

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

Modeling Organization: Karen Clark & Company

Model Name & Version Number: KCC US Hurricane Reference Model Version 2.0

Model Release Date: RiskInsight®4.9.2 Build 190307:1700 (3/7/19)

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32601	Alachua	001	0.447	0.432	1.361
32603	Alachua	001	0.423	0.409	1.281
32605	Alachua	001	0.404	0.391	1.221
32606	Alachua	001	0.397	0.384	1.204
32607	Alachua	001	0.418	0.404	1.272
32608	Alachua	001	0.469	0.452	1.449
32609	Alachua	001	0.407	0.394	1.227
32611	Alachua	001	0.432	0.417	1.311
32612	Alachua	001	0.422	0.408	1.277
32615	Alachua	001	0.339	0.329	1.001
32618	Alachua	001	0.391	0.378	1.186
32631	Alachua	001	0.449	0.435	1.349
32640	Alachua	001	0.449	0.436	1.348
32641	Alachua	001	0.465	0.450	1.414
32643	Alachua	001	0.347	0.336	1.043
32653	Alachua	001	0.379	0.367	1.138
32658	Alachua	001	0.354	0.345	1.045
32667	Alachua	001	0.450	0.435	1.374
32669	Alachua	001	0.391	0.377	1.194
32694	Alachua	001	0.419	0.407	1.252
32040	Baker	003	0.274	0.267	0.792
32063	Baker	003	0.268	0.261	0.786
32087	Baker	003	0.224	0.220	0.628
32401	Bay	005	1.958	1.819	7.973
32403	Bay	005	3.793	3.493	15.551
32404	Bay	005	1.445	1.351	5.781
32405	Bay	005	1.619	1.510	6.538
32407	Bay	005	3.970	3.654	16.316
32408	Bay	005	4.322	3.975	17.689
32409	Bay	005	1.159	1.088	4.561
32413	Bay	005	4.327	3.980	17.747
32438	Bay	005	1.031	0.977	3.457
32444	Bay	005	1.314	1.230	5.240
32466	Bay	005	1.140	1.077	3.856
32044	Bradford	007	0.392	0.380	1.169
32058	Bradford	007	0.301	0.293	0.879
32091	Bradford	007	0.375	0.364	1.117
32622	Bradford	007	0.341	0.332	0.998

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			Frame Owners	Masonry Owners	Manufactured Homes
32754	Brevard	009	2.170	2.020	8.506
32780	Brevard	009	2.859	2.653	11.204
32796	Brevard	009	2.170	2.021	8.513
32815	Brevard	009	2.681	2.488	10.501
32901	Brevard	009	4.371	4.036	17.149
32903	Brevard	009	7.104	6.543	26.795
32904	Brevard	009	2.430	2.257	9.657
32905	Brevard	009	4.371	4.034	17.265
32907	Brevard	009	2.335	2.171	9.283
32908	Brevard	009	2.429	2.258	9.681
32909	Brevard	009	2.599	2.412	10.379
32920	Brevard	009	5.423	5.005	20.656
32922	Brevard	009	2.160	2.010	8.500
32925	Brevard	009	6.645	6.124	25.088
32926	Brevard	009	2.090	1.946	8.210
32927	Brevard	009	2.512	2.334	9.881
32931	Brevard	009	6.095	5.622	23.047
32934	Brevard	009	2.353	2.188	9.325
32935	Brevard	009	3.189	2.953	12.654
32937	Brevard	009	6.861	6.320	25.890
32940	Brevard	009	2.891	2.680	11.405
32949	Brevard	009	5.025	4.633	19.802
32950	Brevard	009	4.140	3.823	16.388
32951	Brevard	009	8.188	7.535	30.844
32952	Brevard	009	3.159	2.927	12.421
32953	Brevard	009	2.562	2.379	10.084
32955	Brevard	009	2.231	2.075	8.807
32976	Brevard	009	5.793	5.337	22.687
33004	Broward	011	13.718	12.597	52.221
33009	Broward	011	12.945	11.886	49.720
33019	Broward	011	17.107	15.709	63.292
33020	Broward	011	12.052	11.067	46.856
33021	Broward	011	6.890	6.334	28.316
33022	Broward	011	13.824	12.694	52.602
33023	Broward	011	5.183	4.774	21.586
33024	Broward	011	4.385	4.048	18.217
33025	Broward	011	4.562	4.208	18.983
33026	Broward	011	4.745	4.376	19.750

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			Frame Owners	Masonry Owners	Manufactured Homes
33027	Broward	011	4.882	4.501	20.309
33028	Broward	011	5.101	4.700	21.240
33029	Broward	011	5.584	5.142	23.256
33060	Broward	011	12.914	11.861	49.319
33062	Broward	011	16.094	14.780	59.668
33063	Broward	011	4.118	3.807	16.977
33064	Broward	011	12.652	11.624	48.209
33065	Broward	011	4.789	4.421	19.762
33066	Broward	011	4.806	4.435	19.807
33067	Broward	011	4.488	4.147	18.507
33068	Broward	011	4.110	3.800	16.941
33069	Broward	011	6.984	6.426	28.379
33071	Broward	011	4.792	4.423	19.804
33073	Broward	011	4.193	3.877	17.289
33076	Broward	011	4.895	4.519	20.197
33301	Broward	011	14.667	13.468	55.124
33304	Broward	011	15.115	13.881	56.517
33305	Broward	011	14.366	13.193	54.291
33306	Broward	011	16.136	14.817	60.190
33308	Broward	011	15.626	14.349	58.418
33309	Broward	011	5.725	5.273	23.640
33311	Broward	011	6.854	6.304	28.058
33312	Broward	011	6.701	6.162	27.560
33313	Broward	011	4.184	3.867	17.272
33314	Broward	011	4.456	4.113	18.476
33315	Broward	011	10.875	9.987	42.599
33316	Broward	011	15.610	14.335	58.154
33317	Broward	011	4.295	3.968	17.762
33319	Broward	011	4.216	3.897	17.412
33321	Broward	011	4.621	4.267	19.100
33322	Broward	011	4.741	4.376	19.627
33323	Broward	011	5.099	4.703	21.126
33324	Broward	011	4.699	4.336	19.459
33325	Broward	011	5.171	4.767	21.448
33326	Broward	011	5.597	5.155	23.269
33327	Broward	011	5.869	5.404	24.450
33328	Broward	011	4.636	4.278	19.245
33330	Broward	011	5.124	4.722	21.335

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33331	Broward	011	5.411	4.984	22.541
33332	Broward	011	5.689	5.239	23.691
33334	Broward	011	11.721	10.765	45.372
33351	Broward	011	4.705	4.343	19.468
33388	Broward	011	4.589	4.236	18.983
33394	Broward	011	12.767	11.724	48.978
33441	Broward	011	13.441	12.349	50.800
33442	Broward	011	7.233	6.656	29.256
32421	Calhoun	013	0.675	0.647	2.169
32424	Calhoun	013	0.950	0.901	3.171
32430	Calhoun	013	0.687	0.658	2.213
32449	Calhoun	013	0.794	0.756	2.601
33946	Charlotte	015	4.920	4.543	18.611
33947	Charlotte	015	3.122	2.893	12.194
33948	Charlotte	015	2.854	2.647	11.271
33950	Charlotte	015	4.137	3.820	16.218
33952	Charlotte	015	2.709	2.513	10.763
33953	Charlotte	015	2.150	2.002	8.467
33954	Charlotte	015	2.265	2.108	8.985
33955	Charlotte	015	3.551	3.287	14.052
33980	Charlotte	015	2.680	2.487	10.664
33981	Charlotte	015	2.526	2.347	9.952
33982	Charlotte	015	2.828	2.627	10.907
33983	Charlotte	015	2.327	2.164	9.257
34224	Charlotte	015	3.169	2.935	12.365
34423	Citrus	017	0.793	0.749	2.895
34428	Citrus	017	0.655	0.620	2.451
34429	Citrus	017	0.692	0.655	2.591
34433	Citrus	017	0.640	0.609	2.294
34434	Citrus	017	0.638	0.607	2.277
34436	Citrus	017	0.975	0.921	3.562
34442	Citrus	017	0.741	0.703	2.672
34445	Citrus	017	0.707	0.671	2.541
34446	Citrus	017	0.747	0.707	2.713
34448	Citrus	017	0.769	0.726	2.901
34450	Citrus	017	1.000	0.945	3.658
34452	Citrus	017	0.809	0.767	2.925
34453	Citrus	017	0.806	0.765	2.911

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34461	Citrus	017	0.558	0.533	1.972
34465	Citrus	017	0.609	0.581	2.163
32003	Clay	019	0.762	0.722	2.489
32043	Clay	019	0.629	0.599	2.033
32065	Clay	019	0.475	0.455	1.495
32067	Clay	019	0.504	0.483	1.591
32068	Clay	019	0.421	0.404	1.308
32073	Clay	019	0.643	0.612	2.075
32079	Clay	019	0.404	0.389	1.247
32656	Clay	019	0.432	0.417	1.315
34102	Collier	021	8.492	7.814	32.161
34103	Collier	021	8.336	7.671	31.695
34104	Collier	021	3.728	3.450	14.958
34105	Collier	021	4.907	4.531	19.398
34108	Collier	021	7.763	7.148	29.455
34109	Collier	021	4.446	4.109	17.696
34110	Collier	021	4.982	4.600	19.660
34112	Collier	021	4.850	4.478	19.247
34113	Collier	021	4.586	4.235	18.296
34114	Collier	021	3.962	3.663	16.029
34116	Collier	021	3.336	3.092	13.427
34117	Collier	021	4.109	3.797	16.673
34119	Collier	021	3.318	3.075	13.355
34120	Collier	021	4.103	3.791	16.660
34138	Collier	021	7.668	7.041	30.975
34139	Collier	021	6.242	5.738	25.580
34140	Collier	021	6.499	5.976	26.035
34141	Collier	021	5.897	5.424	24.218
34142	Collier	021	4.089	3.776	16.689
34145	Collier	021	8.692	7.990	33.636
32024	Columbia	023	0.324	0.315	0.957
32025	Columbia	023	0.273	0.267	0.784
32038	Columbia	023	0.331	0.321	0.989
32055	Columbia	023	0.275	0.269	0.793
32061	Columbia	023	0.282	0.276	0.810
34266	DeSoto	027	2.543	2.368	9.769
34267	DeSoto	027	2.522	2.348	9.680
34269	DeSoto	027	2.569	2.390	9.871

