

Southern Oak Insurance Company

Dwelling Fire

Underwriting Manual

June 2016

**DWELLING FIRE POLICY PROGRAM MANUAL
GENERAL RULES**

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DWELLING FIRE POLICY PROGRAM MANUAL

GENERAL RULES

The Dwelling Fire 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 new and renewal Dwelling Fire Policies. The rules, rates, forms and endorsements of Southern Oak for each coverage shall govern in all cases specifically provided for in this Manual.

100. Policy Forms

Southern Oak provides the following base policy forms:

- A. Dwelling Fire Three (DP-3) – SOI 2002 DP
- B. Personal Liability Endorsement – SOI 2002 DL

101. Limits of Liability and Coverage Relations

- A. The limits of liability required under the Dwelling Fire policy are as follows:

Coverage	DP-3
SECTION I - PROPERTY COVERAGES	
“A” - Dwelling	Limit subject to Min/Max
“B” - Other Structures	10% of “A”
“C” - Personal Property	Coverage is Optional
“D” – Fair Rental Value	10% of “A”
“E” – Additional Living Expenses	Not Included

SECTION II - LIABILITY COVERAGES

- “L” - Personal Liability Coverage is Optional
- “M” - Medical Payments To Others Coverage is Optional

Unless otherwise stated, Coverage “L” limits apply on an “**occurrence**” basis; Coverage “M” limits on an “**each person**” basis.

- A. FORM SOI 2002 DP - 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”.
- B. FORM SOI 2002 DP – Under Coverage “C” of Section I, coverage is optional and may be written up to 50% of Coverage “A”. Coverage may not be endorsed for replacement cost coverage.
- C. FORM SOI 2002 DP – Under Coverage “D” you may use up to 10% of the Coverage “A” limit of liability for loss of fair rental value. Use of this coverage does not reduce the Coverage “A” limit for the same loss.
- D. FORM SOI 2002 DP – Under Coverage “L” and “M” of Section II, coverage is optional. You may purchase limits up to \$300,000 on Coverage L subject to eligibility requirements outlined in Section 222.

102. Eligibility

A. FORM SOI 2002 DP — A Dwelling Fire Policy may be issued:

1. To the tenant-occupied dwelling which is used exclusively for private residential purposes and:
 - a. contains not more than two (2) families and with not more than two (2) additional unrelated boarders or roomers within one dwelling unit; or
 - b. contains not more than four dwelling units; and
 - c. which may be in a Townhouse or Rowhouse structure of not more than four (4) units within a firewall.

It is permissible to extend the Dwelling Fire 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 **DP 04 41 - Additional Insured**.

Use Endorsement **DP 04 41 - Additional Insured**.

103. Secondary Residence Premises

Dwelling Fire 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 dwelling to be insured up to 125% of the replacement cost calculated.

F. Inflation Coverage – Inflation coverage is mandatory for DP-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.

105. Coverage Basics

A. Property

Provides replacement cost coverage on structures. Personal Property coverage is not included in the base policy. If purchased, it provides actual cash value on personal property.

Note: Replacement Cost Coverage on personal property is **not** available.

B. Liability, Including Medical Payments

Liability –Coverage is not included in base policy. If purchased, it provides insured with combined single limit up to limit amount purchased on an “occurrence” basis.

Medical Payments – Coverage is not included in base policy. If purchased, it provides insured with coverage up to limit purchased on an “each person” basis.

Note: Refer to the Section 222 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.

	DP 3
Cov A – Dwelling	
Max	500,000
Min	70,000
Cov B – Other Structures	
Max	30% of Cov A
Min	10% of Cov A
Cov C - Contents	
Max	50% of Cov A
Min	No Coverage
Cov D – Fair Rental Value	
	10% of Cov A
Cov L- Liability	
Max	300,000
Min	No Coverage
Cov M – Medical Payments	
Max	2,000
Min	No Coverage

Photo Requirements

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 premises.

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 more than three unrelated individuals.
- D.** Rooming/boarding houses.
- E.** Bed and Breakfast operation.
- F.** Risks without a second means of exit from each floor, including basement units.
- G.** Fixed mounted burglar bars in dwellings.
- H.** Child Care, Adult/Senior Day Care or Adult Family Home.
- I.** Risks being remodeled, relocated or under construction.
- J.** Risks in disrepair or with existing damage, including Outbuildings 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," 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," 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 an attractive nuisance such as trampolines, skateboard ramps, empty pools, cars on blocks, abandoned cars, out door appliances 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.
- 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.
- 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 risk 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 animal with a history of attack or biting.
- OO.** The foundation is other than a continuous masonry construction. Openings for crawl spaces are acceptable.
- PP.** Resort area rentals rented to others on a monthly or less basis.
- QQ.** Rental or Investments Units rented for periods of less than 7 months at a time.
- RR.** Risks with three or more mortgagees.
- SS.** The owner resides in the dwelling.
- TT.** The owner owns more than five (5) rental properties.
- UU.** 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 which 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.

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.

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 to all policy forms shall be two hundred seventy five dollars (\$275).
- 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.

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	DP 04 41
Additional Interest	202	Dec Page
Age of Home	214	Dec Page
Animal Liability	232	N/A
Building Code Effectiveness Grading Schedule (BCEGS)	237	Dec Page
Building Ordinance and Law Coverage	210	Dec Page
Citizens Property Insurance Corporation Emergency Assessment	208	Dec Page
Citizens Property Insurance Corporation Regular Assessment	207	Dec Page
Deductibles	216	SOI 04 59
Earthquake Coverage	227	DP 04 69
Emergency Management Preparedness and Assistance Trust Fund	206	Dec Page
Family Day Care in the Home	219	N/A
Flood Coverage	239	SOI DP 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 58
Golf Cart – Physical Loss Coverage	226	N/A
Home Alert Credits	211	DP 04 70
Hurricane Coverage – Screened Enclosures	235	SOI 04 63
Improvements, Alterations and Additions Tenant and Co-op Unit Owner	217	N/A
Incidental Occupancy	228	N/A
Jewelry and Furs	229	N/A
Loss Assessment Coverage	220	N/A
Managing General Agency Fee	209	Dec Page
No Prior Insurance	218	Dec Page
Optional Sinkhole Loss Coverage	236	SOI 04 68
Other Structures – Increased Limits	224	SOI 04 52
Personal Property	232	Dec Page
Replacement Cost Coverage – Personal Property (Coverage “C”)	215	N/A
Seasonal or Secondary Residence	225	N/A
Section II – Liability and Medical Payments – Increased Limits	222	SOI 2002 DL, DL 24 16, DL 24 10
Silverware	230	N/A
Superior Construction	203	Dec Page
Townhouse or Rowhouse	212	Dec Page
Units Regularly Rented to Others	231	N/A
Windstorm Mitigation Features	238	
Windstorm or Hail Exclusion	223	DP 04 37

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

A special FIGA surcharge on policies may apply.

1. Multiply the FIGA regular and/or emergency assessment recoupment factor by the **GRAND SUBTOTAL** and round to nearest whole dollar.
2. Additional premium endorsements will be subject to the applicable surcharge increase while return premium endorsements will effect 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

A fully earned annual surcharge of two dollars (\$2) shall be imposed on every policy as required by Florida law.

Automatically added to the declarations page, if applicable.

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. Building Ordinance and Law Coverage

A limit of liability of 10% of the Coverage "A" policy limit is automatically included. Additional limits are not available.

211. Home Alert Credits**A. General**

Certain 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.

Attach **DP 04 70** "Premises Alarm or Fire Protection System".

B. Burglar Alarm – Central Station Reporting

Not applicable.

C. Fire Alarm – Central Station Reporting

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

A credit of .08 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 .07 is applied.

2. Class B: 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 including attics, bathrooms, closets and attached structure areas.

A credit of .15 is applied.

E. Required Documentation

For 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.

F. Endorsements

212. Townhouse or Rowhouse

Determine the total number of individual family units within a Fire Division*. For example, a 2-family dwelling attached to a 1-family dwelling is considered 3 individual family units within a Fire Division if both dwellings are not separated by a fire wall. Four attached 2-family dwellings are considered 8 individual family units within a single Fire Division if they are not separated by fire walls.

A policy may be issued for:

1. Coverage "A" when the dwelling contains 1, 2, 3 or 4 individual family units within a Fire Division.
2. Coverage "C" in a dwelling with one or more individual family units within a Fire Division.

Premium

Number of Individual Family Units	Use Cov A or C BASE PREMIUM for
1, 2, 3 or 4	1, 2, 3 or 4 families

* Code according to the total number of families within a Fire Division.

Note: A Fire Division is a dwelling separated by an 8 inch masonry or 6 inch reinforced concrete wall without openings. If the roof is combustible or metal, the common walls between the units must contain a parapet wall extending at least 30 inches above the roof. Additionally, if the exterior walls are not masonry, the parapet wall must pierce the exterior side walls. The 30 inch requirement is not applicable to exterior walls.

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 EC premium of 1.30 if the home was built prior to 1995, according to the Wind/Nonwind Computation Rule. Please refer to the following table to determine appropriate charge. The age of

home factor below is applied to the fire **BASE PREMIUM** and to the non wind portion of the initial EC 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	0.68	13	1.04	26*	1.20
1	0.73	14	1.06	27*	1.20
2	0.76	15	1.07	28*	1.20
3	0.79	16	1.09	29*	1.20
4	0.82	17	1.10	30*	1.20
5	0.85	18	1.11	31*	1.20
6	0.90	19	1.12	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.

SOI 04 59 Calendar Year Hurricane Deductible. This endorsement explains application of the hurricane deductible on an annual / single season basis.

1. Base Deductible
\$1,000 Deductible

2. Optional Deductibles

a. To compute the premium debit for lower deductibles, multiply the FIRE BASE PREMIUM by the applicable factor below.

Deductible Amount – Premium Debit

Deductible	\$500
Fire	0.02

b. To compute the premium credit for higher deductibles, multiply the FIRE BASE PREMIUM by the applicable factor below.

Deductible Amount – Premium Credit

Deductible	\$2,500
Fire	(0.07)

B. Extended Coverage

All policies with wind coverage will be subject to Endorsement **SOI 04 59** Calendar Year Hurricane Deductible. This endorsement explains the application of the hurricane deductible on an annual/single season basis.

The base EC 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 coverage A limit of the policy.

A \$500 Hurricane deductible is not available when Coverage “A” exceeds \$99,999. We guarantee we will not nonrenew for reason of reducing hurricane loss for one renewal period. The hurricane deductible will not exceed 2%.

The combination of \$2,500/2%, \$1,000/5%, \$2,500/5%, \$1,000/10%, and \$2,500/10% AOP/hurricane deductible options are not available for risks with Coverage A less than \$100,000.

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

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

Not applicable.

216. Deductibles

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

A. Fire - Windstorm Included or Excluded

Where Windstorm is Included, use Endorsement Ed 04/2009

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

AOP Deductible	EC Building Factor	EC Contents Factor
\$500	1.19	1.19
\$1,000	1.00	1.00
\$2,500	0.88	0.92

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

Hurricane Deductible	EC Building Factor	EC Contents Factor
\$500	1.21	1.21
2%	1.00	1.00
5%	0.82	0.82
10%	0.74	0.74

This section intentionally left blank.

**217. Improvements, Alterations and Additions
Tenant and Co-op Unit Owner**

Not applicable.

218. No Prior Insurance

Not applicable.

219. Family Day Care in the Home

Not applicable.

220. Loss Assessment Coverage

Not applicable.

221. Reserved for Future Use

222. Section II – Liability and Medical Payments Supplement

The basic policy does not provide liability or medical payment coverage. These coverages are **not** required.

The Personal Liability Supplement to the Dwelling Fire policy may only be written with a corresponding Southern Oak Dwelling Fire policy by attaching the Personal Liability Endorsement **SOI 2002 DL**.

The premium to purchase Coverage “L” is:

# of Units	LIMITS	
	\$100,000	\$300,000
1 Family	\$44	\$56
2 Family	\$74	\$90
3 Family	\$219	\$272
4 Family	\$271	\$338

Note: The coverage “L” limit of \$300,000 is only available if needed to meet the requirement for a Personal Umbrella policy. A copy of the Personal Umbrella declaration page indicating our insured location is required.

Coverage “M” limits of \$2,000 included when Coverage “L” is selected.

Note: Both Coverage “L” and Coverage “M” are not available for owned snowmobiles, certain watercraft, loss assessment liability and home day care occupancies.

The following are mandatory endorsements to be attached when liability coverage is purchased:

1. Personal Liability Endorsement – **SOI 2002 DL**
2. No Coverage for Home Day Care Business – **DL 24 16**

If an additional insured is required for the liability coverage, use endorsement **DL 24 10** – Additional Insured (liability).

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 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 EC Key Premium to develop the EC Adjusted Key Premium.
3. Multiply the EC Key Premium by the key factor to develop the EC **BASE PREMIUM**.

The Fire **BASE PREMIUM** is not affected.

Use Endorsement **DP 04 37** Windstorm or Hail Exclusion.

224. Other Structures – Increased Limits

- A. Coverage for Other Structures described as covered under Coverage “B” is automatically provided on a blanket basis for up to 10% of the Coverage “A” limit. This limit is additional insurance. The blanket limit may not be increased.
- B. Coverage may be purchased for specific structures up to 30% of Coverage “A”. Other Structures rented to others for dwelling purposes are not eligible for specific coverage.

C. Premium

Enter the limit of liability and description of each structure in the Coverage Declarations of the policy at inception or by change endorsement after policy inception.

The following rates per \$1,000 apply for all occupancies, territories, construction, and protection classification:

Fire: Protection Class 1-8	\$2.46
Protection Class 9-10	\$4.42
Special Form:	\$4.61

Use Endorsement **SOI 04 52** Other Structures on the Insured Location- Increased Limits.

225. Seasonal or Secondary Residence

Not applicable.

226. Golf Cart – Physical Loss Coverage

Not applicable.

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.

Construction	Rate per \$1000
Frame	\$0.23
Masonry	\$0.74
Superior	\$0.31

- 2.
3. 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 10% of Coverage A should be included.

The result is the Earthquake Premium.

Attach **DP 04 69** – Earthquake.

228. Incidental Occupancy

Not applicable.

229. Jewelry and Furs

Not applicable.

230 Silverware

Not applicable.

231. Units Regularly Rented to Others

Not applicable.

232. Personal Property

If coverage for Personal Property, Coverage “C”, is desired, the premium is developed using the same methodology as for developing the Building premium,

except that the Contents columns from the Key Premiums tables are used.

233. Animal Liability

Not applicable.

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, yeast or bacteria.

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. 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, Yeast Or Bacteria Coverage or the number of claims made.

c. Endorsement

For increased limits on Section I – Property Coverages, use **SOI 04 58** Limited Fungi, Wet Or Dry Rot, Or Bacteria Increased Amount of Coverage. 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

B. Section II – Liability

Not applicable.

