

**Company:** Risk Management Solutions, Inc.

**Purpose:** This spreadsheet includes the updated Form A-4 loss costs (2011 ROA) using RiskLink 13.0 - Build 1515 and RiskLink 13.0 - Build 1509. The gross loss costs have been calculated with the assumption that the AOP deductible will not be applied after the annual Hurricane deductible is applied.

**Sheets:**

**There are 3 sets of sheets.**

The first set (named XXXX\_B1515) represent the Output Ranges generated by RiskLink 13.0 - Build 1515.

The second set (named XXXX\_B1509) represent the Output Ranges generated by RiskLink 13.0 - Build 1509.

The third set (named XXXX\_Delta) represent the differences in loss costs between the two forms (calculated as B1515 - B1509).

<b>Build 1515</b>	<b>Build 1509</b>	<b>Delta Sheets</b>
0% Deductible_B1515	0% Deductible_B1509	0% Deductible_Delta
SpecificDeductibles_B1515	SpecificDeductibles_B1509	SpecificDeductibles_Delta

**Summary of Changes in Loss Cost - RiskLink 13.0 (Build 1509) to RiskLink 13.0 (Build 1515):**

0                      *Total Number of Loss Costs with Non-Zero Differences:*  
 3,120                 *Total Number of Loss Costs*

**Number of Loss Costs with Non-Zero Difference**

<b>Construction/Occupancy</b>	<b>0% Deductible</b>	<b>Specified Deductible</b>
Owners-Frame	0	0
Owners-Masonry	0	0
Mobile Homes	0	0
Renters-Frame	0	0
Renters-Masonry	0	0
Condo-Frame	0	0
Condo-Masonry	0	0
Com Res	0	0

**Max Difference in Loss Cost**

<b>Construction/Occupancy</b>	<b>0% Deductible</b>	<b>Specified Deductible</b>
Owners-Frame	0.000	0.000
Owners-Masonry	0.000	0.000
Mobile Homes	0.000	0.000
Renters-Frame	0.000	0.000
Renters-Masonry	0.000	0.000
Condo-Frame	0.000	0.000
Condo-Masonry	0.000	0.000
Com Res	0.000	0.000

**Min Difference in Loss Cost**

<b>Construction/Occupancy</b>	<b>0% Deductible</b>	<b>Specified Deductible</b>
Owners-Frame	0.000	0.000
Owners-Masonry	0.000	0.000
Mobile Homes	0.000	0.000
Renters-Frame	0.000	0.000
Renters-Masonry	0.000	0.000
Condo-Frame	0.000	0.000
Condo-Masonry	0.000	0.000
Com Res	0.000	0.000

**Form A-4 Output Ranges**  
**DELTA in LOSS COSTS PER \$1000 for 0% Deductible**

Modeling Organization: **RMS**  
 Model Name & Version Number:  
 Model Release Date:

County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Baker	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Bay	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Bradford	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Brevard	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Broward	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Calhoun	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Charlotte	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Citrus	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Clay	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Collier	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Columbia	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DeSoto	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Dixie	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Duval	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000







Statewide	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

**Form A-4 Output Ranges**  
**DELTA in LOSS COSTS PER \$1000 with Specified Deductibles**

Modeling Organization: **RMS**  
 Model Name & Version Number:  
 Model Release Date:

County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Baker	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Bay	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Bradford	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Brevard	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Broward	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Calhoun	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Charlotte	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Citrus	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Clay	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Collier	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Columbia	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DeSoto	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Dixie	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Duval	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000









Statewide	LOW	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	AVERAGE	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	HIGH	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

**Form A-4 Output Ranges**  
**LOSS COSTS PER \$1000 for 0% Deductible**

**Modeling Organization:** RMS  
**Model Name & Version Number:** RiskLink 13.0 (Build 1515)  
**Model Release Date:** Jul-13

County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.143	0.132	2.667	0.081	0.069	0.097	0.084	0.178
	AVERAGE	1.021	1.182	3.707	0.284	0.265	0.365	0.315	0.644
	HIGH	2.195	2.231	5.704	0.647	0.542	0.692	0.647	1.318
Baker	LOW	0.093	0.088	1.749	0.043	0.048	0.066	0.250	0.290
	AVERAGE	0.596	0.640	2.117	0.187	0.182	0.066	0.250	0.336
	HIGH	1.013	0.950	2.714	0.238	0.209	0.066	0.250	0.474
Bay	LOW	0.224	0.207	3.351	0.167	0.156	0.243	0.128	0.304
	AVERAGE	1.969	1.958	5.398	0.686	0.605	1.450	0.748	1.667
	HIGH	4.232	3.980	10.050	1.661	1.288	1.836	1.430	2.631
Bradford	LOW	0.131	0.124	2.413	0.071	0.055	0.211	0.319	0.222
	AVERAGE	0.987	1.017	2.856	0.269	0.225	0.211	0.319	0.593
	HIGH	1.342	1.331	3.571	0.343	0.295	0.211	0.319	0.695
Brevard	LOW	0.496	0.458	9.090	0.379	0.272	0.454	0.274	0.465
	AVERAGE	4.610	3.680	13.075	1.668	1.333	2.473	2.388	3.726
	HIGH	10.996	10.467	23.393	4.645	3.314	5.453	3.904	7.602
Broward	LOW	0.745	0.679	19.104	0.742	0.362	0.872	0.435	0.855
	AVERAGE	5.890	5.289	24.476	3.313	2.437	4.151	3.356	5.730
	HIGH	12.893	13.596	30.573	8.429	5.932	9.889	7.019	13.464
Calhoun	LOW	0.159	0.148	2.714	0.134	0.070			0.289
	AVERAGE	1.136	1.149	3.145	0.337	0.283			0.289
	HIGH	1.573	1.464	4.192	0.453	0.376			0.289
Charlotte	LOW	0.480	0.447	10.532	0.340	0.288	0.483	0.346	0.540
	AVERAGE	5.165	3.910	14.131	1.650	1.265	2.985	1.626	3.113
	HIGH	11.570	10.969	23.058	4.157	3.184	4.904	3.776	7.340
Citrus	LOW	0.295	0.262	5.787	0.185	0.158	0.257	0.203	0.393
	AVERAGE	2.699	2.016	7.094	0.765	0.591	1.074	0.924	1.769
	HIGH	3.955	3.761	9.902	1.123	0.925	1.333	1.103	2.244
Clay	LOW	0.105	0.098	2.285	0.055	0.049	0.088	0.076	0.170
	AVERAGE	0.750	0.916	2.943	0.242	0.229	0.264	0.207	0.593
	HIGH	1.914	1.796	5.137	0.483	0.402	0.576	0.530	0.816
Collier	LOW	0.700	0.647	14.041	0.614	0.367	0.696	0.364	0.619
	AVERAGE	6.030	4.477	16.957	2.380	1.643	3.204	2.499	3.921
	HIGH	15.511	14.612	28.886	6.845	4.849	8.039	5.692	10.428
Columbia	LOW	0.125	0.103	2.408	0.062	0.053	0.111	0.182	0.387
	AVERAGE	0.833	0.848	2.895	0.234	0.204	0.309	0.278	0.567
	HIGH	1.557	1.445	4.087	0.426	0.366	0.445	0.299	0.631
DeSoto	LOW	0.482	0.433	9.231	0.317	0.231	0.452	0.278	0.743
	AVERAGE	4.079	3.609	10.579	1.290	1.082	1.233	1.046	2.001
	HIGH	6.092	5.806	13.563	1.600	1.361	1.913	1.631	2.993
Dixie	LOW	0.267	0.252	4.110	0.243	0.187	0.455	0.353	0.694
	AVERAGE	1.932	1.561	4.550	0.606	0.389	0.519	0.461	0.838
	HIGH	3.969	3.718	9.163	1.678	0.486	0.572	1.252	0.865
Duval	LOW	0.106	0.092	2.183	0.053	0.046	0.063	0.062	0.123
	AVERAGE	1.060	1.138	3.139	0.320	0.285	0.325	0.312	0.707
	HIGH	3.341	3.078	8.046	1.195	0.938	0.993	1.042	1.610

