MEETING OF THE STATE BOARD OF ADMINISTRATION

GOVERNOR SCOTT AS CHAIRMAN
CHIEF FINANCIAL OFFICER ATWATER AS TREASURER
ATTORNEY GENERAL BONDI AS SECRETARY

MAY 3, 2011

To View Agenda Items, Click on the Following Link:
www.sbafla.com

AGENDA

ITEM 1. Request approval of the minutes of the April 5, 2011, meeting.

(See Attachment 1)

ACTION REQUIRED

ITEM 2. Request approval of a fiscal determination of an amount not exceeding $7,990,000 Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds, (Series to be Designated) (Veranda Senior Apartments).

(See Attachment 2)

ACTION REQUIRED

ITEM 3. Request approval of a draft letter to the Joint Legislative Auditing Committee affirming that the SBA Trustees have "reviewed and approved the monthly [Florida PRIME and Fund B Management Summary] reports and actions taken, if any, to address any [material] impacts," and "have conducted a review of the [Fund B] trust fund and that the trust fund is in compliance with the requirements of this section." (sections 218.409(6)(a)1 and 218.421(2)(a), F.S.) During the first quarter of 2011, there were no material impacts. Copies of the January, February, and March 2011 reports are attached.

(See Attachments 3, 3-A, 3-B, & 3-C)

ACTION REQUIRED

ITEM 4. Request approval of the 2011/2012 Premium Formula and the Proposed 2011/2012 Rates.

See Jack Nicholson Memo Detailing FHFC Items 4, 5 & 6 (Attachment 4)
(See Attachments 4-A, & 4-B)

ACTION REQUIRED

ITEM 5. Request approval of, and authority to file, a Notice of Proposed Rule for Rule 19-8.028, F.A.C., Reimbursement Premium Formula. If no member of the public requests a rule hearing, request approval to file this Rule, along with the incorporated forms, for adoption.

(See Attachments 5 & 5-A)

ACTION REQUIRED

ITEM 6. Request approval to repeal the following obsolete rules:

19-8.015 Definitions Applicable to the 1995-1996 Contract Year.
19-8.016 1995 Reimbursement Premium Formula.
19-8.017 Insurer Reporting Requirements for the 1995-1996 Contract Year.
19-8.018 Definitions Applicable to the 1996-1997 Contract Year.
19-8.019 1996 Reimbursement Premium Formula.
19-8.020 Insurer Reporting Requirements for the 1996-1997 Contract Year.
19-8.021 Definitions Applicable to the 1997-1998 Contract Year.
19-8.022 1997 Reimbursement Premium Formula.
19-8.023 Insurer Reporting Requirements for the 1997-1998 Contract Year.
19-8.024 Definitions Applicable to the 1998-1999 Contract Year.
19-8.025 1998 Reimbursement Premium Formula.
19-8.026 Insurer Reporting Requirements for the 1998-1999 Contract Year.
19-8.027 Definitions Applicable to the 1999-2000 Contract Year.

(See Attachments 6 through 6-M)

ACTION REQUIRED

T H E C A B I N E T

S T A T E O F F L O R I D A

Representing:

STATE BOARD OF ADMINISTRATION

DIVISION OF BOND FINANCE

BOARD OF TRUSTEES, INTERNAL IMPROVEMENT TRUST FUND

The above agencies came to be heard before THE FLORIDA CABINET, Honorable Governor Scott presiding, in the Cabinet Meeting Room, LL-03, The Capitol, Tallahassee, Florida, on Tuesday, April 5, 2011, commencing at 10:00 a.m.

Reported by:
JO LANGSTON
Registered Professional Reporter
Notary Public

ACCURATE STENOTYPE REPORTERS, INC.
2894 REMINGTON GREEN LANE
TALLAHASSEE, FLORIDA 32308
(850) 878-2221

APPEARANCES:

Representing the Florida Cabinet:

RICK SCOTT
Governor

ADAM H. PUTNAM
Commissioner of Agriculture

PAM BONDI
Attorney General

JEFF ATWATER
Chief Financial Officer

* * *

1 INDEX

2 STATE BOARD OF ADMINISTRATION
(Presented by ASH WILLIAMS)
3

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1	Approved	4
2	Approved	5
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4	Approved	6
5	Approved	6
6	Approved	7

DIVISION OF BOND FINANCE
(Presented by BEN WATKINS)

ITEM	ACTION	PAGE
1	Approved	8
2	Approved	9
3	Information	9

BOARD OF TRUSTEES, INTERNAL IMPROVEMENT TRUST FUND
(Presented by HERSCHEL VINYARD)

ITEM	ACTION	PAGE
1	Approved	40
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3	Withdrawn	41

CERTIFICATE OF REPORTER 42

1 P R O C E E D I N G S
2 * * *
3 (Agenda items commenced at 10:15 a.m.)
4 GOVERNOR SCOTT: Now we're going to the State
5 Board of Administration. The first agenda is
6 presented by Ash Williams. Good morning.
7 MR. WILLIAMS: Thank you, Governor, good
8 morning, Trustees. First, by way of an update this
9 morning, as of last night's close, the Florida
10 Retirement System Trust Fund stood at a balance
11 level of $128.4 billion. We're up 20.9 percent net
12 of costs fiscal year to date.
13 Item 1, request approval of the minutes of our
14 February 1 and February 22 meetings.
15 ATTORNEY GENERAL BONDI: Move to approve.
16 GOVERNOR SCOTT: Is there a second?
17 CFO ATWATER: Second.
18 GOVERNOR SCOTT: Moved and seconded. Show Item
19 1 approved without objection.
20 MR. WILLIAMS: Thank you. Item 2, request
21 approval of a fiscal determination of an amount not
22 exceeding $25,780,000 Florida Housing Finance
23 Corporation Multifamily Mortgage Revenue Bonds for
24 the Monterra Apartments in Broward County.
25 GOVERNOR SCOTT: Is there a motion to approve?

1 CFO ATWATER: So move.
2 GOVERNOR SCOTT: Is there a second?
3 ATTORNEY GENERAL BONDI: Second.
4 GOVERNOR SCOTT: All in favor say aye. Aye.
5 CFO ATWATER: Aye.
6 ATTORNEY GENERAL BONDI: Aye.
7 GOVERNOR SCOTT: Opposed? The item is
8 approved.
9 MR. WILLIAMS: Thank you. Item 3, request
10 approval of a fiscal determination of an amount not
11 exceeding $25,100,000 Florida Housing Finance
12 Corporation Multifamily Mortgage Revenue Bonds.
13 It's for the Sorrento at Miramar Apartments, also in
14 Broward County.
15 GOVERNOR SCOTT: Is there a motion to approve
16 Item 3?
17 CFO ATWATER: So move.
18 GOVERNOR SCOTT: Is there a second?
19 ATTORNEY GENERAL BONDI: Second.
20 GOVERNOR SCOTT: All in favor say aye. Aye.
21 ATTORNEY GENERAL BONDI: Aye.
22 CFO ATWATER: Aye.
23 GOVERNOR SCOTT: Those opposed say no. Okay.
24 This item is approved.
25 MR. WILLIAMS: Thank you. Item 4, request

1 approval of a fiscal determination of an amount not
2 exceeding $5,760,000 Florida Housing Finance
3 Corporation Multifamily Mortgage Revenue Bonds.
4 This is the Griffin Heights Apartments in
5 Tallahassee.
6 GOVERNOR SCOTT: Is there a motion to approve
7 Item 4?
8 ATTORNEY GENERAL BONDI: Move to approve.
9 GOVERNOR SCOTT: Is there a second?
10 CFO ATWATER: Second.
11 GOVERNOR SCOTT: All in favor say aye. Aye.
12 CFO ATWATER: Aye.
13 ATTORNEY GENERAL BONDI: Aye.
14 GOVERNOR SCOTT: Those opposed, no. Okay. The
15 item is approved.
16 MR. WILLIAMS: Thank you. Item 5, request
17 approval of the appointment of Mr. Les Daniels to
18 the Investment Advisory Council.
19 GOVERNOR SCOTT: Is there a motion to approve
20 Item 5?
21 CFO ATWATER: So move.
22 GOVERNOR SCOTT: Is there a second?
23 ATTORNEY GENERAL BONDI: Second.
24 GOVERNOR SCOTT: Moved and seconded. Show Item
25 5 approved without objection.

1 MR. WILLIAMS: Thank you. Item 6, request
2 permission to file for notice three rule amendments
3 pertaining to the Florida Retirement System
4 Investment Plan. These proposed rules have been
5 through the requisite approval processes. They are
6 essentially updating, clarifying and conforming
7 statutory changes in the rules.
8 GOVERNOR SCOTT: Is there a motion to approve
9 Item 6?
10 ATTORNEY GENERAL BONDI: Move to approve.
11 GOVERNOR SCOTT: Is there a second?
12 CFO ATWATER: Second.
13 GOVERNOR SCOTT: Moved and seconded. Show Item
14 6 approved without objection.
15 MR. WILLIAMS: Thank you.
16 GOVERNOR SCOTT: Thank you.
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A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF FLORIDA MAKING THE FISCAL DETERMINATION IN CONNECTION WITH THE ISSUANCE OF AN AMOUNT NOT EXCEEDING $7,990,000 FLORIDA HOUSING FINANCE CORPORATION MULTIFAMILY MORTGAGE REVENUE BONDS, (SERIES TO BE DESIGNATED) (VERANDA SENIOR APARTMENTS)

WHEREAS, the Florida Housing Finance Corporation (the "Corporation") proposes to issue an amount not exceeding $7,990,000 Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds, (series to be designated) (the "Bonds") for the purpose of providing financing for the construction of a multifamily rental development located in Miami-Dade County, Florida (Veranda Senior Apartments); and,

WHEREAS, the Corporation has requested the State Board of Administration of Florida to make the fiscal determination required by Section 420.509, Florida Statutes, as stated in Section 16(c) of Article VII of the Constitution of the State of Florida, as revised in 1968 and subsequently amended (the “Florida Constitution”); and,

WHEREAS, the Bonds shall be secured by a Trust Indenture; and,

WHEREAS, in accordance with Section 420.509, Florida Statutes, the principal of and all interest and any premium on the Bonds shall be payable solely out of revenues and other amounts pledged therefor, as described in the Trust Indenture and other required documents, and shall not be secured by the full faith and credit of the State of Florida; and,

WHEREAS, the cash flow analysis furnished by the Corporation shows that in no State fiscal year will the debt service requirements of the Bonds proposed to be issued and all other bonds secured by the same pledged revenues exceed the pledged revenues available for payment of such debt service requirements; and,

WHEREAS, the Corporation has furnished sufficient information to enable the State Board of Administration of Florida to fulfill its duties pursuant to Section 420.509(2), Florida Statutes; and,

WHEREAS, the Board has relied upon information from others, including the Corporation, but has not independently verified the accuracy or completeness of such information; and,

WHEREAS, the Board’s determination pursuant to Section 16(c) of Article VII of the Florida Constitution and Section 420.509(2), Florida Statutes, is limited to a review of the matters essential to making such determination and the Board does not approve or disapprove of the Bonds as investments and has not passed upon the accuracy or adequacy of the Trust Indenture or any other required documents; **Now, Therefore,**

BE IT RESOLVED, by the State Board of Administration of Florida, a constitutional body created by Section 4 of Article IV of the Florida Constitution, that in connection with the issuance of the Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds, (series to be designated) (Veranda Senior Apartments), in an amount not exceeding $7,990,000, for the uses and purposes hereinabove set forth, it makes the fiscal determination required by Section 420.509, Florida Statutes.

Accordingly, as required by Section 16(c) of Article VII of the Florida Constitution, the Board finds and determines that in no state fiscal year will the debt service requirements of the Bonds and all other bonds secured by the same pledged revenues exceed the pledged revenues, as defined in Section 420.503, Florida Statutes and described in the Trust Indenture, which are available for payment of such debt service requirements.

ADOPTED May 3, 2011

STATE BOARD OF ADMINISTRATION
1801 HERMITAGE BOULEVARD
TALLAHASSEE, FLORIDA 32308

TO: Ash Williams
FROM: Robert Copeland
SUBJECT: Fiscal Determination
DATE: April 20, 2011

A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF FLORIDA MAKING THE FISCAL DETERMINATION IN CONNECTION WITH THE ISSUANCE OF AN AMOUNT NOT EXCEEDING $7,990,000 FLORIDA HOUSING FINANCE CORPORATION MULTIFAMILY MORTGAGE REVENUE BONDS, (SERIES TO BE DESIGNATED) (VERANDA SENIOR APARTMENTS):

The Florida Housing Finance Corporation has submitted for approval as to fiscal determination a proposal to issue an amount not exceeding $7,990,000 Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds, (series to be designated) (the "Bonds") for the purpose of providing financing for the construction of a multifamily rental development located in Miami-Dade County, Florida (Veranda Senior Apartments).

The Bonds shall be payable as to principal, premium (if any), and interest solely out of revenues and other amounts pledged therefor, and shall not be secured by the full faith and credit of the State of Florida.

RECOMMENDATION: It is recommended that, pursuant to the fiscal determination requirements of Section 16(c) of Article VII of the Constitution of the State of Florida, as revised in 1968 and subsequently amended, and in reliance upon information provided by the Florida Housing Finance Corporation, the Board find and determine that in no state fiscal year will the debt service requirements of the Bonds and all other bonds secured by the same pledged revenues exceed the pledged revenues available for payment of such debt service requirements. The Board does not assume any responsibility for, and makes no warranty (express or implied) with respect to any aspect of this bond issue.

cc: Janie Knight

STATE BOARD OF ADMINISTRATION OF FLORIDA

1801 HERMITAGE BOULEVARD
TALLAHASSEE, FLORIDA 32308
(850) 488-4406

POST OFFICE BOX 13300
32317-3300

RICK SCOTT
GOVERNOR
AS CHAIRMAN

JEFF ATWATER
CHIEF FINANCIAL OFFICER
AS TREASURER

PAM BONDI
ATTORNEY GENERAL
AS SECRETARY

ASH WILLIAMS
EXECUTIVE DIRECTOR & CIO

May 3, 2011

Honorable Debbie Mayfield
Alternating Chair
Joint Legislative Auditing Committee
317 House Office Bldg.
402 S. Monroe Street
Tallahassee, Florida 32399

Honorable Jim Norman
Alternating Chair
Joint Legislative Auditing Committee
214 Senate Office Bldg.
404 S. Monroe Street
Tallahassee, Florida 32399

Dear Representative Mayfield and Senator Norman:

Pursuant to section 218.409(6)(a)1, Florida Statutes, the Trustees of the State Board of Administration are required to "provide a quarterly report to the Joint Legislative Auditing Committee that the trustees have reviewed and approved the monthly reports [on the Florida PRIME and Fund B Management Summary] and actions taken, if any, to address any [material] impacts," and "have conducted a review of the [Fund B] trust fund and that the trust fund is in compliance with the requirements of this section." (Sections 218.409(6)(a)1 and 218.421(2)(a), F.S.)

Please be advised that the Trustees have reviewed the attached reports and authorized me to convey their action to you. During the period January 1 through March 31, 2011, there were no material impacts on the trust funds in question and, therefore, no associated actions or escalations.

Please contact me if you have any questions.

Sincerely,

Ashbel C. Williams
Executive Director & CIO

ACW/db
Attachments
cc: Honorable Larry Ahern
Honorable Michael Bileca
Honorable Daphne Campbell
Honorable Jeff Clemens
Honorable Shawn Harrison
Honorable Arthenia Joyner
Honorable Evelyn Lynn
Honorable Maria Lorts Sachs
Honorable Stephen Wise
Ms. Kathy Dubose, Director

DRAFT

Monthly Summary Report for January 2011

Including Fund B

State Board of Administration

FLORIDA PRIME™

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INTRODUCTION

This report is prepared for stakeholders in Florida PRIME and Fund B in accordance with Section 218.409(6)(a), Florida Statutes. The statute requires:

(1) Reporting of any material impacts on the funds and any actions or escalations taken by staff to address such impacts;

(2) Presentation of a management summary that provides an analysis of the status of the current investment portfolio and the individual transactions executed over the last month; and

(3) Preparation of the management summary "in a manner that will allow anyone to ascertain whether the investment activities during the reporting period have conformed to investment policies."

This report, which covers the period from January 1, 2011 through January 31, 2011, has been prepared by the SBA with input from Federated Investment Counseling ("Federated"), investment adviser for the funds, in a format intended to comply with the statute.

During the reporting period, Florida PRIME and Fund B were in material compliance with investment policy. Details are available in the compliance tables in the body of this report. This report also includes details on market conditions; fees; fund holdings, transactions and performance; and client composition.

DISCLOSURE OF MATERIAL IMPACTS

There were no developments during January 2011 that had a material impact on the liquidity or operation of Florida PRIME.

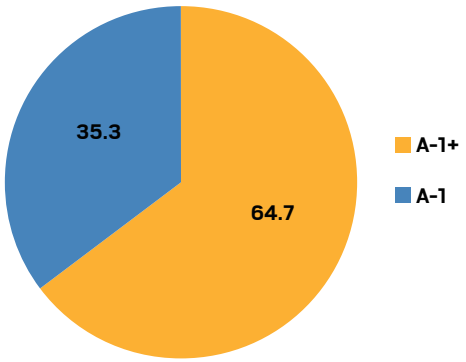
FLORIDA PRIME™

PORTFOLIO COMPOSITION
JANUARY 31, 2011

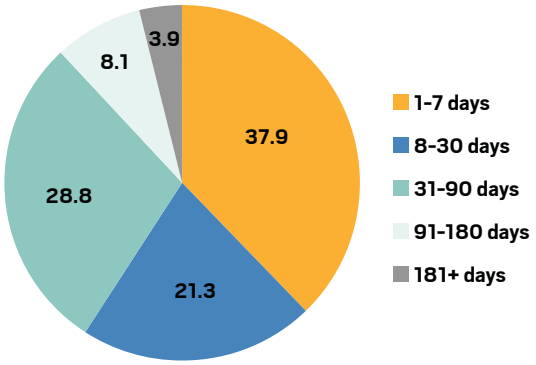
Florida PRIME Assets

$ 7,536,941,021

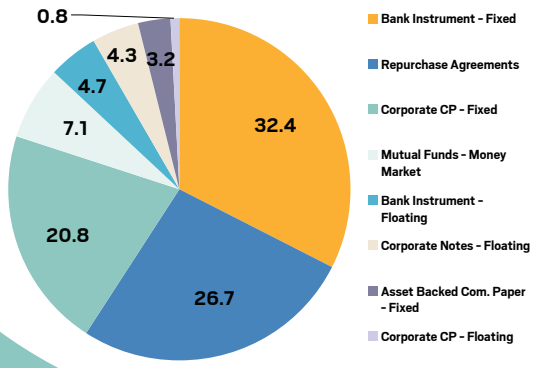
Credit Quality Composition (%)



Effective Maturity Schedule (%)



Portfolio Composition (%)



PORTFOLIO MANAGER COMMENTARY

JANUARY 2011 MARKET CONDITIONS

Interest rates were unusually stable during the first month of the new year as geopolitical tensions in the Middle East, dovish commentary from the Federal Reserve and supply constraints in the cash market negated the impact of generally encouraging domestic economic data. In fact, no London Interbank Offered Rate (LIBOR) maturity inside of one year finished January with a yield of more or less than two-tenths of a basis point from where it began, with one-month LIBOR closing at 0.26% and one-year LIBOR at 0.78%.

At its regularly scheduled policy meeting in late January, the Federal Open Market Committee gave no indication that it intended to raise benchmark interest rates any time soon, noting that economic activity is not yet strong enough to bring about meaningful improvement in labor market conditions. The Fed also made no mention of cutting short its $600 billion second round of Treasury bond purchases, due to conclude in June. Combined with the eruption of political instability in Egypt—a situation that has worrisome implications for world economic growth and inflation because of its impact on oil prices—the Fed's unwavering commitment to rock-bottom policy rates and technical factors relating to the nation's debt ceiling kept yields depressed despite unmistakable signs that the economy was gaining momentum. During the fourth quarter of 2010, for instance, final demand climbed by a robust 7.1%, suggesting that consumers and businesses were finally gaining confidence in the durability of the recovery.

We believe that a self-sustaining economic expansion—albeit a modest one by historical standards—is underway and that the Fed will start to raise interest rates during the second half of 2011. Our forecast differs modestly from the consensus, which clings to the view that a monetary tightening cycle will not begin until next year. It is worth noting that real GDP in the fourth quarter of 2010 finally surpassed its previous peak, attained before the global financial crisis erupted, thus officially ending the recovery stage of the business cycle and heralding the onset of the expansionary phase. At nearly three years, the combined recession and recovery was the longest of the post-World War II era, and partially accounts for the extended period of super-low short-term interest rates that has deeply frustrated savers. Assuming the U.S. economy continues to gain traction as we expect, solid growth and rising inflation data this spring and summer should nudge cash yields higher in anticipation

FLORIDA PRIME™

JANUARY 31, 2011

Top Holdings (%) and Average Maturity

1.	Societe Generale, Paris	5.0%
2.	Danske Bank A/S	5.0%
3.	Mizuho Financial Group, Inc.	4.9%
4.	Credit Agricole Group	4.9%
5.	Deutsche Bank AG	4.8%
6.	BNP Paribas SA	4.8%
7.	Mitsubishi UFJ Financial Group, Inc.	4.6%
8.	United States Treasury	4.4%
9.	Bank of America Corp.	3.8%
10.	ING Groep N.V.	3.8%

Average Effective Maturity

42.7 Days

Weighted Average Life

53.7 Days

Percentages based on total value of investments

Past performance is no guarantee of future results.

Views are as of the issue date and are subject to change based on market conditions and other factors. These views should not be construed as a recommendation for any specific security.

An investment in money market funds is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Although money market funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in this fund.

PORTFOLIO MANAGER COMMENTARY (CON'T.)

that the Fed will begin normalizing policy rates by the fall or early winter.

PORTFOLIO INVESTMENT STRATEGY

Continuing the seasonal trend, cash flows continued to pour into Florida PRIME during the month of January, pushing assets from $7.2 billion to just above $7.5 billion. The pool finished January with a weighted average maturity of 42.7 days, which is within our target range of 40-50 days, compared to a 35-day weighted average maturity at the end of December. In January we were able to invest more in the target range by buying longer term securities rather than using overnight instruments to accommodate the large cash flows. As a result, the gross yield for Florida PRIME increased from 28 basis points in December to 31 basis points in January.

We concentrated purchases in the 90-180 day area of the yield curve. The majority of purchases were in foreign bank instruments since these were the most attractive and highest yielding securities available. Certificates of deposit, asset-backed commercial paper (CP) and industrial CP were purchased as well. We raised our exposure in banking instruments by 8% to 32%. However, exposure to commercial paper was reduced by 8% to 24%.

Our investment management team will continue to seek value in its purchases and remains dedicated to providing competitive yields while also preserving capital and liquidity.

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CASH FLOWS

Summary of Cash Flows January 2011		Florida PRIME
Opening Balance (01/1/11)	$	7,266,394,554
Participant Deposits		1,330,005,875
Transfers from Fund B		4,600,000
Gross Earnings		1,822,115
Participant Withdrawals		(1,065,727,326)
Fees		(154,197)
Closing Balance (01/31/11)	$	7,536,941,021
Net Change over Month		270,546,467

As shown in the table above, Florida PRIME experienced a net inflow of $271 million during January 2011.

This change in value consisted of positive flows of $1.33 billion in participant deposits, $4.6 million in transfers from Fund B and $1.8 million in earnings. Negative flows consisted of $1.07 billion in participant withdrawals and about $154,000 in fees.

Overall, the fund ended the month with a closing balance of $7.54 billion.

FLORIDA PRIME DETAILED FEE DISCLOSURE

Charges for January 2011	Amount	Basis Point Equivalent*
SBA Client Service, Account Mgt. & Fiduciary Oversight Fee	$ 37,875.41	0.61
Federated Investment Management Fee	104,303.20	1.69
BNY Mellon Custodial Fee	-	-
Bank of America Transfer Agent Fee	7,185.36	0.12
S&P Rating Maintenance Fee	(687.63)	(0.01)
Audit/External Review Fees	5,520.55	0.09
Total Fees	**$154,196.89**	**2.50**

*The basis point equivalent is an annualized rate based on the dollar amount of fees charged for the month times 12, divided by an average of the fund's beginning and ending total value (amortized cost) for the month which was $7,401,667,788.

Notes:
1. There is no BNY-Mellon fee charge because no accrual was made for January 2011. This will be made up in February.

2. There is a negative fee amount for the S&P Rating Maintenance fee due to an adjustment in the accrual when the actual invoice was received.

Florida PRIME Welcomes a New Investor

In early January, Florida PRIME received an initial deposit from the Florida Prepaid College Board, which manages Florida's 529 College Investment Plan. The Board selected Florida PRIME as the plan's investment vehicle for its money market (2a-7-like) fund option available to plan participants.

FLORIDA PRIME™

NOTES TO PERFORMANCE TABLE

[1]Net of fees. Participant yield is calculated on a 365-day basis and includes adjustments for expenses and other accounting items to reflect realized earnings by participants.

[2]The net-of-fee benchmark is the S&P AAA/AA Rated GIP All 30-Day Net Index for all time periods.

Net asset value includes investments at market value, plus all cash, accrued interest receivable and payables.

NOTES TO CHART

The 7-Day "SEC" Yield in the chart is calculated in accordance with the yield methodology set forth by SEC rule 2a-7 for money market funds.

The 7-day yield = net income earned over a 7-day period / average units outstanding over the period / 7 times 365.

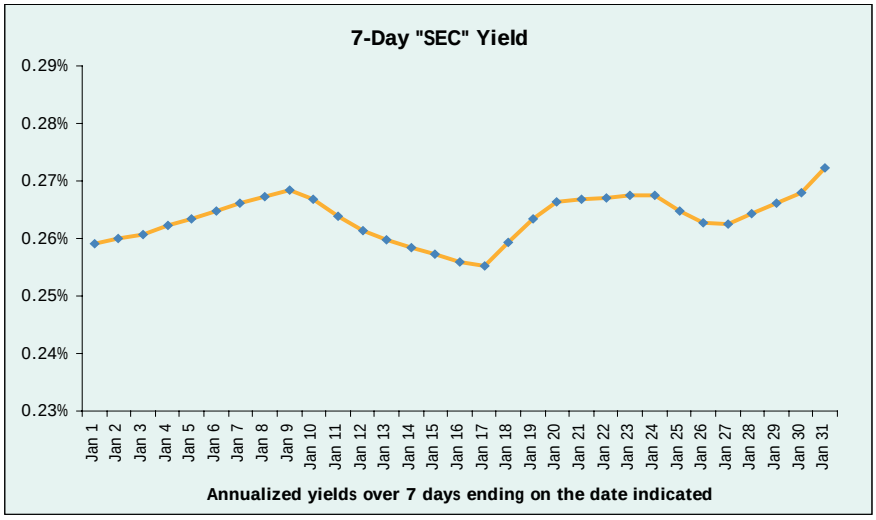
Note that unlike other performance measures, the SEC yield does not include realized gains and losses from sales of securities.

FUND PERFORMANCE THROUGH JANUARY 31, 2011

Florida PRIME Participant Performance Data

	Net Participant Yield[1]	Net-of-Fee Benchmark[2]	Above (Below) Benchmark
1 mo	0.26%	0.13%	0.13%
3 mos	0.28%	0.14%	0.14%
12 mos	0.28%	0.16%	0.12%
3 yrs	1.02%	0.93%	0.09%
5 yrs	2.65%	2.54%	0.11%
10 yrs	2.54%	2.33%	0.21%
Since 1.96	3.61%	3.39%	0.22%
		Net asset value at month end:	$7,537.2 m

Florida PRIME 7-Day "SEC" Yields During the Month



For performance comparisons to other short-term investment options, see www.sbafla.com/prime and click on "Pool Performance"

ABOUT ANNUALIZED YIELDS

Performance data in the table and chart is annualized, meaning that the amounts are based on yields for the periods indicated, converted to their equivalent if obtained for a 12-month period.

For example, ignoring the effects of compounding, an investment that earns 0.10% over a 1-month period yields 1.20% on an annualized basis. Likewise, an investment that earns a total of 3.60% over three years yields 1.20% on an annualized basis, ignoring compounding.

FLORIDA PRIME™

INVENTORY OF HOLDINGS
JANUARY 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Atlantic Asset Securitization LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/04/11		$ 5,600,000	0.29	$ 5,597,158	$ 5,597,138	$ (20)
BNP Paribas Finance, Inc. CP	COMMERCIAL PAPER		04/18/11		$ 50,000,000	0.36	$ 49,962,035	$ 49,968,985	$ 6,950
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.51	07/05/11		$ 40,000,000	0.52	$ 40,000,000	$ 39,996,528	$ (3,472)
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.43	03/18/11		$ 70,000,000	0.44	$ 70,000,000	$ 70,010,689	$ 10,689
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	03/28/11		$ 200,000,000	0.41	$ 200,000,000	$ 200,027,860	$ 27,860
Bank of America Corp. CP	COMMERCIAL PAPER		03/07/11		$ 90,000,000	0.30	$ 89,973,750	$ 89,984,250	$ 10,500
Bank of America Corp. CP	COMMERCIAL PAPER		04/18/11		$ 200,000,000	0.30	$ 199,871,667	$ 199,905,880	$ 34,213
Bank of America Triparty Repo Overnight Fixed	REPO TRIPARTY OVERNIGHT FIXED	0.23	02/01/11		$ 1,545,000,000	0.23	$ 1,545,000,000	$ 1,545,000,000	$ -
Bank of Montreal CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	08/16/11		$ 50,000,000	0.51	$ 50,000,000	$ 50,035,260	$ 35,260
Bank of Montreal CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.47	09/02/11		$ 15,000,000	0.48	$ 15,000,000	$ 15,007,941	$ 7,941
Bank of Montreal, Jan 10, 2012	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.35	01/10/12	02/10/11	$ 20,000,000	0.36	$ 20,000,000	$ 19,990,660	$ (9,340)
Bank of Montreal, Jun 27, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.41	06/27/11	02/28/11	$ 50,000,000	0.26	$ 50,000,000	$ 49,977,500	$ (22,500)
Bank of Nova Scotia, Toronto CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	03/03/11		$ 100,000,000	0.29	$ 100,000,000	$ 100,003,430	$ 3,430
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	02/01/11		$ 50,000,000	0.29	$ 50,000,000	$ 50,000,025	$ 25
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/01/11		$ 185,000,000	0.30	$ 185,000,000	$ 184,999,982	$ (19)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/02/11		$ 25,000,000	0.30	$ 25,000,000	$ 24,999,998	$ (3)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/08/11		$ 25,000,000	0.30	$ 25,000,000	$ 24,999,998	$ (3)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/28/11		$ 10,000,000	0.30	$ 10,000,000	$ 9,999,999	$ (1)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/04/11		$ 50,000,000	0.30	$ 50,000,000	$ 49,997,370	$ (2,630)

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
JANUARY 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Barclays Bank PLC, Jan 27, 2012	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.68	01/27/12	02/28/11	$ 150,000,000	0.69	$ 150,000,000	$ 149,985,300	$ (14,700)
Barclays Bank PLC, London CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.57	08/08/11		$ 50,000,000	0.58	$ 50,000,000	$ 50,015,535	$ 15,535
Barclays US Funding Corp. CP	COMMERCIAL PAPER		02/03/11		$ 50,000,000	0.28	$ 49,998,833	$ 49,999,210	$ 377
Commonwealth Bank of Australia, Dec 08, 2011	VARIABLE RATE COMMERCIAL PAPER	0.35	12/08/11	03/08/11	$ 10,000,000	0.36	$ 10,000,000	$ 9,995,730	$ (4,270)
Credit Agricole Corporate and Investment Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.35	04/15/11		$ 40,000,000	0.35	$ 40,000,000	$ 39,999,172	$ (828)
Credit Agricole Corporate and Investment Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.53	02/11/11		$ 200,000,000	0.54	$ 200,000,000	$ 200,014,620	$ 14,620
Credit Agricole Corporate and Investment Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.53	02/16/11		$ 19,000,000	0.54	$ 19,000,000	$ 19,002,020	$ 2,020
Credit Agricole Corporate and Investment Bank, Apr 12, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.40	04/12/11	04/12/11	$ 34,514,000	0.46	$ 34,511,018	$ 34,511,757	$ 739
Credit Agricole North America, Inc. CP	COMMERCIAL PAPER		05/06/11		$ 75,000,000	0.43	$ 74,916,875	$ 74,941,223	$ 24,348
Danske Corp., Inc. CP4-2	COMMERCIAL PAPER - 4-2		02/14/11		$ 25,000,000	0.29	$ 24,997,181	$ 24,997,773	$ 592
Danske Corp., Inc. CP4-2	COMMERCIAL PAPER - 4-2		02/22/11		$ 200,000,000	0.29	$ 199,965,167	$ 199,970,300	$ 5,133
Danske Corp., Inc. CP4-2	COMMERCIAL PAPER - 4-2		02/28/11		$ 150,000,000	0.28	$ 149,967,333	$ 149,969,310	$ 1,977
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.36	07/01/11		$ 94,000,000	0.37	$ 94,000,000	$ 93,992,085	$ (7,915)
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.33	05/10/11		$ 25,000,000	0.33	$ 25,000,000	$ 24,999,308	$ (693)
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/13/11		$ 125,000,000	0.30	$ 125,000,000	$ 124,997,488	$ (2,513)
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	02/14/11		$ 45,000,000	0.41	$ 45,000,000	$ 45,002,790	$ 2,790
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	03/03/11		$ 75,000,000	0.29	$ 75,000,000	$ 75,000,638	$ 638
Dreyfus Government Cash Management Fund OVNMF	OVERNIGHT MUTUAL FUND	0.01	02/01/11		$ 7,633,951	0.01	$ 7,633,951	$ 7,633,951	$ -
Fairway Finance Co. LLC, Jul 11, 2011	VARIABLE RATE COMMERCIAL PAPER	0.30	07/11/11	02/14/11	$ 50,000,000	0.31	$ 50,000,000	$ 50,000,000	$ -

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
JANUARY 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Federated Prime Cash Obligations Fund, Class IS	MUTUAL FUND MONEY MARKET	0.20	02/01/11	02/01/11	$ 250,673,362	0.19	$ 250,673,362	$ 250,673,362	$ -
Federated Prime Obligations Fund, Class IS	MUTUAL FUND MONEY MARKET	0.21	02/01/11	02/01/11	$ 276,001,470	0.21	$ 276,001,470	$ 276,001,470	$ -
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		02/03/11		$ 185,000,000	0.31	$ 184,995,298	$ 184,996,615	$ 1,317
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		03/16/11		$ 30,000,000	0.29	$ 29,989,367	$ 29,989,770	$ 403
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		04/12/11		$ 73,350,000	0.28	$ 73,309,495	$ 73,303,709	$ (5,786)
Jupiter Securitization Company LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/22/11		$ 10,000,000	0.25	$ 9,996,528	$ 9,995,792	$ (736)
Market Street Funding LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		02/16/11		$ 7,018,000	0.27	$ 7,017,158	$ 7,017,408	$ 250
Market Street Funding LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		02/22/11		$ 10,000,000	0.27	$ 9,998,350	$ 9,998,839	$ 489
Market Street Funding LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/11/11		$ 39,820,000	0.28	$ 39,807,921	$ 39,811,029	$ 3,107
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/06/11		$ 200,000,000	0.30	$ 200,000,000	$ 199,996,360	$ (3,640)
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/13/11		$ 70,000,000	0.30	$ 70,000,000	$ 69,998,593	$ (1,407)
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/19/11		$ 100,000,000	0.30	$ 100,000,000	$ 99,997,830	$ (2,170)
Morgan Stanley & Co., Inc. Triparty Repo Overnight Fixed	REPO TRIPARTY OVERNIGHT FIXED	0.22	02/01/11		$ 465,000,000	0.22	$ 465,000,000	$ 465,000,000	$ -
Mullenix-St. Charles Properties, L.P., Times Centre Apartments Project Series 2004, 01-01-28	VARIABLE RATE DEMAND NOTE	0.26	01/01/28	02/03/11	$ 13,500,000	0.26	$ 13,500,000	$ 13,500,000	$ -
National Australia Bank Ltd., Melbourne, Jun 10, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.32	06/10/11	02/10/11	$ 100,000,000	0.33	$ 100,000,000	$ 99,982,400	$ (17,600)
Rabobank Nederland, Utrecht CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	09/14/11		$ 100,000,000	0.51	$ 100,000,000	$ 100,062,140	$ 62,140
Salisbury Receivables Company LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/02/11		$ 55,000,000	0.30	$ 54,986,250	$ 54,988,544	$ 2,294
Salisbury Receivables Company LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/17/11		$ 25,000,000	0.28	$ 24,991,250	$ 24,991,563	$ 313
Sheffield Receivables Corp. CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/18/11		$ 88,000,000	0.28	$ 87,947,298	$ 87,943,346	$ (3,952)

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
JANUARY 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		03/04/11		$ 52,000,000	0.40	$ 51,981,973	$ 51,987,473	$ 5,500
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		04/01/11		$ 25,000,000	0.41	$ 24,983,333	$ 24,986,668	$ 3,334
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		07/05/11		$ 100,000,000	0.46	$ 99,806,250	$ 99,825,630	$ 19,380
Societe Generale, Paris CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	03/21/11		$ 100,000,000	0.41	$ 100,000,000	$ 100,006,730	$ 6,730
Societe Generale, Paris CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	07/19/11		$ 100,000,000	0.51	$ 100,000,000	$ 99,995,280	$ (4,720)
St. Andrew United Methodist Church, Series 2004, 07-01-29	VARIABLE RATE DEMAND NOTE	0.26	07/01/29	02/03/11	$ 9,795,000	0.26	$ 9,795,000	$ 9,795,000	$ -
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		03/01/11		$ 5,800,000	0.25	$ 5,798,832	$ 5,799,117	$ 285
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		03/07/11		$ 40,204,000	0.25	$ 40,194,228	$ 40,196,313	$ 2,085
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		03/02/11		$ 60,000,000	0.25	$ 59,987,500	$ 59,990,502	$ 3,002
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		02/16/11		$ 195,800,000	0.21	$ 195,781,725	$ 195,785,060	$ 3,335
Svenska Handelsbanken, Stockholm CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.28	04/25/11		$ 200,000,000	0.28	$ 200,000,000	$ 199,976,680	$ (23,320)
Toronto Dominion Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	09/07/11		$ 50,000,000	0.41	$ 50,000,000	$ 50,024,130	$ 24,130
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		02/10/11		$ 15,000,000	0.32	$ 14,998,667	$ 14,999,228	$ 561
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		02/28/11		$ 35,000,000	0.39	$ 34,989,656	$ 34,993,798	$ 4,142
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		04/08/11		$ 35,000,000	0.27	$ 34,982,413	$ 34,982,738	$ 326
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		05/31/11		$ 26,000,000	0.41	$ 25,965,333	$ 25,974,000	$ 8,667
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		06/02/11		$ 52,000,000	0.30	$ 51,947,133	$ 51,946,955	$ (179)
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		06/03/11		$ 100,000,000	0.39	$ 99,870,167	$ 99,897,160	$ 26,993
U.S. Treasury Note .75% 11/30/2011	US TREASURY NOTE	0.75	11/30/11		$ 30,000,000	0.30	$ 30,110,812	$ 30,124,230	$ 13,418
Total Value of Investments					**$ 7,535,709,783**		**$ 7,534,801,735**	**$ 7,535,067,157**	**$ 265,423**

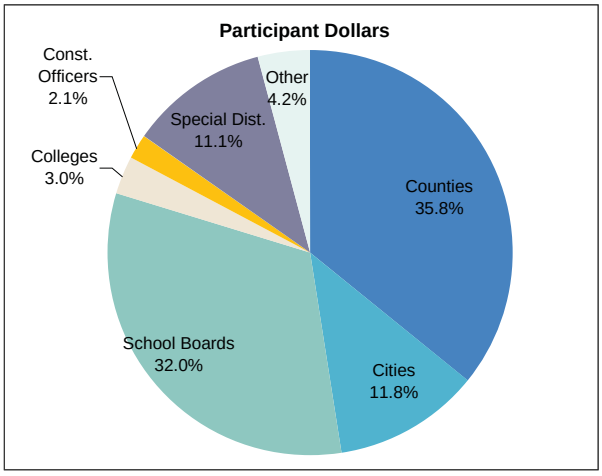
Notes: The data included in this report is unaudited. Amounts above are the value of investments. Income accruals, payables and uninvested cash are not included. Amortizations/accretions are reported with a one-day lag in the above valuations.

[1] Market values of the portfolio securities are provided by the custodian, BNY Mellon. The portfolio manager, Federated Investment Counseling, is the source for other data shown above.

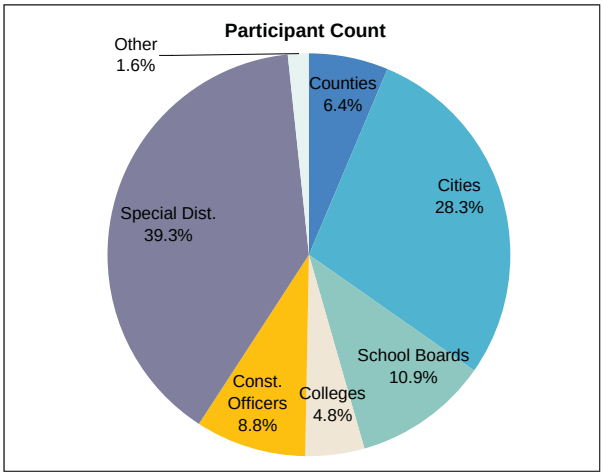
[2] Amortized cost is calculated using a straight line method.

PARTICIPANT CONCENTRATION DATA - JANUARY 31, 2011

Participant Balance	Share of Total Fund	Share of Participant Count	Participant Balance	Share of Total Fund	Share of Participant Count
All Participants	**100.0%**	**100.0%**	**Colleges & Universities**	**3.0%**	**4.8%**
Top 10	47.8%	1.2%	Top 10	2.8%	1.2%
$100 million or more	58.3%	2.0%	$100 million or more	0.0%	0.0%
$10 million up to $100 million	33.9%	9.4%	$10 million up to $100 million	2.3%	0.6%
$1 million up to $10 million	7.1%	16.5%	$1 million up to $10 million	0.7%	1.2%
Under $1 million	0.7%	72.1%	Under $1 million	0.01%	3.0%
Counties	**35.8%**	**6.4%**	**Constitutional Officers**	**2.1%**	**8.8%**
Top 10	30.9%	1.2%	Top 10	0.8%	1.2%
$100 million or more	29.6%	1.1%	$100 million or more	0.0%	0.0%
$10 million up to $100 million	5.6%	1.1%	$10 million up to $100 million	1.2%	0.2%
$1 million up to $10 million	0.6%	1.2%	$1 million up to $10 million	0.8%	1.9%
Under $1 million	0.0%	3.0%	Under $1 million	0.0%	6.7%
Municipalities	**11.8%**	**28.3%**	**Special Districts**	**11.1%**	**39.3%**
Top 10	7.3%	1.2%	Top 10	8.2%	1.2%
$100 million or more	2.1%	0.1%	$100 million or more	5.2%	0.2%
$10 million up to $100 million	7.4%	2.5%	$10 million up to $100 million	3.8%	1.6%
$1 million up to $10 million	2.1%	5.6%	$1 million up to $10 million	1.8%	4.4%
Under $1 million	0.2%	20.1%	Under $1 million	0.3%	33.0%
School Boards	**32.0%**	**10.9%**	**Other**	**4.2%**	**1.6%**
Top 10	25.9%	1.2%	Top 10	4.2%	1.2%
$100 million or more	20.0%	0.4%	$100 million or more	1.3%	0.1%
$10 million up to $100 million	10.9%	2.7%	$10 million up to $100 million	2.7%	0.6%
$1 million up to $10 million	1.0%	2.0%	$1 million up to $10 million	0.2%	0.2%
Under $1 million	0.1%	5.8%	Under $1 million	0.0%	0.6%



Total Fund Value: $7,536,941,021



Total Participant Count: 810

INVESTMENT POLICY COMPLIANCE - JANUARY 2011

Test by Source	Pass/Fail
Florida PRIME's Investment Policy	
Securities must be USD denominated.	Pass
Ratings requirements	
The Pool must purchase exclusively first-tier securities. Securities purchased with short-term ratings by an NRSRO, or comparable in quality and security to other obligations of the issuer that have received short-term ratings from an NRSRO, are eligible if they are in one of the two highest rating categories.	Pass
Securities purchased that do not have short-term ratings must have a long-term rating in one of the three highest long-term rating categories.	Pass
Commercial Paper must be rated by at least one short-term NRSRO.	Pass
Maturity	
Securities, excluding Government floating rate notes/variable rate notes, purchased did not have a maturity in excess of 397 days.	Pass
Government floating rate notes/variable rate notes purchased did not have a maturity in excess of 762 days.	Pass
The Pool must maintain a Spread WAM of 120 days or less.	Pass
Issuer Diversification	
First-tier issuers (limit does not apply to cash, cash items, U.S. Government securities refunded securities and repo collateralized by these securities) are limited, at the time of purchase, to 5% of the Pool's total assets.[1]	Pass
Demand Feature and Guarantor Diversification	
First-tier securities issued by or subject to demand features and guarantees of a non-controlled person, at time of purchase, are limited to 10% with respect to 75% of the Pool's total assets.	Pass
First-tier securities issued by or subject to demand features and guarantees of a control person, at time of purchase, are limited to 10% with respect to the Pool's total assets.	Pass
Money Market Mutual Funds	
The account, at time of purchase, will not have exposure to any one Money Market Mutual Fund in excess of 10% of the Pool's total assets.	Pass
Concentration Tests	
The account, at time of purchase, will not have exposure to an industry sector, excluding the financial services industry, in excess of 25% of the Pool's total assets.	Pass
The account, at time of purchase, will not have exposure to any single Government Agency in excess of 33.33% of the Pool's total assets.	Pass
The account, at time of purchase, will not have exposure to illiquid securities in excess of 5% of the Pool's total assets.	Pass
The account, at time of purchase, will invest at least 10% of the Pool's total assets in securities accessible within one day.	Pass
The account, at time of purchase, will invest at least 30% of the Pool's total assets in securities accessible within seven days.	Pass
S&P Requirements	
The Pool must maintain a Dollar Weighted Average Maturity of 60 days or less.	Pass
The account, at time of purchase, will invest at least 50% of the Pool's total assets in Securities in Highest Rating Category (A-1+ or equivalent) .	Pass

[1]This limitation applies at time of trade. Under Rule 2a-7, a fund is not required to liquidate positions if the exposure in excess of the specified percentage is caused by account movements.

FLORIDA PRIME™

TRADING ACTIVITY FOR JANUARY 2011

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys								
ATLANTIC ASSET SECUCPABS4	01/12/11	01/05/11	01/05/11	50,000,000.00	49,997,958.50	-	49,997,958.50	-
ATLANTIC ASSET SECUCPABS4	01/12/11	01/05/11	01/05/11	50,000,000.00	49,997,958.50	-	49,997,958.50	-
ATLANTIC ASSET SECUCPABS4	01/26/11	01/21/11	01/21/11	50,000,000.00	49,998,472.00	-	49,998,472.00	-
ATLANTIC ASSET SECUCPABS4	01/26/11	01/21/11	01/21/11	30,000,000.00	29,999,083.20	-	29,999,083.20	-
ATLANTIC ASSET SECUCPABS4	04/04/11	01/04/11	01/04/11	5,600,000.00	5,595,940.00	-	5,595,940.00	-
BNP PARIBAS SACDYAN	07/05/11	01/04/11	01/04/11	40,000,000.00	40,000,000.00	-	40,000,000.00	-
BNP PARIBAS FINANCECP	04/18/11	01/19/11	01/19/11	50,000,000.00	49,956,118.00	-	49,956,118.00	-
BANK OF MONTREAL/CHICAGO IL	01/10/12	01/06/11	01/10/11	20,000,000.00	20,000,000.00	-	20,000,000.00	-
BANK OF TOKYO-MITSUCDYAN	04/04/11	01/04/11	01/04/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
BANK OF AMERICA CORCP	04/18/11	01/19/11	01/19/11	50,000,000.00	49,962,916.50	-	49,962,916.50	-
BANK OF AMERICA CORCP	04/18/11	01/19/11	01/19/11	50,000,000.00	49,962,916.50	-	49,962,916.50	-
BANK OF AMERICA CORCP	04/18/11	01/19/11	01/19/11	50,000,000.00	49,962,916.50	-	49,962,916.50	-
BANK OF AMERICA CORCP	04/18/11	01/19/11	01/19/11	50,000,000.00	49,962,916.50	-	49,962,916.50	-
BARCLAYS BANK PLC/NY	01/27/12	01/26/11	01/27/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
BARCLAYS BANK PLC/NY	01/27/12	01/26/11	01/27/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
BARCLAYS BANK PLC/NY	01/27/12	01/26/11	01/27/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
BARTON CAPITAL LLCCPABS4-	01/12/11	01/05/11	01/05/11	42,005,000.00	42,003,284.94	-	42,003,284.94	-
CREDIT AGRICOLE NORCP	05/06/11	01/06/11	01/06/11	50,000,000.00	49,930,000.00	-	49,930,000.00	-
CREDIT AGRICOLE NORCP	05/06/11	01/06/11	01/06/11	25,000,000.00	24,965,000.00	-	24,965,000.00	-
CREDIT AGRICOLE CORCDYAN	04/15/11	01/13/11	01/13/11	40,000,000.00	40,000,000.00	-	40,000,000.00	-
DANSKE CORP	02/14/11	01/13/11	01/13/11	25,000,000.00	24,993,555.50	-	24,993,555.50	-
DANSKE CORP, INC,CP4-2	02/22/11	01/21/11	01/21/11	50,000,000.00	49,987,333.50	-	49,987,333.50	-
DANSKE CORP, INC,CP4-2	02/22/11	01/21/11	01/21/11	50,000,000.00	49,987,333.50	-	49,987,333.50	-
DANSKE CORP, INC,CP4-2	02/22/11	01/21/11	01/21/11	50,000,000.00	49,987,333.50	-	49,987,333.50	-
DANSKE CORP, INC,CP4-2	02/22/11	01/21/11	01/21/11	50,000,000.00	49,987,333.50	-	49,987,333.50	-
DANSKE CORP, INC,CP4-2	02/28/11	01/27/11	01/27/11	50,000,000.00	49,987,555.50	-	49,987,555.50	-
DANSKE CORP, INC,CP4-2	02/28/11	01/27/11	01/27/11	50,000,000.00	49,987,555.50	-	49,987,555.50	-
DANSKE CORP, INC,CP4-2	02/28/11	01/27/11	01/27/11	50,000,000.00	49,987,555.50	-	49,987,555.50	-
DEUTSCHE BANK AGCDYAN	07/01/11	01/04/11	01/04/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
DEUTSCHE BANK AGCDYAN	07/01/11	01/04/11	01/04/11	44,000,000.00	44,000,000.00	-	44,000,000.00	-
DEUTSCHE BANK AGCDYAN	05/10/11	01/10/11	01/10/11	25,000,000.00	25,000,000.00	-	25,000,000.00	-
DEUTSCHE BANK AGCDYAN	04/13/11	01/13/11	01/13/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
DEUTSCHE BANK AGCDYAN	04/13/11	01/13/11	01/13/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
DEUTSCHE BANK AGCDYAN	04/13/11	01/13/11	01/13/11	25,000,000.00	25,000,000.00	-	25,000,000.00	-
FAIRWAY FINANCE LLC	07/11/11	01/10/11	01/13/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
GENERAL ELECTRIC CO CP	01/12/11	01/05/11	01/05/11	50,000,000.00	49,998,250.00	-	49,998,250.00	-
GENERAL ELECTRIC CO CP	01/12/11	01/05/11	01/05/11	50,000,000.00	49,998,250.00	-	49,998,250.00	-
GENERAL ELECTRIC CO CP	01/12/11	01/05/11	01/05/11	50,000,000.00	49,998,250.00	-	49,998,250.00	-
GENERAL ELECTRIC CO CP	01/12/11	01/05/11	01/05/11	30,657,000.00	30,655,927.01	-	30,655,927.01	-
GENERAL ELECTRIC CO CP	01/13/11	01/06/11	01/06/11	50,000,000.00	49,998,250.00	-	49,998,250.00	-
GENERAL ELECTRIC CO CP	01/13/11	01/06/11	01/06/11	50,000,000.00	49,998,250.00	-	49,998,250.00	-
GENERAL ELECTRIC CO CP	01/13/11	01/06/11	01/06/11	50,000,000.00	49,998,250.00	-	49,998,250.00	-
GENERAL ELECTRIC CO CP	01/28/11	01/21/11	01/21/11	50,000,000.00	49,998,250.00	-	49,998,250.00	-
GENERAL ELECTRIC CO CP	01/28/11	01/21/11	01/21/11	40,000,000.00	39,998,600.00	-	39,998,600.00	-
ING (U.S.) FUNDING CP	04/12/11	01/14/11	01/14/11	50,000,000.00	49,965,778.00	-	49,965,778.00	-
ING (U.S.) FUNDING CP	04/12/11	01/14/11	01/14/11	23,350,000.00	23,334,018.33	-	23,334,018.33	-
JUPITER SECURITIZATCPABS4	03/22/11	01/06/11	01/06/11	10,000,000.00	9,994,791.70	-	9,994,791.70	-

FLORIDA PRIME™

TRADING ACTIVITY FOR JANUARY 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys (continued)								
MIZUHO CORPORATE BACDYAN	04/06/11	01/05/11	01/06/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
MIZUHO CORPORATE BACDYAN	04/06/11	01/05/11	01/06/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
MIZUHO CORPORATE BACDYAN	04/06/11	01/05/11	01/06/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
MIZUHO CORPORATE BACDYAN	04/06/11	01/05/11	01/06/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
MIZUHO CORPORATE BACDYAN	04/13/11	01/13/11	01/13/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
MIZUHO CORPORATE BACDYAN	04/13/11	01/13/11	01/13/11	20,000,000.00	20,000,000.00	-	20,000,000.00	-
MIZUHO CORPORATE BACDYAN	04/19/11	01/19/11	01/19/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
MIZUHO CORPORATE BACDYAN	04/19/11	01/19/11	01/19/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
SHEFFIELD RECEIVABLCPABS4	04/18/11	01/14/11	01/14/11	50,000,000.00	49,963,444.50	-	49,963,444.50	-
SHEFFIELD RECEIVABLCPABS4	04/18/11	01/14/11	01/14/11	38,000,000.00	37,972,217.82	-	37,972,217.82	-
SOCIETE GENERALE NOCP	01/11/11	01/04/11	01/04/11	50,000,000.00	49,997,666.50	-	49,997,666.50	-
SOCIETE GENERALE NOCP	01/11/11	01/04/11	01/04/11	50,000,000.00	49,997,666.50	-	49,997,666.50	-
SOCIETE GENERALE NOCP	04/01/11	01/27/11	01/28/11	25,000,000.00	24,982,500.00	-	24,982,500.00	-
SOCIETE GENERALE NOCP	07/05/11	01/04/11	01/04/11	50,000,000.00	49,886,250.00	-	49,886,250.00	-
SOCIETE GENERALE NOCP	07/05/11	01/04/11	01/04/11	50,000,000.00	49,886,250.00	-	49,886,250.00	-
SOCIETE GENERALE, PCDYAN	07/19/11	01/19/11	01/19/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
SOCIETE GENERALE, PCDYAN	07/19/11	01/19/11	01/19/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
STRAIGHT A FUNDING GOVTAG	02/16/11	01/04/11	01/04/11	50,000,000.00	49,987,458.50	-	49,987,458.50	-
STRAIGHT A FUNDING GOVTAG	02/16/11	01/04/11	01/04/11	50,000,000.00	49,987,458.50	-	49,987,458.50	-
STRAIGHT A FUNDING GOVTAG	02/16/11	01/04/11	01/04/11	50,000,000.00	49,987,458.50	-	49,987,458.50	-
STRAIGHT A FUNDING GOVTAG	02/16/11	01/04/11	01/04/11	45,800,000.00	45,788,511.99	-	45,788,511.99	-
SVENSKA HANDELSBANKCDYAN	04/25/11	01/20/11	01/24/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
SVENSKA HANDELSBANKCDYAN	04/25/11	01/20/11	01/24/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
SVENSKA HANDELSBANKCDYAN	04/25/11	01/20/11	01/24/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
SVENSKA HANDELSBANKCDYAN	04/25/11	01/20/11	01/24/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
TOYOTA MOTOR CREDIT CP	06/02/11	01/03/11	01/03/11	50,000,000.00	49,937,500.00	-	49,937,500.00	-
TOYOTA MOTOR CREDIT CP	06/02/11	01/03/11	01/03/11	2,000,000.00	1,997,500.00	-	1,997,500.00	-
UBS FINANCE DELAWARE LLC	01/06/11	01/05/11	01/05/11	50,000,000.00	49,999,736.00	-	49,999,736.00	-
UBS FINANCE DELAWARE LLC	01/06/11	01/05/11	01/05/11	50,000,000.00	49,999,736.00	-	49,999,736.00	-
UBS FINANCE DELAWARE LLC	01/06/11	01/05/11	01/05/11	50,000,000.00	49,999,736.00	-	49,999,736.00	-
UBS FINANCE DELAWARE LLC	01/06/11	01/05/11	01/05/11	50,000,000.00	49,999,736.00	-	49,999,736.00	-
UBS FINANCE DELAWARE LLC	01/06/11	01/05/11	01/05/11	19,200,000.00	19,199,898.62	-	19,199,898.62	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/03/11	01/03/11	23,009,618.15	23,009,618.15	-	23,009,618.15	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/06/11	01/06/11	15,081,442.19	15,081,442.19	-	15,081,442.19	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/10/11	01/10/11	5,518,478.08	5,518,478.08	-	5,518,478.08	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/12/11	01/12/11	451,812.47	451,812.47	-	451,812.47	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/14/11	01/14/11	12,149,721.73	12,149,721.73	-	12,149,721.73	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/19/11	01/19/11	1,514,351.50	1,514,351.50	-	1,514,351.50	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/20/11	01/20/11	55,124,356.91	55,124,356.91	-	55,124,356.91	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/24/11	01/24/11	7,661,556.87	7,661,556.87	-	7,661,556.87	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/26/11	01/26/11	6,677,549.45	6,677,549.45	-	6,677,549.45	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/28/11	01/28/11	5,823,038.64	5,823,038.64	-	5,823,038.64	-
FEDERATED PRIME CASH OBLIG FUND	10/01/40	01/01/11	01/01/11	40,734.82	40,734.82	-	40,734.82	-
FEDERATED PRIME OBLIGATIONS FUND	10/01/40	01/01/11	01/01/11	40,251.69	40,251.69	-	40,251.69	-
MORGAN STANLEY TRIPARTY	01/04/11	01/03/11	01/03/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-
BANK OF AMERICA TRIPARTY	01/04/11	01/03/11	01/03/11	1,340,000,000.00	1,340,000,000.00	-	1,340,000,000.00	-
MORGAN STANLEY TRIPARTY	01/05/11	01/04/11	01/04/11	465,000,000.00	465,000,000.00	-	465,000,000.00	-

FLORIDA PRIME™

TRADING ACTIVITY FOR JANUARY 2011

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys (continued)								
BANK OF AMERICA TRIPARTY	01/05/11	01/04/11	01/04/11	1,125,000,000.00	1,125,000,000.00	-	1,125,000,000.00	-
MORGAN STANLEY TRIPARTY	01/06/11	01/05/11	01/05/11	475,000,000.00	475,000,000.00	-	475,000,000.00	-
BANK OF AMERICA TRIPARTY	01/06/11	01/05/11	01/05/11	840,000,000.00	840,000,000.00	-	840,000,000.00	-
MORGAN STANLEY TRIPARTY	01/07/11	01/06/11	01/06/11	475,000,000.00	475,000,000.00	-	475,000,000.00	-
BANK OF AMERICA TRIPARTY	01/07/11	01/06/11	01/06/11	905,000,000.00	905,000,000.00	-	905,000,000.00	-
MORGAN STANLEY TRIPARTY	01/10/11	01/07/11	01/07/11	470,000,000.00	470,000,000.00	-	470,000,000.00	-
BANK OF AMERICA TRIPARTY	01/10/11	01/07/11	01/07/11	1,025,000,000.00	1,025,000,000.00	-	1,025,000,000.00	-
MORGAN STANLEY TRIPARTY	01/11/11	01/10/11	01/10/11	465,000,000.00	465,000,000.00	-	465,000,000.00	-
BANK OF AMERICA TRIPARTY	01/11/11	01/10/11	01/10/11	1,220,000,000.00	1,220,000,000.00	-	1,220,000,000.00	-
MORGAN STANLEY TRIPARTY	01/12/11	01/11/11	01/11/11	465,000,000.00	465,000,000.00	-	465,000,000.00	-
BANK OF AMERICA TRIPARTY	01/12/11	01/11/11	01/11/11	1,380,000,000.00	1,380,000,000.00	-	1,380,000,000.00	-
MORGAN STANLEY TRIPARTY	01/13/11	01/12/11	01/12/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-
BANK OF AMERICA TRIPARTY	01/13/11	01/12/11	01/12/11	1,780,000,000.00	1,780,000,000.00	-	1,780,000,000.00	-
MORGAN STANLEY TRIPARTY	01/14/11	01/13/11	01/13/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/14/11	01/13/11	01/13/11	1,630,000,000.00	1,630,000,000.00	-	1,630,000,000.00	-
MORGAN STANLEY TRIPARTY	01/18/11	01/14/11	01/14/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/18/11	01/14/11	01/14/11	1,795,000,000.00	1,795,000,000.00	-	1,795,000,000.00	-
MORGAN STANLEY TRIPARTY	01/19/11	01/18/11	01/18/11	455,000,000.00	455,000,000.00	-	455,000,000.00	-
BANK OF AMERICA TRIPARTY	01/19/11	01/18/11	01/18/11	1,790,000,000.00	1,790,000,000.00	-	1,790,000,000.00	-
MORGAN STANLEY TRIPARTY	01/19/11	01/18/11	01/18/11	150,000,000.00	150,000,000.00	-	150,000,000.00	-
MORGAN STANLEY TRIPARTY	01/20/11	01/19/11	01/19/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/20/11	01/19/11	01/19/11	1,695,000,000.00	1,695,000,000.00	-	1,695,000,000.00	-
MORGAN STANLEY TRIPARTY	01/21/11	01/20/11	01/20/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/21/11	01/20/11	01/20/11	1,850,000,000.00	1,850,000,000.00	-	1,850,000,000.00	-
MORGAN STANLEY TRIPARTY	01/24/11	01/21/11	01/21/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/24/11	01/21/11	01/21/11	1,750,000,000.00	1,750,000,000.00	-	1,750,000,000.00	-
MORGAN STANLEY TRIPARTY	01/25/11	01/24/11	01/24/11	449,000,000.00	449,000,000.00	-	449,000,000.00	-
BANK OF AMERICA TRIPARTY	01/25/11	01/24/11	01/24/11	1,580,000,000.00	1,580,000,000.00	-	1,580,000,000.00	-
MORGAN STANLEY TRIPARTY	01/26/11	01/25/11	01/25/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/26/11	01/25/11	01/25/11	1,535,000,000.00	1,535,000,000.00	-	1,535,000,000.00	-
MORGAN STANLEY TRIPARTY	01/27/11	01/26/11	01/26/11	455,000,000.00	455,000,000.00	-	455,000,000.00	-
BANK OF AMERICA TRIPARTY	01/27/11	01/26/11	01/26/11	1,675,000,000.00	1,675,000,000.00	-	1,675,000,000.00	-
MORGAN STANLEY TRIPARTY	01/28/11	01/27/11	01/27/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-
BANK OF AMERICA TRIPARTY	01/28/11	01/27/11	01/27/11	1,415,000,000.00	1,415,000,000.00	-	1,415,000,000.00	-
MORGAN STANLEY TRIPARTY	01/31/11	01/28/11	01/28/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-
BANK OF AMERICA TRIPARTY	01/31/11	01/28/11	01/28/11	1,510,000,000.00	1,510,000,000.00	-	1,510,000,000.00	-
MORGAN STANLEY TRIPARTY	02/01/11	01/31/11	01/31/11	465,000,000.00	465,000,000.00	-	465,000,000.00	-
BANK OF AMERICA TRIPARTY	02/01/11	01/31/11	01/31/11	1,545,000,000.00	1,545,000,000.00	-	1,545,000,000.00	-
Total Buys				**$ 42,322,704,913**	**$ 42,321,801,540**	**$ -**	**$ 42,321,801,540**	**$ -**
Maturities								
ALPINE SECURITIZATICPABS4	01/10/11	01/10/11	01/10/11	35,000,000.00	35,000,000.00	-	35,000,000.00	-
ATLANTIC ASSET SECUCPABS4	01/12/11	01/12/11	01/12/11	100,000,000.00	100,000,000.00	-	100,000,000.00	-
ATLANTIC ASSET SECUCPABS4	01/26/11	01/26/11	01/26/11	80,000,000.00	80,000,000.00	-	80,000,000.00	-
AUSTRALIA & NEW ZEA BANKING GRP LTD	01/28/11	01/28/11	01/28/11	25,000,000.00	25,000,000.00	-	25,000,000.00	-
BNP PARIBAS FINANCECP	01/06/11	01/06/11	01/06/11	11,000,000.00	11,000,000.00	-	11,000,000.00	-
BANK OF AMERICA CORCP	01/19/11	01/19/11	01/19/11	190,000,000.00	190,000,000.00	-	190,000,000.00	-

FLORIDA PRIME™

TRADING ACTIVITY FOR JANUARY 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Maturities (continued)								
BARCLAYS BANK PLC, CDYAN	01/21/11	01/21/11	01/21/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
BARCLAYS BANK PLC/NY	01/21/11	01/21/11	01/21/11	94,500,000.00	94,500,000.00	-	94,500,000.00	-
BARTON CAPITAL LLCCPABS4-	01/07/11	01/07/11	01/07/11	25,000,000.00	25,000,000.00	-	25,000,000.00	-
BARTON CAPITAL LLCCPABS4-	01/12/11	01/12/11	01/12/11	42,005,000.00	42,005,000.00	-	42,005,000.00	-
CITIGROUP GLOBAL MACP	01/14/11	01/14/11	01/14/11	226,438,000.00	226,438,000.00	-	226,438,000.00	-
CREDIT AGRICOLE NORTH AMERICA INC	01/06/11	01/06/11	01/06/11	100,000,000.00	100,000,000.00	-	100,000,000.00	-
CREDIT SUISSE, ZURICDYAN	01/20/11	01/20/11	01/20/11	225,000,000.00	225,000,000.00	-	225,000,000.00	-
DANSKE CORP, INC,CP4-2	01/05/11	01/05/11	01/05/11	250,000,000.00	250,000,000.00	-	250,000,000.00	-
DANSKE CORP, INC,CP4-2	01/27/11	01/27/11	01/27/11	100,000,000.00	100,000,000.00	-	100,000,000.00	-
DEUTSCHE BANK AG/NEW YORK NY	01/10/11	01/10/11	01/10/11	150,000,000.00	150,000,000.00	-	150,000,000.00	-
FAIRWAY FINANCE CO,CPABS4	01/12/11	01/12/11	01/12/11	25,000,000.00	25,000,000.00	-	25,000,000.00	-
GENERAL ELECTRIC CO CP	01/12/11	01/12/11	01/12/11	180,657,000.00	180,657,000.00	-	180,657,000.00	-
GENERAL ELECTRIC CO CP	01/13/11	01/13/11	01/13/11	150,000,000.00	150,000,000.00	-	150,000,000.00	-
GENERAL ELECTRIC CO CP	01/28/11	01/28/11	01/28/11	90,000,000.00	90,000,000.00	-	90,000,000.00	-
ING (U.S.) FUNDING CP	01/06/11	01/06/11	01/06/11	110,000,000.00	110,000,000.00	-	110,000,000.00	-
ING (U.S.) FUNDING CP	01/07/11	01/07/11	01/07/11	30,000,000.00	30,000,000.00	-	30,000,000.00	-
MIZUHO CORPORATE BACDYAN	01/18/11	01/18/11	01/18/11	100,000,000.00	100,000,000.00	-	100,000,000.00	-
RBS FINANCE NV (NORCP)	01/13/11	01/13/11	01/13/11	24,000,000.00	24,000,000.00	-	24,000,000.00	-
ROYAL BANK OF CANADCP	01/13/11	01/13/11	01/13/11	20,000,000.00	20,000,000.00	-	20,000,000.00	-
SALISBURY RECEIVABLCPABS4	01/06/11	01/06/11	01/06/11	30,000,000.00	30,000,000.00	-	30,000,000.00	-
SALISBURY RECEIVABLCPABS4	01/13/11	01/13/11	01/13/11	20,000,000.00	20,000,000.00	-	20,000,000.00	-
SALISBURY RECEIVABLCPABS4	01/19/11	01/19/11	01/19/11	15,000,000.00	15,000,000.00	-	15,000,000.00	-
SHEFFIELD RECEIVABLCPABS4	01/12/11	01/12/11	01/12/11	39,500,000.00	39,500,000.00	-	39,500,000.00	-
SHEFFIELD RECEIVABLCPABS4	01/13/11	01/13/11	01/13/11	25,000,000.00	25,000,000.00	-	25,000,000.00	-
SHEFFIELD RECEIVABLCPABS4	01/18/11	01/18/11	01/18/11	50,000,000.00	50,000,000.00	-	50,000,000.00	-
SOCIETE GENERALE NOCP	01/04/11	01/04/11	01/04/11	200,000,000.00	200,000,000.00	-	200,000,000.00	-
SOCIETE GENERALE NOCP	01/11/11	01/11/11	01/11/11	100,000,000.00	100,000,000.00	-	100,000,000.00	-
STRAIGHT A FUNDING GOVTAG	01/04/11	01/04/11	01/04/11	130,000,000.00	130,000,000.00	-	130,000,000.00	-
TOYOTA MOTOR CREDIT CP	01/11/11	01/11/11	01/11/11	100,000,000.00	100,000,000.00	-	100,000,000.00	-
UBS FINANCE DELAWARE LLC	01/06/11	01/06/11	01/06/11	219,200,000.00	219,200,000.00	-	219,200,000.00	-
MORGAN STANLEY TRIPARTY	01/03/11	01/03/11	01/03/11	475,000,000.00	475,000,000.00	-	475,000,000.00	-
BANK OF AMERICA TRIPARTY	01/03/11	01/03/11	01/03/11	1,375,000,000.00	1,375,000,000.00	-	1,375,000,000.00	-
MORGAN STANLEY TRIPARTY	01/04/11	01/04/11	01/04/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-
BANK OF AMERICA TRIPARTY	01/04/11	01/04/11	01/04/11	1,340,000,000.00	1,340,000,000.00	-	1,340,000,000.00	-
MORGAN STANLEY TRIPARTY	01/05/11	01/05/11	01/05/11	465,000,000.00	465,000,000.00	-	465,000,000.00	-
BANK OF AMERICA TRIPARTY	01/05/11	01/05/11	01/05/11	1,125,000,000.00	1,125,000,000.00	-	1,125,000,000.00	-
MORGAN STANLEY TRIPARTY	01/06/11	01/06/11	01/06/11	475,000,000.00	475,000,000.00	-	475,000,000.00	-
BANK OF AMERICA TRIPARTY	01/06/11	01/06/11	01/06/11	840,000,000.00	840,000,000.00	-	840,000,000.00	-
MORGAN STANLEY TRIPARTY	01/07/11	01/07/11	01/07/11	475,000,000.00	475,000,000.00	-	475,000,000.00	-
BANK OF AMERICA TRIPARTY	01/07/11	01/07/11	01/07/11	905,000,000.00	905,000,000.00	-	905,000,000.00	-
MORGAN STANLEY TRIPARTY	01/10/11	01/10/11	01/10/11	470,000,000.00	470,000,000.00	-	470,000,000.00	-
BANK OF AMERICA TRIPARTY	01/10/11	01/10/11	01/10/11	1,025,000,000.00	1,025,000,000.00	-	1,025,000,000.00	-
MORGAN STANLEY TRIPARTY	01/11/11	01/11/11	01/11/11	465,000,000.00	465,000,000.00	-	465,000,000.00	-
BANK OF AMERICA TRIPARTY	01/11/11	01/11/11	01/11/11	1,220,000,000.00	1,220,000,000.00	-	1,220,000,000.00	-
MORGAN STANLEY TRIPARTY	01/12/11	01/12/11	01/12/11	465,000,000.00	465,000,000.00	-	465,000,000.00	-
BANK OF AMERICA TRIPARTY	01/12/11	01/12/11	01/12/11	1,380,000,000.00	1,380,000,000.00	-	1,380,000,000.00	-
MORGAN STANLEY TRIPARTY	01/13/11	01/13/11	01/13/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-

TRADING ACTIVITY FOR JANUARY 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Maturities (continued)								
BANK OF AMERICA TRIPARTY	01/13/11	01/13/11	01/13/11	1,780,000,000.00	1,780,000,000.00	-	1,780,000,000.00	-
MORGAN STANLEY TRIPARTY	01/14/11	01/14/11	01/14/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/14/11	01/14/11	01/14/11	1,630,000,000.00	1,630,000,000.00	-	1,630,000,000.00	-
MORGAN STANLEY TRIPARTY	01/18/11	01/18/11	01/18/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/18/11	01/18/11	01/18/11	1,795,000,000.00	1,795,000,000.00	-	1,795,000,000.00	-
MORGAN STANLEY TRIPARTY	01/19/11	01/19/11	01/19/11	455,000,000.00	455,000,000.00	-	455,000,000.00	-
BANK OF AMERICA TRIPARTY	01/19/11	01/19/11	01/19/11	1,790,000,000.00	1,790,000,000.00	-	1,790,000,000.00	-
MORGAN STANLEY TRIPARTY	01/19/11	01/19/11	01/19/11	150,000,000.00	150,000,000.00	-	150,000,000.00	-
MORGAN STANLEY TRIPARTY	01/20/11	01/20/11	01/20/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/20/11	01/20/11	01/20/11	1,695,000,000.00	1,695,000,000.00	-	1,695,000,000.00	-
MORGAN STANLEY TRIPARTY	01/21/11	01/21/11	01/21/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/21/11	01/21/11	01/21/11	1,850,000,000.00	1,850,000,000.00	-	1,850,000,000.00	-
MORGAN STANLEY TRIPARTY	01/24/11	01/24/11	01/24/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/24/11	01/24/11	01/24/11	1,750,000,000.00	1,750,000,000.00	-	1,750,000,000.00	-
MORGAN STANLEY TRIPARTY	01/25/11	01/25/11	01/25/11	449,000,000.00	449,000,000.00	-	449,000,000.00	-
BANK OF AMERICA TRIPARTY	01/25/11	01/25/11	01/25/11	1,580,000,000.00	1,580,000,000.00	-	1,580,000,000.00	-
MORGAN STANLEY TRIPARTY	01/26/11	01/26/11	01/26/11	450,000,000.00	450,000,000.00	-	450,000,000.00	-
BANK OF AMERICA TRIPARTY	01/26/11	01/26/11	01/26/11	1,535,000,000.00	1,535,000,000.00	-	1,535,000,000.00	-
MORGAN STANLEY TRIPARTY	01/27/11	01/27/11	01/27/11	455,000,000.00	455,000,000.00	-	455,000,000.00	-
BANK OF AMERICA TRIPARTY	01/27/11	01/27/11	01/27/11	1,675,000,000.00	1,675,000,000.00	-	1,675,000,000.00	-
MORGAN STANLEY TRIPARTY	01/28/11	01/28/11	01/28/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-
BANK OF AMERICA TRIPARTY	01/28/11	01/28/11	01/28/11	1,415,000,000.00	1,415,000,000.00	-	1,415,000,000.00	-
MORGAN STANLEY TRIPARTY	01/31/11	01/31/11	01/31/11	460,000,000.00	460,000,000.00	-	460,000,000.00	-
BANK OF AMERICA TRIPARTY	01/31/11	01/31/11	01/31/11	1,510,000,000.00	1,510,000,000.00	-	1,510,000,000.00	-
Total Maturities				**$ 41,916,300,000**	**$ 41,916,300,000**	**$ -**	**$ 41,916,300,000**	**$ -**
Sells								
ST ANDREW UNITED METHODIST CHURCH	07/01/29	01/20/11	01/20/11	150,000.00	150,000.00	18.16	150,018.16	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/04/11	01/04/11	19,896,722.20	19,896,722.20	-	19,896,722.20	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/05/11	01/05/11	1,271,904.32	1,271,904.32	-	1,271,904.32	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/05/11	01/05/11	615,539.26	615,539.26	-	615,539.26	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/05/11	01/05/11	4,902,251.05	4,902,251.05	-	4,902,251.05	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/05/11	01/05/11	3,112,895.95	3,112,895.95	-	3,112,895.95	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/07/11	01/07/11	5,670,284.21	5,670,284.21	-	5,670,284.21	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/11/11	01/11/11	3,515,465.14	3,515,465.14	-	3,515,465.14	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/11/11	01/11/11	5,025,515.14	5,025,515.14	-	5,025,515.14	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/13/11	01/13/11	4,948,552.78	4,948,552.78	-	4,948,552.78	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/18/11	01/18/11	884,824.82	884,824.82	-	884,824.82	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/18/11	01/18/11	12,149,721.73	12,149,721.73	-	12,149,721.73	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/21/11	01/21/11	3,101,075.71	3,101,075.71	-	3,101,075.71	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/21/11	01/21/11	55,124,356.91	55,124,356.91	-	55,124,356.91	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/25/11	01/25/11	4,570,888.55	4,570,888.55	-	4,570,888.55	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/27/11	01/27/11	476,704.67	476,704.67	-	476,704.67	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/27/11	01/27/11	492,962.94	492,962.94	-	492,962.94	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/27/11	01/27/11	451,812.47	451,812.47	-	451,812.47	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/27/11	01/27/11	1,514,351.50	1,514,351.50	-	1,514,351.50	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/27/11	01/27/11	1,267,543.99	1,267,543.99	-	1,267,543.99	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/27/11	01/27/11	-	-	-	-	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/31/11	01/31/11	12,211.60	12,211.60	-	12,211.60	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	01/31/11	01/31/11	6,677,549.45	6,677,549.45	-	6,677,549.45	-
Total Sells				**$ 135,833,134**	**$ 135,833,134**	**$ 18**	**$ 135,833,153**	**$ -**

FUND B

FUND B FACTS

INVESTMENT OBJECTIVE

Fund B's primary objective is to maximize the present value of distributions from the Fund.

COMPOSITION

Fund B principally consists of Segregated Securities, which are securities originally purchased for the LGIP that (1) defaulted in the payment of principal and interest; (2) were extended; (3) were restructured or otherwise subject to workout; (4) experienced elevated market illiquidity; or (5) did not meet the criteria of the nationally recognized statistical rating organization (NRSRO) that provides Florida PRIME's AAAm rating.

DISTRIBUTIONS

Participants in Fund B will receive periodic distributions to the extent that Fund B receives proceeds deemed material by the SBA from (1) the natural maturities of securities, coupon interest collections, or collateral interest and principal paydowns; or (2) the sale of securities, collateral liquidation, or other restructure and workout activities undertaken.

ACCOUNTING

Fund B is accounted for as a fluctuating NAV pool, not a 2a-7-like money market fund. That is, accounting valuations reflect estimates of the market value of securities rather than their amortized cost.

STATUS OF INVESTMENTS

Florida East and West: Restructured from KKR and receiving principal and interest.
Florida Funding I: Restructured from Ottimo (Issuer Entity) and receiving principal and interest.
Florida Funding II: Restructured from Axon and receiving principal and interest.

COMMENTARY FROM THE PORTFOLIO MANAGER

All cash from paydowns on securities in Fund B are invested in overnight securities, repurchase agreements, overnight time deposits or commercial paper pending monthly distribution to participant accounts in Florida PRIME. This month, $4.6 million in liquid assets were transferred from Fund B to Florida PRIME, consisting of principal paydowns and income from the securities in the Fund.

The investment team continually analyzes the bonds in each portfolio, comparing estimated defaults and estimated cumulative net losses to an historical loss-timing curve. Many different factors in the domestic and global economies can affect both the securities and the underlying bonds. Some of the factors will contribute positively while others may have adverse consequences. The SBA and Federated's investment team will continue to employ prudent risk mitigation strategies in order to maximize the present value of distributions from Fund B with a primary focus on the restoration of principal.

LEGAL ISSUE

As an ongoing legal matter, the SBA asserts Lehman Brothers (which is now in liquidation) sold the SBA certain unregistered secured notes that were not exempt from registration under the Securities Act of 1933. The Lehman Trustee has not yet responded to the SBA's general creditor claim on behalf of Fund B as to whether the Lehman estate will have any assets available for recovery. The Trustee's latest reports have stated that "returns to general estate creditors will be limited at best." However, the secured notes sold by Lehman Brothers were secured by certain collateral. The Local Government Investment Pool Fund B has been receiving and is expected to continue receiving monetary distributions of principal and interest from that underlying collateral.

The SBA will promptly disclose any future developments as they become matters of public record.

DISCLOSURE OF MATERIAL IMPACTS

There were no developments during January 2011 that had a material impact on the liquidity or operation of Fund B.

FUND B

FUND B DISTRIBUTIONS

RETURN OF FUND B PRINCIPAL

The table to the left details the SBA's progress in returning principal to investors in Fund B. Through the end of January 2011, investors cumulatively received distributions from Fund B totaling almost $1.65 billion or 81.9% of their original balances.

The securities remaining in Fund B are legacy items from the four issuers whose financial circumstances gave rise to the January 2007 run (in addition to overnight instruments temporarily holding fund earnings). As of January 31, 2011, their remaining amortized cost was $560.6 million, or 56.3% more than remaining participant positions in Fund B. Conversely, the current estimated liquidation (market) value of these securities is pegged at $290.0 million or 80.8% of remaining participant positions.

It is important to note that due to the lack of an actively traded market for Fund B securities, their "market value" is an estimate of current liquidation value that has been determined through a collaborative process among various pricing experts and sources in the marketplace. See footnote 1 on page 20.

FUND B DISTRIBUTIONS TO PARTICIPANTS

	Distributions to Participants	Cumulative Distributions	Participant Principal	Proportion of Original Principal Returned
12/05/07	$	$	$ 2,009,451,941	0.0%
CY 2008	$ 1,421,900,000	$ 1,421,900,000	$ 587,551,941	70.8%
CY 2009	$ 89,100,000	$ 1,511,000,000	$ 498,451,941	75.2%
CY 2010	$ 135,100,000	$ 1,646,100,000	$ 363,351,941	81.9%
01/07/11	$ 4,600,000	$ 1,650,700,000	$ 358,751,941	82.1%

FUND B MONTHLY DISTRIBUTION DETAIL

January 2011 Distribution Detail Including Receipts by Source For the period 12/24/10 - 1/6/11	Fund B Participant Allocation	Fund B Expense
Beginning Balance	$ -	$ 53,225.03
Receipts:		
Florida East	$ 1,163,184.54	
Florida West	$ 1,836,940.66	
Florida Funding I	$ 718,302.81	
Florida Funding II	$ 902,965.32	
Overnight Investments	$ 24.51	
Total Receipts	$ 4,621,417.84	
Distributions:		
Allocation to/from Expense Reserve	$ (21,417.84)	$ 21,417.84
Expenses Paid		$ (17,936.20)
Participant Distribution	$ (4,600,000.00)	
Ending Balance	$ -	$ 56,706.67

FUND B

INVENTORY OF HOLDINGS - AS OF JANUARY 31, 2011

Security Name	Type	Cpn/Dis	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Dreyfus Government Cash Management Fund OVNMF	OVERNIGHT MUTUAL FUND	0.01		$ 5,709,994	0.01	$ 5,709,994	$ 5,709,994	$ -
Florida East Funding LLC	VARIABLE RATE TERM NOTE	0.61	02/28/11	$ 93,810,472	0.62	$ 93,810,472	$ 66,780,138	$ (27,030,334)
Florida Funding I LLC	VARIABLE RATE TERM NOTE	2.16	08/25/10	$ 131,884,549	3.35	$ 131,884,549	$ 35,508,295	$ (96,376,254)
Florida Funding II LLC	VARIABLE RATE COMMERCIAL PAPER	0.26	02/25/11	$ 121,912,463	0.26	$ 121,910,043	$ 64,370,836	$ (57,539,207)
Florida West Funding LLC	VARIABLE RATE TERM NOTE	0.61	02/28/11	$ 207,307,497	0.62	$ 207,307,497	$ 117,593,304	$ (89,714,194)
Total Value of Investments				**$ 560,624,974**		**$ 560,622,555**	**$ 289,962,567**	**$ (270,659,988)**

Notes:

[1] Due to the lack of an actively traded market for Fund B securities, the "market value" is an estimate of current liquidation value that has been determined through a collaborative process among various pricing experts and sources in the marketplace. Although the estimate represents an attempt to reasonably reflect the stressed market conditions that currently exist, the amount actually realized if the securities were liquidated at this time could be more or less than the estimate. Moreover, these estimates of current market value may not be predictive of the ultimate amount likely to be realized from these securities. Fund B's investment objective is to maximize the present value of distributions to participants. If, in the judgment of the portfolio manager, fair value exceeds liquidation value at points in the future, then complete or partial liquidations of securities could be deferred for an extended period of time; e.g., a seven- to nine-year horizon for complete termination or self-liquidation of Fund B.

[2] Amortized cost is calculated using a straight line method.

The securities held in Fund B result from workouts of the LGIP's original holdings from 4 issuers – Axon, KKR Atlantic, KKR Pacific and Ottimo. The purpose of Fund B is to maximize the present value of distributions to participants through a prudent workout with an ultimate goal of liquidation. As a result, the maturity dates of each holding in Fund B will be dependent on the maturity date or earlier liquidation, if prudent, of the collateral securities underlying each of these holdings and will be contingent upon future market conditions and other factors.

The portfolio manager, Federated Investment Counseling, is the source for data shown above other than market value. See note 1.

The amounts shown above are the value of investments. Income accruals, payables and uninvested cash are not included. The data is unaudited.

FUND B

COMPLIANCE WITH INVESTMENT POLICY - JANUARY 2011

Test by Source	Pass/Fail
Fund B's Investment Policy	
Securities must be USD denominated.	Pass
Ratings requirements	
Fund B purchased exclusively first-tier securities during the reporting period.	Pass
Securities purchased that do not have short-term ratings must have a long-term rating in one of the three highest long-term rating categories.	Pass
Commercial Paper must be rated by at least one short-term NRSRO.	Pass
Maturity	
Securities purchased by Fund B, excluding Government floating rate notes/variable rate notes, did not have a maturity in excess of 397 days.	Pass
Government floating rate notes/variable rate notes purchased by Fund B did not have a maturity in excess of 762 days.	Pass
Money Market Mutual Funds	
Fund B only purchased pre-approved mutual funds during the reporting period.	Pass
Repurchase Agreements	
The minimum Repurchase Agreement Counterparty Rating is A-1.	Pass

Note: In the Trading Activity table below, the gain reflected on the sales from Florida Funding II are accounting gains. The original Axon Financial Funding LLC security was purchased at a discount and was deemed "in default" prior to the original maturity date. At the point of becoming "in default," amortization of the discount was terminated thus leaving the cost of the security less than par. Any principal payment received at par will result in recognition of a gain, calculated as Proceeds less Cost Basis of the par value being sold.

TRADING ACTIVITY - JANUARY 2011

Security Description	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys							
DREYFUS GOVT CASH MGMT FUND	01/04/11	01/04/11	$ 24.51	$ 24.51	$ -	$ 24.51	$ -
DREYFUS GOVT CASH MGMT FUND	01/28/11	01/28/11	$ 5,689,190	$ 5,689,190	$ -	$ 5,689,190	$ -
Total Buys			**$ 5,689,215**	**$ 5,689,215**	**$ -**	**$ 5,689,215**	**$ -**
Sells							
FLORIDA FUNDING I LLC	01/28/11	01/28/11	$ 902,432.34	$ 902,432.34	$ -	$ 902,432.34	$ -
FLORIDA EAST FUNDING LLC	01/28/11	01/28/11	$ 1,326,717	$ 1,326,717	$ -	$ 1,326,717	$ -
FLORIDA WEST FUNDING LLC	01/28/11	01/28/11	$ 1,862,626.11	$ 1,862,626.11	$ -	$ 1,862,626.11	$ -
FLORIDA FUNDING II	01/28/11	01/28/11	$ 1,329,116	$ 1,329,116	$ -	$ 1,329,116	$ 106
DREYFUS GOVT CASH MGMT FUND	01/03/11	01/03/11	$ 58.33	$ 58.33	$ -	$ 58.33	$ -
DREYFUS GOVT CASH MGMT FUND	01/05/11	01/05/11	$ 17,878	$ 17,878	$ -	$ 17,878	$ -
DREYFUS GOVT CASH MGMT FUND	01/06/11	01/06/11	$ 4,600,000.00	$ 4,600,000.00	$ -	$ 4,600,000.00	$ -
DREYFUS GOVT CASH MGMT FUND	01/07/11	01/07/11	$ 17,443	$ 17,443	$ -	$ 17,443	$ -
DREYFUS GOVT CASH MGMT FUND	01/14/11	01/14/11	$ 1,442.48	$ 1,442.48	$ -	$ 1,442.48	$ -
DREYFUS GOVT CASH MGMT FUND	01/21/11	01/21/11	$ 17,016	$ 17,016	$ -	$ 17,016	$ -
Total Sells			**$ 10,074,729**	**$ 10,074,729**	**$ -**	**$ 10,074,729**	**$ 106**

Our Mission

The SBA is committed to providing superior investment and trust services while adhering to the highest ethical, fiduciary and professional standards.

State Board of Administration
www.SBAFLA.com

Monthly Summary Report for February 2011

Including Fund B

State Board of Administration

FLORIDA PRIME™

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INTRODUCTION

This report is prepared for stakeholders in Florida PRIME and Fund B in accordance with Section 218.409(6)(a), Florida Statutes. The statute requires:

(1) Reporting of any material impacts on the funds and any actions or escalations taken by staff to address such impacts;

(2) Presentation of a management summary that provides an analysis of the status of the current investment portfolio and the individual transactions executed over the last month; and

(3) Preparation of the management summary "in a manner that will allow anyone to ascertain whether the investment activities during the reporting period have conformed to investment policies."

This report, which covers the period from February 1, 2011 through February 28, 2011, has been prepared by the SBA with input from Federated Investment Counseling ("Federated"), investment adviser for the funds, in a format intended to comply with the statute.

During the reporting period, Florida PRIME and Fund B were in material compliance with investment policy. Details are available in the compliance tables in the body of this report. This report also includes details on market conditions; fees; fund holdings, transactions and performance; and client composition.

DISCLOSURE OF MATERIAL IMPACTS

There were no developments during February 2011 that had a material impact on the liquidity or operation of Florida PRIME.

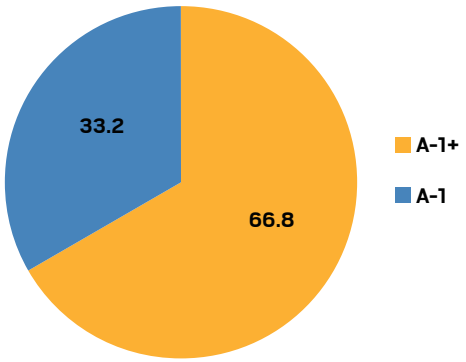
FLORIDA PRIME™

PORTFOLIO COMPOSITION
FEBRUARY 28, 2011

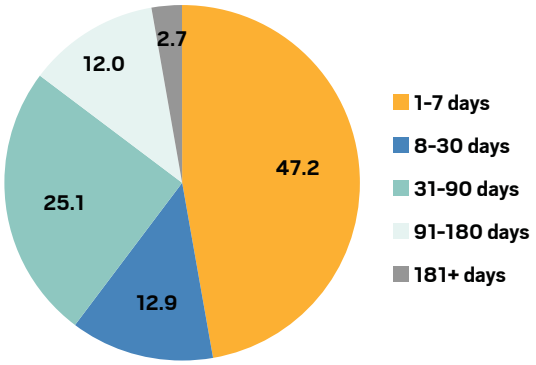
Florida PRIME Assets

$ 7,360,534,069

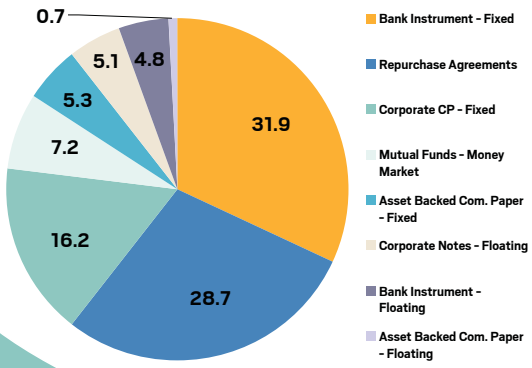
Credit Quality Composition (%)



Effective Maturity Schedule (%)



Portfolio Composition (%)



PORTFOLIO MANAGER COMMENTARY

FEBRUARY 2011 MARKET CONDITIONS

In an apt reflection of the fearsome winter weather that gripped much of the country in February, short-term interest rates remained virtually frozen in place despite a news-heavy calendar that suggested changes in the cash-yield curve might not be far off. In addition to generally robust corporate earnings reports and further indications that the U.S. economy was gaining traction, spreading political turbulence in the Middle East and North Africa carries important implications for monetary policy because of its impact on inflation, which already has appeared on the radar screen of many investors and some members of the Federal Reserve Board. Chatter about the need to raise the U.S. debt ceiling—with its implied risk of a government shutdown—also could be heard.

Still, the cash-yield curve barely budged in February, with the one-month London Interbank Offered Rate (LIBOR) closing at 0.26%, three-month LIBOR at 0.31%, six-month LIBOR at 0.46% and one-year LIBOR at 0.79%. Only six-month rates showed any overall movement, rising by a scant basis point. However, the yield on two-year Treasury notes did jump by 15 basis points to 0.73% as investors recalibrated their expectations for the initial round of Fed tightening.

We continue to believe that the initial interest rate hike will occur somewhat sooner than the consensus believes and that inflation will be the ultimate trigger for the Fed's action. (A survey of 54 leading economists by Bloomberg News in February put the date of the first Fed tightening in the first quarter of 2012.) Though the Fed's Open Market Committee (FOMC) mentioned rising commodity costs in the minutes from its January meeting, policymakers mostly downplayed any immediate threat from inflation, noting that labor compensation, domestic resource utilization rates and the housing market remained subdued. Still, headline inflation in the U.S. rose by 0.5% in January, the largest monthly increase since June 2009. Meanwhile, inflation expectations (as implied by the break-even rate between traditional cash Treasurys and Treasury Inflation-Protected Securities) have increased to about 2.3%, a dramatic rise since last summer.

The contradictory nature of the inflation metrics and the apparent ambivalence of the FOMC on the issue may have been neatly captured in recent speeches by St. Louis Federal Reserve president James Bullard, a career inflation hawk who nonetheless

FLORIDA PRIME™

FEBRUARY 28, 2011

Top Holdings (%) and Average Maturity

1.	Societe Generale, Paris	5.1%
2.	ING Groep N.V.	5.1%
3.	Mizuho Financial Group, Inc.	5.0%
4.	Credit Agricole Group	4.9%
5.	BNP Paribas SA	4.9%
6.	United States Treasury	4.6%
7.	Deutsche Bank AG	4.3%
8.	Mitsubishi UFJ Financial Group, Inc.	4.2%
9.	Bank of America Corp.	3.9%
10.	Federated Prime Obligations Fund	3.8%

Average Effective Maturity
37.9 Days
Weighted Average Life
50.2 Days

Percentages based on total value of investments

Past performance is no guarantee of future results.

Views are as of the issue date and are subject to change based on market conditions and other factors. These views should not be construed as a recommendation for any specific security.

An investment in money market funds is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Although money market funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in this fund.

PORTFOLIO MANAGER COMMENTARY (CON'T.)

was a strong early supporter of the Fed's $600 billion second round of quantitative easing (dubbed QE2) and who remains concerned about Japanese-style deflation taking hold in the United States. Yet Bullard also has noted that policymakers might at some point have to look beyond the stubbornly high U.S. output gap (a primary source of deflationary pressure) and recognize growing global capacity constraints in setting benchmark interest rates. Because of his credibility concerning inflation, Bullard has been mentioned as a bellwether on central bank policy, which is likely to undergo heightened scrutiny following remarks by Fed Chairman Ben Bernanke to Congress in early March.

PORTFOLIO INVESTMENT STRATEGY

Over the month, pool assets declined $200 million, from $7.5 billion to $7.4 billion, due to the seasonal nature of its cash flows. The average maturity was down slightly, from 42 days at the end of January to 38 days at the end of February. While the LIBOR yield curve remained unchanged, the pool's yield declined slightly from 31 basis points to 30 basis points. This reflected a decline in the average yield on repurchase agreements, which comprised 29% of the portfolio.

Portfolio composition remained relatively consistent, with only minimal shifts of 1-2% occurring in the security categories. At the end of February, the pool's assets were allocated as follows: 31% bank instruments, 29% repurchase agreements, 22% commercial paper, 7% money market funds, 7% variable rate instruments and 4% government securities.

Purchases were made in securities that represented value on the yield curve, which primarily consisted of commercial paper and some government agency paper in the three-month and four-month maturity range. In addition, bank instruments in the six-month area were purchased. Because floating rate securities have been relatively attractive versus fixed rate instruments in this rate environment, floating rate securities were also purchased in the one-year area when pool management saw value.

The pool's investment management team continues to seek value in its purchases and remains dedicated to providing competitive yields while preserving capital and liquidity.

FLORIDA PRIME™

CASH FLOWS

Summary of Cash Flows February 2011		Florida PRIME
Opening Balance (02/1/11)	$	7,536,941,021
Participant Deposits		947,543,720
Transfers from Fund B		5,675,000
Gross Earnings		1,653,173
Participant Withdrawals		(1,131,138,869)
Fees		(139,976)
Closing Balance (02/28/11)	$	7,360,534,069
Net Change over Month		(176,406,952)

Valuations based on amortized cost

As shown in the table above, Florida PRIME experienced a net outflow of $176 million during February 2011.

This change in value consisted of positive flows of $948 million in participant deposits, $5.7 million in transfers from Fund B and $1.7 million in earnings. Negative flows consisted of $1.13 billion in participant withdrawals and about $140,000 in fees.

Overall, the fund ended the month with a closing balance of $7.36 billion.

FLORIDA PRIME DETAILED FEE DISCLOSURE

Charges for February 2011	Amount	Basis Point Equivalent*
SBA Client Service, Account Mgt. & Fiduciary Oversight Fee	$ 33,801.62	0.54
Federated Investment Management Fee	93,151.07	1.50
BNY Mellon Custodial Fee	233.34	0.00
Bank of America Transfer Agent Fee	4,811.55	0.08
S&P Rating Maintenance Fee	2,991.78	0.05
Audit/External Review Fees	4,986.30	0.08
Total Fees	**$139,975.66**	**2.26**

*The basis point equivalent is an annualized rate based on the dollar amount of fees charged for the month times 12, divided by an average of the fund's beginning and ending total value (amortized cost) for the month which was $7,448,737,545.

A Cost-Saving Enhancement for Florida PRIME

Beginning April 11, 2011, participants can make Automated Clearing House (ACH) withdrawals from Florida PRIME.

The Automated Clearing House is an electronic network for processing large volumes of financial transactions in the U.S. Using the ACH results in cost savings for Florida PRIME and its participants. (Participants can determine their savings by contacting their banking institution.)

Because ACH transactions are batched, withdrawals are delivered to the participant's bank account the next business day. For example, a participant enters an ACH withdrawal in the PRIME system on April 11, 2011 by 1:00 p.m. The funds are then delivered to the participant's bank account on April 12, 2011.

To take advantage of this new option, a revised Participant Account Maintenance Form must be completed with the ACH instructions. The form is available on the PRIME website.

This enhancement highlights SBA's commitment to provide outstanding and cost-effective service to PRIME investors.

FLORIDA PRIME™

NOTES TO PERFORMANCE TABLE

[1]Net of fees. Participant yield is calculated on a 365-day basis and includes adjustments for expenses and other accounting items to reflect realized earnings by participants.

[2]The net-of-fee benchmark is the S&P AAA/AA Rated GIP All 30-Day Net Index for all time periods.

Net asset value includes investments at market value, plus all cash, accrued interest receivable and payables.

NOTES TO CHART

The 7-Day "SEC" Yield in the chart is calculated in accordance with the yield methodology set forth by SEC rule 2a-7 for money market funds.

The 7-day yield = net income earned over a 7-day period / average units outstanding over the period / 7 times 365.

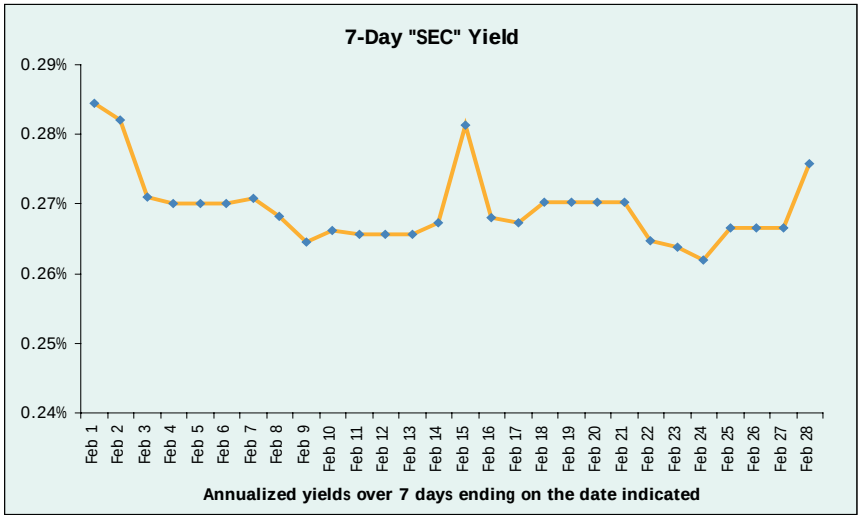
Note that unlike other performance measures, the SEC yield does not include realized gains and losses from sales of securities.

FUND PERFORMANCE THROUGH FEBRUARY 28, 2011

Florida PRIME Participant Performance Data

	Net Participant Yield[1]	Net-of-Fee Benchmark[2]	Above (Below) Benchmark
1 mo	0.27%	0.14%	0.13%
3 mos	0.27%	0.13%	0.13%
12 mos	0.29%	0.16%	0.13%
3 yrs	0.93%	0.84%	0.09%
5 yrs	2.58%	2.48%	0.10%
10 yrs	2.50%	2.29%	0.21%
Since 1.96	3.59%	3.37%	0.22%
		Net asset value at month end:	$7,360.8 m

Florida PRIME 7-Day "SEC" Yields During the Month



For performance comparisons to other short-term investment options, see www.sbafla.com/prime and click on "Pool Performance"

ABOUT ANNUALIZED YIELDS

Performance data in the table and chart is annualized, meaning that the amounts are based on yields for the periods indicated, converted to their equivalent if obtained for a 12-month period.

For example, ignoring the effects of compounding, an investment that earns 0.10% over a 1-month period yields 1.20% on an annualized basis. Likewise, an investment that earns a total of 3.60% over three years yields 1.20% on an annualized basis, ignoring compounding.

FLORIDA PRIME™

INVENTORY OF HOLDINGS
FEBRUARY 28, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Alpine Securitization Corp. CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/01/11		118,340,000	0.19	$ 118,339,375	$ 118,340,000	$ 625
Atlantic Asset Securitization LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/04/11		5,600,000	0.29	$ 5,598,421	$ 5,598,568	$ 147
BNP Paribas Finance, Inc. CP	COMMERCIAL PAPER		04/18/11		50,000,000	0.36	$ 49,975,840	$ 49,983,325	$ 7,485
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.51	07/05/11		40,000,000	0.52	$ 40,000,000	$ 40,005,584	$ 5,584
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.43	03/18/11		70,000,000	0.44	$ 70,000,000	$ 70,005,929	$ 5,929
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	03/28/11		200,000,000	0.41	$ 200,000,000	$ 200,021,700	$ 21,700
Bank of America Corp. CP	COMMERCIAL PAPER		03/07/11		90,000,000	0.30	$ 89,994,750	$ 89,997,021	$ 2,271
Bank of America Corp. CP	COMMERCIAL PAPER		04/18/11		200,000,000	0.30	$ 199,918,333	$ 199,944,200	$ 25,867
Bank of America Triparty Repo Overnight Fixed	REPO TRIPARTY OVERNIGHT FIXED	0.20	03/01/11		1,655,000,000	0.20	$ 1,655,000,000	$ 1,655,000,000	$ -
Bank of Montreal CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	08/16/11		50,000,000	0.51	$ 50,000,000	$ 50,037,280	$ 37,280
Bank of Montreal CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.47	09/02/11		15,000,000	0.48	$ 15,000,000	$ 15,006,893	$ 6,893
Bank of Montreal, Jan 10, 2012	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.35	01/10/12	03/10/11	20,000,000	0.36	$ 20,000,000	$ 19,991,480	$ (8,520)
Bank of Montreal, Jun 27, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.41	06/27/11	03/28/11	50,000,000	0.27	$ 50,000,000	$ 49,979,550	$ (20,450)
Bank of Nova Scotia, Toronto CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	03/03/11		100,000,000	0.29	$ 100,000,000	$ 100,000,580	$ 580
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/01/11		185,000,000	0.30	$ 185,000,000	$ 185,000,204	$ 204
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/02/11		25,000,000	0.30	$ 25,000,000	$ 25,000,055	$ 55
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/08/11		25,000,000	0.30	$ 25,000,000	$ 25,000,220	$ 220
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	03/28/11		10,000,000	0.30	$ 10,000,000	$ 10,000,310	$ 310

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
FEBRUARY 28, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/04/11		50,000,000	0.30	$ 50,000,000	$ 50,001,940	$ 1,940
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	05/16/11		15,000,000	0.29	$ 15,000,000	$ 14,999,679	$ (321)
Barclays Bank PLC, Jan 27, 2012	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.68	01/27/12	03/28/11	150,000,000	0.69	$ 150,000,000	$ 149,986,500	$ (13,500)
Barclays Bank PLC, London CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.57	08/08/11		50,000,000	0.58	$ 50,000,000	$ 50,028,840	$ 28,840
Commonwealth Bank of Australia, Dec 08, 2011	VARIABLE RATE COMMERCIAL PAPER	0.35	12/08/11	03/08/11	10,000,000	0.36	$ 10,000,000	$ 9,996,160	$ (3,840)
Credit Agricole Corporate and Investment Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.35	04/15/11		40,000,000	0.35	$ 40,000,000	$ 40,002,548	$ 2,548
Credit Agricole Corporate and Investment Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.53	08/10/11		195,000,000	0.54	$ 195,000,000	$ 194,982,255	$ (17,745)
Credit Agricole Corporate and Investment Bank, Apr 12, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.40	04/12/11	04/12/11	34,514,000	0.46	$ 34,512,194	$ 34,512,481	$ 288
Credit Agricole North America, Inc. CP	COMMERCIAL PAPER		03/16/11		18,000,000	0.25	$ 17,998,000	$ 17,998,600	$ 600
Credit Agricole North America, Inc. CP	COMMERCIAL PAPER		05/06/11		75,000,000	0.43	$ 74,941,375	$ 74,963,430	$ 22,055
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.36	07/01/11		94,000,000	0.37	$ 94,000,000	$ 94,006,354	$ 6,354
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.33	05/10/11		25,000,000	0.33	$ 25,000,000	$ 25,002,458	$ 2,458
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/13/11		125,000,000	0.30	$ 125,000,000	$ 125,012,200	$ 12,200
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	03/03/11		75,000,000	0.29	$ 75,000,000	$ 75,000,563	$ 563
Dreyfus Government Cash Management Fund OVNMF	OVERNIGHT MUTUAL FUND	0.00	03/01/11		3,503,855	0.00	$ 3,503,855	$ 3,503,855	$ -
Fairway Finance Co. LLC, Jul 11, 2011	VARIABLE RATE COMMERCIAL PAPER-ABS-4(2)	0.30	07/11/11	03/14/11	50,000,000	0.31	$ 50,000,000	$ 49,991,100	$ (8,900)
Federated Prime Cash Obligations Fund, Class IS	MUTUAL FUND MONEY MARKET	0.19	03/01/11	03/01/11	250,713,319	0.18	$ 250,713,319	$ 250,713,319	$ -
Federated Prime Obligations Fund, Class IS	MUTUAL FUND MONEY MARKET	0.17	03/01/11	03/01/11	276,040,738	0.17	$ 276,040,738	$ 276,040,738	$ -

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
FEBRUARY 28, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		03/16/11		30,000,000	0.29	$ 29,996,133	$ 29,997,267	$ 1,134
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		04/12/11		73,350,000	0.28	$ 73,325,469	$ 73,326,433	$ 964
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		05/03/11		190,000,000	0.29	$ 189,902,044	$ 189,901,713	$ (331)
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		06/02/11		80,000,000	0.33	$ 79,931,067	$ 79,936,496	$ 5,429
Jupiter Securitization Company LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/22/11		10,000,000	0.25	$ 9,998,472	$ 9,998,344	$ (128)
Market Street Funding LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/11/11		39,820,000	0.28	$ 39,816,593	$ 39,817,686	$ 1,093
Market Street Funding LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		05/06/11		47,918,000	0.28	$ 47,893,029	$ 47,896,149	$ 3,120
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/06/11		200,000,000	0.30	$ 200,000,000	$ 200,006,140	$ 6,140
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/13/11		70,000,000	0.30	$ 70,000,000	$ 70,002,555	$ 2,555
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/19/11		100,000,000	0.30	$ 100,000,000	$ 100,004,150	$ 4,150
Morgan Stanley & Co., Inc. Triparty Repo Overnight Fixed	REPO TRIPARTY OVERNIGHT FIXED	0.18	03/01/11		460,000,000	0.18	$ 460,000,000	$ 460,000,000	$ -
Mullenix-St. Charles Properties, L.P., Times Centre Apartments Project Series 2004, 1-1-28	VARIABLE RATE DEMAND NOTE	0.28	01/01/28	03/03/11	13,500,000	0.28	$ 13,500,000	$ 13,500,000	$ -
National Australia Bank Ltd., Melbourne, Jun 10, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.32	06/10/11	03/10/11	100,000,000	0.33	$ 100,000,000	$ 99,986,500	$ (13,500)
Rabobank Nederland, Utrecht CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	09/14/11		100,000,000	0.51	$ 100,000,000	$ 100,054,370	$ 54,370
Salisbury Receivables Company LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/02/11		55,000,000	0.30	$ 54,999,083	$ 54,999,329	$ 246
Salisbury Receivables Company LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		03/17/11		25,000,000	0.28	$ 24,996,694	$ 24,997,250	$ 556
Sheffield Receivables Corp. CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/18/11		88,000,000	0.28	$ 87,966,462	$ 87,967,299	$ 837
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		03/04/11		52,000,000	0.40	$ 51,997,747	$ 51,998,960	$ 1,213

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
FEBRUARY 28, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		04/01/11		25,000,000	0.41	$ 24,991,111	$ 24,994,200	$ 3,089
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		07/05/11		100,000,000	0.46	$ 99,841,250	$ 99,879,350	$ 38,100
Societe Generale, Paris CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	03/21/11		100,000,000	0.41	$ 100,000,000	$ 100,007,550	$ 7,550
Societe Generale, Paris CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	07/19/11		100,000,000	0.51	$ 100,000,000	$ 100,015,540	$ 15,540
St. Andrew United Methodist Church, Series 2004, Jul 01, 2029	VARIABLE RATE DEMAND NOTE	0.26	07/01/29	03/03/11	9,795,000	0.26	$ 9,795,000	$ 9,795,000	$ -
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		03/01/11		5,800,000	0.25	$ 5,799,960	$ 5,799,974	$ 15
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		03/07/11		40,204,000	0.25	$ 40,202,046	$ 40,202,750	$ 704
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		03/02/11		60,000,000	0.25	$ 59,999,167	$ 59,999,466	$ 299
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		05/16/11		200,223,000	0.25	$ 200,115,936	$ 200,099,663	$ (16,274)
Svenska Handelsbanken, Stockholm CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.28	04/25/11		200,000,000	0.28	$ 200,000,000	$ 199,999,980	$ (20)
Svenska Handelsbanken, Stockholm, Mar 12, 2012	VARIABLE MEDIUM TERM NOTE	0.31	03/12/12	03/17/11	45,000,000	0.32	$ 45,000,000	$ 44,973,135	$ (26,865)
Toronto Dominion Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	09/07/11		50,000,000	0.41	$ 50,000,000	$ 50,021,020	$ 21,020
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		04/08/11		35,000,000	0.27	$ 34,989,763	$ 34,991,583	$ 1,820
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		05/31/11		26,000,000	0.41	$ 25,973,422	$ 25,981,992	$ 8,570
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		06/02/11		52,000,000	0.30	$ 51,959,267	$ 51,962,934	$ 3,668
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		06/03/11		100,000,000	0.39	$ 99,899,722	$ 99,927,960	$ 28,238
U.S. Treasury Note .75% 11/30/2011	US TREASURY NOTE	0.75	11/30/11		30,000,000	0.30	$ 30,100,572	$ 30,117,180	$ 16,608
Total Value of Investments					**7,359,321,911**		**$ 7,358,526,210**	**$ 7,358,815,836**	**$ 289,626**

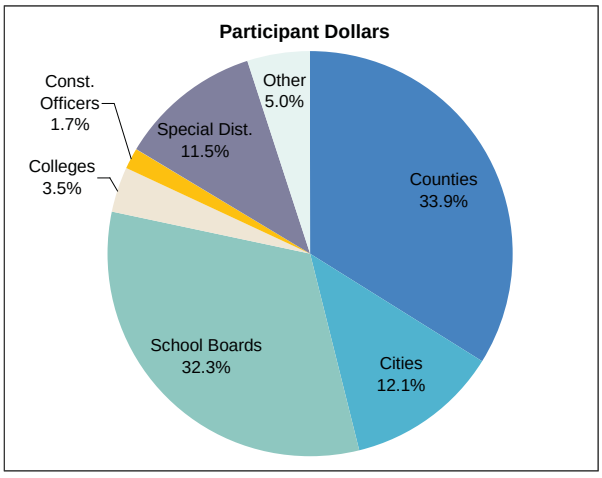
Notes: The data included in this report is unaudited. Amounts above are the value of investments. Income accruals, payables and uninvested cash are not included. Amortizations/accretions are reported with a one-day lag in the above valuations.

[1] Market values of the portfolio securities are provided by the custodian, BNY Mellon. The portfolio manager, Federated Investment Counseling, is the source for other data shown above.

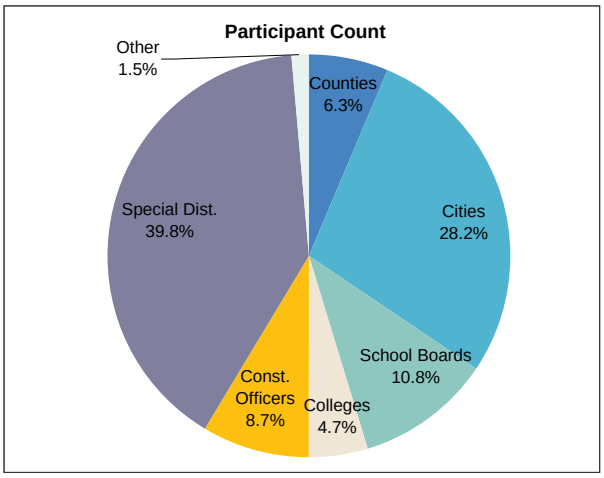
[2] Amortized cost is calculated using a straight line method.

PARTICIPANT CONCENTRATION DATA - FEBRUARY 28, 2011

Participant Balance	Share of Total Fund	Share of Participant Count	Participant Balance	Share of Total Fund	Share of Participant Count
All Participants	**100.0%**	**100.0%**	**Colleges & Universities**	**3.5%**	**4.7%**
Top 10	46.3%	1.2%	Top 10	3.2%	1.2%
$100 million or more	54.3%	1.7%	$100 million or more	0.0%	0.0%
$10 million up to $100 million	37.5%	9.9%	$10 million up to $100 million	2.7%	0.6%
$1 million up to $10 million	7.4%	16.9%	$1 million up to $10 million	0.8%	1.2%
Under $1 million	0.7%	71.6%	Under $1 million	0.01%	2.8%
Counties	**33.9%**	**6.3%**	**Constitutional Officers**	**1.7%**	**8.7%**
Top 10	29.0%	1.2%	Top 10	1.0%	1.2%
$100 million or more	26.8%	1.0%	$100 million or more	0.0%	0.0%
$10 million up to $100 million	6.5%	1.2%	$10 million up to $100 million	0.9%	0.4%
$1 million up to $10 million	0.6%	1.2%	$1 million up to $10 million	0.8%	1.7%
Under $1 million	0.0%	2.8%	Under $1 million	0.1%	6.7%
Municipalities	**12.1%**	**28.2%**	**Special Districts**	**11.5%**	**39.8%**
Top 10	7.2%	1.2%	Top 10	8.2%	1.2%
$100 million or more	2.1%	0.1%	$100 million or more	3.3%	0.1%
$10 million up to $100 million	7.6%	2.6%	$10 million up to $100 million	6.0%	1.8%
$1 million up to $10 million	2.1%	5.7%	$1 million up to $10 million	1.9%	4.9%
Under $1 million	0.3%	19.8%	Under $1 million	0.3%	32.9%
School Boards	**32.3%**	**10.8%**	**Other**	**5.0%**	**1.5%**
Top 10	26.3%	1.2%	Top 10	5.0%	1.2%
$100 million or more	20.1%	0.4%	$100 million or more	2.1%	0.1%
$10 million up to $100 million	11.1%	2.6%	$10 million up to $100 million	2.8%	0.6%
$1 million up to $10 million	1.0%	1.8%	$1 million up to $10 million	0.1%	0.2%
Under $1 million	0.1%	6.0%	Under $1 million	0.0%	0.5%



Total Fund Value: $7,360,534,069



Total Participant Count: 812

INVESTMENT POLICY COMPLIANCE - FEBRUARY 2011

Test by Source	Pass/Fail
Florida PRIME's Investment Policy	
Securities must be USD denominated.	Pass
Ratings requirements	
The Pool must purchase exclusively first-tier securities. Securities purchased with short-term ratings by an NRSRO, or comparable in quality and security to other obligations of the issuer that have received short-term ratings from an NRSRO, are eligible if they are in one of the two highest rating categories.	Pass
Securities purchased that do not have short-term ratings must have a long-term rating in one of the three highest long-term rating categories.	Pass
Commercial Paper must be rated by at least one short-term NRSRO.	Pass
Maturity	
Securities, excluding Government floating rate notes/variable rate notes, purchased did not have a maturity in excess of 397 days.	Pass
Government floating rate notes/variable rate notes purchased did not have a maturity in excess of 762 days.	Pass
The Pool must maintain a Spread WAM of 120 days or less.	Pass
Issuer Diversification	
First-tier issuers (limit does not apply to cash, cash items, U.S. Government securities refunded securities and repo collateralized by these securities) are limited, at the time of purchase, to 5% of the Pool's total assets.[1]	Pass
Demand Feature and Guarantor Diversification	
First-tier securities issued by or subject to demand features and guarantees of a non-controlled person, at time of purchase, are limited to 10% with respect to 75% of the Pool's total assets.	Pass
First-tier securities issued by or subject to demand features and guarantees of a control person, at time of purchase, are limited to 10% with respect to the Pool's total assets.	Pass
Money Market Mutual Funds	
The account, at time of purchase, will not have exposure to any one Money Market Mutual Fund in excess of 10% of the Pool's total assets.	Pass
Concentration Tests	
The account, at time of purchase, will not have exposure to an industry sector, excluding the financial services industry, in excess of 25% of the Pool's total assets.	Pass
The account, at time of purchase, will not have exposure to any single Government Agency in excess of 33.33% of the Pool's total assets.	Pass
The account, at time of purchase, will not have exposure to illiquid securities in excess of 5% of the Pool's total assets.	Pass
The account, at time of purchase, will invest at least 10% of the Pool's total assets in securities accessible within one day.	Pass
The account, at time of purchase, will invest at least 30% of the Pool's total assets in securities accessible within seven days.	Pass
S&P Requirements	
The Pool must maintain a Dollar Weighted Average Maturity of 60 days or less.	Pass
The account, at time of purchase, will invest at least 50% of the Pool's total assets in Securities in Highest Rating Category (A-1+ or equivalent) .	Pass

[1]This limitation applies at time of trade. Under Rule 2a-7, a fund is not required to liquidate positions if the exposure in excess of the specified percentage is caused by account movements.

FLORIDA PRIME™

TRADING ACTIVITY FOR FEBRUARY 2011

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys					$	$	$	$
ALPINE SECURITIZATICPABS4	02/23/11	02/18/11	02/18/11	10,000,000	9,999,736	-	9,999,736	-
ALPINE SECURITIZATICPABS4	02/23/11	02/22/11	02/22/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/23/11	02/22/11	02/22/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/23/11	02/22/11	02/22/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/23/11	02/22/11	02/22/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/23/11	02/22/11	02/22/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/23/11	02/22/11	02/22/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/23/11	02/22/11	02/22/11	25,000,000	24,999,896	-	24,999,896	-
ALPINE SECURITIZATICPABS4	02/25/11	02/24/11	02/24/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/25/11	02/24/11	02/24/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/25/11	02/24/11	02/24/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/25/11	02/24/11	02/24/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	02/25/11	02/24/11	02/24/11	25,000,000	24,999,896	-	24,999,896	-
ALPINE SECURITIZATICPABS4	03/01/11	02/23/11	02/23/11	50,000,000	49,998,417	-	49,998,417	-
ALPINE SECURITIZATICPABS4	03/01/11	02/23/11	02/23/11	50,000,000	49,998,417	-	49,998,417	-
ALPINE SECURITIZATICPABS4	03/01/11	02/23/11	02/23/11	18,340,000	18,339,419	-	18,339,419	-
BANK OF TOKYO-MITSUCDYAN	05/16/11	02/16/11	02/16/11	15,000,000	15,000,000	-	15,000,000	-
CHARIOT FUNDING LLCCPABS4	02/02/11	02/01/11	02/01/11	30,000,000	29,999,825	-	29,999,825	-
CHARIOT FUNDING LLCCPABS4	02/28/11	02/25/11	02/25/11	42,512,000	42,511,469	-	42,511,469	-
CREDIT AGRICOLE NORCP	03/16/11	02/16/11	02/16/11	18,000,000	17,996,500	-	17,996,500	-
CREDIT AGRICOLE CORCDYAN	08/10/11	02/11/11	02/11/11	50,000,000	50,000,000	-	50,000,000	-
CREDIT AGRICOLE CORCDYAN	08/10/11	02/11/11	02/11/11	50,000,000	50,000,000	-	50,000,000	-
CREDIT AGRICOLE CORCDYAN	08/10/11	02/11/11	02/11/11	50,000,000	50,000,000	-	50,000,000	-
CREDIT AGRICOLE CORCDYAN	08/10/11	02/11/11	02/11/11	45,000,000	45,000,000	-	45,000,000	-
ING (U.S.) FUNDING CP	05/03/11	02/03/11	02/03/11	50,000,000	49,964,153	-	49,964,153	-
ING (U.S.) FUNDING CP	05/03/11	02/03/11	02/03/11	50,000,000	49,964,153	-	49,964,153	-
ING (U.S.) FUNDING CP	05/03/11	02/03/11	02/03/11	50,000,000	49,964,153	-	49,964,153	-
ING (U.S.) FUNDING CP	05/03/11	02/03/11	02/03/11	40,000,000	39,971,322	-	39,971,322	-
ING (U.S.) FUNDING CP	06/02/11	02/02/11	02/02/11	50,000,000	49,945,000	-	49,945,000	-
ING (U.S.) FUNDING CP	06/02/11	02/02/11	02/02/11	30,000,000	29,967,000	-	29,967,000	-
MARKET STREET FUNDICPABS4	02/14/11	02/10/11	02/10/11	6,404,000	6,403,851	-	6,403,851	-
MARKET STREET FUNDICPABS4	05/06/11	02/04/11	02/04/11	47,918,000	47,884,085	-	47,884,085	-
STRAIGHT A FUNDING GOVTAG	02/28/11	02/16/11	02/16/11	25,000,000	24,998,500	-	24,998,500	-
STRAIGHT A FUNDING GOVTAG	05/16/11	02/16/11	02/16/11	223,000	222,862	-	222,862	-
STRAIGHT A FUNDING GOVTAG	05/16/11	02/16/11	02/16/11	50,000,000	49,969,097	-	49,969,097	-
STRAIGHT A FUNDING GOVTAG	05/16/11	02/16/11	02/16/11	50,000,000	49,969,097	-	49,969,097	-
STRAIGHT A FUNDING GOVTAG	05/16/11	02/16/11	02/16/11	50,000,000	49,969,097	-	49,969,097	-
STRAIGHT A FUNDING GOVTAG	05/16/11	02/16/11	02/16/11	50,000,000	49,969,097	-	49,969,097	-
SVENSKA HANDELSBANKEN AB	03/17/17	02/11/11	02/17/11	45,000,000	45,000,000	-	45,000,000	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/01/11	02/01/11	5,973,261	5,973,261	-	5,973,261	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/04/11	02/04/11	9,690,919	9,690,919	-	9,690,919	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/07/11	02/07/11	1,448,537	1,448,537	-	1,448,537	-

FLORIDA PRIME™

TRADING ACTIVITY FOR FEBRUARY 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys (continued)					$	$	$	$
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/10/11	02/10/11	3,032,397	3,032,397	-	3,032,397	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/11/11	02/11/11	1,105,303	1,105,303	-	1,105,303	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/14/11	02/14/11	417,201	417,201	-	417,201	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/15/11	02/15/11	1,856,838	1,856,838	-	1,856,838	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/16/11	02/16/11	1,386,564	1,386,564	-	1,386,564	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/22/11	02/22/11	128,004	128,004	-	128,004	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/23/11	02/23/11	123,673	123,673	-	123,673	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/24/11	02/24/11	806,076	806,076	-	806,076	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/25/11	02/25/11	698,321	698,321	-	698,321	-
FEDERATED PRIME CASH OBLIG FUND	10/01/40	02/01/11	02/01/11	39,957	39,957	-	39,957	-
FEDERATED PRIME OBLIGATIONS FUND	10/01/40	02/01/11	02/01/11	39,268	39,268	-	39,268	-
MORGAN STANLEY TRIPARTY	02/02/11	02/01/11	02/01/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/02/11	02/01/11	02/01/11	1,495,000,000	1,495,000,000	-	1,495,000,000	-
MORGAN STANLEY TRIPARTY	02/03/11	02/02/11	02/02/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/03/11	02/02/11	02/02/11	1,465,000,000	1,465,000,000	-	1,465,000,000	-
MORGAN STANLEY TRIPARTY	02/04/11	02/03/11	02/03/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/04/11	02/03/11	02/03/11	1,475,000,000	1,475,000,000	-	1,475,000,000	-
MORGAN STANLEY TRIPARTY	02/07/11	02/04/11	02/04/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/07/11	02/04/11	02/04/11	1,355,000,000	1,355,000,000	-	1,355,000,000	-
MORGAN STANLEY TRIPARTY	02/08/11	02/07/11	02/07/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/08/11	02/07/11	02/07/11	1,310,000,000	1,310,000,000	-	1,310,000,000	-
MORGAN STANLEY TRIPARTY	02/09/11	02/08/11	02/08/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/09/11	02/08/11	02/08/11	1,340,000,000	1,340,000,000	-	1,340,000,000	-
MORGAN STANLEY TRIPARTY	02/10/11	02/09/11	02/09/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/10/11	02/09/11	02/09/11	1,311,000,000	1,311,000,000	-	1,311,000,000	-
MORGAN STANLEY TRIPARTY	02/11/11	02/10/11	02/10/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/11/11	02/10/11	02/10/11	1,275,000,000	1,275,000,000	-	1,275,000,000	-
MORGAN STANLEY TRIPARTY	02/14/11	02/11/11	02/11/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/14/11	02/11/11	02/11/11	1,295,000,000	1,295,000,000	-	1,295,000,000	-
MORGAN STANLEY TRIPARTY	02/15/11	02/14/11	02/14/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	02/15/11	02/14/11	02/14/11	1,345,000,000	1,345,000,000	-	1,345,000,000	-
MORGAN STANLEY TRIPARTY	02/16/11	02/15/11	02/15/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	02/16/11	02/15/11	02/15/11	1,344,000,000	1,344,000,000	-	1,344,000,000	-
MORGAN STANLEY TRIPARTY	02/17/11	02/16/11	02/16/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	02/17/11	02/16/11	02/16/11	1,308,000,000	1,308,000,000	-	1,308,000,000	-
MORGAN STANLEY TRIPARTY	02/18/11	02/17/11	02/17/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/18/11	02/17/11	02/17/11	1,335,000,000	1,335,000,000	-	1,335,000,000	-
MORGAN STANLEY TRIPARTY	02/22/11	02/18/11	02/18/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	02/22/11	02/18/11	02/18/11	1,373,000,000	1,373,000,000	-	1,373,000,000	-
MORGAN STANLEY TRIPARTY	02/23/11	02/22/11	02/22/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/23/11	02/22/11	02/22/11	1,180,000,000	1,180,000,000	-	1,180,000,000	-
MORGAN STANLEY TRIPARTY	02/24/11	02/23/11	02/23/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/24/11	02/23/11	02/23/11	1,445,000,000	1,445,000,000	-	1,445,000,000	-

FLORIDA PRIME™

TRADING ACTIVITY FOR FEBRUARY 2011

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys (continued)					$	$	$	$
MORGAN STANLEY TRIPARTY	02/25/11	02/24/11	02/24/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/25/11	02/24/11	02/24/11	1,180,000,000	1,180,000,000	-	1,180,000,000	-
MORGAN STANLEY TRIPARTY	02/28/11	02/25/11	02/25/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	02/28/11	02/25/11	02/25/11	1,395,000,000	1,395,000,000	-	1,395,000,000	-
MORGAN STANLEY TRIPARTY	03/01/11	02/28/11	02/28/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/01/11	02/28/11	02/28/11	1,655,000,000	1,655,000,000	-	1,655,000,000	-
Total Buys				**36,193,143,317**	**$ 36,192,749,272**	**$ -**	**$ 36,192,749,272**	**$ -**
Maturities								
ALPINE SECURITIZATICPABS4	02/23/11	02/23/11	02/23/11	335,000,000	335,000,000	-	335,000,000	-
ALPINE SECURITIZATICPABS4	02/25/11	02/25/11	02/25/11	225,000,000	225,000,000	-	225,000,000	-
BANK OF TOKYO-MITSUCDYAN	02/01/11	02/01/11	02/01/11	50,000,000	50,000,000	-	50,000,000	-
BARCLAYS US FUNDING CP	02/03/11	02/03/11	02/03/11	50,000,000	50,000,000	-	50,000,000	-
CHARIOT FUNDING LLCCPABS4	02/02/11	02/02/11	02/02/11	30,000,000	30,000,000	-	30,000,000	-
CHARIOT FUNDING LLCCPABS4	02/28/11	02/28/11	02/28/11	42,512,000	42,512,000	-	42,512,000	-
CREDIT AGRICOLE CORCDYAN	02/11/11	02/11/11	02/11/11	200,000,000	200,000,000	-	200,000,000	-
CREDIT AGRICOLE CORCDYAN	02/16/11	02/16/11	02/16/11	19,000,000	19,000,000	-	19,000,000	-
DANSKE CORP	02/14/11	02/14/11	02/14/11	25,000,000	25,000,000	-	25,000,000	-
DANSKE CORP, INC,CP4-2	02/22/11	02/22/11	02/22/11	200,000,000	200,000,000	-	200,000,000	-
DANSKE CORP, INC,CP4-2	02/28/11	02/28/11	02/28/11	150,000,000	150,000,000	-	150,000,000	-
DEUTSCHE BANK AGCDYAN	02/14/11	02/14/11	02/14/11	45,000,000	45,000,000	-	45,000,000	-
ING (U.S.) FUNDING CP	02/03/11	02/03/11	02/03/11	185,000,000	185,000,000	-	185,000,000	-
MARKET STREET FUNDICPABS4	02/14/11	02/14/11	02/14/11	6,404,000	6,404,000	-	6,404,000	-
MARKET STREET FUNDICPABS4	02/16/11	02/16/11	02/16/11	7,018,000	7,018,000	-	7,018,000	-
MARKET STREET FUNDICPABS4	02/22/11	02/22/11	02/22/11	10,000,000	10,000,000	-	10,000,000	-
STRAIGHT A FUNDING GOVTAG	02/16/11	02/16/11	02/16/11	195,800,000	195,800,000	-	195,800,000	-
STRAIGHT A FUNDING GOVTAG	02/28/11	02/28/11	02/28/11	25,000,000	25,000,000	-	25,000,000	-
TOYOTA MOTOR CREDIT CP	02/10/11	02/10/11	02/10/11	15,000,000	15,000,000	-	15,000,000	-
TOYOTA MOTOR CREDIT CP	02/28/11	02/28/11	02/28/11	35,000,000	35,000,000	-	35,000,000	-
MORGAN STANLEY TRIPARTY	02/01/11	02/01/11	02/01/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/01/11	02/01/11	02/01/11	1,545,000,000	1,545,000,000	-	1,545,000,000	-
MORGAN STANLEY TRIPARTY	02/02/11	02/02/11	02/02/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/02/11	02/02/11	02/02/11	1,495,000,000	1,495,000,000	-	1,495,000,000	-
MORGAN STANLEY TRIPARTY	02/03/11	02/03/11	02/03/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/03/11	02/03/11	02/03/11	1,465,000,000	1,465,000,000	-	1,465,000,000	-
MORGAN STANLEY TRIPARTY	02/04/11	02/04/11	02/04/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/04/11	02/04/11	02/04/11	1,475,000,000	1,475,000,000	-	1,475,000,000	-
MORGAN STANLEY TRIPARTY	02/07/11	02/07/11	02/07/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/07/11	02/07/11	02/07/11	1,355,000,000	1,355,000,000	-	1,355,000,000	-
MORGAN STANLEY TRIPARTY	02/08/11	02/08/11	02/08/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/08/11	02/08/11	02/08/11	1,310,000,000	1,310,000,000	-	1,310,000,000	-
MORGAN STANLEY TRIPARTY	02/09/11	02/09/11	02/09/11	465,000,000	465,000,000	-	465,000,000	-

FLORIDA PRIME™

TRADING ACTIVITY FOR FEBRUARY 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Maturities (continued)					$	$	$	$
BANK OF AMERICA TRIPARTY	02/09/11	02/09/11	02/09/11	1,340,000,000	1,340,000,000	-	1,340,000,000	-
MORGAN STANLEY TRIPARTY	02/10/11	02/10/11	02/10/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	02/10/11	02/10/11	02/10/11	1,311,000,000	1,311,000,000	-	1,311,000,000	-
MORGAN STANLEY TRIPARTY	02/11/11	02/11/11	02/11/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/11/11	02/11/11	02/11/11	1,275,000,000	1,275,000,000	-	1,275,000,000	-
MORGAN STANLEY TRIPARTY	02/14/11	02/14/11	02/14/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/14/11	02/14/11	02/14/11	1,295,000,000	1,295,000,000	-	1,295,000,000	-
MORGAN STANLEY TRIPARTY	02/15/11	02/15/11	02/15/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	02/15/11	02/15/11	02/15/11	1,345,000,000	1,345,000,000	-	1,345,000,000	-
MORGAN STANLEY TRIPARTY	02/16/11	02/16/11	02/16/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	02/16/11	02/16/11	02/16/11	1,344,000,000	1,344,000,000	-	1,344,000,000	-
MORGAN STANLEY TRIPARTY	02/17/11	02/17/11	02/17/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	02/17/11	02/17/11	02/17/11	1,308,000,000	1,308,000,000	-	1,308,000,000	-
MORGAN STANLEY TRIPARTY	02/18/11	02/18/11	02/18/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/18/11	02/18/11	02/18/11	1,335,000,000	1,335,000,000	-	1,335,000,000	-
MORGAN STANLEY TRIPARTY	02/22/11	02/22/11	02/22/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	02/22/11	02/22/11	02/22/11	1,373,000,000	1,373,000,000	-	1,373,000,000	-
MORGAN STANLEY TRIPARTY	02/23/11	02/23/11	02/23/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/23/11	02/23/11	02/23/11	1,180,000,000	1,180,000,000	-	1,180,000,000	-
MORGAN STANLEY TRIPARTY	02/24/11	02/24/11	02/24/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/24/11	02/24/11	02/24/11	1,445,000,000	1,445,000,000	-	1,445,000,000	-
MORGAN STANLEY TRIPARTY	02/25/11	02/25/11	02/25/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	02/25/11	02/25/11	02/25/11	1,180,000,000	1,180,000,000	-	1,180,000,000	-
MORGAN STANLEY TRIPARTY	02/28/11	02/28/11	02/28/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	02/28/11	02/28/11	02/28/11	1,395,000,000	1,395,000,000	-	1,395,000,000	-
Total Maturities				**36,338,734,000**	**$ 36,338,734,000**	**$ -**	**$ 36,338,734,000**	**$ -**
Sells								
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/02/11	02/02/11	4,727,491	4,727,491	-	4,727,491	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/02/11	02/02/11	5,973,261	5,973,261	-	5,973,261	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/03/11	02/03/11	907,270	907,270	-	907,270	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/03/11	02/03/11	1,095,548	1,095,548	-	1,095,548	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/08/11	02/08/11	9,387,811	9,387,811	-	9,387,811	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/09/11	02/09/11	1,013,158	1,013,158	-	1,013,158	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/17/11	02/17/11	1,725,505	1,725,505	-	1,725,505	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/18/11	02/18/11	903,642	903,642	-	903,642	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/18/11	02/18/11	266,529	266,529	-	266,529	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/18/11	02/18/11	435,379	435,379	-	435,379	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/18/11	02/18/11	417,201	417,201	-	417,201	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/28/11	02/28/11	3,032,397	3,032,397	-	3,032,397	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/28/11	02/28/11	105,921	105,921	-	105,921	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	02/28/11	02/28/11	806,076	806,076	-	806,076	-
Total Sells				**30,797,188**	**$ 30,797,188**	**$ -**	**$ 30,797,188**	**$ -**

FUND B

FUND B FACTS

INVESTMENT OBJECTIVE

Fund B's primary objective is to maximize the present value of distributions from the Fund.

COMPOSITION

Fund B principally consists of Segregated Securities, which are securities originally purchased for the LGIP that (1) defaulted in the payment of principal and interest; (2) were extended; (3) were restructured or otherwise subject to workout; (4) experienced elevated market illiquidity; or (5) did not meet the criteria of the nationally recognized statistical rating organization (NRSRO) that provides Florida PRIME's AAAm rating.

DISTRIBUTIONS

Participants in Fund B will receive periodic distributions to the extent that Fund B receives proceeds deemed material by the SBA from (1) the natural maturities of securities, coupon interest collections, or collateral interest and principal paydowns; or (2) the sale of securities, collateral liquidation, or other restructure and workout activities undertaken.

ACCOUNTING

Fund B is accounted for as a fluctuating NAV pool, not a 2a-7-like money market fund. That is, accounting valuations reflect estimates of the market value of securities rather than their amortized cost.

STATUS OF INVESTMENTS

Florida East and West: Restructured from KKR and receiving principal and interest.
Florida Funding I: Restructured from Ottimo (Issuer Entity) and receiving principal and interest.
Florida Funding II: Restructured from Axon and receiving principal and interest.

COMMENTARY FROM THE PORTFOLIO MANAGER

All cash from paydowns on securities in Fund B are invested in overnight securities, repurchase agreements, overnight time deposits or commercial paper pending monthly distribution to participant accounts in Florida PRIME. This month, $5.7 million in liquid assets were transferred from Fund B to Florida PRIME, consisting of principal paydowns and income from the securities in the Fund.

The investment team continually analyzes the bonds in each portfolio, comparing estimated defaults and estimated cumulative net losses to an historical loss-timing curve. Many different factors in the domestic and global economies can affect both the securities and the underlying bonds. Some of the factors will contribute positively while others may have adverse consequences. The SBA and Federated's investment team will continue to employ prudent risk mitigation strategies in order to maximize the present value of distributions from Fund B with a primary focus on the restoration of principal.

LEGAL ISSUE

As an ongoing legal matter, the SBA asserts Lehman Brothers (which is now in liquidation) sold the SBA certain unregistered secured notes that were not exempt from registration under the Securities Act of 1933. The Lehman Trustee has not yet responded to the SBA's general creditor claim on behalf of Fund B as to whether the Lehman estate will have any assets available for recovery. The Trustee's latest reports have stated that "returns to general estate creditors will be limited at best." However, the secured notes sold by Lehman Brothers were secured by certain collateral. Fund B has been receiving and is expected to continue receiving monetary distributions of principal and interest from that underlying collateral.

The SBA will promptly disclose any future developments as they become matters of public record.

DISCLOSURE OF MATERIAL IMPACTS

There were no developments during February 2011 that had a material impact on the liquidity or operation of Fund B.

FUND B

FUND B DISTRIBUTIONS

RETURN OF FUND B PRINCIPAL

The first table below details the SBA's progress in returning principal to investors in Fund B. Through the end of February 2011, investors cumulatively received distributions from Fund B totaling over $1.65 billion or 82.4% of their original balances.

The securities remaining in Fund B are legacy items from the four issuers whose financial circumstances gave rise to the November 2007 run (as well as overnight instruments temporarily holding fund earnings). As of February 28, 2011, their remaining amortized cost was $554.9 million, or 57.2% more than remaining participant positions in Fund B. Conversely, the current estimated liquidation (market) value of these securities is pegged at $284.5 million or 80.6% of remaining participant positions.

It is important to note that due to the lack of an actively traded market for Fund B securities, their "market value" is an estimate of current liquidation value that has been determined through a collaborative process among various pricing experts and sources in the marketplace. See footnote 1 on page 19.

FUND B DISTRIBUTIONS TO PARTICIPANTS

	Distributions to Participants	Cumulative Distributions	Participant Principal	Proportion of Original Principal Returned
12/05/07	$	$	$ 2,009,451,941	0.0%
CY 2008	$ 1,421,900,000	$ 1,421,900,000	$ 587,551,941	70.8%
CY 2009	$ 89,100,000	$ 1,511,000,000	$ 498,451,941	75.2%
CY 2010	$ 135,100,000	$ 1,646,100,000	$ 363,351,941	81.9%
01/07/11	$ 4,600,000	$ 1,650,700,000	$ 358,751,941	82.1%
02/08/11	$ 5,675,000	$ 1,656,375,000	$ 353,076,941	82.4%

FUND B MONTHLY DISTRIBUTION DETAIL

February 2011 Distribution Detail Including Receipts by Source For the period 1/7/11 - 2/7/11	Fund B Participant Allocation	Fund B Expense
Beginning Balance	$ -	$ 56,706.67
Receipts:		
Florida East	$ 1,373,514.70	
Florida West	$ 1,965,516.14	
Florida Funding I	$ 948,667.51	
Florida Funding II	$ 1,401,491.67	
Overnight Investments	$ 12.03	
Total Receipts	$ 5,689,202.05	
Distributions:		
Allocation to/from Expense Reserve	$ (14,202.05)	$ 14,202.05
Expenses Paid		$ (35,960.07)
Participant Distribution	$ (5,675,000.00)	
Ending Balance	$ -	$ 34,948.65

FUND B

INVENTORY OF HOLDINGS - AS OF FEBRUARY 28, 2011

Security Name	Type	Cpn/Dis	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Dreyfus Government Cash Management Fund OVNMF	OVERNIGHT MUTUAL FUND	0.00		33,470	0.00	$ 33,470	$ 33,470	$ -
Florida East Funding LLC	VARIABLE RATE TERM NOTE	0.61	03/28/11	93,810,472	0.62	$ 93,810,472	$ 66,165,962	$ (27,644,510)
Florida Funding I LLC	VARIABLE RATE TERM NOTE	2.16	08/25/10	131,884,549	3.35	$ 131,884,549	$ 36,138,407	$ (95,746,142)
Florida Funding II LLC	VARIABLE RATE COMMERCIAL PAPER	0.26	03/25/11	121,912,463	0.27	$ 121,910,081	$ 65,497,621	$ (56,412,460)
Florida West Funding LLC	VARIABLE RATE TERM NOTE	0.61	03/28/11	207,307,497	0.62	$ 207,307,497	$ 116,686,197	$ (90,621,301)
Total Value of Investments				**554,948,450**		**$ 554,946,069**	**$ 284,521,656**	**$ (270,424,413)**

Notes:

[1] Due to the lack of an actively traded market for Fund B securities, the "market value" is an estimate of current liquidation value that has been determined through a collaborative process among various pricing experts and sources in the marketplace. Although the estimate represents an attempt to reasonably reflect the stressed market conditions that currently exist, the amount actually realized if the securities were liquidated at this time could be more or less than the estimate. Moreover, these estimates of current market value may not be predictive of the ultimate amount likely to be realized from these securities. Fund B's investment objective is to maximize the present value of distributions to participants. If, in the judgment of the portfolio manager, fair value exceeds liquidation value at points in the future, then complete or partial liquidations of securities could be deferred for an extended period of time; e.g., a seven- to nine-year horizon for complete termination or self-liquidation of Fund B.

[2] Amortized cost is calculated using a straight line method.

The securities held in Fund B result from workouts of the LGIP's original holdings from 4 issuers – Axon, KKR Atlantic, KKR Pacific and Ottimo. The purpose of Fund B is to maximize the present value of distributions to participants through a prudent workout with an ultimate goal of liquidation. As a result, the maturity dates of each holding in Fund B will be dependent on the maturity date or earlier liquidation, if prudent, of the collateral securities underlying each of these holdings and will be contingent upon future market conditions and other factors.

The portfolio manager, Federated Investment Counseling, is the source for data shown above other than market value. See note 1.

The amounts shown above are the value of investments. Income accruals, payables and uninvested cash are not included. The data is unaudited.

FUND B

COMPLIANCE WITH INVESTMENT POLICY - FEBRUARY 2011

Test by Source	Pass/Fail
Fund B's Investment Policy	
Securities must be USD denominated.	Pass
Ratings requirements	
Fund B purchased exclusively first-tier securities during the reporting period.	Pass
Securities purchased that do not have short-term ratings must have a long-term rating in one of the three highest long-term rating categories.	Pass
Commercial Paper must be rated by at least one short-term NRSRO.	Pass
Maturity	
Securities purchased by Fund B, excluding Government floating rate notes/variable rate notes, did not have a maturity in excess of 397 days.	Pass
Government floating rate notes/variable rate notes purchased by Fund B did not have a maturity in excess of 762 days.	Pass
Money Market Mutual Funds	
Fund B only purchased pre-approved mutual funds during the reporting period.	Pass
Repurchase Agreements	
The minimum Repurchase Agreement Counterparty Rating is A-1.	Pass

TRADING ACTIVITY - FEBRUARY 2011

Security Description	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys							
DREYFUS GOVERNMENT CASH	02/02/11	02/02/11	12.03	$ 12.03	$ -	$ 12.03	$ -
Total Buys			**12.03**	**$ 12.03**	**$ -**	**$ 12.03**	**$ -**
Sells							
DREYFUS GOVERNMENT CASH	02/01/11	02/01/11	58	$ 58.33	$ -	$ 58.33	$ -
DREYFUS GOVERNMENT CASH	02/07/11	02/07/11	5,675,000	$ 5,675,000	$ -	$ 5,675,000	$ -
DREYFUS GOVERNMENT CASH	02/18/11	02/18/11	1,478	$ 1,477.80	$ -	$ 1,477.80	$ -
Total Sells			**5,676,536**	**$ 5,676,536**	**$ -**	**$ 5,676,536**	**$ -**

Our Mission

The SBA is committed to providing superior investment and trust services while adhering to the highest ethical, fiduciary and professional standards.

State Board of Administration
www.SBAFLA.com

Monthly Summary Report for March 2011

Including Fund B

State Board of Administration

FLORIDA PRIME™

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INTRODUCTION

This report is prepared for stakeholders in Florida PRIME and Fund B in accordance with Section 218.409(6)(a), Florida Statutes. The statute requires:

(1) Reporting of any material impacts on the funds and any actions or escalations taken by staff to address such impacts;

(2) Presentation of a management summary that provides an analysis of the status of the current investment portfolio and the individual transactions executed over the last month; and

(3) Preparation of the management summary "in a manner that will allow anyone to ascertain whether the investment activities during the reporting period have conformed to investment policies."

This report, which covers the period from March 1, 2011 through March 31, 2011, has been prepared by the SBA with input from Federated Investment Counseling ("Federated"), investment adviser for the funds, in a format intended to comply with the statute.

During the reporting period, Florida PRIME and Fund B were in material compliance with investment policy. Details are available in the compliance tables in the body of this report. This report also includes details on market conditions; fees; fund holdings, transactions and performance; and client composition.

DISCLOSURE OF MATERIAL IMPACTS

There were no developments during March 2011 that had a material impact on the liquidity or operation of Florida PRIME.

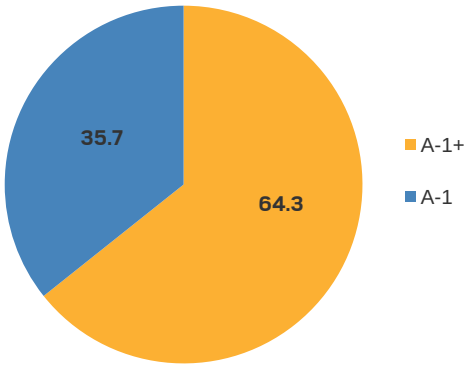
FLORIDA PRIME™

PORTFOLIO COMPOSITION
MARCH 31, 2011

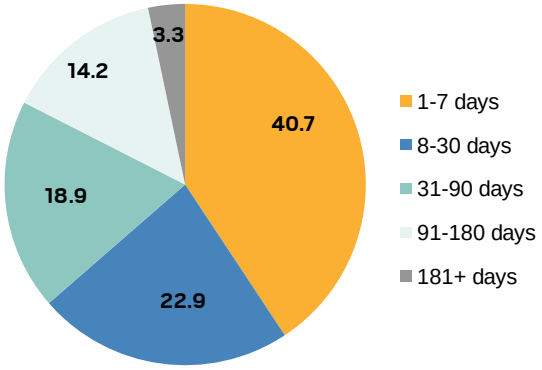
Florida PRIME Assets

$ 6,928,638,121

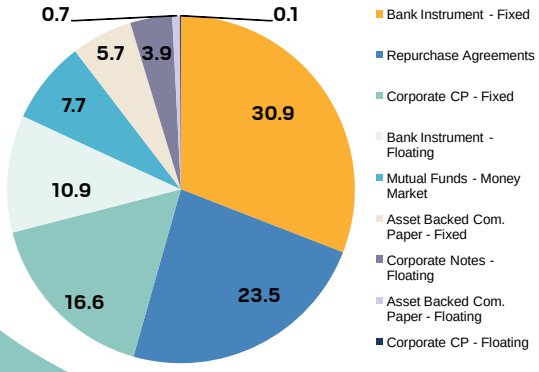
Credit Quality Composition (%)



Effective Maturity Schedule (%)



Portfolio Composition (%)



PORTFOLIO MANAGER COMMENTARY

MARCH 2011 MARKET CONDITIONS

In an especially fertile month for news stories, the cash market shrugged.

Short-term interest rates were virtually unchanged in March despite the outbreak of war in Libya, an earthquake, tsunami and nuclear emergency in Japan, renewed sovereign debt stresses in Europe, and the disruption of supply chains worldwide in the wake of the Fukushima disaster. Not even the threat of a U.S. government shutdown or the floating of trial balloons suggesting a premature end to QE2 could shake the consensus view that the economic recovery is on track and that the Fed will be among the last of the major central banks to begin hiking benchmark rates.

Given the firm belief that economic fundamentals remain unchanged, the cash yield curve had a very slight downward bias. The one-month London Interbank Offered Rate (LIBOR) dipped 2 basis points to 0.24%, three-month and twelve-month LIBOR fell a point each to 0.30% and 0.78%, respectively, and six-month LIBOR was unchanged at 0.46%. Overnight rates also traded slightly lower as steady funding requirements ran into temporarily reduced supply and collateral to push repo yields down into the mid-teens.

The seismic and geopolitical turbulence noted earlier has the potential to create credit issues for some global banks. We are cognizant of those risks and are monitoring developments carefully. To date, however, none of the financial institutions that serve as counterparties to some of our holdings have encountered any funding difficulties. Of course, Japanese insurance companies—not the nation's banks—are likely to bear the brunt of cleanup and infrastructure rebuilding costs in that country.

We continue to focus new purchases in shorter-term paper—specifically floating-rate securities—in anticipation of an upward-trending yield curve as the date of the first fed fund target rate hike draws nearer. Despite the unsettling events of the last month, we concur with the market view that the Fed will remain on hold until at least the second half of 2011, and that policymakers will not deviate from their original plan to buy $600 billion of Treasury securities through June. Though there have been unmistakable signs of a strong rebound in manufacturing—and even some hints of progress in the labor market—the all-important housing sector remains dead in the water.

FLORIDA PRIME™

MARCH 31, 2011

Top Holdings (%) and Average Maturity

1.	Mizuho Financial Group, Inc.	5.3%
2.	Credit Agricole Group	5.1%
3.	Mitsubishi UFJ Financial Group, Inc.	5.1%
4.	BNP Paribas SA	5.1%
5.	Societe Generale, Paris	5.0%
6.	ING Groep N.V.	5.0%
7.	Svenska Handelsbanken, Stockholm	4.5%
8.	Rabobank Nederland NV, Utrecht	4.3%
9.	Federated Prime Obligations Fund	4.0%
10.	Barclays Bank PLC	3.9%

Average Effective Maturity
39.7 Days
Weighted Average Life
68.5 Days

Percentages based on total value of investments

Past performance is no guarantee of future results.

Views are as of the issue date and are subject to change based on market conditions and other factors. These views should not be construed as a recommendation for any specific security.

An investment in money market funds is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Although money market funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in this fund.

PORTFOLIO MANAGER COMMENTARY (CON'T.)

With inflationary expectations rising only modestly in spite of a substantial rise in commodity prices, it appears unlikely that the handful of inflation hawks at the Fed will carry the day and derail the extended period of ultra-loose monetary policy as now contemplated. Still, the cash market is a discounting operation, and we do expect cash yields to inch higher by summer. Given that outlook, we are not venturing much past the six-month portion of the curve, where there remains a relative dearth of value among fixed-rate, longer-dated paper.

As always, we appreciate the continued confidence of our clients and pledge to maintain the highest level of due diligence in these unsettled times.

PORTFOLIO INVESTMENT STRATEGY

At the end of the month, pool assets totaled $6.9 billion, a decline of about $430 million from the beginning of the month due to the seasonal nature of cash flows; i.e., property tax-related inflows have been leaving the pool. The pool's weighted average maturity was 40 days at the end of the month, an increase of two days from the beginning of the month, while the weighted average life was 69 days, an increase of 19 days. The pool's yield increased from 30 bp to 31 bp. Both yield and average maturity increased because fund management focused the bulk of the pool's trades in 3- and 6-month paper - primarily bank paper and some commercial paper - that represented value. Fund management also found value in floating-rate bank paper that matured in 6 months and 12 months. As repurchase agreement rates fell dramatically in March, fund management allowed the repurchase agreement position to decline somewhat and began purchasing the relatively longer-term paper.

From a composition standpoint, the pool's position in bank paper remained about 31% while commercial paper holdings remained at 23%. The repurchase agreement position declined from 28% to 23%, while variable rate holdings increased from 6% to 13%. The pool's position in government securities declined slightly, from 4% to 3%. The remaining 7% of pool assets are invested in other cash-related positions.

The pool's investment management team continues to seek value in its purchases and remains dedicated to providing competitive yields while preserving capital and liquidity.

CASH FLOWS

Summary of Cash Flows March 2011		Florida PRIME
Opening Balance (03/1/11)	$	7,360,534,069
Participant Deposits		694,606,420
Transfers from Fund B		4,525,000
Gross Earnings		1,764,774
Participant Withdrawals		(1,132,642,653)
Fees		(149,490)
Closing Balance (03/31/11)	$	6,928,638,121
Net Change over Month		(431,895,949)

As shown in the table above, Florida PRIME experienced a net outflow of $432 million during March 2011.

This change in value consisted of positive flows of $695 million in participant deposits, $4.5 million in transfers from Fund B and $1.8 million in earnings. Negative flows consisted of $1.13 billion in participant withdrawals and about $150,000 in fees.

Overall, the fund ended the month with a closing balance of $6.93 billion.

FLORIDA PRIME DETAILED FEE DISCLOSURE

Charges for March 2011	Amount	Basis Point Equivalent*
SBA Client Service, Account Mgt. & Fiduciary Oversight Fee	$ 36,178.81	0.61
Federated Investment Management Fee	98,725.33	1.66
BNY Mellon Custodial Fee	116.67	0.00
Bank of America Transfer Agent Fee	5,636.50	0.09
S&P Rating Maintenance Fee	3,312.33	0.06
Audit/External Review Fees	5,520.55	0.09
Total Fees	**$ 149,490.19**	**2.51**

*The basis point equivalent is an annualized rate based on the dollar amount of fees charged for the month times 12, divided by an average of the fund's beginning and ending total value (amortized cost) for the month which was $7,144,586,095.

"ACH" WITHDRAWAL FUNCTIONALITY GOES LIVE

Participants are now able to make Automated Clearing House (ACH) withdrawals from Florida PRIME. The Automated Clearing House is an electronic network for processing large volumes of financial transactions and offers significant cost savings for Florida PRIME and its participants. Utilization of ACH instead of a bank wire can significantly reduce the cost to transfer funds. Individual ACH transaction charges vary by bank, so PRIME participants should contact their own financial institution to determine actual fees and related savings.

Because ACH transactions are batched, withdrawals are delivered to the participant's bank account the next business day. For example, a participant enters an ACH withdrawal in the PRIME system on April 13, 2011 by 1:00 p.m. The funds are then delivered to the participant's bank account on April 14, 2011. The date the transaction is posted and the ACH transfer date occur on the same day, so there is no loss of interest earnings for participants.

To take advantage of this new option, a revised Participant Account Maintenance Form must be completed with the ACH instructions. The form is available on the PRIME website, viewable after a participant logs in.

FLORIDA PRIME™

NOTES TO PERFORMANCE TABLE

[1]Net of fees. Participant yield is calculated on a 365-day basis and includes adjustments for expenses and other accounting items to reflect realized earnings by participants.

[2]The net-of-fee benchmark is the S&P AAA/AA Rated GIP All 30-Day Net Index for all time periods.

Net asset value includes investments at market value, plus all cash, accrued interest receivable and payables.

NOTES TO CHART

The 7-Day "SEC" Yield in the chart is calculated in accordance with the yield methodology set forth by SEC rule 2a-7 for money market funds.

The 7-day yield = net income earned over a 7-day period / average units outstanding over the period / 7 times 365.

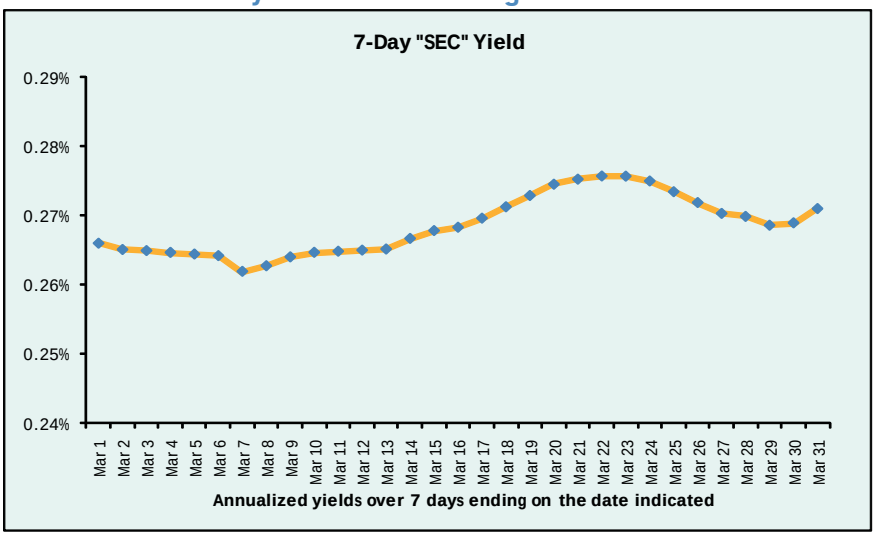
Note that unlike other performance measures, the SEC yield does not include realized gains and losses from sales of securities.

FUND PERFORMANCE THROUGH MARCH 31, 2011

Florida PRIME Participant Performance Data

	Net Participant Yield[1]	Net-of-Fee Benchmark[2]	Above (Below) Benchmark
1 mo	0.27%	0.12%	0.15%
3 mos	0.27%	0.13%	0.14%
12 mos	0.30%	0.16%	0.14%
3 yrs	0.85%	0.76%	0.09%
5 yrs	2.51%	2.41%	0.10%
10 yrs	2.45%	2.24%	0.21%
Since 1.96	3.57%	3.35%	0.22%
		Net asset value at month end:	$6,928.8 m

Florida PRIME 7-Day "SEC" Yields During the Month



For performance comparisons to other short-term investment options, see www.sbafla.com/prime and click on "Pool Performance"

ABOUT ANNUALIZED YIELDS

Performance data in the table and chart is annualized, meaning that the amounts are based on yields for the periods indicated, converted to their equivalent if obtained for a 12-month period.

For example, ignoring the effects of compounding, an investment that earns 0.10% over a 1-month period yields 1.20% on an annualized basis. Likewise, an investment that earns a total of 3.60% over three years yields 1.20% on an annualized basis, ignoring compounding.

FLORIDA PRIME™

INVENTORY OF HOLDINGS
MARCH 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Alpine Securitization Corp. CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/05/11		78,920,000	0.18	$ 78,918,027	$ 78,917,806	$ (221)
Alpine Securitization Corp. CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/07/11		78,520,000	0.17	$ 78,517,404	$ 78,516,946	$ (459)
Atlantic Asset Securitization LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/04/11		5,600,000	0.29	$ 5,599,820	$ 5,599,876	$ 56
BNP Paribas Finance, Inc. CP	COMMERCIAL PAPER		04/18/11		50,000,000	0.36	$ 49,991,125	$ 49,996,250	$ 5,125
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.53	09/14/11		60,000,000	0.54	$ 60,000,000	$ 59,997,192	$ (2,808)
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.54	09/28/11		200,000,000	0.55	$ 200,000,000	$ 199,999,980	$ (20)
BNP Paribas SA CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.51	07/05/11		40,000,000	0.52	$ 40,000,000	$ 40,013,804	$ 13,804
Bank of America Corp. CP	COMMERCIAL PAPER		04/18/11		200,000,000	0.30	$ 199,970,000	$ 199,983,000	$ 13,000
Bank of America Triparty Repo Overnight Fixed	REPO TRIPARTY OVERNIGHT FIXED	0.17	04/01/11		1,173,000,000	0.17	$ 1,173,000,000	$ 1,173,000,000	$ -
Bank of Montreal CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	08/16/11		50,000,000	0.51	$ 50,000,000	$ 50,038,110	$ 38,110
Bank of Montreal CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.47	09/02/11		15,000,000	0.48	$ 15,000,000	$ 15,009,618	$ 9,618
Bank of Montreal, Jan 10, 2012	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.35	01/10/12	04/11/11	20,000,000	0.35	$ 20,000,000	$ 19,992,420	$ (7,580)
Bank of Montreal, Jun 27, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.40	06/27/11	04/27/11	50,000,000	0.25	$ 50,000,000	$ 49,983,400	$ (16,600)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/04/11		50,000,000	0.30	$ 50,000,000	$ 50,000,220	$ 220
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	05/16/11		15,000,000	0.29	$ 15,000,000	$ 15,000,189	$ 189
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	06/02/11		225,000,000	0.30	$ 225,000,000	$ 224,996,040	$ (3,960)

See notes at end of table.

INVENTORY OF HOLDINGS (CONTINUED)
MARCH 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	06/03/11		35,000,000	0.30	$ 35,000,000	$ 34,999,374	$ (627)
Bank of Tokyo-Mitsubishi Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.29	06/08/11		25,000,000	0.29	$ 25,000,000	$ 24,999,040	$ (960)
Barclays Bank PLC, Jan 27, 2012	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.67	01/27/12	04/27/11	150,000,000	0.68	$ 150,000,000	$ 149,989,350	$ (10,650)
Barclays Bank PLC, London CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.57	08/08/11		50,000,000	0.58	$ 50,000,000	$ 50,030,490	$ 30,490
Commonwealth Bank of Australia, Dec 08, 2011	VARIABLE RATE COMMERCIAL PAPER	0.36	12/08/11	06/08/11	10,000,000	0.36	$ 10,000,000	$ 9,996,550	$ (3,450)
Credit Agricole Corporate and Investment Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.35	04/15/11		40,000,000	0.35	$ 40,000,000	$ 40,001,664	$ 1,664
Credit Agricole Corporate and Investment Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.53	08/10/11		195,000,000	0.54	$ 195,000,000	$ 195,049,725	$ 49,725
Credit Agricole Corporate and Investment Bank, Apr 12, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.40	04/12/11	04/12/11	34,514,000	0.46	$ 34,513,496	$ 34,513,758	$ 262
Credit Agricole North America, Inc. CP	COMMERCIAL PAPER		05/06/11		75,000,000	0.43	$ 74,968,500	$ 74,984,400	$ 15,900
Credit Agricole North America, Inc. CP	COMMERCIAL PAPER		09/14/11		8,400,000	0.51	$ 8,380,517	$ 8,385,699	$ 5,182
Credit Suisse, Zurich, Dec 08, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.32	12/08/11	04/08/11	200,000,000	0.32	$ 200,000,000	$ 199,808,400	$ (191,600)
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.36	07/01/11		94,000,000	0.37	$ 94,000,000	$ 94,016,741	$ 16,741
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.33	05/10/11		25,000,000	0.33	$ 25,000,000	$ 25,003,328	$ 3,328
Deutsche Bank AG CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/13/11		125,000,000	0.30	$ 125,000,000	$ 125,005,863	$ 5,863
Dreyfus Government Cash Management Fund OVNMF	OVERNIGHT MUTUAL FUND	0.01	04/01/11		3,758,019	0.01	$ 3,758,019	$ 3,758,019	$ -
Fairway Finance Co. LLC, Jul 11, 2011	VARIABLE RATE COMMERCIAL PAPER-ABS-4(2)	0.30	07/11/11	04/13/11	50,000,000	0.30	$ 50,000,000	$ 49,993,550	$ (6,450)
Falcon Asset Securitization Company LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		06/09/11		25,100,000	0.25	$ 25,087,799	$ 25,089,604	$ 1,805

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
MARCH 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Federated Prime Cash Obligations Fund, Class IS	MUTUAL FUND MONEY MARKET	0.18	04/01/11	04/01/11	250,748,619	0.18	$ 250,748,619	$ 250,748,619	$ -
Federated Prime Obligations Fund, Class IS	MUTUAL FUND MONEY MARKET	0.16	04/01/11	04/01/11	276,076,287	0.16	$ 276,076,287	$ 276,076,287	$ -
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		04/12/11		73,350,000	0.28	$ 73,343,154	$ 73,346,017	$ 2,863
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		05/03/11		190,000,000	0.29	$ 189,949,492	$ 189,959,245	$ 9,753
ING (U.S.) Funding LLC CP	COMMERCIAL PAPER		06/02/11		80,000,000	0.33	$ 79,953,800	$ 79,961,920	$ 8,120
Market Street Funding LLC CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		05/06/11		47,918,000	0.28	$ 47,904,583	$ 47,908,321	$ 3,738
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/06/11		200,000,000	0.30	$ 200,000,000	$ 200,001,660	$ 1,660
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/13/11		70,000,000	0.30	$ 70,000,000	$ 70,001,260	$ 1,260
Mizuho Corporate Bank Ltd. CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	04/19/11		100,000,000	0.30	$ 100,000,000	$ 100,002,630	$ 2,630
Morgan Stanley & Co., Inc. Triparty Repo Overnight Fixed	REPO TRIPARTY OVERNIGHT FIXED	0.17	04/01/11		451,000,000	0.17	$ 451,000,000	$ 451,000,000	$ -
Mullenix-St. Charles Properties, L.P., Times Centre Apartments Project Series 2004, 1-1-28	VARIABLE RATE DEMAND NOTE	0.28	01/01/28	04/07/11	13,500,000	0.28	$ 13,500,000	$ 13,500,000	$ -
National Australia Bank Ltd., Melbourne, Jun 10, 2011	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.32	06/10/11	04/11/11	100,000,000	0.32	$ 100,000,000	$ 99,991,200	$ (8,800)
Rabobank Nederland NV, Utrecht, Apr 02, 2012	VARIABLE RATE CERTIFICATE OF DEPOSIT	0.36	04/02/12	04/04/11	200,000,000	0.37	$ 200,000,000	$ 199,901,000	$ (99,000)
Rabobank Nederland, Utrecht CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	09/14/11		100,000,000	0.51	$ 100,000,000	$ 100,064,380	$ 64,380
Sheffield Receivables Corp. CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		04/18/11		88,000,000	0.28	$ 87,987,680	$ 87,990,320	$ 2,640
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		04/01/11		25,000,000	0.41	$ 24,999,722	$ 24,999,895	$ 173

See notes at end of table.

