





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

Modeling Organization: AIR Worldwide  
Model Name & Version Number: AIR Hurricane Model for the United States version 16.1.0 as implemented in Touchstone v6.2.0  
Model Release Date: 7/17/2017

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
	HIGH	3.868	3.144	21.895	3.396	2.227	3.302	2.199	2.998
ST. LUCIE	LOW	1.475	1.246	13.030	1.716	0.818	1.342	0.854	0.876
	AVERAGE	6.421	3.468	36.771	5.764	2.890	6.901	4.715	4.553
	HIGH	15.581	12.952	65.605	14.217	9.533	13.702	9.320	11.659
SANTA ROSA	LOW	8.577	0.645	5.207	0.619	0.602	2.355	1.679	0.715
	AVERAGE	5.014	4.452	18.011	5.461	3.583	10.911	6.511	5.652
	HIGH	15.099	12.586	61.899	13.989	9.516	13.450	9.285	11.237
SARASOTA	LOW	0.743	0.637	5.457	0.883	0.586	0.681	0.451	0.462
	AVERAGE	4.516	3.137	24.203	3.579	2.460	4.948	3.183	3.181
	HIGH	9.192	7.721	37.066	8.226	5.645	7.968	5.552	6.930
SEMINOLE	LOW	0.556	0.445	4.412	0.439	0.295	0.486	0.336	0.218
	AVERAGE	1.508	1.226	11.314	1.187	0.767	1.192	0.804	0.998
	HIGH	1.985	1.591	14.299	1.639	1.041	1.602	1.015	1.525
SUMTER	LOW	0.522	0.441	4.168	0.556	0.294	0.580	0.399	0.429
	AVERAGE	0.903	0.756	9.678	0.833	0.594	1.174	0.556	0.699
	HIGH	1.900	1.524	13.435	1.531	0.997	1.427	0.928	1.399
SUWANNEE	LOW	0.289	0.232	2.119	0.278	0.201	0.521	0.275	0.501
	AVERAGE	0.714	0.595	3.951	0.612	0.417	0.521	0.275	0.670
	HIGH	1.007	0.812	7.301	0.838	0.544	0.521	0.275	0.767
TAYLOR	LOW	0.363	0.339	2.592	0.607	0.393	0.445	0.474	0.725
	AVERAGE	1.022	0.836	5.208	0.857	0.565	0.874	0.658	0.725
	HIGH	2.018	1.642	11.992	1.768	1.162	1.728	0.879	0.725
UNION	LOW	0.321	0.242	2.125	0.301	0.161	0.313	0.228	0.676
	AVERAGE	0.678	0.579	3.810	0.606	0.415	0.313	0.228	0.676
	HIGH	0.840	0.674	6.423	0.689	0.449	0.313	0.228	0.676
VOLUSIA	LOW	0.468	0.381	3.780	0.438	0.263	0.454	0.310	0.334
	AVERAGE	2.344	1.690	13.855	1.780	1.200	2.730	2.144	1.978
	HIGH	5.614	4.582	29.814	5.011	3.247	4.856	3.214	4.307
WAKULLA	LOW	0.454	0.385	3.516	0.395	0.368	0.975	1.821	0.377
	AVERAGE	1.317	1.248	6.813	1.011	0.676	1.972	2.565	1.970
	HIGH	4.491	3.705	19.261	3.476	2.760	3.965	2.687	2.878
WALTON	LOW	0.620	0.497	4.727	0.592	0.464	1.187	1.008	0.489
	AVERAGE	4.720	3.355	12.172	4.599	3.303	7.985	4.268	6.010
	HIGH	11.446	9.492	49.407	10.594	7.127	10.181	6.946	8.536
WASHINGTON	LOW	0.623	0.501	4.444	0.657	0.469	0.967	NA	0.716
	AVERAGE	1.542	1.389	7.408	1.475	0.984	0.967	NA	0.841
	HIGH	2.635	2.125	16.752	2.293	1.457	0.967	NA	1.025
STATEWIDE	LOW	0.230	0.187	1.679	0.208	0.155	0.375	0.186	0.134
	AVERAGE	3.130	3.266	15.778	2.345	2.444	3.448	3.754	3.903
	HIGH	30.849	26.287	99.307	28.590	20.253	27.787	19.763	22.202

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

Percentage Difference Between Touchstone 6.2.0 Output Ranges and Touchstone 4.1.0 Output Ranges for 0% Deductible

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

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

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Alachua	LOW	0.325	0.266	2.511	0.304	0.189	0.295	0.207	0.244
	AVERAGE	0.795	0.723	4.910	0.654	0.449	0.686	0.455	0.588
	HIGH	1.176	0.945	8.534	0.978	0.627	0.940	0.643	0.818
Baker	LOW	0.229	0.194	1.707	0.208	0.164	NULL	NULL	NULL
	AVERAGE	0.514	0.449	3.022	0.463	0.335	NULL	NULL	NULL
	HIGH	0.680	0.546	5.265	0.554	0.365	NULL	NULL	NULL
Bay	LOW	0.708	0.718	5.534	0.844	0.731	1.341	0.753	1.032
	AVERAGE	5.095	3.966	17.918	4.087	2.856	7.984	4.517	5.827
	HIGH	10.976	9.081	47.954	10.265	6.879	9.898	6.714	8.178
Bradford	LOW	0.319	0.276	2.205	0.313	0.207	NULL	NULL	NULL
	AVERAGE	0.765	0.669	4.173	0.685	0.438	NULL	NULL	NULL
	HIGH	0.908	0.729	6.880	0.743	0.480	NULL	NULL	NULL
Brevard	LOW	0.809	0.683	7.244	0.859	0.473	1.044	0.473	0.326
	AVERAGE	4.055	3.303	27.607	3.771	2.628	4.056	3.682	3.682
	HIGH	11.883	9.887	51.358	10.738	7.239	10.374	7.095	8.905
Broward	LOW	1.062	0.894	11.459	0.899	0.510	0.874	0.535	0.496
	AVERAGE	7.506	5.429	40.101	4.930	4.321	5.718	4.579	5.112
	HIGH	20.212	16.984	73.995	18.355	12.497	16.990	12.303	14.944
Calhoun	LOW	0.709	0.451	4.139	0.593	0.670	NULL	NULL	NULL
	AVERAGE	1.455	1.222	6.817	1.315	0.851	NULL	NULL	NULL
	HIGH	2.117	1.704	13.990	1.839	0.900	NULL	NULL	NULL
Charlotte	LOW	0.855	0.721	5.919	0.979	0.469	0.737	0.491	0.490
	AVERAGE	3.617	2.468	16.442	2.774	1.668	4.023	1.738	2.004
	HIGH	8.708	7.260	38.116	7.740	5.211	7.463	5.137	6.635
Citrus	LOW	0.516	0.415	3.989	0.551	0.297	0.572	0.419	0.514
	AVERAGE	1.532	1.079	8.601	1.240	0.742	1.373	0.921	1.144
	HIGH	1.946	1.570	12.324	1.648	1.051	1.594	1.056	1.512
Clay	LOW	0.312	0.250	2.360	0.265	0.215	0.275	0.200	0.254
	AVERAGE	0.751	0.704	4.451	0.663	0.477	0.578	0.391	0.594
	HIGH	1.134	0.912	8.148	0.940	0.606	0.933	0.624	0.907
Collier	LOW	1.169	0.986	8.213	1.024	0.645	0.940	0.594	0.516
	AVERAGE	5.476	3.972	27.751	4.648	3.165	5.591	3.622	3.791
	HIGH	14.774	12.394	57.013	13.419	9.176	12.944	8.977	11.064
Columbia	LOW	0.262	0.210	1.985	0.247	0.179	0.524	0.327	0.294
	AVERAGE	0.649	0.553	3.804	0.531	0.360	0.586	0.402	0.315
	HIGH	0.918	0.740	6.818	0.759	0.482	0.743	0.414	0.416