Escambia	LOW	0.221	0.205	3.402	0.127	0.103	0.303	0.210	0.435
	AVERAGE	2.556	2.710	6.531	1.045	0.885	1.819	1.434	1.914
	HIGH	6.490	6.096	12.982	2.680	2.026	3.106	2.336	4.161
Flagler	LOW	0.209	0.208	3.902	0.129	0.108	0.307	0.085	0.249
	AVERAGE	1.937	1.160	5.795	0.589	0.409	1.206	0.515	1.199
	HIGH	5.261	4.946	12.377	1.444	1.583	2.378	1.325	2.591
Franklin	LOW	0.623	0.725	7.604	0.556	0.756	0.590	0.432	0.858
	AVERAGE	3.527	3.858	8.987	1.521	1.404	1.138	1.881	1.993
	HIGH	6.209	5.604	12.814	2.363	1.799	2.745	2.103	3.837
Gadsden	LOW	0.088	0.091	1.676	0.050	0.042			0.466
	AVERAGE	0.682	0.711	1.984	0.229	0.196			0.489
	HIGH	1.057	0.982	2.923	0.280	0.230			0.532
Gilchrist	LOW	0.242	0.209	3.711	0.147	0.184		0.526	0.631
	AVERAGE	1.344	1.366	4.059	0.498	0.442		0.526	0.631
	HIGH	2.162	1.844	5.069	0.569	0.489		0.526	0.631
Glades	LOW	1.001	0.814	13.201	1.527	0.495			
	AVERAGE	6.017	5.225	14.542	2.372	1.787			
	HIGH	7.497	7.138	18.196	2.466	2.017			
Gulf	LOW	0.235	0.244	3.320	0.302	0.241	0.563	0.412	0.666
	AVERAGE	2.302	2.803	5.024	1.207	1.004	1.126	1.010	1.863
	HIGH	5.073	4.764	11.770	1.568	1.192	1.835	1.865	2.626
Hamilton	LOW	0.089	0.084	1.614	0.053	0.154		0.138	0.200
	AVERAGE	0.686	0.698	2.026	0.202	0.198		0.138	0.433
	HIGH	0.992	0.928	2.749	0.251	0.219		0.138	0.559
Hardee	LOW	0.489	0.363	8.329	0.250	0.215			2.114
	AVERAGE	3.582	3.205	9.002	1.134	0.905			2.251
	HIGH	4.945	4.696	12.491	1.445	1.225			3.120
Hendry	LOW	0.783	0.575	12.078	0.448	0.378	2.256	0.846	1.600
	AVERAGE	6.298	5.778	15.143	2.083	1.907	3.567	2.722	5.455
	HIGH	10.777	10.234	22.194	3.465	2.712	4.130	3.248	6.621
Hernando	LOW	0.342	0.291	6.836	0.224	0.170	0.269	0.249	0.403
	AVERAGE	2.892	2.364	7.835	0.813	0.608	0.922	0.996	1.600
	HIGH	4.713	4.477	10.742	1.247	1.058	1.489	1.267	2.588
Highlands	LOW	0.508	0.454	10.227	0.360	0.292	0.474	0.351	0.687
	AVERAGE	4.259	3.876	11.252	1.445	1.121	1.766	1.480	2.605
	HIGH	7.123	6.783	16.278	2.095	1.813	2.437	2.010	3.911
Hillsborough	LOW	0.322	0.300	7.189	0.198	0.164	0.238	0.160	0.385
	AVERAGE	3.166	2.765	9.048	0.857	0.714	1.033	0.947	1.823
	HIGH	6.770	6.981	15.881	2.504	2.029	2.540	2.402	4.310
Holmes	LOW	0.133	0.140	2.570	0.078	0.102	0.433		0.354
	AVERAGE	1.002	1.012	2.737	0.300	0.245	0.433		0.481
	HIGH	1.463	1.376	3.607	0.380	0.278	0.433		0.608
Indian River	LOW	0.691	0.610	11.251	0.594	0.465	0.735	0.403	1.064
	AVERAGE	5.465	3.219	13.354	2.422	1.604	3.265	2.565	4.497
	HIGH	9.626	9.054	23.502	4.462	3.217	5.250	3.812	7.452
Jackson	LOW	0.139	0.143	2.624	0.079	0.086	0.385	0.331	0.174
	AVERAGE	1.038	1.086	2.873	0.317	0.276	0.385	0.354	0.543
	HIGH	1.571	1.411	3.945	0.415	0.343	0.385	0.387	0.717
Jefferson	LOW	0.103	0.096	1.560	0.056	0.069			0.187
	AVERAGE	0.554	0.554	1.717	0.197	0.164			0.370
	HIGH	0.924	0.863	2.466	0.269	0.217			0.440
Lafayette	LOW	0.164	0.160	2.411	0.150	0.118			
	AVERAGE								
	HIGH								

	AVERAGE	0.992	1.039	3.035	0.324	0.250			
	HIGH	1.340	1.253	3.564	0.378	0.316			
Lake	LOW	0.265	0.241	4.547	0.179	0.141	0.293	0.197	0.496
	AVERAGE	2.459	1.917	8.148	0.742	0.611	1.331	1.034	1.698
	HIGH	5.045	5.018	11.992	1.381	1.162	1.565	1.331	2.792
Lee	LOW	0.626	0.579	12.965	0.485	0.385	0.570	0.269	0.496
	AVERAGE	5.893	3.616	15.387	2.245	1.274	3.424	1.891	3.483
	HIGH	14.689	13.901	28.877	9.683	6.758	11.330	7.956	14.885
Leon	LOW	0.087	0.086	1.759	0.054	0.045	0.065	0.039	0.072
	AVERAGE	0.643	0.652	2.339	0.182	0.155	0.165	0.159	0.370
	HIGH	1.336	1.247	3.455	0.367	0.350	0.355	0.271	0.596
Levy	LOW	0.252	0.254	3.511	0.164	0.138	0.196	0.490	0.725
	AVERAGE	2.046	1.747	5.089	0.715	0.534	1.468	1.101	1.874
	HIGH	5.226	4.923	10.902	1.897	0.973	2.223	1.712	3.239
Liberty	LOW	0.154	0.140	2.514	0.089	0.300			
	AVERAGE	1.034	1.051	2.873	0.320	0.305			
	HIGH	1.369	1.232	3.593	0.365	0.308			
Madison	LOW	0.088	0.083	1.451	0.046	0.058			0.431
	AVERAGE	0.672	0.662	1.859	0.204	0.183			0.435
	HIGH	0.984	0.920	2.722	0.258	0.221			0.490
Manatee	LOW	0.493	0.457	10.182	0.352	0.292	0.422	0.230	0.470
	AVERAGE	4.702	3.366	11.956	1.679	1.165	2.703	1.892	3.442
	HIGH	11.026	11.954	27.118	5.039	3.735	6.518	4.753	9.349
Marion	LOW	0.210	0.190	3.751	0.137	0.101	0.170	0.148	0.283
	AVERAGE	2.013	1.416	5.733	0.496	0.398	0.729	0.532	0.962
	HIGH	4.171	3.956	10.643	1.224	0.721	0.992	0.862	1.810
Martin	LOW	0.893	0.813	15.923	0.996	0.594	0.917	0.554	1.317
	AVERAGE	7.980	5.458	19.039	3.341	2.116	4.822	3.544	5.703
	HIGH	13.766	12.977	23.967	5.513	4.048	6.474	4.797	9.117
Miami-Dade	LOW	0.732	0.692	19.212	0.795	0.408	0.929	0.441	0.754
	AVERAGE	6.101	5.547	22.416	4.858	3.305	5.809	4.799	6.919
	HIGH	14.110	14.692	57.460	18.923	12.763	21.865	14.941	26.542
Monroe	LOW	1.596	1.572	27.847	3.792	1.808	3.003	1.856	2.972
	AVERAGE	5.927	6.079	36.775	8.109	5.977	9.975	8.436	11.288
	HIGH	11.827	11.043	46.864	12.908	9.866	16.291	11.435	19.053
Nassau	LOW	0.091	0.086	1.704	0.042	0.038	0.051	0.102	0.100
	AVERAGE	1.250	1.121	2.853	0.504	0.450	0.870	0.627	1.166
	HIGH	2.908	2.742	6.551	0.900	0.795	1.171	0.857	1.840
Okaloosa	LOW	0.173	0.159	2.776	0.098	0.082	0.151	0.221	0.261
	AVERAGE	2.277	2.428	4.669	0.895	0.739	1.844	1.150	2.360
	HIGH	5.675	5.347	11.630	2.185	1.682	2.546	1.968	3.557
Okeechobee	LOW	0.786	0.721	14.106	0.636	0.511	1.044	0.616	1.737
	AVERAGE	6.886	5.601	16.555	2.312	1.904	3.559	2.977	5.153
	HIGH	10.310	9.791	21.149	3.345	2.620	3.978	3.133	5.374
Orange	LOW	0.324	0.286	6.823	0.176	0.123	0.230	0.141	0.259
	AVERAGE	2.548	2.325	7.965	0.645	0.553	0.833	0.707	1.395
	HIGH	6.611	6.280	14.009	2.151	1.773	1.492	2.121	2.620
Osceola	LOW	0.327	0.286	6.105	0.185	0.161	0.222	0.133	0.256
	AVERAGE	2.285	2.128	9.093	0.670	0.583	0.755	0.529	1.422
	HIGH	5.477	5.193	12.938	1.684	1.261	1.826	1.513	3.163
Palm Beach	LOW	0.596	0.571	15.086	0.637	0.398	0.766	0.319	0.836
	AVERAGE	5.675	4.234	21.146	3.353	2.234	4.290	3.195	5.528

	HIGH	13.674	12.886	36.930	7.990	5.670	9.363	6.701	12.812
Pasco	LOW	0.387	0.360	8.289	0.250	0.147	0.299	0.230	0.505
	AVERAGE	2.727	2.682	9.716	0.870	0.713	1.294	1.128	2.137
	HIGH	5.609	5.355	13.160	1.471	1.252	1.759	1.501	2.968
Pinellas	LOW	0.376	0.349	8.182	0.250	0.208	0.300	0.193	0.323
	AVERAGE	4.646	4.280	11.021	1.438	1.197	2.111	1.877	3.119
	HIGH	9.518	9.023	21.397	6.112	4.403	7.183	5.843	10.165
Polk	LOW	0.364	0.305	7.425	0.198	0.173	0.238	0.209	0.432
	AVERAGE	3.239	2.594	9.304	0.947	0.768	1.105	1.009	1.897
	HIGH	6.052	5.754	14.953	1.903	1.582	2.085	1.707	2.996
Putnam	LOW	0.168	0.155	3.024	0.104	0.090	0.250	0.130	0.504
	AVERAGE	1.576	1.522	4.347	0.441	0.391	0.672	0.477	1.052
	HIGH	2.673	2.577	7.013	0.715	0.631	0.855	0.756	1.510
St. Johns	LOW	0.153	0.143	2.962	0.098	0.082	0.118	0.098	0.220
	AVERAGE	1.227	1.370	4.696	0.482	0.399	0.775	0.702	1.295
	HIGH	3.640	3.423	8.105	1.164	0.918	1.370	1.088	2.139
St. Lucie	LOW	0.678	0.620	12.528	0.554	0.443	0.739	0.504	0.999
	AVERAGE	5.866	3.148	14.581	2.192	1.302	3.917	3.176	4.602
	HIGH	9.968	9.392	31.280	7.467	5.046	8.689	5.954	11.231
Santa Rosa	LOW	0.230	0.212	3.517	0.132	0.143	0.452	0.209	0.420
	AVERAGE	2.369	2.531	6.269	1.169	1.012	3.523	1.510	3.222
	HIGH	9.096	8.554	17.549	3.959	2.946	4.573	3.433	5.933
Sarasota	LOW	0.470	0.429	9.677	0.329	0.249	0.394	0.219	0.455
	AVERAGE	4.635	3.359	12.388	1.532	1.130	2.439	1.948	3.242
	HIGH	9.437	8.965	29.615	5.836	4.221	6.848	4.997	9.770
Seminole	LOW	0.310	0.242	6.667	0.158	0.109	0.150	0.129	0.243
	AVERAGE	2.628	2.257	7.205	0.612	0.532	0.814	0.691	1.442
	HIGH	5.701	5.407	12.094	1.131	1.541	1.351	1.149	2.394
Sumter	LOW	0.306	0.286	6.604	0.190	0.165	0.238	0.207	0.388
	AVERAGE	0.922	1.174	7.741	0.541	0.534	1.030	0.553	0.942
	HIGH	4.014	3.806	10.342	1.103	0.959	1.134	0.984	2.118
Suwannee	LOW	0.135	0.111	2.352	0.067	0.088	0.338		0.362
	AVERAGE	0.908	0.911	2.728	0.267	0.249	0.338		0.705
	HIGH	1.566	1.614	4.153	0.441	0.378	0.338		0.906
Taylor	LOW	0.102	0.136	1.580	0.085	0.094	0.136	0.180	0.372
	AVERAGE	1.112	1.105	3.169	0.333	0.301	0.365	0.284	0.743
	HIGH	2.029	1.900	5.051	0.709	0.372	0.829	0.657	0.908
Union	LOW	0.127	0.117	2.212	0.115	0.060	0.084	0.073	0.586
	AVERAGE	0.830	0.813	2.612	0.265	0.227	0.084	0.073	0.615
	HIGH	1.353	1.267	3.655	0.298	0.258	0.084	0.073	0.659
Volusia	LOW	0.269	0.251	4.780	0.165	0.136	0.220	0.168	0.326
	AVERAGE	3.060	2.410	7.322	0.946	0.719	1.742	1.470	2.278
	HIGH	9.030	8.518	17.410	2.957	2.256	4.644	2.662	4.988
Wakulla	LOW	0.180	0.161	2.612	0.128	0.098	0.547	0.437	0.250
	AVERAGE	1.052	1.222	3.248	0.392	0.424	0.966	1.248	0.843
	HIGH	4.047	3.809	8.624	1.466	1.120	1.708	1.318	2.457
Walton	LOW	0.206	0.190	3.179	0.117	0.148	0.764	0.116	0.313
	AVERAGE	2.238	1.963	5.216	1.102	0.877	2.221	1.196	2.471
	HIGH	6.409	6.031	12.899	2.622	1.966	3.034	2.301	4.080
Washington	LOW	0.153	0.143	2.593	0.131	0.203	0.181		0.271
	AVERAGE	1.296	1.376	3.667	0.458	0.414	0.473		0.739
	HIGH	1.980	1.860	5.054	0.649	0.521	0.766		0.877

