

June 14, 2019

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Homeowners and Dwelling Policy Programs – Additional Revisions to Rule A9 – Windstorm Mitigation Program

By Circular Letter to All member Companies P-19-1 dated April 16, 2019, the Rate Bureau announced revisions to the Windstorm Mitigation Program in the Homeowners and Dwelling Policy Programs. It has come to our attention that in both programs, additional items are amended.

Effective prior to March 31, 2019 and effective on or after March 31, 2019 the following revisions apply to the Homeowners and Dwelling Programs:

- The description of **Opening Protection** is amended to include additional testing standards.
- In the lead-in sentence prior to **A9. A. Introduction**, the wording *For IBHS designations* has been deleted and replaced with *Effective*.
- Under the Rate Pages, the sentence prior to the credit tables, is revised to specifically state the Effective date and to delete *For IBHS designations*.

Effective on or after March 31, 2019 in both programs various editorial changes have been made with respect to naming specific IBHS designations.

Effective prior to March 31, 2019 in the Homeowners Program under **B. Eligibility, 1.c.** should refer to Paragraph **D.2.** in lieu of Paragraph **D.1.b.** and under **D. Description Of Mitigation Credit Tables D.2.b.(1)**, should refer to Paragraph **D.2.a.** in lieu of **D.1.b.(1)**.

The Commissioner of Insurance has recently approved these revisions to the Homeowners and Dwelling Programs which are designed for use in North Carolina by all member companies of the Rate Bureau.

For your convenience, please see attached changes to **Rule A9.** Windstorm Mitigation Program in the Homeowners and Dwelling Policy Program Manuals.

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This program may be used only by members of the North Carolina Rate Bureau and may be used only in North Carolina.

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

Sincerely,

Andy Montano

Director, Personal Lines

AM:ko
Attachments
P-19-2

A9. WINDSTORM MITIGATION PROGRAM – ALL FORMS EXCEPT HO 00 04 AND HO 00 06

For IBHS designations 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 contains Opening Protection in accordance with the qualification requirements set forth in Paragraph **D.1.b.2**; 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 mobile homes.
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 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. 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. IBHS Hurricane Fortified Homes prior to March 31, 2019:

- a. A home designated by the IBHS as Hurricane Fortified for Safer Living®.
- b. A home designated by the IBHS as Hurricane Fortified for Existing Homes®, including:
 - (1) Hurricane Fortified for Existing Homes Bronze, Option 1
 - (2) Hurricane Fortified for Existing Homes Bronze, Option 2
 - (3) Hurricane Fortified for Existing Homes Silver, Option 1
 - (4) Hurricane Fortified for Existing Homes Silver, Option 2
 - (5) Hurricane Fortified for Existing Homes Gold, Option 1
 - (6) Hurricane Fortified for Existing Homes Gold, Option 2

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2. Opening Protection

- a. Building opening protective features must have been **tested and/or** certified as having met **standards of 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.
- b. 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:
 - (1) In accordance with the qualification requirements set forth in Paragraph **D-1.b.(1) D.2.a:**
 - (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.
 - (2) Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.
 - (3) Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.

3. 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 Base Premium:
 - a. Determine the appropriate Key Premium as described in Rule **301**.
 - b. Subtract the Windstorm Loss Mitigation credit shown on the state rate pages from the Key Premium.
 - c. Multiply the Key Premium excluding the Windstorm Loss Mitigation credit developed in Paragraph **1.b.** by the Key Factor for the desired limit of liability.
 - d. **For Example:**
Form **HO 00 03** Key Premium = \$1379
Windstorm Loss Mitigation Credit = \$78
Key Factor for \$100,000 = 1.109
Step 1. Determine the Key Premium
Step 2. Key Premium = \$1379
Subtract Windstorm Loss Mitigation Credit from Key Premium
\$1379 - \$78 = \$1301
Step 3. Multiply Key Factor for desired limit by amount in Step 2.
\$1301 x 1.109 = \$1442.81, round to \$1443 = Base Premium
2. Mitigation Feature credits cannot be combined, except for Total Hip Roof and Opening Protection.
3. If mitigation measures are installed midterm, premium adjustment is required on a pro rata basis.

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For IBHS designations 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. 2.**; 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.
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. IBHS **FORTIFIED programs (designations on or after March 31, 2019):**

- a. A home designated by the IBHS as FORTIFIED for Safer Living®.
- b. A home designated by the IBHS as **FORTIFIED** Home™, including:
 - (1) FORTIFIED Roof – Hurricane – Existing Roof
 - (2) FORTIFIED Roof – Hurricane – New Roof
 - (3) FORTIFIED Home – Hurricane – Silver – Existing Roof
 - (4) FORTIFIED Home – Hurricane – Silver – New Roof
 - (5) FORTIFIED Home – Hurricane – Gold – Existing Roof
 - (6) FORTIFIED Home – Hurricane – Gold – New Roof

2. Opening Protection

- a. Building opening protective features must have been tested and/or certified as having met standards of 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.