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

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
DeSoto	LOW	0.956	0.764	7.118	1.001	0.678	1.133	0.705	1.030
	AVERAGE	2.594	1.958	13.007	2.285	1.324	1.754	1.161	1.274
	HIGH	3.001	2.415	19.896	2.519	1.589	2.193	1.601	1.669
Dixie	LOW	0.504	0.358	2.855	0.415	0.448	0.451	0.253	0.338
	AVERAGE	1.116	0.802	5.356	0.903	0.593	0.860	0.539	0.732
	HIGH	2.857	2.350	15.389	1.008	0.654	1.127	0.752	0.959
Duval	LOW	0.264	0.231	2.045	0.262	0.181	0.300	0.186	0.134
	AVERAGE	0.966	0.834	4.974	0.795	0.544	0.711	0.544	0.702
	HIGH	2.917	2.524	16.901	2.530	1.772	2.477	1.573	2.389
Escambia	LOW	0.553	0.468	5.013	0.616	0.691	1.163	0.835	0.879
	AVERAGE	4.858	4.500	18.306	4.453	3.272	6.257	4.537	4.961
	HIGH	11.301	9.363	49.190	12.537	8.397	10.022	6.826	8.525
Flagler	LOW	0.439	0.352	3.468	0.441	0.234	0.669	0.265	0.339
	AVERAGE	2.001	1.212	10.471	1.470	0.777	2.315	1.018	1.294
	HIGH	4.254	3.458	23.829	3.758	2.439	3.633	2.400	3.295
Franklin	LOW	2.186	1.776	11.634	3.065	2.526	2.657	1.884	4.142
	AVERAGE	6.612	6.231	22.400	7.143	4.811	4.549	4.472	5.254
	HIGH	9.298	7.701	39.875	8.691	5.857	8.396	5.701	6.760
Gadsden	LOW	0.332	0.302	2.457	0.267	0.285	NULL	0.555	0.609
	AVERAGE	0.860	0.765	4.872	0.830	0.558	NULL	0.555	0.870
	HIGH	1.096	0.881	8.188	0.919	0.591	NULL	0.555	0.887
Gilchrist	LOW	0.483	0.312	2.839	0.438	0.340	NULL	0.617	NULL
	AVERAGE	0.990	0.837	5.167	0.986	0.643	NULL	0.617	NULL
	HIGH	1.283	1.038	8.792	1.079	0.697	NULL	0.617	NULL
Glades	LOW	1.273	1.018	9.532	2.951	1.543	NULL	NULL	NULL
	AVERAGE	3.480	2.405	17.670	3.242	1.944	NULL	NULL	NULL
	HIGH	3.941	3.166	25.882	3.315	2.078	NULL	NULL	NULL
Gulf	LOW	0.746	0.600	4.942	0.941	0.604	1.385	0.984	0.840
	AVERAGE	4.542	4.452	15.294	5.234	3.286	3.112	1.564	3.294
	HIGH	7.261	5.956	34.311	6.723	4.420	6.433	4.302	5.481
Hamilton	LOW	0.264	0.189	1.679	0.233	0.259	NULL	NULL	NULL
	AVERAGE	0.521	0.449	2.951	0.463	0.316	NULL	NULL	NULL
	HIGH	0.668	0.536	5.306	0.542	0.355	NULL	NULL	NULL
Hardee	LOW	0.855	0.684	6.484	0.882	0.611	NULL	1.392	0.689
	AVERAGE	2.335	1.806	12.084	2.002	1.244	NULL	1.392	1.008
	HIGH	2.663	2.136	18.205	2.222	1.399	NULL	1.392	1.327

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Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Hendry	LOW	1.295	1.037	7.504	1.127	0.982	3.001	0.883	1.261
	AVERAGE	3.917	2.918	18.737	3.311	2.105	3.743	2.087	2.052
	HIGH	5.115	4.107	32.286	4.355	2.706	4.164	2.711	2.833
Hernando	LOW	0.668	0.486	4.541	0.638	0.330	1.230	0.585	0.480
	AVERAGE	2.257	1.584	11.268	1.592	1.039	2.314	1.440	1.129
	HIGH	4.395	3.619	21.116	3.881	2.568	3.743	2.526	2.451
Highlands	LOW	0.838	0.662	6.374	0.885	0.437	0.848	0.599	0.652
	AVERAGE	2.442	1.895	15.808	2.004	1.207	2.055	1.390	1.503
	HIGH	4.024	3.232	26.626	3.385	2.122	2.852	1.868	2.835
Hillsborough	LOW	0.719	0.575	5.575	0.646	0.386	0.621	0.417	0.513
	AVERAGE	2.578	1.985	13.002	2.031	1.387	2.107	1.484	1.614
	HIGH	6.344	5.241	27.917	5.585	3.711	5.387	3.654	4.863
Holmes	LOW	0.476	0.403	3.756	0.562	0.773	1.194	NULL	0.806
	AVERAGE	1.236	1.089	6.355	1.085	0.773	1.194	NULL	0.926
	HIGH	1.449	1.164	10.581	1.210	0.773	1.194	NULL	1.167
Indian River	LOW	1.252	1.002	10.557	1.488	0.782	1.318	0.815	0.894
	AVERAGE	7.233	4.299	28.888	6.275	3.465	6.658	5.332	5.571
	HIGH	14.470	12.075	59.352	13.144	8.913	12.696	8.716	10.824
Jackson	LOW	0.398	0.365	2.835	0.431	0.453	NULL	0.642	0.327
	AVERAGE	1.093	0.948	5.746	0.958	0.656	NULL	0.678	0.698
	HIGH	1.668	1.342	11.775	1.270	0.738	NULL	0.722	1.052
Jefferson	LOW	0.265	0.225	2.145	0.280	0.194	0.527	NULL	NULL
	AVERAGE	0.649	0.540	3.709	0.615	0.391	0.527	NULL	NULL
	HIGH	0.844	0.678	6.399	0.706	0.456	0.527	NULL	NULL
Lafayette	LOW	0.423	0.358	2.405	0.548	0.435	0.751	NULL	NULL
	AVERAGE	0.817	0.700	4.259	0.772	0.507	0.751	NULL	NULL
	HIGH	0.968	0.780	6.894	0.814	0.530	0.751	NULL	NULL
Lake	LOW	0.517	0.380	3.670	0.432	0.368	0.608	0.400	0.515
	AVERAGE	1.606	1.214	12.048	1.223	0.798	1.607	1.022	1.327
	HIGH	2.587	2.075	18.016	2.142	1.358	1.959	1.298	1.955
Lee	LOW	0.888	0.749	6.384	0.792	0.458	0.754	0.467	0.389
	AVERAGE	5.001	2.315	22.566	2.967	1.718	4.307	2.160	2.497
	HIGH	12.945	10.862	50.316	11.664	7.980	11.251	7.814	9.734
Leon	LOW	0.312	0.264	2.409	0.244	0.185	0.307	0.207	0.141
	AVERAGE	0.858	0.739	5.151	0.694	0.471	0.553	0.430	0.502
	HIGH	1.107	0.891	7.890	0.938	0.603	0.877	0.619	0.890

