

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Alachua	001	32601	0.774	0.620	4.997
Alachua	001	32603	0.765	0.614	4.942
Alachua	001	32605	0.742	0.595	4.801
Alachua	001	32606	0.776	0.622	4.973
Alachua	001	32607	0.788	0.632	5.049
Alachua	001	32608	0.806	0.647	5.165
Alachua	001	32609	0.752	0.603	4.862
Alachua	001	32611	0.770	0.617	4.968
Alachua	001	32615	0.741	0.595	4.767
Alachua	001	32618	0.929	0.746	5.799
Alachua	001	32631	0.782	0.626	5.075
Alachua	001	32641	0.773	0.619	4.989
Alachua	001	32643	0.803	0.646	4.995
Alachua	001	32653	0.738	0.592	4.777
Alachua	001	32669	0.901	0.723	5.602
Alachua	001	32694	0.759	0.608	4.908
Baker	003	32040	0.528	0.424	3.525
Baker	003	32063	0.545	0.437	3.596
Baker	003	32087	0.481	0.386	3.259
Bay	005	32401	4.598	3.733	22.808
Bay	005	32403	8.391	6.906	34.971
Bay	005	32404	2.908	2.346	16.029
Bay	005	32405	3.801	3.077	19.916
Bay	005	32407	8.069	6.626	34.687
Bay	005	32408	8.714	7.171	36.464
Bay	005	32409	2.393	1.928	13.751
Bay	005	32413	8.193	6.747	34.857
Bay	005	32438	1.728	1.390	10.515
Bay	005	32444	2.836	2.288	15.869
Bay	005	32466	1.981	1.595	11.766
Bradford	007	32044	0.729	0.585	4.716
Bradford	007	32058	0.646	0.518	4.221
Bradford	007	32091	0.719	0.576	4.633
Bradford	007	32622	0.697	0.559	4.522
Brevard	009	00042	2.823	2.267	16.928
Brevard	009	32754	2.276	1.828	13.848
Brevard	009	32780	2.384	1.915	14.505
Brevard	009	32796	2.377	1.910	14.435
Brevard	009	32815	2.912	2.342	17.179
Brevard	009	32901	5.255	4.263	26.158
Brevard	009	32903	8.467	6.958	37.239
Brevard	009	32904	3.316	2.668	18.991
Brevard	009	32905	5.486	4.461	26.853
Brevard	009	32907	2.803	2.251	16.808
Brevard	009	32908	2.751	2.209	16.633
Brevard	009	32909	3.022	2.430	17.815
Brevard	009	32920	6.422	5.261	31.645
Brevard	009	32922	2.889	2.325	16.927
Brevard	009	32925	7.859	6.468	35.379
Brevard	009	32926	2.460	1.978	14.910
Brevard	009	32927	2.394	1.923	14.537
Brevard	009	32931	7.178	5.902	33.841
Brevard	009	32934	3.366	2.710	19.166
Brevard	009	32935	4.404	3.556	23.273
Brevard	009	32937	8.031	6.608	35.692
Brevard	009	32940	3.832	3.094	20.869
Brevard	009	32949	6.680	5.452	30.845
Brevard	009	32950	5.764	4.691	27.801
Brevard	009	32951	9.287	7.680	39.194
Brevard	009	32952	4.184	3.393	22.909
Brevard	009	32953	3.218	2.597	18.364
Brevard	009	32955	3.417	2.755	19.260
Brevard	009	32976	7.390	6.041	33.233
Broward	011	00041	4.331	3.481	27.058
Broward	011	33004	11.391	9.383	50.023
Broward	011	33009	12.482	10.308	53.448
Broward	011	33019	14.272	11.839	58.206
Broward	011	33020	10.674	8.767	48.256
Broward	011	33021	6.083	4.917	33.951
Broward	011	33023	4.828	3.885	29.116
Broward	011	33024	4.230	3.398	26.529
Broward	011	33025	4.199	3.372	26.380
Broward	011	33026	4.161	3.342	26.263
Broward	011	33027	4.304	3.458	26.934
Broward	011	33028	4.291	3.446	26.918
Broward	011	33029	4.365	3.507	27.152
Broward	011	33060	10.250	8.410	47.370
Broward	011	33062	13.827	11.455	57.592
Broward	011	33063	4.110	3.302	26.059
Broward	011	33064	10.326	8.474	47.717

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
00041	0.000%	0.000%	0.000%
00042	0.000%	0.000%	0.000%
00043	0.000%	0.000%	0.000%
00045	0.000%	0.000%	0.000%
00053	0.000%	0.000%	0.000%
00087	0.000%	0.000%	0.000%
00097	0.000%	0.000%	0.000%
00098	0.000%	0.000%	0.000%
32003	0.000%	0.000%	0.000%
32008	0.000%	0.000%	0.000%
32009	0.000%	0.000%	0.000%
32011	0.000%	0.000%	0.000%
32013	0.000%	0.000%	0.000%
32024	0.000%	0.000%	0.000%
32025	0.000%	0.000%	0.000%
32033	0.000%	0.000%	0.000%
32034	0.000%	0.000%	0.000%
32038	0.000%	0.000%	0.000%
32040	0.000%	0.000%	0.000%
32043	0.000%	0.000%	0.000%
32044	0.000%	0.000%	0.000%
32046	0.000%	0.000%	0.000%
32052	0.000%	0.000%	0.000%
32053	0.000%	0.000%	0.000%
32054	0.000%	0.000%	0.000%
32055	0.000%	0.000%	0.000%
32058	0.000%	0.000%	0.000%
32059	0.000%	0.000%	0.000%
32060	0.000%	0.000%	0.000%
32061	0.000%	0.000%	0.000%
32062	0.000%	0.000%	0.000%
32063	0.000%	0.000%	0.000%
32064	0.000%	0.000%	0.000%
32065	0.000%	0.000%	0.000%
32066	0.000%	0.000%	0.000%
32068	0.000%	0.000%	0.000%
32071	0.000%	0.000%	0.000%
32073	0.000%	0.000%	0.000%
32080	0.000%	0.000%	0.000%
32081	0.000%	0.000%	0.000%
32082	0.000%	0.000%	0.000%
32083	0.000%	0.000%	0.000%
32084	0.000%	0.000%	0.000%
32086	0.000%	0.000%	0.000%
32087	0.000%	0.000%	0.000%
32091	0.000%	0.000%	0.000%
32092	0.000%	0.000%	0.000%
32094	0.000%	0.000%	0.000%
32095	0.000%	0.000%	0.000%
32096	0.000%	0.000%	0.000%
32097	0.000%	0.000%	0.000%
32102	0.000%	0.000%	0.000%
32110	0.000%	0.000%	0.000%
32112	0.000%	0.000%	0.000%
32113	0.000%	0.000%	0.000%
32114	0.000%	0.000%	0.000%
32117	0.000%	0.000%	0.000%
32118	0.000%	0.000%	0.000%
32119	0.000%	0.000%	0.000%
32124	0.000%	0.000%	0.000%
32127	0.000%	0.000%	0.000%
32128	0.000%	0.000%	0.000%
32129	0.000%	0.000%	0.000%
32130	0.000%	0.000%	0.000%
32131	0.000%	0.000%	0.000%
32132	0.000%	0.000%	0.000%
32134	0.000%	0.000%	0.000%
32136	0.000%	0.000%	0.000%
32137	0.000%	0.000%	0.000%
32139	0.000%	0.000%	0.000%
32140	0.000%	0.000%	0.000%
32141	0.000%	0.000%	0.000%
32145	0.000%	0.000%	0.000%
32148	0.000%	0.000%	0.000%
32159	0.000%	0.000%	0.000%
32162	0.000%	0.000%	0.000%
32164	0.000%	0.000%	0.000%
32168	0.000%	0.000%	0.000%
32169	0.000%	0.000%	0.000%
32174	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Broward	011	33065	4.142	3.329	26.210
Broward	011	33066	4.610	3.709	28.266
Broward	011	33067	4.098	3.293	26.042
Broward	011	33068	4.097	3.292	25.970
Broward	011	33069	5.571	4.498	32.071
Broward	011	33071	4.129	3.318	26.150
Broward	011	33073	4.261	3.425	26.831
Broward	011	33076	4.156	3.342	26.295
Broward	011	33301	11.636	9.583	50.882
Broward	011	33304	11.992	9.885	52.079
Broward	011	33305	11.639	9.582	51.248
Broward	011	33306	12.853	10.618	54.853
Broward	011	33308	13.098	10.825	55.596
Broward	011	33309	5.408	4.364	31.426
Broward	011	33311	6.023	4.868	33.754
Broward	011	33312	6.013	4.859	33.706
Broward	011	33313	4.132	3.320	26.101
Broward	011	33314	4.245	3.413	26.623
Broward	011	33315	8.836	7.220	42.698
Broward	011	33316	12.729	10.528	53.691
Broward	011	33317	4.185	3.364	26.347
Broward	011	33319	4.099	3.292	25.951
Broward	011	33321	4.106	3.299	26.029
Broward	011	33322	4.112	3.303	26.055
Broward	011	33323	4.140	3.326	26.237
Broward	011	33324	4.092	3.287	25.972
Broward	011	33325	4.143	3.327	26.281
Broward	011	33326	4.204	3.378	26.573
Broward	011	33327	4.207	3.382	26.542
Broward	011	33328	4.087	3.283	25.915
Broward	011	33330	4.132	3.318	26.224
Broward	011	33331	4.242	3.408	26.720
Broward	011	33332	4.269	3.431	26.798
Broward	011	33334	9.651	7.903	45.558
Broward	011	33351	4.115	3.306	26.058
Broward	011	33441	11.879	9.786	52.314
Broward	011	33442	6.157	4.980	34.482
Calhoun	013	32421	1.289	1.037	8.064
Calhoun	013	32424	1.281	1.031	7.906
Calhoun	013	32430	1.384	1.114	8.556
Calhoun	013	32449	1.637	1.317	9.786
Charlotte	015	33946	6.697	5.538	28.369
Charlotte	015	33947	4.737	3.867	21.936
Charlotte	015	33948	2.937	2.372	15.330
Charlotte	015	33950	3.268	2.636	17.196
Charlotte	015	33952	2.765	2.223	15.185
Charlotte	015	33953	2.419	1.947	13.348
Charlotte	015	33954	2.434	1.953	13.822
Charlotte	015	33955	3.253	2.620	17.668
Charlotte	015	33980	2.592	2.082	14.633
Charlotte	015	33981	3.109	2.508	16.260
Charlotte	015	33982	2.322	1.861	13.628
Charlotte	015	33983	2.409	1.932	13.823
Charlotte	015	34224	4.693	3.833	21.655
Citrus	017	34428	1.414	1.135	8.611
Citrus	017	34429	1.458	1.171	8.804
Citrus	017	34433	1.234	0.990	7.469
Citrus	017	34434	1.259	1.010	7.588
Citrus	017	34436	1.346	1.079	8.107
Citrus	017	34442	1.324	1.064	7.835
Citrus	017	34446	1.399	1.123	8.415
Citrus	017	34448	1.504	1.208	9.003
Citrus	017	34450	1.376	1.105	8.250
Citrus	017	34452	1.366	1.096	8.161
Citrus	017	34453	1.309	1.052	7.801
Citrus	017	34461	1.308	1.050	7.787
Citrus	017	34465	1.265	1.015	7.606
Clay	019	32003	0.880	0.706	5.648
Clay	019	32043	0.827	0.663	5.257
Clay	019	32065	0.758	0.609	4.807
Clay	019	32068	0.707	0.567	4.543
Clay	019	32073	0.886	0.711	5.658
Clay	019	32656	0.808	0.648	5.177
Collier	021	34102	9.577	7.937	37.151
Collier	021	34103	9.196	7.577	36.538
Collier	021	34104	4.744	3.838	23.398
Collier	021	34105	5.783	4.699	26.756
Collier	021	34108	8.368	6.881	34.184
Collier	021	34109	5.230	4.245	24.905
Collier	021	34110	5.758	4.685	26.515

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
32176	0.000%	0.000%	0.000%
32177	0.000%	0.000%	0.000%
32179	0.000%	0.000%	0.000%
32180	0.000%	0.000%	0.000%
32181	0.000%	0.000%	0.000%
32187	0.000%	0.000%	0.000%
32189	0.000%	0.000%	0.000%
32190	0.000%	0.000%	0.000%
32193	0.000%	0.000%	0.000%
32195	0.000%	0.000%	0.000%
32202	0.000%	0.000%	0.000%
32204	0.000%	0.000%	0.000%
32205	0.000%	0.000%	0.000%
32206	0.000%	0.000%	0.000%
32207	0.000%	0.000%	0.000%
32208	0.000%	0.000%	0.000%
32209	0.000%	0.000%	0.000%
32210	0.000%	0.000%	0.000%
32211	0.000%	0.000%	0.000%
32212	0.000%	0.000%	0.000%
32214	0.000%	0.000%	0.000%
32216	0.000%	0.000%	0.000%
32217	0.000%	0.000%	0.000%
32218	0.000%	0.000%	0.000%
32219	0.000%	0.000%	0.000%
32220	0.000%	0.000%	0.000%
32221	0.000%	0.000%	0.000%
32222	0.000%	0.000%	0.000%
32223	0.000%	0.000%	0.000%
32224	0.000%	0.000%	0.000%
32225	0.000%	0.000%	0.000%
32226	0.000%	0.000%	0.000%
32227	0.000%	0.000%	0.000%
32233	0.000%	0.000%	0.000%
32234	0.000%	0.000%	0.000%
32244	0.000%	0.000%	0.000%
32246	0.000%	0.000%	0.000%
32250	0.000%	0.000%	0.000%
32254	0.000%	0.000%	0.000%
32256	0.000%	0.000%	0.000%
32257	0.000%	0.000%	0.000%
32258	0.000%	0.000%	0.000%
32259	0.000%	0.000%	0.000%
32266	0.000%	0.000%	0.000%
32277	0.000%	0.000%	0.000%
32301	0.000%	0.000%	0.000%
32303	0.000%	0.000%	0.000%
32304	0.000%	0.000%	0.000%
32305	0.000%	0.000%	0.000%
32306	0.000%	0.000%	0.000%
32307	0.000%	0.000%	0.000%
32308	0.000%	0.000%	0.000%
32309	0.000%	0.000%	0.000%
32310	0.000%	0.000%	0.000%
32311	0.000%	0.000%	0.000%
32312	0.000%	0.000%	0.000%
32317	0.000%	0.000%	0.000%
32320	0.000%	0.000%	0.000%
32321	0.000%	0.000%	0.000%
32322	0.000%	0.000%	0.000%
32324	0.000%	0.000%	0.000%
32327	0.000%	0.000%	0.000%
32328	0.000%	0.000%	0.000%
32331	0.000%	0.000%	0.000%
32332	0.000%	0.000%	0.000%
32333	0.000%	0.000%	0.000%
32334	0.000%	0.000%	0.000%
32336	0.000%	0.000%	0.000%
32340	0.000%	0.000%	0.000%
32343	0.000%	0.000%	0.000%
32344	0.000%	0.000%	0.000%
32346	0.000%	0.000%	0.000%
32347	0.000%	0.000%	0.000%
32348	0.000%	0.000%	0.000%
32350	0.000%	0.000%	0.000%
32351	0.000%	0.000%	0.000%
32352	0.000%	0.000%	0.000%
32355	0.000%	0.000%	0.000%
32356	0.000%	0.000%	0.000%
32358	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Collier	021	34112	6.165	5.019	27.887
Collier	021	34113	5.595	4.543	26.181
Collier	021	34114	4.232	3.415	21.743
Collier	021	34116	3.575	2.877	19.101
Collier	021	34117	3.383	2.721	18.422
Collier	021	34119	3.429	2.762	18.411
Collier	021	34120	3.375	2.713	18.468
Collier	021	34140	8.812	7.286	35.482
Collier	021	34141	5.483	4.432	26.461
Collier	021	34142	3.372	2.711	18.825
Collier	021	34145	11.407	9.501	42.891
Columbia	023	32024	0.712	0.572	4.557
Columbia	023	32025	0.588	0.472	3.867
Columbia	023	32038	0.728	0.586	4.606
Columbia	023	32055	0.564	0.453	3.749
Columbia	023	32061	0.659	0.529	4.251
DeSoto	027	32466	2.263	1.812	13.741
DeSoto	027	34269	2.299	1.843	13.469
Dixie	029	32628	0.834	0.673	5.229
Dixie	029	32648	2.212	1.805	11.184
Dixie	029	32680	0.912	0.736	5.727
Duval	031	32202	0.808	0.649	5.211
Duval	031	32204	0.782	0.628	5.077
Duval	031	32205	0.778	0.625	5.098
Duval	031	32206	0.783	0.629	5.064
Duval	031	32207	0.823	0.661	5.318
Duval	031	32208	0.717	0.576	4.688
Duval	031	32209	0.761	0.612	4.956
Duval	031	32210	0.803	0.646	5.225
Duval	031	32211	0.822	0.662	5.245
Duval	031	32212	0.854	0.686	5.473
Duval	031	32214	0.862	0.692	5.518
Duval	031	32216	0.858	0.690	5.508
Duval	031	32217	0.861	0.692	5.555
Duval	031	32218	0.696	0.560	4.519
Duval	031	32219	0.641	0.515	4.240
Duval	031	32220	0.648	0.521	4.185
Duval	031	32221	0.675	0.542	4.360
Duval	031	32222	0.705	0.566	4.561
Duval	031	32223	0.900	0.723	5.757
Duval	031	32224	1.022	0.823	6.416
Duval	031	32225	0.910	0.733	5.795
Duval	031	32226	0.807	0.651	5.103
Duval	031	32227	2.441	1.996	12.902
Duval	031	32233	2.168	1.768	11.679
Duval	031	32234	0.587	0.471	3.900
Duval	031	32244	0.864	0.694	5.619
Duval	031	32246	0.828	0.666	5.291
Duval	031	32250	2.147	1.747	11.556
Duval	031	32254	0.769	0.618	5.002
Duval	031	32256	0.806	0.648	5.219
Duval	031	32257	0.901	0.725	5.751
Duval	031	32258	0.839	0.676	5.391
Duval	031	32266	2.278	1.864	11.995
Duval	031	32277	0.757	0.609	4.912
Escambia	033	32501	6.394	5.206	30.744
Escambia	033	32502	6.994	5.702	32.931
Escambia	033	32503	5.868	4.771	28.720
Escambia	033	32504	5.165	4.186	26.077
Escambia	033	32505	4.779	3.878	24.671
Escambia	033	32506	5.302	4.296	26.875
Escambia	033	32507	9.151	7.493	39.539
Escambia	033	32508	10.764	8.863	44.338
Escambia	033	32511	5.982	4.863	29.160
Escambia	033	32514	3.807	3.074	20.630
Escambia	033	32526	2.993	2.414	17.375
Escambia	033	32533	2.464	1.984	14.867
Escambia	033	32534	2.780	2.240	16.285
Escambia	033	32535	1.451	1.166	9.662
Escambia	033	32568	1.563	1.257	10.257
Escambia	033	32577	1.947	1.565	12.294
Flagler	035	32110	0.989	0.793	6.765
Flagler	035	32136	3.368	2.724	17.657
Flagler	035	32137	2.195	1.769	12.496
Flagler	035	32164	1.324	1.062	8.560
Franklin	037	32320	7.369	6.066	29.509
Franklin	037	32322	5.799	4.768	23.778
Franklin	037	32328	7.301	6.028	29.686
Gadsden	039	32324	0.881	0.708	5.620
Gadsden	039	32332	0.845	0.679	5.342

