



**Form A-4B: Output Ranges (2017 FHCF Exposure Data)**  
LOSS COSTS PER \$1000 for 0% Deductible

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LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for the United States version 17.0.1 as implemented in Touchstone version 7.1.3

Model Release Date: 6/14/2019

Percentage Difference Between Touchstone 7.1.3 Output Ranges and Touchstone 6.1.0 Output Ranges for 0% Deductible

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
HENDRY	LOW	0.924	0.740	7.175	1.160	0.713	0.587	0.822	1.641
	AVERAGE	3.723	2.738	18.778	3.296	1.876	3.664	2.045	2.204
	HIGH	5.068	4.069	34.882	4.309	2.675	4.116	2.678	3.317
HERNANDO	LOW	0.510	0.362	4.298	0.470	0.348	1.408	0.359	0.560
	AVERAGE	2.471	1.523	11.744	1.469	1.010	2.264	1.433	1.322
	HIGH	4.476	3.683	23.604	3.950	2.612	3.551	2.967	3.452
HIGHLANDS	LOW	0.828	0.472	6.072	0.704	0.442	0.813	0.427	0.429
	AVERAGE	2.369	1.810	16.031	1.913	1.029	2.001	1.328	1.356
	HIGH	4.032	3.238	29.091	3.391	2.123	2.853	1.868	2.441
HILLSBOROUGH	LOW	0.498	0.410	5.205	0.446	0.309	0.511	0.294	0.289
	AVERAGE	2.237	1.878	14.705	1.940	1.300	1.906	1.406	1.280
	HIGH	6.338	5.236	30.176	5.573	3.703	5.375	3.646	4.400
HOLMES	LOW	0.479	0.439	3.599	0.463	0.357	NA	NA	0.805
	AVERAGE	1.168	1.070	6.357	1.034	0.733	NA	NA	0.805
	HIGH	1.444	1.161	11.558	1.209	0.772	NA	NA	0.805
INDIAN RIVER	LOW	1.006	0.805	9.862	1.127	0.371	1.068	0.603	0.851
	AVERAGE	6.967	3.099	23.528	6.284	3.290	5.523	4.742	4.478
	HIGH	14.439	12.045	51.526	13.080	8.965	12.640	8.671	10.789
JACKSON	LOW	0.350	0.310	2.730	0.394	0.264	NA	NA	0.439
	AVERAGE	1.660	0.939	6.054	0.955	0.639	NA	NA	0.762
	HIGH	1.681	1.351	13.961	1.423	0.908	NA	NA	1.055
JEFFERSON	LOW	0.250	0.250	2.600	0.247	0.203	NA	NA	NA
	AVERAGE	0.637	0.548	3.864	0.602	0.408	NA	NA	NA
	HIGH	0.874	0.702	7.247	0.731	0.472	NA	NA	NA
LAFAYETTE	LOW	0.357	0.311	2.899	0.370	0.360	NA	NA	NA
	AVERAGE	0.826	0.704	4.423	0.836	0.494	NA	NA	NA
	HIGH	1.012	0.815	7.896	0.849	0.553	NA	NA	NA
LAKE	LOW	0.400	0.318	3.548	0.302	0.284	0.484	0.331	0.345
	AVERAGE	1.494	1.130	13.333	1.115	0.745	1.568	0.952	1.111
	HIGH	2.595	2.081	19.777	2.146	1.360	1.976	1.308	1.851
LEE	LOW	0.585	0.498	5.944	0.710	0.325	0.538	0.254	0.374
	AVERAGE	4.438	2.990	21.202	2.242	1.586	3.836	1.905	1.846
	HIGH	13.228	11.112	54.964	11.903	8.163	11.489	7.995	9.934
LEON	LOW	0.264	0.220	2.354	0.269	0.169	0.279	0.106	0.120
	AVERAGE	0.847	0.744	5.981	0.666	0.432	0.539	0.442	0.497
	HIGH	1.131	0.910	8.817	0.956	0.614	0.803	0.631	0.909
LEVY	LOW	0.394	0.263	3.278	0.474	0.314	1.284	1.309	0.760
