

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
 AIR Hurricane Model for the United States
Model Name & Version Number: v16.1.0 implemented in Touchstone v5.1.6
Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 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	33076	4,149	3,336	26,217
Broward	011	33301	11,647	9,597	50,777
Broward	011	33304	12,013	9,904	52,004
Broward	011	33305	11,646	9,594	51,130
Broward	011	33306	12,892	10,646	54,818
Broward	011	33308	13,085	10,819	55,440
Broward	011	33309	5,411	4,365	31,349
Broward	011	33311	6,030	4,873	33,712
Broward	011	33312	6,020	4,865	33,671
Broward	011	33313	4,133	3,320	26,064
Broward	011	33314	4,250	3,415	26,611
Broward	011	33315	8,854	7,234	42,680
Broward	011	33316	12,688	10,511	53,309
Broward	011	33317	4,188	3,366	26,323
Broward	011	33319	4,098	3,291	25,902
Broward	011	33321	4,104	3,297	25,979
Broward	011	33322	4,114	3,304	26,030
Broward	011	33323	4,143	3,328	26,220
Broward	011	33324	4,094	3,288	25,954
Broward	011	33325	4,148	3,331	26,280
Broward	011	33326	4,211	3,383	26,583
Broward	011	33327	4,214	3,387	26,559
Broward	011	33328	4,092	3,287	25,914
Broward	011	33330	4,138	3,322	26,229
Broward	011	33331	4,250	3,414	26,741
Broward	011	33332	4,279	3,438	26,827
Broward	011	33334	9,660	7,912	45,452
Broward	011	33351	4,116	3,306	26,022
Broward	011	33441	11,877	9,785	52,188
Broward	011	33442	7,204	5,837	34,365
Calhoun	013	32421	1,279	1,028	7,963
Calhoun	013	32424	1,292	1,040	7,928
Calhoun	013	32430	1,364	1,097	8,423
Calhoun	013	32449	1,651	1,329	9,790
Charlotte	015	33946	6,741	5,587	27,620
Charlotte	015	33947	4,770	3,906	21,892
Charlotte	015	33948	2,983	2,412	15,288
Charlotte	015	33950	3,205	2,588	16,996
Charlotte	015	33952	2,812	2,263	14,978
Charlotte	015	33953	2,453	1,978	13,156
Charlotte	015	33954	2,480	1,990	13,857
Charlotte	015	33955	3,313	2,669	17,947
Charlotte	015	33980	2,637	2,119	14,542
Charlotte	015	33981	3,156	2,550	16,071
Charlotte	015	33982	2,366	1,895	13,800
Charlotte	015	33983	2,455	1,969	14,023
Charlotte	015	34224	4,744	3,880	21,868
Citrus	017	34428	1,453	1,168	8,633
Citrus	017	34429	1,479	1,189	8,617
Citrus	017	34433	1,255	1,007	7,559
Citrus	017	34434	1,275	1,023	7,655
Citrus	017	34436	1,346	1,079	8,076
Citrus	017	34442	1,334	1,072	7,863
Citrus	017	34446	1,466	1,178	8,472
Citrus	017	34448	1,521	1,224	8,728
Citrus	017	34450	1,379	1,107	8,234
Citrus	017	34452	1,370	1,099	8,152
Citrus	017	34453	1,315	1,057	7,807
Citrus	017	34461	1,323	1,062	7,841
Citrus	017	34465	1,279	1,027	7,659
Clay	019	32003	0,881	0,707	5,633
Clay	019	32043	0,798	0,641	5,241
Clay	019	32065	0,761	0,611	4,805
Clay	019	32068	0,710	0,570	4,544
Clay	019	32073	0,887	0,713	5,646
Clay	019	32656	0,809	0,649	5,173
Collier	021	34102	9,488	7,850	38,007
Collier	021	34103	9,231	7,635	36,192
Collier	021	34104	4,808	3,894	23,147
Collier	021	34105	5,858	4,766	26,647
Collier	021	34108	8,437	6,961	34,082
Collier	021	34109	5,308	4,311	24,978
Collier	021	34110	5,831	4,751	26,512
Collier	021	34112	6,187	5,063	26,856
Collier	021	34113	5,632	4,593	25,322
Collier	021	34114	4,279	3,460	21,149
Collier	021	34116	3,631	2,924	19,208
Collier	021	34117	3,434	2,764	18,612
Collier	021	34119	3,484	2,808	18,602
Collier	021	34120	3,429	2,757	18,670
Collier	021	34138	7,911	6,452	33,997
Collier	021	34139	6,098	4,948	27,906
Collier	021	34140	8,996	7,432	36,615
Collier	021	34141	4,087	3,288	21,849
Collier	021	34142	3,425	2,753	19,065
Collier	021	34145	11,525	9,608	42,207
Columbia	023	32024	0,730	0,586	4,654

ZIP	Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
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%
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%

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
 AIR Hurricane Model for the United States
 Model Name & Version Number: v16.1.0 implemented in Touchstone v5.1.6
 Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 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
Columbia	023	32025	0.603	0.484	3.949
Columbia	023	32038	0.746	0.600	4.707
Columbia	023	32055	0.582	0.467	3.845
Columbia	023	32061	0.668	0.537	4.301
DeSoto	027	34266	2.299	1.840	13.918
DeSoto	027	34269	2.336	1.876	13.078
Dixie	029	32628	0.865	0.698	5.410
Dixie	029	32648	2.251	1.846	11.050
Dixie	029	32680	0.942	0.760	5.894
Duval	031	32202	0.812	0.653	5.219
Duval	031	32204	0.786	0.632	5.084
Duval	031	32205	0.782	0.628	5.100
Duval	031	32206	0.788	0.633	5.073
Duval	031	32207	0.828	0.665	5.325
Duval	031	32208	0.720	0.580	4.667
Duval	031	32209	0.766	0.616	4.965
Duval	031	32210	0.806	0.648	5.223
Duval	031	32211	0.826	0.665	5.246
Duval	031	32212	0.858	0.689	5.475
Duval	031	32214	0.865	0.695	5.520
Duval	031	32216	0.862	0.694	5.509
Duval	031	32217	0.866	0.695	5.558
Duval	031	32218	0.700	0.563	4.526
Duval	031	32219	0.645	0.518	4.236
Duval	031	32220	0.630	0.506	4.194
Duval	031	32221	0.678	0.545	4.366
Duval	031	32222	0.708	0.568	4.564
Duval	031	32223	0.904	0.727	5.758
Duval	031	32224	1.022	0.823	6.385
Duval	031	32225	0.912	0.734	5.778
Duval	031	32226	0.811	0.653	5.102
Duval	031	32227	2.345	1.920	12.758
Duval	031	32233	2.077	1.696	11.528
Duval	031	32234	0.592	0.475	3.920
Duval	031	32244	0.866	0.696	5.611
Duval	031	32246	0.820	0.660	5.281
Duval	031	32250	2.086	1.701	11.213
Duval	031	32254	0.774	0.622	5.008
Duval	031	32256	0.808	0.650	5.212
Duval	031	32257	0.905	0.728	5.753
Duval	031	32258	0.841	0.678	5.359
Duval	031	32266	2.217	1.812	12.091
Duval	031	32277	0.761	0.612	4.915
Escambia	033	32501	6.387	5.202	30.492
Escambia	033	32502	6.989	5.699	32.664
Escambia	033	32503	5.863	4.768	28.487
Escambia	033	32504	4.988	4.042	25.870
Escambia	033	32505	4.777	3.876	24.487
Escambia	033	32506	5.302	4.297	26.685
Escambia	033	32507	8.950	7.379	36.703
Escambia	033	32508	10.404	8.568	43.765
Escambia	033	32509	3.087	2.489	17.707
Escambia	033	32511	5.981	4.863	28.946
Escambia	033	32514	3.804	3.072	20.475
Escambia	033	32526	2.994	2.414	17.271
Escambia	033	32533	2.461	1.981	14.764
Escambia	033	32534	2.777	2.238	16.170
Escambia	033	32535	1.449	1.164	9.603
Escambia	033	32568	1.557	1.251	10.173
Escambia	033	32577	1.939	1.559	12.190
Flagler	035	32110	0.981	0.786	6.689
Flagler	035	32136	3.311	2.681	17.225
Flagler	035	32137	2.158	1.737	12.319
Flagler	035	32164	1.316	1.056	8.503
Franklin	037	32320	7.382	6.080	29.438
Franklin	037	32322	5.612	4.623	23.591
Franklin	037	32328	7.043	5.867	25.863
Gadsden	039	32324	0.888	0.714	5.637
Gadsden	039	32332	0.852	0.685	5.364
Gadsden	039	32333	0.751	0.604	4.738
Gadsden	039	32343	0.884	0.711	5.419
Gadsden	039	32351	0.884	0.711	5.504
Gadsden	039	32352	0.804	0.647	5.093
Gilchrist	041	32619	0.899	0.725	5.426
Gilchrist	041	32693	1.045	0.845	6.119
Glades	043	33471	3.064	2.458	18.139
Gulf	045	32456	5.700	4.655	24.909
Gulf	045	32465	1.989	1.601	11.409
Hamilton	047	32052	0.484	0.389	3.284
Hamilton	047	32053	0.481	0.386	3.263
Hamilton	047	32096	0.541	0.434	3.637
Hardee	049	33834	2.076	1.664	12.393
Hardee	049	33865	2.148	1.722	12.599
Hardee	049	33873	2.113	1.694	12.675
Hardee	049	33890	2.091	1.674	12.613
Hendry	051	33440	3.971	3.185	22.166
Hendry	051	33935	3.129	2.515	17.439

ZIP	Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
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%
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%

