

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

**Modeling Organization:** Florida International University

**Model Name & Version Number:** Florida Public Hurricane Loss Model v6.2

**Model Release Date:** November 1, 2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
41	Broward	11	7.002	6.842	23.585
42	Brevard	9	4.250	4.177	11.504
43	Miami-Dade	86	7.370	7.198	26.446
45	Marion	83	1.163	1.139	3.786
53	Palm Beach	99	7.136	6.845	22.448
87	Indian River	61	4.638	4.550	12.370
97	Monroe	87	7.333	7.122	27.324
98	Monroe	87	9.832	9.463	40.926
32003	Clay	19	0.963	0.926	3.071
32004	St. Johns	109	1.716	1.571	6.625
32006	Clay	19	0.850	0.818	2.594
32007	Putnam	107	0.865	0.839	3.103
32008	Suwannee	121	0.921	0.888	2.867
32009	Nassau	89	0.608	0.586	1.720
32011	Nassau	89	0.680	0.655	1.996
32013	Lafayette	67	0.782	0.751	2.346
32024	Columbia	23	0.831	0.799	2.353
32025	Columbia	23	0.891	0.858	2.581
32026	Bradford	7	0.867	0.831	2.390
32030	Clay	19	0.849	0.817	2.577
32033	St. Johns	109	1.133	1.078	3.803
32034	Nassau	89	1.126	1.080	4.238
32035	Nassau	89	1.109	1.064	4.178
32038	Columbia	23	0.979	0.941	2.885
32040	Baker	3	0.720	0.694	2.089
32041	Nassau	89	0.786	0.756	2.470
32042	Bradford	7	0.999	0.956	2.840
32043	Clay	19	0.875	0.842	2.731
32044	Bradford	7	0.995	0.952	2.828
32046	Nassau	89	0.556	0.537	1.556
32050	Clay	19	0.849	0.817	2.577
32052	Hamilton	47	0.661	0.637	1.818
32053	Hamilton	47	0.591	0.570	1.586
32054	Union	125	0.913	0.878	2.635
32055	Columbia	23	0.838	0.807	2.376
32056	Columbia	23	0.840	0.809	2.385
32058	Bradford	7	0.791	0.757	2.123

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32059	Madison	79	0.651	0.625	1.760
32060	Suwannee	121	0.671	0.649	1.918
32061	Columbia	23	0.629	0.607	1.653
32062	Suwannee	121	0.818	0.789	2.464
32063	Baker	3	0.735	0.708	2.141
32064	Suwannee	121	0.757	0.731	2.244
32065	Clay	19	0.808	0.778	2.431
32066	Lafayette	67	0.857	0.824	2.599
32067	Clay	19	0.850	0.818	2.594
32068	Clay	19	0.843	0.811	2.550
32071	Suwannee	121	0.841	0.812	2.534
32072	Baker	3	0.714	0.688	2.000
32073	Clay	19	0.849	0.817	2.593
32079	Clay	19	0.893	0.859	2.771
32080	St. Johns	109	2.389	2.127	9.508
32081	St. Johns	109	0.984	0.938	3.122
32082	St. Johns	109	1.714	1.571	6.665
32083	Union	125	0.967	0.928	2.872
32084	St. Johns	109	1.525	1.418	5.974
32085	St. Johns	109	1.534	1.425	6.004
32086	St. Johns	109	1.443	1.349	5.644
32087	Baker	3	0.668	0.645	1.868
32091	Bradford	7	0.913	0.874	2.561
32092	St. Johns	109	0.999	0.954	3.139
32094	Suwannee	121	0.752	0.726	2.173
32095	St. Johns	109	1.425	1.331	5.498
32096	Hamilton	47	0.575	0.555	1.505
32097	Nassau	89	0.786	0.755	2.481
32099	Duval	31	0.842	0.802	2.371
32102	Lake	69	2.011	1.982	5.081
32105	Volusia	127	1.850	1.821	4.907
32110	Flagler	35	1.821	1.799	5.363
32111	Marion	83	1.478	1.446	5.113
32112	Putnam	107	1.111	1.077	4.466
32113	Marion	83	1.609	1.572	6.151
32114	Volusia	127	2.799	2.755	10.326
32115	Volusia	127	2.789	2.745	10.347

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32116	Volusia	127	4.725	4.583	19.820
32117	Volusia	127	2.771	2.727	10.331
32118	Volusia	127	4.681	4.533	19.533
32119	Volusia	127	2.809	2.765	10.426
32120	Volusia	127	2.795	2.752	10.271
32121	Volusia	127	2.808	2.764	10.463
32122	Volusia	127	2.796	2.753	10.235
32123	Volusia	127	2.808	2.765	10.352
32124	Volusia	127	2.050	2.025	6.241
32125	Volusia	127	2.773	2.727	10.389
32126	Volusia	127	4.677	4.529	19.517
32127	Volusia	127	2.937	2.889	10.943
32128	Volusia	127	2.289	2.260	7.273
32129	Volusia	127	2.462	2.428	8.465
32130	Volusia	127	1.957	1.927	5.203
32131	Putnam	107	1.065	1.032	4.223
32132	Volusia	127	2.916	2.869	10.718
32133	Marion	83	1.607	1.572	5.754
32134	Marion	83	1.276	1.248	4.443
32135	Flagler	35	4.265	4.049	16.992
32136	Flagler	35	4.259	4.047	16.958
32137	Flagler	35	2.479	2.429	9.007
32138	Putnam	107	0.951	0.923	3.413
32139	Putnam	107	1.031	1.000	3.813
32140	Putnam	107	0.858	0.834	2.985
32141	Volusia	127	2.707	2.668	9.609
32142	Flagler	35	4.265	4.049	16.992
32143	Flagler	35	4.265	4.049	17.689
32145	St. Johns	109	1.157	1.101	3.899
32147	Putnam	107	0.977	0.948	3.634
32148	Putnam	107	0.972	0.943	3.580
32149	Putnam	107	0.981	0.952	3.605
32157	Putnam	107	0.973	0.944	3.712
32158	Lake	69	2.268	2.236	5.629
32159	Lake	69	2.257	2.225	5.605
32160	Clay	19	1.026	0.987	3.236
32162	Sumter	119	2.016	1.979	6.010

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32163	Sumter	119	2.610	2.558	9.250
32164	Flagler	35	2.050	2.022	6.708
32168	Volusia	127	2.601	2.565	9.028
32169	Volusia	127	4.769	4.628	20.057
32170	Volusia	127	4.719	4.580	19.879
32173	Volusia	127	2.533	2.497	9.003
32174	Volusia	127	2.524	2.486	9.070
32175	Volusia	127	2.543	2.506	9.047
32176	Volusia	127	4.559	4.401	18.913
32177	Putnam	107	0.914	0.887	3.351
32178	Putnam	107	0.913	0.886	3.365
32179	Marion	83	1.579	1.544	5.644
32180	Volusia	127	1.831	1.802	4.859
32181	Putnam	107	0.975	0.945	3.704
32182	Marion	83	1.234	1.208	4.263
32183	Marion	83	1.604	1.568	5.738
32185	Putnam	107	0.951	0.923	3.407
32187	Putnam	107	0.939	0.911	3.550
32189	Putnam	107	0.966	0.936	3.649
32190	Volusia	127	2.174	2.140	6.199
32192	Marion	83	1.560	1.524	5.869
32193	Putnam	107	0.963	0.933	3.602
32195	Marion	83	1.655	1.618	5.995
32198	Volusia	127	2.791	2.748	10.272
32201	Duval	31	0.810	0.773	2.263
32202	Duval	31	0.809	0.772	2.266
32203	Duval	31	0.718	0.686	1.945
32204	Duval	31	0.877	0.837	2.514
32205	Duval	31	0.758	0.724	2.068
32206	Duval	31	0.746	0.712	2.061
32207	Duval	31	0.834	0.795	2.358
32208	Duval	31	0.772	0.737	2.153
32209	Duval	31	0.710	0.679	1.916
32210	Duval	31	0.818	0.781	2.280
32211	Duval	31	0.838	0.799	2.395
32212	Duval	31	0.827	0.791	2.292
32214	Duval	31	1.473	1.383	4.983

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32216	Duval	31	0.824	0.786	2.343
32217	Duval	31	0.830	0.792	2.320
32218	Duval	31	0.790	0.753	2.215
32219	Duval	31	0.733	0.699	1.998
32220	Duval	31	0.839	0.801	2.355
32221	Duval	31	0.791	0.756	2.184
32222	Duval	31	0.816	0.780	2.255
32223	Duval	31	0.908	0.866	2.582
32224	Duval	31	1.006	0.953	3.190
32225	Duval	31	0.977	0.926	3.063
32226	Duval	31	0.898	0.852	2.739
32227	Duval	31	1.653	1.493	6.117
32228	Duval	31	1.654	1.493	6.104
32229	Duval	31	0.774	0.738	2.166
32231	Duval	31	0.834	0.795	2.358
32232	Duval	31	0.718	0.686	1.945
32233	Duval	31	1.525	1.394	5.585
32234	Duval	31	0.745	0.713	2.017
32235	Duval	31	0.742	0.709	2.053
32236	Duval	31	0.757	0.724	2.064
32237	Duval	31	0.834	0.795	2.350
32238	Duval	31	0.832	0.795	2.302
32239	Duval	31	0.833	0.794	2.378
32240	Duval	31	1.551	1.415	5.703
32241	Duval	31	0.898	0.857	2.548
32244	Duval	31	0.840	0.802	2.328
32245	Duval	31	0.827	0.789	2.362
32246	Duval	31	0.865	0.824	2.581
32247	Duval	31	0.834	0.795	2.358
32250	Duval	31	1.547	1.414	5.692
32254	Duval	31	0.795	0.759	2.205
32255	Duval	31	0.827	0.788	2.332
32256	Duval	31	0.844	0.806	2.452
32257	Duval	31	0.840	0.802	2.371
32258	Duval	31	0.885	0.845	2.533
32259	St. Johns	109	0.869	0.833	2.585
32260	St. Johns	109	0.862	0.826	2.557