Statewide	LOW	0.087	0.083	1.451	0.042	0.038	0.051	0.039	0.072
	AVERAGE	2.728	3.458	9.678	0.941	1.353	2.042	2.590	4.017
	HIGH	15.511	14.692	57.460	18.923	12.763	21.865	14.941	26.542



**Form A-4 Output Ranges**  
**LOSS COSTS PER \$1000 with Specified Deductibles**

**Modeling Organization:** RMS  
**Model Name & Version Number:** RiskLink 13.0 (Build 1515)  
**Model Release Date:** Jul-13

County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.087	0.078	2.313	0.051	0.042	0.063	0.053	0.115
	AVERAGE	0.841	0.980	3.261	0.229	0.211	0.300	0.255	0.517
	HIGH	1.876	1.905	5.051	0.556	0.458	0.596	0.552	1.110
Baker	LOW	0.055	0.052	1.510	0.024	0.028	0.041	0.200	0.219
	AVERAGE	0.477	0.516	1.837	0.146	0.142	0.041	0.200	0.257
	HIGH	0.837	0.781	2.372	0.190	0.164	0.041	0.200	0.374
Bay	LOW	0.153	0.141	2.924	0.127	0.113	0.194	0.092	0.223
	AVERAGE	1.682	1.668	4.805	0.598	0.518	1.309	0.650	1.427
	HIGH	3.696	3.464	9.079	1.498	1.139	1.665	1.274	2.293
Bradford	LOW	0.080	0.075	2.094	0.044	0.033	0.161	0.256	0.151
	AVERAGE	0.808	0.834	2.488	0.215	0.176	0.161	0.256	0.471
	HIGH	1.117	1.107	3.135	0.281	0.238	0.161	0.256	0.560
Brevard	LOW	0.358	0.328	8.194	0.303	0.211	0.369	0.213	0.349
	AVERAGE	4.028	3.192	11.950	1.493	1.175	2.251	2.160	3.272
	HIGH	9.974	9.453	21.742	4.310	3.025	5.088	3.586	6.879
Broward	LOW	0.565	0.510	17.604	0.623	0.285	0.740	0.346	0.677
	AVERAGE	5.178	4.617	22.745	3.032	2.191	3.825	3.053	5.088
	HIGH	11.717	12.367	28.608	7.928	5.497	9.341	6.540	12.369
Calhoun	LOW	0.100	0.092	2.353	0.095	0.043			0.206
	AVERAGE	0.933	0.946	2.737	0.275	0.226			0.206
	HIGH	1.308	1.217	3.681	0.379	0.307			0.206
Charlotte	LOW	0.343	0.317	9.498	0.265	0.220	0.391	0.266	0.402
	AVERAGE	4.491	3.358	12.866	1.460	1.099	2.713	1.430	2.678
	HIGH	10.455	9.880	21.397	3.816	2.876	4.529	3.437	6.582
Citrus	LOW	0.204	0.175	5.148	0.136	0.114	0.197	0.147	0.284
	AVERAGE	2.299	1.698	6.343	0.656	0.497	0.937	0.797	1.494
	HIGH	3.421	3.245	8.972	0.986	0.800	1.181	0.963	1.926
Clay	LOW	0.060	0.054	1.982	0.032	0.028	0.058	0.048	0.112
	AVERAGE	0.609	0.753	2.568	0.192	0.180	0.212	0.162	0.477
	HIGH	1.602	1.498	4.534	0.407	0.332	0.491	0.440	0.667
Collier	LOW	0.520	0.478	12.839	0.507	0.290	0.579	0.286	0.472
	AVERAGE	5.322	3.913	15.595	2.155	1.455	2.934	2.256	3.435
	HIGH	14.240	13.369	27.049	6.418	4.470	7.574	5.277	9.516
Columbia	LOW	0.078	0.059	2.097	0.039	0.032	0.078	0.141	0.300
	AVERAGE	0.679	0.693	2.531	0.188	0.161	0.253	0.225	0.454
	HIGH	1.295	1.206	3.614	0.358	0.302	0.374	0.243	0.510
DeSoto	LOW	0.346	0.303	8.269	0.242	0.168	0.360	0.207	0.574
	AVERAGE	3.498	3.080	9.521	1.122	0.930	1.071	0.897	1.682
	HIGH	5.318	5.053	12.331	1.405	1.182	1.695	1.430	2.559
Dixie	LOW	0.196	0.181	3.648	0.193	0.144	0.382	0.288	0.560
	AVERAGE	1.653	1.320	4.057	0.522	0.324	0.446	0.389	0.693
	HIGH	3.511	3.277	8.357	1.531	0.411	0.497	1.106	0.718
Duval	LOW	0.062	0.051	1.895	0.031	0.027	0.039	0.038	0.076
	AVERAGE	0.877	0.945	2.762	0.262	0.230	0.267	0.254	0.573
	HIGH	2.900	2.662	7.261	1.058	0.814	0.871	0.908	1.369

Escambia	LOW	0.154	0.141	2.983	0.093	0.071	0.249	0.164	0.335
	AVERAGE	2.201	2.343	5.876	0.933	0.777	1.657	1.286	1.651
	HIGH	5.824	5.449	11.915	2.467	1.831	2.873	2.126	3.707
Flagler	LOW	0.135	0.133	3.422	0.090	0.072	0.244	0.054	0.171
	AVERAGE	1.649	0.964	5.158	0.506	0.338	1.074	0.433	1.006
	HIGH	4.623	4.331	11.248	1.295	1.406	2.164	1.174	2.257
Franklin	LOW	0.501	0.588	6.844	0.477	0.656	0.511	0.361	0.706
	AVERAGE	3.087	3.374	8.119	1.375	1.252	1.023	1.696	1.719
	HIGH	5.522	4.943	11.682	2.162	1.618	2.523	1.901	3.392
Gadsden	LOW	0.049	0.050	1.452	0.030	0.025			0.365
	AVERAGE	0.553	0.578	1.719	0.181	0.152			0.383
	HIGH	0.869	0.804	2.550	0.223	0.179			0.423
Gilchrist	LOW	0.173	0.142	3.277	0.111	0.140		0.446	0.509
	AVERAGE	1.125	1.143	3.596	0.422	0.370		0.446	0.509
	HIGH	1.849	1.560	4.526	0.486	0.412		0.446	0.509
Glades	LOW	0.783	0.626	11.977	1.345	0.396			
	AVERAGE	5.256	4.541	13.226	2.125	1.574			
	HIGH	6.589	6.257	16.685	2.211	1.784			
Gulf	LOW	0.164	0.173	2.888	0.246	0.188	0.482	0.338	0.526
	AVERAGE	1.979	2.414	4.446	1.083	0.883	1.008	0.889	1.602
	HIGH	4.449	4.163	10.658	1.418	1.054	1.669	1.677	2.289
Hamilton	LOW	0.052	0.048	1.388	0.032	0.118		0.103	0.139
	AVERAGE	0.555	0.564	1.756	0.159	0.156		0.103	0.339
	HIGH	0.816	0.761	2.406	0.201	0.172		0.103	0.447
Hardee	LOW	0.358	0.246	7.434	0.184	0.154			1.786
	AVERAGE	3.064	2.728	8.056	0.982	0.771			1.910
	HIGH	4.274	4.049	11.313	1.266	1.060			2.693
Hendry	LOW	0.596	0.417	10.909	0.355	0.293	2.011	0.708	1.319
	AVERAGE	5.512	5.056	13.796	1.859	1.689	3.255	2.446	4.806
	HIGH	9.662	9.146	20.486	3.156	2.432	3.788	2.935	5.903
Hernando	LOW	0.235	0.195	6.064	0.166	0.120	0.204	0.186	0.292
	AVERAGE	2.457	1.994	6.996	0.696	0.511	0.796	0.860	1.341
	HIGH	4.090	3.874	9.687	1.093	0.917	1.317	1.109	2.214
Highlands	LOW	0.368	0.320	9.208	0.281	0.222	0.381	0.271	0.526
	AVERAGE	3.682	3.339	10.169	1.270	0.969	1.568	1.297	2.229
	HIGH	6.284	5.966	14.904	1.867	1.597	2.189	1.782	3.414
Hillsborough	LOW	0.218	0.202	6.401	0.143	0.116	0.176	0.112	0.282
	AVERAGE	2.705	2.350	8.131	0.738	0.606	0.898	0.817	1.537
	HIGH	5.967	6.175	14.589	2.253	1.800	2.289	2.147	3.784
Holmes	LOW	0.080	0.087	2.231	0.051	0.069	0.358		0.267
	AVERAGE	0.818	0.828	2.383	0.244	0.194	0.358		0.375
	HIGH	1.225	1.147	3.177	0.317	0.223	0.358		0.482
Indian River	LOW	0.522	0.454	10.235	0.498	0.379	0.624	0.325	0.862
	AVERAGE	4.815	2.783	12.225	2.202	1.425	2.999	2.323	3.982
	HIGH	8.698	8.154	21.887	4.136	2.931	4.892	3.496	6.743
Jackson	LOW	0.082	0.087	2.269	0.050	0.056	0.316	0.267	0.113
	AVERAGE	0.847	0.889	2.497	0.256	0.219	0.316	0.286	0.424
	HIGH	1.312	1.170	3.461	0.344	0.278	0.316	0.314	0.573
Jefferson	LOW	0.065	0.060	1.356	0.038	0.047			0.135
	AVERAGE	0.453	0.453	1.499	0.160	0.129			0.292
	HIGH	0.774	0.719	2.177	0.225	0.176			0.354
Lafayette	LOW	0.107	0.106	2.103	0.113	0.084			
	AVERAGE								
	HIGH								