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Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Levy	LOW	0.441	0.360	3.386	0.505	0.313	1.685	1.185	0.734
	AVERAGE	1.537	1.035	6.385	1.289	0.697	3.008	2.047	2.229
	HIGH	4.444	3.674	21.232	4.009	2.680	3.855	2.634	3.410
Liberty	LOW	0.650	0.551	3.773	0.560	0.849	NULL	NULL	NULL
	AVERAGE	1.279	1.113	6.372	1.248	0.849	NULL	NULL	NULL
	HIGH	1.556	1.253	10.800	1.329	0.849	NULL	NULL	NULL
Madison	LOW	0.267	0.235	1.753	0.256	0.184	NULL	NULL	NULL
	AVERAGE	0.621	0.523	3.416	0.555	0.370	NULL	NULL	NULL
	HIGH	0.740	0.595	5.653	0.612	0.400	NULL	NULL	NULL
Manatee	LOW	0.758	0.639	5.405	0.587	0.416	0.653	0.415	0.448
	AVERAGE	4.150	2.656	19.979	3.569	1.883	4.576	2.909	3.109
	HIGH	10.856	9.075	45.360	9.671	6.589	9.373	6.466	8.140
Marion	LOW	0.351	0.281	2.713	0.364	0.254	0.458	0.290	0.297
	AVERAGE	1.226	0.853	7.411	0.911	0.582	1.002	0.681	0.763
	HIGH	1.578	1.267	11.446	1.299	0.827	1.271	0.849	1.274
Martin	LOW	1.626	1.302	10.837	2.101	1.026	2.122	0.936	1.009
	AVERAGE	8.816	5.946	47.946	8.255	4.676	10.279	5.834	5.760
	HIGH	14.736	12.170	64.025	13.464	8.926	12.961	8.719	11.087
Miami-Dade	LOW	1.091	0.910	11.724	1.023	0.614	0.965	0.546	0.526
	AVERAGE	8.212	5.971	30.466	8.088	5.693	7.856	5.873	5.244
	HIGH	27.188	22.954	65.607	24.778	17.164	24.094	16.790	19.857
Monroe	LOW	6.292	5.145	34.856	8.722	4.001	7.259	3.493	3.255
	AVERAGE	21.824	18.669	83.664	24.674	16.672	23.359	15.316	13.783
	HIGH	30.849	26.287	99.307	28.590	20.253	27.787	19.763	22.202
Nassau	LOW	0.220	0.187	1.709	0.215	0.155	0.583	0.251	0.256
	AVERAGE	1.162	0.860	4.214	1.202	0.751	1.363	1.021	1.063
	HIGH	2.121	1.735	12.989	1.824	1.205	1.782	1.216	1.664
Okaloosa	LOW	0.540	0.509	4.020	0.610	0.439	0.774	0.407	0.726
	AVERAGE	5.499	5.022	13.539	5.093	3.904	7.640	5.813	5.596
	HIGH	12.606	10.438	53.739	11.801	7.915	11.389	7.718	9.359
Okeechobee	LOW	1.384	1.169	10.799	2.548	1.058	2.434	0.860	1.892
	AVERAGE	4.952	3.586	28.709	4.359	2.683	3.607	3.301	2.912
	HIGH	6.655	5.372	38.670	5.786	3.637	5.525	3.607	3.652
Orange	LOW	0.565	0.465	4.503	0.456	0.297	0.488	0.316	0.223
	AVERAGE	1.497	1.251	11.584	1.169	0.753	1.143	0.775	0.992
	HIGH	2.451	1.966	16.947	2.027	1.289	1.946	1.291	1.941

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

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Osceola	LOW	0.594	0.502	4.855	0.558	0.354	0.541	0.352	0.239
	AVERAGE	1.718	1.451	13.430	1.354	0.859	1.237	0.755	0.969
	HIGH	3.183	2.552	21.740	2.666	1.544	2.275	1.568	2.257
Palm Beach	LOW	1.551	1.309	10.905	1.329	0.860	1.252	0.797	0.916
	AVERAGE	8.839	6.034	40.136	7.927	5.203	8.228	5.336	5.584
	HIGH	19.179	16.026	72.847	17.481	11.839	17.013	11.643	14.236
Pasco	LOW	0.697	0.522	4.916	0.715	0.439	0.618	0.439	0.431
	AVERAGE	2.213	2.357	13.446	1.738	1.409	2.083	2.181	2.126
	HIGH	6.141	5.098	28.616	5.420	3.619	5.242	3.581	4.663
Pinellas	LOW	0.884	0.715	5.612	1.026	0.494	1.073	0.510	0.659
	AVERAGE	5.594	4.309	22.978	3.992	2.952	4.515	3.295	3.196
	HIGH	9.982	8.377	37.583	8.942	6.145	8.654	6.025	7.511
Polk	LOW	0.601	0.507	4.890	0.527	0.350	0.525	0.329	0.478
	AVERAGE	1.769	1.358	12.151	1.338	0.931	1.212	0.943	1.022
	HIGH	2.523	2.022	17.741	2.079	1.317	1.974	1.309	1.985
Putnam	LOW	0.369	0.285	2.637	0.385	0.266	0.401	0.277	0.577
	AVERAGE	0.990	0.825	6.235	0.863	0.554	0.806	0.454	0.742
	HIGH	1.583	1.269	11.583	1.229	0.782	1.212	0.807	0.887
St. Johns	LOW	0.386	0.327	3.029	0.342	0.258	0.339	0.247	0.283
	AVERAGE	1.463	1.453	8.478	1.487	1.006	1.929	1.469	1.607
	HIGH	3.868	3.144	21.895	3.396	2.227	3.302	2.199	2.998
St. Lucie	LOW	1.475	1.246	13.020	1.716	0.818	1.342	0.854	0.876
	AVERAGE	6.421	3.468	36.771	5.764	2.890	6.901	4.715	4.553
	HIGH	15.581	12.952	65.605	14.217	9.533	13.702	9.320	11.659
Santa Rosa	LOW	0.577	0.645	5.207	0.619	0.602	2.265	1.679	0.715
	AVERAGE	5.014	4.452	18.011	5.461	3.583	10.911	6.151	5.652
	HIGH	15.099	12.586	61.899	13.989	9.516	13.450	9.285	11.237
Sarasota	LOW	0.743	0.627	5.457	0.883	0.586	0.681	0.451	0.462
	AVERAGE	4.516	3.137	24.203	3.579	2.460	4.948	3.183	3.181
	HIGH	9.192	7.721	37.066	8.226	5.645	7.968	5.552	6.930
Seminole	LOW	0.556	0.445	4.412	0.439	0.295	0.486	0.336	0.218
	AVERAGE	1.508	1.226	11.314	1.187	0.767	1.192	0.804	0.998
	HIGH	1.985	1.591	14.299	1.639	1.041	1.602	1.015	1.525
Sumter	LOW	0.522	0.441	4.168	0.556	0.294	0.580	0.399	0.429
	AVERAGE	0.903	0.756	9.678	0.833	0.594	1.174	0.556	0.699
	HIGH	1.900	1.524	13.435	1.531	0.997	1.427	0.928	1.399



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

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Suwannee	LOW	0.289	0.232	2.119	0.278	0.201	0.521	0.275	0.501
	AVERAGE	0.714	0.595	3.951	0.612	0.417	0.521	0.275	0.670
	HIGH	1.007	0.812	7.301	0.838	0.544	0.521	0.275	0.767
Taylor	LOW	0.363	0.329	2.592	0.607	0.393	0.445	0.474	0.725
	AVERAGE	1.022	0.836	5.208	0.857	0.565	0.874	0.658	0.725
	HIGH	2.018	1.642	11.992	1.768	1.162	1.728	0.879	0.725
Union	LOW	0.321	0.242	2.125	0.301	0.161	0.313	0.228	0.676
	AVERAGE	0.678	0.579	3.810	0.606	0.415	0.313	0.228	0.676
	HIGH	0.840	0.674	6.423	0.689	0.449	0.313	0.228	0.676
Volusia	LOW	0.468	0.381	3.780	0.438	0.263	0.454	0.310	0.334
	AVERAGE	2.344	1.690	13.855	1.780	1.200	2.730	2.144	1.978
	HIGH	5.614	4.582	29.814	5.011	3.247	4.856	3.214	4.307
Wakulla	LOW	0.454	0.385	3.516	0.395	0.368	0.975	1.821	0.377
	AVERAGE	1.317	1.248	6.813	1.011	0.676	1.972	2.565	1.970
	HIGH	4.491	3.705	19.261	3.476	2.760	3.965	2.687	2.878
Walton	LOW	0.620	0.497	4.727	0.592	0.464	1.387	1.008	0.489
	AVERAGE	4.720	3.355	12.172	4.599	3.303	7.985	4.268	6.010
	HIGH	11.446	9.492	49.407	10.594	7.127	10.181	6.946	8.536
Washington	LOW	0.623	0.501	4.444	0.657	0.469	0.967	NULL	0.716
	AVERAGE	1.542	1.389	7.408	1.475	0.984	0.967	NULL	0.841
	HIGH	2.635	2.125	16.752	2.293	1.457	0.967	NULL	1.025
Statewide	LOW	0.220	0.187	1.679	0.208	0.155	0.275	0.186	0.134
	AVERAGE	3.130	3.266	15.778	2.345	2.444	3.448	3.754	3.903
	HIGH	30.849	26.287	99.307	28.590	20.253	27.787	19.763	22.202

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

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.1.0 as implemented in Touchstone v6.2.0

