

December 9, 2019

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Dwelling Fire and Extended Coverage
Insurance Rates – North Carolina

On August 14, 2019, the Rate Bureau filed with the Commissioner of Insurance proposed revised premium rates for dwelling fire and extended coverage insurance subject to the Rate Bureau's jurisdiction. The Rate Bureau's filing proposed (1) a statewide average rate level increase of 19.2%; (2) rate levels varying by territory within the state according to the loss experience within each territory; (3) revised windstorm or hail exclusion credits; and (4) revised wind mitigation credits.

The Rate Bureau and the Department of Insurance have negotiated an agreement as to the rate level revisions, and on December 4, 2019, the Commissioner of Insurance signed a [Settlement Agreement and Consent Order \(click here for copy\)](#) which approved an overall statewide average increase of 4.0% for all dwelling forms, approved revised base rates, and approved revised windstorm or hail exclusion credits as well as revised wind mitigation credits.

The approved changes are to be implemented in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies becoming effective on or after July 1, 2020.

The various approved rates are set forth in the Settlement Order:

- *revised base rates for Fire and Extended Coverage (Exhibits A & B);*
- *revised windstorm or hail exclusion credits for frame, masonry, and mobile home construction (Exhibit C);*
- *revised windstorm mitigation credits (Exhibit D & E).*

These exhibits are intended for your advance information to enable you to make preparations to implement the approved revisions. Reprinted dwelling manual pages will be distributed in the usual manner as soon as possible. In the meantime, notice of the changes should be sent as soon as possible to your company's North Carolina agents to make them aware of the revisions.

In connection with the implementation of the revised rates, your attention is directed to G.S. 58-36-30(a) which provides in part as follows:

". . . no insurer and no officer, agent or representative of an insurer shall knowingly issue or deliver or knowingly permit the issuance or delivery of any policy of insurance in this State that does not conform to the rates, rating plans, classifications, schedules, rules and standards made and filed by the Bureau. An insurer may deviate from the rates promulgated by the Bureau if the insurer has filed the proposed deviation with the Bureau and the Commissioner, if the proposed deviation is based on sound actuarial principles, and if the proposed deviation is approved by the Commissioner."

Your attention is also directed to G.S. 58-36-45, which provides in part as follows:

"Whenever an insurer changes the coverage other than at the request of the insured or changes the premium rate, it shall give the insured written notice of such coverage change or premium rate change at least 15 days in advance of the effective date of such change or changes with a copy of such notice to the agent. This section shall apply to all policies and coverages subject to the provisions of this Article . . ."

The manner of giving such notice to insureds is up to the individual company. In the past, some insurers have given notice of premium rate changes by providing to an insured and agent, at least 15 days in advance of the effective date, a renewal policy, renewal certificate, billing, endorsement or other information showing revised rates, together with a written notice substantially as follows:

NOTICE OF RATE CHANGE - NORTH CAROLINA

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect under the provisions of Article 36, Chapter 58 of the North Carolina General Statutes.

The form of this notice has varied at the option of the insurer (printed notice, stamp, stick-on label, etc.). Companies should consult legal counsel with respect to the appropriateness of their own procedures under this statute. It is important that each company establish procedures that will insure continued compliance with the 15 day advance notice requirement.

Please see to it that this circular letter is immediately brought to the attention of all interested personnel in your company.

Sincerely,

Andy Montano

Personal Lines Director

AM:ko
Attachments
P-19-8

NORTH CAROLINA DEPARTMENT OF INSURANCE

RALEIGH, NORTH CAROLINA

IN THE MATTER OF THE FILING)
DATED AUGUST 14, 2019 BY THE)
NORTH CAROLINA RATE BUREAU) DOCKET NO. 1985
FOR REVISION OF DWELLING INSURANCE)
RATES)

SETTLEMENT AGREEMENT
AND CONSENT ORDER

On August 14, 2019, which date was later amended by agreement to August 26, 2019, the North Carolina Rate Bureau ("Rate Bureau") filed with the North Carolina Department of Insurance ("Department") a proposal for revised dwelling insurance rates (the "2019 Dwelling Filing"). This 2019 Dwelling Filing was assigned Docket No. 1985 and proposed a statewide overall increase in dwelling insurance rates of 19.2% with changes varying by coverage and territory.

The Rate Bureau and the Department have agreed to settle the 2019 Dwelling Filing. The proposed settlement would provide for an overall statewide rate increase of 4.0%, with changes varying by coverage and territory as set forth on Exhibit A.

It appearing to the Commissioner that the Rate Bureau and the Department have, after consultation with their respective legal, actuarial and economic advisors and subject to approval by the Commissioner and to the conditions hereinafter set forth, entered into a settlement of all matters and things in dispute in connection with the 2019 Dwelling Filing; and it further appearing to the Commissioner that a settlement under the circumstances set forth herein results in rates that are neither excessive, inadequate, unreasonable, or unfairly discriminatory, that such settlement is in the public interest, that such settlement is fair and reasonable and should be approved and that, to the extent that the current rates and/or the filed rates differ from the rates approved by this order, the current rates and/or the filed rates are either excessive, inadequate, unreasonable or unfairly discriminatory;

NOW, THEREFORE, IT IS ORDERED AND AGREED as follows:

1. The 2019 Dwelling Filing is approved subject to the modifications set forth in paragraph 2, below.
2. The approved overall statewide rate level increase, considering all coverages and territories, is 4.0%. The changes to the amount of insurance relativities, the addition of an age of construction relativity, and the rebasing of the base amount of insurance are not approved. The approved territory rate level changes by coverage are set forth on the attached Exhibit A. The resulting approved territory base class premiums by coverage are set forth on the attached Exhibit B. The approved windstorm or hail exclusion credits by

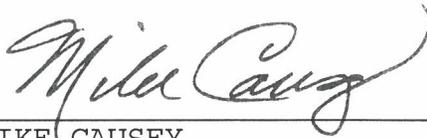
coverage are set forth on the attached Exhibit C. The approved wind mitigation credits by coverage are set forth on the attached Exhibits D and E. Exhibits A through E are incorporated herein by reference.

3. The revised rates and other approved changes are to become effective in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies becoming effective on or after July 1, 2020.

4. The parties acknowledge that, by entering into this Consent Order, neither is condoning, validating, accepting or agreeing to the other's theories, methodologies or calculations regarding or pertaining to profit, dividends and deviations, computer models, catastrophe loadings, and/or any other theory, methodology or calculation not specifically enumerated herein. The parties further acknowledge that by entering into this Consent Order neither is bound or limited in filing, reviewing or contesting any future rate filings in any line of insurance subject to the Bureau's jurisdiction by the theories, methodologies or calculations contained in the 2019 Dwelling Filing.

This 4/4th day of December, 2019.



