

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

Florida International University
 Florida Public Hurricane Loss Model 6.3
 November 5, 2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
41	Broward	11	6.991	6.838	23.001
43	Miami-Dade	86	8.099	7.886	30.722
45	Marion	83	1.167	1.142	3.828
53	Palm Beach	99	6.834	6.557	20.502
97	Monroe	87	7.588	7.368	28.309
98	Monroe	87	10.162	9.771	42.043
32003	Clay	19	0.962	0.925	3.010
32004	St. Johns	109	1.729	1.588	6.651
32006	Clay	19	0.955	0.920	2.988
32007	Putnam	107	0.863	0.838	3.059
32008	Suwannee	121	0.962	0.928	2.946
32009	Nassau	89	0.618	0.596	1.721
32011	Nassau	89	0.697	0.673	2.026
32013	Lafayette	67	0.867	0.834	2.615
32024	Columbia	23	0.872	0.839	2.441
32025	Columbia	23	0.942	0.906	2.696
32026	Union	125	1.004	0.963	2.923
32030	Clay	19	0.837	0.807	2.486
32033	St. Johns	109	1.082	1.033	3.592
32034	Nassau	89	1.170	1.121	4.436
32035	Nassau	89	1.167	1.117	4.427
32038	Columbia	23	1.012	0.972	2.968
32040	Baker	3	0.739	0.713	2.078
32041	Nassau	89	0.822	0.791	2.590
32042	Bradford	7	0.988	0.946	2.711
32043	Clay	19	0.872	0.839	2.677
32044	Bradford	7	1.018	0.974	2.841
32046	Nassau	89	0.582	0.561	1.619
32050	Clay	19	0.853	0.822	2.537
32052	Hamilton	47	0.720	0.696	1.937
32053	Hamilton	47	0.651	0.628	1.714
32054	Union	125	0.942	0.905	2.687
32055	Columbia	23	0.884	0.850	2.465
32056	Columbia	23	0.895	0.861	2.501
32058	Bradford	7	0.780	0.749	2.060
32059	Madison	79	0.730	0.702	1.956
32060	Suwannee	121	0.729	0.706	2.060
32061	Columbia	23	0.673	0.649	1.758
32062	Suwannee	121	0.868	0.839	2.584
32063	Baker	3	0.754	0.728	2.140
32064	Suwannee	121	0.837	0.809	2.451
32065	Clay	19	0.810	0.781	2.372
32066	Lafayette	67	0.930	0.893	2.817
32067	Clay	19	0.849	0.818	2.564
32068	Clay	19	0.847	0.816	2.511
32071	Suwannee	121	0.879	0.849	2.618
32072	Baker	3	0.721	0.696	1.989
32073	Clay	19	0.850	0.819	2.555
32079	Clay	19	0.707	0.682	2.093
32080	St. Johns	109	2.403	2.150	9.711
32081	St. Johns	109	0.997	0.952	3.117
32082	St. Johns	109	1.749	1.605	6.751
32083	Union	125	0.993	0.953	2.897
32084	St. Johns	109	1.561	1.457	6.089
32085	St. Johns	109	1.577	1.468	6.152
32086	St. Johns	109	1.477	1.383	5.747
32087	Baker	3	0.682	0.658	1.859
32091	Bradford	7	0.926	0.887	2.532

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32092	St. Johns	109	0.998	0.954	3.100
32094	Suwannee	121	0.801	0.775	2.288
32095	St. Johns	109	1.458	1.365	5.543
32096	Hamilton	47	0.612	0.591	1.569
32097	Nassau	89	0.826	0.794	2.610
32099	Duval	31	0.816	0.779	2.284
32102	Lake	69	2.084	2.054	5.310
32105	Volusia	127	1.923	1.893	5.180
32110	Flagler	35	1.879	1.857	5.571
32111	Marion	83	1.499	1.466	5.212
32112	Putnam	107	1.146	1.109	4.677
32113	Marion	83	1.656	1.619	6.254
32114	Volusia	127	3.000	2.949	11.196
32115	Volusia	127	3.013	2.960	11.312
32116	Volusia	127	3.013	2.960	11.312
32117	Volusia	127	2.931	2.880	10.978
32118	Volusia	127	5.111	4.925	21.309
32119	Volusia	127	2.970	2.919	11.066
32120	Volusia	127	3.013	2.960	11.312
32121	Volusia	127	3.013	2.960	11.312
32122	Volusia	127	3.013	2.960	11.312
32123	Volusia	127	3.013	2.960	11.312
32124	Volusia	127	2.149	2.123	6.666
32125	Volusia	127	3.013	2.960	11.312
32126	Volusia	127	3.013	2.960	11.312
32127	Volusia	127	3.094	3.040	11.552
32128	Volusia	127	2.413	2.381	7.829
32129	Volusia	127	2.607	2.569	9.033
32130	Volusia	127	2.033	2.002	5.508
32131	Putnam	107	1.072	1.038	4.209
32132	Volusia	127	3.065	3.015	11.273
32133	Marion	83	1.359	1.330	4.544
32134	Marion	83	1.304	1.275	4.552
32135	Flagler	35	4.471	4.235	17.737
32136	Flagler	35	4.493	4.256	17.783
32137	Flagler	35	2.567	2.519	9.408
32138	Putnam	107	0.965	0.937	3.433
32139	Putnam	107	1.052	1.020	3.911
32140	Putnam	107	0.862	0.838	2.949
32141	Volusia	127	2.829	2.786	10.033
32142	Flagler	35	4.471	4.235	17.737
32143	Flagler	35	2.565	2.516	9.795
32145	St. Johns	109	1.186	1.131	3.995
32147	Putnam	107	0.925	0.897	3.299
32148	Putnam	107	0.979	0.950	3.562
32149	Putnam	107	0.973	0.944	3.467
32157	Putnam	107	1.139	1.103	4.630
32158	Lake	69	2.310	2.278	5.725
32159	Lake	69	2.306	2.273	5.700
32160	Clay	19	1.043	1.003	3.261
32162	Sumter	119	2.048	2.010	6.118
32163	Sumter	119	2.535	2.483	9.091
32164	Flagler	35	2.135	2.106	7.036
32168	Volusia	127	2.730	2.690	9.475
32169	Volusia	127	4.964	4.812	20.853
32170	Volusia	127	2.733	2.693	9.535
32173	Volusia	127	2.659	2.617	9.720
32174	Volusia	127	2.639	2.598	9.606

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32175	Volusia	127	2.659	2.617	9.720
32176	Volusia	127	4.780	4.604	19.695
32177	Putnam	107	0.925	0.897	3.352
32178	Putnam	107	0.925	0.898	3.362
32179	Marion	83	1.608	1.573	5.753
32180	Volusia	127	1.906	1.875	5.126
32181	Putnam	107	0.978	0.948	3.662
32182	Marion	83	1.211	1.185	4.163
32183	Marion	83	1.607	1.571	5.747
32185	Putnam	107	0.956	0.927	3.348
32187	Putnam	107	0.945	0.916	3.541
32189	Putnam	107	0.987	0.957	3.713
32190	Volusia	127	2.177	2.143	6.263
32192	Marion	83	1.607	1.571	6.003
32193	Putnam	107	0.981	0.952	3.663
32195	Marion	83	1.695	1.657	6.206
32198	Volusia	127	3.013	2.960	11.312
32201	Duval	31	0.803	0.769	2.228
32202	Duval	31	0.803	0.769	2.228
32203	Duval	31	0.874	0.835	2.450
32204	Duval	31	0.878	0.839	2.451
32205	Duval	31	0.759	0.726	2.040
32206	Duval	31	0.747	0.716	2.044
32207	Duval	31	0.832	0.794	2.350
32208	Duval	31	0.777	0.743	2.155
32209	Duval	31	0.708	0.678	1.902
32210	Duval	31	0.814	0.779	2.244
32211	Duval	31	0.844	0.805	2.401
32212	Duval	31	1.014	0.966	2.949
32214	Duval	31	0.837	0.800	2.300
32216	Duval	31	0.840	0.803	2.387
32217	Duval	31	0.830	0.794	2.314
32218	Duval	31	0.803	0.768	2.231
32219	Duval	31	0.738	0.706	1.999
32220	Duval	31	0.849	0.811	2.348
32221	Duval	31	0.799	0.765	2.176
32222	Duval	31	0.841	0.806	2.292
32223	Duval	31	0.907	0.866	2.562
32224	Duval	31	1.023	0.970	3.256
32225	Duval	31	0.986	0.937	3.087
32226	Duval	31	0.910	0.867	2.776
32227	Duval	31	1.715	1.549	6.239
32228	Duval	31	1.715	1.549	6.239
32229	Duval	31	0.803	0.769	2.228
32231	Duval	31	0.803	0.769	2.228
32232	Duval	31	0.803	0.769	2.228
32233	Duval	31	1.581	1.449	5.736
32234	Duval	31	0.748	0.717	1.969
32235	Duval	31	0.803	0.769	2.228
32236	Duval	31	0.803	0.769	2.228
32237	Duval	31	0.803	0.769	2.228
32238	Duval	31	0.803	0.769	2.228
32239	Duval	31	0.803	0.769	2.228
32240	Duval	31	0.790	0.756	2.228
32241	Duval	31	0.803	0.769	2.228
32244	Duval	31	0.838	0.801	2.294
32245	Duval	31	0.803	0.769	2.228
32246	Duval	31	0.877	0.836	2.619