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32266	Duval	31	1.776	1.602	6.610
32277	Duval	31	0.823	0.783	2.375
32301	Leon	73	0.843	0.810	2.537
32302	Leon	73	0.829	0.798	2.468
32303	Leon	73	0.839	0.807	2.503
32304	Leon	73	0.838	0.805	2.490
32305	Leon	73	0.822	0.790	2.447
32306	Leon	73	0.946	0.908	2.945
32307	Leon	73	1.019	0.977	3.246
32308	Leon	73	0.789	0.759	2.334
32309	Leon	73	0.781	0.751	2.298
32310	Leon	73	0.896	0.860	2.733
32311	Leon	73	0.800	0.770	2.386
32312	Leon	73	0.786	0.756	2.307
32313	Leon	73	0.829	0.798	2.468
32314	Leon	73	0.859	0.825	2.597
32315	Leon	73	0.832	0.800	2.486
32316	Leon	73	0.840	0.809	2.501
32317	Leon	73	0.819	0.787	2.470
32318	Leon	73	0.801	0.770	2.359
32320	Franklin	37	2.760	2.583	10.794
32321	Liberty	77	1.124	1.074	3.342
32322	Franklin	37	2.677	2.501	10.147
32323	Franklin	37	2.555	2.392	9.736
32324	Gadsden	39	0.780	0.749	2.071
32326	Wakulla	129	0.968	0.928	2.932
32327	Wakulla	129	0.929	0.891	2.849
32328	Franklin	37	3.333	3.093	12.888
32329	Franklin	37	2.726	2.553	10.655
32330	Gadsden	39	0.951	0.911	2.660
32331	Madison	79	0.689	0.662	1.886
32332	Gadsden	39	0.849	0.814	2.303
32333	Gadsden	39	0.782	0.751	2.124
32334	Liberty	77	1.119	1.070	3.383
32335	Gulf	45	1.463	1.400	5.190
32336	Jefferson	65	0.674	0.650	1.910
32337	Jefferson	65	0.748	0.718	2.128

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32340	Madison	79	0.676	0.649	1.848
32341	Madison	79	0.676	0.649	1.848
32343	Gadsden	39	0.752	0.721	2.022
32344	Jefferson	65	0.699	0.671	1.952
32345	Jefferson	65	0.685	0.659	1.904
32346	Wakulla	129	2.105	1.974	8.190
32347	Taylor	123	0.818	0.787	2.570
32348	Taylor	123	0.838	0.805	2.672
32350	Madison	79	0.584	0.562	1.523
32351	Gadsden	39	0.895	0.857	2.474
32352	Gadsden	39	0.770	0.740	2.048
32353	Gadsden	39	0.889	0.851	2.456
32355	Wakulla	129	1.316	1.255	4.474
32356	Taylor	123	0.984	0.944	3.287
32357	Taylor	123	0.745	0.716	2.242
32358	Wakulla	129	1.129	1.079	3.645
32359	Taylor	123	1.350	1.292	4.934
32360	Liberty	77	1.155	1.102	3.436
32361	Jefferson	65	0.794	0.762	2.319
32362	Leon	73	0.832	0.800	2.494
32395	Leon	73	0.840	0.807	2.526
32399	Leon	73	0.994	0.954	3.165
32401	Bay	5	2.530	2.387	10.045
32402	Bay	5	2.488	2.350	9.876
32403	Bay	5	3.241	3.008	12.604
32404	Bay	5	2.054	1.950	7.779
32405	Bay	5	2.279	2.158	8.845
32406	Bay	5	2.300	2.179	8.962
32407	Bay	5	3.561	3.305	14.187
32408	Bay	5	3.924	3.615	15.304
32409	Bay	5	2.087	1.981	8.036
32410	Bay	5	2.399	2.260	9.120
32411	Bay	5	3.854	3.555	15.062
32412	Bay	5	2.488	2.350	9.876
32413	Bay	5	5.019	4.543	18.268
32417	Bay	5	3.599	3.338	14.331
32420	Jackson	63	1.379	1.315	4.337

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32421	Calhoun	13	1.308	1.248	4.013
32422	Walton	131	1.730	1.649	6.317
32423	Jackson	63	0.932	0.892	2.618
32424	Calhoun	13	1.170	1.120	3.505
32425	Holmes	59	1.443	1.375	4.765
32426	Jackson	63	1.405	1.339	4.653
32427	Washington	133	1.427	1.360	4.686
32428	Washington	133	1.408	1.341	4.550
32430	Calhoun	13	1.152	1.101	3.339
32431	Jackson	63	1.256	1.198	3.854
32432	Jackson	63	1.094	1.047	3.172
32433	Walton	131	1.780	1.697	6.587
32434	Walton	131	1.888	1.798	7.167
32435	Walton	131	1.629	1.554	6.103
32437	Washington	133	1.519	1.447	5.192
32438	Bay	5	1.458	1.390	4.702
32439	Walton	131	2.679	2.528	11.312
32440	Jackson	63	1.322	1.261	4.253
32442	Jackson	63	1.071	1.024	3.090
32443	Jackson	63	0.975	0.933	2.763
32444	Bay	5	2.041	1.939	7.700
32445	Jackson	63	1.074	1.026	3.174
32446	Jackson	63	1.026	0.981	2.920
32447	Jackson	63	1.029	0.984	2.932
32448	Jackson	63	1.077	1.030	3.100
32449	Calhoun	13	1.363	1.301	4.389
32452	Holmes	59	1.244	1.186	3.930
32455	Walton	131	1.704	1.625	6.474
32456	Gulf	45	2.332	2.204	8.902
32457	Gulf	45	2.332	2.204	8.902
32459	Walton	131	4.072	3.773	16.772
32460	Jackson	63	1.084	1.036	3.186
32461	Bay	5	5.178	4.678	18.736
32462	Washington	133	1.541	1.467	5.290
32463	Washington	133	1.499	1.426	4.969
32464	Holmes	59	1.507	1.434	5.179
32465	Gulf	45	1.472	1.409	5.111



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32466	Bay	5	1.779	1.693	6.433
32501	Escambia	33	3.595	3.349	14.901
32502	Escambia	33	4.855	4.444	19.419
32503	Escambia	33	3.730	3.472	15.630
32504	Escambia	33	3.318	3.106	13.969
32505	Escambia	33	3.127	2.933	12.965
32506	Escambia	33	3.417	3.194	14.274
32507	Escambia	33	5.091	4.648	20.231
32508	Escambia	33	5.301	4.829	20.816
32509	Escambia	33	4.341	4.018	18.399
32511	Escambia	33	3.548	3.307	14.704
32512	Escambia	33	5.029	4.595	20.065
32513	Escambia	33	3.758	3.498	15.733
32514	Escambia	33	2.760	2.602	11.458
32516	Escambia	33	3.398	3.177	14.221
32520	Escambia	33	4.877	4.465	19.549
32521	Escambia	33	5.117	4.674	20.342
32522	Escambia	33	4.879	4.465	19.515
32523	Escambia	33	3.574	3.329	14.821
32524	Escambia	33	3.574	3.329	14.821
32526	Escambia	33	2.850	2.683	11.794
32530	Santa Rosa	113	2.373	2.253	9.932
32531	Okaloosa	91	1.907	1.821	7.520
32533	Escambia	33	2.397	2.267	9.622
32534	Escambia	33	2.749	2.592	11.399
32535	Escambia	33	1.808	1.715	6.971
32536	Okaloosa	91	1.868	1.783	7.723
32537	Okaloosa	91	1.861	1.777	7.697
32538	Walton	131	1.580	1.507	5.774
32539	Okaloosa	91	1.925	1.838	7.594
32540	Okaloosa	91	5.618	5.149	22.124
32541	Okaloosa	91	5.586	5.120	22.019
32542	Okaloosa	91	3.650	3.423	15.709
32544	Okaloosa	91	5.475	5.018	21.728
32547	Okaloosa	91	3.828	3.582	16.519
32548	Okaloosa	91	5.435	4.999	21.970
32549	Okaloosa	91	5.437	5.001	21.942

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			Frame Owners	Masonry Owners	Manufactured Homes
32550	Walton	131	5.584	5.090	21.917
32559	Escambia	33	4.341	4.018	18.399
32560	Escambia	33	2.399	2.268	9.645
32561	Santa Rosa	113	7.346	6.629	27.462
32562	Santa Rosa	113	7.264	6.558	27.195
32563	Santa Rosa	113	6.097	5.558	23.965
32564	Okaloosa	91	1.739	1.662	6.967
32565	Santa Rosa	113	2.369	2.245	10.256
32566	Santa Rosa	113	4.699	4.337	19.313
32567	Okaloosa	91	1.617	1.546	6.136
32568	Escambia	33	1.954	1.851	7.579
32569	Okaloosa	91	5.630	5.150	22.087
32570	Santa Rosa	113	2.105	2.001	8.537
32571	Santa Rosa	113	2.343	2.223	9.850
32572	Santa Rosa	113	2.138	2.033	8.723
32577	Escambia	33	2.239	2.119	8.926
32578	Okaloosa	91	2.919	2.760	12.623
32579	Okaloosa	91	4.446	4.119	18.311
32580	Okaloosa	91	3.307	3.117	14.558
32583	Santa Rosa	113	2.404	2.282	10.078
32588	Okaloosa	91	2.887	2.730	12.483
32591	Escambia	33	3.574	3.329	14.821
32601	Alachua	1	1.052	1.009	3.200
32602	Alachua	1	1.052	1.009	3.200
32603	Alachua	1	1.083	1.039	3.319
32604	Alachua	1	1.080	1.036	3.310
32605	Alachua	1	1.035	0.993	3.137
32606	Alachua	1	1.013	0.971	3.062
32607	Alachua	1	1.000	0.959	3.000
32608	Alachua	1	1.048	1.004	3.177
32609	Alachua	1	1.000	0.959	2.988
32610	Alachua	1	1.156	1.108	3.614
32611	Alachua	1	1.220	1.168	3.890
32612	Alachua	1	1.089	1.044	3.349
32614	Alachua	1	1.045	1.002	3.157
32615	Alachua	1	1.009	0.969	3.030
32616	Alachua	1	1.010	0.969	3.029

