

**Form S-5: Average Annual Zero Deductible Statewide Loss Costs—Historical versus Modeled
Percentage Difference Between Touchstone 1.5 Form S-5 and V14.1.0 Form S-5**

Modeling Organization: AIR Worldwide
Model Name & Version Number: AIR Atlantic Tropical Cyclone Model v14.0.1 as Implemented in Touchstone 1.5
Model Release Date: 7/8/2013

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

Time Period	Historical Hurricanes	Produced by Model
Current Submission	3444728803	4345346784
Previously Accepted Submission	3444728803	4345346784
Percentage Change Current Submission/Previously Accepted Submission	0.0000000%	0.0000000%
Second Previously Accepted Submission	3490071627	4438897988
Percentage Change Current Submission/Second Previously Accepted Submission	-1.2991947%	-2.1075322%

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

Touchstone 1.5: The 95% confidence interval on the difference between the mean historical and modeled losses is $(-2.602 \text{ billion} \leq (\mu_H - \mu_S) \leq +0.801 \text{ billion})$.
V14.1: The 95% confidence interval on the difference between the mean historical and modeled losses is $(-2.602 \text{ billion} \leq (m_H - m_S) \leq +0.801 \text{ billion})$.
Percent Change $0.0000000\% \leq (m_H - m_S) \leq 0.0000000\%$