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32247	Duval	31	0.803	0.769	2.228
32250	Duval	31	1.680	1.531	6.171
32254	Duval	31	0.797	0.762	2.197
32255	Duval	31	0.803	0.769	2.228
32256	Duval	31	0.847	0.809	2.451
32257	Duval	31	0.845	0.807	2.368
32258	Duval	31	0.886	0.845	2.518
32259	St. Johns	109	0.872	0.836	2.575
32260	St. Johns	109	0.877	0.840	2.586
32266	Duval	31	1.825	1.650	6.717
32277	Duval	31	0.846	0.806	2.447
32301	Leon	73	0.896	0.861	2.671
32302	Leon	73	0.949	0.912	2.885
32303	Leon	73	0.871	0.839	2.580
32304	Leon	73	0.886	0.851	2.629
32305	Leon	73	0.868	0.835	2.551
32306	Leon	73	0.879	0.846	2.611
32307	Leon	73	1.046	1.004	3.259
32308	Leon	73	0.843	0.811	2.479
32309	Leon	73	0.838	0.806	2.470
32310	Leon	73	0.944	0.907	2.860
32311	Leon	73	0.856	0.823	2.527
32312	Leon	73	0.836	0.805	2.447
32313	Leon	73	0.897	0.862	2.670
32314	Leon	73	0.949	0.912	2.885
32315	Leon	73	0.949	0.912	2.885
32316	Leon	73	0.949	0.912	2.885
32317	Leon	73	0.881	0.848	2.639
32318	Leon	73	0.821	0.790	2.401
32320	Franklin	37	2.882	2.696	11.249
32321	Liberty	77	1.169	1.117	3.548
32322	Franklin	37	2.855	2.661	10.823
32323	Franklin	37	2.785	2.597	10.507
32324	Gadsden	39	0.819	0.787	2.169
32326	Wakulla	129	1.021	0.979	3.055
32327	Wakulla	129	0.990	0.950	2.978
32328	Franklin	37	3.544	3.281	13.556
32329	Franklin	37	2.864	2.678	11.142
32330	Gadsden	39	1.216	1.161	3.709
32331	Madison	79	0.763	0.733	2.108
32332	Gadsden	39	0.869	0.833	2.364
32333	Gadsden	39	0.819	0.785	2.221
32334	Liberty	77	1.163	1.112	3.563
32335	Liberty	77	1.423	1.356	4.672
32336	Jefferson	65	0.769	0.741	2.173
32337	Jefferson	65	0.822	0.790	2.343
32340	Madison	79	0.755	0.725	2.063
32341	Madison	79	0.762	0.731	2.083
32343	Gadsden	39	0.790	0.757	2.127
32344	Jefferson	65	0.772	0.742	2.166
32345	Jefferson	65	0.753	0.724	2.099
32346	Wakulla	129	2.266	2.120	8.801
32347	Taylor	123	0.904	0.870	2.817
32348	Taylor	123	0.929	0.895	2.938
32350	Madison	79	0.631	0.607	1.654
32351	Gadsden	39	0.934	0.895	2.597
32352	Gadsden	39	0.795	0.762	2.118
32353	Gadsden	39	0.917	0.879	2.535

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32355	Wakulla	129	1.326	1.266	4.379
32356	Taylor	123	1.159	1.112	3.993
32357	Taylor	123	0.843	0.811	2.524
32358	Wakulla	129	1.200	1.148	3.916
32359	Taylor	123	1.454	1.390	5.279
32360	Liberty	77	1.015	0.970	2.923
32361	Jefferson	65	0.870	0.835	2.532
32362	Leon	73	0.883	0.850	2.614
32395	Leon	73	0.949	0.912	2.885
32399	Leon	73	0.943	0.907	2.862
32401	Bay	5	2.617	2.467	10.405
32402	Bay	5	2.637	2.485	10.464
32403	Bay	5	3.361	3.117	13.051
32404	Bay	5	2.117	2.010	8.047
32405	Bay	5	2.339	2.214	9.076
32406	Bay	5	2.637	2.485	10.464
32407	Bay	5	3.706	3.435	14.718
32408	Bay	5	4.147	3.810	16.026
32409	Bay	5	2.126	2.016	8.173
32410	Bay	5	2.490	2.346	9.622
32411	Bay	5	2.637	2.485	10.464
32412	Bay	5	2.637	2.485	10.464
32413	Bay	5	5.065	4.587	18.472
32417	Bay	5	2.637	2.485	10.464
32420	Jackson	63	1.406	1.340	4.442
32421	Calhoun	13	1.358	1.295	4.200
32422	Walton	131	1.652	1.575	5.855
32423	Jackson	63	0.944	0.904	2.644
32424	Calhoun	13	1.206	1.152	3.670
32425	Holmes	59	1.447	1.379	4.709
32426	Jackson	63	1.397	1.331	4.518
32427	Washington	133	1.435	1.367	4.661
32428	Washington	133	1.428	1.360	4.579
32430	Calhoun	13	1.188	1.135	3.478
32431	Jackson	63	1.272	1.214	3.901
32432	Jackson	63	1.165	1.114	3.454
32433	Walton	131	1.799	1.713	6.612
32434	Walton	131	1.923	1.832	7.248
32435	Walton	131	1.644	1.567	6.101
32437	Washington	133	1.559	1.484	5.306
32438	Bay	5	1.505	1.435	4.857
32439	Walton	131	2.567	2.428	10.706
32440	Jackson	63	1.336	1.273	4.237
32442	Jackson	63	1.108	1.059	3.235
32443	Jackson	63	1.012	0.969	2.867
32444	Bay	5	2.091	1.986	7.904
32445	Jackson	63	1.095	1.047	3.222
32446	Jackson	63	1.053	1.007	3.015
32447	Jackson	63	1.128	1.078	3.297
32448	Jackson	63	1.125	1.075	3.287
32449	Calhoun	13	1.418	1.352	4.642
32452	Holmes	59	1.258	1.200	3.888
32455	Holmes	59	1.729	1.648	6.508
32456	Gulf	45	2.388	2.259	9.218
32457	Gulf	45	2.382	2.253	9.174
32459	Walton	131	4.116	3.818	17.088
32460	Jackson	63	1.122	1.072	3.331
32461	Walton	131	5.193	4.725	19.524

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32462	Washington	133	1.566	1.490	5.365
32463	Washington	133	1.669	1.586	5.695
32464	Holmes	59	1.487	1.416	4.970
32465	Gulf	45	1.530	1.464	5.350
32466	Bay	5	1.818	1.729	6.561
32501	Escambia	33	3.583	3.339	14.888
32502	Escambia	33	4.852	4.444	19.479
32503	Escambia	33	3.739	3.483	15.690
32504	Escambia	33	3.318	3.109	13.994
32505	Escambia	33	3.119	2.927	12.948
32506	Escambia	33	3.396	3.180	14.266
32507	Escambia	33	5.039	4.611	20.247
32508	Escambia	33	5.288	4.822	20.895
32509	Escambia	33	3.716	3.468	15.800
32511	Escambia	33	3.625	3.381	15.162
32512	Escambia	33	5.230	4.772	20.714
32513	Escambia	33	3.618	3.370	15.031
32514	Escambia	33	2.766	2.608	11.443
32516	Escambia	33	3.618	3.370	15.031
32520	Escambia	33	8.878	7.842	30.362
32521	Escambia	33	3.618	3.370	15.031
32522	Escambia	33	3.618	3.370	15.031
32523	Escambia	33	3.618	3.370	15.031
32524	Escambia	33	3.618	3.370	15.031
32526	Escambia	33	2.848	2.684	11.827
32530	Santa Rosa	113	2.924	2.760	12.718
32531	Okaloosa	91	1.959	1.871	7.680
32533	Escambia	33	2.397	2.269	9.632
32534	Escambia	33	2.743	2.588	11.397
32535	Escambia	33	1.844	1.750	7.050
32536	Okaloosa	91	1.948	1.861	8.021
32537	Okaloosa	91	1.908	1.824	7.800
32538	Walton	131	1.626	1.550	5.917
32539	Okaloosa	91	1.974	1.885	7.728
32540	Okaloosa	91	5.572	5.119	22.376
32541	Okaloosa	91	5.546	5.095	22.280
32542	Okaloosa	91	3.490	3.281	15.179
32544	Okaloosa	91	5.578	5.115	22.185
32547	Okaloosa	91	3.839	3.598	16.724
32548	Okaloosa	91	5.511	5.073	22.476
32549	Okaloosa	91	5.521	5.084	22.590
32550	Walton	131	5.578	5.094	22.182
32559	Escambia	33	3.618	3.370	15.031
32560	Escambia	33	2.397	2.269	9.639
32561	Santa Rosa	113	7.356	6.645	27.574
32562	Santa Rosa	113	7.376	6.662	27.630
32563	Santa Rosa	113	6.163	5.617	24.171
32564	Okaloosa	91	1.767	1.689	7.022
32565	Santa Rosa	113	2.417	2.290	10.376
32566	Santa Rosa	113	4.849	4.467	19.734
32567	Okaloosa	91	1.663	1.589	6.267
32568	Escambia	33	1.949	1.848	7.583
32569	Okaloosa	91	5.840	5.339	22.833
32570	Santa Rosa	113	2.126	2.022	8.646
32571	Santa Rosa	113	2.353	2.236	9.890
32572	Santa Rosa	113	2.157	2.051	8.797
32577	Escambia	33	2.238	2.119	8.943
32578	Okaloosa	91	2.920	2.761	12.602