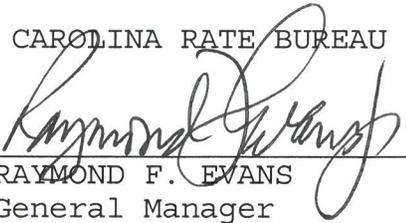
MIKE CAUSEY

Commissioner of Insurance for the
State of North Carolina

WE CONSENT TO THE SIGNING AND ENTRY OF THIS ORDER:

NORTH CAROLINA RATE BUREAU

BY:



RAYMOND F. EVANS
General Manager

NORTH CAROLINA DEPARTMENT OF INSURANCE

BY:



FRED FULLER
Deputy Commissioner, Property and Casualty

4855593

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

STATEWIDE AND TERRITORY RATE LEVEL CHANGES

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	0.0%	0.0%	+10.4%	+9.6%
120	0.0%	0.0%	+10.3%	+9.4%
130	0.0%	0.0%	+7.5%	+8.9%
140	0.0%	0.0%	+11.0%	+8.5%
150	0.0%	0.0%	0.0%	-6.2%
160	0.0%	0.0%	0.0%	0.0%
170	0.0%	0.0%	0.0%	-5.2%
180	0.0%	0.0%	+9.0%	0.0%
190	0.0%	0.0%	+12.5%	+15.2%
200	0.0%	0.0%	+13.7%	+14.7%
210	0.0%	0.0%	+9.2%	0.0%
220	0.0%	0.0%	+9.1%	0.0%
230	0.0%	0.0%	+10.1%	0.0%
240	0.0%	0.0%	0.0%	0.0%
250	0.0%	0.0%	0.0%	-6.9%
260	0.0%	0.0%	0.0%	-11.6%
270	0.0%	0.0%	0.0%	0.0%
280	0.0%	0.0%	0.0%	-7.9%
290	0.0%	0.0%	0.0%	-12.8%
300	0.0%	0.0%	+11.4%	0.0%
310	0.0%	0.0%	0.0%	0.0%
320	0.0%	0.0%	0.0%	-6.0%
330	0.0%	0.0%	0.0%	-8.6%
340	0.0%	0.0%	0.0%	-0.8%
350	0.0%	0.0%	0.0%	-8.3%
360	0.0%	0.0%	0.0%	-13.1%
370	0.0%	0.0%	0.0%	-14.2%
380	0.0%	0.0%	0.0%	-9.5%
390	0.0%	0.0%	0.0%	-11.3%
Statewide	0.0%	0.0%	+5.3%	+5.9%
Statewide for both Classes		0.0%		+5.3%
Combined Statewide Change for all Forms and Classes			+4.0%	

NORTH CAROLINA
DWELLING PROPERTY INSURANCE
APPROVED BASE CLASS PREMIUMS

<u>Territory</u>	<u>Fire</u>		<u>Extended Coverage</u>	
	<u>Buildings</u>	<u>Contents</u>	<u>Buildings</u>	<u>Contents</u>
110	\$17	\$4	\$172	\$24
120	\$17	\$4	\$192	\$28
130	\$31	\$9	\$138	\$21
140	\$28	\$9	\$149	\$21
150	\$29	\$9	\$126	\$11
160	\$32	\$11	\$130	\$14
170	\$44	\$13	\$62	\$5
180	\$45	\$14	\$68	\$6
190	\$46	\$14	\$70	\$8
200	\$62	\$16	\$88	\$11
210	\$41	\$13	\$57	\$4
220	\$41	\$12	\$50	\$3
230	\$64	\$17	\$80	\$9
240	\$42	\$13	\$51	\$3
250	\$38	\$12	\$52	\$3
260	\$47	\$13	\$50	\$2
270	\$30	\$10	\$37	\$2
280	\$28	\$9	\$37	\$2
290	\$35	\$11	\$46	\$2
300	\$47	\$15	\$43	\$4
310	\$35	\$11	\$31	\$1
320	\$34	\$11	\$34	\$1
330	\$36	\$12	\$37	\$1
340	\$31	\$9	\$29	\$1
350	\$35	\$11	\$30	\$1
360	\$29	\$9	\$29	\$2
370	\$32	\$10	\$31	\$2
380	\$29	\$9	\$27	\$1
390	\$30	\$10	\$27	\$1

For Fire, the Base Class is Protection Class 5 with Frame Construction; \$15,000 Coverage A, \$6,000 Coverage C.
For Extended Coverage, the Base Class is Form DP-001; \$15,000 Coverage A, \$6,000 Coverage C.

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM OR HAIL EXCLUSION CREDITS

<u>Territory</u>	<u>Construction</u>	<u>Buildings</u>	<u>Contents</u>
110	Masonry	141	18
	Frame	148	19
	Mobile Home	185	24
120	Masonry	159	21
	Frame	167	22
	Mobile Home	209	28
130	Masonry	97	12
	Frame	102	13
	Mobile Home	128	16
140	Masonry	105	12
	Frame	111	13
	Mobile Home	139	16
150	Masonry	95	10
	Frame	100	10
	Mobile Home	125	13
160	Masonry	100	11
	Frame	105	12
	Mobile Home	131	15

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITS
BUILDINGSFrame Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	8	8	5	5	5	4
Opening Protection	8	8	5	5	5	4
Total Hip Roof and Opening Protection	16	17	10	10	10	10
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	26	30	11	19	13	17
Hurricane Fortified for Existing Homes® Bronze Option 1	6	6	3	3	4	3
Hurricane Fortified for Existing Homes® Bronze Option 2	10	10	5	7	5	6
Hurricane Fortified for Existing Homes® Silver Option 1	16	19	7	12	6	11
Hurricane Fortified for Existing Homes® Silver Option 2	20	22	8	14	8	13
Hurricane Fortified for Existing Homes® Gold Option 1	20	22	10	14	10	13
Hurricane Fortified for Existing Homes® Gold Option 2	22	26	11	18	11	16
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	26	30	11	19	13	17
FORTIFIED Roof – Hurricane – Existing Roof	6	6	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	10	10	5	7	5	6
FORTIFIED Home – Hurricane – Silver – Existing Roof	16	19	7	12	6	11
FORTIFIED Home – Hurricane – Silver – New Roof	20	22	8	14	8	13
FORTIFIED Home – Hurricane – Gold – Existing Roof	20	22	10	14	10	13
FORTIFIED Home – Hurricane – Gold – New Roof	22	26	11	18	11	16

Masonry Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	8	8	5	5	5	4
Opening Protection	8	8	5	5	5	4
Total Hip Roof and Opening Protection	15	16	10	10	10	10
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	25	29	10	18	12	16
Hurricane Fortified for Existing Homes® Bronze Option 1	6	6	3	3	4	3
Hurricane Fortified for Existing Homes® Bronze Option 2	10	10	5	7	5	6
Hurricane Fortified for Existing Homes® Silver Option 1	15	18	7	11	6	10
Hurricane Fortified for Existing Homes® Silver Option 2	19	21	8	13	8	12
Hurricane Fortified for Existing Homes® Gold Option 1	19	21	10	13	10	12
Hurricane Fortified for Existing Homes® Gold Option 2	21	25	10	17	10	15
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	25	29	10	18	12	16
FORTIFIED Roof – Hurricane – Existing Roof	6	6	3	3	4	3
FORTIFIED Roof – Hurricane – New Roof	10	10	5	7	5	6
FORTIFIED Home – Hurricane – Silver – Existing Roof	15	18	7	11	6	10
FORTIFIED Home – Hurricane – Silver – New Roof	19	21	8	13	8	12
FORTIFIED Home – Hurricane – Gold – Existing Roof	19	21	10	13	10	12
FORTIFIED Home – Hurricane – Gold – New Roof	21	25	10	17	10	15