Model Release Date: 7/17/2017

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
ALACHUA	LOW	0.240	0.197	1.912	0.237	0.143	0.222	0.152	0.164
	AVERAGE	0.591	0.535	4.044	0.504	0.346	0.510	0.336	0.391
	HIGH	0.889	0.767	7.314	0.763	0.488	0.780	0.480	0.540
BAKER	LOW	0.171	0.145	1.263	0.161	0.124	NA	NA	NA
	AVERAGE	0.382	0.333	2.392	0.358	0.257	NA	NA	NA
	HIGH	0.566	0.406	4.339	0.439	0.281	NA	NA	NA
BAY	LOW	0.513	0.524	4.507	0.625	0.559	0.992	0.552	0.710
	AVERAGE	4.281	3.261	16.130	2.417	6.916	3.842	4.555	6.500
	HIGH	7.954	7.894	44.925	8.098	6.104	8.614	5.935	8.500
BRADFORD	LOW	0.237	0.205	1.663	0.242	0.157	NA	NA	NA
	AVERAGE	0.589	0.496	3.882	0.573	0.338	NA	NA	NA
	HIGH	0.676	0.539	5.776	0.571	0.371	NA	NA	NA
BREVARD	LOW	0.599	0.507	5.867	0.660	0.361	0.784	0.349	0.216
	AVERAGE	3.981	2.961	24.982	3.128	2.204	3.007	3.051	2.793
	HIGH	10.389	8.559	47.704	9.451	6.396	9.006	6.123	7.039
BROWARD	LOW	0.779	0.657	9.482	0.686	0.392	0.650	0.397	0.324
	AVERAGE	4.293	4.455	36.806	4.092	4.666	3.782	3.973	4.000
	HIGH	18.142	15.115	69.573	16.499	11.267	15.074	10.899	12.294
CALHOUN	LOW	0.509	0.328	3.289	0.455	0.511	NA	NA	NA
	AVERAGE	1.092	0.906	5.758	1.059	0.658	NA	NA	NA
	HIGH	1.635	1.291	12.464	1.446	0.688	NA	NA	NA
CHARLOTTE	LOW	0.628	0.530	4.740	0.758	0.358	0.553	0.362	0.328
	AVERAGE	2.932	1.947	14.562	2.269	1.358	2.320	1.364	1.456
	HIGH	7.522	6.211	35.097	6.740	4.561	6.387	4.380	5.164
CITRUS	LOW	0.381	0.305	3.177	0.421	0.228	0.428	0.308	0.350
	AVERAGE	1.187	0.922	7.376	0.984	1.097	0.704	0.984	0.794
	HIGH	1.531	1.218	10.793	1.326	0.845	1.239	0.813	1.046
CLAY	LOW	0.231	0.186	1.793	0.208	0.163	0.209	0.147	0.179
	AVERAGE	0.561	0.525	3.630	0.514	0.369	0.433	0.290	0.399
	HIGH	0.860	0.686	6.930	0.473	0.705	0.468	0.608	0.608
COLLIER	LOW	0.854	0.721	6.725	0.789	0.492	0.687	0.436	0.344
	AVERAGE	4.565	3.259	25.193	3.908	2.690	4.689	3.012	2.934
	HIGH	13.077	10.866	53.219	11.926	8.189	11.370	7.844	8.900
COLUMBIA	LOW	0.194	0.156	1.486	0.189	0.134	0.388	0.239	0.199
	AVERAGE	0.482	0.409	3.068	0.407	0.276	0.433	0.296	0.214
	HIGH	0.690	0.552	5.752	0.590	0.372	0.555	0.306	0.282
DESOTO	LOW	0.693	0.556	5.774	0.749	0.514	0.833	0.515	0.704
	AVERAGE	1.988	1.476	11.222	1.795	1.039	1.313	0.870	0.882
	HIGH	2.343	1.856	17.642	2.005	1.267	1.639	1.220	1.177
DIXIE	LOW	0.374	0.265	2.246	0.312	0.350	0.230	0.186	0.230
	AVERAGE	0.864	0.609	4.491	0.711	0.469	0.668	0.413	0.510
	HIGH	2.358	1.919	13.752	0.794	0.517	0.887	0.588	0.650
DUVAL	LOW	0.197	0.173	1.543	0.203	0.138	0.227	0.137	0.088
	AVERAGE	0.744	0.637	4.117	0.631	0.431	0.545	0.418	0.487
	HIGH	2.379	2.044	15.007	2.105	1.482	2.010	1.266	1.734
ESCAMBIA	LOW	0.405	0.345	3.923	0.455	0.519	0.842	0.609	0.589
	AVERAGE	3.992	3.670	16.288	3.696	2.751	5.232	3.792	3.745
	HIGH	8.834	8.050	45.745	8.445	7.445	8.855	6.681	6.681
FLAGLER	LOW	0.319	0.257	2.674	0.339	0.176	0.501	0.192	0.224
	AVERAGE	1.590	0.936	9.028	1.191	0.621	0.974	0.927	0.927
	HIGH	3.510	2.820	21.437	3.159	2.052	2.983	1.951	2.419
FRANKLIN	LOW	1.751	1.412	10.195	2.565	2.139	2.169	1.536	3.260
	AVERAGE	5.713	5.367	20.420	6.285	4.250	3.869	3.853	4.157
	HIGH	8.171	6.693	37.193	7.709	5.201	6.593	4.957	5.332
GADSDEN	LOW	0.243	0.221	1.882	0.206	0.213	NA	0.405	0.408
	AVERAGE	0.634	0.560	4.034	0.630	0.426	NA	0.405	0.559
	HIGH	0.815	0.648	7.011	0.705	0.455	NA	0.405	0.571
GILCHRIST	LOW	0.359	0.232	2.210	0.338	0.263	NA	0.467	NA
	AVERAGE	0.757	0.636	4.304	0.779	0.508	NA	0.467	NA
	HIGH	0.993	0.795	7.593	0.855	0.553	NA	0.467	NA
GLADES	LOW	0.920	0.739	7.789	2.275	1.198	NA	NA	NA
	AVERAGE	2.679	1.806	15.458	2.543	1.530	NA	NA	NA
	HIGH	3.058	2.411	23.399	2.610	1.641	NA	NA	NA
GULF	LOW	0.536	0.432	3.999	0.704	0.455	1.057	0.752	0.588
	AVERAGE	3.818	3.726	13.736	4.510	2.829	2.554	1.239	2.487
	HIGH	6.262	5.067	31.808	5.855	3.851	5.517	3.652	4.234
HAMILTON	LOW	0.193	0.140	1.237	0.179	0.196	NA	NA	NA
	AVERAGE	0.382	0.329	2.330	0.353	0.240	NA	NA	NA
	HIGH	0.491	0.392	4.376	0.413	0.270	NA	NA	NA
HARDEE	LOW	0.625	0.503	5.160	0.666	0.465	NA	1.041	0.462
	AVERAGE	1.775	1.353	10.329	1.564	0.972	NA	1.041	0.688
	HIGH	2.958	1.628	15.998	1.759	1.041	NA	1.041	0.915
HENDRY	LOW	0.942	0.756	6.041	0.859	0.750	2.280	0.639	0.838
	AVERAGE	3.058	2.221	16.520	2.612	1.664	2.864	1.572	1.416
	HIGH	4.029	3.169	29.272	3.469	2.155	3.203	2.066	1.999
HERNANDO	LOW	0.497	0.382	3.652	0.494	0.254	0.948	0.442	0.329
	AVERAGE	1.821	1.253	9.849	1.294	0.848	1.878	1.152	0.809
	HIGH	3.706	3.021	19.039	3.322	2.204	3.132	2.101	1.793
HIGHLANDS	LOW	0.607	0.485	5.012	0.657	0.332	0.611	0.435	0.413
	AVERAGE	1.841	1.406	13.724	1.543	0.931	1.520	1.029	1.023
	HIGH	3.121	2.463	28.847	2.467	1.676	2.159	1.405	1.365
HILLSBOROUGH	LOW	0.528	0.424	4.461	0.512	0.297	0.472	0.312	0.361

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

**Percentage Difference Between Touchstone 6.2.0 Output Ranges and Touchstone 4.1.0 Output Ranges for Specified Deductibles**

Change in Loss Costs:	No	No	No	No	No	No	No	No
	Min:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	Max:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
ALACHUA	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
BAKER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
BAY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
BRADFORD	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
BREVARD	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
BROWARD	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
CALHOUN	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
CHARLOTTE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
CITRUS	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
CLAY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
COLLIER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%			

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

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

Modeling Organization: AIR Worldwide  
 Model Name & Version Number: AIR Hurricane Model for the United States version 16.1.0 as implemented in Touchstone v6.2.0  
 Model Release Date: 7/17/2017