FLORIDA PRIME™

INVENTORY OF HOLDINGS (CONTINUED)
MARCH 31, 2011

Security Name	Security Classification	Cpn/ Disc	Maturity	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		07/05/11		100,000,000	0.46	$ 99,880,000	$ 99,920,000	$ 40,000
Societe Generale North America, Inc. CP	COMMERCIAL PAPER		09/01/11		125,000,000	0.51	$ 124,732,639	$ 124,794,663	$ 62,024
Societe Generale, Paris CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.50	07/19/11		100,000,000	0.51	$ 100,000,000	$ 100,027,340	$ 27,340
St. Andrew United Methodist Church, Series 2004, Jul 01, 2029	VARIABLE RATE DEMAND NOTE	0.25	07/01/29	04/07/11	9,795,000	0.25	$ 9,795,000	$ 9,795,000	$ -
Straight A Funding , LLC GOVTAGYX	GOVERNMENT AGENCY EXTENDIBLE NOTE		05/16/11		200,223,000	0.25	$ 200,159,040	$ 200,168,499	$ 9,459
Surrey Funding Corporation CPABS4-2	COMMERCIAL PAPER - ABS- 4(2)		06/06/11		62,250,000	0.27	$ 62,218,719	$ 62,219,068	$ 349
Svenska Handelsbanken, Stockholm CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.28	04/25/11		200,000,000	0.28	$ 200,000,000	$ 200,006,920	$ 6,920
Svenska Handelsbanken, Stockholm CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.30	06/22/11		35,000,000	0.29	$ 35,000,804	$ 34,999,993	$ (811)
Svenska Handelsbanken, Stockholm CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.28	06/15/11		35,000,000	0.28	$ 35,000,000	$ 34,998,152	$ (1,848)
Svenska Handelsbanken, Stockholm, Apr 17, 2012	VARIABLE MEDIUM TERM NOTE	0.36	04/17/12	05/17/11	45,000,000	0.37	$ 45,000,000	$ 44,977,095	$ (22,905)
Toronto Dominion Bank CDYAN	CERTIFICATE OF DEPOSIT - YANKEE	0.40	09/07/11		50,000,000	0.41	$ 50,000,000	$ 50,026,490	$ 26,490
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		04/08/11		35,000,000	0.27	$ 34,997,900	$ 34,999,482	$ 1,582
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		05/31/11		26,000,000	0.41	$ 25,982,378	$ 25,990,263	$ 7,885
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		06/02/11		52,000,000	0.30	$ 51,972,700	$ 51,979,616	$ 6,916
Toyota Motor Credit Corp. CP	COMMERCIAL PAPER		06/03/11		100,000,000	0.39	$ 99,932,444	$ 99,960,000	$ 27,556
U.S. Treasury Note .75% 11/30/2011	US TREASURY NOTE	0.75	11/30/11		30,000,000	0.30	$ 30,089,235	$ 30,104,310	$ 15,075
Total Value of Investments					**6,927,672,925**		**$ 6,926,928,903**	**$ 6,927,090,049**	**$ 161,146**

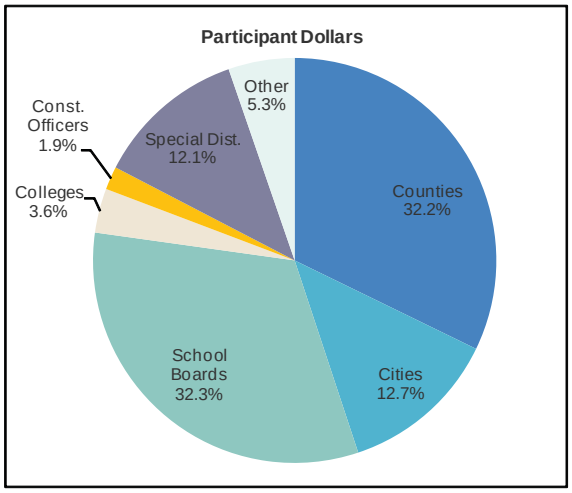
Notes: The data included in this report is unaudited. Amounts above are the value of investments. Income accruals, payables and uninvested cash are not included. Amortizations/accretions are reported with a one-day lag in the above valuations.

[1] Market values of the portfolio securities are provided by the custodian, BNY Mellon. The portfolio manager, Federated Investment Counseling, is the source for other data shown above.

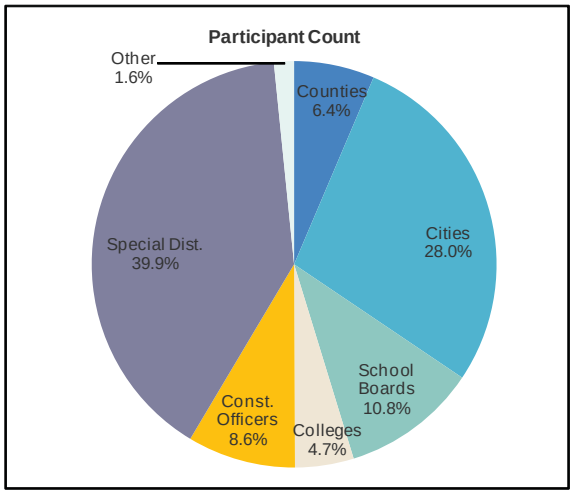
[2] Amortized cost is calculated using a straight line method.

PARTICIPANT CONCENTRATION DATA - MARCH 31, 2011

Participant Balance	Share of Total Fund	Share of Participant Count	Participant Balance	Share of Total Fund	Share of Participant Count
All Participants	**100.0%**	**100.0%**	**Colleges & Universities**	**3.6%**	**4.7%**
Top 10	45.5%	1.2%	Top 10	3.3%	1.2%
$100 million or more	53.6%	1.7%	$100 million or more	0.0%	0.0%
$10 million up to $100 million	37.6%	9.6%	$10 million up to $100 million	2.8%	0.6%
$1 million up to $10 million	8.0%	17.2%	$1 million up to $10 million	0.8%	1.2%
Under $1 million	0.8%	71.5%	Under $1 million	0.00%	2.8%
Counties	**32.2%**	**6.4%**	**Constitutional Officers**	**1.9%**	**8.6%**
Top 10	27.8%	1.2%	Top 10	1.1%	1.2%
$100 million or more	25.4%	1.0%	$100 million or more	0.0%	0.0%
$10 million up to $100 million	6.1%	1.4%	$10 million up to $100 million	1.0%	0.4%
$1 million up to $10 million	0.7%	1.2%	$1 million up to $10 million	0.8%	1.7%
Under $1 million	0.0%	2.8%	Under $1 million	0.1%	6.5%
Municipalities	**12.7%**	**28.0%**	**Special Districts**	**12.1%**	**39.9%**
Top 10	7.5%	1.2%	Top 10	8.7%	1.2%
$100 million or more	2.2%	0.1%	$100 million or more	3.4%	0.1%
$10 million up to $100 million	8.0%	2.6%	$10 million up to $100 million	6.4%	1.8%
$1 million up to $10 million	2.2%	5.7%	$1 million up to $10 million	2.0%	4.9%
Under $1 million	0.3%	19.7%	Under $1 million	0.3%	33.0%
School Boards	**32.3%**	**10.8%**	**Other**	**5.3%**	**1.6%**
Top 10	26.6%	1.2%	Top 10	5.3%	1.2%
$100 million or more	20.4%	0.4%	$100 million or more	2.2%	0.1%
$10 million up to $100 million	10.4%	2.2%	$10 million up to $100 million	3.0%	0.6%
$1 million up to $10 million	1.4%	2.2%	$1 million up to $10 million	0.1%	0.2%
Under $1 million	0.1%	6.0%	Under $1 million	0.0%	0.6%



Total Fund Value: $6,928,638,121



Total Participant Count: 813

FLORIDA PRIME™

INVESTMENT POLICY COMPLIANCE - MARCH 2011

Test by Source	Pass/Fail
Florida PRIME's Investment Policy	
Securities must be USD denominated.	Pass
Ratings requirements	
The Pool must purchase exclusively first-tier securities. Securities purchased with short-term ratings by an NRSRO, or comparable in quality and security to other obligations of the issuer that have received short-term ratings from an NRSRO, are eligible if they are in one of the two highest rating categories.	Pass
Securities purchased that do not have short-term ratings must have a long-term rating in one of the three highest long-term rating categories.	Pass
Commercial Paper must be rated by at least one short-term NRSRO.	Pass
Maturity	
Securities, excluding Government floating rate notes/variable rate notes, purchased did not have a maturity in excess of 397 days.	Pass
Government floating rate notes/variable rate notes purchased did not have a maturity in excess of 762 days.	Pass
The Pool must maintain a Spread WAM of 120 days or less.	Pass
Issuer Diversification	
First-tier issuers (limit does not apply to cash, cash items, U.S. Government securities refunded securities and repo collateralized by these securities) are limited, at the time of purchase, to 5% of the Pool's total assets.[1]	Pass
Demand Feature and Guarantor Diversification	
First-tier securities issued by or subject to demand features and guarantees of a non-controlled person, at time of purchase, are limited to 10% with respect to 75% of the Pool's total assets.	Pass
First-tier securities issued by or subject to demand features and guarantees of a control person, at time of purchase, are limited to 10% with respect to the Pool's total assets.	Pass
Money Market Mutual Funds	
The account, at time of purchase, will not have exposure to any one Money Market Mutual Fund in excess of 10% of the Pool's total assets.	Pass
Concentration Tests	
The account, at time of purchase, will not have exposure to an industry sector, excluding the financial services industry, in excess of 25% of the Pool's total assets.	Pass
The account, at time of purchase, will not have exposure to any single Government Agency in excess of 33.33% of the Pool's total assets.	Pass
The account, at time of purchase, will not have exposure to illiquid securities in excess of 5% of the Pool's total assets.	Pass
The account, at time of purchase, will invest at least 10% of the Pool's total assets in securities accessible within one day.	Pass
The account, at time of purchase, will invest at least 30% of the Pool's total assets in securities accessible within seven days.	Pass
S&P Requirements	
The Pool must maintain a Dollar Weighted Average Maturity of 60 days or less.	Pass
The account, at time of purchase, will invest at least 50% of the Pool's total assets in Securities in Highest Rating Category (A-1+ or equivalent) .	Pass

[1]This limitation applies at time of trade. Under Rule 2a-7, a fund is not required to liquidate positions if the exposure in excess of the specified percentage is caused by account movements.

FLORIDA PRIME™

TRADING ACTIVITY FOR MARCH 2011

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys					$	$	$	$
ALPINE SECURITIZATICPABS4	03/08/11	03/01/11	03/01/11	22,089,000	22,088,184	-	22,088,184	-
ALPINE SECURITIZATICPABS4	03/10/11	03/04/11	03/04/11	45,815,000	45,813,549	-	45,813,549	-
ALPINE SECURITIZATICPABS4	03/10/11	03/09/11	03/09/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/10/11	03/09/11	03/09/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/10/11	03/09/11	03/09/11	19,400,000	19,399,919	-	19,399,919	-
ALPINE SECURITIZATICPABS4	03/15/11	03/08/11	03/08/11	50,000,000	49,998,153	-	49,998,153	-
ALPINE SECURITIZATICPABS4	03/15/11	03/08/11	03/08/11	50,000,000	49,998,153	-	49,998,153	-
ALPINE SECURITIZATICPABS4	03/16/11	03/10/11	03/10/11	50,000,000	49,998,584	-	49,998,584	-
ALPINE SECURITIZATICPABS4	03/16/11	03/10/11	03/10/11	50,000,000	49,998,584	-	49,998,584	-
ALPINE SECURITIZATICPABS4	03/17/11	03/10/11	03/10/11	50,000,000	49,998,250	-	49,998,250	-
ALPINE SECURITIZATICPABS4	03/17/11	03/10/11	03/10/11	28,508,000	28,507,002	-	28,507,002	-
ALPINE SECURITIZATICPABS4	03/22/11	03/15/11	03/15/11	50,000,000	49,998,153	-	49,998,153	-
ALPINE SECURITIZATICPABS4	03/22/11	03/15/11	03/15/11	31,052,000	31,050,853	-	31,050,853	-
ALPINE SECURITIZATICPABS4	03/24/11	03/23/11	03/23/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/24/11	03/23/11	03/23/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/24/11	03/23/11	03/23/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/24/11	03/23/11	03/23/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/24/11	03/23/11	03/23/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/24/11	03/23/11	03/23/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/24/11	03/23/11	03/23/11	50,000,000	49,999,792	-	49,999,792	-
ALPINE SECURITIZATICPABS4	03/31/11	03/24/11	03/24/11	28,516,000	28,515,002	-	28,515,002	-
ALPINE SECURITIZATICPABS4	04/05/11	03/29/11	03/29/11	50,000,000	49,998,250	-	49,998,250	-
ALPINE SECURITIZATICPABS4	04/05/11	03/29/11	03/29/11	28,920,000	28,918,988	-	28,918,988	-
ALPINE SECURITIZATICPABS4	04/07/11	03/31/11	03/31/11	50,000,000	49,998,347	-	49,998,347	-
ALPINE SECURITIZATICPABS4	04/07/11	03/31/11	03/31/11	28,520,000	28,519,057	-	28,519,057	-
ATLANTIC ASSET SECUCPABS4	03/08/11	03/01/11	03/01/11	50,000,000	49,998,153	-	49,998,153	-
ATLANTIC ASSET SECUCPABS4	03/08/11	03/01/11	03/01/11	16,000,000	15,999,409	-	15,999,409	-
BNP PARIBAS SACDYAN	09/14/11	03/18/11	03/18/11	50,000,000	50,000,000	-	50,000,000	-
BNP PARIBAS SACDYAN	09/14/11	03/18/11	03/18/11	10,000,000	10,000,000	-	10,000,000	-
BNP PARIBAS SACDYAN	09/28/11	03/28/11	03/28/11	50,000,000	50,000,000	-	50,000,000	-
BNP PARIBAS SACDYAN	09/28/11	03/28/11	03/28/11	50,000,000	50,000,000	-	50,000,000	-
BNP PARIBAS SACDYAN	09/28/11	03/28/11	03/28/11	50,000,000	50,000,000	-	50,000,000	-
BNP PARIBAS SACDYAN	09/28/11	03/28/11	03/28/11	50,000,000	50,000,000	-	50,000,000	-
BANK OF TOKYO-MITSUCDYAN	06/02/11	03/01/11	03/02/11	50,000,000	50,000,000	-	50,000,000	-
BANK OF TOKYO-MITSUCDYAN	06/02/11	03/01/11	03/02/11	50,000,000	50,000,000	-	50,000,000	-
BANK OF TOKYO-MITSUCDYAN	06/02/11	03/01/11	03/02/11	50,000,000	50,000,000	-	50,000,000	-
BANK OF TOKYO-MITSUCDYAN	06/02/11	03/01/11	03/02/11	50,000,000	50,000,000	-	50,000,000	-
BANK OF TOKYO-MITSUCDYAN	06/02/11	03/01/11	03/02/11	25,000,000	25,000,000	-	25,000,000	-
BANK OF TOKYO-MITSUCDYAN	06/03/11	03/02/11	03/03/11	35,000,000	35,000,000	-	35,000,000	-
BANK OF TOKYO-MITSUCDYAN	06/08/11	03/08/11	03/08/11	25,000,000	25,000,000	-	25,000,000	-
BANK OF AMERICA CORP	03/14/11	03/10/11	03/10/11	40,300,000	40,299,328	-	40,299,328	-
CHARIOT FUNDING LLCCPABS4	03/09/11	03/02/11	03/02/11	11,263,000	11,262,628	-	11,262,628	-
CHARIOT FUNDING LLCCPABS4	03/15/11	03/08/11	03/08/11	50,000,000	49,998,250	-	49,998,250	-

FLORIDA PRIME™

TRADING ACTIVITY FOR MARCH 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys (continued)					$	$	$	$
CHARIOT FUNDING LLCCPABS4	03/15/11	03/08/11	03/08/11	50,000,000	49,998,250	-	49,998,250	-
CHARIOT FUNDING LLCCPABS4	03/15/11	03/08/11	03/08/11	50,000,000	49,998,250	-	49,998,250	-
CHARIOT FUNDING LLCCPABS4	03/15/11	03/08/11	03/08/11	50,000,000	49,998,250	-	49,998,250	-
CHARIOT FUNDING LLCCPABS4	03/15/11	03/08/11	03/08/11	42,751,000	42,749,504	-	42,749,504	-
CHARIOT FUNDING LLCCPABS4	03/15/11	03/10/11	03/10/11	38,000,000	37,999,156	-	37,999,156	-
CHARIOT FUNDING LLCCPABS4	03/17/11	03/10/11	03/10/11	50,000,000	49,998,445	-	49,998,445	-
CREDIT AGRICOLE NORCP	09/14/11	03/16/11	03/16/11	8,400,000	8,378,767	-	8,378,767	-
CREDIT SUISSE/NEW YORK NY	03/08/13	03/04/11	03/08/11	50,000,000	50,000,000	-	50,000,000	-
CREDIT SUISSE/NEW YORK NY	03/08/13	03/04/11	03/08/11	50,000,000	50,000,000	-	50,000,000	-
CREDIT SUISSE/NEW YORK NY	03/08/13	03/04/11	03/08/11	50,000,000	50,000,000	-	50,000,000	-
CREDIT SUISSE/NEW YORK NY	03/08/13	03/04/11	03/08/11	50,000,000	50,000,000	-	50,000,000	-
DU PONT (E.I.) DE NCP4-2	03/11/11	03/01/11	03/01/11	40,000,000	39,998,111	-	39,998,111	-
FAIRWAY FINANCE CO. CPABS4	03/11/11	03/04/11	03/04/11	34,980,000	34,978,708	-	34,978,708	-
FAIRWAY FINANCE CO. CPABS4	03/16/11	03/03/11	03/03/11	17,824,000	17,822,713	-	17,822,713	-
FALCON ASSET SECURICPABS4	06/09/11	03/16/11	03/16/11	25,100,000	25,085,184	-	25,085,184	-
GENERAL ELECTRIC CO	03/30/11	03/23/11	03/23/11	50,000,000	49,998,445	-	49,998,445	-
GENERAL ELECTRIC CO	03/30/11	03/23/11	03/23/11	40,601,000	40,599,737	-	40,599,737	-
COOPERATIEVE CENTRALE RAIFFEISEN-BOERENLEENBANK BA/NY	04/02/12	03/02/11	03/04/11	50,000,000	50,000,000	-	50,000,000	-
COOPERATIEVE CENTRALE RAIFFEISEN-BOERENLEENBANK BA/NY	04/02/12	03/02/11	03/04/11	50,000,000	50,000,000	-	50,000,000	-
COOPERATIEVE CENTRALE RAIFFEISEN-BOERENLEENBANK BA/NY	04/02/12	03/02/11	03/04/11	50,000,000	50,000,000	-	50,000,000	-
COOPERATIEVE CENTRALE RAIFFEISEN-BOERENLEENBANK BA/NY	04/02/12	03/02/11	03/04/11	50,000,000	50,000,000	-	50,000,000	-
SALISBURY RECEIVABLCPABS4	03/03/11	03/02/11	03/02/11	26,505,000	26,504,882	-	26,504,882	-
SALISBURY RECEIVABLCPABS4	03/04/11	03/03/11	03/03/11	35,000,000	34,999,845	-	34,999,845	-
SALISBURY RECEIVABLCPABS4	03/15/11	03/09/11	03/09/11	26,000,000	25,999,220	-	25,999,220	-
SALISBURY RECEIVABLCPABS4	03/29/11	03/28/11	03/28/11	30,000,000	29,999,883	-	29,999,883	-
SHEFFIELD RECEIVABLCPABS4	03/15/11	03/09/11	03/09/11	50,000,000	49,998,500	-	49,998,500	-
SOCIETE GENERALE NOCP	09/01/11	03/21/11	03/21/11	50,000,000	49,886,111	-	49,886,111	-
SOCIETE GENERALE NOCP	09/01/11	03/21/11	03/21/11	50,000,000	49,886,111	-	49,886,111	-
SOCIETE GENERALE NOCP	09/01/11	03/21/11	03/21/11	25,000,000	24,943,056	-	24,943,056	-
SURREY FUNDING CORPCPABS4	06/06/11	03/03/11	03/03/11	50,000,000	49,964,375	-	49,964,375	-
SURREY FUNDING CORPCPABS4	06/06/11	03/03/11	03/03/11	12,250,000	12,241,272	-	12,241,272	-
SVENSKA HANDELSBANKCDYAN	06/22/11	03/03/11	03/03/11	35,000,000	35,001,076	2,625	35,003,701	-
SVENSKA HANDELSBANKCDYAN	06/15/11	03/09/11	03/10/11	35,000,000	35,000,000	-	35,000,000	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/02/11	03/02/11	3,504,117	3,504,117	-	3,504,117	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/04/11	03/04/11	12,073,952	12,073,952	-	12,073,952	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/08/11	03/08/11	2,888,640	2,888,640	-	2,888,640	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/09/11	03/09/11	14,775,831	14,775,831	-	14,775,831	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/10/11	03/10/11	8,356,026	8,356,026	-	8,356,026	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/15/11	03/15/11	892,249	892,249	-	892,249	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/17/11	03/17/11	963,966	963,966	-	963,966	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/18/11	03/18/11	855,222	855,222	-	855,222	-

FLORIDA PRIME™

TRADING ACTIVITY FOR MARCH 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys (continued)					$	$	$	$
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/22/11	03/22/11	2,291,447	2,291,447	-	2,291,447	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/23/11	03/23/11	3,998,569	3,998,569	-	3,998,569	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/24/11	03/24/11	454,605	454,605	-	454,605	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/28/11	03/28/11	955,531	955,531	-	955,531	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/30/11	03/30/11	2,446,426	2,446,426	-	2,446,426	-
FEDERATED PRIME CASH OBL FUND	10/01/40	03/01/11	03/01/11	35,301	35,301	-	35,301	-
FEDERATED PRIME OBLIGATIONS FUND	10/01/40	03/01/11	03/01/11	35,549	35,549	-	35,549	-
MORGAN STANLEY TRIPARTY	03/02/11	03/01/11	03/01/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/02/11	03/01/11	03/01/11	1,755,000,000	1,755,000,000	-	1,755,000,000	-
MORGAN STANLEY TRIPARTY	03/03/11	03/02/11	03/02/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/03/11	03/02/11	03/02/11	1,620,000,000	1,620,000,000	-	1,620,000,000	-
MORGAN STANLEY TRIPARTY	03/04/11	03/03/11	03/03/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	03/04/11	03/03/11	03/03/11	1,580,000,000	1,580,000,000	-	1,580,000,000	-
MORGAN STANLEY TRIPARTY	03/07/11	03/04/11	03/04/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/07/11	03/04/11	03/04/11	1,360,000,000	1,360,000,000	-	1,360,000,000	-
MORGAN STANLEY TRIPARTY	03/08/11	03/07/11	03/07/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/08/11	03/07/11	03/07/11	1,530,000,000	1,530,000,000	-	1,530,000,000	-
MORGAN STANLEY TRIPARTY	03/09/11	03/08/11	03/08/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/09/11	03/08/11	03/08/11	1,030,000,000	1,030,000,000	-	1,030,000,000	-
MORGAN STANLEY TRIPARTY	03/10/11	03/09/11	03/09/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/10/11	03/09/11	03/09/11	830,000,000	830,000,000	-	830,000,000	-
MORGAN STANLEY TRIPARTY	03/11/11	03/10/11	03/10/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/11/11	03/10/11	03/10/11	630,000,000	630,000,000	-	630,000,000	-
MORGAN STANLEY TRIPARTY	03/14/11	03/11/11	03/11/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/14/11	03/11/11	03/11/11	758,000,000	758,000,000	-	758,000,000	-
MORGAN STANLEY TRIPARTY	03/15/11	03/14/11	03/14/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	03/15/11	03/14/11	03/14/11	771,000,000	771,000,000	-	771,000,000	-
MORGAN STANLEY TRIPARTY	03/16/11	03/15/11	03/15/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/16/11	03/15/11	03/15/11	1,080,000,000	1,080,000,000	-	1,080,000,000	-
MORGAN STANLEY TRIPARTY	03/17/11	03/16/11	03/16/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/17/11	03/16/11	03/16/11	1,208,000,000	1,208,000,000	-	1,208,000,000	-
MORGAN STANLEY TRIPARTY	03/18/11	03/17/11	03/17/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	03/18/11	03/17/11	03/17/11	1,330,000,000	1,330,000,000	-	1,330,000,000	-
MORGAN STANLEY TRIPARTY	03/21/11	03/18/11	03/18/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/21/11	03/18/11	03/18/11	1,350,000,000	1,350,000,000	-	1,350,000,000	-
MORGAN STANLEY TRIPARTY	03/22/11	03/21/11	03/21/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/22/11	03/21/11	03/21/11	1,345,000,000	1,345,000,000	-	1,345,000,000	-
MORGAN STANLEY TRIPARTY	03/23/11	03/22/11	03/22/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/23/11	03/22/11	03/22/11	1,435,000,000	1,435,000,000	-	1,435,000,000	-
MORGAN STANLEY TRIPARTY	03/24/11	03/23/11	03/23/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	03/24/11	03/23/11	03/23/11	1,009,000,000	1,009,000,000	-	1,009,000,000	-
MORGAN STANLEY TRIPARTY	03/25/11	03/24/11	03/24/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/25/11	03/24/11	03/24/11	1,257,000,000	1,257,000,000	-	1,257,000,000	-
MORGAN STANLEY TRIPARTY	03/28/11	03/25/11	03/25/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/28/11	03/25/11	03/25/11	1,328,000,000	1,328,000,000	-	1,328,000,000	-

FLORIDA PRIME™

TRADING ACTIVITY FOR MARCH 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys (continued)					$	$	$	$
MORGAN STANLEY TRIPARTY	03/29/11	03/28/11	03/28/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/29/11	03/28/11	03/28/11	1,328,000,000	1,328,000,000	-	1,328,000,000	-
MORGAN STANLEY TRIPARTY	03/30/11	03/29/11	03/29/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/30/11	03/29/11	03/29/11	1,248,000,000	1,248,000,000	-	1,248,000,000	-
MORGAN STANLEY TRIPARTY	03/31/11	03/30/11	03/30/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/31/11	03/30/11	03/30/11	1,238,000,000	1,238,000,000	-	1,238,000,000	-
MORGAN STANLEY TRIPARTY	04/01/11	03/31/11	03/31/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	04/01/11	03/31/11	03/31/11	1,173,000,000	1,173,000,000	-	1,173,000,000	-
Total Buys				**41,817,321,433**	**$ 41,816,910,200**	**$ 2,625**	**$ 41,816,912,825**	**$ -**
Maturities								
ALPINE SECURITIZATICPABS4	03/01/11	03/01/11	03/01/11	118,340,000	118,340,000	-	118,340,000	-
ALPINE SECURITIZATICPABS4	03/08/11	03/08/11	03/08/11	22,089,000	22,089,000	-	22,089,000	-
ALPINE SECURITIZATICPABS4	03/10/11	03/10/11	03/10/11	165,215,000	165,215,000	-	165,215,000	-
ALPINE SECURITIZATICPABS4	03/15/11	03/15/11	03/15/11	100,000,000	100,000,000	-	100,000,000	-
ALPINE SECURITIZATICPABS4	03/16/11	03/16/11	03/16/11	100,000,000	100,000,000	-	100,000,000	-
ALPINE SECURITIZATICPABS4	03/17/11	03/17/11	03/17/11	78,508,000	78,508,000	-	78,508,000	-
ALPINE SECURITIZATICPABS4	03/22/11	03/22/11	03/22/11	81,052,000	81,052,000	-	81,052,000	-
ALPINE SECURITIZATICPABS4	03/24/11	03/24/11	03/24/11	350,000,000	350,000,000	-	350,000,000	-
ALPINE SECURITIZATICPABS4	03/31/11	03/31/11	03/31/11	28,516,000	28,516,000	-	28,516,000	-
ATLANTIC ASSET SECUCPABS4	03/08/11	03/08/11	03/08/11	66,000,000	66,000,000	-	66,000,000	-
BNP PARIBAS SACDYAN	03/18/11	03/18/11	03/18/11	70,000,000	70,000,000	-	70,000,000	-
BNP PARIBAS SACDYAN	03/28/11	03/28/11	03/28/11	200,000,000	200,000,000	-	200,000,000	-
BANK OF NOVA SCOTIACDYAN	03/03/11	03/03/11	03/03/11	100,000,000	100,000,000	-	100,000,000	-
BANK OF TOKYO-MITSUCDYAN	03/01/11	03/01/11	03/01/11	185,000,000	185,000,000	-	185,000,000	-
BANK OF TOKYO-MITSUCDYAN	03/02/11	03/02/11	03/02/11	25,000,000	25,000,000	-	25,000,000	-
BANK OF TOKYO-MITSUCDYAN	03/08/11	03/08/11	03/08/11	25,000,000	25,000,000	-	25,000,000	-
BANK OF TOKYO-MITSUCDYAN	03/28/11	03/28/11	03/28/11	10,000,000	10,000,000	-	10,000,000	-
BANK OF AMERICA CORCP	03/07/11	03/07/11	03/07/11	90,000,000	90,000,000	-	90,000,000	-
BANK OF AMERICA CORP	03/14/11	03/14/11	03/14/11	40,300,000	40,300,000	-	40,300,000	-
CHARIOT FUNDING LLCCPABS4	03/09/11	03/09/11	03/09/11	11,263,000	11,263,000	-	11,263,000	-
CHARIOT FUNDING LLCCPABS4	03/15/11	03/15/11	03/15/11	280,751,000	280,751,000	-	280,751,000	-
CHARIOT FUNDING LLCCPABS4	03/17/11	03/17/11	03/17/11	50,000,000	50,000,000	-	50,000,000	-
CREDIT AGRICOLE NORCP	03/16/11	03/16/11	03/16/11	18,000,000	18,000,000	-	18,000,000	-
DEUTSCHE BANK AGCDYAN	03/03/11	03/03/11	03/03/11	75,000,000	75,000,000	-	75,000,000	-
DU PONT (E.I.) DE NCP4-2	03/11/11	03/11/11	03/11/11	40,000,000	40,000,000	-	40,000,000	-
FAIRWAY FINANCE CO. CPABS4	03/11/11	03/11/11	03/11/11	34,980,000	34,980,000	-	34,980,000	-
FAIRWAY FINANCE CO. CPABS5	03/16/11	03/16/11	03/16/11	17,824,000	17,824,000	-	17,824,000	-
GENERAL ELECTRIC CO	03/30/11	03/30/11	03/30/11	90,601,000	90,601,000	-	90,601,000	-
ING (U.S.) FUNDING CP	03/16/11	03/16/11	03/16/11	30,000,000	30,000,000	-	30,000,000	-
JUPITER SECURITIZATCPABS4	03/22/11	03/22/11	03/22/11	10,000,000	10,000,000	-	10,000,000	-
MARKET STREET FUNDICPABS4	03/11/11	03/11/11	03/11/11	39,820,000	39,820,000	-	39,820,000	-
SALISBURY RECEIVABLCPABS4	03/02/11	03/02/11	03/02/11	55,000,000	55,000,000	-	55,000,000	-

TRADING ACTIVITY FOR MARCH 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Maturities (continued)					$	$	$	$
SALISBURY RECEIVABLCPABS4	03/03/11	03/03/11	03/03/11	26,505,000	26,505,000	-	26,505,000	-
SALISBURY RECEIVABLCPABS4	03/04/11	03/04/11	03/04/11	35,000,000	35,000,000	-	35,000,000	-
SALISBURY RECEIVABLCPABS4	03/15/11	03/15/11	03/15/11	26,000,000	26,000,000	-	26,000,000	-
SALISBURY RECEIVABLCPABS4	03/17/11	03/17/11	03/17/11	25,000,000	25,000,000	-	25,000,000	-
SALISBURY RECEIVABLCPABS4	03/29/11	03/29/11	03/29/11	30,000,000	30,000,000	-	30,000,000	-
SHEFFIELD RECEIVABLCPABS4	03/15/11	03/15/11	03/15/11	50,000,000	50,000,000	-	50,000,000	-
SOCIETE GENERALE NOCP	03/04/11	03/04/11	03/04/11	52,000,000	52,000,000	-	52,000,000	-
SOCIETE GENERALE, PCDYAN	03/21/11	03/21/11	03/21/11	100,000,000	100,000,000	-	100,000,000	-
STRAIGHT A FUNDING GOVTAG	03/01/11	03/01/11	03/01/11	5,800,000	5,800,000	-	5,800,000	-
STRAIGHT A FUNDING GOVTAG	03/07/11	03/07/11	03/07/11	40,204,000	40,204,000	-	40,204,000	-
STRAIGHT A FUNDING GOVTAG	03/02/11	03/02/11	03/02/11	60,000,000	60,000,000	-	60,000,000	-
MORGAN STANLEY TRIPARTY	03/01/11	03/01/11	03/01/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/01/11	03/01/11	03/01/11	1,655,000,000	1,655,000,000	-	1,655,000,000	-
MORGAN STANLEY TRIPARTY	03/02/11	03/02/11	03/02/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/02/11	03/02/11	03/02/11	1,755,000,000	1,755,000,000	-	1,755,000,000	-
MORGAN STANLEY TRIPARTY	03/03/11	03/03/11	03/03/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/03/11	03/03/11	03/03/11	1,620,000,000	1,620,000,000	-	1,620,000,000	-
MORGAN STANLEY TRIPARTY	03/04/11	03/04/11	03/04/11	465,000,000	465,000,000	-	465,000,000	-
BANK OF AMERICA TRIPARTY	03/04/11	03/04/11	03/04/11	1,580,000,000	1,580,000,000	-	1,580,000,000	-
MORGAN STANLEY TRIPARTY	03/07/11	03/07/11	03/07/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/07/11	03/07/11	03/07/11	1,360,000,000	1,360,000,000	-	1,360,000,000	-
MORGAN STANLEY TRIPARTY	03/08/11	03/08/11	03/08/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/08/11	03/08/11	03/08/11	1,530,000,000	1,530,000,000	-	1,530,000,000	-
MORGAN STANLEY TRIPARTY	03/09/11	03/09/11	03/09/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/09/11	03/09/11	03/09/11	1,030,000,000	1,030,000,000	-	1,030,000,000	-
MORGAN STANLEY TRIPARTY	03/10/11	03/10/11	03/10/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/10/11	03/10/11	03/10/11	830,000,000	830,000,000	-	830,000,000	-
MORGAN STANLEY TRIPARTY	03/11/11	03/11/11	03/11/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/11/11	03/11/11	03/11/11	630,000,000	630,000,000	-	630,000,000	-
MORGAN STANLEY TRIPARTY	03/14/11	03/14/11	03/14/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/14/11	03/14/11	03/14/11	758,000,000	758,000,000	-	758,000,000	-
MORGAN STANLEY TRIPARTY	03/15/11	03/15/11	03/15/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	03/15/11	03/15/11	03/15/11	771,000,000	771,000,000	-	771,000,000	-
MORGAN STANLEY TRIPARTY	03/16/11	03/16/11	03/16/11	460,000,000	460,000,000	-	460,000,000	-
BANK OF AMERICA TRIPARTY	03/16/11	03/16/11	03/16/11	1,080,000,000	1,080,000,000	-	1,080,000,000	-
MORGAN STANLEY TRIPARTY	03/17/11	03/17/11	03/17/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/17/11	03/17/11	03/17/11	1,208,000,000	1,208,000,000	-	1,208,000,000	-
MORGAN STANLEY TRIPARTY	03/18/11	03/18/11	03/18/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	03/18/11	03/18/11	03/18/11	1,330,000,000	1,330,000,000	-	1,330,000,000	-
MORGAN STANLEY TRIPARTY	03/21/11	03/21/11	03/21/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/21/11	03/21/11	03/21/11	1,350,000,000	1,350,000,000	-	1,350,000,000	-
MORGAN STANLEY TRIPARTY	03/22/11	03/22/11	03/22/11	455,000,000	455,000,000	-	455,000,000	-
BANK OF AMERICA TRIPARTY	03/22/11	03/22/11	03/22/11	1,345,000,000	1,345,000,000	-	1,345,000,000	-
MORGAN STANLEY TRIPARTY	03/23/11	03/23/11	03/23/11	455,000,000	455,000,000	-	455,000,000	-

TRADING ACTIVITY FOR MARCH 2011 (CONTINUED)

Security Description	Maturity Date	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Maturities (continued)					$	$	$	$
BANK OF AMERICA TRIPARTY	03/23/11	03/23/11	03/23/11	1,435,000,000	1,435,000,000	-	1,435,000,000	-
MORGAN STANLEY TRIPARTY	03/24/11	03/24/11	03/24/11	451,000,000	451,000,000	-	451,000,000	-
BANK OF AMERICA TRIPARTY	03/24/11	03/24/11	03/24/11	1,009,000,000	1,009,000,000	-	1,009,000,000	-
MORGAN STANLEY TRIPARTY	03/25/11	03/25/11	03/25/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/25/11	03/25/11	03/25/11	1,257,000,000	1,257,000,000	-	1,257,000,000	-
MORGAN STANLEY TRIPARTY	03/28/11	03/28/11	03/28/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/28/11	03/28/11	03/28/11	1,328,000,000	1,328,000,000	-	1,328,000,000	-
MORGAN STANLEY TRIPARTY	03/29/11	03/29/11	03/29/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/29/11	03/29/11	03/29/11	1,328,000,000	1,328,000,000	-	1,328,000,000	-
MORGAN STANLEY TRIPARTY	03/30/11	03/30/11	03/30/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/30/11	03/30/11	03/30/11	1,248,000,000	1,248,000,000	-	1,248,000,000	-
MORGAN STANLEY TRIPARTY	03/31/11	03/31/11	03/31/11	452,000,000	452,000,000	-	452,000,000	-
BANK OF AMERICA TRIPARTY	03/31/11	03/31/11	03/31/11	1,238,000,000	1,238,000,000	-	1,238,000,000	-
Total Maturities				**42,194,768,000**	**$ 42,194,768,000**	**$ -**	**$ 42,194,768,000**	**$ -**
Sells								
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/01/11	03/01/11	36,579	36,579	-	36,579	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/01/11	03/01/11	1,105,303	1,105,303	-	1,105,303	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/01/11	03/01/11	1,005,533	1,005,533	-	1,005,533	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/03/11	03/03/11	2,594,993	2,594,993	-	2,594,993	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/07/11	03/07/11	10,444,458	10,444,458	-	10,444,458	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/11/11	03/11/11	14,775,831	14,775,831	-	14,775,831	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/11/11	03/11/11	7,164,416	7,164,416	-	7,164,416	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/14/11	03/14/11	131,333	131,333	-	131,333	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/14/11	03/14/11	12,137	12,137	-	12,137	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/14/11	03/14/11	128,004	128,004	-	128,004	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/14/11	03/14/11	17,752	17,752	-	17,752	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/14/11	03/14/11	909,124	909,124	-	909,124	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/16/11	03/16/11	2,487,216	2,487,216	-	2,487,216	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/21/11	03/21/11	1,629,494	1,629,494	-	1,629,494	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/21/11	03/21/11	1,191,611	1,191,611	-	1,191,611	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/21/11	03/21/11	145,734	145,734	-	145,734	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/21/11	03/21/11	892,249	892,249	-	892,249	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/21/11	03/21/11	963,966	963,966	-	963,966	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/25/11	03/25/11	123,953	123,953	-	123,953	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/25/11	03/25/11	855,222	855,222	-	855,222	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/25/11	03/25/11	3,998,569	3,998,569	-	3,998,569	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/29/11	03/29/11	1,977,734	1,977,734	-	1,977,734	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/31/11	03/31/11	698,321	698,321	-	698,321	-
DREYFUS GOVT CASH MGMT FUND	10/01/11	03/31/11	03/31/11	912,888	912,888	-	912,888	-
Total Sells				**54,202,419**	**$ 54,202,419**	**$ -**	**$ 54,202,419**	**$ -**

FUND B

FUND B FACTS

INVESTMENT OBJECTIVE

Fund B's primary objective is to maximize the present value of distributions from the Fund.

COMPOSITION

Fund B principally consists of Segregated Securities, which are securities originally purchased for the LGIP that (1) defaulted in the payment of principal and interest; (2) were extended; (3) were restructured or otherwise subject to workout; (4) experienced elevated market illiquidity; or (5) did not meet the criteria of the nationally recognized statistical rating organization (NRSRO) that provides Florida PRIME's AAAm rating.

DISTRIBUTIONS

Participants in Fund B will receive periodic distributions to the extent that Fund B receives proceeds deemed material by the SBA from (1) the natural maturities of securities, coupon interest collections, or collateral interest and principal paydowns; or (2) the sale of securities, collateral liquidation, or other restructure and workout activities undertaken.

ACCOUNTING

Fund B is accounted for as a fluctuating NAV pool, not a 2a-7-like money market fund. That is, accounting valuations reflect estimates of the market value of securities rather than their amortized cost.

STATUS OF INVESTMENTS

Florida East and West: Restructured from KKR and receiving principal and interest.
Florida Funding I: Restructured from Ottimo (Issuer Entity) and receiving principal and interest.
Florida Funding II: Restructured from Axon and receiving principal and interest.

COMMENTARY FROM THE PORTFOLIO MANAGER

All cash from paydowns on securities in Fund B are invested in overnight securities, repurchase agreements, overnight time deposits or commercial paper pending monthly distribution to participant accounts in Florida PRIME. This month, $4.5 million in liquid assets were transferred from Fund B to Florida PRIME, consisting of principal paydowns and income from the securities in the Fund.

The investment team continually analyzes the bonds in each portfolio, comparing estimated defaults and estimated cumulative net losses to an historical loss-timing curve. Many different factors in the domestic and global economies can affect both the securities and the underlying bonds. Some of the factors will contribute positively while others may have adverse consequences. The SBA and Federated's investment team will continue to employ prudent risk mitigation strategies in order to maximize the present value of distributions from Fund B with a primary focus on the restoration of principal.

LEGAL ISSUE

As an ongoing legal matter, the SBA asserts Lehman Brothers (which is now in liquidation) sold the SBA certain unregistered secured notes that were not exempt from registration under the Securities Act of 1933. The Lehman Trustee has not yet responded to the SBA's general creditor claim on behalf of Fund B as to whether the Lehman estate will have any assets available for recovery. The Trustee's latest reports have stated that "returns to general estate creditors will be limited at best." However, the secured notes sold by Lehman Brothers were secured by certain collateral. Fund B has been receiving and is expected to continue receiving monetary distributions of principal and interest from that underlying collateral.

The SBA will promptly disclose any future developments as they become matters of public record.

DISCLOSURE OF MATERIAL IMPACTS

There were no developments during March 2011 that had a material impact on the liquidity or operation of Fund B.

FUND B

FUND B DISTRIBUTIONS

RETURN OF FUND B PRINCIPAL

The first table below details the SBA's progress in returning principal to investors in Fund B. Through the end of March 2011, investors cumulatively received distributions from Fund B totaling over $1.66 billion or 82.7% of their original balances.

The securities remaining in Fund B are legacy items from the four issuers whose financial circumstances gave rise to the November 2007 run (as well as overnight instruments temporarily holding fund earnings). As of March 31, 2011, their remaining amortized cost was $551.0 million, or 58.1% more than remaining participant positions in Fund B. Conversely, the current estimated liquidation (market) value of these securities is pegged at $284.9 million or 81.8% of remaining participant positions.

It is important to note that due to the lack of an actively traded market for Fund B securities, their "market value" is an estimate of current liquidation value that has been determined through a collaborative process among various pricing experts and sources in the marketplace. See footnote 1 on page 21.

FUND B DISTRIBUTIONS TO PARTICIPANTS

	Distributions to Participants	Cumulative Distributions	Participant Principal	Proportion of Original Principal Returned
12/05/07	$	$	$ 2,009,451,941	0.0%
CY 2008	$ 1,421,900,000	$ 1,421,900,000	$ 587,551,941	70.8%
CY 2009	$ 89,100,000	$ 1,511,000,000	$ 498,451,941	75.2%
CY 2010	$ 135,100,000	$ 1,646,100,000	$ 363,351,941	81.9%
01/07/11	$ 4,600,000	$ 1,650,700,000	$ 358,751,941	82.1%
02/08/11	$ 5,675,000	$ 1,656,375,000	$ 353,076,941	82.4%
03/07/11	$ 4,525,000	$ 1,660,900,000	$ 348,551,941	82.7%

FUND B MONTHLY DISTRIBUTION DETAIL

March 2011 Distribution Detail Including Receipts by Source For the period 2/8/11 - 3/4/11	Fund B Participant Allocation	Fund B Expense Allocation
Beginning Balance	$ -	$ 34,948.65
Receipts:		
Florida East	$ 989,081.87	
Florida West	$ 2,017,622.84	
Florida Funding I	$ 648,408.99	
Florida Funding II	$ 888,843.09	
Overnight Investments	$ 5.26	
Total Receipts	$ 4,543,962.05	
Distributions:		
Allocation to/from Expense Reserve	$ (18,962.05)	$ 18,962.05
Expenses Paid		$ (1,536.13)
Participant Distribution	$ (4,525,000.00)	
Ending Balance	$ -	$ 52,374.57

FUND B

INVENTORY OF HOLDINGS - AS OF MARCH 31, 2011

Security Name	Type	Cpn/Dis	Rate Reset	Par	Current Yield	Amort Cost [2]	Mkt Value [1]	Unrealized Gain (Loss)
Dreyfus Government Cash Management Fund OVNMF	OVERNIGHT MUTUAL FUND	0.01		5,168,623	0.01	$ 5,168,623	$ 5,168,623	$ -
Florida East Funding LLC	VARIABLE RATE TERM NOTE	0.60	04/28/11	91,952,257	0.61	$ 91,952,257	$ 65,000,930	$ (26,951,327)
Florida Funding I LLC	VARIABLE RATE TERM NOTE	2.16	08/25/10	130,476,102	3.35	$ 130,476,102	$ 34,757,314	$ (95,718,789)
Florida Funding II LLC	VARIABLE RATE COMMERCIAL PAPER	0.25	04/25/11	119,972,837	0.25	$ 119,970,534	$ 65,213,035	$ (54,757,499)
Florida West Funding LLC	VARIABLE RATE TERM NOTE	0.60	04/28/11	203,422,552	0.61	$ 203,422,552	$ 114,786,716	$ (88,635,836)
Total Value of Investments				**550,992,371**		**$ 550,990,068**	**$ 284,926,618**	**$ (266,063,450)**

Notes:

[1] Due to the lack of an actively traded market for Fund B securities, the "market value" is an estimate of current liquidation value that has been determined through a collaborative process among various pricing experts and sources in the marketplace. Although the estimate represents an attempt to reasonably reflect the stressed market conditions that currently exist, the amount actually realized if the securities were liquidated at this time could be more or less than the estimate. Moreover, these estimates of current market value may not be predictive of the ultimate amount likely to be realized from these securities. Fund B's investment objective is to maximize the present value of distributions to participants. If, in the judgment of the portfolio manager, fair value exceeds liquidation value at points in the future, then complete or partial liquidations of securities could be deferred for an extended period of time; e.g., a seven- to nine-year horizon for complete termination or self-liquidation of Fund B.

[2] Amortized cost is calculated using a straight line method.

The securities held in Fund B result from workouts of the LGIP's original holdings from 4 issuers – Axon, KKR Atlantic, KKR Pacific and Ottimo. The purpose of Fund B is to maximize the present value of distributions to participants through a prudent workout with an ultimate goal of liquidation. As a result, the maturity dates of each holding in Fund B will be dependent on the maturity date or earlier liquidation, if prudent, of the collateral securities underlying each of these holdings and will be contingent upon future market conditions and other factors.

The portfolio manager, Federated Investment Counseling, is the source for data shown above other than market value. See note 1.

The amounts shown above are the value of investments. Income accruals, payables and uninvested cash are not included. The data is unaudited.

FUND B

COMPLIANCE AND TRADING ACTIVITY

COMPLIANCE WITH INVESTMENT POLICY - MARCH 2011

Test by Source	Pass/Fail
Fund B's Investment Policy	
Securities must be USD denominated.	Pass
Ratings requirements	
Fund B purchased exclusively first-tier securities during the reporting period.	Pass
Securities purchased that do not have short-term ratings must have a long-term rating in one of the three highest long-term rating categories.	Pass
Commercial Paper must be rated by at least one short-term NRSRO.	Pass
Maturity	
Securities purchased by Fund B, excluding Government floating rate notes/variable rate notes, did not have a maturity in excess of 397 days.	Pass
Government floating rate notes/variable rate notes purchased by Fund B did not have a maturity in excess of 762 days.	Pass
Money Market Mutual Funds	
Fund B only purchased pre-approved mutual funds during the reporting period.	Pass
Repurchase Agreements	
The minimum Repurchase Agreement Counterparty Rating is A-1.	Pass

Note: In the Trading Activity table below, the gain reflected on the sales from Florida Funding II are accounting gains. The original Axon Financial Funding LLC security was purchased at a discount and was deemed "in default" prior to the original maturity date. At the point of becoming "in default," amortization of the discount was terminated thus leaving the cost of the security less than par. Any principal payment received at par will result in recognition of a gain, calculated as Proceeds less Cost Basis of the par value being sold.

TRADING ACTIVITY - MARCH 2011

Security Description	Trade Date	Settlement Date	Par or Shares	Principal	Traded Interest	Settlement Amount	Realized Gain (Loss)
Buys							
DREYFUS GOVERNMENT CASH MANAGEMENT	03/02/11	03/02/11	4,543,962.04	$ 4,543,962.04	$ -	$ 4,543,962.04	$ -
DREYFUS GOVERNMENT CASH MANAGEMENT	03/30/11	03/30/11	5,117,559	$ 5,117,559	$ -	$ 5,117,559	$ -
Total Buys			**9,661,522**	**9,661,522**	**-**	**9,661,522**	**$ -**
Sells							
FLORIDA FUNDING I LLC	03/02/11	03/02/11	591,751	$ 591,751.11	$ -	$ 591,751.11	$ -
FLORIDA FUNDING I LLC	03/30/11	03/30/11	816,696	$ 816,696	$ -	$ 816,696	$ -
FLORIDA EAST FUNDING LLC	03/02/11	03/02/11	936,626	$ 936,626.18	$ -	$ 936,626.18	$ -
FLORIDA EAST FUNDING LLC	03/30/11	03/30/11	921,589	$ 921,589	$ -	$ 921,589	$ -
FLORIDA WEST FUNDING LLC	03/02/11	03/02/11	1,901,703	$ 1,901,703.40	$ -	$ 1,901,703.40	$ -
FLORIDA WEST FUNDING LLC	03/30/11	03/30/11	1,983,242	$ 1,983,242	$ -	$ 1,983,242	$ -
FLORIDA FUNDING II	03/02/11	03/02/11	804,197	$ 804,196.98	$ -	$ 804,196.98	$ 64.13
FLORIDA FUNDING II	03/30/11	03/30/11	1,135,429	$ 1,135,429	$ -	$ 1,135,429	$ 90.54
DREYFUS GOVERNMENT CASH MANAGEMENT	03/01/11	03/01/11	58	$ 58.33	$ -	$ 58.33	$ -
DREYFUS GOVERNMENT CASH MANAGEMENT	03/04/11	03/04/11	4,525,000	$ 4,525,000	$ -	$ 4,525,000	$ -
DREYFUS GOVERNMENT CASH MANAGEMENT	03/16/11	03/16/11	1,311	$ 1,310.97	$ -	$ 1,310.97	$ -
Total Sells			**13,617,602**	**$ 13,617,602**	**$ -**	**$ 13,617,602**	**$ 154.67**

Our Mission

The SBA is committed to providing superior investment and trust services while adhering to the highest ethical, fiduciary and professional standards.

State Board of Administration
www.SBAFLA.com

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Presented to the
State Board of Administration of Florida

March 17, 2011

Paragon Strategic Solutions Inc.

PARAGON
an Aon Benfield company

March 11, 2011

Enclosed is the Florida Hurricane Catastrophe Fund (FHCF) 2011 Ratemaking Formula Report which will be presented to the FHCF Advisory Council on March 17, 2011. The rates developed in this report assume a mitigation funding level of $10 million, an FHCF per event retention of $7.369 billion (which drops to 1/3rd of this amount on the 3rd largest and subsequent events), and an FHCF limit level of $17.000 billion.

Also included in this report are windstorm mitigation construction rating factor relativities and TICL premium adjustment factors.

Distribution and Use

The attached report was prepared for the use of the State Board of Administration of Florida for the sole purpose of developing a formula for determining the actuarially indicated premium to be paid by individual companies for the FHCF for the 2011 contract year as specified by Section 215.555, Florida Statutes. The data, assumptions, methodology and results in this report may not be appropriate for other than the intended use. We recommend that any party using this report have its own actuary review this report to ensure that the party understands the assumptions and uncertainties inherent in our estimates.

Discussion of report limitations, including scope, data sources and variability of projections, can be found in Exhibit 1, Part III of the report.

A copy of this report will be available on the web site of the FHCF.

Sincerely,

Andrew J. Rapoport

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EXHIBIT

I

Florida Hurricane Catastrophe Fund

2011 Ratemaking Formula Report
Presented to the
State Board of Administration of Florida

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Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Presented to the
State Board of Administration of Florida

Executive Summary

1. **Mandatory Rates:** We recommend a 6.28% increase in Florida Hurricane Catastrophe Fund (FHCF) mandatory rates for the 2011 Contract Year, based on coverage under Section 215.555, Florida Statutes. This increase is largely due to the change in the Cash Build-Up Factor from 10% in 2010 to 15% for the 2011 Contract Year. With no change to the Cash Build-Up Factor, rates would have been up 1.66%.

2. **Mandatory Premium Change**: FHCF premium for mandatory coverage will increase by $70 million from $1.111 billion to $1.181 billion based on the recommended rate change.

3. **Temporary Increase in Coverage Limit (TICL) Rates and Limit**: As required by statute, the rates for TICL optional coverage will increase by approximately 25% and the maximum TICL limit will decrease from $8 billion to $6 billion.

	2011 Contract Year	2010 Contract Year
Mandatory FHCF Coverage		
Industry retention[1]	$7.369 billion	$6.883 billion
Limit	$17 billion	$17 billion
Average Coverage	89.922%	89.917%
FHCF premium	$1.181 billion	$1.111 billion
Overall Rate Change	6.28%	4.43%
Due to Cash Build-Up	4.55%	4.76%
Due to annual ratemaking	1.66%	-0.32%
Rate change by Type		
Residential	6.94%	4.55%
Tenants	0.35%	-1.54%
Condominium Unit Owners	8.88%	1.61%
Mobile Home	11.87%	15.22%
Commercial Habitational	0.36%	1.61%
Proj. Payout Multiple	14.3923	14.7426
90% Retention multiple	6.2332	6.1879
Optional TICL Coverage		
Maximum limit	$6.000 billion	$8.000 billion
Maximum premium[2]	$0.568 billion	$0.603 billion
Actual premium[3]	$0.094 billion	$0.100 billion
Mandatory + TICL Coverage		
Overall Rate Change[4]	11.79%	15.04%
Exposure base[5]	$2.160 trillion	$2.160 trillion

1 Modeled Retention in 2010 was $7.142 billion.

2 Total collected premium assuming each company purchases full TICL limit.

3 Estimated premium for 2011 based on 2010 ratio of actual to maximum limit purchased.

4 Assumes each company purchases full TICL limit. Actual rate change will be smaller.

5 Modeled exposure in 2010 was $2.232 trillion.

Part I: The Ratemaking Process

Overview

We recommend a 6.28% increase in Florida Hurricane Catastrophe Fund (FHCF) mandatory rates for the 2011 Contract Year (based on Section 215.555, Florida Statutes), a $17.000 billion coverage limit, a $7.369 billion per event retention which drops to $2.456 billion for the third largest and subsequent events (1/3 of $7.369 billion), and minimum mitigation funding of $10 million.

The rates in this report are developed for the limits and retentions specified by Section 215.555, Florida Statutes, for Contract Year 2011. No adjustments have been made to reflect availability of FHCF financial capacity during and subsequent to Contract Year 2011.

We estimate that this rating formula will produce $1.181 billion in total mandatory FHCF premium compared to $1.111 billion in mandatory FHCF premium for Contract Year 2010. The increase in overall mandatory premium would be 1.66% with no change in cash build-up, and is based on projected growth in exposure of 0.00% and a 1.66% overall rate increase. When the statutorily-mandated change in the Cash Build-Up Factor from 10% in 2010 to 15% for the 2011 Contract Year is considered the rate increase is 6.28%.

FHCF coverage is comprised of two parts: the mandatory FHCF layer of $17.000 billion xs $7.369 billion, and an optional layer of coverage above the mandatory FHCF layer called Temporary Increase in Coverage Limit (TICL). Since TICL is optional, it has no overall effect on the mandatory FHCF reimbursement premium. Any insurer who selected TICL coverage will have paid an additional amount for the increased coverage.

There are two major factors affecting the FHCF overall rate and premium levels for the 2011 Contract Year:

1. Per statute, the industry retention is equal to $4.5 billion adjusted for the increase in reported exposure from 2004 through 2009. As exposures have grown 63.8% over this period, the modeled retention for 2011 is $7.369 billion.

2. Pursuant to Section 215.555, Florida Statutes, as amended in 2010, the mandatory FHCF limit is equal to $17.000 billion until there is sufficient estimated claims-paying capacity to fund $17.000 billion of loss in subsequent Contract Years. As the State Board of Administration has not made this determination, the mandatory FHCF limit for 2011 is $17.000 billion.

The above changes will vary by deductible, construction, and territory. For 2011, we applied the same methodology as used in the previous five years to develop territory relativities.

Type of Business Allocation

Section I overall rate change indications by type of business for mandatory coverage are as follows:

	Rate Change Prior to Change in Cash Build-Up	Rate Change Including Effect of Change in Cash Build-Up
Residential	2.29%	6.94%
Tenants	-4.01%	0.35%
Condominium Unit Owner	4.15%	8.88%
Mobile Home	7.00%	11.87%
Commercial Habitational	-4.00%	0.36%
Total	1.66%	6.28%

Territory Changes

The 2011 recommended territories, like the 2010 FHCF territories, are based on analysis of losses in the mandatory FHCF layer as modeled by AIR Worldwide Corporation (AIR), EQECAT (EQE), and Risk Management Solutions (RMS). The relationship between lowest rate and highest rate has stayed consistent with 2010 at approximately 1:40. As was done last year, we adjusted this ratio to accurately reflect the indicated loss costs for territory 1. Indicated territory changes were tempered so that ZIP Codes would not shift more than one territory up or down.

The 2001 change to excess loss rating recognized that losses to the FHCF are also dependent on the concentration of risks in a geographic area. The tempering applied in 2002 through 2011 smoothes the overall transition to excess territory definitions and recognizes that model results may change over time.

Premium Summary

We project premium, exposure, and retention changes as follows:

Exposure Growth (2010 to 2011)	0.00%
Retention	$7.369 Billion
Premium – 2010 (as of 10/31/10)	$1.111 Billion
Premium – 2011 (Projected)	$1.181 Billion

Use of Five Accepted Models

For 2011, we used a weighting of five models accepted by the Florida Commission on Hurricane Loss Projection Methodology as of December 1, 2010, for aggregate results. The five models were AIR, EQE, RMS, Applied Research Associates (ARA) and the Florida Public Model (FPM). Model results were compared in detail to construct an industry distribution of losses by size. For the industry aggregate basis, we used a weighted average giving 5%, 20%, 50%, 20%, and 5% weights to the models ranked from lowest to highest based on annual expected aggregate losses to the FHCF reinsurance layer, which is consistent with the weighting methodology used prior to 2002 when the FHCF had five models.

The FPM does not produce loss estimates for commercial habitational business. Estimates for FPM modeled commercial losses were based on the ratio of commercial to non-commercial losses from the other four models.

For analysis of detailed allocation to type of business, territory, construction, and deductible and for special coverage questions, we used three models—AIR, EQE, and RMS for commercial type of business—and four models—AIR, EQE, RMS and FPM—for residential, tenants, condominium unit owners and mobile home. Model results were compared in detail and one-third weight was given to each model for commercial while one-fourth weight was given to each model for all other types of business. Prior to 2009 only three (AIR, EQE and RMS) models were used for all types of business.

Summary of Changes to the 2011 Ratemaking Formula

The changes that occurred in the 2011 ratemaking formula include:

1. The interest rate assumption used to determine the investment income credit has been adjusted down to 1.5% from 2.5%.
2. The Cash Build-Up Factor has increased from 10% to 15%.
3. Maximum TICL availability has been reduced from $8 billion to $6 billion and the indicated TICL premium has been quadrupled.
4. The special loading for recovery of multiple-deductible reimbursements has been discontinued.

5. For commercial, tenants and condominium coverages, there are two new construction types: masonry with reinforced concrete roofs and superior with reinforced concrete roofs.

Details of the overall changes can be found in Exhibit II, which contains the following exhibits:

1. Summary of 2011 Rate Calculation;
2. Adjustment to Exposure Base and Summary of Rate Change;
3. Summary of Results; and
4. Historical Comparison of Exposures, Premiums, and Rates.

Temporary Increase in Coverage Limit Options (TICL)

TICL provides optional additional FHCF coverage above the mandatory FHCF layer in $1 billion increments up to $6 billion. The TICL coverage level is selected at the option of the insurance company. It responds in a fashion similar to the mandatory FHCF layer. It is simply an extension of the FHCF coverage. The TICL layer for an individual company is thus calculated in exactly the same manner as the coverage for the mandatory FHCF layer.

During its 2009 session, the Florida Legislature passed CS/CS/CS/HB 1495 (Chapter 2009-87, Laws of Florida). This act made changes to Section 215.555, Florida Statutes, which affected FHCF coverage and premium calculations for subsequent years. Per the legislation, the TICL premium is quadrupled in 2011 and the 2010 layers of $7 billion and $8 billion are eliminated. A detailed summary of TICL coverage and premium options can be found in Exhibit XVII.

Details of the Ratemaking Process

We have followed the same basic process used since 1995. Legislation enacted in 2005 (Chapter 2005-111, Laws of Florida, CS/SBN 1486) addressed retention in multiple-event seasons by creating a per event retention that drops to 1/3 for the third largest and subsequent events. This drop down coverage has again been incorporated into the 2011 rates. In 2009, we introduced new factors to adjust FHCF rates for additional construction features.

This ratemaking formula is based on the 1995 Florida legislation for the FHCF (Section 215.555, Florida Statutes), as last amended in 2010.

A. Trend

For 2011 ratemaking, we reviewed the actual exposures by coverage reported to the FHCF from 1995 to 2010. (1994 commercial exposures were not used because FHCF coverage was not limited to commercial habitational until 1995. See Exhibit III.) Based on actual reported exposures through 10/31/10, we used a trend of 0.0% for commercial habitational, residential, condominium unit owners, tenants, and mobile home coverage. Unit counts for all coverages were trended 0.0%. This is the first time we have used a 0.0% trend for FHCF ratemaking.

The Marshall & Swift construction indices for the Southeast were down 8.4% from 2009 to 2010 as of October. Countrywide indices were down 6.4%.

Since the 2005 season, we have trended tenants and condominium owners separately from residential exposures. Previously, we had trended these types of business with the residential business due to lack of credible data.

Our selection of exposure and risk count trends for 2011 was based predominantly on the three-year historical record of FHCF data. The table below displays the last several years of annual growth in exposure and risks. In making selections, the FHCF trend data was benchmarked against the indications generated from the Marshall & Swift construction indices.

Historical FHCF exposure and risk counts can be found in Exhibit III. Note that the trended exposure data in Exhibit III is based on exposure reported to the FHCF as of 10/31/2010. This data was used in the catastrophe modeling process.

Annual Growth in Exposure and Risk Counts Reported by FHCF Member Companies as of 10/31/2010

	Residential		Commercial		Tenants		Mobile Home		Condominiums	
	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count
1999-2000	9.0%	4.2%	28.9%	-8.9%			1.7%	-0.2%		
2000-2001	-4.5%	-19.4%	19.4%	39.5%			1.8%	-2.1%		
2001-2002	19.7%	1.8%	17.9%	13.2%	-23.3%	-22.2%	12.6%	-0.3%	22.8%	1.2%
2002-2003	9.0%	1.0%	8.5%	-5.4%	-16.8%	-14.5%	-0.1%	-2.3%	2.4%	-1.4%
2003-2004	13.1%	2.8%	-1.7%	-15.1%	-0.6%	-2.1%	2.7%	-2.5%	4.3%	0.6%
2004-2005	17.6%	4.3%	4.1%	-4.6%	20.3%	21.3%	3.7%	-3.3%	9.6%	2.1%
2005-2006	19.3%	5.4%	8.6%	-2.7%	78.9%	106.9%	4.8%	-4.1%	13.0%	5.4%
2006-2007	11.7%	0.7%	37.0%	36.7%	-0.3%	2.3%	-1.5%	-6.0%	4.0%	-2.3%
2007-2008	3.9%	-1.7%	5.9%	-3.6%	0.0%	4.0%	-4.1%	-6.3%	1.4%	-3.7%
2008-2009	2.4%	-0.2%	7.2%	4.2%	-1.9%	2.1%	2.2%	1.9%	5.7%	8.5%
2009-2010	0.0%	-0.8%	-0.7%	0.0%	-0.7%	5.4%	-3.1%	-3.3%	-0.6%	2.3%

B. Industry Retention (Exhibit IV)

The historical exposure for 2009 is $2,162.7 billion (as of 10/31/10), as compared to $1,320.6 billion in 2004. The law specifies (since 2004) that the FHCF industry retention changes be proportional to FHCF exposure changes from 2004. The base retention for 2005 is $4.5 billion. In 2010, with enactment of Chapter 2010-10, Laws of Florida (CS/SB 1460), the adjustment index was changed to use the growth in exposure from 2004 to two years prior to the new Contract Year. Using the overall exposure increase of 63.8% from 2004 through 2009, the projected industry retention for 2011 is $7.369 billion.

This retention is allocated to Sections I and II based on 100% coverage premium. The Section I retention is $7.369 billion and the Section II retention is $0, as there currently is no Section II exposure.

C. Industry Excess Layer (Exhibit IV)

Under Section 215.555(4)(c)1, Florida Statutes, as amended by Chapter 2010-10 (CS/SB 1460), "The contract shall also provide that the obligation of the board with respect to all contracts covering a particular Contract Year shall not exceed the actual claims-paying capacity of the fund up to a limit of $17 billion of capacity for the current Contract Year, unless the board determines that there is sufficient estimated claims-paying capacity for the current Contract Year and an additional $17 billion of capacity for subsequent Contract Years."

As no such determination regarding excess capacity has been made, the limit for the 2011 Contract Year is $17 billion.

The $17 billion represents the total capacity at selected coverage levels for loss and loss adjustment expense. Loss adjustment expense is statutorily set at 5% of losses recoverable from the FHCF. Member companies report only losses and, therefore, do not need to differentiate between defense and cost containment and adjusting and other expenses (formerly allocated and unallocated loss adjustment expenses).

The simulations produced by the modelers are only Section I losses. We first reduce the loss and loss expense limit of $17 billion by dividing by 1.05 to produce a loss only limit of $16,190,476,190. We then split this limit between Sections I and II based on trended actual premium at current selected coverage levels. We view this as the best indicator of expected losses in the layer. Based on this split, 100% of the limit is in Section I or $16,190,476,190. This value is now the Section I loss only limit. We then gross this limit up for the 2010 average coverage level of 89.922% to get the 100% loss limit of $18,005,028,407. The top end of the loss only layer is then the retention $7,369,000,000 plus this limit and the sum equals $25,374,028,407.

In summary, for Section I and II loss only modeling purposes we use the following layer:

89.922% of $18,005,028,407 xs $7,369,000,000.

For publication purposes, the Sections I and II loss and loss adjustment expense layer is

89.922% of $18,905,279,827 xs $7,369,000,000.

D. Industry Detail Exposure Data

Actual 2010 industry FHCF exposure for buildings, contents, and appurtenant structures were summarized by:

1. Type of business (residential, tenants, condominium unit owners, mobile home, commercial habitational);
2. ZIP Code;
3. Construction/Tie-Down Type; and
4. Deductible.

We used data as of 6/30/10 as reported through 10/31/10, by 172 out of 172 companies reporting FHCF Section I exposure for the 2010 year. This data was trended one year as described in Section A. Exhibit III contains trended control totals of the FHCF exposures used in the modeling process.

E. Modeling Assumption and Data Changes: Combining Five Models - AIR, EQE, RMS, ARA, & FPM

Table of Models Used to Calculate Overall Industry Losses

Model	2011	2010	2009	2008	2007	2006
AIR	X	X	X	X	X	X
EQE	X	X	X	X	X	X
RMS	X	X	X	X	X	X
ARA	X	X	X	X	X	X
FPM	X	X	X	X		

The table above lists the models that were used to calculate the overall FHCF losses by year. Only models that had been accepted by the Florida Commission on Hurricane Loss Projection Methodology as of October 1 of the prior year were used in that year's ratemaking session.

All five of the 2011 modelers produce a distribution of industry-wide losses based on trended reported exposures by type of business, deductible, construction, and ZIP Code. The AIR model produces a listing of losses for 50,000 simulated years while the FPM model losses are based on 54,000 simulated years. The ARA model produced a listing of losses for 300,000 simulated years. The other models produce a listing of losses by size with assigned annual frequencies. Since 2008, demand surge has been modeled directly by each of the accepted modelers. Adjustments to these loss distributions are described in the next section.

Exposure data for invalid ZIP Codes was provided to the modelers who then modeled it at the county level. Approximately 0.02% of total reported exposure comes from invalid ZIP Codes. These are either ZIP Codes that the U.S. Postal Service does not recognize or has decommissioned, or that are located outside of the state of Florida. The FHCF continues to produce rates for such codes for several years in order to give companies time to update their data.

Paragon used the results from each modeler to produce industry-wide gross (that is, net of policy deductibles and after application of policy limits) annual expected losses by type of business and to produce industry-wide FHCF excess losses for all coverages combined. Data from the modelers was combined by giving weights of 5%, 20%, 50%, 20%, and 5% to the model results from lowest to highest. A weighted loss distribution is included in Exhibit V.

The FHCF weighted loss curve in Exhibit V is developed solely for estimating excess hurricane losses within the mandatory FHCF layer. We do not take into consideration estimates of losses above the mandatory FHCF layer in developing the curve. Shifts in modeler weights within the FHCF loss layer may have an amplified impact on loss estimates above the mandatory FHCF layer.

Although it is not used for ratemaking purposes, beginning in 2011 we have added to Exhibit V an additional loss distribution based on uniform modeler weights (20% / 20% / 20% / 20% / 20%). Over time this curve may show greater stability for losses above the mandatory FHCF layer. As repeated in our disclaimer in Part III below, we recommend that any party using this report have its own actuary review this report to ensure that the party understands the assumptions and uncertainties inherent in our estimates.

Table of Models Used for Classifications

Model	2011	2010	2009	2008	2007	2006
AIR	X	X	X	X	X	X
EQE	X	X	X	X	X	X
RMS	X	X	X	X	X	X
FPM	X	X	X			

Four of the modelers ran our 2010 trended exposures through their models and provided more detailed outputs (i.e., losses by ZIP Code by construction and deductible codes for each type of business) that we used to update the class plan relativities. We used a straight average of the indicated loss costs for each rating cell as a basis in order to populate our class plan with rates. Details of the allocation of rates to type of business, deductible, construction, and territory are described in Part III.

Exhibit V contains tables and graphs of modeled loss severity distributions:

1. Gross Loss per Event;
2. Excess Retention Aggregate;
3. Single Event Mandatory FHCF Liabilities;
4. Mandatory FHCF Layer Aggregate;
5. Single Event Mandatory + $6B TICL Actual Liabilities; and
6. Mandatory FHCF + $6B TICL Aggregate.

F. Modeled Commercial Losses

The commercial models were not subject to review by the Florida Commission on Hurricane Loss Projection Methodology and we have found significantly more variability of results among the commercial models than in the residential models. Prior to 2000, we based overall results on the AIR model for commercial rates to maintain a greater level of stability. In 2000, the AIR model results continued to be the lowest of the four models. At that time we changed practices to include the results of the other three models. Because the FHCF provides aggregate excess coverage, each type of business (residential, tenants & inland marine, condominium unit owners, mobile home, and commercial) is affected by the level of losses from the other four coverages. In previous years, we adjusted the allocation of excess losses to type of business, so that the overall expected losses were included in the FHCF rates with a moderate increase to commercial rates.

The FPM model does not produce loss estimates for all commercial habitational business. Estimates for FPM modeled commercial losses were based on the ratio of commercial to non-commercial losses from the other four models. This adjustment increased FPM losses by 16.46%.

G. Losses in the Layer at Coverage Percent

Prior to the 1999 legislative change (Chapter 99-217, Laws of Florida, CS/CS/SB 1790), the FHCF subject losses were all losses excess of the FHCF retention. The 1999 legislation specified a first year limit of coverage of $11 billion. The 2004 legislation specified a limit of $15 billion (see Section C above). The limit for Contract Year 2011 is $17.00 billion with the 2010 passage of CS/SB 1460.

Because the size of the excess layer is dependent on the average coverage selections of all the FHCF members, we must model losses after coverage selection. We have documented that coverage percentage varies by type of business, so modeled losses need to also reflect this variation. As a result, we continue to use the method we began in 2001 in which we start with the allocation to type of business and apply the coverage percentages to the layered loss. We calculate the overall rates and premiums at the different coverage percentages at the end of the calculations.

We allocate excess losses to type of business based on their adjusted gross losses. We adjust the allocations so that no type of business has an overall rate change exceeding 10% in any one year, prior to legislated rate changes. This allocation appears in line 9 of the summary in Exhibit II. See Exhibit VI for additional details.

H. Adjustments to Modeled Losses

- **Law and Ordinance Coverage**
- **Aggregate Wind Deductible Adjustment**

- **Reconciliation of Industry and Detail Simulations for one Model**
- **FPM Adjustment to Losses to account for Commercial Losses**

All of these adjustments are similar to the adjustments made in the 2010 ratemaking formula.

We applied the industry retention to the adjusted modeled losses to estimate the FHCF excess losses. Details on the Law and Ordinance adjustments discussed here are presented in Exhibit VII.

The overall increase in modeled gross losses was 4.23%, the same as the 4.23% increase in 2010.

Law and Ordinance Coverage

Law and ordinance coverage provides extra limit for Coverage A (building) in the case where additional rebuilding costs are incurred in order to comply with local laws and ordinances. In 1996, the FHCF requested this additional limit be reported as additional exposure under Coverage A.

In 1997, we stated that we did not believe the impact of hurricanes on this coverage is the equivalent of the impact on Coverage A. Certainly, new homes built to code and homes with small partial losses would receive no benefit from the coverage. In addition, it appeared the industry generally made a very small charge for this coverage implying small expected losses.

In 1997, the FHCF eliminated special exposure reporting for Coverage A and replaced it with an adjustment to modeled losses. (The modeled losses do not recognize the impact of law and ordinance coverage.) The loading factor used in 1997 was 8.7% of ground-up, residential modeled losses. In 1998, this factor was lowered to 4.86%.

We again recommend the FHCF continue to use the 1998 factor of 4.86% of residential modeled losses. We assume most companies charge approximately 3% of premium for law and ordinance coverage. We assume approximately 45% of the losses that would generate law and ordinance losses would be FHCF hurricane losses and 25% of the base premium is FHCF premium. Then 3% x (45%)/(25%) = 5.4%. We also assume that only 90% of all residential policies will have this coverage in place at the time of a hurricane loss. Then the loading to FHCF residential modeled losses would be 5.4% x 90% = 4.86%. (In 1997, we assumed a smaller share of premium and losses were hurricane losses, producing a larger factor, and that 100% of all policies had law and ordinance coverage.)

Prior to 2006, the FHCF required that companies report additional exposure for policies that had endorsements increasing law and ordinance coverage above the standard included with the policy. Because standard law and ordinance coverage varied by company, the FHCF determined that this approach would not produce consistent results for different companies. Further, many companies had difficulty reporting these exposures to the FHCF. The additional coverage should have only minimal impact on mandatory FHCF layer losses, and therefore, did not require the reporting of exposure for this additional law and ordinance coverage, starting in 2006.

Aggregate Wind Deductible Adjustment

Under Section 627.701, Florida Statutes, residential property insurance policies issued on or after May 1, 2005 must have hurricane deductibles that apply on an annual, rather than a per-event, basis. Insurers may apply the “other perils” deductible or any amount remaining from the hurricane deductible, whichever is greater, to a loss for a second hurricane and each subsequent hurricane that year.

The loss events were adjusted to account for this change in loss exposure. Adjustment factors by type of business were developed. Exhibit VII details the derivation of these factors. Losses were developed with and without the new legislation in place and a take-up ratio was applied. The take-up ratio only impacts the commercial type of business as only these policyholders have the option of

having an annual hurricane deductible or not. The adjusted load was then weighted with the adjusted load from 2010 giving 66% weight to 2011. The selected adjustment factor is the rounded value of the weighted load after the "take-up" modification.

Reconciliation of Industry and Detail Simulations for one Hurricane Model

For one model, results at the ZIP Code level are produced using a more detailed model than what is used for the stochastic event set. In order to tie the results together between the calculation of overall premium (using modeled events) and the allocation process (using ZIP Code loss costs), we have adjusted the loss events so that they produce the same gross average annual loss by type of business as does the detailed simulation. This adjustment was also made for this model in past years.

FPM Adjustment to Losses to account for Commercial Losses

The FPM does not currently produce loss estimates for commercial habitational business. Estimates for FPM modeled commercial losses were based on the ratio of commercial to non-commercial losses from the other four models. These estimated losses were added to the FPM modeled losses for the other four Types of Business to produce estimated losses for the entire FHCF portfolio of exposures. The adjustment increased FPM modeled results by 16.46%.

I. Adjustments for Per Company Limits and Retentions

We recommend an adjustment factor of 1.596%. This factor makes two adjustments to modeled industry losses to recognize that retentions and limits apply on an individual company basis and not on an industry basis. In the first adjustment, the factor recognizes losses the FHCF will pay for individual companies on events that do not generate $7.369 billion in industry losses. (This happened in 1995 when Erin and Opal generated FHCF losses for a small number of companies, in 2004 for Hurricanes Ivan and Jean, and again in 2005 for Hurricane Dennis.) In the second adjustment, the factor recognizes that under the current legislation, individual company losses are capped by a per company limit. This reduces the payout to companies on losses in which the industry FHCF limit of $18.91 billion is not paid out. Even in a full $18.91 billion loss, a few companies would use less than their full limit (i.e., a company that writes only in the panhandle would have no losses in a Miami-Dade event).

To produce this factor in previous years, we requested a special run from a modeler. In 2003, the modeling was done by ARA. It was performed by RMS for 2000 ratemaking and EQE for 2001 ratemaking. In each year, the modeler supplied Paragon with a county and type of business split (residential, mobile home, commercial, tenants and inland marine, and condominium unit owners) for each modeled industry loss event. We then allocated each event loss to each company based on market share by county and type of business. The sum of each company's losses was then totaled and compared to an estimate of each company's retention. This method produced FHCF losses when a company had concentrated losses in the event path. FHCF losses from all companies were totaled and compared to FHCF losses based on applying industry retention to the entire loss.

In 2000, representatives from the Florida Department of Insurance recommended we not place 100% weight on the results of one model. We weighted the results of all three analyses to derive the factor. Exhibit VIII shows the summary data used for this and illustrates the range of simulated losses to the mandatory FHCF layer for different size ground up losses. The resulting factor from the ARA study is -3.72%, as compared to the EQE study factor of 1.23% and the RMS study factor of 4.62%. This year we recommend using the weighted average of the three model results of 1.596%.

J. Other Post-Model Adjustments: (5%)

There are a few coverages that may appear on some FHCF covered policies that are not explicitly modeled in the FHCF's requested simulation. These coverages include guaranteed replacement cost and inflation guard. We do not believe there is sufficient FHCF exposure from these coverages to

justify additional administrative reporting and modeling at this time, but we do believe it is appropriate to load for these coverages in the post model adjustment.

We recommend judgmentally increasing the modeled excess loss costs by 5% for all Types of Businesses to account for these coverages and other factors that are not directly included in the modeled loss results**.**

Note: Prior to 2008, these adjustments also accounted for the anticipated increase in reconstruction costs after a natural disaster. Beginning in 2008, demand surge losses are now included directly in modeled losses so we have reduced the post model adjustment factor so that it is not also included in this adjustment.

K. Investment Income Credit (-4.48%)

We recommend reducing the interest rate assumption from 2.50% to 1.50%, while keeping the return time assumption of four years. The interest rate selection was based on the returns produced in the fixed income securities market and the fact that over the last five years the FHCF's investments have averaged 2.78% with the last 12 months (ending 12/31/10) averaging 0.64%. Also, we have set the interest rate we use to discount losses paid in the first 12 months after an FHCF loss equal to the FHCF's last 12 months average investment return (0.64%).

The payout pattern used is based on 1999 Paragon surveys of several large FHCF participating insurers, but with some adjustment stemming from the 2004 hurricane experience. From the 1999 surveys, we developed a gross loss payout pattern and then applied FHCF coverage rules to determine the FHCF payout pattern.

Using the revised interest rate assumption, the payment patterns, and the return time assumption, we estimate the investment income credit at 4.48%. The investment income credit in 2010 was 7.38%. Lowering the investment income credit increases the rates 2.9%.

Exhibit IX contains several tables:

1. Discount factors by return time and investment rate;
2. Sample of discount derivation;
3. First year discount calculation;
4. FHCF rate of return history; and
5. Graph of Interest Rate Assumption.

L. Operating Expenses and Mitigation Funding

Operating expenses of $7,771,000 are based on an estimate of 2011 calendar year operating expenses provided by the State Board of Administration of Florida. This is an increase of $71,000 from the 2010 Contract Year projected expense of $7,700,000.

The estimated mitigation funding target underlying the rates is set at the minimum $10 million. This number is subject to change as the Legislature is able to appropriate up to $19,004,300 (35% of the prior year's investment income) to fund hurricane mitigation projects. Allocation of the maximum mitigation would increase rates 0.9% to 2.55% prior to the cash build-up factor and 7.21% after the cash build-up factor.

M. Multiple Deductible Reimbursement

Under Chapter 2004-480, Laws of Florida (HB 9-A), the Legislature appropriated up to $150 million from the FHCF to reimburse residential property insurance policyholders whose property was damaged by two or more hurricanes in 2004 and whose insurer applied more than one hurricane deductible. In order to maintain the actuarial adequacy of the fund, the bill called for the appropriated funds to be recouped by increasing the FHCF premiums charged over a 5-year period starting in 2006.

Exhibit X details the calculation of the $38,187 loading added to this year's premium level to recoup the balance of investment income on the loan provided by the FHCF. In total, $44.6 million was borrowed from the fund and all has now been recouped.

In the 2010 rates the FHCF recouped $9.18 million, the last of the five annual installments. The impact of ending this recovery of the multiple deductible reimbursement in FHCF rates is a rate decrease of 0.9%.

N. Pre-Event Notes Expense

In 2006 and 2007, the FHCF issued pre-event notes to increase the liquidity of the FHCF. All outstanding 2006B Notes were called for early redemption in February 2009 and will not incur any expense during the 2011 Contract Year. The projected expense for the 2011 calendar year is $37.8 million, as compared to $37.8 million in the 2010 Contract Year (no material change). This year's estimate is the sum of the projected cost estimate of $27.3 million for the 2007A Notes by the FHCF's Financial Advisor, Raymond James & Associates, plus a judgmental loading of $10.5 million for potential asset loss during the Contract Year (0.3% of $3.5 billion market value). Raymond James's cost estimate is the projected difference between the interest payments to note holders and the investment income on the note proceeds during the 2011 Contract Year (see Exhibit XI).

O. Premium Credits (Building Code Effectiveness Grading and Windstorm Mitigation Construction Credits)

In 1998, the FHCF introduced BCEG credits to recognize the impact of building codes on new construction. Within the insurance industry, there is a variety of opinions regarding the impact of BCEG standards. Some companies surveyed indicated their programs for BCEG credits are in pending filings. The FHCF offered a 10% credit on policies that receive credits from their primary insurers for new construction in communities with established BCEGs. This has enabled the FHCF to gather data that will be valuable for evaluation of the impact of BCEGs.

BCEG ratings range from 0 to 10 and are applied to communities by year. In 2000, we introduced the following three-tiered program for BCEG credits: 12% for BCEG ratings from 1-3; 8% for BCEG ratings from 4-7; and 4% for BCEG ratings from 8-9. In 2000 most of the BCEG credit exposure was at 8%. The tier structure has remained the same through 2010.

Beginning in 2009, we created additional rating classifications (windstorm mitigation credits) and we anticipate that credits for better construction will duplicate credits to be offered for BCEGs. Hence, we recommend that while both credits are calculated, only the larger credit be applied to calculate FHCF Reimbursement premium. We anticipate that as a consequence, very little BCEG credit will be offered in 2011, as the credits for better construction should be larger in almost all cases.

Over the last few years, the FHCF has been collecting data on potential new rating classifications as part of its Data Call. The rating variables for which data were requested were selected based on recommendations of the participating modeling firms and two reports published by the Florida Department of Community Affairs: *Development of Loss Relativities for Wind Resistive Features of Residential Structures* (March 2002), and *Development of Loss Relativities for Wind Resistive Features for Residential Buildings with Five or More Units* (August 2002).

In the summer of 2007, the FHCF contracted with two modeling firms (ARA and RMS) to provide additional catastrophe modeling analyses that could be used to expand the rating classifications used in FHCF rates. Additionally, the FHCF looked at what data was actually being reported as part of the Data Call (see Exhibit III). Based on which characteristics had a material impact on estimated modeled losses and were being reported, we recommend that the following rating variables be included in the ratemaking formula:

Type of Business	Year Built	Structure Opening Protection	Roof Shape
Commercial Residential	**X**	**X**	**X**
Residential	**X**	**X**	**X**
Mobile Home			
Tenants	**X**	**X**	**X**
Condominium Owners	**X**	**X**	**X**

For 2011 ratemaking, we have removed the mitigation feature roof deck attachment. The rate differential associated with roof deck attachment has proven to be quite significant, resulting in a large swing in FHCF rates depending on whether or not a risk qualifies for this mitigation attribute. Because of the magnitude of this differential, for 2011, the FHCF Data Call was amended to incorporate roof deck as a rating variable through an expansion of the construction classifications for which rates are established. In particular, the construction classifications of Masonry and Superior were expanded into four groups for the commercial, tenants, and condominium unit owners types of business:

- Masonry;
- Masonry with Reinforced Concrete Roof;
- Superior; and
- Superior with Reinforced Concrete Roof.

Thus, for 2011 the presence or absence of a reinforced concrete roof will be treated as a primary rating variable, not as a mitigation credit.

The proposed rate relativities associated with each variable are shown in Exhibit XIV. We propose that these be applied to calculate the final rate for any covered policy subject to the following:

- Year built, structure opening protection, and roof shape relativities be applied multiplicatively;
- The combined relativity for any risk be capped to be no greater than 1.2 and no less than 0.8 (this serves both as a tempering feature for this new ratemaking approach and to lessen the impact of compounding credits or surcharges for features that might be dependent on each other);
- Every risk be evaluated for its rating relativity due to the expanded set of rating classifications and its BCEG relativity (which is equal to 1 minus its BCEG credit), and that the smaller of these two relativities be used (due to the fact that there is overlap in the credits offered by each); and
- A final relativity be applied by type of business so that the indicated premium levels for each type of business are achieved.

Exhibit XII includes:

1. Calculation of 2010 premium credits/surcharges;
2. 2010 distribution of credits/surcharges; and
3. 2010 distribution of exposure and counts by rating region and type of business.

P. Section II (Excess) Adjustment

We included $0 of Section II premium, based on the fact that there was no Section II exposure reported in 2010. Section II premium covers policies that require individual rating procedures. These exposures are modeled and rated individually by company.

Q. Adjustment for Updated Exposures

In the past, we have included an adjustment for change in premiums and exposures between November of the prior year and February of the current year. This change does not affect rate changes, but should improve the accuracy of projected premium. For this year, there was no material change to FHCF exposure so this adjustment was not included.

R. Temporary Increase in Coverage Limit Options (TICL)

TICL was created under Chapter 2007-1, Laws of Florida (CS/HB 1-A) in a January 2007 special legislative session because it was determined by the Legislature that many property insurers were unable to procure sufficient levels of reinsurance or were able to purchase sufficient levels at substantially higher costs than in previous years due to temporary disruptions in the market for reinsurance. It was felt that this significant increase in cost of reinsurance was responsible for substantial premium increases and increases in the number of policies in Citizens. Up to $8 billion of TICL was available in 2010, and up to $6 billion will be available in 2011.

For the 2011 Contract Year, TICL provides optional additional FHCF coverage limit from $17.00 billion to $23.00 billion available in $1 billion increments. TICL payout multiples and premium adjustment factors have been created in Exhibit XVII. The payout multiples are multiplied by the FHCF Reimbursement premium to get the insurer TICL limit. The premium adjustment factors can be multiplied by the FHCF rates to produce the appropriate rates for the mandatory FHCF layer and the selected increased TICL limit of coverage.

We have generated rates assuming that mitigation funding would be $10 million, the limit would be $17.00 billion, the retention would be $7.369 billion, and have calculated premium adjustment factors for the various TICL options (see Exhibit XVII). The FHCF and TICL premium adjustment factors will be used to adjust rates to the appropriate level once any expenses that might be budgeted to guarantee capacity are known. Exhibit XVIII provides FHCF premium, retention and payout multiples.

Part II: Allocation of Premium

Within a type of business, premium is allocated to territory, construction, and deductible based on a set of relativities. This is the same process that has been used since the creation of the 2001 rates. In all cases, the relativities recommended for 2011 have been adjusted so that none of them has changed by more than 15%.

We begin this section by highlighting changes for 2011, and conclude with an overview of the entire allocation process.

Changes in Premium Allocation for 2011

There were several classification items with changes considered in the allocation process for 2011:

1. Type of Business;
2. FHCF Territory;
3. Construction; and
4. Deductibles.

1. Type of Business

The actuarially indicated FHCF premium is allocated first among the five types of business: commercial, residential, mobile home, tenants, and condominium unit owners. This allocation is based on the hurricane catastrophe modeling. For each modeled event, the proportion of mandatory FHCF layer losses allocated to each type of business is identical to the allocation of gross losses from that event. This process incorporates the varying weighted average coverage selection of each type of business. This approach produces indicated allocations, which are then adjusted so that no type of business has an indicated rate change of more than 10% prior to the change in the cash build-up factor from 10% to 15%. Actual allocations can be found in Exhibit VI.

2. Territorial Definitions

For 2001, the FHCF revised rating territories to incorporate information from these three hurricane models (AIR, EQE, RMS). Furthermore, territory definitions shifted from applying gross loss costs to excess layer loss costs, the latter being more indicative of what insurers might recover from the FHCF. Actual changes to territories were tempered each year since 2001, to minimize the magnitude of rate changes. For 2011, we have recalculated indicated territories for each ZIP Code using the latest data from these models. We recommend changing territories from 2010 definitions towards what is indicated for 2011, but we recommend moving a ZIP Code no more than plus or minus one region from 2010 values. We calculated revised relativities between territories, which were implemented this year.

3. Construction

Until 2004, we collected data according to the eleven constructions for commercial and residential, but grouped some of the constructions to produce rates. In 2004, the FHCF streamlined the Data Call, and collected construction information in the same groupings used to produce rates.

In 2006, the number of constructions for which rates were developed was further reduced. Specifically, for commercial, tenants, and condominium types of business, superior masonry and fire resistive constructions were combined into superior masonry. In the residential type of business masonry, superior masonry and fire resistive constructions were combined into masonry. The change was due to the following facts: the loss costs and thus rates across the construction types

were not significantly different, member companies had problems distinguishing between the mentioned construction types, and with the exception of commercial type of business, there was little exposure in the fire resistive (and residential superior masonry) category.

In 2007, Mobile Home type of business was also consolidated into three groups instead of five groups as in past years. The groups Partially Tied Down, Not Tied Down and Unknown are now combined into one group Other Than Fully Tied or Unknown. Thus, Mobile Home rates were created for only these three construction groups; Fully Tied Down Manufactured Pre-7/13/94, Fully Tied Down Manufactured After 7/13/94, and Other Than Fully Tied or Unknown.

In 2011, two new construction types were added to the FHCF Data Call for commercial, tenants, and condominium types of business: masonry with reinforced concrete roof and superior with reinforced concrete roof. The purpose of these new construction types is to replace the roof deck mitigation credit by incorporating this “mitigation” feature into an actual construction classification.

Relativities between the most common construction within a type of business and the other construction types were calculated using AIR, EQE, FPM (except commercial), and RMS ZIP Code level loss costs. The indicated relativities were selected, except that they were limited to changing from the 2010 relativities by no more than 15%.

As was done in 2002-2010, we recommend that “Unknown” construction in all types of business be charged a blended rate.

4. Deductibles

The rates proposed are for the same sets of deductibles as for 2010.

Relativities for each deductible vary by type of business. As with construction relativities, changes in deductible relativities were limited to changing no more than 15%.

General Overview of the Rate Allocation Process

Construction Classes

In 2010, FHCF data was collected for four residential, seven commercial, and four mobile home construction types. Tenants and condominium unit owners exposures were treated similarly to commercial. The mobile home codes relate to the extent of their tie downs and their compliance with Federal Housing and Urban Development building codes that went into effect in July 1994.

Beginning in 2004, rates for Mobile Home and Non-Mobile Home Default Constructions were added to the Ratemaking Report, as the FHCF Data Call now allows companies with less than $50 million of aggregate FHCF-covered exposure to report their exposure with a default construction code. The default construction code has been set to Unknown construction category.

Rating Region (Territory) Definition

To begin the process this year, we identified the 1,465 ZIP Codes for which rates would be produced. These are the currently valid U.S. Postal Service ZIP Codes in Florida, plus some recently deactivated ZIP Codes for which we continue to produce rates. We identified 917 of the ZIP Codes that had at least $30 million of residential exposure. The remaining 548 ZIP Codes were mapped to these 917 ZIP Codes by location. Most of these 548 ZIP Codes were exclusively post office boxes. They inherited their territory from the territory of the ZIP to which they were mapped. The purpose of this step was to avoid trying to assign ZIP Codes to territories if they had very little exposure. When a ZIP Code has no frame exposure, for example, the models produce a 0.00 loss cost. To avoid these problems and to increase the reliability of the modeled losses, this mapping technique was employed.

In order to define territories, residential base deductible ZIP Code level loss costs to the mandatory FHCF layer were used. The excess loss costs from three models (AIR, EQE, RMS) were averaged and then weighted by the amount of construction in the three classes: frame, masonry, and masonry veneer. Together, these constructions account for over 99% of residential exposure. The result was a weighted average loss cost for each ZIP Code.

The ZIP Codes were ranked by weighted average loss cost and partitioned into 25 territories, or rating regions. Prior to 2001, we split the ZIP Codes emphasizing where the largest gaps in loss costs were, subject to keeping a minimal number of ZIP Codes in each region. Loss costs for each rating cell were determined by averaging the losses for ZIP Codes contributing to that cell. In 2001, we set the relativities between rating regions ahead of time, and then fit the ZIP Codes to these values. This enabled a more consistent spread of values between the highest and lowest rates. In keeping with past rates, the ratio of the rates in the highest and lowest regions was set at 35:1. Subject to these guidelines, statistical methods were used to maximize the differences between regions and minimize the variation within a region. This same procedure was performed for this year's rates. Subsequently, we judgmentally adjusted the territory 1 loss cost down to better reflect actual indications for territory 1. This adjustment had the effect of changing the ratio to approximately 40:1.

We tempered the change in territory from 2010 to 2011 by limiting the territory movement to no more than one from its 2010 territory assignment.

The proposed (tempered) territories, or rating groups, are presented in Exhibit XIII. Exhibit XV now shows exposure and counts by territory. Exhibit XIX displays the proposed territories as maps.

Production of Rates

The total FHCF losses have been allocated to five types of business (Exhibit VI). Within each, construction and deductible relativities have been calculated. In this process, ZIP Code level modeled loss costs were combined using a straight average. Relativities between territories were determined in the territorial definition process.

An overall premium adjustment factor was calculated for each type of business, so that the modeled exposure, when rated using 90% coverage rates, produced the desired total premium for each type of business. In this last step, the premium required was adjusted to the 90% coverage level.

Rates for 75% and 45% coverage level were calculated as 75/90ths and 45/90ths, respectively, of the 90% coverage rates.

The proposed rates produced for the base set of deductibles are found in Exhibit XIV.

Due to the range of impact of windstorm mitigation credits on individual policies, prior years' Exhibit XV showing the comparison of prior and current year premiums on sample homes in Florida has been discontinued. Exhibit XV now shows exposure and counts by territory.

Exhibit XVI compares rate changes for Residential 2% Masonry by rating region across the state before application of windstorm mitigation credits.

The rates that are published in these exhibits are base rates. To calculate the final rate for an insured risk, one must take into consideration the relativities applicable for the three construction characteristics:

Preliminary relativity = (year built relativity) x (roof shape relativity) x (opening protection relativity)

The preliminary relativity is tempered by minimum and maximum caps.

Capped relativity = **1.2 if the preliminary relativity exceeds 1.2; or**
0.8 if the preliminary relativity is less than 0.8; or
the preliminary relativity in all other cases.

The capped relativity is then compared to the BCEG credit to produce the actual relativity used in final rate calculation.

If the BCEG credit is 0%, then the

Actual relativity = capped relativity;

however, if the BCEG credit is greater than 0%, then the

Actual relativity = the smaller of the capped relativity and (1 – BCEG credit).

A small on balance factor is applied so that the final rates will produce the indicated FHCF reimbursement premium levels by type of business.

Final rate = (Base rate) x (actual relativity) x (on balance relativity)

All rate relativities for the windstorm mitigation construction rating classifications and the on balance relativity are shown in Exhibit XIV.

Part III: Limitations

Scope

This report was prepared for the use of the State Board of Administration of Florida (SBA) for the sole purpose of developing a formula for determining the actuarially indicated premium to be paid by individual companies for the Florida Hurricane Catastrophe Fund (FHCF) for the 2011 Contract Year as specified by Section 215.555, Florida Statutes. The formula must be approved by unanimous vote of the board and the board may, at any time, revise the formula pursuant to the procedure provided in Section 215.555(5)(b), Florida Statutes.

The rates in this report are developed for the limits and retentions specified by Section 215.555, Florida Statutes, for Contract Year 2011. No adjustments have been made to reflect availability of FHCF financial capacity during and subsequent to Contract Year 2011.

Actual coverage provided by the FHCF for Contract Year 2011 is subject to modification due to legislative, judicial or regulatory actions. Except where explicitly noted, such modifications are not considered in this report.

Data Sources

In developing the 2011 FHCF ratemaking formula we have relied on the following data from various sources:

1. FHCF exposure data as of 6/30/2010 as reported by 172 FHCF companies and compiled by Paragon. This data has not yet been audited and could be subject to variability in terms of amounts and classifications of exposure data.
2. Historical FHCF exposure data from prior years, subject to audit by FHCF auditors and compiled by Paragon.
3. Projections of 2011 season hurricane losses prepared by AIR, ARA, EQE, the Florida Public Model, and RMS for use in determining overall expected industry losses. All loss projections are based on catastrophe models that have been accepted by the Florida Commission on Hurricane Loss Projection Methodology as of December 1, 2010.
4. Allocations of projected 2011 season hurricane losses prepared by AIR, EQE, the Florida Public Model, and RMS for use in developing various rating classifications.
5. Special studies of mitigation rating factors prepared by RMS and ARA.
6. Historical FHCF investment returns as reported by the SBA.
7. Industry residential construction cost trends for Florida and the United States as developed by Marshal Swift and Company.
8. Estimates of projected FHCF operating expenses by FHCF staff.
9. Estimates of net expenses for 2007A Pre Event Notes by Raymond James and Associates.

We have not audited or verified the sources of the data and information. If the underlying data or information is inaccurate or incomplete, the results of our formula report may be impacted.

Variability of Results

Ratemaking is the projection of future losses and expenses and their relationship to future exposures. The projected rates contained in the attached report represent our best professional judgment. In property catastrophe reinsurance, actual losses are likely to vary from expected losses. The degree of variation could be substantial and could be in either direction from estimates. There is also significant potential for future variability in projections of expenses and exposures.

Distribution and Use

This report was prepared for the use of the SBA for the sole purpose of developing a formula for determining the actuarially indicated premium to be paid by individual companies for the FHCF for the 2011 Contract Year as specified by Section 215.555, Florida Statutes. The data, assumptions, methodology and results in this report may not be appropriate for other than the intended use. We recommend that any party using this report have its own actuary review this report to ensure that the party understands the assumptions and uncertainties inherent in our estimates.

A copy of this report will be available on at the web site of the FHCF.

EXHIBIT

II

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Summary of Rate Calculation

Section I : Retention, Attachment and Coverage		Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Coverage Avg. % as of 10-31-10		89.935%	88.443%	89.931%	89.990%	89.887%	89.922%	(1)	
Retention	7,369,000,000							(2)	
Loss Only Limit	18,005,028,407							(3)	
Retention + Limit	25,374,028,407							(4)	(2)+(3)
Loss and LAE at Coverage Limit	17,000,000,000							(5)	(3)*total(1)*1.05
Section I		Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Gross Losses at 100% Unadjusted		2,485,540,905	17,075,264	160,159,914	158,782,998	431,245,774	3,252,804,855	(6)	
Gross Losses at 100% Adjusted*		2,620,142,886	17,092,739	160,672,911	160,012,989	432,331,596	3,390,253,121	(7)	
% Adjustment		5.42%	0.10%	0.32%	0.77%	0.25%	4.23%	(8)	(7)/(6) - 1
* Adjustment includes factors for law and ordinance coverage and annual aggregate deductibles.									
Allocation of Excess Loss to Type of Business at Coverage Level		77.500%	0.521%	4.750%	4.129%	13.099%	100.000%	(9)	[Alloc of Excess Losses] (7)
Excess Losses and LAE at Coverage		738,899,344	4,969,047	45,291,299	39,370,138	124,892,916	953,422,744	(10)	(9)*total(10)
Per Company Analysis Factors									
Retention Adjustment	9.4703%	69,976,132	470,585	4,289,231	3,728,478	11,827,759	90,292,184	(11)	(11 Factor)*(10)
Limit Adjustment	-7.8744%	-58,183,860	-391,282	-3,566,416	-3,100,161	-9,834,563	-75,076,282	(14)	(14 Factor)*(10)
Combined Retention and Limit Adjustment	1.5959%	11,792,271	79,302	722,815	628,317	1,993,196	15,215,901	(15)	(15 Factor)*(10)
Total Loss After Per Company Analysis Factors		750,691,615	5,048,349	46,014,114	39,998,456	126,886,112	968,638,645	(16)	(10)+(15)
Post Model Adjustment Factors		5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	(17)	
		37,534,581	252,417	2,300,706	1,999,923	6,344,306	48,431,932	(18)	(17)*(16)
Total Excess Loss and LAE		788,226,195	5,300,766	48,314,819	41,998,378	133,230,418	1,017,070,577	(19)	(18)+(16)
Special Adjustments									
Investment Income	-4.48%	-35,335,781	-237,631	-2,165,929	-1,882,766	-5,972,652	-45,594,759	(20)	(20 Factor)*(19)
Other Adjustments	0.00%	0	0	0	0	0	0	(21)	(21 Factor)*'(19)
Total Special Adjustment	-4.48%	-35,335,781	-237,631	-2,165,929	-1,882,766	-5,972,652	-45,594,759	(22)	(20)+(21)
Base Premium Prior to Expense Loadings and Credits		752,890,414	5,063,136	46,148,890	40,115,612	127,257,766	971,475,818	(23)	(19)+(22)
Fixed Expense Loadings									
Operating Expense	0.800%	6,022,498	40,501	369,153	320,892	1,017,956	7,771,000	(24a)	SBA Operating Expenses
Multiple Deductible Reimbursement	0.004%	29,595	199	1,814	1,577	5,002	38,187	(24b)	Multiple Deductible Reimbursement
2007A Note Expense	3.894%	29,320,691	197,180	1,797,230	1,562,269	4,955,948	37,833,318	(24c)	Debt Service Payment & Lost Investment Income
Financial Product Expenses	0.000%	0	0	0	0	0	0	(24d)	Expense for Reinsurance or Additional Pre Event Notes
Mitigation Funding	1.029%	7,749,966	52,118	475,039	412,935	1,309,943	10,000,000	(25)	Standard Level
Offset for Premium Credits and Adjustments		0	0	0	0	0	0	(26)	-((1+(33))*(1+(37))-1)*((24a+24b+24c+24d)+(25))/((1+(33))*(1+(37))
Total Fixed Expense Loadings	5.728%	43,122,750	289,997	2,643,236	2,297,672	7,288,849	55,642,505	(27)	(24a)+(24b)+(24c)+(24d)+(25)+(26)
Base Premium Prior to Credits (i.e., for FHCF Rates)		796,013,164	5,353,133	48,792,126	42,413,285	134,546,615	1,027,118,323	(28)	(23)+(27)
Premium Credits									
BCEG (%)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(31)	Given larger of BCEG or Windstorm Mitigation Credit in rates
BCEG ($)		0	0	0	0	0	0	(32)	(28)*(31)
Total Premium Credits		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(33)	(31)
2011 Section I Base Premium at Coverage Level prior to Cash Build Up		796,013,164	5,353,133	48,792,126	42,413,285	134,546,615	1,027,118,323	(34)	

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Section I: Adjustment to 10/31/2010 Exposure Base And Summary of Rate Change

			Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Adjustment for Change in Reportings 10/31/2010 to 10/31/2010										
2010 Section I Base Premium		as of 10/31/2010	855,989,763	6,134,374	51,534,754	43,601,160	154,173,669	1,111,433,721	(35)	
	(Net of Credits)	as of 10/31/2010	855,989,763	6,134,374	51,534,754	43,601,160	154,173,669	1,111,433,721	(36)	
		Change	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(37)	(36)/(35) - 1
2010 Section I Exposure		as of 10/31/2010	1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(38)	
	(All ZIP Codes)	as of 10/31/2010	1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(39)	
		Change	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(40)	(39)/(38) - 1
Exposure Trend (2010 to 2011)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(41)	
2011 Section I Exposure			1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(42)	(1+(41))*(39)
2011 Section I Actuarially Indicated Base Premium at Coverage Level			796,013,164	5,353,133	48,792,126	42,413,285	134,546,615	1,027,118,323	(43)	(34)
2011 Section I Actuarially Indicated Base Premium at Cove. Level Adj For Reporting Change			796,013,164	5,353,133	48,792,126	42,413,285	134,546,615	1,027,118,323	(43.01)	(1+(37))*(43)
Cash Build-up Factor										
2011 Adjusted Sect. I Base Premium at Coverage & 2009 Cash Build Up Level		5%	835,813,822	5,620,790	51,231,733	44,533,949	141,273,946	1,078,474,240	(43.02)	(43.01)*1.05
2011 Adjusted Sect. I Base Premium at Coverage & 2010 Cash Build Up Level		10%	875,614,481	5,888,446	53,671,339	46,654,613	148,001,276	1,129,830,156	(44)	(43.01)*1.10
2011 Adjusted Sect. I Base Premium at Coverage & 2011 Cash Build Up Level		15%	915,415,139	6,156,103	56,110,945	48,775,277	154,728,607	1,181,186,072	(45)	(43.01)*1.15

Summary of Section I , Premium, Exposure and Rate Change

			Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Base Premium (10% CB)	2010	as of 10/31/2010	855,989,763	6,134,374	51,534,754	43,601,160	154,173,669	1,111,433,721	(46)	(36)
	2011		875,614,481	5,888,446	53,671,339	46,654,613	148,001,276	1,129,830,156	(47)	(44)
	Change		2.29%	-4.01%	4.15%	7.00%	-4.00%	1.66%	(48)	((47)/(46))-1
Exposure	2010	as of 10/31/2010	1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(49)	(39)
	2011		1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(50)	(42)
	Change		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	(51)	((50)/(49))-1
Rate Change (10% CB)	2010	as of 10/31/2010	0.4721	0.3558	0.6159	1.2251	0.7315	0.5145	(52)	1000*(46)/(49)
	2011		0.4829	0.3415	0.6415	1.3109	0.7022	0.5230	(53)	1000*(47)/(50)
	Change		2.29%	-4.01%	4.15%	7.00%	-4.00%	1.66%	(54)	((52)/(53))-1
Rate at 15% CB	2011		0.5049	0.3570	0.6706	1.3705	0.7341	0.5467	(54.01)	
Rate Change Including Effect of Change in Cash Build Up			6.94%	0.35%	8.88%	11.87%	0.36%	6.28%	(55)	(('1000*(45)/(50))/(53))-1
Loaded for6B TICL		TICL Premium Adj Factor								
Base Premium	2010	1.4080	1,205,227,332	8,637,154	72,560,557	61,390,115	217,075,400	1,564,890,558	(55)	(46)*TICL Prem Adj Factor
	2011	1.4811	1,355,796,954	9,117,640	83,104,425	72,239,763	229,164,415	1,749,423,197	(56)	(47)*TICL Prem Adj Factor
	Change		12.49%	5.56%	14.53%	17.67%	5.57%	11.79%	(57)	((56)/(55))-1
Rate Change FHCF + 6B TICL Including Effect of Change in Cash Build Up & TICL Prem			12.49%	5.56%	14.53%	17.67%	5.57%	11.79%	(58)	((1+(57))/(1+(51))-1

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Summary of Results

	Retention	Limit	Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Premium										
Sect. I: Basic Cov.			915,415,139	6,156,103	56,110,945	48,775,277	154,728,607	1,181,186,072	(69)	(44)
Sect I: Extended Cov.			-	-	-	-	-	-	(70)	There is no Extended Coverage Charge for Citizens
Section I : Subtotal	7,369,000,000	17,000,000,000	915,415,139	6,156,103	56,110,945	48,775,277	154,728,607	1,181,186,072	(71)	(70)+(69)
Section II	0	0	0	0	0	0	0	0	(72)	There is no Section II exposure
Total	7,369,000,000	17,000,000,000	915,415,139	6,156,103	56,110,945	48,775,277	154,728,607	1,181,186,072	(73)	(71)+(72)
Coverage %			89.935%	88.443%	89.931%	89.990%	89.887%	89.922%	(74)	(1)
Projected Payout Multiple		14.3923								(73Limit)/(73total prem)
Retention Multiples	100%	5.6099	1,017,862,862	6,960,504	62,393,368	54,200,522	172,136,753	1,313,567,836	(75)	(73ret)/(73 tot prem)*(74tot)/100%)
	90%	6.2332	916,076,575	6,264,453	56,154,031	48,780,470	154,923,078	1,182,211,053	(76)	(73ret)/(73 tot prem)*(74tot)/90%)
	75%	7.4799	763,397,146	5,220,378	46,795,026	40,650,391	129,102,565	985,175,877	(77)	(73ret)/(73 tot prem)*(74tot)/75%)
	45%	12.4665	458,038,288	3,132,227	28,077,015	24,390,235	77,461,539	591,105,526	(78)	(73ret)/(73 tot prem)*(74tot)/45%)
Sec I Projected Exposure		2011	1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(79)	(49)
Sec I Avg Basic Rates	100%		0.5614	0.4037	0.7457	1.5229	0.8167	0.6080	(80)	1000*(69)/(79)*((100%/(74))
	90%		0.5052	0.3633	0.6711	1.3706	0.7350	0.5472	(81)	1000*(69)/(79)*((90%/(74))
	75%		0.4210	0.3028	0.5593	1.1422	0.6125	0.4560	(82)	1000*(69)/(79)*((75%/(74))
	45%		0.2526	0.1817	0.3356	0.6853	0.3675	0.2736	(83)	1000*(69)/(79)*((45%/(74))
	Average Coverage		0.5049	0.3570	0.6706	1.3705	0.7341	0.5467	(84)	1000*(69)/(79) or (52)
Overall Section I Rate Change										
	Total Premium	2010	855,989,763	6,134,374	51,534,754	43,601,160	154,173,669	1,111,433,721	(85)	(45)
		2011	915,415,139	6,156,103	56,110,945	48,775,277	154,728,607	1,181,186,072	(86)	(73)
	Total Exposure	2010	1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(87)	(48)
		2011	1,813,127,635,342	17,241,602,540	83,671,260,547	35,589,343,570	210,775,661,077	2,160,405,503,076	(88)	(49)
	Average Rate (000s)	2010	0.4721	0.3558	0.6159	1.2251	0.7315	0.5145	(89)	1000*(85)/(87)
		2011	0.5049	0.3570	0.6706	1.3705	0.7341	0.5467	(90)	1000*(86)/(88)
	Overall Rate Change		6.94%	0.35%	8.88%	11.87%	0.36%	6.28%	(91)	(90)/(89) - 1

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Section I: Historical Exposures and Premiums

		Residential	Tenants*	Condo-Owners	Res + Ten + Condos*	Mobile Home	Commercial	Total
Section I Exposures (as of 10/31/2010)								
1995		$647,611,806,441			$655,747,424,327	$27,471,321,323	$72,259,223,184	$747,342,350,948
1996		$655,747,424,327			$665,706,907,693	$26,641,265,399	$72,045,415,920	$754,434,105,646
1997		$665,706,907,693			$679,581,831,252	$27,603,802,377	$67,060,941,081	$760,371,651,151
1998		$679,581,831,252			$707,168,630,617	$28,500,346,256	$62,406,530,257	$770,488,707,765
1999		$707,168,630,617			$771,151,251,493	$29,321,225,365	$62,310,422,803	$798,800,278,785
2000		$771,151,251,493			$795,830,648,826	$29,805,027,583	$80,327,371,492	$881,283,650,568
2001		$736,388,109,947	$13,003,683,702	$46,438,855,177	$948,240,567,004	$30,336,699,432	$95,903,685,545	$922,071,033,803
2002		$881,241,349,524	$14,627,553,132	$57,021,170,515	$1,027,400,432,961	$34,158,045,008	$113,055,152,173	$1,100,103,270,352
2003		$960,713,898,611	$16,613,366,911	$58,380,744,660	$1,155,969,925,095	$34,109,501,584	$122,711,546,221	$1,192,529,057,987
2004		$1,086,813,913,240	$17,342,955,623	$60,903,265,480	$1,354,455,492,240	$35,014,550,966	$120,567,809,498	$1,320,642,494,807
2005		$1,277,758,667,804	$20,526,998,793	$66,772,130,556	$1,617,264,717,950	$36,309,216,467	$125,518,806,067	$1,526,885,819,687
2006		$1,524,026,753,020	$17,752,381,487	$75,485,583,443	$1,617,264,717,950	$38,069,099,793	$136,340,614,829	$1,791,674,432,572
2007		$1,702,266,749,488	$17,693,185,920	$78,473,134,815	$1,798,433,070,223	$37,500,069,047	$186,827,864,101	$2,022,761,003,371
2008		$1,769,207,072,950	$17,697,307,503	$79,598,848,289	$1,866,503,228,742	$35,953,884,591	$197,900,227,178	$2,100,357,340,511
2009		$1,812,274,634,656	$17,359,444,519	$84,170,014,848	$1,913,804,094,023	$36,743,626,800	$212,172,392,915	$2,162,720,113,738
2010		$1,813,127,635,342	$17,241,602,540	$83,671,260,547	$1,914,040,498,429	$35,589,343,570	$210,775,661,077	$2,160,405,503,076
2011	(Proj.)	$1,813,127,635,342	$17,241,602,540	$83,671,260,547	$1,914,040,498,429	$35,589,343,570	$210,775,661,077	$2,160,405,503,076
Section I Net Premiums (as of 10/31/2010)								
1995		$365,441,174			$365,441,174	$41,753,898	$28,160,017	$435,355,089
1996		$373,798,271			$373,798,271	$26,572,650	$20,443,819	$420,814,740
1997		$415,722,692			$415,722,692	$27,345,486	$20,349,644	$463,417,822
1998		$389,075,957			$389,075,957	$25,993,375	$18,909,380	$433,978,711
1999		$388,501,837			$388,501,837	$22,500,426	$22,411,742	$433,414,006
2000		$396,065,588			$396,065,588	$22,930,942	$21,834,966	$440,831,495
2001		$376,103,613	$6,575,411	$38,980,360	$421,659,384	$25,330,225	$31,664,198	$478,653,807
2002		$388,074,163	$6,730,102	$36,798,913	$431,603,178	$23,648,101	$43,058,901	$498,310,180
2003		$359,180,239	$5,939,197	$29,013,117	$394,132,553	$23,687,744	$49,650,430	$467,470,726
2004		$468,026,111	$7,079,597	$33,860,116	$508,965,823	$27,331,456	$64,363,563	$600,660,843
2005		$559,793,744	$9,518,027	$38,847,822	$608,159,593	$31,595,548	$80,685,907	$720,441,048
2006		$800,615,393	$8,474,598	$53,420,294	$862,510,286	$40,445,369	$124,071,230	$1,027,026,885
2007		$691,720,287	$7,983,950	$47,921,055	$747,625,293	$32,641,320	$152,456,423	$932,723,035
2008		$746,838,849	$7,069,055	$48,393,008	$802,300,912	$34,955,212	$149,973,088	$987,229,212
2009		$814,944,369	$6,458,014	$51,993,107	$873,395,490	$39,684,056	$153,378,492	$1,066,458,039
2010		$855,989,763	$6,134,374	$51,534,754	$913,658,892	$43,601,160	$154,173,669	$1,111,433,721
2011	(Proj.)	$915,415,139	$6,156,103	$56,110,945	$977,682,187	$48,775,277	$154,728,607	$1,181,186,072
Section I Average Rates (per $1000)								
1995		0.5643			0.5573	1.5199	0.3897	0.5825
1996		0.5700			0.5615	0.9974	0.2838	0.5578
1997		0.6245			0.6117	0.9906	0.3035	0.6095
1998		0.5725			0.5502	0.9120	0.3030	0.5633
1999		0.5494			0.5038	0.7674	0.3597	0.5426
2000		0.5136			0.4977	0.7694	0.2718	0.5002
2001		0.5107	0.5057	0.8394	0.4447	0.8350	0.3302	0.5191
2002		0.4404	0.4601	0.6454	0.4201	0.6923	0.3809	0.4530
2003		0.3739	0.3575	0.4970	0.3410	0.6945	0.4046	0.3920
2004		0.4306	0.4082	0.5560	0.3758	0.7806	0.5338	0.4548
2005		0.4381	0.4637	0.5818	0.3760	0.8702	0.6428	0.4718
2006		0.5253	0.4774	0.7077	0.5333	1.0624	0.9100	0.5732
2007		0.4064	0.4512	0.6107	0.4157	0.8704	0.8160	0.4611
2008		0.4221	0.3994	0.6080	0.4298	0.9722	0.7578	0.4700
2009		0.4497	0.3720	0.6177	0.4564	1.0800	0.7229	0.4931
2010		0.4721	0.3558	0.6159	0.4773	1.2251	0.7315	0.5145
2011	(Proj.)	0.5049	0.3570	0.6706	0.5108	1.3705	0.7341	0.5467

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Section I: Historical Exposures and Premiums

		Residential	Tenants*	Condo-Owners	Res + Ten + Condos*	Mobile Home	Commercial	Total
Percent Change in Rates								
1995-96		1.02%			0.76%	-34.38%	-27.19%	-4.25%
1996-97		9.55%			8.95%	-0.68%	6.94%	9.26%
1997-98		-8.32%			-10.06%	-7.93%	-0.15%	-7.58%
1998-99		-4.04%			-8.43%	-15.86%	18.70%	-3.67%
1999-00		-6.51%			-1.21%	0.26%	-24.43%	-7.81%
2000-01		-0.56%			-10.65%	8.53%	21.46%	3.78%
2001-02		-13.78%	-9.01%	-23.12%	-5.53%	-17.09%	15.36%	-12.74%
2002-03	**	-15.10%	-22.30%	-22.99%	-18.84%	0.31%	6.23%	-13.46%
2003-04		15.19%	14.19%	11.87%	10.21%	12.40%	31.94%	16.03%
2004-05		1.73%	13.59%	4.65%	0.07%	11.48%	20.41%	3.74%
2005-06		19.91%	2.95%	21.64%	41.82%	22.09%	41.57%	21.49%
2006-07		-22.65%	-5.47%	-13.71%	-22.05%	-18.07%	-10.33%	-19.56%
2007-08		3.88%	-11.48%	-0.44%	3.40%	11.69%	-7.13%	1.93%
2008-09		6.53%	-6.87%	1.60%	6.17%	11.09%	-4.61%	4.91%
2009-10		4.99%	-4.36%	-0.29%	4.60%	13.43%	1.18%	4.33%
2010-11		6.94%	0.35%	8.88%	7.01%	11.87%	0.36%	6.28%
Historical Rates as Percent of 2010 Rates								
1995		112%			109%	111%	53%	107%
1996		113%			110%	73%	39%	102%
1997		124%			120%	72%	41%	111%
1998		113%			108%	67%	41%	103%
1999		109%			99%	56%	49%	99%
2000		102%			97%	56%	37%	91%
2001		101%			87%	61%	45%	95%
2002		87%	129%	96%	82%	51%	52%	83%
2003		74%	100%	74%	67%	51%	55%	72%
2004		85%	114%	83%	74%	57%	73%	83%
2005		87%	130%	87%	74%	63%	88%	86%
2006		104%	134%	106%	104%	78%	124%	105%
2007		80%	126%	91%	81%	64%	111%	84%
2008		84%	112%	91%	84%	71%	103%	86%
2009		89%	104%	92%	89%	79%	98%	90%
2010		94%	100%	92%	93%	89%	100%	94%
2011		100%	100%	100%	100%	100%	100%	100%
Historical Rate on Line (Mandatory Coverage only)								
	Limit($B)							
1995								
1996								
1997								
1998								
1999								
2000								
2001								
2002								
2003								
2004	12.000							5.0%
2005	15.000							4.8%
2006	15.000							6.8%
2007	15.845							5.9%
2008	16.530							6.0%
2009	17.175							6.2%
2010	17.000							6.5%
2011	17.000							6.9%

*Includes Inland Marine/Stand Alone & Other Contents Type Policies for years 2002 - 2005
** 2002 rates are based on an exposure base estimated to be 6.17% higher than in preceding years, due to inclusion of additional living expense exposure.

EXHIBIT

III

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Control Totals By Type

Type	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Commercial	194,614	3.04%	$210,775,661,077	$1,083,045	9.76%
Residential	4,419,464	69.05%	$1,813,127,635,342	$410,260	83.93%
Mobile Home	453,309	7.08%	$35,589,343,570	$78,510	1.65%
Tenants	540,721	8.45%	$17,241,602,540	$31,886	0.80%
Condominium Unit Owners	792,165	12.38%	$83,671,260,547	$105,624	3.87%
Total	6,400,273	100.00%	$2,160,405,503,076	$337,549	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Commercial Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	35,597	18.29%	$21,646,930,432	$608,111	10.27%
Masonry	138,328	71.08%	$89,553,894,790	$647,403	42.49%
Masonry with Reinforced Concrete Roof	12,272	6.31%	$28,729,962,450	$2,341,099	13.63%
Superior	520	0.27%	$5,350,831,581	$10,290,061	2.54%
Superior with Reinforced Concrete Roof	3,426	1.76%	$65,212,127,594	$19,034,480	30.94%
Masonry Veneer	140	0.07%	$109,913,000	$785,093	0.05%
Unknown/Non Mobile Home Default	4,331	2.23%	$172,001,230	$39,714	0.08%
Total	194,614	100.00%	$210,775,661,077	$1,083,045	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Residential Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	836,174	18.92%	$325,254,439,280	$388,979	17.94%
Masonry	3,137,568	70.99%	$1,333,132,584,677	$424,894	73.53%
Masonry Veneer	234,510	5.31%	$106,133,856,345	$452,577	5.85%
Unknown/Non Mobile Home Default	211,212	4.78%	$48,606,755,040	$230,133	2.68%
Total	4,419,464	100.00%	$1,813,127,635,342	$410,260	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Mobile Home Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Mobile Home - Fully Tied Down, Mfg before 7/13/94	294,214	64.90%	$18,661,622,501	$63,429	52.44%
Mobile Home - Fully Tied Down, Mfg on or after 7/13/94	141,282	31.17%	$15,459,433,026	$109,423	43.44%
Mobile Home - Other Than Fully Tied Down or Unknown	17,813	3.93%	$1,468,288,043	$82,428	4.13%
Total	453,309	100.00%	$35,589,343,570	$78,510	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Tenants Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	53,424	9.88%	$2,256,294,217	$42,234	13.09%
Masonry	121,061	22.39%	$6,119,038,074	$50,545	35.49%
Masonry with Reinforced Concrete Roof	316	0.06%	$40,931,999	$129,532	0.24%
Superior	3,371	0.62%	$215,332,922	$63,878	1.25%
Superior with Reinforced Concrete Roof	452	0.08%	$49,724,153	$110,009	0.29%
Masonry Veneer	10,355	1.92%	$528,208,215	$51,010	3.06%
Unknown/Non Mobile Home Default	351,742	65.05%	$8,032,072,960	$22,835	46.59%
Total	540,721	100.00%	$17,241,602,540	$31,886	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Condominium Unit Owners Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	64,764	8.18%	$6,263,414,000	$96,711	7.49%
Masonry	537,170	67.81%	$52,244,526,832	$97,259	62.44%
Masonry with Reinforced Concrete Roof	61,766	7.80%	$8,201,179,181	$132,778	9.80%
Superior	66,281	8.37%	$7,552,428,929	$113,946	9.03%
Superior with Reinforced Concrete Roof	48,566	6.13%	$7,601,160,203	$156,512	9.08%
Masonry Veneer	8,443	1.07%	$867,217,453	$102,714	1.04%
Unknown/Non Mobile Home Default	5,175	0.65%	$941,333,949	$181,900	1.13%
Total	792,165	100.00%	$83,671,260,547	$105,624	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Commercial Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
CA ($0 to $2,500)	499	0.26%	$156,264,142	$313,155	0.07%
CB ($2,501 to $7,500)	125	0.06%	$199,936,516	$1,599,492	0.09%
CC ($7,501 to $15,000)	122	0.06%	$865,497,505	$7,094,242	0.41%
CD ($15,001 to $50,000)	178	0.09%	$875,261,889	$4,917,202	0.42%
C1 (1%)	77	0.04%	$161,213,685	$2,093,684	0.08%
C2 (2%)	2,421	1.24%	$3,513,870,201	$1,451,413	1.67%
C3 (3%)	120,246	61.79%	$124,690,854,860	$1,036,965	59.16%
C4 (4%)	168	0.09%	$5,185,578,642	$30,866,540	2.46%
C5 (5%)	69,326	35.62%	$72,500,191,248	$1,045,786	34.40%
C6 (6%)	27	0.01%	$1,395,566,826	$51,687,660	0.66%
C7 (7%)	2	0.00%	$50,000	$25,000	0.00%
C8 (8%)	1	0.00%	$29,800	$29,800	0.00%
C9 (9%)	0	0.00%	$0	$0	0.00%
C0 (10%)	1,422	0.73%	$1,231,345,763	$865,925	0.58%
Total	194,614	100.00%	$210,775,661,077	$1,083,045	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Residential Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
RM ($0)	38,434	0.87%	$6,199,620,299	$161,306	0.34%
RA ($1 to $500)	201,100	4.55%	$54,100,202,254	$269,021	2.98%
RB ($501 to $1,500)	81,746	1.85%	$19,830,498,392	$242,587	1.09%
RC ($1,501 to $2,500)	2,554	0.06%	$780,194,274	$305,479	0.04%
RD (Greater Than $2,500)	1,766	0.04%	$1,265,727,131	$716,720	0.07%
R1 (1%)	15,839	0.36%	$10,155,160,043	$641,149	0.56%
R2 (2%)	3,814,434	86.31%	$1,568,819,947,878	$411,285	86.53%
R3 (3%)	5,604	0.13%	$3,193,943,511	$569,940	0.18%
R4 (4%)	4,009	0.09%	$2,560,996,285	$638,812	0.14%
R5 (5%)	223,648	5.06%	$123,444,245,496	$551,958	6.81%
R6 (6%)	3	0.00%	$67,210,704	$0	0.00%
R7 (7%)	4	0.00%	$10,184,691	$0	0.00%
R8 (8%)	1	0.00%	$1,707,378	$0	0.00%
R9 (9%)	8	0.00%	$2,842,435	$355,304	0.00%
R0 (10% to 14%)	28,862	0.65%	$19,652,447,719	$680,911	1.08%
RZ (15% or Greater)	1,452	0.03%	$3,042,706,852	$2,095,528	0.17%
Total	4,419,464	100.00%	$1,813,127,635,342	$410,260	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Mobile Home Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
MM ($0)	693	0.15%	$7,816,704	$11,280	0.02%
MA ($1 to $250)	1,172	0.26%	$11,668,687	$9,956	0.03%
MB ($251 to $500)	198,083	43.70%	$13,726,202,077	$69,295	38.57%
MC (Greater Than $500)	7,363	1.62%	$628,102,707	$85,305	1.76%
M1 (1%)	215	0.05%	$26,802,963	$124,665	0.08%
M2 (2%)	153,715	33.91%	$14,166,685,632	$92,162	39.81%
M3 (3%)	250	0.06%	$19,194,500	$76,778	0.05%
M4 (4%)	32	0.01%	$2,002,580	$62,581	0.01%
M5 (5%)	79,413	17.52%	$6,223,385,099	$78,367	17.49%
M6 (6%)	0	0.00%	$0	$0	0.00%
M7 (7%)	0	0.00%	$0	$0	0.00%
M8 (8%)	0	0.00%	$0	$0	0.00%
M9 (9%)	0	0.00%	$0	$0	0.00%
M0 (10% or Greater)	12,373	2.73%	$777,482,621	$62,837	2.18%
Total	453,309	100.00%	$35,589,343,570	$78,510	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Tenants Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
RM ($0)	202,308	37.41%	$5,824,272,081	$28,789	33.78%
RA ($1 to $500)	272,743	50.44%	$8,217,172,121	$30,128	47.66%
RB ($501 to $1,500)	26,968	4.99%	$838,409,440	$31,089	4.86%
RC ($1,501 to $2,500)	484	0.09%	$22,178,850	$45,824	0.13%
RD (Greater Than $2,500)	315	0.06%	$26,169,797	$83,079	0.15%
R1 (1%)	42	0.01%	$9,341,977	$222,428	0.05%
R2 (2%)	35,796	6.62%	$2,192,598,901	$61,253	12.72%
R3 (3%)	9	0.00%	$468,731	$52,081	0.00%
R4 (4%)	1	0.00%	$33,000	$33,000	0.00%
R5 (5%)	1,349	0.25%	$66,389,280	$49,214	0.39%
R6 (6%)	0	0.00%	$0	$0	0.00%
R7 (7%)	0	0.00%	$0	$0	0.00%
R8 (8%)	0	0.00%	$0	$0	0.00%
R9 (9%)	0	0.00%	$0	$0	0.00%
R0 (10% to 14%)	644	0.12%	$21,933,602	$34,058	0.13%
RZ (15% or Greater)	62	0.01%	$22,634,760	$365,077	0.13%
Total	540,721	100.00%	$17,241,602,540	$31,886	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Condominium Unit Owners Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
RM ($0)	6,239	0.79%	$820,462,350	$131,505	0.98%
RA ($1 to $500)	255,539	32.26%	$18,617,021,887	$72,854	22.25%
RB ($501 to $1,500)	34,398	4.34%	$3,967,433,016	$115,339	4.74%
RC ($1,501 to $2,500)	4,133	0.52%	$590,814,745	$142,951	0.71%
RD (Greater Than $2,500)	711	0.09%	$142,336,380	$200,192	0.17%
R1 (1%)	155	0.02%	$72,305,257	$466,486	0.09%
'R2 (2%)	464,739	58.67%	$54,637,866,301	$117,567	65.30%
'R3 (3%)	551	0.07%	$117,136,935	$212,590	0.14%
R4 (4%)	212	0.03%	$44,085,479	$207,950	0.05%
R5 (5%)	19,716	2.49%	$3,348,145,021	$169,819	4.00%
R6 (6%)	0	0.00%	$0	$0	0.00%
R7 (7%)	0	0.00%	$0	$0	0.00%
R8 (8%)	0	0.00%	$0	$0	0.00%
R9 (9%)	0	0.00%	$0	$0	0.00%
R0 (10% to 14%)	4,290	0.54%	$551,394,146	$128,530	0.66%
RZ (15% or Greater)	1,482	0.19%	$762,259,030	$514,345	0.91%
Total	792,165	100.00%	$83,671,260,547	$105,624	100.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 Reported Exposures as of 10/31/10 (Trended to 6/30/11)

Trended Exposures and Risks from Invalid ZIP Codes

	Invalid ZIP Code Data			Valid Zip Code Data		
Type	**Units**	**Exposure**	**Ave. Size Risk**	**Units**	**Exposure**	**Ave. Size Risk**
Commercial	128	$145,060,300	$1,133,284	194,486	210,630,600,777	$1,083,012
Residential	555	$166,425,589	$299,866	4,418,909	1,812,961,209,753	$410,273
Mobile Home	305	$16,193,260	$53,093	453,004	35,573,150,310	$78,527
Tenants	92	$2,726,966	$29,641	540,629	17,238,875,574	$31,887
Condo Owners	60	$6,968,033	$116,134	792,105	83,664,292,514	$105,623
Total	1,140	$337,374,148	$295,942	6,399,133	$2,160,068,128,928	$337,556

	All Data			% from Invalid ZIP Codes	
Type	**Units**	**Exposure**	**Ave. Size Risk**	**Units**	**Exposure**
Commercial	194,614	$210,775,661,077	$1,083,045	0.07%	0.07%
Residential	4,419,464	$1,813,127,635,342	$410,260	0.01%	0.01%
Mobile Home	453,309	$35,589,343,570	$78,510	0.07%	0.05%
Tenants/Other	540,721	$17,241,602,540	$31,886	0.02%	0.02%
Condo Owners	792,165	$83,671,260,547	$105,624	0.01%	0.01%
Total	6,400,273	$2,160,405,503,076	$337,549	0.02%	0.02%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Exposures, Unit Counts and Averages
As of 10/31/10

Exposures ($)

	Commercial	Residential*	Mobile Home	Stand Alone I.M.**	Total
1994	250,798,066,574	573,595,663,128	27,708,002,887	N/A	852,101,732,589
1995	72,259,223,184	647,611,806,441	27,471,321,323	N/A	747,342,350,948
1996	72,045,415,920	655,747,424,327	26,641,265,399	N/A	754,434,105,646
1997	67,060,941,081	665,706,907,693	27,603,802,377	N/A	760,371,651,151
1998	62,406,306,257	679,581,831,252	28,500,346,256	N/A	770,488,483,765
1999	62,310,422,803	707,168,630,617	29,321,225,365	N/A	798,800,278,785
2000	80,327,371,492	771,151,251,493	29,805,027,583	N/A	881,283,650,568
2001	95,903,685,545	795,830,648,826	30,336,699,432	N/A	922,071,033,803
2002	113,055,152,173	948,240,567,004	34,158,045,008	4,649,506,167	1,100,103,270,352
2003	122,711,546,221	1,027,400,432,961	34,109,501,584	8,307,577,221	1,192,529,057,987
2004	120,567,809,498	1,155,969,925,095	35,014,550,966	9,090,209,248	1,320,642,494,807
2005	125,518,806,067	1,354,455,492,240	36,309,216,467	10,602,304,913	1,526,885,819,687
2006	136,340,614,829	1,617,264,717,950	38,069,099,793	N/A	1,791,674,432,572
2007	186,827,864,101	1,798,433,070,223	37,500,069,047	N/A	2,022,761,003,371
2008	197,900,227,178	1,866,503,228,742	35,953,884,591	N/A	2,100,357,340,511
2009	212,172,392,915	1,913,804,094,023	36,743,626,800	N/A	2,162,720,113,738
2010	210,775,661,077	1,914,040,498,429	35,589,343,570	N/A	2,160,405,503,076

Annual Change (%)**
Exposures

	Commercial	Residential*	Mobile Home	Stand Alone I.M.**	Total
1994-1995	NA	12.9	(0.9)	N/A	N/A
1995-1996	(0.3)	1.3	(3.0)	N/A	0.9
1996-1997	(6.9)	1.5	3.6	N/A	0.8
1997-1998	(6.9)	2.1	3.2	N/A	1.3
1998-1999	(0.2)	4.1	2.9	N/A	3.7
1999-2000	28.9	9.0	1.7	N/A	10.3
2000-2001	19.4	3.2	1.8	N/A	4.6
2001-2002	17.9	19.2	12.6	N/A	19.3
2002-2003	8.5	8.3	(0.1)	78.7	8.4
2003-2004	(1.7)	12.5	2.7	9.4	10.7
2004-2005	4.1	17.2	3.7	16.6	15.6
2005-2006	8.6	19.4	4.8	N/A	17.3
2006-2007	37.0	11.2	(1.5)	N/A	12.9
2007-2008	5.9	3.8	(4.1)	N/A	3.8
2008-2009	7.2	2.5	2.2	N/A	3.0
2009-2010	(0.7)	0.0	(3.1)	N/A	(0.1)
Avg. 95-10	8.1	7.7	1.8	N/A	7.5

Unit Counts

	Commercial	Residential*	Mobile Home	Stand Alone I.M.**	Total
1994	667,009	4,523,478	630,092	N/A	5,820,579
1995	217,433	4,662,527	629,593	N/A	5,509,553
1996	232,810	4,589,144	590,981	N/A	5,412,935
1997	199,267	4,722,716	601,167	N/A	5,523,150
1998	171,866	4,695,966	598,446	N/A	5,466,278
1999	132,195	4,627,958	607,162	N/A	5,367,315
2000	120,422	4,820,714	606,046	N/A	5,547,182
2001	167,961	4,877,216	593,148	N/A	5,638,325
2002	190,197	4,889,766	591,094	174,492	5,845,549
2003	179,954	4,885,715	577,547	348,037	5,991,253
2004	152,720	4,998,614	562,979	327,482	6,041,795
2005	145,657	5,229,215	544,433	336,976	6,256,281
2006	141,782	5,742,372	522,009	N/A	6,406,163
2007	193,852	5,768,968	490,926	N/A	6,453,746
2008	186,851	5,682,418	459,855	N/A	6,329,124
2009	194,697	5,744,577	468,600	N/A	6,407,874
2010	194,614	5,752,350	453,309	N/A	6,400,273

Unit Counts

	Commercial	Residential*	Mobile Home	Stand Alone I.M.**	Total
1994-1995	NA	3.1	(0.1)	N/A	N/A
1995-1996	7.1	(1.6)	(6.1)	N/A	(1.8)
1996-1997	(14.4)	2.9	1.7	N/A	2.0
1997-1998	(13.8)	(0.6)	(0.5)	N/A	(1.0)
1998-1999	(23.1)	(1.4)	1.5	N/A	(1.8)
1999-2000	(8.9)	4.2	(0.2)	N/A	3.4
2000-2001	39.5	1.2	(2.1)	N/A	1.6
2001-2002	13.2	0.3	(0.3)	N/A	3.7
2002-2003	(5.4)	(0.1)	(2.3)	99.5	2.5
2003-2004	(15.1)	2.3	(2.5)	(5.9)	0.8
2004-2005	(4.6)	4.6	(3.3)	2.9	3.6
2005-2006	(2.7)	9.8	(4.1)	N/A	2.4
2006-2007	36.7	0.5	(6.0)	N/A	0.7
2007-2008	(3.6)	(1.5)	(6.3)	N/A	(1.9)
2008-2009	4.2	1.1	1.9	N/A	1.2
2009-2010	(0.0)	0.1	(3.3)	N/A	(0.1)
Avg. 95-10	0.6	1.5	(2.1)	N/A	1.0

Averages ($)

	Commercial	Residential*	Mobile Home	Stand Alone I.M.**	Total
1994	376,004	126,804	43,975	N/A	146,395
1995	332,329	138,897	43,633	N/A	135,645
1996	309,460	142,891	45,080	N/A	139,376
1997	336,538	140,958	45,917	N/A	137,670
1998	363,110	144,716	47,624	N/A	140,953
1999	471,352	152,804	48,292	N/A	148,827
2000	667,049	159,966	49,179	N/A	158,871
2001	570,988	163,173	51,145	N/A	163,536
2002	594,411	193,924	57,788	26,646	188,195
2003	681,905	210,287	59,059	23,870	199,045
2004	789,470	231,258	62,195	27,758	218,584
2005	861,742	259,017	66,692	31,463	244,056
2006	961,621	281,637	72,928	N/A	279,680
2007	963,765	311,743	76,386	N/A	313,424
2008	1,059,134	328,470	78,185	N/A	331,856
2009	1,089,757	333,150	78,411	N/A	337,510
2010	1,083,045	332,741	78,510	N/A	337,549

Averages

	Commercial	Residential*	Mobile Home	Stand Alone I.M.**	Total
1994-1995	NA	9.5	(0.8)	N/A	N/A
1995-1996	(6.9)	2.9	3.3	N/A	2.8
1996-1997	8.8	(1.4)	1.9	N/A	(1.2)
1997-1998	7.9	2.7	3.7	N/A	2.4
1998-1999	29.8	5.6	1.4	N/A	5.6
1999-2000	41.5	4.7	1.8	N/A	6.7
2000-2001	(14.4)	2.0	4.0	N/A	2.9
2001-2002	4.1	18.8	13.0	N/A	15.1
2002-2003	14.7	8.4	2.2	(10.4)	5.8
2003-2004	15.8	10.0	5.3	16.3	9.8
2004-2005	9.2	12.0	7.2	13.3	11.7
2005-2006	11.6	8.7	9.4	N/A	14.6
2006-2007	0.2	10.7	4.7	N/A	12.1
2007-2008	9.9	5.4	2.4	N/A	5.9
2008-2009	2.9	1.4	0.3	N/A	1.7
2009-2010	(0.6)	(0.1)	0.1	N/A	0.0
Avg. 95-10	9.0	6.1	4.0	N/A	6.4

* Includes Residential, Tenants, and Condominium Unit Owner policies.
**2002 was the first year Stand Alone Inland Marine data was reported. Stand Alone Inland Marine was defined as inland marine policies not associated with the policy that covers the main building/structure
In 2003, it was referred to as "Stand Alone/Contents Type Policies" and also included scheduled personal property written under attachments, endorsements, and riders.
In 2004, it was referred to as "Other Contents Policies or Endorsements."
In 2006, it was removed.

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Commercial Totals By Mitigation Features

Mitigation Feature	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
YEAR BUILT					
Unknown or Mobile Home	1,107	0.57%	$1,324,691,390	$1,196,650	0.63%
1994 or Earlier	151,329	77.76%	$137,566,657,285	$909,057	65.27%
1995-2001	17,636	9.06%	$23,206,806,034	$1,315,877	11.01%
2002 or Later	24,542	12.61%	$48,677,506,368	$1,983,437	23.09%
TOTAL	194,614	100.00%	$210,775,661,077	$5,405,020	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	23,548	12.10%	$45,787,261,549	$1,944,423	21.72%
Does Not Meet FL Building Code or is Unknown	171,066	87.90%	$164,988,399,528	$964,472	78.28%
TOTAL	194,614	100.00%	$210,775,661,077	$2,908,895	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	178,123	91.53%	$159,282,434,057	$894,227	75.57%
Basic Shutters	2,851	1.46%	$2,729,014,947	$957,213	1.29%
Hurricane or Engineered Shutters or FBC-Equivalent	13,640	7.01%	$48,764,212,073	$3,575,089	23.14%
TOTAL	194,614	100.00%	$210,775,661,077	$5,426,529	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	38,903	19.99%	$29,969,970,966	$770,377	14.22%
Gable, Other, or Unknown	155,711	80.01%	$180,805,690,111	$1,161,162	85.78%
TOTAL	194,614	100.00%	$210,775,661,077	$1,931,539	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	96,977	49.83%	$87,265,142,782	$899,854	41.40%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	97,637	50.17%	$123,510,518,295	$1,264,997	58.60%
TOTAL	194,614	100.00%	$210,775,661,077	$2,164,851	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	15,852	8.15%	$94,342,592,624	$5,951,463	44.76%
Other or Unknown	178,762	91.85%	$116,433,068,453	$651,330	55.24%
TOTAL	194,614	100.00%	$210,775,661,077	$6,602,793	100.00%

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Residential Totals By Mitigation Features

Mitigation Feature	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
YEAR BUILT					
Unknown or Mobile Home	132,238	2.99%	$31,240,754,384	$236,246	1.72%
1994 or Earlier	2,669,790	60.41%	$966,951,040,569	$362,182	53.33%
1995-2001	747,808	16.92%	$355,534,709,424	$475,436	19.61%
2002 or Later	869,655	19.68%	$459,408,976,539	$528,266	25.34%
TOTAL	4,419,491	100.00%	$1,813,135,480,916	$1,602,130	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	882,630	19.97%	$460,566,395,668	$521,811	25.40%
Does Not Meet FL Building Code or is Unknown	3,536,861	80.03%	$1,352,569,085,248	$382,421	74.60%
TOTAL	4,419,491	100.00%	$1,813,135,480,916	$904,232	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	3,705,627	83.85%	$1,410,461,699,514	$380,627	77.79%
Basic Shutters	168,287	3.81%	$71,889,490,896	$427,184	3.96%
Hurricane or Engineered Shutters or FBC-Equivalent	545,577	12.34%	$330,784,290,506	$606,302	18.24%
TOTAL	4,419,491	100.00%	$1,813,135,480,916	$1,414,113	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	1,115,378	25.24%	$599,352,051,225	$537,353	33.06%
Gable, Other, or Unknown	3,304,113	74.76%	$1,213,783,429,691	$367,355	66.94%
TOTAL	4,419,491	100.00%	$1,813,135,480,916	$904,709	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	1,131,602	25.60%	$555,360,251,254	$490,773	30.63%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	3,287,889	74.40%	$1,257,775,229,662	$382,548	69.37%
TOTAL	4,419,491	100.00%	$1,813,135,480,916	$873,321	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	9,125	0.21%	$5,847,665,245	$640,840	0.32%
Other or Unknown	4,410,366	99.79%	$1,807,287,815,671	$409,782	99.68%
TOTAL	4,419,491	100.00%	$1,813,135,480,916	$1,050,622	100.00%

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Mobile Home Totals By Mitigation Features

Mitigation Feature	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
YEAR BUILT					
Unknown or Mobile Home	453,309	100.00%	$35,589,343,570	$78,510	100.00%
1994 or Earlier	0	0.00%	$0	$0	0.00%
1995-2001	0	0.00%	$0	$0	0.00%
2002 or Later	0	0.00%	$0	$0	0.00%
TOTAL	453,309	100.00%	$35,589,343,570	$78,510	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	14,002	3.09%	$1,843,233,664	$131,641	5.18%
Does Not Meet FL Building Code or is Unknown	439,307	96.91%	$33,746,109,906	$76,817	94.82%
TOTAL	453,309	100.00%	$35,589,343,570	$208,457	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	453,308	100.00%	$35,589,236,770	$78,510	100.00%
Basic Shutters	0	0.00%	$0	$0	0.00%
Hurricane or Engineered Shutters or FBC-Equivalent	1	0.00%	$106,800	$106,800	0.00%
TOTAL	453,309	100.00%	$35,589,343,570	$185,310	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	10,007	2.21%	$842,823,265	$84,223	2.37%
Gable, Other, or Unknown	443,302	97.79%	$34,746,520,305	$78,381	97.63%
TOTAL	453,309	100.00%	$35,589,343,570	$162,605	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	0	0.00%	$0	$0	0.00%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	453,309	100.00%	$35,589,343,570	$78,510	100.00%
TOTAL	453,309	100.00%	$35,589,343,570	$78,510	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	0	0.00%	$0	$0	0.00%
Other or Unknown	453,309	100.00%	$35,589,343,570	$78,510	100.00%
TOTAL	453,309	100.00%	$35,589,343,570	$78,510	100.00%

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Tenants Totals By Mitigation Features

Mitigation Feature	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
YEAR BUILT					
Unknown or Mobile Home	309,791	57.29%	$5,851,808,605	$18,890	33.94%
1994 or Earlier	110,216	20.38%	$5,740,397,163	$52,083	33.29%
1995-2001	75,913	14.04%	$3,113,861,948	$41,019	18.06%
2002 or Later	44,801	8.29%	$2,535,534,824	$56,595	14.71%
TOTAL	540,721	100.00%	$17,241,602,540	$168,587	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	50,913	9.42%	$2,512,706,874	$49,353	14.57%
Does Not Meet FL Building Code or is Unknown	489,808	90.58%	$14,728,895,666	$30,071	85.43%
TOTAL	540,721	100.00%	$17,241,602,540	$79,424	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	533,805	98.72%	$16,141,773,857	$30,239	93.62%
Basic Shutters	1,629	0.30%	$106,726,274	$65,516	0.62%
Hurricane or Engineered Shutters or FBC-Equivalent	5,287	0.98%	$993,102,409	$187,839	5.76%
TOTAL	540,721	100.00%	$17,241,602,540	$283,594	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	16,815	3.11%	$1,309,746,200	$77,892	7.60%
Gable, Other, or Unknown	523,906	96.89%	$15,931,856,340	$30,410	92.40%
TOTAL	540,721	100.00%	$17,241,602,540	$108,301	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	11,419	2.11%	$1,010,577,449	$88,500	5.86%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	529,302	97.89%	$16,231,025,091	$30,665	94.14%
TOTAL	540,721	100.00%	$17,241,602,540	$119,165	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	811	0.15%	$97,298,217	$119,973	0.56%
Other or Unknown	539,910	99.85%	$17,144,304,323	$31,754	99.44%
TOTAL	540,721	100.00%	$17,241,602,540	$151,727	100.00%

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Condominium Unit Owners Totals By Mitigation Features

Mitigation Feature	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
YEAR BUILT					
Unknown or Mobile Home	12,237	1.54%	$1,177,130,971	$96,194	1.41%
1994 or Earlier	550,788	69.53%	$50,959,227,903	$92,521	60.90%
1995-2001	107,104	13.52%	$13,840,274,096	$129,223	16.54%
2002 or Later	122,037	15.41%	$17,694,698,577	$144,995	21.15%
TOTAL	792,166	100.00%	$83,671,331,547	$462,932	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	124,303	15.69%	$17,467,214,624	$140,521	20.88%
Does Not Meet FL Building Code or is Unknown	667,863	84.31%	$66,204,116,923	$99,128	79.12%
TOTAL	792,166	100.00%	$83,671,331,547	$239,650	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	693,126	87.50%	$63,933,732,041	$92,240	76.41%
Basic Shutters	15,807	2.00%	$2,185,582,743	$138,267	2.61%
Hurricane or Engineered Shutters or FBC-Equivalent	83,233	10.51%	$17,552,016,763	$210,878	20.98%
TOTAL	792,166	100.00%	$83,671,331,547	$441,385	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	73,606	9.29%	$9,551,892,096	$129,771	11.42%
Gable, Other, or Unknown	718,560	90.71%	$74,119,439,451	$103,150	88.58%
TOTAL	792,166	100.00%	$83,671,331,547	$232,921	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	210,553	26.58%	$22,739,831,733	$108,001	27.18%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	581,613	73.42%	$60,931,499,814	$104,763	72.82%
TOTAL	792,166	100.00%	$83,671,331,547	$212,763	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	111,004	14.01%	$15,936,067,468	$143,563	19.05%
Other or Unknown	681,162	85.99%	$67,735,264,079	$99,441	80.95%
TOTAL	792,166	100.00%	$83,671,331,547	$243,004	100.00%

EXHIBIT

IV

Florida Hurricane Catastrophe Fund
2011 Coverage Multiple Calculation
Using 6/30/2010 FHCF Premium and Exposure Data as of 10/31/2010

Type of Business	Coverage Option	Total Insured Risks	Total Exposure	Gross FHCF Premium	Net FHCF Premium	Net FHCF Prem at 100%
Section I						
1	45%	336	783,915,246	184,514	193,773	430,607
1	75%	0	0	0	0	0
1	90%	194,278	209,991,745,831	152,360,033	153,979,896	171,088,773
2	45%	15,454	5,323,947,858	590,225	618,499	1,374,441
2	75%	0	0	0	0	0
2	90%	4,404,010	1,807,803,687,484	851,569,629	855,371,265	950,412,516
3	45%	291	14,878,931	4,641	4,641	10,314
3	75%	0	0	0	0	0
3	90%	453,018	35,574,464,639	43,596,519	43,596,519	48,440,576
4	45%	69,207	605,051,244	99,975	107,968	239,929
4	75%	0	0	0	0	0
4	90%	471,514	16,636,551,296	6,076,267	6,026,406	6,696,007
6	45%	1,852	153,224,134	36,142	39,572	87,937
6	75%	0	0	0	0	0
6	90%	790,313	83,518,036,413	52,212,033	51,495,182	57,216,869
Section II						
1	45%		0	0	0	0
1	75%		0	0	0	0
1	90%		0	0	0	0
Section I Totals						
1	xx	194,614	210,775,661,077	152,544,548	154,173,669	171,519,381
2	xx	4,419,464	1,813,127,635,342	852,159,853	855,989,763	951,786,958
3	xx	453,309	35,589,343,570	43,601,160	43,601,160	48,450,890
4	xx	540,721	17,241,602,540	6,176,242	6,134,374	6,935,936
6	xx	792,165	83,671,260,547	52,248,175	51,534,754	57,304,806
xx	45%	87,140	6,881,017,413	915,496	964,453	2,143,228
xx	75%	0	0	0	0	0
xx	90%	6,313,133	2,153,524,485,663	1,105,814,481	1,110,469,268	1,233,854,742
Section I Total		6,400,273	2,160,405,503,076	1,106,729,978	1,111,433,721	1,235,997,971
Section II Total*		0	0	0	0	0
Grand Total		6,400,273	2,160,405,503,076	1,106,729,978	1,111,433,721	1,235,997,971

* We had a very small amount of Section II exposure in 2002.

Weighted Average Coverage Multiples - Section I Only

1	Commercial	0.89922	0.89833	*To be used for 2009 Section I ratemaking:*	0.89887
2	Residential	0.89843	0.89868		0.89935
3	Mobile Home	0.89971	0.89981		0.89990
4	Tenants	0.84240	0.88421		0.88443
6	Condos	0.89895	0.89918		0.89931
	Total	0.89387	0.89857		0.89922

Weighted Average Coverage Multiple - Sections I and II

	Total	0.89387	0.89857	**0.89922**

Florida Hurricane Catastrophe Fund
2011 Calculation of Layer of Coverage
Using 6/30/2010 FHCF Premium and Exposure Data as of 10/31/2010

1. Calculate Section I and II Retention

Historical Exposure

		Data as 10/31/2010	Estimate of Missing Data	Total
2004	Total	1,320,642,494,807	-	1,320,642,494,807
2009	Total	2,162,720,113,738		2,162,720,113,738

Growth in exposure, 2004-2010	63.763%		[1a]
Base FHCF Retention	4,500,000,000		[1b]
2010 Retention (Actual, based on premiums paid)	6,883,454,878		
2011 Target Retention	7,369,322,546	Increase 2009 to 2010	[1c]=(1+[1a])x[1b]
2011Selected Retention	7,369,000,000	7.05%	[1d]=[1c], rnd'd to $M

2. Allocate Retention to Sections I and II

Net Full Coverage FHCF Premium (ie at 100%)

Section I	1,235,997,971	100.000%	[2a]
Section II	-	0.000%	[2b]
Total	1,235,997,971	100.000%	[2c]=[2a]+[2b]

*Note: Allocate Retention based on **full coverage** premium, which is the best indicator of expected ground-up losses*

2011 Selected Retention (using full coverage FHCF premium for weighting)

Section I	7,369,000,000	100.000%	[2d]
Section II	-	0.000%	[2e]
Total	7,369,000,000	100.000%	[2f]=[2d]+[2e]

3. Calculate FHCF Limit

Estimated Claims Paying Capacity Average $25,414,000,000 [3a]

Source: Raymond James: FHCF Estimated Claims Paying Capacity, Oct., 2010 Powerpoint Slide 5

Dollar growth in cash balance over prior calendar year

Cash Balance @12/31/09	$	4,564,000,000	<==subj to revision to remove optional cov	[3b]
Est Cash Balance @ 12/31/10	$	5,913,520,551	<==subj to revision to remove optional cov	[3c}
Change in Cash Balance	$	1,349,520,551		[3d]=[3c]-[3b]

2010 Statutory Maximum Coverage Limit	17,000,000,000		[3e]=[3g prior year]
2011 Statutory Coverage Limit Prior to Change in Cash Balance Limit	17,000,000,000		[3f]=17Billion + .5*(max(3a-$34 billion),0)
2011 Statutory Coverage Limit	$ 17,000,000,000	0.00%	[3g]=[3e]+min([3f]-[3e],[3d])

Florida Hurricane Catastrophe Fund
2011 Calculation of Layer of Coverage
Using 6/30/2010 FHCF Premium and Exposure Data as of 10/31/2010

4. Allocate Limit to Sections I and II

Total FHCF Capacity		17,000,000,000		[4a]
	Pure Loss	16,190,476,190		[4b] = [4a]/1.05
	Loss Adjustment Expenses	809,523,810		[4c] = [4a] - [4b]
Actual Coverage FHCF Premium				
	Section I	1,111,433,721	100.000%	[4d]
	Section II	-	0.000%	[4e]
	Total	1,111,433,721	100.000%	[4f]=[4d]+[4e]

*Note: Allocate Limit based on **actual** premium, which is the best indicator of expected FHCF losses.*

Sections I and II Limit Allocations

	Pure loss	LAE	Total
Section I	16,190,476,190	809,523,810	17,000,000,000
Section II	-	-	-
Total	16,190,476,190	809,523,810	17,000,000,000

5. FHCF Layer Structure for Sections I and II

Section I

Retention	7,369,000,000	[5a] = [2d]
Pure Loss Limit Available	16,190,476,190	[5b] from Part 3
Total Limit Available	17,000,000,000	[5c] from Part 3
Wtd Average Coverage	89.922%	[5d]
Top of Loss Layer	25,374,028,407	[5e]=[5a]+[5b]/[5d]

Layer used for modeled losses: 89.922% of $18,005,028,407 xs $7,369,000,000
(Modeled losses are Section I losses only, no LAE)

Sections I and II

Retention	7,369,000,000	[5f] = [2f]
Pure Loss Limit Available	16,190,476,190	[5g] from Part 3
Total Limit Available	17,000,000,000	[5h] from Part 3
Wtd Average Coverage	89.922%	[5i]
Top of Loss Layer	25,374,028,407	[5j]=[5f]+[5g]/[5i]

Layer used for FHCF publications:
Loss only: 89.922% of $18,005,028,407 xs $7,369,000,000
Loss + LAE: 89.922% of $18,905,279,827 xs $7,369,000,000

EXHIBIT

V

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Modeled Adjusted Loss Severity Distributions

Summary

	Size of Event(s)	Probability	Return Time (Years)
Single Event			
	0.11601483		
Attach industry retention	$7,369,000,000	11.60%	8.6
Exhaust FHCF limit	$17,000,000,000	2.66%	37.6
Exhaust FHCF + 6B TICL limit	$23,000,000,000	1.91%	52.3
Annual Aggregate			
Exhaust FHCF limit	$17,000,000,000	2.74%	36.5
Exhaust FHCF + 6B TICL limit	$23,000,000,000	1.99%	50.3

Expected Annual Losses	
Adjusted Gross losses at 100% coverage	$3,390,253,121
Loss to Mandatory FHCF layer, at actual coverage	
Loss only	$908,021,661
Loss + LAE	$953,422,744

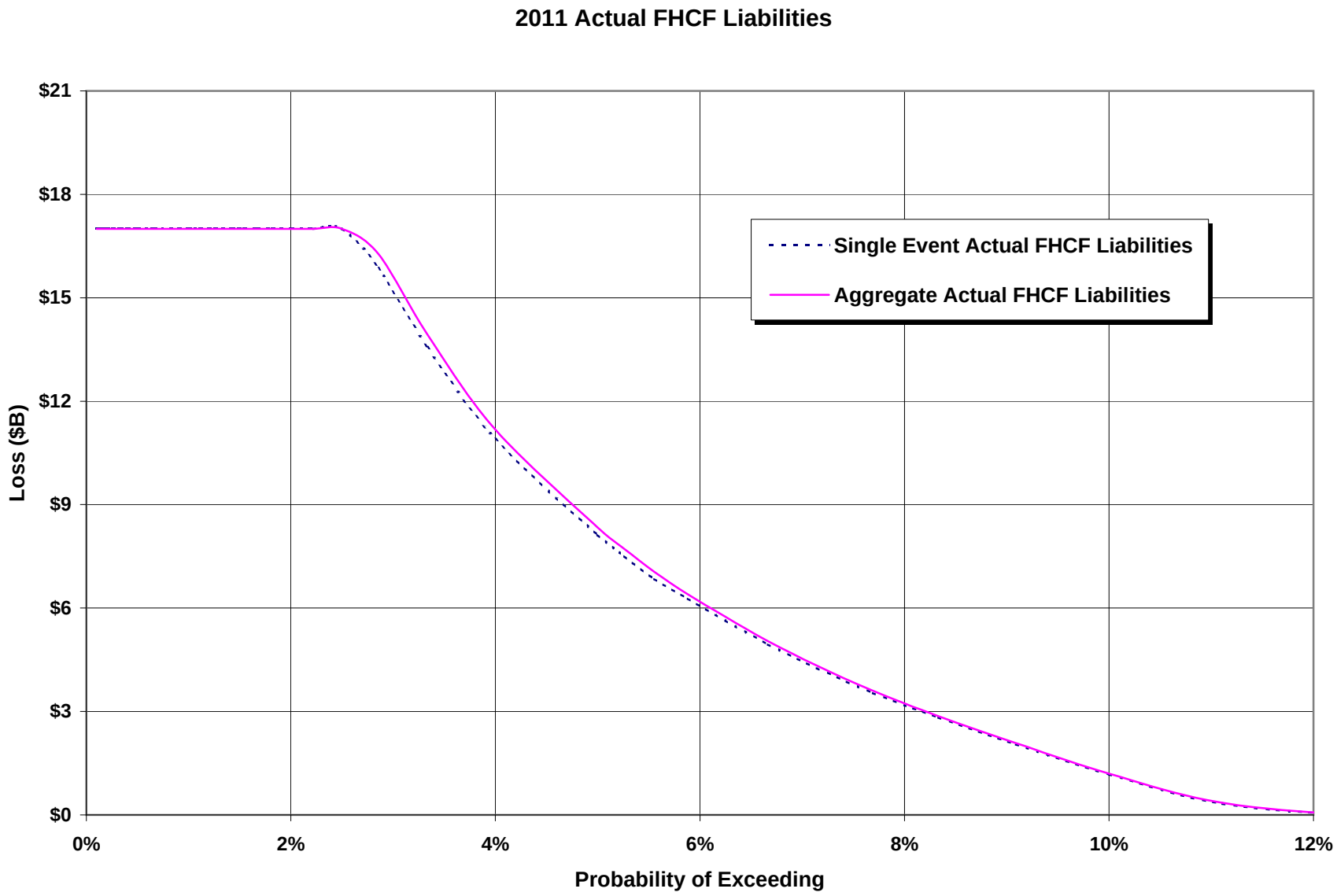
Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Modeled Adjusted Loss Severity Distributions

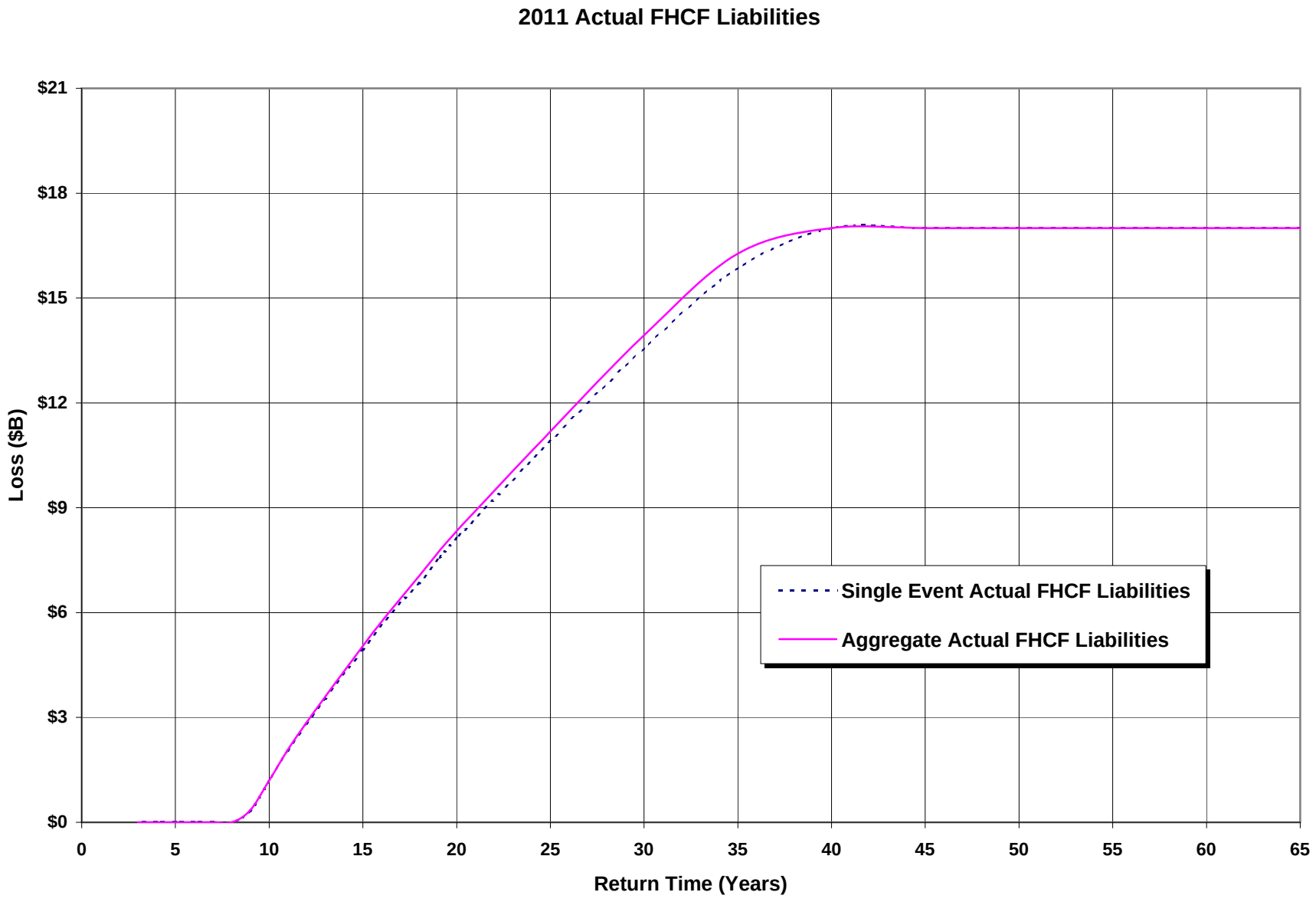
					Traditional FHCF Only Layer		FHCF + $6 Billion TICL Layer	
Return Time	Probability of Exceedance	Uniform Weighted Section I Gross Per Event (100% Coverage, no LAE)	FHCF Layer Weighted Section I Gross Per Event (100% Coverage, no LAE)	Section I Excess Retention Aggregate (100% Coverage, no LAE)	Single Event Actual Liabilities	Aggregate Actual Liabilities	Single Event Actual Liabilities FHCF + $6B TICL Layer	Aggregate Actual Liabilities FHCF + $6B TICL Layer
1000	0.0010	$130,485,682,490	$111,272,990,861	$106,545,463,757	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
900	0.0011	$126,484,806,801	$107,311,013,930	$102,575,534,201	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
800	0.0013	$121,583,499,767	$104,148,324,730	$98,416,313,009	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
700	0.0014	$117,512,768,541	$100,572,725,958	$95,193,179,390	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
600	0.0017	$111,505,821,979	$94,750,739,745	$89,709,543,390	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
500	0.0020	$105,261,875,505	$90,693,897,885	$85,311,897,540	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
400	0.0025	$98,401,766,745	$83,072,281,477	$77,599,345,182	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
300	0.0033	$89,100,975,962	$73,333,343,100	$68,282,360,660	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
250	0.0040	$83,007,669,444	$68,199,642,643	$62,367,920,953	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
200	0.0050	$75,661,135,744	$61,962,721,886	$55,767,157,647	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
150	0.0067	$66,430,746,817	$54,997,986,930	$49,325,376,527	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
100	0.0100	$54,723,283,462	$44,929,520,785	$38,556,273,088	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
90	0.0111	$51,451,141,250	$42,467,693,859	$36,146,862,321	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
80	0.0125	$48,384,205,389	$39,982,128,352	$33,646,156,433	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
70	0.0143	$44,849,814,544	$37,478,483,036	$30,845,917,516	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
65	0.0154	$42,836,402,002	$35,975,118,171	$29,506,117,434	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
60	0.0167	$40,793,283,514	$34,250,364,609	$27,844,491,559	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
55	0.0182	$38,685,043,541	$32,713,606,500	$26,015,671,041	$17,000,000,000	$17,000,000,000	$23,000,000,000	$23,000,000,000
50	0.0200	$36,397,436,533	$30,781,869,098	$24,230,416,544	$17,000,000,000	$17,000,000,000	$22,104,862,780	$22,877,891,217
45	0.0222	$33,835,480,166	$28,595,581,731	$22,028,664,974	$17,000,000,000	$17,000,000,000	$20,040,716,688	$20,799,039,918
40	0.0250	$31,207,492,337	$26,341,442,677	$19,563,810,507	$17,000,000,000	$17,000,000,000	$17,912,509,578	$18,471,771,946
35	0.0286	$27,948,550,501	$24,163,032,841	$17,231,642,609	$15,856,601,381	$16,269,784,069	$15,855,800,924	$16,269,784,069
30	0.0333	$24,842,410,470	$21,736,245,841	$14,761,204,549	$13,565,275,976	$13,937,244,177	$13,564,591,187	$13,937,244,177
25	0.0400	$21,376,132,012	$18,916,479,722	$11,842,998,712	$10,902,907,279	$11,181,930,600	$10,902,356,889	$11,181,930,600
20	0.0500	$17,603,504,946	$15,977,925,611	$8,829,725,362	$8,128,381,254	$8,336,856,113	$8,127,970,925	$8,336,856,113
19	0.0526	$16,837,375,001	$15,317,852,492	$8,164,186,528	$7,505,152,967	$7,708,467,203	$7,504,774,099	$7,708,467,203
18	0.0556	$15,979,187,130	$14,617,792,242	$7,465,458,416	$6,844,169,603	$7,048,741,618	$6,843,824,102	$7,048,741,618
17	0.0588	$15,187,284,770	$14,012,502,534	$6,775,918,075	$6,272,666,753	$6,397,690,949	$6,272,350,103	$6,397,690,949
16	0.0625	$14,258,629,957	$13,336,922,616	$6,082,680,364	$5,634,797,245	$5,743,149,295	$5,634,512,795	$5,743,149,295
15	0.0667	$13,412,607,053	$12,601,624,406	$5,339,365,702	$4,940,542,880	$5,041,325,950	$4,940,293,477	$5,041,325,950
14	0.0714	$12,496,558,366	$11,879,438,154	$4,588,732,315	$4,258,668,572	$4,332,592,406	$4,258,453,590	$4,332,592,406
13	0.0769	$11,588,119,207	$11,112,410,146	$3,809,882,154	$3,534,455,544	$3,597,217,130	$3,534,277,121	$3,597,217,130
12	0.0833	$10,663,996,787	$10,362,104,577	$3,031,241,309	$2,826,031,521	$2,862,039,486	$2,825,888,860	$2,862,039,486
11	0.0909	$9,751,570,586	$9,537,845,693	$2,202,473,410	$2,047,782,205	$2,079,532,846	$2,047,678,831	$2,079,532,846
10	0.1000	$8,694,608,488	$8,614,905,478	$1,269,062,218	$1,176,359,884	$1,198,224,030	$1,176,300,500	$1,198,224,030
9	0.1111	$7,683,756,830	$7,712,947,779	$372,121,134	$324,748,849	$351,349,586	$324,732,455	$351,349,586
8	0.1250	$6,592,648,953	$6,738,778,375	$0	$0	$0	$0	$0
7	0.1429	$5,429,194,205	$5,601,007,908	$0	$0	$0	$0	$0
6	0.1667	$4,247,235,692	$4,430,718,704	$0	$0	$0	$0	$0
5	0.2000	$3,035,431,381	$3,135,592,894	$0	$0	$0	$0	$0
4	0.2500	$1,788,370,131	$1,819,190,777	$0	$0	$0	$0	$0
3	0.3333	$685,117,406	$619,016,107	$0	$0	$0	$0	$0

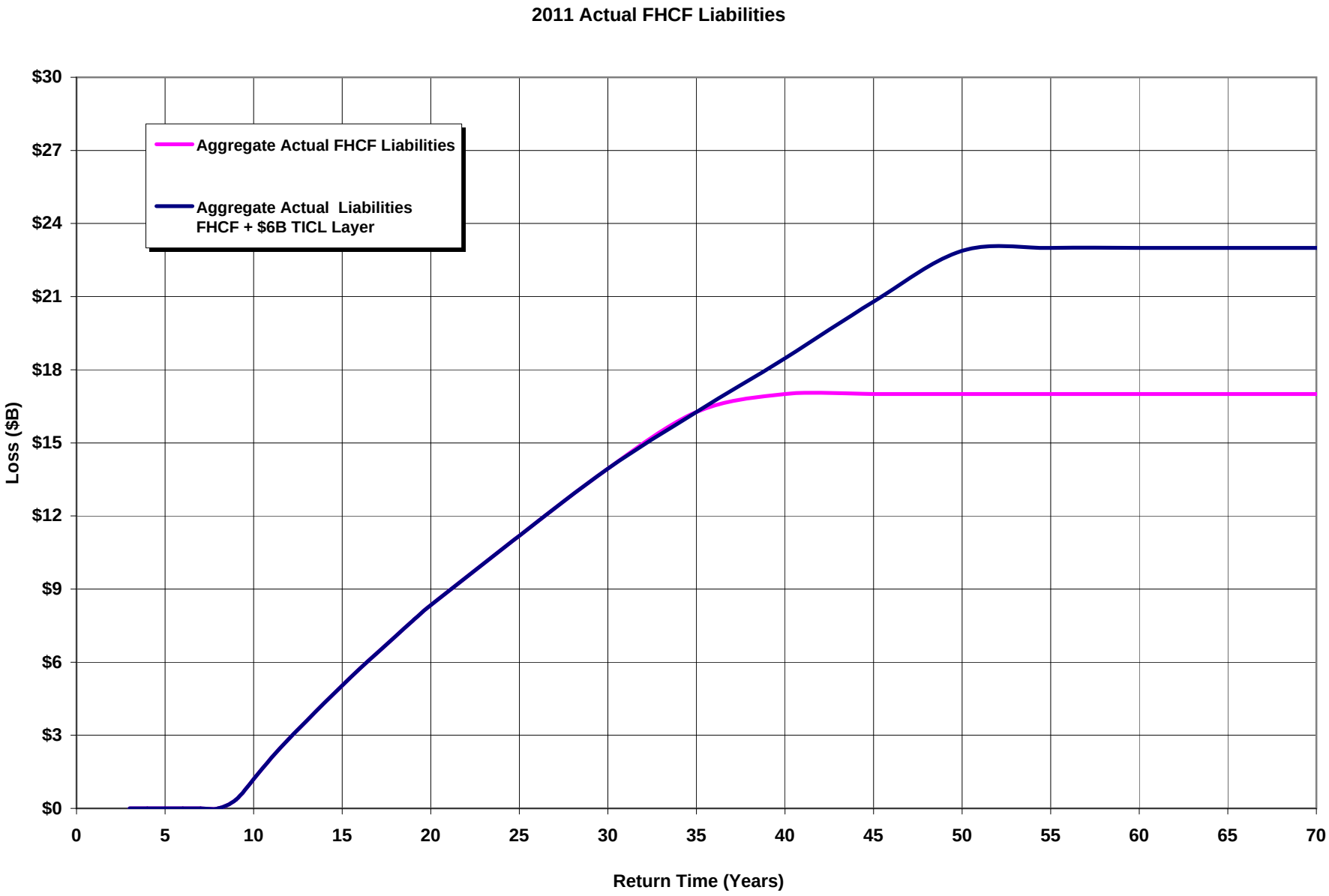
Notes:

Uniform Weighted Section I Gross Per Event (100% Coverage, no LAE) has equal weights assigned to each modeler's loss curve.

