

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

**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0  
**Model Release Date:** 9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Alachua     | 001         | 32601 | 0.813                     | 0.652          | 5.216              |
| Alachua     | 001         | 32603 | 0.806                     | 0.646          | 5.169              |
| Alachua     | 001         | 32605 | 0.782                     | 0.627          | 5.029              |
| Alachua     | 001         | 32606 | 0.821                     | 0.658          | 5.226              |
| Alachua     | 001         | 32607 | 0.833                     | 0.668          | 5.297              |
| Alachua     | 001         | 32608 | 0.852                     | 0.683          | 5.417              |
| Alachua     | 001         | 32609 | 0.789                     | 0.632          | 5.069              |
| Alachua     | 001         | 32610 | 0.814                     | 0.652          | 5.214              |
| Alachua     | 001         | 32611 | 0.810                     | 0.649          | 5.193              |
| Alachua     | 001         | 32615 | 0.785                     | 0.630          | 5.019              |
| Alachua     | 001         | 32618 | 0.989                     | 0.794          | 6.123              |
| Alachua     | 001         | 32631 | 0.812                     | 0.650          | 5.243              |
| Alachua     | 001         | 32641 | 0.808                     | 0.647          | 5.182              |
| Alachua     | 001         | 32643 | 0.851                     | 0.685          | 5.278              |
| Alachua     | 001         | 32653 | 0.780                     | 0.625          | 5.011              |
| Alachua     | 001         | 32669 | 0.955                     | 0.767          | 5.911              |
| Alachua     | 001         | 32694 | 0.783                     | 0.627          | 5.043              |
| Baker       | 003         | 32040 | 0.550                     | 0.441          | 3.648              |
| Baker       | 003         | 32063 | 0.564                     | 0.452          | 3.702              |
| Baker       | 003         | 32087 | 0.504                     | 0.404          | 3.394              |
| Bay         | 005         | 32401 | 4.627                     | 3.757          | 22.735             |
| Bay         | 005         | 32403 | 8.421                     | 6.933          | 34.772             |
| Bay         | 005         | 32404 | 2.931                     | 2.364          | 16.021             |
| Bay         | 005         | 32405 | 3.745                     | 3.031          | 19.556             |
| Bay         | 005         | 32407 | 8.151                     | 6.698          | 34.611             |
| Bay         | 005         | 32408 | 8.457                     | 6.959          | 36.188             |
| Bay         | 005         | 32409 | 2.411                     | 1.943          | 13.737             |
| Bay         | 005         | 32413 | 8.313                     | 6.850          | 34.843             |
| Bay         | 005         | 32438 | 1.742                     | 1.401          | 10.523             |
| Bay         | 005         | 32444 | 2.843                     | 2.294          | 15.781             |
| Bay         | 005         | 32466 | 2.003                     | 1.612          | 11.683             |
| Bradford    | 007         | 32044 | 0.757                     | 0.607          | 4.872              |
| Bradford    | 007         | 32058 | 0.671                     | 0.538          | 4.359              |
| Bradford    | 007         | 32091 | 0.749                     | 0.600          | 4.800              |
| Bradford    | 007         | 32622 | 0.729                     | 0.584          | 4.708              |
| Brevard     | 009         | 00042 | 2.794                     | 2.242          | 16.610             |
| Brevard     | 009         | 32754 | 2.249                     | 1.806          | 13.565             |
| Brevard     | 009         | 32780 | 2.264                     | 1.818          | 14.181             |
| Brevard     | 009         | 32796 | 2.253                     | 1.810          | 14.097             |
| Brevard     | 009         | 32815 | 2.861                     | 2.300          | 16.654             |
| Brevard     | 009         | 32901 | 5.201                     | 4.222          | 25.585             |
| Brevard     | 009         | 32903 | 8.369                     | 6.882          | 36.392             |
| Brevard     | 009         | 32904 | 3.326                     | 2.676          | 18.794             |

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|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Brevard     | 009         | 32905 | 5.174                     | 4.205          | 26.020             |
| Brevard     | 009         | 32907 | 2.744                     | 2.203          | 16.361             |
| Brevard     | 009         | 32908 | 2.719                     | 2.183          | 16.300             |
| Brevard     | 009         | 32909 | 2.994                     | 2.406          | 17.485             |
| Brevard     | 009         | 32920 | 6.214                     | 5.088          | 30.561             |
| Brevard     | 009         | 32922 | 2.747                     | 2.210          | 16.548             |
| Brevard     | 009         | 32925 | 7.845                     | 6.462          | 34.849             |
| Brevard     | 009         | 32926 | 2.427                     | 1.951          | 14.584             |
| Brevard     | 009         | 32927 | 2.356                     | 1.892          | 14.195             |
| Brevard     | 009         | 32931 | 7.104                     | 5.839          | 33.372             |
| Brevard     | 009         | 32934 | 3.206                     | 2.580          | 18.746             |
| Brevard     | 009         | 32935 | 4.357                     | 3.518          | 22.769             |
| Brevard     | 009         | 32937 | 8.017                     | 6.607          | 35.020             |
| Brevard     | 009         | 32940 | 3.723                     | 3.005          | 20.155             |
| Brevard     | 009         | 32949 | 6.969                     | 5.701          | 31.285             |
| Brevard     | 009         | 32950 | 5.920                     | 4.823          | 27.885             |
| Brevard     | 009         | 32951 | 9.162                     | 7.583          | 38.207             |
| Brevard     | 009         | 32952 | 3.984                     | 3.234          | 21.392             |
| Brevard     | 009         | 32953 | 3.057                     | 2.467          | 17.877             |
| Brevard     | 009         | 32955 | 3.377                     | 2.723          | 18.841             |
| Brevard     | 009         | 32976 | 7.083                     | 5.789          | 32.504             |
| Broward     | 011         | 00041 | 4.308                     | 3.461          | 26.910             |
| Broward     | 011         | 33004 | 11.353                    | 9.354          | 49.628             |
| Broward     | 011         | 33009 | 12.720                    | 10.514         | 53.808             |
| Broward     | 011         | 33019 | 14.133                    | 11.747         | 57.244             |
| Broward     | 011         | 33020 | 10.647                    | 8.747          | 47.905             |
| Broward     | 011         | 33021 | 6.066                     | 4.902          | 33.752             |
| Broward     | 011         | 33023 | 4.815                     | 3.873          | 28.967             |
| Broward     | 011         | 33024 | 4.206                     | 3.377          | 26.346             |
| Broward     | 011         | 33025 | 4.184                     | 3.359          | 26.246             |
| Broward     | 011         | 33026 | 4.149                     | 3.331          | 26.140             |
| Broward     | 011         | 33027 | 4.288                     | 3.443          | 26.795             |
| Broward     | 011         | 33028 | 4.275                     | 3.432          | 26.777             |
| Broward     | 011         | 33029 | 4.349                     | 3.492          | 27.012             |
| Broward     | 011         | 33060 | 10.200                    | 8.370          | 46.921             |
| Broward     | 011         | 33062 | 13.584                    | 11.305         | 55.566             |
| Broward     | 011         | 33063 | 4.086                     | 3.281          | 25.845             |
| Broward     | 011         | 33064 | 10.269                    | 8.428          | 47.248             |
| Broward     | 011         | 33065 | 4.116                     | 3.307          | 26.001             |
| Broward     | 011         | 33066 | 4.581                     | 3.685          | 28.022             |
| Broward     | 011         | 33067 | 4.070                     | 3.269          | 25.806             |
| Broward     | 011         | 33068 | 4.074                     | 3.272          | 25.772             |
| Broward     | 011         | 33069 | 5.539                     | 4.470          | 31.795             |
| Broward     | 011         | 33071 | 4.104                     | 3.297          | 25.942             |
| Broward     | 011         | 33073 | 4.230                     | 3.398          | 26.578             |
| Broward     | 011         | 33076 | 4.125                     | 3.315          | 26.065             |
| Broward     | 011         | 33301 | 11.325                    | 9.327          | 49.682             |
| Broward     | 011         | 33304 | 11.945                    | 9.848          | 51.632             |
| Broward     | 011         | 33305 | 11.576                    | 9.537          | 50.754             |
| Broward     | 011         | 33306 | 12.815                    | 10.583         | 54.418             |
| Broward     | 011         | 33308 | 12.998                    | 10.748         | 55.007             |

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|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Broward     | 011         | 33309 | 5.262                     | 4.242          | 30.726             |
| Broward     | 011         | 33311 | 5.999                     | 4.848          | 33.510             |
| Broward     | 011         | 33312 | 5.991                     | 4.841          | 33.478             |
| Broward     | 011         | 33313 | 4.112                     | 3.303          | 25.924             |
| Broward     | 011         | 33314 | 4.229                     | 3.398          | 26.473             |
| Broward     | 011         | 33315 | 8.806                     | 7.196          | 42.378             |
| Broward     | 011         | 33316 | 12.627                    | 10.459         | 52.991             |
| Broward     | 011         | 33317 | 4.168                     | 3.349          | 26.189             |
| Broward     | 011         | 33319 | 4.078                     | 3.274          | 25.767             |
| Broward     | 011         | 33321 | 4.084                     | 3.280          | 25.843             |
| Broward     | 011         | 33322 | 4.095                     | 3.288          | 25.900             |
| Broward     | 011         | 33323 | 4.128                     | 3.315          | 26.105             |
| Broward     | 011         | 33324 | 4.077                     | 3.274          | 25.831             |
| Broward     | 011         | 33325 | 4.129                     | 3.315          | 26.150             |
| Broward     | 011         | 33326 | 4.190                     | 3.366          | 26.445             |
| Broward     | 011         | 33327 | 4.193                     | 3.370          | 26.420             |
| Broward     | 011         | 33328 | 4.076                     | 3.273          | 25.794             |
| Broward     | 011         | 33330 | 4.115                     | 3.303          | 26.073             |
| Broward     | 011         | 33331 | 4.222                     | 3.391          | 26.573             |
| Broward     | 011         | 33332 | 4.254                     | 3.418          | 26.674             |
| Broward     | 011         | 33334 | 9.606                     | 7.868          | 45.136             |
| Broward     | 011         | 33351 | 4.097                     | 3.290          | 25.892             |
| Broward     | 011         | 33441 | 11.813                    | 9.734          | 51.809             |
| Broward     | 011         | 33442 | 6.138                     | 4.964          | 34.220             |
| Calhoun     | 013         | 32421 | 1.302                     | 1.047          | 8.090              |
| Calhoun     | 013         | 32424 | 1.309                     | 1.053          | 8.021              |
| Calhoun     | 013         | 32430 | 1.381                     | 1.111          | 8.509              |
| Calhoun     | 013         | 32449 | 1.665                     | 1.339          | 9.858              |
| Charlotte   | 015         | 33946 | 6.773                     | 5.606          | 28.303             |
| Charlotte   | 015         | 33947 | 4.689                     | 3.839          | 21.462             |
| Charlotte   | 015         | 33948 | 2.978                     | 2.408          | 15.219             |
| Charlotte   | 015         | 33950 | 3.214                     | 2.595          | 16.992             |
| Charlotte   | 015         | 33952 | 2.807                     | 2.259          | 14.908             |
| Charlotte   | 015         | 33953 | 2.451                     | 1.976          | 13.101             |
| Charlotte   | 015         | 33954 | 2.476                     | 1.986          | 13.792             |
| Charlotte   | 015         | 33955 | 3.316                     | 2.671          | 17.885             |
| Charlotte   | 015         | 33980 | 2.632                     | 2.115          | 14.474             |
| Charlotte   | 015         | 33981 | 3.193                     | 2.581          | 16.155             |
| Charlotte   | 015         | 33982 | 2.361                     | 1.891          | 13.738             |
| Charlotte   | 015         | 33983 | 2.453                     | 1.967          | 13.916             |
| Charlotte   | 015         | 34224 | 4.740                     | 3.877          | 21.773             |
| Citrus      | 017         | 34428 | 1.489                     | 1.196          | 8.953              |
| Citrus      | 017         | 34429 | 1.516                     | 1.220          | 8.833              |
| Citrus      | 017         | 34433 | 1.288                     | 1.033          | 7.749              |
| Citrus      | 017         | 34434 | 1.305                     | 1.047          | 7.827              |
| Citrus      | 017         | 34436 | 1.363                     | 1.093          | 8.173              |
| Citrus      | 017         | 34442 | 1.354                     | 1.088          | 7.985              |
| Citrus      | 017         | 34446 | 1.443                     | 1.159          | 8.639              |
| Citrus      | 017         | 34448 | 1.553                     | 1.250          | 8.924              |
| Citrus      | 017         | 34450 | 1.397                     | 1.122          | 8.337              |
| Citrus      | 017         | 34452 | 1.388                     | 1.114          | 8.254              |

