

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
00041	3.716	2.987	12.324
00042	2.887	2.320	8.585
00043	5.594	4.520	16.676
00045	0.852	0.683	2.843
00053	4.274	3.434	12.424
00087	2.881	2.315	8.561
00097	4.601	3.709	12.851
00098	9.238	7.601	21.955
32003	0.815	0.655	2.645
32008	0.716	0.576	2.286
32009	0.489	0.393	1.618
32011	0.490	0.394	1.630
32013	0.650	0.524	2.081
32024	0.643	0.517	2.106
32025	0.550	0.442	1.836
32033	0.904	0.730	2.895
32034	1.252	1.044	3.674
32038	0.700	0.564	2.247
32040	0.485	0.389	1.639
32043	0.688	0.552	2.246
32044	0.656	0.527	2.154
32046	0.421	0.338	1.421
32052	0.440	0.353	1.510
32053	0.426	0.343	1.467
32054	0.587	0.471	1.954
32055	0.481	0.387	1.635
32058	0.580	0.465	1.925
32059	0.510	0.410	1.706
32060	0.565	0.454	1.881
32061	0.595	0.479	1.963
32062	0.653	0.525	2.127
32063	0.498	0.400	1.668
32064	0.549	0.441	1.836
32065	0.708	0.570	2.287
32066	0.657	0.528	2.100
32068	0.621	0.498	2.035
32071	0.684	0.550	2.212
32073	0.809	0.650	2.617
32080	3.024	2.464	8.274
32081	1.153	0.933	3.560
32082	2.150	1.753	5.980
32083	0.573	0.460	1.905
32084	1.431	1.157	4.344
32086	1.621	1.312	4.816
32087	0.449	0.360	1.533
32091	0.633	0.508	2.086
32092	0.834	0.673	2.679
32094	0.606	0.488	2.000
32095	1.105	0.895	3.450
32096	0.489	0.393	1.665
32097	0.586	0.473	1.878
32102	1.056	0.847	3.437
32110	0.938	0.753	3.126
32112	0.976	0.783	3.189
32113	0.887	0.712	2.844
32114	2.148	1.727	6.469
32117	2.456	1.977	7.195
32118	3.792	3.066	10.683
32119	2.331	1.874	6.922
32124	1.084	0.869	3.574
32127	2.983	2.407	8.398
32128	1.318	1.058	4.260
32129	2.315	1.862	6.848
32130	0.999	0.801	3.350
32131	0.852	0.684	2.830
32132	2.640	2.128	7.571
32134	0.785	0.629	2.594
32136	2.951	2.388	8.180
32137	1.389	1.115	4.352
32139	1.315	1.055	4.117
32140	0.704	0.565	2.309
32141	2.495	2.012	7.220
32145	0.837	0.672	2.777

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	00041	0.00000%	0.00000%
00042	0.00000%	0.00000%	0.00000%
00043	0.00000%	0.00000%	0.00000%
00045	0.00000%	0.00000%	0.00000%
00053	0.00000%	0.00000%	0.00000%
00087	0.00000%	0.00000%	0.00000%
00097	0.00000%	0.00000%	0.00000%
00098	0.00000%	0.00000%	0.00000%
32003	0.00000%	0.00000%	0.00000%
32008	0.00000%	0.00000%	0.00000%
32009	0.00000%	0.00000%	0.00000%
32011	0.00000%	0.00000%	0.00000%
32013	0.00000%	0.00000%	0.00000%
32024	0.00000%	0.00000%	0.00000%
32025	0.00000%	0.00000%	0.00000%
32033	0.00000%	0.00000%	0.00000%
32034	0.00000%	0.00000%	0.00000%
32038	0.00000%	0.00000%	0.00000%
32040	0.00000%	0.00000%	0.00000%
32043	0.00000%	0.00000%	0.00000%
32044	0.00000%	0.00000%	0.00000%
32046	0.00000%	0.00000%	0.00000%
32052	0.00000%	0.00000%	0.00000%
32053	0.00000%	0.00000%	0.00000%
32054	0.00000%	0.00000%	0.00000%
32055	0.00000%	0.00000%	0.00000%
32058	0.00000%	0.00000%	0.00000%
32059	0.00000%	0.00000%	0.00000%
32060	0.00000%	0.00000%	0.00000%
32061	0.00000%	0.00000%	0.00000%
32062	0.00000%	0.00000%	0.00000%
32063	0.00000%	0.00000%	0.00000%
32064	0.00000%	0.00000%	0.00000%
32065	0.00000%	0.00000%	0.00000%
32066	0.00000%	0.00000%	0.00000%
32068	0.00000%	0.00000%	0.00000%
32071	0.00000%	0.00000%	0.00000%
32073	0.00000%	0.00000%	0.00000%
32080	0.00000%	0.00000%	0.00000%
32081	0.00000%	0.00000%	0.00000%
32082	0.00000%	0.00000%	0.00000%
32083	0.00000%	0.00000%	0.00000%
32084	0.00000%	0.00000%	0.00000%
32086	0.00000%	0.00000%	0.00000%
32087	0.00000%	0.00000%	0.00000%
32091	0.00000%	0.00000%	0.00000%
32092	0.00000%	0.00000%	0.00000%
32094	0.00000%	0.00000%	0.00000%
32095	0.00000%	0.00000%	0.00000%
32096	0.00000%	0.00000%	0.00000%
32097	0.00000%	0.00000%	0.00000%
32102	0.00000%	0.00000%	0.00000%
32110	0.00000%	0.00000%	0.00000%
32112	0.00000%	0.00000%	0.00000%
32113	0.00000%	0.00000%	0.00000%
32114	0.00000%	0.00000%	0.00000%
32117	0.00000%	0.00000%	0.00000%
32118	0.00000%	0.00000%	0.00000%
32119	0.00000%	0.00000%	0.00000%
32124	0.00000%	0.00000%	0.00000%
32127	0.00000%	0.00000%	0.00000%
32128	0.00000%	0.00000%	0.00000%
32129	0.00000%	0.00000%	0.00000%
32130	0.00000%	0.00000%	0.00000%
32131	0.00000%	0.00000%	0.00000%
32132	0.00000%	0.00000%	0.00000%
32134	0.00000%	0.00000%	0.00000%
32136	0.00000%	0.00000%	0.00000%
32137	0.00000%	0.00000%	0.00000%
32139	0.00000%	0.00000%	0.00000%
32140	0.00000%	0.00000%	0.00000%
32141	0.00000%	0.00000%	0.00000%
32145	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32148	0.725	0.582	2.392
32159	1.367	1.096	4.293
32162	1.274	1.022	4.007
32164	1.137	0.913	3.678
32168	1.317	1.057	4.253
32169	4.494	3.650	12.097
32174	1.364	1.094	4.397
32176	3.689	2.986	10.044
32177	0.779	0.625	2.573
32179	0.950	0.762	3.105
32180	1.030	0.826	3.369
32181	0.932	0.747	3.053
32187	0.863	0.692	2.883
32189	0.818	0.656	2.702
32190	1.234	0.989	3.945
32193	0.807	0.647	2.680
32195	1.178	0.944	3.759
32202	0.814	0.655	2.587
32204	0.773	0.622	2.477
32205	0.746	0.600	2.414
32206	0.767	0.617	2.459
32207	0.805	0.647	2.570
32208	0.671	0.540	2.181
32209	0.736	0.592	2.372
32210	0.736	0.592	2.377
32211	0.802	0.647	2.533
32212	0.845	0.680	2.676
32214	0.857	0.690	2.707
32215	0.610	0.490	1.991
32216	0.838	0.674	2.662
32217	0.822	0.662	2.622
32218	0.618	0.497	2.007
32219	0.572	0.460	1.883
32220	0.573	0.461	1.896
32221	0.587	0.471	1.944
32222	0.634	0.510	2.053
32223	0.839	0.675	2.663
32224	0.962	0.775	3.015
32225	0.927	0.747	2.922
32226	1.045	0.850	3.144
32227	2.320	1.905	6.357
32233	2.151	1.763	5.942
32234	0.539	0.433	1.782
32244	0.824	0.662	2.643
32246	0.780	0.628	2.478
32250	2.011	1.641	5.588
32254	0.738	0.594	2.373
32256	0.721	0.580	2.331
32257	0.847	0.682	2.679
32258	0.760	0.612	2.430
32259	0.817	0.658	2.608
32266	2.226	1.824	6.082
32277	0.709	0.570	2.293
32301	0.814	0.655	2.582
32303	0.830	0.668	2.623
32304	0.851	0.685	2.678
32305	0.872	0.702	2.720
32306	0.818	0.658	2.591
32307	0.815	0.656	2.583
32308	0.794	0.639	2.530
32309	0.705	0.567	2.279
32310	0.853	0.686	2.679
32311	0.771	0.621	2.447
32312	0.713	0.574	2.310
32317	0.737	0.593	2.356
32320	5.651	4.707	13.723
32321	1.119	0.901	3.539
32322	3.118	2.528	8.257
32324	0.819	0.659	2.649
32327	1.396	1.128	4.098
32328	2.521	2.038	7.348
32330	0.847	0.682	2.700
32331	0.558	0.449	1.850

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	32148	0.00000%	0.00000%
32159	0.00000%	0.00000%	0.00000%
32162	0.00000%	0.00000%	0.00000%
32164	0.00000%	0.00000%	0.00000%
32168	0.00000%	0.00000%	0.00000%
32169	0.00000%	0.00000%	0.00000%
32174	0.00000%	0.00000%	0.00000%
32176	0.00000%	0.00000%	0.00000%
32177	0.00000%	0.00000%	0.00000%
32179	0.00000%	0.00000%	0.00000%
32180	0.00000%	0.00000%	0.00000%
32181	0.00000%	0.00000%	0.00000%
32187	0.00000%	0.00000%	0.00000%
32189	0.00000%	0.00000%	0.00000%
32190	0.00000%	0.00000%	0.00000%
32193	0.00000%	0.00000%	0.00000%
32195	0.00000%	0.00000%	0.00000%
32202	0.00000%	0.00000%	0.00000%
32204	0.00000%	0.00000%	0.00000%
32205	0.00000%	0.00000%	0.00000%
32206	0.00000%	0.00000%	0.00000%
32207	0.00000%	0.00000%	0.00000%
32208	0.00000%	0.00000%	0.00000%
32209	0.00000%	0.00000%	0.00000%
32210	0.00000%	0.00000%	0.00000%
32211	0.00000%	0.00000%	0.00000%
32212	0.00000%	0.00000%	0.00000%
32214	0.00000%	0.00000%	0.00000%
32215	0.00000%	0.00000%	0.00000%
32216	0.00000%	0.00000%	0.00000%
32217	0.00000%	0.00000%	0.00000%
32218	0.00000%	0.00000%	0.00000%
32219	0.00000%	0.00000%	0.00000%
32220	0.00000%	0.00000%	0.00000%
32221	0.00000%	0.00000%	0.00000%
32222	0.00000%	0.00000%	0.00000%
32223	0.00000%	0.00000%	0.00000%
32224	0.00000%	0.00000%	0.00000%
32225	0.00000%	0.00000%	0.00000%
32226	0.00000%	0.00000%	0.00000%
32227	0.00000%	0.00000%	0.00000%
32233	0.00000%	0.00000%	0.00000%
32234	0.00000%	0.00000%	0.00000%
32244	0.00000%	0.00000%	0.00000%
32246	0.00000%	0.00000%	0.00000%
32250	0.00000%	0.00000%	0.00000%
32254	0.00000%	0.00000%	0.00000%
32256	0.00000%	0.00000%	0.00000%
32257	0.00000%	0.00000%	0.00000%
32258	0.00000%	0.00000%	0.00000%
32259	0.00000%	0.00000%	0.00000%
32266	0.00000%	0.00000%	0.00000%
32277	0.00000%	0.00000%	0.00000%
32301	0.00000%	0.00000%	0.00000%
32303	0.00000%	0.00000%	0.00000%
32304	0.00000%	0.00000%	0.00000%
32305	0.00000%	0.00000%	0.00000%
32306	0.00000%	0.00000%	0.00000%
32307	0.00000%	0.00000%	0.00000%
32308	0.00000%	0.00000%	0.00000%
32309	0.00000%	0.00000%	0.00000%
32310	0.00000%	0.00000%	0.00000%
32311	0.00000%	0.00000%	0.00000%
32312	0.00000%	0.00000%	0.00000%
32317	0.00000%	0.00000%	0.00000%
32320	0.00000%	0.00000%	0.00000%
32321	0.00000%	0.00000%	0.00000%
32322	0.00000%	0.00000%	0.00000%
32324	0.00000%	0.00000%	0.00000%
32327	0.00000%	0.00000%	0.00000%
32328	0.00000%	0.00000%	0.00000%
32330	0.00000%	0.00000%	0.00000%
32331	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32332	0.822	0.662	2.638
32333	0.721	0.581	2.327
32334	1.123	0.905	3.527
32336	0.776	0.624	2.478
32340	0.496	0.399	1.669
32343	0.877	0.706	2.753
32344	0.595	0.479	1.958
32346	4.423	3.631	11.178
32347	0.787	0.634	2.521
32348	0.969	0.783	3.010
32350	0.453	0.364	1.544
32351	0.840	0.676	2.674
32352	0.764	0.614	2.466
32355	1.590	1.296	4.549
32356	0.813	0.655	2.539
32358	1.312	1.056	3.959
32359	1.549	1.266	4.422
32399	0.809	0.650	2.566
32401	4.451	3.611	11.810
32403	7.035	5.785	16.897
32404	2.273	1.832	6.695
32405	3.602	2.915	9.932
32407	6.431	5.308	15.847
32408	9.135	7.545	21.197
32409	2.104	1.696	6.246
32413	4.058	3.296	10.832
32420	1.222	0.983	3.898
32421	1.195	0.962	3.793
32423	0.827	0.665	2.701
32424	1.198	0.964	3.768
32425	1.103	0.887	3.567
32426	0.919	0.739	2.983
32427	1.301	1.046	4.099
32428	1.341	1.079	4.215
32430	1.305	1.051	4.083
32431	1.058	0.851	3.443
32433	1.351	1.087	4.252
32435	1.541	1.239	4.748
32437	1.807	1.456	5.479
32438	1.522	1.225	4.695
32439	2.321	1.868	6.874
32440	0.987	0.794	3.235
32442	0.931	0.750	2.990
32443	0.885	0.712	2.869
32444	2.684	2.165	7.744
32445	0.815	0.656	2.670
32446	0.965	0.776	3.096
32448	1.002	0.806	3.262
32449	1.581	1.273	4.810
32455	1.473	1.185	4.563
32456	3.655	3.010	10.050
32459	6.621	5.401	16.440
32460	0.915	0.736	2.942
32462	1.598	1.287	4.878
32464	1.053	0.846	3.432
32465	1.848	1.488	5.568
32466	1.838	1.480	5.551
32501	7.222	5.898	17.953
32502	7.332	5.988	18.198
32503	5.647	4.591	14.675
32504	5.396	4.378	14.099
32505	4.444	3.606	12.026
32506	4.949	4.010	13.270
32507	9.928	8.154	23.191
32508	11.427	9.416	25.969
32509	2.840	2.290	8.319
32511	6.297	5.130	15.902
32514	3.462	2.794	9.740
32526	2.709	2.185	7.969
32531	1.351	1.086	4.342
32533	2.199	1.771	6.683
32534	2.565	2.068	7.591
32535	1.297	1.043	4.266