	AVERAGE	0.821	0.861	2.661	0.268	0.200			
	HIGH	1.123	1.046	3.143	0.316	0.259			
Lake	LOW	0.181	0.159	3.978	0.125	0.094	0.219	0.138	0.362
	AVERAGE	2.068	1.594	7.253	0.626	0.507	1.162	0.888	1.418
	HIGH	4.360	4.342	10.829	1.210	1.004	1.377	1.157	2.394
Lee	LOW	0.462	0.424	11.757	0.390	0.303	0.467	0.201	0.368
	AVERAGE	5.151	3.106	14.053	2.022	1.110	3.134	1.679	3.021
	HIGH	13.379	12.619	26.948	9.097	6.251	10.692	7.401	13.656
Leon	LOW	0.049	0.047	1.532	0.036	0.028	0.043	0.024	0.043
	AVERAGE	0.526	0.535	2.053	0.145	0.121	0.131	0.124	0.290
	HIGH	1.133	1.052	3.064	0.310	0.291	0.298	0.219	0.485
Levy	LOW	0.171	0.172	3.087	0.121	0.098	0.147	0.410	0.584
	AVERAGE	1.745	1.475	4.524	0.621	0.450	1.326	0.976	1.618
	HIGH	4.652	4.366	9.963	1.725	0.847	2.034	1.541	2.863
Liberty	LOW	0.097	0.085	2.182	0.058	0.240			
	AVERAGE	0.849	0.864	2.501	0.260	0.245			
	HIGH	1.148	1.018	3.146	0.299	0.247			
Madison	LOW	0.053	0.049	1.257	0.029	0.038			0.339
	AVERAGE	0.547	0.539	1.613	0.163	0.143			0.343
	HIGH	0.811	0.754	2.383	0.208	0.175			0.391
Manatee	LOW	0.358	0.329	9.171	0.278	0.224	0.339	0.171	0.351
	AVERAGE	4.082	2.893	10.861	1.496	1.016	2.459	1.686	2.996
	HIGH	9.945	10.826	25.339	4.651	3.395	6.072	4.360	8.466
Marion	LOW	0.137	0.116	3.264	0.093	0.063	0.119	0.101	0.193
	AVERAGE	1.684	1.167	5.060	0.411	0.323	0.620	0.443	0.781
	HIGH	3.571	3.379	9.576	1.065	0.608	0.855	0.735	1.521
Martin	LOW	0.695	0.628	14.602	0.863	0.491	0.788	0.456	1.080
	AVERAGE	7.107	4.802	17.595	3.061	1.896	4.470	3.234	5.068
	HIGH	12.572	11.810	22.322	5.129	3.706	6.053	4.419	8.276
Miami-Dade	LOW	0.557	0.523	17.726	0.672	0.323	0.795	0.352	0.589
	AVERAGE	5.366	4.844	20.779	4.506	3.011	5.419	4.429	6.196
	HIGH	12.705	13.196	54.710	18.041	12.009	20.916	14.121	24.772
Monroe	LOW	1.339	1.298	26.031	3.489	1.628	2.773	1.651	2.582
	AVERAGE	5.175	5.279	34.599	7.639	5.551	9.452	7.899	10.275
	HIGH	10.607	9.858	44.352	12.265	9.275	15.554	10.794	17.664
Nassau	LOW	0.054	0.048	1.470	0.024	0.021	0.031	0.071	0.062
	AVERAGE	1.049	0.937	2.511	0.430	0.378	0.762	0.536	0.977
	HIGH	2.524	2.372	5.891	0.789	0.684	1.037	0.745	1.572
Okaloosa	LOW	0.113	0.103	2.430	0.069	0.055	0.114	0.175	0.193
	AVERAGE	1.963	2.099	4.170	0.794	0.644	1.679	1.022	2.054
	HIGH	5.057	4.748	10.629	1.996	1.513	2.338	1.781	3.142
Okeechobee	LOW	0.595	0.542	12.853	0.528	0.413	0.899	0.505	1.439
	AVERAGE	6.079	4.909	15.162	2.079	1.687	3.251	2.684	4.532
	HIGH	9.245	8.751	19.532	3.043	2.346	3.643	2.828	4.732
Orange	LOW	0.216	0.185	6.038	0.121	0.079	0.166	0.093	0.171
	AVERAGE	2.150	1.955	7.099	0.539	0.456	0.708	0.593	1.154
	HIGH	5.768	5.465	12.700	1.914	1.557	1.314	1.879	2.239
Osceola	LOW	0.220	0.185	5.397	0.130	0.110	0.160	0.086	0.169
	AVERAGE	1.930	1.789	8.155	0.561	0.482	0.639	0.433	1.179
	HIGH	4.789	4.526	11.769	1.490	1.093	1.622	1.325	2.738
Palm Beach	LOW	0.439	0.420	13.848	0.529	0.317	0.644	0.245	0.658
	AVERAGE	4.973	3.670	19.588	3.066	2.000	3.953	2.897	4.901

	HIGH	12.507	11.746	34.766	7.495	5.244	8.823	6.231	11.751
Pasco	LOW	0.274	0.252	7.388	0.188	0.103	0.230	0.169	0.378
	AVERAGE	2.315	2.276	8.735	0.748	0.605	1.136	0.982	1.815
	HIGH	4.890	4.655	11.961	1.292	1.087	1.558	1.316	2.553
Pinellas	LOW	0.267	0.246	7.331	0.191	0.156	0.234	0.140	0.232
	AVERAGE	4.035	3.704	10.001	1.275	1.047	1.905	1.678	2.708
	HIGH	8.439	7.971	19.852	5.683	4.029	6.713	5.401	9.239
Polk	LOW	0.247	0.200	6.599	0.139	0.119	0.173	0.147	0.311
	AVERAGE	2.764	2.197	8.345	0.813	0.648	0.957	0.866	1.597
	HIGH	5.281	5.008	13.636	1.686	1.383	1.863	1.504	2.579
Putnam	LOW	0.106	0.095	2.626	0.067	0.056	0.186	0.087	0.378
	AVERAGE	1.313	1.265	3.810	0.364	0.318	0.570	0.393	0.866
	HIGH	2.261	2.189	6.232	0.611	0.529	0.738	0.642	1.271
St. Johns	LOW	0.094	0.086	2.594	0.068	0.054	0.083	0.066	0.152
	AVERAGE	1.029	1.151	4.157	0.410	0.331	0.677	0.604	1.091
	HIGH	3.174	2.974	7.290	1.033	0.798	1.225	0.955	1.849
St. Lucie	LOW	0.513	0.466	11.431	0.460	0.358	0.628	0.411	0.806
	AVERAGE	5.167	2.721	13.382	1.983	1.147	3.625	2.905	4.083
	HIGH	8.875	8.327	29.373	7.028	4.664	8.211	5.536	10.303
Santa Rosa	LOW	0.161	0.147	3.092	0.098	0.107	0.384	0.163	0.323
	AVERAGE	2.047	2.200	5.637	1.050	0.896	3.270	1.358	2.845
	HIGH	8.238	7.719	16.211	3.676	2.691	4.265	3.154	5.335
Sarasota	LOW	0.335	0.307	8.707	0.256	0.189	0.313	0.161	0.338
	AVERAGE	4.016	2.879	11.261	1.362	0.985	2.210	1.741	2.813
	HIGH	8.343	7.896	27.723	5.418	3.854	6.389	4.592	8.856
Seminole	LOW	0.210	0.159	5.904	0.108	0.068	0.099	0.083	0.159
	AVERAGE	2.220	1.895	6.404	0.512	0.439	0.693	0.580	1.196
	HIGH	4.964	4.696	10.938	0.983	1.347	1.185	0.995	2.043
Sumter	LOW	0.202	0.187	5.844	0.135	0.113	0.175	0.148	0.276
	AVERAGE	0.737	0.955	6.887	0.448	0.441	0.889	0.458	0.761
	HIGH	3.434	3.247	9.299	0.952	0.820	0.984	0.844	1.793
Suwannee	LOW	0.085	0.064	2.048	0.043	0.059	0.278		0.278
	AVERAGE	0.745	0.748	2.386	0.215	0.199	0.278		0.573
	HIGH	1.316	1.359	3.679	0.370	0.313	0.278		0.748
Taylor	LOW	0.065	0.088	1.369	0.061	0.065	0.101	0.141	0.288
	AVERAGE	0.930	0.923	2.797	0.277	0.246	0.310	0.233	0.612
	HIGH	1.743	1.625	4.524	0.622	0.309	0.733	0.569	0.755
Union	LOW	0.080	0.068	1.914	0.081	0.037	0.055	0.046	0.469
	AVERAGE	0.676	0.662	2.272	0.213	0.179	0.055	0.046	0.495
	HIGH	1.126	1.050	3.213	0.243	0.207	0.055	0.046	0.533
Volusia	LOW	0.177	0.163	4.199	0.117	0.092	0.163	0.117	0.229
	AVERAGE	2.631	2.055	6.551	0.830	0.616	1.574	1.310	1.965
	HIGH	8.108	7.623	16.017	2.713	2.035	4.312	2.417	4.447
Wakulla	LOW	0.124	0.106	2.292	0.097	0.071	0.475	0.371	0.185
	AVERAGE	0.888	1.035	2.873	0.336	0.360	0.862	1.111	0.706
	HIGH	3.567	3.346	7.810	1.324	0.991	1.551	1.174	2.145
Walton	LOW	0.143	0.130	2.786	0.085	0.111	0.672	0.082	0.232
	AVERAGE	1.942	1.687	4.668	0.989	0.771	2.039	1.065	2.157
	HIGH	5.737	5.378	11.816	2.410	1.777	2.803	2.093	3.626
Washington	LOW	0.099	0.092	2.260	0.095	0.156	0.140		0.195
	AVERAGE	1.078	1.149	3.226	0.387	0.344	0.405		0.596
	HIGH	1.688	1.580	4.504	0.563	0.442	0.670		0.715

