

Form A-4B: Output Ranges (2012 FHCF Exposure Data)
LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide
Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 Implemented in Touchstone v3.0.0 *
Model Release Date: 11, January 2017

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

County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Holmes	LOW	0.470	0.398	3.773	0.556	0.778	1.201	0.809	
	AVERAGE	1.241	1.094	6.396	1.091	0.778	1.201	0.930	
	HIGH	1.465	1.177	10.691	1.224	0.778	1.201	1.171	
Indian River	LOW	1.247	0.999	10.697	1.482	0.781	1.316	0.891	
	AVERAGE	7.339	4.343	29.369	6.382	3.512	6.783	5.627	5.627
	HIGH	14.896	12.391	62.660	13.554	9.118	13.101	8.916	11.109
Jackson	LOW	0.392	0.359	2.833	0.424	0.452	0.813	0.643	0.322
	AVERAGE	1.092	0.948	5.752	0.958	0.656	0.680	0.697	
	HIGH	1.669	1.243	11.803	1.272	0.740	0.726	1.054	
Jefferson	LOW	0.258	0.218	2.116	0.272	0.188	0.520		
	AVERAGE	0.640	0.532	3.659	0.608	0.386	0.520		
	HIGH	0.835	0.671	6.334	0.699	0.452	0.520		
Lafayette	LOW	0.400	0.339	2.350	0.525	0.416	0.720	0.322	
	AVERAGE	0.785	0.672	4.138	0.741	0.485	0.720	0.697	
	HIGH	0.933	0.751	6.706	0.782	0.509	0.720	0.930	
Lake	LOW	0.516	0.380	3.714	0.431	0.367	0.606	0.400	0.511
	AVERAGE	1.620	1.221	12.172	1.212	0.804	1.034	1.339	
	HIGH	2.615	2.098	18.224	2.167	1.376	1.582	1.314	3.974
Lee	LOW	0.861	0.726	6.302	0.769	0.445	0.733	0.453	0.378
	AVERAGE	4.941	2.277	22.621	2.931	1.892	4.264	2.134	2.458
	HIGH	12.855	10.750	51.588	11.528	7.879	11.159	7.723	9.622
Leon	LOW	0.304	0.257	2.385	0.238	0.181	0.300	0.202	0.137
	AVERAGE	0.848	0.731	5.101	0.687	0.545	0.625	0.493	
	HIGH	1.097	0.883	7.821	0.930	0.598	0.870	0.614	0.882
Levy	LOW	0.423	0.348	3.298	0.487	0.303	1.613	1.132	0.720
	AVERAGE	1.491	1.006	6.263	1.255	0.681	2.915	1.990	2.159
	HIGH	4.330	3.572	21.794	3.878	2.391	3.744	2.556	3.311
Liberty	LOW	0.637	0.540	3.759	0.650	0.848			
	AVERAGE	1.272	1.108	6.356	1.245	0.848			
	HIGH	1.552	1.249	10.781	1.327	0.848			
Madison	LOW	0.257	0.226	1.720	0.247	0.177			
	AVERAGE	0.608	0.512	3.352	0.545	0.363			
	HIGH	0.738	0.593	5.610	0.612	0.399			
Manatee	LOW	0.741	0.625	5.367	0.675	0.407	0.639	0.406	0.438
	AVERAGE	4.216	2.643	19.807	2.951	1.977	4.552	2.902	2.101
	HIGH	10.820	9.049	45.008	9.650	6.585	9.959	6.463	8.109
Marion	LOW	0.348	0.279	2.737	0.356	0.249	0.450	0.285	0.295
	AVERAGE	1.238	0.853	7.433	0.910	0.582	0.680	0.763	0.763
	HIGH	1.590	1.277	11.524	1.301	0.832	1.280	0.857	1.284
Martin	LOW	1.615	1.293	10.933	2.092	2.115	0.934	1.004	
	AVERAGE	8.937	6.016	48.603	8.404	4.747	30.463	5.952	5.839
	HIGH	14.927	12.329	64.879	13.661	9.060	13.153	8.853	11.227
Miami-Dade	LOW	1.072	0.896	11.717	1.005	0.605	0.990	0.537	0.518
	AVERAGE	8.202	5.962	30.611	8.125	5.099	7.876	5.892	5.237
	HIGH	27.128	22.901	66.333	24.783	17.161	24.096	16.783	19.805
Monroe	LOW	6.168	5.030	35.543	8.575	3.927	7.120	3.427	3.192
	AVERAGE	21.794	18.581	84.163	24.739	16.605	23.465	15.212	13.709
	HIGH	30.812	26.286	100.586	28.775	20.270	27.996	19.788	22.193
Nassau	LOW	0.215	0.184	1.701	0.211	0.152	0.585	0.247	0.213
	AVERAGE	1.180	0.871	4.234	1.230	0.767	1.400	1.051	1.080
	HIGH	2.171	1.777	13.296	1.875	1.241	1.836	1.254	1.699
Okaloosa	LOW	0.531	0.504	4.051	0.599	0.432	0.767	0.404	0.719
	AVERAGE	5.529	5.051	13.711	5.119	3.924	7.689	5.841	5.637
	HIGH	12.682	10.496	54.332	11.483	7.964	11.464	7.656	9.419
Okeechobee	LOW	1.372	1.158	10.870	2.562	1.049	2.204	0.854	1.902
	AVERAGE	4.962	3.591	28.807	4.378	2.695	3.314	2.900	
	HIGH	6.671	5.386	38.787	5.810	3.653	5.549	3.624	3.660
Orange	LOW	0.564	0.464	0.222	0.459	0.296	0.489	0.315	0.222
	AVERAGE	1.512	1.265	11.743	1.382	0.762	1.157	0.785	1.002
	HIGH	2.480	1.990	17.153	2.054	1.307	1.973	1.309	1.964
Osceola	LOW	0.591	0.498	4.897	0.555	0.353	0.539	0.351	0.237
	AVERAGE	1.728	1.460	13.570	1.364	0.865	1.364	0.759	0.971
	HIGH	3.210	2.574	21.950	2.692	1.564	2.306	1.590	2.283
Palm Beach	LOW	1.539	1.299	10.987	1.319	0.854	1.244	0.793	0.909
	AVERAGE	8.908	6.067	40.448	7.994	5.246	8.312	5.381	5.624
	HIGH	19.290	16.115	73.019	17.615	11.928	17.145	11.730	14.309
Pasco	LOW	0.691	0.517	4.952	0.709	0.432	0.612	0.434	0.424
	AVERAGE	2.218	1.365	13.505	1.746	1.016	2.203	1.366	2.136
	HIGH	6.049	5.034	27.490	5.355	3.597	5.174	3.557	4.610
Pinellas	LOW	0.871	0.702	5.612	1.009	0.486	1.009	0.502	0.648
	AVERAGE	5.611	4.323	23.191	4.009	2.966	4.561	3.321	3.201
	HIGH	10.079	8.448	37.377	9.014	6.186	8.736	6.072	7.563
Polk	LOW	0.596	0.503	4.927	0.521	0.346	0.521	0.327	0.480
	AVERAGE	1.770	1.358	12.185	1.342	0.934	1.342	0.945	1.021
	HIGH	2.515	2.017	17.750	2.076	1.316	1.980	1.314	1.992
Putnam	LOW	0.364	0.282	2.645	0.381	0.263	0.400	0.277	0.579
	AVERAGE	0.997	0.832	6.279	0.874	0.562	0.815	0.457	0.750
	HIGH	1.602	1.284	11.708	1.239	0.790	1.222	0.815	0.898
St. Johns	LOW	0.381	0.323	3.038	0.337	0.256	0.335	0.244	0.281
	AVERAGE	1.475	1.466	8.580	1.509	1.018	1.696	1.494	1.629

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LOSS COSTS PER \$1000 for 0% Deductible

Percentage Difference Between Touchstone 3.0.0 * Output Ranges and Touchstone 3.0.0 Output Ranges for 0% Deductible

Change in Loss Cost:	No	No	No	No	No	No	No	No	
Min:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
Max:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HOLMES	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
INDIAN RIVER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
JACKSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%	0.000%
JEFFERSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
LAFAYETTE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
LAKE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEVY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LIBERTY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A