FHCF Layer Weighted Section I Gross Per Event (100% Coverage, no LAE) has selected weights assigned to each modelers loss curve based on expected losses in the FHCF layer.


2011 Actual FHCF Liabilities
$21
$18
$15
$12
$9
$6
$3
$0
Loss ($B)
0%
2%
4%
6%
8%
10%
12%
Probability of Exceeding
Single Event Actual FHCF Liabilities
Aggregate Actual FHCF Liabilities


2011 Actual FHCF Liabilities
$21
$18
$15
$12
$9
$6
$3
$0
Loss ($B)
0
5
10
15
20
25
30
35
40
45
50
55
60
65
Return Time (Years)
Single Event Actual FHCF Liabilities
Aggregate Actual FHCF Liabilities


2011 Actual FHCF Liabilities
Aggregate Actual FHCF Liabilities
Aggregate Actual Liabilities
FHCF + $6B TICL Layer
Loss ($B)
$30
$27
$24
$21
$18
$15
$12
$9
$6
$3
$0
0
5
10
15
20
25
30
35
40
45
50
55
60
65
70
Return Time (Years)

EXHIBIT

VI

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Allocation of Excess Losses to Type of Business at Coverage Level

		Evaluated	Residential	Tenants	Condos	Mobile Home	Commercial	Total
(1)	Coverage Selection by Type of Business	10/31/10	89.935%	88.443%	89.931%	89.990%	89.887%	89.922%
(2)	Coverage Selection by Type of Business	10/31/10	89.935%	88.443%	89.931%	89.990%	89.887%	89.922%
(3)	Allocation of XS Loss Using 100% Adjusted Gross Losses		77.28%	0.50%	4.74%	4.72%	12.75%	100.00%
(4)	Allocation of XS Loss at Coverage Level (2) x (3)		69.51%	0.45%	4.26%	4.25%	11.46%	89.92%
(5)	Allocation of XS Loss at Cov. Level to Type of Business (4)/Total(4)		77.30%	0.50%	4.74%	4.72%	12.75%	100.00%
(6)	Balance Adjustment to Allocation (5)/Total (5)		77.29%	0.50%	4.74%	4.72%	12.75%	100.00%
(7)	Selected Allocation of XS Loss at Coverage Level for Ratemaking		77.50%	0.52%	4.75%	4.13%	13.10%	100.00%
(8)	Rate Change by Type of Business Excluding Effect of Change in Cash Build Up		2.29%	-4.01%	4.15%	7.00%	-4.00%	1.66%
	Rate Change by Type of Business Including Effect of Change in Cash Build Up		6.94%	0.35%	8.88%	11.87%	0.36%	6.28%

EXHIBIT

VII

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Law and Ordinance Adjustment Factors

FHCF Premium as a Percentage of Base Premium

Distribution of Premium	Expenses	Liability	Non-hurr. Property	Hurricane Outside FHCF Layer	Hurricane Within FHCF Layer [*]	Total
Commercial Habitational	30%	10%	10%	33%	17%	100%
Residential	30%	10%	10%	33%	17%	100%
Mobile Home	30%	10%	10%	33%	17%	100%
Tenants	30%	10%	10%	33%	17%	100%
Condo-Owners	30%	10%	10%	33%	17%	100%

% of Law and Ordinance Premium Applicable to FHCF Layer

	Expenses	Liability	Non-hurr. Property	Hurricane Outside FHCF Layer	Hurricane Within FHCF Layer [**]	Total
Commercial Habitational	0%	0%	10%	60%	30%	100%
Residential	0%	0%	10%	60%	30%	100%
Mobile Home	0%	0%	10%	60%	30%	100%
Tenants	0%	0%	10%	60%	30%	100%
Condo-Owners	0%	0%	10%	60%	30%	100%

Selections for 2011

Type of Business	% of Base Premium for Law and Ordinance Coverage	% of Law and Ordinance Premium Applicable to FHCF Layer	FHCF Premium as a Percentage of Base Premium	Law and Ordinance Premium as a Percentage of Base Premium	Percent of Policies with Coverage	Implied Law and Ordinance Adjustment Factors	Selected Law and Ordinance Adjustment Factors
2001 and Prior							
Commercial Habitational	3.00%	45.00%	25.00%	5.40%	0%	0.00%	0.00%
Residential	3.00%	45.00%	25.00%	5.40%	90%	4.86%	4.86%
Mobile Home	3.00%	45.00%	25.00%	5.40%	0%	0.00%	0.00%
2009 Ratemaking Year	[1] Insurer Survey	[2] = [**]	[3] = [*]	[4] = [1] x [2]/[3]	[5] Insurer Survey	[6] = [4] x [5]	[7]
Commercial Habitational	6.50%	30.00%	16.67%	11.70%	5%	0.59%	0.00%
Residential	3.00%	30.00%	16.67%	5.40%	95%	5.13%	4.86%
Mobile Home	0.00%	30.00%	16.67%	0.00%	0%	0.00%	0.00%
Tenants	0.00%	30.00%	16.67%	0.00%	50%	0.00%	0.00%
Condo-Owners	0.00%	30.00%	16.67%	0.00%	65%	0.00%	0.00%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Wind Deductible Adjustment Factor

Calculation of Loading Factor to Adjust Modeled Losses for the Impact of Aggregate Wind Deductibles

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Type of Business	**Per Event Deductibles**	**Annual Wind Deductible + AOP Deductible**	**Ratio**	**Implied Load**	**Take-up Rate**	**2011 Adjusted Load**	**2010 Adjusted Load**	**2010/2011 Weighted Load**	**2011 Selected Load**
Commercial Residential	527,402,385	530,055,561	1.00503	0.503%	50%	0.252%	0.233%	0.245%	0.250%
Residential	2,778,810,038	2,792,840,773	1.00505	0.505%	100%	0.505%	0.553%	0.521%	0.520%
Mobile Home	105,640,665	106,447,432	1.00764	0.764%	100%	0.764%	0.805%	0.778%	0.780%
Tenants	29,875,401	29,911,747	1.00122	0.122%	100%	0.122%	0.039%	0.094%	0.090%
Condo	212,722,633	213,472,833	1.00353	0.353%	100%	0.353%	0.293%	0.333%	0.330%
Total	3,654,451,122	3,672,728,347	1.00500						

+ Commercial Residential Business has the option to keep their per event wind deductibles rather than pay additional premium.

Notes:
(1)-(2) Based on AIR study completed in 2011
(3) = (2) / (1)
(4) = (3) - 1
(5) Judgementally Selected
(6) = (4) * (5)
(7) Indication in 2010
(8) = (6)*2/3+(7)*1/3
(9) Selection

EXHIBIT

VIII

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Retention and Limit Adjustment Factor Calculation

		Version 1*				
		2000 Study	2001 Study	2004 Study	Indicated	
1	Retention Adjustment Factor	11.0561%	10.3404%	4.8103%	8.7356%	from analysis
2	Implied Limit Factor (additive)	-6.4396%	-9.1060%	-8.5325%	-8.0260%	(3) - (1)
3	Retention and Limit Combined Factor	4.6166%	1.2344%	-3.7222%		from analysis
	A) Straight Average				0.7096%	
	B) Weighting Scheme #1	30%	50%	20%	1.2577%	
	C) Weighting Scheme #2	40%	40%	20%	1.5959%	

		Version 2*				
		2000 Study	2001 Study	2004 Study	Indicated	
1	Retention Adjustment Factor	10.8320%	10.2597%	4.9165%	8.6694%	from analysis
2	Implied Limit Factor (additive)	-6.2402%	-8.8447%	-8.9890%	-8.0246%	(3) - (1)
3	Retention and Limit Combined Factor	4.5918%	1.4150%	-4.0725%		from analysis
	A) Straight Average				0.6448%	
	B) Weighting Scheme #1	30%	50%	20%	1.2706%	
	C) Weighting Scheme #2	40%	40%	20%	1.5882%	

2001 Selection	2.9255%
2002 Selection	2.9255%
2003 Selection	2.9255%
2004 Selection	1.5882%
2005 Selection	1.5882%
2006 Selection	1.5882%
2007-2010 Selection	1.5959%
2011 Selection	1.5959%

Notes:

* Version 1 factors were calculated without taking into account the iterative relationship between Citizens' extended coverage premium and their layer of coverage. Version 2 explicitly takes this relationship into account. In the 2007 FHCF law changes, Citizens no longer has extended coverage and thus the 2007 and subsequent selections are based on the Version 1 factors.

EXHIBIT

IX

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Discount Factors by Return Time and Investment Rate

Table Return Time	Investment Rate											
	1.00%	**1.25%**	**1.50%**	**1.75%**	**2.00%**	**2.25%**	**2.50%**	**2.75%**	**3.00%**	**3.25%**	**3.50%**	**4.00%**
2.0	0.987738	0.985353	0.982991	0.980652	0.978335	0.976040	0.973768	0.971516	0.969286	0.967077	0.964889	0.960573
2.5	0.982920	0.979381	0.975885	0.972431	0.969017	0.965645	0.962311	0.959017	0.955761	0.952543	0.949362	0.943108
3.0	0.978149	0.973481	0.968881	0.964346	0.959876	0.955468	0.951122	0.946836	0.942609	0.938439	0.934327	0.926267
3.5	0.973423	0.967652	0.961977	0.956395	0.950905	0.945504	0.940189	0.934960	0.929813	0.924747	0.919760	0.910016
4.0	0.968743	0.961892	0.955171	0.948574	0.942100	0.935745	0.929505	0.923378	0.917360	0.911449	0.905641	0.894326
4.5	0.964108	0.956201	0.948460	0.940880	0.933457	0.926186	0.919061	0.912080	0.905237	0.898528	0.891949	0.879168
5.0	0.959517	0.950576	0.941843	0.933310	0.924971	0.916820	0.908850	0.901055	0.893429	0.885968	0.878665	0.864516
5.5	0.954970	0.945017	0.935317	0.925860	0.916638	0.907641	0.898862	0.890293	0.881926	0.873754	0.865770	0.850343
6.0	0.950465	0.939523	0.928881	0.918529	0.908454	0.898645	0.889092	0.879785	0.870715	0.861872	0.853249	0.836628
6.5	0.946003	0.934092	0.922534	0.911313	0.900414	0.889825	0.879532	0.869523	0.859785	0.850309	0.841084	0.823348
7.0	0.941582	0.928724	0.916272	0.904209	0.892516	0.881177	0.870175	0.859497	0.849127	0.839053	0.829262	0.810483
7.5	0.937203	0.923417	0.910095	0.897215	0.884755	0.872695	0.861016	0.849699	0.838729	0.828090	0.817767	0.798014
8.0	0.932864	0.918170	0.904001	0.890329	0.877128	0.864375	0.852047	0.840123	0.828583	0.817411	0.806587	0.785923
8.5	0.928565	0.912983	0.897987	0.883547	0.869631	0.856212	0.843263	0.830760	0.818680	0.807003	0.795708	0.774193

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Discount Using Binomial Probabilities

Return time	4.00
Prob.	0.25
Invest.	1.50%

Overall Discount	0.9551705
Equiv. Credit	-0.0448295

	Prob.	Disc.	Prob*disc.	Cumulative Prob.	Cumulative Prob*disc.
Total	1.00000		0.9551705		
1	0.25000	0.9975180	0.2493795	0.2500000	0.24938
2	0.18750	0.9827763	0.1842706	0.4375000	0.43365
3	0.14063	0.9682525	0.1361605	0.5781250	0.56981
4	0.10547	0.9539434	0.1006112	0.6835938	0.67042
5	0.07910	0.9398457	0.0743433	0.7626953	0.74477
6	0.05933	0.9259564	0.0549334	0.8220215	0.79970
7	0.04449	0.9122723	0.0405912	0.8665161	0.84029
8	0.03337	0.8987904	0.0299935	0.8998871	0.87028
9	0.02503	0.8855078	0.0221627	0.9249153	0.89245
10	0.01877	0.8724215	0.0163764	0.9436865	0.90882
11	0.01408	0.8595285	0.0121008	0.9577649	0.92092
12	0.01056	0.8468262	0.0089415	0.9683236	0.92986
13	0.00792	0.8343115	0.0066070	0.9762427	0.93647
14	0.00594	0.8219818	0.0048820	0.9821821	0.94135
15	0.00445	0.8098342	0.0036074	0.9866365	0.94496
16	0.00334	0.7978662	0.0026656	0.9899774	0.94763
17	0.00251	0.7860751	0.0019696	0.9924831	0.94960
18	0.00188	0.7744582	0.0014554	0.9943623	0.95105
19	0.00141	0.7630131	0.0010754	0.9957717	0.95213
20	0.00106	0.7517370	0.0007946	0.9968288	0.95292
21	0.00079	0.7406276	0.0005872	0.9976216	0.95351
22	0.00059	0.7296823	0.0004339	0.9982162	0.95394
23	0.00045	0.7188989	0.0003206	0.9986621	0.95426
24	0.00033	0.7082747	0.0002369	0.9989966	0.95450
25	0.00025	0.6978076	0.0001750	0.9992475	0.95468
26	0.00019	0.6874952	0.0001293	0.9994356	0.95480
27	0.00014	0.6773352	0.0000956	0.9995767	0.95490
28	0.00011	0.6673253	0.0000706	0.9996825	0.95497
29	0.00008	0.6574633	0.0000522	0.9997619	0.95502
30	0.00006	0.6477471	0.0000386	0.9998214	0.95506
31	0.00004	0.6381745	0.0000285	0.9998661	0.95509
32	0.00003	0.6287434	0.0000211	0.9998995	0.95511
33	0.00003	0.6194516	0.0000156	0.9999247	0.95513
34	0.00002	0.6102971	0.0000115	0.9999435	0.95514
35	0.00001	0.6012780	0.0000085	0.9999576	0.95515
36	0.00001	0.5923921	0.0000063	0.9999682	0.95515
37	0.00001	0.5836375	0.0000046	0.9999762	0.95516
38	0.00001	0.5750123	0.0000034	0.9999821	0.95516
39	0.00000	0.5665146	0.0000025	0.9999866	0.95516
40	0.00000	0.5581425	0.0000019	0.9999899	0.95517
41	0.00000	0.5498941	0.0000014	0.9999925	0.95517
42	0.00000	0.5417676	0.0000010	0.9999943	0.95517
43	0.00000	0.5337611	0.0000008	0.9999958	0.95517
44	0.00000	0.5258730	0.0000006	0.9999968	0.95517
45	0.00000	0.5181015	0.0000004	0.9999976	0.95517
46	0.00000	0.5104448	0.0000003	0.9999982	0.95517
47	0.00000	0.5029013	0.0000002	0.9999987	0.95517
48	0.00000	0.4954693	0.0000002	0.9999990	0.95517
49	0.00000	0.4881471	0.0000001	0.9999992	0.95517
50	0.00000	0.4809331	0.0000001	0.9999994	0.95517

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Estimation of First Year Payout for a Loss

Rate	0.64%
First Year Discount	0.99752

Loss Pay Date	2004 & Prior Premium Wts.	Premium Wts. based on 2004 Hurricanes	2011 Selected	08/01/11 33.3%	10/01/11 33.3%	12/01/11 33.3%	Overall 100.0%
12/31/11	80.0%	36.1%	60.0%	0.99734	0.99840	0.99947	
03/30/12	15.0%	18.5%	30.0%	0.99576	0.99683	0.99790	
06/30/12	3.0%	18.8%	6.0%	0.99416	0.99522	0.99629	
09/30/12	1.0%	9.6%	2.0%	0.99255	0.99362	0.99468	
12/31/12	1.0%	4.9%	2.0%	0.99095	0.99201	0.99308	
03/31/13	0.0%		0.0%	0.98939	0.99045	0.99151	
06/30/13	0.0%		0.0%	0.98781	0.98887	0.98993	
Total	100.0%	87.9%	100.0%	0.99645	0.99752	0.99859	0.99752

Florida Hurricane Catastrophe Fund
State Board of Administration

FHCF Investment Return History

Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average
6/30/94	4.41	
7/31/94	4.49	
8/31/94	4.54	
9/30/94	4.73	
10/31/94	5.01	
11/30/94	5.19	
12/31/94	5.72	
1/31/95	5.88	
2/28/95	5.99	
3/31/95	6.03	
4/28/95	6.02	
5/31/95	5.98	5.33
6/30/95	5.97	5.46
7/31/95	5.88	5.58
8/31/95	5.77	5.68
9/30/95	5.75	5.77
10/31/95	5.72	5.83
11/30/95	5.72	5.87
12/31/95	5.72	5.87
1/31/96	5.59	5.85
2/28/96	5.32	5.79
3/31/96	5.24	5.72
4/30/96	5.29	5.66
5/31/96	5.30	5.61
6/30/96	5.34	5.55
7/31/96	5.36	5.51
8/31/96	5.38	5.48
9/30/96	5.39	5.45
10/31/96	5.39	5.42
11/30/96	5.39	5.39
12/31/96	5.42	5.37
1/31/97	5.48	5.36
2/28/97	5.64	5.39
3/31/97	5.54	5.41
4/30/97	5.65	5.44
5/31/97	5.66	5.47
6/30/97	5.68	5.50
7/31/97	5.64	5.52
8/29/97	5.68	5.55
9/30/97	5.75	5.58
10/31/97	5.72	5.60
11/26/97	5.67	5.63
12/31/97	5.74	5.65

Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average
1/31/98	5.89	5.69
2/28/98	5.74	5.70
3/31/98	5.70	5.71
4/30/98	5.82	5.72
5/31/98	5.84	5.74
6/30/98	5.81	5.75
7/31/98	5.68	5.75
8/31/98	5.68	5.75
9/30/98	5.78	5.76
10/31/98	5.68	5.75
11/30/98	5.61	5.75
12/31/98	5.48	5.73
1/31/99	5.49	5.69
2/28/99	5.40	5.66
3/31/99	5.32	5.63
4/30/99	5.33	5.59
5/31/99	5.32	5.55
6/30/99	5.33	5.51
7/31/99	5.39	5.48
8/31/99	5.44	5.46
9/30/99	5.52	5.44
10/31/99	5.62	5.44
11/30/99	5.83	5.46
12/31/99	6.04	5.50
1/31/00	5.96	5.54
2/28/00	5.92	5.59
3/31/00	6.00	5.64
4/30/00	6.07	5.70
5/31/00	6.25	5.78
6/30/00	6.55	5.88
7/31/00	6.59	5.98
8/31/00	6.61	6.08
9/30/00	6.60	6.17
10/31/00	6.53	6.25
11/30/00	6.59	6.31
12/31/00	6.71	6.37
1/31/01	6.33	6.40
2/28/01	5.82	6.39
3/31/01	5.44	6.34
4/30/01	5.15	6.26
5/31/01	4.77	6.14
6/30/01	4.48	5.97
7/31/01	4.17	5.77

Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average
8/31/01	4.02	5.55
9/30/01	3.74	5.31
10/31/01	3.25	5.04
11/30/01	2.76	4.72
12/31/01	2.52	4.37
1/31/02	2.85	4.08
2/28/02	2.71	3.82
3/31/02	2.37	3.57
4/30/02	2.37	3.33
5/31/02	2.31	3.13
6/30/02	2.25	2.94
7/31/02	2.14	2.77
8/31/02	2.20	2.62
9/30/02	2.11	2.49
10/31/02	2.11	2.39
11/30/02	2.04	2.33
12/31/02	2.01	2.29
1/31/03	1.93	2.21
2/28/03	1.90	2.15
3/31/03	1.85	2.10
4/30/03	1.81	2.06
5/31/03	1.75	2.01
6/30/03	1.79	1.97
7/31/03	1.75	1.94
8/31/03	1.64	1.89
9/30/03	1.55	1.84
10/31/03	1.51	1.79
11/30/03	1.51	1.75
12/31/03	1.49	1.71
1/31/04	1.50	1.67
2/28/04	1.49	1.64
3/31/04	1.41	1.60
4/30/04	1.35	1.56
5/31/04	1.34	1.53
6/30/04	1.39	1.49
7/31/04	1.54	1.48
8/31/04	1.70	1.48
9/30/04	1.72	1.50
10/31/04	1.89	1.53
11/30/04	2.00	1.57
12/31/04	2.29	1.64
1/31/05	2.30	1.70
2/28/05	2.46	1.78

Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average
3/31/05	2.55	1.88
4/30/05	2.84	2.00
5/31/05	2.92	2.13
6/30/05	2.99	2.27
7/31/05	3.2	2.41
8/31/05	3.48	2.55
9/30/05	3.7	2.72
10/31/05	3.77	2.88
11/30/05	3.98	3.04
12/31/05	4.19	3.20
1/31/06	4.3	3.37
2/27/06	4.55	3.54
3/31/06	4.57	3.71
4/30/06	4.75	3.87
5/31/06	4.84	4.03
6/30/06	4.93	4.19
7/31/06	5.33	4.37
8/31/06	5.31	4.52
9/30/06	4.90	4.62
10/31/06	5.52	4.76
11/30/06	5.34	4.88
12/31/06	5.56	4.99
1/31/07	5.34	5.08
2/28/07	5.34	5.14
3/31/07	5.34	5.21
4/30/07	5.37	5.26
5/31/07	5.35	5.30
6/30/07	5.38	5.34
7/31/07	5.40	5.35
8/31/07	5.75	5.38
9/30/07	5.81	5.46
10/31/07	5.55	5.46
11/30/07	5.05	5.44
12/31/07	4.69	5.36
1/31/08	4.35	5.28
2/29/08	3.86	5.16
3/31/08*	3.25	4.98
4/30/08	2.07	4.71
5/31/08	0.94	4.34
6/30/08	2.25	4.08
7/31/08	2.74	3.86
8/31/08	2.93	3.62
9/30/08	2.59	3.36

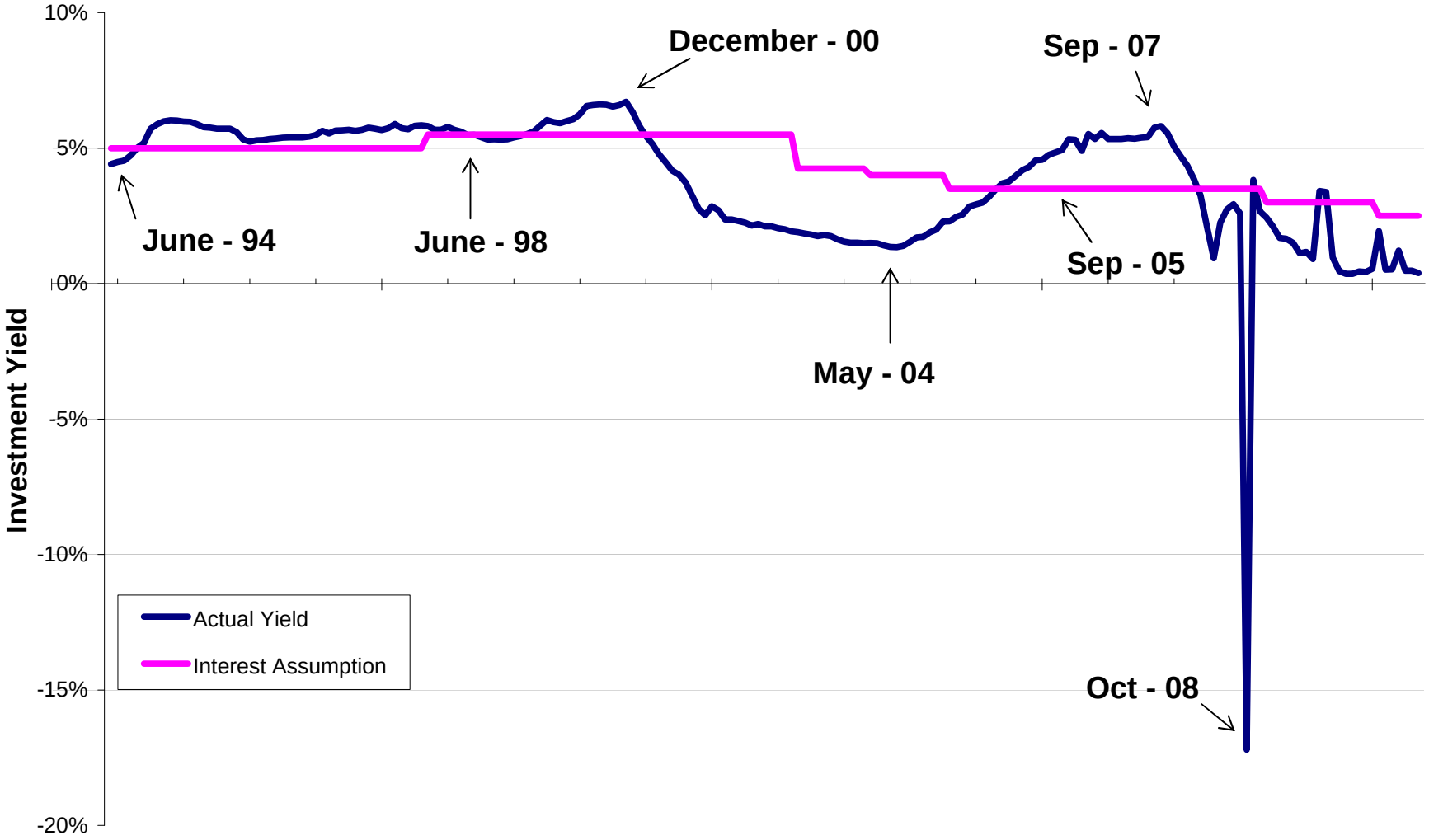
Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average
10/31/08	-17.20	1.46
11/30/08	3.83	1.36
12/31/08	2.67	1.19
1/31/09	2.44	1.03
2/28/09	2.10	0.88
3/31/09	1.68	0.75
4/30/09	1.65	0.72
5/31/09	1.50	0.77
6/30/09	1.12	0.67
7/31/09	1.17	0.54
8/31/09	0.91	0.37
9/30/09	3.42	0.44
10/31/09	3.37	2.16
11/30/09	0.97	1.92
12/31/09	0.46	1.73
01/31/10	0.36	1.56
02/28/10	0.37	1.41
03/31/10	0.45	1.31
04/30/10	0.43	1.21
05/31/10	0.55	1.13
06/30/10	1.93	1.20
07/31/10	0.52	1.14
08/31/10	0.53	1.11
09/30/10	1.21	0.93
10/31/10	0.48	0.69
11/30/10	0.48	0.65
12/31/10	0.39	0.64

2011 RM Report	Average
1 year	0.64
2 year	1.19
3 year	1.19
4 year	2.23
5 year	2.78
Incept to date	3.89

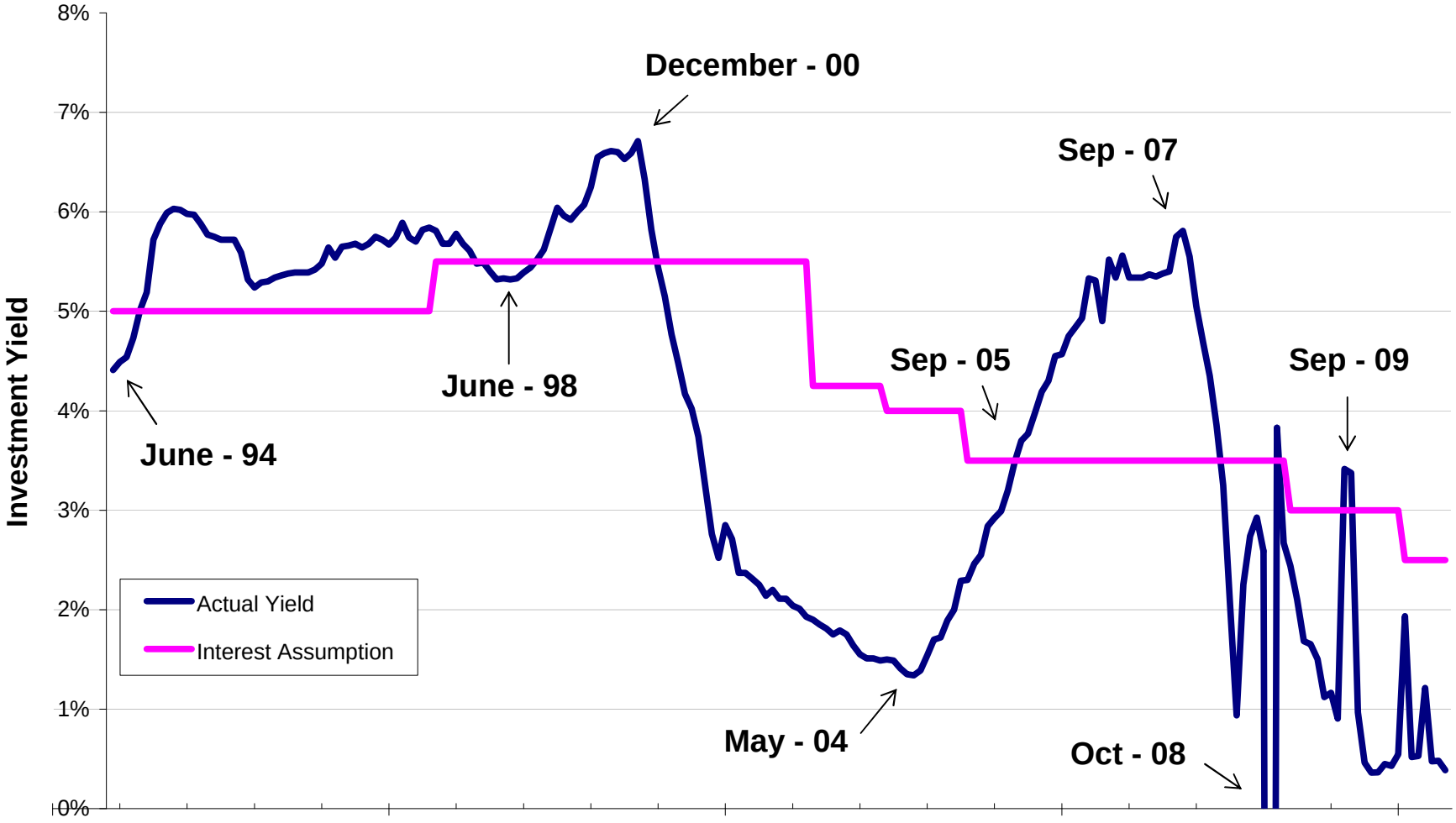
Source: State Board of Administration of Florida
Fixed Income Department
FHCF Portfolio Manager Richard Smith

*Day Count methodology changed from 360 day years to actual.

Monthly FHCF Investment Returns



Monthly FHCF Investment Returns



EXHIBIT

X

Florida Hurricane Catastrohpe Fund
2011 Ratemaking Formula Report
Multiple Deductible Reimbursement

Month	(1) Transfer From FHCF	(2) Returned To FHCF	(3) Balance Owed To FHCF	(4) Annualized FHCF Rate of Return*	(5) Interest Accrued**
Jan-10			$ 8,929,229	0.36%	$ 2,690
Feb-10			$ 8,929,229	0.37%	$ 2,716
Mar-10			$ 8,929,229	0.45%	$ 3,347
Apr-10			$ 8,929,229	0.43%	$ 3,187
May-10			$ 8,929,229	0.55%	$ 4,065
Jun-10			$ 8,929,229	1.93%	$ 14,386
Jul-10			$ 8,929,229	0.52%	$ 3,855
Aug-10			$ 8,929,229	0.53%	$ 3,943
Sep-10		$ 8,929,229	$ -	1.21%	$ -
Oct-10			$ -	0.48%	$ -
Nov-10			$ -	0.48%	$ -
Dec-10			$ -	0.39%	$ -
Year End	$ -	$ 8,929,229	$ -		$ 38,187

Total Amount Recoverd In 20112012 Rates:		
Principal Repayment+	**$**	**-**
Interest Accrued	**$**	**38,187**
Total	**$**	**38,187**

*Source: Sharon Wilson, SBA
** Based on FHCF Monthly Rate of Return, calculated as (3)*{(4)/12}
+1/5 of Outstanding Balance Owed to FHCF as of 12/31/05

EXHIBIT

XI

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Pre-Event Note Expense Loading
Contract Term : 06/01/2011 to 05/31/2012

		2006B Debt Service	2007A Debt Service	2008-2011 Debt Service	Total Debt Service Net Cost
1	Debt Service	Called prior to CY 2009	62,300,000	None	62,300,000
2	Interest Earnings	Called prior to CY 2009	35,000,000	None	35,000,000
3	Liquidity Costs (ex default loading) (1)-(2)	Called prior to CY 2009	27,300,000	None	27,300,000
4	Total Market Value	Called prior to CY 2009	3,511,105,896	None	
5	Exp. Default Loading %	Called prior to CY 2009	0.3%	None	
6	Exp. Default Cost (4)*(5)	Called prior to CY 2009	10,533,318	None	10,533,318
7	Total Projected Liquidity Facility Cost (3)+(6)	Called prior to CY 2009	37,833,318	None	37,833,318

Notes
- This method uses values projected by the FHCF's Financial Advisor, Raymond James - Kapil Bhatia (1/18/2011) plus a judgemental loading for potential asset loss.
- All Notes from 2006B Debt service have been called prior to the 2009-2010 contract year.
- Market value of 2007A Debt service as of 12/31/2010 from email from Sharon Wilson 01/20/2011
- If the FHCF anticipates additional pre-event notes in the 2011-2012 contract year, then additional costs should be included in the loading for reinsurance/financial services.

EXHIBIT

XII

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Reimbursement Premium Credits as of 2/4/11

	2010 FHCF Premium (Base Premium)					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Gross FHCF Premium	$152,292,801	$852,160,918	$43,601,160	$6,176,242	$52,248,178	$1,106,479,299
FHCF Premium Credits/Debits	$1,428,336	$3,830,063	$0	-$41,867	-$713,420	$4,503,112
Net FHCF Premium	$153,721,138	$855,990,981	$43,601,160	$6,134,374	$51,534,758	$1,110,982,411

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Reimbursement Premium Credits as of 2/4/11

	Percent of Gross Premium					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Gross FHCF Premium	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
FHCF Premium Credits/Debits	0.94%	0.45%	0.00%	-0.68%	-1.37%	0.41%
Net FHCF Premium	100.94%	100.45%	100.00%	99.32%	98.63%	100.41%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Reimbursement Premium Credits as of 2/4/11

	2010 FHCF Exposure					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Exposure	$210,775,661,077	$1,813,135,480,916	$35,589,343,570	$17,241,602,540	$83,671,331,547	$2,160,413,419,650
Debit = 20% or greater	$69,865,099,306	$696,293,536,516	$0	$0	$32,390,810,920	$798,549,446,742
15%<Debit<20%	$484,924,129	$0	$0	$4,506,806,164	$34,999,705	$5,026,729,998
10%<Debit<15%	$1,426,602,693	$0	$0	$4,272,871,672	$629,000	$5,700,103,365
5%<Debit <10%	$0	$215,983,548,197	$0	$10,123,913	$2,577,878,401	$218,571,550,511
0%<Debit<=5%	$5,678,412,439	$0	$0	$0	$2,980,718,078	$8,659,130,517
No Credit/Debit	$0	$0	$35,589,343,570	$0	$0	$35,589,343,570
0%<Credit<=5%	$6,835,238,794	$58,904,061,250	$0	$0	$420,425,855	$66,159,725,899
5%<Credit<10%	$60,791,697,317	$81,548,447,815	$0	$1,017,005,555	$5,439,632,030	$148,796,782,717
10%<Credit<15%	$7,124,907,668	$49,813,909,765	$0	$1,039,780,464	$2,982,005,578	$60,960,603,475
15%<Credit<20%	$58,568,778,731	$710,591,977,373	$0	$230,645,398	$36,844,231,980	$806,235,633,482
Credit =20% or greater	$0	$0	$0	$6,164,369,374	$0	$6,164,369,374

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Reimbursement Premium Credits as of 2/4/11

	Percent of Total Exposure					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Exposure	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Debit = 20% or greater	33.15%	38.40%	0.00%	0.00%	38.71%	36.96%
15%<Debit<20%	0.23%	0.00%	0.00%	26.14%	0.04%	0.23%
10%<Debit<15%	0.68%	0.00%	0.00%	24.78%	0.00%	0.26%
5%<Debit <10%	0.00%	11.91%	0.00%	0.06%	3.08%	10.12%
0%<Debit<=5%	2.69%	0.00%	0.00%	0.00%	3.56%	0.40%
No Credit/Debit	0.00%	0.00%	100.00%	0.00%	0.00%	1.65%
0%<Credit<=5%	3.24%	3.25%	0.00%	0.00%	0.50%	3.06%
5%<Credit<10%	28.84%	4.50%	0.00%	5.90%	6.50%	6.89%
10%<Credit<15%	3.38%	2.75%	0.00%	6.03%	3.56%	2.82%
15%<Credit<20%	27.79%	39.19%	0.00%	1.34%	44.03%	37.32%
Credit =20% or greater	0.00%	0.00%	0.00%	35.75%	0.00%	0.29%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Reimbursement Premium Credits as of 2/4/11

	2010 FHCF Risk Counts					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Risk Counts	194,614	4,419,491	453,309	540,721	792,166	6,400,301
Debit = 20% or greater	129,218	2,139,265	0	0	402,839	2,671,322
15%<Debit<20%	586	0	0	88,225	328	89,139
10%<Debit<15%	1,642	0	0	226,674	7	228,323
5%<Debit <10%	0	511,890	0	134	28,554	540,578
0%<Debit<=5%	5,903	0	0	0	22,424	28,327
No Credit/Debit	0	0	453,309	0	0	453,309
0%<Credit<=5%	9,648	182,501	0	0	2,642	194,791
5%<Credit<10%	23,180	181,844	0	42,762	54,713	302,499
10%<Credit<15%	4,775	96,523	0	49,312	22,305	172,915
15%<Credit<20%	19,662	1,307,468	0	3,995	258,354	1,589,479
Credit =20% or greater	0	0	0	129,619	0	129,619

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Reimbursement Premium Credits as of 2/4/11

	Percent of All Risks					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Risk Counts	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Debit = 20% or greater	66.40%	48.41%	0.00%	0.00%	50.85%	41.74%
15%<Debit<20%	0.30%	0.00%	0.00%	16.32%	0.04%	1.39%
10%<Debit<15%	0.84%	0.00%	0.00%	41.92%	0.00%	3.57%
5%<Debit <10%	0.00%	11.58%	0.00%	0.02%	3.60%	8.45%
0%<Debit<=5%	3.03%	0.00%	0.00%	0.00%	2.83%	0.44%
No Credit/Debit	0.00%	0.00%	100.00%	0.00%	0.00%	7.08%
0%<Credit<=5%	4.96%	4.13%	0.00%	0.00%	0.33%	3.04%
5%<Credit<10%	11.91%	4.11%	0.00%	7.91%	6.91%	4.73%
10%<Credit<15%	2.45%	2.18%	0.00%	9.12%	2.82%	2.70%
15%<Credit<20%	10.10%	29.58%	0.00%	0.74%	32.61%	24.83%
Credit =20% or greater	0.00%	0.00%	0.00%	23.97%	0.00%	2.03%

EXHIBIT

XIII

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 County Rating Groups

County	Dominant Group	Other Groups
ALACHUA	1	
BAKER	1	
BAY	8	1,2,3,4,5,6,7,9
BRADFORD	1	
BREVARD	6	3,4,5,7,8,9,10,11,12,14
BROWARD	11	10,12,13,14,15,17,18,19,20,21,22,23,24
CALHOUN	1	
CHARLOTTE	10	6,8,9,11,13
CITRUS	2	3
CLAY	1	
COLLIER	16	6,7,8,10,11,12,14,15,17,18
COLUMBIA	1	
DE SOTO	5	
DIXIE	1	2,4
DUVAL	1	3
ESCAMBIA	7	1,2,3,4,5,6,8,9,10,11
FLAGLER	5	1,2,3
FRANKLIN	4	5
GADSDEN	1	
GILCHRIST	1	
GLADES	4	
GULF	7	1
HAMILTON	1	
HARDEE	4	5
HENDRY	5	
HERNANDO	3	2,4,6
HIGHLANDS	4	3,5
HILLSBOROUGH	4	5,6,7,8,9,10
HOLMES	1	
INDIAN RIVER	12	6,7,8,10,11,16
JACKSON	1	
JEFFERSON	1	
LAFAYETTE	1	

County	Dominant Group	Other Groups
LAKE	2	1,3
LEE	6	7,8,9,10,11,14,15,18,19
LEON	1	
LEVY	1	2,4
LIBERTY	1	
MADISON	1	
MANATEE	7	6,8,9,10,11,13,16,17
MARION	1	2
MARTIN	12	8,9,15,17
MIAMI-DADE	13	11,12,14,15,16,17,18,19,20,21,22,23,24,25
MONROE	21	22,23,25
NASSAU	1	2
OKALOOSA	11	1,2,7,8,10
OKEECHOBEE	6	5
ORANGE	2	3
OSCEOLA	3	2,4
PALM BEACH	12	9,10,11,13,14,15,16,17,18,19,20,21,22,23
PASCO	4	3,5,6,7,8,9
PINELLAS	9	6,7,8,10,11,12,13,14,15,16,17
POLK	3	4
PUTNAM	1	
SAINT JOHNS	1	2,3,4
SAINT LUCIE	8	9,10,11,12,13,14,18
SANTA ROSA	5	2,3,4,9,11,13
SARASOTA	7	6,8,9,10,11,12,13,14,16
SEMINOLE	2	
SUMTER	2	
SUWANNEE	1	
TAYLOR	1	2
UNION	1	
VOLUSIA	2	1,3,5,6,7,8
WAKULLA	1	3
WALTON	1	5,8,11
WASHINGTON	1	2,5

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Dominant Counties in Each Rating Group

2011 Group	Primary Counties	Secondary Counties	Total Number of Zip Codes
1	DUVAL	ALACHUA, MARION	273
2	ORANGE	SEMINOLE, LAKE	189
3	POLK	LAKE, OSCEOLA	130
4	HILLSBOROUGH	VOLUSIA, PASCO	102
5	HILLSBOROUGH	BREVARD, DE SOTO	41
6	LEE	HILLSBOROUGH, BREVARD	77
7	HILLSBOROUGH	LEE, MANATEE	66
8	HILLSBOROUGH	PINELLAS, SAINT LUCIE	58
9	PINELLAS	BREVARD, LEE	65
10	PINELLAS	CHARLOTTE	54
11	BROWARD	PALM BEACH, OKALOOSA	75
12	MIAMI-DADE	PALM BEACH, PINELLAS	58
13	MIAMI-DADE	PINELLAS	40
14	MIAMI-DADE	BROWARD, LEE	44
15	MIAMI-DADE	PINELLAS, LEE	22
16	COLLIER	MIAMI-DADE	19
17	MIAMI-DADE	PINELLAS, MANATEE	22
18	MIAMI-DADE	PALM BEACH, BROWARD	32
19	PALM BEACH	MIAMI-DADE	8
20	BROWARD	MIAMI-DADE, PALM BEACH	21
21	BROWARD	MIAMI-DADE	32
22	MIAMI-DADE	PALM BEACH	10
23	MIAMI-DADE	BROWARD	14
24	MIAMI-DADE		9
25	MIAMI-DADE		4
Total			**1465**

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Rating Group Definitions by Group

Group 1	32003	32079	32201	32254	32343	32452	32653
273 Zips	32006	32081	32202	32255	32344	32460	32654
	32007	32083	32203	32256	32345	32463	32655
	32008	32087	32204	32257	32347	32464	32656
	32009	32091	32205	32258	32348	32465	32658
	32011	32092	32206	32259	32350	32535	32662
	32013	32094	32207	32260	32351	32538	32663
	32024	32096	32208	32277	32352	32567	32664
	32025	32097	32209	32301	32353	32601	32666
	32026	32099	32210	32302	32355	32602	32667
	32030	32102	32211	32303	32357	32603	32669
	32033	32105	32212	32304	32358	32604	32680
	32038	32110	32214	32305	32360	32605	32681
	32040	32111	32215	32306	32361	32606	32683
	32041	32112	32216	32307	32362	32607	32686
	32042	32113	32217	32308	32395	32608	32693
	32043	32130	32218	32309	32399	32609	32694
	32044	32131	32219	32310	32420	32610	32696
	32046	32134	32220	32311	32421	32611	32697
	32050	32138	32221	32312	32423	32612	32702
	32052	32139	32222	32313	32424	32614	32720
	32053	32140	32223	32314	32425	32615	32721
	32054	32145	32224	32315	32426	32616	32722
	32055	32147	32225	32316	32427	32617	32723
	32056	32148	32226	32317	32428	32618	32724
	32058	32149	32229	32318	32430	32619	32767
	32059	32157	32231	32321	32431	32621	34470
	32060	32160	32232	32324	32432	32622	34471
	32061	32177	32234	32326	32433	32626	34472
	32062	32178	32235	32327	32434	32627	34474
	32063	32179	32236	32330	32438	32628	34475
	32064	32180	32237	32331	32440	32631	34477
	32065	32181	32238	32332	32442	32633	34478
	32066	32182	32239	32333	32443	32634	34479
	32067	32185	32241	32334	32445	32635	34480
	32068	32187	32244	32336	32446	32640	34482
	32071	32189	32245	32337	32447	32641	34483
	32072	32192	32246	32340	32448	32643	34488
	32073	32193	32247	32341	32449	32644	34489

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Rating Group Definitions by Group

Group 2
189 Zips

32034	32703	32762	32814	32887	34636
32035	32704	32763	32816	32891	34661
32084	32706	32764	32817	32896	34731
32085	32707	32765	32818	32897	34734
32086	32708	32766	32819	33513	34748
32095	32709	32768	32820	33514	34749
32124	32710	32771	32821	33521	34758
32128	32712	32772	32822	33538	34761
32133	32713	32773	32824	33585	34762
32158	32714	32774	32825	33597	34785
32159	32715	32776	32826	34420	34786
32162	32716	32777	32828	34421	34788
32163	32718	32779	32829	34430	34789
32164	32719	32784	32830	34431	34797
32183	32725	32789	32833	34432	
32190	32726	32790	32835	34433	
32195	32727	32791	32836	34434	
32356	32728	32792	32837	34436	
32359	32730	32793	32839	34442	
32422	32732	32794	32853	34445	
32435	32733	32795	32854	34449	
32455	32735	32798	32855	34450	
32462	32736	32799	32856	34451	
32466	32738	32801	32857	34452	
32531	32739	32802	32858	34453	
32536	32744	32803	32859	34460	
32537	32745	32804	32860	34461	
32539	32746	32805	32861	34464	
32564	32747	32806	32867	34465	
32565	32750	32807	32868	34473	
32568	32751	32808	32869	34476	
32639	32752	32809	32872	34481	
32648	32753	32810	32877	34484	
32668	32756	32811	32878	34491	
32701	32757	32812	32886	34492	

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Rating Group Definitions by Group

Group 3	32004	33802	33867	34714
130 Zips	32082	33803	33868	34715
	32137	33804	33872	34729
	32168	33805	33875	34736
	32227	33806	33877	34737
	32228	33807	33880	34740
	32233	33809	33881	34741
	32240	33810	33882	34742
	32250	33811	33883	34743
	32266	33812	33884	34744
	32346	33813	33885	34745
	32404	33815	33888	34746
	32533	33820	33896	34747
	32560	33823	33897	34753
	32570	33825	33898	34755
	32577	33826	34423	34756
	32754	33836	34428	34759
	32775	33837	34429	34760
	32778	33838	34446	34769
	32827	33839	34447	34770
	32831	33840	34448	34771
	32832	33843	34487	34772
	32862	33844	34601	34777
	32885	33845	34602	34778
	33523	33846	34603	34787
	33524	33848	34604	
	33525	33849	34605	
	33526	33850	34608	
	33537	33851	34609	
	33539	33853	34613	
	33540	33854	34614	
	33541	33855	34705	
	33542	33856	34711	
	33593	33858	34712	
	33801	33859	34713	

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Rating Group Definitions by Group

Group 4	32080	32322	32927	33559	33612	33831	33960
102 Zips	32114	32323	32959	33563	33613	33834	34498
	32116	32409	33508	33564	33617	33835	34606
	32117	32509	33509	33565	33618	33841	34610
	32119	32526	33510	33566	33620	33847	34611
	32120	32559	33511	33567	33624	33852	34637
	32121	32571	33527	33574	33637	33860	34638
	32122	32625	33530	33576	33647	33862	34639
	32123	32692	33543	33583	33682	33863	34654
	32125	32780	33544	33584	33687	33870	34669
	32129	32781	33545	33587	33688	33871	34739
	32173	32783	33548	33592	33689	33873	34773
	32174	32796	33549	33594	33694	33876	
	32175	32815	33550	33595	33827	33890	
	32198	32926	33558	33596	33830	33944	

Group 5	32127	32143	32534	32910	33568	33857	34267
41 Zips	32132	32328	32572	32922	33569	33865	34268
	32135	32437	32583	32923	33604	33935	34269
	32136	32439	32759	32924	33610	33975	34655
	32141	32444	32907	33547	33625	34265	34972
	32142	32530	32908	33556	33674	34266	

Group 6	32176	32934	33578	33680	33930	33983	34291
77 Zips	32320	32948	33579	33901	33936	33994	34607
	32329	32953	33598	33902	33954	34142	34653
	32403	32954	33603	33903	33966	34143	34656
	32405	32955	33614	33905	33970	34202	34667
	32406	32956	33619	33911	33971	34211	34674
	32514	33440	33626	33913	33972	34219	34679
	32899	33471	33660	33916	33973	34251	34685
	32904	33503	33661	33917	33974	34286	34688
	32909	33571	33662	33918	33976	34288	34973
	32912	33573	33673	33920	33982	34289	34974

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Rating Group Definitions by Group

Group 7	32115	32511	33601	33672	33910	34208	34668
66 Zips	32118	32512	33602	33675	33912	34212	34673
	32126	32516	33605	33677	33915	34222	34677
	32401	32542	33607	33684	33919	34232	34684
	32402	32578	33615	33685	33990	34235	34690
	32412	32580	33633	33761	34117	34240	34692
	32456	32588	33634	33782	34120	34241	
	32457	32940	33635	33906	34201	34264	
	32505	32966	33646	33907	34203	34287	
	32506	32969	33655	33909	34204	34290	

Group 8	32169	32523	33572	33663	33771	34116	34956
58 Zips	32170	32524	33575	33664	33773	34119	34986
	32407	32547	33586	33679	33780	34233	34987
	32410	32591	33609	33714	33781	34243	34988
	32413	32935	33622	33758	33938	34270	
	32417	32936	33623	33763	33948	34652	
	32459	32968	33630	33765	33952	34680	
	32461	33534	33631	33766	33965	34945	
	32504	33570	33650	33769	33967	34953	

Group 9	32408	32911	33606	33730	33904	34205	34695
65 Zips	32411	32919	33608	33732	33927	34206	34983
	32503	32941	33611	33733	33928	34220	34984
	32513	32952	33629	33742	33953	34237	34990
	32521	33430	33681	33759	33980	34250	34991
	32566	33438	33702	33760	33991	34260	
	32901	33439	33709	33762	33993	34292	
	32902	33459	33713	33764	34133	34682	
	32905	33476	33716	33777	34135	34683	
	32906	33493	33729	33784	34136	34691	

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Rating Group Definitions by Group

Group 10	32501	32967	33414	33743	33949	34207	34689
54 Zips	32507	32970	33449	33755	33950	34221	34697
	32508	32971	33470	33756	33951	34234	34698
	32520	33067	33478	33757	33955	34238	34951
	32579	33071	33616	33770	33981	34239	34954
	32920	33077	33621	33778	34104	34278	34981
	32949	33331	33686	33779	34109	34281	
	32950	33412	33710	33914	34114	34282	
Group 11	32502	32958	33068	33322	33338	33467	34224
75 Zips	32522	32976	33073	33323	33345	33472	34272
	32540	32978	33075	33324	33351	33497	34274
	32541	33016	33076	33325	33355	33498	34275
	32544	33025	33082	33326	33359	33703	34280
	32548	33026	33097	33327	33388	33908	34293
	32549	33027	33166	33328	33411	33947	34660
	32550	33028	33313	33329	33413	34105	34681
	32563	33029	33318	33330	33418	34110	34947
	32569	33063	33320	33332	33421	34112	
	32957	33065	33321	33337	33428	34209	
Group 12	32903	32965	33093	33314	33448	33737	34992
58 Zips	32925	33002	33172	33317	33454	33747	34994
	32931	33012	33174	33319	33463	33772	34995
	32932	33014	33175	33415	33473	33775	34997
	32937	33015	33183	33417	33496	34113	
	32960	33017	33184	33422	33704	34231	
	32961	33024	33185	33434	33711	34277	
	32962	33066	33193	33437	33712	34952	
	32964	33084	33199	33446	33734	34985	
Group 13	32561	33055	33178	33196	33484	33776	34284
40 Zips	32562	33056	33182	33265	33488	33946	34285
	33010	33083	33186	33266	33701	34210	34946
	33011	33122	33187	33283	33707	34230	34982
	33018	33165	33188	33433	33731	34236	
	33023	33173	33194	33482	33774	34276	

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Group 14	32951	33081	33169	33310	33458	34138	34950
44 Zips	33013	33090	33176	33312	33705	34139	34979
	33021	33102	33177	33336	33922	34141	
	33030	33112	33222	33340	33929	34223	
	33031	33116	33247	33409	33945	34229	
	33054	33144	33269	33436	34134	34295	
	33069	33152	33309	33442	34137	34948	
Group 15	33033	33155	33406	33475	33767	33956	
22 Zips	33034	33255	33416	33708	33786	34108	
	33072	33299	33455	33738	33931		
	33126	33311	33468	33744	33932		
Group 16	32963	33179	33445	33740	34102	34107	34242
19 Zips	33167	33410	33461	33785	34103	34215	
	33170	33420	33466	34101	34106	34218	
Group 17	33032	33147	33407	33715	34216	34958	
22 Zips	33035	33168	33427	33736	34217	34996	
	33039	33315	33486	33741	34228		
	33092	33334	33706	34140	34957		
Group 18	33064	33143	33197	33257	33424	33474	34146
32 Zips	33074	33156	33234	33296	33425	33481	34949
	33114	33157	33242	33401	33426	33921	
	33134	33162	33243	33402	33462	33957	
	33142	33164	33256	33403	33465	34145	
Group 19	33060	33146	33419	33469			
8 Zips	33125	33404	33431	33924			

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Group 20	33008	33022	33161	33238	33301	33408	33477
21 Zips	33009	33150	33189	33261	33303	33441	33487
	33020	33158	33190	33280	33394	33443	33499
Group 21	33004	33045	33135	33302	33316	33349	33464
32 Zips	33040	33051	33136	33304	33335	33405	33480
	33041	33052	33145	33305	33339	33435	
	33042	33127	33151	33306	33346	33444	
	33043	33132	33245	33307	33348	33460	
Group 22	33001	33109	33128	33181	33429		
10 Zips	33101	33124	33180	33308	33432		
Group 23	33037	33061	33111	33133	33153	33163	33233
14 Zips	33050	33062	33131	33138	33160	33231	33483
Group 24	33019	33129	33137	33140	33239		
9 Zips	33119	33130	33139	33154			
Group 25	33036	33070	33141	33149			
4 Zips							

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ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group
32003	1	32099	1	32179	1	32254	1
32004	3	32102	1	32180	1	32255	1
32006	1	32105	1	32181	1	32256	1
32007	1	32110	1	32182	1	32257	1
32008	1	32111	1	32183	2	32258	1
32009	1	32112	1	32185	1	32259	1
32011	1	32113	1	32187	1	32260	1
32013	1	32114	4	32189	1	32266	3
32024	1	32115	7	32190	2	32277	1
32025	1	32116	4	32192	1	32301	1
32026	1	32117	4	32193	1	32302	1
32030	1	32118	7	32195	2	32303	1
32033	1	32119	4	32198	4	32304	1
32034	2	32120	4	32201	1	32305	1
32035	2	32121	4	32202	1	32306	1
32038	1	32122	4	32203	1	32307	1
32040	1	32123	4	32204	1	32308	1
32041	1	32124	2	32205	1	32309	1
32042	1	32125	4	32206	1	32310	1
32043	1	32126	7	32207	1	32311	1
32044	1	32127	5	32208	1	32312	1
32046	1	32128	2	32209	1	32313	1
32050	1	32129	4	32210	1	32314	1
32052	1	32130	1	32211	1	32315	1
32053	1	32131	1	32212	1	32316	1
32054	1	32132	5	32214	1	32317	1
32055	1	32133	2	32215	1	32318	1
32056	1	32134	1	32216	1	32320	6
32058	1	32135	5	32217	1	32321	1
32059	1	32136	5	32218	1	32322	4
32060	1	32137	3	32219	1	32323	4
32061	1	32138	1	32220	1	32324	1
32062	1	32139	1	32221	1	32326	1
32063	1	32140	1	32222	1	32327	1
32064	1	32141	5	32223	1	32328	5
32065	1	32142	5	32224	1	32329	6
32066	1	32143	5	32225	1	32330	1
32067	1	32145	1	32226	1	32331	1
32068	1	32147	1	32227	3	32332	1
32071	1	32148	1	32228	3	32333	1
32072	1	32149	1	32229	1	32334	1
32073	1	32157	1	32231	1	32336	1
32079	1	32158	2	32232	1	32337	1
32080	4	32159	2	32233	3	32340	1
32081	1	32160	1	32234	1	32341	1
32082	3	32162	2	32235	1	32343	1
32083	1	32163	2	32236	1	32344	1
32084	2	32164	2	32237	1	32345	1
32085	2	32168	3	32238	1	32346	3
32086	2	32169	8	32239	1	32347	1
32087	1	32170	8	32240	3	32348	1
32091	1	32173	4	32241	1	32350	1
32092	1	32174	4	32244	1	32351	1
32094	1	32175	4	32245	1	32352	1
32095	2	32176	6	32246	1	32353	1
32096	1	32177	1	32247	1	32355	1
32097	1	32178	1	32250	3	32356	2

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ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group
32357	1	32463	1	32579	10	32694	1
32358	1	32464	1	32580	7	32696	1
32359	2	32465	1	32583	5	32697	1
32360	1	32466	2	32588	7	32701	2
32361	1	32501	10	32591	8	32702	1
32362	1	32502	11	32601	1	32703	2
32395	1	32503	9	32602	1	32704	2
32399	1	32504	8	32603	1	32706	2
32401	7	32505	7	32604	1	32707	2
32402	7	32506	7	32605	1	32708	2
32403	6	32507	10	32606	1	32709	2
32404	3	32508	10	32607	1	32710	2
32405	6	32509	4	32608	1	32712	2
32406	6	32511	7	32609	1	32713	2
32407	8	32512	7	32610	1	32714	2
32408	9	32513	9	32611	1	32715	2
32409	4	32514	6	32612	1	32716	2
32410	8	32516	7	32614	1	32718	2
32411	9	32520	10	32615	1	32719	2
32412	7	32521	9	32616	1	32720	1
32413	8	32522	11	32617	1	32721	1
32417	8	32523	8	32618	1	32722	1
32420	1	32524	8	32619	1	32723	1
32421	1	32526	4	32621	1	32724	1
32422	2	32530	5	32622	1	32725	2
32423	1	32531	2	32625	4	32726	2
32424	1	32533	3	32626	1	32727	2
32425	1	32534	5	32627	1	32728	2
32426	1	32535	1	32628	1	32730	2
32427	1	32536	2	32631	1	32732	2
32428	1	32537	2	32633	1	32733	2
32430	1	32538	1	32634	1	32735	2
32431	1	32539	2	32635	1	32736	2
32432	1	32540	11	32639	2	32738	2
32433	1	32541	11	32640	1	32739	2
32434	1	32542	7	32641	1	32744	2
32435	2	32544	11	32643	1	32745	2
32437	5	32547	8	32644	1	32746	2
32438	1	32548	11	32648	2	32747	2
32439	5	32549	11	32653	1	32750	2
32440	1	32550	11	32654	1	32751	2
32442	1	32559	4	32655	1	32752	2
32443	1	32560	3	32656	1	32753	2
32444	5	32561	13	32658	1	32754	3
32445	1	32562	13	32662	1	32756	2
32446	1	32563	11	32663	1	32757	2
32447	1	32564	2	32664	1	32759	5
32448	1	32565	2	32666	1	32762	2
32449	1	32566	9	32667	1	32763	2
32452	1	32567	1	32668	2	32764	2
32455	2	32568	2	32669	1	32765	2
32456	7	32569	11	32680	1	32766	2
32457	7	32570	3	32681	1	32767	1
32459	8	32571	4	32683	1	32768	2
32460	1	32572	5	32686	1	32771	2
32461	8	32577	3	32692	4	32772	2
32462	2	32578	7	32693	1	32773	2

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ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group
32774	2	32855	2	32956	6	33050	23
32775	3	32856	2	32957	11	33051	21
32776	2	32857	2	32958	11	33052	21
32777	2	32858	2	32959	4	33054	14
32778	3	32859	2	32960	12	33055	13
32779	2	32860	2	32961	12	33056	13
32780	4	32861	2	32962	12	33060	19
32781	4	32862	3	32963	16	33061	23
32783	4	32867	2	32964	12	33062	23
32784	2	32868	2	32965	12	33063	11
32789	2	32869	2	32966	7	33064	18
32790	2	32872	2	32967	10	33065	11
32791	2	32877	2	32968	8	33066	12
32792	2	32878	2	32969	7	33067	10
32793	2	32885	3	32970	10	33068	11
32794	2	32886	2	32971	10	33069	14
32795	2	32887	2	32976	11	33070	25
32796	4	32891	2	32978	11	33071	10
32798	2	32896	2	33001	22	33072	15
32799	2	32897	2	33002	12	33073	11
32801	2	32899	6	33004	21	33074	18
32802	2	32901	9	33008	20	33075	11
32803	2	32902	9	33009	20	33076	11
32804	2	32903	12	33010	13	33077	10
32805	2	32904	6	33011	13	33081	14
32806	2	32905	9	33012	12	33082	11
32807	2	32906	9	33013	14	33083	13
32808	2	32907	5	33014	12	33084	12
32809	2	32908	5	33015	12	33090	14
32810	2	32909	6	33016	11	33092	17
32811	2	32910	5	33017	12	33093	12
32812	2	32911	9	33018	13	33097	11
32814	2	32912	6	33019	24	33101	22
32815	4	32919	9	33020	20	33102	14
32816	2	32920	10	33021	14	33109	22
32817	2	32922	5	33022	20	33111	23
32818	2	32923	5	33023	13	33112	14
32819	2	32924	5	33024	12	33114	18
32820	2	32925	12	33025	11	33116	14
32821	2	32926	4	33026	11	33119	24
32822	2	32927	4	33027	11	33122	13
32824	2	32931	12	33028	11	33124	22
32825	2	32932	12	33029	11	33125	19
32826	2	32934	6	33030	14	33126	15
32827	3	32935	8	33031	14	33127	21
32828	2	32936	8	33032	17	33128	22
32829	2	32937	12	33033	15	33129	24
32830	2	32940	7	33034	15	33130	24
32831	3	32941	9	33035	17	33131	23
32832	3	32948	6	33036	25	33132	21
32833	2	32949	10	33037	23	33133	23
32835	2	32950	10	33039	17	33134	18
32836	2	32951	14	33040	21	33135	21
32837	2	32952	9	33041	21	33136	21
32839	2	32953	6	33042	21	33137	24
32853	2	32954	6	33043	21	33138	23
32854	2	32955	6	33045	21	33139	24

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ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group
33140	24	33238	20	33346	21	33458	14
33141	25	33239	24	33348	21	33459	9
33142	18	33242	18	33349	21	33460	21
33143	18	33243	18	33351	11	33461	16
33144	14	33245	21	33355	11	33462	18
33145	21	33247	14	33359	11	33463	12
33146	19	33255	15	33388	11	33464	21
33147	17	33256	18	33394	20	33465	18
33149	25	33257	18	33401	18	33466	16
33150	20	33261	20	33402	18	33467	11
33151	21	33265	13	33403	18	33468	15
33152	14	33266	13	33404	19	33469	19
33153	23	33269	14	33405	21	33470	10
33154	24	33280	20	33406	15	33471	6
33155	15	33283	13	33407	17	33472	11
33156	18	33296	18	33408	20	33473	12
33157	18	33299	15	33409	14	33474	18
33158	20	33301	20	33410	16	33475	15
33160	23	33302	21	33411	11	33476	9
33161	20	33303	20	33412	10	33477	20
33162	18	33304	21	33413	11	33478	10
33163	23	33305	21	33414	10	33480	21
33164	18	33306	21	33415	12	33481	18
33165	13	33307	21	33416	15	33482	13
33166	11	33308	22	33417	12	33483	23
33167	16	33309	14	33418	11	33484	13
33168	17	33310	14	33419	19	33486	17
33169	14	33311	15	33420	16	33487	20
33170	16	33312	14	33421	11	33488	13
33172	12	33313	11	33422	12	33493	9
33173	13	33314	12	33424	18	33496	12
33174	12	33315	17	33425	18	33497	11
33175	12	33316	21	33426	18	33498	11
33176	14	33317	12	33427	17	33499	20
33177	14	33318	11	33428	11	33503	6
33178	13	33319	12	33429	22	33508	4
33179	16	33320	11	33430	9	33509	4
33180	22	33321	11	33431	19	33510	4
33181	22	33322	11	33432	22	33511	4
33182	13	33323	11	33433	13	33513	2
33183	12	33324	11	33434	12	33514	2
33184	12	33325	11	33435	21	33521	2
33185	12	33326	11	33436	14	33523	3
33186	13	33327	11	33437	12	33524	3
33187	13	33328	11	33438	9	33525	3
33188	13	33329	11	33439	9	33526	3
33189	20	33330	11	33440	6	33527	4
33190	20	33331	10	33441	20	33530	4
33193	12	33332	11	33442	14	33534	8
33194	13	33334	17	33443	20	33537	3
33196	13	33335	21	33444	21	33538	2
33197	18	33336	14	33445	16	33539	3
33199	12	33337	11	33446	12	33540	3
33222	14	33338	11	33448	12	33541	3
33231	23	33339	21	33449	10	33542	3
33233	23	33340	14	33454	12	33543	4
33234	18	33345	11	33455	15	33544	4

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ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group
33545	4	33622	8	33733	9	33826	3
33547	5	33623	8	33734	12	33827	4
33548	4	33624	4	33736	17	33830	4
33549	4	33625	5	33737	12	33831	4
33550	4	33626	6	33738	15	33834	4
33556	5	33629	9	33740	16	33835	4
33558	4	33630	8	33741	17	33836	3
33559	4	33631	8	33742	9	33837	3
33563	4	33633	7	33743	10	33838	3
33564	4	33634	7	33744	15	33839	3
33565	4	33635	7	33747	12	33840	3
33566	4	33637	4	33755	10	33841	4
33567	4	33646	7	33756	10	33843	3
33568	5	33647	4	33757	10	33844	3
33569	5	33650	8	33758	8	33845	3
33570	8	33655	7	33759	9	33846	3
33571	6	33660	6	33760	9	33847	4
33572	8	33661	6	33761	7	33848	3
33573	6	33662	6	33762	9	33849	3
33574	4	33663	8	33763	8	33850	3
33575	8	33664	8	33764	9	33851	3
33576	4	33672	7	33765	8	33852	4
33578	6	33673	6	33766	8	33853	3
33579	6	33674	5	33767	15	33854	3
33583	4	33675	7	33769	8	33855	3
33584	4	33677	7	33770	10	33856	3
33585	2	33679	8	33771	8	33857	5
33586	8	33680	6	33772	12	33858	3
33587	4	33681	9	33773	8	33859	3
33592	4	33682	4	33774	13	33860	4
33593	3	33684	7	33775	12	33862	4
33594	4	33685	7	33776	13	33863	4
33595	4	33686	10	33777	9	33865	5
33596	4	33687	4	33778	10	33867	3
33597	2	33688	4	33779	10	33868	3
33598	6	33689	4	33780	8	33870	4
33601	7	33694	4	33781	8	33871	4
33602	7	33701	13	33782	7	33872	3
33603	6	33702	9	33784	9	33873	4
33604	5	33703	11	33785	16	33875	3
33605	7	33704	12	33786	15	33876	4
33606	9	33705	14	33801	3	33877	3
33607	7	33706	17	33802	3	33880	3
33608	9	33707	13	33803	3	33881	3
33609	8	33708	15	33804	3	33882	3
33610	5	33709	9	33805	3	33883	3
33611	9	33710	10	33806	3	33884	3
33612	4	33711	12	33807	3	33885	3
33613	4	33712	12	33809	3	33888	3
33614	6	33713	9	33810	3	33890	4
33615	7	33714	8	33811	3	33896	3
33616	10	33715	17	33812	3	33897	3
33617	4	33716	9	33813	3	33898	3
33618	4	33729	9	33815	3	33901	6
33619	6	33730	9	33820	3	33902	6
33620	4	33731	13	33823	3	33903	6
33621	10	33732	9	33825	3	33904	9

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ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group	ZIP Code	2011 Group
33905	6	33990	7	34229	14	34445	2
33906	7	33991	9	34230	13	34446	3
33907	7	33993	9	34231	12	34447	3
33908	11	33994	6	34232	7	34448	3
33909	7	34101	16	34233	8	34449	2
33910	7	34102	16	34234	10	34450	2
33911	6	34103	16	34235	7	34451	2
33912	7	34104	10	34236	13	34452	2
33913	6	34105	11	34237	9	34453	2
33914	10	34106	16	34238	10	34460	2
33915	7	34107	16	34239	10	34461	2
33916	6	34108	15	34240	7	34464	2
33917	6	34109	10	34241	7	34465	2
33918	6	34110	11	34242	16	34470	1
33919	7	34112	11	34243	8	34471	1
33920	6	34113	12	34250	9	34472	1
33921	18	34114	10	34251	6	34473	2
33922	14	34116	8	34260	9	34474	1
33924	19	34117	7	34264	7	34475	1
33927	9	34119	8	34265	5	34476	2
33928	9	34120	7	34266	5	34477	1
33929	14	34133	9	34267	5	34478	1
33930	6	34134	14	34268	5	34479	1
33931	15	34135	9	34269	5	34480	1
33932	15	34136	9	34270	8	34481	2
33935	5	34137	14	34272	11	34482	1
33936	6	34138	14	34274	11	34483	1
33938	8	34139	14	34275	11	34484	2
33944	4	34140	17	34276	13	34487	3
33945	14	34141	14	34277	12	34488	1
33946	13	34142	6	34278	10	34489	1
33947	11	34143	6	34280	11	34491	2
33948	8	34145	18	34281	10	34492	2
33949	10	34146	18	34282	10	34498	4
33950	10	34201	7	34284	13	34601	3
33951	10	34202	6	34285	13	34602	3
33952	8	34203	7	34286	6	34603	3
33953	9	34204	7	34287	7	34604	3
33954	6	34205	9	34288	6	34605	3
33955	10	34206	9	34289	6	34606	4
33956	15	34207	10	34290	7	34607	6
33957	18	34208	7	34291	6	34608	3
33960	4	34209	11	34292	9	34609	3
33965	8	34210	13	34293	11	34610	4
33966	6	34211	6	34295	14	34611	4
33967	8	34212	7	34420	2	34613	3
33970	6	34215	16	34421	2	34614	3
33971	6	34216	17	34423	3	34636	2
33972	6	34217	17	34428	3	34637	4
33973	6	34218	16	34429	3	34638	4
33974	6	34219	6	34430	2	34639	4
33975	5	34220	9	34431	2	34652	8
33976	6	34221	10	34432	2	34653	6
33980	9	34222	7	34433	2	34654	4
33981	10	34223	14	34434	2	34655	5
33982	6	34224	11	34436	2	34656	6
33983	6	34228	17	34442	2	34660	11

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Rating Group Definitions by ZIP Code

ZIP Code	2011 Group	ZIP Code	2011 Group
34661	2	34777	3
34667	6	34778	3
34668	7	34785	2
34669	4	34786	2
34673	7	34787	3
34674	6	34788	2
34677	7	34789	2
34679	6	34797	2
34680	8	34945	8
34681	11	34946	13
34682	9	34947	11
34683	9	34948	14
34684	7	34949	18
34685	6	34950	14
34688	6	34951	10
34689	10	34952	12
34690	7	34953	8
34691	9	34954	10
34692	7	34956	8
34695	9	34957	17
34697	10	34958	17
34698	10	34972	5
34705	3	34973	6
34711	3	34974	6
34712	3	34979	14
34713	3	34981	10
34714	3	34982	13
34715	3	34983	9
34729	3	34984	9
34731	2	34985	12
34734	2	34986	8
34736	3	34987	8
34737	3	34988	8
34739	4	34990	9
34740	3	34991	9
34741	3	34992	12
34742	3	34994	12
34743	3	34995	12
34744	3	34996	17
34745	3	34997	12
34746	3		
34747	3		
34748	2		
34749	2		
34753	3		
34755	3		
34756	3		
34758	2		
34759	3		
34760	3		
34761	2		
34762	2		
34769	3		
34770	3		
34771	3		
34772	3		
34773	4		

EXHIBIT

XIV

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0847	0.0786	0.0646	0.0549	0.0358	0.0290	0.0678
2	0.1554	0.1441	0.1185	0.1007	0.0657	0.0532	0.1244
3	0.2194	0.2036	0.1674	0.1423	0.0928	0.0752	0.1758
4	0.2880	0.2673	0.2197	0.1868	0.1219	0.0987	0.2307
5	0.3613	0.3352	0.2756	0.2343	0.1529	0.1238	0.2894
6	0.4394	0.4077	0.3352	0.2849	0.1859	0.1505	0.3519
7	0.5225	0.4848	0.3986	0.3388	0.2211	0.1790	0.4185
8	0.6110	0.5669	0.4661	0.3962	0.2585	0.2093	0.4893
9	0.7050	0.6541	0.5378	0.4571	0.2983	0.2416	0.5646
10	0.8048	0.7468	0.6140	0.5219	0.3405	0.2758	0.6446
11	0.9109	0.8452	0.6949	0.5907	0.3854	0.3121	0.7296
12	1.0235	0.9497	0.7808	0.6637	0.4330	0.3507	0.8198
13	1.1431	1.0607	0.8720	0.7412	0.4836	0.3917	0.9156
14	1.2701	1.1785	0.9689	0.8236	0.5374	0.4352	1.0173
15	1.4051	1.3037	1.0719	0.9111	0.5945	0.4814	1.1254
16	1.5485	1.4368	1.1813	1.0041	0.6552	0.5306	1.2403
17	1.7011	1.5784	1.2977	1.1030	0.7197	0.5828	1.3624
18	1.8634	1.7290	1.4215	1.2083	0.7884	0.6385	1.4925
19	2.0363	1.8894	1.5534	1.3204	0.8615	0.6977	1.6309
20	2.2205	2.0604	1.6939	1.4398	0.9395	0.7608	1.7785
21	2.4170	2.2427	1.8438	1.5672	1.0226	0.8282	1.9359
22	2.6267	2.4373	2.0038	1.7032	1.1113	0.9000	2.1038
23	2.8506	2.6450	2.1746	1.8484	1.2061	0.9767	2.2831
24	3.0899	2.8671	2.3571	2.0036	1.3073	1.0587	2.4748
25	3.3458	3.1045	2.5523	2.1695	1.4155	1.1464	2.6797

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0706	0.0655	0.0538	0.0458	0.0299	0.0242	0.0565
2	0.1295	0.1201	0.0988	0.0839	0.0548	0.0444	0.1037
3	0.1829	0.1697	0.1395	0.1186	0.0774	0.0627	0.1465
4	0.2400	0.2227	0.1831	0.1556	0.1016	0.0822	0.1922
5	0.3011	0.2794	0.2297	0.1952	0.1274	0.1032	0.2411
6	0.3661	0.3397	0.2793	0.2374	0.1549	0.1255	0.2933
7	0.4354	0.4040	0.3322	0.2823	0.1842	0.1492	0.3488
8	0.5091	0.4724	0.3884	0.3301	0.2154	0.1745	0.4078
9	0.5875	0.5451	0.4482	0.3809	0.2486	0.2013	0.4705
10	0.6707	0.6223	0.5116	0.4349	0.2838	0.2298	0.5372
11	0.7591	0.7043	0.5791	0.4922	0.3212	0.2601	0.6080
12	0.8529	0.7914	0.6507	0.5531	0.3609	0.2922	0.6831
13	0.9526	0.8839	0.7267	0.6177	0.4030	0.3264	0.7630
14	1.0584	0.9821	0.8074	0.6863	0.4478	0.3627	0.8477
15	1.1709	1.0865	0.8932	0.7592	0.4954	0.4012	0.9378
16	1.2904	1.1974	0.9844	0.8367	0.5460	0.4421	1.0335
17	1.4176	1.3153	1.0814	0.9192	0.5997	0.4857	1.1354
18	1.5528	1.4409	1.1846	1.0069	0.6570	0.5321	1.2437
19	1.6969	1.5745	1.2945	1.1003	0.7179	0.5814	1.3591
20	1.8504	1.7170	1.4116	1.1999	0.7829	0.6340	1.4821
21	2.0142	1.8689	1.5365	1.3060	0.8522	0.6901	1.6132
22	2.1889	2.0310	1.6698	1.4193	0.9261	0.7500	1.7532
23	2.3755	2.2042	1.8122	1.5403	1.0050	0.8139	1.9026
24	2.5749	2.3892	1.9643	1.6696	1.0894	0.8823	2.0623
25	2.7881	2.5871	2.1269	1.8079	1.1796	0.9553	2.2331

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0424	0.0393	0.0323	0.0275	0.0179	0.0145	0.0339
2	0.0777	0.0721	0.0593	0.0504	0.0329	0.0266	0.0622
3	0.1097	0.1018	0.0837	0.0711	0.0464	0.0376	0.0879
4	0.1440	0.1336	0.1099	0.0934	0.0609	0.0493	0.1153
5	0.1806	0.1676	0.1378	0.1171	0.0764	0.0619	0.1447
6	0.2197	0.2038	0.1676	0.1425	0.0929	0.0753	0.1760
7	0.2613	0.2424	0.1993	0.1694	0.1105	0.0895	0.2093
8	0.3055	0.2835	0.2330	0.1981	0.1292	0.1047	0.2447
9	0.3525	0.3271	0.2689	0.2286	0.1491	0.1208	0.2823
10	0.4024	0.3734	0.3070	0.2609	0.1703	0.1379	0.3223
11	0.4555	0.4226	0.3474	0.2953	0.1927	0.1561	0.3648
12	0.5118	0.4749	0.3904	0.3318	0.2165	0.1753	0.4099
13	0.5716	0.5303	0.4360	0.3706	0.2418	0.1958	0.4578
14	0.6351	0.5893	0.4845	0.4118	0.2687	0.2176	0.5086
15	0.7025	0.6519	0.5359	0.4555	0.2972	0.2407	0.5627
16	0.7743	0.7184	0.5906	0.5020	0.3276	0.2653	0.6201
17	0.8505	0.7892	0.6488	0.5515	0.3598	0.2914	0.6812
18	0.9317	0.8645	0.7108	0.6041	0.3942	0.3192	0.7462
19	1.0181	0.9447	0.7767	0.6602	0.4308	0.3489	0.8155
20	1.1103	1.0302	0.8470	0.7199	0.4697	0.3804	0.8892
21	1.2085	1.1213	0.9219	0.7836	0.5113	0.4141	0.9679
22	1.3133	1.2186	1.0019	0.8516	0.5557	0.4500	1.0519
23	1.4253	1.3225	1.0873	0.9242	0.6030	0.4884	1.1416
24	1.5450	1.4335	1.1786	1.0018	0.6536	0.5294	1.2374
25	1.6729	1.5522	1.2762	1.0847	0.7078	0.5732	1.3399

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0841	0.0763	0.0634	0.0852
2	0.1543	0.1400	0.1164	0.1562
3	0.2179	0.1977	0.1644	0.2207
4	0.2860	0.2595	0.2157	0.2896
5	0.3587	0.3255	0.2706	0.3633
6	0.4363	0.3959	0.3291	0.4418
7	0.5188	0.4708	0.3914	0.5254
8	0.6067	0.5505	0.4576	0.6144
9	0.7000	0.6352	0.5280	0.7089
10	0.7992	0.7252	0.6028	0.8093
11	0.9045	0.8208	0.6823	0.9160
12	1.0163	0.9223	0.7666	1.0292
13	1.1351	1.0300	0.8562	1.1495
14	1.2612	1.1445	0.9514	1.2772
15	1.3952	1.2661	1.0524	1.4129
16	1.5376	1.3953	1.1599	1.5571
17	1.6891	1.5328	1.2741	1.7105
18	1.8503	1.6791	1.3957	1.8738
19	2.0219	1.8348	1.5252	2.0476
20	2.2049	2.0009	1.6632	2.2329
21	2.4000	2.1779	1.8104	2.4305
22	2.6082	2.3668	1.9674	2.6413
23	2.8305	2.5686	2.1352	2.8665
24	3.0681	2.7842	2.3144	3.1071
25	3.3222	3.0148	2.5061	3.3644

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0701	0.0636	0.0529	0.0710
2	0.1285	0.1167	0.0970	0.1302
3	0.1816	0.1648	0.1370	0.1839
4	0.2383	0.2163	0.1798	0.2414
5	0.2989	0.2713	0.2255	0.3027
6	0.3636	0.3299	0.2743	0.3682
7	0.4324	0.3924	0.3262	0.4379
8	0.5056	0.4588	0.3814	0.5120
9	0.5833	0.5294	0.4400	0.5908
10	0.6660	0.6044	0.5024	0.6744
11	0.7537	0.6840	0.5686	0.7633
12	0.8469	0.7686	0.6389	0.8577
13	0.9459	0.8584	0.7135	0.9579
14	1.0510	0.9537	0.7928	1.0643
15	1.1626	1.0551	0.8770	1.1774
16	1.2813	1.1628	0.9666	1.2976
17	1.4076	1.2773	1.0618	1.4255
18	1.5419	1.3992	1.1631	1.5615
19	1.6849	1.5290	1.2710	1.7064
20	1.8374	1.6674	1.3860	1.8607
21	2.0000	1.8149	1.5087	2.0254
22	2.1735	1.9724	1.6395	2.2011
23	2.3588	2.1405	1.7793	2.3887
24	2.5568	2.3202	1.9287	2.5893
25	2.7685	2.5123	2.0884	2.8037

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0421	0.0382	0.0317	0.0426
2	0.0771	0.0700	0.0582	0.0781
3	0.1090	0.0989	0.0822	0.1103
4	0.1430	0.1298	0.1079	0.1448
5	0.1794	0.1628	0.1353	0.1816
6	0.2181	0.1980	0.1646	0.2209
7	0.2594	0.2354	0.1957	0.2627
8	0.3033	0.2753	0.2288	0.3072
9	0.3500	0.3176	0.2640	0.3545
10	0.3996	0.3626	0.3014	0.4047
11	0.4522	0.4104	0.3411	0.4580
12	0.5082	0.4611	0.3833	0.5146
13	0.5675	0.5150	0.4281	0.5747
14	0.6306	0.5722	0.4757	0.6386
15	0.6976	0.6330	0.5262	0.7065
16	0.7688	0.6977	0.5799	0.7786
17	0.8445	0.7664	0.6371	0.8553
18	0.9251	0.8395	0.6979	0.9369
19	1.0110	0.9174	0.7626	1.0238
20	1.1024	1.0004	0.8316	1.1164
21	1.2000	1.0889	0.9052	1.2152
22	1.3041	1.1834	0.9837	1.3207
23	1.4153	1.2843	1.0676	1.4332
24	1.5341	1.3921	1.1572	1.5536
25	1.6611	1.5074	1.2530	1.6822

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $251 - $500

ZIP Code	Fully Tied Down -- Manufactured		Other than Fully Tied
Group	Prior to 7/13/94	On or After 7/13/94	Unknown
1	0.3988	0.2063	0.4803
2	0.7314	0.3784	0.8809
3	1.0332	0.5345	1.2443
4	1.3561	0.7015	1.6332
5	1.7010	0.8799	2.0485
6	2.0687	1.0701	2.4913
7	2.4601	1.2726	2.9628
8	2.8766	1.4880	3.4643
9	3.3192	1.7170	3.9974
10	3.7894	1.9602	4.5636
11	4.2887	2.2185	5.1650
12	4.8189	2.4928	5.8035
13	5.3820	2.7840	6.4816
14	5.9800	3.0934	7.2018
15	6.6153	3.4221	7.9670
16	7.2907	3.7714	8.7804
17	8.0090	4.1430	9.6454
18	8.7733	4.5383	10.5659
19	9.5873	4.9594	11.5462
20	10.4546	5.4081	12.5908
21	11.3797	5.8866	13.7048
22	12.3669	6.3973	14.8937
23	13.4212	6.9427	16.1635
24	14.5478	7.5255	17.5203
25	15.7525	8.1486	18.9711

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $251 - $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3323	0.1719	0.4002
2	0.6095	0.3153	0.7341
3	0.8610	0.4454	1.0369
4	1.1301	0.5846	1.3610
5	1.4175	0.7333	1.7071
6	1.7239	0.8917	2.0761
7	2.0501	1.0605	2.4690
8	2.3971	1.2400	2.8869
9	2.7660	1.4308	3.3311
10	3.1578	1.6335	3.8030
11	3.5739	1.8488	4.3042
12	4.0158	2.0773	4.8363
13	4.4850	2.3200	5.4014
14	4.9833	2.5778	6.0015
15	5.5128	2.8517	6.6392
16	6.0756	3.1428	7.3170
17	6.6741	3.4525	8.0378
18	7.3111	3.7820	8.8049
19	7.9894	4.1328	9.6218
20	8.7122	4.5067	10.4923
21	9.4831	4.9055	11.4207
22	10.3057	5.3311	12.4115
23	11.1843	5.7855	13.4695
24	12.1232	6.2712	14.6003
25	13.1271	6.7905	15.8092

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $251 - $500

ZIP Code	Fully Tied Down -- Manufactured		Other than Fully Tied
Group	Prior to 7/13/94	On or After 7/13/94	Unknown
1	0.1994	0.1031	0.2401
2	0.3657	0.1892	0.4404
3	0.5166	0.2672	0.6222
4	0.6781	0.3508	0.8166
5	0.8505	0.4400	1.0243
6	1.0343	0.5350	1.2457
7	1.2301	0.6363	1.4814
8	1.4383	0.7440	1.7322
9	1.6596	0.8585	1.9987
10	1.8947	0.9801	2.2818
11	2.1443	1.1093	2.5825
12	2.4095	1.2464	2.9018
13	2.6910	1.3920	3.2408
14	2.9900	1.5467	3.6009
15	3.3077	1.7110	3.9835
16	3.6454	1.8857	4.3902
17	4.0045	2.0715	4.8227
18	4.3866	2.2692	5.2829
19	4.7936	2.4797	5.7731
20	5.2273	2.7040	6.2954
21	5.6898	2.9433	6.8524
22	6.1834	3.1986	7.4469
23	6.7106	3.4713	8.0817
24	7.2739	3.7627	8.7602
25	7.8762	4.0743	9.4855

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0477	0.0445	0.0340	0.0289	0.0213	0.0168	0.0317
2	0.0875	0.0816	0.0624	0.0530	0.0390	0.0308	0.0582
3	0.1236	0.1153	0.0881	0.0749	0.0551	0.0435	0.0822
4	0.1622	0.1513	0.1157	0.0983	0.0723	0.0571	0.1079
5	0.2034	0.1898	0.1451	0.1233	0.0907	0.0717	0.1353
6	0.2474	0.2308	0.1764	0.1500	0.1102	0.0872	0.1645
7	0.2942	0.2745	0.2098	0.1783	0.1311	0.1037	0.1957
8	0.3440	0.3210	0.2453	0.2085	0.1533	0.1212	0.2288
9	0.3970	0.3704	0.2831	0.2406	0.1769	0.1399	0.2640
10	0.4532	0.4228	0.3232	0.2747	0.2020	0.1597	0.3014
11	0.5129	0.4785	0.3658	0.3109	0.2286	0.1807	0.3411
12	0.5763	0.5377	0.4110	0.3493	0.2568	0.2031	0.3833
13	0.6437	0.6005	0.4590	0.3901	0.2868	0.2268	0.4280
14	0.7152	0.6673	0.5100	0.4335	0.3187	0.2520	0.4756
15	0.7912	0.7381	0.5642	0.4796	0.3526	0.2788	0.5261
16	0.8719	0.8135	0.6218	0.5285	0.3886	0.3072	0.5798
17	0.9578	0.8936	0.6830	0.5806	0.4268	0.3375	0.6370
18	1.0492	0.9789	0.7482	0.6360	0.4676	0.3697	0.6978
19	1.1466	1.0698	0.8176	0.6950	0.5109	0.4040	0.7625
20	1.2503	1.1665	0.8916	0.7579	0.5572	0.4406	0.8315
21	1.3610	1.2698	0.9705	0.8249	0.6065	0.4795	0.9051
22	1.4790	1.3799	1.0547	0.8965	0.6591	0.5211	0.9836
23	1.6051	1.4975	1.1446	0.9729	0.7153	0.5656	1.0674
24	1.7399	1.6233	1.2407	1.0546	0.7753	0.6130	1.1570
25	1.8839	1.7577	1.3434	1.1419	0.8395	0.6638	1.2528

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0397	0.0371	0.0283	0.0241	0.0177	0.0140	0.0264
2	0.0729	0.0680	0.0520	0.0442	0.0325	0.0257	0.0485
3	0.1030	0.0961	0.0734	0.0624	0.0459	0.0363	0.0685
4	0.1352	0.1261	0.0964	0.0819	0.0602	0.0476	0.0899
5	0.1695	0.1582	0.1209	0.1028	0.0755	0.0597	0.1127
6	0.2062	0.1924	0.1470	0.1250	0.0919	0.0726	0.1371
7	0.2452	0.2288	0.1748	0.1486	0.1093	0.0864	0.1631
8	0.2867	0.2675	0.2044	0.1738	0.1278	0.1010	0.1907
9	0.3308	0.3086	0.2359	0.2005	0.1474	0.1166	0.2200
10	0.3777	0.3523	0.2693	0.2289	0.1683	0.1331	0.2511
11	0.4274	0.3988	0.3048	0.2591	0.1905	0.1506	0.2842
12	0.4803	0.4481	0.3425	0.2911	0.2140	0.1692	0.3194
13	0.5364	0.5004	0.3825	0.3251	0.2390	0.1890	0.3567
14	0.5960	0.5560	0.4250	0.3612	0.2656	0.2100	0.3963
15	0.6593	0.6151	0.4701	0.3996	0.2938	0.2323	0.4384
16	0.7266	0.6779	0.5181	0.4404	0.3238	0.2560	0.4832
17	0.7982	0.7447	0.5692	0.4838	0.3557	0.2812	0.5308
18	0.8744	0.8158	0.6235	0.5300	0.3896	0.3081	0.5815
19	0.9555	0.8915	0.6814	0.5792	0.4258	0.3367	0.6354
20	1.0419	0.9721	0.7430	0.6316	0.4643	0.3671	0.6929
21	1.1341	1.0581	0.8087	0.6874	0.5054	0.3996	0.7542
22	1.2325	1.1499	0.8789	0.7471	0.5492	0.4343	0.8196
23	1.3376	1.2480	0.9538	0.8108	0.5961	0.4713	0.8895
24	1.4499	1.3527	1.0339	0.8788	0.6461	0.5109	0.9642
25	1.5699	1.4647	1.1195	0.9516	0.6996	0.5532	1.0440

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0238	0.0222	0.0170	0.0145	0.0106	0.0084	0.0159
2	0.0437	0.0408	0.0312	0.0265	0.0195	0.0154	0.0291
3	0.0618	0.0576	0.0441	0.0374	0.0275	0.0218	0.0411
4	0.0811	0.0757	0.0578	0.0492	0.0361	0.0286	0.0539
5	0.1017	0.0949	0.0725	0.0617	0.0453	0.0358	0.0676
6	0.1237	0.1154	0.0882	0.0750	0.0551	0.0436	0.0823
7	0.1471	0.1373	0.1049	0.0892	0.0656	0.0518	0.0978
8	0.1720	0.1605	0.1227	0.1043	0.0767	0.0606	0.1144
9	0.1985	0.1852	0.1415	0.1203	0.0884	0.0699	0.1320
10	0.2266	0.2114	0.1616	0.1373	0.1010	0.0798	0.1507
11	0.2565	0.2393	0.1829	0.1554	0.1143	0.0904	0.1705
12	0.2882	0.2688	0.2055	0.1747	0.1284	0.1015	0.1916
13	0.3218	0.3003	0.2295	0.1951	0.1434	0.1134	0.2140
14	0.3576	0.3336	0.2550	0.2167	0.1593	0.1260	0.2378
15	0.3956	0.3691	0.2821	0.2398	0.1763	0.1394	0.2631
16	0.4360	0.4068	0.3109	0.2643	0.1943	0.1536	0.2899
17	0.4789	0.4468	0.3415	0.2903	0.2134	0.1687	0.3185
18	0.5246	0.4895	0.3741	0.3180	0.2338	0.1849	0.3489
19	0.5733	0.5349	0.4088	0.3475	0.2555	0.2020	0.3812
20	0.6252	0.5833	0.4458	0.3789	0.2786	0.2203	0.4157
21	0.6805	0.6349	0.4852	0.4125	0.3032	0.2398	0.4525
22	0.7395	0.6900	0.5273	0.4482	0.3295	0.2606	0.4918
23	0.8026	0.7488	0.5723	0.4865	0.3576	0.2828	0.5337
24	0.8699	0.8116	0.6203	0.5273	0.3877	0.3065	0.5785
25	0.9420	0.8788	0.6717	0.5710	0.4198	0.3319	0.6264

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0788	0.0658	0.0549	0.0467	0.0364	0.0269	0.0597
2	0.1446	0.1206	0.1007	0.0856	0.0668	0.0494	0.1096
3	0.2043	0.1704	0.1423	0.1209	0.0943	0.0697	0.1548
4	0.2681	0.2237	0.1868	0.1587	0.1238	0.0915	0.2032
5	0.3363	0.2805	0.2343	0.1991	0.1553	0.1148	0.2548
6	0.4090	0.3412	0.2849	0.2422	0.1889	0.1396	0.3099
7	0.4864	0.4057	0.3388	0.2880	0.2246	0.1660	0.3686
8	0.5687	0.4744	0.3962	0.3367	0.2626	0.1941	0.4310
9	0.6562	0.5474	0.4571	0.3885	0.3030	0.2240	0.4973
10	0.7492	0.6249	0.5219	0.4436	0.3460	0.2557	0.5677
11	0.8479	0.7073	0.5906	0.5020	0.3915	0.2894	0.6425
12	0.9527	0.7947	0.6637	0.5641	0.4399	0.3252	0.7219
13	1.0640	0.8876	0.7412	0.6300	0.4914	0.3632	0.8063
14	1.1823	0.9862	0.8236	0.7000	0.5459	0.4035	0.8959
15	1.3079	1.0910	0.9111	0.7744	0.6040	0.4464	0.9911
16	1.4414	1.2024	1.0041	0.8535	0.6656	0.4920	1.0923
17	1.5834	1.3208	1.1030	0.9375	0.7312	0.5404	1.1999
18	1.7345	1.4469	1.2082	1.0270	0.8010	0.5920	1.3144
19	1.8954	1.5811	1.3203	1.1223	0.8753	0.6469	1.4363
20	2.0669	1.7242	1.4398	1.2238	0.9545	0.7055	1.5663
21	2.2498	1.8767	1.5672	1.3321	1.0389	0.7679	1.7048
22	2.4450	2.0395	1.7031	1.4477	1.1290	0.8345	1.8527
23	2.6534	2.2134	1.8483	1.5711	1.2253	0.9057	2.0107
24	2.8762	2.3992	2.0035	1.7030	1.3282	0.9817	2.1795
25	3.1143	2.5979	2.1694	1.8440	1.4381	1.0630	2.3600

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0657	0.0548	0.0458	0.0389	0.0303	0.0224	0.0498
2	0.1205	0.1005	0.0839	0.0714	0.0556	0.0411	0.0913
3	0.1702	0.1420	0.1186	0.1008	0.0786	0.0581	0.1290
4	0.2234	0.1864	0.1556	0.1323	0.1032	0.0763	0.1693
5	0.2802	0.2338	0.1952	0.1659	0.1294	0.0957	0.2124
6	0.3408	0.2843	0.2374	0.2018	0.1574	0.1163	0.2583
7	0.4053	0.3381	0.2823	0.2400	0.1872	0.1383	0.3071
8	0.4739	0.3953	0.3301	0.2806	0.2188	0.1618	0.3591
9	0.5468	0.4562	0.3809	0.3238	0.2525	0.1866	0.4144
10	0.6243	0.5208	0.4349	0.3697	0.2883	0.2131	0.4731
11	0.7066	0.5894	0.4922	0.4184	0.3263	0.2412	0.5354
12	0.7939	0.6623	0.5530	0.4701	0.3666	0.2710	0.6016
13	0.8867	0.7397	0.6177	0.5250	0.4095	0.3026	0.6719
14	0.9852	0.8218	0.6863	0.5834	0.4550	0.3363	0.7466
15	1.0899	0.9092	0.7592	0.6453	0.5033	0.3720	0.8259
16	1.2012	1.0020	0.8367	0.7112	0.5547	0.4100	0.9102
17	1.3195	1.1007	0.9192	0.7813	0.6093	0.4504	0.9999
18	1.4454	1.2057	1.0069	0.8558	0.6675	0.4933	1.0953
19	1.5795	1.3176	1.1003	0.9352	0.7294	0.5391	1.1969
20	1.7224	1.4368	1.1998	1.0199	0.7954	0.5879	1.3052
21	1.8748	1.5639	1.3060	1.1101	0.8658	0.6399	1.4207
22	2.0375	1.6996	1.4193	1.2064	0.9409	0.6954	1.5440
23	2.2112	1.8445	1.5403	1.3092	1.0211	0.7547	1.6756
24	2.3968	1.9993	1.6696	1.4191	1.1068	0.8181	1.8162
25	2.5953	2.1649	1.8078	1.5367	1.1984	0.8858	1.9666

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0394	0.0329	0.0275	0.0233	0.0182	0.0135	0.0299
2	0.0723	0.0603	0.0504	0.0428	0.0334	0.0247	0.0548
3	0.1021	0.0852	0.0711	0.0605	0.0472	0.0349	0.0774
4	0.1341	0.1118	0.0934	0.0794	0.0619	0.0458	0.1016
5	0.1681	0.1403	0.1171	0.0996	0.0776	0.0574	0.1274
6	0.2045	0.1706	0.1424	0.1211	0.0944	0.0698	0.1550
7	0.2432	0.2029	0.1694	0.1440	0.1123	0.0830	0.1843
8	0.2844	0.2372	0.1981	0.1684	0.1313	0.0971	0.2155
9	0.3281	0.2737	0.2286	0.1943	0.1515	0.1120	0.2486
10	0.3746	0.3125	0.2609	0.2218	0.1730	0.1279	0.2839
11	0.4239	0.3536	0.2953	0.2510	0.1958	0.1447	0.3213
12	0.4764	0.3974	0.3318	0.2821	0.2200	0.1626	0.3610
13	0.5320	0.4438	0.3706	0.3150	0.2457	0.1816	0.4031
14	0.5911	0.4931	0.4118	0.3500	0.2730	0.2018	0.4479
15	0.6539	0.5455	0.4555	0.3872	0.3020	0.2232	0.4955
16	0.7207	0.6012	0.5020	0.4267	0.3328	0.2460	0.5461
17	0.7917	0.6604	0.5515	0.4688	0.3656	0.2702	0.5999
18	0.8673	0.7234	0.6041	0.5135	0.4005	0.2960	0.6572
19	0.9477	0.7906	0.6602	0.5611	0.4376	0.3235	0.7182
20	1.0335	0.8621	0.7199	0.6119	0.4772	0.3527	0.7831
21	1.1249	0.9384	0.7836	0.6661	0.5195	0.3839	0.8524
22	1.2225	1.0198	0.8516	0.7238	0.5645	0.4173	0.9264
23	1.3267	1.1067	0.9242	0.7855	0.6126	0.4528	1.0053
24	1.4381	1.1996	1.0018	0.8515	0.6641	0.4908	1.0897
25	1.5572	1.2989	1.0847	0.9220	0.7191	0.5315	1.1800

Florida Hurricane Catastrophe Fund

2011 Ratemaking Formula Report

Windstorm Mitigation Construction Rating Classification Factor Relativities

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To Calculate the Final FHCF Rate for a risk:

Preliminary relativity = (year built relativity) x (roof shape relativity) x (opening protection relativity)

Capped relativity = 1.2 if the preliminary relativity exceeds 1.2; or
0.8 if the preliminary relativity is less than 0.8; or
the preliminary relativity in all other cases.

Actual relativity = the smaller of the capped relativity and (1 – BCEG credit) if the BCEG credit exceeds 0%; or
the capped relativity if the BCEG credit equals 0%.

Final rate = (Base rate) x (actual relativity) x (on balance relativity)

Relativity	Construction Feature		Description	Type of Business				
				Commercial	Residential	Mobile Home	Tenants	Condos
Year Built Relativity	Meets 2001 FBC*	or	2002 or later	0.6554	0.7098	1.0000	0.5967	0.6416
	Does not Meet 2001 FBC	and	Unknown or Mobile Home	1.0177	1.0626	1.0000	1.0675	1.0466
			Pre 1995	1.1317	1.1678	1.0000	1.2137	1.1701
			1995-2001	0.7032	0.8002	1.0000	0.7152	0.7473
Roof Shape Relativity	Roof Shape		Hip, Masard, or Pyramid	0.8412	0.8543	1.0000	0.7438	0.7680
			Gable, Other or Unknown	1.0264	1.0926	1.0000	1.0301	1.0305
Opening Protection Relativity	Opening Protection		No Credit Given by Insurer	1.0509	1.0896	1.0000	1.0495	1.0997
			Credit Given by Insurer	0.8593	0.8393	1.0000	0.6927	0.7806
On Balance Relativity				0.9541	0.9969	1.0000	0.9837	0.9933

EXHIBIT

XV

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Exposure and Risks as of 2/4/11

2011 FHCF Rating Region	Total Exposure					
	Commercial	Residential	Mobile Home	Tenants	Condominium-Owners	Total
1	6,503,596,111	217,618,675,953	7,107,496,371	2,054,228,460	2,369,120,785	235,653,117,680
2	9,337,644,597	270,404,341,336	4,798,080,630	2,453,491,192	4,108,555,471	291,102,113,226
3	5,321,194,795	166,217,891,399	7,764,024,259	1,175,048,034	2,401,764,121	182,879,922,608
4	3,718,777,564	124,819,925,056	2,796,509,795	941,676,713	1,491,858,407	133,768,747,535
5	1,157,926,455	48,942,522,492	1,462,071,792	282,448,756	577,787,264	52,422,756,759
6	5,656,650,161	95,311,931,563	2,767,604,845	770,230,770	2,557,694,523	107,064,111,862
7	8,484,191,714	84,827,777,645	1,411,706,320	872,022,753	4,327,485,214	99,923,183,646
8	6,249,502,512	71,372,532,573	782,631,786	548,490,474	2,934,627,550	81,887,784,895
9	7,736,898,186	85,959,724,061	1,112,571,467	879,135,270	3,954,769,841	99,643,098,825
10	9,155,336,985	93,463,566,523	1,463,822,661	794,074,069	4,312,452,845	109,189,253,083
11	21,361,338,141	158,795,206,210	1,680,041,568	1,412,909,465	9,298,271,905	192,547,767,289
12	18,230,351,522	92,367,445,604	729,948,747	797,890,241	6,686,448,736	118,812,084,850
13	9,776,135,259	51,731,186,531	357,820,962	450,076,326	4,131,423,597	66,446,642,675
14	9,156,623,336	50,702,770,783	524,708,915	409,600,020	3,571,938,057	64,365,641,111
15	7,524,408,204	22,646,296,172	342,691,639	206,659,998	3,105,755,022	33,825,811,035
16	8,546,015,393	27,097,500,140	41,334,461	399,966,224	3,987,818,632	40,072,634,850
17	7,610,580,819	20,657,428,075	90,144,762	184,193,166	3,050,120,745	31,592,467,567
18	8,864,023,412	41,622,640,625	93,726,522	409,681,538	3,029,650,700	54,019,722,797
19	3,360,095,172	11,186,394,879	34,751,898	128,698,041	1,109,667,794	15,819,607,784
20	8,824,212,023	18,909,105,573	81,971,358	299,159,827	2,784,681,258	30,899,130,039
21	8,671,141,649	26,225,321,629	57,054,513	798,103,096	3,072,644,517	38,824,265,404
22	8,270,907,711	6,842,324,334	3,772,963	294,520,599	3,410,525,310	18,822,050,917
23	12,531,664,902	13,641,514,942	67,128,695	341,236,874	3,837,153,454	30,418,698,867
24	11,432,270,169	7,692,426,401	70,973	271,018,783	2,704,763,716	22,100,550,042
25	3,294,174,285	4,079,030,417	17,655,668	67,041,851	854,352,083	8,312,254,304
Total	$210,775,661,077	$1,813,135,480,916	$35,589,343,570	$17,241,602,540	$83,671,331,547	$2,160,413,419,650
1-5	$26,039,139,522	$828,003,356,236	$23,928,182,847	$6,906,893,155	$10,949,086,048	$895,826,657,808
6-10	$37,282,579,558	$430,935,532,365	$7,538,337,079	$3,863,953,336	$18,087,029,973	$497,707,432,311
11-15	$66,048,856,462	$376,242,905,300	$3,635,211,831	$3,277,136,050	$26,793,837,317	$475,997,946,960
16-20	$37,204,926,819	$119,473,069,292	$341,929,001	$1,421,698,796	$13,961,939,129	$172,403,563,037
21-25	$44,200,158,716	$58,480,617,723	$145,682,812	$1,771,921,203	$13,879,439,080	$118,477,819,534
	% of Total within line of business					
1-5	12.4%	45.7%	67.2%	40.1%	13.1%	41.5%
6-10	17.7%	23.8%	21.2%	22.4%	21.6%	23.0%
11-15	31.3%	20.8%	10.2%	19.0%	32.0%	22.0%
16-20	17.7%	6.6%	1.0%	8.2%	16.7%	8.0%
21-25	21.0%	3.2%	0.4%	10.3%	16.6%	5.5%
	% of Total within Terriorty					
Total	9.8%	83.9%	1.6%	0.8%	3.9%	100.0%
1-5	2.9%	92.4%	2.7%	0.8%	1.2%	100.0%
6-10	7.5%	86.6%	1.5%	0.8%	3.6%	100.0%
11-15	13.9%	79.0%	0.8%	0.7%	5.6%	100.0%
16-20	21.6%	69.3%	0.2%	0.8%	8.1%	100.0%
21-25	37.3%	49.4%	0.1%	1.5%	11.7%	100.0%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Exposure and Risks as of 2/4/11

2011 FHCF Rating Region	Total Risks					
	Commercial	Residential	Mobile Home	Tenants	Condominium-Owners	Total
1	7,692	580,040	91,802	70,927	23,237	773,698
2	8,725	657,877	57,629	86,660	40,654	851,545
3	5,710	417,009	92,541	35,932	21,099	572,291
4	5,440	317,746	36,347	36,540	17,052	413,125
5	1,509	132,765	17,286	10,862	5,609	168,031
6	8,873	245,244	33,223	26,880	26,562	340,782
7	12,415	219,309	20,100	30,642	44,811	327,277
8	7,666	185,460	12,606	18,221	32,372	256,325
9	10,303	215,036	16,712	30,433	41,645	314,129
10	10,997	207,108	20,960	25,874	42,823	307,762
11	24,312	337,625	20,380	49,555	106,852	538,724
12	20,429	231,742	8,563	26,469	86,115	373,318
13	10,231	145,852	5,327	14,845	40,948	217,203
14	9,918	128,963	7,416	14,195	37,471	197,963
15	5,286	56,767	4,626	4,935	23,520	95,134
16	8,500	43,089	617	7,013	28,909	88,128
17	5,983	55,145	1,504	5,686	26,483	94,801
18	6,182	80,671	1,257	9,330	25,141	122,581
19	2,458	24,253	464	3,120	8,705	39,000
20	5,688	41,576	1,343	6,695	25,799	81,101
21	5,706	49,115	1,104	8,309	19,485	83,719
22	1,917	9,904	68	5,300	19,008	36,197
23	4,616	21,951	1,148	6,023	25,800	59,538
24	2,837	9,512	2	5,165	17,168	34,684
25	1,221	5,732	284	1,110	4,898	13,245
Total	194,614	4,419,491	453,309	540,721	792,166	6,400,301
1-5	29,076	2,105,437	295,605	240,921	107,651	2,778,690
6-10	50,254	1,072,157	103,601	132,050	188,213	1,546,275
11-15	70,176	900,949	46,312	109,999	294,906	1,422,342
16-20	28,811	244,734	5,185	31,844	115,037	425,611
21-25	16,297	96,214	2,606	25,907	86,359	227,383
	% of Total within line of business					
1-5	14.9%	47.6%	65.2%	44.6%	13.6%	43.4%
6-10	25.8%	24.3%	22.9%	24.4%	23.8%	24.2%
11-15	36.1%	20.4%	10.2%	20.3%	37.2%	22.2%
16-20	14.8%	5.5%	1.1%	5.9%	14.5%	6.6%
21-25	8.4%	2.2%	0.6%	4.8%	10.9%	3.6%
	% of Total within Terriorty					
Total	3.0%	69.1%	7.1%	8.4%	12.4%	100.0%
1-5	1.0%	75.8%	10.6%	8.7%	3.9%	100.0%
6-10	3.3%	69.3%	6.7%	8.5%	12.2%	100.0%
11-15	4.9%	63.3%	3.3%	7.7%	20.7%	100.0%
16-20	6.8%	57.5%	1.2%	7.5%	27.0%	100.0%
21-25	7.2%	42.3%	1.1%	11.4%	38.0%	100.0%

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2010 FHCF Exposure and Risks as of 2/4/11

2011 FHCF Rating Region	Averages				
	Commercial	Residential	Mobile Home	Tenants	Condominium-Owners
1	845,501	375,179	77,422	28,963	101,955
2	1,070,217	411,026	83,258	28,312	101,062
3	931,908	398,595	83,898	32,702	113,833
4	683,599	392,829	76,939	25,771	87,489
5	767,347	368,640	84,581	26,003	103,011
6	637,513	388,641	83,304	28,654	96,291
7	683,382	386,796	70,234	28,458	96,572
8	815,223	384,841	62,084	30,102	90,653
9	750,936	399,746	66,573	28,888	94,964
10	832,530	451,279	69,839	30,690	100,704
11	878,634	470,330	82,436	28,512	87,020
12	892,376	398,579	85,245	30,144	77,646
13	955,541	354,683	67,171	30,318	100,894
14	923,233	393,158	70,754	28,855	95,325
15	1,423,460	398,934	74,079	41,876	132,047
16	1,005,414	628,873	66,993	57,032	137,944
17	1,272,034	374,602	59,937	32,394	115,173
18	1,433,844	515,955	74,564	43,910	120,506
19	1,367,004	461,238	74,896	41,249	127,475
20	1,551,373	454,808	61,036	44,684	107,938
21	1,519,653	533,957	51,680	96,053	157,693
22	4,314,506	690,865	55,485	55,570	179,426
23	2,714,832	621,453	58,474	56,656	148,727
24	4,029,704	808,708	35,487	52,472	157,547
25	2,697,931	711,624	62,168	60,398	174,429
Total	$1,083,045	$410,259	$78,510	$31,886	$105,623
1-5	$895,554	$393,269	$80,946	$28,669	$101,709
6-10	$741,883	$401,933	$72,763	$29,261	$96,099
11-15	$941,189	$417,607	$78,494	$29,792	$90,856
16-20	$1,291,345	$488,175	$65,946	$44,646	$121,369
21-25	$2,712,165	$607,818	$55,903	$68,395	$160,718

EXHIBIT

XVI

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
2011 Residential Masonry Base Premium (2% Deductible) Comparison
Prior to Application of Premium Credits/Surcharges

% Change in Rates

Maximum Decrease	**-40.29%**
Maximum Increase	**54.71%**

Threshhold From	To	Count of ZIP Codes	Percentage of Zip Codes in Group	Residential Exposure (in 000's)	Percentage of Res Exposure in Group	Residential Exposure Risk Counts (Houses)	Percentage of Risk Counts in Group
Greater Than	-30%	20	1.37%	10,470,624	0.67%	30,496	0.80%
-30%	-15%	23	1.57%	33,204,232	2.12%	78,437	2.06%
-15%	0%	250	17.06%	237,153,797	15.12%	608,760	15.96%
0%	15%	955	65.19%	1,089,088,148	69.43%	2,603,598	68.26%
15%	30%	175	11.95%	162,915,147	10.39%	397,437	10.42%
30%	45%	19	1.30%	14,694,696	0.94%	38,516	1.01%
45%	60%	22	1.50%	21,151,771	1.35%	56,793	1.49%
Greater Than	60%	0	0.00%	-	0.00%	-	0.00%
		1464	**99.93%**	**1,568,678,415**	**100.00%**	**3,814,037**	**100.00%**
New ZIP Codes in 2011		1	0.07%	-	0.00%	-	0.00%
		1465	**100.00%**	**1,568,678,415**	**100.00%**	**3,814,037**	**100.00%**

$ Change in Rates

Maximum Decrease	**($30.47)**
Maximum Increase	**$62.85**

Premium Threshhold* From	To	Count of ZIP Codes	Percentage of Zip Codes in Group	Residential Exposure (in 000's)	Percentage of Res Exposure in Group	Residential Exposure Risk Counts (Houses)	Percentage of Risk Counts in Group
($50)	($25)	2	0.14%	2,427,555	0.15%	5,860	0.15%
($25)	($10)	77	5.26%	53,060,653	3.38%	132,272	3.47%
($10)	($5)	191	13.04%	200,792,575	12.80%	511,077	13.40%
($5)	$0	23	1.57%	24,547,870	1.56%	68,484	1.80%
$0	$10	834	56.93%	929,187,283	59.23%	2,242,254	58.79%
$10	$25	212	14.47%	245,873,333	15.67%	604,751	15.86%
$25	$50	120	8.19%	108,361,008	6.91%	242,513	6.36%
$50	$75	5	0.34%	4,428,138	0.28%	6,826	0.18%
		1464	**99.93%**	**1,568,678,415**	**100.00%**	**3,814,037**	**100.00%**
New ZIP Codes in 2011		1	0.07%	-	0.00%	-	0.00%
		1465	**100.00%**	**1,568,678,415**	**100.00%**	**3,814,037**	**100.00%**

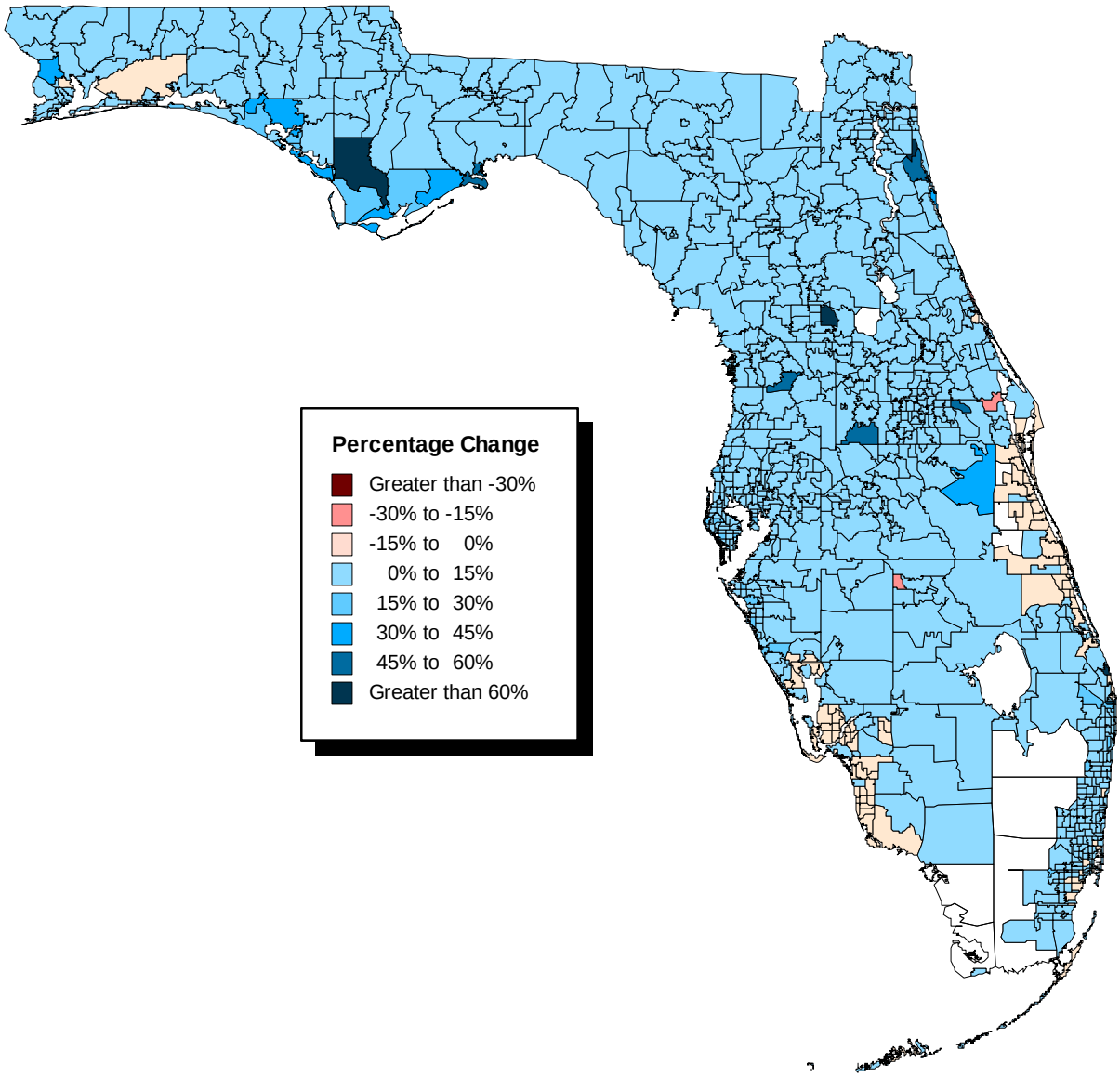
***Exposure Assumptions**

Coverages:	$	120	Building Value
(in thousands)	$	12	Appurtenant structures
	$	60	Contents
	$	12	Additional Living Expense
	$	204	FHCF Exposure

Florida Hurricane Catastrophe Fund

Current 2010 Percentage Rate Change by 5-Digit ZIP Code

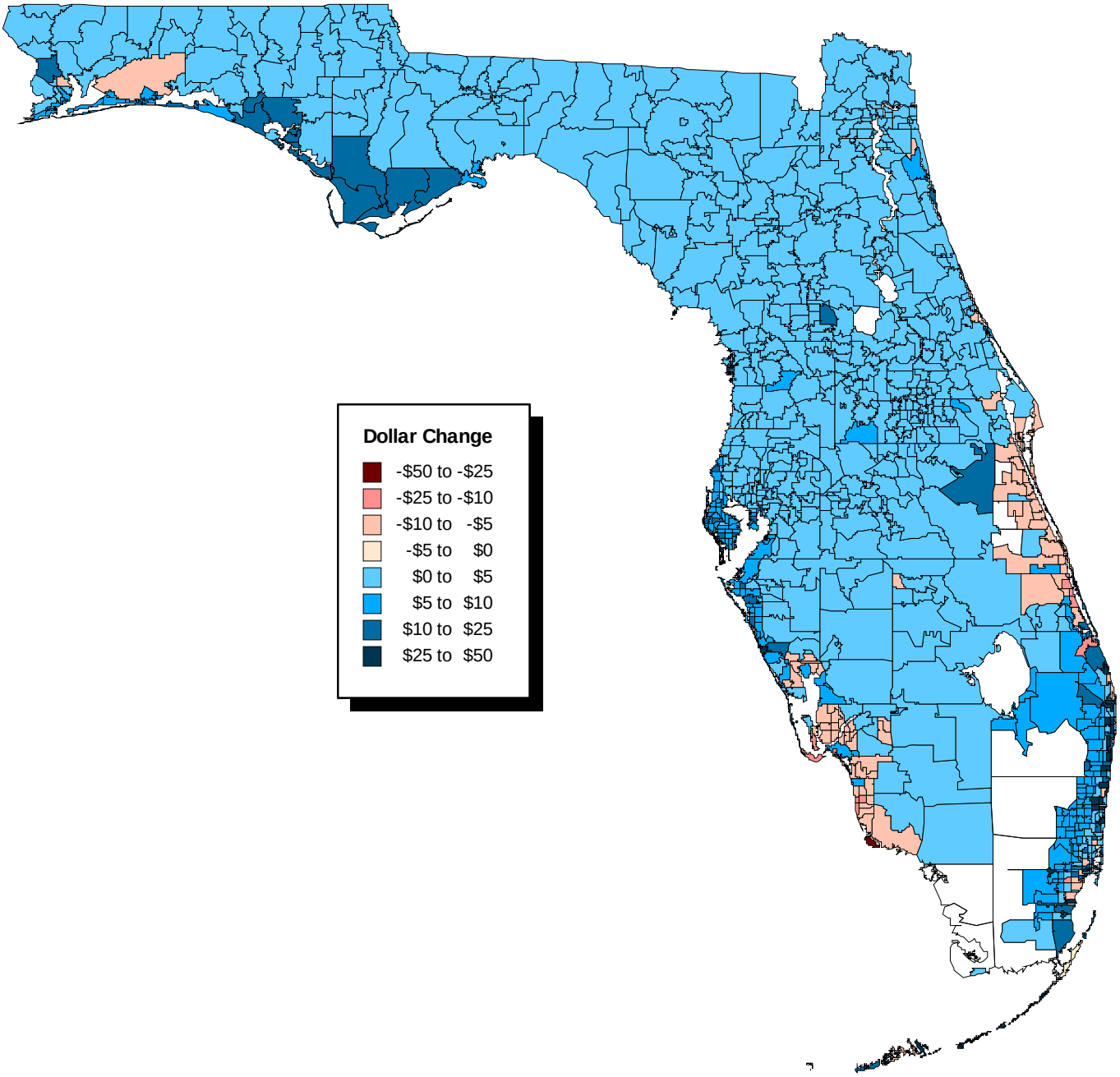
Entire State



Florida Hurricane Catastrophe Fund

Current 2010 Dollar Rate Change by 5-Digit ZIP Code

Entire State



EXHIBIT

XVII

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report

Assume $10M of Mitigation Funding & $0M Financial Product Expense
All Scenarios Contemplate 1/3 Drop Down Retention on 3rd Largest Event
Mandatory Premium includes Cash Build Up Factor; TICL Premium is Quadrupled

(1) Mandatory FHCF Limit	Coverage Provided	(2) Mandatory FHCF Premium	(3) FHCF Rate on Line	(4) FHCF Payout Multiple
$17,000,000,000	$17.000B xs $7.369B*	$1,181,186,072	6.95%	14.39

(5) TICL Limit	Coverage Provided	(6) TICL Premium	(7) TICL Rate on Line	(8) TICL Payout Multiple+	(9) FHCF + TICL Premium	(10) FHCF + TICL Payout Multiple	(11) FHCF + TICL Prem Adj Factor*
$1,000,000,000	$18.000B xs $7.369B	$107,933,151	10.793%	0.8466	$1,289,119,223	15.2389	1.0914
$2,000,000,000	$19.000B xs $7.369B	$209,781,240	10.489%	1.6932	$1,390,967,312	16.0855	1.1776
$3,000,000,000	$20.000B xs $7.369B	$306,406,877	10.214%	2.5398	$1,487,592,949	16.9321	1.2594
$4,000,000,000	$21.000B xs $7.369B	$398,259,614	9.956%	3.3864	$1,579,445,686	17.7787	1.3372
$5,000,000,000	$22.000B xs $7.369B	$485,229,599	9.705%	4.2330	$1,666,415,671	18.6253	1.4108
$6,000,000,000	$23.000B xs $7.369B	$568,237,125	9.471%	5.0796	$1,749,423,197	19.4720	1.4811

(1)	2011 FHCF Limit
(2)	= Exhibit 2 Row (44)
(3)	=(2)/(1)
(4)	=(1)/(2)
(5)	TICL Increased Limit Options - Assumes same coverage as Mandatory FHCF Layer
(6)	Assumes all companies purchase additional TICL Limit
(7)	=(6)/(5)
(8)	=(5)/(2)
(9)	=(2)+(6)
(10)	=(4)+(8)
(11)	Premium Adjustment Factor based on Selected TICL Layer
+	Multiply by mandatory FHCF Reimbursement premium to get TICL Limit
*	Multiply published FHCF mandatory rates by the premium adjustment factor for the selected TICL limit level

EXHIBIT

XVIII

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Adjustment to Rates

The rates published in this book assume:

(1) Mitigation funding	$10 million
(2) FHCF Limit =	$17 billion
(3) FHCF Retention =	$7.369 billion
(4) Financial Product Expenses = $0	

The maximium mitigation value available for the legislature to appropriate in 2011 is $19,004,300.

This exhibit shows premiums and factors based on a ratemaking formula with this maximum mitigation amount.
All rates would increase by a factor of 1.0087666

Should the legislature appropriate a mitigation amount between $10,000,000 and $19,004,300,
all rates would be adjusted proportionately.

Florida Hurricane Catastrophe Fund
2011 Ratemaking Formula Report
Rating Elements by Layer (FHCF + TICL)

Mitigation = $10,000,000

FHCF + TICL Limit	TICL Limit	Total FHCF Premium Projection	Retention Multiples* 90%	75%	45%	Projected Payout Multiple*
$17,000,000,000		$1,181,186,072	6.2332	7.4799	12.4665	14.3923
$18,000,000,000	$1,000,000,000	$1,289,119,223	6.2332	7.4799	12.4665	15.2389
$19,000,000,000	$2,000,000,000	$1,390,967,312	6.2332	7.4799	12.4665	16.0855
$20,000,000,000	$3,000,000,000	$1,487,592,949	6.2332	7.4799	12.4665	16.9321
$21,000,000,000	$4,000,000,000	$1,579,445,686	6.2332	7.4799	12.4665	17.7787
$22,000,000,000	$5,000,000,000	$1,666,415,671	6.2332	7.4799	12.4665	18.6253
$23,000,000,000	$6,000,000,000	$1,749,423,197	6.2332	7.4799	12.4665	19.4720

*Applied to Mandatory FHCF Premium.

Mitigation = $19,004,300

FHCF + TICL Limit	TICL Limit	Total FHCF Premium Projection	Retention Multiples* 90%	75%	45%	Projected Payout Multiple*
$17,000,000,000		$1,191,541,017	6.1791	7.4149	12.3581	14.2672
$18,000,000,000	$1,000,000,000	$1,299,474,168	6.1791	7.4149	12.3581	15.1065
$19,000,000,000	$2,000,000,000	$1,401,322,257	6.1791	7.4149	12.3581	15.9457
$20,000,000,000	$3,000,000,000	$1,497,947,894	6.1791	7.4149	12.3581	16.7850
$21,000,000,000	$4,000,000,000	$1,589,800,631	6.1791	7.4149	12.3581	17.6242
$22,000,000,000	$5,000,000,000	$1,676,770,616	6.1791	7.4149	12.3581	18.4635
$23,000,000,000	$6,000,000,000	$1,759,778,142	6.1791	7.4149	12.3581	19.3027

*Applied to Mandatory FHCF Premium.

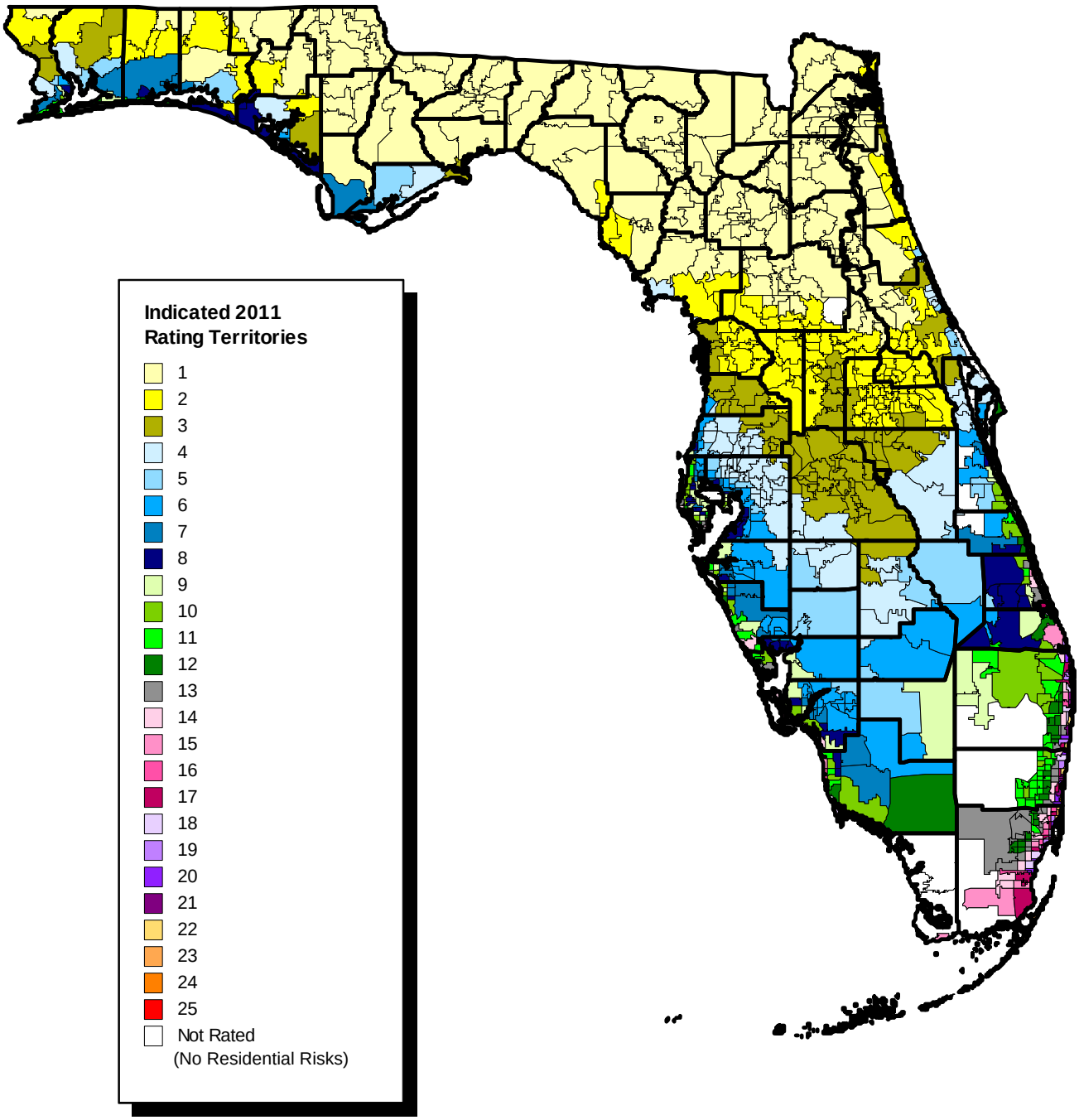
EXHIBIT

XIX

Florida Hurricane Catastrophe Fund

Indicated 2011 Rating Territories by 5-Digit ZIP Code

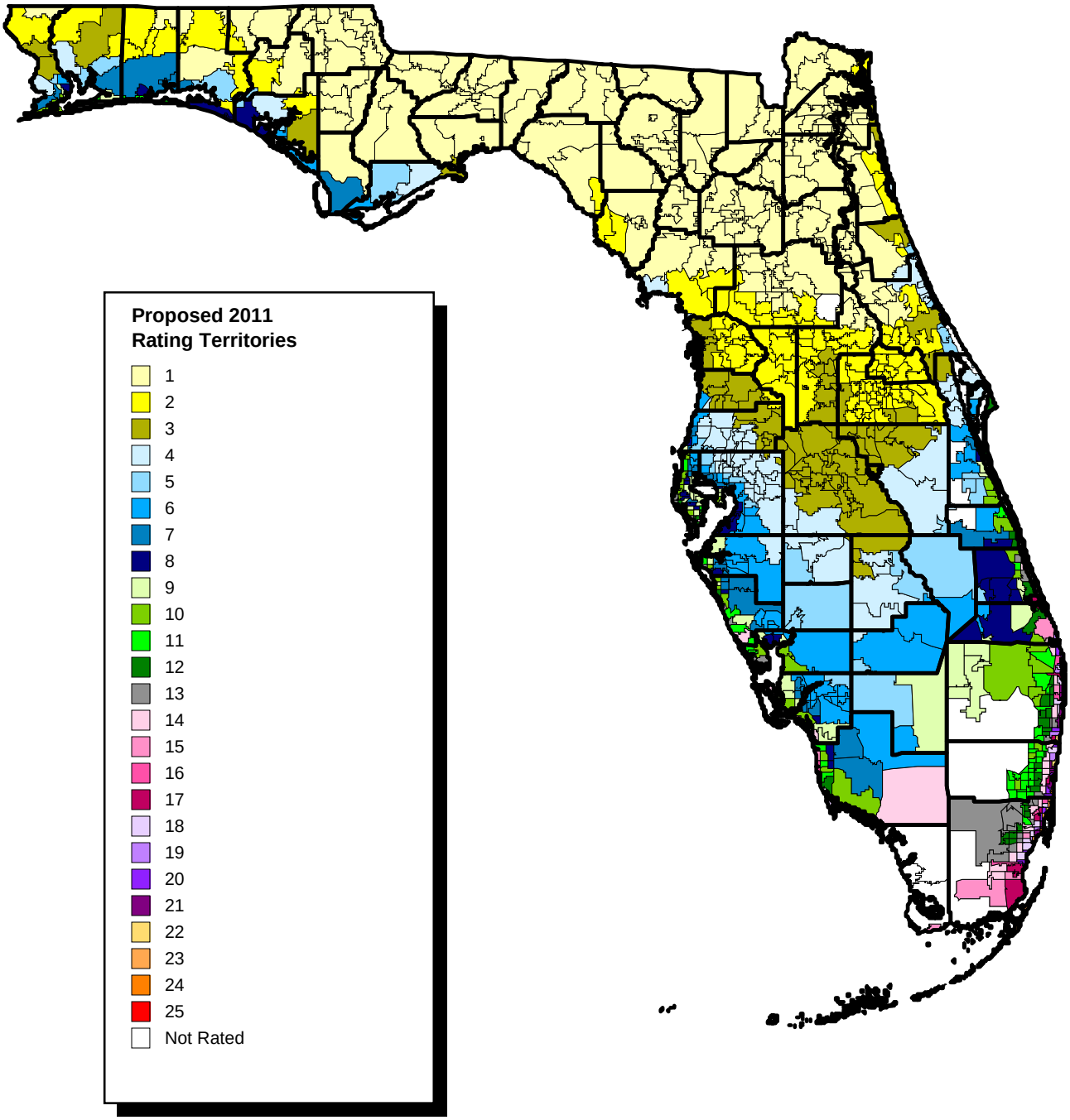
Entire State



Florida Hurricane Catastrophe Fund

Proposed 2011 Rating Territories by 5-Digit ZIP Code

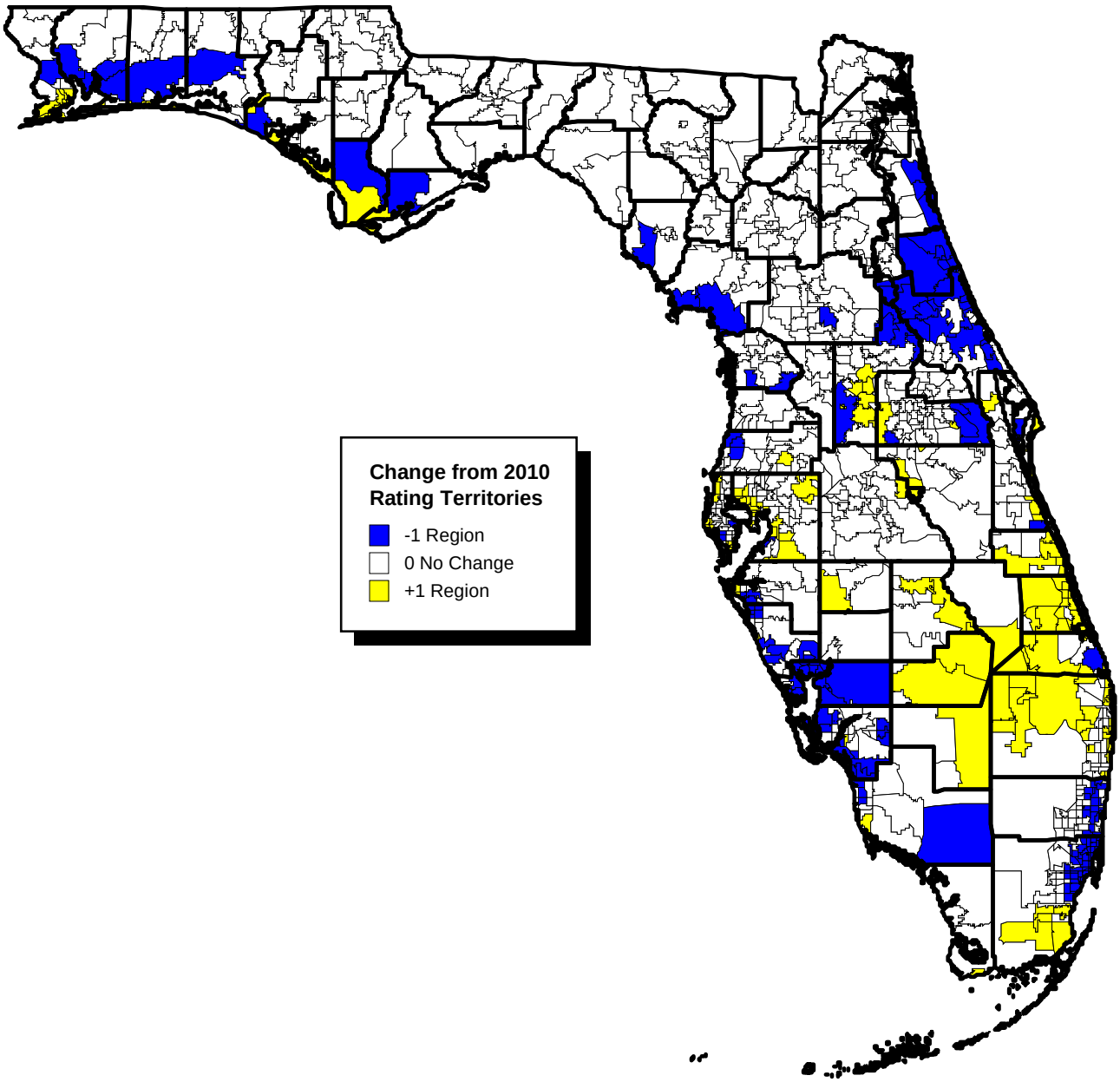
Entire State



Florida Hurricane Catastrophe Fund

Proposed 2011 Rating Territories by 5-Digit ZIP Code

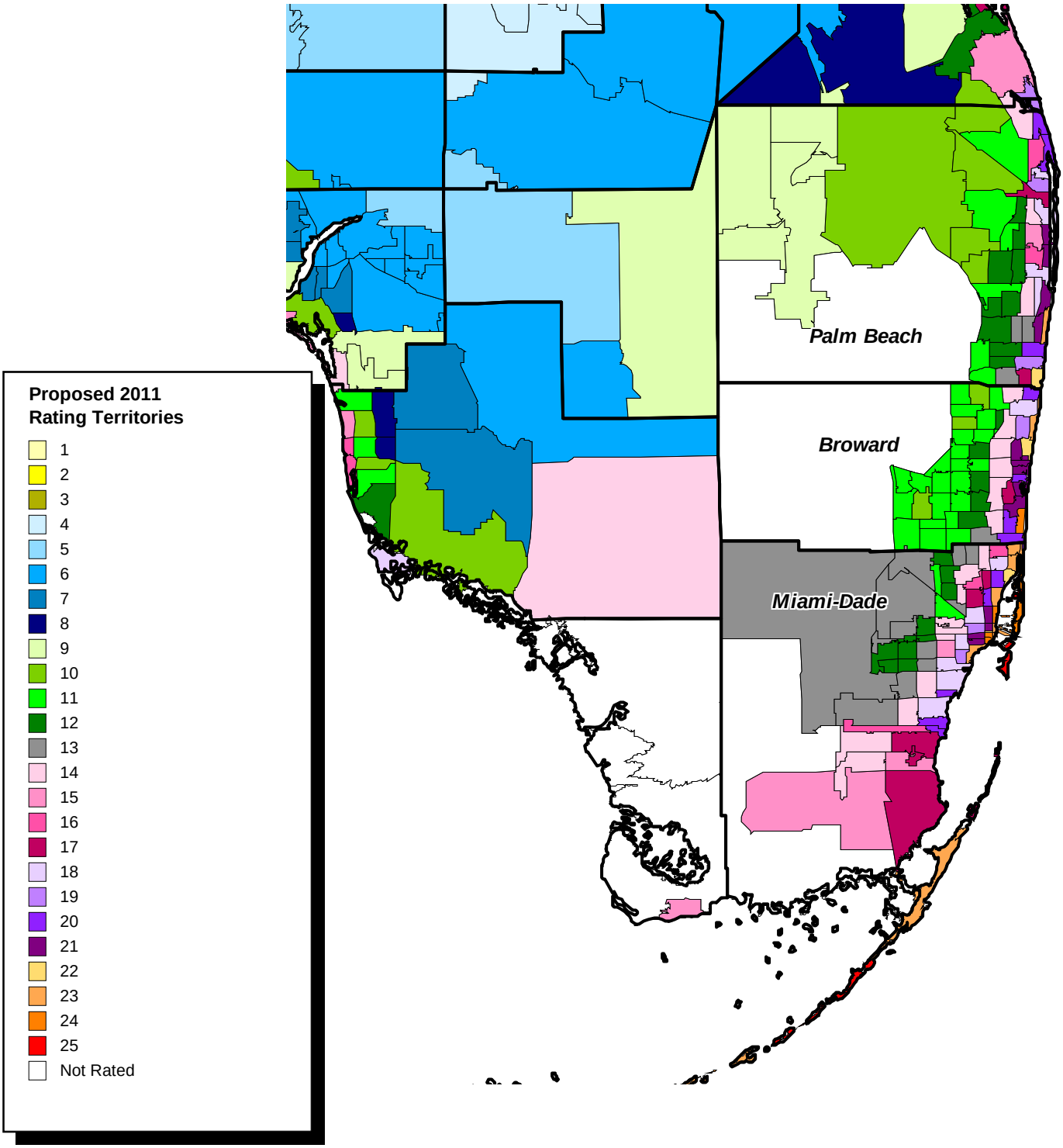
Entire State - Change From 2010 Territories



Florida Hurricane Catastrophe Fund

Proposed 2011 Rating Territories by 5-Digit ZIP Code

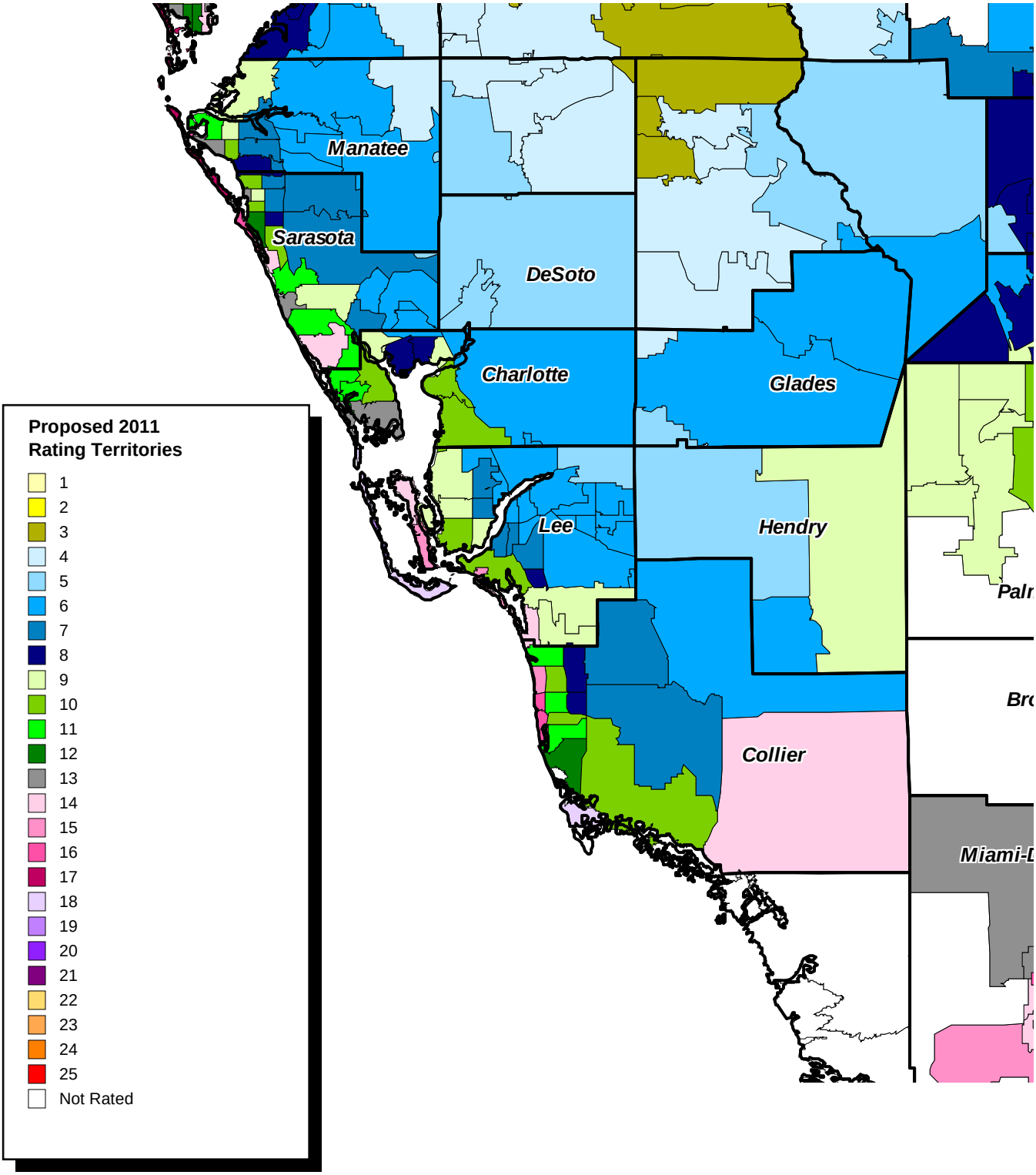
Miami and Surrounding Areas



Florida Hurricane Catastrophe Fund

Proposed 2011 Rating Territories by 5-Digit ZIP Code

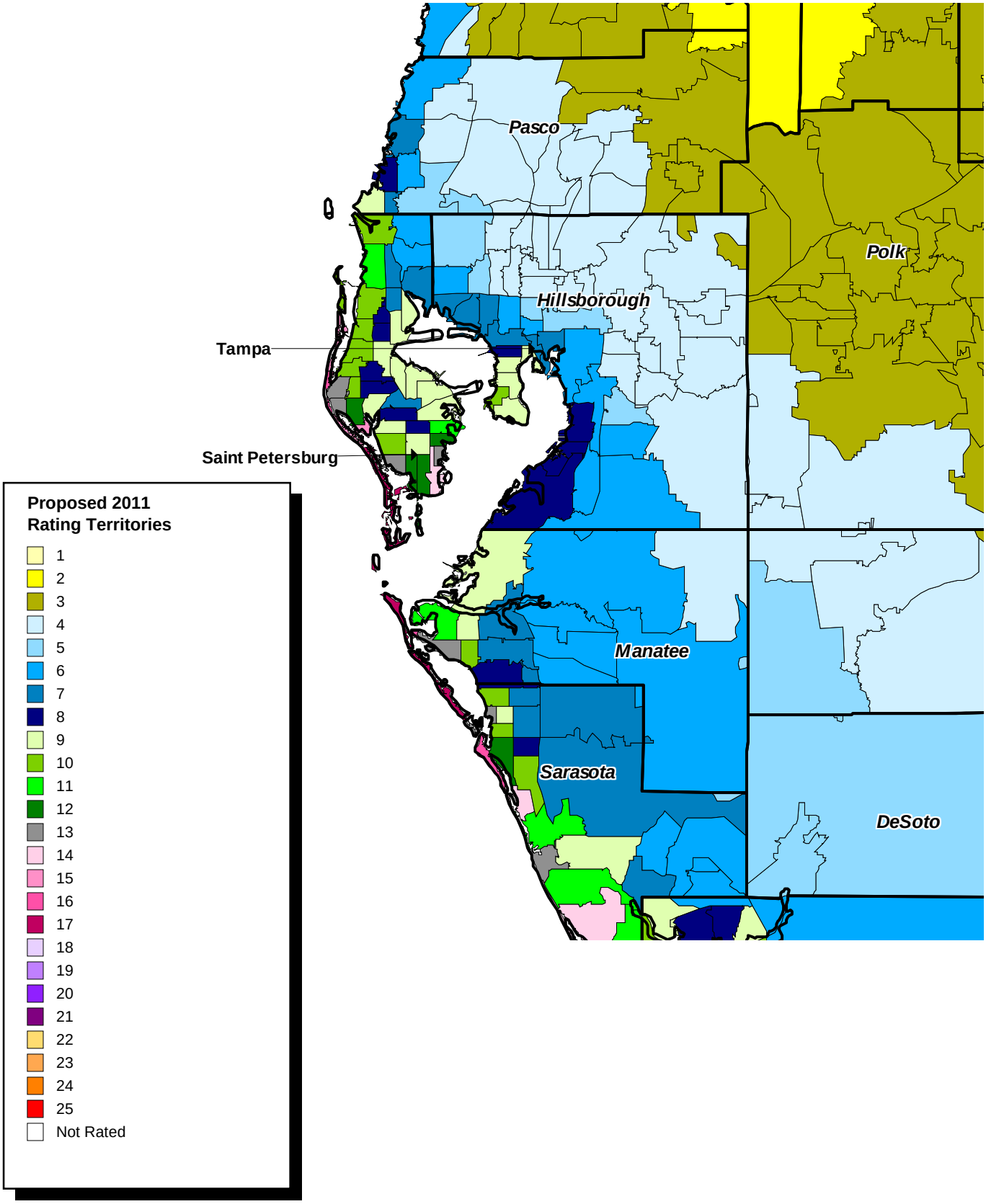
Fort Myers and Surrounding Areas



Florida Hurricane Catastrophe Fund

Proposed 2011 Rating Territories by 5-Digit ZIP Code

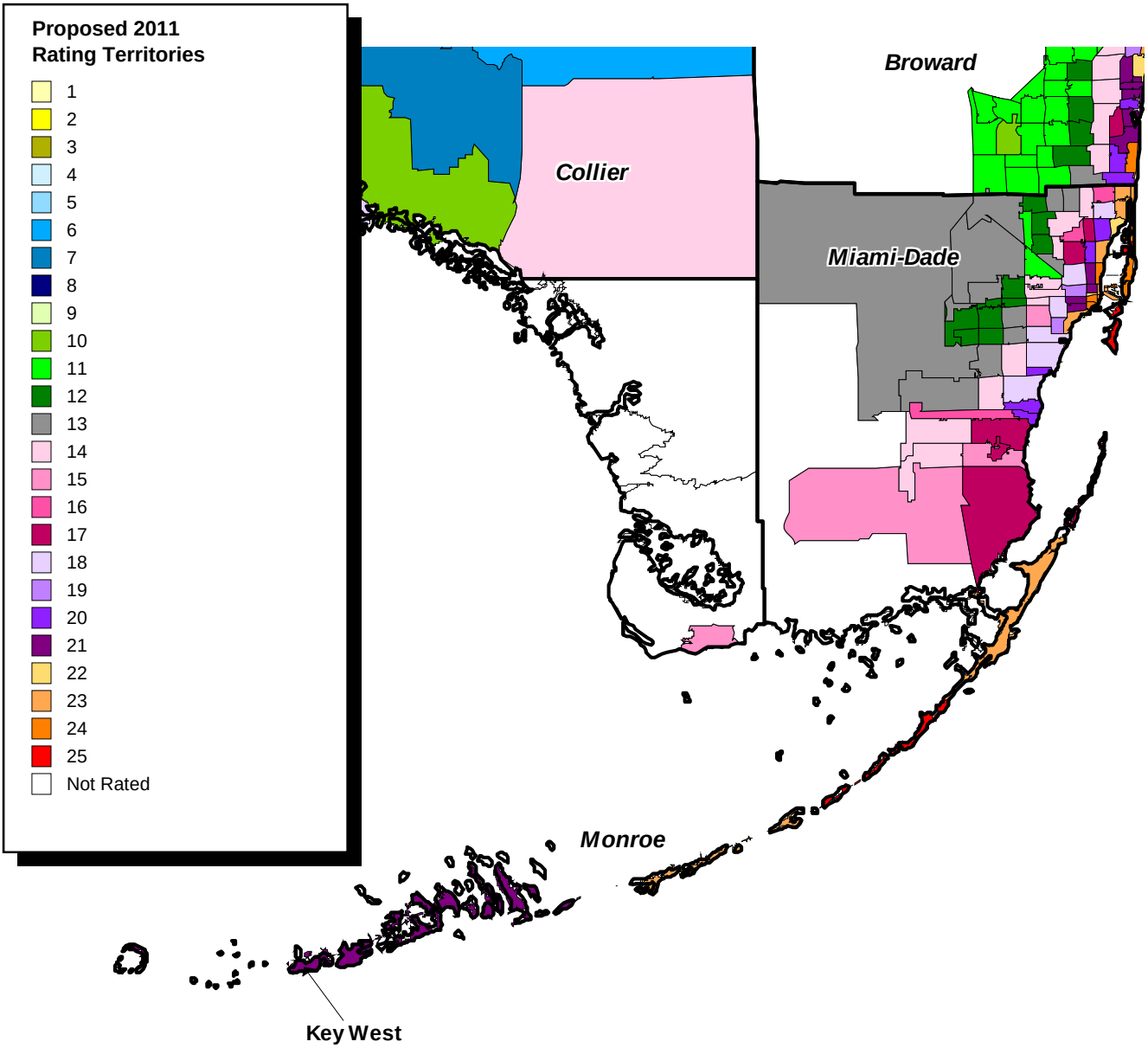
Tampa/Saint Petersburg and Surrounding Areas



Florida Hurricane Catastrophe Fund

Proposed 2011 Rating Territories by 5-Digit ZIP Code

Florida Keys



Florida Hurricane Catastrophe Fund
Proposed 2011 Rates
Presented to the
State Board of Administration of Florida

March 17, 2011

Paragon Strategic Solutions Inc

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1115	0.1035	0.0851	0.0723	0.0472	0.0382	0.0893
2	0.2046	0.1898	0.1561	0.1327	0.0866	0.0701	0.1638
3	0.2890	0.2681	0.2205	0.1874	0.1223	0.0990	0.2315
4	0.3793	0.3519	0.2894	0.2459	0.1605	0.1300	0.3038
5	0.4758	0.4414	0.3629	0.3085	0.2013	0.1630	0.3810
6	0.5786	0.5369	0.4414	0.3752	0.2448	0.1982	0.4634
7	0.6881	0.6385	0.5249	0.4462	0.2911	0.2358	0.5511
8	0.8046	0.7465	0.6138	0.5217	0.3404	0.2757	0.6444
9	0.9283	0.8614	0.7082	0.6020	0.3928	0.3181	0.7435
10	1.0599	0.9834	0.8085	0.6872	0.4484	0.3631	0.8489
11	1.1995	1.1130	0.9151	0.7778	0.5075	0.4110	0.9607
12	1.3478	1.2506	1.0282	0.8740	0.5702	0.4618	1.0795
13	1.5053	1.3967	1.1483	0.9761	0.6369	0.5158	1.2056
14	1.6726	1.5519	1.2759	1.0845	0.7076	0.5731	1.3396
15	1.8503	1.7168	1.4115	1.1998	0.7828	0.6340	1.4819
16	2.0392	1.8921	1.5556	1.3222	0.8627	0.6987	1.6332
17	2.2400	2.0785	1.7088	1.4525	0.9477	0.7675	1.7941
18	2.4538	2.2769	1.8719	1.5911	1.0382	0.8408	1.9654
19	2.6815	2.4881	2.0456	1.7387	1.1345	0.9188	2.1477
20	2.9241	2.7132	2.2307	1.8961	1.2371	1.0019	2.3420
21	3.1828	2.9533	2.4280	2.0638	1.3466	1.0906	2.5492
22	3.4589	3.2095	2.6387	2.2429	1.4634	1.1852	2.7704
23	3.7538	3.4831	2.8636	2.4341	1.5882	1.2862	3.0065
24	4.0689	3.7755	3.1040	2.6384	1.7215	1.3942	3.2589
25	4.4059	4.0881	3.3610	2.8569	1.8641	1.5096	3.5288

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1056	0.0980	0.0805	0.0685	0.0447	0.0362	0.0846
2	0.1936	0.1797	0.1477	0.1256	0.0819	0.0663	0.1551
3	0.2735	0.2538	0.2087	0.1774	0.1157	0.0937	0.2191
4	0.3590	0.3331	0.2739	0.2328	0.1519	0.1230	0.2876
5	0.4503	0.4178	0.3435	0.2920	0.1905	0.1543	0.3607
6	0.5477	0.5082	0.4178	0.3551	0.2317	0.1876	0.4386
7	0.6513	0.6043	0.4968	0.4223	0.2756	0.2232	0.5216
8	0.7615	0.7066	0.5809	0.4938	0.3222	0.2609	0.6099
9	0.8787	0.8154	0.6703	0.5698	0.3718	0.3011	0.7038
10	1.0032	0.9309	0.7653	0.6505	0.4244	0.3437	0.8035
11	1.1354	1.0535	0.8661	0.7362	0.4804	0.3890	0.9094
12	1.2758	1.1838	0.9732	0.8272	0.5398	0.4371	1.0218
13	1.4248	1.3221	1.0869	0.9239	0.6028	0.4882	1.1412
14	1.5831	1.4690	1.2077	1.0266	0.6698	0.5424	1.2680
15	1.7514	1.6251	1.3360	1.1356	0.7410	0.6001	1.4027
16	1.9302	1.7910	1.4724	1.2516	0.8166	0.6613	1.5459
17	2.1203	1.9674	1.6175	1.3749	0.8971	0.7265	1.6982
18	2.3227	2.1552	1.7718	1.5061	0.9827	0.7958	1.8603
19	2.5381	2.3551	1.9362	1.6458	1.0739	0.8697	2.0329
20	2.7678	2.5682	2.1114	1.7947	1.1710	0.9483	2.2168
21	3.0127	2.7954	2.2982	1.9535	1.2746	1.0323	2.4129
22	3.2740	3.0379	2.4976	2.1230	1.3852	1.1218	2.6223
23	3.5531	3.2969	2.7105	2.3039	1.5033	1.2174	2.8458
24	3.8514	3.5737	2.9381	2.4974	1.6295	1.3196	3.0847
25	4.1703	3.8696	3.1814	2.7042	1.7644	1.4289	3.3402

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1003	0.0931	0.0765	0.0651	0.0425	0.0344	0.0804
2	0.1840	0.1708	0.1404	0.1193	0.0779	0.0631	0.1474
3	0.2600	0.2412	0.1983	0.1686	0.1100	0.0891	0.2082
4	0.3412	0.3166	0.2603	0.2213	0.1444	0.1169	0.2733
5	0.4280	0.3971	0.3265	0.2775	0.1811	0.1466	0.3428
6	0.5205	0.4830	0.3971	0.3375	0.2202	0.1783	0.4169
7	0.6190	0.5744	0.4722	0.4014	0.2619	0.2121	0.4958
8	0.7238	0.6716	0.5521	0.4693	0.3062	0.2480	0.5797
9	0.8351	0.7749	0.6371	0.5415	0.3533	0.2861	0.6689
10	0.9534	0.8847	0.7273	0.6182	0.4034	0.3267	0.7636
11	1.0791	1.0013	0.8232	0.6997	0.4565	0.3697	0.8643
12	1.2125	1.1250	0.9249	0.7862	0.5130	0.4154	0.9711
13	1.3541	1.2565	1.0330	0.8781	0.5729	0.4640	1.0846
14	1.5046	1.3961	1.1478	0.9756	0.6366	0.5155	1.2051
15	1.6645	1.5444	1.2697	1.0793	0.7042	0.5703	1.3331
16	1.8344	1.7021	1.3994	1.1895	0.7761	0.6285	1.4692
17	2.0151	1.8698	1.5372	1.3067	0.8526	0.6905	1.6140
18	2.2074	2.0482	1.6839	1.4314	0.9339	0.7563	1.7680
19	2.4122	2.2383	1.8402	1.5641	1.0206	0.8265	1.9320
20	2.6305	2.4408	2.0067	1.7057	1.1129	0.9013	2.1068
21	2.8632	2.6567	2.1842	1.8566	1.2114	0.9810	2.2932
22	3.1116	2.8872	2.3737	2.0176	1.3165	1.0662	2.4922
23	3.3769	3.1333	2.5761	2.1897	1.4287	1.1570	2.7046
24	3.6603	3.3964	2.7923	2.3735	1.5486	1.2542	2.9317
25	3.9634	3.6776	3.0235	2.5700	1.6769	1.3580	3.1744

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0896	0.0832	0.0684	0.0581	0.0379	0.0307	0.0718
2	0.1644	0.1526	0.1254	0.1066	0.0696	0.0563	0.1317
3	0.2322	0.2155	0.1772	0.1506	0.0983	0.0796	0.1860
4	0.3048	0.2829	0.2325	0.1977	0.1290	0.1044	0.2442
5	0.3824	0.3548	0.2917	0.2479	0.1618	0.1310	0.3062
6	0.4650	0.4315	0.3547	0.3015	0.1967	0.1593	0.3724
7	0.5530	0.5131	0.4219	0.3586	0.2340	0.1895	0.4429
8	0.6466	0.6000	0.4933	0.4193	0.2736	0.2216	0.5179
9	0.7461	0.6923	0.5692	0.4838	0.3157	0.2556	0.5976
10	0.8518	0.7904	0.6498	0.5523	0.3604	0.2919	0.6822
11	0.9640	0.8945	0.7354	0.6251	0.4079	0.3303	0.7721
12	1.0832	1.0051	0.8263	0.7024	0.4583	0.3711	0.8676
13	1.2098	1.1225	0.9229	0.7845	0.5118	0.4145	0.9689
14	1.3442	1.2473	1.0254	0.8716	0.5687	0.4606	1.0766
15	1.4870	1.3798	1.1344	0.9642	0.6291	0.5095	1.1910
16	1.6388	1.5206	1.2502	1.0627	0.6934	0.5615	1.3126
17	1.8003	1.6705	1.3734	1.1673	0.7617	0.6168	1.4419
18	1.9721	1.8299	1.5044	1.2788	0.8344	0.6757	1.5795
19	2.1551	1.9996	1.6440	1.3974	0.9118	0.7384	1.7261
20	2.3500	2.1806	1.7927	1.5238	0.9943	0.8052	1.8822
21	2.5580	2.3735	1.9514	1.6586	1.0822	0.8765	2.0488
22	2.7799	2.5794	2.1206	1.8025	1.1761	0.9525	2.2265
23	3.0169	2.7993	2.3014	1.9562	1.2764	1.0337	2.4163
24	3.2701	3.0343	2.4946	2.1204	1.3835	1.1205	2.6191
25	3.5409	3.2855	2.7012	2.2960	1.4981	1.2132	2.8360

