

**Form S-5: Average Annual Zero Deductible Statewide Loss Costs –
Historical versus Modeled**

- A. Provide the average annual zero deductible statewide personal and commercial residential loss costs produced using the list of hurricanes in the Base Hurricane Storm Set as defined in Standard M-1 (Base Hurricane Storm Set) based on the 2012 Florida Hurricane Catastrophe Fund’s aggregate personal and commercial residential exposure data found in the file named “hlpm2012c.exe”.
- B. Provide a comparison with the statewide personal and commercial residential loss costs produced by the model on an average industry basis

TABLE 23. AVERAGE ANNUAL ZERO DEDUCTIBLE STATEWIDE PERSONAL AND COMMERCIAL RESIDENTIAL LOSS COSTS

Time Period	Historical Hurricanes	Produced by Model
Current Submission	\$3.31 Billion	\$3.82 Billion
Previously Accepted Submission	\$3.40 Billion	\$3.68 Billion
Percentage Change Current Submission / Previously Accepted Submission	-2.73%	3.72%

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

Based on the historical storm set for the 115-year experience period (1900 through 2014) and using the Florida Hurricane Catastrophe Fund’s 2012 aggregate personal residential exposure data resulted in a statewide historical annual average zero deductible loss of \$3.31 billion and a modeled annual average zero deductible loss of \$3.82 billion.

The difference can be shown to be statistically insignificant as follows:

Let X_i ($i=1\dots84$) represent the losses from the 84 historical events, which occurred over 115 years. Then the historical annual loss cost A is given by:

$$A = \sum X_i / 115 \text{ (where } i = 1\dots84) = \$3.31 \text{ Billion}$$

The standard error of A is given by:

$$S.E (A) = \text{SQRT}(A^2 / 84 + 84 * \text{Var} (\{X_i\}) / 115^2) = \$0.74 \text{ Billion}$$

where $\text{Var} (\{X_i\})$ is the variance of the historical losses (from the 84 storms). This assumes that the X_i have identical independent distributions and the frequency has a Poisson distribution.

Using the t-test the two-tailed 90% confidence for the true annual loss cost interval (narrower than the 95% confidence interval) is given by the range:

$$A1 = A - 1.671 * S.E (A) = \$2.07 \text{ Billion}$$
$$A2 = A + 1.671 * S.E (A) = \$4.55 \text{ Billion}$$

The modeled annual loss cost (\$3.82 Billion) is within the above range, so the difference between the historical and the modeled results is not statistically significant.

D. If the data are partitioned or modified, provide the average annual zero deductible statewide personal and commercial residential loss costs for the applicable partition (and its complement) or modification, as well as the modeled average annual zero deductible statewide personal and commercial residential loss costs in additional copies of Form S-5, Average Annual Zero Deductible Statewide Loss Costs – Historical versus Modeled.

The data are not partitioned or modified.

E. Include Form S-5, Average Annual Zero Deductible Statewide Loss Costs – Historical versus Modeled, in a submission appendix.

FORM V-2: MITIGATION MEASURES - RANGE OF CHANGES IN DAMAGE												
INDIVIDUAL MITIGATION MEASURES		PERCENTAGE CHANGES IN DAMAGE* (REFERENCE DAMAGE RATE - MITIGATED DAMAGE RATE) / REFERENCE DAMAGE RATE * 100										
		FRAME STRUCTURE					MASONRY STRUCTURE					
		WINDSPEED (MPH)					WINDSPEED (MPH)					
		60	85	110	135	160	60	85	110	135	160	
	REFERENCE STRUCTURE	0	0	0	0	0	0	0	0	0	0	
ROOF STRENGTH	BRACED GABLE ENDS	15.1%	14.6%	12.4%	9.9%	4.8%	13.6%	13.4%	11.6%	9.4%	5.9%	
	HIP ROOF	19.0%	18.2%	15.5%	12.5%	6.2%	17.3%	16.8%	14.5%	11.9%	7.5%	
ROOF COVERING	METAL	-8.7%	-8.6%	-7.3%	-5.7%	-2.7%	-8.1%	-8.3%	-7.1%	-5.6%	-3.4%	
	ASTM D7158 CLASS H SHINGLES (150 MPH)	1.9%	1.9%	1.6%	1.2%	0.6%	1.7%	1.7%	1.5%	1.2%	0.7%	
	MEMBRANE	-5.2%	-5.1%	-4.3%	-3.4%	-1.6%	-5.0%	-5.1%	-4.4%	-3.5%	-2.1%	
	NAILING OF DECK	8d	1.9%	1.9%	1.6%	1.2%	0.6%	1.7%	1.7%	1.5%	1.2%	0.7%
ROOF-WALL STRENGTH	CLIPS	17.8%	17.1%	14.6%	11.6%	5.8%	16.2%	15.8%	13.7%	11.1%	7.1%	
	STRAPS	17.8%	17.1%	14.6%	11.6%	5.8%	16.2%	15.8%	13.7%	11.1%	7.1%	
WALL-FLOOR STRENGTH	TIES OR CLIPS	4.6%	4.6%	3.9%	3.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	
	STRAPS	4.6%	4.6%	3.9%	3.0%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	
WALL-FOUNDATION STRENGTH	LARGER ANCHORS OR CLOSER SPACING	0.0%	0.0%	0.0%	0.0%	0.0%	-	-	-	-	-	
	STRAPS	4.6%	4.6%	3.9%	3.0%	1.4%	-	-	-	-	-	
	VERTICAL REINFORCING	-	-	-	-	-	-	-	-	-	-	
OPENING PROTECTION	WINDOW SHUTTERS	PLYWOOD	12.1%	12.0%	10.1%	7.9%	3.8%	11.0%	11.0%	9.4%	7.6%	4.7%
		METAL	12.1%	12.0%	10.1%	7.9%	3.8%	11.0%	11.0%	9.4%	7.6%	4.7%
	DOOR AND SKYLIGHT COVERS		21.8%	20.6%	17.7%	14.3%	7.2%	19.9%	19.2%	16.6%	13.6%	8.7%
WINDOW, DOOR, SKYLIGHT STRENGTH	WINDOW	IMPACT RATED	10.6%	10.5%	8.9%	7.0%	3.3%	9.7%	9.8%	8.4%	6.7%	4.1%
	ENTRY DOORS	MEETS WINDBORNE DEBRIS REQUIREMENTS	10.6%	10.5%	8.9%	7.0%	3.3%	9.7%	9.8%	8.4%	6.7%	4.1%
	GARAGE DOORS	MEETS WINDBORNE DEBRIS REQUIREMENTS	10.6%	10.5%	8.9%	7.0%	3.3%	9.7%	9.8%	8.4%	6.7%	4.1%
	SLIDING GLASS DOORS	MEETS WINDBORNE DEBRIS REQUIREMENTS	18.8%	18.0%	15.4%	12.3%	6.2%	17.3%	16.8%	14.5%	11.9%	7.5%
	SKYLIGHT	IMPACT RATED	13.8%	13.5%	11.4%	9.0%	4.4%	12.3%	12.2%	10.5%	8.5%	5.3%
MITIGATION MEASURES IN COMBINATION		PERCENTAGE CHANGES IN DAMAGE* (REFERENCE DAMAGE RATE - MITIGATED DAMAGE RATE) / REFERENCE DAMAGE RATE * 100										
		FRAME STRUCTURE					MASONRY STRUCTURE					
		WINDSPEED (MPH)					WINDSPEED (MPH)					
		60	85	110	135	160	60	85	110	135	160	
BUILDING	MITIGATED BUILDING	27.2%	25.6%	22.0%	17.8%	9.1%	25.2%	24.0%	20.8%	17.2%	11.1%	

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32003	Clay	12019	1.049	0.722	1.677
32004	Saint Johns	12109	1.539	1.080	5.138
32006	Clay	12019	1.150	0.793	3.710
32007	Putnam	12107	0.923	0.644	2.658
32008	Suwannee	12121	0.802	0.547	2.549
32009	Nassau	12089	0.468	0.318	1.356
32011	Nassau	12089	0.581	0.396	1.762
32013	Lafayette	12067	0.739	0.512	2.132
32024	Columbia	12023	0.710	0.482	2.185
32025	Columbia	12023	0.647	0.445	1.799
32026	Union	12125	0.623	0.424	1.826
32030	Clay	12019	0.840	0.576	2.580
32033	Saint Johns	12109	0.919	0.631	2.899
32034	Nassau	12089	1.242	0.860	4.120
32035	Nassau	12089	1.411	0.984	4.738
32038	Columbia	12023	0.779	0.531	2.435
32040	Baker	12003	0.572	0.389	1.675
32041	Nassau	12089	0.675	0.461	2.091
32042	Bradford	12007	0.688	0.476	1.882
32043	Clay	12019	0.838	0.575	2.607
32044	Bradford	12007	0.727	0.503	2.004
32046	Nassau	12089	0.536	0.365	1.584
32050	Clay	12019	0.692	0.473	2.066
32052	Hamilton	12047	0.530	0.364	1.440
32053	Hamilton	12047	0.570	0.392	1.561
32054	Union	12125	0.631	0.428	1.870
32055	Columbia	12023	0.659	0.455	1.817
32056	Columbia	12023	0.659	0.453	1.831
32058	Bradford	12007	0.662	0.457	1.816
32059	Madison	12079	0.755	0.523	2.152
32060	Suwannee	12121	0.647	0.446	1.827
32061	Columbia	12023	0.590	0.399	1.741
32062	Suwannee	12121	0.789	0.538	2.482
32063	Baker	12003	0.633	0.437	1.733
32064	Suwannee	12121	0.677	0.467	1.926
32065	Clay	12019	0.712	0.486	2.186
32066	Lafayette	12067	0.796	0.551	2.307

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32067	Clay	12019	0.966	0.664	3.064
32068	Clay	12019	0.674	0.460	2.003
32071	Suwannee	12121	0.893	0.611	2.848
32072	Baker	12003	0.474	0.321	1.364
32073	Clay	12019	0.888	0.609	2.787
32079	Clay	12019	0.679	0.463	2.068
32080	Saint Johns	12109	1.725	1.212	5.825
32081	Saint Johns	12109	0.776	0.531	2.417
32082	Saint Johns	12109	1.513	1.061	5.048
32083	Union	12125	0.675	0.464	1.857
32084	Saint Johns	12109	1.290	0.892	4.241
32085	Saint Johns	12109	1.552	1.083	5.170
32086	Saint Johns	12109	1.269	0.876	4.148
32087	Baker	12003	0.448	0.302	1.295
32091	Bradford	12007	0.812	0.564	2.251
32092	Saint Johns	12109	0.928	0.636	2.948
32094	Suwannee	12121	0.676	0.466	1.928
32095	Saint Johns	12109	1.228	0.851	4.040
32096	Hamilton	12047	0.517	0.354	1.427
32097	Nassau	12089	0.705	0.482	2.200
32099	Duval	12031	0.676	0.461	2.059
32102	Lake	12069	1.026	0.703	3.186
32105	Volusia	12127	1.075	0.750	3.073
32110	Flagler	12035	1.063	0.728	3.340
32111	Marion	12083	1.425	0.986	4.641
32112	Putnam	12107	1.238	0.868	3.632
32113	Marion	12083	1.019	0.700	3.220
32114	Volusia	12127	1.738	1.234	5.386
32115	Volusia	12127	2.288	1.645	7.257
32116	Volusia	12127	1.754	1.246	5.443
32117	Volusia	12127	1.754	1.247	5.445
32118	Volusia	12127	3.692	2.722	16.423
32119	Volusia	12127	1.744	1.216	5.845
32120	Volusia	12127	1.473	1.039	4.447
32121	Volusia	12127	2.325	1.645	7.946
32122	Volusia	12127	2.205	1.583	6.951
32123	Volusia	12127	1.561	1.082	5.143

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			Frame Owners	Masonry Owners	Manufactured Homes
32124	Volusia	12127	1.010	0.695	3.137
32125	Volusia	12127	2.205	1.583	6.951
32126	Volusia	12127	3.692	2.722	16.423
32127	Volusia	12127	1.797	1.254	6.045
32128	Volusia	12127	1.357	0.937	4.377
32129	Volusia	12127	1.574	1.092	5.195
32130	Volusia	12127	1.444	1.017	4.298
32131	Putnam	12107	1.259	0.884	3.754
32132	Volusia	12127	1.883	1.341	5.864
32133	Marion	12083	1.625	1.127	5.337
32134	Marion	12083	0.590	0.401	1.753
32135	Flagler	12035	1.260	0.866	1.226
32136	Flagler	12035	2.008	1.417	6.805
32137	Flagler	12035	1.334	0.926	1.345
32138	Putnam	12107	0.939	0.654	2.700
32139	Putnam	12107	1.259	0.869	4.026
32140	Putnam	12107	0.706	0.482	2.142
32141	Volusia	12127	1.827	1.278	6.149
32142	Flagler	12035	1.070	0.731	1.228
32143	Flagler	12035	1.070	0.731	1.228
32145	Saint Johns	12109	1.091	0.749	3.465
32147	Putnam	12107	0.780	0.542	2.205
32148	Putnam	12107	0.934	0.640	2.907
32149	Putnam	12107	0.997	0.684	3.125
32157	Putnam	12107	1.334	0.935	3.950
32158	Lake	12069	1.590	1.105	1.613
32159	Lake	12069	1.590	1.105	1.613
32160	Clay	12019	0.929	0.636	2.888
32162	Sumter	12119	1.628	1.127	1.638
32163	Sumter	12119	1.674	1.163	5.523
32164	Flagler	12035	1.087	0.742	1.241
32168	Volusia	12127	1.643	1.164	5.031
32169	Volusia	12127	2.948	2.146	9.453
32170	Volusia	12127	3.689	2.721	11.712
32173	Volusia	12127	1.249	0.862	4.020
32174	Volusia	12127	1.477	1.025	4.866
32175	Volusia	12127	2.593	1.878	8.233

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			Frame Owners	Masonry Owners	Manufactured Homes
32176	Volusia	12127	3.091	2.260	9.773
32177	Putnam	12107	0.965	0.674	2.776
32178	Putnam	12107	1.092	0.765	3.189
32179	Marion	12083	1.281	0.885	4.138
32180	Volusia	12127	1.192	0.834	3.451
32181	Putnam	12107	1.302	0.912	3.851
32182	Marion	12083	0.778	0.531	2.371
32183	Marion	12083	1.559	1.082	5.105
32185	Putnam	12107	0.920	0.640	2.634
32187	Putnam	12107	0.972	0.677	2.811
32189	Putnam	12107	0.940	0.644	2.932
32190	Volusia	12127	1.346	0.944	3.996
32192	Marion	12083	1.253	0.863	4.025
32193	Putnam	12107	1.003	0.701	2.904
32195	Marion	12083	1.666	1.155	5.484
32198	Volusia	12127	1.754	1.246	5.443
32201	Duval	12031	1.085	0.739	4.069
32202	Duval	12031	1.085	0.739	4.069
32203	Duval	12031	1.063	0.725	3.979
32204	Duval	12031	1.123	0.765	4.220
32205	Duval	12031	1.184	0.808	4.459
32206	Duval	12031	1.094	0.746	4.164
32207	Duval	12031	1.160	0.792	4.450
32208	Duval	12031	1.105	0.753	4.178
32209	Duval	12031	0.972	0.660	3.630
32210	Duval	12031	0.875	0.610	2.532
32211	Duval	12031	0.965	0.676	4.078
32212	Duval	12031	1.359	0.931	5.254
32214	Duval	12031	1.426	0.980	5.548
32215	Duval	12031	0.602	0.410	1.824
32216	Duval	12031	0.928	0.649	2.732
32217	Duval	12031	1.136	0.798	3.424
32218	Duval	12031	0.883	0.616	2.577
32219	Duval	12031	0.672	0.466	1.900
32220	Duval	12031	0.709	0.484	2.180
32221	Duval	12031	0.711	0.486	2.186
32222	Duval	12031	0.708	0.484	2.182

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			Frame Owners	Masonry Owners	Manufactured Homes
32223	Duval	12031	0.994	0.683	3.190
32224	Duval	12031	0.885	0.608	2.829
32225	Duval	12031	1.017	0.701	3.303
32226	Duval	12031	0.777	0.534	2.466
32227	Duval	12031	1.930	1.393	8.503
32228	Duval	12031	2.401	1.759	10.471
32229	Duval	12031	0.923	0.644	2.707
32230	Duval	12031	1.222	0.836	4.716
32231	Duval	12031	1.085	0.739	4.069
32232	Duval	12031	1.085	0.739	4.069
32233	Duval	12031	1.454	1.015	4.868
32234	Duval	12031	0.631	0.430	1.858
32235	Duval	12031	1.029	0.709	3.352
32236	Duval	12031	1.082	0.737	4.029
32237	Duval	12031	1.085	0.739	4.069
32238	Duval	12031	0.900	0.619	2.842
32239	Duval	12031	1.051	0.739	3.171
32240	Duval	12031	1.568	1.119	4.862
32241	Duval	12031	0.955	0.656	3.045
32244	Duval	12031	0.776	0.531	2.410
32245	Duval	12031	0.798	0.546	2.507
32246	Duval	12031	0.834	0.572	2.640
32247	Duval	12031	1.160	0.792	4.450
32250	Duval	12031	1.504	1.070	4.657
32254	Duval	12031	1.053	0.717	3.921
32255	Duval	12031	0.856	0.598	2.505
32256	Duval	12031	0.781	0.535	2.449
32257	Duval	12031	0.955	0.656	3.045
32258	Duval	12031	0.739	0.505	2.300
32259	Saint Johns	12109	0.864	0.592	2.729
32260	Saint Johns	12109	1.009	0.694	3.255
32266	Duval	12031	1.679	1.204	5.219
32267	Duval	12031	1.384	0.964	4.614
32277	Duval	12031	1.106	0.777	3.337
32290	Duval	12031	1.085	0.739	4.069
32301	Leon	12073	0.805	0.564	2.265
32302	Leon	12073	0.906	0.637	2.583

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			Frame Owners	Masonry Owners	Manufactured Homes
32303	Leon	12073	0.920	0.642	2.600
32304	Leon	12073	0.903	0.635	2.571
32305	Leon	12073	0.743	0.519	2.076
32306	Leon	12073	0.888	0.624	2.528
32307	Leon	12073	0.883	0.621	2.512
32308	Leon	12073	0.594	0.404	1.755
32309	Leon	12073	0.593	0.403	1.750
32310	Leon	12073	0.827	0.581	2.335
32311	Leon	12073	0.539	0.368	1.599
32312	Leon	12073	0.634	0.432	1.877
32313	Leon	12073	0.888	0.624	2.528
32314	Leon	12073	0.779	0.545	2.188
32315	Leon	12073	0.898	0.626	2.532
32316	Leon	12073	0.903	0.635	2.571
32317	Leon	12073	0.555	0.376	1.628
32318	Leon	12073	0.860	0.599	2.411
32320	Franklin	12037	6.105	4.511	23.896
32321	Liberty	12077	1.125	0.794	3.265
32322	Franklin	12037	2.912	2.126	9.228
32323	Franklin	12037	4.114	3.058	12.962
32324	Gadsden	12039	0.740	0.501	2.593
32326	Wakulla	12129	0.808	0.558	2.463
32327	Wakulla	12129	0.632	0.434	1.883
32328	Franklin	12037	4.119	3.009	13.959
32329	Franklin	12037	7.310	5.456	27.851
32330	Gadsden	12039	0.913	0.642	2.596
32331	Madison	12079	0.529	0.364	1.461
32332	Gadsden	12039	0.872	0.612	2.465
32333	Gadsden	12039	0.675	0.468	1.857
32334	Liberty	12077	0.863	0.606	2.433
32335	Liberty	12077	1.287	0.911	3.827
32336	Jefferson	12065	0.504	0.347	1.372
32337	Jefferson	12065	0.554	0.382	1.511
32340	Madison	12079	0.586	0.403	1.637
32341	Madison	12079	0.586	0.403	1.637
32343	Gadsden	12039	0.584	0.400	1.729
32344	Jefferson	12065	0.520	0.358	1.423

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			Frame Owners	Masonry Owners	Manufactured Homes
32345	Jefferson	12065	0.586	0.404	1.619
32346	Wakulla	12129	1.776	1.244	5.937
32347	Taylor	12123	0.806	0.559	2.324
32348	Taylor	12123	0.820	0.569	2.379
32350	Madison	12079	0.506	0.348	1.368
32351	Gadsden	12039	0.679	0.473	1.876
32352	Gadsden	12039	0.694	0.484	1.922
32353	Gadsden	12039	0.662	0.460	1.828
32355	Wakulla	12129	0.996	0.702	2.878
32356	Taylor	12123	0.623	0.430	2.507
32357	Taylor	12123	0.586	0.404	1.635
32358	Wakulla	12129	0.899	0.620	2.772
32359	Taylor	12123	0.857	0.594	2.794
32360	Liberty	12077	0.792	0.555	2.216
32361	Jefferson	12065	0.510	0.351	1.394
32362	Leon	12073	0.652	0.456	1.796
32395	Leon	12073	0.906	0.637	2.583
32399	Leon	12073	0.635	0.436	1.903
32401	Bay	12005	5.040	3.658	20.692
32402	Bay	12005	5.892	4.326	23.646
32403	Bay	12005	6.593	5.029	20.417
32404	Bay	12005	2.741	1.948	9.573
32405	Bay	12005	3.684	2.701	12.123
32406	Bay	12005	4.623	3.450	14.910
32407	Bay	12005	4.802	3.515	16.698
32408	Bay	12005	8.883	6.774	27.930
32409	Bay	12005	2.766	1.962	9.700
32410	Bay	12005	4.646	3.493	14.760
32411	Bay	12005	6.158	4.573	20.879
32412	Bay	12005	5.403	3.939	22.078
32413	Bay	12005	5.365	3.978	18.163
32417	Bay	12005	6.658	4.992	21.940
32420	Jackson	12063	1.324	0.936	3.953
32421	Calhoun	12013	1.496	1.060	4.514
32422	Walton	12131	1.841	1.283	6.273
32423	Jackson	12063	1.059	0.745	3.073
32424	Calhoun	12013	1.206	0.852	3.539

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32425	Holmes	12059	1.611	1.143	4.952
32426	Jackson	12063	1.116	0.785	3.265
32427	Washington	12133	1.641	1.164	5.077
32428	Washington	12133	1.700	1.208	5.246
32430	Calhoun	12013	1.331	0.940	3.950
32431	Jackson	12063	1.266	0.894	3.756
32432	Jackson	12063	1.083	0.763	3.141
32433	Walton	12131	2.239	1.572	7.794
32434	Walton	12131	2.059	1.439	7.136
32435	Walton	12131	1.742	1.211	5.875
32437	Washington	12133	1.936	1.350	6.607
32438	Bay	12005	1.777	1.238	5.960
32439	Walton	12131	3.115	2.233	10.917
32440	Jackson	12063	1.517	1.076	4.619
32442	Jackson	12063	1.154	0.814	3.377
32443	Jackson	12063	1.105	0.778	3.226
32444	Bay	12005	2.831	2.007	10.014
32445	Jackson	12063	1.303	0.895	4.910
32446	Jackson	12063	1.125	0.793	3.278
32447	Jackson	12063	0.983	0.690	2.819
32448	Jackson	12063	1.359	0.961	4.065
32449	Calhoun	12013	1.426	1.010	4.275
32452	Holmes	12059	1.215	0.857	3.603
32454	Walton	12131	3.213	2.292	11.484
32455	Walton	12131	1.576	1.094	5.260
32456	Gulf	12045	6.900	5.289	21.071
32457	Gulf	12045	4.582	3.441	14.599
32459	Walton	12131	4.295	3.113	15.235
32460	Jackson	12063	1.136	0.802	3.313
32461	Walton	12131	9.157	7.002	28.513
32462	Washington	12133	1.955	1.392	6.180
32463	Washington	12133	1.943	1.383	6.093
32464	Holmes	12059	1.367	0.967	4.124
32465	Gulf	12045	1.535	1.087	4.653
32466	Bay	12005	1.870	1.304	6.338
32501	Escambia	12033	6.396	4.690	26.102
32502	Escambia	12033	9.888	7.498	36.972

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32503	Escambia	12033	6.410	4.708	25.981
32504	Escambia	12033	5.903	4.433	19.093
32505	Escambia	12033	5.251	3.790	21.941
32506	Escambia	12033	5.133	3.814	16.764
32507	Escambia	12033	6.529	4.939	20.788
32508	Escambia	12033	9.578	7.227	36.469
32509	Escambia	12033	3.728	2.682	13.087
32511	Escambia	12033	6.064	4.572	19.314
32512	Escambia	12033	5.697	4.267	18.435
32513	Escambia	12033	6.250	4.569	25.725
32514	Escambia	12033	4.263	3.085	15.053
32516	Escambia	12033	5.216	3.883	16.981
32520	Escambia	12033	7.154	5.283	28.892
32521	Escambia	12033	7.154	5.283	28.892
32522	Escambia	12033	6.135	4.488	25.125
32523	Escambia	12033	6.135	4.488	25.125
32524	Escambia	12033	5.399	4.032	17.617
32526	Escambia	12033	3.942	2.832	13.955
32530	Santa Rosa	12113	3.492	2.490	12.438
32531	Okaloosa	12091	2.372	1.696	7.696
32533	Escambia	12033	3.285	2.333	11.616
32534	Escambia	12033	4.067	2.979	13.395
32535	Escambia	12033	1.768	1.253	5.499
32536	Okaloosa	12091	2.050	1.432	7.107
32537	Okaloosa	12091	1.897	1.344	5.972
32538	Walton	12131	1.630	1.156	5.056
32539	Okaloosa	12091	1.841	1.282	6.292
32540	Okaloosa	12091	5.907	4.358	20.467
32541	Okaloosa	12091	5.907	4.358	20.467
32542	Okaloosa	12091	5.303	3.843	22.079
32544	Okaloosa	12091	5.248	3.855	18.185
32547	Okaloosa	12091	4.080	2.940	14.499
32548	Okaloosa	12091	5.847	4.386	19.101
32549	Okaloosa	12091	6.388	4.827	20.455
32550	Walton	12131	7.716	5.807	25.382
32559	Escambia	12033	7.154	5.283	28.892
32560	Escambia	12033	3.434	2.448	12.154

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32561	Escambia	12033	10.134	7.734	32.316
32562	Santa Rosa	12113	7.819	5.881	26.013
32563	Santa Rosa	12113	7.178	5.350	24.489
32564	Okaloosa	12091	1.935	1.346	6.637
32565	Santa Rosa	12113	2.161	1.546	6.752
32566	Santa Rosa	12113	4.993	3.642	17.481
32567	Okaloosa	12091	1.740	1.236	5.483
32568	Escambia	12033	2.113	1.504	6.738
32569	Okaloosa	12091	7.420	5.577	24.338
32570	Santa Rosa	12113	2.613	1.837	9.124
32571	Santa Rosa	12113	3.442	2.459	12.156
32572	Santa Rosa	12113	3.133	2.218	11.137
32577	Escambia	12033	3.416	2.475	11.360
32578	Okaloosa	12091	4.640	3.403	15.889
32579	Okaloosa	12091	4.850	3.549	16.883
32580	Okaloosa	12091	4.321	3.193	14.193
32583	Santa Rosa	12113	3.379	2.406	12.015
32588	Okaloosa	12091	3.502	2.512	12.374
32590	Escambia	12033	5.213	3.757	21.824
32591	Escambia	12033	9.888	7.498	36.972
32592	Escambia	12033	5.213	3.757	21.824
32601	Alachua	12001	0.925	0.624	3.362
32602	Alachua	12001	0.850	0.572	3.065
32603	Alachua	12001	0.760	0.526	3.042
32604	Alachua	12001	0.760	0.526	3.042
32605	Alachua	12001	0.810	0.560	2.316
32606	Alachua	12001	0.724	0.492	2.220
32607	Alachua	12001	0.760	0.517	2.340
32608	Alachua	12001	0.800	0.545	2.479
32609	Alachua	12001	0.735	0.508	2.081
32610	Alachua	12001	0.842	0.584	3.404
32611	Alachua	12001	0.832	0.577	3.381
32612	Alachua	12001	0.866	0.601	3.549
32613	Alachua	12001	0.811	0.562	2.323
32614	Alachua	12001	0.802	0.547	2.491
32615	Alachua	12001	0.766	0.521	2.363
32616	Alachua	12001	0.766	0.521	2.363

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32617	Marion	12083	1.171	0.806	3.735
32618	Alachua	12001	0.913	0.624	2.883
32619	Gilchrist	12041	0.934	0.641	3.000
32621	Levy	12075	1.277	0.886	4.182
32622	Bradford	12007	0.722	0.498	1.994
32625	Levy	12075	2.014	1.461	6.233
32626	Levy	12075	1.010	0.695	3.278
32627	Alachua	12001	0.886	0.597	3.217
32628	Dixie	12029	1.022	0.715	3.070
32631	Alachua	12001	0.865	0.603	2.483
32633	Alachua	12001	1.069	0.748	3.132
32634	Marion	12083	1.115	0.767	3.579
32635	Alachua	12001	0.810	0.560	2.316
32639	Levy	12075	0.676	0.462	2.128
32640	Putnam	12107	0.871	0.605	2.488
32641	Alachua	12001	0.815	0.566	2.327
32643	Alachua	12001	0.804	0.549	2.522
32644	Levy	12075	1.064	0.734	3.466
32648	Dixie	12029	1.215	0.846	4.023
32653	Alachua	12001	0.675	0.458	2.060
32654	Alachua	12001	0.887	0.618	2.536
32655	Alachua	12001	0.811	0.553	2.541
32656	Clay	12019	0.968	0.664	3.026
32658	Alachua	12001	0.681	0.463	2.076
32662	Alachua	12001	0.990	0.691	2.865
32663	Marion	12083	1.242	0.856	4.002
32664	Marion	12083	1.198	0.841	3.551
32666	Putnam	12107	0.966	0.673	2.778
32667	Alachua	12001	0.865	0.601	2.498
32668	Levy	12075	1.450	1.009	4.789
32669	Alachua	12001	1.005	0.690	3.218
32680	Dixie	12029	0.764	0.521	2.404
32681	Marion	12083	1.103	0.759	3.501
32683	Levy	12075	0.785	0.535	2.488
32686	Marion	12083	1.071	0.736	3.391
32692	Dixie	12029	1.898	1.373	5.887
32693	Gilchrist	12041	1.099	0.759	3.577

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			Frame Owners	Masonry Owners	Manufactured Homes
32694	Alachua	12001	0.764	0.529	2.164
32696	Levy	12075	1.144	0.788	3.709
32697	Union	12125	0.653	0.444	1.936
32701	Seminole	12117	1.746	1.234	5.265
32702	Lake	12069	1.438	0.991	4.611
32703	Orange	12095	1.639	1.136	5.329
32704	Orange	12095	1.713	1.188	5.605
32706	Volusia	12127	1.404	0.990	4.161
32707	Seminole	12117	1.611	1.114	5.234
32708	Seminole	12117	1.682	1.165	5.501
32709	Orange	12095	1.540	1.066	5.007
32710	Orange	12095	1.762	1.222	5.779
32712	Orange	12095	1.711	1.187	5.603
32713	Volusia	12127	1.606	1.113	5.234
32714	Seminole	12117	1.604	1.110	5.197
32715	Seminole	12117	1.721	1.215	5.173
32716	Seminole	12117	1.604	1.110	5.197
32718	Seminole	12117	1.643	1.137	5.346
32719	Seminole	12117	1.721	1.194	5.655
32720	Volusia	12127	1.582	1.116	4.745
32721	Volusia	12127	1.561	1.100	4.670
32722	Volusia	12127	1.450	1.021	4.316
32723	Volusia	12127	1.561	1.100	4.670
32724	Volusia	12127	1.456	1.025	4.321
32725	Volusia	12127	1.585	1.096	5.158
32726	Lake	12069	1.992	1.392	6.667
32727	Lake	12069	1.866	1.302	6.200
32728	Volusia	12127	1.588	1.099	5.166
32730	Seminole	12117	1.751	1.237	5.293
32732	Seminole	12117	1.698	1.175	5.561
32733	Seminole	12117	1.667	1.154	5.442
32735	Lake	12069	1.920	1.341	6.403
32736	Lake	12069	1.543	1.068	5.024
32738	Volusia	12127	1.644	1.138	5.373
32739	Volusia	12127	1.414	0.975	4.542
32744	Volusia	12127	1.404	0.990	4.161
32745	Brevard	12009	2.228	1.588	6.970

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			Frame Owners	Masonry Owners	Manufactured Homes
32746	Seminole	12117	1.510	1.044	4.874
32747	Seminole	12117	1.854	1.313	5.654
32750	Seminole	12117	1.567	1.083	5.058
32751	Orange	12095	1.931	1.369	5.911
32752	Seminole	12117	1.567	1.083	5.058
32753	Volusia	12127	1.708	1.186	5.613
32754	Brevard	12009	2.162	1.543	6.745
32756	Lake	12069	1.955	1.362	6.533
32757	Lake	12069	1.955	1.362	6.533
32759	Volusia	12127	2.214	1.591	6.979
32762	Seminole	12117	1.548	1.072	5.020
32763	Volusia	12127	1.457	1.007	4.691
32764	Volusia	12127	1.643	1.159	4.948
32765	Seminole	12117	1.514	1.046	4.884
32766	Seminole	12117	1.638	1.132	5.330
32767	Lake	12069	1.164	0.799	3.623
32768	Orange	12095	1.934	1.348	6.436
32771	Seminole	12117	1.879	1.331	5.743
32772	Seminole	12117	2.237	1.593	6.971
32773	Seminole	12117	1.837	1.300	5.598
32774	Volusia	12127	1.436	0.992	4.623
32775	Brevard	12009	2.117	1.509	6.584
32776	Lake	12069	1.541	1.069	5.005
32777	Orange	12095	1.804	1.253	5.972
32778	Lake	12069	2.212	1.550	7.473
32779	Seminole	12117	1.663	1.152	5.411
32780	Brevard	12009	2.852	2.067	9.029
32781	Brevard	12009	3.272	2.379	10.468
32782	Brevard	12009	2.843	2.053	9.033
32783	Brevard	12009	3.272	2.379	10.468
32784	Lake	12069	1.703	1.185	5.614
32789	Orange	12095	1.967	1.395	8.648
32790	Orange	12095	1.967	1.395	8.648
32791	Seminole	12117	1.663	1.152	5.411
32792	Orange	12095	1.641	1.136	5.344
32793	Orange	12095	1.641	1.136	5.344
32794	Orange	12095	1.992	1.413	6.118

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32795	Seminole	12117	1.510	1.044	4.874
32796	Brevard	12009	2.348	1.683	7.370
32798	Orange	12095	1.995	1.392	6.661
32799	Seminole	12117	1.564	1.082	5.066
32801	Orange	12095	1.950	1.383	8.585
32802	Orange	12095	1.950	1.383	8.585
32803	Orange	12095	2.028	1.397	7.905
32804	Orange	12095	2.116	1.459	8.298
32805	Orange	12095	2.168	1.497	8.536
32806	Orange	12095	1.931	1.370	5.924
32807	Orange	12095	1.858	1.316	5.663
32808	Orange	12095	1.778	1.257	5.381
32809	Orange	12095	1.958	1.388	6.018
32810	Orange	12095	1.743	1.208	5.707
32811	Orange	12095	1.811	1.258	5.972
32812	Orange	12095	1.805	1.253	5.951
32814	Orange	12095	1.929	1.366	5.896
32815	Brevard	12009	2.573	1.857	8.255
32816	Orange	12095	1.489	1.028	4.781
32817	Orange	12095	1.625	1.124	5.289
32818	Orange	12095	1.676	1.161	5.467
32819	Orange	12095	1.784	1.239	5.881
32820	Orange	12095	1.689	1.170	5.535
32821	Orange	12095	1.617	1.121	5.278
32822	Orange	12095	1.730	1.200	5.675
32824	Orange	12095	1.807	1.255	5.963
32825	Orange	12095	1.590	1.101	5.164
32826	Orange	12095	1.542	1.065	4.976
32827	Orange	12095	2.202	1.567	6.846
32828	Orange	12095	1.327	0.910	1.509
32829	Orange	12095	1.599	1.107	5.194
32830	Orange	12095	1.823	1.266	1.819
32831	Orange	12095	1.571	1.088	5.078
32832	Orange	12095	2.067	1.440	6.920
32833	Orange	12095	1.631	1.130	5.308
32834	Orange	12095	1.945	1.355	6.482
32835	Orange	12095	1.865	1.297	6.177

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32836	Orange	12095	1.981	1.380	2.014
32837	Orange	12095	1.674	1.161	5.470
32839	Orange	12095	1.723	1.195	5.650
32853	Orange	12095	2.063	1.422	8.064
32854	Orange	12095	2.116	1.459	8.298
32855	Orange	12095	2.168	1.497	8.536
32856	Orange	12095	2.090	1.486	6.470
32857	Orange	12095	1.858	1.316	5.663
32858	Orange	12095	1.800	1.273	5.459
32859	Orange	12095	1.917	1.359	5.881
32860	Orange	12095	1.820	1.264	5.997
32861	Orange	12095	1.791	1.244	5.904
32862	Orange	12095	2.323	1.654	7.272
32867	Orange	12095	1.581	1.093	5.121
32868	Orange	12095	1.676	1.161	5.467
32869	Orange	12095	1.744	1.211	5.735
32872	Orange	12095	1.691	1.172	5.530
32877	Orange	12095	1.683	1.167	5.500
32878	Orange	12095	1.279	0.875	1.437
32885	Orange	12095	1.950	1.383	8.585
32886	Orange	12095	1.950	1.383	8.585
32887	Orange	12095	1.744	1.211	5.735
32890	Orange	12095	2.160	1.506	7.272
32891	Orange	12095	1.950	1.383	8.585
32893	Orange	12095	2.160	1.506	7.272
32896	Orange	12095	1.950	1.383	8.585
32897	Orange	12095	1.950	1.383	8.585
32898	Orange	12095	2.160	1.506	7.272
32899	Brevard	12009	2.351	1.683	7.440
32901	Brevard	12009	4.282	3.183	13.696
32902	Brevard	12009	5.267	3.966	16.504
32903	Brevard	12009	6.813	5.208	20.702
32904	Brevard	12009	3.114	2.223	10.879
32905	Brevard	12009	4.229	3.095	14.332
32906	Brevard	12009	4.358	3.195	14.741
32907	Brevard	12009	3.128	2.223	10.980
32908	Brevard	12009	3.474	2.485	12.230

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32909	Brevard	12009	3.492	2.502	12.265
32910	Brevard	12009	3.463	2.488	12.087
32911	Brevard	12009	3.371	2.403	11.832
32912	Brevard	12009	3.092	2.206	10.800
32919	Brevard	12009	4.135	3.066	13.237
32920	Brevard	12009	4.882	3.647	15.410
32922	Brevard	12009	2.953	2.142	9.435
32923	Brevard	12009	3.376	2.461	10.863
32924	Brevard	12009	2.930	2.120	9.383
32925	Brevard	12009	6.175	4.605	9.206
32926	Brevard	12009	2.360	1.662	8.041
32927	Brevard	12009	2.531	1.791	8.647
32931	Brevard	12009	6.905	5.278	20.924
32932	Brevard	12009	6.905	5.278	20.924
32934	Brevard	12009	3.132	2.238	10.898
32935	Brevard	12009	4.002	2.967	12.795
32936	Brevard	12009	4.954	3.709	15.707
32937	Brevard	12009	5.452	4.111	17.011
32940	Brevard	12009	3.353	2.416	11.487
32941	Brevard	12009	4.075	2.978	13.789
32948	Indian River	12061	3.558	2.529	12.681
32949	Brevard	12009	4.796	3.542	16.107
32950	Brevard	12009	4.335	3.182	14.635
32951	Brevard	12009	8.358	6.381	25.726
32952	Brevard	12009	4.225	3.129	13.544
32953	Brevard	12009	3.136	2.272	10.108
32954	Brevard	12009	3.236	2.350	10.423
32955	Brevard	12009	3.092	2.213	10.648
32956	Brevard	12009	3.204	2.298	11.035
32957	Indian River	12061	6.252	4.673	20.649
32958	Indian River	12061	5.528	4.089	18.735
32959	Brevard	12009	2.749	1.952	9.423
32960	Indian River	12061	6.114	4.590	19.987
32961	Indian River	12061	6.358	4.790	20.622
32962	Indian River	12061	5.887	4.329	20.670
32963	Indian River	12061	8.893	6.753	28.362
32964	Indian River	12061	12.464	9.673	36.844

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32965	Indian River	12061	6.886	5.139	23.174
32966	Indian River	12061	5.017	3.658	17.643
32967	Indian River	12061	5.264	3.854	18.414
32968	Indian River	12061	5.261	3.830	18.760
32969	Indian River	12061	5.117	3.738	17.941
32970	Indian River	12061	6.539	4.885	21.675
32971	Indian River	12061	6.539	4.885	21.675
32976	Brevard	12009	5.769	4.294	19.173
32978	Indian River	12061	7.117	5.369	22.822
33001	Monroe	12087	24.337	19.755	63.165
33002	Miami-Dade	12086	8.765	6.589	29.864
33004	Broward	12011	14.097	10.975	43.177
33008	Broward	12011	15.972	12.549	47.118
33009	Broward	12011	16.148	12.696	47.527
33010	Miami-Dade	12086	9.606	7.047	41.045
33011	Miami-Dade	12086	9.606	7.047	41.045
33012	Miami-Dade	12086	8.765	6.589	29.864
33013	Miami-Dade	12086	9.207	6.738	39.535
33014	Miami-Dade	12086	10.207	7.748	33.932
33015	Miami-Dade	12086	10.038	7.470	35.761
33016	Miami-Dade	12086	8.583	6.341	30.773
33017	Miami-Dade	12086	9.228	6.829	33.248
33018	Miami-Dade	12086	10.182	7.590	35.954
33019	Broward	12011	19.976	15.963	54.803
33020	Broward	12011	14.852	11.313	55.846
33021	Broward	12011	9.571	7.231	32.252
33022	Broward	12011	16.165	12.382	59.433
33023	Broward	12011	10.253	7.557	43.572
33024	Broward	12011	9.543	7.204	32.172
33025	Broward	12011	9.337	6.916	33.499
33026	Broward	12011	10.594	7.916	37.277
33027	Broward	12011	10.323	7.691	36.593
33028	Broward	12011	5.012	3.440	15.681
33029	Broward	12011	5.077	3.483	15.878
33030	Miami-Dade	12086	14.233	11.084	43.291
33031	Miami-Dade	12086	16.798	13.197	49.782
33032	Miami-Dade	12086	14.736	11.330	46.357

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33033	Miami-Dade	12086	15.042	11.767	44.904
33034	Miami-Dade	12086	14.655	11.243	46.931
33035	Miami-Dade	12086	13.840	10.591	44.366
33036	Monroe	12087	28.964	24.009	69.994
33037	Monroe	12087	25.582	20.950	64.814
33039	Miami-Dade	12086	16.262	12.797	47.502
33040	Monroe	12087	17.062	13.168	60.638
33041	Monroe	12087	17.844	13.836	62.052
33042	Monroe	12087	14.965	11.581	45.581
33043	Monroe	12087	13.970	10.918	41.546
33045	Monroe	12087	16.639	12.822	59.557
33050	Monroe	12087	17.566	13.976	49.126
33051	Monroe	12087	17.352	13.793	48.635
33052	Monroe	12087	18.090	14.412	50.413
33054	Miami-Dade	12086	10.531	7.777	44.223
33055	Miami-Dade	12086	9.060	6.811	30.822
33056	Miami-Dade	12086	9.019	6.780	30.711
33060	Broward	12011	13.305	10.061	51.340
33061	Broward	12011	17.506	13.533	61.197
33062	Broward	12011	18.690	14.856	52.350
33063	Broward	12011	8.004	5.882	29.189
33064	Broward	12011	11.865	9.144	37.566
33065	Broward	12011	9.231	6.850	33.029
33066	Broward	12011	8.433	6.221	30.492
33067	Broward	12011	9.406	6.995	33.442
33068	Broward	12011	8.648	6.485	29.579
33069	Broward	12011	9.589	7.247	32.247
33070	Monroe	12087	30.988	25.847	73.388
33071	Broward	12011	9.506	7.056	34.055
33072	Broward	12011	13.132	9.920	50.834
33073	Broward	12011	8.962	6.645	31.929
33074	Broward	12011	15.633	12.295	45.573
33075	Broward	12011	9.231	6.850	33.029
33076	Broward	12011	4.272	2.935	13.368
33077	Broward	12011	8.483	6.254	30.767
33081	Broward	12011	9.833	7.449	32.837
33082	Broward	12011	4.587	3.148	14.392

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33083	Broward	12011	9.571	7.231	32.252
33084	Broward	12011	9.543	7.204	32.172
33090	Miami-Dade	12086	14.233	11.084	43.291
33092	Miami-Dade	12086	14.641	11.240	46.362
33093	Broward	12011	8.004	5.882	29.189
33097	Broward	12011	9.263	6.885	32.804
33101	Miami-Dade	12086	15.587	12.243	61.352
33102	Miami-Dade	12086	17.334	13.360	62.050
33106	Miami-Dade	12086	9.387	7.078	31.569
33107	Miami-Dade	12086	9.387	7.078	31.569
33109	Miami-Dade	12086	30.360	24.514	78.105
33110	Miami-Dade	12086	13.542	10.248	51.620
33111	Miami-Dade	12086	17.334	13.360	62.050
33112	Miami-Dade	12086	10.646	7.980	36.675
33114	Miami-Dade	12086	14.767	11.208	56.632
33116	Miami-Dade	12086	12.775	9.870	39.876
33119	Miami-Dade	12086	33.327	26.895	96.763
33121	Miami-Dade	12086	9.387	7.078	31.569
33122	Miami-Dade	12086	9.516	7.189	31.707
33124	Miami-Dade	12086	17.597	13.567	63.025
33125	Miami-Dade	12086	12.831	9.658	50.368
33126	Miami-Dade	12086	10.471	7.952	34.738
33127	Miami-Dade	12086	14.587	11.110	54.233
33128	Miami-Dade	12086	15.992	12.260	58.369
33129	Miami-Dade	12086	21.165	16.967	57.668
33130	Miami-Dade	12086	17.812	13.755	63.378
33131	Miami-Dade	12086	16.927	13.139	51.934
33132	Miami-Dade	12086	16.368	12.879	48.007
33133	Miami-Dade	12086	18.847	14.605	66.214
33134	Miami-Dade	12086	13.630	10.264	53.774
33135	Miami-Dade	12086	14.182	10.755	54.428
33136	Miami-Dade	12086	14.751	11.549	58.693
33137	Miami-Dade	12086	16.867	12.956	61.047
33138	Miami-Dade	12086	17.077	13.159	60.603
33139	Miami-Dade	12086	26.098	20.642	83.273
33140	Miami-Dade	12086	26.502	21.039	82.951
33141	Miami-Dade	12086	25.428	20.113	80.914

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33142	Miami-Dade	12086	11.822	8.845	47.126
33143	Miami-Dade	12086	16.701	12.766	61.984
33144	Miami-Dade	12086	11.585	8.608	47.893
33145	Miami-Dade	12086	16.121	12.355	59.157
33146	Miami-Dade	12086	17.078	13.098	62.643
33147	Miami-Dade	12086	10.267	7.593	42.634
33148	Miami-Dade	12086	9.387	7.078	31.569
33149	Miami-Dade	12086	28.496	23.266	71.517
33150	Miami-Dade	12086	13.674	10.354	52.064
33151	Miami-Dade	12086	17.334	13.360	62.050
33152	Miami-Dade	12086	9.387	7.078	31.569
33153	Miami-Dade	12086	14.563	11.062	55.134
33154	Miami-Dade	12086	24.779	19.568	79.392
33155	Miami-Dade	12086	13.248	9.956	52.601
33156	Miami-Dade	12086	16.185	12.699	63.965
33157	Miami-Dade	12086	14.924	11.695	44.146
33158	Miami-Dade	12086	17.247	13.618	49.761
33159	Miami-Dade	12086	12.818	9.617	51.117
33160	Miami-Dade	12086	22.492	18.096	60.024
33161	Miami-Dade	12086	14.589	11.078	55.440
33162	Miami-Dade	12086	13.593	10.262	52.980
33163	Miami-Dade	12086	14.557	11.188	45.967
33164	Miami-Dade	12086	12.290	9.189	49.626
33165	Miami-Dade	12086	12.270	9.174	49.481
33166	Miami-Dade	12086	10.522	7.759	44.392
33167	Miami-Dade	12086	11.465	8.525	46.953
33168	Miami-Dade	12086	12.411	9.290	49.698
33169	Miami-Dade	12086	9.357	7.068	43.384
33170	Miami-Dade	12086	15.101	11.798	45.258
33172	Miami-Dade	12086	9.679	7.199	34.133
33173	Miami-Dade	12086	12.718	9.811	39.983
33174	Miami-Dade	12086	10.421	7.925	34.290
33175	Miami-Dade	12086	10.464	7.817	36.644
33176	Miami-Dade	12086	13.750	10.680	42.100
33177	Miami-Dade	12086	12.799	9.727	42.121
33178	Miami-Dade	12086	10.518	7.857	36.809
33179	Miami-Dade	12086	12.204	9.398	38.747

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33180	Miami-Dade	12086	20.428	16.077	58.626
33181	Miami-Dade	12086	16.665	13.149	48.164
33182	Miami-Dade	12086	11.704	8.833	39.576
33183	Miami-Dade	12086	11.316	8.517	38.594
33184	Miami-Dade	12086	10.526	7.877	36.567
33185	Miami-Dade	12086	12.303	9.311	41.218
33186	Miami-Dade	12086	12.032	9.096	40.384
33187	Miami-Dade	12086	14.715	11.282	47.035
33188	Miami-Dade	12086	17.334	13.360	62.050
33189	Miami-Dade	12086	15.564	12.221	45.715
33190	Miami-Dade	12086	15.270	11.795	47.150
33191	Miami-Dade	12086	9.516	7.189	31.707
33192	Miami-Dade	12086	10.289	7.684	36.036
33193	Miami-Dade	12086	12.032	9.082	40.712
33194	Miami-Dade	12086	14.235	11.041	44.087
33195	Miami-Dade	12086	10.045	7.386	42.350
33196	Miami-Dade	12086	14.336	10.964	46.339
33197	Miami-Dade	12086	14.483	11.318	43.228
33198	Miami-Dade	12086	9.516	7.189	31.707
33199	Miami-Dade	12086	10.731	8.175	35.183
33206	Miami-Dade	12086	17.334	13.360	62.050
33222	Miami-Dade	12086	10.205	7.617	35.663
33231	Miami-Dade	12086	17.113	13.298	52.298
33233	Miami-Dade	12086	19.428	15.088	67.667
33234	Miami-Dade	12086	14.636	11.108	56.120
33238	Miami-Dade	12086	14.882	11.334	55.565
33239	Miami-Dade	12086	24.314	19.127	79.617
33242	Miami-Dade	12086	12.663	9.533	49.535
33243	Miami-Dade	12086	16.979	13.003	62.600
33245	Miami-Dade	12086	17.636	13.614	63.029
33247	Miami-Dade	12086	10.570	7.834	43.586
33255	Miami-Dade	12086	14.280	10.801	55.229
33256	Miami-Dade	12086	15.550	12.193	61.544
33257	Miami-Dade	12086	14.922	11.694	44.131
33261	Miami-Dade	12086	16.120	12.688	46.961
33265	Miami-Dade	12086	9.904	7.372	34.925
33266	Miami-Dade	12086	9.606	7.047	41.045

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33269	Miami-Dade	12086	10.787	8.240	48.112
33280	Miami-Dade	12086	20.196	15.911	57.672
33283	Miami-Dade	12086	11.753	9.016	37.669
33296	Miami-Dade	12086	11.536	8.681	39.410
33299	Miami-Dade	12086	17.334	13.360	62.050
33301	Broward	12011	16.033	12.295	58.115
33302	Broward	12011	12.311	9.239	48.998
33303	Broward	12011	13.268	10.013	51.904
33304	Broward	12011	16.256	12.472	59.003
33305	Broward	12011	15.343	11.724	56.596
33306	Broward	12011	18.749	14.517	65.591
33307	Broward	12011	14.044	10.662	53.285
33308	Broward	12011	18.153	14.426	66.644
33309	Broward	12011	10.050	7.618	33.665
33310	Broward	12011	10.050	7.618	33.665
33311	Broward	12011	10.333	7.627	43.747
33312	Broward	12011	11.000	8.146	46.016
33313	Broward	12011	8.323	6.224	28.640
33314	Broward	12011	9.513	7.174	32.217
33315	Broward	12011	12.972	9.764	51.113
33316	Broward	12011	18.446	14.300	63.909
33317	Broward	12011	9.281	6.980	31.730
33318	Broward	12011	8.951	6.711	30.718
33319	Broward	12011	8.847	6.643	30.266
33320	Broward	12011	8.459	6.222	30.954
33321	Broward	12011	9.324	6.901	33.778
33322	Broward	12011	8.741	6.439	31.908
33323	Broward	12011	10.212	7.604	36.196
33324	Broward	12011	9.664	7.163	34.808
33325	Broward	12011	10.737	8.017	37.906
33326	Broward	12011	11.455	8.604	39.523
33327	Broward	12011	5.440	3.741	16.904
33328	Broward	12011	9.770	7.255	34.945
33329	Broward	12011	9.191	6.797	33.140
33330	Broward	12011	11.474	8.604	39.977
33331	Broward	12011	10.908	8.155	38.200
33332	Broward	12011	11.375	8.520	39.698

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33334	Broward	12011	13.185	9.959	50.978
33335	Broward	12011	16.682	12.823	59.875
33336	Broward	12011	13.268	10.013	51.904
33337	Broward	12011	13.268	10.013	51.904
33338	Broward	12011	17.747	13.694	62.921
33339	Broward	12011	16.829	12.936	60.759
33340	Broward	12011	13.268	10.013	51.904
33345	Broward	12011	10.188	7.588	36.081
33346	Broward	12011	18.037	13.959	62.900
33348	Broward	12011	21.353	17.152	74.233
33349	Broward	12011	13.268	10.013	51.904
33351	Broward	12011	8.721	6.427	31.804
33355	Broward	12011	10.235	7.612	36.429
33359	Broward	12011	9.087	6.835	30.957
33388	Broward	12011	8.675	6.383	31.658
33394	Broward	12011	13.873	10.504	53.709
33401	Palm Beach	12099	11.573	8.955	35.808
33402	Palm Beach	12099	13.758	10.788	40.184
33403	Palm Beach	12099	10.112	7.773	31.718
33404	Palm Beach	12099	10.625	8.180	33.326
33405	Palm Beach	12099	15.561	11.985	55.150
33406	Palm Beach	12099	9.075	6.898	29.692
33407	Palm Beach	12099	9.931	7.603	31.687
33408	Palm Beach	12099	13.400	10.494	39.156
33409	Palm Beach	12099	8.257	6.142	28.886
33410	Palm Beach	12099	8.374	6.241	29.076
33411	Palm Beach	12099	7.225	5.314	25.940
33412	Palm Beach	12099	6.572	4.788	10.342
33413	Palm Beach	12099	7.052	5.166	25.602
33414	Palm Beach	12099	7.554	5.547	27.345
33415	Palm Beach	12099	7.530	5.644	25.435
33416	Palm Beach	12099	9.369	7.137	30.469
33417	Palm Beach	12099	7.875	5.922	26.463
33418	Palm Beach	12099	7.358	5.426	26.241
33419	Palm Beach	12099	8.912	6.780	28.853
33420	Palm Beach	12099	8.384	6.250	29.101
33421	Palm Beach	12099	6.811	4.980	24.714

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33422	Palm Beach	12099	7.875	5.922	26.463
33424	Palm Beach	12099	9.566	7.148	33.230
33425	Palm Beach	12099	14.039	10.976	41.972
33426	Palm Beach	12099	10.501	7.928	35.150
33427	Palm Beach	12099	11.628	8.966	36.381
33428	Palm Beach	12099	9.082	6.744	32.266
33429	Palm Beach	12099	18.901	15.068	51.883
33430	Palm Beach	12099	7.746	5.778	26.458
33431	Palm Beach	12099	12.903	10.014	39.404
33432	Palm Beach	12099	18.901	15.068	51.883
33433	Palm Beach	12099	9.202	6.834	32.703
33434	Palm Beach	12099	9.799	7.312	34.305
33435	Palm Beach	12099	14.226	11.131	42.410
33436	Palm Beach	12099	8.985	6.683	31.579
33437	Palm Beach	12099	8.313	6.136	29.913
33438	Palm Beach	12099	12.626	9.504	49.260
33439	Palm Beach	12099	12.626	9.504	49.260
33440	Hendry	12051	6.673	4.929	22.930
33441	Broward	12011	13.613	10.619	40.869
33442	Broward	12011	9.183	6.817	32.713
33443	Broward	12011	13.477	10.506	40.538
33444	Palm Beach	12099	13.716	10.711	40.877
33445	Palm Beach	12099	10.164	7.626	34.768
33446	Palm Beach	12099	9.091	6.746	32.324
33447	Palm Beach	12099	14.549	11.403	42.809
33448	Palm Beach	12099	9.672	7.206	34.064
33449	Palm Beach	12099	8.755	6.486	31.183
33454	Palm Beach	12099	7.123	5.214	25.844
33455	Martin	12085	8.801	6.624	29.437
33458	Palm Beach	12099	7.847	5.827	27.432
33459	Palm Beach	12099	8.658	6.517	28.858
33460	Palm Beach	12099	17.983	13.986	61.173
33461	Palm Beach	12099	9.102	6.912	29.842
33462	Palm Beach	12099	11.414	8.810	35.600
33463	Palm Beach	12099	8.113	5.997	28.917
33464	Palm Beach	12099	17.761	14.135	49.190
33465	Palm Beach	12099	17.761	14.135	49.190

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33466	Palm Beach	12099	8.642	6.534	28.613
33467	Palm Beach	12099	7.963	5.868	28.650
33468	Palm Beach	12099	8.946	6.719	30.138
33469	Palm Beach	12099	11.875	9.251	35.422
33470	Palm Beach	12099	8.228	6.094	29.175
33471	Glades	12043	5.124	3.736	17.523
33472	Palm Beach	12099	8.324	6.158	29.743
33473	Palm Beach	12099	8.826	6.539	31.365
33474	Palm Beach	12099	8.313	6.136	29.913
33475	Martin	12085	9.462	7.154	31.240
33476	Palm Beach	12099	10.395	7.955	32.769
33477	Palm Beach	12099	13.148	10.150	40.090
33478	Palm Beach	12099	6.749	4.939	24.460
33480	Palm Beach	12099	18.069	14.385	50.057
33481	Palm Beach	12099	10.763	8.229	34.832
33482	Palm Beach	12099	9.199	6.841	32.476
33483	Palm Beach	12099	17.045	13.482	48.627
33484	Palm Beach	12099	9.154	6.800	32.376
33486	Palm Beach	12099	11.081	8.494	35.576
33487	Palm Beach	12099	13.756	10.572	42.803
33488	Palm Beach	12099	9.105	6.760	32.365
33493	Palm Beach	12099	8.001	5.974	27.329
33496	Palm Beach	12099	9.333	6.939	32.962
33497	Palm Beach	12099	9.420	7.008	33.283
33498	Palm Beach	12099	9.586	7.137	33.840
33499	Palm Beach	12099	10.858	8.195	36.416
33503	Hillsborough	12057	2.845	2.038	9.775
33508	Hillsborough	12057	2.104	1.487	7.272
33509	Hillsborough	12057	2.020	1.423	6.981
33510	Hillsborough	12057	2.070	1.459	7.167
33511	Hillsborough	12057	2.104	1.487	7.272
33513	Sumter	12119	1.402	0.977	4.683
33514	Sumter	12119	1.878	1.314	6.336
33521	Sumter	12119	1.493	1.034	4.920
33523	Pasco	12101	1.841	1.293	6.251
33524	Pasco	12101	2.005	1.411	6.864
33525	Pasco	12101	2.052	1.447	6.997

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33526	Pasco	12101	1.891	1.329	6.433
33527	Hillsborough	12057	2.409	1.735	7.725
33530	Hillsborough	12057	2.132	1.500	7.345
33534	Hillsborough	12057	2.906	2.140	9.265
33537	Pasco	12101	1.497	1.045	5.031
33538	Sumter	12119	1.570	1.088	5.188
33539	Pasco	12101	1.860	1.302	6.344
33540	Pasco	12101	1.850	1.297	6.299
33541	Pasco	12101	1.995	1.402	6.831
33542	Pasco	12101	1.860	1.302	6.344
33543	Pasco	12101	1.842	1.290	6.303
33544	Pasco	12101	1.649	1.154	5.641
33545	Pasco	12101	2.066	1.457	7.084
33547	Hillsborough	12057	2.338	1.659	8.009
33548	Hillsborough	12057	1.989	1.403	6.888
33549	Hillsborough	12057	1.868	1.314	6.449
33550	Hillsborough	12057	2.082	1.468	7.194
33556	Hillsborough	12057	2.087	1.473	7.241
33558	Hillsborough	12057	1.935	1.363	6.697
33559	Hillsborough	12057	1.615	1.131	5.519
33563	Hillsborough	12057	2.298	1.651	7.290
33564	Hillsborough	12057	2.462	1.777	7.840
33565	Hillsborough	12057	2.260	1.601	7.793
33566	Hillsborough	12057	2.462	1.777	7.840
33567	Hillsborough	12057	2.374	1.677	8.164
33568	Hillsborough	12057	2.412	1.718	8.317
33569	Hillsborough	12057	2.273	1.614	7.819
33570	Hillsborough	12057	2.746	1.968	9.522
33571	Hillsborough	12057	2.530	1.802	8.756
33572	Hillsborough	12057	2.757	1.983	9.508
33573	Hillsborough	12057	2.602	1.856	8.999
33574	Pasco	12101	2.135	1.511	7.320
33575	Hillsborough	12057	2.785	1.999	9.644
33576	Pasco	12101	2.290	1.626	7.859
33578	Hillsborough	12057	2.427	1.733	8.345
33579	Hillsborough	12057	2.437	1.733	8.425
33583	Hillsborough	12057	2.164	1.528	7.492

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33584	Hillsborough	12057	2.192	1.549	7.590
33585	Sumter	12119	1.498	1.036	4.872
33586	Hillsborough	12057	2.933	2.109	10.203
33587	Hillsborough	12057	2.463	1.776	7.899
33592	Hillsborough	12057	2.018	1.432	6.981
33593	Pasco	12101	1.670	1.171	5.661
33594	Hillsborough	12057	2.068	1.455	7.133
33595	Hillsborough	12057	2.100	1.477	7.250
33596	Hillsborough	12057	2.044	1.436	7.042
33597	Sumter	12119	1.604	1.116	5.349
33598	Hillsborough	12057	2.698	1.925	9.375
33601	Hillsborough	12057	2.841	2.095	9.050
33602	Hillsborough	12057	2.717	1.998	8.666
33603	Hillsborough	12057	2.596	1.836	10.684
33604	Hillsborough	12057	2.430	1.711	10.012
33605	Hillsborough	12057	2.577	1.824	10.548
33606	Hillsborough	12057	4.759	3.525	18.126
33607	Hillsborough	12057	2.614	1.912	8.389
33608	Hillsborough	12057	2.860	2.109	9.108
33609	Hillsborough	12057	3.423	2.472	13.763
33610	Hillsborough	12057	2.068	1.487	6.651
33611	Hillsborough	12057	3.917	2.935	12.278
33612	Hillsborough	12057	2.008	1.442	6.441
33613	Hillsborough	12057	1.741	1.221	5.979
33614	Hillsborough	12057	2.156	1.558	6.951
33615	Hillsborough	12057	2.546	1.838	8.695
33616	Hillsborough	12057	3.939	2.952	12.366
33617	Hillsborough	12057	2.059	1.483	6.611
33618	Hillsborough	12057	1.926	1.356	6.670
33619	Hillsborough	12057	2.485	1.815	7.966
33620	Hillsborough	12057	1.842	1.319	5.869
33621	Hillsborough	12057	5.392	3.993	20.661
33622	Hillsborough	12057	3.384	2.535	10.512
33623	Hillsborough	12057	3.384	2.535	10.512
33624	Hillsborough	12057	1.870	1.315	6.459
33625	Hillsborough	12057	1.856	1.305	6.425
33626	Hillsborough	12057	1.701	1.193	2.287

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33629	Hillsborough	12057	4.104	3.000	16.164
33630	Hillsborough	12057	3.384	2.535	10.512
33631	Hillsborough	12057	2.860	2.109	9.108
33633	Hillsborough	12057	2.860	2.109	9.108
33634	Hillsborough	12057	2.546	1.866	8.159
33635	Hillsborough	12057	2.343	1.680	8.060
33637	Hillsborough	12057	1.984	1.401	6.833
33646	Hillsborough	12057	1.509	1.053	1.600
33647	Hillsborough	12057	1.468	1.022	1.540
33650	Hillsborough	12057	2.860	2.109	9.108
33651	Hillsborough	12057	3.373	2.523	10.521
33655	Hillsborough	12057	2.860	2.109	9.108
33660	Hillsborough	12057	2.860	2.109	9.108
33661	Hillsborough	12057	2.860	2.109	9.108
33662	Hillsborough	12057	2.860	2.109	9.108
33663	Hillsborough	12057	2.860	2.109	9.108
33664	Hillsborough	12057	2.860	2.109	9.108
33672	Hillsborough	12057	2.841	2.095	9.050
33673	Hillsborough	12057	2.487	1.751	10.274
33674	Hillsborough	12057	2.487	1.751	10.274
33675	Hillsborough	12057	2.577	1.824	10.548
33677	Hillsborough	12057	2.694	1.979	8.610
33679	Hillsborough	12057	3.884	2.831	15.348
33680	Hillsborough	12057	2.127	1.531	6.860
33681	Hillsborough	12057	3.785	2.836	11.833
33682	Hillsborough	12057	2.008	1.442	6.441
33684	Hillsborough	12057	2.232	1.616	7.207
33685	Hillsborough	12057	2.579	1.864	8.796
33686	Hillsborough	12057	2.860	2.109	9.108
33687	Hillsborough	12057	2.143	1.545	6.899
33688	Hillsborough	12057	1.958	1.379	6.780
33689	Hillsborough	12057	2.151	1.552	6.943
33690	Hillsborough	12057	3.374	2.528	10.484
33694	Hillsborough	12057	1.926	1.356	6.670
33701	Pinellas	12103	4.837	3.561	19.076
33702	Pinellas	12103	2.894	2.116	13.338
33703	Pinellas	12103	4.114	2.993	16.490

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33704	Pinellas	12103	4.452	3.267	17.490
33705	Pinellas	12103	5.084	3.752	19.871
33706	Pinellas	12103	5.582	4.166	21.084
33707	Pinellas	12103	4.522	3.336	17.533
33708	Pinellas	12103	5.281	3.945	19.876
33709	Pinellas	12103	2.946	2.108	12.099
33710	Pinellas	12103	3.271	2.360	13.247
33711	Pinellas	12103	4.087	2.982	16.276
33712	Pinellas	12103	4.441	3.250	17.665
33713	Pinellas	12103	3.031	2.156	12.615
33714	Pinellas	12103	2.784	1.966	11.636
33715	Pinellas	12103	5.418	4.067	17.413
33716	Pinellas	12103	2.897	2.086	10.120
33729	Pinellas	12103	4.778	3.515	18.884
33730	Pinellas	12103	3.319	2.377	13.684
33731	Pinellas	12103	4.792	3.526	18.930
33732	Pinellas	12103	2.952	2.161	13.594
33733	Pinellas	12103	3.319	2.377	13.684
33734	Pinellas	12103	3.602	2.599	14.722
33736	Pinellas	12103	5.885	4.409	21.988
33737	Pinellas	12103	4.778	3.515	18.884
33738	Pinellas	12103	6.728	5.113	23.987
33740	Pinellas	12103	6.131	4.631	22.280
33741	Pinellas	12103	5.885	4.409	21.988
33742	Pinellas	12103	2.535	1.837	11.821
33743	Pinellas	12103	3.623	2.633	14.454
33744	Pinellas	12103	4.717	3.491	18.128
33747	Pinellas	12103	4.020	2.931	16.013
33755	Pinellas	12103	3.398	2.461	13.601
33756	Pinellas	12103	3.320	2.399	13.363
33757	Pinellas	12103	4.042	2.984	15.504
33758	Pinellas	12103	2.827	2.068	9.173
33759	Pinellas	12103	3.252	2.405	10.435
33760	Pinellas	12103	2.892	2.128	9.366
33761	Pinellas	12103	2.536	1.842	8.206
33762	Pinellas	12103	2.595	1.860	9.055
33763	Pinellas	12103	2.711	1.980	8.766

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			Frame Owners	Masonry Owners	Manufactured Homes
33764	Pinellas	12103	2.855	2.094	9.285
33765	Pinellas	12103	2.810	2.055	9.106
33766	Pinellas	12103	2.745	2.006	8.873
33767	Pinellas	12103	4.745	3.626	14.214
33769	Pinellas	12103	4.126	3.052	15.765
33770	Pinellas	12103	3.336	2.423	13.235
33771	Pinellas	12103	2.367	1.716	7.741
33772	Pinellas	12103	3.363	2.503	10.701
33773	Pinellas	12103	2.425	1.759	7.917
33774	Pinellas	12103	3.648	2.739	11.390
33775	Pinellas	12103	3.106	2.301	9.934
33776	Pinellas	12103	4.187	3.168	12.946
33777	Pinellas	12103	2.647	1.937	8.597
33778	Pinellas	12103	2.881	2.120	9.261
33779	Pinellas	12103	3.027	2.174	12.300
33780	Pinellas	12103	2.322	1.677	7.594
33781	Pinellas	12103	2.364	1.713	7.719
33782	Pinellas	12103	2.311	1.668	7.567
33784	Pinellas	12103	3.319	2.377	13.684
33785	Pinellas	12103	5.658	4.388	16.332
33786	Pinellas	12103	6.140	4.776	17.563
33801	Polk	12105	2.542	1.827	8.083
33802	Polk	12105	2.426	1.744	7.713
33803	Polk	12105	2.588	1.867	8.245
33804	Polk	12105	2.530	1.822	8.048
33805	Polk	12105	2.530	1.822	8.048
33806	Polk	12105	2.588	1.867	8.245
33807	Polk	12105	2.253	1.587	7.682
33809	Polk	12105	2.309	1.629	7.892
33810	Polk	12105	2.245	1.581	7.671
33811	Polk	12105	2.237	1.576	7.624
33812	Polk	12105	2.472	1.745	8.435
33813	Polk	12105	2.338	1.648	7.957
33815	Polk	12105	2.406	1.730	7.630
33820	Polk	12105	2.969	2.140	9.518
33823	Polk	12105	2.677	1.887	9.228
33825	Highlands	12055	3.299	2.370	10.679

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			Frame Owners	Masonry Owners	Manufactured Homes
33826	Highlands	12055	3.299	2.370	10.679
33827	Polk	12105	3.102	2.223	10.011
33830	Polk	12105	2.700	1.942	8.639
33831	Polk	12105	2.641	1.898	8.431
33834	Hardee	12049	3.049	2.213	9.832
33835	Polk	12105	2.883	2.051	9.889
33836	Polk	12105	2.215	1.552	7.507
33837	Polk	12105	2.119	1.481	7.147
33838	Polk	12105	2.911	2.093	9.356
33839	Polk	12105	2.790	2.015	8.926
33840	Polk	12105	2.582	1.862	8.173
33841	Polk	12105	2.763	1.991	8.886
33843	Polk	12105	2.918	2.047	10.175
33844	Polk	12105	2.544	1.791	8.707
33845	Polk	12105	2.635	1.857	9.045
33846	Polk	12105	2.465	1.739	8.423
33847	Polk	12105	2.739	1.975	8.789
33848	Osceola	12097	1.635	1.136	5.364
33849	Polk	12105	1.677	1.171	5.652
33850	Polk	12105	2.703	1.946	8.613
33851	Polk	12105	2.767	1.950	9.556
33852	Highlands	12055	3.835	2.733	13.605
33853	Polk	12105	2.997	2.155	9.698
33854	Polk	12105	2.688	1.916	8.541
33855	Polk	12105	2.757	1.971	8.777
33856	Polk	12105	2.966	2.122	9.528
33857	Highlands	12055	3.794	2.742	12.590
33858	Polk	12105	1.767	1.231	5.851
33859	Polk	12105	2.863	2.055	9.211
33860	Polk	12105	2.430	1.715	8.293
33862	Highlands	12055	3.835	2.733	13.605
33863	Polk	12105	2.430	1.716	8.298
33865	Hardee	12049	3.071	2.239	9.890
33867	Polk	12105	2.885	2.025	10.009
33868	Polk	12105	2.048	1.437	6.935
33870	Highlands	12055	3.373	2.423	10.959
33871	Highlands	12055	3.373	2.423	10.959

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			Frame Owners	Masonry Owners	Manufactured Homes
33872	Highlands	12055	2.938	2.064	10.209
33873	Hardee	12049	2.743	1.973	8.829
33875	Highlands	12055	2.909	2.041	10.094
33876	Highlands	12055	3.734	2.707	12.295
33877	Polk	12105	2.839	2.039	9.111
33880	Polk	12105	2.785	2.009	8.925
33881	Polk	12105	2.662	1.912	8.502
33882	Polk	12105	2.751	1.978	8.814
33883	Polk	12105	2.751	1.978	8.814
33884	Polk	12105	2.645	1.866	9.104
33885	Polk	12105	2.751	1.978	8.814
33888	Polk	12105	2.556	1.801	8.784
33890	Hardee	12049	2.852	2.016	9.919
33896	Osceola	12097	1.669	1.159	5.497
33897	Polk	12105	1.381	0.950	1.605
33898	Polk	12105	3.034	2.170	9.761
33900	Lee	12071	3.724	2.663	13.343
33901	Lee	12071	4.296	3.155	14.161
33902	Lee	12071	4.876	3.618	15.875
33903	Lee	12071	4.138	2.995	14.520
33904	Lee	12071	4.781	3.496	16.798
33905	Lee	12071	3.924	2.822	13.796
33906	Lee	12071	3.697	2.644	13.169
33907	Lee	12071	3.794	2.714	13.583
33908	Lee	12071	4.367	3.178	15.352
33909	Lee	12071	4.182	3.034	14.722
33910	Lee	12071	4.781	3.496	16.798
33911	Lee	12071	3.697	2.644	13.169
33912	Lee	12071	4.010	2.886	14.373
33913	Lee	12071	3.649	2.600	5.346
33914	Lee	12071	4.359	3.173	15.370
33915	Lee	12071	4.174	3.019	14.802
33916	Lee	12071	3.667	2.619	13.073
33917	Lee	12071	3.801	2.735	13.397
33918	Lee	12071	4.311	3.127	15.131
33919	Lee	12071	4.057	2.920	14.476
33920	Lee	12071	3.888	2.777	13.908

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33921	Lee	12071	10.229	7.944	29.990
33922	Lee	12071	5.233	3.863	18.149
33924	Lee	12071	10.450	8.106	30.999
33927	Charlotte	12015	4.345	3.194	14.954
33928	Lee	12071	4.004	2.880	14.357
33929	Lee	12071	4.024	2.900	14.378
33930	Hendry	12051	5.007	3.589	18.276
33931	Lee	12071	6.439	4.853	20.847
33932	Lee	12071	10.051	7.808	29.502
33935	Hendry	12051	4.207	3.005	15.091
33936	Lee	12071	4.964	3.607	17.561
33938	Charlotte	12015	3.626	2.624	12.779
33944	Glades	12043	3.601	2.590	11.985
33945	Lee	12071	5.800	4.329	19.427
33946	Charlotte	12015	5.359	4.014	17.497
33947	Charlotte	12015	4.631	3.414	15.822
33948	Charlotte	12015	3.916	2.852	13.677
33949	Charlotte	12015	4.526	3.389	14.578
33950	Charlotte	12015	3.823	2.778	13.353
33951	Charlotte	12015	4.134	3.011	14.497
33952	Charlotte	12015	4.032	2.983	13.214
33953	Charlotte	12015	3.956	2.890	13.755
33954	Charlotte	12015	3.594	2.593	12.688
33955	Charlotte	12015	3.263	2.334	11.611
33956	Lee	12071	6.304	4.732	20.810
33957	Lee	12071	8.199	6.227	26.333
33960	Highlands	12055	3.748	2.711	12.391
33965	Lee	12071	3.833	2.744	13.822
33966	Lee	12071	3.584	2.559	12.767
33967	Lee	12071	4.066	2.930	14.554
33970	Lee	12071	4.743	3.447	16.629
33971	Lee	12071	4.660	3.377	5.894
33972	Lee	12071	4.821	3.496	17.078
33973	Lee	12071	4.692	3.401	5.949
33974	Lee	12071	5.231	3.810	18.502
33975	Hendry	12051	4.182	2.984	15.030
33976	Lee	12071	4.789	3.478	6.080

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33980	Charlotte	12015	4.082	2.981	14.140
33981	Charlotte	12015	4.380	3.213	15.153
33982	Charlotte	12015	3.691	2.654	12.996
33983	Charlotte	12015	3.822	2.769	13.359
33990	Lee	12071	4.174	3.019	14.802
33991	Lee	12071	4.149	3.002	14.854
33993	Lee	12071	4.716	3.449	16.481
33994	Lee	12071	3.974	2.856	13.952
34101	Collier	12021	7.642	5.866	23.810
34102	Collier	12021	8.547	6.619	25.964
34103	Collier	12021	7.630	5.761	25.094
34104	Collier	12021	4.895	3.552	17.712
34105	Collier	12021	5.536	4.074	19.452
34106	Collier	12021	7.642	5.866	23.810
34107	Collier	12021	5.691	4.209	19.663
34108	Collier	12021	7.355	5.542	24.233
34109	Collier	12021	4.293	3.100	6.558
34110	Collier	12021	5.055	3.696	17.913
34112	Collier	12021	5.339	3.908	19.040
34113	Collier	12021	5.191	3.790	18.664
34114	Collier	12021	5.129	3.741	18.505
34116	Collier	12021	4.267	3.065	15.577
34117	Collier	12021	4.212	3.005	15.436
34119	Collier	12021	3.714	2.643	5.528
34120	Collier	12021	4.266	3.052	5.347
34133	Lee	12071	5.202	3.821	18.176
34134	Lee	12071	5.797	4.308	19.662
34135	Lee	12071	4.418	3.193	15.889
34136	Lee	12071	4.607	3.343	16.482
34137	Collier	12021	5.001	3.681	17.295
34138	Collier	12021	8.104	6.154	26.604
34139	Collier	12021	6.925	5.230	22.845
34140	Collier	12021	8.292	6.287	27.164
34141	Collier	12021	5.417	3.977	18.665
34142	Collier	12021	4.695	3.354	17.139
34143	Collier	12021	4.695	3.354	17.139
34145	Collier	12021	9.372	7.149	30.241

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34146	Collier	12021	8.899	6.768	28.994
34201	Manatee	12081	2.762	1.972	9.712
34202	Manatee	12081	2.870	2.055	3.469
34203	Manatee	12081	2.725	1.949	9.577
34204	Manatee	12081	2.696	1.923	9.485
34205	Manatee	12081	3.109	2.280	10.175
34206	Manatee	12081	3.366	2.486	10.881
34207	Manatee	12081	3.441	2.554	11.050
34208	Manatee	12081	3.008	2.193	9.877
34209	Manatee	12081	3.493	2.544	12.042
34210	Manatee	12081	3.995	2.946	13.413
34211	Manatee	12081	3.032	2.178	3.697
34212	Manatee	12081	2.849	2.038	3.429
34215	Manatee	12081	5.471	4.184	16.671
34216	Manatee	12081	6.102	4.685	18.376
34217	Manatee	12081	7.721	6.038	21.926
34218	Manatee	12081	7.721	6.038	21.926
34219	Manatee	12081	2.719	1.940	9.469
34220	Manatee	12081	3.192	2.313	11.043
34221	Manatee	12081	3.159	2.285	10.945
34222	Manatee	12081	3.001	2.157	10.464
34223	Sarasota	12115	5.973	4.613	17.615
34224	Charlotte	12015	4.488	3.308	15.253
34228	Sarasota	12115	6.474	4.919	20.187
34229	Sarasota	12115	4.794	3.599	15.374
34230	Sarasota	12115	4.465	3.395	13.556
34231	Sarasota	12115	4.234	3.201	13.141
34232	Sarasota	12115	2.759	1.974	9.718
34233	Sarasota	12115	3.030	2.185	10.583
34234	Sarasota	12115	3.736	2.799	11.735
34235	Sarasota	12115	2.902	2.080	10.174
34236	Sarasota	12115	4.886	3.735	14.697
34237	Sarasota	12115	3.317	2.469	10.553
34238	Sarasota	12115	3.675	2.699	12.418
34239	Sarasota	12115	3.971	2.909	15.706
34240	Sarasota	12115	3.212	2.313	11.217
34241	Sarasota	12115	3.284	2.373	11.459

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34242	Sarasota	12115	5.709	4.398	17.030
34243	Manatee	12081	2.899	2.094	9.979
34250	Manatee	12081	4.160	3.075	13.820
34251	Manatee	12081	2.732	1.947	9.564
34260	Manatee	12081	3.881	2.878	12.731
34264	Manatee	12081	2.747	1.965	9.652
34265	DeSoto	12027	3.163	2.296	10.287
34266	DeSoto	12027	3.633	2.657	11.743
34267	DeSoto	12027	3.770	2.721	13.124
34268	DeSoto	12027	3.455	2.521	11.250
34269	DeSoto	12027	3.052	2.180	10.713
34270	Manatee	12081	3.248	2.370	11.026
34272	Sarasota	12115	4.927	3.759	14.958
34274	Sarasota	12115	5.637	4.339	16.770
34275	Sarasota	12115	4.452	3.371	13.725
34276	Sarasota	12115	3.985	3.001	12.448
34277	Sarasota	12115	4.311	3.175	16.890
34278	Sarasota	12115	4.551	3.474	13.669
34280	Manatee	12081	3.656	2.668	12.578
34281	Manatee	12081	3.392	2.506	10.965
34282	Manatee	12081	3.554	2.643	11.393
34284	Sarasota	12115	5.474	4.225	16.096
34285	Sarasota	12115	4.614	3.504	14.197
34286	Sarasota	12115	3.167	2.274	4.643
34287	Sarasota	12115	3.414	2.468	11.943
34288	Sarasota	12115	3.700	2.688	12.990
34289	Sarasota	12115	2.940	2.099	4.249
34290	Sarasota	12115	3.025	2.166	4.406
34291	Sarasota	12115	3.511	2.548	12.208
34292	Sarasota	12115	3.223	2.329	11.272
34293	Sarasota	12115	3.957	2.917	13.307
34295	Sarasota	12115	4.470	3.358	14.194
34420	Marion	12083	1.467	1.015	4.781
34421	Marion	12083	1.415	0.979	4.629
34423	Citrus	12017	1.401	0.982	4.729
34428	Citrus	12017	1.205	0.836	4.029
34429	Citrus	12017	1.269	0.885	4.246

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34430	Marion	12083	1.259	0.870	4.148
34431	Marion	12083	1.424	0.989	4.745
34432	Marion	12083	1.479	1.028	4.901
34433	Citrus	12017	1.432	1.000	4.814
34434	Citrus	12017	1.364	0.951	4.563
34436	Citrus	12017	1.491	1.040	5.022
34441	Citrus	12017	1.373	0.956	4.598
34442	Citrus	12017	1.229	0.853	4.076
34445	Citrus	12017	1.232	0.857	4.088
34446	Citrus	12017	1.327	0.923	4.462
34447	Citrus	12017	1.292	0.899	4.333
34448	Citrus	12017	1.292	0.899	4.333
34449	Levy	12075	0.855	0.588	2.771
34450	Citrus	12017	1.273	0.882	4.200
34451	Citrus	12017	1.264	0.876	4.178
34452	Citrus	12017	1.227	0.850	4.050
34453	Citrus	12017	1.298	0.902	4.325
34460	Citrus	12017	1.268	0.876	4.190
34461	Citrus	12017	1.093	0.753	3.556
34464	Citrus	12017	1.378	0.955	4.575
34465	Citrus	12017	1.378	0.955	4.575
34470	Marion	12083	1.359	0.956	4.077
34471	Marion	12083	1.244	0.857	3.997
34472	Marion	12083	1.389	0.960	4.510
34473	Marion	12083	1.408	0.972	4.609
34474	Marion	12083	1.205	0.830	3.889
34475	Marion	12083	1.288	0.904	3.855
34476	Marion	12083	1.373	0.949	4.480
34477	Marion	12083	1.439	0.996	4.719
34478	Marion	12083	1.145	0.788	3.643
34479	Marion	12083	1.246	0.858	4.002
34480	Marion	12083	1.416	0.980	4.641
34481	Marion	12083	1.542	1.072	5.120
34482	Marion	12083	1.308	0.904	4.252
34483	Marion	12083	1.450	1.004	4.726
34484	Sumter	12119	1.609	1.114	5.285
34487	Citrus	12017	1.442	1.015	4.895

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34488	Marion	12083	0.816	0.558	2.505
34489	Marion	12083	0.944	0.648	2.938
34491	Marion	12083	1.664	1.154	5.492
34492	Marion	12083	1.632	1.132	5.375
34498	Levy	12075	1.536	1.104	6.840
34601	Hernando	12053	1.252	0.869	4.172
34602	Hernando	12053	1.734	1.216	5.933
34603	Hernando	12053	1.316	0.913	4.410
34604	Hernando	12053	1.620	1.134	5.540
34605	Hernando	12053	1.210	0.839	4.018
34606	Hernando	12053	1.783	1.253	6.125
34607	Hernando	12053	1.736	1.228	5.949
34608	Hernando	12053	1.602	1.122	5.479
34609	Hernando	12053	1.640	1.149	5.617
34610	Pasco	12101	1.795	1.260	6.182
34611	Hernando	12053	1.841	1.295	6.332
34613	Hernando	12053	1.522	1.062	5.180
34614	Hernando	12053	1.573	1.099	5.348
34636	Hernando	12053	1.220	0.843	4.014
34637	Pasco	12101	1.749	1.227	6.029
34638	Pasco	12101	1.985	1.400	6.867
34639	Pasco	12101	1.572	1.099	5.353
34652	Pasco	12101	2.367	1.737	7.570
34653	Pasco	12101	1.846	1.306	6.361
34654	Pasco	12101	1.506	1.052	5.134
34655	Pasco	12101	1.885	1.325	6.534
34656	Pasco	12101	1.946	1.383	6.705
34660	Pinellas	12103	3.437	2.554	11.159
34661	Hernando	12053	1.202	0.834	3.984
34667	Pasco	12101	2.088	1.491	7.149
34668	Pasco	12101	1.995	1.428	6.806
34669	Pasco	12101	1.762	1.237	6.080
34673	Pasco	12101	2.277	1.645	7.728
34674	Pasco	12101	2.545	1.856	8.529
34677	Pinellas	12103	2.253	1.607	7.765
34679	Pasco	12101	2.329	1.675	7.943
34680	Pasco	12101	1.931	1.373	6.657

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34681	Pinellas	12103	3.437	2.554	11.159
34682	Pinellas	12103	3.437	2.554	11.159
34683	Pinellas	12103	2.676	1.940	9.121
34684	Pinellas	12103	2.178	1.547	7.571
34685	Pinellas	12103	1.974	1.399	6.835
34688	Pinellas	12103	2.055	1.457	7.128
34689	Pinellas	12103	2.809	2.069	9.002
34690	Pasco	12101	2.151	1.557	6.963
34691	Pasco	12101	2.572	1.894	8.229
34692	Pasco	12101	2.217	1.608	7.183
34695	Pinellas	12103	3.372	2.506	10.694
34697	Pinellas	12103	2.837	2.099	12.616
34698	Pinellas	12103	2.935	2.178	12.977
34705	Lake	12069	2.214	1.550	7.460
34711	Lake	12069	2.293	1.607	7.788
34712	Lake	12069	2.290	1.611	7.765
34713	Lake	12069	1.445	0.994	1.702
34714	Lake	12069	1.573	1.084	1.881
34715	Lake	12069	2.263	1.584	7.677
34729	Lake	12069	2.580	1.814	8.852
34731	Lake	12069	1.701	1.186	5.669
34734	Orange	12095	1.885	1.311	6.260
34736	Lake	12069	2.038	1.426	6.879
34737	Lake	12069	2.106	1.475	7.111
34739	Osceola	12097	2.718	1.909	9.433
34740	Orange	12095	2.587	1.855	8.181
34741	Osceola	12097	2.120	1.486	7.148
34742	Osceola	12097	2.120	1.486	7.148
34743	Osceola	12097	2.201	1.543	7.448
34744	Osceola	12097	2.329	1.635	7.922
34745	Osceola	12097	2.096	1.469	7.055
34746	Osceola	12097	2.028	1.418	6.845
34747	Osceola	12097	1.266	0.868	1.434
34748	Lake	12069	2.224	1.567	7.567
34749	Lake	12069	1.875	1.315	6.282
34753	Lake	12069	2.000	1.398	6.746
34755	Lake	12069	2.182	1.526	7.371

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34756	Lake	12069	2.768	1.952	9.563
34758	Osceola	12097	1.828	1.272	1.825
34759	Polk	12105	1.833	1.278	6.097
34760	Orange	12095	2.587	1.855	8.181
34761	Orange	12095	1.845	1.282	6.091
34762	Lake	12069	1.648	1.147	5.480
34769	Osceola	12097	2.677	1.886	9.239
34770	Osceola	12097	2.690	1.897	9.259
34771	Osceola	12097	2.367	1.656	8.059
34772	Osceola	12097	2.600	1.825	2.824
34773	Osceola	12097	2.206	1.540	7.482
34777	Orange	12095	2.714	1.917	9.266
34778	Orange	12095	2.207	1.545	7.433
34785	Sumter	12119	1.581	1.094	5.184
34786	Orange	12095	2.096	1.462	7.046
34787	Orange	12095	2.144	1.497	7.218
34788	Lake	12069	1.942	1.357	6.521
34789	Lake	12069	2.252	1.590	7.548
34797	Lake	12069	2.530	1.813	8.039
34945	Saint Lucie	12111	5.492	3.996	19.697
34946	Saint Lucie	12111	6.524	4.836	22.491
34947	Saint Lucie	12111	6.370	4.776	21.057
34948	Saint Lucie	12111	7.067	5.335	23.073
34949	Saint Lucie	12111	11.443	8.802	35.133
34950	Saint Lucie	12111	7.285	5.510	23.693
34951	Saint Lucie	12111	5.727	4.193	20.289
34952	Saint Lucie	12111	6.893	5.100	24.063
34953	Saint Lucie	12111	6.183	4.510	22.238
34954	Saint Lucie	12111	7.067	5.335	23.073
34956	Martin	12085	6.540	4.774	23.755
34957	Martin	12085	10.463	7.968	33.354
34958	Martin	12085	9.337	7.047	30.734
34972	Okeechobee	12093	4.455	3.180	16.185
34973	Okeechobee	12093	4.982	3.585	17.822
34974	Okeechobee	12093	6.946	5.103	24.290
34979	Saint Lucie	12111	5.580	4.056	20.130
34981	Saint Lucie	12111	5.839	4.274	20.764

Form A-1: Zero Deductible Personal Residential Loss Costs by ZIP Code

Modeling Organization: CoreLogic, Inc

Model Name & Version Number: Florida Hurricane Model 2017a

Model Release Date: March 13, 2019

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34982	Saint Lucie	12111	7.180	5.347	24.493
34983	Saint Lucie	12111	5.585	4.061	20.183
34984	Saint Lucie	12111	5.803	4.226	20.947
34985	Saint Lucie	12111	5.737	4.173	20.757
34986	Saint Lucie	12111	4.693	3.370	7.047
34987	Saint Lucie	12111	5.630	4.086	20.287
34988	Saint Lucie	12111	4.712	3.380	7.074
34990	Martin	12085	6.706	4.940	23.660
34991	Martin	12085	6.456	4.738	23.041
34992	Martin	12085	8.417	6.327	28.058
34994	Martin	12085	9.126	6.995	28.608
34995	Martin	12085	9.259	7.107	28.938
34996	Martin	12085	11.078	8.468	34.869
34997	Martin	12085	6.863	5.066	24.249

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
 Model Release Date: 13 March 2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.621	0.372	0.805	0.182	0.153	0.194	0.168	0.308
	AVERAGE	0.739	0.536	1.632	0.205	0.179	0.255	0.210	0.361
	HIGH	1.031	0.734	2.865	0.251	0.223	0.325	0.267	0.508
Baker	LOW	0.424	0.301	0.686	0.147	0.140	NA	NA	NA
	AVERAGE	0.538	0.381	0.908	0.172	0.162	NA	NA	NA
	HIGH	0.556	0.392	1.019	0.182	0.167	NA	NA	NA
Bay	LOW	1.645	1.242	2.899	0.411	0.351	0.841	0.617	1.212
	AVERAGE	3.778	2.584	7.042	1.248	1.064	2.682	1.683	3.215
	HIGH	7.355	5.520	18.475	3.287	2.402	4.585	2.859	5.094
Bradford	LOW	0.614	0.427	0.693	0.184	0.167	NA	NA	NA
	AVERAGE	0.725	0.519	1.239	0.236	0.212	NA	NA	NA
	HIGH	0.763	0.543	1.354	0.246	0.217	NA	NA	NA
Brevard	LOW	1.776	0.997	3.761	0.556	0.397	0.523	0.387	0.640
	AVERAGE	3.101	2.119	10.280	1.089	0.899	1.459	1.530	2.190
	HIGH	7.454	5.504	18.939	3.401	3.039	4.290	3.216	3.883
Broward	LOW	4.668	2.517	12.790	1.373	1.582	1.361	1.121	2.089
	AVERAGE	8.610	5.836	25.670	3.572	2.900	4.175	3.731	5.873
	HIGH	16.067	11.404	46.427	8.576	6.300	11.031	6.880	8.895
Calhoun	LOW	1.173	0.814	1.907	0.284	0.227	NA	NA	NA
	AVERAGE	1.244	0.864	2.265	0.322	0.257	NA	NA	NA
	HIGH	1.371	0.987	2.565	0.382	0.304	NA	NA	NA
Charlotte	LOW	2.580	1.659	6.545	0.669	0.462	1.028	0.764	1.185
	AVERAGE	3.471	2.241	8.053	1.235	0.883	1.958	1.038	1.594
	HIGH	4.011	3.293	14.821	1.843	1.107	2.488	1.596	2.289
Citrus	LOW	1.055	0.689	2.284	0.297	0.241	0.416	0.251	0.554
	AVERAGE	1.282	0.829	2.820	0.352	0.276	0.438	0.357	0.640
	HIGH	1.602	1.046	4.729	0.441	0.326	0.520	0.427	0.777
Clay	LOW	0.628	0.430	1.148	0.175	0.158	0.197	0.166	0.286
	AVERAGE	0.786	0.570	1.426	0.230	0.200	0.264	0.210	0.384
	HIGH	1.279	0.696	3.710	0.267	0.238	0.309	0.270	0.540
Collier	LOW	2.684	1.550	5.419	0.983	0.652	0.736	0.562	1.176
	AVERAGE	4.641	2.912	13.124	2.117	1.500	2.495	1.882	2.939
	HIGH	8.899	5.800	27.520	4.520	2.751	4.936	3.529	4.774
Columbia	LOW	0.590	0.371	0.767	0.176	0.165	0.230	0.198	0.240
	AVERAGE	0.638	0.442	1.224	0.198	0.172	0.242	0.210	0.240
	HIGH	0.730	0.498	1.348	0.217	0.185	0.249	0.215	0.240
DeSoto	LOW	2.828	1.963	5.638	1.021	0.716	1.064	0.835	1.478
	AVERAGE	3.383	2.257	7.247	1.109	0.825	1.171	0.839	1.485
	HIGH	4.178	2.977	8.886	1.122	0.860	1.427	1.027	1.811
Dixie	LOW	0.684	0.436	1.362	0.207	0.234	0.156	0.166	0.280
	AVERAGE	0.892	0.528	1.555	0.263	0.238	0.268	0.224	0.324
	HIGH	1.579	1.095	4.462	0.287	0.519	0.349	0.281	0.478
Duval	LOW	0.469	0.387	1.063	0.159	0.143	0.151	0.151	0.276
	AVERAGE	0.851	0.625	1.496	0.243	0.211	0.266	0.240	0.421
	HIGH	1.461	1.759	7.468	0.489	0.447	0.556	0.438	1.040
Escambia	LOW	1.643	1.206	3.070	0.435	0.345	0.918	0.750	1.162
	AVERAGE	4.639	3.630	8.445	1.777	1.492	3.280	1.905	3.432
	HIGH	8.491	6.598	29.405	4.545	3.080	5.210	3.310	5.238

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
 Model Release Date: 13 March 2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Flagler	LOW	0.849	0.542	1.966	0.228	0.196	0.431	0.190	0.297
	AVERAGE	1.100	0.616	2.576	0.308	0.219	0.471	0.238	0.376
	HIGH	1.668	1.142	3.166	0.624	0.449	0.732	0.513	0.917
Franklin	LOW	2.105	1.916	6.124	0.820	0.736	0.505	0.492	2.403
	AVERAGE	3.149	2.633	7.440	1.434	1.085	0.965	1.043	2.403
	HIGH	6.206	5.051	8.878	2.050	1.283	2.563	1.497	2.403
Gadsden	LOW	0.470	0.361	0.911	0.139	0.125	NA	0.174	0.327
	AVERAGE	0.621	0.445	1.164	0.163	0.144	NA	0.174	0.344
	HIGH	0.908	0.638	1.849	0.217	0.175	NA	0.174	0.351
Gilchrist	LOW	0.908	0.602	1.700	0.279	0.240	NA	0.282	NA
	AVERAGE	1.006	0.701	1.989	0.322	0.267	NA	0.282	NA
	HIGH	1.048	0.746	2.139	0.328	0.273	NA	0.282	NA
Glades	LOW	3.729	2.134	8.272	1.627	1.213	NA	NA	NA
	AVERAGE	4.731	3.203	11.209	1.627	1.213	NA	NA	NA
	HIGH	4.762	3.216	11.311	1.627	1.213	NA	NA	NA
Gulf	LOW	1.345	1.048	2.567	0.343	0.302	1.871	1.142	2.172
	AVERAGE	4.391	3.563	6.032	2.203	1.621	1.871	1.149	2.172
	HIGH	5.043	4.372	12.976	2.498	1.824	1.871	1.625	2.172
Hamilton	LOW	0.467	0.323	0.843	0.138	0.132	NA	NA	NA
	AVERAGE	0.500	0.347	0.875	0.163	0.151	NA	NA	NA
	HIGH	0.516	0.362	0.927	0.173	0.152	NA	NA	NA
Hardee	LOW	2.667	1.811	5.623	0.769	0.577	NA	0.749	0.935
	AVERAGE	2.757	1.865	6.006	0.838	0.628	NA	0.749	0.994
	HIGH	2.907	1.983	6.341	0.992	0.774	NA	0.749	1.516
Hendry	LOW	4.208	2.749	9.731	1.388	0.945	1.753	1.324	2.813
	AVERAGE	4.986	3.550	12.664	1.867	1.325	2.460	1.714	2.813
	HIGH	6.430	4.412	14.986	2.179	1.628	2.713	1.787	2.813
Hernando	LOW	1.280	0.601	2.901	0.353	0.182	0.448	0.345	0.627
	AVERAGE	1.527	1.062	3.922	0.418	0.342	0.598	0.466	0.742
	HIGH	2.045	1.266	4.562	0.539	0.426	0.700	0.533	0.909
Highlands	LOW	2.829	1.926	5.919	0.820	0.604	1.075	0.810	1.465
	AVERAGE	3.266	2.249	8.242	0.984	0.698	1.189	0.907	1.590
	HIGH	4.258	2.996	13.605	1.295	0.891	1.434	1.098	1.931
Hillsborough	LOW	1.240	0.910	1.944	0.346	0.281	0.432	0.336	0.582
	AVERAGE	2.321	1.523	5.446	0.725	0.580	0.853	0.766	1.107
	HIGH	4.109	2.859	11.606	1.608	1.266	1.814	1.364	1.903
Holmes	LOW	1.147	0.857	2.268	0.292	0.330	0.527	NA	0.874
	AVERAGE	1.459	1.064	2.681	0.372	0.330	0.527	NA	0.874
	HIGH	1.509	1.102	2.852	0.398	0.330	0.527	NA	0.874
Indian River	LOW	2.976	1.528	7.429	0.750	0.691	2.129	1.246	2.165
	AVERAGE	5.393	3.192	12.753	2.626	1.865	3.035	2.669	3.616
	HIGH	7.425	5.321	25.776	3.731	4.224	4.513	5.571	4.395
Jackson	LOW	1.001	0.690	1.642	0.240	0.214	NA	0.274	0.466
	AVERAGE	1.149	0.837	2.080	0.291	0.256	NA	0.299	0.693
	HIGH	1.456	1.032	2.537	0.392	0.314	NA	0.385	0.759
Jefferson	LOW	0.451	0.309	0.790	0.132	0.111	0.156	NA	NA
	AVERAGE	0.471	0.324	0.880	0.136	0.121	0.156	NA	NA
	HIGH	0.595	0.404	1.544	0.153	0.132	0.156	NA	NA

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
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County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Lafayette	LOW	0.698	0.512	0.808	0.218	0.173	0.269	NA	NA
	AVERAGE	0.723	0.513	1.427	0.218	0.173	0.269	NA	NA
	HIGH	0.724	0.513	1.429	0.218	0.173	0.269	NA	NA
Lake	LOW	1.074	0.700	2.298	0.292	0.247	0.360	0.294	0.670
	AVERAGE	1.844	1.288	5.078	0.504	0.397	0.721	0.539	0.882
	HIGH	2.579	1.826	8.110	0.755	0.562	0.845	0.643	1.188
Lee	LOW	2.360	1.201	4.354	0.714	0.561	0.689	0.441	0.922
	AVERAGE	4.977	2.271	11.274	1.520	0.861	2.368	1.251	1.986
	HIGH	8.535	6.585	17.767	4.943	3.511	5.943	4.854	5.550
Leon	LOW	0.487	0.341	0.957	0.117	0.103	0.136	0.120	0.209
	AVERAGE	0.662	0.470	1.356	0.168	0.152	0.204	0.181	0.324
	HIGH	0.939	0.637	2.583	0.221	0.192	0.255	0.215	0.469
Levy	LOW	0.695	0.463	1.230	0.242	0.177	0.626	0.440	0.577
	AVERAGE	1.154	0.779	2.276	0.375	0.295	0.626	0.440	0.782
	HIGH	1.540	1.078	3.118	0.625	0.529	0.626	0.440	0.797
Liberty	LOW	0.737	0.496	1.316	0.203	0.222	NA	NA	NA
	AVERAGE	0.973	0.701	1.695	0.255	0.222	NA	NA	NA
	HIGH	1.043	0.735	1.878	0.259	0.222	NA	NA	NA
Madison	LOW	0.469	0.327	0.831	0.142	0.123	NA	NA	NA
	AVERAGE	0.558	0.383	1.003	0.158	0.137	NA	NA	NA
	HIGH	0.686	0.466	1.208	0.182	0.178	NA	NA	NA
Manatee	LOW	1.777	1.091	3.956	0.564	0.359	0.466	0.369	0.566
	AVERAGE	2.908	1.648	7.606	0.994	0.671	1.654	1.154	1.694
	HIGH	6.456	4.923	16.369	3.167	2.876	3.814	3.312	3.941
Marion	LOW	0.614	0.402	1.163	0.152	0.141	0.202	0.296	0.288
	AVERAGE	1.358	0.862	2.903	0.348	0.289	0.474	0.402	0.558
	HIGH	1.815	1.172	4.192	0.475	0.348	0.616	0.485	0.855
Martin	LOW	5.857	2.920	13.324	2.272	0.712	3.013	2.332	3.471
	AVERAGE	7.095	4.491	21.178	3.636	2.319	4.463	3.579	4.728
	HIGH	9.837	6.887	28.058	5.356	3.833	6.091	4.862	5.993
Miami-Dade	LOW	5.345	1.933	17.319	1.125	1.378	1.141	0.841	3.075
	AVERAGE	11.399	7.857	30.343	6.838	5.174	7.433	5.921	7.519
	HIGH	22.276	14.852	53.949	15.331	9.421	12.169	13.551	14.081
Monroe	LOW	11.651	8.690	30.527	5.989	5.122	6.566	6.136	6.907
	AVERAGE	14.580	14.287	49.273	8.379	9.425	11.904	11.566	10.691
	HIGH	27.359	21.203	65.136	17.132	14.090	19.336	16.729	16.329
Nassau	LOW	0.435	0.309	0.822	0.138	0.130	0.356	0.158	0.288
	AVERAGE	0.817	0.515	1.244	0.281	0.210	0.356	0.309	0.542
	HIGH	1.411	0.617	3.171	0.305	0.226	0.356	0.352	0.544
Okaloosa	LOW	1.543	1.115	3.005	0.453	0.360	0.470	1.268	0.755
	AVERAGE	3.828	2.797	5.152	1.409	1.122	2.252	1.556	2.825
	HIGH	6.678	5.049	18.465	2.906	2.482	3.111	2.203	3.584
Okeechobee	LOW	4.309	2.924	10.612	1.489	1.095	2.695	1.003	1.872
	AVERAGE	5.824	4.068	17.077	1.998	1.632	2.695	2.280	3.413
	HIGH	6.942	4.760	18.654	2.586	2.000	2.695	2.458	3.433
Orange	LOW	1.285	0.877	1.840	0.304	0.268	0.380	0.310	0.562
	AVERAGE	1.718	1.190	4.477	0.434	0.343	0.524	0.415	0.753
	HIGH	2.373	1.855	9.266	0.753	0.519	0.637	0.499	0.951

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
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County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Osceola	LOW	1.254	0.909	3.677	0.321	0.255	0.400	0.303	0.595
	AVERAGE	1.827	1.393	5.517	0.476	0.383	0.523	0.384	0.731
	HIGH	2.836	1.888	9.259	0.824	0.570	0.790	0.680	1.250
Palm Beach	LOW	4.260	2.791	10.061	1.959	1.345	1.404	0.849	1.699
	AVERAGE	8.584	5.641	21.108	7.010	3.970	5.149	4.174	5.585
	HIGH	15.558	15.068	51.883	8.681	6.273	9.959	8.581	9.859
Pasco	LOW	1.318	0.968	2.776	0.359	0.293	0.436	0.344	0.599
	AVERAGE	1.631	1.185	4.530	0.467	0.389	0.623	0.582	0.933
	HIGH	2.372	1.495	6.936	0.700	0.644	1.063	0.826	1.278
Pinellas	LOW	1.627	0.695	2.378	0.393	0.379	0.669	0.342	0.916
	AVERAGE	2.874	1.957	6.688	0.938	0.840	1.419	1.154	1.752
	HIGH	4.761	4.296	12.808	2.371	2.042	3.192	2.585	3.113
Polk	LOW	1.293	0.974	3.099	0.349	0.273	0.398	0.314	0.588
	AVERAGE	2.338	1.591	5.995	0.663	0.525	0.786	0.653	1.067
	HIGH	3.137	2.072	8.814	0.986	0.773	1.100	0.834	1.542
Putnam	LOW	0.693	0.487	1.258	0.224	0.176	0.252	0.213	0.448
	AVERAGE	0.959	0.666	2.010	0.259	0.220	0.346	0.242	0.521
	HIGH	1.361	0.935	2.993	0.372	0.284	0.428	0.344	0.649
St. Johns	LOW	0.377	0.237	1.312	0.144	0.132	0.144	0.125	0.173
	AVERAGE	0.961	0.692	2.028	0.348	0.298	0.486	0.382	0.682
	HIGH	1.388	0.911	4.611	0.503	0.358	0.609	0.480	0.854
St. Lucie	LOW	4.182	1.829	10.295	1.556	0.593	0.936	0.685	1.192
	AVERAGE	5.689	2.858	16.010	2.206	1.245	3.302	2.859	3.891
	HIGH	10.055	7.203	24.144	5.457	3.187	4.977	3.834	4.803
Santa Rosa	LOW	1.949	1.453	3.735	0.585	0.471	1.006	1.054	0.819
	AVERAGE	3.663	2.560	7.837	1.383	1.012	2.115	1.238	2.108
	HIGH	5.690	4.039	14.144	2.423	1.735	4.107	2.870	4.315
Sarasota	LOW	1.544	1.079	4.406	0.648	0.469	0.597	0.451	0.741
	AVERAGE	3.480	2.153	10.308	1.359	1.029	1.992	1.567	2.227
	HIGH	5.776	3.733	16.096	2.738	2.007	3.414	2.630	3.343
Seminole	LOW	1.462	0.859	3.390	0.346	0.255	0.401	0.310	0.586
	AVERAGE	1.613	1.099	4.087	0.403	0.320	0.503	0.396	0.731
	HIGH	2.317	1.420	5.654	0.456	0.469	0.554	0.434	0.812
Sumter	LOW	1.284	0.874	2.806	0.363	0.287	0.433	0.353	0.576
	AVERAGE	1.317	0.904	3.731	0.385	0.321	0.538	0.372	0.745
	HIGH	1.945	1.256	4.187	0.455	0.443	0.580	0.453	0.835
Suwannee	LOW	0.590	0.408	1.100	0.174	0.152	0.195	0.188	0.325
	AVERAGE	0.660	0.458	1.263	0.182	0.164	0.195	0.188	0.398
	HIGH	0.853	0.582	1.682	0.233	0.206	0.195	0.188	0.496
Taylor	LOW	0.553	0.404	0.903	0.156	0.184	0.172	0.151	0.193
	AVERAGE	0.756	0.536	1.340	0.207	0.186	0.174	0.151	0.193
	HIGH	0.795	0.546	1.478	0.219	0.212	0.211	0.151	0.193
Union	LOW	0.605	0.426	0.976	0.192	0.174	0.200	0.179	0.336
	AVERAGE	0.606	0.427	1.106	0.194	0.181	0.200	0.179	0.336
	HIGH	0.725	0.442	1.768	0.195	0.181	0.200	0.179	0.336
Volusia	LOW	0.615	0.367	1.297	0.207	0.137	0.332	0.167	0.412
	AVERAGE	1.587	1.022	3.352	0.409	0.476	0.685	0.696	1.111
	HIGH	3.443	2.484	10.504	1.154	0.816	1.525	1.188	1.486

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

Modeling Organization: CoreLogic, Inc
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County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Wakulla	LOW	0.565	0.408	1.182	0.143	0.121	0.203	0.507	0.315
	AVERAGE	0.704	0.515	1.300	0.163	0.148	0.350	0.507	0.918
	HIGH	1.390	1.182	3.492	0.399	0.362	0.452	0.507	1.039
Walton	LOW	1.527	1.129	3.017	0.426	0.333	0.916	0.298	0.965
	AVERAGE	3.394	2.320	5.494	1.264	1.121	2.709	1.696	2.766
	HIGH	5.673	4.137	25.956	2.598	1.900	3.592	2.151	3.612
Washington	LOW	1.451	1.098	2.740	0.423	0.341	0.492	NA	0.789
	AVERAGE	1.569	1.158	2.927	0.442	0.347	0.492	NA	0.789
	HIGH	1.963	1.365	3.966	0.565	0.434	0.492	NA	0.789
Statewide	LOW	0.377	0.237	0.686	0.117	0.103	0.136	0.120	0.173
	AVERAGE	2.619	3.115	6.781	1.518	1.829	1.602	2.507	4.257
	HIGH	27.359	21.203	65.136	17.132	14.090	19.336	16.729	16.329

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

Modeling Organization: CoreLogic, Inc
Model Name & Version Number: Florida Hurricane Model 2017a
Model Release Date: 13 March 2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.173	0.081	0.409	0.015	0.009	0.018	0.008	0.021
	AVERAGE	0.209	0.140	0.976	0.022	0.012	0.032	0.016	0.032
	HIGH	0.382	0.240	2.169	0.049	0.030	0.052	0.045	0.098
Baker	LOW	0.065	0.053	0.239	0.004	0.003	NA	NA	NA
	AVERAGE	0.112	0.069	0.397	0.007	0.007	NA	NA	NA
	HIGH	0.137	0.073	0.483	0.010	0.008	NA	NA	NA
Bay	LOW	0.689	0.491	1.979	0.101	0.066	0.361	0.228	0.412
	AVERAGE	2.405	1.515	5.775	0.705	0.588	1.844	1.045	1.743
	HIGH	5.522	4.001	16.956	2.434	1.672	3.508	2.006	3.193
Bradford	LOW	0.134	0.081	0.299	0.010	0.006	NA	NA	NA
	AVERAGE	0.193	0.113	0.613	0.020	0.008	NA	NA	NA
	HIGH	0.214	0.121	0.700	0.022	0.010	NA	NA	NA
Brevard	LOW	0.787	0.343	2.759	0.192	0.105	0.165	0.073	0.101
	AVERAGE	1.872	1.132	8.904	0.597	0.482	0.843	0.933	1.007
	HIGH	5.705	3.944	17.350	2.586	2.303	3.270	2.362	2.281
Broward	LOW	3.065	1.381	11.216	0.691	0.870	0.718	0.527	0.917
	AVERAGE	6.651	4.206	23.598	2.614	2.044	3.022	2.694	3.813
	HIGH	13.717	9.455	44.150	7.244	5.210	9.498	5.590	6.516
Calhoun	LOW	0.453	0.258	1.208	0.062	0.032	NA	NA	NA
	AVERAGE	0.498	0.290	1.497	0.084	0.048	NA	NA	NA
	HIGH	0.551	0.389	1.742	0.118	0.075	NA	NA	NA
Charlotte	LOW	1.451	0.768	5.358	0.268	0.147	0.467	0.297	0.341
	AVERAGE	2.255	1.262	6.806	0.733	0.470	1.296	0.539	0.639
	HIGH	2.774	2.233	13.523	1.312	0.652	1.769	1.045	1.171
Citrus	LOW	0.389	0.198	1.512	0.058	0.036	0.126	0.033	0.119
	AVERAGE	0.576	0.294	2.037	0.104	0.060	0.140	0.106	0.154
	HIGH	0.931	0.471	3.985	0.172	0.092	0.173	0.147	0.209
Clay	LOW	0.142	0.067	0.551	0.009	0.004	0.018	0.014	0.023
	AVERAGE	0.234	0.148	0.789	0.029	0.019	0.042	0.024	0.050
	HIGH	0.597	0.240	2.944	0.045	0.041	0.058	0.036	0.099
Collier	LOW	1.538	0.734	4.350	0.433	0.224	0.268	0.167	0.336
	AVERAGE	3.143	1.775	11.612	1.450	0.937	1.676	1.197	1.546
	HIGH	7.246	4.422	25.874	3.677	2.015	3.890	2.649	3.073
Columbia	LOW	0.123	0.057	0.319	0.010	0.006	0.024	0.017	0.014
	AVERAGE	0.155	0.094	0.626	0.013	0.007	0.025	0.018	0.014
	HIGH	0.208	0.115	0.732	0.028	0.011	0.028	0.019	0.014
DeSoto	LOW	1.524	0.974	4.594	0.539	0.300	0.488	0.340	0.496
	AVERAGE	2.049	1.192	5.857	0.589	0.385	0.581	0.343	0.501
	HIGH	2.864	1.910	7.540	0.628	0.452	0.803	0.475	0.756
Dixie	LOW	0.203	0.092	0.777	0.025	0.044	0.009	0.007	0.030
	AVERAGE	0.332	0.145	0.942	0.061	0.047	0.058	0.033	0.044
	HIGH	0.772	0.475	3.520	0.077	0.229	0.098	0.057	0.092
Duval	LOW	0.093	0.069	0.495	0.011	0.007	0.009	0.009	0.020
	AVERAGE	0.296	0.201	0.893	0.043	0.028	0.042	0.032	0.056
	HIGH	0.741	1.024	6.464	0.195	0.161	0.203	0.144	0.375
Escambia	LOW	0.751	0.535	2.164	0.133	0.083	0.405	0.307	0.352
	AVERAGE	3.071	2.360	6.984	1.128	0.926	2.348	1.202	1.813
	HIGH	6.495	4.908	27.502	3.576	2.341	4.078	2.423	3.193

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
 Model Release Date: 13 March 2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Flagler	LOW	0.218	0.102	1.160	0.017	0.010	0.107	0.009	0.019
	AVERAGE	0.393	0.145	1.701	0.071	0.026	0.153	0.036	0.048
	HIGH	0.757	0.426	2.222	0.276	0.150	0.318	0.160	0.248
Franklin	LOW	1.013	1.013	4.878	0.380	0.371	0.178	0.155	1.135
	AVERAGE	1.842	1.567	6.070	0.868	0.636	0.519	0.585	1.135
	HIGH	4.681	3.735	7.500	1.383	0.822	1.787	0.928	1.135
Gadsden	LOW	0.113	0.065	0.437	0.007	0.010	NA	0.021	0.039
	AVERAGE	0.159	0.113	0.618	0.015	0.013	NA	0.021	0.045
	HIGH	0.314	0.227	1.190	0.036	0.025	NA	0.021	0.046
Gilchrist	LOW	0.321	0.170	1.040	0.066	0.046	NA	0.058	NA
	AVERAGE	0.377	0.220	1.290	0.086	0.056	NA	0.058	NA
	HIGH	0.401	0.242	1.420	0.088	0.058	NA	0.058	NA
Glades	LOW	2.378	0.981	6.859	0.955	0.638	NA	NA	NA
	AVERAGE	3.044	1.754	9.521	0.955	0.638	NA	NA	NA
	HIGH	3.068	1.765	9.613	0.955	0.638	NA	NA	NA
Gulf	LOW	0.472	0.392	1.648	0.061	0.063	1.175	0.678	0.993
	AVERAGE	2.966	2.413	4.878	1.551	1.074	1.175	0.680	0.993
	HIGH	3.500	3.063	11.345	1.787	1.229	1.175	1.069	0.993
Hamilton	LOW	0.088	0.060	0.327	0.007	0.006	NA	NA	NA
	AVERAGE	0.097	0.068	0.365	0.009	0.006	NA	NA	NA
	HIGH	0.101	0.071	0.413	0.009	0.008	NA	NA	NA
Hardee	LOW	1.510	0.867	4.430	0.343	0.208	NA	0.312	0.230
	AVERAGE	1.561	0.894	4.771	0.404	0.245	NA	0.312	0.262
	HIGH	1.683	0.971	5.067	0.562	0.398	NA	0.312	0.540
Hendry	LOW	2.664	1.462	8.185	0.775	0.409	1.014	0.705	1.126
	AVERAGE	3.327	2.094	10.919	1.112	0.699	1.522	0.896	1.126
	HIGH	4.572	2.778	13.060	1.331	0.930	1.702	0.929	1.126
Hernando	LOW	0.527	0.172	2.097	0.112	0.021	0.146	0.091	0.133
	AVERAGE	0.744	0.450	3.050	0.143	0.100	0.234	0.165	0.184
	HIGH	1.181	0.593	3.694	0.217	0.167	0.314	0.227	0.271
Highlands	LOW	1.439	0.863	4.519	0.304	0.183	0.442	0.294	0.355
	AVERAGE	1.789	1.095	6.774	0.443	0.251	0.528	0.350	0.456
	HIGH	2.818	1.827	12.233	0.747	0.401	0.700	0.478	0.700
Hillsborough	LOW	0.520	0.335	1.346	0.094	0.054	0.117	0.065	0.104
	AVERAGE	1.336	0.754	4.363	0.361	0.258	0.416	0.360	0.378
	HIGH	2.879	1.835	10.486	1.090	0.822	1.183	0.836	0.958
Holmes	LOW	0.431	0.329	1.533	0.049	0.084	0.174	NA	0.228
	AVERAGE	0.633	0.436	1.850	0.095	0.084	0.174	NA	0.228
	HIGH	0.661	0.461	1.982	0.110	0.084	0.174	NA	0.228
Indian River	LOW	1.567	0.578	5.961	0.268	0.283	1.278	0.621	0.827
	AVERAGE	3.751	1.936	11.175	1.866	1.247	2.145	1.857	2.002
	HIGH	5.589	3.950	24.081	2.851	3.421	3.485	4.442	2.634
Jackson	LOW	0.336	0.191	0.942	0.029	0.030	NA	0.050	0.044
	AVERAGE	0.430	0.301	1.328	0.059	0.051	NA	0.063	0.128
	HIGH	0.644	0.428	1.873	0.122	0.083	NA	0.103	0.148
Jefferson	LOW	0.090	0.050	0.350	0.009	0.002	0.011	NA	NA
	AVERAGE	0.092	0.054	0.416	0.009	0.004	0.011	NA	NA
	HIGH	0.194	0.115	1.050	0.018	0.009	0.011	NA	NA

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
 Model Release Date: 13 March 2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Lafayette	LOW	0.211	0.143	0.427	0.035	0.013	0.050	NA	NA
	AVERAGE	0.217	0.144	0.828	0.035	0.013	0.050	NA	NA
	HIGH	0.217	0.163	0.830	0.035	0.013	0.050	NA	NA
Lake	LOW	0.384	0.181	1.473	0.056	0.029	0.070	0.039	0.103
	AVERAGE	0.823	0.488	4.028	0.146	0.093	0.260	0.158	0.176
	HIGH	1.457	0.919	6.774	0.328	0.202	0.369	0.235	0.359
Lee	LOW	1.245	0.481	3.385	0.315	0.194	0.243	0.125	0.201
	AVERAGE	3.512	1.253	9.864	0.941	0.421	1.627	0.697	0.891
	HIGH	6.799	5.080	16.001	3.978	2.812	4.883	3.960	3.831
Leon	LOW	0.104	0.060	0.538	0.005	0.002	0.007	0.003	0.012
	AVERAGE	0.185	0.120	0.803	0.013	0.008	0.018	0.012	0.021
	HIGH	0.404	0.231	2.023	0.046	0.019	0.036	0.031	0.075
Levy	LOW	0.250	0.114	0.737	0.064	0.028	0.263	0.149	0.126
	AVERAGE	0.453	0.248	1.474	0.119	0.061	0.263	0.149	0.203
	HIGH	0.723	0.465	2.229	0.321	0.256	0.263	0.149	0.208
Liberty	LOW	0.202	0.112	0.729	0.029	0.034	NA	NA	NA
	AVERAGE	0.329	0.211	1.041	0.038	0.034	NA	NA	NA
	HIGH	0.369	0.224	1.191	0.038	0.034	NA	NA	NA
Madison	LOW	0.083	0.050	0.340	0.009	0.004	NA	NA	NA
	AVERAGE	0.146	0.087	0.507	0.014	0.007	NA	NA	NA
	HIGH	0.204	0.108	0.674	0.019	0.022	NA	NA	NA
Manatee	LOW	0.838	0.446	3.138	0.223	0.111	0.146	0.093	0.120
	AVERAGE	1.820	0.879	6.483	0.552	0.334	1.093	0.705	0.808
	HIGH	5.082	3.730	14.762	2.469	2.297	2.980	2.629	2.584
Marion	LOW	0.169	0.072	0.618	0.006	0.005	0.019	0.034	0.023
	AVERAGE	0.549	0.256	2.021	0.072	0.042	0.127	0.080	0.093
	HIGH	0.920	0.474	3.240	0.149	0.077	0.208	0.131	0.216
Martin	LOW	4.050	1.615	11.533	1.425	0.318	2.050	1.522	1.797
	AVERAGE	5.227	2.974	19.265	2.730	1.585	3.364	2.641	2.851
	HIGH	7.716	5.321	26.289	4.333	2.950	4.858	3.811	3.940
Miami-Dade	LOW	3.806	1.044	15.304	0.618	0.867	0.558	0.386	1.385
	AVERAGE	9.271	6.075	28.123	5.628	4.092	6.036	4.691	5.214
	HIGH	19.745	12.647	51.480	13.571	7.932	10.408	11.801	11.034
Monroe	LOW	9.388	6.802	27.969	4.852	4.138	5.274	4.863	4.498
	AVERAGE	12.120	12.084	46.690	7.067	8.146	10.322	10.084	8.050
	HIGH	24.710	18.763	62.340	15.377	12.553	17.530	15.128	13.388
Nassau	LOW	0.079	0.045	0.363	0.004	0.003	0.073	0.009	0.037
	AVERAGE	0.266	0.133	0.722	0.055	0.024	0.073	0.051	0.082
	HIGH	0.731	0.171	2.372	0.063	0.027	0.073	0.098	0.082
Okaloosa	LOW	0.710	0.450	2.163	0.127	0.072	0.139	0.635	0.154
	AVERAGE	2.448	1.678	4.065	0.841	0.614	1.436	0.868	1.348
	HIGH	4.929	3.582	16.937	2.078	1.771	2.169	1.427	2.025
Okeechobee	LOW	2.599	1.593	8.915	0.804	0.546	1.624	0.425	0.666
	AVERAGE	3.944	2.523	15.081	1.202	0.956	1.624	1.423	1.598
	HIGH	4.945	3.090	16.585	1.662	1.237	1.624	1.563	1.610
Orange	LOW	0.489	0.253	1.177	0.047	0.028	0.069	0.041	0.069
	AVERAGE	0.737	0.429	3.420	0.097	0.056	0.121	0.074	0.117
	HIGH	1.163	0.951	8.035	0.334	0.143	0.211	0.132	0.236

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
 Model Release Date: 13 March 2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Osceola	LOW	0.504	0.283	2.697	0.064	0.031	0.082	0.040	0.068
	AVERAGE	0.824	0.535	4.343	0.138	0.083	0.137	0.073	0.114
	HIGH	1.601	0.849	8.107	0.373	0.182	0.267	0.211	0.359
Palm Beach	LOW	2.754	1.644	8.528	1.168	0.690	0.749	0.358	0.622
	AVERAGE	6.604	3.985	19.055	5.807	3.022	3.938	3.109	3.537
	HIGH	13.140	12.948	49.516	7.378	5.129	8.455	7.210	7.369
Pasco	LOW	0.557	0.385	1.969	0.102	0.068	0.126	0.086	0.120
	AVERAGE	0.787	0.547	3.522	0.173	0.132	0.238	0.252	0.312
	HIGH	1.422	0.848	6.014	0.353	0.342	0.631	0.460	0.550
Pinellas	LOW	0.847	0.262	1.739	0.116	0.114	0.278	0.111	0.280
	AVERAGE	1.872	1.168	5.687	0.541	0.483	0.899	0.701	0.858
	HIGH	3.472	3.277	11.625	1.829	1.533	2.507	1.979	1.967
Polk	LOW	0.516	0.349	2.152	0.083	0.048	0.087	0.059	0.082
	AVERAGE	1.222	0.711	4.795	0.257	0.171	0.310	0.227	0.273
	HIGH	1.947	1.108	7.671	0.530	0.374	0.503	0.336	0.518
Putnam	LOW	0.178	0.103	0.684	0.031	0.010	0.030	0.012	0.073
	AVERAGE	0.329	0.189	1.267	0.040	0.023	0.067	0.021	0.093
	HIGH	0.621	0.358	2.108	0.100	0.045	0.112	0.064	0.129
St. Johns	LOW	0.069	0.027	0.773	0.009	0.004	0.007	0.004	0.006
	AVERAGE	0.358	0.207	1.324	0.098	0.068	0.160	0.098	0.157
	HIGH	0.601	0.309	3.742	0.209	0.101	0.247	0.162	0.218
St. Lucie	LOW	2.539	0.841	8.543	0.842	0.224	0.405	0.259	0.326
	AVERAGE	3.995	1.595	14.225	1.437	0.689	2.322	1.997	2.172
	HIGH	8.027	5.463	21.988	4.386	2.351	3.816	2.847	2.873
Santa Rosa	LOW	0.957	0.699	2.735	0.242	0.156	0.459	0.526	0.193
	AVERAGE	2.241	1.416	6.467	0.802	0.517	1.325	0.644	0.838
	HIGH	3.910	2.576	12.304	1.634	1.070	3.122	2.045	2.574
Sarasota	LOW	0.760	0.478	3.504	0.300	0.190	0.235	0.157	0.194
	AVERAGE	2.361	1.284	9.118	0.894	0.627	1.394	1.039	1.187
	HIGH	4.363	2.577	14.932	2.105	1.431	2.623	1.930	2.012
Seminole	LOW	0.550	0.285	2.375	0.047	0.035	0.057	0.035	0.069
	AVERAGE	0.682	0.378	3.089	0.090	0.052	0.118	0.070	0.121
	HIGH	1.269	0.575	4.692	0.132	0.141	0.156	0.100	0.179
Sumter	LOW	0.493	0.287	1.797	0.081	0.041	0.095	0.058	0.087
	AVERAGE	0.529	0.307	2.720	0.089	0.053	0.155	0.066	0.163
	HIGH	0.927	0.488	3.083	0.143	0.141	0.196	0.099	0.204
Suwannee	LOW	0.144	0.089	0.557	0.019	0.010	0.022	0.020	0.048
	AVERAGE	0.181	0.113	0.685	0.022	0.018	0.022	0.020	0.070
	HIGH	0.269	0.155	1.000	0.045	0.034	0.022	0.020	0.101
Taylor	LOW	0.146	0.119	0.445	0.018	0.017	0.024	0.021	0.017
	AVERAGE	0.250	0.147	0.762	0.031	0.022	0.029	0.021	0.017
	HIGH	0.270	0.157	0.959	0.035	0.065	0.030	0.021	0.017
Union	LOW	0.133	0.067	0.425	0.012	0.008	0.014	0.007	0.041
	AVERAGE	0.135	0.074	0.522	0.012	0.008	0.014	0.007	0.041
	HIGH	0.248	0.095	1.127	0.013	0.008	0.014	0.007	0.041
Volusia	LOW	0.128	0.051	0.703	0.020	0.003	0.057	0.005	0.027
	AVERAGE	0.715	0.365	2.450	0.114	0.183	0.271	0.288	0.327
	HIGH	2.240	1.528	9.240	0.654	0.438	0.926	0.687	0.520

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

Modeling Organization: CoreLogic, Inc
 Model Name & Version Number: Florida Hurricane Model 2017a
 Model Release Date: 13 March 2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Wakulla	LOW	0.139	0.073	0.683	0.007	0.002	0.023	0.168	0.021
	AVERAGE	0.204	0.132	0.776	0.016	0.012	0.075	0.168	0.257
	HIGH	0.533	0.513	2.541	0.108	0.085	0.111	0.168	0.306
Walton	LOW	0.677	0.447	2.152	0.138	0.085	0.436	0.056	0.246
	AVERAGE	2.068	1.294	4.331	0.719	0.622	1.827	1.020	1.315
	HIGH	3.952	2.702	24.134	1.790	1.221	2.575	1.369	1.907
Washington	LOW	0.589	0.441	1.881	0.115	0.084	0.134	NA	0.130
	AVERAGE	0.663	0.481	2.026	0.129	0.086	0.134	NA	0.130
	HIGH	0.996	0.593	2.930	0.211	0.132	0.134	NA	0.130
Statewide	LOW	0.065	0.027	0.239	0.004	0.002	0.007	0.003	0.006
	AVERAGE	1.606	2.034	5.659	1.051	1.272	1.041	1.769	2.662
	HIGH	24.710	18.763	62.340	15.377	12.553	17.530	15.128	13.388

**FORM A-8: PROBABLE MAXIMUM LOSS FOR FLORIDA FOR PERSONAL AND COMMERCIAL RESIDENTIAL
Part A**

LOSS RANGE (Millions)		TOTAL LOSS (Millions)	AVERAGE LOSS (Millions)	NUMBER OF HURRICANES	EXPECTED ANNUAL HURRICANE LOSSES (Millions)	RETURN PERIOD (YEARS)
\$ -	TO \$ 500	\$ 890,803	\$ 161	5,543	\$ 52.6	2
\$ 501	TO \$ 1,000	\$ 1,391,964	\$ 731	1,904	\$ 77.3	3
\$ 1,001	TO \$ 1,500	\$ 1,565,804	\$ 1,241	1,262	\$ 87.4	3
\$ 1,501	TO \$ 2,000	\$ 1,690,673	\$ 1,741	971	\$ 98.9	4
\$ 2,001	TO \$ 2,500	\$ 1,624,954	\$ 2,241	725	\$ 76.0	4
\$ 2,501	TO \$ 3,000	\$ 1,562,597	\$ 2,741	570	\$ 71.1	4
\$ 3,001	TO \$ 3,500	\$ 1,520,112	\$ 3,234	470	\$ 77.9	5
\$ 3,501	TO \$ 4,000	\$ 1,456,807	\$ 3,745	389	\$ 63.2	5
\$ 4,001	TO \$ 4,500	\$ 1,524,373	\$ 4,234	360	\$ 75.7	6
\$ 4,501	TO \$ 5,000	\$ 1,430,865	\$ 4,738	302	\$ 69.6	6
\$ 5,001	TO \$ 6,000	\$ 2,629,304	\$ 5,501	478	\$ 124.7	7
\$ 6,001	TO \$ 7,000	\$ 2,492,551	\$ 6,474	385	\$ 99.0	8
\$ 7,001	TO \$ 8,000	\$ 2,298,486	\$ 7,463	308	\$ 100.4	9
\$ 8,001	TO \$ 9,000	\$ 2,154,602	\$ 8,483	254	\$ 88.9	10
\$ 9,001	TO \$ 10,000	\$ 2,079,211	\$ 9,494	219	\$ 92.4	10
\$ 10,001	TO \$ 11,000	\$ 2,077,950	\$ 10,442	199	\$ 76.5	11
\$ 11,001	TO \$ 12,000	\$ 1,955,992	\$ 11,506	170	\$ 65.8	12
\$ 12,001	TO \$ 13,000	\$ 1,824,269	\$ 12,495	146	\$ 76.5	13
\$ 13,001	TO \$ 14,000	\$ 1,928,703	\$ 13,487	143	\$ 70.8	14
\$ 14,001	TO \$ 15,000	\$ 1,808,975	\$ 14,472	125	\$ 62.0	15
\$ 15,001	TO \$ 16,000	\$ 1,760,557	\$ 15,443	114	\$ 73.2	16
\$ 16,001	TO \$ 17,000	\$ 1,350,070	\$ 16,464	82	\$ 47.6	17
\$ 17,001	TO \$ 18,000	\$ 1,384,434	\$ 17,524	79	\$ 51.0	18
\$ 18,001	TO \$ 19,000	\$ 1,403,424	\$ 18,466	76	\$ 62.6	19
\$ 19,001	TO \$ 20,000	\$ 1,343,726	\$ 19,474	69	\$ 42.3	19
\$ 20,001	TO \$ 21,000	\$ 1,355,641	\$ 20,540	66	\$ 83.0	21
\$ 21,001	TO \$ 22,000	\$ 1,526,059	\$ 21,494	71	\$ 50.9	22
\$ 22,001	TO \$ 23,000	\$ 1,526,187	\$ 22,444	68	\$ 46.3	23
\$ 23,001	TO \$ 24,000	\$ 1,033,547	\$ 23,490	44	\$ 26.8	24
\$ 24,001	TO \$ 25,000	\$ 1,568,440	\$ 24,507	64	\$ 72.7	25
\$ 25,001	TO \$ 26,000	\$ 1,352,266	\$ 25,514	53	\$ 63.1	27
\$ 26,001	TO \$ 27,000	\$ 1,219,420	\$ 26,509	46	\$ 54.5	29
\$ 27,001	TO \$ 28,000	\$ 1,099,001	\$ 27,475	40	\$ 59.3	30
\$ 28,001	TO \$ 29,000	\$ 1,537,977	\$ 28,481	54	\$ 68.6	33
\$ 29,001	TO \$ 30,000	\$ 1,005,167	\$ 29,564	34	\$ 40.3	35
\$ 30,001	TO \$ 35,000	\$ 5,828,849	\$ 32,382	180	\$ 204.0	40
\$ 35,001	TO \$ 40,000	\$ 5,210,986	\$ 37,489	139	\$ 210.8	53
\$ 40,001	TO \$ 45,000	\$ 4,484,563	\$ 42,307	106	\$ 203.1	70
\$ 45,001	TO \$ 50,000	\$ 4,228,335	\$ 47,509	89	\$ 154.7	97
\$ 50,001	TO \$ 55,000	\$ 2,511,136	\$ 52,315	48	\$ 66.1	129
\$ 55,001	TO \$ 60,000	\$ 2,740,279	\$ 57,089	48	\$ 89.1	148
\$ 60,001	TO \$ 65,000	\$ 3,127,958	\$ 62,559	50	\$ 127.7	240
\$ 65,001	TO \$ 70,000	\$ 2,489,241	\$ 67,277	37	\$ 47.2	302
\$ 70,001	TO \$ 75,000	\$ 1,731,168	\$ 72,132	24	\$ 26.9	367
\$ 75,001	TO \$ 80,000	\$ 1,158,533	\$ 77,236	15	\$ 70.9	502
\$ 80,001	TO \$ 90,000	\$ 1,583,556	\$ 83,345	19	\$ 50.2	759
\$ 90,001	TO \$ 100,000	\$ 959,002	\$ 95,900	10	\$ 22.0	1,048
\$ 100,001	TO Maximum	\$ 1,976,043	\$ 116,238	17	\$ 94.1	3,284
			TOTAL:	16,665	\$ 3,815.9	

*Zero deductible statewide loss using 2012 FHCF exposure data – file name: hlpm2012c.exe.

**Part B - Personal and Commercial Residential Probable Maximum Loss for Florida
(Annual Aggregate)**

Return Time (years)	Estimated Loss (Millions)	Uncertainty Interval*	Conditional Tail Expectation
Top Event	\$295,056	\$117,309 to \$338,955	---
1000	\$106,609	\$55,615 to \$158,509	\$132,584
500	\$91,850	\$50,505 to \$130,470	\$115,534
250	\$75,808	\$40,873 to \$107,651	\$98,895
100	\$56,048	\$26,613 to \$82,205	\$78,080
50	\$40,537	\$19,380 to \$64,149	\$62,833
20	\$21,308	\$9,586 to \$35,381	\$42,712
10	\$10,072	\$4,071 to \$16,808	\$28,700
5	\$3,554	\$1,123 to \$5,805	\$17,400

*Uncertainty bounds are not a standard output of the CoreLogic model.

**Part C - Personal and Commercial Residential Probable Maximum Loss for Florida
(Annual Occurrence)**

Return Time (years)	Estimated Loss (Millions)	Uncertainty Interval*	Conditional Tail Expectation
Top Event	\$206,829	\$101,363 to \$220,075	---
1000	\$101,367	\$54,431 to \$137,398	\$124,199
500	\$84,394	\$48,448 to \$113,650	\$107,809
250	\$69,688	\$36,892 to \$101,060	\$92,145
100	\$51,655	\$24,806 to \$74,007	\$72,597
50	\$37,191	\$17,857 to \$58,004	\$58,219
20	\$19,104	\$8,726 to \$31,473	\$39,303
10	\$8,893	\$3,624 to \$14,492	\$26,183
5	\$3,165	\$982 to \$5,168	\$15,769

*Uncertainty bounds are not a standard output of the CoreLogic model.