

Southern Oak Insurance Company

Homeowners Underwriting Manual

September 1, 2016

**HOMEOWNERS POLICY PROGRAM MANUAL
GENERAL RULES**

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HOMEOWNERS POLICY PROGRAM MANUAL

GENERAL RULES

The Homeowners Policy Program provides property and liability coverages, using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Homeowners Policy. The rules, rates, forms and endorsements for each coverage of Southern Oak shall govern in all cases specifically provided for in this Manual. The Homeowners Program is to be used for risks originally assumed from Citizens Property Insurance Corporation. The Voluntary Homeowners Program is to be used for other risks.

100. Policy Forms

Southern Oak provides the following base policy forms:

- A. Homeowners Three (HO-3) Special Form – SOI – 2000 03
- B. Homeowners Four (HO-4) Contents Broad Form – SOI – 2000 04
- C. Homeowners Six (HO-6) Unit-Owners Form – SOI – 2000 06

101. Limits of Liability and Coverage Relations

A. The limits of liability required under the Homeowners policy are as follows:

Coverage	HO-3	HO-4 or HO-6
SECTION I - PROPERTY COVERAGES		
“A” - Dwelling	Limit subject to Min/Max	Limit subject to Min/Max
“B” - Other Structures	10% of “A”	Not Applicable
“C” - Personal Property	50% of “A”	Limit subject to Min/Max
“D” - Loss of Use	10% of “A”	10% of “C” - (HO-4) 20% of “C” - (HO-6)

SECTION II - LIABILITY COVERAGES (ALL FORMS)

- “E” - Personal Liability 100,000 Minimum (Increase Option Avail.)
- “F” - Medical Payments To Others 2,000 Minimum (Increase Option Avail.)

Unless otherwise stated, Coverage “E” limits apply on an “occurrence” basis; Coverage “F” limits on an “each person” basis.

- B. FORM SOI 2000 03- Under Coverage “B” of Section I, an additional amount of insurance may be written on specific structures in an amount not to exceed 30% of Coverage “A”. In addition, Coverage B options of 2% or 5% of Coverage A may be selected. Coverage B may also be excluded.
- C. FORM SOI 2000 03 – Under Coverage “C” of Section I, coverage may be endorsed for replacement cost coverage with a minimum coverage amount of 25% of Coverage “A”.

102. Eligibility

A. FORM SOI 2000 03 — A Homeowners Policy may be issued:

1. To the owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than two (2) families and with not more than two (2) boarders or roomers per family; or
2. To the purchaser-occupant who has entered into a long-term installment contract for the purchase of the dwelling and who occupies the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered using Endorsement **HO 04 41** - Additional Insured; or
3. To the occupant of a dwelling under a life estate arrangement when the Coverage "A" amount is at least 100% of the dwelling's replacement cost. The owner's interest in the building and premises liability may be covered using Endorsement **HO 04 41** - Additional Insured; or
4. When a 2-family dwelling (duplex) is occupied by co-owners, each occupying distinct living quarters with separate entrances. Given these circumstances, a Homeowners Policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability by using Endorsement **HO 04 41** – Additional Insured. A separate Homeowners Policy **SOI 2000 04** may be issued to the co-owner occupying the other apartment in the dwelling.

It is permissible to extend the Homeowners Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability by using endorsement **HO 04 41** - Additional Insured.

B. FORM SOI 2000 04 - A Tenant Homeowners Policy may be issued to:

1. The tenant (non-owner) of a dwelling or an apartment situated in any building; or
2. The owner-occupant of a dwelling, cooperative unit or of a building containing an apartment not otherwise eligible for a Homeowners Policy under General Rule 102.A. above, provided:
 - a. the residence premises occupied by the insured is used exclusively for residential purposes, and

- b. not occupied by more than one additional family or more than 2 boarders or roomers, and
- c. this portion is designated by an apartment number of other positive identification.

C. FORM SOI 2000 06 - A Unit Owners Homeowners Policy may be issued to:

1. The owner(s) of a condominium or cooperative unit which is used exclusively for residential purposes, and
2. is not occupied by more than one (1) additional family, or more than two (2) boarders or roomers.

103. Secondary Residence Premises

Homeowners coverage on a secondary residence premises shall be provided under a separate policy.

104. Underwriting Principles

A. Underwriting Philosophy - To assure continued financial stability and competitive rates, the agent and the underwriter must carefully select the risks Southern Oak writes. In general, the insured property must show pride of ownership exhibited by property in good repair. Additionally, the risk must be properly insured to value, have an acceptable loss history, have updated utilities, be well maintained and reflect excellent housekeeping, have a roof in good repair and must meet all the requirements outlined in the manual.

Each application will be considered on its individual merits.

B. Personal Inspection – The agent is the Company's front-line underwriter and is required to inspect all new business, including rewrites to new locations. The inspection should include:

1. Accurate measurement of the building if building coverage is requested.
2. Photographs as required. Photographs are an important underwriting tool for both the agent and the underwriter. Certain risk characteristics are revealed which assist greatly in the underwriting process and enable you to better assess risk desirability and insurance needs. Consequently, agents are encouraged to

submit a photograph on all applications, even when it is not required.

The agent's inspection of the property should at a minimum confirm the following:

- Photographs submitted fairly represent the structure to be insured.
- Substantiates the data entered on the Replacement Cost Calculator.
- The physical condition of the structure is acceptable and does not indicate unreported signs of existing damage, disrepair or neglect.
- There are no unusual or obvious hazardous conditions not indicated in the application.

Southern Oak retains the right to inspect properties to verify underwriting characteristics.

- C. Application** – The agent is Southern Oak's front line underwriter. As such, a fully completed application is essential to evaluate the risk and to identify special coverage needs. The applicant and agent's signature is required.

Only approved Southern Oak applications shall be used as evidence of a binder. No other document shall be used to represent or confirm the initiation of coverage placement with Southern Oak.

All premium deposits shall be submitted with each application on a gross remittance basis. The agent must submit all bound applications and corresponding monies to Southern Oak within 72 hours of receipt.

At no time shall the premium deposits be less than that which was paid by the insured, mortgagee or other payor.

No funds should be accepted on NON BOUND applications.

- D. Insurance to Value** – Proper insurance to value is an essential part of the underwriting process. Insurance to value protects the policyholder, agent and company by providing the policyholder adequate coverage for losses, while generating adequate premium for the exposure. The need for adequate protection far outweighs the small premium saved by purchasing less than full replacement cost.

Southern Oak requires that building coverage be insured at 100% of replacement cost. The amount of coverage is to be determined based

on replacement cost and not the market value.

Requests for insurance amounts greater than replacement cost estimates need careful review, particularly when the market value is substantially less than the limit requested. If the coverage amount requested is greater than 125% of the calculated replacement cost, the application must be submitted **unbound with appropriate documentation justifying coverage request.**

- E. Replacement Cost Estimates** – Southern Oak provides replacement cost estimates based on the characteristics of the risk. These estimates are expected to be within plus or minus 10% of the replacement cost. The replacement cost calculator must be used on risks with building coverage up to \$500,000.

Homes that have unique characteristics may lead to inaccurate replacement cost estimates produced by the Replacement Cost Calculator. These risks may be submitted to Southern Oak non-bound with documentation justifying the difference in the replacement cost calculation. Southern Oak will allow the property to be insured up to 125% of the replacement cost calculated.

- F. Inflation Coverage** – Inflation coverage is mandatory for HO-3 building coverage provided by Southern Oak. Coverage increases resulting from the inflation coverage provision provide the policyholder with needed protection at the time of loss while also protecting the agent and company. Other Section I blanket limits will be adjusted accordingly.
- G. Flood Requirements** – Insureds with properties in Special Flood Hazard Areas, as defined by the National Flood Insurance Program (NFIP) (e.g. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE) must sign **SOI 04 01** Flood Affirmation form, confirming awareness that flood insurance is not provided under this policy.

105. Coverage Basics

A. Property

1. Homeowners – Provides replacement cost coverage on structures and actual cash value on personal property.
2. Tenants – Provides replacement cost coverage on improvements and betterments and actual cash value on personal property.
3. Condominium Unit Owners – Provides replacement cost coverage on additions and alterations that are not the responsibility of the condominium association and actual cash value on personal property.

Note: Replacement Cost Coverage on personal property may be purchased.

B. Liability, Including Medical Payments

1. Liability – Provides individual named insureds with combined single limits of \$100,000.
2. Medical Payments – Provides limits of \$2,000.

Note: Refer to rating section to determine if additional limits are available.

106. Binding Authority

This section provides a summary of coverage binding limitations and photo requirements.

Maximum and Minimum Binding Limits Summary - Coverage limits outside the ranges established below cannot be bound and must be referred to Southern Oak for review.

	HO 3	HO 4	HO 6
Cov A – Dwelling			
Max	750,000	N/A	300,000
Min	70,000	N/A	1,000 incl.
Cov B – Other Structures			
Max	30% of Cov A	N/A	N/A
Min	0% of Cov A	N/A	N/A
Cov C - Contents			
Max	70% of Cov A	150,000	300,000
Min	N/A	6,000	6,000

Cov D - Loss of Use

10% of Cov A 10% of Cov C 20% of Cov C

Cov E - Liability

Max	300,000	300,000	300,000
Min	100,000	100,000	100,000

Cov F – Medical Payments

Max	5,000	5,000	5,000
Min	2,000	2,000	2,000

Photo Requirements

HO 3 Two properly angled photos providing front and rear views of the risk are required. One photo is also required of each outbuilding and pool. Homes less than four years of age do not require photos and inspection unless the hip roof credit is requested or there is a pool on the premises.

HO4 & HO6 Front and rear photos when applicant occupies a unit of a 1-4 family dwelling.

107. Hurricane or Tropical Storm Binding Suspension

Due to weather conditions such as tropical storms or hurricanes Southern Oak Insurance management may restrict the binding of coverage for a period of time to reduce the liability associated with imminent weather conditions.

108. Uninsurable Properties

(New and renewal business unless noted otherwise)

The following risks may not be insured with Southern Oak. **DO NOT SUBMIT risks exhibiting any of the following characteristics:**

- A. Risks owned by a corporation, partnership or association.
- B. Vacant or Unoccupied Dwellings.
- C. Occupancy by three or more unrelated individuals.
- D. Rooming/boarded houses.
- E. Bed and Breakfast operation with more than two rentals and not owner occupied.
- F. Occupancy by more than one family, without a second means of exit from each floor, including basement units.

- G.** Child Care that does not qualify as a Family Day Care under Section 219.
- H.** Adult/Senior Day Care or Adult Family Home Care that do not qualify as a Family Day Care under Section 219.
- I.** Risks being remodeled, relocated or under construction.
- J.** Risks in disrepair or with existing damage, including Outbuilding or other structures. This includes risks with a roof that has visible signs of leaks or unrepaired damage.
- K.** Risks which have been condemned due to condition, properties located in a condemned area or properties in an area scheduled to be condemned due to urban renewal or highway construction.
- L.** Non-conventional or Do It Yourself Construction.
- M.** Multiple Unit Dwellings converted from single family home.
- N.** Properties in which the "Insured location," including the residence premises, other structures, or grounds to be insured experienced a sinkhole loss or any other earth movement and the sinkhole loss payment or payments made by Southern Oak and/or any other insurer equals the policy limits for property damage provided under Coverage A; **OR**
- Properties in which the "Insured location," including the residence premises, other structures, or grounds to be insured has experienced a partial sinkhole loss or any other earth movement and the "Insured Location" has not been repaired in accordance with the engineering recommendations upon which any payment or earth movement repair recommendation was based.
- Prior to submitting an application for coverage on such property, the applicant must select and retain, at his own expense, the services of a geotechnical engineer acceptable to Southern Oak. Any application for coverage on such property must be accompanied by an inspection and certification report, prescribed by Southern Oak, from a geotechnical engineer acceptable to Southern Oak.
- O.** Risks with two or more losses, not including acts of God, within the last 36 months prior to the effective date requested.
- P.** Risks with attractive nuisance such as trampolines, skateboard ramps, empty pools, cars on blocks, abandoned cars, out door appliance not in-use, etc. This is not a complete list and is attended to assist in understanding the intent of the rule is to limit undesirable liability exposure.
- Q.** Risks with pools or hot tubs not completely fenced, walled or screened and/or have a diving board. Fence or wall must be a permanent installation with a minimum height of four (4) feet and be constructed of materials that provide a reasonable barrier to entry.
- R.** Risks with a basement. Does not apply to split, bi-level or tri-level homes.
- S.** Manufactured Homes and Tenants in Manufactured Homes.
- T.** Unacceptable adjacent exposures including commercial property located within 300 feet from the property line. This exclusion does not apply to HO-6 policies and HO-4 policies that are not a one or two family dwelling.
- U.** Risks built on landfills including landfills previously used for refuse.
- V.** Risks located in protection class 10. Risks less than 5 years old may be written in protection class 10.
- W.** Risks with wood-burning stoves.
- X.** Any portable space heaters.
- Y.** Risks with no prior insurance. Not applicable to HO 4, Tenant policy.
- Z.** Risks with a solar system retrofitted installation on an existing residence, not including pools.
- AA.** Risks not having circuit breakers for all electrical needs or risks with any hazardous electrical condition.
- BB.** Risks with broken, sagging, or unsupported steps or stairs. Steps or stairs with more than two steps require handrails.
- CC.** Poor maintenance of sidewalks and other areas.
- DD.** Risks with trees touching any insurable structure.
- EE.** Risks whose applicants were canceled or non-renewed for material misrepresentation.
- FF.** Risks whose applicants were convicted of insurance fraud or arson.
- GG.** Property Constructed over water.
- HH.** Inaccessible Property – Properties not readily accessible year-round to fire department equipment.
- II.** Commercial Exposure – Properties where business is conducted. Two salient elements to help identify a "business" include:
- a. A profit motive, and
 - b. Continuity of the activity
- JJ.** Market Value/Replacement Cost Ratio – Properties with Market values less than 75% of the replacement cost, excluding the land values.
- KK.** Risks located within 1,000 feet of tidal water unless the risk is in a Citizens wind pool area and

the wind has been excluded from the Southern Oak policy.

- LL.** Risks located on a farm, ranch, orchard or grove.
- MM.** Risks with any livestock or saddle animal exposure.
- NN.** Risks with vicious or exotic animals or any animals with a history of attack or biting.
- OO.** Condominium Unit Owners where Coverage A has been increased as a substitute for a master policy or adequate coverage by the master policy (i.e. large deductible, wind/hail exclusion, etc.).
- PP.** Resort area condominiums or Investments Condominium rented to others on a weekly or less basis.
- QQ.** The foundation is other than a continuous masonry construction. Openings for crawl spaces are acceptable.
- RR.** Risks with three or more mortgagees.
- SS.** Risks Over 20 Years Old –

a. Exception – These properties may be insured and bound by the agent if documentation is received confirming the following:

1. Roof Cover with:
 1. Composite shingles have been updated within the last ten (10) years, or
 2. Clay or cement tile or metal roof has been updated within the last twenty (20) years, **and**
2. Electrical – Home is serviced by a minimum 150 amp circuit breaker box and has been updated within the last twenty (20) years, and
3. Plumbing has been updated within the last twenty (20) years, and
4. Heating has been updated within the last twenty (20) years.

109. Non Binding Submissions

Risks that are deemed ineligible may be submitted **NON-BOUND** to Southern Oak Insurance Company for consideration. The following guidelines must be followed for consideration.

- A. Risks must be submitted for review and approval prior to binding.
- B. Identify the underwriting rule(s) and/or circumstance(s) that have not been met.

- C. Two properly angled photos providing front and rear views of the risk are required. One photo is also required of each outbuilding and pool.
- D. Complete a Replacement Cost Evaluator.

110. Construction Definitions

- A. **Frame** — exterior wall of wood or other combustible construction, including wood ironclad, stucco on wood or plaster on combustible supports.

Aluminum or plastic siding over frame.
- B. **Masonry Veneer** — exterior walls of combustible construction veneered with brick or stone.
- C. **Masonry** — exterior walls constructed of masonry materials such as adobe, brick, concrete gypsum block, hollow concrete block, stone, tile or similar materials and floors and roof of combustible construction (disregarding floors resting directly on the ground.).

D. Superior Construction

1. **Non-Combustible** — exterior walls, floors and roof constructed of, and supported by metal, asbestos, gypsum, or other non-combustible materials.
2. **Masonry Non-Combustible** — exterior walls constructed of masonry materials (as described in C. above) and floors and roof of metal or other noncombustible materials.
3. **Fire Resistive** — exterior walls, floors and roof constructed of masonry or other fire resistive materials.

Note: Mixed (Masonry/Frame) — a combination of both frame and masonry construction shall be classed and coded as frame when the exterior walls of frame construction (including gables) exceed 33- 1/3% of the total exterior wall area; otherwise class and code as masonry.

111. Single Building Definitions

- A. All buildings or sections of buildings which are accessible through unprotected openings shall be considered as a single building.
- B. Buildings which are separated by space shall be considered separate buildings, regardless of roof connections.
- C. Buildings or sections of buildings which are separated by:
 1. A six (6)-inch reinforced concrete or an eight (8)-inch masonry party wall; or

2. A documented minimum two (2) hour non-combustible wall that has been laboratory tested for independent structural integrity under fire conditions; which pierces or rises to the underside of the roof and which pierces or extends to the inner side of the exterior wall shall be considered separate buildings. Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

In the event of cancellation by Southern Oak, the return premium will be carried to the next higher whole dollar.

117. Minimum Premium and Waiver of Premium

- A. The minimum written policy premium applicable is as follows:
 1. HO-3 policy form is two-hundred seventy five dollars (\$275).
 2. HO-4 and HO-6 policy forms are one-hundred seventy five dollars (\$175).
- B. Additional or return premiums of five dollars (\$5) or less shall be waived. Southern Oak shall grant any return premium due if requested by the insured.

118. Payment Plan Options

The Payment Plan applies to policy premium only. All policy fees are due at policy inception. The selected payment plan must be indicated on the application. All future renewals will be billed the same way unless otherwise instructed by the insured or agent.

- A. Full Pay
- B. Two Pay – 60% down and the remaining 40% due on the 180th day from policy effective date.
- C. Four Pay – 40% down and the remaining due in 20% installments due on the 90th, 180th and 270th days from policy effective date.
- D. Eight Pay – 30% down with 7 equal installments due on the 60th, 90th, 120th, 150th, 180th, 210th and 240th days from policy effective date.
- E. Installment Fees
There is a \$10 one time service fee and an installment fee of \$3 added to each installment.
- F. Premium Finance Agreements are accepted by Southern Oak. If this payment option is selected, the Premium Finance Agreement **must be submitted with the application.** The application must also clearly indicate the Premium Finance Company. In addition, all premium submission rules outlined in Section 104, Part C. would apply.

112. Policy Period

The policy may be written for a period of one year and may be extended for successive policy periods by an extension certificate based upon the premiums, forms and endorsements then in effect for Southern Oak.

113. Changes or Cancellations

- A. It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.
- B. If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro rata basis, subject to the minimum premium requirement.

114. Manual Premium Revision

A manual premium revision shall be made in accordance with the following procedures.

- A. The revision shall apply to any policy or endorsement in the manner outlined in the announcement of the revision.
- B. Unless otherwise provided at the time of the announcement of the premium revision, the revision shall not affect in-force policy forms, endorsements or premiums, until the policy is renewed.

115. Transfer or Assignment

Transfer or assignments are not available. New applications are required.

116. Whole Dollar Premium Rule

Each premium shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

ENDORSEMENT OPTIONS, SURCHARGES AND DISCOUNTS

200. Endorsement Options, surcharges and discounts

The following is a list of endorsement options, policy surcharges and credits that may be applied to a policy based on risk characteristics and policyholder choices.

<i>Topic</i>	<i>Section Number</i>	<i>Form Number</i>
Additional Insured	201	HO 04 41
Additional Interest	202	HO 04 10
Additions and Alterations	217	HO 17 52
Age of Home	214	Dec Page
Animal Liability	233	SOI 04 03
Building Code Effectiveness Grading Schedule (BCEGS)	238	Dec Page
Citizens Property Insurance Corporation Emergency Assessment	208	Dec Page
Citizens Property Insurance Corporation Regular Assessment	207	Dec Page
Deductibles	216	SOI 04 09
Earthquake Coverage	227	HO 04 54
Emergency Management Preparedness and Assistance Trust Fund	206	Dec Page
Family Day Care in the Home	219	Dec Page
Flood Coverage	240	SOI SD FEC
Florida Hurricane Catastrophe Fund Recoupment	204	Dec Page
Florida Insurance Guaranty Association	205	Dec Page
Fungi, Wet or Dry Rot, or Bacteria Coverage	234	SOI 04 08
Golf Cart – Physical Loss Coverage	226	SOI 04 07
Home Alert Credits	211	HO 04 16
Hurricane Coverage – Screened Enclosures	235	SOI 04 13
Identity Theft or Identity Fraud Expenses Coverage	237	HO 04 21
Incidental Occupancy	228	HO 04 42
Jewelry and Furs	229	SOI 04 05
Loss Assessment Coverage	220	HO 04 35
Loss Assessment Coverage - Condominiums	220	SOI 04 23
Managing General Agency Fee	209	Dec Page
No Prior Insurance	218	Dec Page
Optional Sinkhole Loss Coverage	236	SOI 04 18
Ordinance or Law Coverage	210	SOI 04 10
Other Structures	224	HO 04 48, HO 04 40, SOI 04 24
Personal Property – Increased / Reduced Limits	232	Dec Page
Premier Homeowner Endorsement	300	HO 04 20
Replacement Cost Coverage – Personal Property (Coverage “C”)	215	HO 04 90
Scheduled Personal Property	221	HO 04 61
Seasonal or Secondary Residence	225	Dec Page
Section II – Liability and Medical Payments – Increased Limits	222	Dec Page
Silverware	230	SOI 04 05
Superior Construction	203	Dec Page
Townhouse or Rowhouse	212	Dec Page
Units Regularly Rented to Others	231	HO 17 33
Windstorm Mitigation Features	239	
Windstorm or Hail Exclusion	223	HO 04 89

201. Additional Insured

Sections I and II (Co-Owner or Additional Insured). The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium. List on application.

202. Additional Interest

The interest of another party may be requested regarding Cancellation and Non-Renewal notification by listing on the application.

If we cancel or non-renew this policy, the parties named will be notified in writing.

203. Superior Construction

The premium for a dwelling or apartment unit is computed by multiplying the masonry **BASE PREMIUM** for a comparable dwelling or apartment unit by a factor of **.85**.

204. Florida Hurricane Catastrophe Fund Recoupment

Florida law allows an insurer to recoup premiums charged by the Florida Hurricane Catastrophe Fund. The insurer must adjust their rates to remove that portion of the rates attributable to catastrophe losses expected to be covered by the Florida Hurricane Catastrophe Fund. This charge is included in the base premiums and it is therefore not displayed separately on the Declarations Page.

205. Florida Insurance Guaranty Association

FIGA regular and emergency assessment surcharges apply on all Homeowner policies.

1. Multiply the 2012 regular assessment recoupment factor .01% by the GRAND SUBTOTAL. The effective date of this factor is September 1, 2016. This recoupment charge will be in effect for a period of one year or until fully recouped, whichever comes first.
2. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will affect a decrease in the applicable surcharge.
3. In the event of policy cancellation, return premiums on this surcharge shall be calculated on a pro rata basis.

Automatically added to the declarations page, if applicable.

206. Emergency Management Preparedness and Assistance Trust Fund

An annual surcharge of two dollars (\$2) shall be imposed on every policy as required by Florida law. In accordance with Florida Statute 252.372, this surcharge is not considered premium.

207. Citizens Property Insurance Corporation Regular Assessment

Florida law provides that in the event Citizens Property Insurance Corporation levies a regular assessment on authorized insurers for a particular plan year, Southern Oak policyholders shall be subject to surcharges equal to the assessment charged to Southern Oak Insurance Company. Citizens may levy more than one assessment at a time.

Automatically added to the declarations page, if applicable.

208. Citizens Property Insurance Corporation Emergency Assessment

Florida law provides that in the event Citizens Property Insurance Corporation levies an emergency assessment on authorized insurers for a particular plan year, Southern Oak policyholders shall be subject to surcharges equal to the assessment charged to Southern Oak Insurance Company. Citizens may levy more than one assessment at a time.

Automatically added to the declarations page, if applicable.

209. Managing General Agency Fee

On business written pursuant to the provisions of Section 626.7451, Florida Statute a \$25 policy fee will be charged to every policy on new and renewal business. This policy fee will be a component of the company's rate filing and it shall be fully earned. The policy fee is non-commissionable.

210. Ordinance or Law Coverage

A limit of liability of 25% of the Coverage "A" policy limit is automatically included.

A limit of 50% of the Coverage "A" policy limit may be purchased.

For **HO-3** policies, Multiply the **BASE PREMIUM** by the applicable factor below.

HO-3 .04

For **HO-4** policies, Multiply the KEY PREMIUM by (.25 additional coverage x Number of \$000 of Additions and Alterations coverage) by the factor below.

HO-4 .0185

For **HO-6** policies, Multiply the KEY PREMIUM by (.25 additional coverage x Number of \$000 of Coverage A) by the factor below.

HO-6 .0185

Attach **SOI 04 10** – Ordinance or Law Increased Limits.

fire sprinkler design standards. The automatic sprinklers must be in all areas including attics, bathrooms, closets and attached structure areas.

A credit of .07 is applied.

E. Discount Limitations

The maximum credit factor granted for a central station reporting burglar alarm and central station reporting fire alarm is .05.

F. Required Documentation

For burglar and fire alarms, a legible copy of the certificate of installation that includes a current monitoring agreement or a current legible copy (not more than one (1) year old) of the monitoring subscription agreement.

For automatic fire sprinkler systems, a copy of the certificate of installation from a sprinkler contractor licensed per Florida Statute 633.021 is required. The sprinkler contractor must hold either a Class I, II or IV license and must certify that the installation substantially complies with National Fire Protection Association (NFPA) sprinkler standard 13, 13D or 13R.

Alternatively, documentation that the building has been specifically rated by the I.S.O. will suffice.

G. Endorsements

Attach **HO 04 16** “Premises Alarm or Fire Protection System”.

211. Home Alert Credits

A. General

Certain burglar alarms, fire alarms and sprinkler systems in a dwelling will be recognized for a reduced premium. The amount of the credit is computed by multiplying the **BASE PREMIUM** by the appropriate factor shown below.

B. Burglar Alarm – Central Station Reporting

A credit factor applies to all professionally installed, functioning central station systems reporting alarm system.

A credit of .03 is applied.

C. Fire Alarm – Central Station Reporting

A credit factor applies to all professionally installed, functioning central station reporting fire alarm systems.

A credit of .04 is applied.

D. Automatic Sprinkler Systems

1. Class A: A credit factor applies to all functioning automatic sprinkler systems professionally installed in accordance with nationally accepted fire sprinkler design standards. The automatic sprinklers must be in all areas except that attics, bathrooms, closets and attached structure areas may be protected by fire detectors in lieu of sprinklers.

A credit of .04 is applied.

2. Class B: A credit factor applies to all functioning automatic sprinkler systems professionally installed in accordance with nationally accepted

212. Townhouse or Rowhouse

Note: Not applicable to HO-4 or HO-6 policies.

The premium for an eligible 1 or 2 family dwelling in a townhouse or rowhouse structure is computed by multiplying the **BASE PREMIUM** by the appropriate factor below.

Total No. Of Individual Family Units Within The Fire Division	Protection Class 1-8 8B, 1Y-8Y	Protection Class 1X-8X, 10 & 10W
1 & 2	.00	.00
3 & 4	.10	.15
5 – 8	.25	.30
9 & Over	.40	.45

214. Age of Home/Year Built

Each policy will receive a discount or surcharge to the nonwind premium based on the age of the home. In addition each policy with wind coverage will receive a surcharge factor to the wind portion of the initial policy premium of 1.20 if the home was built prior to 1995, according to the Wind/Nonwind Computation Rule. Please refer to the following table to determine appropriate charges. The age of home factor below is applied to the non-wind portion of the initial policy premium, according to the Wind/Nonwind Computation Rule.

Age of home verification is required for credit. Acceptable documents include: certification of occupancy, copy of property appraisal or any other document Southern Oak deems acceptable.

Age	Factor	Age	Factor	Age	Factor
0	0.65	13	1.04	26*	1.20
1	0.68	14	1.06	27*	1.20
2	0.72	15	1.08	28*	1.20
3	0.75	16	1.10	29*	1.20
4	0.78	17	1.11	30*	1.20
5	0.83	18	1.12	31*	1.20
6	0.90	19	1.13	32*	1.20
7	0.92	20*	1.14	33*	1.20
8	0.94	21*	1.15	34*	1.20
9	0.96	22*	1.16	35*	1.20
10	0.98	23*	1.17	36*	1.20
11	1.00	24*	1.18	37*	1.20
12	1.02	25*	1.19	38+*	1.20

*All homes 20 years or greater require the following updates:

1. Roof Cover with:
 - a. Composite shingles must have been updated within the last ten (10) years, or
 - b. Clay, tile or metal roof must have been updated within the last twenty (20) years, **and**
2. Electrical – Home serviced by a minimum 150 amp circuit breaker box and updated within the last twenty (20) years, and
3. Plumbing has been updated within the last twenty (20) years, and
4. Heating has been updated within the last twenty (20) years.

215. Replacement Cost Coverage – Personal Property (Coverage “C”)

- A. For **HO3**, Coverage “C” must be written at 25% of Coverage “A”. The premium to extend the limit of liability for Coverage “C” to include Replacement Cost Coverage is computed by multiplying the **BASE PREMIUM** including any premium adjustments for Coverage “C” by 0.15.
- B. For **HO4** and **HO6**, the premium to extend the limit of liability for Coverage “C” to include Replacement Cost Coverage is computed by multiplying the **BASE PREMIUM** by 0.35.

Use Endorsement **HO 04 90** Personal Property Replacement Cost.

216. Deductibles

All policies are subject to a deductible that applies to loss from all Section I perils.

All policies with wind coverage will be subject to Endorsement **SOI 04 09** Calendar Year Hurricane Deductible. This endorsement explains the application of the hurricane deductible on an annual/single season basis.

The base deductibles are 2% Hurricane (Minimum \$500), applicable only to policies with wind coverage, and \$1,000 for All Other Perils. Other deductible options are available, subject to the primary coverage limit of the policy. The primary coverage for HO3 policies is Coverage A. The primary coverage for HO4 and HO6 policies is Coverage C.

Policies with primary coverage limits of \$100,000 or greater are not eligible for the \$500 hurricane deductible option.

The combination of \$1000 AOP and \$500 hurricane is not offered for HO4 or HO6 policies. The combination of \$2500 AOP and 2% hurricane is only offered for policies with primary coverage above \$125,000. The combination of \$5000 AOP and 2% hurricane is only offered for policies with primary coverage above \$250,000. The \$5000 AOP deductible is only available for HO3 policies.

For policies choosing the combination of \$500 AOP and 2% hurricane deductibles, we guarantee we will not nonrenew for reasons reducing hurricane loss for one renewal period. The hurricane deductible will not exceed 2%.

Hurricane deductible options may only be amended effective at the normal policy renewal date. A policy may not be rewritten to circumvent this restriction.

The AOP deductible factor below is applied to the non-wind portion of the initial policy premium, according to the Wind/Nonwind Computation Rule.

AOP Deductible	HO3 Factor	HO4 Factor	HO6 Factor
\$500	1.17	1.14	1.17
\$1,000	1.00	1.00	1.00
\$2,500	0.91	-	0.84
\$5,000	0.84	-	-

The hurricane deductible factor below is applied to the wind portion of the initial policy premium, according to the Wind/Nonwind Computation Rule.