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0999	0.0927	0.0762	0.0648	0.0422	0.0342	0.0800
2	0.1832	0.1699	0.1397	0.1188	0.0775	0.0628	0.1467
3	0.2587	0.2401	0.1974	0.1678	0.1095	0.0887	0.2072
4	0.3396	0.3151	0.2591	0.2202	0.1437	0.1164	0.2720
5	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3412
6	0.5180	0.4807	0.3952	0.3359	0.2192	0.1775	0.4149
7	0.6161	0.5716	0.4700	0.3995	0.2606	0.2111	0.4934
8	0.7203	0.6684	0.5495	0.4671	0.3048	0.2468	0.5769
9	0.8312	0.7712	0.6341	0.5389	0.3517	0.2848	0.6657
10	0.9489	0.8805	0.7239	0.6153	0.4015	0.3251	0.7600
11	1.0739	0.9965	0.8193	0.6964	0.4544	0.3680	0.8602
12	1.2067	1.1197	0.9206	0.7825	0.5105	0.4135	0.9665
13	1.3477	1.2505	1.0281	0.8739	0.5702	0.4618	1.0794
14	1.4975	1.3895	1.1423	0.9710	0.6336	0.5131	1.1994
15	1.6566	1.5371	1.2637	1.0742	0.7009	0.5676	1.3268
16	1.8257	1.6940	1.3927	1.1838	0.7724	0.6255	1.4623
17	2.0056	1.8609	1.5299	1.3005	0.8485	0.6872	1.6063
18	2.1970	2.0385	1.6760	1.4246	0.9295	0.7528	1.7596
19	2.4008	2.2276	1.8314	1.5567	1.0157	0.8226	1.9229
20	2.6180	2.4292	1.9971	1.6976	1.1076	0.8970	2.0968
21	2.8496	2.6441	2.1738	1.8478	1.2056	0.9764	2.2824
22	3.0968	2.8735	2.3624	2.0081	1.3102	1.0611	2.4804
23	3.3608	3.1185	2.5638	2.1793	1.4219	1.1516	2.6918
24	3.6430	3.3803	2.7791	2.3622	1.5413	1.2482	2.9178
25	3.9446	3.6602	3.0092	2.5578	1.6689	1.3516	3.1594

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0914	0.0848	0.0697	0.0592	0.0387	0.0313	0.0732
2	0.1676	0.1555	0.1278	0.1087	0.0709	0.0574	0.1342
3	0.2367	0.2197	0.1806	0.1535	0.1002	0.0811	0.1896
4	0.3107	0.2883	0.2370	0.2015	0.1315	0.1065	0.2489
5	0.3897	0.3616	0.2973	0.2527	0.1649	0.1335	0.3121
6	0.4740	0.4398	0.3616	0.3073	0.2005	0.1624	0.3796
7	0.5637	0.5230	0.4300	0.3655	0.2385	0.1931	0.4514
8	0.6591	0.6115	0.5028	0.4274	0.2788	0.2258	0.5279
9	0.7605	0.7056	0.5801	0.4931	0.3217	0.2606	0.6091
10	0.8682	0.8056	0.6623	0.5630	0.3673	0.2975	0.6954
11	0.9826	0.9117	0.7496	0.6371	0.4157	0.3367	0.7870
12	1.1041	1.0245	0.8423	0.7159	0.4671	0.3783	0.8843
13	1.2331	1.1442	0.9407	0.7996	0.5217	0.4225	0.9876
14	1.3701	1.2713	1.0452	0.8884	0.5797	0.4694	1.0974
15	1.5157	1.4064	1.1562	0.9828	0.6413	0.5193	1.2140
16	1.6704	1.5499	1.2743	1.0831	0.7067	0.5723	1.3379
17	1.8350	1.7026	1.3998	1.1898	0.7763	0.6287	1.4697
18	2.0101	1.8651	1.5334	1.3034	0.8504	0.6887	1.6099
19	2.1966	2.0382	1.6757	1.4243	0.9293	0.7526	1.7593
20	2.3953	2.2226	1.8273	1.5532	1.0134	0.8207	1.9185
21	2.6073	2.4192	1.9890	1.6906	1.1031	0.8933	2.0882
22	2.8334	2.6291	2.1615	1.8373	1.1988	0.9708	2.2694
23	3.0750	2.8532	2.3458	1.9939	1.3010	1.0536	2.4629
24	3.3331	3.0928	2.5427	2.1613	1.4102	1.1421	2.6696
25	3.6091	3.3489	2.7532	2.3402	1.5270	1.2366	2.8907

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0847	0.0786	0.0646	0.0549	0.0358	0.0290	0.0678
2	0.1554	0.1441	0.1185	0.1007	0.0657	0.0532	0.1244
3	0.2194	0.2036	0.1674	0.1423	0.0928	0.0752	0.1758
4	0.2880	0.2673	0.2197	0.1868	0.1219	0.0987	0.2307
5	0.3613	0.3352	0.2756	0.2343	0.1529	0.1238	0.2894
6	0.4394	0.4077	0.3352	0.2849	0.1859	0.1505	0.3519
7	0.5225	0.4848	0.3986	0.3388	0.2211	0.1790	0.4185
8	0.6110	0.5669	0.4661	0.3962	0.2585	0.2093	0.4893
9	0.7050	0.6541	0.5378	0.4571	0.2983	0.2416	0.5646
10	0.8048	0.7468	0.6140	0.5219	0.3405	0.2758	0.6446
11	0.9109	0.8452	0.6949	0.5907	0.3854	0.3121	0.7296
12	1.0235	0.9497	0.7808	0.6637	0.4330	0.3507	0.8198
13	1.1431	1.0607	0.8720	0.7412	0.4836	0.3917	0.9156
14	1.2701	1.1785	0.9689	0.8236	0.5374	0.4352	1.0173
15	1.4051	1.3037	1.0719	0.9111	0.5945	0.4814	1.1254
16	1.5485	1.4368	1.1813	1.0041	0.6552	0.5306	1.2403
17	1.7011	1.5784	1.2977	1.1030	0.7197	0.5828	1.3624
18	1.8634	1.7290	1.4215	1.2083	0.7884	0.6385	1.4925
19	2.0363	1.8894	1.5534	1.3204	0.8615	0.6977	1.6309
20	2.2205	2.0604	1.6939	1.4398	0.9395	0.7608	1.7785
21	2.4170	2.2427	1.8438	1.5672	1.0226	0.8282	1.9359
22	2.6267	2.4373	2.0038	1.7032	1.1113	0.9000	2.1038
23	2.8506	2.6450	2.1746	1.8484	1.2061	0.9767	2.2831
24	3.0899	2.8671	2.3571	2.0036	1.3073	1.0587	2.4748
25	3.3458	3.1045	2.5523	2.1695	1.4155	1.1464	2.6797

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0792	0.0735	0.0604	0.0514	0.0335	0.0271	0.0634
2	0.1453	0.1348	0.1108	0.0942	0.0615	0.0498	0.1164
3	0.2052	0.1904	0.1565	0.1331	0.0868	0.0703	0.1644
4	0.2694	0.2499	0.2055	0.1747	0.1140	0.0923	0.2157
5	0.3378	0.3135	0.2577	0.2191	0.1429	0.1158	0.2706
6	0.4109	0.3812	0.3134	0.2664	0.1738	0.1408	0.3291
7	0.4886	0.4534	0.3728	0.3168	0.2067	0.1674	0.3914
8	0.5713	0.5301	0.4358	0.3705	0.2417	0.1958	0.4576
9	0.6592	0.6117	0.5029	0.4275	0.2789	0.2259	0.5280
10	0.7526	0.6984	0.5742	0.4880	0.3184	0.2579	0.6028
11	0.8518	0.7904	0.6498	0.5523	0.3604	0.2919	0.6822
12	0.9571	0.8881	0.7301	0.6206	0.4049	0.3279	0.7666
13	1.0690	0.9919	0.8155	0.6931	0.4523	0.3663	0.8562
14	1.1877	1.1021	0.9061	0.7702	0.5025	0.4070	0.9513
15	1.3139	1.2192	1.0023	0.8520	0.5559	0.4502	1.0524
16	1.4481	1.3436	1.1047	0.9390	0.6127	0.4962	1.1598
17	1.5907	1.4760	1.2135	1.0315	0.6730	0.5450	1.2741
18	1.7425	1.6169	1.3293	1.1299	0.7372	0.5971	1.3957
19	1.9042	1.7669	1.4526	1.2347	0.8056	0.6524	1.5251
20	2.0765	1.9267	1.5841	1.3464	0.8785	0.7115	1.6631
21	2.2602	2.0972	1.7242	1.4656	0.9563	0.7744	1.8103
22	2.4563	2.2792	1.8738	1.5927	1.0392	0.8416	1.9673
23	2.6657	2.4735	2.0335	1.7285	1.1278	0.9134	2.1350
24	2.8895	2.6811	2.2042	1.8736	1.2225	0.9900	2.3143
25	3.1287	2.9031	2.3868	2.0287	1.3237	1.0720	2.5059

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0744	0.0690	0.0567	0.0482	0.0315	0.0255	0.0596
2	0.1364	0.1266	0.1041	0.0885	0.0577	0.0467	0.1093
3	0.1927	0.1788	0.1470	0.1250	0.0815	0.0660	0.1543
4	0.2529	0.2347	0.1930	0.1640	0.1070	0.0867	0.2026
5	0.3173	0.2944	0.2420	0.2057	0.1342	0.1087	0.2541
6	0.3858	0.3580	0.2943	0.2502	0.1632	0.1322	0.3090
7	0.4589	0.4258	0.3500	0.2975	0.1941	0.1572	0.3675
8	0.5365	0.4978	0.4093	0.3479	0.2270	0.1838	0.4297
9	0.6191	0.5744	0.4723	0.4014	0.2619	0.2121	0.4958
10	0.7068	0.6558	0.5392	0.4583	0.2990	0.2422	0.5661
11	0.7999	0.7422	0.6102	0.5187	0.3384	0.2741	0.6407
12	0.8988	0.8340	0.6857	0.5828	0.3803	0.3080	0.7199
13	1.0038	0.9314	0.7658	0.6509	0.4247	0.3440	0.8040
14	1.1154	1.0349	0.8509	0.7232	0.4719	0.3822	0.8933
15	1.2339	1.1449	0.9413	0.8001	0.5220	0.4228	0.9883
16	1.3599	1.2618	1.0374	0.8818	0.5753	0.4659	1.0891
17	1.4938	1.3861	1.1396	0.9686	0.6320	0.5118	1.1964
18	1.6364	1.5184	1.2483	1.0611	0.6923	0.5607	1.3106
19	1.7882	1.6592	1.3641	1.1595	0.7566	0.6127	1.4322
20	1.9500	1.8094	1.4876	1.2644	0.8250	0.6681	1.5618
21	2.1225	1.9695	1.6192	1.3763	0.8980	0.7273	1.7000
22	2.3067	2.1403	1.7596	1.4957	0.9759	0.7903	1.8475
23	2.5033	2.3228	1.9097	1.6232	1.0591	0.8577	2.0050
24	2.7134	2.5178	2.0700	1.7595	1.1480	0.9297	2.1733
25	2.9381	2.7262	2.2414	1.9052	1.2431	1.0067	2.3532

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0702	0.0651	0.0535	0.0455	0.0297	0.0240	0.0562
2	0.1287	0.1195	0.0982	0.0835	0.0545	0.0441	0.1031
3	0.1819	0.1687	0.1387	0.1179	0.0769	0.0623	0.1457
4	0.2387	0.2215	0.1821	0.1548	0.1010	0.0818	0.1912
5	0.2994	0.2778	0.2284	0.1941	0.1267	0.1026	0.2398
6	0.3641	0.3378	0.2778	0.2361	0.1540	0.1248	0.2916
7	0.4330	0.4018	0.3303	0.2808	0.1832	0.1484	0.3468
8	0.5063	0.4698	0.3862	0.3283	0.2142	0.1735	0.4055
9	0.5842	0.5421	0.4457	0.3788	0.2472	0.2002	0.4679
10	0.6670	0.6189	0.5088	0.4325	0.2822	0.2285	0.5342
11	0.7548	0.7004	0.5758	0.4895	0.3194	0.2586	0.6046
12	0.8482	0.7870	0.6470	0.5500	0.3588	0.2906	0.6793
13	0.9473	0.8790	0.7226	0.6142	0.4008	0.3246	0.7587
14	1.0525	0.9766	0.8029	0.6825	0.4453	0.3606	0.8430
15	1.1644	1.0804	0.8882	0.7550	0.4926	0.3990	0.9326
16	1.2832	1.1907	0.9789	0.8321	0.5429	0.4397	1.0278
17	1.4096	1.3080	1.0754	0.9141	0.5964	0.4830	1.1290
18	1.5442	1.4328	1.1780	1.0013	0.6533	0.5291	1.2368
19	1.6874	1.5658	1.2873	1.0942	0.7139	0.5782	1.3515
20	1.8401	1.7074	1.4037	1.1932	0.7785	0.6305	1.4738
21	2.0029	1.8585	1.5279	1.2987	0.8474	0.6863	1.6042
22	2.1767	2.0197	1.6605	1.4114	0.9209	0.7458	1.7434
23	2.3622	2.1919	1.8020	1.5317	0.9994	0.8094	1.8920
24	2.5605	2.3759	1.9533	1.6603	1.0833	0.8773	2.0508
25	2.7726	2.5726	2.1151	1.7978	1.1730	0.9500	2.2206

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0664	0.0617	0.0507	0.0431	0.0281	0.0228	0.0532
2	0.1219	0.1131	0.0930	0.0790	0.0516	0.0418	0.0976
3	0.1722	0.1597	0.1313	0.1116	0.0728	0.0590	0.1379
4	0.2260	0.2097	0.1724	0.1465	0.0956	0.0774	0.1810
5	0.2834	0.2630	0.2162	0.1838	0.1199	0.0971	0.2270
6	0.3447	0.3198	0.2629	0.2235	0.1458	0.1181	0.2761
7	0.4099	0.3803	0.3127	0.2658	0.1734	0.1404	0.3283
8	0.4793	0.4447	0.3656	0.3108	0.2028	0.1642	0.3839
9	0.5530	0.5132	0.4219	0.3586	0.2340	0.1895	0.4429
10	0.6314	0.5859	0.4817	0.4094	0.2671	0.2163	0.5057
11	0.7146	0.6631	0.5451	0.4634	0.3023	0.2448	0.5723
12	0.8029	0.7450	0.6125	0.5206	0.3397	0.2751	0.6431
13	0.8967	0.8321	0.6841	0.5815	0.3794	0.3073	0.7182
14	0.9964	0.9245	0.7601	0.6461	0.4216	0.3414	0.7980
15	1.1023	1.0228	0.8409	0.7147	0.4663	0.3777	0.8828
16	1.2148	1.1272	0.9267	0.7877	0.5140	0.4162	0.9730
17	1.3345	1.2382	1.0180	0.8653	0.5646	0.4572	1.0688
18	1.4618	1.3564	1.1151	0.9479	0.6185	0.5009	1.1708
19	1.5974	1.4822	1.2186	1.0358	0.6758	0.5473	1.2794
20	1.7420	1.6163	1.3289	1.1295	0.7370	0.5969	1.3952
21	1.8961	1.7593	1.4464	1.2295	0.8022	0.6497	1.5186
22	2.0606	1.9120	1.5719	1.3361	0.8718	0.7060	1.6504
23	2.2362	2.0750	1.7059	1.4500	0.9461	0.7662	1.7911
24	2.4240	2.2492	1.8491	1.5718	1.0255	0.8305	1.9414
25	2.6247	2.4354	2.0022	1.7019	1.1105	0.8993	2.1022

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0631	0.0585	0.0481	0.0409	0.0267	0.0216	0.0505
2	0.1157	0.1074	0.0883	0.0750	0.0490	0.0396	0.0927
3	0.1634	0.1516	0.1247	0.1060	0.0691	0.0560	0.1309
4	0.2145	0.1990	0.1636	0.1391	0.0908	0.0735	0.1718
5	0.2691	0.2497	0.2053	0.1745	0.1138	0.0922	0.2155
6	0.3272	0.3036	0.2496	0.2122	0.1384	0.1121	0.2621
7	0.3892	0.3611	0.2969	0.2523	0.1646	0.1333	0.3117
8	0.4550	0.4222	0.3471	0.2950	0.1925	0.1559	0.3644
9	0.5250	0.4872	0.4005	0.3404	0.2221	0.1799	0.4205
10	0.5994	0.5562	0.4573	0.3887	0.2536	0.2054	0.4801
11	0.6784	0.6295	0.5175	0.4399	0.2870	0.2324	0.5433
12	0.7623	0.7073	0.5815	0.4943	0.3225	0.2612	0.6105
13	0.8513	0.7899	0.6494	0.5520	0.3602	0.2917	0.6819
14	0.9459	0.8777	0.7216	0.6134	0.4002	0.3241	0.7576
15	1.0464	0.9710	0.7983	0.6785	0.4427	0.3585	0.8381
16	1.1533	1.0701	0.8798	0.7478	0.4879	0.3952	0.9237
17	1.2669	1.1755	0.9664	0.8215	0.5360	0.4341	1.0147
18	1.3878	1.2877	1.0587	0.8999	0.5872	0.4755	1.1115
19	1.5165	1.4072	1.1569	0.9834	0.6416	0.5196	1.2146
20	1.6537	1.5345	1.2616	1.0723	0.6997	0.5666	1.3245
21	1.8001	1.6703	1.3732	1.1672	0.7616	0.6168	1.4417
22	1.9562	1.8152	1.4923	1.2685	0.8277	0.6703	1.5668
23	2.1230	1.9699	1.6195	1.3766	0.8982	0.7274	1.7004
24	2.3012	2.1353	1.7555	1.4922	0.9736	0.7885	1.8431
25	2.4918	2.3121	1.9009	1.6157	1.0542	0.8538	1.9957

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0600	0.0557	0.0458	0.0389	0.0254	0.0206	0.0481
2	0.1101	0.1022	0.0840	0.0714	0.0466	0.0377	0.0882
3	0.1556	0.1443	0.1187	0.1009	0.0658	0.0533	0.1246
4	0.2042	0.1895	0.1558	0.1324	0.0864	0.0700	0.1635
5	0.2561	0.2376	0.1954	0.1661	0.1084	0.0877	0.2051
6	0.3115	0.2890	0.2376	0.2020	0.1318	0.1067	0.2495
7	0.3704	0.3437	0.2826	0.2402	0.1567	0.1269	0.2967
8	0.4331	0.4019	0.3304	0.2808	0.1832	0.1484	0.3469
9	0.4997	0.4637	0.3812	0.3240	0.2114	0.1712	0.4002
10	0.5705	0.5294	0.4352	0.3699	0.2414	0.1955	0.4569
11	0.6457	0.5991	0.4926	0.4187	0.2732	0.2212	0.5172
12	0.7255	0.6732	0.5535	0.4705	0.3070	0.2486	0.5811
13	0.8103	0.7519	0.6181	0.5254	0.3428	0.2776	0.6490
14	0.9003	0.8354	0.6868	0.5838	0.3809	0.3085	0.7211
15	0.9960	0.9242	0.7598	0.6458	0.4214	0.3413	0.7977
16	1.0977	1.0185	0.8374	0.7118	0.4644	0.3761	0.8792
17	1.2058	1.1189	0.9199	0.7819	0.5102	0.4132	0.9658
18	1.3209	1.2256	1.0076	0.8565	0.5589	0.4526	1.0579
19	1.4434	1.3393	1.1011	0.9360	0.6107	0.4946	1.1561
20	1.5740	1.4605	1.2008	1.0206	0.6660	0.5393	1.2607
21	1.7133	1.5897	1.3070	1.1110	0.7249	0.5870	1.3722
22	1.8619	1.7277	1.4204	1.2073	0.7878	0.6380	1.4913
23	2.0207	1.8749	1.5415	1.3103	0.8549	0.6924	1.6184
24	2.1903	2.0323	1.6709	1.4202	0.9267	0.7505	1.7543
25	2.3717	2.2006	1.8092	1.5378	1.0034	0.8126	1.8995

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0572	0.0531	0.0437	0.0371	0.0242	0.0196	0.0459
2	0.1051	0.0975	0.0801	0.0681	0.0444	0.0360	0.0841
3	0.1484	0.1377	0.1132	0.0962	0.0628	0.0508	0.1189
4	0.1948	0.1807	0.1486	0.1263	0.0824	0.0667	0.1560
5	0.2443	0.2267	0.1864	0.1584	0.1034	0.0837	0.1957
6	0.2971	0.2757	0.2267	0.1927	0.1257	0.1018	0.2380
7	0.3534	0.3279	0.2696	0.2291	0.1495	0.1211	0.2830
8	0.4132	0.3834	0.3152	0.2679	0.1748	0.1416	0.3309
9	0.4767	0.4424	0.3637	0.3091	0.2017	0.1634	0.3818
10	0.5443	0.5050	0.4152	0.3529	0.2303	0.1865	0.4359
11	0.6160	0.5716	0.4699	0.3994	0.2606	0.2111	0.4934
12	0.6922	0.6423	0.5280	0.4488	0.2928	0.2372	0.5544
13	0.7730	0.7173	0.5897	0.5013	0.3271	0.2649	0.6192
14	0.8589	0.7970	0.6552	0.5570	0.3634	0.2943	0.6879
15	0.9502	0.8817	0.7249	0.6161	0.4020	0.3256	0.7610
16	1.0472	0.9717	0.7989	0.6790	0.4431	0.3588	0.8387
17	1.1504	1.0674	0.8776	0.7459	0.4867	0.3942	0.9214
18	1.2602	1.1693	0.9613	0.8171	0.5332	0.4318	1.0093
19	1.3771	1.2778	1.0505	0.8929	0.5826	0.4718	1.1029
20	1.5017	1.3934	1.1455	0.9737	0.6353	0.5145	1.2027
21	1.6345	1.5166	1.2469	1.0599	0.6915	0.5600	1.3091
22	1.7763	1.6482	1.3551	1.1518	0.7515	0.6086	1.4227
23	1.9278	1.7887	1.4706	1.2500	0.8156	0.6605	1.5440
24	2.0896	1.9389	1.5940	1.3549	0.8841	0.7160	1.6736
25	2.2626	2.0994	1.7260	1.4671	0.9573	0.7753	1.8122

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0929	0.0862	0.0709	0.0603	0.0393	0.0318	0.0744
2	0.1705	0.1582	0.1301	0.1105	0.0721	0.0584	0.1365
3	0.2408	0.2235	0.1837	0.1562	0.1019	0.0825	0.1929
4	0.3161	0.2933	0.2411	0.2050	0.1337	0.1083	0.2532
5	0.3965	0.3679	0.3024	0.2571	0.1677	0.1358	0.3175
6	0.4822	0.4474	0.3678	0.3126	0.2040	0.1652	0.3862
7	0.5734	0.5321	0.4374	0.3718	0.2426	0.1965	0.4593
8	0.6705	0.6221	0.5115	0.4347	0.2837	0.2297	0.5370
9	0.7736	0.7178	0.5902	0.5016	0.3273	0.2651	0.6196
10	0.8832	0.8195	0.6738	0.5727	0.3737	0.3026	0.7074
11	0.9996	0.9275	0.7625	0.6482	0.4229	0.3425	0.8006
12	1.1232	1.0422	0.8568	0.7283	0.4752	0.3848	0.8996
13	1.2544	1.1640	0.9569	0.8134	0.5307	0.4298	1.0047
14	1.3938	1.2933	1.0633	0.9038	0.5897	0.4776	1.1163
15	1.5419	1.4307	1.1762	0.9998	0.6524	0.5283	1.2349
16	1.6993	1.5768	1.2963	1.1019	0.7189	0.5822	1.3610
17	1.8667	1.7321	1.4240	1.2104	0.7898	0.6396	1.4951
18	2.0449	1.8974	1.5599	1.3259	0.8652	0.7006	1.6378
19	2.2346	2.0734	1.7047	1.4490	0.9454	0.7656	1.7897
20	2.4367	2.2610	1.8589	1.5800	1.0310	0.8349	1.9517
21	2.6523	2.4611	2.0234	1.7199	1.1222	0.9088	2.1244
22	2.8824	2.6746	2.1989	1.8691	1.2195	0.9876	2.3086
23	3.1282	2.9026	2.3863	2.0284	1.3235	1.0718	2.5055
24	3.3908	3.1462	2.5867	2.1987	1.4346	1.1618	2.7158
25	3.6716	3.4068	2.8009	2.3807	1.5534	1.2580	2.9407

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0880	0.0816	0.0671	0.0570	0.0372	0.0301	0.0705
2	0.1614	0.1497	0.1231	0.1046	0.0683	0.0553	0.1292
3	0.2279	0.2115	0.1739	0.1478	0.0964	0.0781	0.1826
4	0.2992	0.2776	0.2282	0.1940	0.1266	0.1025	0.2396
5	0.3753	0.3482	0.2863	0.2433	0.1588	0.1286	0.3006
6	0.4564	0.4235	0.3482	0.2959	0.1931	0.1564	0.3655
7	0.5428	0.5036	0.4140	0.3519	0.2296	0.1860	0.4347
8	0.6346	0.5889	0.4841	0.4115	0.2685	0.2174	0.5083
9	0.7323	0.6795	0.5586	0.4748	0.3098	0.2509	0.5865
10	0.8360	0.7757	0.6377	0.5421	0.3537	0.2864	0.6696
11	0.9462	0.8779	0.7218	0.6135	0.4003	0.3242	0.7578
12	1.0631	0.9865	0.8110	0.6894	0.4498	0.3643	0.8515
13	1.1874	1.1017	0.9058	0.7699	0.5024	0.4068	0.9510
14	1.3193	1.2241	1.0064	0.8555	0.5582	0.4520	1.0567
15	1.4595	1.3542	1.1134	0.9464	0.6175	0.5001	1.1689
16	1.6085	1.4925	1.2270	1.0430	0.6805	0.5511	1.2883
17	1.7669	1.6395	1.3479	1.1457	0.7476	0.6054	1.4152
18	1.9355	1.7960	1.4765	1.2551	0.8189	0.6632	1.5502
19	2.1151	1.9626	1.6135	1.3715	0.8949	0.7247	1.6941
20	2.3065	2.1401	1.7595	1.4956	0.9758	0.7903	1.8473
21	2.5106	2.3295	1.9152	1.6279	1.0622	0.8602	2.0108
22	2.7284	2.5316	2.0813	1.7691	1.1543	0.9348	2.1852
23	2.9610	2.7474	2.2588	1.9200	1.2527	1.0145	2.3715
24	3.2095	2.9781	2.4484	2.0811	1.3579	1.0997	2.5706
25	3.4753	3.2247	2.6511	2.2535	1.4703	1.1908	2.7835

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0836	0.0776	0.0638	0.0542	0.0354	0.0286	0.0670
2	0.1534	0.1423	0.1170	0.0994	0.0649	0.0525	0.1228
3	0.2166	0.2010	0.1653	0.1405	0.0917	0.0742	0.1735
4	0.2843	0.2638	0.2169	0.1844	0.1203	0.0974	0.2277
5	0.3566	0.3309	0.2721	0.2313	0.1509	0.1222	0.2857
6	0.4337	0.4025	0.3309	0.2812	0.1835	0.1486	0.3474
7	0.5158	0.4786	0.3935	0.3345	0.2182	0.1767	0.4131
8	0.6031	0.5596	0.4601	0.3911	0.2552	0.2067	0.4831
9	0.6959	0.6458	0.5309	0.4513	0.2944	0.2385	0.5574
10	0.7945	0.7372	0.6061	0.5152	0.3362	0.2722	0.6364
11	0.8992	0.8344	0.6860	0.5831	0.3804	0.3081	0.7202
12	1.0104	0.9375	0.7708	0.6552	0.4275	0.3462	0.8093
13	1.1285	1.0471	0.8608	0.7317	0.4774	0.3866	0.9038
14	1.2538	1.1634	0.9565	0.8130	0.5305	0.4296	1.0042
15	1.3871	1.2870	1.0581	0.8994	0.5868	0.4753	1.1109
16	1.5287	1.4184	1.1661	0.9912	0.6468	0.5238	1.2244
17	1.6793	1.5582	1.2810	1.0889	0.7105	0.5754	1.3450
18	1.8395	1.7069	1.4033	1.1928	0.7783	0.6303	1.4733
19	2.0102	1.8652	1.5335	1.3035	0.8505	0.6888	1.6100
20	2.1921	2.0340	1.6722	1.4214	0.9274	0.7511	1.7557
21	2.3860	2.2139	1.8202	1.5472	1.0095	0.8175	1.9110
22	2.5930	2.4060	1.9781	1.6814	1.0971	0.8885	2.0768
23	2.8141	2.6111	2.1467	1.8247	1.1906	0.9642	2.2539
24	3.0503	2.8303	2.3269	1.9779	1.2905	1.0451	2.4431
25	3.3029	3.0647	2.5196	2.1417	1.3974	1.1317	2.6454

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0747	0.0693	0.0570	0.0484	0.0316	0.0256	0.0598
2	0.1370	0.1271	0.1045	0.0888	0.0580	0.0469	0.1097
3	0.1935	0.1796	0.1476	0.1255	0.0819	0.0663	0.1550
4	0.2540	0.2357	0.1938	0.1647	0.1075	0.0870	0.2035
5	0.3186	0.2956	0.2431	0.2066	0.1348	0.1092	0.2552
6	0.3875	0.3596	0.2956	0.2513	0.1639	0.1328	0.3104
7	0.4608	0.4276	0.3515	0.2988	0.1950	0.1579	0.3691
8	0.5388	0.5000	0.4111	0.3494	0.2280	0.1846	0.4316
9	0.6217	0.5769	0.4743	0.4032	0.2631	0.2130	0.4980
10	0.7098	0.6586	0.5415	0.4603	0.3003	0.2432	0.5685
11	0.8034	0.7454	0.6128	0.5209	0.3399	0.2753	0.6434
12	0.9027	0.8376	0.6886	0.5853	0.3819	0.3093	0.7230
13	1.0081	0.9354	0.7691	0.6537	0.4265	0.3454	0.8075
14	1.1202	1.0394	0.8545	0.7263	0.4739	0.3838	0.8972
15	1.2392	1.1498	0.9453	0.8035	0.5243	0.4246	0.9925
16	1.3657	1.2672	1.0418	0.8855	0.5778	0.4679	1.0938
17	1.5002	1.3920	1.1445	0.9728	0.6347	0.5140	1.2016
18	1.6434	1.5249	1.2537	1.0656	0.6953	0.5631	1.3163
19	1.7959	1.6664	1.3700	1.1645	0.7598	0.6153	1.4384
20	1.9584	1.8171	1.4939	1.2699	0.8286	0.6710	1.5685
21	2.1316	1.9779	1.6261	1.3822	0.9019	0.7304	1.7073
22	2.3166	2.1495	1.7672	1.5021	0.9801	0.7937	1.8554
23	2.5141	2.3327	1.9179	1.6302	1.0637	0.8614	2.0136
24	2.7251	2.5286	2.0788	1.7670	1.1529	0.9337	2.1826
25	2.9507	2.7380	2.2510	1.9133	1.2484	1.0110	2.3633

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0832	0.0772	0.0635	0.0540	0.0352	0.0285	0.0667
2	0.1526	0.1416	0.1164	0.0990	0.0646	0.0523	0.1222
3	0.2156	0.2001	0.1645	0.1398	0.0912	0.0739	0.1727
4	0.2830	0.2626	0.2159	0.1835	0.1197	0.0970	0.2267
5	0.3550	0.3294	0.2708	0.2302	0.1502	0.1216	0.2843
6	0.4317	0.4006	0.3293	0.2799	0.1826	0.1479	0.3457
7	0.5134	0.4764	0.3916	0.3329	0.2172	0.1759	0.4112
8	0.6003	0.5570	0.4579	0.3892	0.2540	0.2057	0.4808
9	0.6926	0.6427	0.5284	0.4491	0.2930	0.2373	0.5548
10	0.7908	0.7337	0.6032	0.5127	0.3346	0.2709	0.6333
11	0.8950	0.8304	0.6827	0.5803	0.3786	0.3066	0.7168
12	1.0056	0.9331	0.7671	0.6521	0.4255	0.3446	0.8054
13	1.1231	1.0421	0.8568	0.7282	0.4752	0.3848	0.8995
14	1.2479	1.1579	0.9520	0.8092	0.5280	0.4276	0.9995
15	1.3805	1.2809	1.0531	0.8951	0.5841	0.4730	1.1057
16	1.5214	1.4117	1.1606	0.9865	0.6437	0.5213	1.2185
17	1.6713	1.5508	1.2750	1.0837	0.7071	0.5726	1.3386
18	1.8308	1.6988	1.3966	1.1871	0.7746	0.6273	1.4663
19	2.0006	1.8564	1.5262	1.2973	0.8464	0.6855	1.6024
20	2.1817	2.0243	1.6643	1.4146	0.9230	0.7475	1.7474
21	2.3747	2.2034	1.8115	1.5398	1.0047	0.8137	1.9020
22	2.5807	2.3946	1.9687	1.6734	1.0919	0.8842	2.0670
23	2.8007	2.5987	2.1365	1.8160	1.1849	0.9596	2.2432
24	3.0358	2.8169	2.3159	1.9685	1.2844	1.0402	2.4315
25	3.2872	3.0501	2.5077	2.1315	1.3908	1.1263	2.6328

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0761	0.0706	0.0581	0.0494	0.0322	0.0261	0.0610
2	0.1396	0.1296	0.1065	0.0906	0.0591	0.0478	0.1118
3	0.1973	0.1830	0.1505	0.1279	0.0835	0.0676	0.1580
4	0.2589	0.2403	0.1975	0.1679	0.1095	0.0887	0.2074
5	0.3248	0.3013	0.2477	0.2106	0.1374	0.1113	0.2601
6	0.3950	0.3665	0.3013	0.2561	0.1671	0.1353	0.3163
7	0.4697	0.4358	0.3583	0.3046	0.1987	0.1609	0.3762
8	0.5492	0.5096	0.4190	0.3561	0.2324	0.1882	0.4399
9	0.6337	0.5880	0.4834	0.4109	0.2681	0.2171	0.5076
10	0.7235	0.6713	0.5519	0.4691	0.3061	0.2479	0.5795
11	0.8188	0.7598	0.6247	0.5310	0.3464	0.2806	0.6558
12	0.9201	0.8537	0.7019	0.5966	0.3893	0.3153	0.7369
13	1.0276	0.9535	0.7839	0.6663	0.4348	0.3521	0.8230
14	1.1418	1.0594	0.8710	0.7403	0.4831	0.3912	0.9145
15	1.2631	1.1720	0.9635	0.8190	0.5344	0.4328	1.0116
16	1.3920	1.2916	1.0619	0.9026	0.5889	0.4770	1.1149
17	1.5291	1.4189	1.1665	0.9915	0.6470	0.5239	1.2247
18	1.6751	1.5543	1.2778	1.0862	0.7087	0.5739	1.3416
19	1.8305	1.6985	1.3964	1.1869	0.7745	0.6272	1.4661
20	1.9961	1.8521	1.5227	1.2943	0.8445	0.6839	1.5987
21	2.1727	2.0160	1.6575	1.4088	0.9192	0.7445	1.7402
22	2.3612	2.1909	1.8012	1.5311	0.9990	0.8090	1.8912
23	2.5625	2.3777	1.9548	1.6616	1.0842	0.8780	2.0524
24	2.7776	2.5773	2.1189	1.8011	1.1752	0.9517	2.2247
25	3.0076	2.7907	2.2944	1.9502	1.2725	1.0305	2.4089

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0706	0.0655	0.0538	0.0458	0.0299	0.0242	0.0565
2	0.1295	0.1201	0.0988	0.0839	0.0548	0.0444	0.1037
3	0.1829	0.1697	0.1395	0.1186	0.0774	0.0627	0.1465
4	0.2400	0.2227	0.1831	0.1556	0.1016	0.0822	0.1922
5	0.3011	0.2794	0.2297	0.1952	0.1274	0.1032	0.2411
6	0.3661	0.3397	0.2793	0.2374	0.1549	0.1255	0.2933
7	0.4354	0.4040	0.3322	0.2823	0.1842	0.1492	0.3488
8	0.5091	0.4724	0.3884	0.3301	0.2154	0.1745	0.4078
9	0.5875	0.5451	0.4482	0.3809	0.2486	0.2013	0.4705
10	0.6707	0.6223	0.5116	0.4349	0.2838	0.2298	0.5372
11	0.7591	0.7043	0.5791	0.4922	0.3212	0.2601	0.6080
12	0.8529	0.7914	0.6507	0.5531	0.3609	0.2922	0.6831
13	0.9526	0.8839	0.7267	0.6177	0.4030	0.3264	0.7630
14	1.0584	0.9821	0.8074	0.6863	0.4478	0.3627	0.8477
15	1.1709	1.0865	0.8932	0.7592	0.4954	0.4012	0.9378
16	1.2904	1.1974	0.9844	0.8367	0.5460	0.4421	1.0335
17	1.4176	1.3153	1.0814	0.9192	0.5997	0.4857	1.1354
18	1.5528	1.4409	1.1846	1.0069	0.6570	0.5321	1.2437
19	1.6969	1.5745	1.2945	1.1003	0.7179	0.5814	1.3591
20	1.8504	1.7170	1.4116	1.1999	0.7829	0.6340	1.4821
21	2.0142	1.8689	1.5365	1.3060	0.8522	0.6901	1.6132
22	2.1889	2.0310	1.6698	1.4193	0.9261	0.7500	1.7532
23	2.3755	2.2042	1.8122	1.5403	1.0050	0.8139	1.9026
24	2.5749	2.3892	1.9643	1.6696	1.0894	0.8823	2.0623
25	2.7881	2.5871	2.1269	1.8079	1.1796	0.9553	2.2331

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0660	0.0612	0.0504	0.0428	0.0279	0.0226	0.0529
2	0.1211	0.1123	0.0924	0.0785	0.0512	0.0415	0.0970
3	0.1710	0.1587	0.1305	0.1109	0.0724	0.0586	0.1370
4	0.2245	0.2083	0.1712	0.1455	0.0950	0.0769	0.1798
5	0.2815	0.2612	0.2148	0.1826	0.1191	0.0965	0.2255
6	0.3424	0.3177	0.2612	0.2220	0.1449	0.1173	0.2742
7	0.4072	0.3778	0.3106	0.2640	0.1723	0.1395	0.3261
8	0.4761	0.4418	0.3632	0.3087	0.2014	0.1631	0.3813
9	0.5494	0.5098	0.4191	0.3562	0.2324	0.1882	0.4400
10	0.6272	0.5820	0.4785	0.4067	0.2654	0.2149	0.5023
11	0.7098	0.6587	0.5415	0.4603	0.3003	0.2432	0.5685
12	0.7976	0.7401	0.6085	0.5172	0.3375	0.2733	0.6388
13	0.8908	0.8266	0.6795	0.5776	0.3769	0.3052	0.7135
14	0.9898	0.9184	0.7551	0.6418	0.4188	0.3391	0.7927
15	1.0949	1.0160	0.8353	0.7100	0.4633	0.3752	0.8770
16	1.2067	1.1197	0.9206	0.7825	0.5105	0.4135	0.9665
17	1.3256	1.2300	1.0112	0.8596	0.5608	0.4542	1.0617
18	1.4521	1.3474	1.1077	0.9416	0.6144	0.4975	1.1630
19	1.5868	1.4724	1.2105	1.0289	0.6714	0.5437	1.2709
20	1.7304	1.6056	1.3200	1.1220	0.7321	0.5929	1.3859
21	1.8835	1.7477	1.4368	1.2213	0.7969	0.6454	1.5086
22	2.0469	1.8993	1.5615	1.3273	0.8660	0.7013	1.6394
23	2.2214	2.0612	1.6946	1.4404	0.9398	0.7611	1.7792
24	2.4079	2.2342	1.8369	1.5613	1.0187	0.8250	1.9286
25	2.6073	2.4192	1.9890	1.6906	1.1031	0.8933	2.0882

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0620	0.0575	0.0473	0.0402	0.0262	0.0212	0.0496
2	0.1137	0.1055	0.0867	0.0737	0.0481	0.0390	0.0911
3	0.1606	0.1490	0.1225	0.1041	0.0679	0.0550	0.1286
4	0.2108	0.1956	0.1608	0.1367	0.0892	0.0722	0.1688
5	0.2644	0.2453	0.2017	0.1714	0.1119	0.0906	0.2118
6	0.3215	0.2983	0.2453	0.2085	0.1360	0.1102	0.2575
7	0.3824	0.3548	0.2917	0.2479	0.1618	0.1310	0.3063
8	0.4471	0.4149	0.3411	0.2899	0.1892	0.1532	0.3581
9	0.5159	0.4787	0.3936	0.3345	0.2183	0.1768	0.4132
10	0.5890	0.5465	0.4493	0.3819	0.2492	0.2018	0.4717
11	0.6666	0.6185	0.5085	0.4322	0.2820	0.2284	0.5339
12	0.7490	0.6950	0.5714	0.4857	0.3169	0.2566	0.5999
13	0.8365	0.7762	0.6382	0.5424	0.3539	0.2866	0.6700
14	0.9295	0.8625	0.7091	0.6027	0.3933	0.3185	0.7445
15	1.0282	0.9541	0.7844	0.6667	0.4350	0.3523	0.8235
16	1.1332	1.0515	0.8645	0.7348	0.4794	0.3883	0.9076
17	1.2448	1.1551	0.9496	0.8072	0.5267	0.4265	0.9970
18	1.3637	1.2653	1.0403	0.8842	0.5769	0.4672	1.0922
19	1.4902	1.3827	1.1368	0.9663	0.6305	0.5106	1.1935
20	1.6250	1.5078	1.2396	1.0537	0.6875	0.5568	1.3015
21	1.7688	1.6412	1.3493	1.1469	0.7483	0.6060	1.4167
22	1.9222	1.7836	1.4664	1.2464	0.8133	0.6586	1.5396
23	2.0861	1.9356	1.5914	1.3527	0.8826	0.7148	1.6708
24	2.2612	2.0981	1.7250	1.4662	0.9567	0.7748	1.8111
25	2.4484	2.2719	1.8678	1.5876	1.0359	0.8389	1.9610

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0585	0.0543	0.0446	0.0379	0.0247	0.0200	0.0468
2	0.1073	0.0995	0.0818	0.0696	0.0454	0.0368	0.0859
3	0.1515	0.1406	0.1156	0.0983	0.0641	0.0519	0.1214
4	0.1989	0.1846	0.1517	0.1290	0.0842	0.0682	0.1593
5	0.2495	0.2315	0.1903	0.1618	0.1056	0.0855	0.1998
6	0.3034	0.2815	0.2315	0.1967	0.1284	0.1040	0.2430
7	0.3608	0.3348	0.2753	0.2340	0.1527	0.1236	0.2890
8	0.4219	0.3915	0.3219	0.2736	0.1785	0.1446	0.3379
9	0.4868	0.4517	0.3714	0.3157	0.2060	0.1668	0.3899
10	0.5558	0.5157	0.4240	0.3604	0.2352	0.1904	0.4452
11	0.6290	0.5837	0.4799	0.4079	0.2661	0.2155	0.5038
12	0.7068	0.6558	0.5392	0.4583	0.2990	0.2422	0.5661
13	0.7894	0.7325	0.6022	0.5119	0.3340	0.2705	0.6323
14	0.8771	0.8139	0.6691	0.5687	0.3711	0.3005	0.7025
15	0.9703	0.9003	0.7402	0.6292	0.4105	0.3325	0.7771
16	1.0694	0.9922	0.8158	0.6934	0.4524	0.3664	0.8565
17	1.1747	1.0900	0.8961	0.7617	0.4970	0.4025	0.9409
18	1.2868	1.1940	0.9817	0.8344	0.5444	0.4409	1.0307
19	1.4062	1.3048	1.0727	0.9118	0.5949	0.4818	1.1263
20	1.5334	1.4228	1.1698	0.9943	0.6488	0.5254	1.2282
21	1.6691	1.5487	1.2733	1.0823	0.7062	0.5719	1.3368
22	1.8139	1.6831	1.3837	1.1762	0.7674	0.6215	1.4528
23	1.9685	1.8266	1.5017	1.2765	0.8329	0.6745	1.5767
24	2.1338	1.9799	1.6278	1.3836	0.9028	0.7311	1.7090
25	2.3105	2.1439	1.7626	1.4982	0.9775	0.7917	1.8505

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0554	0.0514	0.0422	0.0359	0.0234	0.0190	0.0443
2	0.1016	0.0942	0.0775	0.0659	0.0430	0.0348	0.0813
3	0.1435	0.1331	0.1094	0.0930	0.0607	0.0492	0.1149
4	0.1883	0.1747	0.1436	0.1221	0.0797	0.0645	0.1508
5	0.2362	0.2191	0.1802	0.1531	0.0999	0.0809	0.1892
6	0.2872	0.2665	0.2191	0.1862	0.1215	0.0984	0.2301
7	0.3416	0.3170	0.2606	0.2215	0.1445	0.1170	0.2736
8	0.3994	0.3706	0.3047	0.2590	0.1690	0.1369	0.3199
9	0.4609	0.4276	0.3516	0.2988	0.1950	0.1579	0.3691
10	0.5262	0.4882	0.4014	0.3412	0.2226	0.1803	0.4214
11	0.5955	0.5525	0.4543	0.3861	0.2519	0.2040	0.4769
12	0.6691	0.6209	0.5104	0.4339	0.2831	0.2293	0.5359
13	0.7473	0.6934	0.5701	0.4846	0.3162	0.2560	0.5985
14	0.8303	0.7704	0.6334	0.5384	0.3513	0.2845	0.6650
15	0.9185	0.8523	0.7007	0.5956	0.3886	0.3147	0.7357
16	1.0123	0.9393	0.7722	0.6564	0.4283	0.3469	0.8108
17	1.1120	1.0318	0.8483	0.7211	0.4705	0.3810	0.8907
18	1.2182	1.1303	0.9293	0.7899	0.5154	0.4174	0.9757
19	1.3312	1.2352	1.0155	0.8632	0.5632	0.4561	1.0662
20	1.4516	1.3469	1.1074	0.9413	0.6142	0.4974	1.1627
21	1.5801	1.4661	1.2054	1.0246	0.6685	0.5414	1.2655
22	1.7171	1.5933	1.3099	1.1134	0.7265	0.5884	1.3753
23	1.8635	1.7291	1.4216	1.2084	0.7884	0.6385	1.4926
24	2.0200	1.8743	1.5409	1.3098	0.8546	0.6921	1.6179
25	2.1872	2.0295	1.6685	1.4183	0.9254	0.7494	1.7518

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0526	0.0488	0.0401	0.0341	0.0222	0.0180	0.0421
2	0.0964	0.0895	0.0736	0.0625	0.0408	0.0330	0.0772
3	0.1362	0.1264	0.1039	0.0883	0.0576	0.0467	0.1091
4	0.1788	0.1659	0.1364	0.1159	0.0756	0.0613	0.1432
5	0.2242	0.2081	0.1710	0.1454	0.0949	0.0768	0.1796
6	0.2727	0.2530	0.2080	0.1768	0.1154	0.0934	0.2184
7	0.3243	0.3009	0.2474	0.2103	0.1372	0.1111	0.2597
8	0.3792	0.3518	0.2893	0.2459	0.1604	0.1299	0.3037
9	0.4375	0.4060	0.3338	0.2837	0.1851	0.1499	0.3504
10	0.4995	0.4635	0.3811	0.3239	0.2113	0.1712	0.4001
11	0.5653	0.5246	0.4313	0.3666	0.2392	0.1937	0.4528
12	0.6352	0.5894	0.4846	0.4119	0.2688	0.2177	0.5088
13	0.7094	0.6583	0.5412	0.4600	0.3002	0.2431	0.5682
14	0.7883	0.7314	0.6013	0.5111	0.3335	0.2701	0.6314
15	0.8720	0.8091	0.6652	0.5654	0.3689	0.2988	0.6984
16	0.9611	0.8917	0.7331	0.6232	0.4066	0.3293	0.7697
17	1.0557	0.9796	0.8054	0.6846	0.4467	0.3617	0.8456
18	1.1565	1.0731	0.8822	0.7499	0.4893	0.3963	0.9263
19	1.2638	1.1726	0.9641	0.8195	0.5347	0.4330	1.0122
20	1.3781	1.2787	1.0513	0.8936	0.5831	0.4722	1.1038
21	1.5001	1.3919	1.1443	0.9727	0.6347	0.5140	1.2014
22	1.6302	1.5126	1.2436	1.0571	0.6897	0.5586	1.3057
23	1.7692	1.6416	1.3496	1.1472	0.7485	0.6062	1.4170
24	1.9177	1.7794	1.4629	1.2435	0.8113	0.6571	1.5359
25	2.0765	1.9267	1.5840	1.3464	0.8785	0.7115	1.6631

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0500	0.0464	0.0382	0.0324	0.0212	0.0171	0.0401
2	0.0918	0.0852	0.0700	0.0595	0.0388	0.0314	0.0735
3	0.1296	0.1203	0.0989	0.0841	0.0548	0.0444	0.1038
4	0.1701	0.1579	0.1298	0.1103	0.0720	0.0583	0.1363
5	0.2134	0.1980	0.1628	0.1384	0.0903	0.0731	0.1709
6	0.2595	0.2408	0.1980	0.1683	0.1098	0.0889	0.2079
7	0.3087	0.2864	0.2355	0.2001	0.1306	0.1058	0.2472
8	0.3609	0.3349	0.2753	0.2340	0.1527	0.1237	0.2891
9	0.4164	0.3864	0.3177	0.2700	0.1762	0.1427	0.3335
10	0.4754	0.4411	0.3627	0.3083	0.2011	0.1629	0.3808
11	0.5381	0.4993	0.4105	0.3489	0.2277	0.1844	0.4310
12	0.6046	0.5610	0.4612	0.3920	0.2558	0.2072	0.4842
13	0.6752	0.6266	0.5151	0.4378	0.2857	0.2314	0.5408
14	0.7503	0.6962	0.5724	0.4865	0.3174	0.2571	0.6009
15	0.8300	0.7701	0.6332	0.5382	0.3512	0.2844	0.6648
16	0.9147	0.8488	0.6978	0.5931	0.3870	0.3134	0.7326
17	1.0048	0.9324	0.7665	0.6516	0.4251	0.3443	0.8048
18	1.1007	1.0214	0.8397	0.7138	0.4657	0.3772	0.8816
19	1.2029	1.1161	0.9176	0.7800	0.5089	0.4121	0.9634
20	1.3117	1.2171	1.0006	0.8505	0.5550	0.4494	1.0506
21	1.4278	1.3248	1.0892	0.9258	0.6041	0.4892	1.1435
22	1.5516	1.4397	1.1837	1.0061	0.6565	0.5316	1.2427
23	1.6839	1.5625	1.2846	1.0919	0.7124	0.5770	1.3487
24	1.8252	1.6936	1.3924	1.1835	0.7722	0.6254	1.4619
25	1.9764	1.8339	1.5077	1.2815	0.8362	0.6772	1.5830

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0477	0.0443	0.0364	0.0310	0.0202	0.0164	0.0382
2	0.0875	0.0812	0.0668	0.0568	0.0370	0.0300	0.0701
3	0.1237	0.1148	0.0943	0.0802	0.0523	0.0424	0.0991
4	0.1623	0.1506	0.1238	0.1053	0.0687	0.0556	0.1300
5	0.2036	0.1889	0.1553	0.1320	0.0861	0.0698	0.1631
6	0.2476	0.2298	0.1889	0.1606	0.1048	0.0848	0.1983
7	0.2945	0.2732	0.2246	0.1909	0.1246	0.1009	0.2358
8	0.3443	0.3195	0.2627	0.2233	0.1457	0.1180	0.2758
9	0.3973	0.3686	0.3031	0.2576	0.1681	0.1361	0.3182
10	0.4536	0.4209	0.3460	0.2941	0.1919	0.1554	0.3633
11	0.5133	0.4763	0.3916	0.3329	0.2172	0.1759	0.4111
12	0.5768	0.5352	0.4400	0.3740	0.2440	0.1976	0.4620
13	0.6442	0.5977	0.4914	0.4177	0.2726	0.2207	0.5160
14	0.7158	0.6642	0.5460	0.4641	0.3028	0.2453	0.5733
15	0.7918	0.7347	0.6041	0.5134	0.3350	0.2713	0.6342
16	0.8727	0.8097	0.6657	0.5659	0.3692	0.2990	0.6989
17	0.9586	0.8895	0.7313	0.6216	0.4056	0.3285	0.7678
18	1.0501	0.9744	0.8011	0.6809	0.4443	0.3598	0.8411
19	1.1476	1.0648	0.8754	0.7441	0.4855	0.3932	0.9191
20	1.2514	1.1611	0.9546	0.8114	0.5294	0.4288	1.0023
21	1.3621	1.2639	1.0391	0.8832	0.5763	0.4667	1.0909
22	1.4803	1.3735	1.1292	0.9598	0.6263	0.5072	1.1856
23	1.6065	1.4906	1.2255	1.0417	0.6797	0.5504	1.2867
24	1.7413	1.6157	1.3284	1.1291	0.7367	0.5966	1.3947
25	1.8855	1.7495	1.4384	1.2226	0.7977	0.6460	1.5102

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0558	0.0517	0.0425	0.0362	0.0236	0.0191	0.0447
2	0.1023	0.0949	0.0780	0.0663	0.0433	0.0350	0.0819
3	0.1445	0.1341	0.1102	0.0937	0.0611	0.0495	0.1157
4	0.1897	0.1760	0.1447	0.1230	0.0802	0.0650	0.1519
5	0.2379	0.2207	0.1815	0.1542	0.1006	0.0815	0.1905
6	0.2893	0.2684	0.2207	0.1876	0.1224	0.0991	0.2317
7	0.3440	0.3192	0.2625	0.2231	0.1456	0.1179	0.2756
8	0.4023	0.3733	0.3069	0.2608	0.1702	0.1378	0.3222
9	0.4642	0.4307	0.3541	0.3010	0.1964	0.1590	0.3718
10	0.5299	0.4917	0.4043	0.3436	0.2242	0.1816	0.4244
11	0.5998	0.5565	0.4575	0.3889	0.2537	0.2055	0.4804
12	0.6739	0.6253	0.5141	0.4370	0.2851	0.2309	0.5398
13	0.7526	0.6984	0.5742	0.4880	0.3184	0.2579	0.6028
14	0.8363	0.7760	0.6380	0.5423	0.3538	0.2865	0.6698
15	0.9251	0.8584	0.7057	0.5999	0.3914	0.3170	0.7410
16	1.0196	0.9461	0.7778	0.6611	0.4314	0.3493	0.8166
17	1.1200	1.0393	0.8544	0.7263	0.4739	0.3838	0.8971
18	1.2269	1.1384	0.9360	0.7956	0.5191	0.4204	0.9827
19	1.3407	1.2441	1.0228	0.8694	0.5672	0.4594	1.0738
20	1.4620	1.3566	1.1153	0.9480	0.6186	0.5010	1.1710
21	1.5914	1.4766	1.2140	1.0319	0.6733	0.5453	1.2746
22	1.7295	1.6047	1.3193	1.1214	0.7317	0.5926	1.3852
23	1.8769	1.7416	1.4318	1.2170	0.7941	0.6431	1.5033
24	2.0345	1.8877	1.5520	1.3192	0.8608	0.6971	1.6295
25	2.2029	2.0441	1.6805	1.4284	0.9320	0.7548	1.7644

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0528	0.0490	0.0403	0.0342	0.0223	0.0181	0.0423
2	0.0968	0.0898	0.0739	0.0628	0.0410	0.0332	0.0775
3	0.1368	0.1269	0.1043	0.0887	0.0579	0.0469	0.1095
4	0.1795	0.1666	0.1369	0.1164	0.0759	0.0615	0.1438
5	0.2252	0.2089	0.1718	0.1460	0.0953	0.0771	0.1803
6	0.2738	0.2541	0.2089	0.1776	0.1159	0.0938	0.2193
7	0.3257	0.3022	0.2484	0.2112	0.1378	0.1116	0.2608
8	0.3808	0.3533	0.2905	0.2469	0.1611	0.1305	0.3050
9	0.4394	0.4077	0.3352	0.2849	0.1859	0.1505	0.3519
10	0.5016	0.4654	0.3826	0.3253	0.2122	0.1719	0.4017
11	0.5677	0.5268	0.4331	0.3681	0.2402	0.1945	0.4547
12	0.6379	0.5919	0.4866	0.4136	0.2699	0.2186	0.5109
13	0.7124	0.6610	0.5435	0.4619	0.3014	0.2441	0.5706
14	0.7916	0.7345	0.6039	0.5133	0.3349	0.2712	0.6340
15	0.8757	0.8125	0.6680	0.5678	0.3705	0.3000	0.7014
16	0.9651	0.8955	0.7362	0.6258	0.4083	0.3307	0.7730
17	1.0602	0.9837	0.8087	0.6874	0.4485	0.3632	0.8491
18	1.1613	1.0776	0.8859	0.7530	0.4913	0.3979	0.9301
19	1.2691	1.1776	0.9681	0.8229	0.5369	0.4348	1.0164
20	1.3839	1.2841	1.0557	0.8973	0.5855	0.4742	1.1084
21	1.5063	1.3977	1.1491	0.9767	0.6373	0.5161	1.2065
22	1.6370	1.5190	1.2488	1.0615	0.6926	0.5609	1.3111
23	1.7766	1.6485	1.3553	1.1520	0.7516	0.6087	1.4229
24	1.9257	1.7868	1.4690	1.2487	0.8147	0.6598	1.5424
25	2.0852	1.9348	1.5907	1.3521	0.8822	0.7145	1.6701

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0502	0.0466	0.0383	0.0325	0.0212	0.0172	0.0402
2	0.0920	0.0854	0.0702	0.0597	0.0389	0.0315	0.0737
3	0.1300	0.1206	0.0992	0.0843	0.0550	0.0445	0.1041
4	0.1706	0.1583	0.1301	0.1106	0.0722	0.0585	0.1366
5	0.2140	0.1986	0.1632	0.1388	0.0905	0.0733	0.1714
6	0.2602	0.2415	0.1985	0.1687	0.1101	0.0892	0.2084
7	0.3095	0.2872	0.2361	0.2007	0.1309	0.1060	0.2479
8	0.3619	0.3358	0.2761	0.2347	0.1531	0.1240	0.2898
9	0.4176	0.3875	0.3185	0.2708	0.1767	0.1431	0.3344
10	0.4767	0.4423	0.3637	0.3091	0.2017	0.1633	0.3818
11	0.5395	0.5006	0.4116	0.3498	0.2283	0.1849	0.4321
12	0.6062	0.5625	0.4625	0.3931	0.2565	0.2077	0.4856
13	0.6771	0.6282	0.5165	0.4390	0.2865	0.2320	0.5423
14	0.7523	0.6981	0.5739	0.4878	0.3183	0.2578	0.6025
15	0.8322	0.7722	0.6349	0.5396	0.3521	0.2852	0.6666
16	0.9172	0.8511	0.6997	0.5947	0.3881	0.3143	0.7346
17	1.0076	0.9349	0.7686	0.6533	0.4263	0.3452	0.8070
18	1.1037	1.0241	0.8420	0.7157	0.4670	0.3782	0.8840
19	1.2061	1.1191	0.9201	0.7821	0.5103	0.4133	0.9660
20	1.3152	1.2204	1.0033	0.8528	0.5565	0.4506	1.0534
21	1.4316	1.3284	1.0921	0.9283	0.6057	0.4905	1.1466
22	1.5558	1.4436	1.1868	1.0088	0.6582	0.5331	1.2461
23	1.6884	1.5667	1.2880	1.0948	0.7144	0.5785	1.3523
24	1.8302	1.6982	1.3962	1.1867	0.7743	0.6271	1.4658
25	1.9817	1.8388	1.5118	1.2850	0.8384	0.6790	1.5872

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0448	0.0416	0.0342	0.0291	0.0190	0.0154	0.0359
2	0.0822	0.0763	0.0627	0.0533	0.0348	0.0282	0.0658
3	0.1161	0.1077	0.0886	0.0753	0.0491	0.0398	0.0930
4	0.1524	0.1414	0.1163	0.0988	0.0645	0.0522	0.1221
5	0.1912	0.1774	0.1458	0.1240	0.0809	0.0655	0.1531
6	0.2325	0.2157	0.1774	0.1508	0.0984	0.0797	0.1862
7	0.2765	0.2566	0.2109	0.1793	0.1170	0.0947	0.2215
8	0.3233	0.3000	0.2466	0.2096	0.1368	0.1108	0.2589
9	0.3730	0.3461	0.2846	0.2419	0.1578	0.1278	0.2988
10	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3411
11	0.4820	0.4473	0.3677	0.3126	0.2039	0.1652	0.3861
12	0.5416	0.5025	0.4132	0.3512	0.2291	0.1856	0.4338
13	0.6049	0.5613	0.4614	0.3922	0.2559	0.2073	0.4845
14	0.6721	0.6236	0.5127	0.4358	0.2844	0.2303	0.5383
15	0.7435	0.6899	0.5672	0.4821	0.3146	0.2548	0.5955
16	0.8194	0.7603	0.6251	0.5313	0.3467	0.2808	0.6563
17	0.9001	0.8352	0.6867	0.5837	0.3808	0.3084	0.7210
18	0.9860	0.9149	0.7522	0.6394	0.4172	0.3379	0.7898
19	1.0775	0.9998	0.8220	0.6987	0.4559	0.3692	0.8630
20	1.1750	1.0903	0.8964	0.7619	0.4971	0.4026	0.9411
21	1.2790	1.1867	0.9757	0.8293	0.5411	0.4382	1.0244
22	1.3899	1.2897	1.0603	0.9013	0.5881	0.4762	1.1132
23	1.5084	1.3996	1.1507	0.9781	0.6382	0.5168	1.2081
24	1.6351	1.5171	1.2473	1.0602	0.6918	0.5602	1.3096
25	1.7704	1.6428	1.3506	1.1480	0.7491	0.6066	1.4180

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0499	0.0463	0.0381	0.0324	0.0211	0.0171	0.0400
2	0.0916	0.0850	0.0699	0.0594	0.0387	0.0314	0.0733
3	0.1294	0.1200	0.0987	0.0839	0.0547	0.0443	0.1036
4	0.1698	0.1576	0.1295	0.1101	0.0718	0.0582	0.1360
5	0.2130	0.1976	0.1625	0.1381	0.0901	0.0730	0.1706
6	0.2590	0.2403	0.1976	0.1679	0.1096	0.0887	0.2074
7	0.3080	0.2858	0.2350	0.1997	0.1303	0.1055	0.2467
8	0.3602	0.3342	0.2748	0.2335	0.1524	0.1234	0.2885
9	0.4156	0.3856	0.3170	0.2695	0.1758	0.1424	0.3329
10	0.4745	0.4402	0.3619	0.3076	0.2007	0.1626	0.3800
11	0.5370	0.4983	0.4096	0.3482	0.2272	0.1840	0.4301
12	0.6034	0.5599	0.4603	0.3912	0.2553	0.2067	0.4833
13	0.6739	0.6253	0.5141	0.4369	0.2851	0.2309	0.5397
14	0.7487	0.6947	0.5712	0.4855	0.3168	0.2565	0.5997
15	0.8283	0.7686	0.6319	0.5371	0.3504	0.2838	0.6634
16	0.9128	0.8470	0.6964	0.5919	0.3862	0.3128	0.7311
17	1.0028	0.9305	0.7650	0.6502	0.4243	0.3436	0.8032
18	1.0985	1.0193	0.8380	0.7123	0.4648	0.3764	0.8798
19	1.2004	1.1138	0.9157	0.7784	0.5079	0.4113	0.9614
20	1.3090	1.2146	0.9986	0.8488	0.5538	0.4485	1.0484
21	1.4248	1.3221	1.0869	0.9239	0.6028	0.4882	1.1412
22	1.5484	1.4368	1.1812	1.0040	0.6551	0.5305	1.2402
23	1.6804	1.5592	1.2819	1.0896	0.7110	0.5758	1.3459
24	1.8215	1.6901	1.3895	1.1811	0.7706	0.6241	1.4589
25	1.9723	1.8301	1.5046	1.2789	0.8345	0.6758	1.5797

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0457	0.0424	0.0348	0.0296	0.0193	0.0157	0.0366
2	0.0838	0.0777	0.0639	0.0543	0.0355	0.0287	0.0671
3	0.1184	0.1098	0.0903	0.0767	0.0501	0.0406	0.0948
4	0.1554	0.1442	0.1185	0.1007	0.0657	0.0532	0.1244
5	0.1949	0.1808	0.1486	0.1264	0.0824	0.0668	0.1561
6	0.2370	0.2199	0.1808	0.1537	0.1003	0.0812	0.1898
7	0.2818	0.2615	0.2150	0.1827	0.1192	0.0966	0.2257
8	0.3295	0.3058	0.2514	0.2137	0.1394	0.1129	0.2639
9	0.3802	0.3528	0.2901	0.2466	0.1609	0.1303	0.3045
10	0.4341	0.4028	0.3312	0.2815	0.1837	0.1487	0.3477
11	0.4913	0.4559	0.3748	0.3186	0.2079	0.1683	0.3935
12	0.5520	0.5122	0.4211	0.3580	0.2336	0.1892	0.4421
13	0.6165	0.5721	0.4703	0.3998	0.2609	0.2113	0.4938
14	0.6851	0.6356	0.5226	0.4442	0.2898	0.2347	0.5487
15	0.7578	0.7032	0.5781	0.4914	0.3206	0.2597	0.6070
16	0.8352	0.7750	0.6371	0.5416	0.3534	0.2862	0.6689
17	0.9175	0.8513	0.6999	0.5949	0.3882	0.3144	0.7348
18	1.0050	0.9326	0.7667	0.6517	0.4252	0.3444	0.8050
19	1.0983	1.0191	0.8378	0.7122	0.4647	0.3763	0.8797
20	1.1977	1.1113	0.9136	0.7766	0.5067	0.4104	0.9592
21	1.3036	1.2096	0.9945	0.8453	0.5515	0.4467	1.0441
22	1.4167	1.3146	1.0807	0.9186	0.5994	0.4854	1.1347
23	1.5375	1.4266	1.1729	0.9970	0.6505	0.5268	1.2314
24	1.6666	1.5464	1.2713	1.0806	0.7051	0.5710	1.3348
25	1.8046	1.6744	1.3766	1.1701	0.7635	0.6183	1.4453

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0424	0.0393	0.0323	0.0275	0.0179	0.0145	0.0339
2	0.0777	0.0721	0.0593	0.0504	0.0329	0.0266	0.0622
3	0.1097	0.1018	0.0837	0.0711	0.0464	0.0376	0.0879
4	0.1440	0.1336	0.1099	0.0934	0.0609	0.0493	0.1153
5	0.1806	0.1676	0.1378	0.1171	0.0764	0.0619	0.1447
6	0.2197	0.2038	0.1676	0.1425	0.0929	0.0753	0.1760
7	0.2613	0.2424	0.1993	0.1694	0.1105	0.0895	0.2093
8	0.3055	0.2835	0.2330	0.1981	0.1292	0.1047	0.2447
9	0.3525	0.3271	0.2689	0.2286	0.1491	0.1208	0.2823
10	0.4024	0.3734	0.3070	0.2609	0.1703	0.1379	0.3223
11	0.4555	0.4226	0.3474	0.2953	0.1927	0.1561	0.3648
12	0.5118	0.4749	0.3904	0.3318	0.2165	0.1753	0.4099
13	0.5716	0.5303	0.4360	0.3706	0.2418	0.1958	0.4578
14	0.6351	0.5893	0.4845	0.4118	0.2687	0.2176	0.5086
15	0.7025	0.6519	0.5359	0.4555	0.2972	0.2407	0.5627
16	0.7743	0.7184	0.5906	0.5020	0.3276	0.2653	0.6201
17	0.8505	0.7892	0.6488	0.5515	0.3598	0.2914	0.6812
18	0.9317	0.8645	0.7108	0.6041	0.3942	0.3192	0.7462
19	1.0181	0.9447	0.7767	0.6602	0.4308	0.3489	0.8155
20	1.1103	1.0302	0.8470	0.7199	0.4697	0.3804	0.8892
21	1.2085	1.1213	0.9219	0.7836	0.5113	0.4141	0.9679
22	1.3133	1.2186	1.0019	0.8516	0.5557	0.4500	1.0519
23	1.4253	1.3225	1.0873	0.9242	0.6030	0.4884	1.1416
24	1.5450	1.4335	1.1786	1.0018	0.6536	0.5294	1.2374
25	1.6729	1.5522	1.2762	1.0847	0.7078	0.5732	1.3399

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0396	0.0367	0.0302	0.0257	0.0168	0.0136	0.0317
2	0.0726	0.0674	0.0554	0.0471	0.0307	0.0249	0.0582
3	0.1026	0.0952	0.0783	0.0665	0.0434	0.0352	0.0822
4	0.1347	0.1250	0.1027	0.0873	0.0570	0.0461	0.1079
5	0.1689	0.1567	0.1289	0.1095	0.0715	0.0579	0.1353
6	0.2054	0.1906	0.1567	0.1332	0.0869	0.0704	0.1645
7	0.2443	0.2267	0.1864	0.1584	0.1034	0.0837	0.1957
8	0.2857	0.2651	0.2179	0.1852	0.1209	0.0979	0.2288
9	0.3296	0.3059	0.2515	0.2137	0.1395	0.1129	0.2640
10	0.3763	0.3492	0.2871	0.2440	0.1592	0.1289	0.3014
11	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3411
12	0.4786	0.4441	0.3651	0.3103	0.2025	0.1640	0.3833
13	0.5345	0.4959	0.4077	0.3466	0.2261	0.1831	0.4281
14	0.5939	0.5510	0.4530	0.3851	0.2513	0.2035	0.4756
15	0.6570	0.6096	0.5012	0.4260	0.2780	0.2251	0.5262
16	0.7240	0.6718	0.5523	0.4695	0.3063	0.2481	0.5799
17	0.7954	0.7380	0.6067	0.5157	0.3365	0.2725	0.6370
18	0.8713	0.8084	0.6646	0.5650	0.3686	0.2985	0.6978
19	0.9521	0.8834	0.7263	0.6174	0.4028	0.3262	0.7626
20	1.0382	0.9634	0.7920	0.6732	0.4393	0.3557	0.8316
21	1.1301	1.0486	0.8621	0.7328	0.4781	0.3872	0.9051
22	1.2281	1.1396	0.9369	0.7964	0.5196	0.4208	0.9837
23	1.3328	1.2367	1.0168	0.8643	0.5639	0.4567	1.0675
24	1.4447	1.3405	1.1021	0.9368	0.6112	0.4950	1.1571
25	1.5644	1.4515	1.1934	1.0144	0.6619	0.5360	1.2529

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0372	0.0345	0.0284	0.0241	0.0157	0.0127	0.0298
2	0.0682	0.0633	0.0520	0.0442	0.0289	0.0234	0.0546
3	0.0964	0.0894	0.0735	0.0625	0.0408	0.0330	0.0772
4	0.1265	0.1174	0.0965	0.0820	0.0535	0.0433	0.1013
5	0.1586	0.1472	0.1210	0.1029	0.0671	0.0544	0.1271
6	0.1929	0.1790	0.1472	0.1251	0.0816	0.0661	0.1545
7	0.2294	0.2129	0.1750	0.1488	0.0971	0.0786	0.1838
8	0.2683	0.2489	0.2046	0.1740	0.1135	0.0919	0.2149
9	0.3095	0.2872	0.2361	0.2007	0.1310	0.1061	0.2479
10	0.3534	0.3279	0.2696	0.2291	0.1495	0.1211	0.2830
11	0.4000	0.3711	0.3051	0.2593	0.1692	0.1370	0.3203
12	0.4494	0.4170	0.3428	0.2914	0.1901	0.1540	0.3599
13	0.5019	0.4657	0.3829	0.3255	0.2124	0.1720	0.4020
14	0.5577	0.5175	0.4254	0.3616	0.2360	0.1911	0.4467
15	0.6169	0.5725	0.4706	0.4000	0.2610	0.2114	0.4941
16	0.6799	0.6309	0.5187	0.4409	0.2877	0.2330	0.5446
17	0.7469	0.6930	0.5698	0.4843	0.3160	0.2559	0.5982
18	0.8182	0.7592	0.6242	0.5305	0.3462	0.2803	0.6553
19	0.8941	0.8296	0.6821	0.5798	0.3783	0.3064	0.7161
20	0.9750	0.9047	0.7438	0.6322	0.4125	0.3341	0.7809
21	1.0613	0.9847	0.8096	0.6881	0.4490	0.3636	0.8500
22	1.1533	1.0702	0.8798	0.7478	0.4880	0.3952	0.9237
23	1.2517	1.1614	0.9548	0.8116	0.5296	0.4289	1.0025
24	1.3567	1.2589	1.0350	0.8797	0.5740	0.4649	1.0866
25	1.4691	1.3631	1.1207	0.9526	0.6215	0.5034	1.1766

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0351	0.0326	0.0268	0.0228	0.0148	0.0120	0.0281
2	0.0644	0.0597	0.0491	0.0417	0.0272	0.0221	0.0516
3	0.0909	0.0844	0.0694	0.0590	0.0385	0.0312	0.0728
4	0.1193	0.1107	0.0910	0.0774	0.0505	0.0409	0.0956
5	0.1497	0.1389	0.1142	0.0971	0.0633	0.0513	0.1199
6	0.1821	0.1689	0.1389	0.1180	0.0770	0.0624	0.1458
7	0.2165	0.2009	0.1652	0.1404	0.0916	0.0742	0.1734
8	0.2531	0.2349	0.1931	0.1641	0.1071	0.0867	0.2028
9	0.2921	0.2710	0.2228	0.1894	0.1236	0.1001	0.2340
10	0.3335	0.3094	0.2544	0.2162	0.1411	0.1143	0.2671
11	0.3774	0.3502	0.2879	0.2447	0.1597	0.1293	0.3023
12	0.4241	0.3935	0.3235	0.2750	0.1794	0.1453	0.3397
13	0.4736	0.4395	0.3613	0.3071	0.2004	0.1623	0.3794
14	0.5263	0.4883	0.4015	0.3412	0.2227	0.1803	0.4215
15	0.5822	0.5402	0.4441	0.3775	0.2463	0.1995	0.4663
16	0.6416	0.5953	0.4895	0.4160	0.2715	0.2198	0.5139
17	0.7048	0.6540	0.5377	0.4570	0.2982	0.2415	0.5645
18	0.7721	0.7164	0.5890	0.5006	0.3267	0.2645	0.6184
19	0.8437	0.7829	0.6436	0.5471	0.3570	0.2891	0.6758
20	0.9201	0.8537	0.7019	0.5966	0.3893	0.3152	0.7369
21	1.0015	0.9292	0.7640	0.6494	0.4237	0.3431	0.8021
22	1.0883	1.0099	0.8302	0.7057	0.4605	0.3729	0.8717
23	1.1811	1.0959	0.9010	0.7659	0.4997	0.4047	0.9460
24	1.2803	1.1879	0.9767	0.8302	0.5417	0.4387	1.0254
25	1.3863	1.2863	1.0575	0.8989	0.5865	0.4750	1.1103

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0332	0.0308	0.0253	0.0215	0.0141	0.0114	0.0266
2	0.0609	0.0565	0.0465	0.0395	0.0258	0.0209	0.0488
3	0.0861	0.0799	0.0657	0.0558	0.0364	0.0295	0.0689
4	0.1130	0.1048	0.0862	0.0733	0.0478	0.0387	0.0905
5	0.1417	0.1315	0.1081	0.0919	0.0600	0.0486	0.1135
6	0.1723	0.1599	0.1315	0.1117	0.0729	0.0590	0.1380
7	0.2050	0.1902	0.1564	0.1329	0.0867	0.0702	0.1642
8	0.2396	0.2224	0.1828	0.1554	0.1014	0.0821	0.1919
9	0.2765	0.2566	0.2109	0.1793	0.1170	0.0947	0.2215
10	0.3157	0.2929	0.2408	0.2047	0.1336	0.1082	0.2528
11	0.3573	0.3315	0.2726	0.2317	0.1512	0.1224	0.2862
12	0.4015	0.3725	0.3063	0.2603	0.1699	0.1376	0.3215
13	0.4484	0.4160	0.3420	0.2907	0.1897	0.1536	0.3591
14	0.4982	0.4623	0.3800	0.3230	0.2108	0.1707	0.3990
15	0.5511	0.5114	0.4204	0.3574	0.2332	0.1888	0.4414
16	0.6074	0.5636	0.4633	0.3938	0.2570	0.2081	0.4865
17	0.6672	0.6191	0.5090	0.4326	0.2823	0.2286	0.5344
18	0.7309	0.6782	0.5576	0.4739	0.3092	0.2504	0.5854
19	0.7987	0.7411	0.6093	0.5179	0.3379	0.2737	0.6397
20	0.8710	0.8082	0.6644	0.5648	0.3685	0.2984	0.6976
21	0.9480	0.8797	0.7232	0.6147	0.4011	0.3248	0.7593
22	1.0303	0.9560	0.7860	0.6681	0.4359	0.3530	0.8252
23	1.1181	1.0375	0.8530	0.7250	0.4731	0.3831	0.8955
24	1.2120	1.1246	0.9246	0.7859	0.5128	0.4153	0.9707
25	1.3123	1.2177	1.0011	0.8510	0.5552	0.4497	1.0511

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0315	0.0293	0.0241	0.0205	0.0133	0.0108	0.0253
2	0.0578	0.0537	0.0441	0.0375	0.0245	0.0198	0.0463
3	0.0817	0.0758	0.0623	0.0530	0.0346	0.0280	0.0655
4	0.1073	0.0995	0.0818	0.0695	0.0454	0.0368	0.0859
5	0.1345	0.1248	0.1026	0.0872	0.0569	0.0461	0.1078
6	0.1636	0.1518	0.1248	0.1061	0.0692	0.0561	0.1310
7	0.1946	0.1805	0.1484	0.1262	0.0823	0.0667	0.1558
8	0.2275	0.2111	0.1736	0.1475	0.0963	0.0780	0.1822
9	0.2625	0.2436	0.2003	0.1702	0.1111	0.0899	0.2103
10	0.2997	0.2781	0.2286	0.1943	0.1268	0.1027	0.2400
11	0.3392	0.3147	0.2588	0.2199	0.1435	0.1162	0.2717
12	0.3811	0.3536	0.2907	0.2471	0.1613	0.1306	0.3053
13	0.4257	0.3950	0.3247	0.2760	0.1801	0.1458	0.3409
14	0.4730	0.4389	0.3608	0.3067	0.2001	0.1621	0.3788
15	0.5232	0.4855	0.3991	0.3393	0.2214	0.1793	0.4191
16	0.5766	0.5350	0.4399	0.3739	0.2440	0.1976	0.4618
17	0.6334	0.5878	0.4832	0.4107	0.2680	0.2170	0.5073
18	0.6939	0.6439	0.5293	0.4499	0.2936	0.2378	0.5558
19	0.7583	0.7036	0.5784	0.4917	0.3208	0.2598	0.6073
20	0.8269	0.7672	0.6308	0.5362	0.3498	0.2833	0.6623
21	0.9000	0.8351	0.6866	0.5836	0.3808	0.3084	0.7209
22	0.9781	0.9076	0.7462	0.6342	0.4138	0.3351	0.7834
23	1.0615	0.9849	0.8098	0.6883	0.4491	0.3637	0.8502
24	1.1506	1.0676	0.8777	0.7461	0.4868	0.3942	0.9216
25	1.2459	1.1560	0.9504	0.8079	0.5271	0.4269	0.9979

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0300	0.0279	0.0229	0.0195	0.0127	0.0103	0.0240
2	0.0551	0.0511	0.0420	0.0357	0.0233	0.0189	0.0441
3	0.0778	0.0722	0.0593	0.0504	0.0329	0.0266	0.0623
4	0.1021	0.0947	0.0779	0.0662	0.0432	0.0350	0.0818
5	0.1280	0.1188	0.0977	0.0830	0.0542	0.0439	0.1026
6	0.1557	0.1445	0.1188	0.1010	0.0659	0.0534	0.1247
7	0.1852	0.1718	0.1413	0.1201	0.0784	0.0635	0.1483
8	0.2165	0.2009	0.1652	0.1404	0.0916	0.0742	0.1734
9	0.2499	0.2318	0.1906	0.1620	0.1057	0.0856	0.2001
10	0.2853	0.2647	0.2176	0.1850	0.1207	0.0977	0.2285
11	0.3228	0.2996	0.2463	0.2093	0.1366	0.1106	0.2586
12	0.3628	0.3366	0.2767	0.2352	0.1535	0.1243	0.2905
13	0.4051	0.3759	0.3091	0.2627	0.1714	0.1388	0.3245
14	0.4502	0.4177	0.3434	0.2919	0.1905	0.1542	0.3606
15	0.4980	0.4621	0.3799	0.3229	0.2107	0.1706	0.3989
16	0.5488	0.5093	0.4187	0.3559	0.2322	0.1881	0.4396
17	0.6029	0.5594	0.4599	0.3909	0.2551	0.2066	0.4829
18	0.6604	0.6128	0.5038	0.4283	0.2794	0.2263	0.5290
19	0.7217	0.6697	0.5506	0.4680	0.3053	0.2473	0.5780
20	0.7870	0.7303	0.6004	0.5103	0.3330	0.2697	0.6303
21	0.8567	0.7949	0.6535	0.5555	0.3624	0.2935	0.6861
22	0.9310	0.8638	0.7102	0.6037	0.3939	0.3190	0.7456
23	1.0103	0.9375	0.7707	0.6551	0.4275	0.3462	0.8092
24	1.0951	1.0162	0.8354	0.7101	0.4633	0.3752	0.8771
25	1.1858	1.1003	0.9046	0.7689	0.5017	0.4063	0.9498

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0286	0.0266	0.0218	0.0186	0.0121	0.0098	0.0229
2	0.0525	0.0487	0.0401	0.0341	0.0222	0.0180	0.0421
3	0.0742	0.0689	0.0566	0.0481	0.0314	0.0254	0.0594
4	0.0974	0.0904	0.0743	0.0632	0.0412	0.0334	0.0780
5	0.1222	0.1134	0.0932	0.0792	0.0517	0.0419	0.0978
6	0.1486	0.1379	0.1133	0.0963	0.0629	0.0509	0.1190
7	0.1767	0.1639	0.1348	0.1146	0.0748	0.0605	0.1415
8	0.2066	0.1917	0.1576	0.1340	0.0874	0.0708	0.1655
9	0.2384	0.2212	0.1818	0.1546	0.1009	0.0817	0.1909
10	0.2721	0.2525	0.2076	0.1765	0.1151	0.0932	0.2180
11	0.3080	0.2858	0.2350	0.1997	0.1303	0.1055	0.2467
12	0.3461	0.3211	0.2640	0.2244	0.1464	0.1186	0.2772
13	0.3865	0.3586	0.2949	0.2506	0.1635	0.1324	0.3096
14	0.4295	0.3985	0.3276	0.2785	0.1817	0.1472	0.3440
15	0.4751	0.4408	0.3624	0.3081	0.2010	0.1628	0.3805
16	0.5236	0.4858	0.3994	0.3395	0.2215	0.1794	0.4194
17	0.5752	0.5337	0.4388	0.3730	0.2434	0.1971	0.4607
18	0.6301	0.5846	0.4807	0.4086	0.2666	0.2159	0.5046
19	0.6885	0.6389	0.5252	0.4465	0.2913	0.2359	0.5515
20	0.7508	0.6967	0.5728	0.4869	0.3177	0.2573	0.6014
21	0.8173	0.7583	0.6235	0.5299	0.3458	0.2800	0.6546
22	0.8882	0.8241	0.6775	0.5759	0.3758	0.3043	0.7114
23	0.9639	0.8944	0.7353	0.6250	0.4078	0.3303	0.7720
24	1.0448	0.9694	0.7970	0.6775	0.4420	0.3580	0.8368
25	1.1313	1.0497	0.8630	0.7336	0.4786	0.3876	0.9061

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)
Rates are Dollars per $1000 of Exposure
Coverage Level: 90%
Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1158	0.1051	0.0874	0.1173
2	0.2124	0.1928	0.1602	0.2151
3	0.3000	0.2723	0.2263	0.3039
4	0.3938	0.3574	0.2971	0.3988
5	0.4940	0.4483	0.3726	0.5002
6	0.6007	0.5452	0.4532	0.6084
7	0.7144	0.6483	0.5389	0.7235
8	0.8354	0.7581	0.6301	0.8460
9	0.9639	0.8747	0.7271	0.9761
10	1.1004	0.9986	0.8301	1.1144
11	1.2454	1.1302	0.9395	1.2613
12	1.3994	1.2699	1.0556	1.4172
13	1.5629	1.4183	1.1790	1.5828
14	1.7366	1.5759	1.3100	1.7587
15	1.9211	1.7433	1.4492	1.9455
16	2.1172	1.9213	1.5971	2.1441
17	2.3258	2.1106	1.7545	2.3554
18	2.5478	2.3120	1.9219	2.5802
19	2.7842	2.5265	2.1002	2.8195
20	3.0361	2.7551	2.2902	3.0746
21	3.3047	2.9989	2.4929	3.3467
22	3.5914	3.2591	2.7091	3.6370
23	3.8975	3.5369	2.9401	3.9471
24	4.2247	3.8338	3.1869	4.2784
25	4.5746	4.1513	3.4508	4.6327

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1110	0.1007	0.0837	0.1124
2	0.2035	0.1847	0.1535	0.2061
3	0.2875	0.2609	0.2169	0.2911
4	0.3773	0.3424	0.2846	0.3821
5	0.4733	0.4295	0.3570	0.4793
6	0.5756	0.5223	0.4342	0.5829
7	0.6845	0.6212	0.5164	0.6932
8	0.8004	0.7263	0.6038	0.8106
9	0.9236	0.8381	0.6967	0.9353
10	1.0544	0.9568	0.7954	1.0678
11	1.1933	1.0829	0.9002	1.2085
12	1.3409	1.2168	1.0115	1.3579
13	1.4975	1.3590	1.1297	1.5166
14	1.6639	1.5100	1.2552	1.6851
15	1.8407	1.6704	1.3885	1.8641
16	2.0286	1.8409	1.5303	2.0544
17	2.2285	2.0223	1.6810	2.2568
18	2.4412	2.2153	1.8415	2.4722
19	2.6677	2.4208	2.0123	2.7016
20	2.9090	2.6398	2.1944	2.9460
21	3.1664	2.8734	2.3885	3.2067
22	3.4411	3.1227	2.5958	3.4848
23	3.7344	3.3889	2.8170	3.7819
24	4.0479	3.6734	3.0535	4.0994
25	4.3831	3.9776	3.3064	4.4389

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1068	0.0969	0.0805	0.1081
2	0.1958	0.1777	0.1477	0.1983
3	0.2767	0.2511	0.2087	0.2802
4	0.3631	0.3295	0.2739	0.3677
5	0.4555	0.4133	0.3436	0.4612
6	0.5539	0.5026	0.4178	0.5609
7	0.6587	0.5978	0.4969	0.6671
8	0.7702	0.6990	0.5810	0.7800
9	0.8887	0.8065	0.6704	0.9000
10	1.0146	0.9208	0.7654	1.0275
11	1.1483	1.0421	0.8662	1.1629
12	1.2903	1.1709	0.9733	1.3067
13	1.4411	1.3077	1.0871	1.4594
14	1.6012	1.4530	1.2079	1.6216
15	1.7713	1.6074	1.3362	1.7938
16	1.9522	1.7715	1.4726	1.9770
17	2.1445	1.9460	1.6177	2.1717
18	2.3491	2.1318	1.7721	2.3790
19	2.5671	2.3295	1.9365	2.5997
20	2.7993	2.5403	2.1117	2.8349
21	3.0470	2.7651	2.2985	3.0858
22	3.3114	3.0050	2.4979	3.3535
23	3.5937	3.2611	2.7108	3.6393
24	3.8953	3.5349	2.9384	3.9448
25	4.2179	3.8276	3.1817	4.2715

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0994	0.0902	0.0750	0.1007
2	0.1823	0.1655	0.1375	0.1847
3	0.2576	0.2337	0.1943	0.2608
4	0.3381	0.3068	0.2550	0.3424
5	0.4240	0.3848	0.3199	0.4294
6	0.5157	0.4680	0.3890	0.5223
7	0.6133	0.5565	0.4626	0.6211
8	0.7171	0.6508	0.5409	0.7262
9	0.8275	0.7509	0.6242	0.8380
10	0.9447	0.8573	0.7126	0.9567
11	1.0691	0.9702	0.8065	1.0827
12	1.2013	1.0902	0.9062	1.2166
13	1.3417	1.2175	1.0121	1.3588
14	1.4908	1.3528	1.1246	1.5097
15	1.6492	1.4966	1.2440	1.6701
16	1.8175	1.6494	1.3710	1.8406
17	1.9966	1.8118	1.5061	2.0220
18	2.1871	1.9848	1.6498	2.2149
19	2.3901	2.1689	1.8029	2.4204
20	2.6063	2.3651	1.9660	2.6394
21	2.8369	2.5744	2.1400	2.8730
22	3.0830	2.7977	2.3256	3.1222
23	3.3458	3.0362	2.5239	3.3884
24	3.6267	3.2911	2.7358	3.6728
25	3.9270	3.5636	2.9623	3.9769

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0935	0.0849	0.0705	0.0947
2	0.1715	0.1556	0.1294	0.1737
3	0.2423	0.2199	0.1828	0.2453
4	0.3180	0.2886	0.2399	0.3220
5	0.3988	0.3619	0.3009	0.4039
6	0.4851	0.4402	0.3659	0.4912
7	0.5769	0.5235	0.4351	0.5842
8	0.6745	0.6121	0.5088	0.6831
9	0.7783	0.7063	0.5871	0.7882
10	0.8885	0.8063	0.6703	0.8998
11	1.0056	0.9126	0.7586	1.0184
12	1.1300	1.0254	0.8524	1.1443
13	1.2620	1.1452	0.9520	1.2780
14	1.4022	1.2725	1.0577	1.4200
15	1.5512	1.4076	1.1701	1.5709
16	1.7095	1.5514	1.2896	1.7313
17	1.8780	1.7042	1.4166	1.9018
18	2.0572	1.8668	1.5518	2.0833
19	2.2480	2.0400	1.6958	2.2766
20	2.4514	2.2246	1.8492	2.4826
21	2.6683	2.4214	2.0128	2.7023
22	2.8998	2.6315	2.1874	2.9367
23	3.1470	2.8558	2.3739	3.1870
24	3.4112	3.0956	2.5732	3.4546
25	3.6937	3.3519	2.7863	3.7406

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0955	0.0867	0.0720	0.0967
2	0.1752	0.1589	0.1321	0.1774
3	0.2474	0.2245	0.1866	0.2506
4	0.3248	0.2947	0.2450	0.3289
5	0.4073	0.3696	0.3073	0.4125
6	0.4954	0.4495	0.3737	0.5017
7	0.5891	0.5346	0.4444	0.5966
8	0.6889	0.6251	0.5196	0.6976
9	0.7948	0.7213	0.5996	0.8049
10	0.9074	0.8235	0.6845	0.9190
11	1.0270	0.9320	0.7747	1.0401
12	1.1540	1.0472	0.8705	1.1687
13	1.2888	1.1696	0.9722	1.3052
14	1.4320	1.2995	1.0802	1.4502
15	1.5842	1.4376	1.1950	1.6043
16	1.7459	1.5844	1.3170	1.7681
17	1.9179	1.7404	1.4468	1.9423
18	2.1010	1.9065	1.5848	2.1277
19	2.2959	2.0834	1.7319	2.3251
20	2.5036	2.2719	1.8886	2.5354
21	2.7251	2.4729	2.0557	2.7597
22	2.9615	2.6875	2.2340	2.9992
23	3.2140	2.9166	2.4244	3.2548
24	3.4838	3.1614	2.6280	3.5281
25	3.7723	3.4232	2.8456	3.8202

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0841	0.0763	0.0634	0.0852
2	0.1543	0.1400	0.1164	0.1562
3	0.2179	0.1977	0.1644	0.2207
4	0.2860	0.2595	0.2157	0.2896
5	0.3587	0.3255	0.2706	0.3633
6	0.4363	0.3959	0.3291	0.4418
7	0.5188	0.4708	0.3914	0.5254
8	0.6067	0.5505	0.4576	0.6144
9	0.7000	0.6352	0.5280	0.7089
10	0.7992	0.7252	0.6028	0.8093
11	0.9045	0.8208	0.6823	0.9160
12	1.0163	0.9223	0.7666	1.0292
13	1.1351	1.0300	0.8562	1.1495
14	1.2612	1.1445	0.9514	1.2772
15	1.3952	1.2661	1.0524	1.4129
16	1.5376	1.3953	1.1599	1.5571
17	1.6891	1.5328	1.2741	1.7105
18	1.8503	1.6791	1.3957	1.8738
19	2.0219	1.8348	1.5252	2.0476
20	2.2049	2.0009	1.6632	2.2329
21	2.4000	2.1779	1.8104	2.4305
22	2.6082	2.3668	1.9674	2.6413
23	2.8305	2.5686	2.1352	2.8665
24	3.0681	2.7842	2.3144	3.1071
25	3.3222	3.0148	2.5061	3.3644

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0758	0.0688	0.0572	0.0767
2	0.1390	0.1261	0.1049	0.1408
3	0.1963	0.1782	0.1481	0.1988
4	0.2577	0.2339	0.1944	0.2610
5	0.3232	0.2933	0.2438	0.3274
6	0.3931	0.3567	0.2965	0.3981
7	0.4675	0.4243	0.3527	0.4735
8	0.5466	0.4961	0.4124	0.5536
9	0.6308	0.5724	0.4758	0.6388
10	0.7201	0.6535	0.5432	0.7293
11	0.8150	0.7396	0.6148	0.8254
12	0.9158	0.8310	0.6908	0.9274
13	1.0228	0.9281	0.7715	1.0358
14	1.1364	1.0312	0.8572	1.1508
15	1.2571	1.1408	0.9483	1.2731
16	1.3855	1.2573	1.0451	1.4031
17	1.5220	1.3811	1.1481	1.5413
18	1.6672	1.5130	1.2577	1.6884
19	1.8219	1.6533	1.3743	1.8451
20	1.9867	1.8029	1.4987	2.0120
21	2.1625	1.9624	1.6313	2.1900
22	2.3501	2.1327	1.7728	2.3800
23	2.5505	2.3145	1.9239	2.5829
24	2.7646	2.5088	2.0854	2.7997
25	2.9935	2.7165	2.2581	3.0316

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0690	0.0626	0.0520	0.0698
2	0.1265	0.1148	0.0954	0.1281
3	0.1787	0.1621	0.1348	0.1809
4	0.2345	0.2128	0.1769	0.2375
5	0.2941	0.2669	0.2219	0.2979
6	0.3577	0.3246	0.2698	0.3623
7	0.4254	0.3861	0.3209	0.4308
8	0.4974	0.4514	0.3752	0.5038
9	0.5740	0.5209	0.4330	0.5813
10	0.6553	0.5946	0.4943	0.6636
11	0.7416	0.6730	0.5594	0.7511
12	0.8333	0.7562	0.6286	0.8439
13	0.9307	0.8446	0.7021	0.9425
14	1.0341	0.9384	0.7801	1.0472
15	1.1440	1.0381	0.8629	1.1585
16	1.2608	1.1441	0.9510	1.2768
17	1.3850	1.2568	1.0447	1.4026
18	1.5171	1.3768	1.1444	1.5364
19	1.6579	1.5045	1.2506	1.6790
20	1.8079	1.6406	1.3638	1.8309
21	1.9679	1.7858	1.4844	1.9929
22	2.1386	1.9407	1.6132	2.1658
23	2.3209	2.1061	1.7507	2.3504
24	2.5157	2.2829	1.8977	2.5477
25	2.7240	2.4720	2.0548	2.7587

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0633	0.0574	0.0477	0.0641
2	0.1160	0.1053	0.0875	0.1175
3	0.1639	0.1487	0.1236	0.1660
4	0.2151	0.1952	0.1623	0.2179
5	0.2699	0.2449	0.2036	0.2733
6	0.3282	0.2978	0.2476	0.3324
7	0.3903	0.3542	0.2944	0.3952
8	0.4564	0.4141	0.3442	0.4622
9	0.5266	0.4778	0.3972	0.5333
10	0.6012	0.5455	0.4535	0.6088
11	0.6804	0.6174	0.5132	0.6890
12	0.7645	0.6938	0.5767	0.7742
13	0.8538	0.7748	0.6441	0.8647
14	0.9487	0.8609	0.7156	0.9608
15	1.0495	0.9524	0.7917	1.0628
16	1.1566	1.0496	0.8725	1.1713
17	1.2706	1.1530	0.9585	1.2867
18	1.3918	1.2631	1.0499	1.4095
19	1.5210	1.3802	1.1473	1.5403
20	1.6586	1.5051	1.2511	1.6797
21	1.8053	1.6383	1.3618	1.8283
22	1.9619	1.7804	1.4800	1.9869
23	2.1292	1.9322	1.6061	2.1563
24	2.3079	2.0944	1.7410	2.3373
25	2.4991	2.2678	1.8851	2.5308

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0597	0.0541	0.0450	0.0604
2	0.1094	0.0993	0.0825	0.1108
3	0.1546	0.1403	0.1166	0.1565
4	0.2029	0.1841	0.1530	0.2055
5	0.2545	0.2309	0.1920	0.2577
6	0.3095	0.2808	0.2334	0.3134
7	0.3680	0.3340	0.2776	0.3727
8	0.4303	0.3905	0.3246	0.4358
9	0.4965	0.4506	0.3746	0.5029
10	0.5669	0.5144	0.4276	0.5741
11	0.6416	0.5822	0.4840	0.6497
12	0.7209	0.6542	0.5438	0.7301
13	0.8051	0.7306	0.6073	0.8154
14	0.8946	0.8118	0.6748	0.9060
15	0.9897	0.8981	0.7465	1.0022
16	1.0907	0.9898	0.8227	1.1045
17	1.1981	1.0873	0.9038	1.2134
18	1.3125	1.1910	0.9901	1.3292
19	1.4342	1.3015	1.0819	1.4525
20	1.5640	1.4193	1.1798	1.5839
21	1.7024	1.5449	1.2842	1.7240
22	1.8501	1.6789	1.3956	1.8736
23	2.0078	1.8220	1.5146	2.0333
24	2.1763	1.9750	1.6417	2.2040
25	2.3566	2.1385	1.7777	2.3865

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0564	0.0512	0.0426	0.0572
2	0.1035	0.0939	0.0781	0.1048
3	0.1462	0.1327	0.1103	0.1481
4	0.1919	0.1742	0.1448	0.1944
5	0.2407	0.2185	0.1816	0.2438
6	0.2928	0.2657	0.2209	0.2965
7	0.3482	0.3160	0.2626	0.3526
8	0.4071	0.3694	0.3071	0.4123
9	0.4698	0.4263	0.3544	0.4757
10	0.5363	0.4867	0.4046	0.5431
11	0.6070	0.5508	0.4579	0.6147
12	0.6820	0.6189	0.5145	0.6907
13	0.7617	0.6912	0.5746	0.7714
14	0.8463	0.7680	0.6384	0.8571
15	0.9363	0.8496	0.7063	0.9482
16	1.0319	0.9364	0.7784	1.0450
17	1.1335	1.0286	0.8550	1.1479
18	1.2417	1.1268	0.9367	1.2575
19	1.3569	1.2313	1.0236	1.3741
20	1.4796	1.3427	1.1162	1.4985
21	1.6106	1.4615	1.2149	1.6310
22	1.7503	1.5883	1.3203	1.7725
23	1.8995	1.7237	1.4329	1.9236
24	2.0590	1.8684	1.5532	2.0851
25	2.2294	2.0232	1.6818	2.2578

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0536	0.0486	0.0404	0.0542
2	0.0982	0.0891	0.0741	0.0995
3	0.1387	0.1259	0.1047	0.1405
4	0.1821	0.1653	0.1374	0.1844
5	0.2284	0.2073	0.1723	0.2313
6	0.2778	0.2521	0.2095	0.2813
7	0.3304	0.2998	0.2492	0.3346
8	0.3863	0.3505	0.2914	0.3912
9	0.4457	0.4045	0.3362	0.4514
10	0.5089	0.4618	0.3839	0.5153
11	0.5759	0.5226	0.4344	0.5832
12	0.6471	0.5872	0.4881	0.6553
13	0.7227	0.6558	0.5452	0.7319
14	0.8030	0.7287	0.6058	0.8132
15	0.8884	0.8061	0.6701	0.8996
16	0.9790	0.8884	0.7385	0.9915
17	1.0755	0.9760	0.8113	1.0892
18	1.1781	1.0691	0.8887	1.1931
19	1.2874	1.1683	0.9712	1.3038
20	1.4039	1.2740	1.0590	1.4218
21	1.5281	1.3867	1.1527	1.5476
22	1.6607	1.5070	1.2527	1.6818
23	1.8023	1.6355	1.3595	1.8252
24	1.9536	1.7728	1.4737	1.9784
25	2.1153	1.9196	1.5957	2.1422

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0509	0.0462	0.0384	0.0516
2	0.0934	0.0848	0.0705	0.0946
3	0.1320	0.1198	0.0996	0.1337
4	0.1732	0.1572	0.1307	0.1754
5	0.2173	0.1972	0.1639	0.2201
6	0.2643	0.2398	0.1993	0.2676
7	0.3143	0.2852	0.2371	0.3183
8	0.3675	0.3335	0.2772	0.3721
9	0.4240	0.3848	0.3199	0.4294
10	0.4841	0.4393	0.3652	0.4902
11	0.5479	0.4972	0.4133	0.5548
12	0.6156	0.5586	0.4644	0.6234
13	0.6875	0.6239	0.5186	0.6963
14	0.7639	0.6932	0.5763	0.7736
15	0.8451	0.7669	0.6375	0.8558
16	0.9314	0.8452	0.7026	0.9432
17	1.0231	0.9285	0.7718	1.0361
18	1.1208	1.0171	0.8454	1.1350
19	1.2248	1.1114	0.9239	1.2403
20	1.3356	1.2120	1.0075	1.3525
21	1.4537	1.3192	1.0966	1.4722
22	1.5798	1.4337	1.1917	1.5999
23	1.7145	1.5559	1.2933	1.7363
24	1.8585	1.6865	1.4019	1.8821
25	2.0123	1.8261	1.5180	2.0379

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0486	0.0441	0.0366	0.0492
2	0.0891	0.0809	0.0672	0.0902
3	0.1259	0.1142	0.0949	0.1275
4	0.1652	0.1499	0.1246	0.1673
5	0.2072	0.1880	0.1563	0.2098
6	0.2520	0.2287	0.1901	0.2552
7	0.2997	0.2720	0.2261	0.3035
8	0.3504	0.3180	0.2643	0.3549
9	0.4043	0.3669	0.3050	0.4095
10	0.4616	0.4189	0.3482	0.4675
11	0.5224	0.4741	0.3941	0.5291
12	0.5870	0.5327	0.4428	0.5945
13	0.6556	0.5949	0.4946	0.6639
14	0.7285	0.6611	0.5495	0.7377
15	0.8059	0.7313	0.6079	0.8161
16	0.8881	0.8060	0.6700	0.8994
17	0.9756	0.8853	0.7360	0.9880
18	1.0687	0.9698	0.8062	1.0823
19	1.1679	1.0598	0.8810	1.1827
20	1.2736	1.1557	0.9607	1.2897
21	1.3862	1.2580	1.0457	1.4039
22	1.5065	1.3671	1.1364	1.5256
23	1.6349	1.4836	1.2333	1.6557
24	1.7722	1.6082	1.3368	1.7947
25	1.9189	1.7414	1.4475	1.9433

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0404	0.0367	0.0305	0.0409
2	0.0741	0.0673	0.0559	0.0751
3	0.1047	0.0950	0.0790	0.1060
4	0.1374	0.1247	0.1037	0.1392
5	0.1724	0.1564	0.1300	0.1746
6	0.2096	0.1902	0.1581	0.2123
7	0.2493	0.2262	0.1881	0.2525
8	0.2915	0.2645	0.2199	0.2952
9	0.3363	0.3052	0.2537	0.3406
10	0.3840	0.3485	0.2897	0.3889
11	0.4346	0.3944	0.3278	0.4401
12	0.4883	0.4431	0.3684	0.4945
13	0.5454	0.4949	0.4114	0.5523
14	0.6060	0.5499	0.4571	0.6137
15	0.6704	0.6083	0.5057	0.6789
16	0.7388	0.6704	0.5573	0.7482
17	0.8116	0.7365	0.6122	0.8219
18	0.8890	0.8068	0.6706	0.9003
19	0.9715	0.8816	0.7329	0.9839
20	1.0594	0.9614	0.7992	1.0729
21	1.1532	1.0465	0.8699	1.1678
22	1.2532	1.1372	0.9453	1.2691
23	1.3600	1.2342	1.0259	1.3773
24	1.4742	1.3378	1.1120	1.4929
25	1.5963	1.4486	1.2041	1.6166

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0965	0.0876	0.0728	0.0977
2	0.1770	0.1606	0.1335	0.1793
3	0.2500	0.2269	0.1886	0.2532
4	0.3282	0.2978	0.2476	0.3324
5	0.4116	0.3736	0.3105	0.4169
6	0.5006	0.4543	0.3776	0.5070
7	0.5954	0.5403	0.4491	0.6029
8	0.6961	0.6317	0.5251	0.7050
9	0.8032	0.7289	0.6059	0.8135
10	0.9170	0.8322	0.6918	0.9287
11	1.0379	0.9418	0.7829	1.0511
12	1.1662	1.0583	0.8797	1.1810
13	1.3024	1.1819	0.9825	1.3190
14	1.4472	1.3133	1.0917	1.4656
15	1.6009	1.4528	1.2076	1.6213
16	1.7644	1.6011	1.3309	1.7868
17	1.9382	1.7588	1.4620	1.9628
18	2.1232	1.9267	1.6016	2.1501
19	2.3201	2.1054	1.7502	2.3496
20	2.5300	2.2959	1.9085	2.5622
21	2.7539	2.4991	2.0774	2.7889
22	2.9928	2.7159	2.2576	3.0309
23	3.2480	2.9474	2.4501	3.2892
24	3.5206	3.1948	2.6557	3.5654
25	3.8121	3.4594	2.8756	3.8606

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0925	0.0839	0.0698	0.0936
2	0.1696	0.1539	0.1279	0.1718
3	0.2396	0.2174	0.1807	0.2426
4	0.3145	0.2854	0.2372	0.3185
5	0.3944	0.3579	0.2975	0.3994
6	0.4797	0.4353	0.3618	0.4858
7	0.5704	0.5177	0.4303	0.5777
8	0.6670	0.6053	0.5031	0.6755
9	0.7696	0.6984	0.5806	0.7794
10	0.8787	0.7974	0.6628	0.8898
11	0.9944	0.9024	0.7501	1.0071
12	1.1174	1.0140	0.8429	1.1316
13	1.2479	1.1325	0.9414	1.2638
14	1.3866	1.2583	1.0460	1.4042
15	1.5339	1.3920	1.1571	1.5534
16	1.6905	1.5341	1.2752	1.7120
17	1.8571	1.6852	1.4009	1.8807
18	2.0343	1.8461	1.5346	2.0602
19	2.2230	2.0173	1.6769	2.2513
20	2.4242	2.1999	1.8287	2.4550
21	2.6387	2.3945	1.9905	2.6722
22	2.8676	2.6022	2.1631	2.9040
23	3.1120	2.8241	2.3475	3.1516
24	3.3733	3.0611	2.5446	3.4162
25	3.6526	3.3146	2.7553	3.6990

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0890	0.0807	0.0671	0.0901
2	0.1632	0.1481	0.1231	0.1653
3	0.2305	0.2092	0.1739	0.2335
4	0.3026	0.2746	0.2283	0.3064
5	0.3795	0.3444	0.2863	0.3844
6	0.4616	0.4189	0.3482	0.4675
7	0.5489	0.4981	0.4141	0.5559
8	0.6419	0.5825	0.4842	0.6500
9	0.7406	0.6721	0.5587	0.7500
10	0.8455	0.7673	0.6378	0.8563
11	0.9570	0.8684	0.7219	0.9691
12	1.0753	0.9758	0.8111	1.0889
13	1.2009	1.0898	0.9059	1.2162
14	1.3343	1.2109	1.0065	1.3513
15	1.4761	1.3395	1.1135	1.4949
16	1.6268	1.4763	1.2272	1.6475
17	1.7871	1.6217	1.3481	1.8098
18	1.9576	1.7765	1.4767	1.9825
19	2.1392	1.9413	1.6137	2.1664
20	2.3328	2.1169	1.7597	2.3624
21	2.5392	2.3042	1.9154	2.5715
22	2.7595	2.5041	2.0816	2.7945
23	2.9947	2.7176	2.2590	3.0328
24	3.2461	2.9457	2.4487	3.2874
25	3.5149	3.1897	2.6514	3.5596

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0828	0.0752	0.0625	0.0839
2	0.1519	0.1379	0.1146	0.1539
3	0.2146	0.1948	0.1619	0.2174
4	0.2817	0.2557	0.2125	0.2853
5	0.3534	0.3207	0.2666	0.3579
6	0.4298	0.3900	0.3242	0.4352
7	0.5111	0.4638	0.3855	0.5176
8	0.5976	0.5423	0.4508	0.6052
9	0.6895	0.6257	0.5201	0.6983
10	0.7872	0.7144	0.5938	0.7972
11	0.8910	0.8085	0.6721	0.9023
12	1.0011	0.9085	0.7552	1.0138
13	1.1181	1.0146	0.8434	1.1323
14	1.2423	1.1274	0.9371	1.2581
15	1.3743	1.2471	1.0367	1.3918
16	1.5146	1.3745	1.1425	1.5339
17	1.6638	1.5099	1.2551	1.6850
18	1.8226	1.6540	1.3749	1.8458
19	1.9917	1.8074	1.5024	2.0170
20	2.1719	1.9709	1.6384	2.1995
21	2.3641	2.1453	1.7833	2.3941
22	2.5692	2.3314	1.9380	2.6018
23	2.7882	2.5302	2.1032	2.8236
24	3.0222	2.7426	2.2798	3.0607
25	3.2725	2.9697	2.4686	3.3141

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0779	0.0707	0.0588	0.0789
2	0.1429	0.1297	0.1078	0.1447
3	0.2019	0.1832	0.1523	0.2045
4	0.2650	0.2405	0.1999	0.2684
5	0.3324	0.3016	0.2507	0.3366
6	0.4042	0.3668	0.3049	0.4094
7	0.4807	0.4362	0.3626	0.4868
8	0.5621	0.5101	0.4240	0.5692
9	0.6486	0.5886	0.4892	0.6568
10	0.7404	0.6719	0.5585	0.7499
11	0.8380	0.7605	0.6322	0.8487
12	0.9416	0.8545	0.7103	0.9536
13	1.0516	0.9543	0.7933	1.0650
14	1.1685	1.0604	0.8814	1.1834
15	1.2927	1.1730	0.9751	1.3091
16	1.4246	1.2928	1.0746	1.4427
17	1.5650	1.4202	1.1805	1.5849
18	1.7143	1.5557	1.2932	1.7361
19	1.8734	1.7000	1.4132	1.8972
20	2.0429	1.8538	1.5410	2.0688
21	2.2236	2.0179	1.6774	2.2519
22	2.4165	2.1929	1.8229	2.4472
23	2.6225	2.3799	1.9783	2.6559
24	2.8427	2.5796	2.1443	2.8788
25	3.0781	2.7932	2.3219	3.1172

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0796	0.0722	0.0600	0.0806
2	0.1460	0.1325	0.1101	0.1478
3	0.2062	0.1871	0.1555	0.2088
4	0.2706	0.2456	0.2041	0.2741
5	0.3394	0.3080	0.2561	0.3438
6	0.4128	0.3746	0.3114	0.4181
7	0.4909	0.4455	0.3703	0.4972
8	0.5740	0.5209	0.4330	0.5813
9	0.6624	0.6011	0.4997	0.6708
10	0.7562	0.6862	0.5704	0.7658
11	0.8559	0.7767	0.6456	0.8667
12	0.9617	0.8727	0.7254	0.9739
13	1.0740	0.9746	0.8102	1.0877
14	1.1934	1.0829	0.9002	1.2085
15	1.3202	1.1980	0.9958	1.3369
16	1.4549	1.3203	1.0975	1.4734
17	1.5983	1.4504	1.2056	1.6186
18	1.7508	1.5888	1.3207	1.7730
19	1.9132	1.7362	1.4432	1.9375
20	2.0863	1.8933	1.5738	2.1128
21	2.2709	2.0608	1.7130	2.2998
22	2.4679	2.2396	1.8617	2.4993
23	2.6783	2.4305	2.0204	2.7124
24	2.9032	2.6345	2.1900	2.9401
25	3.1436	2.8527	2.3713	3.1835

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0701	0.0636	0.0529	0.0710
2	0.1285	0.1167	0.0970	0.1302
3	0.1816	0.1648	0.1370	0.1839
4	0.2383	0.2163	0.1798	0.2414
5	0.2989	0.2713	0.2255	0.3027
6	0.3636	0.3299	0.2743	0.3682
7	0.4324	0.3924	0.3262	0.4379
8	0.5056	0.4588	0.3814	0.5120
9	0.5833	0.5294	0.4400	0.5908
10	0.6660	0.6044	0.5024	0.6744
11	0.7537	0.6840	0.5686	0.7633
12	0.8469	0.7686	0.6389	0.8577
13	0.9459	0.8584	0.7135	0.9579
14	1.0510	0.9537	0.7928	1.0643
15	1.1626	1.0551	0.8770	1.1774
16	1.2813	1.1628	0.9666	1.2976
17	1.4076	1.2773	1.0618	1.4255
18	1.5419	1.3992	1.1631	1.5615
19	1.6849	1.5290	1.2710	1.7064
20	1.8374	1.6674	1.3860	1.8607
21	2.0000	1.8149	1.5087	2.0254
22	2.1735	1.9724	1.6395	2.2011
23	2.3588	2.1405	1.7793	2.3887
24	2.5568	2.3202	1.9287	2.5893
25	2.7685	2.5123	2.0884	2.8037

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0632	0.0573	0.0476	0.0640
2	0.1158	0.1051	0.0874	0.1173
3	0.1636	0.1485	0.1234	0.1657
4	0.2148	0.1949	0.1620	0.2175
5	0.2694	0.2444	0.2032	0.2728
6	0.3276	0.2973	0.2471	0.3318
7	0.3896	0.3535	0.2939	0.3945
8	0.4555	0.4134	0.3436	0.4613
9	0.5256	0.4770	0.3965	0.5323
10	0.6001	0.5446	0.4527	0.6077
11	0.6792	0.6163	0.5123	0.6878
12	0.7631	0.6925	0.5757	0.7728
13	0.8523	0.7734	0.6429	0.8631
14	0.9470	0.8594	0.7144	0.9590
15	1.0476	0.9507	0.7903	1.0609
16	1.1546	1.0477	0.8709	1.1692
17	1.2683	1.1510	0.9567	1.2844
18	1.3894	1.2608	1.0480	1.4070
19	1.5183	1.3778	1.1453	1.5376
20	1.6556	1.5024	1.2489	1.6767
21	1.8021	1.6354	1.3594	1.8250
22	1.9584	1.7772	1.4773	1.9833
23	2.1254	1.9287	1.6033	2.1524
24	2.3038	2.0906	1.7379	2.3331
25	2.4946	2.2638	1.8818	2.5263

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0575	0.0521	0.0433	0.0582
2	0.1054	0.0956	0.0795	0.1067
3	0.1489	0.1351	0.1123	0.1508
4	0.1954	0.1773	0.1474	0.1979
5	0.2451	0.2224	0.1849	0.2482
6	0.2981	0.2705	0.2249	0.3019
7	0.3545	0.3217	0.2674	0.3590
8	0.4145	0.3762	0.3127	0.4198
9	0.4783	0.4341	0.3608	0.4844
10	0.5461	0.4955	0.4119	0.5530
11	0.6180	0.5608	0.4662	0.6259
12	0.6944	0.6302	0.5238	0.7033
13	0.7756	0.7038	0.5850	0.7854
14	0.8617	0.7820	0.6501	0.8727
15	0.9533	0.8651	0.7191	0.9654
16	1.0506	0.9534	0.7925	1.0640
17	1.1541	1.0473	0.8706	1.1688
18	1.2643	1.1473	0.9537	1.2804
19	1.3816	1.2537	1.0422	1.3991
20	1.5066	1.3672	1.1365	1.5257
21	1.6399	1.4881	1.2370	1.6607
22	1.7821	1.6172	1.3443	1.8048
23	1.9341	1.7551	1.4589	1.9587
24	2.0964	1.9024	1.5814	2.1231
25	2.2700	2.0600	1.7124	2.2989

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0527	0.0478	0.0398	0.0534
2	0.0967	0.0877	0.0729	0.0979
3	0.1366	0.1240	0.1030	0.1383
4	0.1793	0.1627	0.1352	0.1816
5	0.2249	0.2041	0.1696	0.2277
6	0.2735	0.2482	0.2063	0.2770
7	0.3252	0.2951	0.2453	0.3294
8	0.3803	0.3451	0.2869	0.3851
9	0.4388	0.3982	0.3310	0.4444
10	0.5010	0.4546	0.3779	0.5073
11	0.5670	0.5145	0.4277	0.5742
12	0.6371	0.5781	0.4806	0.6452
13	0.7115	0.6457	0.5367	0.7206
14	0.7906	0.7174	0.5964	0.8006
15	0.8746	0.7937	0.6597	0.8857
16	0.9639	0.8747	0.7271	0.9761
17	1.0588	0.9608	0.7987	1.0723
18	1.1599	1.0525	0.8749	1.1746
19	1.2675	1.1502	0.9561	1.2836
20	1.3821	1.2543	1.0426	1.3997
21	1.5044	1.3652	1.1349	1.5236
22	1.6350	1.4837	1.2333	1.6557
23	1.7743	1.6102	1.3385	1.7969
24	1.9233	1.7453	1.4508	1.9477
25	2.0825	1.8898	1.5709	2.1090

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0497	0.0451	0.0375	0.0503
2	0.0912	0.0827	0.0688	0.0923
3	0.1288	0.1169	0.0972	0.1304
4	0.1691	0.1534	0.1275	0.1712
5	0.2121	0.1924	0.1600	0.2148
6	0.2579	0.2340	0.1945	0.2612
7	0.3067	0.2783	0.2314	0.3106
8	0.3586	0.3254	0.2705	0.3632
9	0.4138	0.3755	0.3121	0.4190
10	0.4724	0.4287	0.3564	0.4784
11	0.5347	0.4852	0.4033	0.5415
12	0.6008	0.5452	0.4532	0.6084
13	0.6709	0.6089	0.5061	0.6795
14	0.7455	0.6765	0.5624	0.7550
15	0.8247	0.7484	0.6221	0.8352
16	0.9089	0.8248	0.6856	0.9205
17	0.9984	0.9061	0.7532	1.0111
18	1.0937	0.9925	0.8250	1.1076
19	1.1952	1.0846	0.9016	1.2104
20	1.3033	1.1827	0.9832	1.3199
21	1.4187	1.2874	1.0702	1.4367
22	1.5417	1.3991	1.1630	1.5613
23	1.6732	1.5183	1.2621	1.6944
24	1.8136	1.6458	1.3681	1.8367
25	1.9638	1.7821	1.4814	1.9888

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0470	0.0427	0.0355	0.0476
2	0.0863	0.0783	0.0651	0.0874
3	0.1219	0.1106	0.0919	0.1234
4	0.1599	0.1451	0.1207	0.1620
5	0.2006	0.1821	0.1513	0.2032
6	0.2440	0.2214	0.1840	0.2471
7	0.2902	0.2633	0.2189	0.2938
8	0.3393	0.3079	0.2559	0.3436
9	0.3915	0.3552	0.2953	0.3964
10	0.4469	0.4056	0.3371	0.4526
11	0.5058	0.4590	0.3816	0.5122
12	0.5684	0.5158	0.4287	0.5756
13	0.6348	0.5760	0.4788	0.6428
14	0.7053	0.6400	0.5320	0.7143
15	0.7802	0.7080	0.5886	0.7901
16	0.8599	0.7803	0.6486	0.8708
17	0.9446	0.8572	0.7125	0.9566
18	1.0347	0.9390	0.7805	1.0479
19	1.1307	1.0261	0.8530	1.1451
20	1.2330	1.1189	0.9301	1.2487
21	1.3421	1.2179	1.0124	1.3592
22	1.4586	1.3236	1.1003	1.4771
23	1.5829	1.4364	1.1941	1.6030
24	1.7158	1.5570	1.2943	1.7376
25	1.8579	1.6860	1.4015	1.8815

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0446	0.0405	0.0337	0.0452
2	0.0819	0.0743	0.0617	0.0829
3	0.1156	0.1049	0.0872	0.1171
4	0.1518	0.1377	0.1145	0.1537
5	0.1903	0.1727	0.1436	0.1928
6	0.2315	0.2101	0.1746	0.2344
7	0.2753	0.2498	0.2077	0.2788
8	0.3219	0.2921	0.2428	0.3260
9	0.3714	0.3371	0.2802	0.3762
10	0.4240	0.3848	0.3199	0.4294
11	0.4799	0.4355	0.3620	0.4860
12	0.5393	0.4894	0.4068	0.5461
13	0.6023	0.5465	0.4543	0.6099
14	0.6692	0.6073	0.5048	0.6777
15	0.7403	0.6718	0.5584	0.7497
16	0.8159	0.7404	0.6154	0.8262
17	0.8962	0.8133	0.6761	0.9076
18	0.9818	0.8909	0.7406	0.9943
19	1.0729	0.9736	0.8093	1.0865
20	1.1699	1.0617	0.8825	1.1848
21	1.2734	1.1556	0.9606	1.2896
22	1.3839	1.2559	1.0439	1.4015
23	1.5019	1.3629	1.1329	1.5210
24	1.6280	1.4773	1.2281	1.6487
25	1.7628	1.5997	1.3297	1.7852

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0425	0.0385	0.0320	0.0430
2	0.0779	0.0707	0.0587	0.0789
3	0.1100	0.0998	0.0830	0.1114
4	0.1444	0.1310	0.1089	0.1462
5	0.1811	0.1643	0.1366	0.1834
6	0.2202	0.1998	0.1661	0.2230
7	0.2619	0.2377	0.1976	0.2652
8	0.3062	0.2779	0.2310	0.3101
9	0.3533	0.3207	0.2665	0.3578
10	0.4034	0.3661	0.3043	0.4085
11	0.4566	0.4143	0.3444	0.4624
12	0.5130	0.4655	0.3870	0.5195
13	0.5729	0.5199	0.4322	0.5802
14	0.6366	0.5777	0.4802	0.6447
15	0.7042	0.6391	0.5312	0.7132
16	0.7761	0.7043	0.5855	0.7860
17	0.8526	0.7737	0.6432	0.8634
18	0.9340	0.8476	0.7045	0.9458
19	1.0206	0.9262	0.7699	1.0336
20	1.1130	1.0100	0.8396	1.1271
21	1.2114	1.0993	0.9138	1.2268
22	1.3165	1.1947	0.9931	1.3333
23	1.4288	1.2966	1.0778	1.4469
24	1.5487	1.4054	1.1683	1.5684
25	1.6770	1.5218	1.2650	1.6983

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0405	0.0367	0.0305	0.0410
2	0.0742	0.0674	0.0560	0.0752
3	0.1049	0.0952	0.0791	0.1062
4	0.1377	0.1249	0.1038	0.1394
5	0.1727	0.1567	0.1303	0.1749
6	0.2100	0.1906	0.1584	0.2127
7	0.2497	0.2266	0.1884	0.2529
8	0.2920	0.2650	0.2203	0.2957
9	0.3369	0.3058	0.2542	0.3412
10	0.3847	0.3491	0.2902	0.3896
11	0.4354	0.3951	0.3284	0.4409
12	0.4892	0.4439	0.3690	0.4954
13	0.5463	0.4958	0.4121	0.5533
14	0.6071	0.5509	0.4579	0.6148
15	0.6716	0.6094	0.5066	0.6801
16	0.7401	0.6716	0.5583	0.7495
17	0.8130	0.7378	0.6133	0.8234
18	0.8906	0.8082	0.6718	0.9019
19	0.9732	0.8832	0.7342	0.9856
20	1.0613	0.9631	0.8006	1.0748
21	1.1552	1.0483	0.8714	1.1699
22	1.2554	1.1392	0.9470	1.2714
23	1.3624	1.2364	1.0277	1.3798
24	1.4768	1.3402	1.1140	1.4956
25	1.5991	1.4511	1.2063	1.6194

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0337	0.0306	0.0254	0.0341
2	0.0618	0.0561	0.0466	0.0626
3	0.0872	0.0792	0.0658	0.0884
4	0.1145	0.1039	0.0864	0.1160
5	0.1436	0.1303	0.1084	0.1455
6	0.1747	0.1585	0.1318	0.1769
7	0.2077	0.1885	0.1567	0.2104
8	0.2429	0.2204	0.1832	0.2460
9	0.2803	0.2544	0.2114	0.2839
10	0.3200	0.2904	0.2414	0.3241
11	0.3622	0.3286	0.2732	0.3668
12	0.4069	0.3693	0.3070	0.4121
13	0.4545	0.4124	0.3428	0.4603
14	0.5050	0.4583	0.3809	0.5114
15	0.5586	0.5069	0.4214	0.5657
16	0.6157	0.5587	0.4644	0.6235
17	0.6763	0.6137	0.5102	0.6849
18	0.7409	0.6723	0.5589	0.7503
19	0.8096	0.7347	0.6107	0.8199
20	0.8828	0.8012	0.6660	0.8941
21	0.9610	0.8720	0.7249	0.9732
22	1.0443	0.9477	0.7878	1.0576
23	1.1334	1.0285	0.8549	1.1478
24	1.2285	1.1148	0.9267	1.2441
25	1.3302	1.2071	1.0034	1.3471

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0579	0.0525	0.0437	0.0586
2	0.1062	0.0964	0.0801	0.1076
3	0.1500	0.1361	0.1132	0.1519
4	0.1969	0.1787	0.1485	0.1994
5	0.2470	0.2241	0.1863	0.2501
6	0.3004	0.2726	0.2266	0.3042
7	0.3572	0.3242	0.2695	0.3618
8	0.4177	0.3790	0.3151	0.4230
9	0.4819	0.4374	0.3636	0.4881
10	0.5502	0.4993	0.4151	0.5572
11	0.6227	0.5651	0.4697	0.6306
12	0.6997	0.6350	0.5278	0.7086
13	0.7815	0.7092	0.5895	0.7914
14	0.8683	0.7880	0.6550	0.8793
15	0.9606	0.8717	0.7246	0.9728
16	1.0586	0.9607	0.7986	1.0721
17	1.1629	1.0553	0.8772	1.1777
18	1.2739	1.1560	0.9609	1.2901
19	1.3921	1.2633	1.0501	1.4098
20	1.5180	1.3776	1.1451	1.5373
21	1.6523	1.4994	1.2464	1.6733
22	1.7957	1.6295	1.3546	1.8185
23	1.9488	1.7684	1.4700	1.9735
24	2.1124	1.9169	1.5934	2.1392
25	2.2873	2.0756	1.7254	2.3164

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0555	0.0503	0.0419	0.0562
2	0.1018	0.0923	0.0768	0.1031
3	0.1437	0.1304	0.1084	0.1456
4	0.1887	0.1712	0.1423	0.1911
5	0.2366	0.2148	0.1785	0.2397
6	0.2878	0.2612	0.2171	0.2915
7	0.3423	0.3106	0.2582	0.3466
8	0.4002	0.3632	0.3019	0.4053
9	0.4618	0.4191	0.3483	0.4676
10	0.5272	0.4784	0.3977	0.5339
11	0.5967	0.5415	0.4501	0.6043
12	0.6704	0.6084	0.5057	0.6790
13	0.7488	0.6795	0.5648	0.7583
14	0.8320	0.7550	0.6276	0.8425
15	0.9204	0.8352	0.6943	0.9321
16	1.0143	0.9205	0.7651	1.0272
17	1.1142	1.0111	0.8405	1.1284
18	1.2206	1.1076	0.9207	1.2361
19	1.3338	1.2104	1.0062	1.3508
20	1.4545	1.3199	1.0972	1.4730
21	1.5832	1.4367	1.1943	1.6033
22	1.7205	1.5613	1.2979	1.7424
23	1.8672	1.6944	1.4085	1.8910
24	2.0240	1.8367	1.5268	2.0497
25	2.1916	1.9888	1.6532	2.2194

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0534	0.0484	0.0403	0.0541
2	0.0979	0.0889	0.0739	0.0992
3	0.1383	0.1255	0.1043	0.1401
4	0.1816	0.1648	0.1370	0.1839
5	0.2277	0.2067	0.1718	0.2306
6	0.2770	0.2513	0.2089	0.2805
7	0.3294	0.2989	0.2485	0.3335
8	0.3851	0.3495	0.2905	0.3900
9	0.4444	0.4033	0.3352	0.4500
10	0.5073	0.4604	0.3827	0.5138
11	0.5742	0.5210	0.4331	0.5815
12	0.6452	0.5855	0.4867	0.6534
13	0.7205	0.6539	0.5435	0.7297
14	0.8006	0.7265	0.6039	0.8108
15	0.8857	0.8037	0.6681	0.8969
16	0.9761	0.8858	0.7363	0.9885
17	1.0722	0.9730	0.8088	1.0859
18	1.1746	1.0659	0.8860	1.1895
19	1.2835	1.1648	0.9682	1.2999
20	1.3997	1.2702	1.0558	1.4175
21	1.5235	1.3825	1.1492	1.5429
22	1.6557	1.5025	1.2489	1.6767
23	1.7968	1.6306	1.3554	1.8197
24	1.9477	1.7674	1.4692	1.9724
25	2.1089	1.9138	1.5909	2.1358

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0497	0.0451	0.0375	0.0503
2	0.0912	0.0827	0.0688	0.0923
3	0.1288	0.1169	0.0971	0.1304
4	0.1690	0.1534	0.1275	0.1712
5	0.2120	0.1924	0.1599	0.2147
6	0.2579	0.2340	0.1945	0.2611
7	0.3066	0.2783	0.2313	0.3105
8	0.3586	0.3254	0.2705	0.3631
9	0.4137	0.3754	0.3121	0.4190
10	0.4723	0.4286	0.3563	0.4783
11	0.5346	0.4851	0.4033	0.5414
12	0.6007	0.5451	0.4531	0.6083
13	0.6708	0.6088	0.5060	0.6794
14	0.7454	0.6764	0.5623	0.7549
15	0.8246	0.7483	0.6220	0.8351
16	0.9088	0.8247	0.6855	0.9203
17	0.9983	0.9059	0.7531	1.0110
18	1.0936	0.9924	0.8249	1.1075
19	1.1950	1.0844	0.9015	1.2102
20	1.3031	1.1826	0.9830	1.3197
21	1.4184	1.2872	1.0700	1.4365
22	1.5415	1.3989	1.1628	1.5611
23	1.6729	1.5181	1.2619	1.6942
24	1.8133	1.6456	1.3679	1.8364
25	1.9635	1.7818	1.4812	1.9885

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0468	0.0424	0.0353	0.0473
2	0.0858	0.0778	0.0647	0.0868
3	0.1211	0.1099	0.0914	0.1227
4	0.1590	0.1443	0.1199	0.1610
5	0.1994	0.1810	0.1504	0.2020
6	0.2425	0.2201	0.1830	0.2456
7	0.2884	0.2617	0.2176	0.2921
8	0.3373	0.3060	0.2544	0.3415
9	0.3891	0.3531	0.2935	0.3941
10	0.4443	0.4032	0.3351	0.4499
11	0.5028	0.4563	0.3793	0.5092
12	0.5650	0.5127	0.4262	0.5722
13	0.6310	0.5726	0.4760	0.6390
14	0.7011	0.6362	0.5289	0.7100
15	0.7756	0.7038	0.5851	0.7854
16	0.8548	0.7757	0.6448	0.8656
17	0.9390	0.8521	0.7083	0.9509
18	1.0286	0.9334	0.7759	1.0417
19	1.1240	1.0200	0.8479	1.1383
20	1.2257	1.1123	0.9246	1.2413
21	1.3342	1.2107	1.0064	1.3511
22	1.4499	1.3157	1.0937	1.4683
23	1.5735	1.4279	1.1870	1.5935
24	1.7056	1.5478	1.2866	1.7273
25	1.8468	1.6759	1.3931	1.8703

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0477	0.0433	0.0360	0.0484
2	0.0876	0.0795	0.0661	0.0887
3	0.1237	0.1123	0.0933	0.1253
4	0.1624	0.1474	0.1225	0.1644
5	0.2037	0.1848	0.1536	0.2063
6	0.2477	0.2248	0.1868	0.2508
7	0.2946	0.2673	0.2222	0.2983
8	0.3444	0.3126	0.2598	0.3488
9	0.3974	0.3606	0.2998	0.4025
10	0.4537	0.4117	0.3423	0.4595
11	0.5135	0.4660	0.3874	0.5200
12	0.5770	0.5236	0.4353	0.5843
13	0.6444	0.5848	0.4861	0.6526
14	0.7160	0.6498	0.5401	0.7251
15	0.7921	0.7188	0.5975	0.8022
16	0.8730	0.7922	0.6585	0.8841
17	0.9590	0.8702	0.7234	0.9711
18	1.0505	0.9533	0.7924	1.0638
19	1.1479	1.0417	0.8659	1.1625
20	1.2518	1.1360	0.9443	1.2677
21	1.3626	1.2365	1.0278	1.3799
22	1.4808	1.3437	1.1170	1.4996
23	1.6070	1.4583	1.2122	1.6274
24	1.7419	1.5807	1.3140	1.7640
25	1.8861	1.7116	1.4228	1.9101

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0421	0.0382	0.0317	0.0426
2	0.0771	0.0700	0.0582	0.0781
3	0.1090	0.0989	0.0822	0.1103
4	0.1430	0.1298	0.1079	0.1448
5	0.1794	0.1628	0.1353	0.1816
6	0.2181	0.1980	0.1646	0.2209
7	0.2594	0.2354	0.1957	0.2627
8	0.3033	0.2753	0.2288	0.3072
9	0.3500	0.3176	0.2640	0.3545
10	0.3996	0.3626	0.3014	0.4047
11	0.4522	0.4104	0.3411	0.4580
12	0.5082	0.4611	0.3833	0.5146
13	0.5675	0.5150	0.4281	0.5747
14	0.6306	0.5722	0.4757	0.6386
15	0.6976	0.6330	0.5262	0.7065
16	0.7688	0.6977	0.5799	0.7786
17	0.8445	0.7664	0.6371	0.8553
18	0.9251	0.8395	0.6979	0.9369
19	1.0110	0.9174	0.7626	1.0238
20	1.1024	1.0004	0.8316	1.1164
21	1.2000	1.0889	0.9052	1.2152
22	1.3041	1.1834	0.9837	1.3207
23	1.4153	1.2843	1.0676	1.4332
24	1.5341	1.3921	1.1572	1.5536
25	1.6611	1.5074	1.2530	1.6822

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0379	0.0344	0.0286	0.0384
2	0.0695	0.0631	0.0524	0.0704
3	0.0982	0.0891	0.0741	0.0994
4	0.1289	0.1169	0.0972	0.1305
5	0.1616	0.1467	0.1219	0.1637
6	0.1966	0.1784	0.1483	0.1991
7	0.2338	0.2121	0.1763	0.2367
8	0.2733	0.2480	0.2062	0.2768
9	0.3154	0.2862	0.2379	0.3194
10	0.3601	0.3267	0.2716	0.3646
11	0.4075	0.3698	0.3074	0.4127
12	0.4579	0.4155	0.3454	0.4637
13	0.5114	0.4641	0.3858	0.5179
14	0.5682	0.5156	0.4286	0.5754
15	0.6286	0.5704	0.4742	0.6366
16	0.6927	0.6286	0.5226	0.7015
17	0.7610	0.6906	0.5740	0.7707
18	0.8336	0.7565	0.6288	0.8442
19	0.9110	0.8267	0.6872	0.9225
20	0.9934	0.9015	0.7493	1.0060
21	1.0813	0.9812	0.8156	1.0950
22	1.1751	1.0663	0.8864	1.1900
23	1.2752	1.1572	0.9620	1.2915
24	1.3823	1.2544	1.0427	1.3999
25	1.4968	1.3583	1.1291	1.5158

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0345	0.0313	0.0260	0.0349
2	0.0632	0.0574	0.0477	0.0640
3	0.0893	0.0811	0.0674	0.0905
4	0.1173	0.1064	0.0885	0.1187
5	0.1471	0.1335	0.1109	0.1489
6	0.1789	0.1623	0.1349	0.1811
7	0.2127	0.1930	0.1605	0.2154
8	0.2487	0.2257	0.1876	0.2519
9	0.2870	0.2604	0.2165	0.2906
10	0.3276	0.2973	0.2472	0.3318
11	0.3708	0.3365	0.2797	0.3755
12	0.4167	0.3781	0.3143	0.4220
13	0.4653	0.4223	0.3510	0.4713
14	0.5170	0.4692	0.3900	0.5236
15	0.5720	0.5191	0.4315	0.5793
16	0.6304	0.5720	0.4755	0.6384
17	0.6925	0.6284	0.5224	0.7013
18	0.7586	0.6884	0.5722	0.7682
19	0.8289	0.7522	0.6253	0.8395
20	0.9039	0.8203	0.6819	0.9154
21	0.9839	0.8929	0.7422	0.9964
22	1.0693	0.9703	0.8066	1.0829
23	1.1604	1.0531	0.8754	1.1752
24	1.2579	1.1415	0.9489	1.2738
25	1.3620	1.2360	1.0274	1.3793

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0316	0.0287	0.0239	0.0320
2	0.0580	0.0526	0.0438	0.0588
3	0.0820	0.0744	0.0618	0.0830
4	0.1076	0.0976	0.0811	0.1089
5	0.1349	0.1224	0.1018	0.1366
6	0.1641	0.1489	0.1238	0.1662
7	0.1951	0.1771	0.1472	0.1976
8	0.2282	0.2071	0.1721	0.2311
9	0.2633	0.2389	0.1986	0.2666
10	0.3006	0.2728	0.2267	0.3044
11	0.3402	0.3087	0.2566	0.3445
12	0.3822	0.3469	0.2883	0.3871
13	0.4269	0.3874	0.3220	0.4323
14	0.4743	0.4305	0.3578	0.4804
15	0.5247	0.4762	0.3958	0.5314
16	0.5783	0.5248	0.4362	0.5857
17	0.6353	0.5765	0.4792	0.6434
18	0.6959	0.6315	0.5250	0.7048
19	0.7605	0.6901	0.5737	0.7702
20	0.8293	0.7526	0.6256	0.8398
21	0.9027	0.8191	0.6809	0.9141
22	0.9810	0.8902	0.7400	0.9934
23	1.0646	0.9661	0.8031	1.0781
24	1.1540	1.0472	0.8705	1.1686
25	1.2495	1.1339	0.9426	1.2654

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0298	0.0271	0.0225	0.0302
2	0.0547	0.0496	0.0413	0.0554
3	0.0773	0.0701	0.0583	0.0783
4	0.1014	0.0921	0.0765	0.1027
5	0.1272	0.1155	0.0960	0.1289
6	0.1547	0.1404	0.1167	0.1567
7	0.1840	0.1670	0.1388	0.1864
8	0.2152	0.1953	0.1623	0.2179
9	0.2483	0.2253	0.1873	0.2514
10	0.2834	0.2572	0.2138	0.2870
11	0.3208	0.2911	0.2420	0.3249
12	0.3605	0.3271	0.2719	0.3650
13	0.4026	0.3653	0.3037	0.4077
14	0.4473	0.4059	0.3374	0.4530
15	0.4948	0.4490	0.3733	0.5011
16	0.5453	0.4949	0.4114	0.5523
17	0.5991	0.5436	0.4519	0.6067
18	0.6562	0.5955	0.4950	0.6646
19	0.7171	0.6508	0.5410	0.7262
20	0.7820	0.7096	0.5899	0.7919
21	0.8512	0.7724	0.6421	0.8620
22	0.9250	0.8394	0.6978	0.9368
23	1.0039	0.9110	0.7573	1.0167
24	1.0882	0.9875	0.8209	1.1020
25	1.1783	1.0693	0.8888	1.1933

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0282	0.0256	0.0213	0.0286
2	0.0518	0.0470	0.0390	0.0524
3	0.0731	0.0663	0.0552	0.0740
4	0.0960	0.0871	0.0724	0.0972
5	0.1204	0.1092	0.0908	0.1219
6	0.1464	0.1328	0.1104	0.1482
7	0.1741	0.1580	0.1313	0.1763
8	0.2036	0.1847	0.1536	0.2061
9	0.2349	0.2131	0.1772	0.2379
10	0.2682	0.2433	0.2023	0.2716
11	0.3035	0.2754	0.2289	0.3073
12	0.3410	0.3095	0.2572	0.3453
13	0.3809	0.3456	0.2873	0.3857
14	0.4232	0.3840	0.3192	0.4286
15	0.4681	0.4248	0.3531	0.4741
16	0.5159	0.4682	0.3892	0.5225
17	0.5668	0.5143	0.4275	0.5740
18	0.6208	0.5634	0.4683	0.6287
19	0.6784	0.6157	0.5118	0.6871
20	0.7398	0.6714	0.5581	0.7492
21	0.8053	0.7308	0.6075	0.8155
22	0.8751	0.7942	0.6602	0.8863
23	0.9497	0.8619	0.7164	0.9618
24	1.0295	0.9342	0.7766	1.0426
25	1.1147	1.0116	0.8409	1.1289

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0268	0.0243	0.0202	0.0271
2	0.0491	0.0446	0.0370	0.0497
3	0.0694	0.0630	0.0523	0.0703
4	0.0911	0.0826	0.0687	0.0922
5	0.1142	0.1036	0.0862	0.1157
6	0.1389	0.1260	0.1048	0.1407
7	0.1652	0.1499	0.1246	0.1673
8	0.1931	0.1753	0.1457	0.1956
9	0.2229	0.2022	0.1681	0.2257
10	0.2544	0.2309	0.1919	0.2577
11	0.2880	0.2613	0.2172	0.2916
12	0.3236	0.2936	0.2441	0.3277
13	0.3614	0.3279	0.2726	0.3660
14	0.4015	0.3644	0.3029	0.4066
15	0.4442	0.4031	0.3351	0.4498
16	0.4895	0.4442	0.3693	0.4957
17	0.5377	0.4880	0.4056	0.5446
18	0.5891	0.5346	0.4444	0.5966
19	0.6437	0.5842	0.4856	0.6519
20	0.7020	0.6370	0.5295	0.7109
21	0.7641	0.6934	0.5764	0.7738
22	0.8304	0.7535	0.6264	0.8409
23	0.9011	0.8178	0.6798	0.9126
24	0.9768	0.8864	0.7368	0.9892
25	1.0577	0.9598	0.7978	1.0711

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0255	0.0231	0.0192	0.0258
2	0.0467	0.0424	0.0352	0.0473
3	0.0660	0.0599	0.0498	0.0668
4	0.0866	0.0786	0.0653	0.0877
5	0.1086	0.0986	0.0820	0.1100
6	0.1321	0.1199	0.0997	0.1338
7	0.1571	0.1426	0.1185	0.1591
8	0.1837	0.1667	0.1386	0.1861
9	0.2120	0.1924	0.1599	0.2147
10	0.2420	0.2196	0.1826	0.2451
11	0.2739	0.2486	0.2066	0.2774
12	0.3078	0.2793	0.2322	0.3117
13	0.3438	0.3120	0.2593	0.3481
14	0.3820	0.3466	0.2881	0.3868
15	0.4225	0.3834	0.3187	0.4279
16	0.4657	0.4226	0.3513	0.4716
17	0.5116	0.4642	0.3859	0.5181
18	0.5604	0.5085	0.4227	0.5675
19	0.6124	0.5557	0.4619	0.6202
20	0.6678	0.6060	0.5037	0.6763
21	0.7269	0.6596	0.5483	0.7361
22	0.7899	0.7168	0.5959	0.8000
23	0.8573	0.7779	0.6467	0.8682
24	0.9292	0.8432	0.7010	0.9410
25	1.0062	0.9131	0.7590	1.0190

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0243	0.0220	0.0183	0.0246
2	0.0445	0.0404	0.0336	0.0451
3	0.0629	0.0571	0.0475	0.0637
4	0.0826	0.0750	0.0623	0.0836
5	0.1036	0.0940	0.0782	0.1049
6	0.1260	0.1143	0.0950	0.1276
7	0.1498	0.1360	0.1130	0.1517
8	0.1752	0.1590	0.1322	0.1774
9	0.2022	0.1835	0.1525	0.2047
10	0.2308	0.2094	0.1741	0.2337
11	0.2612	0.2370	0.1970	0.2645
12	0.2935	0.2664	0.2214	0.2972
13	0.3278	0.2975	0.2473	0.3320
14	0.3642	0.3305	0.2748	0.3689
15	0.4029	0.3656	0.3039	0.4081
16	0.4441	0.4030	0.3350	0.4497
17	0.4878	0.4427	0.3680	0.4940
18	0.5344	0.4849	0.4031	0.5412
19	0.5839	0.5299	0.4405	0.5914
20	0.6368	0.5779	0.4803	0.6449
21	0.6931	0.6290	0.5228	0.7019
22	0.7532	0.6835	0.5682	0.7628
23	0.8175	0.7418	0.6166	0.8279
24	0.8861	0.8041	0.6684	0.8974
25	0.9595	0.8707	0.7238	0.9717

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0202	0.0183	0.0152	0.0205
2	0.0371	0.0336	0.0280	0.0375
3	0.0523	0.0475	0.0395	0.0530
4	0.0687	0.0624	0.0518	0.0696
5	0.0862	0.0782	0.0650	0.0873
6	0.1048	0.0951	0.0791	0.1061
7	0.1246	0.1131	0.0940	0.1262
8	0.1457	0.1323	0.1099	0.1476
9	0.1682	0.1526	0.1269	0.1703
10	0.1920	0.1742	0.1448	0.1944
11	0.2173	0.1972	0.1639	0.2201
12	0.2442	0.2216	0.1842	0.2473
13	0.2727	0.2475	0.2057	0.2762
14	0.3030	0.2750	0.2286	0.3068
15	0.3352	0.3042	0.2528	0.3394
16	0.3694	0.3352	0.2787	0.3741
17	0.4058	0.3682	0.3061	0.4110
18	0.4445	0.4034	0.3353	0.4502
19	0.4858	0.4408	0.3664	0.4919
20	0.5297	0.4807	0.3996	0.5364
21	0.5766	0.5232	0.4349	0.5839
22	0.6266	0.5686	0.4727	0.6346
23	0.6800	0.6171	0.5130	0.6887
24	0.7371	0.6689	0.5560	0.7465
25	0.7981	0.7243	0.6021	0.8083

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $0

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.4373	0.2262	0.5266
2	0.8020	0.4149	0.9659
3	1.1329	0.5860	1.3644
4	1.4870	0.7692	1.7908
5	1.8651	0.9648	2.2462
6	2.2682	1.1733	2.7317
7	2.6975	1.3954	3.2487
8	3.1541	1.6316	3.7985
9	3.6394	1.8826	4.3830
10	4.1550	2.1493	5.0039
11	4.7025	2.4325	5.6633
12	5.2838	2.7333	6.3635
13	5.9012	3.0526	7.1070
14	6.5569	3.3918	7.8967
15	7.2536	3.7522	8.7357
16	7.9941	4.1353	9.6275
17	8.7816	4.5427	10.5760
18	9.6197	4.9762	11.5853
19	10.5122	5.4379	12.6601
20	11.4633	5.9299	13.8055
21	12.4776	6.4545	15.0271
22	13.5600	7.0145	16.3307
23	14.7160	7.6125	17.7229
24	15.9514	8.2515	19.2107
25	17.2723	8.9348	20.8014

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1 - $250

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.4162	0.2153	0.5012
2	0.7633	0.3948	0.9192
3	1.0782	0.5578	1.2985
4	1.4152	0.7321	1.7044
5	1.7751	0.9182	2.1378
6	2.1588	1.1167	2.5999
7	2.5673	1.3280	3.0919
8	3.0019	1.5528	3.6152
9	3.4638	1.7918	4.1715
10	3.9544	2.0456	4.7624
11	4.4755	2.3152	5.3900
12	5.0289	2.6014	6.0564
13	5.6164	2.9053	6.7640
14	6.2405	3.2282	7.5156
15	6.9035	3.5711	8.3141
16	7.6083	3.9357	9.1629
17	8.3579	4.3234	10.0656
18	9.1555	4.7361	11.0262
19	10.0049	5.1754	12.0492
20	10.9101	5.6437	13.1393
21	11.8754	6.1431	14.3019
22	12.9057	6.6760	15.5426
23	14.0059	7.2451	16.8676
24	15.1816	7.8533	18.2836
25	16.4387	8.5036	19.7976

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $251 - $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3988	0.2063	0.4803
2	0.7314	0.3784	0.8809
3	1.0332	0.5345	1.2443
4	1.3561	0.7015	1.6332
5	1.7010	0.8799	2.0485
6	2.0687	1.0701	2.4913
7	2.4601	1.2726	2.9628
8	2.8766	1.4880	3.4643
9	3.3192	1.7170	3.9974
10	3.7894	1.9602	4.5636
11	4.2887	2.2185	5.1650
12	4.8189	2.4928	5.8035
13	5.3820	2.7840	6.4816
14	5.9800	3.0934	7.2018
15	6.6153	3.4221	7.9670
16	7.2907	3.7714	8.7804
17	8.0090	4.1430	9.6454
18	8.7733	4.5383	10.5659
19	9.5873	4.9594	11.5462
20	10.4546	5.4081	12.5908
21	11.3797	5.8866	13.7048
22	12.3669	6.3973	14.8937
23	13.4212	6.9427	16.1635
24	14.5478	7.5255	17.5203
25	15.7525	8.1486	18.9711

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3703	0.1916	0.4460
2	0.6792	0.3513	0.8180
3	0.9595	0.4963	1.1555
4	1.2593	0.6514	1.5166
5	1.5796	0.8171	1.9023
6	1.9210	0.9937	2.3135
7	2.2845	1.1818	2.7513
8	2.6712	1.3818	3.2170
9	3.0822	1.5944	3.7120
10	3.5189	1.8203	4.2378
11	3.9826	2.0601	4.7963
12	4.4749	2.3148	5.3893
13	4.9978	2.5853	6.0190
14	5.5531	2.8726	6.6877
15	6.1431	3.1778	7.3983
16	6.7703	3.5022	8.1536
17	7.4372	3.8472	8.9569
18	8.1470	4.2144	9.8117
19	8.9029	4.6054	10.7220
20	9.7084	5.0220	11.6920
21	10.5674	5.4664	12.7265
22	11.4841	5.9406	13.8306
23	12.4631	6.4471	15.0097
24	13.5094	6.9883	16.2697
25	14.6280	7.5669	17.6169

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3994	0.2066	0.4810
2	0.7325	0.3789	0.8822
3	1.0348	0.5353	1.2462
4	1.3582	0.7026	1.6357
5	1.7035	0.8812	2.0516
6	2.0718	1.0717	2.4951
7	2.4638	1.2745	2.9672
8	2.8809	1.4902	3.4695
9	3.3241	1.7195	4.0033
10	3.7950	1.9631	4.5705
11	4.2951	2.2218	5.1727
12	4.8261	2.4965	5.8122
13	5.3900	2.7882	6.4914
14	5.9889	3.0980	7.2126
15	6.6253	3.4272	7.9790
16	7.3016	3.7771	8.7935
17	8.0210	4.1492	9.6598
18	8.7865	4.5452	10.5817
19	9.6016	4.9668	11.5635
20	10.4703	5.4162	12.6097
21	11.3967	5.8954	13.7254
22	12.3854	6.4069	14.9161
23	13.4413	6.9531	16.1877
24	14.5697	7.5367	17.5466
25	15.7761	8.1608	18.9995

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3738	0.1934	0.4502
2	0.6856	0.3546	0.8257
3	0.9685	0.5010	1.1663
4	1.2711	0.6576	1.5309
5	1.5944	0.8248	1.9202
6	1.9390	1.0030	2.3352
7	2.3060	1.1929	2.7771
8	2.6963	1.3948	3.2472
9	3.1112	1.6094	3.7469
10	3.5519	1.8374	4.2776
11	4.0199	2.0795	4.8413
12	4.5169	2.3366	5.4399
13	5.0447	2.6096	6.0755
14	5.6052	2.8995	6.7505
15	6.2008	3.2076	7.4678
16	6.8338	3.5351	8.2301
17	7.5071	3.8833	9.0409
18	8.2235	4.2539	9.9038
19	8.9865	4.6486	10.8226
20	9.7995	5.0692	11.8018
21	10.6666	5.5177	12.8460
22	11.5919	5.9964	13.9604
23	12.5801	6.5076	15.1506
24	13.6362	7.0539	16.4224
25	14.7653	7.6380	17.7823

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3529	0.1826	0.4251
2	0.6473	0.3349	0.7796
3	0.9144	0.4730	1.1013
4	1.2002	0.6209	1.4455
5	1.5054	0.7787	1.8130
6	1.8308	0.9471	2.2049
7	2.1773	1.1263	2.6222
8	2.5459	1.3170	3.0661
9	2.9376	1.5196	3.5378
10	3.3537	1.7349	4.0390
11	3.7957	1.9635	4.5712
12	4.2649	2.2062	5.1364
13	4.7633	2.4640	5.7365
14	5.2925	2.7378	6.3739
15	5.8549	3.0287	7.0511
16	6.4526	3.3379	7.7710
17	7.0883	3.6667	8.5366
18	7.7647	4.0166	9.3513
19	8.4851	4.3893	10.2188
20	9.2528	4.7864	11.1434
21	10.0715	5.2099	12.1293
22	10.9452	5.6619	13.1816
23	11.8783	6.1445	14.3053
24	12.8754	6.6603	15.5062
25	13.9416	7.2119	16.7902

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3343	0.1729	0.4026
2	0.6131	0.3172	0.7384
3	0.8661	0.4480	1.0431
4	1.1368	0.5881	1.3691
5	1.4259	0.7376	1.7172
6	1.7341	0.8970	2.0884
7	2.0623	1.0668	2.4836
8	2.4113	1.2474	2.9040
9	2.7824	1.4393	3.3509
10	3.1765	1.6432	3.8256
11	3.5951	1.8597	4.3297
12	4.0396	2.0896	4.8650
13	4.5116	2.3338	5.4334
14	5.0129	2.5931	6.0371
15	5.5455	2.8686	6.6786
16	6.1116	3.1615	7.3604
17	6.7137	3.4729	8.0855
18	7.3544	3.8044	8.8571
19	8.0367	4.1573	9.6788
20	8.7639	4.5335	10.5545
21	9.5393	4.9346	11.4884
22	10.3668	5.3627	12.4850
23	11.2506	5.8198	13.5494
24	12.1951	6.3084	14.6868
25	13.2049	6.8308	15.9030

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3175	0.1642	0.3824
2	0.5824	0.3012	0.7014
3	0.8226	0.4255	0.9907
4	1.0798	0.5585	1.3004
5	1.3543	0.7006	1.6310
6	1.6471	0.8520	1.9836
7	1.9588	1.0133	2.3590
8	2.2903	1.1848	2.7583
9	2.6427	1.3671	3.1827
10	3.0171	1.5607	3.6336
11	3.4147	1.7664	4.1124
12	3.8368	1.9848	4.6208
13	4.2851	2.2167	5.1607
14	4.7613	2.4630	5.7341
15	5.2672	2.7247	6.3434
16	5.8049	3.0028	6.9910
17	6.3767	3.2986	7.6797
18	6.9853	3.6134	8.4126
19	7.6334	3.9487	9.1931
20	8.3240	4.3059	10.0248
21	9.0605	4.6869	10.9118
22	9.8465	5.0935	11.8584
23	10.6860	5.5278	12.8694
24	11.5830	5.9918	13.9497
25	12.5422	6.4879	15.1048

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3045	0.1575	0.3667
2	0.5584	0.2889	0.6725
3	0.7888	0.4081	0.9500
4	1.0354	0.5356	1.2469
5	1.2987	0.6718	1.5640
6	1.5794	0.8170	1.9021
7	1.8783	0.9716	2.2621
8	2.1962	1.1361	2.6450
9	2.5341	1.3109	3.0519
10	2.8931	1.4966	3.4843
11	3.2744	1.6938	3.9434
12	3.6792	1.9032	4.4309
13	4.1091	2.1256	4.9486
14	4.5656	2.3618	5.4985
15	5.0507	2.6127	6.0827
16	5.5664	2.8794	6.7037
17	6.1147	3.1631	7.3641
18	6.6983	3.4650	8.0669
19	7.3197	3.7864	8.8153
20	7.9820	4.1290	9.6129
21	8.6882	4.4943	10.4634
22	9.4420	4.8842	11.3712
23	10.2469	5.3006	12.3406
24	11.1071	5.7456	13.3765
25	12.0268	6.2214	14.4842

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2924	0.1513	0.3522
2	0.5364	0.2775	0.6460
3	0.7577	0.3920	0.9125
4	0.9945	0.5145	1.1977
5	1.2474	0.6453	1.5023
6	1.5171	0.7848	1.8270
7	1.8041	0.9333	2.1728
8	2.1095	1.0912	2.5406
9	2.4341	1.2591	2.9315
10	2.7789	1.4375	3.3467
11	3.1451	1.6269	3.7878
12	3.5340	1.8281	4.2560
13	3.9469	2.0417	4.7533
14	4.3854	2.2685	5.2815
15	4.8514	2.5096	5.8426
16	5.3467	2.7658	6.4391
17	5.8734	3.0383	7.0735
18	6.4339	3.3282	7.7485
19	7.0308	3.6370	8.4674
20	7.6670	3.9660	9.2335
21	8.3453	4.3170	10.0505
22	9.0693	4.6915	10.9224
23	9.8425	5.0914	11.8535
24	10.6687	5.5188	12.8486
25	11.5521	5.9758	13.9125

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2813	0.1455	0.3388
2	0.5160	0.2669	0.6215
3	0.7289	0.3771	0.8779
4	0.9568	0.4949	1.1522
5	1.2001	0.6208	1.4453
6	1.4595	0.7550	1.7577
7	1.7356	0.8978	2.0903
8	2.0294	1.0498	2.4441
9	2.3417	1.2113	2.8202
10	2.6734	1.3829	3.2197
11	3.0257	1.5652	3.6439
12	3.3998	1.7587	4.0944
13	3.7970	1.9642	4.5728
14	4.2189	2.1824	5.0810
15	4.6672	2.4143	5.6208
16	5.1437	2.6608	6.1946
17	5.6504	2.9229	6.8049
18	6.1896	3.2018	7.4543
19	6.7639	3.4989	8.1459
20	7.3758	3.8155	8.8829
21	8.0285	4.1530	9.6689
22	8.7249	4.5133	10.5077
23	9.4688	4.8981	11.4035
24	10.2636	5.3093	12.3607
25	11.1135	5.7489	13.3843

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2711	0.1402	0.3264
2	0.4971	0.2572	0.5987
3	0.7023	0.3633	0.8458
4	0.9218	0.4768	1.1101
5	1.1562	0.5981	1.3924
6	1.4061	0.7273	1.6934
7	1.6722	0.8650	2.0138
8	1.9552	1.0114	2.3547
9	2.2560	1.1670	2.7170
10	2.5756	1.3323	3.1019
11	2.9150	1.5079	3.5106
12	3.2754	1.6943	3.9447
13	3.6581	1.8923	4.4056
14	4.0646	2.1026	4.8951
15	4.4965	2.3260	5.4152
16	4.9555	2.5634	5.9680
17	5.4437	2.8160	6.5560
18	5.9632	3.0847	7.1816
19	6.5165	3.3709	7.8479
20	7.1060	3.6759	8.5580
21	7.7348	4.0011	9.3152
22	8.4058	4.3482	10.1233
23	9.1224	4.7189	10.9863
24	9.8882	5.1151	11.9086
25	10.7070	5.5386	12.8947

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2615	0.1353	0.3149
2	0.4796	0.2481	0.5776
3	0.6775	0.3505	0.8159
4	0.8892	0.4600	1.0709
5	1.1154	0.5770	1.3433
6	1.3564	0.7017	1.6336
7	1.6131	0.8345	1.9428
8	1.8862	0.9757	2.2716
9	2.1764	1.1258	2.6211
10	2.4847	1.2853	2.9924
11	2.8122	1.4547	3.3868
12	3.1598	1.6346	3.8055
13	3.5290	1.8255	4.2501
14	3.9212	2.0284	4.7223
15	4.3378	2.2439	5.2241
16	4.7806	2.4730	5.7574
17	5.2516	2.7166	6.3246
18	5.7528	2.9759	6.9282
19	6.2865	3.2519	7.5710
20	6.8553	3.5462	8.2560
21	7.4618	3.8599	8.9864
22	8.1091	4.1948	9.7660
23	8.8005	4.5524	10.5986
24	9.5392	4.9345	11.4883
25	10.3291	5.3432	12.4396

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $0

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3644	0.1885	0.4388
2	0.6683	0.3457	0.8049
3	0.9441	0.4884	1.1370
4	1.2391	0.6410	1.4923
5	1.5542	0.8040	1.8718
6	1.8902	0.9778	2.2764
7	2.2479	1.1628	2.7072
8	2.6284	1.3596	3.1655
9	3.0328	1.5689	3.6525
10	3.4625	1.7911	4.1699
11	3.9187	2.0271	4.7194
12	4.4032	2.2777	5.3029
13	4.9177	2.5439	5.9225
14	5.4641	2.8265	6.5806
15	6.0447	3.1268	7.2797
16	6.6618	3.4461	8.0229
17	7.3180	3.7856	8.8133
18	8.0164	4.1468	9.6544
19	8.7602	4.5316	10.5501
20	9.5528	4.9415	11.5046
21	10.3980	5.3788	12.5225
22	11.3000	5.8454	13.6089
23	12.2634	6.3437	14.7691
24	13.2928	6.8763	16.0089
25	14.3936	7.4457	17.3345

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $250

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3468	0.1794	0.4177
2	0.6361	0.3290	0.7660
3	0.8985	0.4648	1.0821
4	1.1793	0.6101	1.4203
5	1.4792	0.7652	1.7815
6	1.7990	0.9306	2.1665
7	2.1394	1.1067	2.5766
8	2.5016	1.2940	3.0127
9	2.8865	1.4931	3.4762
10	3.2954	1.7047	3.9687
11	3.7296	1.9293	4.4917
12	4.1907	2.1678	5.0470
13	4.6804	2.4211	5.6367
14	5.2004	2.6901	6.2630
15	5.7530	2.9759	6.9284
16	6.3403	3.2798	7.6357
17	6.9649	3.6029	8.3880
18	7.6296	3.9467	9.1885
19	8.3374	4.3129	10.0410
20	9.0918	4.7031	10.9494
21	9.8962	5.1192	11.9182
22	10.7547	5.5633	12.9522
23	11.6716	6.0376	14.0563
24	12.6513	6.5444	15.2363
25	13.6989	7.0863	16.4980

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $251 - $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3323	0.1719	0.4002
2	0.6095	0.3153	0.7341
3	0.8610	0.4454	1.0369
4	1.1301	0.5846	1.3610
5	1.4175	0.7333	1.7071
6	1.7239	0.8917	2.0761
7	2.0501	1.0605	2.4690
8	2.3971	1.2400	2.8869
9	2.7660	1.4308	3.3311
10	3.1578	1.6335	3.8030
11	3.5739	1.8488	4.3042
12	4.0158	2.0773	4.8363
13	4.4850	2.3200	5.4014
14	4.9833	2.5778	6.0015
15	5.5128	2.8517	6.6392
16	6.0756	3.1428	7.3170
17	6.6741	3.4525	8.0378
18	7.3111	3.7820	8.8049
19	7.9894	4.1328	9.6218
20	8.7122	4.5067	10.4923
21	9.4831	4.9055	11.4207
22	10.3057	5.3311	12.4115
23	11.1843	5.7855	13.4695
24	12.1232	6.2712	14.6003
25	13.1271	6.7905	15.8092

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3086	0.1596	0.3717
2	0.5660	0.2928	0.6817
3	0.7995	0.4136	0.9629
4	1.0494	0.5429	1.2639
5	1.3163	0.6809	1.5853
6	1.6008	0.8281	1.9279
7	1.9038	0.9848	2.2928
8	2.2260	1.1515	2.6808
9	2.5685	1.3287	3.0933
10	2.9324	1.5169	3.5315
11	3.3188	1.7168	3.9969
12	3.7291	1.9290	4.4911
13	4.1648	2.1544	5.0158
14	4.6276	2.3938	5.5731
15	5.1193	2.6481	6.1653
16	5.6419	2.9185	6.7947
17	6.1977	3.2060	7.4640
18	6.7892	3.5120	8.1764
19	7.4191	3.8378	8.9350
20	8.0903	4.1850	9.7433
21	8.8061	4.5553	10.6054
22	9.5701	4.9505	11.5255
23	10.3859	5.3726	12.5080
24	11.2578	5.8236	13.5580
25	12.1900	6.3058	14.6807

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3328	0.1722	0.4008
2	0.6104	0.3158	0.7352
3	0.8623	0.4461	1.0385
4	1.1318	0.5855	1.3631
5	1.4196	0.7344	1.7097
6	1.7265	0.8931	2.0792
7	2.0532	1.0621	2.4727
8	2.4007	1.2419	2.8913
9	2.7701	1.4330	3.3361
10	3.1625	1.6359	3.8087
11	3.5793	1.8515	4.3106
12	4.0218	2.0804	4.8435
13	4.4917	2.3235	5.4095
14	4.9908	2.5817	6.0105
15	5.5211	2.8560	6.6491
16	6.0847	3.1476	7.3279
17	6.6841	3.4576	8.0499
18	7.3220	3.7876	8.8181
19	8.0014	4.1390	9.6362
20	8.7253	4.5135	10.5081
21	9.4973	4.9129	11.4378
22	10.3212	5.3391	12.4301
23	11.2011	5.7942	13.4897
24	12.1414	6.2806	14.6222
25	13.1468	6.8007	15.8330

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3115	0.1611	0.3751
2	0.5713	0.2955	0.6881
3	0.8071	0.4175	0.9720
4	1.0593	0.5480	1.2757
5	1.3287	0.6873	1.6001
6	1.6158	0.8359	1.9460
7	1.9216	0.9940	2.3143
8	2.2469	1.1623	2.7060
9	2.5926	1.3411	3.1224
10	2.9599	1.5311	3.5647
11	3.3500	1.7329	4.0344
12	3.7641	1.9471	4.5332
13	4.2039	2.1746	5.0629
14	4.6710	2.4163	5.6254
15	5.1673	2.6730	6.2231
16	5.6949	2.9459	6.8584
17	6.2559	3.2361	7.5341
18	6.8529	3.5450	8.2531
19	7.4887	3.8738	9.0188
20	8.1662	4.2243	9.8348
21	8.8888	4.5981	10.7050
22	9.6599	4.9970	11.6337
23	10.4834	5.4230	12.6255
24	11.3635	5.8782	13.6853
25	12.3044	6.3650	14.8185

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2941	0.1521	0.3542
2	0.5394	0.2791	0.6497
3	0.7620	0.3942	0.9177
4	1.0002	0.5174	1.2046
5	1.2545	0.6490	1.5109
6	1.5257	0.7892	1.8374
7	1.8144	0.9386	2.1852
8	2.1216	1.0975	2.5550
9	2.4480	1.2663	2.9482
10	2.7948	1.4457	3.3658
11	3.1631	1.6362	3.8094
12	3.5541	1.8385	4.2803
13	3.9694	2.0533	4.7804
14	4.4104	2.2815	5.3116
15	4.8790	2.5239	5.8760
16	5.3771	2.7815	6.4758
17	5.9069	3.0556	7.1138
18	6.4706	3.3472	7.7927
19	7.0709	3.6577	8.5157
20	7.7107	3.9887	9.2861
21	8.3929	4.3416	10.1078
22	9.1210	4.7182	10.9846
23	9.8986	5.1204	11.9211
24	10.7295	5.5503	12.9218
25	11.6180	6.0099	13.9918

