

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32601	Alachua	001	0.958	0.815	2.884
32602	Alachua	001	1.021	0.915	3.166
32603	Alachua	001	0.958	0.853	3.022
32604	Alachua	001	0.861	0.771	2.629
32605	Alachua	001	0.985	0.872	3.095
32606	Alachua	001	0.899	0.801	2.861
32607	Alachua	001	0.975	0.856	3.030
32608	Alachua	001	0.977	0.852	3.033
32609	Alachua	001	0.952	0.838	2.927
32610	Alachua	001	0.801	0.712	2.466
32611	Alachua	001	0.933	0.842	2.871
32612	Alachua	001	0.933	0.842	2.871
32614	Alachua	001	0.883	0.775	2.738
32615	Alachua	001	1.061	0.938	3.374
32616	Alachua	001	0.929	0.824	2.866
32618	Alachua	001	1.165	1.031	3.589
32627	Alachua	001	0.946	0.825	2.885
32631	Alachua	001	1.005	0.880	3.078
32633	Alachua	001	1.071	0.956	3.407
32635	Alachua	001	0.812	0.698	2.493
32641	Alachua	001	0.972	0.875	3.042
32643	Alachua	001	1.053	0.909	3.293
32653	Alachua	001	0.942	0.830	2.883
32654	Alachua	001	0.939	0.843	2.928
32655	Alachua	001	0.879	0.774	2.722
32658	Alachua	001	1.113	0.992	3.476
32662	Alachua	001	1.154	1.015	3.577
32667	Alachua	001	1.028	0.921	3.260
32669	Alachua	001	1.203	1.070	3.669
32694	Alachua	001	1.053	0.920	3.257
32040	Baker	003	1.023	0.903	3.146
32063	Baker	003	0.995	0.868	3.133
32072	Baker	003	0.887	0.759	2.771
32087	Baker	003	0.893	0.786	2.809
32401	Bay	005	2.699	2.364	7.879
32402	Bay	005	2.322	2.028	6.755
32403	Bay	005	3.242	2.853	9.157

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			Frame Owners	Masonry Owners	Manufactured Homes
32404	Bay	005	2.981	2.609	8.521
32405	Bay	005	2.430	2.128	7.064
32406	Bay	005	3.285	2.896	9.426
32407	Bay	005	3.367	2.947	9.566
32408	Bay	005	3.398	2.975	9.683
32409	Bay	005	3.465	2.998	9.886
32410	Bay	005	8.187	7.305	20.740
32411	Bay	005	3.439	2.970	9.552
32412	Bay	005	2.442	2.165	7.159
32413	Bay	005	4.816	4.321	13.324
32417	Bay	005	3.679	3.246	10.485
32438	Bay	005	2.748	2.408	7.982
32444	Bay	005	2.651	2.314	7.638
32466	Bay	005	2.891	2.584	8.478
32026	Bradford	007	1.585	1.400	4.875
32042	Bradford	007	1.247	1.092	3.827
32044	Bradford	007	1.143	1.024	3.525
32058	Bradford	007	1.102	0.958	3.333
32091	Bradford	007	1.135	0.984	3.439
32622	Bradford	007	1.197	1.054	3.698
32754	Brevard	009	2.578	2.248	8.073
32775	Brevard	009	3.214	2.866	9.861
32780	Brevard	009	2.279	1.999	7.111
32781	Brevard	009	2.180	1.914	6.716
32783	Brevard	009	3.126	2.711	9.625
32796	Brevard	009	2.225	1.930	6.878
32815	Brevard	009	3.773	3.329	11.473
32899	Brevard	009	2.253	1.977	7.068
32901	Brevard	009	2.837	2.490	8.802
32902	Brevard	009	3.297	2.879	10.127
32903	Brevard	009	4.359	3.808	12.879
32904	Brevard	009	2.903	2.555	8.958
32905	Brevard	009	3.248	2.893	9.886
32906	Brevard	009	3.644	3.188	11.067
32907	Brevard	009	3.360	3.007	10.465
32908	Brevard	009	4.133	3.637	12.517

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			Frame Owners	Masonry Owners	Manufactured Homes
32909	Brevard	009	3.886	3.407	11.733
32910	Brevard	009	3.579	3.168	10.710
32911	Brevard	009	3.192	2.774	9.798
32912	Brevard	009	2.516	2.236	7.818
32919	Brevard	009	2.983	2.640	9.116
32920	Brevard	009	2.887	2.538	8.892
32922	Brevard	009	2.529	2.210	7.788
32923	Brevard	009	2.687	2.359	8.487
32924	Brevard	009	2.687	2.359	8.487
32925	Brevard	009	5.677	4.977	16.201
32926	Brevard	009	2.713	2.389	8.303
32927	Brevard	009	2.513	2.172	7.673
32931	Brevard	009	3.963	3.491	11.885
32932	Brevard	009	4.253	3.729	12.637
32934	Brevard	009	3.057	2.684	9.429
32935	Brevard	009	2.757	2.373	8.513
32936	Brevard	009	2.569	2.320	8.145
32937	Brevard	009	3.469	3.081	10.490
32940	Brevard	009	2.917	2.577	8.922
32941	Brevard	009	2.983	2.640	9.116
32949	Brevard	009	5.470	4.809	16.040
32950	Brevard	009	4.232	3.749	12.939
32951	Brevard	009	6.704	5.840	18.711
32952	Brevard	009	3.401	2.985	10.408
32953	Brevard	009	2.745	2.411	8.487
32954	Brevard	009	3.370	2.956	10.078
32955	Brevard	009	2.606	2.257	8.102
32956	Brevard	009	2.301	1.988	7.141
32959	Brevard	009	2.768	2.411	8.491
32976	Brevard	009	4.599	4.038	13.710
33004	Broward	011	8.330	7.315	24.614
33008	Broward	011	7.788	6.826	23.119
33009	Broward	011	9.113	8.067	26.591
33019	Broward	011	15.179	13.471	39.907
33020	Broward	011	7.733	6.818	23.048
33021	Broward	011	7.409	6.492	22.377

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			Frame Owners	Masonry Owners	Manufactured Homes
33022	Broward	011	7.482	6.625	22.532
33023	Broward	011	6.931	6.088	21.113
33024	Broward	011	7.279	6.360	21.940
33025	Broward	011	7.640	6.676	22.811
33026	Broward	011	8.104	7.099	23.970
33027	Broward	011	7.959	6.993	23.784
33028	Broward	011	7.602	6.651	22.846
33029	Broward	011	8.833	7.785	26.458
33060	Broward	011	6.969	6.142	20.845
33061	Broward	011	7.069	6.242	20.941
33062	Broward	011	12.663	11.330	34.087
33063	Broward	011	7.024	6.136	20.967
33064	Broward	011	7.647	6.755	22.539
33065	Broward	011	7.238	6.400	21.885
33066	Broward	011	7.501	6.588	22.375
33067	Broward	011	8.080	7.107	23.938
33068	Broward	011	6.908	6.014	20.940
33069	Broward	011	7.108	6.242	21.219
33071	Broward	011	7.584	6.701	22.684
33072	Broward	011	12.289	10.829	32.734
33073	Broward	011	7.071	6.217	21.009
33074	Broward	011	7.131	6.296	21.276
33075	Broward	011	7.603	6.704	22.657
33076	Broward	011	7.333	6.470	21.807
33077	Broward	011	7.603	6.704	22.657
33081	Broward	011	7.259	6.352	21.919
33082	Broward	011	7.259	6.352	21.919
33083	Broward	011	5.922	5.215	18.302
33084	Broward	011	7.497	6.617	22.744
33093	Broward	011	6.853	6.035	20.530
33097	Broward	011	7.131	6.296	21.276
33301	Broward	011	7.852	6.927	23.625
33302	Broward	011	7.512	6.582	22.732
33303	Broward	011	11.892	10.530	31.962
33304	Broward	011	8.075	7.106	23.884
33305	Broward	011	10.331	9.170	29.522

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			Frame Owners	Masonry Owners	Manufactured Homes
33306	Broward	011	8.173	7.170	24.233
33307	Broward	011	7.559	6.703	22.801
33308	Broward	011	9.652	8.457	27.314
33309	Broward	011	6.731	5.877	20.176
33310	Broward	011	7.002	6.126	20.996
33311	Broward	011	6.337	5.636	19.549
33312	Broward	011	6.695	5.853	20.435
33313	Broward	011	6.578	5.767	19.965
33314	Broward	011	7.436	6.483	22.315
33315	Broward	011	7.381	6.445	22.102
33316	Broward	011	9.088	7.950	26.171
33317	Broward	011	7.422	6.583	22.348
33318	Broward	011	6.786	5.983	20.774
33319	Broward	011	7.196	6.298	21.489
33320	Broward	011	6.726	5.935	20.496
33321	Broward	011	7.272	6.369	21.913
33322	Broward	011	7.281	6.396	21.956
33323	Broward	011	7.952	6.983	23.703
33324	Broward	011	7.649	6.805	23.093
33325	Broward	011	8.154	7.088	24.174
33326	Broward	011	8.310	7.309	24.614
33327	Broward	011	9.500	8.346	27.709
33328	Broward	011	8.265	7.287	24.565
33329	Broward	011	7.195	6.319	21.641
33330	Broward	011	9.064	7.961	26.480
33331	Broward	011	8.557	7.522	25.308
33332	Broward	011	9.248	8.203	27.249
33334	Broward	011	6.268	5.529	19.323
33335	Broward	011	5.847	5.145	17.951
33336	Broward	011	6.726	5.935	20.496
33337	Broward	011	7.195	6.319	21.641
33338	Broward	011	7.158	6.292	21.713
33339	Broward	011	7.510	6.685	22.366
33340	Broward	011	5.967	5.268	18.450
33345	Broward	011	7.559	6.703	22.801
33346	Broward	011	6.024	5.261	18.433