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 Building KEY PREMIUM X KEY FACTOR X HURRICANE PREMIUM PERCENTAGE by the factors indicated below:

Additional Limits	Factor
\$5,000	0.087
\$10,000	0.174
\$15,000	0.261
\$20,000	0.348
\$25,000	0.435
\$30,000	0.522
\$35,000	0.609
\$40,000	0.696
\$45,000	0.783
\$50,000	0.870

Attach SOI 04 63 – Hurricane Coverage – Screened Enclosure(s).

236. Optional Sinkhole Loss Coverage

For 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:

Fire Coverage A Key Premium and Extended Coverage Building Key Premium are multiplied by the appropriate Sinkhole Coverage Exclusion Credit Factor found on the Dwelling “Extended Coverage” 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:

Fire Coverage A Key Premium and Extended Coverage Building Key Premium are multiplied by the appropriate Sinkhole Coverage Exclusion Credit Factor found on the Dwelling “Extended Coverage” table and then multiplied by 0.10. A minimum \$1 credit will apply.

237. 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", Form **SOI 04 54**.

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

Dwelling – 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

ALL DWELLING POLICIES

<p><u>Territory Group 1</u> 005, 007, 030, 031, 361, 362</p>	<p><u>Territory Group 5</u> 040</p>
<p><u>Territory Group 2</u> 010, 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, 032, 033, 034, 035, 037, 038, 064, 063</p>	<p><u>Territory Group 6</u> 039, 050, 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</p>
<p><u>Territory Group 3</u> 041, 721, 711, 731, 712, 732, 531, 604, 713, 733, 714, 554, 734, 735, 723, 736, 724, 715, 070, 737, 725, 726, 046</p>	<p><u>Territory Group 7</u> 049, 081</p>
<p><u>Territory Group 4</u> 043, 047, 080, 042</p>	

GRADE	1	2	3	4	5	6	7	8	9	10	Ungraded	Non-Participating
Community Grade Code	(01)	(02)	(03)	(04)	(05)	(06)	(07)	(08)	(09)	(10)		
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	0.098	0.098	0.098	0.060	0.060	0.060	0.060	0.023	0.023	0.00	0.00	0.01
2	0.090	0.090	0.090	0.053	0.053	0.053	0.053	0.015	0.015	0.00	0.00	0.01
3	0.083	0.083	0.083	0.045	0.045	0.045	0.045	0.015	0.015	0.00	0.00	0.01
4	0.068	0.068	0.068	0.038	0.038	0.038	0.038	0.015	0.015	0.00	0.00	0.01
5	0.045	0.045	0.045	0.023	0.023	0.023	0.023	0.008	0.008	0.00	0.00	0.01
6	0.030	0.030	0.030	0.015	0.015	0.015	0.015	0.008	0.008	0.00	0.00	0.01
7	0.023	0.023	0.023	0.015	0.015	0.015	0.015	0.008	0.008	0.00	0.00	0.01

238. 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 one of Southern Oak mitigation verification affidavits listed above.

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 Southern 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:

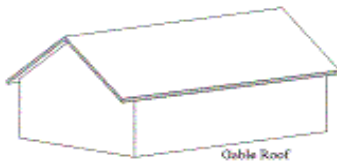
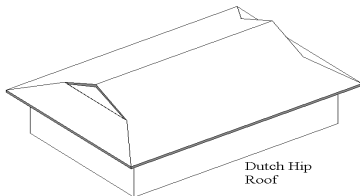
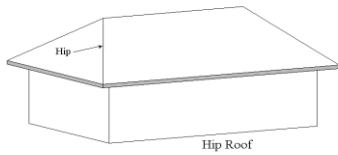
- a) Built-Up;
- b) Modified Bitumen;
- c) Sprayed Polyurethane foam;
- d) Liquid membrane applied over concrete;
- e) Asphalt roll roofing;
- f) Wood shakes in good condition, attached with at least two mechanical fasteners;
- g) Ballasted roof designed to meet the local wind speed requirements; or
- 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)**
Metal roof deck made of structural panels that span from joist to joist.
- **Attachment C (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.

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.southernoakins.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	0.4	0.47	0.62	0.66	
			SWR	0.06	0.42	0.5				
		Clips	No SWR	0.35	0.47	0.5	0.62	0.68	0.70	
			SWR	0.42	0.54	0.7				
		Single Wraps	No SWR	0.35	0.47	0.5	0.62	0.68	0.70	
			SWR	0.43	0.55	0.8				
		Double Wraps	No SWR	0.35	0.47	0.5	0.62	0.68	0.70	
			SWR	0.43	0.55	0.8				
		B (8d @ 6"/12")	Toe Nails	No SWR	0.09	0.46	0.5	0.49	0.63	0.68
				SWR	0.14	0.51	0.6			
			Clips	No SWR	0.58	0.65	0.6	0.68	0.73	0.73
				SWR	0.65	0.70	0.7			
	Single Wraps		No SWR	0.60	0.67	0.6	0.68	0.73	0.73	
			SWR	0.68	0.73	0.8				
	Double Wraps		No SWR	0.60	0.67	0.6	0.68	0.73	0.73	
			SWR	0.68	0.73	0.7				
	C (8d @ 6"/6") and D Dimensional Lumber Deck		Toe Nails	No SWR	0.09	0.46	0.5	0.49	0.63	0.68
				SWR	0.14	0.51	0.6			
			Clips	No SWR	0.59	0.65	0.6	0.68	0.73	0.73
				SWR	0.65	0.70	0.7			
		Single Wraps	No SWR	0.62	0.68	0.6	0.68	0.73	0.73	
			SWR	0.69	0.73	0.8				
		Double Wraps	No SWR	0.62	0.68	0.6	0.68	0.73	0.73	
			SWR	0.70	0.74	0.9				
FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.11	0.47	0.5	0.55	0.70	0.75	
			SWR	0.14	0.49	0.5				
		Clips	No SWR	0.49	0.60	0.6	0.72	0.78	0.79	
			SWR	0.50	0.62	0.6				
		Single Wraps	No SWR	0.49	0.60	0.6	0.72	0.78	0.79	
			SWR	0.50	0.62	0.5				
		Double Wraps	No SWR	0.49	0.61	0.6	0.72	0.78	0.79	
			SWR	0.51	0.62	0.3				
		B (8d @ 6"/12")	Toe Nails	No SWR	0.18	0.55	0.6	0.57	0.71	0.76
				SWR	0.18	0.55	0.6			

			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

YEAR BUILT ON OR AFTER JANUARY 1, 2002												
Other Roof Deck or Dimensional Lumber Deck	100	≥100	No SWR	Other Roof Shape				Hip Roof Shape				
				None			Class A	None			Class A	
	110	≥110	No SWR	0.68				0.74				
				0.69				0.75				
	≥120	≥120	No SWR	0.72				0.78				
				0.73				0.79				
	≥120 and WBDR	≥120	No SWR	0.74				0.78				
				0.75				0.78				
				0.77				0.81				
				0.80				0.83				
	Reinforced Concrete Roof Deck				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							
				Flat		Gable			Hip		
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	Secondary Water Resistance	None	Class A	None	Class A	None	Class A	None	Class A
Non-FBC Equivalent	A (6d @ 6"/12")	Toe Nails	No SWR	0.22	0.37	0.64	0.45	0.70			
			SWR	0.46	0.41	0.69	0.49	0.75			
		Clips	No SWR	0.24	0.51	0.70	0.60	0.76			
			SWR	0.48	0.55	0.75	0.64	0.81			
	Single Wraps	No SWR	0.24	0.55	0.70	0.64	0.76				
		SWR	0.49	0.59	0.75	0.67	0.82				
	Double Wraps	No SWR	0.24	0.57	0.71	0.64	0.76				
		SWR	0.49	0.61	0.76	0.68	0.82				
B	Toe Nails	No SWR	0.49	0.44	0.72	0.47	0.73				

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FBC Equivalent	(8d @ 6"/12")		SWR	0.	0.77	0.48	0.76	0.51	0.78
		Clips	No SWR	0.	0.55	0.61	0.81	0.66	0.82
			SWR	0.	0.85	0.65	0.86	0.70	0.87
		Single Wraps	No SWR	0.	0.56	0.67	0.82	0.72	0.82
		SWR	0.	0.85	0.72	0.87	0.77	0.88	
		Double Wraps	No SWR	0.	0.57	0.74	0.83	0.76	0.83
			SWR	0.	0.86	0.79	0.88	0.81	0.89
	C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.	0.49	0.44	0.72	0.47	0.73
			SWR	0.	0.78	0.48	0.76	0.51	0.78
		Clips	No SWR	0.	0.56	0.61	0.81	0.65	0.82
			SWR	0.	0.86	0.65	0.87	0.70	0.87
		Single Wraps	No SWR	0.	0.57	0.67	0.82	0.72	0.83
			SWR	0.	0.87	0.72	0.87	0.77	0.88
		Double Wraps	No SWR	0.	0.58	0.75	0.83	0.76	0.83
			SWR	0.	0.88	0.80	0.89	0.81	0.89
	A (6d @ 6"/12")	Toe Nails	No SWR	0.	0.56	0.42	0.69	0.49	0.75
		SWR	0.	0.57	0.42	0.70	0.50	0.75	
Clips		No SWR	0.	0.59	0.56	0.75	0.64	0.81	
		SWR	0.	0.60	0.56	0.76	0.65	0.82	
		Single Wraps	No SWR	0.	0.59	0.60	0.76	0.68	0.81
			SWR	0.	0.60	0.61	0.77	0.69	0.82
		Double Wraps	No SWR	0.	0.60	0.62	0.76	0.69	0.82
			SWR	0.	0.60	0.63	0.77	0.69	0.83
B (8d @ 6"/12")		Toe Nails	No SWR	0.	0.78	0.49	0.76	0.52	0.77
			SWR	0.	0.79	0.49	0.77	0.53	0.78
		Clips	No SWR	0.	0.85	0.65	0.85	0.70	0.86
			SWR	0.	0.86	0.66	0.87	0.71	0.87
	Single Wraps	No SWR	0.	0.85	0.71	0.86	0.76	0.87	
		SWR	0.	0.87	0.73	0.87	0.77	0.88	
	Double Wraps	No SWR	0.	0.86	0.78	0.87	0.80	0.87	
		SWR	0.	0.87	0.80	0.88	0.82	0.89	
C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.	0.78	0.49	0.76	0.52	0.77	
		SWR	0.	0.79	0.49	0.77	0.53	0.78	
	Clips	No SWR	0.	0.86	0.65	0.85	0.70	0.86	
		SWR	0.	0.87	0.67	0.87	0.71	0.88	
	Single Wraps	No SWR	0.	0.87	0.72	0.87	0.76	0.87	
		SWR	0.	0.88	0.73	0.88	0.77	0.88	
	Double Wraps	No SWR	0.	0.87	0.79	0.87	0.81	0.87	
		SWR	0.	0.89	0.80	0.89	0.82	0.89	
Reinforced Concrete Roof Deck				0.	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	Flat		Gable		Hip	
				Non	Class A	None	Class A	None	Class A
Other	100	100	None	0.	0.87	0.79	0.89	0.83	0.91
			SWR	0.	0.89	0.81	0.90	0.84	0.92
		110	None	0.	0.88	0.83	0.89	0.86	0.91
		SWR	0.	0.89	0.84	0.90	0.87	0.92	
		≥120	None	0.	0.88	0.87	0.89	0.89	0.91
			SWR	0.	0.89	0.88	0.90	0.91	0.92
	110	110	None	0.	0.86	0.80	0.88	0.83	0.90
			SWR	0.	0.87	0.81	0.89	0.84	0.91
		≥120	None	0.	0.86	0.85	0.88	0.88	0.90
			SWR	0.	0.87	0.86	0.89	0.89	0.91
≥120	≥120	None	0.	0.85	0.84	0.87	0.85	0.88	
		SWR	0.	0.86	0.85	0.89	0.86	0.90	
≥120 and WDR	≥120	None	0.						
			SW	83	0.87	0.85	0.89	0.86	0.89
			0.	0.88	0.87	0.90	0.87	0.90	
Reinforced Concrete Roof Deck				0.	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	SBC Design Speed	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	0.86 0.88	0.75	0.85	
	≥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	0.83 0.87	0.75	0.85	
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		
			Equivalent	SWR	0.32	0.67		
	100		Non-FBC	No SWR	0.00	0.37	0.47	0.84
			Equivalent	SWR	0.35	0.72		
			FBC	No SWR	0.31	0.67		
			Equivalent	SWR	0.36	0.72		
	110		Non-FBC	No SWR	0.00	0.40	0.40	0.83
			Equivalent	SWR	0.29	0.69		
			FBC	No SWR	0.24	0.63		
			Equivalent	SWR	0.29	0.69		
≥120	Non-FBC	No SWR	0.00	0.34	0.44	0.83		
	Equivalent	SWR	0.30	0.64				
	FBC	No SWR	0.23	0.57				
	Equivalent	SWR	0.30	0.65				
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		
			Equivalent	SWR	0.27	0.75		
		C	Non-FBC	No SWR	0.50	0.58	0.80	0.85
			Equivalent	SWR	0.78	0.84		
			FBC	No SWR	0.74	0.80		
			Equivalent	SWR	0.78	0.84		
		D	Non-FBC	No SWR	0.55	0.60	0.83	0.86
			Equivalent	SWR	0.82	0.85		
			FBC	No SWR	0.79	0.82		
			Equivalent	SWR	0.82	0.85		
	100	B	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		
			Equivalent	SWR	0.33	0.73		
		C	Non-FBC	No SWR	0.41	0.51	0.78	0.85
			Equivalent	SWR	0.75	0.84		
			FBC	No SWR	0.69	0.78		
			Equivalent	SWR	0.75	0.84		
		D	Non-FBC	No SWR	0.45	0.52	0.81	0.85
			Equivalent	SWR	0.79	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			
		Equivalent	SWR	0.37	0.74			
	C	Non-FBC	No SWR	0.34	0.48	0.75	0.85	
		Equivalent	SWR	0.71	0.84			
		FBC	No SWR	0.63	0.75			
		Equivalent	SWR	0.72	0.84			
	D	Non-FBC	No SWR	0.39	0.49	0.77	0.85	
		Equivalent	SWR	0.76	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		
110	110	SWR	0.55	0.82	0.54	0.77
		No SWR	0.72	0.75		
	≥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 and WDR	≥120	SWR	0.70	0.80	0.54	0.77
		No SWR	0.52	0.67		
	≥120	SWR	0.62	0.75		
≥120 and WDR	≥120	No SWR	n/a	0.66	0.54	0.77
		SWR	n/a	0.74		

