

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32003	Clay	12019	0.8354	0.7915	2.5196
32008	Suwannee	12121	0.474	0.455	1.3426
32009	Nassau	12089	0.3084	0.2987	0.814
32011	Nassau	12089	0.3478	0.3349	0.9544
32024	Columbia	12023	0.3886	0.3764	1.0352
32025	Columbia	12023	0.3378	0.3292	0.8692
32033	Saint Johns	12109	0.677	0.6424	2.0192
32034	Nassau	12089	1.1252	1.0553	3.957
32038	Columbia	12023	0.4055	0.3913	1.1058
32040	Baker	12003	0.3007	0.2943	0.7476
32043	Clay	12019	0.6958	0.6609	2.066
32044	Bradford	12007	0.4562	0.4421	1.2096
32046	Nassau	12089	0.2849	0.2757	0.7582
32052	Hamilton	12047	0.3297	0.3204	0.8582
32053	Hamilton	12047	0.3583	0.3468	0.954
32054	Union	12125	0.3832	0.3726	0.9998
32055	Columbia	12023	0.3327	0.3242	0.8564
32058	Bradford	12007	0.3309	0.323	0.8382
32059	Madison	12079	0.4155	0.3991	1.1594
32060	Suwannee	12121	0.387	0.3736	1.0508
32061	Columbia	12023	0.323	0.3155	0.8206
32062	Suwannee	12121	0.4246	0.4087	1.1806
32063	Baker	12003	0.2965	0.2894	0.7488
32064	Suwannee	12121	0.3492	0.3383	0.9288
32065	Clay	12019	0.4952	0.4745	1.3958
32066	Lafayette	12067	0.5368	0.5128	1.5578
32067	Clay	12019	0.5411	0.518	1.5338
32068	Clay	12019	0.4566	0.4386	1.264
32071	Suwannee	12121	0.4547	0.437	1.2778
32073	Clay	12019	0.7032	0.669	2.073
32079	Clay	12019	0.4374	0.4208	1.2034
32080	Saint Johns	12109	2.268	2.1109	7.9922
32081	Saint Johns	12109	0.7061	0.6674	2.5074
32082	Saint Johns	12109	1.7058	1.5915	6.0324
32083	Union	12125	0.357	0.3481	0.9098
32084	Saint Johns	12109	1.2376	1.1603	4.4362

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32086	Saint Johns	12109	1.2068	1.1328	4.3196
32087	Baker	12003	0.2537	0.2494	0.6154
32091	Bradford	12007	0.4259	0.4134	1.1164
32092	Saint Johns	12109	0.6532	0.6197	1.9534
32094	Suwannee	12121	0.367	0.3556	0.9756
32095	Saint Johns	12109	1.044	0.9811	3.7464
32096	Hamilton	12047	0.2991	0.2925	0.7528
32097	Nassau	12089	0.4447	0.4241	1.301
32099	Duval	12031	0.4766	0.4566	1.3512
32102	Lake	12069	1.0431	0.9889	3.1098
32110	Flagler	12035	0.7781	0.7391	2.305
32112	Putnam	12107	0.9983	0.9476	2.9506
32113	Marion	12083	0.6072	0.5836	1.6882
32114	Volusia	12127	2.4487	2.2795	8.855
32117	Volusia	12127	2.4026	2.237	8.6956
32118	Volusia	12127	3.6184	3.355	12.837
32119	Volusia	12127	2.2338	2.0818	8.1294
32124	Volusia	12127	0.9959	0.9425	3.0342
32127	Volusia	12127	2.8893	2.6843	10.4448
32128	Volusia	12127	0.991	0.9362	3.5128
32129	Volusia	12127	1.8702	1.7473	6.827
32130	Volusia	12127	0.9199	0.8765	2.6938
32131	Putnam	12107	0.7149	0.6803	2.0984
32132	Volusia	12127	2.5477	2.3705	9.378
32133	Marion	12083	0.988	0.9432	2.8304
32134	Marion	12083	0.3964	0.3859	1.024
32136	Flagler	12035	2.9773	2.7645	10.5928
32137	Flagler	12035	1.9185	1.7897	6.8826
32139	Putnam	12107	1.2743	1.2037	3.8166
32140	Putnam	12107	0.4259	0.4121	1.136
32141	Volusia	12127	2.5284	2.3531	9.3472
32145	Saint Johns	12109	0.6537	0.6226	1.9122
32148	Putnam	12107	0.5504	0.5304	1.5004
32159	Lake	12069	1.0898	1.0379	3.1578
32162	Sumter	12119	1.0286	0.9794	2.9976
32163	Sumter	12119	1.1505	1.0928	3.3866

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32164	Flagler	12035	1.1611	1.092	3.6078
32168	Volusia	12127	1.5741	1.4746	5.7406
32169	Volusia	12127	4.169	3.8588	15.0946
32174	Volusia	12127	1.7211	1.6095	6.2776
32176	Volusia	12127	3.3099	3.0715	11.7292
32177	Putnam	12107	0.6618	0.633	1.8874
32179	Marion	12083	0.7879	0.7538	2.2234
32180	Volusia	12127	0.8768	0.8348	2.558
32181	Putnam	12107	0.9069	0.8643	2.6196
32182	Marion	12083	0.4156	0.4042	1.0792
32187	Putnam	12107	0.6882	0.6577	1.9708
32189	Putnam	12107	0.7111	0.6797	2.0308
32190	Volusia	12127	1.0442	0.9893	3.1158
32193	Putnam	12107	0.6391	0.6132	1.7878
32195	Marion	12083	1.1206	1.0667	3.2504
32202	Duval	12031	0.5291	0.5049	1.5398
32204	Duval	12031	0.5392	0.5161	1.536
32205	Duval	12031	0.5845	0.5586	1.6814
32206	Duval	12031	0.4988	0.4758	1.4522
32207	Duval	12031	0.5866	0.5582	1.736
32208	Duval	12031	0.461	0.4401	1.334
32209	Duval	12031	0.4837	0.4622	1.3932
32210	Duval	12031	0.6101	0.5816	1.7762
32211	Duval	12031	0.5123	0.4875	1.5104
32212	Duval	12031	0.7627	0.7224	2.3062
32214	Duval	12031	0.7626	0.7223	2.3056
32216	Duval	12031	0.5648	0.5368	1.6798
32217	Duval	12031	0.6279	0.5964	1.8734
32218	Duval	12031	0.4449	0.4249	1.286
32219	Duval	12031	0.4429	0.4239	1.2604
32220	Duval	12031	0.4359	0.4182	1.223
32221	Duval	12031	0.457	0.4381	1.2858
32222	Duval	12031	0.4815	0.4616	1.3546
32223	Duval	12031	0.6487	0.6164	1.931
32224	Duval	12031	0.7208	0.6804	2.5662
32225	Duval	12031	0.6194	0.5868	1.8746

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32226	Duval	12031	0.4868	0.4635	1.4368
32227	Duval	12031	1.6807	1.5687	5.8874
32233	Duval	12031	1.5523	1.4498	5.4616
32234	Duval	12031	0.3276	0.318	0.8542
32244	Duval	12031	0.6263	0.5965	1.833
32246	Duval	12031	0.5532	0.5256	1.6456
32250	Duval	12031	1.6822	1.5696	5.9098
32254	Duval	12031	0.4988	0.4775	1.4228
32256	Duval	12031	0.5471	0.5203	1.619
32257	Duval	12031	0.6092	0.5792	1.8076
32258	Duval	12031	0.5455	0.5191	1.6038
32259	Saint Johns	12109	0.6026	0.5731	1.7796
32266	Duval	12031	1.639	1.5298	5.737
32277	Duval	12031	0.4903	0.4671	1.4366
32301	Leon	12073	0.5906	0.5643	1.7062
32303	Leon	12073	0.6748	0.6445	1.9486
32304	Leon	12073	0.6734	0.6417	1.9676
32305	Leon	12073	0.5755	0.55	1.6612
32307	Leon	12073	0.6221	0.5935	1.8108
32308	Leon	12073	0.601	0.5747	1.728
32309	Leon	12073	0.5472	0.5247	1.5474
32310	Leon	12073	0.6877	0.6548	2.0236
32311	Leon	12073	0.5866	0.5598	1.706
32312	Leon	12073	0.5394	0.5183	1.5032
32317	Leon	12073	0.5933	0.5661	1.7238
32320	Franklin	12037	4.4134	4.0578	17.1188
32321	Liberty	12077	0.9718	0.9194	2.9612
32322	Franklin	12037	4.1365	3.8051	15.839
32324	Gadsden	12039	0.4782	0.4633	1.2742
32327	Wakulla	12129	0.7185	0.6821	2.155
32328	Franklin	12037	5.2824	4.851	20.128
32330	Gadsden	12039	0.6692	0.6416	1.8904
32331	Madison	12079	0.704	0.6666	2.1446
32332	Gadsden	12039	0.5853	0.5639	1.6082
32333	Gadsden	12039	0.5848	0.563	1.6122
32334	Liberty	12077	0.9434	0.8927	2.864

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32336	Jefferson	12065	0.6596	0.6256	1.9928
32340	Madison	12079	0.4344	0.4164	1.2238
32343	Gadsden	12039	0.6664	0.637	1.9112
32344	Jefferson	12065	0.5744	0.5473	1.6876
32346	Wakulla	12129	2.6732	2.4702	10.2568
32347	Taylor	12123	0.6113	0.5805	1.8228
32348	Taylor	12123	0.6536	0.6207	1.9512
32350	Madison	12079	0.347	0.3356	0.9258
32351	Gadsden	12039	0.5851	0.5631	1.616
32352	Gadsden	12039	0.5184	0.5015	1.3898
32355	Wakulla	12129	1.133	1.0629	4.2282
32356	Taylor	12123	0.673	0.6401	1.9904
32358	Wakulla	12129	1.2193	1.1435	3.8968
32359	Taylor	12123	1.0481	0.9841	3.8092
32360	Liberty	12077	0.981	0.927	3.001
32399	Leon	12073	0.5752	0.5497	1.6576
32401	Bay	12005	2.3219	2.1539	8.9754
32403	Bay	12005	5.3823	4.9471	20.4884
32404	Bay	12005	1.6512	1.5418	6.2806
32405	Bay	12005	1.976	1.8398	7.5988
32407	Bay	12005	4.9091	4.5149	18.8024
32408	Bay	12005	4.8857	4.4935	18.667
32409	Bay	12005	1.3551	1.2705	5.079
32413	Bay	12005	5.1752	4.7559	19.8838
32420	Jackson	12063	0.9721	0.9196	2.9758
32421	Calhoun	12013	0.8416	0.7992	2.5202
32423	Jackson	12063	0.5717	0.5513	1.569
32424	Calhoun	12013	1.1461	1.079	3.5854
32425	Holmes	12059	0.8276	0.786	2.4624
32426	Jackson	12063	0.7408	0.7081	2.13
32427	Washington	12133	0.9447	0.8937	2.8764
32428	Washington	12133	1.0339	0.9761	3.1966
32430	Calhoun	12013	0.8318	0.7898	2.489
32431	Jackson	12063	0.7642	0.7288	2.232
32432	Jackson	12063	0.7347	0.702	2.1274
32433	Walton	12131	1.0016	0.9464	3.0614