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b. 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:

- (1) In accordance with the qualification requirements set forth in Paragraph **D.2.a.**:
 - (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.
- (2) Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.
- (3) Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.

3. 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 Base Premium:

- a. Determine the appropriate Key Premium as described in Rule **301**.
- b. Subtract the Windstorm Loss Mitigation credit shown on the state rate pages from the Key Premium.
- c. Multiply the Key Premium excluding the Windstorm Loss Mitigation credit developed in Paragraph **1.b.** by the Key Factor for the desired limit of liability.

d. For Example:

Form **HO 00 03** Key Premium = \$1379
Windstorm Loss Mitigation Credit = \$78
Key Factor for 100,000 = 1.109

Step 1. Determine the Key Premium

Step 2. Key Premium = \$1379

Subtract Windstorm Loss Mitigation
Credit from Key Premium
 $\$1379 - \$78 = \$1301$

Step 3. Multiply Key Factor for desired limit
by amount in Step 2.

$\$1301 \times 1.109 = \1442.81 , round
to \$1443 = Base Premium

2. Mitigation Feature credits cannot be combined, except for Total Hip Roof and Opening Protection.

3. If mitigation measures are installed midterm, premium adjustment is required on a pro rata basis.

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**RULE A9.
WINDSTORM MITIGATION PROGRAM – ALL FORMS
EXCEPT HO 00 04 AND HO 00 06**

For IBHS designations Effective prior to March 31, 2019

Frame Construction						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	\$ 119	\$ 163	\$ 78	\$ 103	\$ 60	\$ 63
Opening Protection	122	167	78	104	59	65
Total Hip Roof and Opening Protection	241	328	154	207	118	128
IBHS Designation prior to March 31, 2019:						
<i>Hurricane Fortified for Safer Living®</i>	390	575	223	345	129	214
<i>Hurricane Fortified for Existing Homes®</i> Bronze Option 1	94	130	62	82	47	51
<i>Hurricane Fortified for Existing Homes®</i> Bronze Option 2	146	204	87	129	59	79
<i>Hurricane Fortified for Existing Homes®</i> Silver Option 1	234	346	125	210	62	128
<i>Hurricane Fortified for Existing Homes®</i> Silver Option 2	281	418	149	257	71	159
<i>Hurricane Fortified for Existing Homes®</i> Gold Option 1	299	440	167	262	93	162
<i>Hurricane Fortified for Existing Homes®</i> Gold Option 2	347	514	190	310	101	191

Table A9. Windstorm Loss Mitigation Credit – Frame

Masonry Construction						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	\$ 108	\$ 146	\$ 73	\$ 92	\$ 54	\$ 57
Opening Protection	110	150	73	94	52	58
Total Hip Roof and Opening Protection	217	296	145	186	105	116
IBHS Designation prior to March 31, 2019:						
<i>Hurricane Fortified for Safer Living®</i>	352	518	209	307	115	192
<i>Hurricane Fortified for Existing Homes®</i> Bronze Option 1	84	118	57	72	42	45
<i>Hurricane Fortified for Existing Homes®</i> Bronze Option 2	131	184	82	115	52	71
<i>Hurricane Fortified for Existing Homes®</i> Silver Option 1	211	313	118	188	55	116
<i>Hurricane Fortified for Existing Homes®</i> Silver Option 2	253	377	140	229	62	142
<i>Hurricane Fortified for Existing Homes®</i> Gold Option 1	269	398	157	233	81	145
<i>Hurricane Fortified for Existing Homes®</i> Gold Option 2	311	464	179	276	90	171

Table A9. Windstorm Loss Mitigation Credit – Masonry

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**RULE A9.
WINDSTORM MITIGATION PROGRAM – ALL FORMS
EXCEPT HO 00 04 AND HO 00 06**

For IBHS designations Effective on or after March 31, 2019

Frame Construction						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	\$ 119	\$ 163	\$ 78	\$ 103	\$ 60	\$ 63
Opening Protection	122	167	78	104	59	65
Total Hip Roof and Opening Protection	241	328	154	207	118	128
IBHS Designation on or after March 31, 2019:						
<i>FORTIFIED for Safer Living®</i>	390	575	223	345	129	214
<i>FORTIFIED Roof – Hurricane – Existing Roof</i>	94	130	62	82	47	51
<i>FORTIFIED Roof – Hurricane – New Roof</i>	146	204	87	129	59	79
<i>FORTIFIED Home – Hurricane – Silver- Existing Roof</i>	234	346	125	210	62	128
<i>FORTIFIED Home – Hurricane – Silver- New Roof</i>	281	418	149	257	71	159
<i>FORTIFIED Home – Hurricane – Gold- Existing Roof</i>	299	440	167	262	93	162
<i>FORTIFIED Home – Hurricane – Gold- New Roof</i>	347	514	190	310	101	191