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County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
	HIGH	3,929	3,196	22,329	3,456	2,268	3,363	2,242	3,046
St. Lucie	LOW	1,466	1,239	13,201	1,708	0,815	1,335	0,852	0,872
	AVERAGE	6,507	3,497	37,383	5,848	2,919	7,017	4,784	4,608
	HIGH	15,853	13,167	66,978	14,487	9,701	13,961	9,481	11,854
Santa Rosa	LOW	0,592	0,640	5,239	0,614	0,597	2,283	1,664	0,707
	AVERAGE	5,047	4,490	18,234	5,520	3,612	11,270	6,259	5,739
	HIGH	15,549	12,882	65,808	14,549	9,765	14,023	9,535	11,541
Sarasota	LOW	0,721	0,608	5,430	0,858	0,568	0,666	0,439	0,448
	AVERAGE	4,502	3,120	24,136	3,582	2,461	4,971	3,189	3,171
	HIGH	9,263	7,778	38,143	8,269	5,673	8,018	5,582	6,965
Seminole	LOW	0,555	0,445	4,473	0,439	0,295	0,487	0,337	0,217
	AVERAGE	1,530	1,243	11,498	1,204	0,779	1,310	0,817	1,010
	HIGH	2,018	1,618	14,544	1,668	1,061	1,633	1,036	1,552
Sumter	LOW	0,518	0,437	4,199	0,552	0,292	0,576	0,396	0,425
	AVERAGE	0,902	0,756	9,755	0,597	0,357	1,184	0,557	0,700
	HIGH	1,919	1,539	13,550	1,547	1,008	1,441	0,939	1,412
Suwannee	LOW	0,277	0,223	2,070	0,267	0,193	0,509	0,261	0,488
	AVERAGE	0,694	0,578	3,846	0,597	0,407	0,509	0,261	0,654
	HIGH	0,971	0,782	7,052	0,809	0,525	0,509	0,261	0,749
Taylor	LOW	0,349	0,315	2,532	0,595	0,385	0,427	0,453	0,692
	AVERAGE	0,996	0,815	5,101	0,838	0,552	0,844	0,635	0,692
	HIGH	1,970	1,601	11,887	1,733	1,137	1,695	0,856	0,692
Union	LOW	0,309	0,233	2,105	0,294	0,156	0,302	0,220	0,661
	AVERAGE	0,662	0,566	3,730	0,595	0,406	0,302	0,220	0,661
	HIGH	0,822	0,660	6,288	0,674	0,439	0,302	0,220	0,661
Volusia	LOW	0,468	0,380	3,828	0,439	0,263	0,455	0,311	0,338
	AVERAGE	2,382	1,715	14,159	1,807	1,219	2,769	2,176	2,008
	HIGH	5,686	4,652	30,072	5,041	3,297	4,881	3,262	4,366
Wakulla	LOW	0,442	0,375	3,482	0,385	0,359	0,968	1,823	0,367
	AVERAGE	1,293	1,238	6,856	0,992	0,668	1,873	2,574	1,968
	HIGH	4,546	3,734	22,111	3,355	2,764	4,000	2,696	2,893
Walton	LOW	0,613	0,493	4,755	0,588	0,459	1,373	1,016	0,483
	AVERAGE	4,740	3,366	12,323	4,639	3,320	8,163	4,316	6,084
	HIGH	11,690	9,659	53,361	10,938	7,389	10,530	7,110	8,716
Washington	LOW	0,615	0,494	4,468	0,648	0,463	0,957	0,706	0,836
	AVERAGE	1,542	1,392	7,443	1,479	0,987	0,957	0,706	0,836
	HIGH	2,648	2,136	16,875	2,306	1,466	0,957	0,706	0,836
Statewide	LOW	0,215	0,182	1,644	0,201	0,152	0,271	0,184	0,132
	AVERAGE	3,143	3,271	15,873	2,359	2,453	3,479	3,771	3,508
	HIGH	30,912	26,286	100,586	28,775	20,270	27,666	19,788	22,193

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Percentage Difference Between Touchstone 3.0.0 * Output Ranges and Touchstone 3.0.0 Output Ranges for 0% Deductible

Change in Loss Cost:	No	No	No	No	No	No	No	No	
Min:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
Max:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
ST. LUCIE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
SANTA ROSA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
SARASOTA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
SEMINOLE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
SUMTER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
SUWANNEE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
TAYLOR	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
UNION	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
VOLUSIA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
WAKULLA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
WALTON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
WASHINGTON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	
STATEWIDE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Alachua	LOW	0.316	0.257	2.473	0.295	0.183	0.287	0.202	0.237
	AVERAGE	0.781	0.711	4.828	0.643	0.442	0.675	0.448	0.577
	HIGH	1.152	0.926	8.371	0.959	0.615	0.921	0.632	0.806
Baker	LOW	0.223	0.189	1.680	0.201	0.159			
	AVERAGE	0.508	0.444	2.991	0.457	0.332			
	HIGH	0.675	0.542	5.224	0.551	0.363			
Bay	LOW	0.703	0.709	5.557	0.838	0.722	1.331	0.745	0.871
	AVERAGE	5.103	3.978	18.108	4.087	2.858	8.010	4.510	5.809
	HIGH	11.030	9.122	48.422	10.320	6.906	9.946	6.740	8.218
Bradford	LOW	0.312	0.270	2.189	0.305	0.203			
	AVERAGE	0.759	0.665	4.148	0.681	0.436			
	HIGH	0.906	0.727	6.845	0.742	0.478			
Brevard	LOW	0.812	0.686	7.387	0.861	0.475	1.046	0.476	0.327
	AVERAGE	4.116	3.349	28.118	3.825	2.666	4.121	3.736	3.736
	HIGH	12.048	10.020	52.257	10.906	7.346	10.526	7.196	9.040
Broward	LOW	1.048	0.881	11.459	0.887	0.503	0.863	0.529	0.489
	AVERAGE	7.516	5.434	40.154	4.941	4.333	5.739	4.600	5.116
	HIGH	20.380	17.095	74.224	18.616	12.620	17.557	12.429	15.053
Calhoun	LOW	0.700	0.449	4.126	0.582	0.667			
	AVERAGE	1.457	1.225	6.866	1.316	0.852			
	HIGH	2.107	1.697	14.000	1.830	0.899			
Charlotte	LOW	0.828	0.699	5.867	0.949	0.455	0.716	0.476	0.475
	AVERAGE	3.578	2.434	16.398	2.747	1.645	4.000	1.716	1.973
	HIGH	8.690	7.227	39.112	7.699	5.171	7.435	5.102	6.593
Citrus	LOW	0.505	0.404	3.943	0.538	0.293	0.562	0.410	0.500
	AVERAGE	1.523	1.071	8.630	1.234	0.737	1.368	0.917	1.134
	HIGH	1.937	1.559	12.762	1.643	1.044	1.592	1.049	1.498
Clay	LOW	0.307	0.246	2.360	0.262	0.211	0.271	0.198	0.250
	AVERAGE	0.750	0.704	4.454	0.663	0.478	0.576	0.390	0.593
	HIGH	1.137	0.915	8.165	0.943	0.608	0.937	0.627	0.909
Collier	LOW	1.135	0.958	8.116	0.994	0.628	0.914	0.578	0.502
	AVERAGE	5.419	3.924	28.283	4.623	3.136	5.568	3.595	3.738
	HIGH	14.679	12.295	57.881	13.306	9.090	12.853	8.899	10.965
Columbia	LOW	0.251	0.202	1.936	0.237	0.171	0.511	0.318	0.283
	AVERAGE	0.634	0.540	3.722	0.518	0.352	0.574	0.393	0.305
	HIGH	0.901	0.726	6.670	0.745	0.473	0.729	0.406	0.407