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			Frame Owners	Masonry Owners	Manufactured Homes
32435	Walton	12131	0.9605	0.9083	2.9244
32437	Washington	12133	1.1974	1.1254	4.4318
32438	Bay	12005	1.2187	1.1458	3.8544
32439	Walton	12131	2.3275	2.1582	8.9876
32440	Jackson	12063	0.8224	0.7829	2.4218
32442	Jackson	12063	0.7201	0.689	2.0654
32443	Jackson	12063	0.6607	0.6337	1.8678
32444	Bay	12005	1.5946	1.489	6.0604
32445	Jackson	12063	0.5998	0.5774	1.6594
32446	Jackson	12063	0.6587	0.6314	1.8696
32448	Jackson	12063	0.7842	0.7468	2.3094
32449	Calhoun	12013	0.9499	0.8976	2.9222
32455	Holmes	12059	1.2733	1.1954	4.0422
32456	Gulf	12045	4.4303	4.0777	16.8972
32459	Walton	12131	5.4602	5.0169	21.0518
32460	Jackson	12063	0.7983	0.7617	2.3246
32461	Walton	12131	5.0861	4.675	19.5616
32462	Washington	12133	0.9579	0.9062	2.923
32463	Washington	12133	1.0944	1.0317	3.409
32464	Holmes	12059	0.9372	0.8866	2.8496
32465	Gulf	12045	1.3628	1.2756	5.1434
32466	Bay	12005	1.1093	1.0444	4.0824
32501	Escambia	12033	4.993	4.5937	19.4094
32502	Escambia	12033	5.3301	4.901	20.6818
32503	Escambia	12033	5.014	4.613	19.4606
32504	Escambia	12033	5.0647	4.66	19.606
32505	Escambia	12033	3.2783	3.0318	12.6782
32506	Escambia	12033	3.4787	3.2147	13.4894
32507	Escambia	12033	5.8967	5.4169	22.6392
32508	Escambia	12033	7.0921	6.5056	27.0564
32509	Escambia	12033	2.2549	2.0962	8.6316
32511	Escambia	12033	4.2351	3.9034	16.4166
32512	Escambia	12033	4.5517	4.192	17.6326
32514	Escambia	12033	3.2371	2.9931	12.5876
32520	Escambia	12033	3.0998	2.8685	11.9848
32526	Escambia	12033	2.079	1.9357	7.927

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			Frame Owners	Masonry Owners	Manufactured Homes
32530	Santa Rosa	12113	1.8162	1.695	6.8574
32531	Okaloosa	12091	0.9984	0.9428	3.5814
32533	Escambia	12033	1.7807	1.6626	6.7148
32534	Escambia	12033	1.8415	1.7185	6.962
32535	Escambia	12033	1.2518	1.178	4.5528
32536	Okaloosa	12091	1.089	1.0257	3.9558
32539	Okaloosa	12091	1.0463	0.9865	3.7808
32541	Okaloosa	12091	6.6147	6.0711	25.3112
32542	Okaloosa	12091	4.7511	4.3706	18.41
32544	Okaloosa	12091	5.4372	4.9966	20.755
32547	Okaloosa	12091	3.6697	3.386	14.2118
32548	Okaloosa	12091	5.8749	5.395	22.4636
32550	Walton	12131	6.2946	5.7794	24.315
32561	Santa Rosa	12113	8.1914	7.5078	31.0042
32563	Santa Rosa	12113	6.8485	6.2861	26.4422
32564	Okaloosa	12091	1.0623	1.0018	3.8304
32565	Santa Rosa	12113	1.1163	1.0528	4.017
32566	Santa Rosa	12113	5.1196	4.7078	19.7126
32567	Okaloosa	12091	0.7626	0.7257	2.2398
32568	Escambia	12033	1.1055	1.0436	3.9548
32569	Okaloosa	12091	5.7108	5.245	21.7772
32570	Santa Rosa	12113	1.4242	1.3353	5.272
32571	Santa Rosa	12113	1.8127	1.6917	6.8546
32577	Escambia	12033	1.606	1.5025	5.9992
32578	Okaloosa	12091	3.2443	2.9965	12.5162
32579	Okaloosa	12091	4.5473	4.1849	17.6418
32580	Okaloosa	12091	2.8301	2.6189	10.9516
32583	Santa Rosa	12113	1.9479	1.8155	7.3984
32601	Alachua	12001	0.5531	0.5314	1.5516
32603	Alachua	12001	0.5258	0.5057	1.468
32605	Alachua	12001	0.4988	0.4799	1.3898
32606	Alachua	12001	0.5015	0.4818	1.4086
32607	Alachua	12001	0.5443	0.5224	1.5412
32608	Alachua	12001	0.5745	0.5506	1.6414
32609	Alachua	12001	0.5062	0.4873	1.4022
32611	Alachua	12001	0.5368	0.5159	1.5044

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			Frame Owners	Masonry Owners	Manufactured Homes
32612	Alachua	12001	0.5242	0.5041	1.4642
32615	Alachua	12001	0.4134	0.4	1.1134
32617	Marion	12083	0.5742	0.5528	1.5818
32618	Alachua	12001	0.4918	0.4723	1.3854
32619	Gilchrist	12041	0.5312	0.5084	1.5348
32621	Levy	12075	0.6459	0.6156	1.907
32622	Bradford	12007	0.3867	0.3761	1.005
32625	Levy	12075	1.7819	1.6653	6.4874
32626	Levy	12075	0.5529	0.5281	1.6154
32628	Dixie	12029	0.457	0.4382	1.5286
32631	Alachua	12001	0.4809	0.4657	1.2792
32639	Levy	12075	0.5623	0.5377	1.6416
32640	Alachua	12001	0.541	0.5225	1.4608
32641	Alachua	12001	0.5668	0.5451	1.5748
32643	Alachua	12001	0.4267	0.4113	1.1754
32648	Dixie	12029	2.0894	1.9464	7.6068
32653	Alachua	12001	0.4685	0.4515	1.292
32656	Clay	12019	0.4852	0.4689	1.3032
32658	Alachua	12001	0.426	0.4128	1.1372
32664	Marion	12083	0.6912	0.6608	1.9838
32666	Putnam	12107	0.5038	0.4869	1.3534
32667	Alachua	12001	0.5673	0.5444	1.601
32668	Levy	12075	0.7571	0.7197	2.2576
32669	Alachua	12001	0.4809	0.4619	1.3564
32680	Dixie	12029	0.5063	0.4846	1.4598
32683	Levy	12075	0.5796	0.5535	1.6894
32686	Marion	12083	0.6701	0.6409	1.9206
32693	Gilchrist	12041	0.5593	0.5344	1.6352
32694	Alachua	12001	0.4821	0.4665	1.2892
32696	Levy	12075	0.6187	0.5906	1.8044
32697	Union	12125	0.4339	0.4204	1.1584
32701	Seminole	12117	1.4166	1.3426	4.204
32702	Lake	12069	0.7025	0.6778	1.8912
32703	Orange	12095	1.3334	1.2684	3.8694
32707	Seminole	12117	1.5707	1.4839	4.7414
32708	Seminole	12117	1.7818	1.6771	5.4864



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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32709	Orange	12095	2.4221	2.2631	7.7162
32712	Orange	12095	1.221	1.1649	3.4888
32713	Volusia	12127	1.4609	1.3827	4.3682
32714	Seminole	12117	1.3595	1.2906	4.0038
32720	Volusia	12127	1.0383	0.9876	3.061
32723	Volusia	12127	1.0406	0.9894	3.076
32724	Volusia	12127	1.0504	0.9977	3.1262
32725	Volusia	12127	1.3344	1.2638	4.0078
32726	Lake	12069	1.2948	1.2317	3.7532
32730	Seminole	12117	1.4893	1.4097	4.4518
32732	Seminole	12117	2.1307	1.9956	6.7398
32735	Lake	12069	1.5772	1.49	4.7208
32736	Lake	12069	1.0631	1.0159	3.0258
32738	Volusia	12127	1.2201	1.1558	3.677
32744	Volusia	12127	1.1005	1.0442	3.292
32746	Seminole	12117	1.4127	1.3384	4.2072
32750	Seminole	12117	1.4437	1.3671	4.308
32751	Orange	12095	1.4265	1.3521	4.2358
32754	Brevard	12009	2.9936	2.7822	11.0502
32757	Lake	12069	1.1896	1.1353	3.394
32759	Volusia	12127	2.6414	2.4581	9.7526
32763	Volusia	12127	1.1225	1.0669	3.3154
32764	Volusia	12127	1.3628	1.2884	4.137
32765	Seminole	12117	1.8168	1.7082	5.6338
32766	Seminole	12117	1.9085	1.7914	5.9682
32767	Lake	12069	0.8456	0.812	2.3598
32771	Seminole	12117	1.8142	1.7064	5.6208
32773	Seminole	12117	1.8332	1.7249	5.6578
32776	Lake	12069	1.0982	1.0493	3.1266
32778	Lake	12069	1.5789	1.495	4.672
32779	Seminole	12117	1.3352	1.2684	3.9164
32780	Brevard	12009	3.9139	3.6271	14.3706
32784	Lake	12069	1.0506	1.0035	2.9892
32789	Orange	12095	1.4634	1.3864	4.3506
32792	Orange	12095	1.5294	1.4461	4.5954
32796	Brevard	12009	2.8584	2.6589	10.5952

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32798	Orange	12095	1.4641	1.3886	4.292
32801	Orange	12095	1.4376	1.3636	4.2406
32803	Orange	12095	1.4862	1.4079	4.4186
32804	Orange	12095	1.3602	1.2919	3.9914
32805	Orange	12095	1.3567	1.2895	3.9578
32806	Orange	12095	1.5234	1.4426	4.5302
32807	Orange	12095	1.603	1.5148	4.825
32808	Orange	12095	1.305	1.2419	3.7876
32809	Orange	12095	1.5084	1.4296	4.463
32810	Orange	12095	1.3266	1.2608	3.8798
32811	Orange	12095	1.3512	1.2852	3.9282
32812	Orange	12095	1.5911	1.5047	4.7692
32814	Orange	12095	1.5389	1.4558	4.607
32815	Brevard	12009	3.5519	3.294	13.1234
32816	Orange	12095	1.7462	1.6439	5.3728
32817	Orange	12095	1.6391	1.546	4.9914
32818	Orange	12095	1.326	1.2619	3.8426
32819	Orange	12095	1.4024	1.3339	4.0722
32820	Orange	12095	1.9599	1.8396	6.1186
32821	Orange	12095	1.5488	1.4693	4.5562
32822	Orange	12095	1.6558	1.5635	5.0038
32824	Orange	12095	1.9949	1.8798	6.0684
32825	Orange	12095	1.681	1.5856	5.1126
32826	Orange	12095	1.7751	1.6704	5.4676
32827	Orange	12095	2.0678	1.9446	6.3694
32828	Orange	12095	1.8784	1.7661	5.8092
32829	Orange	12095	1.7846	1.6814	5.4508
32830	Orange	12095	1.6267	1.5428	4.7864
32831	Orange	12095	2.1224	1.9907	6.6304
32832	Orange	12095	2.0934	1.9666	6.4856
32833	Orange	12095	2.1212	1.9882	6.6592
32835	Orange	12095	1.3531	1.2879	3.9156
32836	Orange	12095	1.5432	1.4643	4.537
32837	Orange	12095	1.6453	1.5582	4.877
32839	Orange	12095	1.4101	1.3394	4.1254
32901	Brevard	12009	6.0341	5.5691	22.2006

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32903	Brevard	12009	9.9085	9.1151	34.56
32904	Brevard	12009	3.3938	3.1498	12.7624
32905	Brevard	12009	5.8722	5.4213	21.7426
32907	Brevard	12009	3.3148	3.0775	12.501
32908	Brevard	12009	3.3771	3.1347	12.7546
32909	Brevard	12009	3.5677	3.309	13.503
32920	Brevard	12009	7.3322	6.7582	26.1196
32922	Brevard	12009	2.9531	2.7463	10.9122
32925	Brevard	12009	8.9617	8.247	31.4862
32926	Brevard	12009	2.7952	2.6014	10.337
32927	Brevard	12009	3.3946	3.1512	12.5468
32931	Brevard	12009	8.309	7.6522	29.2422
32934	Brevard	12009	3.369	3.1278	12.5936
32935	Brevard	12009	4.7958	4.435	17.8
32937	Brevard	12009	9.2962	8.552	32.5684
32940	Brevard	12009	3.909	3.6227	14.4846
32948	Indian River	12061	4.0951	3.7926	15.6244
32949	Brevard	12009	7.3832	6.8056	26.9246
32950	Brevard	12009	6.0484	5.5835	22.2264
32951	Brevard	12009	10.9286	10.047	38.0076
32952	Brevard	12009	4.7674	4.4102	17.472
32953	Brevard	12009	3.4945	3.242	12.9582
32955	Brevard	12009	3.0633	2.8464	11.436
32958	Indian River	12061	6.6465	6.1312	24.569
32960	Indian River	12061	8.5382	7.8649	31.059
32961	Indian River	12061	10.9119	10.0372	38.6134
32962	Indian River	12061	8.0562	7.4231	29.6508
32963	Indian River	12061	13.2899	12.2096	46.151
32966	Indian River	12061	4.2368	3.9229	16.1866
32967	Indian River	12061	5.7871	5.344	21.7622
32968	Indian River	12061	5.0003	4.624	19.0166
32969	Indian River	12061	6.2312	5.7508	23.3368
32976	Brevard	12009	7.9328	7.3087	28.8562
33001	Monroe	12087	13.5746	12.4486	49.1192
33004	Broward	12011	20.6	18.8941	71.5752
33009	Broward	12011	22.7677	20.8791	78.066