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
 AIR Hurricane Model for the United States
 Model Name & Version Number: v16.1.0 implemented in Touchstone v5.1.6
 Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 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
Hernando	053	34601	1.474	1.186	8.511
Hernando	053	34602	1.511	1.215	8.840
Hernando	053	34604	1.642	1.324	9.465
Hernando	053	34606	2.471	2.003	12.940
Hernando	053	34607	3.500	2.871	15.459
Hernando	053	34608	1.851	1.494	10.369
Hernando	053	34609	1.727	1.392	9.818
Hernando	053	34613	1.683	1.356	9.648
Hernando	053	34614	1.555	1.252	9.051
Highlands	055	33825	1.994	1.596	12.282
Highlands	055	33852	2.686	2.152	16.292
Highlands	055	33857	3.131	2.512	18.658
Highlands	055	33870	2.022	1.618	12.505
Highlands	055	33872	2.002	1.602	12.403
Highlands	055	33875	2.103	1.683	12.940
Highlands	055	33876	2.840	2.276	16.505
Highlands	055	33960	2.533	2.028	15.564
Hillsborough	057	33510	1.833	1.474	10.836
Hillsborough	057	33511	1.931	1.554	11.252
Hillsborough	057	33527	1.783	1.430	10.505
Hillsborough	057	33534	2.825	2.291	14.765
Hillsborough	057	33547	1.941	1.556	11.367
Hillsborough	057	33548	1.929	1.557	10.827
Hillsborough	057	33549	1.885	1.522	10.715
Hillsborough	057	33556	1.990	1.609	11.011
Hillsborough	057	33558	2.006	1.623	11.071
Hillsborough	057	33563	1.810	1.452	10.805
Hillsborough	057	33565	1.787	1.435	10.581
Hillsborough	057	33566	1.797	1.441	10.761
Hillsborough	057	33567	1.758	1.409	10.584
Hillsborough	057	33569	2.078	1.674	11.949
Hillsborough	057	33570	3.240	2.628	16.978
Hillsborough	057	33572	3.236	2.631	16.361
Hillsborough	057	33573	2.403	1.934	13.521
Hillsborough	057	33578	2.427	1.962	13.261
Hillsborough	057	33579	2.152	1.731	12.353
Hillsborough	057	33584	1.756	1.411	10.515
Hillsborough	057	33592	1.771	1.425	10.511
Hillsborough	057	33594	1.831	1.470	10.666
Hillsborough	057	33596	1.925	1.546	11.088
Hillsborough	057	33598	2.239	1.799	12.846
Hillsborough	057	33602	2.832	2.302	14.510
Hillsborough	057	33603	2.423	1.964	12.942
Hillsborough	057	33604	1.965	1.585	11.105
Hillsborough	057	33605	2.488	2.015	13.182
Hillsborough	057	33606	3.188	2.609	14.732
Hillsborough	057	33607	3.281	2.674	16.032
Hillsborough	057	33609	3.725	3.048	17.630
Hillsborough	057	33610	1.943	1.566	11.066
Hillsborough	057	33611	4.559	3.744	20.482
Hillsborough	057	33612	1.855	1.495	10.655
Hillsborough	057	33613	1.858	1.498	10.642
Hillsborough	057	33614	2.470	2.001	12.948
Hillsborough	057	33615	3.353	2.763	15.464
Hillsborough	057	33616	5.071	4.170	22.250
Hillsborough	057	33617	1.823	1.469	10.542
Hillsborough	057	33618	1.924	1.551	10.846
Hillsborough	057	33619	2.353	1.906	12.750
Hillsborough	057	33620	1.834	1.478	10.573
Hillsborough	057	33621	4.864	4.002	20.976
Hillsborough	057	33624	1.982	1.601	11.040
Hillsborough	057	33625	2.161	1.748	11.694
Hillsborough	057	33626	2.584	2.102	13.357
Hillsborough	057	33629	3.988	3.270	18.607
Hillsborough	057	33634	3.310	2.719	15.696
Hillsborough	057	33635	3.112	2.549	14.919
Hillsborough	057	33637	1.793	1.444	10.436
Hillsborough	057	33647	1.819	1.466	10.638
Holmes	059	32425	1.126	0.904	7.238
Holmes	059	32464	1.132	0.909	7.306
Indian River	061	00087	3.136	2.517	18.403
Indian River	061	32948	3.391	2.726	19.685
Indian River	061	32958	6.577	5.348	30.696
Indian River	061	32960	7.629	6.222	35.067
Indian River	061	32962	7.324	5.968	34.306
Indian River	061	32963	11.225	9.312	44.782
Indian River	061	32966	4.069	3.276	22.579
Indian River	061	32967	5.122	4.142	26.284
Indian River	061	32968	4.960	4.003	26.208
Jackson	063	32420	1.303	1.047	8.166
Jackson	063	32423	0.852	0.685	5.498
Jackson	063	32426	0.954	0.766	6.096
Jackson	063	32431	1.075	0.864	6.977
Jackson	063	32440	1.016	0.816	6.625
Jackson	063	32442	1.011	0.813	6.345
Jackson	063	32443	0.934	0.750	5.950
Jackson	063	32445	0.852	0.685	5.508

ZIP	Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
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%
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%

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
 AIR Hurricane Model for the United States
 Model Name & Version Number: v16.1.0 implemented in Touchstone v5.1.6
 Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 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
Jackson	063	32446	0.975	0.783	6.176
Jackson	063	32448	1.034	0.831	6.696
Jackson	063	32460	0.922	0.741	5.845
Jefferson	065	32336	0.684	0.550	4.425
Jefferson	065	32344	0.627	0.504	4.116
Lafayette	067	32013	0.745	0.600	4.600
Lafayette	067	32066	0.786	0.632	4.785
Lake	069	32102	1.144	0.916	7.339
Lake	069	32159	1.378	1.103	8.622
Lake	069	32702	1.094	0.875	7.144
Lake	069	32726	1.686	1.350	10.369
Lake	069	32735	1.598	1.280	9.868
Lake	069	32736	1.277	1.022	8.193
Lake	069	32757	1.666	1.334	10.285
Lake	069	32767	1.099	0.879	7.192
Lake	069	32776	1.301	1.041	8.338
Lake	069	32778	1.845	1.478	11.182
Lake	069	32784	1.354	1.084	8.563
Lake	069	34705	2.017	1.617	12.043
Lake	069	34711	1.858	1.488	11.330
Lake	069	34714	1.565	1.253	9.848
Lake	069	34715	1.960	1.571	11.853
Lake	069	34731	1.560	1.249	9.584
Lake	069	34736	1.603	1.284	9.889
Lake	069	34737	1.773	1.420	10.842
Lake	069	34748	1.696	1.358	10.373
Lake	069	34753	1.551	1.242	9.586
Lake	069	34756	2.089	1.674	12.550
Lake	069	34762	1.677	1.343	10.255
Lake	069	34788	1.847	1.480	11.181
Lake	069	34797	1.673	1.340	10.313
Lee	071	33901	2.723	2.191	15.142
Lee	071	33903	2.630	2.112	14.628
Lee	071	33904	3.138	2.529	15.922
Lee	071	33905	2.722	2.185	15.263
Lee	071	33907	2.897	2.335	15.662
Lee	071	33908	4.699	3.824	21.500
Lee	071	33909	2.660	2.137	14.946
Lee	071	33912	2.999	2.413	16.285
Lee	071	33913	3.000	2.412	16.500
Lee	071	33914	3.758	3.037	18.183
Lee	071	33916	2.719	2.185	15.168
Lee	071	33917	2.571	2.063	14.646
Lee	071	33919	3.121	2.519	16.144
Lee	071	33920	2.875	2.308	16.270
Lee	071	33921	8.555	7.093	34.777
Lee	071	33922	6.090	4.950	28.681
Lee	071	33924	9.048	7.488	36.260
Lee	071	33928	3.715	2.999	19.192
Lee	071	33931	7.254	6.011	28.268
Lee	071	33936	3.152	2.535	17.285
Lee	071	33956	5.721	4.673	26.119
Lee	071	33957	10.095	8.414	37.195
Lee	071	33966	2.882	2.316	15.870
Lee	071	33967	3.501	2.822	18.322
Lee	071	33971	2.820	2.266	15.875
Lee	071	33972	3.106	2.499	17.105
Lee	071	33973	2.865	2.302	16.011
Lee	071	33974	3.275	2.635	17.849
Lee	071	33976	3.019	2.430	16.563
Lee	071	33990	2.790	2.242	15.210
Lee	071	33991	3.198	2.571	16.896
Lee	071	33993	3.105	2.494	16.760
Lee	071	34134	6.790	5.597	27.774
Lee	071	34135	4.138	3.347	20.668
Leon	073	32301	0.839	0.674	5.186
Leon	073	32303	0.846	0.681	5.223
Leon	073	32304	0.852	0.685	5.241
Leon	073	32305	0.894	0.718	5.413
Leon	073	32306	0.844	0.678	5.207
Leon	073	32307	0.848	0.681	5.226
Leon	073	32308	0.808	0.649	5.030
Leon	073	32309	0.735	0.590	4.643
Leon	073	32310	0.898	0.722	5.466
Leon	073	32311	0.821	0.660	5.055
Leon	073	32312	0.749	0.601	4.750
Leon	073	32317	0.770	0.618	4.783
Leon	073	32399	0.841	0.675	5.190
Levy	075	32621	1.039	0.833	6.456
Levy	075	32625	3.514	2.895	15.507
Levy	075	32626	1.039	0.840	6.415
Levy	075	32668	1.228	0.984	7.606
Levy	075	32696	1.065	0.853	6.719
Levy	075	34449	1.261	1.012	7.692
Levy	075	34498	2.611	2.129	12.764
Liberty	077	32321	1.216	0.978	7.502
Liberty	077	32334	1.175	0.945	7.225

ZIP	Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
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%
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%