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32579	Okaloosa	91	4.374	4.062	18.327
32580	Okaloosa	91	3.307	3.120	14.601
32583	Santa Rosa	113	2.426	2.303	10.216
32588	Okaloosa	91	2.891	2.735	12.482
32591	Escambia	33	3.618	3.370	15.031
32601	Alachua	1	1.077	1.033	3.201
32602	Alachua	1	1.077	1.033	3.201
32603	Alachua	1	1.113	1.068	3.327
32604	Alachua	1	1.077	1.033	3.201
32605	Alachua	1	1.066	1.023	3.156
32606	Alachua	1	1.047	1.005	3.079
32607	Alachua	1	1.022	0.982	3.002
32608	Alachua	1	1.058	1.015	3.132
32609	Alachua	1	1.029	0.987	3.003
32610	Alachua	1	1.077	1.033	3.201
32611	Alachua	1	1.241	1.189	3.888
32612	Alachua	1	1.217	1.166	3.762
32614	Alachua	1	1.077	1.033	3.201
32615	Alachua	1	1.043	1.001	3.066
32616	Alachua	1	1.039	0.997	3.056
32617	Marion	83	1.620	1.582	6.048
32618	Alachua	1	1.207	1.156	3.739
32619	Gilchrist	41	1.034	0.992	3.173
32621	Levy	75	1.413	1.351	4.685
32622	Bradford	7	1.326	1.264	3.980
32625	Levy	75	2.854	2.676	11.357
32626	Levy	75	1.146	1.099	3.707
32627	Alachua	1	0.988	0.949	2.854
32628	Dixie	29	1.138	1.091	3.665
32631	Alachua	1	0.911	0.875	2.584
32633	Alachua	1	1.144	1.097	3.491
32634	Marion	83	1.536	1.502	5.596
32635	Alachua	1	0.988	0.949	2.854
32639	Levy	75	1.351	1.291	4.472
32640	Alachua	1	1.133	1.086	3.474
32641	Alachua	1	0.985	0.947	2.840
32643	Alachua	1	1.001	0.962	2.928
32644	Levy	75	1.173	1.122	3.704
32648	Dixie	29	2.805	2.642	11.645
32653	Alachua	1	0.993	0.954	2.867
32654	Alachua	1	1.208	1.157	3.787
32655	Alachua	1	1.000	0.959	2.915
32656	Clay	19	1.030	0.990	3.208
32658	Alachua	1	0.947	0.910	2.741
32662	Alachua	1	1.173	1.123	3.635
32663	Marion	83	1.549	1.515	5.647
32664	Marion	83	1.654	1.616	6.447
32666	Putnam	107	0.962	0.935	3.366
32667	Alachua	1	1.147	1.099	3.519
32668	Levy	75	1.618	1.545	5.623
32669	Alachua	1	1.127	1.081	3.423
32680	Dixie	29	1.189	1.142	3.966
32681	Marion	83	1.500	1.467	5.421
32683	Levy	75	1.035	0.993	3.089
32686	Marion	83	1.525	1.491	5.530
32692	Dixie	29	1.296	1.243	4.498
32693	Gilchrist	41	1.220	1.169	3.939
32694	Alachua	1	1.002	0.963	2.967

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32696	Levy	75	1.380	1.320	4.532
32697	Union	125	0.971	0.933	2.788
32701	Seminole	117	3.029	2.971	6.294
32702	Lake	69	1.804	1.778	4.124
32703	Orange	95	2.537	2.492	6.347
32704	Orange	95	2.527	2.482	6.308
32706	Volusia	127	2.198	2.164	5.982
32707	Seminole	117	3.151	3.091	6.683
32708	Seminole	117	3.036	2.978	6.384
32709	Orange	95	2.721	2.672	7.284
32710	Orange	95	2.486	2.442	6.146
32712	Orange	95	2.481	2.438	6.145
32713	Volusia	127	2.243	2.208	6.026
32714	Seminole	117	2.973	2.916	6.130
32715	Seminole	117	3.028	2.971	6.301
32716	Seminole	117	3.028	2.971	6.301
32718	Seminole	117	3.132	3.071	6.620
32719	Seminole	117	3.132	3.071	6.620
32720	Volusia	127	2.031	2.000	5.366
32721	Volusia	127	2.036	2.004	5.389
32722	Volusia	127	1.993	1.962	5.304
32723	Volusia	127	2.301	2.264	6.554
32724	Volusia	127	2.029	1.997	5.415
32725	Volusia	127	2.098	2.065	5.529
32726	Lake	69	2.426	2.391	6.099
32727	Lake	69	2.417	2.382	6.072
32728	Volusia	127	2.105	2.071	5.529
32730	Seminole	117	2.885	2.829	5.914
32732	Seminole	117	3.202	3.141	7.085
32733	Seminole	117	3.287	3.224	7.063
32735	Lake	69	2.526	2.489	6.528
32736	Lake	69	2.540	2.503	6.601
32738	Volusia	127	2.198	2.163	5.924
32739	Volusia	127	2.105	2.071	5.534
32744	Volusia	127	2.194	2.159	5.990
32745	Seminole	117	3.003	2.945	6.154
32746	Seminole	117	3.092	3.033	6.549
32747	Seminole	117	2.973	2.917	6.308
32750	Seminole	117	3.078	3.020	6.469
32751	Orange	95	2.601	2.555	6.566
32752	Seminole	117	3.082	3.023	6.484
32753	Volusia	127	2.246	2.211	6.032
32754	Brevard	9	3.219	3.181	8.124
32756	Lake	69	2.408	2.374	6.019
32757	Lake	69	2.413	2.378	6.034
32759	Volusia	127	3.190	3.135	11.806
32762	Seminole	117	3.028	2.970	6.409
32763	Volusia	127	2.003	1.973	5.193
32764	Volusia	127	2.249	2.222	6.580
32765	Seminole	117	3.050	2.991	6.459
32766	Seminole	117	3.160	3.099	6.827
32767	Lake	69	2.160	2.129	5.327
32768	Orange	95	2.493	2.449	6.178
32771	Seminole	117	2.992	2.935	6.358
32772	Seminole	117	3.000	2.943	6.396
32773	Seminole	117	3.053	2.995	6.468
32774	Volusia	127	1.999	1.969	5.181
32775	Brevard	9	3.175	3.138	7.986

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32776	Lake	69	2.715	2.675	7.253
32777	Orange	95	2.474	2.431	6.104
32778	Lake	69	2.700	2.660	7.134
32779	Seminole	117	3.125	3.065	6.609
32780	Brevard	9	3.155	3.120	7.923
32781	Brevard	9	3.219	3.181	8.058
32783	Brevard	9	3.219	3.181	8.058
32784	Lake	69	2.432	2.397	6.162
32789	Orange	95	2.732	2.683	7.085
32790	Orange	95	2.728	2.678	7.087
32791	Seminole	117	3.082	3.023	6.484
32792	Orange	95	2.539	2.494	6.392
32793	Orange	95	2.728	2.678	7.087
32794	Orange	95	2.726	2.676	7.063
32795	Seminole	117	3.092	3.032	6.559
32796	Brevard	9	3.198	3.161	7.984
32798	Orange	95	2.600	2.554	6.596
32799	Seminole	117	3.131	3.072	6.566
32801	Orange	95	2.650	2.603	6.731
32802	Orange	95	2.647	2.601	6.721
32803	Orange	95	2.701	2.652	6.986
32804	Orange	95	2.771	2.721	7.241
32805	Orange	95	2.760	2.710	7.156
32806	Orange	95	2.683	2.635	6.844
32807	Orange	95	2.611	2.564	6.667
32808	Orange	95	2.612	2.565	6.601
32809	Orange	95	2.770	2.720	7.229
32810	Orange	95	2.571	2.526	6.483
32811	Orange	95	2.645	2.598	6.701
32812	Orange	95	2.581	2.535	6.471
32814	Orange	95	2.687	2.640	6.955
32815	Brevard	9	4.881	4.790	14.477
32816	Orange	95	2.543	2.498	6.531
32817	Orange	95	2.571	2.525	6.542
32818	Orange	95	2.511	2.467	6.236
32819	Orange	95	2.833	2.782	7.383
32820	Orange	95	2.593	2.546	6.738
32821	Orange	95	2.798	2.748	7.232
32822	Orange	95	2.587	2.541	6.541
32824	Orange	95	3.016	2.961	8.104
32825	Orange	95	2.595	2.548	6.602
32826	Orange	95	2.366	2.325	5.815
32827	Orange	95	3.120	3.063	8.637
32828	Orange	95	2.589	2.543	6.651
32829	Orange	95	2.785	2.734	7.308
32830	Orange	95	2.692	2.643	6.909
32831	Orange	95	2.353	2.312	5.812
32832	Orange	95	3.273	3.211	9.332
32833	Orange	95	2.802	2.751	7.475
32834	Orange	95	2.909	2.855	7.896
32835	Orange	95	2.768	2.718	7.141
32836	Orange	95	3.126	3.068	8.583
32837	Orange	95	2.997	2.943	8.054
32839	Orange	95	2.588	2.542	6.487
32853	Orange	95	2.647	2.601	6.721
32854	Orange	95	2.647	2.601	6.721
32855	Orange	95	2.647	2.601	6.721
32856	Orange	95	2.647	2.601	6.721

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32857	Orange	95	2.647	2.601	6.721
32858	Orange	95	2.647	2.601	6.721
32859	Orange	95	2.647	2.601	6.721
32860	Orange	95	2.647	2.601	6.721
32861	Orange	95	2.647	2.601	6.721
32862	Orange	95	2.647	2.601	6.721
32867	Orange	95	2.647	2.601	6.721
32868	Orange	95	2.647	2.601	6.721
32869	Orange	95	2.647	2.601	6.721
32872	Orange	95	2.647	2.601	6.721
32877	Orange	95	2.647	2.601	6.721
32878	Orange	95	2.647	2.601	6.721
32885	Orange	95	2.647	2.601	6.721
32886	Orange	95	2.647	2.601	6.721
32887	Orange	95	2.647	2.601	6.721
32891	Orange	95	2.647	2.601	6.721
32896	Orange	95	2.647	2.601	6.721
32897	Orange	95	2.647	2.601	6.721
32899	Brevard	9	6.680	6.463	20.964
32901	Brevard	9	5.367	5.250	16.793
32902	Brevard	9	5.379	5.259	16.808
32903	Brevard	9	9.208	8.739	30.236
32904	Brevard	9	4.206	4.146	11.835
32905	Brevard	9	5.348	5.228	16.784
32906	Brevard	9	5.379	5.259	16.808
32907	Brevard	9	3.926	3.876	10.721
32908	Brevard	9	3.910	3.864	10.486
32909	Brevard	9	4.232	4.175	11.917
32910	Brevard	9	5.333	5.212	16.741
32911	Brevard	9	5.333	5.212	16.741
32912	Brevard	9	5.333	5.212	16.741
32919	Brevard	9	5.379	5.259	16.808
32920	Brevard	9	6.680	6.463	20.964
32922	Brevard	9	3.665	3.619	9.799
32923	Brevard	9	3.643	3.597	9.736
32924	Brevard	9	3.643	3.597	9.736
32925	Brevard	9	9.773	9.297	32.115
32926	Brevard	9	3.332	3.296	8.267
32927	Brevard	9	3.201	3.165	7.874
32931	Brevard	9	8.540	8.159	27.412
32932	Brevard	9	8.567	8.185	27.533
32934	Brevard	9	4.388	4.322	12.520
32935	Brevard	9	4.852	4.759	14.736
32936	Brevard	9	4.906	4.809	14.968
32937	Brevard	9	7.657	7.353	25.120
32940	Brevard	9	4.753	4.668	14.039
32941	Brevard	9	5.379	5.259	16.808
32948	Indian River	61	4.213	4.149	11.391
32949	Brevard	9	7.681	7.390	25.629
32950	Brevard	9	6.331	6.145	20.673
32951	Brevard	9	12.083	11.296	39.220
32952	Brevard	9	5.689	5.559	17.503
32953	Brevard	9	4.062	4.007	11.148
32954	Brevard	9	5.625	5.502	17.254
32955	Brevard	9	4.109	4.053	11.456
32956	Brevard	9	3.695	3.649	9.950
32957	Indian River	61	6.222	6.044	19.945
32958	Indian River	61	6.390	6.204	20.620

