

**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 5.1.6 Form S-5**

**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** Atlantic Hurricane Model for the United States as implemented in Touchstone 5.1.6  
**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 5.1.6: The 95% confidence interval on the difference between the mean historical and modeled losses is  $(-2.495 \text{ billion} \leq (\mu_H - \mu_S) \leq +0.843 \text{ billion})$ .

Touchstone 4.1.0: The 95% confidence interval on the difference between the mean historical and modeled losses is  $(-2.495 \text{ billion} \leq (\mu_H - \mu_S) \leq +0.843 \text{ billion})$ .

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