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33348	Broward	011	7.433	6.557	22.108
33349	Broward	011	7.824	6.912	23.241
33351	Broward	011	7.330	6.416	21.943
33355	Broward	011	8.194	7.201	24.391
33359	Broward	011	7.824	6.912	23.241
33388	Broward	011	6.786	5.983	20.774
33394	Broward	011	6.288	5.513	19.308
33441	Broward	011	8.182	7.145	23.632
33442	Broward	011	6.940	6.205	20.941
33443	Broward	011	7.218	6.360	21.533
32421	Calhoun	013	1.752	1.541	5.469
32424	Calhoun	013	1.594	1.388	4.926
32430	Calhoun	013	1.689	1.494	5.264
32449	Calhoun	013	1.636	1.402	5.009
33927	Charlotte	015	5.939	5.236	17.544
33938	Charlotte	015	3.385	2.941	10.639
33946	Charlotte	015	7.426	6.579	21.230
33947	Charlotte	015	4.813	4.210	14.796
33948	Charlotte	015	3.937	3.461	12.275
33949	Charlotte	015	3.538	3.015	11.156
33950	Charlotte	015	4.085	3.578	12.896
33951	Charlotte	015	5.036	4.405	15.417
33952	Charlotte	015	3.463	3.072	10.991
33953	Charlotte	015	4.188	3.626	12.927
33954	Charlotte	015	3.777	3.336	11.900
33955	Charlotte	015	5.945	5.176	17.972
33980	Charlotte	015	3.743	3.286	11.833
33981	Charlotte	015	4.891	4.256	14.730
33982	Charlotte	015	5.242	4.585	16.089
33983	Charlotte	015	4.197	3.676	13.220
34224	Charlotte	015	4.299	3.764	13.157
34295	Charlotte	015	4.176	3.688	13.084
34423	Citrus	017	1.465	1.292	4.587
34428	Citrus	017	1.492	1.325	4.728
34429	Citrus	017	1.428	1.260	4.480
34433	Citrus	017	1.409	1.240	4.390

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34434	Citrus	017	1.355	1.176	4.304
34436	Citrus	017	1.764	1.554	5.547
34441	Citrus	017	1.466	1.295	4.603
34442	Citrus	017	1.392	1.216	4.285
34445	Citrus	017	1.314	1.149	4.132
34446	Citrus	017	1.356	1.166	4.245
34447	Citrus	017	1.352	1.190	4.293
34448	Citrus	017	1.644	1.458	5.164
34450	Citrus	017	1.884	1.657	5.999
34451	Citrus	017	1.736	1.529	5.458
34452	Citrus	017	1.207	1.072	3.845
34453	Citrus	017	1.423	1.232	4.489
34460	Citrus	017	1.376	1.219	4.285
34461	Citrus	017	1.302	1.139	4.195
34464	Citrus	017	1.183	1.030	3.745
34465	Citrus	017	1.202	1.061	3.797
34487	Citrus	017	2.046	1.787	6.418
32003	Clay	019	1.150	1.017	3.651
32006	Clay	019	1.404	1.208	4.286
32030	Clay	019	0.981	0.882	3.110
32043	Clay	019	1.143	0.995	3.525
32050	Clay	019	1.027	0.909	3.210
32065	Clay	019	1.037	0.908	3.232
32067	Clay	019	1.166	1.006	3.618
32068	Clay	019	1.082	0.959	3.320
32073	Clay	019	1.045	0.942	3.277
32079	Clay	019	0.946	0.817	2.869
32160	Clay	019	1.436	1.285	4.597
32656	Clay	019	1.211	1.044	3.703
34101	Collier	021	17.711	15.721	44.133
34102	Collier	021	7.327	6.421	21.694
34103	Collier	021	6.931	6.085	20.553
34104	Collier	021	5.695	5.062	17.501
34105	Collier	021	5.980	5.244	18.130
34106	Collier	021	7.545	6.652	22.104
34107	Collier	021	5.618	4.934	17.290

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34108	Collier	021	6.885	6.102	20.640
34109	Collier	021	5.367	4.706	16.557
34110	Collier	021	6.050	5.334	18.556
34112	Collier	021	6.730	5.916	20.143
34113	Collier	021	7.684	6.690	22.784
34114	Collier	021	8.813	7.773	25.577
34116	Collier	021	6.074	5.325	18.602
34117	Collier	021	9.246	8.176	26.687
34119	Collier	021	6.247	5.494	18.873
34120	Collier	021	8.133	7.184	24.150
34137	Collier	021	15.000	13.194	40.065
34138	Collier	021	13.441	11.876	36.710
34139	Collier	021	14.358	12.698	38.813
34140	Collier	021	12.854	11.345	34.573
34141	Collier	021	9.999	8.857	29.772
34142	Collier	021	6.229	5.427	19.142
34143	Collier	021	5.141	4.532	15.989
34145	Collier	021	9.587	8.509	27.491
34146	Collier	021	7.597	6.657	22.481
32024	Columbia	023	1.119	0.998	3.537
32025	Columbia	023	1.022	0.922	3.188
32038	Columbia	023	1.061	0.950	3.260
32055	Columbia	023	0.983	0.842	3.008
32056	Columbia	023	0.799	0.696	2.466
32061	Columbia	023	0.983	0.848	3.083
34265	De Soto	027	5.913	5.241	17.924
34266	De Soto	027	4.327	3.761	13.546
34267	De Soto	027	3.039	2.668	9.652
34268	De Soto	027	4.860	4.284	15.075
34269	De Soto	027	5.220	4.569	16.157
32628	Dixie	029	1.172	1.024	3.691
32648	Dixie	029	1.669	1.463	5.304
32680	Dixie	029	0.998	0.899	3.049
32692	Dixie	029	1.642	1.437	5.094
32099	Duval	031	1.054	0.937	3.291
32201	Duval	031	1.011	0.895	3.197



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32202	Duval	031	0.766	0.687	2.411
32203	Duval	031	0.820	0.716	2.512
32204	Duval	031	0.941	0.833	2.971
32205	Duval	031	1.042	0.918	3.242
32206	Duval	031	0.933	0.807	2.881
32207	Duval	031	1.065	0.940	3.347
32208	Duval	031	1.138	0.990	3.523
32209	Duval	031	0.954	0.834	3.006
32210	Duval	031	1.046	0.918	3.311
32211	Duval	031	1.073	0.938	3.363
32212	Duval	031	1.116	0.982	3.451
32214	Duval	031	0.948	0.823	2.909
32216	Duval	031	1.052	0.924	3.262
32217	Duval	031	1.120	0.984	3.447
32218	Duval	031	1.114	0.986	3.499
32219	Duval	031	1.118	0.977	3.508
32220	Duval	031	1.107	0.985	3.429
32221	Duval	031	1.027	0.901	3.206
32222	Duval	031	1.096	0.955	3.392
32223	Duval	031	1.156	1.012	3.647
32224	Duval	031	0.967	0.852	3.147
32225	Duval	031	1.025	0.894	3.188
32226	Duval	031	1.128	1.000	3.563
32227	Duval	031	1.410	1.236	4.370
32228	Duval	031	1.448	1.258	4.478
32229	Duval	031	1.244	1.094	3.858
32231	Duval	031	0.813	0.708	2.450
32232	Duval	031	0.813	0.708	2.450
32233	Duval	031	1.384	1.205	4.294
32234	Duval	031	1.005	0.889	3.125
32235	Duval	031	1.082	0.946	3.431
32236	Duval	031	0.851	0.764	2.705
32237	Duval	031	1.278	1.119	3.961
32238	Duval	031	1.130	1.001	3.573
32239	Duval	031	1.050	0.921	3.326
32240	Duval	031	1.449	1.261	4.529

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

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**Hurricane Model Platform & Version Number:**

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32241	Duval	031	1.052	0.929	3.265
32244	Duval	031	1.064	0.966	3.441
32245	Duval	031	0.957	0.817	2.868
32246	Duval	031	1.048	0.926	3.262
32247	Duval	031	0.998	0.880	3.039
32250	Duval	031	1.297	1.137	3.971
32254	Duval	031	0.901	0.807	2.800
32255	Duval	031	1.235	1.078	3.821
32256	Duval	031	1.141	0.998	3.538
32257	Duval	031	1.110	0.988	3.466
32258	Duval	031	1.146	1.007	3.508
32266	Duval	031	1.274	1.105	3.923
32277	Duval	031	1.153	1.022	3.597
32501	Escambia	033	4.872	4.198	14.324
32502	Escambia	033	5.207	4.574	15.082
32503	Escambia	033	5.069	4.455	14.786
32504	Escambia	033	5.307	4.695	15.416
32505	Escambia	033	4.865	4.291	14.437
32506	Escambia	033	5.571	4.900	16.071
32507	Escambia	033	6.853	5.991	19.240
32508	Escambia	033	7.218	6.354	19.822
32509	Escambia	033	4.252	3.766	12.662
32511	Escambia	033	4.649	4.079	13.672
32512	Escambia	033	4.901	4.298	14.528
32513	Escambia	033	5.443	4.801	15.786
32514	Escambia	033	4.964	4.419	14.672
32516	Escambia	033	5.720	5.013	16.597
32520	Escambia	033	4.731	4.181	13.969
32521	Escambia	033	9.903	8.727	25.384
32522	Escambia	033	4.134	3.654	12.490
32523	Escambia	033	4.337	3.761	12.871
32524	Escambia	033	4.860	4.280	14.159
32526	Escambia	033	4.875	4.326	14.604
32533	Escambia	033	4.715	4.149	13.992
32534	Escambia	033	4.750	4.167	13.925
32535	Escambia	033	3.490	3.072	10.434

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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	4.871	4.253	14.321
32560	Escambia	033	4.385	3.874	13.115
32568	Escambia	033	3.713	3.267	11.143
32577	Escambia	033	4.843	4.205	14.098
32591	Escambia	033	4.134	3.654	12.490
32110	Flagler	035	1.350	1.216	4.303
32135	Flagler	035	1.199	1.059	3.726
32136	Flagler	035	1.857	1.608	5.775
32137	Flagler	035	1.310	1.146	4.070
32142	Flagler	035	1.223	1.076	3.753
32143	Flagler	035	1.354	1.166	4.201
32164	Flagler	035	1.377	1.196	4.332
32320	Franklin	037	3.137	2.738	9.394
32322	Franklin	037	2.516	2.215	7.839
32323	Franklin	037	1.875	1.684	5.970
32328	Franklin	037	3.317	2.908	10.016
32329	Franklin	037	3.378	2.955	10.032
32324	Gadsden	039	1.037	0.919	3.272
32330	Gadsden	039	1.339	1.171	4.188
32332	Gadsden	039	1.072	0.929	3.347
32333	Gadsden	039	1.016	0.885	3.123
32343	Gadsden	039	1.001	0.880	3.147
32351	Gadsden	039	1.085	0.958	3.339
32352	Gadsden	039	1.095	0.944	3.413
32353	Gadsden	039	1.067	0.949	3.349
32619	Gilchrist	041	1.430	1.252	4.393
32693	Gilchrist	041	1.337	1.154	4.107
33471	Glades	043	6.398	5.642	19.535
33944	Glades	043	5.616	4.896	17.295
32456	Gulf	045	3.519	3.094	10.353
32457	Gulf	045	3.208	2.851	9.277
32465	Gulf	045	2.163	1.910	6.618
32052	Hamilton	047	1.022	0.903	3.088
32053	Hamilton	047	0.969	0.840	2.981
32096	Hamilton	047	0.959	0.844	2.947
33834	Hardee	049	3.832	3.367	11.978