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2786	0.1441	0.3355
2	0.5109	0.2643	0.6153
3	0.7218	0.3734	0.8692
4	0.9473	0.4901	1.1409
5	1.1882	0.6147	1.4310
6	1.4451	0.7475	1.7403
7	1.7186	0.8890	2.0697
8	2.0095	1.0395	2.4200
9	2.3186	1.1994	2.7924
10	2.6471	1.3693	3.1880
11	2.9959	1.5498	3.6081
12	3.3663	1.7414	4.0541
13	3.7596	1.9448	4.5278
14	4.1774	2.1609	5.0309
15	4.6212	2.3905	5.5655
16	5.0930	2.6346	6.1336
17	5.5948	2.8941	6.7379
18	6.1287	3.1703	7.3809
19	6.6973	3.4644	8.0657
20	7.3032	3.7779	8.7954
21	7.9494	4.1122	9.5737
22	8.6390	4.4689	10.4042
23	9.3755	4.8499	11.2912
24	10.1626	5.2570	12.2390
25	11.0041	5.6923	13.2525

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2646	0.1369	0.3187
2	0.4853	0.2510	0.5845
3	0.6855	0.3546	0.8256
4	0.8998	0.4655	1.0836
5	1.1286	0.5838	1.3592
6	1.3726	0.7100	1.6530
7	1.6323	0.8444	1.9658
8	1.9086	0.9873	2.2986
9	2.2023	1.1392	2.6523
10	2.5142	1.3006	3.0280
11	2.8456	1.4720	3.4270
12	3.1974	1.6540	3.8507
13	3.5709	1.8472	4.3006
14	3.9677	2.0525	4.7784
15	4.3893	2.2705	5.2861
16	4.8374	2.5023	5.8258
17	5.3140	2.7489	6.3997
18	5.8211	3.0112	7.0105
19	6.3612	3.2906	7.6609
20	6.9367	3.5883	8.3540
21	7.5504	3.9058	9.0932
22	8.2055	4.2446	9.8820
23	8.9050	4.6065	10.7245
24	9.6525	4.9932	11.6248
25	10.4518	5.4066	12.5874

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2537	0.1312	0.3056
2	0.4654	0.2407	0.5604
3	0.6574	0.3400	0.7917
4	0.8628	0.4463	1.0391
5	1.0822	0.5598	1.3034
6	1.3162	0.6808	1.5851
7	1.5652	0.8097	1.8850
8	1.8302	0.9467	2.2041
9	2.1118	1.0924	2.5433
10	2.4109	1.2472	2.9035
11	2.7286	1.4115	3.2862
12	3.0660	1.5860	3.6924
13	3.4242	1.7713	4.1239
14	3.8047	1.9681	4.5821
15	4.2089	2.1772	5.0689
16	4.6386	2.3995	5.5864
17	5.0956	2.6359	6.1368
18	5.5819	2.8875	6.7224
19	6.0998	3.1554	7.3461
20	6.6517	3.4408	8.0107
21	7.2402	3.7453	8.7195
22	7.8683	4.0702	9.4760
23	8.5391	4.4172	10.2838
24	9.2559	4.7880	11.1471
25	10.0223	5.1845	12.0701

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2437	0.1261	0.2935
2	0.4470	0.2312	0.5383
3	0.6314	0.3266	0.7604
4	0.8288	0.4287	0.9981
5	1.0395	0.5377	1.2519
6	1.2642	0.6540	1.5225
7	1.5035	0.7777	1.8107
8	1.7579	0.9094	2.1171
9	2.0284	1.0493	2.4429
10	2.3158	1.1979	2.7890
11	2.6209	1.3558	3.1565
12	2.9450	1.5234	3.5467
13	3.2891	1.7014	3.9611
14	3.6545	1.8905	4.4012
15	4.0428	2.0913	4.8689
16	4.4556	2.3048	5.3659
17	4.8945	2.5319	5.8946
18	5.3616	2.7735	6.4571
19	5.8590	3.0308	7.0562
20	6.3891	3.3050	7.6946
21	6.9544	3.5975	8.3754
22	7.5577	3.9096	9.1020
23	8.2021	4.2428	9.8779
24	8.8906	4.5990	10.7071
25	9.6268	4.9798	11.5938

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2345	0.1213	0.2824
2	0.4300	0.2224	0.5179
3	0.6074	0.3142	0.7316
4	0.7973	0.4124	0.9602
5	1.0000	0.5173	1.2044
6	1.2162	0.6291	1.4647
7	1.4464	0.7482	1.7419
8	1.6912	0.8748	2.0367
9	1.9514	1.0094	2.3501
10	2.2279	1.1524	2.6831
11	2.5214	1.3043	3.0366
12	2.8332	1.4656	3.4120
13	3.1642	1.6368	3.8107
14	3.5158	1.8187	4.2341
15	3.8893	2.0119	4.6840
16	4.2864	2.2173	5.1622
17	4.7087	2.4357	5.6707
18	5.1580	2.6682	6.2119
19	5.6366	2.9157	6.7883
20	6.1465	3.1795	7.4024
21	6.6904	3.4609	8.0574
22	7.2708	3.7611	8.7564
23	7.8906	4.0817	9.5029
24	8.5530	4.4244	10.3006
25	9.2613	4.7908	11.1536

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2259	0.1168	0.2720
2	0.4143	0.2143	0.4989
3	0.5852	0.3027	0.7048
4	0.7681	0.3973	0.9251
5	0.9635	0.4984	1.1603
6	1.1717	0.6061	1.4111
7	1.3935	0.7208	1.6782
8	1.6293	0.8428	1.9622
9	1.8800	0.9725	2.2642
10	2.1464	1.1103	2.5849
11	2.4292	1.2566	2.9255
12	2.7295	1.4120	3.2872
13	3.0484	1.5769	3.6713
14	3.3872	1.7521	4.0792
15	3.7470	1.9383	4.5127
16	4.1296	2.1362	4.9734
17	4.5364	2.3466	5.4633
18	4.9693	2.5706	5.9847
19	5.4304	2.8091	6.5399
20	5.9217	3.0632	7.1316
21	6.4456	3.3343	7.7626
22	7.0048	3.6235	8.4361
23	7.6020	3.9324	9.1553
24	8.2401	4.2625	9.9238
25	8.9225	4.6155	10.7456

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2179	0.1127	0.2624
2	0.3997	0.2067	0.4813
3	0.5646	0.2920	0.6799
4	0.7410	0.3833	0.8924
5	0.9295	0.4808	1.1194
6	1.1304	0.5847	1.3613
7	1.3443	0.6954	1.6190
8	1.5718	0.8131	1.8930
9	1.8137	0.9382	2.1843
10	2.0706	1.0711	2.4937
11	2.3435	1.2123	2.8223
12	2.6332	1.3621	3.1712
13	2.9409	1.5213	3.5417
14	3.2676	1.6903	3.9353
15	3.6148	1.8699	4.3534
16	3.9838	2.0608	4.7978
17	4.3763	2.2638	5.2705
18	4.7940	2.4799	5.7735
19	5.2387	2.7100	6.3091
20	5.7127	2.9551	6.8800
21	6.2182	3.2166	7.4887
22	6.7576	3.4957	8.1384
23	7.3337	3.7937	8.8322
24	7.9494	4.1121	9.5736
25	8.6076	4.4526	10.3663

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $0

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2186	0.1131	0.2633
2	0.4010	0.2074	0.4829
3	0.5664	0.2930	0.6822
4	0.7435	0.3846	0.8954
5	0.9325	0.4824	1.1231
6	1.1341	0.5867	1.3658
7	1.3487	0.6977	1.6243
8	1.5770	0.8158	1.8993
9	1.8197	0.9413	2.1915
10	2.0775	1.0747	2.5020
11	2.3512	1.2163	2.8316
12	2.6419	1.3666	3.1817
13	2.9506	1.5263	3.5535
14	3.2785	1.6959	3.9483
15	3.6268	1.8761	4.3678
16	3.9971	2.0676	4.8137
17	4.3908	2.2713	5.2880
18	4.8099	2.4881	5.7926
19	5.2561	2.7189	6.3301
20	5.7317	2.9649	6.9028
21	6.2388	3.2273	7.5135
22	6.7800	3.5072	8.1653
23	7.3580	3.8062	8.8614
24	7.9757	4.1258	9.6053
25	8.6361	4.4674	10.4007

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $250

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2081	0.1076	0.2506
2	0.3816	0.1974	0.4596
3	0.5391	0.2789	0.6493
4	0.7076	0.3660	0.8522
5	0.8875	0.4591	1.0689
6	1.0794	0.5584	1.2999
7	1.2837	0.6640	1.5459
8	1.5009	0.7764	1.8076
9	1.7319	0.8959	2.0857
10	1.9772	1.0228	2.3812
11	2.2378	1.1576	2.6950
12	2.5144	1.3007	3.0282
13	2.8082	1.4527	3.3820
14	3.1202	1.6141	3.7578
15	3.4518	1.7856	4.1571
16	3.8042	1.9679	4.5814
17	4.1789	2.1617	5.0328
18	4.5778	2.3680	5.5131
19	5.0025	2.5877	6.0246
20	5.4551	2.8218	6.5697
21	5.9377	3.0715	7.1509
22	6.4528	3.3380	7.7713
23	7.0029	3.6226	8.4338
24	7.5908	3.9267	9.1418
25	8.2194	4.2518	9.8988

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $251 - $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1994	0.1031	0.2401
2	0.3657	0.1892	0.4404
3	0.5166	0.2672	0.6222
4	0.6781	0.3508	0.8166
5	0.8505	0.4400	1.0243
6	1.0343	0.5350	1.2457
7	1.2301	0.6363	1.4814
8	1.4383	0.7440	1.7322
9	1.6596	0.8585	1.9987
10	1.8947	0.9801	2.2818
11	2.1443	1.1093	2.5825
12	2.4095	1.2464	2.9018
13	2.6910	1.3920	3.2408
14	2.9900	1.5467	3.6009
15	3.3077	1.7110	3.9835
16	3.6454	1.8857	4.3902
17	4.0045	2.0715	4.8227
18	4.3866	2.2692	5.2829
19	4.7936	2.4797	5.7731
20	5.2273	2.7040	6.2954
21	5.6898	2.9433	6.8524
22	6.1834	3.1986	7.4469
23	6.7106	3.4713	8.0817
24	7.2739	3.7627	8.7602
25	7.8762	4.0743	9.4855

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1852	0.0958	0.2230
2	0.3396	0.1757	0.4090
3	0.4797	0.2482	0.5777
4	0.6297	0.3257	0.7583
5	0.7898	0.4085	0.9512
6	0.9605	0.4969	1.1567
7	1.1423	0.5909	1.3757
8	1.3356	0.6909	1.6085
9	1.5411	0.7972	1.8560
10	1.7594	0.9101	2.1189
11	1.9913	1.0301	2.3981
12	2.2375	1.1574	2.6946
13	2.4989	1.2927	3.0095
14	2.7766	1.4363	3.3439
15	3.0716	1.5889	3.6992
16	3.3851	1.7511	4.0768
17	3.7186	1.9236	4.4784
18	4.0735	2.1072	4.9058
19	4.4514	2.3027	5.3610
20	4.8542	2.5110	5.8460
21	5.2837	2.7332	6.3633
22	5.7420	2.9703	6.9153
23	6.2316	3.2235	7.5048
24	6.7547	3.4941	8.1348
25	7.3140	3.7835	8.8084

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1997	0.1033	0.2405
2	0.3663	0.1895	0.4411
3	0.5174	0.2676	0.6231
4	0.6791	0.3513	0.8178
5	0.8518	0.4406	1.0258
6	1.0359	0.5358	1.2475
7	1.2319	0.6373	1.4836
8	1.4404	0.7451	1.7348
9	1.6621	0.8598	2.0017
10	1.8975	0.9816	2.2852
11	2.1476	1.1109	2.5864
12	2.4131	1.2483	2.9061
13	2.6950	1.3941	3.2457
14	2.9945	1.5490	3.6063
15	3.3126	1.7136	3.9895
16	3.6508	1.8885	4.3968
17	4.0105	2.0746	4.8299
18	4.3932	2.2726	5.2909
19	4.8008	2.4834	5.7817
20	5.2352	2.7081	6.3048
21	5.6984	2.9477	6.8627
22	6.1927	3.2034	7.4580
23	6.7207	3.4765	8.0938
24	7.2848	3.7684	8.7733
25	7.8881	4.0804	9.4998

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1869	0.0967	0.2251
2	0.3428	0.1773	0.4128
3	0.4842	0.2505	0.5832
4	0.6356	0.3288	0.7654
5	0.7972	0.4124	0.9601
6	0.9695	0.5015	1.1676
7	1.1530	0.5964	1.3886
8	1.3481	0.6974	1.6236
9	1.5556	0.8047	1.8734
10	1.7759	0.9187	2.1388
11	2.0100	1.0397	2.4207
12	2.2585	1.1683	2.7199
13	2.5223	1.3048	3.0377
14	2.8026	1.4498	3.3753
15	3.1004	1.6038	3.7339
16	3.4169	1.7675	4.1151
17	3.7535	1.9417	4.5205
18	4.1118	2.1270	4.9519
19	4.4932	2.3243	5.4113
20	4.8997	2.5346	5.9009
21	5.3333	2.7589	6.4230
22	5.7960	2.9982	6.9802
23	6.2901	3.2538	7.5753
24	6.8181	3.5269	8.2112
25	7.3827	3.8190	8.8911

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1765	0.0913	0.2125
2	0.3237	0.1674	0.3898
3	0.4572	0.2365	0.5506
4	0.6001	0.3104	0.7227
5	0.7527	0.3894	0.9065
6	0.9154	0.4735	1.1025
7	1.0887	0.5632	1.3111
8	1.2729	0.6585	1.5330
9	1.4688	0.7598	1.7689
10	1.6769	0.8674	2.0195
11	1.8978	0.9817	2.2856
12	2.1325	1.1031	2.5682
13	2.3816	1.2320	2.8683
14	2.6463	1.3689	3.1870
15	2.9274	1.5143	3.5256
16	3.2263	1.6689	3.8855
17	3.5441	1.8333	4.2683
18	3.8824	2.0083	4.6756
19	4.2426	2.1946	5.1094
20	4.6264	2.3932	5.5717
21	5.0357	2.6049	6.0647
22	5.4726	2.8309	6.5908
23	5.9391	3.0723	7.1527
24	6.4377	3.3302	7.7531
25	6.9708	3.6059	8.3951

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1671	0.0865	0.2013
2	0.3066	0.1586	0.3692
3	0.4331	0.2240	0.5215
4	0.5684	0.2940	0.6845
5	0.7129	0.3688	0.8586
6	0.8670	0.4485	1.0442
7	1.0311	0.5334	1.2418
8	1.2057	0.6237	1.4520
9	1.3912	0.7196	1.6754
10	1.5883	0.8216	1.9128
11	1.7976	0.9299	2.1648
12	2.0198	1.0448	2.4325
13	2.2558	1.1669	2.7167
14	2.5064	1.2966	3.0186
15	2.7727	1.4343	3.3393
16	3.0558	1.5807	3.6802
17	3.3569	1.7365	4.0427
18	3.6772	1.9022	4.4286
19	4.0184	2.0787	4.8394
20	4.3819	2.2667	5.2773
21	4.7696	2.4673	5.7442
22	5.1834	2.6813	6.2425
23	5.6253	2.9099	6.7747
24	6.0975	3.1542	7.3434
25	6.6025	3.4154	7.9515

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1588	0.0821	0.1912
2	0.2912	0.1506	0.3507
3	0.4113	0.2128	0.4954
4	0.5399	0.2793	0.6502
5	0.6772	0.3503	0.8155
6	0.8235	0.4260	0.9918
7	0.9794	0.5066	1.1795
8	1.1452	0.5924	1.3791
9	1.3214	0.6835	1.5914
10	1.5085	0.7804	1.8168
11	1.7073	0.8832	2.0562
12	1.9184	0.9924	2.3104
13	2.1426	1.1083	2.5803
14	2.3806	1.2315	2.8671
15	2.6336	1.3623	3.1717
16	2.9024	1.5014	3.4955
17	3.1884	1.6493	3.8398
18	3.4927	1.8067	4.2063
19	3.8167	1.9743	4.5965
20	4.1620	2.1530	5.0124
21	4.5303	2.3435	5.4559
22	4.9233	2.5468	5.9292
23	5.3430	2.7639	6.4347
24	5.7915	2.9959	6.9749
25	6.2711	3.2440	7.5524

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1522	0.0787	0.1833
2	0.2792	0.1444	0.3363
3	0.3944	0.2040	0.4750
4	0.5177	0.2678	0.6235
5	0.6493	0.3359	0.7820
6	0.7897	0.4085	0.9510
7	0.9391	0.4858	1.1310
8	1.0981	0.5680	1.3225
9	1.2671	0.6554	1.5260
10	1.4466	0.7483	1.7421
11	1.6372	0.8469	1.9717
12	1.8396	0.9516	2.2155
13	2.0545	1.0628	2.4743
14	2.2828	1.1809	2.7493
15	2.5254	1.3063	3.0414
16	2.7832	1.4397	3.3518
17	3.0574	1.5815	3.6821
18	3.3491	1.7325	4.0335
19	3.6599	1.8932	4.4077
20	3.9910	2.0645	4.8064
21	4.3441	2.2472	5.2317
22	4.7210	2.4421	5.6856
23	5.1234	2.6503	6.1703
24	5.5535	2.8728	6.6883
25	6.0134	3.1107	7.2421

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1462	0.0756	0.1761
2	0.2682	0.1387	0.3230
3	0.3789	0.1960	0.4563
4	0.4973	0.2572	0.5989
5	0.6237	0.3226	0.7511
6	0.7585	0.3924	0.9135
7	0.9021	0.4666	1.0864
8	1.0548	0.5456	1.2703
9	1.2171	0.6296	1.4657
10	1.3895	0.7188	1.6734
11	1.5726	0.8135	1.8939
12	1.7670	0.9140	2.1280
13	1.9734	1.0208	2.3767
14	2.1927	1.1343	2.6407
15	2.4257	1.2548	2.9213
16	2.6733	1.3829	3.2196
17	2.9367	1.5191	3.5367
18	3.2170	1.6641	3.8743
19	3.5154	1.8185	4.2337
20	3.8335	1.9830	4.6167
21	4.1727	2.1585	5.0252
22	4.5346	2.3457	5.4612
23	4.9212	2.5457	5.9268
24	5.3344	2.7594	6.4243
25	5.7761	2.9879	6.9563

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1407	0.0728	0.1694
2	0.2580	0.1335	0.3107
3	0.3645	0.1885	0.4389
4	0.4784	0.2475	0.5761
5	0.6000	0.3104	0.7226
6	0.7297	0.3775	0.8788
7	0.8678	0.4489	1.0451
8	1.0147	0.5249	1.2220
9	1.1708	0.6057	1.4101
10	1.3367	0.6915	1.6098
11	1.5129	0.7826	1.8220
12	1.6999	0.8793	2.0472
13	1.8985	0.9821	2.2864
14	2.1095	1.0912	2.5405
15	2.3336	1.2071	2.8104
16	2.5718	1.3304	3.0973
17	2.8252	1.4614	3.4024
18	3.0948	1.6009	3.7272
19	3.3819	1.7494	4.0730
20	3.6879	1.9077	4.4415
21	4.0142	2.0765	4.8344
22	4.3625	2.2567	5.2538
23	4.7344	2.4490	5.7017
24	5.1318	2.6546	6.1804
25	5.5568	2.8745	6.6921

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1355	0.0701	0.1632
2	0.2486	0.1286	0.2994
3	0.3511	0.1816	0.4229
4	0.4609	0.2384	0.5550
5	0.5781	0.2990	0.6962
6	0.7030	0.3637	0.8467
7	0.8361	0.4325	1.0069
8	0.9776	0.5057	1.1773
9	1.1280	0.5835	1.3585
10	1.2878	0.6662	1.5509
11	1.4575	0.7540	1.7553
12	1.6377	0.8472	1.9723
13	1.8291	0.9462	2.2028
14	2.0323	1.0513	2.4475
15	2.2482	1.1630	2.7076
16	2.4777	1.2817	2.9840
17	2.7218	1.4080	3.2780
18	2.9816	1.5424	3.5908
19	3.2582	1.6855	3.9240
20	3.5530	1.8379	4.2790
21	3.8674	2.0006	4.6576
22	4.2029	2.1741	5.0616
23	4.5612	2.3595	5.4932
24	4.9441	2.5575	5.9543
25	5.3535	2.7693	6.4473

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1307	0.0676	0.1575
2	0.2398	0.1240	0.2888
3	0.3387	0.1752	0.4080
4	0.4446	0.2300	0.5355
5	0.5577	0.2885	0.6716
6	0.6782	0.3508	0.8168
7	0.8066	0.4172	0.9714
8	0.9431	0.4879	1.1358
9	1.0882	0.5629	1.3106
10	1.2424	0.6427	1.4962
11	1.4061	0.7274	1.6934
12	1.5799	0.8173	1.9027
13	1.7645	0.9128	2.1250
14	1.9606	1.0142	2.3612
15	2.1689	1.1219	2.6120
16	2.3903	1.2365	2.8787
17	2.6258	1.3583	3.1623
18	2.8764	1.4879	3.4641
19	3.1432	1.6260	3.7855
20	3.4276	1.7731	4.1280
21	3.7309	1.9300	4.4932
22	4.0546	2.0974	4.8830
23	4.4002	2.2762	5.2993
24	4.7696	2.4673	5.7442
25	5.1646	2.6716	6.2198

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0580	0.0541	0.0414	0.0352	0.0259	0.0204	0.0386
2	0.1064	0.0993	0.0759	0.0645	0.0474	0.0375	0.0708
3	0.1503	0.1403	0.1072	0.0911	0.0670	0.0530	0.1000
4	0.1973	0.1841	0.1407	0.1196	0.0879	0.0695	0.1312
5	0.2475	0.2309	0.1765	0.1500	0.1103	0.0872	0.1646
6	0.3010	0.2808	0.2146	0.1824	0.1341	0.1061	0.2002
7	0.3579	0.3340	0.2553	0.2170	0.1595	0.1261	0.2380
8	0.4185	0.3905	0.2985	0.2537	0.1865	0.1475	0.2783
9	0.4829	0.4506	0.3444	0.2927	0.2152	0.1702	0.3212
10	0.5513	0.5144	0.3932	0.3342	0.2457	0.1943	0.3667
11	0.6240	0.5822	0.4450	0.3782	0.2781	0.2199	0.4150
12	0.7012	0.6542	0.5000	0.4250	0.3124	0.2471	0.4663
13	0.7831	0.7306	0.5584	0.4746	0.3490	0.2759	0.5208
14	0.8701	0.8118	0.6205	0.5274	0.3877	0.3066	0.5786
15	0.9625	0.8980	0.6864	0.5834	0.4289	0.3391	0.6401
16	1.0608	0.9897	0.7565	0.6430	0.4727	0.3738	0.7054
17	1.1653	1.0872	0.8310	0.7063	0.5193	0.4106	0.7749
18	1.2765	1.1910	0.9103	0.7737	0.5688	0.4498	0.8489
19	1.3949	1.3015	0.9947	0.8455	0.6216	0.4915	0.9277
20	1.5211	1.4192	1.0847	0.9220	0.6779	0.5360	1.0116
21	1.6557	1.5448	1.1807	1.0036	0.7378	0.5834	1.1011
22	1.7994	1.6788	1.2831	1.0907	0.8018	0.6340	1.1966
23	1.9528	1.8219	1.3925	1.1836	0.8702	0.6881	1.2986
24	2.1167	1.9749	1.5094	1.2830	0.9432	0.7458	1.4076
25	2.2920	2.1384	1.6344	1.3892	1.0214	0.8076	1.5242

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0477	0.0445	0.0340	0.0289	0.0213	0.0168	0.0317
2	0.0875	0.0816	0.0624	0.0530	0.0390	0.0308	0.0582
3	0.1236	0.1153	0.0881	0.0749	0.0551	0.0435	0.0822
4	0.1622	0.1513	0.1157	0.0983	0.0723	0.0571	0.1079
5	0.2034	0.1898	0.1451	0.1233	0.0907	0.0717	0.1353
6	0.2474	0.2308	0.1764	0.1500	0.1102	0.0872	0.1645
7	0.2942	0.2745	0.2098	0.1783	0.1311	0.1037	0.1957
8	0.3440	0.3210	0.2453	0.2085	0.1533	0.1212	0.2288
9	0.3970	0.3704	0.2831	0.2406	0.1769	0.1399	0.2640
10	0.4532	0.4228	0.3232	0.2747	0.2020	0.1597	0.3014
11	0.5129	0.4785	0.3658	0.3109	0.2286	0.1807	0.3411
12	0.5763	0.5377	0.4110	0.3493	0.2568	0.2031	0.3833
13	0.6437	0.6005	0.4590	0.3901	0.2868	0.2268	0.4280
14	0.7152	0.6673	0.5100	0.4335	0.3187	0.2520	0.4756
15	0.7912	0.7381	0.5642	0.4796	0.3526	0.2788	0.5261
16	0.8719	0.8135	0.6218	0.5285	0.3886	0.3072	0.5798
17	0.9578	0.8936	0.6830	0.5806	0.4268	0.3375	0.6370
18	1.0492	0.9789	0.7482	0.6360	0.4676	0.3697	0.6978
19	1.1466	1.0698	0.8176	0.6950	0.5109	0.4040	0.7625
20	1.2503	1.1665	0.8916	0.7579	0.5572	0.4406	0.8315
21	1.3610	1.2698	0.9705	0.8249	0.6065	0.4795	0.9051
22	1.4790	1.3799	1.0547	0.8965	0.6591	0.5211	0.9836
23	1.6051	1.4975	1.1446	0.9729	0.7153	0.5656	1.0674
24	1.7399	1.6233	1.2407	1.0546	0.7753	0.6130	1.1570
25	1.8839	1.7577	1.3434	1.1419	0.8395	0.6638	1.2528

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0436	0.0407	0.0311	0.0264	0.0194	0.0154	0.0290
2	0.0800	0.0747	0.0571	0.0485	0.0357	0.0282	0.0532
3	0.1130	0.1055	0.0806	0.0685	0.0504	0.0398	0.0752
4	0.1484	0.1384	0.1058	0.0899	0.0661	0.0523	0.0987
5	0.1861	0.1736	0.1327	0.1128	0.0829	0.0656	0.1238
6	0.2263	0.2112	0.1614	0.1372	0.1009	0.0797	0.1505
7	0.2692	0.2511	0.1919	0.1632	0.1199	0.0948	0.1790
8	0.3147	0.2936	0.2244	0.1908	0.1402	0.1109	0.2093
9	0.3632	0.3388	0.2590	0.2201	0.1618	0.1280	0.2415
10	0.4146	0.3868	0.2956	0.2513	0.1848	0.1461	0.2757
11	0.4692	0.4378	0.3346	0.2844	0.2091	0.1653	0.3120
12	0.5272	0.4919	0.3760	0.3196	0.2350	0.1858	0.3506
13	0.5888	0.5494	0.4199	0.3569	0.2624	0.2075	0.3916
14	0.6543	0.6104	0.4666	0.3966	0.2916	0.2305	0.4351
15	0.7238	0.6753	0.5161	0.4387	0.3225	0.2550	0.4813
16	0.7977	0.7442	0.5688	0.4835	0.3555	0.2811	0.5305
17	0.8763	0.8175	0.6249	0.5311	0.3905	0.3088	0.5827
18	0.9599	0.8956	0.6845	0.5818	0.4277	0.3382	0.6383
19	1.0489	0.9787	0.7480	0.6358	0.4674	0.3696	0.6976
20	1.1439	1.0672	0.8157	0.6933	0.5097	0.4030	0.7607
21	1.2451	1.1616	0.8879	0.7547	0.5548	0.4387	0.8280
22	1.3531	1.2624	0.9649	0.8201	0.6030	0.4768	0.8998
23	1.4684	1.3700	1.0471	0.8901	0.6544	0.5174	0.9765
24	1.5917	1.4850	1.1350	0.9648	0.7093	0.5608	1.0585
25	1.7235	1.6080	1.2290	1.0447	0.7680	0.6073	1.1461

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0386	0.0360	0.0275	0.0234	0.0172	0.0136	0.0257
2	0.0708	0.0660	0.0505	0.0429	0.0315	0.0249	0.0471
3	0.1000	0.0933	0.0713	0.0606	0.0445	0.0352	0.0665
4	0.1312	0.1224	0.0936	0.0795	0.0585	0.0462	0.0873
5	0.1646	0.1536	0.1174	0.0998	0.0733	0.0580	0.1094
6	0.2002	0.1867	0.1427	0.1213	0.0892	0.0705	0.1331
7	0.2380	0.2221	0.1697	0.1443	0.1061	0.0839	0.1583
8	0.2783	0.2597	0.1985	0.1687	0.1240	0.0981	0.1851
9	0.3212	0.2996	0.2290	0.1947	0.1431	0.1132	0.2136
10	0.3666	0.3421	0.2615	0.2222	0.1634	0.1292	0.2438
11	0.4150	0.3872	0.2959	0.2515	0.1849	0.1462	0.2760
12	0.4663	0.4350	0.3325	0.2826	0.2078	0.1643	0.3101
13	0.5207	0.4858	0.3713	0.3156	0.2321	0.1835	0.3463
14	0.5786	0.5398	0.4126	0.3507	0.2578	0.2039	0.3848
15	0.6401	0.5972	0.4564	0.3880	0.2852	0.2255	0.4257
16	0.7054	0.6582	0.5030	0.4276	0.3144	0.2486	0.4691
17	0.7749	0.7230	0.5526	0.4697	0.3453	0.2730	0.5153
18	0.8489	0.7920	0.6053	0.5145	0.3783	0.2991	0.5645
19	0.9276	0.8655	0.6615	0.5623	0.4134	0.3269	0.6169
20	1.0116	0.9438	0.7213	0.6131	0.4508	0.3564	0.6727
21	1.1011	1.0273	0.7852	0.6674	0.4907	0.3880	0.7322
22	1.1966	1.1164	0.8533	0.7253	0.5332	0.4216	0.7957
23	1.2986	1.2116	0.9260	0.7871	0.5787	0.4576	0.8636
24	1.4076	1.3133	1.0038	0.8532	0.6273	0.4960	0.9361
25	1.5242	1.4220	1.0869	0.9238	0.6792	0.5370	1.0136

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0352	0.0329	0.0251	0.0213	0.0157	0.0124	0.0234
2	0.0646	0.0603	0.0461	0.0392	0.0288	0.0228	0.0430
3	0.0912	0.0851	0.0651	0.0553	0.0407	0.0321	0.0607
4	0.1198	0.1117	0.0854	0.0726	0.0534	0.0422	0.0796
5	0.1502	0.1401	0.1071	0.0910	0.0669	0.0529	0.0999
6	0.1827	0.1704	0.1303	0.1107	0.0814	0.0644	0.1215
7	0.2173	0.2027	0.1549	0.1317	0.0968	0.0765	0.1445
8	0.2540	0.2370	0.1811	0.1540	0.1132	0.0895	0.1689
9	0.2931	0.2735	0.2090	0.1777	0.1306	0.1033	0.1949
10	0.3346	0.3122	0.2386	0.2028	0.1491	0.1179	0.2225
11	0.3787	0.3533	0.2701	0.2296	0.1688	0.1334	0.2519
12	0.4256	0.3970	0.3035	0.2579	0.1896	0.1499	0.2830
13	0.4753	0.4434	0.3389	0.2881	0.2118	0.1675	0.3161
14	0.5281	0.4927	0.3766	0.3201	0.2353	0.1861	0.3512
15	0.5842	0.5450	0.4166	0.3541	0.2603	0.2058	0.3885
16	0.6438	0.6007	0.4591	0.3902	0.2869	0.2269	0.4282
17	0.7073	0.6599	0.5043	0.4287	0.3152	0.2492	0.4703
18	0.7748	0.7228	0.5525	0.4696	0.3452	0.2730	0.5152
19	0.8466	0.7899	0.6037	0.5132	0.3773	0.2983	0.5630
20	0.9232	0.8614	0.6584	0.5596	0.4114	0.3253	0.6140
21	1.0049	0.9376	0.7166	0.6091	0.4478	0.3541	0.6683
22	1.0921	1.0189	0.7788	0.6620	0.4867	0.3848	0.7263
23	1.1852	1.1058	0.8452	0.7184	0.5282	0.4176	0.7882
24	1.2847	1.1986	0.9161	0.7787	0.5725	0.4527	0.8543
25	1.3911	1.2979	0.9920	0.8432	0.6199	0.4901	0.9251

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0484	0.0451	0.0345	0.0293	0.0215	0.0170	0.0322
2	0.0887	0.0828	0.0632	0.0538	0.0395	0.0313	0.0590
3	0.1253	0.1169	0.0893	0.0759	0.0558	0.0441	0.0833
4	0.1644	0.1534	0.1173	0.0997	0.0733	0.0579	0.1094
5	0.2063	0.1924	0.1471	0.1250	0.0919	0.0727	0.1372
6	0.2509	0.2340	0.1789	0.1521	0.1118	0.0884	0.1668
7	0.2983	0.2783	0.2127	0.1808	0.1329	0.1051	0.1984
8	0.3488	0.3254	0.2487	0.2114	0.1554	0.1229	0.2320
9	0.4025	0.3755	0.2870	0.2440	0.1794	0.1418	0.2677
10	0.4595	0.4287	0.3277	0.2785	0.2048	0.1619	0.3056
11	0.5201	0.4852	0.3709	0.3152	0.2318	0.1832	0.3458
12	0.5844	0.5452	0.4167	0.3542	0.2604	0.2059	0.3886
13	0.6526	0.6089	0.4654	0.3956	0.2908	0.2300	0.4340
14	0.7252	0.6766	0.5171	0.4395	0.3231	0.2555	0.4822
15	0.8022	0.7484	0.5721	0.4862	0.3575	0.2827	0.5335
16	0.8841	0.8249	0.6305	0.5359	0.3940	0.3115	0.5879
17	0.9712	0.9061	0.6926	0.5887	0.4328	0.3422	0.6459
18	1.0639	0.9926	0.7587	0.6449	0.4741	0.3749	0.7075
19	1.1626	1.0847	0.8290	0.7047	0.5181	0.4096	0.7731
20	1.2678	1.1828	0.9040	0.7684	0.5649	0.4467	0.8431
21	1.3799	1.2875	0.9840	0.8364	0.6149	0.4862	0.9177
22	1.4997	1.3992	1.0694	0.9090	0.6683	0.5284	0.9973
23	1.6275	1.5184	1.1606	0.9865	0.7253	0.5735	1.0823
24	1.7641	1.6459	1.2580	1.0693	0.7861	0.6216	1.1732
25	1.9102	1.7822	1.3622	1.1578	0.8512	0.6731	1.2703

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0446	0.0416	0.0318	0.0270	0.0199	0.0157	0.0296
2	0.0817	0.0762	0.0583	0.0495	0.0364	0.0288	0.0543
3	0.1154	0.1077	0.0823	0.0700	0.0514	0.0407	0.0768
4	0.1515	0.1414	0.1081	0.0918	0.0675	0.0534	0.1008
5	0.1901	0.1773	0.1355	0.1152	0.0847	0.0670	0.1264
6	0.2311	0.2157	0.1648	0.1401	0.1030	0.0814	0.1537
7	0.2749	0.2565	0.1960	0.1666	0.1225	0.0969	0.1828
8	0.3214	0.2999	0.2292	0.1948	0.1432	0.1132	0.2137
9	0.3709	0.3460	0.2645	0.2248	0.1653	0.1307	0.2466
10	0.4234	0.3950	0.3019	0.2566	0.1887	0.1492	0.2816
11	0.4792	0.4471	0.3417	0.2905	0.2135	0.1688	0.3187
12	0.5384	0.5024	0.3840	0.3264	0.2399	0.1897	0.3581
13	0.6014	0.5611	0.4288	0.3645	0.2680	0.2119	0.3999
14	0.6682	0.6234	0.4765	0.4050	0.2978	0.2354	0.4443
15	0.7392	0.6896	0.5271	0.4480	0.3294	0.2604	0.4916
16	0.8146	0.7600	0.5809	0.4938	0.3630	0.2870	0.5417
17	0.8949	0.8349	0.6381	0.5424	0.3988	0.3153	0.5951
18	0.9803	0.9146	0.6990	0.5942	0.4368	0.3454	0.6519
19	1.0712	0.9994	0.7639	0.6493	0.4774	0.3774	0.7124
20	1.1681	1.0899	0.8330	0.7081	0.5206	0.4116	0.7768
21	1.2715	1.1863	0.9067	0.7707	0.5666	0.4480	0.8456
22	1.3818	1.2892	0.9854	0.8376	0.6158	0.4869	0.9189
23	1.4996	1.3991	1.0694	0.9090	0.6683	0.5284	0.9973
24	1.6255	1.5166	1.1591	0.9853	0.7244	0.5727	1.0810
25	1.7601	1.6421	1.2551	1.0669	0.7843	0.6202	1.1705

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0418	0.0390	0.0298	0.0254	0.0186	0.0147	0.0278
2	0.0767	0.0716	0.0547	0.0465	0.0342	0.0270	0.0510
3	0.1084	0.1011	0.0773	0.0657	0.0483	0.0382	0.0721
4	0.1422	0.1327	0.1014	0.0862	0.0634	0.0501	0.0946
5	0.1784	0.1664	0.1272	0.1081	0.0795	0.0629	0.1186
6	0.2170	0.2024	0.1547	0.1315	0.0967	0.0764	0.1443
7	0.2580	0.2407	0.1840	0.1564	0.1150	0.0909	0.1716
8	0.3017	0.2815	0.2151	0.1829	0.1344	0.1063	0.2006
9	0.3481	0.3248	0.2482	0.2110	0.1551	0.1227	0.2315
10	0.3974	0.3708	0.2834	0.2409	0.1771	0.1400	0.2643
11	0.4498	0.4196	0.3207	0.2726	0.2004	0.1585	0.2991
12	0.5054	0.4715	0.3604	0.3063	0.2252	0.1781	0.3361
13	0.5644	0.5266	0.4025	0.3421	0.2515	0.1989	0.3754
14	0.6272	0.5851	0.4472	0.3801	0.2795	0.2210	0.4171
15	0.6938	0.6473	0.4947	0.4205	0.3092	0.2445	0.4614
16	0.7646	0.7134	0.5453	0.4635	0.3407	0.2694	0.5085
17	0.8400	0.7837	0.5990	0.5091	0.3743	0.2960	0.5586
18	0.9201	0.8585	0.6561	0.5577	0.4100	0.3242	0.6119
19	1.0055	0.9381	0.7170	0.6095	0.4481	0.3543	0.6687
20	1.0965	1.0230	0.7819	0.6646	0.4886	0.3863	0.7292
21	1.1935	1.1135	0.8511	0.7234	0.5318	0.4205	0.7937
22	1.2970	1.2101	0.9249	0.7862	0.5780	0.4570	0.8625
23	1.4076	1.3132	1.0037	0.8532	0.6272	0.4960	0.9361
24	1.5257	1.4235	1.0880	0.9248	0.6799	0.5376	1.0146
25	1.6521	1.5414	1.1781	1.0014	0.7362	0.5821	1.0987

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0394	0.0368	0.0281	0.0239	0.0176	0.0139	0.0262
2	0.0723	0.0674	0.0515	0.0438	0.0322	0.0255	0.0481
3	0.1021	0.0953	0.0728	0.0619	0.0455	0.0360	0.0679
4	0.1340	0.1250	0.0956	0.0812	0.0597	0.0472	0.0891
5	0.1681	0.1568	0.1199	0.1019	0.0749	0.0592	0.1118
6	0.2044	0.1907	0.1458	0.1239	0.0911	0.0720	0.1359
7	0.2431	0.2268	0.1734	0.1473	0.1083	0.0857	0.1617
8	0.2842	0.2652	0.2027	0.1723	0.1267	0.1002	0.1890
9	0.3280	0.3060	0.2339	0.1988	0.1462	0.1156	0.2181
10	0.3744	0.3493	0.2670	0.2270	0.1669	0.1319	0.2490
11	0.4238	0.3954	0.3022	0.2569	0.1888	0.1493	0.2818
12	0.4762	0.4443	0.3396	0.2886	0.2122	0.1678	0.3167
13	0.5318	0.4962	0.3792	0.3223	0.2370	0.1874	0.3537
14	0.5909	0.5513	0.4214	0.3582	0.2633	0.2082	0.3930
15	0.6537	0.6099	0.4661	0.3962	0.2913	0.2303	0.4347
16	0.7204	0.6721	0.5137	0.4367	0.3210	0.2538	0.4791
17	0.7914	0.7384	0.5643	0.4797	0.3527	0.2788	0.5263
18	0.8669	0.8088	0.6182	0.5255	0.3863	0.3055	0.5765
19	0.9473	0.8839	0.6756	0.5742	0.4222	0.3338	0.6300
20	1.0331	0.9638	0.7367	0.6262	0.4604	0.3640	0.6870
21	1.1245	1.0491	0.8019	0.6816	0.5011	0.3962	0.7478
22	1.2220	1.1401	0.8714	0.7407	0.5446	0.4306	0.8127
23	1.3262	1.2373	0.9457	0.8038	0.5910	0.4673	0.8819
24	1.4375	1.3412	1.0251	0.8713	0.6406	0.5065	0.9560
25	1.5566	1.4522	1.1100	0.9435	0.6936	0.5485	1.0351

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0373	0.0348	0.0266	0.0226	0.0166	0.0131	0.0248
2	0.0683	0.0637	0.0487	0.0414	0.0304	0.0241	0.0454
3	0.0965	0.0900	0.0688	0.0585	0.0430	0.0340	0.0642
4	0.1267	0.1182	0.0903	0.0768	0.0565	0.0446	0.0842
5	0.1589	0.1482	0.1133	0.0963	0.0708	0.0560	0.1057
6	0.1932	0.1803	0.1378	0.1171	0.0861	0.0681	0.1285
7	0.2298	0.2144	0.1639	0.1393	0.1024	0.0810	0.1528
8	0.2687	0.2507	0.1916	0.1629	0.1197	0.0947	0.1787
9	0.3100	0.2893	0.2211	0.1879	0.1382	0.1092	0.2062
10	0.3540	0.3302	0.2524	0.2146	0.1577	0.1247	0.2354
11	0.4006	0.3738	0.2857	0.2428	0.1785	0.1412	0.2664
12	0.4501	0.4200	0.3210	0.2728	0.2006	0.1586	0.2994
13	0.5027	0.4690	0.3585	0.3047	0.2240	0.1771	0.3343
14	0.5586	0.5212	0.3983	0.3386	0.2489	0.1968	0.3715
15	0.6180	0.5765	0.4407	0.3746	0.2754	0.2177	0.4109
16	0.6810	0.6354	0.4856	0.4128	0.3035	0.2400	0.4529
17	0.7481	0.6980	0.5335	0.4535	0.3334	0.2636	0.4975
18	0.8195	0.7646	0.5844	0.4967	0.3652	0.2888	0.5450
19	0.8956	0.8355	0.6386	0.5428	0.3991	0.3156	0.5956
20	0.9766	0.9111	0.6964	0.5919	0.4352	0.3441	0.6494
21	1.0630	0.9918	0.7580	0.6443	0.4737	0.3745	0.7069
22	1.1552	1.0778	0.8238	0.7002	0.5148	0.4070	0.7682
23	1.2537	1.1697	0.8940	0.7599	0.5587	0.4417	0.8337
24	1.3589	1.2679	0.9691	0.8237	0.6056	0.4788	0.9037
25	1.4715	1.3729	1.0493	0.8919	0.6557	0.5185	0.9785

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0356	0.0332	0.0254	0.0216	0.0159	0.0125	0.0237
2	0.0653	0.0609	0.0466	0.0396	0.0291	0.0230	0.0434
3	0.0922	0.0861	0.0658	0.0559	0.0411	0.0325	0.0613
4	0.1211	0.1130	0.0863	0.0734	0.0539	0.0427	0.0805
5	0.1519	0.1417	0.1083	0.0920	0.0677	0.0535	0.1010
6	0.1847	0.1723	0.1317	0.1119	0.0823	0.0651	0.1228
7	0.2196	0.2049	0.1566	0.1331	0.0979	0.0774	0.1461
8	0.2568	0.2396	0.1831	0.1557	0.1144	0.0905	0.1708
9	0.2963	0.2765	0.2113	0.1796	0.1320	0.1044	0.1971
10	0.3383	0.3156	0.2412	0.2050	0.1507	0.1192	0.2250
11	0.3829	0.3572	0.2730	0.2321	0.1706	0.1349	0.2546
12	0.4302	0.4014	0.3068	0.2608	0.1917	0.1516	0.2861
13	0.4805	0.4483	0.3426	0.2912	0.2141	0.1693	0.3195
14	0.5339	0.4981	0.3807	0.3236	0.2379	0.1881	0.3550
15	0.5906	0.5510	0.4211	0.3580	0.2632	0.2081	0.3927
16	0.6509	0.6073	0.4641	0.3945	0.2900	0.2293	0.4328
17	0.7150	0.6671	0.5099	0.4334	0.3186	0.2519	0.4755
18	0.7832	0.7307	0.5585	0.4747	0.3490	0.2760	0.5209
19	0.8559	0.7985	0.6103	0.5188	0.3814	0.3016	0.5692
20	0.9333	0.8708	0.6656	0.5657	0.4159	0.3289	0.6207
21	1.0159	0.9478	0.7244	0.6158	0.4527	0.3580	0.6756
22	1.1040	1.0301	0.7873	0.6692	0.4920	0.3890	0.7342
23	1.1982	1.1179	0.8544	0.7262	0.5339	0.4222	0.7968
24	1.2987	1.2117	0.9261	0.7872	0.5787	0.4576	0.8637
25	1.4063	1.3120	1.0028	0.8524	0.6267	0.4955	0.9352

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0341	0.0318	0.0243	0.0207	0.0152	0.0120	0.0227
2	0.0625	0.0583	0.0446	0.0379	0.0279	0.0220	0.0416
3	0.0883	0.0824	0.0630	0.0535	0.0394	0.0311	0.0587
4	0.1159	0.1082	0.0827	0.0703	0.0517	0.0408	0.0771
5	0.1454	0.1357	0.1037	0.0881	0.0648	0.0512	0.0967
6	0.1768	0.1650	0.1261	0.1072	0.0788	0.0623	0.1176
7	0.2103	0.1962	0.1500	0.1275	0.0937	0.0741	0.1399
8	0.2459	0.2294	0.1754	0.1491	0.1096	0.0866	0.1635
9	0.2837	0.2647	0.2023	0.1720	0.1264	0.1000	0.1887
10	0.3239	0.3022	0.2310	0.1964	0.1444	0.1141	0.2154
11	0.3666	0.3421	0.2614	0.2222	0.1634	0.1292	0.2438
12	0.4120	0.3843	0.2938	0.2497	0.1836	0.1452	0.2740
13	0.4601	0.4293	0.3281	0.2789	0.2050	0.1621	0.3060
14	0.5112	0.4769	0.3645	0.3099	0.2278	0.1801	0.3400
15	0.5655	0.5276	0.4033	0.3428	0.2520	0.1993	0.3761
16	0.6233	0.5815	0.4444	0.3778	0.2777	0.2196	0.4145
17	0.6847	0.6388	0.4882	0.4150	0.3051	0.2412	0.4553
18	0.7500	0.6997	0.5348	0.4546	0.3342	0.2643	0.4988
19	0.8196	0.7647	0.5844	0.4968	0.3652	0.2888	0.5450
20	0.8937	0.8338	0.6373	0.5417	0.3983	0.3149	0.5943
21	0.9728	0.9076	0.6937	0.5897	0.4335	0.3428	0.6469
22	1.0572	0.9864	0.7539	0.6408	0.4711	0.3725	0.7031
23	1.1473	1.0704	0.8182	0.6954	0.5113	0.4043	0.7630
24	1.2436	1.1603	0.8868	0.7538	0.5542	0.4382	0.8270
25	1.3466	1.2564	0.9603	0.8162	0.6001	0.4745	0.8955

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0327	0.0305	0.0233	0.0198	0.0146	0.0115	0.0217
2	0.0600	0.0560	0.0428	0.0364	0.0267	0.0211	0.0399
3	0.0847	0.0791	0.0604	0.0514	0.0378	0.0299	0.0563
4	0.1112	0.1038	0.0793	0.0674	0.0496	0.0392	0.0740
5	0.1395	0.1301	0.0995	0.0846	0.0622	0.0492	0.0928
6	0.1696	0.1583	0.1210	0.1028	0.0756	0.0598	0.1128
7	0.2018	0.1882	0.1439	0.1223	0.0899	0.0711	0.1342
8	0.2359	0.2201	0.1682	0.1430	0.1051	0.0831	0.1569
9	0.2722	0.2540	0.1941	0.1650	0.1213	0.0959	0.1810
10	0.3108	0.2899	0.2216	0.1884	0.1385	0.1095	0.2067
11	0.3517	0.3281	0.2508	0.2132	0.1567	0.1239	0.2339
12	0.3952	0.3687	0.2818	0.2395	0.1761	0.1392	0.2628
13	0.4414	0.4118	0.3147	0.2675	0.1967	0.1555	0.2935
14	0.4904	0.4575	0.3497	0.2973	0.2185	0.1728	0.3261
15	0.5425	0.5062	0.3869	0.3288	0.2418	0.1912	0.3608
16	0.5979	0.5578	0.4264	0.3624	0.2664	0.2107	0.3976
17	0.6568	0.6128	0.4684	0.3981	0.2927	0.2314	0.4368
18	0.7195	0.6713	0.5131	0.4361	0.3206	0.2535	0.4785
19	0.7862	0.7335	0.5607	0.4766	0.3504	0.2770	0.5229
20	0.8574	0.7999	0.6114	0.5197	0.3821	0.3021	0.5702
21	0.9332	0.8707	0.6655	0.5657	0.4159	0.3288	0.6206
22	1.0142	0.9462	0.7232	0.6147	0.4519	0.3573	0.6744
23	1.1006	1.0269	0.7849	0.6671	0.4905	0.3878	0.7319
24	1.1930	1.1131	0.8508	0.7231	0.5316	0.4204	0.7934
25	1.2918	1.2053	0.9212	0.7830	0.5757	0.4552	0.8591

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0314	0.0293	0.0224	0.0190	0.0140	0.0111	0.0209
2	0.0576	0.0538	0.0411	0.0349	0.0257	0.0203	0.0383
3	0.0814	0.0760	0.0581	0.0494	0.0363	0.0287	0.0541
4	0.1069	0.0997	0.0762	0.0648	0.0476	0.0377	0.0711
5	0.1340	0.1251	0.0956	0.0812	0.0597	0.0472	0.0891
6	0.1630	0.1521	0.1162	0.0988	0.0726	0.0574	0.1084
7	0.1939	0.1809	0.1382	0.1175	0.0864	0.0683	0.1289
8	0.2267	0.2115	0.1616	0.1374	0.1010	0.0799	0.1507
9	0.2616	0.2440	0.1865	0.1585	0.1166	0.0922	0.1739
10	0.2986	0.2786	0.2129	0.1810	0.1331	0.1052	0.1986
11	0.3380	0.3153	0.2410	0.2048	0.1506	0.1191	0.2247
12	0.3797	0.3543	0.2708	0.2302	0.1692	0.1338	0.2525
13	0.4241	0.3957	0.3024	0.2571	0.1890	0.1494	0.2820
14	0.4712	0.4396	0.3360	0.2856	0.2100	0.1660	0.3134
15	0.5213	0.4864	0.3717	0.3160	0.2323	0.1837	0.3467
16	0.5745	0.5360	0.4097	0.3482	0.2560	0.2024	0.3821
17	0.6311	0.5888	0.4500	0.3825	0.2812	0.2224	0.4197
18	0.6913	0.6450	0.4930	0.4190	0.3081	0.2436	0.4598
19	0.7555	0.7049	0.5387	0.4579	0.3367	0.2662	0.5024
20	0.8238	0.7686	0.5875	0.4994	0.3671	0.2903	0.5479
21	0.8967	0.8366	0.6395	0.5435	0.3996	0.3160	0.5963
22	0.9745	0.9092	0.6949	0.5907	0.4343	0.3434	0.6481
23	1.0576	0.9867	0.7542	0.6410	0.4713	0.3726	0.7033
24	1.1464	1.0696	0.8175	0.6949	0.5109	0.4039	0.7624
25	1.2413	1.1581	0.8852	0.7524	0.5532	0.4374	0.8255

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0302	0.0282	0.0216	0.0183	0.0135	0.0107	0.0201
2	0.0555	0.0518	0.0396	0.0336	0.0247	0.0195	0.0369
3	0.0784	0.0731	0.0559	0.0475	0.0349	0.0276	0.0521
4	0.1028	0.0960	0.0733	0.0623	0.0458	0.0362	0.0684
5	0.1290	0.1204	0.0920	0.0782	0.0575	0.0455	0.0858
6	0.1569	0.1464	0.1119	0.0951	0.0699	0.0553	0.1043
7	0.1866	0.1741	0.1330	0.1131	0.0831	0.0657	0.1241
8	0.2181	0.2035	0.1556	0.1322	0.0972	0.0769	0.1451
9	0.2517	0.2348	0.1795	0.1526	0.1122	0.0887	0.1674
10	0.2874	0.2681	0.2049	0.1742	0.1281	0.1013	0.1911
11	0.3252	0.3034	0.2319	0.1971	0.1449	0.1146	0.2163
12	0.3654	0.3410	0.2606	0.2215	0.1628	0.1288	0.2430
13	0.4081	0.3808	0.2910	0.2474	0.1819	0.1438	0.2714
14	0.4535	0.4231	0.3234	0.2749	0.2021	0.1598	0.3016
15	0.5017	0.4681	0.3577	0.3041	0.2236	0.1768	0.3336
16	0.5529	0.5158	0.3943	0.3351	0.2464	0.1948	0.3677
17	0.6074	0.5667	0.4331	0.3681	0.2707	0.2140	0.4039
18	0.6653	0.6207	0.4744	0.4033	0.2965	0.2344	0.4425
19	0.7271	0.6783	0.5185	0.4407	0.3240	0.2562	0.4835
20	0.7928	0.7397	0.5654	0.4806	0.3533	0.2794	0.5272
21	0.8630	0.8052	0.6154	0.5231	0.3846	0.3041	0.5739
22	0.9378	0.8750	0.6688	0.5685	0.4179	0.3305	0.6237
23	1.0178	0.9496	0.7258	0.6169	0.4536	0.3586	0.6769
24	1.1032	1.0293	0.7867	0.6687	0.4916	0.3887	0.7337
25	1.1946	1.1145	0.8519	0.7241	0.5323	0.4209	0.7944

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0257	0.0240	0.0183	0.0156	0.0114	0.0090	0.0171
2	0.0471	0.0439	0.0336	0.0286	0.0210	0.0166	0.0313
3	0.0665	0.0621	0.0474	0.0403	0.0297	0.0234	0.0442
4	0.0873	0.0815	0.0623	0.0529	0.0389	0.0308	0.0581
5	0.1095	0.1022	0.0781	0.0664	0.0488	0.0386	0.0728
6	0.1332	0.1243	0.0950	0.0807	0.0594	0.0469	0.0886
7	0.1584	0.1478	0.1130	0.0960	0.0706	0.0558	0.1054
8	0.1852	0.1728	0.1321	0.1123	0.0825	0.0653	0.1232
9	0.2137	0.1994	0.1524	0.1296	0.0953	0.0753	0.1421
10	0.2440	0.2277	0.1740	0.1479	0.1087	0.0860	0.1623
11	0.2762	0.2577	0.1969	0.1674	0.1231	0.0973	0.1837
12	0.3103	0.2895	0.2213	0.1881	0.1383	0.1093	0.2064
13	0.3466	0.3234	0.2472	0.2101	0.1544	0.1221	0.2305
14	0.3851	0.3593	0.2746	0.2334	0.1716	0.1357	0.2561
15	0.4260	0.3975	0.3038	0.2582	0.1898	0.1501	0.2833
16	0.4695	0.4380	0.3348	0.2846	0.2092	0.1654	0.3122
17	0.5158	0.4812	0.3678	0.3126	0.2298	0.1817	0.3430
18	0.5650	0.5271	0.4029	0.3425	0.2518	0.1991	0.3757
19	0.6174	0.5760	0.4403	0.3742	0.2751	0.2175	0.4106
20	0.6733	0.6281	0.4801	0.4081	0.3000	0.2372	0.4477
21	0.7328	0.6837	0.5226	0.4442	0.3266	0.2582	0.4873
22	0.7964	0.7430	0.5679	0.4827	0.3549	0.2806	0.5296
23	0.8643	0.8064	0.6163	0.5239	0.3851	0.3045	0.5748
24	0.9369	0.8741	0.6681	0.5679	0.4175	0.3301	0.6230
25	1.0144	0.9464	0.7234	0.6149	0.4521	0.3574	0.6746

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0484	0.0451	0.0345	0.0293	0.0215	0.0170	0.0322
2	0.0887	0.0827	0.0632	0.0538	0.0395	0.0312	0.0590
3	0.1253	0.1169	0.0893	0.0759	0.0558	0.0441	0.0833
4	0.1644	0.1534	0.1173	0.0997	0.0733	0.0579	0.1093
5	0.2062	0.1924	0.1471	0.1250	0.0919	0.0727	0.1372
6	0.2508	0.2340	0.1789	0.1520	0.1118	0.0884	0.1668
7	0.2983	0.2783	0.2127	0.1808	0.1329	0.1051	0.1984
8	0.3488	0.3254	0.2487	0.2114	0.1554	0.1229	0.2319
9	0.4024	0.3755	0.2870	0.2439	0.1793	0.1418	0.2676
10	0.4595	0.4287	0.3276	0.2785	0.2047	0.1619	0.3055
11	0.5200	0.4852	0.3708	0.3152	0.2317	0.1832	0.3458
12	0.5843	0.5451	0.4167	0.3542	0.2604	0.2059	0.3886
13	0.6526	0.6088	0.4653	0.3955	0.2908	0.2299	0.4340
14	0.7251	0.6765	0.5170	0.4395	0.3231	0.2555	0.4822
15	0.8021	0.7484	0.5720	0.4862	0.3574	0.2826	0.5334
16	0.8840	0.8248	0.6304	0.5358	0.3939	0.3115	0.5879
17	0.9711	0.9060	0.6925	0.5886	0.4327	0.3422	0.6458
18	1.0638	0.9925	0.7586	0.6448	0.4740	0.3748	0.7074
19	1.1624	1.0845	0.8289	0.7046	0.5180	0.4096	0.7730
20	1.2676	1.1827	0.9039	0.7683	0.5649	0.4466	0.8430
21	1.3798	1.2873	0.9839	0.8363	0.6149	0.4862	0.9176
22	1.4995	1.3990	1.0693	0.9089	0.6682	0.5283	0.9972
23	1.6273	1.5183	1.1604	0.9864	0.7252	0.5734	1.0822
24	1.7639	1.6457	1.2578	1.0692	0.7860	0.6215	1.1730
25	1.9100	1.7820	1.3620	1.1577	0.8511	0.6730	1.2702

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0397	0.0371	0.0283	0.0241	0.0177	0.0140	0.0264
2	0.0729	0.0680	0.0520	0.0442	0.0325	0.0257	0.0485
3	0.1030	0.0961	0.0734	0.0624	0.0459	0.0363	0.0685
4	0.1352	0.1261	0.0964	0.0819	0.0602	0.0476	0.0899
5	0.1695	0.1582	0.1209	0.1028	0.0755	0.0597	0.1127
6	0.2062	0.1924	0.1470	0.1250	0.0919	0.0726	0.1371
7	0.2452	0.2288	0.1748	0.1486	0.1093	0.0864	0.1631
8	0.2867	0.2675	0.2044	0.1738	0.1278	0.1010	0.1907
9	0.3308	0.3086	0.2359	0.2005	0.1474	0.1166	0.2200
10	0.3777	0.3523	0.2693	0.2289	0.1683	0.1331	0.2511
11	0.4274	0.3988	0.3048	0.2591	0.1905	0.1506	0.2842
12	0.4803	0.4481	0.3425	0.2911	0.2140	0.1692	0.3194
13	0.5364	0.5004	0.3825	0.3251	0.2390	0.1890	0.3567
14	0.5960	0.5560	0.4250	0.3612	0.2656	0.2100	0.3963
15	0.6593	0.6151	0.4701	0.3996	0.2938	0.2323	0.4384
16	0.7266	0.6779	0.5181	0.4404	0.3238	0.2560	0.4832
17	0.7982	0.7447	0.5692	0.4838	0.3557	0.2812	0.5308
18	0.8744	0.8158	0.6235	0.5300	0.3896	0.3081	0.5815
19	0.9555	0.8915	0.6814	0.5792	0.4258	0.3367	0.6354
20	1.0419	0.9721	0.7430	0.6316	0.4643	0.3671	0.6929
21	1.1341	1.0581	0.8087	0.6874	0.5054	0.3996	0.7542
22	1.2325	1.1499	0.8789	0.7471	0.5492	0.4343	0.8196
23	1.3376	1.2480	0.9538	0.8108	0.5961	0.4713	0.8895
24	1.4499	1.3527	1.0339	0.8788	0.6461	0.5109	0.9642
25	1.5699	1.4647	1.1195	0.9516	0.6996	0.5532	1.0440

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0364	0.0339	0.0259	0.0220	0.0162	0.0128	0.0242
2	0.0667	0.0622	0.0476	0.0404	0.0297	0.0235	0.0443
3	0.0942	0.0879	0.0672	0.0571	0.0420	0.0332	0.0626
4	0.1236	0.1154	0.0882	0.0749	0.0551	0.0436	0.0822
5	0.1551	0.1447	0.1106	0.0940	0.0691	0.0546	0.1031
6	0.1886	0.1760	0.1345	0.1143	0.0840	0.0665	0.1254
7	0.2243	0.2093	0.1600	0.1360	0.1000	0.0790	0.1492
8	0.2623	0.2447	0.1870	0.1590	0.1169	0.0924	0.1744
9	0.3026	0.2823	0.2158	0.1834	0.1349	0.1066	0.2013
10	0.3455	0.3223	0.2464	0.2094	0.1540	0.1217	0.2298
11	0.3910	0.3648	0.2788	0.2370	0.1742	0.1378	0.2600
12	0.4394	0.4099	0.3133	0.2663	0.1958	0.1548	0.2922
13	0.4907	0.4578	0.3499	0.2974	0.2187	0.1729	0.3263
14	0.5452	0.5087	0.3888	0.3305	0.2430	0.1921	0.3626
15	0.6032	0.5627	0.4301	0.3656	0.2688	0.2125	0.4011
16	0.6647	0.6202	0.4740	0.4029	0.2962	0.2342	0.4421
17	0.7302	0.6813	0.5207	0.4426	0.3254	0.2573	0.4856
18	0.7999	0.7463	0.5704	0.4849	0.3565	0.2818	0.5320
19	0.8741	0.8155	0.6233	0.5298	0.3895	0.3080	0.5813
20	0.9532	0.8893	0.6797	0.5778	0.4248	0.3359	0.6339
21	1.0376	0.9680	0.7399	0.6289	0.4624	0.3656	0.6900
22	1.1276	1.0520	0.8041	0.6835	0.5025	0.3973	0.7498
23	1.2237	1.1417	0.8726	0.7417	0.5453	0.4312	0.8138
24	1.3264	1.2375	0.9459	0.8040	0.5911	0.4674	0.8821
25	1.4362	1.3400	1.0242	0.8706	0.6400	0.5061	0.9551

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0322	0.0300	0.0229	0.0195	0.0143	0.0113	0.0214
2	0.0590	0.0550	0.0421	0.0357	0.0263	0.0208	0.0392
3	0.0833	0.0777	0.0594	0.0505	0.0371	0.0294	0.0554
4	0.1093	0.1020	0.0780	0.0663	0.0487	0.0385	0.0727
5	0.1372	0.1280	0.0978	0.0831	0.0611	0.0483	0.0912
6	0.1668	0.1556	0.1189	0.1011	0.0743	0.0588	0.1109
7	0.1984	0.1851	0.1415	0.1202	0.0884	0.0699	0.1319
8	0.2319	0.2164	0.1654	0.1406	0.1034	0.0817	0.1542
9	0.2676	0.2497	0.1908	0.1622	0.1193	0.0943	0.1780
10	0.3055	0.2851	0.2179	0.1852	0.1362	0.1077	0.2032
11	0.3458	0.3226	0.2466	0.2096	0.1541	0.1218	0.2300
12	0.3886	0.3625	0.2771	0.2355	0.1731	0.1369	0.2584
13	0.4340	0.4049	0.3095	0.2630	0.1934	0.1529	0.2886
14	0.4822	0.4499	0.3438	0.2923	0.2149	0.1699	0.3207
15	0.5334	0.4977	0.3804	0.3233	0.2377	0.1879	0.3547
16	0.5879	0.5485	0.4192	0.3563	0.2620	0.2071	0.3909
17	0.6458	0.6025	0.4605	0.3914	0.2878	0.2275	0.4294
18	0.7074	0.6600	0.5044	0.4288	0.3152	0.2493	0.4704
19	0.7730	0.7212	0.5512	0.4686	0.3445	0.2724	0.5141
20	0.8430	0.7865	0.6011	0.5110	0.3756	0.2970	0.5606
21	0.9176	0.8561	0.6543	0.5562	0.4089	0.3233	0.6102
22	0.9972	0.9303	0.7111	0.6044	0.4444	0.3513	0.6631
23	1.0822	1.0096	0.7717	0.6559	0.4822	0.3813	0.7197
24	1.1730	1.0944	0.8365	0.7110	0.5227	0.4133	0.7801
25	1.2701	1.1850	0.9057	0.7699	0.5660	0.4475	0.8447

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0293	0.0274	0.0209	0.0178	0.0131	0.0103	0.0195
2	0.0538	0.0502	0.0384	0.0326	0.0240	0.0190	0.0358
3	0.0760	0.0709	0.0542	0.0461	0.0339	0.0268	0.0506
4	0.0998	0.0931	0.0712	0.0605	0.0445	0.0352	0.0664
5	0.1252	0.1168	0.0893	0.0759	0.0558	0.0441	0.0832
6	0.1522	0.1420	0.1086	0.0923	0.0678	0.0536	0.1012
7	0.1810	0.1689	0.1291	0.1097	0.0807	0.0638	0.1204
8	0.2117	0.1975	0.1510	0.1283	0.0943	0.0746	0.1408
9	0.2443	0.2279	0.1742	0.1481	0.1088	0.0861	0.1624
10	0.2789	0.2602	0.1989	0.1690	0.1243	0.0983	0.1854
11	0.3156	0.2945	0.2251	0.1913	0.1406	0.1112	0.2099
12	0.3546	0.3309	0.2529	0.2150	0.1580	0.1250	0.2358
13	0.3961	0.3695	0.2824	0.2401	0.1765	0.1396	0.2634
14	0.4401	0.4106	0.3138	0.2667	0.1961	0.1551	0.2927
15	0.4868	0.4542	0.3472	0.2951	0.2169	0.1715	0.3237
16	0.5365	0.5006	0.3826	0.3252	0.2391	0.1890	0.3568
17	0.5894	0.5499	0.4203	0.3572	0.2626	0.2077	0.3919
18	0.6456	0.6024	0.4604	0.3913	0.2877	0.2275	0.4294
19	0.7055	0.6582	0.5031	0.4276	0.3144	0.2486	0.4692
20	0.7694	0.7178	0.5486	0.4663	0.3428	0.2711	0.5116
21	0.8374	0.7813	0.5972	0.5076	0.3732	0.2951	0.5569
22	0.9101	0.8491	0.6490	0.5516	0.4056	0.3207	0.6052
23	0.9877	0.9215	0.7043	0.5987	0.4401	0.3480	0.6568
24	1.0706	0.9988	0.7634	0.6489	0.4771	0.3772	0.7120
25	1.1592	1.0815	0.8266	0.7027	0.5166	0.4085	0.7709

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0403	0.0376	0.0287	0.0244	0.0180	0.0142	0.0268
2	0.0739	0.0690	0.0527	0.0448	0.0329	0.0260	0.0492
3	0.1044	0.0974	0.0745	0.0633	0.0465	0.0368	0.0694
4	0.1370	0.1279	0.0977	0.0831	0.0611	0.0483	0.0911
5	0.1719	0.1604	0.1226	0.1042	0.0766	0.0606	0.1143
6	0.2090	0.1950	0.1491	0.1267	0.0932	0.0737	0.1390
7	0.2486	0.2319	0.1773	0.1507	0.1108	0.0876	0.1653
8	0.2907	0.2712	0.2073	0.1762	0.1295	0.1024	0.1933
9	0.3354	0.3129	0.2392	0.2033	0.1495	0.1182	0.2231
10	0.3829	0.3573	0.2731	0.2321	0.1706	0.1349	0.2547
11	0.4334	0.4043	0.3090	0.2627	0.1931	0.1527	0.2882
12	0.4870	0.4543	0.3473	0.2952	0.2170	0.1716	0.3238
13	0.5439	0.5074	0.3878	0.3297	0.2424	0.1916	0.3617
14	0.6043	0.5638	0.4309	0.3663	0.2693	0.2129	0.4019
15	0.6685	0.6237	0.4767	0.4052	0.2979	0.2355	0.4446
16	0.7367	0.6874	0.5254	0.4466	0.3283	0.2596	0.4899
17	0.8093	0.7551	0.5771	0.4906	0.3607	0.2852	0.5382
18	0.8866	0.8272	0.6322	0.5374	0.3951	0.3124	0.5896
19	0.9688	0.9039	0.6909	0.5872	0.4317	0.3414	0.6443
20	1.0565	0.9857	0.7534	0.6404	0.4708	0.3723	0.7026
21	1.1500	1.0729	0.8200	0.6970	0.5124	0.4052	0.7647
22	1.2497	1.1660	0.8912	0.7575	0.5569	0.4403	0.8311
23	1.3563	1.2654	0.9671	0.8221	0.6044	0.4779	0.9019
24	1.4701	1.3716	1.0483	0.8911	0.6551	0.5180	0.9776
25	1.5918	1.4852	1.1351	0.9649	0.7094	0.5609	1.0586

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0371	0.0346	0.0265	0.0225	0.0165	0.0131	0.0247
2	0.0681	0.0635	0.0486	0.0413	0.0303	0.0240	0.0453
3	0.0962	0.0898	0.0686	0.0583	0.0429	0.0339	0.0640
4	0.1263	0.1178	0.0900	0.0765	0.0563	0.0445	0.0840
5	0.1584	0.1478	0.1129	0.0960	0.0706	0.0558	0.1053
6	0.1926	0.1797	0.1374	0.1168	0.0858	0.0679	0.1281
7	0.2291	0.2137	0.1633	0.1388	0.1021	0.0807	0.1523
8	0.2678	0.2499	0.1910	0.1623	0.1194	0.0944	0.1781
9	0.3091	0.2883	0.2204	0.1873	0.1377	0.1089	0.2055
10	0.3528	0.3292	0.2516	0.2139	0.1572	0.1243	0.2346
11	0.3993	0.3726	0.2848	0.2420	0.1779	0.1407	0.2656
12	0.4487	0.4186	0.3200	0.2720	0.2000	0.1581	0.2984
13	0.5011	0.4675	0.3574	0.3038	0.2233	0.1766	0.3333
14	0.5568	0.5195	0.3971	0.3375	0.2481	0.1962	0.3703
15	0.6160	0.5747	0.4392	0.3734	0.2745	0.2170	0.4096
16	0.6789	0.6334	0.4841	0.4115	0.3025	0.2392	0.4514
17	0.7457	0.6958	0.5318	0.4520	0.3323	0.2628	0.4959
18	0.8169	0.7622	0.5825	0.4952	0.3640	0.2878	0.5433
19	0.8927	0.8329	0.6366	0.5411	0.3978	0.3145	0.5937
20	0.9735	0.9082	0.6942	0.5900	0.4338	0.3430	0.6474
21	1.0596	0.9886	0.7556	0.6423	0.4722	0.3733	0.7046
22	1.1515	1.0743	0.8211	0.6980	0.5131	0.4057	0.7658
23	1.2497	1.1659	0.8911	0.7575	0.5569	0.4403	0.8311
24	1.3546	1.2638	0.9660	0.8211	0.6036	0.4773	0.9008
25	1.4667	1.3685	1.0459	0.8890	0.6536	0.5168	0.9754

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0349	0.0325	0.0249	0.0211	0.0155	0.0123	0.0232
2	0.0639	0.0596	0.0456	0.0387	0.0285	0.0225	0.0425
3	0.0903	0.0842	0.0644	0.0547	0.0402	0.0318	0.0601
4	0.1185	0.1106	0.0845	0.0718	0.0528	0.0418	0.0788
5	0.1487	0.1387	0.1060	0.0901	0.0662	0.0524	0.0989
6	0.1808	0.1687	0.1289	0.1096	0.0806	0.0637	0.1202
7	0.2150	0.2006	0.1533	0.1303	0.0958	0.0758	0.1430
8	0.2514	0.2346	0.1793	0.1524	0.1120	0.0886	0.1672
9	0.2901	0.2706	0.2069	0.1758	0.1293	0.1022	0.1929
10	0.3312	0.3090	0.2362	0.2007	0.1476	0.1167	0.2202
11	0.3748	0.3497	0.2673	0.2272	0.1670	0.1321	0.2493
12	0.4212	0.3929	0.3003	0.2553	0.1877	0.1484	0.2801
13	0.4704	0.4389	0.3354	0.2851	0.2096	0.1657	0.3128
14	0.5226	0.4876	0.3727	0.3168	0.2329	0.1842	0.3476
15	0.5782	0.5394	0.4123	0.3504	0.2576	0.2037	0.3845
16	0.6372	0.5945	0.4544	0.3862	0.2839	0.2245	0.4237
17	0.7000	0.6531	0.4991	0.4243	0.3119	0.2466	0.4655
18	0.7668	0.7154	0.5468	0.4648	0.3417	0.2702	0.5099
19	0.8379	0.7818	0.5975	0.5079	0.3734	0.2952	0.5572
20	0.9137	0.8525	0.6516	0.5538	0.4072	0.3219	0.6076
21	0.9946	0.9279	0.7092	0.6028	0.4432	0.3504	0.6614
22	1.0808	1.0084	0.7707	0.6551	0.4816	0.3808	0.7188
23	1.1730	1.0944	0.8365	0.7110	0.5227	0.4133	0.7800
24	1.2714	1.1862	0.9067	0.7707	0.5666	0.4480	0.8455
25	1.3767	1.2845	0.9817	0.8345	0.6135	0.4851	0.9155

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0328	0.0306	0.0234	0.0199	0.0146	0.0116	0.0218
2	0.0602	0.0562	0.0429	0.0365	0.0268	0.0212	0.0401
3	0.0851	0.0794	0.0607	0.0516	0.0379	0.0300	0.0566
4	0.1117	0.1042	0.0796	0.0677	0.0498	0.0393	0.0743
5	0.1401	0.1307	0.0999	0.0849	0.0624	0.0494	0.0931
6	0.1703	0.1589	0.1215	0.1032	0.0759	0.0600	0.1133
7	0.2026	0.1890	0.1445	0.1228	0.0903	0.0714	0.1347
8	0.2369	0.2210	0.1689	0.1436	0.1056	0.0835	0.1575
9	0.2733	0.2550	0.1949	0.1657	0.1218	0.0963	0.1818
10	0.3120	0.2911	0.2225	0.1891	0.1390	0.1099	0.2075
11	0.3531	0.3295	0.2518	0.2141	0.1574	0.1244	0.2348
12	0.3968	0.3702	0.2830	0.2405	0.1768	0.1398	0.2639
13	0.4432	0.4135	0.3160	0.2686	0.1975	0.1562	0.2947
14	0.4924	0.4594	0.3511	0.2985	0.2194	0.1735	0.3275
15	0.5447	0.5082	0.3885	0.3302	0.2427	0.1919	0.3623
16	0.6003	0.5601	0.4281	0.3639	0.2675	0.2115	0.3992
17	0.6595	0.6153	0.4703	0.3997	0.2939	0.2324	0.4386
18	0.7224	0.6740	0.5152	0.4379	0.3219	0.2545	0.4804
19	0.7895	0.7366	0.5630	0.4785	0.3518	0.2782	0.5250
20	0.8609	0.8032	0.6139	0.5218	0.3836	0.3033	0.5725
21	0.9371	0.8743	0.6682	0.5680	0.4176	0.3302	0.6232
22	1.0183	0.9501	0.7262	0.6173	0.4538	0.3588	0.6772
23	1.1052	1.0311	0.7881	0.6699	0.4925	0.3894	0.7349
24	1.1979	1.1177	0.8542	0.7261	0.5338	0.4221	0.7966
25	1.2971	1.2102	0.9250	0.7862	0.5780	0.4570	0.8626

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0310	0.0290	0.0221	0.0188	0.0138	0.0109	0.0206
2	0.0569	0.0531	0.0406	0.0345	0.0254	0.0201	0.0379
3	0.0804	0.0750	0.0574	0.0488	0.0358	0.0283	0.0535
4	0.1056	0.0985	0.0753	0.0640	0.0470	0.0372	0.0702
5	0.1324	0.1235	0.0944	0.0803	0.0590	0.0467	0.0881
6	0.1610	0.1502	0.1148	0.0976	0.0718	0.0567	0.1071
7	0.1915	0.1787	0.1366	0.1161	0.0853	0.0675	0.1274
8	0.2239	0.2089	0.1597	0.1357	0.0998	0.0789	0.1489
9	0.2584	0.2411	0.1842	0.1566	0.1151	0.0910	0.1718
10	0.2950	0.2752	0.2103	0.1788	0.1314	0.1039	0.1962
11	0.3338	0.3115	0.2381	0.2024	0.1488	0.1176	0.2220
12	0.3751	0.3500	0.2675	0.2274	0.1672	0.1322	0.2495
13	0.4189	0.3909	0.2988	0.2539	0.1867	0.1476	0.2786
14	0.4655	0.4343	0.3319	0.2822	0.2074	0.1640	0.3096
15	0.5150	0.4805	0.3672	0.3121	0.2295	0.1814	0.3425
16	0.5675	0.5295	0.4047	0.3440	0.2529	0.2000	0.3774
17	0.6234	0.5817	0.4446	0.3779	0.2778	0.2197	0.4146
18	0.6829	0.6372	0.4870	0.4140	0.3043	0.2406	0.4542
19	0.7463	0.6963	0.5322	0.4524	0.3326	0.2630	0.4963
20	0.8138	0.7593	0.5803	0.4933	0.3627	0.2868	0.5412
21	0.8858	0.8265	0.6317	0.5369	0.3947	0.3121	0.5891
22	0.9627	0.8982	0.6865	0.5835	0.4290	0.3392	0.6402
23	1.0447	0.9747	0.7450	0.6333	0.4656	0.3681	0.6948
24	1.1325	1.0566	0.8076	0.6864	0.5046	0.3990	0.7531
25	1.2262	1.1440	0.8744	0.7433	0.5464	0.4321	0.8155

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0297	0.0277	0.0212	0.0180	0.0132	0.0105	0.0197
2	0.0544	0.0508	0.0388	0.0330	0.0242	0.0192	0.0362
3	0.0769	0.0717	0.0548	0.0466	0.0343	0.0271	0.0511
4	0.1009	0.0941	0.0719	0.0612	0.0450	0.0355	0.0671
5	0.1265	0.1181	0.0902	0.0767	0.0564	0.0446	0.0842
6	0.1539	0.1436	0.1097	0.0933	0.0686	0.0542	0.1023
7	0.1830	0.1708	0.1305	0.1109	0.0816	0.0645	0.1217
8	0.2140	0.1997	0.1526	0.1297	0.0954	0.0754	0.1423
9	0.2469	0.2304	0.1761	0.1497	0.1100	0.0870	0.1642
10	0.2819	0.2630	0.2010	0.1709	0.1256	0.0993	0.1875
11	0.3191	0.2977	0.2275	0.1934	0.1422	0.1124	0.2122
12	0.3585	0.3345	0.2556	0.2173	0.1598	0.1263	0.2384
13	0.4004	0.3736	0.2855	0.2427	0.1784	0.1411	0.2663
14	0.4449	0.4151	0.3172	0.2697	0.1982	0.1568	0.2959
15	0.4921	0.4592	0.3510	0.2983	0.2193	0.1734	0.3273
16	0.5424	0.5060	0.3868	0.3288	0.2417	0.1911	0.3607
17	0.5958	0.5559	0.4249	0.3611	0.2655	0.2099	0.3962
18	0.6527	0.6089	0.4654	0.3956	0.2909	0.2300	0.4340
19	0.7132	0.6654	0.5086	0.4323	0.3178	0.2513	0.4743
20	0.7778	0.7256	0.5546	0.4714	0.3466	0.2740	0.5172
21	0.8466	0.7899	0.6037	0.5131	0.3773	0.2983	0.5630
22	0.9200	0.8584	0.6561	0.5577	0.4100	0.3242	0.6118
23	0.9985	0.9316	0.7120	0.6052	0.4449	0.3518	0.6640
24	1.0823	1.0098	0.7718	0.6560	0.4823	0.3813	0.7197
25	1.1719	1.0934	0.8357	0.7103	0.5222	0.4129	0.7793

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0284	0.0265	0.0203	0.0172	0.0127	0.0100	0.0189
2	0.0521	0.0486	0.0372	0.0316	0.0232	0.0184	0.0347
3	0.0736	0.0687	0.0525	0.0446	0.0328	0.0259	0.0489
4	0.0966	0.0901	0.0689	0.0586	0.0431	0.0340	0.0642
5	0.1212	0.1131	0.0864	0.0734	0.0540	0.0427	0.0806
6	0.1474	0.1375	0.1051	0.0893	0.0657	0.0519	0.0980
7	0.1753	0.1635	0.1250	0.1062	0.0781	0.0618	0.1165
8	0.2049	0.1912	0.1461	0.1242	0.0913	0.0722	0.1363
9	0.2365	0.2206	0.1686	0.1433	0.1054	0.0833	0.1572
10	0.2699	0.2519	0.1925	0.1636	0.1203	0.0951	0.1795
11	0.3055	0.2850	0.2179	0.1852	0.1361	0.1077	0.2032
12	0.3433	0.3203	0.2448	0.2081	0.1530	0.1210	0.2283
13	0.3834	0.3577	0.2734	0.2324	0.1709	0.1351	0.2550
14	0.4260	0.3975	0.3038	0.2582	0.1898	0.1501	0.2833
15	0.4713	0.4397	0.3361	0.2857	0.2100	0.1661	0.3134
16	0.5194	0.4846	0.3704	0.3148	0.2314	0.1830	0.3454
17	0.5705	0.5323	0.4069	0.3458	0.2542	0.2010	0.3794
18	0.6250	0.5831	0.4457	0.3788	0.2785	0.2202	0.4156
19	0.6830	0.6372	0.4870	0.4140	0.3044	0.2407	0.4542
20	0.7448	0.6949	0.5311	0.4514	0.3319	0.2624	0.4953
21	0.8107	0.7563	0.5781	0.4914	0.3613	0.2856	0.5391
22	0.8810	0.8220	0.6282	0.5340	0.3926	0.3104	0.5859
23	0.9561	0.8920	0.6818	0.5795	0.4261	0.3369	0.6358
24	1.0364	0.9669	0.7390	0.6282	0.4618	0.3652	0.6892
25	1.1222	1.0470	0.8002	0.6802	0.5001	0.3954	0.7463

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0273	0.0254	0.0194	0.0165	0.0121	0.0096	0.0181
2	0.0500	0.0466	0.0356	0.0303	0.0223	0.0176	0.0332
3	0.0706	0.0659	0.0504	0.0428	0.0315	0.0249	0.0470
4	0.0927	0.0865	0.0661	0.0562	0.0413	0.0327	0.0616
5	0.1162	0.1085	0.0829	0.0705	0.0518	0.0410	0.0773
6	0.1414	0.1319	0.1008	0.0857	0.0630	0.0498	0.0940
7	0.1681	0.1569	0.1199	0.1019	0.0749	0.0592	0.1118
8	0.1966	0.1834	0.1402	0.1192	0.0876	0.0693	0.1307
9	0.2268	0.2116	0.1618	0.1375	0.1011	0.0799	0.1508
10	0.2590	0.2416	0.1847	0.1570	0.1154	0.0912	0.1722
11	0.2931	0.2734	0.2090	0.1777	0.1306	0.1033	0.1949
12	0.3293	0.3073	0.2348	0.1996	0.1468	0.1160	0.2190
13	0.3678	0.3432	0.2623	0.2229	0.1639	0.1296	0.2446
14	0.4087	0.3813	0.2914	0.2477	0.1821	0.1440	0.2718
15	0.4521	0.4218	0.3224	0.2740	0.2015	0.1593	0.3006
16	0.4982	0.4649	0.3553	0.3020	0.2220	0.1756	0.3313
17	0.5473	0.5107	0.3903	0.3318	0.2439	0.1929	0.3640
18	0.5996	0.5594	0.4275	0.3634	0.2672	0.2113	0.3987
19	0.6552	0.6113	0.4672	0.3971	0.2920	0.2309	0.4357
20	0.7145	0.6666	0.5095	0.4331	0.3184	0.2517	0.4751
21	0.7777	0.7256	0.5546	0.4714	0.3466	0.2740	0.5172
22	0.8451	0.7885	0.6027	0.5123	0.3766	0.2978	0.5620
23	0.9172	0.8557	0.6541	0.5559	0.4087	0.3232	0.6100
24	0.9942	0.9276	0.7090	0.6026	0.4430	0.3503	0.6612
25	1.0765	1.0044	0.7677	0.6525	0.4797	0.3793	0.7159

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0262	0.0244	0.0187	0.0159	0.0117	0.0092	0.0174
2	0.0480	0.0448	0.0343	0.0291	0.0214	0.0169	0.0319
3	0.0678	0.0633	0.0484	0.0411	0.0302	0.0239	0.0451
4	0.0891	0.0831	0.0635	0.0540	0.0397	0.0314	0.0592
5	0.1117	0.1042	0.0797	0.0677	0.0498	0.0394	0.0743
6	0.1358	0.1267	0.0969	0.0823	0.0605	0.0479	0.0903
7	0.1616	0.1507	0.1152	0.0979	0.0720	0.0569	0.1074
8	0.1889	0.1762	0.1347	0.1145	0.0842	0.0666	0.1256
9	0.2180	0.2034	0.1554	0.1321	0.0971	0.0768	0.1449
10	0.2488	0.2322	0.1774	0.1508	0.1109	0.0877	0.1655
11	0.2816	0.2628	0.2008	0.1707	0.1255	0.0992	0.1873
12	0.3164	0.2952	0.2257	0.1918	0.1410	0.1115	0.2104
13	0.3534	0.3297	0.2520	0.2142	0.1575	0.1245	0.2350
14	0.3927	0.3664	0.2800	0.2380	0.1750	0.1384	0.2611
15	0.4344	0.4053	0.3098	0.2633	0.1936	0.1531	0.2889
16	0.4788	0.4467	0.3414	0.2902	0.2133	0.1687	0.3184
17	0.5259	0.4907	0.3750	0.3188	0.2344	0.1853	0.3497
18	0.5761	0.5375	0.4108	0.3492	0.2567	0.2030	0.3831
19	0.6296	0.5874	0.4489	0.3816	0.2805	0.2218	0.4187
20	0.6865	0.6405	0.4896	0.4161	0.3059	0.2419	0.4566
21	0.7473	0.6972	0.5329	0.4529	0.3330	0.2633	0.4969
22	0.8121	0.7577	0.5791	0.4922	0.3619	0.2861	0.5401
23	0.8813	0.8223	0.6285	0.5342	0.3927	0.3105	0.5861
24	0.9553	0.8913	0.6812	0.5791	0.4257	0.3366	0.6353
25	1.0344	0.9651	0.7376	0.6270	0.4610	0.3645	0.6879

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0252	0.0235	0.0180	0.0153	0.0112	0.0089	0.0168
2	0.0462	0.0431	0.0330	0.0280	0.0206	0.0163	0.0307
3	0.0653	0.0609	0.0466	0.0396	0.0291	0.0230	0.0434
4	0.0857	0.0800	0.0611	0.0519	0.0382	0.0302	0.0570
5	0.1075	0.1003	0.0767	0.0652	0.0479	0.0379	0.0715
6	0.1307	0.1220	0.0932	0.0792	0.0583	0.0461	0.0869
7	0.1555	0.1451	0.1109	0.0942	0.0693	0.0548	0.1034
8	0.1818	0.1696	0.1296	0.1102	0.0810	0.0641	0.1209
9	0.2098	0.1957	0.1496	0.1271	0.0935	0.0739	0.1395
10	0.2395	0.2234	0.1708	0.1452	0.1067	0.0844	0.1593
11	0.2710	0.2529	0.1933	0.1643	0.1208	0.0955	0.1802
12	0.3045	0.2841	0.2172	0.1846	0.1357	0.1073	0.2025
13	0.3401	0.3173	0.2425	0.2062	0.1516	0.1198	0.2262
14	0.3779	0.3526	0.2695	0.2291	0.1684	0.1332	0.2513
15	0.4181	0.3900	0.2981	0.2534	0.1863	0.1473	0.2780
16	0.4607	0.4299	0.3286	0.2793	0.2053	0.1623	0.3064
17	0.5061	0.4722	0.3609	0.3068	0.2255	0.1783	0.3366
18	0.5544	0.5173	0.3954	0.3361	0.2471	0.1954	0.3687
19	0.6059	0.5653	0.4321	0.3672	0.2700	0.2135	0.4029
20	0.6607	0.6164	0.4711	0.4005	0.2944	0.2328	0.4394
21	0.7192	0.6710	0.5128	0.4359	0.3205	0.2534	0.4782
22	0.7815	0.7292	0.5573	0.4737	0.3483	0.2754	0.5197
23	0.8482	0.7913	0.6048	0.5141	0.3780	0.2989	0.5640
24	0.9194	0.8578	0.6556	0.5573	0.4097	0.3239	0.6114
25	0.9955	0.9288	0.7099	0.6034	0.4436	0.3508	0.6620

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0214	0.0200	0.0153	0.0130	0.0095	0.0075	0.0142
2	0.0393	0.0366	0.0280	0.0238	0.0175	0.0138	0.0261
3	0.0554	0.0517	0.0395	0.0336	0.0247	0.0195	0.0369
4	0.0728	0.0679	0.0519	0.0441	0.0324	0.0256	0.0484
5	0.0913	0.0852	0.0651	0.0553	0.0407	0.0322	0.0607
6	0.1110	0.1036	0.0792	0.0673	0.0495	0.0391	0.0738
7	0.1320	0.1232	0.0941	0.0800	0.0588	0.0465	0.0878
8	0.1544	0.1440	0.1101	0.0936	0.0688	0.0544	0.1027
9	0.1781	0.1662	0.1270	0.1080	0.0794	0.0628	0.1185
10	0.2034	0.1897	0.1450	0.1233	0.0906	0.0717	0.1352
11	0.2302	0.2147	0.1641	0.1395	0.1026	0.0811	0.1531
12	0.2586	0.2413	0.1844	0.1568	0.1152	0.0911	0.1720
13	0.2888	0.2695	0.2060	0.1751	0.1287	0.1018	0.1921
14	0.3209	0.2994	0.2288	0.1945	0.1430	0.1131	0.2134
15	0.3550	0.3312	0.2532	0.2152	0.1582	0.1251	0.2361
16	0.3913	0.3650	0.2790	0.2372	0.1744	0.1379	0.2602
17	0.4298	0.4010	0.3065	0.2605	0.1915	0.1514	0.2858
18	0.4708	0.4393	0.3357	0.2854	0.2098	0.1659	0.3131
19	0.5145	0.4800	0.3669	0.3119	0.2293	0.1813	0.3421
20	0.5610	0.5235	0.4001	0.3401	0.2500	0.1977	0.3731
21	0.6107	0.5698	0.4355	0.3702	0.2721	0.2152	0.4061
22	0.6637	0.6192	0.4733	0.4023	0.2957	0.2338	0.4413
23	0.7202	0.6720	0.5136	0.4366	0.3210	0.2538	0.4790
24	0.7807	0.7284	0.5567	0.4732	0.3479	0.2751	0.5192
25	0.8454	0.7887	0.6028	0.5124	0.3767	0.2979	0.5622

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0290	0.0271	0.0207	0.0176	0.0129	0.0102	0.0193
2	0.0532	0.0496	0.0379	0.0323	0.0237	0.0187	0.0354
3	0.0752	0.0701	0.0536	0.0456	0.0335	0.0265	0.0500
4	0.0987	0.0920	0.0704	0.0598	0.0440	0.0348	0.0656
5	0.1237	0.1155	0.0882	0.0750	0.0551	0.0436	0.0823
6	0.1505	0.1404	0.1073	0.0912	0.0671	0.0530	0.1001
7	0.1790	0.1670	0.1276	0.1085	0.0798	0.0631	0.1190
8	0.2093	0.1952	0.1492	0.1268	0.0933	0.0737	0.1392
9	0.2415	0.2253	0.1722	0.1464	0.1076	0.0851	0.1606
10	0.2757	0.2572	0.1966	0.1671	0.1228	0.0971	0.1833
11	0.3120	0.2911	0.2225	0.1891	0.1390	0.1099	0.2075
12	0.3506	0.3271	0.2500	0.2125	0.1562	0.1235	0.2331
13	0.3915	0.3653	0.2792	0.2373	0.1745	0.1380	0.2604
14	0.4350	0.4059	0.3102	0.2637	0.1939	0.1533	0.2893
15	0.4813	0.4490	0.3432	0.2917	0.2145	0.1696	0.3200
16	0.5304	0.4949	0.3782	0.3215	0.2364	0.1869	0.3527
17	0.5826	0.5436	0.4155	0.3532	0.2596	0.2053	0.3875
18	0.6383	0.5955	0.4551	0.3869	0.2844	0.2249	0.4244
19	0.6975	0.6507	0.4974	0.4228	0.3108	0.2458	0.4638
20	0.7606	0.7096	0.5424	0.4610	0.3389	0.2680	0.5058
21	0.8279	0.7724	0.5904	0.5018	0.3689	0.2917	0.5505
22	0.8997	0.8394	0.6416	0.5453	0.4009	0.3170	0.5983
23	0.9764	0.9110	0.6963	0.5918	0.4351	0.3440	0.6493
24	1.0584	0.9874	0.7547	0.6415	0.4716	0.3729	0.7038
25	1.1460	1.0692	0.8172	0.6946	0.5107	0.4038	0.7621

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0238	0.0222	0.0170	0.0145	0.0106	0.0084	0.0159
2	0.0437	0.0408	0.0312	0.0265	0.0195	0.0154	0.0291
3	0.0618	0.0576	0.0441	0.0374	0.0275	0.0218	0.0411
4	0.0811	0.0757	0.0578	0.0492	0.0361	0.0286	0.0539
5	0.1017	0.0949	0.0725	0.0617	0.0453	0.0358	0.0676
6	0.1237	0.1154	0.0882	0.0750	0.0551	0.0436	0.0823
7	0.1471	0.1373	0.1049	0.0892	0.0656	0.0518	0.0978
8	0.1720	0.1605	0.1227	0.1043	0.0767	0.0606	0.1144
9	0.1985	0.1852	0.1415	0.1203	0.0884	0.0699	0.1320
10	0.2266	0.2114	0.1616	0.1373	0.1010	0.0798	0.1507
11	0.2565	0.2393	0.1829	0.1554	0.1143	0.0904	0.1705
12	0.2882	0.2688	0.2055	0.1747	0.1284	0.1015	0.1916
13	0.3218	0.3003	0.2295	0.1951	0.1434	0.1134	0.2140
14	0.3576	0.3336	0.2550	0.2167	0.1593	0.1260	0.2378
15	0.3956	0.3691	0.2821	0.2398	0.1763	0.1394	0.2631
16	0.4360	0.4068	0.3109	0.2643	0.1943	0.1536	0.2899
17	0.4789	0.4468	0.3415	0.2903	0.2134	0.1687	0.3185
18	0.5246	0.4895	0.3741	0.3180	0.2338	0.1849	0.3489
19	0.5733	0.5349	0.4088	0.3475	0.2555	0.2020	0.3812
20	0.6252	0.5833	0.4458	0.3789	0.2786	0.2203	0.4157
21	0.6805	0.6349	0.4852	0.4125	0.3032	0.2398	0.4525
22	0.7395	0.6900	0.5273	0.4482	0.3295	0.2606	0.4918
23	0.8026	0.7488	0.5723	0.4865	0.3576	0.2828	0.5337
24	0.8699	0.8116	0.6203	0.5273	0.3877	0.3065	0.5785
25	0.9420	0.8788	0.6717	0.5710	0.4198	0.3319	0.6264

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0218	0.0204	0.0156	0.0132	0.0097	0.0077	0.0145
2	0.0400	0.0373	0.0285	0.0243	0.0178	0.0141	0.0266
3	0.0565	0.0527	0.0403	0.0343	0.0252	0.0199	0.0376
4	0.0742	0.0692	0.0529	0.0450	0.0331	0.0261	0.0493
5	0.0931	0.0868	0.0664	0.0564	0.0415	0.0328	0.0619
6	0.1132	0.1056	0.0807	0.0686	0.0504	0.0399	0.0753
7	0.1346	0.1256	0.0960	0.0816	0.0600	0.0474	0.0895
8	0.1574	0.1468	0.1122	0.0954	0.0701	0.0554	0.1046
9	0.1816	0.1694	0.1295	0.1101	0.0809	0.0640	0.1208
10	0.2073	0.1934	0.1478	0.1257	0.0924	0.0730	0.1379
11	0.2346	0.2189	0.1673	0.1422	0.1045	0.0827	0.1560
12	0.2636	0.2460	0.1880	0.1598	0.1175	0.0929	0.1753
13	0.2944	0.2747	0.2100	0.1785	0.1312	0.1037	0.1958
14	0.3271	0.3052	0.2333	0.1983	0.1458	0.1153	0.2176
15	0.3619	0.3376	0.2581	0.2194	0.1613	0.1275	0.2407
16	0.3988	0.3721	0.2844	0.2418	0.1777	0.1405	0.2652
17	0.4381	0.4088	0.3124	0.2656	0.1952	0.1544	0.2914
18	0.4799	0.4478	0.3423	0.2909	0.2139	0.1691	0.3192
19	0.5245	0.4893	0.3740	0.3179	0.2337	0.1848	0.3488
20	0.5719	0.5336	0.4078	0.3467	0.2549	0.2015	0.3803
21	0.6225	0.5808	0.4439	0.3773	0.2774	0.2193	0.4140
22	0.6765	0.6312	0.4824	0.4101	0.3015	0.2384	0.4499
23	0.7342	0.6850	0.5236	0.4450	0.3272	0.2587	0.4883
24	0.7958	0.7425	0.5675	0.4824	0.3546	0.2804	0.5292
25	0.8617	0.8040	0.6145	0.5223	0.3840	0.3036	0.5731

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0193	0.0180	0.0138	0.0117	0.0086	0.0068	0.0128
2	0.0354	0.0330	0.0252	0.0214	0.0158	0.0125	0.0235
3	0.0500	0.0466	0.0356	0.0303	0.0223	0.0176	0.0332
4	0.0656	0.0612	0.0468	0.0398	0.0292	0.0231	0.0436
5	0.0823	0.0768	0.0587	0.0499	0.0367	0.0290	0.0547
6	0.1001	0.0934	0.0714	0.0607	0.0446	0.0353	0.0666
7	0.1190	0.1110	0.0849	0.0721	0.0530	0.0419	0.0791
8	0.1392	0.1298	0.0992	0.0844	0.0620	0.0490	0.0925
9	0.1606	0.1498	0.1145	0.0973	0.0716	0.0566	0.1068
10	0.1833	0.1710	0.1307	0.1111	0.0817	0.0646	0.1219
11	0.2075	0.1936	0.1480	0.1258	0.0925	0.0731	0.1380
12	0.2331	0.2175	0.1662	0.1413	0.1039	0.0821	0.1550
13	0.2604	0.2429	0.1857	0.1578	0.1160	0.0917	0.1732
14	0.2893	0.2699	0.2063	0.1754	0.1289	0.1019	0.1924
15	0.3200	0.2986	0.2282	0.1940	0.1426	0.1128	0.2128
16	0.3527	0.3291	0.2515	0.2138	0.1572	0.1243	0.2346
17	0.3875	0.3615	0.2763	0.2349	0.1727	0.1365	0.2577
18	0.4244	0.3960	0.3027	0.2573	0.1891	0.1496	0.2823
19	0.4638	0.4327	0.3307	0.2811	0.2067	0.1634	0.3084
20	0.5058	0.4719	0.3607	0.3066	0.2254	0.1782	0.3364
21	0.5505	0.5136	0.3926	0.3337	0.2453	0.1940	0.3661
22	0.5983	0.5582	0.4266	0.3626	0.2666	0.2108	0.3979
23	0.6493	0.6058	0.4630	0.3936	0.2893	0.2288	0.4318
24	0.7038	0.6566	0.5019	0.4266	0.3136	0.2480	0.4680
25	0.7621	0.7110	0.5434	0.4619	0.3396	0.2685	0.5068

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0176	0.0164	0.0126	0.0107	0.0078	0.0062	0.0117
2	0.0323	0.0301	0.0230	0.0196	0.0144	0.0114	0.0215
3	0.0456	0.0426	0.0325	0.0277	0.0203	0.0161	0.0303
4	0.0599	0.0559	0.0427	0.0363	0.0267	0.0211	0.0398
5	0.0751	0.0701	0.0536	0.0455	0.0335	0.0265	0.0499
6	0.0913	0.0852	0.0651	0.0554	0.0407	0.0322	0.0607
7	0.1086	0.1013	0.0775	0.0658	0.0484	0.0383	0.0722
8	0.1270	0.1185	0.0906	0.0770	0.0566	0.0448	0.0845
9	0.1466	0.1367	0.1045	0.0888	0.0653	0.0516	0.0975
10	0.1673	0.1561	0.1193	0.1014	0.0746	0.0590	0.1113
11	0.1894	0.1767	0.1350	0.1148	0.0844	0.0667	0.1259
12	0.2128	0.1985	0.1517	0.1290	0.0948	0.0750	0.1415
13	0.2376	0.2217	0.1695	0.1440	0.1059	0.0837	0.1580
14	0.2640	0.2463	0.1883	0.1600	0.1177	0.0930	0.1756
15	0.2921	0.2725	0.2083	0.1770	0.1302	0.1029	0.1942
16	0.3219	0.3003	0.2296	0.1951	0.1435	0.1134	0.2141
17	0.3536	0.3299	0.2522	0.2143	0.1576	0.1246	0.2352
18	0.3874	0.3614	0.2762	0.2348	0.1726	0.1365	0.2576
19	0.4233	0.3949	0.3019	0.2566	0.1886	0.1492	0.2815
20	0.4616	0.4307	0.3292	0.2798	0.2057	0.1627	0.3070
21	0.5025	0.4688	0.3583	0.3046	0.2239	0.1770	0.3341
22	0.5461	0.5095	0.3894	0.3310	0.2433	0.1924	0.3631
23	0.5926	0.5529	0.4226	0.3592	0.2641	0.2088	0.3941
24	0.6423	0.5993	0.4581	0.3893	0.2862	0.2263	0.4272
25	0.6955	0.6489	0.4960	0.4216	0.3099	0.2451	0.4625

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0242	0.0226	0.0172	0.0147	0.0108	0.0085	0.0161
2	0.0443	0.0414	0.0316	0.0269	0.0198	0.0156	0.0295
3	0.0626	0.0584	0.0447	0.0380	0.0279	0.0221	0.0417
4	0.0822	0.0767	0.0586	0.0498	0.0366	0.0290	0.0547
5	0.1031	0.0962	0.0735	0.0625	0.0460	0.0363	0.0686
6	0.1254	0.1170	0.0894	0.0760	0.0559	0.0442	0.0834
7	0.1492	0.1392	0.1064	0.0904	0.0665	0.0526	0.0992
8	0.1744	0.1627	0.1244	0.1057	0.0777	0.0615	0.1160
9	0.2012	0.1878	0.1435	0.1220	0.0897	0.0709	0.1338
10	0.2298	0.2144	0.1638	0.1393	0.1024	0.0810	0.1528
11	0.2600	0.2426	0.1854	0.1576	0.1159	0.0916	0.1729
12	0.2922	0.2726	0.2084	0.1771	0.1302	0.1030	0.1943
13	0.3263	0.3045	0.2327	0.1978	0.1454	0.1150	0.2170
14	0.3626	0.3383	0.2586	0.2198	0.1616	0.1278	0.2411
15	0.4011	0.3742	0.2860	0.2431	0.1787	0.1413	0.2667
16	0.4420	0.4124	0.3152	0.2679	0.1970	0.1558	0.2940
17	0.4856	0.4531	0.3463	0.2943	0.2164	0.1711	0.3229
18	0.5319	0.4963	0.3793	0.3224	0.2370	0.1874	0.3537
19	0.5813	0.5423	0.4145	0.3523	0.2590	0.2048	0.3866
20	0.6339	0.5914	0.4520	0.3842	0.2825	0.2234	0.4215
21	0.6900	0.6437	0.4920	0.4182	0.3075	0.2431	0.4588
22	0.7498	0.6996	0.5347	0.4545	0.3341	0.2642	0.4986
23	0.8138	0.7592	0.5803	0.4932	0.3626	0.2867	0.5412
24	0.8821	0.8230	0.6290	0.5346	0.3931	0.3108	0.5866
25	0.9551	0.8911	0.6811	0.5789	0.4256	0.3365	0.6352

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0223	0.0208	0.0159	0.0135	0.0099	0.0079	0.0148
2	0.0409	0.0381	0.0291	0.0248	0.0182	0.0144	0.0272
3	0.0577	0.0539	0.0412	0.0350	0.0257	0.0203	0.0384
4	0.0758	0.0707	0.0540	0.0459	0.0338	0.0267	0.0504
5	0.0950	0.0887	0.0678	0.0576	0.0423	0.0335	0.0632
6	0.1156	0.1078	0.0824	0.0701	0.0515	0.0407	0.0769
7	0.1374	0.1282	0.0980	0.0833	0.0612	0.0484	0.0914
8	0.1607	0.1499	0.1146	0.0974	0.0716	0.0566	0.1069
9	0.1854	0.1730	0.1322	0.1124	0.0826	0.0653	0.1233
10	0.2117	0.1975	0.1510	0.1283	0.0943	0.0746	0.1408
11	0.2396	0.2235	0.1709	0.1452	0.1068	0.0844	0.1593
12	0.2692	0.2512	0.1920	0.1632	0.1200	0.0949	0.1790
13	0.3007	0.2805	0.2144	0.1823	0.1340	0.1059	0.2000
14	0.3341	0.3117	0.2382	0.2025	0.1489	0.1177	0.2222
15	0.3696	0.3448	0.2635	0.2240	0.1647	0.1302	0.2458
16	0.4073	0.3800	0.2905	0.2469	0.1815	0.1435	0.2709
17	0.4474	0.4175	0.3191	0.2712	0.1994	0.1577	0.2976
18	0.4901	0.4573	0.3495	0.2971	0.2184	0.1727	0.3260
19	0.5356	0.4997	0.3819	0.3247	0.2387	0.1887	0.3562
20	0.5841	0.5449	0.4165	0.3540	0.2603	0.2058	0.3884
21	0.6358	0.5931	0.4534	0.3854	0.2833	0.2240	0.4228
22	0.6909	0.6446	0.4927	0.4188	0.3079	0.2434	0.4595
23	0.7498	0.6996	0.5347	0.4545	0.3341	0.2642	0.4986
24	0.8127	0.7583	0.5796	0.4926	0.3622	0.2864	0.5405
25	0.8800	0.8211	0.6276	0.5334	0.3922	0.3101	0.5852

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0209	0.0195	0.0149	0.0127	0.0093	0.0074	0.0139
2	0.0384	0.0358	0.0274	0.0232	0.0171	0.0135	0.0255
3	0.0542	0.0505	0.0386	0.0328	0.0241	0.0191	0.0360
4	0.0711	0.0663	0.0507	0.0431	0.0317	0.0251	0.0473
5	0.0892	0.0832	0.0636	0.0541	0.0397	0.0314	0.0593
6	0.1085	0.1012	0.0774	0.0658	0.0483	0.0382	0.0721
7	0.1290	0.1204	0.0920	0.0782	0.0575	0.0455	0.0858
8	0.1508	0.1407	0.1076	0.0914	0.0672	0.0531	0.1003
9	0.1741	0.1624	0.1241	0.1055	0.0776	0.0613	0.1157
10	0.1987	0.1854	0.1417	0.1204	0.0885	0.0700	0.1321
11	0.2249	0.2098	0.1604	0.1363	0.1002	0.0792	0.1496
12	0.2527	0.2358	0.1802	0.1532	0.1126	0.0890	0.1680
13	0.2822	0.2633	0.2013	0.1711	0.1258	0.0994	0.1877
14	0.3136	0.2926	0.2236	0.1901	0.1397	0.1105	0.2085
15	0.3469	0.3237	0.2474	0.2103	0.1546	0.1222	0.2307
16	0.3823	0.3567	0.2726	0.2317	0.1704	0.1347	0.2542
17	0.4200	0.3918	0.2995	0.2546	0.1872	0.1480	0.2793
18	0.4601	0.4292	0.3281	0.2789	0.2050	0.1621	0.3059
19	0.5027	0.4691	0.3585	0.3047	0.2240	0.1771	0.3343
20	0.5482	0.5115	0.3909	0.3323	0.2443	0.1932	0.3646
21	0.5967	0.5567	0.4255	0.3617	0.2659	0.2103	0.3968
22	0.6485	0.6050	0.4624	0.3931	0.2890	0.2285	0.4313
23	0.7038	0.6566	0.5019	0.4266	0.3136	0.2480	0.4680
24	0.7629	0.7117	0.5440	0.4624	0.3400	0.2688	0.5073
25	0.8260	0.7707	0.5890	0.5007	0.3681	0.2911	0.5493

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0197	0.0184	0.0140	0.0119	0.0088	0.0069	0.0131
2	0.0361	0.0337	0.0258	0.0219	0.0161	0.0127	0.0240
3	0.0510	0.0476	0.0364	0.0309	0.0227	0.0180	0.0339
4	0.0670	0.0625	0.0478	0.0406	0.0299	0.0236	0.0446
5	0.0840	0.0784	0.0599	0.0509	0.0374	0.0296	0.0559
6	0.1022	0.0954	0.0729	0.0619	0.0455	0.0360	0.0680
7	0.1215	0.1134	0.0867	0.0737	0.0542	0.0428	0.0808
8	0.1421	0.1326	0.1013	0.0861	0.0633	0.0501	0.0945
9	0.1640	0.1530	0.1169	0.0994	0.0731	0.0578	0.1091
10	0.1872	0.1747	0.1335	0.1135	0.0834	0.0660	0.1245
11	0.2119	0.1977	0.1511	0.1284	0.0944	0.0747	0.1409
12	0.2381	0.2221	0.1698	0.1443	0.1061	0.0839	0.1583
13	0.2659	0.2481	0.1896	0.1612	0.1185	0.0937	0.1768
14	0.2955	0.2757	0.2107	0.1791	0.1317	0.1041	0.1965
15	0.3268	0.3049	0.2331	0.1981	0.1456	0.1152	0.2174
16	0.3602	0.3361	0.2569	0.2183	0.1605	0.1269	0.2395
17	0.3957	0.3692	0.2822	0.2398	0.1763	0.1394	0.2631
18	0.4335	0.4044	0.3091	0.2627	0.1932	0.1527	0.2883
19	0.4737	0.4419	0.3378	0.2871	0.2111	0.1669	0.3150
20	0.5165	0.4819	0.3683	0.3131	0.2302	0.1820	0.3435
21	0.5622	0.5246	0.4009	0.3408	0.2505	0.1981	0.3739
22	0.6110	0.5701	0.4357	0.3704	0.2723	0.2153	0.4063
23	0.6631	0.6187	0.4729	0.4019	0.2955	0.2336	0.4410
24	0.7188	0.6706	0.5125	0.4357	0.3203	0.2533	0.4780
25	0.7783	0.7261	0.5550	0.4717	0.3468	0.2742	0.5176

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0186	0.0174	0.0133	0.0113	0.0083	0.0066	0.0124
2	0.0342	0.0319	0.0244	0.0207	0.0152	0.0120	0.0227
3	0.0483	0.0450	0.0344	0.0293	0.0215	0.0170	0.0321
4	0.0633	0.0591	0.0452	0.0384	0.0282	0.0223	0.0421
5	0.0794	0.0741	0.0567	0.0482	0.0354	0.0280	0.0528
6	0.0966	0.0901	0.0689	0.0586	0.0431	0.0340	0.0643
7	0.1149	0.1072	0.0819	0.0696	0.0512	0.0405	0.0764
8	0.1344	0.1253	0.0958	0.0814	0.0599	0.0473	0.0893
9	0.1550	0.1446	0.1105	0.0940	0.0691	0.0546	0.1031
10	0.1770	0.1651	0.1262	0.1073	0.0789	0.0624	0.1177
11	0.2003	0.1869	0.1428	0.1214	0.0893	0.0706	0.1332
12	0.2251	0.2100	0.1605	0.1364	0.1003	0.0793	0.1497
13	0.2514	0.2345	0.1793	0.1524	0.1120	0.0886	0.1672
14	0.2793	0.2606	0.1992	0.1693	0.1245	0.0984	0.1857
15	0.3090	0.2883	0.2203	0.1873	0.1377	0.1089	0.2055
16	0.3405	0.3177	0.2428	0.2064	0.1517	0.1200	0.2264
17	0.3741	0.3490	0.2667	0.2267	0.1667	0.1318	0.2488
18	0.4098	0.3823	0.2922	0.2484	0.1826	0.1444	0.2725
19	0.4478	0.4178	0.3193	0.2714	0.1995	0.1578	0.2978
20	0.4883	0.4556	0.3482	0.2960	0.2176	0.1721	0.3247
21	0.5315	0.4959	0.3790	0.3222	0.2368	0.1873	0.3535
22	0.5776	0.5389	0.4119	0.3501	0.2574	0.2035	0.3841
23	0.6268	0.5848	0.4470	0.3800	0.2793	0.2209	0.4169
24	0.6795	0.6339	0.4845	0.4119	0.3028	0.2394	0.4519
25	0.7357	0.6864	0.5247	0.4460	0.3279	0.2592	0.4893

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0178	0.0166	0.0127	0.0108	0.0079	0.0063	0.0118
2	0.0326	0.0305	0.0233	0.0198	0.0145	0.0115	0.0217
3	0.0461	0.0430	0.0329	0.0280	0.0206	0.0163	0.0307
4	0.0605	0.0565	0.0432	0.0367	0.0270	0.0213	0.0403
5	0.0759	0.0708	0.0541	0.0460	0.0338	0.0268	0.0505
6	0.0923	0.0861	0.0658	0.0560	0.0411	0.0325	0.0614
7	0.1098	0.1025	0.0783	0.0666	0.0489	0.0387	0.0730
8	0.1284	0.1198	0.0916	0.0778	0.0572	0.0452	0.0854
9	0.1482	0.1382	0.1057	0.0898	0.0660	0.0522	0.0985
10	0.1691	0.1578	0.1206	0.1025	0.0754	0.0596	0.1125
11	0.1914	0.1786	0.1365	0.1160	0.0853	0.0675	0.1273
12	0.2151	0.2007	0.1534	0.1304	0.0959	0.0758	0.1430
13	0.2402	0.2241	0.1713	0.1456	0.1071	0.0846	0.1598
14	0.2669	0.2490	0.1903	0.1618	0.1189	0.0941	0.1775
15	0.2953	0.2755	0.2106	0.1790	0.1316	0.1040	0.1964
16	0.3254	0.3036	0.2321	0.1973	0.1450	0.1147	0.2164
17	0.3575	0.3335	0.2549	0.2167	0.1593	0.1260	0.2377
18	0.3916	0.3654	0.2793	0.2374	0.1745	0.1380	0.2604
19	0.4279	0.3993	0.3052	0.2594	0.1907	0.1508	0.2846
20	0.4667	0.4354	0.3328	0.2829	0.2080	0.1644	0.3103
21	0.5080	0.4739	0.3622	0.3079	0.2264	0.1790	0.3378
22	0.5520	0.5150	0.3936	0.3346	0.2460	0.1945	0.3671
23	0.5991	0.5589	0.4272	0.3631	0.2670	0.2111	0.3984
24	0.6494	0.6059	0.4631	0.3936	0.2894	0.2288	0.4318
25	0.7031	0.6560	0.5014	0.4262	0.3133	0.2478	0.4676

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0170	0.0159	0.0122	0.0103	0.0076	0.0060	0.0113
2	0.0313	0.0292	0.0223	0.0189	0.0139	0.0110	0.0208
3	0.0442	0.0412	0.0315	0.0268	0.0197	0.0156	0.0294
4	0.0580	0.0541	0.0413	0.0351	0.0258	0.0204	0.0385
5	0.0727	0.0678	0.0518	0.0441	0.0324	0.0256	0.0484
6	0.0884	0.0825	0.0631	0.0536	0.0394	0.0312	0.0588
7	0.1052	0.0981	0.0750	0.0637	0.0469	0.0371	0.0699
8	0.1230	0.1147	0.0877	0.0745	0.0548	0.0433	0.0818
9	0.1419	0.1324	0.1012	0.0860	0.0632	0.0500	0.0943
10	0.1620	0.1511	0.1155	0.0982	0.0722	0.0571	0.1077
11	0.1833	0.1710	0.1307	0.1111	0.0817	0.0646	0.1219
12	0.2060	0.1922	0.1469	0.1248	0.0918	0.0726	0.1370
13	0.2300	0.2146	0.1640	0.1394	0.1025	0.0811	0.1530
14	0.2556	0.2385	0.1823	0.1549	0.1139	0.0901	0.1700
15	0.2828	0.2638	0.2016	0.1714	0.1260	0.0996	0.1880
16	0.3116	0.2907	0.2222	0.1889	0.1389	0.1098	0.2072
17	0.3423	0.3194	0.2441	0.2075	0.1525	0.1206	0.2277
18	0.3750	0.3499	0.2674	0.2273	0.1671	0.1321	0.2494
19	0.4098	0.3823	0.2922	0.2484	0.1826	0.1444	0.2725
20	0.4469	0.4169	0.3187	0.2709	0.1991	0.1575	0.2972
21	0.4864	0.4538	0.3469	0.2948	0.2168	0.1714	0.3235
22	0.5286	0.4932	0.3769	0.3204	0.2356	0.1863	0.3515
23	0.5737	0.5352	0.4091	0.3477	0.2556	0.2021	0.3815
24	0.6218	0.5802	0.4434	0.3769	0.2771	0.2191	0.4135
25	0.6733	0.6282	0.4801	0.4081	0.3000	0.2372	0.4478

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0164	0.0153	0.0117	0.0099	0.0073	0.0058	0.0109
2	0.0300	0.0280	0.0214	0.0182	0.0134	0.0106	0.0199
3	0.0424	0.0395	0.0302	0.0257	0.0189	0.0149	0.0282
4	0.0556	0.0519	0.0397	0.0337	0.0248	0.0196	0.0370
5	0.0697	0.0651	0.0497	0.0423	0.0311	0.0246	0.0464
6	0.0848	0.0791	0.0605	0.0514	0.0378	0.0299	0.0564
7	0.1009	0.0941	0.0719	0.0611	0.0450	0.0355	0.0671
8	0.1179	0.1100	0.0841	0.0715	0.0526	0.0416	0.0784
9	0.1361	0.1270	0.0971	0.0825	0.0606	0.0480	0.0905
10	0.1554	0.1450	0.1108	0.0942	0.0692	0.0547	0.1033
11	0.1759	0.1641	0.1254	0.1066	0.0784	0.0620	0.1169
12	0.1976	0.1844	0.1409	0.1198	0.0881	0.0696	0.1314
13	0.2207	0.2059	0.1574	0.1338	0.0983	0.0778	0.1468
14	0.2452	0.2288	0.1749	0.1486	0.1093	0.0864	0.1631
15	0.2713	0.2531	0.1934	0.1644	0.1209	0.0956	0.1804
16	0.2989	0.2789	0.2132	0.1812	0.1332	0.1053	0.1988
17	0.3284	0.3064	0.2342	0.1991	0.1463	0.1157	0.2184
18	0.3597	0.3356	0.2565	0.2181	0.1603	0.1268	0.2392
19	0.3931	0.3668	0.2803	0.2383	0.1752	0.1385	0.2614
20	0.4287	0.4000	0.3057	0.2598	0.1910	0.1510	0.2851
21	0.4666	0.4353	0.3327	0.2828	0.2079	0.1644	0.3103
22	0.5071	0.4731	0.3616	0.3074	0.2260	0.1787	0.3372
23	0.5503	0.5134	0.3924	0.3336	0.2452	0.1939	0.3660
24	0.5965	0.5565	0.4254	0.3616	0.2658	0.2102	0.3967
25	0.6459	0.6026	0.4606	0.3915	0.2878	0.2276	0.4295

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0157	0.0147	0.0112	0.0095	0.0070	0.0055	0.0104
2	0.0288	0.0269	0.0206	0.0175	0.0128	0.0102	0.0192
3	0.0407	0.0380	0.0290	0.0247	0.0181	0.0143	0.0271
4	0.0534	0.0499	0.0381	0.0324	0.0238	0.0188	0.0355
5	0.0670	0.0625	0.0478	0.0406	0.0299	0.0236	0.0446
6	0.0815	0.0760	0.0581	0.0494	0.0363	0.0287	0.0542
7	0.0969	0.0904	0.0691	0.0588	0.0432	0.0342	0.0645
8	0.1133	0.1057	0.0808	0.0687	0.0505	0.0399	0.0754
9	0.1308	0.1220	0.0933	0.0793	0.0583	0.0461	0.0870
10	0.1493	0.1393	0.1065	0.0905	0.0665	0.0526	0.0993
11	0.1690	0.1577	0.1205	0.1024	0.0753	0.0595	0.1124
12	0.1899	0.1771	0.1354	0.1151	0.0846	0.0669	0.1263
13	0.2121	0.1978	0.1512	0.1285	0.0945	0.0747	0.1410
14	0.2356	0.2198	0.1680	0.1428	0.1050	0.0830	0.1567
15	0.2606	0.2432	0.1859	0.1580	0.1162	0.0918	0.1733
16	0.2873	0.2680	0.2048	0.1741	0.1280	0.1012	0.1910
17	0.3156	0.2944	0.2250	0.1913	0.1406	0.1112	0.2098
18	0.3457	0.3225	0.2465	0.2095	0.1540	0.1218	0.2299
19	0.3777	0.3524	0.2694	0.2290	0.1683	0.1331	0.2512
20	0.4119	0.3843	0.2937	0.2497	0.1836	0.1451	0.2739
21	0.4484	0.4183	0.3197	0.2718	0.1998	0.1580	0.2982
22	0.4873	0.4546	0.3475	0.2953	0.2171	0.1717	0.3240
23	0.5288	0.4934	0.3771	0.3205	0.2356	0.1863	0.3517
24	0.5732	0.5348	0.4087	0.3474	0.2554	0.2020	0.3812
25	0.6207	0.5791	0.4426	0.3762	0.2766	0.2187	0.4127

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0151	0.0141	0.0108	0.0092	0.0067	0.0053	0.0101
2	0.0277	0.0259	0.0198	0.0168	0.0124	0.0098	0.0184
3	0.0392	0.0366	0.0279	0.0237	0.0175	0.0138	0.0261
4	0.0514	0.0480	0.0367	0.0312	0.0229	0.0181	0.0342
5	0.0645	0.0602	0.0460	0.0391	0.0287	0.0227	0.0429
6	0.0784	0.0732	0.0559	0.0475	0.0350	0.0276	0.0522
7	0.0933	0.0870	0.0665	0.0565	0.0416	0.0329	0.0620
8	0.1091	0.1018	0.0778	0.0661	0.0486	0.0384	0.0725
9	0.1259	0.1174	0.0897	0.0763	0.0561	0.0443	0.0837
10	0.1437	0.1341	0.1025	0.0871	0.0640	0.0506	0.0956
11	0.1626	0.1517	0.1160	0.0986	0.0725	0.0573	0.1081
12	0.1827	0.1705	0.1303	0.1108	0.0814	0.0644	0.1215
13	0.2041	0.1904	0.1455	0.1237	0.0909	0.0719	0.1357
14	0.2267	0.2116	0.1617	0.1374	0.1010	0.0799	0.1508
15	0.2508	0.2340	0.1789	0.1520	0.1118	0.0884	0.1668
16	0.2764	0.2579	0.1971	0.1676	0.1232	0.0974	0.1838
17	0.3037	0.2833	0.2166	0.1841	0.1353	0.1070	0.2020
18	0.3327	0.3104	0.2372	0.2016	0.1482	0.1172	0.2212
19	0.3635	0.3392	0.2592	0.2203	0.1620	0.1281	0.2418
20	0.3964	0.3699	0.2827	0.2403	0.1767	0.1397	0.2636
21	0.4315	0.4026	0.3077	0.2615	0.1923	0.1520	0.2869
22	0.4689	0.4375	0.3344	0.2842	0.2090	0.1652	0.3118
23	0.5089	0.4748	0.3629	0.3085	0.2268	0.1793	0.3384
24	0.5516	0.5147	0.3934	0.3344	0.2458	0.1944	0.3668
25	0.5973	0.5573	0.4259	0.3620	0.2662	0.2105	0.3972

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0128	0.0120	0.0092	0.0078	0.0057	0.0045	0.0085
2	0.0236	0.0220	0.0168	0.0143	0.0105	0.0083	0.0157
3	0.0333	0.0310	0.0237	0.0202	0.0148	0.0117	0.0221
4	0.0437	0.0407	0.0311	0.0265	0.0195	0.0154	0.0290
5	0.0548	0.0511	0.0391	0.0332	0.0244	0.0193	0.0364
6	0.0666	0.0621	0.0475	0.0404	0.0297	0.0235	0.0443
7	0.0792	0.0739	0.0565	0.0480	0.0353	0.0279	0.0527
8	0.0926	0.0864	0.0660	0.0561	0.0413	0.0326	0.0616
9	0.1069	0.0997	0.0762	0.0648	0.0476	0.0377	0.0711
10	0.1220	0.1138	0.0870	0.0740	0.0544	0.0430	0.0811
11	0.1381	0.1288	0.0985	0.0837	0.0615	0.0487	0.0918
12	0.1552	0.1448	0.1106	0.0941	0.0691	0.0547	0.1032
13	0.1733	0.1617	0.1236	0.1050	0.0772	0.0611	0.1152
14	0.1925	0.1796	0.1373	0.1167	0.0858	0.0678	0.1280
15	0.2130	0.1987	0.1519	0.1291	0.0949	0.0751	0.1417
16	0.2348	0.2190	0.1674	0.1423	0.1046	0.0827	0.1561
17	0.2579	0.2406	0.1839	0.1563	0.1149	0.0909	0.1715
18	0.2825	0.2636	0.2014	0.1712	0.1259	0.0995	0.1879
19	0.3087	0.2880	0.2201	0.1871	0.1376	0.1088	0.2053
20	0.3366	0.3141	0.2401	0.2040	0.1500	0.1186	0.2239
21	0.3664	0.3419	0.2613	0.2221	0.1633	0.1291	0.2437
22	0.3982	0.3715	0.2840	0.2414	0.1774	0.1403	0.2648
23	0.4321	0.4032	0.3082	0.2619	0.1926	0.1523	0.2874
24	0.4684	0.4370	0.3340	0.2839	0.2087	0.1651	0.3115
25	0.5072	0.4732	0.3617	0.3074	0.2260	0.1787	0.3373

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0901	0.0751	0.0627	0.0533	0.0416	0.0307	0.0682
2	0.1652	0.1378	0.1151	0.0978	0.0763	0.0564	0.1252
3	0.2333	0.1946	0.1625	0.1381	0.1077	0.0796	0.1768
4	0.3062	0.2555	0.2133	0.1813	0.1414	0.1045	0.2321
5	0.3841	0.3204	0.2676	0.2274	0.1774	0.1311	0.2911
6	0.4671	0.3897	0.3254	0.2766	0.2157	0.1594	0.3540
7	0.5555	0.4634	0.3870	0.3289	0.2565	0.1896	0.4210
8	0.6496	0.5419	0.4525	0.3846	0.3000	0.2217	0.4922
9	0.7495	0.6252	0.5221	0.4438	0.3461	0.2558	0.5680
10	0.8557	0.7138	0.5961	0.5067	0.3951	0.2921	0.6484
11	0.9685	0.8079	0.6746	0.5734	0.4472	0.3305	0.7339
12	1.0882	0.9077	0.7580	0.6443	0.5025	0.3714	0.8246
13	1.2153	1.0138	0.8466	0.7196	0.5612	0.4148	0.9209
14	1.3504	1.1264	0.9407	0.7996	0.6236	0.4609	1.0233
15	1.4938	1.2461	1.0406	0.8845	0.6898	0.5099	1.1320
16	1.6463	1.3733	1.1468	0.9748	0.7603	0.5619	1.2476
17	1.8085	1.5086	1.2598	1.0708	0.8352	0.6173	1.3705
18	1.9811	1.6526	1.3800	1.1730	0.9149	0.6762	1.5013
19	2.1649	1.8059	1.5081	1.2819	0.9997	0.7389	1.6405
20	2.3608	1.9693	1.6445	1.3978	1.0902	0.8058	1.7890
21	2.5697	2.1436	1.7900	1.5215	1.1866	0.8771	1.9473
22	2.7926	2.3295	1.9453	1.6535	1.2896	0.9532	2.1162
23	3.0307	2.5281	2.1112	1.7945	1.3995	1.0344	2.2966
24	3.2851	2.7403	2.2884	1.9451	1.5170	1.1213	2.4894
25	3.5571	2.9673	2.4779	2.1062	1.6426	1.2141	2.6955

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0788	0.0658	0.0549	0.0467	0.0364	0.0269	0.0597
2	0.1446	0.1206	0.1007	0.0856	0.0668	0.0494	0.1096
3	0.2043	0.1704	0.1423	0.1209	0.0943	0.0697	0.1548
4	0.2681	0.2237	0.1868	0.1587	0.1238	0.0915	0.2032
5	0.3363	0.2805	0.2343	0.1991	0.1553	0.1148	0.2548
6	0.4090	0.3412	0.2849	0.2422	0.1889	0.1396	0.3099
7	0.4864	0.4057	0.3388	0.2880	0.2246	0.1660	0.3686
8	0.5687	0.4744	0.3962	0.3367	0.2626	0.1941	0.4310
9	0.6562	0.5474	0.4571	0.3885	0.3030	0.2240	0.4973
10	0.7492	0.6249	0.5219	0.4436	0.3460	0.2557	0.5677
11	0.8479	0.7073	0.5906	0.5020	0.3915	0.2894	0.6425
12	0.9527	0.7947	0.6637	0.5641	0.4399	0.3252	0.7219
13	1.0640	0.8876	0.7412	0.6300	0.4914	0.3632	0.8063
14	1.1823	0.9862	0.8236	0.7000	0.5459	0.4035	0.8959
15	1.3079	1.0910	0.9111	0.7744	0.6040	0.4464	0.9911
16	1.4414	1.2024	1.0041	0.8535	0.6656	0.4920	1.0923
17	1.5834	1.3208	1.1030	0.9375	0.7312	0.5404	1.1999
18	1.7345	1.4469	1.2082	1.0270	0.8010	0.5920	1.3144
19	1.8954	1.5811	1.3203	1.1223	0.8753	0.6469	1.4363
20	2.0669	1.7242	1.4398	1.2238	0.9545	0.7055	1.5663
21	2.2498	1.8767	1.5672	1.3321	1.0389	0.7679	1.7048
22	2.4450	2.0395	1.7031	1.4477	1.1290	0.8345	1.8527
23	2.6534	2.2134	1.8483	1.5711	1.2253	0.9057	2.0107
24	2.8762	2.3992	2.0035	1.7030	1.3282	0.9817	2.1795
25	3.1143	2.5979	2.1694	1.8440	1.4381	1.0630	2.3600

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0715	0.0596	0.0498	0.0423	0.0330	0.0244	0.0542
2	0.1311	0.1093	0.0913	0.0776	0.0605	0.0447	0.0993
3	0.1852	0.1545	0.1290	0.1096	0.0855	0.0632	0.1403
4	0.2430	0.2027	0.1693	0.1439	0.1122	0.0830	0.1842
5	0.3049	0.2543	0.2124	0.1805	0.1408	0.1041	0.2310
6	0.3707	0.3093	0.2583	0.2195	0.1712	0.1265	0.2809
7	0.4409	0.3678	0.3071	0.2611	0.2036	0.1505	0.3341
8	0.5155	0.4300	0.3591	0.3053	0.2381	0.1760	0.3907
9	0.5949	0.4962	0.4144	0.3522	0.2747	0.2030	0.4508
10	0.6791	0.5665	0.4731	0.4021	0.3136	0.2318	0.5146
11	0.7686	0.6412	0.5354	0.4551	0.3549	0.2623	0.5824
12	0.8637	0.7204	0.6016	0.5114	0.3988	0.2948	0.6545
13	0.9646	0.8046	0.6719	0.5711	0.4454	0.3292	0.7309
14	1.0717	0.8940	0.7466	0.6346	0.4949	0.3658	0.8121
15	1.1856	0.9890	0.8259	0.7020	0.5475	0.4047	0.8984
16	1.3066	1.0900	0.9102	0.7737	0.6034	0.4460	0.9901
17	1.4354	1.1973	0.9999	0.8499	0.6628	0.4899	1.0877
18	1.5724	1.3116	1.0953	0.9310	0.7261	0.5367	1.1915
19	1.7182	1.4333	1.1969	1.0174	0.7935	0.5865	1.3020
20	1.8737	1.5630	1.3052	1.1094	0.8652	0.6395	1.4198
21	2.0395	1.7013	1.4207	1.2076	0.9418	0.6961	1.5455
22	2.2164	1.8489	1.5439	1.3123	1.0235	0.7565	1.6795
23	2.4054	2.0065	1.6755	1.4242	1.1108	0.8210	1.8227
24	2.6073	2.1749	1.8162	1.5438	1.2040	0.8899	1.9757
25	2.8232	2.3550	1.9666	1.6716	1.3037	0.9636	2.1393

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0619	0.0517	0.0431	0.0367	0.0286	0.0211	0.0469
2	0.1136	0.0948	0.0791	0.0673	0.0525	0.0388	0.0861
3	0.1605	0.1338	0.1118	0.0950	0.0741	0.0548	0.1216
4	0.2106	0.1757	0.1467	0.1247	0.0973	0.0719	0.1596
5	0.2642	0.2204	0.1840	0.1564	0.1220	0.0902	0.2002
6	0.3213	0.2680	0.2238	0.1902	0.1484	0.1097	0.2434
7	0.3821	0.3187	0.2661	0.2262	0.1764	0.1304	0.2895
8	0.4467	0.3726	0.3112	0.2645	0.2063	0.1525	0.3385
9	0.5155	0.4300	0.3591	0.3052	0.2380	0.1759	0.3906
10	0.5885	0.4909	0.4099	0.3484	0.2718	0.2009	0.4459
11	0.6660	0.5556	0.4640	0.3944	0.3076	0.2273	0.5047
12	0.7484	0.6243	0.5213	0.4431	0.3456	0.2554	0.5671
13	0.8358	0.6972	0.5822	0.4949	0.3860	0.2853	0.6334
14	0.9287	0.7747	0.6469	0.5499	0.4289	0.3170	0.7037
15	1.0274	0.8570	0.7156	0.6083	0.4744	0.3507	0.7785
16	1.1322	0.9445	0.7887	0.6704	0.5228	0.3865	0.8580
17	1.2438	1.0375	0.8664	0.7364	0.5744	0.4245	0.9425
18	1.3625	1.1365	0.9491	0.8067	0.6292	0.4650	1.0325
19	1.4889	1.2420	1.0371	0.8816	0.6875	0.5082	1.1282
20	1.6236	1.3544	1.1310	0.9613	0.7497	0.5542	1.2303
21	1.7673	1.4742	1.2311	1.0464	0.8161	0.6032	1.3392
22	1.9206	1.6021	1.3379	1.1372	0.8869	0.6555	1.4554
23	2.0843	1.7387	1.4519	1.2341	0.9625	0.7114	1.5794
24	2.2593	1.8846	1.5738	1.3377	1.0433	0.7711	1.7120
25	2.4464	2.0407	1.7041	1.4485	1.1297	0.8350	1.8538

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0560	0.0467	0.0390	0.0331	0.0258	0.0191	0.0424
2	0.1026	0.0856	0.0715	0.0608	0.0474	0.0350	0.0778
3	0.1450	0.1209	0.1010	0.0858	0.0669	0.0495	0.1099
4	0.1903	0.1587	0.1326	0.1127	0.0879	0.0649	0.1442
5	0.2387	0.1991	0.1663	0.1413	0.1102	0.0815	0.1809
6	0.2903	0.2421	0.2022	0.1719	0.1340	0.0991	0.2200
7	0.3452	0.2879	0.2405	0.2044	0.1594	0.1178	0.2616
8	0.4036	0.3367	0.2812	0.2390	0.1864	0.1378	0.3059
9	0.4657	0.3885	0.3244	0.2758	0.2151	0.1590	0.3529
10	0.5317	0.4435	0.3704	0.3148	0.2455	0.1815	0.4029
11	0.6018	0.5020	0.4192	0.3563	0.2779	0.2054	0.4560
12	0.6762	0.5640	0.4710	0.4004	0.3122	0.2308	0.5124
13	0.7552	0.6299	0.5260	0.4471	0.3487	0.2578	0.5722
14	0.8391	0.6999	0.5845	0.4968	0.3875	0.2864	0.6358
15	0.9282	0.7743	0.6466	0.5496	0.4286	0.3168	0.7034
16	1.0230	0.8533	0.7126	0.6057	0.4724	0.3492	0.7752
17	1.1238	0.9374	0.7828	0.6654	0.5189	0.3836	0.8516
18	1.2310	1.0269	0.8575	0.7289	0.5685	0.4202	0.9328
19	1.3452	1.1222	0.9371	0.7965	0.6212	0.4591	1.0194
20	1.4669	1.2237	1.0219	0.8686	0.6774	0.5007	1.1116
21	1.5967	1.3319	1.1123	0.9454	0.7373	0.5450	1.2100
22	1.7353	1.4475	1.2088	1.0274	0.8013	0.5923	1.3149
23	1.8832	1.5709	1.3118	1.1150	0.8696	0.6428	1.4270
24	2.0413	1.7028	1.4219	1.2086	0.9426	0.6967	1.5468
25	2.2103	1.8438	1.5397	1.3087	1.0207	0.7544	1.6749

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0799	0.0666	0.0556	0.0473	0.0369	0.0273	0.0605
2	0.1465	0.1222	0.1021	0.0868	0.0677	0.0500	0.1110
3	0.2070	0.1727	0.1442	0.1226	0.0956	0.0706	0.1568
4	0.2717	0.2266	0.1892	0.1609	0.1255	0.0927	0.2059
5	0.3408	0.2843	0.2374	0.2018	0.1574	0.1163	0.2582
6	0.4144	0.3457	0.2887	0.2454	0.1914	0.1414	0.3140
7	0.4928	0.4111	0.3433	0.2918	0.2276	0.1682	0.3735
8	0.5763	0.4807	0.4014	0.3412	0.2661	0.1967	0.4367
9	0.6649	0.5547	0.4632	0.3937	0.3071	0.2270	0.5039
10	0.7591	0.6332	0.5288	0.4495	0.3505	0.2591	0.5752
11	0.8592	0.7167	0.5985	0.5087	0.3967	0.2932	0.6510
12	0.9654	0.8053	0.6725	0.5716	0.4458	0.3295	0.7315
13	1.0782	0.8994	0.7510	0.6384	0.4979	0.3680	0.8170
14	1.1980	0.9993	0.8345	0.7093	0.5532	0.4089	0.9078
15	1.3253	1.1055	0.9232	0.7847	0.6120	0.4523	1.0042
16	1.4605	1.2183	1.0174	0.8648	0.6745	0.4985	1.1068
17	1.6044	1.3384	1.1176	0.9500	0.7409	0.5476	1.2158
18	1.7576	1.4661	1.2243	1.0407	0.8116	0.5999	1.3318
19	1.9206	1.6021	1.3379	1.1372	0.8869	0.6555	1.4554
20	2.0944	1.7471	1.4589	1.2401	0.9671	0.7148	1.5871
21	2.2797	1.9017	1.5880	1.3498	1.0527	0.7781	1.7275
22	2.4775	2.0666	1.7258	1.4669	1.1440	0.8456	1.8774
23	2.6887	2.2428	1.8729	1.5920	1.2416	0.9177	2.0374
24	2.9144	2.4311	2.0301	1.7256	1.3458	0.9947	2.2084
25	3.1557	2.6324	2.1982	1.8685	1.4572	1.0771	2.3913

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0729	0.0609	0.0508	0.0432	0.0337	0.0249	0.0553
2	0.1338	0.1116	0.0932	0.0792	0.0618	0.0457	0.1014
3	0.1890	0.1577	0.1317	0.1119	0.0873	0.0645	0.1432
4	0.2481	0.2069	0.1728	0.1469	0.1146	0.0847	0.1880
5	0.3112	0.2596	0.2168	0.1842	0.1437	0.1062	0.2358
6	0.3784	0.3157	0.2636	0.2241	0.1747	0.1292	0.2868
7	0.4500	0.3754	0.3135	0.2665	0.2078	0.1536	0.3410
8	0.5262	0.4389	0.3666	0.3116	0.2430	0.1796	0.3987
9	0.6072	0.5065	0.4230	0.3595	0.2804	0.2072	0.4601
10	0.6932	0.5782	0.4829	0.4104	0.3201	0.2366	0.5253
11	0.7845	0.6544	0.5465	0.4645	0.3623	0.2678	0.5945
12	0.8815	0.7353	0.6141	0.5220	0.4071	0.3009	0.6680
13	0.9845	0.8213	0.6858	0.5829	0.4546	0.3360	0.7460
14	1.0939	0.9125	0.7620	0.6477	0.5052	0.3734	0.8289
15	1.2101	1.0095	0.8430	0.7165	0.5588	0.4130	0.9170
16	1.3337	1.1125	0.9290	0.7897	0.6159	0.4552	1.0106
17	1.4651	1.2221	1.0206	0.8675	0.6765	0.5001	1.1102
18	1.6049	1.3388	1.1180	0.9503	0.7411	0.5478	1.2162
19	1.7538	1.4630	1.2217	1.0384	0.8099	0.5986	1.3290
20	1.9125	1.5953	1.3322	1.1324	0.8831	0.6528	1.4492
21	2.0817	1.7365	1.4501	1.2326	0.9613	0.7105	1.5774
22	2.2623	1.8871	1.5759	1.3395	1.0447	0.7722	1.7143
23	2.4551	2.0480	1.7102	1.4537	1.1337	0.8380	1.8604
24	2.6612	2.2199	1.8538	1.5757	1.2289	0.9083	2.0166
25	2.8816	2.4037	2.0073	1.7062	1.3307	0.9835	2.1836

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0679	0.0567	0.0473	0.0402	0.0314	0.0232	0.0515
2	0.1246	0.1039	0.0868	0.0738	0.0575	0.0425	0.0944
3	0.1760	0.1468	0.1226	0.1042	0.0813	0.0601	0.1334
4	0.2310	0.1927	0.1609	0.1368	0.1067	0.0788	0.1750
5	0.2897	0.2417	0.2018	0.1715	0.1338	0.0989	0.2195
6	0.3523	0.2939	0.2454	0.2086	0.1627	0.1203	0.2670
7	0.4190	0.3495	0.2919	0.2481	0.1935	0.1430	0.3175
8	0.4900	0.4087	0.3413	0.2901	0.2263	0.1672	0.3713
9	0.5653	0.4716	0.3938	0.3347	0.2611	0.1930	0.4284
10	0.6454	0.5384	0.4496	0.3822	0.2980	0.2203	0.4891
11	0.7305	0.6093	0.5088	0.4325	0.3373	0.2493	0.5535
12	0.8208	0.6847	0.5718	0.4860	0.3790	0.2801	0.6220
13	0.9167	0.7647	0.6386	0.5428	0.4233	0.3129	0.6946
14	1.0185	0.8496	0.7095	0.6031	0.4703	0.3476	0.7718
15	1.1268	0.9399	0.7849	0.6672	0.5203	0.3846	0.8538
16	1.2418	1.0359	0.8650	0.7353	0.5734	0.4238	0.9410
17	1.3641	1.1379	0.9502	0.8077	0.6299	0.4656	1.0337
18	1.4943	1.2465	1.0409	0.8848	0.6900	0.5100	1.1324
19	1.6330	1.3622	1.1375	0.9669	0.7541	0.5574	1.2374
20	1.7807	1.4854	1.2404	1.0543	0.8223	0.6078	1.3494
21	1.9382	1.6168	1.3502	1.1476	0.8950	0.6616	1.4688
22	2.1064	1.7571	1.4673	1.2472	0.9727	0.7189	1.5962
23	2.2860	1.9069	1.5924	1.3535	1.0556	0.7802	1.7322
24	2.4779	2.0670	1.7261	1.4671	1.1442	0.8457	1.8777
25	2.6830	2.2381	1.8690	1.5886	1.2390	0.9158	2.0331

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0635	0.0530	0.0443	0.0376	0.0293	0.0217	0.0482
2	0.1165	0.0972	0.0812	0.0690	0.0538	0.0398	0.0883
3	0.1646	0.1373	0.1147	0.0975	0.0760	0.0562	0.1248
4	0.2161	0.1803	0.1505	0.1279	0.0998	0.0738	0.1637
5	0.2710	0.2261	0.1888	0.1605	0.1252	0.0925	0.2054
6	0.3296	0.2750	0.2296	0.1952	0.1522	0.1125	0.2498
7	0.3920	0.3270	0.2731	0.2321	0.1810	0.1338	0.2971
8	0.4584	0.3824	0.3193	0.2714	0.2117	0.1564	0.3473
9	0.5289	0.4412	0.3684	0.3132	0.2442	0.1805	0.4008
10	0.6038	0.5037	0.4206	0.3575	0.2788	0.2061	0.4576
11	0.6834	0.5701	0.4760	0.4046	0.3156	0.2333	0.5179
12	0.7679	0.6405	0.5349	0.4547	0.3546	0.2621	0.5819
13	0.8576	0.7154	0.5974	0.5078	0.3960	0.2927	0.6499
14	0.9529	0.7949	0.6638	0.5642	0.4400	0.3252	0.7221
15	1.0541	0.8793	0.7343	0.6242	0.4868	0.3598	0.7988
16	1.1617	0.9691	0.8093	0.6879	0.5365	0.3965	0.8803
17	1.2762	1.0646	0.8890	0.7556	0.5893	0.4356	0.9671
18	1.3980	1.1662	0.9738	0.8278	0.6456	0.4772	1.0594
19	1.5277	1.2744	1.0642	0.9045	0.7055	0.5214	1.1576
20	1.6659	1.3896	1.1605	0.9864	0.7693	0.5686	1.2624
21	1.8133	1.5126	1.2631	1.0737	0.8374	0.6189	1.3741
22	1.9706	1.6438	1.3727	1.1668	0.9100	0.6726	1.4933
23	2.1386	1.7840	1.4897	1.2663	0.9876	0.7299	1.6206
24	2.3181	1.9337	1.6148	1.3726	1.0705	0.7912	1.7566
25	2.5101	2.0938	1.7485	1.4862	1.1591	0.8567	1.9021

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0597	0.0498	0.0416	0.0353	0.0276	0.0204	0.0452
2	0.1095	0.0913	0.0763	0.0648	0.0506	0.0374	0.0830
3	0.1547	0.1290	0.1077	0.0916	0.0714	0.0528	0.1172
4	0.2030	0.1693	0.1414	0.1202	0.0937	0.0693	0.1538
5	0.2546	0.2124	0.1774	0.1508	0.1176	0.0869	0.1930
6	0.3097	0.2583	0.2157	0.1834	0.1430	0.1057	0.2347
7	0.3683	0.3072	0.2565	0.2181	0.1701	0.1257	0.2791
8	0.4306	0.3592	0.3000	0.2550	0.1988	0.1470	0.3263
9	0.4969	0.4145	0.3461	0.2942	0.2294	0.1696	0.3765
10	0.5673	0.4732	0.3951	0.3359	0.2619	0.1936	0.4298
11	0.6420	0.5355	0.4472	0.3801	0.2965	0.2191	0.4865
12	0.7214	0.6017	0.5025	0.4271	0.3331	0.2462	0.5466
13	0.8057	0.6721	0.5612	0.4770	0.3720	0.2750	0.6105
14	0.8952	0.7467	0.6236	0.5300	0.4134	0.3055	0.6783
15	0.9903	0.8261	0.6898	0.5864	0.4573	0.3380	0.7504
16	1.0914	0.9104	0.7603	0.6462	0.5040	0.3725	0.8270
17	1.1989	1.0001	0.8351	0.7099	0.5536	0.4092	0.9085
18	1.3133	1.0955	0.9149	0.7776	0.6065	0.4483	0.9952
19	1.4352	1.1972	0.9997	0.8498	0.6627	0.4898	1.0875
20	1.5650	1.3055	1.0902	0.9266	0.7227	0.5342	1.1859
21	1.7035	1.4210	1.1866	1.0086	0.7866	0.5814	1.2909
22	1.8513	1.5443	1.2896	1.0961	0.8549	0.6319	1.4028
23	2.0091	1.6759	1.3995	1.1896	0.9278	0.6857	1.5224
24	2.1778	1.8166	1.5170	1.2895	1.0056	0.7433	1.6502
25	2.3581	1.9670	1.6426	1.3962	1.0889	0.8049	1.7869

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0570	0.0476	0.0397	0.0338	0.0263	0.0195	0.0432
2	0.1046	0.0873	0.0729	0.0619	0.0483	0.0357	0.0793
3	0.1478	0.1233	0.1030	0.0875	0.0682	0.0504	0.1120
4	0.1940	0.1618	0.1351	0.1149	0.0896	0.0662	0.1470
5	0.2433	0.2030	0.1695	0.1441	0.1124	0.0830	0.1844
6	0.2959	0.2468	0.2061	0.1752	0.1366	0.1010	0.2242
7	0.3519	0.2935	0.2451	0.2084	0.1625	0.1201	0.2667
8	0.4115	0.3432	0.2866	0.2436	0.1900	0.1404	0.3118
9	0.4748	0.3960	0.3307	0.2811	0.2192	0.1621	0.3598
10	0.5420	0.4522	0.3776	0.3209	0.2503	0.1850	0.4107
11	0.6135	0.5117	0.4273	0.3632	0.2833	0.2094	0.4649
12	0.6893	0.5750	0.4802	0.4081	0.3183	0.2353	0.5223
13	0.7698	0.6422	0.5363	0.4558	0.3555	0.2628	0.5834
14	0.8554	0.7135	0.5959	0.5065	0.3950	0.2920	0.6482
15	0.9463	0.7894	0.6592	0.5603	0.4370	0.3230	0.7171
16	1.0429	0.8699	0.7265	0.6175	0.4816	0.3560	0.7903
17	1.1456	0.9556	0.7980	0.6783	0.5290	0.3910	0.8681
18	1.2549	1.0468	0.8742	0.7431	0.5795	0.4283	0.9510
19	1.3714	1.1440	0.9553	0.8120	0.6333	0.4681	1.0392
20	1.4954	1.2475	1.0417	0.8855	0.6906	0.5104	1.1332
21	1.6278	1.3578	1.1339	0.9638	0.7517	0.5556	1.2335
22	1.7690	1.4756	1.2323	1.0474	0.8169	0.6038	1.3405
23	1.9198	1.6014	1.3373	1.1367	0.8865	0.6553	1.4548
24	2.0809	1.7359	1.4496	1.2321	0.9609	0.7103	1.5769
25	2.2533	1.8796	1.5696	1.3342	1.0405	0.7691	1.7075

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0546	0.0456	0.0380	0.0323	0.0252	0.0186	0.0414
2	0.1002	0.0836	0.0698	0.0593	0.0463	0.0342	0.0759
3	0.1415	0.1180	0.0986	0.0838	0.0653	0.0483	0.1072
4	0.1857	0.1549	0.1294	0.1100	0.0858	0.0634	0.1407
5	0.2330	0.1943	0.1623	0.1379	0.1076	0.0795	0.1765
6	0.2833	0.2363	0.1974	0.1677	0.1308	0.0967	0.2147
7	0.3369	0.2811	0.2347	0.1995	0.1556	0.1150	0.2553
8	0.3940	0.3286	0.2744	0.2333	0.1819	0.1345	0.2985
9	0.4546	0.3792	0.3167	0.2692	0.2099	0.1552	0.3445
10	0.5190	0.4329	0.3615	0.3073	0.2396	0.1771	0.3933
11	0.5874	0.4900	0.4091	0.3478	0.2712	0.2005	0.4451
12	0.6600	0.5505	0.4597	0.3908	0.3048	0.2253	0.5001
13	0.7371	0.6149	0.5134	0.4364	0.3404	0.2516	0.5585
14	0.8190	0.6832	0.5705	0.4849	0.3782	0.2795	0.6206
15	0.9060	0.7558	0.6311	0.5364	0.4184	0.3092	0.6865
16	0.9985	0.8329	0.6955	0.5912	0.4611	0.3408	0.7566
17	1.0969	0.9150	0.7641	0.6495	0.5065	0.3744	0.8312
18	1.2015	1.0023	0.8370	0.7114	0.5548	0.4101	0.9105
19	1.3130	1.0953	0.9146	0.7774	0.6063	0.4482	0.9950
20	1.4318	1.1944	0.9974	0.8478	0.6612	0.4887	1.0850
21	1.5585	1.3000	1.0856	0.9228	0.7197	0.5319	1.1810
22	1.6937	1.4128	1.1798	1.0028	0.7821	0.5781	1.2834
23	1.8381	1.5333	1.2804	1.0883	0.8488	0.6274	1.3928
24	1.9924	1.6620	1.3879	1.1797	0.9200	0.6800	1.5098
25	2.1574	1.7996	1.5028	1.2774	0.9962	0.7363	1.6348

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0524	0.0437	0.0365	0.0310	0.0242	0.0179	0.0397
2	0.0961	0.0801	0.0669	0.0569	0.0444	0.0328	0.0728
3	0.1357	0.1132	0.0945	0.0804	0.0627	0.0463	0.1028
4	0.1781	0.1486	0.1241	0.1055	0.0823	0.0608	0.1350
5	0.2234	0.1864	0.1557	0.1323	0.1032	0.0763	0.1693
6	0.2717	0.2267	0.1893	0.1609	0.1255	0.0928	0.2059
7	0.3232	0.2696	0.2251	0.1913	0.1492	0.1103	0.2449
8	0.3779	0.3152	0.2632	0.2237	0.1745	0.1290	0.2863
9	0.4360	0.3637	0.3037	0.2582	0.2013	0.1488	0.3304
10	0.4978	0.4152	0.3467	0.2947	0.2299	0.1699	0.3772
11	0.5634	0.4700	0.3924	0.3336	0.2602	0.1923	0.4269
12	0.6330	0.5281	0.4410	0.3748	0.2923	0.2161	0.4797
13	0.7070	0.5898	0.4925	0.4186	0.3265	0.2413	0.5357
14	0.7855	0.6553	0.5472	0.4651	0.3628	0.2681	0.5953
15	0.8690	0.7249	0.6053	0.5145	0.4013	0.2966	0.6585
16	0.9577	0.7989	0.6671	0.5671	0.4423	0.3269	0.7257
17	1.0521	0.8776	0.7329	0.6229	0.4858	0.3591	0.7972
18	1.1525	0.9614	0.8028	0.6824	0.5322	0.3934	0.8733
19	1.2594	1.0506	0.8773	0.7457	0.5816	0.4299	0.9543
20	1.3734	1.1456	0.9567	0.8132	0.6342	0.4687	1.0407
21	1.4949	1.2470	1.0413	0.8851	0.6903	0.5102	1.1328
22	1.6246	1.3552	1.1316	0.9619	0.7502	0.5545	1.2310
23	1.7630	1.4707	1.2281	1.0439	0.8141	0.6018	1.3360
24	1.9110	1.5941	1.3312	1.1315	0.8825	0.6523	1.4481
25	2.0693	1.7261	1.4414	1.2252	0.9556	0.7063	1.5681

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0503	0.0420	0.0351	0.0298	0.0232	0.0172	0.0381
2	0.0923	0.0770	0.0643	0.0547	0.0426	0.0315	0.0700
3	0.1304	0.1088	0.0908	0.0772	0.0602	0.0445	0.0988
4	0.1712	0.1428	0.1192	0.1013	0.0790	0.0584	0.1297
5	0.2147	0.1791	0.1495	0.1271	0.0991	0.0733	0.1627
6	0.2611	0.2178	0.1819	0.1546	0.1206	0.0891	0.1978
7	0.3105	0.2590	0.2163	0.1838	0.1434	0.1060	0.2353
8	0.3631	0.3028	0.2529	0.2150	0.1677	0.1239	0.2751
9	0.4189	0.3494	0.2918	0.2480	0.1934	0.1430	0.3174
10	0.4783	0.3989	0.3331	0.2832	0.2209	0.1632	0.3624
11	0.5413	0.4515	0.3770	0.3205	0.2500	0.1847	0.4102
12	0.6082	0.5073	0.4237	0.3601	0.2809	0.2076	0.4609
13	0.6793	0.5666	0.4732	0.4022	0.3137	0.2318	0.5147
14	0.7547	0.6296	0.5257	0.4469	0.3485	0.2576	0.5719
15	0.8349	0.6965	0.5816	0.4944	0.3856	0.2850	0.6327
16	0.9202	0.7676	0.6410	0.5448	0.4249	0.3141	0.6973
17	1.0108	0.8432	0.7041	0.5985	0.4668	0.3450	0.7660
18	1.1073	0.9237	0.7713	0.6556	0.5113	0.3779	0.8391
19	1.2100	1.0094	0.8429	0.7165	0.5588	0.4130	0.9169
20	1.3195	1.1007	0.9191	0.7813	0.6093	0.4504	0.9999
21	1.4362	1.1981	1.0005	0.8504	0.6632	0.4902	1.0883
22	1.5608	1.3020	1.0873	0.9242	0.7208	0.5327	1.1828
23	1.6939	1.4130	1.1800	1.0030	0.7822	0.5782	1.2836
24	1.8361	1.5316	1.2790	1.0872	0.8479	0.6267	1.3913
25	1.9881	1.6584	1.3849	1.1772	0.9181	0.6786	1.5066

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0484	0.0404	0.0337	0.0287	0.0224	0.0165	0.0367
2	0.0888	0.0741	0.0619	0.0526	0.0410	0.0303	0.0673
3	0.1255	0.1047	0.0874	0.0743	0.0579	0.0428	0.0951
4	0.1647	0.1374	0.1147	0.0975	0.0761	0.0562	0.1248
5	0.2066	0.1723	0.1439	0.1223	0.0954	0.0705	0.1565
6	0.2512	0.2096	0.1750	0.1488	0.1160	0.0857	0.1904
7	0.2988	0.2492	0.2081	0.1769	0.1380	0.1020	0.2264
8	0.3494	0.2914	0.2434	0.2069	0.1613	0.1192	0.2647
9	0.4031	0.3363	0.2808	0.2387	0.1861	0.1376	0.3055
10	0.4602	0.3839	0.3206	0.2725	0.2125	0.1571	0.3487
11	0.5209	0.4345	0.3628	0.3084	0.2405	0.1778	0.3947
12	0.5852	0.4882	0.4077	0.3465	0.2703	0.1998	0.4435
13	0.6536	0.5452	0.4553	0.3870	0.3018	0.2231	0.4953
14	0.7263	0.6058	0.5059	0.4300	0.3354	0.2479	0.5503
15	0.8034	0.6702	0.5597	0.4757	0.3710	0.2742	0.6088
16	0.8854	0.7386	0.6168	0.5243	0.4089	0.3022	0.6710
17	0.9727	0.8114	0.6775	0.5759	0.4492	0.3320	0.7371
18	1.0655	0.8888	0.7422	0.6309	0.4920	0.3637	0.8074
19	1.1643	0.9713	0.8111	0.6894	0.5377	0.3974	0.8823
20	1.2697	1.0591	0.8845	0.7518	0.5863	0.4334	0.9621
21	1.3820	1.1529	0.9627	0.8183	0.6382	0.4717	1.0473
22	1.5019	1.2529	1.0462	0.8893	0.6936	0.5126	1.1381
23	1.6300	1.3597	1.1354	0.9651	0.7527	0.5563	1.2351
24	1.7668	1.4738	1.2307	1.0461	0.8159	0.6030	1.3388
25	1.9131	1.5958	1.3326	1.1327	0.8834	0.6530	1.4497

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0419	0.0349	0.0292	0.0248	0.0193	0.0143	0.0317
2	0.0768	0.0641	0.0535	0.0455	0.0355	0.0262	0.0582
3	0.1085	0.0905	0.0756	0.0642	0.0501	0.0370	0.0822
4	0.1424	0.1188	0.0992	0.0843	0.0658	0.0486	0.1079
5	0.1786	0.1490	0.1244	0.1058	0.0825	0.0610	0.1353
6	0.2172	0.1812	0.1513	0.1286	0.1003	0.0741	0.1646
7	0.2583	0.2155	0.1799	0.1530	0.1193	0.0882	0.1958
8	0.3021	0.2520	0.2104	0.1788	0.1395	0.1031	0.2289
9	0.3485	0.2907	0.2428	0.2064	0.1609	0.1190	0.2641
10	0.3979	0.3319	0.2772	0.2356	0.1837	0.1358	0.3015
11	0.4503	0.3757	0.3137	0.2666	0.2080	0.1537	0.3412
12	0.5060	0.4221	0.3525	0.2996	0.2337	0.1727	0.3834
13	0.5651	0.4714	0.3937	0.3346	0.2610	0.1929	0.4282
14	0.6279	0.5238	0.4374	0.3718	0.2900	0.2143	0.4758
15	0.6946	0.5794	0.4839	0.4113	0.3208	0.2371	0.5264
16	0.7656	0.6386	0.5333	0.4533	0.3535	0.2613	0.5801
17	0.8410	0.7015	0.5858	0.4979	0.3883	0.2870	0.6373
18	0.9212	0.7685	0.6417	0.5455	0.4254	0.3144	0.6981
19	1.0067	0.8398	0.7013	0.5961	0.4649	0.3436	0.7629
20	1.0978	0.9157	0.7647	0.6500	0.5069	0.3747	0.8319
21	1.1949	0.9968	0.8324	0.7075	0.5518	0.4078	0.9055
22	1.2986	1.0832	0.9046	0.7689	0.5997	0.4432	0.9840
23	1.4093	1.1756	0.9817	0.8344	0.6508	0.4810	1.0679
24	1.5276	1.2743	1.0641	0.9045	0.7054	0.5214	1.1576
25	1.6541	1.3798	1.1522	0.9794	0.7638	0.5646	1.2534

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0750	0.0626	0.0523	0.0444	0.0347	0.0256	0.0569
2	0.1376	0.1148	0.0959	0.0815	0.0636	0.0470	0.1043
3	0.1944	0.1622	0.1354	0.1151	0.0898	0.0664	0.1473
4	0.2552	0.2129	0.1778	0.1511	0.1178	0.0871	0.1934
5	0.3201	0.2670	0.2230	0.1895	0.1478	0.1093	0.2426
6	0.3893	0.3247	0.2712	0.2305	0.1798	0.1329	0.2950
7	0.4629	0.3862	0.3225	0.2741	0.2138	0.1580	0.3508
8	0.5413	0.4515	0.3771	0.3205	0.2500	0.1848	0.4102
9	0.6246	0.5210	0.4351	0.3698	0.2884	0.2132	0.4733
10	0.7131	0.5948	0.4967	0.4222	0.3293	0.2434	0.5404
11	0.8070	0.6732	0.5622	0.4779	0.3727	0.2755	0.6116
12	0.9068	0.7564	0.6317	0.5369	0.4188	0.3095	0.6872
13	1.0128	0.8448	0.7055	0.5997	0.4677	0.3457	0.7675
14	1.1253	0.9387	0.7839	0.6663	0.5196	0.3841	0.8527
15	1.2449	1.0384	0.8672	0.7371	0.5749	0.4249	0.9433
16	1.3720	1.1444	0.9557	0.8123	0.6335	0.4683	1.0396
17	1.5071	1.2572	1.0498	0.8924	0.6960	0.5144	1.1421
18	1.6509	1.3772	1.1500	0.9775	0.7624	0.5635	1.2510
19	1.8041	1.5049	1.2567	1.0682	0.8331	0.6158	1.3671
20	1.9673	1.6411	1.3704	1.1649	0.9085	0.6715	1.4908
21	2.1414	1.7863	1.4917	1.2679	0.9889	0.7309	1.6227
22	2.3272	1.9413	1.6211	1.3779	1.0747	0.7943	1.7635
23	2.5256	2.1068	1.7593	1.4954	1.1663	0.8620	1.9138
24	2.7376	2.2836	1.9070	1.6209	1.2642	0.9344	2.0745
25	2.9643	2.4727	2.0649	1.7552	1.3689	1.0118	2.2463

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0657	0.0548	0.0458	0.0389	0.0303	0.0224	0.0498
2	0.1205	0.1005	0.0839	0.0714	0.0556	0.0411	0.0913
3	0.1702	0.1420	0.1186	0.1008	0.0786	0.0581	0.1290
4	0.2234	0.1864	0.1556	0.1323	0.1032	0.0763	0.1693
5	0.2802	0.2338	0.1952	0.1659	0.1294	0.0957	0.2124
6	0.3408	0.2843	0.2374	0.2018	0.1574	0.1163	0.2583
7	0.4053	0.3381	0.2823	0.2400	0.1872	0.1383	0.3071
8	0.4739	0.3953	0.3301	0.2806	0.2188	0.1618	0.3591
9	0.5468	0.4562	0.3809	0.3238	0.2525	0.1866	0.4144
10	0.6243	0.5208	0.4349	0.3697	0.2883	0.2131	0.4731
11	0.7066	0.5894	0.4922	0.4184	0.3263	0.2412	0.5354
12	0.7939	0.6623	0.5530	0.4701	0.3666	0.2710	0.6016
13	0.8867	0.7397	0.6177	0.5250	0.4095	0.3026	0.6719
14	0.9852	0.8218	0.6863	0.5834	0.4550	0.3363	0.7466
15	1.0899	0.9092	0.7592	0.6453	0.5033	0.3720	0.8259
16	1.2012	1.0020	0.8367	0.7112	0.5547	0.4100	0.9102
17	1.3195	1.1007	0.9192	0.7813	0.6093	0.4504	0.9999
18	1.4454	1.2057	1.0069	0.8558	0.6675	0.4933	1.0953
19	1.5795	1.3176	1.1003	0.9352	0.7294	0.5391	1.1969
20	1.7224	1.4368	1.1998	1.0199	0.7954	0.5879	1.3052
21	1.8748	1.5639	1.3060	1.1101	0.8658	0.6399	1.4207
22	2.0375	1.6996	1.4193	1.2064	0.9409	0.6954	1.5440
23	2.2112	1.8445	1.5403	1.3092	1.0211	0.7547	1.6756
24	2.3968	1.9993	1.6696	1.4191	1.1068	0.8181	1.8162
25	2.5953	2.1649	1.8078	1.5367	1.1984	0.8858	1.9666

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0596	0.0497	0.0415	0.0353	0.0275	0.0203	0.0451
2	0.1092	0.0911	0.0761	0.0647	0.0504	0.0373	0.0828
3	0.1543	0.1287	0.1075	0.0914	0.0713	0.0527	0.1169
4	0.2025	0.1690	0.1411	0.1199	0.0935	0.0691	0.1535
5	0.2540	0.2119	0.1770	0.1504	0.1173	0.0867	0.1925
6	0.3090	0.2577	0.2152	0.1829	0.1427	0.1055	0.2341
7	0.3674	0.3065	0.2559	0.2176	0.1697	0.1254	0.2784
8	0.4296	0.3584	0.2993	0.2544	0.1984	0.1466	0.3256
9	0.4957	0.4135	0.3453	0.2935	0.2289	0.1692	0.3756
10	0.5659	0.4721	0.3942	0.3351	0.2613	0.1932	0.4289
11	0.6405	0.5343	0.4462	0.3793	0.2958	0.2186	0.4854
12	0.7197	0.6004	0.5013	0.4261	0.3323	0.2456	0.5454
13	0.8038	0.6705	0.5599	0.4759	0.3712	0.2744	0.6091
14	0.8931	0.7450	0.6221	0.5288	0.4124	0.3048	0.6768
15	0.9880	0.8242	0.6882	0.5850	0.4562	0.3372	0.7487
16	1.0889	0.9083	0.7585	0.6447	0.5028	0.3717	0.8251
17	1.1961	0.9978	0.8332	0.7082	0.5524	0.4083	0.9064
18	1.3103	1.0930	0.9127	0.7758	0.6051	0.4472	0.9929
19	1.4319	1.1944	0.9974	0.8478	0.6612	0.4887	1.0850
20	1.5614	1.3025	1.0877	0.9245	0.7210	0.5329	1.1832
21	1.6996	1.4177	1.1839	1.0063	0.7848	0.5801	1.2879
22	1.8470	1.5407	1.2866	1.0936	0.8529	0.6304	1.3996
23	2.0045	1.6721	1.3963	1.1868	0.9256	0.6842	1.5189
24	2.1727	1.8124	1.5135	1.2865	1.0033	0.7416	1.6464
25	2.3526	1.9625	1.6388	1.3930	1.0864	0.8030	1.7828