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		
	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			
	B (8d @ 6"/12")	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		
	Single Wraps	No SWR	0.27	0.61	0.41	0.78	0.46	0.78			
		SWR	0.43	0.82	0.44	0.84	0.49	0.85			
	Double Wraps	No SWR	0.37	0.61	0.51	0.78	0.54	0.79			
		SWR	0.53	0.82	0.54	0.85	0.58	0.86			
C (8d @ 6"/6") and D Dimensional Lumber Deck	Toe Nails	No SWR	0.13	0.52	0.23	0.64	0.26	0.65			
		SWR	0.27	0.71	0.26	0.68	0.29	0.70			
	Clips	No SWR	0.24	0.61	0.37	0.77	0.40	0.78			
		SWR	0.40	0.84	0.40	0.83	0.43	0.84			
Single Wraps	No SWR	0.28	0.63	0.41	0.78	0.46	0.78				
	SWR	0.44	0.85	0.44	0.85	0.49	0.85				
Double Wraps	No SWR	0.38	0.63	0.51	0.80	0.54	0.80				
	SWR	0.55	0.85	0.54	0.86	0.58	0.86				
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		
	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			
	B (8d @ 6"/12")	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		
	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			
C (8d @ 6"/6") and D Dimensional Lumber Deck	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			
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				
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	0.90	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					
Year Built	SBC Design Speed	Roof Cover	Secondary Water Resistance	A Wood Deck		B Metal Deck		C Reinforced Concrete Deck	
				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	0.27	0.38	0.53	0.76	0.60	0.84
		FBC Equivalent	SWR	0.28	0.39	0.55	0.78		
	120	Non-FBC Equivalent	No SWR	0.03	0.15	0.33	0.59	0.55	0.84
		FBC Equivalent	SWR	0.17	0.29	0.50	0.77		
	130	Non-FBC Equivalent	No SWR	0.00	0.11	0.33	0.58	0.54	0.82
		FBC Equivalent	SWR	0.12	0.23	0.49	0.76		
	120	Non-FBC Equivalent	No SWR	0.17	0.29	0.47	0.72	0.55	0.82
		FBC Equivalent	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
		FBC Equivalent	SWR	0.35	0.63	0.51	0.78		
130	Non-FBC Equivalent	No SWR	0.31	0.58	0.48	0.73	0.57	0.86	
	FBC Equivalent	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		
	100	Non-FBC Equivalent	No SWR	0.26	0.38	0.50	0.74	0.71	0.90
		FBC Equivalent	SWR	0.27	0.39	0.52	0.76		
	110	Non-FBC Equivalent	No SWR	0.17	0.37	0.33	0.53	0.70	0.89
		FBC Equivalent	SWR	0.52	0.72	0.60	0.80		
110	Non-FBC Equivalent	No SWR	0.48	0.67	0.57	0.76	0.70	0.89	
	FBC Equivalent	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	
	FBC Equivalent	SWR	0.45	0.65	0.56	0.78			
110	Non-FBC Equivalent	No SWR	0.40	0.59	0.53	0.73	0.70	0.89	
	FBC Equivalent	SWR	0.46	0.65	0.57	0.78			

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 7 stories or more YEAR BUILT BEFORE JAN 1, 2002					Roof Deck Attachment			
					B Metal Deck		C 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	≤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		
			Non-FBC	No SWR	0.00	0.45		
			Equivalent	SWR	0.21	0.67		
	110	Standard	FBC	No SWR	0.17	0.62	0.30	0.81
			Equivalent	SWR	0.21	0.67		
			Non-FBC	No SWR	0.00	0.42		
			Equivalent	SWR	0.21	0.64		
			FBC	No SWR	0.17	0.58		
			Equivalent	SWR	0.22	0.65		
120	Standard	Non-FBC	No SWR	0.00	0.41	0.34	0.82	
		Equivalent	SWR	0.20	0.63			
		FBC	No SWR	0.15	0.56			
		Equivalent	SWR	0.20	0.63			
		Non-FBC	No SWR	0.00	0.41			
		Equivalent	SWR	0.20	0.63			
130	Standard	FBC	No SWR	0.15	0.56	0.34	0.82	
		Equivalent	SWR	0.20	0.63			
		Non-FBC	No SWR	0.00	0.58			
		Equivalent	SWR	0.12	0.72			
		FBC	No SWR	0.11	0.70			
		Equivalent	SWR	0.13	0.72			
1983 - 2001	90	B	Non-FBC	No SWR	0.00	0.53	0.71	0.85
			Equivalent	SWR	0.18	0.72		
			FBC	No SWR	0.15	0.68		
			Equivalent	SWR	0.18	0.72		
			Non-FBC	No SWR	0.47	0.63		
			Equivalent	SWR	0.67	0.83		
		C	FBC	No SWR	0.63	0.79	0.71	0.85
			Equivalent	SWR	0.67	0.83		
			Non-FBC	No SWR	0.54	0.65		
			Equivalent	SWR	0.74	0.84		
			FBC	No SWR	0.70	0.80		
			Equivalent	SWR	0.74	0.84		
	D	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			
		Equivalent	SWR	0.60	0.82			
		Non-FBC	No SWR	0.46	0.64			
		Equivalent	SWR	0.66	0.84			
	100	B	FBC	No SWR	0.61	0.78	0.68	0.85
			Equivalent	SWR	0.66	0.84		
			Non-FBC	No SWR	0.00	0.50		
			Equivalent	SWR	0.18	0.70		
			FBC	No SWR	0.14	0.64		
			Equivalent	SWR	0.18	0.70		
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			
		Equivalent	SWR	0.60	0.82			
		Non-FBC	No SWR	0.46	0.64			
		Equivalent	SWR	0.66	0.84			
D	Non-FBC	No SWR	0.61	0.78	0.68	0.85		
	Equivalent	SWR	0.66	0.84				
	FBC	No SWR	0.14	0.64				
	Equivalent	SWR	0.18	0.70				
	Non-FBC	No SWR	0.40	0.62				
	Equivalent	SWR	0.60	0.82				
110	B	FBC	No SWR	0.54	0.76	0.64	0.85	
		Equivalent	SWR	0.60	0.82			
		Non-FBC	No SWR	0.46	0.64			
		Equivalent	SWR	0.66	0.84			
		FBC	No SWR	0.61	0.78			
		Equivalent	SWR	0.66	0.84			
	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			
		Equivalent	SWR	0.60	0.82			
		Non-FBC	No SWR	0.46	0.64			
		Equivalent	SWR	0.66	0.84			
D	Non-FBC	No SWR	0.61	0.78	0.68	0.85		
	Equivalent	SWR	0.66	0.84				
	FBC	No SWR	0.14	0.64				
	Equivalent	SWR	0.18	0.70				
	Non-FBC	No SWR	0.40	0.62				
	Equivalent	SWR	0.60	0.82				

**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		

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239. 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 DP 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

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 2002 DP

Develop separate **BASE PREMIUMS** on buildings and/or contents for

Fire and Special Form on the building

Fire and Broad Form on the contents

Coverage "A" Building

Coverage "C" Personal Property

- a. From the Key Premium Table, select the Key Premium for the classification or coverages that apply to the risk. premium for the territory that applies.
- b. 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.
- c. Multiply the Key Premium by the Key Factor and round to the nearest whole dollar to arrive at the **BASE PREMIUM**.

2. Form SOI 2002 DL

- a. Refer to Section 222 for the Premium addition when SOI 2002 DL is attached.

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.

C. Determination of EC BASE PREMIUM on Frame Construction

For Frame Construction risks, for Building and Contents, multiply the EC Key Premiums by the EC Key Factor by 1.15 and round to the nearest whole dollar to arrive at the **BASE PREMIUM**.

302. WIND/NONWIND COMPUTATION

Rating factors that apply only to the wind or nonwind portions of the EC 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 Fire and Liability Premiums.**
2. **Calculate Initial EC Premium.** The initial EC premium is the premium resulting from all other EC rates and relativities in this program except those that are applicable to the wind or the nonwind portion of premium. Do not include fees.
3. **Calculate Wind and Nonwind Portions of EC Initial Premium.** The wind portion of the initial EC premium is calculated by multiplying the initial EC 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 EC premium.
4. **Calculate Final Wind Premium.** The final wind premium is calculated by multiplying the wind portion of the initial EC premium by the Hurricane Deductible Factor by the Year Built Factor by the Adjusted WLM Factor.
5. **Calculate Unadjusted Nonwind EC Premium.** The unadjusted nonwind EC premium is calculated by multiplying the nonwind portion of the initial EC premium by the AOP Deductible Factor by the Age of Home Factor.
6. **Calculate Final Nonwind EC Premium.** If the final wind premium plus the fire premium plus the liability premium plus the unadjusted nonwind EC premium is less than the minimum premium from the Minimum Premium Rule, the final nonwind EC premium should be set to equal the minimum premium minus the sum of the final wind premium, the fire premium, and the liability premium. Otherwise the final nonwind EC premium equals the unadjusted nonwind EC premium.
7. **Calculate Total Policy Premium.** Add the fire premium plus the final wind premium plus the final nonwind EC premium plus the liability premium to obtain the final premium. Fees and assessments that are calculated by multiplying the policy premium by a percentage should be calculated using this final premium. The result after adding fees and assessments is the total policy premium.
8. **Calculate Hurricane and Nonhurricane Portions of Premium.** Find the Hurricane Base Premium Percentage and Windstorm Discount Factor applicable to the policy's rating territory. Divide the Hurricane Base 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.

BASE PREMIUM COMPUTATION CLASSIFICATION AND KEY FACTOR TABLES

Dwelling "FIRE" Key Premiums Non Owner Occupied							
Protection Class	Construction	One Family		Two Family		Three or Four Families	
		Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"	Cov. "A"	Cov. "C"
1 - 6	*Masonry	69.56	6.96	76.52	6.96	104.34	8.70
	Frame	99.40	9.94	109.34	9.94	149.10	12.42
7	*Masonry	69.56	6.96	76.52	6.96	104.34	8.70
	Frame	119.28	11.92	131.23	11.92	178.94	14.91
8, 8B 1Y - 8Y	*Masonry	69.56	6.96	76.52	6.96	104.34	8.70
	Frame	119.28	11.92	131.23	11.92	178.94	14.91
9, 1X - 8X	*Masonry	74.50	7.45	81.95	7.45	111.75	9.32
	Frame	198.74	19.87	218.61	19.87	298.10	24.83
10, 10W	*Masonry	198.74	19.87	218.62	19.87	298.11	24.85
	Frame	322.96	32.29	355.25	32.29	484.45	40.35

- Masonry Veneer is rated as Masonry
- Aluminum or Plastic siding over frame is rated as Frame.