NORTH CAROLINA

DWELLING PROPERTY INSURANCE

WINDSTORM MITIGATION CREDITS
CONTENTSFrame Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1	2	1	1	1	1
Opening Protection	1	2	1	1	1	1
Total Hip Roof and Opening Protection	1	3	1	1	1	1
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	4	5	2	3	2	3
Hurricane Fortified for Existing Homes® Bronze Option 1	1	2	1	1	1	1
Hurricane Fortified for Existing Homes® Bronze Option 2	1	3	1	1	1	1
Hurricane Fortified for Existing Homes® Silver Option 1	2	3	1	2	1	2
Hurricane Fortified for Existing Homes® Silver Option 2	2	4	1	2	1	2
Hurricane Fortified for Existing Homes® Gold Option 1	3	4	1	2	1	2
Hurricane Fortified for Existing Homes® Gold Option 2	3	4	2	2	2	2
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	4	5	2	3	2	3
FORTIFIED Roof – Hurricane – Existing Roof	1	2	1	1	1	1
FORTIFIED Roof – Hurricane – New Roof	1	3	1	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	2	3	1	2	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	2	4	1	2	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	3	4	1	2	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	3	4	2	2	2	2

Masonry Construction

<u>Mitigation Feature</u>	<u>Territory</u>					
	<u>110</u>	<u>120</u>	<u>130</u>	<u>140</u>	<u>150</u>	<u>160</u>
Total Hip Roof	1	2	1	1	1	1
Opening Protection	1	2	1	1	1	1
Total Hip Roof and Opening Protection	1	3	1	1	1	1
IBHS Designation prior to March 31, 2019:						
Hurricane Fortified for Safer Living®	4	5	2	3	2	3
Hurricane Fortified for Existing Homes® Bronze Option 1	1	2	1	1	1	1
Hurricane Fortified for Existing Homes® Bronze Option 2	1	3	1	1	1	1
Hurricane Fortified for Existing Homes® Silver Option 1	2	3	1	2	1	2
Hurricane Fortified for Existing Homes® Silver Option 2	2	4	1	2	1	2
Hurricane Fortified for Existing Homes® Gold Option 1	3	4	1	2	1	2
Hurricane Fortified for Existing Homes® Gold Option 2	3	4	2	2	2	2
IBHS Designation on or after March 31, 2019:						
FORTIFIED for Safer Living®	4	5	2	3	2	3
FORTIFIED Roof – Hurricane – Existing Roof	1	2	1	1	1	1
FORTIFIED Roof – Hurricane – New Roof	1	3	1	1	1	1
FORTIFIED Home – Hurricane – Silver – Existing Roof	2	3	1	2	1	2
FORTIFIED Home – Hurricane – Silver – New Roof	2	4	1	2	1	2
FORTIFIED Home – Hurricane – Gold – Existing Roof	3	4	1	2	1	2
FORTIFIED Home – Hurricane – Gold – New Roof	3	4	2	2	2	2

**RULE A8.
OPTIONAL RATING CHARACTERISTICS**

Companies may use the following optional rating characteristics or any combination of such optional rating characteristics and Bureau filed characteristics to determine rates, as long as applicable legal requirements are satisfied. The resulting premium shall not exceed the premium that would have been determined using the rates, rating plans, classifications, schedules, rules and standards promulgated by the Bureau, except as provided by statute. The rating factor for any combination of the following optional risk characteristics cannot exceed 1.00, unless the resulting premium does not exceed the Bureau premium.

- A. Policy characteristics not otherwise recognized in this manual. Examples include: account or multi-policy credit; tiers; continuity of coverage; coverages purchased; intra-agency transfers; payment history; payment options; prior insurance; and new and renewal status.
- B. Policyholder/Insured personal characteristics not otherwise recognized in this manual. Examples include: smoker/non-smoker status; credit information; loss history; loss prevention training/education; age; work status; marital status; number of years owned; household composition; and good student/education.
- C. Dwelling characteristics not otherwise recognized in this manual. Examples include: gated community; retirement community; limited access community; revitalized/renovated home; security, safety or loss deterrent systems or devices; age of home; and construction type and quality.
- D. Affinity group or other group not otherwise recognized in this manual.
- E. Any other rating characteristics or combination of characteristics if filed by a company and approved by the Commissioner.

**RULE A9.
WINDSTORM MITIGATION PROGRAM**

~~Effective prior to March 31, 2019:~~

A. Introduction

With respect to risks located in Territories 110, 120, 130, 140, 150 and 160, premium credits shall be made available for insureds who build, rebuild or retrofit certain residential dwellings, in accordance with specified standards, to better resist hurricanes and other catastrophic windstorm events.

B. Eligibility

1. A dwelling may be eligible for a premium credit if:
 - a. The dwelling has been designed and constructed in conformity with, and has been certified as meeting, the Hurricane, Tornado and Hail and High Wind requirements of the Hurricane Fortified for Safer Living® (Fortified) program promulgated by the Institute for Business and Home Safety® (IBHS) prior to March 31, 2019;
 - b. The dwelling has been certified as meeting, either the Bronze, Silver or Gold hurricane mitigation measures in the Hurricane Fortified for Existing Homes® program promulgated by the IBHS prior to March 31, 2019;
 - ~~c. The dwelling has been designed and constructed in conformity with, and has been certified as meeting, the Hurricane, Tornado and Hail and High Wind requirements of the FORTIFIED for Safer Living® program promulgated by the IBHS for use on or after March 31, 2019;~~
 - ~~d. The dwelling has been certified as meeting either the Roof, Silver or Gold hurricane mitigation measures in the FORTIFIED Home™ program promulgated by the IBHS for use on or after March 31, 2019;~~
 - ~~ee. The dwelling contains Opening Protection in accordance with the qualification requirements set forth in Paragraph D.1.cb.; or~~
 - ~~fd. The dwelling contains a Total Hip Roof.~~
2. The provisions of this rule do not apply:
 - a. To condominiums or tenant policies.
 - b. If the policy excludes the peril of Windstorm or Hail.
 - c. To dwellings under construction.
 - d. To Coverage C – Personal Property unless the policy also provides Coverage A – Dwelling.
 - e. To mobile homes certified under the Hurricane Fortified for Safer Living® or Hurricane Fortified for Existing Homes® programs promulgated by the IBHS prior to March 31, 2019.
3. To be eligible for a premium credit, mitigation features are not required for adjacent structures including, but not limited to, detached garages, storage sheds, barns, apartments, etc. located on the insured premises.

**RULE A9.
WINDSTORM MITIGATION PROGRAM (Cont'd)**

C. Proof of Compliance

The named insured must submit proof that the windstorm loss mitigation features and/or construction techniques have been implemented for each of the following:

1. IBHS Hurricane Fortified for Safer Living®

The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling.

2. IBHS Hurricane Fortified for Existing Homes®

The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling. The credit will apply for five years from the date of designation. In order to continue receiving the mitigation credit after five years, the dwelling must be re-inspected and re-designated by the IBHS. If the IBHS designation expires, the applicable mitigation credit will expire upon renewal.

3. IBHS FORTIFIED for Safer Living®

The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling.

4. IBHS FORTIFIED Home™

The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling. The credit will apply for five years from the date of designation. In order to continue receiving the mitigation credit after five years, the dwelling must be re-inspected and re-designated by the IBHS. If the IBHS designation expires, the applicable mitigation credit will expire upon renewal.

53. Opening Protection

The existence of Opening Protection may be verified by proof of installation.

64. Total Hip Roof

The existence of a hip roof may be verified through photographs of the roof.

D. Description of Mitigation Credit Tables

With respect to dwellings to which this rule applies and subject to all other provisions of this Windstorm Mitigation Program, the following approved and properly maintained windstorm mitigation features shall be recognized for a premium credit.