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
32359	0.000%	0.000%	0.000%
32399	0.000%	0.000%	0.000%
32401	0.000%	0.000%	0.000%
32403	0.000%	0.000%	0.000%
32404	0.000%	0.000%	0.000%
32405	0.000%	0.000%	0.000%
32407	0.000%	0.000%	0.000%
32408	0.000%	0.000%	0.000%
32409	0.000%	0.000%	0.000%
32413	0.000%	0.000%	0.000%
32420	0.000%	0.000%	0.000%
32421	0.000%	0.000%	0.000%
32423	0.000%	0.000%	0.000%
32424	0.000%	0.000%	0.000%
32425	0.000%	0.000%	0.000%
32426	0.000%	0.000%	0.000%
32427	0.000%	0.000%	0.000%
32428	0.000%	0.000%	0.000%
32430	0.000%	0.000%	0.000%
32431	0.000%	0.000%	0.000%
32433	0.000%	0.000%	0.000%
32435	0.000%	0.000%	0.000%
32437	0.000%	0.000%	0.000%
32438	0.000%	0.000%	0.000%
32439	0.000%	0.000%	0.000%
32440	0.000%	0.000%	0.000%
32442	0.000%	0.000%	0.000%
32443	0.000%	0.000%	0.000%
32444	0.000%	0.000%	0.000%
32445	0.000%	0.000%	0.000%
32446	0.000%	0.000%	0.000%
32448	0.000%	0.000%	0.000%
32449	0.000%	0.000%	0.000%
32455	0.000%	0.000%	0.000%
32456	0.000%	0.000%	0.000%
32459	0.000%	0.000%	0.000%
32460	0.000%	0.000%	0.000%
32462	0.000%	0.000%	0.000%
32464	0.000%	0.000%	0.000%
32465	0.000%	0.000%	0.000%
32466	0.000%	0.000%	0.000%
32501	0.000%	0.000%	0.000%
32502	0.000%	0.000%	0.000%
32503	0.000%	0.000%	0.000%
32504	0.000%	0.000%	0.000%
32505	0.000%	0.000%	0.000%
32506	0.000%	0.000%	0.000%
32507	0.000%	0.000%	0.000%
32508	0.000%	0.000%	0.000%
32511	0.000%	0.000%	0.000%
32514	0.000%	0.000%	0.000%
32526	0.000%	0.000%	0.000%
32531	0.000%	0.000%	0.000%
32533	0.000%	0.000%	0.000%
32534	0.000%	0.000%	0.000%
32535	0.000%	0.000%	0.000%
32536	0.000%	0.000%	0.000%
32539	0.000%	0.000%	0.000%
32541	0.000%	0.000%	0.000%
32542	0.000%	0.000%	0.000%
32544	0.000%	0.000%	0.000%
32547	0.000%	0.000%	0.000%
32548	0.000%	0.000%	0.000%
32550	0.000%	0.000%	0.000%
32561	0.000%	0.000%	0.000%
32563	0.000%	0.000%	0.000%
32564	0.000%	0.000%	0.000%
32565	0.000%	0.000%	0.000%
32566	0.000%	0.000%	0.000%
32567	0.000%	0.000%	0.000%
32568	0.000%	0.000%	0.000%
32569	0.000%	0.000%	0.000%
32570	0.000%	0.000%	0.000%
32571	0.000%	0.000%	0.000%
32577	0.000%	0.000%	0.000%
32578	0.000%	0.000%	0.000%
32579	0.000%	0.000%	0.000%
32580	0.000%	0.000%	0.000%
32583	0.000%	0.000%	0.000%
32601	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Gadsden	039	32333	0.743	0.597	4.706
Gadsden	039	32343	0.873	0.703	5.381
Gadsden	039	32351	0.875	0.704	5.477
Gadsden	039	32352	0.797	0.641	5.069
Gilchrist	041	32619	0.871	0.702	5.276
Gilchrist	041	32693	1.013	0.820	5.957
Glades	043	33471	3.039	2.438	18.046
Gulf	045	32456	5.538	4.511	25.401
Gulf	045	32465	1.976	1.591	11.404
Hamilton	047	32052	0.473	0.379	3.215
Hamilton	047	32053	0.469	0.376	3.195
Hamilton	047	32096	0.533	0.428	3.590
Hardee	049	33834	2.053	1.645	12.315
Hardee	049	33865	2.119	1.699	12.475
Hardee	049	33873	2.090	1.676	12.586
Hardee	049	33890	2.067	1.655	12.514
Hendry	051	33440	3.943	3.163	22.088
Hendry	051	33935	3.089	2.483	17.264
Hernando	053	34601	1.475	1.186	8.542
Hernando	053	34602	1.515	1.219	8.890
Hernando	053	34604	1.640	1.322	9.480
Hernando	053	34606	2.463	1.997	12.936
Hernando	053	34607	3.549	2.899	16.758
Hernando	053	34608	1.844	1.488	10.359
Hernando	053	34609	1.722	1.387	9.817
Hernando	053	34613	1.675	1.350	9.633
Hernando	053	34614	1.546	1.245	9.030
Highlands	055	33825	1.981	1.586	12.252
Highlands	055	33852	2.669	2.139	16.246
Highlands	055	33857	3.123	2.506	18.687
Highlands	055	33870	2.009	1.608	12.473
Highlands	055	33872	1.988	1.591	12.362
Highlands	055	33875	2.088	1.671	12.891
Highlands	055	33876	2.821	2.261	16.460
Highlands	055	33960	2.512	2.011	15.479
Hillsborough	057	33510	1.833	1.474	10.863
Hillsborough	057	33511	1.930	1.553	11.278
Hillsborough	057	33527	1.781	1.428	10.529
Hillsborough	057	33534	2.851	2.309	15.099
Hillsborough	057	33547	1.933	1.550	11.357
Hillsborough	057	33548	1.926	1.555	10.845
Hillsborough	057	33549	1.884	1.521	10.738
Hillsborough	057	33556	1.983	1.604	11.003
Hillsborough	057	33558	2.001	1.619	11.080
Hillsborough	057	33563	1.808	1.451	10.831
Hillsborough	057	33565	1.788	1.435	10.618
Hillsborough	057	33566	1.794	1.439	10.781
Hillsborough	057	33567	1.752	1.405	10.590
Hillsborough	057	33569	2.075	1.671	11.963
Hillsborough	057	33570	3.253	2.635	17.171
Hillsborough	057	33572	3.275	2.658	17.047
Hillsborough	057	33573	2.393	1.927	13.501
Hillsborough	057	33578	2.437	1.969	13.380
Hillsborough	057	33579	2.147	1.728	12.354
Hillsborough	057	33584	1.756	1.411	10.544
Hillsborough	057	33592	1.773	1.427	10.550
Hillsborough	057	33594	1.828	1.468	10.682
Hillsborough	057	33596	1.921	1.542	11.096
Hillsborough	057	33598	2.229	1.791	12.819
Hillsborough	057	33602	2.851	2.315	14.617
Hillsborough	057	33603	2.431	1.967	12.999
Hillsborough	057	33604	1.964	1.584	11.141
Hillsborough	057	33605	2.487	2.015	13.207
Hillsborough	057	33606	3.264	2.659	16.169
Hillsborough	057	33607	3.283	2.675	16.069
Hillsborough	057	33609	3.678	3.014	17.339
Hillsborough	057	33610	1.943	1.566	11.094
Hillsborough	057	33611	4.582	3.761	20.849
Hillsborough	057	33612	1.853	1.493	10.673
Hillsborough	057	33613	1.856	1.496	10.663
Hillsborough	057	33614	2.465	1.998	12.960
Hillsborough	057	33615	3.435	2.815	16.331
Hillsborough	057	33616	5.029	4.143	21.807
Hillsborough	057	33617	1.823	1.469	10.569
Hillsborough	057	33618	1.919	1.547	10.854
Hillsborough	057	33619	2.370	1.916	12.892
Hillsborough	057	33620	1.833	1.478	10.598
Hillsborough	057	33621	4.858	3.999	20.847
Hillsborough	057	33624	1.977	1.596	11.042
Hillsborough	057	33625	2.153	1.742	11.685

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
32603	0.000%	0.000%	0.000%
32605	0.000%	0.000%	0.000%
32606	0.000%	0.000%	0.000%
32607	0.000%	0.000%	0.000%
32608	0.000%	0.000%	0.000%
32609	0.000%	0.000%	0.000%
32611	0.000%	0.000%	0.000%
32615	0.000%	0.000%	0.000%
32617	0.000%	0.000%	0.000%
32618	0.000%	0.000%	0.000%
32619	0.000%	0.000%	0.000%
32621	0.000%	0.000%	0.000%
32622	0.000%	0.000%	0.000%
32625	0.000%	0.000%	0.000%
32626	0.000%	0.000%	0.000%
32628	0.000%	0.000%	0.000%
32631	0.000%	0.000%	0.000%
32640	0.000%	0.000%	0.000%
32641	0.000%	0.000%	0.000%
32643	0.000%	0.000%	0.000%
32648	0.000%	0.000%	0.000%
32653	0.000%	0.000%	0.000%
32656	0.000%	0.000%	0.000%
32666	0.000%	0.000%	0.000%
32667	0.000%	0.000%	0.000%
32668	0.000%	0.000%	0.000%
32669	0.000%	0.000%	0.000%
32680	0.000%	0.000%	0.000%
32686	0.000%	0.000%	0.000%
32693	0.000%	0.000%	0.000%
32694	0.000%	0.000%	0.000%
32696	0.000%	0.000%	0.000%
32701	0.000%	0.000%	0.000%
32702	0.000%	0.000%	0.000%
32703	0.000%	0.000%	0.000%
32707	0.000%	0.000%	0.000%
32708	0.000%	0.000%	0.000%
32709	0.000%	0.000%	0.000%
32712	0.000%	0.000%	0.000%
32713	0.000%	0.000%	0.000%
32714	0.000%	0.000%	0.000%
32720	0.000%	0.000%	0.000%
32724	0.000%	0.000%	0.000%
32725	0.000%	0.000%	0.000%
32726	0.000%	0.000%	0.000%
32730	0.000%	0.000%	0.000%
32732	0.000%	0.000%	0.000%
32735	0.000%	0.000%	0.000%
32736	0.000%	0.000%	0.000%
32738	0.000%	0.000%	0.000%
32744	0.000%	0.000%	0.000%
32746	0.000%	0.000%	0.000%
32750	0.000%	0.000%	0.000%
32751	0.000%	0.000%	0.000%
32754	0.000%	0.000%	0.000%
32757	0.000%	0.000%	0.000%
32759	0.000%	0.000%	0.000%
32763	0.000%	0.000%	0.000%
32764	0.000%	0.000%	0.000%
32765	0.000%	0.000%	0.000%
32766	0.000%	0.000%	0.000%
32767	0.000%	0.000%	0.000%
32771	0.000%	0.000%	0.000%
32773	0.000%	0.000%	0.000%
32776	0.000%	0.000%	0.000%
32778	0.000%	0.000%	0.000%
32779	0.000%	0.000%	0.000%
32780	0.000%	0.000%	0.000%
32784	0.000%	0.000%	0.000%
32789	0.000%	0.000%	0.000%
32792	0.000%	0.000%	0.000%
32796	0.000%	0.000%	0.000%
32798	0.000%	0.000%	0.000%
32801	0.000%	0.000%	0.000%
32803	0.000%	0.000%	0.000%
32804	0.000%	0.000%	0.000%
32805	0.000%	0.000%	0.000%
32806	0.000%	0.000%	0.000%
32807	0.000%	0.000%	0.000%
32808	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Hillsborough	057	33626	2.546	2.068	13.362
Hillsborough	057	33629	3.929	3.228	18.028
Hillsborough	057	33634	3.262	2.685	15.248
Hillsborough	057	33635	3.038	2.493	14.506
Hillsborough	057	33637	1.795	1.445	10.495
Hillsborough	057	33647	1.820	1.468	10.677
Holmes	059	32425	1.125	0.904	7.273
Holmes	059	32464	1.139	0.915	7.381
Indian River	061	00087	3.156	2.534	18.615
Indian River	061	32948	3.419	2.748	19.970
Indian River	061	32958	6.635	5.393	31.214
Indian River	061	32960	7.707	6.280	35.678
Indian River	061	32962	7.397	6.024	34.866
Indian River	061	32963	11.494	9.501	47.350
Indian River	061	32966	4.102	3.302	22.941
Indian River	061	32967	5.167	4.178	26.719
Indian River	061	32968	5.004	4.037	26.640
Jackson	063	32420	1.297	1.043	8.182
Jackson	063	32423	0.847	0.681	5.494
Jackson	063	32426	0.950	0.763	6.105
Jackson	063	32431	1.072	0.861	6.994
Jackson	063	32440	1.014	0.814	6.646
Jackson	063	32442	1.004	0.807	6.332
Jackson	063	32443	0.928	0.746	5.946
Jackson	063	32445	0.847	0.681	5.505
Jackson	063	32446	0.970	0.779	6.175
Jackson	063	32448	1.029	0.827	6.698
Jackson	063	32460	0.923	0.742	5.872
Jefferson	065	32336	0.673	0.541	4.367
Jefferson	065	32344	0.617	0.496	4.060
Lafayette	067	32013	0.728	0.585	4.487
Lafayette	067	32066	0.753	0.605	4.650
Lake	069	32102	1.151	0.922	7.424
Lake	069	32159	1.385	1.109	8.698
Lake	069	32702	1.102	0.882	7.227
Lake	069	32726	1.698	1.361	10.490
Lake	069	32735	1.609	1.289	9.973
Lake	069	32736	1.288	1.031	8.301
Lake	069	32757	1.678	1.344	10.408
Lake	069	32767	1.109	0.887	7.286
Lake	069	32776	1.313	1.051	8.451
Lake	069	32778	1.856	1.488	11.303
Lake	069	32784	1.364	1.092	8.660
Lake	069	34705	2.028	1.627	12.166
Lake	069	34711	1.867	1.496	11.435
Lake	069	34714	1.572	1.259	9.933
Lake	069	34715	1.970	1.579	11.964
Lake	069	34731	1.569	1.257	9.676
Lake	069	34736	1.611	1.291	9.977
Lake	069	34737	1.784	1.430	10.956
Lake	069	34748	1.706	1.366	10.474
Lake	069	34753	1.558	1.248	9.670
Lake	069	34756	2.101	1.684	12.684
Lake	069	34762	1.687	1.351	10.353
Lake	069	34788	1.859	1.490	11.299
Lake	069	34797	1.683	1.348	10.421
Lee	071	33901	2.678	2.153	14.955
Lee	071	33903	2.587	2.076	14.687
Lee	071	33904	3.081	2.482	15.955
Lee	071	33905	2.644	2.123	15.058
Lee	071	33907	2.853	2.297	15.632
Lee	071	33908	4.624	3.762	21.778
Lee	071	33909	2.613	2.097	14.761
Lee	071	33912	2.947	2.371	16.147
Lee	071	33913	2.948	2.371	16.246
Lee	071	33914	3.686	2.979	18.121
Lee	071	33916	2.673	2.147	15.005
Lee	071	33917	2.527	2.027	14.496
Lee	071	33919	3.073	2.480	16.452
Lee	071	33920	2.830	2.272	16.056
Lee	071	33921	8.420	6.980	34.582
Lee	071	33922	5.947	4.844	27.826
Lee	071	33924	8.909	7.364	36.392
Lee	071	33928	3.655	2.950	19.148
Lee	071	33931	7.162	5.927	28.719
Lee	071	33936	3.102	2.495	17.051
Lee	071	33956	5.605	4.579	25.576
Lee	071	33957	9.972	8.298	38.017
Lee	071	33966	2.830	2.275	15.703
Lee	071	33967	3.443	2.775	18.205