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32617	Marion	83	1.571	1.535	5.874
32618	Alachua	1	1.201	1.150	3.784
32619	Gilchrist	41	1.000	0.959	3.120
32621	Levy	75	1.394	1.332	4.644
32622	Bradford	7	1.301	1.242	3.971
32625	Levy	75	2.745	2.576	10.999
32626	Levy	75	1.114	1.068	3.628
32627	Alachua	1	1.043	1.001	3.167
32628	Dixie	29	1.092	1.047	3.545
32631	Alachua	1	1.142	1.095	3.570
32633	Alachua	1	1.180	1.130	3.704
32634	Marion	83	1.541	1.507	5.768
32635	Alachua	1	1.043	1.001	3.172
32639	Levy	75	1.407	1.345	4.703
32640	Alachua	1	1.116	1.070	3.466
32641	Alachua	1	0.960	0.922	2.833
32643	Alachua	1	0.978	0.938	2.886
32644	Levy	75	1.139	1.091	3.619
32648	Dixie	29	2.395	2.263	9.884
32653	Alachua	1	0.950	0.912	2.800
32654	Alachua	1	1.187	1.136	3.724
32655	Alachua	1	0.976	0.937	2.880
32656	Clay	19	1.020	0.980	3.208
32658	Alachua	1	0.964	0.926	2.874
32662	Alachua	1	1.159	1.111	3.620
32663	Marion	83	1.544	1.509	5.765
32664	Marion	83	1.388	1.357	4.981
32666	Putnam	107	0.956	0.929	3.387
32667	Alachua	1	1.205	1.154	3.816
32668	Levy	75	1.600	1.526	5.567
32669	Alachua	1	1.113	1.067	3.444
32680	Dixie	29	1.140	1.093	3.886
32681	Marion	83	1.390	1.360	4.995
32683	Levy	75	1.375	1.313	4.589
32686	Marion	83	1.515	1.481	5.623
32692	Dixie	29	1.259	1.207	4.393
32693	Gilchrist	41	1.183	1.132	3.892

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32694	Alachua	1	0.981	0.941	2.951
32696	Levy	75	1.368	1.307	4.507
32697	Union	125	0.944	0.905	2.757
32701	Seminole	117	2.917	2.861	6.021
32702	Lake	69	1.732	1.708	3.939
32703	Orange	95	2.456	2.413	6.126
32704	Orange	95	2.422	2.379	5.984
32706	Volusia	127	2.098	2.065	5.596
32707	Seminole	117	3.028	2.971	6.366
32708	Seminole	117	2.921	2.865	6.051
32709	Orange	95	2.655	2.606	7.039
32710	Orange	95	2.414	2.371	5.964
32712	Orange	95	2.407	2.365	5.938
32713	Volusia	127	2.146	2.112	5.620
32714	Seminole	117	2.876	2.821	5.907
32715	Seminole	117	2.873	2.819	5.897
32716	Seminole	117	2.873	2.819	5.897
32718	Seminole	117	2.905	2.850	6.016
32719	Seminole	117	2.905	2.850	6.016
32720	Volusia	127	1.949	1.918	5.058
32721	Volusia	127	1.950	1.919	5.084
32722	Volusia	127	1.950	1.919	5.084
32723	Volusia	127	1.950	1.919	5.084
32724	Volusia	127	1.949	1.919	5.107
32725	Volusia	127	2.007	1.976	5.172
32726	Lake	69	2.366	2.331	5.958
32727	Lake	69	2.356	2.322	5.945
32728	Volusia	127	2.014	1.983	5.153
32730	Seminole	117	2.768	2.715	5.628
32732	Seminole	117	3.086	3.027	6.664
32733	Orange	95	2.446	2.403	6.104
32735	Lake	69	2.463	2.427	6.378
32736	Lake	69	2.447	2.411	6.319
32738	Volusia	127	2.106	2.073	5.561
32739	Volusia	127	2.089	2.056	5.533
32744	Volusia	127	2.092	2.060	5.600
32745	Seminole	117	2.962	2.906	6.206

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32746	Seminole	117	2.978	2.922	6.247
32747	Seminole	117	2.857	2.803	5.949
32750	Seminole	117	2.971	2.914	6.218
32751	Orange	95	2.514	2.468	6.288
32752	Seminole	117	3.025	2.967	6.362
32753	Volusia	127	2.151	2.116	5.640
32754	Brevard	9	3.108	3.073	7.777
32756	Lake	69	2.360	2.326	5.877
32757	Lake	69	2.360	2.326	5.877
32759	Volusia	127	2.993	2.947	10.994
32762	Seminole	117	2.923	2.866	6.076
32763	Volusia	127	1.918	1.887	4.844
32764	Volusia	127	2.167	2.141	6.174
32765	Seminole	117	2.953	2.897	6.178
32766	Seminole	117	3.061	3.002	6.518
32767	Lake	69	2.084	2.054	5.082
32768	Orange	95	2.431	2.388	6.013
32771	Seminole	117	2.866	2.811	5.961
32772	Seminole	117	2.853	2.799	5.954
32773	Seminole	117	2.930	2.875	6.102
32774	Volusia	127	1.918	1.889	4.850
32775	Brevard	9	3.051	3.017	7.601
32776	Lake	69	2.638	2.598	6.998
32777	Orange	95	2.428	2.385	5.974
32778	Lake	69	2.681	2.641	7.118
32779	Seminole	117	3.025	2.967	6.362
32780	Brevard	9	3.043	3.009	7.560
32781	Brevard	9	3.026	2.993	7.526
32783	Brevard	9	3.059	3.026	7.623
32784	Lake	69	2.364	2.331	6.016
32789	Orange	95	2.643	2.595	6.787
32790	Orange	95	2.643	2.595	6.787
32791	Seminole	117	3.025	2.967	6.362
32792	Orange	95	2.453	2.409	6.122
32793	Orange	95	2.470	2.427	6.161
32794	Orange	95	2.520	2.475	6.317
32795	Seminole	117	2.978	2.922	6.247

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			Frame Owners	Masonry Owners	Manufactured Homes
32796	Brevard	9	3.073	3.039	7.597
32798	Orange	95	2.534	2.489	6.407
32799	Seminole	117	2.962	2.906	6.206
32801	Orange	95	2.568	2.522	6.473
32802	Orange	95	2.560	2.515	6.446
32803	Orange	95	2.651	2.603	6.834
32804	Orange	95	2.657	2.609	6.839
32805	Orange	95	2.704	2.655	6.979
32806	Orange	95	2.630	2.583	6.709
32807	Orange	95	2.536	2.491	6.395
32808	Orange	95	2.541	2.496	6.391
32809	Orange	95	2.687	2.639	6.943
32810	Orange	95	2.496	2.452	6.237
32811	Orange	95	2.593	2.547	6.541
32812	Orange	95	2.547	2.502	6.375
32814	Orange	95	2.604	2.557	6.678
32815	Brevard	9	4.641	4.565	13.700
32816	Orange	95	2.460	2.416	6.244
32817	Orange	95	2.487	2.443	6.246
32818	Orange	95	2.442	2.399	6.039
32819	Orange	95	2.784	2.734	7.234
32820	Orange	95	2.518	2.472	6.472
32821	Orange	95	2.765	2.715	7.102
32822	Orange	95	2.485	2.442	6.195
32824	Orange	95	2.962	2.908	7.969
32825	Orange	95	2.520	2.475	6.369
32826	Orange	95	2.245	2.206	5.453
32827	Orange	95	3.053	2.997	8.401
32828	Orange	95	2.508	2.463	6.400
32829	Orange	95	2.689	2.640	6.954
32830	Orange	95	2.911	2.858	7.725
32831	Orange	95	2.287	2.247	5.635
32832	Orange	95	3.203	3.143	9.057
32833	Orange	95	2.734	2.685	7.243
32834	Orange	95	2.493	2.448	6.314
32835	Orange	95	2.694	2.646	6.923
32836	Orange	95	3.082	3.025	8.438

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			Frame Owners	Masonry Owners	Manufactured Homes
32837	Orange	95	2.959	2.906	7.918
32839	Orange	95	2.525	2.480	6.307
32853	Orange	95	2.649	2.601	6.831
32854	Orange	95	2.668	2.619	6.876
32855	Orange	95	2.693	2.645	6.942
32856	Orange	95	2.634	2.587	6.716
32857	Orange	95	2.537	2.492	6.393
32858	Orange	95	2.568	2.522	6.469
32859	Orange	95	2.691	2.642	6.969
32860	Orange	95	2.511	2.465	6.294
32861	Orange	95	2.568	2.522	6.459
32862	Orange	95	3.071	3.014	8.460
32867	Orange	95	2.478	2.434	6.227
32868	Orange	95	2.442	2.399	6.039
32869	Orange	95	2.691	2.642	6.969
32872	Orange	95	2.503	2.459	6.248
32877	Orange	95	2.933	2.880	7.835
32878	Orange	95	2.493	2.448	6.314
32885	Orange	95	3.076	3.019	8.483
32886	Orange	95	2.569	2.524	6.485
32887	Orange	95	2.739	2.690	7.026
32891	Orange	95	2.651	2.603	6.834
32896	Orange	95	2.560	2.515	6.446
32897	Orange	95	2.569	2.524	6.485
32899	Brevard	9	4.691	4.614	13.921
32901	Brevard	9	5.250	5.138	16.234
32902	Brevard	9	5.229	5.117	16.186
32903	Brevard	9	8.855	8.421	29.243
32904	Brevard	9	4.138	4.080	11.436
32905	Brevard	9	5.206	5.095	16.143
32906	Brevard	9	5.222	5.110	16.204
32907	Brevard	9	3.866	3.817	10.351
32908	Brevard	9	3.865	3.818	10.139
32909	Brevard	9	4.152	4.097	11.429
32910	Brevard	9	3.926	3.876	10.602
32911	Brevard	9	5.188	5.076	16.025
32912	Brevard	9	4.138	4.080	11.436

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
32919	Brevard	9	5.196	5.085	15.976
32920	Brevard	9	6.414	6.216	20.221
32922	Brevard	9	3.591	3.547	9.521
32923	Brevard	9	3.616	3.570	9.629
32924	Brevard	9	3.611	3.565	9.597
32925	Brevard	9	9.467	9.014	31.303
32926	Brevard	9	3.250	3.214	8.031
32927	Brevard	9	3.134	3.099	7.683
32931	Brevard	9	8.282	7.918	26.713
32932	Brevard	9	8.328	7.959	26.859
32934	Brevard	9	4.326	4.263	12.194
32935	Brevard	9	4.784	4.694	14.385
32936	Brevard	9	4.805	4.713	14.502
32937	Brevard	9	7.490	7.197	24.527
32940	Brevard	9	4.602	4.523	13.382
32941	Brevard	9	5.214	5.103	16.106
32948	Indian River	61	4.110	4.048	10.959
32949	Brevard	9	7.236	6.982	24.088
32950	Brevard	9	6.146	5.977	19.947
32951	Brevard	9	11.562	10.831	37.799
32952	Brevard	9	5.517	5.395	16.959
32953	Brevard	9	3.970	3.916	10.822
32954	Brevard	9	3.987	3.931	10.866
32955	Brevard	9	4.049	3.993	11.175
32956	Brevard	9	4.032	3.977	11.138
32957	Indian River	61	5.985	5.821	19.055
32958	Indian River	61	6.151	5.980	19.789
32959	Brevard	9	3.166	3.132	7.816
32960	Indian River	61	6.740	6.541	22.139
32961	Indian River	61	6.707	6.509	22.006
32962	Indian River	61	6.363	6.192	20.550
32963	Indian River	61	12.585	11.745	41.339
32964	Indian River	61	6.707	6.509	22.006
32965	Indian River	61	6.300	6.132	20.346
32966	Indian River	61	5.042	4.950	14.973
32967	Indian River	61	5.363	5.250	16.454
32968	Indian River	61	5.583	5.466	17.206



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			Frame Owners	Masonry Owners	Manufactured Homes
32969	Indian River	61	5.020	4.930	14.850
32970	Indian River	61	5.320	5.207	16.330
32971	Indian River	61	5.381	5.267	16.593
32976	Brevard	9	6.459	6.259	21.281
32978	Indian River	61	6.051	5.883	19.384
33001	Monroe	87	21.310	19.500	75.449
33002	Miami-Dade	86	6.659	6.502	22.348
33004	Broward	11	9.548	9.175	33.697
33008	Broward	11	10.666	10.160	37.559
33009	Broward	11	10.636	10.136	37.476
33010	Miami-Dade	86	6.877	6.708	23.459
33011	Miami-Dade	86	6.887	6.717	23.525
33012	Miami-Dade	86	6.249	6.104	20.609
33013	Miami-Dade	86	6.930	6.759	23.674
33014	Miami-Dade	86	6.659	6.502	22.348
33015	Miami-Dade	86	6.295	6.152	20.485
33016	Miami-Dade	86	6.206	6.067	20.294
33017	Miami-Dade	86	6.295	6.152	20.486
33018	Miami-Dade	86	6.161	6.023	19.974
33019	Broward	11	14.636	13.629	50.302
33020	Broward	11	9.208	8.858	32.372
33021	Broward	11	7.608	7.392	26.167
33022	Broward	11	9.221	8.867	32.357
33023	Broward	11	7.275	7.082	24.783
33024	Broward	11	6.903	6.736	23.153
33025	Broward	11	6.666	6.510	22.111
33026	Broward	11	6.733	6.577	22.261
33027	Broward	11	6.917	6.752	23.219
33028	Broward	11	6.819	6.659	22.773
33029	Broward	11	7.212	7.037	24.557
33030	Miami-Dade	86	6.972	6.798	25.267
33031	Miami-Dade	86	8.206	7.972	30.765
33032	Miami-Dade	86	8.778	8.485	33.107
33033	Miami-Dade	86	7.715	7.497	28.695
33034	Miami-Dade	86	7.055	6.878	25.722
33035	Miami-Dade	86	7.541	7.336	27.968
33036	Monroe	87	20.124	18.486	72.819

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			Frame Owners	Masonry Owners	Manufactured Homes
33037	Monroe	87	13.901	13.105	55.692
33039	Miami-Dade	86	11.735	11.187	44.698
33040	Monroe	87	14.439	13.523	55.674
33041	Monroe	87	14.445	13.531	55.760
33042	Monroe	87	15.217	14.255	59.555
33043	Monroe	87	12.358	11.667	49.701
33045	Monroe	87	14.451	13.539	55.818
33050	Monroe	87	20.623	18.864	72.794
33051	Monroe	87	19.750	18.114	70.514
33052	Monroe	87	20.450	18.718	72.401
33054	Miami-Dade	86	7.183	7.000	24.578
33055	Miami-Dade	86	6.590	6.433	21.837
33056	Miami-Dade	86	7.001	6.824	23.800
33060	Broward	11	9.041	8.742	31.619
33061	Broward	11	9.024	8.728	31.509
33062	Broward	11	14.166	13.313	49.526
33063	Broward	11	6.626	6.478	21.436
33064	Broward	11	9.070	8.773	31.623
33065	Broward	11	6.051	5.924	18.758
33066	Broward	11	6.835	6.676	22.417
33067	Broward	11	6.982	6.824	23.024
33068	Broward	11	6.342	6.203	20.233
33069	Broward	11	7.651	7.457	26.061
33070	Monroe	87	17.634	16.352	66.410
33071	Broward	11	6.273	6.138	19.746
33072	Broward	11	7.669	7.473	26.110
33073	Broward	11	6.873	6.716	22.519
33074	Broward	11	9.088	8.788	31.755
33075	Broward	11	6.753	6.602	21.969
33076	Broward	11	6.745	6.595	21.904
33077	Broward	11	6.281	6.146	19.790
33081	Broward	11	7.615	7.397	26.241
33082	Broward	11	6.825	6.664	22.810
33083	Broward	11	7.280	7.085	24.788
33084	Broward	11	6.883	6.718	23.080
33090	Miami-Dade	86	6.969	6.795	25.267
33092	Miami-Dade	86	8.775	8.483	33.094

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

**Modeling Organization: Florida International University**

**Model Name & Version Number: Florida Public Hurricane Loss Model v6.2**

**Model Release Date: November 1, 2016**

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33093	Broward	11	6.623	6.474	21.431
33097	Broward	11	6.874	6.718	22.534
33101	Miami-Dade	86	8.630	8.333	30.936
33102	Miami-Dade	86	7.491	7.285	26.543
33106	Miami-Dade	86	6.892	6.723	23.711
33109	Miami-Dade	86	18.875	17.393	65.081
33111	Miami-Dade	86	11.431	10.845	41.334
33112	Miami-Dade	86	7.491	7.285	26.543
33114	Miami-Dade	86	7.607	7.401	27.017
33116	Miami-Dade	86	7.388	7.195	26.526
33119	Miami-Dade	86	14.139	13.280	50.212
33122	Miami-Dade	86	6.902	6.731	23.760
33124	Miami-Dade	86	9.842	9.427	34.962
33125	Miami-Dade	86	7.780	7.557	27.553
33126	Miami-Dade	86	7.506	7.300	26.649
33127	Miami-Dade	86	8.361	8.088	29.787
33128	Miami-Dade	86	8.266	7.999	29.499
33129	Miami-Dade	86	9.556	9.189	34.322
33130	Miami-Dade	86	9.033	8.715	32.761
33131	Miami-Dade	86	11.981	11.370	43.567
33132	Miami-Dade	86	11.388	10.811	41.179
33133	Miami-Dade	86	9.095	8.787	33.185
33134	Miami-Dade	86	7.592	7.387	26.943
33135	Miami-Dade	86	7.686	7.466	27.162
33136	Miami-Dade	86	8.605	8.314	30.846
33137	Miami-Dade	86	10.111	9.663	36.300
33138	Miami-Dade	86	9.420	9.051	33.681
33139	Miami-Dade	86	14.176	13.316	50.437
33140	Miami-Dade	86	16.669	15.417	57.418
33141	Miami-Dade	86	13.707	12.910	48.916
33142	Miami-Dade	86	7.698	7.478	27.126
33143	Miami-Dade	86	7.882	7.660	28.569
33144	Miami-Dade	86	6.952	6.782	24.086
33145	Miami-Dade	86	8.359	8.105	30.183
33146	Miami-Dade	86	8.649	8.377	31.681
33147	Miami-Dade	86	7.332	7.135	25.472
33149	Miami-Dade	86	15.568	14.411	53.659

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33150	Miami-Dade	86	8.017	7.772	28.250
33151	Miami-Dade	86	8.061	7.810	28.499
33152	Miami-Dade	86	6.892	6.723	23.711
33153	Miami-Dade	86	9.447	9.076	33.789
33154	Miami-Dade	86	16.744	15.422	56.698
33155	Miami-Dade	86	7.379	7.188	26.116
33156	Miami-Dade	86	8.414	8.155	30.859
33157	Miami-Dade	86	8.015	7.774	29.566
33158	Miami-Dade	86	9.125	8.808	33.881
33159	Miami-Dade	86	14.123	13.268	50.099
33160	Miami-Dade	86	12.768	12.011	44.533
33161	Miami-Dade	86	7.982	7.731	27.872
33162	Miami-Dade	86	8.286	8.011	29.019
33163	Miami-Dade	86	11.325	10.755	39.971
33164	Miami-Dade	86	8.285	8.011	29.018
33165	Miami-Dade	86	6.840	6.675	23.677
33166	Miami-Dade	86	7.433	7.248	25.822
33167	Miami-Dade	86	7.632	7.424	26.677
33168	Miami-Dade	86	7.768	7.545	27.202
33169	Miami-Dade	86	7.366	7.169	25.300
33170	Miami-Dade	86	8.482	8.217	31.803
33172	Miami-Dade	86	6.664	6.500	22.901
33173	Miami-Dade	86	6.746	6.584	23.458
33174	Miami-Dade	86	6.514	6.363	22.049
33175	Miami-Dade	86	6.650	6.493	22.861
33176	Miami-Dade	86	7.409	7.213	26.672
33177	Miami-Dade	86	7.366	7.170	26.861
33178	Miami-Dade	86	6.953	6.784	23.931
33179	Miami-Dade	86	8.345	8.079	29.310
33180	Miami-Dade	86	11.292	10.719	39.722
33181	Miami-Dade	86	9.897	9.473	35.154
33182	Miami-Dade	86	7.524	7.321	26.800
33183	Miami-Dade	86	6.893	6.725	24.158
33184	Miami-Dade	86	6.670	6.510	22.906
33185	Miami-Dade	86	7.162	6.984	25.259
33186	Miami-Dade	86	6.961	6.788	24.645
33187	Miami-Dade	86	7.459	7.266	27.129

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33188	Miami-Dade	86	6.509	6.359	21.995
33189	Miami-Dade	86	8.678	8.383	32.217
33190	Miami-Dade	86	9.352	9.009	34.996
33193	Miami-Dade	86	6.782	6.619	23.569
33194	Miami-Dade	86	8.072	7.832	29.199
33195	Miami-Dade	86	6.892	6.723	23.711
33196	Miami-Dade	86	7.089	6.914	25.123
33197	Miami-Dade	86	8.012	7.772	29.637
33199	Miami-Dade	86	7.476	7.283	26.518
33206	Miami-Dade	86	7.510	7.302	26.630
33222	Miami-Dade	86	6.892	6.723	23.711
33231	Miami-Dade	86	12.006	11.390	43.649
33233	Miami-Dade	86	9.095	8.787	33.185
33234	Miami-Dade	86	7.607	7.401	27.017
33238	Miami-Dade	86	8.004	7.761	28.192
33239	Miami-Dade	86	14.160	13.303	50.344
33242	Miami-Dade	86	7.718	7.496	27.209
33243	Miami-Dade	86	7.874	7.652	28.508
33245	Miami-Dade	86	8.358	8.103	30.195
33247	Miami-Dade	86	7.491	7.285	26.543
33255	Miami-Dade	86	7.395	7.203	26.225
33256	Miami-Dade	86	8.421	8.163	30.945
33257	Miami-Dade	86	8.015	7.774	29.566
33261	Miami-Dade	86	8.003	7.750	28.019
33265	Miami-Dade	86	6.651	6.493	22.893
33266	Miami-Dade	86	7.434	7.247	25.810
33269	Miami-Dade	86	7.374	7.176	25.315
33280	Miami-Dade	86	8.240	7.971	28.879
33283	Miami-Dade	86	6.892	6.722	24.202
33296	Miami-Dade	86	8.421	8.163	30.945
33299	Miami-Dade	86	6.881	6.711	23.660
33301	Broward	11	9.648	9.272	33.798
33302	Broward	11	10.034	9.622	35.213
33303	Broward	11	9.641	9.266	33.776
33304	Broward	11	10.034	9.622	35.213
33305	Broward	11	9.917	9.523	34.862
33306	Broward	11	11.331	10.815	40.121

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			Frame Owners	Masonry Owners	Manufactured Homes
33307	Broward	11	8.490	8.212	29.428
33308	Broward	11	12.046	11.433	42.300
33309	Broward	11	7.586	7.392	25.767
33310	Broward	11	7.247	7.062	24.342
33311	Broward	11	7.243	7.058	24.373
33312	Broward	11	7.509	7.311	25.636
33313	Broward	11	6.258	6.120	19.949
33314	Broward	11	6.907	6.740	23.101
33315	Broward	11	8.364	8.105	29.090
33316	Broward	11	11.403	10.882	40.576
33317	Broward	11	6.957	6.794	23.124
33318	Broward	11	6.065	5.936	18.987
33319	Broward	11	6.584	6.436	21.319
33320	Broward	11	6.102	5.972	19.094
33321	Broward	11	6.100	5.970	19.060
33322	Broward	11	6.070	5.941	19.019
33323	Broward	11	6.528	6.383	21.164
33324	Broward	11	6.305	6.168	20.134
33325	Broward	11	6.297	6.160	20.196
33326	Broward	11	6.935	6.776	23.153
33327	Broward	11	7.691	7.498	26.613
33328	Broward	11	6.785	6.628	22.472
33329	Broward	11	6.308	6.171	20.170
33330	Broward	11	7.047	6.880	23.702
33331	Broward	11	6.979	6.817	23.387
33332	Broward	11	7.508	7.328	25.901
33334	Broward	11	8.465	8.192	29.288
33335	Broward	11	8.490	8.212	29.428
33336	Broward	11	7.247	7.062	24.342
33337	Broward	11	6.296	6.161	20.055
33338	Broward	11	6.301	6.164	20.077
33339	Broward	11	11.357	10.838	40.254
33340	Broward	11	7.247	7.062	24.342
33345	Broward	11	5.988	5.862	18.619
33346	Broward	11	11.449	10.919	40.693
33348	Broward	11	11.986	11.381	42.162
33349	Broward	11	10.034	9.622	35.213

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33351	Broward	11	5.991	5.865	18.576
33355	Broward	11	6.289	6.153	20.136
33359	Broward	11	6.251	6.114	19.878
33388	Broward	11	6.301	6.164	20.077
33394	Broward	11	9.639	9.266	33.845
33401	Palm Beach	99	10.783	10.197	37.256
33402	Palm Beach	99	17.192	15.939	57.933
33403	Palm Beach	99	10.608	10.013	36.449
33404	Palm Beach	99	11.019	10.398	38.128
33405	Palm Beach	99	11.782	11.106	40.629
33406	Palm Beach	99	8.452	8.067	28.405
33407	Palm Beach	99	9.634	9.148	33.107
33408	Palm Beach	99	13.637	12.714	46.083
33409	Palm Beach	99	8.602	8.206	29.001
33410	Palm Beach	99	9.614	9.116	33.065
33411	Palm Beach	99	7.036	6.745	22.340
33412	Palm Beach	99	7.268	6.964	23.487
33413	Palm Beach	99	7.220	6.921	23.061
33414	Palm Beach	99	6.815	6.537	21.293
33415	Palm Beach	99	6.860	6.573	21.347
33416	Palm Beach	99	8.455	8.069	28.448
33417	Palm Beach	99	6.998	6.703	22.070
33418	Palm Beach	99	8.238	7.867	27.820
33419	Palm Beach	99	10.941	10.330	37.892
33420	Palm Beach	99	9.647	9.145	33.157
33421	Palm Beach	99	7.067	6.774	22.429
33422	Palm Beach	99	6.991	6.696	22.054
33424	Palm Beach	99	7.922	7.577	25.906
33425	Palm Beach	99	7.922	7.577	25.906
33426	Palm Beach	99	9.434	8.978	32.086
33427	Palm Beach	99	8.689	8.290	29.028
33428	Palm Beach	99	7.122	6.831	22.397
33429	Palm Beach	99	12.201	11.480	41.794
33430	Palm Beach	99	6.859	6.578	21.175
33431	Palm Beach	99	9.833	9.346	33.562
33432	Palm Beach	99	12.201	11.480	41.794
33433	Palm Beach	99	7.582	7.265	24.544

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33434	Palm Beach	99	7.373	7.069	23.600
33435	Palm Beach	99	11.130	10.524	38.249
33436	Palm Beach	99	7.893	7.550	25.879
33437	Palm Beach	99	7.444	7.135	23.938
33438	Palm Beach	99	10.230	9.685	34.552
33440	Hendry	51	6.362	6.202	22.639
33441	Broward	11	9.693	9.347	34.003
33442	Broward	11	7.386	7.205	24.731
33443	Broward	11	9.674	9.332	33.996
33444	Palm Beach	99	10.087	9.583	34.564
33445	Palm Beach	99	8.238	7.874	27.317
33446	Palm Beach	99	7.741	7.420	25.332
33448	Palm Beach	99	7.692	7.373	25.125
33449	Palm Beach	99	7.550	7.235	24.592
33454	Palm Beach	99	7.633	7.313	24.985
33455	Martin	85	11.605	10.958	39.035
33458	Palm Beach	99	9.182	8.707	31.351
33459	Palm Beach	99	7.877	7.527	24.111
33460	Palm Beach	99	11.479	10.836	39.557
33461	Palm Beach	99	8.280	7.906	27.480
33462	Palm Beach	99	10.030	9.526	34.487
33463	Palm Beach	99	7.192	6.890	22.858
33464	Palm Beach	99	11.462	10.820	39.469
33465	Palm Beach	99	10.058	9.549	34.540
33466	Palm Beach	99	8.222	7.855	27.309
33467	Palm Beach	99	7.597	7.281	24.793
33468	Palm Beach	99	9.233	8.756	31.582
33469	Palm Beach	99	12.683	11.855	43.168
33470	Palm Beach	99	6.880	6.597	21.585
33471	Glades	43	6.131	6.001	18.876
33472	Palm Beach	99	7.559	7.246	24.544
33473	Palm Beach	99	8.177	7.830	27.357
33474	Palm Beach	99	7.922	7.577	25.906
33475	Martin	85	11.659	11.006	39.183
33476	Palm Beach	99	9.915	9.394	30.875
33477	Palm Beach	99	15.363	14.206	50.530
33478	Palm Beach	99	7.315	7.002	23.793



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			Frame Owners	Masonry Owners	Manufactured Homes
33480	Palm Beach	99	17.092	15.854	57.759
33481	Palm Beach	99	9.808	9.322	33.493
33482	Palm Beach	99	8.204	7.844	27.186
33483	Palm Beach	99	13.595	12.735	46.451
33484	Palm Beach	99	7.341	7.036	23.433
33486	Palm Beach	99	8.689	8.290	29.028
33487	Palm Beach	99	11.314	10.696	39.133
33488	Palm Beach	99	7.568	7.253	24.489
33493	Palm Beach	99	7.741	7.403	23.485
33496	Palm Beach	99	7.760	7.436	25.459
33497	Palm Beach	99	7.106	6.817	22.341
33498	Palm Beach	99	7.589	7.276	24.622
33499	Palm Beach	99	11.293	10.678	39.088
33503	Hillsborough	57	4.167	4.097	11.460
33508	Hillsborough	57	3.671	3.613	9.344
33509	Hillsborough	57	3.675	3.617	9.371
33510	Hillsborough	57	3.598	3.541	9.105
33511	Hillsborough	57	3.700	3.641	9.485
33513	Sumter	119	2.327	2.282	7.360
33514	Sumter	119	2.625	2.574	8.903
33521	Sumter	119	2.262	2.219	7.097
33523	Pasco	101	3.277	3.217	7.685
33524	Pasco	101	3.687	3.619	8.963
33525	Pasco	101	3.631	3.564	8.927
33526	Pasco	101	3.600	3.533	8.809
33527	Hillsborough	57	4.423	4.344	12.679
33530	Hillsborough	57	4.448	4.370	12.644
33534	Hillsborough	57	4.056	3.988	11.037
33537	Pasco	101	3.229	3.169	7.503
33538	Sumter	119	2.479	2.429	8.325
33539	Pasco	101	3.316	3.255	7.735
33540	Pasco	101	3.573	3.507	8.611
33541	Pasco	101	3.446	3.382	8.182
33542	Pasco	101	3.323	3.262	7.766
33543	Pasco	101	3.837	3.766	9.747
33544	Pasco	101	3.736	3.667	9.404
33545	Pasco	101	3.763	3.693	9.858

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			Frame Owners	Masonry Owners	Manufactured Homes
33547	Hillsborough	57	3.803	3.742	9.897
33548	Hillsborough	57	3.953	3.885	10.918
33549	Hillsborough	57	3.516	3.460	8.951
33550	Hillsborough	57	3.659	3.601	9.407
33556	Hillsborough	57	4.060	3.986	11.580
33558	Hillsborough	57	4.013	3.942	11.241
33559	Hillsborough	57	3.442	3.388	8.721
33563	Hillsborough	57	3.637	3.581	9.108
33564	Hillsborough	57	3.991	3.926	10.479
33565	Hillsborough	57	4.280	4.207	11.905
33566	Hillsborough	57	3.999	3.934	10.581
33567	Hillsborough	57	4.377	4.300	12.265
33568	Hillsborough	57	3.929	3.864	10.505
33569	Hillsborough	57	3.933	3.868	10.510
33570	Hillsborough	57	4.421	4.355	13.833
33571	Hillsborough	57	4.270	4.196	12.063
33572	Hillsborough	57	4.381	4.303	12.501
33573	Hillsborough	57	4.269	4.196	12.056
33574	Pasco	101	3.805	3.733	9.664
33575	Hillsborough	57	4.413	4.347	13.780
33576	Pasco	101	3.829	3.757	9.764
33578	Hillsborough	57	3.948	3.883	10.983
33579	Hillsborough	57	4.132	4.062	11.835
33583	Hillsborough	57	3.655	3.597	9.347
33584	Hillsborough	57	3.643	3.585	9.316
33585	Sumter	119	2.571	2.520	8.629
33586	Hillsborough	57	4.421	4.353	13.949
33587	Hillsborough	57	4.442	4.362	12.735
33592	Hillsborough	57	3.750	3.689	9.778
33593	Pasco	101	3.242	3.182	7.561
33594	Hillsborough	57	3.675	3.616	9.449
33595	Hillsborough	57	3.679	3.620	9.480
33596	Hillsborough	57	3.721	3.662	9.944
33597	Sumter	119	2.417	2.369	7.744
33598	Hillsborough	57	4.631	4.545	13.786
33601	Hillsborough	57	4.049	3.977	11.486
33602	Hillsborough	57	4.049	3.977	11.486

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			Frame Owners	Masonry Owners	Manufactured Homes
33603	Hillsborough	57	3.282	3.231	7.980
33604	Hillsborough	57	3.277	3.226	8.001
33605	Hillsborough	57	3.572	3.515	9.178
33606	Hillsborough	57	4.079	4.006	11.677
33607	Hillsborough	57	3.489	3.434	8.867
33608	Hillsborough	57	4.840	4.726	15.384
33609	Hillsborough	57	3.303	3.252	8.089
33610	Hillsborough	57	3.425	3.370	8.505
33611	Hillsborough	57	3.761	3.696	10.221
33612	Hillsborough	57	3.217	3.168	7.787
33613	Hillsborough	57	3.378	3.325	8.443
33614	Hillsborough	57	3.357	3.305	8.368
33615	Hillsborough	57	3.416	3.361	8.743
33616	Hillsborough	57	3.661	3.602	9.511
33617	Hillsborough	57	3.445	3.390	8.632
33618	Hillsborough	57	3.719	3.658	9.955
33619	Hillsborough	57	3.820	3.757	10.125
33620	Hillsborough	57	3.848	3.785	10.283
33621	Hillsborough	57	4.786	4.674	15.146
33622	Hillsborough	57	3.460	3.406	8.832
33623	Hillsborough	57	3.460	3.406	8.832
33624	Hillsborough	57	3.401	3.347	8.637
33625	Hillsborough	57	3.500	3.444	9.056
33626	Hillsborough	57	3.602	3.542	9.587
33629	Hillsborough	57	3.639	3.579	9.677
33630	Hillsborough	57	3.444	3.390	8.774
33631	Hillsborough	57	3.460	3.406	8.832
33633	Hillsborough	57	3.481	3.426	8.819
33634	Hillsborough	57	3.528	3.471	9.256
33635	Hillsborough	57	3.623	3.563	9.648
33637	Hillsborough	57	3.591	3.535	9.186
33646	Hillsborough	57	4.060	3.988	11.994
33647	Hillsborough	57	3.662	3.603	9.446
33650	Hillsborough	57	3.460	3.406	8.832
33655	Hillsborough	57	4.049	3.977	11.486
33660	Hillsborough	57	3.777	3.715	9.914
33661	Hillsborough	57	3.777	3.715	9.914

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33662	Hillsborough	57	3.777	3.715	9.914
33663	Hillsborough	57	3.460	3.406	8.832
33664	Hillsborough	57	3.460	3.406	8.832
33672	Hillsborough	57	4.049	3.977	11.486
33673	Hillsborough	57	3.275	3.224	7.941
33674	Hillsborough	57	3.285	3.235	8.022
33675	Hillsborough	57	3.582	3.524	9.229
33677	Hillsborough	57	3.494	3.439	8.880
33679	Hillsborough	57	3.628	3.569	9.630
33680	Hillsborough	57	3.428	3.375	8.524
33681	Hillsborough	57	3.740	3.678	10.153
33682	Hillsborough	57	3.216	3.167	7.785
33684	Hillsborough	57	3.547	3.489	9.302
33685	Hillsborough	57	3.445	3.389	8.846
33686	Hillsborough	57	3.661	3.602	9.511
33687	Hillsborough	57	3.442	3.388	8.611
33688	Hillsborough	57	3.716	3.654	9.955
33689	Hillsborough	57	3.812	3.749	10.019
33694	Hillsborough	57	3.384	3.330	8.584
33701	Pinellas	103	4.393	4.292	12.077
33702	Pinellas	103	4.037	3.952	10.180
33703	Pinellas	103	4.177	4.089	10.878
33704	Pinellas	103	4.154	4.065	10.795
33705	Pinellas	103	4.619	4.513	12.806
33706	Pinellas	103	6.824	6.572	21.583
33707	Pinellas	103	4.887	4.763	13.547
33708	Pinellas	103	6.573	6.326	20.265
33709	Pinellas	103	4.187	4.095	10.774
33710	Pinellas	103	4.195	4.102	10.759
33711	Pinellas	103	4.573	4.468	12.385
33712	Pinellas	103	4.284	4.191	11.043
33713	Pinellas	103	4.029	3.946	10.094
33714	Pinellas	103	3.935	3.853	9.806
33715	Pinellas	103	7.361	7.061	24.238
33716	Pinellas	103	4.258	4.166	11.098
33729	Pinellas	103	4.220	4.129	11.003
33730	Pinellas	103	4.044	3.959	10.150

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33731	Pinellas	103	4.393	4.292	12.077
33732	Pinellas	103	4.023	3.940	10.163
33733	Pinellas	103	4.044	3.959	10.150
33734	Pinellas	103	4.120	4.032	10.685
33736	Pinellas	103	6.824	6.572	21.583
33737	Pinellas	103	4.916	4.793	13.633
33738	Pinellas	103	6.590	6.340	20.374
33740	Pinellas	103	6.764	6.513	21.242
33741	Pinellas	103	6.939	6.677	22.158
33742	Pinellas	103	4.023	3.940	10.163
33743	Pinellas	103	4.195	4.102	10.759
33744	Pinellas	103	6.626	6.371	20.375
33747	Pinellas	103	4.573	4.468	12.385
33755	Pinellas	103	4.202	4.105	10.615
33756	Pinellas	103	4.098	4.007	10.139
33757	Pinellas	103	4.172	4.078	10.525
33758	Pinellas	103	3.958	3.872	9.842
33759	Pinellas	103	4.108	4.018	10.601
33760	Pinellas	103	4.332	4.234	11.611
33761	Pinellas	103	3.765	3.688	9.030
33762	Pinellas	103	4.584	4.479	12.657
33763	Pinellas	103	3.861	3.780	9.357
33764	Pinellas	103	4.083	3.993	10.500
33765	Pinellas	103	3.953	3.867	9.810
33766	Pinellas	103	4.048	3.959	10.375
33767	Pinellas	103	6.683	6.443	20.948
33769	Pinellas	103	3.917	3.833	9.678
33770	Pinellas	103	4.203	4.107	10.586
33771	Pinellas	103	3.926	3.843	9.624
33772	Pinellas	103	4.681	4.558	12.593
33773	Pinellas	103	4.209	4.116	10.920
33774	Pinellas	103	4.681	4.562	12.503
33775	Pinellas	103	4.679	4.555	12.572
33776	Pinellas	103	5.005	4.858	13.699
33777	Pinellas	103	4.414	4.313	11.787
33778	Pinellas	103	4.237	4.140	10.808
33779	Pinellas	103	4.221	4.126	10.656

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33780	Pinellas	103	4.087	4.000	10.424
33781	Pinellas	103	4.086	3.998	10.443
33782	Pinellas	103	4.159	4.069	10.802
33784	Pinellas	103	4.044	3.959	10.150
33785	Pinellas	103	6.877	6.602	21.142
33786	Pinellas	103	6.979	6.702	21.938
33801	Polk	105	3.563	3.509	9.103
33802	Polk	105	3.588	3.534	9.204
33803	Polk	105	3.568	3.515	9.151
33804	Polk	105	3.643	3.588	9.484
33805	Polk	105	3.643	3.588	9.484
33806	Polk	105	3.555	3.502	9.100
33807	Polk	105	3.688	3.632	9.606
33809	Polk	105	3.634	3.579	9.454
33810	Polk	105	3.515	3.462	8.930
33811	Polk	105	3.770	3.713	9.962
33812	Polk	105	3.515	3.463	9.222
33813	Polk	105	3.682	3.626	9.568
33815	Polk	105	3.486	3.434	8.827
33820	Polk	105	3.893	3.833	10.366
33823	Polk	105	3.772	3.714	9.960
33825	Highlands	55	4.260	4.177	10.919
33826	Highlands	55	4.257	4.174	10.908
33827	Polk	105	4.033	3.970	10.802
33830	Polk	105	3.887	3.826	10.360
33831	Polk	105	3.906	3.846	10.430
33834	Hardee	49	4.270	4.190	12.034
33835	Polk	105	4.192	4.126	11.805
33836	Polk	105	3.467	3.415	8.813
33837	Polk	105	3.431	3.380	8.703
33838	Polk	105	3.905	3.843	10.550
33839	Polk	105	3.932	3.870	10.646
33840	Polk	105	3.543	3.489	9.048
33841	Polk	105	4.020	3.957	10.765
33843	Polk	105	4.368	4.297	12.235
33844	Polk	105	3.660	3.603	9.557
33845	Polk	105	3.684	3.627	9.642

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			Frame Owners	Masonry Owners	Manufactured Homes
33846	Polk	105	3.502	3.448	8.813
33847	Polk	105	3.985	3.922	10.717
33848	Osceola	97	3.010	2.959	7.661
33849	Polk	105	3.584	3.529	9.329
33850	Polk	105	3.921	3.860	10.575
33851	Polk	105	3.733	3.676	9.821
33852	Highlands	55	4.849	4.754	13.076
33853	Polk	105	3.735	3.677	9.713
33854	Polk	105	3.929	3.868	10.548
33855	Polk	105	4.141	4.074	11.345
33856	Polk	105	3.930	3.870	10.531
33857	Highlands	55	5.515	5.402	16.070
33858	Polk	105	3.370	3.319	8.504
33859	Polk	105	4.080	4.016	11.210
33860	Polk	105	4.068	4.003	11.292
33862	Highlands	55	4.849	4.753	13.069
33863	Polk	105	4.103	4.038	11.462
33865	Hardee	49	5.050	4.949	15.663
33867	Polk	105	4.017	3.953	10.928
33868	Polk	105	3.920	3.859	10.593
33870	Highlands	55	4.303	4.219	10.995
33871	Highlands	55	4.303	4.220	11.016
33872	Highlands	55	4.065	3.985	10.036
33873	Hardee	49	4.088	4.013	11.056
33875	Highlands	55	4.245	4.162	10.715
33876	Highlands	55	4.781	4.686	12.918
33877	Polk	105	3.960	3.899	10.762
33880	Polk	105	3.748	3.690	9.900
33881	Polk	105	3.931	3.869	10.729
33882	Polk	105	3.718	3.661	9.774
33883	Polk	105	3.718	3.661	9.774
33884	Polk	105	3.832	3.773	10.212
33885	Polk	105	3.946	3.885	10.785
33888	Polk	105	3.837	3.777	10.234
33890	Hardee	49	4.473	4.389	12.696
33896	Polk	105	3.186	3.139	7.772
33897	Polk	105	2.807	2.767	6.447

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			Frame Owners	Masonry Owners	Manufactured Homes
33898	Polk	105	3.883	3.823	10.402
33901	Lee	71	4.355	4.271	14.466
33902	Lee	71	4.363	4.279	14.543
33903	Lee	71	4.390	4.305	14.809
33904	Lee	71	4.929	4.830	18.088
33905	Lee	71	4.477	4.389	15.217
33906	Lee	71	4.213	4.131	13.746
33907	Lee	71	4.240	4.158	13.928
33908	Lee	71	5.055	4.953	18.516
33909	Lee	71	4.689	4.596	16.507
33910	Lee	71	4.493	4.406	15.357
33911	Lee	71	4.363	4.279	14.543
33912	Lee	71	4.787	4.693	17.059
33913	Lee	71	4.893	4.796	17.758
33914	Lee	71	4.872	4.775	17.632
33915	Lee	71	4.493	4.406	15.357
33916	Lee	71	4.389	4.305	14.747
33917	Lee	71	4.356	4.272	14.648
33918	Lee	71	4.409	4.322	14.958
33919	Lee	71	4.579	4.490	15.693
33920	Lee	71	4.790	4.679	15.730
33921	Lee	71	8.563	8.279	39.905
33922	Lee	71	4.943	4.844	17.817
33924	Lee	71	9.326	8.995	43.060
33927	Charlotte	15	5.893	5.780	19.205
33928	Lee	71	4.734	4.642	16.714
33929	Lee	71	4.726	4.633	16.656
33930	Hendry	51	5.071	4.960	16.130
33931	Lee	71	6.508	6.332	26.330
33932	Lee	71	6.486	6.315	26.212
33935	Hendry	51	4.756	4.653	14.294
33936	Lee	71	4.576	4.468	14.739
33938	Charlotte	15	5.012	4.921	14.566
33944	Glades	43	5.894	5.771	17.554
33945	Lee	71	4.943	4.844	17.817
33946	Charlotte	15	7.953	7.747	28.319
33947	Charlotte	15	6.182	6.061	20.276



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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
33948	Charlotte	15	5.037	4.946	14.655
33949	Charlotte	15	5.409	5.311	16.059
33950	Charlotte	15	5.409	5.311	16.059
33951	Charlotte	15	5.380	5.282	15.923
33952	Charlotte	15	4.868	4.780	13.815
33953	Charlotte	15	5.843	5.731	18.988
33954	Charlotte	15	5.083	4.992	14.784
33955	Charlotte	15	5.102	5.010	14.488
33956	Lee	71	6.133	5.991	25.384
33957	Lee	71	8.353	8.045	36.741
33960	Highlands	55	4.851	4.756	12.801
33965	Lee	71	5.029	4.928	18.647
33966	Lee	71	4.725	4.631	16.781
33967	Lee	71	4.545	4.456	15.602
33970	Lee	71	4.579	4.472	14.745
33971	Lee	71	4.927	4.811	16.601
33972	Lee	71	5.042	4.923	17.252
33973	Lee	71	4.043	3.950	11.979
33974	Lee	71	5.225	5.101	18.365
33975	Hendry	51	4.732	4.629	14.165
33976	Lee	71	5.127	5.005	17.781
33980	Charlotte	15	5.330	5.231	16.068
33981	Charlotte	15	6.017	5.902	19.731
33982	Charlotte	15	5.745	5.619	16.234
33983	Charlotte	15	4.988	4.899	14.317
33990	Lee	71	4.495	4.407	15.323
33991	Lee	71	4.924	4.826	17.958
33993	Lee	71	5.153	5.047	19.434
33994	Lee	71	4.486	4.398	15.318
34101	Collier	21	6.278	6.126	25.348
34102	Collier	21	6.349	6.191	25.818
34103	Collier	21	5.998	5.854	23.621
34104	Collier	21	5.119	5.016	19.227
34105	Collier	21	5.580	5.464	22.085
34106	Collier	21	6.278	6.126	25.348
34107	Collier	21	6.278	6.126	25.348
34108	Collier	21	5.801	5.670	22.572

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			Frame Owners	Masonry Owners	Manufactured Homes
34109	Collier	21	5.326	5.217	20.384
34110	Collier	21	5.200	5.095	19.454
34112	Collier	21	5.233	5.126	19.796
34113	Collier	21	5.508	5.393	21.814
34114	Collier	21	5.310	5.201	20.671
34116	Collier	21	4.942	4.844	18.278
34117	Collier	21	5.420	5.307	21.623
34119	Collier	21	5.293	5.186	20.449
34120	Collier	21	5.351	5.241	21.096
34133	Lee	71	4.967	4.868	18.257
34134	Lee	71	5.508	5.393	20.944
34135	Lee	71	4.949	4.851	18.100
34136	Lee	71	4.936	4.837	17.998
34137	Collier	21	5.489	5.376	22.336
34138	Collier	21	8.222	7.984	39.527
34139	Collier	21	6.381	6.234	28.109
34140	Collier	21	8.774	8.482	40.660
34141	Collier	21	9.590	9.258	47.171
34142	Collier	21	4.369	4.284	14.876
34143	Collier	21	4.360	4.275	14.801
34145	Collier	21	7.475	7.268	33.009
34146	Collier	21	7.439	7.235	32.773
34201	Manatee	81	4.318	4.222	15.117
34202	Manatee	81	4.310	4.214	15.067
34203	Manatee	81	3.858	3.775	12.548
34204	Manatee	81	3.870	3.786	12.561
34205	Manatee	81	3.768	3.687	11.893
34206	Manatee	81	3.765	3.684	11.859
34207	Manatee	81	3.880	3.791	12.518
34208	Manatee	81	3.969	3.884	13.119
34209	Manatee	81	4.105	4.011	13.807
34210	Manatee	81	4.535	4.419	16.226
34211	Manatee	81	4.341	4.244	15.368
34212	Manatee	81	4.501	4.399	16.319
34215	Manatee	81	5.923	5.729	23.448
34216	Manatee	81	6.537	6.291	26.296
34217	Manatee	81	7.370	7.065	30.730

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			Frame Owners	Masonry Owners	Manufactured Homes
34218	Manatee	81	7.463	7.148	31.185
34219	Manatee	81	4.445	4.342	15.999
34220	Manatee	81	4.124	4.033	14.114
34221	Manatee	81	4.127	4.036	14.075
34222	Manatee	81	4.031	3.941	13.717
34223	Sarasota	115	5.990	5.844	19.939
34224	Charlotte	15	5.714	5.604	17.959
34228	Sarasota	115	8.581	8.235	32.812
34229	Sarasota	115	5.557	5.428	18.354
34230	Sarasota	115	5.266	5.157	17.561
34231	Sarasota	115	4.932	4.833	15.754
34232	Sarasota	115	4.463	4.388	13.688
34233	Sarasota	115	4.436	4.361	13.423
34234	Sarasota	115	4.552	4.472	14.040
34235	Sarasota	115	4.533	4.455	14.303
34236	Sarasota	115	5.277	5.166	17.621
34237	Sarasota	115	4.419	4.343	13.452
34238	Sarasota	115	5.063	4.968	16.590
34239	Sarasota	115	4.646	4.562	14.407
34240	Sarasota	115	4.866	4.780	15.848
34241	Sarasota	115	4.716	4.635	15.031
34242	Sarasota	115	6.744	6.532	24.176
34243	Manatee	81	4.100	4.010	13.820
34250	Manatee	81	4.077	3.988	13.813
34251	Manatee	81	4.434	4.338	15.253
34260	Manatee	81	4.077	3.986	13.837
34264	Manatee	81	3.859	3.775	12.577
34265	De Soto	27	4.691	4.598	12.411
34266	De Soto	27	4.703	4.610	12.456
34267	De Soto	27	4.691	4.598	12.411
34268	De Soto	27	4.691	4.598	12.411
34269	De Soto	27	5.133	5.046	15.684
34270	Manatee	81	4.091	4.000	13.850
34272	Sarasota	115	5.333	5.219	17.381
34274	Sarasota	115	5.333	5.219	17.381
34275	Sarasota	115	5.313	5.200	17.237
34276	Sarasota	115	5.277	5.166	17.621

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			Frame Owners	Masonry Owners	Manufactured Homes
34277	Sarasota	115	4.922	4.821	15.695
34278	Sarasota	115	4.454	4.377	13.907
34280	Manatee	81	4.068	3.976	13.629
34281	Manatee	81	3.876	3.786	12.536
34282	Manatee	81	3.876	3.786	12.536
34284	Sarasota	115	5.235	5.122	16.750
34285	Sarasota	115	5.250	5.137	16.761
34286	Sarasota	115	4.858	4.776	14.940
34287	Sarasota	115	4.565	4.489	13.484
34288	Sarasota	115	5.256	5.162	16.944
34289	Sarasota	115	4.474	4.400	12.944
34290	Sarasota	115	4.566	4.490	13.513
34291	Sarasota	115	4.978	4.892	15.780
34292	Sarasota	115	4.969	4.881	15.778
34293	Sarasota	115	5.189	5.086	16.560
34295	Sarasota	115	5.980	5.839	19.906
34420	Marion	83	1.602	1.567	5.771
34421	Marion	83	1.599	1.563	5.784
34423	Citrus	17	2.932	2.887	6.745
34428	Citrus	17	2.929	2.896	7.218
34429	Citrus	17	2.821	2.789	6.758
34430	Marion	83	1.661	1.623	6.387
34431	Marion	83	1.793	1.752	7.310
34432	Marion	83	1.646	1.609	6.242
34433	Citrus	17	3.175	3.125	7.594
34434	Citrus	17	3.118	3.069	7.365
34436	Citrus	17	3.361	3.309	7.981
34441	Citrus	17	3.145	3.096	7.740
34442	Citrus	17	3.156	3.107	7.518
34445	Citrus	17	3.106	3.059	7.377
34446	Citrus	17	3.060	3.013	7.120
34447	Citrus	17	3.135	3.086	7.396
34448	Citrus	17	2.999	2.966	7.390
34449	Levy	75	1.442	1.378	5.035
34450	Citrus	17	3.284	3.233	7.722
34451	Citrus	17	3.276	3.226	7.767
34452	Citrus	17	2.738	2.697	5.985

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

**Modeling Organization:** Florida International University

**Model Name & Version Number:** Florida Public Hurricane Loss Model v6.2

**Model Release Date:** November 1, 2016

ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34453	Citrus	17	3.203	3.153	7.607
34460	Citrus	17	2.889	2.845	6.608
34461	Citrus	17	2.891	2.848	6.610
34464	Citrus	17	2.716	2.675	6.063
34465	Citrus	17	2.734	2.693	6.134
34470	Marion	83	1.399	1.368	4.840
34471	Marion	83	1.452	1.420	5.087
34472	Marion	83	1.461	1.430	5.063
34473	Marion	83	1.747	1.707	6.655
34474	Marion	83	1.587	1.551	5.821
34475	Marion	83	1.431	1.399	5.032
34476	Marion	83	1.673	1.635	6.326
34477	Marion	83	1.446	1.415	5.081
34478	Marion	83	1.446	1.415	5.081
34479	Marion	83	1.446	1.415	5.130
34480	Marion	83	1.540	1.506	5.502
34481	Marion	83	1.648	1.611	6.233
34482	Marion	83	1.593	1.557	5.918
34483	Marion	83	1.459	1.428	5.078
34484	Sumter	119	2.300	2.256	7.362
34487	Citrus	17	3.145	3.097	7.452
34488	Marion	83	1.319	1.292	4.411
34489	Marion	83	1.323	1.295	4.446
34491	Marion	83	1.649	1.612	5.976
34492	Marion	83	1.649	1.612	6.004
34498	Levy	75	1.537	1.468	5.492
34601	Hernando	53	2.756	2.710	6.113
34602	Hernando	53	3.140	3.088	7.326
34603	Hernando	53	2.789	2.743	6.230
34604	Hernando	53	3.248	3.193	7.846
34605	Hernando	53	2.789	2.743	6.230
34606	Hernando	53	3.183	3.142	8.149
34607	Hernando	53	3.607	3.557	9.803
34608	Hernando	53	3.137	3.084	7.425
34609	Hernando	53	3.097	3.045	7.334
34610	Pasco	101	3.565	3.497	9.009
34611	Hernando	53	3.357	3.300	8.195

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34613	Hernando	53	3.139	3.085	7.510
34614	Hernando	53	3.110	3.069	8.037
34636	Hernando	53	2.641	2.597	5.745
34637	Pasco	101	3.877	3.804	10.518
34638	Pasco	101	3.849	3.776	10.464
34639	Pasco	101	3.675	3.607	9.171
34652	Pasco	101	3.501	3.446	9.229
34653	Pasco	101	3.315	3.265	8.477
34654	Pasco	101	3.594	3.527	9.068
34655	Pasco	101	3.602	3.548	9.670
34656	Pasco	101	3.315	3.265	8.477
34660	Pinellas	103	4.013	3.924	9.892
34661	Hernando	53	2.646	2.602	5.734
34667	Pasco	101	3.518	3.463	9.239
34668	Pasco	101	3.315	3.265	8.443
34669	Pasco	101	3.477	3.411	8.615
34673	Pasco	101	3.337	3.286	8.541
34674	Pasco	101	3.519	3.464	9.277
34677	Pinellas	103	4.123	4.035	10.422
34679	Pasco	101	3.469	3.413	9.055
34680	Pasco	101	3.524	3.469	9.311
34681	Pinellas	103	4.851	4.725	13.109
34682	Pinellas	103	4.017	3.928	9.879
34683	Pinellas	103	4.014	3.926	9.858
34684	Pinellas	103	3.915	3.834	9.621
34685	Pinellas	103	4.026	3.942	10.042
34688	Pinellas	103	4.398	4.301	11.537
34689	Pinellas	103	4.302	4.205	11.132
34690	Pasco	101	3.297	3.249	8.439
34691	Pasco	101	3.586	3.531	9.619
34692	Pasco	101	3.286	3.238	8.747
34695	Pinellas	103	4.126	4.034	10.736
34697	Pinellas	103	4.069	3.979	10.020
34698	Pinellas	103	4.069	3.979	10.020
34705	Lake	69	2.540	2.503	6.522
34711	Lake	69	2.869	2.826	7.721
34712	Lake	69	2.848	2.806	7.658

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34713	Lake	69	2.675	2.636	6.888
34714	Lake	69	2.655	2.617	7.085
34715	Lake	69	2.722	2.683	7.426
34729	Lake	69	2.687	2.647	7.013
34731	Lake	69	2.581	2.542	6.781
34734	Orange	95	2.718	2.669	6.997
34736	Lake	69	3.073	3.026	8.629
34737	Lake	69	3.254	3.201	9.579
34739	Osceola	97	4.352	4.267	13.450
34740	Orange	95	2.736	2.687	7.071
34741	Osceola	97	2.849	2.802	7.080
34742	Osceola	97	2.856	2.808	7.113
34743	Osceola	97	2.972	2.922	7.594
34744	Osceola	97	3.200	3.146	8.434
34745	Osceola	97	2.856	2.808	7.113
34746	Osceola	97	3.231	3.176	8.578
34747	Osceola	97	3.065	3.013	7.866
34748	Lake	69	2.541	2.504	6.561
34749	Lake	69	2.525	2.489	6.516
34753	Lake	69	2.742	2.701	7.249
34755	Lake	69	2.738	2.698	7.212
34756	Lake	69	3.075	3.027	8.773
34758	Osceola	97	3.116	3.064	8.014
34759	Polk	105	3.344	3.294	8.321
34760	Orange	95	2.663	2.614	6.975
34761	Orange	95	2.584	2.538	6.533
34762	Lake	69	2.486	2.450	6.360
34769	Osceola	97	3.094	3.042	8.147
34770	Osceola	97	3.088	3.035	8.120
34771	Osceola	97	3.246	3.190	8.621
34772	Osceola	97	3.286	3.229	8.745
34773	Osceola	97	3.795	3.726	11.072
34777	Orange	95	2.697	2.648	6.947
34778	Orange	95	2.697	2.648	6.947
34785	Sumter	119	2.214	2.172	6.910
34786	Orange	95	3.031	2.976	8.250
34787	Orange	95	2.727	2.678	7.048

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ZIP Code	County Name	FIPS Code	Lost Cost per Policy Type		
			Frame Owners	Masonry Owners	Manufactured Homes
34788	Lake	69	2.521	2.484	6.541
34789	Lake	69	2.523	2.486	6.548
34797	Lake	69	3.093	3.038	9.204
34945	St. Lucie	111	4.964	4.788	17.996
34946	St. Lucie	111	6.356	6.089	25.628
34947	St. Lucie	111	5.606	5.389	21.680
34948	St. Lucie	111	6.679	6.390	27.140
34949	St. Lucie	111	10.664	9.980	43.255
34950	St. Lucie	111	6.687	6.397	27.148
34951	St. Lucie	111	5.210	5.018	19.547
34952	St. Lucie	111	6.442	6.179	25.876
34953	St. Lucie	111	4.701	4.536	16.668
34954	St. Lucie	111	5.526	5.319	21.152
34956	Martin	85	5.692	5.477	16.433
34957	Martin	85	11.880	11.217	40.103
34958	Martin	85	11.941	11.273	40.353
34972	Okeechobee	93	5.216	5.107	15.260
34973	Okeechobee	93	5.283	5.174	15.530
34974	Okeechobee	93	5.950	5.822	17.998
34979	St. Lucie	111	6.703	6.411	27.210
34981	St. Lucie	111	5.531	5.322	21.180
34982	St. Lucie	111	6.784	6.487	27.542
34983	St. Lucie	111	5.316	5.121	20.044
34984	St. Lucie	111	5.219	5.031	19.511
34985	St. Lucie	111	6.388	6.133	25.732
34986	St. Lucie	111	5.075	4.895	18.660
34987	St. Lucie	111	4.968	4.793	17.962
34988	St. Lucie	111	4.564	4.406	15.533
34990	Martin	85	7.564	7.263	24.665
34991	Martin	85	7.654	7.346	24.969
34992	Martin	85	8.350	7.994	27.771
34994	Martin	85	8.583	8.218	28.611
34995	Martin	85	8.583	8.218	28.611
34996	Martin	85	12.372	11.669	41.915
34997	Martin	85	8.346	7.992	27.727