1. Mitigation Features

a. IBHS Hurricane Fortified Homes (designations prior to March 31, 2019):

- (1) A home designated by the IBHS as Hurricane Fortified for Safer Living®.
- (2) A home designated by the IBHS as Hurricane Fortified for Existing Homes®, including:

- (i) Hurricane Fortified for Existing Homes Bronze, Option 1
- (ii) Hurricane Fortified for Existing Homes Bronze, Option 2
- (iii) Hurricane Fortified for Existing Homes Silver, Option 1
- (iv) Hurricane Fortified for Existing Homes Silver, Option 2
- (v) Hurricane Fortified for Existing Homes Gold, Option 1
- (vi) Hurricane Fortified for Existing Homes Gold, Option 2

b. IBHS FORTIFIED programs (designations on or after March 31, 2019):

- (1) A home designated by the IBHS as FORTIFIED for Safer Living®.
- (2) A home designated by the IBHS as FORTIFIED Home™, including:
 - (i) FORTIFIED Roof – Hurricane – Existing Roof
 - (ii) FORTIFIED Roof – Hurricane – New Roof
 - (iii) FORTIFIED Home – Hurricane – Silver – Existing Roof
 - (iv) FORTIFIED Home – Hurricane – Silver – New Roof
 - (v) FORTIFIED Home – Hurricane – Gold – Existing Roof
 - (vi) FORTIFIED Home – Hurricane – Gold – New Roof

cb. Opening Protection

- (1) Building opening protective features must have been certified as having met the Large Missile Test (Missile D) of the American Society for Testing and Materials ASTM E 1886 (standard test method) and ASTM E 1996 (standard specification) or other standards that are determined to be equivalent, including the American Architectural Manufacturers Association (AAMA), AAMA 506 or the Florida Building Code Testing Application Standards TAS 201 and 203. Such opening protective features shall be considered qualified.
- (2) Qualifying opening protection must be present at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the credit to apply, the following conditions must be met:
 - (i) In accordance with the qualification requirements set forth in Paragraph **D.1.cb.(1)**:

**RULE A9.
WINDSTORM MITIGATION PROGRAM (Cont'd)**

- (a) All exterior building envelope openings with glazing (e.g. glass) shall have qualified impact-resistant and wind pressure-resistant opening protection;
 - (b) All exterior building envelope openings without glazing shall have qualified wind pressure-resistant opening protection; and
 - (c) All garage doors (with and without glazing) shall meet or exceed a qualified minimum pressure resistance.
- (ii) Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.
 - (iii) Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.

de. Total Hip Roof

A Total Hip Roof is a roof that slopes in four directions such that the end formed by the intersection of slopes is a triangle.

E. Premium Determination

1. To compute the Extended Coverage Non-seasonal or Seasonal Base Premium or the Broad or Special Form Non-seasonal Base Premium:
 - a. Determine the Extended Coverage, Broad or Special Form Key Premium as described in Rule 301.
 - b. Subtract the Coverage A Windstorm Loss Mitigation Credit shown on the state rates from the Coverage A Extended Coverage, Broad or Special Form Key Premium. If applicable, also subtract the Coverage C Windstorm Loss Mitigation Credit, shown on the state rates from the Coverage C Extended Coverage, Broad or Special Form Key Premium.
 - c. Multiply the Extended Coverage, Broad or Special Form Key Premium excluding Windstorm Loss Mitigation Coverage developed in Paragraph E.1.b. by the Key Factor for the desired limit of liability.
2. To compute the Seasonal Broad or Special Form Base Premium:
 - a. Determine the DP 00 01 Extended Coverage Key Premium as described in Rule 301.
 - b. Multiply the DP 00 01 Extended Coverage Key Premium by the appropriate Seasonal factor shown in Table 301.A.#42(R) or Table 301.A.#45(R) to determine the Seasonal Broad or Special Form Key Premium.

- c. Subtract the Coverage A Windstorm Loss Mitigation Credit shown in the state rates from the Coverage A Seasonal Broad or Special Form Key Premium determined in Paragraph E.2.b. If applicable, also subtract the Coverage C Windstorm Loss Mitigation Credit, shown on the state rates from the Coverage C Seasonal Broad or Special Form Key Premium.
 - d. Multiply the Seasonal Broad or Special Form Key Premium excluding Windstorm Loss Mitigation Coverage developed in Paragraph E.2.c. by the Key Factor for the desired limit of liability.
3. Mitigation Feature credits cannot be combined, except for Total Hip Roof and Opening Protection.
 4. If mitigation measures are installed midterm, premium adjustment is required on a pro rata basis.

Effective on or after March 31, 2019:

~~A. Introduction~~

~~With respect to risks located in Territories 110, 120, 130, 140, 150 and 160, premium credits shall be made available for insureds who build, rebuild or retrofit certain residential dwellings, in accordance with specified standards, to better resist hurricanes and other catastrophic windstorm events.~~

~~B. Eligibility~~

- ~~1. A dwelling may be eligible for a premium credit if:

 - ~~a. The dwelling has been designed and constructed in conformity with, and has been certified as meeting, the Hurricane, Tornado and Hail and High Wind requirements of the FORTIFIED for Safer Living® program promulgated by the Institute for Business and Home Safety® (IBHS) for use on or after March 31, 2019;~~
 - ~~b. The dwelling has been certified as meeting, either the Roof, Silver or Gold hurricane mitigation measures in the FORTIFIED Home™ program promulgated by the IBHS for use on or after March 31, 2019;~~
 - ~~c. The dwelling contains Opening Protection in accordance with the qualification requirements set forth in Paragraph D.1.b.; or~~
 - ~~d. The dwelling contains a Total Hip Roof.~~~~
- ~~2. The provisions of this rule do not apply:

 - ~~a. To condominiums or tenant policies.~~
 - ~~b. If the policy excludes the peril of Windstorm or Hail.~~
 - ~~c. To dwellings under construction.~~
 - ~~d. To Coverage C Personal Property unless the policy also provides Coverage A Dwelling.~~~~

**RULE A9:
WINDSTORM MITIGATION PROGRAM (Cont'd)**

~~3. To be eligible for a premium credit, mitigation features are not required for adjacent structures including, but not limited to, detached garages, storage sheds, barns, apartments, etc. located on the insured premises.~~

~~C. Proof of Compliance~~

~~The named insured must submit proof that the windstorm loss mitigation features and/or construction techniques have been implemented for each of the following:~~

~~1. IBHS FORTIFIED for Safer Living®~~

~~The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling.~~

~~2. IBHS FORTIFIED Home™~~

~~The named insured shall provide a copy of the proper designation certificate from the IBHS issued for the dwelling. The credit will apply for five years from the date of designation. In order to continue receiving the mitigation credit after five years, the dwelling must be re-inspected and re-designated by the IBHS. If the IBHS designation expires, the applicable mitigation credit will expire upon renewal.~~

~~3. Opening Protection~~

~~The existence of Opening Protection may be verified by proof of installation.~~

~~4. Total Hip Roof~~

~~The existence of a hip roof may be verified through photographs of the roof.~~

~~D. Description of Mitigation Credit Tables~~

~~With respect to dwellings to which this rule applies and subject to all other provisions of this Windstorm Mitigation Program, the following approved and properly maintained windstorm mitigation features shall be recognized for a premium credit.~~