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
DeSoto	LOW	0.930	0.743	7.122	0.975	0.660	1.100	0.685	1.014
	AVERAGE	2.561	1.931	12.903	2.260	1.309	1.732	1.146	1.255
	HIGH	2.971	2.386	19.645	2.497	1.572	2.174	1.584	1.646
Dixie	LOW	0.480	0.343	2.762	0.398	0.434	0.433	0.242	0.324
	AVERAGE	1.085	0.778	5.207	0.876	0.576	0.830	0.517	0.703
	HIGH	2.826	2.315	15.487	0.981	0.637	1.090	0.722	0.932
Duval	LOW	0.258	0.227	2.035	0.257	0.178	0.296	0.184	0.132
	AVERAGE	0.968	0.836	4.986	0.798	0.547	0.713	0.549	0.705
	HIGH	2.911	2.552	16.811	2.530	1.801	2.474	1.603	2.417
Escambia	LOW	0.548	0.464	5.042	0.610	0.697	1.152	0.828	0.869
	AVERAGE	4.895	4.531	18.656	4.494	3.296	6.381	4.596	5.015
	HIGH	11.652	9.590	52.862	12.675	8.466	10.443	6.999	8.756
Flagler	LOW	0.438	0.351	3.509	0.440	0.234	0.679	0.265	0.338
	AVERAGE	2.033	1.228	10.676	1.496	0.789	2.371	1.037	1.312
	HIGH	4.348	3.530	24.412	3.862	2.496	3.739	2.459	3.364
Franklin	LOW	2.162	1.748	11.728	3.058	2.488	2.639	1.867	4.208
	AVERAGE	6.743	6.298	23.299	7.259	4.851	4.636	4.556	5.380
	HIGH	9.480	7.874	40.148	8.839	5.999	8.559	5.853	7.004
Gadsden	LOW	0.324	0.296	2.441	0.261	0.278		0.553	0.606
	AVERAGE	0.853	0.760	4.847	0.827	0.556		0.553	0.866
	HIGH	1.092	0.878	8.165	0.914	0.588		0.553	0.884
Gilchrist	LOW	0.464	0.299	2.763	0.420	0.326		0.602	
	AVERAGE	0.960	0.813	5.030	0.960	0.627		0.602	
	HIGH	1.250	1.011	8.558	1.052	0.680		0.602	
Glades	LOW	1.247	0.998	9.483	2.945	1.537			
	AVERAGE	3.462	2.388	17.581	3.234	1.940			
	HIGH	3.925	3.153	25.753	3.306	2.074			
Gulf	LOW	0.733	0.589	4.936	0.924	0.594	1.373	0.975	0.878
	AVERAGE	4.508	4.434	14.752	5.287	3.313	3.075	1.533	3.378
	HIGH	7.327	5.997	34.990	6.836	4.468	6.548	4.352	5.532
Hamilton	LOW	0.254	0.182	1.644	0.225	0.254			
	AVERAGE	0.510	0.441	2.896	0.455	0.311			
	HIGH	0.661	0.530	5.236	0.538	0.352			
Hardee	LOW	0.836	0.669	6.443	0.862	0.598		1.387	0.673
	AVERAGE	2.314	1.791	11.988	1.967	1.235		1.387	0.995
	HIGH	2.639	2.118	18.078	2.206	1.390		1.387	1.317

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Hendry	LOW	1.263	1.012	7.430	1.100	0.959	2.983	0.869	1.236
	AVERAGE	3.889	2.896	18.616	3.293	2.095	3.737	2.078	2.038
	HIGH	5.099	4.096	32.181	4.350	2.704	4.161	2.710	2.824
Hernando	LOW	0.661	0.480	4.559	0.631	0.327	1.229	0.576	0.474
	AVERAGE	2.270	1.584	11.347	1.598	1.039	2.342	1.448	1.129
	HIGH	4.487	3.678	22.863	3.963	2.600	3.832	2.559	2.453
Highlands	LOW	0.824	0.651	6.360	0.870	0.430	0.835	0.590	0.640
	AVERAGE	2.435	1.888	15.767	2.001	1.205	2.055	1.390	1.499
	HIGH	4.031	3.238	26.674	3.396	2.131	2.853	1.870	2.829
Hillsborough	LOW	0.708	0.566	5.589	0.638	0.382	0.614	0.413	0.504
	AVERAGE	2.580	1.989	13.066	2.036	1.390	2.120	1.489	1.615
	HIGH	6.308	5.221	28.367	5.566	3.709	5.368	3.651	4.841
Holmes	LOW	0.470	0.398	3.773	0.556	0.778	1.201		0.809
	AVERAGE	1.241	1.094	6.396	1.091	0.778	1.201		0.930
	HIGH	1.465	1.177	10.691	1.224	0.778	1.201		1.171
Indian River	LOW	1.247	0.999	10.697	1.482	0.781	1.316	0.814	0.891
	AVERAGE	7.339	4.343	29.369	6.382	3.512	6.783	5.427	5.662
	HIGH	14.896	12.391	62.660	13.554	9.118	13.101	8.916	11.105
Jackson	LOW	0.392	0.359	2.833	0.424	0.452		0.643	0.322
	AVERAGE	1.092	0.948	5.752	0.958	0.656		0.680	0.697
	HIGH	1.669	1.343	11.803	1.272	0.740		0.726	1.054
Jefferson	LOW	0.258	0.218	2.116	0.272	0.188	0.520		
	AVERAGE	0.640	0.532	3.659	0.608	0.386	0.520		
	HIGH	0.835	0.671	6.314	0.699	0.452	0.520		
Lafayette	LOW	0.400	0.339	2.350	0.525	0.416	0.720		
	AVERAGE	0.785	0.672	4.138	0.741	0.485	0.720		
	HIGH	0.933	0.751	6.706	0.782	0.509	0.720		
Lake	LOW	0.516	0.380	3.714	0.431	0.367	0.606	0.400	0.511
	AVERAGE	1.620	1.221	12.172	1.232	0.804	1.626	1.034	1.339
	HIGH	2.615	2.098	18.214	2.167	1.376	1.982	1.314	1.974
Lee	LOW	0.861	0.726	6.302	0.769	0.445	0.733	0.453	0.378
	AVERAGE	4.941	2.277	22.621	2.931	1.692	4.264	2.134	2.458
	HIGH	12.835	10.750	51.358	11.528	7.879	11.139	7.723	9.622
Leon	LOW	0.304	0.257	2.385	0.238	0.181	0.300	0.202	0.137
	AVERAGE	0.848	0.731	5.101	0.687	0.466	0.545	0.425	0.493
	HIGH	1.097	0.883	7.821	0.930	0.598	0.870	0.614	0.882