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0516	0.0431	0.0360	0.0306	0.0238	0.0176	0.0391
2	0.0947	0.0790	0.0659	0.0560	0.0437	0.0323	0.0717
3	0.1337	0.1115	0.0931	0.0792	0.0617	0.0456	0.1013
4	0.1755	0.1464	0.1223	0.1039	0.0810	0.0599	0.1330
5	0.2201	0.1836	0.1533	0.1303	0.1017	0.0751	0.1668
6	0.2677	0.2233	0.1865	0.1585	0.1236	0.0914	0.2029
7	0.3184	0.2656	0.2218	0.1885	0.1470	0.1087	0.2413
8	0.3723	0.3105	0.2593	0.2204	0.1719	0.1271	0.2821
9	0.4296	0.3583	0.2992	0.2543	0.1984	0.1466	0.3255
10	0.4904	0.4091	0.3416	0.2904	0.2265	0.1674	0.3716
11	0.5550	0.4630	0.3866	0.3286	0.2563	0.1894	0.4206
12	0.6236	0.5202	0.4344	0.3693	0.2880	0.2129	0.4726
13	0.6965	0.5810	0.4852	0.4124	0.3216	0.2377	0.5278
14	0.7739	0.6456	0.5391	0.4582	0.3574	0.2641	0.5864
15	0.8561	0.7142	0.5964	0.5069	0.3953	0.2922	0.6488
16	0.9435	0.7871	0.6573	0.5587	0.4357	0.3220	0.7150
17	1.0365	0.8646	0.7220	0.6137	0.4786	0.3538	0.7854
18	1.1354	0.9471	0.7909	0.6723	0.5243	0.3875	0.8604
19	1.2407	1.0350	0.8643	0.7346	0.5730	0.4235	0.9402
20	1.3530	1.1286	0.9425	0.8011	0.6248	0.4618	1.0253
21	1.4727	1.2285	1.0259	0.8720	0.6801	0.5027	1.1160
22	1.6005	1.3351	1.1149	0.9476	0.7391	0.5463	1.2128
23	1.7369	1.4489	1.2099	1.0284	0.8021	0.5928	1.3162
24	1.8827	1.5705	1.3115	1.1148	0.8694	0.6426	1.4267
25	2.0386	1.7006	1.4201	1.2071	0.9414	0.6958	1.5448

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0466	0.0389	0.0325	0.0276	0.0215	0.0159	0.0353
2	0.0855	0.0713	0.0596	0.0506	0.0395	0.0292	0.0648
3	0.1208	0.1008	0.0842	0.0715	0.0558	0.0412	0.0915
4	0.1586	0.1323	0.1105	0.0939	0.0732	0.0541	0.1202
5	0.1989	0.1659	0.1385	0.1178	0.0918	0.0679	0.1507
6	0.2419	0.2018	0.1685	0.1432	0.1117	0.0826	0.1833
7	0.2877	0.2400	0.2004	0.1703	0.1328	0.0982	0.2180
8	0.3364	0.2806	0.2343	0.1992	0.1553	0.1148	0.2549
9	0.3881	0.3237	0.2704	0.2298	0.1792	0.1325	0.2941
10	0.4431	0.3696	0.3086	0.2624	0.2046	0.1512	0.3358
11	0.5015	0.4183	0.3493	0.2969	0.2316	0.1712	0.3800
12	0.5635	0.4700	0.3925	0.3336	0.2602	0.1923	0.4270
13	0.6293	0.5249	0.4384	0.3726	0.2906	0.2148	0.4769
14	0.6992	0.5833	0.4871	0.4140	0.3229	0.2387	0.5299
15	0.7735	0.6453	0.5388	0.4580	0.3572	0.2640	0.5862
16	0.8525	0.7111	0.5938	0.5048	0.3937	0.2910	0.6460
17	0.9365	0.7812	0.6523	0.5545	0.4324	0.3196	0.7096
18	1.0258	0.8557	0.7146	0.6074	0.4737	0.3501	0.7774
19	1.1210	0.9351	0.7809	0.6638	0.5177	0.3826	0.8495
20	1.2224	1.0197	0.8515	0.7238	0.5645	0.4172	0.9263
21	1.3306	1.1100	0.9269	0.7879	0.6145	0.4542	1.0083
22	1.4460	1.2062	1.0073	0.8562	0.6678	0.4936	1.0958
23	1.5693	1.3091	1.0932	0.9292	0.7247	0.5356	1.1892
24	1.7011	1.4190	1.1849	1.0072	0.7855	0.5806	1.2890
25	1.8419	1.5365	1.2831	1.0906	0.8506	0.6287	1.3958

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0666	0.0555	0.0464	0.0394	0.0307	0.0227	0.0504
2	0.1221	0.1019	0.0851	0.0723	0.0564	0.0417	0.0925
3	0.1725	0.1439	0.1202	0.1021	0.0797	0.0589	0.1307
4	0.2264	0.1889	0.1577	0.1340	0.1045	0.0773	0.1716
5	0.2840	0.2369	0.1978	0.1681	0.1311	0.0969	0.2152
6	0.3453	0.2881	0.2406	0.2045	0.1595	0.1179	0.2617
7	0.4107	0.3426	0.2861	0.2432	0.1897	0.1402	0.3112
8	0.4802	0.4006	0.3345	0.2843	0.2218	0.1639	0.3639
9	0.5541	0.4622	0.3860	0.3281	0.2559	0.1891	0.4199
10	0.6326	0.5277	0.4407	0.3746	0.2921	0.2159	0.4794
11	0.7160	0.5972	0.4987	0.4239	0.3306	0.2444	0.5425
12	0.8045	0.6711	0.5604	0.4763	0.3715	0.2746	0.6096
13	0.8985	0.7495	0.6259	0.5320	0.4149	0.3067	0.6808
14	0.9983	0.8328	0.6954	0.5911	0.4610	0.3407	0.7565
15	1.1044	0.9212	0.7693	0.6539	0.5100	0.3769	0.8369
16	1.2171	1.0153	0.8478	0.7207	0.5620	0.4154	0.9223
17	1.3370	1.1153	0.9314	0.7917	0.6174	0.4564	1.0132
18	1.4646	1.2218	1.0202	0.8672	0.6763	0.4999	1.1099
19	1.6005	1.3351	1.1149	0.9477	0.7391	0.5463	1.2128
20	1.7453	1.4559	1.2158	1.0334	0.8060	0.5957	1.3226
21	1.8997	1.5847	1.3233	1.1248	0.8773	0.6484	1.4396
22	2.0646	1.7222	1.4381	1.2224	0.9534	0.7047	1.5645
23	2.2406	1.8690	1.5608	1.3266	1.0346	0.7647	1.6978
24	2.4286	2.0259	1.6918	1.4380	1.1215	0.8289	1.8404
25	2.6297	2.1937	1.8319	1.5571	1.2144	0.8976	1.9928

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0608	0.0507	0.0423	0.0360	0.0281	0.0207	0.0461
2	0.1115	0.0930	0.0777	0.0660	0.0515	0.0381	0.0845
3	0.1575	0.1314	0.1097	0.0933	0.0727	0.0538	0.1194
4	0.2067	0.1724	0.1440	0.1224	0.0955	0.0706	0.1567
5	0.2593	0.2163	0.1806	0.1535	0.1197	0.0885	0.1965
6	0.3153	0.2631	0.2197	0.1867	0.1456	0.1076	0.2390
7	0.3750	0.3128	0.2612	0.2221	0.1732	0.1280	0.2842
8	0.4385	0.3658	0.3055	0.2596	0.2025	0.1497	0.3323
9	0.5060	0.4221	0.3525	0.2996	0.2337	0.1727	0.3834
10	0.5777	0.4819	0.4024	0.3420	0.2668	0.1972	0.4377
11	0.6538	0.5454	0.4554	0.3871	0.3019	0.2231	0.4954
12	0.7346	0.6128	0.5117	0.4350	0.3392	0.2507	0.5567
13	0.8204	0.6844	0.5715	0.4858	0.3789	0.2800	0.6217
14	0.9116	0.7604	0.6350	0.5398	0.4210	0.3111	0.6908
15	1.0085	0.8412	0.7025	0.5971	0.4657	0.3442	0.7642
16	1.1114	0.9271	0.7742	0.6581	0.5132	0.3793	0.8422
17	1.2209	1.0184	0.8505	0.7229	0.5638	0.4167	0.9252
18	1.3374	1.1156	0.9316	0.7919	0.6176	0.4565	1.0135
19	1.4615	1.2191	1.0181	0.8654	0.6749	0.4988	1.1075
20	1.5937	1.3294	1.1102	0.9436	0.7360	0.5440	1.2077
21	1.7347	1.4471	1.2084	1.0271	0.8011	0.5921	1.3145
22	1.8852	1.5726	1.3132	1.1162	0.8706	0.6435	1.4286
23	2.0459	1.7067	1.4252	1.2114	0.9448	0.6983	1.5504
24	2.2177	1.8499	1.5448	1.3131	1.0241	0.7569	1.6805
25	2.4013	2.0031	1.6727	1.4218	1.1089	0.8196	1.8197

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0566	0.0472	0.0394	0.0335	0.0261	0.0193	0.0429
2	0.1038	0.0866	0.0723	0.0615	0.0479	0.0354	0.0787
3	0.1467	0.1223	0.1022	0.0868	0.0677	0.0501	0.1111
4	0.1925	0.1606	0.1341	0.1140	0.0889	0.0657	0.1459
5	0.2414	0.2014	0.1682	0.1430	0.1115	0.0824	0.1830
6	0.2936	0.2449	0.2045	0.1739	0.1356	0.1002	0.2225
7	0.3492	0.2913	0.2432	0.2068	0.1612	0.1192	0.2646
8	0.4083	0.3406	0.2844	0.2418	0.1885	0.1394	0.3094
9	0.4711	0.3930	0.3282	0.2789	0.2176	0.1608	0.3570
10	0.5379	0.4487	0.3747	0.3185	0.2484	0.1836	0.4076
11	0.6087	0.5078	0.4240	0.3604	0.2811	0.2078	0.4613
12	0.6840	0.5706	0.4765	0.4050	0.3159	0.2335	0.5183
13	0.7639	0.6372	0.5321	0.4523	0.3528	0.2607	0.5789
14	0.8488	0.7080	0.5913	0.5026	0.3920	0.2897	0.6432
15	0.9390	0.7833	0.6541	0.5560	0.4336	0.3205	0.7115
16	1.0348	0.8632	0.7208	0.6127	0.4779	0.3532	0.7842
17	1.1368	0.9483	0.7919	0.6731	0.5249	0.3880	0.8614
18	1.2453	1.0388	0.8674	0.7373	0.5750	0.4250	0.9436
19	1.3608	1.1351	0.9479	0.8057	0.6284	0.4645	1.0312
20	1.4839	1.2378	1.0337	0.8786	0.6852	0.5065	1.1245
21	1.6152	1.3474	1.1251	0.9564	0.7459	0.5513	1.2240
22	1.7553	1.4642	1.2227	1.0393	0.8106	0.5991	1.3301
23	1.9050	1.5891	1.3270	1.1279	0.8797	0.6502	1.4435
24	2.0649	1.7225	1.4384	1.2226	0.9535	0.7048	1.5647
25	2.2359	1.8651	1.5575	1.3239	1.0325	0.7631	1.6943

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0530	0.0442	0.0369	0.0314	0.0245	0.0181	0.0401
2	0.0971	0.0810	0.0677	0.0575	0.0449	0.0332	0.0736
3	0.1372	0.1144	0.0956	0.0812	0.0634	0.0468	0.1040
4	0.1801	0.1502	0.1254	0.1066	0.0832	0.0615	0.1365
5	0.2259	0.1884	0.1573	0.1337	0.1043	0.0771	0.1712
6	0.2747	0.2291	0.1913	0.1626	0.1268	0.0938	0.2082
7	0.3267	0.2725	0.2276	0.1934	0.1509	0.1115	0.2475
8	0.3820	0.3186	0.2661	0.2262	0.1764	0.1304	0.2894
9	0.4407	0.3677	0.3070	0.2610	0.2035	0.1504	0.3340
10	0.5032	0.4197	0.3505	0.2979	0.2324	0.1717	0.3813
11	0.5695	0.4751	0.3967	0.3372	0.2630	0.1944	0.4315
12	0.6399	0.5338	0.4457	0.3789	0.2955	0.2184	0.4849
13	0.7147	0.5961	0.4978	0.4232	0.3300	0.2439	0.5416
14	0.7941	0.6624	0.5531	0.4702	0.3667	0.2710	0.6017
15	0.8784	0.7328	0.6119	0.5201	0.4056	0.2998	0.6657
16	0.9681	0.8076	0.6744	0.5732	0.4471	0.3304	0.7336
17	1.0635	0.8871	0.7408	0.6297	0.4911	0.3630	0.8059
18	1.1650	0.9718	0.8115	0.6898	0.5380	0.3976	0.8828
19	1.2731	1.0620	0.8868	0.7538	0.5879	0.4345	0.9647
20	1.3883	1.1580	0.9670	0.8220	0.6411	0.4738	1.0520
21	1.5111	1.2605	1.0526	0.8947	0.6978	0.5158	1.1451
22	1.6422	1.3699	1.1439	0.9723	0.7583	0.5605	1.2444
23	1.7822	1.4866	1.2414	1.0552	0.8230	0.6083	1.3505
24	1.9318	1.6114	1.3457	1.1438	0.8921	0.6593	1.4639
25	2.0917	1.7449	1.4571	1.2385	0.9659	0.7139	1.5851

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0497	0.0415	0.0347	0.0295	0.0230	0.0170	0.0377
2	0.0912	0.0761	0.0636	0.0540	0.0421	0.0311	0.0691
3	0.1289	0.1075	0.0898	0.0763	0.0595	0.0440	0.0977
4	0.1692	0.1411	0.1178	0.1002	0.0781	0.0577	0.1282
5	0.2122	0.1770	0.1478	0.1256	0.0980	0.0724	0.1608
6	0.2581	0.2153	0.1798	0.1528	0.1192	0.0881	0.1955
7	0.3069	0.2560	0.2138	0.1817	0.1417	0.1047	0.2326
8	0.3588	0.2993	0.2500	0.2125	0.1657	0.1225	0.2719
9	0.4141	0.3454	0.2884	0.2452	0.1912	0.1413	0.3138
10	0.4727	0.3943	0.3293	0.2799	0.2183	0.1613	0.3582
11	0.5350	0.4463	0.3727	0.3168	0.2471	0.1826	0.4054
12	0.6011	0.5015	0.4188	0.3559	0.2776	0.2052	0.4555
13	0.6714	0.5600	0.4677	0.3975	0.3100	0.2292	0.5088
14	0.7460	0.6223	0.5196	0.4417	0.3445	0.2546	0.5653
15	0.8252	0.6884	0.5749	0.4886	0.3811	0.2817	0.6253
16	0.9095	0.7587	0.6335	0.5385	0.4200	0.3104	0.6892
17	0.9991	0.8334	0.6960	0.5916	0.4614	0.3410	0.7571
18	1.0944	0.9129	0.7624	0.6480	0.5054	0.3736	0.8293
19	1.1960	0.9976	0.8331	0.7081	0.5523	0.4082	0.9063
20	1.3042	1.0879	0.9085	0.7722	0.6022	0.4451	0.9883
21	1.4196	1.1842	0.9889	0.8405	0.6555	0.4845	1.0757
22	1.5427	1.2869	1.0746	0.9135	0.7124	0.5266	1.1690
23	1.6742	1.3966	1.1663	0.9913	0.7731	0.5714	1.2687
24	1.8148	1.5138	1.2642	1.0745	0.8380	0.6194	1.3752
25	1.9651	1.6392	1.3688	1.1635	0.9074	0.6707	1.4891

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0475	0.0397	0.0331	0.0281	0.0220	0.0162	0.0360
2	0.0872	0.0727	0.0607	0.0516	0.0403	0.0298	0.0661
3	0.1232	0.1027	0.0858	0.0729	0.0569	0.0420	0.0933
4	0.1617	0.1348	0.1126	0.0957	0.0746	0.0552	0.1225
5	0.2028	0.1691	0.1412	0.1201	0.0936	0.0692	0.1536
6	0.2466	0.2057	0.1718	0.1460	0.1139	0.0842	0.1869
7	0.2933	0.2446	0.2043	0.1736	0.1354	0.1001	0.2222
8	0.3429	0.2860	0.2389	0.2030	0.1583	0.1170	0.2598
9	0.3956	0.3300	0.2756	0.2343	0.1827	0.1350	0.2998
10	0.4517	0.3768	0.3146	0.2675	0.2086	0.1542	0.3423
11	0.5112	0.4264	0.3561	0.3027	0.2361	0.1745	0.3874
12	0.5744	0.4792	0.4001	0.3401	0.2653	0.1961	0.4353
13	0.6415	0.5352	0.4469	0.3799	0.2963	0.2190	0.4861
14	0.7128	0.5946	0.4965	0.4221	0.3292	0.2433	0.5402
15	0.7886	0.6578	0.5493	0.4669	0.3641	0.2691	0.5975
16	0.8691	0.7249	0.6054	0.5146	0.4013	0.2966	0.6586
17	0.9547	0.7964	0.6650	0.5653	0.4409	0.3258	0.7234
18	1.0458	0.8724	0.7285	0.6192	0.4829	0.3569	0.7925
19	1.1428	0.9533	0.7961	0.6767	0.5277	0.3901	0.8660
20	1.2462	1.0396	0.8681	0.7379	0.5755	0.4254	0.9443
21	1.3565	1.1315	0.9449	0.8032	0.6264	0.4630	1.0279
22	1.4741	1.2297	1.0269	0.8728	0.6807	0.5032	1.1171
23	1.5998	1.3345	1.1144	0.9473	0.7388	0.5460	1.2123
24	1.7341	1.4466	1.2080	1.0268	0.8008	0.5919	1.3141
25	1.8777	1.5663	1.3080	1.1118	0.8671	0.6409	1.4229

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0455	0.0380	0.0317	0.0269	0.0210	0.0155	0.0345
2	0.0835	0.0696	0.0581	0.0494	0.0385	0.0285	0.0633
3	0.1179	0.0984	0.0821	0.0698	0.0545	0.0402	0.0894
4	0.1548	0.1291	0.1078	0.0916	0.0715	0.0528	0.1173
5	0.1941	0.1619	0.1352	0.1149	0.0896	0.0663	0.1471
6	0.2361	0.1969	0.1645	0.1398	0.1090	0.0806	0.1789
7	0.2808	0.2342	0.1956	0.1662	0.1297	0.0958	0.2128
8	0.3283	0.2739	0.2287	0.1944	0.1516	0.1121	0.2488
9	0.3788	0.3160	0.2639	0.2243	0.1749	0.1293	0.2871
10	0.4325	0.3608	0.3013	0.2561	0.1997	0.1476	0.3277
11	0.4895	0.4083	0.3410	0.2898	0.2260	0.1671	0.3709
12	0.5500	0.4588	0.3831	0.3256	0.2540	0.1877	0.4168
13	0.6142	0.5124	0.4279	0.3637	0.2836	0.2096	0.4655
14	0.6825	0.5693	0.4754	0.4041	0.3152	0.2329	0.5172
15	0.7550	0.6298	0.5259	0.4470	0.3486	0.2577	0.5721
16	0.8321	0.6941	0.5796	0.4927	0.3842	0.2840	0.6305
17	0.9140	0.7625	0.6367	0.5412	0.4221	0.3120	0.6926
18	1.0013	0.8352	0.6975	0.5929	0.4624	0.3418	0.7587
19	1.0942	0.9127	0.7622	0.6479	0.5053	0.3735	0.8291
20	1.1932	0.9953	0.8311	0.7065	0.5510	0.4072	0.9042
21	1.2987	1.0834	0.9047	0.7690	0.5997	0.4433	0.9842
22	1.4114	1.1774	0.9832	0.8357	0.6518	0.4817	1.0695
23	1.5317	1.2777	1.0670	0.9069	0.7073	0.5228	1.1607
24	1.6603	1.3850	1.1566	0.9831	0.7667	0.5667	1.2581
25	1.7978	1.4997	1.2523	1.0645	0.8302	0.6136	1.3623

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0437	0.0364	0.0304	0.0258	0.0202	0.0149	0.0331
2	0.0801	0.0668	0.0558	0.0474	0.0370	0.0273	0.0607
3	0.1131	0.0943	0.0788	0.0670	0.0522	0.0386	0.0857
4	0.1485	0.1238	0.1034	0.0879	0.0686	0.0507	0.1125
5	0.1862	0.1553	0.1297	0.1103	0.0860	0.0636	0.1411
6	0.2265	0.1889	0.1577	0.1341	0.1046	0.0773	0.1716
7	0.2693	0.2246	0.1876	0.1595	0.1244	0.0919	0.2041
8	0.3149	0.2627	0.2194	0.1864	0.1454	0.1075	0.2386
9	0.3633	0.3031	0.2531	0.2151	0.1678	0.1240	0.2753
10	0.4148	0.3460	0.2890	0.2456	0.1916	0.1416	0.3143
11	0.4695	0.3916	0.3270	0.2780	0.2168	0.1602	0.3558
12	0.5275	0.4400	0.3675	0.3123	0.2436	0.1801	0.3997
13	0.5892	0.4915	0.4104	0.3488	0.2721	0.2011	0.4464
14	0.6546	0.5461	0.4560	0.3876	0.3023	0.2234	0.4961
15	0.7242	0.6041	0.5045	0.4288	0.3344	0.2472	0.5488
16	0.7981	0.6658	0.5560	0.4726	0.3686	0.2724	0.6048
17	0.8767	0.7313	0.6107	0.5191	0.4049	0.2992	0.6644
18	0.9604	0.8011	0.6690	0.5687	0.4435	0.3278	0.7278
19	1.0495	0.8755	0.7311	0.6214	0.4846	0.3582	0.7953
20	1.1445	0.9547	0.7972	0.6776	0.5285	0.3906	0.8672
21	1.2457	1.0391	0.8678	0.7376	0.5753	0.4252	0.9440
22	1.3538	1.1293	0.9430	0.8016	0.6252	0.4621	1.0259
23	1.4692	1.2256	1.0234	0.8699	0.6785	0.5015	1.1133
24	1.5925	1.3284	1.1093	0.9429	0.7354	0.5436	1.2068
25	1.7244	1.4385	1.2012	1.0210	0.7963	0.5886	1.3067

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0419	0.0350	0.0292	0.0248	0.0194	0.0143	0.0318
2	0.0769	0.0642	0.0536	0.0455	0.0355	0.0263	0.0583
3	0.1087	0.0906	0.0757	0.0643	0.0502	0.0371	0.0823
4	0.1426	0.1190	0.0994	0.0845	0.0659	0.0487	0.1081
5	0.1789	0.1492	0.1246	0.1059	0.0826	0.0611	0.1356
6	0.2176	0.1815	0.1516	0.1288	0.1005	0.0743	0.1649
7	0.2587	0.2158	0.1802	0.1532	0.1195	0.0883	0.1961
8	0.3025	0.2524	0.2107	0.1791	0.1397	0.1033	0.2293
9	0.3491	0.2912	0.2432	0.2067	0.1612	0.1192	0.2645
10	0.3985	0.3325	0.2776	0.2360	0.1840	0.1360	0.3020
11	0.4511	0.3763	0.3142	0.2671	0.2083	0.1540	0.3418
12	0.5068	0.4228	0.3531	0.3001	0.2340	0.1730	0.3841
13	0.5661	0.4722	0.3943	0.3352	0.2614	0.1932	0.4289
14	0.6289	0.5246	0.4381	0.3724	0.2904	0.2147	0.4766
15	0.6958	0.5804	0.4847	0.4120	0.3213	0.2375	0.5272
16	0.7668	0.6396	0.5341	0.4540	0.3541	0.2617	0.5811
17	0.8423	0.7027	0.5868	0.4988	0.3890	0.2875	0.6383
18	0.9227	0.7697	0.6428	0.5464	0.4261	0.3149	0.6992
19	1.0083	0.8411	0.7024	0.5970	0.4656	0.3442	0.7641
20	1.0996	0.9172	0.7660	0.6511	0.5078	0.3753	0.8332
21	1.1969	0.9984	0.8337	0.7087	0.5527	0.4085	0.9070
22	1.3007	1.0850	0.9061	0.7701	0.6006	0.4439	0.9856
23	1.4116	1.1775	0.9833	0.8358	0.6518	0.4818	1.0697
24	1.5301	1.2763	1.0658	0.9060	0.7066	0.5222	1.1595
25	1.6568	1.3820	1.1541	0.9810	0.7651	0.5655	1.2555

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0404	0.0337	0.0281	0.0239	0.0186	0.0138	0.0306
2	0.0740	0.0617	0.0516	0.0438	0.0342	0.0253	0.0561
3	0.1046	0.0872	0.0728	0.0619	0.0483	0.0357	0.0792
4	0.1372	0.1145	0.0956	0.0813	0.0634	0.0468	0.1040
5	0.1721	0.1436	0.1199	0.1019	0.0795	0.0588	0.1305
6	0.2094	0.1746	0.1458	0.1240	0.0967	0.0715	0.1586
7	0.2490	0.2077	0.1734	0.1474	0.1150	0.0850	0.1887
8	0.2911	0.2428	0.2028	0.1724	0.1344	0.0994	0.2206
9	0.3359	0.2802	0.2340	0.1989	0.1551	0.1147	0.2546
10	0.3835	0.3199	0.2671	0.2271	0.1771	0.1309	0.2906
11	0.4340	0.3621	0.3023	0.2570	0.2004	0.1481	0.3289
12	0.4877	0.4068	0.3397	0.2888	0.2252	0.1665	0.3696
13	0.5447	0.4544	0.3794	0.3225	0.2515	0.1859	0.4127
14	0.6052	0.5048	0.4216	0.3583	0.2795	0.2066	0.4586
15	0.6695	0.5585	0.4664	0.3964	0.3092	0.2285	0.5073
16	0.7379	0.6155	0.5140	0.4369	0.3407	0.2518	0.5591
17	0.8106	0.6761	0.5646	0.4799	0.3743	0.2767	0.6142
18	0.8879	0.7407	0.6185	0.5257	0.4100	0.3031	0.6728
19	0.9703	0.8094	0.6759	0.5745	0.4481	0.3312	0.7353
20	1.0581	0.8826	0.7370	0.6265	0.4886	0.3611	0.8018
21	1.1517	0.9607	0.8023	0.6819	0.5318	0.3931	0.8727
22	1.2516	1.0441	0.8719	0.7411	0.5780	0.4272	0.9484
23	1.3583	1.1331	0.9462	0.8043	0.6272	0.4636	1.0293
24	1.4723	1.2282	1.0256	0.8718	0.6799	0.5025	1.1157
25	1.5942	1.3299	1.1105	0.9440	0.7362	0.5441	1.2081

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0349	0.0291	0.0243	0.0207	0.0161	0.0119	0.0264
2	0.0640	0.0534	0.0446	0.0379	0.0296	0.0218	0.0485
3	0.0904	0.0754	0.0630	0.0535	0.0417	0.0309	0.0685
4	0.1187	0.0990	0.0827	0.0703	0.0548	0.0405	0.0899
5	0.1488	0.1242	0.1037	0.0881	0.0687	0.0508	0.1128
6	0.1810	0.1510	0.1261	0.1072	0.0836	0.0618	0.1372
7	0.2153	0.1796	0.1500	0.1275	0.0994	0.0735	0.1631
8	0.2517	0.2100	0.1753	0.1490	0.1162	0.0859	0.1907
9	0.2904	0.2423	0.2023	0.1720	0.1341	0.0991	0.2201
10	0.3316	0.2766	0.2310	0.1963	0.1531	0.1132	0.2513
11	0.3753	0.3130	0.2614	0.2222	0.1733	0.1281	0.2844
12	0.4217	0.3517	0.2937	0.2497	0.1947	0.1439	0.3195
13	0.4709	0.3928	0.3281	0.2788	0.2175	0.1607	0.3569
14	0.5233	0.4365	0.3645	0.3098	0.2416	0.1786	0.3965
15	0.5789	0.4829	0.4032	0.3427	0.2673	0.1976	0.4387
16	0.6380	0.5322	0.4444	0.3777	0.2946	0.2177	0.4834
17	0.7008	0.5846	0.4882	0.4150	0.3236	0.2392	0.5311
18	0.7677	0.6404	0.5348	0.4546	0.3545	0.2620	0.5817
19	0.8389	0.6998	0.5844	0.4967	0.3874	0.2863	0.6357
20	0.9148	0.7631	0.6373	0.5417	0.4224	0.3122	0.6932
21	0.9958	0.8306	0.6936	0.5896	0.4598	0.3399	0.7546
22	1.0821	0.9027	0.7538	0.6407	0.4997	0.3694	0.8200
23	1.1744	0.9797	0.8181	0.6954	0.5423	0.4008	0.8899
24	1.2730	1.0619	0.8868	0.7537	0.5878	0.4345	0.9646
25	1.3784	1.1498	0.9602	0.8162	0.6365	0.4705	1.0445

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0450	0.0376	0.0314	0.0267	0.0208	0.0154	0.0341
2	0.0826	0.0689	0.0575	0.0489	0.0381	0.0282	0.0626
3	0.1167	0.0973	0.0813	0.0691	0.0539	0.0398	0.0884
4	0.1531	0.1277	0.1067	0.0907	0.0707	0.0523	0.1160
5	0.1921	0.1602	0.1338	0.1137	0.0887	0.0656	0.1455
6	0.2336	0.1948	0.1627	0.1383	0.1079	0.0797	0.1770
7	0.2778	0.2317	0.1935	0.1645	0.1283	0.0948	0.2105
8	0.3248	0.2709	0.2262	0.1923	0.1500	0.1109	0.2461
9	0.3748	0.3126	0.2611	0.2219	0.1731	0.1279	0.2840
10	0.4278	0.3569	0.2980	0.2533	0.1976	0.1460	0.3242
11	0.4842	0.4039	0.3373	0.2867	0.2236	0.1653	0.3669
12	0.5441	0.4539	0.3790	0.3222	0.2513	0.1857	0.4123
13	0.6077	0.5069	0.4233	0.3598	0.2806	0.2074	0.4605
14	0.6752	0.5632	0.4703	0.3998	0.3118	0.2305	0.5116
15	0.7469	0.6231	0.5203	0.4423	0.3449	0.2549	0.5660
16	0.8232	0.6867	0.5734	0.4874	0.3801	0.2810	0.6238
17	0.9043	0.7543	0.6299	0.5354	0.4176	0.3086	0.6852
18	0.9906	0.8263	0.6900	0.5865	0.4574	0.3381	0.7506
19	1.0825	0.9030	0.7540	0.6409	0.4999	0.3695	0.8203
20	1.1804	0.9847	0.8223	0.6989	0.5451	0.4029	0.8945
21	1.2848	1.0718	0.8950	0.7608	0.5933	0.4385	0.9736
22	1.3963	1.1648	0.9727	0.8268	0.6448	0.4766	1.0581
23	1.5154	1.2641	1.0556	0.8972	0.6998	0.5172	1.1483
24	1.6426	1.3702	1.1442	0.9726	0.7585	0.5606	1.2447
25	1.7786	1.4836	1.2389	1.0531	0.8213	0.6071	1.3478

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0394	0.0329	0.0275	0.0233	0.0182	0.0135	0.0299
2	0.0723	0.0603	0.0504	0.0428	0.0334	0.0247	0.0548
3	0.1021	0.0852	0.0711	0.0605	0.0472	0.0349	0.0774
4	0.1341	0.1118	0.0934	0.0794	0.0619	0.0458	0.1016
5	0.1681	0.1403	0.1171	0.0996	0.0776	0.0574	0.1274
6	0.2045	0.1706	0.1424	0.1211	0.0944	0.0698	0.1550
7	0.2432	0.2029	0.1694	0.1440	0.1123	0.0830	0.1843
8	0.2844	0.2372	0.1981	0.1684	0.1313	0.0971	0.2155
9	0.3281	0.2737	0.2286	0.1943	0.1515	0.1120	0.2486
10	0.3746	0.3125	0.2609	0.2218	0.1730	0.1279	0.2839
11	0.4239	0.3536	0.2953	0.2510	0.1958	0.1447	0.3213
12	0.4764	0.3974	0.3318	0.2821	0.2200	0.1626	0.3610
13	0.5320	0.4438	0.3706	0.3150	0.2457	0.1816	0.4031
14	0.5911	0.4931	0.4118	0.3500	0.2730	0.2018	0.4479
15	0.6539	0.5455	0.4555	0.3872	0.3020	0.2232	0.4955
16	0.7207	0.6012	0.5020	0.4267	0.3328	0.2460	0.5461
17	0.7917	0.6604	0.5515	0.4688	0.3656	0.2702	0.5999
18	0.8673	0.7234	0.6041	0.5135	0.4005	0.2960	0.6572
19	0.9477	0.7906	0.6602	0.5611	0.4376	0.3235	0.7182
20	1.0335	0.8621	0.7199	0.6119	0.4772	0.3527	0.7831
21	1.1249	0.9384	0.7836	0.6661	0.5195	0.3839	0.8524
22	1.2225	1.0198	0.8516	0.7238	0.5645	0.4173	0.9264
23	1.3267	1.1067	0.9242	0.7855	0.6126	0.4528	1.0053
24	1.4381	1.1996	1.0018	0.8515	0.6641	0.4908	1.0897
25	1.5572	1.2989	1.0847	0.9220	0.7191	0.5315	1.1800

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0357	0.0298	0.0249	0.0212	0.0165	0.0122	0.0271
2	0.0655	0.0547	0.0457	0.0388	0.0303	0.0224	0.0497
3	0.0926	0.0772	0.0645	0.0548	0.0428	0.0316	0.0702
4	0.1215	0.1014	0.0847	0.0720	0.0561	0.0415	0.0921
5	0.1524	0.1271	0.1062	0.0903	0.0704	0.0520	0.1155
6	0.1854	0.1546	0.1291	0.1098	0.0856	0.0633	0.1405
7	0.2205	0.1839	0.1536	0.1305	0.1018	0.0752	0.1671
8	0.2578	0.2150	0.1796	0.1526	0.1190	0.0880	0.1953
9	0.2974	0.2481	0.2072	0.1761	0.1373	0.1015	0.2254
10	0.3396	0.2833	0.2365	0.2011	0.1568	0.1159	0.2573
11	0.3843	0.3206	0.2677	0.2276	0.1775	0.1312	0.2912
12	0.4318	0.3602	0.3008	0.2557	0.1994	0.1474	0.3272
13	0.4823	0.4023	0.3360	0.2856	0.2227	0.1646	0.3655
14	0.5359	0.4470	0.3733	0.3173	0.2475	0.1829	0.4061
15	0.5928	0.4945	0.4129	0.3510	0.2737	0.2023	0.4492
16	0.6533	0.5450	0.4551	0.3868	0.3017	0.2230	0.4951
17	0.7177	0.5987	0.4999	0.4249	0.3314	0.2450	0.5438
18	0.7862	0.6558	0.5476	0.4655	0.3630	0.2683	0.5957
19	0.8591	0.7167	0.5985	0.5087	0.3967	0.2932	0.6510
20	0.9368	0.7815	0.6526	0.5547	0.4326	0.3198	0.7099
21	1.0197	0.8506	0.7103	0.6038	0.4709	0.3481	0.7727
22	1.1082	0.9244	0.7720	0.6562	0.5117	0.3782	0.8398
23	1.2027	1.0032	0.8378	0.7121	0.5554	0.4105	0.9114
24	1.3036	1.0875	0.9081	0.7719	0.6020	0.4450	0.9879
25	1.4116	1.1775	0.9833	0.8358	0.6518	0.4818	1.0697

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0310	0.0258	0.0216	0.0183	0.0143	0.0106	0.0235
2	0.0568	0.0474	0.0396	0.0336	0.0262	0.0194	0.0430
3	0.0802	0.0669	0.0559	0.0475	0.0370	0.0274	0.0608
4	0.1053	0.0878	0.0734	0.0624	0.0486	0.0359	0.0798
5	0.1321	0.1102	0.0920	0.0782	0.0610	0.0451	0.1001
6	0.1606	0.1340	0.1119	0.0951	0.0742	0.0548	0.1217
7	0.1910	0.1594	0.1331	0.1131	0.0882	0.0652	0.1448
8	0.2234	0.1863	0.1556	0.1323	0.1031	0.0762	0.1693
9	0.2577	0.2150	0.1795	0.1526	0.1190	0.0880	0.1953
10	0.2942	0.2454	0.2050	0.1742	0.1359	0.1004	0.2230
11	0.3330	0.2778	0.2320	0.1972	0.1538	0.1137	0.2524
12	0.3742	0.3121	0.2607	0.2216	0.1728	0.1277	0.2835
13	0.4179	0.3486	0.2911	0.2474	0.1930	0.1426	0.3167
14	0.4643	0.3873	0.3235	0.2749	0.2144	0.1585	0.3519
15	0.5137	0.4285	0.3578	0.3042	0.2372	0.1753	0.3893
16	0.5661	0.4722	0.3944	0.3352	0.2614	0.1932	0.4290
17	0.6219	0.5188	0.4332	0.3682	0.2872	0.2123	0.4713
18	0.6812	0.5683	0.4745	0.4034	0.3146	0.2325	0.5162
19	0.7444	0.6210	0.5186	0.4408	0.3438	0.2541	0.5641
20	0.8118	0.6772	0.5655	0.4807	0.3749	0.2771	0.6152
21	0.8836	0.7371	0.6155	0.5232	0.4080	0.3016	0.6696
22	0.9603	0.8010	0.6689	0.5686	0.4434	0.3278	0.7277
23	1.0422	0.8693	0.7260	0.6171	0.4812	0.3557	0.7897
24	1.1296	0.9423	0.7869	0.6689	0.5216	0.3856	0.8560
25	1.2232	1.0203	0.8521	0.7242	0.5648	0.4175	0.9269

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0280	0.0233	0.0195	0.0166	0.0129	0.0095	0.0212
2	0.0513	0.0428	0.0357	0.0304	0.0237	0.0175	0.0389
3	0.0725	0.0605	0.0505	0.0429	0.0335	0.0247	0.0549
4	0.0951	0.0794	0.0663	0.0563	0.0439	0.0325	0.0721
5	0.1193	0.0995	0.0831	0.0707	0.0551	0.0407	0.0904
6	0.1451	0.1211	0.1011	0.0859	0.0670	0.0495	0.1100
7	0.1726	0.1440	0.1202	0.1022	0.0797	0.0589	0.1308
8	0.2018	0.1683	0.1406	0.1195	0.0932	0.0689	0.1529
9	0.2329	0.1942	0.1622	0.1379	0.1075	0.0795	0.1765
10	0.2659	0.2218	0.1852	0.1574	0.1228	0.0907	0.2015
11	0.3009	0.2510	0.2096	0.1782	0.1389	0.1027	0.2280
12	0.3381	0.2820	0.2355	0.2002	0.1561	0.1154	0.2562
13	0.3776	0.3150	0.2630	0.2236	0.1744	0.1289	0.2861
14	0.4195	0.3500	0.2922	0.2484	0.1937	0.1432	0.3179
15	0.4641	0.3872	0.3233	0.2748	0.2143	0.1584	0.3517
16	0.5115	0.4267	0.3563	0.3029	0.2362	0.1746	0.3876
17	0.5619	0.4687	0.3914	0.3327	0.2595	0.1918	0.4258
18	0.6155	0.5134	0.4288	0.3644	0.2842	0.2101	0.4664
19	0.6726	0.5611	0.4685	0.3983	0.3106	0.2296	0.5097
20	0.7335	0.6118	0.5109	0.4343	0.3387	0.2503	0.5558
21	0.7984	0.6660	0.5561	0.4727	0.3687	0.2725	0.6050
22	0.8676	0.7237	0.6044	0.5137	0.4007	0.2961	0.6575
23	0.9416	0.7854	0.6559	0.5575	0.4348	0.3214	0.7135
24	1.0206	0.8514	0.7110	0.6043	0.4713	0.3484	0.7734
25	1.1051	0.9219	0.7698	0.6544	0.5103	0.3772	0.8375

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0399	0.0333	0.0278	0.0237	0.0184	0.0136	0.0303
2	0.0733	0.0611	0.0510	0.0434	0.0338	0.0250	0.0555
3	0.1035	0.0863	0.0721	0.0613	0.0478	0.0353	0.0784
4	0.1358	0.1133	0.0946	0.0804	0.0627	0.0464	0.1029
5	0.1704	0.1421	0.1187	0.1009	0.0787	0.0582	0.1291
6	0.2072	0.1728	0.1443	0.1227	0.0957	0.0707	0.1570
7	0.2464	0.2056	0.1717	0.1459	0.1138	0.0841	0.1867
8	0.2881	0.2404	0.2007	0.1706	0.1331	0.0983	0.2183
9	0.3325	0.2773	0.2316	0.1969	0.1535	0.1135	0.2519
10	0.3796	0.3166	0.2644	0.2247	0.1753	0.1296	0.2876
11	0.4296	0.3583	0.2992	0.2544	0.1984	0.1466	0.3255
12	0.4827	0.4026	0.3362	0.2858	0.2229	0.1647	0.3658
13	0.5391	0.4497	0.3755	0.3192	0.2489	0.1840	0.4085
14	0.5990	0.4997	0.4172	0.3547	0.2766	0.2044	0.4539
15	0.6626	0.5527	0.4616	0.3923	0.3060	0.2262	0.5021
16	0.7303	0.6092	0.5087	0.4324	0.3372	0.2493	0.5534
17	0.8022	0.6692	0.5588	0.4750	0.3704	0.2738	0.6079
18	0.8788	0.7331	0.6121	0.5203	0.4058	0.2999	0.6659
19	0.9603	0.8011	0.6689	0.5686	0.4435	0.3278	0.7277
20	1.0472	0.8735	0.7295	0.6200	0.4836	0.3574	0.7935
21	1.1398	0.9508	0.7940	0.6749	0.5264	0.3890	0.8637
22	1.2387	1.0333	0.8629	0.7335	0.5720	0.4228	0.9387
23	1.3443	1.1214	0.9365	0.7960	0.6208	0.4588	1.0187
24	1.4572	1.2155	1.0151	0.8628	0.6729	0.4974	1.1042
25	1.5778	1.3162	1.0991	0.9342	0.7286	0.5385	1.1957

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0365	0.0304	0.0254	0.0216	0.0168	0.0124	0.0276
2	0.0669	0.0558	0.0466	0.0396	0.0309	0.0228	0.0507
3	0.0945	0.0788	0.0658	0.0560	0.0436	0.0323	0.0716
4	0.1240	0.1035	0.0864	0.0734	0.0573	0.0423	0.0940
5	0.1556	0.1298	0.1084	0.0921	0.0718	0.0531	0.1179
6	0.1892	0.1578	0.1318	0.1120	0.0874	0.0646	0.1434
7	0.2250	0.1877	0.1567	0.1332	0.1039	0.0768	0.1705
8	0.2631	0.2195	0.1833	0.1558	0.1215	0.0898	0.1994
9	0.3036	0.2532	0.2115	0.1798	0.1402	0.1036	0.2301
10	0.3466	0.2891	0.2414	0.2052	0.1601	0.1183	0.2626
11	0.3923	0.3272	0.2732	0.2323	0.1811	0.1339	0.2972
12	0.4408	0.3677	0.3070	0.2610	0.2035	0.1504	0.3340
13	0.4923	0.4106	0.3429	0.2915	0.2273	0.1680	0.3730
14	0.5470	0.4563	0.3810	0.3239	0.2526	0.1867	0.4145
15	0.6051	0.5047	0.4215	0.3583	0.2794	0.2065	0.4585
16	0.6668	0.5563	0.4645	0.3948	0.3079	0.2276	0.5053
17	0.7325	0.6111	0.5103	0.4337	0.3383	0.2500	0.5551
18	0.8024	0.6694	0.5590	0.4751	0.3706	0.2739	0.6081
19	0.8769	0.7315	0.6108	0.5192	0.4049	0.2993	0.6645
20	0.9562	0.7977	0.6661	0.5662	0.4416	0.3264	0.7246
21	1.0408	0.8682	0.7250	0.6163	0.4806	0.3553	0.7887
22	1.1311	0.9436	0.7879	0.6697	0.5223	0.3861	0.8571
23	1.2276	1.0240	0.8551	0.7268	0.5669	0.4190	0.9302
24	1.3306	1.1100	0.9269	0.7879	0.6145	0.4542	1.0083
25	1.4408	1.2019	1.0036	0.8531	0.6653	0.4918	1.0918

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0340	0.0283	0.0237	0.0201	0.0157	0.0116	0.0257
2	0.0623	0.0520	0.0434	0.0369	0.0288	0.0213	0.0472
3	0.0880	0.0734	0.0613	0.0521	0.0406	0.0300	0.0667
4	0.1155	0.0963	0.0805	0.0684	0.0533	0.0394	0.0875
5	0.1449	0.1208	0.1009	0.0858	0.0669	0.0494	0.1098
6	0.1762	0.1470	0.1227	0.1043	0.0814	0.0601	0.1335
7	0.2095	0.1748	0.1459	0.1241	0.0967	0.0715	0.1588
8	0.2450	0.2044	0.1706	0.1451	0.1131	0.0836	0.1856
9	0.2827	0.2358	0.1969	0.1674	0.1305	0.0965	0.2142
10	0.3227	0.2692	0.2248	0.1911	0.1490	0.1101	0.2445
11	0.3652	0.3047	0.2544	0.2163	0.1687	0.1247	0.2768
12	0.4104	0.3423	0.2859	0.2430	0.1895	0.1401	0.3110
13	0.4583	0.3823	0.3193	0.2714	0.2117	0.1564	0.3473
14	0.5093	0.4248	0.3548	0.3015	0.2352	0.1738	0.3859
15	0.5634	0.4700	0.3924	0.3336	0.2602	0.1923	0.4269
16	0.6209	0.5179	0.4325	0.3676	0.2867	0.2119	0.4705
17	0.6821	0.5690	0.4751	0.4039	0.3150	0.2328	0.5169
18	0.7472	0.6233	0.5205	0.4424	0.3450	0.2550	0.5662
19	0.8165	0.6811	0.5687	0.4834	0.3770	0.2787	0.6187
20	0.8903	0.7427	0.6202	0.5272	0.4111	0.3039	0.6747
21	0.9691	0.8084	0.6751	0.5738	0.4475	0.3308	0.7344
22	1.0532	0.8785	0.7336	0.6236	0.4863	0.3595	0.7981
23	1.1430	0.9534	0.7962	0.6768	0.5278	0.3901	0.8661
24	1.2389	1.0335	0.8630	0.7336	0.5721	0.4229	0.9388
25	1.3415	1.1191	0.9345	0.7943	0.6195	0.4579	1.0166

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0318	0.0265	0.0221	0.0188	0.0147	0.0108	0.0241
2	0.0583	0.0486	0.0406	0.0345	0.0269	0.0199	0.0442
3	0.0823	0.0687	0.0573	0.0487	0.0380	0.0281	0.0624
4	0.1080	0.0901	0.0753	0.0640	0.0499	0.0369	0.0819
5	0.1355	0.1130	0.0944	0.0802	0.0626	0.0463	0.1027
6	0.1648	0.1375	0.1148	0.0976	0.0761	0.0563	0.1249
7	0.1960	0.1635	0.1365	0.1161	0.0905	0.0669	0.1485
8	0.2292	0.1912	0.1596	0.1357	0.1058	0.0782	0.1737
9	0.2644	0.2206	0.1842	0.1566	0.1221	0.0903	0.2004
10	0.3019	0.2518	0.2103	0.1788	0.1394	0.1030	0.2288
11	0.3417	0.2850	0.2380	0.2023	0.1578	0.1166	0.2589
12	0.3839	0.3203	0.2674	0.2273	0.1773	0.1310	0.2909
13	0.4288	0.3577	0.2987	0.2539	0.1980	0.1464	0.3249
14	0.4764	0.3974	0.3319	0.2821	0.2200	0.1626	0.3610
15	0.5271	0.4397	0.3671	0.3121	0.2434	0.1799	0.3994
16	0.5809	0.4845	0.4046	0.3439	0.2682	0.1983	0.4402
17	0.6381	0.5323	0.4445	0.3778	0.2947	0.2178	0.4835
18	0.6990	0.5831	0.4869	0.4139	0.3228	0.2386	0.5297
19	0.7638	0.6372	0.5321	0.4523	0.3527	0.2607	0.5788
20	0.8330	0.6948	0.5802	0.4932	0.3846	0.2843	0.6312
21	0.9067	0.7563	0.6316	0.5368	0.4187	0.3095	0.6870
22	0.9853	0.8219	0.6864	0.5834	0.4550	0.3363	0.7466
23	1.0693	0.8920	0.7449	0.6331	0.4938	0.3650	0.8103
24	1.1591	0.9669	0.8074	0.6863	0.5352	0.3956	0.8783
25	1.2550	1.0469	0.8743	0.7431	0.5796	0.4284	0.9510

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0298	0.0249	0.0208	0.0177	0.0138	0.0102	0.0226
2	0.0547	0.0457	0.0381	0.0324	0.0253	0.0187	0.0415
3	0.0773	0.0645	0.0539	0.0458	0.0357	0.0264	0.0586
4	0.1015	0.0847	0.0707	0.0601	0.0469	0.0346	0.0769
5	0.1273	0.1062	0.0887	0.0754	0.0588	0.0435	0.0965
6	0.1548	0.1292	0.1079	0.0917	0.0715	0.0528	0.1173
7	0.1841	0.1536	0.1283	0.1090	0.0850	0.0628	0.1395
8	0.2153	0.1796	0.1500	0.1275	0.0994	0.0735	0.1632
9	0.2484	0.2072	0.1731	0.1471	0.1147	0.0848	0.1883
10	0.2836	0.2366	0.1976	0.1679	0.1310	0.0968	0.2149
11	0.3210	0.2678	0.2236	0.1901	0.1482	0.1096	0.2432
12	0.3607	0.3009	0.2513	0.2136	0.1666	0.1231	0.2733
13	0.4028	0.3360	0.2806	0.2385	0.1860	0.1375	0.3053
14	0.4476	0.3734	0.3118	0.2650	0.2067	0.1528	0.3392
15	0.4951	0.4130	0.3449	0.2932	0.2286	0.1690	0.3752
16	0.5457	0.4552	0.3801	0.3231	0.2520	0.1863	0.4135
17	0.5995	0.5000	0.4176	0.3549	0.2768	0.2046	0.4543
18	0.6567	0.5478	0.4574	0.3888	0.3032	0.2241	0.4976
19	0.7176	0.5986	0.4999	0.4249	0.3314	0.2449	0.5438
20	0.7825	0.6527	0.5451	0.4633	0.3613	0.2671	0.5930
21	0.8517	0.7105	0.5933	0.5043	0.3933	0.2907	0.6454
22	0.9256	0.7721	0.6448	0.5481	0.4274	0.3159	0.7014
23	1.0045	0.8380	0.6998	0.5948	0.4639	0.3429	0.7612
24	1.0889	0.9083	0.7585	0.6447	0.5028	0.3717	0.8251
25	1.1790	0.9835	0.8213	0.6981	0.5445	0.4024	0.8934

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0285	0.0238	0.0199	0.0169	0.0132	0.0097	0.0216
2	0.0523	0.0436	0.0364	0.0310	0.0242	0.0179	0.0396
3	0.0739	0.0616	0.0515	0.0438	0.0341	0.0252	0.0560
4	0.0970	0.0809	0.0676	0.0574	0.0448	0.0331	0.0735
5	0.1217	0.1015	0.0847	0.0720	0.0562	0.0415	0.0922
6	0.1480	0.1234	0.1031	0.0876	0.0683	0.0505	0.1121
7	0.1760	0.1468	0.1226	0.1042	0.0813	0.0601	0.1333
8	0.2057	0.1716	0.1433	0.1218	0.0950	0.0702	0.1559
9	0.2374	0.1980	0.1654	0.1406	0.1096	0.0810	0.1799
10	0.2710	0.2261	0.1888	0.1605	0.1252	0.0925	0.2054
11	0.3067	0.2559	0.2137	0.1816	0.1416	0.1047	0.2324
12	0.3447	0.2875	0.2401	0.2041	0.1592	0.1176	0.2612
13	0.3849	0.3211	0.2681	0.2279	0.1778	0.1314	0.2917
14	0.4277	0.3568	0.2979	0.2532	0.1975	0.1460	0.3241
15	0.4731	0.3947	0.3296	0.2801	0.2185	0.1615	0.3585
16	0.5214	0.4350	0.3632	0.3087	0.2408	0.1780	0.3951
17	0.5728	0.4778	0.3990	0.3392	0.2645	0.1955	0.4341
18	0.6275	0.5234	0.4371	0.3715	0.2898	0.2142	0.4755
19	0.6857	0.5720	0.4776	0.4060	0.3166	0.2340	0.5196
20	0.7477	0.6237	0.5209	0.4427	0.3453	0.2552	0.5666
21	0.8139	0.6789	0.5669	0.4819	0.3758	0.2778	0.6167
22	0.8845	0.7378	0.6161	0.5237	0.4084	0.3019	0.6702
23	0.9599	0.8007	0.6687	0.5684	0.4433	0.3276	0.7274
24	1.0405	0.8679	0.7248	0.6161	0.4805	0.3551	0.7884
25	1.1266	0.9398	0.7848	0.6671	0.5203	0.3845	0.8537

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0273	0.0228	0.0190	0.0162	0.0126	0.0093	0.0207
2	0.0501	0.0418	0.0349	0.0297	0.0231	0.0171	0.0380
3	0.0708	0.0590	0.0493	0.0419	0.0327	0.0241	0.0536
4	0.0929	0.0775	0.0647	0.0550	0.0429	0.0317	0.0704
5	0.1165	0.0972	0.0811	0.0690	0.0538	0.0398	0.0883
6	0.1417	0.1182	0.0987	0.0839	0.0654	0.0483	0.1073
7	0.1685	0.1405	0.1173	0.0997	0.0778	0.0575	0.1277
8	0.1970	0.1643	0.1372	0.1166	0.0910	0.0672	0.1493
9	0.2273	0.1896	0.1583	0.1346	0.1050	0.0776	0.1722
10	0.2595	0.2165	0.1808	0.1536	0.1198	0.0886	0.1966
11	0.2937	0.2450	0.2046	0.1739	0.1356	0.1002	0.2225
12	0.3300	0.2753	0.2299	0.1954	0.1524	0.1126	0.2501
13	0.3685	0.3074	0.2567	0.2182	0.1702	0.1258	0.2793
14	0.4095	0.3416	0.2852	0.2425	0.1891	0.1398	0.3103
15	0.4530	0.3779	0.3156	0.2682	0.2092	0.1546	0.3433
16	0.4992	0.4165	0.3478	0.2956	0.2305	0.1704	0.3783
17	0.5484	0.4575	0.3820	0.3247	0.2533	0.1872	0.4156
18	0.6008	0.5011	0.4185	0.3557	0.2774	0.2051	0.4552
19	0.6565	0.5476	0.4573	0.3887	0.3032	0.2241	0.4975
20	0.7159	0.5972	0.4987	0.4239	0.3306	0.2443	0.5425
21	0.7792	0.6500	0.5428	0.4614	0.3598	0.2660	0.5905
22	0.8468	0.7064	0.5899	0.5014	0.3911	0.2890	0.6417
23	0.9190	0.7666	0.6402	0.5442	0.4244	0.3137	0.6964
24	0.9962	0.8310	0.6939	0.5898	0.4600	0.3400	0.7549
25	1.0787	0.8998	0.7514	0.6387	0.4981	0.3682	0.8174

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0262	0.0218	0.0182	0.0155	0.0121	0.0089	0.0198
2	0.0480	0.0401	0.0335	0.0284	0.0222	0.0164	0.0364
3	0.0679	0.0566	0.0473	0.0402	0.0313	0.0232	0.0514
4	0.0891	0.0743	0.0620	0.0527	0.0411	0.0304	0.0675
5	0.1117	0.0932	0.0778	0.0662	0.0516	0.0381	0.0847
6	0.1359	0.1133	0.0946	0.0804	0.0627	0.0464	0.1030
7	0.1616	0.1348	0.1126	0.0957	0.0746	0.0552	0.1224
8	0.1889	0.1576	0.1316	0.1119	0.0872	0.0645	0.1432
9	0.2180	0.1819	0.1519	0.1291	0.1007	0.0744	0.1652
10	0.2489	0.2076	0.1734	0.1474	0.1149	0.0850	0.1886
11	0.2817	0.2350	0.1962	0.1668	0.1301	0.0961	0.2135
12	0.3165	0.2640	0.2205	0.1874	0.1462	0.1080	0.2398
13	0.3535	0.2949	0.2462	0.2093	0.1632	0.1207	0.2679
14	0.3928	0.3276	0.2736	0.2326	0.1814	0.1341	0.2976
15	0.4345	0.3625	0.3027	0.2573	0.2006	0.1483	0.3293
16	0.4789	0.3995	0.3336	0.2835	0.2211	0.1634	0.3629
17	0.5260	0.4388	0.3664	0.3115	0.2429	0.1795	0.3986
18	0.5762	0.4807	0.4014	0.3412	0.2661	0.1967	0.4367
19	0.6297	0.5253	0.4386	0.3728	0.2908	0.2149	0.4772
20	0.6867	0.5728	0.4783	0.4066	0.3171	0.2344	0.5203
21	0.7474	0.6235	0.5207	0.4426	0.3452	0.2551	0.5664
22	0.8123	0.6776	0.5658	0.4809	0.3751	0.2772	0.6155
23	0.8815	0.7353	0.6141	0.5220	0.4071	0.3009	0.6680
24	0.9555	0.7971	0.6656	0.5658	0.4412	0.3261	0.7241
25	1.0346	0.8631	0.7207	0.6126	0.4778	0.3531	0.7840

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0252	0.0210	0.0175	0.0149	0.0116	0.0086	0.0191
2	0.0462	0.0385	0.0322	0.0273	0.0213	0.0158	0.0350
3	0.0652	0.0544	0.0454	0.0386	0.0301	0.0223	0.0494
4	0.0856	0.0714	0.0596	0.0507	0.0395	0.0292	0.0648
5	0.1073	0.0895	0.0748	0.0636	0.0496	0.0366	0.0813
6	0.1305	0.1089	0.0909	0.0773	0.0603	0.0446	0.0989
7	0.1552	0.1295	0.1081	0.0919	0.0717	0.0530	0.1176
8	0.1815	0.1514	0.1264	0.1075	0.0838	0.0620	0.1376
9	0.2095	0.1747	0.1459	0.1240	0.0967	0.0715	0.1587
10	0.2391	0.1995	0.1666	0.1416	0.1104	0.0816	0.1812
11	0.2706	0.2258	0.1885	0.1602	0.1250	0.0924	0.2051
12	0.3041	0.2537	0.2118	0.1801	0.1404	0.1038	0.2304
13	0.3396	0.2833	0.2366	0.2011	0.1568	0.1159	0.2574
14	0.3774	0.3148	0.2629	0.2234	0.1743	0.1288	0.2860
15	0.4175	0.3482	0.2908	0.2472	0.1928	0.1425	0.3163
16	0.4601	0.3838	0.3205	0.2724	0.2125	0.1570	0.3486
17	0.5054	0.4216	0.3521	0.2993	0.2334	0.1725	0.3830
18	0.5536	0.4618	0.3857	0.3278	0.2557	0.1890	0.4195
19	0.6050	0.5047	0.4214	0.3582	0.2794	0.2065	0.4585
20	0.6597	0.5503	0.4596	0.3906	0.3047	0.2252	0.4999
21	0.7181	0.5990	0.5002	0.4252	0.3316	0.2451	0.5442
22	0.7804	0.6510	0.5436	0.4621	0.3604	0.2664	0.5914
23	0.8469	0.7065	0.5900	0.5015	0.3911	0.2891	0.6418
24	0.9180	0.7658	0.6395	0.5436	0.4239	0.3133	0.6957
25	0.9941	0.8292	0.6925	0.5886	0.4590	0.3393	0.7533

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0242	0.0202	0.0169	0.0143	0.0112	0.0083	0.0183
2	0.0444	0.0370	0.0309	0.0263	0.0205	0.0152	0.0337
3	0.0627	0.0523	0.0437	0.0371	0.0290	0.0214	0.0475
4	0.0823	0.0687	0.0574	0.0488	0.0380	0.0281	0.0624
5	0.1033	0.0862	0.0720	0.0612	0.0477	0.0353	0.0783
6	0.1256	0.1048	0.0875	0.0744	0.0580	0.0429	0.0952
7	0.1494	0.1246	0.1041	0.0885	0.0690	0.0510	0.1132
8	0.1747	0.1457	0.1217	0.1034	0.0807	0.0596	0.1324
9	0.2016	0.1681	0.1404	0.1193	0.0931	0.0688	0.1527
10	0.2301	0.1919	0.1603	0.1362	0.1063	0.0785	0.1744
11	0.2604	0.2172	0.1814	0.1542	0.1203	0.0889	0.1973
12	0.2926	0.2441	0.2038	0.1733	0.1351	0.0999	0.2217
13	0.3268	0.2726	0.2277	0.1935	0.1509	0.1115	0.2476
14	0.3631	0.3029	0.2530	0.2150	0.1677	0.1239	0.2752
15	0.4017	0.3351	0.2798	0.2379	0.1855	0.1371	0.3044
16	0.4427	0.3693	0.3084	0.2621	0.2044	0.1511	0.3355
17	0.4863	0.4057	0.3388	0.2880	0.2246	0.1660	0.3685
18	0.5327	0.4444	0.3711	0.3154	0.2460	0.1818	0.4037
19	0.5822	0.4856	0.4055	0.3447	0.2688	0.1987	0.4412
20	0.6348	0.5296	0.4422	0.3759	0.2932	0.2167	0.4811
21	0.6910	0.5764	0.4814	0.4092	0.3191	0.2359	0.5236
22	0.7510	0.6264	0.5231	0.4446	0.3468	0.2563	0.5691
23	0.8150	0.6798	0.5677	0.4826	0.3763	0.2782	0.6176
24	0.8834	0.7369	0.6154	0.5231	0.4079	0.3015	0.6694
25	0.9565	0.7979	0.6663	0.5664	0.4417	0.3265	0.7248

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0209	0.0175	0.0146	0.0124	0.0097	0.0071	0.0159
2	0.0384	0.0320	0.0267	0.0227	0.0177	0.0131	0.0291
3	0.0542	0.0453	0.0378	0.0321	0.0250	0.0185	0.0411
4	0.0712	0.0594	0.0496	0.0422	0.0329	0.0243	0.0540
5	0.0893	0.0745	0.0622	0.0529	0.0412	0.0305	0.0677
6	0.1086	0.0906	0.0757	0.0643	0.0502	0.0371	0.0823
7	0.1292	0.1077	0.0900	0.0765	0.0596	0.0441	0.0979
8	0.1510	0.1260	0.1052	0.0894	0.0697	0.0515	0.1144
9	0.1743	0.1454	0.1214	0.1032	0.0805	0.0595	0.1321
10	0.1989	0.1660	0.1386	0.1178	0.0919	0.0679	0.1508
11	0.2252	0.1878	0.1568	0.1333	0.1040	0.0769	0.1706
12	0.2530	0.2110	0.1762	0.1498	0.1168	0.0864	0.1917
13	0.2826	0.2357	0.1968	0.1673	0.1305	0.0964	0.2141
14	0.3140	0.2619	0.2187	0.1859	0.1450	0.1072	0.2379
15	0.3473	0.2897	0.2419	0.2056	0.1604	0.1185	0.2632
16	0.3828	0.3193	0.2666	0.2266	0.1768	0.1306	0.2901
17	0.4205	0.3508	0.2929	0.2490	0.1942	0.1435	0.3186
18	0.4606	0.3842	0.3209	0.2727	0.2127	0.1572	0.3490
19	0.5034	0.4199	0.3506	0.2980	0.2324	0.1718	0.3814
20	0.5489	0.4579	0.3824	0.3250	0.2535	0.1873	0.4159
21	0.5975	0.4984	0.4162	0.3538	0.2759	0.2039	0.4527
22	0.6493	0.5416	0.4523	0.3844	0.2998	0.2216	0.4920
23	0.7046	0.5878	0.4908	0.4172	0.3254	0.2405	0.5340
24	0.7638	0.6371	0.5321	0.4522	0.3527	0.2607	0.5788
25	0.8270	0.6899	0.5761	0.4897	0.3819	0.2823	0.6267

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1115	0.1035	0.0851	0.0723	0.0472	0.0382	0.0893
2	0.2046	0.1898	0.1561	0.1327	0.0866	0.0701	0.1638
3	0.2890	0.2681	0.2205	0.1874	0.1223	0.0990	0.2315
4	0.3793	0.3519	0.2894	0.2459	0.1605	0.1300	0.3038
5	0.4758	0.4414	0.3629	0.3085	0.2013	0.1630	0.3810
6	0.5786	0.5369	0.4414	0.3752	0.2448	0.1982	0.4634
7	0.6881	0.6385	0.5249	0.4462	0.2911	0.2358	0.5511
8	0.8046	0.7465	0.6138	0.5217	0.3404	0.2757	0.6444
9	0.9283	0.8614	0.7082	0.6020	0.3928	0.3181	0.7435
10	1.0599	0.9834	0.8085	0.6872	0.4484	0.3631	0.8489
11	1.1995	1.1130	0.9151	0.7778	0.5075	0.4110	0.9607
12	1.3478	1.2506	1.0282	0.8740	0.5702	0.4618	1.0795
13	1.5053	1.3967	1.1483	0.9761	0.6369	0.5158	1.2056
14	1.6726	1.5519	1.2759	1.0845	0.7076	0.5731	1.3396
15	1.8503	1.7168	1.4115	1.1998	0.7828	0.6340	1.4819
16	2.0392	1.8921	1.5556	1.3222	0.8627	0.6987	1.6332
17	2.2400	2.0785	1.7088	1.4525	0.9477	0.7675	1.7941
18	2.4538	2.2769	1.8719	1.5911	1.0382	0.8408	1.9654
19	2.6815	2.4881	2.0456	1.7387	1.1345	0.9188	2.1477
20	2.9241	2.7132	2.2307	1.8961	1.2371	1.0019	2.3420
21	3.1828	2.9533	2.4280	2.0638	1.3466	1.0906	2.5492
22	3.4589	3.2095	2.6387	2.2429	1.4634	1.1852	2.7704
23	3.7538	3.4831	2.8636	2.4341	1.5882	1.2862	3.0065
24	4.0689	3.7755	3.1040	2.6384	1.7215	1.3942	3.2589
25	4.4059	4.0881	3.3610	2.8569	1.8641	1.5096	3.5288

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1056	0.0980	0.0805	0.0685	0.0447	0.0362	0.0846
2	0.1936	0.1797	0.1477	0.1256	0.0819	0.0663	0.1551
3	0.2735	0.2538	0.2087	0.1774	0.1157	0.0937	0.2191
4	0.3590	0.3331	0.2739	0.2328	0.1519	0.1230	0.2876
5	0.4503	0.4178	0.3435	0.2920	0.1905	0.1543	0.3607
6	0.5477	0.5082	0.4178	0.3551	0.2317	0.1876	0.4386
7	0.6513	0.6043	0.4968	0.4223	0.2756	0.2232	0.5216
8	0.7615	0.7066	0.5809	0.4938	0.3222	0.2609	0.6099
9	0.8787	0.8154	0.6703	0.5698	0.3718	0.3011	0.7038
10	1.0032	0.9309	0.7653	0.6505	0.4244	0.3437	0.8035
11	1.1354	1.0535	0.8661	0.7362	0.4804	0.3890	0.9094
12	1.2758	1.1838	0.9732	0.8272	0.5398	0.4371	1.0218
13	1.4248	1.3221	1.0869	0.9239	0.6028	0.4882	1.1412
14	1.5831	1.4690	1.2077	1.0266	0.6698	0.5424	1.2680
15	1.7514	1.6251	1.3360	1.1356	0.7410	0.6001	1.4027
16	1.9302	1.7910	1.4724	1.2516	0.8166	0.6613	1.5459
17	2.1203	1.9674	1.6175	1.3749	0.8971	0.7265	1.6982
18	2.3227	2.1552	1.7718	1.5061	0.9827	0.7958	1.8603
19	2.5381	2.3551	1.9362	1.6458	1.0739	0.8697	2.0329
20	2.7678	2.5682	2.1114	1.7947	1.1710	0.9483	2.2168
21	3.0127	2.7954	2.2982	1.9535	1.2746	1.0323	2.4129
22	3.2740	3.0379	2.4976	2.1230	1.3852	1.1218	2.6223
23	3.5531	3.2969	2.7105	2.3039	1.5033	1.2174	2.8458
24	3.8514	3.5737	2.9381	2.4974	1.6295	1.3196	3.0847
25	4.1703	3.8696	3.1814	2.7042	1.7644	1.4289	3.3402

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1003	0.0931	0.0765	0.0651	0.0425	0.0344	0.0804
2	0.1840	0.1708	0.1404	0.1193	0.0779	0.0631	0.1474
3	0.2600	0.2412	0.1983	0.1686	0.1100	0.0891	0.2082
4	0.3412	0.3166	0.2603	0.2213	0.1444	0.1169	0.2733
5	0.4280	0.3971	0.3265	0.2775	0.1811	0.1466	0.3428
6	0.5205	0.4830	0.3971	0.3375	0.2202	0.1783	0.4169
7	0.6190	0.5744	0.4722	0.4014	0.2619	0.2121	0.4958
8	0.7238	0.6716	0.5521	0.4693	0.3062	0.2480	0.5797
9	0.8351	0.7749	0.6371	0.5415	0.3533	0.2861	0.6689
10	0.9534	0.8847	0.7273	0.6182	0.4034	0.3267	0.7636
11	1.0791	1.0013	0.8232	0.6997	0.4565	0.3697	0.8643
12	1.2125	1.1250	0.9249	0.7862	0.5130	0.4154	0.9711
13	1.3541	1.2565	1.0330	0.8781	0.5729	0.4640	1.0846
14	1.5046	1.3961	1.1478	0.9756	0.6366	0.5155	1.2051
15	1.6645	1.5444	1.2697	1.0793	0.7042	0.5703	1.3331
16	1.8344	1.7021	1.3994	1.1895	0.7761	0.6285	1.4692
17	2.0151	1.8698	1.5372	1.3067	0.8526	0.6905	1.6140
18	2.2074	2.0482	1.6839	1.4314	0.9339	0.7563	1.7680
19	2.4122	2.2383	1.8402	1.5641	1.0206	0.8265	1.9320
20	2.6305	2.4408	2.0067	1.7057	1.1129	0.9013	2.1068
21	2.8632	2.6567	2.1842	1.8566	1.2114	0.9810	2.2932
22	3.1116	2.8872	2.3737	2.0176	1.3165	1.0662	2.4922
23	3.3769	3.1333	2.5761	2.1897	1.4287	1.1570	2.7046
24	3.6603	3.3964	2.7923	2.3735	1.5486	1.2542	2.9317
25	3.9634	3.6776	3.0235	2.5700	1.6769	1.3580	3.1744

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0896	0.0832	0.0684	0.0581	0.0379	0.0307	0.0718
2	0.1644	0.1526	0.1254	0.1066	0.0696	0.0563	0.1317
3	0.2322	0.2155	0.1772	0.1506	0.0983	0.0796	0.1860
4	0.3048	0.2829	0.2325	0.1977	0.1290	0.1044	0.2442
5	0.3824	0.3548	0.2917	0.2479	0.1618	0.1310	0.3062
6	0.4650	0.4315	0.3547	0.3015	0.1967	0.1593	0.3724
7	0.5530	0.5131	0.4219	0.3586	0.2340	0.1895	0.4429
8	0.6466	0.6000	0.4933	0.4193	0.2736	0.2216	0.5179
9	0.7461	0.6923	0.5692	0.4838	0.3157	0.2556	0.5976
10	0.8518	0.7904	0.6498	0.5523	0.3604	0.2919	0.6822
11	0.9640	0.8945	0.7354	0.6251	0.4079	0.3303	0.7721
12	1.0832	1.0051	0.8263	0.7024	0.4583	0.3711	0.8676
13	1.2098	1.1225	0.9229	0.7845	0.5118	0.4145	0.9689
14	1.3442	1.2473	1.0254	0.8716	0.5687	0.4606	1.0766
15	1.4870	1.3798	1.1344	0.9642	0.6291	0.5095	1.1910
16	1.6388	1.5206	1.2502	1.0627	0.6934	0.5615	1.3126
17	1.8003	1.6705	1.3734	1.1673	0.7617	0.6168	1.4419
18	1.9721	1.8299	1.5044	1.2788	0.8344	0.6757	1.5795
19	2.1551	1.9996	1.6440	1.3974	0.9118	0.7384	1.7261
20	2.3500	2.1806	1.7927	1.5238	0.9943	0.8052	1.8822
21	2.5580	2.3735	1.9514	1.6586	1.0822	0.8765	2.0488
22	2.7799	2.5794	2.1206	1.8025	1.1761	0.9525	2.2265
23	3.0169	2.7993	2.3014	1.9562	1.2764	1.0337	2.4163
24	3.2701	3.0343	2.4946	2.1204	1.3835	1.1205	2.6191
25	3.5409	3.2855	2.7012	2.2960	1.4981	1.2132	2.8360

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0999	0.0927	0.0762	0.0648	0.0422	0.0342	0.0800
2	0.1832	0.1699	0.1397	0.1188	0.0775	0.0628	0.1467
3	0.2587	0.2401	0.1974	0.1678	0.1095	0.0887	0.2072
4	0.3396	0.3151	0.2591	0.2202	0.1437	0.1164	0.2720
5	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3412
6	0.5180	0.4807	0.3952	0.3359	0.2192	0.1775	0.4149
7	0.6161	0.5716	0.4700	0.3995	0.2606	0.2111	0.4934
8	0.7203	0.6684	0.5495	0.4671	0.3048	0.2468	0.5769
9	0.8312	0.7712	0.6341	0.5389	0.3517	0.2848	0.6657
10	0.9489	0.8805	0.7239	0.6153	0.4015	0.3251	0.7600
11	1.0739	0.9965	0.8193	0.6964	0.4544	0.3680	0.8602
12	1.2067	1.1197	0.9206	0.7825	0.5105	0.4135	0.9665
13	1.3477	1.2505	1.0281	0.8739	0.5702	0.4618	1.0794
14	1.4975	1.3895	1.1423	0.9710	0.6336	0.5131	1.1994
15	1.6566	1.5371	1.2637	1.0742	0.7009	0.5676	1.3268
16	1.8257	1.6940	1.3927	1.1838	0.7724	0.6255	1.4623
17	2.0056	1.8609	1.5299	1.3005	0.8485	0.6872	1.6063
18	2.1970	2.0385	1.6760	1.4246	0.9295	0.7528	1.7596
19	2.4008	2.2276	1.8314	1.5567	1.0157	0.8226	1.9229
20	2.6180	2.4292	1.9971	1.6976	1.1076	0.8970	2.0968
21	2.8496	2.6441	2.1738	1.8478	1.2056	0.9764	2.2824
22	3.0968	2.8735	2.3624	2.0081	1.3102	1.0611	2.4804
23	3.3608	3.1185	2.5638	2.1793	1.4219	1.1516	2.6918
24	3.6430	3.3803	2.7791	2.3622	1.5413	1.2482	2.9178
25	3.9446	3.6602	3.0092	2.5578	1.6689	1.3516	3.1594

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0914	0.0848	0.0697	0.0592	0.0387	0.0313	0.0732
2	0.1676	0.1555	0.1278	0.1087	0.0709	0.0574	0.1342
3	0.2367	0.2197	0.1806	0.1535	0.1002	0.0811	0.1896
4	0.3107	0.2883	0.2370	0.2015	0.1315	0.1065	0.2489
5	0.3897	0.3616	0.2973	0.2527	0.1649	0.1335	0.3121
6	0.4740	0.4398	0.3616	0.3073	0.2005	0.1624	0.3796
7	0.5637	0.5230	0.4300	0.3655	0.2385	0.1931	0.4514
8	0.6591	0.6115	0.5028	0.4274	0.2788	0.2258	0.5279
9	0.7605	0.7056	0.5801	0.4931	0.3217	0.2606	0.6091
10	0.8682	0.8056	0.6623	0.5630	0.3673	0.2975	0.6954
11	0.9826	0.9117	0.7496	0.6371	0.4157	0.3367	0.7870
12	1.1041	1.0245	0.8423	0.7159	0.4671	0.3783	0.8843
13	1.2331	1.1442	0.9407	0.7996	0.5217	0.4225	0.9876
14	1.3701	1.2713	1.0452	0.8884	0.5797	0.4694	1.0974
15	1.5157	1.4064	1.1562	0.9828	0.6413	0.5193	1.2140
16	1.6704	1.5499	1.2743	1.0831	0.7067	0.5723	1.3379
17	1.8350	1.7026	1.3998	1.1898	0.7763	0.6287	1.4697
18	2.0101	1.8651	1.5334	1.3034	0.8504	0.6887	1.6099
19	2.1966	2.0382	1.6757	1.4243	0.9293	0.7526	1.7593
20	2.3953	2.2226	1.8273	1.5532	1.0134	0.8207	1.9185
21	2.6073	2.4192	1.9890	1.6906	1.1031	0.8933	2.0882
22	2.8334	2.6291	2.1615	1.8373	1.1988	0.9708	2.2694
23	3.0750	2.8532	2.3458	1.9939	1.3010	1.0536	2.4629
24	3.3331	3.0928	2.5427	2.1613	1.4102	1.1421	2.6696
25	3.6091	3.3489	2.7532	2.3402	1.5270	1.2366	2.8907

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0847	0.0786	0.0646	0.0549	0.0358	0.0290	0.0678
2	0.1554	0.1441	0.1185	0.1007	0.0657	0.0532	0.1244
3	0.2194	0.2036	0.1674	0.1423	0.0928	0.0752	0.1758
4	0.2880	0.2673	0.2197	0.1868	0.1219	0.0987	0.2307
5	0.3613	0.3352	0.2756	0.2343	0.1529	0.1238	0.2894
6	0.4394	0.4077	0.3352	0.2849	0.1859	0.1505	0.3519
7	0.5225	0.4848	0.3986	0.3388	0.2211	0.1790	0.4185
8	0.6110	0.5669	0.4661	0.3962	0.2585	0.2093	0.4893
9	0.7050	0.6541	0.5378	0.4571	0.2983	0.2416	0.5646
10	0.8048	0.7468	0.6140	0.5219	0.3405	0.2758	0.6446
11	0.9109	0.8452	0.6949	0.5907	0.3854	0.3121	0.7296
12	1.0235	0.9497	0.7808	0.6637	0.4330	0.3507	0.8198
13	1.1431	1.0607	0.8720	0.7412	0.4836	0.3917	0.9156
14	1.2701	1.1785	0.9689	0.8236	0.5374	0.4352	1.0173
15	1.4051	1.3037	1.0719	0.9111	0.5945	0.4814	1.1254
16	1.5485	1.4368	1.1813	1.0041	0.6552	0.5306	1.2403
17	1.7011	1.5784	1.2977	1.1030	0.7197	0.5828	1.3624
18	1.8634	1.7290	1.4215	1.2083	0.7884	0.6385	1.4925
19	2.0363	1.8894	1.5534	1.3204	0.8615	0.6977	1.6309
20	2.2205	2.0604	1.6939	1.4398	0.9395	0.7608	1.7785
21	2.4170	2.2427	1.8438	1.5672	1.0226	0.8282	1.9359
22	2.6267	2.4373	2.0038	1.7032	1.1113	0.9000	2.1038
23	2.8506	2.6450	2.1746	1.8484	1.2061	0.9767	2.2831
24	3.0899	2.8671	2.3571	2.0036	1.3073	1.0587	2.4748
25	3.3458	3.1045	2.5523	2.1695	1.4155	1.1464	2.6797

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0792	0.0735	0.0604	0.0514	0.0335	0.0271	0.0634
2	0.1453	0.1348	0.1108	0.0942	0.0615	0.0498	0.1164
3	0.2052	0.1904	0.1565	0.1331	0.0868	0.0703	0.1644
4	0.2694	0.2499	0.2055	0.1747	0.1140	0.0923	0.2157
5	0.3378	0.3135	0.2577	0.2191	0.1429	0.1158	0.2706
6	0.4109	0.3812	0.3134	0.2664	0.1738	0.1408	0.3291
7	0.4886	0.4534	0.3728	0.3168	0.2067	0.1674	0.3914
8	0.5713	0.5301	0.4358	0.3705	0.2417	0.1958	0.4576
9	0.6592	0.6117	0.5029	0.4275	0.2789	0.2259	0.5280
10	0.7526	0.6984	0.5742	0.4880	0.3184	0.2579	0.6028
11	0.8518	0.7904	0.6498	0.5523	0.3604	0.2919	0.6822
12	0.9571	0.8881	0.7301	0.6206	0.4049	0.3279	0.7666
13	1.0690	0.9919	0.8155	0.6931	0.4523	0.3663	0.8562
14	1.1877	1.1021	0.9061	0.7702	0.5025	0.4070	0.9513
15	1.3139	1.2192	1.0023	0.8520	0.5559	0.4502	1.0524
16	1.4481	1.3436	1.1047	0.9390	0.6127	0.4962	1.1598
17	1.5907	1.4760	1.2135	1.0315	0.6730	0.5450	1.2741
18	1.7425	1.6169	1.3293	1.1299	0.7372	0.5971	1.3957
19	1.9042	1.7669	1.4526	1.2347	0.8056	0.6524	1.5251
20	2.0765	1.9267	1.5841	1.3464	0.8785	0.7115	1.6631
21	2.2602	2.0972	1.7242	1.4656	0.9563	0.7744	1.8103
22	2.4563	2.2792	1.8738	1.5927	1.0392	0.8416	1.9673
23	2.6657	2.4735	2.0335	1.7285	1.1278	0.9134	2.1350
24	2.8895	2.6811	2.2042	1.8736	1.2225	0.9900	2.3143
25	3.1287	2.9031	2.3868	2.0287	1.3237	1.0720	2.5059

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0744	0.0690	0.0567	0.0482	0.0315	0.0255	0.0596
2	0.1364	0.1266	0.1041	0.0885	0.0577	0.0467	0.1093
3	0.1927	0.1788	0.1470	0.1250	0.0815	0.0660	0.1543
4	0.2529	0.2347	0.1930	0.1640	0.1070	0.0867	0.2026
5	0.3173	0.2944	0.2420	0.2057	0.1342	0.1087	0.2541
6	0.3858	0.3580	0.2943	0.2502	0.1632	0.1322	0.3090
7	0.4589	0.4258	0.3500	0.2975	0.1941	0.1572	0.3675
8	0.5365	0.4978	0.4093	0.3479	0.2270	0.1838	0.4297
9	0.6191	0.5744	0.4723	0.4014	0.2619	0.2121	0.4958
10	0.7068	0.6558	0.5392	0.4583	0.2990	0.2422	0.5661
11	0.7999	0.7422	0.6102	0.5187	0.3384	0.2741	0.6407
12	0.8988	0.8340	0.6857	0.5828	0.3803	0.3080	0.7199
13	1.0038	0.9314	0.7658	0.6509	0.4247	0.3440	0.8040
14	1.1154	1.0349	0.8509	0.7232	0.4719	0.3822	0.8933
15	1.2339	1.1449	0.9413	0.8001	0.5220	0.4228	0.9883
16	1.3599	1.2618	1.0374	0.8818	0.5753	0.4659	1.0891
17	1.4938	1.3861	1.1396	0.9686	0.6320	0.5118	1.1964
18	1.6364	1.5184	1.2483	1.0611	0.6923	0.5607	1.3106
19	1.7882	1.6592	1.3641	1.1595	0.7566	0.6127	1.4322
20	1.9500	1.8094	1.4876	1.2644	0.8250	0.6681	1.5618
21	2.1225	1.9695	1.6192	1.3763	0.8980	0.7273	1.7000
22	2.3067	2.1403	1.7596	1.4957	0.9759	0.7903	1.8475
23	2.5033	2.3228	1.9097	1.6232	1.0591	0.8577	2.0050
24	2.7134	2.5178	2.0700	1.7595	1.1480	0.9297	2.1733
25	2.9381	2.7262	2.2414	1.9052	1.2431	1.0067	2.3532

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0702	0.0651	0.0535	0.0455	0.0297	0.0240	0.0562
2	0.1287	0.1195	0.0982	0.0835	0.0545	0.0441	0.1031
3	0.1819	0.1687	0.1387	0.1179	0.0769	0.0623	0.1457
4	0.2387	0.2215	0.1821	0.1548	0.1010	0.0818	0.1912
5	0.2994	0.2778	0.2284	0.1941	0.1267	0.1026	0.2398
6	0.3641	0.3378	0.2778	0.2361	0.1540	0.1248	0.2916
7	0.4330	0.4018	0.3303	0.2808	0.1832	0.1484	0.3468
8	0.5063	0.4698	0.3862	0.3283	0.2142	0.1735	0.4055
9	0.5842	0.5421	0.4457	0.3788	0.2472	0.2002	0.4679
10	0.6670	0.6189	0.5088	0.4325	0.2822	0.2285	0.5342
11	0.7548	0.7004	0.5758	0.4895	0.3194	0.2586	0.6046
12	0.8482	0.7870	0.6470	0.5500	0.3588	0.2906	0.6793
13	0.9473	0.8790	0.7226	0.6142	0.4008	0.3246	0.7587
14	1.0525	0.9766	0.8029	0.6825	0.4453	0.3606	0.8430
15	1.1644	1.0804	0.8882	0.7550	0.4926	0.3990	0.9326
16	1.2832	1.1907	0.9789	0.8321	0.5429	0.4397	1.0278
17	1.4096	1.3080	1.0754	0.9141	0.5964	0.4830	1.1290
18	1.5442	1.4328	1.1780	1.0013	0.6533	0.5291	1.2368
19	1.6874	1.5658	1.2873	1.0942	0.7139	0.5782	1.3515
20	1.8401	1.7074	1.4037	1.1932	0.7785	0.6305	1.4738
21	2.0029	1.8585	1.5279	1.2987	0.8474	0.6863	1.6042
22	2.1767	2.0197	1.6605	1.4114	0.9209	0.7458	1.7434
23	2.3622	2.1919	1.8020	1.5317	0.9994	0.8094	1.8920
24	2.5605	2.3759	1.9533	1.6603	1.0833	0.8773	2.0508
25	2.7726	2.5726	2.1151	1.7978	1.1730	0.9500	2.2206

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0664	0.0617	0.0507	0.0431	0.0281	0.0228	0.0532
2	0.1219	0.1131	0.0930	0.0790	0.0516	0.0418	0.0976
3	0.1722	0.1597	0.1313	0.1116	0.0728	0.0590	0.1379
4	0.2260	0.2097	0.1724	0.1465	0.0956	0.0774	0.1810
5	0.2834	0.2630	0.2162	0.1838	0.1199	0.0971	0.2270
6	0.3447	0.3198	0.2629	0.2235	0.1458	0.1181	0.2761
7	0.4099	0.3803	0.3127	0.2658	0.1734	0.1404	0.3283
8	0.4793	0.4447	0.3656	0.3108	0.2028	0.1642	0.3839
9	0.5530	0.5132	0.4219	0.3586	0.2340	0.1895	0.4429
10	0.6314	0.5859	0.4817	0.4094	0.2671	0.2163	0.5057
11	0.7146	0.6631	0.5451	0.4634	0.3023	0.2448	0.5723
12	0.8029	0.7450	0.6125	0.5206	0.3397	0.2751	0.6431
13	0.8967	0.8321	0.6841	0.5815	0.3794	0.3073	0.7182
14	0.9964	0.9245	0.7601	0.6461	0.4216	0.3414	0.7980
15	1.1023	1.0228	0.8409	0.7147	0.4663	0.3777	0.8828
16	1.2148	1.1272	0.9267	0.7877	0.5140	0.4162	0.9730
17	1.3345	1.2382	1.0180	0.8653	0.5646	0.4572	1.0688
18	1.4618	1.3564	1.1151	0.9479	0.6185	0.5009	1.1708
19	1.5974	1.4822	1.2186	1.0358	0.6758	0.5473	1.2794
20	1.7420	1.6163	1.3289	1.1295	0.7370	0.5969	1.3952
21	1.8961	1.7593	1.4464	1.2295	0.8022	0.6497	1.5186
22	2.0606	1.9120	1.5719	1.3361	0.8718	0.7060	1.6504
23	2.2362	2.0750	1.7059	1.4500	0.9461	0.7662	1.7911
24	2.4240	2.2492	1.8491	1.5718	1.0255	0.8305	1.9414
25	2.6247	2.4354	2.0022	1.7019	1.1105	0.8993	2.1022

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0631	0.0585	0.0481	0.0409	0.0267	0.0216	0.0505
2	0.1157	0.1074	0.0883	0.0750	0.0490	0.0396	0.0927
3	0.1634	0.1516	0.1247	0.1060	0.0691	0.0560	0.1309
4	0.2145	0.1990	0.1636	0.1391	0.0908	0.0735	0.1718
5	0.2691	0.2497	0.2053	0.1745	0.1138	0.0922	0.2155
6	0.3272	0.3036	0.2496	0.2122	0.1384	0.1121	0.2621
7	0.3892	0.3611	0.2969	0.2523	0.1646	0.1333	0.3117
8	0.4550	0.4222	0.3471	0.2950	0.1925	0.1559	0.3644
9	0.5250	0.4872	0.4005	0.3404	0.2221	0.1799	0.4205
10	0.5994	0.5562	0.4573	0.3887	0.2536	0.2054	0.4801
11	0.6784	0.6295	0.5175	0.4399	0.2870	0.2324	0.5433
12	0.7623	0.7073	0.5815	0.4943	0.3225	0.2612	0.6105
13	0.8513	0.7899	0.6494	0.5520	0.3602	0.2917	0.6819
14	0.9459	0.8777	0.7216	0.6134	0.4002	0.3241	0.7576
15	1.0464	0.9710	0.7983	0.6785	0.4427	0.3585	0.8381
16	1.1533	1.0701	0.8798	0.7478	0.4879	0.3952	0.9237
17	1.2669	1.1755	0.9664	0.8215	0.5360	0.4341	1.0147
18	1.3878	1.2877	1.0587	0.8999	0.5872	0.4755	1.1115
19	1.5165	1.4072	1.1569	0.9834	0.6416	0.5196	1.2146
20	1.6537	1.5345	1.2616	1.0723	0.6997	0.5666	1.3245
21	1.8001	1.6703	1.3732	1.1672	0.7616	0.6168	1.4417
22	1.9562	1.8152	1.4923	1.2685	0.8277	0.6703	1.5668
23	2.1230	1.9699	1.6195	1.3766	0.8982	0.7274	1.7004
24	2.3012	2.1353	1.7555	1.4922	0.9736	0.7885	1.8431
25	2.4918	2.3121	1.9009	1.6157	1.0542	0.8538	1.9957

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0600	0.0557	0.0458	0.0389	0.0254	0.0206	0.0481
2	0.1101	0.1022	0.0840	0.0714	0.0466	0.0377	0.0882
3	0.1556	0.1443	0.1187	0.1009	0.0658	0.0533	0.1246
4	0.2042	0.1895	0.1558	0.1324	0.0864	0.0700	0.1635
5	0.2561	0.2376	0.1954	0.1661	0.1084	0.0877	0.2051
6	0.3115	0.2890	0.2376	0.2020	0.1318	0.1067	0.2495
7	0.3704	0.3437	0.2826	0.2402	0.1567	0.1269	0.2967
8	0.4331	0.4019	0.3304	0.2808	0.1832	0.1484	0.3469
9	0.4997	0.4637	0.3812	0.3240	0.2114	0.1712	0.4002
10	0.5705	0.5294	0.4352	0.3699	0.2414	0.1955	0.4569
11	0.6457	0.5991	0.4926	0.4187	0.2732	0.2212	0.5172
12	0.7255	0.6732	0.5535	0.4705	0.3070	0.2486	0.5811
13	0.8103	0.7519	0.6181	0.5254	0.3428	0.2776	0.6490
14	0.9003	0.8354	0.6868	0.5838	0.3809	0.3085	0.7211
15	0.9960	0.9242	0.7598	0.6458	0.4214	0.3413	0.7977
16	1.0977	1.0185	0.8374	0.7118	0.4644	0.3761	0.8792
17	1.2058	1.1189	0.9199	0.7819	0.5102	0.4132	0.9658
18	1.3209	1.2256	1.0076	0.8565	0.5589	0.4526	1.0579
19	1.4434	1.3393	1.1011	0.9360	0.6107	0.4946	1.1561
20	1.5740	1.4605	1.2008	1.0206	0.6660	0.5393	1.2607
21	1.7133	1.5897	1.3070	1.1110	0.7249	0.5870	1.3722
22	1.8619	1.7277	1.4204	1.2073	0.7878	0.6380	1.4913
23	2.0207	1.8749	1.5415	1.3103	0.8549	0.6924	1.6184
24	2.1903	2.0323	1.6709	1.4202	0.9267	0.7505	1.7543
25	2.3717	2.2006	1.8092	1.5378	1.0034	0.8126	1.8995

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0572	0.0531	0.0437	0.0371	0.0242	0.0196	0.0459
2	0.1051	0.0975	0.0801	0.0681	0.0444	0.0360	0.0841
3	0.1484	0.1377	0.1132	0.0962	0.0628	0.0508	0.1189
4	0.1948	0.1807	0.1486	0.1263	0.0824	0.0667	0.1560
5	0.2443	0.2267	0.1864	0.1584	0.1034	0.0837	0.1957
6	0.2971	0.2757	0.2267	0.1927	0.1257	0.1018	0.2380
7	0.3534	0.3279	0.2696	0.2291	0.1495	0.1211	0.2830
8	0.4132	0.3834	0.3152	0.2679	0.1748	0.1416	0.3309
9	0.4767	0.4424	0.3637	0.3091	0.2017	0.1634	0.3818
10	0.5443	0.5050	0.4152	0.3529	0.2303	0.1865	0.4359
11	0.6160	0.5716	0.4699	0.3994	0.2606	0.2111	0.4934
12	0.6922	0.6423	0.5280	0.4488	0.2928	0.2372	0.5544
13	0.7730	0.7173	0.5897	0.5013	0.3271	0.2649	0.6192
14	0.8589	0.7970	0.6552	0.5570	0.3634	0.2943	0.6879
15	0.9502	0.8817	0.7249	0.6161	0.4020	0.3256	0.7610
16	1.0472	0.9717	0.7989	0.6790	0.4431	0.3588	0.8387
17	1.1504	1.0674	0.8776	0.7459	0.4867	0.3942	0.9214
18	1.2602	1.1693	0.9613	0.8171	0.5332	0.4318	1.0093
19	1.3771	1.2778	1.0505	0.8929	0.5826	0.4718	1.1029
20	1.5017	1.3934	1.1455	0.9737	0.6353	0.5145	1.2027
21	1.6345	1.5166	1.2469	1.0599	0.6915	0.5600	1.3091
22	1.7763	1.6482	1.3551	1.1518	0.7515	0.6086	1.4227
23	1.9278	1.7887	1.4706	1.2500	0.8156	0.6605	1.5440
24	2.0896	1.9389	1.5940	1.3549	0.8841	0.7160	1.6736
25	2.2626	2.0994	1.7260	1.4671	0.9573	0.7753	1.8122

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0929	0.0862	0.0709	0.0603	0.0393	0.0318	0.0744
2	0.1705	0.1582	0.1301	0.1105	0.0721	0.0584	0.1365
3	0.2408	0.2235	0.1837	0.1562	0.1019	0.0825	0.1929
4	0.3161	0.2933	0.2411	0.2050	0.1337	0.1083	0.2532
5	0.3965	0.3679	0.3024	0.2571	0.1677	0.1358	0.3175
6	0.4822	0.4474	0.3678	0.3126	0.2040	0.1652	0.3862
7	0.5734	0.5321	0.4374	0.3718	0.2426	0.1965	0.4593
8	0.6705	0.6221	0.5115	0.4347	0.2837	0.2297	0.5370
9	0.7736	0.7178	0.5902	0.5016	0.3273	0.2651	0.6196
10	0.8832	0.8195	0.6738	0.5727	0.3737	0.3026	0.7074
11	0.9996	0.9275	0.7625	0.6482	0.4229	0.3425	0.8006
12	1.1232	1.0422	0.8568	0.7283	0.4752	0.3848	0.8996
13	1.2544	1.1640	0.9569	0.8134	0.5307	0.4298	1.0047
14	1.3938	1.2933	1.0633	0.9038	0.5897	0.4776	1.1163
15	1.5419	1.4307	1.1762	0.9998	0.6524	0.5283	1.2349
16	1.6993	1.5768	1.2963	1.1019	0.7189	0.5822	1.3610
17	1.8667	1.7321	1.4240	1.2104	0.7898	0.6396	1.4951
18	2.0449	1.8974	1.5599	1.3259	0.8652	0.7006	1.6378
19	2.2346	2.0734	1.7047	1.4490	0.9454	0.7656	1.7897
20	2.4367	2.2610	1.8589	1.5800	1.0310	0.8349	1.9517
21	2.6523	2.4611	2.0234	1.7199	1.1222	0.9088	2.1244
22	2.8824	2.6746	2.1989	1.8691	1.2195	0.9876	2.3086
23	3.1282	2.9026	2.3863	2.0284	1.3235	1.0718	2.5055
24	3.3908	3.1462	2.5867	2.1987	1.4346	1.1618	2.7158
25	3.6716	3.4068	2.8009	2.3807	1.5534	1.2580	2.9407

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0880	0.0816	0.0671	0.0570	0.0372	0.0301	0.0705
2	0.1614	0.1497	0.1231	0.1046	0.0683	0.0553	0.1292
3	0.2279	0.2115	0.1739	0.1478	0.0964	0.0781	0.1826
4	0.2992	0.2776	0.2282	0.1940	0.1266	0.1025	0.2396
5	0.3753	0.3482	0.2863	0.2433	0.1588	0.1286	0.3006
6	0.4564	0.4235	0.3482	0.2959	0.1931	0.1564	0.3655
7	0.5428	0.5036	0.4140	0.3519	0.2296	0.1860	0.4347
8	0.6346	0.5889	0.4841	0.4115	0.2685	0.2174	0.5083
9	0.7323	0.6795	0.5586	0.4748	0.3098	0.2509	0.5865
10	0.8360	0.7757	0.6377	0.5421	0.3537	0.2864	0.6696
11	0.9462	0.8779	0.7218	0.6135	0.4003	0.3242	0.7578
12	1.0631	0.9865	0.8110	0.6894	0.4498	0.3643	0.8515
13	1.1874	1.1017	0.9058	0.7699	0.5024	0.4068	0.9510
14	1.3193	1.2241	1.0064	0.8555	0.5582	0.4520	1.0567
15	1.4595	1.3542	1.1134	0.9464	0.6175	0.5001	1.1689
16	1.6085	1.4925	1.2270	1.0430	0.6805	0.5511	1.2883
17	1.7669	1.6395	1.3479	1.1457	0.7476	0.6054	1.4152
18	1.9355	1.7960	1.4765	1.2551	0.8189	0.6632	1.5502
19	2.1151	1.9626	1.6135	1.3715	0.8949	0.7247	1.6941
20	2.3065	2.1401	1.7595	1.4956	0.9758	0.7903	1.8473
21	2.5106	2.3295	1.9152	1.6279	1.0622	0.8602	2.0108
22	2.7284	2.5316	2.0813	1.7691	1.1543	0.9348	2.1852
23	2.9610	2.7474	2.2588	1.9200	1.2527	1.0145	2.3715
24	3.2095	2.9781	2.4484	2.0811	1.3579	1.0997	2.5706
25	3.4753	3.2247	2.6511	2.2535	1.4703	1.1908	2.7835

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0836	0.0776	0.0638	0.0542	0.0354	0.0286	0.0670
2	0.1534	0.1423	0.1170	0.0994	0.0649	0.0525	0.1228
3	0.2166	0.2010	0.1653	0.1405	0.0917	0.0742	0.1735
4	0.2843	0.2638	0.2169	0.1844	0.1203	0.0974	0.2277
5	0.3566	0.3309	0.2721	0.2313	0.1509	0.1222	0.2857
6	0.4337	0.4025	0.3309	0.2812	0.1835	0.1486	0.3474
7	0.5158	0.4786	0.3935	0.3345	0.2182	0.1767	0.4131
8	0.6031	0.5596	0.4601	0.3911	0.2552	0.2067	0.4831
9	0.6959	0.6458	0.5309	0.4513	0.2944	0.2385	0.5574
10	0.7945	0.7372	0.6061	0.5152	0.3362	0.2722	0.6364
11	0.8992	0.8344	0.6860	0.5831	0.3804	0.3081	0.7202
12	1.0104	0.9375	0.7708	0.6552	0.4275	0.3462	0.8093
13	1.1285	1.0471	0.8608	0.7317	0.4774	0.3866	0.9038
14	1.2538	1.1634	0.9565	0.8130	0.5305	0.4296	1.0042
15	1.3871	1.2870	1.0581	0.8994	0.5868	0.4753	1.1109
16	1.5287	1.4184	1.1661	0.9912	0.6468	0.5238	1.2244
17	1.6793	1.5582	1.2810	1.0889	0.7105	0.5754	1.3450
18	1.8395	1.7069	1.4033	1.1928	0.7783	0.6303	1.4733
19	2.0102	1.8652	1.5335	1.3035	0.8505	0.6888	1.6100
20	2.1921	2.0340	1.6722	1.4214	0.9274	0.7511	1.7557
21	2.3860	2.2139	1.8202	1.5472	1.0095	0.8175	1.9110
22	2.5930	2.4060	1.9781	1.6814	1.0971	0.8885	2.0768
23	2.8141	2.6111	2.1467	1.8247	1.1906	0.9642	2.2539
24	3.0503	2.8303	2.3269	1.9779	1.2905	1.0451	2.4431
25	3.3029	3.0647	2.5196	2.1417	1.3974	1.1317	2.6454

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0747	0.0693	0.0570	0.0484	0.0316	0.0256	0.0598
2	0.1370	0.1271	0.1045	0.0888	0.0580	0.0469	0.1097
3	0.1935	0.1796	0.1476	0.1255	0.0819	0.0663	0.1550
4	0.2540	0.2357	0.1938	0.1647	0.1075	0.0870	0.2035
5	0.3186	0.2956	0.2431	0.2066	0.1348	0.1092	0.2552
6	0.3875	0.3596	0.2956	0.2513	0.1639	0.1328	0.3104
7	0.4608	0.4276	0.3515	0.2988	0.1950	0.1579	0.3691
8	0.5388	0.5000	0.4111	0.3494	0.2280	0.1846	0.4316
9	0.6217	0.5769	0.4743	0.4032	0.2631	0.2130	0.4980
10	0.7098	0.6586	0.5415	0.4603	0.3003	0.2432	0.5685
11	0.8034	0.7454	0.6128	0.5209	0.3399	0.2753	0.6434
12	0.9027	0.8376	0.6886	0.5853	0.3819	0.3093	0.7230
13	1.0081	0.9354	0.7691	0.6537	0.4265	0.3454	0.8075
14	1.1202	1.0394	0.8545	0.7263	0.4739	0.3838	0.8972
15	1.2392	1.1498	0.9453	0.8035	0.5243	0.4246	0.9925
16	1.3657	1.2672	1.0418	0.8855	0.5778	0.4679	1.0938
17	1.5002	1.3920	1.1445	0.9728	0.6347	0.5140	1.2016
18	1.6434	1.5249	1.2537	1.0656	0.6953	0.5631	1.3163
19	1.7959	1.6664	1.3700	1.1645	0.7598	0.6153	1.4384
20	1.9584	1.8171	1.4939	1.2699	0.8286	0.6710	1.5685
21	2.1316	1.9779	1.6261	1.3822	0.9019	0.7304	1.7073
22	2.3166	2.1495	1.7672	1.5021	0.9801	0.7937	1.8554
23	2.5141	2.3327	1.9179	1.6302	1.0637	0.8614	2.0136
24	2.7251	2.5286	2.0788	1.7670	1.1529	0.9337	2.1826
25	2.9507	2.7380	2.2510	1.9133	1.2484	1.0110	2.3633

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0832	0.0772	0.0635	0.0540	0.0352	0.0285	0.0667
2	0.1526	0.1416	0.1164	0.0990	0.0646	0.0523	0.1222
3	0.2156	0.2001	0.1645	0.1398	0.0912	0.0739	0.1727
4	0.2830	0.2626	0.2159	0.1835	0.1197	0.0970	0.2267
5	0.3550	0.3294	0.2708	0.2302	0.1502	0.1216	0.2843
6	0.4317	0.4006	0.3293	0.2799	0.1826	0.1479	0.3457
7	0.5134	0.4764	0.3916	0.3329	0.2172	0.1759	0.4112
8	0.6003	0.5570	0.4579	0.3892	0.2540	0.2057	0.4808
9	0.6926	0.6427	0.5284	0.4491	0.2930	0.2373	0.5548
10	0.7908	0.7337	0.6032	0.5127	0.3346	0.2709	0.6333
11	0.8950	0.8304	0.6827	0.5803	0.3786	0.3066	0.7168
12	1.0056	0.9331	0.7671	0.6521	0.4255	0.3446	0.8054
13	1.1231	1.0421	0.8568	0.7282	0.4752	0.3848	0.8995
14	1.2479	1.1579	0.9520	0.8092	0.5280	0.4276	0.9995
15	1.3805	1.2809	1.0531	0.8951	0.5841	0.4730	1.1057
16	1.5214	1.4117	1.1606	0.9865	0.6437	0.5213	1.2185
17	1.6713	1.5508	1.2750	1.0837	0.7071	0.5726	1.3386
18	1.8308	1.6988	1.3966	1.1871	0.7746	0.6273	1.4663
19	2.0006	1.8564	1.5262	1.2973	0.8464	0.6855	1.6024
20	2.1817	2.0243	1.6643	1.4146	0.9230	0.7475	1.7474
21	2.3747	2.2034	1.8115	1.5398	1.0047	0.8137	1.9020
22	2.5807	2.3946	1.9687	1.6734	1.0919	0.8842	2.0670
23	2.8007	2.5987	2.1365	1.8160	1.1849	0.9596	2.2432
24	3.0358	2.8169	2.3159	1.9685	1.2844	1.0402	2.4315
25	3.2872	3.0501	2.5077	2.1315	1.3908	1.1263	2.6328

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0761	0.0706	0.0581	0.0494	0.0322	0.0261	0.0610
2	0.1396	0.1296	0.1065	0.0906	0.0591	0.0478	0.1118
3	0.1973	0.1830	0.1505	0.1279	0.0835	0.0676	0.1580
4	0.2589	0.2403	0.1975	0.1679	0.1095	0.0887	0.2074
5	0.3248	0.3013	0.2477	0.2106	0.1374	0.1113	0.2601
6	0.3950	0.3665	0.3013	0.2561	0.1671	0.1353	0.3163
7	0.4697	0.4358	0.3583	0.3046	0.1987	0.1609	0.3762
8	0.5492	0.5096	0.4190	0.3561	0.2324	0.1882	0.4399
9	0.6337	0.5880	0.4834	0.4109	0.2681	0.2171	0.5076
10	0.7235	0.6713	0.5519	0.4691	0.3061	0.2479	0.5795
11	0.8188	0.7598	0.6247	0.5310	0.3464	0.2806	0.6558
12	0.9201	0.8537	0.7019	0.5966	0.3893	0.3153	0.7369
13	1.0276	0.9535	0.7839	0.6663	0.4348	0.3521	0.8230
14	1.1418	1.0594	0.8710	0.7403	0.4831	0.3912	0.9145
15	1.2631	1.1720	0.9635	0.8190	0.5344	0.4328	1.0116
16	1.3920	1.2916	1.0619	0.9026	0.5889	0.4770	1.1149
17	1.5291	1.4189	1.1665	0.9915	0.6470	0.5239	1.2247
18	1.6751	1.5543	1.2778	1.0862	0.7087	0.5739	1.3416
19	1.8305	1.6985	1.3964	1.1869	0.7745	0.6272	1.4661
20	1.9961	1.8521	1.5227	1.2943	0.8445	0.6839	1.5987
21	2.1727	2.0160	1.6575	1.4088	0.9192	0.7445	1.7402
22	2.3612	2.1909	1.8012	1.5311	0.9990	0.8090	1.8912
23	2.5625	2.3777	1.9548	1.6616	1.0842	0.8780	2.0524
24	2.7776	2.5773	2.1189	1.8011	1.1752	0.9517	2.2247
25	3.0076	2.7907	2.2944	1.9502	1.2725	1.0305	2.4089

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0706	0.0655	0.0538	0.0458	0.0299	0.0242	0.0565
2	0.1295	0.1201	0.0988	0.0839	0.0548	0.0444	0.1037
3	0.1829	0.1697	0.1395	0.1186	0.0774	0.0627	0.1465
4	0.2400	0.2227	0.1831	0.1556	0.1016	0.0822	0.1922
5	0.3011	0.2794	0.2297	0.1952	0.1274	0.1032	0.2411
6	0.3661	0.3397	0.2793	0.2374	0.1549	0.1255	0.2933
7	0.4354	0.4040	0.3322	0.2823	0.1842	0.1492	0.3488
8	0.5091	0.4724	0.3884	0.3301	0.2154	0.1745	0.4078
9	0.5875	0.5451	0.4482	0.3809	0.2486	0.2013	0.4705
10	0.6707	0.6223	0.5116	0.4349	0.2838	0.2298	0.5372
11	0.7591	0.7043	0.5791	0.4922	0.3212	0.2601	0.6080
12	0.8529	0.7914	0.6507	0.5531	0.3609	0.2922	0.6831
13	0.9526	0.8839	0.7267	0.6177	0.4030	0.3264	0.7630
14	1.0584	0.9821	0.8074	0.6863	0.4478	0.3627	0.8477
15	1.1709	1.0865	0.8932	0.7592	0.4954	0.4012	0.9378
16	1.2904	1.1974	0.9844	0.8367	0.5460	0.4421	1.0335
17	1.4176	1.3153	1.0814	0.9192	0.5997	0.4857	1.1354
18	1.5528	1.4409	1.1846	1.0069	0.6570	0.5321	1.2437
19	1.6969	1.5745	1.2945	1.1003	0.7179	0.5814	1.3591
20	1.8504	1.7170	1.4116	1.1999	0.7829	0.6340	1.4821
21	2.0142	1.8689	1.5365	1.3060	0.8522	0.6901	1.6132
22	2.1889	2.0310	1.6698	1.4193	0.9261	0.7500	1.7532
23	2.3755	2.2042	1.8122	1.5403	1.0050	0.8139	1.9026
24	2.5749	2.3892	1.9643	1.6696	1.0894	0.8823	2.0623
25	2.7881	2.5871	2.1269	1.8079	1.1796	0.9553	2.2331

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0660	0.0612	0.0504	0.0428	0.0279	0.0226	0.0529
2	0.1211	0.1123	0.0924	0.0785	0.0512	0.0415	0.0970
3	0.1710	0.1587	0.1305	0.1109	0.0724	0.0586	0.1370
4	0.2245	0.2083	0.1712	0.1455	0.0950	0.0769	0.1798
5	0.2815	0.2612	0.2148	0.1826	0.1191	0.0965	0.2255
6	0.3424	0.3177	0.2612	0.2220	0.1449	0.1173	0.2742
7	0.4072	0.3778	0.3106	0.2640	0.1723	0.1395	0.3261
8	0.4761	0.4418	0.3632	0.3087	0.2014	0.1631	0.3813
9	0.5494	0.5098	0.4191	0.3562	0.2324	0.1882	0.4400
10	0.6272	0.5820	0.4785	0.4067	0.2654	0.2149	0.5023
11	0.7098	0.6587	0.5415	0.4603	0.3003	0.2432	0.5685
12	0.7976	0.7401	0.6085	0.5172	0.3375	0.2733	0.6388
13	0.8908	0.8266	0.6795	0.5776	0.3769	0.3052	0.7135
14	0.9898	0.9184	0.7551	0.6418	0.4188	0.3391	0.7927
15	1.0949	1.0160	0.8353	0.7100	0.4633	0.3752	0.8770
16	1.2067	1.1197	0.9206	0.7825	0.5105	0.4135	0.9665
17	1.3256	1.2300	1.0112	0.8596	0.5608	0.4542	1.0617
18	1.4521	1.3474	1.1077	0.9416	0.6144	0.4975	1.1630
19	1.5868	1.4724	1.2105	1.0289	0.6714	0.5437	1.2709
20	1.7304	1.6056	1.3200	1.1220	0.7321	0.5929	1.3859
21	1.8835	1.7477	1.4368	1.2213	0.7969	0.6454	1.5086
22	2.0469	1.8993	1.5615	1.3273	0.8660	0.7013	1.6394
23	2.2214	2.0612	1.6946	1.4404	0.9398	0.7611	1.7792
24	2.4079	2.2342	1.8369	1.5613	1.0187	0.8250	1.9286
25	2.6073	2.4192	1.9890	1.6906	1.1031	0.8933	2.0882

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0620	0.0575	0.0473	0.0402	0.0262	0.0212	0.0496
2	0.1137	0.1055	0.0867	0.0737	0.0481	0.0390	0.0911
3	0.1606	0.1490	0.1225	0.1041	0.0679	0.0550	0.1286
4	0.2108	0.1956	0.1608	0.1367	0.0892	0.0722	0.1688
5	0.2644	0.2453	0.2017	0.1714	0.1119	0.0906	0.2118
6	0.3215	0.2983	0.2453	0.2085	0.1360	0.1102	0.2575
7	0.3824	0.3548	0.2917	0.2479	0.1618	0.1310	0.3063
8	0.4471	0.4149	0.3411	0.2899	0.1892	0.1532	0.3581
9	0.5159	0.4787	0.3936	0.3345	0.2183	0.1768	0.4132
10	0.5890	0.5465	0.4493	0.3819	0.2492	0.2018	0.4717
11	0.6666	0.6185	0.5085	0.4322	0.2820	0.2284	0.5339
12	0.7490	0.6950	0.5714	0.4857	0.3169	0.2566	0.5999
13	0.8365	0.7762	0.6382	0.5424	0.3539	0.2866	0.6700
14	0.9295	0.8625	0.7091	0.6027	0.3933	0.3185	0.7445
15	1.0282	0.9541	0.7844	0.6667	0.4350	0.3523	0.8235
16	1.1332	1.0515	0.8645	0.7348	0.4794	0.3883	0.9076
17	1.2448	1.1551	0.9496	0.8072	0.5267	0.4265	0.9970
18	1.3637	1.2653	1.0403	0.8842	0.5769	0.4672	1.0922
19	1.4902	1.3827	1.1368	0.9663	0.6305	0.5106	1.1935
20	1.6250	1.5078	1.2396	1.0537	0.6875	0.5568	1.3015
21	1.7688	1.6412	1.3493	1.1469	0.7483	0.6060	1.4167
22	1.9222	1.7836	1.4664	1.2464	0.8133	0.6586	1.5396
23	2.0861	1.9356	1.5914	1.3527	0.8826	0.7148	1.6708
24	2.2612	2.0981	1.7250	1.4662	0.9567	0.7748	1.8111
25	2.4484	2.2719	1.8678	1.5876	1.0359	0.8389	1.9610

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0585	0.0543	0.0446	0.0379	0.0247	0.0200	0.0468
2	0.1073	0.0995	0.0818	0.0696	0.0454	0.0368	0.0859
3	0.1515	0.1406	0.1156	0.0983	0.0641	0.0519	0.1214
4	0.1989	0.1846	0.1517	0.1290	0.0842	0.0682	0.1593
5	0.2495	0.2315	0.1903	0.1618	0.1056	0.0855	0.1998
6	0.3034	0.2815	0.2315	0.1967	0.1284	0.1040	0.2430
7	0.3608	0.3348	0.2753	0.2340	0.1527	0.1236	0.2890
8	0.4219	0.3915	0.3219	0.2736	0.1785	0.1446	0.3379
9	0.4868	0.4517	0.3714	0.3157	0.2060	0.1668	0.3899
10	0.5558	0.5157	0.4240	0.3604	0.2352	0.1904	0.4452
11	0.6290	0.5837	0.4799	0.4079	0.2661	0.2155	0.5038
12	0.7068	0.6558	0.5392	0.4583	0.2990	0.2422	0.5661
13	0.7894	0.7325	0.6022	0.5119	0.3340	0.2705	0.6323
14	0.8771	0.8139	0.6691	0.5687	0.3711	0.3005	0.7025
15	0.9703	0.9003	0.7402	0.6292	0.4105	0.3325	0.7771
16	1.0694	0.9922	0.8158	0.6934	0.4524	0.3664	0.8565
17	1.1747	1.0900	0.8961	0.7617	0.4970	0.4025	0.9409
18	1.2868	1.1940	0.9817	0.8344	0.5444	0.4409	1.0307
19	1.4062	1.3048	1.0727	0.9118	0.5949	0.4818	1.1263
20	1.5334	1.4228	1.1698	0.9943	0.6488	0.5254	1.2282
21	1.6691	1.5487	1.2733	1.0823	0.7062	0.5719	1.3368
22	1.8139	1.6831	1.3837	1.1762	0.7674	0.6215	1.4528
23	1.9685	1.8266	1.5017	1.2765	0.8329	0.6745	1.5767
24	2.1338	1.9799	1.6278	1.3836	0.9028	0.7311	1.7090
25	2.3105	2.1439	1.7626	1.4982	0.9775	0.7917	1.8505

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0554	0.0514	0.0422	0.0359	0.0234	0.0190	0.0443
2	0.1016	0.0942	0.0775	0.0659	0.0430	0.0348	0.0813
3	0.1435	0.1331	0.1094	0.0930	0.0607	0.0492	0.1149
4	0.1883	0.1747	0.1436	0.1221	0.0797	0.0645	0.1508
5	0.2362	0.2191	0.1802	0.1531	0.0999	0.0809	0.1892
6	0.2872	0.2665	0.2191	0.1862	0.1215	0.0984	0.2301
7	0.3416	0.3170	0.2606	0.2215	0.1445	0.1170	0.2736
8	0.3994	0.3706	0.3047	0.2590	0.1690	0.1369	0.3199
9	0.4609	0.4276	0.3516	0.2988	0.1950	0.1579	0.3691
10	0.5262	0.4882	0.4014	0.3412	0.2226	0.1803	0.4214
11	0.5955	0.5525	0.4543	0.3861	0.2519	0.2040	0.4769
12	0.6691	0.6209	0.5104	0.4339	0.2831	0.2293	0.5359
13	0.7473	0.6934	0.5701	0.4846	0.3162	0.2560	0.5985
14	0.8303	0.7704	0.6334	0.5384	0.3513	0.2845	0.6650
15	0.9185	0.8523	0.7007	0.5956	0.3886	0.3147	0.7357
16	1.0123	0.9393	0.7722	0.6564	0.4283	0.3469	0.8108
17	1.1120	1.0318	0.8483	0.7211	0.4705	0.3810	0.8907
18	1.2182	1.1303	0.9293	0.7899	0.5154	0.4174	0.9757
19	1.3312	1.2352	1.0155	0.8632	0.5632	0.4561	1.0662
20	1.4516	1.3469	1.1074	0.9413	0.6142	0.4974	1.1627
21	1.5801	1.4661	1.2054	1.0246	0.6685	0.5414	1.2655
22	1.7171	1.5933	1.3099	1.1134	0.7265	0.5884	1.3753
23	1.8635	1.7291	1.4216	1.2084	0.7884	0.6385	1.4926
24	2.0200	1.8743	1.5409	1.3098	0.8546	0.6921	1.6179
25	2.1872	2.0295	1.6685	1.4183	0.9254	0.7494	1.7518

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0526	0.0488	0.0401	0.0341	0.0222	0.0180	0.0421
2	0.0964	0.0895	0.0736	0.0625	0.0408	0.0330	0.0772
3	0.1362	0.1264	0.1039	0.0883	0.0576	0.0467	0.1091
4	0.1788	0.1659	0.1364	0.1159	0.0756	0.0613	0.1432
5	0.2242	0.2081	0.1710	0.1454	0.0949	0.0768	0.1796
6	0.2727	0.2530	0.2080	0.1768	0.1154	0.0934	0.2184
7	0.3243	0.3009	0.2474	0.2103	0.1372	0.1111	0.2597
8	0.3792	0.3518	0.2893	0.2459	0.1604	0.1299	0.3037
9	0.4375	0.4060	0.3338	0.2837	0.1851	0.1499	0.3504
10	0.4995	0.4635	0.3811	0.3239	0.2113	0.1712	0.4001
11	0.5653	0.5246	0.4313	0.3666	0.2392	0.1937	0.4528
12	0.6352	0.5894	0.4846	0.4119	0.2688	0.2177	0.5088
13	0.7094	0.6583	0.5412	0.4600	0.3002	0.2431	0.5682
14	0.7883	0.7314	0.6013	0.5111	0.3335	0.2701	0.6314
15	0.8720	0.8091	0.6652	0.5654	0.3689	0.2988	0.6984
16	0.9611	0.8917	0.7331	0.6232	0.4066	0.3293	0.7697
17	1.0557	0.9796	0.8054	0.6846	0.4467	0.3617	0.8456
18	1.1565	1.0731	0.8822	0.7499	0.4893	0.3963	0.9263
19	1.2638	1.1726	0.9641	0.8195	0.5347	0.4330	1.0122
20	1.3781	1.2787	1.0513	0.8936	0.5831	0.4722	1.1038
21	1.5001	1.3919	1.1443	0.9727	0.6347	0.5140	1.2014
22	1.6302	1.5126	1.2436	1.0571	0.6897	0.5586	1.3057
23	1.7692	1.6416	1.3496	1.1472	0.7485	0.6062	1.4170
24	1.9177	1.7794	1.4629	1.2435	0.8113	0.6571	1.5359
25	2.0765	1.9267	1.5840	1.3464	0.8785	0.7115	1.6631

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0500	0.0464	0.0382	0.0324	0.0212	0.0171	0.0401
2	0.0918	0.0852	0.0700	0.0595	0.0388	0.0314	0.0735
3	0.1296	0.1203	0.0989	0.0841	0.0548	0.0444	0.1038
4	0.1701	0.1579	0.1298	0.1103	0.0720	0.0583	0.1363
5	0.2134	0.1980	0.1628	0.1384	0.0903	0.0731	0.1709
6	0.2595	0.2408	0.1980	0.1683	0.1098	0.0889	0.2079
7	0.3087	0.2864	0.2355	0.2001	0.1306	0.1058	0.2472
8	0.3609	0.3349	0.2753	0.2340	0.1527	0.1237	0.2891
9	0.4164	0.3864	0.3177	0.2700	0.1762	0.1427	0.3335
10	0.4754	0.4411	0.3627	0.3083	0.2011	0.1629	0.3808
11	0.5381	0.4993	0.4105	0.3489	0.2277	0.1844	0.4310
12	0.6046	0.5610	0.4612	0.3920	0.2558	0.2072	0.4842
13	0.6752	0.6266	0.5151	0.4378	0.2857	0.2314	0.5408
14	0.7503	0.6962	0.5724	0.4865	0.3174	0.2571	0.6009
15	0.8300	0.7701	0.6332	0.5382	0.3512	0.2844	0.6648
16	0.9147	0.8488	0.6978	0.5931	0.3870	0.3134	0.7326
17	1.0048	0.9324	0.7665	0.6516	0.4251	0.3443	0.8048
18	1.1007	1.0214	0.8397	0.7138	0.4657	0.3772	0.8816
19	1.2029	1.1161	0.9176	0.7800	0.5089	0.4121	0.9634
20	1.3117	1.2171	1.0006	0.8505	0.5550	0.4494	1.0506
21	1.4278	1.3248	1.0892	0.9258	0.6041	0.4892	1.1435
22	1.5516	1.4397	1.1837	1.0061	0.6565	0.5316	1.2427
23	1.6839	1.5625	1.2846	1.0919	0.7124	0.5770	1.3487
24	1.8252	1.6936	1.3924	1.1835	0.7722	0.6254	1.4619
25	1.9764	1.8339	1.5077	1.2815	0.8362	0.6772	1.5830

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0477	0.0443	0.0364	0.0310	0.0202	0.0164	0.0382
2	0.0875	0.0812	0.0668	0.0568	0.0370	0.0300	0.0701
3	0.1237	0.1148	0.0943	0.0802	0.0523	0.0424	0.0991
4	0.1623	0.1506	0.1238	0.1053	0.0687	0.0556	0.1300
5	0.2036	0.1889	0.1553	0.1320	0.0861	0.0698	0.1631
6	0.2476	0.2298	0.1889	0.1606	0.1048	0.0848	0.1983
7	0.2945	0.2732	0.2246	0.1909	0.1246	0.1009	0.2358
8	0.3443	0.3195	0.2627	0.2233	0.1457	0.1180	0.2758
9	0.3973	0.3686	0.3031	0.2576	0.1681	0.1361	0.3182
10	0.4536	0.4209	0.3460	0.2941	0.1919	0.1554	0.3633
11	0.5133	0.4763	0.3916	0.3329	0.2172	0.1759	0.4111
12	0.5768	0.5352	0.4400	0.3740	0.2440	0.1976	0.4620
13	0.6442	0.5977	0.4914	0.4177	0.2726	0.2207	0.5160
14	0.7158	0.6642	0.5460	0.4641	0.3028	0.2453	0.5733
15	0.7918	0.7347	0.6041	0.5134	0.3350	0.2713	0.6342
16	0.8727	0.8097	0.6657	0.5659	0.3692	0.2990	0.6989
17	0.9586	0.8895	0.7313	0.6216	0.4056	0.3285	0.7678
18	1.0501	0.9744	0.8011	0.6809	0.4443	0.3598	0.8411
19	1.1476	1.0648	0.8754	0.7441	0.4855	0.3932	0.9191
20	1.2514	1.1611	0.9546	0.8114	0.5294	0.4288	1.0023
21	1.3621	1.2639	1.0391	0.8832	0.5763	0.4667	1.0909
22	1.4803	1.3735	1.1292	0.9598	0.6263	0.5072	1.1856
23	1.6065	1.4906	1.2255	1.0417	0.6797	0.5504	1.2867
24	1.7413	1.6157	1.3284	1.1291	0.7367	0.5966	1.3947
25	1.8855	1.7495	1.4384	1.2226	0.7977	0.6460	1.5102

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0558	0.0517	0.0425	0.0362	0.0236	0.0191	0.0447
2	0.1023	0.0949	0.0780	0.0663	0.0433	0.0350	0.0819
3	0.1445	0.1341	0.1102	0.0937	0.0611	0.0495	0.1157
4	0.1897	0.1760	0.1447	0.1230	0.0802	0.0650	0.1519
5	0.2379	0.2207	0.1815	0.1542	0.1006	0.0815	0.1905
6	0.2893	0.2684	0.2207	0.1876	0.1224	0.0991	0.2317
7	0.3440	0.3192	0.2625	0.2231	0.1456	0.1179	0.2756
8	0.4023	0.3733	0.3069	0.2608	0.1702	0.1378	0.3222
9	0.4642	0.4307	0.3541	0.3010	0.1964	0.1590	0.3718
10	0.5299	0.4917	0.4043	0.3436	0.2242	0.1816	0.4244
11	0.5998	0.5565	0.4575	0.3889	0.2537	0.2055	0.4804
12	0.6739	0.6253	0.5141	0.4370	0.2851	0.2309	0.5398
13	0.7526	0.6984	0.5742	0.4880	0.3184	0.2579	0.6028
14	0.8363	0.7760	0.6380	0.5423	0.3538	0.2865	0.6698
15	0.9251	0.8584	0.7057	0.5999	0.3914	0.3170	0.7410
16	1.0196	0.9461	0.7778	0.6611	0.4314	0.3493	0.8166
17	1.1200	1.0393	0.8544	0.7263	0.4739	0.3838	0.8971
18	1.2269	1.1384	0.9360	0.7956	0.5191	0.4204	0.9827
19	1.3407	1.2441	1.0228	0.8694	0.5672	0.4594	1.0738
20	1.4620	1.3566	1.1153	0.9480	0.6186	0.5010	1.1710
21	1.5914	1.4766	1.2140	1.0319	0.6733	0.5453	1.2746
22	1.7295	1.6047	1.3193	1.1214	0.7317	0.5926	1.3852
23	1.8769	1.7416	1.4318	1.2170	0.7941	0.6431	1.5033
24	2.0345	1.8877	1.5520	1.3192	0.8608	0.6971	1.6295
25	2.2029	2.0441	1.6805	1.4284	0.9320	0.7548	1.7644

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0528	0.0490	0.0403	0.0342	0.0223	0.0181	0.0423
2	0.0968	0.0898	0.0739	0.0628	0.0410	0.0332	0.0775
3	0.1368	0.1269	0.1043	0.0887	0.0579	0.0469	0.1095
4	0.1795	0.1666	0.1369	0.1164	0.0759	0.0615	0.1438
5	0.2252	0.2089	0.1718	0.1460	0.0953	0.0771	0.1803
6	0.2738	0.2541	0.2089	0.1776	0.1159	0.0938	0.2193
7	0.3257	0.3022	0.2484	0.2112	0.1378	0.1116	0.2608
8	0.3808	0.3533	0.2905	0.2469	0.1611	0.1305	0.3050
9	0.4394	0.4077	0.3352	0.2849	0.1859	0.1505	0.3519
10	0.5016	0.4654	0.3826	0.3253	0.2122	0.1719	0.4017
11	0.5677	0.5268	0.4331	0.3681	0.2402	0.1945	0.4547
12	0.6379	0.5919	0.4866	0.4136	0.2699	0.2186	0.5109
13	0.7124	0.6610	0.5435	0.4619	0.3014	0.2441	0.5706
14	0.7916	0.7345	0.6039	0.5133	0.3349	0.2712	0.6340
15	0.8757	0.8125	0.6680	0.5678	0.3705	0.3000	0.7014
16	0.9651	0.8955	0.7362	0.6258	0.4083	0.3307	0.7730
17	1.0602	0.9837	0.8087	0.6874	0.4485	0.3632	0.8491
18	1.1613	1.0776	0.8859	0.7530	0.4913	0.3979	0.9301
19	1.2691	1.1776	0.9681	0.8229	0.5369	0.4348	1.0164
20	1.3839	1.2841	1.0557	0.8973	0.5855	0.4742	1.1084
21	1.5063	1.3977	1.1491	0.9767	0.6373	0.5161	1.2065
22	1.6370	1.5190	1.2488	1.0615	0.6926	0.5609	1.3111
23	1.7766	1.6485	1.3553	1.1520	0.7516	0.6087	1.4229
24	1.9257	1.7868	1.4690	1.2487	0.8147	0.6598	1.5424
25	2.0852	1.9348	1.5907	1.3521	0.8822	0.7145	1.6701

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0502	0.0466	0.0383	0.0325	0.0212	0.0172	0.0402
2	0.0920	0.0854	0.0702	0.0597	0.0389	0.0315	0.0737
3	0.1300	0.1206	0.0992	0.0843	0.0550	0.0445	0.1041
4	0.1706	0.1583	0.1301	0.1106	0.0722	0.0585	0.1366
5	0.2140	0.1986	0.1632	0.1388	0.0905	0.0733	0.1714
6	0.2602	0.2415	0.1985	0.1687	0.1101	0.0892	0.2084
7	0.3095	0.2872	0.2361	0.2007	0.1309	0.1060	0.2479
8	0.3619	0.3358	0.2761	0.2347	0.1531	0.1240	0.2898
9	0.4176	0.3875	0.3185	0.2708	0.1767	0.1431	0.3344
10	0.4767	0.4423	0.3637	0.3091	0.2017	0.1633	0.3818
11	0.5395	0.5006	0.4116	0.3498	0.2283	0.1849	0.4321
12	0.6062	0.5625	0.4625	0.3931	0.2565	0.2077	0.4856
13	0.6771	0.6282	0.5165	0.4390	0.2865	0.2320	0.5423
14	0.7523	0.6981	0.5739	0.4878	0.3183	0.2578	0.6025
15	0.8322	0.7722	0.6349	0.5396	0.3521	0.2852	0.6666
16	0.9172	0.8511	0.6997	0.5947	0.3881	0.3143	0.7346
17	1.0076	0.9349	0.7686	0.6533	0.4263	0.3452	0.8070
18	1.1037	1.0241	0.8420	0.7157	0.4670	0.3782	0.8840
19	1.2061	1.1191	0.9201	0.7821	0.5103	0.4133	0.9660
20	1.3152	1.2204	1.0033	0.8528	0.5565	0.4506	1.0534
21	1.4316	1.3284	1.0921	0.9283	0.6057	0.4905	1.1466
22	1.5558	1.4436	1.1868	1.0088	0.6582	0.5331	1.2461
23	1.6884	1.5667	1.2880	1.0948	0.7144	0.5785	1.3523
24	1.8302	1.6982	1.3962	1.1867	0.7743	0.6271	1.4658
25	1.9817	1.8388	1.5118	1.2850	0.8384	0.6790	1.5872

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0448	0.0416	0.0342	0.0291	0.0190	0.0154	0.0359
2	0.0822	0.0763	0.0627	0.0533	0.0348	0.0282	0.0658
3	0.1161	0.1077	0.0886	0.0753	0.0491	0.0398	0.0930
4	0.1524	0.1414	0.1163	0.0988	0.0645	0.0522	0.1221
5	0.1912	0.1774	0.1458	0.1240	0.0809	0.0655	0.1531
6	0.2325	0.2157	0.1774	0.1508	0.0984	0.0797	0.1862
7	0.2765	0.2566	0.2109	0.1793	0.1170	0.0947	0.2215
8	0.3233	0.3000	0.2466	0.2096	0.1368	0.1108	0.2589
9	0.3730	0.3461	0.2846	0.2419	0.1578	0.1278	0.2988
10	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3411
11	0.4820	0.4473	0.3677	0.3126	0.2039	0.1652	0.3861
12	0.5416	0.5025	0.4132	0.3512	0.2291	0.1856	0.4338
13	0.6049	0.5613	0.4614	0.3922	0.2559	0.2073	0.4845
14	0.6721	0.6236	0.5127	0.4358	0.2844	0.2303	0.5383
15	0.7435	0.6899	0.5672	0.4821	0.3146	0.2548	0.5955
16	0.8194	0.7603	0.6251	0.5313	0.3467	0.2808	0.6563
17	0.9001	0.8352	0.6867	0.5837	0.3808	0.3084	0.7210
18	0.9860	0.9149	0.7522	0.6394	0.4172	0.3379	0.7898
19	1.0775	0.9998	0.8220	0.6987	0.4559	0.3692	0.8630
20	1.1750	1.0903	0.8964	0.7619	0.4971	0.4026	0.9411
21	1.2790	1.1867	0.9757	0.8293	0.5411	0.4382	1.0244
22	1.3899	1.2897	1.0603	0.9013	0.5881	0.4762	1.1132
23	1.5084	1.3996	1.1507	0.9781	0.6382	0.5168	1.2081
24	1.6351	1.5171	1.2473	1.0602	0.6918	0.5602	1.3096
25	1.7704	1.6428	1.3506	1.1480	0.7491	0.6066	1.4180

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0499	0.0463	0.0381	0.0324	0.0211	0.0171	0.0400
2	0.0916	0.0850	0.0699	0.0594	0.0387	0.0314	0.0733
3	0.1294	0.1200	0.0987	0.0839	0.0547	0.0443	0.1036
4	0.1698	0.1576	0.1295	0.1101	0.0718	0.0582	0.1360
5	0.2130	0.1976	0.1625	0.1381	0.0901	0.0730	0.1706
6	0.2590	0.2403	0.1976	0.1679	0.1096	0.0887	0.2074
7	0.3080	0.2858	0.2350	0.1997	0.1303	0.1055	0.2467
8	0.3602	0.3342	0.2748	0.2335	0.1524	0.1234	0.2885
9	0.4156	0.3856	0.3170	0.2695	0.1758	0.1424	0.3329
10	0.4745	0.4402	0.3619	0.3076	0.2007	0.1626	0.3800
11	0.5370	0.4983	0.4096	0.3482	0.2272	0.1840	0.4301
12	0.6034	0.5599	0.4603	0.3912	0.2553	0.2067	0.4833
13	0.6739	0.6253	0.5141	0.4369	0.2851	0.2309	0.5397
14	0.7487	0.6947	0.5712	0.4855	0.3168	0.2565	0.5997
15	0.8283	0.7686	0.6319	0.5371	0.3504	0.2838	0.6634
16	0.9128	0.8470	0.6964	0.5919	0.3862	0.3128	0.7311
17	1.0028	0.9305	0.7650	0.6502	0.4243	0.3436	0.8032
18	1.0985	1.0193	0.8380	0.7123	0.4648	0.3764	0.8798
19	1.2004	1.1138	0.9157	0.7784	0.5079	0.4113	0.9614
20	1.3090	1.2146	0.9986	0.8488	0.5538	0.4485	1.0484
21	1.4248	1.3221	1.0869	0.9239	0.6028	0.4882	1.1412
22	1.5484	1.4368	1.1812	1.0040	0.6551	0.5305	1.2402
23	1.6804	1.5592	1.2819	1.0896	0.7110	0.5758	1.3459
24	1.8215	1.6901	1.3895	1.1811	0.7706	0.6241	1.4589
25	1.9723	1.8301	1.5046	1.2789	0.8345	0.6758	1.5797

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0457	0.0424	0.0348	0.0296	0.0193	0.0157	0.0366
2	0.0838	0.0777	0.0639	0.0543	0.0355	0.0287	0.0671
3	0.1184	0.1098	0.0903	0.0767	0.0501	0.0406	0.0948
4	0.1554	0.1442	0.1185	0.1007	0.0657	0.0532	0.1244
5	0.1949	0.1808	0.1486	0.1264	0.0824	0.0668	0.1561
6	0.2370	0.2199	0.1808	0.1537	0.1003	0.0812	0.1898
7	0.2818	0.2615	0.2150	0.1827	0.1192	0.0966	0.2257
8	0.3295	0.3058	0.2514	0.2137	0.1394	0.1129	0.2639
9	0.3802	0.3528	0.2901	0.2466	0.1609	0.1303	0.3045
10	0.4341	0.4028	0.3312	0.2815	0.1837	0.1487	0.3477
11	0.4913	0.4559	0.3748	0.3186	0.2079	0.1683	0.3935
12	0.5520	0.5122	0.4211	0.3580	0.2336	0.1892	0.4421
13	0.6165	0.5721	0.4703	0.3998	0.2609	0.2113	0.4938
14	0.6851	0.6356	0.5226	0.4442	0.2898	0.2347	0.5487
15	0.7578	0.7032	0.5781	0.4914	0.3206	0.2597	0.6070
16	0.8352	0.7750	0.6371	0.5416	0.3534	0.2862	0.6689
17	0.9175	0.8513	0.6999	0.5949	0.3882	0.3144	0.7348
18	1.0050	0.9326	0.7667	0.6517	0.4252	0.3444	0.8050
19	1.0983	1.0191	0.8378	0.7122	0.4647	0.3763	0.8797
20	1.1977	1.1113	0.9136	0.7766	0.5067	0.4104	0.9592
21	1.3036	1.2096	0.9945	0.8453	0.5515	0.4467	1.0441
22	1.4167	1.3146	1.0807	0.9186	0.5994	0.4854	1.1347
23	1.5375	1.4266	1.1729	0.9970	0.6505	0.5268	1.2314
24	1.6666	1.5464	1.2713	1.0806	0.7051	0.5710	1.3348
25	1.8046	1.6744	1.3766	1.1701	0.7635	0.6183	1.4453

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0424	0.0393	0.0323	0.0275	0.0179	0.0145	0.0339
2	0.0777	0.0721	0.0593	0.0504	0.0329	0.0266	0.0622
3	0.1097	0.1018	0.0837	0.0711	0.0464	0.0376	0.0879
4	0.1440	0.1336	0.1099	0.0934	0.0609	0.0493	0.1153
5	0.1806	0.1676	0.1378	0.1171	0.0764	0.0619	0.1447
6	0.2197	0.2038	0.1676	0.1425	0.0929	0.0753	0.1760
7	0.2613	0.2424	0.1993	0.1694	0.1105	0.0895	0.2093
8	0.3055	0.2835	0.2330	0.1981	0.1292	0.1047	0.2447
9	0.3525	0.3271	0.2689	0.2286	0.1491	0.1208	0.2823
10	0.4024	0.3734	0.3070	0.2609	0.1703	0.1379	0.3223
11	0.4555	0.4226	0.3474	0.2953	0.1927	0.1561	0.3648
12	0.5118	0.4749	0.3904	0.3318	0.2165	0.1753	0.4099
13	0.5716	0.5303	0.4360	0.3706	0.2418	0.1958	0.4578
14	0.6351	0.5893	0.4845	0.4118	0.2687	0.2176	0.5086
15	0.7025	0.6519	0.5359	0.4555	0.2972	0.2407	0.5627
16	0.7743	0.7184	0.5906	0.5020	0.3276	0.2653	0.6201
17	0.8505	0.7892	0.6488	0.5515	0.3598	0.2914	0.6812
18	0.9317	0.8645	0.7108	0.6041	0.3942	0.3192	0.7462
19	1.0181	0.9447	0.7767	0.6602	0.4308	0.3489	0.8155
20	1.1103	1.0302	0.8470	0.7199	0.4697	0.3804	0.8892
21	1.2085	1.1213	0.9219	0.7836	0.5113	0.4141	0.9679
22	1.3133	1.2186	1.0019	0.8516	0.5557	0.4500	1.0519
23	1.4253	1.3225	1.0873	0.9242	0.6030	0.4884	1.1416
24	1.5450	1.4335	1.1786	1.0018	0.6536	0.5294	1.2374
25	1.6729	1.5522	1.2762	1.0847	0.7078	0.5732	1.3399

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0396	0.0367	0.0302	0.0257	0.0168	0.0136	0.0317
2	0.0726	0.0674	0.0554	0.0471	0.0307	0.0249	0.0582
3	0.1026	0.0952	0.0783	0.0665	0.0434	0.0352	0.0822
4	0.1347	0.1250	0.1027	0.0873	0.0570	0.0461	0.1079
5	0.1689	0.1567	0.1289	0.1095	0.0715	0.0579	0.1353
6	0.2054	0.1906	0.1567	0.1332	0.0869	0.0704	0.1645
7	0.2443	0.2267	0.1864	0.1584	0.1034	0.0837	0.1957
8	0.2857	0.2651	0.2179	0.1852	0.1209	0.0979	0.2288
9	0.3296	0.3059	0.2515	0.2137	0.1395	0.1129	0.2640
10	0.3763	0.3492	0.2871	0.2440	0.1592	0.1289	0.3014
11	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3411
12	0.4786	0.4441	0.3651	0.3103	0.2025	0.1640	0.3833
13	0.5345	0.4959	0.4077	0.3466	0.2261	0.1831	0.4281
14	0.5939	0.5510	0.4530	0.3851	0.2513	0.2035	0.4756
15	0.6570	0.6096	0.5012	0.4260	0.2780	0.2251	0.5262
16	0.7240	0.6718	0.5523	0.4695	0.3063	0.2481	0.5799
17	0.7954	0.7380	0.6067	0.5157	0.3365	0.2725	0.6370
18	0.8713	0.8084	0.6646	0.5650	0.3686	0.2985	0.6978
19	0.9521	0.8834	0.7263	0.6174	0.4028	0.3262	0.7626
20	1.0382	0.9634	0.7920	0.6732	0.4393	0.3557	0.8316
21	1.1301	1.0486	0.8621	0.7328	0.4781	0.3872	0.9051
22	1.2281	1.1396	0.9369	0.7964	0.5196	0.4208	0.9837
23	1.3328	1.2367	1.0168	0.8643	0.5639	0.4567	1.0675
24	1.4447	1.3405	1.1021	0.9368	0.6112	0.4950	1.1571
25	1.5644	1.4515	1.1934	1.0144	0.6619	0.5360	1.2529

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0372	0.0345	0.0284	0.0241	0.0157	0.0127	0.0298
2	0.0682	0.0633	0.0520	0.0442	0.0289	0.0234	0.0546
3	0.0964	0.0894	0.0735	0.0625	0.0408	0.0330	0.0772
4	0.1265	0.1174	0.0965	0.0820	0.0535	0.0433	0.1013
5	0.1586	0.1472	0.1210	0.1029	0.0671	0.0544	0.1271
6	0.1929	0.1790	0.1472	0.1251	0.0816	0.0661	0.1545
7	0.2294	0.2129	0.1750	0.1488	0.0971	0.0786	0.1838
8	0.2683	0.2489	0.2046	0.1740	0.1135	0.0919	0.2149
9	0.3095	0.2872	0.2361	0.2007	0.1310	0.1061	0.2479
10	0.3534	0.3279	0.2696	0.2291	0.1495	0.1211	0.2830
11	0.4000	0.3711	0.3051	0.2593	0.1692	0.1370	0.3203
12	0.4494	0.4170	0.3428	0.2914	0.1901	0.1540	0.3599
13	0.5019	0.4657	0.3829	0.3255	0.2124	0.1720	0.4020
14	0.5577	0.5175	0.4254	0.3616	0.2360	0.1911	0.4467
15	0.6169	0.5725	0.4706	0.4000	0.2610	0.2114	0.4941
16	0.6799	0.6309	0.5187	0.4409	0.2877	0.2330	0.5446
17	0.7469	0.6930	0.5698	0.4843	0.3160	0.2559	0.5982
18	0.8182	0.7592	0.6242	0.5305	0.3462	0.2803	0.6553
19	0.8941	0.8296	0.6821	0.5798	0.3783	0.3064	0.7161
20	0.9750	0.9047	0.7438	0.6322	0.4125	0.3341	0.7809
21	1.0613	0.9847	0.8096	0.6881	0.4490	0.3636	0.8500
22	1.1533	1.0702	0.8798	0.7478	0.4880	0.3952	0.9237
23	1.2517	1.1614	0.9548	0.8116	0.5296	0.4289	1.0025
24	1.3567	1.2589	1.0350	0.8797	0.5740	0.4649	1.0866
25	1.4691	1.3631	1.1207	0.9526	0.6215	0.5034	1.1766

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0351	0.0326	0.0268	0.0228	0.0148	0.0120	0.0281
2	0.0644	0.0597	0.0491	0.0417	0.0272	0.0221	0.0516
3	0.0909	0.0844	0.0694	0.0590	0.0385	0.0312	0.0728
4	0.1193	0.1107	0.0910	0.0774	0.0505	0.0409	0.0956
5	0.1497	0.1389	0.1142	0.0971	0.0633	0.0513	0.1199
6	0.1821	0.1689	0.1389	0.1180	0.0770	0.0624	0.1458
7	0.2165	0.2009	0.1652	0.1404	0.0916	0.0742	0.1734
8	0.2531	0.2349	0.1931	0.1641	0.1071	0.0867	0.2028
9	0.2921	0.2710	0.2228	0.1894	0.1236	0.1001	0.2340
10	0.3335	0.3094	0.2544	0.2162	0.1411	0.1143	0.2671
11	0.3774	0.3502	0.2879	0.2447	0.1597	0.1293	0.3023
12	0.4241	0.3935	0.3235	0.2750	0.1794	0.1453	0.3397
13	0.4736	0.4395	0.3613	0.3071	0.2004	0.1623	0.3794
14	0.5263	0.4883	0.4015	0.3412	0.2227	0.1803	0.4215
15	0.5822	0.5402	0.4441	0.3775	0.2463	0.1995	0.4663
16	0.6416	0.5953	0.4895	0.4160	0.2715	0.2198	0.5139
17	0.7048	0.6540	0.5377	0.4570	0.2982	0.2415	0.5645
18	0.7721	0.7164	0.5890	0.5006	0.3267	0.2645	0.6184
19	0.8437	0.7829	0.6436	0.5471	0.3570	0.2891	0.6758
20	0.9201	0.8537	0.7019	0.5966	0.3893	0.3152	0.7369
21	1.0015	0.9292	0.7640	0.6494	0.4237	0.3431	0.8021
22	1.0883	1.0099	0.8302	0.7057	0.4605	0.3729	0.8717
23	1.1811	1.0959	0.9010	0.7659	0.4997	0.4047	0.9460
24	1.2803	1.1879	0.9767	0.8302	0.5417	0.4387	1.0254
25	1.3863	1.2863	1.0575	0.8989	0.5865	0.4750	1.1103

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0332	0.0308	0.0253	0.0215	0.0141	0.0114	0.0266
2	0.0609	0.0565	0.0465	0.0395	0.0258	0.0209	0.0488
3	0.0861	0.0799	0.0657	0.0558	0.0364	0.0295	0.0689
4	0.1130	0.1048	0.0862	0.0733	0.0478	0.0387	0.0905
5	0.1417	0.1315	0.1081	0.0919	0.0600	0.0486	0.1135
6	0.1723	0.1599	0.1315	0.1117	0.0729	0.0590	0.1380
7	0.2050	0.1902	0.1564	0.1329	0.0867	0.0702	0.1642
8	0.2396	0.2224	0.1828	0.1554	0.1014	0.0821	0.1919
9	0.2765	0.2566	0.2109	0.1793	0.1170	0.0947	0.2215
10	0.3157	0.2929	0.2408	0.2047	0.1336	0.1082	0.2528
11	0.3573	0.3315	0.2726	0.2317	0.1512	0.1224	0.2862
12	0.4015	0.3725	0.3063	0.2603	0.1699	0.1376	0.3215
13	0.4484	0.4160	0.3420	0.2907	0.1897	0.1536	0.3591
14	0.4982	0.4623	0.3800	0.3230	0.2108	0.1707	0.3990
15	0.5511	0.5114	0.4204	0.3574	0.2332	0.1888	0.4414
16	0.6074	0.5636	0.4633	0.3938	0.2570	0.2081	0.4865
17	0.6672	0.6191	0.5090	0.4326	0.2823	0.2286	0.5344
18	0.7309	0.6782	0.5576	0.4739	0.3092	0.2504	0.5854
19	0.7987	0.7411	0.6093	0.5179	0.3379	0.2737	0.6397
20	0.8710	0.8082	0.6644	0.5648	0.3685	0.2984	0.6976
21	0.9480	0.8797	0.7232	0.6147	0.4011	0.3248	0.7593
22	1.0303	0.9560	0.7860	0.6681	0.4359	0.3530	0.8252
23	1.1181	1.0375	0.8530	0.7250	0.4731	0.3831	0.8955
24	1.2120	1.1246	0.9246	0.7859	0.5128	0.4153	0.9707
25	1.3123	1.2177	1.0011	0.8510	0.5552	0.4497	1.0511

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0315	0.0293	0.0241	0.0205	0.0133	0.0108	0.0253
2	0.0578	0.0537	0.0441	0.0375	0.0245	0.0198	0.0463
3	0.0817	0.0758	0.0623	0.0530	0.0346	0.0280	0.0655
4	0.1073	0.0995	0.0818	0.0695	0.0454	0.0368	0.0859
5	0.1345	0.1248	0.1026	0.0872	0.0569	0.0461	0.1078
6	0.1636	0.1518	0.1248	0.1061	0.0692	0.0561	0.1310
7	0.1946	0.1805	0.1484	0.1262	0.0823	0.0667	0.1558
8	0.2275	0.2111	0.1736	0.1475	0.0963	0.0780	0.1822
9	0.2625	0.2436	0.2003	0.1702	0.1111	0.0899	0.2103
10	0.2997	0.2781	0.2286	0.1943	0.1268	0.1027	0.2400
11	0.3392	0.3147	0.2588	0.2199	0.1435	0.1162	0.2717
12	0.3811	0.3536	0.2907	0.2471	0.1613	0.1306	0.3053
13	0.4257	0.3950	0.3247	0.2760	0.1801	0.1458	0.3409
14	0.4730	0.4389	0.3608	0.3067	0.2001	0.1621	0.3788
15	0.5232	0.4855	0.3991	0.3393	0.2214	0.1793	0.4191
16	0.5766	0.5350	0.4399	0.3739	0.2440	0.1976	0.4618
17	0.6334	0.5878	0.4832	0.4107	0.2680	0.2170	0.5073
18	0.6939	0.6439	0.5293	0.4499	0.2936	0.2378	0.5558
19	0.7583	0.7036	0.5784	0.4917	0.3208	0.2598	0.6073
20	0.8269	0.7672	0.6308	0.5362	0.3498	0.2833	0.6623
21	0.9000	0.8351	0.6866	0.5836	0.3808	0.3084	0.7209
22	0.9781	0.9076	0.7462	0.6342	0.4138	0.3351	0.7834
23	1.0615	0.9849	0.8098	0.6883	0.4491	0.3637	0.8502
24	1.1506	1.0676	0.8777	0.7461	0.4868	0.3942	0.9216
25	1.2459	1.1560	0.9504	0.8079	0.5271	0.4269	0.9979

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0300	0.0279	0.0229	0.0195	0.0127	0.0103	0.0240
2	0.0551	0.0511	0.0420	0.0357	0.0233	0.0189	0.0441
3	0.0778	0.0722	0.0593	0.0504	0.0329	0.0266	0.0623
4	0.1021	0.0947	0.0779	0.0662	0.0432	0.0350	0.0818
5	0.1280	0.1188	0.0977	0.0830	0.0542	0.0439	0.1026
6	0.1557	0.1445	0.1188	0.1010	0.0659	0.0534	0.1247
7	0.1852	0.1718	0.1413	0.1201	0.0784	0.0635	0.1483
8	0.2165	0.2009	0.1652	0.1404	0.0916	0.0742	0.1734
9	0.2499	0.2318	0.1906	0.1620	0.1057	0.0856	0.2001
10	0.2853	0.2647	0.2176	0.1850	0.1207	0.0977	0.2285
11	0.3228	0.2996	0.2463	0.2093	0.1366	0.1106	0.2586
12	0.3628	0.3366	0.2767	0.2352	0.1535	0.1243	0.2905
13	0.4051	0.3759	0.3091	0.2627	0.1714	0.1388	0.3245
14	0.4502	0.4177	0.3434	0.2919	0.1905	0.1542	0.3606
15	0.4980	0.4621	0.3799	0.3229	0.2107	0.1706	0.3989
16	0.5488	0.5093	0.4187	0.3559	0.2322	0.1881	0.4396
17	0.6029	0.5594	0.4599	0.3909	0.2551	0.2066	0.4829
18	0.6604	0.6128	0.5038	0.4283	0.2794	0.2263	0.5290
19	0.7217	0.6697	0.5506	0.4680	0.3053	0.2473	0.5780
20	0.7870	0.7303	0.6004	0.5103	0.3330	0.2697	0.6303
21	0.8567	0.7949	0.6535	0.5555	0.3624	0.2935	0.6861
22	0.9310	0.8638	0.7102	0.6037	0.3939	0.3190	0.7456
23	1.0103	0.9375	0.7707	0.6551	0.4275	0.3462	0.8092
24	1.0951	1.0162	0.8354	0.7101	0.4633	0.3752	0.8771
25	1.1858	1.1003	0.9046	0.7689	0.5017	0.4063	0.9498

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0286	0.0266	0.0218	0.0186	0.0121	0.0098	0.0229
2	0.0525	0.0487	0.0401	0.0341	0.0222	0.0180	0.0421
3	0.0742	0.0689	0.0566	0.0481	0.0314	0.0254	0.0594
4	0.0974	0.0904	0.0743	0.0632	0.0412	0.0334	0.0780
5	0.1222	0.1134	0.0932	0.0792	0.0517	0.0419	0.0978
6	0.1486	0.1379	0.1133	0.0963	0.0629	0.0509	0.1190
7	0.1767	0.1639	0.1348	0.1146	0.0748	0.0605	0.1415
8	0.2066	0.1917	0.1576	0.1340	0.0874	0.0708	0.1655
9	0.2384	0.2212	0.1818	0.1546	0.1009	0.0817	0.1909
10	0.2721	0.2525	0.2076	0.1765	0.1151	0.0932	0.2180
11	0.3080	0.2858	0.2350	0.1997	0.1303	0.1055	0.2467
12	0.3461	0.3211	0.2640	0.2244	0.1464	0.1186	0.2772
13	0.3865	0.3586	0.2949	0.2506	0.1635	0.1324	0.3096
14	0.4295	0.3985	0.3276	0.2785	0.1817	0.1472	0.3440
15	0.4751	0.4408	0.3624	0.3081	0.2010	0.1628	0.3805
16	0.5236	0.4858	0.3994	0.3395	0.2215	0.1794	0.4194
17	0.5752	0.5337	0.4388	0.3730	0.2434	0.1971	0.4607
18	0.6301	0.5846	0.4807	0.4086	0.2666	0.2159	0.5046
19	0.6885	0.6389	0.5252	0.4465	0.2913	0.2359	0.5515
20	0.7508	0.6967	0.5728	0.4869	0.3177	0.2573	0.6014
21	0.8173	0.7583	0.6235	0.5299	0.3458	0.2800	0.6546
22	0.8882	0.8241	0.6775	0.5759	0.3758	0.3043	0.7114
23	0.9639	0.8944	0.7353	0.6250	0.4078	0.3303	0.7720
24	1.0448	0.9694	0.7970	0.6775	0.4420	0.3580	0.8368
25	1.1313	1.0497	0.8630	0.7336	0.4786	0.3876	0.9061

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)
Rates are Dollars per $1000 of Exposure
Coverage Level: 90%
Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1158	0.1051	0.0874	0.1173
2	0.2124	0.1928	0.1602	0.2151
3	0.3000	0.2723	0.2263	0.3039
4	0.3938	0.3574	0.2971	0.3988
5	0.4940	0.4483	0.3726	0.5002
6	0.6007	0.5452	0.4532	0.6084
7	0.7144	0.6483	0.5389	0.7235
8	0.8354	0.7581	0.6301	0.8460
9	0.9639	0.8747	0.7271	0.9761
10	1.1004	0.9986	0.8301	1.1144
11	1.2454	1.1302	0.9395	1.2613
12	1.3994	1.2699	1.0556	1.4172
13	1.5629	1.4183	1.1790	1.5828
14	1.7366	1.5759	1.3100	1.7587
15	1.9211	1.7433	1.4492	1.9455
16	2.1172	1.9213	1.5971	2.1441
17	2.3258	2.1106	1.7545	2.3554
18	2.5478	2.3120	1.9219	2.5802
19	2.7842	2.5265	2.1002	2.8195
20	3.0361	2.7551	2.2902	3.0746
21	3.3047	2.9989	2.4929	3.3467
22	3.5914	3.2591	2.7091	3.6370
23	3.8975	3.5369	2.9401	3.9471
24	4.2247	3.8338	3.1869	4.2784
25	4.5746	4.1513	3.4508	4.6327

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1110	0.1007	0.0837	0.1124
2	0.2035	0.1847	0.1535	0.2061
3	0.2875	0.2609	0.2169	0.2911
4	0.3773	0.3424	0.2846	0.3821
5	0.4733	0.4295	0.3570	0.4793
6	0.5756	0.5223	0.4342	0.5829
7	0.6845	0.6212	0.5164	0.6932
8	0.8004	0.7263	0.6038	0.8106
9	0.9236	0.8381	0.6967	0.9353
10	1.0544	0.9568	0.7954	1.0678
11	1.1933	1.0829	0.9002	1.2085
12	1.3409	1.2168	1.0115	1.3579
13	1.4975	1.3590	1.1297	1.5166
14	1.6639	1.5100	1.2552	1.6851
15	1.8407	1.6704	1.3885	1.8641
16	2.0286	1.8409	1.5303	2.0544
17	2.2285	2.0223	1.6810	2.2568
18	2.4412	2.2153	1.8415	2.4722
19	2.6677	2.4208	2.0123	2.7016
20	2.9090	2.6398	2.1944	2.9460
21	3.1664	2.8734	2.3885	3.2067
22	3.4411	3.1227	2.5958	3.4848
23	3.7344	3.3889	2.8170	3.7819
24	4.0479	3.6734	3.0535	4.0994
25	4.3831	3.9776	3.3064	4.4389

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1068	0.0969	0.0805	0.1081
2	0.1958	0.1777	0.1477	0.1983
3	0.2767	0.2511	0.2087	0.2802
4	0.3631	0.3295	0.2739	0.3677
5	0.4555	0.4133	0.3436	0.4612
6	0.5539	0.5026	0.4178	0.5609
7	0.6587	0.5978	0.4969	0.6671
8	0.7702	0.6990	0.5810	0.7800
9	0.8887	0.8065	0.6704	0.9000
10	1.0146	0.9208	0.7654	1.0275
11	1.1483	1.0421	0.8662	1.1629
12	1.2903	1.1709	0.9733	1.3067
13	1.4411	1.3077	1.0871	1.4594
14	1.6012	1.4530	1.2079	1.6216
15	1.7713	1.6074	1.3362	1.7938
16	1.9522	1.7715	1.4726	1.9770
17	2.1445	1.9460	1.6177	2.1717
18	2.3491	2.1318	1.7721	2.3790
19	2.5671	2.3295	1.9365	2.5997
20	2.7993	2.5403	2.1117	2.8349
21	3.0470	2.7651	2.2985	3.0858
22	3.3114	3.0050	2.4979	3.3535
23	3.5937	3.2611	2.7108	3.6393
24	3.8953	3.5349	2.9384	3.9448
25	4.2179	3.8276	3.1817	4.2715

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0994	0.0902	0.0750	0.1007
2	0.1823	0.1655	0.1375	0.1847
3	0.2576	0.2337	0.1943	0.2608
4	0.3381	0.3068	0.2550	0.3424
5	0.4240	0.3848	0.3199	0.4294
6	0.5157	0.4680	0.3890	0.5223
7	0.6133	0.5565	0.4626	0.6211
8	0.7171	0.6508	0.5409	0.7262
9	0.8275	0.7509	0.6242	0.8380
10	0.9447	0.8573	0.7126	0.9567
11	1.0691	0.9702	0.8065	1.0827
12	1.2013	1.0902	0.9062	1.2166
13	1.3417	1.2175	1.0121	1.3588
14	1.4908	1.3528	1.1246	1.5097
15	1.6492	1.4966	1.2440	1.6701
16	1.8175	1.6494	1.3710	1.8406
17	1.9966	1.8118	1.5061	2.0220
18	2.1871	1.9848	1.6498	2.2149
19	2.3901	2.1689	1.8029	2.4204
20	2.6063	2.3651	1.9660	2.6394
21	2.8369	2.5744	2.1400	2.8730
22	3.0830	2.7977	2.3256	3.1222
23	3.3458	3.0362	2.5239	3.3884
24	3.6267	3.2911	2.7358	3.6728
25	3.9270	3.5636	2.9623	3.9769

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0935	0.0849	0.0705	0.0947
2	0.1715	0.1556	0.1294	0.1737
3	0.2423	0.2199	0.1828	0.2453
4	0.3180	0.2886	0.2399	0.3220
5	0.3988	0.3619	0.3009	0.4039
6	0.4851	0.4402	0.3659	0.4912
7	0.5769	0.5235	0.4351	0.5842
8	0.6745	0.6121	0.5088	0.6831
9	0.7783	0.7063	0.5871	0.7882
10	0.8885	0.8063	0.6703	0.8998
11	1.0056	0.9126	0.7586	1.0184
12	1.1300	1.0254	0.8524	1.1443
13	1.2620	1.1452	0.9520	1.2780
14	1.4022	1.2725	1.0577	1.4200
15	1.5512	1.4076	1.1701	1.5709
16	1.7095	1.5514	1.2896	1.7313
17	1.8780	1.7042	1.4166	1.9018
18	2.0572	1.8668	1.5518	2.0833
19	2.2480	2.0400	1.6958	2.2766
20	2.4514	2.2246	1.8492	2.4826
21	2.6683	2.4214	2.0128	2.7023
22	2.8998	2.6315	2.1874	2.9367
23	3.1470	2.8558	2.3739	3.1870
24	3.4112	3.0956	2.5732	3.4546
25	3.6937	3.3519	2.7863	3.7406

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0955	0.0867	0.0720	0.0967
2	0.1752	0.1589	0.1321	0.1774
3	0.2474	0.2245	0.1866	0.2506
4	0.3248	0.2947	0.2450	0.3289
5	0.4073	0.3696	0.3073	0.4125
6	0.4954	0.4495	0.3737	0.5017
7	0.5891	0.5346	0.4444	0.5966
8	0.6889	0.6251	0.5196	0.6976
9	0.7948	0.7213	0.5996	0.8049
10	0.9074	0.8235	0.6845	0.9190
11	1.0270	0.9320	0.7747	1.0401
12	1.1540	1.0472	0.8705	1.1687
13	1.2888	1.1696	0.9722	1.3052
14	1.4320	1.2995	1.0802	1.4502
15	1.5842	1.4376	1.1950	1.6043
16	1.7459	1.5844	1.3170	1.7681
17	1.9179	1.7404	1.4468	1.9423
18	2.1010	1.9065	1.5848	2.1277
19	2.2959	2.0834	1.7319	2.3251
20	2.5036	2.2719	1.8886	2.5354
21	2.7251	2.4729	2.0557	2.7597
22	2.9615	2.6875	2.2340	2.9992
23	3.2140	2.9166	2.4244	3.2548
24	3.4838	3.1614	2.6280	3.5281
25	3.7723	3.4232	2.8456	3.8202

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0841	0.0763	0.0634	0.0852
2	0.1543	0.1400	0.1164	0.1562
3	0.2179	0.1977	0.1644	0.2207
4	0.2860	0.2595	0.2157	0.2896
5	0.3587	0.3255	0.2706	0.3633
6	0.4363	0.3959	0.3291	0.4418
7	0.5188	0.4708	0.3914	0.5254
8	0.6067	0.5505	0.4576	0.6144
9	0.7000	0.6352	0.5280	0.7089
10	0.7992	0.7252	0.6028	0.8093
11	0.9045	0.8208	0.6823	0.9160
12	1.0163	0.9223	0.7666	1.0292
13	1.1351	1.0300	0.8562	1.1495
14	1.2612	1.1445	0.9514	1.2772
15	1.3952	1.2661	1.0524	1.4129
16	1.5376	1.3953	1.1599	1.5571
17	1.6891	1.5328	1.2741	1.7105
18	1.8503	1.6791	1.3957	1.8738
19	2.0219	1.8348	1.5252	2.0476
20	2.2049	2.0009	1.6632	2.2329
21	2.4000	2.1779	1.8104	2.4305
22	2.6082	2.3668	1.9674	2.6413
23	2.8305	2.5686	2.1352	2.8665
24	3.0681	2.7842	2.3144	3.1071
25	3.3222	3.0148	2.5061	3.3644

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0758	0.0688	0.0572	0.0767
2	0.1390	0.1261	0.1049	0.1408
3	0.1963	0.1782	0.1481	0.1988
4	0.2577	0.2339	0.1944	0.2610
5	0.3232	0.2933	0.2438	0.3274
6	0.3931	0.3567	0.2965	0.3981
7	0.4675	0.4243	0.3527	0.4735
8	0.5466	0.4961	0.4124	0.5536
9	0.6308	0.5724	0.4758	0.6388
10	0.7201	0.6535	0.5432	0.7293
11	0.8150	0.7396	0.6148	0.8254
12	0.9158	0.8310	0.6908	0.9274
13	1.0228	0.9281	0.7715	1.0358
14	1.1364	1.0312	0.8572	1.1508
15	1.2571	1.1408	0.9483	1.2731
16	1.3855	1.2573	1.0451	1.4031
17	1.5220	1.3811	1.1481	1.5413
18	1.6672	1.5130	1.2577	1.6884
19	1.8219	1.6533	1.3743	1.8451
20	1.9867	1.8029	1.4987	2.0120
21	2.1625	1.9624	1.6313	2.1900
22	2.3501	2.1327	1.7728	2.3800
23	2.5505	2.3145	1.9239	2.5829
24	2.7646	2.5088	2.0854	2.7997
25	2.9935	2.7165	2.2581	3.0316

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0690	0.0626	0.0520	0.0698
2	0.1265	0.1148	0.0954	0.1281
3	0.1787	0.1621	0.1348	0.1809
4	0.2345	0.2128	0.1769	0.2375
5	0.2941	0.2669	0.2219	0.2979
6	0.3577	0.3246	0.2698	0.3623
7	0.4254	0.3861	0.3209	0.4308
8	0.4974	0.4514	0.3752	0.5038
9	0.5740	0.5209	0.4330	0.5813
10	0.6553	0.5946	0.4943	0.6636
11	0.7416	0.6730	0.5594	0.7511
12	0.8333	0.7562	0.6286	0.8439
13	0.9307	0.8446	0.7021	0.9425
14	1.0341	0.9384	0.7801	1.0472
15	1.1440	1.0381	0.8629	1.1585
16	1.2608	1.1441	0.9510	1.2768
17	1.3850	1.2568	1.0447	1.4026
18	1.5171	1.3768	1.1444	1.5364
19	1.6579	1.5045	1.2506	1.6790
20	1.8079	1.6406	1.3638	1.8309
21	1.9679	1.7858	1.4844	1.9929
22	2.1386	1.9407	1.6132	2.1658
23	2.3209	2.1061	1.7507	2.3504
24	2.5157	2.2829	1.8977	2.5477
25	2.7240	2.4720	2.0548	2.7587