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	32332	0.00000%	0.00000%
32333	0.00000%	0.00000%	0.00000%
32334	0.00000%	0.00000%	0.00000%
32336	0.00000%	0.00000%	0.00000%
32340	0.00000%	0.00000%	0.00000%
32343	0.00000%	0.00000%	0.00000%
32344	0.00000%	0.00000%	0.00000%
32346	0.00000%	0.00000%	0.00000%
32347	0.00000%	0.00000%	0.00000%
32348	0.00000%	0.00000%	0.00000%
32350	0.00000%	0.00000%	0.00000%
32351	0.00000%	0.00000%	0.00000%
32352	0.00000%	0.00000%	0.00000%
32355	0.00000%	0.00000%	0.00000%
32356	0.00000%	0.00000%	0.00000%
32358	0.00000%	0.00000%	0.00000%
32359	0.00000%	0.00000%	0.00000%
32399	0.00000%	0.00000%	0.00000%
32401	0.00000%	0.00000%	0.00000%
32403	0.00000%	0.00000%	0.00000%
32404	0.00000%	0.00000%	0.00000%
32405	0.00000%	0.00000%	0.00000%
32407	0.00000%	0.00000%	0.00000%
32408	0.00000%	0.00000%	0.00000%
32409	0.00000%	0.00000%	0.00000%
32413	0.00000%	0.00000%	0.00000%
32420	0.00000%	0.00000%	0.00000%
32421	0.00000%	0.00000%	0.00000%
32423	0.00000%	0.00000%	0.00000%
32424	0.00000%	0.00000%	0.00000%
32425	0.00000%	0.00000%	0.00000%
32426	0.00000%	0.00000%	0.00000%
32427	0.00000%	0.00000%	0.00000%
32428	0.00000%	0.00000%	0.00000%
32430	0.00000%	0.00000%	0.00000%
32431	0.00000%	0.00000%	0.00000%
32433	0.00000%	0.00000%	0.00000%
32435	0.00000%	0.00000%	0.00000%
32437	0.00000%	0.00000%	0.00000%
32438	0.00000%	0.00000%	0.00000%
32439	0.00000%	0.00000%	0.00000%
32440	0.00000%	0.00000%	0.00000%
32442	0.00000%	0.00000%	0.00000%
32443	0.00000%	0.00000%	0.00000%
32444	0.00000%	0.00000%	0.00000%
32445	0.00000%	0.00000%	0.00000%
32446	0.00000%	0.00000%	0.00000%
32448	0.00000%	0.00000%	0.00000%
32449	0.00000%	0.00000%	0.00000%
32455	0.00000%	0.00000%	0.00000%
32456	0.00000%	0.00000%	0.00000%
32459	0.00000%	0.00000%	0.00000%
32460	0.00000%	0.00000%	0.00000%
32462	0.00000%	0.00000%	0.00000%
32464	0.00000%	0.00000%	0.00000%
32465	0.00000%	0.00000%	0.00000%
32466	0.00000%	0.00000%	0.00000%
32501	0.00000%	0.00000%	0.00000%
32502	0.00000%	0.00000%	0.00000%
32503	0.00000%	0.00000%	0.00000%
32504	0.00000%	0.00000%	0.00000%
32505	0.00000%	0.00000%	0.00000%
32506	0.00000%	0.00000%	0.00000%
32507	0.00000%	0.00000%	0.00000%
32508	0.00000%	0.00000%	0.00000%
32509	0.00000%	0.00000%	0.00000%
32511	0.00000%	0.00000%	0.00000%
32514	0.00000%	0.00000%	0.00000%
32526	0.00000%	0.00000%	0.00000%
32531	0.00000%	0.00000%	0.00000%
32533	0.00000%	0.00000%	0.00000%
32534	0.00000%	0.00000%	0.00000%
32535	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32536	1.534	1.233	4.816
32539	1.505	1.211	4.742
32541	10.826	8.952	24.624
32542	2.446	1.972	7.155
32544	8.841	7.281	21.303
32547	4.493	3.646	11.930
32548	9.960	8.211	22.923
32550	9.372	7.736	22.462
32561	12.430	10.265	28.931
32563	10.718	8.810	25.067
32564	1.565	1.259	4.925
32565	1.305	1.050	4.260
32566	7.207	5.894	17.830
32567	1.151	0.925	3.713
32568	1.432	1.152	4.627
32569	8.972	7.389	21.587
32570	1.710	1.374	5.398
32571	2.112	1.699	6.491
32577	1.753	1.410	5.504
32578	3.529	2.854	9.747
32579	6.007	4.901	15.059
32580	3.417	2.765	9.439
32583	2.367	1.905	7.175
32601	0.729	0.586	2.379
32603	0.712	0.572	2.326
32605	0.691	0.555	2.263
32606	0.732	0.588	2.379
32607	0.738	0.593	2.396
32608	0.750	0.602	2.438
32609	0.692	0.556	2.268
32611	0.723	0.581	2.359
32615	0.719	0.577	2.335
32617	0.900	0.723	2.881
32618	0.841	0.675	2.682
32619	0.802	0.647	2.498
32621	0.857	0.688	2.718
32622	0.649	0.521	2.137
32625	2.238	1.846	6.085
32626	0.920	0.745	2.846
32628	0.812	0.654	2.548
32631	0.698	0.560	2.297
32640	0.752	0.604	2.454
32641	0.697	0.560	2.285
32643	0.739	0.595	2.358
32648	1.399	1.135	4.067
32653	0.718	0.577	2.340
32656	0.696	0.558	2.277
32666	0.742	0.595	2.426
32667	0.780	0.625	2.546
32668	1.009	0.809	3.186
32669	0.829	0.667	2.637
32680	0.884	0.713	2.754
32686	0.938	0.754	2.987
32693	0.890	0.719	2.725
32694	0.682	0.547	2.237
32696	0.910	0.730	2.908
32701	1.311	1.050	4.238
32702	0.959	0.768	3.180
32703	1.723	1.382	5.372
32707	1.374	1.102	4.412
32708	1.378	1.106	4.413
32709	1.522	1.221	4.895
32712	1.373	1.101	4.400
32713	1.250	1.002	4.021
32714	1.283	1.028	4.161
32720	1.031	0.827	3.450
32724	1.044	0.837	3.482
32725	1.224	0.982	4.028
32726	1.558	1.250	4.890
32730	1.338	1.073	4.312
32732	1.354	1.086	4.401
32735	1.403	1.125	4.436
32736	1.162	0.931	3.781

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	32536	0.00000%	0.00000%
32539	0.00000%	0.00000%	0.00000%
32541	0.00000%	0.00000%	0.00000%
32542	0.00000%	0.00000%	0.00000%
32544	0.00000%	0.00000%	0.00000%
32547	0.00000%	0.00000%	0.00000%
32548	0.00000%	0.00000%	0.00000%
32550	0.00000%	0.00000%	0.00000%
32561	0.00000%	0.00000%	0.00000%
32563	0.00000%	0.00000%	0.00000%
32564	0.00000%	0.00000%	0.00000%
32565	0.00000%	0.00000%	0.00000%
32566	0.00000%	0.00000%	0.00000%
32567	0.00000%	0.00000%	0.00000%
32568	0.00000%	0.00000%	0.00000%
32569	0.00000%	0.00000%	0.00000%
32570	0.00000%	0.00000%	0.00000%
32571	0.00000%	0.00000%	0.00000%
32577	0.00000%	0.00000%	0.00000%
32578	0.00000%	0.00000%	0.00000%
32579	0.00000%	0.00000%	0.00000%
32580	0.00000%	0.00000%	0.00000%
32583	0.00000%	0.00000%	0.00000%
32601	0.00000%	0.00000%	0.00000%
32603	0.00000%	0.00000%	0.00000%
32605	0.00000%	0.00000%	0.00000%
32606	0.00000%	0.00000%	0.00000%
32607	0.00000%	0.00000%	0.00000%
32608	0.00000%	0.00000%	0.00000%
32609	0.00000%	0.00000%	0.00000%
32611	0.00000%	0.00000%	0.00000%
32615	0.00000%	0.00000%	0.00000%
32617	0.00000%	0.00000%	0.00000%
32618	0.00000%	0.00000%	0.00000%
32619	0.00000%	0.00000%	0.00000%
32621	0.00000%	0.00000%	0.00000%
32622	0.00000%	0.00000%	0.00000%
32625	0.00000%	0.00000%	0.00000%
32626	0.00000%	0.00000%	0.00000%
32628	0.00000%	0.00000%	0.00000%
32631	0.00000%	0.00000%	0.00000%
32640	0.00000%	0.00000%	0.00000%
32641	0.00000%	0.00000%	0.00000%
32643	0.00000%	0.00000%	0.00000%
32648	0.00000%	0.00000%	0.00000%
32653	0.00000%	0.00000%	0.00000%
32656	0.00000%	0.00000%	0.00000%
32666	0.00000%	0.00000%	0.00000%
32667	0.00000%	0.00000%	0.00000%
32668	0.00000%	0.00000%	0.00000%
32669	0.00000%	0.00000%	0.00000%
32680	0.00000%	0.00000%	0.00000%
32686	0.00000%	0.00000%	0.00000%
32693	0.00000%	0.00000%	0.00000%
32694	0.00000%	0.00000%	0.00000%
32696	0.00000%	0.00000%	0.00000%
32701	0.00000%	0.00000%	0.00000%
32702	0.00000%	0.00000%	0.00000%
32703	0.00000%	0.00000%	0.00000%
32707	0.00000%	0.00000%	0.00000%
32708	0.00000%	0.00000%	0.00000%
32709	0.00000%	0.00000%	0.00000%
32712	0.00000%	0.00000%	0.00000%
32713	0.00000%	0.00000%	0.00000%
32714	0.00000%	0.00000%	0.00000%
32720	0.00000%	0.00000%	0.00000%
32724	0.00000%	0.00000%	0.00000%
32725	0.00000%	0.00000%	0.00000%
32726	0.00000%	0.00000%	0.00000%
32730	0.00000%	0.00000%	0.00000%
32732	0.00000%	0.00000%	0.00000%
32735	0.00000%	0.00000%	0.00000%
32736	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32738	1.228	0.985	4.036
32744	1.107	0.888	3.671
32746	1.313	1.052	4.216
32750	1.316	1.054	4.241
32751	1.325	1.062	4.281
32754	1.597	1.281	5.123
32757	1.679	1.347	5.211
32759	2.606	2.102	7.625
32763	1.142	0.916	3.786
32764	1.219	0.978	3.998
32765	1.393	1.118	4.452
32766	1.357	1.089	4.429
32767	1.011	0.810	3.337
32771	1.290	1.034	4.143
32773	1.352	1.084	4.327
32776	1.189	0.953	3.866
32778	1.633	1.310	5.110
32779	1.244	0.996	4.037
32780	2.020	1.623	6.273
32784	1.175	0.941	3.797
32789	1.335	1.070	4.312
32792	1.360	1.090	4.380
32796	1.857	1.491	5.831
32798	1.819	1.460	5.562
32801	1.376	1.103	4.432
32803	1.367	1.095	4.404
32804	1.368	1.097	4.409
32805	1.390	1.114	4.472
32806	1.353	1.084	4.367
32807	1.386	1.111	4.455
32808	1.379	1.105	4.438
32809	1.385	1.110	4.457
32810	1.331	1.067	4.304
32811	1.406	1.127	4.514
32812	1.368	1.096	4.409
32814	1.365	1.094	4.398
32815	3.400	2.749	9.702
32816	1.384	1.110	4.438
32817	1.368	1.097	4.401
32818	1.522	1.220	4.843
32819	1.349	1.081	4.350
32820	1.341	1.076	4.397
32821	1.333	1.069	4.309
32822	1.404	1.126	4.512
32824	1.532	1.228	4.876
32825	1.389	1.113	4.463
32826	1.381	1.107	4.429
32827	1.495	1.199	4.768
32828	1.390	1.114	4.460
32829	1.446	1.159	4.631
32830	1.367	1.096	4.401
32831	1.493	1.197	4.752
32832	1.591	1.276	5.029
32833	1.425	1.143	4.641
32835	1.409	1.130	4.520
32836	1.324	1.061	4.282
32837	1.393	1.117	4.482
32839	1.386	1.111	4.460
32901	4.877	3.949	13.047
32903	8.632	7.087	21.076
32904	2.713	2.180	8.193
32905	5.589	4.545	14.456
32907	2.721	2.187	8.202
32908	2.685	2.157	8.128
32909	2.855	2.296	8.564
32920	6.157	5.029	16.296
32922	2.736	2.203	8.149
32925	7.939	6.517	19.963
32926	2.082	1.674	6.441
32927	2.103	1.690	6.494
32931	7.332	6.023	18.794
32934	3.143	2.531	9.178
32935	4.138	3.337	11.510