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
 AIR Hurricane Model for the United States
Model Name & Version Number: v16.1.0 implemented in Touchstone v5.1.6
Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 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
Orange	095	32806	1.394	1.115	8.937
Orange	095	32807	1.424	1.140	9.088
Orange	095	32808	1.411	1.129	9.031
Orange	095	32809	1.435	1.148	9.170
Orange	095	32810	1.368	1.094	8.798
Orange	095	32811	1.432	1.146	9.143
Orange	095	32812	1.422	1.138	9.094
Orange	095	32814	1.400	1.120	8.959
Orange	095	32816	1.509	1.208	9.493
Orange	095	32817	1.452	1.162	9.215
Orange	095	32818	1.499	1.200	9.515
Orange	095	32819	1.425	1.140	9.103
Orange	095	32820	1.510	1.209	9.774
Orange	095	32821	1.426	1.141	9.123
Orange	095	32822	1.463	1.171	9.314
Orange	095	32824	1.653	1.323	10.364
Orange	095	32825	1.473	1.179	9.345
Orange	095	32826	1.463	1.172	9.543
Orange	095	32827	1.623	1.299	10.178
Orange	095	32828	1.506	1.205	9.790
Orange	095	32829	1.533	1.227	9.697
Orange	095	32830	1.494	1.195	9.483
Orange	095	32831	1.689	1.353	10.482
Orange	095	32832	1.720	1.377	10.672
Orange	095	32833	1.626	1.302	10.408
Orange	095	32835	1.448	1.159	9.227
Orange	095	32836	1.419	1.135	9.087
Orange	095	32837	1.503	1.203	9.548
Orange	095	32839	1.426	1.141	9.112
Orange	095	34734	1.677	1.343	10.429
Orange	095	34760	1.979	1.586	11.934
Orange	095	34761	1.847	1.480	11.281
Orange	095	34786	1.547	1.238	9.761
Orange	095	34787	1.946	1.559	11.792
Osceola	097	34739	2.472	1.980	15.171
Osceola	097	34741	1.674	1.340	10.469
Osceola	097	34743	1.910	1.529	11.714
Osceola	097	34744	2.023	1.621	12.270
Osceola	097	34746	1.805	1.444	11.203
Osceola	097	34747	1.476	1.182	9.405
Osceola	097	34758	1.868	1.495	11.608
Osceola	097	34769	2.266	1.817	13.484
Osceola	097	34771	2.031	1.627	12.347
Osceola	097	34772	2.371	1.901	14.088
Osceola	097	34773	2.232	1.788	13.767
Palm Beach	099	00053	5.009	4.027	27.295
Palm Beach	099	33401	11.736	9.622	47.735
Palm Beach	099	33403	11.590	9.504	47.157
Palm Beach	099	33404	12.120	9.946	48.677
Palm Beach	099	33405	10.055	10.742	51.228
Palm Beach	099	33406	8.447	6.870	38.294
Palm Beach	099	33407	10.203	8.327	43.494
Palm Beach	099	33408	13.765	11.351	52.937
Palm Beach	099	33409	7.632	6.194	35.867
Palm Beach	099	33410	10.199	8.344	43.196
Palm Beach	099	33411	4.506	3.626	24.850
Palm Beach	099	33412	4.491	3.614	24.729
Palm Beach	099	33413	4.816	3.876	25.971
Palm Beach	099	33414	4.558	3.667	25.137
Palm Beach	099	33415	5.578	4.498	28.872
Palm Beach	099	33417	5.606	4.524	28.928
Palm Beach	099	33418	5.833	4.712	29.587
Palm Beach	099	33426	11.734	9.645	47.286
Palm Beach	099	33428	4.857	3.906	26.228
Palm Beach	099	33430	5.070	4.074	27.929
Palm Beach	099	33431	12.388	10.200	49.770
Palm Beach	099	33432	14.515	12.023	55.385
Palm Beach	099	33433	5.989	4.833	30.439
Palm Beach	099	33434	5.220	4.203	27.670
Palm Beach	099	33435	14.464	11.975	54.319
Palm Beach	099	33436	8.545	6.951	38.726
Palm Beach	099	33437	5.473	4.408	28.817
Palm Beach	099	33438	8.827	7.167	41.587
Palm Beach	099	33444	13.398	11.067	52.418
Palm Beach	099	33445	9.514	7.764	42.198
Palm Beach	099	33446	5.114	4.114	27.396
Palm Beach	099	33449	4.529	3.641	24.996
Palm Beach	099	33458	8.582	6.993	38.345
Palm Beach	099	33460	13.556	11.174	52.410
Palm Beach	099	33461	8.688	7.063	39.058
Palm Beach	099	33462	11.982	9.853	48.014
Palm Beach	099	33463	5.590	4.502	29.145
Palm Beach	099	33467	4.626	3.717	25.489
Palm Beach	099	33469	12.133	9.975	49.429
Palm Beach	099	33470	4.625	3.720	25.490
Palm Beach	099	33472	4.889	3.935	26.523
Palm Beach	099	33473	4.767	3.834	26.063

ZIP	Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
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%
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%

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
 AIR Hurricane Model for the United States
 Model Name & Version Number: v16.1.0 implemented in Touchstone v5.1.6
 Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 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
Palm Beach	099	33476	9.261	7.520	43.246
Palm Beach	099	33477	13.657	11.273	53.756
Palm Beach	099	33478	4.522	3.636	24.750
Palm Beach	099	33480	15.074	12.472	56.550
Palm Beach	099	33483	14.952	12.408	56.410
Palm Beach	099	33484	6.716	5.426	33.053
Palm Beach	099	33486	10.522	8.624	44.883
Palm Beach	099	33487	13.781	11.394	53.189
Palm Beach	099	33493	5.100	4.099	27.980
Palm Beach	099	33496	5.299	4.267	28.007
Palm Beach	099	33498	4.903	3.941	26.500
Pasco	101	33523	1.573	1.265	9.269
Pasco	101	33525	1.790	1.440	10.296
Pasco	101	33540	1.786	1.435	10.463
Pasco	101	33541	1.842	1.482	10.679
Pasco	101	33542	1.823	1.466	10.637
Pasco	101	33543	1.778	1.431	10.523
Pasco	101	33544	1.871	1.508	10.823
Pasco	101	33545	1.867	1.502	10.586
Pasco	101	33559	1.860	1.501	10.673
Pasco	101	33576	1.870	1.506	10.525
Pasco	101	34610	1.815	1.463	10.229
Pasco	101	34637	1.916	1.544	10.756
Pasco	101	34638	1.978	1.599	10.940
Pasco	101	34639	1.901	1.533	10.839
Pasco	101	34652	4.273	3.518	18.664
Pasco	101	34653	3.190	2.606	15.605
Pasco	101	34654	2.138	1.728	11.686
Pasco	101	34655	2.211	1.787	12.011
Pasco	101	34667	4.018	3.287	18.344
Pasco	101	34668	3.946	3.235	17.899
Pasco	101	34669	2.238	1.810	12.026
Pasco	101	34690	3.585	2.931	17.095
Pasco	101	34691	4.888	4.033	21.159
Pinellas	103	33701	5.888	4.846	24.587
Pinellas	103	33702	3.878	3.173	17.857
Pinellas	103	33703	4.777	3.932	20.618
Pinellas	103	33704	5.194	4.264	22.323
Pinellas	103	33705	6.552	5.409	26.939
Pinellas	103	33706	7.084	5.899	27.466
Pinellas	103	33707	6.062	5.018	24.889
Pinellas	103	33708	6.507	5.426	24.596
Pinellas	103	33709	3.721	3.039	17.351
Pinellas	103	33710	4.610	3.791	20.268
Pinellas	103	33711	6.196	5.141	24.556
Pinellas	103	33712	6.754	5.577	27.521
Pinellas	103	33713	4.474	3.660	20.079
Pinellas	103	33714	3.679	2.993	17.456
Pinellas	103	33715	7.794	6.511	29.390
Pinellas	103	33716	3.448	2.814	16.508
Pinellas	103	33755	4.694	3.870	20.399
Pinellas	103	33756	4.635	3.812	20.177
Pinellas	103	33759	3.282	2.671	15.820
Pinellas	103	33760	2.861	2.321	14.837
Pinellas	103	33761	3.440	2.808	16.358
Pinellas	103	33762	3.109	2.527	15.259
Pinellas	103	33763	3.806	3.112	17.659
Pinellas	103	33764	3.186	2.600	15.593
Pinellas	103	33765	3.537	2.886	17.139
Pinellas	103	33767	6.039	5.035	23.269
Pinellas	103	33770	5.093	4.198	21.621
Pinellas	103	33771	3.224	2.627	16.008
Pinellas	103	33772	5.899	4.876	24.276
Pinellas	103	33773	3.331	2.714	16.182
Pinellas	103	33774	6.761	5.604	26.984
Pinellas	103	33776	7.413	6.155	28.976
Pinellas	103	33777	3.658	2.989	17.156
Pinellas	103	33778	5.061	4.167	21.666
Pinellas	103	33781	2.911	2.364	14.610
Pinellas	103	33782	2.804	2.274	14.271
Pinellas	103	33785	7.224	6.027	27.588
Pinellas	103	33786	6.632	5.525	26.120
Pinellas	103	34677	2.669	2.172	13.522
Pinellas	103	34681	5.046	4.184	20.970
Pinellas	103	34683	4.350	3.575	18.996
Pinellas	103	34684	3.284	2.679	15.660
Pinellas	103	34685	2.466	2.003	12.566
Pinellas	103	34688	2.392	1.936	12.415
Pinellas	103	34689	4.565	3.780	19.038
Pinellas	103	34695	3.079	2.506	15.338
Pinellas	103	34698	4.702	3.869	20.348
Polk	105	33801	1.623	1.299	10.082
Polk	105	33803	1.655	1.325	10.170
Polk	105	33805	1.584	1.268	9.809
Polk	105	33809	1.629	1.305	10.031
Polk	105	33810	1.630	1.307	9.957
Polk	105	33811	1.737	1.391	10.487

ZIP	Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
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%
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%

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
 AIR Hurricane Model for the United States
 Model Name & Version Number: v16.1.0 implemented in Touchstone v5.1.6
 Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 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
Sarasota	115	34287	2.220	1.789	12.355
Sarasota	115	34288	2.200	1.764	12.715
Sarasota	115	34289	2.127	1.705	12.428
Sarasota	115	34291	2.129	1.712	12.170
Sarasota	115	34292	3.132	2.539	15.774
Sarasota	115	34293	5.019	4.096	22.720
Seminole	117	32701	1.348	1.079	8.665
Seminole	117	32707	1.421	1.137	9.026
Seminole	117	32708	1.450	1.161	9.157
Seminole	117	32714	1.328	1.062	8.565
Seminole	117	32730	1.384	1.108	8.846
Seminole	117	32732	1.545	1.238	9.902
Seminole	117	32746	1.390	1.113	8.815
Seminole	117	32750	1.365	1.092	8.725
Seminole	117	32765	1.520	1.218	9.523
Seminole	117	32766	1.539	1.233	9.884
Seminole	117	32771	1.409	1.128	8.890
Seminole	117	32773	1.470	1.177	9.529
Seminole	117	32779	1.300	1.040	8.383
Sumter	119	32162	1.321	1.058	8.234
Sumter	119	32163	1.336	1.070	8.332
Sumter	119	33513	1.500	1.205	8.890
Sumter	119	33514	1.534	1.229	9.337
Sumter	119	33538	1.429	1.147	8.571
Sumter	119	33585	1.525	1.225	9.135
Sumter	119	33597	1.371	1.100	8.340
Sumter	119	34484	1.300	1.043	8.025
Sumter	119	34785	1.403	1.124	8.618
Suwannee	121	32008	0.818	0.659	5.053
Suwannee	121	32060	0.649	0.521	4.229
Suwannee	121	32062	0.729	0.585	4.630
Suwannee	121	32064	0.626	0.503	4.103
Suwannee	121	32071	0.776	0.623	4.872
Suwannee	121	32094	0.667	0.535	4.314
Taylor	123	32347	0.763	0.613	4.937
Taylor	123	32348	0.867	0.697	5.451
Taylor	123	32356	0.907	0.731	5.570
Taylor	123	32359	1.574	1.279	8.528
Union	125	32054	0.681	0.546	4.425
Union	125	32083	0.628	0.504	4.096
Volusia	127	32114	2.578	2.075	14.706
Volusia	127	32117	2.598	2.091	14.738
Volusia	127	32118	3.712	3.003	19.935
Volusia	127	32119	2.515	2.026	14.745
Volusia	127	32124	1.128	0.903	7.591
Volusia	127	32127	2.823	2.278	15.393
Volusia	127	32128	1.401	1.122	9.112
Volusia	127	32129	2.171	1.744	12.857
Volusia	127	32130	1.063	0.851	7.318
Volusia	127	32132	2.957	2.387	15.914
Volusia	127	32141	3.054	2.469	16.430
Volusia	127	32168	1.985	1.595	11.878
Volusia	127	32169	4.393	3.568	21.688
Volusia	127	32174	1.970	1.581	11.864
Volusia	127	32176	3.590	2.903	19.202
Volusia	127	32180	1.147	0.918	7.562
Volusia	127	32190	1.287	1.031	8.568
Volusia	127	32713	1.327	1.062	8.614
Volusia	127	32720	1.108	0.887	7.583
Volusia	127	32724	1.112	0.890	7.596
Volusia	127	32725	1.343	1.075	8.963
Volusia	127	32738	1.309	1.048	8.758
Volusia	127	32744	1.187	0.950	8.035
Volusia	127	32759	3.283	2.657	17.543
Volusia	127	32763	1.220	0.977	8.264
Volusia	127	32764	1.401	1.122	9.255
Wakulla	129	32327	1.104	0.889	6.606
Wakulla	129	32346	3.574	2.939	14.341
Wakulla	129	32355	1.695	1.373	8.866
Wakulla	129	32358	1.391	1.121	7.964
Walton	131	32433	1.426	1.146	9.002
Walton	131	32435	1.590	1.278	9.794
Walton	131	32439	2.947	2.374	16.494
Walton	131	32455	1.582	1.271	9.718
Walton	131	32459	7.644	6.253	33.505