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0633	0.0574	0.0477	0.0641
2	0.1160	0.1053	0.0875	0.1175
3	0.1639	0.1487	0.1236	0.1660
4	0.2151	0.1952	0.1623	0.2179
5	0.2699	0.2449	0.2036	0.2733
6	0.3282	0.2978	0.2476	0.3324
7	0.3903	0.3542	0.2944	0.3952
8	0.4564	0.4141	0.3442	0.4622
9	0.5266	0.4778	0.3972	0.5333
10	0.6012	0.5455	0.4535	0.6088
11	0.6804	0.6174	0.5132	0.6890
12	0.7645	0.6938	0.5767	0.7742
13	0.8538	0.7748	0.6441	0.8647
14	0.9487	0.8609	0.7156	0.9608
15	1.0495	0.9524	0.7917	1.0628
16	1.1566	1.0496	0.8725	1.1713
17	1.2706	1.1530	0.9585	1.2867
18	1.3918	1.2631	1.0499	1.4095
19	1.5210	1.3802	1.1473	1.5403
20	1.6586	1.5051	1.2511	1.6797
21	1.8053	1.6383	1.3618	1.8283
22	1.9619	1.7804	1.4800	1.9869
23	2.1292	1.9322	1.6061	2.1563
24	2.3079	2.0944	1.7410	2.3373
25	2.4991	2.2678	1.8851	2.5308

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0597	0.0541	0.0450	0.0604
2	0.1094	0.0993	0.0825	0.1108
3	0.1546	0.1403	0.1166	0.1565
4	0.2029	0.1841	0.1530	0.2055
5	0.2545	0.2309	0.1920	0.2577
6	0.3095	0.2808	0.2334	0.3134
7	0.3680	0.3340	0.2776	0.3727
8	0.4303	0.3905	0.3246	0.4358
9	0.4965	0.4506	0.3746	0.5029
10	0.5669	0.5144	0.4276	0.5741
11	0.6416	0.5822	0.4840	0.6497
12	0.7209	0.6542	0.5438	0.7301
13	0.8051	0.7306	0.6073	0.8154
14	0.8946	0.8118	0.6748	0.9060
15	0.9897	0.8981	0.7465	1.0022
16	1.0907	0.9898	0.8227	1.1045
17	1.1981	1.0873	0.9038	1.2134
18	1.3125	1.1910	0.9901	1.3292
19	1.4342	1.3015	1.0819	1.4525
20	1.5640	1.4193	1.1798	1.5839
21	1.7024	1.5449	1.2842	1.7240
22	1.8501	1.6789	1.3956	1.8736
23	2.0078	1.8220	1.5146	2.0333
24	2.1763	1.9750	1.6417	2.2040
25	2.3566	2.1385	1.7777	2.3865

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0564	0.0512	0.0426	0.0572
2	0.1035	0.0939	0.0781	0.1048
3	0.1462	0.1327	0.1103	0.1481
4	0.1919	0.1742	0.1448	0.1944
5	0.2407	0.2185	0.1816	0.2438
6	0.2928	0.2657	0.2209	0.2965
7	0.3482	0.3160	0.2626	0.3526
8	0.4071	0.3694	0.3071	0.4123
9	0.4698	0.4263	0.3544	0.4757
10	0.5363	0.4867	0.4046	0.5431
11	0.6070	0.5508	0.4579	0.6147
12	0.6820	0.6189	0.5145	0.6907
13	0.7617	0.6912	0.5746	0.7714
14	0.8463	0.7680	0.6384	0.8571
15	0.9363	0.8496	0.7063	0.9482
16	1.0319	0.9364	0.7784	1.0450
17	1.1335	1.0286	0.8550	1.1479
18	1.2417	1.1268	0.9367	1.2575
19	1.3569	1.2313	1.0236	1.3741
20	1.4796	1.3427	1.1162	1.4985
21	1.6106	1.4615	1.2149	1.6310
22	1.7503	1.5883	1.3203	1.7725
23	1.8995	1.7237	1.4329	1.9236
24	2.0590	1.8684	1.5532	2.0851
25	2.2294	2.0232	1.6818	2.2578

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0536	0.0486	0.0404	0.0542
2	0.0982	0.0891	0.0741	0.0995
3	0.1387	0.1259	0.1047	0.1405
4	0.1821	0.1653	0.1374	0.1844
5	0.2284	0.2073	0.1723	0.2313
6	0.2778	0.2521	0.2095	0.2813
7	0.3304	0.2998	0.2492	0.3346
8	0.3863	0.3505	0.2914	0.3912
9	0.4457	0.4045	0.3362	0.4514
10	0.5089	0.4618	0.3839	0.5153
11	0.5759	0.5226	0.4344	0.5832
12	0.6471	0.5872	0.4881	0.6553
13	0.7227	0.6558	0.5452	0.7319
14	0.8030	0.7287	0.6058	0.8132
15	0.8884	0.8061	0.6701	0.8996
16	0.9790	0.8884	0.7385	0.9915
17	1.0755	0.9760	0.8113	1.0892
18	1.1781	1.0691	0.8887	1.1931
19	1.2874	1.1683	0.9712	1.3038
20	1.4039	1.2740	1.0590	1.4218
21	1.5281	1.3867	1.1527	1.5476
22	1.6607	1.5070	1.2527	1.6818
23	1.8023	1.6355	1.3595	1.8252
24	1.9536	1.7728	1.4737	1.9784
25	2.1153	1.9196	1.5957	2.1422

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0509	0.0462	0.0384	0.0516
2	0.0934	0.0848	0.0705	0.0946
3	0.1320	0.1198	0.0996	0.1337
4	0.1732	0.1572	0.1307	0.1754
5	0.2173	0.1972	0.1639	0.2201
6	0.2643	0.2398	0.1993	0.2676
7	0.3143	0.2852	0.2371	0.3183
8	0.3675	0.3335	0.2772	0.3721
9	0.4240	0.3848	0.3199	0.4294
10	0.4841	0.4393	0.3652	0.4902
11	0.5479	0.4972	0.4133	0.5548
12	0.6156	0.5586	0.4644	0.6234
13	0.6875	0.6239	0.5186	0.6963
14	0.7639	0.6932	0.5763	0.7736
15	0.8451	0.7669	0.6375	0.8558
16	0.9314	0.8452	0.7026	0.9432
17	1.0231	0.9285	0.7718	1.0361
18	1.1208	1.0171	0.8454	1.1350
19	1.2248	1.1114	0.9239	1.2403
20	1.3356	1.2120	1.0075	1.3525
21	1.4537	1.3192	1.0966	1.4722
22	1.5798	1.4337	1.1917	1.5999
23	1.7145	1.5559	1.2933	1.7363
24	1.8585	1.6865	1.4019	1.8821
25	2.0123	1.8261	1.5180	2.0379

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0486	0.0441	0.0366	0.0492
2	0.0891	0.0809	0.0672	0.0902
3	0.1259	0.1142	0.0949	0.1275
4	0.1652	0.1499	0.1246	0.1673
5	0.2072	0.1880	0.1563	0.2098
6	0.2520	0.2287	0.1901	0.2552
7	0.2997	0.2720	0.2261	0.3035
8	0.3504	0.3180	0.2643	0.3549
9	0.4043	0.3669	0.3050	0.4095
10	0.4616	0.4189	0.3482	0.4675
11	0.5224	0.4741	0.3941	0.5291
12	0.5870	0.5327	0.4428	0.5945
13	0.6556	0.5949	0.4946	0.6639
14	0.7285	0.6611	0.5495	0.7377
15	0.8059	0.7313	0.6079	0.8161
16	0.8881	0.8060	0.6700	0.8994
17	0.9756	0.8853	0.7360	0.9880
18	1.0687	0.9698	0.8062	1.0823
19	1.1679	1.0598	0.8810	1.1827
20	1.2736	1.1557	0.9607	1.2897
21	1.3862	1.2580	1.0457	1.4039
22	1.5065	1.3671	1.1364	1.5256
23	1.6349	1.4836	1.2333	1.6557
24	1.7722	1.6082	1.3368	1.7947
25	1.9189	1.7414	1.4475	1.9433

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0404	0.0367	0.0305	0.0409
2	0.0741	0.0673	0.0559	0.0751
3	0.1047	0.0950	0.0790	0.1060
4	0.1374	0.1247	0.1037	0.1392
5	0.1724	0.1564	0.1300	0.1746
6	0.2096	0.1902	0.1581	0.2123
7	0.2493	0.2262	0.1881	0.2525
8	0.2915	0.2645	0.2199	0.2952
9	0.3363	0.3052	0.2537	0.3406
10	0.3840	0.3485	0.2897	0.3889
11	0.4346	0.3944	0.3278	0.4401
12	0.4883	0.4431	0.3684	0.4945
13	0.5454	0.4949	0.4114	0.5523
14	0.6060	0.5499	0.4571	0.6137
15	0.6704	0.6083	0.5057	0.6789
16	0.7388	0.6704	0.5573	0.7482
17	0.8116	0.7365	0.6122	0.8219
18	0.8890	0.8068	0.6706	0.9003
19	0.9715	0.8816	0.7329	0.9839
20	1.0594	0.9614	0.7992	1.0729
21	1.1532	1.0465	0.8699	1.1678
22	1.2532	1.1372	0.9453	1.2691
23	1.3600	1.2342	1.0259	1.3773
24	1.4742	1.3378	1.1120	1.4929
25	1.5963	1.4486	1.2041	1.6166

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0965	0.0876	0.0728	0.0977
2	0.1770	0.1606	0.1335	0.1793
3	0.2500	0.2269	0.1886	0.2532
4	0.3282	0.2978	0.2476	0.3324
5	0.4116	0.3736	0.3105	0.4169
6	0.5006	0.4543	0.3776	0.5070
7	0.5954	0.5403	0.4491	0.6029
8	0.6961	0.6317	0.5251	0.7050
9	0.8032	0.7289	0.6059	0.8135
10	0.9170	0.8322	0.6918	0.9287
11	1.0379	0.9418	0.7829	1.0511
12	1.1662	1.0583	0.8797	1.1810
13	1.3024	1.1819	0.9825	1.3190
14	1.4472	1.3133	1.0917	1.4656
15	1.6009	1.4528	1.2076	1.6213
16	1.7644	1.6011	1.3309	1.7868
17	1.9382	1.7588	1.4620	1.9628
18	2.1232	1.9267	1.6016	2.1501
19	2.3201	2.1054	1.7502	2.3496
20	2.5300	2.2959	1.9085	2.5622
21	2.7539	2.4991	2.0774	2.7889
22	2.9928	2.7159	2.2576	3.0309
23	3.2480	2.9474	2.4501	3.2892
24	3.5206	3.1948	2.6557	3.5654
25	3.8121	3.4594	2.8756	3.8606

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0925	0.0839	0.0698	0.0936
2	0.1696	0.1539	0.1279	0.1718
3	0.2396	0.2174	0.1807	0.2426
4	0.3145	0.2854	0.2372	0.3185
5	0.3944	0.3579	0.2975	0.3994
6	0.4797	0.4353	0.3618	0.4858
7	0.5704	0.5177	0.4303	0.5777
8	0.6670	0.6053	0.5031	0.6755
9	0.7696	0.6984	0.5806	0.7794
10	0.8787	0.7974	0.6628	0.8898
11	0.9944	0.9024	0.7501	1.0071
12	1.1174	1.0140	0.8429	1.1316
13	1.2479	1.1325	0.9414	1.2638
14	1.3866	1.2583	1.0460	1.4042
15	1.5339	1.3920	1.1571	1.5534
16	1.6905	1.5341	1.2752	1.7120
17	1.8571	1.6852	1.4009	1.8807
18	2.0343	1.8461	1.5346	2.0602
19	2.2230	2.0173	1.6769	2.2513
20	2.4242	2.1999	1.8287	2.4550
21	2.6387	2.3945	1.9905	2.6722
22	2.8676	2.6022	2.1631	2.9040
23	3.1120	2.8241	2.3475	3.1516
24	3.3733	3.0611	2.5446	3.4162
25	3.6526	3.3146	2.7553	3.6990

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0890	0.0807	0.0671	0.0901
2	0.1632	0.1481	0.1231	0.1653
3	0.2305	0.2092	0.1739	0.2335
4	0.3026	0.2746	0.2283	0.3064
5	0.3795	0.3444	0.2863	0.3844
6	0.4616	0.4189	0.3482	0.4675
7	0.5489	0.4981	0.4141	0.5559
8	0.6419	0.5825	0.4842	0.6500
9	0.7406	0.6721	0.5587	0.7500
10	0.8455	0.7673	0.6378	0.8563
11	0.9570	0.8684	0.7219	0.9691
12	1.0753	0.9758	0.8111	1.0889
13	1.2009	1.0898	0.9059	1.2162
14	1.3343	1.2109	1.0065	1.3513
15	1.4761	1.3395	1.1135	1.4949
16	1.6268	1.4763	1.2272	1.6475
17	1.7871	1.6217	1.3481	1.8098
18	1.9576	1.7765	1.4767	1.9825
19	2.1392	1.9413	1.6137	2.1664
20	2.3328	2.1169	1.7597	2.3624
21	2.5392	2.3042	1.9154	2.5715
22	2.7595	2.5041	2.0816	2.7945
23	2.9947	2.7176	2.2590	3.0328
24	3.2461	2.9457	2.4487	3.2874
25	3.5149	3.1897	2.6514	3.5596

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0828	0.0752	0.0625	0.0839
2	0.1519	0.1379	0.1146	0.1539
3	0.2146	0.1948	0.1619	0.2174
4	0.2817	0.2557	0.2125	0.2853
5	0.3534	0.3207	0.2666	0.3579
6	0.4298	0.3900	0.3242	0.4352
7	0.5111	0.4638	0.3855	0.5176
8	0.5976	0.5423	0.4508	0.6052
9	0.6895	0.6257	0.5201	0.6983
10	0.7872	0.7144	0.5938	0.7972
11	0.8910	0.8085	0.6721	0.9023
12	1.0011	0.9085	0.7552	1.0138
13	1.1181	1.0146	0.8434	1.1323
14	1.2423	1.1274	0.9371	1.2581
15	1.3743	1.2471	1.0367	1.3918
16	1.5146	1.3745	1.1425	1.5339
17	1.6638	1.5099	1.2551	1.6850
18	1.8226	1.6540	1.3749	1.8458
19	1.9917	1.8074	1.5024	2.0170
20	2.1719	1.9709	1.6384	2.1995
21	2.3641	2.1453	1.7833	2.3941
22	2.5692	2.3314	1.9380	2.6018
23	2.7882	2.5302	2.1032	2.8236
24	3.0222	2.7426	2.2798	3.0607
25	3.2725	2.9697	2.4686	3.3141

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0779	0.0707	0.0588	0.0789
2	0.1429	0.1297	0.1078	0.1447
3	0.2019	0.1832	0.1523	0.2045
4	0.2650	0.2405	0.1999	0.2684
5	0.3324	0.3016	0.2507	0.3366
6	0.4042	0.3668	0.3049	0.4094
7	0.4807	0.4362	0.3626	0.4868
8	0.5621	0.5101	0.4240	0.5692
9	0.6486	0.5886	0.4892	0.6568
10	0.7404	0.6719	0.5585	0.7499
11	0.8380	0.7605	0.6322	0.8487
12	0.9416	0.8545	0.7103	0.9536
13	1.0516	0.9543	0.7933	1.0650
14	1.1685	1.0604	0.8814	1.1834
15	1.2927	1.1730	0.9751	1.3091
16	1.4246	1.2928	1.0746	1.4427
17	1.5650	1.4202	1.1805	1.5849
18	1.7143	1.5557	1.2932	1.7361
19	1.8734	1.7000	1.4132	1.8972
20	2.0429	1.8538	1.5410	2.0688
21	2.2236	2.0179	1.6774	2.2519
22	2.4165	2.1929	1.8229	2.4472
23	2.6225	2.3799	1.9783	2.6559
24	2.8427	2.5796	2.1443	2.8788
25	3.0781	2.7932	2.3219	3.1172

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0796	0.0722	0.0600	0.0806
2	0.1460	0.1325	0.1101	0.1478
3	0.2062	0.1871	0.1555	0.2088
4	0.2706	0.2456	0.2041	0.2741
5	0.3394	0.3080	0.2561	0.3438
6	0.4128	0.3746	0.3114	0.4181
7	0.4909	0.4455	0.3703	0.4972
8	0.5740	0.5209	0.4330	0.5813
9	0.6624	0.6011	0.4997	0.6708
10	0.7562	0.6862	0.5704	0.7658
11	0.8559	0.7767	0.6456	0.8667
12	0.9617	0.8727	0.7254	0.9739
13	1.0740	0.9746	0.8102	1.0877
14	1.1934	1.0829	0.9002	1.2085
15	1.3202	1.1980	0.9958	1.3369
16	1.4549	1.3203	1.0975	1.4734
17	1.5983	1.4504	1.2056	1.6186
18	1.7508	1.5888	1.3207	1.7730
19	1.9132	1.7362	1.4432	1.9375
20	2.0863	1.8933	1.5738	2.1128
21	2.2709	2.0608	1.7130	2.2998
22	2.4679	2.2396	1.8617	2.4993
23	2.6783	2.4305	2.0204	2.7124
24	2.9032	2.6345	2.1900	2.9401
25	3.1436	2.8527	2.3713	3.1835

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0701	0.0636	0.0529	0.0710
2	0.1285	0.1167	0.0970	0.1302
3	0.1816	0.1648	0.1370	0.1839
4	0.2383	0.2163	0.1798	0.2414
5	0.2989	0.2713	0.2255	0.3027
6	0.3636	0.3299	0.2743	0.3682
7	0.4324	0.3924	0.3262	0.4379
8	0.5056	0.4588	0.3814	0.5120
9	0.5833	0.5294	0.4400	0.5908
10	0.6660	0.6044	0.5024	0.6744
11	0.7537	0.6840	0.5686	0.7633
12	0.8469	0.7686	0.6389	0.8577
13	0.9459	0.8584	0.7135	0.9579
14	1.0510	0.9537	0.7928	1.0643
15	1.1626	1.0551	0.8770	1.1774
16	1.2813	1.1628	0.9666	1.2976
17	1.4076	1.2773	1.0618	1.4255
18	1.5419	1.3992	1.1631	1.5615
19	1.6849	1.5290	1.2710	1.7064
20	1.8374	1.6674	1.3860	1.8607
21	2.0000	1.8149	1.5087	2.0254
22	2.1735	1.9724	1.6395	2.2011
23	2.3588	2.1405	1.7793	2.3887
24	2.5568	2.3202	1.9287	2.5893
25	2.7685	2.5123	2.0884	2.8037

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0632	0.0573	0.0476	0.0640
2	0.1158	0.1051	0.0874	0.1173
3	0.1636	0.1485	0.1234	0.1657
4	0.2148	0.1949	0.1620	0.2175
5	0.2694	0.2444	0.2032	0.2728
6	0.3276	0.2973	0.2471	0.3318
7	0.3896	0.3535	0.2939	0.3945
8	0.4555	0.4134	0.3436	0.4613
9	0.5256	0.4770	0.3965	0.5323
10	0.6001	0.5446	0.4527	0.6077
11	0.6792	0.6163	0.5123	0.6878
12	0.7631	0.6925	0.5757	0.7728
13	0.8523	0.7734	0.6429	0.8631
14	0.9470	0.8594	0.7144	0.9590
15	1.0476	0.9507	0.7903	1.0609
16	1.1546	1.0477	0.8709	1.1692
17	1.2683	1.1510	0.9567	1.2844
18	1.3894	1.2608	1.0480	1.4070
19	1.5183	1.3778	1.1453	1.5376
20	1.6556	1.5024	1.2489	1.6767
21	1.8021	1.6354	1.3594	1.8250
22	1.9584	1.7772	1.4773	1.9833
23	2.1254	1.9287	1.6033	2.1524
24	2.3038	2.0906	1.7379	2.3331
25	2.4946	2.2638	1.8818	2.5263

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0575	0.0521	0.0433	0.0582
2	0.1054	0.0956	0.0795	0.1067
3	0.1489	0.1351	0.1123	0.1508
4	0.1954	0.1773	0.1474	0.1979
5	0.2451	0.2224	0.1849	0.2482
6	0.2981	0.2705	0.2249	0.3019
7	0.3545	0.3217	0.2674	0.3590
8	0.4145	0.3762	0.3127	0.4198
9	0.4783	0.4341	0.3608	0.4844
10	0.5461	0.4955	0.4119	0.5530
11	0.6180	0.5608	0.4662	0.6259
12	0.6944	0.6302	0.5238	0.7033
13	0.7756	0.7038	0.5850	0.7854
14	0.8617	0.7820	0.6501	0.8727
15	0.9533	0.8651	0.7191	0.9654
16	1.0506	0.9534	0.7925	1.0640
17	1.1541	1.0473	0.8706	1.1688
18	1.2643	1.1473	0.9537	1.2804
19	1.3816	1.2537	1.0422	1.3991
20	1.5066	1.3672	1.1365	1.5257
21	1.6399	1.4881	1.2370	1.6607
22	1.7821	1.6172	1.3443	1.8048
23	1.9341	1.7551	1.4589	1.9587
24	2.0964	1.9024	1.5814	2.1231
25	2.2700	2.0600	1.7124	2.2989

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0527	0.0478	0.0398	0.0534
2	0.0967	0.0877	0.0729	0.0979
3	0.1366	0.1240	0.1030	0.1383
4	0.1793	0.1627	0.1352	0.1816
5	0.2249	0.2041	0.1696	0.2277
6	0.2735	0.2482	0.2063	0.2770
7	0.3252	0.2951	0.2453	0.3294
8	0.3803	0.3451	0.2869	0.3851
9	0.4388	0.3982	0.3310	0.4444
10	0.5010	0.4546	0.3779	0.5073
11	0.5670	0.5145	0.4277	0.5742
12	0.6371	0.5781	0.4806	0.6452
13	0.7115	0.6457	0.5367	0.7206
14	0.7906	0.7174	0.5964	0.8006
15	0.8746	0.7937	0.6597	0.8857
16	0.9639	0.8747	0.7271	0.9761
17	1.0588	0.9608	0.7987	1.0723
18	1.1599	1.0525	0.8749	1.1746
19	1.2675	1.1502	0.9561	1.2836
20	1.3821	1.2543	1.0426	1.3997
21	1.5044	1.3652	1.1349	1.5236
22	1.6350	1.4837	1.2333	1.6557
23	1.7743	1.6102	1.3385	1.7969
24	1.9233	1.7453	1.4508	1.9477
25	2.0825	1.8898	1.5709	2.1090

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0497	0.0451	0.0375	0.0503
2	0.0912	0.0827	0.0688	0.0923
3	0.1288	0.1169	0.0972	0.1304
4	0.1691	0.1534	0.1275	0.1712
5	0.2121	0.1924	0.1600	0.2148
6	0.2579	0.2340	0.1945	0.2612
7	0.3067	0.2783	0.2314	0.3106
8	0.3586	0.3254	0.2705	0.3632
9	0.4138	0.3755	0.3121	0.4190
10	0.4724	0.4287	0.3564	0.4784
11	0.5347	0.4852	0.4033	0.5415
12	0.6008	0.5452	0.4532	0.6084
13	0.6709	0.6089	0.5061	0.6795
14	0.7455	0.6765	0.5624	0.7550
15	0.8247	0.7484	0.6221	0.8352
16	0.9089	0.8248	0.6856	0.9205
17	0.9984	0.9061	0.7532	1.0111
18	1.0937	0.9925	0.8250	1.1076
19	1.1952	1.0846	0.9016	1.2104
20	1.3033	1.1827	0.9832	1.3199
21	1.4187	1.2874	1.0702	1.4367
22	1.5417	1.3991	1.1630	1.5613
23	1.6732	1.5183	1.2621	1.6944
24	1.8136	1.6458	1.3681	1.8367
25	1.9638	1.7821	1.4814	1.9888

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0470	0.0427	0.0355	0.0476
2	0.0863	0.0783	0.0651	0.0874
3	0.1219	0.1106	0.0919	0.1234
4	0.1599	0.1451	0.1207	0.1620
5	0.2006	0.1821	0.1513	0.2032
6	0.2440	0.2214	0.1840	0.2471
7	0.2902	0.2633	0.2189	0.2938
8	0.3393	0.3079	0.2559	0.3436
9	0.3915	0.3552	0.2953	0.3964
10	0.4469	0.4056	0.3371	0.4526
11	0.5058	0.4590	0.3816	0.5122
12	0.5684	0.5158	0.4287	0.5756
13	0.6348	0.5760	0.4788	0.6428
14	0.7053	0.6400	0.5320	0.7143
15	0.7802	0.7080	0.5886	0.7901
16	0.8599	0.7803	0.6486	0.8708
17	0.9446	0.8572	0.7125	0.9566
18	1.0347	0.9390	0.7805	1.0479
19	1.1307	1.0261	0.8530	1.1451
20	1.2330	1.1189	0.9301	1.2487
21	1.3421	1.2179	1.0124	1.3592
22	1.4586	1.3236	1.1003	1.4771
23	1.5829	1.4364	1.1941	1.6030
24	1.7158	1.5570	1.2943	1.7376
25	1.8579	1.6860	1.4015	1.8815

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0446	0.0405	0.0337	0.0452
2	0.0819	0.0743	0.0617	0.0829
3	0.1156	0.1049	0.0872	0.1171
4	0.1518	0.1377	0.1145	0.1537
5	0.1903	0.1727	0.1436	0.1928
6	0.2315	0.2101	0.1746	0.2344
7	0.2753	0.2498	0.2077	0.2788
8	0.3219	0.2921	0.2428	0.3260
9	0.3714	0.3371	0.2802	0.3762
10	0.4240	0.3848	0.3199	0.4294
11	0.4799	0.4355	0.3620	0.4860
12	0.5393	0.4894	0.4068	0.5461
13	0.6023	0.5465	0.4543	0.6099
14	0.6692	0.6073	0.5048	0.6777
15	0.7403	0.6718	0.5584	0.7497
16	0.8159	0.7404	0.6154	0.8262
17	0.8962	0.8133	0.6761	0.9076
18	0.9818	0.8909	0.7406	0.9943
19	1.0729	0.9736	0.8093	1.0865
20	1.1699	1.0617	0.8825	1.1848
21	1.2734	1.1556	0.9606	1.2896
22	1.3839	1.2559	1.0439	1.4015
23	1.5019	1.3629	1.1329	1.5210
24	1.6280	1.4773	1.2281	1.6487
25	1.7628	1.5997	1.3297	1.7852

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0425	0.0385	0.0320	0.0430
2	0.0779	0.0707	0.0587	0.0789
3	0.1100	0.0998	0.0830	0.1114
4	0.1444	0.1310	0.1089	0.1462
5	0.1811	0.1643	0.1366	0.1834
6	0.2202	0.1998	0.1661	0.2230
7	0.2619	0.2377	0.1976	0.2652
8	0.3062	0.2779	0.2310	0.3101
9	0.3533	0.3207	0.2665	0.3578
10	0.4034	0.3661	0.3043	0.4085
11	0.4566	0.4143	0.3444	0.4624
12	0.5130	0.4655	0.3870	0.5195
13	0.5729	0.5199	0.4322	0.5802
14	0.6366	0.5777	0.4802	0.6447
15	0.7042	0.6391	0.5312	0.7132
16	0.7761	0.7043	0.5855	0.7860
17	0.8526	0.7737	0.6432	0.8634
18	0.9340	0.8476	0.7045	0.9458
19	1.0206	0.9262	0.7699	1.0336
20	1.1130	1.0100	0.8396	1.1271
21	1.2114	1.0993	0.9138	1.2268
22	1.3165	1.1947	0.9931	1.3333
23	1.4288	1.2966	1.0778	1.4469
24	1.5487	1.4054	1.1683	1.5684
25	1.6770	1.5218	1.2650	1.6983

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0405	0.0367	0.0305	0.0410
2	0.0742	0.0674	0.0560	0.0752
3	0.1049	0.0952	0.0791	0.1062
4	0.1377	0.1249	0.1038	0.1394
5	0.1727	0.1567	0.1303	0.1749
6	0.2100	0.1906	0.1584	0.2127
7	0.2497	0.2266	0.1884	0.2529
8	0.2920	0.2650	0.2203	0.2957
9	0.3369	0.3058	0.2542	0.3412
10	0.3847	0.3491	0.2902	0.3896
11	0.4354	0.3951	0.3284	0.4409
12	0.4892	0.4439	0.3690	0.4954
13	0.5463	0.4958	0.4121	0.5533
14	0.6071	0.5509	0.4579	0.6148
15	0.6716	0.6094	0.5066	0.6801
16	0.7401	0.6716	0.5583	0.7495
17	0.8130	0.7378	0.6133	0.8234
18	0.8906	0.8082	0.6718	0.9019
19	0.9732	0.8832	0.7342	0.9856
20	1.0613	0.9631	0.8006	1.0748
21	1.1552	1.0483	0.8714	1.1699
22	1.2554	1.1392	0.9470	1.2714
23	1.3624	1.2364	1.0277	1.3798
24	1.4768	1.3402	1.1140	1.4956
25	1.5991	1.4511	1.2063	1.6194

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0337	0.0306	0.0254	0.0341
2	0.0618	0.0561	0.0466	0.0626
3	0.0872	0.0792	0.0658	0.0884
4	0.1145	0.1039	0.0864	0.1160
5	0.1436	0.1303	0.1084	0.1455
6	0.1747	0.1585	0.1318	0.1769
7	0.2077	0.1885	0.1567	0.2104
8	0.2429	0.2204	0.1832	0.2460
9	0.2803	0.2544	0.2114	0.2839
10	0.3200	0.2904	0.2414	0.3241
11	0.3622	0.3286	0.2732	0.3668
12	0.4069	0.3693	0.3070	0.4121
13	0.4545	0.4124	0.3428	0.4603
14	0.5050	0.4583	0.3809	0.5114
15	0.5586	0.5069	0.4214	0.5657
16	0.6157	0.5587	0.4644	0.6235
17	0.6763	0.6137	0.5102	0.6849
18	0.7409	0.6723	0.5589	0.7503
19	0.8096	0.7347	0.6107	0.8199
20	0.8828	0.8012	0.6660	0.8941
21	0.9610	0.8720	0.7249	0.9732
22	1.0443	0.9477	0.7878	1.0576
23	1.1334	1.0285	0.8549	1.1478
24	1.2285	1.1148	0.9267	1.2441
25	1.3302	1.2071	1.0034	1.3471

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0579	0.0525	0.0437	0.0586
2	0.1062	0.0964	0.0801	0.1076
3	0.1500	0.1361	0.1132	0.1519
4	0.1969	0.1787	0.1485	0.1994
5	0.2470	0.2241	0.1863	0.2501
6	0.3004	0.2726	0.2266	0.3042
7	0.3572	0.3242	0.2695	0.3618
8	0.4177	0.3790	0.3151	0.4230
9	0.4819	0.4374	0.3636	0.4881
10	0.5502	0.4993	0.4151	0.5572
11	0.6227	0.5651	0.4697	0.6306
12	0.6997	0.6350	0.5278	0.7086
13	0.7815	0.7092	0.5895	0.7914
14	0.8683	0.7880	0.6550	0.8793
15	0.9606	0.8717	0.7246	0.9728
16	1.0586	0.9607	0.7986	1.0721
17	1.1629	1.0553	0.8772	1.1777
18	1.2739	1.1560	0.9609	1.2901
19	1.3921	1.2633	1.0501	1.4098
20	1.5180	1.3776	1.1451	1.5373
21	1.6523	1.4994	1.2464	1.6733
22	1.7957	1.6295	1.3546	1.8185
23	1.9488	1.7684	1.4700	1.9735
24	2.1124	1.9169	1.5934	2.1392
25	2.2873	2.0756	1.7254	2.3164

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0555	0.0503	0.0419	0.0562
2	0.1018	0.0923	0.0768	0.1031
3	0.1437	0.1304	0.1084	0.1456
4	0.1887	0.1712	0.1423	0.1911
5	0.2366	0.2148	0.1785	0.2397
6	0.2878	0.2612	0.2171	0.2915
7	0.3423	0.3106	0.2582	0.3466
8	0.4002	0.3632	0.3019	0.4053
9	0.4618	0.4191	0.3483	0.4676
10	0.5272	0.4784	0.3977	0.5339
11	0.5967	0.5415	0.4501	0.6043
12	0.6704	0.6084	0.5057	0.6790
13	0.7488	0.6795	0.5648	0.7583
14	0.8320	0.7550	0.6276	0.8425
15	0.9204	0.8352	0.6943	0.9321
16	1.0143	0.9205	0.7651	1.0272
17	1.1142	1.0111	0.8405	1.1284
18	1.2206	1.1076	0.9207	1.2361
19	1.3338	1.2104	1.0062	1.3508
20	1.4545	1.3199	1.0972	1.4730
21	1.5832	1.4367	1.1943	1.6033
22	1.7205	1.5613	1.2979	1.7424
23	1.8672	1.6944	1.4085	1.8910
24	2.0240	1.8367	1.5268	2.0497
25	2.1916	1.9888	1.6532	2.2194

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0534	0.0484	0.0403	0.0541
2	0.0979	0.0889	0.0739	0.0992
3	0.1383	0.1255	0.1043	0.1401
4	0.1816	0.1648	0.1370	0.1839
5	0.2277	0.2067	0.1718	0.2306
6	0.2770	0.2513	0.2089	0.2805
7	0.3294	0.2989	0.2485	0.3335
8	0.3851	0.3495	0.2905	0.3900
9	0.4444	0.4033	0.3352	0.4500
10	0.5073	0.4604	0.3827	0.5138
11	0.5742	0.5210	0.4331	0.5815
12	0.6452	0.5855	0.4867	0.6534
13	0.7205	0.6539	0.5435	0.7297
14	0.8006	0.7265	0.6039	0.8108
15	0.8857	0.8037	0.6681	0.8969
16	0.9761	0.8858	0.7363	0.9885
17	1.0722	0.9730	0.8088	1.0859
18	1.1746	1.0659	0.8860	1.1895
19	1.2835	1.1648	0.9682	1.2999
20	1.3997	1.2702	1.0558	1.4175
21	1.5235	1.3825	1.1492	1.5429
22	1.6557	1.5025	1.2489	1.6767
23	1.7968	1.6306	1.3554	1.8197
24	1.9477	1.7674	1.4692	1.9724
25	2.1089	1.9138	1.5909	2.1358

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0497	0.0451	0.0375	0.0503
2	0.0912	0.0827	0.0688	0.0923
3	0.1288	0.1169	0.0971	0.1304
4	0.1690	0.1534	0.1275	0.1712
5	0.2120	0.1924	0.1599	0.2147
6	0.2579	0.2340	0.1945	0.2611
7	0.3066	0.2783	0.2313	0.3105
8	0.3586	0.3254	0.2705	0.3631
9	0.4137	0.3754	0.3121	0.4190
10	0.4723	0.4286	0.3563	0.4783
11	0.5346	0.4851	0.4033	0.5414
12	0.6007	0.5451	0.4531	0.6083
13	0.6708	0.6088	0.5060	0.6794
14	0.7454	0.6764	0.5623	0.7549
15	0.8246	0.7483	0.6220	0.8351
16	0.9088	0.8247	0.6855	0.9203
17	0.9983	0.9059	0.7531	1.0110
18	1.0936	0.9924	0.8249	1.1075
19	1.1950	1.0844	0.9015	1.2102
20	1.3031	1.1826	0.9830	1.3197
21	1.4184	1.2872	1.0700	1.4365
22	1.5415	1.3989	1.1628	1.5611
23	1.6729	1.5181	1.2619	1.6942
24	1.8133	1.6456	1.3679	1.8364
25	1.9635	1.7818	1.4812	1.9885

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0468	0.0424	0.0353	0.0473
2	0.0858	0.0778	0.0647	0.0868
3	0.1211	0.1099	0.0914	0.1227
4	0.1590	0.1443	0.1199	0.1610
5	0.1994	0.1810	0.1504	0.2020
6	0.2425	0.2201	0.1830	0.2456
7	0.2884	0.2617	0.2176	0.2921
8	0.3373	0.3060	0.2544	0.3415
9	0.3891	0.3531	0.2935	0.3941
10	0.4443	0.4032	0.3351	0.4499
11	0.5028	0.4563	0.3793	0.5092
12	0.5650	0.5127	0.4262	0.5722
13	0.6310	0.5726	0.4760	0.6390
14	0.7011	0.6362	0.5289	0.7100
15	0.7756	0.7038	0.5851	0.7854
16	0.8548	0.7757	0.6448	0.8656
17	0.9390	0.8521	0.7083	0.9509
18	1.0286	0.9334	0.7759	1.0417
19	1.1240	1.0200	0.8479	1.1383
20	1.2257	1.1123	0.9246	1.2413
21	1.3342	1.2107	1.0064	1.3511
22	1.4499	1.3157	1.0937	1.4683
23	1.5735	1.4279	1.1870	1.5935
24	1.7056	1.5478	1.2866	1.7273
25	1.8468	1.6759	1.3931	1.8703

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0477	0.0433	0.0360	0.0484
2	0.0876	0.0795	0.0661	0.0887
3	0.1237	0.1123	0.0933	0.1253
4	0.1624	0.1474	0.1225	0.1644
5	0.2037	0.1848	0.1536	0.2063
6	0.2477	0.2248	0.1868	0.2508
7	0.2946	0.2673	0.2222	0.2983
8	0.3444	0.3126	0.2598	0.3488
9	0.3974	0.3606	0.2998	0.4025
10	0.4537	0.4117	0.3423	0.4595
11	0.5135	0.4660	0.3874	0.5200
12	0.5770	0.5236	0.4353	0.5843
13	0.6444	0.5848	0.4861	0.6526
14	0.7160	0.6498	0.5401	0.7251
15	0.7921	0.7188	0.5975	0.8022
16	0.8730	0.7922	0.6585	0.8841
17	0.9590	0.8702	0.7234	0.9711
18	1.0505	0.9533	0.7924	1.0638
19	1.1479	1.0417	0.8659	1.1625
20	1.2518	1.1360	0.9443	1.2677
21	1.3626	1.2365	1.0278	1.3799
22	1.4808	1.3437	1.1170	1.4996
23	1.6070	1.4583	1.2122	1.6274
24	1.7419	1.5807	1.3140	1.7640
25	1.8861	1.7116	1.4228	1.9101

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0421	0.0382	0.0317	0.0426
2	0.0771	0.0700	0.0582	0.0781
3	0.1090	0.0989	0.0822	0.1103
4	0.1430	0.1298	0.1079	0.1448
5	0.1794	0.1628	0.1353	0.1816
6	0.2181	0.1980	0.1646	0.2209
7	0.2594	0.2354	0.1957	0.2627
8	0.3033	0.2753	0.2288	0.3072
9	0.3500	0.3176	0.2640	0.3545
10	0.3996	0.3626	0.3014	0.4047
11	0.4522	0.4104	0.3411	0.4580
12	0.5082	0.4611	0.3833	0.5146
13	0.5675	0.5150	0.4281	0.5747
14	0.6306	0.5722	0.4757	0.6386
15	0.6976	0.6330	0.5262	0.7065
16	0.7688	0.6977	0.5799	0.7786
17	0.8445	0.7664	0.6371	0.8553
18	0.9251	0.8395	0.6979	0.9369
19	1.0110	0.9174	0.7626	1.0238
20	1.1024	1.0004	0.8316	1.1164
21	1.2000	1.0889	0.9052	1.2152
22	1.3041	1.1834	0.9837	1.3207
23	1.4153	1.2843	1.0676	1.4332
24	1.5341	1.3921	1.1572	1.5536
25	1.6611	1.5074	1.2530	1.6822

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0379	0.0344	0.0286	0.0384
2	0.0695	0.0631	0.0524	0.0704
3	0.0982	0.0891	0.0741	0.0994
4	0.1289	0.1169	0.0972	0.1305
5	0.1616	0.1467	0.1219	0.1637
6	0.1966	0.1784	0.1483	0.1991
7	0.2338	0.2121	0.1763	0.2367
8	0.2733	0.2480	0.2062	0.2768
9	0.3154	0.2862	0.2379	0.3194
10	0.3601	0.3267	0.2716	0.3646
11	0.4075	0.3698	0.3074	0.4127
12	0.4579	0.4155	0.3454	0.4637
13	0.5114	0.4641	0.3858	0.5179
14	0.5682	0.5156	0.4286	0.5754
15	0.6286	0.5704	0.4742	0.6366
16	0.6927	0.6286	0.5226	0.7015
17	0.7610	0.6906	0.5740	0.7707
18	0.8336	0.7565	0.6288	0.8442
19	0.9110	0.8267	0.6872	0.9225
20	0.9934	0.9015	0.7493	1.0060
21	1.0813	0.9812	0.8156	1.0950
22	1.1751	1.0663	0.8864	1.1900
23	1.2752	1.1572	0.9620	1.2915
24	1.3823	1.2544	1.0427	1.3999
25	1.4968	1.3583	1.1291	1.5158

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0345	0.0313	0.0260	0.0349
2	0.0632	0.0574	0.0477	0.0640
3	0.0893	0.0811	0.0674	0.0905
4	0.1173	0.1064	0.0885	0.1187
5	0.1471	0.1335	0.1109	0.1489
6	0.1789	0.1623	0.1349	0.1811
7	0.2127	0.1930	0.1605	0.2154
8	0.2487	0.2257	0.1876	0.2519
9	0.2870	0.2604	0.2165	0.2906
10	0.3276	0.2973	0.2472	0.3318
11	0.3708	0.3365	0.2797	0.3755
12	0.4167	0.3781	0.3143	0.4220
13	0.4653	0.4223	0.3510	0.4713
14	0.5170	0.4692	0.3900	0.5236
15	0.5720	0.5191	0.4315	0.5793
16	0.6304	0.5720	0.4755	0.6384
17	0.6925	0.6284	0.5224	0.7013
18	0.7586	0.6884	0.5722	0.7682
19	0.8289	0.7522	0.6253	0.8395
20	0.9039	0.8203	0.6819	0.9154
21	0.9839	0.8929	0.7422	0.9964
22	1.0693	0.9703	0.8066	1.0829
23	1.1604	1.0531	0.8754	1.1752
24	1.2579	1.1415	0.9489	1.2738
25	1.3620	1.2360	1.0274	1.3793

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0316	0.0287	0.0239	0.0320
2	0.0580	0.0526	0.0438	0.0588
3	0.0820	0.0744	0.0618	0.0830
4	0.1076	0.0976	0.0811	0.1089
5	0.1349	0.1224	0.1018	0.1366
6	0.1641	0.1489	0.1238	0.1662
7	0.1951	0.1771	0.1472	0.1976
8	0.2282	0.2071	0.1721	0.2311
9	0.2633	0.2389	0.1986	0.2666
10	0.3006	0.2728	0.2267	0.3044
11	0.3402	0.3087	0.2566	0.3445
12	0.3822	0.3469	0.2883	0.3871
13	0.4269	0.3874	0.3220	0.4323
14	0.4743	0.4305	0.3578	0.4804
15	0.5247	0.4762	0.3958	0.5314
16	0.5783	0.5248	0.4362	0.5857
17	0.6353	0.5765	0.4792	0.6434
18	0.6959	0.6315	0.5250	0.7048
19	0.7605	0.6901	0.5737	0.7702
20	0.8293	0.7526	0.6256	0.8398
21	0.9027	0.8191	0.6809	0.9141
22	0.9810	0.8902	0.7400	0.9934
23	1.0646	0.9661	0.8031	1.0781
24	1.1540	1.0472	0.8705	1.1686
25	1.2495	1.1339	0.9426	1.2654

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0298	0.0271	0.0225	0.0302
2	0.0547	0.0496	0.0413	0.0554
3	0.0773	0.0701	0.0583	0.0783
4	0.1014	0.0921	0.0765	0.1027
5	0.1272	0.1155	0.0960	0.1289
6	0.1547	0.1404	0.1167	0.1567
7	0.1840	0.1670	0.1388	0.1864
8	0.2152	0.1953	0.1623	0.2179
9	0.2483	0.2253	0.1873	0.2514
10	0.2834	0.2572	0.2138	0.2870
11	0.3208	0.2911	0.2420	0.3249
12	0.3605	0.3271	0.2719	0.3650
13	0.4026	0.3653	0.3037	0.4077
14	0.4473	0.4059	0.3374	0.4530
15	0.4948	0.4490	0.3733	0.5011
16	0.5453	0.4949	0.4114	0.5523
17	0.5991	0.5436	0.4519	0.6067
18	0.6562	0.5955	0.4950	0.6646
19	0.7171	0.6508	0.5410	0.7262
20	0.7820	0.7096	0.5899	0.7919
21	0.8512	0.7724	0.6421	0.8620
22	0.9250	0.8394	0.6978	0.9368
23	1.0039	0.9110	0.7573	1.0167
24	1.0882	0.9875	0.8209	1.1020
25	1.1783	1.0693	0.8888	1.1933

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0282	0.0256	0.0213	0.0286
2	0.0518	0.0470	0.0390	0.0524
3	0.0731	0.0663	0.0552	0.0740
4	0.0960	0.0871	0.0724	0.0972
5	0.1204	0.1092	0.0908	0.1219
6	0.1464	0.1328	0.1104	0.1482
7	0.1741	0.1580	0.1313	0.1763
8	0.2036	0.1847	0.1536	0.2061
9	0.2349	0.2131	0.1772	0.2379
10	0.2682	0.2433	0.2023	0.2716
11	0.3035	0.2754	0.2289	0.3073
12	0.3410	0.3095	0.2572	0.3453
13	0.3809	0.3456	0.2873	0.3857
14	0.4232	0.3840	0.3192	0.4286
15	0.4681	0.4248	0.3531	0.4741
16	0.5159	0.4682	0.3892	0.5225
17	0.5668	0.5143	0.4275	0.5740
18	0.6208	0.5634	0.4683	0.6287
19	0.6784	0.6157	0.5118	0.6871
20	0.7398	0.6714	0.5581	0.7492
21	0.8053	0.7308	0.6075	0.8155
22	0.8751	0.7942	0.6602	0.8863
23	0.9497	0.8619	0.7164	0.9618
24	1.0295	0.9342	0.7766	1.0426
25	1.1147	1.0116	0.8409	1.1289

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0268	0.0243	0.0202	0.0271
2	0.0491	0.0446	0.0370	0.0497
3	0.0694	0.0630	0.0523	0.0703
4	0.0911	0.0826	0.0687	0.0922
5	0.1142	0.1036	0.0862	0.1157
6	0.1389	0.1260	0.1048	0.1407
7	0.1652	0.1499	0.1246	0.1673
8	0.1931	0.1753	0.1457	0.1956
9	0.2229	0.2022	0.1681	0.2257
10	0.2544	0.2309	0.1919	0.2577
11	0.2880	0.2613	0.2172	0.2916
12	0.3236	0.2936	0.2441	0.3277
13	0.3614	0.3279	0.2726	0.3660
14	0.4015	0.3644	0.3029	0.4066
15	0.4442	0.4031	0.3351	0.4498
16	0.4895	0.4442	0.3693	0.4957
17	0.5377	0.4880	0.4056	0.5446
18	0.5891	0.5346	0.4444	0.5966
19	0.6437	0.5842	0.4856	0.6519
20	0.7020	0.6370	0.5295	0.7109
21	0.7641	0.6934	0.5764	0.7738
22	0.8304	0.7535	0.6264	0.8409
23	0.9011	0.8178	0.6798	0.9126
24	0.9768	0.8864	0.7368	0.9892
25	1.0577	0.9598	0.7978	1.0711

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0255	0.0231	0.0192	0.0258
2	0.0467	0.0424	0.0352	0.0473
3	0.0660	0.0599	0.0498	0.0668
4	0.0866	0.0786	0.0653	0.0877
5	0.1086	0.0986	0.0820	0.1100
6	0.1321	0.1199	0.0997	0.1338
7	0.1571	0.1426	0.1185	0.1591
8	0.1837	0.1667	0.1386	0.1861
9	0.2120	0.1924	0.1599	0.2147
10	0.2420	0.2196	0.1826	0.2451
11	0.2739	0.2486	0.2066	0.2774
12	0.3078	0.2793	0.2322	0.3117
13	0.3438	0.3120	0.2593	0.3481
14	0.3820	0.3466	0.2881	0.3868
15	0.4225	0.3834	0.3187	0.4279
16	0.4657	0.4226	0.3513	0.4716
17	0.5116	0.4642	0.3859	0.5181
18	0.5604	0.5085	0.4227	0.5675
19	0.6124	0.5557	0.4619	0.6202
20	0.6678	0.6060	0.5037	0.6763
21	0.7269	0.6596	0.5483	0.7361
22	0.7899	0.7168	0.5959	0.8000
23	0.8573	0.7779	0.6467	0.8682
24	0.9292	0.8432	0.7010	0.9410
25	1.0062	0.9131	0.7590	1.0190

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0243	0.0220	0.0183	0.0246
2	0.0445	0.0404	0.0336	0.0451
3	0.0629	0.0571	0.0475	0.0637
4	0.0826	0.0750	0.0623	0.0836
5	0.1036	0.0940	0.0782	0.1049
6	0.1260	0.1143	0.0950	0.1276
7	0.1498	0.1360	0.1130	0.1517
8	0.1752	0.1590	0.1322	0.1774
9	0.2022	0.1835	0.1525	0.2047
10	0.2308	0.2094	0.1741	0.2337
11	0.2612	0.2370	0.1970	0.2645
12	0.2935	0.2664	0.2214	0.2972
13	0.3278	0.2975	0.2473	0.3320
14	0.3642	0.3305	0.2748	0.3689
15	0.4029	0.3656	0.3039	0.4081
16	0.4441	0.4030	0.3350	0.4497
17	0.4878	0.4427	0.3680	0.4940
18	0.5344	0.4849	0.4031	0.5412
19	0.5839	0.5299	0.4405	0.5914
20	0.6368	0.5779	0.4803	0.6449
21	0.6931	0.6290	0.5228	0.7019
22	0.7532	0.6835	0.5682	0.7628
23	0.8175	0.7418	0.6166	0.8279
24	0.8861	0.8041	0.6684	0.8974
25	0.9595	0.8707	0.7238	0.9717

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0202	0.0183	0.0152	0.0205
2	0.0371	0.0336	0.0280	0.0375
3	0.0523	0.0475	0.0395	0.0530
4	0.0687	0.0624	0.0518	0.0696
5	0.0862	0.0782	0.0650	0.0873
6	0.1048	0.0951	0.0791	0.1061
7	0.1246	0.1131	0.0940	0.1262
8	0.1457	0.1323	0.1099	0.1476
9	0.1682	0.1526	0.1269	0.1703
10	0.1920	0.1742	0.1448	0.1944
11	0.2173	0.1972	0.1639	0.2201
12	0.2442	0.2216	0.1842	0.2473
13	0.2727	0.2475	0.2057	0.2762
14	0.3030	0.2750	0.2286	0.3068
15	0.3352	0.3042	0.2528	0.3394
16	0.3694	0.3352	0.2787	0.3741
17	0.4058	0.3682	0.3061	0.4110
18	0.4445	0.4034	0.3353	0.4502
19	0.4858	0.4408	0.3664	0.4919
20	0.5297	0.4807	0.3996	0.5364
21	0.5766	0.5232	0.4349	0.5839
22	0.6266	0.5686	0.4727	0.6346
23	0.6800	0.6171	0.5130	0.6887
24	0.7371	0.6689	0.5560	0.7465
25	0.7981	0.7243	0.6021	0.8083

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $0

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.4373	0.2262	0.5266
2	0.8020	0.4149	0.9659
3	1.1329	0.5860	1.3644
4	1.4870	0.7692	1.7908
5	1.8651	0.9648	2.2462
6	2.2682	1.1733	2.7317
7	2.6975	1.3954	3.2487
8	3.1541	1.6316	3.7985
9	3.6394	1.8826	4.3830
10	4.1550	2.1493	5.0039
11	4.7025	2.4325	5.6633
12	5.2838	2.7333	6.3635
13	5.9012	3.0526	7.1070
14	6.5569	3.3918	7.8967
15	7.2536	3.7522	8.7357
16	7.9941	4.1353	9.6275
17	8.7816	4.5427	10.5760
18	9.6197	4.9762	11.5853
19	10.5122	5.4379	12.6601
20	11.4633	5.9299	13.8055
21	12.4776	6.4545	15.0271
22	13.5600	7.0145	16.3307
23	14.7160	7.6125	17.7229
24	15.9514	8.2515	19.2107
25	17.2723	8.9348	20.8014

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1 - $250

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.4162	0.2153	0.5012
2	0.7633	0.3948	0.9192
3	1.0782	0.5578	1.2985
4	1.4152	0.7321	1.7044
5	1.7751	0.9182	2.1378
6	2.1588	1.1167	2.5999
7	2.5673	1.3280	3.0919
8	3.0019	1.5528	3.6152
9	3.4638	1.7918	4.1715
10	3.9544	2.0456	4.7624
11	4.4755	2.3152	5.3900
12	5.0289	2.6014	6.0564
13	5.6164	2.9053	6.7640
14	6.2405	3.2282	7.5156
15	6.9035	3.5711	8.3141
16	7.6083	3.9357	9.1629
17	8.3579	4.3234	10.0656
18	9.1555	4.7361	11.0262
19	10.0049	5.1754	12.0492
20	10.9101	5.6437	13.1393
21	11.8754	6.1431	14.3019
22	12.9057	6.6760	15.5426
23	14.0059	7.2451	16.8676
24	15.1816	7.8533	18.2836
25	16.4387	8.5036	19.7976

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $251 - $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3988	0.2063	0.4803
2	0.7314	0.3784	0.8809
3	1.0332	0.5345	1.2443
4	1.3561	0.7015	1.6332
5	1.7010	0.8799	2.0485
6	2.0687	1.0701	2.4913
7	2.4601	1.2726	2.9628
8	2.8766	1.4880	3.4643
9	3.3192	1.7170	3.9974
10	3.7894	1.9602	4.5636
11	4.2887	2.2185	5.1650
12	4.8189	2.4928	5.8035
13	5.3820	2.7840	6.4816
14	5.9800	3.0934	7.2018
15	6.6153	3.4221	7.9670
16	7.2907	3.7714	8.7804
17	8.0090	4.1430	9.6454
18	8.7733	4.5383	10.5659
19	9.5873	4.9594	11.5462
20	10.4546	5.4081	12.5908
21	11.3797	5.8866	13.7048
22	12.3669	6.3973	14.8937
23	13.4212	6.9427	16.1635
24	14.5478	7.5255	17.5203
25	15.7525	8.1486	18.9711

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3703	0.1916	0.4460
2	0.6792	0.3513	0.8180
3	0.9595	0.4963	1.1555
4	1.2593	0.6514	1.5166
5	1.5796	0.8171	1.9023
6	1.9210	0.9937	2.3135
7	2.2845	1.1818	2.7513
8	2.6712	1.3818	3.2170
9	3.0822	1.5944	3.7120
10	3.5189	1.8203	4.2378
11	3.9826	2.0601	4.7963
12	4.4749	2.3148	5.3893
13	4.9978	2.5853	6.0190
14	5.5531	2.8726	6.6877
15	6.1431	3.1778	7.3983
16	6.7703	3.5022	8.1536
17	7.4372	3.8472	8.9569
18	8.1470	4.2144	9.8117
19	8.9029	4.6054	10.7220
20	9.7084	5.0220	11.6920
21	10.5674	5.4664	12.7265
22	11.4841	5.9406	13.8306
23	12.4631	6.4471	15.0097
24	13.5094	6.9883	16.2697
25	14.6280	7.5669	17.6169

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3994	0.2066	0.4810
2	0.7325	0.3789	0.8822
3	1.0348	0.5353	1.2462
4	1.3582	0.7026	1.6357
5	1.7035	0.8812	2.0516
6	2.0718	1.0717	2.4951
7	2.4638	1.2745	2.9672
8	2.8809	1.4902	3.4695
9	3.3241	1.7195	4.0033
10	3.7950	1.9631	4.5705
11	4.2951	2.2218	5.1727
12	4.8261	2.4965	5.8122
13	5.3900	2.7882	6.4914
14	5.9889	3.0980	7.2126
15	6.6253	3.4272	7.9790
16	7.3016	3.7771	8.7935
17	8.0210	4.1492	9.6598
18	8.7865	4.5452	10.5817
19	9.6016	4.9668	11.5635
20	10.4703	5.4162	12.6097
21	11.3967	5.8954	13.7254
22	12.3854	6.4069	14.9161
23	13.4413	6.9531	16.1877
24	14.5697	7.5367	17.5466
25	15.7761	8.1608	18.9995

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3738	0.1934	0.4502
2	0.6856	0.3546	0.8257
3	0.9685	0.5010	1.1663
4	1.2711	0.6576	1.5309
5	1.5944	0.8248	1.9202
6	1.9390	1.0030	2.3352
7	2.3060	1.1929	2.7771
8	2.6963	1.3948	3.2472
9	3.1112	1.6094	3.7469
10	3.5519	1.8374	4.2776
11	4.0199	2.0795	4.8413
12	4.5169	2.3366	5.4399
13	5.0447	2.6096	6.0755
14	5.6052	2.8995	6.7505
15	6.2008	3.2076	7.4678
16	6.8338	3.5351	8.2301
17	7.5071	3.8833	9.0409
18	8.2235	4.2539	9.9038
19	8.9865	4.6486	10.8226
20	9.7995	5.0692	11.8018
21	10.6666	5.5177	12.8460
22	11.5919	5.9964	13.9604
23	12.5801	6.5076	15.1506
24	13.6362	7.0539	16.4224
25	14.7653	7.6380	17.7823

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3529	0.1826	0.4251
2	0.6473	0.3349	0.7796
3	0.9144	0.4730	1.1013
4	1.2002	0.6209	1.4455
5	1.5054	0.7787	1.8130
6	1.8308	0.9471	2.2049
7	2.1773	1.1263	2.6222
8	2.5459	1.3170	3.0661
9	2.9376	1.5196	3.5378
10	3.3537	1.7349	4.0390
11	3.7957	1.9635	4.5712
12	4.2649	2.2062	5.1364
13	4.7633	2.4640	5.7365
14	5.2925	2.7378	6.3739
15	5.8549	3.0287	7.0511
16	6.4526	3.3379	7.7710
17	7.0883	3.6667	8.5366
18	7.7647	4.0166	9.3513
19	8.4851	4.3893	10.2188
20	9.2528	4.7864	11.1434
21	10.0715	5.2099	12.1293
22	10.9452	5.6619	13.1816
23	11.8783	6.1445	14.3053
24	12.8754	6.6603	15.5062
25	13.9416	7.2119	16.7902

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3343	0.1729	0.4026
2	0.6131	0.3172	0.7384
3	0.8661	0.4480	1.0431
4	1.1368	0.5881	1.3691
5	1.4259	0.7376	1.7172
6	1.7341	0.8970	2.0884
7	2.0623	1.0668	2.4836
8	2.4113	1.2474	2.9040
9	2.7824	1.4393	3.3509
10	3.1765	1.6432	3.8256
11	3.5951	1.8597	4.3297
12	4.0396	2.0896	4.8650
13	4.5116	2.3338	5.4334
14	5.0129	2.5931	6.0371
15	5.5455	2.8686	6.6786
16	6.1116	3.1615	7.3604
17	6.7137	3.4729	8.0855
18	7.3544	3.8044	8.8571
19	8.0367	4.1573	9.6788
20	8.7639	4.5335	10.5545
21	9.5393	4.9346	11.4884
22	10.3668	5.3627	12.4850
23	11.2506	5.8198	13.5494
24	12.1951	6.3084	14.6868
25	13.2049	6.8308	15.9030

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3175	0.1642	0.3824
2	0.5824	0.3012	0.7014
3	0.8226	0.4255	0.9907
4	1.0798	0.5585	1.3004
5	1.3543	0.7006	1.6310
6	1.6471	0.8520	1.9836
7	1.9588	1.0133	2.3590
8	2.2903	1.1848	2.7583
9	2.6427	1.3671	3.1827
10	3.0171	1.5607	3.6336
11	3.4147	1.7664	4.1124
12	3.8368	1.9848	4.6208
13	4.2851	2.2167	5.1607
14	4.7613	2.4630	5.7341
15	5.2672	2.7247	6.3434
16	5.8049	3.0028	6.9910
17	6.3767	3.2986	7.6797
18	6.9853	3.6134	8.4126
19	7.6334	3.9487	9.1931
20	8.3240	4.3059	10.0248
21	9.0605	4.6869	10.9118
22	9.8465	5.0935	11.8584
23	10.6860	5.5278	12.8694
24	11.5830	5.9918	13.9497
25	12.5422	6.4879	15.1048

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3045	0.1575	0.3667
2	0.5584	0.2889	0.6725
3	0.7888	0.4081	0.9500
4	1.0354	0.5356	1.2469
5	1.2987	0.6718	1.5640
6	1.5794	0.8170	1.9021
7	1.8783	0.9716	2.2621
8	2.1962	1.1361	2.6450
9	2.5341	1.3109	3.0519
10	2.8931	1.4966	3.4843
11	3.2744	1.6938	3.9434
12	3.6792	1.9032	4.4309
13	4.1091	2.1256	4.9486
14	4.5656	2.3618	5.4985
15	5.0507	2.6127	6.0827
16	5.5664	2.8794	6.7037
17	6.1147	3.1631	7.3641
18	6.6983	3.4650	8.0669
19	7.3197	3.7864	8.8153
20	7.9820	4.1290	9.6129
21	8.6882	4.4943	10.4634
22	9.4420	4.8842	11.3712
23	10.2469	5.3006	12.3406
24	11.1071	5.7456	13.3765
25	12.0268	6.2214	14.4842

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2924	0.1513	0.3522
2	0.5364	0.2775	0.6460
3	0.7577	0.3920	0.9125
4	0.9945	0.5145	1.1977
5	1.2474	0.6453	1.5023
6	1.5171	0.7848	1.8270
7	1.8041	0.9333	2.1728
8	2.1095	1.0912	2.5406
9	2.4341	1.2591	2.9315
10	2.7789	1.4375	3.3467
11	3.1451	1.6269	3.7878
12	3.5340	1.8281	4.2560
13	3.9469	2.0417	4.7533
14	4.3854	2.2685	5.2815
15	4.8514	2.5096	5.8426
16	5.3467	2.7658	6.4391
17	5.8734	3.0383	7.0735
18	6.4339	3.3282	7.7485
19	7.0308	3.6370	8.4674
20	7.6670	3.9660	9.2335
21	8.3453	4.3170	10.0505
22	9.0693	4.6915	10.9224
23	9.8425	5.0914	11.8535
24	10.6687	5.5188	12.8486
25	11.5521	5.9758	13.9125

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2813	0.1455	0.3388
2	0.5160	0.2669	0.6215
3	0.7289	0.3771	0.8779
4	0.9568	0.4949	1.1522
5	1.2001	0.6208	1.4453
6	1.4595	0.7550	1.7577
7	1.7356	0.8978	2.0903
8	2.0294	1.0498	2.4441
9	2.3417	1.2113	2.8202
10	2.6734	1.3829	3.2197
11	3.0257	1.5652	3.6439
12	3.3998	1.7587	4.0944
13	3.7970	1.9642	4.5728
14	4.2189	2.1824	5.0810
15	4.6672	2.4143	5.6208
16	5.1437	2.6608	6.1946
17	5.6504	2.9229	6.8049
18	6.1896	3.2018	7.4543
19	6.7639	3.4989	8.1459
20	7.3758	3.8155	8.8829
21	8.0285	4.1530	9.6689
22	8.7249	4.5133	10.5077
23	9.4688	4.8981	11.4035
24	10.2636	5.3093	12.3607
25	11.1135	5.7489	13.3843

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2711	0.1402	0.3264
2	0.4971	0.2572	0.5987
3	0.7023	0.3633	0.8458
4	0.9218	0.4768	1.1101
5	1.1562	0.5981	1.3924
6	1.4061	0.7273	1.6934
7	1.6722	0.8650	2.0138
8	1.9552	1.0114	2.3547
9	2.2560	1.1670	2.7170
10	2.5756	1.3323	3.1019
11	2.9150	1.5079	3.5106
12	3.2754	1.6943	3.9447
13	3.6581	1.8923	4.4056
14	4.0646	2.1026	4.8951
15	4.4965	2.3260	5.4152
16	4.9555	2.5634	5.9680
17	5.4437	2.8160	6.5560
18	5.9632	3.0847	7.1816
19	6.5165	3.3709	7.8479
20	7.1060	3.6759	8.5580
21	7.7348	4.0011	9.3152
22	8.4058	4.3482	10.1233
23	9.1224	4.7189	10.9863
24	9.8882	5.1151	11.9086
25	10.7070	5.5386	12.8947

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2615	0.1353	0.3149
2	0.4796	0.2481	0.5776
3	0.6775	0.3505	0.8159
4	0.8892	0.4600	1.0709
5	1.1154	0.5770	1.3433
6	1.3564	0.7017	1.6336
7	1.6131	0.8345	1.9428
8	1.8862	0.9757	2.2716
9	2.1764	1.1258	2.6211
10	2.4847	1.2853	2.9924
11	2.8122	1.4547	3.3868
12	3.1598	1.6346	3.8055
13	3.5290	1.8255	4.2501
14	3.9212	2.0284	4.7223
15	4.3378	2.2439	5.2241
16	4.7806	2.4730	5.7574
17	5.2516	2.7166	6.3246
18	5.7528	2.9759	6.9282
19	6.2865	3.2519	7.5710
20	6.8553	3.5462	8.2560
21	7.4618	3.8599	8.9864
22	8.1091	4.1948	9.7660
23	8.8005	4.5524	10.5986
24	9.5392	4.9345	11.4883
25	10.3291	5.3432	12.4396

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $0

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3644	0.1885	0.4388
2	0.6683	0.3457	0.8049
3	0.9441	0.4884	1.1370
4	1.2391	0.6410	1.4923
5	1.5542	0.8040	1.8718
6	1.8902	0.9778	2.2764
7	2.2479	1.1628	2.7072
8	2.6284	1.3596	3.1655
9	3.0328	1.5689	3.6525
10	3.4625	1.7911	4.1699
11	3.9187	2.0271	4.7194
12	4.4032	2.2777	5.3029
13	4.9177	2.5439	5.9225
14	5.4641	2.8265	6.5806
15	6.0447	3.1268	7.2797
16	6.6618	3.4461	8.0229
17	7.3180	3.7856	8.8133
18	8.0164	4.1468	9.6544
19	8.7602	4.5316	10.5501
20	9.5528	4.9415	11.5046
21	10.3980	5.3788	12.5225
22	11.3000	5.8454	13.6089
23	12.2634	6.3437	14.7691
24	13.2928	6.8763	16.0089
25	14.3936	7.4457	17.3345

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $250

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3468	0.1794	0.4177
2	0.6361	0.3290	0.7660
3	0.8985	0.4648	1.0821
4	1.1793	0.6101	1.4203
5	1.4792	0.7652	1.7815
6	1.7990	0.9306	2.1665
7	2.1394	1.1067	2.5766
8	2.5016	1.2940	3.0127
9	2.8865	1.4931	3.4762
10	3.2954	1.7047	3.9687
11	3.7296	1.9293	4.4917
12	4.1907	2.1678	5.0470
13	4.6804	2.4211	5.6367
14	5.2004	2.6901	6.2630
15	5.7530	2.9759	6.9284
16	6.3403	3.2798	7.6357
17	6.9649	3.6029	8.3880
18	7.6296	3.9467	9.1885
19	8.3374	4.3129	10.0410
20	9.0918	4.7031	10.9494
21	9.8962	5.1192	11.9182
22	10.7547	5.5633	12.9522
23	11.6716	6.0376	14.0563
24	12.6513	6.5444	15.2363
25	13.6989	7.0863	16.4980

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $251 - $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3323	0.1719	0.4002
2	0.6095	0.3153	0.7341
3	0.8610	0.4454	1.0369
4	1.1301	0.5846	1.3610
5	1.4175	0.7333	1.7071
6	1.7239	0.8917	2.0761
7	2.0501	1.0605	2.4690
8	2.3971	1.2400	2.8869
9	2.7660	1.4308	3.3311
10	3.1578	1.6335	3.8030
11	3.5739	1.8488	4.3042
12	4.0158	2.0773	4.8363
13	4.4850	2.3200	5.4014
14	4.9833	2.5778	6.0015
15	5.5128	2.8517	6.6392
16	6.0756	3.1428	7.3170
17	6.6741	3.4525	8.0378
18	7.3111	3.7820	8.8049
19	7.9894	4.1328	9.6218
20	8.7122	4.5067	10.4923
21	9.4831	4.9055	11.4207
22	10.3057	5.3311	12.4115
23	11.1843	5.7855	13.4695
24	12.1232	6.2712	14.6003
25	13.1271	6.7905	15.8092

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3086	0.1596	0.3717
2	0.5660	0.2928	0.6817
3	0.7995	0.4136	0.9629
4	1.0494	0.5429	1.2639
5	1.3163	0.6809	1.5853
6	1.6008	0.8281	1.9279
7	1.9038	0.9848	2.2928
8	2.2260	1.1515	2.6808
9	2.5685	1.3287	3.0933
10	2.9324	1.5169	3.5315
11	3.3188	1.7168	3.9969
12	3.7291	1.9290	4.4911
13	4.1648	2.1544	5.0158
14	4.6276	2.3938	5.5731
15	5.1193	2.6481	6.1653
16	5.6419	2.9185	6.7947
17	6.1977	3.2060	7.4640
18	6.7892	3.5120	8.1764
19	7.4191	3.8378	8.9350
20	8.0903	4.1850	9.7433
21	8.8061	4.5553	10.6054
22	9.5701	4.9505	11.5255
23	10.3859	5.3726	12.5080
24	11.2578	5.8236	13.5580
25	12.1900	6.3058	14.6807

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3328	0.1722	0.4008
2	0.6104	0.3158	0.7352
3	0.8623	0.4461	1.0385
4	1.1318	0.5855	1.3631
5	1.4196	0.7344	1.7097
6	1.7265	0.8931	2.0792
7	2.0532	1.0621	2.4727
8	2.4007	1.2419	2.8913
9	2.7701	1.4330	3.3361
10	3.1625	1.6359	3.8087
11	3.5793	1.8515	4.3106
12	4.0218	2.0804	4.8435
13	4.4917	2.3235	5.4095
14	4.9908	2.5817	6.0105
15	5.5211	2.8560	6.6491
16	6.0847	3.1476	7.3279
17	6.6841	3.4576	8.0499
18	7.3220	3.7876	8.8181
19	8.0014	4.1390	9.6362
20	8.7253	4.5135	10.5081
21	9.4973	4.9129	11.4378
22	10.3212	5.3391	12.4301
23	11.2011	5.7942	13.4897
24	12.1414	6.2806	14.6222
25	13.1468	6.8007	15.8330

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3115	0.1611	0.3751
2	0.5713	0.2955	0.6881
3	0.8071	0.4175	0.9720
4	1.0593	0.5480	1.2757
5	1.3287	0.6873	1.6001
6	1.6158	0.8359	1.9460
7	1.9216	0.9940	2.3143
8	2.2469	1.1623	2.7060
9	2.5926	1.3411	3.1224
10	2.9599	1.5311	3.5647
11	3.3500	1.7329	4.0344
12	3.7641	1.9471	4.5332
13	4.2039	2.1746	5.0629
14	4.6710	2.4163	5.6254
15	5.1673	2.6730	6.2231
16	5.6949	2.9459	6.8584
17	6.2559	3.2361	7.5341
18	6.8529	3.5450	8.2531
19	7.4887	3.8738	9.0188
20	8.1662	4.2243	9.8348
21	8.8888	4.5981	10.7050
22	9.6599	4.9970	11.6337
23	10.4834	5.4230	12.6255
24	11.3635	5.8782	13.6853
25	12.3044	6.3650	14.8185

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2941	0.1521	0.3542
2	0.5394	0.2791	0.6497
3	0.7620	0.3942	0.9177
4	1.0002	0.5174	1.2046
5	1.2545	0.6490	1.5109
6	1.5257	0.7892	1.8374
7	1.8144	0.9386	2.1852
8	2.1216	1.0975	2.5550
9	2.4480	1.2663	2.9482
10	2.7948	1.4457	3.3658
11	3.1631	1.6362	3.8094
12	3.5541	1.8385	4.2803
13	3.9694	2.0533	4.7804
14	4.4104	2.2815	5.3116
15	4.8790	2.5239	5.8760
16	5.3771	2.7815	6.4758
17	5.9069	3.0556	7.1138
18	6.4706	3.3472	7.7927
19	7.0709	3.6577	8.5157
20	7.7107	3.9887	9.2861
21	8.3929	4.3416	10.1078
22	9.1210	4.7182	10.9846
23	9.8986	5.1204	11.9211
24	10.7295	5.5503	12.9218
25	11.6180	6.0099	13.9918

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2786	0.1441	0.3355
2	0.5109	0.2643	0.6153
3	0.7218	0.3734	0.8692
4	0.9473	0.4901	1.1409
5	1.1882	0.6147	1.4310
6	1.4451	0.7475	1.7403
7	1.7186	0.8890	2.0697
8	2.0095	1.0395	2.4200
9	2.3186	1.1994	2.7924
10	2.6471	1.3693	3.1880
11	2.9959	1.5498	3.6081
12	3.3663	1.7414	4.0541
13	3.7596	1.9448	4.5278
14	4.1774	2.1609	5.0309
15	4.6212	2.3905	5.5655
16	5.0930	2.6346	6.1336
17	5.5948	2.8941	6.7379
18	6.1287	3.1703	7.3809
19	6.6973	3.4644	8.0657
20	7.3032	3.7779	8.7954
21	7.9494	4.1122	9.5737
22	8.6390	4.4689	10.4042
23	9.3755	4.8499	11.2912
24	10.1626	5.2570	12.2390
25	11.0041	5.6923	13.2525

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2646	0.1369	0.3187
2	0.4853	0.2510	0.5845
3	0.6855	0.3546	0.8256
4	0.8998	0.4655	1.0836
5	1.1286	0.5838	1.3592
6	1.3726	0.7100	1.6530
7	1.6323	0.8444	1.9658
8	1.9086	0.9873	2.2986
9	2.2023	1.1392	2.6523
10	2.5142	1.3006	3.0280
11	2.8456	1.4720	3.4270
12	3.1974	1.6540	3.8507
13	3.5709	1.8472	4.3006
14	3.9677	2.0525	4.7784
15	4.3893	2.2705	5.2861
16	4.8374	2.5023	5.8258
17	5.3140	2.7489	6.3997
18	5.8211	3.0112	7.0105
19	6.3612	3.2906	7.6609
20	6.9367	3.5883	8.3540
21	7.5504	3.9058	9.0932
22	8.2055	4.2446	9.8820
23	8.9050	4.6065	10.7245
24	9.6525	4.9932	11.6248
25	10.4518	5.4066	12.5874

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2537	0.1312	0.3056
2	0.4654	0.2407	0.5604
3	0.6574	0.3400	0.7917
4	0.8628	0.4463	1.0391
5	1.0822	0.5598	1.3034
6	1.3162	0.6808	1.5851
7	1.5652	0.8097	1.8850
8	1.8302	0.9467	2.2041
9	2.1118	1.0924	2.5433
10	2.4109	1.2472	2.9035
11	2.7286	1.4115	3.2862
12	3.0660	1.5860	3.6924
13	3.4242	1.7713	4.1239
14	3.8047	1.9681	4.5821
15	4.2089	2.1772	5.0689
16	4.6386	2.3995	5.5864
17	5.0956	2.6359	6.1368
18	5.5819	2.8875	6.7224
19	6.0998	3.1554	7.3461
20	6.6517	3.4408	8.0107
21	7.2402	3.7453	8.7195
22	7.8683	4.0702	9.4760
23	8.5391	4.4172	10.2838
24	9.2559	4.7880	11.1471
25	10.0223	5.1845	12.0701

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2437	0.1261	0.2935
2	0.4470	0.2312	0.5383
3	0.6314	0.3266	0.7604
4	0.8288	0.4287	0.9981
5	1.0395	0.5377	1.2519
6	1.2642	0.6540	1.5225
7	1.5035	0.7777	1.8107
8	1.7579	0.9094	2.1171
9	2.0284	1.0493	2.4429
10	2.3158	1.1979	2.7890
11	2.6209	1.3558	3.1565
12	2.9450	1.5234	3.5467
13	3.2891	1.7014	3.9611
14	3.6545	1.8905	4.4012
15	4.0428	2.0913	4.8689
16	4.4556	2.3048	5.3659
17	4.8945	2.5319	5.8946
18	5.3616	2.7735	6.4571
19	5.8590	3.0308	7.0562
20	6.3891	3.3050	7.6946
21	6.9544	3.5975	8.3754
22	7.5577	3.9096	9.1020
23	8.2021	4.2428	9.8779
24	8.8906	4.5990	10.7071
25	9.6268	4.9798	11.5938

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2345	0.1213	0.2824
2	0.4300	0.2224	0.5179
3	0.6074	0.3142	0.7316
4	0.7973	0.4124	0.9602
5	1.0000	0.5173	1.2044
6	1.2162	0.6291	1.4647
7	1.4464	0.7482	1.7419
8	1.6912	0.8748	2.0367
9	1.9514	1.0094	2.3501
10	2.2279	1.1524	2.6831
11	2.5214	1.3043	3.0366
12	2.8332	1.4656	3.4120
13	3.1642	1.6368	3.8107
14	3.5158	1.8187	4.2341
15	3.8893	2.0119	4.6840
16	4.2864	2.2173	5.1622
17	4.7087	2.4357	5.6707
18	5.1580	2.6682	6.2119
19	5.6366	2.9157	6.7883
20	6.1465	3.1795	7.4024
21	6.6904	3.4609	8.0574
22	7.2708	3.7611	8.7564
23	7.8906	4.0817	9.5029
24	8.5530	4.4244	10.3006
25	9.2613	4.7908	11.1536

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2259	0.1168	0.2720
2	0.4143	0.2143	0.4989
3	0.5852	0.3027	0.7048
4	0.7681	0.3973	0.9251
5	0.9635	0.4984	1.1603
6	1.1717	0.6061	1.4111
7	1.3935	0.7208	1.6782
8	1.6293	0.8428	1.9622
9	1.8800	0.9725	2.2642
10	2.1464	1.1103	2.5849
11	2.4292	1.2566	2.9255
12	2.7295	1.4120	3.2872
13	3.0484	1.5769	3.6713
14	3.3872	1.7521	4.0792
15	3.7470	1.9383	4.5127
16	4.1296	2.1362	4.9734
17	4.5364	2.3466	5.4633
18	4.9693	2.5706	5.9847
19	5.4304	2.8091	6.5399
20	5.9217	3.0632	7.1316
21	6.4456	3.3343	7.7626
22	7.0048	3.6235	8.4361
23	7.6020	3.9324	9.1553
24	8.2401	4.2625	9.9238
25	8.9225	4.6155	10.7456

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2179	0.1127	0.2624
2	0.3997	0.2067	0.4813
3	0.5646	0.2920	0.6799
4	0.7410	0.3833	0.8924
5	0.9295	0.4808	1.1194
6	1.1304	0.5847	1.3613
7	1.3443	0.6954	1.6190
8	1.5718	0.8131	1.8930
9	1.8137	0.9382	2.1843
10	2.0706	1.0711	2.4937
11	2.3435	1.2123	2.8223
12	2.6332	1.3621	3.1712
13	2.9409	1.5213	3.5417
14	3.2676	1.6903	3.9353
15	3.6148	1.8699	4.3534
16	3.9838	2.0608	4.7978
17	4.3763	2.2638	5.2705
18	4.7940	2.4799	5.7735
19	5.2387	2.7100	6.3091
20	5.7127	2.9551	6.8800
21	6.2182	3.2166	7.4887
22	6.7576	3.4957	8.1384
23	7.3337	3.7937	8.8322
24	7.9494	4.1121	9.5736
25	8.6076	4.4526	10.3663

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $0

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2186	0.1131	0.2633
2	0.4010	0.2074	0.4829
3	0.5664	0.2930	0.6822
4	0.7435	0.3846	0.8954
5	0.9325	0.4824	1.1231
6	1.1341	0.5867	1.3658
7	1.3487	0.6977	1.6243
8	1.5770	0.8158	1.8993
9	1.8197	0.9413	2.1915
10	2.0775	1.0747	2.5020
11	2.3512	1.2163	2.8316
12	2.6419	1.3666	3.1817
13	2.9506	1.5263	3.5535
14	3.2785	1.6959	3.9483
15	3.6268	1.8761	4.3678
16	3.9971	2.0676	4.8137
17	4.3908	2.2713	5.2880
18	4.8099	2.4881	5.7926
19	5.2561	2.7189	6.3301
20	5.7317	2.9649	6.9028
21	6.2388	3.2273	7.5135
22	6.7800	3.5072	8.1653
23	7.3580	3.8062	8.8614
24	7.9757	4.1258	9.6053
25	8.6361	4.4674	10.4007

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $250

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2081	0.1076	0.2506
2	0.3816	0.1974	0.4596
3	0.5391	0.2789	0.6493
4	0.7076	0.3660	0.8522
5	0.8875	0.4591	1.0689
6	1.0794	0.5584	1.2999
7	1.2837	0.6640	1.5459
8	1.5009	0.7764	1.8076
9	1.7319	0.8959	2.0857
10	1.9772	1.0228	2.3812
11	2.2378	1.1576	2.6950
12	2.5144	1.3007	3.0282
13	2.8082	1.4527	3.3820
14	3.1202	1.6141	3.7578
15	3.4518	1.7856	4.1571
16	3.8042	1.9679	4.5814
17	4.1789	2.1617	5.0328
18	4.5778	2.3680	5.5131
19	5.0025	2.5877	6.0246
20	5.4551	2.8218	6.5697
21	5.9377	3.0715	7.1509
22	6.4528	3.3380	7.7713
23	7.0029	3.6226	8.4338
24	7.5908	3.9267	9.1418
25	8.2194	4.2518	9.8988

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $251 - $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1994	0.1031	0.2401
2	0.3657	0.1892	0.4404
3	0.5166	0.2672	0.6222
4	0.6781	0.3508	0.8166
5	0.8505	0.4400	1.0243
6	1.0343	0.5350	1.2457
7	1.2301	0.6363	1.4814
8	1.4383	0.7440	1.7322
9	1.6596	0.8585	1.9987
10	1.8947	0.9801	2.2818
11	2.1443	1.1093	2.5825
12	2.4095	1.2464	2.9018
13	2.6910	1.3920	3.2408
14	2.9900	1.5467	3.6009
15	3.3077	1.7110	3.9835
16	3.6454	1.8857	4.3902
17	4.0045	2.0715	4.8227
18	4.3866	2.2692	5.2829
19	4.7936	2.4797	5.7731
20	5.2273	2.7040	6.2954
21	5.6898	2.9433	6.8524
22	6.1834	3.1986	7.4469
23	6.7106	3.4713	8.0817
24	7.2739	3.7627	8.7602
25	7.8762	4.0743	9.4855

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than $500

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1852	0.0958	0.2230
2	0.3396	0.1757	0.4090
3	0.4797	0.2482	0.5777
4	0.6297	0.3257	0.7583
5	0.7898	0.4085	0.9512
6	0.9605	0.4969	1.1567
7	1.1423	0.5909	1.3757
8	1.3356	0.6909	1.6085
9	1.5411	0.7972	1.8560
10	1.7594	0.9101	2.1189
11	1.9913	1.0301	2.3981
12	2.2375	1.1574	2.6946
13	2.4989	1.2927	3.0095
14	2.7766	1.4363	3.3439
15	3.0716	1.5889	3.6992
16	3.3851	1.7511	4.0768
17	3.7186	1.9236	4.4784
18	4.0735	2.1072	4.9058
19	4.4514	2.3027	5.3610
20	4.8542	2.5110	5.8460
21	5.2837	2.7332	6.3633
22	5.7420	2.9703	6.9153
23	6.2316	3.2235	7.5048
24	6.7547	3.4941	8.1348
25	7.3140	3.7835	8.8084

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1997	0.1033	0.2405
2	0.3663	0.1895	0.4411
3	0.5174	0.2676	0.6231
4	0.6791	0.3513	0.8178
5	0.8518	0.4406	1.0258
6	1.0359	0.5358	1.2475
7	1.2319	0.6373	1.4836
8	1.4404	0.7451	1.7348
9	1.6621	0.8598	2.0017
10	1.8975	0.9816	2.2852
11	2.1476	1.1109	2.5864
12	2.4131	1.2483	2.9061
13	2.6950	1.3941	3.2457
14	2.9945	1.5490	3.6063
15	3.3126	1.7136	3.9895
16	3.6508	1.8885	4.3968
17	4.0105	2.0746	4.8299
18	4.3932	2.2726	5.2909
19	4.8008	2.4834	5.7817
20	5.2352	2.7081	6.3048
21	5.6984	2.9477	6.8627
22	6.1927	3.2034	7.4580
23	6.7207	3.4765	8.0938
24	7.2848	3.7684	8.7733
25	7.8881	4.0804	9.4998

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1869	0.0967	0.2251
2	0.3428	0.1773	0.4128
3	0.4842	0.2505	0.5832
4	0.6356	0.3288	0.7654
5	0.7972	0.4124	0.9601
6	0.9695	0.5015	1.1676
7	1.1530	0.5964	1.3886
8	1.3481	0.6974	1.6236
9	1.5556	0.8047	1.8734
10	1.7759	0.9187	2.1388
11	2.0100	1.0397	2.4207
12	2.2585	1.1683	2.7199
13	2.5223	1.3048	3.0377
14	2.8026	1.4498	3.3753
15	3.1004	1.6038	3.7339
16	3.4169	1.7675	4.1151
17	3.7535	1.9417	4.5205
18	4.1118	2.1270	4.9519
19	4.4932	2.3243	5.4113
20	4.8997	2.5346	5.9009
21	5.3333	2.7589	6.4230
22	5.7960	2.9982	6.9802
23	6.2901	3.2538	7.5753
24	6.8181	3.5269	8.2112
25	7.3827	3.8190	8.8911

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1765	0.0913	0.2125
2	0.3237	0.1674	0.3898
3	0.4572	0.2365	0.5506
4	0.6001	0.3104	0.7227
5	0.7527	0.3894	0.9065
6	0.9154	0.4735	1.1025
7	1.0887	0.5632	1.3111
8	1.2729	0.6585	1.5330
9	1.4688	0.7598	1.7689
10	1.6769	0.8674	2.0195
11	1.8978	0.9817	2.2856
12	2.1325	1.1031	2.5682
13	2.3816	1.2320	2.8683
14	2.6463	1.3689	3.1870
15	2.9274	1.5143	3.5256
16	3.2263	1.6689	3.8855
17	3.5441	1.8333	4.2683
18	3.8824	2.0083	4.6756
19	4.2426	2.1946	5.1094
20	4.6264	2.3932	5.5717
21	5.0357	2.6049	6.0647
22	5.4726	2.8309	6.5908
23	5.9391	3.0723	7.1527
24	6.4377	3.3302	7.7531
25	6.9708	3.6059	8.3951

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1671	0.0865	0.2013
2	0.3066	0.1586	0.3692
3	0.4331	0.2240	0.5215
4	0.5684	0.2940	0.6845
5	0.7129	0.3688	0.8586
6	0.8670	0.4485	1.0442
7	1.0311	0.5334	1.2418
8	1.2057	0.6237	1.4520
9	1.3912	0.7196	1.6754
10	1.5883	0.8216	1.9128
11	1.7976	0.9299	2.1648
12	2.0198	1.0448	2.4325
13	2.2558	1.1669	2.7167
14	2.5064	1.2966	3.0186
15	2.7727	1.4343	3.3393
16	3.0558	1.5807	3.6802
17	3.3569	1.7365	4.0427
18	3.6772	1.9022	4.4286
19	4.0184	2.0787	4.8394
20	4.3819	2.2667	5.2773
21	4.7696	2.4673	5.7442
22	5.1834	2.6813	6.2425
23	5.6253	2.9099	6.7747
24	6.0975	3.1542	7.3434
25	6.6025	3.4154	7.9515

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1588	0.0821	0.1912
2	0.2912	0.1506	0.3507
3	0.4113	0.2128	0.4954
4	0.5399	0.2793	0.6502
5	0.6772	0.3503	0.8155
6	0.8235	0.4260	0.9918
7	0.9794	0.5066	1.1795
8	1.1452	0.5924	1.3791
9	1.3214	0.6835	1.5914
10	1.5085	0.7804	1.8168
11	1.7073	0.8832	2.0562
12	1.9184	0.9924	2.3104
13	2.1426	1.1083	2.5803
14	2.3806	1.2315	2.8671
15	2.6336	1.3623	3.1717
16	2.9024	1.5014	3.4955
17	3.1884	1.6493	3.8398
18	3.4927	1.8067	4.2063
19	3.8167	1.9743	4.5965
20	4.1620	2.1530	5.0124
21	4.5303	2.3435	5.4559
22	4.9233	2.5468	5.9292
23	5.3430	2.7639	6.4347
24	5.7915	2.9959	6.9749
25	6.2711	3.2440	7.5524

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1522	0.0787	0.1833
2	0.2792	0.1444	0.3363
3	0.3944	0.2040	0.4750
4	0.5177	0.2678	0.6235
5	0.6493	0.3359	0.7820
6	0.7897	0.4085	0.9510
7	0.9391	0.4858	1.1310
8	1.0981	0.5680	1.3225
9	1.2671	0.6554	1.5260
10	1.4466	0.7483	1.7421
11	1.6372	0.8469	1.9717
12	1.8396	0.9516	2.2155
13	2.0545	1.0628	2.4743
14	2.2828	1.1809	2.7493
15	2.5254	1.3063	3.0414
16	2.7832	1.4397	3.3518
17	3.0574	1.5815	3.6821
18	3.3491	1.7325	4.0335
19	3.6599	1.8932	4.4077
20	3.9910	2.0645	4.8064
21	4.3441	2.2472	5.2317
22	4.7210	2.4421	5.6856
23	5.1234	2.6503	6.1703
24	5.5535	2.8728	6.6883
25	6.0134	3.1107	7.2421

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1462	0.0756	0.1761
2	0.2682	0.1387	0.3230
3	0.3789	0.1960	0.4563
4	0.4973	0.2572	0.5989
5	0.6237	0.3226	0.7511
6	0.7585	0.3924	0.9135
7	0.9021	0.4666	1.0864
8	1.0548	0.5456	1.2703
9	1.2171	0.6296	1.4657
10	1.3895	0.7188	1.6734
11	1.5726	0.8135	1.8939
12	1.7670	0.9140	2.1280
13	1.9734	1.0208	2.3767
14	2.1927	1.1343	2.6407
15	2.4257	1.2548	2.9213
16	2.6733	1.3829	3.2196
17	2.9367	1.5191	3.5367
18	3.2170	1.6641	3.8743
19	3.5154	1.8185	4.2337
20	3.8335	1.9830	4.6167
21	4.1727	2.1585	5.0252
22	4.5346	2.3457	5.4612
23	4.9212	2.5457	5.9268
24	5.3344	2.7594	6.4243
25	5.7761	2.9879	6.9563

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1407	0.0728	0.1694
2	0.2580	0.1335	0.3107
3	0.3645	0.1885	0.4389
4	0.4784	0.2475	0.5761
5	0.6000	0.3104	0.7226
6	0.7297	0.3775	0.8788
7	0.8678	0.4489	1.0451
8	1.0147	0.5249	1.2220
9	1.1708	0.6057	1.4101
10	1.3367	0.6915	1.6098
11	1.5129	0.7826	1.8220
12	1.6999	0.8793	2.0472
13	1.8985	0.9821	2.2864
14	2.1095	1.0912	2.5405
15	2.3336	1.2071	2.8104
16	2.5718	1.3304	3.0973
17	2.8252	1.4614	3.4024
18	3.0948	1.6009	3.7272
19	3.3819	1.7494	4.0730
20	3.6879	1.9077	4.4415
21	4.0142	2.0765	4.8344
22	4.3625	2.2567	5.2538
23	4.7344	2.4490	5.7017
24	5.1318	2.6546	6.1804
25	5.5568	2.8745	6.6921

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1355	0.0701	0.1632
2	0.2486	0.1286	0.2994
3	0.3511	0.1816	0.4229
4	0.4609	0.2384	0.5550
5	0.5781	0.2990	0.6962
6	0.7030	0.3637	0.8467
7	0.8361	0.4325	1.0069
8	0.9776	0.5057	1.1773
9	1.1280	0.5835	1.3585
10	1.2878	0.6662	1.5509
11	1.4575	0.7540	1.7553
12	1.6377	0.8472	1.9723
13	1.8291	0.9462	2.2028
14	2.0323	1.0513	2.4475
15	2.2482	1.1630	2.7076
16	2.4777	1.2817	2.9840
17	2.7218	1.4080	3.2780
18	2.9816	1.5424	3.5908
19	3.2582	1.6855	3.9240
20	3.5530	1.8379	4.2790
21	3.8674	2.0006	4.6576
22	4.2029	2.1741	5.0616
23	4.5612	2.3595	5.4932
24	4.9441	2.5575	5.9543
25	5.3535	2.7693	6.4473

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured Prior to 7/13/94	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1307	0.0676	0.1575
2	0.2398	0.1240	0.2888
3	0.3387	0.1752	0.4080
4	0.4446	0.2300	0.5355
5	0.5577	0.2885	0.6716
6	0.6782	0.3508	0.8168
7	0.8066	0.4172	0.9714
8	0.9431	0.4879	1.1358
9	1.0882	0.5629	1.3106
10	1.2424	0.6427	1.4962
11	1.4061	0.7274	1.6934
12	1.5799	0.8173	1.9027
13	1.7645	0.9128	2.1250
14	1.9606	1.0142	2.3612
15	2.1689	1.1219	2.6120
16	2.3903	1.2365	2.8787
17	2.6258	1.3583	3.1623
18	2.8764	1.4879	3.4641
19	3.1432	1.6260	3.7855
20	3.4276	1.7731	4.1280
21	3.7309	1.9300	4.4932
22	4.0546	2.0974	4.8830
23	4.4002	2.2762	5.2993
24	4.7696	2.4673	5.7442
25	5.1646	2.6716	6.2198

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0580	0.0541	0.0414	0.0352	0.0259	0.0204	0.0386
2	0.1064	0.0993	0.0759	0.0645	0.0474	0.0375	0.0708
3	0.1503	0.1403	0.1072	0.0911	0.0670	0.0530	0.1000
4	0.1973	0.1841	0.1407	0.1196	0.0879	0.0695	0.1312
5	0.2475	0.2309	0.1765	0.1500	0.1103	0.0872	0.1646
6	0.3010	0.2808	0.2146	0.1824	0.1341	0.1061	0.2002
7	0.3579	0.3340	0.2553	0.2170	0.1595	0.1261	0.2380
8	0.4185	0.3905	0.2985	0.2537	0.1865	0.1475	0.2783
9	0.4829	0.4506	0.3444	0.2927	0.2152	0.1702	0.3212
10	0.5513	0.5144	0.3932	0.3342	0.2457	0.1943	0.3667
11	0.6240	0.5822	0.4450	0.3782	0.2781	0.2199	0.4150
12	0.7012	0.6542	0.5000	0.4250	0.3124	0.2471	0.4663
13	0.7831	0.7306	0.5584	0.4746	0.3490	0.2759	0.5208
14	0.8701	0.8118	0.6205	0.5274	0.3877	0.3066	0.5786
15	0.9625	0.8980	0.6864	0.5834	0.4289	0.3391	0.6401
16	1.0608	0.9897	0.7565	0.6430	0.4727	0.3738	0.7054
17	1.1653	1.0872	0.8310	0.7063	0.5193	0.4106	0.7749
18	1.2765	1.1910	0.9103	0.7737	0.5688	0.4498	0.8489
19	1.3949	1.3015	0.9947	0.8455	0.6216	0.4915	0.9277
20	1.5211	1.4192	1.0847	0.9220	0.6779	0.5360	1.0116
21	1.6557	1.5448	1.1807	1.0036	0.7378	0.5834	1.1011
22	1.7994	1.6788	1.2831	1.0907	0.8018	0.6340	1.1966
23	1.9528	1.8219	1.3925	1.1836	0.8702	0.6881	1.2986
24	2.1167	1.9749	1.5094	1.2830	0.9432	0.7458	1.4076
25	2.2920	2.1384	1.6344	1.3892	1.0214	0.8076	1.5242

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0477	0.0445	0.0340	0.0289	0.0213	0.0168	0.0317
2	0.0875	0.0816	0.0624	0.0530	0.0390	0.0308	0.0582
3	0.1236	0.1153	0.0881	0.0749	0.0551	0.0435	0.0822
4	0.1622	0.1513	0.1157	0.0983	0.0723	0.0571	0.1079
5	0.2034	0.1898	0.1451	0.1233	0.0907	0.0717	0.1353
6	0.2474	0.2308	0.1764	0.1500	0.1102	0.0872	0.1645
7	0.2942	0.2745	0.2098	0.1783	0.1311	0.1037	0.1957
8	0.3440	0.3210	0.2453	0.2085	0.1533	0.1212	0.2288
9	0.3970	0.3704	0.2831	0.2406	0.1769	0.1399	0.2640
10	0.4532	0.4228	0.3232	0.2747	0.2020	0.1597	0.3014
11	0.5129	0.4785	0.3658	0.3109	0.2286	0.1807	0.3411
12	0.5763	0.5377	0.4110	0.3493	0.2568	0.2031	0.3833
13	0.6437	0.6005	0.4590	0.3901	0.2868	0.2268	0.4280
14	0.7152	0.6673	0.5100	0.4335	0.3187	0.2520	0.4756
15	0.7912	0.7381	0.5642	0.4796	0.3526	0.2788	0.5261
16	0.8719	0.8135	0.6218	0.5285	0.3886	0.3072	0.5798
17	0.9578	0.8936	0.6830	0.5806	0.4268	0.3375	0.6370
18	1.0492	0.9789	0.7482	0.6360	0.4676	0.3697	0.6978
19	1.1466	1.0698	0.8176	0.6950	0.5109	0.4040	0.7625
20	1.2503	1.1665	0.8916	0.7579	0.5572	0.4406	0.8315
21	1.3610	1.2698	0.9705	0.8249	0.6065	0.4795	0.9051
22	1.4790	1.3799	1.0547	0.8965	0.6591	0.5211	0.9836
23	1.6051	1.4975	1.1446	0.9729	0.7153	0.5656	1.0674
24	1.7399	1.6233	1.2407	1.0546	0.7753	0.6130	1.1570
25	1.8839	1.7577	1.3434	1.1419	0.8395	0.6638	1.2528

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0436	0.0407	0.0311	0.0264	0.0194	0.0154	0.0290
2	0.0800	0.0747	0.0571	0.0485	0.0357	0.0282	0.0532
3	0.1130	0.1055	0.0806	0.0685	0.0504	0.0398	0.0752
4	0.1484	0.1384	0.1058	0.0899	0.0661	0.0523	0.0987
5	0.1861	0.1736	0.1327	0.1128	0.0829	0.0656	0.1238
6	0.2263	0.2112	0.1614	0.1372	0.1009	0.0797	0.1505
7	0.2692	0.2511	0.1919	0.1632	0.1199	0.0948	0.1790
8	0.3147	0.2936	0.2244	0.1908	0.1402	0.1109	0.2093
9	0.3632	0.3388	0.2590	0.2201	0.1618	0.1280	0.2415
10	0.4146	0.3868	0.2956	0.2513	0.1848	0.1461	0.2757
11	0.4692	0.4378	0.3346	0.2844	0.2091	0.1653	0.3120
12	0.5272	0.4919	0.3760	0.3196	0.2350	0.1858	0.3506
13	0.5888	0.5494	0.4199	0.3569	0.2624	0.2075	0.3916
14	0.6543	0.6104	0.4666	0.3966	0.2916	0.2305	0.4351
15	0.7238	0.6753	0.5161	0.4387	0.3225	0.2550	0.4813
16	0.7977	0.7442	0.5688	0.4835	0.3555	0.2811	0.5305
17	0.8763	0.8175	0.6249	0.5311	0.3905	0.3088	0.5827
18	0.9599	0.8956	0.6845	0.5818	0.4277	0.3382	0.6383
19	1.0489	0.9787	0.7480	0.6358	0.4674	0.3696	0.6976
20	1.1439	1.0672	0.8157	0.6933	0.5097	0.4030	0.7607
21	1.2451	1.1616	0.8879	0.7547	0.5548	0.4387	0.8280
22	1.3531	1.2624	0.9649	0.8201	0.6030	0.4768	0.8998
23	1.4684	1.3700	1.0471	0.8901	0.6544	0.5174	0.9765
24	1.5917	1.4850	1.1350	0.9648	0.7093	0.5608	1.0585
25	1.7235	1.6080	1.2290	1.0447	0.7680	0.6073	1.1461

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0386	0.0360	0.0275	0.0234	0.0172	0.0136	0.0257
2	0.0708	0.0660	0.0505	0.0429	0.0315	0.0249	0.0471
3	0.1000	0.0933	0.0713	0.0606	0.0445	0.0352	0.0665
4	0.1312	0.1224	0.0936	0.0795	0.0585	0.0462	0.0873
5	0.1646	0.1536	0.1174	0.0998	0.0733	0.0580	0.1094
6	0.2002	0.1867	0.1427	0.1213	0.0892	0.0705	0.1331
7	0.2380	0.2221	0.1697	0.1443	0.1061	0.0839	0.1583
8	0.2783	0.2597	0.1985	0.1687	0.1240	0.0981	0.1851
9	0.3212	0.2996	0.2290	0.1947	0.1431	0.1132	0.2136
10	0.3666	0.3421	0.2615	0.2222	0.1634	0.1292	0.2438
11	0.4150	0.3872	0.2959	0.2515	0.1849	0.1462	0.2760
12	0.4663	0.4350	0.3325	0.2826	0.2078	0.1643	0.3101
13	0.5207	0.4858	0.3713	0.3156	0.2321	0.1835	0.3463
14	0.5786	0.5398	0.4126	0.3507	0.2578	0.2039	0.3848
15	0.6401	0.5972	0.4564	0.3880	0.2852	0.2255	0.4257
16	0.7054	0.6582	0.5030	0.4276	0.3144	0.2486	0.4691
17	0.7749	0.7230	0.5526	0.4697	0.3453	0.2730	0.5153
18	0.8489	0.7920	0.6053	0.5145	0.3783	0.2991	0.5645
19	0.9276	0.8655	0.6615	0.5623	0.4134	0.3269	0.6169
20	1.0116	0.9438	0.7213	0.6131	0.4508	0.3564	0.6727
21	1.1011	1.0273	0.7852	0.6674	0.4907	0.3880	0.7322
22	1.1966	1.1164	0.8533	0.7253	0.5332	0.4216	0.7957
23	1.2986	1.2116	0.9260	0.7871	0.5787	0.4576	0.8636
24	1.4076	1.3133	1.0038	0.8532	0.6273	0.4960	0.9361
25	1.5242	1.4220	1.0869	0.9238	0.6792	0.5370	1.0136

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0352	0.0329	0.0251	0.0213	0.0157	0.0124	0.0234
2	0.0646	0.0603	0.0461	0.0392	0.0288	0.0228	0.0430
3	0.0912	0.0851	0.0651	0.0553	0.0407	0.0321	0.0607
4	0.1198	0.1117	0.0854	0.0726	0.0534	0.0422	0.0796
5	0.1502	0.1401	0.1071	0.0910	0.0669	0.0529	0.0999
6	0.1827	0.1704	0.1303	0.1107	0.0814	0.0644	0.1215
7	0.2173	0.2027	0.1549	0.1317	0.0968	0.0765	0.1445
8	0.2540	0.2370	0.1811	0.1540	0.1132	0.0895	0.1689
9	0.2931	0.2735	0.2090	0.1777	0.1306	0.1033	0.1949
10	0.3346	0.3122	0.2386	0.2028	0.1491	0.1179	0.2225
11	0.3787	0.3533	0.2701	0.2296	0.1688	0.1334	0.2519
12	0.4256	0.3970	0.3035	0.2579	0.1896	0.1499	0.2830
13	0.4753	0.4434	0.3389	0.2881	0.2118	0.1675	0.3161
14	0.5281	0.4927	0.3766	0.3201	0.2353	0.1861	0.3512
15	0.5842	0.5450	0.4166	0.3541	0.2603	0.2058	0.3885
16	0.6438	0.6007	0.4591	0.3902	0.2869	0.2269	0.4282
17	0.7073	0.6599	0.5043	0.4287	0.3152	0.2492	0.4703
18	0.7748	0.7228	0.5525	0.4696	0.3452	0.2730	0.5152
19	0.8466	0.7899	0.6037	0.5132	0.3773	0.2983	0.5630
20	0.9232	0.8614	0.6584	0.5596	0.4114	0.3253	0.6140
21	1.0049	0.9376	0.7166	0.6091	0.4478	0.3541	0.6683
22	1.0921	1.0189	0.7788	0.6620	0.4867	0.3848	0.7263
23	1.1852	1.1058	0.8452	0.7184	0.5282	0.4176	0.7882
24	1.2847	1.1986	0.9161	0.7787	0.5725	0.4527	0.8543
25	1.3911	1.2979	0.9920	0.8432	0.6199	0.4901	0.9251

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0484	0.0451	0.0345	0.0293	0.0215	0.0170	0.0322
2	0.0887	0.0828	0.0632	0.0538	0.0395	0.0313	0.0590
3	0.1253	0.1169	0.0893	0.0759	0.0558	0.0441	0.0833
4	0.1644	0.1534	0.1173	0.0997	0.0733	0.0579	0.1094
5	0.2063	0.1924	0.1471	0.1250	0.0919	0.0727	0.1372
6	0.2509	0.2340	0.1789	0.1521	0.1118	0.0884	0.1668
7	0.2983	0.2783	0.2127	0.1808	0.1329	0.1051	0.1984
8	0.3488	0.3254	0.2487	0.2114	0.1554	0.1229	0.2320
9	0.4025	0.3755	0.2870	0.2440	0.1794	0.1418	0.2677
10	0.4595	0.4287	0.3277	0.2785	0.2048	0.1619	0.3056
11	0.5201	0.4852	0.3709	0.3152	0.2318	0.1832	0.3458
12	0.5844	0.5452	0.4167	0.3542	0.2604	0.2059	0.3886
13	0.6526	0.6089	0.4654	0.3956	0.2908	0.2300	0.4340
14	0.7252	0.6766	0.5171	0.4395	0.3231	0.2555	0.4822
15	0.8022	0.7484	0.5721	0.4862	0.3575	0.2827	0.5335
16	0.8841	0.8249	0.6305	0.5359	0.3940	0.3115	0.5879
17	0.9712	0.9061	0.6926	0.5887	0.4328	0.3422	0.6459
18	1.0639	0.9926	0.7587	0.6449	0.4741	0.3749	0.7075
19	1.1626	1.0847	0.8290	0.7047	0.5181	0.4096	0.7731
20	1.2678	1.1828	0.9040	0.7684	0.5649	0.4467	0.8431
21	1.3799	1.2875	0.9840	0.8364	0.6149	0.4862	0.9177
22	1.4997	1.3992	1.0694	0.9090	0.6683	0.5284	0.9973
23	1.6275	1.5184	1.1606	0.9865	0.7253	0.5735	1.0823
24	1.7641	1.6459	1.2580	1.0693	0.7861	0.6216	1.1732
25	1.9102	1.7822	1.3622	1.1578	0.8512	0.6731	1.2703

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0446	0.0416	0.0318	0.0270	0.0199	0.0157	0.0296
2	0.0817	0.0762	0.0583	0.0495	0.0364	0.0288	0.0543
3	0.1154	0.1077	0.0823	0.0700	0.0514	0.0407	0.0768
4	0.1515	0.1414	0.1081	0.0918	0.0675	0.0534	0.1008
5	0.1901	0.1773	0.1355	0.1152	0.0847	0.0670	0.1264
6	0.2311	0.2157	0.1648	0.1401	0.1030	0.0814	0.1537
7	0.2749	0.2565	0.1960	0.1666	0.1225	0.0969	0.1828
8	0.3214	0.2999	0.2292	0.1948	0.1432	0.1132	0.2137
9	0.3709	0.3460	0.2645	0.2248	0.1653	0.1307	0.2466
10	0.4234	0.3950	0.3019	0.2566	0.1887	0.1492	0.2816
11	0.4792	0.4471	0.3417	0.2905	0.2135	0.1688	0.3187
12	0.5384	0.5024	0.3840	0.3264	0.2399	0.1897	0.3581
13	0.6014	0.5611	0.4288	0.3645	0.2680	0.2119	0.3999
14	0.6682	0.6234	0.4765	0.4050	0.2978	0.2354	0.4443
15	0.7392	0.6896	0.5271	0.4480	0.3294	0.2604	0.4916
16	0.8146	0.7600	0.5809	0.4938	0.3630	0.2870	0.5417
17	0.8949	0.8349	0.6381	0.5424	0.3988	0.3153	0.5951
18	0.9803	0.9146	0.6990	0.5942	0.4368	0.3454	0.6519
19	1.0712	0.9994	0.7639	0.6493	0.4774	0.3774	0.7124
20	1.1681	1.0899	0.8330	0.7081	0.5206	0.4116	0.7768
21	1.2715	1.1863	0.9067	0.7707	0.5666	0.4480	0.8456
22	1.3818	1.2892	0.9854	0.8376	0.6158	0.4869	0.9189
23	1.4996	1.3991	1.0694	0.9090	0.6683	0.5284	0.9973
24	1.6255	1.5166	1.1591	0.9853	0.7244	0.5727	1.0810
25	1.7601	1.6421	1.2551	1.0669	0.7843	0.6202	1.1705

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0418	0.0390	0.0298	0.0254	0.0186	0.0147	0.0278
2	0.0767	0.0716	0.0547	0.0465	0.0342	0.0270	0.0510
3	0.1084	0.1011	0.0773	0.0657	0.0483	0.0382	0.0721
4	0.1422	0.1327	0.1014	0.0862	0.0634	0.0501	0.0946
5	0.1784	0.1664	0.1272	0.1081	0.0795	0.0629	0.1186
6	0.2170	0.2024	0.1547	0.1315	0.0967	0.0764	0.1443
7	0.2580	0.2407	0.1840	0.1564	0.1150	0.0909	0.1716
8	0.3017	0.2815	0.2151	0.1829	0.1344	0.1063	0.2006
9	0.3481	0.3248	0.2482	0.2110	0.1551	0.1227	0.2315
10	0.3974	0.3708	0.2834	0.2409	0.1771	0.1400	0.2643
11	0.4498	0.4196	0.3207	0.2726	0.2004	0.1585	0.2991
12	0.5054	0.4715	0.3604	0.3063	0.2252	0.1781	0.3361
13	0.5644	0.5266	0.4025	0.3421	0.2515	0.1989	0.3754
14	0.6272	0.5851	0.4472	0.3801	0.2795	0.2210	0.4171
15	0.6938	0.6473	0.4947	0.4205	0.3092	0.2445	0.4614
16	0.7646	0.7134	0.5453	0.4635	0.3407	0.2694	0.5085
17	0.8400	0.7837	0.5990	0.5091	0.3743	0.2960	0.5586
18	0.9201	0.8585	0.6561	0.5577	0.4100	0.3242	0.6119
19	1.0055	0.9381	0.7170	0.6095	0.4481	0.3543	0.6687
20	1.0965	1.0230	0.7819	0.6646	0.4886	0.3863	0.7292
21	1.1935	1.1135	0.8511	0.7234	0.5318	0.4205	0.7937
22	1.2970	1.2101	0.9249	0.7862	0.5780	0.4570	0.8625
23	1.4076	1.3132	1.0037	0.8532	0.6272	0.4960	0.9361
24	1.5257	1.4235	1.0880	0.9248	0.6799	0.5376	1.0146
25	1.6521	1.5414	1.1781	1.0014	0.7362	0.5821	1.0987

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0394	0.0368	0.0281	0.0239	0.0176	0.0139	0.0262
2	0.0723	0.0674	0.0515	0.0438	0.0322	0.0255	0.0481
3	0.1021	0.0953	0.0728	0.0619	0.0455	0.0360	0.0679
4	0.1340	0.1250	0.0956	0.0812	0.0597	0.0472	0.0891
5	0.1681	0.1568	0.1199	0.1019	0.0749	0.0592	0.1118
6	0.2044	0.1907	0.1458	0.1239	0.0911	0.0720	0.1359
7	0.2431	0.2268	0.1734	0.1473	0.1083	0.0857	0.1617
8	0.2842	0.2652	0.2027	0.1723	0.1267	0.1002	0.1890
9	0.3280	0.3060	0.2339	0.1988	0.1462	0.1156	0.2181
10	0.3744	0.3493	0.2670	0.2270	0.1669	0.1319	0.2490
11	0.4238	0.3954	0.3022	0.2569	0.1888	0.1493	0.2818
12	0.4762	0.4443	0.3396	0.2886	0.2122	0.1678	0.3167
13	0.5318	0.4962	0.3792	0.3223	0.2370	0.1874	0.3537
14	0.5909	0.5513	0.4214	0.3582	0.2633	0.2082	0.3930
15	0.6537	0.6099	0.4661	0.3962	0.2913	0.2303	0.4347
16	0.7204	0.6721	0.5137	0.4367	0.3210	0.2538	0.4791
17	0.7914	0.7384	0.5643	0.4797	0.3527	0.2788	0.5263
18	0.8669	0.8088	0.6182	0.5255	0.3863	0.3055	0.5765
19	0.9473	0.8839	0.6756	0.5742	0.4222	0.3338	0.6300
20	1.0331	0.9638	0.7367	0.6262	0.4604	0.3640	0.6870
21	1.1245	1.0491	0.8019	0.6816	0.5011	0.3962	0.7478
22	1.2220	1.1401	0.8714	0.7407	0.5446	0.4306	0.8127
23	1.3262	1.2373	0.9457	0.8038	0.5910	0.4673	0.8819
24	1.4375	1.3412	1.0251	0.8713	0.6406	0.5065	0.9560
25	1.5566	1.4522	1.1100	0.9435	0.6936	0.5485	1.0351

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0373	0.0348	0.0266	0.0226	0.0166	0.0131	0.0248
2	0.0683	0.0637	0.0487	0.0414	0.0304	0.0241	0.0454
3	0.0965	0.0900	0.0688	0.0585	0.0430	0.0340	0.0642
4	0.1267	0.1182	0.0903	0.0768	0.0565	0.0446	0.0842
5	0.1589	0.1482	0.1133	0.0963	0.0708	0.0560	0.1057
6	0.1932	0.1803	0.1378	0.1171	0.0861	0.0681	0.1285
7	0.2298	0.2144	0.1639	0.1393	0.1024	0.0810	0.1528
8	0.2687	0.2507	0.1916	0.1629	0.1197	0.0947	0.1787
9	0.3100	0.2893	0.2211	0.1879	0.1382	0.1092	0.2062
10	0.3540	0.3302	0.2524	0.2146	0.1577	0.1247	0.2354
11	0.4006	0.3738	0.2857	0.2428	0.1785	0.1412	0.2664
12	0.4501	0.4200	0.3210	0.2728	0.2006	0.1586	0.2994
13	0.5027	0.4690	0.3585	0.3047	0.2240	0.1771	0.3343
14	0.5586	0.5212	0.3983	0.3386	0.2489	0.1968	0.3715
15	0.6180	0.5765	0.4407	0.3746	0.2754	0.2177	0.4109
16	0.6810	0.6354	0.4856	0.4128	0.3035	0.2400	0.4529
17	0.7481	0.6980	0.5335	0.4535	0.3334	0.2636	0.4975
18	0.8195	0.7646	0.5844	0.4967	0.3652	0.2888	0.5450
19	0.8956	0.8355	0.6386	0.5428	0.3991	0.3156	0.5956
20	0.9766	0.9111	0.6964	0.5919	0.4352	0.3441	0.6494
21	1.0630	0.9918	0.7580	0.6443	0.4737	0.3745	0.7069
22	1.1552	1.0778	0.8238	0.7002	0.5148	0.4070	0.7682
23	1.2537	1.1697	0.8940	0.7599	0.5587	0.4417	0.8337
24	1.3589	1.2679	0.9691	0.8237	0.6056	0.4788	0.9037
25	1.4715	1.3729	1.0493	0.8919	0.6557	0.5185	0.9785

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0356	0.0332	0.0254	0.0216	0.0159	0.0125	0.0237
2	0.0653	0.0609	0.0466	0.0396	0.0291	0.0230	0.0434
3	0.0922	0.0861	0.0658	0.0559	0.0411	0.0325	0.0613
4	0.1211	0.1130	0.0863	0.0734	0.0539	0.0427	0.0805
5	0.1519	0.1417	0.1083	0.0920	0.0677	0.0535	0.1010
6	0.1847	0.1723	0.1317	0.1119	0.0823	0.0651	0.1228
7	0.2196	0.2049	0.1566	0.1331	0.0979	0.0774	0.1461
8	0.2568	0.2396	0.1831	0.1557	0.1144	0.0905	0.1708
9	0.2963	0.2765	0.2113	0.1796	0.1320	0.1044	0.1971
10	0.3383	0.3156	0.2412	0.2050	0.1507	0.1192	0.2250
11	0.3829	0.3572	0.2730	0.2321	0.1706	0.1349	0.2546
12	0.4302	0.4014	0.3068	0.2608	0.1917	0.1516	0.2861
13	0.4805	0.4483	0.3426	0.2912	0.2141	0.1693	0.3195
14	0.5339	0.4981	0.3807	0.3236	0.2379	0.1881	0.3550
15	0.5906	0.5510	0.4211	0.3580	0.2632	0.2081	0.3927
16	0.6509	0.6073	0.4641	0.3945	0.2900	0.2293	0.4328
17	0.7150	0.6671	0.5099	0.4334	0.3186	0.2519	0.4755
18	0.7832	0.7307	0.5585	0.4747	0.3490	0.2760	0.5209
19	0.8559	0.7985	0.6103	0.5188	0.3814	0.3016	0.5692
20	0.9333	0.8708	0.6656	0.5657	0.4159	0.3289	0.6207
21	1.0159	0.9478	0.7244	0.6158	0.4527	0.3580	0.6756
22	1.1040	1.0301	0.7873	0.6692	0.4920	0.3890	0.7342
23	1.1982	1.1179	0.8544	0.7262	0.5339	0.4222	0.7968
24	1.2987	1.2117	0.9261	0.7872	0.5787	0.4576	0.8637
25	1.4063	1.3120	1.0028	0.8524	0.6267	0.4955	0.9352

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0341	0.0318	0.0243	0.0207	0.0152	0.0120	0.0227
2	0.0625	0.0583	0.0446	0.0379	0.0279	0.0220	0.0416
3	0.0883	0.0824	0.0630	0.0535	0.0394	0.0311	0.0587
4	0.1159	0.1082	0.0827	0.0703	0.0517	0.0408	0.0771
5	0.1454	0.1357	0.1037	0.0881	0.0648	0.0512	0.0967
6	0.1768	0.1650	0.1261	0.1072	0.0788	0.0623	0.1176
7	0.2103	0.1962	0.1500	0.1275	0.0937	0.0741	0.1399
8	0.2459	0.2294	0.1754	0.1491	0.1096	0.0866	0.1635
9	0.2837	0.2647	0.2023	0.1720	0.1264	0.1000	0.1887
10	0.3239	0.3022	0.2310	0.1964	0.1444	0.1141	0.2154
11	0.3666	0.3421	0.2614	0.2222	0.1634	0.1292	0.2438
12	0.4120	0.3843	0.2938	0.2497	0.1836	0.1452	0.2740
13	0.4601	0.4293	0.3281	0.2789	0.2050	0.1621	0.3060
14	0.5112	0.4769	0.3645	0.3099	0.2278	0.1801	0.3400
15	0.5655	0.5276	0.4033	0.3428	0.2520	0.1993	0.3761
16	0.6233	0.5815	0.4444	0.3778	0.2777	0.2196	0.4145
17	0.6847	0.6388	0.4882	0.4150	0.3051	0.2412	0.4553
18	0.7500	0.6997	0.5348	0.4546	0.3342	0.2643	0.4988
19	0.8196	0.7647	0.5844	0.4968	0.3652	0.2888	0.5450
20	0.8937	0.8338	0.6373	0.5417	0.3983	0.3149	0.5943
21	0.9728	0.9076	0.6937	0.5897	0.4335	0.3428	0.6469
22	1.0572	0.9864	0.7539	0.6408	0.4711	0.3725	0.7031
23	1.1473	1.0704	0.8182	0.6954	0.5113	0.4043	0.7630
24	1.2436	1.1603	0.8868	0.7538	0.5542	0.4382	0.8270
25	1.3466	1.2564	0.9603	0.8162	0.6001	0.4745	0.8955

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0327	0.0305	0.0233	0.0198	0.0146	0.0115	0.0217
2	0.0600	0.0560	0.0428	0.0364	0.0267	0.0211	0.0399
3	0.0847	0.0791	0.0604	0.0514	0.0378	0.0299	0.0563
4	0.1112	0.1038	0.0793	0.0674	0.0496	0.0392	0.0740
5	0.1395	0.1301	0.0995	0.0846	0.0622	0.0492	0.0928
6	0.1696	0.1583	0.1210	0.1028	0.0756	0.0598	0.1128
7	0.2018	0.1882	0.1439	0.1223	0.0899	0.0711	0.1342
8	0.2359	0.2201	0.1682	0.1430	0.1051	0.0831	0.1569
9	0.2722	0.2540	0.1941	0.1650	0.1213	0.0959	0.1810
10	0.3108	0.2899	0.2216	0.1884	0.1385	0.1095	0.2067
11	0.3517	0.3281	0.2508	0.2132	0.1567	0.1239	0.2339
12	0.3952	0.3687	0.2818	0.2395	0.1761	0.1392	0.2628
13	0.4414	0.4118	0.3147	0.2675	0.1967	0.1555	0.2935
14	0.4904	0.4575	0.3497	0.2973	0.2185	0.1728	0.3261
15	0.5425	0.5062	0.3869	0.3288	0.2418	0.1912	0.3608
16	0.5979	0.5578	0.4264	0.3624	0.2664	0.2107	0.3976
17	0.6568	0.6128	0.4684	0.3981	0.2927	0.2314	0.4368
18	0.7195	0.6713	0.5131	0.4361	0.3206	0.2535	0.4785
19	0.7862	0.7335	0.5607	0.4766	0.3504	0.2770	0.5229
20	0.8574	0.7999	0.6114	0.5197	0.3821	0.3021	0.5702
21	0.9332	0.8707	0.6655	0.5657	0.4159	0.3288	0.6206
22	1.0142	0.9462	0.7232	0.6147	0.4519	0.3573	0.6744
23	1.1006	1.0269	0.7849	0.6671	0.4905	0.3878	0.7319
24	1.1930	1.1131	0.8508	0.7231	0.5316	0.4204	0.7934
25	1.2918	1.2053	0.9212	0.7830	0.5757	0.4552	0.8591

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0314	0.0293	0.0224	0.0190	0.0140	0.0111	0.0209
2	0.0576	0.0538	0.0411	0.0349	0.0257	0.0203	0.0383
3	0.0814	0.0760	0.0581	0.0494	0.0363	0.0287	0.0541
4	0.1069	0.0997	0.0762	0.0648	0.0476	0.0377	0.0711
5	0.1340	0.1251	0.0956	0.0812	0.0597	0.0472	0.0891
6	0.1630	0.1521	0.1162	0.0988	0.0726	0.0574	0.1084
7	0.1939	0.1809	0.1382	0.1175	0.0864	0.0683	0.1289
8	0.2267	0.2115	0.1616	0.1374	0.1010	0.0799	0.1507
9	0.2616	0.2440	0.1865	0.1585	0.1166	0.0922	0.1739
10	0.2986	0.2786	0.2129	0.1810	0.1331	0.1052	0.1986
11	0.3380	0.3153	0.2410	0.2048	0.1506	0.1191	0.2247
12	0.3797	0.3543	0.2708	0.2302	0.1692	0.1338	0.2525
13	0.4241	0.3957	0.3024	0.2571	0.1890	0.1494	0.2820
14	0.4712	0.4396	0.3360	0.2856	0.2100	0.1660	0.3134
15	0.5213	0.4864	0.3717	0.3160	0.2323	0.1837	0.3467
16	0.5745	0.5360	0.4097	0.3482	0.2560	0.2024	0.3821
17	0.6311	0.5888	0.4500	0.3825	0.2812	0.2224	0.4197
18	0.6913	0.6450	0.4930	0.4190	0.3081	0.2436	0.4598
19	0.7555	0.7049	0.5387	0.4579	0.3367	0.2662	0.5024
20	0.8238	0.7686	0.5875	0.4994	0.3671	0.2903	0.5479
21	0.8967	0.8366	0.6395	0.5435	0.3996	0.3160	0.5963
22	0.9745	0.9092	0.6949	0.5907	0.4343	0.3434	0.6481
23	1.0576	0.9867	0.7542	0.6410	0.4713	0.3726	0.7033
24	1.1464	1.0696	0.8175	0.6949	0.5109	0.4039	0.7624
25	1.2413	1.1581	0.8852	0.7524	0.5532	0.4374	0.8255

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0302	0.0282	0.0216	0.0183	0.0135	0.0107	0.0201
2	0.0555	0.0518	0.0396	0.0336	0.0247	0.0195	0.0369
3	0.0784	0.0731	0.0559	0.0475	0.0349	0.0276	0.0521
4	0.1028	0.0960	0.0733	0.0623	0.0458	0.0362	0.0684
5	0.1290	0.1204	0.0920	0.0782	0.0575	0.0455	0.0858
6	0.1569	0.1464	0.1119	0.0951	0.0699	0.0553	0.1043
7	0.1866	0.1741	0.1330	0.1131	0.0831	0.0657	0.1241
8	0.2181	0.2035	0.1556	0.1322	0.0972	0.0769	0.1451
9	0.2517	0.2348	0.1795	0.1526	0.1122	0.0887	0.1674
10	0.2874	0.2681	0.2049	0.1742	0.1281	0.1013	0.1911
11	0.3252	0.3034	0.2319	0.1971	0.1449	0.1146	0.2163
12	0.3654	0.3410	0.2606	0.2215	0.1628	0.1288	0.2430
13	0.4081	0.3808	0.2910	0.2474	0.1819	0.1438	0.2714
14	0.4535	0.4231	0.3234	0.2749	0.2021	0.1598	0.3016
15	0.5017	0.4681	0.3577	0.3041	0.2236	0.1768	0.3336
16	0.5529	0.5158	0.3943	0.3351	0.2464	0.1948	0.3677
17	0.6074	0.5667	0.4331	0.3681	0.2707	0.2140	0.4039
18	0.6653	0.6207	0.4744	0.4033	0.2965	0.2344	0.4425
19	0.7271	0.6783	0.5185	0.4407	0.3240	0.2562	0.4835
20	0.7928	0.7397	0.5654	0.4806	0.3533	0.2794	0.5272
21	0.8630	0.8052	0.6154	0.5231	0.3846	0.3041	0.5739
22	0.9378	0.8750	0.6688	0.5685	0.4179	0.3305	0.6237
23	1.0178	0.9496	0.7258	0.6169	0.4536	0.3586	0.6769
24	1.1032	1.0293	0.7867	0.6687	0.4916	0.3887	0.7337
25	1.1946	1.1145	0.8519	0.7241	0.5323	0.4209	0.7944

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0257	0.0240	0.0183	0.0156	0.0114	0.0090	0.0171
2	0.0471	0.0439	0.0336	0.0286	0.0210	0.0166	0.0313
3	0.0665	0.0621	0.0474	0.0403	0.0297	0.0234	0.0442
4	0.0873	0.0815	0.0623	0.0529	0.0389	0.0308	0.0581
5	0.1095	0.1022	0.0781	0.0664	0.0488	0.0386	0.0728
6	0.1332	0.1243	0.0950	0.0807	0.0594	0.0469	0.0886
7	0.1584	0.1478	0.1130	0.0960	0.0706	0.0558	0.1054
8	0.1852	0.1728	0.1321	0.1123	0.0825	0.0653	0.1232
9	0.2137	0.1994	0.1524	0.1296	0.0953	0.0753	0.1421
10	0.2440	0.2277	0.1740	0.1479	0.1087	0.0860	0.1623
11	0.2762	0.2577	0.1969	0.1674	0.1231	0.0973	0.1837
12	0.3103	0.2895	0.2213	0.1881	0.1383	0.1093	0.2064
13	0.3466	0.3234	0.2472	0.2101	0.1544	0.1221	0.2305
14	0.3851	0.3593	0.2746	0.2334	0.1716	0.1357	0.2561
15	0.4260	0.3975	0.3038	0.2582	0.1898	0.1501	0.2833
16	0.4695	0.4380	0.3348	0.2846	0.2092	0.1654	0.3122
17	0.5158	0.4812	0.3678	0.3126	0.2298	0.1817	0.3430
18	0.5650	0.5271	0.4029	0.3425	0.2518	0.1991	0.3757
19	0.6174	0.5760	0.4403	0.3742	0.2751	0.2175	0.4106
20	0.6733	0.6281	0.4801	0.4081	0.3000	0.2372	0.4477
21	0.7328	0.6837	0.5226	0.4442	0.3266	0.2582	0.4873
22	0.7964	0.7430	0.5679	0.4827	0.3549	0.2806	0.5296
23	0.8643	0.8064	0.6163	0.5239	0.3851	0.3045	0.5748
24	0.9369	0.8741	0.6681	0.5679	0.4175	0.3301	0.6230
25	1.0144	0.9464	0.7234	0.6149	0.4521	0.3574	0.6746

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0484	0.0451	0.0345	0.0293	0.0215	0.0170	0.0322
2	0.0887	0.0827	0.0632	0.0538	0.0395	0.0312	0.0590
3	0.1253	0.1169	0.0893	0.0759	0.0558	0.0441	0.0833
4	0.1644	0.1534	0.1173	0.0997	0.0733	0.0579	0.1093
5	0.2062	0.1924	0.1471	0.1250	0.0919	0.0727	0.1372
6	0.2508	0.2340	0.1789	0.1520	0.1118	0.0884	0.1668
7	0.2983	0.2783	0.2127	0.1808	0.1329	0.1051	0.1984
8	0.3488	0.3254	0.2487	0.2114	0.1554	0.1229	0.2319
9	0.4024	0.3755	0.2870	0.2439	0.1793	0.1418	0.2676
10	0.4595	0.4287	0.3276	0.2785	0.2047	0.1619	0.3055
11	0.5200	0.4852	0.3708	0.3152	0.2317	0.1832	0.3458
12	0.5843	0.5451	0.4167	0.3542	0.2604	0.2059	0.3886
13	0.6526	0.6088	0.4653	0.3955	0.2908	0.2299	0.4340
14	0.7251	0.6765	0.5170	0.4395	0.3231	0.2555	0.4822
15	0.8021	0.7484	0.5720	0.4862	0.3574	0.2826	0.5334
16	0.8840	0.8248	0.6304	0.5358	0.3939	0.3115	0.5879
17	0.9711	0.9060	0.6925	0.5886	0.4327	0.3422	0.6458
18	1.0638	0.9925	0.7586	0.6448	0.4740	0.3748	0.7074
19	1.1624	1.0845	0.8289	0.7046	0.5180	0.4096	0.7730
20	1.2676	1.1827	0.9039	0.7683	0.5649	0.4466	0.8430
21	1.3798	1.2873	0.9839	0.8363	0.6149	0.4862	0.9176
22	1.4995	1.3990	1.0693	0.9089	0.6682	0.5283	0.9972
23	1.6273	1.5183	1.1604	0.9864	0.7252	0.5734	1.0822
24	1.7639	1.6457	1.2578	1.0692	0.7860	0.6215	1.1730
25	1.9100	1.7820	1.3620	1.1577	0.8511	0.6730	1.2702

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0397	0.0371	0.0283	0.0241	0.0177	0.0140	0.0264
2	0.0729	0.0680	0.0520	0.0442	0.0325	0.0257	0.0485
3	0.1030	0.0961	0.0734	0.0624	0.0459	0.0363	0.0685
4	0.1352	0.1261	0.0964	0.0819	0.0602	0.0476	0.0899
5	0.1695	0.1582	0.1209	0.1028	0.0755	0.0597	0.1127
6	0.2062	0.1924	0.1470	0.1250	0.0919	0.0726	0.1371
7	0.2452	0.2288	0.1748	0.1486	0.1093	0.0864	0.1631
8	0.2867	0.2675	0.2044	0.1738	0.1278	0.1010	0.1907
9	0.3308	0.3086	0.2359	0.2005	0.1474	0.1166	0.2200
10	0.3777	0.3523	0.2693	0.2289	0.1683	0.1331	0.2511
11	0.4274	0.3988	0.3048	0.2591	0.1905	0.1506	0.2842
12	0.4803	0.4481	0.3425	0.2911	0.2140	0.1692	0.3194
13	0.5364	0.5004	0.3825	0.3251	0.2390	0.1890	0.3567
14	0.5960	0.5560	0.4250	0.3612	0.2656	0.2100	0.3963
15	0.6593	0.6151	0.4701	0.3996	0.2938	0.2323	0.4384
16	0.7266	0.6779	0.5181	0.4404	0.3238	0.2560	0.4832
17	0.7982	0.7447	0.5692	0.4838	0.3557	0.2812	0.5308
18	0.8744	0.8158	0.6235	0.5300	0.3896	0.3081	0.5815
19	0.9555	0.8915	0.6814	0.5792	0.4258	0.3367	0.6354
20	1.0419	0.9721	0.7430	0.6316	0.4643	0.3671	0.6929
21	1.1341	1.0581	0.8087	0.6874	0.5054	0.3996	0.7542
22	1.2325	1.1499	0.8789	0.7471	0.5492	0.4343	0.8196
23	1.3376	1.2480	0.9538	0.8108	0.5961	0.4713	0.8895
24	1.4499	1.3527	1.0339	0.8788	0.6461	0.5109	0.9642
25	1.5699	1.4647	1.1195	0.9516	0.6996	0.5532	1.0440

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0364	0.0339	0.0259	0.0220	0.0162	0.0128	0.0242
2	0.0667	0.0622	0.0476	0.0404	0.0297	0.0235	0.0443
3	0.0942	0.0879	0.0672	0.0571	0.0420	0.0332	0.0626
4	0.1236	0.1154	0.0882	0.0749	0.0551	0.0436	0.0822
5	0.1551	0.1447	0.1106	0.0940	0.0691	0.0546	0.1031
6	0.1886	0.1760	0.1345	0.1143	0.0840	0.0665	0.1254
7	0.2243	0.2093	0.1600	0.1360	0.1000	0.0790	0.1492
8	0.2623	0.2447	0.1870	0.1590	0.1169	0.0924	0.1744
9	0.3026	0.2823	0.2158	0.1834	0.1349	0.1066	0.2013
10	0.3455	0.3223	0.2464	0.2094	0.1540	0.1217	0.2298
11	0.3910	0.3648	0.2788	0.2370	0.1742	0.1378	0.2600
12	0.4394	0.4099	0.3133	0.2663	0.1958	0.1548	0.2922
13	0.4907	0.4578	0.3499	0.2974	0.2187	0.1729	0.3263
14	0.5452	0.5087	0.3888	0.3305	0.2430	0.1921	0.3626
15	0.6032	0.5627	0.4301	0.3656	0.2688	0.2125	0.4011
16	0.6647	0.6202	0.4740	0.4029	0.2962	0.2342	0.4421
17	0.7302	0.6813	0.5207	0.4426	0.3254	0.2573	0.4856
18	0.7999	0.7463	0.5704	0.4849	0.3565	0.2818	0.5320
19	0.8741	0.8155	0.6233	0.5298	0.3895	0.3080	0.5813
20	0.9532	0.8893	0.6797	0.5778	0.4248	0.3359	0.6339
21	1.0376	0.9680	0.7399	0.6289	0.4624	0.3656	0.6900
22	1.1276	1.0520	0.8041	0.6835	0.5025	0.3973	0.7498
23	1.2237	1.1417	0.8726	0.7417	0.5453	0.4312	0.8138
24	1.3264	1.2375	0.9459	0.8040	0.5911	0.4674	0.8821
25	1.4362	1.3400	1.0242	0.8706	0.6400	0.5061	0.9551

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0322	0.0300	0.0229	0.0195	0.0143	0.0113	0.0214
2	0.0590	0.0550	0.0421	0.0357	0.0263	0.0208	0.0392
3	0.0833	0.0777	0.0594	0.0505	0.0371	0.0294	0.0554
4	0.1093	0.1020	0.0780	0.0663	0.0487	0.0385	0.0727
5	0.1372	0.1280	0.0978	0.0831	0.0611	0.0483	0.0912
6	0.1668	0.1556	0.1189	0.1011	0.0743	0.0588	0.1109
7	0.1984	0.1851	0.1415	0.1202	0.0884	0.0699	0.1319
8	0.2319	0.2164	0.1654	0.1406	0.1034	0.0817	0.1542
9	0.2676	0.2497	0.1908	0.1622	0.1193	0.0943	0.1780
10	0.3055	0.2851	0.2179	0.1852	0.1362	0.1077	0.2032
11	0.3458	0.3226	0.2466	0.2096	0.1541	0.1218	0.2300
12	0.3886	0.3625	0.2771	0.2355	0.1731	0.1369	0.2584
13	0.4340	0.4049	0.3095	0.2630	0.1934	0.1529	0.2886
14	0.4822	0.4499	0.3438	0.2923	0.2149	0.1699	0.3207
15	0.5334	0.4977	0.3804	0.3233	0.2377	0.1879	0.3547
16	0.5879	0.5485	0.4192	0.3563	0.2620	0.2071	0.3909
17	0.6458	0.6025	0.4605	0.3914	0.2878	0.2275	0.4294
18	0.7074	0.6600	0.5044	0.4288	0.3152	0.2493	0.4704
19	0.7730	0.7212	0.5512	0.4686	0.3445	0.2724	0.5141
20	0.8430	0.7865	0.6011	0.5110	0.3756	0.2970	0.5606
21	0.9176	0.8561	0.6543	0.5562	0.4089	0.3233	0.6102
22	0.9972	0.9303	0.7111	0.6044	0.4444	0.3513	0.6631
23	1.0822	1.0096	0.7717	0.6559	0.4822	0.3813	0.7197
24	1.1730	1.0944	0.8365	0.7110	0.5227	0.4133	0.7801
25	1.2701	1.1850	0.9057	0.7699	0.5660	0.4475	0.8447

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0293	0.0274	0.0209	0.0178	0.0131	0.0103	0.0195
2	0.0538	0.0502	0.0384	0.0326	0.0240	0.0190	0.0358
3	0.0760	0.0709	0.0542	0.0461	0.0339	0.0268	0.0506
4	0.0998	0.0931	0.0712	0.0605	0.0445	0.0352	0.0664
5	0.1252	0.1168	0.0893	0.0759	0.0558	0.0441	0.0832
6	0.1522	0.1420	0.1086	0.0923	0.0678	0.0536	0.1012
7	0.1810	0.1689	0.1291	0.1097	0.0807	0.0638	0.1204
8	0.2117	0.1975	0.1510	0.1283	0.0943	0.0746	0.1408
9	0.2443	0.2279	0.1742	0.1481	0.1088	0.0861	0.1624
10	0.2789	0.2602	0.1989	0.1690	0.1243	0.0983	0.1854
11	0.3156	0.2945	0.2251	0.1913	0.1406	0.1112	0.2099
12	0.3546	0.3309	0.2529	0.2150	0.1580	0.1250	0.2358
13	0.3961	0.3695	0.2824	0.2401	0.1765	0.1396	0.2634
14	0.4401	0.4106	0.3138	0.2667	0.1961	0.1551	0.2927
15	0.4868	0.4542	0.3472	0.2951	0.2169	0.1715	0.3237
16	0.5365	0.5006	0.3826	0.3252	0.2391	0.1890	0.3568
17	0.5894	0.5499	0.4203	0.3572	0.2626	0.2077	0.3919
18	0.6456	0.6024	0.4604	0.3913	0.2877	0.2275	0.4294
19	0.7055	0.6582	0.5031	0.4276	0.3144	0.2486	0.4692
20	0.7694	0.7178	0.5486	0.4663	0.3428	0.2711	0.5116
21	0.8374	0.7813	0.5972	0.5076	0.3732	0.2951	0.5569
22	0.9101	0.8491	0.6490	0.5516	0.4056	0.3207	0.6052
23	0.9877	0.9215	0.7043	0.5987	0.4401	0.3480	0.6568
24	1.0706	0.9988	0.7634	0.6489	0.4771	0.3772	0.7120
25	1.1592	1.0815	0.8266	0.7027	0.5166	0.4085	0.7709

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0403	0.0376	0.0287	0.0244	0.0180	0.0142	0.0268
2	0.0739	0.0690	0.0527	0.0448	0.0329	0.0260	0.0492
3	0.1044	0.0974	0.0745	0.0633	0.0465	0.0368	0.0694
4	0.1370	0.1279	0.0977	0.0831	0.0611	0.0483	0.0911
5	0.1719	0.1604	0.1226	0.1042	0.0766	0.0606	0.1143
6	0.2090	0.1950	0.1491	0.1267	0.0932	0.0737	0.1390
7	0.2486	0.2319	0.1773	0.1507	0.1108	0.0876	0.1653
8	0.2907	0.2712	0.2073	0.1762	0.1295	0.1024	0.1933
9	0.3354	0.3129	0.2392	0.2033	0.1495	0.1182	0.2231
10	0.3829	0.3573	0.2731	0.2321	0.1706	0.1349	0.2547
11	0.4334	0.4043	0.3090	0.2627	0.1931	0.1527	0.2882
12	0.4870	0.4543	0.3473	0.2952	0.2170	0.1716	0.3238
13	0.5439	0.5074	0.3878	0.3297	0.2424	0.1916	0.3617
14	0.6043	0.5638	0.4309	0.3663	0.2693	0.2129	0.4019
15	0.6685	0.6237	0.4767	0.4052	0.2979	0.2355	0.4446
16	0.7367	0.6874	0.5254	0.4466	0.3283	0.2596	0.4899
17	0.8093	0.7551	0.5771	0.4906	0.3607	0.2852	0.5382
18	0.8866	0.8272	0.6322	0.5374	0.3951	0.3124	0.5896
19	0.9688	0.9039	0.6909	0.5872	0.4317	0.3414	0.6443
20	1.0565	0.9857	0.7534	0.6404	0.4708	0.3723	0.7026
21	1.1500	1.0729	0.8200	0.6970	0.5124	0.4052	0.7647
22	1.2497	1.1660	0.8912	0.7575	0.5569	0.4403	0.8311
23	1.3563	1.2654	0.9671	0.8221	0.6044	0.4779	0.9019
24	1.4701	1.3716	1.0483	0.8911	0.6551	0.5180	0.9776
25	1.5918	1.4852	1.1351	0.9649	0.7094	0.5609	1.0586

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0371	0.0346	0.0265	0.0225	0.0165	0.0131	0.0247
2	0.0681	0.0635	0.0486	0.0413	0.0303	0.0240	0.0453
3	0.0962	0.0898	0.0686	0.0583	0.0429	0.0339	0.0640
4	0.1263	0.1178	0.0900	0.0765	0.0563	0.0445	0.0840
5	0.1584	0.1478	0.1129	0.0960	0.0706	0.0558	0.1053
6	0.1926	0.1797	0.1374	0.1168	0.0858	0.0679	0.1281
7	0.2291	0.2137	0.1633	0.1388	0.1021	0.0807	0.1523
8	0.2678	0.2499	0.1910	0.1623	0.1194	0.0944	0.1781
9	0.3091	0.2883	0.2204	0.1873	0.1377	0.1089	0.2055
10	0.3528	0.3292	0.2516	0.2139	0.1572	0.1243	0.2346
11	0.3993	0.3726	0.2848	0.2420	0.1779	0.1407	0.2656
12	0.4487	0.4186	0.3200	0.2720	0.2000	0.1581	0.2984
13	0.5011	0.4675	0.3574	0.3038	0.2233	0.1766	0.3333
14	0.5568	0.5195	0.3971	0.3375	0.2481	0.1962	0.3703
15	0.6160	0.5747	0.4392	0.3734	0.2745	0.2170	0.4096
16	0.6789	0.6334	0.4841	0.4115	0.3025	0.2392	0.4514
17	0.7457	0.6958	0.5318	0.4520	0.3323	0.2628	0.4959
18	0.8169	0.7622	0.5825	0.4952	0.3640	0.2878	0.5433
19	0.8927	0.8329	0.6366	0.5411	0.3978	0.3145	0.5937
20	0.9735	0.9082	0.6942	0.5900	0.4338	0.3430	0.6474
21	1.0596	0.9886	0.7556	0.6423	0.4722	0.3733	0.7046
22	1.1515	1.0743	0.8211	0.6980	0.5131	0.4057	0.7658
23	1.2497	1.1659	0.8911	0.7575	0.5569	0.4403	0.8311
24	1.3546	1.2638	0.9660	0.8211	0.6036	0.4773	0.9008
25	1.4667	1.3685	1.0459	0.8890	0.6536	0.5168	0.9754

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0349	0.0325	0.0249	0.0211	0.0155	0.0123	0.0232
2	0.0639	0.0596	0.0456	0.0387	0.0285	0.0225	0.0425
3	0.0903	0.0842	0.0644	0.0547	0.0402	0.0318	0.0601
4	0.1185	0.1106	0.0845	0.0718	0.0528	0.0418	0.0788
5	0.1487	0.1387	0.1060	0.0901	0.0662	0.0524	0.0989
6	0.1808	0.1687	0.1289	0.1096	0.0806	0.0637	0.1202
7	0.2150	0.2006	0.1533	0.1303	0.0958	0.0758	0.1430
8	0.2514	0.2346	0.1793	0.1524	0.1120	0.0886	0.1672
9	0.2901	0.2706	0.2069	0.1758	0.1293	0.1022	0.1929
10	0.3312	0.3090	0.2362	0.2007	0.1476	0.1167	0.2202
11	0.3748	0.3497	0.2673	0.2272	0.1670	0.1321	0.2493
12	0.4212	0.3929	0.3003	0.2553	0.1877	0.1484	0.2801
13	0.4704	0.4389	0.3354	0.2851	0.2096	0.1657	0.3128
14	0.5226	0.4876	0.3727	0.3168	0.2329	0.1842	0.3476
15	0.5782	0.5394	0.4123	0.3504	0.2576	0.2037	0.3845
16	0.6372	0.5945	0.4544	0.3862	0.2839	0.2245	0.4237
17	0.7000	0.6531	0.4991	0.4243	0.3119	0.2466	0.4655
18	0.7668	0.7154	0.5468	0.4648	0.3417	0.2702	0.5099
19	0.8379	0.7818	0.5975	0.5079	0.3734	0.2952	0.5572
20	0.9137	0.8525	0.6516	0.5538	0.4072	0.3219	0.6076
21	0.9946	0.9279	0.7092	0.6028	0.4432	0.3504	0.6614
22	1.0808	1.0084	0.7707	0.6551	0.4816	0.3808	0.7188
23	1.1730	1.0944	0.8365	0.7110	0.5227	0.4133	0.7800
24	1.2714	1.1862	0.9067	0.7707	0.5666	0.4480	0.8455
25	1.3767	1.2845	0.9817	0.8345	0.6135	0.4851	0.9155

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0328	0.0306	0.0234	0.0199	0.0146	0.0116	0.0218
2	0.0602	0.0562	0.0429	0.0365	0.0268	0.0212	0.0401
3	0.0851	0.0794	0.0607	0.0516	0.0379	0.0300	0.0566
4	0.1117	0.1042	0.0796	0.0677	0.0498	0.0393	0.0743
5	0.1401	0.1307	0.0999	0.0849	0.0624	0.0494	0.0931
6	0.1703	0.1589	0.1215	0.1032	0.0759	0.0600	0.1133
7	0.2026	0.1890	0.1445	0.1228	0.0903	0.0714	0.1347
8	0.2369	0.2210	0.1689	0.1436	0.1056	0.0835	0.1575
9	0.2733	0.2550	0.1949	0.1657	0.1218	0.0963	0.1818
10	0.3120	0.2911	0.2225	0.1891	0.1390	0.1099	0.2075
11	0.3531	0.3295	0.2518	0.2141	0.1574	0.1244	0.2348
12	0.3968	0.3702	0.2830	0.2405	0.1768	0.1398	0.2639
13	0.4432	0.4135	0.3160	0.2686	0.1975	0.1562	0.2947
14	0.4924	0.4594	0.3511	0.2985	0.2194	0.1735	0.3275
15	0.5447	0.5082	0.3885	0.3302	0.2427	0.1919	0.3623
16	0.6003	0.5601	0.4281	0.3639	0.2675	0.2115	0.3992
17	0.6595	0.6153	0.4703	0.3997	0.2939	0.2324	0.4386
18	0.7224	0.6740	0.5152	0.4379	0.3219	0.2545	0.4804
19	0.7895	0.7366	0.5630	0.4785	0.3518	0.2782	0.5250
20	0.8609	0.8032	0.6139	0.5218	0.3836	0.3033	0.5725
21	0.9371	0.8743	0.6682	0.5680	0.4176	0.3302	0.6232
22	1.0183	0.9501	0.7262	0.6173	0.4538	0.3588	0.6772
23	1.1052	1.0311	0.7881	0.6699	0.4925	0.3894	0.7349
24	1.1979	1.1177	0.8542	0.7261	0.5338	0.4221	0.7966
25	1.2971	1.2102	0.9250	0.7862	0.5780	0.4570	0.8626

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0310	0.0290	0.0221	0.0188	0.0138	0.0109	0.0206
2	0.0569	0.0531	0.0406	0.0345	0.0254	0.0201	0.0379
3	0.0804	0.0750	0.0574	0.0488	0.0358	0.0283	0.0535
4	0.1056	0.0985	0.0753	0.0640	0.0470	0.0372	0.0702
5	0.1324	0.1235	0.0944	0.0803	0.0590	0.0467	0.0881
6	0.1610	0.1502	0.1148	0.0976	0.0718	0.0567	0.1071
7	0.1915	0.1787	0.1366	0.1161	0.0853	0.0675	0.1274
8	0.2239	0.2089	0.1597	0.1357	0.0998	0.0789	0.1489
9	0.2584	0.2411	0.1842	0.1566	0.1151	0.0910	0.1718
10	0.2950	0.2752	0.2103	0.1788	0.1314	0.1039	0.1962
11	0.3338	0.3115	0.2381	0.2024	0.1488	0.1176	0.2220
12	0.3751	0.3500	0.2675	0.2274	0.1672	0.1322	0.2495
13	0.4189	0.3909	0.2988	0.2539	0.1867	0.1476	0.2786
14	0.4655	0.4343	0.3319	0.2822	0.2074	0.1640	0.3096
15	0.5150	0.4805	0.3672	0.3121	0.2295	0.1814	0.3425
16	0.5675	0.5295	0.4047	0.3440	0.2529	0.2000	0.3774
17	0.6234	0.5817	0.4446	0.3779	0.2778	0.2197	0.4146
18	0.6829	0.6372	0.4870	0.4140	0.3043	0.2406	0.4542
19	0.7463	0.6963	0.5322	0.4524	0.3326	0.2630	0.4963
20	0.8138	0.7593	0.5803	0.4933	0.3627	0.2868	0.5412
21	0.8858	0.8265	0.6317	0.5369	0.3947	0.3121	0.5891
22	0.9627	0.8982	0.6865	0.5835	0.4290	0.3392	0.6402
23	1.0447	0.9747	0.7450	0.6333	0.4656	0.3681	0.6948
24	1.1325	1.0566	0.8076	0.6864	0.5046	0.3990	0.7531
25	1.2262	1.1440	0.8744	0.7433	0.5464	0.4321	0.8155

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0297	0.0277	0.0212	0.0180	0.0132	0.0105	0.0197
2	0.0544	0.0508	0.0388	0.0330	0.0242	0.0192	0.0362
3	0.0769	0.0717	0.0548	0.0466	0.0343	0.0271	0.0511
4	0.1009	0.0941	0.0719	0.0612	0.0450	0.0355	0.0671
5	0.1265	0.1181	0.0902	0.0767	0.0564	0.0446	0.0842
6	0.1539	0.1436	0.1097	0.0933	0.0686	0.0542	0.1023
7	0.1830	0.1708	0.1305	0.1109	0.0816	0.0645	0.1217
8	0.2140	0.1997	0.1526	0.1297	0.0954	0.0754	0.1423
9	0.2469	0.2304	0.1761	0.1497	0.1100	0.0870	0.1642
10	0.2819	0.2630	0.2010	0.1709	0.1256	0.0993	0.1875
11	0.3191	0.2977	0.2275	0.1934	0.1422	0.1124	0.2122
12	0.3585	0.3345	0.2556	0.2173	0.1598	0.1263	0.2384
13	0.4004	0.3736	0.2855	0.2427	0.1784	0.1411	0.2663
14	0.4449	0.4151	0.3172	0.2697	0.1982	0.1568	0.2959
15	0.4921	0.4592	0.3510	0.2983	0.2193	0.1734	0.3273
16	0.5424	0.5060	0.3868	0.3288	0.2417	0.1911	0.3607
17	0.5958	0.5559	0.4249	0.3611	0.2655	0.2099	0.3962
18	0.6527	0.6089	0.4654	0.3956	0.2909	0.2300	0.4340
19	0.7132	0.6654	0.5086	0.4323	0.3178	0.2513	0.4743
20	0.7778	0.7256	0.5546	0.4714	0.3466	0.2740	0.5172
21	0.8466	0.7899	0.6037	0.5131	0.3773	0.2983	0.5630
22	0.9200	0.8584	0.6561	0.5577	0.4100	0.3242	0.6118
23	0.9985	0.9316	0.7120	0.6052	0.4449	0.3518	0.6640
24	1.0823	1.0098	0.7718	0.6560	0.4823	0.3813	0.7197
25	1.1719	1.0934	0.8357	0.7103	0.5222	0.4129	0.7793

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0284	0.0265	0.0203	0.0172	0.0127	0.0100	0.0189
2	0.0521	0.0486	0.0372	0.0316	0.0232	0.0184	0.0347
3	0.0736	0.0687	0.0525	0.0446	0.0328	0.0259	0.0489
4	0.0966	0.0901	0.0689	0.0586	0.0431	0.0340	0.0642
5	0.1212	0.1131	0.0864	0.0734	0.0540	0.0427	0.0806
6	0.1474	0.1375	0.1051	0.0893	0.0657	0.0519	0.0980
7	0.1753	0.1635	0.1250	0.1062	0.0781	0.0618	0.1165
8	0.2049	0.1912	0.1461	0.1242	0.0913	0.0722	0.1363
9	0.2365	0.2206	0.1686	0.1433	0.1054	0.0833	0.1572
10	0.2699	0.2519	0.1925	0.1636	0.1203	0.0951	0.1795
11	0.3055	0.2850	0.2179	0.1852	0.1361	0.1077	0.2032
12	0.3433	0.3203	0.2448	0.2081	0.1530	0.1210	0.2283
13	0.3834	0.3577	0.2734	0.2324	0.1709	0.1351	0.2550
14	0.4260	0.3975	0.3038	0.2582	0.1898	0.1501	0.2833
15	0.4713	0.4397	0.3361	0.2857	0.2100	0.1661	0.3134
16	0.5194	0.4846	0.3704	0.3148	0.2314	0.1830	0.3454
17	0.5705	0.5323	0.4069	0.3458	0.2542	0.2010	0.3794
18	0.6250	0.5831	0.4457	0.3788	0.2785	0.2202	0.4156
19	0.6830	0.6372	0.4870	0.4140	0.3044	0.2407	0.4542
20	0.7448	0.6949	0.5311	0.4514	0.3319	0.2624	0.4953
21	0.8107	0.7563	0.5781	0.4914	0.3613	0.2856	0.5391
22	0.8810	0.8220	0.6282	0.5340	0.3926	0.3104	0.5859
23	0.9561	0.8920	0.6818	0.5795	0.4261	0.3369	0.6358
24	1.0364	0.9669	0.7390	0.6282	0.4618	0.3652	0.6892
25	1.1222	1.0470	0.8002	0.6802	0.5001	0.3954	0.7463

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0273	0.0254	0.0194	0.0165	0.0121	0.0096	0.0181
2	0.0500	0.0466	0.0356	0.0303	0.0223	0.0176	0.0332
3	0.0706	0.0659	0.0504	0.0428	0.0315	0.0249	0.0470
4	0.0927	0.0865	0.0661	0.0562	0.0413	0.0327	0.0616
5	0.1162	0.1085	0.0829	0.0705	0.0518	0.0410	0.0773
6	0.1414	0.1319	0.1008	0.0857	0.0630	0.0498	0.0940
7	0.1681	0.1569	0.1199	0.1019	0.0749	0.0592	0.1118
8	0.1966	0.1834	0.1402	0.1192	0.0876	0.0693	0.1307
9	0.2268	0.2116	0.1618	0.1375	0.1011	0.0799	0.1508
10	0.2590	0.2416	0.1847	0.1570	0.1154	0.0912	0.1722
11	0.2931	0.2734	0.2090	0.1777	0.1306	0.1033	0.1949
12	0.3293	0.3073	0.2348	0.1996	0.1468	0.1160	0.2190
13	0.3678	0.3432	0.2623	0.2229	0.1639	0.1296	0.2446
14	0.4087	0.3813	0.2914	0.2477	0.1821	0.1440	0.2718
15	0.4521	0.4218	0.3224	0.2740	0.2015	0.1593	0.3006
16	0.4982	0.4649	0.3553	0.3020	0.2220	0.1756	0.3313
17	0.5473	0.5107	0.3903	0.3318	0.2439	0.1929	0.3640
18	0.5996	0.5594	0.4275	0.3634	0.2672	0.2113	0.3987
19	0.6552	0.6113	0.4672	0.3971	0.2920	0.2309	0.4357
20	0.7145	0.6666	0.5095	0.4331	0.3184	0.2517	0.4751
21	0.7777	0.7256	0.5546	0.4714	0.3466	0.2740	0.5172
22	0.8451	0.7885	0.6027	0.5123	0.3766	0.2978	0.5620
23	0.9172	0.8557	0.6541	0.5559	0.4087	0.3232	0.6100
24	0.9942	0.9276	0.7090	0.6026	0.4430	0.3503	0.6612
25	1.0765	1.0044	0.7677	0.6525	0.4797	0.3793	0.7159

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0262	0.0244	0.0187	0.0159	0.0117	0.0092	0.0174
2	0.0480	0.0448	0.0343	0.0291	0.0214	0.0169	0.0319
3	0.0678	0.0633	0.0484	0.0411	0.0302	0.0239	0.0451
4	0.0891	0.0831	0.0635	0.0540	0.0397	0.0314	0.0592
5	0.1117	0.1042	0.0797	0.0677	0.0498	0.0394	0.0743
6	0.1358	0.1267	0.0969	0.0823	0.0605	0.0479	0.0903
7	0.1616	0.1507	0.1152	0.0979	0.0720	0.0569	0.1074
8	0.1889	0.1762	0.1347	0.1145	0.0842	0.0666	0.1256
9	0.2180	0.2034	0.1554	0.1321	0.0971	0.0768	0.1449
10	0.2488	0.2322	0.1774	0.1508	0.1109	0.0877	0.1655
11	0.2816	0.2628	0.2008	0.1707	0.1255	0.0992	0.1873
12	0.3164	0.2952	0.2257	0.1918	0.1410	0.1115	0.2104
13	0.3534	0.3297	0.2520	0.2142	0.1575	0.1245	0.2350
14	0.3927	0.3664	0.2800	0.2380	0.1750	0.1384	0.2611
15	0.4344	0.4053	0.3098	0.2633	0.1936	0.1531	0.2889
16	0.4788	0.4467	0.3414	0.2902	0.2133	0.1687	0.3184
17	0.5259	0.4907	0.3750	0.3188	0.2344	0.1853	0.3497
18	0.5761	0.5375	0.4108	0.3492	0.2567	0.2030	0.3831
19	0.6296	0.5874	0.4489	0.3816	0.2805	0.2218	0.4187
20	0.6865	0.6405	0.4896	0.4161	0.3059	0.2419	0.4566
21	0.7473	0.6972	0.5329	0.4529	0.3330	0.2633	0.4969
22	0.8121	0.7577	0.5791	0.4922	0.3619	0.2861	0.5401
23	0.8813	0.8223	0.6285	0.5342	0.3927	0.3105	0.5861
24	0.9553	0.8913	0.6812	0.5791	0.4257	0.3366	0.6353
25	1.0344	0.9651	0.7376	0.6270	0.4610	0.3645	0.6879

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0252	0.0235	0.0180	0.0153	0.0112	0.0089	0.0168
2	0.0462	0.0431	0.0330	0.0280	0.0206	0.0163	0.0307
3	0.0653	0.0609	0.0466	0.0396	0.0291	0.0230	0.0434
4	0.0857	0.0800	0.0611	0.0519	0.0382	0.0302	0.0570
5	0.1075	0.1003	0.0767	0.0652	0.0479	0.0379	0.0715
6	0.1307	0.1220	0.0932	0.0792	0.0583	0.0461	0.0869
7	0.1555	0.1451	0.1109	0.0942	0.0693	0.0548	0.1034
8	0.1818	0.1696	0.1296	0.1102	0.0810	0.0641	0.1209
9	0.2098	0.1957	0.1496	0.1271	0.0935	0.0739	0.1395
10	0.2395	0.2234	0.1708	0.1452	0.1067	0.0844	0.1593
11	0.2710	0.2529	0.1933	0.1643	0.1208	0.0955	0.1802
12	0.3045	0.2841	0.2172	0.1846	0.1357	0.1073	0.2025
13	0.3401	0.3173	0.2425	0.2062	0.1516	0.1198	0.2262
14	0.3779	0.3526	0.2695	0.2291	0.1684	0.1332	0.2513
15	0.4181	0.3900	0.2981	0.2534	0.1863	0.1473	0.2780
16	0.4607	0.4299	0.3286	0.2793	0.2053	0.1623	0.3064
17	0.5061	0.4722	0.3609	0.3068	0.2255	0.1783	0.3366
18	0.5544	0.5173	0.3954	0.3361	0.2471	0.1954	0.3687
19	0.6059	0.5653	0.4321	0.3672	0.2700	0.2135	0.4029
20	0.6607	0.6164	0.4711	0.4005	0.2944	0.2328	0.4394
21	0.7192	0.6710	0.5128	0.4359	0.3205	0.2534	0.4782
22	0.7815	0.7292	0.5573	0.4737	0.3483	0.2754	0.5197
23	0.8482	0.7913	0.6048	0.5141	0.3780	0.2989	0.5640
24	0.9194	0.8578	0.6556	0.5573	0.4097	0.3239	0.6114
25	0.9955	0.9288	0.7099	0.6034	0.4436	0.3508	0.6620

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0214	0.0200	0.0153	0.0130	0.0095	0.0075	0.0142
2	0.0393	0.0366	0.0280	0.0238	0.0175	0.0138	0.0261
3	0.0554	0.0517	0.0395	0.0336	0.0247	0.0195	0.0369
4	0.0728	0.0679	0.0519	0.0441	0.0324	0.0256	0.0484
5	0.0913	0.0852	0.0651	0.0553	0.0407	0.0322	0.0607
6	0.1110	0.1036	0.0792	0.0673	0.0495	0.0391	0.0738
7	0.1320	0.1232	0.0941	0.0800	0.0588	0.0465	0.0878
8	0.1544	0.1440	0.1101	0.0936	0.0688	0.0544	0.1027
9	0.1781	0.1662	0.1270	0.1080	0.0794	0.0628	0.1185
10	0.2034	0.1897	0.1450	0.1233	0.0906	0.0717	0.1352
11	0.2302	0.2147	0.1641	0.1395	0.1026	0.0811	0.1531
12	0.2586	0.2413	0.1844	0.1568	0.1152	0.0911	0.1720
13	0.2888	0.2695	0.2060	0.1751	0.1287	0.1018	0.1921
14	0.3209	0.2994	0.2288	0.1945	0.1430	0.1131	0.2134
15	0.3550	0.3312	0.2532	0.2152	0.1582	0.1251	0.2361
16	0.3913	0.3650	0.2790	0.2372	0.1744	0.1379	0.2602
17	0.4298	0.4010	0.3065	0.2605	0.1915	0.1514	0.2858
18	0.4708	0.4393	0.3357	0.2854	0.2098	0.1659	0.3131
19	0.5145	0.4800	0.3669	0.3119	0.2293	0.1813	0.3421
20	0.5610	0.5235	0.4001	0.3401	0.2500	0.1977	0.3731
21	0.6107	0.5698	0.4355	0.3702	0.2721	0.2152	0.4061
22	0.6637	0.6192	0.4733	0.4023	0.2957	0.2338	0.4413
23	0.7202	0.6720	0.5136	0.4366	0.3210	0.2538	0.4790
24	0.7807	0.7284	0.5567	0.4732	0.3479	0.2751	0.5192
25	0.8454	0.7887	0.6028	0.5124	0.3767	0.2979	0.5622

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0290	0.0271	0.0207	0.0176	0.0129	0.0102	0.0193
2	0.0532	0.0496	0.0379	0.0323	0.0237	0.0187	0.0354
3	0.0752	0.0701	0.0536	0.0456	0.0335	0.0265	0.0500
4	0.0987	0.0920	0.0704	0.0598	0.0440	0.0348	0.0656
5	0.1237	0.1155	0.0882	0.0750	0.0551	0.0436	0.0823
6	0.1505	0.1404	0.1073	0.0912	0.0671	0.0530	0.1001
7	0.1790	0.1670	0.1276	0.1085	0.0798	0.0631	0.1190
8	0.2093	0.1952	0.1492	0.1268	0.0933	0.0737	0.1392
9	0.2415	0.2253	0.1722	0.1464	0.1076	0.0851	0.1606
10	0.2757	0.2572	0.1966	0.1671	0.1228	0.0971	0.1833
11	0.3120	0.2911	0.2225	0.1891	0.1390	0.1099	0.2075
12	0.3506	0.3271	0.2500	0.2125	0.1562	0.1235	0.2331
13	0.3915	0.3653	0.2792	0.2373	0.1745	0.1380	0.2604
14	0.4350	0.4059	0.3102	0.2637	0.1939	0.1533	0.2893
15	0.4813	0.4490	0.3432	0.2917	0.2145	0.1696	0.3200
16	0.5304	0.4949	0.3782	0.3215	0.2364	0.1869	0.3527
17	0.5826	0.5436	0.4155	0.3532	0.2596	0.2053	0.3875
18	0.6383	0.5955	0.4551	0.3869	0.2844	0.2249	0.4244
19	0.6975	0.6507	0.4974	0.4228	0.3108	0.2458	0.4638
20	0.7606	0.7096	0.5424	0.4610	0.3389	0.2680	0.5058
21	0.8279	0.7724	0.5904	0.5018	0.3689	0.2917	0.5505
22	0.8997	0.8394	0.6416	0.5453	0.4009	0.3170	0.5983
23	0.9764	0.9110	0.6963	0.5918	0.4351	0.3440	0.6493
24	1.0584	0.9874	0.7547	0.6415	0.4716	0.3729	0.7038
25	1.1460	1.0692	0.8172	0.6946	0.5107	0.4038	0.7621

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0238	0.0222	0.0170	0.0145	0.0106	0.0084	0.0159
2	0.0437	0.0408	0.0312	0.0265	0.0195	0.0154	0.0291
3	0.0618	0.0576	0.0441	0.0374	0.0275	0.0218	0.0411
4	0.0811	0.0757	0.0578	0.0492	0.0361	0.0286	0.0539
5	0.1017	0.0949	0.0725	0.0617	0.0453	0.0358	0.0676
6	0.1237	0.1154	0.0882	0.0750	0.0551	0.0436	0.0823
7	0.1471	0.1373	0.1049	0.0892	0.0656	0.0518	0.0978
8	0.1720	0.1605	0.1227	0.1043	0.0767	0.0606	0.1144
9	0.1985	0.1852	0.1415	0.1203	0.0884	0.0699	0.1320
10	0.2266	0.2114	0.1616	0.1373	0.1010	0.0798	0.1507
11	0.2565	0.2393	0.1829	0.1554	0.1143	0.0904	0.1705
12	0.2882	0.2688	0.2055	0.1747	0.1284	0.1015	0.1916
13	0.3218	0.3003	0.2295	0.1951	0.1434	0.1134	0.2140
14	0.3576	0.3336	0.2550	0.2167	0.1593	0.1260	0.2378
15	0.3956	0.3691	0.2821	0.2398	0.1763	0.1394	0.2631
16	0.4360	0.4068	0.3109	0.2643	0.1943	0.1536	0.2899
17	0.4789	0.4468	0.3415	0.2903	0.2134	0.1687	0.3185
18	0.5246	0.4895	0.3741	0.3180	0.2338	0.1849	0.3489
19	0.5733	0.5349	0.4088	0.3475	0.2555	0.2020	0.3812
20	0.6252	0.5833	0.4458	0.3789	0.2786	0.2203	0.4157
21	0.6805	0.6349	0.4852	0.4125	0.3032	0.2398	0.4525
22	0.7395	0.6900	0.5273	0.4482	0.3295	0.2606	0.4918
23	0.8026	0.7488	0.5723	0.4865	0.3576	0.2828	0.5337
24	0.8699	0.8116	0.6203	0.5273	0.3877	0.3065	0.5785
25	0.9420	0.8788	0.6717	0.5710	0.4198	0.3319	0.6264

