

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 8.0.a  
**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
32003	CLAY	12019	0.945	0.928	2.978
32008	SUWANNEE	12121	0.505	0.497	1.546
32009	NASSAU	12089	0.506	0.500	1.382
32011	NASSAU	12089	0.606	0.597	1.732
32013	LAFAYETTE	12067	0.354	0.350	1.040
32024	COLUMBIA	12023	0.550	0.541	1.765
32025	COLUMBIA	12023	0.484	0.477	1.455
32033	ST. JOHNS	12109	1.108	1.089	3.394
32034	NASSAU	12089	1.285	1.261	4.191
32038	COLUMBIA	12023	0.581	0.571	1.804
32040	BAKER	12003	0.482	0.476	1.380
32043	CLAY	12019	0.809	0.797	2.425
32044	BRADFORD	12007	0.682	0.672	2.020
32046	NASSAU	12089	0.517	0.510	1.451
32052	HAMILTON	12047	0.320	0.316	0.914
32053	HAMILTON	12047	0.301	0.297	0.875
32054	UNION	12125	0.542	0.534	1.590
32055	COLUMBIA	12023	0.381	0.377	1.010
32058	BRADFORD	12007	0.567	0.560	1.619
32059	MADISON	12079	0.339	0.335	1.040
32060	SUWANNEE	12121	0.395	0.389	1.238
32061	COLUMBIA	12023	0.509	0.501	1.501
32062	SUWANNEE	12121	0.478	0.470	1.553
32063	BAKER	12003	0.511	0.504	1.467
32064	SUWANNEE	12121	0.384	0.379	1.171
32065	CLAY	12019	0.700	0.690	2.055
32066	LAFAYETTE	12067	0.374	0.369	1.059
32068	CLAY	12019	0.652	0.643	1.864
32071	SUWANNEE	12121	0.557	0.548	1.893
32073	CLAY	12019	0.805	0.792	2.455
32080	ST. JOHNS	12109	2.130	2.093	7.545
32081	ST. JOHNS	12109	0.920	0.907	2.621
32082	ST. JOHNS	12109	1.421	1.393	4.528
32083	UNION	12125	0.516	0.510	1.435
32084	ST. JOHNS	12109	1.214	1.193	3.658
32086	ST. JOHNS	12109	1.311	1.287	3.982
32087	BAKER	12003	0.393	0.388	1.029
32091	BRADFORD	12007	0.641	0.632	1.925

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			Frame Owners	Masonry Owners	Mobile Homes
32092	ST. JOHNS	12109	1.023	1.005	3.133
32094	SUWANNEE	12121	0.418	0.412	1.250
32095	ST. JOHNS	12109	1.031	1.014	2.994
32096	HAMILTON	12047	0.372	0.367	1.045
32097	NASSAU	12089	0.856	0.841	2.521
32102	LAKE	12069	1.442	1.426	3.295
32110	FLAGLER	12035	1.312	1.290	3.945
32112	PUTNAM	12107	1.121	1.103	3.391
32113	MARION	12083	0.996	0.979	3.045
32114	VOLUSIA	12127	2.637	2.593	6.318
32117	VOLUSIA	12127	2.506	2.465	5.999
32118	VOLUSIA	12127	4.156	4.098	10.876
32119	VOLUSIA	12127	2.796	2.749	6.716
32124	VOLUSIA	12127	1.994	1.966	4.681
32127	VOLUSIA	12127	3.112	3.058	7.553
32128	VOLUSIA	12127	2.343	2.306	5.541
32129	VOLUSIA	12127	2.620	2.577	6.261
32130	VOLUSIA	12127	1.834	1.810	4.280
32131	PUTNAM	12107	1.181	1.160	3.722
32132	VOLUSIA	12127	2.777	2.731	6.594
32134	MARION	12083	0.933	0.920	2.730
32136	FLAGLER	12035	1.743	1.710	5.351
32137	FLAGLER	12035	1.299	1.278	3.820
32139	PUTNAM	12107	1.228	1.209	3.822
32140	PUTNAM	12107	0.759	0.749	2.210
32141	VOLUSIA	12127	2.363	2.330	5.525
32145	ST. JOHNS	12109	1.049	1.033	3.103
32148	PUTNAM	12107	0.866	0.853	2.613
32159	LAKE	12069	2.176	2.143	5.347
32162	SUMTER	12119	2.173	2.138	5.318
32163	SUMTER	12119	2.681	2.643	6.946
32164	FLAGLER	12035	1.319	1.298	3.900
32168	VOLUSIA	12127	2.330	2.295	5.482
32169	VOLUSIA	12127	5.032	4.956	13.051
32174	FLAGLER	12035	2.148	2.116	5.087
32176	VOLUSIA	12127	3.870	3.817	10.130
32177	PUTNAM	12107	0.946	0.933	2.810
32179	MARION	12083	1.139	1.122	3.381

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			Frame Owners	Masonry Owners	Mobile Homes
32180	VOLUSIA	12127	1.538	1.520	3.554
32181	PUTNAM	12107	1.112	1.094	3.431
32187	PUTNAM	12107	1.103	1.085	3.360
32189	PUTNAM	12107	0.956	0.943	2.810
32190	VOLUSIA	12127	1.462	1.444	3.381
32195	MARION	12083	1.591	1.560	5.238
32202	DUVAL	12031	1.112	1.091	3.639
32204	DUVAL	12031	1.191	1.171	4.175
32205	DUVAL	12031	0.824	0.811	2.515
32206	DUVAL	12031	1.007	0.989	3.163
32207	DUVAL	12031	1.059	1.039	3.315
32208	DUVAL	12031	0.883	0.867	2.735
32209	DUVAL	12031	0.825	0.811	2.497
32210	DUVAL	12031	0.842	0.828	2.627
32211	DUVAL	12031	1.023	1.004	3.131
32212	DUVAL	12031	1.224	1.203	4.255
32216	DUVAL	12031	0.890	0.875	2.650
32217	DUVAL	12031	1.149	1.129	3.777
32218	DUVAL	12031	0.755	0.743	2.210
32219	DUVAL	12031	0.641	0.632	1.831
32220	DUVAL	12031	0.633	0.624	1.827
32221	DUVAL	12031	0.639	0.629	1.830
32222	DUVAL	12031	0.658	0.649	1.912
32223	DUVAL	12031	1.135	1.114	3.716
32224	DUVAL	12031	1.016	0.998	3.042
32225	DUVAL	12031	1.097	1.076	3.360
32226	DUVAL	12031	1.118	1.097	3.564
32227	DUVAL	12031	1.464	1.436	4.729
32233	DUVAL	12031	1.389	1.362	4.525
32234	DUVAL	12031	0.565	0.557	1.602
32244	DUVAL	12031	0.709	0.699	2.072
32246	DUVAL	12031	0.911	0.896	2.683
32250	DUVAL	12031	1.315	1.290	4.128
32254	DUVAL	12031	0.765	0.752	2.283
32256	DUVAL	12031	0.819	0.806	2.343
32257	DUVAL	12031	0.898	0.882	2.696
32258	DUVAL	12031	0.807	0.795	2.314
32259	ST. JOHNS	12109	0.882	0.868	2.627