Percentage Difference Between Touchstone 6.2.0 Output Ranges and Touchstone 4.1.0 Output Ranges for Specified Deductibles

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
		Min:	Max:	Average	Min:	Max:	Average	Min:	Max:
	AVERAGE	2,083	1,576	11,373		1,144	1,600	1,181	1,168
	HIGH	5,426	4,438	25,503	4,830	3,218	4,565	3,079	3,745
HOLMES	LOW	0.345	0.294	2,929	0.419	0.591	0.876	NA	0.541
	AVERAGE	0.914	0.799	5,294	0.820	0.591	0.876	NA	0.613
	HIGH	1.075	0.852	9,141	0.921	0.591	0.751	NA	0.757
INDIAN RIVER	LOW	0.915	0.734	8,767	1.151	0.598	0.973	0.598	0.605
	AVERAGE	6,079	3,517	26,104	5,345	2,932	4,586	4,496	4,356
	HIGH	12,738	10,524	55,358	11,635	7,917	11,095	7,573	8,635
JACKSON	LOW	0.291	0.266	2,147	0.317	0.338	NA	0.467	0.216
	AVERAGE	0.804	0.691	4,762	0.720	0.497	NA	0.494	0.459
	HIGH	1,255	0.993	10,297	0.953	0.560	NA	0.528	0.679
JEFFERSON	LOW	0.196	0.166	1,631	0.211	0.145	0.388	NA	NA
	AVERAGE	0.480	0.397	3,012	0.470	0.298	0.388	NA	NA
	HIGH	0.630	0.501	5,429	0.543	0.350	0.388	NA	NA
LAFAYETTE	LOW	0.313	0.265	1,833	0.425	0.339	0.564	NA	NA
	AVERAGE	0.618	0.526	3,499	0.603	0.397	0.564	NA	NA
	HIGH	0.737	0.588	5,864	0.618	0.416	0.564	NA	NA
LAKE	LOW	0.378	0.280	2,803	0.335	0.280	0.441	0.290	0.343
	AVERAGE	1,202	0.896	10,389	0.938	0.614	1,197	0.757	0.884
	HIGH	1,973	1,560	15,847	1,670	1,061	1,466	0.968	1,296
LEE	LOW	0.647	0.546	5,138	0.609	0.351	0.556	0.342	0.257
	AVERAGE	4,166	1,808	20,318	2,427	1,400	3,542	1,731	1,854
	HIGH	11,435	9,506	46,793	10,349	7,111	9,852	6,809	7,818
LEON	LOW	0.227	0.194	1,850	0.186	0.139	0.225	0.150	0.092
	AVERAGE	0.638	0.545	4,319	0.529	0.361	0.405	0.316	0.329
	HIGH	0.836	0.663	6,805	0.729	0.469	0.651	0.459	0.584
LEVY	LOW	0.329	0.263	2,669	0.385	0.236	1.352	0.946	0.503
	AVERAGE	1,213	0.790	5,381	1.035	0.548	2,500	1,692	1,657
	HIGH	3,750	3,071	19,123	3,436	2,305	3,237	2,201	2,577
LIBERTY	LOW	0.469	0.396	3,002	0.412	0.658	NA	NA	NA
	AVERAGE	0.958	0.825	5,384	0.968	NA	NA	NA	NA
	HIGH	1,176	0.932	9,467	1,025	0.658	NA	NA	NA
MADISON	LOW	0.197	0.172	1,297	0.196	0.138	NA	NA	NA
	AVERAGE	0.459	0.385	2,744	0.425	0.282	NA	NA	NA
	HIGH	0.550	0.459	4,724	0.470	0.306	NA	NA	NA
MANATEE	LOW	0.558	0.471	4,351	0.451	0.318	0.487	0.305	0.303
	AVERAGE	3,469	2,046	17,982	3,074	1,985	3,875	2,406	2,406
	HIGH	9,560	7,922	42,365	8,574	5,964	8,386	5,838	6,530
MARION	LOW	0.257	0.207	2,053	0.275	0.193	0.343	0.213	0.197
	AVERAGE	0.925	0.685	6,243	0.707	0.452	0.790	0.510	0.513
	HIGH	1,200	0.951	9,883	1,025	0.625	0.967	0.633	0.847
MARTIN	LOW	1,183	0.849	8,897	1,601	0.786	1,568	0.689	0.684
	AVERAGE	7,473	4,927	44,360	7,088	3,996	8,937	4,914	4,473
	HIGH	12,955	10,578	59,861	17,897	11,893	13,812	7,545	8,842
MIAMI-DADE	LOW	0.798	0.668	9,728	0.784	0.469	0.710	0.404	0.343
	AVERAGE	4,512	4,518	27,584	4,583	4,583	4,583	4,583	4,583
	HIGH	24,731	20,713	61,459	22,521	15,641	21,755	15,068	16,668
MONROE	LOW	5,290	4,283	31,852	7,566	3,456	6,179	2,927	2,526
	AVERAGE	15,785	16,807	79,372	22,583	15,273	21,212	13,799	11,567
	HIGH	28,365	23,990	94,785	26,646	18,425	25,413	17,973	18,899
NASSAU	LOW	0.163	0.138	1,282	0.165	0.117	0.454	0.188	0.179
	AVERAGE	0.924	0.669	3,466	0.974	0.610	1.076	0.807	0.756
	HIGH	1,699	1,377	11,387	1,492	0.990	1,437	0.966	1,181
OKALOOSA	LOW	0.392	0.372	3,134	0.447	0.326	0.557	0.291	0.468
	AVERAGE	4,656	4,232	11,948	4,355	3,373	6,589	5,004	4,364
	HIGH	11,148	9,130	50,278	10,507	7,052	10,040	6,744	7,513
OKEECHOBEE	LOW	1,006	0.851	8,891	1,947	0.805	1,820	0.626	1,306
	AVERAGE	3,936	2,783	25,837	3,908	2,164	2,295	2,017	2,017
	HIGH	5,406	4,286	35,342	4,750	2,987	4,409	2,848	2,667
ORANGE	LOW	0.412	0.342	3,470	0.351	0.227	0.366	0.223	0.144
	AVERAGE	1,108	0.918	9,910	0.890	0.575	0.838	0.566	0.654
	HIGH	1,868	1,477	14,844	1,581	1,008	1,459	0.964	1,290
OSCEOLA	LOW	0.435	0.370	3,752	0.433	0.270	0.404	0.259	0.156
	AVERAGE	1,283	1,072	11,560	1,037	0.660	0.908	0.553	0.640
	HIGH	2,445	1,927	19,275	2,087	1,210	1,715	1,175	1,508
PALM BEACH	LOW	1,130	0.954	8,973	1,010	0.652	0.909	0.585	0.614
	AVERAGE	7,486	5,000	36,789	6,788	4,472	6,936	4,447	4,338
	HIGH	17,137	14,188	68,369	15,663	10,678	15,103	10,272	11,635
PASCO	LOW	0.518	0.389	3,934	0.559	0.344	0.469	0.330	0.298
	AVERAGE	1,784	1,928	11,830	1,430	1,178	1,804	1,804	1,619
	HIGH	5,289	4,350	26,215	4,723	3,160	4,478	3,043	3,623
PINELLAS	LOW	0.675	0.542	4,612	0.810	0.389	0.832	0.386	0.467
	AVERAGE	4,784	3,634	20,871	3,413	2,549	3,820	2,784	2,488
	HIGH	8,790	7,314	34,851	7,927	5,474	7,558	5,241	6,016
POLK	LOW	0.440	0.374	3,786	0.411	0.268	0.395	0.244	0.319
	AVERAGE	1,322	1,027	10,412	1,027	0.718	0.896	0.683	0.683
	HIGH	1,918	1,516	15,549	1,619	1,027	1,466	0.970	1,299
PUTNAM	LOW	0.273	0.211	2,005	0.295	0.202	0.291	0.200	0.390
	AVERAGE	0.732	0.605	5,185	0.659	0.423	0.590	0.331	0.488
	HIGH	1,189	0.939	10,017	0.943	0.600	0.893	0.593	0.572
ST. JOHNS	LOW	0.289	0.245	2,348	0.270	0.200	0.257	0.183	0.196
	AVERAGE	1,156	1,145	7,250	1,215	0.822	1,548	1,176	1,158