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33010	Miami-Dade	12086	5.8778	5.4175	23.0426
33012	Miami-Dade	12086	5.9825	5.5142	23.4586
33013	Miami-Dade	12086	5.998	5.5275	23.5164
33014	Miami-Dade	12086	6.4031	5.8977	25.1494
33015	Miami-Dade	12086	7.1028	6.5368	27.9124
33016	Miami-Dade	12086	6.7563	6.2204	26.5276
33018	Miami-Dade	12086	7.2586	6.6787	28.5488
33019	Broward	12011	25.376	23.2659	85.8118
33020	Broward	12011	18.5271	16.997	65.6434
33021	Broward	12011	10.5836	9.7223	40.3696
33022	Broward	12011	20.3203	18.6383	70.6976
33023	Broward	12011	7.6141	7.0061	29.7988
33024	Broward	12011	7.2338	6.6595	28.3362
33025	Broward	12011	7.5656	6.9604	29.7166
33026	Broward	12011	7.9087	7.2739	31.0676
33027	Broward	12011	8.2192	7.556	32.31
33028	Broward	12011	8.669	7.9673	34.09
33029	Broward	12011	9.6736	8.8843	37.9546
33030	Miami-Dade	12086	8.9767	8.2443	35.1838
33031	Miami-Dade	12086	8.7815	8.0647	34.5468
33032	Miami-Dade	12086	10.0103	9.189	38.8438
33033	Miami-Dade	12086	9.2156	8.4623	36.0282
33034	Miami-Dade	12086	9.4855	8.7086	37.019
33035	Miami-Dade	12086	9.4951	8.7184	37.0402
33036	Monroe	12087	14.5714	13.3629	52.1434
33037	Monroe	12087	14.7068	13.4907	52.9876
33039	Miami-Dade	12086	10.1827	9.3475	39.363
33040	Monroe	12087	10.9423	10.0288	39.1278
33042	Monroe	12087	9.3987	8.6258	34.0718
33043	Monroe	12087	9.17	8.4176	33.7508
33050	Monroe	12087	11.6016	10.6458	42.227
33051	Monroe	12087	12.0037	11.0122	43.3742
33054	Miami-Dade	12086	6.6502	6.1236	26.0876
33055	Miami-Dade	12086	6.9145	6.3656	27.141
33056	Miami-Dade	12086	6.9929	6.4376	27.4348
33060	Broward	12011	19.0409	17.472	67.1218

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33062	Broward	12011	24.5701	22.5365	84.1986
33063	Broward	12011	6.9371	6.3935	27.0592
33064	Broward	12011	18.8002	17.2519	66.5588
33065	Broward	12011	8.0816	7.4394	31.4802
33066	Broward	12011	7.4879	6.8972	29.1056
33067	Broward	12011	7.2532	6.6828	28.2708
33068	Broward	12011	6.9307	6.3872	27.0586
33069	Broward	12011	9.2826	8.5373	35.564
33070	Monroe	12087	16.1631	14.8221	57.879
33071	Broward	12011	8.1698	7.5193	31.899
33073	Broward	12011	6.8897	6.3507	26.8492
33076	Broward	12011	8.433	7.7606	32.8384
33109	Miami-Dade	12086	24.8716	22.8077	83.9952
33122	Miami-Dade	12086	6.9118	6.3619	27.1374
33125	Miami-Dade	12086	9.7217	8.9274	37.6998
33126	Miami-Dade	12086	7.9293	7.289	31.1144
33127	Miami-Dade	12086	9.6189	8.8378	36.9718
33128	Miami-Dade	12086	12.683	11.6406	47.9204
33129	Miami-Dade	12086	15.4068	14.1368	56.9806
33130	Miami-Dade	12086	14.3703	13.1882	53.5264
33131	Miami-Dade	12086	16.1738	14.8407	59.3578
33132	Miami-Dade	12086	13.9382	12.792	52.0446
33133	Miami-Dade	12086	13.7511	12.6189	51.493
33134	Miami-Dade	12086	10.2507	9.4116	39.5872
33135	Miami-Dade	12086	11.8308	10.8587	45.023
33136	Miami-Dade	12086	12.4677	11.4437	47.2256
33137	Miami-Dade	12086	12.4433	11.4252	46.433
33138	Miami-Dade	12086	12.3018	11.2974	45.6884
33139	Miami-Dade	12086	24.4584	22.4342	82.8242
33140	Miami-Dade	12086	25.0298	22.9556	84.3046
33141	Miami-Dade	12086	23.2083	21.2805	78.7972
33142	Miami-Dade	12086	7.1799	6.6062	28.1552
33143	Miami-Dade	12086	10.9087	10.013	41.995
33144	Miami-Dade	12086	8.0946	7.4391	31.7646
33145	Miami-Dade	12086	12.7682	11.7169	48.2154
33146	Miami-Dade	12086	11.8138	10.8425	45.12

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

Modeling Organization: Karen Clark & Company

Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0

Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33147	Miami-Dade	12086	6.2975	5.8016	24.65
33149	Miami-Dade	12086	23.9957	22.0044	82.6224
33150	Miami-Dade	12086	8.5603	7.8696	33.0272
33154	Miami-Dade	12086	24.2861	22.2739	82.1904
33155	Miami-Dade	12086	9.2505	8.495	36.1498
33156	Miami-Dade	12086	11.5934	10.6392	44.445
33157	Miami-Dade	12086	11.3062	10.3763	43.2478
33158	Miami-Dade	12086	13.1572	12.0731	49.518
33160	Miami-Dade	12086	23.7132	21.7495	81
33161	Miami-Dade	12086	12.6929	11.6553	47.2004
33162	Miami-Dade	12086	13.9051	12.7668	50.9792
33165	Miami-Dade	12086	8.3838	7.7034	32.9244
33166	Miami-Dade	12086	6.1501	5.6658	24.1336
33167	Miami-Dade	12086	6.6851	6.1554	26.1918
33168	Miami-Dade	12086	8.2444	7.5801	32.0634
33169	Miami-Dade	12086	7.7421	7.1217	30.2968
33170	Miami-Dade	12086	10.0785	9.2517	39.1222
33172	Miami-Dade	12086	7.7332	7.1102	30.3946
33173	Miami-Dade	12086	8.4339	7.7489	33.157
33174	Miami-Dade	12086	8.0329	7.3835	31.5548
33175	Miami-Dade	12086	8.6794	7.9736	34.1106
33176	Miami-Dade	12086	9.1735	8.4233	35.9006
33177	Miami-Dade	12086	8.8315	8.1111	34.6578
33178	Miami-Dade	12086	7.6289	7.0164	29.9714
33179	Miami-Dade	12086	12.3811	11.3692	46.3794
33180	Miami-Dade	12086	23.4329	21.4896	79.925
33181	Miami-Dade	12086	17.4133	15.9835	61.3236
33182	Miami-Dade	12086	8.5759	7.8802	33.6754
33183	Miami-Dade	12086	8.61	7.9095	33.8346
33184	Miami-Dade	12086	8.821	8.1036	34.6434
33185	Miami-Dade	12086	9.2609	8.5048	36.3426
33186	Miami-Dade	12086	8.4293	7.744	33.1766
33187	Miami-Dade	12086	8.9865	8.2526	35.3036
33189	Miami-Dade	12086	13.0448	11.9702	48.9656
33190	Miami-Dade	12086	13.1039	12.0253	49.1824
33193	Miami-Dade	12086	9.1276	8.3832	35.811

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

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**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33194	Miami-Dade	12086	9.477	8.7024	37.1772
33195	Miami-Dade	12086	6.2642	5.7707	24.5812
33196	Miami-Dade	12086	8.9812	8.249	35.2548
33199	Miami-Dade	12086	8.2827	7.6116	32.5608
33261	Miami-Dade	12086	12.3501	11.3403	46.1104
33301	Broward	12011	20.7449	19.0286	72.418
33304	Broward	12011	22.5403	20.6721	77.551
33305	Broward	12011	21.2416	19.4835	73.5852
33306	Broward	12011	23.8833	21.9042	81.4528
33308	Broward	12011	24.2354	22.2302	82.763
33309	Broward	12011	9.1449	8.4103	35.2038
33311	Broward	12011	10.8817	9.9976	41.3052
33312	Broward	12011	10.8219	9.9412	41.2612
33313	Broward	12011	7.1002	6.5407	27.7
33314	Broward	12011	7.4761	6.8822	29.2388
33315	Broward	12011	16.1343	14.8099	58.2488
33316	Broward	12011	23.3256	21.3946	80.0804
33317	Broward	12011	7.2523	6.6791	28.3152
33319	Broward	12011	7.0718	6.5152	27.6156
33321	Broward	12011	8.0182	7.3793	31.3482
33322	Broward	12011	8.1394	7.4887	31.8078
33323	Broward	12011	8.7413	8.0387	34.1408
33324	Broward	12011	8.1175	7.4687	31.709
33325	Broward	12011	9.0581	8.3268	35.3792
33326	Broward	12011	9.6706	8.8843	37.8346
33327	Broward	12011	10.2026	9.3711	39.847
33328	Broward	12011	7.9125	7.2793	30.9906
33330	Broward	12011	8.5738	7.882	33.6224
33331	Broward	12011	9.153	8.4107	35.9182
33332	Broward	12011	9.8376	9.0359	38.5154
33334	Broward	12011	17.5226	16.0821	62.4538
33351	Broward	12011	8.0534	7.411	31.4642
33388	Broward	12011	7.8214	7.1984	30.5506
33394	Broward	12011	19.3792	17.7772	68.2416
33401	Palm Beach	12099	16.505	15.1487	59.3986
33403	Palm Beach	12099	14.6845	13.4825	53.2976

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33404	Palm Beach	12099	17.1434	15.7351	61.3012
33405	Palm Beach	12099	18.4715	16.9503	65.4758
33406	Palm Beach	12099	11.7621	10.8123	43.5008
33407	Palm Beach	12099	14.0927	12.9426	51.5306
33408	Palm Beach	12099	17.3335	15.9016	62.0216
33409	Palm Beach	12099	10.3647	9.5348	38.7666
33410	Palm Beach	12099	12.7513	11.7148	46.801
33411	Palm Beach	12099	6.8377	6.3099	26.0882
33412	Palm Beach	12099	7.4796	6.8967	28.518
33413	Palm Beach	12099	6.2552	5.7778	23.8236
33414	Palm Beach	12099	7.3835	6.8079	28.1548
33415	Palm Beach	12099	6.9555	6.4174	26.497
33416	Palm Beach	12099	12.356	11.3554	45.555
33417	Palm Beach	12099	7.0902	6.5404	27.0336
33418	Palm Beach	12099	7.5841	6.9933	28.7878
33420	Palm Beach	12099	13.5639	12.4568	49.4012
33426	Palm Beach	12099	17.0307	15.6345	60.6578
33428	Palm Beach	12099	7.6462	7.0427	29.7728
33430	Palm Beach	12099	7.2272	6.6632	27.6416
33431	Palm Beach	12099	21.5258	19.7517	73.9684
33432	Palm Beach	12099	22.933	21.0407	79.2248
33433	Palm Beach	12099	8.6608	7.9712	33.432
33434	Palm Beach	12099	7.8469	7.2307	29.9212
33435	Palm Beach	12099	21.7073	19.9129	75.1326
33436	Palm Beach	12099	12.6215	11.6009	46.4856
33437	Palm Beach	12099	8.1798	7.5349	31.1818
33438	Palm Beach	12099	11.8612	10.9031	44.0176
33440	Hendry	12051	8.0353	7.4031	26.9632
33441	Broward	12011	21.2201	19.4675	73.9656
33442	Broward	12011	11.3198	10.4035	42.8708
33444	Palm Beach	12099	21.0406	19.3064	72.8216
33445	Palm Beach	12099	15.4677	14.2073	55.6926
33446	Palm Beach	12099	7.9813	7.3532	30.4726
33448	Palm Beach	12099	8.3384	7.6811	31.7528
33449	Palm Beach	12099	7.5022	6.9165	28.6068
33455	Martin	12085	14.9171	13.6948	52.8136