ZIP	Percentage Difference Between Touchstone 5.1.6 Form A-1 and Touchstone 4.1.0 Form A-1		
	Frame Owners	Masonry Owners	Mobile Homes
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%
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 v16.0.0
Model Name & Version Number: implemented in Touchstone v4.1.0
Model Release Date: 9/15/2016

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Alachua	001	32601	0.787	0.631	5.060
Alachua	001	32603	0.780	0.625	5.011
Alachua	001	32605	0.757	0.607	4.872
Alachua	001	32606	0.793	0.636	5.057
Alachua	001	32607	0.805	0.645	5.130
Alachua	001	32608	0.823	0.660	5.242
Alachua	001	32609	0.765	0.613	4.922
Alachua	001	32611	0.784	0.628	5.035
Alachua	001	32615	0.759	0.609	4.855
Alachua	001	32618	0.952	0.765	5.912
Alachua	001	32631	0.786	0.629	5.084
Alachua	001	32641	0.784	0.629	5.041
Alachua	001	32643	0.821	0.661	5.092
Alachua	001	32653	0.754	0.605	4.852
Alachua	001	32669	0.926	0.743	5.726
Alachua	001	32694	0.763	0.612	4.922
Baker	003	32040	0.536	0.430	3.562
Baker	003	32063	0.551	0.442	3.624
Baker	003	32087	0.492	0.394	3.312
Bay	005	32401	4.601	3.736	22.659
Bay	005	32403	8.386	6.904	34.684
Bay	005	32404	2.923	2.359	15.998
Bay	005	32405	3.804	3.080	19.792
Bay	005	32407	8.052	6.614	34.363
Bay	005	32408	8.442	6.946	36.143
Bay	005	32409	2.394	1.930	13.673
Bay	005	32413	8.174	6.733	34.505
Bay	005	32438	1.729	1.391	10.465
Bay	005	32444	2.825	2.280	15.711
Bay	005	32466	1.995	1.606	11.652
Bradford	007	32044	0.735	0.589	4.739
Bradford	007	32058	0.654	0.524	4.254
Bradford	007	32091	0.726	0.582	4.663
Bradford	007	32622	0.708	0.567	4.575
Brevard	009	00042	2.801	2.248	16.700
Brevard	009	32754	2.242	1.801	13.570
Brevard	009	32780	2.266	1.820	14.221
Brevard	009	32796	2.258	1.814	14.147
Brevard	009	32815	2.870	2.308	16.712
Brevard	009	32901	5.193	4.217	25.673
Brevard	009	32903	8.381	6.890	36.603
Brevard	009	32904	3.282	2.641	18.677
Brevard	009	32905	5.253	4.270	26.379
Brevard	009	32907	2.776	2.229	16.547
Brevard	009	32908	2.727	2.189	16.383
Brevard	009	32909	2.996	2.408	17.548
Brevard	009	32920	6.350	5.200	31.180
Brevard	009	32922	2.752	2.215	16.614
Brevard	009	32925	7.772	6.396	34.858

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	Manufactured
Brevard	009	32926	2.428	1.952	14.632
Brevard	009	32927	2.359	1.895	14.250
Brevard	009	32931	7.114	5.846	33.540
Brevard	009	32934	3.213	2.586	18.832
Brevard	009	32935	4.357	3.518	22.861
Brevard	009	32937	7.922	6.525	34.875
Brevard	009	32940	3.656	2.951	20.477
Brevard	009	32949	6.620	5.405	30.324
Brevard	009	32950	5.519	4.490	27.312
Brevard	009	32951	9.193	7.605	38.539
Brevard	009	32952	4.102	3.332	21.921
Brevard	009	32953	3.061	2.470	17.918
Brevard	009	32955	3.376	2.722	18.909
Brevard	009	32976	7.090	5.793	32.670
Broward	011	00041	4.344	3.490	27.109
Broward	011	33004	11.412	9.402	49.972
Broward	011	33009	12.502	10.326	53.419
Broward	011	33019	14.203	11.803	57.665
Broward	011	33020	10.695	8.786	48.228
Broward	011	33021	6.094	4.925	33.943
Broward	011	33023	4.836	3.891	29.119
Broward	011	33024	4.236	3.402	26.528
Broward	011	33025	4.206	3.377	26.391
Broward	011	33026	4.168	3.347	26.272
Broward	011	33027	4.314	3.464	26.960
Broward	011	33028	4.300	3.453	26.941
Broward	011	33029	4.377	3.515	27.192
Broward	011	33060	10.257	8.417	47.252
Broward	011	33062	13.659	11.366	55.979
Broward	011	33063	4.105	3.297	25.979
Broward	011	33064	10.327	8.475	47.592
Broward	011	33065	4.136	3.324	26.138
Broward	011	33066	4.605	3.705	28.182
Broward	011	33067	4.090	3.286	25.943
Broward	011	33068	4.094	3.288	25.908
Broward	011	33069	5.571	4.497	31.998
Broward	011	33071	4.125	3.315	26.084
Broward	011	33073	4.253	3.417	26.728
Broward	011	33076	4.149	3.336	26.217
Broward	011	33301	11.647	9.597	50.777
Broward	011	33304	12.013	9.904	52.004
Broward	011	33305	11.646	9.594	51.130
Broward	011	33306	12.892	10.646	54.818
Broward	011	33308	13.085	10.819	55.440
Broward	011	33309	5.411	4.365	31.349
Broward	011	33311	6.030	4.873	33.712
Broward	011	33312	6.020	4.865	33.671
Broward	011	33313	4.133	3.320	26.064
Broward	011	33314	4.250	3.415	26.611

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

Modeling Organization: AIR Worldwide
 Atlantic Tropical Cyclone Model v16.0.0
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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Broward	011	33315	8.854	7.234	42.680
Broward	011	33316	12.688	10.511	53.309
Broward	011	33317	4.188	3.366	26.323
Broward	011	33319	4.098	3.291	25.902
Broward	011	33321	4.104	3.297	25.979
Broward	011	33322	4.114	3.304	26.030
Broward	011	33323	4.143	3.328	26.220
Broward	011	33324	4.094	3.288	25.954
Broward	011	33325	4.148	3.331	26.280
Broward	011	33326	4.211	3.383	26.583
Broward	011	33327	4.214	3.387	26.559
Broward	011	33328	4.092	3.287	25.914
Broward	011	33330	4.138	3.322	26.229
Broward	011	33331	4.250	3.414	26.741
Broward	011	33332	4.279	3.438	26.827
Broward	011	33334	9.660	7.912	45.452
Broward	011	33351	4.116	3.306	26.022
Broward	011	33441	11.877	9.785	52.188
Broward	011	33442	7.204	5.837	34.365
Calhoun	013	32421	1.279	1.028	7.963
Calhoun	013	32424	1.292	1.040	7.928
Calhoun	013	32430	1.364	1.097	8.423
Calhoun	013	32449	1.651	1.329	9.790
Charlotte	015	33946	6.741	5.587	27.620
Charlotte	015	33947	4.770	3.906	21.892
Charlotte	015	33948	2.983	2.412	15.288
Charlotte	015	33950	3.205	2.588	16.996
Charlotte	015	33952	2.812	2.263	14.978
Charlotte	015	33953	2.453	1.978	13.156
Charlotte	015	33954	2.480	1.990	13.857
Charlotte	015	33955	3.313	2.669	17.947
Charlotte	015	33980	2.637	2.119	14.542
Charlotte	015	33981	3.156	2.550	16.071
Charlotte	015	33982	2.366	1.895	13.800
Charlotte	015	33983	2.455	1.969	14.023
Charlotte	015	34224	4.744	3.880	21.868
Citrus	017	34428	1.453	1.168	8.633
Citrus	017	34429	1.479	1.189	8.617
Citrus	017	34433	1.255	1.007	7.559
Citrus	017	34434	1.275	1.023	7.655
Citrus	017	34436	1.346	1.079	8.076
Citrus	017	34442	1.334	1.072	7.863
Citrus	017	34446	1.466	1.178	8.472
Citrus	017	34448	1.521	1.224	8.728
Citrus	017	34450	1.379	1.107	8.234
Citrus	017	34452	1.370	1.099	8.152
Citrus	017	34453	1.315	1.057	7.807
Citrus	017	34461	1.323	1.062	7.841
Citrus	017	34465	1.279	1.027	7.659

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

Modeling Organization: AIR Worldwide
 Atlantic Tropical Cyclone Model v16.0.0
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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Clay	019	32003	0.881	0.707	5.633
Clay	019	32043	0.798	0.641	5.241
Clay	019	32065	0.761	0.611	4.805
Clay	019	32068	0.710	0.570	4.544
Clay	019	32073	0.887	0.713	5.646
Clay	019	32656	0.809	0.649	5.173
Collier	021	34102	9.488	7.850	38.007
Collier	021	34103	9.231	7.635	36.192
Collier	021	34104	4.808	3.894	23.147
Collier	021	34105	5.858	4.766	26.647
Collier	021	34108	8.437	6.961	34.082
Collier	021	34109	5.308	4.311	24.978
Collier	021	34110	5.831	4.751	26.512
Collier	021	34112	6.187	5.063	26.856
Collier	021	34113	5.632	4.593	25.322
Collier	021	34114	4.279	3.460	21.149
Collier	021	34116	3.631	2.924	19.208
Collier	021	34117	3.434	2.764	18.612
Collier	021	34119	3.484	2.808	18.602
Collier	021	34120	3.429	2.757	18.670
Collier	021	34138	7.911	6.452	33.997
Collier	021	34139	6.098	4.948	27.906
Collier	021	34140	8.996	7.432	36.615
Collier	021	34141	4.087	3.288	21.849
Collier	021	34142	3.425	2.753	19.065
Collier	021	34145	11.525	9.608	42.207
Columbia	023	32024	0.730	0.586	4.654
Columbia	023	32025	0.603	0.484	3.949
Columbia	023	32038	0.746	0.600	4.707
Columbia	023	32055	0.582	0.467	3.845
Columbia	023	32061	0.668	0.537	4.301
DeSoto	027	34266	2.299	1.840	13.918
DeSoto	027	34269	2.336	1.876	13.078
Dixie	029	32628	0.865	0.698	5.410
Dixie	029	32648	2.251	1.846	11.050
Dixie	029	32680	0.942	0.760	5.894
Duval	031	32202	0.812	0.653	5.219
Duval	031	32204	0.786	0.632	5.084
Duval	031	32205	0.782	0.628	5.100
Duval	031	32206	0.788	0.633	5.073
Duval	031	32207	0.828	0.665	5.325
Duval	031	32208	0.720	0.580	4.667
Duval	031	32209	0.766	0.616	4.965
Duval	031	32210	0.806	0.648	5.223
Duval	031	32211	0.826	0.665	5.246
Duval	031	32212	0.858	0.689	5.475
Duval	031	32214	0.865	0.695	5.520
Duval	031	32216	0.862	0.694	5.509
Duval	031	32217	0.866	0.695	5.558