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	32738	0.00000%	0.00000%
32744	0.00000%	0.00000%	0.00000%
32746	0.00000%	0.00000%	0.00000%
32750	0.00000%	0.00000%	0.00000%
32751	0.00000%	0.00000%	0.00000%
32754	0.00000%	0.00000%	0.00000%
32757	0.00000%	0.00000%	0.00000%
32759	0.00000%	0.00000%	0.00000%
32763	0.00000%	0.00000%	0.00000%
32764	0.00000%	0.00000%	0.00000%
32765	0.00000%	0.00000%	0.00000%
32766	0.00000%	0.00000%	0.00000%
32767	0.00000%	0.00000%	0.00000%
32771	0.00000%	0.00000%	0.00000%
32773	0.00000%	0.00000%	0.00000%
32776	0.00000%	0.00000%	0.00000%
32778	0.00000%	0.00000%	0.00000%
32779	0.00000%	0.00000%	0.00000%
32780	0.00000%	0.00000%	0.00000%
32784	0.00000%	0.00000%	0.00000%
32789	0.00000%	0.00000%	0.00000%
32792	0.00000%	0.00000%	0.00000%
32796	0.00000%	0.00000%	0.00000%
32798	0.00000%	0.00000%	0.00000%
32801	0.00000%	0.00000%	0.00000%
32803	0.00000%	0.00000%	0.00000%
32804	0.00000%	0.00000%	0.00000%
32805	0.00000%	0.00000%	0.00000%
32806	0.00000%	0.00000%	0.00000%
32807	0.00000%	0.00000%	0.00000%
32808	0.00000%	0.00000%	0.00000%
32809	0.00000%	0.00000%	0.00000%
32810	0.00000%	0.00000%	0.00000%
32811	0.00000%	0.00000%	0.00000%
32812	0.00000%	0.00000%	0.00000%
32814	0.00000%	0.00000%	0.00000%
32815	0.00000%	0.00000%	0.00000%
32816	0.00000%	0.00000%	0.00000%
32817	0.00000%	0.00000%	0.00000%
32818	0.00000%	0.00000%	0.00000%
32819	0.00000%	0.00000%	0.00000%
32820	0.00000%	0.00000%	0.00000%
32821	0.00000%	0.00000%	0.00000%
32822	0.00000%	0.00000%	0.00000%
32824	0.00000%	0.00000%	0.00000%
32825	0.00000%	0.00000%	0.00000%
32826	0.00000%	0.00000%	0.00000%
32827	0.00000%	0.00000%	0.00000%
32828	0.00000%	0.00000%	0.00000%
32829	0.00000%	0.00000%	0.00000%
32830	0.00000%	0.00000%	0.00000%
32831	0.00000%	0.00000%	0.00000%
32832	0.00000%	0.00000%	0.00000%
32833	0.00000%	0.00000%	0.00000%
32835	0.00000%	0.00000%	0.00000%
32836	0.00000%	0.00000%	0.00000%
32837	0.00000%	0.00000%	0.00000%
32839	0.00000%	0.00000%	0.00000%
32901	0.00000%	0.00000%	0.00000%
32903	0.00000%	0.00000%	0.00000%
32904	0.00000%	0.00000%	0.00000%
32905	0.00000%	0.00000%	0.00000%
32907	0.00000%	0.00000%	0.00000%
32908	0.00000%	0.00000%	0.00000%
32909	0.00000%	0.00000%	0.00000%
32920	0.00000%	0.00000%	0.00000%
32922	0.00000%	0.00000%	0.00000%
32925	0.00000%	0.00000%	0.00000%
32926	0.00000%	0.00000%	0.00000%
32927	0.00000%	0.00000%	0.00000%
32931	0.00000%	0.00000%	0.00000%
32934	0.00000%	0.00000%	0.00000%
32935	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32937	8.631	7.117	21.021
32940	3.925	3.173	10.904
32948	3.261	2.623	9.632
32949	5.746	4.668	14.779
32950	5.836	4.749	14.951
32951	9.368	7.723	22.513
32952	4.037	3.278	11.529
32953	3.049	2.457	8.982
32955	2.648	2.131	7.922
32958	6.746	5.485	16.979
32960	8.047	6.563	19.931
32962	7.792	6.354	19.486
32963	11.731	9.695	27.467
32966	3.712	2.987	10.724
32967	5.166	4.178	13.951
32968	4.202	3.385	11.948
32976	4.664	3.770	12.647
33004	12.930	10.705	31.497
33009	11.886	9.816	29.707
33010	4.322	3.474	13.837
33012	4.210	3.384	13.560
33013	4.213	3.386	13.549
33014	4.159	3.343	13.426
33015	4.163	3.346	13.449
33016	4.207	3.383	13.555
33018	4.337	3.487	13.902
33019	14.906	12.462	34.920
33020	10.836	8.914	27.692
33021	5.746	4.643	17.324
33023	4.737	3.813	14.934
33024	4.204	3.379	13.588
33025	4.193	3.370	13.541
33026	4.127	3.317	13.391
33027	4.267	3.430	13.758
33028	4.236	3.404	13.691
33029	4.277	3.438	13.774
33030	5.279	4.261	15.961
33031	5.347	4.313	16.240
33032	8.027	6.555	21.972
33033	7.245	5.900	20.274
33034	5.547	4.492	16.439
33035	8.487	6.973	22.830
33036	23.645	20.002	47.699
33037	18.240	15.417	37.997
33039	7.548	6.168	20.791
33040	24.490	20.624	49.111
33042	21.245	17.841	43.632
33043	22.632	19.074	45.500
33050	24.738	20.950	49.019
33054	4.235	3.402	13.617
33055	4.148	3.333	13.405
33056	4.257	3.421	13.696
33060	11.129	9.163	28.402
33062	14.533	12.098	34.720
33063	4.125	3.316	13.433
33064	10.200	8.370	26.733
33065	4.210	3.387	13.656
33066	4.433	3.566	14.220
33067	4.124	3.317	13.445
33068	4.092	3.290	13.335
33069	5.526	4.462	16.838
33070	24.372	20.703	48.538
33071	4.185	3.366	13.588
33073	4.227	3.399	13.727
33076	4.160	3.348	13.515
33109	17.915	14.977	41.654
33122	4.330	3.480	13.891
33125	6.935	5.617	20.016
33126	4.657	3.748	14.710
33127	7.215	5.854	20.607
33128	9.768	7.979	26.105
33129	10.743	8.791	28.163
33130	10.294	8.417	27.225

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	32937	0.00000%	0.00000%
32940	0.00000%	0.00000%	0.00000%
32948	0.00000%	0.00000%	0.00000%
32949	0.00000%	0.00000%	0.00000%
32950	0.00000%	0.00000%	0.00000%
32951	0.00000%	0.00000%	0.00000%
32952	0.00000%	0.00000%	0.00000%
32953	0.00000%	0.00000%	0.00000%
32955	0.00000%	0.00000%	0.00000%
32958	0.00000%	0.00000%	0.00000%
32960	0.00000%	0.00000%	0.00000%
32962	0.00000%	0.00000%	0.00000%
32963	0.00000%	0.00000%	0.00000%
32966	0.00000%	0.00000%	0.00000%
32967	0.00000%	0.00000%	0.00000%
32968	0.00000%	0.00000%	0.00000%
32976	0.00000%	0.00000%	0.00000%
33004	0.00000%	0.00000%	0.00000%
33009	0.00000%	0.00000%	0.00000%
33010	0.00000%	0.00000%	0.00000%
33012	0.00000%	0.00000%	0.00000%
33013	0.00000%	0.00000%	0.00000%
33014	0.00000%	0.00000%	0.00000%
33015	0.00000%	0.00000%	0.00000%
33016	0.00000%	0.00000%	0.00000%
33018	0.00000%	0.00000%	0.00000%
33019	0.00000%	0.00000%	0.00000%
33020	0.00000%	0.00000%	0.00000%
33021	0.00000%	0.00000%	0.00000%
33023	0.00000%	0.00000%	0.00000%
33024	0.00000%	0.00000%	0.00000%
33025	0.00000%	0.00000%	0.00000%
33026	0.00000%	0.00000%	0.00000%
33027	0.00000%	0.00000%	0.00000%
33028	0.00000%	0.00000%	0.00000%
33029	0.00000%	0.00000%	0.00000%
33030	0.00000%	0.00000%	0.00000%
33031	0.00000%	0.00000%	0.00000%
33032	0.00000%	0.00000%	0.00000%
33033	0.00000%	0.00000%	0.00000%
33034	0.00000%	0.00000%	0.00000%
33035	0.00000%	0.00000%	0.00000%
33036	0.00000%	0.00000%	0.00000%
33037	0.00000%	0.00000%	0.00000%
33039	0.00000%	0.00000%	0.00000%
33040	0.00000%	0.00000%	0.00000%
33042	0.00000%	0.00000%	0.00000%
33043	0.00000%	0.00000%	0.00000%
33050	0.00000%	0.00000%	0.00000%
33054	0.00000%	0.00000%	0.00000%
33055	0.00000%	0.00000%	0.00000%
33056	0.00000%	0.00000%	0.00000%
33060	0.00000%	0.00000%	0.00000%
33062	0.00000%	0.00000%	0.00000%
33063	0.00000%	0.00000%	0.00000%
33064	0.00000%	0.00000%	0.00000%
33065	0.00000%	0.00000%	0.00000%
33066	0.00000%	0.00000%	0.00000%
33067	0.00000%	0.00000%	0.00000%
33068	0.00000%	0.00000%	0.00000%
33069	0.00000%	0.00000%	0.00000%
33070	0.00000%	0.00000%	0.00000%
33071	0.00000%	0.00000%	0.00000%
33073	0.00000%	0.00000%	0.00000%
33076	0.00000%	0.00000%	0.00000%
33109	0.00000%	0.00000%	0.00000%
33122	0.00000%	0.00000%	0.00000%
33125	0.00000%	0.00000%	0.00000%
33126	0.00000%	0.00000%	0.00000%
33127	0.00000%	0.00000%	0.00000%
33128	0.00000%	0.00000%	0.00000%
33129	0.00000%	0.00000%	0.00000%
33130	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33131	10.460	8.580	27.504
33132	11.398	9.373	29.372
33133	9.033	7.368	24.564
33134	6.553	5.305	19.091
33135	8.011	6.510	22.406
33136	8.819	7.182	24.167
33137	7.930	6.450	22.153
33138	7.348	5.977	20.769
33139	16.542	13.843	38.712
33140	16.377	13.713	38.214
33141	15.250	12.757	35.906
33142	5.847	4.721	17.492
33143	7.680	6.249	21.474
33144	4.568	3.675	14.478
33145	8.511	6.928	23.486
33146	8.964	7.319	24.091
33147	5.079	4.092	15.643
33149	18.833	15.766	43.540
33150	6.429	5.207	18.734
33154	15.619	13.016	36.801
33155	5.124	4.132	15.813
33156	10.390	8.523	26.857
33157	9.213	7.530	24.597
33158	11.965	9.877	29.547
33160	14.586	12.174	34.703
33161	7.751	6.311	21.602
33162	7.993	6.516	22.086
33165	4.392	3.535	14.020
33166	4.256	3.420	13.682
33167	4.689	3.774	14.749
33168	5.825	4.707	17.436
33169	4.947	3.984	15.409
33170	5.489	4.429	16.684
33172	4.180	3.359	13.486
33173	4.699	3.786	14.790
33174	4.258	3.422	13.683
33175	4.534	3.650	14.391
33176	5.604	4.525	16.975
33177	5.327	4.295	16.377
33178	4.382	3.522	14.038
33179	7.281	5.922	20.587
33180	13.838	11.487	33.340
33181	11.909	9.838	29.803
33182	4.317	3.470	13.855
33183	4.672	3.766	14.730
33184	4.372	3.515	13.989
33185	4.691	3.778	14.795
33186	4.891	3.943	15.299
33187	5.231	4.218	16.100
33189	11.532	9.530	28.821
33190	13.302	11.116	31.772
33193	4.720	3.803	14.848
33194	4.590	3.691	14.550
33196	4.934	3.979	15.338
33199	4.296	3.454	13.784
33301	12.875	10.656	31.375
33304	13.021	10.773	31.830
33305	12.555	10.373	31.042
33306	14.278	11.840	34.307
33308	14.010	11.612	33.871
33309	5.120	4.130	15.881
33311	5.618	4.538	17.057
33312	5.498	4.438	16.786
33313	4.108	3.303	13.351
33314	4.207	3.384	13.606
33315	9.151	7.487	24.400
33316	13.687	11.351	32.839
33317	4.168	3.352	13.503
33319	4.096	3.292	13.330
33321	4.153	3.340	13.499
33322	4.153	3.338	13.488
33323	4.210	3.385	13.652
33324	4.110	3.304	13.373

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	33131	0.00000%	0.00000%
33132	0.00000%	0.00000%	0.00000%
33133	0.00000%	0.00000%	0.00000%
33134	0.00000%	0.00000%	0.00000%
33135	0.00000%	0.00000%	0.00000%
33136	0.00000%	0.00000%	0.00000%
33137	0.00000%	0.00000%	0.00000%
33138	0.00000%	0.00000%	0.00000%
33139	0.00000%	0.00000%	0.00000%
33140	0.00000%	0.00000%	0.00000%
33141	0.00000%	0.00000%	0.00000%
33142	0.00000%	0.00000%	0.00000%
33143	0.00000%	0.00000%	0.00000%
33144	0.00000%	0.00000%	0.00000%
33145	0.00000%	0.00000%	0.00000%
33146	0.00000%	0.00000%	0.00000%
33147	0.00000%	0.00000%	0.00000%
33149	0.00000%	0.00000%	0.00000%
33150	0.00000%	0.00000%	0.00000%
33154	0.00000%	0.00000%	0.00000%
33155	0.00000%	0.00000%	0.00000%
33156	0.00000%	0.00000%	0.00000%
33157	0.00000%	0.00000%	0.00000%
33158	0.00000%	0.00000%	0.00000%
33160	0.00000%	0.00000%	0.00000%
33161	0.00000%	0.00000%	0.00000%
33162	0.00000%	0.00000%	0.00000%
33165	0.00000%	0.00000%	0.00000%
33166	0.00000%	0.00000%	0.00000%
33167	0.00000%	0.00000%	0.00000%
33168	0.00000%	0.00000%	0.00000%
33169	0.00000%	0.00000%	0.00000%
33170	0.00000%	0.00000%	0.00000%
33172	0.00000%	0.00000%	0.00000%
33173	0.00000%	0.00000%	0.00000%
33174	0.00000%	0.00000%	0.00000%
33175	0.00000%	0.00000%	0.00000%
33176	0.00000%	0.00000%	0.00000%
33177	0.00000%	0.00000%	0.00000%
33178	0.00000%	0.00000%	0.00000%
33179	0.00000%	0.00000%	0.00000%
33180	0.00000%	0.00000%	0.00000%
33181	0.00000%	0.00000%	0.00000%
33182	0.00000%	0.00000%	0.00000%
33183	0.00000%	0.00000%	0.00000%
33184	0.00000%	0.00000%	0.00000%
33185	0.00000%	0.00000%	0.00000%
33186	0.00000%	0.00000%	0.00000%
33187	0.00000%	0.00000%	0.00000%
33189	0.00000%	0.00000%	0.00000%
33190	0.00000%	0.00000%	0.00000%
33193	0.00000%	0.00000%	0.00000%
33194	0.00000%	0.00000%	0.00000%
33196	0.00000%	0.00000%	0.00000%
33199	0.00000%	0.00000%	0.00000%
33301	0.00000%	0.00000%	0.00000%
33304	0.00000%	0.00000%	0.00000%
33305	0.00000%	0.00000%	0.00000%
33306	0.00000%	0.00000%	0.00000%
33308	0.00000%	0.00000%	0.00000%
33309	0.00000%	0.00000%	0.00000%
33311	0.00000%	0.00000%	0.00000%
33312	0.00000%	0.00000%	0.00000%
33313	0.00000%	0.00000%	0.00000%
33314	0.00000%	0.00000%	0.00000%
33315	0.00000%	0.00000%	0.00000%
33316	0.00000%	0.00000%	0.00000%
33317	0.00000%	0.00000%	0.00000%
33319	0.00000%	0.00000%	0.00000%
33321	0.00000%	0.00000%	0.00000%
33322	0.00000%	0.00000%	0.00000%
33323	0.00000%	0.00000%	0.00000%
33324	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33325	4.142	3.329	13.473
33326	4.190	3.369	13.601
33327	4.219	3.394	13.657
33328	4.079	3.278	13.267
33330	4.119	3.310	13.402
33331	4.190	3.369	13.584
33332	4.267	3.433	13.774
33334	9.864	8.092	25.835
33351	4.176	3.358	13.551
33401	12.268	10.069	28.424
33403	11.733	9.618	27.387
33404	11.495	9.413	27.008
33405	14.357	11.843	32.107
33406	8.785	7.154	21.833
33407	8.378	6.806	21.193
33408	14.688	12.131	32.673
33409	7.356	5.965	19.078
33410	10.822	8.862	25.632
33411	4.382	3.528	12.637
33412	4.266	3.434	12.352
33413	4.599	3.702	13.143
33414	4.417	3.556	12.730
33415	5.313	4.282	14.767
33417	5.210	4.201	14.508
33418	4.918	3.966	13.791
33426	12.713	10.480	28.870
33428	4.802	3.864	13.597
33430	4.991	4.014	14.296
33431	11.559	9.492	26.829
33432	15.923	13.235	34.289
33433	5.581	4.500	15.353
33434	5.121	4.126	14.333
33435	15.525	12.886	33.774
33436	7.825	6.351	20.064
33437	4.998	4.025	14.123
33438	8.011	6.490	21.049
33440	3.339	2.679	9.981
33441	12.805	10.581	31.753
33442	5.766	4.660	17.486
33444	14.910	12.367	32.533
33445	9.526	7.773	23.216
33446	4.890	3.936	13.863
33449	4.544	3.657	13.050
33455	8.049	6.548	20.310
33458	7.701	6.256	19.612
33460	14.790	12.222	32.738
33461	9.303	7.582	22.821
33462	11.364	9.325	26.630
33463	5.339	4.299	14.918
33467	4.567	3.673	13.140
33469	13.293	10.950	30.043
33470	4.949	3.987	14.059
33471	2.965	2.382	8.872
33472	4.833	3.891	13.757
33473	4.640	3.733	13.284
33476	8.222	6.664	21.511
33477	14.029	11.585	31.400
33478	4.315	3.470	12.436
33480	14.632	12.079	33.477
33483	16.025	13.335	34.481
33484	6.102	4.923	16.556
33486	10.436	8.556	24.684
33487	13.067	10.779	29.404
33493	5.037	4.049	14.351
33496	5.421	4.369	15.026
33498	4.914	3.954	13.884
33510	1.742	1.403	5.145
33511	1.804	1.454	5.292
33513	1.324	1.065	4.034
33514	1.401	1.124	4.361
33523	1.476	1.189	4.379
33525	1.560	1.257	4.594
33527	1.648	1.323	4.894