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|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Citrus      | 017         | 34453 | 1.335                     | 1.072          | 7.920              |
| Citrus      | 017         | 34461 | 1.345                     | 1.079          | 7.970              |
| Citrus      | 017         | 34465 | 1.306                     | 1.048          | 7.815              |
| Clay        | 019         | 32003 | 0.895                     | 0.718          | 5.718              |
| Clay        | 019         | 32043 | 0.813                     | 0.652          | 5.323              |
| Clay        | 019         | 32065 | 0.754                     | 0.605          | 4.768              |
| Clay        | 019         | 32068 | 0.723                     | 0.580          | 4.619              |
| Clay        | 019         | 32073 | 0.898                     | 0.721          | 5.717              |
| Clay        | 019         | 32656 | 0.829                     | 0.665          | 5.291              |
| Collier     | 021         | 34102 | 9.459                     | 7.830          | 37.696             |
| Collier     | 021         | 34103 | 9.083                     | 7.509          | 35.674             |
| Collier     | 021         | 34104 | 4.707                     | 3.810          | 22.762             |
| Collier     | 021         | 34105 | 5.711                     | 4.640          | 26.186             |
| Collier     | 021         | 34108 | 8.419                     | 6.949          | 33.838             |
| Collier     | 021         | 34109 | 5.277                     | 4.285          | 24.779             |
| Collier     | 021         | 34110 | 5.824                     | 4.745          | 26.418             |
| Collier     | 021         | 34112 | 6.037                     | 4.936          | 26.375             |
| Collier     | 021         | 34113 | 5.457                     | 4.445          | 24.741             |
| Collier     | 021         | 34114 | 4.332                     | 3.504          | 21.240             |
| Collier     | 021         | 34116 | 3.628                     | 2.922          | 19.130             |
| Collier     | 021         | 34117 | 3.432                     | 2.761          | 18.546             |
| Collier     | 021         | 34119 | 3.474                     | 2.800          | 18.494             |
| Collier     | 021         | 34120 | 3.425                     | 2.754          | 18.561             |
| Collier     | 021         | 34138 | 7.752                     | 6.323          | 32.799             |
| Collier     | 021         | 34139 | 6.084                     | 4.936          | 27.766             |
| Collier     | 021         | 34140 | 8.877                     | 7.310          | 37.035             |
| Collier     | 021         | 34141 | 4.054                     | 3.261          | 21.708             |
| Collier     | 021         | 34142 | 3.438                     | 2.763          | 19.028             |
| Collier     | 021         | 34145 | 11.499                    | 9.590          | 41.948             |
| Columbia    | 023         | 32024 | 0.755                     | 0.607          | 4.813              |
| Columbia    | 023         | 32025 | 0.623                     | 0.500          | 4.077              |
| Columbia    | 023         | 32038 | 0.774                     | 0.622          | 4.883              |
| Columbia    | 023         | 32055 | 0.605                     | 0.485          | 3.991              |
| Columbia    | 023         | 32061 | 0.687                     | 0.552          | 4.426              |
| DeSoto      | 027         | 34266 | 2.293                     | 1.835          | 13.848             |
| DeSoto      | 027         | 34269 | 2.330                     | 1.870          | 12.998             |
| Dixie       | 029         | 32628 | 0.904                     | 0.728          | 5.656              |
| Dixie       | 029         | 32648 | 2.763                     | 2.271          | 13.196             |
| Dixie       | 029         | 32680 | 0.987                     | 0.796          | 6.179              |
| Duval       | 031         | 32202 | 0.824                     | 0.662          | 5.287              |
| Duval       | 031         | 32204 | 0.798                     | 0.641          | 5.153              |
| Duval       | 031         | 32205 | 0.793                     | 0.637          | 5.169              |
| Duval       | 031         | 32206 | 0.796                     | 0.640          | 5.125              |
| Duval       | 031         | 32207 | 0.840                     | 0.674          | 5.395              |
| Duval       | 031         | 32208 | 0.727                     | 0.585          | 4.709              |
| Duval       | 031         | 32209 | 0.777                     | 0.624          | 5.030              |
| Duval       | 031         | 32210 | 0.812                     | 0.653          | 5.264              |
| Duval       | 031         | 32211 | 0.837                     | 0.673          | 5.309              |
| Duval       | 031         | 32212 | 0.867                     | 0.696          | 5.533              |
| Duval       | 031         | 32214 | 0.876                     | 0.703          | 5.583              |
| Duval       | 031         | 32216 | 0.874                     | 0.703          | 5.580              |

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| Duval       | 031         | 32217 | 0.878                     | 0.705          | 5.634              |
| Duval       | 031         | 32218 | 0.707                     | 0.569          | 4.569              |
| Duval       | 031         | 32219 | 0.652                     | 0.524          | 4.290              |
| Duval       | 031         | 32220 | 0.639                     | 0.514          | 4.256              |
| Duval       | 031         | 32221 | 0.686                     | 0.551          | 4.418              |
| Duval       | 031         | 32222 | 0.720                     | 0.578          | 4.639              |
| Duval       | 031         | 32223 | 0.917                     | 0.737          | 5.838              |
| Duval       | 031         | 32224 | 1.028                     | 0.827          | 6.418              |
| Duval       | 031         | 32225 | 0.923                     | 0.743          | 5.843              |
| Duval       | 031         | 32226 | 0.820                     | 0.661          | 5.157              |
| Duval       | 031         | 32227 | 2.365                     | 1.936          | 12.863             |
| Duval       | 031         | 32233 | 2.127                     | 1.737          | 11.772             |
| Duval       | 031         | 32234 | 0.605                     | 0.485          | 4.001              |
| Duval       | 031         | 32244 | 0.880                     | 0.707          | 5.694              |
| Duval       | 031         | 32246 | 0.830                     | 0.668          | 5.341              |
| Duval       | 031         | 32250 | 2.116                     | 1.725          | 11.348             |
| Duval       | 031         | 32254 | 0.784                     | 0.630          | 5.075              |
| Duval       | 031         | 32256 | 0.811                     | 0.652          | 5.230              |
| Duval       | 031         | 32257 | 0.919                     | 0.739          | 5.833              |
| Duval       | 031         | 32258 | 0.839                     | 0.676          | 5.371              |
| Duval       | 031         | 32266 | 2.238                     | 1.829          | 12.194             |
| Duval       | 031         | 32277 | 0.771                     | 0.619          | 4.972              |
| Escambia    | 033         | 32501 | 6.365                     | 5.185          | 30.320             |
| Escambia    | 033         | 32502 | 6.962                     | 5.677          | 32.471             |
| Escambia    | 033         | 32503 | 5.804                     | 4.720          | 28.178             |
| Escambia    | 033         | 32504 | 4.964                     | 4.022          | 25.699             |
| Escambia    | 033         | 32505 | 4.762                     | 3.864          | 24.353             |
| Escambia    | 033         | 32506 | 5.292                     | 4.289          | 26.555             |
| Escambia    | 033         | 32507 | 9.054                     | 7.461          | 37.464             |
| Escambia    | 033         | 32508 | 10.366                    | 8.540          | 43.487             |
| Escambia    | 033         | 32509 | 3.077                     | 2.480          | 17.607             |
| Escambia    | 033         | 32511 | 5.963                     | 4.848          | 28.781             |
| Escambia    | 033         | 32514 | 3.787                     | 3.058          | 20.345             |
| Escambia    | 033         | 32526 | 2.968                     | 2.393          | 17.101             |
| Escambia    | 033         | 32533 | 2.454                     | 1.975          | 14.689             |
| Escambia    | 033         | 32534 | 2.766                     | 2.228          | 16.071             |
| Escambia    | 033         | 32535 | 1.439                     | 1.156          | 9.523              |
| Escambia    | 033         | 32568 | 1.557                     | 1.251          | 10.143             |
| Escambia    | 033         | 32577 | 1.932                     | 1.553          | 12.120             |
| Flagler     | 035         | 32110 | 0.993                     | 0.795          | 6.748              |
| Flagler     | 035         | 32136 | 3.320                     | 2.688          | 17.231             |
| Flagler     | 035         | 32137 | 2.144                     | 1.725          | 12.244             |
| Flagler     | 035         | 32164 | 1.341                     | 1.075          | 8.624              |
| Franklin    | 037         | 32320 | 7.502                     | 6.177          | 29.977             |
| Franklin    | 037         | 32322 | 5.796                     | 4.762          | 24.474             |
| Franklin    | 037         | 32328 | 7.097                     | 5.892          | 27.550             |
| Gadsden     | 039         | 32324 | 0.899                     | 0.723          | 5.705              |
| Gadsden     | 039         | 32332 | 0.867                     | 0.697          | 5.448              |
| Gadsden     | 039         | 32333 | 0.761                     | 0.612          | 4.801              |
| Gadsden     | 039         | 32343 | 0.898                     | 0.723          | 5.508              |
| Gadsden     | 039         | 32351 | 0.898                     | 0.722          | 5.589              |

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|--------------|-------------|-------|---------------------------|----------------|--------------------|
|              |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Gadsden      | 039         | 32352 | 0.818                     | 0.657          | 5.172              |
| Gilchrist    | 041         | 32619 | 0.936                     | 0.755          | 5.653              |
| Gilchrist    | 041         | 32693 | 1.090                     | 0.881          | 6.382              |
| Glades       | 043         | 33471 | 3.040                     | 2.438          | 17.951             |
| Gulf         | 045         | 32456 | 5.956                     | 4.866          | 25.877             |
| Gulf         | 045         | 32465 | 2.020                     | 1.625          | 11.565             |
| Hamilton     | 047         | 32052 | 0.502                     | 0.402          | 3.395              |
| Hamilton     | 047         | 32053 | 0.498                     | 0.400          | 3.375              |
| Hamilton     | 047         | 32096 | 0.562                     | 0.451          | 3.768              |
| Hardee       | 049         | 33834 | 2.071                     | 1.660          | 12.339             |
| Hardee       | 049         | 33865 | 2.143                     | 1.717          | 12.531             |
| Hardee       | 049         | 33873 | 2.111                     | 1.692          | 12.626             |
| Hardee       | 049         | 33890 | 2.087                     | 1.670          | 12.547             |
| Hendry       | 051         | 33440 | 3.944                     | 3.162          | 21.970             |
| Hendry       | 051         | 33935 | 3.130                     | 2.516          | 17.391             |
| Hernando     | 053         | 34601 | 1.493                     | 1.200          | 8.607              |
| Hernando     | 053         | 34602 | 1.520                     | 1.222          | 8.885              |
| Hernando     | 053         | 34604 | 1.663                     | 1.340          | 9.572              |
| Hernando     | 053         | 34606 | 2.508                     | 2.033          | 13.123             |
| Hernando     | 053         | 34607 | 3.571                     | 2.928          | 15.864             |
| Hernando     | 053         | 34608 | 1.865                     | 1.505          | 10.448             |
| Hernando     | 053         | 34609 | 1.747                     | 1.407          | 9.921              |
| Hernando     | 053         | 34613 | 1.699                     | 1.368          | 9.736              |
| Hernando     | 053         | 34614 | 1.585                     | 1.276          | 9.215              |
| Highlands    | 055         | 33825 | 1.989                     | 1.591          | 12.219             |
| Highlands    | 055         | 33852 | 2.685                     | 2.151          | 16.229             |
| Highlands    | 055         | 33857 | 3.146                     | 2.523          | 18.662             |
| Highlands    | 055         | 33870 | 2.018                     | 1.614          | 12.448             |
| Highlands    | 055         | 33872 | 1.997                     | 1.597          | 12.336             |
| Highlands    | 055         | 33875 | 2.100                     | 1.679          | 12.881             |
| Highlands    | 055         | 33876 | 2.855                     | 2.287          | 16.522             |
| Highlands    | 055         | 33960 | 2.533                     | 2.027          | 15.515             |
| Hillsborough | 057         | 33510 | 1.834                     | 1.475          | 10.820             |
| Hillsborough | 057         | 33511 | 1.927                     | 1.551          | 11.214             |
| Hillsborough | 057         | 33527 | 1.783                     | 1.429          | 10.486             |
| Hillsborough | 057         | 33534 | 2.826                     | 2.292          | 14.737             |
| Hillsborough | 057         | 33547 | 1.941                     | 1.556          | 11.326             |
| Hillsborough | 057         | 33548 | 1.936                     | 1.563          | 10.853             |
| Hillsborough | 057         | 33549 | 1.892                     | 1.527          | 10.735             |
| Hillsborough | 057         | 33556 | 1.999                     | 1.616          | 11.048             |
| Hillsborough | 057         | 33558 | 2.015                     | 1.630          | 11.109             |
| Hillsborough | 057         | 33563 | 1.810                     | 1.452          | 10.785             |
| Hillsborough | 057         | 33565 | 1.787                     | 1.435          | 10.564             |
| Hillsborough | 057         | 33566 | 1.791                     | 1.436          | 10.713             |
| Hillsborough | 057         | 33567 | 1.759                     | 1.410          | 10.564             |
| Hillsborough | 057         | 33569 | 2.078                     | 1.673          | 11.924             |
| Hillsborough | 057         | 33570 | 3.260                     | 2.645          | 16.976             |
| Hillsborough | 057         | 33572 | 3.265                     | 2.655          | 16.451             |
| Hillsborough | 057         | 33573 | 2.405                     | 1.936          | 13.498             |
| Hillsborough | 057         | 33578 | 2.447                     | 1.977          | 13.322             |
| Hillsborough | 057         | 33579 | 2.150                     | 1.730          | 12.321             |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name  | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|--------------|-------------|-------|---------------------------|----------------|--------------------|
|              |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Hillsborough | 057         | 33584 | 1.755                     | 1.410          | 10.494             |
| Hillsborough | 057         | 33592 | 1.771                     | 1.425          | 10.496             |
| Hillsborough | 057         | 33594 | 1.834                     | 1.472          | 10.653             |
| Hillsborough | 057         | 33596 | 1.926                     | 1.546          | 11.065             |
| Hillsborough | 057         | 33598 | 2.230                     | 1.792          | 12.763             |
| Hillsborough | 057         | 33602 | 2.832                     | 2.303          | 14.478             |
| Hillsborough | 057         | 33603 | 2.427                     | 1.966          | 12.943             |
| Hillsborough | 057         | 33604 | 1.968                     | 1.587          | 11.105             |
| Hillsborough | 057         | 33605 | 2.490                     | 2.017          | 13.175             |
| Hillsborough | 057         | 33606 | 3.202                     | 2.619          | 14.842             |
| Hillsborough | 057         | 33607 | 3.350                     | 2.731          | 16.247             |
| Hillsborough | 057         | 33609 | 3.735                     | 3.056          | 17.647             |
| Hillsborough | 057         | 33610 | 1.950                     | 1.571          | 11.079             |
| Hillsborough | 057         | 33611 | 4.565                     | 3.749          | 20.473             |
| Hillsborough | 057         | 33612 | 1.858                     | 1.497          | 10.656             |
| Hillsborough | 057         | 33613 | 1.861                     | 1.500          | 10.645             |
| Hillsborough | 057         | 33614 | 2.476                     | 2.006          | 12.968             |
| Hillsborough | 057         | 33615 | 3.367                     | 2.774          | 15.514             |
| Hillsborough | 057         | 33616 | 5.076                     | 4.174          | 22.231             |
| Hillsborough | 057         | 33617 | 1.825                     | 1.470          | 10.536             |
| Hillsborough | 057         | 33618 | 1.925                     | 1.552          | 10.849             |
| Hillsborough | 057         | 33619 | 2.355                     | 1.907          | 12.758             |
| Hillsborough | 057         | 33620 | 1.836                     | 1.480          | 10.572             |
| Hillsborough | 057         | 33621 | 4.794                     | 3.944          | 20.624             |
| Hillsborough | 057         | 33624 | 1.989                     | 1.605          | 11.060             |
| Hillsborough | 057         | 33625 | 2.168                     | 1.754          | 11.726             |
| Hillsborough | 057         | 33626 | 2.596                     | 2.111          | 13.407             |
| Hillsborough | 057         | 33629 | 3.995                     | 3.276          | 18.612             |
| Hillsborough | 057         | 33634 | 3.350                     | 2.752          | 15.791             |
| Hillsborough | 057         | 33635 | 3.122                     | 2.557          | 14.950             |
| Hillsborough | 057         | 33637 | 1.795                     | 1.445          | 10.426             |
| Hillsborough | 057         | 33647 | 1.822                     | 1.469          | 10.647             |
| Holmes       | 059         | 32425 | 1.129                     | 0.907          | 7.242              |
| Holmes       | 059         | 32464 | 1.132                     | 0.908          | 7.290              |
| Indian River | 061         | 00087 | 3.084                     | 2.475          | 18.109             |
| Indian River | 061         | 32948 | 3.392                     | 2.726          | 19.620             |
| Indian River | 061         | 32958 | 6.575                     | 5.347          | 30.548             |
| Indian River | 061         | 32960 | 7.803                     | 6.367          | 35.447             |
| Indian River | 061         | 32962 | 7.322                     | 5.968          | 34.153             |
| Indian River | 061         | 32963 | 11.213                    | 9.298          | 44.883             |
| Indian River | 061         | 32966 | 4.048                     | 3.258          | 22.416             |
| Indian River | 061         | 32967 | 5.066                     | 4.096          | 25.964             |
| Indian River | 061         | 32968 | 4.964                     | 4.006          | 26.128             |
| Jackson      | 063         | 32420 | 1.316                     | 1.057          | 8.230              |
| Jackson      | 063         | 32423 | 0.860                     | 0.690          | 5.535              |
| Jackson      | 063         | 32426 | 0.960                     | 0.771          | 6.123              |
| Jackson      | 063         | 32431 | 1.083                     | 0.870          | 7.012              |
| Jackson      | 063         | 32440 | 1.023                     | 0.821          | 6.650              |
| Jackson      | 063         | 32442 | 1.023                     | 0.822          | 6.408              |
| Jackson      | 063         | 32443 | 0.943                     | 0.757          | 5.996              |
| Jackson      | 063         | 32445 | 0.858                     | 0.689          | 5.535              |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Jackson     | 063         | 32446 | 0.983                     | 0.790          | 6.216              |
| Jackson     | 063         | 32448 | 1.046                     | 0.840          | 6.755              |
| Jackson     | 063         | 32460 | 0.935                     | 0.752          | 5.919              |
| Jefferson   | 065         | 32336 | 0.710                     | 0.571          | 4.588              |
| Jefferson   | 065         | 32344 | 0.646                     | 0.519          | 4.236              |
| Lafayette   | 067         | 32013 | 0.777                     | 0.624          | 4.796              |
| Lafayette   | 067         | 32066 | 0.824                     | 0.663          | 5.016              |
| Lake        | 069         | 32102 | 1.158                     | 0.927          | 7.413              |
| Lake        | 069         | 32159 | 1.392                     | 1.113          | 8.696              |
| Lake        | 069         | 32702 | 1.121                     | 0.897          | 7.296              |
| Lake        | 069         | 32726 | 1.700                     | 1.361          | 10.433             |
| Lake        | 069         | 32735 | 1.608                     | 1.287          | 9.915              |
| Lake        | 069         | 32736 | 1.286                     | 1.029          | 8.239              |
| Lake        | 069         | 32757 | 1.674                     | 1.340          | 10.318             |
| Lake        | 069         | 32767 | 1.104                     | 0.883          | 7.216              |
| Lake        | 069         | 32776 | 1.308                     | 1.046          | 8.366              |
| Lake        | 069         | 32778 | 1.862                     | 1.492          | 11.264             |
| Lake        | 069         | 32784 | 1.367                     | 1.094          | 8.628              |
| Lake        | 069         | 34705 | 2.023                     | 1.621          | 12.057             |
| Lake        | 069         | 34711 | 1.856                     | 1.487          | 11.303             |
| Lake        | 069         | 34714 | 1.568                     | 1.255          | 9.850              |
| Lake        | 069         | 34715 | 1.986                     | 1.592          | 11.969             |
| Lake        | 069         | 34731 | 1.577                     | 1.263          | 9.666              |
| Lake        | 069         | 34736 | 1.618                     | 1.296          | 9.956              |
| Lake        | 069         | 34737 | 1.787                     | 1.432          | 10.905             |
| Lake        | 069         | 34748 | 1.707                     | 1.367          | 10.425             |
| Lake        | 069         | 34753 | 1.559                     | 1.249          | 9.620              |
| Lake        | 069         | 34756 | 2.100                     | 1.683          | 12.586             |
| Lake        | 069         | 34762 | 1.698                     | 1.360          | 10.362             |
| Lake        | 069         | 34788 | 1.863                     | 1.492          | 11.256             |
| Lake        | 069         | 34797 | 1.684                     | 1.348          | 10.364             |
| Lee         | 071         | 33901 | 2.722                     | 2.189          | 15.093             |
| Lee         | 071         | 33903 | 2.621                     | 2.105          | 14.265             |
| Lee         | 071         | 33904 | 3.132                     | 2.524          | 15.847             |
| Lee         | 071         | 33905 | 2.721                     | 2.184          | 15.209             |
| Lee         | 071         | 33907 | 2.893                     | 2.332          | 15.591             |
| Lee         | 071         | 33908 | 4.734                     | 3.853          | 21.523             |
| Lee         | 071         | 33909 | 2.651                     | 2.129          | 14.862             |
| Lee         | 071         | 33912 | 2.990                     | 2.406          | 16.200             |
| Lee         | 071         | 33913 | 2.983                     | 2.398          | 16.376             |
| Lee         | 071         | 33914 | 3.768                     | 3.045          | 18.175             |
| Lee         | 071         | 33916 | 2.718                     | 2.183          | 15.110             |
| Lee         | 071         | 33917 | 2.565                     | 2.057          | 14.571             |
| Lee         | 071         | 33919 | 3.124                     | 2.522          | 16.103             |
| Lee         | 071         | 33920 | 2.867                     | 2.301          | 16.167             |
| Lee         | 071         | 33921 | 8.539                     | 7.081          | 34.554             |
| Lee         | 071         | 33922 | 6.079                     | 4.942          | 28.546             |
| Lee         | 071         | 33924 | 9.164                     | 7.587          | 36.448             |
| Lee         | 071         | 33928 | 3.655                     | 2.950          | 18.998             |
| Lee         | 071         | 33931 | 7.401                     | 6.140          | 28.566             |
| Lee         | 071         | 33936 | 3.152                     | 2.535          | 17.229             |



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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Lee         | 071         | 33956 | 5.659                     | 4.621          | 25.811             |
| Lee         | 071         | 33957 | 10.342                    | 8.629          | 37.729             |
| Lee         | 071         | 33966 | 2.871                     | 2.306          | 15.779             |
| Lee         | 071         | 33967 | 3.518                     | 2.836          | 18.326             |
| Lee         | 071         | 33971 | 2.816                     | 2.262          | 15.811             |
| Lee         | 071         | 33972 | 3.095                     | 2.490          | 17.002             |
| Lee         | 071         | 33973 | 2.862                     | 2.299          | 15.949             |
| Lee         | 071         | 33974 | 3.274                     | 2.634          | 17.789             |
| Lee         | 071         | 33976 | 3.018                     | 2.428          | 16.501             |
| Lee         | 071         | 33990 | 2.791                     | 2.242          | 15.155             |
| Lee         | 071         | 33991 | 3.188                     | 2.563          | 16.789             |
| Lee         | 071         | 33993 | 3.099                     | 2.489          | 16.675             |
| Lee         | 071         | 34134 | 6.726                     | 5.542          | 27.543             |
| Lee         | 071         | 34135 | 4.062                     | 3.284          | 20.314             |
| Leon        | 073         | 32301 | 0.860                     | 0.690          | 5.307              |
| Leon        | 073         | 32303 | 0.865                     | 0.696          | 5.334              |
| Leon        | 073         | 32304 | 0.871                     | 0.700          | 5.357              |
| Leon        | 073         | 32305 | 0.915                     | 0.735          | 5.542              |
| Leon        | 073         | 32306 | 0.864                     | 0.694          | 5.322              |
| Leon        | 073         | 32307 | 0.868                     | 0.697          | 5.343              |
| Leon        | 073         | 32308 | 0.827                     | 0.664          | 5.142              |
| Leon        | 073         | 32309 | 0.751                     | 0.603          | 4.740              |
| Leon        | 073         | 32310 | 0.920                     | 0.739          | 5.593              |
| Leon        | 073         | 32311 | 0.844                     | 0.678          | 5.193              |
| Leon        | 073         | 32312 | 0.764                     | 0.614          | 4.843              |
| Leon        | 073         | 32317 | 0.789                     | 0.634          | 4.900              |
| Leon        | 073         | 32399 | 0.860                     | 0.691          | 5.305              |
| Levy        | 075         | 32621 | 1.079                     | 0.865          | 6.687              |
| Levy        | 075         | 32625 | 3.972                     | 3.268          | 17.832             |
| Levy        | 075         | 32626 | 1.083                     | 0.876          | 6.682              |
| Levy        | 075         | 32668 | 1.271                     | 1.018          | 7.854              |
| Levy        | 075         | 32696 | 1.105                     | 0.886          | 6.950              |
| Levy        | 075         | 34449 | 1.264                     | 1.014          | 7.808              |
| Levy        | 075         | 34498 | 2.665                     | 2.171          | 13.124             |
| Liberty     | 077         | 32321 | 1.241                     | 0.998          | 7.636              |
| Liberty     | 077         | 32334 | 1.190                     | 0.958          | 7.316              |
| Madison     | 079         | 32059 | 0.577                     | 0.463          | 3.794              |
| Madison     | 079         | 32331 | 0.621                     | 0.499          | 4.021              |
| Madison     | 079         | 32340 | 0.591                     | 0.475          | 3.875              |
| Madison     | 079         | 32350 | 0.523                     | 0.419          | 3.505              |
| Manatee     | 081         | 34201 | 2.261                     | 1.818          | 12.474             |
| Manatee     | 081         | 34202 | 2.182                     | 1.752          | 12.308             |
| Manatee     | 081         | 34203 | 2.704                     | 2.186          | 14.095             |
| Manatee     | 081         | 34205 | 3.746                     | 3.052          | 17.975             |
| Manatee     | 081         | 34207 | 4.209                     | 3.443          | 19.195             |
| Manatee     | 081         | 34208 | 2.546                     | 2.056          | 13.586             |
| Manatee     | 081         | 34209 | 5.309                     | 4.351          | 23.412             |
| Manatee     | 081         | 34210 | 5.397                     | 4.438          | 23.703             |
| Manatee     | 081         | 34211 | 2.211                     | 1.777          | 12.432             |
| Manatee     | 081         | 34212 | 2.252                     | 1.811          | 12.519             |
| Manatee     | 081         | 34215 | 7.644                     | 6.387          | 29.458             |

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

**Modeling Organization:**

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**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Manatee     | 081         | 34216 | 8.786                     | 7.322          | 33.864             |
| Manatee     | 081         | 34217 | 8.346                     | 6.953          | 32.730             |
| Manatee     | 081         | 34219 | 2.333                     | 1.878          | 12.883             |
| Manatee     | 081         | 34221 | 3.345                     | 2.712          | 16.751             |
| Manatee     | 081         | 34222 | 2.491                     | 2.008          | 13.471             |
| Manatee     | 081         | 34243 | 2.955                     | 2.392          | 14.947             |
| Manatee     | 081         | 34251 | 2.279                     | 1.832          | 12.944             |
| Marion      | 083         | 00045 | 0.936                     | 0.749          | 6.207              |
| Marion      | 083         | 32113 | 1.006                     | 0.806          | 6.325              |
| Marion      | 083         | 32134 | 0.813                     | 0.650          | 5.368              |
| Marion      | 083         | 32179 | 1.064                     | 0.851          | 6.862              |
| Marion      | 083         | 32195 | 1.251                     | 1.001          | 7.934              |
| Marion      | 083         | 32617 | 0.993                     | 0.796          | 6.251              |
| Marion      | 083         | 32667 | 0.908                     | 0.727          | 5.811              |
| Marion      | 083         | 32686 | 1.050                     | 0.842          | 6.550              |
| Marion      | 083         | 34420 | 1.240                     | 0.996          | 7.666              |
| Marion      | 083         | 34431 | 1.295                     | 1.038          | 7.733              |
| Marion      | 083         | 34432 | 1.282                     | 1.029          | 7.630              |
| Marion      | 083         | 34470 | 1.076                     | 0.864          | 6.667              |
| Marion      | 083         | 34471 | 1.148                     | 0.922          | 7.037              |
| Marion      | 083         | 34472 | 1.087                     | 0.872          | 6.787              |
| Marion      | 083         | 34473 | 1.287                     | 1.032          | 7.724              |
| Marion      | 083         | 34474 | 1.212                     | 0.973          | 7.341              |
| Marion      | 083         | 34475 | 1.149                     | 0.923          | 7.049              |
| Marion      | 083         | 34476 | 1.246                     | 1.000          | 7.485              |
| Marion      | 083         | 34479 | 1.068                     | 0.858          | 6.608              |
| Marion      | 083         | 34480 | 1.139                     | 0.914          | 7.035              |
| Marion      | 083         | 34481 | 1.264                     | 1.014          | 7.589              |
| Marion      | 083         | 34482 | 1.150                     | 0.922          | 7.055              |
| Marion      | 083         | 34488 | 0.902                     | 0.722          | 5.902              |
| Marion      | 083         | 34491 | 1.291                     | 1.036          | 8.002              |
| Martin      | 085         | 33455 | 11.621                    | 9.549          | 47.812             |
| Martin      | 085         | 34956 | 4.460                     | 3.586          | 24.606             |
| Martin      | 085         | 34957 | 10.749                    | 8.837          | 44.858             |
| Martin      | 085         | 34990 | 4.996                     | 4.028          | 26.201             |
| Martin      | 085         | 34994 | 7.098                     | 5.776          | 33.064             |
| Martin      | 085         | 34996 | 11.148                    | 9.204          | 44.252             |
| Martin      | 085         | 34997 | 7.323                     | 5.952          | 34.173             |
| Miami-Dade  | 086         | 00043 | 4.355                     | 3.501          | 26.887             |
| Miami-Dade  | 086         | 33010 | 4.360                     | 3.501          | 26.988             |
| Miami-Dade  | 086         | 33012 | 4.251                     | 3.413          | 26.539             |
| Miami-Dade  | 086         | 33013 | 4.301                     | 3.453          | 26.737             |
| Miami-Dade  | 086         | 33014 | 4.237                     | 3.403          | 26.498             |
| Miami-Dade  | 086         | 33015 | 4.246                     | 3.409          | 26.550             |
| Miami-Dade  | 086         | 33016 | 4.299                     | 3.453          | 26.782             |
| Miami-Dade  | 086         | 33018 | 4.297                     | 3.451          | 26.741             |
| Miami-Dade  | 086         | 33030 | 5.552                     | 4.479          | 31.323             |
| Miami-Dade  | 086         | 33031 | 5.378                     | 4.332          | 30.914             |
| Miami-Dade  | 086         | 33032 | 6.910                     | 5.610          | 35.570             |
| Miami-Dade  | 086         | 33033 | 5.873                     | 4.745          | 32.417             |
| Miami-Dade  | 086         | 33034 | 5.533                     | 4.468          | 30.708             |

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

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| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Miami-Dade  | 086         | 33035 | 5.744                     | 4.641          | 31.613             |
| Miami-Dade  | 086         | 33039 | 7.693                     | 6.274          | 37.470             |
| Miami-Dade  | 086         | 33054 | 4.405                     | 3.536          | 27.177             |
| Miami-Dade  | 086         | 33055 | 4.195                     | 3.367          | 26.278             |
| Miami-Dade  | 086         | 33056 | 4.289                     | 3.443          | 26.694             |
| Miami-Dade  | 086         | 33109 | 17.338                    | 14.399         | 68.148             |
| Miami-Dade  | 086         | 33122 | 4.271                     | 3.427          | 26.668             |
| Miami-Dade  | 086         | 33125 | 7.084                     | 5.733          | 37.687             |
| Miami-Dade  | 086         | 33126 | 4.908                     | 3.946          | 29.398             |
| Miami-Dade  | 086         | 33127 | 7.403                     | 6.004          | 38.688             |
| Miami-Dade  | 086         | 33128 | 9.093                     | 7.402          | 44.415             |
| Miami-Dade  | 086         | 33129 | 10.682                    | 8.730          | 49.511             |
| Miami-Dade  | 086         | 33130 | 9.983                     | 8.145          | 47.370             |
| Miami-Dade  | 086         | 33131 | 11.369                    | 9.346          | 49.805             |
| Miami-Dade  | 086         | 33132 | 10.288                    | 8.405          | 48.202             |
| Miami-Dade  | 086         | 33133 | 9.167                     | 7.469          | 44.579             |
| Miami-Dade  | 086         | 33134 | 6.519                     | 5.269          | 35.607             |
| Miami-Dade  | 086         | 33135 | 7.892                     | 6.403          | 40.540             |
| Miami-Dade  | 086         | 33136 | 8.879                     | 7.226          | 43.813             |
| Miami-Dade  | 086         | 33137 | 8.800                     | 7.166          | 43.288             |
| Miami-Dade  | 086         | 33138 | 8.075                     | 6.570          | 40.555             |
| Miami-Dade  | 086         | 33139 | 16.139                    | 13.447         | 63.173             |
| Miami-Dade  | 086         | 33140 | 16.335                    | 13.582         | 64.452             |
| Miami-Dade  | 086         | 33141 | 14.405                    | 11.964         | 58.208             |
| Miami-Dade  | 086         | 33142 | 6.049                     | 4.881          | 33.811             |
| Miami-Dade  | 086         | 33143 | 7.984                     | 6.494          | 39.992             |
| Miami-Dade  | 086         | 33144 | 4.877                     | 3.920          | 29.252             |
| Miami-Dade  | 086         | 33145 | 8.368                     | 6.799          | 42.122             |
| Miami-Dade  | 086         | 33146 | 8.358                     | 6.799          | 41.482             |
| Miami-Dade  | 086         | 33147 | 5.111                     | 4.114          | 30.038             |
| Miami-Dade  | 086         | 33149 | 19.336                    | 16.157         | 73.387             |
| Miami-Dade  | 086         | 33150 | 6.324                     | 5.115          | 34.499             |
| Miami-Dade  | 086         | 33154 | 14.759                    | 12.258         | 59.420             |
| Miami-Dade  | 086         | 33155 | 5.587                     | 4.502          | 32.019             |
| Miami-Dade  | 086         | 33156 | 9.348                     | 7.656          | 43.284             |
| Miami-Dade  | 086         | 33157 | 8.980                     | 7.322          | 43.107             |
| Miami-Dade  | 086         | 33158 | 10.794                    | 8.888          | 47.170             |
| Miami-Dade  | 086         | 33160 | 13.939                    | 11.580         | 56.997             |
| Miami-Dade  | 086         | 33161 | 7.898                     | 6.423          | 39.966             |
| Miami-Dade  | 086         | 33162 | 8.376                     | 6.829          | 41.369             |
| Miami-Dade  | 086         | 33165 | 4.500                     | 3.614          | 27.636             |
| Miami-Dade  | 086         | 33166 | 4.309                     | 3.459          | 26.802             |
| Miami-Dade  | 086         | 33167 | 5.031                     | 4.049          | 29.756             |
| Miami-Dade  | 086         | 33168 | 5.829                     | 4.705          | 32.845             |
| Miami-Dade  | 086         | 33169 | 5.109                     | 4.112          | 30.112             |
| Miami-Dade  | 086         | 33170 | 6.933                     | 5.616          | 36.440             |
| Miami-Dade  | 086         | 33172 | 4.296                     | 3.448          | 26.747             |
| Miami-Dade  | 086         | 33173 | 4.872                     | 3.919          | 29.020             |
| Miami-Dade  | 086         | 33174 | 4.346                     | 3.488          | 26.946             |
| Miami-Dade  | 086         | 33175 | 4.554                     | 3.659          | 27.812             |
| Miami-Dade  | 086         | 33176 | 5.838                     | 4.711          | 32.964             |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Miami-Dade  | 086         | 33177 | 5.507                     | 4.434          | 31.817             |
| Miami-Dade  | 086         | 33178 | 4.245                     | 3.407          | 26.535             |
| Miami-Dade  | 086         | 33179 | 7.551                     | 6.140          | 38.728             |
| Miami-Dade  | 086         | 33180 | 13.493                    | 11.170         | 56.061             |
| Miami-Dade  | 086         | 33181 | 10.832                    | 8.910          | 48.718             |
| Miami-Dade  | 086         | 33182 | 4.357                     | 3.498          | 27.031             |
| Miami-Dade  | 086         | 33183 | 4.702                     | 3.782          | 28.373             |
| Miami-Dade  | 086         | 33184 | 4.448                     | 3.572          | 27.355             |
| Miami-Dade  | 086         | 33185 | 4.654                     | 3.741          | 28.231             |
| Miami-Dade  | 086         | 33186 | 4.916                     | 3.955          | 29.158             |
| Miami-Dade  | 086         | 33187 | 4.999                     | 4.021          | 29.781             |
| Miami-Dade  | 086         | 33189 | 10.880                    | 8.977          | 46.817             |
| Miami-Dade  | 086         | 33190 | 11.068                    | 9.159          | 46.512             |
| Miami-Dade  | 086         | 33193 | 4.746                     | 3.817          | 28.509             |
| Miami-Dade  | 086         | 33194 | 4.574                     | 3.674          | 28.032             |
| Miami-Dade  | 086         | 33196 | 4.844                     | 3.897          | 28.937             |
| Miami-Dade  | 086         | 33199 | 4.381                     | 3.516          | 27.062             |
| Monroe      | 087         | 00097 | 4.782                     | 3.850          | 24.974             |
| Monroe      | 087         | 00098 | 7.725                     | 6.301          | 33.294             |
| Monroe      | 087         | 33036 | 22.046                    | 18.653         | 71.476             |
| Monroe      | 087         | 33037 | 19.837                    | 16.794         | 64.350             |
| Monroe      | 087         | 33040 | 24.552                    | 20.794         | 76.923             |
| Monroe      | 087         | 33042 | 19.536                    | 16.458         | 62.692             |
| Monroe      | 087         | 33043 | 20.093                    | 16.961         | 64.490             |
| Monroe      | 087         | 33050 | 23.232                    | 19.733         | 72.736             |
| Monroe      | 087         | 33051 | 22.922                    | 19.427         | 72.497             |
| Monroe      | 087         | 33070 | 22.114                    | 18.774         | 70.588             |
| Nassau      | 089         | 32009 | 0.556                     | 0.447          | 3.654              |
| Nassau      | 089         | 32011 | 0.563                     | 0.452          | 3.753              |
| Nassau      | 089         | 32034 | 1.604                     | 1.312          | 8.941              |
| Nassau      | 089         | 32046 | 0.495                     | 0.397          | 3.331              |
| Nassau      | 089         | 32097 | 0.714                     | 0.577          | 4.494              |
| Okaloosa    | 091         | 32531 | 1.462                     | 1.174          | 9.324              |
| Okaloosa    | 091         | 32536 | 1.651                     | 1.327          | 10.308             |
| Okaloosa    | 091         | 32539 | 1.635                     | 1.314          | 10.218             |
| Okaloosa    | 091         | 32541 | 9.833                     | 8.098          | 40.966             |
| Okaloosa    | 091         | 32542 | 4.689                     | 3.806          | 23.133             |
| Okaloosa    | 091         | 32544 | 8.554                     | 7.038          | 36.441             |
| Okaloosa    | 091         | 32547 | 6.014                     | 4.904          | 28.037             |
| Okaloosa    | 091         | 32548 | 8.986                     | 7.390          | 37.406             |
| Okaloosa    | 091         | 32564 | 1.712                     | 1.376          | 10.710             |
| Okaloosa    | 091         | 32567 | 1.176                     | 0.945          | 7.681              |
| Okaloosa    | 091         | 32569 | 8.880                     | 7.313          | 37.479             |
| Okaloosa    | 091         | 32578 | 3.673                     | 2.974          | 18.568             |
| Okaloosa    | 091         | 32579 | 6.394                     | 5.223          | 29.212             |
| Okaloosa    | 091         | 32580 | 3.529                     | 2.855          | 18.717             |
| Okeechobee  | 093         | 34972 | 3.530                     | 2.836          | 20.345             |
| Okeechobee  | 093         | 34974 | 5.252                     | 4.229          | 27.749             |
| Orange      | 095         | 32703 | 1.496                     | 1.196          | 9.455              |
| Orange      | 095         | 32709 | 1.692                     | 1.356          | 10.644             |
| Orange      | 095         | 32712 | 1.614                     | 1.292          | 10.000             |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Orange      | 095         | 32751 | 1.362                     | 1.089          | 8.724              |
| Orange      | 095         | 32789 | 1.373                     | 1.098          | 8.797              |
| Orange      | 095         | 32792 | 1.404                     | 1.123          | 8.949              |
| Orange      | 095         | 32798 | 1.937                     | 1.552          | 11.550             |
| Orange      | 095         | 32801 | 1.391                     | 1.112          | 8.909              |
| Orange      | 095         | 32803 | 1.394                     | 1.115          | 8.922              |
| Orange      | 095         | 32804 | 1.380                     | 1.104          | 8.846              |
| Orange      | 095         | 32805 | 1.401                     | 1.121          | 8.964              |
| Orange      | 095         | 32806 | 1.394                     | 1.115          | 8.923              |
| Orange      | 095         | 32807 | 1.425                     | 1.140          | 9.074              |
| Orange      | 095         | 32808 | 1.414                     | 1.131          | 9.033              |
| Orange      | 095         | 32809 | 1.436                     | 1.149          | 9.159              |
| Orange      | 095         | 32810 | 1.369                     | 1.095          | 8.791              |
| Orange      | 095         | 32811 | 1.435                     | 1.148          | 9.143              |
| Orange      | 095         | 32812 | 1.423                     | 1.138          | 9.079              |
| Orange      | 095         | 32814 | 1.401                     | 1.121          | 8.949              |
| Orange      | 095         | 32816 | 1.509                     | 1.208          | 9.475              |
| Orange      | 095         | 32817 | 1.456                     | 1.166          | 9.222              |
| Orange      | 095         | 32818 | 1.495                     | 1.196          | 9.480              |
| Orange      | 095         | 32819 | 1.429                     | 1.143          | 9.110              |
| Orange      | 095         | 32820 | 1.512                     | 1.210          | 9.764              |
| Orange      | 095         | 32821 | 1.425                     | 1.141          | 9.103              |
| Orange      | 095         | 32822 | 1.462                     | 1.169          | 9.287              |
| Orange      | 095         | 32824 | 1.665                     | 1.332          | 10.403             |
| Orange      | 095         | 32825 | 1.473                     | 1.179          | 9.327              |
| Orange      | 095         | 32826 | 1.463                     | 1.171          | 9.522              |
| Orange      | 095         | 32827 | 1.686                     | 1.349          | 10.475             |
| Orange      | 095         | 32828 | 1.505                     | 1.205          | 9.769              |
| Orange      | 095         | 32829 | 1.532                     | 1.226          | 9.670              |
| Orange      | 095         | 32830 | 1.486                     | 1.189          | 9.423              |
| Orange      | 095         | 32831 | 1.685                     | 1.349          | 10.438             |
| Orange      | 095         | 32832 | 1.715                     | 1.373          | 10.619             |
| Orange      | 095         | 32833 | 1.629                     | 1.304          | 10.403             |
| Orange      | 095         | 32835 | 1.447                     | 1.158          | 9.208              |
| Orange      | 095         | 32836 | 1.424                     | 1.139          | 9.096              |
| Orange      | 095         | 32837 | 1.503                     | 1.203          | 9.531              |
| Orange      | 095         | 32839 | 1.428                     | 1.142          | 9.103              |
| Orange      | 095         | 34734 | 1.691                     | 1.354          | 10.488             |
| Orange      | 095         | 34760 | 1.986                     | 1.591          | 11.947             |
| Orange      | 095         | 34761 | 1.850                     | 1.481          | 11.278             |
| Orange      | 095         | 34786 | 1.545                     | 1.236          | 9.734              |
| Orange      | 095         | 34787 | 1.928                     | 1.544          | 11.684             |
| Osceola     | 097         | 34739 | 2.491                     | 1.995          | 15.218             |
| Osceola     | 097         | 34741 | 1.674                     | 1.340          | 10.443             |
| Osceola     | 097         | 34743 | 1.910                     | 1.529          | 11.685             |
| Osceola     | 097         | 34744 | 2.016                     | 1.614          | 12.196             |
| Osceola     | 097         | 34746 | 1.823                     | 1.458          | 11.274             |
| Osceola     | 097         | 34747 | 1.477                     | 1.182          | 9.392              |
| Osceola     | 097         | 34758 | 1.878                     | 1.502          | 11.628             |
| Osceola     | 097         | 34769 | 2.285                     | 1.832          | 13.544             |
| Osceola     | 097         | 34771 | 2.026                     | 1.622          | 12.275             |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Osceola     | 097         | 34772 | 2.370                     | 1.899          | 14.050             |
| Osceola     | 097         | 34773 | 2.193                     | 1.756          | 13.537             |
| Palm Beach  | 099         | 00053 | 5.017                     | 4.032          | 27.260             |
| Palm Beach  | 099         | 33401 | 11.700                    | 9.594          | 47.421             |
| Palm Beach  | 099         | 33403 | 11.573                    | 9.492          | 46.884             |
| Palm Beach  | 099         | 33404 | 12.093                    | 9.924          | 48.375             |
| Palm Beach  | 099         | 33405 | 13.010                    | 10.706         | 50.894             |
| Palm Beach  | 099         | 33406 | 8.414                     | 6.844          | 38.050             |
| Palm Beach  | 099         | 33407 | 10.179                    | 8.309          | 43.230             |
| Palm Beach  | 099         | 33408 | 13.742                    | 11.335         | 52.604             |
| Palm Beach  | 099         | 33409 | 7.610                     | 6.175          | 35.652             |
| Palm Beach  | 099         | 33410 | 10.186                    | 8.336          | 42.950             |
| Palm Beach  | 099         | 33411 | 4.503                     | 3.623          | 24.755             |
| Palm Beach  | 099         | 33412 | 4.486                     | 3.610          | 24.628             |
| Palm Beach  | 099         | 33413 | 4.806                     | 3.868          | 25.848             |
| Palm Beach  | 099         | 33414 | 4.547                     | 3.657          | 25.013             |
| Palm Beach  | 099         | 33415 | 5.562                     | 4.484          | 28.713             |
| Palm Beach  | 099         | 33417 | 5.592                     | 4.512          | 28.774             |
| Palm Beach  | 099         | 33418 | 5.829                     | 4.708          | 29.458             |
| Palm Beach  | 099         | 33426 | 11.686                    | 9.604          | 46.978             |
| Palm Beach  | 099         | 33428 | 4.846                     | 3.896          | 26.097             |
| Palm Beach  | 099         | 33430 | 5.062                     | 4.066          | 27.797             |
| Palm Beach  | 099         | 33431 | 12.339                    | 10.160         | 49.422             |
| Palm Beach  | 099         | 33432 | 14.451                    | 11.972         | 54.974             |
| Palm Beach  | 099         | 33433 | 5.974                     | 4.820          | 30.275             |
| Palm Beach  | 099         | 33434 | 5.208                     | 4.192          | 27.528             |
| Palm Beach  | 099         | 33435 | 14.405                    | 11.926         | 53.926             |
| Palm Beach  | 099         | 33436 | 8.514                     | 6.925          | 38.495             |
| Palm Beach  | 099         | 33437 | 5.456                     | 4.394          | 28.660             |
| Palm Beach  | 099         | 33438 | 8.824                     | 7.165          | 41.380             |
| Palm Beach  | 099         | 33444 | 13.341                    | 11.021         | 52.051             |
| Palm Beach  | 099         | 33445 | 9.736                     | 7.952          | 42.648             |
| Palm Beach  | 099         | 33446 | 5.070                     | 4.078          | 27.141             |
| Palm Beach  | 099         | 33449 | 4.518                     | 3.632          | 24.875             |
| Palm Beach  | 099         | 33458 | 8.725                     | 7.113          | 38.592             |
| Palm Beach  | 099         | 33460 | 13.497                    | 11.125         | 52.031             |
| Palm Beach  | 099         | 33461 | 8.650                     | 7.032          | 38.798             |
| Palm Beach  | 099         | 33462 | 11.932                    | 9.811          | 47.681             |
| Palm Beach  | 099         | 33463 | 5.580                     | 4.494          | 29.023             |
| Palm Beach  | 099         | 33467 | 4.618                     | 3.710          | 25.379             |
| Palm Beach  | 099         | 33469 | 12.179                    | 10.017         | 49.336             |
| Palm Beach  | 099         | 33470 | 4.613                     | 3.710          | 25.356             |
| Palm Beach  | 099         | 33472 | 4.851                     | 3.903          | 26.290             |
| Palm Beach  | 099         | 33473 | 4.754                     | 3.823          | 25.932             |
| Palm Beach  | 099         | 33476 | 9.187                     | 7.460          | 42.797             |
| Palm Beach  | 099         | 33477 | 13.610                    | 11.238         | 53.357             |
| Palm Beach  | 099         | 33478 | 4.520                     | 3.634          | 24.653             |
| Palm Beach  | 099         | 33480 | 14.991                    | 12.405         | 56.027             |
| Palm Beach  | 099         | 33483 | 14.862                    | 12.331         | 55.967             |
| Palm Beach  | 099         | 33484 | 6.699                     | 5.411          | 32.874             |
| Palm Beach  | 099         | 33486 | 10.481                    | 8.591          | 44.580             |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

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**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Palm Beach  | 099         | 33487 | 13.731                    | 11.354         | 52.836             |
| Palm Beach  | 099         | 33493 | 5.105                     | 4.102          | 27.901             |
| Palm Beach  | 099         | 33496 | 5.288                     | 4.257          | 27.870             |
| Palm Beach  | 099         | 33498 | 4.890                     | 3.930          | 26.363             |
| Pasco       | 101         | 33523 | 1.582                     | 1.271          | 9.310              |
| Pasco       | 101         | 33525 | 1.800                     | 1.448          | 10.337             |
| Pasco       | 101         | 33540 | 1.778                     | 1.429          | 10.408             |
| Pasco       | 101         | 33541 | 1.846                     | 1.485          | 10.686             |
| Pasco       | 101         | 33542 | 1.830                     | 1.472          | 10.658             |
| Pasco       | 101         | 33543 | 1.783                     | 1.434          | 10.535             |
| Pasco       | 101         | 33544 | 1.875                     | 1.511          | 10.836             |
| Pasco       | 101         | 33545 | 1.868                     | 1.503          | 10.588             |
| Pasco       | 101         | 33559 | 1.864                     | 1.504          | 10.687             |
| Pasco       | 101         | 33576 | 1.878                     | 1.512          | 10.558             |
| Pasco       | 101         | 34610 | 1.832                     | 1.477          | 10.320             |
| Pasco       | 101         | 34637 | 1.926                     | 1.552          | 10.807             |
| Pasco       | 101         | 34638 | 1.990                     | 1.608          | 10.996             |
| Pasco       | 101         | 34639 | 1.910                     | 1.540          | 10.876             |
| Pasco       | 101         | 34652 | 4.321                     | 3.557          | 18.867             |
| Pasco       | 101         | 34653 | 3.221                     | 2.631          | 15.740             |
| Pasco       | 101         | 34654 | 2.125                     | 1.716          | 11.669             |
| Pasco       | 101         | 34655 | 2.227                     | 1.800          | 12.092             |
| Pasco       | 101         | 34667 | 4.082                     | 3.336          | 18.618             |
| Pasco       | 101         | 34668 | 3.990                     | 3.272          | 18.038             |
| Pasco       | 101         | 34669 | 2.196                     | 1.776          | 11.877             |
| Pasco       | 101         | 34690 | 3.617                     | 2.956          | 17.194             |
| Pasco       | 101         | 34691 | 4.947                     | 4.080          | 21.403             |
| Pinellas    | 103         | 33701 | 5.892                     | 4.849          | 24.543             |
| Pinellas    | 103         | 33702 | 3.878                     | 3.173          | 17.824             |
| Pinellas    | 103         | 33703 | 4.778                     | 3.933          | 20.574             |
| Pinellas    | 103         | 33704 | 5.194                     | 4.264          | 22.275             |
| Pinellas    | 103         | 33705 | 6.562                     | 5.417          | 26.922             |
| Pinellas    | 103         | 33706 | 7.116                     | 5.925          | 27.617             |
| Pinellas    | 103         | 33707 | 6.070                     | 5.025          | 24.887             |
| Pinellas    | 103         | 33708 | 6.537                     | 5.451          | 24.714             |
| Pinellas    | 103         | 33709 | 3.731                     | 3.048          | 17.387             |
| Pinellas    | 103         | 33710 | 4.623                     | 3.801          | 20.306             |
| Pinellas    | 103         | 33711 | 6.208                     | 5.151          | 24.559             |
| Pinellas    | 103         | 33712 | 6.759                     | 5.582          | 27.470             |
| Pinellas    | 103         | 33713 | 4.480                     | 3.665          | 20.069             |
| Pinellas    | 103         | 33714 | 3.682                     | 2.996          | 17.442             |
| Pinellas    | 103         | 33715 | 7.839                     | 6.543          | 29.927             |
| Pinellas    | 103         | 33716 | 3.448                     | 2.813          | 16.457             |
| Pinellas    | 103         | 33755 | 4.722                     | 3.892          | 20.506             |
| Pinellas    | 103         | 33756 | 4.681                     | 3.850          | 20.333             |
| Pinellas    | 103         | 33759 | 3.291                     | 2.678          | 15.847             |
| Pinellas    | 103         | 33760 | 2.865                     | 2.323          | 14.865             |
| Pinellas    | 103         | 33761 | 3.457                     | 2.821          | 16.426             |
| Pinellas    | 103         | 33762 | 3.109                     | 2.528          | 15.209             |
| Pinellas    | 103         | 33763 | 3.824                     | 3.126          | 17.730             |
| Pinellas    | 103         | 33764 | 3.207                     | 2.614          | 15.873             |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Pinellas    | 103         | 33765 | 3.547                     | 2.894          | 17.186             |
| Pinellas    | 103         | 33767 | 6.071                     | 5.061          | 23.377             |
| Pinellas    | 103         | 33770 | 5.120                     | 4.219          | 21.719             |
| Pinellas    | 103         | 33771 | 3.200                     | 2.607          | 16.090             |
| Pinellas    | 103         | 33772 | 5.981                     | 4.944          | 24.537             |
| Pinellas    | 103         | 33773 | 3.277                     | 2.668          | 16.007             |
| Pinellas    | 103         | 33774 | 6.800                     | 5.636          | 27.122             |
| Pinellas    | 103         | 33776 | 7.451                     | 6.186          | 29.112             |
| Pinellas    | 103         | 33777 | 3.675                     | 3.002          | 17.229             |
| Pinellas    | 103         | 33778 | 5.086                     | 4.187          | 21.759             |
| Pinellas    | 103         | 33781 | 2.942                     | 2.389          | 14.724             |
| Pinellas    | 103         | 33782 | 2.808                     | 2.277          | 14.247             |
| Pinellas    | 103         | 33785 | 7.234                     | 6.039          | 27.191             |
| Pinellas    | 103         | 33786 | 6.668                     | 5.557          | 26.093             |
| Pinellas    | 103         | 34677 | 2.675                     | 2.176          | 13.550             |
| Pinellas    | 103         | 34681 | 5.096                     | 4.224          | 21.175             |
| Pinellas    | 103         | 34683 | 4.387                     | 3.604          | 19.150             |
| Pinellas    | 103         | 34684 | 3.306                     | 2.696          | 15.759             |
| Pinellas    | 103         | 34685 | 2.484                     | 2.018          | 12.653             |
| Pinellas    | 103         | 34688 | 2.440                     | 1.976          | 12.632             |
| Pinellas    | 103         | 34689 | 4.601                     | 3.812          | 18.985             |
| Pinellas    | 103         | 34695 | 3.085                     | 2.511          | 15.370             |
| Pinellas    | 103         | 34698 | 4.735                     | 3.896          | 20.479             |
| Polk        | 105         | 33801 | 1.622                     | 1.298          | 10.055             |
| Polk        | 105         | 33803 | 1.655                     | 1.325          | 10.147             |
| Polk        | 105         | 33805 | 1.583                     | 1.267          | 9.786              |
| Polk        | 105         | 33809 | 1.628                     | 1.305          | 10.010             |
| Polk        | 105         | 33810 | 1.630                     | 1.307          | 9.942              |
| Polk        | 105         | 33811 | 1.735                     | 1.390          | 10.457             |
| Polk        | 105         | 33812 | 1.735                     | 1.389          | 10.628             |
| Polk        | 105         | 33813 | 1.768                     | 1.416          | 10.721             |
| Polk        | 105         | 33815 | 1.623                     | 1.299          | 9.930              |
| Polk        | 105         | 33823 | 1.688                     | 1.351          | 10.497             |
| Polk        | 105         | 33827 | 1.978                     | 1.584          | 12.117             |
| Polk        | 105         | 33830 | 1.905                     | 1.525          | 11.599             |
| Polk        | 105         | 33837 | 1.562                     | 1.250          | 9.849              |
| Polk        | 105         | 33838 | 1.795                     | 1.436          | 11.268             |
| Polk        | 105         | 33839 | 1.791                     | 1.433          | 11.083             |
| Polk        | 105         | 33841 | 2.031                     | 1.626          | 12.277             |
| Polk        | 105         | 33843 | 1.945                     | 1.558          | 11.932             |
| Polk        | 105         | 33844 | 1.719                     | 1.375          | 10.776             |
| Polk        | 105         | 33849 | 1.628                     | 1.304          | 9.771              |
| Polk        | 105         | 33850 | 1.688                     | 1.351          | 10.532             |
| Polk        | 105         | 33853 | 1.975                     | 1.581          | 12.177             |
| Polk        | 105         | 33854 | 2.143                     | 1.715          | 13.019             |
| Polk        | 105         | 33855 | 2.198                     | 1.761          | 13.256             |
| Polk        | 105         | 33859 | 1.954                     | 1.564          | 12.057             |
| Polk        | 105         | 33860 | 1.886                     | 1.511          | 11.226             |
| Polk        | 105         | 33868 | 1.667                     | 1.336          | 10.278             |
| Polk        | 105         | 33880 | 1.817                     | 1.454          | 11.229             |
| Polk        | 105         | 33881 | 1.735                     | 1.388          | 10.828             |



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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Polk        | 105         | 33884 | 1.825                     | 1.460          | 11.384             |
| Polk        | 105         | 33896 | 1.506                     | 1.205          | 9.544              |
| Polk        | 105         | 33897 | 1.494                     | 1.196          | 9.440              |
| Polk        | 105         | 33898 | 1.946                     | 1.557          | 12.059             |
| Polk        | 105         | 34759 | 1.828                     | 1.463          | 11.398             |
| Putnam      | 107         | 32112 | 1.206                     | 0.965          | 7.671              |
| Putnam      | 107         | 32131 | 0.912                     | 0.730          | 6.061              |
| Putnam      | 107         | 32139 | 1.300                     | 1.041          | 8.122              |
| Putnam      | 107         | 32140 | 0.808                     | 0.648          | 5.197              |
| Putnam      | 107         | 32148 | 0.825                     | 0.661          | 5.360              |
| Putnam      | 107         | 32177 | 0.890                     | 0.712          | 5.794              |
| Putnam      | 107         | 32181 | 1.030                     | 0.824          | 6.675              |
| Putnam      | 107         | 32187 | 0.938                     | 0.751          | 6.272              |
| Putnam      | 107         | 32189 | 0.926                     | 0.742          | 6.042              |
| Putnam      | 107         | 32193 | 0.892                     | 0.713          | 5.876              |
| Putnam      | 107         | 32640 | 0.862                     | 0.691          | 5.517              |
| Putnam      | 107         | 32666 | 0.850                     | 0.681          | 5.456              |
| St. Johns   | 109         | 32033 | 0.986                     | 0.796          | 6.350              |
| St. Johns   | 109         | 32080 | 2.925                     | 2.372          | 15.830             |
| St. Johns   | 109         | 32081 | 1.184                     | 0.958          | 7.342              |
| St. Johns   | 109         | 32082 | 2.299                     | 1.873          | 12.188             |
| St. Johns   | 109         | 32084 | 1.831                     | 1.481          | 10.587             |
| St. Johns   | 109         | 32086 | 1.776                     | 1.435          | 10.397             |
| St. Johns   | 109         | 32092 | 0.908                     | 0.732          | 5.836              |
| St. Johns   | 109         | 32095 | 1.612                     | 1.305          | 9.554              |
| St. Johns   | 109         | 32145 | 0.910                     | 0.729          | 6.137              |
| St. Johns   | 109         | 32259 | 0.952                     | 0.769          | 6.020              |
| St. Lucie   | 111         | 34945 | 4.360                     | 3.511          | 23.879             |
| St. Lucie   | 111         | 34946 | 7.658                     | 6.244          | 36.403             |
| St. Lucie   | 111         | 34947 | 6.084                     | 4.935          | 31.178             |
| St. Lucie   | 111         | 34949 | 12.004                    | 9.921          | 49.157             |
| St. Lucie   | 111         | 34950 | 8.028                     | 6.549          | 37.656             |
| St. Lucie   | 111         | 34951 | 5.559                     | 4.498          | 28.320             |
| St. Lucie   | 111         | 34952 | 7.315                     | 5.958          | 34.485             |
| St. Lucie   | 111         | 34953 | 4.258                     | 3.426          | 23.906             |
| St. Lucie   | 111         | 34981 | 5.600                     | 4.536          | 29.404             |
| St. Lucie   | 111         | 34982 | 7.866                     | 6.418          | 36.177             |
| St. Lucie   | 111         | 34983 | 4.999                     | 4.041          | 26.430             |
| St. Lucie   | 111         | 34984 | 4.651                     | 3.750          | 25.244             |
| St. Lucie   | 111         | 34986 | 4.302                     | 3.464          | 23.834             |
| St. Lucie   | 111         | 34987 | 4.295                     | 3.456          | 24.116             |
| St. Lucie   | 111         | 34988 | 4.104                     | 3.302          | 23.337             |
| Santa Rosa  | 113         | 32561 | 11.622                    | 9.594          | 47.972             |
| Santa Rosa  | 113         | 32563 | 9.708                     | 7.960          | 42.600             |
| Santa Rosa  | 113         | 32565 | 1.526                     | 1.226          | 9.916              |
| Santa Rosa  | 113         | 32566 | 7.811                     | 6.401          | 34.563             |
| Santa Rosa  | 113         | 32570 | 2.091                     | 1.680          | 12.945             |
| Santa Rosa  | 113         | 32571 | 2.394                     | 1.925          | 14.494             |
| Santa Rosa  | 113         | 32583 | 2.421                     | 1.946          | 14.568             |
| Sarasota    | 115         | 34223 | 5.921                     | 4.874          | 25.307             |
| Sarasota    | 115         | 34228 | 7.202                     | 6.027          | 27.472             |

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

**Modeling Organization:**

AIR Worldwide

**Model Name & Version Number:**

AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0

**Model Release Date:**

9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Sarasota    | 115         | 34229 | 5.814                     | 4.775          | 24.874             |
| Sarasota    | 115         | 34231 | 5.627                     | 4.631          | 23.973             |
| Sarasota    | 115         | 34232 | 2.715                     | 2.194          | 14.210             |
| Sarasota    | 115         | 34233 | 3.251                     | 2.633          | 16.307             |
| Sarasota    | 115         | 34234 | 3.911                     | 3.195          | 18.564             |
| Sarasota    | 115         | 34235 | 2.619                     | 2.113          | 13.772             |
| Sarasota    | 115         | 34236 | 4.931                     | 4.067          | 21.204             |
| Sarasota    | 115         | 34237 | 3.630                     | 2.958          | 17.401             |
| Sarasota    | 115         | 34238 | 4.239                     | 3.457          | 19.782             |
| Sarasota    | 115         | 34239 | 4.539                     | 3.721          | 20.539             |
| Sarasota    | 115         | 34240 | 2.230                     | 1.793          | 12.472             |
| Sarasota    | 115         | 34241 | 2.272                     | 1.825          | 12.681             |
| Sarasota    | 115         | 34242 | 6.929                     | 5.760          | 27.645             |
| Sarasota    | 115         | 34275 | 4.915                     | 4.015          | 22.146             |
| Sarasota    | 115         | 34285 | 5.753                     | 4.720          | 24.734             |
| Sarasota    | 115         | 34286 | 2.151                     | 1.725          | 12.307             |
| Sarasota    | 115         | 34287 | 2.216                     | 1.786          | 12.301             |
| Sarasota    | 115         | 34288 | 2.197                     | 1.761          | 12.651             |
| Sarasota    | 115         | 34289 | 2.122                     | 1.701          | 12.372             |
| Sarasota    | 115         | 34291 | 2.126                     | 1.709          | 12.118             |
| Sarasota    | 115         | 34292 | 3.230                     | 2.618          | 16.442             |
| Sarasota    | 115         | 34293 | 4.760                     | 3.885          | 21.753             |
| Seminole    | 117         | 32701 | 1.350                     | 1.080          | 8.662              |
| Seminole    | 117         | 32707 | 1.422                     | 1.139          | 9.020              |
| Seminole    | 117         | 32708 | 1.452                     | 1.162          | 9.151              |
| Seminole    | 117         | 32714 | 1.332                     | 1.065          | 8.571              |
| Seminole    | 117         | 32730 | 1.386                     | 1.109          | 8.843              |
| Seminole    | 117         | 32732 | 1.547                     | 1.240          | 9.895              |
| Seminole    | 117         | 32746 | 1.386                     | 1.109          | 8.778              |
| Seminole    | 117         | 32750 | 1.367                     | 1.094          | 8.725              |
| Seminole    | 117         | 32765 | 1.520                     | 1.218          | 9.508              |
| Seminole    | 117         | 32766 | 1.539                     | 1.232          | 9.864              |
| Seminole    | 117         | 32771 | 1.413                     | 1.131          | 8.895              |
| Seminole    | 117         | 32773 | 1.472                     | 1.178          | 9.526              |
| Seminole    | 117         | 32779 | 1.304                     | 1.043          | 8.392              |
| Sumter      | 119         | 32162 | 1.335                     | 1.069          | 8.308              |
| Sumter      | 119         | 32163 | 1.340                     | 1.073          | 8.344              |
| Sumter      | 119         | 33513 | 1.516                     | 1.217          | 8.969              |
| Sumter      | 119         | 33514 | 1.545                     | 1.237          | 9.388              |
| Sumter      | 119         | 33538 | 1.447                     | 1.161          | 8.663              |
| Sumter      | 119         | 33585 | 1.537                     | 1.234          | 9.188              |
| Sumter      | 119         | 33597 | 1.379                     | 1.106          | 8.378              |
| Sumter      | 119         | 34484 | 1.316                     | 1.055          | 8.118              |
| Sumter      | 119         | 34785 | 1.370                     | 1.097          | 8.491              |
| Suwannee    | 121         | 32008 | 0.848                     | 0.682          | 5.243              |
| Suwannee    | 121         | 32060 | 0.675                     | 0.542          | 4.392              |
| Suwannee    | 121         | 32062 | 0.760                     | 0.610          | 4.822              |
| Suwannee    | 121         | 32064 | 0.660                     | 0.530          | 4.309              |
| Suwannee    | 121         | 32071 | 0.807                     | 0.648          | 5.064              |
| Suwannee    | 121         | 32094 | 0.692                     | 0.555          | 4.472              |
| Taylor      | 123         | 32347 | 0.798                     | 0.641          | 5.160              |

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

**Modeling Organization:** AIR Worldwide  
**Model Name & Version Number:** AIR Hurricane Model for the U.S. v17.0.0 as implemented in Touchstone v6.1.0  
**Model Release Date:** 9/4/2018

| County Name | County FIPS | ZIP   | Loss Cost per Policy Type |                |                    |
|-------------|-------------|-------|---------------------------|----------------|--------------------|
|             |             |       | Frame Owners              | Masonry Owners | Manufactured Homes |
| Taylor      | 123         | 32348 | 0.911                     | 0.733          | 5.720              |
| Taylor      | 123         | 32356 | 0.933                     | 0.751          | 5.781              |
| Taylor      | 123         | 32359 | 1.580                     | 1.283          | 8.652              |
| Union       | 125         | 32054 | 0.702                     | 0.563          | 4.560              |
| Union       | 125         | 32083 | 0.646                     | 0.518          | 4.206              |
| Volusia     | 127         | 32114 | 2.577                     | 2.074          | 14.656             |
| Volusia     | 127         | 32117 | 2.569                     | 2.067          | 14.578             |
| Volusia     | 127         | 32118 | 3.754                     | 3.037          | 20.076             |
| Volusia     | 127         | 32119 | 2.426                     | 1.952          | 14.358             |
| Volusia     | 127         | 32124 | 1.138                     | 0.911          | 7.630              |
| Volusia     | 127         | 32127 | 2.818                     | 2.274          | 15.337             |
| Volusia     | 127         | 32128 | 1.412                     | 1.131          | 9.161              |
| Volusia     | 127         | 32129 | 2.170                     | 1.742          | 12.824             |
| Volusia     | 127         | 32130 | 1.069                     | 0.856          | 7.349              |
| Volusia     | 127         | 32132 | 2.944                     | 2.377          | 15.820             |
| Volusia     | 127         | 32141 | 3.043                     | 2.461          | 16.355             |
| Volusia     | 127         | 32168 | 1.918                     | 1.541          | 11.553             |
| Volusia     | 127         | 32169 | 4.404                     | 3.579          | 21.672             |
| Volusia     | 127         | 32174 | 1.973                     | 1.583          | 11.854             |
| Volusia     | 127         | 32176 | 3.591                     | 2.905          | 19.173             |
| Volusia     | 127         | 32180 | 1.141                     | 0.914          | 7.529              |
| Volusia     | 127         | 32190 | 1.349                     | 1.081          | 8.920              |
| Volusia     | 127         | 32713 | 1.330                     | 1.064          | 8.617              |
| Volusia     | 127         | 32720 | 1.112                     | 0.890          | 7.599              |
| Volusia     | 127         | 32724 | 1.117                     | 0.894          | 7.621              |
| Volusia     | 127         | 32725 | 1.347                     | 1.079          | 8.976              |
| Volusia     | 127         | 32738 | 1.313                     | 1.051          | 8.768              |
| Volusia     | 127         | 32744 | 1.193                     | 0.954          | 8.062              |
| Volusia     | 127         | 32759 | 3.326                     | 2.691          | 17.660             |
| Volusia     | 127         | 32763 | 1.227                     | 0.982          | 8.291              |
| Volusia     | 127         | 32764 | 1.409                     | 1.129          | 9.293              |
| Wakulla     | 129         | 32327 | 1.139                     | 0.918          | 6.811              |
| Wakulla     | 129         | 32346 | 4.001                     | 3.291          | 16.251             |
| Wakulla     | 129         | 32355 | 1.736                     | 1.407          | 9.081              |
| Wakulla     | 129         | 32358 | 1.407                     | 1.133          | 8.362              |
| Walton      | 131         | 32433 | 1.434                     | 1.152          | 9.019              |
| Walton      | 131         | 32435 | 1.596                     | 1.283          | 9.803              |
| Walton      | 131         | 32439 | 2.947                     | 2.373          | 16.445             |
| Walton      | 131         | 32455 | 1.604                     | 1.290          | 9.815              |
| Walton      | 131         | 32459 | 7.760                     | 6.353          | 33.737             |
| Walton      | 131         | 32461 | 8.891                     | 7.340          | 36.007             |
| Walton      | 131         | 32550 | 8.710                     | 7.186          | 36.595             |
| Washington  | 133         | 32427 | 1.380                     | 1.109          | 8.533              |
| Washington  | 133         | 32428 | 1.457                     | 1.171          | 8.883              |
| Washington  | 133         | 32437 | 2.048                     | 1.650          | 11.827             |
| Washington  | 133         | 32462 | 1.701                     | 1.368          | 10.040             |