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

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 Atlantic Tropical Cyclone Model v16.0.0
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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Duval	031	32218	0.700	0.563	4.526
Duval	031	32219	0.645	0.518	4.236
Duval	031	32220	0.630	0.506	4.194
Duval	031	32221	0.678	0.545	4.366
Duval	031	32222	0.708	0.568	4.564
Duval	031	32223	0.904	0.727	5.758
Duval	031	32224	1.022	0.823	6.385
Duval	031	32225	0.912	0.734	5.778
Duval	031	32226	0.811	0.653	5.102
Duval	031	32227	2.345	1.920	12.758
Duval	031	32233	2.077	1.696	11.528
Duval	031	32234	0.592	0.475	3.920
Duval	031	32244	0.866	0.696	5.611
Duval	031	32246	0.820	0.660	5.281
Duval	031	32250	2.086	1.701	11.213
Duval	031	32254	0.774	0.622	5.008
Duval	031	32256	0.808	0.650	5.212
Duval	031	32257	0.905	0.728	5.753
Duval	031	32258	0.841	0.678	5.359
Duval	031	32266	2.217	1.812	12.091
Duval	031	32277	0.761	0.612	4.915
Escambia	033	32501	6.387	5.202	30.492
Escambia	033	32502	6.989	5.699	32.664
Escambia	033	32503	5.863	4.768	28.487
Escambia	033	32504	4.988	4.042	25.870
Escambia	033	32505	4.777	3.876	24.487
Escambia	033	32506	5.302	4.297	26.685
Escambia	033	32507	8.950	7.379	36.703
Escambia	033	32508	10.404	8.568	43.765
Escambia	033	32509	3.087	2.489	17.707
Escambia	033	32511	5.981	4.863	28.946
Escambia	033	32514	3.804	3.072	20.475
Escambia	033	32526	2.994	2.414	17.271
Escambia	033	32533	2.461	1.981	14.764
Escambia	033	32534	2.777	2.238	16.170
Escambia	033	32535	1.449	1.164	9.603
Escambia	033	32568	1.557	1.251	10.173
Escambia	033	32577	1.939	1.559	12.190
Flagler	035	32110	0.981	0.786	6.689
Flagler	035	32136	3.311	2.681	17.225
Flagler	035	32137	2.158	1.737	12.319
Flagler	035	32164	1.316	1.056	8.503
Franklin	037	32320	7.382	6.080	29.438
Franklin	037	32322	5.612	4.623	23.591
Franklin	037	32328	7.043	5.867	25.863
Gadsden	039	32324	0.888	0.714	5.637
Gadsden	039	32332	0.852	0.685	5.364
Gadsden	039	32333	0.751	0.604	4.738
Gadsden	039	32343	0.884	0.711	5.419

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Gadsden	039	32351	0.884	0.711	5.504
Gadsden	039	32352	0.804	0.647	5.093
Gilchrist	041	32619	0.899	0.725	5.426
Gilchrist	041	32693	1.045	0.845	6.119
Glades	043	33471	3.064	2.458	18.139
Gulf	045	32456	5.700	4.655	24.909
Gulf	045	32465	1.989	1.601	11.409
Hamilton	047	32052	0.484	0.389	3.284
Hamilton	047	32053	0.481	0.386	3.263
Hamilton	047	32096	0.541	0.434	3.637
Hardee	049	33834	2.076	1.664	12.393
Hardee	049	33865	2.148	1.722	12.599
Hardee	049	33873	2.113	1.694	12.675
Hardee	049	33890	2.091	1.674	12.613
Hendry	051	33440	3.971	3.185	22.166
Hendry	051	33935	3.129	2.515	17.439
Hernando	053	34601	1.474	1.186	8.511
Hernando	053	34602	1.511	1.215	8.840
Hernando	053	34604	1.642	1.324	9.465
Hernando	053	34606	2.471	2.003	12.940
Hernando	053	34607	3.500	2.871	15.459
Hernando	053	34608	1.851	1.494	10.369
Hernando	053	34609	1.727	1.392	9.818
Hernando	053	34613	1.683	1.356	9.648
Hernando	053	34614	1.555	1.252	9.051
Highlands	055	33825	1.994	1.596	12.282
Highlands	055	33852	2.686	2.152	16.292
Highlands	055	33857	3.131	2.512	18.658
Highlands	055	33870	2.022	1.618	12.505
Highlands	055	33872	2.002	1.602	12.403
Highlands	055	33875	2.103	1.683	12.940
Highlands	055	33876	2.840	2.276	16.505
Highlands	055	33960	2.533	2.028	15.564
Hillsborough	057	33510	1.833	1.474	10.836
Hillsborough	057	33511	1.931	1.554	11.252
Hillsborough	057	33527	1.783	1.430	10.505
Hillsborough	057	33534	2.825	2.291	14.765
Hillsborough	057	33547	1.941	1.556	11.367
Hillsborough	057	33548	1.929	1.557	10.827
Hillsborough	057	33549	1.885	1.522	10.715
Hillsborough	057	33556	1.990	1.609	11.011
Hillsborough	057	33558	2.006	1.623	11.071
Hillsborough	057	33563	1.810	1.452	10.805
Hillsborough	057	33565	1.787	1.435	10.581
Hillsborough	057	33566	1.797	1.441	10.761
Hillsborough	057	33567	1.758	1.409	10.584
Hillsborough	057	33569	2.078	1.674	11.949
Hillsborough	057	33570	3.240	2.628	16.978
Hillsborough	057	33572	3.236	2.631	16.361

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

Modeling Organization: AIR Worldwide
 Atlantic Tropical Cyclone Model v16.0.0
Model Name & Version Number: implemented in Touchstone v4.1.0
Model Release Date: 9/15/2016

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Hillsborough	057	33573	2.403	1.934	13.521
Hillsborough	057	33578	2.427	1.962	13.261
Hillsborough	057	33579	2.152	1.731	12.353
Hillsborough	057	33584	1.756	1.411	10.515
Hillsborough	057	33592	1.771	1.425	10.511
Hillsborough	057	33594	1.831	1.470	10.666
Hillsborough	057	33596	1.925	1.546	11.088
Hillsborough	057	33598	2.239	1.799	12.846
Hillsborough	057	33602	2.832	2.302	14.510
Hillsborough	057	33603	2.423	1.964	12.942
Hillsborough	057	33604	1.965	1.585	11.105
Hillsborough	057	33605	2.488	2.015	13.182
Hillsborough	057	33606	3.188	2.609	14.732
Hillsborough	057	33607	3.281	2.674	16.032
Hillsborough	057	33609	3.725	3.048	17.630
Hillsborough	057	33610	1.943	1.566	11.066
Hillsborough	057	33611	4.559	3.744	20.482
Hillsborough	057	33612	1.855	1.495	10.655
Hillsborough	057	33613	1.858	1.498	10.642
Hillsborough	057	33614	2.470	2.001	12.948
Hillsborough	057	33615	3.353	2.763	15.464
Hillsborough	057	33616	5.071	4.170	22.250
Hillsborough	057	33617	1.823	1.469	10.542
Hillsborough	057	33618	1.924	1.551	10.846
Hillsborough	057	33619	2.353	1.906	12.750
Hillsborough	057	33620	1.834	1.478	10.573
Hillsborough	057	33621	4.864	4.002	20.976
Hillsborough	057	33624	1.982	1.601	11.040
Hillsborough	057	33625	2.161	1.748	11.694
Hillsborough	057	33626	2.584	2.102	13.357
Hillsborough	057	33629	3.988	3.270	18.607
Hillsborough	057	33634	3.310	2.719	15.696
Hillsborough	057	33635	3.112	2.549	14.919
Hillsborough	057	33637	1.793	1.444	10.436
Hillsborough	057	33647	1.819	1.466	10.638
Holmes	059	32425	1.126	0.904	7.238
Holmes	059	32464	1.132	0.909	7.306
Indian River	061	00087	3.136	2.517	18.403
Indian River	061	32948	3.391	2.726	19.685
Indian River	061	32958	6.577	5.348	30.696
Indian River	061	32960	7.629	6.222	35.067
Indian River	061	32962	7.324	5.968	34.306
Indian River	061	32963	11.225	9.312	44.782
Indian River	061	32966	4.069	3.276	22.579
Indian River	061	32967	5.122	4.142	26.284
Indian River	061	32968	4.960	4.003	26.208
Jackson	063	32420	1.303	1.047	8.166
Jackson	063	32423	0.852	0.685	5.498
Jackson	063	32426	0.954	0.766	6.096

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

Modeling Organization: AIR Worldwide
 Atlantic Tropical Cyclone Model v16.0.0
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Model Release Date: 9/15/2016

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Jackson	063	32431	1.075	0.864	6.977
Jackson	063	32440	1.016	0.816	6.625
Jackson	063	32442	1.011	0.813	6.345
Jackson	063	32443	0.934	0.750	5.950
Jackson	063	32445	0.852	0.685	5.508
Jackson	063	32446	0.975	0.783	6.176
Jackson	063	32448	1.034	0.831	6.696
Jackson	063	32460	0.922	0.741	5.845
Jefferson	065	32336	0.684	0.550	4.425
Jefferson	065	32344	0.627	0.504	4.116
Lafayette	067	32013	0.745	0.600	4.600
Lafayette	067	32066	0.786	0.632	4.785
Lake	069	32102	1.144	0.916	7.339
Lake	069	32159	1.378	1.103	8.622
Lake	069	32702	1.094	0.875	7.144
Lake	069	32726	1.686	1.350	10.369
Lake	069	32735	1.598	1.280	9.868
Lake	069	32736	1.277	1.022	8.193
Lake	069	32757	1.666	1.334	10.285
Lake	069	32767	1.099	0.879	7.192
Lake	069	32776	1.301	1.041	8.338
Lake	069	32778	1.845	1.478	11.182
Lake	069	32784	1.354	1.084	8.563
Lake	069	34705	2.017	1.617	12.043
Lake	069	34711	1.858	1.488	11.330
Lake	069	34714	1.565	1.253	9.848
Lake	069	34715	1.960	1.571	11.853
Lake	069	34731	1.560	1.249	9.584
Lake	069	34736	1.603	1.284	9.889
Lake	069	34737	1.773	1.420	10.842
Lake	069	34748	1.696	1.358	10.373
Lake	069	34753	1.551	1.242	9.586
Lake	069	34756	2.089	1.674	12.550
Lake	069	34762	1.677	1.343	10.255
Lake	069	34788	1.847	1.480	11.181
Lake	069	34797	1.673	1.340	10.313
Lee	071	33901	2.723	2.191	15.142
Lee	071	33903	2.630	2.112	14.628
Lee	071	33904	3.138	2.529	15.922
Lee	071	33905	2.722	2.185	15.263
Lee	071	33907	2.897	2.335	15.662
Lee	071	33908	4.699	3.824	21.500
Lee	071	33909	2.660	2.137	14.946
Lee	071	33912	2.999	2.413	16.285
Lee	071	33913	3.000	2.412	16.500
Lee	071	33914	3.758	3.037	18.183
Lee	071	33916	2.719	2.185	15.168
Lee	071	33917	2.571	2.063	14.646
Lee	071	33919	3.121	2.519	16.144

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

Modeling Organization: AIR Worldwide
 Atlantic Tropical Cylone Model v16.0.0
Model Name & Version Number: implemented in Touchstone v4.1.0
Model Release Date: 9/15/2016

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Lee	071	33920	2.875	2.308	16.270
Lee	071	33921	8.555	7.093	34.777
Lee	071	33922	6.090	4.950	28.681
Lee	071	33924	9.048	7.488	36.260
Lee	071	33928	3.715	2.999	19.192
Lee	071	33931	7.254	6.011	28.268
Lee	071	33936	3.152	2.535	17.285
Lee	071	33956	5.721	4.673	26.119
Lee	071	33957	10.095	8.414	37.195
Lee	071	33966	2.882	2.316	15.870
Lee	071	33967	3.501	2.822	18.322
Lee	071	33971	2.820	2.266	15.875
Lee	071	33972	3.106	2.499	17.105
Lee	071	33973	2.865	2.302	16.011
Lee	071	33974	3.275	2.635	17.849
Lee	071	33976	3.019	2.430	16.563
Lee	071	33990	2.790	2.242	15.210
Lee	071	33991	3.198	2.571	16.896
Lee	071	33993	3.105	2.494	16.760
Lee	071	34134	6.790	5.597	27.774
Lee	071	34135	4.138	3.347	20.668
Leon	073	32301	0.839	0.674	5.186
Leon	073	32303	0.846	0.681	5.223
Leon	073	32304	0.852	0.685	5.241
Leon	073	32305	0.894	0.718	5.413
Leon	073	32306	0.844	0.678	5.207
Leon	073	32307	0.848	0.681	5.226
Leon	073	32308	0.808	0.649	5.030
Leon	073	32309	0.735	0.590	4.643
Leon	073	32310	0.898	0.722	5.466
Leon	073	32311	0.821	0.660	5.055
Leon	073	32312	0.749	0.601	4.750
Leon	073	32317	0.770	0.618	4.783
Leon	073	32399	0.841	0.675	5.190
Levy	075	32621	1.039	0.833	6.456
Levy	075	32625	3.514	2.895	15.507
Levy	075	32626	1.039	0.840	6.415
Levy	075	32668	1.228	0.984	7.606
Levy	075	32696	1.065	0.853	6.719
Levy	075	34449	1.261	1.012	7.692
Levy	075	34498	2.611	2.129	12.764
Liberty	077	32321	1.216	0.978	7.502
Liberty	077	32334	1.175	0.945	7.225
Madison	079	32059	0.556	0.446	3.660
Madison	079	32331	0.600	0.482	3.892
Madison	079	32340	0.571	0.458	3.745
Madison	079	32350	0.507	0.407	3.402
Manatee	081	34201	2.264	1.820	12.512
Manatee	081	34202	2.185	1.755	12.338

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

Modeling Organization: AIR Worldwide
 Atlantic Tropical Cyclone Model v16.0.0
Model Name & Version Number: implemented in Touchstone v4.1.0
Model Release Date: 9/15/2016

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Manatee	081	34203	2.740	2.215	14.260
Manatee	081	34205	3.746	3.052	18.016
Manatee	081	34207	4.210	3.444	19.240
Manatee	081	34208	2.578	2.082	13.742
Manatee	081	34209	5.224	4.281	23.186
Manatee	081	34210	5.396	4.438	23.741
Manatee	081	34211	2.218	1.783	12.514
Manatee	081	34212	2.262	1.819	12.587
Manatee	081	34215	7.649	6.390	29.617
Manatee	081	34217	8.450	7.029	33.478
Manatee	081	34219	2.337	1.881	12.931
Manatee	081	34221	3.399	2.757	16.992
Manatee	081	34222	2.480	1.999	13.450
Manatee	081	34243	3.006	2.434	15.143
Manatee	081	34251	2.286	1.838	13.006
Marion	083	00045	0.919	0.735	6.105
Marion	083	32113	0.982	0.787	6.182
Marion	083	32134	0.799	0.640	5.278
Marion	083	32179	1.045	0.836	6.755
Marion	083	32195	1.232	0.986	7.828
Marion	083	32617	0.971	0.779	6.121
Marion	083	32667	0.882	0.706	5.660
Marion	083	32686	1.026	0.822	6.406
Marion	083	34420	1.224	0.983	7.571
Marion	083	34431	1.260	1.010	7.534
Marion	083	34432	1.254	1.006	7.469
Marion	083	34470	1.057	0.848	6.551
Marion	083	34471	1.128	0.906	6.915
Marion	083	34472	1.071	0.859	6.690
Marion	083	34473	1.264	1.014	7.594
Marion	083	34474	1.187	0.953	7.197
Marion	083	34475	1.131	0.908	6.935
Marion	083	34476	1.223	0.982	7.351
Marion	083	34479	1.047	0.842	6.485
Marion	083	34480	1.121	0.900	6.925
Marion	083	34481	1.237	0.993	7.434
Marion	083	34482	1.120	0.899	6.887
Marion	083	34488	0.893	0.714	5.837
Marion	083	34491	1.277	1.024	7.917
Martin	085	33455	11.311	9.285	47.162
Martin	085	34956	4.462	3.589	24.706
Martin	085	34957	10.861	8.928	45.393
Martin	085	34990	4.988	4.022	26.271
Martin	085	34994	7.171	5.835	33.449
Martin	085	34996	11.080	9.143	44.286
Martin	085	34997	7.477	6.080	34.794
Miami-Dade	086	00043	4.441	3.571	27.267
Miami-Dade	086	33010	4.382	3.519	27.136
Miami-Dade	086	33012	4.272	3.431	26.682

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

Modeling Organization:

AIR Worldwide

Atlantic Tropical Cyclone Model v16.0.0

Model Name & Version Number:

implemented in Touchstone v4.1.0

Model Release Date:

9/15/2016

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Miami-Dade	086	33013	4.322	3.470	26.880
Miami-Dade	086	33014	4.260	3.421	26.645
Miami-Dade	086	33015	4.267	3.427	26.691
Miami-Dade	086	33016	4.321	3.471	26.927
Miami-Dade	086	33018	4.320	3.470	26.895
Miami-Dade	086	33030	5.574	4.498	31.491
Miami-Dade	086	33031	5.404	4.354	31.090
Miami-Dade	086	33032	7.066	5.740	36.073
Miami-Dade	086	33033	5.866	4.738	32.614
Miami-Dade	086	33034	5.555	4.486	30.874
Miami-Dade	086	33035	5.748	4.644	31.716
Miami-Dade	086	33039	7.925	6.468	38.269
Miami-Dade	086	33054	4.428	3.556	27.325
Miami-Dade	086	33055	4.214	3.383	26.404
Miami-Dade	086	33056	4.312	3.462	26.840
Miami-Dade	086	33109	17.309	14.371	68.330
Miami-Dade	086	33122	4.299	3.450	26.840
Miami-Dade	086	33125	7.113	5.757	37.904
Miami-Dade	086	33126	4.932	3.966	29.556
Miami-Dade	086	33127	7.434	6.029	38.912
Miami-Dade	086	33128	8.976	7.304	44.192
Miami-Dade	086	33129	10.722	8.762	49.824
Miami-Dade	086	33130	9.850	8.033	47.132
Miami-Dade	086	33131	11.394	9.371	49.697
Miami-Dade	086	33132	10.325	8.435	48.496
Miami-Dade	086	33133	9.205	7.499	44.860
Miami-Dade	086	33134	6.549	5.293	35.812
Miami-Dade	086	33135	8.033	6.520	41.163
Miami-Dade	086	33136	8.913	7.253	44.074
Miami-Dade	086	33137	8.832	7.193	43.538
Miami-Dade	086	33138	8.077	6.572	40.672
Miami-Dade	086	33139	16.200	13.494	63.625
Miami-Dade	086	33140	16.195	13.458	64.345
Miami-Dade	086	33141	14.432	11.991	58.322
Miami-Dade	086	33142	6.075	4.903	33.997
Miami-Dade	086	33143	8.015	6.518	40.257
Miami-Dade	086	33144	4.901	3.940	29.424
Miami-Dade	086	33145	8.404	6.829	42.387
Miami-Dade	086	33146	8.413	6.845	41.746
Miami-Dade	086	33147	5.134	4.132	30.197
Miami-Dade	086	33149	19.236	16.064	73.409
Miami-Dade	086	33150	6.323	5.114	34.627
Miami-Dade	086	33154	14.767	12.271	59.412
Miami-Dade	086	33155	5.613	4.524	32.199
Miami-Dade	086	33156	9.496	7.785	43.601
Miami-Dade	086	33157	9.005	7.342	43.339
Miami-Dade	086	33158	10.831	8.916	47.519
Miami-Dade	086	33160	14.040	11.654	57.653
Miami-Dade	086	33161	7.930	6.450	40.202