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
005	20	437.00	83.00	294.00	29.00	0.0000	67.28%	34.94%	63.92%	33.19%
005	21	446.00	83.00	303.00	30.00	0.0000	67.94%	36.14%	64.54%	34.33%
005	22	456.00	84.00	313.00	31.00	0.0000	68.64%	36.90%	65.21%	35.06%
005	23	466.00	85.00	323.00	32.00	0.0000	69.31%	37.65%	65.84%	35.77%
005	24	478.00	87.00	335.00	34.00	0.0000	70.08%	39.08%	66.58%	37.13%
005	25	489.00	88.00	346.00	35.00	0.0000	70.76%	39.77%	67.22%	37.78%
007	20	523.00	124.00	294.00	29.00	0.0000	56.21%	23.39%	53.40%	22.22%
007	21	532.00	125.00	303.00	30.00	0.0000	56.95%	24.00%	54.10%	22.80%
007	22	542.00	126.00	313.00	31.00	0.0000	57.75%	24.60%	54.86%	23.37%
010	08	407.00	65.00	173.00	17.00	0.0000	42.51%	26.15%	40.38%	24.84%
010	09	423.00	67.00	189.00	19.00	0.0000	44.68%	28.36%	42.45%	26.94%
010	10	439.00	69.00	205.00	21.00	0.0000	46.70%	30.43%	44.37%	28.91%
010	12	466.00	71.00	232.00	23.00	0.0000	49.79%	32.39%	47.30%	30.77%
010	13	476.00	72.00	242.00	24.00	0.0000	50.84%	33.33%	48.30%	31.66%
010	14	485.00	73.00	251.00	25.00	0.0000	51.75%	34.25%	49.16%	32.54%
010	15	491.00	74.00	257.00	26.00	0.0000	52.34%	35.14%	49.72%	33.38%
010	16	494.00	74.00	260.00	26.00	0.0000	52.63%	35.14%	50.00%	33.38%
010	17	501.00	75.00	267.00	27.00	0.0000	53.29%	36.00%	50.63%	34.20%
010	18	510.00	76.00	276.00	28.00	0.0000	54.12%	36.84%	51.41%	35.00%
010	19	519.00	77.00	285.00	29.00	0.0000	54.91%	37.66%	52.16%	35.78%
010	20	528.00	77.00	294.00	29.00	0.0000	55.68%	37.66%	52.90%	35.78%
030	13	432.00	59.00	242.00	24.00	0.0000	56.02%	40.68%	53.22%	38.65%
030	14	441.00	60.00	251.00	25.00	0.0000	56.92%	41.67%	54.07%	39.59%
030	22	503.00	66.00	313.00	31.00	0.0000	62.23%	46.97%	59.12%	44.62%
030	23	513.00	66.00	323.00	32.00	0.0000	62.96%	48.48%	59.81%	46.06%
030	24	525.00	69.00	335.00	34.00	0.0000	63.81%	49.28%	60.62%	46.82%
030	25	536.00	70.00	346.00	35.00	0.0000	64.55%	50.00%	61.32%	47.50%
031	12	437.00	63.00	232.00	23.00	0.0000	53.09%	36.51%	50.44%	34.68%
031	13	447.00	64.00	242.00	24.00	0.0000	54.14%	37.50%	51.43%	35.63%
031	14	456.00	65.00	251.00	25.00	0.0000	55.04%	38.46%	52.29%	36.54%
031	15	462.00	66.00	257.00	26.00	0.0000	55.63%	39.39%	52.85%	37.42%
031	16	465.00	66.00	260.00	26.00	0.0000	55.91%	39.39%	53.11%	37.42%
031	17	472.00	66.00	267.00	27.00	0.0000	56.57%	40.91%	53.74%	38.86%
031	18	481.00	68.00	276.00	28.00	0.0000	57.38%	41.18%	54.51%	39.12%
031	19	490.00	66.00	285.00	29.00	0.0000	58.16%	43.94%	55.25%	41.74%
031	20	499.00	69.00	294.00	29.00	0.0000	58.92%	42.03%	55.97%	39.93%
031	22	518.00	71.00	313.00	31.00	0.0000	60.42%	43.66%	57.40%	41.48%
031	23	528.00	72.00	323.00	32.00	0.0000	61.17%	44.44%	58.11%	42.22%
031	24	540.00	74.00	335.00	34.00	0.0000	62.04%	45.95%	58.94%	43.65%
031	25	551.00	75.00	346.00	35.00	0.0000	62.79%	46.67%	59.65%	44.34%
032	11	347.00	49.00	219.00	22.00	0.0000	63.11%	44.90%	59.95%	42.66%
032	12	360.00	50.00	232.00	23.00	0.0000	64.44%	46.00%	61.22%	43.70%
032	13	370.00	51.00	242.00	24.00	0.0000	65.41%	47.06%	62.14%	44.71%
032	14	379.00	52.00	251.00	25.00	0.0000	66.23%	48.08%	62.92%	45.68%
032	15	385.00	53.00	257.00	26.00	0.0000	66.75%	49.06%	63.41%	46.61%
032	16	388.00	53.00	260.00	26.00	0.0000	67.01%	49.06%	63.66%	46.61%
032	17	395.00	54.00	267.00	27.00	0.0000	67.59%	50.00%	64.21%	47.50%
032	18	404.00	55.00	276.00	28.00	0.0000	68.32%	50.91%	64.90%	48.36%
032	19	413.00	56.00	285.00	29.00	0.0000	69.01%	51.79%	65.56%	49.20%
032	20	422.00	56.00	294.00	29.00	0.0000	69.67%	51.79%	66.19%	49.20%
032	21	431.00	57.00	303.00	30.00	0.0000	70.30%	52.63%	66.79%	50.00%
032	22	428.00	58.00	313.00	31.00	0.0000	73.13%	53.45%	69.47%	50.78%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
032	23	438.00	59.00	323.00	32.00	0.0000	73.74%	54.24%	70.05%	51.53%
032	24	450.00	61.00	335.00	34.00	0.0000	74.44%	55.74%	70.72%	52.95%
032	25	461.00	62.00	346.00	35.00	0.0000	75.05%	56.45%	71.30%	53.63%
033	11	362.00	51.00	219.00	22.00	0.0000	60.50%	43.14%	57.48%	40.98%
033	12	375.00	52.00	232.00	23.00	0.0000	61.87%	44.23%	58.78%	42.02%
033	13	385.00	53.00	242.00	24.00	0.0000	62.86%	45.28%	59.72%	43.02%
033	14	394.00	54.00	251.00	25.00	0.0000	63.71%	46.30%	60.52%	43.99%
033	16	403.00	55.00	260.00	26.00	0.0000	64.52%	47.27%	61.29%	44.91%
033	18	419.00	57.00	276.00	28.00	0.0000	65.87%	49.12%	62.58%	46.66%
033	19	428.00	58.00	285.00	29.00	0.0000	66.59%	50.00%	63.26%	47.50%
034	11	402.00	65.00	219.00	22.00	0.0000	54.48%	33.85%	51.76%	32.16%
034	12	415.00	66.00	232.00	23.00	0.0000	55.90%	34.85%	53.11%	33.11%
034	13	425.00	67.00	242.00	24.00	0.0000	56.94%	35.82%	54.09%	34.03%
034	14	434.00	68.00	251.00	25.00	0.0000	57.83%	36.76%	54.94%	34.92%
034	15	440.00	69.00	257.00	26.00	0.0000	58.41%	37.68%	55.49%	35.80%
034	16	443.00	69.00	260.00	26.00	0.0000	58.69%	37.68%	55.76%	35.80%
034	17	450.00	70.00	267.00	27.00	0.0000	59.33%	38.57%	56.36%	36.64%
034	18	459.00	71.00	276.00	28.00	0.0000	60.13%	39.44%	57.12%	37.47%
034	19	468.00	72.00	285.00	29.00	0.0000	60.90%	40.28%	57.86%	38.27%
034	20	477.00	72.00	294.00	29.00	0.0000	61.64%	40.28%	58.56%	38.27%
034	21	486.00	73.00	303.00	30.00	0.0000	62.35%	41.10%	59.23%	39.05%
034	22	496.00	74.00	313.00	31.00	0.0000	63.10%	41.89%	59.95%	39.80%
034	23	506.00	75.00	323.00	32.00	0.0000	63.83%	42.67%	60.64%	40.54%
034	24	518.00	77.00	335.00	34.00	0.0000	64.67%	44.16%	61.44%	41.95%
035	11	343.00	46.00	219.00	22.00	0.0000	63.85%	47.83%	60.66%	45.44%
035	12	356.00	47.00	232.00	23.00	0.0000	65.17%	48.94%	61.91%	46.49%
035	13	366.00	48.00	242.00	24.00	0.0000	66.12%	50.00%	62.81%	47.50%
035	14	375.00	49.00	251.00	25.00	0.0000	66.93%	51.02%	63.58%	48.47%
035	15	381.00	50.00	257.00	26.00	0.0000	67.45%	52.00%	64.08%	49.40%
035	17	391.00	51.00	267.00	27.00	0.0000	68.29%	52.94%	64.88%	50.29%
035	18	391.00	52.00	276.00	28.00	0.0000	70.59%	53.85%	67.06%	51.16%
035	20	404.00	53.00	294.00	29.00	0.0000	72.77%	54.72%	69.13%	51.98%
035	21	413.00	54.00	303.00	30.00	0.0000	73.37%	55.56%	69.70%	52.78%
035	22	418.00	55.00	313.00	31.00	0.0000	74.88%	56.36%	71.14%	53.54%
035	23	408.00	55.00	323.00	32.00	0.0000	79.17%	58.18%	75.21%	55.27%
035	24	430.00	58.00	335.00	34.00	0.0000	77.91%	58.62%	74.01%	55.69%
037	10	356.00	53.00	205.00	21.00	0.0000	57.58%	39.62%	54.70%	37.64%
037	11	370.00	54.00	219.00	22.00	0.0000	59.19%	40.74%	56.23%	38.70%
037	12	383.00	55.00	232.00	23.00	0.0000	60.57%	41.82%	57.54%	39.73%
037	13	393.00	56.00	242.00	24.00	0.0000	61.58%	42.86%	58.50%	40.72%
037	14	402.00	57.00	251.00	25.00	0.0000	62.44%	43.86%	59.32%	41.67%
037	15	408.00	58.00	257.00	26.00	0.0000	62.99%	44.83%	59.84%	42.59%
037	16	411.00	58.00	260.00	26.00	0.0000	63.26%	44.83%	60.10%	42.59%
037	17	418.00	59.00	267.00	27.00	0.0000	63.88%	45.76%	60.69%	43.47%
037	18	427.00	60.00	276.00	28.00	0.0000	64.64%	46.67%	61.41%	44.34%
037	19	436.00	61.00	285.00	29.00	0.0000	65.37%	47.54%	62.10%	45.16%
037	20	445.00	61.00	294.00	29.00	0.0000	66.07%	47.54%	62.77%	45.16%
037	21	454.00	62.00	303.00	30.00	0.0000	66.74%	48.39%	63.40%	45.97%
037	22	464.00	63.00	313.00	31.00	0.0000	67.46%	49.21%	64.09%	46.75%
037	23	474.00	64.00	323.00	32.00	0.0000	68.14%	50.00%	64.73%	47.50%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
038	03	273.00	42.00	77.00	8.00	0.0000	28.21%	19.05%	26.80%	18.10%
038	06	333.00	48.00	137.00	14.00	0.0000	41.14%	29.17%	39.08%	27.71%
038	07	352.00	50.00	156.00	16.00	0.0000	44.32%	32.00%	42.10%	30.40%
038	09	385.00	53.00	189.00	19.00	0.0000	49.09%	35.85%	46.64%	34.06%
038	10	401.00	55.00	205.00	21.00	0.0000	51.12%	38.18%	48.56%	36.27%
038	11	415.00	56.00	219.00	22.00	0.0000	52.77%	39.29%	50.13%	37.33%
038	12	428.00	57.00	232.00	23.00	0.0000	54.21%	40.35%	51.50%	38.33%
038	13	438.00	58.00	242.00	24.00	0.0000	55.25%	41.38%	52.49%	39.31%
038	14	447.00	59.00	251.00	25.00	0.0000	56.15%	42.37%	53.34%	40.25%
038	15	453.00	60.00	257.00	26.00	0.0000	56.73%	43.33%	53.89%	41.16%
038	16	456.00	60.00	260.00	26.00	0.0000	57.02%	43.33%	54.17%	41.16%
038	17	463.00	61.00	267.00	27.00	0.0000	57.67%	44.26%	54.79%	42.05%
038	18	472.00	62.00	276.00	28.00	0.0000	58.47%	45.16%	55.55%	42.90%
038	19	481.00	63.00	285.00	29.00	0.0000	59.25%	46.03%	56.29%	43.73%
038	20	490.00	63.00	294.00	29.00	0.0000	60.00%	46.03%	57.00%	43.73%
038	21	499.00	64.00	303.00	30.00	0.0000	60.72%	46.88%	57.68%	44.54%
038	22	509.00	65.00	313.00	31.00	0.0000	61.49%	47.69%	58.42%	45.31%
038	23	519.00	66.00	323.00	32.00	0.0000	62.24%	48.48%	59.13%	46.06%
039	01	78.00	23.00	31.00	3.00	0.0000	39.74%	13.04%	37.75%	12.39%
039	02	101.00	22.00	54.00	5.00	0.0000	53.47%	22.73%	50.80%	21.59%
039	03	124.00	28.00	77.00	8.00	0.0000	62.10%	28.57%	59.00%	27.14%
039	04	133.00	29.00	98.00	10.00	0.0000	73.68%	34.48%	70.00%	32.76%
039	05	165.00	32.00	118.00	12.00	0.0000	71.52%	37.50%	67.94%	35.63%
039	06	184.00	34.00	137.00	14.00	0.0000	74.46%	41.18%	70.74%	39.12%
039	08	220.00	37.00	173.00	17.00	0.0000	78.64%	45.95%	74.71%	43.65%
039	11	266.00	42.00	219.00	22.00	0.0000	82.33%	52.38%	78.21%	49.76%
040	01	67.00	13.00	31.00	3.00	0.0012	46.27%	23.08%	43.96%	21.93%
041	01	110.00	22.00	31.00	3.00	0.0012	28.18%	13.64%	26.77%	12.96%
041	02	133.00	27.00	54.00	5.00	0.0011	40.60%	18.52%	38.57%	17.59%
041	03	156.00	27.00	77.00	8.00	0.0011	49.36%	29.63%	46.89%	28.15%
041	04	177.00	36.00	98.00	10.00	0.0010	55.37%	27.78%	52.60%	26.39%
042	05	358.00	58.00	219.00	22.00	0.0011	61.17%	37.93%	58.11%	36.03%
042	06	276.00	49.00	137.00	14.00	0.0011	49.64%	28.57%	47.16%	27.14%
042	08	312.00	52.00	173.00	17.00	0.0011	55.45%	32.69%	52.68%	31.06%
042	09	328.00	54.00	189.00	19.00	0.0009	57.62%	35.19%	54.74%	33.43%
042	10	344.00	56.00	205.00	21.00	0.0010	59.59%	37.50%	56.61%	35.63%
042	11	358.00	57.00	219.00	22.00	0.0010	61.17%	38.60%	58.11%	36.67%
042	13	381.00	59.00	242.00	24.00	0.0009	63.52%	40.68%	60.34%	38.65%
042	14	390.00	60.00	251.00	25.00	0.0009	64.36%	41.67%	61.14%	39.59%
042	15	396.00	61.00	257.00	26.00	0.0009	64.90%	42.62%	61.66%	40.49%
042	16	399.00	61.00	260.00	26.00	0.0009	65.16%	42.62%	61.90%	40.49%
042	17	406.00	62.00	267.00	27.00	0.0009	65.76%	43.55%	62.47%	41.37%
043	01	130.00	30.00	31.00	3.00	0.0000	23.85%	10.00%	22.66%	9.50%
043	02	153.00	32.00	54.00	5.00	0.0000	35.29%	15.63%	33.53%	14.85%
043	03	176.00	35.00	77.00	8.00	0.0000	43.75%	22.86%	41.56%	21.72%
043	04	197.00	37.00	98.00	10.00	0.0000	49.75%	27.03%	47.26%	25.68%
043	05	217.00	39.00	118.00	12.00	0.0000	54.38%	30.77%	51.66%	29.23%
043	06	236.00	41.00	137.00	14.00	0.0000	58.05%	34.15%	55.15%	32.44%
043	07	255.00	43.00	156.00	16.00	0.0000	61.18%	37.21%	58.12%	35.35%
043	08	272.00	44.00	173.00	17.00	0.0000	63.60%	38.64%	60.42%	36.71%
043	09	288.00	46.00	189.00	19.00	0.0000	65.63%	41.30%	62.35%	39.24%
043	10	304.00	48.00	205.00	21.00	0.0000	67.43%	43.75%	64.06%	41.56%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
043	11	318.00	49.00	219.00	22.00	0.0000	68.87%	44.90%	65.43%	42.66%
043	12	331.00	50.00	232.00	23.00	0.0000	70.09%	46.00%	66.59%	43.70%
043	13	341.00	51.00	242.00	24.00	0.0000	70.97%	47.06%	67.42%	44.71%
046	07	305.00	46.00	156.00	16.00	0.0000	51.15%	34.78%	48.59%	33.04%
046	08	322.00	47.00	173.00	17.00	0.0000	53.73%	36.17%	51.04%	34.36%
046	09	338.00	49.00	189.00	19.00	0.0000	55.92%	38.78%	53.12%	36.84%
046	10	354.00	51.00	205.00	21.00	0.0000	57.91%	41.18%	55.01%	39.12%
046	11	368.00	52.00	219.00	22.00	0.0000	59.51%	42.31%	56.53%	40.19%
046	12	381.00	53.00	232.00	23.00	0.0000	60.89%	43.40%	57.85%	41.23%
046	13	391.00	54.00	242.00	24.00	0.0000	61.89%	44.44%	58.80%	42.22%
046	14	400.00	55.00	251.00	25.00	0.0000	62.75%	45.45%	59.61%	43.18%
046	15	406.00	56.00	257.00	26.00	0.0000	63.30%	46.43%	60.14%	44.11%
046	16	409.00	56.00	260.00	26.00	0.0000	63.57%	46.43%	60.39%	44.11%
046	17	416.00	57.00	267.00	27.00	0.0000	64.18%	47.37%	60.97%	45.00%
046	22	462.00	67.00	313.00	31.00	0.0000	67.75%	46.27%	64.36%	43.96%
047	04	209.00	40.10	98.00	10.00	0.0331	46.89%	24.94%	44.55%	23.69%
047	05	229.00	42.67	118.00	12.00	0.0327	51.53%	28.12%	48.95%	26.71%
047	06	248.00	44.67	137.00	14.00	0.0308	55.24%	31.34%	52.48%	29.77%
047	07	267.00	46.67	156.00	16.00	0.0291	58.43%	34.29%	55.51%	32.58%
047	08	284.00	50.40	173.00	17.00	0.0289	60.92%	33.73%	57.87%	32.04%
047	09	300.00	56.01	189.00	19.00	0.0289	63.00%	33.92%	59.85%	32.22%
047	10	316.00	62.30	205.00	21.00	0.0289	64.87%	33.71%	61.63%	32.02%
047	11	330.00	52.00	219.00	22.00	0.0289	66.36%	42.31%	63.04%	40.19%
047	12	343.00	56.40	232.00	23.00	0.0289	67.64%	40.78%	64.26%	38.74%
049	02	101.00	22.00	54.00	5.00	0.0010	53.47%	22.73%	50.80%	21.59%
049	03	124.00	25.00	77.00	8.00	0.0009	62.10%	32.00%	59.00%	30.40%
049	04	145.00	28.00	98.00	10.00	0.0009	67.59%	35.71%	64.21%	33.92%
050	03	165.00	29.00	77.00	8.00	0.0000	46.67%	27.59%	44.34%	26.21%
050	04	186.00	31.00	98.00	10.00	0.0000	52.69%	32.26%	50.06%	30.65%
050	05	206.00	33.00	118.00	12.00	0.0000	57.28%	36.36%	54.42%	34.54%
057	04	259.00	53.00	98.00	10.00	0.0000	37.84%	18.87%	35.95%	17.93%
057	06	298.00	57.00	137.00	14.00	0.0000	45.97%	24.56%	43.67%	23.33%
057	07	317.00	61.00	156.00	16.00	0.0000	49.21%	26.23%	46.75%	24.92%
057	09	350.00	62.00	189.00	19.00	0.0000	54.00%	30.65%	51.30%	29.12%
057	10	366.00	64.00	205.00	21.00	0.0000	56.01%	32.81%	53.21%	31.17%
057	11	380.00	65.00	219.00	22.00	0.0000	57.63%	33.85%	54.75%	32.16%
057	12	393.00	66.00	232.00	23.00	0.0000	59.03%	34.85%	56.08%	33.11%
057	13	403.00	67.00	242.00	24.00	0.0000	60.05%	35.82%	57.05%	34.03%
057	14	412.00	68.00	251.00	25.00	0.0000	60.92%	36.76%	57.87%	34.92%
057	15	418.00	69.00	257.00	26.00	0.0000	61.48%	37.68%	58.41%	35.80%
062	02	197.00	41.00	54.00	5.00	0.0011	27.41%	12.20%	26.04%	11.59%
062	03	220.00	44.00	77.00	8.00	0.0011	35.00%	18.18%	33.25%	17.27%
062	05	261.00	48.00	118.00	12.00	0.0010	45.21%	25.00%	42.95%	23.75%
062	06	280.00	50.00	137.00	14.00	0.0010	48.93%	28.00%	46.48%	26.60%
062	07	299.00	52.00	156.00	16.00	0.0010	52.17%	30.77%	49.56%	29.23%
062	08	316.00	53.00	173.00	17.00	0.0010	54.75%	32.08%	52.01%	30.48%
062	09	332.00	55.00	189.00	19.00	0.0010	56.93%	34.55%	54.08%	32.82%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
063	01	125.00	23.00	31.00	3.00	0.0012	24.80%	13.04%	23.56%	12.39%
063	02	148.00	25.00	54.00	5.00	0.0011	36.49%	20.00%	34.67%	19.00%
063	03	171.00	28.00	77.00	8.00	0.0009	45.03%	28.57%	42.78%	27.14%
063	04	192.00	30.00	98.00	10.00	0.0009	51.04%	33.33%	48.49%	31.66%
063	05	212.00	32.00	118.00	12.00	0.0009	55.66%	37.50%	52.88%	35.63%
063	06	231.00	36.00	137.00	14.00	0.0009	59.31%	38.89%	56.34%	36.95%
063	08	267.00	37.00	173.00	17.00	0.0009	64.79%	45.95%	61.55%	43.65%
063	09	283.00	39.00	189.00	19.00	0.0009	66.78%	48.72%	63.44%	46.28%
063	11	313.00	43.00	219.00	22.00	0.0009	69.97%	51.16%	66.47%	48.60%
064	02	176.00	40.00	54.00	5.00	0.0000	30.68%	12.50%	29.15%	11.88%
064	03	199.00	43.00	77.00	8.00	0.0000	38.69%	18.60%	36.76%	17.67%
064	04	220.00	45.00	98.00	10.00	0.0000	44.55%	22.22%	42.32%	21.11%
064	05	240.00	47.00	118.00	12.00	0.0000	49.17%	25.53%	46.71%	24.25%
064	06	259.00	49.00	137.00	14.00	0.0000	52.90%	28.57%	50.26%	27.14%
064	07	278.00	51.00	156.00	16.00	0.0000	56.12%	31.37%	53.31%	29.80%
064	08	295.00	52.00	173.00	17.00	0.0000	58.64%	32.69%	55.71%	31.06%
064	09	311.00	54.00	189.00	19.00	0.0000	60.77%	35.19%	57.73%	33.43%
064	10	327.00	56.00	205.00	21.00	0.0000	62.69%	37.50%	59.56%	35.63%
064	11	341.00	57.00	219.00	22.00	0.0000	64.22%	38.60%	61.01%	36.67%
064	12	354.00	58.00	232.00	23.00	0.0000	65.54%	39.66%	62.26%	37.68%
064	13	364.00	59.00	242.00	24.00	0.0000	66.48%	40.68%	63.16%	38.65%
064	14	373.00	60.00	251.00	25.00	0.0000	67.29%	41.67%	63.93%	39.59%
080	03	144.00	28.00	77.00	8.00	0.0291	53.47%	28.57%	50.80%	27.14%
080	04	165.00	30.00	98.00	10.00	0.0264	59.39%	33.33%	56.42%	31.66%
080	05	185.00	32.00	118.00	12.00	0.0247	63.78%	37.50%	60.59%	35.63%
080	06	204.00	34.00	137.00	14.00	0.0247	67.16%	41.18%	63.80%	39.12%
080	07	223.00	36.00	156.00	16.00	0.0247	69.96%	44.44%	66.46%	42.22%
080	08	240.00	37.00	173.00	17.00	0.0247	72.08%	45.95%	68.48%	43.65%
080	09	256.00	39.00	189.00	19.00	0.0247	73.83%	48.72%	70.14%	46.28%
081	05	187.00	40.00	118.00	12.00	0.0439	63.10%	30.00%	59.95%	28.50%
081	06	223.00	37.00	137.00	14.00	0.0417	61.43%	37.84%	58.36%	35.95%
081	07	242.00	39.00	156.00	16.00	0.0417	64.46%	41.03%	61.24%	38.98%
081	08	243.00	40.00	173.00	17.00	0.0417	71.19%	42.50%	67.63%	40.38%
081	09	259.00	42.00	189.00	19.00	0.0417	72.97%	45.24%	69.32%	42.98%
081	10	261.00	48.00	205.00	21.00	0.0417	78.54%	43.75%	74.61%	41.56%
081	11	274.00	49.00	219.00	22.00	0.0417	79.93%	44.90%	75.93%	42.66%
081	12	277.00	53.00	232.00	23.00	0.0417	83.75%	43.40%	79.56%	41.23%
081	13	277.00	54.00	242.00	24.00	0.0417	87.36%	44.44%	82.99%	42.22%
081	14	286.00	55.00	251.00	25.00	0.0417	87.76%	45.45%	83.37%	43.18%
081	15	286.75	56.00	257.00	26.00	0.0417	89.63%	46.43%	85.15%	44.11%
081	16	290.00	39.00	260.00	26.00	0.0417	89.66%	66.67%	85.18%	63.34%
090	01	83.00	21.00	31.00	3.00	0.0000	37.35%	14.29%	35.48%	13.58%
090	02	106.00	23.00	54.00	5.00	0.0000	50.94%	21.74%	48.39%	20.65%
090	03	129.00	26.00	77.00	8.00	0.0000	59.69%	30.77%	56.71%	29.23%
090	04	150.00	28.00	98.00	10.00	0.0000	65.33%	35.71%	62.06%	33.92%
159	03	265.00	45.00	77.00	8.00	0.5992	29.06%	17.78%	27.61%	16.89%
159	04	286.00	47.00	98.00	10.00	0.5992	34.27%	21.28%	32.56%	20.22%
159	06	325.00	51.00	137.00	14.00	0.5779	42.15%	27.45%	40.04%	26.08%
159	07	344.00	56.00	156.00	16.00	0.5992	45.35%	28.57%	43.08%	27.14%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
181	08	332.00	47.00	173.00	17.00	0.0000	52.11%	36.17%	49.50%	34.36%
181	09	348.00	50.00	189.00	19.00	0.0000	54.31%	38.00%	51.59%	36.10%
181	10	364.00	51.00	205.00	21.00	0.0000	56.32%	41.18%	53.50%	39.12%
181	11	378.00	52.00	219.00	22.00	0.0000	57.94%	42.31%	55.04%	40.19%
181	12	391.00	53.00	232.00	23.00	0.0000	59.34%	43.40%	56.37%	41.23%
181	16	419.00	56.00	260.00	26.00	0.0000	62.05%	46.43%	58.95%	44.11%
181	17	426.00	57.00	267.00	27.00	0.0000	62.68%	47.37%	59.55%	45.00%
182	12	432.00	59.00	232.00	23.00	0.0000	53.70%	38.98%	51.02%	37.03%
182	15	457.00	62.00	257.00	26.00	0.0000	56.24%	41.94%	53.43%	39.84%
182	16	460.00	62.00	260.00	26.00	0.0000	56.52%	41.94%	53.69%	39.84%
182	17	467.00	63.00	267.00	27.00	0.0000	57.17%	42.86%	54.31%	40.72%
182	18	476.00	64.00	276.00	28.00	0.0000	57.98%	43.75%	55.08%	41.56%
182	19	485.00	65.00	285.00	29.00	0.0000	58.76%	44.62%	55.82%	42.39%
183	08	384.00	60.00	173.00	17.00	0.0000	45.05%	28.33%	42.80%	26.91%
183	09	400.00	62.00	189.00	19.00	0.0000	47.25%	30.65%	44.89%	29.12%
183	10	416.00	64.00	205.00	21.00	0.0000	49.28%	32.81%	46.82%	31.17%
183	12	443.00	66.00	232.00	23.00	0.0000	52.37%	34.85%	49.75%	33.11%
183	17	478.00	70.00	267.00	27.00	0.0000	55.86%	38.57%	53.07%	36.64%
183	18	487.00	71.00	276.00	28.00	0.0000	56.67%	39.44%	53.84%	37.47%
183	19	496.00	72.00	285.00	29.00	0.0000	57.46%	40.28%	54.59%	38.27%
192	01	86.00	17.00	31.00	3.00	0.0011	36.05%	17.65%	34.25%	16.77%
192	02	109.00	19.00	54.00	5.00	0.0009	49.54%	26.32%	47.06%	25.00%
193	01	112.00	23.00	31.00	3.00	0.0014	27.68%	13.04%	26.30%	12.39%
292	01	81.00	16.00	31.00	3.00	0.0012	38.27%	18.75%	36.36%	17.81%
293	01	78.00	16.00	31.00	3.00	0.0014	39.74%	18.75%	37.75%	17.81%
361	11	414.00	62.00	219.00	22.00	0.0000	52.90%	35.48%	50.26%	33.71%
361	12	427.00	63.00	232.00	23.00	0.0000	54.33%	36.51%	51.61%	34.68%
361	14	446.00	65.00	251.00	25.00	0.0000	56.28%	38.46%	53.47%	36.54%
361	15	452.00	66.00	257.00	26.00	0.0000	56.86%	39.39%	54.02%	37.42%
361	17	462.00	67.00	267.00	27.00	0.0000	57.79%	40.30%	54.90%	38.29%
361	18	471.00	68.00	276.00	28.00	0.0000	58.60%	41.18%	55.67%	39.12%
361	19	480.00	69.00	285.00	29.00	0.0000	59.38%	42.03%	56.41%	39.93%
361	20	489.00	69.00	294.00	29.00	0.0000	60.12%	42.03%	57.11%	39.93%
361	21	498.00	70.00	303.00	30.00	0.0000	60.84%	42.86%	57.80%	40.72%
361	22	508.00	71.00	313.00	31.00	0.0000	61.61%	43.66%	58.53%	41.48%
361	23	518.00	72.00	323.00	32.00	0.0000	62.36%	44.44%	59.24%	42.22%
361	24	530.00	74.00	335.00	34.00	0.0000	63.21%	45.95%	60.05%	43.65%
362	11	420.00	56.00	219.00	22.00	0.0000	52.14%	39.29%	49.53%	37.33%
362	12	433.00	57.00	232.00	23.00	0.0000	53.58%	40.35%	50.90%	38.33%
362	14	452.00	59.00	251.00	25.00	0.0000	55.53%	42.37%	52.75%	40.25%
362	16	461.00	60.00	260.00	26.00	0.0000	56.40%	43.33%	53.58%	41.16%
362	17	468.00	61.00	267.00	27.00	0.0000	57.05%	44.26%	54.20%	42.05%
362	18	477.00	62.00	276.00	28.00	0.0000	57.86%	45.16%	54.97%	42.90%
362	19	486.00	63.00	285.00	29.00	0.0000	58.64%	46.03%	55.71%	43.73%
362	20	495.00	63.00	294.00	29.00	0.0000	59.39%	46.03%	56.42%	43.73%
362	21	504.00	64.00	303.00	30.00	0.0000	60.12%	46.88%	57.11%	44.54%
362	22	514.00	65.00	313.00	31.00	0.0000	60.89%	47.69%	57.85%	45.31%
362	23	524.00	66.00	323.00	32.00	0.0000	61.64%	48.48%	58.56%	46.06%
392	01	99.00	21.00	31.00	3.00	0.0012	31.31%	14.29%	29.74%	13.58%
393	01	77.00	15.00	31.00	3.00	0.0013	40.26%	20.00%	38.25%	19.00%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
492	01	82.00	16.00	31.00	3.00	0.0011	37.80%	18.75%	35.91%	17.81%
492	02	105.00	18.00	54.00	5.00	0.0009	51.43%	27.78%	48.86%	26.39%
493	01	79.00	15.00	31.00	3.00	0.0010	39.24%	20.00%	37.28%	19.00%
511	02	123.00	30.36	54.00	13.00	0.0010	43.90%	42.82%	41.71%	40.68%
511	03	146.00	30.53	77.00	13.00	0.0009	52.74%	42.59%	50.10%	40.46%
511	04	167.00	33.78	98.00	13.00	0.0009	58.68%	38.49%	55.75%	36.57%
511	05	187.00	54.98	118.00	13.00	0.0009	63.10%	23.64%	59.95%	22.46%
512	02	143.00	30.00	54.00	5.00	0.0010	37.76%	16.67%	35.87%	15.84%
512	03	166.00	33.00	77.00	8.00	0.0009	46.39%	24.24%	44.07%	23.03%
531	03	212.00	35.00	77.00	8.00	0.0011	36.32%	22.86%	34.50%	21.72%
531	04	233.00	37.00	98.00	10.00	0.0011	42.06%	27.03%	39.96%	25.68%
531	05	253.00	39.00	118.00	12.00	0.0010	46.64%	30.77%	44.31%	29.23%
531	06	272.00	43.00	137.00	14.00	0.0011	50.37%	32.56%	47.85%	30.93%
532	01	151.00	30.00	31.00	3.00	0.0011	20.53%	10.00%	19.50%	9.50%
532	02	174.00	32.00	54.00	5.00	0.0012	31.03%	15.63%	29.48%	14.85%
532	03	197.00	36.00	77.00	8.00	0.0011	39.09%	22.22%	37.14%	21.11%
533	01	139.00	27.00	31.00	3.00	0.0014	22.30%	11.11%	21.19%	10.55%
533	02	162.00	29.00	54.00	5.00	0.0011	33.33%	17.24%	31.66%	16.38%
533	03	185.00	32.00	77.00	8.00	0.0012	41.62%	25.00%	39.54%	23.75%
533	04	206.00	34.00	98.00	10.00	0.0011	47.57%	29.41%	45.19%	27.94%
533	05	226.00	36.00	118.00	12.00	0.0011	52.21%	33.33%	49.60%	31.66%
541	08	395.00	77.00	173.00	17.00	0.0000	43.80%	22.08%	41.61%	20.98%
541	09	297.00	48.00	189.00	19.00	0.0000	63.64%	39.58%	60.46%	37.60%
541	10	427.00	81.00	205.00	21.00	0.0000	48.01%	25.93%	45.61%	24.63%
541	11	441.00	82.00	219.00	22.00	0.0000	49.66%	26.83%	47.18%	25.49%
541	12	454.00	83.00	232.00	23.00	0.0000	51.10%	27.71%	48.55%	26.32%
541	13	464.00	84.00	242.00	24.00	0.0000	52.16%	28.57%	49.55%	27.14%
541	14	473.00	85.00	251.00	25.00	0.0000	53.07%	29.41%	50.42%	27.94%
541	15	479.00	86.00	257.00	26.00	0.0000	53.65%	30.23%	50.97%	28.72%
541	16	482.00	86.00	260.00	26.00	0.0000	53.94%	30.23%	51.24%	28.72%
541	17	489.00	87.00	267.00	27.00	0.0000	54.60%	31.03%	51.87%	29.48%
541	18	498.00	88.00	276.00	28.00	0.0000	55.42%	31.82%	52.65%	30.23%
541	25	568.00	95.00	346.00	35.00	0.0000	60.92%	36.84%	57.87%	35.00%
542	06	338.00	62.00	137.00	14.00	0.0011	40.53%	22.58%	38.50%	21.45%
542	07	357.00	64.00	156.00	16.00	0.0011	43.70%	25.00%	41.52%	23.75%
542	09	390.00	67.00	189.00	19.00	0.0011	48.46%	28.36%	46.04%	26.94%
542	10	406.00	73.00	205.00	21.00	0.0011	50.49%	28.77%	47.97%	27.33%
542	11	420.00	70.00	219.00	22.00	0.0011	52.14%	31.43%	49.53%	29.86%
542	12	433.00	74.00	232.00	23.00	0.0011	53.58%	31.08%	50.90%	29.53%
542	13	443.00	73.00	242.00	24.00	0.0010	54.63%	32.88%	51.90%	31.24%
542	14	452.00	73.00	251.00	25.00	0.0010	55.53%	34.25%	52.75%	32.54%
542	15	458.00	74.00	257.00	26.00	0.0010	56.11%	35.14%	53.30%	33.38%
542	16	461.00	74.00	260.00	26.00	0.0010	56.40%	35.14%	53.58%	33.38%
542	17	468.00	75.00	267.00	27.00	0.0010	57.05%	36.00%	54.20%	34.20%
542	18	477.00	76.00	276.00	28.00	0.0009	57.86%	36.84%	54.97%	35.00%
542	19	486.00	77.00	285.00	29.00	0.0010	58.64%	37.66%	55.71%	35.78%
551	05	322.00	62.00	118.00	12.00	0.0000	36.65%	19.35%	34.82%	18.38%
551	06	341.00	64.00	137.00	14.00	0.0000	40.18%	21.88%	38.17%	20.79%
551	07	360.00	66.00	156.00	16.00	0.0000	43.33%	24.24%	41.16%	23.03%
551	08	377.00	67.00	173.00	17.00	0.0000	45.89%	25.37%	43.60%	24.10%
551	09	393.00	74.00	189.00	19.00	0.0000	48.09%	25.68%	45.69%	24.40%
551	10	409.00	71.00	205.00	21.00	0.0000	50.12%	29.58%	47.61%	28.10%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
551	11	423.00	72.00	219.00	22.00	0.0000	51.77%	30.56%	49.18%	29.03%
551	12	436.00	73.00	232.00	23.00	0.0000	53.21%	31.51%	50.55%	29.93%
551	13	446.00	77.00	242.00	24.00	0.0000	54.26%	31.17%	51.55%	29.61%
551	14	455.00	75.00	251.00	25.00	0.0000	55.16%	33.33%	52.40%	31.66%
551	15	461.00	76.00	257.00	26.00	0.0000	55.75%	34.21%	52.96%	32.50%
551	16	464.00	76.00	260.00	26.00	0.0000	56.03%	34.21%	53.23%	32.50%
551	17	471.00	78.00	267.00	27.00	0.0000	56.69%	34.62%	53.86%	32.89%
551	22	517.00	81.00	313.00	31.00	0.0000	60.54%	38.27%	57.51%	36.36%
551	23	527.00	82.00	323.00	32.00	0.0000	61.29%	39.02%	58.23%	37.07%
552	04	230.00	42.00	98.00	10.00	0.0011	42.61%	23.81%	40.48%	22.62%
552	05	250.00	44.00	118.00	12.00	0.0011	47.20%	27.27%	44.84%	25.91%
552	06	269.00	46.00	137.00	14.00	0.0010	50.93%	30.43%	48.38%	28.91%
552	07	288.00	48.00	156.00	16.00	0.0010	54.17%	33.33%	51.46%	31.66%
553	05	273.00	50.00	118.00	12.00	0.0011	43.22%	24.00%	41.06%	22.80%
553	06	292.00	52.00	137.00	14.00	0.0009	46.92%	26.92%	44.57%	25.57%
553	07	311.00	54.00	156.00	16.00	0.0010	50.16%	29.63%	47.65%	28.15%
554	06	308.00	56.00	137.00	14.00	0.0000	44.48%	25.00%	42.26%	23.75%
554	07	327.00	58.00	156.00	16.00	0.0000	47.71%	27.59%	45.32%	26.21%
554	08	344.00	59.00	173.00	17.00	0.0000	50.29%	28.81%	47.78%	27.37%
554	09	360.00	61.00	189.00	19.00	0.0000	52.50%	31.15%	49.88%	29.59%
554	10	376.00	63.00	205.00	21.00	0.0000	54.52%	33.33%	51.79%	31.66%
554	11	390.00	64.00	219.00	22.00	0.0000	56.15%	34.38%	53.34%	32.66%
554	12	403.00	65.00	232.00	23.00	0.0000	57.57%	35.38%	54.69%	33.61%
554	13	413.00	66.00	242.00	24.00	0.0000	58.60%	36.36%	55.67%	34.54%
554	14	422.00	67.00	251.00	25.00	0.0000	59.48%	37.31%	56.51%	35.44%
554	15	428.00	68.00	257.00	26.00	0.0000	60.05%	38.24%	57.05%	36.33%
554	16	431.00	68.00	260.00	26.00	0.0000	60.32%	38.24%	57.30%	36.33%
555	05	256.00	47.00	118.00	12.00	0.0011	46.09%	25.53%	43.79%	24.25%
555	06	275.00	49.00	137.00	14.00	0.0009	49.82%	28.57%	47.33%	27.14%
555	07	294.00	51.00	156.00	16.00	0.0010	53.06%	31.37%	50.41%	29.80%
561	04	273.00	53.00	98.00	10.00	0.0000	35.90%	18.87%	34.11%	17.93%
561	06	312.00	57.00	137.00	14.00	0.0000	43.91%	24.56%	41.71%	23.33%
561	07	331.00	59.00	156.00	16.00	0.0000	47.13%	27.12%	44.77%	25.76%
561	08	348.00	60.00	173.00	17.00	0.0000	49.71%	28.33%	47.22%	26.91%
561	09	364.00	65.00	189.00	19.00	0.0000	51.92%	29.23%	49.32%	27.77%
561	10	380.00	64.00	205.00	21.00	0.0000	53.95%	32.81%	51.25%	31.17%
561	11	394.00	65.00	219.00	22.00	0.0000	55.58%	33.85%	52.80%	32.16%
561	12	407.00	66.00	232.00	23.00	0.0000	57.00%	34.85%	54.15%	33.11%
561	13	417.00	67.00	242.00	24.00	0.0000	58.03%	35.82%	55.13%	34.03%
561	17	442.00	70.00	267.00	27.00	0.0000	60.41%	38.57%	57.39%	36.64%
562	05	301.00	58.00	118.00	12.00	0.0000	39.20%	20.69%	37.24%	19.66%
562	08	356.00	63.00	173.00	17.00	0.0000	48.60%	26.98%	46.17%	25.63%
562	09	372.00	65.00	189.00	19.00	0.0000	50.81%	29.23%	48.27%	27.77%
562	10	388.00	67.00	205.00	21.00	0.0000	52.84%	31.34%	50.20%	29.77%
562	11	402.00	68.00	219.00	22.00	0.0000	54.48%	32.35%	51.76%	30.73%
562	12	415.00	69.00	232.00	23.00	0.0000	55.90%	33.33%	53.11%	31.66%
562	13	425.00	70.00	242.00	24.00	0.0000	56.94%	34.29%	54.09%	32.58%
562	14	434.00	71.00	251.00	25.00	0.0000	57.83%	35.21%	54.94%	33.45%
562	15	440.00	72.00	257.00	26.00	0.0000	58.41%	36.11%	55.49%	34.30%
562	17	450.00	73.00	267.00	27.00	0.0000	59.33%	36.99%	56.36%	35.14%
562	18	459.00	74.00	276.00	28.00	0.0000	60.13%	37.84%	57.12%	35.95%
562	19	468.00	75.00	285.00	29.00	0.0000	60.90%	38.67%	57.86%	36.74%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
581	06	325.00	54.00	137.00	14.00	0.0000	42.15%	25.93%	40.04%	24.63%
581	09	377.00	61.00	189.00	19.00	0.0000	50.13%	31.15%	47.62%	29.59%
581	10	393.00	61.00	205.00	21.00	0.0000	52.16%	34.43%	49.55%	32.71%
581	11	407.00	62.00	219.00	22.00	0.0000	53.81%	35.48%	51.12%	33.71%
581	13	430.00	64.00	242.00	24.00	0.0000	56.28%	37.50%	53.47%	35.63%
581	14	439.00	65.00	251.00	25.00	0.0000	57.18%	38.46%	54.32%	36.54%
581	17	455.00	67.00	267.00	27.00	0.0000	58.68%	40.30%	55.75%	38.29%
581	18	464.00	68.00	276.00	28.00	0.0000	59.48%	41.18%	56.51%	39.12%
582	06	353.00	63.00	137.00	14.00	0.0000	38.81%	22.22%	36.87%	21.11%
582	07	372.00	65.00	156.00	16.00	0.0000	41.94%	24.62%	39.84%	23.39%
582	09	405.00	68.00	189.00	19.00	0.0000	46.67%	27.94%	44.34%	26.54%
582	10	421.00	70.00	205.00	21.00	0.0000	48.69%	30.00%	46.26%	28.50%
582	11	435.00	71.00	219.00	22.00	0.0000	50.34%	30.99%	47.82%	29.44%
582	12	448.00	76.00	232.00	23.00	0.0000	51.79%	30.26%	49.20%	28.75%
582	13	458.00	73.00	242.00	24.00	0.0000	52.84%	32.88%	50.20%	31.24%
582	15	473.00	77.00	257.00	26.00	0.0000	54.33%	33.77%	51.61%	32.08%
582	16	476.00	75.00	260.00	26.00	0.0000	54.62%	34.67%	51.89%	32.94%
582	17	483.00	76.00	267.00	27.00	0.0000	55.28%	35.53%	52.52%	33.75%
583	07	314.00	55.00	156.00	16.00	0.0000	49.68%	29.09%	47.20%	27.64%
583	08	331.00	55.00	173.00	17.00	0.0000	52.27%	30.91%	49.66%	29.36%
583	09	347.00	57.00	189.00	19.00	0.0000	54.47%	33.33%	51.75%	31.66%
583	10	363.00	59.00	205.00	21.00	0.0000	56.47%	35.59%	53.65%	33.81%
583	11	377.00	60.00	219.00	22.00	0.0000	58.09%	36.67%	55.19%	34.84%
583	12	390.00	61.00	232.00	23.00	0.0000	59.49%	37.70%	56.52%	35.82%
583	13	400.00	62.00	242.00	24.00	0.0000	60.50%	38.71%	57.48%	36.77%
583	14	409.00	63.00	251.00	25.00	0.0000	61.37%	39.68%	58.30%	37.70%
583	15	415.00	64.00	257.00	26.00	0.0000	61.93%	40.63%	58.83%	38.60%
583	16	418.00	64.00	260.00	26.00	0.0000	62.20%	40.63%	59.09%	38.60%
583	17	425.00	65.00	267.00	27.00	0.0000	62.82%	41.54%	59.68%	39.46%
591	02	180.00	30.00	54.00	5.00	0.0011	30.00%	16.67%	28.50%	15.84%
591	03	203.00	33.00	77.00	8.00	0.0012	37.93%	24.24%	36.03%	23.03%
591	04	224.00	37.00	98.00	10.00	0.0011	43.75%	27.03%	41.56%	25.68%
592	01	215.00	36.00	31.00	3.00	0.0011	14.42%	8.33%	13.70%	7.91%
592	02	238.00	38.00	54.00	5.00	0.0011	22.69%	13.16%	21.56%	12.50%
592	04	282.00	43.00	98.00	10.00	0.0011	34.75%	23.26%	33.01%	22.10%
593	01	117.00	24.00	31.00	3.00	0.0012	26.50%	12.50%	25.18%	11.88%
593	02	140.00	26.00	54.00	5.00	0.0011	38.57%	19.23%	36.64%	18.27%
594	01	205.00	35.00	31.00	3.00	0.0011	15.12%	8.57%	14.36%	8.14%
594	02	228.00	37.00	54.00	5.00	0.0011	23.68%	13.51%	22.50%	12.83%
594	04	272.00	42.00	98.00	10.00	0.0011	36.03%	23.81%	34.23%	22.62%
594	05	292.00	48.00	118.00	12.00	0.0011	40.41%	25.00%	38.39%	23.75%
595	06	332.00	54.00	137.00	14.00	0.4694	41.27%	25.93%	39.21%	24.63%
595	07	351.00	56.00	156.00	16.00	0.5250	44.44%	28.57%	42.22%	27.14%
595	08	368.00	57.00	173.00	17.00	0.5035	47.01%	29.82%	44.66%	28.33%
595	09	384.00	59.00	189.00	19.00	0.4873	49.22%	32.20%	46.76%	30.59%