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32628	Dixie	029	0.435	0.416	1.371
32648	Dixie	029	1.051	0.985	4.083
32680	Dixie	029	0.331	0.317	1.186
32099	Duval	031	0.421	0.404	1.317
32202	Duval	031	0.457	0.437	1.447
32204	Duval	031	0.449	0.430	1.409
32205	Duval	031	0.517	0.494	1.639
32206	Duval	031	0.422	0.404	1.327
32207	Duval	031	0.497	0.474	1.584
32208	Duval	031	0.392	0.376	1.229
32209	Duval	031	0.418	0.400	1.306
32210	Duval	031	0.574	0.547	1.839
32211	Duval	031	0.428	0.410	1.352
32212	Duval	031	0.674	0.640	2.188
32214	Duval	031	0.676	0.642	2.195
32216	Duval	031	0.477	0.455	1.520
32217	Duval	031	0.530	0.505	1.700
32218	Duval	031	0.366	0.351	1.143
32219	Duval	031	0.379	0.363	1.178
32220	Duval	031	0.387	0.372	1.201
32221	Duval	031	0.409	0.392	1.274
32222	Duval	031	0.439	0.420	1.373
32223	Duval	031	0.561	0.534	1.805
32224	Duval	031	0.579	0.548	2.162
32225	Duval	031	0.483	0.461	1.544
32226	Duval	031	0.316	0.302	1.139
32227	Duval	031	1.271	1.189	4.791
32233	Duval	031	1.155	1.082	4.360
32234	Duval	031	0.295	0.286	0.881
32244	Duval	031	0.579	0.551	1.857
32246	Duval	031	0.465	0.444	1.479
32250	Duval	031	1.189	1.113	4.509
32254	Duval	031	0.437	0.419	1.366
32256	Duval	031	0.467	0.446	1.483
32257	Duval	031	0.527	0.502	1.687
32258	Duval	031	0.474	0.452	1.505
32266	Duval	031	1.233	1.154	4.640
32277	Duval	031	0.420	0.402	1.324

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32501	Escambia	033	4.474	4.112	18.417
32502	Escambia	033	4.594	4.222	18.881
32503	Escambia	033	4.327	3.979	17.802
32504	Escambia	033	4.450	4.091	18.244
32505	Escambia	033	3.145	2.902	12.916
32506	Escambia	033	3.004	2.773	12.370
32507	Escambia	033	4.235	3.893	17.450
32508	Escambia	033	6.223	5.706	25.295
32509	Escambia	033	1.918	1.782	7.758
32511	Escambia	033	3.737	3.440	15.407
32512	Escambia	033	3.985	3.666	16.438
32514	Escambia	033	2.808	2.595	11.513
32520	Escambia	033	2.760	2.550	11.336
32526	Escambia	033	1.791	1.667	7.209
32533	Escambia	033	1.561	1.457	6.223
32534	Escambia	033	1.641	1.530	6.578
32535	Escambia	033	1.032	0.974	3.962
32568	Escambia	033	0.933	0.882	3.540
32577	Escambia	033	1.371	1.284	5.399
32110	Flagler	035	0.704	0.672	2.263
32136	Flagler	035	2.320	2.158	8.764
32137	Flagler	035	1.428	1.335	5.490
32164	Flagler	035	0.842	0.794	3.193
32320	Franklin	037	4.167	3.828	17.278
32322	Franklin	037	2.687	2.485	10.892
32328	Franklin	037	2.730	2.516	11.219
32324	Gadsden	039	0.380	0.370	1.131
32330	Gadsden	039	0.527	0.508	1.643
32332	Gadsden	039	0.466	0.450	1.427
32333	Gadsden	039	0.482	0.464	1.504
32343	Gadsden	039	0.537	0.514	1.708
32351	Gadsden	039	0.472	0.456	1.460
32352	Gadsden	039	0.418	0.405	1.266
32619	Gilchrist	041	0.439	0.422	1.376
32693	Gilchrist	041	0.454	0.435	1.425
33471	Glades	043	4.484	4.151	17.446
33944	Glades	043	3.519	3.267	13.621
32456	Gulf	045	3.601	3.317	14.632

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32465	Gulf	045	1.099	1.032	4.319
32052	Hamilton	047	0.271	0.264	0.792
32053	Hamilton	047	0.284	0.276	0.840
32096	Hamilton	047	0.257	0.252	0.734
33834	Hardee	049	1.977	1.854	7.456
33865	Hardee	049	2.283	2.129	8.721
33873	Hardee	049	2.017	1.891	7.613
33890	Hardee	049	2.180	2.040	8.283
33440	Hendry	051	4.755	4.398	18.546
33930	Hendry	051	4.350	4.021	17.039
33935	Hendry	051	4.146	3.836	16.154
34601	Hernando	053	0.658	0.626	2.353
34602	Hernando	053	0.842	0.796	3.069
34604	Hernando	053	0.852	0.805	3.115
34606	Hernando	053	1.163	1.092	4.328
34607	Hernando	053	1.461	1.364	5.613
34608	Hernando	053	1.024	0.964	3.793
34609	Hernando	053	0.961	0.905	3.546
34613	Hernando	053	0.809	0.763	3.059
34614	Hernando	053	0.729	0.689	2.733
34661	Hernando	053	0.798	0.759	2.851
33825	Highlands	055	1.986	1.870	7.423
33852	Highlands	055	2.924	2.728	11.211
33857	Highlands	055	2.693	2.520	10.258
33870	Highlands	055	2.127	1.999	7.981
33872	Highlands	055	2.187	2.052	8.240
33875	Highlands	055	2.338	2.191	8.848
33876	Highlands	055	3.341	3.107	12.912
33960	Highlands	055	3.024	2.814	11.654
33510	Hillsborough	057	1.362	1.282	5.049
33511	Hillsborough	057	1.420	1.334	5.294
33527	Hillsborough	057	1.401	1.320	5.180
33534	Hillsborough	057	1.785	1.666	6.976
33547	Hillsborough	057	1.587	1.491	5.918
33548	Hillsborough	057	1.337	1.255	4.980
33549	Hillsborough	057	1.345	1.263	5.006
33556	Hillsborough	057	1.199	1.124	4.615
33558	Hillsborough	057	1.350	1.266	5.036

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33559	Hillsborough	057	1.363	1.280	5.069
33563	Hillsborough	057	1.371	1.294	5.038
33565	Hillsborough	057	1.317	1.244	4.833
33566	Hillsborough	057	1.420	1.338	5.237
33567	Hillsborough	057	1.510	1.422	5.589
33569	Hillsborough	057	1.514	1.422	5.656
33570	Hillsborough	057	1.828	1.707	7.149
33572	Hillsborough	057	1.829	1.709	7.138
33573	Hillsborough	057	1.603	1.498	6.259
33578	Hillsborough	057	1.456	1.363	5.640
33579	Hillsborough	057	1.601	1.502	6.005
33584	Hillsborough	057	1.345	1.266	4.972
33586	Hillsborough	057	2.145	1.998	8.441
33592	Hillsborough	057	1.432	1.347	5.316
33594	Hillsborough	057	1.441	1.355	5.349
33596	Hillsborough	057	1.519	1.427	5.662
33598	Hillsborough	057	1.786	1.670	6.747
33602	Hillsborough	057	1.424	1.331	5.488
33603	Hillsborough	057	1.334	1.252	4.958
33604	Hillsborough	057	1.203	1.133	4.441
33605	Hillsborough	057	1.334	1.249	5.130
33606	Hillsborough	057	1.675	1.560	6.491
33607	Hillsborough	057	1.534	1.432	5.941
33609	Hillsborough	057	1.893	1.761	7.357
33610	Hillsborough	057	1.252	1.179	4.627
33611	Hillsborough	057	2.734	2.532	10.715
33612	Hillsborough	057	1.226	1.154	4.527
33613	Hillsborough	057	1.282	1.206	4.748
33614	Hillsborough	057	1.223	1.146	4.708
33615	Hillsborough	057	2.122	1.968	8.236
33616	Hillsborough	057	3.247	3.001	12.678
33617	Hillsborough	057	1.285	1.209	4.752
33618	Hillsborough	057	1.240	1.166	4.593
33619	Hillsborough	057	1.331	1.247	5.138
33620	Hillsborough	057	1.311	1.233	4.858
33621	Hillsborough	057	3.690	3.406	14.498
33624	Hillsborough	057	1.263	1.187	4.690
33625	Hillsborough	057	1.161	1.089	4.460

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

Modeling Organization: Karen Clark & Company

Model Name & Version Number: KCC US Hurricane Reference Model Version 2.0

Model Release Date: RiskInsight®4.9.2 Build 190307:1700 (3/7/19)

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33626	Hillsborough	057	1.375	1.284	5.349
33629	Hillsborough	057	2.194	2.037	8.581
33630	Hillsborough	057	1.808	1.682	7.011
33634	Hillsborough	057	1.768	1.643	6.821
33635	Hillsborough	057	1.856	1.724	7.264
33637	Hillsborough	057	1.297	1.221	4.797
33647	Hillsborough	057	1.444	1.355	5.379
32425	Holmes	059	0.705	0.674	2.272
32455	Holmes	059	1.074	1.015	3.608
32464	Holmes	059	0.854	0.812	2.810
32948	Indian River	061	2.959	2.742	11.915
32958	Indian River	061	5.013	4.621	19.788
32960	Indian River	061	6.281	5.782	24.689
32961	Indian River	061	8.354	7.684	31.880
32962	Indian River	061	5.916	5.448	23.476
32963	Indian River	061	10.096	9.285	37.909
32966	Indian River	061	3.083	2.854	12.433
32967	Indian River	061	4.053	3.742	16.271
32968	Indian River	061	3.672	3.393	14.849
32969	Indian River	061	4.713	4.345	18.889
32420	Jackson	063	0.779	0.744	2.534
32423	Jackson	063	0.426	0.415	1.277
32426	Jackson	063	0.576	0.556	1.790
32431	Jackson	063	0.624	0.599	1.970
32432	Jackson	063	0.573	0.552	1.792
32440	Jackson	063	0.666	0.639	2.116
32442	Jackson	063	0.566	0.545	1.765
32443	Jackson	063	0.512	0.495	1.572
32445	Jackson	063	0.460	0.446	1.389
32446	Jackson	063	0.513	0.496	1.582
32448	Jackson	063	0.622	0.597	1.968
32460	Jackson	063	0.597	0.575	1.873
32336	Jefferson	065	0.420	0.399	1.566
32344	Jefferson	065	0.466	0.444	1.501
32066	Lafayette	067	0.420	0.402	1.324
32102	Lake	069	0.896	0.852	2.898
32159	Lake	069	0.833	0.795	2.959
32702	Lake	069	0.643	0.622	1.964