Statewide	LOW	0.049	0.047	1.257	0.024	0.021	0.031	0.024	0.043
	AVERAGE	2.348	2.980	8.761	0.828	1.196	1.854	2.345	3.535
	HIGH	14.240	13.369	54.710	18.041	12.009	20.916	14.121	24.772

**Form A-4 Output Ranges**  
**LOSS COSTS PER \$1000 for 0% Deductible**

**Modeling Organization:** RMS  
**Model Name & Version Number:** RiskLink 13.0 (Build 1509)  
**Model Release Date:** Jul-13

County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.143	0.132	2.667	0.081	0.069	0.097	0.084	0.178
	AVERAGE	1.021	1.182	3.707	0.284	0.265	0.365	0.315	0.644
	HIGH	2.195	2.231	5.704	0.647	0.542	0.692	0.647	1.318
Baker	LOW	0.093	0.088	1.749	0.043	0.048	0.066	0.250	0.290
	AVERAGE	0.596	0.640	2.117	0.187	0.182	0.066	0.250	0.336
	HIGH	1.013	0.950	2.714	0.238	0.209	0.066	0.250	0.474
Bay	LOW	0.224	0.207	3.351	0.167	0.156	0.243	0.128	0.304
	AVERAGE	1.969	1.958	5.398	0.686	0.605	1.450	0.748	1.667
	HIGH	4.232	3.980	10.050	1.661	1.288	1.836	1.430	2.631
Bradford	LOW	0.131	0.124	2.413	0.071	0.055	0.211	0.319	0.222
	AVERAGE	0.987	1.017	2.856	0.269	0.225	0.211	0.319	0.593
	HIGH	1.342	1.331	3.571	0.343	0.295	0.211	0.319	0.695
Brevard	LOW	0.496	0.458	9.090	0.379	0.272	0.454	0.274	0.465
	AVERAGE	4.610	3.680	13.075	1.668	1.333	2.473	2.388	3.726
	HIGH	10.996	10.467	23.393	4.645	3.314	5.453	3.904	7.602
Broward	LOW	0.745	0.679	19.104	0.742	0.362	0.872	0.435	0.855
	AVERAGE	5.890	5.289	24.476	3.313	2.437	4.151	3.356	5.730
	HIGH	12.893	13.596	30.573	8.429	5.932	9.889	7.019	13.464
Calhoun	LOW	0.159	0.148	2.714	0.134	0.070			0.289
	AVERAGE	1.136	1.149	3.145	0.337	0.283			0.289
	HIGH	1.573	1.464	4.192	0.453	0.376			0.289
Charlotte	LOW	0.480	0.447	10.532	0.340	0.288	0.483	0.346	0.540
	AVERAGE	5.165	3.910	14.131	1.650	1.265	2.985	1.626	3.113
	HIGH	11.570	10.969	23.058	4.157	3.184	4.904	3.776	7.340
Citrus	LOW	0.295	0.262	5.787	0.185	0.158	0.257	0.203	0.393
	AVERAGE	2.699	2.016	7.094	0.765	0.591	1.074	0.924	1.769
	HIGH	3.955	3.761	9.902	1.123	0.925	1.333	1.103	2.244
Clay	LOW	0.105	0.098	2.285	0.055	0.049	0.088	0.076	0.170
	AVERAGE	0.750	0.916	2.943	0.242	0.229	0.264	0.207	0.593
	HIGH	1.914	1.796	5.137	0.483	0.402	0.576	0.530	0.816
Collier	LOW	0.700	0.647	14.041	0.614	0.367	0.696	0.364	0.619
	AVERAGE	6.030	4.477	16.957	2.380	1.643	3.204	2.499	3.921
	HIGH	15.511	14.612	28.886	6.845	4.849	8.039	5.692	10.428
Columbia	LOW	0.125	0.103	2.408	0.062	0.053	0.111	0.182	0.387
	AVERAGE	0.833	0.848	2.895	0.234	0.204	0.309	0.278	0.567
	HIGH	1.557	1.445	4.087	0.426	0.366	0.445	0.299	0.631
DeSoto	LOW	0.482	0.433	9.231	0.317	0.231	0.452	0.278	0.743
	AVERAGE	4.079	3.609	10.579	1.290	1.082	1.233	1.046	2.001
	HIGH	6.092	5.806	13.563	1.600	1.361	1.913	1.631	2.993
Dixie	LOW	0.267	0.252	4.110	0.243	0.187	0.455	0.353	0.694
	AVERAGE	1.932	1.561	4.550	0.606	0.389	0.519	0.461	0.838
	HIGH	3.969	3.718	9.163	1.678	0.486	0.572	1.252	0.865
Duval	LOW	0.106	0.092	2.183	0.053	0.046	0.063	0.062	0.123
	AVERAGE	1.060	1.138	3.139	0.320	0.285	0.325	0.312	0.707
	HIGH	3.341	3.078	8.046	1.195	0.938	0.993	1.042	1.610

Escambia	LOW	0.221	0.205	3.402	0.127	0.103	0.303	0.210	0.435
	AVERAGE	2.556	2.710	6.531	1.045	0.885	1.819	1.434	1.914
	HIGH	6.490	6.096	12.982	2.680	2.026	3.106	2.336	4.161
Flagler	LOW	0.209	0.208	3.902	0.129	0.108	0.307	0.085	0.249
	AVERAGE	1.937	1.160	5.795	0.589	0.409	1.206	0.515	1.199
	HIGH	5.261	4.946	12.377	1.444	1.583	2.378	1.325	2.591
Franklin	LOW	0.623	0.725	7.604	0.556	0.756	0.590	0.432	0.858
	AVERAGE	3.527	3.858	8.987	1.521	1.404	1.138	1.881	1.993
	HIGH	6.209	5.604	12.814	2.363	1.799	2.745	2.103	3.837
Gadsden	LOW	0.088	0.091	1.676	0.050	0.042			0.466
	AVERAGE	0.682	0.711	1.984	0.229	0.196			0.489
	HIGH	1.057	0.982	2.923	0.280	0.230			0.532
Gilchrist	LOW	0.242	0.209	3.711	0.147	0.184		0.526	0.631
	AVERAGE	1.344	1.366	4.059	0.498	0.442		0.526	0.631
	HIGH	2.162	1.844	5.069	0.569	0.489		0.526	0.631
Glades	LOW	1.001	0.814	13.201	1.527	0.495			
	AVERAGE	6.017	5.225	14.542	2.372	1.787			
	HIGH	7.497	7.138	18.196	2.466	2.017			
Gulf	LOW	0.235	0.244	3.320	0.302	0.241	0.563	0.412	0.666
	AVERAGE	2.302	2.803	5.024	1.207	1.004	1.126	1.010	1.863
	HIGH	5.073	4.764	11.770	1.568	1.192	1.835	1.865	2.626
Hamilton	LOW	0.089	0.084	1.614	0.053	0.154		0.138	0.200
	AVERAGE	0.686	0.698	2.026	0.202	0.198		0.138	0.433
	HIGH	0.992	0.928	2.749	0.251	0.219		0.138	0.559
Hardee	LOW	0.489	0.363	8.329	0.250	0.215			2.114
	AVERAGE	3.582	3.205	9.002	1.134	0.905			2.251
	HIGH	4.945	4.696	12.491	1.445	1.225			3.120
Hendry	LOW	0.783	0.575	12.078	0.448	0.378	2.256	0.846	1.600
	AVERAGE	6.298	5.778	15.143	2.083	1.907	3.567	2.722	5.455
	HIGH	10.777	10.234	22.194	3.465	2.712	4.130	3.248	6.621
Hernando	LOW	0.342	0.291	6.836	0.224	0.170	0.269	0.249	0.403
	AVERAGE	2.892	2.364	7.835	0.813	0.608	0.922	0.996	1.600
	HIGH	4.713	4.477	10.742	1.247	1.058	1.489	1.267	2.588
Highlands	LOW	0.508	0.454	10.227	0.360	0.292	0.474	0.351	0.687
	AVERAGE	4.259	3.876	11.252	1.445	1.121	1.766	1.480	2.605
	HIGH	7.123	6.783	16.278	2.095	1.813	2.437	2.010	3.911
Hillsborough	LOW	0.322	0.300	7.189	0.198	0.164	0.238	0.160	0.385
	AVERAGE	3.166	2.765	9.048	0.857	0.714	1.033	0.947	1.823
	HIGH	6.770	6.981	15.881	2.504	2.029	2.540	2.402	4.310
Holmes	LOW	0.133	0.140	2.570	0.078	0.102	0.433		0.354
	AVERAGE	1.002	1.012	2.737	0.300	0.245	0.433		0.481
	HIGH	1.463	1.376	3.607	0.380	0.278	0.433		0.608
Indian River	LOW	0.691	0.610	11.251	0.594	0.465	0.735	0.403	1.064
	AVERAGE	5.465	3.219	13.354	2.422	1.604	3.265	2.565	4.497
	HIGH	9.626	9.054	23.502	4.462	3.217	5.250	3.812	7.452
Jackson	LOW	0.139	0.143	2.624	0.079	0.086	0.385	0.331	0.174
	AVERAGE	1.038	1.086	2.873	0.317	0.276	0.385	0.354	0.543
	HIGH	1.571	1.411	3.945	0.415	0.343	0.385	0.387	0.717
Jefferson	LOW	0.103	0.096	1.560	0.056	0.069			0.187
	AVERAGE	0.554	0.554	1.717	0.197	0.164			0.370
	HIGH	0.924	0.863	2.466	0.269	0.217			0.440
Lafayette	LOW	0.164	0.160	2.411	0.150	0.118			
	AVERAGE								
	HIGH								