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33865	Hardee	049	5.100	4.468	15.471
33873	Hardee	049	3.699	3.237	11.574
33890	Hardee	049	4.563	3.968	14.025
33440	Hendry	051	5.972	5.250	18.438
33930	Hendry	051	8.847	7.732	26.001
33935	Hendry	051	5.981	5.247	18.504
33975	Hendry	051	4.161	3.668	13.100
34601	Hernando	053	1.345	1.185	4.179
34602	Hernando	053	1.626	1.441	5.152
34603	Hernando	053	1.223	1.089	3.940
34604	Hernando	053	1.625	1.414	5.125
34605	Hernando	053	2.290	2.005	7.244
34606	Hernando	053	1.505	1.318	4.703
34607	Hernando	053	1.944	1.675	6.108
34608	Hernando	053	1.562	1.358	4.863
34609	Hernando	053	1.525	1.323	4.720
34611	Hernando	053	1.255	1.102	3.953
34613	Hernando	053	1.378	1.212	4.328
34614	Hernando	053	1.385	1.227	4.388
34661	Hernando	053	2.044	1.794	6.581
33825	Highlands	055	3.493	3.029	11.012
33826	Highlands	055	2.762	2.389	8.797
33852	Highlands	055	4.061	3.540	12.614
33857	Highlands	055	5.741	5.015	17.500
33862	Highlands	055	3.353	2.894	10.629
33870	Highlands	055	3.298	2.903	10.451
33871	Highlands	055	3.208	2.804	10.282
33872	Highlands	055	2.995	2.603	9.530
33875	Highlands	055	3.954	3.447	12.324
33876	Highlands	055	4.971	4.297	15.345
33960	Highlands	055	5.488	4.786	16.986
33503	Hillsborough	057	3.928	3.469	11.894
33508	Hillsborough	057	1.444	1.270	4.596
33509	Hillsborough	057	1.860	1.635	5.919
33510	Hillsborough	057	1.952	1.706	6.203
33511	Hillsborough	057	1.747	1.531	5.561

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			Frame Owners	Masonry Owners	Manufactured Homes
33527	Hillsborough	057	2.865	2.508	9.088
33530	Hillsborough	057	3.896	3.378	12.053
33534	Hillsborough	057	2.496	2.171	7.852
33547	Hillsborough	057	2.345	2.070	7.427
33548	Hillsborough	057	2.178	1.890	6.699
33549	Hillsborough	057	1.871	1.639	5.892
33550	Hillsborough	057	2.112	1.847	6.738
33556	Hillsborough	057	2.266	1.985	7.184
33558	Hillsborough	057	2.047	1.796	6.426
33559	Hillsborough	057	2.175	1.887	6.874
33563	Hillsborough	057	1.982	1.744	6.178
33564	Hillsborough	057	2.005	1.743	6.402
33565	Hillsborough	057	2.734	2.368	8.712
33566	Hillsborough	057	2.399	2.117	7.603
33567	Hillsborough	057	2.964	2.622	9.436
33568	Hillsborough	057	2.380	2.103	7.405
33569	Hillsborough	057	2.253	1.976	7.169
33570	Hillsborough	057	2.932	2.608	9.185
33571	Hillsborough	057	4.141	3.622	12.737
33572	Hillsborough	057	2.425	2.104	7.610
33573	Hillsborough	057	2.399	2.089	7.614
33575	Hillsborough	057	2.962	2.604	9.306
33578	Hillsborough	057	2.050	1.782	6.499
33579	Hillsborough	057	2.392	2.068	7.496
33583	Hillsborough	057	2.330	2.032	7.369
33584	Hillsborough	057	2.119	1.869	6.770
33586	Hillsborough	057	3.400	2.987	10.562
33587	Hillsborough	057	3.136	2.757	9.872
33592	Hillsborough	057	2.550	2.228	8.064
33594	Hillsborough	057	2.043	1.792	6.537
33595	Hillsborough	057	1.754	1.528	5.594
33596	Hillsborough	057	2.206	1.945	7.010
33598	Hillsborough	057	3.421	3.048	10.736
33601	Hillsborough	057	1.617	1.429	5.074
33602	Hillsborough	057	1.513	1.316	4.786
33603	Hillsborough	057	1.607	1.395	5.060

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33604	Hillsborough	057	1.564	1.384	5.067
33605	Hillsborough	057	1.411	1.214	4.447
33606	Hillsborough	057	1.815	1.588	5.719
33607	Hillsborough	057	1.544	1.346	4.897
33608	Hillsborough	057	3.128	2.731	9.564
33609	Hillsborough	057	1.682	1.453	5.369
33610	Hillsborough	057	1.570	1.378	4.996
33611	Hillsborough	057	2.242	1.963	7.183
33612	Hillsborough	057	1.437	1.242	4.496
33613	Hillsborough	057	1.490	1.301	4.758
33614	Hillsborough	057	1.500	1.322	4.805
33615	Hillsborough	057	1.938	1.696	6.184
33616	Hillsborough	057	2.245	1.943	7.154
33617	Hillsborough	057	1.553	1.367	4.948
33618	Hillsborough	057	1.742	1.522	5.510
33619	Hillsborough	057	1.807	1.588	5.651
33620	Hillsborough	057	1.396	1.231	4.396
33621	Hillsborough	057	2.332	2.024	7.212
33622	Hillsborough	057	1.372	1.203	4.350
33623	Hillsborough	057	1.372	1.203	4.350
33624	Hillsborough	057	1.653	1.442	5.178
33625	Hillsborough	057	1.792	1.575	5.638
33626	Hillsborough	057	1.921	1.677	6.110
33629	Hillsborough	057	2.073	1.832	6.545
33630	Hillsborough	057	1.583	1.409	5.004
33631	Hillsborough	057	1.515	1.343	4.866
33633	Hillsborough	057	1.444	1.264	4.561
33634	Hillsborough	057	1.620	1.424	5.229
33635	Hillsborough	057	1.960	1.712	6.149
33637	Hillsborough	057	2.135	1.864	6.718
33646	Hillsborough	057	2.571	2.238	7.962
33647	Hillsborough	057	2.161	1.889	6.826
33650	Hillsborough	057	1.583	1.409	5.004
33655	Hillsborough	057	1.241	1.102	3.971
33660	Hillsborough	057	1.622	1.410	5.085
33661	Hillsborough	057	1.638	1.444	5.194

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33662	Hillsborough	057	1.638	1.444	5.194
33663	Hillsborough	057	1.515	1.343	4.866
33664	Hillsborough	057	1.515	1.343	4.866
33672	Hillsborough	057	1.372	1.203	4.350
33673	Hillsborough	057	1.599	1.411	5.096
33674	Hillsborough	057	1.544	1.374	4.968
33675	Hillsborough	057	1.195	1.041	3.799
33677	Hillsborough	057	1.583	1.409	5.004
33679	Hillsborough	057	1.508	1.322	4.788
33680	Hillsborough	057	1.156	1.016	3.626
33681	Hillsborough	057	1.677	1.454	5.312
33682	Hillsborough	057	1.532	1.357	4.833
33684	Hillsborough	057	1.462	1.293	4.659
33685	Hillsborough	057	1.798	1.565	5.569
33686	Hillsborough	057	2.891	2.528	9.078
33687	Hillsborough	057	1.373	1.219	4.377
33688	Hillsborough	057	1.660	1.439	5.247
33689	Hillsborough	057	1.241	1.102	3.971
33694	Hillsborough	057	1.671	1.458	5.307
32425	Holmes	059	1.893	1.670	5.945
32452	Holmes	059	1.903	1.688	5.837
32464	Holmes	059	2.195	1.928	6.687
32948	Indian River	061	5.367	4.721	15.913
32957	Indian River	061	5.078	4.493	15.252
32958	Indian River	061	4.774	4.162	14.149
32960	Indian River	061	4.236	3.806	13.241
32961	Indian River	061	4.586	4.040	13.825
32962	Indian River	061	4.866	4.195	14.698
32963	Indian River	061	7.560	6.627	21.447
32964	Indian River	061	3.357	2.914	10.470
32965	Indian River	061	5.387	4.747	16.010
32966	Indian River	061	4.781	4.228	14.472
32967	Indian River	061	4.918	4.321	14.803
32968	Indian River	061	5.041	4.420	15.254
32969	Indian River	061	4.315	3.796	13.182
32970	Indian River	061	4.854	4.247	14.553

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			Frame Owners	Masonry Owners	Manufactured Homes
32971	Indian River	061	4.679	4.083	14.206
32978	Indian River	061	4.446	3.874	13.302
32420	Jackson	063	1.963	1.764	6.024
32423	Jackson	063	1.324	1.181	4.126
32426	Jackson	063	1.849	1.611	5.677
32431	Jackson	063	1.789	1.587	5.454
32432	Jackson	063	1.552	1.367	4.901
32440	Jackson	063	1.837	1.611	5.750
32442	Jackson	063	1.384	1.211	4.362
32443	Jackson	063	1.432	1.222	4.380
32445	Jackson	063	1.516	1.311	4.666
32446	Jackson	063	1.414	1.233	4.310
32447	Jackson	063	1.358	1.164	4.175
32448	Jackson	063	1.450	1.283	4.472
32460	Jackson	063	1.371	1.181	4.206
32336	Jefferson	065	1.200	1.028	3.536
32337	Jefferson	065	1.086	0.973	3.450
32344	Jefferson	065	1.050	0.935	3.185
32345	Jefferson	065	1.044	0.915	3.257
32361	Jefferson	065	1.234	1.083	3.777
32013	Lafayette	067	0.931	0.821	2.773
32066	Lafayette	067	1.186	1.042	3.689
32102	Lake	069	1.415	1.243	4.438
32158	Lake	069	1.236	1.088	3.901
32159	Lake	069	1.273	1.104	4.002
32702	Lake	069	1.474	1.278	4.634
32726	Lake	069	1.729	1.535	5.457
32727	Lake	069	1.729	1.542	5.418
32735	Lake	069	2.131	1.852	6.697
32736	Lake	069	1.795	1.572	5.754
32756	Lake	069	1.737	1.548	5.511
32757	Lake	069	1.884	1.691	5.891
32767	Lake	069	1.489	1.304	4.633
32776	Lake	069	1.991	1.742	6.272
32778	Lake	069	1.961	1.753	6.262
32784	Lake	069	1.883	1.668	5.952



