\mu_S$) <= 0.000%