

Form A-4B: Output Ranges (2017 FHCF Exposure Data)

LOSS COSTS PER \$1000 for 0% Deductible

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for United States version 17.0.0 as implemented in Touchstone version 6.1.0

Model Release Date: 9/4/2018

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Alachua	LOW	0.281	0.225	2.481	0.258	0.145	0.251	0.138	0.108
	AVERAGE	0.773	0.736	5.005	0.607	0.421	0.677	0.463	0.579
	HIGH	1.217	0.978	9.666	1.011	0.647	0.966	0.647	0.943
Baker	LOW	0.209	0.192	1.673	0.213	0.154	NA	NA	0.319
	AVERAGE	0.497	0.450	3.340	0.477	0.312	NA	NA	0.319
	HIGH	0.693	0.556	5.881	0.564	0.371	NA	NA	0.319
Bay	LOW	0.571	0.581	5.204	0.844	0.564	1.262	0.531	0.569
	AVERAGE	4.700	3.937	19.613	4.057	2.810	7.396	4.405	4.669
	HIGH	10.981	9.086	51.154	10.254	6.868	9.885	6.705	8.186
Bradford	LOW	0.255	0.265	2.161	0.287	0.205	NA	NA	NA
	AVERAGE	0.749	0.681	4.478	0.690	0.436	NA	NA	NA
	HIGH	0.932	0.748	7.746	0.762	0.493	NA	NA	NA
Brevard	LOW	0.691	0.553	6.779	0.704	0.407	0.821	0.258	0.308
	AVERAGE	3.912	3.122	27.385	3.898	2.546	3.917	3.281	3.293
	HIGH	11.823	9.841	54.610	10.667	7.196	10.306	7.052	8.861
Broward	LOW	0.545	0.461	10.682	0.497	0.312	0.544	0.318	0.331
	AVERAGE	7.379	5.170	38.912	4.804	3.928	5.493	3.989	4.331
	HIGH	20.103	16.897	76.670	18.227	12.416	16.867	12.225	14.860
Calhoun	LOW	0.597	0.406	4.013	0.512	0.386	NA	NA	NA
	AVERAGE	1.399	1.224	7.427	1.175	0.817	NA	NA	NA
	HIGH	2.127	1.713	15.333	1.427	0.908	NA	NA	NA
Charlotte	LOW	0.686	0.548	5.538	0.896	0.461	0.626	0.304	0.309
	AVERAGE	3.475	2.316	14.118	2.630	1.690	3.594	1.594	1.729
	HIGH	8.749	7.281	42.131	7.740	5.202	7.468	5.129	6.649
Citrus	LOW	0.459	0.310	3.821	0.467	0.290	0.466	0.389	0.336
	AVERAGE	1.514	1.052	8.459	1.154	0.749	1.382	0.924	1.084
	HIGH	1.982	1.599	13.895	1.676	1.069	1.621	1.074	1.546
Clay	LOW	0.246	0.208	2.296	0.271	0.189	0.238	0.192	0.232
	AVERAGE	0.698	0.696	4.477	0.665	0.446	0.538	0.378	0.582
	HIGH	1.144	0.920	9.023	0.946	0.610	0.940	0.629	0.916
Collier	LOW	0.712	0.601	7.664	0.557	0.318	0.582	0.210	0.422
	AVERAGE	4.819	3.312	24.701	3.840	2.733	5.084	3.128	2.874
	HIGH	14.719	12.352	61.027	13.346	9.132	12.877	8.935	11.022
Columbia	LOW	0.237	0.179	1.971	0.229	0.177	0.567	0.322	0.324
	AVERAGE	0.639	0.564	3.893	0.532	0.376	0.599	0.414	0.324
	HIGH	0.950	0.765	7.741	0.784	0.509	0.630	0.426	0.324