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32959	Brevard	9	3.303	3.266	8.198
32960	Indian River	61	7.025	6.808	23.066
32961	Indian River	61	8.325	7.982	27.879
32962	Indian River	61	6.595	6.410	21.346
32963	Indian River	61	13.269	12.349	42.832
32964	Indian River	61	6.996	6.779	22.986
32965	Indian River	61	6.550	6.366	21.196
32966	Indian River	61	5.197	5.096	15.541
32967	Indian River	61	5.539	5.418	17.132
32968	Indian River	61	5.766	5.639	17.893
32969	Indian River	61	6.974	6.760	22.941
32970	Indian River	61	5.471	5.350	16.870
32971	Indian River	61	5.582	5.456	17.351
32976	Brevard	9	6.681	6.465	22.124
32978	Indian River	61	6.317	6.132	20.312
33001	Monroe	87	19.481	17.964	71.552
33002	Miami-Dade	86	7.195	7.013	24.525
33004	Broward	11	9.947	9.552	35.248
33008	Broward	11	11.278	10.713	39.676
33009	Broward	11	11.266	10.703	39.592
33010	Miami-Dade	86	7.192	7.011	24.545
33011	Miami-Dade	86	7.195	7.013	24.525
33012	Miami-Dade	86	6.495	6.343	21.396
33013	Miami-Dade	86	7.195	7.013	24.525
33014	Miami-Dade	86	6.953	6.783	23.385
33015	Miami-Dade	86	6.539	6.389	21.368
33016	Miami-Dade	86	6.442	6.295	21.094
33017	Miami-Dade	86	7.195	7.013	24.525
33018	Miami-Dade	86	6.385	6.239	20.786
33019	Broward	11	15.420	14.347	53.169
33020	Broward	11	9.643	9.259	33.930
33021	Broward	11	7.930	7.699	27.305
33022	Broward	11	10.327	9.862	36.215
33023	Broward	11	7.605	7.397	25.979
33024	Broward	11	7.211	7.030	24.237
33025	Broward	11	6.985	6.813	23.254
33026	Broward	11	7.022	6.854	23.350
33027	Broward	11	7.192	7.017	24.236
33028	Broward	11	7.104	6.931	23.772
33029	Broward	11	7.505	7.320	25.646
33030	Miami-Dade	86	7.108	6.935	25.410
33031	Miami-Dade	86	8.210	7.984	30.373
33032	Miami-Dade	86	8.933	8.646	33.417
33033	Miami-Dade	86	7.868	7.653	28.963
33034	Miami-Dade	86	7.206	7.029	25.904
33035	Miami-Dade	86	7.692	7.488	28.225
33036	Monroe	87	20.926	19.194	74.885
33037	Monroe	87	14.301	13.478	57.174
33039	Miami-Dade	86	12.357	11.799	47.223
33040	Monroe	87	14.507	13.607	56.529
33041	Monroe	87	14.458	13.566	56.485
33042	Monroe	87	15.384	14.401	60.103
33043	Monroe	87	12.559	11.855	50.310
33045	Monroe	87	14.458	13.566	56.485
33050	Monroe	87	21.028	19.280	75.004
33051	Monroe	87	21.005	19.218	74.026
33052	Monroe	87	20.929	19.185	74.547
33054	Miami-Dade	86	7.431	7.241	25.479

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33055	Miami-Dade	86	6.846	6.681	22.745
33056	Miami-Dade	86	7.257	7.069	24.640
33060	Broward	11	9.433	9.116	33.259
33061	Broward	11	9.420	9.107	33.204
33062	Broward	11	14.562	13.706	51.292
33063	Broward	11	6.887	6.731	22.476
33064	Broward	11	9.537	9.215	33.586
33065	Broward	11	6.269	6.136	19.575
33066	Broward	11	7.114	6.946	23.618
33067	Broward	11	7.274	7.105	24.170
33068	Broward	11	6.595	6.449	21.238
33069	Broward	11	7.976	7.769	27.411
33070	Monroe	87	18.352	16.979	68.182
33071	Broward	11	6.511	6.370	20.663
33072	Broward	11	14.485	13.649	51.083
33073	Broward	11	7.149	6.982	23.640
33074	Broward	11	9.572	9.248	33.699
33075	Broward	11	7.972	7.767	27.342
33076	Broward	11	6.989	6.831	22.808
33077	Broward	11	9.420	9.107	33.204
33081	Broward	11	9.643	9.259	33.930
33082	Broward	11	9.643	9.259	33.930
33083	Broward	11	9.643	9.259	33.930
33084	Broward	11	9.643	9.259	33.930
33090	Miami-Dade	86	7.112	6.938	25.462
33092	Miami-Dade	86	7.112	6.938	25.462
33093	Broward	11	9.433	9.116	33.259
33097	Broward	11	9.433	9.116	33.259
33101	Miami-Dade	86	12.242	11.623	44.547
33102	Miami-Dade	86	12.242	11.623	44.547
33106	Miami-Dade	86	6.970	6.805	24.110
33109	Miami-Dade	86	19.517	17.985	67.376
33111	Miami-Dade	86	12.242	11.623	44.547
33112	Miami-Dade	86	12.242	11.623	44.547
33114	Miami-Dade	86	8.859	8.583	32.351
33116	Miami-Dade	86	12.242	11.623	44.547
33119	Miami-Dade	86	12.242	11.623	44.547
33122	Miami-Dade	86	7.441	7.245	25.965
33124	Miami-Dade	86	8.859	8.583	32.351
33125	Miami-Dade	86	8.023	7.792	28.411
33126	Miami-Dade	86	7.739	7.523	27.356
33127	Miami-Dade	86	8.630	8.347	30.722
33128	Miami-Dade	86	8.499	8.220	30.230
33129	Miami-Dade	86	9.867	9.489	35.493
33130	Miami-Dade	86	9.260	8.934	33.460
33131	Miami-Dade	86	12.256	11.638	44.661
33132	Miami-Dade	86	11.786	11.187	42.656
33133	Miami-Dade	86	9.336	9.019	33.978
33134	Miami-Dade	86	7.838	7.625	27.702
33135	Miami-Dade	86	7.947	7.715	27.956
33136	Miami-Dade	86	8.877	8.575	31.818
33137	Miami-Dade	86	10.476	10.005	37.627
33138	Miami-Dade	86	9.818	9.422	35.054
33139	Miami-Dade	86	14.605	13.727	52.235
33140	Miami-Dade	86	17.050	15.789	59.136
33141	Miami-Dade	86	14.358	13.498	51.228
33142	Miami-Dade	86	7.970	7.737	28.024
33143	Miami-Dade	86	8.083	7.853	29.015

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33144	Miami-Dade	86	7.263	7.080	25.181
33145	Miami-Dade	86	8.632	8.367	31.100
33146	Miami-Dade	86	8.867	8.590	32.378
33147	Miami-Dade	86	7.592	7.386	26.312
33149	Miami-Dade	86	15.876	14.755	55.395
33150	Miami-Dade	86	8.252	8.000	29.024
33151	Miami-Dade	86	12.242	11.623	44.547
33152	Miami-Dade	86	12.242	11.623	44.547
33153	Miami-Dade	86	12.242	11.623	44.547
33154	Miami-Dade	86	16.684	15.424	57.293
33155	Miami-Dade	86	7.604	7.405	26.791
33156	Miami-Dade	86	8.602	8.336	31.288
33157	Miami-Dade	86	8.175	7.932	29.793
33158	Miami-Dade	86	9.376	9.052	34.622
33160	Miami-Dade	86	13.279	12.484	46.443
33161	Miami-Dade	86	8.325	8.060	29.149
33162	Miami-Dade	86	8.579	8.293	30.061
33163	Miami-Dade	86	12.242	11.623	44.547
33164	Miami-Dade	86	12.242	11.623	44.547
33165	Miami-Dade	86	7.061	6.888	24.305
33166	Miami-Dade	86	7.701	7.503	26.729
33167	Miami-Dade	86	7.912	7.691	27.578
33168	Miami-Dade	86	8.070	7.834	28.294
33169	Miami-Dade	86	7.615	7.407	26.140
33170	Miami-Dade	86	8.636	8.372	32.053
33172	Miami-Dade	86	6.928	6.754	23.719
33173	Miami-Dade	86	7.022	6.848	24.295
33174	Miami-Dade	86	6.740	6.582	22.759
33175	Miami-Dade	86	6.841	6.678	23.400
33176	Miami-Dade	86	7.405	7.213	26.142
33177	Miami-Dade	86	7.565	7.363	27.194
33178	Miami-Dade	86	7.208	7.029	24.772
33179	Miami-Dade	86	8.676	8.396	30.574
33180	Miami-Dade	86	11.647	11.062	41.233
33181	Miami-Dade	86	10.276	9.836	36.690
33182	Miami-Dade	86	7.791	7.576	27.682
33183	Miami-Dade	86	7.081	6.907	24.609
33184	Miami-Dade	86	6.861	6.695	23.504
33185	Miami-Dade	86	7.374	7.188	25.940
33186	Miami-Dade	86	7.067	6.895	24.663
33187	Miami-Dade	86	7.640	7.443	27.481
33188	Miami-Dade	86	9.258	8.932	33.372
33189	Miami-Dade	86	8.929	8.629	32.917
33190	Miami-Dade	86	9.498	9.163	35.324
33191	Miami-Dade	86	7.759	7.545	27.439
33192	Miami-Dade	86	6.880	6.708	23.444
33193	Miami-Dade	86	6.973	6.806	24.096
33194	Miami-Dade	86	8.289	8.043	29.908
33195	Miami-Dade	86	7.766	7.546	27.504
33196	Miami-Dade	86	7.256	7.078	25.486
33197	Miami-Dade	86	9.258	8.932	33.372
33198	Miami-Dade	86	7.701	7.505	26.818
33199	Miami-Dade	86	7.089	6.917	24.268
33206	Miami-Dade	86	7.737	7.523	27.387
33222	Miami-Dade	86	9.336	9.019	33.978
33231	Miami-Dade	86	12.255	11.635	44.663
33233	Miami-Dade	86	9.359	9.044	34.210
33234	Miami-Dade	86	7.823	7.610	27.676