ZIP	Percentage Difference		
	Frame Owners	Masonry Owners	Mobile Homes
33325	0.00000%	0.00000%	0.00000%
33326	0.00000%	0.00000%	0.00000%
33327	0.00000%	0.00000%	0.00000%
33328	0.00000%	0.00000%	0.00000%
33330	0.00000%	0.00000%	0.00000%
33331	0.00000%	0.00000%	0.00000%
33332	0.00000%	0.00000%	0.00000%
33334	0.00000%	0.00000%	0.00000%
33351	0.00000%	0.00000%	0.00000%
33401	0.00000%	0.00000%	0.00000%
33403	0.00000%	0.00000%	0.00000%
33404	0.00000%	0.00000%	0.00000%
33405	0.00000%	0.00000%	0.00000%
33406	0.00000%	0.00000%	0.00000%
33407	0.00000%	0.00000%	0.00000%
33408	0.00000%	0.00000%	0.00000%
33409	0.00000%	0.00000%	0.00000%
33410	0.00000%	0.00000%	0.00000%
33411	0.00000%	0.00000%	0.00000%
33412	0.00000%	0.00000%	0.00000%
33413	0.00000%	0.00000%	0.00000%
33414	0.00000%	0.00000%	0.00000%
33415	0.00000%	0.00000%	0.00000%
33417	0.00000%	0.00000%	0.00000%
33418	0.00000%	0.00000%	0.00000%
33426	0.00000%	0.00000%	0.00000%
33428	0.00000%	0.00000%	0.00000%
33430	0.00000%	0.00000%	0.00000%
33431	0.00000%	0.00000%	0.00000%
33432	0.00000%	0.00000%	0.00000%
33433	0.00000%	0.00000%	0.00000%
33434	0.00000%	0.00000%	0.00000%
33435	0.00000%	0.00000%	0.00000%
33436	0.00000%	0.00000%	0.00000%
33437	0.00000%	0.00000%	0.00000%
33438	0.00000%	0.00000%	0.00000%
33440	0.00000%	0.00000%	0.00000%
33441	0.00000%	0.00000%	0.00000%
33442	0.00000%	0.00000%	0.00000%
33444	0.00000%	0.00000%	0.00000%
33445	0.00000%	0.00000%	0.00000%
33446	0.00000%	0.00000%	0.00000%
33449	0.00000%	0.00000%	0.00000%
33455	0.00000%	0.00000%	0.00000%
33458	0.00000%	0.00000%	0.00000%
33460	0.00000%	0.00000%	0.00000%
33461	0.00000%	0.00000%	0.00000%
33462	0.00000%	0.00000%	0.00000%
33463	0.00000%	0.00000%	0.00000%
33467	0.00000%	0.00000%	0.00000%
33469	0.00000%	0.00000%	0.00000%
33470	0.00000%	0.00000%	0.00000%
33471	0.00000%	0.00000%	0.00000%
33472	0.00000%	0.00000%	0.00000%
33473	0.00000%	0.00000%	0.00000%
33476	0.00000%	0.00000%	0.00000%
33477	0.00000%	0.00000%	0.00000%
33478	0.00000%	0.00000%	0.00000%
33480	0.00000%	0.00000%	0.00000%
33483	0.00000%	0.00000%	0.00000%
33484	0.00000%	0.00000%	0.00000%
33486	0.00000%	0.00000%	0.00000%
33487	0.00000%	0.00000%	0.00000%
33493	0.00000%	0.00000%	0.00000%
33496	0.00000%	0.00000%	0.00000%
33498	0.00000%	0.00000%	0.00000%
33510	0.00000%	0.00000%	0.00000%
33511	0.00000%	0.00000%	0.00000%
33513	0.00000%	0.00000%	0.00000%
33514	0.00000%	0.00000%	0.00000%
33523	0.00000%	0.00000%	0.00000%
33525	0.00000%	0.00000%	0.00000%
33527	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33534	2.869	2.331	7.769
33538	1.213	0.975	3.757
33540	1.616	1.301	4.796
33541	1.655	1.333	4.881
33542	1.674	1.349	4.945
33543	1.611	1.298	4.808
33544	1.743	1.407	5.088
33545	1.700	1.371	5.003
33547	1.772	1.423	5.304
33548	1.779	1.439	5.078
33549	1.735	1.403	4.993
33556	1.841	1.491	5.175
33558	1.846	1.496	5.196
33559	1.709	1.381	4.961
33563	1.660	1.334	4.985
33565	1.629	1.309	4.859
33566	1.627	1.307	4.904
33567	1.612	1.295	4.878
33569	1.944	1.568	5.644
33570	3.333	2.707	8.978
33572	3.385	2.764	8.966
33573	2.224	1.792	6.393
33576	1.738	1.402	4.994
33578	2.512	2.037	6.926
33579	1.942	1.565	5.657
33584	1.646	1.326	4.908
33585	1.415	1.138	4.333
33592	1.709	1.379	5.042
33594	1.670	1.342	4.924
33596	1.754	1.411	5.133
33597	1.236	0.994	3.827
33598	1.968	1.584	5.771
33602	2.962	2.416	7.709
33603	2.348	1.904	6.387
33604	1.829	1.478	5.228
33605	2.680	2.183	7.093
33606	3.151	2.576	8.133
33607	3.557	2.914	8.906
33609	4.238	3.493	10.274
33610	1.824	1.473	5.243
33611	4.695	3.870	11.357
33612	1.724	1.392	4.988
33613	1.730	1.398	4.995
33614	2.484	2.019	6.620
33615	3.783	3.128	9.238
33616	5.689	4.730	13.396
33617	1.721	1.390	4.993
33618	1.785	1.442	5.104
33619	2.425	1.972	6.623
33620	1.719	1.388	4.982
33621	5.748	4.781	13.550
33624	1.843	1.491	5.219
33625	2.010	1.629	5.571
33626	2.346	1.908	6.373
33629	4.386	3.617	10.642
33634	3.194	2.620	8.015
33635	3.244	2.670	8.248
33637	1.697	1.369	4.953
33647	1.677	1.355	4.922
33701	6.235	5.152	14.327
33702	3.948	3.241	9.981
33703	4.783	3.946	11.511
33704	5.427	4.472	12.721
33705	7.184	5.957	16.756
33706	6.865	5.789	15.822
33707	6.173	5.131	14.169
33708	6.290	5.249	14.666
33709	3.555	2.910	8.987
33710	4.802	3.961	11.482
33711	6.412	5.313	14.781
33712	7.247	6.014	16.382
33713	4.197	3.439	10.374
33714	3.270	2.662	8.500

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	33534	0.00000%	0.00000%
33538	0.00000%	0.00000%	0.00000%
33540	0.00000%	0.00000%	0.00000%
33541	0.00000%	0.00000%	0.00000%
33542	0.00000%	0.00000%	0.00000%
33543	0.00000%	0.00000%	0.00000%
33544	0.00000%	0.00000%	0.00000%
33545	0.00000%	0.00000%	0.00000%
33547	0.00000%	0.00000%	0.00000%
33548	0.00000%	0.00000%	0.00000%
33549	0.00000%	0.00000%	0.00000%
33556	0.00000%	0.00000%	0.00000%
33558	0.00000%	0.00000%	0.00000%
33559	0.00000%	0.00000%	0.00000%
33563	0.00000%	0.00000%	0.00000%
33565	0.00000%	0.00000%	0.00000%
33566	0.00000%	0.00000%	0.00000%
33567	0.00000%	0.00000%	0.00000%
33569	0.00000%	0.00000%	0.00000%
33570	0.00000%	0.00000%	0.00000%
33572	0.00000%	0.00000%	0.00000%
33573	0.00000%	0.00000%	0.00000%
33576	0.00000%	0.00000%	0.00000%
33578	0.00000%	0.00000%	0.00000%
33579	0.00000%	0.00000%	0.00000%
33584	0.00000%	0.00000%	0.00000%
33585	0.00000%	0.00000%	0.00000%
33592	0.00000%	0.00000%	0.00000%
33594	0.00000%	0.00000%	0.00000%
33596	0.00000%	0.00000%	0.00000%
33597	0.00000%	0.00000%	0.00000%
33598	0.00000%	0.00000%	0.00000%
33602	0.00000%	0.00000%	0.00000%
33603	0.00000%	0.00000%	0.00000%
33604	0.00000%	0.00000%	0.00000%
33605	0.00000%	0.00000%	0.00000%
33606	0.00000%	0.00000%	0.00000%
33607	0.00000%	0.00000%	0.00000%
33609	0.00000%	0.00000%	0.00000%
33610	0.00000%	0.00000%	0.00000%
33611	0.00000%	0.00000%	0.00000%
33612	0.00000%	0.00000%	0.00000%
33613	0.00000%	0.00000%	0.00000%
33614	0.00000%	0.00000%	0.00000%
33615	0.00000%	0.00000%	0.00000%
33616	0.00000%	0.00000%	0.00000%
33617	0.00000%	0.00000%	0.00000%
33618	0.00000%	0.00000%	0.00000%
33619	0.00000%	0.00000%	0.00000%
33620	0.00000%	0.00000%	0.00000%
33621	0.00000%	0.00000%	0.00000%
33624	0.00000%	0.00000%	0.00000%
33625	0.00000%	0.00000%	0.00000%
33626	0.00000%	0.00000%	0.00000%
33629	0.00000%	0.00000%	0.00000%
33634	0.00000%	0.00000%	0.00000%
33635	0.00000%	0.00000%	0.00000%
33637	0.00000%	0.00000%	0.00000%
33647	0.00000%	0.00000%	0.00000%
33701	0.00000%	0.00000%	0.00000%
33702	0.00000%	0.00000%	0.00000%
33703	0.00000%	0.00000%	0.00000%
33704	0.00000%	0.00000%	0.00000%
33705	0.00000%	0.00000%	0.00000%
33706	0.00000%	0.00000%	0.00000%
33707	0.00000%	0.00000%	0.00000%
33708	0.00000%	0.00000%	0.00000%
33709	0.00000%	0.00000%	0.00000%
33710	0.00000%	0.00000%	0.00000%
33711	0.00000%	0.00000%	0.00000%
33712	0.00000%	0.00000%	0.00000%
33713	0.00000%	0.00000%	0.00000%
33714	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33715	8.448	7.162	19.162
33716	3.473	2.834	9.069
33755	4.801	3.966	11.428
33756	4.812	3.976	11.430
33759	3.226	2.634	8.314
33760	2.977	2.416	7.915
33761	3.475	2.846	8.830
33762	3.127	2.546	8.275
33763	3.946	3.241	9.813
33764	3.477	2.841	8.874
33765	3.832	3.145	9.576
33767	5.887	4.948	13.874
33770	5.241	4.337	12.271
33771	3.281	2.677	8.522
33772	6.036	5.008	13.881
33773	3.054	2.488	8.091
33774	6.950	5.778	15.727
33776	7.578	6.306	16.961
33777	3.480	2.853	8.877
33778	5.309	4.391	12.472
33781	2.799	2.276	7.461
33782	2.683	2.178	7.293
33785	6.864	5.768	16.001
33786	6.069	5.096	14.316
33801	1.521	1.220	4.778
33803	1.518	1.218	4.743
33805	1.463	1.174	4.593
33809	1.412	1.134	4.426
33810	1.484	1.192	4.607
33811	1.521	1.221	4.723
33812	1.532	1.229	4.811
33813	1.581	1.269	4.917
33815	1.492	1.197	4.648
33823	1.528	1.226	4.832
33825	1.847	1.480	5.773
33827	1.798	1.442	5.628
33830	1.639	1.315	5.147
33834	1.727	1.385	5.335
33837	1.443	1.157	4.613
33838	1.715	1.374	5.436
33839	1.758	1.410	5.498
33841	1.695	1.359	5.306
33843	1.818	1.459	5.676
33844	1.603	1.285	5.091
33849	1.479	1.187	4.540
33850	1.646	1.321	5.163
33852	2.317	1.859	7.205
33853	1.814	1.454	5.697
33857	2.500	2.006	7.752
33859	1.794	1.439	5.635
33860	1.695	1.360	5.200
33865	1.810	1.454	5.495
33868	1.399	1.123	4.431
33870	1.952	1.565	6.075
33872	1.818	1.457	5.710
33873	1.744	1.400	5.405
33875	1.918	1.537	5.989
33876	2.390	1.917	7.244
33880	1.626	1.303	5.128
33881	1.628	1.306	5.140
33884	1.733	1.389	5.469
33890	1.827	1.465	5.653
33896	1.350	1.083	4.350
33897	1.325	1.063	4.267
33898	1.839	1.474	5.778
33901	2.415	1.953	6.994
33903	2.382	1.919	6.979
33904	2.850	2.335	8.004
33905	2.389	1.923	7.020
33907	2.614	2.115	7.486
33908	4.363	3.631	11.182
33909	2.403	1.939	6.980
33912	2.625	2.119	7.525