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DeSoto	LOW	0.677	0.541	6.818	1.054	0.511	1.140	0.522	0.959
	AVERAGE	2.495	1.841	12.952	2.271	1.219	1.566	1.087	1.220
	HIGH	2.986	2.403	21.648	2.504	1.579	2.050	1.589	1.957
Dixie	LOW	0.435	0.369	2.789	0.378	0.625	0.451	0.326	0.448
	AVERAGE	1.180	0.822	6.057	0.907	0.641	0.944	0.614	0.894
	HIGH	3.484	2.876	19.788	1.051	0.831	1.352	0.915	1.236
Duval	LOW	0.221	0.188	1.947	0.238	0.116	0.250	0.103	0.124
	AVERAGE	0.922	0.832	4.885	0.741	0.527	0.674	0.535	0.633
	HIGH	2.939	2.406	19.469	2.546	1.781	2.362	1.605	2.174
Escambia	LOW	0.442	0.380	4.644	0.545	0.426	1.170	0.586	1.049
	AVERAGE	4.465	4.288	18.880	4.052	2.999	6.013	4.055	4.685
	HIGH	11.410	9.450	53.802	12.455	7.046	10.097	6.873	8.589
Flagler	LOW	0.320	0.256	3.266	0.359	0.269	0.450	0.217	0.292
	AVERAGE	1.821	1.143	10.136	1.269	0.785	2.252	0.959	0.867
	HIGH	4.255	3.459	25.804	3.752	2.435	3.627	2.396	3.296
Franklin	LOW	1.833	1.744	11.371	2.703	2.439	1.910	1.800	3.598
	AVERAGE	6.043	6.134	27.156	6.364	4.910	3.882	3.971	4.053
	HIGH	9.433	7.810	43.323	8.805	5.908	8.230	5.687	6.819
Gadsden	LOW	0.293	0.240	2.384	0.306	0.238	NA	NA	0.393
	AVERAGE	0.838	0.759	5.208	0.827	0.543	NA	NA	0.723
	HIGH	1.106	0.889	9.068	0.930	0.598	NA	NA	0.895
Gilchrist	LOW	0.391	0.355	2.833	0.376	0.332	NA	NA	NA
	AVERAGE	0.942	0.847	5.709	0.917	0.612	NA	NA	NA
	HIGH	1.335	1.079	10.009	1.121	0.723	NA	NA	NA
Glades	LOW	1.219	0.719	9.043	1.111	0.914	NA	NA	1.591
	AVERAGE	3.350	2.166	17.448	2.972	1.775	NA	NA	2.258
	HIGH	3.901	3.133	27.991	3.276	2.052	NA	NA	3.141
Gulf	LOW	0.666	0.771	4.685	0.922	1.389	1.226	0.874	0.879
	AVERAGE	4.071	4.521	17.921	5.295	3.749	3.132	1.469	3.435
	HIGH	7.564	6.207	38.076	7.006	4.605	6.706	4.482	5.704
Hamilton	LOW	0.217	0.186	1.660	0.209	0.160	NA	NA	NA
	AVERAGE	0.516	0.460	2.954	0.479	0.314	NA	NA	NA
	HIGH	0.691	0.554	6.019	0.561	0.367	NA	NA	NA
Hardee	LOW	0.651	0.488	6.185	0.759	0.535	2.075	NA	1.082
	AVERAGE	2.281	1.719	12.026	1.935	1.229	2.075	NA	1.082
	HIGH	2.650	2.126	19.850	2.209	1.390	2.075	NA	1.082

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Hendry	LOW	0.924	0.740	7.175	1.160	0.713	1.787	0.822	1.641
	AVERAGE	3.723	2.738	18.726	3.296	1.876	3.664	2.045	2.204
	HIGH	5.068	4.069	34.882	4.309	2.675	4.116	2.679	3.317
Hernando	LOW	0.510	0.362	4.298	0.470	0.348	1.408	0.359	0.560
	AVERAGE	2.181	1.523	11.744	1.469	1.010	2.264	1.433	1.322
	HIGH	4.476	3.683	23.604	3.950	2.612	3.551	2.567	3.452
Highlands	LOW	0.828	0.472	6.072	0.704	0.442	0.813	0.467	0.429
	AVERAGE	2.369	1.810	16.031	1.913	1.229	2.001	1.328	1.356
	HIGH	4.032	3.238	29.091	3.391	2.123	2.853	1.868	2.841
Hillsborough	LOW	0.498	0.410	5.205	0.446	0.309	0.511	0.294	0.289
	AVERAGE	2.237	1.879	12.705	1.940	1.300	1.906	1.406	1.390
	HIGH	6.338	5.236	30.176	5.573	3.703	5.375	3.646	4.400
Holmes	LOW	0.479	0.439	3.599	0.463	0.357	NA	NA	0.805
	AVERAGE	1.168	1.070	6.357	1.034	0.733	NA	NA	0.805
	HIGH	1.444	1.161	11.558	1.209	0.772	NA	NA	0.805
Indian River	LOW	1.006	0.805	9.862	1.327	0.371	1.068	0.603	0.851
	AVERAGE	6.967	3.699	28.528	6.284	3.290	6.523	4.741	4.478
	HIGH	14.439	12.045	51.526	13.080	8.865	12.640	8.671	10.789
Jackson	LOW	0.350	0.310	2.730	0.394	0.264	NA	NA	0.439
	AVERAGE	1.060	0.939	6.054	0.955	0.639	NA	NA	0.762
	HIGH	1.681	1.351	12.961	1.423	0.908	NA	NA	1.055
Jefferson	LOW	0.250	0.250	2.060	0.247	0.202	NA	NA	NA
	AVERAGE	0.637	0.548	3.864	0.602	0.408	NA	NA	NA
	HIGH	0.874	0.702	7.247	0.731	0.472	NA	NA	NA
Lafayette	LOW	0.357	0.311	2.399	0.770	0.260	NA	NA	NA
	AVERAGE	0.826	0.704	4.423	0.836	0.494	NA	NA	NA
	HIGH	1.012	0.815	7.896	0.849	0.553	NA	NA	NA
Lake	LOW	0.400	0.316	3.548	0.363	0.202	0.484	0.331	0.345
	AVERAGE	1.494	1.130	12.333	1.115	0.745	1.568	0.952	1.111
	HIGH	2.595	2.081	19.777	2.146	1.360	1.976	1.308	1.851
Lee	LOW	0.585	0.494	5.944	0.710	0.325	0.536	0.254	0.374
	AVERAGE	4.438	2.090	21.202	2.242	1.586	3.836	1.905	1.846
	HIGH	13.228	11.112	54.964	11.903	8.163	11.489	7.995	9.934
Leon	LOW	0.264	0.220	2.354	0.267	0.169	0.279	0.106	0.120
	AVERAGE	0.847	0.744	5.381	0.666	0.432	0.539	0.442	0.497
	HIGH	1.131	0.910	8.817	0.956	0.614	0.893	0.631	0.909

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Levy	LOW	0.394	0.361	3.278	0.474	0.314	1.384	1.309	0.760
	AVERAGE	1.539	1.030	6.604	1.127	0.842	3.300	2.299	1.407
	HIGH	5.013	4.139	26.333	4.515	3.021	4.348	2.963	3.829
Liberty	LOW	0.471	0.483	3.660	0.536	0.862	NA	NA	NA
	AVERAGE	1.201	1.080	7.020	1.118	0.862	NA	NA	NA
	HIGH	1.583	1.274	11.996	1.351	0.862	NA	NA	NA
Madison	LOW	0.208	0.210	1.727	0.199	0.158	NA	NA	NA
	AVERAGE	0.617	0.529	3.645	0.538	0.370	NA	NA	NA
	HIGH	0.763	0.613	6.384	0.631	0.411	NA	NA	NA
Manatee	LOW	0.609	0.513	5.041	0.517	0.335	0.512	0.214	0.374
	AVERAGE	3.788	2.299	17.956	3.074	1.848	3.999	2.583	1.421
	HIGH	11.255	9.428	47.732	9.518	6.868	9.221	6.736	8.036
Marion	LOW	0.334	0.237	2.637	0.336	0.240	0.405	0.229	0.269
	AVERAGE	1.207	0.821	7.531	0.913	0.580	1.003	0.663	0.718
	HIGH	1.599	1.283	12.679	1.330	0.846	1.301	0.859	1.285
Martin	LOW	1.049	0.886	10.110	2.061	0.808	1.945	0.586	0.976
	AVERAGE	8.593	5.447	47.085	6.118	4.502	10.355	5.339	5.355
	HIGH	15.097	12.483	69.139	13.785	9.160	13.278	8.947	11.341
Miami-Dade	LOW	0.557	0.466	10.931	0.877	0.162	0.493	0.175	0.260
	AVERAGE	7.868	5.611	35.214	5.700	4.877	6.560	4.584	4.517
	HIGH	27.285	23.062	70.295	23.258	17.231	24.171	16.860	19.930
Monroe	LOW	4.104	3.329	33.528	4.826	2.542	6.906	2.118	2.156
	AVERAGE	20.156	17.823	92.858	23.107	15.477	23.089	12.953	13.707
	HIGH	30.770	26.227	104.441	28.479	20.183	27.685	19.698	22.148
Nassau	LOW	0.204	0.156	1.617	0.195	0.131	0.519	0.211	0.229
	AVERAGE	1.000	0.794	4.273	0.874	0.577	1.229	0.928	0.867
	HIGH	2.039	1.667	13.767	1.746	1.154	1.708	1.166	1.601
Okaloosa	LOW	0.356	0.391	3.744	0.449	0.318	0.606	1.021	0.622
	AVERAGE	5.143	4.547	13.261	4.910	3.438	7.091	5.012	5.064
	HIGH	12.745	10.561	57.500	11.918	8.006	11.508	7.809	9.456
Okeechobee	LOW	1.113	0.831	10.328	1.545	0.946	0.918	1.534	1.670
	AVERAGE	4.756	3.447	29.337	4.363	2.452	3.440	3.368	3.217
	HIGH	6.711	5.418	42.092	5.834	3.665	5.566	3.631	5.307
Orange	LOW	0.411	0.336	4.335	0.353	0.117	0.355	0.135	0.182
	AVERAGE	1.313	1.200	11.785	1.027	0.697	1.071	0.747	0.954
	HIGH	2.453	1.967	18.787	2.026	1.288	1.918	1.271	1.918

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Osceola	LOW	0.449	0.360	4.640	0.477	0.267	0.443	0.175	0.225
	AVERAGE	1.433	1.351	13.610	1.080	0.820	1.142	0.725	0.885
	HIGH	3.200	2.565	23.827	2.680	1.535	2.283	1.505	2.580
Palm Beach	LOW	0.947	0.799	10.177	0.880	0.301	0.775	0.391	0.552
	AVERAGE	8.694	5.613	41.085	6.480	4.684	8.079	4.819	4.335
	HIGH	19.046	15.912	77.059	17.337	11.738	16.872	11.541	14.137
Pasco	LOW	0.514	0.426	4.617	0.459	0.371	0.447	0.322	0.438
	AVERAGE	1.931	2.219	13.176	1.563	1.497	1.767	2.137	1.682
	HIGH	6.204	5.149	31.188	5.472	3.651	4.951	3.611	4.713
Pinellas	LOW	0.704	0.595	5.913	0.752	0.474	0.759	0.359	0.462
	AVERAGE	5.367	4.286	23.734	3.721	2.852	4.358	3.080	2.894
	HIGH	10.032	8.414	39.588	8.959	6.152	8.675	6.034	7.540
Polk	LOW	0.431	0.364	4.674	0.401	0.277	0.496	0.242	0.358
	AVERAGE	1.617	1.255	11.985	1.216	0.886	1.190	0.889	0.912
	HIGH	2.716	2.178	19.343	2.185	1.415	2.189	1.446	2.139
Putnam	LOW	0.318	0.247	2.574	0.356	0.237	0.379	0.218	0.243
	AVERAGE	0.975	0.820	6.241	0.857	0.561	0.766	0.481	0.744
	HIGH	1.606	1.286	12.880	1.217	0.775	1.200	0.800	1.205
St. Johns	LOW	0.320	0.271	2.865	0.311	0.148	0.282	0.177	0.250
	AVERAGE	1.237	1.348	8.311	1.441	0.957	1.777	1.393	1.427
	HIGH	3.882	3.156	23.802	3.403	2.232	3.308	2.203	3.010
St. Lucie	LOW	0.905	0.764	12.190	1.225	0.518	1.330	0.538	0.680
	AVERAGE	6.321	3.079	36.088	4.536	2.599	6.597	4.281	4.044
	HIGH	15.505	12.889	69.579	14.127	9.470	13.614	9.256	11.602
Santa Rosa	LOW	0.464	0.515	4.852	0.579	0.514	1.987	1.582	0.681
	AVERAGE	4.510	3.715	20.349	5.025	3.271	8.806	6.124	4.145
	HIGH	15.041	12.494	67.497	13.926	9.399	13.403	9.173	11.170
Sarasota	LOW	0.594	0.501	5.025	0.774	0.328	0.666	0.357	0.450
	AVERAGE	4.317	2.859	23.235	3.365	2.288	4.714	2.882	1.910
	HIGH	9.205	7.730	40.478	8.215	5.633	7.958	5.542	6.936
Seminole	LOW	0.385	0.326	4.224	0.361	0.218	0.349	0.184	0.154
	AVERAGE	1.406	1.192	11.262	1.086	0.723	1.111	0.780	0.942
	HIGH	1.983	1.589	15.644	1.635	1.037	1.595	1.011	1.523
Sumter	LOW	0.383	0.321	4.036	0.400	0.255	0.534	0.225	0.331
	AVERAGE	0.822	0.629	9.632	0.690	0.429	1.023	0.500	0.499
	HIGH	1.908	1.530	14.793	1.570	0.999	1.361	0.903	1.366

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Suwannee	LOW	0.262	0.245	2.130	0.262	0.199	NA	NA	0.187
	AVERAGE	0.708	0.602	4.014	0.611	0.434	NA	NA	0.473
	HIGH	1.041	0.839	8.286	0.865	0.561	NA	NA	0.796
Taylor	LOW	0.328	0.326	2.530	0.382	0.226	0.448	0.460	0.656
	AVERAGE	1.018	0.854	6.087	0.815	0.568	0.767	0.523	0.789
	HIGH	2.022	1.644	13.275	0.992	1.158	1.726	0.739	1.584
Union	LOW	0.271	0.265	2.087	0.277	0.209	NA	NA	NA
	AVERAGE	0.646	0.583	3.736	0.587	0.427	NA	NA	NA
	HIGH	0.864	0.693	7.245	0.708	0.461	NA	NA	NA
Volusia	LOW	0.339	0.285	3.541	0.306	0.207	0.301	0.271	0.183
	AVERAGE	2.259	1.619	13.105	1.712	1.133	2.631	1.968	1.592
	HIGH	5.613	4.585	32.193	4.991	3.239	4.835	3.207	4.308
Wakulla	LOW	0.403	0.324	3.392	0.480	0.313	0.568	2.468	0.530
	AVERAGE	1.244	1.207	7.245	1.199	1.146	2.255	2.907	1.185
	HIGH	5.013	4.136	23.833	4.658	3.083	4.430	2.999	3.203
Walton	LOW	0.476	0.382	4.429	0.537	0.437	1.239	0.760	0.952
	AVERAGE	4.062	2.879	14.294	4.154	2.614	7.072	3.505	4.774
	HIGH	11.296	9.372	51.910	10.438	7.030	10.058	6.852	8.432
Washington	LOW	0.548	0.557	4.268	0.585	0.391	0.939	NA	0.701
	AVERAGE	1.459	1.382	7.656	1.539	1.002	0.939	NA	0.792
	HIGH	2.646	2.134	18.293	2.299	1.460	0.939	NA	1.035
Statewide	LOW	0.204	0.156	1.617	0.195	0.116	0.238	0.103	0.108
	AVERAGE	2.818	3.013	14.909	2.135	2.303	3.083	3.286	2.715
	HIGH	30.770	26.227	104.441	28.479	20.183	27.685	19.698	22.148

Form A-4B: Output Ranges (2017 FHCC Exposure Data)
LOSS COSTS PER \$1000 for Specified Deductibles

Form A-4B: Output Ranges (2017 FHCC Exposure Data)
LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide
 Model Name & Version Number: AIR Hurricane Model for the United States version 17.0.1 as implemented in Touchstone version 8.2.5
 Model Release Date: 6/14/2019

Percentage Difference Between Touchstone 8.2.5 Output Ranges and Touchstone 6.1.0 Output Ranges for Specified Deductibles

Change in Loss Costs:		No	No	No	No	No	No	No	
Min:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
Max:	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
COUNTY	LOSS COSTS	FRAME OWNERS	FRAME OWNERS	MOBILE HOMES	FRAME RENTERS	MASONRY RENTERS	MASONRY CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
HENDRY	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HENDRY	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
HENDRY	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
ORANGE	LOW	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
ORANGE	AVERAGE	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
ORANGE	HIGH	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
HENDRY	LOW	0.687	0.554	5.788	0.887	0.544	1.391	0.596	1.155
HENDRY	AVERAGE	2.920	2.095	16.655	2.608	1.484	2.800	1.545	1.530
HENDRY	HIGH	4.016	3.160	31.989	3.444	2.135	3.173	2.045	2.246
ORANGE	LOW	0.309	0.254	3.350	0.278	0.095	0.479	0.150	0.130
ORANGE	AVERAGE	0.978	0.888	10.195	0.784	0.532	0.786	0.547	0.618
ORANGE	HIGH	1.883	1.490	16.697	1.585	1.009	1.439	0.950	1.293

Form A-4B: Output Ranges (2017 FHCF Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for United States version 17.0.0 as implemented in Touchstone version 6.1.0

Model Release Date: 9/4/2018

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Alachua	LOW	0.210	0.170	1.895	0.201	0.107	0.191	0.098	0.071
	AVERAGE	0.579	0.548	4.165	0.467	0.323	0.503	0.342	0.391
	HIGH	0.926	0.737	8.417	0.789	0.504	0.727	0.484	0.635
Baker	LOW	0.159	0.146	1.242	0.166	0.116	NA	NA	0.221
	AVERAGE	0.372	0.337	2.693	0.369	0.240	NA	NA	0.221
	HIGH	0.520	0.417	4.928	0.437	0.286	NA	NA	0.221
Bay	LOW	0.422	0.427	4.232	0.638	0.426	0.932	0.389	0.389
	AVERAGE	3.950	3.252	17.895	3.433	2.387	6.411	3.758	3.631
	HIGH	9.700	7.931	48.325	9.159	6.136	8.696	5.848	6.578
Bradford	LOW	0.193	0.198	1.635	0.223	0.156	NA	NA	NA
	AVERAGE	0.562	0.509	3.686	0.533	0.336	NA	NA	NA
	HIGH	0.699	0.557	6.613	0.588	0.381	NA	NA	NA
Brevard	LOW	0.521	0.418	5.495	0.545	0.312	0.618	0.185	0.207
	AVERAGE	3.184	2.532	24.996	3.266	2.145	3.207	2.721	2.501
	HIGH	10.396	8.571	51.253	9.477	6.411	8.997	6.119	7.092
Broward	LOW	0.422	0.356	8.836	0.400	0.241	0.426	0.231	0.236
	AVERAGE	6.227	4.264	35.980	4.037	3.361	4.489	3.284	3.360
	HIGH	18.160	15.135	72.810	16.546	11.304	15.060	10.896	12.375
Calhoun	LOW	0.432	0.299	3.202	0.377	0.289	NA	NA	NA
	AVERAGE	1.054	0.913	6.370	0.900	0.632	NA	NA	NA
	HIGH	1.651	1.304	13.830	1.104	0.704	NA	NA	NA
Charlotte	LOW	0.507	0.407	4.409	0.690	0.355	0.473	0.219	0.208
	AVERAGE	2.832	1.837	12.480	2.155	1.386	2.945	1.252	1.263
	HIGH	7.614	6.276	39.273	6.812	4.595	6.434	4.400	5.248
Citrus	LOW	0.343	0.233	3.043	0.363	0.221	0.353	0.288	0.233
	AVERAGE	1.180	0.807	7.308	0.917	0.593	1.064	0.707	0.761
	HIGH	1.567	1.248	12.376	1.351	0.860	1.261	0.828	1.082
Clay	LOW	0.186	0.157	1.749	0.209	0.143	0.182	0.141	0.159
	AVERAGE	0.525	0.523	3.688	0.517	0.345	0.403	0.281	0.398
	HIGH	0.874	0.697	7.789	0.742	0.477	0.710	0.472	0.623
Collier	LOW	0.535	0.453	6.276	0.436	0.242	0.442	0.151	0.296
	AVERAGE	4.020	2.717	22.472	3.230	2.321	4.273	2.593	2.207
	HIGH	13.103	10.893	57.517	11.983	8.224	11.381	7.852	8.974
Columbia	LOW	0.178	0.135	1.479	0.177	0.134	0.416	0.235	0.221
	AVERAGE	0.477	0.420	3.172	0.408	0.289	0.442	0.305	0.221
	HIGH	0.718	0.574	6.637	0.608	0.395	0.468	0.315	0.221

Form A-4B: Output Ranges (2017 FHCF Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for United States version 17.0.0 as implemented in Touchstone version 6.1.0

Model Release Date: 9/4/2018

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
DeSoto	LOW	0.501	0.403	5.548	0.802	0.386	0.840	0.382	0.665
	AVERAGE	1.924	1.398	11.272	1.791	0.956	1.172	0.814	0.854
	HIGH	2.349	1.862	19.446	2.002	1.263	1.553	1.215	1.333
Dixie	LOW	0.324	0.274	2.194	0.288	0.494	0.334	0.241	0.303
	AVERAGE	0.923	0.627	5.167	0.714	0.509	0.740	0.477	0.631
	HIGH	2.919	2.385	18.032	0.829	0.680	1.077	0.724	0.885
Duval	LOW	0.167	0.142	1.470	0.187	0.085	0.192	0.072	0.082
	AVERAGE	0.714	0.641	4.075	0.588	0.418	0.518	0.412	0.445
	HIGH	2.413	1.959	17.555	2.129	1.497	1.915	1.297	1.590
Escambia	LOW	0.332	0.287	3.631	0.412	0.318	0.849	0.431	0.694
	AVERAGE	3.673	3.510	16.989	3.371	2.521	5.036	3.383	3.521
	HIGH	9.987	8.174	50.635	11.122	6.235	8.775	5.927	6.815
Flagler	LOW	0.238	0.191	2.520	0.278	0.203	0.327	0.154	0.196
	AVERAGE	1.451	0.887	8.789	1.024	0.629	1.812	0.747	0.618
	HIGH	3.532	2.838	23.491	3.177	2.061	2.989	1.954	2.451
Franklin	LOW	1.466	1.403	10.001	2.261	2.068	1.525	1.467	2.858
	AVERAGE	5.216	5.299	25.190	5.618	4.372	3.276	3.415	3.225
	HIGH	8.320	6.811	40.851	7.871	5.285	7.217	4.959	5.432
Gadsden	LOW	0.218	0.179	1.827	0.232	0.177	NA	NA	0.260
	AVERAGE	0.621	0.559	4.374	0.628	0.415	NA	NA	0.475
	HIGH	0.830	0.661	7.879	0.714	0.460	NA	NA	0.586
Gilchrist	LOW	0.295	0.264	2.210	0.291	0.257	NA	NA	NA
	AVERAGE	0.723	0.646	4.831	0.722	0.483	NA	NA	NA
	HIGH	1.037	0.830	8.778	0.888	0.574	NA	NA	NA
Glades	LOW	0.891	0.537	7.399	0.842	0.693	NA	NA	1.107
	AVERAGE	2.593	1.633	15.382	2.336	1.396	NA	NA	1.535
	HIGH	3.047	2.404	25.398	2.589	1.624	NA	NA	2.146
Gulf	LOW	0.484	0.560	3.785	0.690	1.128	0.948	0.660	0.623
	AVERAGE	3.416	3.805	16.371	4.598	3.265	2.583	1.161	2.621
	HIGH	6.563	5.313	35.716	6.156	4.045	5.785	3.825	4.462
Hamilton	LOW	0.163	0.140	1.227	0.161	0.120	NA	NA	NA
	AVERAGE	0.382	0.340	2.354	0.365	0.238	NA	NA	NA
	HIGH	0.511	0.408	5.052	0.427	0.278	NA	NA	NA
Hardee	LOW	0.487	0.366	4.932	0.574	0.406	1.559	NA	0.750
	AVERAGE	1.747	1.299	10.372	1.517	0.962	1.559	NA	0.750
	HIGH	2.064	1.633	17.684	1.755	1.102	1.559	NA	0.750

Form A-4B: Output Ranges (2017 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for United States version 17.0.0 as implemented in Touchstone version 6.1.0

Model Release Date: 9/4/2018

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Hendry	LOW	0.687	0.554	5.788	0.887	0.544	1.291	0.596	1.155
	AVERAGE	2.920	2.095	16.655	2.608	1.484	2.800	1.545	1.530
	HIGH	4.016	3.160	31.989	3.444	2.135	3.173	2.045	2.246
Hernando	LOW	0.389	0.274	3.459	0.366	0.269	1.098	0.267	0.395
	AVERAGE	1.770	1.211	10.378	1.195	0.826	1.836	1.149	0.975
	HIGH	3.797	3.092	21.552	3.406	2.256	2.966	2.142	2.639
Highlands	LOW	0.604	0.355	4.785	0.537	0.333	0.593	0.339	0.296
	AVERAGE	1.798	1.354	14.064	1.475	0.950	1.486	0.984	0.937
	HIGH	3.152	2.487	26.386	2.684	1.680	2.167	1.408	1.938
Hillsborough	LOW	0.375	0.309	4.164	0.353	0.241	0.392	0.219	0.198
	AVERAGE	1.810	1.501	11.192	1.602	1.075	1.527	1.121	1.013
	HIGH	5.455	4.462	27.856	4.858	3.236	4.578	3.086	3.403
Holmes	LOW	0.351	0.320	2.811	0.346	0.265	NA	NA	0.548
	AVERAGE	0.868	0.790	5.345	0.781	0.559	NA	NA	0.548
	HIGH	1.081	0.857	10.132	0.921	0.590	NA	NA	0.548
Indian River	LOW	0.749	0.602	8.188	1.009	0.278	0.793	0.440	0.602
	AVERAGE	5.882	3.031	25.964	5.391	2.800	5.497	3.994	3.476
	HIGH	12.789	10.563	48.210	11.693	7.947	11.114	7.577	8.719
Jackson	LOW	0.260	0.230	2.069	0.296	0.196	NA	NA	0.294
	AVERAGE	0.784	0.689	5.088	0.719	0.485	NA	NA	0.501
	HIGH	1.272	1.007	11.493	1.093	0.700	NA	NA	0.690
Jefferson	LOW	0.187	0.185	1.565	0.187	0.151	NA	NA	NA
	AVERAGE	0.474	0.406	3.179	0.461	0.312	NA	NA	NA
	HIGH	0.655	0.522	6.247	0.561	0.362	NA	NA	NA
Lafayette	LOW	0.266	0.231	1.850	0.595	0.198	NA	NA	NA
	AVERAGE	0.628	0.532	3.673	0.654	0.387	NA	NA	NA
	HIGH	0.774	0.618	6.825	0.666	0.434	NA	NA	NA
Lake	LOW	0.300	0.238	2.714	0.277	0.149	0.369	0.245	0.234
	AVERAGE	1.125	0.842	10.749	0.856	0.574	1.170	0.706	0.750
	HIGH	1.994	1.577	17.637	1.679	1.065	1.483	0.977	1.248
Lee	LOW	0.439	0.371	4.783	0.561	0.249	0.406	0.185	0.255
	AVERAGE	3.703	1.640	19.188	1.820	1.292	3.154	1.522	1.357
	HIGH	11.771	9.800	51.642	10.690	7.356	10.142	7.022	8.091
Leon	LOW	0.197	0.165	1.810	0.200	0.127	0.207	0.075	0.079
	AVERAGE	0.633	0.552	4.560	0.508	0.330	0.395	0.324	0.331
	HIGH	0.857	0.680	7.714	0.743	0.478	0.663	0.468	0.603

Form A-4B: Output Ranges (2017 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for United States version 17.0.0 as implemented in Touchstone version 6.1.0

Model Release Date: 9/4/2018

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Levy	LOW	0.292	0.267	2.584	0.361	0.238	1.101	1.052	0.528
	AVERAGE	1.224	0.792	5.630	0.895	0.678	2.765	1.917	1.035
	HIGH	4.279	3.499	24.181	3.917	2.628	3.689	2.498	2.950
Liberty	LOW	0.345	0.351	2.913	0.394	0.669	NA	NA	NA
	AVERAGE	0.903	0.805	6.025	0.858	0.669	NA	NA	NA
	HIGH	1.203	0.953	10.660	1.045	0.669	NA	NA	NA
Madison	LOW	0.156	0.156	1.281	0.153	0.118	NA	NA	NA
	AVERAGE	0.459	0.393	2.970	0.412	0.283	NA	NA	NA
	HIGH	0.570	0.455	5.424	0.484	0.315	NA	NA	NA
Manatee	LOW	0.457	0.385	4.059	0.406	0.257	0.388	0.153	0.259
	AVERAGE	3.180	1.879	16.222	2.613	1.566	3.387	2.163	1.069
	HIGH	9.977	8.287	44.749	8.516	6.174	8.092	5.892	6.502
Marion	LOW	0.248	0.178	2.000	0.254	0.180	0.307	0.169	0.182
	AVERAGE	0.916	0.616	6.411	0.710	0.450	0.751	0.497	0.490
	HIGH	1.237	0.980	11.111	1.051	0.667	0.991	0.648	0.880
Martin	LOW	0.793	0.672	8.296	1.575	0.620	1.484	0.425	0.674
	AVERAGE	7.323	4.532	43.900	5.208	3.868	8.960	4.499	4.188
	HIGH	13.374	10.935	65.357	12.307	8.188	11.674	7.798	9.180
Miami-Dade	LOW	0.429	0.359	9.067	0.667	0.118	0.389	0.123	0.176
	AVERAGE	6.652	4.643	32.399	4.884	4.229	5.501	3.838	3.542
	HIGH	24.978	20.948	66.545	21.270	15.870	21.974	15.232	16.945
Monroe	LOW	3.447	2.772	30.787	4.242	2.197	5.901	1.685	1.601
	AVERAGE	18.327	16.118	89.072	21.330	14.295	21.084	11.655	11.635
	HIGH	28.443	24.063	100.697	26.453	18.770	25.473	18.019	19.093
Nassau	LOW	0.155	0.116	1.215	0.151	0.097	0.409	0.158	0.161
	AVERAGE	0.788	0.621	3.550	0.707	0.467	0.971	0.733	0.620
	HIGH	1.638	1.328	12.201	1.431	0.950	1.358	0.926	1.148
Okaloosa	LOW	0.266	0.291	2.917	0.338	0.239	0.439	0.763	0.412
	AVERAGE	4.367	3.838	11.803	4.227	2.983	6.117	4.301	3.937
	HIGH	11.334	9.290	54.374	10.709	7.197	10.198	6.860	7.691
Okeechobee	LOW	0.824	0.622	8.520	1.174	0.720	0.685	1.143	1.159
	AVERAGE	3.798	2.694	26.647	3.544	1.980	2.685	2.660	2.316
	HIGH	5.492	4.357	38.917	4.825	3.026	4.464	2.879	3.841
Orange	LOW	0.309	0.254	3.350	0.278	0.085	0.272	0.095	0.120
	AVERAGE	0.978	0.888	10.195	0.784	0.532	0.786	0.547	0.638
	HIGH	1.883	1.490	16.697	1.585	1.009	1.439	0.950	1.293

Form A-4B: Output Ranges (2017 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for United States version 17.0.0 as implemented in Touchstone version 6.1.0