596	01	220.00	38.00	31.00	3.00	0.0012	14.09%	7.89%	13.39%	7.50%
596	02	243.00	40.00	54.00	5.00	0.0011	22.22%	12.50%	21.11%	11.88%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
601	01	217.00	43.00	31.00	3.00	0.0011	14.29%	6.98%	13.58%	6.63%
601	06	323.00	54.00	137.00	14.00	0.0011	42.41%	25.93%	40.29%	24.63%
601	07	342.00	56.00	156.00	16.00	0.0011	45.61%	28.57%	43.33%	27.14%
601	08	359.00	57.00	173.00	17.00	0.0010	48.19%	29.82%	45.78%	28.33%
601	09	375.00	59.00	189.00	19.00	0.0010	50.40%	32.20%	47.88%	30.59%
601	10	391.00	61.00	205.00	21.00	0.0010	52.43%	34.43%	49.81%	32.71%
602	08	358.00	53.00	173.00	17.00	0.0000	48.32%	32.08%	45.90%	30.48%
602	09	374.00	53.00	189.00	19.00	0.0000	50.53%	35.85%	48.00%	34.06%
602	10	390.00	55.00	205.00	21.00	0.0000	52.56%	38.18%	49.93%	36.27%
602	13	427.00	58.00	242.00	24.00	0.0000	56.67%	41.38%	53.84%	39.31%
603	01	224.00	48.00	31.00	3.00	0.0014	13.84%	6.25%	13.15%	5.94%
603	03	270.00	53.00	77.00	8.00	0.0010	28.52%	15.09%	27.09%	14.34%
603	04	291.00	55.00	98.00	10.00	0.0011	33.68%	18.18%	32.00%	17.27%
603	05	311.00	57.00	118.00	12.00	0.0010	37.94%	21.05%	36.04%	20.00%
603	06	330.00	59.00	137.00	14.00	0.0010	41.52%	23.73%	39.44%	22.54%
603	07	349.00	61.00	156.00	16.00	0.0011	44.70%	26.23%	42.47%	24.92%
604	06	303.00	50.00	137.00	14.00	0.0011	45.21%	28.00%	42.95%	26.60%
604	07	322.00	52.00	156.00	16.00	0.0010	48.45%	30.77%	46.03%	29.23%
605	01	217.00	45.00	31.00	3.00	0.0011	14.29%	6.67%	13.58%	6.34%
605	10	391.00	65.00	205.00	21.00	0.0010	52.43%	32.31%	49.81%	30.69%
605	11	405.00	64.00	219.00	22.00	0.0010	54.07%	34.38%	51.37%	32.66%
606	02	266.00	57.00	54.00	5.00	0.0000	20.30%	8.77%	19.29%	8.33%
606	06	349.00	66.00	137.00	14.00	0.0000	39.26%	21.21%	37.30%	20.15%
606	07	368.00	68.00	156.00	16.00	0.0000	42.39%	23.53%	40.27%	22.35%
606	10	417.00	73.00	205.00	21.00	0.0000	49.16%	28.77%	46.70%	27.33%
606	11	431.00	74.00	219.00	22.00	0.0000	50.81%	29.73%	48.27%	28.24%
607	08	429.00	77.00	173.00	17.00	0.0011	40.33%	22.08%	38.31%	20.98%
607	09	445.00	79.00	189.00	19.00	0.0011	42.47%	24.05%	40.35%	22.85%
607	13	498.00	84.00	242.00	24.00	0.0011	48.59%	28.57%	46.16%	27.14%
608	01	160.00	28.00	31.00	3.00	0.0011	19.38%	10.71%	18.41%	10.17%
608	03	206.00	33.00	77.00	8.00	0.0012	37.38%	24.24%	35.51%	23.03%
608	04	227.00	37.00	98.00	10.00	0.0011	43.17%	27.03%	41.01%	25.68%
609	02	291.00	51.00	54.00	5.00	0.0000	18.56%	9.80%	17.63%	9.31%
609	07	393.00	64.00	156.00	16.00	0.0000	39.69%	25.00%	37.71%	23.75%
609	08	410.00	63.00	173.00	17.00	0.0000	42.20%	26.98%	40.09%	25.63%
609	09	426.00	69.00	189.00	19.00	0.0000	44.37%	27.54%	42.15%	26.16%
609	11	456.00	68.00	219.00	22.00	0.0000	48.03%	32.35%	45.63%	30.73%
692	01	89.00	18.00	31.00	3.00	0.0428	34.83%	16.67%	33.09%	15.84%
692	02	112.00	20.00	54.00	5.00	0.0364	48.21%	25.00%	45.80%	23.75%
692	03	135.00	23.00	77.00	8.00	0.0337	57.04%	34.78%	54.19%	33.04%
692	04	156.00	25.00	98.00	10.00	0.0337	62.82%	40.00%	59.68%	38.00%
693	01	91.00	19.00	31.00	3.00	0.0014	34.07%	15.79%	32.37%	15.00%
693	02	114.00	21.00	54.00	5.00	0.0010	47.37%	23.81%	45.00%	22.62%
701	01	133.00	25.00	31.00	3.00	0.0014	23.31%	12.00%	22.14%	11.40%
701	02	156.00	27.00	54.00	5.00	0.0013	34.62%	18.52%	32.89%	17.59%
701	03	179.00	30.00	77.00	8.00	0.0011	43.02%	26.67%	40.87%	25.34%
701	04	200.00	32.00	98.00	10.00	0.0010	49.00%	31.25%	46.55%	29.69%
701	05	220.00	34.00	118.00	12.00	0.0009	53.64%	35.29%	50.96%	33.53%
701	06	239.00	36.00	137.00	14.00	0.0009	57.32%	38.89%	54.45%	36.95%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
702	01	119.00	23.00	31.00	3.00	0.0014	26.05%	13.04%	24.75%	12.39%
702	02	142.00	25.00	54.00	5.00	0.0011	38.03%	20.00%	36.13%	19.00%
702	03	165.00	28.00	77.00	8.00	0.0010	46.67%	28.57%	44.34%	27.14%
702	04	186.00	30.00	98.00	10.00	0.0009	52.69%	33.33%	50.06%	31.66%
702	05	206.00	32.00	118.00	12.00	0.0009	57.28%	37.50%	54.42%	35.63%
711	06	304.00	48.00	137.00	14.00	0.0000	45.07%	29.17%	42.82%	27.71%
711	07	323.00	50.00	156.00	16.00	0.0000	48.30%	32.00%	45.89%	30.40%
711	08	340.00	51.00	173.00	17.00	0.0000	50.88%	33.33%	48.34%	31.66%
711	09	356.00	53.00	189.00	19.00	0.0000	53.09%	35.85%	50.44%	34.06%
711	10	372.00	55.00	205.00	21.00	0.0000	55.11%	38.18%	52.35%	36.27%
711	11	386.00	56.00	219.00	22.00	0.0000	56.74%	39.29%	53.90%	37.33%
712	05	232.00	35.00	118.00	12.00	0.0010	50.86%	34.29%	48.32%	32.58%
712	06	251.00	37.00	137.00	14.00	0.0009	54.58%	37.84%	51.85%	35.95%
712	09	303.00	42.00	189.00	19.00	0.0009	62.38%	45.24%	59.26%	42.98%
712	24	449.00	57.00	335.00	34.00	0.0009	74.61%	59.65%	70.88%	56.67%
713	03	210.00	34.00	77.00	8.00	0.0011	36.67%	23.53%	34.84%	22.35%
713	04	231.00	36.00	98.00	10.00	0.0013	42.42%	27.78%	40.30%	26.39%
713	05	251.00	38.00	118.00	12.00	0.0011	47.01%	31.58%	44.66%	30.00%
713	06	270.00	40.00	137.00	14.00	0.0010	50.74%	35.00%	48.20%	33.25%
714	03	188.00	30.00	77.00	8.00	0.0010	40.96%	26.67%	38.91%	25.34%
714	04	209.00	32.00	98.00	10.00	0.0010	46.89%	31.25%	44.55%	29.69%
714	05	229.00	34.00	118.00	12.00	0.0009	51.53%	35.29%	48.95%	33.53%
714	06	248.00	36.00	137.00	14.00	0.0009	55.24%	38.89%	52.48%	36.95%
715	01	185.00	46.00	31.00	3.00	0.0000	16.76%	6.52%	15.92%	6.19%
715	05	272.00	55.00	118.00	12.00	0.0000	43.38%	21.82%	41.21%	20.73%
715	06	291.00	57.00	137.00	14.00	0.0000	47.08%	24.56%	44.73%	23.33%
715	07	310.00	59.00	156.00	16.00	0.0000	50.32%	27.12%	47.80%	25.76%
715	08	327.00	60.00	173.00	17.00	0.0000	52.91%	28.33%	50.26%	26.91%
715	09	343.00	62.00	189.00	19.00	0.0000	55.10%	30.65%	52.35%	29.12%
715	10	359.00	64.00	205.00	21.00	0.0000	57.10%	32.81%	54.25%	31.17%
715	11	373.00	65.00	219.00	22.00	0.0000	58.71%	33.85%	55.77%	32.16%
715	12	386.00	66.00	232.00	23.00	0.0000	60.10%	34.85%	57.10%	33.11%
715	13	396.00	67.00	242.00	24.00	0.0000	61.11%	35.82%	58.05%	34.03%
715	14	405.00	68.00	251.00	25.00	0.0000	61.98%	36.76%	58.88%	34.92%
715	15	411.00	73.00	257.00	26.00	0.0000	62.53%	35.62%	59.40%	33.84%
721	01	160.00	32.00	31.00	3.00	0.0012	19.38%	9.38%	18.41%	8.91%
721	02	183.00	34.00	54.00	5.00	0.0012	29.51%	14.71%	28.03%	13.97%
721	03	206.00	37.00	77.00	8.00	0.0012	37.38%	21.62%	35.51%	20.54%
721	04	227.00	39.00	98.00	10.00	0.0012	43.17%	25.64%	41.01%	24.36%
721	05	247.00	41.00	118.00	12.00	0.0011	47.77%	29.27%	45.38%	27.81%
721	06	266.00	43.00	137.00	14.00	0.0010	51.50%	32.56%	48.93%	30.93%
721	07	285.00	45.00	156.00	16.00	0.0009	54.74%	35.56%	52.00%	33.78%
721	08	302.00	46.00	173.00	17.00	0.0009	57.28%	36.96%	54.42%	35.11%
721	09	318.00	48.00	189.00	19.00	0.0009	59.43%	39.58%	56.46%	37.60%
721	10	334.00	53.00	205.00	21.00	0.0009	61.38%	39.62%	58.31%	37.64%
722	01	127.00	22.00	31.00	3.00	0.0016	24.41%	13.64%	23.19%	12.96%
722	07	252.00	35.00	156.00	16.00	0.0009	61.90%	45.71%	58.81%	43.42%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
723	01	180.00	43.00	31.00	3.00	0.0000	17.22%	6.98%	16.36%	6.63%
723	02	203.00	45.00	54.00	5.00	0.0000	26.60%	11.11%	25.27%	10.55%
723	06	286.00	54.00	137.00	14.00	0.0000	47.90%	25.93%	45.51%	24.63%
723	07	305.00	56.00	156.00	16.00	0.0000	51.15%	28.57%	48.59%	27.14%
723	08	322.00	57.00	173.00	17.00	0.0000	53.73%	29.82%	51.04%	28.33%
723	09	338.00	59.00	189.00	19.00	0.0000	55.92%	32.20%	53.12%	30.59%
723	10	354.00	61.00	205.00	21.00	0.0000	57.91%	34.43%	55.01%	32.71%
723	11	368.00	62.00	219.00	22.00	0.0000	59.51%	35.48%	56.53%	33.71%
724	02	203.00	45.00	54.00	5.00	0.0000	26.60%	11.11%	25.27%	10.55%
724	03	226.00	48.00	77.00	8.00	0.0000	34.07%	16.67%	32.37%	15.84%
724	04	247.00	50.00	98.00	10.00	0.0000	39.68%	20.00%	37.70%	19.00%
724	05	267.00	52.00	118.00	12.00	0.0000	44.19%	23.08%	41.98%	21.93%
724	07	305.00	56.00	156.00	16.00	0.0000	51.15%	28.57%	48.59%	27.14%
724	08	322.00	57.00	173.00	17.00	0.0000	53.73%	29.82%	51.04%	28.33%
724	09	338.00	59.00	189.00	19.00	0.0000	55.92%	32.20%	53.12%	30.59%
724	11	368.00	62.00	219.00	22.00	0.0000	59.51%	35.48%	56.53%	33.71%
724	13	391.00	64.00	242.00	24.00	0.0000	61.89%	37.50%	58.80%	35.63%
725	01	128.00	22.00	31.00	3.00	0.0014	24.22%	13.64%	23.01%	12.96%
725	03	174.00	27.00	77.00	8.00	0.0011	44.25%	29.63%	42.04%	28.15%
725	04	195.00	30.00	98.00	10.00	0.0010	50.26%	33.33%	47.75%	31.66%
726	01	138.00	26.00	31.00	3.00	0.0014	22.46%	11.54%	21.34%	10.96%
726	02	161.00	28.00	54.00	5.00	0.0014	33.54%	17.86%	31.86%	16.97%
726	04	205.00	33.00	98.00	10.00	0.0010	47.80%	30.30%	45.41%	28.79%
726	05	225.00	35.00	118.00	12.00	0.0010	52.44%	34.29%	49.82%	32.58%
726	06	244.00	37.00	137.00	14.00	0.0009	56.15%	37.84%	53.34%	35.95%
726	07	263.00	39.00	156.00	16.00	0.0009	59.32%	41.03%	56.35%	38.98%
726	08	280.00	41.00	173.00	17.00	0.0009	61.79%	41.46%	58.70%	39.39%
726	11	326.00	45.00	219.00	22.00	0.0009	67.18%	48.89%	63.82%	46.45%
731	02	199.00	34.00	54.00	5.00	0.0885	27.14%	14.71%	25.78%	13.97%
731	03	222.00	37.00	77.00	8.00	0.0895	34.68%	21.62%	32.95%	20.54%
731	04	243.00	41.00	98.00	10.00	0.0777	40.33%	24.39%	38.31%	23.17%
732	01	148.00	28.00	31.00	3.00	0.0013	20.95%	10.71%	19.90%	10.17%
732	04	215.00	35.00	98.00	10.00	0.0010	45.58%	28.57%	43.30%	27.14%
733	02	217.00	38.00	54.00	5.00	0.5167	24.88%	13.16%	23.64%	12.50%
733	03	240.00	41.00	77.00	8.00	0.5167	32.08%	19.51%	30.48%	18.53%
733	04	261.00	43.00	98.00	10.00	0.5167	37.55%	23.26%	35.67%	22.10%
733	05	281.00	45.00	118.00	12.00	0.4929	41.99%	26.67%	39.89%	25.34%
733	06	300.00	47.00	137.00	14.00	0.4694	45.67%	29.79%	43.39%	28.30%
733	12	395.00	57.00	232.00	23.00	0.3828	58.73%	40.35%	55.79%	38.33%
733	13	405.00	57.00	242.00	24.00	0.3828	59.75%	42.11%	56.76%	40.00%
734	01	168.00	30.00	31.00	3.00	0.0015	18.45%	10.00%	17.53%	9.50%
734	02	191.00	32.00	54.00	5.00	0.0011	28.27%	15.63%	26.86%	14.85%
734	03	214.00	37.00	77.00	8.00	0.0011	35.98%	21.62%	34.18%	20.54%
735	03	222.00	41.00	77.00	8.00	0.0000	34.68%	19.51%	32.95%	18.53%
735	04	243.00	43.00	98.00	10.00	0.0000	40.33%	23.26%	38.31%	22.10%
735	06	282.00	47.00	137.00	14.00	0.0000	48.58%	29.79%	46.15%	28.30%
735	07	301.00	49.00	156.00	16.00	0.0000	51.83%	32.65%	49.24%	31.02%
735	08	318.00	50.00	173.00	17.00	0.0000	54.40%	34.00%	51.68%	32.30%
735	09	334.00	52.00	189.00	19.00	0.0000	56.59%	36.54%	53.76%	34.71%
735	10	350.00	54.00	205.00	21.00	0.0000	58.57%	38.89%	55.64%	36.95%
735	11	364.00	55.00	219.00	22.00	0.0000	60.16%	40.00%	57.15%	38.00%
735	12	377.00	59.00	232.00	23.00	0.0000	61.54%	38.98%	58.46%	37.03%
735	13	387.00	57.00	242.00	24.00	0.0000	62.53%	42.11%	59.40%	40.00%