	AVERAGE	0.992	1.039	3.035	0.324	0.250			
	HIGH	1.340	1.253	3.564	0.378	0.316			
Lake	LOW	0.265	0.241	4.547	0.179	0.141	0.293	0.197	0.496
	AVERAGE	2.459	1.917	8.148	0.742	0.611	1.331	1.034	1.698
	HIGH	5.045	5.018	11.992	1.381	1.162	1.565	1.331	2.792
Lee	LOW	0.626	0.579	12.965	0.485	0.385	0.570	0.269	0.496
	AVERAGE	5.893	3.616	15.387	2.245	1.274	3.424	1.891	3.483
	HIGH	14.689	13.901	28.877	9.683	6.758	11.330	7.956	14.885
Leon	LOW	0.087	0.086	1.759	0.054	0.045	0.065	0.039	0.072
	AVERAGE	0.643	0.652	2.339	0.182	0.155	0.165	0.159	0.370
	HIGH	1.336	1.247	3.455	0.367	0.350	0.355	0.271	0.596
Levy	LOW	0.252	0.254	3.511	0.164	0.138	0.196	0.490	0.725
	AVERAGE	2.046	1.747	5.089	0.715	0.534	1.468	1.101	1.874
	HIGH	5.226	4.923	10.902	1.897	0.973	2.223	1.712	3.239
Liberty	LOW	0.154	0.140	2.514	0.089	0.300			
	AVERAGE	1.034	1.051	2.873	0.320	0.305			
	HIGH	1.369	1.232	3.593	0.365	0.308			
Madison	LOW	0.088	0.083	1.451	0.046	0.058			0.431
	AVERAGE	0.672	0.662	1.859	0.204	0.183			0.435
	HIGH	0.984	0.920	2.722	0.258	0.221			0.490
Manatee	LOW	0.493	0.457	10.182	0.352	0.292	0.422	0.230	0.470
	AVERAGE	4.702	3.366	11.956	1.679	1.165	2.703	1.892	3.442
	HIGH	11.026	11.954	27.118	5.039	3.735	6.518	4.753	9.349
Marion	LOW	0.210	0.190	3.751	0.137	0.101	0.170	0.148	0.283
	AVERAGE	2.013	1.416	5.733	0.496	0.398	0.729	0.532	0.962
	HIGH	4.171	3.956	10.643	1.224	0.721	0.992	0.862	1.810
Martin	LOW	0.893	0.813	15.923	0.996	0.594	0.917	0.554	1.317
	AVERAGE	7.980	5.458	19.039	3.341	2.116	4.822	3.544	5.703
	HIGH	13.766	12.977	23.967	5.513	4.048	6.474	4.797	9.117
Miami-Dade	LOW	0.732	0.692	19.212	0.795	0.408	0.929	0.441	0.754
	AVERAGE	6.101	5.547	22.416	4.858	3.305	5.809	4.799	6.919
	HIGH	14.110	14.692	57.460	18.923	12.763	21.865	14.941	26.542
Monroe	LOW	1.596	1.572	27.847	3.792	1.808	3.003	1.856	2.972
	AVERAGE	5.927	6.079	36.775	8.109	5.977	9.975	8.436	11.288
	HIGH	11.827	11.043	46.864	12.908	9.866	16.291	11.435	19.053
Nassau	LOW	0.091	0.086	1.704	0.042	0.038	0.051	0.102	0.100
	AVERAGE	1.250	1.121	2.853	0.504	0.450	0.870	0.627	1.166
	HIGH	2.908	2.742	6.551	0.900	0.795	1.171	0.857	1.840
Okaloosa	LOW	0.173	0.159	2.776	0.098	0.082	0.151	0.221	0.261
	AVERAGE	2.277	2.428	4.669	0.895	0.739	1.844	1.150	2.360
	HIGH	5.675	5.347	11.630	2.185	1.682	2.546	1.968	3.557
Okeechobee	LOW	0.786	0.721	14.106	0.636	0.511	1.044	0.616	1.737
	AVERAGE	6.886	5.601	16.555	2.312	1.904	3.559	2.977	5.153
	HIGH	10.310	9.791	21.149	3.345	2.620	3.978	3.133	5.374
Orange	LOW	0.324	0.286	6.823	0.176	0.123	0.230	0.141	0.259
	AVERAGE	2.548	2.325	7.965	0.645	0.553	0.833	0.707	1.395
	HIGH	6.611	6.280	14.009	2.151	1.773	1.492	2.121	2.620
Osceola	LOW	0.327	0.286	6.105	0.185	0.161	0.222	0.133	0.256
	AVERAGE	2.285	2.128	9.093	0.670	0.583	0.755	0.529	1.422
	HIGH	5.477	5.193	12.938	1.684	1.261	1.826	1.513	3.163
Palm Beach	LOW	0.596	0.571	15.086	0.637	0.398	0.766	0.319	0.836
	AVERAGE	5.675	4.234	21.146	3.353	2.234	4.290	3.195	5.528



	HIGH	13.674	12.886	36.930	7.990	5.670	9.363	6.701	12.812
Pasco	LOW	0.387	0.360	8.289	0.250	0.147	0.299	0.230	0.505
	AVERAGE	2.727	2.682	9.716	0.870	0.713	1.294	1.128	2.137
	HIGH	5.609	5.355	13.160	1.471	1.252	1.759	1.501	2.968
Pinellas	LOW	0.376	0.349	8.182	0.250	0.208	0.300	0.193	0.323
	AVERAGE	4.646	4.280	11.021	1.438	1.197	2.111	1.877	3.119
	HIGH	9.518	9.023	21.397	6.112	4.403	7.183	5.843	10.165
Polk	LOW	0.364	0.305	7.425	0.198	0.173	0.238	0.209	0.432
	AVERAGE	3.239	2.594	9.304	0.947	0.768	1.105	1.009	1.897
	HIGH	6.052	5.754	14.953	1.903	1.582	2.085	1.707	2.996
Putnam	LOW	0.168	0.155	3.024	0.104	0.090	0.250	0.130	0.504
	AVERAGE	1.576	1.522	4.347	0.441	0.391	0.672	0.477	1.052
	HIGH	2.673	2.577	7.013	0.715	0.631	0.855	0.756	1.510
St. Johns	LOW	0.153	0.143	2.962	0.098	0.082	0.118	0.098	0.220
	AVERAGE	1.227	1.370	4.696	0.482	0.399	0.775	0.702	1.295
	HIGH	3.640	3.423	8.105	1.164	0.918	1.370	1.088	2.139
St. Lucie	LOW	0.678	0.620	12.528	0.554	0.443	0.739	0.504	0.999
	AVERAGE	5.866	3.148	14.581	2.192	1.302	3.917	3.176	4.602
	HIGH	9.968	9.392	31.280	7.467	5.046	8.689	5.954	11.231
Santa Rosa	LOW	0.230	0.212	3.517	0.132	0.143	0.452	0.209	0.420
	AVERAGE	2.369	2.531	6.269	1.169	1.012	3.523	1.510	3.222
	HIGH	9.096	8.554	17.549	3.959	2.946	4.573	3.433	5.933
Sarasota	LOW	0.470	0.429	9.677	0.329	0.249	0.394	0.219	0.455
	AVERAGE	4.635	3.359	12.388	1.532	1.130	2.439	1.948	3.242
	HIGH	9.437	8.965	29.615	5.836	4.221	6.848	4.997	9.770
Seminole	LOW	0.310	0.242	6.667	0.158	0.109	0.150	0.129	0.243
	AVERAGE	2.628	2.257	7.205	0.612	0.532	0.814	0.691	1.442
	HIGH	5.701	5.407	12.094	1.131	1.541	1.351	1.149	2.394
Sumter	LOW	0.306	0.286	6.604	0.190	0.165	0.238	0.207	0.388
	AVERAGE	0.922	1.174	7.741	0.541	0.534	1.030	0.553	0.942
	HIGH	4.014	3.806	10.342	1.103	0.959	1.134	0.984	2.118
Suwannee	LOW	0.135	0.111	2.352	0.067	0.088	0.338		0.362
	AVERAGE	0.908	0.911	2.728	0.267	0.249	0.338		0.705
	HIGH	1.566	1.614	4.153	0.441	0.378	0.338		0.906
Taylor	LOW	0.102	0.136	1.580	0.085	0.094	0.136	0.180	0.372
	AVERAGE	1.112	1.105	3.169	0.333	0.301	0.365	0.284	0.743
	HIGH	2.029	1.900	5.051	0.709	0.372	0.829	0.657	0.908
Union	LOW	0.127	0.117	2.212	0.115	0.060	0.084	0.073	0.586
	AVERAGE	0.830	0.813	2.612	0.265	0.227	0.084	0.073	0.615
	HIGH	1.353	1.267	3.655	0.298	0.258	0.084	0.073	0.659
Volusia	LOW	0.269	0.251	4.780	0.165	0.136	0.220	0.168	0.326
	AVERAGE	3.060	2.410	7.322	0.946	0.719	1.742	1.470	2.278
	HIGH	9.030	8.518	17.410	2.957	2.256	4.644	2.662	4.988
Wakulla	LOW	0.180	0.161	2.612	0.128	0.098	0.547	0.437	0.250
	AVERAGE	1.052	1.222	3.248	0.392	0.424	0.966	1.248	0.843
	HIGH	4.047	3.809	8.624	1.466	1.120	1.708	1.318	2.457
Walton	LOW	0.206	0.190	3.179	0.117	0.148	0.764	0.116	0.313
	AVERAGE	2.238	1.963	5.216	1.102	0.877	2.221	1.196	2.471
	HIGH	6.409	6.031	12.899	2.622	1.966	3.034	2.301	4.080
Washington	LOW	0.153	0.143	2.593	0.131	0.203	0.181		0.271
	AVERAGE	1.296	1.376	3.667	0.458	0.414	0.473		0.739
	HIGH	1.980	1.860	5.054	0.649	0.521	0.766		0.877

Statewide	LOW	0.087	0.083	1.451	0.042	0.038	0.051	0.039	0.072
	AVERAGE	2.728	3.458	9.678	0.941	1.353	2.042	2.590	4.017
	HIGH	15.511	14.692	57.460	18.923	12.763	21.865	14.941	26.542

**Form A-4 Output Ranges**  
**LOSS COSTS PER \$1000 with Specified Deductibles**

**Modeling Organization:** RMS  
**Model Name & Version Number:** RiskLink 13.0 (Build 1509)  
**Model Release Date:** Jul-13

County	Loss Costs	Frame Owners	Masonry Owners	Mobile Homes	Frame Renters	Masonry Renters	Frame Condo Unit	Masonry Condo Unit	Commercial Residential
Alachua	LOW	0.087	0.078	2.313	0.051	0.042	0.063	0.053	0.115
	AVERAGE	0.841	0.980	3.261	0.229	0.211	0.300	0.255	0.517
	HIGH	1.876	1.905	5.051	0.556	0.458	0.596	0.552	1.110
Baker	LOW	0.055	0.052	1.510	0.024	0.028	0.041	0.200	0.219
	AVERAGE	0.477	0.516	1.837	0.146	0.142	0.041	0.200	0.257
	HIGH	0.837	0.781	2.372	0.190	0.164	0.041	0.200	0.374
Bay	LOW	0.153	0.141	2.924	0.127	0.113	0.194	0.092	0.223
	AVERAGE	1.682	1.668	4.805	0.598	0.518	1.309	0.650	1.427
	HIGH	3.696	3.464	9.079	1.498	1.139	1.665	1.274	2.293
Bradford	LOW	0.080	0.075	2.094	0.044	0.033	0.161	0.256	0.151
	AVERAGE	0.808	0.834	2.488	0.215	0.176	0.161	0.256	0.471
	HIGH	1.117	1.107	3.135	0.281	0.238	0.161	0.256	0.560
Brevard	LOW	0.358	0.328	8.194	0.303	0.211	0.369	0.213	0.349
	AVERAGE	4.028	3.192	11.950	1.493	1.175	2.251	2.160	3.272
	HIGH	9.974	9.453	21.742	4.310	3.025	5.088	3.586	6.879
Broward	LOW	0.565	0.510	17.604	0.623	0.285	0.740	0.346	0.677
	AVERAGE	5.178	4.617	22.745	3.032	2.191	3.825	3.053	5.088
	HIGH	11.717	12.367	28.608	7.928	5.497	9.341	6.540	12.369
Calhoun	LOW	0.100	0.092	2.353	0.095	0.043			0.206
	AVERAGE	0.933	0.946	2.737	0.275	0.226			0.206
	HIGH	1.308	1.217	3.681	0.379	0.307			0.206
Charlotte	LOW	0.343	0.317	9.498	0.265	0.220	0.391	0.266	0.402
	AVERAGE	4.491	3.358	12.866	1.460	1.099	2.713	1.430	2.678
	HIGH	10.455	9.880	21.397	3.816	2.876	4.529	3.437	6.582
Citrus	LOW	0.204	0.175	5.148	0.136	0.114	0.197	0.147	0.284
	AVERAGE	2.299	1.698	6.343	0.656	0.497	0.937	0.797	1.494
	HIGH	3.421	3.245	8.972	0.986	0.800	1.181	0.963	1.926
Clay	LOW	0.060	0.054	1.982	0.032	0.028	0.058	0.048	0.112
	AVERAGE	0.609	0.753	2.568	0.192	0.180	0.212	0.162	0.477
	HIGH	1.602	1.498	4.534	0.407	0.332	0.491	0.440	0.667
Collier	LOW	0.520	0.478	12.839	0.507	0.290	0.579	0.286	0.472
	AVERAGE	5.322	3.913	15.595	2.155	1.455	2.934	2.256	3.435
	HIGH	14.240	13.369	27.049	6.418	4.470	7.574	5.277	9.516
Columbia	LOW	0.078	0.059	2.097	0.039	0.032	0.078	0.141	0.300
	AVERAGE	0.679	0.693	2.531	0.188	0.161	0.253	0.225	0.454
	HIGH	1.295	1.206	3.614	0.358	0.302	0.374	0.243	0.510
DeSoto	LOW	0.346	0.303	8.269	0.242	0.168	0.360	0.207	0.574
	AVERAGE	3.498	3.080	9.521	1.122	0.930	1.071	0.897	1.682
	HIGH	5.318	5.053	12.331	1.405	1.182	1.695	1.430	2.559
Dixie	LOW	0.196	0.181	3.648	0.193	0.144	0.382	0.288	0.560
	AVERAGE	1.653	1.320	4.057	0.522	0.324	0.446	0.389	0.693
	HIGH	3.511	3.277	8.357	1.531	0.411	0.497	1.106	0.718
Duval	LOW	0.062	0.051	1.895	0.031	0.027	0.039	0.038	0.076
	AVERAGE	0.877	0.945	2.762	0.262	0.230	0.267	0.254	0.573
	HIGH	2.900	2.662	7.261	1.058	0.814	0.871	0.908	1.369

Escambia	LOW	0.154	0.141	2.983	0.093	0.071	0.249	0.164	0.335
	AVERAGE	2.201	2.343	5.876	0.933	0.777	1.657	1.286	1.651
	HIGH	5.824	5.449	11.915	2.467	1.831	2.873	2.126	3.707
Flagler	LOW	0.135	0.133	3.422	0.090	0.072	0.244	0.054	0.171
	AVERAGE	1.649	0.964	5.158	0.506	0.338	1.074	0.433	1.006
	HIGH	4.623	4.331	11.248	1.295	1.406	2.164	1.174	2.257
Franklin	LOW	0.501	0.588	6.844	0.477	0.656	0.511	0.361	0.706
	AVERAGE	3.087	3.374	8.119	1.375	1.252	1.023	1.696	1.719
	HIGH	5.522	4.943	11.682	2.162	1.618	2.523	1.901	3.392
Gadsden	LOW	0.049	0.050	1.452	0.030	0.025			0.365
	AVERAGE	0.553	0.578	1.719	0.181	0.152			0.383
	HIGH	0.869	0.804	2.550	0.223	0.179			0.423
Gilchrist	LOW	0.173	0.142	3.277	0.111	0.140		0.446	0.509
	AVERAGE	1.125	1.143	3.596	0.422	0.370		0.446	0.509
	HIGH	1.849	1.560	4.526	0.486	0.412		0.446	0.509
Glades	LOW	0.783	0.626	11.977	1.345	0.396			
	AVERAGE	5.256	4.541	13.226	2.125	1.574			
	HIGH	6.589	6.257	16.685	2.211	1.784			
Gulf	LOW	0.164	0.173	2.888	0.246	0.188	0.482	0.338	0.526
	AVERAGE	1.979	2.414	4.446	1.083	0.883	1.008	0.889	1.602
	HIGH	4.449	4.163	10.658	1.418	1.054	1.669	1.677	2.289
Hamilton	LOW	0.052	0.048	1.388	0.032	0.118		0.103	0.139
	AVERAGE	0.555	0.564	1.756	0.159	0.156		0.103	0.339
	HIGH	0.816	0.761	2.406	0.201	0.172		0.103	0.447
Hardee	LOW	0.358	0.246	7.434	0.184	0.154			1.786
	AVERAGE	3.064	2.728	8.056	0.982	0.771			1.910
	HIGH	4.274	4.049	11.313	1.266	1.060			2.693
Hendry	LOW	0.596	0.417	10.909	0.355	0.293	2.011	0.708	1.319
	AVERAGE	5.512	5.056	13.796	1.859	1.689	3.255	2.446	4.806
	HIGH	9.662	9.146	20.486	3.156	2.432	3.788	2.935	5.903
Hernando	LOW	0.235	0.195	6.064	0.166	0.120	0.204	0.186	0.292
	AVERAGE	2.457	1.994	6.996	0.696	0.511	0.796	0.860	1.341
	HIGH	4.090	3.874	9.687	1.093	0.917	1.317	1.109	2.214
Highlands	LOW	0.368	0.320	9.208	0.281	0.222	0.381	0.271	0.526
	AVERAGE	3.682	3.339	10.169	1.270	0.969	1.568	1.297	2.229
	HIGH	6.284	5.966	14.904	1.867	1.597	2.189	1.782	3.414
Hillsborough	LOW	0.218	0.202	6.401	0.143	0.116	0.176	0.112	0.282
	AVERAGE	2.705	2.350	8.131	0.738	0.606	0.898	0.817	1.537
	HIGH	5.967	6.175	14.589	2.253	1.800	2.289	2.147	3.784
Holmes	LOW	0.080	0.087	2.231	0.051	0.069	0.358		0.267
	AVERAGE	0.818	0.828	2.383	0.244	0.194	0.358		0.375
	HIGH	1.225	1.147	3.177	0.317	0.223	0.358		0.482
Indian River	LOW	0.522	0.454	10.235	0.498	0.379	0.624	0.325	0.862
	AVERAGE	4.815	2.783	12.225	2.202	1.425	2.999	2.323	3.982
	HIGH	8.698	8.154	21.887	4.136	2.931	4.892	3.496	6.743
Jackson	LOW	0.082	0.087	2.269	0.050	0.056	0.316	0.267	0.113
	AVERAGE	0.847	0.889	2.497	0.256	0.219	0.316	0.286	0.424
	HIGH	1.312	1.170	3.461	0.344	0.278	0.316	0.314	0.573
Jefferson	LOW	0.065	0.060	1.356	0.038	0.047			0.135
	AVERAGE	0.453	0.453	1.499	0.160	0.129			0.292
	HIGH	0.774	0.719	2.177	0.225	0.176			0.354
Lafayette	LOW	0.107	0.106	2.103	0.113	0.084			
	AVERAGE								
	HIGH								