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

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Levy	LOW	0.423	0.348	3.298	0.487	0.303	1.613	1.132	0.720
	AVERAGE	1.491	1.006	6.263	1.255	0.681	2.915	1.980	2.159
	HIGH	4.330	3.572	21.794	3.878	2.591	3.744	2.556	3.311
Liberty	LOW	0.637	0.540	3.759	0.550	0.848			
	AVERAGE	1.272	1.108	6.356	1.245	0.848			
	HIGH	1.552	1.249	10.781	1.327	0.848			
Madison	LOW	0.257	0.226	1.720	0.247	0.177			
	AVERAGE	0.608	0.512	3.352	0.545	0.363			
	HIGH	0.738	0.593	5.610	0.612	0.399			
Manatee	LOW	0.741	0.625	5.367	0.575	0.407	0.639	0.406	0.438
	AVERAGE	4.135	2.643	19.907	3.551	1.877	4.552	2.902	3.101
	HIGH	10.820	9.049	45.008	9.650	6.585	9.358	6.463	8.109
Marion	LOW	0.348	0.279	2.737	0.356	0.249	0.450	0.285	0.295
	AVERAGE	1.228	0.851	7.433	0.910	0.582	1.006	0.680	0.763
	HIGH	1.590	1.277	11.524	1.301	0.832	1.280	0.857	1.284
Martin	LOW	1.615	1.293	10.933	2.092	1.022	2.115	0.934	1.004
	AVERAGE	8.937	6.016	48.603	8.404	4.747	10.463	5.952	5.839
	HIGH	14.927	12.329	64.879	13.661	9.060	13.153	8.853	11.227
Miami-Dade	LOW	1.072	0.896	11.717	1.005	0.605	0.950	0.537	0.516
	AVERAGE	8.202	5.962	30.611	8.125	5.699	7.878	5.892	5.237
	HIGH	27.128	22.901	66.333	24.783	17.161	24.096	16.783	19.805
Monroe	LOW	6.168	5.030	35.543	8.575	3.927	7.120	3.427	3.192
	AVERAGE	21.794	18.581	84.163	24.739	16.605	23.465	15.212	13.709
	HIGH	30.912	26.286	100.586	28.775	20.270	27.996	19.788	22.193
Nassau	LOW	0.215	0.184	1.701	0.211	0.152	0.585	0.247	0.253
	AVERAGE	1.180	0.871	4.234	1.230	0.767	1.400	1.051	1.080
	HIGH	2.171	1.777	13.296	1.875	1.241	1.836	1.254	1.699
Okaloosa	LOW	0.531	0.504	4.051	0.599	0.432	0.767	0.404	0.719
	AVERAGE	5.529	5.051	13.711	5.119	3.924	7.689	5.841	5.637
	HIGH	12.682	10.496	54.332	11.883	7.964	11.464	7.765	9.419
Okeechobee	LOW	1.372	1.158	10.870	2.562	1.049	2.404	0.854	1.902
	AVERAGE	4.962	3.591	28.807	4.378	2.695	3.598	3.314	2.900
	HIGH	6.671	5.386	38.787	5.810	3.653	5.549	3.624	3.660
Orange	LOW	0.564	0.464	4.569	0.457	0.296	0.489	0.315	0.222
	AVERAGE	1.512	1.265	11.743	1.182	0.762	1.157	0.785	1.002
	HIGH	2.480	1.990	17.153	2.054	1.307	1.973	1.309	1.964

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

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Model Release Date: 30, April 2015

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Osceola	LOW	0.591	0.498	4.897	0.555	0.353	0.539	0.351	0.237
	AVERAGE	1.728	1.460	13.570	1.364	0.865	1.245	0.759	0.971
	HIGH	3.210	2.574	21.950	2.692	1.564	2.306	1.590	2.283
Palm Beach	LOW	1.539	1.299	10.987	1.319	0.854	1.244	0.793	0.909
	AVERAGE	8.908	6.067	40.448	7.994	5.246	8.312	5.381	5.624
	HIGH	19.290	16.115	73.019	17.615	11.928	17.145	11.730	14.309
Pasco	LOW	0.691	0.517	4.952	0.709	0.432	0.612	0.434	0.424
	AVERAGE	2.218	2.365	13.505	1.746	1.416	2.105	2.203	2.136
	HIGH	6.049	5.034	27.490	5.355	3.597	5.174	3.557	4.610
Pinellas	LOW	0.871	0.702	5.612	1.009	0.486	1.059	0.502	0.648
	AVERAGE	5.611	4.323	23.191	4.009	2.966	4.561	3.321	3.201
	HIGH	10.079	8.448	37.377	9.014	6.186	8.736	6.072	7.563
Polk	LOW	0.596	0.503	4.927	0.521	0.346	0.521	0.327	0.480
	AVERAGE	1.770	1.358	12.185	1.342	0.934	1.214	0.945	1.021
	HIGH	2.515	2.017	17.750	2.076	1.316	1.980	1.314	1.992
Putnam	LOW	0.364	0.282	2.645	0.381	0.263	0.400	0.277	0.579
	AVERAGE	0.997	0.832	6.279	0.874	0.562	0.815	0.457	0.750
	HIGH	1.602	1.284	11.708	1.239	0.790	1.222	0.815	0.898
St. Johns	LOW	0.381	0.323	3.038	0.337	0.256	0.335	0.244	0.281
	AVERAGE	1.475	1.466	8.580	1.509	1.018	1.966	1.494	1.629
	HIGH	3.929	3.196	22.329	3.456	2.268	3.361	2.242	3.046
St. Lucie	LOW	1.466	1.239	13.201	1.708	0.815	1.335	0.852	0.872
	AVERAGE	6.507	3.497	37.383	5.848	2.919	7.017	4.784	4.608
	HIGH	15.853	13.167	66.978	14.487	9.701	13.961	9.481	11.854
Santa Rosa	LOW	0.572	0.640	5.239	0.614	0.597	2.283	1.664	0.707
	AVERAGE	5.047	4.490	18.234	5.520	3.612	11.270	6.259	5.739
	HIGH	15.549	12.882	65.808	14.549	9.765	14.023	9.535	11.541
Sarasota	LOW	0.721	0.608	5.430	0.858	0.568	0.666	0.439	0.448
	AVERAGE	4.502	3.120	24.136	3.582	2.461	4.971	3.189	3.171
	HIGH	9.263	7.778	38.143	8.269	5.673	8.018	5.582	6.965
Seminole	LOW	0.555	0.445	4.473	0.439	0.295	0.487	0.337	0.217
	AVERAGE	1.530	1.243	11.498	1.204	0.779	1.210	0.817	1.010
	HIGH	2.018	1.618	14.544	1.668	1.061	1.633	1.036	1.552
Sumter	LOW	0.518	0.437	4.199	0.552	0.292	0.576	0.396	0.425
	AVERAGE	0.902	0.756	9.755	0.835	0.597	1.184	0.557	0.700
	HIGH	1.919	1.539	13.550	1.547	1.008	1.441	0.939	1.412

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

LOSS COSTS PER \$1000 for 0% Deductible

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Suwannee	LOW	0.277	0.223	2.070	0.267	0.193	0.509	0.261	0.488
	AVERAGE	0.694	0.578	3.846	0.597	0.407	0.509	0.261	0.654
	HIGH	0.971	0.782	7.052	0.809	0.525	0.509	0.261	0.749
Taylor	LOW	0.349	0.315	2.532	0.595	0.385	0.427	0.453	0.692
	AVERAGE	0.996	0.815	5.101	0.838	0.552	0.844	0.635	0.692
	HIGH	1.970	1.601	11.887	1.733	1.137	1.695	0.856	0.692
Union	LOW	0.309	0.233	2.105	0.294	0.156	0.302	0.220	0.661
	AVERAGE	0.662	0.566	3.730	0.595	0.406	0.302	0.220	0.661
	HIGH	0.822	0.660	6.288	0.674	0.439	0.302	0.220	0.661
Volusia	LOW	0.468	0.380	3.828	0.439	0.263	0.455	0.311	0.338
	AVERAGE	2.382	1.715	14.159	1.807	1.219	2.769	2.176	2.008
	HIGH	5.686	4.652	30.072	5.041	3.297	4.881	3.262	4.366
Wakulla	LOW	0.442	0.375	3.482	0.385	0.359	0.968	1.823	0.367
	AVERAGE	1.293	1.238	6.856	0.992	0.668	1.873	2.574	1.968
	HIGH	4.546	3.734	22.111	3.355	2.764	4.000	2.696	2.893
Walton	LOW	0.613	0.493	4.755	0.588	0.459	1.373	1.016	0.483
	AVERAGE	4.740	3.366	12.323	4.639	3.320	8.163	4.316	6.084
	HIGH	11.690	9.659	51.361	10.938	7.289	10.530	7.110	8.716
Washington	LOW	0.615	0.494	4.468	0.648	0.463	0.957		0.706
	AVERAGE	1.542	1.392	7.443	1.479	0.987	0.957		0.836
	HIGH	2.648	2.136	16.875	2.306	1.466	0.957		1.026
Statewide	LOW	0.215	0.182	1.644	0.201	0.152	0.271	0.184	0.132
	AVERAGE	3.143	3.271	15.873	2.358	2.453	3.479	3.771	3.908
	HIGH	30.912	26.286	100.586	28.775	20.270	27.996	19.788	22.193

Form A-4B: Output Ranges (2012 FHCF Exposure Data)
 LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide
 Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 Implemented in Touchstone v3.0.0*
 Model Release Date: 11, January 2017