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	Manufactured
Miami-Dade	086	33162	8.411	6.857	41.622
Miami-Dade	086	33165	4.522	3.633	27.788
Miami-Dade	086	33166	4.345	3.489	27.007
Miami-Dade	086	33167	5.054	4.069	29.919
Miami-Dade	086	33168	5.855	4.726	33.029
Miami-Dade	086	33169	5.134	4.133	30.283
Miami-Dade	086	33170	6.677	5.405	35.544
Miami-Dade	086	33172	4.318	3.466	26.880
Miami-Dade	086	33173	4.895	3.938	29.170
Miami-Dade	086	33174	4.367	3.505	27.092
Miami-Dade	086	33175	4.578	3.680	27.973
Miami-Dade	086	33176	5.923	4.781	33.340
Miami-Dade	086	33177	5.530	4.453	31.955
Miami-Dade	086	33178	4.264	3.423	26.669
Miami-Dade	086	33179	7.586	6.168	38.964
Miami-Dade	086	33180	13.323	11.021	55.828
Miami-Dade	086	33181	10.854	8.936	48.595
Miami-Dade	086	33182	4.380	3.518	27.187
Miami-Dade	086	33183	4.725	3.801	28.508
Miami-Dade	086	33184	4.471	3.591	27.498
Miami-Dade	086	33185	4.678	3.761	28.393
Miami-Dade	086	33186	4.937	3.972	29.361
Miami-Dade	086	33187	5.024	4.041	29.939
Miami-Dade	086	33189	10.908	8.998	47.096
Miami-Dade	086	33190	11.096	9.181	46.786
Miami-Dade	086	33193	4.770	3.837	28.673
Miami-Dade	086	33194	4.605	3.699	28.214
Miami-Dade	086	33196	4.870	3.918	29.109
Miami-Dade	086	33199	4.396	3.529	27.184
Monroe	087	00097	4.755	3.828	24.967
Monroe	087	00098	7.215	5.861	32.370
Monroe	087	33036	22.493	18.966	73.697
Monroe	087	33037	20.368	17.214	67.221
Monroe	087	33040	24.583	20.814	77.271
Monroe	087	33042	19.408	16.353	61.936
Monroe	087	33043	20.166	17.019	64.898
Monroe	087	33050	23.163	19.667	72.758
Monroe	087	33070	22.465	19.004	72.936
Nassau	089	32009	0.549	0.441	3.607
Nassau	089	32011	0.555	0.446	3.698
Nassau	089	32034	1.665	1.362	9.200
Nassau	089	32046	0.487	0.391	3.284
Nassau	089	32097	0.710	0.574	4.474
Okaloosa	091	32531	1.461	1.174	9.348
Okaloosa	091	32536	1.658	1.332	10.371
Okaloosa	091	32539	1.637	1.315	10.254
Okaloosa	091	32541	9.703	7.985	40.705
Okaloosa	091	32542	4.701	3.815	23.267
Okaloosa	091	32544	8.415	6.919	36.167

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	Manufactured
Okaloosa	091	32547	6.036	4.921	28.227
Okaloosa	091	32548	9.179	7.549	38.147
Okaloosa	091	32564	1.715	1.378	10.753
Okaloosa	091	32567	1.177	0.945	7.706
Okaloosa	091	32569	8.749	7.202	37.211
Okaloosa	091	32578	3.721	3.014	18.818
Okaloosa	091	32579	6.417	5.241	29.403
Okaloosa	091	32580	3.535	2.859	18.808
Okeechobee	093	34972	3.530	2.835	20.418
Okeechobee	093	34974	5.195	4.183	27.633
Orange	095	32703	1.479	1.183	9.380
Orange	095	32709	1.695	1.359	10.684
Orange	095	32712	1.600	1.281	9.943
Orange	095	32751	1.361	1.089	8.735
Orange	095	32789	1.372	1.098	8.806
Orange	095	32792	1.403	1.123	8.961
Orange	095	32798	1.934	1.550	11.543
Orange	095	32801	1.390	1.112	8.919
Orange	095	32803	1.393	1.115	8.934
Orange	095	32804	1.378	1.102	8.850
Orange	095	32805	1.399	1.119	8.969
Orange	095	32806	1.394	1.115	8.937
Orange	095	32807	1.424	1.140	9.088
Orange	095	32808	1.411	1.129	9.031
Orange	095	32809	1.435	1.148	9.170
Orange	095	32810	1.368	1.094	8.798
Orange	095	32811	1.432	1.146	9.143
Orange	095	32812	1.422	1.138	9.094
Orange	095	32814	1.400	1.120	8.959
Orange	095	32816	1.509	1.208	9.493
Orange	095	32817	1.452	1.162	9.215
Orange	095	32818	1.499	1.200	9.515
Orange	095	32819	1.425	1.140	9.103
Orange	095	32820	1.510	1.209	9.774
Orange	095	32821	1.426	1.141	9.123
Orange	095	32822	1.463	1.171	9.314
Orange	095	32824	1.653	1.323	10.364
Orange	095	32825	1.473	1.179	9.345
Orange	095	32826	1.463	1.172	9.543
Orange	095	32827	1.623	1.299	10.178
Orange	095	32828	1.506	1.205	9.790
Orange	095	32829	1.533	1.227	9.697
Orange	095	32830	1.494	1.195	9.483
Orange	095	32831	1.689	1.353	10.482
Orange	095	32832	1.720	1.377	10.672
Orange	095	32833	1.626	1.302	10.408
Orange	095	32835	1.448	1.159	9.227
Orange	095	32836	1.419	1.135	9.087
Orange	095	32837	1.503	1.203	9.548

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

Modeling Organization: AIR Worldwide
 Atlantic Tropical Cyclone Model v16.0.0
Model Name & Version Number: implemented in Touchstone v4.1.0
Model Release Date: 9/15/2016

County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Orange	095	32839	1.426	1.141	9.112
Orange	095	34734	1.677	1.343	10.429
Orange	095	34760	1.979	1.586	11.934
Orange	095	34761	1.847	1.480	11.281
Orange	095	34786	1.547	1.238	9.761
Orange	095	34787	1.946	1.559	11.792
Osceola	097	34739	2.472	1.980	15.171
Osceola	097	34741	1.674	1.340	10.469
Osceola	097	34743	1.910	1.529	11.714
Osceola	097	34744	2.023	1.621	12.270
Osceola	097	34746	1.805	1.444	11.203
Osceola	097	34747	1.476	1.182	9.405
Osceola	097	34758	1.868	1.495	11.608
Osceola	097	34769	2.266	1.817	13.484
Osceola	097	34771	2.031	1.627	12.347
Osceola	097	34772	2.371	1.901	14.088
Osceola	097	34773	2.232	1.788	13.767
Palm Beach	099	00053	5.009	4.027	27.295
Palm Beach	099	33401	11.736	9.622	47.735
Palm Beach	099	33403	11.590	9.504	47.157
Palm Beach	099	33404	12.120	9.946	48.677
Palm Beach	099	33405	13.055	10.742	51.228
Palm Beach	099	33406	8.447	6.870	38.294
Palm Beach	099	33407	10.203	8.327	43.494
Palm Beach	099	33408	13.765	11.351	52.937
Palm Beach	099	33409	7.632	6.194	35.867
Palm Beach	099	33410	10.199	8.344	43.196
Palm Beach	099	33411	4.506	3.626	24.850
Palm Beach	099	33412	4.491	3.614	24.729
Palm Beach	099	33413	4.816	3.876	25.971
Palm Beach	099	33414	4.558	3.667	25.137
Palm Beach	099	33415	5.578	4.498	28.872
Palm Beach	099	33417	5.606	4.524	28.928
Palm Beach	099	33418	5.833	4.712	29.587
Palm Beach	099	33426	11.734	9.645	47.286
Palm Beach	099	33428	4.857	3.906	26.228
Palm Beach	099	33430	5.070	4.074	27.929
Palm Beach	099	33431	12.388	10.200	49.770
Palm Beach	099	33432	14.515	12.023	55.385
Palm Beach	099	33433	5.989	4.833	30.439
Palm Beach	099	33434	5.220	4.203	27.670
Palm Beach	099	33435	14.464	11.975	54.319
Palm Beach	099	33436	8.545	6.951	38.726
Palm Beach	099	33437	5.473	4.408	28.817
Palm Beach	099	33438	8.827	7.167	41.587
Palm Beach	099	33444	13.398	11.067	52.418
Palm Beach	099	33445	9.514	7.764	42.198
Palm Beach	099	33446	5.114	4.114	27.396
Palm Beach	099	33449	4.529	3.641	24.996

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Palm Beach	099	33458	8.582	6.993	38.345
Palm Beach	099	33460	13.556	11.174	52.410
Palm Beach	099	33461	8.688	7.063	39.058
Palm Beach	099	33462	11.982	9.853	48.014
Palm Beach	099	33463	5.590	4.502	29.145
Palm Beach	099	33467	4.626	3.717	25.489
Palm Beach	099	33469	12.133	9.975	49.429
Palm Beach	099	33470	4.625	3.720	25.490
Palm Beach	099	33472	4.889	3.935	26.523
Palm Beach	099	33473	4.767	3.834	26.063
Palm Beach	099	33476	9.261	7.520	43.246
Palm Beach	099	33477	13.657	11.273	53.756
Palm Beach	099	33478	4.522	3.636	24.750
Palm Beach	099	33480	15.074	12.472	56.550
Palm Beach	099	33483	14.952	12.408	56.410
Palm Beach	099	33484	6.716	5.426	33.053
Palm Beach	099	33486	10.522	8.624	44.883
Palm Beach	099	33487	13.781	11.394	53.189
Palm Beach	099	33493	5.100	4.099	27.980
Palm Beach	099	33496	5.299	4.267	28.007
Palm Beach	099	33498	4.903	3.941	26.500
Pasco	101	33523	1.573	1.265	9.269
Pasco	101	33525	1.790	1.440	10.296
Pasco	101	33540	1.786	1.435	10.463
Pasco	101	33541	1.842	1.482	10.679
Pasco	101	33542	1.823	1.466	10.637
Pasco	101	33543	1.778	1.431	10.523
Pasco	101	33544	1.871	1.508	10.823
Pasco	101	33545	1.867	1.502	10.586
Pasco	101	33559	1.860	1.501	10.673
Pasco	101	33576	1.870	1.506	10.525
Pasco	101	34610	1.815	1.463	10.229
Pasco	101	34637	1.916	1.544	10.756
Pasco	101	34638	1.978	1.599	10.940
Pasco	101	34639	1.901	1.533	10.839
Pasco	101	34652	4.273	3.518	18.664
Pasco	101	34653	3.190	2.606	15.605
Pasco	101	34654	2.138	1.728	11.686
Pasco	101	34655	2.211	1.787	12.011
Pasco	101	34667	4.018	3.287	18.344
Pasco	101	34668	3.946	3.235	17.899
Pasco	101	34669	2.238	1.810	12.026
Pasco	101	34690	3.585	2.931	17.095
Pasco	101	34691	4.888	4.033	21.159
Pinellas	103	33701	5.888	4.846	24.587
Pinellas	103	33702	3.878	3.173	17.857
Pinellas	103	33703	4.777	3.932	20.618
Pinellas	103	33704	5.194	4.264	22.323
Pinellas	103	33705	6.552	5.409	26.939