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32266	DUVAL	12031	1.368	1.341	4.369
32277	DUVAL	12031	1.428	1.402	4.783
32301	LEON	12073	0.350	0.346	0.976
32303	LEON	12073	0.348	0.344	0.957
32304	LEON	12073	0.348	0.344	0.952
32305	LEON	12073	0.331	0.327	0.873
32308	LEON	12073	0.339	0.335	0.943
32309	LEON	12073	0.325	0.321	0.900
32310	LEON	12073	0.332	0.329	0.860
32311	LEON	12073	0.326	0.322	0.887
32312	LEON	12073	0.331	0.328	0.922
32317	LEON	12073	0.328	0.324	0.914
32320	FRANKLIN	12037	0.773	0.760	2.562
32321	LIBERTY	12077	0.477	0.472	1.257
32322	FRANKLIN	12037	0.424	0.419	1.203
32324	GADSDEN	12039	0.374	0.370	0.992
32327	WAKULLA	12129	0.353	0.349	0.951
32328	FRANKLIN	12037	0.457	0.452	1.271
32331	MADISON	12079	0.287	0.284	0.783
32332	GADSDEN	12039	0.398	0.394	1.169
32333	GADSDEN	12039	0.314	0.310	0.825
32334	LIBERTY	12077	0.430	0.426	1.109
32336	JEFFERSON	12065	0.292	0.289	0.768
32340	MADISON	12079	0.296	0.292	0.854
32344	JEFFERSON	12065	0.290	0.286	0.794
32346	WAKULLA	12129	0.556	0.547	1.782
32347	TAYLOR	12123	0.320	0.316	0.887
32348	TAYLOR	12123	0.351	0.347	1.018
32350	MADISON	12079	0.281	0.277	0.809
32351	GADSDEN	12039	0.383	0.379	1.071
32352	GADSDEN	12039	0.343	0.340	0.943
32356	TAYLOR	12123	0.374	0.369	1.056
32358	WAKULLA	12129	0.360	0.356	0.939
32359	DIXIE	12029	0.387	0.382	1.087
32401	BAY	12005	1.917	1.877	6.429
32403	BAY	12005	1.456	1.429	4.610
32404	BAY	12005	1.122	1.106	3.348
32405	BAY	12005	1.428	1.402	4.499

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32407	BAY	12005	1.728	1.695	5.501
32408	BAY	12005	2.304	2.255	7.899
32409	BAY	12005	1.245	1.225	3.777
32413	BAY	12005	1.530	1.508	4.543
32420	JACKSON	12063	0.824	0.813	2.539
32421	CALHOUN	12013	0.760	0.749	2.367
32423	JACKSON	12063	0.469	0.464	1.453
32424	CALHOUN	12013	0.569	0.563	1.559
32425	HOLMES	12059	0.929	0.916	2.817
32426	JACKSON	12063	0.629	0.621	1.934
32427	WASHINGTON	12133	0.985	0.972	2.857
32428	WASHINGTON	12133	1.043	1.027	3.271
32430	CALHOUN	12013	0.673	0.666	1.875
32431	JACKSON	12063	0.765	0.755	2.385
32433	WALTON	12131	1.483	1.459	4.526
32435	WALTON	12131	1.471	1.448	4.440
32437	WASHINGTON	12133	1.271	1.254	3.660
32438	BAY	12005	1.016	1.000	3.199
32439	WALTON	12131	1.663	1.636	5.045
32440	JACKSON	12063	0.760	0.749	2.397
32442	JACKSON	12063	0.522	0.516	1.603
32443	JACKSON	12063	0.616	0.608	2.052
32444	BAY	12005	1.477	1.449	4.753
32445	JACKSON	12063	0.611	0.603	2.099
32446	JACKSON	12063	0.573	0.566	1.730
32448	JACKSON	12063	0.632	0.625	1.922
32449	CALHOUN	12013	0.711	0.702	1.995
32455	WALTON	12131	1.229	1.212	3.622
32456	GULF	12045	0.678	0.670	1.987
32459	WALTON	12131	2.201	2.156	6.943
32460	JACKSON	12063	0.500	0.494	1.545
32462	WASHINGTON	12133	1.160	1.143	3.501
32464	HOLMES	12059	1.052	1.037	3.115
32465	GULF	12045	0.677	0.670	1.942
32466	CALHOUN	12005	1.126	1.108	3.468
32501	ESCAMBIA	12033	4.452	4.340	13.622
32502	ESCAMBIA	12033	5.730	5.601	18.518
32503	ESCAMBIA	12033	4.190	4.087	12.813

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32504	ESCAMBIA	12033	4.139	4.038	12.655
32505	ESCAMBIA	12033	4.049	3.951	12.366
32506	ESCAMBIA	12033	3.590	3.512	10.839
32507	ESCAMBIA	12033	5.467	5.340	17.476
32508	ESCAMBIA	12033	5.601	5.460	17.005
32509	ESCAMBIA	12033	3.648	3.565	11.086
32511	ESCAMBIA	12033	4.286	4.181	13.052
32514	ESCAMBIA	12033	3.815	3.725	11.684
32526	ESCAMBIA	12033	3.463	3.386	10.506
32531	OKALOOSA	12091	1.816	1.786	5.448
32533	ESCAMBIA	12033	3.166	3.098	9.673
32534	ESCAMBIA	12033	3.748	3.661	11.484
32535	ESCAMBIA	12033	2.383	2.331	7.534
32536	OKALOOSA	12091	1.782	1.754	5.307
32539	OKALOOSA	12091	1.974	1.936	6.092
32541	OKALOOSA	12091	3.483	3.403	11.737
32542	OKALOOSA	12091	2.280	2.237	6.952
32544	OKALOOSA	12091	2.525	2.477	7.671
32547	OKALOOSA	12091	2.608	2.555	8.047
32548	OKALOOSA	12091	4.408	4.317	15.729
32550	WALTON	12131	3.209	3.135	10.660
32561	SANTA ROSA	12113	6.489	6.358	21.630
32563	SANTA ROSA	12113	4.288	4.182	13.213
32564	OKALOOSA	12091	1.915	1.884	5.691
32565	SANTA ROSA	12113	2.302	2.255	7.158
32566	SANTA ROSA	12113	2.808	2.752	8.555
32567	OKALOOSA	12091	1.407	1.384	4.248
32568	ESCAMBIA	12033	2.430	2.380	7.503
32569	OKALOOSA	12091	3.606	3.527	11.059
32570	SANTA ROSA	12113	2.562	2.511	7.804
32571	SANTA ROSA	12113	2.872	2.813	8.761
32577	ESCAMBIA	12033	2.954	2.890	9.120
32578	WALTON	12131	2.278	2.235	6.987
32579	OKALOOSA	12091	3.266	3.187	10.437
32580	OKALOOSA	12091	2.471	2.423	7.612
32583	SANTA ROSA	12113	4.215	4.116	12.861
32601	ALACHUA	12001	0.716	0.706	2.109
32603	ALACHUA	12001	0.712	0.701	2.095

