

Form S-5: Average Annual Zero Deductible Statewide Loss Costs—Historical versus Modeled
 Touchstone 6.1.0 Form S-5 (2012 FHCF Exposure Data)

Modeling Organization: AIR Worldwide
Model Name & Version Number: AIR Hurricane Model for the United States v17.0.0 implemented in Touchstone v6.1.0
Model Release Date: 9/4/2018

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

Time Period - 2012 FHCF Data	Historical Hurricanes (\$B)	Produced by Model (\$B)
Current Submission	3.478	4.325
Previously Accepted Submission	3.478	4.325
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 6.1.0: The 95% confidence interval on the difference between the mean historical and modeled losses is $(-2.501 \text{ billion} \leq (m_H - m_S) \leq +0.806 \text{ billion})$.

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