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

Florida International University
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 November 5, 2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33238	Miami-Dade	86	9.258	8.932	33.372
33239	Miami-Dade	86	9.258	8.932	33.372
33242	Miami-Dade	86	9.258	8.932	33.372
33243	Miami-Dade	86	9.258	8.932	33.372
33245	Miami-Dade	86	9.258	8.932	33.372
33247	Miami-Dade	86	9.258	8.932	33.372
33255	Miami-Dade	86	8.637	8.372	31.157
33256	Miami-Dade	86	8.580	8.317	31.204
33257	Miami-Dade	86	9.258	8.932	33.372
33261	Miami-Dade	86	8.378	8.121	29.388
33265	Miami-Dade	86	9.258	8.932	33.372
33266	Miami-Dade	86	9.258	8.932	33.372
33269	Miami-Dade	86	9.258	8.932	33.372
33280	Miami-Dade	86	11.687	11.096	41.436
33283	Miami-Dade	86	8.580	8.317	31.204
33296	Miami-Dade	86	8.580	8.317	31.204
33299	Miami-Dade	86	9.258	8.932	33.372
33301	Broward	11	10.205	9.789	35.937
33302	Broward	11	10.205	9.789	35.947
33303	Broward	11	10.205	9.789	35.947
33304	Broward	11	10.564	10.116	37.255
33305	Broward	11	10.447	10.019	36.982
33306	Broward	11	11.885	11.337	42.384
33307	Broward	11	10.205	9.789	35.947
33308	Broward	11	12.746	12.089	45.142
33309	Broward	11	7.909	7.702	27.183
33310	Broward	11	10.205	9.789	35.947
33311	Broward	11	7.606	7.405	25.826
33312	Broward	11	7.840	7.624	26.862
33313	Broward	11	6.553	6.405	21.114
33314	Broward	11	7.224	7.042	24.288
33315	Broward	11	8.796	8.510	30.685
33316	Broward	11	11.940	11.370	42.398
33317	Broward	11	7.256	7.081	24.319
33318	Broward	11	10.205	9.789	35.947
33319	Broward	11	6.940	6.781	22.796
33320	Broward	11	10.205	9.789	35.947
33321	Broward	11	6.331	6.196	19.934
33322	Broward	11	6.329	6.191	20.030
33323	Broward	11	6.803	6.648	22.142
33324	Broward	11	6.579	6.433	21.197
33325	Broward	11	6.589	6.441	21.263
33326	Broward	11	7.290	7.116	24.489
33327	Broward	11	8.009	7.803	27.768
33328	Broward	11	7.058	6.891	23.525
33329	Broward	11	7.222	7.041	24.282
33330	Broward	11	7.356	7.176	24.828
33331	Broward	11	7.302	7.127	24.571
33332	Broward	11	7.835	7.637	27.059
33334	Broward	11	8.808	8.524	30.763
33335	Broward	11	10.205	9.789	35.947
33336	Broward	11	6.583	6.436	21.206
33337	Broward	11	6.576	6.431	21.143
33338	Broward	11	10.205	9.789	35.947
33339	Broward	11	10.205	9.789	35.947
33340	Broward	11	10.205	9.789	35.947
33345	Broward	11	10.205	9.789	35.947
33346	Broward	11	10.205	9.789	35.947

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

Florida International University
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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33348	Broward	11	10.187	9.774	35.849
33349	Broward	11	10.205	9.789	35.947
33351	Broward	11	6.229	6.096	19.498
33355	Broward	11	10.187	9.774	35.849
33359	Broward	11	6.943	6.782	22.805
33388	Broward	11	6.581	6.435	21.176
33394	Broward	11	9.414	9.068	33.058
33401	Palm Beach	99	11.255	10.631	38.742
33402	Palm Beach	99	11.346	10.710	38.972
33403	Palm Beach	99	11.072	10.437	37.806
33404	Palm Beach	99	11.602	10.928	39.918
33405	Palm Beach	99	12.365	11.639	42.544
33406	Palm Beach	99	8.874	8.459	29.803
33407	Palm Beach	99	10.139	9.610	34.650
33408	Palm Beach	99	14.104	13.145	47.555
33409	Palm Beach	99	9.061	8.631	30.579
33410	Palm Beach	99	9.908	9.393	34.046
33411	Palm Beach	99	7.320	7.014	23.181
33412	Palm Beach	99	7.541	7.222	24.334
33413	Palm Beach	99	7.580	7.258	24.239
33414	Palm Beach	99	7.082	6.790	22.076
33415	Palm Beach	99	7.124	6.822	22.244
33416	Palm Beach	99	9.349	8.907	32.167
33417	Palm Beach	99	7.315	7.001	23.042
33418	Palm Beach	99	8.546	8.159	28.861
33419	Palm Beach	99	11.630	10.953	40.008
33420	Palm Beach	99	9.109	8.657	30.704
33421	Palm Beach	99	11.238	10.613	38.641
33422	Palm Beach	99	11.238	10.613	38.641
33424	Palm Beach	99	11.567	10.934	40.023
33425	Palm Beach	99	11.567	10.934	40.023
33426	Palm Beach	99	9.787	9.317	33.652
33427	Palm Beach	99	12.749	11.991	44.119
33428	Palm Beach	99	7.421	7.115	23.537
33429	Palm Beach	99	12.749	11.991	44.119
33430	Palm Beach	99	7.045	6.755	21.554
33431	Palm Beach	99	10.537	9.995	36.457
33432	Palm Beach	99	12.788	12.025	44.181
33433	Palm Beach	99	7.916	7.581	25.912
33434	Palm Beach	99	7.643	7.326	24.637
33435	Palm Beach	99	11.536	10.907	39.945
33436	Palm Beach	99	8.220	7.861	27.094
33437	Palm Beach	99	7.771	7.446	25.239
33438	Palm Beach	99	10.478	9.925	35.152
33440	Hendry	51	6.417	6.257	22.449
33441	Broward	11	10.132	9.763	35.951
33442	Broward	11	7.737	7.541	26.197
33443	Broward	11	10.140	9.772	35.974
33444	Palm Beach	99	10.675	10.122	36.868
33445	Palm Beach	99	8.657	8.263	28.985
33446	Palm Beach	99	8.104	7.762	26.770
33448	Palm Beach	99	7.484	7.168	23.873
33449	Palm Beach	99	7.837	7.509	25.472
33454	Palm Beach	99	11.953	11.275	41.220
33455	Martin	85	12.060	11.390	40.581
33458	Palm Beach	99	9.463	8.980	32.478
33459	Palm Beach	99	7.967	7.611	24.009
33460	Palm Beach	99	11.928	11.253	41.149

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33461	Palm Beach	99	8.536	8.147	28.284
33462	Palm Beach	99	10.470	9.934	36.036
33463	Palm Beach	99	7.452	7.140	23.730
33464	Palm Beach	99	11.928	11.253	41.149
33465	Palm Beach	99	11.928	11.253	41.149
33466	Palm Beach	99	11.928	11.253	41.149
33467	Palm Beach	99	7.907	7.573	25.843
33468	Palm Beach	99	9.527	9.037	32.710
33469	Palm Beach	99	13.048	12.197	44.432
33470	Palm Beach	99	7.129	6.833	22.308
33471	GLADES	43	6.393	6.257	19.843
33472	Palm Beach	99	7.872	7.543	25.631
33473	Palm Beach	99	8.523	8.158	28.649
33474	Palm Beach	99	11.567	10.934	40.023
33475	Martin	85	12.169	11.492	40.944
33476	Palm Beach	99	10.311	9.760	31.780
33477	Palm Beach	99	15.815	14.623	52.040
33478	Palm Beach	99	7.586	7.260	24.793
33480	Palm Beach	99	17.961	16.639	60.006
33481	Palm Beach	99	12.749	11.991	44.119
33482	Palm Beach	99	10.675	10.122	36.868
33483	Palm Beach	99	14.615	13.651	49.778
33484	Palm Beach	99	7.682	7.358	24.772
33486	Palm Beach	99	9.099	8.674	30.812
33487	Palm Beach	99	11.868	11.207	41.347
33488	Palm Beach	99	10.529	9.987	36.409
33493	Palm Beach	99	7.935	7.585	23.813
33496	Palm Beach	99	8.105	7.763	26.864
33497	Palm Beach	99	12.749	11.991	44.119
33498	Palm Beach	99	7.928	7.596	25.859
33499	Palm Beach	99	12.749	11.991	44.119
33503	Hillsborough	57	4.520	4.441	13.144
33508	Hillsborough	57	3.654	3.597	9.201
33509	Hillsborough	57	3.654	3.597	9.201
33510	Hillsborough	57	3.592	3.536	9.004
33511	Hillsborough	57	3.691	3.633	9.372
33513	Sumter	119	2.349	2.305	7.452
33514	Sumter	119	2.657	2.604	8.966
33521	Sumter	119	2.202	2.161	6.814
33523	Pasco	101	3.314	3.253	7.679
33524	Pasco	101	3.716	3.647	8.928
33525	Pasco	101	3.678	3.610	8.930
33526	Pasco	101	3.644	3.576	8.821
33527	Hillsborough	57	4.408	4.330	12.495
33530	Hillsborough	57	4.415	4.338	12.492
33534	Hillsborough	57	4.037	3.971	10.915
33537	Pasco	101	3.264	3.204	7.522
33538	Sumter	119	2.499	2.450	8.438
33539	Pasco	101	3.381	3.318	7.796
33540	Pasco	101	3.606	3.539	8.554
33541	Pasco	101	3.528	3.463	8.296
33542	Pasco	101	3.372	3.310	7.761
33543	Pasco	101	3.874	3.801	9.766
33544	Pasco	101	3.822	3.750	9.649
33545	Pasco	101	3.814	3.743	9.941
33547	Hillsborough	57	3.795	3.734	9.848
33548	Hillsborough	57	3.991	3.922	10.992
33549	Hillsborough	57	3.592	3.535	9.225

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33550	Hillsborough	57	3.657	3.600	9.298
33556	Hillsborough	57	4.095	4.021	11.633
33558	Hillsborough	57	4.014	3.945	11.161
33559	Hillsborough	57	3.470	3.415	8.767
33563	Hillsborough	57	3.617	3.561	8.934
33564	Hillsborough	57	3.599	3.544	8.851
33565	Hillsborough	57	4.275	4.203	11.741
33566	Hillsborough	57	3.980	3.916	10.453
33567	Hillsborough	57	4.340	4.266	12.076
33568	Hillsborough	57	3.917	3.853	10.386
33569	Hillsborough	57	3.916	3.853	10.363
33570	Hillsborough	57	4.397	4.332	13.654
33571	Hillsborough	57	4.563	4.479	13.582
33572	Hillsborough	57	4.353	4.278	12.309
33573	Hillsborough	57	4.226	4.154	11.877
33574	Pasco	101	4.032	3.956	10.375
33575	Hillsborough	57	4.382	4.318	13.582
33576	Pasco	101	3.868	3.796	9.804
33578	Hillsborough	57	3.930	3.866	10.853
33579	Hillsborough	57	4.096	4.028	11.658
33583	Hillsborough	57	3.644	3.588	9.200
33584	Hillsborough	57	3.644	3.588	9.200
33585	Sumter	119	2.398	2.351	7.672
33586	Hillsborough	57	4.411	4.345	13.767
33587	Hillsborough	57	4.433	4.355	12.603
33592	Hillsborough	57	3.762	3.702	9.698
33593	Pasco	101	3.274	3.212	7.571
33594	Hillsborough	57	3.699	3.641	9.478
33595	Hillsborough	57	3.711	3.652	9.558
33596	Hillsborough	57	3.701	3.642	9.792
33597	Sumter	119	2.435	2.388	7.796
33598	Hillsborough	57	4.594	4.511	13.549
33601	Hillsborough	57	4.046	3.974	11.417
33602	Hillsborough	57	4.035	3.964	11.357
33603	Hillsborough	57	3.296	3.245	7.962
33604	Hillsborough	57	3.289	3.238	7.989
33605	Hillsborough	57	3.571	3.514	9.114
33606	Hillsborough	57	4.065	3.990	11.567
33607	Hillsborough	57	3.491	3.436	8.816
33608	Hillsborough	57	5.257	5.132	17.315
33609	Hillsborough	57	3.263	3.212	7.856
33610	Hillsborough	57	3.436	3.382	8.457
33611	Hillsborough	57	3.742	3.679	10.082
33612	Hillsborough	57	3.240	3.190	7.793
33613	Hillsborough	57	3.403	3.350	8.429
33614	Hillsborough	57	3.364	3.311	8.310
33615	Hillsborough	57	3.426	3.370	8.662
33616	Hillsborough	57	3.671	3.612	9.468
33617	Hillsborough	57	3.463	3.409	8.646
33618	Hillsborough	57	3.697	3.635	9.798
33619	Hillsborough	57	3.805	3.743	10.025
33620	Hillsborough	57	4.185	4.114	11.766
33621	Hillsborough	57	5.265	5.141	17.328
33622	Hillsborough	57	4.046	3.974	11.417
33623	Hillsborough	57	4.046	3.974	11.417
33624	Hillsborough	57	3.429	3.374	8.640
33625	Hillsborough	57	3.528	3.471	9.046
33626	Hillsborough	57	3.632	3.571	9.576

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33629	Hillsborough	57	3.643	3.583	9.647
33630	Hillsborough	57	6.388	6.193	22.226
33631	Hillsborough	57	4.046	3.974	11.417
33633	Hillsborough	57	4.046	3.974	11.417
33634	Hillsborough	57	3.547	3.487	9.208
33635	Hillsborough	57	3.649	3.587	9.622
33637	Hillsborough	57	3.610	3.554	9.168
33646	Hillsborough	57	4.035	3.964	11.816
33647	Hillsborough	57	3.695	3.636	9.469
33650	Hillsborough	57	4.046	3.974	11.417
33655	Hillsborough	57	4.046	3.974	11.417
33660	Hillsborough	57	4.046	3.974	11.417
33661	Hillsborough	57	4.046	3.974	11.417
33662	Hillsborough	57	4.046	3.974	11.417
33663	Hillsborough	57	3.263	3.212	7.856
33664	Hillsborough	57	3.263	3.212	7.856
33672	Hillsborough	57	4.046	3.974	11.417
33673	Hillsborough	57	4.046	3.974	11.417
33674	Hillsborough	57	4.046	3.974	11.417
33675	Hillsborough	57	4.046	3.974	11.417
33677	Hillsborough	57	4.046	3.974	11.417
33679	Hillsborough	57	4.046	3.974	11.417
33680	Hillsborough	57	4.046	3.974	11.417
33681	Hillsborough	57	4.046	3.974	11.417
33682	Hillsborough	57	4.046	3.974	11.417
33684	Hillsborough	57	4.046	3.974	11.417
33685	Hillsborough	57	4.046	3.974	11.417
33686	Hillsborough	57	4.046	3.974	11.417
33687	Hillsborough	57	4.046	3.974	11.417
33688	Hillsborough	57	3.375	3.323	8.351
33689	Hillsborough	57	4.046	3.974	11.417
33694	Hillsborough	57	4.046	3.974	11.417
33701	Pinellas	103	4.431	4.327	11.981
33702	Pinellas	103	4.080	3.993	10.195
33703	Pinellas	103	4.190	4.098	10.765
33704	Pinellas	103	4.188	4.097	10.739
33705	Pinellas	103	4.656	4.549	12.738
33706	Pinellas	103	6.927	6.669	21.711
33707	Pinellas	103	4.922	4.800	13.515
33708	Pinellas	103	6.693	6.439	20.513
33709	Pinellas	103	4.223	4.129	10.707
33710	Pinellas	103	4.235	4.141	10.792
33711	Pinellas	103	4.630	4.524	12.340
33712	Pinellas	103	4.350	4.257	11.115
33713	Pinellas	103	4.051	3.967	9.966
33714	Pinellas	103	3.959	3.874	9.701
33715	Pinellas	103	7.437	7.141	24.304
33716	Pinellas	103	4.251	4.159	10.810
33729	Pinellas	103	4.204	4.113	10.648
33730	Pinellas	103	4.083	3.998	10.062
33731	Pinellas	103	4.311	4.219	10.959
33732	Pinellas	103	4.311	4.219	10.959
33733	Pinellas	103	4.311	4.219	10.959
33734	Pinellas	103	4.311	4.219	10.959
33736	Pinellas	103	4.311	4.219	10.959
33738	Pinellas	103	6.722	6.465	20.607
33740	Pinellas	103	4.311	4.219	10.959
33741	Pinellas	103	4.973	4.848	13.650

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

Florida International University
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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33742	Pinellas	103	4.311	4.219	10.959
33743	Pinellas	103	4.311	4.219	10.959
33744	Pinellas	103	7.150	6.839	22.808
33747	Pinellas	103	4.034	3.949	9.937
33755	Pinellas	103	4.205	4.112	10.508
33756	Pinellas	103	4.113	4.025	10.057
33757	Pinellas	103	4.219	4.125	10.599
33758	Pinellas	103	4.219	4.125	10.599
33759	Pinellas	103	4.088	3.999	10.351
33760	Pinellas	103	4.343	4.246	11.403
33761	Pinellas	103	3.806	3.728	9.054
33762	Pinellas	103	4.682	4.572	12.868
33763	Pinellas	103	3.878	3.798	9.346
33764	Pinellas	103	4.168	4.075	10.688
33765	Pinellas	103	3.970	3.886	9.760
33766	Pinellas	103	4.219	4.125	10.599
33767	Pinellas	103	6.752	6.515	21.186
33769	Pinellas	103	6.744	6.504	21.120
33770	Pinellas	103	4.220	4.128	10.565
33771	Pinellas	103	3.960	3.876	9.686
33772	Pinellas	103	4.750	4.626	12.741
33773	Pinellas	103	4.220	4.129	10.818
33774	Pinellas	103	4.727	4.609	12.607
33775	Pinellas	103	4.212	4.120	10.535
33776	Pinellas	103	5.139	4.984	14.028
33777	Pinellas	103	4.445	4.344	11.697
33778	Pinellas	103	4.255	4.161	10.720
33779	Pinellas	103	4.228	4.136	10.571
33780	Pinellas	103	4.115	4.027	10.344
33781	Pinellas	103	4.121	4.031	10.386
33782	Pinellas	103	4.186	4.095	10.707
33784	Pinellas	103	4.311	4.219	10.959
33785	Pinellas	103	7.075	6.794	21.820
33786	Pinellas	103	7.097	6.817	22.325
33801	Polk	105	3.554	3.500	8.921
33802	Polk	105	3.548	3.495	8.948
33803	Polk	105	3.567	3.513	9.018
33804	Polk	105	3.554	3.499	8.966
33805	Polk	105	3.637	3.581	9.326
33806	Polk	105	3.568	3.515	8.982
33807	Polk	105	4.330	4.258	12.492
33809	Polk	105	3.620	3.565	9.263
33810	Polk	105	3.495	3.443	8.760
33811	Polk	105	3.744	3.686	9.770
33812	Polk	105	3.498	3.445	9.062
33813	Polk	105	3.655	3.599	9.361
33815	Polk	105	3.465	3.414	8.612
33820	Polk	105	3.860	3.801	10.081
33823	Polk	105	3.760	3.702	9.764
33825	Highlands	55	4.276	4.193	10.821
33826	Highlands	55	4.276	4.193	10.821
33827	Polk	105	4.016	3.955	10.697
33830	Polk	105	3.836	3.777	10.039
33831	Polk	105	3.851	3.792	10.098
33834	HARDEE	49	4.130	4.055	11.353
33835	Polk	105	5.570	5.456	17.871
33836	Polk	105	3.437	3.385	8.671
33837	Polk	105	3.440	3.388	8.676

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33838	Polk	105	3.857	3.798	10.265
33839	Polk	105	3.940	3.878	10.548
33840	Polk	105	3.571	3.517	8.860
33841	Polk	105	3.971	3.910	10.541
33843	Polk	105	4.339	4.270	11.984
33844	Polk	105	3.618	3.563	9.323
33845	Polk	105	3.610	3.555	9.280
33846	Polk	105	3.301	3.252	7.956
33847	Polk	105	4.511	4.438	12.876
33848	Osceola	97	3.171	3.117	8.357
33849	Polk	105	3.506	3.454	8.929
33850	Polk	105	3.901	3.840	10.434
33851	Polk	105	3.453	3.402	8.603
33852	Highlands	55	4.936	4.839	13.305
33853	Polk	105	3.710	3.654	9.533
33854	Polk	105	3.320	3.270	8.040
33855	Polk	105	4.107	4.040	11.463
33856	Polk	105	3.137	3.092	7.326
33857	Highlands	55	5.612	5.498	16.318
33858	Polk	105	3.386	3.335	8.540
33859	Polk	105	4.101	4.036	11.157
33860	Polk	105	4.006	3.944	10.990
33862	Highlands	55	4.900	4.803	13.169
33863	Polk	105	6.406	6.254	22.352
33865	HARDEE	49	4.629	4.542	13.568
33867	Polk	105	3.560	3.504	9.431
33868	Polk	105	3.905	3.845	10.438
33870	Highlands	55	4.320	4.235	10.925
33871	Highlands	55	4.329	4.245	10.970
33872	Highlands	55	4.128	4.048	10.194
33873	HARDEE	49	4.025	3.953	10.788
33875	Highlands	55	4.256	4.173	10.649
33876	Highlands	55	4.885	4.788	13.307
33877	Polk	105	3.988	3.925	10.758
33880	Polk	105	3.729	3.673	9.660
33881	Polk	105	3.927	3.866	10.587
33882	Polk	105	3.702	3.646	9.591
33883	Polk	105	3.702	3.646	9.591
33884	Polk	105	3.813	3.754	10.043
33885	Polk	105	3.811	3.754	10.037
33888	Polk	105	3.671	3.616	9.445
33890	HARDEE	49	4.429	4.347	12.451
33896	Polk	105	3.220	3.172	7.885
33897	Polk	105	2.800	2.760	6.400
33898	Polk	105	3.983	3.921	10.704
33901	Lee	71	4.474	4.386	14.724
33902	Lee	71	4.446	4.359	14.579
33903	Lee	71	4.531	4.442	15.314
33904	Lee	71	5.061	4.960	18.457
33905	Lee	71	4.587	4.498	15.485
33906	Lee	71	6.487	6.328	26.931
33907	Lee	71	4.340	4.255	14.041
33908	Lee	71	5.195	5.090	19.011
33909	Lee	71	4.777	4.683	16.660
33910	Lee	71	5.079	4.976	18.545
33911	Lee	71	4.446	4.359	14.579
33912	Lee	71	4.956	4.858	17.638
33913	Lee	71	5.056	4.956	18.252

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33914	Lee	71	4.993	4.894	17.899
33915	Lee	71	5.079	4.976	18.545
33916	Lee	71	4.508	4.421	15.026
33917	Lee	71	4.407	4.321	14.566
33918	Lee	71	4.673	4.582	15.820
33919	Lee	71	4.673	4.582	15.820
33920	Lee	71	4.894	4.780	15.971
33921	Lee	71	8.637	8.359	40.067
33922	Lee	71	5.062	4.960	18.328
33924	Lee	71	9.823	9.459	45.118
33927	Charlotte	15	5.920	5.808	19.298
33928	Lee	71	4.956	4.857	17.567
33929	Lee	71	4.937	4.838	17.446
33930	Hendry	51	6.259	6.119	21.642
33931	Lee	71	6.712	6.543	27.555
33932	Lee	71	6.712	6.543	27.555
33935	Hendry	51	4.834	4.730	14.359
33936	Lee	71	4.655	4.547	14.755
33938	Charlotte	15	5.036	4.946	14.633
33944	GLADES	43	4.472	4.385	11.309
33945	Lee	71	9.666	9.307	44.076
33946	Charlotte	15	7.920	7.725	28.306
33947	Charlotte	15	6.264	6.141	20.599
33948	Charlotte	15	5.058	4.967	14.701
33949	Charlotte	15	4.904	4.818	13.824
33950	Charlotte	15	5.420	5.323	16.003
33951	Charlotte	15	5.391	5.295	15.901
33952	Charlotte	15	4.885	4.799	13.752
33953	Charlotte	15	5.900	5.788	19.309
33954	Charlotte	15	5.083	4.993	14.705
33955	Charlotte	15	5.230	5.136	14.841
33956	Lee	71	6.229	6.089	25.831
33957	Lee	71	7.919	7.678	35.390
33960	Highlands	55	4.950	4.853	13.080
33965	Lee	71	4.731	4.633	17.094
33966	Lee	71	4.866	4.770	17.140
33967	Lee	71	4.737	4.644	16.291
33970	Lee	71	5.205	5.083	17.824
33971	Lee	71	5.064	4.945	16.951
33972	Lee	71	5.178	5.058	17.658
33973	Lee	71	4.170	4.073	12.330
33974	Lee	71	5.384	5.257	18.840
33975	Hendry	51	4.921	4.815	14.781
33976	Lee	71	5.276	5.151	18.201
33980	Charlotte	15	5.357	5.260	16.114
33981	Charlotte	15	6.089	5.973	20.056
33982	Charlotte	15	5.772	5.645	16.197
33983	Charlotte	15	5.004	4.915	14.229
33990	Lee	71	4.535	4.447	15.166
33991	Lee	71	5.039	4.938	18.281
33993	Lee	71	5.247	5.141	19.699
33994	Lee	71	4.451	4.364	14.604
34101	Collier	21	6.530	6.369	26.548
34102	Collier	21	6.530	6.369	26.548
34103	Collier	21	6.272	6.120	24.950
34104	Collier	21	5.349	5.242	20.361
34105	Collier	21	5.824	5.702	23.202
34106	Collier	21	6.530	6.369	26.548

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

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34107	Collier	21	5.527	5.415	21.149
34108	Collier	21	6.017	5.882	23.556
34109	Collier	21	5.558	5.445	21.456
34110	Collier	21	5.428	5.319	20.494
34112	Collier	21	5.459	5.347	20.907
34113	Collier	21	5.788	5.667	23.227
34114	Collier	21	5.526	5.412	21.639
34116	Collier	21	5.157	5.054	19.271
34117	Collier	21	5.665	5.547	22.696
34119	Collier	21	5.541	5.428	21.587
34120	Collier	21	5.586	5.469	22.114
34133	Lee	71	5.192	5.088	19.148
34134	Lee	71	5.707	5.587	21.742
34135	Lee	71	5.170	5.067	18.983
34136	Lee	71	5.192	5.088	19.148
34137	Collier	21	5.025	4.925	19.054
34138	Collier	21	8.467	8.221	40.468
34139	Collier	21	6.411	6.268	27.913
34140	Collier	21	9.084	8.781	42.292
34141	Collier	21	8.874	8.594	43.613
34142	Collier	21	4.543	4.457	15.359
34143	Collier	21	4.530	4.443	15.283
34145	Collier	21	7.723	7.512	34.307
34146	Collier	21	7.723	7.512	34.307
34201	Manatee	81	4.320	4.223	15.083
34202	Manatee	81	4.295	4.200	14.933
34203	Manatee	81	3.868	3.785	12.531
34204	Manatee	81	4.320	4.223	15.083
34205	Manatee	81	3.765	3.684	11.838
34206	Manatee	81	3.749	3.669	11.752
34207	Manatee	81	3.885	3.797	12.446
34208	Manatee	81	3.963	3.877	13.034
34209	Manatee	81	4.104	4.013	13.657
34210	Manatee	81	4.561	4.444	16.073
34211	Manatee	81	4.326	4.230	15.184
34212	Manatee	81	4.498	4.395	16.190
34215	Manatee	81	5.996	5.795	23.176
34216	Manatee	81	6.506	6.259	25.288
34217	Manatee	81	7.304	7.000	29.770
34218	Manatee	81	11.762	10.995	48.495
34219	Manatee	81	4.435	4.335	15.903
34220	Manatee	81	4.135	4.044	14.096
34221	Manatee	81	4.132	4.041	14.042
34222	Manatee	81	4.023	3.935	13.605
34223	Sarasota	115	6.013	5.866	20.002
34224	Charlotte	15	5.833	5.722	18.455
34228	Manatee	81	7.821	7.486	32.339
34229	Sarasota	115	5.656	5.518	18.564
34230	Sarasota	115	4.432	4.354	13.481
34231	Sarasota	115	4.982	4.877	15.738
34232	Sarasota	115	4.480	4.402	13.713
34233	Sarasota	115	4.511	4.433	13.761
34234	Sarasota	115	4.584	4.500	14.099
34235	Sarasota	115	4.506	4.428	14.065
34236	Sarasota	115	5.322	5.207	17.597
34237	Sarasota	115	4.442	4.365	13.463
34238	Sarasota	115	5.103	5.004	16.648
34239	Sarasota	115	4.682	4.595	14.497