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

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
	AVERAGE	2.085	1.143	1.672	1.147	1.701	1.580	1.170	
	HIGH	5.390	4.417	25.945	4.806	3.213	4.544	3.074	3.722
Holmes	LOW	0.342	0.291	0.238	0.414	0.594	0.880	0.543	
	AVERAGE	0.917	0.802	5.323	0.824	0.594	0.880	0.615	
	HIGH	1.085	0.861	9.232	0.926	0.594	0.880	0.759	
Indian River	LOW	0.911	0.732	8.874	1.145	0.596	0.971	0.598	0.602
	AVERAGE	6.162	3.550	26.540	5.432	2.968	5.684	4.422	
	HIGH	11.127	10.808	58.593	12.010	8.100	11.464	7.749	8.870
Jackson	LOW	0.287	0.262	0.214	0.311	0.338	0.468	0.212	
	AVERAGE	0.802	0.661	4.762	0.720	0.497	0.495	0.458	
	HIGH	1.235	0.993	10.313	0.954	0.563	0.530	0.680	
Jefferson	LOW	0.190	0.161	1.609	0.205	0.141	0.383		
	AVERAGE	0.473	0.392	2.971	0.465	0.295	0.383		
	HIGH	0.623	0.496	5.356	0.538	0.347	0.383		
Lafayette	LOW	0.295	0.249	1.811	0.406	0.323	0.540		
	AVERAGE	0.593	0.505	3.391	0.578	0.379	0.540		
	HIGH	0.709	0.565	5.688	0.612	0.398	0.540		
Lake	LOW	0.378	0.280	2.831	0.335	0.279	0.439	0.293	0.341
	AVERAGE	1.211	1.902	10.489	0.943	0.619	1.210	0.766	0.890
	HIGH	1.991	1.575	16.014	1.687	1.074	1.481	0.979	1.306
Lee	LOW	0.627	0.530	3.074	0.591	0.341	0.540	0.332	0.249
	AVERAGE	4.120	1.780	20.397	2.400	1.379	3.512	1.713	1.827
	HIGH	13.342	9.415	47.863	10.240	7.027	9.762	6.235	7.756
Leon	LOW	0.222	0.189	1.831	0.181	0.135	0.220	0.146	0.089
	AVERAGE	0.631	0.540	4.274	0.523	0.357	0.399	0.312	0.234
	HIGH	0.827	0.656	6.262	0.722	0.466	0.626	0.456	0.359
Levy	LOW	0.316	0.255	2.608	0.371	0.228	1.297	0.904	0.492
	AVERAGE	1.176	0.768	5.270	1.007	0.535	2.424	1.638	1.606
	HIGH	3.056	2.988	19.702	3.123	1.945	3.456	2.136	2.504
Liberty	LOW	0.459	0.388	2.988	0.404	0.657			
	AVERAGE	0.973	0.823	4.813	0.657	0.629			
	HIGH	1.173	0.929	9.444	1.023	0.657			
Madison	LOW	0.190	0.166	1.271	0.190	0.133			
	AVERAGE	0.450	0.378	2.691	0.419	0.278			
	HIGH	0.549	0.439	4.690	0.471	0.306			
Manatee	LOW	0.546	0.460	4.321	0.442	0.311	0.477	0.298	0.296
	AVERAGE	2.457	2.157	12.817	2.023	1.579	2.852	2.427	2.298
	HIGH	9.529	7.901	41.820	8.557	5.860	8.273	5.618	6.129
Manion	LOW	0.255	0.206	2.069	0.209	0.190	0.328	0.209	0.195
	AVERAGE	0.925	0.634	6.266	0.707	0.451	0.752	0.509	0.513
	HIGH	1.200	0.953	9.943	1.021	0.648	0.958	0.637	0.849
Martin	LOW	1.175	0.943	8.973	1.592	0.783	1.560	0.681	0.681
	AVERAGE	7.572	4.982	44.976	7.214	4.055	8.995	5.017	4.531
	HIGH	13.118	10.711	60.671	12.068	8.013	11.476	7.660	8.945
Miami-Dade	LOW	0.785	0.669	9.716	0.771	0.462	0.699	0.398	0.337
	AVERAGE	6.902	4.910	27.727	4.996	4.596	6.664	4.095	4.095
	HIGH	24.668	20.659	62.166	22.536	15.639	21.756	15.060	16.612
Monroe	LOW	5.186	4.185	32.558	7.441	3.391	6.060	2.414	2.414
	AVERAGE	19.771	16.729	79.884	22.659	15.215	21.332	13.701	11.504
	HIGH	26.449	24.009	96.087	26.449	18.674	25.640	18.013	18.916
Nassau	LOW	0.159	0.136	1.277	0.161	0.114	0.467	0.185	0.176
	AVERAGE	0.932	0.680	3.486	0.625	1.113	0.835	0.772	0.772
	HIGH	1.746	1.417	11.680	1.541	1.025	1.468	1.002	1.214
Ocala	LOW	0.386	0.369	3.154	0.439	0.221	0.552	0.463	0.463
	AVERAGE	4.676	4.253	12.101	4.373	3.388	6.625	5.024	4.391
	HIGH	11.205	10.573	50.830	10.573	7.092	10.097	6.779	7.550
Okeechobee	LOW	0.996	0.844	8.945	1.957	0.798	1.794	0.622	1.311
	AVERAGE	3.941	2.784	25.923	3.520	2.171	2.786	2.027	2.027
	HIGH	5.414	4.293	35.448	4.766	2.998	4.426	2.861	2.670
Orange	LOW	0.413	0.342	3.515	0.352	0.227	0.367	0.143	0.143
	AVERAGE	1.118	0.928	10.039	0.900	0.581	0.847	0.573	0.659
	HIGH	1.887	1.494	15.017	1.599	1.021	1.477	0.977	1.303
Osceola	LOW	0.433	0.368	3.779	0.431	0.269	0.404	0.259	0.154
	AVERAGE	1.289	1.078	11.675	1.043	0.561	0.556	0.641	0.641
	HIGH	2.463	1.942	19.453	2.104	1.224	1.735	1.190	1.522
Palm Beach	LOW	1.119	0.945	9.034	1.001	0.647	0.904	0.582	0.582
	AVERAGE	7.542	5.025	37.079	6.842	4.507	7.004	4.483	4.366
	HIGH	17.236	14.266	68.526	15.779	10.712	15.220	10.348	11.693
Pasco	LOW	0.514	0.386	3.962	0.554	0.338	0.464	0.325	0.293
	AVERAGE	1.790	1.936	11.879	1.437	1.184	1.608	1.628	1.628
	HIGH	5.197	4.286	25.093	4.652	3.136	4.409	3.019	3.570
Pinellas	LOW	0.665	0.533	4.632	0.796	0.382	0.818	0.380	0.459
	AVERAGE	4.803	3.648	21.082	3.429	2.563	3.866	2.810	2.810
	HIGH	8.887	7.386	34.651	7.997	5.515	7.639	5.288	6.068
Polk	LOW	0.438	0.372	3.810	0.407	0.266	0.393	0.243	0.320
	AVERAGE	1.323	1.003	10.432	1.029	0.720	0.897	0.682	0.682
	HIGH	1.911	1.512	15.511	1.616	1.026	1.470	0.973	1.302
Putnam	LOW	0.269	0.209	2.011	0.292	0.199	0.291	0.200	0.391
	AVERAGE	0.737	0.610	5.219	0.668	0.429	0.597	0.333	0.494
	HIGH	1.202	0.949	10.121	0.951	0.606	0.901	0.599	0.579
St. Johns	LOW	0.285	0.242	2.354	0.266	0.199	0.255	0.181	0.194
	AVERAGE	1.166	1.155	7.337	1.234	0.832	1.580	1.196	1.174

Form A-4B: Output Ranges (2012 FHCF Exposure Data)
 LOSS COSTS PER \$1000 for Specified Deductibles

Percentage Difference Between Touchstone 3.0.0* Output Ranges and Touchstone 3.0.0 Output Ranges for Specified Deductibles

Change in Loss Costs:	No	No	No	No	No	No	No	No	No
Min:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Max:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HOLMES	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
INDIAN RIVER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
JACKSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	0.000%
JEFFERSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
LAFAYETTE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A	N/A
LAKE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%					