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32605	ALACHUA	12001	0.658	0.649	1.888
32606	ALACHUA	12001	0.680	0.670	2.005
32607	ALACHUA	12001	0.684	0.675	1.992
32608	ALACHUA	12001	0.808	0.794	2.481
32609	ALACHUA	12001	0.673	0.663	1.946
32615	ALACHUA	12001	0.707	0.695	2.205
32617	MARION	12083	1.443	1.415	4.999
32618	ALACHUA	12001	0.909	0.891	2.913
32619	GILCHRIST	12041	0.578	0.569	1.783
32621	LEVY	12075	0.895	0.877	2.805
32622	BRADFORD	12007	0.583	0.575	1.689
32625	LEVY	12075	0.861	0.845	2.636
32626	LEVY	12075	0.724	0.711	2.223
32628	DIXIE	12029	0.487	0.481	1.394
32631	ALACHUA	12001	0.738	0.727	2.207
32640	ALACHUA	12001	0.816	0.804	2.439
32641	ALACHUA	12001	0.735	0.724	2.176
32643	ALACHUA	12001	0.647	0.636	2.002
32648	DIXIE	12029	0.458	0.452	1.299
32653	ALACHUA	12001	0.630	0.621	1.796
32656	CLAY	12019	0.767	0.755	2.311
32666	PUTNAM	12107	0.814	0.801	2.496
32667	ALACHUA	12001	0.865	0.850	2.630
32668	LEVY	12075	1.462	1.433	5.158
32669	ALACHUA	12001	0.886	0.868	2.960
32680	DIXIE	12029	0.548	0.539	1.589
32686	MARION	12083	1.078	1.058	3.374
32693	GILCHRIST	12041	0.733	0.719	2.326
32694	ALACHUA	12001	0.656	0.647	1.894
32696	LEVY	12075	1.118	1.095	3.665
32701	SEMINOLE	12117	2.313	2.281	5.456
32702	MARION	12069	1.518	1.500	3.478
32703	ORANGE	12095	2.843	2.804	7.066
32707	SEMINOLE	12117	2.395	2.361	5.655
32708	SEMINOLE	12117	2.271	2.240	5.316
32709	ORANGE	12095	2.692	2.651	6.330
32712	ORANGE	12095	1.964	1.939	4.577
32713	VOLUSIA	12127	2.105	2.076	4.945

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32714	SEMINOLE	12117	2.261	2.230	5.325
32720	VOLUSIA	12127	1.770	1.747	4.085
32724	VOLUSIA	12127	2.034	2.006	4.783
32725	VOLUSIA	12127	2.529	2.489	6.062
32726	LAKE	12069	2.319	2.286	5.667
32730	SEMINOLE	12117	2.482	2.447	5.896
32732	SEMINOLE	12117	2.646	2.605	6.271
32735	LAKE	12069	2.979	2.942	7.866
32736	LAKE	12069	1.982	1.955	4.676
32738	VOLUSIA	12127	2.275	2.241	5.376
32744	VOLUSIA	12127	1.858	1.835	4.295
32746	SEMINOLE	12117	2.208	2.177	5.187
32750	SEMINOLE	12117	2.130	2.102	4.979
32751	ORANGE	12095	2.503	2.468	5.947
32754	BREVARD	12009	2.914	2.866	7.336
32757	ORANGE	12095	3.157	3.118	8.315
32759	VOLUSIA	12127	3.411	3.350	8.187
32763	VOLUSIA	12127	1.847	1.823	4.271
32764	VOLUSIA	12127	2.206	2.175	5.157
32765	SEMINOLE	12117	2.270	2.239	5.294
32766	SEMINOLE	12117	2.502	2.466	5.888
32767	LAKE	12069	1.623	1.603	3.724
32771	SEMINOLE	12117	2.412	2.376	5.713
32773	SEMINOLE	12117	2.797	2.752	6.717
32776	LAKE	12069	2.077	2.048	4.899
32778	LAKE	12069	2.871	2.833	7.454
32779	SEMINOLE	12117	1.859	1.837	4.264
32780	BREVARD	12009	4.119	4.041	10.612
32784	MARION	12069	1.975	1.947	4.714
32789	ORANGE	12095	2.634	2.594	6.278
32792	ORANGE	12095	2.519	2.483	5.962
32796	BREVARD	12009	3.100	3.049	7.808
32798	ORANGE	12095	2.449	2.412	5.911
32801	ORANGE	12095	2.542	2.506	6.028
32803	ORANGE	12095	2.692	2.651	6.414
32804	ORANGE	12095	2.538	2.501	6.032
32805	ORANGE	12095	2.656	2.617	6.329
32806	ORANGE	12095	2.776	2.734	6.626



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32807	ORANGE	12095	2.567	2.530	6.071
32808	ORANGE	12095	2.375	2.343	5.621
32809	ORANGE	12095	2.747	2.706	6.552
32810	ORANGE	12095	2.400	2.366	5.692
32811	ORANGE	12095	2.439	2.405	5.777
32812	ORANGE	12095	2.820	2.778	6.733
32814	ORANGE	12095	2.756	2.714	6.587
32815	BREVARD	12009	5.237	5.140	13.733
32817	ORANGE	12095	2.480	2.445	5.846
32818	ORANGE	12095	2.393	2.360	5.682
32819	ORANGE	12095	2.587	2.549	6.163
32820	ORANGE	12095	2.767	2.725	6.566
32821	ORANGE	12095	2.268	2.238	5.300
32822	ORANGE	12095	2.558	2.522	6.031
32824	ORANGE	12095	2.552	2.517	6.020
32825	ORANGE	12095	2.396	2.364	5.609
32826	ORANGE	12095	2.293	2.262	5.338
32827	ORANGE	12095	2.778	2.737	6.602
32828	ORANGE	12095	2.509	2.474	5.889
32829	ORANGE	12095	2.392	2.360	5.577
32830	ORANGE	12095	1.958	1.935	4.489
32831	ORANGE	12095	2.525	2.490	5.906
32832	ORANGE	12095	2.764	2.723	6.539
32833	ORANGE	12095	2.671	2.632	6.288
32834	ORANGE	12095	3.682	3.617	8.842
32835	ORANGE	12095	2.550	2.513	6.077
32836	ORANGE	12095	2.497	2.462	5.925
32837	ORANGE	12095	2.329	2.298	5.449
32839	ORANGE	12095	2.627	2.589	6.242
32901	BREVARD	12009	5.480	5.365	14.014
32903	BREVARD	12009	7.948	7.808	22.044
32904	BREVARD	12009	4.627	4.537	11.778
32905	BREVARD	12009	5.657	5.537	14.472
32907	BREVARD	12009	5.189	5.083	13.264
32908	BREVARD	12009	5.632	5.519	14.645
32909	BREVARD	12009	4.632	4.543	11.788
32920	BREVARD	12009	7.051	6.931	19.554
32922	BREVARD	12009	4.625	4.533	11.807