	AVERAGE	0.821	0.861	2.661	0.268	0.200			
	HIGH	1.123	1.046	3.143	0.316	0.259			
Lake	LOW	0.181	0.159	3.978	0.125	0.094	0.219	0.138	0.362
	AVERAGE	2.068	1.594	7.253	0.626	0.507	1.162	0.888	1.418
	HIGH	4.360	4.342	10.829	1.210	1.004	1.377	1.157	2.394
Lee	LOW	0.462	0.424	11.757	0.390	0.303	0.467	0.201	0.368
	AVERAGE	5.151	3.106	14.053	2.022	1.110	3.134	1.679	3.021
	HIGH	13.379	12.619	26.948	9.097	6.251	10.692	7.401	13.656
Leon	LOW	0.049	0.047	1.532	0.036	0.028	0.043	0.024	0.043
	AVERAGE	0.526	0.535	2.053	0.145	0.121	0.131	0.124	0.290
	HIGH	1.133	1.052	3.064	0.310	0.291	0.298	0.219	0.485
Levy	LOW	0.171	0.172	3.087	0.121	0.098	0.147	0.410	0.584
	AVERAGE	1.745	1.475	4.524	0.621	0.450	1.326	0.976	1.618
	HIGH	4.652	4.366	9.963	1.725	0.847	2.034	1.541	2.863
Liberty	LOW	0.097	0.085	2.182	0.058	0.240			
	AVERAGE	0.849	0.864	2.501	0.260	0.245			
	HIGH	1.148	1.018	3.146	0.299	0.247			
Madison	LOW	0.053	0.049	1.257	0.029	0.038			0.339
	AVERAGE	0.547	0.539	1.613	0.163	0.143			0.343
	HIGH	0.811	0.754	2.383	0.208	0.175			0.391
Manatee	LOW	0.358	0.329	9.171	0.278	0.224	0.339	0.171	0.351
	AVERAGE	4.082	2.893	10.861	1.496	1.016	2.459	1.686	2.996
	HIGH	9.945	10.826	25.339	4.651	3.395	6.072	4.360	8.466
Marion	LOW	0.137	0.116	3.264	0.093	0.063	0.119	0.101	0.193
	AVERAGE	1.684	1.167	5.060	0.411	0.323	0.620	0.443	0.781
	HIGH	3.571	3.379	9.576	1.065	0.608	0.855	0.735	1.521
Martin	LOW	0.695	0.628	14.602	0.863	0.491	0.788	0.456	1.080
	AVERAGE	7.107	4.802	17.595	3.061	1.896	4.470	3.234	5.068
	HIGH	12.572	11.810	22.322	5.129	3.706	6.053	4.419	8.276
Miami-Dade	LOW	0.557	0.523	17.726	0.672	0.323	0.795	0.352	0.589
	AVERAGE	5.366	4.844	20.779	4.506	3.011	5.419	4.429	6.196
	HIGH	12.705	13.196	54.710	18.041	12.009	20.916	14.121	24.772
Monroe	LOW	1.339	1.298	26.031	3.489	1.628	2.773	1.651	2.582
	AVERAGE	5.175	5.279	34.599	7.639	5.551	9.452	7.899	10.275
	HIGH	10.607	9.858	44.352	12.265	9.275	15.554	10.794	17.664
Nassau	LOW	0.054	0.048	1.470	0.024	0.021	0.031	0.071	0.062
	AVERAGE	1.049	0.937	2.511	0.430	0.378	0.762	0.536	0.977
	HIGH	2.524	2.372	5.891	0.789	0.684	1.037	0.745	1.572
Okaloosa	LOW	0.113	0.103	2.430	0.069	0.055	0.114	0.175	0.193
	AVERAGE	1.963	2.099	4.170	0.794	0.644	1.679	1.022	2.054
	HIGH	5.057	4.748	10.629	1.996	1.513	2.338	1.781	3.142
Okeechobee	LOW	0.595	0.542	12.853	0.528	0.413	0.899	0.505	1.439
	AVERAGE	6.079	4.909	15.162	2.079	1.687	3.251	2.684	4.532
	HIGH	9.245	8.751	19.532	3.043	2.346	3.643	2.828	4.732
Orange	LOW	0.216	0.185	6.038	0.121	0.079	0.166	0.093	0.171
	AVERAGE	2.150	1.955	7.099	0.539	0.456	0.708	0.593	1.154
	HIGH	5.768	5.465	12.700	1.914	1.557	1.314	1.879	2.239
Osceola	LOW	0.220	0.185	5.397	0.130	0.110	0.160	0.086	0.169
	AVERAGE	1.930	1.789	8.155	0.561	0.482	0.639	0.433	1.179
	HIGH	4.789	4.526	11.769	1.490	1.093	1.622	1.325	2.738
Palm Beach	LOW	0.439	0.420	13.848	0.529	0.317	0.644	0.245	0.658
	AVERAGE	4.973	3.670	19.588	3.066	2.000	3.953	2.897	4.901

	HIGH	12.507	11.746	34.766	7.495	5.244	8.823	6.231	11.751
Pasco	LOW	0.274	0.252	7.388	0.188	0.103	0.230	0.169	0.378
	AVERAGE	2.315	2.276	8.735	0.748	0.605	1.136	0.982	1.815
	HIGH	4.890	4.655	11.961	1.292	1.087	1.558	1.316	2.553
Pinellas	LOW	0.267	0.246	7.331	0.191	0.156	0.234	0.140	0.232
	AVERAGE	4.035	3.704	10.001	1.275	1.047	1.905	1.678	2.708
	HIGH	8.439	7.971	19.852	5.683	4.029	6.713	5.401	9.239
Polk	LOW	0.247	0.200	6.599	0.139	0.119	0.173	0.147	0.311
	AVERAGE	2.764	2.197	8.345	0.813	0.648	0.957	0.866	1.597
	HIGH	5.281	5.008	13.636	1.686	1.383	1.863	1.504	2.579
Putnam	LOW	0.106	0.095	2.626	0.067	0.056	0.186	0.087	0.378
	AVERAGE	1.313	1.265	3.810	0.364	0.318	0.570	0.393	0.866
	HIGH	2.261	2.189	6.232	0.611	0.529	0.738	0.642	1.271
St. Johns	LOW	0.094	0.086	2.594	0.068	0.054	0.083	0.066	0.152
	AVERAGE	1.029	1.151	4.157	0.410	0.331	0.677	0.604	1.091
	HIGH	3.174	2.974	7.290	1.033	0.798	1.225	0.955	1.849
St. Lucie	LOW	0.513	0.466	11.431	0.460	0.358	0.628	0.411	0.806
	AVERAGE	5.167	2.721	13.382	1.983	1.147	3.625	2.905	4.083
	HIGH	8.875	8.327	29.373	7.028	4.664	8.211	5.536	10.303
Santa Rosa	LOW	0.161	0.147	3.092	0.098	0.107	0.384	0.163	0.323
	AVERAGE	2.047	2.200	5.637	1.050	0.896	3.270	1.358	2.845
	HIGH	8.238	7.719	16.211	3.676	2.691	4.265	3.154	5.335
Sarasota	LOW	0.335	0.307	8.707	0.256	0.189	0.313	0.161	0.338
	AVERAGE	4.016	2.879	11.261	1.362	0.985	2.210	1.741	2.813
	HIGH	8.343	7.896	27.723	5.418	3.854	6.389	4.592	8.856
Seminole	LOW	0.210	0.159	5.904	0.108	0.068	0.099	0.083	0.159
	AVERAGE	2.220	1.895	6.404	0.512	0.439	0.693	0.580	1.196
	HIGH	4.964	4.696	10.938	0.983	1.347	1.185	0.995	2.043
Sumter	LOW	0.202	0.187	5.844	0.135	0.113	0.175	0.148	0.276
	AVERAGE	0.737	0.955	6.887	0.448	0.441	0.889	0.458	0.761
	HIGH	3.434	3.247	9.299	0.952	0.820	0.984	0.844	1.793
Suwannee	LOW	0.085	0.064	2.048	0.043	0.059	0.278		0.278
	AVERAGE	0.745	0.748	2.386	0.215	0.199	0.278		0.573
	HIGH	1.316	1.359	3.679	0.370	0.313	0.278		0.748
Taylor	LOW	0.065	0.088	1.369	0.061	0.065	0.101	0.141	0.288
	AVERAGE	0.930	0.923	2.797	0.277	0.246	0.310	0.233	0.612
	HIGH	1.743	1.625	4.524	0.622	0.309	0.733	0.569	0.755
Union	LOW	0.080	0.068	1.914	0.081	0.037	0.055	0.046	0.469
	AVERAGE	0.676	0.662	2.272	0.213	0.179	0.055	0.046	0.495
	HIGH	1.126	1.050	3.213	0.243	0.207	0.055	0.046	0.533
Volusia	LOW	0.177	0.163	4.199	0.117	0.092	0.163	0.117	0.229
	AVERAGE	2.631	2.055	6.551	0.830	0.616	1.574	1.310	1.965
	HIGH	8.108	7.623	16.017	2.713	2.035	4.312	2.417	4.447
Wakulla	LOW	0.124	0.106	2.292	0.097	0.071	0.475	0.371	0.185
	AVERAGE	0.888	1.035	2.873	0.336	0.360	0.862	1.111	0.706
	HIGH	3.567	3.346	7.810	1.324	0.991	1.551	1.174	2.145
Walton	LOW	0.143	0.130	2.786	0.085	0.111	0.672	0.082	0.232
	AVERAGE	1.942	1.687	4.668	0.989	0.771	2.039	1.065	2.157
	HIGH	5.737	5.378	11.816	2.410	1.777	2.803	2.093	3.626
Washington	LOW	0.099	0.092	2.260	0.095	0.156	0.140		0.195
	AVERAGE	1.078	1.149	3.226	0.387	0.344	0.405		0.596
	HIGH	1.688	1.580	4.504	0.563	0.442	0.670		0.715

Statewide	LOW	0.049	0.047	1.257	0.024	0.021	0.031	0.024	0.043
	AVERAGE	2.348	2.980	8.761	0.828	1.196	1.854	2.345	3.535
	HIGH	14.240	13.369	54.710	18.041	12.009	20.916	14.121	24.772