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32726	Lake	069	1.000	0.953	3.564
32735	Lake	069	1.177	1.115	4.270
32736	Lake	069	0.820	0.785	2.879
32757	Lake	069	0.926	0.885	3.267
32767	Lake	069	0.661	0.636	2.284
32776	Lake	069	0.840	0.804	2.943
32778	Lake	069	1.205	1.144	4.350
32784	Lake	069	0.833	0.796	2.936
34705	Lake	069	1.260	1.195	4.568
34711	Lake	069	1.151	1.096	4.122
34714	Lake	069	1.174	1.119	4.184
34715	Lake	069	1.266	1.203	4.572
34729	Lake	069	1.930	1.814	7.242
34731	Lake	069	1.072	1.017	3.880
34736	Lake	069	1.119	1.064	4.024
34737	Lake	069	1.127	1.072	4.043
34748	Lake	069	1.410	1.333	5.168
34753	Lake	069	1.079	1.026	3.876
34756	Lake	069	2.226	2.085	8.458
34762	Lake	069	1.290	1.223	4.688
34788	Lake	069	1.364	1.290	4.982
34797	Lake	069	1.280	1.213	4.642
33901	Lee	071	2.685	2.494	10.712
33902	Lee	071	2.670	2.481	10.650
33903	Lee	071	2.571	2.389	10.263
33904	Lee	071	2.569	2.388	10.241
33905	Lee	071	2.893	2.684	11.600
33906	Lee	071	2.679	2.489	10.694
33907	Lee	071	2.660	2.472	10.611
33908	Lee	071	3.369	3.120	13.427
33909	Lee	071	2.626	2.440	10.499
33912	Lee	071	2.767	2.569	11.064
33913	Lee	071	3.140	2.911	12.621
33914	Lee	071	2.662	2.472	10.620
33916	Lee	071	2.771	2.573	11.086
33917	Lee	071	2.682	2.491	10.738
33919	Lee	071	2.640	2.454	10.520
33920	Lee	071	3.690	3.418	14.334

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

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33921	Lee	071	6.272	5.784	23.925
33922	Lee	071	4.047	3.742	16.159
33924	Lee	071	6.710	6.184	25.647
33928	Lee	071	3.077	2.854	12.349
33931	Lee	071	6.105	5.625	23.753
33936	Lee	071	3.973	3.677	15.459
33956	Lee	071	3.957	3.659	15.720
33957	Lee	071	6.183	5.695	24.102
33965	Lee	071	3.122	2.895	12.550
33966	Lee	071	2.724	2.531	10.895
33967	Lee	071	2.945	2.733	11.799
33971	Lee	071	3.210	2.975	12.917
33972	Lee	071	3.816	3.533	14.825
33973	Lee	071	3.139	2.910	12.614
33974	Lee	071	3.594	3.325	14.538
33976	Lee	071	3.311	3.067	13.329
33990	Lee	071	2.492	2.317	9.937
33991	Lee	071	2.565	2.384	10.233
33993	Lee	071	2.849	2.644	11.380
34134	Lee	071	5.525	5.096	21.598
34135	Lee	071	3.530	3.269	14.164
32301	Leon	073	0.479	0.458	1.528
32303	Leon	073	0.557	0.533	1.791
32304	Leon	073	0.548	0.523	1.769
32305	Leon	073	0.468	0.448	1.492
32307	Leon	073	0.504	0.482	1.618
32308	Leon	073	0.495	0.474	1.584
32309	Leon	073	0.457	0.437	1.451
32310	Leon	073	0.536	0.512	1.728
32311	Leon	073	0.487	0.465	1.569
32312	Leon	073	0.445	0.427	1.397
32317	Leon	073	0.489	0.467	1.574
32399	Leon	073	0.472	0.451	1.509
32621	Levy	075	0.532	0.509	1.682
32625	Levy	075	1.184	1.109	4.599
32626	Levy	075	0.462	0.443	1.457
32639	Levy	075	0.426	0.408	1.491
32668	Levy	075	0.608	0.582	1.933

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32683	Levy	075	0.484	0.463	1.524
32696	Levy	075	0.488	0.469	1.520
34449	Levy	075	0.524	0.498	1.921
34498	Levy	075	0.844	0.794	3.199
32321	Liberty	077	0.710	0.678	2.298
32334	Liberty	077	0.763	0.727	2.500
32360	Liberty	077	0.798	0.759	2.631
32059	Madison	079	0.327	0.315	1.002
32331	Madison	079	0.527	0.501	1.719
32340	Madison	079	0.349	0.335	1.085
32350	Madison	079	0.268	0.260	0.797
34201	Manatee	081	1.539	1.439	6.000
34202	Manatee	081	1.655	1.545	6.466
34203	Manatee	081	1.630	1.521	6.380
34205	Manatee	081	1.687	1.573	6.599
34207	Manatee	081	2.116	1.963	8.289
34208	Manatee	081	1.514	1.415	5.906
34209	Manatee	081	2.280	2.119	8.952
34210	Manatee	081	2.447	2.268	9.543
34211	Manatee	081	1.690	1.578	6.609
34212	Manatee	081	1.665	1.554	6.520
34215	Manatee	081	4.031	3.721	15.405
34216	Manatee	081	5.083	4.685	19.583
34217	Manatee	081	4.682	4.317	17.960
34219	Manatee	081	1.906	1.778	7.233
34221	Manatee	081	1.782	1.663	6.959
34222	Manatee	081	1.605	1.498	6.274
34243	Manatee	081	1.739	1.621	6.792
34250	Manatee	081	2.489	2.312	9.773
34251	Manatee	081	2.087	1.947	7.917
34260	Manatee	081	1.849	1.721	7.243
32113	Marion	083	0.501	0.484	1.524
32133	Marion	083	0.739	0.708	2.597
32134	Marion	083	0.338	0.330	0.980
32179	Marion	083	0.657	0.633	2.043
32182	Marion	083	0.367	0.357	1.075
32195	Marion	083	0.825	0.788	2.920
32617	Marion	083	0.474	0.459	1.436

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

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32664	Marion	083	0.553	0.533	1.715
32686	Marion	083	0.528	0.508	1.632
34420	Marion	083	0.770	0.734	2.742
34431	Marion	083	0.575	0.549	2.033
34432	Marion	083	0.605	0.577	2.140
34470	Marion	083	0.582	0.560	1.807
34471	Marion	083	0.614	0.591	1.914
34472	Marion	083	0.681	0.653	2.140
34473	Marion	083	0.634	0.605	2.239
34474	Marion	083	0.538	0.516	1.871
34475	Marion	083	0.601	0.577	1.873
34476	Marion	083	0.564	0.541	1.974
34478	Marion	083	0.620	0.596	1.936
34479	Marion	083	0.556	0.536	1.715
34480	Marion	083	0.624	0.597	2.189
34481	Marion	083	0.608	0.581	2.148
34482	Marion	083	0.589	0.565	1.844
34488	Marion	083	0.472	0.458	1.411
34491	Marion	083	0.785	0.750	2.780
33455	Martin	085	10.529	9.686	39.469
34956	Martin	085	3.848	3.563	15.543
34957	Martin	085	9.357	8.608	35.600
34990	Martin	085	4.011	3.707	16.246
34994	Martin	085	5.135	4.736	20.621
34996	Martin	085	8.928	8.214	34.191
34997	Martin	085	6.272	5.778	24.886
33010	Miami-Dade	086	3.640	3.365	15.073
33012	Miami-Dade	086	3.663	3.386	15.173
33013	Miami-Dade	086	3.762	3.476	15.604
33014	Miami-Dade	086	4.008	3.702	16.652
33015	Miami-Dade	086	4.331	3.997	18.011
33016	Miami-Dade	086	4.162	3.843	17.290
33018	Miami-Dade	086	4.362	4.025	18.129
33030	Miami-Dade	086	5.932	5.455	24.734
33031	Miami-Dade	086	5.690	5.234	23.754
33032	Miami-Dade	086	6.777	6.227	28.070
33033	Miami-Dade	086	6.046	5.559	25.206
33034	Miami-Dade	086	6.372	5.856	26.531

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33035	Miami-Dade	086	6.334	5.822	26.345
33039	Miami-Dade	086	6.949	6.385	28.755
33054	Miami-Dade	086	4.112	3.796	17.086
33055	Miami-Dade	086	4.252	3.925	17.678
33056	Miami-Dade	086	4.268	3.939	17.743
33109	Miami-Dade	086	18.087	16.607	66.514
33122	Miami-Dade	086	4.008	3.702	16.597
33125	Miami-Dade	086	6.145	5.653	25.407
33126	Miami-Dade	086	4.916	4.530	20.429
33127	Miami-Dade	086	6.312	5.804	26.129
33128	Miami-Dade	086	8.423	7.737	34.298
33129	Miami-Dade	086	9.824	9.020	39.458
33130	Miami-Dade	086	9.217	8.463	37.284
33131	Miami-Dade	086	10.529	9.666	42.104
33132	Miami-Dade	086	9.266	8.508	37.472
33133	Miami-Dade	086	9.101	8.358	36.808
33134	Miami-Dade	086	6.524	5.998	26.950
33135	Miami-Dade	086	7.281	6.692	29.836
33136	Miami-Dade	086	7.778	7.145	31.921
33137	Miami-Dade	086	8.315	7.638	33.616
33138	Miami-Dade	086	8.267	7.595	33.303
33139	Miami-Dade	086	17.833	16.372	65.710
33140	Miami-Dade	086	17.821	16.364	65.274
33141	Miami-Dade	086	15.735	14.449	58.724
33142	Miami-Dade	086	4.413	4.070	18.366
33143	Miami-Dade	086	7.385	6.785	30.344
33144	Miami-Dade	086	5.030	4.634	20.902
33145	Miami-Dade	086	8.294	7.619	33.698
33146	Miami-Dade	086	7.836	7.199	32.114
33147	Miami-Dade	086	3.994	3.687	16.589
33149	Miami-Dade	086	16.741	15.367	63.063
33150	Miami-Dade	086	5.609	5.161	23.209
33154	Miami-Dade	086	16.496	15.148	61.071
33155	Miami-Dade	086	5.967	5.489	24.745
33156	Miami-Dade	086	8.344	7.663	34.021
33157	Miami-Dade	086	7.912	7.266	32.315
33158	Miami-Dade	086	8.691	7.982	35.205
33160	Miami-Dade	086	15.893	14.593	59.290

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33161	Miami-Dade	086	8.752	8.039	35.220
33162	Miami-Dade	086	8.790	8.074	35.373
33165	Miami-Dade	086	5.197	4.786	21.635
33166	Miami-Dade	086	3.660	3.384	15.145
33167	Miami-Dade	086	4.211	3.886	17.503
33168	Miami-Dade	086	5.225	4.812	21.745
33169	Miami-Dade	086	4.842	4.462	20.180
33170	Miami-Dade	086	6.389	5.873	26.514
33172	Miami-Dade	086	4.752	4.381	19.763
33173	Miami-Dade	086	5.304	4.884	22.087
33174	Miami-Dade	086	4.878	4.496	20.287
33175	Miami-Dade	086	5.331	4.908	22.215
33176	Miami-Dade	086	5.954	5.476	24.751
33177	Miami-Dade	086	5.654	5.202	23.542
33178	Miami-Dade	086	4.623	4.264	19.227
33179	Miami-Dade	086	8.404	7.720	34.075
33180	Miami-Dade	086	14.868	13.651	55.884
33181	Miami-Dade	086	13.011	11.949	49.586
33182	Miami-Dade	086	5.253	4.839	21.900
33183	Miami-Dade	086	5.302	4.882	22.097
33184	Miami-Dade	086	5.282	4.864	22.006
33185	Miami-Dade	086	5.644	5.194	23.528
33186	Miami-Dade	086	5.269	4.851	21.964
33187	Miami-Dade	086	5.650	5.199	23.549
33189	Miami-Dade	086	9.181	8.429	37.090
33190	Miami-Dade	086	8.948	8.215	36.220
33193	Miami-Dade	086	5.618	5.171	23.433
33194	Miami-Dade	086	6.139	5.647	25.569
33195	Miami-Dade	086	3.796	3.508	15.727
33196	Miami-Dade	086	5.516	5.077	22.985
33199	Miami-Dade	086	5.058	4.660	21.061
33261	Miami-Dade	086	8.359	7.679	33.776
33001	Monroe	087	11.380	10.423	45.041
33036	Monroe	087	12.074	11.067	46.782
33037	Monroe	087	11.711	10.740	45.542
33040	Monroe	087	6.779	6.224	26.412
33042	Monroe	087	6.870	6.309	26.754
33043	Monroe	087	7.496	6.882	29.278

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33050	Monroe	087	9.874	9.051	39.038
33051	Monroe	087	10.013	9.178	39.362
33070	Monroe	087	13.376	12.265	51.240
32009	Nassau	089	0.263	0.254	0.784
32011	Nassau	089	0.291	0.280	0.885
32034	Nassau	089	0.767	0.722	2.900
32046	Nassau	089	0.237	0.229	0.709
32097	Nassau	089	0.349	0.334	1.093
32531	Okaloosa	091	0.974	0.924	3.219
32536	Okaloosa	091	1.147	1.084	3.852
32539	Okaloosa	091	1.087	1.029	3.627
32541	Okaloosa	091	5.646	5.184	22.997
32542	Okaloosa	091	3.303	3.046	13.570
32544	Okaloosa	091	4.975	4.573	20.138
32547	Okaloosa	091	3.270	3.017	13.443
32548	Okaloosa	091	5.136	4.720	20.925
32564	Okaloosa	091	0.893	0.844	3.408
32567	Okaloosa	091	0.703	0.673	2.254
32569	Okaloosa	091	5.191	4.770	21.003
32578	Okaloosa	091	2.738	2.532	11.150
32579	Okaloosa	091	3.997	3.680	16.393
32580	Okaloosa	091	2.495	2.310	10.164
34972	Okeechobee	093	3.241	3.016	12.505
34974	Okeechobee	093	6.059	5.591	23.564
32703	Orange	095	1.006	0.960	3.564
32709	Orange	095	1.611	1.508	6.248
32712	Orange	095	0.946	0.905	3.337
32751	Orange	095	1.073	1.020	3.856
32789	Orange	095	1.080	1.027	3.875
32792	Orange	095	1.146	1.087	4.156
32798	Orange	095	1.094	1.040	3.932
32801	Orange	095	1.060	1.009	3.789
32803	Orange	095	1.087	1.033	3.900
32804	Orange	095	1.005	0.958	3.573
32805	Orange	095	0.994	0.948	3.524
32806	Orange	095	1.119	1.064	4.026
32807	Orange	095	1.187	1.125	4.307
32808	Orange	095	0.967	0.923	3.415

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

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32809	Orange	095	1.069	1.018	3.817
32810	Orange	095	0.992	0.946	3.523
32811	Orange	095	0.984	0.940	3.480
32812	Orange	095	1.168	1.108	4.222
32814	Orange	095	1.136	1.079	4.103
32816	Orange	095	1.305	1.232	4.802
32817	Orange	095	1.218	1.152	4.449
32818	Orange	095	0.981	0.936	3.461
32819	Orange	095	1.027	0.981	3.635
32820	Orange	095	1.453	1.367	5.397
32821	Orange	095	1.149	1.095	4.109
32822	Orange	095	1.213	1.150	4.411
32824	Orange	095	1.389	1.315	5.077
32825	Orange	095	1.246	1.179	4.556
32826	Orange	095	1.322	1.248	4.873
32827	Orange	095	1.385	1.309	5.086
32828	Orange	095	1.383	1.304	5.110
32829	Orange	095	1.302	1.231	4.771
32830	Orange	095	1.169	1.114	4.170
32831	Orange	095	1.537	1.447	5.718
32832	Orange	095	1.517	1.429	5.618
32833	Orange	095	1.545	1.452	5.755
32835	Orange	095	1.000	0.955	3.531
32836	Orange	095	1.085	1.035	3.855
32837	Orange	095	1.174	1.117	4.211
32839	Orange	095	1.047	0.997	3.727
34734	Orange	095	1.051	1.003	3.727
34760	Orange	095	1.708	1.608	6.349
34761	Orange	095	1.132	1.077	4.051
34777	Orange	095	1.152	1.097	4.104
34786	Orange	095	1.094	1.044	3.884
34787	Orange	095	1.302	1.234	4.718
33848	Osceola	097	1.369	1.300	4.956
34739	Osceola	097	2.168	2.028	8.244
34741	Osceola	097	1.374	1.303	5.000
34743	Osceola	097	1.784	1.679	6.674
34744	Osceola	097	1.931	1.815	7.270
34746	Osceola	097	1.472	1.394	5.376

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

Modeling Organization: Karen Clark & Company

Model Name & Version Number: KCC US Hurricane Reference Model Version 2.0

Model Release Date: RiskInsight®4.9.2 Build 190307:1700 (3/7/19)

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34747	Osceola	097	1.257	1.196	4.507
34758	Osceola	097	1.627	1.537	5.997
34769	Osceola	097	2.123	1.987	8.055
34771	Osceola	097	1.942	1.821	7.319
34772	Osceola	097	1.907	1.790	7.175
34773	Osceola	097	1.947	1.823	7.360
33401	Palm Beach	099	11.099	10.208	41.690
33403	Palm Beach	099	9.981	9.181	38.046
33404	Palm Beach	099	10.077	9.269	38.352
33405	Palm Beach	099	12.107	11.133	44.973
33406	Palm Beach	099	8.029	7.392	31.269
33407	Palm Beach	099	9.317	8.572	35.910
33408	Palm Beach	099	11.590	10.658	43.572
33409	Palm Beach	099	7.193	6.627	28.284
33410	Palm Beach	099	9.042	8.319	34.885
33411	Palm Beach	099	4.460	4.124	17.983
33412	Palm Beach	099	4.927	4.551	19.811
33413	Palm Beach	099	4.092	3.786	16.483
33414	Palm Beach	099	4.629	4.280	18.618
33415	Palm Beach	099	4.667	4.313	18.792
33416	Palm Beach	099	8.364	7.700	32.406
33417	Palm Beach	099	4.754	4.391	19.149
33418	Palm Beach	099	4.793	4.426	19.350
33420	Palm Beach	099	9.501	8.741	36.435
33426	Palm Beach	099	11.598	10.664	43.384
33428	Palm Beach	099	4.586	4.237	18.901
33430	Palm Beach	099	4.452	4.117	18.023
33431	Palm Beach	099	12.374	11.370	46.405
33432	Palm Beach	099	13.669	12.557	51.521
33433	Palm Beach	099	5.160	4.761	21.232
33434	Palm Beach	099	5.128	4.734	20.709
33435	Palm Beach	099	13.819	12.703	50.604
33436	Palm Beach	099	8.399	7.732	32.469
33437	Palm Beach	099	5.124	4.732	20.603
33438	Palm Beach	099	8.828	8.124	33.327
33444	Palm Beach	099	13.900	12.771	51.330
33445	Palm Beach	099	10.226	9.403	38.969
33446	Palm Beach	099	4.851	4.481	19.591

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33448	Palm Beach	099	5.093	4.703	20.549
33449	Palm Beach	099	4.737	4.378	19.072
33458	Palm Beach	099	7.756	7.140	30.313
33460	Palm Beach	099	13.202	12.136	48.688
33461	Palm Beach	099	8.163	7.515	31.745
33462	Palm Beach	099	10.701	9.841	40.445
33463	Palm Beach	099	4.623	4.272	18.635
33467	Palm Beach	099	4.395	4.064	17.721
33469	Palm Beach	099	11.375	10.461	42.611
33470	Palm Beach	099	4.703	4.348	18.934
33472	Palm Beach	099	4.509	4.168	18.182
33473	Palm Beach	099	4.852	4.483	19.574
33476	Palm Beach	099	9.082	8.359	34.070
33477	Palm Beach	099	12.128	11.152	45.302
33478	Palm Beach	099	4.790	4.424	19.323
33480	Palm Beach	099	14.336	13.176	52.546
33483	Palm Beach	099	15.397	14.145	56.200
33484	Palm Beach	099	6.619	6.099	26.320
33486	Palm Beach	099	10.696	9.831	41.401
33487	Palm Beach	099	13.479	12.384	49.936
33493	Palm Beach	099	4.580	4.233	18.561
33496	Palm Beach	099	4.952	4.573	19.988
33498	Palm Beach	099	4.989	4.607	20.164
33523	Pasco	101	1.079	1.019	3.965
33525	Pasco	101	1.150	1.085	4.232
33540	Pasco	101	1.213	1.146	4.457
33541	Pasco	101	1.229	1.158	4.534
33542	Pasco	101	1.234	1.164	4.548
33543	Pasco	101	1.408	1.323	5.240
33544	Pasco	101	1.348	1.266	5.011
33545	Pasco	101	1.282	1.207	4.752
33574	Pasco	101	1.185	1.115	4.383
33576	Pasco	101	1.236	1.162	4.588
34610	Pasco	101	1.038	0.977	3.832
34637	Pasco	101	1.263	1.185	4.697
34638	Pasco	101	1.268	1.190	4.722
34639	Pasco	101	1.331	1.249	4.953
34652	Pasco	101	1.956	1.818	7.481

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

Modeling Organization: Karen Clark & Company

Model Name & Version Number: KCC US Hurricane Reference Model Version 2.0

Model Release Date: RiskInsight®4.9.2 Build 190307:1700 (3/7/19)

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34653	Pasco	101	1.418	1.324	5.490
34654	Pasco	101	1.015	0.954	3.885
34655	Pasco	101	1.117	1.047	4.301
34667	Pasco	101	1.597	1.489	6.130
34668	Pasco	101	1.721	1.602	6.577
34669	Pasco	101	1.118	1.050	4.157
34679	Pasco	101	1.891	1.759	7.179
34690	Pasco	101	1.554	1.448	6.023
34691	Pasco	101	2.062	1.915	7.911
33701	Pinellas	103	4.088	3.768	15.862
33702	Pinellas	103	2.626	2.431	10.396
33703	Pinellas	103	3.642	3.360	14.217
33704	Pinellas	103	3.764	3.471	14.666
33705	Pinellas	103	4.390	4.045	17.013
33706	Pinellas	103	3.822	3.526	14.457
33707	Pinellas	103	2.552	2.361	9.854
33708	Pinellas	103	3.613	3.333	13.669
33709	Pinellas	103	1.602	1.490	6.248
33710	Pinellas	103	2.059	1.909	8.015
33711	Pinellas	103	2.399	2.222	9.462
33712	Pinellas	103	3.372	3.112	13.205
33713	Pinellas	103	2.110	1.957	8.298
33714	Pinellas	103	1.806	1.678	7.111
33715	Pinellas	103	3.325	3.073	12.896
33716	Pinellas	103	2.577	2.388	10.241
33730	Pinellas	103	2.344	2.171	9.228
33744	Pinellas	103	2.886	2.666	11.019
33755	Pinellas	103	2.123	1.969	8.179
33756	Pinellas	103	2.109	1.956	8.094
33759	Pinellas	103	2.156	1.998	8.491
33760	Pinellas	103	1.851	1.721	7.326
33761	Pinellas	103	1.645	1.530	6.441
33762	Pinellas	103	2.169	2.014	8.629
33763	Pinellas	103	1.635	1.521	6.426
33764	Pinellas	103	1.728	1.607	6.807
33765	Pinellas	103	1.722	1.600	6.789
33767	Pinellas	103	3.544	3.275	13.205
33770	Pinellas	103	2.297	2.129	8.811

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

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33771	Pinellas	103	1.376	1.285	5.366
33772	Pinellas	103	2.961	2.734	11.297
33773	Pinellas	103	1.412	1.317	5.496
33774	Pinellas	103	3.444	3.180	12.982
33776	Pinellas	103	3.737	3.448	14.066
33777	Pinellas	103	1.571	1.461	6.104
33778	Pinellas	103	2.315	2.144	8.909
33781	Pinellas	103	1.276	1.193	4.957
33782	Pinellas	103	1.414	1.321	5.530
33785	Pinellas	103	4.099	3.782	15.358
33786	Pinellas	103	3.756	3.469	14.003
34677	Pinellas	103	1.686	1.568	6.583
34681	Pinellas	103	2.407	2.231	9.190
34683	Pinellas	103	1.836	1.706	7.098
34684	Pinellas	103	1.349	1.260	5.238
34685	Pinellas	103	1.173	1.098	4.532
34688	Pinellas	103	1.169	1.095	4.519
34689	Pinellas	103	1.982	1.840	7.668
34695	Pinellas	103	2.379	2.201	9.300
34698	Pinellas	103	1.942	1.803	7.516
33801	Polk	105	1.411	1.337	5.141
33803	Polk	105	1.356	1.285	4.930
33805	Polk	105	1.306	1.239	4.729
33809	Polk	105	1.307	1.240	4.731
33810	Polk	105	1.273	1.207	4.616
33811	Polk	105	1.416	1.339	5.185
33812	Polk	105	1.586	1.498	5.838
33813	Polk	105	1.508	1.425	5.538
33815	Polk	105	1.289	1.222	4.674
33823	Polk	105	1.303	1.239	4.684
33827	Polk	105	1.675	1.583	6.172
33830	Polk	105	1.579	1.493	5.785
33835	Polk	105	1.797	1.691	6.692
33837	Polk	105	1.310	1.246	4.711
33838	Polk	105	1.435	1.362	5.211
33839	Polk	105	1.447	1.373	5.253
33840	Polk	105	1.504	1.422	5.513
33841	Polk	105	1.716	1.619	6.347

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

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33843	Polk	105	1.806	1.704	6.695
33844	Polk	105	1.431	1.359	5.195
33846	Polk	105	1.626	1.535	5.995
33847	Polk	105	1.671	1.577	6.163
33849	Polk	105	1.205	1.142	4.388
33850	Polk	105	1.333	1.268	4.800
33851	Polk	105	1.417	1.346	5.137
33853	Polk	105	1.508	1.430	5.496
33854	Polk	105	1.966	1.850	7.350
33855	Polk	105	1.808	1.705	6.719
33856	Polk	105	2.042	1.920	7.650
33859	Polk	105	1.489	1.412	5.420
33860	Polk	105	1.570	1.481	5.797
33863	Polk	105	1.652	1.556	6.130
33867	Polk	105	2.019	1.897	7.594
33868	Polk	105	1.285	1.222	4.624
33877	Polk	105	1.489	1.413	5.426
33880	Polk	105	1.376	1.308	4.971
33881	Polk	105	1.355	1.288	4.889
33884	Polk	105	1.399	1.329	5.060
33888	Polk	105	1.357	1.290	4.899
33896	Polk	105	1.316	1.252	4.737
33897	Polk	105	1.200	1.144	4.278
33898	Polk	105	1.695	1.601	6.255
34759	Polk	105	1.617	1.529	5.954
32112	Putnam	107	0.918	0.873	2.976
32131	Putnam	107	0.647	0.617	2.075
32139	Putnam	107	0.994	0.945	3.232
32140	Putnam	107	0.377	0.365	1.130
32148	Putnam	107	0.490	0.473	1.500
32177	Putnam	107	0.599	0.574	1.887
32181	Putnam	107	0.807	0.771	2.569
32187	Putnam	107	0.610	0.585	1.921
32189	Putnam	107	0.636	0.610	2.005
32193	Putnam	107	0.568	0.547	1.764
32666	Putnam	107	0.448	0.434	1.360
32033	Saint Johns	109	0.595	0.567	1.914
32080	Saint Johns	109	1.861	1.734	7.122

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32081	Saint Johns	109	0.601	0.569	2.254
32082	Saint Johns	109	1.308	1.223	4.974
32084	Saint Johns	109	1.020	0.957	3.898
32086	Saint Johns	109	1.056	0.991	4.053
32092	Saint Johns	109	0.588	0.560	1.898
32095	Saint Johns	109	1.024	0.961	3.924
32145	Saint Johns	109	0.588	0.562	1.873
32259	Saint Johns	109	0.536	0.510	1.720
34945	Saint Lucie	111	3.385	3.132	13.692
34946	Saint Lucie	111	6.378	5.871	25.254
34947	Saint Lucie	111	4.670	4.308	18.834
34949	Saint Lucie	111	11.015	10.129	41.210
34950	Saint Lucie	111	6.694	6.163	26.358
34951	Saint Lucie	111	4.452	4.107	17.914
34952	Saint Lucie	111	6.260	5.766	24.782
34953	Saint Lucie	111	3.772	3.489	15.278
34979	Saint Lucie	111	7.164	6.593	28.151
34981	Saint Lucie	111	4.795	4.423	19.271
34982	Saint Lucie	111	6.493	5.977	25.610
34983	Saint Lucie	111	4.090	3.777	16.559
34984	Saint Lucie	111	3.975	3.673	16.112
34985	Saint Lucie	111	4.072	3.761	16.490
34986	Saint Lucie	111	3.612	3.341	14.625
34987	Saint Lucie	111	3.611	3.342	14.597
34988	Saint Lucie	111	3.423	3.169	13.822
32530	Santa Rosa	113	1.564	1.461	6.227
32561	Santa Rosa	113	6.443	5.909	26.144
32563	Santa Rosa	113	6.125	5.621	25.010
32565	Santa Rosa	113	0.918	0.868	3.491
32566	Santa Rosa	113	3.997	3.681	16.311
32570	Santa Rosa	113	1.184	1.112	4.620
32571	Santa Rosa	113	1.504	1.406	5.965
32583	Santa Rosa	113	1.539	1.438	6.124
34223	Sarasota	115	4.222	3.901	15.936
34228	Sarasota	115	4.257	3.931	16.111
34229	Sarasota	115	4.204	3.884	15.797
34231	Sarasota	115	3.256	3.011	12.440
34232	Sarasota	115	1.509	1.411	5.877

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34233	Sarasota	115	1.755	1.636	6.853
34234	Sarasota	115	2.012	1.873	7.785
34235	Sarasota	115	1.485	1.389	5.776
34236	Sarasota	115	3.088	2.859	11.865
34237	Sarasota	115	1.890	1.761	7.323
34238	Sarasota	115	2.540	2.356	9.810
34239	Sarasota	115	2.410	2.237	9.315
34240	Sarasota	115	1.719	1.605	6.727
34241	Sarasota	115	1.701	1.588	6.650
34242	Sarasota	115	4.209	3.887	15.846
34275	Sarasota	115	3.779	3.494	14.301
34285	Sarasota	115	3.995	3.693	15.021
34286	Sarasota	115	2.048	1.909	8.078
34287	Sarasota	115	1.957	1.825	7.692
34288	Sarasota	115	2.103	1.959	8.319
34289	Sarasota	115	2.099	1.956	8.300
34291	Sarasota	115	1.899	1.771	7.451
34292	Sarasota	115	2.143	1.995	8.343
34293	Sarasota	115	3.396	3.143	12.970
32701	Seminole	117	1.069	1.016	3.839
32707	Seminole	117	1.186	1.124	4.315
32708	Seminole	117	1.336	1.260	4.920
32714	Seminole	117	1.021	0.972	3.644
32730	Seminole	117	1.121	1.064	4.049
32732	Seminole	117	1.630	1.529	6.115
32746	Seminole	117	1.107	1.051	3.997
32750	Seminole	117	1.094	1.039	3.941
32765	Seminole	117	1.365	1.287	5.050
32766	Seminole	117	1.434	1.349	5.330
32771	Seminole	117	1.375	1.297	5.079
32773	Seminole	117	1.423	1.342	5.265
32779	Seminole	117	1.012	0.964	3.607
32162	Sumter	119	0.751	0.718	2.660
32163	Sumter	119	0.763	0.730	2.694
33513	Sumter	119	1.023	0.968	3.729
33514	Sumter	119	0.994	0.944	3.583
33521	Sumter	119	0.855	0.814	3.059
33538	Sumter	119	0.990	0.939	3.598

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33585	Sumter	119	0.836	0.796	2.985
33597	Sumter	119	0.945	0.898	3.403
34484	Sumter	119	0.741	0.707	2.635
34785	Sumter	119	0.880	0.838	3.152
32008	Suwannee	121	0.392	0.377	1.214
32060	Suwannee	121	0.314	0.304	0.944
32062	Suwannee	121	0.355	0.343	1.090
32064	Suwannee	121	0.291	0.282	0.863
32071	Suwannee	121	0.376	0.362	1.157
32094	Suwannee	121	0.304	0.296	0.898
32347	Taylor	123	0.472	0.450	1.519
32348	Taylor	123	0.377	0.360	1.371
32356	Taylor	123	0.536	0.512	1.722
32359	Taylor	123	0.829	0.777	3.208
32054	Union	125	0.328	0.320	0.958
32083	Union	125	0.310	0.302	0.905
32697	Union	125	0.363	0.353	1.073
32114	Volusia	127	1.727	1.612	6.688
32117	Volusia	127	2.052	1.911	7.830
32118	Volusia	127	2.927	2.716	11.047
32119	Volusia	127	1.887	1.759	7.245
32124	Volusia	127	0.796	0.755	2.886
32127	Volusia	127	2.308	2.146	8.790
32128	Volusia	127	0.853	0.807	3.106
32129	Volusia	127	1.477	1.381	5.710
32130	Volusia	127	0.746	0.712	2.654
32132	Volusia	127	2.071	1.928	7.988
32141	Volusia	127	1.937	1.805	7.518
32168	Volusia	127	1.288	1.207	4.966
32169	Volusia	127	3.301	3.060	12.561
32174	Volusia	127	1.331	1.246	5.142
32176	Volusia	127	2.744	2.549	10.341
32180	Volusia	127	0.771	0.737	2.455
32190	Volusia	127	0.893	0.850	2.897
32713	Volusia	127	1.185	1.122	4.317
32720	Volusia	127	0.835	0.795	2.989
32723	Volusia	127	0.837	0.796	2.995
32724	Volusia	127	0.855	0.812	3.073

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

Modeling Organization: Karen Clark & Company

Model Name & Version Number: KCC US Hurricane Reference Model Version 2.0

Model Release Date: RiskInsight®4.9.2 Build 190307:1700 (3/7/19)

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32725	Volusia	127	1.105	1.047	4.022
32738	Volusia	127	0.990	0.939	3.592
32744	Volusia	127	0.891	0.847	3.217
32759	Volusia	127	1.751	1.635	6.813
32763	Volusia	127	0.892	0.849	3.196
32764	Volusia	127	1.076	1.019	3.927
32327	Wakulla	129	0.445	0.424	1.647
32346	Wakulla	129	1.597	1.485	6.440
32355	Wakulla	129	0.827	0.777	3.252
32358	Wakulla	129	0.708	0.669	2.722
32433	Walton	131	0.864	0.822	2.831
32435	Walton	131	0.871	0.828	2.857
32439	Walton	131	2.023	1.879	8.151
32459	Walton	131	4.143	3.815	17.114
32461	Walton	131	4.541	4.175	18.533
32550	Walton	131	5.577	5.122	22.790
32427	Washington	133	0.814	0.775	2.667
32428	Washington	133	0.882	0.838	2.912
32437	Washington	133	1.034	0.973	4.018
32462	Washington	133	0.659	0.627	2.452
32463	Washington	133	0.926	0.879	3.074

* List of ZIP Codes with No Population Centroids and used as fillers for maps in Form A-1.

ZIP Code*	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
327MH	Brevard	009	2.611	2.424	10.236
329MH	Brevard	009	3.956	3.659	15.172
329MX	Brevard	009	4.553	4.206	17.595
329MX2	Brevard	009	3.318	3.075	12.501
329MX3	Brevard	009	4.706	4.350	17.301
329MX4	Brevard	009	2.520	2.344	9.543
329MX5	Brevard	009	3.237	3.002	12.182
330MX3	Broward	011	7.381	6.798	28.667
324MX	Calhoun	013	0.996	0.938	3.882
320MX	Columbia	023	0.284	0.278	0.813
320MX2	Columbia	023	0.282	0.275	0.912

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

Modeling Organization: Karen Clark & Company

Model Name & Version Number: KCC US Hurricane Reference Model Version 2.0

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
326MX	Dixie	029	0.483	0.462	1.539
323MX2	Franklin	037	1.378	1.290	5.339
334MX3	Glades	043	5.819	5.371	22.674
338MX	Highlands	055	2.049	1.928	7.681
320MX3	Lafayette	067	0.501	0.477	1.804
344MX	Marion	083	0.418	0.408	1.227
330MX	Miami-Dade	086	15.192	13.941	58.475
330MX2	Miami-Dade	086	8.352	7.666	32.815
331MX	Miami-Dade	086	7.130	6.552	29.623
341MH	Monroe	087	7.697	7.061	31.523
341MH2	Monroe	087	9.033	8.285	35.234
341MH3	Monroe	087	8.951	8.210	34.909
341MH4	Monroe	087	8.175	7.500	32.181
341MH5	Monroe	087	8.116	7.446	31.931
341MH6	Monroe	087	8.132	7.461	32.012
341MH7	Monroe	087	13.103	12.021	47.352
341MH8	Monroe	087	7.701	7.069	30.365
341MH9	Monroe	087	7.595	6.972	29.965
341MX	Monroe	087	7.138	6.550	29.315
341MX2	Monroe	087	17.100	15.691	59.514
341MX3	Monroe	087	9.486	8.704	36.582
341MX4	Monroe	087	8.421	7.731	32.816
325MX	Okaloosa	091	0.852	0.806	3.246
325MX2	Okaloosa	091	0.766	0.729	2.787
334MX	Palm Beach	099	4.163	3.853	16.773
334MX2	Palm Beach	099	5.931	5.474	23.148
325MX3	Santa Rosa	113	1.321	1.240	5.033
323MX	Taylor	123	0.498	0.472	1.870
327MX	Volusia	127	0.804	0.764	2.965
323MH	Wakulla	129	2.425	2.243	9.625
324MX2	Walton	131	0.938	0.887	3.485

** List of ZIP Codes with Population Centroids but cannot be mapped as they lack physical ZIP Code boundaries

ZIP Code**	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32602	Alachua	001	0.353	0.340	1.194

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

Modeling Organization: Karen Clark & Company

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32604	Alachua	001	0.379	0.366	1.279
32610	Alachua	001	0.389	0.376	1.318
32614	Alachua	001	0.404	0.390	1.380
32616	Alachua	001	0.301	0.292	0.990
32627	Alachua	001	0.399	0.385	1.353
32633	Alachua	001	0.507	0.487	1.761
32635	Alachua	001	0.339	0.328	1.138
32654	Alachua	001	0.387	0.375	1.295
32655	Alachua	001	0.309	0.299	1.033
32662	Alachua	001	0.423	0.409	1.425
32072	Baker	003	0.214	0.210	0.672
32402	Bay	005	2.068	1.924	8.149
32406	Bay	005	4.226	3.891	16.702
32410	Bay	005	4.384	4.035	17.169
32411	Bay	005	4.276	3.936	16.869
32412	Bay	005	2.265	2.103	8.911
32417	Bay	005	5.124	4.710	20.141
32042	Bradford	007	0.318	0.309	1.050
32775	Brevard	009	2.264	2.111	8.557
32781	Brevard	009	3.369	3.123	12.655
32783	Brevard	009	2.435	2.266	9.241
32899	Brevard	009	2.562	2.383	9.724
32902	Brevard	009	2.882	2.675	11.077
32906	Brevard	009	3.553	3.289	13.635
32910	Brevard	009	2.588	2.407	9.937
32911	Brevard	009	2.594	2.413	9.964
32912	Brevard	009	5.738	5.292	21.412
32919	Brevard	009	4.490	4.147	17.005
32923	Brevard	009	3.118	2.892	11.868
32924	Brevard	009	3.115	2.890	11.858
32932	Brevard	009	6.869	6.334	24.948
32936	Brevard	009	3.838	3.551	14.621
32941	Brevard	009	4.490	4.148	17.006
32954	Brevard	009	3.708	3.434	14.018
32956	Brevard	009	2.482	2.309	9.459
32959	Brevard	009	2.440	2.271	9.277
33008	Broward	011	16.696	15.323	58.914
33061	Broward	011	14.307	13.135	51.436

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

Modeling Organization: Karen Clark & Company

Model Name & Version Number: KCC US Hurricane Reference Model Version 2.0

Model Release Date: RiskInsight®4.9.2 Build 190307:1700 (3/7/19)

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33072	Broward	011	18.467	16.954	64.250
33074	Broward	011	13.452	12.355	48.531
33075	Broward	011	5.575	5.147	21.737
33077	Broward	011	5.575	5.147	21.737
33081	Broward	011	6.131	5.647	24.015
33082	Broward	011	6.079	5.600	23.802
33083	Broward	011	5.952	5.483	23.320
33084	Broward	011	5.119	4.725	20.076
33093	Broward	011	4.765	4.407	18.573
33097	Broward	011	12.084	11.099	44.233
33302	Broward	011	6.876	6.328	26.824
33303	Broward	011	19.045	17.483	66.184
33307	Broward	011	5.504	5.082	21.502
33310	Broward	011	7.671	7.058	29.566
33318	Broward	011	5.317	4.909	20.760
33320	Broward	011	14.164	13.001	50.991
33329	Broward	011	5.543	5.116	21.673
33335	Broward	011	13.482	12.377	48.851
33336	Broward	011	14.164	13.001	50.991
33337	Broward	011	5.543	5.116	21.673
33338	Broward	011	16.915	15.527	59.363
33339	Broward	011	17.835	16.369	62.388
33340	Broward	011	7.731	7.112	29.728
33345	Broward	011	5.504	5.082	21.502
33346	Broward	011	17.555	16.115	61.354
33348	Broward	011	17.912	16.442	62.685
33349	Broward	011	4.877	4.508	19.035
33355	Broward	011	5.856	5.402	22.893
33359	Broward	011	4.871	4.503	19.010
33443	Broward	011	11.920	10.951	43.668
33927	Charlotte	015	2.871	2.667	10.901
33938	Charlotte	015	2.653	2.466	10.126
33949	Charlotte	015	3.417	3.164	13.073
33951	Charlotte	015	2.823	2.623	10.882
34441	Citrus	017	0.852	0.806	3.099
34447	Citrus	017	0.775	0.733	2.826
34451	Citrus	017	0.907	0.858	3.302
34460	Citrus	017	0.622	0.593	2.216

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

Modeling Organization: Karen Clark & Company

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34464	Citrus	017	0.614	0.585	2.182
34487	Citrus	017	1.069	1.005	3.969
32006	Clay	019	0.634	0.602	2.292
32030	Clay	019	0.522	0.498	1.859
32050	Clay	019	0.364	0.349	1.254
32160	Clay	019	0.388	0.375	1.308
34101	Collier	021	9.541	8.776	34.724
34106	Collier	021	9.279	8.538	33.685
34107	Collier	021	6.521	6.013	24.376
34137	Collier	021	6.149	5.660	24.261
34143	Collier	021	4.467	4.128	17.517
34146	Collier	021	9.619	8.841	35.649
32056	Columbia	023	0.247	0.241	0.795
34265	DeSoto	027	2.686	2.499	10.348
34268	DeSoto	027	2.569	2.391	9.875
32692	Dixie	029	1.359	1.270	5.091
32201	Duval	031	0.456	0.435	1.613
32203	Duval	031	0.379	0.363	1.325
32228	Duval	031	1.439	1.345	5.246
32229	Duval	031	0.351	0.335	1.227
32231	Duval	031	0.440	0.420	1.561
32232	Duval	031	0.440	0.420	1.560
32235	Duval	031	0.438	0.418	1.553
32236	Duval	031	0.458	0.437	1.615
32237	Duval	031	0.474	0.451	1.692
32238	Duval	031	0.507	0.482	1.808
32239	Duval	031	0.383	0.366	1.347
32240	Duval	031	1.280	1.198	4.705
32241	Duval	031	0.502	0.477	1.796
32245	Duval	031	0.416	0.397	1.472
32247	Duval	031	0.435	0.415	1.543
32255	Duval	031	0.408	0.389	1.440
32513	Escambia	033	4.666	4.291	18.405
32516	Escambia	033	3.294	3.041	13.032
32521	Escambia	033	5.786	5.311	22.758
32522	Escambia	033	4.862	4.470	19.220
32523	Escambia	033	3.345	3.088	13.212
32524	Escambia	033	4.971	4.570	19.585

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32559	Escambia	033	2.154	2.002	8.431
32560	Escambia	033	1.801	1.680	6.984
32591	Escambia	033	4.859	4.467	19.207
32135	Flagler	035	1.230	1.154	4.559
32142	Flagler	035	0.938	0.884	3.458
32143	Flagler	035	2.008	1.872	7.410
32323	Franklin	037	3.471	3.203	13.452
32329	Franklin	037	4.666	4.287	18.517
32353	Gadsden	039	0.388	0.375	1.322
32457	Gulf	045	3.509	3.236	13.688
33975	Hendry	051	4.139	3.830	16.121
34603	Hernando	053	0.702	0.667	2.526
34605	Hernando	053	0.847	0.800	3.094
34611	Hernando	053	1.030	0.969	3.818
34636	Hernando	053	0.798	0.759	2.853
33826	Highlands	055	2.003	1.885	7.491
33862	Highlands	055	2.916	2.721	11.170
33871	Highlands	055	2.126	1.998	7.977
33503	Hillsborough	057	1.655	1.551	6.216
33508	Hillsborough	057	1.397	1.313	5.194
33509	Hillsborough	057	1.558	1.459	5.852
33530	Hillsborough	057	1.530	1.439	5.673
33550	Hillsborough	057	1.319	1.242	4.874
33564	Hillsborough	057	1.369	1.293	5.023
33568	Hillsborough	057	1.544	1.448	5.785
33571	Hillsborough	057	1.830	1.710	6.926
33575	Hillsborough	057	1.950	1.822	7.378
33583	Hillsborough	057	1.361	1.282	5.032
33587	Hillsborough	057	1.412	1.330	5.218
33595	Hillsborough	057	1.441	1.355	5.350
33601	Hillsborough	057	1.280	1.206	4.725
33608	Hillsborough	057	4.372	4.033	16.330
33622	Hillsborough	057	1.637	1.529	6.107
33623	Hillsborough	057	1.637	1.529	6.107
33631	Hillsborough	057	2.327	2.161	8.678
33633	Hillsborough	057	1.518	1.420	5.665
33646	Hillsborough	057	1.421	1.334	5.288
33650	Hillsborough	057	2.018	1.877	7.553

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33655	Hillsborough	057	1.703	1.589	6.376
33660	Hillsborough	057	1.630	1.523	6.122
33661	Hillsborough	057	1.281	1.206	4.735
33662	Hillsborough	057	1.281	1.206	4.735
33663	Hillsborough	057	2.285	2.123	8.510
33664	Hillsborough	057	2.285	2.123	8.510
33672	Hillsborough	057	1.637	1.529	6.107
33673	Hillsborough	057	1.245	1.171	4.609
33674	Hillsborough	057	1.207	1.136	4.455
33675	Hillsborough	057	1.491	1.396	5.560
33677	Hillsborough	057	2.016	1.875	7.542
33679	Hillsborough	057	1.946	1.813	7.299
33680	Hillsborough	057	1.234	1.162	4.556
33681	Hillsborough	057	2.887	2.677	10.864
33682	Hillsborough	057	1.222	1.150	4.514
33684	Hillsborough	057	1.403	1.314	5.225
33685	Hillsborough	057	2.568	2.379	9.573
33686	Hillsborough	057	3.739	3.456	13.964
33687	Hillsborough	057	1.285	1.210	4.753
33688	Hillsborough	057	1.233	1.160	4.567
33689	Hillsborough	057	1.758	1.639	6.557
33694	Hillsborough	057	1.241	1.167	4.596
32452	Holmes	059	0.548	0.526	1.921
32957	Indian River	061	6.528	6.012	24.445
32964	Indian River	061	7.250	6.674	27.167
32965	Indian River	061	8.090	7.443	30.006
32970	Indian River	061	6.509	5.994	24.566
32971	Indian River	061	7.566	6.963	28.171
32978	Indian River	061	5.667	5.222	21.459
32447	Jackson	063	0.500	0.481	1.734
32337	Jefferson	065	0.416	0.397	1.489
32345	Jefferson	065	0.421	0.401	1.517
32361	Jefferson	065	0.453	0.431	1.640
32013	Lafayette	067	0.355	0.340	1.245
32158	Lake	069	0.859	0.819	3.060
32727	Lake	069	0.956	0.912	3.390
32756	Lake	069	0.923	0.882	3.255
34712	Lake	069	1.147	1.091	4.117

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34713	Lake	069	1.178	1.123	4.196
34749	Lake	069	1.432	1.350	5.293
34755	Lake	069	1.208	1.149	4.342
34789	Lake	069	1.428	1.346	5.276
33910	Lee	071	3.308	3.068	12.741
33911	Lee	071	2.870	2.667	11.050
33915	Lee	071	2.955	2.745	11.388
33918	Lee	071	2.930	2.723	11.315
33929	Lee	071	3.738	3.464	14.419
33932	Lee	071	6.970	6.421	25.887
33945	Lee	071	7.193	6.629	26.427
33970	Lee	071	3.743	3.467	14.530
33994	Lee	071	3.028	2.813	11.681
34133	Lee	071	3.932	3.641	15.276
34136	Lee	071	3.932	3.641	15.276
32302	Leon	073	0.453	0.432	1.619
32306	Leon	073	0.474	0.452	1.703
32313	Leon	073	0.454	0.433	1.624
32314	Leon	073	0.502	0.478	1.813
32315	Leon	073	0.470	0.449	1.685
32316	Leon	073	0.497	0.474	1.789
32318	Leon	073	0.449	0.428	1.604
32362	Leon	073	0.396	0.379	1.402
32395	Leon	073	0.424	0.405	1.508
32644	Levy	075	0.423	0.405	1.485
32335	Liberty	077	1.305	1.224	5.020
32341	Madison	079	0.311	0.299	1.081
34204	Manatee	081	1.789	1.670	6.772
34206	Manatee	081	1.790	1.671	6.765
34218	Manatee	081	5.206	4.799	19.225
34220	Manatee	081	1.931	1.803	7.274
34264	Manatee	081	1.907	1.777	7.234
34270	Manatee	081	2.209	2.055	8.308
34280	Manatee	081	2.735	2.539	10.371
34281	Manatee	081	1.834	1.711	6.933
34282	Manatee	081	2.408	2.235	9.087
32111	Marion	083	0.774	0.738	2.758
32183	Marion	083	0.740	0.708	2.614

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32192	Marion	083	0.430	0.416	1.452
32634	Marion	083	0.436	0.419	1.493
32663	Marion	083	0.500	0.480	1.725
32681	Marion	083	0.487	0.469	1.673
34421	Marion	083	0.770	0.734	2.742
34430	Marion	083	0.614	0.585	2.177
34477	Marion	083	0.543	0.522	1.884
34483	Marion	083	0.627	0.600	2.201
34489	Marion	083	0.405	0.393	1.345
34492	Marion	083	0.750	0.716	2.658
33475	Martin	085	12.818	11.786	45.823
34958	Martin	085	11.013	10.128	39.978
34991	Martin	085	4.546	4.201	17.701
34992	Martin	085	7.881	7.257	29.554
34995	Martin	085	6.224	5.737	23.873
33002	Miami-Dade	086	4.632	4.279	18.179
33011	Miami-Dade	086	4.217	3.901	16.514
33017	Miami-Dade	086	5.067	4.677	19.893
33090	Miami-Dade	086	7.167	6.588	28.122
33092	Miami-Dade	086	6.648	6.116	26.061
33101	Miami-Dade	086	10.096	9.269	38.533
33102	Miami-Dade	086	4.842	4.472	18.971
33106	Miami-Dade	086	4.171	3.858	16.330
33111	Miami-Dade	086	11.983	10.998	44.909
33112	Miami-Dade	086	5.134	4.738	20.130
33114	Miami-Dade	086	7.722	7.100	29.910
33116	Miami-Dade	086	6.306	5.805	24.734
33119	Miami-Dade	086	20.402	18.723	70.273
33124	Miami-Dade	086	15.031	13.796	53.469
33151	Miami-Dade	086	6.420	5.909	25.033
33152	Miami-Dade	086	4.892	4.518	19.153
33153	Miami-Dade	086	8.017	7.370	30.803
33163	Miami-Dade	086	16.885	15.496	59.449
33164	Miami-Dade	086	10.231	9.396	38.561
33188	Miami-Dade	086	4.992	4.606	19.593
33191	Miami-Dade	086	5.054	4.666	19.811
33192	Miami-Dade	086	5.259	4.852	20.637
33197	Miami-Dade	086	8.606	7.905	33.137

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33198	Miami-Dade	086	4.645	4.292	18.177
33206	Miami-Dade	086	11.062	10.155	41.799
33222	Miami-Dade	086	5.534	5.102	21.691
33231	Miami-Dade	086	12.368	11.349	46.221
33233	Miami-Dade	086	10.363	9.516	39.325
33234	Miami-Dade	086	7.610	6.998	29.509
33238	Miami-Dade	086	9.457	8.688	35.724
33239	Miami-Dade	086	18.858	17.306	65.634
33242	Miami-Dade	086	5.097	4.702	20.014
33243	Miami-Dade	086	8.398	7.717	32.419
33245	Miami-Dade	086	7.136	6.564	27.759
33247	Miami-Dade	086	4.627	4.272	18.145
33255	Miami-Dade	086	11.081	10.172	41.854
33256	Miami-Dade	086	8.168	7.506	31.586
33257	Miami-Dade	086	8.822	8.104	33.867
33265	Miami-Dade	086	6.066	5.588	23.791
33266	Miami-Dade	086	4.391	4.060	17.201
33269	Miami-Dade	086	5.629	5.188	22.110
33280	Miami-Dade	086	17.794	16.331	62.254
33283	Miami-Dade	086	6.176	5.687	24.221
33296	Miami-Dade	086	7.021	6.457	27.401
33299	Miami-Dade	086	9.383	8.619	35.894
33041	Monroe	087	7.964	7.310	29.581
33045	Monroe	087	7.959	7.306	29.569
33052	Monroe	087	11.187	10.254	42.009
32035	Nassau	089	0.935	0.879	3.430
32041	Nassau	089	0.316	0.302	1.108
32537	Okaloosa	091	1.009	0.953	3.760
32540	Okaloosa	091	6.500	5.966	25.354
32549	Okaloosa	091	5.684	5.222	22.202
32588	Okaloosa	091	2.100	1.953	8.180
34973	Okeechobee	093	4.090	3.794	15.864
32704	Orange	095	1.033	0.986	3.665
32710	Orange	095	1.007	0.961	3.566
32768	Orange	095	1.218	1.154	4.427
32777	Orange	095	0.937	0.895	3.314
32790	Orange	095	1.117	1.060	4.029
32793	Orange	095	1.124	1.067	4.061

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32794	Orange	095	1.063	1.011	3.812
32802	Orange	095	1.060	1.009	3.789
32834	Orange	095	1.290	1.218	4.737
32853	Orange	095	1.106	1.051	3.977
32854	Orange	095	1.014	0.966	3.611
32855	Orange	095	1.051	1.001	3.750
32856	Orange	095	1.088	1.035	3.894
32857	Orange	095	1.179	1.117	4.279
32858	Orange	095	0.957	0.914	3.374
32859	Orange	095	1.101	1.048	3.945
32860	Orange	095	0.982	0.936	3.483
32861	Orange	095	0.985	0.941	3.484
32862	Orange	095	1.047	0.997	3.737
32867	Orange	095	1.222	1.157	4.460
32868	Orange	095	1.006	0.960	3.559
32869	Orange	095	1.147	1.090	4.126
32872	Orange	095	1.060	1.009	3.789
32877	Orange	095	1.163	1.106	4.174
32878	Orange	095	1.405	1.324	5.194
32885	Orange	095	1.047	0.997	3.736
32886	Orange	095	1.045	0.995	3.728
32887	Orange	095	1.147	1.092	4.101
32891	Orange	095	1.105	1.050	3.973
32896	Orange	095	1.047	0.997	3.736
32897	Orange	095	1.047	0.997	3.735
34740	Orange	095	1.599	1.509	5.904
34778	Orange	095	1.164	1.109	4.155
34742	Osceola	097	1.944	1.827	7.317
34745	Osceola	097	1.415	1.341	5.164
34770	Osceola	097	1.860	1.748	6.981
33402	Palm Beach	099	14.036	12.901	49.836
33419	Palm Beach	099	8.339	7.679	31.400
33421	Palm Beach	099	4.892	4.526	18.957
33422	Palm Beach	099	5.118	4.730	19.906
33424	Palm Beach	099	9.415	8.666	34.819
33425	Palm Beach	099	6.745	6.221	25.807
33427	Palm Beach	099	17.288	15.876	60.392
33429	Palm Beach	099	16.913	15.532	59.148

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			Frame Owners	Masonry Owners	Manufactured Homes
33454	Palm Beach	099	5.177	4.786	20.066
33459	Palm Beach	099	6.979	6.431	26.966
33464	Palm Beach	099	15.789	14.508	55.210
33465	Palm Beach	099	11.257	10.354	40.927
33466	Palm Beach	099	14.116	12.973	49.994
33468	Palm Beach	099	10.017	9.218	36.787
33474	Palm Beach	099	13.430	12.345	47.833
33481	Palm Beach	099	13.111	12.046	47.285
33482	Palm Beach	099	14.191	13.038	50.562
33488	Palm Beach	099	5.322	4.917	20.704
33497	Palm Beach	099	5.480	5.062	21.327
33499	Palm Beach	099	12.461	11.453	44.934
33524	Pasco	101	1.290	1.217	4.753
33526	Pasco	101	1.082	1.022	3.964
33537	Pasco	101	1.014	0.959	3.705
33539	Pasco	101	1.284	1.208	4.757
33593	Pasco	101	1.020	0.964	3.731
34656	Pasco	101	1.788	1.666	6.650
34673	Pasco	101	2.424	2.250	8.846
34674	Pasco	101	2.549	2.366	9.293
34680	Pasco	101	1.462	1.366	5.479
34692	Pasco	101	1.720	1.603	6.444
33729	Pinellas	103	2.490	2.312	9.536
33731	Pinellas	103	3.797	3.506	14.190
33732	Pinellas	103	4.574	4.215	17.018
33733	Pinellas	103	2.606	2.414	9.873
33734	Pinellas	103	3.367	3.110	12.719
33736	Pinellas	103	4.134	3.814	15.004
33738	Pinellas	103	4.401	4.057	15.976
33740	Pinellas	103	4.220	3.893	15.276
33741	Pinellas	103	4.381	4.044	16.094
33742	Pinellas	103	2.825	2.616	10.766
33743	Pinellas	103	2.497	2.312	9.300
33747	Pinellas	103	3.220	2.976	12.159
33757	Pinellas	103	2.366	2.194	8.774
33758	Pinellas	103	1.896	1.763	7.199
33766	Pinellas	103	1.778	1.655	6.730
33769	Pinellas	103	1.862	1.732	7.066

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33775	Pinellas	103	3.140	2.902	11.527
33779	Pinellas	103	1.608	1.500	6.077
33780	Pinellas	103	1.419	1.326	5.344
33784	Pinellas	103	1.982	1.842	7.530
34660	Pinellas	103	2.616	2.425	9.645
34682	Pinellas	103	2.220	2.061	8.234
34697	Pinellas	103	2.035	1.891	7.631
33802	Polk	105	1.328	1.260	4.813
33804	Polk	105	1.308	1.241	4.739
33806	Polk	105	1.323	1.254	4.801
33807	Polk	105	1.432	1.354	5.244
33820	Polk	105	1.543	1.462	5.639
33831	Polk	105	1.586	1.500	5.819
33836	Polk	105	1.383	1.314	5.004
33845	Polk	105	1.408	1.337	5.099
33858	Polk	105	1.389	1.318	5.030
33882	Polk	105	1.395	1.326	5.044
33883	Polk	105	1.362	1.295	4.919
33885	Polk	105	1.356	1.289	4.893
32007	Putnam	107	0.615	0.586	2.199
32138	Putnam	107	0.376	0.364	1.268
32147	Putnam	107	0.427	0.412	1.457
32149	Putnam	107	0.441	0.426	1.505
32157	Putnam	107	0.816	0.776	2.931
32178	Putnam	107	0.526	0.503	1.848
32185	Putnam	107	0.405	0.391	1.372
32004	Saint Johns	109	1.518	1.419	5.560
32085	Saint Johns	109	1.075	1.010	3.994
32260	Saint Johns	109	0.513	0.487	1.841
34948	Saint Lucie	111	7.547	6.947	28.445
34954	Saint Lucie	111	7.922	7.291	29.809
32562	Santa Rosa	113	6.378	5.853	25.015
32572	Santa Rosa	113	1.516	1.420	5.811
34230	Sarasota	115	1.674	1.566	6.309
34249	Sarasota	115	2.461	2.287	9.249
34272	Sarasota	115	4.104	3.795	14.890
34274	Sarasota	115	4.565	4.218	16.440
34276	Sarasota	115	3.319	3.074	12.250

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34277	Sarasota	115	3.187	2.951	11.798
34278	Sarasota	115	2.715	2.520	10.125
34284	Sarasota	115	4.616	4.264	16.746
34290	Sarasota	115	2.202	2.053	8.373
34295	Sarasota	115	2.815	2.615	10.691
32715	Seminole	117	1.114	1.058	4.021
32716	Seminole	117	1.040	0.990	3.720
32718	Seminole	117	1.168	1.107	4.240
32719	Seminole	117	1.322	1.248	4.866
32733	Seminole	117	1.212	1.147	4.426
32745	Seminole	117	1.166	1.105	4.231
32747	Seminole	117	1.396	1.316	5.160
32752	Seminole	117	1.038	0.988	3.711
32762	Seminole	117	1.402	1.320	5.202
32772	Seminole	117	1.472	1.385	5.464
32791	Seminole	117	1.012	0.964	3.606
32795	Seminole	117	1.163	1.102	4.219
32799	Seminole	117	1.071	1.018	3.847
32357	Taylor	123	0.443	0.422	1.601
32026	Union	125	0.279	0.271	0.906
32105	Volusia	127	0.687	0.657	2.425
32115	Volusia	127	2.739	2.546	9.999
32116	Volusia	127	3.220	2.988	11.714
32120	Volusia	127	1.710	1.598	6.366
32121	Volusia	127	1.586	1.484	5.943
32122	Volusia	127	1.660	1.552	6.188
32123	Volusia	127	1.660	1.552	6.188
32125	Volusia	127	2.008	1.873	7.449
32126	Volusia	127	3.210	2.979	11.682
32170	Volusia	127	3.187	2.957	11.743
32173	Volusia	127	1.770	1.654	6.594
32175	Volusia	127	2.740	2.546	10.005
32198	Volusia	127	1.710	1.598	6.366
32706	Volusia	127	0.886	0.842	3.191
32721	Volusia	127	0.841	0.800	3.019
32722	Volusia	127	0.817	0.778	2.922
32728	Volusia	127	1.180	1.115	4.317
32739	Volusia	127	1.017	0.964	3.692

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32753	Volusia	127	1.212	1.147	4.418
32774	Volusia	127	0.885	0.843	3.172
32326	Wakulla	129	0.550	0.523	2.002
32422	Walton	131	0.704	0.670	2.550
32434	Walton	131	0.830	0.788	3.053
32538	Walton	131	0.622	0.595	2.214