

**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 5.1.5 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 5.1.5  
**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 5.1.5: 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  $0.000\% \leq (\mu_H - \mu_S) \leq 0.000\%$