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34705	Lake	069	2.634	2.271	8.034
34711	Lake	069	2.049	1.826	6.510
34712	Lake	069	1.796	1.592	5.668
34713	Lake	069	1.700	1.503	5.352
34714	Lake	069	2.298	2.033	7.324
34715	Lake	069	2.227	1.962	6.915
34729	Lake	069	2.934	2.600	9.160
34731	Lake	069	1.557	1.364	4.885
34736	Lake	069	2.491	2.194	7.828
34737	Lake	069	2.517	2.199	7.911
34748	Lake	069	1.636	1.445	5.210
34749	Lake	069	1.193	1.051	3.681
34753	Lake	069	2.393	2.086	7.438
34755	Lake	069	2.220	1.934	7.101
34756	Lake	069	2.847	2.499	8.951
34762	Lake	069	1.952	1.722	6.118
34788	Lake	069	1.947	1.727	6.073
34789	Lake	069	1.193	1.051	3.681
34797	Lake	069	2.463	2.176	7.762
33901	Lee	071	3.770	3.320	11.978
33902	Lee	071	2.965	2.586	9.573
33903	Lee	071	4.331	3.782	13.476
33904	Lee	071	4.232	3.696	13.314
33905	Lee	071	4.976	4.319	15.251
33906	Lee	071	3.411	2.980	10.833
33907	Lee	071	3.920	3.403	12.361
33908	Lee	071	5.582	4.898	17.055
33909	Lee	071	4.703	4.127	14.506
33910	Lee	071	5.258	4.626	16.214
33911	Lee	071	4.785	4.215	14.876
33912	Lee	071	5.259	4.625	16.066
33913	Lee	071	5.601	4.878	16.887
33914	Lee	071	4.549	4.000	14.223
33915	Lee	071	5.213	4.508	15.993
33916	Lee	071	4.263	3.751	13.324
33917	Lee	071	4.771	4.197	14.593

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			Frame Owners	Masonry Owners	Manufactured Homes
33918	Lee	071	4.115	3.599	12.868
33919	Lee	071	4.482	3.925	13.827
33920	Lee	071	6.397	5.646	19.306
33921	Lee	071	9.534	8.461	26.355
33922	Lee	071	6.894	6.111	20.642
33924	Lee	071	11.342	10.019	30.686
33928	Lee	071	5.807	5.094	17.780
33929	Lee	071	5.388	4.725	16.541
33931	Lee	071	7.328	6.455	21.607
33932	Lee	071	8.289	7.260	23.572
33936	Lee	071	4.892	4.285	15.257
33945	Lee	071	9.442	8.291	26.287
33956	Lee	071	7.066	6.160	21.020
33957	Lee	071	10.337	9.185	28.768
33965	Lee	071	7.202	6.307	21.032
33966	Lee	071	4.806	4.214	14.885
33967	Lee	071	4.780	4.153	14.738
33970	Lee	071	4.792	4.240	14.628
33971	Lee	071	4.951	4.365	15.265
33972	Lee	071	5.567	4.850	16.968
33973	Lee	071	5.243	4.631	16.003
33974	Lee	071	6.035	5.283	18.281
33976	Lee	071	4.967	4.338	15.153
33990	Lee	071	3.923	3.428	12.206
33991	Lee	071	4.818	4.262	14.938
33993	Lee	071	5.626	4.928	17.074
33994	Lee	071	3.558	3.126	11.214
34133	Lee	071	10.915	9.589	30.102
34134	Lee	071	6.744	5.963	20.154
34135	Lee	071	5.664	4.965	17.273
34136	Lee	071	10.915	9.589	30.102
32301	Leon	073	0.959	0.857	2.948
32302	Leon	073	0.933	0.833	2.904
32303	Leon	073	0.995	0.856	3.067
32304	Leon	073	0.991	0.871	3.034
32305	Leon	073	1.041	0.905	3.132

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32306	Leon	073	0.852	0.758	2.657
32307	Leon	073	0.878	0.785	2.776
32308	Leon	073	0.962	0.821	2.942
32309	Leon	073	0.947	0.857	2.938
32310	Leon	073	1.065	0.931	3.215
32311	Leon	073	1.053	0.921	3.192
32312	Leon	073	0.897	0.794	2.725
32313	Leon	073	0.839	0.739	2.539
32314	Leon	073	0.915	0.811	2.851
32315	Leon	073	1.047	0.923	3.263
32316	Leon	073	0.946	0.857	2.872
32317	Leon	073	1.039	0.918	3.203
32318	Leon	073	0.933	0.833	2.904
32362	Leon	073	0.973	0.865	2.991
32395	Leon	073	1.045	0.929	3.207
32399	Leon	073	0.916	0.803	2.810
32621	Levy	075	1.434	1.257	4.529
32625	Levy	075	1.914	1.682	5.919
32626	Levy	075	1.099	0.978	3.425
32639	Levy	075	1.344	1.197	4.238
32644	Levy	075	1.054	0.923	3.316
32668	Levy	075	1.627	1.445	4.989
32683	Levy	075	1.134	0.999	3.600
32696	Levy	075	1.296	1.134	4.037
34449	Levy	075	1.275	1.115	3.921
34498	Levy	075	1.778	1.538	5.490
32321	Liberty	077	1.464	1.282	4.499
32334	Liberty	077	1.558	1.351	4.769
32335	Liberty	077	2.119	1.840	6.492
32360	Liberty	077	1.430	1.252	4.392
32059	Madison	079	1.096	0.947	3.258
32331	Madison	079	1.146	1.002	3.518
32340	Madison	079	0.995	0.859	3.009
32341	Madison	079	0.889	0.795	2.751
32350	Madison	079	0.842	0.749	2.648
34201	Manatee	081	2.754	2.419	8.685

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34202	Manatee	081	3.087	2.701	9.647
34203	Manatee	081	2.498	2.181	7.849
34204	Manatee	081	2.450	2.169	7.808
34205	Manatee	081	2.313	2.021	7.233
34206	Manatee	081	1.986	1.737	6.361
34207	Manatee	081	2.236	1.965	7.079
34208	Manatee	081	2.652	2.328	8.304
34209	Manatee	081	2.807	2.487	8.838
34210	Manatee	081	3.203	2.835	9.905
34211	Manatee	081	3.728	3.273	11.583
34212	Manatee	081	3.575	3.107	10.963
34215	Manatee	081	4.135	3.640	12.368
34216	Manatee	081	4.344	3.821	12.823
34217	Manatee	081	4.619	4.096	13.753
34218	Manatee	081	4.336	3.833	13.029
34219	Manatee	081	3.453	3.024	10.695
34220	Manatee	081	2.402	2.092	7.483
34221	Manatee	081	3.133	2.718	9.674
34222	Manatee	081	2.888	2.504	8.951
34243	Manatee	081	2.629	2.300	8.281
34250	Manatee	081	4.458	3.894	13.382
34251	Manatee	081	4.932	4.332	14.931
34260	Manatee	081	1.890	1.648	5.903
34264	Manatee	081	2.487	2.209	7.916
34270	Manatee	081	3.517	3.077	10.767
34280	Manatee	081	3.238	2.844	9.903
34281	Manatee	081	2.447	2.137	7.723
34282	Manatee	081	2.166	1.920	6.942
32111	Marion	083	1.249	1.110	3.902
32113	Marion	083	1.249	1.094	3.869
32133	Marion	083	1.893	1.652	5.962
32134	Marion	083	1.017	0.905	3.108
32179	Marion	083	1.322	1.159	4.097
32182	Marion	083	1.024	0.917	3.261
32183	Marion	083	1.348	1.180	4.184
32192	Marion	083	1.058	0.927	3.265

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

<b>Modeling Organization:</b>	Impact Forecasting
<b>Hurricane Model Name &amp; Version Number:</b>	Florida Hurricane Model v1.0
<b>Hurricane Model Platform &amp; Version Number:</b>	ELEMENTS v15.0
<b>Hurricane Model Release Date:</b>	June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32195	Marion	083	1.682	1.476	5.395
32617	Marion	083	1.308	1.118	4.004
32634	Marion	083	1.341	1.174	4.166
32663	Marion	083	1.762	1.538	5.489
32664	Marion	083	1.082	0.976	3.433
32681	Marion	083	1.795	1.568	5.643
32686	Marion	083	1.175	1.031	3.635
34420	Marion	083	1.270	1.134	3.950
34421	Marion	083	1.142	0.990	3.528
34430	Marion	083	1.296	1.126	4.015
34431	Marion	083	1.499	1.316	4.776
34432	Marion	083	1.263	1.105	3.979
34470	Marion	083	1.088	0.954	3.342
34471	Marion	083	1.109	0.983	3.427
34472	Marion	083	1.303	1.132	4.023
34473	Marion	083	1.298	1.130	4.056
34474	Marion	083	1.098	0.974	3.418
34475	Marion	083	1.091	0.957	3.406
34476	Marion	083	1.246	1.104	3.916
34477	Marion	083	0.920	0.819	2.799
34478	Marion	083	1.015	0.883	3.178
34479	Marion	083	1.164	1.015	3.529
34480	Marion	083	1.169	1.015	3.668
34481	Marion	083	1.285	1.138	4.115
34482	Marion	083	1.214	1.069	3.786
34483	Marion	083	1.430	1.241	4.459
34488	Marion	083	1.032	0.894	3.166
34489	Marion	083	0.864	0.773	2.635
34491	Marion	083	1.322	1.170	4.149
34492	Marion	083	1.405	1.247	4.493
33455	Martin	085	8.164	7.216	23.251
33475	Martin	085	6.755	5.893	19.466
34956	Martin	085	7.499	6.564	22.199
34957	Martin	085	7.533	6.639	21.695
34958	Martin	085	8.146	7.194	22.942
34990	Martin	085	5.973	5.204	17.923

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34991	Martin	085	5.796	5.064	17.296
34992	Martin	085	5.886	5.174	17.673
34994	Martin	085	5.135	4.489	15.808
34995	Martin	085	5.306	4.699	16.244
34996	Martin	085	8.049	7.101	22.899
34997	Martin	085	6.370	5.561	18.831
33002	Miami-Dade	086	6.941	6.090	21.189
33010	Miami-Dade	086	5.360	4.691	16.907
33011	Miami-Dade	086	7.305	6.461	22.112
33012	Miami-Dade	086	5.668	5.041	17.630
33013	Miami-Dade	086	5.893	5.210	18.355
33014	Miami-Dade	086	6.601	5.819	20.434
33015	Miami-Dade	086	7.488	6.623	22.636
33016	Miami-Dade	086	5.925	5.165	18.297
33017	Miami-Dade	086	7.749	6.879	23.419
33018	Miami-Dade	086	6.648	5.811	20.455
33030	Miami-Dade	086	10.581	9.334	30.522
33031	Miami-Dade	086	15.185	13.451	41.003
33032	Miami-Dade	086	10.940	9.623	31.385
33033	Miami-Dade	086	10.309	9.046	29.675
33034	Miami-Dade	086	12.903	11.411	36.153
33035	Miami-Dade	086	12.042	10.672	33.904
33039	Miami-Dade	086	10.333	9.133	29.655
33054	Miami-Dade	086	6.591	5.779	20.202
33055	Miami-Dade	086	7.124	6.283	21.731
33056	Miami-Dade	086	7.100	6.289	21.813
33090	Miami-Dade	086	20.860	18.433	52.525
33092	Miami-Dade	086	11.003	9.775	31.878
33101	Miami-Dade	086	6.037	5.354	18.848
33102	Miami-Dade	086	4.925	4.302	15.397
33106	Miami-Dade	086	5.537	4.776	17.385
33109	Miami-Dade	086	19.782	17.534	48.885
33111	Miami-Dade	086	6.994	6.196	21.295
33112	Miami-Dade	086	6.819	6.005	21.151
33114	Miami-Dade	086	9.052	8.105	27.214
33116	Miami-Dade	086	8.312	7.342	24.977

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33119	Miami-Dade	086	23.710	21.091	55.525
33122	Miami-Dade	086	4.832	4.250	15.430
33124	Miami-Dade	086	13.211	11.678	35.648
33125	Miami-Dade	086	6.303	5.521	19.590
33126	Miami-Dade	086	6.716	5.874	20.804
33127	Miami-Dade	086	6.368	5.637	19.594
33128	Miami-Dade	086	6.090	5.354	18.858
33129	Miami-Dade	086	9.642	8.489	28.270
33130	Miami-Dade	086	6.095	5.401	18.847
33131	Miami-Dade	086	7.761	6.846	23.126
33132	Miami-Dade	086	10.226	8.935	29.517
33133	Miami-Dade	086	9.733	8.596	28.655
33134	Miami-Dade	086	7.304	6.442	22.243
33135	Miami-Dade	086	6.153	5.442	19.376
33136	Miami-Dade	086	6.752	5.952	20.755
33137	Miami-Dade	086	8.260	7.212	24.447
33138	Miami-Dade	086	7.957	7.034	23.841
33139	Miami-Dade	086	14.102	12.407	37.999
33140	Miami-Dade	086	14.777	13.002	39.219
33141	Miami-Dade	086	13.240	11.744	36.052
33142	Miami-Dade	086	6.347	5.569	19.580
33143	Miami-Dade	086	9.564	8.359	27.898
33144	Miami-Dade	086	6.695	5.806	20.451
33145	Miami-Dade	086	7.282	6.403	22.303
33146	Miami-Dade	086	9.963	8.785	29.101
33147	Miami-Dade	086	6.808	5.987	20.644
33149	Miami-Dade	086	15.207	13.427	40.409
33150	Miami-Dade	086	7.094	6.237	21.404
33151	Miami-Dade	086	6.262	5.515	19.266
33152	Miami-Dade	086	5.093	4.451	16.044
33153	Miami-Dade	086	8.168	7.172	24.538
33154	Miami-Dade	086	17.965	15.885	44.604
33155	Miami-Dade	086	7.833	6.870	23.723
33156	Miami-Dade	086	9.944	8.711	29.193
33157	Miami-Dade	086	9.422	8.338	27.818
33158	Miami-Dade	086	10.715	9.356	30.949

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33160	Miami-Dade	086	13.671	12.145	36.715
33161	Miami-Dade	086	8.081	7.165	24.210
33162	Miami-Dade	086	7.547	6.673	22.646
33163	Miami-Dade	086	7.783	6.842	23.071
33164	Miami-Dade	086	6.679	5.901	20.369
33165	Miami-Dade	086	7.320	6.346	22.494
33166	Miami-Dade	086	6.290	5.532	19.586
33167	Miami-Dade	086	7.541	6.632	22.746
33168	Miami-Dade	086	7.516	6.624	22.739
33169	Miami-Dade	086	7.115	6.234	21.563
33170	Miami-Dade	086	11.271	9.979	32.519
33172	Miami-Dade	086	6.687	5.860	20.499
33173	Miami-Dade	086	8.338	7.284	25.025
33174	Miami-Dade	086	7.098	6.242	21.750
33175	Miami-Dade	086	7.618	6.711	23.410
33176	Miami-Dade	086	8.726	7.612	26.117
33177	Miami-Dade	086	9.042	7.961	26.647
33178	Miami-Dade	086	7.821	6.952	23.765
33179	Miami-Dade	086	8.279	7.311	24.481
33180	Miami-Dade	086	9.930	8.759	28.486
33181	Miami-Dade	086	10.048	8.938	29.080
33182	Miami-Dade	086	8.069	7.054	24.371
33183	Miami-Dade	086	8.363	7.333	25.174
33184	Miami-Dade	086	7.557	6.596	22.917
33185	Miami-Dade	086	8.869	7.797	26.333
33186	Miami-Dade	086	8.424	7.391	25.283
33187	Miami-Dade	086	11.127	9.912	32.171
33188	Miami-Dade	086	5.707	4.979	17.843
33189	Miami-Dade	086	9.742	8.666	28.696
33190	Miami-Dade	086	10.244	9.081	30.048
33191	Miami-Dade	086	5.094	4.440	16.135
33192	Miami-Dade	086	7.955	7.016	24.066
33193	Miami-Dade	086	8.316	7.278	24.865
33194	Miami-Dade	086	9.914	8.756	29.037
33195	Miami-Dade	086	5.807	5.104	18.218
33196	Miami-Dade	086	9.166	8.085	27.124



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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33197	Miami-Dade	086	7.970	7.043	24.080
33198	Miami-Dade	086	5.338	4.680	16.848
33199	Miami-Dade	086	6.961	6.109	21.464
33206	Miami-Dade	086	6.994	6.196	21.295
33222	Miami-Dade	086	6.510	5.704	20.044
33231	Miami-Dade	086	8.500	7.504	25.150
33233	Miami-Dade	086	9.552	8.387	27.892
33234	Miami-Dade	086	9.052	8.105	27.214
33238	Miami-Dade	086	8.027	7.028	23.747
33239	Miami-Dade	086	10.628	9.252	30.273
33242	Miami-Dade	086	5.707	4.979	17.843
33243	Miami-Dade	086	9.543	8.386	27.973
33245	Miami-Dade	086	8.586	7.524	25.430
33247	Miami-Dade	086	5.834	5.127	18.110
33255	Miami-Dade	086	6.994	6.196	21.295
33256	Miami-Dade	086	9.547	8.434	28.192
33257	Miami-Dade	086	8.342	7.330	24.975
33261	Miami-Dade	086	7.609	6.753	22.988
33265	Miami-Dade	086	6.843	6.005	20.939
33266	Miami-Dade	086	5.930	5.225	18.337
33269	Miami-Dade	086	7.171	6.309	21.687
33280	Miami-Dade	086	12.068	10.598	33.226
33283	Miami-Dade	086	8.325	7.344	25.285
33296	Miami-Dade	086	9.161	8.091	27.399
33299	Miami-Dade	086	6.748	5.909	20.773
33001	Monroe	087	28.930	25.926	61.450
33036	Monroe	087	25.525	22.769	57.866
33037	Monroe	087	19.840	17.511	49.450
33040	Monroe	087	9.004	7.953	24.783
33041	Monroe	087	12.977	11.462	32.805
33042	Monroe	087	17.431	15.410	41.368
33043	Monroe	087	14.626	13.001	36.711
33045	Monroe	087	7.421	6.572	21.096
33050	Monroe	087	17.293	15.342	42.612
33051	Monroe	087	12.437	11.038	32.854
33052	Monroe	087	15.250	13.564	38.301

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

**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33070	Monroe	087	22.469	19.944	52.656
32009	Nassau	089	1.003	0.874	3.130
32011	Nassau	089	1.119	0.986	3.493
32034	Nassau	089	1.344	1.176	4.109
32035	Nassau	089	1.157	1.034	3.611
32041	Nassau	089	1.175	1.043	3.702
32046	Nassau	089	1.028	0.916	3.257
32097	Nassau	089	1.098	0.969	3.362
32531	Okaloosa	091	3.009	2.646	9.133
32536	Okaloosa	091	3.123	2.737	9.429
32537	Okaloosa	091	2.753	2.459	8.388
32539	Okaloosa	091	3.125	2.730	9.576
32540	Okaloosa	091	5.094	4.484	14.028
32541	Okaloosa	091	5.562	4.879	15.335
32542	Okaloosa	091	4.329	3.732	12.154
32544	Okaloosa	091	5.409	4.828	15.458
32547	Okaloosa	091	4.242	3.740	12.269
32548	Okaloosa	091	5.653	4.993	15.544
32549	Okaloosa	091	5.512	4.797	15.114
32564	Okaloosa	091	3.187	2.741	9.729
32567	Okaloosa	091	2.592	2.300	7.974
32569	Okaloosa	091	7.179	6.307	19.461
32578	Okaloosa	091	4.290	3.766	12.208
32579	Okaloosa	091	5.694	5.038	15.817
32580	Okaloosa	091	4.177	3.659	11.913
32588	Okaloosa	091	3.338	2.915	9.930
34972	Okeechobee	093	5.568	4.897	16.983
34973	Okeechobee	093	3.543	3.116	11.080
34974	Okeechobee	093	5.798	5.071	17.631
32703	Orange	095	1.618	1.420	5.170
32704	Orange	095	1.701	1.494	5.278
32709	Orange	095	2.972	2.614	9.174
32710	Orange	095	1.673	1.455	5.165
32712	Orange	095	1.685	1.497	5.281
32751	Orange	095	1.669	1.462	5.282
32768	Orange	095	1.541	1.324	4.913

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

**Modeling Organization:**

Impact Forecasting

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Florida Hurricane Model v1.0

**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

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June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32777	Orange	095	2.159	1.903	6.848
32789	Orange	095	1.688	1.491	5.356
32790	Orange	095	1.737	1.538	5.493
32793	Orange	095	1.538	1.345	4.788
32794	Orange	095	1.956	1.733	6.185
32798	Orange	095	1.919	1.690	6.135
32799	Orange	095	1.956	1.733	6.185
32801	Orange	095	1.398	1.250	4.473
32802	Orange	095	1.392	1.230	4.425
32803	Orange	095	1.597	1.369	5.073
32804	Orange	095	1.653	1.435	5.210
32805	Orange	095	1.477	1.289	4.701
32806	Orange	095	1.689	1.478	5.367
32807	Orange	095	1.679	1.465	5.271
32808	Orange	095	1.507	1.308	4.728
32809	Orange	095	1.612	1.431	5.110
32810	Orange	095	1.581	1.377	5.009
32811	Orange	095	1.633	1.434	5.155
32812	Orange	095	1.817	1.593	5.684
32814	Orange	095	1.686	1.479	5.400
32816	Orange	095	1.529	1.348	4.865
32817	Orange	095	1.877	1.614	5.818
32818	Orange	095	1.549	1.339	4.801
32819	Orange	095	1.692	1.490	5.444
32820	Orange	095	2.503	2.197	7.792
32821	Orange	095	1.957	1.730	6.174
32822	Orange	095	1.756	1.513	5.540
32824	Orange	095	2.070	1.826	6.541
32825	Orange	095	1.910	1.690	5.900
32826	Orange	095	1.881	1.657	5.975
32827	Orange	095	2.209	1.926	6.892
32828	Orange	095	1.989	1.753	6.344
32829	Orange	095	2.036	1.804	6.538
32830	Orange	095	1.955	1.729	6.039
32831	Orange	095	2.853	2.492	9.111
32832	Orange	095	2.809	2.469	8.809

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**Modeling Organization:**

Impact Forecasting

**Hurricane Model Name & Version Number:**

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**Hurricane Model Platform & Version Number:**

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**Hurricane Model Release Date:**

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32833	Orange	095	2.489	2.188	7.819
32834	Orange	095	1.347	1.161	4.240
32835	Orange	095	1.605	1.415	5.065
32836	Orange	095	2.180	1.937	6.883
32837	Orange	095	1.821	1.589	5.695
32839	Orange	095	1.635	1.400	5.175
32853	Orange	095	1.233	1.071	3.904
32854	Orange	095	1.552	1.355	4.931
32855	Orange	095	2.098	1.820	6.542
32856	Orange	095	1.846	1.612	5.811
32857	Orange	095	1.921	1.653	6.027
32858	Orange	095	1.256	1.105	3.914
32859	Orange	095	1.763	1.572	5.590
32860	Orange	095	1.704	1.498	5.326
32861	Orange	095	2.270	1.978	7.156
32862	Orange	095	1.242	1.101	3.858
32867	Orange	095	1.924	1.705	6.020
32868	Orange	095	1.542	1.354	4.917
32869	Orange	095	2.045	1.816	6.536
32872	Orange	095	1.392	1.230	4.425
32877	Orange	095	1.746	1.526	5.429
32878	Orange	095	2.053	1.811	6.545
32885	Orange	095	1.242	1.101	3.858
32886	Orange	095	1.242	1.101	3.858
32887	Orange	095	2.580	2.230	8.088
32891	Orange	095	1.233	1.071	3.904
32896	Orange	095	1.242	1.101	3.858
32897	Orange	095	1.242	1.101	3.858
34734	Orange	095	1.868	1.638	5.950
34740	Orange	095	2.395	2.100	7.545
34760	Orange	095	2.990	2.645	9.540
34761	Orange	095	1.790	1.574	5.682
34777	Orange	095	3.128	2.767	9.915
34778	Orange	095	2.836	2.498	8.855
34786	Orange	095	2.110	1.847	6.672
34787	Orange	095	2.050	1.796	6.478

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33848	Osceola	097	2.816	2.429	8.847
34739	Osceola	097	4.421	3.858	13.387
34741	Osceola	097	2.066	1.777	6.467
34742	Osceola	097	2.257	1.975	7.176
34743	Osceola	097	2.138	1.859	6.710
34744	Osceola	097	2.361	2.086	7.555
34745	Osceola	097	1.570	1.392	5.046
34746	Osceola	097	2.383	2.079	7.550
34747	Osceola	097	2.372	2.073	7.513
34758	Osceola	097	2.607	2.269	8.201
34769	Osceola	097	2.635	2.331	8.331
34770	Osceola	097	3.393	2.957	10.495
34771	Osceola	097	3.093	2.717	9.501
34772	Osceola	097	3.024	2.665	9.379
34773	Osceola	097	3.247	2.854	9.980
33401	Palm Beach	099	6.871	6.012	20.384
33402	Palm Beach	099	7.405	6.461	21.578
33403	Palm Beach	099	7.218	6.300	20.841
33404	Palm Beach	099	6.838	6.007	19.993
33405	Palm Beach	099	7.733	6.782	22.448
33406	Palm Beach	099	6.102	5.352	18.455
33407	Palm Beach	099	7.090	6.169	20.646
33408	Palm Beach	099	8.841	7.735	24.716
33409	Palm Beach	099	6.046	5.391	18.434
33410	Palm Beach	099	6.454	5.654	19.094
33411	Palm Beach	099	6.841	6.024	20.430
33412	Palm Beach	099	8.140	7.159	23.777
33413	Palm Beach	099	6.509	5.755	19.633
33414	Palm Beach	099	6.594	5.807	19.745
33415	Palm Beach	099	6.135	5.373	18.563
33416	Palm Beach	099	6.601	5.835	19.847
33417	Palm Beach	099	6.271	5.522	18.707
33418	Palm Beach	099	7.178	6.268	21.091
33419	Palm Beach	099	5.339	4.771	16.234
33420	Palm Beach	099	7.053	6.213	20.509
33421	Palm Beach	099	5.657	4.927	17.328

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			Frame Owners	Masonry Owners	Manufactured Homes
33422	Palm Beach	099	10.789	9.532	29.809
33424	Palm Beach	099	7.926	6.974	23.181
33425	Palm Beach	099	7.502	6.539	21.952
33426	Palm Beach	099	7.088	6.263	20.943
33427	Palm Beach	099	9.738	8.592	27.224
33428	Palm Beach	099	7.909	6.963	23.147
33429	Palm Beach	099	9.738	8.592	27.224
33430	Palm Beach	099	6.560	5.813	20.091
33431	Palm Beach	099	9.439	8.211	26.589
33432	Palm Beach	099	10.493	9.248	29.088
33433	Palm Beach	099	7.954	7.014	23.262
33434	Palm Beach	099	8.196	7.269	23.844
33435	Palm Beach	099	9.068	8.011	25.607
33436	Palm Beach	099	7.090	6.258	21.115
33437	Palm Beach	099	7.270	6.412	21.639
33438	Palm Beach	099	11.716	10.353	32.515
33444	Palm Beach	099	8.317	7.362	24.204
33445	Palm Beach	099	7.823	6.968	22.983
33446	Palm Beach	099	8.362	7.356	24.403
33448	Palm Beach	099	11.650	10.226	32.159
33449	Palm Beach	099	7.670	6.757	22.467
33454	Palm Beach	099	7.969	6.942	23.287
33458	Palm Beach	099	6.818	5.955	19.790
33459	Palm Beach	099	8.928	7.862	26.386
33460	Palm Beach	099	7.735	6.758	22.357
33461	Palm Beach	099	6.545	5.776	19.657
33462	Palm Beach	099	8.262	7.267	23.813
33463	Palm Beach	099	6.501	5.704	19.513
33464	Palm Beach	099	11.688	10.293	31.422
33465	Palm Beach	099	7.251	6.333	21.181
33466	Palm Beach	099	6.557	5.811	19.511
33467	Palm Beach	099	7.243	6.477	21.624
33468	Palm Beach	099	7.664	6.688	21.876
33469	Palm Beach	099	7.953	7.060	22.535
33470	Palm Beach	099	7.900	6.962	23.365
33472	Palm Beach	099	7.587	6.733	22.604

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33473	Palm Beach	099	10.436	9.239	29.355
33474	Palm Beach	099	7.068	6.236	20.977
33476	Palm Beach	099	10.136	8.963	28.900
33477	Palm Beach	099	9.064	7.956	25.145
33478	Palm Beach	099	9.160	8.086	26.162
33480	Palm Beach	099	16.610	14.826	41.440
33481	Palm Beach	099	7.877	6.951	23.206
33482	Palm Beach	099	7.722	6.811	22.598
33483	Palm Beach	099	11.972	10.636	32.008
33484	Palm Beach	099	7.530	6.629	22.229
33486	Palm Beach	099	7.527	6.629	22.171
33487	Palm Beach	099	10.126	8.962	28.143
33488	Palm Beach	099	7.708	6.809	22.606
33493	Palm Beach	099	7.433	6.642	22.592
33496	Palm Beach	099	7.969	6.991	23.414
33497	Palm Beach	099	8.614	7.631	25.194
33498	Palm Beach	099	9.024	7.906	26.053
33499	Palm Beach	099	8.243	7.250	23.992
33523	Pasco	101	1.776	1.593	5.628
33524	Pasco	101	2.618	2.283	8.346
33525	Pasco	101	2.141	1.861	6.768
33526	Pasco	101	1.659	1.476	5.270
33537	Pasco	101	1.588	1.412	5.082
33539	Pasco	101	2.898	2.519	9.117
33540	Pasco	101	2.066	1.818	6.555
33541	Pasco	101	1.972	1.713	6.185
33542	Pasco	101	1.707	1.497	5.368
33543	Pasco	101	2.227	1.976	7.079
33544	Pasco	101	2.129	1.871	6.700
33545	Pasco	101	2.197	1.895	6.988
33574	Pasco	101	2.172	1.890	6.897
33576	Pasco	101	2.218	1.950	7.036
33593	Pasco	101	1.726	1.524	5.571
34610	Pasco	101	1.877	1.646	5.961
34637	Pasco	101	2.323	2.017	7.285
34638	Pasco	101	1.994	1.749	6.342

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34639	Pasco	101	2.162	1.901	7.006
34652	Pasco	101	1.573	1.370	4.958
34653	Pasco	101	1.538	1.350	4.887
34654	Pasco	101	1.824	1.587	5.790
34655	Pasco	101	1.833	1.605	5.798
34656	Pasco	101	1.646	1.463	5.236
34667	Pasco	101	1.597	1.404	5.085
34668	Pasco	101	1.442	1.265	4.613
34669	Pasco	101	1.675	1.477	5.376
34673	Pasco	101	1.778	1.542	5.667
34674	Pasco	101	1.618	1.423	5.144
34679	Pasco	101	2.920	2.547	9.082
34680	Pasco	101	1.513	1.325	4.786
34690	Pasco	101	1.462	1.286	4.665
34691	Pasco	101	1.843	1.620	5.818
34692	Pasco	101	1.596	1.402	5.114
33701	Pinellas	103	2.258	1.994	7.077
33702	Pinellas	103	2.035	1.805	6.477
33703	Pinellas	103	2.225	1.946	7.109
33704	Pinellas	103	2.273	1.981	7.160
33705	Pinellas	103	2.741	2.403	8.418
33706	Pinellas	103	3.538	3.096	10.477
33707	Pinellas	103	2.109	1.856	6.711
33708	Pinellas	103	2.894	2.538	8.849
33709	Pinellas	103	1.689	1.492	5.396
33710	Pinellas	103	1.812	1.590	5.736
33711	Pinellas	103	2.070	1.817	6.631
33712	Pinellas	103	2.113	1.858	6.689
33713	Pinellas	103	1.669	1.461	5.360
33714	Pinellas	103	1.692	1.466	5.320
33715	Pinellas	103	3.319	2.907	10.083
33716	Pinellas	103	2.250	1.964	7.110
33729	Pinellas	103	1.674	1.477	5.383
33730	Pinellas	103	1.431	1.251	4.486
33731	Pinellas	103	2.528	2.253	7.891
33732	Pinellas	103	2.076	1.845	6.595



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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33733	Pinellas	103	1.431	1.251	4.486
33734	Pinellas	103	1.922	1.703	6.120
33736	Pinellas	103	3.437	3.024	10.271
33738	Pinellas	103	3.147	2.785	9.575
33740	Pinellas	103	3.569	3.135	10.665
33741	Pinellas	103	6.074	5.375	17.034
33742	Pinellas	103	1.787	1.551	5.690
33743	Pinellas	103	1.858	1.614	5.990
33744	Pinellas	103	2.009	1.771	6.328
33747	Pinellas	103	1.585	1.394	5.068
33755	Pinellas	103	1.757	1.561	5.673
33756	Pinellas	103	1.704	1.504	5.424
33757	Pinellas	103	1.869	1.630	5.934
33758	Pinellas	103	1.420	1.243	4.540
33759	Pinellas	103	1.949	1.708	6.186
33760	Pinellas	103	1.897	1.679	6.002
33761	Pinellas	103	1.549	1.362	4.914
33762	Pinellas	103	2.055	1.794	6.466
33763	Pinellas	103	1.665	1.458	5.278
33764	Pinellas	103	1.668	1.468	5.280
33765	Pinellas	103	1.622	1.436	5.077
33766	Pinellas	103	1.863	1.633	5.931
33767	Pinellas	103	3.508	3.075	10.726
33769	Pinellas	103	1.574	1.382	4.967
33770	Pinellas	103	1.724	1.506	5.518
33771	Pinellas	103	1.489	1.297	4.765
33772	Pinellas	103	1.932	1.696	6.112
33773	Pinellas	103	1.506	1.310	4.831
33774	Pinellas	103	2.035	1.755	6.342
33775	Pinellas	103	1.867	1.638	5.939
33776	Pinellas	103	2.415	2.118	7.557
33777	Pinellas	103	1.819	1.606	5.751
33778	Pinellas	103	1.728	1.512	5.528
33779	Pinellas	103	1.443	1.267	4.595
33780	Pinellas	103	1.609	1.393	5.140
33781	Pinellas	103	1.583	1.377	5.101

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			Frame Owners	Masonry Owners	Manufactured Homes
33782	Pinellas	103	1.646	1.441	5.332
33784	Pinellas	103	1.575	1.378	5.046
33785	Pinellas	103	3.752	3.313	11.274
33786	Pinellas	103	3.458	3.036	10.523
34660	Pinellas	103	3.128	2.754	9.591
34677	Pinellas	103	1.836	1.616	5.915
34681	Pinellas	103	2.984	2.609	9.283
34682	Pinellas	103	1.686	1.488	5.357
34683	Pinellas	103	1.803	1.584	5.716
34684	Pinellas	103	1.656	1.457	5.212
34685	Pinellas	103	1.874	1.645	6.010
34688	Pinellas	103	1.922	1.692	6.068
34689	Pinellas	103	1.932	1.686	6.080
34695	Pinellas	103	2.045	1.786	6.418
34697	Pinellas	103	1.592	1.413	5.093
34698	Pinellas	103	1.833	1.568	5.771
33801	Polk	105	2.039	1.806	6.522
33802	Polk	105	2.096	1.831	6.768
33803	Polk	105	1.945	1.731	6.297
33804	Polk	105	1.999	1.740	6.274
33805	Polk	105	1.954	1.722	6.191
33806	Polk	105	1.791	1.592	5.643
33807	Polk	105	2.739	2.371	8.545
33809	Polk	105	2.257	1.972	7.127
33810	Polk	105	2.241	1.953	7.097
33811	Polk	105	2.491	2.182	7.850
33812	Polk	105	2.328	2.041	7.399
33813	Polk	105	2.211	1.921	7.113
33815	Polk	105	1.804	1.573	5.662
33820	Polk	105	4.094	3.613	12.782
33823	Polk	105	2.450	2.137	7.749
33827	Polk	105	4.231	3.735	13.229
33830	Polk	105	2.836	2.503	8.885
33831	Polk	105	1.898	1.682	5.881
33835	Polk	105	3.791	3.308	11.742
33836	Polk	105	2.181	1.924	6.833

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			Frame Owners	Masonry Owners	Manufactured Homes
33837	Polk	105	2.757	2.398	8.707
33838	Polk	105	2.914	2.579	9.283
33839	Polk	105	2.738	2.392	8.686
33840	Polk	105	1.994	1.780	6.273
33841	Polk	105	3.594	3.143	11.337
33843	Polk	105	3.725	3.284	11.799
33844	Polk	105	2.810	2.454	8.845
33845	Polk	105	1.918	1.686	6.126
33846	Polk	105	2.677	2.344	8.544
33847	Polk	105	3.882	3.385	11.980
33849	Polk	105	2.508	2.199	8.107
33850	Polk	105	2.561	2.227	8.195
33851	Polk	105	2.847	2.481	9.012
33853	Polk	105	2.522	2.227	7.992
33854	Polk	105	3.643	3.189	11.450
33855	Polk	105	3.065	2.715	9.682
33856	Polk	105	4.022	3.544	12.641
33858	Polk	105	2.831	2.459	8.947
33859	Polk	105	3.181	2.772	10.002
33860	Polk	105	2.792	2.415	8.771
33863	Polk	105	4.010	3.481	12.342
33867	Polk	105	5.064	4.409	15.440
33868	Polk	105	3.129	2.747	9.739
33877	Polk	105	3.255	2.847	10.141
33880	Polk	105	2.418	2.096	7.693
33881	Polk	105	2.316	2.060	7.347
33882	Polk	105	2.654	2.323	8.411
33883	Polk	105	1.542	1.352	4.815
33884	Polk	105	2.572	2.245	8.182
33885	Polk	105	2.443	2.116	7.846
33888	Polk	105	2.397	2.095	7.540
33896	Polk	105	2.370	2.060	7.497
33897	Polk	105	2.298	2.032	7.286
33898	Polk	105	3.512	3.106	11.239
34759	Polk	105	2.764	2.453	8.857
32007	Putnam	107	1.141	1.003	3.603

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			Frame Owners	Masonry Owners	Manufactured Homes
32112	Putnam	107	1.458	1.282	4.645
32131	Putnam	107	1.642	1.463	5.302
32138	Putnam	107	1.055	0.922	3.324
32139	Putnam	107	1.279	1.127	3.924
32140	Putnam	107	1.158	1.013	3.677
32147	Putnam	107	0.953	0.847	2.940
32148	Putnam	107	1.251	1.090	3.844
32149	Putnam	107	0.913	0.802	2.895
32157	Putnam	107	1.265	1.104	4.030
32177	Putnam	107	1.134	1.011	3.546
32178	Putnam	107	1.041	0.902	3.188
32181	Putnam	107	1.414	1.243	4.430
32185	Putnam	107	1.225	1.080	3.818
32187	Putnam	107	1.190	1.049	3.796
32189	Putnam	107	1.328	1.141	4.105
32193	Putnam	107	1.279	1.135	4.012
32640	Putnam	107	1.123	0.988	3.527
32666	Putnam	107	1.176	1.031	3.664
32530	Santa Rosa	113	5.535	4.919	16.055
32561	Santa Rosa	113	10.541	9.374	27.384
32562	Santa Rosa	113	12.347	11.005	30.840
32563	Santa Rosa	113	7.175	6.264	19.994
32565	Santa Rosa	113	3.794	3.333	11.383
32566	Santa Rosa	113	6.413	5.747	18.133
32570	Santa Rosa	113	4.269	3.738	12.870
32571	Santa Rosa	113	4.666	4.143	13.815
32572	Santa Rosa	113	4.410	3.873	13.211
32583	Santa Rosa	113	4.873	4.305	14.508
34223	Sarasota	115	4.506	3.937	13.812
34228	Sarasota	115	5.413	4.769	15.469
34229	Sarasota	115	4.111	3.566	12.376
34230	Sarasota	115	2.308	2.026	7.438
34231	Sarasota	115	3.094	2.717	9.503
34232	Sarasota	115	2.606	2.271	8.155
34233	Sarasota	115	2.550	2.263	8.124
34234	Sarasota	115	2.577	2.265	8.215

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

**Modeling Organization:**

Impact Forecasting

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**Hurricane Model Platform & Version Number:**

ELEMENTS v15.0

**Hurricane Model Release Date:**

June 2021

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34235	Sarasota	115	2.818	2.449	8.819
34236	Sarasota	115	3.395	2.971	10.539
34237	Sarasota	115	2.115	1.852	6.789
34238	Sarasota	115	3.213	2.829	10.033
34239	Sarasota	115	2.462	2.150	7.774
34240	Sarasota	115	3.538	3.103	11.061
34241	Sarasota	115	3.649	3.214	11.451
34242	Sarasota	115	4.792	4.245	14.072
34249	Sarasota	115	3.521	3.092	10.872
34272	Sarasota	115	3.460	3.087	10.879
34274	Sarasota	115	3.179	2.804	9.922
34275	Sarasota	115	3.774	3.328	11.795
34276	Sarasota	115	5.784	5.107	16.744
34277	Sarasota	115	2.536	2.221	7.943
34278	Sarasota	115	2.111	1.853	6.789
34284	Sarasota	115	3.320	2.912	10.378
34285	Sarasota	115	3.179	2.788	9.872
34286	Sarasota	115	4.130	3.635	12.906
34287	Sarasota	115	3.491	3.062	11.044
34288	Sarasota	115	4.281	3.773	13.288
34289	Sarasota	115	3.653	3.209	11.511
34290	Sarasota	115	3.943	3.446	12.185
34291	Sarasota	115	4.228	3.741	13.189
34292	Sarasota	115	3.551	3.103	11.133
34293	Sarasota	115	3.691	3.214	11.465
32701	Seminole	117	1.574	1.370	4.857
32707	Seminole	117	1.676	1.495	5.307
32708	Seminole	117	1.837	1.604	5.783
32714	Seminole	117	1.579	1.382	4.882
32715	Seminole	117	1.629	1.435	5.160
32716	Seminole	117	1.528	1.351	4.716
32718	Seminole	117	1.818	1.620	5.826
32719	Seminole	117	1.808	1.592	5.825
32730	Seminole	117	1.548	1.350	4.863
32732	Seminole	117	2.593	2.303	8.395
32733	Seminole	117	1.876	1.638	5.957

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			Frame Owners	Masonry Owners	Manufactured Homes
32745	Seminole	117	1.374	1.218	4.315
32746	Seminole	117	1.650	1.469	5.138
32747	Seminole	117	1.638	1.449	5.196
32750	Seminole	117	1.722	1.520	5.408
32752	Seminole	117	1.722	1.501	5.344
32762	Seminole	117	1.911	1.683	6.086
32765	Seminole	117	1.933	1.695	6.223
32766	Seminole	117	2.386	2.102	7.591
32771	Seminole	117	1.697	1.526	5.330
32772	Seminole	117	1.531	1.330	4.818
32773	Seminole	117	1.846	1.621	5.728
32779	Seminole	117	1.756	1.535	5.471
32791	Seminole	117	1.701	1.497	5.289
32792	Seminole	117	1.620	1.417	5.114
32795	Seminole	117	1.476	1.302	4.691
32004	St. Johns	109	1.403	1.231	4.386
32033	St. Johns	109	1.334	1.181	4.177
32080	St. Johns	109	1.579	1.396	4.993
32081	St. Johns	109	1.269	1.119	3.956
32082	St. Johns	109	1.444	1.265	4.458
32084	St. Johns	109	1.314	1.168	4.107
32085	St. Johns	109	1.227	1.077	3.854
32086	St. Johns	109	1.159	1.020	3.648
32092	St. Johns	109	1.321	1.143	4.172
32095	St. Johns	109	1.242	1.086	3.844
32145	St. Johns	109	1.398	1.222	4.374
32259	St. Johns	109	1.176	1.024	3.628
32260	St. Johns	109	1.339	1.171	4.172
34945	St. Lucie	111	6.505	5.713	19.425
34946	St. Lucie	111	4.858	4.221	14.724
34947	St. Lucie	111	4.527	3.966	13.876
34948	St. Lucie	111	4.044	3.544	12.432
34949	St. Lucie	111	9.751	8.573	26.594
34950	St. Lucie	111	4.211	3.685	12.905
34951	St. Lucie	111	5.168	4.561	15.539
34952	St. Lucie	111	5.322	4.702	16.165

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34953	St. Lucie	111	5.573	4.829	17.224
34954	St. Lucie	111	4.044	3.544	12.432
34979	St. Lucie	111	4.044	3.544	12.432
34981	St. Lucie	111	5.528	4.886	16.708
34982	St. Lucie	111	5.262	4.661	15.972
34983	St. Lucie	111	5.065	4.402	15.525
34984	St. Lucie	111	4.977	4.321	15.265
34985	St. Lucie	111	4.976	4.330	15.252
34986	St. Lucie	111	4.919	4.334	15.105
34987	St. Lucie	111	5.481	4.868	16.723
34988	St. Lucie	111	7.503	6.551	21.964
32162	Sumter	119	1.217	1.083	3.795
32163	Sumter	119	2.175	1.926	6.838
33513	Sumter	119	1.776	1.544	5.601
33514	Sumter	119	2.124	1.842	6.634
33521	Sumter	119	1.476	1.298	4.828
33538	Sumter	119	2.219	1.956	6.972
33585	Sumter	119	1.554	1.346	4.833
33597	Sumter	119	1.964	1.713	6.171
34484	Sumter	119	1.554	1.344	4.879
34636	Sumter	119	1.782	1.587	5.607
34785	Sumter	119	1.495	1.342	4.745
32008	Suwannee	121	1.141	1.008	3.583
32060	Suwannee	121	1.061	0.929	3.231
32062	Suwannee	121	1.187	1.055	3.665
32064	Suwannee	121	0.964	0.840	2.948
32071	Suwannee	121	1.236	1.099	3.887
32094	Suwannee	121	1.104	0.983	3.373
32347	Taylor	123	1.133	0.999	3.488
32348	Taylor	123	1.101	0.968	3.382
32356	Taylor	123	1.324	1.177	4.153
32357	Taylor	123	1.255	1.103	3.891
32359	Taylor	123	1.315	1.157	4.114
32054	Union	125	1.102	0.978	3.491
32083	Union	125	1.041	0.928	3.265
32697	Union	125	1.148	1.016	3.555

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

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			Frame Owners	Masonry Owners	Manufactured Homes
32105	Volusia	127	1.366	1.212	4.313
32114	Volusia	127	1.235	1.087	3.920
32115	Volusia	127	1.203	1.055	3.809
32116	Volusia	127	1.626	1.426	5.103
32117	Volusia	127	1.261	1.104	3.965
32118	Volusia	127	1.961	1.707	6.108
32119	Volusia	127	1.324	1.164	4.269
32120	Volusia	127	1.097	0.957	3.409
32121	Volusia	127	1.033	0.915	3.212
32122	Volusia	127	1.362	1.205	4.188
32123	Volusia	127	1.362	1.205	4.188
32124	Volusia	127	1.523	1.306	4.758
32125	Volusia	127	1.200	1.058	3.771
32126	Volusia	127	1.767	1.527	5.456
32127	Volusia	127	1.549	1.383	4.904
32128	Volusia	127	1.486	1.303	4.734
32129	Volusia	127	1.324	1.162	4.139
32130	Volusia	127	1.583	1.376	4.937
32132	Volusia	127	1.541	1.359	4.840
32141	Volusia	127	1.658	1.461	5.251
32168	Volusia	127	1.480	1.301	4.637
32169	Volusia	127	2.456	2.140	7.525
32170	Volusia	127	1.908	1.670	5.973
32173	Volusia	127	1.491	1.309	4.712
32174	Volusia	127	1.381	1.208	4.218
32175	Volusia	127	1.432	1.248	4.487
32176	Volusia	127	2.109	1.872	6.461
32180	Volusia	127	1.370	1.210	4.277
32190	Volusia	127	1.619	1.440	5.131
32198	Volusia	127	1.097	0.957	3.409
32706	Volusia	127	1.668	1.434	5.283
32713	Volusia	127	1.673	1.474	5.179
32720	Volusia	127	1.516	1.339	4.735
32721	Volusia	127	1.599	1.409	4.995
32722	Volusia	127	1.459	1.308	4.650
32723	Volusia	127	1.576	1.385	5.046



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			Frame Owners	Masonry Owners	Manufactured Homes
32724	Volusia	127	1.536	1.343	4.796
32725	Volusia	127	1.581	1.392	4.941
32728	Volusia	127	1.767	1.539	5.578
32738	Volusia	127	1.712	1.511	5.447
32739	Volusia	127	1.709	1.523	5.504
32744	Volusia	127	1.562	1.376	4.899
32753	Volusia	127	1.689	1.482	5.248
32759	Volusia	127	2.274	2.002	6.989
32763	Volusia	127	1.497	1.292	4.674
32764	Volusia	127	2.230	1.959	6.987
32774	Volusia	127	1.557	1.347	4.919
32326	Wakulla	129	1.191	1.075	3.768
32327	Wakulla	129	1.097	0.979	3.380
32346	Wakulla	129	1.828	1.616	5.689
32355	Wakulla	129	1.230	1.086	3.804
32358	Wakulla	129	1.383	1.223	4.334
32422	Walton	131	2.652	2.338	7.955
32433	Walton	131	2.767	2.443	8.410
32434	Walton	131	2.749	2.402	8.417
32435	Walton	131	2.705	2.355	8.124
32439	Walton	131	3.251	2.846	9.543
32455	Walton	131	2.750	2.413	8.219
32459	Walton	131	5.430	4.782	14.955
32461	Walton	131	4.950	4.370	13.125
32538	Walton	131	2.753	2.442	8.482
32550	Walton	131	5.831	5.148	15.848
32427	Washington	133	2.188	1.912	6.781
32428	Washington	133	2.280	2.021	6.774
32437	Washington	133	3.200	2.816	9.289
32462	Washington	133	2.488	2.168	7.376
32463	Washington	133	2.416	2.118	7.245