Table A9. Windstorm Loss Mitigation Credit – Frame

Masonry Construction						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	\$ 108	\$ 146	\$ 73	\$ 92	\$ 54	\$ 57
Opening Protection	110	150	73	94	52	58
Total Hip Roof and Opening Protection	217	296	145	186	105	116
IBHS Designation on or after March 31, 2019:						
<i>FORTIFIED for Safer Living®</i>	352	518	209	307	115	192
<i>FORTIFIED Roof – Hurricane – Existing Roof</i>	84	118	57	72	42	45
<i>FORTIFIED Roof – Hurricane – New Roof</i>	131	184	82	115	52	71
<i>FORTIFIED Home – Hurricane – Silver- Existing Roof</i>	211	313	118	188	55	116
<i>FORTIFIED Home – Hurricane – Silver- New Roof</i>	253	377	140	229	62	142
<i>FORTIFIED Home – Hurricane – Gold- Existing Roof</i>	269	398	157	233	81	145
<i>FORTIFIED Home – Hurricane – Gold- New Roof</i>	311	464	179	276	90	171

Table A9. Windstorm Loss Mitigation Credit – Masonry

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A9. WINDSTORM MITIGATION PROGRAM

For IBHS designations 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 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.
 - e. To mobile homes.
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 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. 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 Hurricane Fortified Homes (designations prior to March 31, 2019):
 - (1) A home designated by the IBHS as Hurricane Fortified for Safer Living®.

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A9. WINDSTORM MITIGATION PROGRAM (Cont'd) Effective prior to March 31, 2019

(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. Opening Protection

- (1) Building opening protective features must have been tested and/or certified as having met standards of 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 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.
 - 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.

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A9. WINDSTORM MITIGATION PROGRAM (Cont'd)

For IBHS designations 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.
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 Hurricane 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

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A9. WINDSTORM MITIGATION PROGRAM (Cont'd) Effective on or after March 31, 2019

b. Opening Protection

- (1) Building opening protective features must have been **tested and/or** certified as having met **standards of 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 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**.
 - 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.

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**RULE A9.
WINDSTORM MITIGATION PROGRAM**

For IBHS designations ~~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

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
	F	1	1	1	1	1	1
Opening Protection	M	1	1	1	1	1	1
	F	1	1	1	1	1	1
Total Hip Roof and Opening Protection	M	1	2	1	1	1	1
	F	1	2	1	1	1	1
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® Bronze Option 1</i>	M	1	1	1	1	1	1
	F	1	1	1	1	1	1
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	M	1	2	1	1	1	1
	F	1	2	1	1	1	1
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	M	2	2	1	2	1	2
	F	2	2	1	2	1	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	M	2	3	1	2	1	2
	F	2	3	1	2	1	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	M	3	3	1	2	1	2
	F	3	3	1	2	1	2
<i>Hurricane Fortified for Existing Homes® Gold 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

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**RULE A9.
WINDSTORM MITIGATION PROGRAM**

For IBHS designations 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
<i>FORTIFIED Roof – Hurricane – Existing Roof</i>	M	5	5	3	3	4	3
	F	5	5	3	3	4	3
<i>FORTIFIED Roof – Hurricane – New Roof</i>	M	9	9	4	6	5	6
	F	9	9	4	6	5	6
<i>FORTIFIED Home – Hurricane – Silver- Existing Roof</i>	M	14	16	6	10	6	10
	F	14	16	6	10	6	10
<i>FORTIFIED Home – Hurricane – Silver- New Roof</i>	M	17	18	7	12	7	12
	F	17	19	7	12	7	12
<i>FORTIFIED Home – Hurricane – Gold- Existing Roof</i>	M	17	18	9	12	9	12
	F	18	19	9	12	9	12
<i>FORTIFIED Home – Hurricane – Gold- New Roof</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

Mitigation Feature	Const.	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	M	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
	F	1	1	1	1	1	1
Opening Protection	M	1	1	1	1	1	1
	F	1	1	1	1	1	1
Total Hip Roof and Opening Protection	M	1	2	1	1	1	1
	F	1	2	1	1	1	1
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
<i>FORTIFIED Roof – Hurricane – Existing Roof</i>	M	1	1	1	1	1	1
	F	1	1	1	1	1	1
<i>FORTIFIED Roof – Hurricane – New Roof</i>	M	1	2	1	1	1	1
	F	1	2	1	1	1	1
<i>FORTIFIED Home – Hurricane – Silver- Existing Roof</i>	M	2	2	1	2	1	2
	F	2	2	1	2	1	2
<i>FORTIFIED Home – Hurricane – Silver- New Roof</i>	M	2	3	1	2	1	2
	F	2	3	1	2	1	2
<i>FORTIFIED Home – Hurricane – Gold- Existing Roof</i>	M	3	3	1	2	1	2
	F	3	3	1	2	1	2
<i>FORTIFIED Home – Hurricane – Gold- New Roof</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

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