~~1. Mitigation Features~~

~~a. IBHS FORTIFIED programs (designations on or after March 31, 2019):~~

~~(1) A home designated by the IBHS as FORTIFIED for Safer Living®.~~

~~(2) A home designated by the IBHS as Fortified Home™, including:~~

~~(i) FORTIFIED Roof - Hurricane Existing Roof~~

~~(ii) FORTIFIED Roof - Hurricane New Roof~~

~~(iii) FORTIFIED Home - Hurricane Silver Existing Roof~~

~~(iv) FORTIFIED Home - Hurricane Silver New Roof~~

~~(v) FORTIFIED Home - Hurricane Gold Existing Roof~~

~~(vi) FORTIFIED Home - Hurricane Gold - New Roof~~

~~b. Opening Protection~~

~~(1) Building opening protective features must have been certified as having met the Large Missile Test (Missile D) of the American Society for Testing and Materials ASTM E 1886 (standard test method) and ASTM E 1996 (standard specification) or other standards that are determined to be equivalent, including the American Architectural Manufacturers Association (AAMA), AAMA 506 or the Florida Building Code Testing Application Standards TAS 201 and 203. Such opening protective features shall be considered qualified.~~

~~(2) Qualifying opening protection must be present at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the credit to apply, the following conditions must be met:~~

~~(i) In accordance with the qualification requirements set forth in Paragraph **D.1.b.(1)**:~~

~~(a) All exterior building envelope openings with glazing (e.g. glass) shall have qualified impact-resistant and wind pressure-resistant opening protection;~~

~~(b) All exterior building envelope openings without glazing shall have qualified wind pressure-resistant opening protection; and~~

~~(c) All garage doors (with and without glazing) shall meet or exceed a qualified minimum pressure resistance.~~

~~(ii) Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.~~

~~(iii) Impact resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.~~

~~c. Total Hip Roof~~

~~A Total Hip Roof is a roof that slopes in four directions such that the end formed by the intersection of slopes is a triangle.~~

~~E. Premium Determination~~

~~1. To compute the Extended Coverage Non-seasonal or Seasonal Base Premium or the Broad or Special Form Non-seasonal Base Premium:~~

~~a. Determine the Extended Coverage, Broad or Special Form Key Premium as described in Rule **301**.~~

**RULE A9:
WINDSTORM MITIGATION PROGRAM (Cont'd)**

- ~~b. Subtract the Coverage A Windstorm Loss Mitigation Credit shown on the state rates from the Coverage A Extended Coverage, Broad or Special Form Key Premium. If applicable, also subtract the Coverage C Windstorm Loss Mitigation Credit, shown on the state rates from the Coverage C Extended Coverage, Broad or Special Form Key Premium.~~
- ~~c. Multiply the Extended Coverage, Broad or Special Form Key Premium excluding Windstorm Loss Mitigation Coverage developed in Paragraph E.1.b. by the Key Factor for the desired limit of liability.~~
- ~~2. To compute the Seasonal Broad or Special Form Base Premium:~~
 - ~~a. Determine the DP-00-01 Extended Coverage Key Premium as described in Rule 301.~~
 - ~~b. Multiply the DP-00-01 Extended Coverage Key Premium by the appropriate Seasonal factor shown in Table 301.A.#42(R) or Table 301.A.#45(R) to determine the Seasonal Broad or Special Form Key Premium.~~
 - ~~c. Subtract the Coverage A Windstorm Loss Mitigation Credit shown in the state rates from the Coverage A Seasonal Broad or Special Form Key Premium determined in Paragraph E.2.b. If applicable, also subtract the Coverage C Windstorm Loss Mitigation Credit, shown on the state rates from the Coverage C Seasonal Broad or Special Form Key Premium.~~
 - ~~d. Multiply the Seasonal Broad or Special Form Key Premium excluding Windstorm Loss Mitigation Coverage developed in Paragraph E.2.c. by the Key Factor for the desired limit of liability.~~
- ~~3. Mitigation Feature credits cannot be combined, except for Total Hip Roof and Opening Protection.~~
- ~~4. If mitigation measures are installed mid-term, premium adjustment is required on a pro-rata basis.~~

**PART I
COVERAGE AND DEFINITION TYPE RULES**

**RULE 100.
INTRODUCTION**

Paragraph C. does not apply.

**RULE 103.
ELIGIBILITY**

Paragraphs B.1 and B.4. are replaced by the following:

1. Using Form DP 00 01 only or DP 00 02 in conjunction with Actual Cash Value Loss Settlement Endorsement DP 04 76;
4. For a policy period of not longer than three years; and

**PART II
SERVICING TYPE RULES**

**RULE 201.
POLICY PERIOD**

Paragraph C. is replaced by the following:

- C. Three years in annual installments. Each annual installment shall be the annual premium then in effect for the company.

**RULE 206.
MINIMUM PREMIUM**

Paragraphs D. and E. are replaced by the following:

- D. Refer to state company rates for the minimum premium.

**RULE 208.
WAIVER OF PREMIUM**

Paragraph B. is replaced by the following:

- B. Refer to state company rates for amount that may be waived.

**RULE 210.
REFER TO COMPANY**

Rule 210. is replaced by the following:

Whenever a risk is rated on a refer to company basis each company is responsible for complying with regulatory or statutory rate filing requirements.

**PART III
BASE PREMIUM COMPUTATION RULES**

**RULE 302.
VANDALISM AND MALICIOUS MISCHIEF – DP 00 01**

The following is added to Rule 302.:

The 60 day limit of vacancy may be extended. The charge for the additional period of vacancy shall be based on the difference between the premiums for vacant and non-vacant buildings, and shall be figured pro rata for the period allowed in the endorsement.

Use Vandalism And Malicious Mischief Vacancy Endorsement DP 04 40.

ADDITIONAL RULE(S)

**RULE A3.
WINDSTORM OR HAIL EXCLUSION – TERRITORIES
110, 120, 130, 140, 150 AND 160 ONLY**

**RULE A5.
INSTALLMENT PAYMENT PLAN**

C. The additional charge per installment is \$3.00.

**RULE A6.
UNPROTECTED DWELLINGS – PROTECTION CLASS 9,
9E, 9S OR 10**

Territory	Const.*	Building Credit	Contents Credit
110	M	\$ 141427	\$ 1846
	F	148434	1947
	MH	185467	2422
120	M	159439	2149
	F	167446	2220
	MH	209482	2826
130	M	9785	12
	F	10290	1342
	MH	128442	1645
140	M	10592	12
	F	11197	1342
	MH	139424	1645
150	M	9588	1044
	F	10093	1044
	MH	125446	1344
160	M	10092	1142
	F	10597	12
	MH	131424	15

* M = Masonry, F = Frame. MH = Mobile Homes.
Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Rates Per \$1,000	
Additional rate of insurance	\$ 1.50

Table A6.C.1.a.(R) Unprotected Dwellings – Protection Class 9, 9E, 9S Or 10

Table A3.B.2.(R) Windstorm Or Hail Exclusion – Territories 110, 120, 130, 140, 150 and 160 Only

**RULE A9:
WINDSTORM MITIGATION PROGRAM**

Effective prior to March 31, 2019:

Mitigation-Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip-Roof	M	\$ 7	\$ 7	\$ 4	\$ 4	\$ 5	\$ 4
	F	7	7	4	4	5	4
Opening Protection	M	7	7	4	4	5	4
	F	7	7	4	4	5	4
Total Hip-Roof and Opening Protection	M	14	14	9	9	9	9
	F	14	14	9	9	9	9
IBHS Designation prior to March 31, 2019:							
<i>Hurricane Fortified for Safer Living®</i>	M	22	24	10	16	12	16
	F	24	26	10	16	12	16
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	M	5	5	3	3	4	3
	F	5	5	3	3	4	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	9	9	4	6	5	6
	F	9	9	4	6	5	6
<i>Hurricane Fortified for Existing Homes®-Silver Option 1</i>	M	14	16	6	10	6	10
	F	14	16	6	10	6	10
<i>Hurricane Fortified for Existing Homes®-Silver Option 2</i>	M	17	18	7	12	7	12
	F	17	19	7	12	7	12
<i>Hurricane Fortified for Existing Homes®-Gold Option 1</i>	M	17	18	9	12	9	12
	F	18	19	9	12	9	12
<i>Hurricane Fortified for Existing Homes®-Gold Option 2</i>	M	19	22	10	15	10	15
	F	20	23	10	15	10	15

**Table A9.E.#1(R) – Windstorm Loss Mitigation Credit –
Coverage A – Dwelling**

RULE A9.
WINDSTORM MITIGATION PROGRAM

<u>Mitigation Feature</u>	<u>Const.</u>	<u>Territory 110</u>	<u>Territory 120</u>	<u>Territory 130</u>	<u>Territory 140</u>	<u>Territory 150</u>	<u>Territory 160</u>
<u>Total Hip Roof</u>	<u>M</u>	\$ <u>8</u>	\$ <u>8</u>	\$ <u>5</u>	\$ <u>5</u>	\$ <u>5</u>	\$ <u>4</u>
	<u>F</u>	<u>8</u>	<u>8</u>	<u>5</u>	<u>5</u>	<u>5</u>	<u>4</u>
<u>Opening Protection</u>	<u>M</u>	<u>8</u>	<u>8</u>	<u>5</u>	<u>5</u>	<u>5</u>	<u>4</u>
	<u>F</u>	<u>8</u>	<u>8</u>	<u>5</u>	<u>5</u>	<u>5</u>	<u>4</u>
<u>Total Hip Roof and Opening Protection</u>	<u>M</u>	<u>15</u>	<u>16</u>	<u>10</u>	<u>10</u>	<u>10</u>	<u>10</u>
	<u>F</u>	<u>16</u>	<u>17</u>	<u>10</u>	<u>10</u>	<u>10</u>	<u>10</u>
<u>IBHS Designation prior to March 31, 2019:</u>							
<u>Hurricane Fortified for Safer Living®</u>	<u>M</u>	<u>25</u>	<u>29</u>	<u>10</u>	<u>18</u>	<u>12</u>	<u>16</u>
	<u>F</u>	<u>26</u>	<u>30</u>	<u>11</u>	<u>19</u>	<u>13</u>	<u>17</u>
<u>Hurricane Fortified for Existing Homes® Bronze Option 1</u>	<u>M</u>	<u>6</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>4</u>	<u>3</u>
	<u>F</u>	<u>6</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>4</u>	<u>3</u>
<u>Hurricane Fortified for Existing Homes® Bronze Option 2</u>	<u>M</u>	<u>10</u>	<u>10</u>	<u>5</u>	<u>7</u>	<u>5</u>	<u>6</u>
	<u>F</u>	<u>10</u>	<u>10</u>	<u>5</u>	<u>7</u>	<u>5</u>	<u>6</u>
<u>Hurricane Fortified for Existing Homes® Silver Option 1</u>	<u>M</u>	<u>15</u>	<u>18</u>	<u>7</u>	<u>11</u>	<u>6</u>	<u>10</u>
	<u>F</u>	<u>16</u>	<u>19</u>	<u>7</u>	<u>12</u>	<u>6</u>	<u>11</u>
<u>Hurricane Fortified for Existing Homes® Silver Option 2</u>	<u>M</u>	<u>19</u>	<u>21</u>	<u>8</u>	<u>13</u>	<u>8</u>	<u>12</u>
	<u>F</u>	<u>20</u>	<u>22</u>	<u>8</u>	<u>14</u>	<u>8</u>	<u>13</u>
<u>Hurricane Fortified for Existing Homes® Gold Option 1</u>	<u>M</u>	<u>19</u>	<u>21</u>	<u>10</u>	<u>13</u>	<u>10</u>	<u>12</u>
	<u>F</u>	<u>20</u>	<u>22</u>	<u>10</u>	<u>14</u>	<u>10</u>	<u>13</u>
<u>Hurricane Fortified for Existing Homes® Gold Option 2</u>	<u>M</u>	<u>21</u>	<u>25</u>	<u>10</u>	<u>17</u>	<u>10</u>	<u>15</u>
	<u>F</u>	<u>22</u>	<u>26</u>	<u>11</u>	<u>18</u>	<u>11</u>	<u>16</u>
<u>IBHS Designation on or after March 31, 2019:</u>							
<u>FORTIFIED for Safer Living®</u>	<u>M</u>	<u>25</u>	<u>29</u>	<u>10</u>	<u>18</u>	<u>12</u>	<u>16</u>
	<u>F</u>	<u>26</u>	<u>30</u>	<u>11</u>	<u>19</u>	<u>13</u>	<u>17</u>
<u>FORTIFIED Roof – Hurricane – Existing Roof</u>	<u>M</u>	<u>6</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>4</u>	<u>3</u>
	<u>F</u>	<u>6</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>4</u>	<u>3</u>
<u>FORTIFIED Roof – Hurricane – New Roof</u>	<u>M</u>	<u>10</u>	<u>10</u>	<u>5</u>	<u>7</u>	<u>5</u>	<u>6</u>
	<u>F</u>	<u>10</u>	<u>10</u>	<u>5</u>	<u>7</u>	<u>5</u>	<u>6</u>
<u>FORTIFIED Home – Hurricane – Silver – Existing Roof</u>	<u>M</u>	<u>15</u>	<u>18</u>	<u>7</u>	<u>11</u>	<u>6</u>	<u>10</u>
	<u>F</u>	<u>16</u>	<u>19</u>	<u>7</u>	<u>12</u>	<u>6</u>	<u>11</u>
<u>FORTIFIED Home – Hurricane – Silver – New Roof</u>	<u>M</u>	<u>19</u>	<u>21</u>	<u>8</u>	<u>13</u>	<u>8</u>	<u>12</u>
	<u>F</u>	<u>20</u>	<u>22</u>	<u>8</u>	<u>14</u>	<u>8</u>	<u>13</u>
<u>FORTIFIED Home – Hurricane – Gold – Existing Roof</u>	<u>M</u>	<u>19</u>	<u>21</u>	<u>10</u>	<u>13</u>	<u>10</u>	<u>12</u>
	<u>F</u>	<u>20</u>	<u>22</u>	<u>10</u>	<u>14</u>	<u>10</u>	<u>13</u>
<u>FORTIFIED Home – Hurricane – Gold – New Roof</u>	<u>M</u>	<u>21</u>	<u>25</u>	<u>10</u>	<u>17</u>	<u>10</u>	<u>15</u>
	<u>F</u>	<u>22</u>	<u>26</u>	<u>11</u>	<u>18</u>	<u>11</u>	<u>16</u>