	AVERAGE	1.539	1.030	6.604	1.127	0.842	3.300	2.299	1.407
	HIGH	5.013	4.139	26.333	4.515	3.021	4.348	2.963	3.829
LIBERTY	LOW	0.471	0.483	3.660	0.536	0.862	NA	NA	NA
	AVERAGE	1.201	1.080	7.020	1.118	0.862	NA	NA	NA
	HIGH	1.583	1.274	11.996	1.351	0.862	NA	NA	NA
MADISON	LOW	0.208	0.210	1.727	0.199	0.158	NA	NA	NA
	AVERAGE	0.617	0.529	3.645	0.538	0.370	NA	NA	NA
	HIGH	0.763	0.613	6.384	0.631	0.411	NA	NA	NA
MANATEE	LOW	0.609	0.513	5.041	0.517	0.335	0.512	0.214	0.374
	AVERAGE	3.788	2.299	17.956	3.074	1.848	3.999	2.583	1.421
	HIGH	11.255	9.428	47.732	9.518	6.868	9.221	6.736	8.036
MARION	LOW	0.334	0.237	2.637	0.336	0.240	0.405	0.229	0.269
	AVERAGE	1.207	0.821	7.531	0.913	0.580	1.945	0.866	0.718
	HIGH	1.599	1.283	12.679	1.330	0.846	1.301	0.859	1.285
MARTIN	LOW	1.049	0.886	10.110	2.061	0.808	1.945	0.586	0.976
	AVERAGE	8.593	5.447	47.085	6.118	4.502	10.355	5.339	5.355
	HIGH	15.097	12.483	69.139	13.785	9.160	13.278	8.947	11.341
MIAMI-DADE	LOW	0.557	0.466	10.931	0.877	0.162	0.493	0.175	0.260
	AVERAGE	7.868	5.611	35.214	5.700	4.877	6.560	4.584	4.511
	HIGH	27.285	23.062	70.295	23.758	17.231	24.171	16.860	19.930
MONROE	LOW	4.104	3.329	33.528	4.826	2.342	6.906	2.118	2.156
	AVERAGE	20.156	17.823	92.858	23.107	15.477	23.089	12.953	13.707
	HIGH	30.770	26.227	104.441	28.479	20.183	27.685	19.698	22.148
NASSAU	LOW	0.204	0.156	1.617	0.195	0.131	0.519	0.211	0.229
	AVERAGE	1.000	0.794	4.273	0.874	0.577	1.928	0.928	0.867
	HIGH	2.039	1.667	13.767	1.746	1.154	1.708	1.166	1.601
OKALOOSA	LOW	0.356	0.391	3.744	1.021	0.449	0.318	0.606	1.021
	AVERAGE	5.143	4.547	13.261	4.910	3.438	7.091	5.012	5.064
	HIGH	12.745	10.561	57.500	11.918	8.006	11.508	7.809	9.456
OKEECHOBEE	LOW	1.113	0.831	10.328	1.545	0.946	0.918	1.534	1.670
	AVERAGE	4.756	3.447	29.337	4.363	2.452	3.440	3.368	3.217
	HIGH	6.711	5.418	42.092	5.834	3.665	5.566	3.631	3.307
ORANGE	LOW	0.411	0.336	4.335	0.353	0.117	0.355	0.135	0.182
	AVERAGE	1.313	1.200	11.785	1.027	0.697	1.071	0.747	0.954
	HIGH	2.453	2.267	18.787	2.026	1.288	1.928	1.271	1.918
OSCEOLA	LOW	0.449	0.360	4.640	0.477	0.175	0.443	0.175	0.225
	AVERAGE	1.433	1.351	13.610	1.080	0.820	1.142	0.725	0.885
	HIGH	3.220	2.565	23.827	2.680	1.525	2.285	1.505	2.580
PALM BEACH	LOW	0.947	0.799	10.177	0.880	0.301	0.757	0.391	0.532
	AVERAGE	8.694	5.613	43.085	6.480	4.884	8.079	4.819	4.335
	HIGH	19.046	15.912	77.059	17.337	11.738	16.812	11.541	14.133
PASCO	LOW	0.514	0.429	4.617	0.459	0.371	0.447	0.322	0.438
	AVERAGE	1.981	2.219	13.176	1.563	1.497	2.767	2.137	1.882
	HIGH	6.204	5.349	31.188	5.472	3.651	4.951	3.611	4.713
PINELLAS	LOW	0.704	0.595	5.913	0.752	0.474	0.759	0.359	0.462