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 8.0.a  
**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
32925	BREVARD	12009	7.524	7.394	20.857
32926	BREVARD	12009	3.923	3.851	9.959
32927	BREVARD	12009	3.754	3.686	9.527
32931	BREVARD	12009	7.313	7.187	20.301
32934	BREVARD	12009	4.567	4.479	11.629
32935	BREVARD	12009	6.041	5.924	16.009
32937	BREVARD	12009	6.144	6.021	16.094
32940	BREVARD	12009	4.465	4.380	11.368
32948	INDIAN RIVER	12061	6.104	5.973	15.657
32949	BREVARD	12009	4.806	4.715	12.288
32950	BREVARD	12009	4.687	4.598	11.947
32951	BREVARD	12009	8.426	8.259	22.683
32952	BREVARD	12009	6.709	6.597	18.581
32953	BREVARD	12009	4.957	4.866	12.979
32955	BREVARD	12009	5.235	5.137	13.817
32958	INDIAN RIVER	12061	6.233	6.099	16.022
32960	INDIAN RIVER	12061	6.618	6.476	17.048
32962	INDIAN RIVER	12061	6.716	6.571	17.300
32963	INDIAN RIVER	12061	9.885	9.667	25.887
32966	INDIAN RIVER	12061	8.041	7.875	21.502
32967	INDIAN RIVER	12061	7.291	7.128	18.922
32968	INDIAN RIVER	12061	8.109	7.938	21.499
32976	BREVARD	12009	5.130	5.030	13.141
33001	MONROE	12087	15.986	15.686	44.558
33004	BROWARD	12011	8.776	8.490	26.687
33009	BROWARD	12011	9.281	8.969	28.353
33010	MIAMI-DADE	12086	8.785	8.490	26.880
33012	MIAMI-DADE	12086	8.651	8.363	26.463
33013	MIAMI-DADE	12086	8.585	8.301	26.190
33014	MIAMI-DADE	12086	8.942	8.637	27.454
33015	MIAMI-DADE	12086	8.827	8.526	27.146
33016	MIAMI-DADE	12086	8.787	8.489	26.962
33018	MIAMI-DADE	12086	9.269	8.943	28.663
33019	BROWARD	12011	10.287	9.929	31.549
33020	BROWARD	12011	8.749	8.463	26.604
33021	BROWARD	12011	8.575	8.294	26.087
33023	BROWARD	12011	8.760	8.469	26.735
33024	BROWARD	12011	8.515	8.235	25.983

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 8.0.a  
**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33025	BROWARD	12011	8.608	8.321	26.327
33026	BROWARD	12011	8.434	8.156	25.800
33027	BROWARD	12011	8.381	8.103	25.689
33028	BROWARD	12011	8.348	8.071	25.610
33029	BROWARD	12011	9.796	9.459	31.742
33030	MIAMI-DADE	12086	12.002	11.619	41.900
33031	MIAMI-DADE	12086	11.943	11.562	42.174
33032	MIAMI-DADE	12086	9.675	9.327	30.407
33033	MIAMI-DADE	12086	9.123	8.805	28.671
33034	MIAMI-DADE	12086	10.980	10.601	36.654
33035	MIAMI-DADE	12086	11.033	10.654	36.688
33036	MONROE	12087	16.152	15.827	44.726
33037	MONROE	12087	11.291	11.025	31.536
33039	MIAMI-DADE	12086	10.249	9.871	32.437
33040	MONROE	12087	11.484	11.262	32.574
33042	MONROE	12087	14.377	14.109	39.900
33043	MONROE	12087	12.508	12.239	34.764
33050	MONROE	12087	13.470	13.177	36.961
33051	MONROE	12087	16.093	15.788	44.317
33054	MIAMI-DADE	12086	8.894	8.594	27.207
33055	MIAMI-DADE	12086	8.885	8.584	27.231
33056	MIAMI-DADE	12086	8.928	8.625	27.332
33060	BROWARD	12011	8.549	8.274	26.016
33062	BROWARD	12011	10.950	10.559	33.846
33063	BROWARD	12011	8.220	7.957	25.010
33064	BROWARD	12011	9.141	8.833	28.046
33065	BROWARD	12011	8.177	7.915	24.953
33066	BROWARD	12011	7.973	7.724	24.147
33067	BROWARD	12011	8.219	7.956	25.075
33068	BROWARD	12011	8.096	7.838	24.598
33069	BROWARD	12011	8.313	8.048	25.275
33070	MONROE	12087	13.731	13.404	37.724
33071	BROWARD	12011	8.351	8.077	25.590
33073	BROWARD	12011	8.462	8.186	25.835
33076	BROWARD	12011	8.328	8.053	25.539
33109	MIAMI-DADE	12086	14.843	14.384	50.041
33122	MIAMI-DADE	12086	8.795	8.497	27.005
33125	MIAMI-DADE	12086	8.811	8.520	26.880

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

**Modeling Organization:** ARA  
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**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33126	MIAMI-DADE	12086	8.913	8.611	27.342
33127	MIAMI-DADE	12086	8.991	8.691	27.455
33128	MIAMI-DADE	12086	9.060	8.757	27.681
33129	MIAMI-DADE	12086	10.764	10.372	33.281
33130	MIAMI-DADE	12086	9.272	8.963	28.359
33131	MIAMI-DADE	12086	12.316	11.891	39.588
33132	MIAMI-DADE	12086	12.274	11.864	40.185
33133	MIAMI-DADE	12086	10.533	10.153	32.627
33134	MIAMI-DADE	12086	9.176	8.860	28.190
33135	MIAMI-DADE	12086	8.818	8.526	26.910
33136	MIAMI-DADE	12086	9.250	8.939	28.279
33137	MIAMI-DADE	12086	12.982	12.572	43.916
33138	MIAMI-DADE	12086	11.032	10.638	34.503
33139	MIAMI-DADE	12086	13.638	13.205	45.456
33140	MIAMI-DADE	12086	13.861	13.432	46.994
33141	MIAMI-DADE	12086	14.971	14.508	50.343
33142	MIAMI-DADE	12086	8.988	8.686	27.480
33143	MIAMI-DADE	12086	9.575	9.237	29.618
33144	MIAMI-DADE	12086	8.946	8.640	27.509
33145	MIAMI-DADE	12086	9.034	8.730	27.661
33146	MIAMI-DADE	12086	9.588	9.252	29.597
33147	MIAMI-DADE	12086	9.008	8.703	27.564
33149	MIAMI-DADE	12086	12.916	12.478	41.530
33150	MIAMI-DADE	12086	9.190	8.877	28.122
33154	MIAMI-DADE	12086	13.910	13.455	45.651
33155	MIAMI-DADE	12086	9.411	9.079	29.072
33156	MIAMI-DADE	12086	9.171	8.856	28.302
33157	MIAMI-DADE	12086	9.344	9.019	29.028
33158	MIAMI-DADE	12086	9.236	8.918	28.565
33160	MIAMI-DADE	12086	10.473	10.098	32.246
33161	MIAMI-DADE	12086	9.419	9.098	28.843
33162	MIAMI-DADE	12086	9.131	8.822	27.910
33165	MIAMI-DADE	12086	9.177	8.857	28.375
33166	MIAMI-DADE	12086	8.966	8.660	27.525
33167	MIAMI-DADE	12086	9.175	8.862	28.117
33168	MIAMI-DADE	12086	9.323	9.002	28.579
33169	MIAMI-DADE	12086	8.954	8.653	27.372
33170	MIAMI-DADE	12086	11.611	11.232	39.696

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

**Modeling Organization:** ARA  
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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33172	MIAMI-DADE	12086	8.872	8.568	27.342
33173	MIAMI-DADE	12086	8.992	8.682	27.779
33174	MIAMI-DADE	12086	8.617	8.327	26.478
33175	MIAMI-DADE	12086	9.649	9.298	30.234
33176	MIAMI-DADE	12086	9.223	8.901	28.582
33177	MIAMI-DADE	12086	9.713	9.362	30.433
33178	MIAMI-DADE	12086	10.259	9.907	33.328
33179	MIAMI-DADE	12086	9.458	9.130	29.014
33180	MIAMI-DADE	12086	9.643	9.311	29.554
33181	MIAMI-DADE	12086	10.107	9.751	31.081
33182	MIAMI-DADE	12086	10.536	10.180	34.876
33183	MIAMI-DADE	12086	9.039	8.724	28.046
33184	MIAMI-DADE	12086	8.493	8.208	26.172
33185	MIAMI-DADE	12086	9.121	8.799	28.483
33186	MIAMI-DADE	12086	9.162	8.842	28.485
33187	MIAMI-DADE	12086	11.870	11.493	41.684
33189	MIAMI-DADE	12086	8.735	8.443	27.034
33190	MIAMI-DADE	12086	8.123	7.866	24.999
33191	MIAMI-DADE	12086	8.619	8.331	26.411
33193	MIAMI-DADE	12086	10.345	9.988	34.091
33194	MIAMI-DADE	12086	9.436	9.093	29.550
33196	MIAMI-DADE	12086	11.728	11.356	41.148
33199	MIAMI-DADE	12086	8.572	8.284	26.383
33301	BROWARD	12011	9.355	9.036	28.658
33304	BROWARD	12011	9.573	9.245	29.382
33305	BROWARD	12011	9.066	8.763	27.721
33306	BROWARD	12011	8.929	8.637	27.215
33308	BROWARD	12011	9.319	9.005	28.560
33309	BROWARD	12011	8.522	8.244	25.980
33311	BROWARD	12011	8.535	8.258	25.977
33312	BROWARD	12011	8.588	8.309	26.153
33313	BROWARD	12011	8.297	8.029	25.253
33314	BROWARD	12011	8.266	8.000	25.119
33315	BROWARD	12011	8.622	8.342	26.221
33316	BROWARD	12011	10.581	10.203	32.644
33317	BROWARD	12011	8.377	8.105	25.493
33319	BROWARD	12011	8.157	7.897	24.787
33321	BROWARD	12011	8.395	8.118	25.726

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

**Modeling Organization:** ARA  
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**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33322	BROWARD	12011	8.190	7.925	24.977
33323	BROWARD	12011	8.754	8.456	26.981
33324	BROWARD	12011	8.078	7.819	24.581
33325	BROWARD	12011	7.808	7.563	23.762
33326	BROWARD	12011	8.368	8.086	25.815
33327	BROWARD	12011	9.814	9.486	32.730
33328	BROWARD	12011	7.935	7.685	24.074
33330	BROWARD	12011	7.849	7.602	23.854
33331	BROWARD	12011	7.794	7.549	23.753
33332	BROWARD	12011	8.200	7.928	25.235
33334	BROWARD	12011	8.477	8.205	25.776
33351	BROWARD	12011	8.237	7.971	25.160
33388	BROWARD	12011	8.087	7.829	24.566
33401	PALM BEACH	12099	10.229	9.864	32.048
33403	PALM BEACH	12099	9.143	8.834	28.283
33404	PALM BEACH	12099	9.908	9.558	30.855
33405	PALM BEACH	12099	10.037	9.683	31.219
33406	PALM BEACH	12099	8.960	8.659	27.655
33407	PALM BEACH	12099	9.708	9.367	30.184
33408	PALM BEACH	12099	10.895	10.501	34.046
33409	PALM BEACH	12099	8.845	8.549	27.288
33410	PALM BEACH	12099	8.550	8.271	26.340
33411	PALM BEACH	12099	8.779	8.481	27.155
33412	PALM BEACH	12099	8.827	8.523	27.399
33413	PALM BEACH	12099	8.296	8.028	25.422
33414	PALM BEACH	12099	8.541	8.253	26.415
33415	PALM BEACH	12099	8.496	8.217	26.103
33417	PALM BEACH	12099	8.438	8.164	25.927
33418	PALM BEACH	12099	8.077	7.818	24.766
33426	PALM BEACH	12099	8.978	8.678	27.627
33428	PALM BEACH	12099	9.358	9.031	28.964
33430	PALM BEACH	12099	7.876	7.659	28.031
33431	PALM BEACH	12099	9.052	8.748	27.819
33432	PALM BEACH	12099	9.875	9.532	30.509
33433	PALM BEACH	12099	8.840	8.544	27.145
33434	PALM BEACH	12099	9.125	8.812	28.148
33435	PALM BEACH	12099	10.014	9.662	31.053
33436	PALM BEACH	12099	9.008	8.704	27.766

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33437	PALM BEACH	12099	8.962	8.657	27.679
33438	PALM BEACH	12099	8.011	7.779	27.892
33440	HENDRY	12051	6.455	6.348	18.172
33441	BROWARD	12011	8.993	8.695	27.555
33442	BROWARD	12011	8.787	8.495	26.923
33444	PALM BEACH	12099	9.110	8.805	28.040
33445	PALM BEACH	12099	9.026	8.721	27.811
33446	PALM BEACH	12099	9.722	9.380	30.422
33449	PALM BEACH	12099	8.550	8.264	26.399
33455	MARTIN	12085	8.677	8.481	24.132
33458	PALM BEACH	12099	8.567	8.282	26.451
33460	PALM BEACH	12099	10.312	9.942	32.125
33461	PALM BEACH	12099	9.013	8.710	27.800
33462	PALM BEACH	12099	10.134	9.771	31.529
33463	PALM BEACH	12099	8.705	8.416	26.776
33467	PALM BEACH	12099	8.688	8.397	26.780
33469	MARTIN	12085	10.284	10.039	28.444
33470	PALM BEACH	12099	10.877	10.543	38.233
33471	GLADES	12043	6.650	6.550	18.425
33472	PALM BEACH	12099	8.982	8.677	27.745
33473	PALM BEACH	12099	10.211	9.866	33.159
33476	PALM BEACH	12099	8.247	8.014	29.420
33477	PALM BEACH	12099	9.804	9.461	30.533
33478	PALM BEACH	12099	7.584	7.345	23.214
33480	PALM BEACH	12099	13.693	13.268	47.245
33483	PALM BEACH	12099	10.512	10.135	32.867
33484	PALM BEACH	12099	8.887	8.587	27.375
33486	PALM BEACH	12099	8.815	8.523	27.014
33487	PALM BEACH	12099	9.513	9.188	29.345
33493	PALM BEACH	12099	7.681	7.472	27.303
33496	PALM BEACH	12099	9.037	8.729	27.864
33498	PALM BEACH	12099	8.720	8.426	26.855
33510	HILLSBOROUGH	12057	2.824	2.777	6.720
33511	HILLSBOROUGH	12057	2.767	2.723	6.564
33513	SUMTER	12119	2.035	2.003	4.833
33514	SUMTER	12119	2.214	2.180	5.310
33523	PASCO	12101	2.605	2.560	6.264
33525	PASCO	12101	2.885	2.834	6.975

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33527	HILLSBOROUGH	12057	2.897	2.848	6.919
33534	HILLSBOROUGH	12057	3.503	3.436	8.491
33538	SUMTER	12119	1.714	1.690	4.024
33540	PASCO	12101	2.483	2.445	5.876
33541	PASCO	12101	2.980	2.927	7.190
33542	PASCO	12101	2.751	2.705	6.592
33543	PASCO	12101	2.763	2.715	6.606
33544	PASCO	12101	2.241	2.209	5.255
33545	PASCO	12101	3.225	3.164	7.837
33547	HILLSBOROUGH	12057	3.402	3.340	8.249
33548	HILLSBOROUGH	12057	2.887	2.835	6.926
33549	HILLSBOROUGH	12057	2.785	2.737	6.650
33556	PASCO	12101	3.089	3.030	7.458
33558	HILLSBOROUGH	12057	2.893	2.841	6.944
33559	HILLSBOROUGH	12057	2.379	2.344	5.584
33563	HILLSBOROUGH	12057	2.582	2.543	6.098
33565	HILLSBOROUGH	12057	2.770	2.725	6.607
33566	HILLSBOROUGH	12057	2.900	2.852	6.945
33567	HILLSBOROUGH	12057	2.953	2.904	7.078
33569	HILLSBOROUGH	12057	2.779	2.735	6.590
33570	HILLSBOROUGH	12057	3.858	3.781	9.385
33572	HILLSBOROUGH	12057	3.870	3.793	9.432
33573	HILLSBOROUGH	12057	3.076	3.024	7.357
33576	PASCO	12101	3.093	3.035	7.520
33578	HILLSBOROUGH	12057	3.189	3.132	7.673
33579	HILLSBOROUGH	12057	3.481	3.416	8.440
33584	HILLSBOROUGH	12057	2.906	2.857	6.947
33585	SUMTER	12119	2.168	2.134	5.223
33592	HILLSBOROUGH	12057	2.353	2.319	5.498
33594	HILLSBOROUGH	12057	2.816	2.770	6.699
33596	HILLSBOROUGH	12057	2.533	2.496	5.941
33597	SUMTER	12119	1.728	1.707	3.965
33598	HILLSBOROUGH	12057	3.816	3.741	9.299
33602	HILLSBOROUGH	12057	3.896	3.816	9.492
33603	HILLSBOROUGH	12057	3.236	3.176	7.794
33604	HILLSBOROUGH	12057	3.131	3.074	7.528
33605	HILLSBOROUGH	12057	3.556	3.486	8.629
33606	HILLSBOROUGH	12057	4.597	4.497	11.348



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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33607	HILLSBOROUGH	12057	3.457	3.390	8.362
33609	HILLSBOROUGH	12057	3.577	3.508	8.668
33610	HILLSBOROUGH	12057	2.985	2.932	7.140
33611	HILLSBOROUGH	12057	4.198	4.109	10.246
33612	HILLSBOROUGH	12057	3.098	3.041	7.448
33613	HILLSBOROUGH	12057	2.927	2.876	7.007
33614	HILLSBOROUGH	12057	3.145	3.087	7.561
33615	HILLSBOROUGH	12057	3.326	3.263	8.033
33616	HILLSBOROUGH	12057	3.963	3.882	9.643
33617	HILLSBOROUGH	12057	2.882	2.833	6.881
33618	HILLSBOROUGH	12057	3.010	2.956	7.226
33619	HILLSBOROUGH	12057	3.241	3.182	7.815
33620	HILLSBOROUGH	12057	2.579	2.539	6.091
33621	HILLSBOROUGH	12057	4.336	4.246	10.580
33624	HILLSBOROUGH	12057	2.917	2.866	6.985
33625	HILLSBOROUGH	12057	2.930	2.879	7.021
33626	HILLSBOROUGH	12057	2.943	2.892	7.057
33629	HILLSBOROUGH	12057	4.051	3.966	9.875
33634	HILLSBOROUGH	12057	3.369	3.304	8.140
33635	HILLSBOROUGH	12057	3.071	3.016	7.379
33637	HILLSBOROUGH	12057	2.600	2.560	6.137
33647	HILLSBOROUGH	12057	2.276	2.244	5.297
33701	PINELLAS	12103	4.705	4.603	12.334
33702	PINELLAS	12103	3.948	3.870	10.253
33703	PINELLAS	12103	4.549	4.451	11.911
33704	PINELLAS	12103	4.627	4.527	12.118
33705	PINELLAS	12103	6.805	6.642	17.941
33706	PINELLAS	12103	7.168	7.037	20.429
33707	PINELLAS	12103	5.029	4.926	13.488
33708	PINELLAS	12103	5.965	5.849	16.627
33709	PINELLAS	12103	3.956	3.877	10.271
33710	PINELLAS	12103	4.166	4.080	10.843
33711	PINELLAS	12103	4.598	4.499	12.025
33712	PINELLAS	12103	4.303	4.215	11.225
33713	PINELLAS	12103	4.010	3.929	10.424
33714	PINELLAS	12103	3.887	3.810	10.086
33715	PINELLAS	12103	7.802	7.658	22.182
33716	PINELLAS	12103	3.908	3.830	10.141

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 8.0.a  
**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33755	PINELLAS	12103	3.873	3.794	10.066
33756	PINELLAS	12103	3.859	3.780	10.018
33759	PINELLAS	12103	3.917	3.836	10.204
33760	PINELLAS	12103	3.776	3.701	9.785
33761	PINELLAS	12103	3.445	3.379	8.912
33762	PINELLAS	12103	3.745	3.671	9.697
33763	PINELLAS	12103	3.536	3.467	9.147
33764	PINELLAS	12103	3.778	3.702	9.795
33765	PINELLAS	12103	3.609	3.538	9.340
33767	PINELLAS	12103	6.391	6.276	18.268
33770	PINELLAS	12103	3.932	3.852	10.207
33771	PINELLAS	12103	3.649	3.578	9.437
33772	PINELLAS	12103	4.440	4.346	11.600
33773	PINELLAS	12103	3.796	3.721	9.842
33774	PINELLAS	12103	4.007	3.926	10.406
33776	PINELLAS	12103	4.166	4.081	10.847
33777	PINELLAS	12103	4.026	3.944	10.478
33778	PINELLAS	12103	3.886	3.809	10.084
33781	PINELLAS	12103	3.737	3.663	9.673
33782	PINELLAS	12103	3.751	3.677	9.711
33785	PINELLAS	12103	6.251	6.131	17.560
33786	PINELLAS	12103	6.496	6.381	18.507
33801	POLK	12105	2.829	2.784	6.764
33803	POLK	12105	2.875	2.829	6.883
33805	POLK	12105	3.143	3.091	7.658
33809	POLK	12105	2.339	2.307	5.467
33810	POLK	12105	2.695	2.652	6.421
33811	POLK	12105	2.859	2.814	6.836
33812	POLK	12105	3.593	3.538	9.079
33813	POLK	12105	2.935	2.888	7.037
33815	POLK	12105	2.783	2.739	6.645
33823	POLK	12105	3.037	2.990	7.389
33825	HIGHLANDS	12055	3.454	3.401	8.758
33827	POLK	12105	4.298	4.241	11.307
33830	POLK	12105	3.650	3.596	9.276
33834	POLK	12049	4.218	4.151	11.506
33837	POLK	12105	2.463	2.429	5.813
33838	POLK	12105	3.815	3.764	9.912