**Table A9.E.#1(R) – Windstorm Loss Mitigation Credit –
Coverage A – Dwelling**

**RULE A9:
WINDSTORM MITIGATION PROGRAM (Cont'd)**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4
	F	4	4	4	4	4	4
Opening Protection	M	4	4	4	4	4	4
	F	4	4	4	4	4	4
Total Hip Roof and Opening Protection	M	4	2	4	4	4	4
	F	4	2	4	4	4	4
IBHS Designation prior to March 31, 2019: <i>Hurricane Fortified for Safer Living</i> [®]	M	4	4	2	3	2	3
	F	4	4	2	3	2	3
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Bronze Option 1</i>	M	4	4	4	4	4	4
	F	4	4	4	4	4	4
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Bronze Option 2</i>	M	4	2	4	4	4	4
	F	4	2	4	4	4	4
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Silver</i> <i>Option 1</i>	M	2	2	4	2	4	2
	F	2	2	4	2	4	2
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Silver</i> <i>Option 2</i>	M	2	3	4	2	4	2
	F	2	3	4	2	4	2
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Gold</i> <i>Option 1</i>	M	3	3	4	2	4	2
	F	3	3	4	2	4	2
<i>Hurricane Fortified for Existing Homes</i> [®] <i>Gold</i> <i>Option 2</i>	M	3	3	2	2	2	2
	F	3	3	2	2	2	2

Table A9.E.#2(R) — Contents Windstorm Loss Mitigation Credit — Coverage C — Personal Property

**RULE A9.
WINDSTORM MITIGATION PROGRAM (Cont'd)**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
<u>Total Hip Roof</u>	<u>M</u>	\$ <u>1</u>	\$ <u>2</u>	\$ <u>1</u>	\$ <u>1</u>	\$ <u>1</u>	\$ <u>1</u>
	<u>F</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Opening Protection</u>	<u>M</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>F</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Total Hip Roof and Opening Protection</u>	<u>M</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>F</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
IBHS Designation prior to March 31, 2019:							
<u>Hurricane Fortified for Safer Living®</u>	<u>M</u>	<u>4</u>	<u>5</u>	<u>2</u>	<u>3</u>	<u>2</u>	<u>3</u>
	<u>F</u>	<u>4</u>	<u>5</u>	<u>2</u>	<u>3</u>	<u>2</u>	<u>3</u>
<u>Hurricane Fortified for Existing Homes® Bronze Option 1</u>	<u>M</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>F</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Hurricane Fortified for Existing Homes® Bronze Option 2</u>	<u>M</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>F</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>Hurricane Fortified for Existing Homes® Silver Option 1</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<u>Hurricane Fortified for Existing Homes® Silver Option 2</u>	<u>M</u>	<u>2</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>2</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<u>Hurricane Fortified for Existing Homes® Gold Option 1</u>	<u>M</u>	<u>3</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>3</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<u>Hurricane Fortified for Existing Homes® Gold Option 2</u>	<u>M</u>	<u>3</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>
	<u>F</u>	<u>3</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>
IBHS Designation on or after March 31, 2019:							
<u>FORTIFIED for Safer Living®</u>	<u>M</u>	<u>4</u>	<u>5</u>	<u>2</u>	<u>3</u>	<u>2</u>	<u>3</u>
	<u>F</u>	<u>4</u>	<u>5</u>	<u>2</u>	<u>3</u>	<u>2</u>	<u>3</u>
<u>FORTIFIED Roof – Hurricane – Existing Roof</u>	<u>M</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>F</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>FORTIFIED Roof – Hurricane – New Roof</u>	<u>M</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
	<u>F</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>1</u>
<u>FORTIFIED Home – Hurricane – Silver – Existing Roof</u>	<u>M</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>2</u>	<u>3</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<u>FORTIFIED Home – Hurricane – Silver – New Roof</u>	<u>M</u>	<u>2</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>2</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<u>FORTIFIED Home – Hurricane – Gold – Existing Roof</u>	<u>M</u>	<u>3</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
	<u>F</u>	<u>3</u>	<u>4</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
<u>FORTIFIED Home – Hurricane – Gold – New Roof</u>	<u>M</u>	<u>3</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>
	<u>F</u>	<u>3</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>

**Table A9.E.#2(R) – Windstorm Loss Mitigation Credit –
Coverage C – Personal Property**

**RULE A9:
WINDSTORM MITIGATION PROGRAM (Cont'd)**

Effective on or after March 31, 2019:

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 7	\$ 7	\$ 4	\$ 4	\$ 5	\$ 4
	F	7	7	4	4	5	4
Opening Protection	M	7	7	4	4	5	4
	F	7	7	4	4	5	4
Total Hip Roof and Opening Protection	M	14	14	9	9	9	9
	F	14	14	9	9	9	9
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living®</i>	M	22	24	10	16	12	16
	F	24	26	10	16	12	16
FORTIFIED Roof — Hurricane — Existing Roof	M	5	5	3	3	4	3
	F	5	5	3	3	4	3
FORTIFIED Roof — Hurricane — New Roof	M	9	9	4	6	5	6
	F	9	9	4	6	5	6
FORTIFIED Home — Hurricane — Silver — Existing Roof	M	14	16	6	10	6	10
	F	14	16	6	10	6	10
FORTIFIED Home — Hurricane — Silver — New Roof	M	17	18	7	12	7	12
	F	17	19	7	12	7	12
FORTIFIED Home — Hurricane — Gold — Existing Roof	M	17	18	9	12	9	12
	F	18	19	9	12	9	12
FORTIFIED Home — Hurricane — Gold — New Roof	M	19	22	10	15	10	15
	F	20	23	10	15	10	15

Table A9.E.#1(R) — Windstorm Loss Mitigation Credit — Coverage A — Dwelling

**RULE A9:
WINDSTORM MITIGATION PROGRAM (Cont'd)**

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4
	F	4	4	4	4	4	4
Opening Protection	M	4	4	4	4	4	4
	F	4	4	4	4	4	4
Total Hip Roof and Opening Protection	M	4	2	4	4	4	4
	F	4	2	4	4	4	4
IBHS Designation on or after March 31, 2019: <i>FORTIFIED for Safer Living®</i>	M	4	4	2	3	2	3
	F	4	4	2	3	2	3
FORTIFIED Roof — Hurricane — Existing Roof	M	4	4	4	4	4	4
	F	4	4	4	4	4	4
FORTIFIED Roof — Hurricane — New Roof	M	4	2	4	4	4	4
	F	4	2	4	4	4	4
FORTIFIED Home — Hurricane — Silver — Existing Roof	M	2	2	4	2	4	2
	F	2	2	4	2	4	2
FORTIFIED Home — Hurricane — Silver — New Roof	M	2	3	4	2	4	2
	F	2	3	4	2	4	2
FORTIFIED Home — Hurricane — Gold — Existing Roof	M	3	3	4	2	4	2
	F	3	3	4	2	4	2
FORTIFIED Home — Hurricane — Gold — New Roof	M	3	3	2	2	2	2
	F	3	3	2	2	2	2

