

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
00041	BROWARD	011	4.044	3.596	18.106
00042	BREVARD	009	3.343	3.087	11.502
00043	MIAMI-DADE	086	5.258	4.660	21.429
00045	MARION	083	1.479	1.347	5.485
00053	PALM BEACH	099	3.878	3.447	17.268
00087	INDIAN RIVER	061	3.664	3.388	12.237
00097	MONROE	087	3.184	2.831	14.438
00098	MONROE	087	5.194	4.603	20.624
00222	VOLUSIA	127	3.836	3.556	13.177
00223	BROWARD	011	6.366	5.770	26.366
00225	BREVARD	009	2.872	2.660	10.078
00226	MIAMI-DADE	086	6.503	5.901	26.141
00228	MIAMI-DADE	086	9.200	8.373	33.882
00229	MARION	083	1.620	1.480	5.945
00232	SARASOTA	115	3.189	2.953	11.388
00234	PALM BEACH	099	4.424	3.957	18.963
32003	CLAY	019	1.054	0.965	3.743
32004	ST. JOHNS	109	1.435	1.318	4.759
32006	CLAY	019	0.858	0.785	3.092
32007	PUTNAM	107	0.930	0.848	3.467
32008	SUWANNEE	121	0.975	0.890	3.428
32009	NASSAU	089	0.488	0.444	1.873
32011	NASSAU	089	0.495	0.450	1.893
32013	LAFAYETTE	067	0.647	0.590	2.371
32024	COLUMBIA	023	0.804	0.732	2.922
32025	COLUMBIA	023	0.746	0.681	2.743
32026	BRADFORD	007	0.596	0.542	2.278
32030	CLAY	019	0.606	0.552	2.308
32033	ST. JOHNS	109	0.976	0.890	3.536
32034	NASSAU	089	1.735	1.599	5.547
32035	NASSAU	089	1.919	1.771	6.017
32038	COLUMBIA	023	0.935	0.853	3.344
32040	BAKER	003	0.534	0.485	2.049
32041	NASSAU	089	0.749	0.686	2.703
32042	BRADFORD	007	0.698	0.635	2.662
32043	CLAY	019	0.905	0.827	3.329
32044	BRADFORD	007	0.720	0.655	2.749
32046	NASSAU	089	0.456	0.414	1.759
32050	CLAY	019	0.606	0.552	2.308
32052	HAMILTON	047	0.521	0.473	1.973
32053	HAMILTON	047	0.442	0.402	1.706
32054	UNION	125	0.711	0.647	2.675
32055	COLUMBIA	023	0.674	0.615	2.499
32056	COLUMBIA	023	0.732	0.668	2.684
32058	BRADFORD	007	0.634	0.577	2.425
32059	MADISON	079	0.630	0.574	2.317
32060	SUWANNEE	121	0.641	0.584	2.360
32061	COLUMBIA	023	0.502	0.456	1.945
32062	SUWANNEE	121	0.820	0.748	2.926
32063	BAKER	003	0.604	0.551	2.267
32064	SUWANNEE	121	0.720	0.658	2.597
32065	CLAY	019	0.726	0.662	2.686
32066	LAFAYETTE	067	0.710	0.647	2.591

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			Frame Owners	Masonry Owners	Manufactured Homes
32067	CLAY	019	0.858	0.785	3.092
32068	CLAY	019	0.622	0.566	2.362
32071	SUWANNEE	121	0.939	0.857	3.315
32072	BAKER	003	0.563	0.512	2.148
32073	CLAY	019	0.826	0.756	2.994
32079	CLAY	019	0.764	0.696	2.866
32080	ST. JOHNS	109	2.162	1.992	6.834
32081	ST. JOHNS	109	0.843	0.768	2.986
32082	ST. JOHNS	109	1.527	1.403	5.048
32083	UNION	125	0.598	0.543	2.284
32084	ST. JOHNS	109	1.614	1.484	5.334
32085	ST. JOHNS	109	1.961	1.806	6.289
32086	ST. JOHNS	109	1.452	1.333	4.890
32087	BAKER	003	0.468	0.425	1.825
32091	BRADFORD	007	0.829	0.757	3.105
32092	ST. JOHNS	109	1.029	0.941	3.642
32094	SUWANNEE	121	0.739	0.673	2.684
32095	ST. JOHNS	109	1.359	1.247	4.565
32096	HAMILTON	047	0.590	0.537	2.202
32097	NASSAU	089	0.971	0.890	3.384
32099	DUVAL	031	0.645	0.589	2.387
32102	LAKE	069	1.068	0.977	4.431
32105	VOLUSIA	127	1.183	1.083	4.778
32110	FLAGLER	035	1.042	0.950	3.796
32111	MARION	083	1.673	1.530	6.073
32112	PUTNAM	107	1.411	1.287	5.105
32113	MARION	083	1.236	1.126	4.605
32114	VOLUSIA	127	2.498	2.323	8.650
32115	VOLUSIA	127	2.853	2.659	9.600
32116	VOLUSIA	127	3.018	2.793	13.815
32117	VOLUSIA	127	2.440	2.269	8.463
32118	VOLUSIA	127	3.663	3.426	11.793
32119	VOLUSIA	127	2.673	2.490	9.122
32120	VOLUSIA	127	2.303	2.139	8.096
32121	VOLUSIA	127	3.502	3.274	11.360
32122	VOLUSIA	127	2.250	2.088	7.975
32123	VOLUSIA	127	2.288	2.125	8.041
32124	VOLUSIA	127	1.423	1.306	5.380
32125	VOLUSIA	127	2.814	2.622	9.489
32126	VOLUSIA	127	2.723	2.516	12.562
32127	VOLUSIA	127	2.351	2.176	8.069
32128	VOLUSIA	127	1.716	1.583	6.270
32129	VOLUSIA	127	1.859	1.716	6.652
32130	VOLUSIA	127	1.356	1.244	5.344
32131	PUTNAM	107	1.322	1.210	4.755
32132	VOLUSIA	127	2.343	2.169	8.021
32133	MARION	083	2.295	2.098	7.976
32134	MARION	083	1.114	1.012	4.288
32135	FLAGLER	035	3.177	2.955	10.196
32136	FLAGLER	035	2.578	2.376	8.074
32137	FLAGLER	035	1.953	1.797	6.405
32138	PUTNAM	107	1.006	0.916	3.782
32139	PUTNAM	107	1.502	1.369	5.462

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32140	PUTNAM	107	0.793	0.721	3.048
32141	VOLUSIA	127	2.524	2.338	8.535
32142	FLAGLER	035	3.177	2.955	10.196
32143	FLAGLER	035	3.177	2.955	10.196
32145	ST. JOHNS	109	0.982	0.895	3.612
32147	PUTNAM	107	0.945	0.861	3.601
32148	PUTNAM	107	1.073	0.979	4.039
32149	PUTNAM	107	1.142	1.042	4.265
32151	FLAGLER	035	1.301	1.193	4.539
32157	PUTNAM	107	1.370	1.249	4.989
32158	LAKE	069	1.474	1.350	6.043
32159	LAKE	069	1.508	1.382	6.169
32160	CLAY	019	1.106	1.007	4.084
32162	SUMTER	119	1.580	1.450	6.414
32163	SUMTER	119	1.595	1.464	6.481
32164	FLAGLER	035	1.323	1.213	4.601
32168	VOLUSIA	127	2.001	1.849	7.112
32169	VOLUSIA	127	4.231	3.938	13.047
32170	VOLUSIA	127	3.605	3.323	15.901
32173	VOLUSIA	127	1.633	1.504	6.008
32174	VOLUSIA	127	1.762	1.624	6.382
32175	VOLUSIA	127	1.678	1.546	6.170
32176	VOLUSIA	127	2.788	2.584	9.254
32177	PUTNAM	107	1.057	0.965	3.944
32178	PUTNAM	107	1.242	1.135	4.533
32179	MARION	083	1.635	1.490	6.005
32180	VOLUSIA	127	1.143	1.047	4.649
32181	PUTNAM	107	1.326	1.209	4.856
32182	MARION	083	0.987	0.897	3.794
32183	MARION	083	2.295	2.098	7.976
32185	PUTNAM	107	1.078	0.982	4.022
32187	PUTNAM	107	0.983	0.895	3.679
32189	PUTNAM	107	1.125	1.026	4.203
32190	VOLUSIA	127	1.189	1.090	4.813
32192	MARION	083	1.416	1.291	5.174
32193	PUTNAM	107	1.163	1.059	4.373
32195	MARION	083	1.671	1.523	6.136
32198	VOLUSIA	127	2.259	2.097	7.980
32201	DUVAL	031	1.126	1.035	3.845
32202	DUVAL	031	1.144	1.052	3.899
32203	DUVAL	031	1.049	0.964	3.648
32204	DUVAL	031	1.096	1.007	3.794
32205	DUVAL	031	0.987	0.906	3.461
32206	DUVAL	031	1.186	1.091	4.061
32207	DUVAL	031	1.169	1.075	4.016
32208	DUVAL	031	0.836	0.765	3.002
32209	DUVAL	031	0.931	0.854	3.278
32210	DUVAL	031	0.743	0.679	2.714
32211	DUVAL	031	0.967	0.886	3.416
32212	DUVAL	031	1.175	1.078	4.056
32214	DUVAL	031	1.125	1.031	3.907
32215	DUVAL	031	0.598	0.544	2.269

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32216	DUVAL	031	0.990	0.908	3.467
32217	DUVAL	031	1.093	1.004	3.787
32218	DUVAL	031	0.787	0.720	2.849
32219	DUVAL	031	0.598	0.546	2.233
32220	DUVAL	031	0.633	0.578	2.347
32221	DUVAL	031	0.659	0.602	2.440
32222	DUVAL	031	0.658	0.601	2.441
32223	DUVAL	031	1.027	0.941	3.620
32224	DUVAL	031	1.157	1.061	3.988
32225	DUVAL	031	1.190	1.092	4.084
32226	DUVAL	031	1.369	1.258	4.601
32227	DUVAL	031	2.196	2.027	6.830
32228	DUVAL	031	2.084	1.924	6.540
32229	DUVAL	031	0.690	0.630	2.531
32230	DUVAL	031	1.049	0.964	3.648
32231	DUVAL	031	1.138	1.046	3.918
32232	DUVAL	031	1.049	0.964	3.648
32233	DUVAL	031	1.654	1.523	5.395
32234	DUVAL	031	0.581	0.528	2.208
32235	DUVAL	031	1.390	1.281	4.666
32236	DUVAL	031	0.869	0.796	3.086
32237	DUVAL	031	0.887	0.811	3.167
32238	DUVAL	031	0.788	0.720	2.854
32239	DUVAL	031	1.122	1.029	3.886
32240	DUVAL	031	1.597	1.480	5.578
32241	DUVAL	031	0.907	0.830	3.234
32244	DUVAL	031	0.706	0.645	2.598
32245	DUVAL	031	0.977	0.897	3.425
32246	DUVAL	031	0.917	0.839	3.257
32247	DUVAL	031	1.138	1.046	3.918
32250	DUVAL	031	1.633	1.503	5.341
32254	DUVAL	031	0.856	0.784	3.045
32255	DUVAL	031	1.230	1.132	4.195
32256	DUVAL	031	0.813	0.743	2.922
32257	DUVAL	031	0.840	0.768	3.020
32258	DUVAL	031	0.770	0.703	2.791
32259	ST. JOHNS	109	0.889	0.813	3.190
32260	ST. JOHNS	109	0.907	0.830	3.237
32266	DUVAL	031	1.585	1.459	5.208
32267	DUVAL	031	2.242	2.071	6.969
32276	DUVAL	031	0.887	0.812	3.168
32277	DUVAL	031	1.168	1.072	4.025
32290	DUVAL	031	0.951	0.870	3.367
32294	DUVAL	031	0.951	0.870	3.367
32296	DUVAL	031	0.898	0.822	3.205
32297	DUVAL	031	0.945	0.865	3.341
32301	LEON	073	0.691	0.635	2.364
32302	LEON	073	0.675	0.621	2.318
32303	LEON	073	0.535	0.489	1.913
32304	LEON	073	0.740	0.681	2.545
32305	LEON	073	0.787	0.722	2.687
32306	LEON	073	0.773	0.711	2.647