EXTENDED COVERAGE

Non-Wind Territory Code	Wind Territory Code	Building Key Premium	Contents Key Premium	Buildings Wind Exclusion Credit	Contents Wind Exclusion Credit	Sinkhole Coverage Exclusion Factor	Buildings Wind Percentage	Contents Wind Percentage	Buildings Hurricane Percentage	Contents Hurricane Percentage
736	01	179.00	33.00	31.00	3.00	0.5627	17.32%	9.09%	16.45%	8.64%
736	03	225.00	38.00	77.00	8.00	0.5627	34.22%	21.05%	32.51%	20.00%
736	04	246.00	40.00	98.00	10.00	0.5715	39.84%	25.00%	37.85%	23.75%
736	05	266.00	42.00	118.00	12.00	0.5270	44.36%	28.57%	42.14%	27.14%
736	06	285.00	44.00	137.00	14.00	0.5009	48.07%	31.82%	45.67%	30.23%
736	07	304.00	46.00	156.00	16.00	0.4783	51.32%	34.78%	48.75%	33.04%
736	08	321.00	47.00	173.00	17.00	0.4587	53.89%	36.17%	51.20%	34.36%
736	09	337.00	49.00	189.00	19.00	0.4416	56.08%	38.78%	53.28%	36.84%
736	10	353.00	51.00	205.00	21.00	0.4263	58.07%	41.18%	55.17%	39.12%
737	01	210.00	37.00	31.00	3.00	0.0011	14.76%	8.11%	14.02%	7.70%
737	02	233.00	39.00	54.00	5.00	0.0011	23.18%	12.82%	22.02%	12.18%
792	01	105.00	18.00	31.00	3.00	0.0010	29.52%	16.67%	28.04%	15.84%
792	02	128.00	20.00	54.00	5.00	0.0010	42.19%	25.00%	40.08%	23.75%
792	03	151.00	23.00	77.00	8.00	0.0009	50.99%	34.78%	48.44%	33.04%
793	01	100.00	16.00	31.00	3.00	0.0015	31.00%	18.75%	29.45%	17.81%
892	01	78.00	13.00	31.00	3.00	0.0013	39.74%	23.08%	37.75%	21.93%
892	02	98.00	15.00	54.00	5.00	0.0009	55.10%	33.33%	52.35%	31.66%
892	03	124.00	18.00	77.00	8.00	0.0009	62.10%	44.44%	59.00%	42.22%
893	01	126.00	19.00	31.00	3.00	0.0012	24.60%	15.79%	23.37%	15.00%
921	02	118.00	18.00	54.00	5.00	0.0673	45.76%	27.78%	43.47%	26.39%
921	03	141.00	21.00	77.00	8.00	0.0595	54.61%	38.10%	51.88%	36.20%
922	01	83.00	13.00	31.00	3.00	0.0012	37.35%	23.08%	35.48%	21.93%
923	01	84.00	13.00	31.00	3.00	0.0012	36.90%	23.08%	35.06%	21.93%
923	02	107.00	15.00	54.00	5.00	0.0010	50.47%	33.33%	47.95%	31.66%
931	01	110.00	19.00	31.00	3.00	0.0014	28.18%	15.79%	26.77%	15.00%
932	01	88.00	16.00	31.00	3.00	0.0013	35.23%	18.75%	33.47%	17.81%
933	01	104.00	17.00	31.00	3.00	0.0014	29.81%	17.65%	28.32%	16.77%
934	01	78.00	19.00	31.00	10.00	0.0013	39.74%	52.63%	37.75%	50.00%
934	02	101.00	19.00	54.00	10.00	0.0009	53.47%	52.63%	50.80%	50.00%
934	05	165.00	19.00	118.00	10.00	0.0009	71.52%	52.63%	67.94%	50.00%
992	01	91.00	14.00	31.00	3.00	0.0012	34.07%	21.43%	32.37%	20.36%
992	02	114.00	15.00	54.00	5.00	0.0009	47.37%	33.33%	45.00%	31.66%
993	01	80.00	14.00	31.00	3.00	0.0013	38.75%	21.43%	36.81%	20.36%

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

DWELLING KEY FACTORS					
Limit of Liability	Coverage "A"		Limit of Liability	Coverage "C"	
	Fire	Extended Coverage		Fire	Extended Coverage
			*\$1,000	0.350	0.170
6,000	0.491	0.940	2,000	0.480	0.330
7,000	0.528	0.960	3,000	0.610	0.500
8,000	0.564	0.980	4,000	0.740	0.670
9,000	0.600	1.000	5,000	0.870	0.830
10,000	0.637	1.021	6,000	1.000	1.000
11,000	0.673	1.041	7,000	1.130	1.170
12,000	0.709	1.061	8,000	1.260	1.340
13,000	0.746	1.081	9,000	1.390	1.500
14,000	0.782	1.102	10,000	1.520	1.670
15,000	0.818	1.122	11,000	1.650	1.840
16,000	0.855	1.142	12,000	1.780	2.000
18,000	0.927	1.183	13,000	1.910	2.170
20,000	1.000	1.215	14,000	2.040	2.330
22,000	1.033	1.256	15,000	2.170	2.500
24,000	1.065	1.296	16,000	2.300	2.670
26,000	1.098	1.337	17,000	2.430	2.840
28,000	1.131	1.377	18,000	2.560	3.000
30,000	1.163	1.418	19,000	2.690	3.170
32,000	1.196	1.458	20,000	2.820	3.340
34,000	1.229	1.499	21,000	2.950	3.510
36,000	1.261	1.539	22,000	3.080	3.670
38,000	1.294	1.580	23,000	3.210	3.840
40,000	1.327	1.620	24,000	3.340	4.000
42,000	1.359	1.661	25,000	3.470	4.170
44,000	1.392	1.701	26,000	3.600	4.340
46,000	1.425	1.742	27,000	3.730	4.510
48,000	1.457	1.782	28,000	3.860	4.680
50,000	1.490	1.823	29,000	3.990	4.850
55,000	1.570	1.924	30,000	4.120	5.020
60,000	1.650	2.025	31,000	4.250	5.190
65,000	1.730	2.126	32,000	4.380	5.360
70,000	1.810	2.228	33,000	4.510	5.530
75,000	1.890	2.329	34,000	4.640	5.700
80,000	1.970	2.430	35,000	4.770	5.870
85,000	2.050	2.531	36,000	4.900	6.040
90,000	2.130	2.633	37,000	5.030	6.210
95,000	2.210	2.734	38,000	5.160	6.380
100,000	2.290	2.835	39,000	5.290	6.550
105,000	2.370	2.950	40,000	5.420	6.720
110,000	2.450	3.065	41,000	5.550	6.890
115,000	2.530	3.180	42,000	5.680	7.060
120,000	2.610	3.295	43,000	5.810	7.230
125,000	2.690	3.410	44,000	5.940	7.400
130,000	2.770	3.525	45,000	6.070	7.570
135,000	2.850	3.640	46,000	6.200	7.740
140,000	2.930	3.755	47,000	6.330	7.910
145,000	3.010	3.870	48,000	6.460	8.080
			49,000	6.590	8.250
			50,000	6.720	8.420
EA \$1k <= \$220k	0.016	0.023			
EA \$1k > \$220k	0.016	0.025	EA \$1k	0.130	0.170

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	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code	Zip Code	Wind Territory Code
32003	2	32072	1	32130	2	32187	1	32236	1
32004	4	32073	1	32131	2	32189	2	32237	1
32006	1	32079	1	32132	6	32190	2	32238	1
32007	2	32080	5	32133	3	32192	2	32239	1
32008	1	32081	2	32134	1	32193	2	32240	4
32009	1	32082	4	32135	6	32195	3	32241	1
32011	1	32083	1	32136	6	32198	5	32244	1
32013	1	32084	3	32137	4	32201	2	32245	1
32024	1	32085	3	32138	1	32202	2	32246	1
32025	1	32086	3	32139	2	32203	2	32247	2
32026	1	32087	1	32140	1	32204	2	32250	4
32030	1	32091	1	32141	6	32205	1	32254	1
32033	2	32092	2	32142	6	32206	2	32255	2
32034	3	32094	1	32143	6	32207	2	32256	1
32035	3	32095	3	32145	2	32208	1	32257	1
32038	1	32096	1	32147	1	32209	1	32258	1
32040	1	32097	1	32148	1	32210	1	32259	1
32041	1	32099	1	32149	1	32211	1	32260	1
32042	1	32102	2	32157	2	32212	2	32266	4
32043	1	32105	2	32158	3	32214	1	32277	1
32044	1	32110	2	32159	3	32215	1	32301	1
32046	1	32111	2	32160	1	32216	1	32302	1
32050	1	32112	2	32162	3	32217	2	32303	1
32052	1	32113	2	32163	3	32218	1	32304	1
32053	1	32114	5	32164	3	32219	1	32305	1
32054	1	32115	6	32168	4	32220	1	32306	1
32055	1	32116	5	32169	9	32221	1	32307	1
32056	1	32117	5	32170	7	32222	1	32308	1
32058	1	32118	8	32173	5	32223	1	32309	1
32059	1	32119	5	32174	4	32224	2	32310	1
32060	1	32120	5	32175	5	32225	2	32311	1
32061	1	32121	5	32176	7	32226	2	32312	1
32062	1	32122	5	32177	2	32227	4	32313	1
32063	1	32123	5	32178	2	32228	4	32314	1
32064	1	32124	3	32179	2	32229	1	32315	1
32065	1	32125	5	32180	2	32231	2	32316	1
32066	1	32126	6	32181	2	32232	2	32317	1
32067	1	32127	6	32182	1	32233	4	32318	1
32068	1	32128	3	32183	3	32234	1	32320	7
32071	1	32129	5	32185	1	32235	2	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
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33051	21
33052	21
33054	14
33055	13
33056	14
33060	19
33061	22
33062	22
33063	12
33064	18
33065	12
33066	12

Zip Code	Wind Territory Code
33067	11
33068	12
33069	14
33070	24
33071	11
33072	14
33073	12
33074	18
33075	12
33076	12
33077	11
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33084	13
33090	15
33092	17
33093	12
33097	12
33101	21
33102	15
33106	25
33109	23
33111	22
33112	15
33114	17
33116	15
33119	25
33122	14
33124	22
33125	18
33126	15
33127	20
33128	21
33129	23
33130	23
33131	22
33132	20
33133	22
33134	17
33135	20

Zip Code	Wind Territory Code
33136	20
33137	23
33138	22
33139	25
33140	24
33141	24
33142	17
33143	17
33144	14
33145	20
33146	18
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33149	25
33150	19
33151	20
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33153	22
33154	24
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33156	19
33157	18
33158	20
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33162	18
33163	23
33164	18
33165	14
33166	12
33167	15
33168	16
33169	14
33170	16
33172	13
33173	14
33174	13
33175	13
33176	15
33177	15
33178	14

Zip Code	Wind Territory Code
33179	17
33180	23
33181	22
33182	14
33183	13
33184	13
33185	13
33186	14
33187	14
33188	14
33189	19
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33206	25
33222	15
33231	22
33233	22
33234	17
33238	19
33239	25
33242	17
33243	17
33245	20
33247	15
33255	15
33256	19
33257	18
33261	19
33265	14
33266	14
33269	14
33280	21
33283	14
33296	19
33299	15
33301	20
33302	21

Zip Code	Wind Territory Code
33303	20
33304	21
33305	20
33306	20
33307	20
33308	22
33309	14
33310	15
33311	15
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33313	12
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33315	18
33316	20
33317	13
33318	12
33319	12
33320	12
33321	12
33322	12
33323	12
33324	12
33325	12
33326	12
33327	12
33328	12
33329	12
33330	12
33331	11
33332	12
33334	18
33335	20
33336	15
33337	12
33338	12
33339	20
33340	15
33345	12
33346	20
33348	20

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
33418	12	33466	17	33534	8	33594	5	33650	9
33419	19	33467	12	33537	4	33595	5	33655	8
33420	17	33468	16	33538	3	33596	5	33660	7
33421	12	33469	20	33539	4	33597	3	33661	7
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
33429	23	33476	10	33547	5	33606	10	33675	8
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
33435	22	33483	22	33559	5	33612	5	33684	8

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
33685	8	33758	9	33820	4	33872	4	33928	10
33686	11	33759	8	33823	4	33873	5	33929	13
33687	5	33760	9	33825	4	33875	4	33930	7
33688	5	33761	7	33826	4	33876	5	33931	16
33689	5	33762	9	33827	4	33877	4	33932	16
33694	5	33763	8	33830	4	33880	4	33935	6
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
33711	13	33775	11	33844	4	33901	7	33952	8
33712	13	33776	12	33845	4	33902	7	33953	8
33713	9	33777	9	33846	4	33903	7	33954	7
33714	8	33778	9	33847	4	33904	10	33955	9
33715	16	33779	11	33848	4	33905	7	33956	15
33716	8	33780	8	33849	3	33906	8	33957	17
33729	9	33781	8	33850	4	33907	8	33960	5
33730	9	33782	7	33851	4	33908	11	33965	9
33731	12	33784	9	33852	5	33909	8	33966	7
33732	9	33785	15	33853	4	33910	8	33967	9
33733	9	33786	14	33854	4	33911	7	33970	7
33734	11	33801	4	33855	4	33912	8	33971	7
33736	16	33802	4	33856	4	33913	7	33972	7
33737	13	33803	4	33857	6	33914	10	33973	7
33738	14	33804	4	33858	4	33915	8	33974	7
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
33744	14	33810	4	33865	6	33920	6	33982	7
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
33757	11	33815	4	33871	5	33927	8	33993	10

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
34101	16	34211	7	34275	10	34461	3	34639	5
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
34108	15	34220	9	34284	12	34474	2	34661	3
34109	11	34221	9	34285	12	34475	2	34667	7
34110	12	34222	8	34286	7	34476	3	34668	8
34112	12	34223	13	34287	7	34477	2	34669	5
34113	12	34224	10	34288	7	34478	2	34673	8
34114	11	34228	16	34289	7	34479	2	34674	7
34116	9	34229	13	34290	7	34480	2	34677	6
34117	8	34230	12	34291	7	34481	3	34679	7
34119	9	34231	12	34292	8	34482	2	34680	7
34120	8	34232	7	34293	10	34483	2	34681	10
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
34136	10	34236	12	34423	4	34489	2	34685	5
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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
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34204	7	34266	6	34448	4	34610	5	34714	4
34205	10	34267	6	34449	2	34611	5	34715	4
34206	10	34268	6	34450	3	34613	4	34729	4
34207	10	34269	6	34451	3	34614	4	34731	3
34208	8	34270	8	34452	3	34636	3	34734	3
34209	11	34272	10	34453	3	34637	5	34736	3

Zip Code	Wind Territory Code
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Zip Code	Wind Territory Code
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