**Table A9.E.#2(R) — Contents Windstorm Loss Mitigation
Credit — Coverage C — Personal Property**

**RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	<u>163448</u>	<u>173457</u>	<u>180463</u>
	F	<u>172456</u>	<u>182465</u>	<u>190472</u>
	MH	<u>215495</u>	<u>229207</u>	n/a
120	M	<u>182465</u>	<u>193475</u>	<u>201482</u>
	F	<u>192474</u>	<u>203484</u>	<u>211491</u>
	MH	<u>240248</u>	<u>255234</u>	n/a
130	M	<u>131422</u>	<u>139429</u>	<u>144434</u>
	F	<u>138428</u>	<u>146436</u>	<u>152441</u>
	MH	<u>172460</u>	<u>183470</u>	n/a
140	M	<u>141427</u>	<u>150435</u>	<u>155440</u>
	F	<u>149434</u>	<u>158442</u>	<u>163447</u>
	MH	<u>186468</u>	<u>198478</u>	n/a
150	M	120	127	132
	F	126	134	139
	MH	158	167	n/a
160	M	124	131	136
	F	130	138	143
	MH	163	173	n/a
170	M	59	80	89
	F	62	84	93
	MH	78	105	n/a
180	M	<u>6459</u>	<u>8780</u>	<u>9789</u>
	F	<u>6862</u>	<u>9284</u>	<u>10193</u>
	MH	<u>8578</u>	<u>114405</u>	n/a
190	M	<u>6659</u>	<u>9089</u>	<u>10089</u>
	F	<u>7062</u>	<u>9584</u>	<u>10593</u>
	MH	<u>8878</u>	<u>118405</u>	n/a
200	M	<u>8373</u>	<u>11399</u>	<u>125440</u>
	F	<u>8877</u>	<u>118404</u>	<u>132446</u>
	MH	<u>10996</u>	<u>148430</u>	n/a
210	M	<u>5449</u>	<u>7266</u>	<u>8174</u>
	F	<u>5752</u>	<u>7670</u>	<u>8578</u>
	MH	<u>7165</u>	<u>9688</u>	n/a
220	M	<u>4844</u>	<u>6459</u>	<u>7266</u>
	F	<u>5046</u>	<u>6862</u>	<u>7569</u>
	MH	<u>6358</u>	<u>8578</u>	n/a
230	M	<u>7669</u>	<u>10293</u>	<u>115404</u>
	F	<u>8073</u>	<u>10999</u>	<u>121440</u>
	MH	<u>10094</u>	<u>135423</u>	n/a
240	M	48	65	72
	F	51	69	77
	MH	64	86	n/a

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
250	M	49	66	74
	F	52	70	78
	MH	65	88	n/a
260	M	48	65	72
	F	50	68	75
	MH	63	85	n/a
270	M	35	47	53
	F	37	50	56
	MH	46	62	n/a
280	M	35	47	53
	F	37	50	56
	MH	46	62	n/a
290	M	44	59	66
	F	46	62	69
	MH	58	78	n/a
300	M	<u>4137</u>	<u>5650</u>	<u>6256</u>
	F	<u>4339</u>	<u>5953</u>	<u>6659</u>
	MH	<u>5549</u>	<u>7466</u>	n/a
310	M	29	39	44
	F	31	42	47
	MH	39	53	n/a
320	M	32	43	48
	F	34	46	51
	MH	43	58	n/a
330	M	35	47	53
	F	37	50	56
	MH	46	62	n/a
340	M	28	38	42
	F	29	39	44
	MH	36	49	n/a
350	M	29	39	44
	F	30	41	45
	MH	38	51	n/a
360	M	28	38	42
	F	29	39	44
	MH	36	49	n/a
370	M	29	39	44
	F	31	42	47
	MH	39	53	n/a
380	M	26	35	39
	F	27	36	41
	MH	34	46	n/a

**RULE 301.
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
390	M	26	35	39
	F	27	36	41
	MH	34	46	n/a

* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule 305.

Table 301.A.#41(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums

To develop the Seasonal Base Premiums, multiply the following factors by the **DP 00 01** Extended Coverage Base Premiums:

Territory	DP 00 02	DP 00 03
110-160	1.10	1.20
170-390	1.50	1.55

Table 301.A.#42(R) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
\$ 1*	.24	\$ 27	1.64
2	.29	28	1.69
3	.34	29	1.74
4	.40	30	1.79
5	.45	31	1.84
6	.51	32	1.89
7	.56	33	1.94
8	.62	34	1.99
9	.67	35	2.04
10	.72	36	2.09
11	.78	37	2.14
12	.83	38	2.19
13	.89	39	2.24
14	.94	40	2.29

Extended Coverage, Broad And Special Forms – Coverage A			
Key Factors			
Limit Of Liability (000's)	Coverage A	Limit Of Liability (000's)	Coverage A
15	1.00	41	2.34
16	1.05	42	2.39
17	1.10	43	2.44
18	1.16	44	2.49
19	1.21	45	2.54
20	1.27	46	2.59
21	1.32	47	2.64
22	1.37	48	2.69
23	1.43	49	2.74
24	1.48	50	2.79
25	1.54	Each Additional \$1,000	.05
26	1.59		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#43(R) Extended Coverage, Broad And Special Forms – Coverage A Key Factors

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
110	M	<u>2324</u>	<u>2422</u>	<u>2523</u>
	F	<u>2422</u>	<u>2523</u>	<u>2624</u>
	MH	<u>3128</u>	<u>3330</u>	n/a
120	M	<u>2725</u>	<u>3027</u>	<u>3128</u>
	F	<u>2826</u>	<u>3128</u>	<u>3229</u>
	MH	<u>3633</u>	<u>3835</u>	n/a
130	M	<u>2048</u>	<u>2149</u>	<u>2220</u>
	F	<u>2149</u>	<u>2220</u>	<u>2324</u>
	MH	<u>2624</u>	<u>2725</u>	n/a
140	M	<u>2048</u>	<u>2149</u>	<u>2220</u>
	F	<u>2149</u>	<u>2220</u>	<u>2324</u>
	MH	<u>2624</u>	<u>2725</u>	n/a
150	M	<u>1044</u>	<u>1142</u>	<u>1142</u>
	F	<u>1142</u>	<u>1243</u>	<u>1243</u>
	MH	<u>1445</u>	<u>1546</u>	n/a
160	M	13	14	14
	F	14	15	15
	MH	18	19	n/a
170	M	5	7	8
	F	5	7	8
	MH	6	8	n/a

**RULE 301.
PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
180	M	6	8	9
	F	6	8	9
	MH	8	11	n/a
190	M	87	109	1344
	F	87	109	1344
	MH	109	1442	n/a
200	M	1140	1644	1745
	F	1140	1644	1745
	MH	1543	2148	n/a
210	M	4	5	6
	F	4	5	6
	MH	5	7	n/a
220	M	3	4	5
	F	3	4	5
	MH	4	5	n/a
230	M	9	12	14
	F	9	12	14
	MH	11	15	n/a
240	M	3	4	5
	F	3	4	5
	MH	4	5	n/a
250	M	3	4	5
	F	3	4	5
	MH	4	5	n/a
260	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
270	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
280	M	2	3	3
	F	2	3	3
	MH	3	4	n/a
290	M	2	3	3
	F	2	3	3
	MH	3	34	n/a
300	M	4	5	6
	F	4	5	6
	MH	5	7	n/a

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
310	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
320	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
330	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
340	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
350	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
360	M	2	3	3
	F	2	3	3
	MH	3	34	n/a
370	M	2	3	3
	F	2	3	3
	MH	3	34	n/a
380	M	1	1	2
	F	1	1	2
	MH	1	1	n/a
390	M	1	1	2
	F	1	1	2
	MH	1	1	n/a

* **DP 00 01** Key Premiums are Non-seasonal and Seasonal. **DP 00 02** and **DP 00 03** Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame, MH = Mobile Home. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame. **DP 00 02** Key Premiums for MH should be used in conjunction with Actual Cash Value Loss Settlement Endorsement **DP 04 76** Only; see Rule **305**.

Table 301.A.#44(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums