

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 9.0  
**Model Release Date:** 11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
32003	CLAY	12019	0.828	0.813	2.606
32008	SUWANNEE	12121	0.392	0.386	1.203
32009	NASSAU	12089	0.430	0.425	1.192
32011	NASSAU	12089	0.511	0.504	1.492
32013	LAFAYETTE	12067	0.240	0.237	0.692
32024	COLUMBIA	12023	0.448	0.440	1.447
32025	COLUMBIA	12023	0.402	0.396	1.212
32033	ST. JOHNS	12109	1.006	0.989	3.084
32034	NASSAU	12089	1.062	1.042	3.581
32038	COLUMBIA	12023	0.473	0.466	1.481
32040	BAKER	12003	0.413	0.408	1.193
32043	CLAY	12019	0.724	0.712	2.194
32044	BRADFORD	12007	0.609	0.600	1.825
32046	NASSAU	12089	0.437	0.431	1.250
32052	HAMILTON	12047	0.250	0.247	0.708
32053	HAMILTON	12047	0.224	0.221	0.644
32054	UNION	12125	0.464	0.457	1.365
32055	COLUMBIA	12023	0.312	0.309	0.822
32058	BRADFORD	12007	0.495	0.489	1.425
32059	MADISON	12079	0.238	0.235	0.722
32060	SUWANNEE	12121	0.291	0.287	0.908
32061	COLUMBIA	12023	0.424	0.418	1.255
32062	SUWANNEE	12121	0.363	0.358	1.187
32063	BAKER	12003	0.441	0.435	1.279
32064	SUWANNEE	12121	0.292	0.288	0.882
32065	CLAY	12019	0.608	0.600	1.804
32066	LAFAYETTE	12067	0.272	0.268	0.756
32068	CLAY	12019	0.577	0.569	1.677
32071	SUWANNEE	12121	0.424	0.418	1.453
32073	CLAY	12019	0.683	0.672	2.075
32080	ST. JOHNS	12109	1.874	1.842	6.621
32081	ST. JOHNS	12109	0.803	0.791	2.316
32082	ST. JOHNS	12109	1.222	1.199	3.916
32083	UNION	12125	0.449	0.444	1.256
32084	ST. JOHNS	12109	1.059	1.040	3.191
32086	ST. JOHNS	12109	1.149	1.129	3.488
32087	BAKER	12003	0.334	0.330	0.875
32091	BRADFORD	12007	0.561	0.552	1.693

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32092	ST. JOHNS	12109	0.916	0.900	2.807
32094	SUWANNEE	12121	0.327	0.322	0.977
32095	ST. JOHNS	12109	0.898	0.884	2.621
32096	HAMILTON	12047	0.299	0.295	0.839
32097	NASSAU	12089	0.708	0.695	2.153
32102	LAKE	12069	1.267	1.253	2.922
32110	FLAGLER	12035	1.176	1.157	3.563
32112	PUTNAM	12107	0.994	0.979	3.033
32113	MARION	12083	0.891	0.876	2.759
32114	VOLUSIA	12127	2.296	2.258	5.573
32117	VOLUSIA	12127	2.133	2.099	5.160
32118	VOLUSIA	12127	3.620	3.571	9.569
32119	VOLUSIA	12127	2.400	2.359	5.839
32124	VOLUSIA	12127	1.744	1.719	4.139
32127	VOLUSIA	12127	2.601	2.556	6.356
32128	VOLUSIA	12127	2.056	2.025	4.937
32129	VOLUSIA	12127	2.205	2.170	5.328
32130	VOLUSIA	12127	1.628	1.606	3.848
32131	PUTNAM	12107	1.063	1.044	3.369
32132	VOLUSIA	12127	2.371	2.333	5.722
32134	MARION	12083	0.830	0.818	2.453
32136	FLAGLER	12035	1.512	1.484	4.659
32137	FLAGLER	12035	1.141	1.123	3.375
32139	PUTNAM	12107	1.076	1.058	3.360
32140	PUTNAM	12107	0.683	0.673	2.005
32141	VOLUSIA	12127	2.003	1.976	4.759
32145	ST. JOHNS	12109	0.950	0.935	2.819
32148	PUTNAM	12107	0.792	0.780	2.426
32159	LAKE	12069	1.932	1.903	4.816
32162	SUMTER	12119	2.029	1.999	5.135
32163	SUMTER	12119	2.399	2.366	6.340
32164	FLAGLER	12035	1.163	1.144	3.449
32168	VOLUSIA	12127	2.010	1.980	4.804
32169	VOLUSIA	12127	4.306	4.242	11.294
32174	FLAGLER	12035	1.850	1.822	4.428
32176	VOLUSIA	12127	3.369	3.324	8.903
32177	PUTNAM	12107	0.847	0.835	2.540
32179	MARION	12083	1.005	0.991	3.011

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			Frame Owners	Masonry Owners	Mobile Homes
32180	VOLUSIA	12127	1.356	1.339	3.168
32181	PUTNAM	12107	0.988	0.972	3.084
32187	PUTNAM	12107	0.986	0.969	3.033
32189	PUTNAM	12107	0.847	0.835	2.515
32190	VOLUSIA	12127	1.293	1.277	3.029
32195	MARION	12083	1.424	1.397	4.801
32202	DUVAL	12031	0.957	0.939	3.209
32204	DUVAL	12031	0.998	0.980	3.518
32205	DUVAL	12031	0.667	0.656	2.026
32206	DUVAL	12031	0.844	0.828	2.691
32207	DUVAL	12031	0.871	0.854	2.733
32208	DUVAL	12031	0.730	0.717	2.292
32209	DUVAL	12031	0.680	0.669	2.078
32210	DUVAL	12031	0.721	0.708	2.265
32211	DUVAL	12031	0.834	0.818	2.566
32212	DUVAL	12031	1.092	1.073	3.827
32216	DUVAL	12031	0.733	0.721	2.191
32217	DUVAL	12031	0.954	0.937	3.092
32218	DUVAL	12031	0.635	0.625	1.903
32219	DUVAL	12031	0.545	0.537	1.588
32220	DUVAL	12031	0.554	0.546	1.642
32221	DUVAL	12031	0.561	0.553	1.651
32222	DUVAL	12031	0.584	0.576	1.740
32223	DUVAL	12031	0.958	0.940	3.048
32224	DUVAL	12031	0.856	0.841	2.600
32225	DUVAL	12031	0.901	0.884	2.807
32226	DUVAL	12031	0.936	0.918	3.059
32227	DUVAL	12031	1.272	1.248	4.265
32233	DUVAL	12031	1.154	1.132	3.804
32234	DUVAL	12031	0.487	0.480	1.396
32244	DUVAL	12031	0.613	0.605	1.808
32246	DUVAL	12031	0.759	0.746	2.264
32250	DUVAL	12031	1.115	1.094	3.541
32254	DUVAL	12031	0.626	0.616	1.875
32256	DUVAL	12031	0.706	0.696	2.047
32257	DUVAL	12031	0.757	0.745	2.271
32258	DUVAL	12031	0.700	0.690	2.025
32259	ST. JOHNS	12109	0.779	0.767	2.335

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32266	DUVAL	12031	1.114	1.092	3.539
32277	DUVAL	12031	1.188	1.166	3.974
32301	LEON	12073	0.232	0.230	0.621
32303	LEON	12073	0.236	0.234	0.618
32304	LEON	12073	0.237	0.235	0.623
32305	LEON	12073	0.219	0.218	0.548
32308	LEON	12073	0.223	0.221	0.587
32309	LEON	12073	0.220	0.218	0.583
32310	LEON	12073	0.232	0.230	0.573
32311	LEON	12073	0.215	0.213	0.561
32312	LEON	12073	0.225	0.223	0.599
32317	LEON	12073	0.219	0.217	0.588
32320	FRANKLIN	12037	0.550	0.542	1.811
32321	LIBERTY	12077	0.390	0.387	1.007
32322	FRANKLIN	12037	0.296	0.294	0.801
32324	GADSDEN	12039	0.304	0.301	0.794
32327	WAKULLA	12129	0.227	0.225	0.581
32328	FRANKLIN	12037	0.326	0.323	0.862
32331	MADISON	12079	0.185	0.183	0.481
32332	GADSDEN	12039	0.309	0.306	0.897
32333	GADSDEN	12039	0.229	0.227	0.581
32334	LIBERTY	12077	0.338	0.334	0.849
32336	JEFFERSON	12065	0.183	0.182	0.455
32340	MADISON	12079	0.203	0.201	0.575
32344	JEFFERSON	12065	0.189	0.187	0.500
32346	WAKULLA	12129	0.351	0.347	1.107
32347	TAYLOR	12123	0.197	0.195	0.521
32348	TAYLOR	12123	0.211	0.209	0.594
32350	MADISON	12079	0.199	0.197	0.563
32351	GADSDEN	12039	0.293	0.290	0.802
32352	GADSDEN	12039	0.264	0.262	0.709
32356	TAYLOR	12123	0.243	0.240	0.661
32358	WAKULLA	12129	0.241	0.239	0.599
32359	DIXIE	12029	0.256	0.253	0.695
32401	BAY	12005	1.624	1.591	5.397
32403	BAY	12005	1.260	1.238	4.011
32404	BAY	12005	0.976	0.963	2.893
32405	BAY	12005	1.241	1.220	3.901

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32407	BAY	12005	1.550	1.521	4.975
32408	BAY	12005	2.057	2.014	7.152
32409	BAY	12005	1.108	1.091	3.360
32413	BAY	12005	1.385	1.366	4.110
32420	JACKSON	12063	0.728	0.719	2.240
32421	CALHOUN	12013	0.653	0.644	2.032
32423	JACKSON	12063	0.404	0.400	1.246
32424	CALHOUN	12013	0.474	0.470	1.281
32425	HOLMES	12059	0.846	0.835	2.569
32426	JACKSON	12063	0.563	0.556	1.730
32427	WASHINGTON	12133	0.896	0.885	2.591
32428	WASHINGTON	12133	0.943	0.928	2.970
32430	CALHOUN	12013	0.568	0.562	1.561
32431	JACKSON	12063	0.685	0.676	2.137
32433	WALTON	12131	1.389	1.367	4.266
32435	WALTON	12131	1.368	1.347	4.147
32437	WASHINGTON	12133	1.149	1.135	3.296
32438	BAY	12005	0.896	0.883	2.833
32439	WALTON	12131	1.525	1.500	4.654
32440	JACKSON	12063	0.686	0.677	2.170
32442	JACKSON	12063	0.437	0.432	1.335
32443	JACKSON	12063	0.536	0.530	1.792
32444	BAY	12005	1.281	1.258	4.131
32445	JACKSON	12063	0.539	0.533	1.868
32446	JACKSON	12063	0.501	0.495	1.508
32448	JACKSON	12063	0.550	0.544	1.665
32449	CALHOUN	12013	0.599	0.593	1.661
32455	WALTON	12131	1.128	1.113	3.321
32456	GULF	12045	0.552	0.547	1.581
32459	WALTON	12131	1.989	1.950	6.322
32460	JACKSON	12063	0.406	0.402	1.247
32462	WASHINGTON	12133	1.047	1.033	3.159
32464	HOLMES	12059	0.972	0.959	2.885
32465	GULF	12045	0.563	0.557	1.589
32466	CALHOUN	12005	0.987	0.972	3.036
32501	ESCAMBIA	12033	4.272	4.165	13.325
32502	ESCAMBIA	12033	5.564	5.440	18.343
32503	ESCAMBIA	12033	3.960	3.864	12.343

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32504	ESCAMBIA	12033	3.945	3.848	12.290
32505	ESCAMBIA	12033	3.771	3.682	11.721
32506	ESCAMBIA	12033	3.322	3.252	10.224
32507	ESCAMBIA	12033	5.233	5.113	17.118
32508	ESCAMBIA	12033	5.660	5.524	17.830
32509	ESCAMBIA	12033	3.670	3.584	11.426
32511	ESCAMBIA	12033	4.127	4.028	12.824
32514	ESCAMBIA	12033	3.553	3.470	11.074
32526	ESCAMBIA	12033	3.302	3.230	10.234
32531	OKALOOSA	12091	1.695	1.668	5.115
32533	ESCAMBIA	12033	3.034	2.968	9.461
32534	ESCAMBIA	12033	3.543	3.460	11.079
32535	ESCAMBIA	12033	2.257	2.209	7.278
32536	OKALOOSA	12091	1.656	1.631	4.940
32539	OKALOOSA	12091	1.839	1.805	5.700
32541	OKALOOSA	12091	3.164	3.094	10.781
32542	OKALOOSA	12091	2.125	2.086	6.512
32544	OKALOOSA	12091	2.400	2.356	7.344
32547	OKALOOSA	12091	2.403	2.356	7.442
32548	OKALOOSA	12091	4.057	3.974	14.559
32550	WALTON	12131	2.921	2.855	9.842
32561	SANTA ROSA	12113	6.317	6.189	21.356
32563	SANTA ROSA	12113	4.139	4.039	12.882
32564	OKALOOSA	12091	1.783	1.755	5.320
32565	SANTA ROSA	12113	2.178	2.134	6.880
32566	SANTA ROSA	12113	2.673	2.622	8.222
32567	OKALOOSA	12091	1.313	1.293	3.976
32568	ESCAMBIA	12033	2.290	2.245	7.202
32569	OKALOOSA	12091	3.421	3.347	10.559
32570	SANTA ROSA	12113	2.430	2.384	7.483
32571	SANTA ROSA	12113	2.730	2.674	8.470
32577	ESCAMBIA	12033	2.804	2.744	8.819
32578	WALTON	12131	2.049	2.013	6.285
32579	OKALOOSA	12091	2.979	2.910	9.595
32580	OKALOOSA	12091	2.229	2.188	6.867
32583	SANTA ROSA	12113	4.042	3.947	12.480
32601	ALACHUA	12001	0.612	0.604	1.783
32603	ALACHUA	12001	0.619	0.610	1.818

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32605	ALACHUA	12001	0.540	0.533	1.504
32606	ALACHUA	12001	0.584	0.576	1.714
32607	ALACHUA	12001	0.581	0.573	1.678
32608	ALACHUA	12001	0.712	0.700	2.211
32609	ALACHUA	12001	0.596	0.588	1.739
32615	ALACHUA	12001	0.612	0.602	1.923
32617	MARION	12083	1.301	1.276	4.597
32618	ALACHUA	12001	0.801	0.784	2.599
32619	GILCHRIST	12041	0.454	0.447	1.412
32621	LEVY	12075	0.779	0.764	2.479
32622	BRADFORD	12007	0.507	0.500	1.472
32625	LEVY	12075	0.707	0.694	2.180
32626	LEVY	12075	0.585	0.574	1.805
32628	DIXIE	12029	0.365	0.361	1.039
32631	ALACHUA	12001	0.660	0.650	1.990
32640	ALACHUA	12001	0.738	0.727	2.233
32641	ALACHUA	12001	0.650	0.641	1.940
32643	ALACHUA	12001	0.543	0.534	1.690
32648	DIXIE	12029	0.325	0.321	0.903
32653	ALACHUA	12001	0.549	0.542	1.569
32656	CLAY	12019	0.693	0.682	2.114
32666	PUTNAM	12107	0.741	0.729	2.303
32667	ALACHUA	12001	0.771	0.758	2.376
32668	LEVY	12075	1.349	1.322	4.905
32669	ALACHUA	12001	0.765	0.750	2.601
32680	DIXIE	12029	0.421	0.415	1.218
32686	MARION	12083	0.970	0.952	3.079
32693	GILCHRIST	12041	0.596	0.585	1.916
32694	ALACHUA	12001	0.583	0.575	1.696
32696	LEVY	12075	1.015	0.993	3.427
32701	SEMINOLE	12117	1.917	1.891	4.545
32702	MARION	12069	1.340	1.324	3.098
32703	ORANGE	12095	2.473	2.437	6.193
32707	SEMINOLE	12117	2.127	2.096	5.093
32708	SEMINOLE	12117	2.003	1.975	4.755
32709	ORANGE	12095	2.394	2.357	5.736
32712	ORANGE	12095	1.731	1.709	4.083
32713	VOLUSIA	12127	1.876	1.850	4.474

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32714	SEMINOLE	12117	1.900	1.874	4.504
32720	VOLUSIA	12127	1.548	1.529	3.609
32724	VOLUSIA	12127	1.787	1.762	4.254
32725	VOLUSIA	12127	2.273	2.237	5.530
32726	LAKE	12069	2.004	1.974	4.913
32730	SEMINOLE	12117	2.155	2.123	5.175
32732	SEMINOLE	12117	2.364	2.327	5.698
32735	LAKE	12069	2.654	2.621	7.130
32736	LAKE	12069	1.756	1.732	4.193
32738	VOLUSIA	12127	2.090	2.058	5.032
32744	VOLUSIA	12127	1.658	1.637	3.889
32746	SEMINOLE	12117	1.996	1.968	4.769
32750	SEMINOLE	12117	1.861	1.836	4.398
32751	ORANGE	12095	2.069	2.040	4.939
32754	BREVARD	12009	2.546	2.504	6.532
32757	ORANGE	12095	2.813	2.778	7.534
32759	VOLUSIA	12127	2.931	2.879	7.161
32763	VOLUSIA	12127	1.625	1.605	3.807
32764	VOLUSIA	12127	1.942	1.914	4.612
32765	SEMINOLE	12117	2.037	2.009	4.835
32766	SEMINOLE	12117	2.255	2.221	5.402
32767	LAKE	12069	1.432	1.416	3.318
32771	SEMINOLE	12117	2.169	2.136	5.225
32773	SEMINOLE	12117	2.546	2.505	6.224
32776	LAKE	12069	1.851	1.824	4.426
32778	LAKE	12069	2.527	2.493	6.655
32779	SEMINOLE	12117	1.587	1.568	3.660
32780	BREVARD	12009	3.564	3.496	9.328
32784	MARION	12069	1.741	1.716	4.204
32789	ORANGE	12095	2.130	2.099	5.095
32792	ORANGE	12095	2.181	2.149	5.223
32796	BREVARD	12009	2.666	2.622	6.846
32798	ORANGE	12095	2.255	2.222	5.590
32801	ORANGE	12095	2.082	2.053	4.958
32803	ORANGE	12095	2.270	2.237	5.464
32804	ORANGE	12095	2.100	2.070	5.020
32805	ORANGE	12095	2.291	2.257	5.530
32806	ORANGE	12095	2.232	2.199	5.348



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32807	ORANGE	12095	2.269	2.235	5.445
32808	ORANGE	12095	2.070	2.040	4.955
32809	ORANGE	12095	2.396	2.360	5.794
32810	ORANGE	12095	2.044	2.015	4.887
32811	ORANGE	12095	2.139	2.108	5.135
32812	ORANGE	12095	2.424	2.387	5.862
32814	ORANGE	12095	2.440	2.402	5.920
32815	BREVARD	12009	4.563	4.477	12.197
32817	ORANGE	12095	2.181	2.149	5.212
32818	ORANGE	12095	2.137	2.106	5.153
32819	ORANGE	12095	2.292	2.258	5.544
32820	ORANGE	12095	2.504	2.464	6.050
32821	ORANGE	12095	2.014	1.987	4.772
32822	ORANGE	12095	2.305	2.271	5.532
32824	ORANGE	12095	2.339	2.305	5.625
32825	ORANGE	12095	2.143	2.112	5.096
32826	ORANGE	12095	2.043	2.015	4.838
32827	ORANGE	12095	2.558	2.518	6.200
32828	ORANGE	12095	2.239	2.207	5.343
32829	ORANGE	12095	2.163	2.133	5.136
32830	ORANGE	12095	1.722	1.702	3.985
32831	ORANGE	12095	2.287	2.254	5.452
32832	ORANGE	12095	2.496	2.457	6.016
32833	ORANGE	12095	2.414	2.378	5.792
32834	ORANGE	12095	3.271	3.212	7.986
32835	ORANGE	12095	2.228	2.195	5.381
32836	ORANGE	12095	2.219	2.188	5.343
32837	ORANGE	12095	2.100	2.071	4.990
32839	ORANGE	12095	2.309	2.275	5.565
32901	BREVARD	12009	4.700	4.602	12.309
32903	BREVARD	12009	6.870	6.751	19.368
32904	BREVARD	12009	3.977	3.900	10.366
32905	BREVARD	12009	4.799	4.697	12.566
32907	BREVARD	12009	4.430	4.340	11.579
32908	BREVARD	12009	4.957	4.860	13.243
32909	BREVARD	12009	3.852	3.781	10.037
32920	BREVARD	12009	6.101	5.998	17.224
32922	BREVARD	12009	3.950	3.871	10.295

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

Modeling Organization: ARA  
 Model Name & Version Number: HurLoss 9.0  
 Model Release Date: 11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
32925	BREVARD	12009	6.508	6.397	18.365
32926	BREVARD	12009	3.374	3.312	8.752
32927	BREVARD	12009	3.238	3.179	8.394
32931	BREVARD	12009	6.329	6.222	17.868
32934	BREVARD	12009	3.883	3.808	10.125
32935	BREVARD	12009	5.203	5.102	14.078
32937	BREVARD	12009	5.426	5.319	14.621
32940	BREVARD	12009	3.802	3.729	9.917
32948	INDIAN RIVER	12061	5.268	5.155	13.783
32949	BREVARD	12009	4.128	4.050	10.811
32950	BREVARD	12009	3.978	3.902	10.390
32951	BREVARD	12009	7.199	7.057	19.672
32952	BREVARD	12009	5.822	5.726	16.433
32953	BREVARD	12009	4.278	4.199	11.422
32955	BREVARD	12009	4.577	4.492	12.367
32958	INDIAN RIVER	12061	5.095	4.990	13.384
32960	INDIAN RIVER	12061	5.479	5.364	14.403
32962	INDIAN RIVER	12061	5.515	5.401	14.494
32963	INDIAN RIVER	12061	8.120	7.937	21.341
32966	INDIAN RIVER	12061	6.994	6.856	19.071
32967	INDIAN RIVER	12061	6.271	6.134	16.606
32968	INDIAN RIVER	12061	7.001	6.857	18.899
32976	BREVARD	12009	4.429	4.343	11.619
33001	MONROE	12087	17.437	17.105	48.884
33004	BROWARD	12011	7.847	7.594	25.163
33009	BROWARD	12011	8.477	8.193	27.340
33010	MIAMI-DADE	12086	8.256	7.981	26.653
33012	MIAMI-DADE	12086	8.140	7.868	26.300
33013	MIAMI-DADE	12086	8.051	7.785	25.944
33014	MIAMI-DADE	12086	8.428	8.140	27.338
33015	MIAMI-DADE	12086	8.271	7.988	26.840
33016	MIAMI-DADE	12086	8.294	8.012	26.881
33018	MIAMI-DADE	12086	8.642	8.339	28.185
33019	BROWARD	12011	9.243	8.925	29.915
33020	BROWARD	12011	7.848	7.596	25.174
33021	BROWARD	12011	7.750	7.500	24.846
33023	BROWARD	12011	8.138	7.868	26.215
33024	BROWARD	12011	7.866	7.607	25.325

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 9.0  
**Model Release Date:** 11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33025	BROWARD	12011	8.111	7.838	26.213
33026	BROWARD	12011	7.798	7.540	25.144
33027	BROWARD	12011	7.889	7.625	25.519
33028	BROWARD	12011	7.881	7.617	25.528
33029	BROWARD	12011	9.184	8.871	31.512
33030	MIAMI-DADE	12086	12.041	11.655	43.429
33031	MIAMI-DADE	12086	11.759	11.381	42.617
33032	MIAMI-DADE	12086	9.562	9.219	31.116
33033	MIAMI-DADE	12086	9.118	8.799	29.625
33034	MIAMI-DADE	12086	11.049	10.664	38.023
33035	MIAMI-DADE	12086	11.075	10.692	38.049
33036	MONROE	12087	17.439	17.076	48.333
33037	MONROE	12087	11.917	11.631	33.899
33039	MIAMI-DADE	12086	10.566	10.192	35.425
33040	MONROE	12087	12.510	12.270	35.815
33042	MONROE	12087	15.579	15.285	43.634
33043	MONROE	12087	13.341	13.044	37.554
33050	MONROE	12087	14.440	14.116	39.982
33051	MONROE	12087	17.203	16.861	47.656
33054	MIAMI-DADE	12086	8.372	8.090	27.066
33055	MIAMI-DADE	12086	8.228	7.951	26.604
33056	MIAMI-DADE	12086	8.182	7.908	26.408
33060	BROWARD	12011	7.738	7.488	24.762
33062	BROWARD	12011	9.910	9.560	32.150
33063	BROWARD	12011	7.389	7.153	23.622
33064	BROWARD	12011	8.250	7.975	26.539
33065	BROWARD	12011	7.342	7.106	23.512
33066	BROWARD	12011	7.078	6.859	22.487
33067	BROWARD	12011	7.121	6.898	22.692
33068	BROWARD	12011	7.258	7.029	23.160
33069	BROWARD	12011	7.458	7.220	23.824
33070	MONROE	12087	14.610	14.250	40.463
33071	BROWARD	12011	7.557	7.310	24.308
33073	BROWARD	12011	7.493	7.252	23.959
33076	BROWARD	12011	7.800	7.538	25.205
33109	MIAMI-DADE	12086	14.089	13.660	49.836
33122	MIAMI-DADE	12086	8.363	8.081	27.047
33125	MIAMI-DADE	12086	8.331	8.057	26.781

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 9.0  
**Model Release Date:** 11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33126	MIAMI-DADE	12086	8.579	8.288	27.722
33127	MIAMI-DADE	12086	8.325	8.051	26.778
33128	MIAMI-DADE	12086	8.532	8.249	27.454
33129	MIAMI-DADE	12086	9.889	9.539	32.085
33130	MIAMI-DADE	12086	8.717	8.428	28.056
33131	MIAMI-DADE	12086	11.675	11.275	39.315
33132	MIAMI-DADE	12086	11.618	11.233	39.941
33133	MIAMI-DADE	12086	9.171	8.860	29.597
33134	MIAMI-DADE	12086	8.208	7.939	26.363
33135	MIAMI-DADE	12086	8.278	8.008	26.582
33136	MIAMI-DADE	12086	8.676	8.388	27.950
33137	MIAMI-DADE	12086	12.099	11.715	42.678
33138	MIAMI-DADE	12086	9.965	9.607	32.431
33139	MIAMI-DADE	12086	12.731	12.327	44.337
33140	MIAMI-DADE	12086	12.912	12.515	45.821
33141	MIAMI-DADE	12086	13.901	13.476	48.970
33142	MIAMI-DADE	12086	8.395	8.115	27.063
33143	MIAMI-DADE	12086	8.104	7.843	25.982
33144	MIAMI-DADE	12086	8.456	8.170	27.289
33145	MIAMI-DADE	12086	8.355	8.081	26.832
33146	MIAMI-DADE	12086	8.246	7.978	26.449
33147	MIAMI-DADE	12086	8.278	8.002	26.710
33149	MIAMI-DADE	12086	12.061	11.645	40.172
33150	MIAMI-DADE	12086	8.341	8.063	26.887
33154	MIAMI-DADE	12086	12.715	12.299	43.556
33155	MIAMI-DADE	12086	8.585	8.294	27.721
33156	MIAMI-DADE	12086	7.811	7.566	24.950
33157	MIAMI-DADE	12086	8.699	8.406	28.071
33158	MIAMI-DADE	12086	8.223	7.957	26.383
33160	MIAMI-DADE	12086	9.463	9.132	30.691
33161	MIAMI-DADE	12086	8.298	8.025	26.699
33162	MIAMI-DADE	12086	8.137	7.869	26.155
33165	MIAMI-DADE	12086	8.740	8.439	28.300
33166	MIAMI-DADE	12086	8.410	8.125	27.209
33167	MIAMI-DADE	12086	8.334	8.055	26.897
33168	MIAMI-DADE	12086	8.346	8.067	26.914
33169	MIAMI-DADE	12086	8.037	7.773	25.841
33170	MIAMI-DADE	12086	11.501	11.131	40.870

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

Modeling Organization:                   ARA  
 Model Name & Version Number:       HurLoss 9.0  
 Model Release Date:                   11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33172	MIAMI-DADE	12086	8.535	8.243	27.650
33173	MIAMI-DADE	12086	8.340	8.062	26.882
33174	MIAMI-DADE	12086	8.337	8.056	26.950
33175	MIAMI-DADE	12086	9.322	8.983	30.484
33176	MIAMI-DADE	12086	8.401	8.122	27.061
33177	MIAMI-DADE	12086	9.521	9.179	31.022
33178	MIAMI-DADE	12086	9.751	9.417	33.315
33179	MIAMI-DADE	12086	8.520	8.231	27.523
33180	MIAMI-DADE	12086	8.648	8.357	27.904
33181	MIAMI-DADE	12086	9.181	8.862	29.746
33182	MIAMI-DADE	12086	10.152	9.812	35.222
33183	MIAMI-DADE	12086	8.708	8.408	28.225
33184	MIAMI-DADE	12086	8.194	7.920	26.482
33185	MIAMI-DADE	12086	8.985	8.665	29.337
33186	MIAMI-DADE	12086	8.998	8.683	29.201
33187	MIAMI-DADE	12086	11.674	11.307	42.434
33189	MIAMI-DADE	12086	8.369	8.096	26.905
33190	MIAMI-DADE	12086	7.918	7.670	25.332
33191	MIAMI-DADE	12086	8.363	8.081	27.047
33193	MIAMI-DADE	12086	10.178	9.833	35.111
33194	MIAMI-DADE	12086	9.161	8.829	30.021
33196	MIAMI-DADE	12086	11.491	11.130	41.825
33199	MIAMI-DADE	12086	8.417	8.132	27.233
33301	BROWARD	12011	8.257	7.983	26.583
33304	BROWARD	12011	8.459	8.175	27.283
33305	BROWARD	12011	8.006	7.743	25.712
33306	BROWARD	12011	8.043	7.782	25.788
33308	BROWARD	12011	8.419	8.137	27.129
33309	BROWARD	12011	7.635	7.388	24.458
33311	BROWARD	12011	7.543	7.303	24.104
33312	BROWARD	12011	7.519	7.280	24.040
33313	BROWARD	12011	7.517	7.276	24.081
33314	BROWARD	12011	7.252	7.026	23.134
33315	BROWARD	12011	7.652	7.408	24.479
33316	BROWARD	12011	9.443	9.112	30.638
33317	BROWARD	12011	7.381	7.148	23.594
33319	BROWARD	12011	7.503	7.262	24.025
33321	BROWARD	12011	7.721	7.465	24.882

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

**Modeling Organization:** ARA  
**Model Name & Version Number:** HurLoss 9.0  
**Model Release Date:** 11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33322	BROWARD	12011	7.583	7.335	24.390
33323	BROWARD	12011	7.963	7.693	25.808
33324	BROWARD	12011	7.246	7.017	23.171
33325	BROWARD	12011	6.870	6.661	21.845
33326	BROWARD	12011	7.720	7.462	25.036
33327	BROWARD	12011	9.212	8.912	32.777
33328	BROWARD	12011	6.928	6.718	22.011
33330	BROWARD	12011	6.842	6.636	21.723
33331	BROWARD	12011	7.043	6.824	22.498
33332	BROWARD	12011	7.400	7.159	23.859
33334	BROWARD	12011	7.524	7.286	24.023
33351	BROWARD	12011	7.590	7.343	24.407
33388	BROWARD	12011	7.384	7.148	23.639
33401	PALM BEACH	12099	8.886	8.578	28.979
33403	PALM BEACH	12099	7.878	7.617	25.196
33404	PALM BEACH	12099	8.532	8.236	27.482
33405	PALM BEACH	12099	8.749	8.446	28.229
33406	PALM BEACH	12099	7.780	7.524	24.912
33407	PALM BEACH	12099	8.350	8.063	26.883
33408	PALM BEACH	12099	9.363	9.032	30.184
33409	PALM BEACH	12099	7.736	7.480	24.760
33410	PALM BEACH	12099	7.312	7.077	23.251
33411	PALM BEACH	12099	7.398	7.154	23.694
33412	PALM BEACH	12099	7.419	7.173	23.759
33413	PALM BEACH	12099	7.177	6.948	22.844
33414	PALM BEACH	12099	7.565	7.311	24.372
33415	PALM BEACH	12099	7.277	7.044	23.194
33417	PALM BEACH	12099	7.252	7.021	23.081
33418	PALM BEACH	12099	6.743	6.537	21.289
33426	PALM BEACH	12099	7.658	7.412	24.457
33428	PALM BEACH	12099	8.116	7.839	26.231
33430	PALM BEACH	12099	7.081	6.887	25.953
33431	PALM BEACH	12099	7.682	7.435	24.541
33432	PALM BEACH	12099	8.584	8.295	27.656
33433	PALM BEACH	12099	7.299	7.069	23.242
33434	PALM BEACH	12099	7.447	7.208	23.788
33435	PALM BEACH	12099	8.600	8.308	27.678
33436	PALM BEACH	12099	7.440	7.202	23.704

**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
33437	PALM BEACH	12099	7.814	7.555	25.071
33438	PALM BEACH	12099	7.074	6.871	25.336
33440	HENDRY	12051	5.949	5.848	17.192
33441	BROWARD	12011	8.022	7.759	25.729
33442	BROWARD	12011	7.786	7.530	24.977
33444	PALM BEACH	12099	7.786	7.535	24.877
33445	PALM BEACH	12099	7.505	7.266	23.940
33446	PALM BEACH	12099	8.639	8.345	28.354
33449	PALM BEACH	12099	7.515	7.267	24.134
33455	MARTIN	12085	7.372	7.212	20.991
33458	PALM BEACH	12099	7.258	7.023	23.103
33460	PALM BEACH	12099	9.026	8.708	29.201
33461	PALM BEACH	12099	7.797	7.539	24.971
33462	PALM BEACH	12099	8.653	8.353	27.918
33463	PALM BEACH	12099	7.348	7.113	23.442
33467	PALM BEACH	12099	7.593	7.341	24.350
33469	MARTIN	12085	8.761	8.561	24.821
33470	PALM BEACH	12099	9.448	9.164	34.349
33471	GLADES	12043	6.142	6.048	17.366
33472	PALM BEACH	12099	7.947	7.680	25.560
33473	PALM BEACH	12099	9.097	8.803	30.974
33476	PALM BEACH	12099	7.336	7.130	26.899
33477	PALM BEACH	12099	8.506	8.214	27.319
33478	PALM BEACH	12099	6.307	6.116	19.842
33480	PALM BEACH	12099	11.884	11.525	42.393
33483	PALM BEACH	12099	8.956	8.645	28.932
33484	PALM BEACH	12099	7.569	7.324	24.183
33486	PALM BEACH	12099	7.496	7.259	23.887
33487	PALM BEACH	12099	8.076	7.811	25.887
33493	PALM BEACH	12099	6.941	6.753	25.396
33496	PALM BEACH	12099	7.508	7.266	23.974
33498	PALM BEACH	12099	7.613	7.362	24.453
33510	HILLSBOROUGH	12057	2.397	2.360	5.771
33511	HILLSBOROUGH	12057	2.403	2.366	5.777
33513	SUMTER	12119	1.793	1.766	4.302
33514	SUMTER	12119	1.953	1.923	4.745
33523	PASCO	12101	2.301	2.263	5.632
33525	PASCO	12101	2.560	2.516	6.323

**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
33527	HILLSBOROUGH	12057	2.646	2.602	6.462
33534	HILLSBOROUGH	12057	3.180	3.122	7.877
33538	SUMTER	12119	1.513	1.493	3.583
33540	PASCO	12101	2.218	2.184	5.353
33541	PASCO	12101	2.702	2.654	6.679
33542	PASCO	12101	2.482	2.441	6.086
33543	PASCO	12101	2.444	2.404	5.973
33544	PASCO	12101	1.953	1.927	4.639
33545	PASCO	12101	2.893	2.839	7.247
33547	HILLSBOROUGH	12057	3.099	3.043	7.662
33548	HILLSBOROUGH	12057	2.422	2.383	5.909
33549	HILLSBOROUGH	12057	2.332	2.295	5.651
33556	PASCO	12101	2.726	2.677	6.731
33558	HILLSBOROUGH	12057	2.504	2.462	6.132
33559	HILLSBOROUGH	12057	2.066	2.037	4.924
33563	HILLSBOROUGH	12057	2.270	2.236	5.441
33565	HILLSBOROUGH	12057	2.515	2.474	6.131
33566	HILLSBOROUGH	12057	2.654	2.611	6.496
33567	HILLSBOROUGH	12057	2.712	2.667	6.637
33569	HILLSBOROUGH	12057	2.529	2.489	6.107
33570	HILLSBOROUGH	12057	3.523	3.455	8.752
33572	HILLSBOROUGH	12057	3.567	3.497	8.899
33573	HILLSBOROUGH	12057	2.903	2.854	7.086
33576	PASCO	12101	2.767	2.716	6.893
33578	HILLSBOROUGH	12057	2.895	2.845	7.119
33579	HILLSBOROUGH	12057	3.309	3.247	8.219
33584	HILLSBOROUGH	12057	2.563	2.521	6.240
33585	SUMTER	12119	1.917	1.888	4.679
33592	HILLSBOROUGH	12057	2.103	2.074	5.006
33594	HILLSBOROUGH	12057	2.471	2.432	5.968
33596	HILLSBOROUGH	12057	2.252	2.220	5.352
33597	SUMTER	12119	1.510	1.493	3.482
33598	HILLSBOROUGH	12057	3.542	3.473	8.807
33602	HILLSBOROUGH	12057	3.407	3.341	8.508
33603	HILLSBOROUGH	12057	2.586	2.544	6.308
33604	HILLSBOROUGH	12057	2.509	2.469	6.107
33605	HILLSBOROUGH	12057	3.160	3.101	7.858
33606	HILLSBOROUGH	12057	4.037	3.952	10.180



**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	3.167	3.107	7.871
33609	HILLSBOROUGH	12057	2.930	2.879	7.215
33610	HILLSBOROUGH	12057	2.550	2.508	6.200
33611	HILLSBOROUGH	12057	3.600	3.528	8.995
33612	HILLSBOROUGH	12057	2.634	2.589	6.453
33613	HILLSBOROUGH	12057	2.425	2.386	5.891
33614	HILLSBOROUGH	12057	2.737	2.690	6.723
33615	HILLSBOROUGH	12057	2.898	2.846	7.156
33616	HILLSBOROUGH	12057	3.604	3.532	9.004
33617	HILLSBOROUGH	12057	2.418	2.379	5.857
33618	HILLSBOROUGH	12057	2.463	2.423	6.001
33619	HILLSBOROUGH	12057	2.876	2.825	7.080
33620	HILLSBOROUGH	12057	2.293	2.258	5.527
33621	HILLSBOROUGH	12057	4.259	4.169	10.708
33624	HILLSBOROUGH	12057	2.453	2.413	5.975
33625	HILLSBOROUGH	12057	2.490	2.449	6.073
33626	HILLSBOROUGH	12057	2.562	2.520	6.263
33629	HILLSBOROUGH	12057	3.195	3.135	7.920
33634	HILLSBOROUGH	12057	3.009	2.954	7.455
33635	HILLSBOROUGH	12057	2.688	2.642	6.591
33637	HILLSBOROUGH	12057	2.251	2.217	5.395
33647	HILLSBOROUGH	12057	1.965	1.940	4.637
33701	PINELLAS	12103	4.112	4.028	11.056
33702	PINELLAS	12103	3.545	3.477	9.445
33703	PINELLAS	12103	4.064	3.980	10.942
33704	PINELLAS	12103	3.922	3.843	10.533
33705	PINELLAS	12103	5.982	5.844	16.335
33706	PINELLAS	12103	6.484	6.367	19.183
33707	PINELLAS	12103	4.455	4.365	12.270
33708	PINELLAS	12103	5.345	5.243	15.343
33709	PINELLAS	12103	3.525	3.457	9.371
33710	PINELLAS	12103	3.696	3.623	9.863
33711	PINELLAS	12103	4.053	3.970	10.894
33712	PINELLAS	12103	3.794	3.720	10.132
33713	PINELLAS	12103	3.508	3.441	9.328
33714	PINELLAS	12103	3.429	3.364	9.107
33715	PINELLAS	12103	7.059	6.930	20.840
33716	PINELLAS	12103	3.504	3.436	9.338

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

Modeling Organization: ARA  
 Model Name & Version Number: HurLoss 9.0  
 Model Release Date: 11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33755	PINELLAS	12103	3.408	3.342	9.069
33756	PINELLAS	12103	3.416	3.350	9.071
33759	PINELLAS	12103	3.370	3.305	8.978
33760	PINELLAS	12103	3.349	3.285	8.881
33761	PINELLAS	12103	3.038	2.982	8.043
33762	PINELLAS	12103	3.435	3.369	9.140
33763	PINELLAS	12103	3.120	3.062	8.261
33764	PINELLAS	12103	3.302	3.240	8.751
33765	PINELLAS	12103	3.211	3.151	8.503
33767	PINELLAS	12103	5.750	5.648	17.005
33770	PINELLAS	12103	3.493	3.426	9.276
33771	PINELLAS	12103	3.245	3.185	8.578
33772	PINELLAS	12103	3.952	3.872	10.583
33773	PINELLAS	12103	3.395	3.331	9.007
33774	PINELLAS	12103	3.560	3.492	9.448
33776	PINELLAS	12103	3.656	3.585	9.725
33777	PINELLAS	12103	3.613	3.542	9.630
33778	PINELLAS	12103	3.423	3.359	9.079
33781	PINELLAS	12103	3.302	3.241	8.736
33782	PINELLAS	12103	3.333	3.270	8.828
33785	PINELLAS	12103	5.627	5.522	16.295
33786	PINELLAS	12103	5.891	5.790	17.288
33801	POLK	12105	2.387	2.352	5.749
33803	POLK	12105	2.359	2.324	5.669
33805	POLK	12105	2.665	2.622	6.521
33809	POLK	12105	2.061	2.033	4.877
33810	POLK	12105	2.296	2.261	5.524
33811	POLK	12105	2.459	2.421	5.934
33812	POLK	12105	3.186	3.138	8.138
33813	POLK	12105	2.351	2.316	5.633
33815	POLK	12105	2.318	2.284	5.567
33823	POLK	12105	2.666	2.625	6.532
33825	HIGHLANDS	12055	3.104	3.057	7.972
33827	POLK	12105	3.948	3.898	10.534
33830	POLK	12105	3.318	3.270	8.577
33834	POLK	12049	3.864	3.804	10.657
33837	POLK	12105	2.229	2.198	5.343
33838	POLK	12105	3.511	3.465	9.317

### 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
33839	POLK	12105	3.352	3.305	8.772
33841	POLK	12105	3.572	3.519	9.276
33843	POLK	12105	3.015	2.968	7.361
33844	POLK	12105	2.652	2.613	6.508
33849	POLK	12105	2.255	2.221	5.433
33850	POLK	12105	3.102	3.059	8.029
33852	HIGHLANDS	12055	4.562	4.499	12.644
33853	POLK	12105	3.472	3.426	9.073
33857	HIGHLANDS	12055	4.548	4.485	12.473
33859	POLK	12105	3.254	3.208	8.354
33860	POLK	12105	3.241	3.189	8.286
33865	HARDEE	12049	3.641	3.574	8.997
33868	POLK	12105	2.112	2.082	5.028
33870	HIGHLANDS	12055	3.735	3.683	10.058
33872	HIGHLANDS	12055	2.511	2.478	6.281
33873	HARDEE	12049	3.704	3.644	9.403
33875	HIGHLANDS	12055	2.684	2.647	6.745
33876	HIGHLANDS	12055	3.947	3.891	10.647
33880	POLK	12105	2.870	2.828	7.172
33881	POLK	12105	2.934	2.892	7.432
33884	POLK	12105	2.859	2.817	7.137
33890	HARDEE	12049	3.772	3.711	9.539
33896	POLK	12105	2.154	2.124	5.146
33897	POLK	12105	1.890	1.866	4.437
33898	POLK	12105	3.218	3.173	8.174
33901	LEE	12071	6.609	6.479	19.439
33903	LEE	12071	4.615	4.523	13.009
33904	LEE	12071	7.844	7.690	23.522
33905	LEE	12071	4.515	4.425	12.669
33907	LEE	12071	5.214	5.106	14.641
33908	LEE	12071	5.251	5.143	14.792
33909	LEE	12071	5.892	5.763	16.837
33912	LEE	12071	4.669	4.577	13.106
33913	LEE	12071	5.220	5.110	14.681
33914	LEE	12071	5.905	5.772	16.689
33916	LEE	12071	5.381	5.266	15.134
33917	LEE	12071	4.478	4.389	12.617
33919	LEE	12071	5.883	5.753	16.531

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

**Modeling Organization:** ARA  
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**Model Release Date:** 11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
33920	LEE	12071	4.603	4.511	12.918
33922	LEE	12071	5.026	4.924	14.211
33924	LEE	12071	8.527	8.357	26.120
33928	LEE	12071	4.956	4.857	13.936
33931	LEE	12071	6.740	6.588	19.067
33935	HENDRY	12051	5.742	5.643	16.960
33936	LEE	12071	4.800	4.702	13.480
33946	CHARLOTTE	12015	5.166	5.056	14.674
33947	CHARLOTTE	12015	4.453	4.363	12.535
33948	CHARLOTTE	12015	4.063	3.984	11.419
33950	CHARLOTTE	12015	4.485	4.394	12.639
33952	CHARLOTTE	12015	4.170	4.087	11.735
33953	CHARLOTTE	12015	4.071	3.992	11.444
33954	CHARLOTTE	12015	3.516	3.454	9.780
33955	CHARLOTTE	12015	4.514	4.422	12.699
33956	LEE	12071	5.336	5.226	15.142
33957	LEE	12071	8.948	8.729	25.425
33960	HIGHLANDS	12055	4.378	4.308	11.709
33966	LEE	12071	4.485	4.398	12.575
33967	LEE	12071	5.306	5.196	14.908
33971	LEE	12071	5.173	5.063	14.565
33972	LEE	12071	4.503	4.416	12.587
33973	LEE	12071	5.565	5.443	15.696
33974	LEE	12071	5.801	5.684	16.665
33976	LEE	12071	6.331	6.210	18.715
33980	CHARLOTTE	12015	4.448	4.356	12.568
33981	CHARLOTTE	12015	4.912	4.807	13.880
33982	CHARLOTTE	12015	5.112	5.011	14.982
33983	CHARLOTTE	12015	4.304	4.216	12.129
33990	LEE	12071	5.942	5.807	16.793
33991	LEE	12071	5.913	5.780	16.681
33993	LEE	12071	4.854	4.754	13.644
34102	COLLIER	12021	7.951	7.764	22.273
34103	COLLIER	12021	7.311	7.142	20.518
34104	COLLIER	12021	6.410	6.271	18.060
34105	COLLIER	12021	6.135	6.003	17.313
34108	COLLIER	12021	6.470	6.327	18.209
34109	COLLIER	12021	5.998	5.869	16.909

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

Modeling Organization:                   ARA  
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 Model Release Date:                    11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34110	COLLIER	12021	5.625	5.508	15.848
34112	COLLIER	12021	6.064	5.936	17.147
34113	COLLIER	12021	5.882	5.761	16.659
34114	COLLIER	12021	5.766	5.649	16.320
34116	COLLIER	12021	5.726	5.608	16.164
34117	COLLIER	12021	4.202	4.130	11.852
34119	COLLIER	12021	5.287	5.181	14.939
34120	COLLIER	12021	4.898	4.804	13.798
34134	LEE	12071	5.504	5.390	15.470
34135	LEE	12071	5.337	5.228	14.999
34138	COLLIER	12021	11.205	10.988	34.156
34139	COLLIER	12021	5.335	5.238	15.014
34141	COLLIER	12021	5.936	5.819	16.570
34142	HENDRY	12051	4.994	4.898	13.940
34145	COLLIER	12021	8.970	8.760	25.048
34201	MANATEE	12081	3.429	3.369	9.010
34202	MANATEE	12081	3.848	3.774	10.210
34203	MANATEE	12081	3.629	3.562	9.573
34205	MANATEE	12081	4.134	4.052	10.996
34207	MANATEE	12081	4.049	3.970	10.771
34208	MANATEE	12081	3.767	3.695	9.965
34209	MANATEE	12081	4.520	4.427	12.068
34210	MANATEE	12081	4.876	4.778	13.341
34211	MANATEE	12081	4.281	4.193	11.450
34212	MANATEE	12081	3.843	3.768	10.212
34215	MANATEE	12081	5.719	5.605	15.949
34216	MANATEE	12081	6.878	6.753	20.174
34217	MANATEE	12081	7.279	7.149	21.361
34219	MANATEE	12081	4.122	4.040	11.138
34221	MANATEE	12081	4.130	4.047	11.026
34222	MANATEE	12081	3.899	3.822	10.394
34223	SARASOTA	12115	4.990	4.882	14.130
34224	SARASOTA	12115	4.596	4.501	12.969
34228	SARASOTA	12115	6.469	6.343	20.065
34229	SARASOTA	12115	4.196	4.110	11.835
34231	SARASOTA	12115	3.793	3.720	10.633
34232	SARASOTA	12115	3.396	3.335	9.439
34233	SARASOTA	12115	3.516	3.451	9.797

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

Modeling Organization:                   ARA  
 Model Name & Version Number:       HurLoss 9.0  
 Model Release Date:                   11/1/2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34234	SARASOTA	12115	3.581	3.513	10.001
34235	SARASOTA	12115	3.388	3.326	9.422
34236	SARASOTA	12115	5.213	5.107	15.483
34237	SARASOTA	12115	3.540	3.474	9.877
34238	SARASOTA	12115	3.954	3.876	11.115
34239	SARASOTA	12115	3.781	3.708	10.597
34240	SARASOTA	12115	4.227	4.138	11.930
34241	SARASOTA	12115	3.742	3.670	10.478
34242	SARASOTA	12115	5.920	5.793	17.594
34243	MANATEE	12081	3.745	3.675	9.906
34250	MANATEE	12081	4.463	4.372	11.949
34251	MANATEE	12081	4.425	4.339	12.040
34266	DESOTO	12027	4.708	4.629	13.128
34269	DESOTO	12027	4.156	4.073	10.899
34275	SARASOTA	12115	4.276	4.189	12.074
34285	SARASOTA	12115	5.335	5.218	15.273
34286	SARASOTA	12115	3.563	3.499	9.917
34287	SARASOTA	12115	3.579	3.516	9.974
34288	SARASOTA	12115	3.357	3.299	9.300
34289	SARASOTA	12115	4.290	4.202	12.075
34291	SARASOTA	12115	3.271	3.216	9.044
34292	SARASOTA	12115	3.790	3.719	10.587
34293	SARASOTA	12115	4.013	3.935	11.246
34420	MARION	12083	1.377	1.350	4.595
34428	CITRUS	12017	1.175	1.151	3.670
34429	CITRUS	12017	1.416	1.384	4.518
34431	MARION	12083	1.198	1.171	3.842
34432	MARION	12083	1.266	1.239	4.057
34433	CITRUS	12017	1.255	1.227	3.983
34434	CITRUS	12017	1.100	1.080	3.371
34436	CITRUS	12017	1.407	1.380	4.363
34442	CITRUS	12017	1.247	1.222	3.874
34446	CITRUS	12017	1.407	1.379	4.381
34448	CITRUS	12017	1.237	1.214	3.772
34449	LEVY	12075	0.896	0.880	2.717
34450	CITRUS	12017	1.213	1.193	3.665
34452	CITRUS	12017	1.107	1.091	3.245
34453	CITRUS	12017	1.304	1.278	4.059

**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	1.279	1.254	3.953
34465	CITRUS	12017	1.195	1.172	3.689
34470	MARION	12083	1.003	0.986	3.075
34471	MARION	12083	1.061	1.042	3.296
34472	MARION	12083	1.014	0.998	3.066
34473	MARION	12083	1.260	1.235	3.980
34474	MARION	12083	1.208	1.184	3.873
34475	MARION	12083	1.107	1.087	3.504
34476	MARION	12083	1.387	1.357	4.549
34479	MARION	12083	1.138	1.116	3.661
34480	MARION	12083	1.156	1.134	3.650
34481	MARION	12083	1.482	1.450	5.093
34482	MARION	12083	1.235	1.208	4.036
34484	SUMTER	12119	2.012	1.981	5.093
34488	MARION	12083	0.832	0.822	2.351
34491	MARION	12083	1.438	1.410	4.825
34498	LEVY	12075	1.221	1.192	3.948
34601	HERNANDO	12053	1.777	1.751	4.277
34602	HERNANDO	12053	2.069	2.036	5.031
34604	HERNANDO	12053	2.133	2.097	5.235
34606	HERNANDO	12053	2.305	2.263	5.731
34607	HERNANDO	12053	2.159	2.121	5.343
34608	HERNANDO	12053	2.399	2.354	5.985
34609	HERNANDO	12053	2.455	2.409	6.130
34610	PASCO	12101	2.484	2.438	6.179
34613	HERNANDO	12053	2.070	2.034	5.109
34614	HERNANDO	12053	1.866	1.835	4.581
34637	PASCO	12101	2.500	2.456	6.156
34638	PASCO	12101	2.521	2.477	6.199
34639	PASCO	12101	2.238	2.203	5.416
34652	PASCO	12101	2.589	2.542	6.387
34653	PASCO	12101	2.364	2.325	5.788
34654	PASCO	12101	2.037	2.007	4.920
34655	PASCO	12101	2.485	2.443	6.097
34667	PASCO	12101	2.573	2.524	6.409
34668	PASCO	12101	2.611	2.562	6.480
34669	PASCO	12101	2.325	2.284	5.729
34677	PINELLAS	12103	2.725	2.678	7.163

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Mobile Homes
34683	PINELLAS	12103	2.854	2.802	7.528
34684	PINELLAS	12103	3.034	2.977	8.056
34685	PINELLAS	12103	2.368	2.332	6.131
34688	PINELLAS	12103	2.515	2.473	6.579
34689	PINELLAS	12103	3.061	3.001	8.152
34690	PASCO	12101	2.453	2.412	6.006
34691	PASCO	12101	2.668	2.620	6.586
34695	PINELLAS	12103	3.459	3.391	9.252
34698	PINELLAS	12103	3.443	3.375	9.205
34705	LAKE	12069	2.439	2.405	6.266
34711	LAKE	12069	2.857	2.820	7.576
34714	LAKE	12069	2.069	2.040	4.969
34715	LAKE	12069	2.853	2.816	7.592
34731	LAKE	12069	1.930	1.900	4.758
34734	ORANGE	12095	2.204	2.171	5.332
34736	LAKE	12069	2.006	1.977	4.866
34737	LAKE	12069	2.758	2.721	7.301
34739	OSCEOLA	12097	4.290	4.220	10.996
34741	OSCEOLA	12097	2.309	2.276	5.550
34743	OSCEOLA	12097	2.420	2.385	5.829
34744	OSCEOLA	12097	3.053	3.008	7.707
34746	OSCEOLA	12097	2.342	2.309	5.624
34747	OSCEOLA	12097	1.892	1.869	4.435
34748	LAKE	12069	2.379	2.339	5.869
34753	LAKE	12069	2.613	2.578	6.821
34756	LAKE	12069	2.970	2.930	7.826
34758	OSCEOLA	12097	1.776	1.756	4.075
34759	POLK	12105	2.021	1.996	4.729
34761	ORANGE	12095	2.153	2.121	5.204
34762	LAKE	12069	2.055	2.024	5.044
34769	OSCEOLA	12097	3.404	3.349	8.555
34771	OSCEOLA	12097	2.979	2.930	7.284
34772	OSCEOLA	12097	2.976	2.928	7.310
34773	OSCEOLA	12097	3.726	3.658	9.164
34785	SUMTER	12119	1.625	1.601	3.903
34786	ORANGE	12095	2.294	2.260	5.578
34787	ORANGE	12095	2.603	2.567	6.632
34788	LAKE	12069	2.179	2.148	5.551



**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
34797	LAKE	12069	3.015	2.976	8.129
34945	ST. LUCIE	12111	8.754	8.596	24.624
34946	ST. LUCIE	12111	6.470	6.329	17.001
34947	ST. LUCIE	12111	6.491	6.348	17.023
34949	ST. LUCIE	12111	9.048	8.833	23.646
34950	ST. LUCIE	12111	7.312	7.145	19.156
34951	ST. LUCIE	12111	7.235	7.085	19.470
34952	ST. LUCIE	12111	6.488	6.349	17.064
34953	ST. LUCIE	12111	6.874	6.720	18.040
34956	MARTIN	12085	8.174	8.004	24.380
34957	MARTIN	12085	9.297	9.083	26.507
34972	OKEECHOBEE	12093	5.304	5.212	14.238
34974	GLADES	12043	5.568	5.472	15.002
34981	ST. LUCIE	12111	5.652	5.537	14.843
34982	ST. LUCIE	12111	6.915	6.760	18.131
34983	ST. LUCIE	12111	6.123	5.993	16.067
34984	ST. LUCIE	12111	6.554	6.412	17.193
34986	ST. LUCIE	12111	6.605	6.461	17.299
34987	ST. LUCIE	12111	8.145	7.983	22.517
34990	MARTIN	12085	8.202	8.009	23.177
34994	MARTIN	12085	9.008	8.801	25.231
34996	MARTIN	12085	9.993	9.774	28.833
34997	MARTIN	12085	6.905	6.757	19.640