Model Release Date: 9/4/2018

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Osceola	LOW	0.338	0.272	3.597	0.365	0.205	0.338	0.126	0.149
	AVERAGE	1.074	1.006	11.840	0.828	0.630	0.840	0.532	0.596
	HIGH	2.478	1.954	21.417	2.106	1.205	1.726	1.131	1.751
Palm Beach	LOW	0.710	0.601	8.368	0.685	0.226	0.585	0.285	0.371
	AVERAGE	7.405	4.674	38.015	5.534	4.042	6.838	4.014	3.353
	HIGH	17.123	14.176	73.060	15.674	10.647	15.066	10.238	11.702
Pasco	LOW	0.391	0.325	3.697	0.367	0.290	0.345	0.241	0.306
	AVERAGE	1.561	1.824	11.679	1.288	1.266	1.419	1.774	1.268
	HIGH	5.377	4.422	28.881	4.807	3.212	4.226	3.083	3.704
Pinellas	LOW	0.544	0.459	4.889	0.605	0.376	0.594	0.266	0.324
	AVERAGE	4.613	3.638	21.761	3.200	2.477	3.702	2.609	2.261
	HIGH	8.891	7.394	37.033	8.025	5.532	7.626	5.279	6.111
Polk	LOW	0.325	0.276	3.629	0.318	0.207	0.369	0.173	0.246
	AVERAGE	1.217	0.934	10.360	0.935	0.683	0.883	0.656	0.622
	HIGH	2.075	1.641	17.191	1.697	1.101	1.637	1.077	1.431
Putnam	LOW	0.238	0.186	1.963	0.274	0.178	0.277	0.159	0.163
	AVERAGE	0.726	0.606	5.241	0.655	0.428	0.562	0.351	0.494
	HIGH	1.214	0.960	11.305	0.935	0.595	0.886	0.588	0.800
St. Johns	LOW	0.243	0.206	2.222	0.247	0.111	0.218	0.128	0.174
	AVERAGE	0.979	1.068	7.165	1.184	0.784	1.429	1.117	1.038
	HIGH	3.209	2.581	21.623	2.868	1.885	2.715	1.793	2.228
St. Lucie	LOW	0.682	0.579	10.251	0.925	0.399	0.998	0.400	0.481
	AVERAGE	5.226	2.454	33.201	3.765	2.159	5.525	3.574	3.112
	HIGH	13.757	11.317	65.838	12.642	8.491	11.990	8.091	9.403
Santa Rosa	LOW	0.347	0.383	3.820	0.437	0.383	1.569	1.237	0.450
	AVERAGE	3.764	3.062	18.419	4.287	2.802	7.651	5.271	3.174
	HIGH	13.373	10.986	64.015	12.485	8.437	11.846	8.045	9.071
Sarasota	LOW	0.444	0.375	4.009	0.589	0.251	0.501	0.263	0.319
	AVERAGE	3.640	2.361	21.237	2.868	1.960	4.005	2.422	1.444
	HIGH	8.119	6.766	37.729	7.333	5.045	6.968	4.833	5.589
Seminole	LOW	0.290	0.246	3.259	0.285	0.166	0.268	0.131	0.101
	AVERAGE	1.051	0.884	9.711	0.831	0.553	0.817	0.571	0.630
	HIGH	1.509	1.194	13.774	1.269	0.805	1.189	0.748	1.016
Sumter	LOW	0.287	0.242	3.164	0.312	0.194	0.393	0.161	0.226
	AVERAGE	0.609	0.466	8.300	0.531	0.328	0.761	0.368	0.342
	HIGH	1.462	1.159	13.047	1.230	0.782	1.017	0.671	0.917

Form A-4B: Output Ranges (2017 FHC Exposure Data)

LOSS COSTS PER \$1000 for Specified Deductibles

Modeling Organization: AIR Worldwide

Model Name & Version Number: AIR Hurricane Model for United States version 17.0.0 as implemented in Touchstone version 6.1.0

Model Release Date: 9/4/2018

COUNTY	LOSS COSTS	FRAME OWNERS	MASONRY OWNERS	MANUFACTURED HOMES	FRAME RENTERS	MASONRY RENTERS	FRAME CONDO UNIT	MASONRY CONDO UNIT	COMMERCIAL RESIDENTIAL
Suwannee	LOW	0.196	0.183	1.609	0.201	0.149	NA	NA	0.125
	AVERAGE	0.528	0.448	3.287	0.468	0.332	NA	NA	0.320
	HIGH	0.791	0.632	7.152	0.673	0.437	NA	NA	0.536
Taylor	LOW	0.246	0.241	1.967	0.292	0.170	0.333	0.346	0.453
	AVERAGE	0.784	0.651	5.211	0.639	0.447	0.588	0.397	0.548
	HIGH	1.626	1.306	11.859	0.783	0.954	1.377	0.572	1.129
Union	LOW	0.204	0.198	1.573	0.215	0.158	NA	NA	NA
	AVERAGE	0.482	0.434	3.024	0.453	0.328	NA	NA	NA
	HIGH	0.647	0.517	6.156	0.546	0.355	NA	NA	NA
Volusia	LOW	0.253	0.214	2.721	0.239	0.156	0.230	0.194	0.120
	AVERAGE	1.792	1.267	11.499	1.385	0.916	2.121	1.591	1.149
	HIGH	4.727	3.818	29.541	4.277	2.775	4.044	2.660	3.258
Wakulla	LOW	0.300	0.242	2.727	0.367	0.237	0.420	2.057	0.353
	AVERAGE	0.981	0.949	6.308	0.969	0.954	1.862	2.449	0.868
	HIGH	4.293	3.497	21.960	4.057	2.686	3.773	2.532	2.419
Walton	LOW	0.352	0.285	3.522	0.403	0.327	0.909	0.578	0.664
	AVERAGE	3.388	2.344	12.824	3.537	2.220	6.098	2.936	3.698
	HIGH	9.963	8.175	48.891	9.301	6.269	8.893	5.991	6.768
Washington	LOW	0.401	0.406	3.393	0.431	0.291	0.682	NA	0.457
	AVERAGE	1.106	1.040	6.544	1.196	0.783	0.682	NA	0.529
	HIGH	2.081	1.649	16.567	1.834	1.167	0.682	NA	0.716
Statewide	LOW	0.155	0.116	1.215	0.151	0.085	0.182	0.072	0.071
	AVERAGE	2.321	2.459	13.307	1.770	1.952	2.558	2.725	2.079
	HIGH	28.443	24.063	100.697	26.453	18.770	25.473	18.019	19.093