Hurricane Deductible	HO3 Factor	HO4 Factor	HO6 Factor
\$500	1.21	1.04	1.04
2%	1.00	1.00	1.00
5%	0.82	-	0.87
10%	0.73	-	0.76

Use Endorsement **HO 17 52** Unit-Owners Coverage “A” - Special Coverage.

218. No Prior Insurance

All HO 4 applicants not providing proof of prior insurance shall be subject to a 10% surcharge. This surcharge will also be applicable if there has been a lapse in coverage which exceeds 30 days from the effective date of the Southern Oak policy.

This surcharge will remain in effect for one year from the policy effective date to which this surcharge applies. Any lapse, or short-term coverage, during the compliance period will cause the mandatory surcharge period to begin anew.

Proof of prior insurance shall be in the form of a copy of a current or preceding term declaration page, offer of renewal from previous carrier, cancellation notice, notice of non-renewal or other acceptable documentation as determined by Southern Oak.

Not applicable to HO 3 or HO 6 policies.

217. Additions and Alterations

Available on HO-6 policies only.

A. Basic Limits, Coverage “A”

The policy automatically provides a basic Coverage “A” limit of \$1,000 on a named peril basis. If increased limits are not desired, enter “\$1,000” under Coverage “A” — Dwelling on the Declarations pages.

B. Increased Limits, Coverage “A”

The Section I Perils Insured Against may be increased. The premium is developed based on the additional limit of insurance. The rate for each additional \$1,000 of insurance is developed by multiplying the HO 6 Key Factor for “Each Additional \$1,000” by the HO 6 Key Premium.

C. Special Coverage

The Section I Perils Insured Against may be broadened to cover additional risks of loss. The additional premium is developed as follows:

1. Charge per policy for \$1,000 in basic form: **\$2**
2. Rate for each additional \$1,000 for Coverage “A”: **\$1**

219. Family Day Care in the Home

- A. Southern Oak provides coverage for Family Day Cares in the home as outlined below.
- B. Eligible for coverage, **including Personal Liability Coverage**:
 - 1. Registered or Licensed: Family Day Care Homes registered in Florida or license in counties requiring licensure are eligible.
 - 2. Registration or License not required: Family Day Care Homes not required by law to be registered and/or licensed are eligible.
- C. Not Eligible for coverage:
 - 1. A separate unattached dwelling or mobile home used for residential purposes which is located on the residence premises where a day care business is located
 - 2. Home Day Care operations not registered where required by Florida law or not licensed in Counties that require licensure.
 - 3. Any childcare operations not included within the provisions of this rule.
- D. Definition of a Family Day Care Home:

Family Day Care in the Home is defined as an occupied residence in which childcare is regularly provided for children for more than one unrelated family and which receives a payment, fee, or grant for any of the children receiving care, whether or not operated for profit.

A Family Day Care Home shall be allowed to provide care for only one of the four following groups of children, which includes those children under 13 years of age who are related to the caregiver:

- 1. A maximum of 4 children from birth to 1 year old.
- 2. A maximum of 3 children from birth to 1 year old, and other children, for a maximum total of 6 children.
- 3. A maximum of 6 preschool children if all are older than 1 year old.
- 4. A maximum of 10 children if no more than five are preschool age and of those five, no more than 2 are under 1 year old.

Note: If Personal Liability Coverage is provided under Paragraph "A", a copy of a Certificate of Insurance to Southern Oak from the insurer provided Commercial Liability on the Family Day Care

Home at limits equal to or greater than Southern Oak's Personal Liability limits of liability is required.

Note 2: A copy of the Florida Department of Children & Family "Family Child Care Home Certificate of License" if required to be licensed by the State of Florida, or a copy of the Child Care License by the County, if required to be licensed by the County. (Only a copy of the Florida License or County License is required.)

To confirm registration and/or licensing requirements, contact the Florida Department of Children & Families for a current listing of counties.

220. Loss Assessment Coverage

Residence Premises

HO3 and HO4 policy forms automatically include \$1,000 of loss assessment coverage, excluding the peril of earthquake, for assessments relating to the residence premises. The HO6 policy form automatically includes \$2,000 of loss assessment coverage. These limits may be increased if no association losses have occurred to which this coverage may apply.

Attach Endorsement **HO 04 35-** Loss Assessment Coverage for HO3 and HO4 policies. Attach Endorsement **SOI 04 23** - Loss Assessment Coverage - Condominiums for HO6 policies.

Refer to the Premium Table shown below for additional premium.

Territory	HO3&4 \$2,000 Limit/ Premium	HO3&4 \$3,000 Limit/ Premium	HO6 \$3,000 Limit/ Premium
005	\$8	\$15	\$7
007, 031	7	14	7
030, 032, 033, 034	7	13	6
035, 361, 362	6	12	6
037	6	11	5
038	5	11	6
010, 181, 182, 183	5	10	5
042, 080, 081	5	9	4
041, 046, 047, 057, 062, 159, 531, 532, 533, 541, 542, 551, 552, 553, 554, 555, 561, 562, 581, 582, 583, 591, 592, 594, 595, 596, 601, 602, 603-609, 701, 702, 711-715, 721-726, 731-737	4	9	5
039, 040, 043, 049, 050, 063, 064, 090, 192, 193, 292, 293, 392, 393, 492, 493, 511, 512, 593, 692, 693, 792, 793, 892, 893, 921, 922, 923, 931, 932, 933, 934, 992, 993	4	8	4

221. Scheduled Personal Property

Coverage may be provided for the following categories of items on a scheduled personal property basis subject to the following limits and rates:

Category of Property	Maximum Class Amount	Rate Per Hundred
Jewelry, including Watches	\$50,000	\$2.00
Furs	\$25,000	\$0.40
Cameras & Equipment	\$20,000	\$1.75
Musical Instruments	\$10,000	\$0.60
Silverware	\$25,000	\$0.60
Golf Equipment	\$10,000	\$1.40
Fine Arts (No Breakage)	\$25,000	\$0.75
Antiques	\$25,000	\$0.75
Postage Stamps	\$10,000	\$0.50
Rare & Current Coins	\$10,000	\$1.85
Guns – Collectible	\$10,000	\$1.00
Guns – Fired	\$10,000	\$1.60

Use Endorsement **HO 04 -61** – Scheduled Personal Property.

1. Proper descriptions of the scheduled personal property is required on all items insured at \$2,500 or more by providing one of the following:
 - a) Bill of Sale dated within the past year (description of the item must be included on the bill of sale), or
 - b) Certified appraisal dated within the past two years which includes a detailed description of each item to be insured.
2. A detailed description including the serial or model numbers is required on all items insured under \$2,500.

NOTE: No property in any category may be scheduled if the insured has had any theft or mysterious disappearance loss (whether covered by insurance or not) within the past thirty-six (36) months prior to the requested effective date of the endorsement.

222. Section II – Liability and Medical Payments, Increased limits

A. Residence Premises

1. The minimum limit of liability for Coverage “E” (Personal Liability) is \$100,000 CSL and for Coverage “F” (Medical Payments to Others) is \$2,000 per person. The premium for these limits is included in the **BASE PREMIUM**.

2. The additional charge to increase Coverage “E” Liability is:

LIMIT	RATE
\$300,000	\$20

3. The additional charge to increase Coverage “F” Liability is:

LIMIT	RATE
\$3,000	\$5
\$4,000	\$7
\$5,000	\$9

Limits higher than \$300,000 Coverage “E” and \$5,000 Coverage “F” are **not** available.

223. Windstorm or Hail Exclusion

- A. The peril of Windstorm or Hail must be excluded if the property is in a Citizens Wind Only eligible area.
- B. Windstorm or Hail may be excluded in areas not eligible for a Citizens “WIND ONLY” policy provided a request to exclude this coverage is received in compliance with Florida Statute 627.712.
- C. When the peril of Windstorm or Hail is excluded from coverage under Section I of the policy, develop the **BASE CLASS PREMIUM** as follows:
 1. Determine the appropriate credit from the Windstorm or Hail Exclusion column of the Rating Table.
 2. Subtract this credit from the **BASE CLASS PREMIUM**.

Use Endorsement **HO 04 89** Windstorm or Hail Exclusion.

224. Other Structures

A. When insurance is written on a specific structure on the residence premises for:

- Increased limits, or
- Rented to others for residential purposes. The rates per \$1,000 of insurance shown below shall apply separately to each structure.

1. Increased Limits - Up to 30% of Coverage "A"
 If coverage is desired in excess of the 10% of Coverage "A" automatically provided on the policy, additional limits not to exceed 30% of Coverage "A" are available.

Rate per \$1,000 of additional insurance \$4
 Use Endorsement **HO 04 48** Other Structures on the Residence Premises.

2. Rented to Others - Residence Premises
 Use the sum of:

- a) \$6 per \$1,000 of insurance, and
- b) A premium of \$38 for the increased Coverage "E" and Coverage "F" exposure.

Use Endorsement **HO 04 40** Structures Rented to Others - Residence Premises.

B. Decreased Limits – Coverage B Exclusion

1. The Coverage B limit of liability may be reduced to 5%, 2% or (excluded) 0% of Coverage A. Changes may only be effective on the policy anniversary dates except with documentation of midterm changes in risk and prior underwriting approval.
2. Multiply the BASE PREMIUM by the appropriate factor below.

Reduction to	With Wind Credit	X-Wind Credit
5%	.004	.001
2%	.013	.002
Exclusion	.034	.003

3. To exclude Other Structures, use Endorsement SOI 04 24 - Exclusion of Coverage B - Other Structures.

225. Seasonal or Secondary Residence

A seasonal or secondary residence that is unoccupied by the owner more than three (3) consecutive months may be eligible for coverage if it has a central station fire and burglar alarm, and is not rented to others. A premium surcharge will be applied based on the following:

A. Seasonal or secondary residence is located in a Secured Community or managed by a professional management firm that provides exterior maintenance and/or provides regularly scheduled inspection service. The additional premium is computed by multiplying the **ALL OTHER PERILS AND WIND BASE PREMIUMS** by 10%.

B. Seasonal or secondary residence that is not located in a Secured Community or managed by a professional management firm but is overseen on a regular basis by a reputable neighbor, friend or relative living within 50 miles of the residence. The additional premium is computed by multiplying the **ALL OTHER PERILS AND WIND BASE PREMIUMS** by 20%.

Note 1: A copy of the fire and burglar alarm certificate and monitoring receipt must be submitted.

Note 2: A seasonal residence unoccupied more than three (3) consecutive months that does not meet the criteria of paragraphs A or B above, is unoccupied more than 9 consecutive months, or is rented to others is not eligible for homeowners program.

226. Golf Cart – Physical Loss Coverage

Coverage for golf cart physical damage coverage may be added to the policy at an additional charge of \$45 per golf cart. Provides:

Coverage C – Personal Property of \$ 5,000

Physical Damage Losses will be settled at actual cash value at the time of loss up to the above maximum.

Attach **SOI 04 07** – Owned Motorized Golf Cart Physical Loss Coverage.

227. Earthquake Coverage

The policy may be endorsed to provide coverage against a loss resulting from the peril of Earthquake. This peril shall apply to all Section I Coverages for the same limits provided in the policy.

The deductible for this peril is 5% of the limit of liability for either Coverage A or C, whichever is greater, and is subject to a \$250 minimum. This deductible may not be changed. In the event of an Earthquake loss to covered property, the dollar amount is deducted from the total of the loss for Coverages A, B, and C.

Develop the Earthquake premium as follows:

1. Select the rate per \$1000 in coverage for the appropriate Form/Construction combination from the following table. If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame.

Form/Construction	Rate per \$1000
HO3/Frame	\$0.23
HO3/Masonry	\$0.74
HO3/Superior	\$0.31
HO4 or HO6/Frame	\$0.15
HO4 or HO6/Masonry	\$0.49
HO4 or HO6/Superior	\$0.15

2. Multiply the rate determined in step 1 by the sum of Coverage A, Coverage B, Coverage C, and any additional Section I coverages except Coverage D. Ordinance & Law coverage in the amount of 25% of Coverage A should be included.

The result is the Earthquake Premium.

Attach **HO 04 54** - Earthquake.

228. Incidental Occupancy

A. Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II. The policy may be endorsed to provide expanded Section I coverage and Section II coverage on a permitted incidental occupancy in the dwelling or in another structure on the residence premises. Use Endorsement **HO 04 42** — Permitted Incidental Occupancies —Residential Premises, for Sections I and II Coverage.

B. Permitted Incidental Occupancies

Examples of permitted incidental occupancies are offices, schools or studios meaning offices for business or professional purposes, and private schools or studios for music, dance, photography and other instructional purposes.

C. If the permitted incidental occupancy is located in another structure, Coverage “**B**” does not apply to that structure. See E. below for rates for specific insurance on the structure.

D. The permitted incidental occupancies endorsement also covers personal property pertaining to the permitted incidental occupancy within the Coverage “**C**” limits stated in the Declarations.

E. Premium Calculation
Section I - Property

1. If the permitted incidental occupancy is located in the dwelling, no additional charge is made.
2. If the permitted incidental occupancy is another structure, charge **\$6** per \$1,000 of specific insurance on the structure.

F. Limit of Coverage

The limit of Coverage for Incidental Occupancy is 30% of Coverage A. If no Coverage A exists on the policy, the limit is 30% of Coverage C.

Section II - Liability

The policy may be endorsed to provide coverage for the increased exposure arising from a permitted incidental occupancy on the residence premises. Use Endorsement **HO 04 42** Permitted Incidental Occupancies - Residential Premises and charge a flat **\$18** for the residence premises.

229. Jewelry and Furs

The base policy limit of \$1,500 may be increased as follows.

Additional Limits	Premium
\$1,500 per item / \$2,000 total limit	\$16
\$1,500 per item / \$3,000 total limit	\$32
\$1,500 per item / \$4,000 total limit	\$48
\$1,500 per item / \$5,000 total limit	\$64

Attach **SOI 04 05** – Coverage C Increased Special Limits.

230. Silverware

The base policy limit of \$2,500 may be increased up to \$10,000 in increments of \$500 at a cost of \$3.25 per \$500.

Attach **SOI 04 05** – Coverage C Increased Special Limits.

231. Units Regularly Rented to Others

A. Form **SOI 2000 06** provides exclusions for Coverage “**C**” - Personal Property and Section II Liability when the residence premises is regularly rented or held for rental to others. The policy must be endorsed to eliminate these exclusions.

B. The Coverage “**C**” minimum limit of liability may not be less than \$6,000.

C. Premium:
Multiply the **SOI 2000 06** Coverage “**C**” **BASE PREMIUM** (reflecting the credit or surcharge for optional deductibles) by a factor of .25.

Use Endorsement **HO 17 33** Unit-Owners Rental to Others.

232. Personal Property - Increased / Reduced Limits

HO 3 Policies Only.

A. Increased Limit

The limit of liability for Coverage “**C**” may be increased up to 70% of Coverage “**A**”.

Rate per \$1,000 of insurance: \$2

B. Reduction in Limit

The limit of liability for Coverage “**C**” may be reduced to 0% of the limit for Coverage “**A**”.

Credit per \$1,000 of insurance: \$1.78

233. Animal Liability

Animal liability is excluded from the policy; however, it may be purchased for \$25. This endorsement provides a \$25,000 liability sub-limit and medical payments of \$2,000.

This endorsement may not be added for dangerous animals not intended for domestic habitation or breeds of dogs with vicious tendencies such as pit bulls, rotweilers, chows, and doberman pinschers. Additionally this endorsement is not intended for pets previously trained to attack or have a history of prior attacks.

Attach **SOI 04 03** – Animal Liability.

234. Fungi, Wet or Dry Rot, or Bacteria Coverage

A. Section I – Property

1. Property Coverage Description And Application Of Limits Of Liability

a. Basic Limit

The policy provides up to **\$10,000** of coverage to pay for loss to covered real or personal property, owned by an insured, that is damaged by fungi, wet or dry rot, or bacteria on the "residence premises".

b. Increased Limits

The basic limit may be increased, subject to appropriate underwriting and inspection, to **\$25,000** or **\$50,000** on a per loss basis. These increased limits are available, provided the Coverage A limit of liability exceeds or is equal to the increased limit requested (If no Coverage A, then Coverage C). These limits are offered for all new policies and at renewal for existing policies. **No mid term endorsements are acceptable.**

With respect to either increased limit option, **\$50,000** is the most coverage that will be provided for the total of all losses which occur during the policy period regardless of the number of locations insured for Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage or the number of claims made.

c. Endorsement

For increased limits, use Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage For Section I – Property Coverages Endorsement **SOI 04 08**. Enter the selected limit on the application or endorsement.

2. Premium Computation

a. Basic Limits

There is no premium adjustment.

b. Increased Limits

\$25,000 - \$45 policy charge

\$50,000 - \$72 policy charge

Refer to rating worksheet for rating steps.

B. Section II – Liability

1. Liability Coverage Description And Application Of Limits Of Liability

The policy provides up to **\$50,000** of coverage to pay for damages because of bodily injury or property damage involving the inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any fungi, wet or dry rot, yeast or bacteria. Additional limits are not available.

235. Hurricane Coverage – Screened Enclosure(s)

The policy may be endorsed to provide coverage to screened enclosures against a loss resulting from the peril of windstorm during a hurricane as follows by multiplying the **BASE CLASS PREMIUM X KEY FACTOR X HURRICANE PREMIUM PERCENTAGE** by the factor indicated below:

Additional Limits	Factor
\$5,000	.024
\$10,000	.047
\$15,000	.071
\$20,000	.094
\$25,000	.118
\$30,000	.141
\$35,000	.165
\$40,000	.189
\$45,000	.212
\$50,000	.236

Attach **SOI 04 13** – Hurricane Coverage – Screened Enclosure(s)

236. Optional Sinkhole Loss Coverage (HO 00 03 only)

For all new business, the base policy covers Catastrophic Ground Cover Collapse as defined by Florida Statute 627.706. Sinkhole Coverage is **excluded** in the base policy but may be purchased for an additional premium, subject to prior underwriting approval.

The premium credit for the exclusion of this coverage is determined as follows: Base Premium multiplied by the appropriate Sinkhole Coverage Exclusion Credit Factor found on the Base Rate Table.

To select the optional Sinkhole Loss Coverage, a Sinkhole Loss Coverage Endorsement Request (SOI SLC) form must be completed and submitted with an approved structural inspection of the dwelling for underwriting review. The inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current sinkhole activity.

An “approved” inspection service is one that has been designated by us as competent to perform the evaluation, and whose report format meets our informational requirements. The insured will contract directly with the Approved inspection service and pay an arranged fee, which will be one half of the amount we have negotiated

with the inspection service. We will pay the other half and both parties will receive a copy of the inspection. The inspection fee will not be refundable no matter how the underwriting decision is reached.

Structures that have substantial cracking, shifting of the house on its foundation, doors that will not close properly, visible depressions or voids in the ground may only be eligible for Catastrophic Ground Cover Collapse.

For renewals, sinkhole loss related coverage changes can only be made at renewal. Midterm changes are not allowed. Existing policies that do not have Sinkhole Loss Coverage and wish to add this coverage at renewal must submit a completed Sinkhole Loss Coverage Endorsement Request (SOI SLC) form along with an approved structural inspection to underwriting for review and approval as outlined above for new business.

A 10% Sinkhole Deductible will apply to all policies that include Sinkhole Loss Coverage. The premium credit for the Sinkhole Deductible is determined as follows: Base Premium multiplied by the appropriate Sinkhole Coverage Exclusion Credit Factor found on the Base Rate Table multiplied by 0.10. A minimum \$1 credit will apply.

237. Identity Theft or Identity Fraud Expenses Coverage

This endorsement provides limited coverage to pay for expenses incurred by an insured as a direct result of any single identity theft or fraud first discovered or learned of during the policy period. No deductible applies to this coverage. This endorsement provides coverage up to a limit of \$25,000 and may be purchased for \$25.00.

Attach **SOI 04 21** – Identity Theft or Identity Fraud Expenses Coverage.

238. Building Code Effectiveness Grading Schedule (BCEGS)

Not applicable when the peril of Windstorm or Hail is excluded.

A. General

1. The Building Code Effectiveness Grading Schedule (BCEGS) develops a grade of “1” to “10” for a community based on the adequacy of its building code and the effectiveness of its enforcement of that code. Policies which cover the perils of Windstorm or Hail may be eligible for special rating treatment, subject to the criteria in the following paragraphs.
2. In some communities, two BCEGS grades may be assigned. One grade will apply to one and two family dwelling buildings and/or personal property contained in such buildings. The other grade will apply to all other buildings occupied for residential, commercial and/or manufacturing purposes including personal and business property contained therein

3. The BCEGS grades for a community, and their effective dates, are provided in the Protection Class/BCEGS section of this Manual.
4. A Building Code Compliance rating factor does not apply when the peril of Windstorm or Hail is excluded from the policy.

B. Community Grading

1. The BCEGS grade applies to any building that has an original certificate of occupancy/completion dated in the year of the effective date of the community grading, or later.
2. If a community is re-graded, the factor for the revised grade applies to buildings that have an original certificate of occupancy dated the year of the revised grading, or later.
3. If, due to an addition or alteration, the original building is changed to comply with the latest building code, the factor for the community grading applicable at the time the reconstruction is completed will apply to such building.
4. Communities that decline to participate in the BCEGS Program will be identified as not participating and will receive a premium surcharge, unless they qualify for Individual Grading. This surcharge will apply to any building that has an original certificate of occupancy dated in the year of the effective date of the community evaluation that indicates the community as not participating.

C. Individual Grading

Where buildings have been built in full conformance with the natural hazard mitigation elements of one of the nationally recognized building codes, even though the community grade is greater than “1”, or the community is not participating in the program, exception rating procedures may apply.

Any building may be classified as Grade one “1” for Windstorm/Hail upon certification by a Florida licensed architect or structural engineer, based on an on-site inspection, that such building is in compliance with one of the three nationally recognized building codes with respect to mitigation of the Windstorm and/or Hail hazard. This classification is effective only from the date of the certification.

Any costs associated with this provision are to be paid by the insured.

Note: Submit “Individual Property Certification”, **SOI 04 04**.

D. Ungraded and Non-Participating Risks

Buildings which do **not** qualify for Community or Individual Grading are classified as ungraded or non-participating risks. Do **not** classify as Grade “10”.

E. Premium Computation

Homeowners – Community Grading

The discount or surcharge due to BCEGs is incorporated into the Adjusted WLM Factor. See the Windstorm Mitigation Features Rule.

BUILDING CODE COMPLIANCE FACTORS
HO-3

<u>Territory Group 1</u> 047	<u>Territory Group 5</u> 007, 032, 035, 040, 192, 292, 392, 193, 492, 293, 393, 923, 722, 493, 593, 693, 793, 893, 692, 993, 931, 932, 792, 892, 090, 992, 921, 933, 922, 934
<u>Territory Group 2</u> 039	<u>Territory Group 6</u> 034, 037
<u>Territory Group 3</u> 005, 601, 057, 581, 591, 541, 551, 592, 602, 701, 603, 552, 553, 159, 561, 605, 542, 594, 582, 532, 606, 555, 595, 607, 583, 533, 562, 596, 062, 608, 609, 181, 182, 183, 041, 064, 063, 721, 711, 731, 712, 732, 531, 604, 713, 733, 714, 554, 734, 735, 723, 736, 724, 715, 070, 737, 725, 726, 046, 080, 042	<u>Territory Group 7</u> 033, 049, 081
<u>Territory Group 4</u> 010, 030, 031, 361, 362, 038, 043, 050	<u>Territory Group 8</u> 511, 512

GRADE	1	2	3	4	5	6	7	8	9	10		
Community Grade Code	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	Ungraded	Non-Participating
Individual Grade Code	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(99)	(98)
Territory Group	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit			Debit
1	.132	.132	.132	.076	.076	.076	.076	.019	.019	.00	.00	.019
2	.127	.127	.127	.076	.076	.076	.076	.026	.026	.00	.00	.019
3	.099	.099	.099	.058	.058	.058	.058	.022	.022	.00	.00	.019
4	.086	.086	.086	.050	.050	.050	.050	.020	.020	.00	.00	.019
5	.079	.079	.079	.047	.047	.047	.047	.017	.017	.00	.00	.019
6	.069	.069	.069	.038	.038	.038	.038	.013	.013	.00	.00	.019
7	.059	.059	.059	.038	.038	.038	.038	.020	.020	.00	.00	.019
8	.051	.051	.051	.035	.035	.035	.035	.017	.017	.00	.00	.019

BUILDING CODE COMPLIANCE FACTORS
HO-4

<u>Territory Group 1</u> 041	<u>Territory Group 5</u> 033, 030, 007, 031, 035
<u>Territory Group 2</u> 039, 040, 049, 081	<u>Territory Group 6</u> 005, 034, 361, 362, 043
<u>Territory Group 3</u> 064, 063, 046, 511, 512, 192, 292, 392, 193, 492, 293, 393, 923, 722, 493, 593, 693, 793, 893, 692, 993, 931, 932, 792, 892, 090, 992, 921, 933, 922, 934	<u>Territory Group 7</u> 038, 032
<u>Territory Group 4</u> 601, 057, 581, 591, 541, 551, 592, 602, 701, 603, 552, 553, 159, 561, 605, 542, 594, 582, 532, 606, 555, 595, 607, 583, 533, 562, 596, 062, 608, 609, 181, 182, 183, 080, 042, 050, 037, 010, 721, 711, 731, 712, 732, 531, 604, 713, 733, 714, 554, 734, 735, 723, 736, 724, 715, 070, 737, 725, 726, 047	

<u>GRADE</u> Community <u>Grade Code</u> Individual Grade Code	1	2	3	4	5	6	7	8	9	10	Ungraded (99)	Non- Participating (98)
	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)		
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)		
Territory Group	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit		Debit
1	0.261	0.261	0.261	0.131	0.131	0.131	0.131	0.044	0.044	0.00	0.00	0.048
2	0.218	0.218	0.218	0.145	0.145	0.145	0.145	0.073	0.073	0.00	0.00	0.048
3	0.180	0.180	0.180	0.113	0.113	0.113	0.113	0.049	0.049	0.00	0.00	0.048
4	0.128	0.128	0.128	0.074	0.074	0.074	0.074	0.030	0.030	0.00	0.00	0.048
5	0.089	0.089	0.089	0.054	0.054	0.054	0.054	0.020	0.020	0.00	0.00	0.048
6	0.074	0.074	0.074	0.037	0.037	0.037	0.037	0.017	0.017	0.00	0.00	0.048
7	0.056	0.056	0.056	0.038	0.038	0.038	0.038	0.019	0.019	0.00	0.00	0.048

BUILDING CODE COMPLIANCE FACTORS

HO-6

<p><u>Territory Group 1</u> 049, 081, 192, 292, 392, 193, 492, 293, 393, 923, 722, 493, 593, 693, 793, 893, 692, 993, 931, 932, 792, 892, 090, 992, 921, 933, 922, 934</p>	<p><u>Territory Group 6</u> 601, 057, 581, 591, 541, 551, 592, 602, 701, 603, 552, 553, 159, 561, 605, 542, 594, 582, 532, 606, 555, 595, 607, 583, 533, 562, 596, 062, 608, 609, 032, 064, 063, 043</p>
<p><u>Territory Group 2</u> 041, 050</p>	<p><u>Territory Group 7</u> 005, 038, 031</p>
<p><u>Territory Group 3</u> 039, 511, 512, 721, 711, 731, 712, 732, 531, 604, 713, 733, 714, 554, 734, 735, 723, 736, 724, 715, 070, 737, 725, 726</p>	<p><u>Territory Group 8</u> 034, 035, 361, 362, 037</p>
<p><u>Territory Group 4</u> 047, 040, 046</p>	<p><u>Territory Group 9</u> 030, 033, 007</p>
<p><u>Territory Group 5</u> 010, 080, 042, 181, 182, 183</p>	

GRADE	1	2	3	4	5	6	7	8	9	10		
Community Grade Code	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)	Ungraded	Non-Participating
Individual Grade Code	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(99)	(98)
Territory Group	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit	Credit			Debit
1	0.461	0.461	0.461	0.246	0.246	0.246	0.246	0.123	0.123	0.00	0.00	0.031
2	0.325	0.325	0.325	0.181	0.181	0.181	0.181	0.081	0.081	0.00	0.00	0.031
3	0.224	0.224	0.224	0.125	0.125	0.125	0.125	0.044	0.044	0.00	0.00	0.031
4	0.182	0.182	0.182	0.100	0.100	0.100	0.100	0.039	0.039	0.00	0.00	0.031
5	0.150	0.150	0.150	0.087	0.087	0.087	0.087	0.029	0.029	0.00	0.00	0.031
6	0.137	0.137	0.137	0.082	0.082	0.082	0.082	0.027	0.027	0.00	0.00	0.031
7	0.095	0.095	0.095	0.049	0.049	0.049	0.049	0.017	0.017	0.00	0.00	0.031
8	0.077	0.077	0.077	0.041	0.041	0.041	0.041	0.017	0.017	0.00	0.00	0.031
9	0.059	0.059	0.059	0.036	0.036	0.036	0.036	0.014	0.014	0.00	0.00	0.031

239. Windstorm Mitigation Features

- A. For policies that cover the peril of Windstorm or Hail, a premium credit may be available if one or more of the following loss mitigation features or construction techniques exists:
- Roof Covering;
 - Roof Deck Attachment;
 - Roof-Wall Connection;
 - Opening Protection;
 - Roof Shape; or
 - Secondary Water Resistance

The credit recognition and description of the loss mitigation features listed above are outlined in the Loss Mitigation Credits Table contained in Paragraph F. below.

B. Proof of Compliance

Southern Oak requires proof to substantiate the existence of loss mitigation features displayed in the Loss Mitigation Credit tables, except roof shape that is verifiable via a photograph.

Southern Oak's Underwriting system will default loss mitigation features displayed in the Loss Mitigation Credit tables to values that return the least amount of credit. Proof to substantiate the existence of loss mitigation features will be required when values other than the defaults are selected, except roof shape that is verifiable via a photograph. Photographs of the entire roof may be submitted as proof of hip shape if the photographs can accurately verify the primary roof shape is hip with no other roof shapes greater than 10% of the total roof perimeter.

Mitigation affidavits/forms are available on Southern Oak's website to verify mitigation features and obtain additional premium credits. The insured is responsible for the expense associated with the use of these forms or any other costs for substantiating the existence of the mitigation features.

Exceptions to use of forms listed above:

- **Year built on or after January 1, 2002:** Structures built on or after January 1, 2002, are eligible for the *minimum FBC 2001* credit by providing documentation that validates the year of construction. Acceptable documents include: certification of occupancy, copy of property appraisal or any other document Southern Oak deems acceptable. Additional credits may be obtained by completing a mitigation verification affidavits.

- **Year built 2002 or later (Dade and Broward County ONLY):** Type II and Type III structures built on or after January 1, 2002 in Dade or Broward County are eligible for *Opening Protection Class A* credit by providing documentation that validates the year of construction. Acceptable documents include certification of occupancy, copy of property appraisal or any other document Southern Oak deems acceptable.

C. Wind Design – 1 to 4 Units built on or after January 1, 2002.

FBC 2001 establishes base (e.g. minimum) Wind Design Speeds (WDS) for each FBC Wind Speed zone. When WDS of the structure (e.g. 1-4 unit buildings built on or after January 1, 2002) exceeds the basic speed design of the wind speed zone, certification is required for premium credit.

NOTE: For year built on or after January 1, 2002, Dade and Broward counties do not require WDS certification as county WDS develops maximum WDS premium credit. (SWR and opening protection still requires affidavit).

D. Premium Credit Computation

1. **Capping.** A minimum combined WLM/BCEG factor of 0.10 (a 90% credit) applies.
 - a. First determine the BCEG factor. If the BCEG adjustment from the BCEG table is a credit, subtract the listed credit from 1. If the adjustment is a surcharge, add 1 to the surcharge amount.
 - b. Then determine the Unadjusted WLM factor. This is equal to 1 minus the credit percentage from the WLM tables.
 - c. Then multiply the BCEG Factor by the Unadjusted WLM Factor.
 - d. If the result is less than 0.1, then the Adjusted WLM Factor is set to 0.1. Otherwise, the Adjusted WLM Factor equals the Unadjusted WLM Factor times the BCEG Factor.
2. **Application.** The Adjusted WLM Factor is applied to the wind portion of the initial policy premium, according to the Wind/Nonwind Computation Rule.

E. Residential Classification Definitions:**1. Terrain Exposure Category Definitions**

Apply Exposure Category (terrain) definitions from the Florida Building Code as follows:

a. **Exposure C** (open terrain with scattered obstructions) applies to:

- All locations in HVHZ (Miami-Dade and Broward Counties); including.
- Barrier islands as defined per s. 161.55(5), Florida Statutes, as the land area from the seasonal high water line to a line 5,000 feet landward from the Coastal Construction Control line.
- All other areas with 1,500 feet of the coastal construction control line, or within 1,500 feet of the mean high tide line, whichever is less.

b. **Exposure B** (urban, suburban, and wooded areas) practically applies to all other locations in Florida by virtue of the exposure definitions for other exposures.

2. Building Types (applies to 5+ units only)

- **Type I** – Buildings that are 3 stories or less.
- **Type II** – Buildings that are 4 to 6 stories.
- **Type III** – Buildings that are 7 stories or more.

3. Roof Coverings

a. **For 1 to 4 unit buildings and 5+ unit – Type I buildings:**

- **FBC Equivalent** – All roof coverings that meet the minimum requirement of the 2001 Florida Building Code or the 1994 South Florida Building Code (for the HVHZ only) and have a FBC or Miami-Dade product approval that is/was current at the time of installation.
- **Non-FBC Equivalent** – One or more roof coverings that do not meet the FBC Equivalent definition.
- **Reinforced Concrete Roof Deck** - A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

b. For 5+ unit – Type II and Type III buildings:

▪ **Level B:** To qualify as a Level B roof cover, the roof cover must be one of the following accepted roof cover types:

- a) Built-Up;
- b) Modified Bitumen;
- c) Sprayed Polyurethane foam;
- d) Liquid membrane applied over concrete;
- e) Asphalt roll roofing;
- f) Wood shakes in good condition, attached with at least two mechanical fasteners;
- g) Ballasted roof designed to meet the local wind speed requirements; or
- h) Asphalt roof coverings installed in accordance ASTM D 3161 (modified for 110 mph) or Miami Dade County PA 107-95.

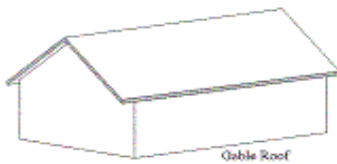
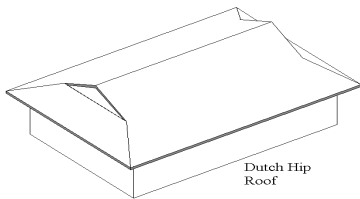
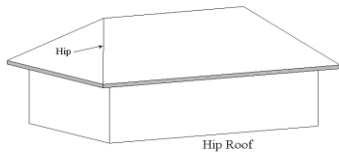
And meet the following conditions:

- a) Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no clip/cleat systems)
- b) Roof coverings on flat roofs must be 10 years old or less.
- c) All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds.

▪ **Level A:** All roof cover types and configurations that do not meet Level B.

4. Roof Shape

- **Hip** - roof having sloping ends and sloping sides down to the eaves line. To receive credit, the primary roof shape must be hip with no other roof shapes greater than 10% of the total roof perimeter.
- **Gable** – The portion of the roof above the eaves line of a double-sloped roof; the end section appears as an inverted V.
- **Flat** – A horizontal roof with a pitch less than 10 degrees.



5. Roof Deck Attachments

a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:

- **Attachment A** – Plywood/OSB roof sheathing attached to roof trusses/rafters by 6 penny nails (2” x 0.131” diameter) or greater which are properly spaced at a maximum of 6” along the edge and 12” in the field on 24” truss/rafter spacing.

OR

Batten decking or Skipped decking (typically used on roof decks supporting wood shakes or wood shingles).

OR

Any system of screws, nails, adhesives, other roof deck fastening systems or truss/rafter spacing that has an equivalent mean uplift resistance of 55 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

- **Attachment B** – Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to roof trusses/rafters by 8 penny (2.5” x 0.131” diameter) nails or greater which are properly spaced at a maximum of 6” along the edge and 12” in the field on 24” truss/rafter spacing

OR

Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that has an equivalent mean uplift resistance of 103 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

- **Attachment C** – Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to roof trusses/rafters by 8d nails (2.5” x 0.131” diameter) which are properly spaced at a maximum of 6” along the edge and 6” in the field on 24” truss/rafter spacing

OR

Dimensional Lumber or Tongue & Groove deck roof composed of 3/4” thick boards with nominal widths of 4” or more.

OR

Any system of screws, nails, adhesives, other roof deck fastening systems, or truss/rafter spacing that has an equivalent mean uplift resistance of 182 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

b. For 5+ unit – Type II and Type III buildings:

- **Attachment A (Wood or Other)**

- a. Roof deck composed of sheets of structural panels (plywood or OSB)
- b. Architectural (non-structural) metal panels that require a solid decking to support weight and loads.
- c. Other roof decks that do not meet Attachment levels B or C.

- **Attachment B (Metal Deck)**

- a. Metal roof deck made of structural panels that span from joist to joist.

- **Attachment C (Reinforced Concrete Roof Deck)**

- a. A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

Note: If roof deck type is unknown, deck should be classified as Attachment A.

6. Secondary Water Resistance

a. For 1 to 4 unit buildings and 5+ unit – Type I buildings:

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6” meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

OR

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

b. For 5+ unit – Type II and Type III buildings:

• For Wood Decks:

A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6” meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

OR

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

• For Metal Decks:

Roofing tar is applied to all connections where mechanical fasteners penetrate the metal deck.

• For Reinforced Concrete Roof Deck

Not applicable.

7. Roof-Wall Connection

- **Toe-Nail** – Rafter/truss anchored to top plate of wall using nails driven at an angle through the rafter/truss and attached to the top plate of the wall.
- **Clips** – Metal clips installed on each truss/rafter that attach to the side only of the truss/rafter

member and to the wall frame. Metal clip should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.

- **Single Wraps** – Metal straps installed on each truss/rafter that wrap over the top of the truss/rafter and attach to the wall frame in one location. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.
- **Double Wraps** – Metal straps installed on each truss/rafter that wrap over the top of the truss/rafter and attach to the wall frame in two locations. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall at each location.

8. Opening Protection

- **Class A (Hurricane Impact)** – All exterior openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) or all glazed exterior openings must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:

- a. SSTD12;
- b. ASTM E 1886 and ASTM E 1996(Missile Level C – 9 lb);
- c. Miami-Dade PA 201, 202, and 203; or
- d. Florida Building Code TAS 201, 202 and 203.

- **Class B (Basic Impact)** – Applicable only to buildings with 1-4 units built before 2002. All exterior openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) or all glazed exterior openings must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (Missile Level B – 4.5 lb).

- **None** – All other cases, including unprotected glazed openings.

9. FBC Wind Speed

Design wind speed (3 second gust) for site location as determined by the wind speed map in Figure 1606 of the Florida Building Code.

Southern Oak *underwriting system* develops the FBC Wind Speed of the location of structure. Maps of county wind speed zones are found at www.southernaokins.com.

10. FBC Wind Design

Wind speed (3 sec gust) for which the structure is designed to withstand according to the FBC 2001.

FBC 2001 establishes basic (e.g. minimum) Wind Design Speeds (WDS) for each FBC Wind Speed zone. When WDS of the structure (e.g. 1-4 unit buildings built on or after January 1, 2002) exceeds the basic speed design, certification is required for premium credit.

Note: Dade and Broward counties do not require certification as county WDS develops maximum WDS premium credit.

11. SBC Design Speed

For Type II and Type III multifamily buildings, the wind speed (3 sec gust) for which the structure is designed to withstand according to the Southern Building Code 1976 or 1988.

12. SBC Design Exposure

For Type II and Type III multifamily buildings, the exposure type (similar to FBC terrain) for which the structure is designed according to the Southern Building Code 1976 or 1988.

F. Loss Mitigation Credits Table for Multi-Peril

Select the appropriate loss mitigation factor from the following table:

Note: For townhouse or rowhouse, use 1 to 4 unit tables regardless of number of units in the building.

Loss Mitigation Credits for 1 to 4 units - Multi-Peril – Terrain B

(This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units or mobile homes.)

YEAR BUILT BEFORE JANUARY 1, 2002

				Roof Shape and Opening Protection					
				Other Roof Shape			Hip Roof Shape		
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
Non-FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.00	0.35	0.44	0.47	0.62	0.66
			SWR	0.06	0.42	0.51	0.50	0.65	0.70
		Clips	No SWR	0.35	0.47	0.50	0.62	0.68	0.70
			SWR	0.42	0.54	0.57	0.66	0.73	0.74
	Single Wraps	No SWR	0.35	0.47	0.50	0.62	0.68	0.70	
		SWR	0.43	0.55	0.58	0.67	0.73	0.74	
	Double Wraps	No SWR	0.35	0.47	0.50	0.62	0.68	0.70	
		SWR	0.43	0.55	0.58	0.66	0.73	0.74	
	B (8d @ 6"/12")	Toe Nails	No SWR	0.09	0.46	0.56	0.49	0.63	0.68
			SWR	0.14	0.51	0.61	0.52	0.66	0.71
		Clips	No SWR	0.58	0.65	0.66	0.68	0.73	0.73
			SWR	0.65	0.70	0.72	0.73	0.76	0.77
Single Wraps	No SWR	0.60	0.67	0.68	0.68	0.73	0.73		
	SWR	0.68	0.73	0.73	0.73	0.77	0.77		
Double Wraps	No SWR	0.60	0.67	0.68	0.68	0.73	0.73		
	SWR	0.68	0.73	0.74	0.73	0.77	0.77		
C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.09	0.46	0.57	0.49	0.63	0.68	
		SWR	0.14	0.51	0.61	0.51	0.66	0.71	
	Clips	No SWR	0.59	0.65	0.67	0.68	0.73	0.73	
		SWR	0.65	0.70	0.72	0.73	0.76	0.77	
Single Wraps	No SWR	0.62	0.68	0.68	0.68	0.73	0.73		
	SWR	0.69	0.73	0.74	0.73	0.77	0.77		
Double Wraps	No SWR	0.62	0.68	0.69	0.68	0.73	0.73		
	SWR	0.70	0.74	0.74	0.73	0.77	0.77		
FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.11	0.47	0.57	0.55	0.70	0.75
			SWR	0.14	0.49	0.58	0.56	0.71	0.76
		Clips	No SWR	0.49	0.60	0.63	0.72	0.78	0.79
			SWR	0.50	0.62	0.65	0.73	0.78	0.80
	Single Wraps	No SWR	0.49	0.60	0.63	0.72	0.78	0.79	
		SWR	0.50	0.62	0.65	0.73	0.78	0.80	
	Double Wraps	No SWR	0.49	0.61	0.63	0.72	0.78	0.79	
		SWR	0.51	0.62	0.65	0.73	0.78	0.80	
	B (8d @ 6"/12")	Toe Nails	No SWR	0.18	0.55	0.66	0.57	0.71	0.76
			SWR	0.20	0.57	0.67	0.57	0.72	0.77
		Clips	No SWR	0.70	0.75	0.77	0.78	0.81	0.82
			SWR	0.71	0.76	0.78	0.79	0.82	0.83
Single Wraps	No SWR	0.73	0.78	0.78	0.78	0.82	0.82		
	SWR	0.74	0.79	0.80	0.79	0.83	0.83		
Double Wraps	No SWR	0.73	0.78	0.78	0.78	0.82	0.82		
	SWR	0.75	0.80	0.80	0.79	0.83	0.83		
C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.18	0.56	0.66	0.57	0.71	0.76	
		SWR	0.20	0.57	0.68	0.57	0.72	0.77	
	Clips	No SWR	0.70	0.76	0.78	0.78	0.81	0.82	
		SWR	0.72	0.77	0.78	0.79	0.82	0.83	
Single Wraps	No SWR	0.74	0.78	0.79	0.78	0.82	0.82		
	SWR	0.76	0.80	0.80	0.79	0.83	0.83		
Double Wraps	No SWR	0.74	0.79	0.79	0.78	0.82	0.82		
	SWR	0.76	0.81	0.81	0.79	0.83	0.83		
Reinforced Concrete Roof Deck				0.82	0.83	0.84	0.82	0.84	0.84

YEAR BUILT ON OR AFTER JANUARY 1, 2002

				Other Roof Shape				Hip Roof Shape			
				None			Class A	None			Class A
	FBC Wind Speed	FBC Wind Design	Secondary Water Resistance								
Other Roof Deck or Dimensional Lumber Deck	100	≥100	No SWR	0.68			0.74	0.78			0.81
			SWR	0.69			0.74	0.79			0.81
	110	≥110	No SWR	0.72			0.78	0.78			0.82
			SWR	0.73			0.78	0.79			0.83
≥120	≥120	No SWR	0.74			0.79	0.78			0.82	
		SWR	0.75			0.79	0.78			0.82	
≥120 and WBD	≥120	No SWR	0.77			0.82	0.81			0.85	
		SWR	0.80			0.84	0.83			0.86	
Reinforced Concrete Roof Deck				0.82			0.85	0.82			0.85

Loss Mitigation Credits for 5+ units - Multi-Peril – Terrain B

(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)

BUILDING TYPE I 3 stories or less YEAR BUILT BEFORE JAN 1, 2002				Roof Shape and Opening Protection						
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	Flat		Gable		Hip		
				None	Class A	None	Class A	None	Class A	
Non-FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR SWR	0.00 0.22	0.22 0.46	0.37 0.41	0.64 0.69	0.45 0.49	0.70 0.75	
		Clips	No SWR SWR	0.09 0.32	0.24 0.48	0.51 0.55	0.70 0.75	0.60 0.64	0.76 0.81	
		Single Wraps	No SWR SWR	0.11 0.34	0.24 0.49	0.55 0.59	0.70 0.75	0.64 0.67	0.76 0.82	
		Double Wraps	No SWR SWR	0.11 0.35	0.24 0.49	0.57 0.61	0.71 0.76	0.64 0.68	0.76 0.82	
	B (8d @ 6"/12")	Toe Nails	No SWR SWR	0.22 0.48	0.49 0.77	0.44 0.48	0.72 0.76	0.47 0.51	0.73 0.78	
		Clips	No SWR SWR	0.37 0.64	0.55 0.85	0.61 0.65	0.81 0.86	0.66 0.70	0.82 0.87	
		Single Wraps	No SWR SWR	0.43 0.71	0.56 0.85	0.67 0.72	0.82 0.87	0.72 0.77	0.82 0.88	
		Double Wraps	No SWR SWR	0.49 0.77	0.57 0.86	0.74 0.79	0.83 0.88	0.76 0.81	0.83 0.89	
	C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR SWR	0.22 0.48	0.49 0.78	0.44 0.48	0.72 0.76	0.47 0.51	0.73 0.78	
		Clips	No SWR SWR	0.37 0.65	0.56 0.86	0.61 0.65	0.81 0.87	0.65 0.70	0.82 0.87	
		Single Wraps	No SWR SWR	0.44 0.72	0.57 0.87	0.67 0.72	0.82 0.87	0.72 0.77	0.83 0.88	
		Double Wraps	No SWR SWR	0.50 0.79	0.58 0.88	0.75 0.80	0.83 0.89	0.76 0.81	0.83 0.89	
FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR SWR	0.33 0.34	0.56 0.57	0.42 0.42	0.69 0.70	0.49 0.50	0.75 0.75	
		Clips	No SWR SWR	0.43 0.44	0.59 0.60	0.56 0.56	0.75 0.76	0.64 0.65	0.81 0.82	
		Single Wraps	No SWR SWR	0.46 0.47	0.59 0.60	0.60 0.61	0.76 0.77	0.68 0.69	0.81 0.82	
		Double Wraps	No SWR SWR	0.47 0.48	0.60 0.60	0.62 0.63	0.76 0.77	0.69 0.69	0.82 0.83	
	B (8d @ 6"/12")	Toe Nails	No SWR SWR	0.51 0.51	0.78 0.79	0.49 0.49	0.76 0.77	0.52 0.53	0.77 0.78	
		Clips	No SWR SWR	0.66 0.67	0.85 0.86	0.65 0.66	0.85 0.87	0.70 0.71	0.86 0.87	
		Single Wraps	No SWR SWR	0.72 0.73	0.85 0.87	0.71 0.73	0.86 0.87	0.76 0.77	0.87 0.88	
		Double Wraps	No SWR SWR	0.78 0.79	0.86 0.87	0.78 0.80	0.87 0.88	0.80 0.82	0.87 0.89	
	C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR SWR	0.51 0.52	0.78 0.79	0.49 0.49	0.76 0.77	0.52 0.53	0.77 0.78	
		Clips	No SWR SWR	0.67 0.68	0.86 0.87	0.65 0.67	0.85 0.87	0.70 0.71	0.86 0.88	
		Single Wraps	No SWR SWR	0.73 0.74	0.87 0.88	0.72 0.73	0.87 0.88	0.76 0.77	0.87 0.88	
		Double Wraps	No SWR SWR	0.80 0.81	0.87 0.89	0.79 0.80	0.87 0.89	0.81 0.82	0.87 0.89	
Reinforced Concrete Roof Deck				0.82	0.86	0.82	0.86	0.82	0.86	
YEAR BUILT ON OR AFTER JAN 1, 2002										
Roof Deck	FBC Wind Speed	FBC Wind Design	Secondary Water Resistance	Flat		Gable		Hip		
				None	Class A	None	Class A	None	Class A	
Other	100	100	None SWR	0.76 0.78	0.87 0.89	0.79 0.81	0.89 0.90	0.83 0.84	0.91 0.92	
		110	None SWR	0.81 0.82	0.88 0.89	0.83 0.84	0.89 0.90	0.86 0.87	0.91 0.92	
		≥120	None SWR	0.85 0.87	0.88 0.89	0.87 0.88	0.89 0.90	0.89 0.91	0.91 0.92	
	110	110	None SWR	0.76 0.78	0.86 0.87	0.80 0.81	0.88 0.89	0.83 0.84	0.90 0.91	
		≥120	None SWR	0.83 0.84	0.86 0.87	0.85 0.86	0.88 0.89	0.88 0.89	0.90 0.91	
		≥120	None SWR	0.80 0.82	0.85 0.86	0.84 0.85	0.87 0.89	0.85 0.86	0.88 0.90	
	≥120 and WBDR	≥120	None	0.83	0.87	0.85	0.89	0.86	0.89	
			SWR	0.84	0.88	0.87	0.90	0.87	0.90	
	Reinforced Concrete Roof Deck				0.88	0.89	0.88	0.89	0.88	0.89

Loss Mitigation Credits for 5+ units - Multi-Peril – Terrain B

(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)

BUILDING TYPE II 4 to 6 stories YEAR BUILT BEFORE JAN 1, 2002				Wood Deck		Metal Deck		Reinforced Concrete Deck		
Year Built	FBC Wind Design	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A	None	Class A	
1982 or earlier	90	Non-FBC Equivalent	No SWR SWR	0.12 0.32	0.21 0.42	0.43 0.64	0.60 0.81	0.71	0.87	
		FBC Equivalent	No SWR SWR	0.40 0.41	0.49 0.50	0.63 0.65	0.79 0.81	0.71	0.87	
	100	Non-FBC Equivalent	No SWR SWR	0.05 0.27	0.14 0.36	0.43 0.66	0.59 0.82	0.70	0.85	
		FBC Equivalent	No SWR SWR	0.36 0.36	0.44 0.45	0.64 0.66	0.80 0.82	0.70	0.85	
	110	Non-FBC Equivalent	No SWR SWR	0.08 0.24	0.18 0.34	0.43 0.62	0.61 0.81	0.65	0.85	
		FBC Equivalent	No SWR SWR	0.30 0.31	0.40 0.41	0.60 0.62	0.78 0.81	0.65	0.85	
	≥120	Non-FBC Equivalent	No SWR SWR	0.06 0.19	0.16 0.29	0.43 0.60	0.60 0.78	0.63	0.83	
		FBC Equivalent	No SWR SWR	0.25 0.26	0.35 0.36	0.58 0.60	0.75 0.79	0.63	0.83	
	1983 - 2001	90	Non-FBC Equivalent	No SWR SWR	0.00 0.24	0.06 0.30	0.43 0.68	0.55 0.80	0.75	0.85
			FBC Equivalent	No SWR SWR	0.33 0.34	0.39 0.40	0.66 0.68	0.78 0.80	0.75	0.85
		100	Non-FBC Equivalent	No SWR SWR	0.27 0.66	0.39 0.78	0.43 0.72	0.55 0.84	0.81	0.91
			FBC Equivalent	No SWR SWR	0.62 0.67	0.73 0.78	0.69 0.72	0.81 0.84	0.81	0.91
110		Non-FBC Equivalent	No SWR SWR	0.24 0.61	0.35 0.73	0.43 0.71	0.55 0.83	0.81	0.90	
		FBC Equivalent	No SWR SWR	0.56 0.62	0.67 0.74	0.67 0.71	0.79 0.84	0.81	0.90	

YEAR BUILT ON OR AFTER JAN 1, 2002			Other Roof Deck		Reinforced Concrete Deck	
FBC Wind Speed	FBC Wind Design	Secondary Water Resistance	None	Class A	None	Class A
100	100	No SWR SWR	0.68 0.70	0.85 0.87	0.75	0.85
		110	No SWR SWR	0.75 0.77		
	≥120	No SWR SWR	0.84 0.87	0.87 0.89	0.75	0.85
110	110	No SWR SWR	0.62 0.66	0.82 0.85	0.75	0.85
		≥120	No SWR SWR	0.78 0.82		
120	≥120	No SWR SWR	0.70 0.77	0.79 0.85	0.75	0.85
≥120 and WBDR	≥120	No SWR SWR	n/a n/a	0.77 0.83	0.75	0.85

Loss Mitigation Credits for 5+ units - Multi-Peril – Terrain B

(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)

BUILDING TYPE III 7 stories or more YEAR BUILT BEFORE JAN 1, 2002					Metal Deck		Reinforced Concrete Deck	
Year Built	SBC Design Speed	SBC Design Exposure	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A
1982 or earlier	90	Standard	Non-FBC	No SWR	0.00	0.35	0.47	0.85
			Equivalent	SWR	0.31	0.66		
			FBC	No SWR	0.28	0.62		
	100		Equivalent	SWR	0.32	0.67	0.47	0.85
			Non-FBC	No SWR	0.00	0.37		
			Equivalent	SWR	0.35	0.72		
	110		FBC	No SWR	0.31	0.67	0.47	0.84
			Equivalent	SWR	0.36	0.72		
			Non-FBC	No SWR	0.00	0.40		
	≥120		Equivalent	SWR	0.29	0.69	0.40	0.83
			FBC	No SWR	0.24	0.63		
			Equivalent	SWR	0.29	0.69		
1983 - 2001	90	B	Non-FBC	No SWR	0.00	0.48	0.37	0.84
			Equivalent	SWR	0.26	0.75		
			FBC	No SWR	0.24	0.71		
		C	Equivalent	SWR	0.27	0.75	0.37	0.84
			Non-FBC	No SWR	0.50	0.58		
			Equivalent	SWR	0.78	0.84		
	D	FBC	No SWR	0.74	0.80	0.80	0.85	
		Equivalent	SWR	0.78	0.84			
		Non-FBC	No SWR	0.55	0.60			
	100	B	Equivalent	SWR	0.82	0.85	0.83	0.86
			FBC	No SWR	0.79	0.82		
			Equivalent	SWR	0.82	0.85		
C		Non-FBC	No SWR	0.00	0.40	0.43	0.84	
		Equivalent	SWR	0.33	0.73			
		FBC	No SWR	0.28	0.67			
D	Equivalent	SWR	0.33	0.73	0.43	0.84		
	Non-FBC	No SWR	0.41	0.51				
	Equivalent	SWR	0.75	0.84				
110	B	FBC	No SWR	0.69	0.78	0.78	0.85	
		Equivalent	SWR	0.75	0.84			
		Non-FBC	No SWR	0.45	0.52			
	C	Equivalent	SWR	0.79	0.85	0.81	0.85	
		FBC	No SWR	0.27	0.79			
		Equivalent	SWR	0.79	0.85			
110	B	Non-FBC	No SWR	0.00	0.37	0.46	0.84	
		Equivalent	SWR	0.37	0.74			
		FBC	No SWR	0.28	0.65			
	C	Equivalent	SWR	0.37	0.74	0.46	0.84	
		Non-FBC	No SWR	0.34	0.48			
		Equivalent	SWR	0.71	0.84			
D	FBC	No SWR	0.63	0.75	0.75	0.85		
	Equivalent	SWR	0.72	0.84				
	Non-FBC	No SWR	0.39	0.49				
≥120	Equivalent	SWR	0.76	0.85	0.77	0.85		
	FBC	No SWR	0.67	0.77				
	Equivalent	SWR	0.76	0.85				

BUILDING TYPE III 7 stories or more YEAR BUILT ON OR AFTER JAN 1, 2002			Other Roof Deck		Reinforced Concrete Deck	
FBC Wind	FBC Wind	Secondary Water	None	Class A	None	Class A
100	100	No SWR	0.12	0.74	0.54	0.77
		SWR	0.21	0.80		
	110	No SWR	0.49	0.76		
100	110	SWR	0.55	0.82	0.54	0.77
		≥120	No SWR	0.72		
	≥120	SWR	0.78	0.82		
110	110	No SWR	0.26	0.71	0.54	0.77
		SWR	0.39	0.79		
	≥120	No SWR	0.63	0.71		
≥120	≥120	SWR	0.70	0.80	0.54	0.77
		≥120	No SWR	0.52		
	≥120 and WBDR	≥120	SWR	0.62		
≥120 and WBDR	≥120	No SWR	n/a	0.66		
≥120 and WBDR	≥120	SWR	n/a	0.74	0.54	0.77

Loss Mitigation Credits for 1 to 4 units for Multi-Peril – Terrain C

(This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units or mobile homes.)

YEAR BUILT BEFORE JANUARY 1, 2002				Roof Shape and Opening Protection					
				Other Roof Shape			Hip Roof Shape		
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
Non-FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.00	0.29	0.39	0.28	0.56	0.64
			SWR	0.07	0.38	0.48	0.32	0.62	0.72
		Clips	No SWR	0.18	0.38	0.44	0.44	0.64	0.68
			SWR	0.26	0.48	0.54	0.51	0.72	0.76
	Single Wraps	No SWR	0.20	0.39	0.44	0.45	0.64	0.68	
		SWR	0.28	0.49	0.54	0.51	0.72	0.76	
	Double Wraps	No SWR	0.21	0.39	0.44	0.45	0.64	0.68	
		SWR	0.28	0.49	0.54	0.51	0.72	0.76	
	B (8d @ 6"/12")	Toe Nails	No SWR	0.09	0.44	0.55	0.29	0.59	0.69
			SWR	0.14	0.50	0.61	0.33	0.64	0.74
		Clips	No SWR	0.38	0.63	0.69	0.57	0.73	0.76
			SWR	0.44	0.71	0.78	0.65	0.79	0.83
	Single Wraps	No SWR	0.48	0.67	0.70	0.60	0.74	0.76	
		SWR	0.58	0.76	0.80	0.71	0.81	0.83	
	Double Wraps	No SWR	0.51	0.68	0.71	0.61	0.74	0.76	
		SWR	0.63	0.79	0.81	0.72	0.82	0.83	
C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.09	0.45	0.56	0.29	0.59	0.69	
		SWR	0.14	0.51	0.61	0.33	0.64	0.74	
	Clips	No SWR	0.39	0.64	0.71	0.57	0.73	0.76	
		SWR	0.45	0.71	0.79	0.65	0.79	0.83	
Single Wraps	No SWR	0.49	0.69	0.73	0.61	0.75	0.76		
	SWR	0.60	0.78	0.81	0.73	0.82	0.83		
Double Wraps	No SWR	0.55	0.72	0.74	0.61	0.76	0.77		
	SWR	0.71	0.81	0.83	0.74	0.83	0.84		
FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.07	0.39	0.49	0.33	0.63	0.73
			SWR	0.10	0.42	0.52	0.36	0.65	0.75
		Clips	No SWR	0.28	0.50	0.56	0.53	0.73	0.78
			SWR	0.30	0.53	0.58	0.54	0.76	0.80
	Single Wraps	No SWR	0.30	0.51	0.56	0.53	0.73	0.78	
		SWR	0.32	0.54	0.59	0.55	0.76	0.80	
	Double Wraps	No SWR	0.30	0.51	0.56	0.53	0.73	0.78	
		SWR	0.33	0.54	0.59	0.55	0.76	0.80	
	B (8d @ 6"/12")	Toe Nails	No SWR	0.15	0.51	0.63	0.35	0.66	0.76
			SWR	0.18	0.53	0.64	0.37	0.67	0.78
		Clips	No SWR	0.46	0.71	0.78	0.66	0.81	0.84
			SWR	0.48	0.74	0.81	0.68	0.83	0.86
	Single Wraps	No SWR	0.58	0.76	0.80	0.71	0.83	0.84	
		SWR	0.61	0.79	0.83	0.74	0.85	0.86	
	Double Wraps	No SWR	0.63	0.78	0.80	0.72	0.83	0.84	
		SWR	0.67	0.82	0.84	0.76	0.86	0.86	
C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.15	0.51	0.63	0.35	0.66	0.76	
		SWR	0.18	0.54	0.65	0.37	0.67	0.78	
	Clips	No SWR	0.46	0.73	0.80	0.66	0.81	0.84	
		SWR	0.48	0.74	0.82	0.69	0.83	0.86	
Single Wraps	No SWR	0.60	0.78	0.82	0.72	0.83	0.84		
	SWR	0.63	0.81	0.84	0.76	0.86	0.86		
Double Wraps	No SWR	0.68	0.81	0.83	0.73	0.84	0.84		
	SWR	0.74	0.84	0.86	0.78	0.86	0.87		
Reinforced Concrete Roof Deck				0.80	0.88	0.88	0.80	0.88	0.88
YEAR BUILT ON OR AFTER JANUARY 1, 2002									
Other Roof Deck			No SWR	0.77	0.82	0.81	0.85		
			SWR	0.80	0.84	0.83	0.86		
Reinforced Concrete Roof Deck				0.81	0.89	0.81	0.89		

Loss Mitigation Credits for 5+ units for Multi-Peril – Terrain C
 (This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)

BUILDING TYPE I 3 stories or less YEAR BUILT BEFORE JAN 1, 2002				Roof Shape and Opening Protection							
				Flat		Gable		Hip			
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	None	Class A	None	Class A	None	Class A		
Non-FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.00	0.29	0.19	0.57	0.24	0.61		
			SWR	0.12	0.44	0.21	0.61	0.27	0.66		
		Clips	No SWR	0.06	0.32	0.28	0.65	0.34	0.70		
			SWR	0.18	0.46	0.31	0.69	0.37	0.75		
	B (8d @ 6"/12")	Single Wraps	No SWR	0.08	0.32	0.31	0.65	0.38	0.70		
			SWR	0.20	0.47	0.34	0.70	0.41	0.76		
		Double Wraps	No SWR	0.09	0.32	0.34	0.65	0.39	0.71		
			SWR	0.21	0.47	0.37	0.70	0.42	0.76		
	C (8d @ 6"/12") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.13	0.51	0.24	0.64	0.26	0.65		
			SWR	0.27	0.70	0.27	0.68	0.29	0.70		
		Clips	No SWR	0.23	0.59	0.37	0.77	0.40	0.77		
			SWR	0.39	0.81	0.40	0.82	0.43	0.84		
	FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.18	0.51	0.22	0.61	0.27	0.66	
				SWR	0.18	0.51	0.22	0.62	0.27	0.67	
			Clips	No SWR	0.25	0.54	0.32	0.69	0.37	0.75	
				SWR	0.25	0.54	0.32	0.70	0.39	0.77	
B (8d @ 6"/12")	Single Wraps	No SWR	0.27	0.54	0.34	0.70	0.41	0.75			
		SWR	0.27	0.54	0.35	0.71	0.42	0.77			
	Double Wraps	No SWR	0.28	0.54	0.37	0.70	0.43	0.75			
		SWR	0.29	0.54	0.38	0.71	0.44	0.77			
C (8d @ 6"/12") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.28	0.70	0.27	0.68	0.29	0.68			
		SWR	0.29	0.72	0.27	0.69	0.30	0.70			
	Clips	No SWR	0.41	0.80	0.40	0.81	0.43	0.82			
		SWR	0.42	0.82	0.41	0.83	0.44	0.84			
Reinforced Concrete Roof Deck	Single Wraps	No SWR	0.45	0.81	0.44	0.82	0.49	0.84			
		SWR	0.46	0.83	0.45	0.84	0.50	0.85			
	Double Wraps	No SWR	0.54	0.82	0.54	0.83	0.58	0.84			
		SWR	0.55	0.84	0.55	0.85	0.59	0.86			
YEAR BUILT ON OR AFTER JANUARY 1, 2002	C (8d @ 6"/6")	Toe Nails	No SWR	0.29	0.72	0.27	0.68	0.29	0.69		
			SWR	0.29	0.73	0.27	0.69	0.30	0.70		
	Clips	No SWR	0.41	0.82	0.40	0.82	0.43	0.82			
		SWR	0.42	0.84	0.41	0.84	0.44	0.84			
D Dimensional Lumber Deck	Single Wraps	No SWR	0.46	0.84	0.44	0.83	0.49	0.84			
		SWR	0.46	0.85	0.45	0.85	0.51	0.85			
Other Roof Deck	Double Wraps	No SWR	0.56	0.84	0.54	0.84	0.58	0.84			
		SWR	0.57	0.86	0.56	0.86	0.59	0.87			
Reinforced Concrete Roof Deck				0.80	0.88	0.80	0.88	0.80	0.88		
YEAR BUILT ON OR AFTER JANUARY 1, 2002											
Other Roof Deck				No SWR	0.83		0.87	0.85	0.89	0.86	0.89
				SWR	0.84		0.88	0.87	0.90	0.87	0.90
Reinforced Concrete Roof Deck				0.89	0.90	0.89	0.90	0.89	0.90		

Loss Mitigation Credits for 5+ units for Multi-Peril – Terrain C
 (This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)

BUILDING TYPE II 4 to 6 stories YEAR BUILT BEFORE JAN 1, 2002				Roof Deck Attachment					
				A Wood Deck		B Metal Deck		C Reinforced Concrete Deck	
Year Built	FBC Wind Design	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A	None	Class A
1982 or earlier	≤100	Non-FBC Equivalent	No SWR	0.01	0.13	0.33	0.57	0.60	0.84
		FBC Equivalent	SWR	0.19	0.31	0.54	0.78		
	110	Non-FBC Equivalent	No SWR	0.03	0.15	0.33	0.59	0.55	0.84
			SWR	0.17	0.29	0.50	0.77		
		FBC Equivalent	No SWR	0.22	0.35	0.49	0.74		
			SWR	0.23	0.36	0.51	0.78		
	120	Non-FBC Equivalent	No SWR	0.00	0.11	0.33	0.58	0.54	0.82
			SWR	0.12	0.23	0.49	0.76		
		FBC Equivalent	No SWR	0.17	0.29	0.47	0.72		
			SWR	0.18	0.29	0.50	0.76		
	130	Non-FBC Equivalent	No SWR	0.13	0.40	0.33	0.59	0.57	0.86
			SWR	0.35	0.63	0.51	0.78		
FBC Equivalent		No SWR	0.31	0.58	0.48	0.73			
		SWR	0.35	0.64	0.51	0.78			
1983 - 2001	90	Non-FBC Equivalent	No SWR	0.04	0.15	0.33	0.57	0.62	0.85
		FBC Equivalent	SWR	0.20	0.31	0.51	0.76		
		FBC Equivalent	No SWR	0.26	0.38	0.50	0.74		
	100	Non-FBC Equivalent	No SWR	0.17	0.37	0.33	0.53	0.71	0.90
			SWR	0.52	0.72	0.60	0.80		
		FBC Equivalent	No SWR	0.48	0.67	0.57	0.76		
			SWR	0.53	0.73	0.60	0.80		
	110	Non-FBC Equivalent	No SWR	0.15	0.34	0.33	0.53	0.70	0.89
			SWR	0.45	0.65	0.56	0.78		
		FBC Equivalent	No SWR	0.40	0.59	0.53	0.73		
		FBC Equivalent	SWR	0.46	0.65	0.57	0.78	0.70	0.89

BUILT ON OR AFTER JAN 1, 2002

Location	Secondary Water Resistance	Other Roof Deck		Reinforced Concrete Deck	
		None	Class A	None	Class A
All of Florida	No SWR	n/a	0.77	0.75	0.83
	SWR	n/a	0.83		

Loss Mitigation Credits for 5+ units for Multi-Peril – Terrain C

(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)

BUILDING TYPE III					Roof Deck Attachment			
7 stories or more					B		C	
YEAR BUILT BEFORE JAN 1, 2002					Metal Deck		Reinforced Concrete Deck	
Year Built	SBC Wind Design	SBC Design Exposure	Roof Cover	Secondary Water Resistance	None	Class A	None	Class A
1982 or earlier	≤100	Standard	Non-FBC	No SWR	0.00	0.43	0.37	0.83
			Equivalent	SWR	0.25	0.69		
			FBC	No SWR	0.22	0.65		
	Equivalent		SWR	0.26	0.69			
	110		Non-FBC	No SWR	0.00	0.45	0.30	0.81
			Equivalent	SWR	0.21	0.67		
		FBC	No SWR	0.17	0.62			
	120	Non-FBC	No SWR	0.00	0.42	0.31	0.81	
		Equivalent	SWR	0.21	0.67			
		FBC	No SWR	0.17	0.58			
	130	Non-FBC	No SWR	0.00	0.41	0.35	0.82	
		Equivalent	SWR	0.20	0.65			
FBC		No SWR	0.15	0.56				
1983 - 2001	90	B	Non-FBC	No SWR	0.00	0.58	0.22	0.81
			Equivalent	SWR	0.12	0.72		
			FBC	No SWR	0.11	0.70		
		C	Non-FBC	No SWR	0.53	0.69	0.71	0.85
			Equivalent	SWR	0.68	0.83		
			FBC	No SWR	0.65	0.80		
	D	Non-FBC	No SWR	0.62	0.70	0.79	0.85	
		Equivalent	SWR	0.77	0.85			
		FBC	No SWR	0.74	0.82			
	100	B	Non-FBC	No SWR	0.00	0.53	0.27	0.82
			Equivalent	SWR	0.18	0.72		
			FBC	No SWR	0.15	0.68		
		C	Non-FBC	No SWR	0.47	0.63	0.71	0.85
			Equivalent	SWR	0.67	0.83		
			FBC	No SWR	0.63	0.79		
	D	Non-FBC	No SWR	0.54	0.65	0.76	0.85	
		Equivalent	SWR	0.74	0.84			
		FBC	No SWR	0.70	0.80			
	110	B	Non-FBC	No SWR	0.00	0.50	0.27	0.80
			Equivalent	SWR	0.18	0.70		
			FBC	No SWR	0.14	0.64		
		C	Non-FBC	No SWR	0.40	0.62	0.64	0.85
			Equivalent	SWR	0.60	0.82		
			FBC	No SWR	0.54	0.76		
D	Non-FBC	No SWR	0.46	0.64	0.68	0.85		
	Equivalent	SWR	0.66	0.84				
	FBC	No SWR	0.61	0.78				

BUILT ON OR AFTER JAN 1, 2002

County	Secondary Water Resistance	Other Roof Deck		Reinforced Concrete Deck	
		None	Class A	None	Class A
All of Florida	No SWR	n/a	0.66	0.54	0.77
	SWR	n/a	0.74		

240. FLOOD COVERAGE

The peril of flood is excluded in the base policy. For an additional premium, the policy may be endorsed to provide coverage for flood. Coverage is provided according to the terms and conditions of the Flood Coverage Endorsement SOI GL FCE. This endorsement is not available for any policyholder who is separately provided flood insurance through the National Flood Insurance Program or other insurance carrier. This endorsement does not increase the limit of liability for Coverage A. Flood Coverage has a separate deductible with the following options: \$500, \$1000, \$2500, \$5000, \$7500 and \$10000.

Limits of Coverage A – Building: \$100,000 to \$1,000,000

Limits of Coverage B – Contents: up to \$1,000,000

Ineligible risk locations included the following:

- homes located on barrier islands,
- homes within 2,500 feet of the Gulf coastline,
- homes within a 1,000 feet of the Atlantic coastline,
- homes located below the Base Flood Elevation,
- homes with prior flood losses, or
- properties located in communities not participating in the NFIP or in the NFIP Emergency Program

Additional Premium:

Amount of Coverage A (Building)/\$100 x Rate per \$100 in table below x Deductible Factor x Elevation Credit

Amount of Coverage B (Contents)/\$100 x Rate per \$100 in table below x Deductible Factor x Elevation Credit

Flood Rate Schedule – Rates per \$100	Building (A)	Contents (C)
Flood Zones B, C, X		
Pre-FIRM B, C, X Flood Zones – Non-Preferred	\$0.370	\$0.620
Post-FIRM B, C, X Flood Zones – Non-Preferred	\$0.370	\$0.620
Preferred Rates:		
With Basement	\$0.1314	\$0.1314
Without Basement	\$0.1183	\$0.1183
Flood Zones A, D		
Pre-FIRM A Zones (All) and D Zones	\$0.680	\$1.120
Post-FIRM D Zones	\$0.510	\$0.550
Post-FIRM AE, A1-A30 (all except unnumbered A Zones, AO & AH)		
No Elevation Certificate Available	\$2.960	\$3.830
0 Elevation Difference	\$0.450	\$0.310
1 Elevation Difference	\$0.210	\$0.190
2 Elevation Difference	\$0.140	\$0.160
Post-FIRM AO & AH without Elevation Certificate	\$0.400	\$0.300
Post-FIRM AO & AH with Elevation Certificate	\$0.110	\$0.160
Post-FIRM Unnumbered A Zone		
No Elevation Certificate Available	\$2.030	\$1.220
Elevation Difference 0 to +1	\$0.420	\$0.330
Elevation Difference +2 or more	\$0.140	\$0.160
Elevated Risks may receive a 25% credit (.75 factor)		

Deductible Options and Factors:

\$500	\$1,000	\$2,500	\$5,000	\$7,500	\$10,000
1.09	1.00	0.97	0.92	0.87	0.82

PREMIER HOMEOWNER ENDORSEMENT

300. Premier Homeowner Endorsement, SOI 04 20

To qualify for this endorsement, the following criteria must be met **in addition** to **all** underwriting guidelines and criteria outlined in Section 106, Binding Authority and Section 108, Uninsurable Properties of this manual not specifically noted in this section.

A. Premier Program Binding Authority

1. Minimum Coverage A amount of \$750,000.
2. Maximum Coverage A amount of \$2,000,000.
3. Coverage A amounts in excess of \$2,000,000 and up to \$5,000,000 are available, but must be submitted on a non-binding basis to underwriting for approval.

B. Deductibles

The Premier endorsement is offered at \$1,000 AOP and 2% hurricane deductible levels. Other options are available as outlined in Section 216 of this manual.

C. Optional Coverage Limits

Any policy meeting the criteria as outlined in Section A above is eligible for the following optional coverage limits subject to any specific underwriting guidelines indicated .

1. The following **Coverage C special limits** may be increased:
 - a. \$7,500 total limit for loss by theft of jewelry, watches, furs, precious and semi-precious stones.
Price: \$104
 - b. \$5,000 for loss by theft of firearms and related equipments.
Price: \$68
 - c. \$15,000 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollow-ware, tea sets, trays and trophies made of or including silver, gold or pewter.
Price: \$81
 - d. \$5,000 on property, on the “residence premises” used primarily for “business” purposes.
Price: \$23

- e. \$2,000 on property, away from the “residence premises” used primarily for “business” purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories k. and l of SOI 2000 03.

Price: \$27

Underwriting Guideline – Any risk which is not a single family home and the primary residence is not eligible for any limits indicated in 1a. through 1e. above.

2. **Identity Theft or Identity Expenses Coverage** with a limit of \$25,000 as outlined in SOI 04 21.
Price: \$25
3. **Premier Package Discount** - If **all** optional coverages indicated in 1-2 **above** are desired, the insured may receive a discounted package rate.
Price: \$295
4. **Increased Coverage D, Loss of Use** to 15% of Coverage A.
Price: Multiply the BASE PREMIUM by .020
5. **Increased Coverage E, Personal Liability** limit from \$300,000 to \$500,000.
Price: \$14

Underwriting Guideline - Any risk which is not a single family home and the primary residence or in which the applicant(s) has a high profile occupation, trade, or profession (e.g. celebrities, professional athletes, etc.) is not eligible for the \$500,000 limit.

Note: Premium above is **in addition** to the premium for \$300,000 (\$20) Coverage E using rates from Section 222 of this manual.

6. **Increased Hurricane Coverage – Screened Enclosure(s)** limits may be increased up to \$100,000 using the same rating calculation as outlined in Section 235 for the additional limits indicated below:

Additional Limits	Factor
\$60,000	0.283
\$70,000	0.330
\$80,000	0.378
\$90,000	0.425
\$100,000	0.472

Attach **SOI 04 20** – Florida Premier Homeowner Endorsement

BASE PREMIUM COMPUTATION

301. BASE PREMIUM COMPUTATION

A. The **BASE PREMIUM** is developed by multiplying a Key Premium by a Key Factor and rounding to the nearest whole dollar (\$0.50 or more rounded to the next higher whole dollar.)

1. Form SOI 2000 03

- a. From the Base Class Premium Table, select the **SOI 2000 03** premium for the territory that applies. When the risk is located in a Citizens' "WIND ONLY" eligible area, apply the windstorm exclusion credit to develop the Adjusted Base Class Premium.
- b. From the Classification Tables, select the Form and Protection/Construction Classification Factors that apply.
- c. Multiply the Base Class Premium (Adjusted) by the Form Factor (unrounded.)
- d. Multiply the result by the Protection / Construction Classification Factor to arrive at the Key Premium (unrounded.)
- e. From the Key Factor Table, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables, interpolate as illustrated in paragraph B. of this rule.
- f. Multiply the Key Premium from 1.d. by the Key Factor and round to the nearest whole dollar to arrive at the **BASE PREMIUM**.

2. Forms SOI 2000 04 & SOI 2000 06

- a. From the Base Class Premium Table, select the **SOI 2000 04** or **SOI 2000 06** premium for the territory that applies. When the risk is located in a Citizens' "WIND ONLY" eligible area, apply the windstorm exclusion credit to develop the adjusted Base Class Premium.
- b. From the Classification Tables, select the Protection / Construction Classification Factors that apply.
- c. Multiply the Base Class Premium by the Protection / Construction Classification Factor to arrive at the Key Premium (unrounded.)
- d. From the Key Factor Table, select the Key Factor for the desired limit of liability. If the limit of liability is not shown in the tables,

determine the factor as illustrated in paragraph B. of this rule.

- e. Multiply the Key Premium from 2.c. by the Key Factor and round to the nearest whole dollar to arrive at the **BASE PREMIUM**.

B. Determination of Missing Key Factors

1. When the desired limit of liability is less than the highest limit shown, determine the Key Factors using the nearest limit above and below the desired limit.

Example: \$203,000 desired limit; the nearest limits are \$200,000 and \$205,000.

For \$200,000 the Key factor is 2.851; for \$205,000 the Key Factor is 2.919. Figure the difference between the Key Factors and divide by 5. This provides a factor per \$1,000.

$$\begin{array}{r} 2.919 \\ - 2.851 \\ \hline .068 \text{ divided by } 5 = .013 \end{array}$$

Multiply the factor per \$1,000 times 3, and add 2.851; the Key Factor for \$200,000.

$$\begin{array}{r} .013 \\ \times 3 \\ \hline .039 + 2.851 = 2.890 \end{array}$$

The result, 2.890, is the Key Factor for this example.

2. The factors shown in the above interpolation example are for illustration only and are not necessarily the factors shown in the Key Factor Table of this manual.

302. WIND/NONWIND COMPUTATION

Rating factors that apply only to the wind or nonwind portions of the premium are applied in the manner described below. These factors include the Adjusted WLM Factor, the Hurricane Deductible Factor, and the Year Built Factor, which apply to the wind portion, and the Age of Home Factor and the AOP Deductible Factor, which apply to the nonwind portion.

1. **Calculate Initial Premium.** The initial premium is the premium resulting from all other rates and relativities in this program except those that are applicable to the wind or the nonwind portion of premium. Do not include fees and assessments.
2. **Calculate Wind and Nonwind Portions of Initial Premium.** The wind portion of the initial premium is calculated by multiplying the initial premium by the windstorm discount factor for the policy's rating territory as shown in the base rate tables. The nonwind portion is the remaining part of the initial premium.
3. **Calculate Final Wind Premium.** The final wind premium is calculated by multiplying the wind portion of the initial premium by the Hurricane Deductible Factor by the Year Built Factor by the Adjusted WLM Factor.
4. **Calculate Unadjusted Nonwind Premium.** The unadjusted nonwind premium is calculated by multiplying the nonwind portion of the initial premium by the AOP Deductible Factor by the Age of Home Factor.
5. **Calculate Final Nonwind Premium.** If the final wind premium plus the unadjusted nonwind premium is less than the minimum premium from the Minimum Premium Rule, the final nonwind premium should be set to equal the minimum premium minus the final wind premium. Otherwise the final nonwind premium equals the unadjusted nonwind premium.
6. **Calculate Total Policy Premium.** Add the final wind premium to the final nonwind premium to obtain the final premium before fees and assessments. All fees and assessments that are calculated by multiplying the policy premium by a percentage should be calculated using this premium. The result after adding fees and assessments is the total policy premium.
7. **Calculate Hurricane and Nonhurricane Portions of Premium.** Find the Hurricane Premium Percentage and Windstorm Discount Factor applicable to the policy's rating territory. Divide the Hurricane Premium Percentage by the Windstorm Discount Factor, then multiply the result by the final wind premium to determine the hurricane portion of premium. The remainder of the total policy premium is the nonhurricane premium.

CLASSIFICATION AND KEY FACTOR TABLES

SOI 2000 03 Special Form (HO-3)

(1) FORM FACTORS

HO-3 1.00

(2) PROTECTION / CONSTRUCTION FACTORS

Protection Class	Construction*	
	Frame	Masonry
1-6	1.15	1.00
7	1.60	1.06
8, 8B, 1Y-8Y	1.60	1.06
9, 1X – 8X	1.83	1.29
10, 10W	2.35	1.29

Footnote

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

KEY FACTOR TABLE				
HO-3				
Cov. "A" Amount	Key Factor		Cov. A Amount	Key Factor
70000	1.0000		230000	3.2191
72000	1.0234		235000	3.2805
74000	1.0474		240000	3.3494
76000	1.0717		245000	3.4169
78000	1.0966		250000	3.4809
80000	1.1224		255000	3.5546
82000	1.1482		260000	3.6280
84000	1.1749		265000	3.7013
86000	1.2021		270000	3.7743
88000	1.2302		275000	3.8392
90000	1.2584		280000	3.8975
92000	1.2874		285000	3.9549
94000	1.3170		290000	4.0116
96000	1.3465		295000	4.0675
98000	1.3774		300000	4.1226
100000	1.4084			
105000	1.4973			
110000	1.5928			
115000	1.6760			
120000	1.7534			
125000	1.8307			
130000	1.9083			
135000	1.9788			
140000	2.0489			
145000	2.1196			
150000	2.1830			
155000	2.2393			
160000	2.3094			
165000	2.3759			
170000	2.4411			
175000	2.5071			
180000	2.5717			
185000	2.6405			
190000	2.7080			
195000	2.7755			
200000	2.8340		Each Add'l \$1,000<=\$750k	0.0134
205000	2.8995			
210000	2.9610			
215000	3.0251		Each Add'l \$1,000>\$750k	0.0134
220000	3.0887			
225000	3.1532			

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
005	20	1,581.00	61.77%	0.6502	1,028.00	0.0011
005	21	1,599.00	63.39%	0.6673	1,067.00	0.0011
005	22	1,640.00	64.18%	0.6756	1,108.00	0.0010
005	23	1,685.00	65.01%	0.6843	1,153.00	0.0010
005	24	1,752.00	65.02%	0.6844	1,199.00	0.0010
005	25	1,779.00	66.60%	0.7010	1,247.00	0.0010
007	20	1,581.00	61.77%	0.6502	1,028.00	0.0011
007	21	1,616.00	62.73%	0.6603	1,067.00	0.0010
007	22	1,657.00	63.53%	0.6687	1,108.00	0.0010
010	08	1,071.00	38.41%	0.4043	433.00	0.0022
010	09	1,126.00	41.17%	0.4334	488.00	0.0021
010	10	1,182.00	43.72%	0.4602	544.00	0.0023
010	12	1,418.00	45.35%	0.4774	677.00	0.0018
010	13	1,479.00	47.47%	0.4997	739.00	0.0022
010	14	1,325.00	56.86%	0.5985	793.00	0.0020
010	15	1,375.00	58.24%	0.6131	843.00	0.0018
010	16	1,421.00	59.43%	0.6256	889.00	0.0019
010	17	1,457.00	60.32%	0.6349	925.00	0.0018
010	18	1,465.00	61.93%	0.6519	955.00	0.0019
010	19	1,521.00	61.77%	0.6502	989.00	0.0018
010	20	1,538.00	63.50%	0.6684	1,028.00	0.0018
030	13	1,322.00	53.11%	0.5590	739.00	0.0022
030	14	1,376.00	54.75%	0.5763	793.00	0.0022
030	22	1,691.00	62.24%	0.6552	1,108.00	0.0020
030	23	1,736.00	63.10%	0.6642	1,153.00	0.0020
030	24	1,782.00	63.92%	0.6728	1,199.00	0.0018
030	25	1,830.00	64.73%	0.6814	1,247.00	0.0018
031	12	1,316.00	48.87%	0.5144	677.00	0.0023
031	13	1,378.00	50.95%	0.5363	739.00	0.0022
031	14	1,432.00	52.61%	0.5538	793.00	0.0022
031	15	1,482.00	54.04%	0.5688	843.00	0.0022
031	16	1,528.00	55.27%	0.5818	889.00	0.0022
031	17	1,564.00	56.18%	0.5914	925.00	0.0022
031	18	1,594.00	56.91%	0.5991	955.00	0.0021
031	19	1,628.00	57.71%	0.6075	989.00	0.0021
031	20	1,667.00	58.59%	0.6167	1,028.00	0.0021
031	22	1,747.00	60.25%	0.6342	1,108.00	0.0020
031	23	1,792.00	61.12%	0.6434	1,153.00	0.0018
031	24	1,838.00	61.97%	0.6523	1,199.00	0.0019
031	25	1,886.00	62.81%	0.6612	1,247.00	0.0018
032	11	1,565.00	36.91%	0.3885	608.00	0.0011
032	12	1,634.00	39.36%	0.4143	677.00	0.0013
032	13	1,696.00	41.39%	0.4357	739.00	0.0011
032	14	1,750.00	43.04%	0.4531	793.00	0.0012
032	15	1,800.00	44.49%	0.4683	843.00	0.0011
032	16	1,846.00	45.75%	0.4816	889.00	0.0011
032	17	1,882.00	46.69%	0.4915	925.00	0.0012
032	18	1,912.00	47.45%	0.4995	955.00	0.0011
032	19	1,946.00	48.28%	0.5082	989.00	0.0011
032	20	1,985.00	49.20%	0.5179	1,028.00	0.0012

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
032	21	2,024.00	50.08%	0.5272	1,067.00	0.0010
032	22	2,065.00	50.98%	0.5366	1,108.00	0.0010
032	23	2,110.00	51.91%	0.5464	1,153.00	0.0010
032	24	2,156.00	52.83%	0.5561	1,199.00	0.0009
032	25	2,204.00	53.75%	0.5658	1,247.00	0.0010
033	11	1,629.00	35.45%	0.3732	608.00	0.0000
033	12	1,698.00	37.88%	0.3987	677.00	0.0000
033	13	1,760.00	39.89%	0.4199	739.00	0.0000
033	14	1,814.00	41.53%	0.4372	793.00	0.0000
033	16	1,910.00	44.21%	0.4654	889.00	0.0000
033	18	1,976.00	45.91%	0.4833	955.00	0.0000
033	19	2,010.00	46.74%	0.4920	989.00	0.0000
034	11	1,587.00	36.39%	0.3831	608.00	0.0012
034	12	1,656.00	38.84%	0.4088	677.00	0.0012
034	13	1,718.00	40.87%	0.4302	739.00	0.0012
034	14	1,772.00	42.51%	0.4475	793.00	0.0011
034	15	1,822.00	43.96%	0.4627	843.00	0.0011
034	16	1,868.00	45.21%	0.4759	889.00	0.0011
034	17	1,904.00	46.15%	0.4858	925.00	0.0011
034	18	1,934.00	46.91%	0.4938	955.00	0.0011
034	19	1,968.00	47.74%	0.5025	989.00	0.0010
034	20	2,007.00	48.66%	0.5122	1,028.00	0.0010
034	21	2,046.00	49.54%	0.5215	1,067.00	0.0010
034	22	2,087.00	50.44%	0.5309	1,108.00	0.0010
034	23	2,132.00	51.38%	0.5408	1,153.00	0.0010
034	24	2,178.00	52.30%	0.5505	1,199.00	0.0010
035	11	1,374.00	42.04%	0.4425	608.00	0.0012
035	12	1,443.00	44.57%	0.4692	677.00	0.0010
035	13	1,505.00	46.65%	0.4910	739.00	0.0010
035	14	1,559.00	48.33%	0.5087	793.00	0.0010
035	15	1,609.00	49.77%	0.5239	843.00	0.0010
035	17	1,691.00	51.97%	0.5470	925.00	0.0009
035	18	1,678.00	54.06%	0.5691	955.00	0.0009
035	20	1,794.00	54.44%	0.5730	1,028.00	0.0009
035	21	1,833.00	55.30%	0.5821	1,067.00	0.0009
035	22	1,874.00	56.16%	0.5912	1,108.00	0.0009
035	23	1,748.00	62.66%	0.6596	1,153.00	0.0009
035	24	1,887.00	60.36%	0.6354	1,199.00	0.0009
037	10	1,259.00	41.05%	0.4321	544.00	0.0035
037	11	1,323.00	43.66%	0.4596	608.00	0.0032
037	12	1,392.00	46.21%	0.4864	677.00	0.0030
037	13	1,454.00	48.29%	0.5083	739.00	0.0030
037	14	1,508.00	49.96%	0.5259	793.00	0.0029
037	15	1,558.00	51.40%	0.5411	843.00	0.0029
037	16	1,604.00	52.65%	0.5542	889.00	0.0028
037	17	1,640.00	53.58%	0.5640	925.00	0.0028
037	18	1,670.00	54.33%	0.5719	955.00	0.0028
037	19	1,704.00	55.14%	0.5804	989.00	0.0028
037	20	1,728.00	56.52%	0.5949	1,028.00	0.0028
037	21	1,717.00	59.03%	0.6214	1,067.00	0.0028

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
037	22	1,758.00	59.88%	0.6303	1,108.00	0.0028
037	23	1,803.00	60.75%	0.6395	1,153.00	0.0028
038	03	868.00	21.45%	0.2258	196.00	0.0011
038	06	1,005.00	31.38%	0.3303	332.00	0.0011
038	07	1,053.00	34.37%	0.3618	381.00	0.0011
038	09	1,161.00	39.93%	0.4203	488.00	0.0011
038	10	1,217.00	42.47%	0.4470	544.00	0.0011
038	11	1,281.00	45.09%	0.4746	608.00	0.0010
038	12	1,350.00	47.64%	0.5015	677.00	0.0010
038	13	1,412.00	49.72%	0.5234	739.00	0.0010
038	14	1,466.00	51.39%	0.5409	793.00	0.0009
038	15	1,516.00	52.83%	0.5561	843.00	0.0009
038	16	1,464.00	57.68%	0.6072	889.00	0.0009
038	17	1,500.00	58.59%	0.6167	925.00	0.0009
038	18	1,530.00	59.30%	0.6242	955.00	0.0009
038	19	1,458.00	64.44%	0.6783	989.00	0.0009
038	20	1,497.00	65.24%	0.6867	1,028.00	0.0009
038	21	1,536.00	66.00%	0.6947	1,067.00	0.0009
038	22	1,577.00	66.75%	0.7026	1,108.00	0.0009
038	23	1,537.00	71.27%	0.7502	1,153.00	0.0009
039	01	320.00	33.54%	0.3531	113.00	0.0021
039	02	324.00	45.15%	0.4753	154.00	0.0020
039	03	329.00	56.59%	0.5957	196.00	0.0020
039	04	330.00	69.09%	0.7273	240.00	0.0020
039	05	370.00	73.18%	0.7703	285.00	0.0020
039	06	382.00	82.56%	0.8691	332.00	0.0020
039	08	558.00	73.72%	0.7760	433.00	0.0020
039	11	733.00	78.80%	0.8295	608.00	0.0020
040	01	313.00	34.30%	0.3610	113.00	0.0029
041	01	369.00	29.09%	0.3062	113.00	0.0020
041	02	410.00	35.68%	0.3756	154.00	0.0019
041	03	452.00	41.19%	0.4336	196.00	0.0019
041	04	496.00	45.97%	0.4839	240.00	0.0019
042	05	772.00	35.07%	0.3692	285.00	0.0019
042	06	792.00	39.82%	0.4192	332.00	0.0021
042	08	893.00	46.07%	0.4849	433.00	0.0019
042	09	948.00	48.91%	0.5148	488.00	0.0019
042	10	1,004.00	51.47%	0.5418	544.00	0.0019
042	11	993.00	58.17%	0.6123	608.00	0.0019
042	13	908.00	77.32%	0.8139	739.00	0.0019
042	14	1,011.00	74.52%	0.7844	793.00	0.0019
042	15	1,012.00	79.14%	0.8330	843.00	0.0019
042	16	1,043.00	80.97%	0.8523	889.00	0.0019
042	17	1,039.00	84.58%	0.8903	925.00	0.0019
043	01	590.00	18.19%	0.1915	113.00	0.0027
043	02	631.00	23.19%	0.2441	154.00	0.0027
043	03	673.00	27.66%	0.2912	196.00	0.0024
043	04	717.00	31.80%	0.3347	240.00	0.0021
043	05	762.00	35.53%	0.3740	285.00	0.0021
043	06	809.00	38.99%	0.4104	332.00	0.0019

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
043	07	858.00	42.19%	0.4441	381.00	0.0019
043	08	910.00	45.20%	0.4758	433.00	0.0019
043	09	873.00	53.11%	0.5590	488.00	0.0019
043	10	864.00	59.81%	0.6296	544.00	0.0019
043	11	928.00	62.24%	0.6552	608.00	0.0019
043	12	975.00	65.97%	0.6944	677.00	0.0019
043	13	1,139.00	61.64%	0.6488	739.00	0.0019
046	07	875.00	41.36%	0.4354	381.00	0.0136
046	08	927.00	44.37%	0.4671	433.00	0.0139
046	09	982.00	47.21%	0.4969	488.00	0.0139
046	10	1,038.00	49.79%	0.5241	544.00	0.0136
046	11	1,058.00	54.60%	0.5747	608.00	0.0138
046	12	1,027.00	62.62%	0.6592	677.00	0.0137
046	13	1,089.00	64.47%	0.6786	739.00	0.0133
046	14	1,143.00	65.91%	0.6938	793.00	0.0133
046	15	1,193.00	67.13%	0.7066	843.00	0.0133
046	16	1,144.00	73.82%	0.7771	889.00	0.0133
046	17	1,225.00	71.73%	0.7551	925.00	0.0133
046	22	1,321.00	79.69%	0.8388	1,108.00	0.0133
047	04	740.00	30.81%	0.3243	240.00	0.0627
047	05	785.00	34.49%	0.3631	285.00	0.0627
047	06	832.00	37.91%	0.3990	332.00	0.0627
047	07	881.00	41.09%	0.4325	381.00	0.0627
047	08	933.00	44.09%	0.4641	433.00	0.0627
047	09	976.00	47.50%	0.5000	488.00	0.0627
047	10	1,032.00	50.07%	0.5271	544.00	0.0627
047	11	1,033.00	55.92%	0.5886	608.00	0.0627
047	12	1,165.00	55.20%	0.5811	677.00	0.0627
049	02	454.00	32.22%	0.3392	154.00	0.0019
049	03	496.00	37.54%	0.3952	196.00	0.0019
049	04	540.00	42.22%	0.4444	240.00	0.0019
050	03	622.00	29.93%	0.3151	196.00	0.0048
050	04	666.00	34.24%	0.3604	240.00	0.0048
050	05	711.00	38.08%	0.4008	285.00	0.0048
057	04	751.00	30.36%	0.3196	240.00	0.0023
057	06	843.00	37.41%	0.3938	332.00	0.0023
057	07	891.00	40.62%	0.4276	381.00	0.0023
057	09	999.00	46.41%	0.4885	488.00	0.0021
057	10	1,055.00	48.98%	0.5156	544.00	0.0020
057	11	1,076.00	53.68%	0.5651	608.00	0.0020
057	12	1,188.00	54.14%	0.5699	677.00	0.0018
057	13	1,186.00	59.19%	0.6231	739.00	0.0018
057	14	1,243.00	60.61%	0.6380	793.00	0.0018
057	15	1,205.00	66.46%	0.6996	843.00	0.0018
062	02	435.00	33.63%	0.3540	154.00	0.0023
062	03	451.00	41.29%	0.4346	196.00	0.0023
062	05	541.00	50.05%	0.5268	285.00	0.0018
062	06	588.00	53.64%	0.5646	332.00	0.0018
062	07	596.00	60.73%	0.6393	381.00	0.0018
062	08	633.00	64.98%	0.6840	433.00	0.0018

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
062	09	616.00	75.26%	0.7922	488.00	0.0018
063	01	382.00	28.10%	0.2958	113.00	0.0033
063	02	423.00	34.59%	0.3641	154.00	0.0030
063	03	465.00	40.04%	0.4215	196.00	0.0028
063	04	509.00	44.79%	0.4715	240.00	0.0028
063	05	510.00	53.09%	0.5588	285.00	0.0028
063	06	519.00	60.77%	0.6397	332.00	0.0028
063	08	533.00	77.18%	0.8124	433.00	0.0028
063	09	544.00	85.22%	0.8971	488.00	0.0028
063	11	664.00	86.99%	0.9157	608.00	0.0028
064	02	604.00	24.23%	0.2550	154.00	0.0080
064	03	646.00	28.82%	0.3034	196.00	0.0077
064	04	690.00	33.04%	0.3478	240.00	0.0072
064	05	735.00	36.84%	0.3878	285.00	0.0068
064	06	782.00	40.34%	0.4246	332.00	0.0066
064	07	831.00	43.56%	0.4585	381.00	0.0066
064	08	773.00	53.22%	0.5602	433.00	0.0066
064	09	828.00	55.99%	0.5894	488.00	0.0066
064	10	844.00	61.23%	0.6445	544.00	0.0066
064	11	837.00	69.01%	0.7264	608.00	0.0066
064	12	877.00	73.33%	0.7719	677.00	0.0066
064	13	909.00	77.24%	0.8130	739.00	0.0066
064	14	963.00	78.23%	0.8235	793.00	0.0066
080	03	749.00	24.86%	0.2617	196.00	0.1101
080	04	793.00	28.75%	0.3026	240.00	0.1061
080	05	838.00	32.31%	0.3401	285.00	0.1131
080	06	885.00	35.63%	0.3751	332.00	0.1025
080	07	934.00	38.75%	0.4079	381.00	0.1025
080	08	933.00	44.09%	0.4641	433.00	0.1025
080	09	892.00	51.97%	0.5471	488.00	0.1025
081	05	880.00	30.77%	0.3239	285.00	0.0875
081	06	932.00	33.84%	0.3562	332.00	0.0875
081	07	981.00	36.90%	0.3884	381.00	0.0887
081	08	1,033.00	39.82%	0.4192	433.00	0.0875
081	09	978.00	47.41%	0.4990	488.00	0.0875
081	10	1,034.00	49.98%	0.5261	544.00	0.0875
081	11	1,058.00	54.60%	0.5747	608.00	0.0875
081	12	1,052.00	61.13%	0.6435	677.00	0.0875
081	13	1,004.00	69.93%	0.7361	739.00	0.0875
081	14	1,043.00	72.23%	0.7603	793.00	0.0875
081	15	1,093.00	73.27%	0.7713	843.00	0.0875
081	16	1,102.00	76.64%	0.8067	889.00	0.0875
090	01	433.00	24.80%	0.2610	113.00	0.0020
090	02	474.00	30.87%	0.3249	154.00	0.0019
090	03	516.00	36.08%	0.3798	196.00	0.0019
090	04	560.00	40.72%	0.4286	240.00	0.0019
159	03	601.00	30.98%	0.3261	196.00	0.5469
159	04	665.00	34.29%	0.3609	240.00	0.6235
159	06	737.00	42.80%	0.4505	332.00	0.5022
159	07	806.00	44.91%	0.4727	381.00	0.5246

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
181	08	973.00	42.28%	0.4450	433.00	0.0030
181	09	1,028.00	45.10%	0.4747	488.00	0.0022
181	10	1,084.00	47.67%	0.5018	544.00	0.0022
181	11	1,148.00	50.31%	0.5296	608.00	0.0022
181	12	1,217.00	52.85%	0.5563	677.00	0.0022
181	16	1,429.00	59.10%	0.6221	889.00	0.0022
181	17	1,465.00	59.98%	0.6314	925.00	0.0022
182	12	1,137.00	56.56%	0.5954	677.00	0.0022
182	15	1,303.00	61.47%	0.6470	843.00	0.0018
182	16	1,349.00	62.61%	0.6590	889.00	0.0020
182	17	1,385.00	63.45%	0.6679	925.00	0.0018
182	18	1,415.00	64.12%	0.6749	955.00	0.0019
182	19	1,449.00	64.84%	0.6825	989.00	0.0018
183	08	1,369.00	30.05%	0.3163	433.00	0.0022
183	09	1,424.00	32.56%	0.3427	488.00	0.0022
183	10	1,522.00	33.95%	0.3574	544.00	0.0022
183	12	1,527.00	42.12%	0.4434	677.00	0.0022
183	17	1,565.00	56.15%	0.5911	925.00	0.0023
183	18	1,595.00	56.88%	0.5987	955.00	0.0021
183	19	1,669.00	56.30%	0.5926	989.00	0.0022
192	01	378.00	28.40%	0.2989	113.00	0.0329
192	02	419.00	34.91%	0.3675	154.00	0.0329
193	01	378.00	28.40%	0.2989	113.00	0.0031
292	01	321.00	33.44%	0.3520	113.00	0.0032
293	01	344.00	31.21%	0.3285	113.00	0.0031
361	11	1,008.00	57.30%	0.6032	608.00	0.0022
361	12	1,004.00	64.06%	0.6743	677.00	0.0022
361	14	1,193.00	63.15%	0.6647	793.00	0.0020
361	15	1,170.00	68.45%	0.7205	843.00	0.0019
361	17	1,325.00	66.32%	0.6981	925.00	0.0018
361	18	1,355.00	66.96%	0.7048	955.00	0.0018
361	19	1,293.00	72.67%	0.7649	989.00	0.0018
361	20	1,328.00	73.54%	0.7741	1,028.00	0.0018
361	21	1,352.00	74.97%	0.7892	1,067.00	0.0018
361	22	1,333.00	78.96%	0.8312	1,108.00	0.0018
361	23	1,325.00	82.67%	0.8702	1,153.00	0.0018
361	24	1,371.00	83.08%	0.8745	1,199.00	0.0018
362	11	993.00	58.17%	0.6123	608.00	0.0022
362	12	1,062.00	60.56%	0.6375	677.00	0.0022
362	14	1,178.00	63.95%	0.6732	793.00	0.0021
362	16	1,274.00	66.29%	0.6978	889.00	0.0018
362	17	1,308.00	67.18%	0.7072	925.00	0.0019
362	18	1,340.00	67.71%	0.7127	955.00	0.0019
362	19	1,374.00	68.38%	0.7198	989.00	0.0018
362	20	1,413.00	69.11%	0.7275	1,028.00	0.0018
362	21	1,452.00	69.81%	0.7348	1,067.00	0.0018
362	22	1,428.00	73.71%	0.7759	1,108.00	0.0018
362	23	1,453.00	75.38%	0.7935	1,153.00	0.0018
392	01	383.00	28.03%	0.2950	113.00	0.0029
393	01	318.00	33.75%	0.3553	113.00	0.0032

HOMEOWNERS HO-3 RATES						
Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
492	01	338.00	31.76%	0.3343	113.00	0.0029
492	02	379.00	38.60%	0.4063	154.00	0.0029
493	01	473.00	22.70%	0.2389	113.00	0.0030
511	02	444.00	32.95%	0.3468	154.00	0.0019
511	03	486.00	38.31%	0.4033	196.00	0.0019
511	04	465.00	49.03%	0.5161	240.00	0.0019
511	05	510.00	53.09%	0.5588	285.00	0.0019
512	02	465.00	31.46%	0.3312	154.00	0.0038
512	03	507.00	36.73%	0.3866	196.00	0.0038
531	03	466.00	39.96%	0.4206	196.00	0.0028
531	04	510.00	44.71%	0.4706	240.00	0.0031
531	05	555.00	48.78%	0.5135	285.00	0.0028
531	06	602.00	52.39%	0.5515	332.00	0.0028
532	01	313.00	34.30%	0.3610	113.00	0.0023
532	02	354.00	41.33%	0.4350	154.00	0.0020
532	03	396.00	47.02%	0.4949	196.00	0.0020
533	01	333.00	32.23%	0.3393	113.00	0.0025
533	02	374.00	39.12%	0.4118	154.00	0.0023
533	03	421.00	44.23%	0.4656	196.00	0.0020
533	04	460.00	49.56%	0.5217	240.00	0.0019
533	05	485.00	55.82%	0.5876	285.00	0.0018
541	08	1,123.00	36.63%	0.3856	433.00	0.0023
541	09	1,178.00	39.36%	0.4143	488.00	0.0021
541	10	1,234.00	41.88%	0.4408	544.00	0.0023
541	11	1,298.00	44.50%	0.4684	608.00	0.0022
541	12	1,367.00	47.04%	0.4952	677.00	0.0020
541	13	1,429.00	49.12%	0.5171	739.00	0.0021
541	14	1,483.00	50.80%	0.5347	793.00	0.0020
541	15	1,533.00	52.24%	0.5499	843.00	0.0019
541	16	1,579.00	53.49%	0.5630	889.00	0.0018
541	17	1,615.00	54.42%	0.5728	925.00	0.0018
541	18	1,645.00	55.15%	0.5805	955.00	0.0018
541	25	1,937.00	61.16%	0.6438	1,247.00	0.0018
542	06	842.00	37.46%	0.3943	332.00	0.0022
542	07	785.00	46.11%	0.4854	381.00	0.0022
542	09	914.00	50.72%	0.5339	488.00	0.0023
542	10	948.00	54.51%	0.5738	544.00	0.0022
542	11	1,034.00	55.86%	0.5880	608.00	0.0019
542	12	1,017.00	63.24%	0.6657	677.00	0.0019
542	13	1,122.00	62.57%	0.6586	739.00	0.0019
542	14	1,138.00	66.20%	0.6968	793.00	0.0018
542	15	1,188.00	67.41%	0.7096	843.00	0.0018
542	16	1,166.00	72.43%	0.7624	889.00	0.0018
542	17	1,138.00	77.22%	0.8128	925.00	0.0018
542	18	1,205.00	75.29%	0.7925	955.00	0.0018
542	19	1,239.00	75.83%	0.7982	989.00	0.0018
551	05	872.00	31.05%	0.3268	285.00	0.0023
551	06	922.00	34.21%	0.3601	332.00	0.0022
551	07	971.00	37.28%	0.3924	381.00	0.0023
551	08	1,023.00	40.21%	0.4233	433.00	0.0021

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
551	09	964.00	48.09%	0.5062	488.00	0.0022
551	10	1,024.00	50.47%	0.5313	544.00	0.0020
551	11	1,088.00	53.09%	0.5588	608.00	0.0019
551	12	1,157.00	55.58%	0.5851	677.00	0.0019
551	13	1,164.00	60.32%	0.6349	739.00	0.0018
551	14	1,273.00	59.18%	0.6229	793.00	0.0018
551	15	1,208.00	66.29%	0.6978	843.00	0.0018
551	16	1,254.00	67.35%	0.7089	889.00	0.0018
551	17	1,265.00	69.46%	0.7312	925.00	0.0018
551	22	1,448.00	72.69%	0.7652	1,108.00	0.0018
551	23	1,518.00	72.16%	0.7596	1,153.00	0.0018
552	04	540.00	42.22%	0.4444	240.00	0.0022
552	05	585.00	46.28%	0.4872	285.00	0.0020
552	06	632.00	49.90%	0.5253	332.00	0.0018
552	07	681.00	53.15%	0.5595	381.00	0.0018
553	05	580.00	46.68%	0.4914	285.00	0.0020
553	06	627.00	50.30%	0.5295	332.00	0.0019
553	07	681.00	53.15%	0.5595	381.00	0.0018
554	06	886.00	35.60%	0.3747	332.00	0.0021
554	07	935.00	38.71%	0.4075	381.00	0.0020
554	08	987.00	41.68%	0.4387	433.00	0.0019
554	09	1,042.00	44.49%	0.4683	488.00	0.0019
554	10	1,098.00	47.06%	0.4954	544.00	0.0019
554	11	1,034.00	55.86%	0.5880	608.00	0.0019
554	12	1,039.00	61.90%	0.6516	677.00	0.0019
554	13	1,079.00	65.07%	0.6849	739.00	0.0019
554	14	1,093.00	68.92%	0.7255	793.00	0.0019
554	15	1,143.00	70.06%	0.7375	843.00	0.0019
554	16	1,174.00	71.93%	0.7572	889.00	0.0019
555	05	585.00	46.28%	0.4872	285.00	0.0020
555	06	632.00	49.90%	0.5253	332.00	0.0019
555	07	681.00	53.15%	0.5595	381.00	0.0018
561	04	819.00	27.84%	0.2930	240.00	0.0023
561	06	827.00	38.14%	0.4015	332.00	0.0024
561	07	876.00	41.32%	0.4349	381.00	0.0022
561	08	928.00	44.33%	0.4666	433.00	0.0021
561	09	939.00	49.37%	0.5197	488.00	0.0021
561	10	1,039.00	49.74%	0.5236	544.00	0.0019
561	11	1,103.00	52.36%	0.5512	608.00	0.0019
561	12	1,152.00	55.83%	0.5877	677.00	0.0018
561	13	1,122.00	62.57%	0.6586	739.00	0.0018
561	17	1,265.00	69.46%	0.7312	925.00	0.0018
562	05	796.00	34.01%	0.3580	285.00	0.0069
562	08	902.00	45.60%	0.4800	433.00	0.0064
562	09	957.00	48.44%	0.5099	488.00	0.0062
562	10	1,013.00	51.02%	0.5370	544.00	0.0059
562	11	1,077.00	53.63%	0.5645	608.00	0.0056
562	12	1,146.00	56.13%	0.5908	677.00	0.0055
562	13	1,208.00	58.12%	0.6118	739.00	0.0055
562	14	1,228.00	61.35%	0.6458	793.00	0.0055

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
562	15	1,162.00	68.92%	0.7255	843.00	0.0055
562	17	1,240.00	70.87%	0.7460	925.00	0.0055
562	18	1,285.00	70.60%	0.7432	955.00	0.0055
562	19	1,244.00	75.53%	0.7950	989.00	0.0055
581	06	666.00	47.36%	0.4985	332.00	0.0023
581	09	871.00	53.23%	0.5603	488.00	0.0021
581	10	929.00	55.63%	0.5856	544.00	0.0019
581	11	993.00	58.17%	0.6123	608.00	0.0018
581	13	1,059.00	66.29%	0.6978	739.00	0.0018
581	14	1,113.00	67.69%	0.7125	793.00	0.0018
581	17	1,138.00	77.22%	0.8128	925.00	0.0018
581	18	1,205.00	75.29%	0.7925	955.00	0.0018
582	06	758.00	41.61%	0.4380	332.00	0.0023
582	07	807.00	44.85%	0.4721	381.00	0.0023
582	09	914.00	50.72%	0.5339	488.00	0.0021
582	10	970.00	53.28%	0.5608	544.00	0.0020
582	11	1,034.00	55.86%	0.5880	608.00	0.0019
582	12	1,102.00	58.36%	0.6143	677.00	0.0018
582	13	1,165.00	60.26%	0.6343	739.00	0.0018
582	15	1,141.00	70.19%	0.7388	843.00	0.0018
582	16	1,239.00	68.16%	0.7175	889.00	0.0018
582	17	1,181.00	74.40%	0.7832	925.00	0.0018
583	07	721.00	50.20%	0.5284	381.00	0.0021
583	08	818.00	50.28%	0.5293	433.00	0.0020
583	09	873.00	53.11%	0.5590	488.00	0.0019
583	10	929.00	55.63%	0.5856	544.00	0.0019
583	11	993.00	58.17%	0.6123	608.00	0.0019
583	12	932.00	69.01%	0.7264	677.00	0.0019
583	13	954.00	73.59%	0.7746	739.00	0.0019
583	14	1,008.00	74.74%	0.7867	793.00	0.0019
583	15	971.00	82.48%	0.8682	843.00	0.0019
583	16	1,039.00	81.28%	0.8556	889.00	0.0019
583	17	1,050.00	83.70%	0.8810	925.00	0.0019
591	02	439.00	33.33%	0.3508	154.00	0.0023
591	03	481.00	38.71%	0.4075	196.00	0.0021
591	04	525.00	43.42%	0.4571	240.00	0.0021
592	01	413.00	25.99%	0.2736	113.00	0.0038
592	02	454.00	32.22%	0.3392	154.00	0.0036
592	04	540.00	42.22%	0.4444	240.00	0.0031
593	01	348.00	30.85%	0.3247	113.00	0.0029
593	02	389.00	37.61%	0.3959	154.00	0.0029
594	01	395.00	27.18%	0.2861	113.00	0.0038
594	02	436.00	33.55%	0.3532	154.00	0.0034
594	04	522.00	43.68%	0.4598	240.00	0.0028
594	05	567.00	47.75%	0.5026	285.00	0.0029
595	06	922.00	34.21%	0.3601	332.00	0.5982
595	07	971.00	37.28%	0.3924	381.00	0.5792
595	08	1,023.00	40.21%	0.4233	433.00	0.5411
595	09	1,078.00	43.01%	0.4527	488.00	0.4980
596	01	348.00	30.85%	0.3247	113.00	0.0734

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
596	02	389.00	37.61%	0.3959	154.00	0.0666
601	01	645.00	16.64%	0.1752	113.00	0.0023
601	06	864.00	36.51%	0.3843	332.00	0.0023
601	07	913.00	39.64%	0.4173	381.00	0.0020
601	08	965.00	42.63%	0.4487	433.00	0.0021
601	09	1,020.00	45.45%	0.4784	488.00	0.0019
601	10	1,076.00	48.03%	0.5056	544.00	0.0019
602	08	986.00	41.71%	0.4391	433.00	0.0023
602	09	1,020.00	45.45%	0.4784	488.00	0.0020
602	10	1,076.00	48.03%	0.5056	544.00	0.0021
602	13	1,271.00	55.23%	0.5814	739.00	0.0018
603	01	773.00	13.89%	0.1462	113.00	0.0027
603	03	856.00	21.76%	0.2290	196.00	0.0022
603	04	900.00	25.34%	0.2667	240.00	0.0023
603	05	945.00	28.65%	0.3016	285.00	0.0021
603	06	992.00	31.80%	0.3347	332.00	0.0021
603	07	1,041.00	34.77%	0.3660	381.00	0.0022
604	06	842.00	37.46%	0.3943	332.00	0.0034
604	07	891.00	40.62%	0.4276	381.00	0.0032
605	01	313.00	34.30%	0.3610	113.00	0.0023
605	10	744.00	69.46%	0.7312	544.00	0.0018
605	11	808.00	71.49%	0.7525	608.00	0.0018
606	02	673.00	21.74%	0.2288	154.00	0.0023
606	06	851.00	37.06%	0.3901	332.00	0.0023
606	07	896.00	40.39%	0.4252	381.00	0.0023
606	10	1,063.00	48.62%	0.5118	544.00	0.0020
606	11	1,123.00	51.43%	0.5414	608.00	0.0019
607	08	988.00	41.64%	0.4383	433.00	0.0023
607	09	1,043.00	44.45%	0.4679	488.00	0.0021
607	13	1,294.00	54.25%	0.5711	739.00	0.0018
608	01	498.00	21.56%	0.2269	113.00	0.0036
608	03	581.00	32.04%	0.3373	196.00	0.0032
608	04	625.00	36.48%	0.3840	240.00	0.0034
609	02	686.00	21.33%	0.2245	154.00	0.0026
609	07	913.00	39.64%	0.4173	381.00	0.0023
609	08	965.00	42.63%	0.4487	433.00	0.0021
609	09	1,020.00	45.45%	0.4784	488.00	0.0022
609	11	1,140.00	50.66%	0.5333	608.00	0.0018
692	01	413.00	25.99%	0.2736	113.00	0.1017
692	02	454.00	32.22%	0.3392	154.00	0.1002
692	03	496.00	37.54%	0.3952	196.00	0.1002
692	04	540.00	42.22%	0.4444	240.00	0.1002
693	01	363.00	29.57%	0.3113	113.00	0.0030
693	02	404.00	36.21%	0.3812	154.00	0.0031
701	01	371.00	28.94%	0.3046	113.00	0.0024
701	02	412.00	35.51%	0.3738	154.00	0.0020
701	03	454.00	41.01%	0.4317	196.00	0.0019
701	04	498.00	45.78%	0.4819	240.00	0.0019
701	05	543.00	49.87%	0.5249	285.00	0.0019
701	06	532.00	59.29%	0.6241	332.00	0.0019

HOMEOWNERS HO-3 RATES						
Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
702	01	373.00	28.78%	0.3029	113.00	0.0022
702	02	414.00	35.34%	0.3720	154.00	0.0019
702	03	456.00	40.83%	0.4298	196.00	0.0019
702	04	440.00	51.82%	0.5455	240.00	0.0019
702	05	485.00	55.82%	0.5876	285.00	0.0019
711	06	842.00	37.46%	0.3943	332.00	0.0020
711	07	891.00	40.62%	0.4276	381.00	0.0020
711	08	943.00	43.62%	0.4592	433.00	0.0019
711	09	998.00	46.46%	0.4890	488.00	0.0019
711	10	1,044.00	49.50%	0.5211	544.00	0.0019
711	11	1,058.00	54.60%	0.5747	608.00	0.0019
712	05	605.00	44.75%	0.4711	285.00	0.0019
712	06	625.00	50.46%	0.5312	332.00	0.0019
712	09	673.00	68.88%	0.7251	488.00	0.0019
712	24	1,469.00	77.54%	0.8162	1,199.00	0.0019
713	03	512.00	36.37%	0.3828	196.00	0.0029
713	04	556.00	41.01%	0.4317	240.00	0.0028
713	05	601.00	45.05%	0.4742	285.00	0.0028
713	06	648.00	48.67%	0.5123	332.00	0.0028
714	03	541.00	34.42%	0.3623	196.00	0.0020
714	04	585.00	38.98%	0.4103	240.00	0.0019
714	05	630.00	42.98%	0.4524	285.00	0.0019
714	06	677.00	46.59%	0.4904	332.00	0.0019
715	01	603.00	17.80%	0.1874	113.00	0.0023
715	05	775.00	34.93%	0.3677	285.00	0.0021
715	06	822.00	38.37%	0.4039	332.00	0.0021
715	07	871.00	41.55%	0.4374	381.00	0.0020
715	08	923.00	44.56%	0.4691	433.00	0.0019
715	09	978.00	47.41%	0.4990	488.00	0.0019
715	10	1,034.00	49.98%	0.5261	544.00	0.0019
715	11	1,068.00	54.08%	0.5693	608.00	0.0019
715	12	977.00	65.83%	0.6929	677.00	0.0019
715	13	959.00	73.21%	0.7706	739.00	0.0019
715	14	1,013.00	74.37%	0.7828	793.00	0.0019
715	15	1,098.00	72.94%	0.7678	843.00	0.0019
721	01	611.00	17.57%	0.1849	113.00	0.0024
721	02	652.00	22.44%	0.2362	154.00	0.0022
721	03	694.00	26.83%	0.2824	196.00	0.0021
721	04	715.00	31.89%	0.3357	240.00	0.0023
721	05	760.00	35.63%	0.3750	285.00	0.0021
721	06	807.00	39.08%	0.4114	332.00	0.0019
721	07	856.00	42.28%	0.4451	381.00	0.0019
721	08	908.00	45.31%	0.4769	433.00	0.0019
721	09	918.00	50.50%	0.5316	488.00	0.0019
721	10	910.00	56.79%	0.5978	544.00	0.0019
722	01	439.00	24.45%	0.2574	113.00	0.0041
722	07	707.00	51.20%	0.5389	381.00	0.0028
723	01	593.00	18.11%	0.1906	113.00	0.0024
723	02	634.00	23.08%	0.2429	154.00	0.0027
723	06	800.00	39.43%	0.4150	332.00	0.0019

HOMEOWNERS HO-3 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
723	07	861.00	42.04%	0.4425	381.00	0.0019
723	08	913.00	45.06%	0.4743	433.00	0.0019
723	09	913.00	50.78%	0.5345	488.00	0.0019
723	10	994.00	51.99%	0.5473	544.00	0.0019
723	11	988.00	58.46%	0.6154	608.00	0.0019
724	02	610.00	23.99%	0.2525	154.00	0.0027
724	03	652.00	28.56%	0.3006	196.00	0.0025
724	04	696.00	32.76%	0.3448	240.00	0.0024
724	05	741.00	36.54%	0.3846	285.00	0.0023
724	07	837.00	43.24%	0.4552	381.00	0.0019
724	08	888.00	46.32%	0.4876	433.00	0.0019
724	09	944.00	49.11%	0.5169	488.00	0.0019
724	11	1,033.00	55.92%	0.5886	608.00	0.0019
724	13	1,044.00	67.25%	0.7079	739.00	0.0019
725	01	513.00	20.93%	0.2203	113.00	0.0040
725	03	596.00	31.25%	0.3289	196.00	0.0034
725	04	640.00	35.63%	0.3750	240.00	0.0034
726	01	538.00	19.95%	0.2100	113.00	0.0041
726	02	579.00	25.27%	0.2660	154.00	0.0037
726	04	623.00	36.59%	0.3852	240.00	0.0030
726	05	710.00	38.13%	0.4014	285.00	0.0028
726	06	715.00	44.11%	0.4643	332.00	0.0028
726	07	751.00	48.19%	0.5073	381.00	0.0031
726	08	756.00	54.42%	0.5728	433.00	0.0028
726	11	1,033.00	55.92%	0.5886	608.00	0.0028
731	02	514.00	28.46%	0.2996	154.00	0.1296
731	03	556.00	33.49%	0.3525	196.00	0.1300
731	04	600.00	38.00%	0.4000	240.00	0.1097
732	01	408.00	26.32%	0.2770	113.00	0.0034
732	04	500.00	45.60%	0.4800	240.00	0.0029
733	02	631.00	23.19%	0.2441	154.00	0.6179
733	03	673.00	27.66%	0.2912	196.00	0.5627
733	04	717.00	31.80%	0.3347	240.00	0.5272
733	05	762.00	35.53%	0.3740	285.00	0.5251
733	06	809.00	38.99%	0.4104	332.00	0.5246
733	12	1,154.00	55.74%	0.5867	677.00	0.5246
733	13	1,216.00	57.73%	0.6077	739.00	0.5246
734	01	518.00	20.72%	0.2181	113.00	0.0034
734	02	559.00	26.17%	0.2755	154.00	0.0033
734	03	601.00	30.98%	0.3261	196.00	0.0034
735	03	616.00	30.23%	0.3182	196.00	0.0023
735	04	660.00	34.54%	0.3636	240.00	0.0022
735	06	752.00	41.94%	0.4415	332.00	0.0021
735	07	801.00	45.19%	0.4757	381.00	0.0020
735	08	853.00	48.22%	0.5076	433.00	0.0019
735	09	908.00	51.05%	0.5374	488.00	0.0019
735	10	964.00	53.61%	0.5643	544.00	0.0019
735	11	1,018.00	56.73%	0.5972	608.00	0.0019
735	12	996.00	64.57%	0.6797	677.00	0.0019
735	13	1,039.00	67.57%	0.7113	739.00	0.0019

HOMEOWNERS HO-3 RATES						
Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor
736	01	753.00	14.26%	0.1501	113.00	0.6606
736	03	836.00	22.27%	0.2344	196.00	0.6606
736	04	880.00	25.91%	0.2727	240.00	0.6606
736	05	925.00	29.27%	0.3081	285.00	0.5333
736	06	972.00	32.45%	0.3416	332.00	0.5726
736	07	1,021.00	35.45%	0.3732	381.00	0.5937
736	08	1,073.00	38.33%	0.4035	433.00	0.5673
736	09	1,128.00	41.10%	0.4326	488.00	0.5420
736	10	1,184.00	43.65%	0.4595	544.00	0.5318
737	01	413.00	25.99%	0.2736	113.00	0.0035
737	02	454.00	32.22%	0.3392	154.00	0.0030
792	01	358.00	29.98%	0.3156	113.00	0.0241
792	02	399.00	36.67%	0.3860	154.00	0.0241
792	03	441.00	42.22%	0.4444	196.00	0.0241
793	01	368.00	29.17%	0.3071	113.00	0.0033
892	01	318.00	33.75%	0.3553	113.00	0.0031
892	02	359.00	40.76%	0.4290	154.00	0.0029
892	03	385.00	48.36%	0.5091	196.00	0.0029
893	01	369.00	29.09%	0.3062	113.00	0.0035
921	02	410.00	35.68%	0.3756	154.00	0.0029
921	03	452.00	41.19%	0.4336	196.00	0.0029
922	01	352.00	30.50%	0.3210	113.00	0.0031
923	01	373.00	28.78%	0.3029	113.00	0.0030
923	02	414.00	35.34%	0.3720	154.00	0.0029
931	01	423.00	25.37%	0.2671	113.00	0.0031
932	01	333.00	32.23%	0.3393	113.00	0.0031
933	01	388.00	27.66%	0.2912	113.00	0.0033
934	01	363.00	29.57%	0.3113	113.00	0.0021
934	02	404.00	36.21%	0.3812	154.00	0.0022
934	05	535.00	50.61%	0.5327	285.00	0.0019
992	01	338.00	31.76%	0.3343	113.00	0.0029
992	02	379.00	38.60%	0.4063	154.00	0.0029
993	01	328.00	32.73%	0.3445	113.00	0.0029

Policies zip codes not matched to a “Zip Code Group” need to be referred to Southern Oak’s home office for proper rating.

**CLASSIFICATION AND KEY
FACTOR TABLES**

SOI 2000 04 Special Form (HO-4)

(2) PROTECTION / CONSTRUCTION FACTORS

Protection Class	Construction*	
	Frame	Masonry
1 - 6	1.05	1.00
7	1.30	1.00
8, 8B, 1Y – 8Y	1.30	1.00
9, 1X – 8X	1.70	1.47
10, 10W	2.22	1.62

Footnote

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

Key Factor Table				
HO-4				
Cov. "C" Amount	Key Factor		Cov. C Amount	Key Factor
\$6,000	0.3453		\$55,000	1.7797
7,000	0.3773		56,000	1.8056
8,000	0.4092		57,000	1.8323
9,000	0.4493		58,000	1.8582
10,000	0.5015		59,000	1.8849
11,000	0.5555		60,000	1.9091
12,000	0.6162		61,000	1.9212
13,000	0.6723		62,000	1.9291
14,000	0.7215		63,000	1.9399
15,000	0.7775		64,000	1.9457
16,000	0.8168		65,000	1.9561
17,000	0.8552		66,000	1.9686
18,000	0.8994		67,000	1.9955
19,000	0.9385		68,000	2.0257
20,000	1.0000		69,000	2.0517
21,000	1.0290		70,000	2.0827
22,000	1.0570		71,000	2.1096
23,000	1.0672		72,000	2.1398
24,000	1.0845		73,000	2.1667
25,000	1.1022		74,000	2.1935
26,000	1.1194		75,000	2.2237
27,000	1.1352		76,000	2.2497
28,000	1.1513		77,000	2.2799
29,000	1.1660		78,000	2.3068
30,000	1.1811		79,000	2.3370
31,000	1.1947		80,000	2.3639
32,000	1.2193		81,000	2.3941
33,000	1.2418		82,000	2.4209
34,000	1.2663		83,000	2.4469
35,000	1.2917		84,000	2.4771
36,000	1.3171		85,000	2.5040
37,000	1.3416		86,000	2.5342
38,000	1.3670		87,000	2.5611
39,000	1.3807		88,000	2.5913
40,000	1.3928		89,000	2.6173
41,000	1.4186		90,000	2.6441
42,000	1.4436		91,000	2.6701
43,000	1.4694		92,000	2.6978
44,000	1.4944		93,000	2.7239
45,000	1.5203		94,000	2.7507
46,000	1.5461		95,000	2.7776
47,000	1.5711		96,000	2.8036
48,000	1.5969		97,000	2.8304
49,000	1.6219		98,000	2.8564
50,000	1.6478		99,000	2.8833
51,000	1.6745		100,000	2.9093
52,000	1.7004		Each	0.0336
53,000	1.7271		Add'l	
54,000	1.7530		\$1,000	

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
005	20	172.00	62.42%	0.6570	113.00
005	21	174.00	62.79%	0.6609	115.00
005	22	175.00	62.98%	0.6629	116.00
005	23	175.00	62.98%	0.6629	116.00
005	24	176.00	63.16%	0.6648	117.00
005	25	176.00	63.16%	0.6648	117.00
007	20	170.00	63.15%	0.6647	113.00
007	21	172.00	63.52%	0.6686	115.00
007	22	173.00	63.70%	0.6705	116.00
010	08	110.00	42.32%	0.4455	49.00
010	09	117.00	45.47%	0.4786	56.00
010	10	124.00	48.27%	0.5081	63.00
010	12	138.00	53.01%	0.5580	77.00
010	13	143.00	55.80%	0.5874	84.00
010	14	151.00	56.62%	0.5960	90.00
010	15	156.00	57.86%	0.6090	95.00
010	16	161.00	59.00%	0.6211	100.00
010	17	165.00	59.88%	0.6303	104.00
010	18	147.00	69.80%	0.7347	108.00
010	19	168.00	62.77%	0.6607	111.00
010	20	152.00	70.62%	0.7434	113.00
030	13	122.00	65.41%	0.6885	84.00
030	14	128.00	66.79%	0.7031	90.00
030	22	154.00	71.55%	0.7532	116.00
030	23	154.00	71.55%	0.7532	116.00
030	24	155.00	71.71%	0.7548	117.00
030	25	155.00	71.71%	0.7548	117.00
031	12	102.00	71.72%	0.7549	77.00
031	13	109.00	73.21%	0.7706	84.00
031	14	109.00	78.44%	0.8257	90.00
031	15	120.00	75.21%	0.7917	95.00
031	16	125.00	76.00%	0.8000	100.00
031	17	123.00	80.32%	0.8455	104.00
031	18	133.00	77.14%	0.8120	108.00
031	19	130.00	81.11%	0.8538	111.00
031	20	138.00	77.79%	0.8188	113.00
031	22	138.00	79.86%	0.8406	116.00
031	23	138.00	79.86%	0.8406	116.00
031	24	139.00	79.96%	0.8417	117.00
031	25	139.00	79.96%	0.8417	117.00
032	11	139.00	47.84%	0.5036	70.00
032	12	146.00	50.10%	0.5274	77.00
032	13	153.00	52.16%	0.5490	84.00
032	14	159.00	53.77%	0.5660	90.00
032	15	164.00	55.03%	0.5793	95.00
032	16	169.00	56.21%	0.5917	100.00
032	17	173.00	57.11%	0.6012	104.00
032	18	177.00	57.97%	0.6102	108.00
032	19	180.00	58.59%	0.6167	111.00
032	20	182.00	58.99%	0.6209	113.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
032	21	184.00	59.38%	0.6250	115.00
032	22	185.00	59.57%	0.6270	116.00
032	23	185.00	59.57%	0.6270	116.00
032	24	186.00	59.76%	0.6290	117.00
032	25	186.00	59.76%	0.6290	117.00
033	11	141.00	47.17%	0.4965	70.00
033	12	148.00	49.43%	0.5203	77.00
033	13	155.00	51.48%	0.5419	84.00
033	14	161.00	53.11%	0.5590	90.00
033	16	171.00	55.56%	0.5848	100.00
033	18	179.00	57.32%	0.6034	108.00
033	19	182.00	57.94%	0.6099	111.00
034	11	167.00	39.82%	0.4192	70.00
034	12	174.00	42.04%	0.4425	77.00
034	13	181.00	44.09%	0.4641	84.00
034	14	187.00	45.72%	0.4813	90.00
034	15	192.00	47.01%	0.4948	95.00
034	16	197.00	48.22%	0.5076	100.00
034	17	201.00	49.15%	0.5174	104.00
034	18	205.00	50.05%	0.5268	108.00
034	19	208.00	50.70%	0.5337	111.00
034	20	210.00	51.12%	0.5381	113.00
034	21	212.00	51.54%	0.5425	115.00
034	22	213.00	51.74%	0.5446	116.00
034	23	213.00	51.74%	0.5446	116.00
034	24	214.00	51.94%	0.5467	117.00
035	11	128.00	51.96%	0.5469	70.00
035	12	135.00	54.19%	0.5704	77.00
035	13	142.00	56.19%	0.5915	84.00
035	14	148.00	57.77%	0.6081	90.00
035	15	153.00	58.99%	0.6209	95.00
035	17	162.00	60.99%	0.6420	104.00
035	18	166.00	61.81%	0.6506	108.00
035	20	171.00	62.78%	0.6608	113.00
035	21	173.00	63.15%	0.6647	115.00
035	22	174.00	63.34%	0.6667	116.00
035	23	174.00	63.34%	0.6667	116.00
035	24	175.00	63.52%	0.6686	117.00
037	10	153.00	39.12%	0.4118	63.00
037	11	160.00	41.56%	0.4375	70.00
037	12	167.00	43.80%	0.4611	77.00
037	13	174.00	45.87%	0.4828	84.00
037	14	180.00	47.50%	0.5000	90.00
037	15	185.00	48.78%	0.5135	95.00
037	16	190.00	50.00%	0.5263	100.00
037	17	194.00	50.93%	0.5361	104.00
037	18	198.00	51.82%	0.5455	108.00
037	19	201.00	52.46%	0.5522	111.00
037	20	203.00	52.89%	0.5567	113.00
037	21	205.00	53.30%	0.5610	115.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
037	22	206.00	53.49%	0.5631	116.00
037	23	206.00	53.49%	0.5631	116.00
038	03	86.00	24.30%	0.2558	22.00
038	06	101.00	34.80%	0.3663	37.00
038	07	107.00	38.18%	0.4019	43.00
038	09	120.00	44.34%	0.4667	56.00
038	10	127.00	47.13%	0.4961	63.00
038	11	134.00	49.63%	0.5224	70.00
038	12	141.00	51.88%	0.5461	77.00
038	13	148.00	53.92%	0.5676	84.00
038	14	154.00	55.52%	0.5844	90.00
038	15	159.00	56.76%	0.5975	95.00
038	16	164.00	57.93%	0.6098	100.00
038	17	168.00	58.81%	0.6190	104.00
038	18	172.00	59.65%	0.6279	108.00
038	19	175.00	60.26%	0.6343	111.00
038	20	177.00	60.65%	0.6384	113.00
038	21	179.00	61.04%	0.6425	115.00
038	22	180.00	61.22%	0.6444	116.00
038	23	180.00	61.22%	0.6444	116.00
039	01	132.00	9.36%	0.0985	13.00
039	02	136.00	11.88%	0.1250	17.00
039	03	141.00	14.82%	0.1560	22.00
039	04	145.00	17.03%	0.1793	26.00
039	05	150.00	19.64%	0.2067	31.00
039	06	156.00	22.53%	0.2372	37.00
039	08	168.00	27.71%	0.2917	49.00
039	11	189.00	35.19%	0.3704	70.00
040	01	137.00	9.02%	0.0949	13.00
041	01	129.00	9.58%	0.1008	13.00
041	02	133.00	12.14%	0.1278	17.00
041	03	138.00	15.14%	0.1594	22.00
041	04	142.00	17.39%	0.1831	26.00
042	05	62.00	47.50%	0.5000	31.00
042	06	83.00	42.35%	0.4458	37.00
042	08	95.00	49.00%	0.5158	49.00
042	09	102.00	52.16%	0.5490	56.00
042	10	109.00	54.91%	0.5780	63.00
042	11	101.00	65.84%	0.6931	70.00
042	13	130.00	61.39%	0.6462	84.00
042	14	121.00	70.66%	0.7438	90.00
042	15	131.00	68.89%	0.7252	95.00
042	16	136.00	69.85%	0.7353	100.00
042	17	140.00	70.58%	0.7429	104.00
043	01	91.00	13.58%	0.1429	13.00
043	02	95.00	17.00%	0.1789	17.00
043	03	100.00	20.90%	0.2200	22.00
043	04	104.00	23.75%	0.2500	26.00
043	05	109.00	27.02%	0.2844	31.00
043	06	115.00	30.56%	0.3217	37.00
043	07	121.00	33.76%	0.3554	43.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
043	08	127.00	36.65%	0.3858	49.00
043	09	134.00	39.70%	0.4179	56.00
043	10	141.00	42.45%	0.4468	63.00
043	11	148.00	44.94%	0.4730	70.00
043	12	155.00	47.20%	0.4968	77.00
043	13	162.00	49.26%	0.5185	84.00
046	07	89.00	45.89%	0.4831	43.00
046	08	95.00	49.00%	0.5158	49.00
046	09	102.00	52.16%	0.5490	56.00
046	10	109.00	54.91%	0.5780	63.00
046	11	116.00	57.32%	0.6034	70.00
046	12	123.00	59.47%	0.6260	77.00
046	13	130.00	61.39%	0.6462	84.00
046	14	132.00	64.77%	0.6818	90.00
046	15	141.00	64.01%	0.6738	95.00
046	16	135.00	70.37%	0.7407	100.00
046	17	129.00	76.59%	0.8062	104.00
046	22	156.00	70.64%	0.7436	116.00
047	04	127.00	19.45%	0.2047	26.00
047	05	132.00	22.31%	0.2348	31.00
047	06	138.00	25.47%	0.2681	37.00
047	07	144.00	28.37%	0.2986	43.00
047	08	150.00	31.04%	0.3267	49.00
047	09	157.00	33.89%	0.3567	56.00
047	10	164.00	36.49%	0.3841	63.00
047	11	171.00	38.89%	0.4094	70.00
047	12	178.00	41.10%	0.4326	77.00
049	02	127.00	12.72%	0.1339	17.00
049	03	132.00	15.84%	0.1667	22.00
049	04	136.00	18.16%	0.1912	26.00
050	03	146.00	14.32%	0.1507	22.00
050	04	150.00	16.46%	0.1733	26.00
050	05	155.00	19.00%	0.2000	31.00
057	04	92.00	26.85%	0.2826	26.00
057	06	103.00	34.12%	0.3592	37.00
057	07	109.00	37.48%	0.3945	43.00
057	09	122.00	43.61%	0.4590	56.00
057	10	129.00	46.40%	0.4884	63.00
057	11	136.00	48.90%	0.5147	70.00
057	12	143.00	51.16%	0.5385	77.00
057	13	150.00	53.20%	0.5600	84.00
057	14	156.00	54.81%	0.5769	90.00
057	15	161.00	56.06%	0.5901	95.00
062	02	84.00	19.23%	0.2024	17.00
062	03	89.00	23.48%	0.2472	22.00
062	05	98.00	30.05%	0.3163	31.00
062	06	104.00	33.80%	0.3558	37.00
062	07	110.00	37.14%	0.3909	43.00
062	08	116.00	40.13%	0.4224	49.00
062	09	123.00	43.25%	0.4553	56.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
063	01	110.00	11.23%	0.1182	13.00
063	02	114.00	14.16%	0.1491	17.00
063	03	119.00	17.57%	0.1849	22.00
063	04	123.00	20.08%	0.2114	26.00
063	05	128.00	23.01%	0.2422	31.00
063	06	134.00	26.23%	0.2761	37.00
063	08	146.00	31.88%	0.3356	49.00
063	09	153.00	34.77%	0.3660	56.00
063	11	167.00	39.82%	0.4192	70.00
064	02	108.00	14.95%	0.1574	17.00
064	03	113.00	18.50%	0.1947	22.00
064	04	117.00	21.11%	0.2222	26.00
064	05	122.00	24.14%	0.2541	31.00
064	06	128.00	27.46%	0.2891	37.00
064	07	134.00	30.49%	0.3209	43.00
064	08	140.00	33.25%	0.3500	49.00
064	09	147.00	36.20%	0.3810	56.00
064	10	154.00	38.86%	0.4091	63.00
064	11	161.00	41.31%	0.4348	70.00
064	12	168.00	43.54%	0.4583	77.00
064	13	175.00	45.60%	0.4800	84.00
064	14	181.00	47.23%	0.4972	90.00
080	03	113.00	18.50%	0.1947	22.00
080	04	117.00	21.11%	0.2222	26.00
080	05	122.00	24.14%	0.2541	31.00
080	06	128.00	27.46%	0.2891	37.00
080	07	134.00	30.49%	0.3209	43.00
080	08	140.00	33.25%	0.3500	49.00
080	09	147.00	36.20%	0.3810	56.00
081	05	89.00	33.09%	0.3483	31.00
081	06	95.00	37.00%	0.3895	37.00
081	07	101.00	40.44%	0.4257	43.00
081	08	107.00	43.50%	0.4579	49.00
081	09	114.00	46.66%	0.4912	56.00
081	10	121.00	49.47%	0.5207	63.00
081	11	128.00	51.96%	0.5469	70.00
081	12	135.00	54.19%	0.5704	77.00
081	13	142.00	56.19%	0.5915	84.00
081	14	148.00	57.77%	0.6081	90.00
081	15	153.00	58.99%	0.6209	95.00
081	16	158.00	60.13%	0.6329	100.00
090	01	119.00	10.37%	0.1092	13.00
090	02	123.00	13.13%	0.1382	17.00
090	03	128.00	16.33%	0.1719	22.00
090	04	132.00	18.72%	0.1970	26.00
159	03	93.00	22.48%	0.2366	22.00
159	04	97.00	25.46%	0.2680	26.00
159	06	108.00	32.55%	0.3426	37.00
159	07	114.00	35.83%	0.3772	43.00
181	08	116.00	40.13%	0.4224	49.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
181	09	123.00	43.25%	0.4553	56.00
181	10	130.00	46.04%	0.4846	63.00
181	11	137.00	48.54%	0.5109	70.00
181	12	144.00	50.80%	0.5347	77.00
181	16	167.00	56.89%	0.5988	100.00
181	17	171.00	57.78%	0.6082	104.00
182	12	111.00	65.90%	0.6937	77.00
182	15	129.00	69.96%	0.7364	95.00
182	16	134.00	70.90%	0.7463	100.00
182	17	138.00	71.59%	0.7536	104.00
182	18	142.00	72.26%	0.7606	108.00
182	19	145.00	72.72%	0.7655	111.00
183	08	110.00	42.32%	0.4455	49.00
183	09	117.00	45.47%	0.4786	56.00
183	10	124.00	48.27%	0.5081	63.00
183	12	138.00	53.01%	0.5580	77.00
183	17	165.00	59.88%	0.6303	104.00
183	18	169.00	60.71%	0.6391	108.00
183	19	172.00	61.30%	0.6453	111.00
192	01	117.00	10.55%	0.1111	13.00
192	02	121.00	13.35%	0.1405	17.00
193	01	135.00	9.15%	0.0963	13.00
292	01	138.00	8.95%	0.0942	13.00
293	01	130.00	9.50%	0.1000	13.00
361	11	117.00	56.84%	0.5983	70.00
361	12	124.00	59.00%	0.6210	77.00
361	14	137.00	62.41%	0.6569	90.00
361	15	142.00	63.56%	0.6690	95.00
361	17	151.00	65.43%	0.6887	104.00
361	18	155.00	66.20%	0.6968	108.00
361	19	158.00	66.74%	0.7025	111.00
361	20	160.00	67.10%	0.7063	113.00
361	21	162.00	67.44%	0.7099	115.00
361	22	163.00	67.61%	0.7117	116.00
361	23	163.00	67.61%	0.7117	116.00
361	24	164.00	67.77%	0.7134	117.00
362	11	96.00	69.27%	0.7292	70.00
362	12	103.00	71.02%	0.7476	77.00
362	14	116.00	73.71%	0.7759	90.00
362	16	126.00	75.40%	0.7937	100.00
362	17	130.00	76.00%	0.8000	104.00
362	18	134.00	76.57%	0.8060	108.00
362	19	137.00	76.97%	0.8102	111.00
362	20	139.00	77.23%	0.8129	113.00
362	21	141.00	77.48%	0.8156	115.00
362	22	142.00	77.61%	0.8169	116.00
362	23	142.00	77.61%	0.8169	116.00
392	01	143.00	8.64%	0.0909	13.00
393	01	148.00	8.34%	0.0878	13.00
492	01	123.00	10.04%	0.1057	13.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
492	02	127.00	12.72%	0.1339	17.00
493	01	143.00	8.64%	0.0909	13.00
511	02	139.00	11.62%	0.1223	17.00
511	03	144.00	14.52%	0.1528	22.00
511	04	148.00	16.69%	0.1757	26.00
511	05	153.00	19.25%	0.2026	31.00
512	02	114.00	14.16%	0.1491	17.00
512	03	119.00	17.57%	0.1849	22.00
531	03	101.00	20.69%	0.2178	22.00
531	04	105.00	23.52%	0.2476	26.00
531	05	110.00	26.77%	0.2818	31.00
531	06	116.00	30.31%	0.3190	37.00
532	01	85.00	14.53%	0.1529	13.00
532	02	89.00	18.15%	0.1910	17.00
532	03	94.00	22.23%	0.2340	22.00
533	01	98.00	12.61%	0.1327	13.00
533	02	102.00	15.84%	0.1667	17.00
533	03	107.00	19.53%	0.2056	22.00
533	04	111.00	22.25%	0.2342	26.00
533	05	116.00	25.38%	0.2672	31.00
541	08	121.00	38.48%	0.4050	49.00
541	09	129.00	41.24%	0.4341	56.00
541	10	135.00	44.34%	0.4667	63.00
541	11	142.00	46.84%	0.4930	70.00
541	12	149.00	49.10%	0.5168	77.00
541	13	157.00	50.83%	0.5350	84.00
541	14	162.00	52.78%	0.5556	90.00
541	15	167.00	54.05%	0.5689	95.00
541	16	172.00	55.23%	0.5814	100.00
541	17	176.00	56.14%	0.5909	104.00
541	18	180.00	57.00%	0.6000	108.00
541	25	190.00	58.50%	0.6158	117.00
542	06	94.00	37.39%	0.3936	37.00
542	07	101.00	40.44%	0.4257	43.00
542	09	113.00	47.08%	0.4956	56.00
542	10	121.00	49.47%	0.5207	63.00
542	11	127.00	52.36%	0.5512	70.00
542	12	135.00	54.19%	0.5704	77.00
542	13	142.00	56.19%	0.5915	84.00
542	14	147.00	58.16%	0.6122	90.00
542	15	152.00	59.38%	0.6250	95.00
542	16	158.00	60.13%	0.6329	100.00
542	17	162.00	60.99%	0.6420	104.00
542	18	163.00	62.95%	0.6626	108.00
542	19	166.00	63.53%	0.6687	111.00
551	05	106.00	27.79%	0.2925	31.00
551	06	112.00	31.39%	0.3304	37.00
551	07	118.00	34.62%	0.3644	43.00
551	08	124.00	37.54%	0.3952	49.00
551	09	131.00	40.61%	0.4275	56.00
551	10	138.00	43.37%	0.4565	63.00
551	11	145.00	45.87%	0.4828	70.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
551	12	152.00	48.13%	0.5066	77.00
551	13	159.00	50.19%	0.5283	84.00
551	14	165.00	51.82%	0.5455	90.00
551	15	170.00	53.09%	0.5588	95.00
551	16	175.00	54.28%	0.5714	100.00
551	17	179.00	55.20%	0.5810	104.00
551	22	191.00	57.69%	0.6073	116.00
551	23	191.00	57.69%	0.6073	116.00
552	04	101.00	24.45%	0.2574	26.00
552	05	106.00	27.79%	0.2925	31.00
552	06	112.00	31.39%	0.3304	37.00
552	07	118.00	34.62%	0.3644	43.00
553	05	106.00	27.79%	0.2925	31.00
553	06	112.00	31.39%	0.3304	37.00
553	07	118.00	34.62%	0.3644	43.00
554	06	116.00	30.31%	0.3190	37.00
554	07	122.00	33.49%	0.3525	43.00
554	08	128.00	36.37%	0.3828	49.00
554	09	135.00	39.41%	0.4148	56.00
554	10	142.00	42.15%	0.4437	63.00
554	11	149.00	44.63%	0.4698	70.00
554	12	157.00	46.59%	0.4904	77.00
554	13	164.00	48.66%	0.5122	84.00
554	14	169.00	50.59%	0.5325	90.00
554	15	174.00	51.87%	0.5460	95.00
554	16	179.00	53.08%	0.5587	100.00
555	05	101.00	29.16%	0.3069	31.00
555	06	107.00	32.85%	0.3458	37.00
555	07	113.00	36.15%	0.3805	43.00
561	04	106.00	23.30%	0.2453	26.00
561	06	117.00	30.04%	0.3162	37.00
561	07	123.00	33.21%	0.3496	43.00
561	08	129.00	36.08%	0.3798	49.00
561	09	136.00	39.12%	0.4118	56.00
561	10	143.00	41.86%	0.4406	63.00
561	11	150.00	44.34%	0.4667	70.00
561	12	157.00	46.59%	0.4904	77.00
561	13	164.00	48.66%	0.5122	84.00
561	17	184.00	53.69%	0.5652	104.00
562	05	103.00	28.60%	0.3010	31.00
562	08	121.00	38.48%	0.4050	49.00
562	09	128.00	41.56%	0.4375	56.00
562	10	135.00	44.34%	0.4667	63.00
562	11	142.00	46.84%	0.4930	70.00
562	12	149.00	49.10%	0.5168	77.00
562	13	156.00	51.16%	0.5385	84.00
562	14	162.00	52.78%	0.5556	90.00
562	15	167.00	54.05%	0.5689	95.00
562	17	176.00	56.14%	0.5909	104.00
562	18	180.00	57.00%	0.6000	108.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
562	19	183.00	57.63%	0.6066	111.00
581	06	103.00	34.12%	0.3592	37.00
581	09	122.00	43.61%	0.4590	56.00
581	10	129.00	46.40%	0.4884	63.00
581	11	136.00	48.90%	0.5147	70.00
581	13	150.00	53.20%	0.5600	84.00
581	14	156.00	54.81%	0.5769	90.00
581	17	170.00	58.12%	0.6118	104.00
581	18	174.00	58.97%	0.6207	108.00
582	06	99.00	35.50%	0.3737	37.00
582	07	105.00	38.90%	0.4095	43.00
582	09	118.00	45.09%	0.4746	56.00
582	10	125.00	47.88%	0.5040	63.00
582	11	132.00	50.38%	0.5303	70.00
582	12	139.00	52.63%	0.5540	77.00
582	13	146.00	54.65%	0.5753	84.00
582	15	157.00	57.48%	0.6051	95.00
582	16	162.00	58.64%	0.6173	100.00
582	17	166.00	59.52%	0.6265	104.00
583	07	99.00	41.26%	0.4343	43.00
583	08	105.00	44.34%	0.4667	49.00
583	09	112.00	47.50%	0.5000	56.00
583	10	119.00	50.29%	0.5294	63.00
583	11	126.00	52.78%	0.5556	70.00
583	12	133.00	55.00%	0.5789	77.00
583	13	140.00	57.00%	0.6000	84.00
583	14	146.00	58.56%	0.6164	90.00
583	15	151.00	59.76%	0.6291	95.00
583	16	156.00	60.90%	0.6410	100.00
583	17	160.00	61.75%	0.6500	104.00
591	02	100.00	16.15%	0.1700	17.00
591	03	105.00	19.90%	0.2095	22.00
591	04	109.00	22.66%	0.2385	26.00
592	01	113.00	10.93%	0.1150	13.00
592	02	117.00	13.80%	0.1453	17.00
592	04	126.00	19.60%	0.2063	26.00
593	01	163.00	7.58%	0.0798	13.00
593	02	167.00	9.67%	0.1018	17.00
594	01	108.00	11.44%	0.1204	13.00
594	02	112.00	14.42%	0.1518	17.00
594	04	121.00	20.42%	0.2149	26.00
594	05	126.00	23.37%	0.2460	31.00
595	06	109.00	32.24%	0.3394	37.00
595	07	115.00	35.52%	0.3739	43.00
595	08	121.00	38.48%	0.4050	49.00
595	09	128.00	41.56%	0.4375	56.00
596	01	110.00	11.23%	0.1182	13.00
596	02	114.00	14.16%	0.1491	17.00
601	01	101.00	12.23%	0.1287	13.00
601	06	125.00	28.12%	0.2960	37.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
601	07	131.00	31.18%	0.3282	43.00
601	08	137.00	33.98%	0.3577	49.00
601	09	144.00	36.95%	0.3889	56.00
601	10	151.00	39.63%	0.4172	63.00
602	08	122.00	38.15%	0.4016	49.00
602	09	129.00	41.24%	0.4341	56.00
602	10	136.00	44.00%	0.4632	63.00
602	13	157.00	50.83%	0.5350	84.00
603	01	107.00	11.54%	0.1215	13.00
603	03	116.00	18.02%	0.1897	22.00
603	04	120.00	20.59%	0.2167	26.00
603	05	125.00	23.56%	0.2480	31.00
603	06	131.00	26.83%	0.2824	37.00
603	07	137.00	29.82%	0.3139	43.00
604	06	120.00	29.29%	0.3083	37.00
604	07	126.00	32.42%	0.3413	43.00
605	01	103.00	11.99%	0.1262	13.00
605	10	153.00	39.12%	0.4118	63.00
605	11	160.00	41.56%	0.4375	70.00
606	02	90.00	17.95%	0.1889	17.00
606	06	110.00	31.96%	0.3364	37.00
606	07	116.00	35.22%	0.3707	43.00
606	10	136.00	44.00%	0.4632	63.00
606	11	143.00	46.50%	0.4895	70.00
607	08	129.00	36.08%	0.3798	49.00
607	09	136.00	39.12%	0.4118	56.00
607	13	164.00	48.66%	0.5122	84.00
608	01	111.00	11.12%	0.1171	13.00
608	03	120.00	17.41%	0.1833	22.00
608	04	124.00	19.92%	0.2097	26.00
609	02	105.00	15.38%	0.1619	17.00
609	07	131.00	31.18%	0.3282	43.00
609	08	137.00	33.98%	0.3577	49.00
609	09	144.00	36.95%	0.3889	56.00
609	11	158.00	42.09%	0.4430	70.00
692	01	126.00	9.80%	0.1032	13.00
692	02	130.00	12.43%	0.1308	17.00
692	03	135.00	15.49%	0.1630	22.00
692	04	139.00	17.77%	0.1871	26.00
693	01	138.00	8.95%	0.0942	13.00
693	02	142.00	11.37%	0.1197	17.00
701	01	84.00	14.71%	0.1548	13.00
701	02	88.00	18.35%	0.1932	17.00
701	03	93.00	22.48%	0.2366	22.00
701	04	97.00	25.46%	0.2680	26.00
701	05	102.00	28.87%	0.3039	31.00
701	06	108.00	32.55%	0.3426	37.00
702	01	99.00	12.47%	0.1313	13.00
702	02	103.00	15.68%	0.1650	17.00
702	03	108.00	19.35%	0.2037	22.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
702	04	112.00	22.05%	0.2321	26.00
702	05	117.00	25.18%	0.2650	31.00
711	06	127.00	27.67%	0.2913	37.00
711	07	133.00	30.71%	0.3233	43.00
711	08	139.00	33.49%	0.3525	49.00
711	09	146.00	36.44%	0.3836	56.00
711	10	153.00	39.12%	0.4118	63.00
711	11	160.00	41.56%	0.4375	70.00
712	05	125.00	23.56%	0.2480	31.00
712	06	131.00	26.83%	0.2824	37.00
712	09	150.00	35.46%	0.3733	56.00
712	24	211.00	52.68%	0.5545	117.00
713	03	110.00	19.00%	0.2000	22.00
713	04	114.00	21.67%	0.2281	26.00
713	05	119.00	24.75%	0.2605	31.00
713	06	125.00	28.12%	0.2960	37.00
714	03	112.00	18.66%	0.1964	22.00
714	04	116.00	21.29%	0.2241	26.00
714	05	121.00	24.34%	0.2562	31.00
714	06	127.00	27.67%	0.2913	37.00
715	01	75.00	16.46%	0.1733	13.00
715	05	93.00	31.66%	0.3333	31.00
715	06	99.00	35.50%	0.3737	37.00
715	07	105.00	38.90%	0.4095	43.00
715	08	111.00	41.93%	0.4414	49.00
715	09	118.00	45.09%	0.4746	56.00
715	10	125.00	47.88%	0.5040	63.00
715	11	132.00	50.38%	0.5303	70.00
715	12	139.00	52.63%	0.5540	77.00
715	13	146.00	54.65%	0.5753	84.00
715	14	152.00	56.25%	0.5921	90.00
715	15	157.00	57.48%	0.6051	95.00
721	01	115.00	10.74%	0.1130	13.00
721	02	119.00	13.58%	0.1429	17.00
721	03	124.00	16.85%	0.1774	22.00
721	04	128.00	19.29%	0.2031	26.00
721	05	133.00	22.14%	0.2331	31.00
721	06	139.00	25.29%	0.2662	37.00
721	07	145.00	28.18%	0.2966	43.00
721	08	151.00	30.83%	0.3245	49.00
721	09	158.00	33.67%	0.3544	56.00
721	10	165.00	36.27%	0.3818	63.00
722	01	118.00	10.47%	0.1102	13.00
722	07	148.00	27.60%	0.2905	43.00
723	01	116.00	10.65%	0.1121	13.00
723	02	120.00	13.46%	0.1417	17.00
723	06	140.00	25.11%	0.2643	37.00
723	07	146.00	27.98%	0.2945	43.00
723	08	152.00	30.63%	0.3224	49.00
723	09	159.00	33.46%	0.3522	56.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
723	10	166.00	36.05%	0.3795	63.00
723	11	173.00	38.44%	0.4046	70.00
724	02	109.00	14.82%	0.1560	17.00
724	03	114.00	18.34%	0.1930	22.00
724	04	118.00	20.93%	0.2203	26.00
724	05	123.00	23.94%	0.2520	31.00
724	07	135.00	30.26%	0.3185	43.00
724	08	141.00	33.01%	0.3475	49.00
724	09	148.00	35.95%	0.3784	56.00
724	11	162.00	41.05%	0.4321	70.00
724	13	176.00	45.34%	0.4773	84.00
725	01	112.00	11.03%	0.1161	13.00
725	03	121.00	17.27%	0.1818	22.00
725	04	125.00	19.76%	0.2080	26.00
726	01	114.00	10.83%	0.1140	13.00
726	02	118.00	13.69%	0.1441	17.00
726	04	127.00	19.45%	0.2047	26.00
726	05	132.00	22.31%	0.2348	31.00
726	06	138.00	25.47%	0.2681	37.00
726	07	144.00	28.37%	0.2986	43.00
726	08	150.00	31.04%	0.3267	49.00
726	11	171.00	38.89%	0.4094	70.00
731	02	95.00	17.00%	0.1789	17.00
731	03	100.00	20.90%	0.2200	22.00
731	04	104.00	23.75%	0.2500	26.00
732	01	105.00	11.76%	0.1238	13.00
732	04	118.00	20.93%	0.2203	26.00
733	02	91.00	17.75%	0.1868	17.00
733	03	96.00	21.77%	0.2292	22.00
733	04	100.00	24.70%	0.2600	26.00
733	05	105.00	28.04%	0.2952	31.00
733	06	111.00	31.66%	0.3333	37.00
733	12	151.00	48.44%	0.5099	77.00
733	13	143.00	55.80%	0.5874	84.00
734	01	101.00	12.23%	0.1287	13.00
734	02	105.00	15.38%	0.1619	17.00
734	03	110.00	19.00%	0.2000	22.00
735	03	96.00	21.77%	0.2292	22.00
735	04	100.00	24.70%	0.2600	26.00
735	06	111.00	31.66%	0.3333	37.00
735	07	117.00	34.91%	0.3675	43.00
735	08	123.00	37.85%	0.3984	49.00
735	09	130.00	40.93%	0.4308	56.00
735	10	137.00	43.69%	0.4599	63.00
735	11	144.00	46.18%	0.4861	70.00
735	12	151.00	48.44%	0.5099	77.00
735	13	158.00	50.50%	0.5316	84.00
736	01	94.00	13.14%	0.1383	13.00
736	03	103.00	20.29%	0.2136	22.00
736	04	107.00	23.09%	0.2430	26.00

HOMEOWNERS HO-4 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
736	05	112.00	26.30%	0.2768	31.00
736	06	118.00	29.79%	0.3136	37.00
736	07	124.00	32.95%	0.3468	43.00
736	08	130.00	35.81%	0.3769	49.00
736	09	137.00	38.84%	0.4088	56.00
736	10	144.00	41.56%	0.4375	63.00
737	01	113.00	10.93%	0.1150	13.00
737	02	117.00	13.80%	0.1453	17.00
792	01	116.00	10.65%	0.1121	13.00
792	02	120.00	13.46%	0.1417	17.00
792	03	125.00	16.72%	0.1760	22.00
793	01	146.00	8.46%	0.0890	13.00
892	01	126.00	9.80%	0.1032	13.00
892	02	130.00	12.43%	0.1308	17.00
892	03	135.00	15.49%	0.1630	22.00
893	01	130.00	9.50%	0.1000	13.00
921	02	137.00	11.79%	0.1241	17.00
921	03	142.00	14.72%	0.1549	22.00
922	01	128.00	9.65%	0.1016	13.00
923	01	128.00	9.65%	0.1016	13.00
923	02	132.00	12.24%	0.1288	17.00
931	01	135.00	9.15%	0.0963	13.00
932	01	130.00	9.50%	0.1000	13.00
933	01	128.00	9.65%	0.1016	13.00
934	01	129.00	9.58%	0.1008	13.00
934	02	133.00	12.14%	0.1278	17.00
934	05	147.00	20.04%	0.2109	31.00
992	01	130.00	9.50%	0.1000	13.00
992	02	134.00	12.06%	0.1269	17.00
993	01	98.00	12.61%	0.1327	13.00

Policies zip codes not matched to a "Zip Code Group" need to be referred to Southern Oak's home office for proper rating.

**CLASSIFICATION AND KEY
FACTOR TABLES**

SOI 2000 06 Special Form (HO-6)

(2) PROTECTION / CONSTRUCTION FACTORS

Protection Class	Construction*	
	Frame	Masonry
1 - 6	1.10	1.00
7	1.33	1.00
8, 8B. 1Y – 8Y	1.33	1.00
9, 1X – 8X	1.75	1.40
10, 10W	2.22	1.65

Footnote

* Masonry Veneer is rated as Masonry. Aluminum or Plastic Siding over Frame is rated as Frame.

Key Factor Table HO-6				
Cov. "C" Amount	Key Factor		Cov. C Amount	Key Factor
\$6,000	0.3481		\$55,000	1.8896
7,000	0.3803		56,000	1.9192
8,000	0.4126		57,000	1.9489
9,000	0.453		58,000	1.9776
10,000	0.5056		59,000	2.0056
11,000	0.56		60,000	2.0247
12,000	0.6273		61,000	2.0436
13,000	0.6778		62,000	2.0621
14,000	0.7274		63,000	2.0794
15,000	0.7839		64,000	2.0974
16,000	0.8235		65,000	2.115
17,000	0.8622		66,000	2.1323
18,000	0.9067		67,000	2.1493
19,000	0.9464		68,000	2.1652
20,000	1		69,000	2.1816
21,000	1.0394		70,000	2.1977
22,000	1.0717		71,000	2.2224
23,000	1.094		72,000	2.2504
24,000	1.1042		73,000	2.2774
25,000	1.1249		74,000	2.3053
26,000	1.144		75,000	2.3333
27,000	1.1626		76,000	2.3612
28,000	1.1806		77,000	2.3891
29,000	1.1989		78,000	2.4162
30,000	1.2157		79,000	2.4441
31,000	1.2311		80,000	2.472
32,000	1.245		81,000	2.5008
33,000	1.2722		82,000	2.5287
34,000	1.3087		83,000	2.5574
35,000	1.3361		84,000	2.5854
36,000	1.3636		85,000	2.6141
37,000	1.3901		86,000	2.6429
38,000	1.4175		87,000	2.6708
39,000	1.4328		88,000	2.6996
40,000	1.4464		89,000	2.7275
41,000	1.476		90,000	2.7563
42,000	1.5057		91,000	2.785
43,000	1.5354		92,000	2.8129
44,000	1.565		93,000	2.8417
45,000	1.5947		94,000	2.8696
46,000	1.6235		95,000	2.8984
47,000	1.6531		96,000	2.9271
48,000	1.6828		97,000	2.9551
49,000	1.7125		98,000	2.9838
50,000	1.7421		99,000	3.0117
51,000	1.7718		100,000	3.0405
52,000	1.8015		Each Add'l	
53,000	1.8302		\$1,000	0.0338
54,000	1.8599			

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
005	20	472.00	69.64%	0.7331	346.00
005	21	505.00	68.10%	0.7168	362.00
005	22	520.00	68.88%	0.7250	377.00
005	23	536.00	69.65%	0.7332	393.00
005	24	535.00	72.63%	0.7645	409.00
005	25	535.00	75.65%	0.7963	426.00
007	20	651.00	50.49%	0.5315	346.00
007	21	673.00	51.10%	0.5379	362.00
007	22	688.00	52.06%	0.5480	377.00
010	08	353.00	37.41%	0.3938	139.00
010	09	374.00	40.64%	0.4278	160.00
010	10	395.00	43.53%	0.4582	181.00
010	12	438.00	48.58%	0.5114	224.00
010	13	456.00	50.63%	0.5329	243.00
010	14	473.00	52.02%	0.5476	259.00
010	15	487.00	53.26%	0.5606	273.00
010	16	502.00	54.50%	0.5737	288.00
010	17	516.00	55.60%	0.5853	302.00
010	18	529.00	56.75%	0.5974	316.00
010	19	544.00	57.81%	0.6085	331.00
010	20	559.00	58.81%	0.6190	346.00
030	13	477.00	48.39%	0.5094	243.00
030	14	493.00	49.91%	0.5254	259.00
030	22	611.00	58.62%	0.6170	377.00
030	23	627.00	59.55%	0.6268	393.00
030	24	643.00	60.43%	0.6361	409.00
030	25	660.00	61.32%	0.6455	426.00
031	12	515.00	41.33%	0.4350	224.00
031	13	534.00	43.23%	0.4551	243.00
031	14	539.00	45.65%	0.4805	259.00
031	15	564.00	45.98%	0.4840	273.00
031	16	579.00	47.25%	0.4974	288.00
031	17	582.00	49.30%	0.5189	302.00
031	18	607.00	49.46%	0.5206	316.00
031	19	611.00	51.46%	0.5417	331.00
031	20	637.00	51.60%	0.5432	346.00
031	22	668.00	53.62%	0.5644	377.00
031	23	684.00	54.59%	0.5746	393.00
031	24	700.00	55.51%	0.5843	409.00
031	25	698.00	57.98%	0.6103	426.00
032	11	454.00	42.27%	0.4449	202.00
032	12	476.00	44.71%	0.4706	224.00
032	13	495.00	46.64%	0.4909	243.00
032	14	511.00	48.15%	0.5068	259.00
032	15	525.00	49.40%	0.5200	273.00
032	16	540.00	50.66%	0.5333	288.00
032	17	554.00	51.78%	0.5451	302.00
032	18	568.00	52.85%	0.5563	316.00
032	19	583.00	53.94%	0.5678	331.00
032	20	598.00	54.97%	0.5786	346.00
032	21	614.00	56.01%	0.5896	362.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
032	22	611.00	58.62%	0.6170	377.00
032	23	612.00	61.01%	0.6422	393.00
032	24	611.00	63.59%	0.6694	409.00
032	25	628.00	64.44%	0.6783	426.00
033	11	474.00	40.49%	0.4262	202.00
033	12	496.00	42.90%	0.4516	224.00
033	13	515.00	44.82%	0.4718	243.00
033	14	517.00	47.60%	0.5010	259.00
033	16	546.00	50.11%	0.5275	288.00
033	18	574.00	52.30%	0.5505	316.00
033	19	589.00	53.39%	0.5620	331.00
034	11	520.00	36.91%	0.3885	202.00
034	12	542.00	39.26%	0.4133	224.00
034	13	561.00	41.15%	0.4332	243.00
034	14	577.00	42.65%	0.4489	259.00
034	15	591.00	43.88%	0.4619	273.00
034	16	606.00	45.14%	0.4752	288.00
034	17	620.00	46.27%	0.4871	302.00
034	18	634.00	47.35%	0.4984	316.00
034	19	649.00	48.45%	0.5100	331.00
034	20	648.00	50.73%	0.5340	346.00
034	21	664.00	51.79%	0.5452	362.00
034	22	647.00	55.36%	0.5827	377.00
034	23	646.00	57.80%	0.6084	393.00
034	24	679.00	57.23%	0.6024	409.00
035	11	399.00	48.10%	0.5063	202.00
035	12	421.00	50.55%	0.5321	224.00
035	13	440.00	52.47%	0.5523	243.00
035	14	456.00	53.96%	0.5680	259.00
035	15	470.00	55.19%	0.5809	273.00
035	17	499.00	57.49%	0.6052	302.00
035	18	496.00	60.52%	0.6371	316.00
035	20	495.00	66.41%	0.6990	346.00
035	21	500.00	68.78%	0.7240	362.00
035	22	499.00	71.77%	0.7555	377.00
035	23	501.00	74.52%	0.7844	393.00
035	24	497.00	78.18%	0.8229	409.00
037	10	543.00	31.66%	0.3333	181.00
037	11	564.00	34.03%	0.3582	202.00
037	12	586.00	36.32%	0.3823	224.00
037	13	605.00	38.16%	0.4017	243.00
037	14	621.00	39.62%	0.4171	259.00
037	15	635.00	40.84%	0.4299	273.00
037	16	650.00	42.09%	0.4431	288.00
037	17	664.00	43.21%	0.4548	302.00
037	18	678.00	44.28%	0.4661	316.00
037	19	687.00	45.77%	0.4818	331.00
037	20	688.00	47.78%	0.5029	346.00
037	21	686.00	50.13%	0.5277	362.00
037	22	677.00	52.91%	0.5569	377.00
037	23	683.00	54.66%	0.5754	393.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
038	03	354.00	14.22%	0.1497	53.00
038	06	419.00	22.90%	0.2411	101.00
038	07	432.00	26.17%	0.2755	119.00
038	09	478.00	31.80%	0.3347	160.00
038	10	499.00	34.46%	0.3627	181.00
038	11	520.00	36.91%	0.3885	202.00
038	12	542.00	39.26%	0.4133	224.00
038	13	561.00	41.15%	0.4332	243.00
038	14	577.00	42.65%	0.4489	259.00
038	15	591.00	43.88%	0.4619	273.00
038	16	606.00	45.14%	0.4752	288.00
038	17	620.00	46.27%	0.4871	302.00
038	18	634.00	47.35%	0.4984	316.00
038	19	638.00	49.29%	0.5188	331.00
038	20	636.00	51.68%	0.5440	346.00
038	21	636.00	54.07%	0.5692	362.00
038	22	635.00	56.40%	0.5937	377.00
038	23	633.00	58.99%	0.6209	393.00
039	01	196.00	13.09%	0.1378	27.00
039	02	208.00	17.81%	0.1875	39.00
039	03	222.00	22.68%	0.2387	53.00
039	04	237.00	27.26%	0.2869	68.00
039	05	253.00	31.54%	0.3320	84.00
039	06	270.00	35.54%	0.3741	101.00
039	08	308.00	42.87%	0.4513	139.00
039	11	371.00	51.73%	0.5445	202.00
040	01	207.00	12.39%	0.1304	27.00
041	01	227.00	11.30%	0.1189	27.00
041	02	239.00	15.50%	0.1632	39.00
041	03	253.00	19.90%	0.2095	53.00
041	04	268.00	24.10%	0.2537	68.00
042	05	288.00	27.71%	0.2917	84.00
042	06	251.00	38.23%	0.4024	101.00
042	08	289.00	45.70%	0.4810	139.00
042	09	310.00	49.03%	0.5161	160.00
042	10	331.00	51.95%	0.5468	181.00
042	11	352.00	54.52%	0.5739	202.00
042	13	393.00	58.74%	0.6183	243.00
042	14	421.00	58.44%	0.6152	259.00
042	15	423.00	61.31%	0.6454	273.00
042	16	426.00	64.23%	0.6761	288.00
042	17	425.00	67.51%	0.7106	302.00
043	01	217.00	11.82%	0.1244	27.00
043	02	229.00	16.18%	0.1703	39.00
043	03	243.00	20.72%	0.2181	53.00
043	04	258.00	25.04%	0.2636	68.00
043	05	274.00	29.13%	0.3066	84.00
043	06	291.00	32.97%	0.3471	101.00
043	07	309.00	36.58%	0.3851	119.00
043	08	329.00	40.14%	0.4225	139.00
043	09	350.00	43.42%	0.4571	160.00
043	10	371.00	46.35%	0.4879	181.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
043	11	392.00	48.95%	0.5153	202.00
043	12	404.00	52.68%	0.5545	224.00
043	13	401.00	57.57%	0.6060	243.00
046	07	347.00	32.58%	0.3429	119.00
046	08	367.00	35.98%	0.3787	139.00
046	09	388.00	39.18%	0.4124	160.00
046	10	409.00	42.04%	0.4425	181.00
046	11	430.00	44.63%	0.4698	202.00
046	12	450.00	47.29%	0.4978	224.00
046	13	450.00	51.30%	0.5400	243.00
046	14	449.00	54.80%	0.5768	259.00
046	15	448.00	57.89%	0.6094	273.00
046	16	456.00	60.00%	0.6316	288.00
046	17	447.00	64.18%	0.6756	302.00
046	22	527.00	67.96%	0.7154	377.00
047	04	254.00	25.43%	0.2677	68.00
047	05	270.00	29.55%	0.3111	84.00
047	06	287.00	33.43%	0.3519	101.00
047	07	293.00	38.58%	0.4061	119.00
047	08	293.00	45.07%	0.4744	139.00
047	09	292.00	52.05%	0.5479	160.00
047	10	290.00	59.29%	0.6241	181.00
047	11	322.00	59.59%	0.6273	202.00
047	12	362.00	58.79%	0.6188	224.00
049	02	231.00	16.04%	0.1688	39.00
049	03	245.00	20.55%	0.2163	53.00
049	04	260.00	24.84%	0.2615	68.00
050	03	242.00	20.81%	0.2190	53.00
050	04	257.00	25.14%	0.2646	68.00
050	05	273.00	29.23%	0.3077	84.00
057	04	266.00	24.28%	0.2556	68.00
057	06	299.00	32.09%	0.3378	101.00
057	07	307.00	36.82%	0.3876	119.00
057	09	358.00	42.46%	0.4469	160.00
057	10	379.00	45.37%	0.4776	181.00
057	11	390.00	49.20%	0.5179	202.00
057	12	422.00	50.43%	0.5308	224.00
057	13	431.00	53.56%	0.5638	243.00
057	14	457.00	53.84%	0.5667	259.00
057	15	461.00	56.26%	0.5922	273.00
062	02	200.00	18.53%	0.1950	39.00
062	03	214.00	23.53%	0.2477	53.00
062	05	245.00	32.58%	0.3429	84.00
062	06	262.00	36.62%	0.3855	101.00
062	07	280.00	40.38%	0.4250	119.00
062	08	300.00	44.01%	0.4633	139.00
062	09	321.00	47.35%	0.4984	160.00
063	01	135.00	19.00%	0.2000	27.00
063	02	147.00	25.20%	0.2653	39.00
063	03	161.00	31.27%	0.3292	53.00
063	04	176.00	36.71%	0.3864	68.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
063	05	192.00	41.56%	0.4375	84.00
063	06	209.00	45.91%	0.4833	101.00
063	08	224.00	58.95%	0.6205	139.00
063	09	256.00	59.38%	0.6250	160.00
063	11	310.00	61.90%	0.6516	202.00
064	02	189.00	19.60%	0.2063	39.00
064	03	203.00	24.80%	0.2611	53.00
064	04	218.00	29.63%	0.3119	68.00
064	05	234.00	34.11%	0.3590	84.00
064	06	251.00	38.23%	0.4024	101.00
064	07	269.00	42.03%	0.4424	119.00
064	08	289.00	45.70%	0.4810	139.00
064	09	294.00	51.70%	0.5442	160.00
064	10	292.00	58.89%	0.6199	181.00
064	11	322.00	59.59%	0.6273	202.00
064	12	344.00	61.86%	0.6512	224.00
064	13	363.00	63.59%	0.6694	243.00
064	14	379.00	64.92%	0.6834	259.00
080	03	235.00	21.42%	0.2255	53.00
080	04	250.00	25.84%	0.2720	68.00
080	05	266.00	30.00%	0.3158	84.00
080	06	283.00	33.91%	0.3569	101.00
080	07	301.00	37.55%	0.3953	119.00
080	08	321.00	41.14%	0.4330	139.00
080	09	334.00	45.51%	0.4790	160.00
081	05	366.00	21.80%	0.2295	84.00
081	06	383.00	25.05%	0.2637	101.00
081	07	401.00	28.20%	0.2968	119.00
081	08	421.00	31.37%	0.3302	139.00
081	09	442.00	34.39%	0.3620	160.00
081	10	463.00	37.14%	0.3909	181.00
081	11	484.00	39.65%	0.4174	202.00
081	12	506.00	42.06%	0.4427	224.00
081	13	503.00	45.89%	0.4831	243.00
081	14	503.00	48.92%	0.5149	259.00
081	15	502.00	51.66%	0.5438	273.00
081	16	522.00	52.41%	0.5517	288.00
090	01	196.00	13.09%	0.1378	27.00
090	02	208.00	17.81%	0.1875	39.00
090	03	222.00	22.68%	0.2387	53.00
090	04	237.00	27.26%	0.2869	68.00
159	03	172.00	29.27%	0.3081	53.00
159	04	187.00	34.54%	0.3636	68.00
159	06	220.00	43.61%	0.4591	101.00
159	07	238.00	47.50%	0.5000	119.00
181	08	273.00	48.37%	0.5092	139.00
181	09	294.00	51.70%	0.5442	160.00
181	10	315.00	54.59%	0.5746	181.00
181	11	336.00	57.11%	0.6012	202.00
181	12	358.00	59.44%	0.6257	224.00
181	16	422.00	64.84%	0.6825	288.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
181	17	436.00	65.81%	0.6927	302.00
182	12	432.00	49.26%	0.5185	224.00
182	15	481.00	53.92%	0.5676	273.00
182	16	496.00	55.16%	0.5806	288.00
182	17	510.00	56.26%	0.5922	302.00
182	18	524.00	57.29%	0.6031	316.00
182	19	539.00	58.34%	0.6141	331.00
183	08	329.00	40.14%	0.4225	139.00
183	09	350.00	43.42%	0.4571	160.00
183	10	371.00	46.35%	0.4879	181.00
183	12	414.00	51.40%	0.5411	224.00
183	17	492.00	58.31%	0.6138	302.00
183	18	506.00	59.33%	0.6245	316.00
183	19	521.00	60.35%	0.6353	331.00
192	01	235.00	10.92%	0.1149	27.00
192	02	247.00	15.00%	0.1579	39.00
193	01	197.00	13.02%	0.1371	27.00
292	01	199.00	12.89%	0.1357	27.00
293	01	199.00	12.89%	0.1357	27.00
361	11	452.00	42.46%	0.4469	202.00
361	12	488.00	43.61%	0.4590	224.00
361	14	509.00	48.34%	0.5088	259.00
361	15	537.00	48.30%	0.5084	273.00
361	17	552.00	51.97%	0.5471	302.00
361	18	566.00	53.04%	0.5583	316.00
361	19	595.00	52.85%	0.5563	331.00
361	20	622.00	52.85%	0.5563	346.00
361	21	623.00	55.20%	0.5811	362.00
361	22	619.00	57.86%	0.6090	377.00
361	23	635.00	58.80%	0.6189	393.00
361	24	651.00	59.69%	0.6283	409.00
362	11	367.00	52.29%	0.5504	202.00
362	12	389.00	54.70%	0.5758	224.00
362	14	424.00	58.03%	0.6108	259.00
362	16	453.00	60.40%	0.6358	288.00
362	17	467.00	61.44%	0.6467	302.00
362	18	481.00	62.42%	0.6570	316.00
362	19	496.00	63.39%	0.6673	331.00
362	20	511.00	64.32%	0.6771	346.00
362	21	527.00	65.26%	0.6869	362.00
362	22	542.00	66.08%	0.6956	377.00
362	23	558.00	66.91%	0.7043	393.00
392	01	199.00	12.89%	0.1357	27.00
393	01	200.00	12.83%	0.1350	27.00
492	01	189.00	13.58%	0.1429	27.00
492	02	201.00	18.43%	0.1940	39.00
493	01	197.00	13.02%	0.1371	27.00
511	02	213.00	17.39%	0.1831	39.00
511	03	227.00	22.18%	0.2335	53.00
511	04	242.00	26.70%	0.2810	68.00
511	05	258.00	30.93%	0.3256	84.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
512	02	241.00	15.37%	0.1618	39.00
512	03	255.00	19.74%	0.2078	53.00
531	03	162.00	31.08%	0.3272	53.00
531	04	177.00	36.50%	0.3842	68.00
531	05	193.00	41.34%	0.4352	84.00
531	06	210.00	45.70%	0.4810	101.00
532	01	176.00	14.57%	0.1534	27.00
532	02	188.00	19.70%	0.2074	39.00
532	03	202.00	24.93%	0.2624	53.00
533	01	172.00	14.92%	0.1570	27.00
533	02	184.00	20.14%	0.2120	39.00
533	03	198.00	25.43%	0.2677	53.00
533	04	208.00	31.06%	0.3269	68.00
533	05	222.00	35.95%	0.3784	84.00
541	08	339.00	38.95%	0.4100	139.00
541	09	360.00	42.22%	0.4444	160.00
541	10	381.00	45.13%	0.4751	181.00
541	11	402.00	47.74%	0.5025	202.00
541	12	424.00	50.19%	0.5283	224.00
541	13	443.00	52.11%	0.5485	243.00
541	14	459.00	53.61%	0.5643	259.00
541	15	473.00	54.83%	0.5772	273.00
541	16	488.00	56.07%	0.5902	288.00
541	17	502.00	57.15%	0.6016	302.00
541	18	511.00	58.75%	0.6184	316.00
541	25	626.00	64.65%	0.6805	426.00
542	06	233.00	41.18%	0.4335	101.00
542	07	245.00	46.14%	0.4857	119.00
542	09	292.00	52.05%	0.5479	160.00
542	10	307.00	56.01%	0.5896	181.00
542	11	334.00	57.46%	0.6048	202.00
542	12	352.00	60.46%	0.6364	224.00
542	13	371.00	62.23%	0.6550	243.00
542	14	391.00	62.93%	0.6624	259.00
542	15	405.00	64.04%	0.6741	273.00
542	16	411.00	66.57%	0.7007	288.00
542	17	404.00	71.01%	0.7475	302.00
542	18	402.00	74.68%	0.7861	316.00
542	19	401.00	78.41%	0.8254	331.00
551	05	234.00	34.11%	0.3590	84.00
551	06	251.00	38.23%	0.4024	101.00
551	07	269.00	42.03%	0.4424	119.00
551	08	289.00	45.70%	0.4810	139.00
551	09	311.00	48.88%	0.5145	160.00
551	10	331.00	51.95%	0.5468	181.00
551	11	352.00	54.52%	0.5739	202.00
551	12	374.00	56.90%	0.5989	224.00
551	13	394.00	58.60%	0.6168	243.00
551	14	409.00	60.16%	0.6333	259.00
551	15	411.00	63.10%	0.6642	273.00
551	16	411.00	66.57%	0.7007	288.00
551	17	428.00	67.03%	0.7056	302.00
551	22	528.00	67.83%	0.7140	377.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
551	23	519.00	71.93%	0.7572	393.00
552	04	162.00	39.88%	0.4198	68.00
552	05	178.00	44.83%	0.4719	84.00
552	06	195.00	49.20%	0.5179	101.00
552	07	213.00	53.08%	0.5587	119.00
553	05	175.00	45.60%	0.4800	84.00
553	06	192.00	49.97%	0.5260	101.00
553	07	210.00	53.84%	0.5667	119.00
554	06	293.00	32.75%	0.3447	101.00
554	07	311.00	36.35%	0.3826	119.00
554	08	331.00	39.89%	0.4199	139.00
554	09	352.00	43.18%	0.4545	160.00
554	10	373.00	46.10%	0.4853	181.00
554	11	378.00	50.77%	0.5344	202.00
554	12	374.00	56.90%	0.5989	224.00
554	13	375.00	61.56%	0.6480	243.00
554	14	375.00	65.62%	0.6907	259.00
554	15	387.00	67.01%	0.7054	273.00
554	16	402.00	68.06%	0.7164	288.00
555	05	185.00	43.14%	0.4541	84.00
555	06	202.00	47.50%	0.5000	101.00
555	07	220.00	51.39%	0.5409	119.00
561	04	275.00	23.49%	0.2473	68.00
561	06	308.00	31.15%	0.3279	101.00
561	07	326.00	34.68%	0.3650	119.00
561	08	346.00	38.16%	0.4017	139.00
561	09	367.00	41.42%	0.4360	160.00
561	10	388.00	44.32%	0.4665	181.00
561	11	409.00	46.92%	0.4939	202.00
561	12	431.00	49.37%	0.5197	224.00
561	13	450.00	51.30%	0.5400	243.00
561	17	509.00	56.36%	0.5933	302.00
562	05	252.00	31.66%	0.3333	84.00
562	08	307.00	43.02%	0.4528	139.00
562	09	328.00	46.34%	0.4878	160.00
562	10	349.00	49.27%	0.5186	181.00
562	11	370.00	51.86%	0.5459	202.00
562	12	392.00	54.28%	0.5714	224.00
562	13	411.00	56.16%	0.5912	243.00
562	14	427.00	57.63%	0.6066	259.00
562	15	429.00	60.46%	0.6364	273.00
562	17	440.00	65.21%	0.6864	302.00
562	18	438.00	68.54%	0.7215	316.00
562	19	457.00	68.81%	0.7243	331.00
581	06	290.00	33.09%	0.3483	101.00
581	09	349.00	43.56%	0.4585	160.00
581	10	370.00	46.47%	0.4892	181.00
581	11	391.00	49.08%	0.5166	202.00
581	13	432.00	53.44%	0.5625	243.00
581	14	448.00	54.92%	0.5781	259.00
581	17	491.00	58.43%	0.6151	302.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
581	18	505.00	59.44%	0.6257	316.00
582	06	319.00	30.08%	0.3166	101.00
582	07	337.00	33.54%	0.3531	119.00
582	09	378.00	40.21%	0.4233	160.00
582	10	399.00	43.09%	0.4536	181.00
582	11	420.00	45.70%	0.4810	202.00
582	12	431.00	49.37%	0.5197	224.00
582	13	461.00	50.07%	0.5271	243.00
582	15	480.00	54.04%	0.5688	273.00
582	16	506.00	54.07%	0.5692	288.00
582	17	520.00	55.18%	0.5808	302.00
583	07	253.00	44.69%	0.4704	119.00
583	08	297.00	44.46%	0.4680	139.00
583	09	318.00	47.79%	0.5031	160.00
583	10	339.00	50.72%	0.5339	181.00
583	11	360.00	53.30%	0.5611	202.00
583	12	358.00	59.44%	0.6257	224.00
583	13	401.00	57.57%	0.6060	243.00
583	14	403.00	61.06%	0.6427	259.00
583	15	393.00	66.00%	0.6947	273.00
583	16	400.00	68.40%	0.7200	288.00
583	17	400.00	71.73%	0.7550	302.00
591	02	153.00	24.22%	0.2549	39.00
591	03	167.00	30.15%	0.3174	53.00
591	04	179.00	36.09%	0.3799	68.00
592	01	154.00	16.65%	0.1753	27.00
592	02	166.00	22.32%	0.2349	39.00
592	04	195.00	33.13%	0.3487	68.00
593	01	203.00	12.64%	0.1330	27.00
593	02	215.00	17.23%	0.1814	39.00
594	01	178.00	14.41%	0.1517	27.00
594	02	190.00	19.50%	0.2053	39.00
594	04	219.00	29.50%	0.3105	68.00
594	05	235.00	33.95%	0.3574	84.00
595	06	273.00	35.15%	0.3700	101.00
595	07	291.00	38.85%	0.4089	119.00
595	08	311.00	42.46%	0.4469	139.00
595	09	332.00	45.78%	0.4819	160.00
596	01	156.00	16.44%	0.1731	27.00
596	02	168.00	22.05%	0.2321	39.00
601	01	129.00	19.88%	0.2093	27.00
601	06	203.00	47.26%	0.4975	101.00
601	07	221.00	51.16%	0.5385	119.00
601	08	241.00	54.80%	0.5768	139.00
601	09	262.00	58.02%	0.6107	160.00
601	10	283.00	60.76%	0.6396	181.00
602	08	313.00	42.19%	0.4441	139.00
602	09	334.00	45.51%	0.4790	160.00
602	10	355.00	48.44%	0.5099	181.00
602	13	417.00	55.36%	0.5827	243.00
603	01	180.00	14.25%	0.1500	27.00

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Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
603	03	206.00	24.44%	0.2573	53.00
603	04	221.00	29.23%	0.3077	68.00
603	05	237.00	33.67%	0.3544	84.00
603	06	254.00	37.77%	0.3976	101.00
603	07	272.00	41.56%	0.4375	119.00
604	06	266.00	36.07%	0.3797	101.00
604	07	284.00	39.81%	0.4190	119.00
605	01	145.00	17.69%	0.1862	27.00
605	10	299.00	57.51%	0.6054	181.00
605	11	320.00	59.97%	0.6313	202.00
606	02	188.00	19.70%	0.2074	39.00
606	06	250.00	38.38%	0.4040	101.00
606	07	268.00	42.18%	0.4440	119.00
606	10	330.00	52.11%	0.5485	181.00
606	11	351.00	54.67%	0.5755	202.00
607	08	300.00	44.01%	0.4633	139.00
607	09	321.00	47.35%	0.4984	160.00
607	13	404.00	57.14%	0.6015	243.00
608	01	133.00	19.29%	0.2030	27.00
608	03	159.00	31.66%	0.3333	53.00
608	04	174.00	37.13%	0.3908	68.00
609	02	193.00	19.20%	0.2021	39.00
609	07	273.00	41.41%	0.4359	119.00
609	08	293.00	45.07%	0.4744	139.00
609	09	314.00	48.41%	0.5096	160.00
609	11	356.00	53.90%	0.5674	202.00
692	01	196.00	13.09%	0.1378	27.00
692	02	208.00	17.81%	0.1875	39.00
692	03	222.00	22.68%	0.2387	53.00
692	04	237.00	27.26%	0.2869	68.00
693	01	203.00	12.64%	0.1330	27.00
693	02	215.00	17.23%	0.1814	39.00
701	01	164.00	15.64%	0.1646	27.00
701	02	176.00	21.05%	0.2216	39.00
701	03	190.00	26.50%	0.2789	53.00
701	04	205.00	31.51%	0.3317	68.00
701	05	221.00	36.11%	0.3801	84.00
701	06	238.00	40.32%	0.4244	101.00
702	01	175.00	14.66%	0.1543	27.00
702	02	187.00	19.82%	0.2086	39.00
702	03	201.00	25.05%	0.2637	53.00
702	04	216.00	29.91%	0.3148	68.00
702	05	232.00	34.40%	0.3621	84.00
711	06	318.00	30.17%	0.3176	101.00
711	07	336.00	33.65%	0.3542	119.00
711	08	356.00	37.09%	0.3904	139.00
711	09	377.00	40.32%	0.4244	160.00
711	10	398.00	43.21%	0.4548	181.00
711	11	419.00	45.80%	0.4821	202.00
712	05	234.00	34.11%	0.3590	84.00
712	06	251.00	38.23%	0.4024	101.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
712	09	310.00	49.03%	0.5161	160.00
712	24	559.00	69.51%	0.7317	409.00
713	03	176.00	28.60%	0.3011	53.00
713	04	191.00	33.82%	0.3560	68.00
713	05	207.00	38.55%	0.4058	84.00
713	06	224.00	42.84%	0.4509	101.00
714	03	225.00	22.38%	0.2356	53.00
714	04	240.00	26.91%	0.2833	68.00
714	05	256.00	31.17%	0.3281	84.00
714	06	273.00	35.15%	0.3700	101.00
715	01	207.00	12.39%	0.1304	27.00
715	05	264.00	30.23%	0.3182	84.00
715	06	281.00	34.14%	0.3594	101.00
715	07	299.00	37.81%	0.3980	119.00
715	08	319.00	41.39%	0.4357	139.00
715	09	340.00	44.71%	0.4706	160.00
715	10	346.00	49.69%	0.5231	181.00
715	11	334.00	57.46%	0.6048	202.00
715	12	356.00	59.77%	0.6292	224.00
715	13	351.00	65.77%	0.6923	243.00
715	14	367.00	67.04%	0.7057	259.00
715	15	381.00	68.07%	0.7165	273.00
721	01	201.00	12.76%	0.1343	27.00
721	02	213.00	17.39%	0.1831	39.00
721	03	227.00	22.18%	0.2335	53.00
721	04	242.00	26.70%	0.2810	68.00
721	05	258.00	30.93%	0.3256	84.00
721	06	275.00	34.89%	0.3673	101.00
721	07	293.00	38.58%	0.4061	119.00
721	08	313.00	42.19%	0.4441	139.00
721	09	334.00	45.51%	0.4790	160.00
721	10	355.00	48.44%	0.5099	181.00
722	01	152.00	16.87%	0.1776	27.00
722	07	244.00	46.33%	0.4877	119.00
723	01	270.00	9.50%	0.1000	27.00
723	02	282.00	13.14%	0.1383	39.00
723	06	344.00	27.89%	0.2936	101.00
723	07	362.00	31.23%	0.3287	119.00
723	08	382.00	34.57%	0.3639	139.00
723	09	403.00	37.72%	0.3970	160.00
723	10	424.00	40.56%	0.4269	181.00
723	11	445.00	43.12%	0.4539	202.00
724	02	310.00	11.95%	0.1258	39.00
724	03	324.00	15.54%	0.1636	53.00
724	04	339.00	19.06%	0.2006	68.00
724	05	355.00	22.48%	0.2366	84.00
724	07	390.00	28.98%	0.3051	119.00
724	08	410.00	32.21%	0.3390	139.00
724	09	431.00	35.26%	0.3712	160.00
724	11	473.00	40.57%	0.4271	202.00
724	13	514.00	44.92%	0.4728	243.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
725	01	136.00	18.86%	0.1985	27.00
725	03	162.00	31.08%	0.3272	53.00
725	04	177.00	36.50%	0.3842	68.00
726	01	171.00	15.00%	0.1579	27.00
726	02	183.00	20.24%	0.2131	39.00
726	04	212.00	30.48%	0.3208	68.00
726	05	228.00	35.00%	0.3684	84.00
726	06	245.00	39.16%	0.4122	101.00
726	07	263.00	42.99%	0.4525	119.00
726	08	283.00	46.66%	0.4912	139.00
726	11	346.00	55.46%	0.5838	202.00
731	02	172.00	21.54%	0.2267	39.00
731	03	186.00	27.07%	0.2849	53.00
731	04	201.00	32.14%	0.3383	68.00
732	01	155.00	16.55%	0.1742	27.00
732	04	196.00	32.96%	0.3469	68.00
733	02	168.00	22.05%	0.2321	39.00
733	03	182.00	27.66%	0.2912	53.00
733	04	197.00	32.79%	0.3452	68.00
733	05	213.00	37.47%	0.3944	84.00
733	06	230.00	41.71%	0.4391	101.00
733	12	353.00	60.29%	0.6346	224.00
733	13	372.00	62.05%	0.6532	243.00
734	01	155.00	16.55%	0.1742	27.00
734	02	167.00	22.18%	0.2335	39.00
734	03	181.00	27.82%	0.2928	53.00
735	03	258.00	19.51%	0.2054	53.00
735	04	273.00	23.66%	0.2491	68.00
735	06	306.00	31.36%	0.3301	101.00
735	07	324.00	34.89%	0.3673	119.00
735	08	344.00	38.39%	0.4041	139.00
735	09	365.00	41.65%	0.4384	160.00
735	10	386.00	44.55%	0.4689	181.00
735	11	384.00	49.97%	0.5260	202.00
735	12	374.00	56.90%	0.5989	224.00
735	13	382.00	60.43%	0.6361	243.00
736	01	158.00	16.24%	0.1709	27.00
736	03	185.00	27.22%	0.2865	53.00
736	04	200.00	32.30%	0.3400	68.00
736	05	216.00	36.95%	0.3889	84.00
736	06	233.00	41.18%	0.4335	101.00
736	07	241.00	46.91%	0.4938	119.00
736	08	241.00	54.80%	0.5768	139.00
736	09	262.00	58.02%	0.6107	160.00
736	10	283.00	60.76%	0.6396	181.00
737	01	161.00	15.93%	0.1677	27.00
737	02	173.00	21.41%	0.2254	39.00
792	01	210.00	12.22%	0.1286	27.00
792	02	222.00	16.69%	0.1757	39.00
792	03	236.00	21.34%	0.2246	53.00
793	01	207.00	12.39%	0.1304	27.00

HOMEOWNERS HO-6 RATES

Non-Wind Territory Code	Wind Territory Code	Base Class Premium	Hurricane Premium Percentage	Windstorm Discount Factor	Wind Exclusion Credit
892	01	202.00	12.70%	0.1337	27.00
892	02	214.00	17.31%	0.1822	39.00
892	03	228.00	22.09%	0.2325	53.00
893	01	197.00	13.02%	0.1371	27.00
921	02	213.00	17.39%	0.1831	39.00
921	03	227.00	22.18%	0.2335	53.00
922	01	197.00	13.02%	0.1371	27.00
923	01	196.00	13.09%	0.1378	27.00
923	02	208.00	17.81%	0.1875	39.00
931	01	197.00	13.02%	0.1371	27.00
932	01	197.00	13.02%	0.1371	27.00
933	01	197.00	13.02%	0.1371	27.00
934	01	186.00	13.79%	0.1452	27.00
934	02	198.00	18.72%	0.1970	39.00
934	05	243.00	32.84%	0.3457	84.00
992	01	197.00	13.02%	0.1371	27.00
992	02	209.00	17.73%	0.1866	39.00
993	01	198.00	12.96%	0.1364	27.00

Policies zip codes not matched to a "Zip Code Group" need to be referred to Southern Oak's home office for proper rating.

County	Non-Wind Territory Code
Note: () indicates territory definitions on following pages.	
Alachua	192
Baker	292
Bay (1)	601
Bay (2)	721
Bradford	392
Brevard (3)	57
Brevard (4)	64
Broward (5)	361
Broward, Ft Lauderdale & Hollywood (I)	35
Broward (6)	37
Calhoun	193
Charlotte (7)	581
Charlotte (8)	711
Citrus (9)	591
Citrus (10)	731
Clay	492
Collier (11)	541
Collier (12)	551
Columbia	293
Dade (13)	31
Dade, Hialeah	33
Dade, Miami	32
Dade, Miami Beach	30
Dade (14)	34
DeSoto	712
Dixie (15)	592
Dixie (16)	732
Duval (17)	41
Duval, Jacksonville (II)	39
Duval (18)	40
Escambia (19)	602
Escambia (20)	43
Flagler (21)	531
Flager (22)	701
Franklin	603
Gadsden	393
Gilchrist	923
Glades	552
Gulf (23)	604
Gulf (24)	722
Hamilton	493
Hardee	713
Hendry	553
Hernando (25)	159
Hernando (26)	733
Highlands	714
Hillsborough (27)	80
Hillsborough, Tampa	47
Holmes	593
Indian River (28)	181
Indian River (29)	561

County	Non-Wind Territory Code
Note: () indicates territory definitions on following pages.	
Jackson	693
Jefferson (30)	605
Jefferson (31)	793
Lafayette	893
Lake	692
Lee (32)	542
Lee (33)	554
Leon	993
Levy (34)	594
Levy (35)	734
Liberty	931
Madison	932
Manatee (36)	582
Manatee (37)	735
Marion	792
Martin (38)	182
Martin (39)	10
Monroe (40)	5
Monroe, Key West	7
Nassau (41)	532
Nassau (42)	892
Okaloosa (43)	606
Okaloosa (44)	723
Okeechobee	555
Orange (45)	90
Orange, Orlando	49
Osceola	511
Palm Beach (46)	362
Palm Beach (47)	38
Pasco (48)	595
Pasco (49)	736
Pinellas, St Petersburg	46
Pinellas (50)	42
Pinellas (51)	81
Polk	50
Putnam	992
St Johns (52)	533
St Johns (53)	702
St Lucie (54)	183
St Lucie (55)	562
Santa Rosa (56)	607
Santa Rosa (57)	724
Sarasota (58)	583
Sarasota (59)	715
Seminole	512
Sumter	921
Suwannee	933
Taylor (60)	596
Taylor (61)	737
Union	922
Volusia (62)	62

County	Non-Wind Territory Code
Note: () indicates territory definitions on following pages.	
Volusia (63)	63
Wakulla (64)	608
Wakulla (65)	725
Walton (66)	609
Walton (67)	726
Washington	934

**APPENDIX
NON-WIND TERRITORY CODE DEFINITIONS**

- NOTES:** **I.** Fort Lauderdale and Hollywood - All areas excluding eastern portions east of the West Bank of the Intracoastal Waterway
II. Jacksonville - All of Jacksonville except areas East of the West Bank of the Intracoastal Waterway.

When a number is shown after the County, refer to the territory description listed below in numerical order (1-67).

- (1) All areas south of the North Bank of the Intracoastal Waterway.
- (2) Remainder of County.
- (3) All areas east of the West Bank of the Intracoastal Waterway.
- (4) Remainder of County.
- (5) All areas including eastern portion of Fort Lauderdale and Hollywood, east of the West Bank of the Intracoastal Waterway.
- (6) Remainder of County except for the cities of Fort Lauderdale and Hollywood.
- (7) All areas west of Myakka River and Charlotte Harbor.
- (8) Remainder of County.
- (9) Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly west of U.S. Highway No. 19.
- (10) Remainder of County.
- (11) All areas west of Highway 41.
- (12) Remainder of County.
- (13) All areas east of the West Bank of the Intracoastal Waterway except for the City of Miami Beach.
- (14) Remainder of County except for the cities of Hialeah, Miami and Miami Beach.
- (15) Towns of Horseshoe Beach, Jena, Stewart City and Suwanee and other towns or communities lying wholly south or west of U.S. Highway No. 19.
- (16) Remainder of County.
- (17) All areas including Jacksonville situated east of the West Bank of the Intracoastal Waterway.
- (18) Remainder of County except for Jacksonville and areas east of the West Bank of the Intracoastal Waterway.
- (19) All areas including southern portion of Pensacola, south of the North Bank of the Intracoastal Waterway.
- (20) Remainder of County.
- (21) All areas east of the West Bank of the Intracoastal Waterway.
- (22) Remainder of County.
- (23) All areas south of the North Bank of the Intracoastal Waterway.
- (24) Remainder of County.
- (25) Towns of Bayport and Pine Island and any other towns or communities lying wholly west of U.S. Highway No. 19.
- (26) Remainder of County.
- (27) All areas except for the City of Tampa.
- (28) All areas east of the West Bank of the Intracoastal Waterway.
- (29) Remainder of County.
- (30) All areas south of the U.S. Highway No. 98 (Florida State Highway No. 30).
- (31) Remainder of County.
- (32) All beaches and islands lying west of the mainland, including the town of Punta Rassa.
- (33) Remainder of County.
- (34) All areas west of that portion of U.S. Highway No. 19 south of the intersection of Highway No. 19 and State Road No. 336, and the towns of Cedar Key, Ellzey, Rosewood, Summer and any other towns or communities lying wholly to the west of that portion of U.S. highway No. 19 north of intersection of Highway No. 19 and State Road 336.
- (35) Remainder of County.
- (36) Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach and Terra Ceia, including all beaches and islands west of the mainland.
- (37) Remainder of County.
- (38) All areas east of the West Bank of the Intracoastal Waterway.
- (39) Remainder of County.
- (40) All areas except for the City of Key West.
- (41) All areas east of the West Bank of the Intracoastal Waterway.
- (42) Remainder of County.
- (43) All areas south of the North Bank of the Intracoastal Waterway.
- (44) Remainder of County.
- (45) All areas except for the City of Orlando.
- (46) All areas east of the West Bank of the Intracoastal Waterway.
- (47) Remainder of County.
- (48) Town of Aripeka and other towns or communities lying wholly west of U.S. Highway No. 19.
- (49) Remainder of County.
- (50) All areas west of the East Bank of the Intracoastal Waterway, including western portion of City of Clearwater.
- (51) Remainder of County except for the City of St. Petersburg.

**APPENDIX
NON-WIND TERRITORY CODE DEFINITIONS**

- (52) All areas east of the West Bank of the Intracoastal Waterway.
- (53) Remainder of County.
- (54) All areas east of the West Bank of the Intracoastal Waterway.
- (55) Remainder of County.
- (56) All areas south of the North Bank of the Intracoastal Waterway.
- (57) Remainder of County.
- (58) Areas including western portion of City of Sarasota, west of East Bank of Intracoastal Waterway from Northern County line, south to Midnight Pass and southward areas west of Myakka River south to the Southern County line.
- (59) Remainder of County.
- (60) Towns of Adams Beach, Fish Creek, Keatons Beach and Steinhatchee, and any other towns or communities lying wholly south or west of U.S. Highway No. 98.
- (61) Remainder of County.
- (62) All areas east of the West Bank of the Intracoastal Waterway.
- (63) Remainder of County.
- (64) Towns of Panacea, St. Marks, Spring Creek and Wakulla Beach, and any other towns or communities lying wholly south and east of a boundary line beginning at the West County line extending along U.S. Highway No. 319 to the Intersection with U.S. Highway No. 98 and then along U.S. Highway No. 98 to the East County line.
- (65) Remainder of County.
- (66) All areas south of the North Bank of the Intracoastal Waterway.
- (67) Remainder of County.

Zip Code	Wind Territory Code
32003	2
32004	4
32006	1
32007	2
32008	1
32009	1
32011	1
32013	1
32024	1
32025	1
32026	1
32030	1
32033	2
32034	3
32035	3
32038	1
32040	1
32041	1
32042	1
32043	1
32044	1
32046	1
32050	1
32052	1
32053	1
32054	1
32055	1
32056	1
32058	1
32059	1
32060	1
32061	1
32062	1
32063	1
32064	1
32065	1
32066	1
32067	1
32068	1
32071	1

Zip Code	Wind Territory Code
32072	1
32073	1
32079	1
32080	5
32081	2
32082	4
32083	1
32084	3
32085	3
32086	3
32087	1
32091	1
32092	2
32094	1
32095	3
32096	1
32097	1
32099	1
32102	2
32105	2
32110	2
32111	2
32112	2
32113	2
32114	5
32115	6
32116	5
32117	5
32118	8
32119	5
32120	5
32121	5
32122	5
32123	5
32124	3
32125	5
32126	6
32127	6
32128	3
32129	5

Zip Code	Wind Territory Code
32130	2
32131	2
32132	6
32133	3
32134	1
32135	6
32136	6
32137	4
32138	1
32139	2
32140	1
32141	6
32142	6
32143	6
32145	2
32147	1
32148	1
32149	1
32157	2
32158	3
32159	3
32160	1
32162	3
32163	3
32164	3
32168	4
32169	9
32170	7
32173	5
32174	4
32175	5
32176	7
32177	2
32178	2
32179	2
32180	2
32181	2
32182	1
32183	3
32185	1

Zip Code	Wind Territory Code
32187	1
32189	2
32190	2
32192	2
32193	2
32195	3
32198	5
32201	2
32202	2
32203	2
32204	2
32205	1
32206	2
32207	2
32208	1
32209	1
32210	1
32211	1
32212	2
32214	1
32215	1
32216	1
32217	2
32218	1
32219	1
32220	1
32221	1
32222	1
32223	1
32224	2
32225	2
32226	2
32227	4
32228	4
32229	1
32231	2
32232	2
32233	4
32234	1
32235	2

Zip Code	Wind Territory Code
32236	1
32237	1
32238	1
32239	1
32240	4
32241	1
32244	1
32245	1
32246	1
32247	2
32250	4
32254	1
32255	2
32256	1
32257	1
32258	1
32259	1
32260	1
32266	4
32277	1
32301	1
32302	1
32303	1
32304	1
32305	1
32306	1
32307	1
32308	1
32309	1
32310	1
32311	1
32312	1
32313	1
32314	1
32315	1
32316	1
32317	1
32318	1
32320	7
32321	1

Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code
32322	4	32405	5	32457	6	32542	6	32615	1
32323	4	32406	6	32459	7	32544	10	32616	1
32324	1	32407	7	32460	1	32547	7	32617	2
32326	1	32408	10	32461	9	32548	10	32618	2
32327	1	32409	3	32462	2	32549	10	32619	1
32328	6	32410	7	32463	1	32550	11	32621	2
32329	7	32411	10	32464	1	32559	5	32622	1
32330	1	32412	6	32465	1	32560	3	32625	5
32331	1	32413	7	32466	2	32561	13	32626	2
32332	1	32417	7	32501	9	32562	12	32627	1
32333	1	32420	1	32502	11	32563	11	32628	1
32334	1	32421	1	32503	8	32564	2	32631	1
32336	1	32422	1	32504	8	32565	2	32633	2
32337	1	32423	1	32505	7	32566	8	32634	2
32340	1	32424	1	32506	6	32567	1	32635	1
32341	1	32425	1	32507	9	32568	2	32639	2
32343	1	32426	1	32508	11	32569	10	32640	1
32344	1	32427	1	32509	5	32570	3	32641	1
32345	1	32428	1	32511	7	32571	4	32643	1
32346	4	32430	1	32512	6	32572	4	32644	2
32347	1	32431	1	32513	9	32577	3	32648	1
32348	1	32432	1	32514	6	32578	6	32653	1
32350	1	32433	2	32516	7	32579	9	32654	2
32351	1	32434	2	32520	11	32580	6	32655	1
32352	1	32435	2	32521	10	32583	4	32656	1
32353	1	32437	6	32522	11	32588	6	32658	1
32355	1	32438	1	32523	9	32591	9	32662	1
32356	1	32439	4	32524	9	32601	1	32663	2
32357	1	32440	1	32526	5	32602	1	32664	2
32358	1	32442	1	32530	4	32603	1	32666	1
32359	2	32443	1	32531	2	32604	1	32667	1
32360	1	32444	4	32533	3	32605	1	32668	2
32361	1	32445	1	32534	4	32606	1	32669	2
32362	1	32446	1	32535	1	32607	1	32680	1
32395	1	32447	1	32536	2	32608	1	32681	2
32399	1	32448	1	32537	2	32609	1	32683	2
32401	6	32449	1	32538	1	32610	1	32686	2
32402	6	32452	1	32539	2	32611	1	32692	4
32403	5	32455	1	32540	10	32612	1	32693	1
32404	3	32456	6	32541	10	32614	1	32694	1

Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code
32696	2	32752	3	32805	3	32862	4	32940	8
32697	1	32753	3	32806	3	32867	3	32941	10
32701	3	32754	4	32807	3	32868	3	32948	7
32702	2	32756	3	32808	3	32869	3	32949	11
32703	3	32757	3	32809	3	32872	3	32950	11
32704	3	32759	6	32810	3	32877	3	32951	15
32706	3	32762	3	32811	3	32878	3	32952	10
32707	3	32763	3	32812	3	32885	4	32953	7
32708	3	32764	3	32814	3	32886	3	32954	7
32709	3	32765	3	32815	5	32887	3	32955	7
32710	3	32766	3	32816	3	32891	3	32956	7
32712	3	32767	2	32817	3	32896	3	32957	11
32713	3	32768	3	32818	3	32897	3	32958	12
32714	3	32771	3	32819	3	32899	7	32959	5
32715	3	32772	3	32820	3	32901	10	32960	13
32716	3	32773	3	32821	3	32902	10	32961	13
32718	3	32774	3	32822	3	32903	13	32962	13
32719	3	32775	4	32824	3	32904	7	32963	17
32720	2	32776	3	32825	3	32905	10	32964	13
32721	2	32777	3	32826	3	32906	10	32965	13
32722	2	32778	4	32827	4	32907	6	32966	8
32723	2	32779	3	32828	3	32908	6	32967	11
32724	2	32780	5	32829	3	32909	6	32968	9
32725	3	32781	5	32830	3	32910	6	32969	8
32726	3	32783	5	32831	4	32911	10	32970	11
32727	3	32784	3	32832	4	32912	7	32971	11
32728	3	32789	3	32833	3	32919	10	32976	11
32730	3	32790	3	32835	3	32920	11	32978	12
32732	3	32791	3	32836	3	32922	6	33001	23
32733	3	32792	3	32837	3	32923	6	33002	13
32735	3	32793	3	32839	3	32924	6	33004	21
32736	3	32794	3	32853	3	32925	11	33008	21
32738	3	32795	3	32854	3	32926	5	33009	21
32739	3	32796	5	32855	3	32927	5	33010	14
32744	3	32798	3	32856	3	32931	13	33011	14
32745	3	32799	3	32857	3	32932	13	33012	13
32746	3	32801	3	32858	3	32934	7	33013	13
32747	3	32802	3	32859	3	32935	9	33014	13
32750	3	32803	3	32860	3	32936	9	33015	13
32751	3	32804	3	32861	3	32937	13	33016	12

Zip Code	Wind Territory Code
33017	13
33018	14
33019	23
33020	20
33021	14
33022	20
33023	14
33024	13
33025	12
33026	12
33027	12
33028	12
33029	12
33030	15
33031	15
33032	17
33033	16
33034	15
33035	16
33036	24
33037	22
33039	17
33040	20
33041	20
33042	20
33043	20
33045	20
33050	22
33051	21
33052	21
33054	14
33055	13
33056	14
33060	19
33061	22
33062	22
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Zip Code	Wind Territory Code
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Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code
33349	21	33436	14	33484	13	33563	5	33613	5
33351	12	33437	12	33486	17	33564	5	33614	7
33355	12	33438	10	33487	20	33565	5	33615	8
33359	12	33439	9	33488	13	33566	5	33616	11
33388	12	33440	7	33493	10	33567	5	33617	5
33394	20	33441	19	33496	13	33568	6	33618	5
33401	19	33442	14	33497	12	33569	6	33619	7
33402	19	33443	19	33498	12	33570	9	33620	5
33403	19	33444	21	33499	20	33571	7	33621	11
33404	19	33445	16	33503	6	33572	9	33622	9
33405	22	33446	13	33508	5	33573	7	33623	9
33406	16	33448	13	33509	5	33574	5	33624	5
33407	18	33449	11	33510	5	33575	9	33625	5
33408	20	33454	13	33511	5	33576	5	33626	6
33409	15	33455	16	33513	3	33578	7	33629	10
33410	17	33458	14	33514	3	33579	6	33630	9
33411	12	33459	10	33521	3	33583	5	33631	9
33412	11	33460	22	33523	4	33584	5	33633	7
33413	12	33461	17	33524	4	33585	3	33634	8
33414	11	33462	19	33525	4	33586	9	33635	7
33415	12	33463	13	33526	4	33587	5	33637	5
33416	16	33464	22	33527	5	33592	5	33646	8
33417	13	33465	19	33530	5	33593	4	33647	5
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33419	19	33467	12	33537	4	33595	5	33655	8
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33422	13	33470	11	33540	4	33598	7	33662	7
33424	18	33471	7	33541	4	33601	8	33663	9
33425	18	33472	12	33542	4	33602	8	33664	9
33426	18	33473	13	33543	5	33603	7	33672	8
33427	17	33474	18	33544	5	33604	6	33673	7
33428	12	33475	16	33545	5	33605	8	33674	6
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33430	10	33477	20	33548	5	33607	8	33677	8
33431	18	33478	10	33549	5	33608	10	33679	9
33432	23	33480	22	33550	5	33609	9	33680	6
33433	13	33481	18	33556	6	33610	6	33681	10
33434	13	33482	13	33558	5	33611	10	33682	5
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Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code
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33686	11	33759	8	33823	4	33873	5	33929	13
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33688	5	33761	7	33826	4	33876	5	33931	16
33689	5	33762	9	33827	4	33877	4	33932	16
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33701	12	33764	8	33831	4	33881	4	33936	7
33702	9	33765	9	33834	5	33882	4	33938	7
33703	11	33766	8	33835	5	33883	4	33944	5
33704	11	33767	14	33836	4	33884	4	33945	14
33705	14	33769	9	33837	4	33885	4	33946	14
33706	16	33770	11	33838	4	33888	4	33947	11
33707	13	33771	8	33839	4	33890	5	33948	8
33708	14	33772	11	33840	4	33896	4	33949	9
33709	9	33773	8	33841	5	33897	4	33950	9
33710	10	33774	12	33843	4	33898	4	33951	9
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33714	8	33778	9	33847	4	33904	10	33955	9
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33716	8	33780	8	33849	3	33906	8	33957	17
33729	9	33781	8	33850	4	33907	8	33960	5
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33736	16	33802	4	33856	4	33913	7	33972	7
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33740	15	33805	4	33859	4	33916	7	33975	6
33741	16	33806	4	33860	5	33917	7	33976	7
33742	9	33807	4	33862	5	33918	7	33980	9
33743	10	33809	4	33863	5	33919	8	33981	9
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33747	13	33811	4	33867	4	33921	17	33983	7
33755	11	33812	4	33868	4	33922	14	33990	8
33756	10	33813	4	33870	5	33924	18	33991	9
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Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code
33994	7	34210	12	34274	10	34460	3	34638	5
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34102	17	34212	7	34276	12	34464	3	34652	8
34103	16	34215	15	34277	12	34465	3	34653	6
34104	11	34216	16	34278	9	34470	2	34654	5
34105	12	34217	16	34280	11	34471	2	34655	5
34106	16	34218	15	34281	10	34472	2	34656	6
34107	16	34219	7	34282	10	34473	3	34660	10
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34133	10	34233	8	34295	13	34484	3	34682	9
34134	13	34234	9	34420	3	34487	4	34683	9
34135	10	34235	7	34421	3	34488	2	34684	7
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34139	13	34239	10	34430	3	34498	5	34690	7
34140	16	34240	7	34431	3	34601	4	34691	9
34141	13	34241	7	34432	3	34602	4	34692	7
34142	7	34242	15	34433	3	34603	4	34695	8
34143	7	34243	8	34434	3	34604	4	34697	9
34145	18	34250	9	34436	3	34605	4	34698	9
34146	18	34251	7	34442	3	34606	5	34705	4
34201	7	34260	10	34445	3	34607	7	34711	4
34202	7	34264	8	34446	3	34608	4	34712	4
34203	7	34265	6	34447	4	34609	4	34713	4
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34205	10	34267	6	34449	2	34611	5	34715	4
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34207	10	34269	6	34451	3	34614	4	34731	3
34208	8	34270	8	34452	3	34636	3	34734	3
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Zip Code	Wind Territory Code
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