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
32809	0.000%	0.000%	0.000%
32810	0.000%	0.000%	0.000%
32811	0.000%	0.000%	0.000%
32812	0.000%	0.000%	0.000%
32814	0.000%	0.000%	0.000%
32815	0.000%	0.000%	0.000%
32816	0.000%	0.000%	0.000%
32817	0.000%	0.000%	0.000%
32818	0.000%	0.000%	0.000%
32819	0.000%	0.000%	0.000%
32820	0.000%	0.000%	0.000%
32821	0.000%	0.000%	0.000%
32822	0.000%	0.000%	0.000%
32824	0.000%	0.000%	0.000%
32825	0.000%	0.000%	0.000%
32826	0.000%	0.000%	0.000%
32827	0.000%	0.000%	0.000%
32828	0.000%	0.000%	0.000%
32829	0.000%	0.000%	0.000%
32830	0.000%	0.000%	0.000%
32831	0.000%	0.000%	0.000%
32832	0.000%	0.000%	0.000%
32833	0.000%	0.000%	0.000%
32835	0.000%	0.000%	0.000%
32836	0.000%	0.000%	0.000%
32837	0.000%	0.000%	0.000%
32839	0.000%	0.000%	0.000%
32901	0.000%	0.000%	0.000%
32903	0.000%	0.000%	0.000%
32904	0.000%	0.000%	0.000%
32905	0.000%	0.000%	0.000%
32907	0.000%	0.000%	0.000%
32908	0.000%	0.000%	0.000%
32909	0.000%	0.000%	0.000%
32920	0.000%	0.000%	0.000%
32922	0.000%	0.000%	0.000%
32925	0.000%	0.000%	0.000%
32926	0.000%	0.000%	0.000%
32927	0.000%	0.000%	0.000%
32931	0.000%	0.000%	0.000%
32934	0.000%	0.000%	0.000%
32935	0.000%	0.000%	0.000%
32937	0.000%	0.000%	0.000%
32940	0.000%	0.000%	0.000%
32948	0.000%	0.000%	0.000%
32949	0.000%	0.000%	0.000%
32950	0.000%	0.000%	0.000%
32951	0.000%	0.000%	0.000%
32952	0.000%	0.000%	0.000%
32953	0.000%	0.000%	0.000%
32955	0.000%	0.000%	0.000%
32958	0.000%	0.000%	0.000%
32960	0.000%	0.000%	0.000%
32962	0.000%	0.000%	0.000%
32963	0.000%	0.000%	0.000%
32966	0.000%	0.000%	0.000%
32967	0.000%	0.000%	0.000%
32968	0.000%	0.000%	0.000%
32976	0.000%	0.000%	0.000%
33004	0.000%	0.000%	0.000%
33009	0.000%	0.000%	0.000%
33010	0.000%	0.000%	0.000%
33012	0.000%	0.000%	0.000%
33013	0.000%	0.000%	0.000%
33014	0.000%	0.000%	0.000%
33015	0.000%	0.000%	0.000%
33016	0.000%	0.000%	0.000%
33018	0.000%	0.000%	0.000%
33019	0.000%	0.000%	0.000%
33020	0.000%	0.000%	0.000%
33021	0.000%	0.000%	0.000%
33023	0.000%	0.000%	0.000%
33024	0.000%	0.000%	0.000%
33025	0.000%	0.000%	0.000%
33026	0.000%	0.000%	0.000%
33027	0.000%	0.000%	0.000%
33028	0.000%	0.000%	0.000%
33029	0.000%	0.000%	0.000%
33030	0.000%	0.000%	0.000%
33031	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Lee	071	33971	2.806	2.255	15.654
Lee	071	33972	3.058	2.461	16.878
Lee	071	33973	2.816	2.263	15.770
Lee	071	33974	3.223	2.593	17.609
Lee	071	33976	2.935	2.362	16.323
Lee	071	33990	2.744	2.203	15.284
Lee	071	33991	3.138	2.522	16.935
Lee	071	33993	3.048	2.447	16.739
Lee	071	34134	6.832	5.596	29.407
Lee	071	34135	4.084	3.301	20.813
Leon	073	32301	0.827	0.664	5.133
Leon	073	32303	0.835	0.672	5.177
Leon	073	32304	0.840	0.675	5.192
Leon	073	32305	0.880	0.707	5.356
Leon	073	32306	0.832	0.669	5.157
Leon	073	32307	0.836	0.671	5.174
Leon	073	32308	0.797	0.640	4.980
Leon	073	32309	0.724	0.582	4.597
Leon	073	32310	0.886	0.712	5.417
Leon	073	32311	0.808	0.650	4.996
Leon	073	32312	0.739	0.594	4.708
Leon	073	32317	0.758	0.609	4.729
Leon	073	32399	0.828	0.666	5.140
Levy	075	32621	1.010	0.810	6.321
Levy	075	32625	3.407	2.801	15.897
Levy	075	32626	1.007	0.815	6.244
Levy	075	32668	1.200	0.961	7.484
Levy	075	32696	1.039	0.832	6.599
Levy	075	34449	1.192	0.956	7.478
Levy	075	34498	2.506	2.041	12.673
Liberty	077	32321	1.207	0.971	7.487
Liberty	077	32334	1.164	0.937	7.199
Madison	079	32059	0.543	0.436	3.587
Madison	079	32331	0.595	0.478	3.864
Madison	079	32340	0.554	0.445	3.655
Madison	079	32350	0.495	0.397	3.337
Manatee	081	34201	2.243	1.804	12.423
Manatee	081	34202	2.164	1.738	12.244
Manatee	081	34203	2.728	2.204	14.219
Manatee	081	34205	3.727	3.036	17.950
Manatee	081	34207	4.200	3.435	19.187
Manatee	081	34208	2.565	2.071	13.693
Manatee	081	34209	5.189	4.253	23.092
Manatee	081	34210	5.497	4.539	23.512
Manatee	081	34211	2.198	1.767	12.424
Manatee	081	34212	2.243	1.805	12.534
Manatee	081	34215	7.656	6.387	30.371
Manatee	081	34217	8.403	6.992	33.222
Manatee	081	34219	2.322	1.869	12.874
Manatee	081	34221	3.381	2.742	16.948
Manatee	081	34222	2.464	1.986	13.399
Manatee	081	34243	2.987	2.420	15.073
Manatee	081	34251	2.257	1.815	12.880
Marion	083	00045	0.924	0.739	6.163
Marion	083	32113	0.978	0.785	6.181
Marion	083	32134	0.803	0.643	5.325
Marion	083	32179	1.050	0.840	6.809
Marion	083	32195	1.238	0.991	7.895
Marion	083	32617	0.970	0.778	6.132
Marion	083	32667	0.872	0.699	5.618
Marion	083	32686	1.017	0.816	6.377
Marion	083	34420	1.227	0.985	7.615
Marion	083	34431	1.241	0.996	7.457
Marion	083	34432	1.240	0.995	7.418
Marion	083	34470	1.056	0.848	6.572
Marion	083	34471	1.126	0.905	6.934
Marion	083	34472	1.072	0.861	6.725
Marion	083	34473	1.261	1.012	7.610
Marion	083	34474	1.183	0.950	7.194
Marion	083	34475	1.128	0.906	6.943
Marion	083	34476	1.219	0.979	7.354
Marion	083	34479	1.046	0.841	6.501
Marion	083	34480	1.121	0.900	6.953
Marion	083	34481	1.228	0.986	7.410
Marion	083	34482	1.113	0.893	6.869
Marion	083	34488	0.896	0.717	5.879
Marion	083	34491	1.280	1.028	7.971
Martin	085	33455	11.783	9.680	47.770
Martin	085	34956	4.487	3.609	24.922
Martin	085	34957	11.305	9.299	46.011

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
33032	0.000%	0.000%	0.000%
33033	0.000%	0.000%	0.000%
33034	0.000%	0.000%	0.000%
33035	0.000%	0.000%	0.000%
33036	0.000%	0.000%	0.000%
33037	0.000%	0.000%	0.000%
33039	0.000%	0.000%	0.000%
33040	0.000%	0.000%	0.000%
33042	0.000%	0.000%	0.000%
33043	0.000%	0.000%	0.000%
33050	0.000%	0.000%	0.000%
33054	0.000%	0.000%	0.000%
33055	0.000%	0.000%	0.000%
33056	0.000%	0.000%	0.000%
33060	0.000%	0.000%	0.000%
33062	0.000%	0.000%	0.000%
33063	0.000%	0.000%	0.000%
33064	0.000%	0.000%	0.000%
33065	0.000%	0.000%	0.000%
33066	0.000%	0.000%	0.000%
33067	0.000%	0.000%	0.000%
33068	0.000%	0.000%	0.000%
33069	0.000%	0.000%	0.000%
33070	0.000%	0.000%	0.000%
33071	0.000%	0.000%	0.000%
33073	0.000%	0.000%	0.000%
33076	0.000%	0.000%	0.000%
33109	0.000%	0.000%	0.000%
33122	0.000%	0.000%	0.000%
33125	0.000%	0.000%	0.000%
33126	0.000%	0.000%	0.000%
33127	0.000%	0.000%	0.000%
33128	0.000%	0.000%	0.000%
33129	0.000%	0.000%	0.000%
33130	0.000%	0.000%	0.000%
33131	0.000%	0.000%	0.000%
33132	0.000%	0.000%	0.000%
33133	0.000%	0.000%	0.000%
33134	0.000%	0.000%	0.000%
33135	0.000%	0.000%	0.000%
33136	0.000%	0.000%	0.000%
33137	0.000%	0.000%	0.000%
33138	0.000%	0.000%	0.000%
33139	0.000%	0.000%	0.000%
33140	0.000%	0.000%	0.000%
33141	0.000%	0.000%	0.000%
33142	0.000%	0.000%	0.000%
33143	0.000%	0.000%	0.000%
33144	0.000%	0.000%	0.000%
33145	0.000%	0.000%	0.000%
33146	0.000%	0.000%	0.000%
33147	0.000%	0.000%	0.000%
33149	0.000%	0.000%	0.000%
33150	0.000%	0.000%	0.000%
33154	0.000%	0.000%	0.000%
33155	0.000%	0.000%	0.000%
33156	0.000%	0.000%	0.000%
33157	0.000%	0.000%	0.000%
33158	0.000%	0.000%	0.000%
33160	0.000%	0.000%	0.000%
33161	0.000%	0.000%	0.000%
33162	0.000%	0.000%	0.000%
33165	0.000%	0.000%	0.000%
33166	0.000%	0.000%	0.000%
33167	0.000%	0.000%	0.000%
33168	0.000%	0.000%	0.000%
33169	0.000%	0.000%	0.000%
33170	0.000%	0.000%	0.000%
33172	0.000%	0.000%	0.000%
33173	0.000%	0.000%	0.000%
33174	0.000%	0.000%	0.000%
33175	0.000%	0.000%	0.000%
33176	0.000%	0.000%	0.000%
33177	0.000%	0.000%	0.000%
33178	0.000%	0.000%	0.000%
33179	0.000%	0.000%	0.000%
33180	0.000%	0.000%	0.000%
33181	0.000%	0.000%	0.000%
33182	0.000%	0.000%	0.000%
33183	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Martin	085	34990	5.025	4.052	26.575
Martin	085	34994	7.266	5.909	34.030
Martin	085	34996	11.323	9.313	46.003
Martin	085	34997	7.563	6.147	35.313
Miami-Dade	086	00043	4.414	3.549	27.299
Miami-Dade	086	33010	4.370	3.511	27.102
Miami-Dade	086	33012	4.262	3.423	26.649
Miami-Dade	086	33013	4.312	3.463	26.852
Miami-Dade	086	33014	4.250	3.414	26.622
Miami-Dade	086	33015	4.258	3.420	26.667
Miami-Dade	086	33016	4.310	3.463	26.891
Miami-Dade	086	33018	4.309	3.462	26.885
Miami-Dade	086	33030	5.551	4.479	31.608
Miami-Dade	086	33031	5.379	4.335	31.121
Miami-Dade	086	33032	7.070	5.730	37.049
Miami-Dade	086	33033	5.846	4.721	32.845
Miami-Dade	086	33034	5.537	4.469	31.326
Miami-Dade	086	33035	5.735	4.630	32.271
Miami-Dade	086	33039	7.949	6.469	39.518
Miami-Dade	086	33054	4.420	3.549	27.307
Miami-Dade	086	33055	4.206	3.377	26.391
Miami-Dade	086	33056	4.304	3.457	26.829
Miami-Dade	086	33109	17.184	14.290	67.471
Miami-Dade	086	33122	4.286	3.440	26.843
Miami-Dade	086	33125	7.089	5.739	37.848
Miami-Dade	086	33126	4.916	3.954	29.536
Miami-Dade	086	33127	7.412	6.012	38.862
Miami-Dade	086	33128	8.935	7.277	43.741
Miami-Dade	086	33129	10.678	8.728	49.679
Miami-Dade	086	33130	9.815	8.005	47.061
Miami-Dade	086	33131	11.431	9.381	51.220
Miami-Dade	086	33132	10.260	8.395	47.747
Miami-Dade	086	33133	9.172	7.472	44.781
Miami-Dade	086	33134	6.526	5.276	35.751
Miami-Dade	086	33135	8.004	6.497	41.097
Miami-Dade	086	33136	8.883	7.230	44.009
Miami-Dade	086	33137	8.788	7.166	43.068
Miami-Dade	086	33138	8.057	6.555	40.689
Miami-Dade	086	33139	16.278	13.524	64.815
Miami-Dade	086	33140	16.148	13.419	64.249
Miami-Dade	086	33141	14.514	12.027	59.443
Miami-Dade	086	33142	6.057	4.889	33.947
Miami-Dade	086	33143	7.990	6.497	40.301
Miami-Dade	086	33144	4.885	3.928	29.394
Miami-Dade	086	33145	8.375	6.805	42.309
Miami-Dade	086	33146	8.330	6.793	40.692
Miami-Dade	086	33147	5.121	4.123	30.163
Miami-Dade	086	33149	19.164	16.003	73.268
Miami-Dade	086	33150	6.307	5.101	34.684
Miami-Dade	086	33154	14.903	12.347	60.706
Miami-Dade	086	33155	5.594	4.509	32.148
Miami-Dade	086	33156	9.551	7.799	44.869
Miami-Dade	086	33157	8.972	7.312	43.261
Miami-Dade	086	33158	10.711	8.839	46.181
Miami-Dade	086	33160	14.121	11.696	58.283
Miami-Dade	086	33161	7.914	6.437	40.189
Miami-Dade	086	33162	8.397	6.846	41.615
Miami-Dade	086	33165	4.506	3.621	27.779
Miami-Dade	086	33166	4.332	3.479	26.979
Miami-Dade	086	33167	5.043	4.061	29.894
Miami-Dade	086	33168	5.842	4.716	33.005
Miami-Dade	086	33169	5.125	4.127	30.274
Miami-Dade	086	33170	6.661	5.386	35.946
Miami-Dade	086	33172	4.304	3.455	26.885
Miami-Dade	086	33173	4.879	3.924	29.384
Miami-Dade	086	33174	4.353	3.494	27.109
Miami-Dade	086	33175	4.562	3.667	28.027
Miami-Dade	086	33176	5.903	4.763	33.371
Miami-Dade	086	33177	5.507	4.435	32.013
Miami-Dade	086	33178	4.251	3.412	26.657
Miami-Dade	086	33179	7.572	6.157	38.963
Miami-Dade	086	33180	13.284	10.994	55.710
Miami-Dade	086	33181	10.883	8.948	49.103
Miami-Dade	086	33182	4.366	3.506	27.187
Miami-Dade	086	33183	4.708	3.787	28.663
Miami-Dade	086	33184	4.457	3.579	27.585
Miami-Dade	086	33185	4.661	3.747	28.481
Miami-Dade	086	33186	4.919	3.957	29.595
Miami-Dade	086	33187	5.002	4.024	29.916
Miami-Dade	086	33189	10.938	9.002	48.099