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Pinellas	103	33706	7.084	5.899	27.466
Pinellas	103	33707	6.062	5.018	24.889
Pinellas	103	33708	6.507	5.426	24.596
Pinellas	103	33709	3.721	3.039	17.351
Pinellas	103	33710	4.610	3.791	20.268
Pinellas	103	33711	6.196	5.141	24.556
Pinellas	103	33712	6.754	5.577	27.521
Pinellas	103	33713	4.474	3.660	20.079
Pinellas	103	33714	3.679	2.993	17.456
Pinellas	103	33715	7.794	6.511	29.390
Pinellas	103	33716	3.448	2.814	16.508
Pinellas	103	33755	4.694	3.870	20.399
Pinellas	103	33756	4.635	3.812	20.177
Pinellas	103	33759	3.282	2.671	15.820
Pinellas	103	33760	2.861	2.321	14.837
Pinellas	103	33761	3.440	2.808	16.358
Pinellas	103	33762	3.109	2.527	15.259
Pinellas	103	33763	3.806	3.112	17.659
Pinellas	103	33764	3.186	2.600	15.593
Pinellas	103	33765	3.537	2.886	17.139
Pinellas	103	33767	6.039	5.035	23.269
Pinellas	103	33770	5.093	4.198	21.621
Pinellas	103	33771	3.224	2.627	16.008
Pinellas	103	33772	5.899	4.876	24.276
Pinellas	103	33773	3.331	2.714	16.182
Pinellas	103	33774	6.761	5.604	26.984
Pinellas	103	33776	7.413	6.155	28.976
Pinellas	103	33777	3.658	2.989	17.156
Pinellas	103	33778	5.061	4.167	21.666
Pinellas	103	33781	2.911	2.364	14.610
Pinellas	103	33782	2.804	2.274	14.271
Pinellas	103	33785	7.224	6.027	27.588
Pinellas	103	33786	6.632	5.525	26.120
Pinellas	103	34677	2.669	2.172	13.522
Pinellas	103	34681	5.046	4.184	20.970
Pinellas	103	34683	4.350	3.575	18.996
Pinellas	103	34684	3.284	2.679	15.660
Pinellas	103	34685	2.466	2.003	12.566
Pinellas	103	34688	2.392	1.936	12.415
Pinellas	103	34689	4.565	3.780	19.038
Pinellas	103	34695	3.079	2.506	15.338
Pinellas	103	34698	4.702	3.869	20.348
Polk	105	33801	1.623	1.299	10.082
Polk	105	33803	1.655	1.325	10.170
Polk	105	33805	1.584	1.268	9.809
Polk	105	33809	1.629	1.305	10.031
Polk	105	33810	1.630	1.307	9.957
Polk	105	33811	1.737	1.391	10.487
Polk	105	33812	1.739	1.393	10.672

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Polk	105	33813	1.766	1.415	10.738
Polk	105	33815	1.622	1.299	9.949
Polk	105	33823	1.696	1.358	10.562
Polk	105	33827	1.979	1.585	12.158
Polk	105	33830	1.908	1.527	11.646
Polk	105	33837	1.567	1.254	9.899
Polk	105	33838	1.797	1.438	11.305
Polk	105	33839	1.794	1.436	11.123
Polk	105	33841	2.036	1.631	12.337
Polk	105	33843	1.949	1.561	11.980
Polk	105	33844	1.721	1.377	10.809
Polk	105	33849	1.624	1.301	9.768
Polk	105	33850	1.686	1.350	10.545
Polk	105	33853	1.978	1.584	12.226
Polk	105	33859	1.959	1.568	12.117
Polk	105	33860	1.886	1.511	11.247
Polk	105	33868	1.665	1.335	10.283
Polk	105	33880	1.820	1.456	11.270
Polk	105	33881	1.740	1.393	10.877
Polk	105	33884	1.828	1.462	11.425
Polk	105	33896	1.505	1.204	9.555
Polk	105	33897	1.493	1.196	9.452
Polk	105	33898	1.978	1.583	12.258
Polk	105	34759	1.828	1.462	11.423
Putnam	107	32112	1.212	0.970	7.705
Putnam	107	32131	0.898	0.719	5.982
Putnam	107	32139	1.278	1.023	8.003
Putnam	107	32140	0.791	0.634	5.096
Putnam	107	32148	0.809	0.648	5.261
Putnam	107	32177	0.878	0.703	5.727
Putnam	107	32181	1.016	0.814	6.597
Putnam	107	32187	0.926	0.742	6.199
Putnam	107	32189	0.921	0.737	6.008
Putnam	107	32193	0.884	0.708	5.834
Putnam	107	32640	0.840	0.674	5.391
Putnam	107	32666	0.831	0.666	5.343
St. Johns	109	32033	0.975	0.787	6.289
St. Johns	109	32080	2.909	2.360	15.790
St. Johns	109	32081	1.159	0.938	7.212
St. Johns	109	32082	2.285	1.861	12.118
St. Johns	109	32084	1.849	1.496	10.675
St. Johns	109	32086	1.774	1.434	10.390
St. Johns	109	32092	0.896	0.723	5.765
St. Johns	109	32095	1.683	1.364	9.908
St. Johns	109	32145	0.902	0.722	6.076
St. Johns	109	32259	0.941	0.760	5.950
St. Lucie	111	34945	4.356	3.508	23.946
St. Lucie	111	34946	7.658	6.243	36.548
St. Lucie	111	34947	6.247	5.071	31.878

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
St. Lucie	111	34949	12.048	9.958	49.488
St. Lucie	111	34950	7.927	6.464	37.494
St. Lucie	111	34951	5.647	4.572	28.746
St. Lucie	111	34952	7.319	5.962	34.662
St. Lucie	111	34953	4.261	3.430	24.003
St. Lucie	111	34981	5.597	4.535	29.506
St. Lucie	111	34982	7.868	6.419	36.347
St. Lucie	111	34983	5.000	4.042	26.532
St. Lucie	111	34984	4.632	3.735	25.274
St. Lucie	111	34986	4.299	3.462	23.915
St. Lucie	111	34987	4.299	3.459	24.212
St. Lucie	111	34988	4.130	3.324	23.522
Santa Rosa	113	32561	11.688	9.682	46.944
Santa Rosa	113	32563	9.735	7.981	42.831
Santa Rosa	113	32565	1.527	1.227	9.947
Santa Rosa	113	32566	7.839	6.423	34.789
Santa Rosa	113	32570	2.097	1.685	13.009
Santa Rosa	113	32571	2.410	1.938	14.618
Santa Rosa	113	32583	2.444	1.965	14.681
Sarasota	115	34223	5.926	4.877	25.416
Sarasota	115	34228	7.184	6.014	27.163
Sarasota	115	34229	5.931	4.872	25.302
Sarasota	115	34231	5.576	4.588	23.879
Sarasota	115	34232	2.775	2.244	14.477
Sarasota	115	34233	3.260	2.640	16.379
Sarasota	115	34234	3.852	3.145	18.401
Sarasota	115	34235	2.627	2.120	13.832
Sarasota	115	34236	4.969	4.107	20.774
Sarasota	115	34237	3.673	2.993	17.595
Sarasota	115	34238	4.333	3.542	20.142
Sarasota	115	34239	4.549	3.729	20.621
Sarasota	115	34240	2.233	1.796	12.524
Sarasota	115	34241	2.278	1.831	12.740
Sarasota	115	34242	6.947	5.775	27.735
Sarasota	115	34275	5.153	4.220	22.938
Sarasota	115	34285	5.760	4.726	24.843
Sarasota	115	34286	2.154	1.729	12.360
Sarasota	115	34287	2.220	1.789	12.355
Sarasota	115	34288	2.200	1.764	12.715
Sarasota	115	34289	2.127	1.705	12.428
Sarasota	115	34291	2.129	1.712	12.170
Sarasota	115	34292	3.132	2.539	15.774
Sarasota	115	34293	5.019	4.096	22.720
Seminole	117	32701	1.348	1.079	8.665
Seminole	117	32707	1.421	1.137	9.026
Seminole	117	32708	1.450	1.161	9.157
Seminole	117	32714	1.328	1.062	8.565
Seminole	117	32730	1.384	1.108	8.846
Seminole	117	32732	1.545	1.238	9.902

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			Frame Owners	Masonry Owners	Manufactured
Seminole	117	32746	1.390	1.113	8.815
Seminole	117	32750	1.365	1.092	8.725
Seminole	117	32765	1.520	1.218	9.523
Seminole	117	32766	1.539	1.233	9.884
Seminole	117	32771	1.409	1.128	8.890
Seminole	117	32773	1.470	1.177	9.529
Seminole	117	32779	1.300	1.040	8.383
Sumter	119	32162	1.321	1.058	8.234
Sumter	119	32163	1.336	1.070	8.332
Sumter	119	33513	1.500	1.205	8.890
Sumter	119	33514	1.534	1.229	9.337
Sumter	119	33538	1.429	1.147	8.571
Sumter	119	33585	1.525	1.225	9.135
Sumter	119	33597	1.371	1.100	8.340
Sumter	119	34484	1.300	1.043	8.025
Sumter	119	34785	1.403	1.124	8.618
Suwannee	121	32008	0.818	0.659	5.053
Suwannee	121	32060	0.649	0.521	4.229
Suwannee	121	32062	0.729	0.585	4.630
Suwannee	121	32064	0.626	0.503	4.103
Suwannee	121	32071	0.776	0.623	4.872
Suwannee	121	32094	0.667	0.535	4.314
Taylor	123	32347	0.763	0.613	4.937
Taylor	123	32348	0.867	0.697	5.451
Taylor	123	32356	0.907	0.731	5.570
Taylor	123	32359	1.574	1.279	8.528
Union	125	32054	0.681	0.546	4.425
Union	125	32083	0.628	0.504	4.096
Volusia	127	32114	2.578	2.075	14.706
Volusia	127	32117	2.598	2.091	14.738
Volusia	127	32118	3.712	3.003	19.935
Volusia	127	32119	2.515	2.026	14.745
Volusia	127	32124	1.128	0.903	7.591
Volusia	127	32127	2.823	2.278	15.393
Volusia	127	32128	1.401	1.122	9.112
Volusia	127	32129	2.171	1.744	12.857
Volusia	127	32130	1.063	0.851	7.318
Volusia	127	32132	2.957	2.387	15.914
Volusia	127	32141	3.054	2.469	16.430
Volusia	127	32168	1.985	1.595	11.878
Volusia	127	32169	4.393	3.568	21.688
Volusia	127	32174	1.970	1.581	11.864
Volusia	127	32176	3.590	2.903	19.202
Volusia	127	32180	1.147	0.918	7.562
Volusia	127	32190	1.287	1.031	8.568
Volusia	127	32713	1.327	1.062	8.614
Volusia	127	32720	1.108	0.887	7.583
Volusia	127	32724	1.112	0.890	7.596
Volusia	127	32725	1.343	1.075	8.963

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County Name	County FIPS	ZIP	Loss Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured
Volusia	127	32738	1.309	1.048	8.758
Volusia	127	32744	1.187	0.950	8.035
Volusia	127	32759	3.283	2.657	17.543
Volusia	127	32763	1.220	0.977	8.264
Volusia	127	32764	1.401	1.122	9.255
Wakulla	129	32327	1.104	0.889	6.606
Wakulla	129	32346	3.574	2.939	14.341
Wakulla	129	32355	1.695	1.373	8.866
Wakulla	129	32358	1.391	1.121	7.964
Walton	131	32433	1.426	1.146	9.002
Walton	131	32435	1.590	1.278	9.794
Walton	131	32439	2.947	2.374	16.494
Walton	131	32455	1.582	1.271	9.718
Walton	131	32459	7.644	6.253	33.505