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32307	LEON	073	0.675	0.621	2.318
32308	LEON	073	0.510	0.467	1.815
32309	LEON	073	0.545	0.499	1.932
32310	LEON	073	0.676	0.619	2.378
32311	LEON	073	0.666	0.611	2.299
32312	LEON	073	0.547	0.500	1.951
32313	LEON	073	0.675	0.621	2.318
32314	LEON	073	0.675	0.621	2.318
32315	LEON	073	0.499	0.456	1.783
32316	LEON	073	0.788	0.725	2.695
32317	LEON	073	0.543	0.497	1.915
32318	LEON	073	0.552	0.506	1.950
32320	FRANKLIN	037	3.162	2.923	9.238
32321	LIBERTY	077	0.816	0.743	3.015
32322	FRANKLIN	037	2.618	2.404	7.776
32323	FRANKLIN	037	3.390	3.144	10.129
32324	GADSDEN	039	0.605	0.550	2.306
32326	WAKULLA	129	0.774	0.707	2.667
32327	WAKULLA	129	0.861	0.787	2.933
32328	FRANKLIN	037	3.663	3.373	10.449
32329	FRANKLIN	037	4.028	3.759	11.994
32330	GADSDEN	039	0.632	0.575	2.369
32331	MADISON	079	0.409	0.372	1.521
32332	GADSDEN	039	0.597	0.544	2.237
32333	GADSDEN	039	0.462	0.421	1.719
32334	LIBERTY	077	0.754	0.688	2.768
32335	GULF	045	0.955	0.870	3.439
32336	JEFFERSON	065	0.484	0.442	1.731
32337	JEFFERSON	065	0.505	0.461	1.783
32340	MADISON	079	0.523	0.477	1.938
32341	MADISON	079	0.541	0.492	1.989
32343	GADSDEN	039	0.514	0.468	1.887
32344	JEFFERSON	065	0.458	0.418	1.647
32345	JEFFERSON	065	0.446	0.407	1.605
32346	WAKULLA	129	2.437	2.241	7.202
32347	TAYLOR	123	0.648	0.591	2.327
32348	TAYLOR	123	0.879	0.803	3.099
32350	MADISON	079	0.443	0.403	1.682
32351	GADSDEN	039	0.554	0.504	2.069
32352	GADSDEN	039	0.484	0.440	1.826
32353	GADSDEN	039	0.514	0.468	1.917
32355	WAKULLA	129	1.123	1.028	3.650
32356	TAYLOR	123	0.679	0.619	2.462
32357	TAYLOR	123	0.448	0.408	1.643
32358	WAKULLA	129	1.215	1.112	4.001
32359	TAYLOR	123	1.219	1.116	3.940
32360	LIBERTY	077	0.702	0.640	2.602
32361	JEFFERSON	065	0.569	0.520	1.973
32362	LEON	073	0.919	0.844	3.054
32395	LEON	073	0.675	0.621	2.318
32399	LEON	073	0.653	0.601	2.226
32401	BAY	005	2.236	2.074	6.934

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32402	BAY	005	1.699	1.571	5.489
32403	BAY	005	2.640	2.425	8.000
32404	BAY	005	1.502	1.381	4.978
32405	BAY	005	1.509	1.387	4.951
32406	BAY	005	1.760	1.621	5.625
32407	BAY	005	2.305	2.128	6.960
32408	BAY	005	2.640	2.441	7.805
32409	BAY	005	1.389	1.271	4.597
32410	BAY	005	2.452	2.288	8.145
32411	BAY	005	2.572	2.391	8.206
32412	BAY	005	1.699	1.571	5.489
32413	BAY	005	1.930	1.772	5.938
32417	BAY	005	1.923	1.786	6.329
32420	JACKSON	063	0.866	0.790	3.137
32421	CALHOUN	013	0.946	0.861	3.428
32422	WALTON	131	1.108	1.013	3.730
32423	JACKSON	063	0.744	0.677	2.788
32424	CALHOUN	013	0.754	0.686	2.811
32425	HOLMES	059	0.718	0.654	2.641
32426	JACKSON	063	0.725	0.660	2.699
32427	WASHINGTON	133	0.729	0.665	2.653
32428	WASHINGTON	133	1.016	0.928	3.585
32430	CALHOUN	013	0.911	0.829	3.315
32431	JACKSON	063	0.775	0.706	2.838
32432	JACKSON	063	0.720	0.655	2.707
32433	WALTON	131	1.271	1.164	4.182
32434	WALTON	131	1.444	1.325	4.562
32435	WALTON	131	1.266	1.160	4.158
32437	WASHINGTON	133	1.088	0.996	3.662
32438	BAY	005	0.977	0.891	3.488
32439	WALTON	131	1.616	1.484	5.100
32440	JACKSON	063	0.747	0.680	2.758
32442	JACKSON	063	0.759	0.690	2.842
32443	JACKSON	063	0.833	0.758	3.076
32444	BAY	005	1.476	1.357	4.868
32445	JACKSON	063	0.728	0.663	2.724
32446	JACKSON	063	0.730	0.665	2.725
32447	JACKSON	063	0.735	0.669	2.735
32448	JACKSON	063	0.755	0.687	2.801
32449	CALHOUN	013	0.910	0.829	3.303
32452	HOLMES	059	0.786	0.716	2.876
32453	GULF	045	1.372	1.255	4.494
32454	WALTON	131	2.790	2.570	7.822
32455	HOLMES	059	0.892	0.815	3.124
32456	GULF	045	2.542	2.332	7.813
32457	GULF	045	3.046	2.820	9.534
32459	WALTON	131	3.051	2.812	8.635
32460	JACKSON	063	0.870	0.793	3.210
32461	WALTON	131	2.457	2.264	7.146
32462	WASHINGTON	133	1.215	1.112	4.076
32463	WASHINGTON	133	0.829	0.755	2.983
32464	HOLMES	059	0.833	0.759	2.988

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32465	GULF	045	0.979	0.892	3.510
32466	BAY	005	1.222	1.121	4.193
32501	ESCAMBIA	033	2.790	2.601	8.094
32502	ESCAMBIA	033	3.648	3.414	10.104
32503	ESCAMBIA	033	2.697	2.513	7.875
32504	ESCAMBIA	033	2.825	2.634	8.188
32505	ESCAMBIA	033	2.464	2.293	7.307
32506	ESCAMBIA	033	2.564	2.372	7.526
32507	ESCAMBIA	033	4.115	3.824	11.108
32508	ESCAMBIA	033	4.159	3.867	11.171
32509	ESCAMBIA	033	2.115	1.953	6.412
32511	ESCAMBIA	033	2.609	2.415	7.615
32512	ESCAMBIA	033	2.745	2.542	7.937
32513	ESCAMBIA	033	2.957	2.759	8.494
32514	ESCAMBIA	033	2.143	1.979	6.471
32516	ESCAMBIA	033	2.279	2.107	6.806
32520	ESCAMBIA	033	3.990	3.738	10.876
32521	ESCAMBIA	033	3.627	3.388	10.567
32522	ESCAMBIA	033	2.996	2.816	9.143
32523	ESCAMBIA	033	2.577	2.400	7.582
32524	ESCAMBIA	033	2.577	2.400	7.582
32526	ESCAMBIA	033	1.881	1.736	5.820
32530	SANTA ROSA	113	1.757	1.620	5.473
32531	OKALOOSA	091	0.952	0.871	3.244
32533	ESCAMBIA	033	1.610	1.484	5.134
32534	ESCAMBIA	033	1.767	1.630	5.517
32535	ESCAMBIA	033	0.970	0.887	3.394
32536	OKALOOSA	091	1.007	0.926	3.352
32537	OKALOOSA	091	0.988	0.908	3.322
32538	WALTON	131	0.925	0.845	3.241
32539	OKALOOSA	091	1.063	0.978	3.500
32540	OKALOOSA	091	3.730	3.512	11.112
32541	OKALOOSA	091	4.338	4.067	11.814
32542	OKALOOSA	091	2.091	1.933	6.304
32544	OKALOOSA	091	2.325	2.151	6.893
32547	OKALOOSA	091	2.097	1.937	6.378
32548	OKALOOSA	091	3.269	3.052	9.323
32549	OKALOOSA	091	2.864	2.689	8.895
32550	WALTON	131	4.124	3.834	11.211
32559	ESCAMBIA	033	2.101	1.940	6.371
32560	ESCAMBIA	033	1.614	1.487	5.129
32561	SANTA ROSA	113	5.478	5.128	15.044
32562	SANTA ROSA	113	4.007	3.745	11.678
32563	SANTA ROSA	113	4.248	3.948	11.552
32564	OKALOOSA	091	0.988	0.904	3.343
32565	SANTA ROSA	113	1.016	0.929	3.503
32566	SANTA ROSA	113	2.616	2.423	7.633
32567	OKALOOSA	091	0.793	0.723	2.812
32568	ESCAMBIA	033	1.092	0.999	3.749
32569	OKALOOSA	091	2.382	2.204	7.061
32570	SANTA ROSA	113	1.424	1.310	4.614
32571	SANTA ROSA	113	1.697	1.564	5.358

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32572	SANTA ROSA	113	1.541	1.419	4.912
32573	ESCAMBIA	033	2.138	1.975	6.451
32574	ESCAMBIA	033	2.693	2.494	7.805
32575	ESCAMBIA	033	2.693	2.494	7.805
32576	ESCAMBIA	033	2.138	1.975	6.451
32577	ESCAMBIA	033	1.268	1.161	4.223
32578	OKALOOSA	091	2.082	1.924	6.341
32579	OKALOOSA	091	2.562	2.371	7.567
32580	OKALOOSA	091	1.832	1.691	5.641
32581	ESCAMBIA	033	2.138	1.975	6.451
32582	ESCAMBIA	033	2.138	1.975	6.451
32583	SANTA ROSA	113	1.703	1.569	5.361
32588	OKALOOSA	091	1.884	1.739	5.777
32589	ESCAMBIA	033	2.138	1.975	6.451
32590	ESCAMBIA	033	2.577	2.400	7.582
32591	ESCAMBIA	033	2.577	2.400	7.582
32592	ESCAMBIA	033	2.577	2.400	7.582
32593	ESCAMBIA	033	2.138	1.975	6.451
32594	ESCAMBIA	033	2.693	2.494	7.805
32595	ESCAMBIA	033	2.693	2.494	7.805
32596	ESCAMBIA	033	2.693	2.494	7.805
32597	ESCAMBIA	033	2.138	1.975	6.451
32598	ESCAMBIA	033	2.693	2.494	7.805
32601	ALACHUA	001	0.993	0.908	3.647
32602	ALACHUA	001	0.862	0.787	3.204
32603	ALACHUA	001	0.915	0.836	3.375
32604	ALACHUA	001	0.862	0.787	3.204
32605	ALACHUA	001	0.874	0.798	3.226
32606	ALACHUA	001	0.953	0.871	3.450
32607	ALACHUA	001	0.978	0.894	3.546
32608	ALACHUA	001	1.061	0.971	3.836
32609	ALACHUA	001	0.881	0.804	3.279
32610	ALACHUA	001	1.064	0.973	3.870
32611	ALACHUA	001	1.006	0.920	3.679
32612	ALACHUA	001	0.994	0.909	3.632
32613	ALACHUA	001	0.994	0.909	3.632
32614	ALACHUA	001	0.994	0.909	3.632
32615	ALACHUA	001	0.971	0.886	3.490
32616	ALACHUA	001	0.989	0.902	3.539
32617	MARION	083	1.332	1.214	4.930
32618	ALACHUA	001	1.306	1.194	4.510
32619	GILCHRIST	041	1.090	0.996	3.760
32620	MARION	083	1.813	1.659	6.498
32621	LEVY	075	1.476	1.351	4.966
32622	BRADFORD	007	0.771	0.701	2.885
32623	CITRUS	017	2.357	2.172	7.670
32625	LEVY	075	3.499	3.247	9.984
32626	LEVY	075	1.414	1.296	4.697
32627	ALACHUA	001	0.862	0.787	3.204
32628	DIXIE	029	1.265	1.164	4.172
32629	CITRUS	017	2.357	2.172	7.670
32630	MARION	083	1.705	1.565	5.875



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32631	ALACHUA	001	1.020	0.929	3.823
32633	ALACHUA	001	1.319	1.203	4.791
32634	MARION	083	1.290	1.176	4.692
32635	ALACHUA	001	0.867	0.791	3.200
32636	CITRUS	017	1.930	1.769	6.829
32639	LEVY	075	1.045	0.955	3.669
32640	ALACHUA	001	1.075	0.978	4.054
32641	ALACHUA	001	1.023	0.934	3.770
32642	CITRUS	017	2.054	1.886	6.994
32643	ALACHUA	001	0.986	0.900	3.501
32644	LEVY	075	1.431	1.312	4.742
32645	MARION	083	1.705	1.565	5.875
32646	CITRUS	017	1.905	1.749	6.503
32647	CITRUS	017	1.905	1.749	6.503
32648	DIXIE	029	2.367	2.177	6.957
32649	LEVY	075	1.175	1.072	4.177
32650	CITRUS	017	1.978	1.815	6.858
32651	CITRUS	017	1.978	1.815	6.858
32652	CITRUS	017	2.097	1.924	7.252
32653	ALACHUA	001	0.760	0.692	2.856
32654	ALACHUA	001	1.087	0.989	4.099
32655	ALACHUA	001	1.018	0.929	3.601
32656	CLAY	019	1.004	0.914	3.749
32658	ALACHUA	001	0.893	0.814	3.254
32661	CITRUS	017	2.251	2.070	7.524
32662	ALACHUA	001	0.969	0.881	3.710
32663	MARION	083	1.386	1.263	5.062
32664	MARION	083	1.365	1.245	4.956
32665	CITRUS	017	2.063	1.897	6.940
32666	PUTNAM	107	1.049	0.956	3.926
32667	ALACHUA	001	1.094	0.997	4.042
32668	LEVY	075	1.472	1.346	5.138
32669	ALACHUA	001	1.218	1.114	4.214
32670	MARION	083	1.520	1.390	5.501
32671	MARION	083	1.623	1.485	5.857
32672	MARION	083	1.673	1.530	6.073
32673	MARION	083	1.725	1.580	6.119
32674	MARION	083	1.500	1.372	5.401
32675	MARION	083	1.525	1.395	5.483
32676	MARION	083	1.686	1.543	6.036
32678	MARION	083	1.623	1.485	5.857
32680	DIXIE	029	1.186	1.086	4.013
32681	MARION	083	1.365	1.245	4.956
32683	LEVY	075	1.114	1.019	3.835
32684	SUMTER	119	1.627	1.493	6.552
32686	MARION	083	1.340	1.222	4.893
32687	CITRUS	017	1.905	1.749	6.503
32688	MARION	083	1.603	1.467	5.782
32691	MARION	083	1.816	1.661	6.552
32692	DIXIE	029	2.224	2.047	6.765
32693	GILCHRIST	041	1.202	1.099	4.113
32694	ALACHUA	001	0.748	0.680	2.869

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32696	LEVY	075	1.428	1.306	4.937
32697	UNION	125	0.808	0.735	2.975
32698	LEVY	075	2.285	2.097	7.297
32701	SEMINOLE	117	1.797	1.653	7.091
32702	LAKE	069	1.487	1.362	6.050
32703	ORANGE	095	1.916	1.762	7.571
32704	ORANGE	095	1.954	1.798	7.699
32706	VOLUSIA	127	1.455	1.335	5.669
32707	SEMINOLE	117	1.766	1.625	6.950
32708	SEMINOLE	117	1.799	1.655	7.032
32709	ORANGE	095	1.843	1.694	7.039
32710	ORANGE	095	1.797	1.652	7.133
32712	ORANGE	095	1.853	1.703	7.368
32713	VOLUSIA	127	1.792	1.649	6.964
32714	SEMINOLE	117	1.738	1.597	6.911
32715	SEMINOLE	117	1.690	1.553	6.751
32716	SEMINOLE	117	1.690	1.553	6.751
32717	SEMINOLE	117	1.781	1.638	7.038
32718	SEMINOLE	117	1.820	1.675	7.091
32719	SEMINOLE	117	1.820	1.675	7.091
32720	VOLUSIA	127	1.439	1.322	5.686
32721	VOLUSIA	127	1.399	1.285	5.516
32722	VOLUSIA	127	1.399	1.285	5.516
32723	VOLUSIA	127	1.399	1.285	5.516
32724	VOLUSIA	127	1.523	1.400	5.912
32725	VOLUSIA	127	1.899	1.750	7.212
32726	LAKE	069	2.146	1.976	8.361
32727	LAKE	069	1.974	1.816	7.770
32728	VOLUSIA	127	2.216	2.044	8.309
32730	SEMINOLE	117	1.761	1.620	6.942
32732	SEMINOLE	117	2.131	1.966	7.921
32733	ORANGE	095	1.822	1.677	7.110
32735	LAKE	069	2.641	2.437	9.939
32736	LAKE	069	1.485	1.361	6.063
32738	VOLUSIA	127	1.856	1.710	6.988
32739	VOLUSIA	127	1.850	1.704	6.997
32744	VOLUSIA	127	1.419	1.302	5.546
32745	SEMINOLE	117	1.845	1.698	7.189
32746	SEMINOLE	117	1.695	1.558	6.717
32747	SEMINOLE	117	1.951	1.796	7.520
32750	SEMINOLE	117	1.691	1.555	6.708
32751	ORANGE	095	1.951	1.796	7.597
32752	SEMINOLE	117	1.267	1.160	5.252
32753	VOLUSIA	127	1.783	1.640	6.954
32754	BREVARD	009	2.554	2.364	8.843
32756	LAKE	069	2.022	1.860	7.932
32757	LAKE	069	2.130	1.961	8.321
32759	VOLUSIA	127	2.446	2.263	8.369
32762	SEMINOLE	117	1.887	1.737	7.273
32763	VOLUSIA	127	1.594	1.466	6.232
32764	VOLUSIA	127	1.708	1.569	6.497
32765	SEMINOLE	117	1.771	1.630	6.904

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32766	SEMINOLE	117	1.914	1.763	7.317
32767	LAKE	069	1.347	1.234	5.500
32768	ORANGE	095	2.408	2.219	9.236
32771	SEMINOLE	117	2.200	2.028	8.315
32772	SEMINOLE	117	3.350	3.103	11.729
32773	SEMINOLE	117	1.957	1.803	7.520
32774	VOLUSIA	127	1.694	1.559	6.543
32775	BREVARD	009	2.562	2.372	8.790
32776	LAKE	069	1.562	1.431	6.357
32777	ORANGE	095	2.172	2.000	8.460
32778	LAKE	069	2.557	2.359	9.738
32779	SEMINOLE	117	1.549	1.422	6.258
32780	BREVARD	009	2.755	2.552	9.484
32781	BREVARD	009	2.109	1.927	10.147
32782	BREVARD	009	3.568	3.313	11.629
32783	BREVARD	009	2.744	2.543	9.405
32784	LAKE	069	1.883	1.731	7.451
32789	ORANGE	095	1.950	1.795	7.594
32790	ORANGE	095	1.969	1.813	7.663
32791	SEMINOLE	117	1.267	1.160	5.252
32792	ORANGE	095	1.835	1.689	7.175
32793	ORANGE	095	1.838	1.692	7.196
32794	ORANGE	095	2.006	1.847	7.787
32795	SEMINOLE	117	1.845	1.698	7.189
32796	BREVARD	009	2.739	2.537	9.395
32798	ORANGE	095	2.126	1.957	8.306
32799	SEMINOLE	117	1.845	1.698	7.189
32801	ORANGE	095	2.288	2.113	8.619
32802	ORANGE	095	2.284	2.109	8.605
32803	ORANGE	095	2.468	2.283	9.316
32804	ORANGE	095	2.401	2.219	9.129
32805	ORANGE	095	2.423	2.239	9.204
32806	ORANGE	095	2.480	2.294	9.368
32807	ORANGE	095	2.337	2.161	8.856
32808	ORANGE	095	2.298	2.122	8.819
32809	ORANGE	095	2.642	2.445	9.892
32810	ORANGE	095	2.371	2.190	9.046
32811	ORANGE	095	2.451	2.265	9.317
32812	ORANGE	095	2.057	1.895	7.928
32813	ORANGE	095	1.904	1.753	7.411
32814	ORANGE	095	1.904	1.753	7.411
32815	BREVARD	009	3.569	3.313	11.561
32816	ORANGE	095	1.727	1.589	6.762
32817	ORANGE	095	1.749	1.609	6.854
32818	ORANGE	095	1.784	1.640	7.096
32819	ORANGE	095	2.810	2.602	10.485
32820	ORANGE	095	2.048	1.888	7.741
32821	ORANGE	095	2.118	1.951	8.188
32822	ORANGE	095	1.941	1.787	7.529
32823	ORANGE	095	2.134	1.967	8.233
32824	ORANGE	095	2.105	1.940	8.093
32825	ORANGE	095	1.767	1.626	6.921

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32826	ORANGE	095	1.755	1.615	6.846
32827	ORANGE	095	2.457	2.268	9.177
32828	ORANGE	095	1.896	1.746	7.303
32829	ORANGE	095	1.950	1.796	7.534
32830	ORANGE	095	2.052	1.890	7.991
32831	ORANGE	095	1.908	1.753	7.329
32832	ORANGE	095	2.350	2.169	8.805
32833	ORANGE	095	2.014	1.853	7.608
32834	ORANGE	095	1.725	1.586	6.762
32835	ORANGE	095	2.030	1.869	7.934
32836	ORANGE	095	2.288	2.110	8.760
32837	ORANGE	095	2.006	1.847	7.793
32839	ORANGE	095	2.588	2.394	9.731
32853	ORANGE	095	2.512	2.323	9.467
32854	ORANGE	095	2.512	2.323	9.467
32855	ORANGE	095	2.463	2.277	9.315
32856	ORANGE	095	2.463	2.277	9.315
32857	ORANGE	095	2.423	2.241	9.148
32858	ORANGE	095	2.319	2.142	8.873
32859	ORANGE	095	2.716	2.515	10.114
32860	ORANGE	095	2.377	2.196	9.059
32861	ORANGE	095	2.519	2.329	9.560
32862	ORANGE	095	2.375	2.191	8.937
32867	ORANGE	095	1.725	1.586	6.762
32868	ORANGE	095	1.742	1.601	6.948
32869	ORANGE	095	2.716	2.515	10.114
32872	ORANGE	095	2.172	2.002	8.301
32877	ORANGE	095	2.029	1.869	7.847
32878	ORANGE	095	1.725	1.586	6.762
32885	ORANGE	095	2.375	2.191	8.937
32886	ORANGE	095	2.284	2.109	8.605
32887	ORANGE	095	2.289	2.110	8.743
32889	ORANGE	095	1.931	1.777	7.538
32890	ORANGE	095	2.133	1.966	8.197
32891	ORANGE	095	2.512	2.323	9.467
32892	ORANGE	095	1.969	1.813	7.663
32893	ORANGE	095	1.904	1.753	7.411
32896	ORANGE	095	2.284	2.109	8.605
32897	ORANGE	095	2.284	2.109	8.605
32898	ORANGE	095	1.931	1.777	7.538
32899	BREVARD	009	2.836	2.627	9.634
32901	BREVARD	009	4.183	3.913	13.679
32902	BREVARD	009	2.744	2.531	13.392
32903	BREVARD	009	3.655	3.386	17.414
32904	BREVARD	009	2.856	2.646	9.952
32905	BREVARD	009	3.321	3.082	11.114
32906	BREVARD	009	2.724	2.523	9.503
32907	BREVARD	009	2.666	2.468	9.422
32908	BREVARD	009	2.958	2.740	10.332
32909	BREVARD	009	2.877	2.666	10.031
32910	BREVARD	009	2.464	2.280	8.776
32911	BREVARD	009	2.790	2.585	9.690

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32912	BREVARD	009	2.798	2.591	9.781
32919	BREVARD	009	3.989	3.728	13.210
32920	BREVARD	009	7.585	7.149	21.879
32922	BREVARD	009	3.933	3.677	12.984
32923	BREVARD	009	2.941	2.716	14.141
32924	BREVARD	009	3.710	3.464	12.397
32925	BREVARD	009	5.284	4.894	16.104
32926	BREVARD	009	2.717	2.516	9.532
32927	BREVARD	009	2.671	2.473	9.324
32931	BREVARD	009	7.477	7.048	21.640
32932	BREVARD	009	4.746	4.418	21.800
32934	BREVARD	009	3.089	2.863	10.599
32935	BREVARD	009	4.211	3.939	13.761
32936	BREVARD	009	3.416	3.162	16.300
32937	BREVARD	009	3.653	3.385	17.317
32940	BREVARD	009	3.694	3.429	12.164
32941	BREVARD	009	4.003	3.743	13.234
32948	INDIAN RIVER	061	3.062	2.830	10.429
32949	BREVARD	009	5.259	4.897	15.905
32950	BREVARD	009	4.080	3.791	13.078
32951	BREVARD	009	4.154	3.824	18.895
32952	BREVARD	009	5.586	5.246	17.232
32953	BREVARD	009	3.565	3.309	11.814
32954	BREVARD	009	3.565	3.310	11.818
32955	BREVARD	009	3.356	3.114	11.287
32956	BREVARD	009	3.248	3.013	10.987
32957	INDIAN RIVER	061	2.846	2.611	13.501
32958	INDIAN RIVER	061	4.170	3.878	13.224
32959	BREVARD	009	2.124	1.940	10.347
32960	INDIAN RIVER	061	4.678	4.389	14.633
32961	INDIAN RIVER	061	4.664	4.375	14.586
32962	INDIAN RIVER	061	3.779	3.512	12.129
32963	INDIAN RIVER	061	4.737	4.412	21.726
32964	INDIAN RIVER	061	4.664	4.375	14.586
32965	INDIAN RIVER	061	3.865	3.593	12.295
32966	INDIAN RIVER	061	3.609	3.353	11.827
32967	INDIAN RIVER	061	4.028	3.746	12.848
32968	INDIAN RIVER	061	3.539	3.287	11.598
32969	INDIAN RIVER	061	3.431	3.186	11.345
32970	INDIAN RIVER	061	2.983	2.738	14.058
32971	INDIAN RIVER	061	4.554	4.238	14.109
32976	BREVARD	009	5.006	4.659	15.362
32978	INDIAN RIVER	061	3.612	3.324	16.521
33001	MONROE	087	8.132	7.686	39.441
33002	MIAMI-DADE	086	5.907	5.353	24.461
33004	BROWARD	011	7.003	6.356	27.683
33008	BROWARD	011	7.175	6.521	27.865
33009	BROWARD	011	7.388	6.717	28.372
33010	MIAMI-DADE	086	4.950	4.478	21.439
33011	MIAMI-DADE	086	4.982	4.508	21.572
33012	MIAMI-DADE	086	5.273	4.774	22.463
33013	MIAMI-DADE	086	4.965	4.493	21.463

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33014	MIAMI-DADE	086	5.930	5.373	24.591
33015	MIAMI-DADE	086	5.000	4.471	20.759
33016	MIAMI-DADE	086	4.865	4.352	20.253
33017	MIAMI-DADE	086	4.793	4.286	20.103
33018	MIAMI-DADE	086	5.967	5.336	23.584
33019	BROWARD	011	10.251	9.352	35.677
33020	BROWARD	011	6.415	5.818	25.860
33021	BROWARD	011	5.757	5.215	23.982
33022	BROWARD	011	6.518	5.912	26.127
33023	BROWARD	011	5.616	5.085	23.467
33024	BROWARD	011	5.666	5.131	23.795
33025	BROWARD	011	4.800	4.294	20.069
33026	BROWARD	011	5.093	4.556	21.024
33027	BROWARD	011	5.468	4.890	22.207
33028	BROWARD	011	5.265	4.710	21.569
33029	BROWARD	011	6.161	5.508	24.278
33030	MIAMI-DADE	086	4.103	3.673	17.553
33031	MIAMI-DADE	086	4.822	4.315	19.918
33032	MIAMI-DADE	086	4.963	4.440	20.324
33033	MIAMI-DADE	086	4.554	4.074	18.978
33034	MIAMI-DADE	086	4.186	3.747	17.873
33035	MIAMI-DADE	086	5.417	4.843	21.558
33036	MONROE	087	7.529	7.093	39.004
33037	MONROE	087	6.055	5.657	34.267
33039	MIAMI-DADE	086	5.254	4.700	21.108
33040	MONROE	087	5.971	5.593	31.783
33041	MONROE	087	4.970	4.639	27.840
33042	MONROE	087	5.517	5.163	30.860
33043	MONROE	087	5.626	5.269	31.195
33044	MONROE	087	9.087	8.123	29.953
33045	MONROE	087	4.970	4.639	27.840
33050	MONROE	087	7.107	6.691	36.672
33051	MONROE	087	6.493	6.101	34.440
33052	MONROE	087	6.676	6.281	34.505
33054	MIAMI-DADE	086	5.463	4.946	23.181
33055	MIAMI-DADE	086	4.541	4.062	19.327
33056	MIAMI-DADE	086	5.436	4.920	23.089
33060	BROWARD	011	5.464	4.948	22.962
33061	BROWARD	011	6.091	5.522	24.827
33062	BROWARD	011	7.174	6.515	27.883
33063	BROWARD	011	3.995	3.574	17.454
33064	BROWARD	011	5.642	5.111	23.541
33065	BROWARD	011	3.977	3.557	17.431
33066	BROWARD	011	4.244	3.797	18.228
33067	BROWARD	011	4.026	3.602	17.560
33068	BROWARD	011	3.930	3.516	17.252
33069	BROWARD	011	5.167	4.676	22.091
33070	MONROE	087	7.147	6.720	37.638
33071	BROWARD	011	3.940	3.525	17.346
33072	BROWARD	011	5.017	4.538	21.611
33073	BROWARD	011	4.370	3.908	18.627
33074	BROWARD	011	5.436	4.923	22.894

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33075	BROWARD	011	3.815	3.414	16.867
33076	BROWARD	011	4.710	4.212	19.786
33077	BROWARD	011	3.716	3.326	16.567
33081	BROWARD	011	5.455	4.939	23.021
33082	BROWARD	011	5.476	4.897	22.229
33083	BROWARD	011	5.513	4.991	23.105
33084	BROWARD	011	5.611	5.081	23.615
33090	MIAMI-DADE	086	3.901	3.492	16.885
33092	MIAMI-DADE	086	4.735	4.237	19.649
33093	BROWARD	011	4.144	3.707	17.915
33097	BROWARD	011	4.269	3.817	18.293
33101	MIAMI-DADE	086	8.223	7.436	29.394
33102	MIAMI-DADE	086	5.665	5.133	23.633
33106	MIAMI-DADE	086	5.593	5.067	23.441
33107	MIAMI-DADE	086	5.526	5.005	23.221
33108	MIAMI-DADE	086	5.593	5.067	23.441
33109	MIAMI-DADE	086	8.231	7.738	43.285
33110	MIAMI-DADE	086	5.999	5.439	24.726
33111	MIAMI-DADE	086	5.159	4.810	25.246
33112	MIAMI-DADE	086	5.665	5.133	23.633
33114	MIAMI-DADE	086	5.484	4.966	23.123
33116	MIAMI-DADE	086	5.026	4.548	21.668
33119	MIAMI-DADE	086	8.513	7.986	44.249
33121	MIAMI-DADE	086	9.089	8.279	33.221
33122	MIAMI-DADE	086	5.603	5.076	23.505
33124	MIAMI-DADE	086	7.782	7.072	30.019
33125	MIAMI-DADE	086	5.590	5.064	23.471
33126	MIAMI-DADE	086	5.528	5.006	23.275
33127	MIAMI-DADE	086	6.462	5.863	26.086
33128	MIAMI-DADE	086	7.641	6.907	27.929
33129	MIAMI-DADE	086	8.878	8.034	30.893
33130	MIAMI-DADE	086	7.790	7.042	28.309
33131	MIAMI-DADE	086	7.948	6.862	23.596
33132	MIAMI-DADE	086	10.088	9.135	33.927
33133	MIAMI-DADE	086	6.827	6.198	27.043
33134	MIAMI-DADE	086	5.331	4.825	22.686
33135	MIAMI-DADE	086	5.801	5.257	24.121
33136	MIAMI-DADE	086	6.798	6.140	25.735
33137	MIAMI-DADE	086	7.612	6.880	27.862
33138	MIAMI-DADE	086	7.434	6.755	28.892
33139	MIAMI-DADE	086	8.394	7.868	44.044
33140	MIAMI-DADE	086	8.559	8.015	47.461
33141	MIAMI-DADE	086	7.847	7.329	44.565
33142	MIAMI-DADE	086	5.219	4.724	22.311
33143	MIAMI-DADE	086	5.687	5.152	23.661
33144	MIAMI-DADE	086	5.278	4.777	22.478
33145	MIAMI-DADE	086	5.992	5.431	24.688
33146	MIAMI-DADE	086	5.684	5.148	23.721
33147	MIAMI-DADE	086	5.091	4.608	21.879
33148	MIAMI-DADE	086	8.464	7.702	31.602
33149	MIAMI-DADE	086	10.171	9.603	50.794
33150	MIAMI-DADE	086	5.952	5.396	24.591

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33151	MIAMI-DADE	086	6.059	5.495	24.872
33152	MIAMI-DADE	086	5.593	5.067	23.441
33153	MIAMI-DADE	086	6.404	5.810	26.008
33154	MIAMI-DADE	086	7.667	7.159	43.654
33155	MIAMI-DADE	086	5.107	4.621	21.927
33156	MIAMI-DADE	086	6.161	5.585	25.133
33157	MIAMI-DADE	086	5.393	4.883	22.843
33158	MIAMI-DADE	086	6.468	5.866	26.123
33159	MIAMI-DADE	086	9.214	8.664	46.416
33160	MIAMI-DADE	086	9.915	9.037	35.282
33161	MIAMI-DADE	086	6.737	6.113	27.043
33162	MIAMI-DADE	086	6.471	5.870	26.225
33163	MIAMI-DADE	086	7.690	6.988	29.451
33164	MIAMI-DADE	086	5.784	5.239	24.185
33165	MIAMI-DADE	086	4.939	4.468	21.372
33166	MIAMI-DADE	086	5.346	4.840	22.729
33167	MIAMI-DADE	086	5.380	4.871	22.854
33168	MIAMI-DADE	086	5.676	5.141	23.850
33169	MIAMI-DADE	086	5.562	5.036	23.491
33170	MIAMI-DADE	086	4.743	4.244	19.775
33172	MIAMI-DADE	086	5.976	5.417	24.654
33173	MIAMI-DADE	086	4.910	4.442	21.239
33174	MIAMI-DADE	086	5.338	4.833	22.649
33175	MIAMI-DADE	086	4.230	3.786	18.202
33176	MIAMI-DADE	086	5.120	4.633	21.998
33177	MIAMI-DADE	086	4.482	4.012	19.028
33178	MIAMI-DADE	086	6.031	5.394	23.763
33179	MIAMI-DADE	086	6.349	5.756	25.730
33180	MIAMI-DADE	086	8.000	7.276	30.221
33181	MIAMI-DADE	086	7.999	7.270	30.627
33182	MIAMI-DADE	086	5.712	5.109	22.732
33183	MIAMI-DADE	086	4.096	3.667	17.771
33184	MIAMI-DADE	086	4.780	4.277	19.919
33185	MIAMI-DADE	086	5.144	4.603	21.068
33186	MIAMI-DADE	086	4.520	4.045	19.175
33187	MIAMI-DADE	086	4.949	4.428	20.484
33188	MIAMI-DADE	086	5.319	4.815	22.577
33189	MIAMI-DADE	086	4.644	4.155	19.479
33190	MIAMI-DADE	086	5.060	4.527	20.728
33191	MIAMI-DADE	086	5.665	5.133	23.633
33192	MIAMI-DADE	086	6.296	5.711	25.630
33193	MIAMI-DADE	086	4.871	4.359	20.228
33194	MIAMI-DADE	086	5.506	4.926	22.173
33195	MIAMI-DADE	086	5.442	4.928	22.993
33196	MIAMI-DADE	086	4.460	3.961	18.683
33197	MIAMI-DADE	086	5.297	4.796	22.512
33198	MIAMI-DADE	086	5.586	4.998	22.477
33199	MIAMI-DADE	086	5.363	4.857	22.722
33206	MIAMI-DADE	086	5.642	5.111	23.589
33218	MIAMI-DADE	086	5.476	4.959	23.083
33220	MIAMI-DADE	086	5.476	4.959	23.083
33222	MIAMI-DADE	086	5.593	5.067	23.441



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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33231	MIAMI-DADE	086	4.221	3.914	21.796
33233	MIAMI-DADE	086	4.218	3.880	27.177
33234	MIAMI-DADE	086	5.484	4.966	23.123
33238	MIAMI-DADE	086	5.999	5.439	24.746
33239	MIAMI-DADE	086	7.452	6.958	40.823
33242	MIAMI-DADE	086	5.382	4.874	22.813
33243	MIAMI-DADE	086	5.358	4.851	22.664
33245	MIAMI-DADE	086	6.341	5.752	25.725
33247	MIAMI-DADE	086	5.665	5.133	23.633
33255	MIAMI-DADE	086	5.110	4.624	21.931
33256	MIAMI-DADE	086	5.121	4.634	21.973
33257	MIAMI-DADE	086	5.223	4.728	22.295
33261	MIAMI-DADE	086	6.325	5.736	25.825
33265	MIAMI-DADE	086	3.967	3.551	17.354
33266	MIAMI-DADE	086	5.094	4.609	21.915
33269	MIAMI-DADE	086	5.738	5.198	23.968
33280	MIAMI-DADE	086	7.630	6.934	29.531
33283	MIAMI-DADE	086	4.902	4.435	21.238
33296	MIAMI-DADE	086	5.121	4.634	21.973
33299	MIAMI-DADE	086	5.694	5.158	23.825
33301	BROWARD	011	5.983	5.398	23.476
33302	BROWARD	011	6.358	5.767	25.726
33303	BROWARD	011	6.935	6.264	26.036
33304	BROWARD	011	6.716	6.095	26.708
33305	BROWARD	011	6.003	5.442	24.597
33306	BROWARD	011	6.340	5.752	25.553
33307	BROWARD	011	5.318	4.814	22.535
33308	BROWARD	011	6.583	5.973	26.217
33309	BROWARD	011	5.149	4.658	22.062
33310	BROWARD	011	5.152	4.661	22.066
33311	BROWARD	011	5.044	4.562	21.757
33312	BROWARD	011	5.561	5.035	23.481
33313	BROWARD	011	4.784	4.325	20.939
33314	BROWARD	011	5.761	5.217	24.150
33315	BROWARD	011	6.063	5.494	24.981
33316	BROWARD	011	7.930	7.210	30.151
33317	BROWARD	011	4.117	3.683	17.939
33318	BROWARD	011	3.830	3.426	16.962
33319	BROWARD	011	3.968	3.550	17.370
33320	BROWARD	011	3.847	3.442	16.987
33321	BROWARD	011	4.076	3.647	17.787
33322	BROWARD	011	3.925	3.511	17.300
33323	BROWARD	011	4.693	4.199	19.881
33324	BROWARD	011	4.317	3.862	18.638
33325	BROWARD	011	4.764	4.261	20.116
33326	BROWARD	011	5.528	4.943	22.494
33327	BROWARD	011	5.988	5.354	23.902
33328	BROWARD	011	4.802	4.295	20.171
33329	BROWARD	011	4.521	4.044	19.302
33330	BROWARD	011	5.117	4.576	21.181
33331	BROWARD	011	5.174	4.628	21.390
33332	BROWARD	011	5.787	5.174	23.269

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

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**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33334	BROWARD	011	5.218	4.722	22.218
33335	BROWARD	011	5.318	4.814	22.535
33336	BROWARD	011	5.152	4.661	22.066
33337	BROWARD	011	3.848	3.442	17.020
33338	BROWARD	011	3.948	3.532	17.381
33339	BROWARD	011	6.222	5.643	25.216
33340	BROWARD	011	5.152	4.661	22.066
33345	BROWARD	011	4.219	3.775	18.292
33346	BROWARD	011	7.281	6.614	28.412
33348	BROWARD	011	4.340	3.996	27.762
33349	BROWARD	011	6.358	5.767	25.726
33350	BROWARD	011	7.281	6.614	28.412
33351	BROWARD	011	4.023	3.600	17.606
33355	BROWARD	011	4.503	4.028	19.255
33359	BROWARD	011	3.899	3.488	17.137
33388	BROWARD	011	3.948	3.532	17.381
33394	BROWARD	011	5.720	5.159	22.740
33401	PALM BEACH	099	6.458	5.865	25.631
33402	PALM BEACH	099	5.538	5.141	33.148
33403	PALM BEACH	099	5.699	5.167	23.333
33404	PALM BEACH	099	5.887	5.340	23.929
33405	PALM BEACH	099	6.108	5.542	24.559
33406	PALM BEACH	099	4.945	4.477	21.032
33407	PALM BEACH	099	5.918	5.369	24.101
33408	PALM BEACH	099	5.340	4.775	21.161
33409	PALM BEACH	099	5.314	4.815	22.226
33410	PALM BEACH	099	4.173	3.734	17.677
33411	PALM BEACH	099	3.786	3.387	16.584
33412	PALM BEACH	099	4.052	3.625	17.397
33413	PALM BEACH	099	3.564	3.189	15.766
33414	PALM BEACH	099	3.491	3.124	15.671
33415	PALM BEACH	099	3.519	3.148	15.561
33416	PALM BEACH	099	4.880	4.417	20.825
33417	PALM BEACH	099	3.999	3.579	17.179
33418	PALM BEACH	099	3.913	3.502	16.854
33419	PALM BEACH	099	5.103	4.622	21.520
33420	PALM BEACH	099	4.082	3.652	17.367
33421	PALM BEACH	099	3.572	3.197	15.857
33422	PALM BEACH	099	4.334	3.880	18.280
33424	PALM BEACH	099	4.255	3.805	18.060
33425	PALM BEACH	099	4.255	3.805	18.060
33426	PALM BEACH	099	4.457	3.986	18.677
33427	PALM BEACH	099	5.350	4.844	22.598
33428	PALM BEACH	099	4.262	3.812	18.321
33429	PALM BEACH	099	6.011	5.450	24.585
33430	PALM BEACH	099	4.046	3.619	17.678
33431	PALM BEACH	099	5.836	5.288	24.106
33432	PALM BEACH	099	6.237	5.657	25.252
33433	PALM BEACH	099	4.184	3.742	18.001
33434	PALM BEACH	099	4.195	3.754	18.103
33435	PALM BEACH	099	6.389	5.800	25.494
33436	PALM BEACH	099	4.119	3.684	17.646

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**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33437	PALM BEACH	099	4.111	3.678	17.754
33438	PALM BEACH	099	4.015	3.564	17.032
33439	PALM BEACH	099	3.874	3.441	16.518
33440	HENDRY	051	4.911	4.542	16.488
33441	BROWARD	011	5.707	5.170	23.703
33442	BROWARD	011	4.441	3.971	18.842
33443	BROWARD	011	5.696	5.160	23.649
33444	PALM BEACH	099	5.703	5.168	23.664
33445	PALM BEACH	099	4.114	3.681	17.786
33446	PALM BEACH	099	4.318	3.863	18.593
33447	PALM BEACH	099	4.720	4.223	19.550
33448	PALM BEACH	099	4.597	4.113	19.519
33449	PALM BEACH	099	3.806	3.406	16.740
33454	PALM BEACH	099	3.410	3.051	15.236
33455	MARTIN	085	6.214	5.797	18.479
33458	PALM BEACH	099	4.063	3.635	17.116
33459	PALM BEACH	099	5.611	5.195	17.811
33460	PALM BEACH	099	5.870	5.324	23.859
33461	PALM BEACH	099	4.789	4.333	20.504
33462	PALM BEACH	099	6.045	5.484	24.401
33463	PALM BEACH	099	3.525	3.153	15.636
33464	PALM BEACH	099	6.219	5.644	24.897
33465	PALM BEACH	099	6.883	6.254	26.788
33466	PALM BEACH	099	4.410	3.987	19.276
33467	PALM BEACH	099	3.761	3.365	16.522
33468	PALM BEACH	099	4.201	3.758	17.558
33469	PALM BEACH	099	7.225	6.745	20.797
33470	PALM BEACH	099	3.209	2.855	14.489
33471	GLADES	043	4.193	3.875	14.506
33472	PALM BEACH	099	4.167	3.727	17.911
33473	PALM BEACH	099	4.503	4.029	19.132
33474	PALM BEACH	099	4.255	3.805	18.060
33475	MARTIN	085	6.252	5.833	18.519
33476	PALM BEACH	099	5.311	4.704	20.901
33477	PALM BEACH	099	5.349	4.781	20.863
33478	PALM BEACH	099	2.924	2.601	13.155
33480	PALM BEACH	099	5.603	5.200	33.807
33481	PALM BEACH	099	5.504	4.984	23.122
33482	PALM BEACH	099	3.881	3.473	17.056
33483	PALM BEACH	099	6.484	5.885	25.905
33484	PALM BEACH	099	3.965	3.548	17.361
33486	PALM BEACH	099	5.420	4.908	22.813
33487	PALM BEACH	099	5.696	5.160	23.698
33488	PALM BEACH	099	4.164	3.724	17.924
33491	PALM BEACH	099	3.941	3.525	17.308
33493	PALM BEACH	099	4.047	3.593	17.367
33496	PALM BEACH	099	4.238	3.792	18.272
33497	PALM BEACH	099	4.413	3.947	18.826
33498	PALM BEACH	099	4.535	4.057	19.248
33499	PALM BEACH	099	5.414	4.902	22.857
33503	HILLSBOROUGH	057	2.424	2.232	9.030
33504	PINELLAS	103	3.253	3.017	11.181

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33508	HILLSBOROUGH	057	2.183	2.013	8.310
33509	HILLSBOROUGH	057	2.183	2.013	8.310
33510	HILLSBOROUGH	057	2.134	1.967	8.163
33511	HILLSBOROUGH	057	2.127	1.961	8.135
33513	SUMTER	119	1.976	1.816	7.775
33514	SUMTER	119	2.044	1.878	8.042
33521	SUMTER	119	1.831	1.684	7.275
33523	PASCO	101	2.166	1.991	8.414
33524	PASCO	101	2.181	2.006	8.385
33525	PASCO	101	2.425	2.232	9.213
33526	PASCO	101	2.190	2.013	8.458
33527	HILLSBOROUGH	057	1.909	1.754	7.458
33530	HILLSBOROUGH	057	1.888	1.734	7.369
33534	HILLSBOROUGH	057	3.004	2.780	10.804
33537	PASCO	101	2.080	1.911	8.136
33538	SUMTER	119	1.686	1.547	6.775
33539	PASCO	101	2.750	2.541	10.194
33540	PASCO	101	2.432	2.238	9.210
33541	PASCO	101	2.920	2.699	10.714
33542	PASCO	101	2.803	2.590	10.365
33543	PASCO	101	2.575	2.378	9.602
33544	PASCO	101	2.247	2.073	8.555
33545	PASCO	101	2.938	2.717	10.735
33547	HILLSBOROUGH	057	2.438	2.250	9.183
33548	HILLSBOROUGH	057	2.366	2.184	8.886
33549	HILLSBOROUGH	057	2.113	1.948	8.094
33550	HILLSBOROUGH	057	2.208	2.035	8.401
33556	HILLSBOROUGH	057	2.403	2.219	8.959
33558	HILLSBOROUGH	057	2.479	2.290	9.233
33559	HILLSBOROUGH	057	2.138	1.970	8.183
33563	HILLSBOROUGH	057	2.084	1.920	8.040
33564	HILLSBOROUGH	057	2.125	1.958	8.162
33565	HILLSBOROUGH	057	1.955	1.797	7.638
33566	HILLSBOROUGH	057	2.120	1.953	8.156
33567	HILLSBOROUGH	057	1.932	1.775	7.533
33568	HILLSBOROUGH	057	2.370	2.187	8.886
33569	HILLSBOROUGH	057	2.201	2.030	8.364
33570	HILLSBOROUGH	057	3.310	3.066	11.666
33571	HILLSBOROUGH	057	2.541	2.347	9.395
33572	HILLSBOROUGH	057	3.623	3.359	12.585
33573	HILLSBOROUGH	057	2.547	2.352	9.414
33574	PASCO	101	2.718	2.505	10.082
33575	HILLSBOROUGH	057	2.960	2.739	10.643
33576	PASCO	101	2.513	2.314	9.430
33578	HILLSBOROUGH	057	2.490	2.299	9.264
33579	HILLSBOROUGH	057	2.436	2.248	9.087
33583	HILLSBOROUGH	057	2.209	2.037	8.412
33584	HILLSBOROUGH	057	2.229	2.055	8.479
33585	SUMTER	119	1.897	1.742	7.519
33586	HILLSBOROUGH	057	3.679	3.413	12.700
33587	HILLSBOROUGH	057	1.834	1.684	7.201
33592	HILLSBOROUGH	057	1.824	1.675	7.158

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			Frame Owners	Masonry Owners	Manufactured Homes
33593	PASCO	101	2.080	1.911	8.136
33594	HILLSBOROUGH	057	1.914	1.762	7.455
33595	HILLSBOROUGH	057	1.896	1.745	7.393
33596	HILLSBOROUGH	057	1.835	1.688	7.191
33597	SUMTER	119	1.988	1.826	7.840
33598	HILLSBOROUGH	057	2.466	2.271	9.171
33601	HILLSBOROUGH	057	3.292	3.059	11.424
33602	HILLSBOROUGH	057	3.103	2.881	10.895
33603	HILLSBOROUGH	057	2.694	2.497	9.920
33604	HILLSBOROUGH	057	2.548	2.359	9.493
33605	HILLSBOROUGH	057	3.252	3.022	11.585
33606	HILLSBOROUGH	057	3.644	3.394	12.690
33607	HILLSBOROUGH	057	3.283	3.053	11.656
33608	HILLSBOROUGH	057	2.932	2.686	14.139
33609	HILLSBOROUGH	057	3.520	3.277	12.339
33610	HILLSBOROUGH	057	2.726	2.526	10.063
33611	HILLSBOROUGH	057	4.240	3.958	14.373
33612	HILLSBOROUGH	057	2.504	2.317	9.370
33613	HILLSBOROUGH	057	2.043	1.883	7.856
33614	HILLSBOROUGH	057	2.947	2.736	10.678
33615	HILLSBOROUGH	057	3.003	2.781	10.667
33616	HILLSBOROUGH	057	4.807	4.497	15.888
33617	HILLSBOROUGH	057	1.955	1.801	7.559
33618	HILLSBOROUGH	057	2.196	2.025	8.331
33619	HILLSBOROUGH	057	3.250	3.020	11.638
33620	HILLSBOROUGH	057	2.372	2.193	8.950
33621	HILLSBOROUGH	057	4.387	4.077	14.573
33622	HILLSBOROUGH	057	4.057	3.785	13.861
33623	HILLSBOROUGH	057	4.057	3.785	13.861
33624	HILLSBOROUGH	057	2.173	2.004	8.254
33625	HILLSBOROUGH	057	2.160	1.992	8.187
33626	HILLSBOROUGH	057	2.185	2.016	8.222
33629	HILLSBOROUGH	057	3.741	3.486	12.977
33630	HILLSBOROUGH	057	3.985	3.717	13.654
33631	HILLSBOROUGH	057	4.057	3.785	13.861
33633	HILLSBOROUGH	057	2.837	2.632	10.340
33634	HILLSBOROUGH	057	3.286	3.056	11.657
33635	HILLSBOROUGH	057	2.537	2.345	9.285
33637	HILLSBOROUGH	057	2.057	1.895	7.900
33646	HILLSBOROUGH	057	2.304	2.110	11.210
33647	HILLSBOROUGH	057	2.043	1.882	7.886
33650	HILLSBOROUGH	057	4.057	3.785	13.861
33651	HILLSBOROUGH	057	2.782	2.574	10.052
33655	HILLSBOROUGH	057	3.292	3.059	11.424
33660	HILLSBOROUGH	057	2.871	2.662	10.519
33661	HILLSBOROUGH	057	2.871	2.662	10.519
33662	HILLSBOROUGH	057	2.871	2.662	10.519
33663	HILLSBOROUGH	057	4.057	3.785	13.861
33664	HILLSBOROUGH	057	4.057	3.785	13.861
33672	HILLSBOROUGH	057	2.945	2.733	10.443
33673	HILLSBOROUGH	057	2.599	2.407	9.637
33674	HILLSBOROUGH	057	2.565	2.375	9.537

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33675	HILLSBOROUGH	057	2.920	2.710	10.593
33677	HILLSBOROUGH	057	3.042	2.826	10.945
33679	HILLSBOROUGH	057	3.408	3.171	12.009
33680	HILLSBOROUGH	057	2.601	2.409	9.661
33681	HILLSBOROUGH	057	4.185	3.906	14.207
33682	HILLSBOROUGH	057	2.506	2.319	9.380
33684	HILLSBOROUGH	057	3.262	3.034	11.579
33685	HILLSBOROUGH	057	2.874	2.661	10.290
33686	HILLSBOROUGH	057	3.153	2.910	15.265
33687	HILLSBOROUGH	057	1.986	1.829	7.651
33688	HILLSBOROUGH	057	2.194	2.024	8.317
33689	HILLSBOROUGH	057	2.920	2.708	10.669
33690	HILLSBOROUGH	057	4.349	4.063	14.644
33694	HILLSBOROUGH	057	2.141	1.974	8.142
33695	HILLSBOROUGH	057	1.947	1.794	7.531
33697	HILLSBOROUGH	057	1.965	1.810	7.593
33701	PINELLAS	103	4.067	3.792	13.372
33702	PINELLAS	103	3.230	2.994	11.320
33703	PINELLAS	103	4.215	3.936	14.206
33704	PINELLAS	103	4.050	3.780	13.704
33705	PINELLAS	103	4.636	4.337	15.247
33706	PINELLAS	103	5.149	4.799	23.689
33707	PINELLAS	103	4.745	4.443	15.420
33708	PINELLAS	103	5.766	5.414	17.965
33709	PINELLAS	103	3.473	3.235	12.037
33710	PINELLAS	103	3.860	3.602	13.100
33711	PINELLAS	103	4.545	4.252	14.931
33712	PINELLAS	103	4.230	3.952	14.126
33713	PINELLAS	103	3.293	3.065	11.537
33714	PINELLAS	103	3.140	2.920	11.126
33715	PINELLAS	103	5.609	5.185	25.120
33716	PINELLAS	103	3.427	3.178	11.889
33728	PINELLAS	103	3.316	3.074	11.558
33729	PINELLAS	103	3.458	3.207	11.973
33730	PINELLAS	103	3.399	3.166	11.820
33731	PINELLAS	103	2.756	2.534	13.070
33732	PINELLAS	103	3.072	2.846	10.857
33733	PINELLAS	103	3.399	3.166	11.820
33734	PINELLAS	103	3.608	3.362	12.470
33736	PINELLAS	103	4.399	4.090	20.536
33737	PINELLAS	103	4.015	3.728	18.827
33738	PINELLAS	103	4.580	4.261	21.102
33739	PINELLAS	103	3.777	3.508	12.731
33740	PINELLAS	103	4.710	4.384	21.770
33741	PINELLAS	103	7.410	6.944	32.908
33742	PINELLAS	103	3.072	2.846	10.857
33743	PINELLAS	103	3.769	3.516	12.851
33744	PINELLAS	103	3.567	3.303	16.912
33747	PINELLAS	103	4.473	4.183	14.726
33755	PINELLAS	103	3.748	3.495	12.827
33756	PINELLAS	103	3.766	3.512	12.858
33757	PINELLAS	103	2.721	2.505	13.309

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ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33758	PINELLAS	103	3.224	3.000	11.347
33759	PINELLAS	103	2.887	2.673	10.247
33760	PINELLAS	103	3.599	3.353	12.499
33761	PINELLAS	103	2.359	2.179	8.695
33762	PINELLAS	103	4.365	4.077	14.666
33763	PINELLAS	103	2.425	2.241	8.880
33764	PINELLAS	103	2.639	2.441	9.524
33765	PINELLAS	103	3.199	2.976	11.280
33766	PINELLAS	103	2.473	2.286	9.030
33767	PINELLAS	103	4.479	4.163	20.877
33769	PINELLAS	103	3.143	2.923	11.117
33770	PINELLAS	103	3.705	3.455	12.659
33771	PINELLAS	103	3.247	3.022	11.397
33772	PINELLAS	103	4.243	3.967	14.074
33773	PINELLAS	103	3.336	3.106	11.647
33774	PINELLAS	103	3.215	2.981	11.049
33775	PINELLAS	103	3.865	3.608	13.053
33776	PINELLAS	103	3.441	3.193	11.640
33777	PINELLAS	103	3.711	3.461	12.679
33778	PINELLAS	103	2.838	2.628	10.019
33779	PINELLAS	103	3.340	3.110	11.629
33780	PINELLAS	103	3.137	2.917	11.116
33781	PINELLAS	103	3.231	3.006	11.375
33782	PINELLAS	103	2.598	2.403	9.414
33784	PINELLAS	103	3.399	3.166	11.820
33785	PINELLAS	103	2.872	2.633	13.681
33786	PINELLAS	103	3.383	3.108	15.870
33801	POLK	105	2.257	2.080	8.655
33802	POLK	105	2.240	2.064	8.593
33803	POLK	105	2.149	1.980	8.292
33804	POLK	105	2.160	1.990	8.319
33805	POLK	105	2.272	2.094	8.692
33806	POLK	105	2.095	1.930	8.099
33807	POLK	105	2.078	1.914	8.054
33809	POLK	105	2.392	2.206	9.100
33810	POLK	105	2.167	1.997	8.360
33811	POLK	105	2.167	1.997	8.336
33812	POLK	105	2.361	2.177	8.990
33813	POLK	105	2.274	2.097	8.715
33815	POLK	105	2.125	1.957	8.201
33820	POLK	105	2.738	2.529	10.150
33821	DESOTO	027	2.995	2.769	10.988
33823	POLK	105	2.577	2.378	9.701
33825	HIGHLANDS	055	2.879	2.662	10.481
33826	HIGHLANDS	055	2.753	2.545	10.085
33827	POLK	105	2.803	2.583	10.286
33830	POLK	105	2.720	2.511	10.145
33831	POLK	105	2.540	2.345	9.556
33834	HARDEE	049	2.535	2.334	9.555
33835	POLK	105	3.349	3.092	11.983
33836	POLK	105	2.420	2.231	9.217
33837	POLK	105	2.238	2.062	8.630

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33838	POLK	105	2.659	2.455	9.923
33839	POLK	105	2.541	2.345	9.565
33840	POLK	105	2.240	2.064	8.593
33841	POLK	105	2.514	2.315	9.471
33842	DESOTO	027	2.995	2.769	10.988
33843	POLK	105	3.086	2.855	11.167
33844	POLK	105	2.526	2.331	9.547
33845	POLK	105	2.745	2.535	10.233
33846	POLK	105	2.494	2.301	9.419
33847	POLK	105	2.865	2.647	10.560
33848	OSCEOLA	097	1.528	1.403	6.183
33849	POLK	105	2.089	1.920	8.126
33850	POLK	105	2.865	2.647	10.623
33851	POLK	105	2.699	2.492	10.051
33852	HIGHLANDS	055	3.708	3.437	12.904
33853	POLK	105	2.666	2.462	9.894
33854	POLK	105	2.356	2.169	8.853
33855	POLK	105	2.886	2.661	10.463
33856	POLK	105	2.356	2.169	8.853
33857	HIGHLANDS	055	3.229	2.982	11.421
33858	POLK	105	2.054	1.891	8.010
33859	POLK	105	2.508	2.309	9.431
33860	POLK	105	2.266	2.085	8.674
33862	HIGHLANDS	055	3.969	3.682	13.624
33863	POLK	105	2.437	2.244	9.188
33864	DESOTO	027	2.995	2.769	10.988
33865	HARDEE	049	2.462	2.266	9.341
33867	POLK	105	2.816	2.597	10.166
33868	POLK	105	2.335	2.148	8.952
33870	HIGHLANDS	055	3.051	2.823	10.939
33871	HIGHLANDS	055	2.919	2.700	10.525
33872	HIGHLANDS	055	2.805	2.593	10.234
33873	HARDEE	049	2.248	2.072	8.627
33875	HIGHLANDS	055	3.057	2.828	10.996
33876	HIGHLANDS	055	3.118	2.878	11.080
33877	POLK	105	2.353	2.165	8.928
33880	POLK	105	2.540	2.344	9.573
33881	POLK	105	2.701	2.494	10.093
33882	POLK	105	2.689	2.483	10.036
33883	POLK	105	2.689	2.483	10.036
33884	POLK	105	2.680	2.474	9.987
33885	POLK	105	2.689	2.483	10.036
33888	POLK	105	2.637	2.435	9.829
33890	HARDEE	049	2.134	1.962	8.256
33896	POLK	105	1.909	1.756	7.533
33897	POLK	105	1.893	1.741	7.494
33898	POLK	105	2.567	2.364	9.571
33900	LEE	071	4.770	4.450	16.271
33901	LEE	071	4.820	4.498	16.399
33902	LEE	071	4.652	4.339	15.929
33903	LEE	071	4.045	3.753	13.968
33904	LEE	071	4.598	4.270	15.445



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33905	LEE	071	4.175	3.872	14.465
33906	LEE	071	4.770	4.450	16.271
33907	LEE	071	4.824	4.502	16.407
33908	LEE	071	4.884	4.538	16.280
33909	LEE	071	3.976	3.689	13.723
33910	LEE	071	3.915	3.631	13.549
33911	LEE	071	4.652	4.339	15.929
33912	LEE	071	4.315	4.005	14.785
33913	LEE	071	4.672	4.337	15.848
33914	LEE	071	4.708	4.375	15.699
33915	LEE	071	3.915	3.631	13.549
33916	LEE	071	3.843	3.561	13.473
33917	LEE	071	3.837	3.557	13.424
33918	LEE	071	4.283	3.975	14.621
33919	LEE	071	4.240	3.935	14.548
33920	LEE	071	3.668	3.387	13.091
33921	LEE	071	7.662	7.094	33.210
33922	LEE	071	7.797	7.272	22.826
33923	LEE	071	4.631	4.301	15.513
33924	LEE	071	8.355	7.742	35.880
33925	COLLIER	021	5.000	4.645	16.485
33926	COLLIER	021	5.000	4.645	16.485
33927	CHARLOTTE	015	2.951	2.692	14.304
33928	LEE	071	4.932	4.583	16.416
33929	LEE	071	4.705	4.371	15.782
33930	HENDRY	051	4.194	3.877	14.608
33931	LEE	071	6.668	6.214	20.711
33932	LEE	071	5.092	4.692	23.513
33933	COLLIER	021	6.585	6.140	19.150
33934	COLLIER	021	4.532	4.210	15.457
33935	HENDRY	051	3.311	3.055	12.090
33936	LEE	071	3.881	3.596	13.695
33937	COLLIER	021	9.279	8.664	24.938
33938	CHARLOTTE	015	3.109	2.879	11.128
33939	COLLIER	021	6.073	5.658	18.446
33940	COLLIER	021	6.073	5.658	18.446
33941	COLLIER	021	6.073	5.658	18.446
33942	COLLIER	021	5.231	4.869	16.609
33943	COLLIER	021	5.000	4.645	16.485
33944	GLADES	043	3.542	3.271	12.601
33945	LEE	071	7.489	6.982	22.095
33946	CHARLOTTE	015	5.968	5.560	18.681
33947	CHARLOTTE	015	4.153	3.857	13.951
33948	CHARLOTTE	015	3.622	3.360	12.586
33949	CHARLOTTE	015	4.114	3.816	14.249
33950	CHARLOTTE	015	4.294	3.985	14.768
33951	CHARLOTTE	015	2.860	2.614	14.104
33952	CHARLOTTE	015	3.434	3.182	12.147
33953	CHARLOTTE	015	3.949	3.666	13.424
33954	CHARLOTTE	015	3.014	2.789	10.893
33955	CHARLOTTE	015	4.492	4.172	15.249
33956	LEE	071	8.603	8.033	25.148

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33957	LEE	071	5.349	4.932	24.449
33959	LEE	071	4.631	4.301	15.513
33960	HIGHLANDS	055	3.416	3.154	12.104
33961	COLLIER	021	6.585	6.140	19.150
33962	COLLIER	021	5.267	4.908	16.603
33963	COLLIER	021	5.190	4.829	16.695
33964	COLLIER	021	3.852	3.575	13.250
33965	LEE	071	5.022	4.667	16.698
33966	LEE	071	3.998	3.707	13.915
33967	LEE	071	4.608	4.279	15.566
33969	COLLIER	021	9.279	8.664	24.938
33970	LEE	071	3.905	3.618	13.748
33971	LEE	071	3.942	3.653	13.847
33972	LEE	071	3.995	3.703	14.039
33973	LEE	071	4.122	3.822	14.327
33974	LEE	071	3.995	3.702	13.994
33975	HENDRY	051	3.236	2.986	11.808
33976	LEE	071	3.986	3.694	13.944
33980	CHARLOTTE	015	3.812	3.535	13.321
33981	CHARLOTTE	015	4.505	4.186	15.026
33982	CHARLOTTE	015	4.150	3.848	14.484
33983	CHARLOTTE	015	3.695	3.424	13.056
33990	LEE	071	4.034	3.743	13.881
33991	LEE	071	4.310	4.002	14.632
33993	LEE	071	4.736	4.403	15.675
33994	LEE	071	4.151	3.851	14.358
33999	COLLIER	021	4.574	4.258	14.861
34101	COLLIER	021	6.713	6.313	20.533
34102	COLLIER	021	7.124	6.705	21.482
34103	COLLIER	021	6.774	6.367	20.775
34104	COLLIER	021	5.115	4.763	16.257
34105	COLLIER	021	5.159	4.803	16.462
34106	COLLIER	021	6.713	6.313	20.533
34107	COLLIER	021	6.136	5.755	19.546
34108	COLLIER	021	5.283	4.916	16.922
34109	COLLIER	021	5.004	4.655	16.222
34110	COLLIER	021	4.830	4.489	15.937
34112	COLLIER	021	5.267	4.907	16.621
34113	COLLIER	021	5.797	5.405	17.695
34114	COLLIER	021	6.009	5.600	18.062
34116	COLLIER	021	4.596	4.276	14.980
34117	COLLIER	021	4.330	4.028	14.312
34119	COLLIER	021	4.488	4.172	14.982
34120	COLLIER	021	4.314	4.010	14.546
34133	LEE	071	5.049	4.694	16.570
34134	LEE	071	5.151	4.788	16.916
34135	LEE	071	4.802	4.461	15.984
34136	LEE	071	4.678	4.345	15.646
34137	COLLIER	021	4.575	4.248	15.320
34138	COLLIER	021	6.826	6.326	20.707
34139	COLLIER	021	4.985	4.613	16.248
34140	COLLIER	021	8.687	8.107	23.411

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34141	COLLIER	021	5.071	4.690	16.924
34142	COLLIER	021	4.622	4.294	15.734
34143	COLLIER	021	4.532	4.210	15.457
34145	COLLIER	021	9.724	9.082	25.788
34146	COLLIER	021	9.324	8.707	25.030
34201	MANATEE	081	2.883	2.667	10.346
34202	MANATEE	081	3.129	2.897	11.110
34203	MANATEE	081	2.900	2.685	10.353
34204	MANATEE	081	2.931	2.713	10.437
34205	MANATEE	081	3.957	3.691	13.495
34206	MANATEE	081	2.913	2.683	14.189
34207	MANATEE	081	4.003	3.736	13.541
34208	MANATEE	081	3.103	2.874	10.965
34209	MANATEE	081	4.603	4.281	15.017
34210	MANATEE	081	4.112	3.820	13.621
34211	MANATEE	081	2.753	2.538	10.026
34212	MANATEE	081	3.087	2.858	11.007
34215	MANATEE	081	7.319	6.836	21.466
34216	MANATEE	081	5.067	4.678	23.052
34217	MANATEE	081	5.005	4.621	22.766
34218	MANATEE	081	5.338	4.933	23.904
34219	MANATEE	081	3.023	2.798	10.846
34220	MANATEE	081	2.556	2.338	12.437
34221	MANATEE	081	3.644	3.382	12.512
34222	MANATEE	081	3.344	3.100	11.649
34223	SARASOTA	115	4.470	4.156	14.667
34224	CHARLOTTE	015	4.251	3.950	14.147
34228	SARASOTA	115	5.643	5.214	25.121
34229	SARASOTA	115	4.015	3.729	13.467
34230	SARASOTA	115	2.808	2.586	13.722
34231	SARASOTA	115	4.472	4.181	14.896
34232	SARASOTA	115	2.766	2.558	9.978
34233	SARASOTA	115	2.846	2.633	10.213
34234	SARASOTA	115	3.054	2.829	10.727
34235	SARASOTA	115	2.803	2.593	10.074
34236	SARASOTA	115	4.702	4.400	15.444
34237	SARASOTA	115	3.613	3.367	12.496
34238	SARASOTA	115	3.382	3.135	11.757
34239	SARASOTA	115	3.996	3.729	13.603
34240	SARASOTA	115	3.212	2.974	11.383
34241	SARASOTA	115	3.216	2.979	11.365
34242	SARASOTA	115	3.270	3.000	15.558
34243	MANATEE	081	3.020	2.796	10.673
34249	SARASOTA	115	3.092	2.864	10.926
34250	MANATEE	081	4.599	4.278	15.065
34251	MANATEE	081	2.805	2.585	10.361
34260	MANATEE	081	3.270	3.032	11.319
34264	MANATEE	081	2.824	2.614	10.078
34265	DESOTO	027	2.477	2.285	9.382
34266	DESOTO	027	2.813	2.598	10.463
34267	DESOTO	027	2.477	2.285	9.382
34268	DESOTO	027	2.477	2.285	9.382

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

**North Atlantic Hurricane Models 18.1 (Build 1945)**

**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34269	DESOTO	027	3.354	3.104	12.065
34270	MANATEE	081	3.009	2.786	10.605
34272	SARASOTA	115	3.828	3.553	12.937
34274	SARASOTA	115	2.705	2.475	13.197
34275	SARASOTA	115	3.728	3.459	12.708
34276	SARASOTA	115	2.808	2.586	13.722
34277	SARASOTA	115	4.149	3.873	14.021
34278	SARASOTA	115	3.459	3.208	11.850
34280	MANATEE	081	2.820	2.583	13.615
34281	MANATEE	081	3.916	3.654	13.308
34282	MANATEE	081	3.916	3.654	13.308
34284	SARASOTA	115	3.319	3.066	16.042
34285	SARASOTA	115	4.545	4.250	15.076
34286	SARASOTA	115	2.982	2.759	10.781
34287	SARASOTA	115	3.463	3.211	12.034
34288	SARASOTA	115	2.948	2.727	10.704
34289	SARASOTA	115	3.102	2.871	11.164
34290	SARASOTA	115	3.453	3.203	11.991
34291	SARASOTA	115	3.177	2.943	11.286
34292	SARASOTA	115	3.411	3.163	11.869
34293	SARASOTA	115	3.605	3.345	12.328
34295	SARASOTA	115	4.227	3.929	14.023
34420	MARION	083	1.852	1.695	6.633
34421	MARION	083	1.836	1.680	6.551
34423	CITRUS	017	2.400	2.212	7.775
34428	CITRUS	017	2.425	2.234	7.864
34429	CITRUS	017	2.376	2.190	7.743
34430	MARION	083	1.519	1.388	5.326
34431	MARION	083	1.536	1.404	5.365
34432	MARION	083	1.588	1.450	5.609
34433	CITRUS	017	1.766	1.616	6.036
34434	CITRUS	017	1.910	1.755	6.472
34436	CITRUS	017	1.986	1.815	6.995
34441	CITRUS	017	2.110	1.938	7.193
34442	CITRUS	017	2.069	1.901	7.006
34445	CITRUS	017	1.953	1.795	6.614
34446	CITRUS	017	2.176	2.000	7.347
34447	CITRUS	017	1.905	1.749	6.503
34448	CITRUS	017	2.119	1.949	7.101
34449	LEVY	075	1.640	1.499	5.592
34450	CITRUS	017	1.968	1.805	6.896
34451	CITRUS	017	2.097	1.924	7.252
34452	CITRUS	017	2.129	1.954	7.342
34453	CITRUS	017	2.089	1.918	7.131
34460	CITRUS	017	2.283	2.101	7.564
34461	CITRUS	017	2.252	2.072	7.527
34464	CITRUS	017	2.018	1.855	6.799
34465	CITRUS	017	2.097	1.929	7.005
34470	MARION	083	1.538	1.406	5.577
34471	MARION	083	1.526	1.396	5.520
34472	MARION	083	1.613	1.475	5.878
34473	MARION	083	1.748	1.600	6.234

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

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**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34474	MARION	083	1.611	1.476	5.732
34475	MARION	083	1.521	1.391	5.493
34476	MARION	083	1.711	1.567	6.056
34477	MARION	083	1.508	1.379	5.468
34478	MARION	083	1.508	1.379	5.468
34479	MARION	083	1.568	1.434	5.662
34480	MARION	083	1.734	1.586	6.223
34481	MARION	083	1.771	1.625	6.150
34482	MARION	083	1.609	1.473	5.698
34483	MARION	083	1.586	1.450	5.779
34484	SUMTER	119	1.493	1.368	6.090
34487	CITRUS	017	2.743	2.531	8.774
34488	MARION	083	1.304	1.187	4.914
34489	MARION	083	1.425	1.299	5.231
34491	MARION	083	1.879	1.719	6.745
34492	MARION	083	1.836	1.680	6.593
34498	LEVY	075	2.289	2.101	7.308
34601	HERNANDO	053	1.871	1.722	7.336
34602	HERNANDO	053	2.138	1.966	8.286
34603	HERNANDO	053	1.798	1.654	7.102
34604	HERNANDO	053	2.258	2.083	8.596
34605	HERNANDO	053	1.798	1.654	7.102
34606	HERNANDO	053	2.192	2.022	8.318
34607	HERNANDO	053	2.450	2.262	9.112
34608	HERNANDO	053	2.120	1.954	8.106
34609	HERNANDO	053	2.150	1.982	8.224
34610	PASCO	101	2.444	2.256	9.144
34611	HERNANDO	053	2.240	2.066	8.467
34613	HERNANDO	053	2.010	1.852	7.743
34614	HERNANDO	053	2.016	1.859	7.699
34615	PINELLAS	103	2.918	2.702	10.311
34616	PINELLAS	103	2.733	2.529	9.761
34617	PINELLAS	103	2.918	2.702	10.311
34618	PINELLAS	103	2.504	2.315	9.111
34619	PINELLAS	103	2.977	2.757	10.502
34620	PINELLAS	103	2.786	2.578	10.004
34621	PINELLAS	103	2.306	2.130	8.533
34622	PINELLAS	103	2.910	2.695	10.369
34623	PINELLAS	103	2.415	2.231	8.847
34624	PINELLAS	103	2.620	2.424	9.468
34625	PINELLAS	103	2.504	2.315	9.111
34629	PINELLAS	103	2.306	2.130	8.533
34630	PINELLAS	103	5.788	5.395	17.798
34634	PINELLAS	103	5.380	5.012	16.739
34635	PINELLAS	103	4.280	3.980	13.916
34636	HERNANDO	053	2.012	1.853	7.802
34637	PASCO	101	2.503	2.311	9.334
34638	PASCO	101	2.588	2.391	9.592
34639	PASCO	101	2.241	2.066	8.530
34640	PINELLAS	103	2.908	2.693	10.237
34641	PINELLAS	103	2.521	2.331	9.153
34642	PINELLAS	103	3.253	3.017	11.181

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

**Modeling Organization:**

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**Model Name & Version Number:**

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**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34643	PINELLAS	103	2.606	2.411	9.387
34644	PINELLAS	103	3.108	2.881	10.764
34645	PINELLAS	103	3.253	3.017	11.181
34646	PINELLAS	103	3.260	3.024	11.151
34647	PINELLAS	103	3.111	2.883	10.816
34648	PINELLAS	103	2.785	2.578	9.861
34649	PINELLAS	103	2.521	2.331	9.153
34652	PASCO	101	2.524	2.331	9.264
34653	PASCO	101	2.316	2.137	8.643
34654	PASCO	101	2.219	2.046	8.384
34655	PASCO	101	2.282	2.106	8.552
34656	PASCO	101	2.375	2.193	8.821
34660	PINELLAS	103	2.079	1.895	10.300
34661	HERNANDO	053	2.050	1.888	7.963
34664	PINELLAS	103	2.455	2.269	8.971
34665	PINELLAS	103	2.455	2.269	8.971
34666	PINELLAS	103	2.546	2.354	9.259
34667	PASCO	101	2.525	2.332	9.349
34668	PASCO	101	2.418	2.232	8.983
34669	PASCO	101	2.401	2.216	8.970
34673	PASCO	101	1.796	1.633	9.074
34674	PASCO	101	2.614	2.416	9.596
34677	PINELLAS	103	2.445	2.259	8.970
34679	PASCO	101	1.956	1.779	9.856
34680	PASCO	101	2.231	2.058	8.360
34681	PINELLAS	103	3.328	3.085	11.512
34682	PINELLAS	103	1.885	1.716	9.421
34683	PINELLAS	103	2.633	2.434	9.526
34684	PINELLAS	103	2.394	2.211	8.830
34685	PINELLAS	103	2.182	2.013	8.190
34688	PINELLAS	103	2.169	2.001	8.157
34689	PINELLAS	103	3.580	3.334	12.406
34690	PASCO	101	2.316	2.138	8.601
34691	PASCO	101	2.607	2.410	9.464
34692	PASCO	101	2.368	2.187	8.750
34695	PINELLAS	103	2.918	2.702	10.357
34697	PINELLAS	103	2.509	2.319	9.129
34698	PINELLAS	103	2.791	2.583	9.973
34705	LAKE	069	2.009	1.845	7.964
34711	LAKE	069	2.469	2.277	9.433
34712	LAKE	069	2.663	2.457	10.068
34713	LAKE	069	1.852	1.701	7.362
34714	LAKE	069	1.906	1.751	7.559
34715	LAKE	069	2.388	2.201	9.205
34729	LAKE	069	2.331	2.147	9.007
34731	LAKE	069	1.894	1.741	7.526
34734	ORANGE	095	2.258	2.080	8.700
34736	LAKE	069	2.466	2.273	9.468
34737	LAKE	069	2.496	2.301	9.570
34739	OSCEOLA	097	2.695	2.484	9.770
34740	ORANGE	095	2.549	2.351	9.656
34741	OSCEOLA	097	2.129	1.962	8.211

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

**Modeling Organization:**

**RMS**

**Model Name & Version Number:**

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**Model Release Date:**

**April, 2019**

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34742	OSCEOLA	097	2.013	1.854	7.819
34743	OSCEOLA	097	2.259	2.083	8.607
34744	OSCEOLA	097	2.579	2.382	9.625
34745	OSCEOLA	097	2.013	1.854	7.819
34746	OSCEOLA	097	2.270	2.093	8.672
34747	OSCEOLA	097	1.840	1.692	7.290
34748	LAKE	069	2.316	2.133	8.963
34749	LAKE	069	2.357	2.172	9.074
34753	LAKE	069	2.396	2.208	9.216
34755	LAKE	069	2.271	2.092	8.791
34756	LAKE	069	2.758	2.546	10.340
34758	OSCEOLA	097	1.763	1.621	6.989
34759	POLK	105	2.093	1.928	8.078
34760	ORANGE	095	3.906	3.619	13.751
34761	ORANGE	095	2.220	2.045	8.597
34762	LAKE	069	2.147	1.973	8.411
34769	OSCEOLA	097	2.844	2.629	10.393
34770	OSCEOLA	097	2.923	2.702	10.631
34771	OSCEOLA	097	2.668	2.466	9.802
34772	OSCEOLA	097	2.272	2.090	8.617
34773	OSCEOLA	097	2.334	2.149	8.752
34777	ORANGE	095	2.384	2.198	9.125
34778	ORANGE	095	2.384	2.198	9.125
34785	SUMTER	119	1.796	1.650	7.181
34786	ORANGE	095	2.426	2.237	9.244
34787	ORANGE	095	2.444	2.254	9.345
34788	LAKE	069	2.239	2.062	8.678
34789	LAKE	069	2.063	1.898	8.078
34797	LAKE	069	2.301	2.115	8.931
34945	ST. LUCIE	111	3.444	3.185	11.429
34946	ST. LUCIE	111	4.816	4.484	14.748
34947	ST. LUCIE	111	3.847	3.576	12.402
34948	ST. LUCIE	111	4.940	4.637	15.413
34949	ST. LUCIE	111	5.567	5.146	23.931
34950	ST. LUCIE	111	5.914	5.564	17.714
34951	ST. LUCIE	111	4.005	3.724	12.806
34952	ST. LUCIE	111	4.070	3.783	13.171
34953	ST. LUCIE	111	3.558	3.301	11.977
34954	ST. LUCIE	111	3.753	3.487	12.223
34956	MARTIN	085	4.615	4.271	15.059
34957	MARTIN	085	6.411	5.978	18.856
34958	MARTIN	085	5.497	5.120	16.804
34972	OKEECHOBEE	093	3.794	3.506	12.995
34973	OKEECHOBEE	093	3.999	3.697	13.572
34974	OKEECHOBEE	093	4.738	4.384	15.634
34979	ST. LUCIE	111	4.148	3.857	19.309
34981	ST. LUCIE	111	3.773	3.506	12.255
34982	ST. LUCIE	111	4.623	4.303	14.342
34983	ST. LUCIE	111	3.442	3.195	11.471
34984	ST. LUCIE	111	3.722	3.456	12.369
34985	ST. LUCIE	111	3.752	3.485	12.376
34986	ST. LUCIE	111	3.717	3.453	12.257

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

**Modeling Organization:** RMS  
**Model Name & Version Number:** North Atlantic Hurricane Models 18.1 (Build 1945)  
**Model Release Date:** April, 2019

ZIP Code	County Name	FIPS Code	Hurricane Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34987	ST. LUCIE	111	3.630	3.356	12.150
34988	ST. LUCIE	111	4.074	3.767	13.481
34990	MARTIN	085	4.476	4.161	14.506
34991	MARTIN	085	4.474	4.161	14.420
34992	MARTIN	085	3.529	3.243	16.559
34994	MARTIN	085	5.040	4.692	15.785
34995	MARTIN	085	3.419	3.140	16.104
34996	MARTIN	085	7.190	6.708	20.661
34997	MARTIN	085	5.359	4.992	16.648