Form A-4B: Output Ranges (2012 FHCF Exposure Data)
 LOSS COSTS PER \$1000 for Specified Deductibles

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

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

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
	HIGH	3,230	2,588	20,053	2,895	1,906	2,749	1,820	2,226
St Lucie	LOW	1,074	0,909	11,083	1,289	0,620	0,978	0,623	0,590
	AVERAGE	5,346	2,779	34,159	4,888	2,424	5,852	3,993	3,527
	HIGH	13,986	11,492	62,765	12,817	8,620	12,226	8,242	9,485
Santa Rosa	LOW	0,419	0,465	4,120	0,454	0,444	1,714	1,298	0,459
	AVERAGE	4,206	3,718	16,225	4,698	3,085	9,834	5,366	4,458
	HIGH	13,776	11,284	61,827	12,954	8,703	12,368	8,342	9,283
Sarasota	LOW	0,528	0,446	4,352	0,658	0,434	0,493	0,325	0,305
	AVERAGE	3,783	2,570	21,917	3,036	2,102	4,217	2,683	2,457
	HIGH	8,134	6,777	35,254	7,318	5,042	6,986	4,846	5,560
Seminole	LOW	0,406	0,328	3,436	0,342	0,225	0,366	0,247	0,341
	AVERAGE	1,135	0,914	9,813	0,918	0,595	0,887	0,597	0,664
	HIGH	1,522	1,205	12,614	1,290	0,821	1,214	0,765	1,018
Sumter	LOW	0,380	0,322	3,282	0,417	0,222	0,422	0,290	0,284
	AVERAGE	0,663	0,556	8,331	0,642	0,460	0,883	0,410	0,467
	HIGH	1,458	1,155	11,776	1,218	0,792	1,092	0,699	0,938
Suwannee	LOW	0,205	0,165	1,559	0,202	0,145	0,375	0,193	0,332
	AVERAGE	0,516	0,428	3,114	0,458	0,312	0,375	0,193	0,436
	HIGH	0,735	0,587	5,978	0,631	0,409	0,375	0,193	0,499
Taylor	LOW	0,257	0,233	1,970	0,456	0,297	0,318	0,343	0,476
	AVERAGE	0,767	0,621	4,285	0,660	0,435	0,657	0,493	0,476
	HIGH	1,591	1,279	10,499	1,432	0,941	1,365	0,675	0,476
Union	LOW	0,229	0,173	1,582	0,129	0,118	0,224	0,160	0,437
	AVERAGE	0,491	0,418	2,995	0,458	0,312	0,224	0,160	0,437
	HIGH	0,612	0,488	5,246	0,520	0,338	0,224	0,160	0,437
Volusia	LOW	0,341	0,279	2,937	0,339	0,199	0,341	0,227	0,222
	AVERAGE	1,876	1,331	12,351	1,454	0,983	2,224	1,754	1,454
	HIGH	4,749	3,844	27,250	4,277	2,803	4,051	2,690	3,250
Wakulla	LOW	0,325	0,276	2,804	0,294	0,273	0,735	1,486	0,246
	AVERAGE	1,019	0,974	5,911	0,783	0,535	1,514	2,156	1,478
	HIGH	3,873	3,140	20,280	2,858	2,389	3,350	2,265	2,163
Walton	LOW	0,445	0,359	3,777	0,442	0,343	1,009	0,753	0,320
	AVERAGE	3,966	2,749	10,810	3,944	2,839	7,056	3,647	4,753
	HIGH	10,280	8,396	47,978	9,696	6,460	9,238	6,174	6,936
Washington	LOW	0,445	0,359	3,777	0,442	0,346	0,694	0,453	0,453
	AVERAGE	1,164	1,041	6,284	1,142	0,768	0,694	0,555	0,555
	HIGH	2,069	1,640	15,084	1,929	1,167	0,694	0,701	0,701
Statewide	LOW	0,159	0,135	1,211	0,155	0,114	0,206	0,136	0,086
	AVERAGE	2,588	2,658	14,093	1,966	2,072	2,890	3,138	3,018
	HIGH	25,440	24,009	96,087	26,481	18,674	25,540	18,013	18,516

Form A-4B: Output Ranges (2012 FHCF Exposure Data)
 LOSS COSTS PER \$1000 for Specified Deductibles

Percentage Difference Between Touchstone 3.0.0 * Output Ranges and Touchstone 3.0.0 Output Ranges for Specified Deductibles

Change in Loss Costs:	No	No	No	No	No	No	No	No	
Min:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
Max:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
ST. LUCIE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
SANTA ROSA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
SARASOTA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
SEMINOLE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
SUMTER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
SUWANNEE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
TAYLOR	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
UNION	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VOLUSIA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
WAKULLA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
WALTON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
WASHINGTON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A
STATEWIDE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

Form A-4B: Output Ranges (2012 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Alachua	LOW	0.234	0.190	1.881	0.230	0.139	0.217	0.148	0.159
	AVERAGE	0.581	0.527	3.970	0.495	0.340	0.501	0.330	0.384
	HIGH	0.871	0.693	7.162	0.748	0.479	0.693	0.472	0.532
Baker	LOW	0.167	0.141	1.242	0.155	0.120			
	AVERAGE	0.377	0.330	2.365	0.354	0.255			
	HIGH	0.504	0.403	4.302	0.427	0.280			
Bay	LOW	0.510	0.518	4.522	0.621	0.551	0.983	0.546	0.599
	AVERAGE	4.282	3.266	16.298	3.436	2.416	6.931	3.831	4.531
	HIGH	9.689	7.919	45.260	9.141	6.118	8.707	5.850	6.519
Bradford	LOW	0.232	0.201	1.650	0.237	0.153			
	AVERAGE	0.566	0.493	3.360	0.526	0.336			
	HIGH	0.675	0.538	5.744	0.573	0.369			
Brevard	LOW	0.601	0.509	5.976	0.661	0.363	0.785	0.351	0.216
	AVERAGE	3.324	2.693	25.444	3.167	2.232	3.354	3.091	2.827
	HIGH	10.521	8.662	48.544	9.591	6.483	9.126	6.203	7.132
Broward	LOW	0.770	0.648	9.476	0.677	0.387	0.643	0.393	0.319
	AVERAGE	6.299	4.457	36.849	4.099	3.691	4.682	3.799	3.973
	HIGH	18.300	15.218	69.786	16.737	11.376	15.628	11.020	12.391
Calhoun	LOW	0.504	0.327	3.285	0.426	0.509			
	AVERAGE	1.094	0.908	5.797	1.010	0.658			
	HIGH	1.625	1.284	12.462	1.435	0.696			
Charlotte	LOW	0.609	0.514	4.670	0.735	0.347	0.537	0.351	0.318
	AVERAGE	2.904	1.922	14.537	2.250	1.340	3.298	1.349	1.435
	HIGH	7.521	6.193	36.111	6.719	4.533	6.374	4.355	5.144
Citrus	LOW	0.371	0.297	3.135	0.411	0.224	0.421	0.302	0.341
	AVERAGE	1.180	0.816	7.404	0.978	0.583	1.053	0.701	0.786
	HIGH	1.525	1.211	11.230	1.323	0.839	1.240	0.808	1.038
Clay	LOW	0.228	0.183	1.792	0.205	0.160	0.206	0.145	0.169
	AVERAGE	0.560	0.525	3.631	0.513	0.370	0.431	0.289	0.398
	HIGH	0.862	0.688	6.943	0.737	0.474	0.707	0.470	0.609
Collier	LOW	0.830	0.700	6.648	0.766	0.478	0.669	0.424	0.334
	AVERAGE	4.523	3.224	25.748	3.893	2.668	4.681	2.994	2.886
	HIGH	13.008	10.791	54.116	11.835	8.120	11.301	7.782	8.835
Columbia	LOW	0.186	0.150	1.448	0.181	0.129	0.380	0.233	0.192
	AVERAGE	0.471	0.400	2.998	0.398	0.270	0.424	0.290	0.207
	HIGH	0.678	0.542	5.620	0.579	0.366	0.545	0.300	0.277