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

**Modeling Organization:** ARA  
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**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33839	POLK	12105	3.764	3.712	9.728
33841	POLK	12105	3.900	3.842	9.988
33843	POLK	12105	3.343	3.290	8.064
33844	POLK	12105	2.937	2.892	7.077
33849	POLK	12105	2.527	2.488	5.983
33850	POLK	12105	3.512	3.466	8.985
33852	HIGHLANDS	12055	5.139	5.067	14.075
33853	POLK	12105	3.705	3.653	9.450
33857	HIGHLANDS	12055	5.094	5.022	13.745
33859	POLK	12105	3.565	3.514	8.997
33860	POLK	12105	3.612	3.554	9.101
33865	HARDEE	12049	3.947	3.873	9.649
33868	POLK	12105	2.352	2.319	5.516
33870	HIGHLANDS	12055	4.188	4.128	11.153
33872	HIGHLANDS	12055	2.937	2.896	7.311
33873	HARDEE	12049	4.058	3.991	10.215
33875	HIGHLANDS	12055	3.071	3.027	7.667
33876	HIGHLANDS	12055	4.353	4.289	11.539
33880	POLK	12105	3.274	3.225	8.128
33881	POLK	12105	3.408	3.359	8.607
33884	POLK	12105	3.284	3.236	8.162
33890	HARDEE	12049	4.150	4.081	10.395
33896	POLK	12105	2.401	2.369	5.655
33897	POLK	12105	2.087	2.061	4.827
33898	POLK	12105	3.578	3.527	8.978
33901	LEE	12071	7.262	7.120	21.222
33903	LEE	12071	5.100	4.993	14.084
33904	LEE	12071	8.181	8.014	23.968
33905	LEE	12071	4.940	4.837	13.617
33907	LEE	12071	5.721	5.594	15.810
33908	LEE	12071	5.785	5.657	16.043
33909	LEE	12071	5.644	5.518	15.586
33912	LEE	12071	5.211	5.102	14.391
33913	LEE	12071	5.500	5.381	15.208
33914	LEE	12071	6.147	6.006	17.032
33916	LEE	12071	5.907	5.775	16.301
33917	LEE	12071	5.001	4.896	13.808
33919	LEE	12071	6.609	6.458	18.446

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

Modeling Organization: ARA  
 Model Name & Version Number: HurLoss 8.0.a  
 Model Release Date: 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33920	LEE	12071	5.000	4.897	13.783
33922	LEE	12071	5.582	5.460	15.506
33924	LEE	12071	9.210	9.029	27.562
33928	LEE	12071	5.566	5.445	15.420
33931	LEE	12071	7.226	7.055	20.085
33935	HENDRY	12051	6.134	6.029	17.809
33936	LEE	12071	5.362	5.248	14.815
33946	CHARLOTTE	12015	5.434	5.315	15.169
33947	CHARLOTTE	12015	4.752	4.653	13.148
33948	CHARLOTTE	12015	4.668	4.571	12.934
33950	CHARLOTTE	12015	4.766	4.667	13.163
33952	CHARLOTTE	12015	4.785	4.682	13.276
33953	CHARLOTTE	12015	4.963	4.855	13.766
33954	CHARLOTTE	12015	4.252	4.166	11.732
33955	CHARLOTTE	12015	4.814	4.713	13.257
33956	LEE	12071	5.815	5.689	16.173
33957	LEE	12071	9.834	9.589	27.087
33960	HIGHLANDS	12055	4.780	4.704	12.575
33966	LEE	12071	4.919	4.819	13.567
33967	LEE	12071	5.804	5.675	16.060
33971	LEE	12071	5.394	5.278	14.910
33972	LEE	12071	5.122	5.017	14.122
33973	LEE	12071	5.639	5.514	15.603
33974	LEE	12071	5.971	5.843	16.699
33976	LEE	12071	6.027	5.896	16.917
33980	CHARLOTTE	12015	4.937	4.829	13.714
33981	CHARLOTTE	12015	5.238	5.123	14.508
33982	CHARLOTTE	12015	5.426	5.317	15.502
33983	CHARLOTTE	12015	4.424	4.333	12.230
33990	LEE	12071	6.202	6.059	17.163
33991	LEE	12071	5.924	5.789	16.378
33993	LEE	12071	4.892	4.791	13.472
34102	COLLIER	12021	8.486	8.289	23.589
34103	COLLIER	12021	7.895	7.706	21.763
34104	COLLIER	12021	6.827	6.672	18.883
34105	COLLIER	12021	6.709	6.556	18.571
34108	COLLIER	12021	7.162	6.993	19.791
34109	COLLIER	12021	6.479	6.332	17.956

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

**Modeling Organization:** ARA  
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**Model Release Date:** 11/1/2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34110	COLLIER	12021	6.144	6.008	17.037
34112	COLLIER	12021	6.445	6.304	17.874
34113	COLLIER	12021	6.172	6.040	17.162
34114	COLLIER	12021	6.007	5.881	16.786
34116	COLLIER	12021	6.236	6.100	17.312
34117	COLLIER	12021	4.436	4.357	12.352
34119	COLLIER	12021	5.660	5.539	15.742
34120	COLLIER	12021	5.073	4.973	14.104
34134	LEE	12071	6.206	6.067	17.198
34135	LEE	12071	5.728	5.604	15.879
34138	COLLIER	12021	11.518	11.298	34.346
34139	COLLIER	12021	5.554	5.449	15.511
34141	COLLIER	12021	6.141	6.018	16.984
34142	HENDRY	12051	5.251	5.148	14.440
34145	COLLIER	12021	9.226	9.008	25.314
34201	MANATEE	12081	4.018	3.940	10.407
34202	MANATEE	12081	4.221	4.136	10.983
34203	MANATEE	12081	4.176	4.094	10.848
34205	MANATEE	12081	4.771	4.669	12.473
34207	MANATEE	12081	4.538	4.444	11.837
34208	MANATEE	12081	4.360	4.271	11.360
34209	MANATEE	12081	5.157	5.047	13.668
34210	MANATEE	12081	5.420	5.308	14.576
34211	MANATEE	12081	4.624	4.526	12.112
34212	MANATEE	12081	4.189	4.104	10.933
34215	MANATEE	12081	6.345	6.215	17.385
34216	MANATEE	12081	7.506	7.366	21.397
34217	MANATEE	12081	7.905	7.759	22.568
34219	MANATEE	12081	4.485	4.393	11.875
34221	MANATEE	12081	4.631	4.532	12.122
34222	MANATEE	12081	4.453	4.360	11.665
34223	SARASOTA	12115	5.414	5.291	15.073
34224	SARASOTA	12115	5.080	4.970	14.090
34228	SARASOTA	12115	7.155	7.015	21.645
34229	SARASOTA	12115	4.684	4.584	12.960
34231	SARASOTA	12115	4.305	4.217	11.849
34232	SARASOTA	12115	3.760	3.689	10.267
34233	SARASOTA	12115	3.946	3.869	10.812

