

**Form S-5: Average Annual Zero Deductible Statewide Loss Costs—Historical versus Modeled  
Percentage Difference Between Touchstone 3.0.0 \* Form S-5 and Touchstone 3.0.0 Form S-5**

**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0 \*  
**Model Release Date:** 1/11/2017

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

Time Period - 2012 FHCF Data	Historical Hurricanes	Produced by Model
Current Submission	3.536	4.337
Previously Accepted Submission	3.536	4.337
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 3.0.0 \*: The 95% confidence interval on the difference between the mean historical and modeled losses is (-2.523 billion  $\leq (\mu_H - \mu_S) \leq$  +0.922 billion).

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

Touchstone 3.0.0 \* provides a secondary water resistance modification value at 80 mph, whereas Touchstone 3.0.0 applies a factor of 1.0 at 80 mph