COUNTY	LOSS COSTS	No	No	No	No	No	No	No	No
		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HOLMES	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
INDIAN RIVER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
JACKSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
JEFFERSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LAFAYETTE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LAKE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LEVY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
LIBERTY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
MADISON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
MANATEE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
MARION	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.0			

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

Modeling Organization: AIR Worldwide  
Model Name & Version Number: AIR Hurricane Model for the United States version 16.1.0 as implemented in Touchstone v6.2.0  
Model Release Date: 7/17/2017

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
	HIGH	3.180	2.557	19.656	2.643	1.871	2.700	1.785	2.192
ST. LUCIE	LOW	1.080	0.913	10.977	1.298	0.623	0.984	0.625	0.592
	AVERAGE	5.279	2.758	33.590	4.823	2.401	5.757	3.937	3.489
	HIGH	13.747	11.307	61.447	12.605	8.479	12.001	8.105	9.334
SANTA ROSA	LOW	0.452	0.468	4.101	0.458	0.448	1.703	1.311	0.463
	AVERAGE	4.181	3.688	16.030	4.648	3.060	9.492	5.266	4.387
	HIGH	13.350	11.010	57.997	12.412	8.467	11.817	8.106	9.012
SARASOTA	LOW	0.544	0.460	4.364	0.677	0.448	0.505	0.334	0.314
	AVERAGE	3.791	2.582	13.966	3.030	2.100	4.190	2.674	2.462
	HIGH	8.057	6.715	34.175	7.267	5.012	6.932	4.814	5.519
SEMINOLE	LOW	0.406	0.327	3.395	0.342	0.224	0.364	0.246	0.241
	AVERAGE	1.120	0.901	9.663	0.906	0.587	0.874	0.588	0.656
	HIGH	1.499	1.186	12.409	1.270	0.806	1.193	0.750	1.001
SUMTER	LOW	0.383	0.324	3.261	0.420	0.223	0.424	0.292	0.287
	AVERAGE	0.665	0.556	8.269	0.642	0.458	0.874	0.410	0.467
	HIGH	1.445	1.145	11.680	1.206	0.784	1.082	0.691	0.929
SUWANNEE	LOW	0.213	0.172	1.596	0.210	0.151	0.384	0.202	0.341
	AVERAGE	0.530	0.440	3.203	0.469	0.319	0.384	0.202	0.446
	HIGH	0.762	0.608	6.204	0.654	0.424	0.384	0.202	0.510
TAYLOR	LOW	0.267	0.243	2.017	0.464	0.303	0.331	0.359	0.496
	AVERAGE	0.785	0.634	4.374	0.674	0.444	0.677	0.509	0.496
	HIGH	1.624	1.306	10.581	1.453	0.958	1.384	0.690	0.496
UNION	LOW	0.237	0.180	1.597	0.234	0.122	0.232	0.166	0.447
	AVERAGE	0.503	0.428	3.064	0.466	0.319	0.232	0.166	0.447
	HIGH	0.626	0.499	5.369	0.532	0.345	0.232	0.166	0.447
VOLUSIA	LOW	0.341	0.278	2.906	0.339	0.199	0.339	0.226	0.219
	AVERAGE	1.849	1.313	12.083	1.434	0.969	2.198	1.731	1.435
	HIGH	4.700	3.794	27.041	4.266	2.766	4.048	2.656	3.218
WAKULLA	LOW	0.334	0.283	2.831	0.302	0.281	0.739	1.481	0.253
	AVERAGE	1.036	0.979	5.861	0.798	0.541	1.593	2.144	1.475
	HIGH	3.813	3.105	17.435	2.960	2.382	3.350	2.252	2.140
WALTON	LOW	0.449	0.363	3.761	0.445	0.347	1.022	0.748	0.324
	AVERAGE	3.952	2.743	10.680	3.910	2.825	6.891	3.605	4.694
	HIGH	10.057	8.248	46.082	9.369	6.311	8.897	6.021	6.783
WASHINGTON	LOW	0.450	0.364	3.526	0.483	0.351	0.702	NA	0.459
	AVERAGE	1.164	1.040	6.261	1.140	0.766	0.702	NA	0.558
	HIGH	2.063	1.634	14.984	1.822	1.161	0.702	NA	0.701
STATEWIDE	LOW	0.163	0.138	1.237	0.161	0.117	0.209	0.137	0.088
	AVERAGE	2.574	2.654	14.005	1.940	2.064	2.864	3.122	3.014
	HIGH	28.365	23.990	94.785	26.285	18.646	25.413	17.973	18.899

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

Percentage Difference Between Touchstone 6.2.0 Output Ranges and Touchstone 4.1.0 Output Ranges for Specified Deductibles

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

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

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Alachua	LOW	0.240	0.197	1.912	0.237	0.143	0.222	0.152	0.164
	AVERAGE	0.591	0.535	4.044	0.504	0.346	0.510	0.336	0.391
	HIGH	0.889	0.707	7.314	0.763	0.488	0.708	0.480	0.540
Baker	LOW	0.171	0.145	1.263	0.161	0.124	NULL	NULL	NULL
	AVERAGE	0.382	0.333	2.392	0.358	0.257	NULL	NULL	NULL
	HIGH	0.506	0.406	4.339	0.429	0.281	NULL	NULL	NULL
Bay	LOW	0.513	0.524	4.507	0.625	0.559	0.992	0.552	0.710
	AVERAGE	4.281	3.261	16.130	3.440	2.417	6.916	3.842	4.555
	HIGH	9.654	7.894	44.825	9.098	6.104	8.674	5.835	6.500
Bradford	LOW	0.237	0.205	1.663	0.242	0.157	NULL	NULL	NULL
	AVERAGE	0.569	0.496	3.382	0.529	0.338	NULL	NULL	NULL
	HIGH	0.676	0.539	5.776	0.573	0.371	NULL	NULL	NULL
Brevard	LOW	0.599	0.507	5.867	0.660	0.361	0.784	0.349	0.216
	AVERAGE	3.281	2.661	24.982	3.128	2.204	3.307	3.051	2.793
	HIGH	10.389	8.559	47.704	9.451	6.396	9.006	6.123	7.039
Broward	LOW	0.779	0.657	9.482	0.686	0.392	0.650	0.397	0.324
	AVERAGE	6.293	4.455	36.806	4.092	3.683	4.666	3.782	3.973
	HIGH	18.142	15.115	69.571	16.499	11.267	15.074	10.899	12.294
Calhoun	LOW	0.509	0.328	3.289	0.435	0.511	NULL	NULL	NULL
	AVERAGE	1.092	0.906	5.758	1.009	0.658	NULL	NULL	NULL
	HIGH	1.635	1.291	12.464	1.446	0.698	NULL	NULL	NULL
Charlotte	LOW	0.628	0.530	4.740	0.758	0.358	0.553	0.362	0.328
	AVERAGE	2.932	1.947	14.562	2.269	1.358	3.310	1.364	1.456
	HIGH	7.522	6.211	35.097	6.740	4.561	6.387	4.380	5.164
Citrus	LOW	0.381	0.305	3.177	0.421	0.228	0.428	0.309	0.350
	AVERAGE	1.187	0.822	7.376	0.984	0.587	1.057	0.704	0.794
	HIGH	1.531	1.218	10.793	1.326	0.845	1.239	0.813	1.046
Clay	LOW	0.231	0.186	1.793	0.208	0.163	0.209	0.147	0.171
	AVERAGE	0.561	0.525	3.630	0.514	0.369	0.433	0.290	0.399
	HIGH	0.860	0.686	6.930	0.735	0.473	0.705	0.468	0.608
Collier	LOW	0.854	0.721	6.725	0.789	0.492	0.687	0.436	0.344
	AVERAGE	4.565	3.259	25.191	3.908	2.690	4.689	3.012	2.924
	HIGH	13.077	10.866	53.219	11.926	8.189	11.370	7.844	8.900
Columbia	LOW	0.194	0.156	1.486	0.189	0.134	0.388	0.239	0.199
	AVERAGE	0.482	0.409	3.068	0.407	0.276	0.433	0.296	0.214
	HIGH	0.690	0.552	5.752	0.590	0.372	0.555	0.306	0.282

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

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
DeSoto	LOW	0.693	0.556	5.774	0.749	0.514	0.833	0.515	0.704
	AVERAGE	1.988	1.476	11.222	1.795	1.039	1.313	0.870	0.882
	HIGH	2.343	1.856	17.642	2.005	1.267	1.639	1.220	1.177
Dixie	LOW	0.374	0.265	2.246	0.317	0.350	0.334	0.186	0.230
	AVERAGE	0.864	0.609	4.491	0.711	0.469	0.668	0.413	0.510
	HIGH	2.358	1.919	13.752	0.794	0.517	0.887	0.588	0.650
Duval	LOW	0.197	0.173	1.543	0.203	0.138	0.227	0.137	0.088
	AVERAGE	0.744	0.637	4.117	0.631	0.431	0.545	0.418	0.487
	HIGH	2.379	2.044	15.007	2.105	1.482	2.010	1.266	1.734
Escambia	LOW	0.405	0.345	3.923	0.455	0.519	0.842	0.609	0.589
	AVERAGE	3.992	3.670	16.288	3.696	2.751	5.232	3.792	3.745
	HIGH	9.834	8.050	45.745	11.100	7.445	8.661	5.855	6.681
Flagler	LOW	0.319	0.257	2.674	0.339	0.176	0.501	0.192	0.224
	AVERAGE	1.590	0.936	9.028	1.191	0.621	1.859	0.794	0.927
	HIGH	3.510	2.820	21.437	3.159	2.052	2.983	1.951	2.419
Franklin	LOW	1.751	1.412	10.195	2.565	2.139	2.169	1.536	3.260
	AVERAGE	5.713	5.367	20.420	6.285	4.250	3.869	3.853	4.157
	HIGH	8.171	6.693	37.193	7.709	5.201	7.358	4.957	5.332
Gadsden	LOW	0.243	0.221	1.882	0.206	0.213	NULL	0.405	0.408
	AVERAGE	0.634	0.560	4.034	0.630	0.426	NULL	0.405	0.559
	HIGH	0.815	0.648	7.011	0.705	0.455	NULL	0.405	0.571
Gilchrist	LOW	0.359	0.232	2.210	0.338	0.263	NULL	0.467	NULL
	AVERAGE	0.757	0.636	4.304	0.779	0.508	NULL	0.467	NULL
	HIGH	0.993	0.795	7.593	0.855	0.553	NULL	0.467	NULL
Glades	LOW	0.920	0.739	7.789	2.275	1.198	NULL	NULL	NULL
	AVERAGE	2.679	1.806	15.458	2.543	1.530	NULL	NULL	NULL
	HIGH	3.058	2.411	23.199	2.610	1.641	NULL	NULL	NULL
Gulf	LOW	0.536	0.432	3.999	0.704	0.455	1.057	0.752	0.588
	AVERAGE	3.818	3.726	13.736	4.510	2.829	2.554	1.239	2.487
	HIGH	6.262	5.067	31.808	5.855	3.851	5.517	3.652	4.234
Hamilton	LOW	0.193	0.140	1.237	0.179	0.196	NULL	NULL	NULL
	AVERAGE	0.382	0.329	2.330	0.353	0.240	NULL	NULL	NULL
	HIGH	0.491	0.392	4.376	0.413	0.270	NULL	NULL	NULL
Hardee	LOW	0.625	0.503	5.160	0.666	0.465	NULL	1.041	0.462
	AVERAGE	1.775	1.353	10.329	1.564	0.972	NULL	1.041	0.688
	HIGH	2.058	1.628	15.998	1.759	1.107	NULL	1.041	0.915

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

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Hendry	LOW	0.942	0.756	6.041	0.859	0.750	2.280	0.639	0.838
	AVERAGE	3.058	2.221	16.520	2.612	1.664	2.864	1.572	1.416
	HIGH	4.029	3.169	29.272	3.469	2.155	3.203	2.066	1.999
Hernando	LOW	0.497	0.362	3.652	0.494	0.254	0.948	0.442	0.329
	AVERAGE	1.821	1.253	9.849	1.294	0.848	1.878	1.152	0.809
	HIGH	3.706	3.021	19.039	3.322	2.204	3.133	2.101	1.793
Highlands	LOW	0.607	0.485	5.012	0.657	0.332	0.611	0.435	0.433
	AVERAGE	1.841	1.406	13.724	1.543	0.931	1.520	1.029	1.023
	HIGH	3.121	2.463	23.847	2.667	1.675	2.159	1.405	1.905
Hillsborough	LOW	0.528	0.424	4.461	0.512	0.297	0.472	0.312	0.361
	AVERAGE	2.083	1.576	11.373	1.668	1.144	1.690	1.181	1.168
	HIGH	5.426	4.438	25.503	4.830	3.218	4.565	3.079	3.745
Holmes	LOW	0.345	0.294	2.929	0.419	0.591	0.876	NULL	0.541
	AVERAGE	0.914	0.799	5.294	0.820	0.591	0.876	NULL	0.613
	HIGH	1.075	0.852	9.141	0.921	0.591	0.876	NULL	0.757
Indian River	LOW	0.915	0.734	8.767	1.151	0.598	0.973	0.598	0.605
	AVERAGE	6.079	3.517	26.104	5.345	2.932	5.583	4.496	4.356
	HIGH	12.738	10.524	55.358	11.635	7.917	11.095	7.573	8.635
Jackson	LOW	0.291	0.266	2.147	0.317	0.338	NULL	0.467	0.216
	AVERAGE	0.804	0.691	4.762	0.720	0.497	NULL	0.494	0.459
	HIGH	1.255	0.993	10.297	0.953	0.560	NULL	0.528	0.679
Jefferson	LOW	0.196	0.166	1.631	0.211	0.145	0.388	NULL	NULL
	AVERAGE	0.480	0.397	3.012	0.470	0.298	0.388	NULL	NULL
	HIGH	0.630	0.501	5.429	0.543	0.350	0.388	NULL	NULL
Lafayette	LOW	0.313	0.265	1.853	0.425	0.339	0.564	NULL	NULL
	AVERAGE	0.618	0.526	3.499	0.603	0.397	0.564	NULL	NULL
	HIGH	0.737	0.588	5.864	0.638	0.416	0.564	NULL	NULL
Lake	LOW	0.378	0.280	2.803	0.335	0.280	0.441	0.290	0.343
	AVERAGE	1.202	0.896	10.389	0.938	0.614	1.197	0.757	0.884
	HIGH	1.973	1.560	15.847	1.670	1.061	1.466	0.968	1.296
Lee	LOW	0.647	0.546	5.138	0.609	0.351	0.556	0.342	0.257
	AVERAGE	4.166	1.808	20.318	2.427	1.400	3.542	1.731	1.854
	HIGH	11.435	9.506	46.793	10.349	7.111	9.852	6.809	7.818
Leon	LOW	0.227	0.194	1.850	0.186	0.139	0.225	0.150	0.092
	AVERAGE	0.638	0.545	4.319	0.529	0.361	0.405	0.316	0.329
	HIGH	0.836	0.663	6.805	0.729	0.469	0.651	0.459	0.584