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34240	Sarasota	115	4.868	4.782	15.781
34241	Sarasota	115	4.731	4.648	15.039
34242	Sarasota	115	6.755	6.544	23.934
34243	Manatee	81	4.120	4.027	13.867
34250	Manatee	81	5.323	5.182	20.944
34251	Manatee	81	4.413	4.316	15.065
34260	Manatee	81	5.023	4.878	19.126
34264	Manatee	81	3.848	3.766	12.480
34265	De Soto	27	4.724	4.632	12.438
34266	De Soto	27	4.710	4.617	12.374
34267	De Soto	27	6.589	6.439	21.359
34268	De Soto	27	4.775	4.680	12.600
34269	De Soto	27	5.151	5.067	15.610
34270	Manatee	81	4.101	4.009	13.829
34272	Sarasota	115	5.379	5.262	17.434
34274	Sarasota	115	5.403	5.285	17.457
34275	Sarasota	115	5.363	5.248	17.347
34276	Sarasota	115	4.432	4.354	13.481
34277	Sarasota	115	4.432	4.354	13.481
34278	Sarasota	115	5.318	5.204	17.558
34280	Manatee	81	3.749	3.669	11.752
34281	Manatee	81	3.749	3.669	11.752
34282	Manatee	81	3.749	3.669	11.752
34284	Sarasota	115	5.272	5.157	16.805
34285	Sarasota	115	5.250	5.139	16.634
34286	Sarasota	115	4.885	4.802	15.054
34287	Sarasota	115	4.594	4.518	13.606
34288	Sarasota	115	5.262	5.171	16.953
34289	Sarasota	115	4.474	4.401	12.889
34290	Sarasota	115	4.602	4.525	13.625
34291	Sarasota	115	5.012	4.926	15.931
34292	Sarasota	115	4.996	4.906	15.791
34293	Sarasota	115	5.195	5.094	16.449
34295	Sarasota	115	6.050	5.903	20.108
34420	Marion	83	1.624	1.587	5.857
34421	Marion	83	1.620	1.584	5.877
34423	Citrus	17	3.111	3.064	7.306
34428	Citrus	17	2.949	2.916	7.213
34429	Citrus	17	2.846	2.816	6.789
34430	Marion	83	1.826	1.784	7.280
34431	Marion	83	1.800	1.757	7.203
34432	Marion	83	1.677	1.639	6.274
34433	Citrus	17	3.197	3.148	7.640
34434	Citrus	17	3.138	3.090	7.337
34436	Citrus	17	3.399	3.347	8.075
34441	Citrus	17	3.195	3.146	7.799
34442	Citrus	17	3.191	3.143	7.552
34445	Citrus	17	3.022	2.973	7.501
34446	Citrus	17	3.074	3.027	7.097
34447	Citrus	17	3.149	3.100	7.386
34448	Citrus	17	3.014	2.980	7.370
34449	Levy	75	1.485	1.420	5.248
34450	Citrus	17	3.287	3.237	7.687
34451	Citrus	17	3.296	3.245	7.749
34452	Citrus	17	2.779	2.737	6.020
34453	Citrus	17	3.248	3.198	7.650
34460	Citrus	17	2.947	2.901	6.701
34461	Citrus	17	2.934	2.889	6.669

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34464	Citrus	17	3.198	3.149	7.487
34465	Citrus	17	2.768	2.726	6.141
34470	Marion	83	1.440	1.409	4.955
34471	Marion	83	1.484	1.451	5.171
34472	Marion	83	1.495	1.463	5.189
34473	Marion	83	1.774	1.733	6.724
34474	Marion	83	1.612	1.576	5.873
34475	Marion	83	1.470	1.438	5.140
34476	Marion	83	1.699	1.661	6.342
34477	Marion	83	1.481	1.449	5.171
34478	Marion	83	1.500	1.467	5.264
34479	Marion	83	1.472	1.440	5.176
34480	Marion	83	1.571	1.536	5.628
34481	Marion	83	1.682	1.644	6.281
34482	Marion	83	1.628	1.592	6.017
34483	Marion	83	1.496	1.464	5.198
34484	Sumter	119	2.334	2.290	7.532
34487	Citrus	17	3.164	3.115	7.436
34488	Marion	83	1.341	1.312	4.474
34489	Marion	83	1.363	1.333	4.548
34491	Marion	83	1.687	1.650	6.177
34492	Marion	83	1.688	1.650	6.205
34498	Levy	75	1.541	1.472	5.483
34601	Hernando	53	2.778	2.732	6.070
34602	Hernando	53	3.177	3.124	7.332
34603	Hernando	53	2.779	2.733	6.070
34604	Hernando	53	3.276	3.221	7.790
34605	Hernando	53	2.786	2.741	6.098
34606	Hernando	53	3.195	3.156	8.050
34607	Hernando	53	3.654	3.605	9.809
34608	Hernando	53	3.161	3.109	7.382
34609	Hernando	53	3.127	3.076	7.269
34610	Pasco	101	3.598	3.531	8.964
34611	Hernando	53	2.779	2.733	6.070
34613	Hernando	53	3.165	3.113	7.424
34614	Hernando	53	3.137	3.098	7.993
34636	Hernando	53	2.680	2.636	5.771
34637	Pasco	101	3.957	3.882	10.708
34638	Pasco	101	3.905	3.831	10.559
34639	Pasco	101	3.723	3.653	9.248
34652	Pasco	101	3.557	3.502	9.293
34653	Pasco	101	3.367	3.319	8.528
34654	Pasco	101	3.647	3.579	9.112
34655	Pasco	101	3.632	3.578	9.652
34656	Pasco	101	3.538	3.485	9.183
34660	Pinellas	103	4.072	3.983	10.046
34661	Hernando	53	2.949	2.901	6.687
34667	Pasco	101	3.555	3.502	9.210
34668	Pasco	101	3.352	3.302	8.427
34669	Pasco	101	3.517	3.451	8.610
34673	Pasco	101	3.381	3.330	8.581
34674	Pasco	101	3.561	3.507	9.225
34677	Pinellas	103	4.148	4.058	10.395
34679	Pasco	101	3.615	3.558	9.476
34680	Pasco	101	3.581	3.526	9.373
34681	Pinellas	103	4.636	4.520	12.090
34682	Pinellas	103	4.073	3.984	10.038
34683	Pinellas	103	4.078	3.989	10.082

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

Florida International University
 Florida Public Hurricane Loss Model 6.3
 November 5, 2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34684	Pinellas	103	3.958	3.875	9.713
34685	Pinellas	103	4.058	3.974	10.086
34688	Pinellas	103	4.424	4.327	11.516
34689	Pinellas	103	4.341	4.243	11.126
34690	Pasco	101	3.342	3.293	8.437
34691	Pasco	101	3.651	3.594	9.649
34692	Pasco	101	3.335	3.285	8.760
34695	Pinellas	103	4.174	4.079	10.802
34697	Pinellas	103	4.095	4.006	10.079
34698	Pinellas	103	4.104	4.014	10.096
34705	Lake	69	2.588	2.551	6.612
34711	Lake	69	2.902	2.858	7.811
34712	Lake	69	2.897	2.854	7.771
34713	Lake	69	2.897	2.854	7.771
34714	Lake	69	2.695	2.656	7.230
34715	Lake	69	2.795	2.754	7.636
34729	Lake	69	2.944	2.899	8.073
34731	Lake	69	2.605	2.567	6.807
34734	Orange	95	2.820	2.769	7.338
34736	Lake	69	3.116	3.069	8.699
34737	Lake	69	3.299	3.247	9.739
34739	Osceola	97	4.359	4.273	13.562
34740	Orange	95	2.770	2.721	7.120
34741	Osceola	97	2.887	2.839	7.165
34742	Osceola	97	2.914	2.865	7.276
34743	Osceola	97	3.021	2.971	7.712
34744	Osceola	97	3.235	3.180	8.536
34745	Osceola	97	2.914	2.865	7.276
34746	Osceola	97	3.255	3.199	8.649
34747	Osceola	97	3.084	3.032	7.936
34748	Lake	69	2.557	2.519	6.554
34749	Lake	69	2.524	2.487	6.452
34753	Lake	69	2.772	2.730	7.268
34755	Lake	69	2.808	2.766	7.389
34756	Lake	69	3.112	3.064	8.860
34758	Osceola	97	3.123	3.070	8.015
34759	Polk	105	3.348	3.298	8.304
34760	Orange	95	2.693	2.644	7.039
34761	Orange	95	2.655	2.609	6.730
34762	Lake	69	2.584	2.546	6.674
34769	Osceola	97	3.159	3.104	8.389
34770	Osceola	97	3.157	3.104	8.383
34771	Osceola	97	3.305	3.248	8.865
34772	Osceola	97	3.333	3.276	8.913
34773	Osceola	97	3.887	3.814	11.553
34777	Orange	95	2.752	2.703	7.064
34778	Orange	95	2.752	2.703	7.064
34785	Sumter	119	2.237	2.194	6.964
34786	Orange	95	3.099	3.043	8.461
34787	Orange	95	2.766	2.716	7.115
34788	Lake	69	2.571	2.534	6.646
34789	Lake	69	2.524	2.487	6.452
34797	Lake	69	3.120	3.065	9.299
34945	St. Lucie	111	5.115	4.933	18.638
34946	St. Lucie	111	6.584	6.308	26.681
34947	St. Lucie	111	5.730	5.513	22.261
34948	St. Lucie	111	6.913	6.615	28.023
34949	St. Lucie	111	12.468	11.556	49.089

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Florida International University
 Florida Public Hurricane Loss Model 6.3
 November 5, 2018

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34950	St. Lucie	111	6.879	6.585	27.919
34951	St. Lucie	111	5.383	5.183	20.337
34952	St. Lucie	111	6.627	6.358	26.625
34953	St. Lucie	111	4.812	4.645	17.089
34954	St. Lucie	111	6.913	6.615	28.023
34956	Martin	85	5.771	5.553	16.677
34957	Martin	85	12.374	11.671	41.351
34958	Martin	85	12.369	11.666	41.352
34972	Okeechobee	93	5.345	5.234	15.651
34973	Okeechobee	93	5.418	5.306	15.939
34974	Okeechobee	93	6.050	5.922	18.300
34979	St. Lucie	111	5.104	4.919	18.834
34981	St. Lucie	111	5.638	5.426	21.609
34982	St. Lucie	111	6.932	6.634	28.115
34983	St. Lucie	111	5.442	5.245	20.596
34984	St. Lucie	111	5.376	5.182	20.175
34985	St. Lucie	111	6.913	6.615	28.023
34986	St. Lucie	111	5.202	5.019	19.198
34987	St. Lucie	111	5.079	4.903	18.399
34988	St. Lucie	111	4.640	4.477	16.270
34990	Martin	85	7.779	7.472	25.302
34991	Martin	85	7.646	7.343	24.769
34992	Martin	85	8.718	8.344	29.075
34994	Martin	85	8.866	8.488	29.438
34995	Martin	85	8.866	8.488	29.438
34996	Martin	85	12.848	12.109	43.181
34997	Martin	85	8.670	8.303	28.922