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

**Modeling Organization:** ARA  
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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34234	SARASOTA	12115	4.048	3.967	11.087
34235	SARASOTA	12115	3.743	3.672	10.208
34236	SARASOTA	12115	5.806	5.686	16.932
34237	SARASOTA	12115	3.927	3.850	10.746
34238	SARASOTA	12115	4.321	4.232	11.902
34239	SARASOTA	12115	4.247	4.160	11.680
34240	SARASOTA	12115	4.419	4.325	12.199
34241	SARASOTA	12115	4.000	3.920	10.982
34242	SARASOTA	12115	6.519	6.378	19.005
34243	MANATEE	12081	4.231	4.147	10.987
34250	MANATEE	12081	5.006	4.899	13.137
34251	MANATEE	12081	4.731	4.636	12.642
34266	DESOTO	12027	5.117	5.029	14.079
34269	DESOTO	12027	4.494	4.400	11.614
34275	SARASOTA	12115	4.560	4.465	12.629
34285	SARASOTA	12115	5.578	5.449	15.524
34286	SARASOTA	12115	4.067	3.988	11.213
34287	SARASOTA	12115	3.854	3.782	10.592
34288	SARASOTA	12115	3.884	3.809	10.683
34289	SARASOTA	12115	4.619	4.521	12.809
34291	SARASOTA	12115	3.541	3.478	9.689
34292	SARASOTA	12115	4.051	3.972	11.163
34293	SARASOTA	12115	4.326	4.238	11.957
34420	MARION	12083	1.503	1.473	4.842
34428	CITRUS	12017	1.298	1.271	3.971
34429	CITRUS	12017	1.569	1.534	4.914
34431	MARION	12083	1.308	1.279	4.117
34432	MARION	12083	1.392	1.362	4.383
34433	CITRUS	12017	1.257	1.232	3.841
34434	CITRUS	12017	1.200	1.179	3.609
34436	CITRUS	12017	1.578	1.547	4.813
34442	CITRUS	12017	1.368	1.341	4.174
34446	CITRUS	12017	1.504	1.474	4.556
34448	CITRUS	12017	1.368	1.342	4.108
34449	LEVY	12075	0.993	0.976	2.971
34450	CITRUS	12017	1.372	1.348	4.100
34452	CITRUS	12017	1.236	1.217	3.575
34453	CITRUS	12017	1.441	1.413	4.407

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

Modeling Organization: ARA  
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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34461	CITRUS	12017	1.365	1.339	4.117
34465	CITRUS	12017	1.263	1.240	3.799
34470	MARION	12083	1.161	1.141	3.548
34471	MARION	12083	1.265	1.241	3.948
34472	MARION	12083	1.122	1.105	3.331
34473	MARION	12083	1.388	1.361	4.295
34474	MARION	12083	1.347	1.321	4.254
34475	MARION	12083	1.270	1.245	3.985
34476	MARION	12083	1.526	1.493	4.900
34479	MARION	12083	1.276	1.252	4.043
34480	MARION	12083	1.296	1.273	4.038
34481	MARION	12083	1.612	1.578	5.414
34482	MARION	12083	1.372	1.343	4.428
34484	SUMTER	12119	2.240	2.204	5.558
34488	MARION	12083	0.943	0.932	2.645
34491	MARION	12083	1.581	1.549	5.131
34498	LEVY	12075	1.371	1.339	4.367
34601	HERNANDO	12053	2.025	1.994	4.819
34602	HERNANDO	12053	2.328	2.289	5.578
34604	HERNANDO	12053	2.389	2.347	5.758
34606	HERNANDO	12053	2.649	2.598	6.472
34607	HERNANDO	12053	2.414	2.370	5.866
34608	HERNANDO	12053	2.673	2.622	6.528
34609	HERNANDO	12053	2.722	2.669	6.647
34610	PASCO	12101	2.755	2.703	6.705
34613	HERNANDO	12053	2.250	2.210	5.440
34614	HERNANDO	12053	2.034	2.000	4.891
34637	PASCO	12101	2.826	2.775	6.816
34638	PASCO	12101	2.864	2.812	6.893
34639	PASCO	12101	2.569	2.527	6.112
34652	PASCO	12101	2.969	2.913	7.202
34653	PASCO	12101	2.790	2.740	6.741
34654	PASCO	12101	2.400	2.361	5.742
34655	PASCO	12101	2.872	2.820	6.920
34667	PASCO	12101	2.907	2.849	7.106
34668	PASCO	12101	2.958	2.900	7.210
34669	PASCO	12101	2.619	2.572	6.336
34677	PINELLAS	12103	3.124	3.068	8.047

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34683	PINELLAS	12103	3.409	3.342	8.829
34684	PINELLAS	12103	3.570	3.498	9.270
34685	PINELLAS	12103	2.738	2.692	6.972
34688	PINELLAS	12103	2.865	2.814	7.338
34689	PINELLAS	12103	3.502	3.430	9.134
34690	PASCO	12101	2.826	2.775	6.805
34691	PASCO	12101	3.025	2.969	7.332
34695	PINELLAS	12103	4.066	3.980	10.609
34698	PINELLAS	12103	3.979	3.896	10.376
34705	LAKE	12069	2.746	2.708	6.940
34711	LAKE	12069	3.157	3.115	8.159
34714	LAKE	12069	2.318	2.285	5.486
34715	LAKE	12069	3.142	3.101	8.160
34731	LAKE	12069	2.221	2.186	5.432
34734	ORANGE	12095	2.500	2.463	5.963
34736	LAKE	12069	2.268	2.233	5.419
34737	LAKE	12069	3.086	3.044	8.003
34739	OSCEOLA	12097	4.858	4.780	12.297
34741	OSCEOLA	12097	2.659	2.621	6.321
34743	OSCEOLA	12097	2.727	2.687	6.475
34744	OSCEOLA	12097	3.554	3.504	8.944
34746	OSCEOLA	12097	2.655	2.618	6.299
34747	OSCEOLA	12097	2.132	2.105	4.939
34748	LAKE	12069	2.744	2.696	6.661
34753	LAKE	12069	2.853	2.812	7.228
34756	LAKE	12069	3.295	3.251	8.481
34758	OSCEOLA	12097	1.985	1.963	4.496
34759	POLK	12105	2.271	2.242	5.243
34761	ORANGE	12095	2.423	2.388	5.773
34762	LAKE	12069	2.310	2.274	5.578
34769	OSCEOLA	12097	3.961	3.901	9.935
34771	OSCEOLA	12097	3.326	3.274	7.997
34772	OSCEOLA	12097	3.325	3.273	8.039
34773	OSCEOLA	12097	4.166	4.093	10.068
34785	SUMTER	12119	1.839	1.811	4.369
34786	ORANGE	12095	2.587	2.549	6.193
34787	ORANGE	12095	2.886	2.846	7.198
34788	LAKE	12069	2.484	2.449	6.256



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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34797	LAKE	12069	3.381	3.338	8.938
34945	ST. LUCIE	12111	10.145	9.953	28.180
34946	ST. LUCIE	12111	7.698	7.523	19.838
34947	ST. LUCIE	12111	7.768	7.590	19.996
34949	ST. LUCIE	12111	10.738	10.478	27.653
34950	ST. LUCIE	12111	8.617	8.412	22.168
34951	ST. LUCIE	12111	8.536	8.355	22.672
34952	ST. LUCIE	12111	7.860	7.685	20.260
34953	ST. LUCIE	12111	8.435	8.236	21.693
34956	MARTIN	12085	9.337	9.138	27.036
34957	MARTIN	12085	11.099	10.842	31.198
34972	OKEECHOBEE	12093	6.075	5.969	16.014
34974	GLADES	12043	6.360	6.250	16.828
34981	ST. LUCIE	12111	6.769	6.625	17.448
34982	ST. LUCIE	12111	8.555	8.352	22.014
34983	ST. LUCIE	12111	7.561	7.392	19.478
34984	ST. LUCIE	12111	7.909	7.729	20.353
34986	ST. LUCIE	12111	7.621	7.449	19.604
34987	ST. LUCIE	12111	9.336	9.143	25.253
34990	MARTIN	12085	9.553	9.320	26.425
34994	MARTIN	12085	10.602	10.347	29.105
34996	MARTIN	12085	11.731	11.465	33.246
34997	MARTIN	12085	8.221	8.037	22.829