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
33184	0.000%	0.000%	0.000%
33185	0.000%	0.000%	0.000%
33186	0.000%	0.000%	0.000%
33187	0.000%	0.000%	0.000%
33189	0.000%	0.000%	0.000%
33190	0.000%	0.000%	0.000%
33193	0.000%	0.000%	0.000%
33194	0.000%	0.000%	0.000%
33196	0.000%	0.000%	0.000%
33199	0.000%	0.000%	0.000%
33301	0.000%	0.000%	0.000%
33304	0.000%	0.000%	0.000%
33305	0.000%	0.000%	0.000%
33306	0.000%	0.000%	0.000%
33308	0.000%	0.000%	0.000%
33309	0.000%	0.000%	0.000%
33311	0.000%	0.000%	0.000%
33312	0.000%	0.000%	0.000%
33313	0.000%	0.000%	0.000%
33314	0.000%	0.000%	0.000%
33315	0.000%	0.000%	0.000%
33316	0.000%	0.000%	0.000%
33317	0.000%	0.000%	0.000%
33319	0.000%	0.000%	0.000%
33321	0.000%	0.000%	0.000%
33322	0.000%	0.000%	0.000%
33323	0.000%	0.000%	0.000%
33324	0.000%	0.000%	0.000%
33325	0.000%	0.000%	0.000%
33326	0.000%	0.000%	0.000%
33327	0.000%	0.000%	0.000%
33328	0.000%	0.000%	0.000%
33330	0.000%	0.000%	0.000%
33331	0.000%	0.000%	0.000%
33332	0.000%	0.000%	0.000%
33333	0.000%	0.000%	0.000%
33334	0.000%	0.000%	0.000%
33351	0.000%	0.000%	0.000%
33401	0.000%	0.000%	0.000%
33403	0.000%	0.000%	0.000%
33404	0.000%	0.000%	0.000%
33405	0.000%	0.000%	0.000%
33406	0.000%	0.000%	0.000%
33407	0.000%	0.000%	0.000%
33408	0.000%	0.000%	0.000%
33409	0.000%	0.000%	0.000%
33410	0.000%	0.000%	0.000%
33411	0.000%	0.000%	0.000%
33412	0.000%	0.000%	0.000%
33413	0.000%	0.000%	0.000%
33414	0.000%	0.000%	0.000%
33415	0.000%	0.000%	0.000%
33417	0.000%	0.000%	0.000%
33418	0.000%	0.000%	0.000%
33426	0.000%	0.000%	0.000%
33428	0.000%	0.000%	0.000%
33430	0.000%	0.000%	0.000%
33431	0.000%	0.000%	0.000%
33432	0.000%	0.000%	0.000%
33433	0.000%	0.000%	0.000%
33434	0.000%	0.000%	0.000%
33435	0.000%	0.000%	0.000%
33436	0.000%	0.000%	0.000%
33437	0.000%	0.000%	0.000%
33438	0.000%	0.000%	0.000%
33440	0.000%	0.000%	0.000%
33441	0.000%	0.000%	0.000%
33442	0.000%	0.000%	0.000%
33444	0.000%	0.000%	0.000%
33445	0.000%	0.000%	0.000%
33446	0.000%	0.000%	0.000%
33449	0.000%	0.000%	0.000%
33455	0.000%	0.000%	0.000%
33458	0.000%	0.000%	0.000%
33460	0.000%	0.000%	0.000%
33461	0.000%	0.000%	0.000%
33462	0.000%	0.000%	0.000%
33463	0.000%	0.000%	0.000%
33467	0.000%	0.000%	0.000%
33469	0.000%	0.000%	0.000%
33470	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Miami-Dade	086	33190	11.039	9.135	46.608
Miami-Dade	086	33193	4.753	3.823	28.863
Miami-Dade	086	33194	4.588	3.685	28.192
Miami-Dade	086	33196	4.850	3.902	29.259
Miami-Dade	086	33199	4.381	3.518	27.229
Monroe	087	00097	4.708	3.788	25.106
Monroe	087	00098	7.204	5.846	33.441
Monroe	087	33036	21.969	18.577	71.660
Monroe	087	33037	20.808	17.592	67.217
Monroe	087	33040	24.537	20.725	78.254
Monroe	087	33042	19.485	16.368	65.167
Monroe	087	33043	20.135	16.962	66.135
Monroe	087	33050	23.104	19.597	73.152
Monroe	087	33070	22.116	18.744	71.576
Nassau	089	32009	0.545	0.438	3.590
Nassau	089	32011	0.551	0.443	3.695
Nassau	089	32034	1.701	1.390	9.434
Nassau	089	32046	0.483	0.387	3.268
Nassau	089	32097	0.707	0.572	4.475
Okaloosa	091	32531	1.434	1.152	9.347
Okaloosa	091	32536	1.659	1.334	10.436
Okaloosa	091	32539	1.638	1.317	10.319
Okaloosa	091	32541	10.028	8.255	41.111
Okaloosa	091	32542	4.706	3.819	23.460
Okaloosa	091	32544	8.451	6.946	36.525
Okaloosa	091	32547	6.050	4.931	28.492
Okaloosa	091	32548	9.210	7.572	38.540
Okaloosa	091	32564	1.715	1.378	10.810
Okaloosa	091	32567	1.180	0.948	7.766
Okaloosa	091	32569	8.522	7.008	37.596
Okaloosa	091	32578	3.748	3.032	19.888
Okaloosa	091	32579	6.408	5.234	29.579
Okaloosa	091	32580	3.537	2.861	18.949
Okeechobee	093	34972	3.539	2.843	20.555
Okeechobee	093	34974	5.186	4.176	27.707
Orange	095	32703	1.490	1.193	9.496
Orange	095	32709	1.717	1.377	10.873
Orange	095	32712	1.613	1.292	10.067
Orange	095	32751	1.374	1.100	8.860
Orange	095	32789	1.385	1.108	8.931
Orange	095	32792	1.418	1.135	9.096
Orange	095	32798	1.948	1.561	11.683
Orange	095	32801	1.402	1.122	9.039
Orange	095	32803	1.406	1.125	9.057
Orange	095	32804	1.390	1.113	8.969
Orange	095	32805	1.411	1.129	9.084
Orange	095	32806	1.406	1.125	9.056
Orange	095	32807	1.438	1.151	9.219
Orange	095	32808	1.422	1.138	9.145
Orange	095	32809	1.446	1.157	9.284
Orange	095	32810	1.380	1.104	8.913
Orange	095	32811	1.443	1.155	9.254
Orange	095	32812	1.435	1.148	9.218
Orange	095	32814	1.413	1.131	9.087
Orange	095	32816	1.523	1.220	9.629
Orange	095	32817	1.467	1.175	9.357
Orange	095	32818	1.510	1.209	9.630
Orange	095	32819	1.435	1.148	9.206
Orange	095	32820	1.528	1.224	9.940
Orange	095	32821	1.435	1.149	9.221
Orange	095	32822	1.477	1.182	9.444
Orange	095	32824	1.664	1.332	10.481
Orange	095	32825	1.488	1.191	9.484
Orange	095	32826	1.534	1.229	9.691
Orange	095	32827	1.637	1.311	10.314
Orange	095	32828	1.579	1.264	9.946
Orange	095	32829	1.548	1.239	9.835
Orange	095	32830	1.502	1.203	9.579
Orange	095	32831	1.708	1.368	10.647
Orange	095	32832	1.736	1.391	10.823
Orange	095	32833	1.645	1.318	10.583
Orange	095	32835	1.459	1.168	9.336
Orange	095	32836	1.428	1.143	9.185
Orange	095	32837	1.513	1.211	9.653
Orange	095	32839	1.437	1.150	9.224
Orange	095	34734	1.688	1.352	10.551
Orange	095	34760	1.993	1.597	12.077
Orange	095	34761	1.859	1.489	11.411
Orange	095	34786	1.556	1.246	9.865
Orange	095	34787	1.960	1.571	11.931

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
33471	0.000%	0.000%	0.000%
33472	0.000%	0.000%	0.000%
33473	0.000%	0.000%	0.000%
33476	0.000%	0.000%	0.000%
33477	0.000%	0.000%	0.000%
33478	0.000%	0.000%	0.000%
33480	0.000%	0.000%	0.000%
33483	0.000%	0.000%	0.000%
33484	0.000%	0.000%	0.000%
33486	0.000%	0.000%	0.000%
33487	0.000%	0.000%	0.000%
33493	0.000%	0.000%	0.000%
33496	0.000%	0.000%	0.000%
33498	0.000%	0.000%	0.000%
33510	0.000%	0.000%	0.000%
33511	0.000%	0.000%	0.000%
33513	0.000%	0.000%	0.000%
33514	0.000%	0.000%	0.000%
33523	0.000%	0.000%	0.000%
33525	0.000%	0.000%	0.000%
33527	0.000%	0.000%	0.000%
33534	0.000%	0.000%	0.000%
33538	0.000%	0.000%	0.000%
33540	0.000%	0.000%	0.000%
33541	0.000%	0.000%	0.000%
33542	0.000%	0.000%	0.000%
33543	0.000%	0.000%	0.000%
33544	0.000%	0.000%	0.000%
33545	0.000%	0.000%	0.000%
33547	0.000%	0.000%	0.000%
33548	0.000%	0.000%	0.000%
33549	0.000%	0.000%	0.000%
33556	0.000%	0.000%	0.000%
33558	0.000%	0.000%	0.000%
33559	0.000%	0.000%	0.000%
33563	0.000%	0.000%	0.000%
33565	0.000%	0.000%	0.000%
33566	0.000%	0.000%	0.000%
33567	0.000%	0.000%	0.000%
33569	0.000%	0.000%	0.000%
33570	0.000%	0.000%	0.000%
33572	0.000%	0.000%	0.000%
33573	0.000%	0.000%	0.000%
33576	0.000%	0.000%	0.000%
33578	0.000%	0.000%	0.000%
33579	0.000%	0.000%	0.000%
33584	0.000%	0.000%	0.000%
33585	0.000%	0.000%	0.000%
33592	0.000%	0.000%	0.000%
33594	0.000%	0.000%	0.000%
33596	0.000%	0.000%	0.000%
33597	0.000%	0.000%	0.000%
33598	0.000%	0.000%	0.000%
33602	0.000%	0.000%	0.000%
33603	0.000%	0.000%	0.000%
33604	0.000%	0.000%	0.000%
33605	0.000%	0.000%	0.000%
33606	0.000%	0.000%	0.000%
33607	0.000%	0.000%	0.000%
33609	0.000%	0.000%	0.000%
33610	0.000%	0.000%	0.000%
33611	0.000%	0.000%	0.000%
33612	0.000%	0.000%	0.000%
33613	0.000%	0.000%	0.000%
33614	0.000%	0.000%	0.000%
33615	0.000%	0.000%	0.000%
33616	0.000%	0.000%	0.000%
33617	0.000%	0.000%	0.000%
33618	0.000%	0.000%	0.000%
33619	0.000%	0.000%	0.000%
33620	0.000%	0.000%	0.000%
33621	0.000%	0.000%	0.000%
33624	0.000%	0.000%	0.000%
33625	0.000%	0.000%	0.000%
33626	0.000%	0.000%	0.000%
33629	0.000%	0.000%	0.000%
33634	0.000%	0.000%	0.000%
33635	0.000%	0.000%	0.000%
33637	0.000%	0.000%	0.000%
33647	0.000%	0.000%	0.000%



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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Osceola	097	34739	2.483	1.989	15.311
Osceola	097	34741	1.683	1.347	10.569
Osceola	097	34743	1.921	1.538	11.836
Osceola	097	34744	2.035	1.630	12.399
Osceola	097	34746	1.811	1.449	11.288
Osceola	097	34747	1.482	1.187	9.483
Osceola	097	34758	1.873	1.499	11.690
Osceola	097	34769	2.281	1.830	13.644
Osceola	097	34771	2.048	1.641	12.514
Osceola	097	34772	2.387	1.913	14.251
Osceola	097	34773	2.251	1.803	13.954
Palm Beach	099	00053	5.004	4.023	27.365
Palm Beach	099	33401	11.772	9.647	48.239
Palm Beach	099	33403	11.659	9.554	47.737
Palm Beach	099	33404	12.177	9.988	49.161
Palm Beach	099	33405	13.093	10.769	51.667
Palm Beach	099	33406	8.468	6.885	38.675
Palm Beach	099	33407	10.239	8.353	43.968
Palm Beach	099	33408	13.851	11.418	53.521
Palm Beach	099	33409	7.654	6.209	36.255
Palm Beach	099	33410	10.266	8.394	43.751
Palm Beach	099	33411	4.521	3.638	25.038
Palm Beach	099	33412	4.509	3.629	24.932
Palm Beach	099	33413	4.833	3.889	26.239
Palm Beach	099	33414	4.570	3.677	25.307
Palm Beach	099	33415	5.594	4.510	29.161
Palm Beach	099	33417	5.625	4.538	29.246
Palm Beach	099	33418	5.864	4.736	29.971
Palm Beach	099	33426	11.747	9.651	47.615
Palm Beach	099	33428	4.860	3.908	26.363
Palm Beach	099	33430	5.064	4.069	27.991
Palm Beach	099	33431	12.773	10.525	49.988
Palm Beach	099	33432	14.943	12.387	55.575
Palm Beach	099	33433	5.989	4.833	30.573
Palm Beach	099	33434	5.225	4.207	27.815
Palm Beach	099	33435	14.448	11.968	54.400
Palm Beach	099	33436	8.554	6.957	38.975
Palm Beach	099	33437	5.480	4.414	29.005
Palm Beach	099	33438	8.842	7.179	41.836
Palm Beach	099	33444	13.817	11.421	52.683
Palm Beach	099	33445	10.094	8.250	43.151
Palm Beach	099	33446	5.119	4.119	27.560
Palm Beach	099	33449	4.540	3.650	25.156
Palm Beach	099	33458	8.658	7.048	38.926
Palm Beach	099	33460	13.587	11.196	52.811
Palm Beach	099	33461	8.707	7.076	39.420
Palm Beach	099	33462	11.996	9.863	48.253
Palm Beach	099	33463	5.604	4.513	29.400
Palm Beach	099	33467	4.637	3.727	25.656
Palm Beach	099	33469	12.660	10.412	50.205
Palm Beach	099	33470	4.640	3.733	25.676
Palm Beach	099	33472	4.903	3.945	26.744
Palm Beach	099	33473	4.775	3.841	26.210
Palm Beach	099	33476	9.287	7.541	43.508
Palm Beach	099	33477	14.178	11.710	54.363
Palm Beach	099	33478	4.547	3.657	24.989
Palm Beach	099	33480	14.693	12.141	57.075
Palm Beach	099	33483	15.437	12.816	56.803
Palm Beach	099	33484	6.718	5.428	33.235
Palm Beach	099	33486	10.852	8.899	45.066
Palm Beach	099	33487	14.205	11.754	53.390
Palm Beach	099	33493	5.095	4.095	28.037
Palm Beach	099	33496	5.304	4.271	28.156
Palm Beach	099	33498	4.907	3.945	26.618
Pasco	101	33523	1.580	1.270	9.336
Pasco	101	33525	1.796	1.446	10.365
Pasco	101	33540	1.791	1.439	10.528
Pasco	101	33541	1.847	1.486	10.743
Pasco	101	33542	1.829	1.471	10.702
Pasco	101	33543	1.782	1.434	10.574
Pasco	101	33544	1.872	1.509	10.861
Pasco	101	33545	1.871	1.506	10.643
Pasco	101	33559	1.860	1.501	10.702
Pasco	101	33576	1.875	1.510	10.584
Pasco	101	34610	1.809	1.459	10.230
Pasco	101	34637	1.912	1.541	10.772
Pasco	101	34638	1.973	1.595	10.949
Pasco	101	34639	1.900	1.532	10.865
Pasco	101	34652	4.353	3.566	19.640
Pasco	101	34653	3.208	2.615	15.779

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
33701	0.000%	0.000%	0.000%
33702	0.000%	0.000%	0.000%
33703	0.000%	0.000%	0.000%
33704	0.000%	0.000%	0.000%
33705	0.000%	0.000%	0.000%
33706	0.000%	0.000%	0.000%
33707	0.000%	0.000%	0.000%
33708	0.000%	0.000%	0.000%
33709	0.000%	0.000%	0.000%
33710	0.000%	0.000%	0.000%
33711	0.000%	0.000%	0.000%
33712	0.000%	0.000%	0.000%
33713	0.000%	0.000%	0.000%
33714	0.000%	0.000%	0.000%
33715	0.000%	0.000%	0.000%
33716	0.000%	0.000%	0.000%
33755	0.000%	0.000%	0.000%
33756	0.000%	0.000%	0.000%
33759	0.000%	0.000%	0.000%
33760	0.000%	0.000%	0.000%
33761	0.000%	0.000%	0.000%
33762	0.000%	0.000%	0.000%
33763	0.000%	0.000%	0.000%
33764	0.000%	0.000%	0.000%
33765	0.000%	0.000%	0.000%
33767	0.000%	0.000%	0.000%
33770	0.000%	0.000%	0.000%
33771	0.000%	0.000%	0.000%
33772	0.000%	0.000%	0.000%
33773	0.000%	0.000%	0.000%
33774	0.000%	0.000%	0.000%
33776	0.000%	0.000%	0.000%
33777	0.000%	0.000%	0.000%
33778	0.000%	0.000%	0.000%
33781	0.000%	0.000%	0.000%
33782	0.000%	0.000%	0.000%
33785	0.000%	0.000%	0.000%
33786	0.000%	0.000%	0.000%
33801	0.000%	0.000%	0.000%
33803	0.000%	0.000%	0.000%
33805	0.000%	0.000%	0.000%
33809	0.000%	0.000%	0.000%
33810	0.000%	0.000%	0.000%
33811	0.000%	0.000%	0.000%
33812	0.000%	0.000%	0.000%
33813	0.000%	0.000%	0.000%
33815	0.000%	0.000%	0.000%
33823	0.000%	0.000%	0.000%
33825	0.000%	0.000%	0.000%
33827	0.000%	0.000%	0.000%
33830	0.000%	0.000%	0.000%
33834	0.000%	0.000%	0.000%
33837	0.000%	0.000%	0.000%
33838	0.000%	0.000%	0.000%
33839	0.000%	0.000%	0.000%
33841	0.000%	0.000%	0.000%
33843	0.000%	0.000%	0.000%
33844	0.000%	0.000%	0.000%
33849	0.000%	0.000%	0.000%
33850	0.000%	0.000%	0.000%
33852	0.000%	0.000%	0.000%
33853	0.000%	0.000%	0.000%
33857	0.000%	0.000%	0.000%
33859	0.000%	0.000%	0.000%
33860	0.000%	0.000%	0.000%
33865	0.000%	0.000%	0.000%
33868	0.000%	0.000%	0.000%
33870	0.000%	0.000%	0.000%
33872	0.000%	0.000%	0.000%
33873	0.000%	0.000%	0.000%
33875	0.000%	0.000%	0.000%
33876	0.000%	0.000%	0.000%
33880	0.000%	0.000%	0.000%
33881	0.000%	0.000%	0.000%
33884	0.000%	0.000%	0.000%
33890	0.000%	0.000%	0.000%
33896	0.000%	0.000%	0.000%
33897	0.000%	0.000%	0.000%
33898	0.000%	0.000%	0.000%
33901	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** Atlantic Tropical Cyclone Model v15.0.1 implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Pasco	101	34654	2.154	1.741	11.672
Pasco	101	34655	2.201	1.780	11.992
Pasco	101	34667	3.973	3.246	18.379
Pasco	101	34668	3.975	3.254	18.164
Pasco	101	34669	2.231	1.805	12.022
Pasco	101	34690	3.599	2.936	17.204
Pasco	101	34691	4.804	3.979	20.287
Pinellas	103	33701	5.856	4.819	24.494
Pinellas	103	33702	3.925	3.199	18.457
Pinellas	103	33703	4.741	3.905	20.404
Pinellas	103	33704	5.168	4.242	22.247
Pinellas	103	33705	6.385	5.260	27.089
Pinellas	103	33706	6.948	5.774	28.078
Pinellas	103	33707	6.094	5.041	24.991
Pinellas	103	33708	6.535	5.415	26.704
Pinellas	103	33709	3.706	3.027	17.309
Pinellas	103	33710	4.609	3.787	20.265
Pinellas	103	33711	6.192	5.135	24.879
Pinellas	103	33712	6.681	5.513	27.361
Pinellas	103	33713	4.452	3.642	20.019
Pinellas	103	33714	3.658	2.977	17.400
Pinellas	103	33715	7.843	6.543	30.386
Pinellas	103	33716	3.433	2.801	16.486
Pinellas	103	33755	4.662	3.836	20.321
Pinellas	103	33756	4.630	3.807	20.196
Pinellas	103	33759	3.271	2.663	15.805
Pinellas	103	33760	2.957	2.396	14.909
Pinellas	103	33761	3.431	2.800	16.348
Pinellas	103	33762	3.123	2.532	15.705
Pinellas	103	33763	3.797	3.105	17.658
Pinellas	103	33764	3.328	2.708	16.102
Pinellas	103	33765	3.646	2.976	17.135
Pinellas	103	33767	5.892	4.906	23.987
Pinellas	103	33770	5.086	4.192	21.632
Pinellas	103	33771	3.351	2.728	16.278
Pinellas	103	33772	5.870	4.852	24.210
Pinellas	103	33773	3.331	2.712	16.226
Pinellas	103	33774	6.741	5.587	26.942
Pinellas	103	33776	7.376	6.124	28.891
Pinellas	103	33777	3.658	2.987	17.197
Pinellas	103	33778	5.047	4.155	21.646
Pinellas	103	33781	2.909	2.359	14.698
Pinellas	103	33782	2.801	2.268	14.426
Pinellas	103	33785	7.016	5.848	27.943
Pinellas	103	33786	6.396	5.328	25.836
Pinellas	103	34677	2.782	2.260	13.958
Pinellas	103	34683	4.337	3.564	18.985
Pinellas	103	34684	3.274	2.671	15.650
Pinellas	103	34685	2.479	2.011	12.808
Pinellas	103	34688	2.382	1.928	12.411
Pinellas	103	34689	4.683	3.851	20.166
Pinellas	103	34695	3.171	2.583	15.318
Pinellas	103	34698	4.693	3.861	20.356
Polk	105	33801	1.619	1.296	10.098
Polk	105	33803	1.651	1.322	10.184
Polk	105	33805	1.582	1.267	9.836
Polk	105	33809	1.628	1.305	10.068
Polk	105	33810	1.629	1.307	9.995
Polk	105	33811	1.731	1.387	10.493
Polk	105	33812	1.733	1.388	10.674
Polk	105	33813	1.759	1.410	10.739
Polk	105	33815	1.619	1.297	9.971
Polk	105	33823	1.693	1.356	10.589
Polk	105	33827	1.973	1.580	12.168
Polk	105	33830	1.898	1.520	11.637
Polk	105	33837	1.569	1.256	9.955
Polk	105	33838	1.794	1.436	11.336
Polk	105	33839	1.788	1.431	11.135
Polk	105	33841	2.021	1.619	12.293
Polk	105	33843	1.941	1.555	11.977
Polk	105	33844	1.723	1.379	10.868
Polk	105	33849	1.627	1.304	9.823
Polk	105	33850	1.684	1.349	10.576
Polk	105	33853	1.973	1.580	12.243
Polk	105	33859	1.953	1.564	12.128
Polk	105	33860	1.881	1.508	11.262
Polk	105	33868	1.666	1.336	10.332
Polk	105	33880	1.815	1.453	11.287
Polk	105	33881	1.737	1.391	10.903
Polk	105	33884	1.823	1.459	11.445

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
33903	0.000%	0.000%	0.000%
33904	0.000%	0.000%	0.000%
33905	0.000%	0.000%	0.000%
33907	0.000%	0.000%	0.000%
33908	0.000%	0.000%	0.000%
33909	0.000%	0.000%	0.000%
33912	0.000%	0.000%	0.000%
33913	0.000%	0.000%	0.000%
33914	0.000%	0.000%	0.000%
33916	0.000%	0.000%	0.000%
33917	0.000%	0.000%	0.000%
33919	0.000%	0.000%	0.000%
33920	0.000%	0.000%	0.000%
33921	0.000%	0.000%	0.000%
33922	0.000%	0.000%	0.000%
33924	0.000%	0.000%	0.000%
33928	0.000%	0.000%	0.000%
33931	0.000%	0.000%	0.000%
33935	0.000%	0.000%	0.000%
33936	0.000%	0.000%	0.000%
33946	0.000%	0.000%	0.000%
33947	0.000%	0.000%	0.000%
33948	0.000%	0.000%	0.000%
33950	0.000%	0.000%	0.000%
33952	0.000%	0.000%	0.000%
33953	0.000%	0.000%	0.000%
33954	0.000%	0.000%	0.000%
33955	0.000%	0.000%	0.000%
33956	0.000%	0.000%	0.000%
33957	0.000%	0.000%	0.000%
33960	0.000%	0.000%	0.000%
33966	0.000%	0.000%	0.000%
33967	0.000%	0.000%	0.000%
33971	0.000%	0.000%	0.000%
33972	0.000%	0.000%	0.000%
33973	0.000%	0.000%	0.000%
33974	0.000%	0.000%	0.000%
33976	0.000%	0.000%	0.000%
33980	0.000%	0.000%	0.000%
33981	0.000%	0.000%	0.000%
33982	0.000%	0.000%	0.000%
33983	0.000%	0.000%	0.000%
33990	0.000%	0.000%	0.000%
33991	0.000%	0.000%	0.000%
33993	0.000%	0.000%	0.000%
34102	0.000%	0.000%	0.000%
34103	0.000%	0.000%	0.000%
34104	0.000%	0.000%	0.000%
34105	0.000%	0.000%	0.000%
34108	0.000%	0.000%	0.000%
34109	0.000%	0.000%	0.000%
34110	0.000%	0.000%	0.000%
34112	0.000%	0.000%	0.000%
34113	0.000%	0.000%	0.000%
34114	0.000%	0.000%	0.000%
34116	0.000%	0.000%	0.000%
34117	0.000%	0.000%	0.000%
34119	0.000%	0.000%	0.000%
34120	0.000%	0.000%	0.000%
34134	0.000%	0.000%	0.000%
34135	0.000%	0.000%	0.000%
34140	0.000%	0.000%	0.000%
34141	0.000%	0.000%	0.000%
34142	0.000%	0.000%	0.000%
34145	0.000%	0.000%	0.000%
34201	0.000%	0.000%	0.000%
34202	0.000%	0.000%	0.000%
34203	0.000%	0.000%	0.000%
34205	0.000%	0.000%	0.000%
34207	0.000%	0.000%	0.000%
34208	0.000%	0.000%	0.000%
34209	0.000%	0.000%	0.000%
34210	0.000%	0.000%	0.000%
34211	0.000%	0.000%	0.000%
34212	0.000%	0.000%	0.000%
34215	0.000%	0.000%	0.000%
34217	0.000%	0.000%	0.000%
34219	0.000%	0.000%	0.000%
34221	0.000%	0.000%	0.000%
34222	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**  
 Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Polk	105	33896	1.509	1.208	9.621
Polk	105	33897	1.498	1.200	9.521
Polk	105	33898	1.976	1.581	12.294
Polk	105	34759	1.831	1.465	11.493
Putnam	107	32112	1.214	0.972	7.747
Putnam	107	32131	0.905	0.725	6.038
Putnam	107	32139	1.287	1.031	8.089
Putnam	107	32140	0.791	0.634	5.110
Putnam	107	32148	0.810	0.649	5.286
Putnam	107	32177	0.886	0.710	5.787
Putnam	107	32181	1.023	0.819	6.663
Putnam	107	32187	0.932	0.747	6.260
Putnam	107	32189	0.927	0.742	6.068
Putnam	107	32193	0.890	0.713	5.894
Putnam	107	32640	0.838	0.673	5.395
Putnam	107	32666	0.829	0.665	5.347
St. Johns	109	32033	0.976	0.788	6.329
St. Johns	109	32080	3.050	2.475	16.113
St. Johns	109	32081	1.161	0.939	7.259
St. Johns	109	32082	2.310	1.878	12.411
St. Johns	109	32084	1.868	1.511	10.826
St. Johns	109	32086	1.784	1.442	10.505
St. Johns	109	32092	0.895	0.722	5.784
St. Johns	109	32095	1.694	1.372	10.014
St. Johns	109	32145	0.908	0.728	6.150
St. Johns	109	32259	0.938	0.757	5.955
St. Lucie	111	34945	4.391	3.535	24.330
St. Lucie	111	34946	8.001	6.524	37.139
St. Lucie	111	34947	6.537	5.306	32.414
St. Lucie	111	34949	12.214	10.082	50.555
St. Lucie	111	34950	8.281	6.755	38.097
St. Lucie	111	34951	5.704	4.615	29.232
St. Lucie	111	34952	7.404	6.025	35.240
St. Lucie	111	34953	4.288	3.452	24.272
St. Lucie	111	34981	5.870	4.753	30.041
St. Lucie	111	34982	7.964	6.494	36.972
St. Lucie	111	34983	5.053	4.083	26.977
St. Lucie	111	34984	4.666	3.763	25.597
St. Lucie	111	34986	4.329	3.486	24.240
St. Lucie	111	34987	4.324	3.480	24.475
St. Lucie	111	34988	4.151	3.341	23.754
Santa Rosa	113	32561	11.939	9.830	49.867
Santa Rosa	113	32563	10.068	8.256	43.243
Santa Rosa	113	32565	1.529	1.229	10.012
Santa Rosa	113	32566	7.869	6.446	35.129
Santa Rosa	113	32570	2.101	1.688	13.105
Santa Rosa	113	32571	2.416	1.943	14.731
Santa Rosa	113	32583	2.476	1.990	15.034
Sarasota	115	34223	5.913	4.856	25.439
Sarasota	115	34228	7.222	6.038	28.001
Sarasota	115	34229	5.905	4.843	25.178
Sarasota	115	34231	5.573	4.584	23.817
Sarasota	115	34232	2.756	2.226	14.442
Sarasota	115	34233	3.232	2.618	16.264
Sarasota	115	34234	3.958	3.234	18.326
Sarasota	115	34235	2.606	2.103	13.743
Sarasota	115	34236	5.011	4.132	21.830
Sarasota	115	34237	3.649	2.974	17.505
Sarasota	115	34238	4.321	3.525	20.085
Sarasota	115	34239	4.474	3.676	20.128
Sarasota	115	34240	2.209	1.776	12.407
Sarasota	115	34241	2.253	1.811	12.618
Sarasota	115	34242	6.894	5.734	27.383
Sarasota	115	34275	5.124	4.189	22.863
Sarasota	115	34285	5.736	4.698	24.820
Sarasota	115	34286	2.117	1.699	12.224
Sarasota	115	34287	2.193	1.765	12.386
Sarasota	115	34288	2.160	1.732	12.577
Sarasota	115	34289	2.089	1.675	12.258
Sarasota	115	34291	2.094	1.684	11.997
Sarasota	115	34292	3.123	2.527	16.124
Sarasota	115	34293	4.962	4.049	22.490
Seminole	117	32701	1.362	1.090	8.791
Seminole	117	32707	1.436	1.150	9.165
Seminole	117	32708	1.467	1.175	9.305
Seminole	117	32714	1.341	1.073	8.683
Seminole	117	32730	1.398	1.119	8.977
Seminole	117	32732	1.564	1.253	10.068
Seminole	117	32746	1.406	1.126	8.954
Seminole	117	32750	1.379	1.104	8.857

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
34223	0.000%	0.000%	0.000%
34224	0.000%	0.000%	0.000%
34228	0.000%	0.000%	0.000%
34229	0.000%	0.000%	0.000%
34231	0.000%	0.000%	0.000%
34232	0.000%	0.000%	0.000%
34233	0.000%	0.000%	0.000%
34234	0.000%	0.000%	0.000%
34235	0.000%	0.000%	0.000%
34236	0.000%	0.000%	0.000%
34237	0.000%	0.000%	0.000%
34238	0.000%	0.000%	0.000%
34239	0.000%	0.000%	0.000%
34240	0.000%	0.000%	0.000%
34241	0.000%	0.000%	0.000%
34242	0.000%	0.000%	0.000%
34243	0.000%	0.000%	0.000%
34251	0.000%	0.000%	0.000%
34266	0.000%	0.000%	0.000%
34269	0.000%	0.000%	0.000%
34275	0.000%	0.000%	0.000%
34285	0.000%	0.000%	0.000%
34286	0.000%	0.000%	0.000%
34287	0.000%	0.000%	0.000%
34288	0.000%	0.000%	0.000%
34289	0.000%	0.000%	0.000%
34291	0.000%	0.000%	0.000%
34292	0.000%	0.000%	0.000%
34293	0.000%	0.000%	0.000%
34420	0.000%	0.000%	0.000%
34428	0.000%	0.000%	0.000%
34429	0.000%	0.000%	0.000%
34431	0.000%	0.000%	0.000%
34432	0.000%	0.000%	0.000%
34433	0.000%	0.000%	0.000%
34434	0.000%	0.000%	0.000%
34436	0.000%	0.000%	0.000%
34442	0.000%	0.000%	0.000%
34446	0.000%	0.000%	0.000%
34448	0.000%	0.000%	0.000%
34449	0.000%	0.000%	0.000%
34450	0.000%	0.000%	0.000%
34452	0.000%	0.000%	0.000%
34453	0.000%	0.000%	0.000%
34461	0.000%	0.000%	0.000%
34465	0.000%	0.000%	0.000%
34470	0.000%	0.000%	0.000%
34471	0.000%	0.000%	0.000%
34472	0.000%	0.000%	0.000%
34473	0.000%	0.000%	0.000%
34474	0.000%	0.000%	0.000%
34475	0.000%	0.000%	0.000%
34476	0.000%	0.000%	0.000%
34479	0.000%	0.000%	0.000%
34480	0.000%	0.000%	0.000%
34481	0.000%	0.000%	0.000%
34482	0.000%	0.000%	0.000%
34484	0.000%	0.000%	0.000%
34488	0.000%	0.000%	0.000%
34491	0.000%	0.000%	0.000%
34498	0.000%	0.000%	0.000%
34601	0.000%	0.000%	0.000%
34602	0.000%	0.000%	0.000%
34604	0.000%	0.000%	0.000%
34606	0.000%	0.000%	0.000%
34607	0.000%	0.000%	0.000%
34608	0.000%	0.000%	0.000%
34609	0.000%	0.000%	0.000%
34610	0.000%	0.000%	0.000%
34613	0.000%	0.000%	0.000%
34614	0.000%	0.000%	0.000%
34637	0.000%	0.000%	0.000%
34638	0.000%	0.000%	0.000%
34639	0.000%	0.000%	0.000%
34652	0.000%	0.000%	0.000%
34653	0.000%	0.000%	0.000%
34654	0.000%	0.000%	0.000%
34655	0.000%	0.000%	0.000%
34667	0.000%	0.000%	0.000%
34668	0.000%	0.000%	0.000%

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

Change in Loss Costs:	No	No	No
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**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.1.0  
**Model Release Date:** 4/30/2015

**Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1**

Min: 0.000% 0.000% 0.000%  
 Max: 0.000% 0.000% 0.000%

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Seminole	117	32765	1.537	1.232	9.677
Seminole	117	32766	1.558	1.248	10.052
Seminole	117	32771	1.425	1.141	9.033
Seminole	117	32773	1.544	1.237	9.690
Seminole	117	32779	1.313	1.051	8.501
Sumter	119	32162	1.328	1.063	8.302
Sumter	119	33513	1.507	1.211	8.959
Sumter	119	33514	1.542	1.235	9.417
Sumter	119	33538	1.434	1.151	8.629
Sumter	119	33585	1.532	1.231	9.208
Sumter	119	33597	1.378	1.106	8.409
Sumter	119	34484	1.304	1.046	8.083
Sumter	119	34785	1.410	1.129	8.689
Suwannee	121	32008	0.785	0.632	4.881
Suwannee	121	32060	0.629	0.505	4.118
Suwannee	121	32062	0.707	0.568	4.507
Suwannee	121	32064	0.609	0.489	4.007
Suwannee	121	32071	0.754	0.606	4.750
Suwannee	121	32094	0.653	0.524	4.236
Taylor	123	32347	0.743	0.597	4.820
Taylor	123	32348	0.841	0.677	5.303
Taylor	123	32356	0.876	0.706	5.387
Taylor	123	32359	1.529	1.239	8.471
Union	125	32054	0.662	0.531	4.332
Union	125	32083	0.620	0.497	4.056
Volusia	127	32114	2.609	2.099	14.993
Volusia	127	32117	2.629	2.116	15.021
Volusia	127	32118	3.745	3.032	20.105
Volusia	127	32119	2.644	2.128	15.109
Volusia	127	32124	1.138	0.912	7.698
Volusia	127	32127	2.868	2.312	15.893
Volusia	127	32128	1.417	1.135	9.262
Volusia	127	32129	2.200	1.767	13.096
Volusia	127	32130	1.072	0.858	7.409
Volusia	127	32132	2.999	2.421	16.292
Volusia	127	32141	3.098	2.505	16.782
Volusia	127	32168	2.011	1.617	12.102
Volusia	127	32169	4.442	3.614	21.872
Volusia	127	32174	1.994	1.600	12.177
Volusia	127	32176	3.638	2.944	19.509
Volusia	127	32180	1.156	0.926	7.653
Volusia	127	32190	1.344	1.077	8.657
Volusia	127	32713	1.342	1.074	8.746
Volusia	127	32720	1.118	0.895	7.687
Volusia	127	32724	1.122	0.899	7.701
Volusia	127	32725	1.357	1.087	9.100
Volusia	127	32738	1.323	1.060	8.891
Volusia	127	32744	1.199	0.960	8.152
Volusia	127	32759	3.336	2.699	17.942
Volusia	127	32763	1.233	0.988	8.388
Volusia	127	32764	1.416	1.135	9.400
Wakulla	129	32327	1.087	0.876	6.540
Wakulla	129	32346	3.473	2.842	16.276
Wakulla	129	32355	1.681	1.358	9.324
Wakulla	129	32358	1.376	1.108	8.179
Walton	131	32433	1.427	1.147	9.059
Walton	131	32435	1.591	1.279	9.856
Walton	131	32439	2.948	2.375	16.614
Walton	131	32455	1.590	1.279	9.823
Walton	131	32459	7.652	6.258	33.810
Walton	131	32550	8.948	7.350	38.697
Washington	133	32427	1.373	1.103	8.562
Washington	133	32428	1.434	1.153	8.835
Washington	133	32437	2.036	1.640	11.857
Washington	133	32462	1.690	1.360	10.060

ZIP	Percentage Difference Between Touchstone 3.1.0 Form A-1 and Touchstone 3.0.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
34669	0.000%	0.000%	0.000%
34677	0.000%	0.000%	0.000%
34683	0.000%	0.000%	0.000%
34684	0.000%	0.000%	0.000%
34685	0.000%	0.000%	0.000%
34688	0.000%	0.000%	0.000%
34689	0.000%	0.000%	0.000%
34690	0.000%	0.000%	0.000%
34691	0.000%	0.000%	0.000%
34695	0.000%	0.000%	0.000%
34698	0.000%	0.000%	0.000%
34705	0.000%	0.000%	0.000%
34711	0.000%	0.000%	0.000%
34714	0.000%	0.000%	0.000%
34715	0.000%	0.000%	0.000%
34731	0.000%	0.000%	0.000%
34734	0.000%	0.000%	0.000%
34736	0.000%	0.000%	0.000%
34737	0.000%	0.000%	0.000%
34739	0.000%	0.000%	0.000%
34741	0.000%	0.000%	0.000%
34743	0.000%	0.000%	0.000%
34744	0.000%	0.000%	0.000%
34746	0.000%	0.000%	0.000%
34747	0.000%	0.000%	0.000%
34748	0.000%	0.000%	0.000%
34753	0.000%	0.000%	0.000%
34756	0.000%	0.000%	0.000%
34758	0.000%	0.000%	0.000%
34759	0.000%	0.000%	0.000%
34760	0.000%	0.000%	0.000%
34761	0.000%	0.000%	0.000%
34762	0.000%	0.000%	0.000%
34769	0.000%	0.000%	0.000%
34771	0.000%	0.000%	0.000%
34772	0.000%	0.000%	0.000%
34773	0.000%	0.000%	0.000%
34785	0.000%	0.000%	0.000%
34786	0.000%	0.000%	0.000%
34787	0.000%	0.000%	0.000%
34788	0.000%	0.000%	0.000%
34797	0.000%	0.000%	0.000%
34945	0.000%	0.000%	0.000%
34946	0.000%	0.000%	0.000%
34947	0.000%	0.000%	0.000%
34949	0.000%	0.000%	0.000%
34950	0.000%	0.000%	0.000%
34951	0.000%	0.000%	0.000%
34952	0.000%	0.000%	0.000%
34953	0.000%	0.000%	0.000%
34956	0.000%	0.000%	0.000%
34957	0.000%	0.000%	0.000%
34972	0.000%	0.000%	0.000%
34974	0.000%	0.000%	0.000%
34981	0.000%	0.000%	0.000%
34982	0.000%	0.000%	0.000%
34983	0.000%	0.000%	0.000%
34984	0.000%	0.000%	0.000%
34986	0.000%	0.000%	0.000%
34987	0.000%	0.000%	0.000%
34988	0.000%	0.000%	0.000%
34990	0.000%	0.000%	0.000%
34994	0.000%	0.000%	0.000%
34996	0.000%	0.000%	0.000%
34997	0.000%	0.000%	0.000%

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Alachua	001	32601	0.774	0.620	4.997
Alachua	001	32603	0.765	0.614	4.942
Alachua	001	32605	0.742	0.595	4.801
Alachua	001	32606	0.776	0.622	4.973
Alachua	001	32607	0.788	0.632	5.049
Alachua	001	32608	0.806	0.647	5.165
Alachua	001	32609	0.752	0.603	4.862
Alachua	001	32611	0.770	0.617	4.968
Alachua	001	32615	0.741	0.595	4.767
Alachua	001	32618	0.929	0.746	5.799
Alachua	001	32631	0.782	0.626	5.075
Alachua	001	32641	0.773	0.619	4.989
Alachua	001	32643	0.803	0.646	4.995
Alachua	001	32653	0.738	0.592	4.777
Alachua	001	32669	0.901	0.723	5.602
Alachua	001	32694	0.759	0.608	4.908
Baker	003	32040	0.528	0.424	3.525
Baker	003	32063	0.545	0.437	3.596
Baker	003	32087	0.481	0.386	3.259
Bay	005	32401	4.598	3.733	22.808
Bay	005	32403	8.391	6.906	34.971
Bay	005	32404	2.908	2.346	16.029
Bay	005	32405	3.801	3.077	19.916
Bay	005	32407	8.069	6.626	34.687
Bay	005	32408	8.714	7.171	36.464
Bay	005	32409	2.393	1.928	13.751
Bay	005	32413	8.193	6.747	34.857
Bay	005	32438	1.728	1.390	10.515
Bay	005	32444	2.836	2.288	15.869
Bay	005	32466	1.981	1.595	11.766
Bradford	007	32044	0.729	0.585	4.716
Bradford	007	32058	0.646	0.518	4.221
Bradford	007	32091	0.719	0.576	4.633
Bradford	007	32622	0.697	0.559	4.522
Brevard	009	00042	2.823	2.267	16.928
Brevard	009	32754	2.276	1.828	13.848

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Brevard	009	32780	2.384	1.915	14.505
Brevard	009	32796	2.377	1.910	14.435
Brevard	009	32815	2.912	2.342	17.179
Brevard	009	32901	5.255	4.263	26.158
Brevard	009	32903	8.467	6.958	37.239
Brevard	009	32904	3.316	2.668	18.991
Brevard	009	32905	5.486	4.461	26.853
Brevard	009	32907	2.803	2.251	16.808
Brevard	009	32908	2.751	2.209	16.633
Brevard	009	32909	3.022	2.430	17.815
Brevard	009	32920	6.422	5.261	31.645
Brevard	009	32922	2.889	2.325	16.927
Brevard	009	32925	7.859	6.468	35.379
Brevard	009	32926	2.460	1.978	14.910
Brevard	009	32927	2.394	1.923	14.537
Brevard	009	32931	7.178	5.902	33.841
Brevard	009	32934	3.366	2.710	19.166
Brevard	009	32935	4.404	3.556	23.273
Brevard	009	32937	8.031	6.608	35.692
Brevard	009	32940	3.832	3.094	20.869
Brevard	009	32949	6.680	5.452	30.845
Brevard	009	32950	5.764	4.691	27.801
Brevard	009	32951	9.287	7.680	39.194
Brevard	009	32952	4.184	3.393	22.909
Brevard	009	32953	3.218	2.597	18.364
Brevard	009	32955	3.417	2.755	19.260
Brevard	009	32976	7.390	6.041	33.233
Broward	011	00041	4.331	3.481	27.058
Broward	011	33004	11.391	9.383	50.023
Broward	011	33009	12.482	10.308	53.448
Broward	011	33019	14.272	11.839	58.206
Broward	011	33020	10.674	8.767	48.256
Broward	011	33021	6.083	4.917	33.951
Broward	011	33023	4.828	3.885	29.116
Broward	011	33024	4.230	3.398	26.529
Broward	011	33025	4.199	3.372	26.380

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Broward	011	33026	4.161	3.342	26.263
Broward	011	33027	4.304	3.458	26.934
Broward	011	33028	4.291	3.446	26.918
Broward	011	33029	4.365	3.507	27.152
Broward	011	33060	10.250	8.410	47.370
Broward	011	33062	13.827	11.455	57.592
Broward	011	33063	4.110	3.302	26.059
Broward	011	33064	10.326	8.474	47.717
Broward	011	33065	4.142	3.329	26.210
Broward	011	33066	4.610	3.709	28.266
Broward	011	33067	4.098	3.293	26.042
Broward	011	33068	4.097	3.292	25.970
Broward	011	33069	5.571	4.498	32.071
Broward	011	33071	4.129	3.318	26.150
Broward	011	33073	4.261	3.425	26.831
Broward	011	33076	4.156	3.342	26.295
Broward	011	33301	11.636	9.583	50.882
Broward	011	33304	11.992	9.885	52.079
Broward	011	33305	11.639	9.582	51.248
Broward	011	33306	12.853	10.618	54.853
Broward	011	33308	13.098	10.825	55.596
Broward	011	33309	5.408	4.364	31.426
Broward	011	33311	6.023	4.868	33.754
Broward	011	33312	6.013	4.859	33.706
Broward	011	33313	4.132	3.320	26.101
Broward	011	33314	4.245	3.413	26.623
Broward	011	33315	8.836	7.220	42.698
Broward	011	33316	12.729	10.528	53.691
Broward	011	33317	4.185	3.364	26.347
Broward	011	33319	4.099	3.292	25.951
Broward	011	33321	4.106	3.299	26.029
Broward	011	33322	4.112	3.303	26.055
Broward	011	33323	4.140	3.326	26.237
Broward	011	33324	4.092	3.287	25.972
Broward	011	33325	4.143	3.327	26.281
Broward	011	33326	4.204	3.378	26.573

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Broward	011	33327	4.207	3.382	26.542
Broward	011	33328	4.087	3.283	25.915
Broward	011	33330	4.132	3.318	26.224
Broward	011	33331	4.242	3.408	26.720
Broward	011	33332	4.269	3.431	26.798
Broward	011	33334	9.651	7.903	45.558
Broward	011	33351	4.115	3.306	26.058
Broward	011	33441	11.879	9.786	52.314
Broward	011	33442	6.157	4.980	34.482
Calhoun	013	32421	1.289	1.037	8.064
Calhoun	013	32424	1.281	1.031	7.906
Calhoun	013	32430	1.384	1.114	8.556
Calhoun	013	32449	1.637	1.317	9.786
Charlotte	015	33946	6.697	5.538	28.369
Charlotte	015	33947	4.737	3.867	21.936
Charlotte	015	33948	2.937	2.372	15.330
Charlotte	015	33950	3.268	2.636	17.196
Charlotte	015	33952	2.765	2.223	15.185
Charlotte	015	33953	2.419	1.947	13.348
Charlotte	015	33954	2.434	1.953	13.822
Charlotte	015	33955	3.253	2.620	17.668
Charlotte	015	33980	2.592	2.082	14.633
Charlotte	015	33981	3.109	2.508	16.260
Charlotte	015	33982	2.322	1.861	13.628
Charlotte	015	33983	2.409	1.932	13.823
Charlotte	015	34224	4.693	3.833	21.655
Citrus	017	34428	1.414	1.135	8.611
Citrus	017	34429	1.458	1.171	8.804
Citrus	017	34433	1.234	0.990	7.469
Citrus	017	34434	1.259	1.010	7.588
Citrus	017	34436	1.346	1.079	8.107
Citrus	017	34442	1.324	1.064	7.835
Citrus	017	34446	1.399	1.123	8.415
Citrus	017	34448	1.504	1.208	9.003
Citrus	017	34450	1.376	1.105	8.250
Citrus	017	34452	1.366	1.096	8.161



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

**Modeling Organization:** AIR Worldwide  
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**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Citrus	017	34453	1.309	1.052	7.801
Citrus	017	34461	1.308	1.050	7.787
Citrus	017	34465	1.265	1.015	7.606
Clay	019	32003	0.880	0.706	5.648
Clay	019	32043	0.827	0.663	5.257
Clay	019	32065	0.758	0.609	4.807
Clay	019	32068	0.707	0.567	4.543
Clay	019	32073	0.886	0.711	5.658
Clay	019	32656	0.808	0.648	5.177
Collier	021	34102	9.577	7.937	37.151
Collier	021	34103	9.196	7.577	36.538
Collier	021	34104	4.744	3.838	23.398
Collier	021	34105	5.783	4.699	26.756
Collier	021	34108	8.368	6.881	34.184
Collier	021	34109	5.230	4.245	24.905
Collier	021	34110	5.758	4.685	26.515
Collier	021	34112	6.165	5.019	27.887
Collier	021	34113	5.595	4.543	26.181
Collier	021	34114	4.232	3.415	21.743
Collier	021	34116	3.575	2.877	19.101
Collier	021	34117	3.383	2.721	18.422
Collier	021	34119	3.429	2.762	18.411
Collier	021	34120	3.375	2.713	18.468
Collier	021	34140	8.812	7.286	35.482
Collier	021	34141	5.483	4.432	26.461
Collier	021	34142	3.372	2.711	18.825
Collier	021	34145	11.407	9.501	42.891
Columbia	023	32024	0.712	0.572	4.557
Columbia	023	32025	0.588	0.472	3.867
Columbia	023	32038	0.728	0.586	4.606
Columbia	023	32055	0.564	0.453	3.749
Columbia	023	32061	0.659	0.529	4.251
DeSoto	027	34266	2.263	1.812	13.741
DeSoto	027	34269	2.299	1.843	13.469
Dixie	029	32628	0.834	0.673	5.229
Dixie	029	32648	2.212	1.805	11.184

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
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**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Dixie	029	32680	0.912	0.736	5.727
Duval	031	32202	0.808	0.649	5.211
Duval	031	32204	0.782	0.628	5.077
Duval	031	32205	0.778	0.625	5.098
Duval	031	32206	0.783	0.629	5.064
Duval	031	32207	0.823	0.661	5.318
Duval	031	32208	0.717	0.576	4.688
Duval	031	32209	0.761	0.612	4.956
Duval	031	32210	0.803	0.646	5.225
Duval	031	32211	0.822	0.662	5.245
Duval	031	32212	0.854	0.686	5.473
Duval	031	32214	0.862	0.692	5.518
Duval	031	32216	0.858	0.690	5.508
Duval	031	32217	0.861	0.692	5.555
Duval	031	32218	0.696	0.560	4.519
Duval	031	32219	0.641	0.515	4.240
Duval	031	32220	0.648	0.521	4.185
Duval	031	32221	0.675	0.542	4.360
Duval	031	32222	0.705	0.566	4.561
Duval	031	32223	0.900	0.723	5.757
Duval	031	32224	1.022	0.823	6.416
Duval	031	32225	0.910	0.733	5.795
Duval	031	32226	0.807	0.651	5.103
Duval	031	32227	2.441	1.996	12.902
Duval	031	32233	2.168	1.768	11.679
Duval	031	32234	0.587	0.471	3.900
Duval	031	32244	0.864	0.694	5.619
Duval	031	32246	0.828	0.666	5.291
Duval	031	32250	2.147	1.747	11.556
Duval	031	32254	0.769	0.618	5.002
Duval	031	32256	0.806	0.648	5.219
Duval	031	32257	0.901	0.725	5.751
Duval	031	32258	0.839	0.676	5.391
Duval	031	32266	2.278	1.864	11.995
Duval	031	32277	0.757	0.609	4.912
Escambia	033	32501	6.394	5.206	30.744

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

**Modeling Organization:** AIR Worldwide  
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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Escambia	033	32502	6.994	5.702	32.931
Escambia	033	32503	5.868	4.771	28.720
Escambia	033	32504	5.165	4.186	26.077
Escambia	033	32505	4.779	3.878	24.671
Escambia	033	32506	5.302	4.296	26.875
Escambia	033	32507	9.151	7.493	39.539
Escambia	033	32508	10.764	8.863	44.338
Escambia	033	32511	5.982	4.863	29.160
Escambia	033	32514	3.807	3.074	20.630
Escambia	033	32526	2.993	2.414	17.375
Escambia	033	32533	2.464	1.984	14.867
Escambia	033	32534	2.780	2.240	16.285
Escambia	033	32535	1.451	1.166	9.662
Escambia	033	32568	1.563	1.257	10.257
Escambia	033	32577	1.947	1.565	12.294
Flagler	035	32110	0.989	0.793	6.765
Flagler	035	32136	3.368	2.724	17.657
Flagler	035	32137	2.195	1.769	12.496
Flagler	035	32164	1.324	1.062	8.560
Franklin	037	32320	7.369	6.066	29.509
Franklin	037	32322	5.799	4.768	23.778
Franklin	037	32328	7.301	6.028	29.686
Gadsden	039	32324	0.881	0.708	5.620
Gadsden	039	32332	0.845	0.679	5.342
Gadsden	039	32333	0.743	0.597	4.706
Gadsden	039	32343	0.873	0.703	5.381
Gadsden	039	32351	0.875	0.704	5.477
Gadsden	039	32352	0.797	0.641	5.069
Gilchrist	041	32619	0.871	0.702	5.276
Gilchrist	041	32693	1.013	0.820	5.957
Glades	043	33471	3.039	2.438	18.046
Gulf	045	32456	5.538	4.511	25.401
Gulf	045	32465	1.976	1.591	11.404
Hamilton	047	32052	0.473	0.379	3.215
Hamilton	047	32053	0.469	0.376	3.195
Hamilton	047	32096	0.533	0.428	3.590

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Hardee	049	33834	2.053	1.645	12.315
Hardee	049	33865	2.119	1.699	12.475
Hardee	049	33873	2.090	1.676	12.586
Hardee	049	33890	2.067	1.655	12.514
Hendry	051	33440	3.943	3.163	22.088
Hendry	051	33935	3.089	2.483	17.264
Hernando	053	34601	1.475	1.186	8.542
Hernando	053	34602	1.515	1.219	8.890
Hernando	053	34604	1.640	1.322	9.480
Hernando	053	34606	2.463	1.997	12.936
Hernando	053	34607	3.549	2.899	16.758
Hernando	053	34608	1.844	1.488	10.359
Hernando	053	34609	1.722	1.387	9.817
Hernando	053	34613	1.675	1.350	9.633
Hernando	053	34614	1.546	1.245	9.030
Highlands	055	33825	1.981	1.586	12.252
Highlands	055	33852	2.669	2.139	16.246
Highlands	055	33857	3.123	2.506	18.687
Highlands	055	33870	2.009	1.608	12.473
Highlands	055	33872	1.988	1.591	12.362
Highlands	055	33875	2.088	1.671	12.891
Highlands	055	33876	2.821	2.261	16.460
Highlands	055	33960	2.512	2.011	15.479
Hillsborough	057	33510	1.833	1.474	10.863
Hillsborough	057	33511	1.930	1.553	11.278
Hillsborough	057	33527	1.781	1.428	10.529
Hillsborough	057	33534	2.851	2.309	15.099
Hillsborough	057	33547	1.933	1.550	11.357
Hillsborough	057	33548	1.926	1.555	10.845
Hillsborough	057	33549	1.884	1.521	10.738
Hillsborough	057	33556	1.983	1.604	11.003
Hillsborough	057	33558	2.001	1.619	11.080
Hillsborough	057	33563	1.808	1.451	10.831
Hillsborough	057	33565	1.788	1.435	10.618
Hillsborough	057	33566	1.794	1.439	10.781
Hillsborough	057	33567	1.752	1.405	10.590