Form A-4B: Output Ranges (2012 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cylone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
DeSoto	LOW	0.674	0.541	5.795	0.729	0.500	0.809	0.500	0.693
	AVERAGE	1.963	1.456	11.133	1.776	1.027	1.297	0.859	0.870
	HIGH	2.323	1.835	17.405	1.989	1.253	1.625	1.208	1.161
Dixie	LOW	0.356	0.254	2.172	0.304	0.339	0.321	0.178	0.220
	AVERAGE	0.842	0.591	4.360	0.693	0.456	0.649	0.398	0.492
	HIGH	2.346	1.901	13.872	0.776	0.505	0.865	0.566	0.633
Duval	LOW	0.193	0.170	1.535	0.198	0.136	0.223	0.136	0.086
	AVERAGE	0.745	0.639	4.127	0.633	0.433	0.548	0.422	0.489
	HIGH	2.367	2.066	14.899	2.099	1.507	2.001	1.293	1.756
Escambia	LOW	0.402	0.342	3.940	0.451	0.523	0.834	0.603	0.582
	AVERAGE	4.021	3.692	16.613	3.731	2.770	5.345	3.845	3.787
	HIGH	10.166	8.261	49.351	11.221	7.503	9.064	6.018	6.887
Flagler	LOW	0.319	0.257	2.704	0.338	0.176	0.511	0.192	0.223
	AVERAGE	1.617	0.950	9.208	1.213	0.631	1.905	0.811	0.941
	HIGH	3.590	2.880	21.974	3.250	2.101	3.074	2.001	2.472
Franklin	LOW	1.733	1.390	10.291	2.566	2.105	2.159	1.525	3.324
	AVERAGE	5.846	5.436	21.310	6.401	4.291	3.961	3.937	4.281
	HIGH	8.350	6.861	37.460	7.850	5.341	7.519	5.109	5.572
Gadsden	LOW	0.238	0.217	1.868	0.201	0.209		0.404	0.406
	AVERAGE	0.629	0.556	4.011	0.627	0.425		0.404	0.558
	HIGH	0.809	0.644	6.984	0.701	0.452		0.404	0.567
Gilchrist	LOW	0.344	0.222	2.149	0.325	0.253		0.456	
	AVERAGE	0.735	0.618	4.182	0.759	0.497		0.456	
	HIGH	0.967	0.775	7.376	0.834	0.541		0.456	
Glades	LOW	0.902	0.725	7.746	2.269	1.193			
	AVERAGE	2.664	1.792	15.376	2.535	1.526			
	HIGH	3.043	2.401	23.078	2.602	1.637			
Gulf	LOW	0.527	0.425	3.990	0.690	0.446	1.049	0.745	0.613
	AVERAGE	3.788	3.708	13.222	4.564	2.855	2.524	1.213	2.544
	HIGH	6.321	5.102	32.464	5.963	3.897	5.625	3.697	4.276
Hamilton	LOW	0.186	0.135	1.211	0.173	0.192			
	AVERAGE	0.375	0.323	2.284	0.347	0.236			
	HIGH	0.487	0.388	4.314	0.410	0.268			
Hardee	LOW	0.611	0.493	5.121	0.652	0.456		1.037	0.452
	AVERAGE	1.758	1.342	10.236	1.535	0.964		1.037	0.680
	HIGH	2.039	1.614	15.873	1.745	1.099		1.037	0.908

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Hendry	LOW	0.919	0.738	5.979	0.838	0.733	2.266	0.628	0.821
	AVERAGE	3.035	2.203	16.409	2.597	1.655	2.858	1.566	1.406
	HIGH	4.014	3.158	29.173	3.463	2.153	3.199	2.065	1.991
Hernando	LOW	0.492	0.358	3.664	0.488	0.252	0.947	0.435	0.325
	AVERAGE	1.834	1.253	9.923	1.299	0.848	1.905	1.159	0.809
	HIGH	3.798	3.079	20.773	3.404	2.234	3.221	2.133	1.794
Highlands	LOW	0.597	0.477	4.995	0.646	0.327	0.602	0.428	0.426
	AVERAGE	1.834	1.401	13.679	1.540	0.929	1.518	1.029	1.020
	HIGH	3.124	2.466	23.881	2.673	1.680	2.158	1.405	1.899
Hillsborough	LOW	0.521	0.418	4.462	0.505	0.293	0.467	0.308	0.354
	AVERAGE	2.085	1.580	11.432	1.672	1.147	1.701	1.185	1.170
	HIGH	5.390	4.417	25.945	4.806	3.213	4.544	3.074	3.722
Holmes	LOW	0.342	0.291	2.938	0.414	0.594	0.880		0.543
	AVERAGE	0.917	0.802	5.323	0.824	0.594	0.880		0.615
	HIGH	1.085	0.861	9.232	0.926	0.594	0.880		0.759
Indian River	LOW	0.911	0.732	8.874	1.145	0.596	0.971	0.598	0.602
	AVERAGE	6.162	3.550	26.540	5.432	2.968	5.684	4.574	4.422
	HIGH	13.127	10.808	58.593	12.010	8.100	11.464	7.749	8.870
Jackson	LOW	0.287	0.262	2.144	0.313	0.338		0.468	0.212
	AVERAGE	0.802	0.691	4.762	0.720	0.497		0.495	0.458
	HIGH	1.255	0.993	10.313	0.954	0.562		0.530	0.680
Jefferson	LOW	0.190	0.161	1.609	0.205	0.141	0.383		
	AVERAGE	0.473	0.392	2.971	0.465	0.295	0.383		
	HIGH	0.623	0.496	5.356	0.538	0.347	0.383		
Lafayette	LOW	0.295	0.249	1.811	0.406	0.323	0.540		
	AVERAGE	0.593	0.505	3.391	0.578	0.379	0.540		
	HIGH	0.709	0.565	5.688	0.612	0.398	0.540		
Lake	LOW	0.378	0.280	2.831	0.335	0.279	0.439	0.291	0.341
	AVERAGE	1.211	0.902	10.489	0.943	0.619	1.210	0.766	0.890
	HIGH	1.991	1.575	16.014	1.687	1.074	1.481	0.979	1.306
Lee	LOW	0.627	0.530	5.074	0.591	0.341	0.540	0.332	0.249
	AVERAGE	4.120	1.780	20.397	2.400	1.379	3.512	1.713	1.827
	HIGH	11.347	9.415	47.863	10.240	7.027	9.762	6.735	7.736
Leon	LOW	0.222	0.189	1.831	0.181	0.135	0.220	0.146	0.089
	AVERAGE	0.631	0.540	4.274	0.523	0.357	0.399	0.312	0.324
	HIGH	0.827	0.656	6.742	0.722	0.465	0.646	0.456	0.579