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	33715	0.00000%	0.00000%
33716	0.00000%	0.00000%	0.00000%
33755	0.00000%	0.00000%	0.00000%
33756	0.00000%	0.00000%	0.00000%
33759	0.00000%	0.00000%	0.00000%
33760	0.00000%	0.00000%	0.00000%
33761	0.00000%	0.00000%	0.00000%
33762	0.00000%	0.00000%	0.00000%
33763	0.00000%	0.00000%	0.00000%
33764	0.00000%	0.00000%	0.00000%
33765	0.00000%	0.00000%	0.00000%
33767	0.00000%	0.00000%	0.00000%
33770	0.00000%	0.00000%	0.00000%
33771	0.00000%	0.00000%	0.00000%
33772	0.00000%	0.00000%	0.00000%
33773	0.00000%	0.00000%	0.00000%
33774	0.00000%	0.00000%	0.00000%
33776	0.00000%	0.00000%	0.00000%
33777	0.00000%	0.00000%	0.00000%
33778	0.00000%	0.00000%	0.00000%
33781	0.00000%	0.00000%	0.00000%
33782	0.00000%	0.00000%	0.00000%
33785	0.00000%	0.00000%	0.00000%
33786	0.00000%	0.00000%	0.00000%
33801	0.00000%	0.00000%	0.00000%
33803	0.00000%	0.00000%	0.00000%
33805	0.00000%	0.00000%	0.00000%
33809	0.00000%	0.00000%	0.00000%
33810	0.00000%	0.00000%	0.00000%
33811	0.00000%	0.00000%	0.00000%
33812	0.00000%	0.00000%	0.00000%
33813	0.00000%	0.00000%	0.00000%
33815	0.00000%	0.00000%	0.00000%
33823	0.00000%	0.00000%	0.00000%
33825	0.00000%	0.00000%	0.00000%
33827	0.00000%	0.00000%	0.00000%
33830	0.00000%	0.00000%	0.00000%
33834	0.00000%	0.00000%	0.00000%
33837	0.00000%	0.00000%	0.00000%
33838	0.00000%	0.00000%	0.00000%
33839	0.00000%	0.00000%	0.00000%
33841	0.00000%	0.00000%	0.00000%
33843	0.00000%	0.00000%	0.00000%
33844	0.00000%	0.00000%	0.00000%
33849	0.00000%	0.00000%	0.00000%
33850	0.00000%	0.00000%	0.00000%
33852	0.00000%	0.00000%	0.00000%
33853	0.00000%	0.00000%	0.00000%
33857	0.00000%	0.00000%	0.00000%
33859	0.00000%	0.00000%	0.00000%
33860	0.00000%	0.00000%	0.00000%
33865	0.00000%	0.00000%	0.00000%
33868	0.00000%	0.00000%	0.00000%
33870	0.00000%	0.00000%	0.00000%
33872	0.00000%	0.00000%	0.00000%
33873	0.00000%	0.00000%	0.00000%
33875	0.00000%	0.00000%	0.00000%
33876	0.00000%	0.00000%	0.00000%
33880	0.00000%	0.00000%	0.00000%
33881	0.00000%	0.00000%	0.00000%
33884	0.00000%	0.00000%	0.00000%
33890	0.00000%	0.00000%	0.00000%
33896	0.00000%	0.00000%	0.00000%
33897	0.00000%	0.00000%	0.00000%
33898	0.00000%	0.00000%	0.00000%
33901	0.00000%	0.00000%	0.00000%
33903	0.00000%	0.00000%	0.00000%
33904	0.00000%	0.00000%	0.00000%
33905	0.00000%	0.00000%	0.00000%
33907	0.00000%	0.00000%	0.00000%
33908	0.00000%	0.00000%	0.00000%
33909	0.00000%	0.00000%	0.00000%
33912	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33913	2.598	2.091	7.520
33914	3.682	3.048	9.815
33916	2.440	1.966	7.094
33917	2.306	1.855	6.805
33919	2.757	2.246	7.770
33920	2.536	2.040	7.443
33921	8.697	7.349	20.678
33922	6.007	4.991	15.422
33924	8.596	7.293	20.387
33927	2.284	1.871	6.507
33928	2.870	2.325	8.092
33931	6.520	5.545	15.721
33935	2.685	2.160	7.933
33936	2.833	2.282	8.092
33946	5.834	4.901	14.462
33947	4.469	3.724	11.221
33948	2.706	2.212	7.504
33950	2.809	2.298	7.982
33952	2.551	2.070	7.260
33953	2.135	1.737	6.177
33954	2.141	1.721	6.315
33955	2.753	2.226	7.931
33956	5.635	4.715	14.389
33957	9.643	8.240	22.119
33960	2.361	1.893	7.304
33966	2.656	2.142	7.627
33967	3.102	2.520	8.619
33971	2.557	2.059	7.386
33972	2.812	2.267	8.051
33973	2.464	1.982	7.200
33974	2.889	2.327	8.252
33976	2.590	2.086	7.512
33980	2.308	1.865	6.756
33981	3.016	2.472	8.217
33982	2.143	1.721	6.428
33983	2.160	1.737	6.392
33990	2.575	2.090	7.371
33991	2.915	2.377	8.217
33993	3.486	2.837	9.625
34102	9.148	7.769	20.526
34103	8.759	7.369	19.930
34104	4.689	3.853	12.180
34105	5.503	4.536	13.803
34108	8.081	6.772	18.663
34109	4.753	3.890	12.306
34110	5.517	4.555	13.809
34112	5.692	4.742	14.166
34113	6.600	5.558	15.845
34114	4.421	3.657	11.571
34116	3.177	2.571	8.932
34117	2.879	2.321	8.248
34119	2.992	2.419	8.477
34120	2.996	2.411	8.581
34134	6.604	5.536	15.721
34135	3.426	2.781	9.415
34140	10.740	9.240	23.921
34141	3.783	3.052	10.667
34142	2.773	2.229	8.147
34145	11.554	9.952	25.701
34201	2.114	1.703	6.059
34202	2.069	1.666	6.002
34203	2.509	2.032	6.924
34205	3.605	2.942	9.347
34207	4.206	3.450	10.409
34208	2.328	1.886	6.516
34209	5.389	4.448	13.164
34210	5.841	4.853	13.705
34211	2.035	1.639	5.935
34212	2.057	1.657	5.971
34215	7.440	6.314	17.293
34217	8.221	6.959	19.015
34219	2.129	1.718	6.124
34221	3.564	2.902	9.362

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	33913	0.00000%	0.00000%
33914	0.00000%	0.00000%	0.00000%
33916	0.00000%	0.00000%	0.00000%
33917	0.00000%	0.00000%	0.00000%
33919	0.00000%	0.00000%	0.00000%
33920	0.00000%	0.00000%	0.00000%
33921	0.00000%	0.00000%	0.00000%
33922	0.00000%	0.00000%	0.00000%
33924	0.00000%	0.00000%	0.00000%
33927	0.00000%	0.00000%	0.00000%
33928	0.00000%	0.00000%	0.00000%
33931	0.00000%	0.00000%	0.00000%
33935	0.00000%	0.00000%	0.00000%
33936	0.00000%	0.00000%	0.00000%
33946	0.00000%	0.00000%	0.00000%
33947	0.00000%	0.00000%	0.00000%
33948	0.00000%	0.00000%	0.00000%
33950	0.00000%	0.00000%	0.00000%
33952	0.00000%	0.00000%	0.00000%
33953	0.00000%	0.00000%	0.00000%
33954	0.00000%	0.00000%	0.00000%
33955	0.00000%	0.00000%	0.00000%
33956	0.00000%	0.00000%	0.00000%
33957	0.00000%	0.00000%	0.00000%
33960	0.00000%	0.00000%	0.00000%
33966	0.00000%	0.00000%	0.00000%
33967	0.00000%	0.00000%	0.00000%
33971	0.00000%	0.00000%	0.00000%
33972	0.00000%	0.00000%	0.00000%
33973	0.00000%	0.00000%	0.00000%
33974	0.00000%	0.00000%	0.00000%
33976	0.00000%	0.00000%	0.00000%
33980	0.00000%	0.00000%	0.00000%
33981	0.00000%	0.00000%	0.00000%
33982	0.00000%	0.00000%	0.00000%
33983	0.00000%	0.00000%	0.00000%
33990	0.00000%	0.00000%	0.00000%
33991	0.00000%	0.00000%	0.00000%
33993	0.00000%	0.00000%	0.00000%
34102	0.00000%	0.00000%	0.00000%
34103	0.00000%	0.00000%	0.00000%
34104	0.00000%	0.00000%	0.00000%
34105	0.00000%	0.00000%	0.00000%
34108	0.00000%	0.00000%	0.00000%
34109	0.00000%	0.00000%	0.00000%
34110	0.00000%	0.00000%	0.00000%
34112	0.00000%	0.00000%	0.00000%
34113	0.00000%	0.00000%	0.00000%
34114	0.00000%	0.00000%	0.00000%
34116	0.00000%	0.00000%	0.00000%
34117	0.00000%	0.00000%	0.00000%
34119	0.00000%	0.00000%	0.00000%
34120	0.00000%	0.00000%	0.00000%
34134	0.00000%	0.00000%	0.00000%
34135	0.00000%	0.00000%	0.00000%
34140	0.00000%	0.00000%	0.00000%
34141	0.00000%	0.00000%	0.00000%
34142	0.00000%	0.00000%	0.00000%
34145	0.00000%	0.00000%	0.00000%
34201	0.00000%	0.00000%	0.00000%
34202	0.00000%	0.00000%	0.00000%
34203	0.00000%	0.00000%	0.00000%
34205	0.00000%	0.00000%	0.00000%
34207	0.00000%	0.00000%	0.00000%
34208	0.00000%	0.00000%	0.00000%
34209	0.00000%	0.00000%	0.00000%
34210	0.00000%	0.00000%	0.00000%
34211	0.00000%	0.00000%	0.00000%
34212	0.00000%	0.00000%	0.00000%
34215	0.00000%	0.00000%	0.00000%
34217	0.00000%	0.00000%	0.00000%
34219	0.00000%	0.00000%	0.00000%
34221	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
34222	2.336	1.886	6.609
34223	4.120	3.407	10.477
34224	3.443	2.830	9.089
34228	7.104	6.029	16.345
34229	5.564	4.626	13.256
34231	5.874	4.857	13.777
34232	2.514	2.033	6.979
34233	3.043	2.468	8.146
34234	3.812	3.120	9.570
34235	2.393	1.933	6.656
34236	5.028	4.177	12.331
34237	3.567	2.914	9.160
34238	4.218	3.456	10.545
34239	4.359	3.580	10.832
34240	2.008	1.618	5.858
34241	1.927	1.549	5.669
34242	6.776	5.734	15.765
34243	3.120	2.538	8.169
34251	1.892	1.522	5.653
34266	2.005	1.608	6.190
34269	2.050	1.647	6.135
34275	3.652	2.994	9.482
34285	5.711	4.745	13.630
34286	1.924	1.547	5.736
34287	1.916	1.555	5.643
34288	1.900	1.527	5.726
34289	1.857	1.491	5.608
34291	1.868	1.505	5.532
34292	2.083	1.688	6.027
34293	3.443	2.820	9.133
34420	1.173	0.943	3.663
34428	1.792	1.451	5.144
34429	2.155	1.764	5.989
34431	1.111	0.892	3.428
34432	1.168	0.939	3.565
34433	1.115	0.896	3.398
34434	1.169	0.939	3.548
34436	1.217	0.977	3.684
34442	1.204	0.968	3.605
34446	1.257	1.011	3.807
34448	2.084	1.701	5.816
34449	1.208	0.973	3.706
34450	1.222	0.983	3.690
34452	1.219	0.980	3.671
34453	1.170	0.941	3.524
34461	1.194	0.959	3.586
34465	1.191	0.958	3.590
34470	0.982	0.789	3.092
34471	1.069	0.860	3.332
34472	1.033	0.831	3.256
34473	1.168	0.939	3.601
34474	1.105	0.888	3.423
34475	1.067	0.859	3.330
34476	1.160	0.933	3.559
34479	0.982	0.790	3.087
34480	1.098	0.883	3.429
34481	1.212	0.974	3.694
34482	1.085	0.872	3.379
34484	1.251	1.006	3.890
34488	0.818	0.655	2.691
34491	1.247	1.002	3.884
34498	2.768	2.322	7.181
34601	1.384	1.115	4.050
34602	1.454	1.171	4.276
34604	1.583	1.279	4.587
34606	2.340	1.901	6.357
34607	3.814	3.153	9.408
34608	1.693	1.369	4.840
34609	1.614	1.303	4.652
34610	1.703	1.376	4.880
34613	1.585	1.280	4.596
34614	2.060	1.668	5.736
34637	1.718	1.385	4.941

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	34222	0.00000%	0.00000%
34223	0.00000%	0.00000%	0.00000%
34224	0.00000%	0.00000%	0.00000%
34228	0.00000%	0.00000%	0.00000%
34229	0.00000%	0.00000%	0.00000%
34231	0.00000%	0.00000%	0.00000%
34232	0.00000%	0.00000%	0.00000%
34233	0.00000%	0.00000%	0.00000%
34234	0.00000%	0.00000%	0.00000%
34235	0.00000%	0.00000%	0.00000%
34236	0.00000%	0.00000%	0.00000%
34237	0.00000%	0.00000%	0.00000%
34238	0.00000%	0.00000%	0.00000%
34239	0.00000%	0.00000%	0.00000%
34240	0.00000%	0.00000%	0.00000%
34241	0.00000%	0.00000%	0.00000%
34242	0.00000%	0.00000%	0.00000%
34243	0.00000%	0.00000%	0.00000%
34251	0.00000%	0.00000%	0.00000%
34266	0.00000%	0.00000%	0.00000%
34269	0.00000%	0.00000%	0.00000%
34275	0.00000%	0.00000%	0.00000%
34285	0.00000%	0.00000%	0.00000%
34286	0.00000%	0.00000%	0.00000%
34287	0.00000%	0.00000%	0.00000%
34288	0.00000%	0.00000%	0.00000%
34289	0.00000%	0.00000%	0.00000%
34291	0.00000%	0.00000%	0.00000%
34292	0.00000%	0.00000%	0.00000%
34293	0.00000%	0.00000%	0.00000%
34420	0.00000%	0.00000%	0.00000%
34428	0.00000%	0.00000%	0.00000%
34429	0.00000%	0.00000%	0.00000%
34431	0.00000%	0.00000%	0.00000%
34432	0.00000%	0.00000%	0.00000%
34433	0.00000%	0.00000%	0.00000%
34434	0.00000%	0.00000%	0.00000%
34436	0.00000%	0.00000%	0.00000%
34442	0.00000%	0.00000%	0.00000%
34446	0.00000%	0.00000%	0.00000%
34448	0.00000%	0.00000%	0.00000%
34449	0.00000%	0.00000%	0.00000%
34450	0.00000%	0.00000%	0.00000%
34452	0.00000%	0.00000%	0.00000%
34453	0.00000%	0.00000%	0.00000%
34461	0.00000%	0.00000%	0.00000%
34465	0.00000%	0.00000%	0.00000%
34470	0.00000%	0.00000%	0.00000%
34471	0.00000%	0.00000%	0.00000%
34472	0.00000%	0.00000%	0.00000%
34473	0.00000%	0.00000%	0.00000%
34474	0.00000%	0.00000%	0.00000%
34475	0.00000%	0.00000%	0.00000%
34476	0.00000%	0.00000%	0.00000%
34479	0.00000%	0.00000%	0.00000%
34480	0.00000%	0.00000%	0.00000%
34481	0.00000%	0.00000%	0.00000%
34482	0.00000%	0.00000%	0.00000%
34484	0.00000%	0.00000%	0.00000%
34488	0.00000%	0.00000%	0.00000%
34491	0.00000%	0.00000%	0.00000%
34498	0.00000%	0.00000%	0.00000%
34601	0.00000%	0.00000%	0.00000%
34602	0.00000%	0.00000%	0.00000%
34604	0.00000%	0.00000%	0.00000%
34606	0.00000%	0.00000%	0.00000%
34607	0.00000%	0.00000%	0.00000%
34608	0.00000%	0.00000%	0.00000%
34609	0.00000%	0.00000%	0.00000%
34610	0.00000%	0.00000%	0.00000%
34613	0.00000%	0.00000%	0.00000%
34614	0.00000%	0.00000%	0.00000%
34637	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in Touchstone 1.5.2
Model Release Date: 11/7/2013

Percentage Difference Between Touchstone 1.5.2 Form A-1 and V14.1.0 Form A-1

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
34638	1.781	1.439	5.060
34639	1.742	1.407	5.037
34652	4.613	3.827	10.973
34653	3.050	2.491	7.892
34654	1.960	1.586	5.468
34655	2.002	1.620	5.607
34667	3.620	2.968	9.142
34668	4.388	3.631	10.502
34669	2.026	1.640	5.634
34677	2.548	2.080	6.856
34683	4.764	3.938	11.230
34684	3.302	2.705	8.371
34685	2.304	1.871	6.300
34688	2.184	1.769	6.032
34689	4.816	4.007	11.365
34690	3.767	3.095	9.336
34691	5.595	4.672	12.925
34695	3.366	2.755	8.517
34698	5.001	4.133	11.833
34705	1.941	1.559	5.905
34711	1.602	1.285	5.025
34714	1.361	1.091	4.370
34715	1.839	1.476	5.663
34731	1.460	1.171	4.567
34734	1.599	1.282	5.042
34736	1.324	1.062	4.211
34737	1.625	1.303	5.075
34739	2.369	1.900	7.359
34741	1.524	1.222	4.852
34743	1.790	1.436	5.593
34744	1.741	1.397	5.458
34746	1.489	1.193	4.759
34747	1.329	1.066	4.292
34748	1.553	1.246	4.849
34753	1.371	1.100	4.338
34756	2.078	1.668	6.332
34758	1.540	1.234	4.921
34759	1.653	1.325	5.255
34760	1.991	1.598	6.071
34761	1.846	1.482	5.706
34762	1.429	1.146	4.491
34769	2.045	1.641	6.283
34771	1.776	1.424	5.564
34772	1.836	1.472	5.744
34773	2.106	1.690	6.598
34785	1.272	1.021	3.986
34786	1.411	1.131	4.529
34787	1.617	1.297	5.098
34788	1.545	1.239	4.834
34797	1.491	1.196	4.702
34945	4.411	3.555	12.461
34946	7.334	5.971	18.694
34947	5.658	4.581	15.211
34949	11.868	9.869	27.896
34950	8.399	6.853	20.794
34951	5.059	4.085	13.889
34952	7.328	5.962	18.675
34953	4.185	3.370	12.036
34956	4.370	3.517	12.630
34957	10.685	8.771	25.823
34972	3.107	2.497	9.344
34974	3.811	3.063	11.173
34981	5.152	4.164	14.112
34982	8.006	6.529	19.965
34983	4.929	3.983	13.630
34984	4.424	3.566	12.541
34986	4.281	3.449	12.224
34987	4.194	3.378	12.045
34988	4.026	3.242	11.678
34990	4.574	3.685	12.994
34994	7.176	5.837	18.308
34996	11.464	9.422	26.545
34997	5.787	4.682	15.627

ZIP	Frame Owners	Masonry Owners	Mobile Homes
	34638	0.00000%	0.00000%
34639	0.00000%	0.00000%	0.00000%
34652	0.00000%	0.00000%	0.00000%
34653	0.00000%	0.00000%	0.00000%
34654	0.00000%	0.00000%	0.00000%
34655	0.00000%	0.00000%	0.00000%
34667	0.00000%	0.00000%	0.00000%
34668	0.00000%	0.00000%	0.00000%
34669	0.00000%	0.00000%	0.00000%
34677	0.00000%	0.00000%	0.00000%
34683	0.00000%	0.00000%	0.00000%
34684	0.00000%	0.00000%	0.00000%
34685	0.00000%	0.00000%	0.00000%
34688	0.00000%	0.00000%	0.00000%
34689	0.00000%	0.00000%	0.00000%
34690	0.00000%	0.00000%	0.00000%
34691	0.00000%	0.00000%	0.00000%
34695	0.00000%	0.00000%	0.00000%
34698	0.00000%	0.00000%	0.00000%
34705	0.00000%	0.00000%	0.00000%
34711	0.00000%	0.00000%	0.00000%
34714	0.00000%	0.00000%	0.00000%
34715	0.00000%	0.00000%	0.00000%
34731	0.00000%	0.00000%	0.00000%
34734	0.00000%	0.00000%	0.00000%
34736	0.00000%	0.00000%	0.00000%
34737	0.00000%	0.00000%	0.00000%
34739	0.00000%	0.00000%	0.00000%
34741	0.00000%	0.00000%	0.00000%
34743	0.00000%	0.00000%	0.00000%
34744	0.00000%	0.00000%	0.00000%
34746	0.00000%	0.00000%	0.00000%
34747	0.00000%	0.00000%	0.00000%
34748	0.00000%	0.00000%	0.00000%
34753	0.00000%	0.00000%	0.00000%
34756	0.00000%	0.00000%	0.00000%
34758	0.00000%	0.00000%	0.00000%
34759	0.00000%	0.00000%	0.00000%
34760	0.00000%	0.00000%	0.00000%
34761	0.00000%	0.00000%	0.00000%
34762	0.00000%	0.00000%	0.00000%
34769	0.00000%	0.00000%	0.00000%
34771	0.00000%	0.00000%	0.00000%
34772	0.00000%	0.00000%	0.00000%
34773	0.00000%	0.00000%	0.00000%
34785	0.00000%	0.00000%	0.00000%
34786	0.00000%	0.00000%	0.00000%
34787	0.00000%	0.00000%	0.00000%
34788	0.00000%	0.00000%	0.00000%
34797	0.00000%	0.00000%	0.00000%
34945	0.00000%	0.00000%	0.00000%
34946	0.00000%	0.00000%	0.00000%
34947	0.00000%	0.00000%	0.00000%
34949	0.00000%	0.00000%	0.00000%
34950	0.00000%	0.00000%	0.00000%
34951	0.00000%	0.00000%	0.00000%
34952	0.00000%	0.00000%	0.00000%
34953	0.00000%	0.00000%	0.00000%
34956	0.00000%	0.00000%	0.00000%
34957	0.00000%	0.00000%	0.00000%
34972	0.00000%	0.00000%	0.00000%
34974	0.00000%	0.00000%	0.00000%
34981	0.00000%	0.00000%	0.00000%
34982	0.00000%	0.00000%	0.00000%
34983	0.00000%	0.00000%	0.00000%
34984	0.00000%	0.00000%	0.00000%
34986	0.00000%	0.00000%	0.00000%
34987	0.00000%	0.00000%	0.00000%
34988	0.00000%	0.00000%	0.00000%
34990	0.00000%	0.00000%	0.00000%
34994	0.00000%	0.00000%	0.00000%
34996	0.00000%	0.00000%	0.00000%
34997	0.00000%	0.00000%	0.00000%

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
00041	3.716	2.987	12.324
00042	2.887	2.320	8.585
00043	5.594	4.520	16.676
00045	0.852	0.683	2.843
00053	4.274	3.434	12.424
00087	2.881	2.315	8.561
00097	4.601	3.709	12.851
00098	9.238	7.601	21.955
32003	0.815	0.655	2.645
32008	0.716	0.576	2.286
32009	0.489	0.393	1.618
32011	0.490	0.394	1.630
32013	0.650	0.524	2.081
32024	0.643	0.517	2.106
32025	0.550	0.442	1.836
32033	0.904	0.730	2.895
32034	1.252	1.044	3.674
32038	0.700	0.564	2.247
32040	0.485	0.389	1.639
32043	0.688	0.552	2.246
32044	0.656	0.527	2.154
32046	0.421	0.338	1.421
32052	0.440	0.353	1.510
32053	0.426	0.343	1.467
32054	0.587	0.471	1.954
32055	0.481	0.387	1.635
32058	0.580	0.465	1.925
32059	0.510	0.410	1.706
32060	0.565	0.454	1.881
32061	0.595	0.479	1.963
32062	0.653	0.525	2.127
32063	0.498	0.400	1.668
32064	0.549	0.441	1.836
32065	0.708	0.570	2.287
32066	0.657	0.528	2.100
32068	0.621	0.498	2.035
32071	0.684	0.550	2.212
32073	0.809	0.650	2.617
32080	3.024	2.464	8.274
32081	1.153	0.933	3.560

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32082	2.150	1.753	5.980
32083	0.573	0.460	1.905
32084	1.431	1.157	4.344
32086	1.621	1.312	4.816
32087	0.449	0.360	1.533
32091	0.633	0.508	2.086
32092	0.834	0.673	2.679
32094	0.606	0.488	2.000
32095	1.105	0.895	3.450
32096	0.489	0.393	1.665
32097	0.586	0.473	1.878
32102	1.056	0.847	3.437
32110	0.938	0.753	3.126
32112	0.976	0.783	3.189
32113	0.887	0.712	2.844
32114	2.148	1.727	6.469
32117	2.456	1.977	7.195
32118	3.792	3.066	10.683
32119	2.331	1.874	6.922
32124	1.084	0.869	3.574
32127	2.983	2.407	8.398
32128	1.318	1.058	4.260
32129	2.315	1.862	6.848
32130	0.999	0.801	3.350
32131	0.852	0.684	2.830
32132	2.640	2.128	7.571
32134	0.785	0.629	2.594
32136	2.951	2.388	8.180
32137	1.389	1.115	4.352
32139	1.315	1.055	4.117
32140	0.704	0.565	2.309
32141	2.495	2.012	7.220
32145	0.837	0.672	2.777
32148	0.725	0.582	2.392
32159	1.367	1.096	4.293
32162	1.274	1.022	4.007
32164	1.137	0.913	3.678
32168	1.317	1.057	4.253
32169	4.494	3.650	12.097
32174	1.364	1.094	4.397

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32176	3.689	2.986	10.044
32177	0.779	0.625	2.573
32179	0.950	0.762	3.105
32180	1.030	0.826	3.369
32181	0.932	0.747	3.053
32187	0.863	0.692	2.883
32189	0.818	0.656	2.702
32190	1.234	0.989	3.945
32193	0.807	0.647	2.680
32195	1.178	0.944	3.759
32202	0.814	0.655	2.587
32204	0.773	0.622	2.477
32205	0.746	0.600	2.414
32206	0.767	0.617	2.459
32207	0.805	0.647	2.570
32208	0.671	0.540	2.181
32209	0.736	0.592	2.372
32210	0.736	0.592	2.377
32211	0.802	0.647	2.533
32212	0.845	0.680	2.676
32214	0.857	0.690	2.707
32215	0.610	0.490	1.991
32216	0.838	0.674	2.662
32217	0.822	0.662	2.622
32218	0.618	0.497	2.007
32219	0.572	0.460	1.883
32220	0.573	0.461	1.896
32221	0.587	0.471	1.944
32222	0.634	0.510	2.053
32223	0.839	0.675	2.663
32224	0.962	0.775	3.015
32225	0.927	0.747	2.922
32226	1.045	0.850	3.144
32227	2.320	1.905	6.357
32233	2.151	1.763	5.942
32234	0.539	0.433	1.782
32244	0.824	0.662	2.643
32246	0.780	0.628	2.478
32250	2.011	1.641	5.588
32254	0.738	0.594	2.373

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32256	0.721	0.580	2.331
32257	0.847	0.682	2.679
32258	0.760	0.612	2.430
32259	0.817	0.658	2.608
32266	2.226	1.824	6.082
32277	0.709	0.570	2.293
32301	0.814	0.655	2.582
32303	0.830	0.668	2.623
32304	0.851	0.685	2.678
32305	0.872	0.702	2.720
32306	0.818	0.658	2.591
32307	0.815	0.656	2.583
32308	0.794	0.639	2.530
32309	0.705	0.567	2.279
32310	0.853	0.686	2.679
32311	0.771	0.621	2.447
32312	0.713	0.574	2.310
32317	0.737	0.593	2.356
32320	5.651	4.707	13.723
32321	1.119	0.901	3.539
32322	3.118	2.528	8.257
32324	0.819	0.659	2.649
32327	1.396	1.128	4.098
32328	2.521	2.038	7.348
32330	0.847	0.682	2.700
32331	0.558	0.449	1.850
32332	0.822	0.662	2.638
32333	0.721	0.581	2.327
32334	1.123	0.905	3.527
32336	0.776	0.624	2.478
32340	0.496	0.399	1.669
32343	0.877	0.706	2.753
32344	0.595	0.479	1.958
32346	4.423	3.631	11.178
32347	0.787	0.634	2.521
32348	0.969	0.783	3.010
32350	0.453	0.364	1.544
32351	0.840	0.676	2.674
32352	0.764	0.614	2.466
32355	1.590	1.296	4.549

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32356	0.813	0.655	2.539
32358	1.312	1.056	3.959
32359	1.549	1.266	4.422
32399	0.809	0.650	2.566
32401	4.451	3.611	11.810
32403	7.035	5.785	16.897
32404	2.273	1.832	6.695
32405	3.602	2.915	9.932
32407	6.431	5.308	15.847
32408	9.135	7.545	21.197
32409	2.104	1.696	6.246
32413	4.058	3.296	10.832
32420	1.222	0.983	3.898
32421	1.195	0.962	3.793
32423	0.827	0.665	2.701
32424	1.198	0.964	3.768
32425	1.103	0.887	3.567
32426	0.919	0.739	2.983
32427	1.301	1.046	4.099
32428	1.341	1.079	4.215
32430	1.305	1.051	4.083
32431	1.058	0.851	3.443
32433	1.351	1.087	4.252
32435	1.541	1.239	4.748
32437	1.807	1.456	5.479
32438	1.522	1.225	4.695
32439	2.321	1.868	6.874
32440	0.987	0.794	3.235
32442	0.931	0.750	2.990
32443	0.885	0.712	2.869
32444	2.684	2.165	7.744
32445	0.815	0.656	2.670
32446	0.965	0.776	3.096
32448	1.002	0.806	3.262
32449	1.581	1.273	4.810
32455	1.473	1.185	4.563
32456	3.655	3.010	10.050
32459	6.621	5.401	16.440
32460	0.915	0.736	2.942
32462	1.598	1.287	4.878

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32464	1.053	0.846	3.432
32465	1.848	1.488	5.568
32466	1.838	1.480	5.551
32501	7.222	5.898	17.953
32502	7.332	5.988	18.198
32503	5.647	4.591	14.675
32504	5.396	4.378	14.099
32505	4.444	3.606	12.026
32506	4.949	4.010	13.270
32507	9.928	8.154	23.191
32508	11.427	9.416	25.969
32509	2.840	2.290	8.319
32511	6.297	5.130	15.902
32514	3.462	2.794	9.740
32526	2.709	2.185	7.969
32531	1.351	1.086	4.342
32533	2.199	1.771	6.683
32534	2.565	2.068	7.591
32535	1.297	1.043	4.266
32536	1.534	1.233	4.816
32539	1.505	1.211	4.742
32541	10.826	8.952	24.624
32542	2.446	1.972	7.155
32544	8.841	7.281	21.303
32547	4.493	3.646	11.930
32548	9.960	8.211	22.923
32550	9.372	7.736	22.462
32561	12.430	10.265	28.931
32563	10.718	8.810	25.067
32564	1.565	1.259	4.925
32565	1.305	1.050	4.260
32566	7.207	5.894	17.830
32567	1.151	0.925	3.713
32568	1.432	1.152	4.627
32569	8.972	7.389	21.587
32570	1.710	1.374	5.398
32571	2.112	1.699	6.491
32577	1.753	1.410	5.504
32578	3.529	2.854	9.747
32579	6.007	4.901	15.059

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32580	3.417	2.765	9.439
32583	2.367	1.905	7.175
32601	0.729	0.586	2.379
32603	0.712	0.572	2.326
32605	0.691	0.555	2.263
32606	0.732	0.588	2.379
32607	0.738	0.593	2.396
32608	0.750	0.602	2.438
32609	0.692	0.556	2.268
32611	0.723	0.581	2.359
32615	0.719	0.577	2.335
32617	0.900	0.723	2.881
32618	0.841	0.675	2.682
32619	0.802	0.647	2.498
32621	0.857	0.688	2.718
32622	0.649	0.521	2.137
32625	2.238	1.846	6.085
32626	0.920	0.745	2.846
32628	0.812	0.654	2.548
32631	0.698	0.560	2.297
32640	0.752	0.604	2.454
32641	0.697	0.560	2.285
32643	0.739	0.595	2.358
32648	1.399	1.135	4.067
32653	0.718	0.577	2.340
32656	0.696	0.558	2.277
32666	0.742	0.595	2.426
32667	0.780	0.625	2.546
32668	1.009	0.809	3.186
32669	0.829	0.667	2.637
32680	0.884	0.713	2.754
32686	0.938	0.754	2.987
32693	0.890	0.719	2.725
32694	0.682	0.547	2.237
32696	0.910	0.730	2.908
32701	1.311	1.050	4.238
32702	0.959	0.768	3.180
32703	1.723	1.382	5.372
32707	1.374	1.102	4.412
32708	1.378	1.106	4.413

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32709	1.522	1.221	4.895
32712	1.373	1.101	4.400
32713	1.250	1.002	4.021
32714	1.283	1.028	4.161
32720	1.031	0.827	3.450
32724	1.044	0.837	3.482
32725	1.224	0.982	4.028
32726	1.558	1.250	4.890
32730	1.338	1.073	4.312
32732	1.354	1.086	4.401
32735	1.403	1.125	4.436
32736	1.162	0.931	3.781
32738	1.228	0.985	4.036
32744	1.107	0.888	3.671
32746	1.313	1.052	4.216
32750	1.316	1.054	4.241
32751	1.325	1.062	4.281
32754	1.597	1.281	5.123
32757	1.679	1.347	5.211
32759	2.606	2.102	7.625
32763	1.142	0.916	3.786
32764	1.219	0.978	3.998
32765	1.393	1.118	4.452
32766	1.357	1.089	4.429
32767	1.011	0.810	3.337
32771	1.290	1.034	4.143
32773	1.352	1.084	4.327
32776	1.189	0.953	3.866
32778	1.633	1.310	5.110
32779	1.244	0.996	4.037
32780	2.020	1.623	6.273
32784	1.175	0.941	3.797
32789	1.335	1.070	4.312
32792	1.360	1.090	4.380
32796	1.857	1.491	5.831
32798	1.819	1.460	5.562
32801	1.376	1.103	4.432
32803	1.367	1.095	4.404
32804	1.368	1.097	4.409
32805	1.390	1.114	4.472

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32806	1.353	1.084	4.367
32807	1.386	1.111	4.455
32808	1.379	1.105	4.438
32809	1.385	1.110	4.457
32810	1.331	1.067	4.304
32811	1.406	1.127	4.514
32812	1.368	1.096	4.409
32814	1.365	1.094	4.398
32815	3.400	2.749	9.702
32816	1.384	1.110	4.438
32817	1.368	1.097	4.401
32818	1.522	1.220	4.843
32819	1.349	1.081	4.350
32820	1.341	1.076	4.397
32821	1.333	1.069	4.309
32822	1.404	1.126	4.512
32824	1.532	1.228	4.876
32825	1.389	1.113	4.463
32826	1.381	1.107	4.429
32827	1.495	1.199	4.768
32828	1.390	1.114	4.460
32829	1.446	1.159	4.631
32830	1.367	1.096	4.401
32831	1.493	1.197	4.752
32832	1.591	1.276	5.029
32833	1.425	1.143	4.641
32835	1.409	1.130	4.520
32836	1.324	1.061	4.282
32837	1.393	1.117	4.482
32839	1.386	1.111	4.460
32901	4.877	3.949	13.047
32903	8.632	7.087	21.076
32904	2.713	2.180	8.193
32905	5.589	4.545	14.456
32907	2.721	2.187	8.202
32908	2.685	2.157	8.128
32909	2.855	2.296	8.564
32920	6.157	5.029	16.296
32922	2.736	2.203	8.149
32925	7.939	6.517	19.963

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
32926	2.082	1.674	6.441
32927	2.103	1.690	6.494
32931	7.332	6.023	18.794
32934	3.143	2.531	9.178
32935	4.138	3.337	11.510
32937	8.631	7.117	21.021
32940	3.925	3.173	10.904
32948	3.261	2.623	9.632
32949	5.746	4.668	14.779
32950	5.836	4.749	14.951
32951	9.368	7.723	22.513
32952	4.037	3.278	11.529
32953	3.049	2.457	8.982
32955	2.648	2.131	7.922
32958	6.746	5.485	16.979
32960	8.047	6.563	19.931
32962	7.792	6.354	19.486
32963	11.731	9.695	27.467
32966	3.712	2.987	10.724
32967	5.166	4.178	13.951
32968	4.202	3.385	11.948
32976	4.664	3.770	12.647
33004	12.930	10.705	31.497
33009	11.886	9.816	29.707
33010	4.322	3.474	13.837
33012	4.210	3.384	13.560
33013	4.213	3.386	13.549
33014	4.159	3.343	13.426
33015	4.163	3.346	13.449
33016	4.207	3.383	13.555
33018	4.337	3.487	13.902
33019	14.906	12.462	34.920
33020	10.836	8.914	27.692
33021	5.746	4.643	17.324
33023	4.737	3.813	14.934
33024	4.204	3.379	13.588
33025	4.193	3.370	13.541
33026	4.127	3.317	13.391
33027	4.267	3.430	13.758
33028	4.236	3.404	13.691

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33029	4.277	3.438	13.774
33030	5.279	4.261	15.961
33031	5.347	4.313	16.240
33032	8.027	6.555	21.972
33033	7.245	5.900	20.274
33034	5.547	4.492	16.439
33035	8.487	6.973	22.830
33036	23.645	20.002	47.699
33037	18.240	15.417	37.997
33039	7.548	6.168	20.791
33040	24.490	20.624	49.111
33042	21.245	17.841	43.632
33043	22.632	19.074	45.500
33050	24.738	20.950	49.019
33054	4.235	3.402	13.617
33055	4.148	3.333	13.405
33056	4.257	3.421	13.696
33060	11.129	9.163	28.402
33062	14.533	12.098	34.720
33063	4.125	3.316	13.433
33064	10.200	8.370	26.733
33065	4.210	3.387	13.656
33066	4.433	3.566	14.220
33067	4.124	3.317	13.445
33068	4.092	3.290	13.335
33069	5.526	4.462	16.838
33070	24.372	20.703	48.538
33071	4.185	3.366	13.588
33073	4.227	3.399	13.727
33076	4.160	3.348	13.515
33109	17.915	14.977	41.654
33122	4.330	3.480	13.891
33125	6.935	5.617	20.016
33126	4.657	3.748	14.710
33127	7.215	5.854	20.607
33128	9.768	7.979	26.105
33129	10.743	8.791	28.163
33130	10.294	8.417	27.225
33131	10.460	8.580	27.504
33132	11.398	9.373	29.372

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33133	9.033	7.368	24.564
33134	6.553	5.305	19.091
33135	8.011	6.510	22.406
33136	8.819	7.182	24.167
33137	7.930	6.450	22.153
33138	7.348	5.977	20.769
33139	16.542	13.843	38.712
33140	16.377	13.713	38.214
33141	15.250	12.757	35.906
33142	5.847	4.721	17.492
33143	7.680	6.249	21.474
33144	4.568	3.675	14.478
33145	8.511	6.928	23.486
33146	8.964	7.319	24.091
33147	5.079	4.092	15.643
33149	18.833	15.766	43.540
33150	6.429	5.207	18.734
33154	15.619	13.016	36.801
33155	5.124	4.132	15.813
33156	10.390	8.523	26.857
33157	9.213	7.530	24.597
33158	11.965	9.877	29.547
33160	14.586	12.174	34.703
33161	7.751	6.311	21.602
33162	7.993	6.516	22.086
33165	4.392	3.535	14.020
33166	4.256	3.420	13.682
33167	4.689	3.774	14.749
33168	5.825	4.707	17.436
33169	4.947	3.984	15.409
33170	5.489	4.429	16.684
33172	4.180	3.359	13.486
33173	4.699	3.786	14.790
33174	4.258	3.422	13.683
33175	4.534	3.650	14.391
33176	5.604	4.525	16.975
33177	5.327	4.295	16.377
33178	4.382	3.522	14.038
33179	7.281	5.922	20.587
33180	13.838	11.487	33.340

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33181	11.909	9.838	29.803
33182	4.317	3.470	13.855
33183	4.672	3.766	14.730
33184	4.372	3.515	13.989
33185	4.691	3.778	14.795
33186	4.891	3.943	15.299
33187	5.231	4.218	16.100
33189	11.532	9.530	28.821
33190	13.302	11.116	31.772
33193	4.720	3.803	14.848
33194	4.590	3.691	14.550
33196	4.934	3.979	15.338
33199	4.296	3.454	13.784
33301	12.875	10.656	31.375
33304	13.021	10.773	31.830
33305	12.555	10.373	31.042
33306	14.278	11.840	34.307
33308	14.010	11.612	33.871
33309	5.120	4.130	15.881
33311	5.618	4.538	17.057
33312	5.498	4.438	16.786
33313	4.108	3.303	13.351
33314	4.207	3.384	13.606
33315	9.151	7.487	24.400
33316	13.687	11.351	32.839
33317	4.168	3.352	13.503
33319	4.096	3.292	13.330
33321	4.153	3.340	13.499
33322	4.153	3.338	13.488
33323	4.210	3.385	13.652
33324	4.110	3.304	13.373
33325	4.142	3.329	13.473
33326	4.190	3.369	13.601
33327	4.219	3.394	13.657
33328	4.079	3.278	13.267
33330	4.119	3.310	13.402
33331	4.190	3.369	13.584
33332	4.267	3.433	13.774
33334	9.864	8.092	25.835
33351	4.176	3.358	13.551

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33401	12.268	10.069	28.424
33403	11.733	9.618	27.387
33404	11.495	9.413	27.008
33405	14.357	11.843	32.107
33406	8.785	7.154	21.833
33407	8.378	6.806	21.193
33408	14.688	12.131	32.673
33409	7.356	5.965	19.078
33410	10.822	8.862	25.632
33411	4.382	3.528	12.637
33412	4.266	3.434	12.352
33413	4.599	3.702	13.143
33414	4.417	3.556	12.730
33415	5.313	4.282	14.767
33417	5.210	4.201	14.508
33418	4.918	3.966	13.791
33426	12.713	10.480	28.870
33428	4.802	3.864	13.597
33430	4.991	4.014	14.296
33431	11.559	9.492	26.829
33432	15.923	13.235	34.289
33433	5.581	4.500	15.353
33434	5.121	4.126	14.333
33435	15.525	12.886	33.774
33436	7.825	6.351	20.064
33437	4.998	4.025	14.123
33438	8.011	6.490	21.049
33440	3.339	2.679	9.981
33441	12.805	10.581	31.753
33442	5.766	4.660	17.486
33444	14.910	12.367	32.533
33445	9.526	7.773	23.216
33446	4.890	3.936	13.863
33449	4.544	3.657	13.050
33455	8.049	6.548	20.310
33458	7.701	6.256	19.612
33460	14.790	12.222	32.738
33461	9.303	7.582	22.821
33462	11.364	9.325	26.630
33463	5.339	4.299	14.918

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33467	4.567	3.673	13.140
33469	13.293	10.950	30.043
33470	4.949	3.987	14.059
33471	2.965	2.382	8.872
33472	4.833	3.891	13.757
33473	4.640	3.733	13.284
33476	8.222	6.664	21.511
33477	14.029	11.585	31.400
33478	4.315	3.470	12.436
33480	14.632	12.079	33.477
33483	16.025	13.335	34.481
33484	6.102	4.923	16.556
33486	10.436	8.556	24.684
33487	13.067	10.779	29.404
33493	5.037	4.049	14.351
33496	5.421	4.369	15.026
33498	4.914	3.954	13.884
33510	1.742	1.403	5.145
33511	1.804	1.454	5.292
33513	1.324	1.065	4.034
33514	1.401	1.124	4.361
33523	1.476	1.189	4.379
33525	1.560	1.257	4.594
33527	1.648	1.323	4.894
33534	2.869	2.331	7.769
33538	1.213	0.975	3.757
33540	1.616	1.301	4.796
33541	1.655	1.333	4.881
33542	1.674	1.349	4.945
33543	1.611	1.298	4.808
33544	1.743	1.407	5.088
33545	1.700	1.371	5.003
33547	1.772	1.423	5.304
33548	1.779	1.439	5.078
33549	1.735	1.403	4.993
33556	1.841	1.491	5.175
33558	1.846	1.496	5.196
33559	1.709	1.381	4.961
33563	1.660	1.334	4.985
33565	1.629	1.309	4.859

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33566	1.627	1.307	4.904
33567	1.612	1.295	4.878
33569	1.944	1.568	5.644
33570	3.333	2.707	8.978
33572	3.385	2.764	8.966
33573	2.224	1.792	6.393
33576	1.738	1.402	4.994
33578	2.512	2.037	6.926
33579	1.942	1.565	5.657
33584	1.646	1.326	4.908
33585	1.415	1.138	4.333
33592	1.709	1.379	5.042
33594	1.670	1.342	4.924
33596	1.754	1.411	5.133
33597	1.236	0.994	3.827
33598	1.968	1.584	5.771
33602	2.962	2.416	7.709
33603	2.348	1.904	6.387
33604	1.829	1.478	5.228
33605	2.680	2.183	7.093
33606	3.151	2.576	8.133
33607	3.557	2.914	8.906
33609	4.238	3.493	10.274
33610	1.824	1.473	5.243
33611	4.695	3.870	11.357
33612	1.724	1.392	4.988
33613	1.730	1.398	4.995
33614	2.484	2.019	6.620
33615	3.783	3.128	9.238
33616	5.689	4.730	13.396
33617	1.721	1.390	4.993
33618	1.785	1.442	5.104
33619	2.425	1.972	6.623
33620	1.719	1.388	4.982
33621	5.748	4.781	13.550
33624	1.843	1.491	5.219
33625	2.010	1.629	5.571
33626	2.346	1.908	6.373
33629	4.386	3.617	10.642
33634	3.194	2.620	8.015

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33635	3.244	2.670	8.248
33637	1.697	1.369	4.953
33647	1.677	1.355	4.922
33701	6.235	5.152	14.327
33702	3.948	3.241	9.981
33703	4.783	3.946	11.511
33704	5.427	4.472	12.721
33705	7.184	5.957	16.756
33706	6.865	5.789	15.822
33707	6.173	5.131	14.169
33708	6.290	5.249	14.666
33709	3.555	2.910	8.987
33710	4.802	3.961	11.482
33711	6.412	5.313	14.781
33712	7.247	6.014	16.382
33713	4.197	3.439	10.374
33714	3.270	2.662	8.500
33715	8.448	7.162	19.162
33716	3.473	2.834	9.069
33755	4.801	3.966	11.428
33756	4.812	3.976	11.430
33759	3.226	2.634	8.314
33760	2.977	2.416	7.915
33761	3.475	2.846	8.830
33762	3.127	2.546	8.275
33763	3.946	3.241	9.813
33764	3.477	2.841	8.874
33765	3.832	3.145	9.576
33767	5.887	4.948	13.874
33770	5.241	4.337	12.271
33771	3.281	2.677	8.522
33772	6.036	5.008	13.881
33773	3.054	2.488	8.091
33774	6.950	5.778	15.727
33776	7.578	6.306	16.961
33777	3.480	2.853	8.877
33778	5.309	4.391	12.472
33781	2.799	2.276	7.461
33782	2.683	2.178	7.293
33785	6.864	5.768	16.001

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33786	6.069	5.096	14.316
33801	1.521	1.220	4.778
33803	1.518	1.218	4.743
33805	1.463	1.174	4.593
33809	1.412	1.134	4.426
33810	1.484	1.192	4.607
33811	1.521	1.221	4.723
33812	1.532	1.229	4.811
33813	1.581	1.269	4.917
33815	1.492	1.197	4.648
33823	1.528	1.226	4.832
33825	1.847	1.480	5.773
33827	1.798	1.442	5.628
33830	1.639	1.315	5.147
33834	1.727	1.385	5.335
33837	1.443	1.157	4.613
33838	1.715	1.374	5.436
33839	1.758	1.410	5.498
33841	1.695	1.359	5.306
33843	1.818	1.459	5.676
33844	1.603	1.285	5.091
33849	1.479	1.187	4.540
33850	1.646	1.321	5.163
33852	2.317	1.859	7.205
33853	1.814	1.454	5.697
33857	2.500	2.006	7.752
33859	1.794	1.439	5.635
33860	1.695	1.360	5.200
33865	1.810	1.454	5.495
33868	1.399	1.123	4.431
33870	1.952	1.565	6.075
33872	1.818	1.457	5.710
33873	1.744	1.400	5.405
33875	1.918	1.537	5.989
33876	2.390	1.917	7.244
33880	1.626	1.303	5.128
33881	1.628	1.306	5.140
33884	1.733	1.389	5.469
33890	1.827	1.465	5.653
33896	1.350	1.083	4.350

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33897	1.325	1.063	4.267
33898	1.839	1.474	5.778
33901	2.415	1.953	6.994
33903	2.382	1.919	6.979
33904	2.850	2.335	8.004
33905	2.389	1.923	7.020
33907	2.614	2.115	7.486
33908	4.363	3.631	11.182
33909	2.403	1.939	6.980
33912	2.625	2.119	7.525
33913	2.598	2.091	7.520
33914	3.682	3.048	9.815
33916	2.440	1.966	7.094
33917	2.306	1.855	6.805
33919	2.757	2.246	7.770
33920	2.536	2.040	7.443
33921	8.697	7.349	20.678
33922	6.007	4.991	15.422
33924	8.596	7.293	20.387
33927	2.284	1.871	6.507
33928	2.870	2.325	8.092
33931	6.520	5.545	15.721
33935	2.685	2.160	7.933
33936	2.833	2.282	8.092
33946	5.834	4.901	14.462
33947	4.469	3.724	11.221
33948	2.706	2.212	7.504
33950	2.809	2.298	7.982
33952	2.551	2.070	7.260
33953	2.135	1.737	6.177
33954	2.141	1.721	6.315
33955	2.753	2.226	7.931
33956	5.635	4.715	14.389
33957	9.643	8.240	22.119
33960	2.361	1.893	7.304
33966	2.656	2.142	7.627
33967	3.102	2.520	8.619
33971	2.557	2.059	7.386
33972	2.812	2.267	8.051
33973	2.464	1.982	7.200

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
33974	2.889	2.327	8.252
33976	2.590	2.086	7.512
33980	2.308	1.865	6.756
33981	3.016	2.472	8.217
33982	2.143	1.721	6.428
33983	2.160	1.737	6.392
33990	2.575	2.090	7.371
33991	2.915	2.377	8.217
33993	3.486	2.837	9.625
34102	9.148	7.769	20.526
34103	8.759	7.369	19.930
34104	4.689	3.853	12.180
34105	5.503	4.536	13.803
34108	8.081	6.772	18.663
34109	4.753	3.890	12.306
34110	5.517	4.555	13.809
34112	5.692	4.742	14.166
34113	6.600	5.558	15.845
34114	4.421	3.657	11.571
34116	3.177	2.571	8.932
34117	2.879	2.321	8.248
34119	2.992	2.419	8.477
34120	2.996	2.411	8.581
34134	6.604	5.536	15.721
34135	3.426	2.781	9.415
34140	10.740	9.240	23.921
34141	3.783	3.052	10.667
34142	2.773	2.229	8.147
34145	11.554	9.952	25.701
34201	2.114	1.703	6.059
34202	2.069	1.666	6.002
34203	2.509	2.032	6.924
34205	3.605	2.942	9.347
34207	4.206	3.450	10.409
34208	2.328	1.886	6.516
34209	5.389	4.448	13.164
34210	5.841	4.853	13.705
34211	2.035	1.639	5.935
34212	2.057	1.657	5.971
34215	7.440	6.314	17.293

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
34217	8.221	6.959	19.015
34219	2.129	1.718	6.124
34221	3.564	2.902	9.362
34222	2.336	1.886	6.609
34223	4.120	3.407	10.477
34224	3.443	2.830	9.089
34228	7.104	6.029	16.345
34229	5.564	4.626	13.256
34231	5.874	4.857	13.777
34232	2.514	2.033	6.979
34233	3.043	2.468	8.146
34234	3.812	3.120	9.570
34235	2.393	1.933	6.656
34236	5.028	4.177	12.331
34237	3.567	2.914	9.160
34238	4.218	3.456	10.545
34239	4.359	3.580	10.832
34240	2.008	1.618	5.858
34241	1.927	1.549	5.669
34242	6.776	5.734	15.765
34243	3.120	2.538	8.169
34251	1.892	1.522	5.653
34266	2.005	1.608	6.190
34269	2.050	1.647	6.135
34275	3.652	2.994	9.482
34285	5.711	4.745	13.630
34286	1.924	1.547	5.736
34287	1.916	1.555	5.643
34288	1.900	1.527	5.726
34289	1.857	1.491	5.608
34291	1.868	1.505	5.532
34292	2.083	1.688	6.027
34293	3.443	2.820	9.133
34420	1.173	0.943	3.663
34428	1.792	1.451	5.144
34429	2.155	1.764	5.989
34431	1.111	0.892	3.428
34432	1.168	0.939	3.565
34433	1.115	0.896	3.398
34434	1.169	0.939	3.548

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
34436	1.217	0.977	3.684
34442	1.204	0.968	3.605
34446	1.257	1.011	3.807
34448	2.084	1.701	5.816
34449	1.208	0.973	3.706
34450	1.222	0.983	3.690
34452	1.219	0.980	3.671
34453	1.170	0.941	3.524
34461	1.194	0.959	3.586
34465	1.191	0.958	3.590
34470	0.982	0.789	3.092
34471	1.069	0.860	3.332
34472	1.033	0.831	3.256
34473	1.168	0.939	3.601
34474	1.105	0.888	3.423
34475	1.067	0.859	3.330
34476	1.160	0.933	3.559
34479	0.982	0.790	3.087
34480	1.098	0.883	3.429
34481	1.212	0.974	3.694
34482	1.085	0.872	3.379
34484	1.251	1.006	3.890
34488	0.818	0.655	2.691
34491	1.247	1.002	3.884
34498	2.768	2.322	7.181
34601	1.384	1.115	4.050
34602	1.454	1.171	4.276
34604	1.583	1.279	4.587
34606	2.340	1.901	6.357
34607	3.814	3.153	9.408
34608	1.693	1.369	4.840
34609	1.614	1.303	4.652
34610	1.703	1.376	4.880
34613	1.585	1.280	4.596
34614	2.060	1.668	5.736
34637	1.718	1.385	4.941
34638	1.781	1.439	5.060
34639	1.742	1.407	5.037
34652	4.613	3.827	10.973
34653	3.050	2.491	7.892

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
34654	1.960	1.586	5.468
34655	2.002	1.620	5.607
34667	3.620	2.968	9.142
34668	4.388	3.631	10.502
34669	2.026	1.640	5.634
34677	2.548	2.080	6.856
34683	4.764	3.938	11.230
34684	3.302	2.705	8.371
34685	2.304	1.871	6.300
34688	2.184	1.769	6.032
34689	4.816	4.007	11.365
34690	3.767	3.095	9.336
34691	5.595	4.672	12.925
34695	3.366	2.755	8.517
34698	5.001	4.133	11.833
34705	1.941	1.559	5.905
34711	1.602	1.285	5.025
34714	1.361	1.091	4.370
34715	1.839	1.476	5.663
34731	1.460	1.171	4.567
34734	1.599	1.282	5.042
34736	1.324	1.062	4.211
34737	1.625	1.303	5.075
34739	2.369	1.900	7.359
34741	1.524	1.222	4.852
34743	1.790	1.436	5.593
34744	1.741	1.397	5.458
34746	1.489	1.193	4.759
34747	1.329	1.066	4.292
34748	1.553	1.246	4.849
34753	1.371	1.100	4.338
34756	2.078	1.668	6.332
34758	1.540	1.234	4.921
34759	1.653	1.325	5.255
34760	1.991	1.598	6.071
34761	1.846	1.482	5.706
34762	1.429	1.146	4.491
34769	2.045	1.641	6.283
34771	1.776	1.424	5.564
34772	1.836	1.472	5.744

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

Modeling Organization: AIR Worldwide
 AIR Atlantic Tropical Cyclone Model v14.0.1 as
Model Name & Version Number: Implemented in CLASIC/2 v14.1.0
Model Release Date: 10/11/2012

ZIP	Loss Cost per Policy Type		
	Frame Owners	Masonry Owners	Mobile Homes
34773	2.106	1.690	6.598
34785	1.272	1.021	3.986
34786	1.411	1.131	4.529
34787	1.617	1.297	5.098
34788	1.545	1.239	4.834
34797	1.491	1.196	4.702
34945	4.411	3.555	12.461
34946	7.334	5.971	18.694
34947	5.658	4.581	15.211
34949	11.868	9.869	27.896
34950	8.399	6.853	20.794
34951	5.059	4.085	13.889
34952	7.328	5.962	18.675
34953	4.185	3.370	12.036
34956	4.370	3.517	12.630
34957	10.685	8.771	25.823
34972	3.107	2.497	9.344
34974	3.811	3.063	11.173
34981	5.152	4.164	14.112
34982	8.006	6.529	19.965
34983	4.929	3.983	13.630
34984	4.424	3.566	12.541
34986	4.281	3.449	12.224
34987	4.194	3.378	12.045
34988	4.026	3.242	11.678
34990	4.574	3.685	12.994
34994	7.176	5.837	18.308
34996	11.464	9.422	26.545
34997	5.787	4.682	15.627