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Hillsborough	057	33569	2.075	1.671	11.963
Hillsborough	057	33570	3.253	2.635	17.171
Hillsborough	057	33572	3.275	2.658	17.047
Hillsborough	057	33573	2.393	1.927	13.501
Hillsborough	057	33578	2.437	1.969	13.380
Hillsborough	057	33579	2.147	1.728	12.354
Hillsborough	057	33584	1.756	1.411	10.544
Hillsborough	057	33592	1.773	1.427	10.550
Hillsborough	057	33594	1.828	1.468	10.682
Hillsborough	057	33596	1.921	1.542	11.096
Hillsborough	057	33598	2.229	1.791	12.819
Hillsborough	057	33602	2.851	2.315	14.617
Hillsborough	057	33603	2.431	1.967	12.999
Hillsborough	057	33604	1.964	1.584	11.141
Hillsborough	057	33605	2.487	2.015	13.207
Hillsborough	057	33606	3.264	2.659	16.169
Hillsborough	057	33607	3.283	2.675	16.069
Hillsborough	057	33609	3.678	3.014	17.339
Hillsborough	057	33610	1.943	1.566	11.094
Hillsborough	057	33611	4.582	3.761	20.849
Hillsborough	057	33612	1.853	1.493	10.673
Hillsborough	057	33613	1.856	1.496	10.663
Hillsborough	057	33614	2.465	1.998	12.960
Hillsborough	057	33615	3.435	2.815	16.331
Hillsborough	057	33616	5.029	4.143	21.807
Hillsborough	057	33617	1.823	1.469	10.569
Hillsborough	057	33618	1.919	1.547	10.854
Hillsborough	057	33619	2.370	1.916	12.892
Hillsborough	057	33620	1.833	1.478	10.598
Hillsborough	057	33621	4.858	3.999	20.847
Hillsborough	057	33624	1.977	1.596	11.042
Hillsborough	057	33625	2.153	1.742	11.685
Hillsborough	057	33626	2.546	2.068	13.362
Hillsborough	057	33629	3.929	3.228	18.028
Hillsborough	057	33634	3.262	2.685	15.248
Hillsborough	057	33635	3.038	2.493	14.506

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Hillsborough	057	33637	1.795	1.445	10.495
Hillsborough	057	33647	1.820	1.468	10.677
Holmes	059	32425	1.125	0.904	7.273
Holmes	059	32464	1.139	0.915	7.381
Indian River	061	00087	3.156	2.534	18.615
Indian River	061	32948	3.419	2.748	19.970
Indian River	061	32958	6.635	5.393	31.214
Indian River	061	32960	7.707	6.280	35.678
Indian River	061	32962	7.397	6.024	34.866
Indian River	061	32963	11.494	9.501	47.350
Indian River	061	32966	4.102	3.302	22.941
Indian River	061	32967	5.167	4.178	26.719
Indian River	061	32968	5.004	4.037	26.640
Jackson	063	32420	1.297	1.043	8.182
Jackson	063	32423	0.847	0.681	5.494
Jackson	063	32426	0.950	0.763	6.105
Jackson	063	32431	1.072	0.861	6.994
Jackson	063	32440	1.014	0.814	6.646
Jackson	063	32442	1.004	0.807	6.332
Jackson	063	32443	0.928	0.746	5.946
Jackson	063	32445	0.847	0.681	5.505
Jackson	063	32446	0.970	0.779	6.175
Jackson	063	32448	1.029	0.827	6.698
Jackson	063	32460	0.923	0.742	5.872
Jefferson	065	32336	0.673	0.541	4.367
Jefferson	065	32344	0.617	0.496	4.060
Lafayette	067	32013	0.728	0.585	4.487
Lafayette	067	32066	0.753	0.605	4.650
Lake	069	32102	1.151	0.922	7.424
Lake	069	32159	1.385	1.109	8.698
Lake	069	32702	1.102	0.882	7.227
Lake	069	32726	1.698	1.361	10.490
Lake	069	32735	1.609	1.289	9.973
Lake	069	32736	1.288	1.031	8.301
Lake	069	32757	1.678	1.344	10.408
Lake	069	32767	1.109	0.887	7.286

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Lake	069	32776	1.313	1.051	8.451
Lake	069	32778	1.856	1.488	11.303
Lake	069	32784	1.364	1.092	8.660
Lake	069	34705	2.028	1.627	12.166
Lake	069	34711	1.867	1.496	11.435
Lake	069	34714	1.572	1.259	9.933
Lake	069	34715	1.970	1.579	11.964
Lake	069	34731	1.569	1.257	9.676
Lake	069	34736	1.611	1.291	9.977
Lake	069	34737	1.784	1.430	10.956
Lake	069	34748	1.706	1.366	10.474
Lake	069	34753	1.558	1.248	9.670
Lake	069	34756	2.101	1.684	12.684
Lake	069	34762	1.687	1.351	10.353
Lake	069	34788	1.859	1.490	11.299
Lake	069	34797	1.683	1.348	10.421
Lee	071	33901	2.678	2.153	14.955
Lee	071	33903	2.587	2.076	14.687
Lee	071	33904	3.081	2.482	15.955
Lee	071	33905	2.644	2.123	15.058
Lee	071	33907	2.853	2.297	15.632
Lee	071	33908	4.624	3.762	21.778
Lee	071	33909	2.613	2.097	14.761
Lee	071	33912	2.947	2.371	16.147
Lee	071	33913	2.948	2.371	16.246
Lee	071	33914	3.686	2.979	18.121
Lee	071	33916	2.673	2.147	15.005
Lee	071	33917	2.527	2.027	14.496
Lee	071	33919	3.073	2.480	16.452
Lee	071	33920	2.830	2.272	16.056
Lee	071	33921	8.420	6.980	34.582
Lee	071	33922	5.947	4.844	27.826
Lee	071	33924	8.909	7.364	36.392
Lee	071	33928	3.655	2.950	19.148
Lee	071	33931	7.162	5.927	28.719
Lee	071	33936	3.102	2.495	17.051

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Lee	071	33956	5.605	4.579	25.576
Lee	071	33957	9.972	8.298	38.017
Lee	071	33966	2.830	2.275	15.703
Lee	071	33967	3.443	2.775	18.205
Lee	071	33971	2.806	2.255	15.654
Lee	071	33972	3.058	2.461	16.878
Lee	071	33973	2.816	2.263	15.770
Lee	071	33974	3.223	2.593	17.609
Lee	071	33976	2.935	2.362	16.323
Lee	071	33990	2.744	2.203	15.284
Lee	071	33991	3.138	2.522	16.935
Lee	071	33993	3.048	2.447	16.739
Lee	071	34134	6.832	5.596	29.407
Lee	071	34135	4.084	3.301	20.813
Leon	073	32301	0.827	0.664	5.133
Leon	073	32303	0.835	0.672	5.177
Leon	073	32304	0.840	0.675	5.192
Leon	073	32305	0.880	0.707	5.356
Leon	073	32306	0.832	0.669	5.157
Leon	073	32307	0.836	0.671	5.174
Leon	073	32308	0.797	0.640	4.980
Leon	073	32309	0.724	0.582	4.597
Leon	073	32310	0.886	0.712	5.417
Leon	073	32311	0.808	0.650	4.996
Leon	073	32312	0.739	0.594	4.708
Leon	073	32317	0.758	0.609	4.729
Leon	073	32399	0.828	0.666	5.140
Levy	075	32621	1.010	0.810	6.321
Levy	075	32625	3.407	2.801	15.897
Levy	075	32626	1.007	0.815	6.244
Levy	075	32668	1.200	0.961	7.484
Levy	075	32696	1.039	0.832	6.599
Levy	075	34449	1.192	0.956	7.478
Levy	075	34498	2.506	2.041	12.673
Liberty	077	32321	1.207	0.971	7.487
Liberty	077	32334	1.164	0.937	7.199



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

**Modeling Organization:** AIR Worldwide  
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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Madison	079	32059	0.543	0.436	3.587
Madison	079	32331	0.595	0.478	3.864
Madison	079	32340	0.554	0.445	3.655
Madison	079	32350	0.495	0.397	3.337
Manatee	081	34201	2.243	1.804	12.423
Manatee	081	34202	2.164	1.738	12.244
Manatee	081	34203	2.728	2.204	14.219
Manatee	081	34205	3.727	3.036	17.950
Manatee	081	34207	4.200	3.435	19.187
Manatee	081	34208	2.565	2.071	13.693
Manatee	081	34209	5.189	4.253	23.092
Manatee	081	34210	5.497	4.539	23.512
Manatee	081	34211	2.198	1.767	12.424
Manatee	081	34212	2.243	1.805	12.534
Manatee	081	34215	7.656	6.387	30.371
Manatee	081	34217	8.403	6.992	33.222
Manatee	081	34219	2.322	1.869	12.874
Manatee	081	34221	3.381	2.742	16.948
Manatee	081	34222	2.464	1.986	13.399
Manatee	081	34243	2.987	2.420	15.073
Manatee	081	34251	2.257	1.815	12.880
Marion	083	00045	0.924	0.739	6.163
Marion	083	32113	0.978	0.785	6.181
Marion	083	32134	0.803	0.643	5.325
Marion	083	32179	1.050	0.840	6.809
Marion	083	32195	1.238	0.991	7.895
Marion	083	32617	0.970	0.778	6.132
Marion	083	32667	0.872	0.699	5.618
Marion	083	32686	1.017	0.816	6.377
Marion	083	34420	1.227	0.985	7.615
Marion	083	34431	1.241	0.996	7.457
Marion	083	34432	1.240	0.995	7.418
Marion	083	34470	1.056	0.848	6.572
Marion	083	34471	1.126	0.905	6.934
Marion	083	34472	1.072	0.861	6.725
Marion	083	34473	1.261	1.012	7.610

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

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**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Marion	083	34474	1.183	0.950	7.194
Marion	083	34475	1.128	0.906	6.943
Marion	083	34476	1.219	0.979	7.354
Marion	083	34479	1.046	0.841	6.501
Marion	083	34480	1.121	0.900	6.953
Marion	083	34481	1.228	0.986	7.410
Marion	083	34482	1.113	0.893	6.869
Marion	083	34488	0.896	0.717	5.879
Marion	083	34491	1.280	1.028	7.971
Martin	085	33455	11.783	9.680	47.770
Martin	085	34956	4.487	3.609	24.922
Martin	085	34957	11.305	9.299	46.011
Martin	085	34990	5.025	4.052	26.575
Martin	085	34994	7.266	5.909	34.030
Martin	085	34996	11.323	9.313	46.003
Martin	085	34997	7.563	6.147	35.313
Miami-Dade	086	00043	4.414	3.549	27.299
Miami-Dade	086	33010	4.370	3.511	27.102
Miami-Dade	086	33012	4.262	3.423	26.649
Miami-Dade	086	33013	4.312	3.463	26.852
Miami-Dade	086	33014	4.250	3.414	26.622
Miami-Dade	086	33015	4.258	3.420	26.667
Miami-Dade	086	33016	4.310	3.463	26.891
Miami-Dade	086	33018	4.309	3.462	26.885
Miami-Dade	086	33030	5.551	4.479	31.608
Miami-Dade	086	33031	5.379	4.335	31.121
Miami-Dade	086	33032	7.070	5.730	37.049
Miami-Dade	086	33033	5.846	4.721	32.845
Miami-Dade	086	33034	5.537	4.469	31.326
Miami-Dade	086	33035	5.735	4.630	32.271
Miami-Dade	086	33039	7.949	6.469	39.518
Miami-Dade	086	33054	4.420	3.549	27.307
Miami-Dade	086	33055	4.206	3.377	26.391
Miami-Dade	086	33056	4.304	3.457	26.829
Miami-Dade	086	33109	17.184	14.290	67.471
Miami-Dade	086	33122	4.286	3.440	26.843

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

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Miami-Dade	086	33125	7.089	5.739	37.848
Miami-Dade	086	33126	4.916	3.954	29.536
Miami-Dade	086	33127	7.412	6.012	38.862
Miami-Dade	086	33128	8.935	7.277	43.741
Miami-Dade	086	33129	10.678	8.728	49.679
Miami-Dade	086	33130	9.815	8.005	47.061
Miami-Dade	086	33131	11.431	9.381	51.220
Miami-Dade	086	33132	10.260	8.395	47.747
Miami-Dade	086	33133	9.172	7.472	44.781
Miami-Dade	086	33134	6.526	5.276	35.751
Miami-Dade	086	33135	8.004	6.497	41.097
Miami-Dade	086	33136	8.883	7.230	44.009
Miami-Dade	086	33137	8.788	7.166	43.068
Miami-Dade	086	33138	8.057	6.555	40.689
Miami-Dade	086	33139	16.278	13.524	64.815
Miami-Dade	086	33140	16.148	13.419	64.249
Miami-Dade	086	33141	14.514	12.027	59.443
Miami-Dade	086	33142	6.057	4.889	33.947
Miami-Dade	086	33143	7.990	6.497	40.301
Miami-Dade	086	33144	4.885	3.928	29.394
Miami-Dade	086	33145	8.375	6.805	42.309
Miami-Dade	086	33146	8.330	6.793	40.692
Miami-Dade	086	33147	5.121	4.123	30.163
Miami-Dade	086	33149	19.164	16.003	73.268
Miami-Dade	086	33150	6.307	5.101	34.684
Miami-Dade	086	33154	14.903	12.347	60.706
Miami-Dade	086	33155	5.594	4.509	32.148
Miami-Dade	086	33156	9.551	7.799	44.869
Miami-Dade	086	33157	8.972	7.312	43.261
Miami-Dade	086	33158	10.711	8.839	46.181
Miami-Dade	086	33160	14.121	11.696	58.283
Miami-Dade	086	33161	7.914	6.437	40.189
Miami-Dade	086	33162	8.397	6.846	41.615
Miami-Dade	086	33165	4.506	3.621	27.779
Miami-Dade	086	33166	4.332	3.479	26.979
Miami-Dade	086	33167	5.043	4.061	29.894

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

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Miami-Dade	086	33168	5.842	4.716	33.005
Miami-Dade	086	33169	5.125	4.127	30.274
Miami-Dade	086	33170	6.661	5.386	35.946
Miami-Dade	086	33172	4.304	3.455	26.885
Miami-Dade	086	33173	4.879	3.924	29.384
Miami-Dade	086	33174	4.353	3.494	27.109
Miami-Dade	086	33175	4.562	3.667	28.027
Miami-Dade	086	33176	5.903	4.763	33.371
Miami-Dade	086	33177	5.507	4.435	32.013
Miami-Dade	086	33178	4.251	3.412	26.657
Miami-Dade	086	33179	7.572	6.157	38.963
Miami-Dade	086	33180	13.284	10.994	55.710
Miami-Dade	086	33181	10.883	8.948	49.103
Miami-Dade	086	33182	4.366	3.506	27.187
Miami-Dade	086	33183	4.708	3.787	28.663
Miami-Dade	086	33184	4.457	3.579	27.585
Miami-Dade	086	33185	4.661	3.747	28.481
Miami-Dade	086	33186	4.919	3.957	29.595
Miami-Dade	086	33187	5.002	4.024	29.916
Miami-Dade	086	33189	10.938	9.002	48.099
Miami-Dade	086	33190	11.039	9.135	46.608
Miami-Dade	086	33193	4.753	3.823	28.863
Miami-Dade	086	33194	4.588	3.685	28.192
Miami-Dade	086	33196	4.850	3.902	29.259
Miami-Dade	086	33199	4.381	3.518	27.229
Monroe	087	00097	4.708	3.788	25.106
Monroe	087	00098	7.204	5.846	33.441
Monroe	087	33036	21.969	18.577	71.660
Monroe	087	33037	20.808	17.592	67.217
Monroe	087	33040	24.537	20.725	78.254
Monroe	087	33042	19.485	16.368	65.167
Monroe	087	33043	20.135	16.962	66.135
Monroe	087	33050	23.104	19.597	73.152
Monroe	087	33070	22.116	18.744	71.576
Nassau	089	32009	0.545	0.438	3.590
Nassau	089	32011	0.551	0.443	3.695

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

**Modeling Organization:** AIR Worldwide  
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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Nassau	089	32034	1.701	1.390	9.434
Nassau	089	32046	0.483	0.387	3.268
Nassau	089	32097	0.707	0.572	4.475
Okaloosa	091	32531	1.434	1.152	9.347
Okaloosa	091	32536	1.659	1.334	10.436
Okaloosa	091	32539	1.638	1.317	10.319
Okaloosa	091	32541	10.028	8.255	41.111
Okaloosa	091	32542	4.706	3.819	23.460
Okaloosa	091	32544	8.451	6.946	36.525
Okaloosa	091	32547	6.050	4.931	28.492
Okaloosa	091	32548	9.210	7.572	38.540
Okaloosa	091	32564	1.715	1.378	10.810
Okaloosa	091	32567	1.180	0.948	7.766
Okaloosa	091	32569	8.522	7.008	37.596
Okaloosa	091	32578	3.748	3.032	19.888
Okaloosa	091	32579	6.408	5.234	29.579
Okaloosa	091	32580	3.537	2.861	18.949
Okeechobee	093	34972	3.539	2.843	20.555
Okeechobee	093	34974	5.186	4.176	27.707
Orange	095	32703	1.490	1.193	9.496
Orange	095	32709	1.717	1.377	10.873
Orange	095	32712	1.613	1.292	10.067
Orange	095	32751	1.374	1.100	8.860
Orange	095	32789	1.385	1.108	8.931
Orange	095	32792	1.418	1.135	9.096
Orange	095	32798	1.948	1.561	11.683
Orange	095	32801	1.402	1.122	9.039
Orange	095	32803	1.406	1.125	9.057
Orange	095	32804	1.390	1.113	8.969
Orange	095	32805	1.411	1.129	9.084
Orange	095	32806	1.406	1.125	9.056
Orange	095	32807	1.438	1.151	9.219
Orange	095	32808	1.422	1.138	9.145
Orange	095	32809	1.446	1.157	9.284
Orange	095	32810	1.380	1.104	8.913
Orange	095	32811	1.443	1.155	9.254