Form A-4B: Output Ranges (2012 FHCF Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Levy	LOW	0.316	0.255	2.608	0.371	0.228	1.297	0.904	0.492
	AVERAGE	1.176	0.768	5.270	1.007	0.535	2.424	1.638	1.606
	HIGH	3.656	2.988	19.702	3.323	2.228	3.145	2.136	2.504
Liberty	LOW	0.459	0.388	2.988	0.404	0.657			
	AVERAGE	0.953	0.822	5.366	0.957	0.657			
	HIGH	1.173	0.929	9.444	1.023	0.657			
Madison	LOW	0.190	0.166	1.271	0.190	0.133			
	AVERAGE	0.450	0.378	2.691	0.419	0.278			
	HIGH	0.549	0.439	4.690	0.471	0.306			
Manatee	LOW	0.546	0.460	4.321	0.442	0.311	0.477	0.298	0.296
	AVERAGE	3.457	2.157	17.917	3.013	1.579	3.852	2.427	2.398
	HIGH	9.529	7.901	41.820	8.557	5.860	8.173	5.618	6.497
Marion	LOW	0.255	0.206	2.069	0.269	0.190	0.338	0.209	0.195
	AVERAGE	0.925	0.634	6.256	0.707	0.451	0.752	0.509	0.513
	HIGH	1.200	0.953	9.943	1.021	0.648	0.958	0.637	0.849
Martin	LOW	1.175	0.943	8.973	1.592	0.783	1.560	0.688	0.681
	AVERAGE	7.572	4.982	44.976	7.214	4.055	8.995	5.017	4.531
	HIGH	13.118	10.711	60.671	12.068	8.013	11.476	7.660	8.945
Miami-Dade	LOW	0.785	0.659	9.716	0.771	0.462	0.699	0.398	0.337
	AVERAGE	6.902	4.910	27.727	6.996	4.936	6.664	4.997	4.095
	HIGH	24.668	20.659	62.166	22.536	15.639	21.756	15.060	16.612
Monroe	LOW	5.186	4.185	32.558	7.441	3.391	6.060	2.869	2.474
	AVERAGE	19.771	16.729	79.884	22.659	15.215	21.332	13.701	11.504
	HIGH	28.449	24.009	96.087	26.481	18.674	25.640	18.013	18.916
Nassau	LOW	0.159	0.136	1.277	0.161	0.114	0.457	0.185	0.176
	AVERAGE	0.932	0.680	3.486	1.001	0.625	1.113	0.835	0.772
	HIGH	1.746	1.417	11.680	1.541	1.025	1.468	1.002	1.214
Okaloosa	LOW	0.386	0.369	3.154	0.439	0.321	0.552	0.291	0.463
	AVERAGE	4.676	4.253	12.101	4.373	3.388	6.625	5.024	4.391
	HIGH	11.205	9.171	50.830	10.573	7.092	10.097	6.779	7.550
Okeechobee	LOW	0.996	0.844	8.945	1.957	0.798	1.794	0.622	1.311
	AVERAGE	3.941	2.784	25.923	3.520	2.171	2.786	2.604	2.027
	HIGH	5.414	4.293	35.448	4.766	2.998	4.426	2.861	2.670
Orange	LOW	0.413	0.342	3.515	0.352	0.227	0.367	0.233	0.143
	AVERAGE	1.118	0.928	10.039	0.900	0.581	0.847	0.573	0.659
	HIGH	1.887	1.494	15.017	1.599	1.021	1.477	0.977	1.303

Form A-4B: Output Ranges (2012 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Osceola	LOW	0.433	0.368	3.779	0.431	0.269	0.404	0.259	0.154
	AVERAGE	1.289	1.078	11.675	1.043	0.663	0.914	0.556	0.641
	HIGH	2.463	1.942	19.453	2.104	1.224	1.735	1.190	1.522
Palm Beach	LOW	1.119	0.945	9.034	1.001	0.647	0.904	0.582	0.609
	AVERAGE	7.542	5.025	37.079	6.842	4.507	7.004	4.483	4.366
	HIGH	17.236	14.266	68.526	15.779	10.712	15.220	10.348	11.693
Pasco	LOW	0.514	0.386	3.962	0.554	0.338	0.464	0.325	0.293
	AVERAGE	1.790	1.936	11.879	1.437	1.184	1.698	1.825	1.628
	HIGH	5.197	4.286	25.093	4.652	3.136	4.409	3.019	3.570
Pinellas	LOW	0.665	0.533	4.612	0.796	0.382	0.818	0.380	0.459
	AVERAGE	4.803	3.648	21.082	3.429	2.563	3.866	2.810	2.494
	HIGH	8.887	7.386	34.651	7.997	5.515	7.639	5.288	6.068
Polk	LOW	0.438	0.372	3.810	0.407	0.266	0.393	0.243	0.320
	AVERAGE	1.323	1.003	10.432	1.029	0.720	0.897	0.697	0.682
	HIGH	1.911	1.512	15.511	1.616	1.026	1.470	0.973	1.302
Putnam	LOW	0.269	0.209	2.011	0.292	0.199	0.291	0.200	0.391
	AVERAGE	0.737	0.610	5.219	0.668	0.429	0.597	0.333	0.494
	HIGH	1.202	0.949	10.121	0.951	0.606	0.901	0.599	0.579
St. Johns	LOW	0.285	0.242	2.354	0.266	0.199	0.255	0.181	0.194
	AVERAGE	1.166	1.155	7.337	1.234	0.832	1.580	1.196	1.174
	HIGH	3.230	2.598	20.053	2.895	1.906	2.749	1.820	2.226
St. Lucie	LOW	1.074	0.909	11.083	1.289	0.620	0.978	0.623	0.590
	AVERAGE	5.346	2.779	34.159	4.888	2.424	5.852	3.993	3.527
	HIGH	13.986	11.492	62.765	12.837	8.620	12.226	8.242	9.485
Santa Rosa	LOW	0.419	0.465	4.120	0.454	0.444	1.714	1.298	0.459
	AVERAGE	4.206	3.718	16.225	4.698	3.085	9.834	5.366	4.458
	HIGH	13.776	11.284	61.827	12.954	8.703	12.368	8.342	9.283
Sarasota	LOW	0.528	0.446	4.352	0.658	0.434	0.493	0.325	0.305
	AVERAGE	3.783	2.570	21.917	3.036	2.102	4.217	2.683	2.457
	HIGH	8.134	6.777	35.254	7.318	5.042	6.986	4.846	5.560
Seminole	LOW	0.406	0.328	3.436	0.342	0.225	0.366	0.247	0.141
	AVERAGE	1.135	0.914	9.813	0.918	0.595	0.887	0.597	0.664
	HIGH	1.522	1.205	12.614	1.290	0.821	1.214	0.765	1.018
Sumter	LOW	0.380	0.322	3.282	0.417	0.222	0.422	0.290	0.284
	AVERAGE	0.663	0.556	8.331	0.642	0.460	0.883	0.410	0.467
	HIGH	1.458	1.155	11.776	1.218	0.792	1.092	0.699	0.938

Form A-4B: Output Ranges (2012 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.0.0

Model Release Date: 30, April 2015

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Suwannee	LOW	0.205	0.165	1.559	0.202	0.145	0.375	0.191	0.332
	AVERAGE	0.516	0.428	3.114	0.458	0.312	0.375	0.191	0.436
	HIGH	0.735	0.587	5.978	0.631	0.409	0.375	0.191	0.499
Taylor	LOW	0.257	0.233	1.970	0.456	0.297	0.318	0.343	0.476
	AVERAGE	0.767	0.621	4.285	0.660	0.435	0.657	0.493	0.476
	HIGH	1.591	1.279	10.499	1.432	0.941	1.365	0.675	0.476
Union	LOW	0.229	0.173	1.582	0.229	0.118	0.224	0.160	0.437
	AVERAGE	0.491	0.418	2.995	0.458	0.312	0.224	0.160	0.437
	HIGH	0.612	0.488	5.246	0.520	0.338	0.224	0.160	0.437
Volusia	LOW	0.341	0.279	2.937	0.339	0.199	0.341	0.227	0.222
	AVERAGE	1.876	1.331	12.351	1.454	0.983	2.224	1.754	1.454
	HIGH	4.749	3.844	27.250	4.277	2.803	4.051	2.690	3.250
Wakulla	LOW	0.325	0.276	2.804	0.294	0.273	0.735	1.486	0.246
	AVERAGE	1.019	0.974	5.911	0.783	0.535	1.514	2.156	1.478
	HIGH	3.873	3.140	20.280	2.858	2.389	3.390	2.265	2.163
Walton	LOW	0.445	0.359	3.777	0.442	0.343	1.009	0.753	0.320
	AVERAGE	3.966	2.749	10.810	3.944	2.839	7.056	3.647	4.753
	HIGH	10.280	8.396	47.978	9.696	6.460	9.228	6.174	6.936
Washington	LOW	0.445	0.359	3.540	0.477	0.346	0.694		0.453
	AVERAGE	1.164	1.041	6.284	1.142	0.768	0.694		0.555
	HIGH	2.069	1.640	15.084	1.829	1.167	0.694		0.701
Statewide	LOW	0.159	0.135	1.211	0.155	0.114	0.206	0.136	0.086
	AVERAGE	2.585	2.658	14.093	1.950	2.072	2.891	3.138	3.018
	HIGH	28.449	24.009	96.087	26.481	18.674	25.640	18.013	18.916