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

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Levy	LOW	0.329	0.263	2.669	0.385	0.236	1.352	0.946	0.503
	AVERAGE	1.213	0.790	5.381	1.035	0.548	2.500	1.692	1.657
	HIGH	3.750	3.071	19.125	3.436	2.305	3.237	2.201	2.577
Liberty	LOW	0.469	0.396	3.002	0.412	0.658	NULL	NULL	NULL
	AVERAGE	0.958	0.825	5.384	0.960	0.658	NULL	NULL	NULL
	HIGH	1.176	0.932	9.467	1.025	0.658	NULL	NULL	NULL
Madison	LOW	0.197	0.172	1.297	0.196	0.138	NULL	NULL	NULL
	AVERAGE	0.459	0.385	2.744	0.425	0.282	NULL	NULL	NULL
	HIGH	0.550	0.439	4.724	0.470	0.306	NULL	NULL	NULL
Manatee	LOW	0.558	0.471	4.351	0.451	0.318	0.487	0.305	0.303
	AVERAGE	3.469	2.166	17.982	3.029	1.585	3.875	2.433	2.406
	HIGH	9.560	7.922	42.163	8.574	5.864	8.186	5.618	6.520
Marion	LOW	0.257	0.207	2.053	0.275	0.193	0.343	0.213	0.197
	AVERAGE	0.925	0.635	6.243	0.707	0.452	0.750	0.510	0.513
	HIGH	1.200	0.951	9.883	1.025	0.652	0.967	0.633	0.847
Martin	LOW	1.183	0.949	8.897	1.601	0.786	1.568	0.689	0.684
	AVERAGE	7.473	4.927	44.360	7.088	3.996	8.837	4.914	4.473
	HIGH	12.955	10.578	59.861	11.893	7.897	11.312	7.545	8.842
Miami-Dade	LOW	0.798	0.668	9.728	0.784	0.469	0.710	0.404	0.343
	AVERAGE	6.912	4.918	27.584	6.961	4.930	6.643	4.978	4.102
	HIGH	24.731	20.713	61.459	22.521	15.641	21.755	15.068	16.668
Monroe	LOW	5.290	4.283	31.852	7.566	3.456	6.179	2.927	2.526
	AVERAGE	19.785	16.807	79.372	22.583	15.273	21.212	13.799	11.567
	HIGH	28.365	23.990	94.785	26.285	18.646	25.413	17.973	18.899
Nassau	LOW	0.163	0.138	1.282	0.165	0.117	0.454	0.188	0.179
	AVERAGE	0.914	0.669	3.466	0.974	0.610	1.076	0.807	0.756
	HIGH	1.699	1.377	11.387	1.492	0.990	1.417	0.966	1.181
Okaloosa	LOW	0.392	0.372	3.134	0.447	0.326	0.557	0.293	0.468
	AVERAGE	4.656	4.232	11.948	4.355	3.373	6.589	5.004	4.364
	HIGH	11.148	9.130	50.278	10.507	7.052	10.040	6.744	7.513
Okeechobee	LOW	1.006	0.851	8.891	1.947	0.805	1.820	0.626	1.306
	AVERAGE	3.936	2.783	25.837	3.508	2.164	2.795	2.595	2.037
	HIGH	5.406	4.286	35.342	4.750	2.987	4.409	2.848	2.667
Orange	LOW	0.412	0.342	3.470	0.351	0.227	0.366	0.233	0.144
	AVERAGE	1.108	0.918	9.910	0.890	0.575	0.838	0.566	0.654
	HIGH	1.868	1.477	14.844	1.581	1.008	1.459	0.964	1.290



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

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Osceola	LOW	0.435	0.370	3.752	0.433	0.270	0.404	0.259	0.156
	AVERAGE	1.283	1.072	11.560	1.037	0.660	0.908	0.553	0.640
	HIGH	2.445	1.927	19.275	2.087	1.210	1.715	1.175	1.508
Palm Beach	LOW	1.130	0.954	8.973	1.010	0.652	0.909	0.585	0.614
	AVERAGE	7.486	5.000	36.789	6.788	4.472	6.936	4.447	4.338
	HIGH	17.137	14.188	68.369	15.663	10.638	15.103	10.272	11.635
Pasco	LOW	0.518	0.389	3.934	0.559	0.344	0.469	0.330	0.298
	AVERAGE	1.784	1.928	11.830	1.430	1.178	1.678	1.804	1.619
	HIGH	5.289	4.350	26.215	4.723	3.160	4.478	3.043	3.623
Pinellas	LOW	0.675	0.542	4.613	0.810	0.389	0.822	0.386	0.467
	AVERAGE	4.784	3.634	20.871	3.413	2.549	3.820	2.784	2.488
	HIGH	8.790	7.314	34.851	7.927	5.474	7.558	5.241	6.016
Polk	LOW	0.440	0.374	3.786	0.411	0.268	0.395	0.244	0.319
	AVERAGE	1.322	1.002	10.412	1.027	0.718	0.896	0.695	0.683
	HIGH	1.918	1.516	15.549	1.619	1.027	1.466	0.970	1.299
Putnam	LOW	0.273	0.211	2.005	0.295	0.202	0.291	0.200	0.390
	AVERAGE	0.732	0.605	5.185	0.659	0.423	0.590	0.331	0.488
	HIGH	1.189	0.939	10.017	0.943	0.600	0.893	0.593	0.572
St. Johns	LOW	0.289	0.245	2.348	0.270	0.200	0.257	0.183	0.196
	AVERAGE	1.156	1.145	7.250	1.215	0.822	1.548	1.176	1.158
	HIGH	3.180	2.557	19.656	2.843	1.871	2.700	1.785	2.192
St. Lucie	LOW	1.080	0.913	10.977	1.298	0.623	0.984	0.625	0.592
	AVERAGE	5.279	2.758	33.590	4.823	2.401	5.757	3.937	3.489
	HIGH	13.747	11.307	61.447	12.605	8.479	12.001	8.105	9.334
Santa Rosa	LOW	0.422	0.468	4.101	0.458	0.448	1.703	1.311	0.463
	AVERAGE	4.181	3.688	16.030	4.648	3.060	9.492	5.266	4.387
	HIGH	13.350	11.010	57.997	12.412	8.467	11.817	8.106	9.012
Sarasota	LOW	0.544	0.460	4.364	0.677	0.448	0.505	0.334	0.314
	AVERAGE	3.791	2.582	21.966	3.030	2.100	4.190	2.674	2.462
	HIGH	8.057	6.715	34.175	7.267	5.012	6.932	4.814	5.519
Seminole	LOW	0.406	0.327	3.395	0.342	0.224	0.364	0.246	0.141
	AVERAGE	1.120	0.901	9.663	0.906	0.587	0.874	0.588	0.656
	HIGH	1.499	1.186	12.409	1.270	0.806	1.193	0.750	1.001
Sumter	LOW	0.383	0.324	3.261	0.420	0.223	0.424	0.292	0.287
	AVERAGE	0.665	0.556	8.269	0.642	0.458	0.876	0.410	0.467
	HIGH	1.445	1.145	11.680	1.206	0.784	1.082	0.691	0.929

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

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 16.0.0 as implemented in Touchstone v4.1.0

Model Release Date: 9/15/2016

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Suwannee	LOW	0.213	0.172	1.596	0.210	0.151	0.384	0.202	0.341
	AVERAGE	0.530	0.440	3.203	0.469	0.319	0.384	0.202	0.446
	HIGH	0.762	0.608	6.204	0.654	0.424	0.384	0.202	0.510
Taylor	LOW	0.267	0.243	2.017	0.464	0.303	0.331	0.359	0.496
	AVERAGE	0.785	0.634	4.374	0.674	0.444	0.677	0.509	0.496
	HIGH	1.624	1.306	10.581	1.453	0.958	1.384	0.690	0.496
Union	LOW	0.237	0.180	1.597	0.234	0.122	0.232	0.166	0.447
	AVERAGE	0.503	0.428	3.064	0.466	0.319	0.232	0.166	0.447
	HIGH	0.626	0.499	5.369	0.532	0.345	0.232	0.166	0.447
Volusia	LOW	0.341	0.278	2.906	0.339	0.199	0.339	0.226	0.219
	AVERAGE	1.849	1.313	12.083	1.434	0.969	2.198	1.731	1.435
	HIGH	4.700	3.794	27.041	4.266	2.766	4.048	2.656	3.218
Wakulla	LOW	0.334	0.283	2.831	0.302	0.281	0.739	1.481	0.253
	AVERAGE	1.036	0.979	5.861	0.798	0.541	1.593	2.144	1.475
	HIGH	3.813	3.105	17.435	2.960	2.382	3.350	2.252	2.140
Walton	LOW	0.449	0.363	3.761	0.445	0.347	1.022	0.748	0.324
	AVERAGE	3.952	2.743	10.680	3.910	2.825	6.891	3.605	4.694
	HIGH	10.057	8.248	46.082	9.369	6.311	8.897	6.021	6.783
Washington	LOW	0.450	0.364	3.526	0.483	0.351	0.702	NULL	0.459
	AVERAGE	1.164	1.040	6.261	1.140	0.766	0.702	NULL	0.558
	HIGH	2.063	1.634	14.984	1.822	1.161	0.702	NULL	0.701
Statewide	LOW	0.163	0.138	1.237	0.161	0.117	0.209	0.137	0.088
	AVERAGE	2.574	2.654	14.005	1.940	2.064	2.864	3.122	3.014
	HIGH	28.365	23.990	94.785	26.285	18.646	25.413	17.973	18.899