Change in Loss Cost:	No	No	No	No	No	No	No	No	No
Min:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Max:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
HENDRY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HERNANDO	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HIGHLANDS	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HILLSBOROUGH	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HOLMES	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	0.000%
INDIAN RIVER	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
JACKSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	0.000%
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	0.000%
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	0.000%
JEFFERSON	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
LAFAYETTE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA	NA
LAKE	LOW	0.000%	0.000%	0.000%					

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LOSS COSTS PER \$1000 for 0% Deductible

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Modeling Organization: AIR Worldwide  
Model Name & Version: AIR Hurricane Model for the United States version 17.0.1 as implemented in Touchstone version 7.1.3  
Model Release Date: 6/14/2019

County	Loss Costs	Frame Owners	Masonry Owners	Manufactured Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
	AVERAGE	5.367	4.286	23.734	3.721	2.852	4.358	3.080	2.894
	HIGH	10.032	8.414	39.588	8.959	6.152	8.675	6.034	7.540
POLK	LOW	0.431	0.364	4.674	0.401	0.277	0.496	0.242	0.358
	AVERAGE	1.617	1.255	11.985	1.216	0.886	1.190	0.889	0.912
	HIGH	2.716	2.178	19.343	2.185	1.415	2.189	1.446	1.319
PUTNAM	LOW	0.318	0.247	2.574	0.356	0.237	0.379	0.218	0.243
	AVERAGE	0.975	0.820	6.241	0.857	0.561	0.766	0.481	0.744
	HIGH	1.606	1.286	11.880	1.217	0.775	1.200	0.800	1.205
ST. JOHNS	LOW	0.320	0.271	2.865	0.311	0.148	0.282	0.177	0.250
	AVERAGE	1.237	1.348	8.311	1.441	0.957	1.777	1.393	1.427
	HIGH	3.882	3.156	23.802	3.403	2.232	3.308	2.203	3.010
ST. LUCIE	LOW	0.905	0.764	12.190	1.225	0.518	1.330	0.538	0.680
	AVERAGE	6.321	3.079	36.088	4.536	2.599	6.597	4.281	4.044
	HIGH	15.505	12.889	69.579	14.127	9.470	13.614	9.256	11.603
SANTA ROSA	LOW	0.464	0.515	4.852	0.579	0.514	0.587	1.582	0.681
	AVERAGE	4.510	3.715	20.349	5.025	3.271	8.806	6.124	4.145
	HIGH	15.041	12.494	67.497	13.926	9.399	13.403	9.173	11.170
SARASOTA	LOW	0.594	0.501	5.025	0.774	0.328	0.666	0.357	0.450
	AVERAGE	4.317	2.859	23.235	3.365	2.288	4.714	2.882	1.910
	HIGH	9.205	7.730	40.478	8.215	5.633	7.958	5.542	6.336
SEMINOLE	LOW	0.385	0.326	4.224	0.361	0.218	0.349	0.184	0.154
	AVERAGE	1.406	1.192	11.262	1.086	0.723	1.111	0.780	0.942
	HIGH	1.983	1.585	19.644	1.635	1.037	1.965	1.011	1.523
SUMTER	LOW	0.383	0.321	4.036	0.400	0.255	0.534	0.225	0.331
	AVERAGE	0.822	0.629	9.632	0.690	0.429	1.023	0.560	0.499
	HIGH	1.908	1.530	14.793	1.570	0.999	1.361	0.903	1.366
SUWANNEE	LOW	0.262	0.245	2.130	0.262	0.199	NA	NA	0.187
	AVERAGE	0.708	0.602	4.014	0.611	0.434	NA	NA	0.473
	HIGH	1.041	0.839	8.286	0.865	0.561	NA	NA	0.796
TAYLOR	LOW	0.328	0.326	2.330	0.382	0.226	0.448	0.460	0.656
	AVERAGE	1.018	0.954	6.067	0.815	0.568	0.767	0.523	0.799
	HIGH	2.022	1.644	13.275	0.992	1.158	1.726	0.739	1.584
UNION	LOW	0.271	0.265	2.087	0.277	0.209	NA	NA	NA
	AVERAGE	0.646	0.583	3.736	0.587	0.427	NA	NA	NA
	HIGH	0.864	0.693	7.245	0.708	0.461	NA	NA	NA
VOLUSIA	LOW	0.339	0.285	3.541	0.306	0.207	0.301	0.271	0.183
	AVERAGE	2.259	1.620	13.105	1.712	1.123	2.621	1.968	1.993
	HIGH	5.613	4.585	33.193	4.991	3.239	4.835	3.207	4.308
WAKULLA	LOW	0.403	0.328	3.922	0.480	0.313	0.938	2.468	0.330
	AVERAGE	1.244	1.207	7.245	1.199	1.146	2.255	2.907	1.185
	HIGH	5.013	4.136	23.833	4.658	3.083	4.430	2.999	3.203
WALTON	LOW	0.476	0.392	4.439	0.437	0.437	2.279	0.760	0.852
	AVERAGE	4.062	2.979	14.294	4.514	2.614	7.072	3.505	4.774
	HIGH	11.296	9.372	51.910	10.438	7.030	10.058	6.852	8.432
WASHINGTON	LOW	0.548	0.557	4.208	0.585	0.391	0.939	NA	0.701
	AVERAGE	1.459	1.382	7.656	1.539	1.002	0.939	NA	0.792
	HIGH	2.646	2.134	18.293	2.299	1.460	0.939	NA	1.035
STATEWIDE	LOW	0.204	0.156	1.617	0.195	0.116	0.238	0.103	0.108
	AVERAGE	2.818	3.013	14.909	2.185	2.303	3.083	3.286	2.715
	HIGH	30.770	26.227	104.441	28.479	20.183	27.665	19.698	22.148

Percentage Difference Between Touchstone 7.1.3 Output Ranges and Touchstone 6.1.0 Output Ranges for 0% Deductible

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