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

Modeling Organization: Karen Clark & Company

Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0

Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33458	Palm Beach	12099	10.9471	10.069	40.5694
33460	Palm Beach	12099	19.5715	17.9573	68.9198
33461	Palm Beach	12099	12.2985	11.3035	45.43
33462	Palm Beach	12099	18.0355	16.554	64.0292
33463	Palm Beach	12099	7.3367	6.765	27.9812
33467	Palm Beach	12099	6.8268	6.2987	26.0722
33469	Palm Beach	12099	15.9151	14.6068	56.755
33470	Palm Beach	12099	7.5368	6.9486	28.7624
33471	Glades	12043	6.728	6.2114	22.4338
33472	Palm Beach	12099	7.1455	6.5897	27.3162
33473	Palm Beach	12099	7.7528	7.145	29.6188
33476	Palm Beach	12099	11.8764	10.9199	43.9036
33477	Palm Beach	12099	17.759	16.2915	62.8338
33478	Palm Beach	12099	7.0706	6.5241	26.937
33480	Palm Beach	12099	21.0041	19.2664	73.7226
33483	Palm Beach	12099	23.3575	21.4266	79.8812
33484	Palm Beach	12099	10.2714	9.4487	38.5882
33486	Palm Beach	12099	16.1254	14.8042	58.3652
33487	Palm Beach	12099	21.3825	19.6174	73.7738
33493	Palm Beach	12099	7.3153	6.7422	28.0454
33496	Palm Beach	12099	8.1464	7.5043	31.046
33498	Palm Beach	12099	8.1835	7.5388	31.2054
33510	Hillsborough	12057	1.7566	1.6527	5.3812
33511	Hillsborough	12057	1.8651	1.751	5.7604
33513	Sumter	12119	1.3588	1.2837	4.115
33514	Sumter	12119	1.2986	1.2318	3.8396
33521	Sumter	12119	1.149	1.0917	3.3848
33523	Pasco	12101	1.3643	1.288	4.145
33525	Pasco	12101	1.4757	1.3923	4.4922
33527	Hillsborough	12057	1.8255	1.7188	5.5678
33534	Hillsborough	12057	2.5663	2.3962	8.0954
33538	Sumter	12119	1.3463	1.2725	4.0654
33540	Pasco	12101	1.5634	1.4765	4.7322
33541	Pasco	12101	1.5844	1.4939	4.8332
33542	Pasco	12101	1.5801	1.4908	4.8068
33543	Pasco	12101	1.8237	1.7124	5.6476

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33544	Pasco	12101	1.7655	1.6573	5.4822
33545	Pasco	12101	1.6606	1.5622	5.1166
33547	Hillsborough	12057	2.0605	1.9351	6.3474
33548	Hillsborough	12057	1.7526	1.6434	5.4666
33549	Hillsborough	12057	1.7759	1.666	5.5158
33556	Hillsborough	12057	1.7661	1.6537	5.5364
33558	Hillsborough	12057	1.7897	1.6766	5.602
33559	Hillsborough	12057	1.7936	1.6826	5.5716
33563	Hillsborough	12057	1.7887	1.6874	5.4154
33565	Hillsborough	12057	1.7234	1.6269	5.2064
33566	Hillsborough	12057	1.8744	1.7654	5.714
33567	Hillsborough	12057	1.9653	1.8495	6.006
33569	Hillsborough	12057	1.9496	1.8299	6.0182
33570	Hillsborough	12057	2.3245	2.1729	8.4164
33572	Hillsborough	12057	2.7363	2.5558	8.6282
33573	Hillsborough	12057	2.3487	2.1939	7.394
33574	Pasco	12101	1.5346	1.4441	4.7284
33576	Pasco	12101	1.627	1.5285	5.0504
33578	Hillsborough	12057	2.1168	1.9817	6.6172
33579	Hillsborough	12057	2.0821	1.9516	6.4714
33584	Hillsborough	12057	1.7547	1.6517	5.3582
33585	Sumter	12119	1.1318	1.0757	3.3282
33586	Hillsborough	12057	2.7219	2.5374	9.8874
33592	Hillsborough	12057	1.8585	1.7473	5.7182
33594	Hillsborough	12057	1.879	1.7664	5.7656
33596	Hillsborough	12057	1.9761	1.8557	6.0894
33597	Sumter	12119	1.3143	1.244	3.941
33598	Hillsborough	12057	2.2951	2.1458	7.2078
33602	Hillsborough	12057	2.333	2.1716	7.3924
33603	Hillsborough	12057	1.7244	1.6167	5.3634
33604	Hillsborough	12057	1.5869	1.4917	4.8866
33605	Hillsborough	12057	1.9202	1.7958	6.02
33606	Hillsborough	12057	2.6584	2.4693	8.4462
33607	Hillsborough	12057	2.4135	2.2465	7.6862
33609	Hillsborough	12057	2.6584	2.4711	8.4394
33610	Hillsborough	12057	1.68	1.5781	5.186

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33611	Hillsborough	12057	3.8867	3.5965	12.4698
33612	Hillsborough	12057	1.6235	1.5261	5.0026
33613	Hillsborough	12057	1.689	1.5872	5.2152
33614	Hillsborough	12057	1.7629	1.6511	5.5164
33615	Hillsborough	12057	2.7696	2.5694	9.975
33616	Hillsborough	12057	4.0278	3.7247	14.662
33617	Hillsborough	12057	1.6772	1.5774	5.1512
33618	Hillsborough	12057	1.6316	1.5322	5.0482
33619	Hillsborough	12057	1.9667	1.84	6.169
33620	Hillsborough	12057	1.7145	1.6112	5.2834
33621	Hillsborough	12057	5.2596	4.8516	16.9168
33624	Hillsborough	12057	1.6647	1.5623	5.1704
33625	Hillsborough	12057	1.7312	1.6221	5.4236
33626	Hillsborough	12057	1.7851	1.6658	6.5096
33629	Hillsborough	12057	3.0931	2.8691	9.8636
33630	Hillsborough	12057	2.6438	2.4568	8.4242
33634	Hillsborough	12057	2.7377	2.5418	8.678
33635	Hillsborough	12057	2.5472	2.3637	9.2698
33637	Hillsborough	12057	1.7076	1.6064	5.237
33647	Hillsborough	12057	1.8734	1.7577	5.8164
33701	Pinellas	12103	5.0141	4.6208	18.222
33702	Pinellas	12103	3.2983	3.0542	12.1874
33703	Pinellas	12103	4.3587	4.023	15.8994
33704	Pinellas	12103	4.4523	4.1069	16.259
33705	Pinellas	12103	5.3184	4.8998	19.3176
33706	Pinellas	12103	4.8555	4.4797	16.8784
33707	Pinellas	12103	3.3845	3.131	12.1494
33708	Pinellas	12103	4.5998	4.2431	15.915
33709	Pinellas	12103	2.0789	1.9317	7.6376
33710	Pinellas	12103	2.4947	2.3132	9.1492
33711	Pinellas	12103	3.241	2.9985	11.9866
33712	Pinellas	12103	4.2876	3.9562	15.7382
33713	Pinellas	12103	2.4854	2.3052	9.2114
33714	Pinellas	12103	2.2437	2.0843	8.3148
33715	Pinellas	12103	4.2378	3.9163	15.0926
33716	Pinellas	12103	3.3015	3.0605	12.219

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

Modeling Organization: Karen Clark & Company

Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0

Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33730	Pinellas	12103	2.936	2.7178	10.8978
33744	Pinellas	12103	3.6953	3.4139	13
33755	Pinellas	12103	2.6638	2.4724	9.496
33756	Pinellas	12103	2.714	2.5189	9.6432
33759	Pinellas	12103	2.7494	2.5475	10.084
33760	Pinellas	12103	2.4603	2.2856	9.0634
33761	Pinellas	12103	1.9739	1.8372	7.1918
33762	Pinellas	12103	2.8579	2.6539	10.6032
33763	Pinellas	12103	2.0626	1.9184	7.5316
33764	Pinellas	12103	2.2215	2.0656	8.18
33765	Pinellas	12103	2.1625	2.01	7.9608
33767	Pinellas	12103	4.5895	4.2423	15.454
33770	Pinellas	12103	2.8962	2.6855	10.288
33771	Pinellas	12103	1.8089	1.6865	6.6236
33772	Pinellas	12103	3.6404	3.3652	12.767
33773	Pinellas	12103	1.8218	1.6966	6.6718
33774	Pinellas	12103	4.3806	4.048	15.0258
33776	Pinellas	12103	4.764	4.3964	16.2628
33777	Pinellas	12103	2.1374	1.9853	7.809
33778	Pinellas	12103	2.8948	2.6829	10.2884
33781	Pinellas	12103	1.5761	1.4725	5.75
33782	Pinellas	12103	1.7553	1.6392	6.407
33785	Pinellas	12103	5.3557	4.9402	18.113
33786	Pinellas	12103	4.9209	4.5439	16.661
33801	Polk	12105	1.8684	1.7673	5.5752
33803	Polk	12105	1.7918	1.6958	5.337
33805	Polk	12105	1.7214	1.6312	5.0936
33809	Polk	12105	1.7066	1.6179	5.0388
33810	Polk	12105	1.6546	1.5683	4.893
33811	Polk	12105	1.8639	1.7602	5.611
33812	Polk	12105	2.0636	1.9476	6.2182
33813	Polk	12105	1.9683	1.8582	5.9306
33815	Polk	12105	1.7145	1.624	5.0862
33823	Polk	12105	1.7576	1.6682	5.1564
33825	Highlands	12055	2.7394	2.5707	8.4956
33827	Polk	12105	2.3505	2.2146	7.154

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33830	Polk	12105	2.1376	2.0174	6.4482
33834	Hardee	12049	2.6774	2.5084	8.3734
33835	Polk	12105	2.3973	2.2528	7.3784
33837	Polk	12105	1.862	1.7631	5.5264
33838	Polk	12105	2.0308	1.9203	6.0738
33839	Polk	12105	1.9419	1.8388	5.7662
33840	Polk	12105	1.9805	1.87	5.955
33841	Polk	12105	2.3183	2.1825	7.079
33843	Polk	12105	2.5646	2.4113	7.8836
33844	Polk	12105	1.9782	1.8713	5.9038
33846	Polk	12105	2.1263	2.0061	6.4204
33847	Polk	12105	2.2435	2.1136	6.8242
33848	Osceola	12097	1.9312	1.8243	5.7964
33849	Polk	12105	1.5629	1.4796	4.662
33850	Polk	12105	1.8144	1.7208	5.3428
33851	Polk	12105	2.0037	1.8953	5.985
33852	Highlands	12055	4.127	3.8394	13.323
33853	Polk	12105	2.1245	2.0071	6.388
33854	Polk	12105	2.8113	2.6346	8.7762
33855	Polk	12105	2.7144	2.544	8.4684
33856	Polk	12105	2.8836	2.7018	9.012
33857	Highlands	12055	4.3565	4.0481	14.1666
33859	Polk	12105	2.0484	1.937	6.1226
33860	Polk	12105	2.0657	1.946	6.285
33863	Polk	12105	2.1743	2.0451	6.6584
33865	Hardee	12049	3.1096	2.8981	9.9644
33867	Polk	12105	3.0704	2.8671	9.772
33868	Polk	12105	1.7264	1.6381	5.0698
33870	Highlands	12055	2.9699	2.782	9.295
33872	Highlands	12055	2.9679	2.779	9.3052
33873	Hardee	12049	2.7466	2.5709	8.6232
33875	Highlands	12055	3.2536	3.0402	10.301
33876	Highlands	12055	4.5901	4.2593	14.9914
33877	Polk	12105	2.0604	1.9478	6.1744
33880	Polk	12105	1.8708	1.7729	5.529
33881	Polk	12105	1.8473	1.7515	5.4514

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33884	Polk	12105	1.9359	1.8334	5.7468
33888	Polk	12105	1.8448	1.7493	5.4426
33890	Hardee	12049	2.9995	2.8014	9.5224
33896	Polk	12105	1.8162	1.7204	5.3794
33897	Polk	12105	1.6468	1.5642	4.8114
33898	Polk	12105	2.3978	2.2564	7.3398
33901	Lee	12071	3.3588	3.1217	12.5366
33902	Lee	12071	3.3306	3.0957	12.4488
33903	Lee	12071	3.2403	3.0123	12.1446
33904	Lee	12071	3.1849	2.9613	11.9246
33905	Lee	12071	3.6375	3.3761	13.695
33906	Lee	12071	3.3604	3.123	12.5572
33907	Lee	12071	3.3263	3.0916	12.4306
33908	Lee	12071	4.004	3.7113	14.9096
33909	Lee	12071	3.2725	3.0419	12.2526
33912	Lee	12071	3.4336	3.1903	12.8614
33913	Lee	12071	3.7964	3.5228	14.2748
33914	Lee	12071	3.3093	3.0749	12.3754
33916	Lee	12071	3.4521	3.2067	12.94
33917	Lee	12071	3.3572	3.1195	12.6146
33919	Lee	12071	3.2787	3.0477	12.237
33920	Lee	12071	4.7477	4.3973	15.6142
33921	Lee	12071	7.6786	7.0747	27.4034
33922	Lee	12071	5.0558	4.6765	18.8726
33924	Lee	12071	8.1289	7.4893	29.0278
33928	Lee	12071	3.8494	3.5718	14.4742
33930	Hendry	12051	5.8378	5.394	19.4648
33931	Lee	12071	7.7978	7.1834	28.2194
33935	Hendry	12051	5.5057	5.0918	18.264
33936	Lee	12071	5.1437	4.7595	16.9934
33944	Glades	12043	5.0021	4.6333	16.4898
33946	Charlotte	12015	5.9628	5.4985	21.285
33947	Charlotte	12015	3.7207	3.4491	13.6794
33948	Charlotte	12015	3.4006	3.1557	12.63
33950	Charlotte	12015	5.0831	4.6978	18.5596
33952	Charlotte	12015	3.2995	3.0638	12.276

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

Modeling Organization: Karen Clark & Company

Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0

Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33953	Charlotte	12015	2.6547	2.4724	9.8344
33954	Charlotte	12015	2.7722	2.5821	10.2856
33955	Charlotte	12015	5.27	4.8721	19.3012
33956	Lee	12071	4.7885	4.4313	17.785
33957	Lee	12071	7.6904	7.0817	27.795
33960	Highlands	12055	4.23	3.93	13.7536
33965	Lee	12071	3.8933	3.612	14.6668
33966	Lee	12071	3.404	3.1631	12.7448
33967	Lee	12071	3.6914	3.4269	13.8512
33971	Lee	12071	4.0262	3.7336	15.1684
33972	Lee	12071	4.9231	4.558	16.236
33973	Lee	12071	3.9583	3.6714	14.8956
33974	Lee	12071	5.1671	4.7811	17.0662
33976	Lee	12071	4.1749	3.8699	15.7364
33980	Charlotte	12015	3.1777	2.9536	11.8268
33981	Charlotte	12015	3.2707	3.0364	12.1786
33982	Charlotte	12015	3.1073	2.8902	11.584
33983	Charlotte	12015	2.8837	2.6849	10.7148
33990	Lee	12071	3.1054	2.8887	11.6078
33991	Lee	12071	3.1846	2.9614	11.886
33993	Lee	12071	3.5848	3.3282	13.4036
34102	Collier	12021	10.2141	9.3969	35.9598
34103	Collier	12021	10.2664	9.4483	36.163
34104	Collier	12021	4.6438	4.3003	17.4348
34105	Collier	12021	5.8119	5.3705	21.52
34108	Collier	12021	9.6894	8.9179	34.277
34109	Collier	12021	5.4807	5.0673	20.3716
34110	Collier	12021	6.3081	5.8254	23.0512
34112	Collier	12021	5.5681	5.1468	20.671
34113	Collier	12021	5.5284	5.1091	20.6792
34114	Collier	12021	4.8446	4.4835	18.374
34116	Collier	12021	4.1577	3.8547	15.7228
34117	Collier	12021	5.1926	4.8016	19.7612
34119	Collier	12021	4.1156	3.8159	15.5516
34120	Collier	12021	5.0577	4.6777	19.2122
34134	Lee	12071	7.4248	6.8436	26.9052

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34135	Lee	12071	4.2831	3.9698	16.1026
34138	Collier	12021	9.2189	8.4747	34.816
34139	Collier	12021	7.6626	7.0532	29.3222
34140	Collier	12021	7.809	7.1888	29.0724
34141	Collier	12021	7.5056	6.9097	28.8202
34142	Collier	12021	5.9885	5.5318	19.9662
34145	Collier	12021	11.1289	10.2294	39.5506
34201	Manatee	12081	1.9032	1.78	6.8962
34202	Manatee	12081	2.0318	1.8992	7.368
34203	Manatee	12081	2.0003	1.8676	7.2992
34205	Manatee	12081	2.1342	1.9892	7.797
34207	Manatee	12081	2.6883	2.4929	9.887
34208	Manatee	12081	1.8667	1.7453	6.7686
34209	Manatee	12081	3.0077	2.7912	11.0668
34210	Manatee	12081	3.1666	2.932	11.6126
34211	Manatee	12081	2.0762	1.94	7.5382
34212	Manatee	12081	2.0542	1.9194	7.4638
34215	Manatee	12081	5.1157	4.7199	18.3508
34216	Manatee	12081	6.4774	5.9672	23.1706
34217	Manatee	12081	6.006	5.5338	21.562
34219	Manatee	12081	2.1085	1.9691	7.6726
34221	Manatee	12081	2.173	2.0296	7.8932
34222	Manatee	12081	1.9804	1.8509	7.1854
34223	Sarasota	12115	5.14	4.7447	18.3332
34224	Charlotte	12015	3.9783	3.6845	14.4854
34228	Sarasota	12115	5.3171	4.9036	18.9352
34229	Sarasota	12115	4.909	4.5309	17.1296
34231	Sarasota	12115	3.8915	3.5999	13.9284
34232	Sarasota	12115	1.8696	1.7488	6.7786
34233	Sarasota	12115	2.143	1.9994	7.7984
34234	Sarasota	12115	2.8384	2.6386	10.1114
34235	Sarasota	12115	1.8344	1.7171	6.63
34236	Sarasota	12115	4.0106	3.7111	14.3106
34237	Sarasota	12115	2.2947	2.1395	8.272
34238	Sarasota	12115	3.3175	3.0764	11.865
34239	Sarasota	12115	3.0174	2.801	10.8786



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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34240	Sarasota	12115	2.1248	1.9846	7.74
34241	Sarasota	12115	2.0893	1.9514	7.6136
34242	Sarasota	12115	5.3453	4.9318	18.7122
34243	Manatee	12081	2.0836	1.9447	7.5608
34250	Manatee	12081	3.4759	3.2252	12.6644
34251	Manatee	12081	2.6602	2.4826	8.4334
34260	Manatee	12081	2.2975	2.1384	8.4242
34266	Desoto	12027	3.2681	3.0431	10.5338
34267	Desoto	12027	3.2548	3.0308	10.4874
34269	Desoto	12027	3.2314	3.0073	10.4298
34275	Sarasota	12115	3.8369	3.554	13.8342
34285	Sarasota	12115	4.6842	4.3268	16.7072
34286	Sarasota	12115	2.5086	2.3399	9.2518
34287	Sarasota	12115	2.3955	2.2354	8.8222
34288	Sarasota	12115	2.5683	2.3952	9.4782
34289	Sarasota	12115	2.5716	2.3981	9.489
34291	Sarasota	12115	2.3222	2.1684	8.5134
34292	Sarasota	12115	2.6195	2.4393	9.5448
34293	Sarasota	12115	3.699	3.4277	13.3908
34420	Marion	12083	1.058	1.0052	3.121
34423	Citrus	12017	1.0518	0.9931	3.234
34428	Citrus	12017	1.0036	0.9477	3.0924
34429	Citrus	12017	1.0762	1.0155	3.3236
34431	Marion	12083	0.794	0.7558	2.3574
34432	Marion	12083	0.8598	0.817	2.5648
34433	Citrus	12017	0.8769	0.832	2.6356
34434	Citrus	12017	0.8811	0.8363	2.6426
34436	Citrus	12017	1.3441	1.2676	4.113
34442	Citrus	12017	1.0107	0.957	3.0512
34445	Citrus	12017	0.9775	0.9258	2.9578
34446	Citrus	12017	0.9869	0.9333	3.0002
34448	Citrus	12017	1.1821	1.1145	3.6548
34449	Levy	12075	0.7736	0.7349	2.3276
34450	Citrus	12017	1.3572	1.2799	4.1528
34452	Citrus	12017	1.1025	1.0431	3.3258
34453	Citrus	12017	1.1163	1.0561	3.3716

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34461	Citrus	12017	0.7591	0.7229	2.224
34465	Citrus	12017	0.8317	0.7908	2.4674
34470	Marion	12083	0.7368	0.7039	2.112
34471	Marion	12083	0.7639	0.7298	2.187
34472	Marion	12083	0.8478	0.8082	2.4472
34473	Marion	12083	0.8857	0.843	2.6088
34474	Marion	12083	0.7458	0.7127	2.1612
34475	Marion	12083	0.7524	0.7186	2.163
34476	Marion	12083	0.8012	0.7642	2.341
34478	Marion	12083	0.7679	0.7336	2.201
34479	Marion	12083	0.6859	0.6569	1.9414
34480	Marion	12083	0.8592	0.8196	2.4978
34481	Marion	12083	0.8544	0.8132	2.524
34482	Marion	12083	0.756	0.7204	2.2042
34484	Sumter	12119	1.0462	0.9946	3.0786
34488	Marion	12083	0.5671	0.548	1.5212
34491	Marion	12083	1.0728	1.0214	3.1228
34498	Levy	12075	1.1132	1.0455	4.0208
34601	Hernando	12053	0.886	0.8407	2.6362
34602	Hernando	12053	1.1102	1.0487	3.3708
34604	Hernando	12053	1.1466	1.0819	3.505
34606	Hernando	12053	1.543	1.4474	4.8244
34607	Hernando	12053	1.5535	1.4541	5.585
34608	Hernando	12053	1.3368	1.2574	4.1452
34609	Hernando	12053	1.2607	1.1869	3.8928
34610	Pasco	12101	1.3586	1.2783	4.1982
34613	Hernando	12053	1.1842	1.1166	3.6366
34614	Hernando	12053	1.0654	1.0065	3.244
34637	Pasco	12101	1.6827	1.5781	5.2568
34638	Pasco	12101	1.685	1.5801	5.2714
34639	Pasco	12101	1.756	1.6472	5.4634
34652	Pasco	12101	2.5249	2.3469	9.0012
34653	Pasco	12101	1.7309	1.6167	6.2644
34654	Pasco	12101	1.4709	1.3809	4.5844
34655	Pasco	12101	1.4183	1.3289	5.118
34661	Hernando	12053	1.0796	1.0248	3.1992

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34667	Pasco	12101	2.1277	1.9822	7.624
34668	Pasco	12101	2.1745	2.0244	7.8136
34669	Pasco	12101	1.4569	1.3675	4.5528
34677	Pinellas	12103	2.0362	1.8946	7.419
34679	Pasco	12101	2.49	2.3154	8.8092
34681	Pinellas	12103	3.0928	2.8682	10.8214
34683	Pinellas	12103	2.4305	2.2582	8.6722
34684	Pinellas	12103	1.692	1.5798	6.1514
34685	Pinellas	12103	1.4907	1.3951	5.4022
34688	Pinellas	12103	1.4911	1.3953	5.408
34689	Pinellas	12103	2.5884	2.4033	9.215
34690	Pasco	12101	1.9888	1.8532	7.1742
34691	Pasco	12101	2.6589	2.4703	9.4372
34695	Pinellas	12103	2.9182	2.702	10.59
34698	Pinellas	12103	2.6106	2.4234	9.3588
34705	Lake	12069	1.662	1.5719	4.9402
34711	Lake	12069	1.5488	1.4706	4.5252
34714	Lake	12069	1.6043	1.5242	4.6774
34715	Lake	12069	1.7771	1.6813	5.2898
34729	Lake	12069	2.6996	2.5272	8.4632
34731	Lake	12069	1.3787	1.3061	4.0976
34734	Orange	12095	1.4268	1.3562	4.1518
34736	Lake	12069	1.4415	1.3694	4.2064
34737	Lake	12069	1.5272	1.4484	4.4892
34739	Osceola	12097	3.3713	3.1357	10.9632
34741	Osceola	12097	1.8432	1.7411	5.5374
34743	Osceola	12097	2.5688	2.4056	8.0604
34744	Osceola	12097	2.8872	2.697	9.1902
34746	Osceola	12097	2.038	1.922	6.1728
34747	Osceola	12097	1.7363	1.6457	5.1216
34748	Lake	12069	1.867	1.7606	5.645
34753	Lake	12069	1.424	1.3518	4.1718
34756	Lake	12069	3.0761	2.8706	9.818
34758	Osceola	12097	2.317	2.179	7.109
34759	Polk	12105	2.2877	2.1533	6.9966
34760	Orange	12095	2.4008	2.2506	7.5074

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34761	Orange	12095	1.5289	1.4495	4.5166
34762	Lake	12069	1.7083	1.6148	5.106
34769	Osceola	12097	3.0735	2.8649	9.889
34771	Osceola	12097	2.7316	2.5519	8.6822
34772	Osceola	12097	2.7574	2.5765	8.76
34773	Osceola	12097	2.8101	2.6219	9.0094
34777	Orange	12095	1.5804	1.4998	4.6274
34785	Sumter	12119	1.1463	1.0889	3.374
34786	Orange	12095	1.5306	1.4534	4.4722
34787	Orange	12095	1.6744	1.5853	4.9646
34788	Lake	12069	1.8332	1.7279	5.5446
34797	Lake	12069	1.733	1.6376	5.1808
34945	Saint Lucie	12111	4.5689	4.231	17.426
34946	Saint Lucie	12111	8.5364	7.866	31.2544
34947	Saint Lucie	12111	6.9964	6.4549	26.2692
34949	Saint Lucie	12111	14.6733	13.4728	50.748
34950	Saint Lucie	12111	9.3395	8.5999	34.1366
34951	Saint Lucie	12111	5.5877	5.1635	21.1096
34952	Saint Lucie	12111	8.3508	7.6971	30.8898
34953	Saint Lucie	12111	5.174	4.7888	19.6638
34956	Martin	12085	5.9781	5.523	22.8658
34957	Martin	12085	13.4101	12.3199	47.4088
34972	Okeechobee	12093	4.7255	4.3836	15.541
34974	Okeechobee	12093	9.9384	9.1382	33.3202
34979	Saint Lucie	12111	9.426	8.6789	34.419
34981	Saint Lucie	12111	6.192	5.7185	23.3636
34982	Saint Lucie	12111	9.4229	8.6778	34.1816
34983	Saint Lucie	12111	5.5254	5.1092	21.0062
34984	Saint Lucie	12111	5.4679	5.0573	20.7698
34985	Saint Lucie	12111	5.5045	5.0906	20.939
34986	Saint Lucie	12111	4.9077	4.5434	18.7144
34987	Saint Lucie	12111	4.9948	4.6252	18.9732
34988	Saint Lucie	12111	4.6531	4.3102	17.7358
34990	Martin	12085	5.5122	5.0979	21.0068
34994	Martin	12085	7.0062	6.4647	26.3836
34996	Martin	12085	13.2973	12.2177	47.2396

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34997	Martin	12085	7.8946	7.2787	29.5904

\* 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
320MX	Lafayette	12067	0.3234	0.317	0.8022
320MX2	Lafayette	12067	0.3507	0.3435	0.9118
320MX3	Lafayette	12067	0.6465	0.6165	1.979
323MH	Wakulla	12129	3.4205	3.155	12.8336
323MX	Franklin	12037	0.8059	0.7619	2.4732
323MX2	Franklin	12037	1.8296	1.7039	6.2596
324MX	Walton	12131	1.1535	1.0843	4.2768
324MX2	Walton	12131	1.0906	1.0299	3.4728
325MX	Okaloosa	12091	0.9857	0.9306	3.5466
325MX2	Okaloosa	12091	0.9038	0.8575	2.7932
325MX3	Okaloosa	12091	1.5231	1.4288	4.9964
326MX	Dixie	12029	0.573	0.5476	1.6692
327MH	Brevard	12009	3.4472	3.1973	12.7652
327MX	Volusia	12127	1.1215	1.063	3.3432
329MH	Brevard	12009	5.1306	4.7413	18.5436
329MX	Brevard	12009	5.9497	5.4908	21.5186
329MX2	Brevard	12009	4.4202	4.0912	14.5728
329MX3	Brevard	12009	6.1323	5.6586	19.8112
329MX4	Brevard	12009	3.3004	3.0673	10.9436
329MX5	Brevard	12009	4.2803	3.9643	14.1458
330MX	Broward	12011	20.7972	19.0798	73.176
330MX2	Broward	12011	11.8687	10.891	40.9098
330MX3	Broward	12011	11.6721	10.7234	40.1966
331MX	Miami-Dade	12086	11.1579	10.2422	43.338
334MX	Palm Beach	12099	6.9411	6.4041	26.4526
334MX2	Palm Beach	12099	10.1186	9.3074	34.705
334MX3	Palm Beach	12099	8.3081	7.6591	28.4272
338MX	Highlands	12055	2.9974	2.8049	9.41
341MH	Monroe	12087	10.1488	9.3219	38.2586
341MH2	Monroe	12087	11.8634	10.8886	40.176

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

Modeling Organization: Karen Clark & Company

Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0

Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
341MH3	Monroe	12087	11.5961	10.6437	39.3972
341MH4	Monroe	12087	10.6577	9.7846	36.976
341MH5	Monroe	12087	10.5025	9.6433	36.329
341MH6	Monroe	12087	10.5558	9.6922	36.5798
341MH7	Monroe	12087	15.3505	14.0758	49.5388
341MH8	Monroe	12087	9.8818	9.074	34.457
341MH9	Monroe	12087	9.6885	8.8974	33.77
341MX	Monroe	12087	8.9489	8.2223	34.1144
341MX2	Monroe	12087	20.7784	19.0653	64.1744
341MX3	Monroe	12087	11.5782	10.6252	39.3374
341MX4	Monroe	12087	11.3667	10.4364	38.4584
344MX	Marion	12083	0.4764	0.4634	1.234

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

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32004	Saint Johns	12109	1.9746	1.8402	6.2162
32006	Clay	12019	0.7901	0.7501	2.4452
32007	Putnam	12107	0.723	0.6897	2.1744
32013	Lafayette	12067	0.4853	0.4647	1.4384
32026	Union	12125	0.3458	0.3378	0.9088
32030	Clay	12019	0.6113	0.5843	1.8186
32035	Nassau	12089	1.3183	1.2351	4.1684
32041	Nassau	12089	0.443	0.4226	1.3426
32042	Bradford	12007	0.3918	0.3815	1.049
32050	Clay	12019	0.4314	0.4156	1.2236
32056	Columbia	12023	0.3213	0.3136	0.8516
32072	Baker	12003	0.2712	0.2663	0.6912
32085	Saint Johns	12109	1.2868	1.2078	4.1242
32105	Volusia	12127	0.8212	0.7856	2.4196
32111	Marion	12083	1.0517	0.9992	3.1972
32115	Volusia	12127	3.3825	3.1397	10.8606
32116	Volusia	12127	3.9871	3.6946	12.7136
32120	Volusia	12127	2.1216	1.9806	6.9114
32121	Volusia	12127	1.9783	1.8493	6.4564

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32122	Volusia	12127	2.0652	1.9289	6.7222
32123	Volusia	12127	2.0652	1.9289	6.7222
32125	Volusia	12127	2.4898	2.319	8.0708
32126	Volusia	12127	3.9776	3.6862	12.6744
32135	Flagler	12035	1.4519	1.362	4.6838
32138	Putnam	12107	0.4679	0.4529	1.2974
32142	Flagler	12035	1.1232	1.0581	3.5954
32143	Flagler	12035	2.3641	2.2018	7.6238
32147	Putnam	12107	0.5195	0.5016	1.461
32149	Putnam	12107	0.5424	0.5238	1.5218
32157	Putnam	12107	0.9834	0.9354	2.986
32158	Lake	12069	1.1261	1.0718	3.3712
32160	Clay	12019	0.4754	0.4605	1.3108
32170	Volusia	12127	4.0373	3.7398	13.1476
32173	Volusia	12127	2.1593	2.0153	7.0336
32175	Volusia	12127	3.344	3.1037	10.7238
32178	Putnam	12107	0.6471	0.6192	1.9132
32183	Marion	12083	0.9939	0.947	2.971
32185	Putnam	12107	0.5028	0.4862	1.402
32192	Marion	12083	0.5686	0.5483	1.6194
32198	Volusia	12127	2.1216	1.9806	6.9114
32201	Duval	12031	0.5489	0.5249	1.6314
32203	Duval	12031	0.4818	0.4612	1.4266
32228	Duval	12031	1.8976	1.7696	5.9526
32229	Duval	12031	0.4661	0.4448	1.4036
32231	Duval	12031	0.5695	0.5426	1.7336
32232	Duval	12031	0.5696	0.5427	1.7338
32235	Duval	12031	0.5691	0.5422	1.732
32236	Duval	12031	0.5535	0.53	1.6346
32237	Duval	12031	0.6108	0.5811	1.8732
32238	Duval	12031	0.5967	0.5695	1.7926
32239	Duval	12031	0.4982	0.4748	1.5138
32240	Duval	12031	1.6832	1.5715	5.3156
32241	Duval	12031	0.6333	0.6025	1.9414
32245	Duval	12031	0.5357	0.5102	1.634
32247	Duval	12031	0.5659	0.539	1.7236

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32255	Duval	12031	0.5266	0.5014	1.608
32260	Saint Johns	12109	0.6327	0.6018	1.9392
32302	Leon	12073	0.6048	0.5784	1.8072
32306	Leon	12073	0.6351	0.6067	1.9092
32313	Leon	12073	0.6068	0.5803	1.8146
32314	Leon	12073	0.6732	0.6418	2.0454
32315	Leon	12073	0.6256	0.5984	1.8642
32316	Leon	12073	0.664	0.6337	2.0038
32318	Leon	12073	0.6009	0.5747	1.7962
32323	Franklin	12037	4.6639	4.2866	15.9412
32326	Wakulla	12129	0.753	0.7154	2.341
32329	Franklin	12037	4.9668	4.5637	17.2248
32335	Liberty	12077	1.5913	1.4865	5.3642
32337	Jefferson	12065	0.5499	0.526	1.6414
32341	Madison	12079	0.4437	0.4254	1.2998
32345	Jefferson	12065	0.5714	0.5451	1.732
32353	Gadsden	12039	0.5239	0.5065	1.4692
32357	Taylor	12123	0.6306	0.5986	1.9628
32361	Jefferson	12065	0.6044	0.5759	1.8438
32362	Leon	12073	0.53	0.5077	1.5686
32395	Leon	12073	0.5728	0.5482	1.704
32402	Bay	12005	2.4482	2.2748	8.4424
32406	Bay	12005	4.7169	4.3419	16.2688
32410	Bay	12005	4.8575	4.4685	16.5478
32411	Bay	12005	4.7521	4.3736	16.4258
32412	Bay	12005	2.6329	2.4415	9.0898
32417	Bay	12005	5.6996	5.2383	19.5198
32422	Walton	12131	0.868	0.8235	2.7034
32434	Walton	12131	1.008	0.9533	3.1806
32447	Jackson	12063	0.6962	0.6664	2.0736
32452	Holmes	12059	0.7282	0.696	2.1786
32457	Gulf	12045	4.3481	4.0021	14.8528
32513	Escambia	12033	5.3602	4.9313	18.6112
32516	Escambia	12033	3.7652	3.4797	13.0314
32521	Escambia	12033	6.6401	6.0955	22.8894
32522	Escambia	12033	5.5924	5.1421	19.4848



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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32523	Escambia	12033	3.8194	3.5286	13.2684
32524	Escambia	12033	5.719	5.2581	19.8118
32537	Okaloosa	12091	1.2149	1.1444	3.9136
32538	Walton	12131	0.7728	0.736	2.347
32540	Okaloosa	12091	7.2534	6.6549	24.9436
32549	Okaloosa	12091	6.4826	5.9492	22.251
32559	Escambia	12033	2.5368	2.3579	8.6498
32560	Escambia	12033	2.0601	1.9221	6.9246
32562	Santa Rosa	12113	7.2324	6.6394	24.9556
32572	Santa Rosa	12113	1.7897	1.6739	5.9438
32588	Okaloosa	12091	2.5263	2.3442	8.6646
32591	Escambia	12033	5.5921	5.142	19.481
32602	Alachua	12001	0.4836	0.4653	1.4024
32604	Alachua	12001	0.5127	0.4938	1.4754
32610	Alachua	12001	0.529	0.509	1.5312
32614	Alachua	12001	0.5536	0.5315	1.625
32616	Alachua	12001	0.3996	0.3872	1.1078
32627	Alachua	12001	0.5388	0.5185	1.5554
32633	Alachua	12001	0.7004	0.6696	2.0924
32634	Marion	12083	0.6014	0.5767	1.7698
32635	Alachua	12001	0.4611	0.4446	1.3184
32644	Levy	12075	0.5561	0.5319	1.6728
32654	Alachua	12001	0.5156	0.4981	1.4538
32655	Alachua	12001	0.416	0.4017	1.1812
32662	Alachua	12001	0.5482	0.5293	1.5434
32663	Marion	12083	0.6883	0.659	2.0358
32681	Marion	12083	0.6635	0.6363	1.9448
32692	Dixie	12029	1.8155	1.6957	5.866
32704	Orange	12095	1.3527	1.2868	4.046
32706	Volusia	12127	1.0796	1.0255	3.3036
32710	Orange	12095	1.319	1.2554	3.9366
32715	Seminole	12117	1.4435	1.3676	4.4192
32716	Seminole	12117	1.354	1.2857	4.1014
32718	Seminole	12117	1.5176	1.4355	4.6882
32719	Seminole	12117	1.7412	1.64	5.4988
32721	Volusia	12127	1.0208	0.9705	3.1084

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32722	Volusia	12127	0.985	0.9377	2.9794
32727	Lake	12069	1.2035	1.1479	3.548
32728	Volusia	12127	1.4125	1.3361	4.3914
32733	Seminole	12117	1.5805	1.4925	4.926
32739	Volusia	12127	1.2229	1.1594	3.774
32745	Seminole	12117	1.4847	1.4051	4.5752
32747	Seminole	12117	1.7932	1.6882	5.6768
32752	Seminole	12117	1.3305	1.2638	4.022
32753	Volusia	12127	1.4694	1.3913	4.5136
32756	Lake	12069	1.1619	1.1098	3.3994
32762	Seminole	12117	1.8162	1.7076	5.7996
32768	Orange	12095	1.4554	1.3814	4.3888
32772	Seminole	12117	1.8559	1.7454	5.9098
32774	Volusia	12127	1.0787	1.0262	3.2662
32775	Brevard	12009	2.9565	2.7532	9.7466
32777	Orange	12095	1.188	1.134	3.4836
32781	Brevard	12009	4.5036	4.1706	14.764
32783	Brevard	12009	3.2988	3.0662	10.9142
32790	Orange	12095	1.4668	1.3894	4.4952
32791	Seminole	12117	1.3021	1.2381	3.9164
32793	Orange	12095	1.4706	1.3928	4.5112
32794	Orange	12095	1.3872	1.3161	4.2178
32795	Seminole	12117	1.4891	1.4091	4.5964
32799	Seminole	12117	1.3953	1.3233	4.249
32802	Orange	12095	1.3971	1.3265	4.2246
32834	Orange	12095	1.6985	1.6009	5.3374
32853	Orange	12095	1.4563	1.3807	4.4412
32854	Orange	12095	1.3354	1.2691	4.0188
32855	Orange	12095	1.3979	1.3279	4.2126
32856	Orange	12095	1.4448	1.3709	4.3762
32857	Orange	12095	1.5493	1.4653	4.7812
32858	Orange	12095	1.2589	1.1999	3.732
32859	Orange	12095	1.481	1.4048	4.4954
32860	Orange	12095	1.2814	1.2192	3.837
32861	Orange	12095	1.309	1.2465	3.8968
32862	Orange	12095	1.3913	1.3212	4.2018

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

Modeling Organization: Karen Clark & Company

Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0

Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32867	Orange	12095	1.606	1.5167	4.9962
32868	Orange	12095	1.3229	1.2594	3.942
32869	Orange	12095	1.5407	1.4596	4.7044
32872	Orange	12095	1.3991	1.3283	4.231
32877	Orange	12095	1.5847	1.502	4.8188
32878	Orange	12095	1.865	1.7543	5.917
32885	Orange	12095	1.3906	1.3205	4.1992
32886	Orange	12095	1.3835	1.3139	4.1778
32887	Orange	12095	1.5551	1.4759	4.7022
32891	Orange	12095	1.4556	1.38	4.439
32896	Orange	12095	1.3906	1.3205	4.1992
32897	Orange	12095	1.3873	1.3174	4.1906
32899	Brevard	12009	3.3971	3.1565	11.2854
32902	Brevard	12009	4.0371	3.7445	13.6128
32906	Brevard	12009	4.9382	4.5693	16.5934
32910	Brevard	12009	3.6527	3.3921	12.2942
32911	Brevard	12009	3.6375	3.3781	12.246
32912	Brevard	12009	7.9269	7.3029	25.8692
32919	Brevard	12009	6.2253	5.7461	20.6356
32923	Brevard	12009	4.3538	4.033	14.4722
32924	Brevard	12009	4.345	4.0251	14.44
32932	Brevard	12009	9.2858	8.554	29.4736
32936	Brevard	12009	5.3615	4.9559	17.818
32941	Brevard	12009	6.238	5.7576	20.6856
32954	Brevard	12009	5.087	4.7055	16.8168
32956	Brevard	12009	3.4117	3.1698	11.3622
32957	Indian River	12061	8.6984	8.0102	28.3816
32959	Brevard	12009	3.3094	3.0761	10.9938
32964	Indian River	12061	9.5794	8.8182	31.3598
32965	Indian River	12061	10.5919	9.7448	34.226
32970	Indian River	12061	8.7323	8.041	28.7598
32971	Indian River	12061	10.043	9.2405	32.712
32978	Indian River	12061	7.5374	6.9487	24.965
33002	Miami-Dade	12086	7.2472	6.6794	24.842
33008	Broward	12011	23.605	21.6516	73.2226
33011	Miami-Dade	12086	6.8243	6.2923	23.3694

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33017	Miami-Dade	12086	8.0708	7.4314	27.7322
33041	Monroe	12087	12.7726	11.7024	41.083
33045	Monroe	12087	12.7525	11.6841	41.0132
33052	Monroe	12087	13.3822	12.2711	43.5612
33061	Broward	12011	21.2154	19.4622	66.7728
33072	Broward	12011	27.5297	25.2536	84.2576
33074	Broward	12011	19.8468	18.2094	62.8568
33075	Broward	12011	9.326	8.5875	31.9148
33077	Broward	12011	9.326	8.5875	31.9148
33081	Broward	12011	9.6337	8.8616	32.8866
33082	Broward	12011	9.5668	8.8004	32.664
33083	Broward	12011	9.2896	8.5472	31.7182
33084	Broward	12011	8.3279	7.6704	28.5468
33090	Miami-Dade	12086	10.7926	9.9117	37.167
33092	Miami-Dade	12086	9.975	9.164	34.4342
33093	Broward	12011	7.853	7.2424	26.8012
33097	Broward	12011	17.9135	16.4397	57.5094
33101	Miami-Dade	12086	15.1571	13.9039	50.4288
33102	Miami-Dade	12086	7.9311	7.302	27.2638
33106	Miami-Dade	12086	6.706	6.1847	22.9358
33111	Miami-Dade	12086	17.5797	16.1198	57.5784
33112	Miami-Dade	12086	8.3405	7.6756	28.6958
33114	Miami-Dade	12086	11.8089	10.8423	40.196
33116	Miami-Dade	12086	9.7605	8.9693	33.6692
33119	Miami-Dade	12086	28.1537	25.833	85.1156
33124	Miami-Dade	12086	21.1154	19.3687	65.7034
33151	Miami-Dade	12086	9.5822	8.8111	32.5862
33152	Miami-Dade	12086	7.9576	7.3263	27.3404
33153	Miami-Dade	12086	11.8237	10.8611	39.5918
33163	Miami-Dade	12086	23.7529	21.7897	73.5986
33164	Miami-Dade	12086	14.9228	13.6942	48.948
33188	Miami-Dade	12086	7.9279	7.2989	27.2236
33191	Miami-Dade	12086	8.2239	7.5692	28.2928
33192	Miami-Dade	12086	8.4693	7.7932	29.1734
33197	Miami-Dade	12086	12.3892	11.3709	42.0122
33198	Miami-Dade	12086	7.5754	6.978	25.9928

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

Modeling Organization: Karen Clark & Company

Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0

Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33206	Miami-Dade	12086	16.3964	15.0371	54.1452
33222	Miami-Dade	12086	8.9114	8.1963	30.6914
33231	Miami-Dade	12086	18.0945	16.59	59.024
33233	Miami-Dade	12086	15.4714	14.1923	51.3946
33234	Miami-Dade	12086	11.6641	10.7105	39.6786
33238	Miami-Dade	12086	13.6856	12.5636	45
33239	Miami-Dade	12086	26.0706	23.9183	79.551
33242	Miami-Dade	12086	8.0177	7.3809	27.534
33243	Miami-Dade	12086	12.498	11.4713	42.3874
33245	Miami-Dade	12086	11.1375	10.2298	38.1048
33247	Miami-Dade	12086	7.1321	6.5731	24.3946
33255	Miami-Dade	12086	16.4197	15.0586	54.2078
33256	Miami-Dade	12086	12.3161	11.3049	41.9356
33257	Miami-Dade	12086	12.689	11.6439	42.9288
33265	Miami-Dade	12086	9.6341	8.8556	33.2282
33266	Miami-Dade	12086	7.1072	6.551	24.3684
33269	Miami-Dade	12086	8.8445	8.1389	30.3264
33280	Miami-Dade	12086	25.1472	23.0758	77.191
33283	Miami-Dade	12086	9.694	8.9095	33.437
33296	Miami-Dade	12086	10.6332	9.7656	36.5622
33299	Miami-Dade	12086	14.1881	13.0181	47.48
33302	Broward	12011	10.5898	9.7369	35.9328
33303	Broward	12011	28.0676	25.7476	85.6558
33307	Broward	12011	9.2593	8.5242	31.7072
33310	Broward	12011	11.8232	10.8647	39.7344
33318	Broward	12011	8.9075	8.2019	30.4932
33320	Broward	12011	20.6423	18.9391	65.3332
33329	Broward	12011	9.3132	8.5717	31.9048
33335	Broward	12011	19.8614	18.2158	62.9764
33336	Broward	12011	20.6423	18.9391	65.3332
33337	Broward	12011	9.3132	8.5717	31.9048
33338	Broward	12011	24.3961	22.3857	75.2588
33339	Broward	12011	26.2959	24.1239	80.3018
33340	Broward	12011	11.8969	10.932	39.8802
33345	Broward	12011	9.2593	8.5242	31.7072
33346	Broward	12011	25.2507	23.1679	77.7438

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

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**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33348	Broward	12011	26.4078	24.2221	80.9224
33349	Broward	12011	8.0897	7.4564	27.6454
33355	Broward	12011	9.869	9.079	33.8094
33359	Broward	12011	8.0777	7.4453	27.6054
33402	Palm Beach	12099	20.5308	18.843	66.0486
33419	Palm Beach	12099	12.3269	11.3305	41.2666
33421	Palm Beach	12099	7.6575	7.0659	26.0972
33422	Palm Beach	12099	7.6471	7.0565	26.0788
33424	Palm Beach	12099	14.2406	13.0824	47.152
33425	Palm Beach	12099	10.5638	9.7214	35.8602
33427	Palm Beach	12099	25.8993	23.7612	79.8942
33429	Palm Beach	12099	25.1694	23.0914	77.8358
33443	Broward	12011	17.7923	16.3263	57.5192
33454	Palm Beach	12099	8.2344	7.5921	28.13
33459	Palm Beach	12099	11.6888	10.7453	39.257
33464	Palm Beach	12099	23.5397	21.5961	74.1912
33465	Palm Beach	12099	16.7521	15.3828	54.6576
33466	Palm Beach	12099	20.8437	19.1271	66.7054
33468	Palm Beach	12099	14.2708	13.1099	46.8516
33474	Palm Beach	12099	20.0796	18.4258	64.252
33475	Martin	12085	17.9316	16.468	57.2392
33481	Palm Beach	12099	19.6451	18.0324	62.5886
33482	Palm Beach	12099	21.2195	19.4714	67.2816
33488	Palm Beach	12099	8.6153	7.9406	29.3914
33497	Palm Beach	12099	9.0244	8.3142	30.7926
33499	Palm Beach	12099	18.3015	16.8026	58.7732
33503	Hillsborough	12057	2.0842	1.9547	6.6412
33508	Hillsborough	12057	1.7741	1.6684	5.595
33509	Hillsborough	12057	1.9779	1.8543	6.3168
33524	Pasco	12101	1.6318	1.5402	5.0866
33526	Pasco	12101	1.3592	1.2851	4.2166
33530	Hillsborough	12057	1.9504	1.8361	6.1184
33537	Pasco	12101	1.2896	1.2193	4.0024
33539	Pasco	12101	1.6323	1.5363	5.1512
33550	Hillsborough	12057	1.6772	1.5799	5.2518
33564	Hillsborough	12057	1.7387	1.6427	5.3764

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33568	Hillsborough	12057	1.9666	1.845	6.2604
33571	Hillsborough	12057	2.2955	2.1464	7.3998
33575	Hillsborough	12057	2.4452	2.2869	7.8762
33583	Hillsborough	12057	1.7317	1.6315	5.4168
33587	Hillsborough	12057	1.8036	1.6993	5.6404
33593	Pasco	12101	1.298	1.2268	4.0342
33595	Hillsborough	12057	1.8343	1.7258	5.769
33601	Hillsborough	12057	1.6303	1.5359	5.1046
33608	Hillsborough	12057	5.4604	5.0385	17.7672
33622	Hillsborough	12057	2.0967	1.9568	6.775
33623	Hillsborough	12057	2.0967	1.9568	6.775
33631	Hillsborough	12057	2.9222	2.7131	9.515
33633	Hillsborough	12057	1.9362	1.81	6.2494
33646	Hillsborough	12057	1.8141	1.7038	5.7604
33650	Hillsborough	12057	2.5863	2.405	8.4284
33655	Hillsborough	12057	2.1919	2.0434	7.0934
33660	Hillsborough	12057	2.0646	1.9301	6.6572
33661	Hillsborough	12057	1.6361	1.5405	5.137
33662	Hillsborough	12057	1.6361	1.5405	5.137
33663	Hillsborough	12057	2.8752	2.67	9.364
33664	Hillsborough	12057	2.8752	2.67	9.364
33672	Hillsborough	12057	2.0967	1.9568	6.775
33673	Hillsborough	12057	1.5999	1.5033	5.0678
33674	Hillsborough	12057	1.5489	1.4572	4.8842
33675	Hillsborough	12057	1.9142	1.7905	6.156
33677	Hillsborough	12057	2.5846	2.4035	8.4254
33679	Hillsborough	12057	2.4857	2.314	8.1022
33680	Hillsborough	12057	1.5793	1.4867	4.9646
33681	Hillsborough	12057	3.5708	3.3107	11.7092
33682	Hillsborough	12057	1.5717	1.4786	4.96
33684	Hillsborough	12057	1.7937	1.6787	5.774
33685	Hillsborough	12057	3.3036	3.0611	10.6788
33686	Hillsborough	12057	4.7092	4.3521	15.3506
33687	Hillsborough	12057	1.6379	1.5415	5.1522
33688	Hillsborough	12057	1.5873	1.4921	5.0276
33689	Hillsborough	12057	2.249	2.0954	7.2878

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

**Modeling Organization: Karen Clark & Company**

**Hurricane Model Name & Version Number: KCC US Hurricane Reference Model Version 3.0**

**Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129**

**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33694	Hillsborough	12057	1.5992	1.5032	5.0616
33729	Pinellas	12103	3.1105	2.8886	10.3048
33731	Pinellas	12103	4.7427	4.3771	15.5594
33732	Pinellas	12103	5.6936	5.2424	18.5932
33733	Pinellas	12103	3.2797	3.0354	10.905
33734	Pinellas	12103	4.1864	3.8648	13.8376
33736	Pinellas	12103	5.2425	4.8372	16.4206
33738	Pinellas	12103	5.5112	5.0838	17.1488
33740	Pinellas	12103	5.3126	4.9004	16.6276
33741	Pinellas	12103	5.6068	5.1745	17.731
33742	Pinellas	12103	3.5238	3.2641	11.6986
33743	Pinellas	12103	3.2125	2.9736	10.4366
33747	Pinellas	12103	4.0205	3.7135	13.2712
33757	Pinellas	12103	2.9881	2.772	9.5776
33758	Pinellas	12103	2.3902	2.2222	7.8572
33766	Pinellas	12103	2.2394	2.0835	7.2942
33769	Pinellas	12103	2.3239	2.1616	7.6202
33775	Pinellas	12103	4.0263	3.7213	12.7362
33779	Pinellas	12103	2.015	1.8791	6.5738
33780	Pinellas	12103	1.8127	1.6921	5.9036
33784	Pinellas	12103	2.4736	2.2981	8.1812
33802	Polk	12105	1.711	1.6227	5.1916
33804	Polk	12105	1.6816	1.595	5.1016
33806	Polk	12105	1.6986	1.6104	5.1676
33807	Polk	12105	1.8396	1.7389	5.675
33820	Polk	12105	2.0591	1.9473	6.3402
33826	Highlands	12055	2.6941	2.5303	8.5742
33831	Polk	12105	2.0855	1.9695	6.455
33836	Polk	12105	1.8774	1.7782	5.7344
33845	Polk	12105	1.8981	1.7982	5.7898
33858	Polk	12105	1.9033	1.8	5.8478
33862	Highlands	12055	4.0552	3.7759	13.4172
33871	Highlands	12055	2.8979	2.717	9.2944
33882	Polk	12105	1.8828	1.7848	5.7276
33883	Polk	12105	1.8073	1.7151	5.4698
33885	Polk	12105	1.7956	1.704	5.4298



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

Modeling Organization: Karen Clark & Company

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Hurricane Model Platform & Version Number: RiskInsight®4.10.3.129

Hurricane Model Release Date: 3/24/21

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33910	Lee	12071	4.0649	3.7719	13.6018
33911	Lee	12071	3.5807	3.3289	11.9178
33915	Lee	12071	3.687	3.4266	12.2896
33918	Lee	12071	3.6569	3.3988	12.2216
33927	Charlotte	12015	3.5176	3.2659	11.6604
33929	Lee	12071	4.6431	4.3035	15.5328
33932	Lee	12071	8.3988	7.7376	27.358
33938	Charlotte	12015	3.2322	3.0065	10.6922
33945	Lee	12071	8.6605	7.9785	27.817
33949	Charlotte	12015	4.1286	3.8248	13.6974
33951	Charlotte	12015	3.4977	3.2521	11.636
33970	Lee	12071	4.7257	4.3792	15.903
33975	Hendry	12051	5.3611	4.9616	18.2004
33994	Lee	12071	3.8048	3.5349	12.6802
34101	Collier	12021	11.4939	10.5725	36.6986
34106	Collier	12021	11.4099	10.4964	36.2184
34107	Collier	12021	8.077	7.446	26.2888
34133	Lee	12071	4.9424	4.5783	16.6806
34136	Lee	12071	4.9424	4.5783	16.6806
34137	Collier	12021	7.6666	7.0644	26.395
34143	Collier	12021	5.7781	5.342	19.7052
34146	Collier	12021	11.6233	10.683	37.4644
34204	Manatee	12081	2.2122	2.0665	7.1734
34206	Manatee	12081	2.2389	2.091	7.2532
34218	Manatee	12081	6.6649	6.1403	21.5688
34220	Manatee	12081	2.4469	2.2841	7.918
34230	Sarasota	12115	2.076	1.9429	6.6792
34249	Sarasota	12115	3.0676	2.8493	9.9458
34264	Manatee	12081	2.3897	2.2265	7.8296
34265	Desoto	12027	3.3813	3.1476	11.2164
34268	Desoto	12027	3.2297	3.0084	10.6792
34270	Manatee	12081	2.7651	2.572	8.9996
34272	Sarasota	12115	4.9125	4.543	15.738
34274	Sarasota	12115	5.4511	5.0365	17.3448
34276	Sarasota	12115	4.214	3.9005	13.5002
34277	Sarasota	12115	3.932	3.6404	12.6898

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**Hurricane Model Release Date: 3/24/21**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34278	Sarasota	12115	3.4483	3.2	11.0964
34280	Manatee	12081	3.5748	3.3145	11.7368
34281	Manatee	12081	2.3164	2.1611	7.5296
34282	Manatee	12081	3.0635	2.8399	10.0842
34284	Sarasota	12115	5.6274	5.1951	17.8786
34290	Sarasota	12115	2.7058	2.5243	8.8812
34295	Sarasota	12115	3.4368	3.1931	11.3082
34421	Marion	12083	1.0362	0.9852	3.1366
34430	Marion	12083	0.8329	0.792	2.544
34441	Citrus	12017	1.1396	1.0768	3.5656
34447	Citrus	12017	1.0059	0.9507	3.1562
34451	Citrus	12017	1.1994	1.1334	3.742
34460	Citrus	12017	0.8296	0.7885	2.536
34464	Citrus	12017	0.8174	0.7772	2.4872
34477	Marion	12083	0.7348	0.7033	2.1654
34483	Marion	12083	0.8572	0.8173	2.5734
34487	Citrus	12017	1.3749	1.2926	4.4112
34489	Marion	12083	0.528	0.5118	1.4536
34492	Marion	12083	1.0027	0.955	3.0064
34603	Hernando	12053	0.9035	0.8571	2.763
34605	Hernando	12053	1.0825	1.0226	3.3808
34611	Hernando	12053	1.3148	1.2371	4.1816
34636	Hernando	12053	1.0586	1.0056	3.2134
34656	Pasco	12101	2.2842	2.1276	7.3594
34660	Pinellas	12103	3.352	3.1073	10.6096
34673	Pasco	12101	3.0955	2.8734	9.7672
34674	Pasco	12101	3.2759	3.039	10.2936
34680	Pasco	12101	1.8833	1.7593	6.0868
34682	Pinellas	12103	2.7947	2.5946	9.0114
34692	Pasco	12101	2.2261	2.0737	7.19
34697	Pinellas	12103	2.5751	2.3928	8.3716
34712	Lake	12069	1.4892	1.4148	4.468
34713	Lake	12069	1.5797	1.5018	4.7264
34740	Orange	12095	2.184	2.0538	6.92
34742	Osceola	12097	2.8006	2.6188	9.1238
34745	Osceola	12097	1.9533	1.8426	6.0782

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34749	Lake	12069	1.8465	1.7376	5.8248
34755	Lake	12069	1.5938	1.5124	4.8098
34770	Osceola	12097	2.6466	2.4766	8.5826
34778	Orange	12095	1.5564	1.4782	4.6814
34789	Lake	12069	1.8422	1.7337	5.8136
34948	Saint Lucie	12111	9.8862	9.0998	32.634
34954	Saint Lucie	12111	10.4443	9.6091	34.3254
34958	Martin	12085	15.1003	13.8755	48.2944
34973	Okeechobee	12093	6.1637	5.6998	21.052
34991	Martin	12085	6.2873	5.8132	21.406
34992	Martin	12085	10.9153	10.0417	36.151
34995	Martin	12085	8.5673	7.8975	28.7988