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cylone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Orange	095	32812	1.435	1.148	9.218
Orange	095	32814	1.413	1.131	9.087
Orange	095	32816	1.523	1.220	9.629
Orange	095	32817	1.467	1.175	9.357
Orange	095	32818	1.510	1.209	9.630
Orange	095	32819	1.435	1.148	9.206
Orange	095	32820	1.528	1.224	9.940
Orange	095	32821	1.435	1.149	9.221
Orange	095	32822	1.477	1.182	9.444
Orange	095	32824	1.664	1.332	10.481
Orange	095	32825	1.488	1.191	9.484
Orange	095	32826	1.534	1.229	9.691
Orange	095	32827	1.637	1.311	10.314
Orange	095	32828	1.579	1.264	9.946
Orange	095	32829	1.548	1.239	9.835
Orange	095	32830	1.502	1.203	9.579
Orange	095	32831	1.708	1.368	10.647
Orange	095	32832	1.736	1.391	10.823
Orange	095	32833	1.645	1.318	10.583
Orange	095	32835	1.459	1.168	9.336
Orange	095	32836	1.428	1.143	9.185
Orange	095	32837	1.513	1.211	9.653
Orange	095	32839	1.437	1.150	9.224
Orange	095	34734	1.688	1.352	10.551
Orange	095	34760	1.993	1.597	12.077
Orange	095	34761	1.859	1.489	11.411
Orange	095	34786	1.556	1.246	9.865
Orange	095	34787	1.960	1.571	11.931
Osceola	097	34739	2.483	1.989	15.311
Osceola	097	34741	1.683	1.347	10.569
Osceola	097	34743	1.921	1.538	11.836
Osceola	097	34744	2.035	1.630	12.399
Osceola	097	34746	1.811	1.449	11.288
Osceola	097	34747	1.482	1.187	9.483
Osceola	097	34758	1.873	1.499	11.690
Osceola	097	34769	2.281	1.830	13.644

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Osceola	097	34771	2.048	1.641	12.514
Osceola	097	34772	2.387	1.913	14.251
Osceola	097	34773	2.251	1.803	13.954
Palm Beach	099	00053	5.004	4.023	27.365
Palm Beach	099	33401	11.772	9.647	48.239
Palm Beach	099	33403	11.659	9.554	47.737
Palm Beach	099	33404	12.177	9.988	49.161
Palm Beach	099	33405	13.093	10.769	51.667
Palm Beach	099	33406	8.468	6.885	38.675
Palm Beach	099	33407	10.239	8.353	43.968
Palm Beach	099	33408	13.851	11.418	53.521
Palm Beach	099	33409	7.654	6.209	36.255
Palm Beach	099	33410	10.266	8.394	43.751
Palm Beach	099	33411	4.521	3.638	25.038
Palm Beach	099	33412	4.509	3.629	24.932
Palm Beach	099	33413	4.833	3.889	26.239
Palm Beach	099	33414	4.570	3.677	25.307
Palm Beach	099	33415	5.594	4.510	29.161
Palm Beach	099	33417	5.625	4.538	29.246
Palm Beach	099	33418	5.864	4.736	29.971
Palm Beach	099	33426	11.747	9.651	47.615
Palm Beach	099	33428	4.860	3.908	26.363
Palm Beach	099	33430	5.064	4.069	27.991
Palm Beach	099	33431	12.773	10.525	49.988
Palm Beach	099	33432	14.943	12.387	55.575
Palm Beach	099	33433	5.989	4.833	30.573
Palm Beach	099	33434	5.225	4.207	27.815
Palm Beach	099	33435	14.448	11.968	54.400
Palm Beach	099	33436	8.554	6.957	38.975
Palm Beach	099	33437	5.480	4.414	29.005
Palm Beach	099	33438	8.842	7.179	41.836
Palm Beach	099	33444	13.817	11.421	52.683
Palm Beach	099	33445	10.094	8.250	43.151
Palm Beach	099	33446	5.119	4.119	27.560
Palm Beach	099	33449	4.540	3.650	25.156
Palm Beach	099	33458	8.658	7.048	38.926

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Palm Beach	099	33460	13.587	11.196	52.811
Palm Beach	099	33461	8.707	7.076	39.420
Palm Beach	099	33462	11.996	9.863	48.253
Palm Beach	099	33463	5.604	4.513	29.400
Palm Beach	099	33467	4.637	3.727	25.656
Palm Beach	099	33469	12.660	10.412	50.205
Palm Beach	099	33470	4.640	3.733	25.676
Palm Beach	099	33472	4.903	3.945	26.744
Palm Beach	099	33473	4.775	3.841	26.210
Palm Beach	099	33476	9.287	7.541	43.508
Palm Beach	099	33477	14.178	11.710	54.363
Palm Beach	099	33478	4.547	3.657	24.989
Palm Beach	099	33480	14.693	12.141	57.075
Palm Beach	099	33483	15.437	12.816	56.803
Palm Beach	099	33484	6.718	5.428	33.235
Palm Beach	099	33486	10.852	8.899	45.066
Palm Beach	099	33487	14.205	11.754	53.390
Palm Beach	099	33493	5.095	4.095	28.037
Palm Beach	099	33496	5.304	4.271	28.156
Palm Beach	099	33498	4.907	3.945	26.618
Pasco	101	33523	1.580	1.270	9.336
Pasco	101	33525	1.796	1.446	10.365
Pasco	101	33540	1.791	1.439	10.528
Pasco	101	33541	1.847	1.486	10.743
Pasco	101	33542	1.829	1.471	10.702
Pasco	101	33543	1.782	1.434	10.574
Pasco	101	33544	1.872	1.509	10.861
Pasco	101	33545	1.871	1.506	10.643
Pasco	101	33559	1.860	1.501	10.702
Pasco	101	33576	1.875	1.510	10.584
Pasco	101	34610	1.809	1.459	10.230
Pasco	101	34637	1.912	1.541	10.772
Pasco	101	34638	1.973	1.595	10.949
Pasco	101	34639	1.900	1.532	10.865
Pasco	101	34652	4.353	3.566	19.640
Pasco	101	34653	3.208	2.615	15.779



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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Pasco	101	34654	2.154	1.741	11.672
Pasco	101	34655	2.201	1.780	11.992
Pasco	101	34667	3.973	3.246	18.379
Pasco	101	34668	3.975	3.254	18.164
Pasco	101	34669	2.231	1.805	12.022
Pasco	101	34690	3.599	2.936	17.204
Pasco	101	34691	4.804	3.979	20.287
Pinellas	103	33701	5.856	4.819	24.494
Pinellas	103	33702	3.925	3.199	18.457
Pinellas	103	33703	4.741	3.905	20.404
Pinellas	103	33704	5.168	4.242	22.247
Pinellas	103	33705	6.385	5.260	27.089
Pinellas	103	33706	6.948	5.774	28.078
Pinellas	103	33707	6.094	5.041	24.991
Pinellas	103	33708	6.535	5.415	26.704
Pinellas	103	33709	3.706	3.027	17.309
Pinellas	103	33710	4.609	3.787	20.265
Pinellas	103	33711	6.192	5.135	24.879
Pinellas	103	33712	6.681	5.513	27.361
Pinellas	103	33713	4.452	3.642	20.019
Pinellas	103	33714	3.658	2.977	17.400
Pinellas	103	33715	7.843	6.543	30.386
Pinellas	103	33716	3.433	2.801	16.486
Pinellas	103	33755	4.662	3.836	20.321
Pinellas	103	33756	4.630	3.807	20.196
Pinellas	103	33759	3.271	2.663	15.805
Pinellas	103	33760	2.957	2.396	14.909
Pinellas	103	33761	3.431	2.800	16.348
Pinellas	103	33762	3.123	2.532	15.705
Pinellas	103	33763	3.797	3.105	17.658
Pinellas	103	33764	3.328	2.708	16.102
Pinellas	103	33765	3.646	2.976	17.135
Pinellas	103	33767	5.892	4.906	23.987
Pinellas	103	33770	5.086	4.192	21.632
Pinellas	103	33771	3.351	2.728	16.278
Pinellas	103	33772	5.870	4.852	24.210

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

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Pinellas	103	33773	3.331	2.712	16.226
Pinellas	103	33774	6.741	5.587	26.942
Pinellas	103	33776	7.376	6.124	28.891
Pinellas	103	33777	3.658	2.987	17.197
Pinellas	103	33778	5.047	4.155	21.646
Pinellas	103	33781	2.909	2.359	14.698
Pinellas	103	33782	2.801	2.268	14.426
Pinellas	103	33785	7.016	5.848	27.943
Pinellas	103	33786	6.396	5.328	25.836
Pinellas	103	34677	2.782	2.260	13.958
Pinellas	103	34683	4.337	3.564	18.985
Pinellas	103	34684	3.274	2.671	15.650
Pinellas	103	34685	2.479	2.011	12.808
Pinellas	103	34688	2.382	1.928	12.411
Pinellas	103	34689	4.683	3.851	20.166
Pinellas	103	34695	3.171	2.583	15.318
Pinellas	103	34698	4.693	3.861	20.356
Polk	105	33801	1.619	1.296	10.098
Polk	105	33803	1.651	1.322	10.184
Polk	105	33805	1.582	1.267	9.836
Polk	105	33809	1.628	1.305	10.068
Polk	105	33810	1.629	1.307	9.995
Polk	105	33811	1.731	1.387	10.493
Polk	105	33812	1.733	1.388	10.674
Polk	105	33813	1.759	1.410	10.739
Polk	105	33815	1.619	1.297	9.971
Polk	105	33823	1.693	1.356	10.589
Polk	105	33827	1.973	1.580	12.168
Polk	105	33830	1.898	1.520	11.637
Polk	105	33837	1.569	1.256	9.955
Polk	105	33838	1.794	1.436	11.336
Polk	105	33839	1.788	1.431	11.135
Polk	105	33841	2.021	1.619	12.293
Polk	105	33843	1.941	1.555	11.977
Polk	105	33844	1.723	1.379	10.868
Polk	105	33849	1.627	1.304	9.823

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

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Polk	105	33850	1.684	1.349	10.576
Polk	105	33853	1.973	1.580	12.243
Polk	105	33859	1.953	1.564	12.128
Polk	105	33860	1.881	1.508	11.262
Polk	105	33868	1.666	1.336	10.332
Polk	105	33880	1.815	1.453	11.287
Polk	105	33881	1.737	1.391	10.903
Polk	105	33884	1.823	1.459	11.445
Polk	105	33896	1.509	1.208	9.621
Polk	105	33897	1.498	1.200	9.521
Polk	105	33898	1.976	1.581	12.294
Polk	105	34759	1.831	1.465	11.493
Putnam	107	32112	1.214	0.972	7.747
Putnam	107	32131	0.905	0.725	6.038
Putnam	107	32139	1.287	1.031	8.089
Putnam	107	32140	0.791	0.634	5.110
Putnam	107	32148	0.810	0.649	5.286
Putnam	107	32177	0.886	0.710	5.787
Putnam	107	32181	1.023	0.819	6.663
Putnam	107	32187	0.932	0.747	6.260
Putnam	107	32189	0.927	0.742	6.068
Putnam	107	32193	0.890	0.713	5.894
Putnam	107	32640	0.838	0.673	5.395
Putnam	107	32666	0.829	0.665	5.347
St. Johns	109	32033	0.976	0.788	6.329
St. Johns	109	32080	3.050	2.475	16.113
St. Johns	109	32081	1.161	0.939	7.259
St. Johns	109	32082	2.310	1.878	12.411
St. Johns	109	32084	1.868	1.511	10.826
St. Johns	109	32086	1.784	1.442	10.505
St. Johns	109	32092	0.895	0.722	5.784
St. Johns	109	32095	1.694	1.372	10.014
St. Johns	109	32145	0.908	0.728	6.150
St. Johns	109	32259	0.938	0.757	5.955
St. Lucie	111	34945	4.391	3.535	24.330
St. Lucie	111	34946	8.001	6.524	37.139

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
St. Lucie	111	34947	6.537	5.306	32.414
St. Lucie	111	34949	12.214	10.082	50.555
St. Lucie	111	34950	8.281	6.755	38.097
St. Lucie	111	34951	5.704	4.615	29.232
St. Lucie	111	34952	7.404	6.025	35.240
St. Lucie	111	34953	4.288	3.452	24.272
St. Lucie	111	34981	5.870	4.753	30.041
St. Lucie	111	34982	7.964	6.494	36.972
St. Lucie	111	34983	5.053	4.083	26.977
St. Lucie	111	34984	4.666	3.763	25.597
St. Lucie	111	34986	4.329	3.486	24.240
St. Lucie	111	34987	4.324	3.480	24.475
St. Lucie	111	34988	4.151	3.341	23.754
Santa Rosa	113	32561	11.939	9.830	49.867
Santa Rosa	113	32563	10.068	8.256	43.243
Santa Rosa	113	32565	1.529	1.229	10.012
Santa Rosa	113	32566	7.869	6.446	35.129
Santa Rosa	113	32570	2.101	1.688	13.105
Santa Rosa	113	32571	2.416	1.943	14.731
Santa Rosa	113	32583	2.476	1.990	15.034
Sarasota	115	34223	5.913	4.856	25.439
Sarasota	115	34228	7.222	6.038	28.001
Sarasota	115	34229	5.905	4.843	25.178
Sarasota	115	34231	5.573	4.584	23.817
Sarasota	115	34232	2.756	2.226	14.442
Sarasota	115	34233	3.232	2.618	16.264
Sarasota	115	34234	3.958	3.234	18.326
Sarasota	115	34235	2.606	2.103	13.743
Sarasota	115	34236	5.011	4.132	21.830
Sarasota	115	34237	3.649	2.974	17.505
Sarasota	115	34238	4.321	3.525	20.085
Sarasota	115	34239	4.474	3.676	20.128
Sarasota	115	34240	2.209	1.776	12.407
Sarasota	115	34241	2.253	1.811	12.618
Sarasota	115	34242	6.894	5.734	27.383
Sarasota	115	34275	5.124	4.189	22.863

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Sarasota	115	34285	5.736	4.698	24.820
Sarasota	115	34286	2.117	1.699	12.224
Sarasota	115	34287	2.193	1.765	12.386
Sarasota	115	34288	2.160	1.732	12.577
Sarasota	115	34289	2.089	1.675	12.258
Sarasota	115	34291	2.094	1.684	11.997
Sarasota	115	34292	3.123	2.527	16.124
Sarasota	115	34293	4.962	4.049	22.490
Seminole	117	32701	1.362	1.090	8.791
Seminole	117	32707	1.436	1.150	9.165
Seminole	117	32708	1.467	1.175	9.305
Seminole	117	32714	1.341	1.073	8.683
Seminole	117	32730	1.398	1.119	8.977
Seminole	117	32732	1.564	1.253	10.068
Seminole	117	32746	1.406	1.126	8.954
Seminole	117	32750	1.379	1.104	8.857
Seminole	117	32765	1.537	1.232	9.677
Seminole	117	32766	1.558	1.248	10.052
Seminole	117	32771	1.425	1.141	9.033
Seminole	117	32773	1.544	1.237	9.690
Seminole	117	32779	1.313	1.051	8.501
Sumter	119	32162	1.328	1.063	8.302
Sumter	119	33513	1.507	1.211	8.959
Sumter	119	33514	1.542	1.235	9.417
Sumter	119	33538	1.434	1.151	8.629
Sumter	119	33585	1.532	1.231	9.208
Sumter	119	33597	1.378	1.106	8.409
Sumter	119	34484	1.304	1.046	8.083
Sumter	119	34785	1.410	1.129	8.689
Suwannee	121	32008	0.785	0.632	4.881
Suwannee	121	32060	0.629	0.505	4.118
Suwannee	121	32062	0.707	0.568	4.507
Suwannee	121	32064	0.609	0.489	4.007
Suwannee	121	32071	0.754	0.606	4.750
Suwannee	121	32094	0.653	0.524	4.236
Taylor	123	32347	0.743	0.597	4.820

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Taylor	123	32348	0.841	0.677	5.303
Taylor	123	32356	0.876	0.706	5.387
Taylor	123	32359	1.529	1.239	8.471
Union	125	32054	0.662	0.531	4.332
Union	125	32083	0.620	0.497	4.056
Volusia	127	32114	2.609	2.099	14.993
Volusia	127	32117	2.629	2.116	15.021
Volusia	127	32118	3.745	3.032	20.105
Volusia	127	32119	2.644	2.128	15.109
Volusia	127	32124	1.138	0.912	7.698
Volusia	127	32127	2.868	2.312	15.893
Volusia	127	32128	1.417	1.135	9.262
Volusia	127	32129	2.200	1.767	13.096
Volusia	127	32130	1.072	0.858	7.409
Volusia	127	32132	2.999	2.421	16.292
Volusia	127	32141	3.098	2.505	16.782
Volusia	127	32168	2.011	1.617	12.102
Volusia	127	32169	4.442	3.614	21.872
Volusia	127	32174	1.994	1.600	12.177
Volusia	127	32176	3.638	2.944	19.509
Volusia	127	32180	1.156	0.926	7.653
Volusia	127	32190	1.344	1.077	8.657
Volusia	127	32713	1.342	1.074	8.746
Volusia	127	32720	1.118	0.895	7.687
Volusia	127	32724	1.122	0.899	7.701
Volusia	127	32725	1.357	1.087	9.100
Volusia	127	32738	1.323	1.060	8.891
Volusia	127	32744	1.199	0.960	8.152
Volusia	127	32759	3.336	2.699	17.942
Volusia	127	32763	1.233	0.988	8.388
Volusia	127	32764	1.416	1.135	9.400
Wakulla	129	32327	1.087	0.876	6.540
Wakulla	129	32346	3.473	2.842	16.276
Wakulla	129	32355	1.681	1.358	9.324
Wakulla	129	32358	1.376	1.108	8.179
Walton	131	32433	1.427	1.147	9.059

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

**Modeling Organization:** AIR Worldwide  
 Atlantic Tropical Cyclone Model v15.0.1  
**Model Name & Version Number:** implemented in Touchstone v3.0.0  
**Model Release Date:** 4/30/2015

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
Walton	131	32435	1.591	1.279	9.856
Walton	131	32439	2.948	2.375	16.614
Walton	131	32455	1.590	1.279	9.823
Walton	131	32459	7.652	6.258	33.810
Walton	131	32550	8.948	7.350	38.697
Washington	133	32427	1.373	1.103	8.562
Washington	133	32428	1.434	1.153	8.835
Washington	133	32437	2.036	1.640	11.857
Washington	133	32462	1.690	1.360	10.060