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0218	0.0204	0.0156	0.0132	0.0097	0.0077	0.0145
2	0.0400	0.0373	0.0285	0.0243	0.0178	0.0141	0.0266
3	0.0565	0.0527	0.0403	0.0343	0.0252	0.0199	0.0376
4	0.0742	0.0692	0.0529	0.0450	0.0331	0.0261	0.0493
5	0.0931	0.0868	0.0664	0.0564	0.0415	0.0328	0.0619
6	0.1132	0.1056	0.0807	0.0686	0.0504	0.0399	0.0753
7	0.1346	0.1256	0.0960	0.0816	0.0600	0.0474	0.0895
8	0.1574	0.1468	0.1122	0.0954	0.0701	0.0554	0.1046
9	0.1816	0.1694	0.1295	0.1101	0.0809	0.0640	0.1208
10	0.2073	0.1934	0.1478	0.1257	0.0924	0.0730	0.1379
11	0.2346	0.2189	0.1673	0.1422	0.1045	0.0827	0.1560
12	0.2636	0.2460	0.1880	0.1598	0.1175	0.0929	0.1753
13	0.2944	0.2747	0.2100	0.1785	0.1312	0.1037	0.1958
14	0.3271	0.3052	0.2333	0.1983	0.1458	0.1153	0.2176
15	0.3619	0.3376	0.2581	0.2194	0.1613	0.1275	0.2407
16	0.3988	0.3721	0.2844	0.2418	0.1777	0.1405	0.2652
17	0.4381	0.4088	0.3124	0.2656	0.1952	0.1544	0.2914
18	0.4799	0.4478	0.3423	0.2909	0.2139	0.1691	0.3192
19	0.5245	0.4893	0.3740	0.3179	0.2337	0.1848	0.3488
20	0.5719	0.5336	0.4078	0.3467	0.2549	0.2015	0.3803
21	0.6225	0.5808	0.4439	0.3773	0.2774	0.2193	0.4140
22	0.6765	0.6312	0.4824	0.4101	0.3015	0.2384	0.4499
23	0.7342	0.6850	0.5236	0.4450	0.3272	0.2587	0.4883
24	0.7958	0.7425	0.5675	0.4824	0.3546	0.2804	0.5292
25	0.8617	0.8040	0.6145	0.5223	0.3840	0.3036	0.5731

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0193	0.0180	0.0138	0.0117	0.0086	0.0068	0.0128
2	0.0354	0.0330	0.0252	0.0214	0.0158	0.0125	0.0235
3	0.0500	0.0466	0.0356	0.0303	0.0223	0.0176	0.0332
4	0.0656	0.0612	0.0468	0.0398	0.0292	0.0231	0.0436
5	0.0823	0.0768	0.0587	0.0499	0.0367	0.0290	0.0547
6	0.1001	0.0934	0.0714	0.0607	0.0446	0.0353	0.0666
7	0.1190	0.1110	0.0849	0.0721	0.0530	0.0419	0.0791
8	0.1392	0.1298	0.0992	0.0844	0.0620	0.0490	0.0925
9	0.1606	0.1498	0.1145	0.0973	0.0716	0.0566	0.1068
10	0.1833	0.1710	0.1307	0.1111	0.0817	0.0646	0.1219
11	0.2075	0.1936	0.1480	0.1258	0.0925	0.0731	0.1380
12	0.2331	0.2175	0.1662	0.1413	0.1039	0.0821	0.1550
13	0.2604	0.2429	0.1857	0.1578	0.1160	0.0917	0.1732
14	0.2893	0.2699	0.2063	0.1754	0.1289	0.1019	0.1924
15	0.3200	0.2986	0.2282	0.1940	0.1426	0.1128	0.2128
16	0.3527	0.3291	0.2515	0.2138	0.1572	0.1243	0.2346
17	0.3875	0.3615	0.2763	0.2349	0.1727	0.1365	0.2577
18	0.4244	0.3960	0.3027	0.2573	0.1891	0.1496	0.2823
19	0.4638	0.4327	0.3307	0.2811	0.2067	0.1634	0.3084
20	0.5058	0.4719	0.3607	0.3066	0.2254	0.1782	0.3364
21	0.5505	0.5136	0.3926	0.3337	0.2453	0.1940	0.3661
22	0.5983	0.5582	0.4266	0.3626	0.2666	0.2108	0.3979
23	0.6493	0.6058	0.4630	0.3936	0.2893	0.2288	0.4318
24	0.7038	0.6566	0.5019	0.4266	0.3136	0.2480	0.4680
25	0.7621	0.7110	0.5434	0.4619	0.3396	0.2685	0.5068

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0176	0.0164	0.0126	0.0107	0.0078	0.0062	0.0117
2	0.0323	0.0301	0.0230	0.0196	0.0144	0.0114	0.0215
3	0.0456	0.0426	0.0325	0.0277	0.0203	0.0161	0.0303
4	0.0599	0.0559	0.0427	0.0363	0.0267	0.0211	0.0398
5	0.0751	0.0701	0.0536	0.0455	0.0335	0.0265	0.0499
6	0.0913	0.0852	0.0651	0.0554	0.0407	0.0322	0.0607
7	0.1086	0.1013	0.0775	0.0658	0.0484	0.0383	0.0722
8	0.1270	0.1185	0.0906	0.0770	0.0566	0.0448	0.0845
9	0.1466	0.1367	0.1045	0.0888	0.0653	0.0516	0.0975
10	0.1673	0.1561	0.1193	0.1014	0.0746	0.0590	0.1113
11	0.1894	0.1767	0.1350	0.1148	0.0844	0.0667	0.1259
12	0.2128	0.1985	0.1517	0.1290	0.0948	0.0750	0.1415
13	0.2376	0.2217	0.1695	0.1440	0.1059	0.0837	0.1580
14	0.2640	0.2463	0.1883	0.1600	0.1177	0.0930	0.1756
15	0.2921	0.2725	0.2083	0.1770	0.1302	0.1029	0.1942
16	0.3219	0.3003	0.2296	0.1951	0.1435	0.1134	0.2141
17	0.3536	0.3299	0.2522	0.2143	0.1576	0.1246	0.2352
18	0.3874	0.3614	0.2762	0.2348	0.1726	0.1365	0.2576
19	0.4233	0.3949	0.3019	0.2566	0.1886	0.1492	0.2815
20	0.4616	0.4307	0.3292	0.2798	0.2057	0.1627	0.3070
21	0.5025	0.4688	0.3583	0.3046	0.2239	0.1770	0.3341
22	0.5461	0.5095	0.3894	0.3310	0.2433	0.1924	0.3631
23	0.5926	0.5529	0.4226	0.3592	0.2641	0.2088	0.3941
24	0.6423	0.5993	0.4581	0.3893	0.2862	0.2263	0.4272
25	0.6955	0.6489	0.4960	0.4216	0.3099	0.2451	0.4625

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0242	0.0226	0.0172	0.0147	0.0108	0.0085	0.0161
2	0.0443	0.0414	0.0316	0.0269	0.0198	0.0156	0.0295
3	0.0626	0.0584	0.0447	0.0380	0.0279	0.0221	0.0417
4	0.0822	0.0767	0.0586	0.0498	0.0366	0.0290	0.0547
5	0.1031	0.0962	0.0735	0.0625	0.0460	0.0363	0.0686
6	0.1254	0.1170	0.0894	0.0760	0.0559	0.0442	0.0834
7	0.1492	0.1392	0.1064	0.0904	0.0665	0.0526	0.0992
8	0.1744	0.1627	0.1244	0.1057	0.0777	0.0615	0.1160
9	0.2012	0.1878	0.1435	0.1220	0.0897	0.0709	0.1338
10	0.2298	0.2144	0.1638	0.1393	0.1024	0.0810	0.1528
11	0.2600	0.2426	0.1854	0.1576	0.1159	0.0916	0.1729
12	0.2922	0.2726	0.2084	0.1771	0.1302	0.1030	0.1943
13	0.3263	0.3045	0.2327	0.1978	0.1454	0.1150	0.2170
14	0.3626	0.3383	0.2586	0.2198	0.1616	0.1278	0.2411
15	0.4011	0.3742	0.2860	0.2431	0.1787	0.1413	0.2667
16	0.4420	0.4124	0.3152	0.2679	0.1970	0.1558	0.2940
17	0.4856	0.4531	0.3463	0.2943	0.2164	0.1711	0.3229
18	0.5319	0.4963	0.3793	0.3224	0.2370	0.1874	0.3537
19	0.5813	0.5423	0.4145	0.3523	0.2590	0.2048	0.3866
20	0.6339	0.5914	0.4520	0.3842	0.2825	0.2234	0.4215
21	0.6900	0.6437	0.4920	0.4182	0.3075	0.2431	0.4588
22	0.7498	0.6996	0.5347	0.4545	0.3341	0.2642	0.4986
23	0.8138	0.7592	0.5803	0.4932	0.3626	0.2867	0.5412
24	0.8821	0.8230	0.6290	0.5346	0.3931	0.3108	0.5866
25	0.9551	0.8911	0.6811	0.5789	0.4256	0.3365	0.6352

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0223	0.0208	0.0159	0.0135	0.0099	0.0079	0.0148
2	0.0409	0.0381	0.0291	0.0248	0.0182	0.0144	0.0272
3	0.0577	0.0539	0.0412	0.0350	0.0257	0.0203	0.0384
4	0.0758	0.0707	0.0540	0.0459	0.0338	0.0267	0.0504
5	0.0950	0.0887	0.0678	0.0576	0.0423	0.0335	0.0632
6	0.1156	0.1078	0.0824	0.0701	0.0515	0.0407	0.0769
7	0.1374	0.1282	0.0980	0.0833	0.0612	0.0484	0.0914
8	0.1607	0.1499	0.1146	0.0974	0.0716	0.0566	0.1069
9	0.1854	0.1730	0.1322	0.1124	0.0826	0.0653	0.1233
10	0.2117	0.1975	0.1510	0.1283	0.0943	0.0746	0.1408
11	0.2396	0.2235	0.1709	0.1452	0.1068	0.0844	0.1593
12	0.2692	0.2512	0.1920	0.1632	0.1200	0.0949	0.1790
13	0.3007	0.2805	0.2144	0.1823	0.1340	0.1059	0.2000
14	0.3341	0.3117	0.2382	0.2025	0.1489	0.1177	0.2222
15	0.3696	0.3448	0.2635	0.2240	0.1647	0.1302	0.2458
16	0.4073	0.3800	0.2905	0.2469	0.1815	0.1435	0.2709
17	0.4474	0.4175	0.3191	0.2712	0.1994	0.1577	0.2976
18	0.4901	0.4573	0.3495	0.2971	0.2184	0.1727	0.3260
19	0.5356	0.4997	0.3819	0.3247	0.2387	0.1887	0.3562
20	0.5841	0.5449	0.4165	0.3540	0.2603	0.2058	0.3884
21	0.6358	0.5931	0.4534	0.3854	0.2833	0.2240	0.4228
22	0.6909	0.6446	0.4927	0.4188	0.3079	0.2434	0.4595
23	0.7498	0.6996	0.5347	0.4545	0.3341	0.2642	0.4986
24	0.8127	0.7583	0.5796	0.4926	0.3622	0.2864	0.5405
25	0.8800	0.8211	0.6276	0.5334	0.3922	0.3101	0.5852

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0209	0.0195	0.0149	0.0127	0.0093	0.0074	0.0139
2	0.0384	0.0358	0.0274	0.0232	0.0171	0.0135	0.0255
3	0.0542	0.0505	0.0386	0.0328	0.0241	0.0191	0.0360
4	0.0711	0.0663	0.0507	0.0431	0.0317	0.0251	0.0473
5	0.0892	0.0832	0.0636	0.0541	0.0397	0.0314	0.0593
6	0.1085	0.1012	0.0774	0.0658	0.0483	0.0382	0.0721
7	0.1290	0.1204	0.0920	0.0782	0.0575	0.0455	0.0858
8	0.1508	0.1407	0.1076	0.0914	0.0672	0.0531	0.1003
9	0.1741	0.1624	0.1241	0.1055	0.0776	0.0613	0.1157
10	0.1987	0.1854	0.1417	0.1204	0.0885	0.0700	0.1321
11	0.2249	0.2098	0.1604	0.1363	0.1002	0.0792	0.1496
12	0.2527	0.2358	0.1802	0.1532	0.1126	0.0890	0.1680
13	0.2822	0.2633	0.2013	0.1711	0.1258	0.0994	0.1877
14	0.3136	0.2926	0.2236	0.1901	0.1397	0.1105	0.2085
15	0.3469	0.3237	0.2474	0.2103	0.1546	0.1222	0.2307
16	0.3823	0.3567	0.2726	0.2317	0.1704	0.1347	0.2542
17	0.4200	0.3918	0.2995	0.2546	0.1872	0.1480	0.2793
18	0.4601	0.4292	0.3281	0.2789	0.2050	0.1621	0.3059
19	0.5027	0.4691	0.3585	0.3047	0.2240	0.1771	0.3343
20	0.5482	0.5115	0.3909	0.3323	0.2443	0.1932	0.3646
21	0.5967	0.5567	0.4255	0.3617	0.2659	0.2103	0.3968
22	0.6485	0.6050	0.4624	0.3931	0.2890	0.2285	0.4313
23	0.7038	0.6566	0.5019	0.4266	0.3136	0.2480	0.4680
24	0.7629	0.7117	0.5440	0.4624	0.3400	0.2688	0.5073
25	0.8260	0.7707	0.5890	0.5007	0.3681	0.2911	0.5493

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0197	0.0184	0.0140	0.0119	0.0088	0.0069	0.0131
2	0.0361	0.0337	0.0258	0.0219	0.0161	0.0127	0.0240
3	0.0510	0.0476	0.0364	0.0309	0.0227	0.0180	0.0339
4	0.0670	0.0625	0.0478	0.0406	0.0299	0.0236	0.0446
5	0.0840	0.0784	0.0599	0.0509	0.0374	0.0296	0.0559
6	0.1022	0.0954	0.0729	0.0619	0.0455	0.0360	0.0680
7	0.1215	0.1134	0.0867	0.0737	0.0542	0.0428	0.0808
8	0.1421	0.1326	0.1013	0.0861	0.0633	0.0501	0.0945
9	0.1640	0.1530	0.1169	0.0994	0.0731	0.0578	0.1091
10	0.1872	0.1747	0.1335	0.1135	0.0834	0.0660	0.1245
11	0.2119	0.1977	0.1511	0.1284	0.0944	0.0747	0.1409
12	0.2381	0.2221	0.1698	0.1443	0.1061	0.0839	0.1583
13	0.2659	0.2481	0.1896	0.1612	0.1185	0.0937	0.1768
14	0.2955	0.2757	0.2107	0.1791	0.1317	0.1041	0.1965
15	0.3268	0.3049	0.2331	0.1981	0.1456	0.1152	0.2174
16	0.3602	0.3361	0.2569	0.2183	0.1605	0.1269	0.2395
17	0.3957	0.3692	0.2822	0.2398	0.1763	0.1394	0.2631
18	0.4335	0.4044	0.3091	0.2627	0.1932	0.1527	0.2883
19	0.4737	0.4419	0.3378	0.2871	0.2111	0.1669	0.3150
20	0.5165	0.4819	0.3683	0.3131	0.2302	0.1820	0.3435
21	0.5622	0.5246	0.4009	0.3408	0.2505	0.1981	0.3739
22	0.6110	0.5701	0.4357	0.3704	0.2723	0.2153	0.4063
23	0.6631	0.6187	0.4729	0.4019	0.2955	0.2336	0.4410
24	0.7188	0.6706	0.5125	0.4357	0.3203	0.2533	0.4780
25	0.7783	0.7261	0.5550	0.4717	0.3468	0.2742	0.5176

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0186	0.0174	0.0133	0.0113	0.0083	0.0066	0.0124
2	0.0342	0.0319	0.0244	0.0207	0.0152	0.0120	0.0227
3	0.0483	0.0450	0.0344	0.0293	0.0215	0.0170	0.0321
4	0.0633	0.0591	0.0452	0.0384	0.0282	0.0223	0.0421
5	0.0794	0.0741	0.0567	0.0482	0.0354	0.0280	0.0528
6	0.0966	0.0901	0.0689	0.0586	0.0431	0.0340	0.0643
7	0.1149	0.1072	0.0819	0.0696	0.0512	0.0405	0.0764
8	0.1344	0.1253	0.0958	0.0814	0.0599	0.0473	0.0893
9	0.1550	0.1446	0.1105	0.0940	0.0691	0.0546	0.1031
10	0.1770	0.1651	0.1262	0.1073	0.0789	0.0624	0.1177
11	0.2003	0.1869	0.1428	0.1214	0.0893	0.0706	0.1332
12	0.2251	0.2100	0.1605	0.1364	0.1003	0.0793	0.1497
13	0.2514	0.2345	0.1793	0.1524	0.1120	0.0886	0.1672
14	0.2793	0.2606	0.1992	0.1693	0.1245	0.0984	0.1857
15	0.3090	0.2883	0.2203	0.1873	0.1377	0.1089	0.2055
16	0.3405	0.3177	0.2428	0.2064	0.1517	0.1200	0.2264
17	0.3741	0.3490	0.2667	0.2267	0.1667	0.1318	0.2488
18	0.4098	0.3823	0.2922	0.2484	0.1826	0.1444	0.2725
19	0.4478	0.4178	0.3193	0.2714	0.1995	0.1578	0.2978
20	0.4883	0.4556	0.3482	0.2960	0.2176	0.1721	0.3247
21	0.5315	0.4959	0.3790	0.3222	0.2368	0.1873	0.3535
22	0.5776	0.5389	0.4119	0.3501	0.2574	0.2035	0.3841
23	0.6268	0.5848	0.4470	0.3800	0.2793	0.2209	0.4169
24	0.6795	0.6339	0.4845	0.4119	0.3028	0.2394	0.4519
25	0.7357	0.6864	0.5247	0.4460	0.3279	0.2592	0.4893

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0178	0.0166	0.0127	0.0108	0.0079	0.0063	0.0118
2	0.0326	0.0305	0.0233	0.0198	0.0145	0.0115	0.0217
3	0.0461	0.0430	0.0329	0.0280	0.0206	0.0163	0.0307
4	0.0605	0.0565	0.0432	0.0367	0.0270	0.0213	0.0403
5	0.0759	0.0708	0.0541	0.0460	0.0338	0.0268	0.0505
6	0.0923	0.0861	0.0658	0.0560	0.0411	0.0325	0.0614
7	0.1098	0.1025	0.0783	0.0666	0.0489	0.0387	0.0730
8	0.1284	0.1198	0.0916	0.0778	0.0572	0.0452	0.0854
9	0.1482	0.1382	0.1057	0.0898	0.0660	0.0522	0.0985
10	0.1691	0.1578	0.1206	0.1025	0.0754	0.0596	0.1125
11	0.1914	0.1786	0.1365	0.1160	0.0853	0.0675	0.1273
12	0.2151	0.2007	0.1534	0.1304	0.0959	0.0758	0.1430
13	0.2402	0.2241	0.1713	0.1456	0.1071	0.0846	0.1598
14	0.2669	0.2490	0.1903	0.1618	0.1189	0.0941	0.1775
15	0.2953	0.2755	0.2106	0.1790	0.1316	0.1040	0.1964
16	0.3254	0.3036	0.2321	0.1973	0.1450	0.1147	0.2164
17	0.3575	0.3335	0.2549	0.2167	0.1593	0.1260	0.2377
18	0.3916	0.3654	0.2793	0.2374	0.1745	0.1380	0.2604
19	0.4279	0.3993	0.3052	0.2594	0.1907	0.1508	0.2846
20	0.4667	0.4354	0.3328	0.2829	0.2080	0.1644	0.3103
21	0.5080	0.4739	0.3622	0.3079	0.2264	0.1790	0.3378
22	0.5520	0.5150	0.3936	0.3346	0.2460	0.1945	0.3671
23	0.5991	0.5589	0.4272	0.3631	0.2670	0.2111	0.3984
24	0.6494	0.6059	0.4631	0.3936	0.2894	0.2288	0.4318
25	0.7031	0.6560	0.5014	0.4262	0.3133	0.2478	0.4676

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0170	0.0159	0.0122	0.0103	0.0076	0.0060	0.0113
2	0.0313	0.0292	0.0223	0.0189	0.0139	0.0110	0.0208
3	0.0442	0.0412	0.0315	0.0268	0.0197	0.0156	0.0294
4	0.0580	0.0541	0.0413	0.0351	0.0258	0.0204	0.0385
5	0.0727	0.0678	0.0518	0.0441	0.0324	0.0256	0.0484
6	0.0884	0.0825	0.0631	0.0536	0.0394	0.0312	0.0588
7	0.1052	0.0981	0.0750	0.0637	0.0469	0.0371	0.0699
8	0.1230	0.1147	0.0877	0.0745	0.0548	0.0433	0.0818
9	0.1419	0.1324	0.1012	0.0860	0.0632	0.0500	0.0943
10	0.1620	0.1511	0.1155	0.0982	0.0722	0.0571	0.1077
11	0.1833	0.1710	0.1307	0.1111	0.0817	0.0646	0.1219
12	0.2060	0.1922	0.1469	0.1248	0.0918	0.0726	0.1370
13	0.2300	0.2146	0.1640	0.1394	0.1025	0.0811	0.1530
14	0.2556	0.2385	0.1823	0.1549	0.1139	0.0901	0.1700
15	0.2828	0.2638	0.2016	0.1714	0.1260	0.0996	0.1880
16	0.3116	0.2907	0.2222	0.1889	0.1389	0.1098	0.2072
17	0.3423	0.3194	0.2441	0.2075	0.1525	0.1206	0.2277
18	0.3750	0.3499	0.2674	0.2273	0.1671	0.1321	0.2494
19	0.4098	0.3823	0.2922	0.2484	0.1826	0.1444	0.2725
20	0.4469	0.4169	0.3187	0.2709	0.1991	0.1575	0.2972
21	0.4864	0.4538	0.3469	0.2948	0.2168	0.1714	0.3235
22	0.5286	0.4932	0.3769	0.3204	0.2356	0.1863	0.3515
23	0.5737	0.5352	0.4091	0.3477	0.2556	0.2021	0.3815
24	0.6218	0.5802	0.4434	0.3769	0.2771	0.2191	0.4135
25	0.6733	0.6282	0.4801	0.4081	0.3000	0.2372	0.4478

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0164	0.0153	0.0117	0.0099	0.0073	0.0058	0.0109
2	0.0300	0.0280	0.0214	0.0182	0.0134	0.0106	0.0199
3	0.0424	0.0395	0.0302	0.0257	0.0189	0.0149	0.0282
4	0.0556	0.0519	0.0397	0.0337	0.0248	0.0196	0.0370
5	0.0697	0.0651	0.0497	0.0423	0.0311	0.0246	0.0464
6	0.0848	0.0791	0.0605	0.0514	0.0378	0.0299	0.0564
7	0.1009	0.0941	0.0719	0.0611	0.0450	0.0355	0.0671
8	0.1179	0.1100	0.0841	0.0715	0.0526	0.0416	0.0784
9	0.1361	0.1270	0.0971	0.0825	0.0606	0.0480	0.0905
10	0.1554	0.1450	0.1108	0.0942	0.0692	0.0547	0.1033
11	0.1759	0.1641	0.1254	0.1066	0.0784	0.0620	0.1169
12	0.1976	0.1844	0.1409	0.1198	0.0881	0.0696	0.1314
13	0.2207	0.2059	0.1574	0.1338	0.0983	0.0778	0.1468
14	0.2452	0.2288	0.1749	0.1486	0.1093	0.0864	0.1631
15	0.2713	0.2531	0.1934	0.1644	0.1209	0.0956	0.1804
16	0.2989	0.2789	0.2132	0.1812	0.1332	0.1053	0.1988
17	0.3284	0.3064	0.2342	0.1991	0.1463	0.1157	0.2184
18	0.3597	0.3356	0.2565	0.2181	0.1603	0.1268	0.2392
19	0.3931	0.3668	0.2803	0.2383	0.1752	0.1385	0.2614
20	0.4287	0.4000	0.3057	0.2598	0.1910	0.1510	0.2851
21	0.4666	0.4353	0.3327	0.2828	0.2079	0.1644	0.3103
22	0.5071	0.4731	0.3616	0.3074	0.2260	0.1787	0.3372
23	0.5503	0.5134	0.3924	0.3336	0.2452	0.1939	0.3660
24	0.5965	0.5565	0.4254	0.3616	0.2658	0.2102	0.3967
25	0.6459	0.6026	0.4606	0.3915	0.2878	0.2276	0.4295

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0157	0.0147	0.0112	0.0095	0.0070	0.0055	0.0104
2	0.0288	0.0269	0.0206	0.0175	0.0128	0.0102	0.0192
3	0.0407	0.0380	0.0290	0.0247	0.0181	0.0143	0.0271
4	0.0534	0.0499	0.0381	0.0324	0.0238	0.0188	0.0355
5	0.0670	0.0625	0.0478	0.0406	0.0299	0.0236	0.0446
6	0.0815	0.0760	0.0581	0.0494	0.0363	0.0287	0.0542
7	0.0969	0.0904	0.0691	0.0588	0.0432	0.0342	0.0645
8	0.1133	0.1057	0.0808	0.0687	0.0505	0.0399	0.0754
9	0.1308	0.1220	0.0933	0.0793	0.0583	0.0461	0.0870
10	0.1493	0.1393	0.1065	0.0905	0.0665	0.0526	0.0993
11	0.1690	0.1577	0.1205	0.1024	0.0753	0.0595	0.1124
12	0.1899	0.1771	0.1354	0.1151	0.0846	0.0669	0.1263
13	0.2121	0.1978	0.1512	0.1285	0.0945	0.0747	0.1410
14	0.2356	0.2198	0.1680	0.1428	0.1050	0.0830	0.1567
15	0.2606	0.2432	0.1859	0.1580	0.1162	0.0918	0.1733
16	0.2873	0.2680	0.2048	0.1741	0.1280	0.1012	0.1910
17	0.3156	0.2944	0.2250	0.1913	0.1406	0.1112	0.2098
18	0.3457	0.3225	0.2465	0.2095	0.1540	0.1218	0.2299
19	0.3777	0.3524	0.2694	0.2290	0.1683	0.1331	0.2512
20	0.4119	0.3843	0.2937	0.2497	0.1836	0.1451	0.2739
21	0.4484	0.4183	0.3197	0.2718	0.1998	0.1580	0.2982
22	0.4873	0.4546	0.3475	0.2953	0.2171	0.1717	0.3240
23	0.5288	0.4934	0.3771	0.3205	0.2356	0.1863	0.3517
24	0.5732	0.5348	0.4087	0.3474	0.2554	0.2020	0.3812
25	0.6207	0.5791	0.4426	0.3762	0.2766	0.2187	0.4127

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0151	0.0141	0.0108	0.0092	0.0067	0.0053	0.0101
2	0.0277	0.0259	0.0198	0.0168	0.0124	0.0098	0.0184
3	0.0392	0.0366	0.0279	0.0237	0.0175	0.0138	0.0261
4	0.0514	0.0480	0.0367	0.0312	0.0229	0.0181	0.0342
5	0.0645	0.0602	0.0460	0.0391	0.0287	0.0227	0.0429
6	0.0784	0.0732	0.0559	0.0475	0.0350	0.0276	0.0522
7	0.0933	0.0870	0.0665	0.0565	0.0416	0.0329	0.0620
8	0.1091	0.1018	0.0778	0.0661	0.0486	0.0384	0.0725
9	0.1259	0.1174	0.0897	0.0763	0.0561	0.0443	0.0837
10	0.1437	0.1341	0.1025	0.0871	0.0640	0.0506	0.0956
11	0.1626	0.1517	0.1160	0.0986	0.0725	0.0573	0.1081
12	0.1827	0.1705	0.1303	0.1108	0.0814	0.0644	0.1215
13	0.2041	0.1904	0.1455	0.1237	0.0909	0.0719	0.1357
14	0.2267	0.2116	0.1617	0.1374	0.1010	0.0799	0.1508
15	0.2508	0.2340	0.1789	0.1520	0.1118	0.0884	0.1668
16	0.2764	0.2579	0.1971	0.1676	0.1232	0.0974	0.1838
17	0.3037	0.2833	0.2166	0.1841	0.1353	0.1070	0.2020
18	0.3327	0.3104	0.2372	0.2016	0.1482	0.1172	0.2212
19	0.3635	0.3392	0.2592	0.2203	0.1620	0.1281	0.2418
20	0.3964	0.3699	0.2827	0.2403	0.1767	0.1397	0.2636
21	0.4315	0.4026	0.3077	0.2615	0.1923	0.1520	0.2869
22	0.4689	0.4375	0.3344	0.2842	0.2090	0.1652	0.3118
23	0.5089	0.4748	0.3629	0.3085	0.2268	0.1793	0.3384
24	0.5516	0.5147	0.3934	0.3344	0.2458	0.1944	0.3668
25	0.5973	0.5573	0.4259	0.3620	0.2662	0.2105	0.3972

PROPOSED FHCF 2011 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0128	0.0120	0.0092	0.0078	0.0057	0.0045	0.0085
2	0.0236	0.0220	0.0168	0.0143	0.0105	0.0083	0.0157
3	0.0333	0.0310	0.0237	0.0202	0.0148	0.0117	0.0221
4	0.0437	0.0407	0.0311	0.0265	0.0195	0.0154	0.0290
5	0.0548	0.0511	0.0391	0.0332	0.0244	0.0193	0.0364
6	0.0666	0.0621	0.0475	0.0404	0.0297	0.0235	0.0443
7	0.0792	0.0739	0.0565	0.0480	0.0353	0.0279	0.0527
8	0.0926	0.0864	0.0660	0.0561	0.0413	0.0326	0.0616
9	0.1069	0.0997	0.0762	0.0648	0.0476	0.0377	0.0711
10	0.1220	0.1138	0.0870	0.0740	0.0544	0.0430	0.0811
11	0.1381	0.1288	0.0985	0.0837	0.0615	0.0487	0.0918
12	0.1552	0.1448	0.1106	0.0941	0.0691	0.0547	0.1032
13	0.1733	0.1617	0.1236	0.1050	0.0772	0.0611	0.1152
14	0.1925	0.1796	0.1373	0.1167	0.0858	0.0678	0.1280
15	0.2130	0.1987	0.1519	0.1291	0.0949	0.0751	0.1417
16	0.2348	0.2190	0.1674	0.1423	0.1046	0.0827	0.1561
17	0.2579	0.2406	0.1839	0.1563	0.1149	0.0909	0.1715
18	0.2825	0.2636	0.2014	0.1712	0.1259	0.0995	0.1879
19	0.3087	0.2880	0.2201	0.1871	0.1376	0.1088	0.2053
20	0.3366	0.3141	0.2401	0.2040	0.1500	0.1186	0.2239
21	0.3664	0.3419	0.2613	0.2221	0.1633	0.1291	0.2437
22	0.3982	0.3715	0.2840	0.2414	0.1774	0.1403	0.2648
23	0.4321	0.4032	0.3082	0.2619	0.1926	0.1523	0.2874
24	0.4684	0.4370	0.3340	0.2839	0.2087	0.1651	0.3115
25	0.5072	0.4732	0.3617	0.3074	0.2260	0.1787	0.3373

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0901	0.0751	0.0627	0.0533	0.0416	0.0307	0.0682
2	0.1652	0.1378	0.1151	0.0978	0.0763	0.0564	0.1252
3	0.2333	0.1946	0.1625	0.1381	0.1077	0.0796	0.1768
4	0.3062	0.2555	0.2133	0.1813	0.1414	0.1045	0.2321
5	0.3841	0.3204	0.2676	0.2274	0.1774	0.1311	0.2911
6	0.4671	0.3897	0.3254	0.2766	0.2157	0.1594	0.3540
7	0.5555	0.4634	0.3870	0.3289	0.2565	0.1896	0.4210
8	0.6496	0.5419	0.4525	0.3846	0.3000	0.2217	0.4922
9	0.7495	0.6252	0.5221	0.4438	0.3461	0.2558	0.5680
10	0.8557	0.7138	0.5961	0.5067	0.3951	0.2921	0.6484
11	0.9685	0.8079	0.6746	0.5734	0.4472	0.3305	0.7339
12	1.0882	0.9077	0.7580	0.6443	0.5025	0.3714	0.8246
13	1.2153	1.0138	0.8466	0.7196	0.5612	0.4148	0.9209
14	1.3504	1.1264	0.9407	0.7996	0.6236	0.4609	1.0233
15	1.4938	1.2461	1.0406	0.8845	0.6898	0.5099	1.1320
16	1.6463	1.3733	1.1468	0.9748	0.7603	0.5619	1.2476
17	1.8085	1.5086	1.2598	1.0708	0.8352	0.6173	1.3705
18	1.9811	1.6526	1.3800	1.1730	0.9149	0.6762	1.5013
19	2.1649	1.8059	1.5081	1.2819	0.9997	0.7389	1.6405
20	2.3608	1.9693	1.6445	1.3978	1.0902	0.8058	1.7890
21	2.5697	2.1436	1.7900	1.5215	1.1866	0.8771	1.9473
22	2.7926	2.3295	1.9453	1.6535	1.2896	0.9532	2.1162
23	3.0307	2.5281	2.1112	1.7945	1.3995	1.0344	2.2966
24	3.2851	2.7403	2.2884	1.9451	1.5170	1.1213	2.4894
25	3.5571	2.9673	2.4779	2.1062	1.6426	1.2141	2.6955

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0788	0.0658	0.0549	0.0467	0.0364	0.0269	0.0597
2	0.1446	0.1206	0.1007	0.0856	0.0668	0.0494	0.1096
3	0.2043	0.1704	0.1423	0.1209	0.0943	0.0697	0.1548
4	0.2681	0.2237	0.1868	0.1587	0.1238	0.0915	0.2032
5	0.3363	0.2805	0.2343	0.1991	0.1553	0.1148	0.2548
6	0.4090	0.3412	0.2849	0.2422	0.1889	0.1396	0.3099
7	0.4864	0.4057	0.3388	0.2880	0.2246	0.1660	0.3686
8	0.5687	0.4744	0.3962	0.3367	0.2626	0.1941	0.4310
9	0.6562	0.5474	0.4571	0.3885	0.3030	0.2240	0.4973
10	0.7492	0.6249	0.5219	0.4436	0.3460	0.2557	0.5677
11	0.8479	0.7073	0.5906	0.5020	0.3915	0.2894	0.6425
12	0.9527	0.7947	0.6637	0.5641	0.4399	0.3252	0.7219
13	1.0640	0.8876	0.7412	0.6300	0.4914	0.3632	0.8063
14	1.1823	0.9862	0.8236	0.7000	0.5459	0.4035	0.8959
15	1.3079	1.0910	0.9111	0.7744	0.6040	0.4464	0.9911
16	1.4414	1.2024	1.0041	0.8535	0.6656	0.4920	1.0923
17	1.5834	1.3208	1.1030	0.9375	0.7312	0.5404	1.1999
18	1.7345	1.4469	1.2082	1.0270	0.8010	0.5920	1.3144
19	1.8954	1.5811	1.3203	1.1223	0.8753	0.6469	1.4363
20	2.0669	1.7242	1.4398	1.2238	0.9545	0.7055	1.5663
21	2.2498	1.8767	1.5672	1.3321	1.0389	0.7679	1.7048
22	2.4450	2.0395	1.7031	1.4477	1.1290	0.8345	1.8527
23	2.6534	2.2134	1.8483	1.5711	1.2253	0.9057	2.0107
24	2.8762	2.3992	2.0035	1.7030	1.3282	0.9817	2.1795
25	3.1143	2.5979	2.1694	1.8440	1.4381	1.0630	2.3600

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0715	0.0596	0.0498	0.0423	0.0330	0.0244	0.0542
2	0.1311	0.1093	0.0913	0.0776	0.0605	0.0447	0.0993
3	0.1852	0.1545	0.1290	0.1096	0.0855	0.0632	0.1403
4	0.2430	0.2027	0.1693	0.1439	0.1122	0.0830	0.1842
5	0.3049	0.2543	0.2124	0.1805	0.1408	0.1041	0.2310
6	0.3707	0.3093	0.2583	0.2195	0.1712	0.1265	0.2809
7	0.4409	0.3678	0.3071	0.2611	0.2036	0.1505	0.3341
8	0.5155	0.4300	0.3591	0.3053	0.2381	0.1760	0.3907
9	0.5949	0.4962	0.4144	0.3522	0.2747	0.2030	0.4508
10	0.6791	0.5665	0.4731	0.4021	0.3136	0.2318	0.5146
11	0.7686	0.6412	0.5354	0.4551	0.3549	0.2623	0.5824
12	0.8637	0.7204	0.6016	0.5114	0.3988	0.2948	0.6545
13	0.9646	0.8046	0.6719	0.5711	0.4454	0.3292	0.7309
14	1.0717	0.8940	0.7466	0.6346	0.4949	0.3658	0.8121
15	1.1856	0.9890	0.8259	0.7020	0.5475	0.4047	0.8984
16	1.3066	1.0900	0.9102	0.7737	0.6034	0.4460	0.9901
17	1.4354	1.1973	0.9999	0.8499	0.6628	0.4899	1.0877
18	1.5724	1.3116	1.0953	0.9310	0.7261	0.5367	1.1915
19	1.7182	1.4333	1.1969	1.0174	0.7935	0.5865	1.3020
20	1.8737	1.5630	1.3052	1.1094	0.8652	0.6395	1.4198
21	2.0395	1.7013	1.4207	1.2076	0.9418	0.6961	1.5455
22	2.2164	1.8489	1.5439	1.3123	1.0235	0.7565	1.6795
23	2.4054	2.0065	1.6755	1.4242	1.1108	0.8210	1.8227
24	2.6073	2.1749	1.8162	1.5438	1.2040	0.8899	1.9757
25	2.8232	2.3550	1.9666	1.6716	1.3037	0.9636	2.1393

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0619	0.0517	0.0431	0.0367	0.0286	0.0211	0.0469
2	0.1136	0.0948	0.0791	0.0673	0.0525	0.0388	0.0861
3	0.1605	0.1338	0.1118	0.0950	0.0741	0.0548	0.1216
4	0.2106	0.1757	0.1467	0.1247	0.0973	0.0719	0.1596
5	0.2642	0.2204	0.1840	0.1564	0.1220	0.0902	0.2002
6	0.3213	0.2680	0.2238	0.1902	0.1484	0.1097	0.2434
7	0.3821	0.3187	0.2661	0.2262	0.1764	0.1304	0.2895
8	0.4467	0.3726	0.3112	0.2645	0.2063	0.1525	0.3385
9	0.5155	0.4300	0.3591	0.3052	0.2380	0.1759	0.3906
10	0.5885	0.4909	0.4099	0.3484	0.2718	0.2009	0.4459
11	0.6660	0.5556	0.4640	0.3944	0.3076	0.2273	0.5047
12	0.7484	0.6243	0.5213	0.4431	0.3456	0.2554	0.5671
13	0.8358	0.6972	0.5822	0.4949	0.3860	0.2853	0.6334
14	0.9287	0.7747	0.6469	0.5499	0.4289	0.3170	0.7037
15	1.0274	0.8570	0.7156	0.6083	0.4744	0.3507	0.7785
16	1.1322	0.9445	0.7887	0.6704	0.5228	0.3865	0.8580
17	1.2438	1.0375	0.8664	0.7364	0.5744	0.4245	0.9425
18	1.3625	1.1365	0.9491	0.8067	0.6292	0.4650	1.0325
19	1.4889	1.2420	1.0371	0.8816	0.6875	0.5082	1.1282
20	1.6236	1.3544	1.1310	0.9613	0.7497	0.5542	1.2303
21	1.7673	1.4742	1.2311	1.0464	0.8161	0.6032	1.3392
22	1.9206	1.6021	1.3379	1.1372	0.8869	0.6555	1.4554
23	2.0843	1.7387	1.4519	1.2341	0.9625	0.7114	1.5794
24	2.2593	1.8846	1.5738	1.3377	1.0433	0.7711	1.7120
25	2.4464	2.0407	1.7041	1.4485	1.1297	0.8350	1.8538

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0560	0.0467	0.0390	0.0331	0.0258	0.0191	0.0424
2	0.1026	0.0856	0.0715	0.0608	0.0474	0.0350	0.0778
3	0.1450	0.1209	0.1010	0.0858	0.0669	0.0495	0.1099
4	0.1903	0.1587	0.1326	0.1127	0.0879	0.0649	0.1442
5	0.2387	0.1991	0.1663	0.1413	0.1102	0.0815	0.1809
6	0.2903	0.2421	0.2022	0.1719	0.1340	0.0991	0.2200
7	0.3452	0.2879	0.2405	0.2044	0.1594	0.1178	0.2616
8	0.4036	0.3367	0.2812	0.2390	0.1864	0.1378	0.3059
9	0.4657	0.3885	0.3244	0.2758	0.2151	0.1590	0.3529
10	0.5317	0.4435	0.3704	0.3148	0.2455	0.1815	0.4029
11	0.6018	0.5020	0.4192	0.3563	0.2779	0.2054	0.4560
12	0.6762	0.5640	0.4710	0.4004	0.3122	0.2308	0.5124
13	0.7552	0.6299	0.5260	0.4471	0.3487	0.2578	0.5722
14	0.8391	0.6999	0.5845	0.4968	0.3875	0.2864	0.6358
15	0.9282	0.7743	0.6466	0.5496	0.4286	0.3168	0.7034
16	1.0230	0.8533	0.7126	0.6057	0.4724	0.3492	0.7752
17	1.1238	0.9374	0.7828	0.6654	0.5189	0.3836	0.8516
18	1.2310	1.0269	0.8575	0.7289	0.5685	0.4202	0.9328
19	1.3452	1.1222	0.9371	0.7965	0.6212	0.4591	1.0194
20	1.4669	1.2237	1.0219	0.8686	0.6774	0.5007	1.1116
21	1.5967	1.3319	1.1123	0.9454	0.7373	0.5450	1.2100
22	1.7353	1.4475	1.2088	1.0274	0.8013	0.5923	1.3149
23	1.8832	1.5709	1.3118	1.1150	0.8696	0.6428	1.4270
24	2.0413	1.7028	1.4219	1.2086	0.9426	0.6967	1.5468
25	2.2103	1.8438	1.5397	1.3087	1.0207	0.7544	1.6749

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0799	0.0666	0.0556	0.0473	0.0369	0.0273	0.0605
2	0.1465	0.1222	0.1021	0.0868	0.0677	0.0500	0.1110
3	0.2070	0.1727	0.1442	0.1226	0.0956	0.0706	0.1568
4	0.2717	0.2266	0.1892	0.1609	0.1255	0.0927	0.2059
5	0.3408	0.2843	0.2374	0.2018	0.1574	0.1163	0.2582
6	0.4144	0.3457	0.2887	0.2454	0.1914	0.1414	0.3140
7	0.4928	0.4111	0.3433	0.2918	0.2276	0.1682	0.3735
8	0.5763	0.4807	0.4014	0.3412	0.2661	0.1967	0.4367
9	0.6649	0.5547	0.4632	0.3937	0.3071	0.2270	0.5039
10	0.7591	0.6332	0.5288	0.4495	0.3505	0.2591	0.5752
11	0.8592	0.7167	0.5985	0.5087	0.3967	0.2932	0.6510
12	0.9654	0.8053	0.6725	0.5716	0.4458	0.3295	0.7315
13	1.0782	0.8994	0.7510	0.6384	0.4979	0.3680	0.8170
14	1.1980	0.9993	0.8345	0.7093	0.5532	0.4089	0.9078
15	1.3253	1.1055	0.9232	0.7847	0.6120	0.4523	1.0042
16	1.4605	1.2183	1.0174	0.8648	0.6745	0.4985	1.1068
17	1.6044	1.3384	1.1176	0.9500	0.7409	0.5476	1.2158
18	1.7576	1.4661	1.2243	1.0407	0.8116	0.5999	1.3318
19	1.9206	1.6021	1.3379	1.1372	0.8869	0.6555	1.4554
20	2.0944	1.7471	1.4589	1.2401	0.9671	0.7148	1.5871
21	2.2797	1.9017	1.5880	1.3498	1.0527	0.7781	1.7275
22	2.4775	2.0666	1.7258	1.4669	1.1440	0.8456	1.8774
23	2.6887	2.2428	1.8729	1.5920	1.2416	0.9177	2.0374
24	2.9144	2.4311	2.0301	1.7256	1.3458	0.9947	2.2084
25	3.1557	2.6324	2.1982	1.8685	1.4572	1.0771	2.3913

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0729	0.0609	0.0508	0.0432	0.0337	0.0249	0.0553
2	0.1338	0.1116	0.0932	0.0792	0.0618	0.0457	0.1014
3	0.1890	0.1577	0.1317	0.1119	0.0873	0.0645	0.1432
4	0.2481	0.2069	0.1728	0.1469	0.1146	0.0847	0.1880
5	0.3112	0.2596	0.2168	0.1842	0.1437	0.1062	0.2358
6	0.3784	0.3157	0.2636	0.2241	0.1747	0.1292	0.2868
7	0.4500	0.3754	0.3135	0.2665	0.2078	0.1536	0.3410
8	0.5262	0.4389	0.3666	0.3116	0.2430	0.1796	0.3987
9	0.6072	0.5065	0.4230	0.3595	0.2804	0.2072	0.4601
10	0.6932	0.5782	0.4829	0.4104	0.3201	0.2366	0.5253
11	0.7845	0.6544	0.5465	0.4645	0.3623	0.2678	0.5945
12	0.8815	0.7353	0.6141	0.5220	0.4071	0.3009	0.6680
13	0.9845	0.8213	0.6858	0.5829	0.4546	0.3360	0.7460
14	1.0939	0.9125	0.7620	0.6477	0.5052	0.3734	0.8289
15	1.2101	1.0095	0.8430	0.7165	0.5588	0.4130	0.9170
16	1.3337	1.1125	0.9290	0.7897	0.6159	0.4552	1.0106
17	1.4651	1.2221	1.0206	0.8675	0.6765	0.5001	1.1102
18	1.6049	1.3388	1.1180	0.9503	0.7411	0.5478	1.2162
19	1.7538	1.4630	1.2217	1.0384	0.8099	0.5986	1.3290
20	1.9125	1.5953	1.3322	1.1324	0.8831	0.6528	1.4492
21	2.0817	1.7365	1.4501	1.2326	0.9613	0.7105	1.5774
22	2.2623	1.8871	1.5759	1.3395	1.0447	0.7722	1.7143
23	2.4551	2.0480	1.7102	1.4537	1.1337	0.8380	1.8604
24	2.6612	2.2199	1.8538	1.5757	1.2289	0.9083	2.0166
25	2.8816	2.4037	2.0073	1.7062	1.3307	0.9835	2.1836

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0679	0.0567	0.0473	0.0402	0.0314	0.0232	0.0515
2	0.1246	0.1039	0.0868	0.0738	0.0575	0.0425	0.0944
3	0.1760	0.1468	0.1226	0.1042	0.0813	0.0601	0.1334
4	0.2310	0.1927	0.1609	0.1368	0.1067	0.0788	0.1750
5	0.2897	0.2417	0.2018	0.1715	0.1338	0.0989	0.2195
6	0.3523	0.2939	0.2454	0.2086	0.1627	0.1203	0.2670
7	0.4190	0.3495	0.2919	0.2481	0.1935	0.1430	0.3175
8	0.4900	0.4087	0.3413	0.2901	0.2263	0.1672	0.3713
9	0.5653	0.4716	0.3938	0.3347	0.2611	0.1930	0.4284
10	0.6454	0.5384	0.4496	0.3822	0.2980	0.2203	0.4891
11	0.7305	0.6093	0.5088	0.4325	0.3373	0.2493	0.5535
12	0.8208	0.6847	0.5718	0.4860	0.3790	0.2801	0.6220
13	0.9167	0.7647	0.6386	0.5428	0.4233	0.3129	0.6946
14	1.0185	0.8496	0.7095	0.6031	0.4703	0.3476	0.7718
15	1.1268	0.9399	0.7849	0.6672	0.5203	0.3846	0.8538
16	1.2418	1.0359	0.8650	0.7353	0.5734	0.4238	0.9410
17	1.3641	1.1379	0.9502	0.8077	0.6299	0.4656	1.0337
18	1.4943	1.2465	1.0409	0.8848	0.6900	0.5100	1.1324
19	1.6330	1.3622	1.1375	0.9669	0.7541	0.5574	1.2374
20	1.7807	1.4854	1.2404	1.0543	0.8223	0.6078	1.3494
21	1.9382	1.6168	1.3502	1.1476	0.8950	0.6616	1.4688
22	2.1064	1.7571	1.4673	1.2472	0.9727	0.7189	1.5962
23	2.2860	1.9069	1.5924	1.3535	1.0556	0.7802	1.7322
24	2.4779	2.0670	1.7261	1.4671	1.1442	0.8457	1.8777
25	2.6830	2.2381	1.8690	1.5886	1.2390	0.9158	2.0331

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0635	0.0530	0.0443	0.0376	0.0293	0.0217	0.0482
2	0.1165	0.0972	0.0812	0.0690	0.0538	0.0398	0.0883
3	0.1646	0.1373	0.1147	0.0975	0.0760	0.0562	0.1248
4	0.2161	0.1803	0.1505	0.1279	0.0998	0.0738	0.1637
5	0.2710	0.2261	0.1888	0.1605	0.1252	0.0925	0.2054
6	0.3296	0.2750	0.2296	0.1952	0.1522	0.1125	0.2498
7	0.3920	0.3270	0.2731	0.2321	0.1810	0.1338	0.2971
8	0.4584	0.3824	0.3193	0.2714	0.2117	0.1564	0.3473
9	0.5289	0.4412	0.3684	0.3132	0.2442	0.1805	0.4008
10	0.6038	0.5037	0.4206	0.3575	0.2788	0.2061	0.4576
11	0.6834	0.5701	0.4760	0.4046	0.3156	0.2333	0.5179
12	0.7679	0.6405	0.5349	0.4547	0.3546	0.2621	0.5819
13	0.8576	0.7154	0.5974	0.5078	0.3960	0.2927	0.6499
14	0.9529	0.7949	0.6638	0.5642	0.4400	0.3252	0.7221
15	1.0541	0.8793	0.7343	0.6242	0.4868	0.3598	0.7988
16	1.1617	0.9691	0.8093	0.6879	0.5365	0.3965	0.8803
17	1.2762	1.0646	0.8890	0.7556	0.5893	0.4356	0.9671
18	1.3980	1.1662	0.9738	0.8278	0.6456	0.4772	1.0594
19	1.5277	1.2744	1.0642	0.9045	0.7055	0.5214	1.1576
20	1.6659	1.3896	1.1605	0.9864	0.7693	0.5686	1.2624
21	1.8133	1.5126	1.2631	1.0737	0.8374	0.6189	1.3741
22	1.9706	1.6438	1.3727	1.1668	0.9100	0.6726	1.4933
23	2.1386	1.7840	1.4897	1.2663	0.9876	0.7299	1.6206
24	2.3181	1.9337	1.6148	1.3726	1.0705	0.7912	1.7566
25	2.5101	2.0938	1.7485	1.4862	1.1591	0.8567	1.9021

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0597	0.0498	0.0416	0.0353	0.0276	0.0204	0.0452
2	0.1095	0.0913	0.0763	0.0648	0.0506	0.0374	0.0830
3	0.1547	0.1290	0.1077	0.0916	0.0714	0.0528	0.1172
4	0.2030	0.1693	0.1414	0.1202	0.0937	0.0693	0.1538
5	0.2546	0.2124	0.1774	0.1508	0.1176	0.0869	0.1930
6	0.3097	0.2583	0.2157	0.1834	0.1430	0.1057	0.2347
7	0.3683	0.3072	0.2565	0.2181	0.1701	0.1257	0.2791
8	0.4306	0.3592	0.3000	0.2550	0.1988	0.1470	0.3263
9	0.4969	0.4145	0.3461	0.2942	0.2294	0.1696	0.3765
10	0.5673	0.4732	0.3951	0.3359	0.2619	0.1936	0.4298
11	0.6420	0.5355	0.4472	0.3801	0.2965	0.2191	0.4865
12	0.7214	0.6017	0.5025	0.4271	0.3331	0.2462	0.5466
13	0.8057	0.6721	0.5612	0.4770	0.3720	0.2750	0.6105
14	0.8952	0.7467	0.6236	0.5300	0.4134	0.3055	0.6783
15	0.9903	0.8261	0.6898	0.5864	0.4573	0.3380	0.7504
16	1.0914	0.9104	0.7603	0.6462	0.5040	0.3725	0.8270
17	1.1989	1.0001	0.8351	0.7099	0.5536	0.4092	0.9085
18	1.3133	1.0955	0.9149	0.7776	0.6065	0.4483	0.9952
19	1.4352	1.1972	0.9997	0.8498	0.6627	0.4898	1.0875
20	1.5650	1.3055	1.0902	0.9266	0.7227	0.5342	1.1859
21	1.7035	1.4210	1.1866	1.0086	0.7866	0.5814	1.2909
22	1.8513	1.5443	1.2896	1.0961	0.8549	0.6319	1.4028
23	2.0091	1.6759	1.3995	1.1896	0.9278	0.6857	1.5224
24	2.1778	1.8166	1.5170	1.2895	1.0056	0.7433	1.6502
25	2.3581	1.9670	1.6426	1.3962	1.0889	0.8049	1.7869

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0570	0.0476	0.0397	0.0338	0.0263	0.0195	0.0432
2	0.1046	0.0873	0.0729	0.0619	0.0483	0.0357	0.0793
3	0.1478	0.1233	0.1030	0.0875	0.0682	0.0504	0.1120
4	0.1940	0.1618	0.1351	0.1149	0.0896	0.0662	0.1470
5	0.2433	0.2030	0.1695	0.1441	0.1124	0.0830	0.1844
6	0.2959	0.2468	0.2061	0.1752	0.1366	0.1010	0.2242
7	0.3519	0.2935	0.2451	0.2084	0.1625	0.1201	0.2667
8	0.4115	0.3432	0.2866	0.2436	0.1900	0.1404	0.3118
9	0.4748	0.3960	0.3307	0.2811	0.2192	0.1621	0.3598
10	0.5420	0.4522	0.3776	0.3209	0.2503	0.1850	0.4107
11	0.6135	0.5117	0.4273	0.3632	0.2833	0.2094	0.4649
12	0.6893	0.5750	0.4802	0.4081	0.3183	0.2353	0.5223
13	0.7698	0.6422	0.5363	0.4558	0.3555	0.2628	0.5834
14	0.8554	0.7135	0.5959	0.5065	0.3950	0.2920	0.6482
15	0.9463	0.7894	0.6592	0.5603	0.4370	0.3230	0.7171
16	1.0429	0.8699	0.7265	0.6175	0.4816	0.3560	0.7903
17	1.1456	0.9556	0.7980	0.6783	0.5290	0.3910	0.8681
18	1.2549	1.0468	0.8742	0.7431	0.5795	0.4283	0.9510
19	1.3714	1.1440	0.9553	0.8120	0.6333	0.4681	1.0392
20	1.4954	1.2475	1.0417	0.8855	0.6906	0.5104	1.1332
21	1.6278	1.3578	1.1339	0.9638	0.7517	0.5556	1.2335
22	1.7690	1.4756	1.2323	1.0474	0.8169	0.6038	1.3405
23	1.9198	1.6014	1.3373	1.1367	0.8865	0.6553	1.4548
24	2.0809	1.7359	1.4496	1.2321	0.9609	0.7103	1.5769
25	2.2533	1.8796	1.5696	1.3342	1.0405	0.7691	1.7075

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0546	0.0456	0.0380	0.0323	0.0252	0.0186	0.0414
2	0.1002	0.0836	0.0698	0.0593	0.0463	0.0342	0.0759
3	0.1415	0.1180	0.0986	0.0838	0.0653	0.0483	0.1072
4	0.1857	0.1549	0.1294	0.1100	0.0858	0.0634	0.1407
5	0.2330	0.1943	0.1623	0.1379	0.1076	0.0795	0.1765
6	0.2833	0.2363	0.1974	0.1677	0.1308	0.0967	0.2147
7	0.3369	0.2811	0.2347	0.1995	0.1556	0.1150	0.2553
8	0.3940	0.3286	0.2744	0.2333	0.1819	0.1345	0.2985
9	0.4546	0.3792	0.3167	0.2692	0.2099	0.1552	0.3445
10	0.5190	0.4329	0.3615	0.3073	0.2396	0.1771	0.3933
11	0.5874	0.4900	0.4091	0.3478	0.2712	0.2005	0.4451
12	0.6600	0.5505	0.4597	0.3908	0.3048	0.2253	0.5001
13	0.7371	0.6149	0.5134	0.4364	0.3404	0.2516	0.5585
14	0.8190	0.6832	0.5705	0.4849	0.3782	0.2795	0.6206
15	0.9060	0.7558	0.6311	0.5364	0.4184	0.3092	0.6865
16	0.9985	0.8329	0.6955	0.5912	0.4611	0.3408	0.7566
17	1.0969	0.9150	0.7641	0.6495	0.5065	0.3744	0.8312
18	1.2015	1.0023	0.8370	0.7114	0.5548	0.4101	0.9105
19	1.3130	1.0953	0.9146	0.7774	0.6063	0.4482	0.9950
20	1.4318	1.1944	0.9974	0.8478	0.6612	0.4887	1.0850
21	1.5585	1.3000	1.0856	0.9228	0.7197	0.5319	1.1810
22	1.6937	1.4128	1.1798	1.0028	0.7821	0.5781	1.2834
23	1.8381	1.5333	1.2804	1.0883	0.8488	0.6274	1.3928
24	1.9924	1.6620	1.3879	1.1797	0.9200	0.6800	1.5098
25	2.1574	1.7996	1.5028	1.2774	0.9962	0.7363	1.6348

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0524	0.0437	0.0365	0.0310	0.0242	0.0179	0.0397
2	0.0961	0.0801	0.0669	0.0569	0.0444	0.0328	0.0728
3	0.1357	0.1132	0.0945	0.0804	0.0627	0.0463	0.1028
4	0.1781	0.1486	0.1241	0.1055	0.0823	0.0608	0.1350
5	0.2234	0.1864	0.1557	0.1323	0.1032	0.0763	0.1693
6	0.2717	0.2267	0.1893	0.1609	0.1255	0.0928	0.2059
7	0.3232	0.2696	0.2251	0.1913	0.1492	0.1103	0.2449
8	0.3779	0.3152	0.2632	0.2237	0.1745	0.1290	0.2863
9	0.4360	0.3637	0.3037	0.2582	0.2013	0.1488	0.3304
10	0.4978	0.4152	0.3467	0.2947	0.2299	0.1699	0.3772
11	0.5634	0.4700	0.3924	0.3336	0.2602	0.1923	0.4269
12	0.6330	0.5281	0.4410	0.3748	0.2923	0.2161	0.4797
13	0.7070	0.5898	0.4925	0.4186	0.3265	0.2413	0.5357
14	0.7855	0.6553	0.5472	0.4651	0.3628	0.2681	0.5953
15	0.8690	0.7249	0.6053	0.5145	0.4013	0.2966	0.6585
16	0.9577	0.7989	0.6671	0.5671	0.4423	0.3269	0.7257
17	1.0521	0.8776	0.7329	0.6229	0.4858	0.3591	0.7972
18	1.1525	0.9614	0.8028	0.6824	0.5322	0.3934	0.8733
19	1.2594	1.0506	0.8773	0.7457	0.5816	0.4299	0.9543
20	1.3734	1.1456	0.9567	0.8132	0.6342	0.4687	1.0407
21	1.4949	1.2470	1.0413	0.8851	0.6903	0.5102	1.1328
22	1.6246	1.3552	1.1316	0.9619	0.7502	0.5545	1.2310
23	1.7630	1.4707	1.2281	1.0439	0.8141	0.6018	1.3360
24	1.9110	1.5941	1.3312	1.1315	0.8825	0.6523	1.4481
25	2.0693	1.7261	1.4414	1.2252	0.9556	0.7063	1.5681

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0503	0.0420	0.0351	0.0298	0.0232	0.0172	0.0381
2	0.0923	0.0770	0.0643	0.0547	0.0426	0.0315	0.0700
3	0.1304	0.1088	0.0908	0.0772	0.0602	0.0445	0.0988
4	0.1712	0.1428	0.1192	0.1013	0.0790	0.0584	0.1297
5	0.2147	0.1791	0.1495	0.1271	0.0991	0.0733	0.1627
6	0.2611	0.2178	0.1819	0.1546	0.1206	0.0891	0.1978
7	0.3105	0.2590	0.2163	0.1838	0.1434	0.1060	0.2353
8	0.3631	0.3028	0.2529	0.2150	0.1677	0.1239	0.2751
9	0.4189	0.3494	0.2918	0.2480	0.1934	0.1430	0.3174
10	0.4783	0.3989	0.3331	0.2832	0.2209	0.1632	0.3624
11	0.5413	0.4515	0.3770	0.3205	0.2500	0.1847	0.4102
12	0.6082	0.5073	0.4237	0.3601	0.2809	0.2076	0.4609
13	0.6793	0.5666	0.4732	0.4022	0.3137	0.2318	0.5147
14	0.7547	0.6296	0.5257	0.4469	0.3485	0.2576	0.5719
15	0.8349	0.6965	0.5816	0.4944	0.3856	0.2850	0.6327
16	0.9202	0.7676	0.6410	0.5448	0.4249	0.3141	0.6973
17	1.0108	0.8432	0.7041	0.5985	0.4668	0.3450	0.7660
18	1.1073	0.9237	0.7713	0.6556	0.5113	0.3779	0.8391
19	1.2100	1.0094	0.8429	0.7165	0.5588	0.4130	0.9169
20	1.3195	1.1007	0.9191	0.7813	0.6093	0.4504	0.9999
21	1.4362	1.1981	1.0005	0.8504	0.6632	0.4902	1.0883
22	1.5608	1.3020	1.0873	0.9242	0.7208	0.5327	1.1828
23	1.6939	1.4130	1.1800	1.0030	0.7822	0.5782	1.2836
24	1.8361	1.5316	1.2790	1.0872	0.8479	0.6267	1.3913
25	1.9881	1.6584	1.3849	1.1772	0.9181	0.6786	1.5066

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0484	0.0404	0.0337	0.0287	0.0224	0.0165	0.0367
2	0.0888	0.0741	0.0619	0.0526	0.0410	0.0303	0.0673
3	0.1255	0.1047	0.0874	0.0743	0.0579	0.0428	0.0951
4	0.1647	0.1374	0.1147	0.0975	0.0761	0.0562	0.1248
5	0.2066	0.1723	0.1439	0.1223	0.0954	0.0705	0.1565
6	0.2512	0.2096	0.1750	0.1488	0.1160	0.0857	0.1904
7	0.2988	0.2492	0.2081	0.1769	0.1380	0.1020	0.2264
8	0.3494	0.2914	0.2434	0.2069	0.1613	0.1192	0.2647
9	0.4031	0.3363	0.2808	0.2387	0.1861	0.1376	0.3055
10	0.4602	0.3839	0.3206	0.2725	0.2125	0.1571	0.3487
11	0.5209	0.4345	0.3628	0.3084	0.2405	0.1778	0.3947
12	0.5852	0.4882	0.4077	0.3465	0.2703	0.1998	0.4435
13	0.6536	0.5452	0.4553	0.3870	0.3018	0.2231	0.4953
14	0.7263	0.6058	0.5059	0.4300	0.3354	0.2479	0.5503
15	0.8034	0.6702	0.5597	0.4757	0.3710	0.2742	0.6088
16	0.8854	0.7386	0.6168	0.5243	0.4089	0.3022	0.6710
17	0.9727	0.8114	0.6775	0.5759	0.4492	0.3320	0.7371
18	1.0655	0.8888	0.7422	0.6309	0.4920	0.3637	0.8074
19	1.1643	0.9713	0.8111	0.6894	0.5377	0.3974	0.8823
20	1.2697	1.0591	0.8845	0.7518	0.5863	0.4334	0.9621
21	1.3820	1.1529	0.9627	0.8183	0.6382	0.4717	1.0473
22	1.5019	1.2529	1.0462	0.8893	0.6936	0.5126	1.1381
23	1.6300	1.3597	1.1354	0.9651	0.7527	0.5563	1.2351
24	1.7668	1.4738	1.2307	1.0461	0.8159	0.6030	1.3388
25	1.9131	1.5958	1.3326	1.1327	0.8834	0.6530	1.4497

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0419	0.0349	0.0292	0.0248	0.0193	0.0143	0.0317
2	0.0768	0.0641	0.0535	0.0455	0.0355	0.0262	0.0582
3	0.1085	0.0905	0.0756	0.0642	0.0501	0.0370	0.0822
4	0.1424	0.1188	0.0992	0.0843	0.0658	0.0486	0.1079
5	0.1786	0.1490	0.1244	0.1058	0.0825	0.0610	0.1353
6	0.2172	0.1812	0.1513	0.1286	0.1003	0.0741	0.1646
7	0.2583	0.2155	0.1799	0.1530	0.1193	0.0882	0.1958
8	0.3021	0.2520	0.2104	0.1788	0.1395	0.1031	0.2289
9	0.3485	0.2907	0.2428	0.2064	0.1609	0.1190	0.2641
10	0.3979	0.3319	0.2772	0.2356	0.1837	0.1358	0.3015
11	0.4503	0.3757	0.3137	0.2666	0.2080	0.1537	0.3412
12	0.5060	0.4221	0.3525	0.2996	0.2337	0.1727	0.3834
13	0.5651	0.4714	0.3937	0.3346	0.2610	0.1929	0.4282
14	0.6279	0.5238	0.4374	0.3718	0.2900	0.2143	0.4758
15	0.6946	0.5794	0.4839	0.4113	0.3208	0.2371	0.5264
16	0.7656	0.6386	0.5333	0.4533	0.3535	0.2613	0.5801
17	0.8410	0.7015	0.5858	0.4979	0.3883	0.2870	0.6373
18	0.9212	0.7685	0.6417	0.5455	0.4254	0.3144	0.6981
19	1.0067	0.8398	0.7013	0.5961	0.4649	0.3436	0.7629
20	1.0978	0.9157	0.7647	0.6500	0.5069	0.3747	0.8319
21	1.1949	0.9968	0.8324	0.7075	0.5518	0.4078	0.9055
22	1.2986	1.0832	0.9046	0.7689	0.5997	0.4432	0.9840
23	1.4093	1.1756	0.9817	0.8344	0.6508	0.4810	1.0679
24	1.5276	1.2743	1.0641	0.9045	0.7054	0.5214	1.1576
25	1.6541	1.3798	1.1522	0.9794	0.7638	0.5646	1.2534

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0750	0.0626	0.0523	0.0444	0.0347	0.0256	0.0569
2	0.1376	0.1148	0.0959	0.0815	0.0636	0.0470	0.1043
3	0.1944	0.1622	0.1354	0.1151	0.0898	0.0664	0.1473
4	0.2552	0.2129	0.1778	0.1511	0.1178	0.0871	0.1934
5	0.3201	0.2670	0.2230	0.1895	0.1478	0.1093	0.2426
6	0.3893	0.3247	0.2712	0.2305	0.1798	0.1329	0.2950
7	0.4629	0.3862	0.3225	0.2741	0.2138	0.1580	0.3508
8	0.5413	0.4515	0.3771	0.3205	0.2500	0.1848	0.4102
9	0.6246	0.5210	0.4351	0.3698	0.2884	0.2132	0.4733
10	0.7131	0.5948	0.4967	0.4222	0.3293	0.2434	0.5404
11	0.8070	0.6732	0.5622	0.4779	0.3727	0.2755	0.6116
12	0.9068	0.7564	0.6317	0.5369	0.4188	0.3095	0.6872
13	1.0128	0.8448	0.7055	0.5997	0.4677	0.3457	0.7675
14	1.1253	0.9387	0.7839	0.6663	0.5196	0.3841	0.8527
15	1.2449	1.0384	0.8672	0.7371	0.5749	0.4249	0.9433
16	1.3720	1.1444	0.9557	0.8123	0.6335	0.4683	1.0396
17	1.5071	1.2572	1.0498	0.8924	0.6960	0.5144	1.1421
18	1.6509	1.3772	1.1500	0.9775	0.7624	0.5635	1.2510
19	1.8041	1.5049	1.2567	1.0682	0.8331	0.6158	1.3671
20	1.9673	1.6411	1.3704	1.1649	0.9085	0.6715	1.4908
21	2.1414	1.7863	1.4917	1.2679	0.9889	0.7309	1.6227
22	2.3272	1.9413	1.6211	1.3779	1.0747	0.7943	1.7635
23	2.5256	2.1068	1.7593	1.4954	1.1663	0.8620	1.9138
24	2.7376	2.2836	1.9070	1.6209	1.2642	0.9344	2.0745
25	2.9643	2.4727	2.0649	1.7552	1.3689	1.0118	2.2463

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0657	0.0548	0.0458	0.0389	0.0303	0.0224	0.0498
2	0.1205	0.1005	0.0839	0.0714	0.0556	0.0411	0.0913
3	0.1702	0.1420	0.1186	0.1008	0.0786	0.0581	0.1290
4	0.2234	0.1864	0.1556	0.1323	0.1032	0.0763	0.1693
5	0.2802	0.2338	0.1952	0.1659	0.1294	0.0957	0.2124
6	0.3408	0.2843	0.2374	0.2018	0.1574	0.1163	0.2583
7	0.4053	0.3381	0.2823	0.2400	0.1872	0.1383	0.3071
8	0.4739	0.3953	0.3301	0.2806	0.2188	0.1618	0.3591
9	0.5468	0.4562	0.3809	0.3238	0.2525	0.1866	0.4144
10	0.6243	0.5208	0.4349	0.3697	0.2883	0.2131	0.4731
11	0.7066	0.5894	0.4922	0.4184	0.3263	0.2412	0.5354
12	0.7939	0.6623	0.5530	0.4701	0.3666	0.2710	0.6016
13	0.8867	0.7397	0.6177	0.5250	0.4095	0.3026	0.6719
14	0.9852	0.8218	0.6863	0.5834	0.4550	0.3363	0.7466
15	1.0899	0.9092	0.7592	0.6453	0.5033	0.3720	0.8259
16	1.2012	1.0020	0.8367	0.7112	0.5547	0.4100	0.9102
17	1.3195	1.1007	0.9192	0.7813	0.6093	0.4504	0.9999
18	1.4454	1.2057	1.0069	0.8558	0.6675	0.4933	1.0953
19	1.5795	1.3176	1.1003	0.9352	0.7294	0.5391	1.1969
20	1.7224	1.4368	1.1998	1.0199	0.7954	0.5879	1.3052
21	1.8748	1.5639	1.3060	1.1101	0.8658	0.6399	1.4207
22	2.0375	1.6996	1.4193	1.2064	0.9409	0.6954	1.5440
23	2.2112	1.8445	1.5403	1.3092	1.0211	0.7547	1.6756
24	2.3968	1.9993	1.6696	1.4191	1.1068	0.8181	1.8162
25	2.5953	2.1649	1.8078	1.5367	1.1984	0.8858	1.9666

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0596	0.0497	0.0415	0.0353	0.0275	0.0203	0.0451
2	0.1092	0.0911	0.0761	0.0647	0.0504	0.0373	0.0828
3	0.1543	0.1287	0.1075	0.0914	0.0713	0.0527	0.1169
4	0.2025	0.1690	0.1411	0.1199	0.0935	0.0691	0.1535
5	0.2540	0.2119	0.1770	0.1504	0.1173	0.0867	0.1925
6	0.3090	0.2577	0.2152	0.1829	0.1427	0.1055	0.2341
7	0.3674	0.3065	0.2559	0.2176	0.1697	0.1254	0.2784
8	0.4296	0.3584	0.2993	0.2544	0.1984	0.1466	0.3256
9	0.4957	0.4135	0.3453	0.2935	0.2289	0.1692	0.3756
10	0.5659	0.4721	0.3942	0.3351	0.2613	0.1932	0.4289
11	0.6405	0.5343	0.4462	0.3793	0.2958	0.2186	0.4854
12	0.7197	0.6004	0.5013	0.4261	0.3323	0.2456	0.5454
13	0.8038	0.6705	0.5599	0.4759	0.3712	0.2744	0.6091
14	0.8931	0.7450	0.6221	0.5288	0.4124	0.3048	0.6768
15	0.9880	0.8242	0.6882	0.5850	0.4562	0.3372	0.7487
16	1.0889	0.9083	0.7585	0.6447	0.5028	0.3717	0.8251
17	1.1961	0.9978	0.8332	0.7082	0.5524	0.4083	0.9064
18	1.3103	1.0930	0.9127	0.7758	0.6051	0.4472	0.9929
19	1.4319	1.1944	0.9974	0.8478	0.6612	0.4887	1.0850
20	1.5614	1.3025	1.0877	0.9245	0.7210	0.5329	1.1832
21	1.6996	1.4177	1.1839	1.0063	0.7848	0.5801	1.2879
22	1.8470	1.5407	1.2866	1.0936	0.8529	0.6304	1.3996
23	2.0045	1.6721	1.3963	1.1868	0.9256	0.6842	1.5189
24	2.1727	1.8124	1.5135	1.2865	1.0033	0.7416	1.6464
25	2.3526	1.9625	1.6388	1.3930	1.0864	0.8030	1.7828

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0516	0.0431	0.0360	0.0306	0.0238	0.0176	0.0391
2	0.0947	0.0790	0.0659	0.0560	0.0437	0.0323	0.0717
3	0.1337	0.1115	0.0931	0.0792	0.0617	0.0456	0.1013
4	0.1755	0.1464	0.1223	0.1039	0.0810	0.0599	0.1330
5	0.2201	0.1836	0.1533	0.1303	0.1017	0.0751	0.1668
6	0.2677	0.2233	0.1865	0.1585	0.1236	0.0914	0.2029
7	0.3184	0.2656	0.2218	0.1885	0.1470	0.1087	0.2413
8	0.3723	0.3105	0.2593	0.2204	0.1719	0.1271	0.2821
9	0.4296	0.3583	0.2992	0.2543	0.1984	0.1466	0.3255
10	0.4904	0.4091	0.3416	0.2904	0.2265	0.1674	0.3716
11	0.5550	0.4630	0.3866	0.3286	0.2563	0.1894	0.4206
12	0.6236	0.5202	0.4344	0.3693	0.2880	0.2129	0.4726
13	0.6965	0.5810	0.4852	0.4124	0.3216	0.2377	0.5278
14	0.7739	0.6456	0.5391	0.4582	0.3574	0.2641	0.5864
15	0.8561	0.7142	0.5964	0.5069	0.3953	0.2922	0.6488
16	0.9435	0.7871	0.6573	0.5587	0.4357	0.3220	0.7150
17	1.0365	0.8646	0.7220	0.6137	0.4786	0.3538	0.7854
18	1.1354	0.9471	0.7909	0.6723	0.5243	0.3875	0.8604
19	1.2407	1.0350	0.8643	0.7346	0.5730	0.4235	0.9402
20	1.3530	1.1286	0.9425	0.8011	0.6248	0.4618	1.0253
21	1.4727	1.2285	1.0259	0.8720	0.6801	0.5027	1.1160
22	1.6005	1.3351	1.1149	0.9476	0.7391	0.5463	1.2128
23	1.7369	1.4489	1.2099	1.0284	0.8021	0.5928	1.3162
24	1.8827	1.5705	1.3115	1.1148	0.8694	0.6426	1.4267
25	2.0386	1.7006	1.4201	1.2071	0.9414	0.6958	1.5448

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0466	0.0389	0.0325	0.0276	0.0215	0.0159	0.0353
2	0.0855	0.0713	0.0596	0.0506	0.0395	0.0292	0.0648
3	0.1208	0.1008	0.0842	0.0715	0.0558	0.0412	0.0915
4	0.1586	0.1323	0.1105	0.0939	0.0732	0.0541	0.1202
5	0.1989	0.1659	0.1385	0.1178	0.0918	0.0679	0.1507
6	0.2419	0.2018	0.1685	0.1432	0.1117	0.0826	0.1833
7	0.2877	0.2400	0.2004	0.1703	0.1328	0.0982	0.2180
8	0.3364	0.2806	0.2343	0.1992	0.1553	0.1148	0.2549
9	0.3881	0.3237	0.2704	0.2298	0.1792	0.1325	0.2941
10	0.4431	0.3696	0.3086	0.2624	0.2046	0.1512	0.3358
11	0.5015	0.4183	0.3493	0.2969	0.2316	0.1712	0.3800
12	0.5635	0.4700	0.3925	0.3336	0.2602	0.1923	0.4270
13	0.6293	0.5249	0.4384	0.3726	0.2906	0.2148	0.4769
14	0.6992	0.5833	0.4871	0.4140	0.3229	0.2387	0.5299
15	0.7735	0.6453	0.5388	0.4580	0.3572	0.2640	0.5862
16	0.8525	0.7111	0.5938	0.5048	0.3937	0.2910	0.6460
17	0.9365	0.7812	0.6523	0.5545	0.4324	0.3196	0.7096
18	1.0258	0.8557	0.7146	0.6074	0.4737	0.3501	0.7774
19	1.1210	0.9351	0.7809	0.6638	0.5177	0.3826	0.8495
20	1.2224	1.0197	0.8515	0.7238	0.5645	0.4172	0.9263
21	1.3306	1.1100	0.9269	0.7879	0.6145	0.4542	1.0083
22	1.4460	1.2062	1.0073	0.8562	0.6678	0.4936	1.0958
23	1.5693	1.3091	1.0932	0.9292	0.7247	0.5356	1.1892
24	1.7011	1.4190	1.1849	1.0072	0.7855	0.5806	1.2890
25	1.8419	1.5365	1.2831	1.0906	0.8506	0.6287	1.3958

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0666	0.0555	0.0464	0.0394	0.0307	0.0227	0.0504
2	0.1221	0.1019	0.0851	0.0723	0.0564	0.0417	0.0925
3	0.1725	0.1439	0.1202	0.1021	0.0797	0.0589	0.1307
4	0.2264	0.1889	0.1577	0.1340	0.1045	0.0773	0.1716
5	0.2840	0.2369	0.1978	0.1681	0.1311	0.0969	0.2152
6	0.3453	0.2881	0.2406	0.2045	0.1595	0.1179	0.2617
7	0.4107	0.3426	0.2861	0.2432	0.1897	0.1402	0.3112
8	0.4802	0.4006	0.3345	0.2843	0.2218	0.1639	0.3639
9	0.5541	0.4622	0.3860	0.3281	0.2559	0.1891	0.4199
10	0.6326	0.5277	0.4407	0.3746	0.2921	0.2159	0.4794
11	0.7160	0.5972	0.4987	0.4239	0.3306	0.2444	0.5425
12	0.8045	0.6711	0.5604	0.4763	0.3715	0.2746	0.6096
13	0.8985	0.7495	0.6259	0.5320	0.4149	0.3067	0.6808
14	0.9983	0.8328	0.6954	0.5911	0.4610	0.3407	0.7565
15	1.1044	0.9212	0.7693	0.6539	0.5100	0.3769	0.8369
16	1.2171	1.0153	0.8478	0.7207	0.5620	0.4154	0.9223
17	1.3370	1.1153	0.9314	0.7917	0.6174	0.4564	1.0132
18	1.4646	1.2218	1.0202	0.8672	0.6763	0.4999	1.1099
19	1.6005	1.3351	1.1149	0.9477	0.7391	0.5463	1.2128
20	1.7453	1.4559	1.2158	1.0334	0.8060	0.5957	1.3226
21	1.8997	1.5847	1.3233	1.1248	0.8773	0.6484	1.4396
22	2.0646	1.7222	1.4381	1.2224	0.9534	0.7047	1.5645
23	2.2406	1.8690	1.5608	1.3266	1.0346	0.7647	1.6978
24	2.4286	2.0259	1.6918	1.4380	1.1215	0.8289	1.8404
25	2.6297	2.1937	1.8319	1.5571	1.2144	0.8976	1.9928

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0608	0.0507	0.0423	0.0360	0.0281	0.0207	0.0461
2	0.1115	0.0930	0.0777	0.0660	0.0515	0.0381	0.0845
3	0.1575	0.1314	0.1097	0.0933	0.0727	0.0538	0.1194
4	0.2067	0.1724	0.1440	0.1224	0.0955	0.0706	0.1567
5	0.2593	0.2163	0.1806	0.1535	0.1197	0.0885	0.1965
6	0.3153	0.2631	0.2197	0.1867	0.1456	0.1076	0.2390
7	0.3750	0.3128	0.2612	0.2221	0.1732	0.1280	0.2842
8	0.4385	0.3658	0.3055	0.2596	0.2025	0.1497	0.3323
9	0.5060	0.4221	0.3525	0.2996	0.2337	0.1727	0.3834
10	0.5777	0.4819	0.4024	0.3420	0.2668	0.1972	0.4377
11	0.6538	0.5454	0.4554	0.3871	0.3019	0.2231	0.4954
12	0.7346	0.6128	0.5117	0.4350	0.3392	0.2507	0.5567
13	0.8204	0.6844	0.5715	0.4858	0.3789	0.2800	0.6217
14	0.9116	0.7604	0.6350	0.5398	0.4210	0.3111	0.6908
15	1.0085	0.8412	0.7025	0.5971	0.4657	0.3442	0.7642
16	1.1114	0.9271	0.7742	0.6581	0.5132	0.3793	0.8422
17	1.2209	1.0184	0.8505	0.7229	0.5638	0.4167	0.9252
18	1.3374	1.1156	0.9316	0.7919	0.6176	0.4565	1.0135
19	1.4615	1.2191	1.0181	0.8654	0.6749	0.4988	1.1075
20	1.5937	1.3294	1.1102	0.9436	0.7360	0.5440	1.2077
21	1.7347	1.4471	1.2084	1.0271	0.8011	0.5921	1.3145
22	1.8852	1.5726	1.3132	1.1162	0.8706	0.6435	1.4286
23	2.0459	1.7067	1.4252	1.2114	0.9448	0.6983	1.5504
24	2.2177	1.8499	1.5448	1.3131	1.0241	0.7569	1.6805
25	2.4013	2.0031	1.6727	1.4218	1.1089	0.8196	1.8197

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0566	0.0472	0.0394	0.0335	0.0261	0.0193	0.0429
2	0.1038	0.0866	0.0723	0.0615	0.0479	0.0354	0.0787
3	0.1467	0.1223	0.1022	0.0868	0.0677	0.0501	0.1111
4	0.1925	0.1606	0.1341	0.1140	0.0889	0.0657	0.1459
5	0.2414	0.2014	0.1682	0.1430	0.1115	0.0824	0.1830
6	0.2936	0.2449	0.2045	0.1739	0.1356	0.1002	0.2225
7	0.3492	0.2913	0.2432	0.2068	0.1612	0.1192	0.2646
8	0.4083	0.3406	0.2844	0.2418	0.1885	0.1394	0.3094
9	0.4711	0.3930	0.3282	0.2789	0.2176	0.1608	0.3570
10	0.5379	0.4487	0.3747	0.3185	0.2484	0.1836	0.4076
11	0.6087	0.5078	0.4240	0.3604	0.2811	0.2078	0.4613
12	0.6840	0.5706	0.4765	0.4050	0.3159	0.2335	0.5183
13	0.7639	0.6372	0.5321	0.4523	0.3528	0.2607	0.5789
14	0.8488	0.7080	0.5913	0.5026	0.3920	0.2897	0.6432
15	0.9390	0.7833	0.6541	0.5560	0.4336	0.3205	0.7115
16	1.0348	0.8632	0.7208	0.6127	0.4779	0.3532	0.7842
17	1.1368	0.9483	0.7919	0.6731	0.5249	0.3880	0.8614
18	1.2453	1.0388	0.8674	0.7373	0.5750	0.4250	0.9436
19	1.3608	1.1351	0.9479	0.8057	0.6284	0.4645	1.0312
20	1.4839	1.2378	1.0337	0.8786	0.6852	0.5065	1.1245
21	1.6152	1.3474	1.1251	0.9564	0.7459	0.5513	1.2240
22	1.7553	1.4642	1.2227	1.0393	0.8106	0.5991	1.3301
23	1.9050	1.5891	1.3270	1.1279	0.8797	0.6502	1.4435
24	2.0649	1.7225	1.4384	1.2226	0.9535	0.7048	1.5647
25	2.2359	1.8651	1.5575	1.3239	1.0325	0.7631	1.6943

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0530	0.0442	0.0369	0.0314	0.0245	0.0181	0.0401
2	0.0971	0.0810	0.0677	0.0575	0.0449	0.0332	0.0736
3	0.1372	0.1144	0.0956	0.0812	0.0634	0.0468	0.1040
4	0.1801	0.1502	0.1254	0.1066	0.0832	0.0615	0.1365
5	0.2259	0.1884	0.1573	0.1337	0.1043	0.0771	0.1712
6	0.2747	0.2291	0.1913	0.1626	0.1268	0.0938	0.2082
7	0.3267	0.2725	0.2276	0.1934	0.1509	0.1115	0.2475
8	0.3820	0.3186	0.2661	0.2262	0.1764	0.1304	0.2894
9	0.4407	0.3677	0.3070	0.2610	0.2035	0.1504	0.3340
10	0.5032	0.4197	0.3505	0.2979	0.2324	0.1717	0.3813
11	0.5695	0.4751	0.3967	0.3372	0.2630	0.1944	0.4315
12	0.6399	0.5338	0.4457	0.3789	0.2955	0.2184	0.4849
13	0.7147	0.5961	0.4978	0.4232	0.3300	0.2439	0.5416
14	0.7941	0.6624	0.5531	0.4702	0.3667	0.2710	0.6017
15	0.8784	0.7328	0.6119	0.5201	0.4056	0.2998	0.6657
16	0.9681	0.8076	0.6744	0.5732	0.4471	0.3304	0.7336
17	1.0635	0.8871	0.7408	0.6297	0.4911	0.3630	0.8059
18	1.1650	0.9718	0.8115	0.6898	0.5380	0.3976	0.8828
19	1.2731	1.0620	0.8868	0.7538	0.5879	0.4345	0.9647
20	1.3883	1.1580	0.9670	0.8220	0.6411	0.4738	1.0520
21	1.5111	1.2605	1.0526	0.8947	0.6978	0.5158	1.1451
22	1.6422	1.3699	1.1439	0.9723	0.7583	0.5605	1.2444
23	1.7822	1.4866	1.2414	1.0552	0.8230	0.6083	1.3505
24	1.9318	1.6114	1.3457	1.1438	0.8921	0.6593	1.4639
25	2.0917	1.7449	1.4571	1.2385	0.9659	0.7139	1.5851

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0497	0.0415	0.0347	0.0295	0.0230	0.0170	0.0377
2	0.0912	0.0761	0.0636	0.0540	0.0421	0.0311	0.0691
3	0.1289	0.1075	0.0898	0.0763	0.0595	0.0440	0.0977
4	0.1692	0.1411	0.1178	0.1002	0.0781	0.0577	0.1282
5	0.2122	0.1770	0.1478	0.1256	0.0980	0.0724	0.1608
6	0.2581	0.2153	0.1798	0.1528	0.1192	0.0881	0.1955
7	0.3069	0.2560	0.2138	0.1817	0.1417	0.1047	0.2326
8	0.3588	0.2993	0.2500	0.2125	0.1657	0.1225	0.2719
9	0.4141	0.3454	0.2884	0.2452	0.1912	0.1413	0.3138
10	0.4727	0.3943	0.3293	0.2799	0.2183	0.1613	0.3582
11	0.5350	0.4463	0.3727	0.3168	0.2471	0.1826	0.4054
12	0.6011	0.5015	0.4188	0.3559	0.2776	0.2052	0.4555
13	0.6714	0.5600	0.4677	0.3975	0.3100	0.2292	0.5088
14	0.7460	0.6223	0.5196	0.4417	0.3445	0.2546	0.5653
15	0.8252	0.6884	0.5749	0.4886	0.3811	0.2817	0.6253
16	0.9095	0.7587	0.6335	0.5385	0.4200	0.3104	0.6892
17	0.9991	0.8334	0.6960	0.5916	0.4614	0.3410	0.7571
18	1.0944	0.9129	0.7624	0.6480	0.5054	0.3736	0.8293
19	1.1960	0.9976	0.8331	0.7081	0.5523	0.4082	0.9063
20	1.3042	1.0879	0.9085	0.7722	0.6022	0.4451	0.9883
21	1.4196	1.1842	0.9889	0.8405	0.6555	0.4845	1.0757
22	1.5427	1.2869	1.0746	0.9135	0.7124	0.5266	1.1690
23	1.6742	1.3966	1.1663	0.9913	0.7731	0.5714	1.2687
24	1.8148	1.5138	1.2642	1.0745	0.8380	0.6194	1.3752
25	1.9651	1.6392	1.3688	1.1635	0.9074	0.6707	1.4891

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0475	0.0397	0.0331	0.0281	0.0220	0.0162	0.0360
2	0.0872	0.0727	0.0607	0.0516	0.0403	0.0298	0.0661
3	0.1232	0.1027	0.0858	0.0729	0.0569	0.0420	0.0933
4	0.1617	0.1348	0.1126	0.0957	0.0746	0.0552	0.1225
5	0.2028	0.1691	0.1412	0.1201	0.0936	0.0692	0.1536
6	0.2466	0.2057	0.1718	0.1460	0.1139	0.0842	0.1869
7	0.2933	0.2446	0.2043	0.1736	0.1354	0.1001	0.2222
8	0.3429	0.2860	0.2389	0.2030	0.1583	0.1170	0.2598
9	0.3956	0.3300	0.2756	0.2343	0.1827	0.1350	0.2998
10	0.4517	0.3768	0.3146	0.2675	0.2086	0.1542	0.3423
11	0.5112	0.4264	0.3561	0.3027	0.2361	0.1745	0.3874
12	0.5744	0.4792	0.4001	0.3401	0.2653	0.1961	0.4353
13	0.6415	0.5352	0.4469	0.3799	0.2963	0.2190	0.4861
14	0.7128	0.5946	0.4965	0.4221	0.3292	0.2433	0.5402
15	0.7886	0.6578	0.5493	0.4669	0.3641	0.2691	0.5975
16	0.8691	0.7249	0.6054	0.5146	0.4013	0.2966	0.6586
17	0.9547	0.7964	0.6650	0.5653	0.4409	0.3258	0.7234
18	1.0458	0.8724	0.7285	0.6192	0.4829	0.3569	0.7925
19	1.1428	0.9533	0.7961	0.6767	0.5277	0.3901	0.8660
20	1.2462	1.0396	0.8681	0.7379	0.5755	0.4254	0.9443
21	1.3565	1.1315	0.9449	0.8032	0.6264	0.4630	1.0279
22	1.4741	1.2297	1.0269	0.8728	0.6807	0.5032	1.1171
23	1.5998	1.3345	1.1144	0.9473	0.7388	0.5460	1.2123
24	1.7341	1.4466	1.2080	1.0268	0.8008	0.5919	1.3141
25	1.8777	1.5663	1.3080	1.1118	0.8671	0.6409	1.4229

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0455	0.0380	0.0317	0.0269	0.0210	0.0155	0.0345
2	0.0835	0.0696	0.0581	0.0494	0.0385	0.0285	0.0633
3	0.1179	0.0984	0.0821	0.0698	0.0545	0.0402	0.0894
4	0.1548	0.1291	0.1078	0.0916	0.0715	0.0528	0.1173
5	0.1941	0.1619	0.1352	0.1149	0.0896	0.0663	0.1471
6	0.2361	0.1969	0.1645	0.1398	0.1090	0.0806	0.1789
7	0.2808	0.2342	0.1956	0.1662	0.1297	0.0958	0.2128
8	0.3283	0.2739	0.2287	0.1944	0.1516	0.1121	0.2488
9	0.3788	0.3160	0.2639	0.2243	0.1749	0.1293	0.2871
10	0.4325	0.3608	0.3013	0.2561	0.1997	0.1476	0.3277
11	0.4895	0.4083	0.3410	0.2898	0.2260	0.1671	0.3709
12	0.5500	0.4588	0.3831	0.3256	0.2540	0.1877	0.4168
13	0.6142	0.5124	0.4279	0.3637	0.2836	0.2096	0.4655
14	0.6825	0.5693	0.4754	0.4041	0.3152	0.2329	0.5172
15	0.7550	0.6298	0.5259	0.4470	0.3486	0.2577	0.5721
16	0.8321	0.6941	0.5796	0.4927	0.3842	0.2840	0.6305
17	0.9140	0.7625	0.6367	0.5412	0.4221	0.3120	0.6926
18	1.0013	0.8352	0.6975	0.5929	0.4624	0.3418	0.7587
19	1.0942	0.9127	0.7622	0.6479	0.5053	0.3735	0.8291
20	1.1932	0.9953	0.8311	0.7065	0.5510	0.4072	0.9042
21	1.2987	1.0834	0.9047	0.7690	0.5997	0.4433	0.9842
22	1.4114	1.1774	0.9832	0.8357	0.6518	0.4817	1.0695
23	1.5317	1.2777	1.0670	0.9069	0.7073	0.5228	1.1607
24	1.6603	1.3850	1.1566	0.9831	0.7667	0.5667	1.2581
25	1.7978	1.4997	1.2523	1.0645	0.8302	0.6136	1.3623

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0437	0.0364	0.0304	0.0258	0.0202	0.0149	0.0331
2	0.0801	0.0668	0.0558	0.0474	0.0370	0.0273	0.0607
3	0.1131	0.0943	0.0788	0.0670	0.0522	0.0386	0.0857
4	0.1485	0.1238	0.1034	0.0879	0.0686	0.0507	0.1125
5	0.1862	0.1553	0.1297	0.1103	0.0860	0.0636	0.1411
6	0.2265	0.1889	0.1577	0.1341	0.1046	0.0773	0.1716
7	0.2693	0.2246	0.1876	0.1595	0.1244	0.0919	0.2041
8	0.3149	0.2627	0.2194	0.1864	0.1454	0.1075	0.2386
9	0.3633	0.3031	0.2531	0.2151	0.1678	0.1240	0.2753
10	0.4148	0.3460	0.2890	0.2456	0.1916	0.1416	0.3143
11	0.4695	0.3916	0.3270	0.2780	0.2168	0.1602	0.3558
12	0.5275	0.4400	0.3675	0.3123	0.2436	0.1801	0.3997
13	0.5892	0.4915	0.4104	0.3488	0.2721	0.2011	0.4464
14	0.6546	0.5461	0.4560	0.3876	0.3023	0.2234	0.4961
15	0.7242	0.6041	0.5045	0.4288	0.3344	0.2472	0.5488
16	0.7981	0.6658	0.5560	0.4726	0.3686	0.2724	0.6048
17	0.8767	0.7313	0.6107	0.5191	0.4049	0.2992	0.6644
18	0.9604	0.8011	0.6690	0.5687	0.4435	0.3278	0.7278
19	1.0495	0.8755	0.7311	0.6214	0.4846	0.3582	0.7953
20	1.1445	0.9547	0.7972	0.6776	0.5285	0.3906	0.8672
21	1.2457	1.0391	0.8678	0.7376	0.5753	0.4252	0.9440
22	1.3538	1.1293	0.9430	0.8016	0.6252	0.4621	1.0259
23	1.4692	1.2256	1.0234	0.8699	0.6785	0.5015	1.1133
24	1.5925	1.3284	1.1093	0.9429	0.7354	0.5436	1.2068
25	1.7244	1.4385	1.2012	1.0210	0.7963	0.5886	1.3067

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0419	0.0350	0.0292	0.0248	0.0194	0.0143	0.0318
2	0.0769	0.0642	0.0536	0.0455	0.0355	0.0263	0.0583
3	0.1087	0.0906	0.0757	0.0643	0.0502	0.0371	0.0823
4	0.1426	0.1190	0.0994	0.0845	0.0659	0.0487	0.1081
5	0.1789	0.1492	0.1246	0.1059	0.0826	0.0611	0.1356
6	0.2176	0.1815	0.1516	0.1288	0.1005	0.0743	0.1649
7	0.2587	0.2158	0.1802	0.1532	0.1195	0.0883	0.1961
8	0.3025	0.2524	0.2107	0.1791	0.1397	0.1033	0.2293
9	0.3491	0.2912	0.2432	0.2067	0.1612	0.1192	0.2645
10	0.3985	0.3325	0.2776	0.2360	0.1840	0.1360	0.3020
11	0.4511	0.3763	0.3142	0.2671	0.2083	0.1540	0.3418
12	0.5068	0.4228	0.3531	0.3001	0.2340	0.1730	0.3841
13	0.5661	0.4722	0.3943	0.3352	0.2614	0.1932	0.4289
14	0.6289	0.5246	0.4381	0.3724	0.2904	0.2147	0.4766
15	0.6958	0.5804	0.4847	0.4120	0.3213	0.2375	0.5272
16	0.7668	0.6396	0.5341	0.4540	0.3541	0.2617	0.5811
17	0.8423	0.7027	0.5868	0.4988	0.3890	0.2875	0.6383
18	0.9227	0.7697	0.6428	0.5464	0.4261	0.3149	0.6992
19	1.0083	0.8411	0.7024	0.5970	0.4656	0.3442	0.7641
20	1.0996	0.9172	0.7660	0.6511	0.5078	0.3753	0.8332
21	1.1969	0.9984	0.8337	0.7087	0.5527	0.4085	0.9070
22	1.3007	1.0850	0.9061	0.7701	0.6006	0.4439	0.9856
23	1.4116	1.1775	0.9833	0.8358	0.6518	0.4818	1.0697
24	1.5301	1.2763	1.0658	0.9060	0.7066	0.5222	1.1595
25	1.6568	1.3820	1.1541	0.9810	0.7651	0.5655	1.2555

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0404	0.0337	0.0281	0.0239	0.0186	0.0138	0.0306
2	0.0740	0.0617	0.0516	0.0438	0.0342	0.0253	0.0561
3	0.1046	0.0872	0.0728	0.0619	0.0483	0.0357	0.0792
4	0.1372	0.1145	0.0956	0.0813	0.0634	0.0468	0.1040
5	0.1721	0.1436	0.1199	0.1019	0.0795	0.0588	0.1305
6	0.2094	0.1746	0.1458	0.1240	0.0967	0.0715	0.1586
7	0.2490	0.2077	0.1734	0.1474	0.1150	0.0850	0.1887
8	0.2911	0.2428	0.2028	0.1724	0.1344	0.0994	0.2206
9	0.3359	0.2802	0.2340	0.1989	0.1551	0.1147	0.2546
10	0.3835	0.3199	0.2671	0.2271	0.1771	0.1309	0.2906
11	0.4340	0.3621	0.3023	0.2570	0.2004	0.1481	0.3289
12	0.4877	0.4068	0.3397	0.2888	0.2252	0.1665	0.3696
13	0.5447	0.4544	0.3794	0.3225	0.2515	0.1859	0.4127
14	0.6052	0.5048	0.4216	0.3583	0.2795	0.2066	0.4586
15	0.6695	0.5585	0.4664	0.3964	0.3092	0.2285	0.5073
16	0.7379	0.6155	0.5140	0.4369	0.3407	0.2518	0.5591
17	0.8106	0.6761	0.5646	0.4799	0.3743	0.2767	0.6142
18	0.8879	0.7407	0.6185	0.5257	0.4100	0.3031	0.6728
19	0.9703	0.8094	0.6759	0.5745	0.4481	0.3312	0.7353
20	1.0581	0.8826	0.7370	0.6265	0.4886	0.3611	0.8018
21	1.1517	0.9607	0.8023	0.6819	0.5318	0.3931	0.8727
22	1.2516	1.0441	0.8719	0.7411	0.5780	0.4272	0.9484
23	1.3583	1.1331	0.9462	0.8043	0.6272	0.4636	1.0293
24	1.4723	1.2282	1.0256	0.8718	0.6799	0.5025	1.1157
25	1.5942	1.3299	1.1105	0.9440	0.7362	0.5441	1.2081

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0349	0.0291	0.0243	0.0207	0.0161	0.0119	0.0264
2	0.0640	0.0534	0.0446	0.0379	0.0296	0.0218	0.0485
3	0.0904	0.0754	0.0630	0.0535	0.0417	0.0309	0.0685
4	0.1187	0.0990	0.0827	0.0703	0.0548	0.0405	0.0899
5	0.1488	0.1242	0.1037	0.0881	0.0687	0.0508	0.1128
6	0.1810	0.1510	0.1261	0.1072	0.0836	0.0618	0.1372
7	0.2153	0.1796	0.1500	0.1275	0.0994	0.0735	0.1631
8	0.2517	0.2100	0.1753	0.1490	0.1162	0.0859	0.1907
9	0.2904	0.2423	0.2023	0.1720	0.1341	0.0991	0.2201
10	0.3316	0.2766	0.2310	0.1963	0.1531	0.1132	0.2513
11	0.3753	0.3130	0.2614	0.2222	0.1733	0.1281	0.2844
12	0.4217	0.3517	0.2937	0.2497	0.1947	0.1439	0.3195
13	0.4709	0.3928	0.3281	0.2788	0.2175	0.1607	0.3569
14	0.5233	0.4365	0.3645	0.3098	0.2416	0.1786	0.3965
15	0.5789	0.4829	0.4032	0.3427	0.2673	0.1976	0.4387
16	0.6380	0.5322	0.4444	0.3777	0.2946	0.2177	0.4834
17	0.7008	0.5846	0.4882	0.4150	0.3236	0.2392	0.5311
18	0.7677	0.6404	0.5348	0.4546	0.3545	0.2620	0.5817
19	0.8389	0.6998	0.5844	0.4967	0.3874	0.2863	0.6357
20	0.9148	0.7631	0.6373	0.5417	0.4224	0.3122	0.6932
21	0.9958	0.8306	0.6936	0.5896	0.4598	0.3399	0.7546
22	1.0821	0.9027	0.7538	0.6407	0.4997	0.3694	0.8200
23	1.1744	0.9797	0.8181	0.6954	0.5423	0.4008	0.8899
24	1.2730	1.0619	0.8868	0.7537	0.5878	0.4345	0.9646
25	1.3784	1.1498	0.9602	0.8162	0.6365	0.4705	1.0445

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0450	0.0376	0.0314	0.0267	0.0208	0.0154	0.0341
2	0.0826	0.0689	0.0575	0.0489	0.0381	0.0282	0.0626
3	0.1167	0.0973	0.0813	0.0691	0.0539	0.0398	0.0884
4	0.1531	0.1277	0.1067	0.0907	0.0707	0.0523	0.1160
5	0.1921	0.1602	0.1338	0.1137	0.0887	0.0656	0.1455
6	0.2336	0.1948	0.1627	0.1383	0.1079	0.0797	0.1770
7	0.2778	0.2317	0.1935	0.1645	0.1283	0.0948	0.2105
8	0.3248	0.2709	0.2262	0.1923	0.1500	0.1109	0.2461
9	0.3748	0.3126	0.2611	0.2219	0.1731	0.1279	0.2840
10	0.4278	0.3569	0.2980	0.2533	0.1976	0.1460	0.3242
11	0.4842	0.4039	0.3373	0.2867	0.2236	0.1653	0.3669
12	0.5441	0.4539	0.3790	0.3222	0.2513	0.1857	0.4123
13	0.6077	0.5069	0.4233	0.3598	0.2806	0.2074	0.4605
14	0.6752	0.5632	0.4703	0.3998	0.3118	0.2305	0.5116
15	0.7469	0.6231	0.5203	0.4423	0.3449	0.2549	0.5660
16	0.8232	0.6867	0.5734	0.4874	0.3801	0.2810	0.6238
17	0.9043	0.7543	0.6299	0.5354	0.4176	0.3086	0.6852
18	0.9906	0.8263	0.6900	0.5865	0.4574	0.3381	0.7506
19	1.0825	0.9030	0.7540	0.6409	0.4999	0.3695	0.8203
20	1.1804	0.9847	0.8223	0.6989	0.5451	0.4029	0.8945
21	1.2848	1.0718	0.8950	0.7608	0.5933	0.4385	0.9736
22	1.3963	1.1648	0.9727	0.8268	0.6448	0.4766	1.0581
23	1.5154	1.2641	1.0556	0.8972	0.6998	0.5172	1.1483
24	1.6426	1.3702	1.1442	0.9726	0.7585	0.5606	1.2447
25	1.7786	1.4836	1.2389	1.0531	0.8213	0.6071	1.3478

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0394	0.0329	0.0275	0.0233	0.0182	0.0135	0.0299
2	0.0723	0.0603	0.0504	0.0428	0.0334	0.0247	0.0548
3	0.1021	0.0852	0.0711	0.0605	0.0472	0.0349	0.0774
4	0.1341	0.1118	0.0934	0.0794	0.0619	0.0458	0.1016
5	0.1681	0.1403	0.1171	0.0996	0.0776	0.0574	0.1274
6	0.2045	0.1706	0.1424	0.1211	0.0944	0.0698	0.1550
7	0.2432	0.2029	0.1694	0.1440	0.1123	0.0830	0.1843
8	0.2844	0.2372	0.1981	0.1684	0.1313	0.0971	0.2155
9	0.3281	0.2737	0.2286	0.1943	0.1515	0.1120	0.2486
10	0.3746	0.3125	0.2609	0.2218	0.1730	0.1279	0.2839
11	0.4239	0.3536	0.2953	0.2510	0.1958	0.1447	0.3213
12	0.4764	0.3974	0.3318	0.2821	0.2200	0.1626	0.3610
13	0.5320	0.4438	0.3706	0.3150	0.2457	0.1816	0.4031
14	0.5911	0.4931	0.4118	0.3500	0.2730	0.2018	0.4479
15	0.6539	0.5455	0.4555	0.3872	0.3020	0.2232	0.4955
16	0.7207	0.6012	0.5020	0.4267	0.3328	0.2460	0.5461
17	0.7917	0.6604	0.5515	0.4688	0.3656	0.2702	0.5999
18	0.8673	0.7234	0.6041	0.5135	0.4005	0.2960	0.6572
19	0.9477	0.7906	0.6602	0.5611	0.4376	0.3235	0.7182
20	1.0335	0.8621	0.7199	0.6119	0.4772	0.3527	0.7831
21	1.1249	0.9384	0.7836	0.6661	0.5195	0.3839	0.8524
22	1.2225	1.0198	0.8516	0.7238	0.5645	0.4173	0.9264
23	1.3267	1.1067	0.9242	0.7855	0.6126	0.4528	1.0053
24	1.4381	1.1996	1.0018	0.8515	0.6641	0.4908	1.0897
25	1.5572	1.2989	1.0847	0.9220	0.7191	0.5315	1.1800

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0357	0.0298	0.0249	0.0212	0.0165	0.0122	0.0271
2	0.0655	0.0547	0.0457	0.0388	0.0303	0.0224	0.0497
3	0.0926	0.0772	0.0645	0.0548	0.0428	0.0316	0.0702
4	0.1215	0.1014	0.0847	0.0720	0.0561	0.0415	0.0921
5	0.1524	0.1271	0.1062	0.0903	0.0704	0.0520	0.1155
6	0.1854	0.1546	0.1291	0.1098	0.0856	0.0633	0.1405
7	0.2205	0.1839	0.1536	0.1305	0.1018	0.0752	0.1671
8	0.2578	0.2150	0.1796	0.1526	0.1190	0.0880	0.1953
9	0.2974	0.2481	0.2072	0.1761	0.1373	0.1015	0.2254
10	0.3396	0.2833	0.2365	0.2011	0.1568	0.1159	0.2573
11	0.3843	0.3206	0.2677	0.2276	0.1775	0.1312	0.2912
12	0.4318	0.3602	0.3008	0.2557	0.1994	0.1474	0.3272
13	0.4823	0.4023	0.3360	0.2856	0.2227	0.1646	0.3655
14	0.5359	0.4470	0.3733	0.3173	0.2475	0.1829	0.4061
15	0.5928	0.4945	0.4129	0.3510	0.2737	0.2023	0.4492
16	0.6533	0.5450	0.4551	0.3868	0.3017	0.2230	0.4951
17	0.7177	0.5987	0.4999	0.4249	0.3314	0.2450	0.5438
18	0.7862	0.6558	0.5476	0.4655	0.3630	0.2683	0.5957
19	0.8591	0.7167	0.5985	0.5087	0.3967	0.2932	0.6510
20	0.9368	0.7815	0.6526	0.5547	0.4326	0.3198	0.7099
21	1.0197	0.8506	0.7103	0.6038	0.4709	0.3481	0.7727
22	1.1082	0.9244	0.7720	0.6562	0.5117	0.3782	0.8398
23	1.2027	1.0032	0.8378	0.7121	0.5554	0.4105	0.9114
24	1.3036	1.0875	0.9081	0.7719	0.6020	0.4450	0.9879
25	1.4116	1.1775	0.9833	0.8358	0.6518	0.4818	1.0697

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0310	0.0258	0.0216	0.0183	0.0143	0.0106	0.0235
2	0.0568	0.0474	0.0396	0.0336	0.0262	0.0194	0.0430
3	0.0802	0.0669	0.0559	0.0475	0.0370	0.0274	0.0608
4	0.1053	0.0878	0.0734	0.0624	0.0486	0.0359	0.0798
5	0.1321	0.1102	0.0920	0.0782	0.0610	0.0451	0.1001
6	0.1606	0.1340	0.1119	0.0951	0.0742	0.0548	0.1217
7	0.1910	0.1594	0.1331	0.1131	0.0882	0.0652	0.1448
8	0.2234	0.1863	0.1556	0.1323	0.1031	0.0762	0.1693
9	0.2577	0.2150	0.1795	0.1526	0.1190	0.0880	0.1953
10	0.2942	0.2454	0.2050	0.1742	0.1359	0.1004	0.2230
11	0.3330	0.2778	0.2320	0.1972	0.1538	0.1137	0.2524
12	0.3742	0.3121	0.2607	0.2216	0.1728	0.1277	0.2835
13	0.4179	0.3486	0.2911	0.2474	0.1930	0.1426	0.3167
14	0.4643	0.3873	0.3235	0.2749	0.2144	0.1585	0.3519
15	0.5137	0.4285	0.3578	0.3042	0.2372	0.1753	0.3893
16	0.5661	0.4722	0.3944	0.3352	0.2614	0.1932	0.4290
17	0.6219	0.5188	0.4332	0.3682	0.2872	0.2123	0.4713
18	0.6812	0.5683	0.4745	0.4034	0.3146	0.2325	0.5162
19	0.7444	0.6210	0.5186	0.4408	0.3438	0.2541	0.5641
20	0.8118	0.6772	0.5655	0.4807	0.3749	0.2771	0.6152
21	0.8836	0.7371	0.6155	0.5232	0.4080	0.3016	0.6696
22	0.9603	0.8010	0.6689	0.5686	0.4434	0.3278	0.7277
23	1.0422	0.8693	0.7260	0.6171	0.4812	0.3557	0.7897
24	1.1296	0.9423	0.7869	0.6689	0.5216	0.3856	0.8560
25	1.2232	1.0203	0.8521	0.7242	0.5648	0.4175	0.9269

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0280	0.0233	0.0195	0.0166	0.0129	0.0095	0.0212
2	0.0513	0.0428	0.0357	0.0304	0.0237	0.0175	0.0389
3	0.0725	0.0605	0.0505	0.0429	0.0335	0.0247	0.0549
4	0.0951	0.0794	0.0663	0.0563	0.0439	0.0325	0.0721
5	0.1193	0.0995	0.0831	0.0707	0.0551	0.0407	0.0904
6	0.1451	0.1211	0.1011	0.0859	0.0670	0.0495	0.1100
7	0.1726	0.1440	0.1202	0.1022	0.0797	0.0589	0.1308
8	0.2018	0.1683	0.1406	0.1195	0.0932	0.0689	0.1529
9	0.2329	0.1942	0.1622	0.1379	0.1075	0.0795	0.1765
10	0.2659	0.2218	0.1852	0.1574	0.1228	0.0907	0.2015
11	0.3009	0.2510	0.2096	0.1782	0.1389	0.1027	0.2280
12	0.3381	0.2820	0.2355	0.2002	0.1561	0.1154	0.2562
13	0.3776	0.3150	0.2630	0.2236	0.1744	0.1289	0.2861
14	0.4195	0.3500	0.2922	0.2484	0.1937	0.1432	0.3179
15	0.4641	0.3872	0.3233	0.2748	0.2143	0.1584	0.3517
16	0.5115	0.4267	0.3563	0.3029	0.2362	0.1746	0.3876
17	0.5619	0.4687	0.3914	0.3327	0.2595	0.1918	0.4258
18	0.6155	0.5134	0.4288	0.3644	0.2842	0.2101	0.4664
19	0.6726	0.5611	0.4685	0.3983	0.3106	0.2296	0.5097
20	0.7335	0.6118	0.5109	0.4343	0.3387	0.2503	0.5558
21	0.7984	0.6660	0.5561	0.4727	0.3687	0.2725	0.6050
22	0.8676	0.7237	0.6044	0.5137	0.4007	0.2961	0.6575
23	0.9416	0.7854	0.6559	0.5575	0.4348	0.3214	0.7135
24	1.0206	0.8514	0.7110	0.6043	0.4713	0.3484	0.7734
25	1.1051	0.9219	0.7698	0.6544	0.5103	0.3772	0.8375

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0399	0.0333	0.0278	0.0237	0.0184	0.0136	0.0303
2	0.0733	0.0611	0.0510	0.0434	0.0338	0.0250	0.0555
3	0.1035	0.0863	0.0721	0.0613	0.0478	0.0353	0.0784
4	0.1358	0.1133	0.0946	0.0804	0.0627	0.0464	0.1029
5	0.1704	0.1421	0.1187	0.1009	0.0787	0.0582	0.1291
6	0.2072	0.1728	0.1443	0.1227	0.0957	0.0707	0.1570
7	0.2464	0.2056	0.1717	0.1459	0.1138	0.0841	0.1867
8	0.2881	0.2404	0.2007	0.1706	0.1331	0.0983	0.2183
9	0.3325	0.2773	0.2316	0.1969	0.1535	0.1135	0.2519
10	0.3796	0.3166	0.2644	0.2247	0.1753	0.1296	0.2876
11	0.4296	0.3583	0.2992	0.2544	0.1984	0.1466	0.3255
12	0.4827	0.4026	0.3362	0.2858	0.2229	0.1647	0.3658
13	0.5391	0.4497	0.3755	0.3192	0.2489	0.1840	0.4085
14	0.5990	0.4997	0.4172	0.3547	0.2766	0.2044	0.4539
15	0.6626	0.5527	0.4616	0.3923	0.3060	0.2262	0.5021
16	0.7303	0.6092	0.5087	0.4324	0.3372	0.2493	0.5534
17	0.8022	0.6692	0.5588	0.4750	0.3704	0.2738	0.6079
18	0.8788	0.7331	0.6121	0.5203	0.4058	0.2999	0.6659
19	0.9603	0.8011	0.6689	0.5686	0.4435	0.3278	0.7277
20	1.0472	0.8735	0.7295	0.6200	0.4836	0.3574	0.7935
21	1.1398	0.9508	0.7940	0.6749	0.5264	0.3890	0.8637
22	1.2387	1.0333	0.8629	0.7335	0.5720	0.4228	0.9387
23	1.3443	1.1214	0.9365	0.7960	0.6208	0.4588	1.0187
24	1.4572	1.2155	1.0151	0.8628	0.6729	0.4974	1.1042
25	1.5778	1.3162	1.0991	0.9342	0.7286	0.5385	1.1957

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0365	0.0304	0.0254	0.0216	0.0168	0.0124	0.0276
2	0.0669	0.0558	0.0466	0.0396	0.0309	0.0228	0.0507
3	0.0945	0.0788	0.0658	0.0560	0.0436	0.0323	0.0716
4	0.1240	0.1035	0.0864	0.0734	0.0573	0.0423	0.0940
5	0.1556	0.1298	0.1084	0.0921	0.0718	0.0531	0.1179
6	0.1892	0.1578	0.1318	0.1120	0.0874	0.0646	0.1434
7	0.2250	0.1877	0.1567	0.1332	0.1039	0.0768	0.1705
8	0.2631	0.2195	0.1833	0.1558	0.1215	0.0898	0.1994
9	0.3036	0.2532	0.2115	0.1798	0.1402	0.1036	0.2301
10	0.3466	0.2891	0.2414	0.2052	0.1601	0.1183	0.2626
11	0.3923	0.3272	0.2732	0.2323	0.1811	0.1339	0.2972
12	0.4408	0.3677	0.3070	0.2610	0.2035	0.1504	0.3340
13	0.4923	0.4106	0.3429	0.2915	0.2273	0.1680	0.3730
14	0.5470	0.4563	0.3810	0.3239	0.2526	0.1867	0.4145
15	0.6051	0.5047	0.4215	0.3583	0.2794	0.2065	0.4585
16	0.6668	0.5563	0.4645	0.3948	0.3079	0.2276	0.5053
17	0.7325	0.6111	0.5103	0.4337	0.3383	0.2500	0.5551
18	0.8024	0.6694	0.5590	0.4751	0.3706	0.2739	0.6081
19	0.8769	0.7315	0.6108	0.5192	0.4049	0.2993	0.6645
20	0.9562	0.7977	0.6661	0.5662	0.4416	0.3264	0.7246
21	1.0408	0.8682	0.7250	0.6163	0.4806	0.3553	0.7887
22	1.1311	0.9436	0.7879	0.6697	0.5223	0.3861	0.8571
23	1.2276	1.0240	0.8551	0.7268	0.5669	0.4190	0.9302
24	1.3306	1.1100	0.9269	0.7879	0.6145	0.4542	1.0083
25	1.4408	1.2019	1.0036	0.8531	0.6653	0.4918	1.0918

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0340	0.0283	0.0237	0.0201	0.0157	0.0116	0.0257
2	0.0623	0.0520	0.0434	0.0369	0.0288	0.0213	0.0472
3	0.0880	0.0734	0.0613	0.0521	0.0406	0.0300	0.0667
4	0.1155	0.0963	0.0805	0.0684	0.0533	0.0394	0.0875
5	0.1449	0.1208	0.1009	0.0858	0.0669	0.0494	0.1098
6	0.1762	0.1470	0.1227	0.1043	0.0814	0.0601	0.1335
7	0.2095	0.1748	0.1459	0.1241	0.0967	0.0715	0.1588
8	0.2450	0.2044	0.1706	0.1451	0.1131	0.0836	0.1856
9	0.2827	0.2358	0.1969	0.1674	0.1305	0.0965	0.2142
10	0.3227	0.2692	0.2248	0.1911	0.1490	0.1101	0.2445
11	0.3652	0.3047	0.2544	0.2163	0.1687	0.1247	0.2768
12	0.4104	0.3423	0.2859	0.2430	0.1895	0.1401	0.3110
13	0.4583	0.3823	0.3193	0.2714	0.2117	0.1564	0.3473
14	0.5093	0.4248	0.3548	0.3015	0.2352	0.1738	0.3859
15	0.5634	0.4700	0.3924	0.3336	0.2602	0.1923	0.4269
16	0.6209	0.5179	0.4325	0.3676	0.2867	0.2119	0.4705
17	0.6821	0.5690	0.4751	0.4039	0.3150	0.2328	0.5169
18	0.7472	0.6233	0.5205	0.4424	0.3450	0.2550	0.5662
19	0.8165	0.6811	0.5687	0.4834	0.3770	0.2787	0.6187
20	0.8903	0.7427	0.6202	0.5272	0.4111	0.3039	0.6747
21	0.9691	0.8084	0.6751	0.5738	0.4475	0.3308	0.7344
22	1.0532	0.8785	0.7336	0.6236	0.4863	0.3595	0.7981
23	1.1430	0.9534	0.7962	0.6768	0.5278	0.3901	0.8661
24	1.2389	1.0335	0.8630	0.7336	0.5721	0.4229	0.9388
25	1.3415	1.1191	0.9345	0.7943	0.6195	0.4579	1.0166

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0318	0.0265	0.0221	0.0188	0.0147	0.0108	0.0241
2	0.0583	0.0486	0.0406	0.0345	0.0269	0.0199	0.0442
3	0.0823	0.0687	0.0573	0.0487	0.0380	0.0281	0.0624
4	0.1080	0.0901	0.0753	0.0640	0.0499	0.0369	0.0819
5	0.1355	0.1130	0.0944	0.0802	0.0626	0.0463	0.1027
6	0.1648	0.1375	0.1148	0.0976	0.0761	0.0563	0.1249
7	0.1960	0.1635	0.1365	0.1161	0.0905	0.0669	0.1485
8	0.2292	0.1912	0.1596	0.1357	0.1058	0.0782	0.1737
9	0.2644	0.2206	0.1842	0.1566	0.1221	0.0903	0.2004
10	0.3019	0.2518	0.2103	0.1788	0.1394	0.1030	0.2288
11	0.3417	0.2850	0.2380	0.2023	0.1578	0.1166	0.2589
12	0.3839	0.3203	0.2674	0.2273	0.1773	0.1310	0.2909
13	0.4288	0.3577	0.2987	0.2539	0.1980	0.1464	0.3249
14	0.4764	0.3974	0.3319	0.2821	0.2200	0.1626	0.3610
15	0.5271	0.4397	0.3671	0.3121	0.2434	0.1799	0.3994
16	0.5809	0.4845	0.4046	0.3439	0.2682	0.1983	0.4402
17	0.6381	0.5323	0.4445	0.3778	0.2947	0.2178	0.4835
18	0.6990	0.5831	0.4869	0.4139	0.3228	0.2386	0.5297
19	0.7638	0.6372	0.5321	0.4523	0.3527	0.2607	0.5788
20	0.8330	0.6948	0.5802	0.4932	0.3846	0.2843	0.6312
21	0.9067	0.7563	0.6316	0.5368	0.4187	0.3095	0.6870
22	0.9853	0.8219	0.6864	0.5834	0.4550	0.3363	0.7466
23	1.0693	0.8920	0.7449	0.6331	0.4938	0.3650	0.8103
24	1.1591	0.9669	0.8074	0.6863	0.5352	0.3956	0.8783
25	1.2550	1.0469	0.8743	0.7431	0.5796	0.4284	0.9510

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0298	0.0249	0.0208	0.0177	0.0138	0.0102	0.0226
2	0.0547	0.0457	0.0381	0.0324	0.0253	0.0187	0.0415
3	0.0773	0.0645	0.0539	0.0458	0.0357	0.0264	0.0586
4	0.1015	0.0847	0.0707	0.0601	0.0469	0.0346	0.0769
5	0.1273	0.1062	0.0887	0.0754	0.0588	0.0435	0.0965
6	0.1548	0.1292	0.1079	0.0917	0.0715	0.0528	0.1173
7	0.1841	0.1536	0.1283	0.1090	0.0850	0.0628	0.1395
8	0.2153	0.1796	0.1500	0.1275	0.0994	0.0735	0.1632
9	0.2484	0.2072	0.1731	0.1471	0.1147	0.0848	0.1883
10	0.2836	0.2366	0.1976	0.1679	0.1310	0.0968	0.2149
11	0.3210	0.2678	0.2236	0.1901	0.1482	0.1096	0.2432
12	0.3607	0.3009	0.2513	0.2136	0.1666	0.1231	0.2733
13	0.4028	0.3360	0.2806	0.2385	0.1860	0.1375	0.3053
14	0.4476	0.3734	0.3118	0.2650	0.2067	0.1528	0.3392
15	0.4951	0.4130	0.3449	0.2932	0.2286	0.1690	0.3752
16	0.5457	0.4552	0.3801	0.3231	0.2520	0.1863	0.4135
17	0.5995	0.5000	0.4176	0.3549	0.2768	0.2046	0.4543
18	0.6567	0.5478	0.4574	0.3888	0.3032	0.2241	0.4976
19	0.7176	0.5986	0.4999	0.4249	0.3314	0.2449	0.5438
20	0.7825	0.6527	0.5451	0.4633	0.3613	0.2671	0.5930
21	0.8517	0.7105	0.5933	0.5043	0.3933	0.2907	0.6454
22	0.9256	0.7721	0.6448	0.5481	0.4274	0.3159	0.7014
23	1.0045	0.8380	0.6998	0.5948	0.4639	0.3429	0.7612
24	1.0889	0.9083	0.7585	0.6447	0.5028	0.3717	0.8251
25	1.1790	0.9835	0.8213	0.6981	0.5445	0.4024	0.8934

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0285	0.0238	0.0199	0.0169	0.0132	0.0097	0.0216
2	0.0523	0.0436	0.0364	0.0310	0.0242	0.0179	0.0396
3	0.0739	0.0616	0.0515	0.0438	0.0341	0.0252	0.0560
4	0.0970	0.0809	0.0676	0.0574	0.0448	0.0331	0.0735
5	0.1217	0.1015	0.0847	0.0720	0.0562	0.0415	0.0922
6	0.1480	0.1234	0.1031	0.0876	0.0683	0.0505	0.1121
7	0.1760	0.1468	0.1226	0.1042	0.0813	0.0601	0.1333
8	0.2057	0.1716	0.1433	0.1218	0.0950	0.0702	0.1559
9	0.2374	0.1980	0.1654	0.1406	0.1096	0.0810	0.1799
10	0.2710	0.2261	0.1888	0.1605	0.1252	0.0925	0.2054
11	0.3067	0.2559	0.2137	0.1816	0.1416	0.1047	0.2324
12	0.3447	0.2875	0.2401	0.2041	0.1592	0.1176	0.2612
13	0.3849	0.3211	0.2681	0.2279	0.1778	0.1314	0.2917
14	0.4277	0.3568	0.2979	0.2532	0.1975	0.1460	0.3241
15	0.4731	0.3947	0.3296	0.2801	0.2185	0.1615	0.3585
16	0.5214	0.4350	0.3632	0.3087	0.2408	0.1780	0.3951
17	0.5728	0.4778	0.3990	0.3392	0.2645	0.1955	0.4341
18	0.6275	0.5234	0.4371	0.3715	0.2898	0.2142	0.4755
19	0.6857	0.5720	0.4776	0.4060	0.3166	0.2340	0.5196
20	0.7477	0.6237	0.5209	0.4427	0.3453	0.2552	0.5666
21	0.8139	0.6789	0.5669	0.4819	0.3758	0.2778	0.6167
22	0.8845	0.7378	0.6161	0.5237	0.4084	0.3019	0.6702
23	0.9599	0.8007	0.6687	0.5684	0.4433	0.3276	0.7274
24	1.0405	0.8679	0.7248	0.6161	0.4805	0.3551	0.7884
25	1.1266	0.9398	0.7848	0.6671	0.5203	0.3845	0.8537

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0273	0.0228	0.0190	0.0162	0.0126	0.0093	0.0207
2	0.0501	0.0418	0.0349	0.0297	0.0231	0.0171	0.0380
3	0.0708	0.0590	0.0493	0.0419	0.0327	0.0241	0.0536
4	0.0929	0.0775	0.0647	0.0550	0.0429	0.0317	0.0704
5	0.1165	0.0972	0.0811	0.0690	0.0538	0.0398	0.0883
6	0.1417	0.1182	0.0987	0.0839	0.0654	0.0483	0.1073
7	0.1685	0.1405	0.1173	0.0997	0.0778	0.0575	0.1277
8	0.1970	0.1643	0.1372	0.1166	0.0910	0.0672	0.1493
9	0.2273	0.1896	0.1583	0.1346	0.1050	0.0776	0.1722
10	0.2595	0.2165	0.1808	0.1536	0.1198	0.0886	0.1966
11	0.2937	0.2450	0.2046	0.1739	0.1356	0.1002	0.2225
12	0.3300	0.2753	0.2299	0.1954	0.1524	0.1126	0.2501
13	0.3685	0.3074	0.2567	0.2182	0.1702	0.1258	0.2793
14	0.4095	0.3416	0.2852	0.2425	0.1891	0.1398	0.3103
15	0.4530	0.3779	0.3156	0.2682	0.2092	0.1546	0.3433
16	0.4992	0.4165	0.3478	0.2956	0.2305	0.1704	0.3783
17	0.5484	0.4575	0.3820	0.3247	0.2533	0.1872	0.4156
18	0.6008	0.5011	0.4185	0.3557	0.2774	0.2051	0.4552
19	0.6565	0.5476	0.4573	0.3887	0.3032	0.2241	0.4975
20	0.7159	0.5972	0.4987	0.4239	0.3306	0.2443	0.5425
21	0.7792	0.6500	0.5428	0.4614	0.3598	0.2660	0.5905
22	0.8468	0.7064	0.5899	0.5014	0.3911	0.2890	0.6417
23	0.9190	0.7666	0.6402	0.5442	0.4244	0.3137	0.6964
24	0.9962	0.8310	0.6939	0.5898	0.4600	0.3400	0.7549
25	1.0787	0.8998	0.7514	0.6387	0.4981	0.3682	0.8174

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0262	0.0218	0.0182	0.0155	0.0121	0.0089	0.0198
2	0.0480	0.0401	0.0335	0.0284	0.0222	0.0164	0.0364
3	0.0679	0.0566	0.0473	0.0402	0.0313	0.0232	0.0514
4	0.0891	0.0743	0.0620	0.0527	0.0411	0.0304	0.0675
5	0.1117	0.0932	0.0778	0.0662	0.0516	0.0381	0.0847
6	0.1359	0.1133	0.0946	0.0804	0.0627	0.0464	0.1030
7	0.1616	0.1348	0.1126	0.0957	0.0746	0.0552	0.1224
8	0.1889	0.1576	0.1316	0.1119	0.0872	0.0645	0.1432
9	0.2180	0.1819	0.1519	0.1291	0.1007	0.0744	0.1652
10	0.2489	0.2076	0.1734	0.1474	0.1149	0.0850	0.1886
11	0.2817	0.2350	0.1962	0.1668	0.1301	0.0961	0.2135
12	0.3165	0.2640	0.2205	0.1874	0.1462	0.1080	0.2398
13	0.3535	0.2949	0.2462	0.2093	0.1632	0.1207	0.2679
14	0.3928	0.3276	0.2736	0.2326	0.1814	0.1341	0.2976
15	0.4345	0.3625	0.3027	0.2573	0.2006	0.1483	0.3293
16	0.4789	0.3995	0.3336	0.2835	0.2211	0.1634	0.3629
17	0.5260	0.4388	0.3664	0.3115	0.2429	0.1795	0.3986
18	0.5762	0.4807	0.4014	0.3412	0.2661	0.1967	0.4367
19	0.6297	0.5253	0.4386	0.3728	0.2908	0.2149	0.4772
20	0.6867	0.5728	0.4783	0.4066	0.3171	0.2344	0.5203
21	0.7474	0.6235	0.5207	0.4426	0.3452	0.2551	0.5664
22	0.8123	0.6776	0.5658	0.4809	0.3751	0.2772	0.6155
23	0.8815	0.7353	0.6141	0.5220	0.4071	0.3009	0.6680
24	0.9555	0.7971	0.6656	0.5658	0.4412	0.3261	0.7241
25	1.0346	0.8631	0.7207	0.6126	0.4778	0.3531	0.7840

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0252	0.0210	0.0175	0.0149	0.0116	0.0086	0.0191
2	0.0462	0.0385	0.0322	0.0273	0.0213	0.0158	0.0350
3	0.0652	0.0544	0.0454	0.0386	0.0301	0.0223	0.0494
4	0.0856	0.0714	0.0596	0.0507	0.0395	0.0292	0.0648
5	0.1073	0.0895	0.0748	0.0636	0.0496	0.0366	0.0813
6	0.1305	0.1089	0.0909	0.0773	0.0603	0.0446	0.0989
7	0.1552	0.1295	0.1081	0.0919	0.0717	0.0530	0.1176
8	0.1815	0.1514	0.1264	0.1075	0.0838	0.0620	0.1376
9	0.2095	0.1747	0.1459	0.1240	0.0967	0.0715	0.1587
10	0.2391	0.1995	0.1666	0.1416	0.1104	0.0816	0.1812
11	0.2706	0.2258	0.1885	0.1602	0.1250	0.0924	0.2051
12	0.3041	0.2537	0.2118	0.1801	0.1404	0.1038	0.2304
13	0.3396	0.2833	0.2366	0.2011	0.1568	0.1159	0.2574
14	0.3774	0.3148	0.2629	0.2234	0.1743	0.1288	0.2860
15	0.4175	0.3482	0.2908	0.2472	0.1928	0.1425	0.3163
16	0.4601	0.3838	0.3205	0.2724	0.2125	0.1570	0.3486
17	0.5054	0.4216	0.3521	0.2993	0.2334	0.1725	0.3830
18	0.5536	0.4618	0.3857	0.3278	0.2557	0.1890	0.4195
19	0.6050	0.5047	0.4214	0.3582	0.2794	0.2065	0.4585
20	0.6597	0.5503	0.4596	0.3906	0.3047	0.2252	0.4999
21	0.7181	0.5990	0.5002	0.4252	0.3316	0.2451	0.5442
22	0.7804	0.6510	0.5436	0.4621	0.3604	0.2664	0.5914
23	0.8469	0.7065	0.5900	0.5015	0.3911	0.2891	0.6418
24	0.9180	0.7658	0.6395	0.5436	0.4239	0.3133	0.6957
25	0.9941	0.8292	0.6925	0.5886	0.4590	0.3393	0.7533

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0242	0.0202	0.0169	0.0143	0.0112	0.0083	0.0183
2	0.0444	0.0370	0.0309	0.0263	0.0205	0.0152	0.0337
3	0.0627	0.0523	0.0437	0.0371	0.0290	0.0214	0.0475
4	0.0823	0.0687	0.0574	0.0488	0.0380	0.0281	0.0624
5	0.1033	0.0862	0.0720	0.0612	0.0477	0.0353	0.0783
6	0.1256	0.1048	0.0875	0.0744	0.0580	0.0429	0.0952
7	0.1494	0.1246	0.1041	0.0885	0.0690	0.0510	0.1132
8	0.1747	0.1457	0.1217	0.1034	0.0807	0.0596	0.1324
9	0.2016	0.1681	0.1404	0.1193	0.0931	0.0688	0.1527
10	0.2301	0.1919	0.1603	0.1362	0.1063	0.0785	0.1744
11	0.2604	0.2172	0.1814	0.1542	0.1203	0.0889	0.1973
12	0.2926	0.2441	0.2038	0.1733	0.1351	0.0999	0.2217
13	0.3268	0.2726	0.2277	0.1935	0.1509	0.1115	0.2476
14	0.3631	0.3029	0.2530	0.2150	0.1677	0.1239	0.2752
15	0.4017	0.3351	0.2798	0.2379	0.1855	0.1371	0.3044
16	0.4427	0.3693	0.3084	0.2621	0.2044	0.1511	0.3355
17	0.4863	0.4057	0.3388	0.2880	0.2246	0.1660	0.3685
18	0.5327	0.4444	0.3711	0.3154	0.2460	0.1818	0.4037
19	0.5822	0.4856	0.4055	0.3447	0.2688	0.1987	0.4412
20	0.6348	0.5296	0.4422	0.3759	0.2932	0.2167	0.4811
21	0.6910	0.5764	0.4814	0.4092	0.3191	0.2359	0.5236
22	0.7510	0.6264	0.5231	0.4446	0.3468	0.2563	0.5691
23	0.8150	0.6798	0.5677	0.4826	0.3763	0.2782	0.6176
24	0.8834	0.7369	0.6154	0.5231	0.4079	0.3015	0.6694
25	0.9565	0.7979	0.6663	0.5664	0.4417	0.3265	0.7248

PROPOSED FHCF 2011 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0209	0.0175	0.0146	0.0124	0.0097	0.0071	0.0159
2	0.0384	0.0320	0.0267	0.0227	0.0177	0.0131	0.0291
3	0.0542	0.0453	0.0378	0.0321	0.0250	0.0185	0.0411
4	0.0712	0.0594	0.0496	0.0422	0.0329	0.0243	0.0540
5	0.0893	0.0745	0.0622	0.0529	0.0412	0.0305	0.0677
6	0.1086	0.0906	0.0757	0.0643	0.0502	0.0371	0.0823
7	0.1292	0.1077	0.0900	0.0765	0.0596	0.0441	0.0979
8	0.1510	0.1260	0.1052	0.0894	0.0697	0.0515	0.1144
9	0.1743	0.1454	0.1214	0.1032	0.0805	0.0595	0.1321
10	0.1989	0.1660	0.1386	0.1178	0.0919	0.0679	0.1508
11	0.2252	0.1878	0.1568	0.1333	0.1040	0.0769	0.1706
12	0.2530	0.2110	0.1762	0.1498	0.1168	0.0864	0.1917
13	0.2826	0.2357	0.1968	0.1673	0.1305	0.0964	0.2141
14	0.3140	0.2619	0.2187	0.1859	0.1450	0.1072	0.2379
15	0.3473	0.2897	0.2419	0.2056	0.1604	0.1185	0.2632
16	0.3828	0.3193	0.2666	0.2266	0.1768	0.1306	0.2901
17	0.4205	0.3508	0.2929	0.2490	0.1942	0.1435	0.3186
18	0.4606	0.3842	0.3209	0.2727	0.2127	0.1572	0.3490
19	0.5034	0.4199	0.3506	0.2980	0.2324	0.1718	0.3814
20	0.5489	0.4579	0.3824	0.3250	0.2535	0.1873	0.4159
21	0.5975	0.4984	0.4162	0.3538	0.2759	0.2039	0.4527
22	0.6493	0.5416	0.4523	0.3844	0.2998	0.2216	0.4920
23	0.7046	0.5878	0.4908	0.4172	0.3254	0.2405	0.5340
24	0.7638	0.6371	0.5321	0.4522	0.3527	0.2607	0.5788
25	0.8270	0.6899	0.5761	0.4897	0.3819	0.2823	0.6267

Florida Hurricane Catastrophe Fund

2011 Ratemaking Formula Report

County Rating Regions

County Number	County Name	2011 Region
1	ALACHUA	1
3	BAKER	1
5	BAY	6
7	BRADFORD	1
9	BREVARD	7
11	BROWARD	13
13	CALHOUN	1
15	CHARLOTTE	9
17	CITRUS	2
19	CLAY	1
21	COLLIER	12
23	COLUMBIA	1
27	DE SOTO	5
29	DIXIE	1
31	DUVAL	1
33	ESCAMBIA	7
35	FLAGLER	3
37	FRANKLIN	5
39	GADSDEN	1
41	GILCHRIST	1
43	GLADES	6
45	GULF	6
47	HAMILTON	1
49	HARDEE	4
51	HENDRY	6
53	HERNANDO	4
55	HIGHLANDS	4
57	HILLSBOROUGH	5
59	HOLMES	1
61	INDIAN RIVER	12
63	JACKSON	1
65	JEFFERSON	1
67	LAFAYETTE	1
69	LAKE	2
71	LEE	9
73	LEON	1
75	LEVY	2
77	LIBERTY	1
79	MADISON	1
81	MANATEE	9
83	MARION	1
85	MARTIN	14
86	MIAMI-DADE	16
87	MONROE	23
89	NASSAU	1
91	OKALOOSA	8
93	OKEECHOBEE	6
95	ORANGE	2
97	OSCEOLA	3
99	PALM BEACH	14
101	PASCO	5
103	PINELLAS	10
105	POLK	3
107	PUTNAM	1
109	SAINT JOHNS	2
111	SAINT LUCIE	10
113	SANTA ROSA	8
115	SARASOTA	10
117	SEMINOLE	2
119	SUMTER	2
121	SUWANNEE	1
123	TAYLOR	1
125	UNION	1
127	VOLUSIA	3
129	WAKULLA	1
131	WALTON	8
133	WASHINGTON	1

Notice of Proposed Rule

STATE BOARD OF ADMINISTRATION

RULE NO: RULE TITLE

19-8.028: Reimbursement Premium Formula

PURPOSE AND EFFECT: This rule is promulgated to implement Section 215.555, Florida Statutes, regarding the Florida Hurricane Catastrophe Fund, for the 2011-2012 contract year.

SUMMARY: Proposed amended Rule 19-8.028, F.A.C., establishes the premium formula and adopts the rates for the 2011-2012 contract year.

SUMMARY OF STATEMENT OF ESTIMATED REGULATORY COSTS: A statement of estimated regulatory costs has not been prepared by the agency for the rule listed above as there is no adverse impact on economic growth, private-sector job creating or employment, or private sector investment from the changes made to this rule. Further, there is no adverse impact on business competitiveness or innovation and no regulatory costs resulting from the changes made to this rule. There is no cost to other states, local governmental entities, small counties or small cities and no impact on state or local revenues from the changes made to this rule. Any person who wishes to provide information regarding a statement of estimated regulatory costs, or provide a proposal for a lower cost regulatory alternative must do so in writing within 21 days of this notice.

SPECIFIC AUTHORITY: 215.555(3), F.S.

LAW IMPLEMENTED: 215.555(2), (3), (4), (5), (6), (7), F.S.

IF REQUESTED WITHIN 21 DAYS OF THE DATE OF THIS NOTICE, A HEARING WILL BE SCHEDULED AND ANNOUNCED IN FAW.

THE PERSON TO BE CONTACTED REGARDING THE PROPOSED RULE IS: Tracy Allen, Senior Attorney, Florida Hurricane Catastrophe Fund, State Board of Administration, P.O. Box 13300, Tallahassee, FL 32317-3300, telephone (850) 413-1341, tracy.allen@sbafla.com.

THE FULL TEXT OF THE PROPOSED RULE IS:

19-8.028 Reimbursement Premium Formula.

Paragraphs (1) through (2)(b), No Changes.

(2)(c) Citizens Property Insurance Corporation or "Citizens" means the entity formed under Section 627.351, F.S., and refers to both Citizens Property Insurance Corporation High Risk Account and Citizens Property Insurance Corporation Personal Lines and Commercial Lines Accounts.

Paragraphs (2)(d) through (2)(e), No Changes.

(2)(f) Data Call means the annual reporting of insured values forms. These forms, incorporated into and adopted by Rule 19-8.029, F.A.C., are the FHCF-D1A for the Contract Years after the 2002/2003 Contract Year ~~year~~ and the FHCF-D1A and the FHCF-D1B for the Contract Year 2002/2003 and all prior Contract Years. ~~years.~~

Paragraphs (2)(g) through (3)(l), No Changes.

(3)(m) For the 2010-2011 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2010 Ratemaking Formula Report Presented to the State Board of Administration of Florida, March 18, 2010" is hereby adopted and incorporated by reference into this rule. The basic premium rates developed in accordance with the Premium Formula methodology approved by

the Board on April 13, 2010, are hereby adopted and incorporated by reference in Form FHCF-Rates 2010, "Florida Hurricane Catastrophe Fund Proposed 2010 Rates~~,~~ Presented to the State Board of Administration of Florida, March 18, 2010" and is hereby adopted and incorporated by reference into this rule. These incorporated documents may be obtained directly from the SBA website: www.sbafla.com/fhcf or by contacting the SBA by mail, P. O. Box 13300, Tallahassee, FL 32317-3300, with a request for the documents.

(3)(n) For the 2011-2012 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2011 Ratemaking Formula Report Presented to the State Board of Administration of Florida, March 17, 2011" is hereby adopted and incorporated by reference into this rule. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on May 3, 2011, are hereby adopted and incorporated by reference in Form FHCF-Rates 2011, "Florida Hurricane Catastrophe Fund Proposed 2011 Rates, Presented to the State Board of Administration of Florida March 17, 2011" is hereby adopted and incorporated by reference into this rule. These incorporated documents may be obtained directly from the SBA website: www.sbafla.com/fhcf or by contacting the SBA by mail, P. O. Box 13300, Tallahassee, FL 32317-3300, with a request for the documents.

Paragraphs (4)(a) through (4)(c), No Changes.

(4)(d) Specialized Fine Arts Risks. Any policy or endorsement exclusively covering Specialized Fine Arts Risks and not covering any residential structure and/or contents thereof other than such specialized fine arts items covered in the fine arts policy, shall be exempt from the Fund as a risk meeting specialized loss control requirements if the insurer employs underwriting criteria and requires its policyholders to adhere to subparagraphs 1. through 7., immediately below. For purposes of the exemption in this paragraph, a ~~"~~Specialized Fine Arts Risk~~"~~ is a policy or endorsement which insures paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books, and other bona fide works of art, of rarity, of historic value, or artistic merit; which charges a minimum p~~P~~remium of $500; which insures scheduled items valued, in the aggregate, at no less than $100,000; and which requires an investment by the insured in loss control measures to protect the Specialized Fine Arts Risks being insured.

1. The policyholder must demonstrate a willingness and determination to reduce the probability of loss.

2. The insurer must perform a periodic and thorough specialized inspection and must provide a specialized loss prevention service designed to prevent or minimize loss.

3. Insurable values must be sufficient to produce a p~~P~~remium amount to warrant the furnishing of special inspection and loss prevention service by the insurer. For purposes of this rule, the insurable value of the scheduled items must be, in the aggregate, no less than $100,000 and the minimum p~~P~~remium amount must be no less than $500.

Paragraphs (4)(d)4. through (5), No Changes.

Rulemaking Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 9-20-99, Amended 7-3-00, 9-17-01, 7-17-02, 7-2-03, 7-29-04, 7-17-05, 7-6-06, 7-17-07, 6-16-08, 8-2-09, 7-08-10,__-__-11.

NAME OF PERSON ORIGINATING PROPOSED RULE: Jack E. Nicholson, FHCF Chief Operating Officer, State Board of Administration.

NAME OF AGENCY HEAD WHO APPROVED THE PROPOSED RULE: The Trustees of the State Board of Administration of Florida.

DATE PROPOSED RULE APPROVED BY AGENCY HEAD: May 3, 2011.
DATE NOTICE OF PROPOSED RULE DEVELOPMENT PUBLISHED IN FAW: September 10, 2010, Vol. 36, No. 36.

19-8.028 Reimbursement Premium Formula.

(1) Purpose. The purpose of this rule is to adopt the Premium Formula to determine the Actuarially Indicated Reimbursement Premium to be paid to the Florida Hurricane Catastrophe Fund (FHCF or Fund), as required by Section 215.555(5)(b), F.S.

(2) Definitions. The terms defined below will be capitalized in this rule.

(a) Actuarially Indicated Premium means Premiums which are derived according to or consistent with accepted actuarial standards of practice. Actuarially Indicated means an amount determined according to principles of actuarial science to be adequate, but not excessive, in the aggregate, to pay current and future obligations and expenses of the Fund, and determined according to principles of actuarial science to reflect each insurer's relative exposure to hurricane losses.

(b) Board or SBA means the State Board of Administration of Florida.

(c) Citizens Property Insurance Corporation or "Citizens" means the entity formed under Section 627.351, F.S., and refers to both Citizens Property Insurance Corporation High Risk Account and Citizens Property Insurance Corporation Personal Lines and Commercial Lines Accounts.

(d) Contract Year means the time period which begins at 12:00:01 Eastern Time on June 1 of each calendar year and ends at 12:00 p.m. midnight on May 31 of the following calendar year.

(e) Covered Policy is defined in Section 215.555(2)(c), F.S., and the Reimbursement Contract adopted by and incorporated into Rule 19-8.010, F.A.C.

(f) Data Call means the annual reporting of insured values forms. These forms, incorporated into and adopted by Rule 19-8.029, F.A.C., are the FHCF-D1A for Contract Years after the 2002/2003 Contract Year ~~year~~ and the FHCF-D1A and FHCF-D1B for the Contract Year 2002/2003 and all prior Contract Years. ~~years.~~

(g) Excess Insurance is defined in the Reimbursement Contract adopted by and incorporated into Rule 19-8.010, F.A.C.

(h) Formula or the Premium Formula means the Formula approved by the SBA for the purpose of determining the Actuarially Indicated Premium to be paid to the FHCF. The Premium Formula is defined as an approach or methodology which leads to the creation of premium rates. The resulting rates are therefore incorporated as part of the Premium Formula, and are the result of the approach or methodology employed.

(i) FHCF or Fund means the Florida Hurricane Catastrophe Fund.

(j) Independent Consultant or Consultant means the independent individual, firm, or organization with which the SBA contracts to prepare the Premium Formula and any other actuarial services for the FHCF, as determined under the contract with the Consultant.

(k) New Participants. The term means all Companies which are granted a certificate of authority by the Department of Financial Services after the beginning of the FHCF's Contract Year on June 1 and which write Covered Policies, or which already have a certificate of authority and begin writing Covered Policies on or after the beginning of the FHCF's Contract Year on June 1 and did not or was not required to enter into a contract on June 1 of the Contract Year. A Company that enters into an assumption agreement with Citizens that includes Covered Policies and is effective on or after June 1 and had written no other Covered Policies on or before June 1 is also considered a New Participant.

(l) Premium means the same as Reimbursement Premium, which is the Premium which is determined by multiplying each $1,000 of insured value reported by the Company in accordance with paragraph (5)(b) of the statute, by the rate as derived from the Premium Formula.

(3) The Premium Formula.

(a) Because of the diversity of the insurers and the risks they insure which are affected by Section 215.555, F.S., the Premium Formula is adopted in this subsection and special circumstances are addressed in subsection (4), below. The Formula for determining the Actuarially Indicated Premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S., is the rate times the exposure per $1,000 of insured value and this equals the Premium to be paid in dollars. The rates adopted below were determined by taking into account geographic location by zip code; construction type; policy deductible; type of insurance and other such factors deemed by the Board to be appropriate. The Formula is developed by an Independent Consultant selected by the Board, as required by Section 215.555(5)(b), F.S.

(b) For the 1999-2000 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 1999 Ratemaking Formula Report to the Florida State Board of Administration, March 5, 1999," which is supplemented by the "Florida Hurricane Catastrophe Fund Addendum to the March 5, 1999 Ratemaking Report, May 26, 1999," both of which are hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the

Premium Formula methodology approved by the Board on May 11, 1999, are hereby adopted and incorporated by reference in Form FHCF-Rates 1999, "Florida Hurricane Catastrophe Fund/1999-2000 Rates," rev. 08/99.

(c) For the 2000-2001 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2000 Ratemaking Formula Report to the Florida State Board of Administration, March 2, 2000," and the addendum thereto, "Florida Hurricane Catastrophe Fund: Addendum to the March 2, 2000 Ratemaking Report, April 6, 2000," are hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 25, 2000, are hereby adopted and incorporated by reference in Form FHCF-Rates 2000, "Florida Hurricane Catastrophe Fund/2000-2001 Rates," rev. 05/00.

(d) For the 2001-2002 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2001 Ratemaking Formula Report to the Florida State Board of Administration, March 15, 2001, as revised May 4, 2001" and the "Addendum to the March 15, 2001 Ratemaking Report," are hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on May 30, 2001, are hereby adopted and incorporated by reference in Form FHCF-Rates 2001, "Florida Hurricane Catastrophe Fund/2001-2002 Rates," rev. 05/01.

(e) For the 2002-2003 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2002 Ratemaking Formula Report to the Florida State Board of Administration, March 28, 2002" is hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 9, 2002, are hereby adopted and incorporated by reference in Form FHCF-Rates 2002, "Florida Hurricane Catastrophe Fund Proposed 2002 Rates, March 28, 2002."

(f) For the 2003-2004 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2003 Ratemaking Formula Report to the Florida State Board of Administration, March 18, 2003 (Revised)" is hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 8, 2003, are hereby adopted and incorporated by reference in Form FHCF-Rates 2003, "Florida Hurricane Catastrophe Fund Proposed 2003 Rates, March 18, 2003.

(g) For the 2004-2005 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2004 Ratemaking Formula Report to the State Board of Administration of Florida, March 17, 2004, Revised May 11, 2004" is hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 13, 2004 and revised on May 11, 2004, are hereby adopted and incorporated by reference in Form FHCF-Rates 2004, a two-part form titled "Florida Hurricane Catastrophe Fund Proposed 2004 Rates, March 17, 2004, (Revised May 11, 2004) Layer: $11 Billion xs $4.866 Billion" and "Florida Hurricane Catastrophe Fund Proposed 2004 Rates, March 17, 2004, (Revised May 11, 2004) Layer: $15 Billion xs $4.5 Billion".

(h) For the 2005-2006 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2005 Ratemaking Formula Report to the State Board of Administration of Florida, March 16, 2005" is hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 5, 2005, are hereby adopted and incorporated by reference in Form FHCF-Rates 2005, "Florida Hurricane Catastrophe Fund Proposed 2005 Rates, March 16, 2005." The forms may be obtained from the Fund's Administrator at the address stated in subsection (5).

(i) For the 2006-2007 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2006 Ratemaking Formula Report to the State Board of Administration of Florida, March 15, 2006" is hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 4, 2006, are hereby adopted and incorporated by reference in Form FHCF-Rates 2006, "Florida Hurricane Catastrophe Fund Proposed 2006 Rates, March 15, 2006." The forms may be obtained from the Fund's Administrator at the address stated in subsection (5).

(j) For the 2007-2008 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2007 Ratemaking Formula Report to the State Board of Administration of Florida, March 20, 2007" is hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 3, 2007, are hereby adopted and incorporated by reference in Form FHCF-Rates 2007, "Florida Hurricane Catastrophe Fund Proposed 2007 Rates, March 20, 2007." These incorporated documents may be obtained directly from

the SBA website, www.sbafla.com/fhcf or by contacting the SBA by mail, P. O. Box 13300, Tallahassee, FL 32317-3300, with a request for the documents.

(k) For the 2008-2009 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2008 Ratemaking Formula Report to the State Board of Administration of Florida, March 26, 2008" is hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 15, 2008, are hereby adopted and incorporated by reference in Form FHCF-Rates 2008, "Florida Hurricane Catastrophe Fund Proposed 2008 Rates, March 26, 2008." These incorporated documents may be obtained directly from the SBA website, www.sbafla.com/fhcf or by contacting the SBA by mail, P. O. Box 13300, Tallahassee, FL 32317-3300, with a request for the documents.

(l) For the 2009-2010 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2009 Ratemaking Formula Report to the State Board of Administration of Florida, March 20, 2009" and the Addendum to the 2009 Ratemaking Formula Report Dated May 27, 2009 are hereby adopted and incorporated by reference. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 14, 2009, are hereby adopted and incorporated by reference in Form FHCF-Rates 2009, "Florida Hurricane Catastrophe Fund Proposed 2009 Rates, March 20, 2009, revised May 27, 2009." The Addendum to the 2009 Ratemaking Formula Report Dated May 27, 2009, was approved by the Board on May 27, 2009, and is hereby adopted and incorporated by reference. These incorporated documents may be obtained directly from the SBA website: www.sbafla.com/fhcf or by contacting the SBA by mail, P. O. Box 13300, Tallahassee, FL 32317-3300, with a request for the documents.

(m) For the 2010-2011 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2010 Ratemaking Formula Report Presented to the State Board of Administration of Florida, March 18, 2010" is hereby adopted and incorporated by reference into this rule. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on April 13, 2010, are hereby adopted and incorporated by reference in Form FHCF-Rates 2010, "Florida Hurricane Catastrophe Fund Proposed 2010 Rates, Presented to the State Board of Administration of Florida, March 18, 2010" and is hereby adopted and incorporated by reference into this rule. These incorporated documents may be obtained directly from the SBA website: www.sbafla.com/fhcf or by contacting the SBA by mail, P. O. Box 13300, Tallahassee, FL 32317-3300, with a request for the documents.

(n) For the 2011-2012 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2011 Premium Formula Report Presented to the State Board of Administration of Florida, March 17, 2011" is hereby adopted and incorporated by reference into this rule. The basic premium rates developed in accordance with the Premium Formula methodology approved by the Board on May 3, 2011, are hereby adopted and incorporated by reference in Form FHCF-Rates 2011, "Florida Hurricane Catastrophe Fund Proposed 2011 Rates Presented to the State Board of Administration of Florida, March 17, 2011" is hereby adopted and incorporated by reference into this rule. These incorporated documents may be obtained directly from the SBA website: www.sbafla.com/fhcf or by contacting the SBA by mail, P. O. Box 13300, Tallahassee, FL 32317-3300, with a request for the documents.

(4)(a) Special Circumstances.

1. Allocation of Premium. Premiums paid to the FHCF with reference to property covered by Quota Share Primary Insurance Arrangements, as that phrase is defined in Section 627.351(6)(c)2.a.(I), F.S., will be allocated by the FHCF between the Insurer and Citizens in accordance with the percentages specified in the Quota Share Primary Insurance Arrangement for the purposes of premium billing, calculating retentions and determining reimbursement payments.

2. Special Rating Circumstances. The Premium Formula for policies that, based upon sound actuarial principles, require individual ratemaking and which are not excluded by rule will be based on the use of computer modeling for each individual Company for which it is applicable, i.e., portfolio modeling. The Independent Consultant will recommend guidelines for individual company portfolio reporting and modeling to estimate individual company FHCF expected losses. Individual company FHCF expected losses for portfolio modeling exposures will be loaded for investments and expenses on the same basis as the FHCF premium rates used for non-portfolio modeling exposures, but will also include a loading for the additional cost of individual company modeling. The minimum exposure threshold for FHCF portfolio modeling rating will be sufficient to generate estimated FHCF premium greater than the cost of modeling and other considerations and will be calculated by the Independent Consultant for the separate coverage levels of 45%, 75%, and 90% using the rates established pursuant to subsection (3) herein. The methodology used by the Independent Consultant will be based on sound actuarial principles to establish greater actuarial equity in the premium

structure.

(b) Forfeiture or Surrender of Certificates of Authority.

1. Insurers which have forfeited their certificates of authority or which have withdrawn from the state or discontinued writing all kinds of insurance in this state after the beginning of the Contract Year shall have their Premiums determined in accordance with subsection (3), above. Special recognition is not given to insurers which do not have exposure for Covered Policies for an entire Contract Year, except for New Participants as described in paragraph (c) of this subsection (4).

2. Any insurer which has forfeited its certificate of authority or which has discontinued writing in accordance with an order issued by the Department of Financial Services effective prior to June 1 of each calendar year shall not be required to execute a Reimbursement Contract with the Board provided that the insurer has no exposure to hurricane loss after June 1.

(c) New Participants.

1. All New Participants shall enter into a Reimbursement Contract with the Fund.

2. All New Participants shall pay a Reimbursement Premium to the Fund in accordance with the applicable subparagraphs below and in accordance with the applicable provisions of the Reimbursement Contract adopted in Rule 19-8.010, F.A.C.

3. This subparagraph applies to Companies writing new business after June 1 but prior to December 1 of the Contract Year.

a. All New Participants writing new business during the period specified above shall pay a provisional Premium of $1,000 to provide consideration for the contract.

b. On or before March 1 of the Contract Year, the Company shall report its actual exposure as of December 31 of the Contract Year to the Administrator on Form FHCF-D1A, "Florida Hurricane Catastrophe Fund Data Call" which is adopted and incorporated by reference in Rule 19-8.029, F.A.C., and is available from the Administrator as described in subsection (5), below. The Administrator shall calculate the Company's actual Reimbursement Premium for the period specified in subparagraph (c)2. based on its actual exposure. To recognize that New Participants have limited exposure during this period, the actual Premium as determined by processing the Company's exposure data shall then be divided in half, the provisional Premium shall be credited, and the resulting amount shall be the total Premium due for the Company for the remainder of the Contract Year. However, if that amount is less than $1,000, then the Company shall pay $1,000. The Premium payment is due no later than May 1 of the Contract Year. The Company's retention and coverage will be determined based on the total Premium due which is the Premium calculated based on the Company's December 31 exposure and divided in half as described in this sub-subparagraph.

4. This subparagraph applies to Companies writing new business on or after December 1 but up to and including May 31 of the Contract Year. All New Participants writing new business during this period shall pay a Premium of $1,000 to provide consideration for the Contract. The Company shall pay no other Premium for the remainder of the Contract Year. The Company shall not report its exposure data for this period to the Board. The Premium shall be paid upon signing the Reimbursement Contract.

5. For purposes of paragraph (4)(c), the requirement that a report is due on a certain date means that the report shall be in the physical possession of the Fund's Administrator in Minneapolis no later than 5:00 p.m., Central Time, on the due date applicable to the particular report. If the applicable due date is a Saturday, Sunday or legal holiday, then the applicable due date will be the day immediately following the applicable due date which is not a Saturday, Sunday or legal holiday. For purposes of the timeliness of the submission, neither the United States Postal Service postmark nor a postage meter date is in any way determinative. Reports sent to the Board in Tallahassee, Florida, will be returned to the sender. Reports not in the physical possession of the Fund's Administrator by 5:00 p.m. (Central Time), on the applicable due date are late.

(d) Specialized Fine Arts Risks. Any policy or endorsement exclusively covering Specialized Fine Arts Risks and not covering any residential structure and/or contents thereof other than such specialized fine arts items covered in the fine arts policy, shall be exempt from the Fund as a risk meeting specialized loss control requirements if the insurer employs underwriting criteria and requires its policyholders to adhere to subparagraphs 1. through 7., immediately below. For purposes of the exemption in this paragraph, a "Specialized Fine Arts Risk" is a policy or endorsement which insures paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books, and other bona fide works of art, of rarity, of historic value, or artistic merit; which charges a minimum pPremium of $500; which insures scheduled items valued, in the aggregate, at no less than $100,000; and which requires an investment by the insured in loss control measures to protect the Specialized Fine Arts Risks being insured.

1. The policyholder must demonstrate a willingness and determination to reduce the probability of loss.

2. The insurer must perform a periodic and thorough specialized inspection and must provide a specialized loss prevention service designed to prevent or minimize loss.

3. Insurable values must be sufficient to produce a p~~P~~remium amount to warrant the furnishing of special inspection and loss prevention service by the insurer. For purposes of this rule, the insurable value of the scheduled items must be, in the aggregate, no less than $100,000 and the minimum p~~P~~remium amount must be no less than $500.

4. The structural design of the residence and the degree of protection, together with efficient specialized inspection and loss protection service, must have the effect of reducing the relative importance of such otherwise applicable rating factors as exposure and quality of public fire protection.

5. The structure in which the fine arts being insured are housed must be fire-resistive or incombustible, made of heavy timber or other approved construction, and in good state of preservation and repair.

6. The structure and its fine arts contents must be provided with satisfactory watchman or alarm service or its equivalent where necessary.

7. The insurer must maintain a force of trained and competent loss prevention specialists, who perform the following tasks:

a. Make complete loss prevention surveys of each Specialized Fine Arts Risk;

b. Make available specialized loss prevention service for the purpose of providing consultation regarding hazards to the fine arts being insured;

c. Confirm through periodic and unannounced inspections that loss prevention devices are properly maintained;

d. Investigate reported losses; and

e. Confer with the policyholder and confirm through periodic and unannounced inspections that recommended safety and loss control improvements are actually made.

(5) All the forms adopted and incorporated by reference in this rule may be obtained from: Administrator, Florida Hurricane Catastrophe Fund, Paragon Strategic Solutions Inc., 8200 Tower, 5600 West 83rd Street, Suite~~,~~ 1100, Minneapolis, MN 55437.

Rulemaking Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 9-20-99, Amended 7-3-00, 9-17-01, 7-17-02, 7-2-03, 7-29-04, 7-17-05, 7-6-06, 7-17-07, 6-16-08, 8-2-09, 7-8-10, XX-XX-11.

Notice of Proposed Rule

STATE BOARD OF ADMINISTRATION

RULE NO: RULE TITLE

19-8.015 Definitions Applicable to the 1995-1996 Contract Year.

19-8.016 1995 Reimbursement Premium Formula.

19-8.017 Insurer Reporting Requirements for the 1995-1996 Contract Year.

19-8.018 Definitions Applicable to the 1996-1997 Contract Year.

19-8.019 1996 Reimbursement Premium Formula.

19-8.020 Insurer Reporting Requirements for the 1996-1997 Contract Year.

19-8.021 Definitions Applicable to the 1997-1998 Contract Year.

19-8.022 1997 Reimbursement Premium Formula.

19-8.023 Insurer Reporting Requirements for the 1997-1998 Contract Year.

19-8.024 Definitions Applicable to the 1998-1999 Contract Year.

19-8.025 1998 Reimbursement Premium Formula.

19-8.026 Insurer Reporting Requirements for the 1998-1999 Contract Year.

19-8.027 Definitions Applicable to the 1999-2000 Contract Year.

PURPOSE AND EFFECT: The State Board of Administration, Florida Hurricane Catastrophe Fund, seeks to repeal the rules listed above as obsolete.

SUMMARY: These rules are being repealed as obsolete since the final payments for losses have been made relative to the Contract Years covered by the rules.

SUMMARY OF STATEMENT OF ESTIMATED REGULATORY COSTS: A SERC has not been prepared by the agency for the rules listed above as there is no adverse impact on economic growth, private-sector job creating or employment, or private sector investment from the repeal of these rules. Further, there is no adverse impact on business competitiveness or innovation and no regulatory costs resulting from the repeal of these rules. There is no cost to other states, local governmental entities, small counties or small cities and no impact on state or local revenues from the repeal of these rules. Any person who wishes to provide information regarding a statement of estimated regulatory costs, or provide a proposal for a lower cost regulatory alternative must do so in writing within 21 days of this notice.

SPECIFIC AUTHORITY: 215.555(3), F.S.

LAW IMPLEMENTED: 215.555(2), (3), (4), (5), (6), (7), (10), (16), (17), F.S.

_X__ IF REQUESTED WITHIN 21 DAYS OF THE DATE OF THIS NOTICE, A HEARING WILL BE SCHEDULED AND ANNOUNCED IN THE FAW.

THE PERSON TO BE CONTACTED REGARDING THE PROPOSED RULE IS: Tracy Allen, 1801 Hermitage Blvd., Tallahassee, FL 32308, 850-413-1341 or tracy.allen@sbafla.com.

THE FULL TEXT OF THE PROPOSED RULE IS:

19-8.015 Definitions Applicable to the 1995-1996 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 11-12-95. Repealed _____.

19-8.016 1995 Reimbursement Premium Formula.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(5) FS. History–New 11-12-95. Repealed _____.

19-8.017 Insurer Reporting Requirements for the 1995-1996 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 11-12-95. Repealed _____.

19-8.018 Definitions Applicable to the 1996-1997 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 8-6-96. Repealed _____.

19-8.019 1996 Reimbursement Premium Formula.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(5) FS. History–New 8-6-96, Amended 2-17-97. Repealed _____.

19-8.020 Insurer Reporting Requirements for the 1996-1997 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 8-6-96, Amended 2-17-97. Repealed _____.

19-8.021 Definitions Applicable to the 1997-1998 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 6-19-97. Repealed _____.

19-8.022 1997 Reimbursement Premium Formula.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 6-19-97. Repealed _____.

19-8.023 Insurer Reporting Requirements for the 1997-1998 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 6-19-97. Repealed _____.

19-8.024 Definitions Applicable to the 1998-1999 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-28-98. Repealed _____.

19-8.025 1998 Reimbursement Premium Formula.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-28-98, Amended 12-3-98. Repealed _____.

19-8.026 Insurer Reporting Requirements for the 1998-1999 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-28-98. Repealed _____.

19-8.027 Definitions Applicable to the 1999-2000 Contract Year.

Rulemaking Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-17-99. Repealed_____.

NAME OF PERSON ORIGINATING PROPOSED RULE: Jack E. Nicholson, FHCF Chief Operating Officer, State Board of Administration

NAME OF AGENCY HEAD WHO APPROVED THE PROPOSED RULE: The Trustees of the State Board of Administration of Florida

DATE PROPOSED RULE APPROVED BY AGENCY HEAD: May 3, 2011

DATE NOTICE OF PROPOSED RULE DEVELOPMENT PUBLISHED IN FAW: Not Applicable

19-8.015 Definitions Applicable to the 1995-1996 Contract Year.

(1) "Actuarial Consultant" means the independent individual, firm, or organization with which the SBA contracts to perform actuarial services for the Fund.

(2) "Actuarially Indicated Premium" refers to premiums which are derived according to or consistent with accepted actuarial standards of practice.

(3) "Administrator" means the entity with which the SBA contracts to perform administrative tasks associated with the operations of the Fund. The address of the Administrator is Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431. The telephone number is (800) 689-3863, and the facsimile number is (612) 844-9755.

(4) "Authorized Insurer" is defined in Section 624.09(1), F.S.

(5) "Borrowing Capacity" means the amount of funds which are capable of being raised by the issuance of revenue bonds or through other financial mechanisms.

(6) "Covered Policies" are those policies defined in Section 215.555(2)(c), F.S., meaning "any insurance policy covering residential property in this state, including, but not limited to, any homeowners, mobile home owners, farm owners, condominium association, condominium unit owner's, tenant's, or apartment building, or any other policy covering a residential structure or its contents issued by any Authorized Insurer including any Joint Underwriting Association. 'Covered Policy' does not include any policy that excludes wind coverage or any reinsurance agreement." Covered Policies are further defined in the Reimbursement Agreement.

(7) "Excess Insurance" is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a Covered Policy which provides coverage above the policy limits of an underlying policy covering the same property or written on property risk(s) with a deductible or self insured retention of $50,000 or greater.

(8) "FHCF" or "Fund" means the Florida Hurricane Catastrophe Fund created in Section 215.555, F.S.

(9) "Florida Insurance Code" is defined as those chapters in Section 624.01, F.S., which are designated as the Florida Insurance Code.

(10) "Florida Windstorm Underwriting Association" or "FWUA" is an entity formed under Section 627.351(2), F.S.

(11) "Formula" refers to the Premium Formula defined in subsection (19) below.

(12) For purposes of the 1995 Premium Formula, a "Specialized Fine Arts Policy Risk" is a risk which meets the requirements of subparagraph 19-8.016(3)(c)4., F.A.C.

(13) "Insurer Group," for purposes of the coverage option election in Section 215.555(4)(b), F.S., means the group designation assigned by the National Association of Insurance Commissioners (NAIC) for purposes of filing consolidated financial statements. An insurer is a member of a group as designated by the NAIC until such insurer is assigned another group designation or is no longer a member of a group recognized by the NAIC.

(14) "Joint Underwriting Association" means any entity created under Section 627.351, F.S., and which engages in the writing of Covered Policies.

(15) "Premium" means Reimbursement Premium.

(16) "Premium Formula" means the formula approved by the SBA for the purpose of determining the Actuarially Indicated Premium to be paid to the Fund. The Premium Formula is defined as an approach or methodology which leads to the creation of premium rates. The resulting rates are therefore incorporated as part of the Premium Formula and are the result of the approach or methodology employed.

(17) "Reimbursement Contract" or "Reimbursement Agreement" means the document adopted by the SBA which defines the conditions and details of reimbursement coverage provided by the FHCF. The Reimbursement Contract or the Reimbursement Agreement is adopted by reference in Rules 19-8.001 and 19-8.010, F.A.C.

(18) "Reimbursement Premium" is the premium which is determined by multiplying each $1,000 of insured value by the rate as derived from the Premium Formula.

(19) "Retention" means the amount of hurricane loss incurred by an insurer below which an insurer is not entitled to reimbursement from the Fund. An insurer is eligible for reimbursement only after covered losses exceed the Retention level established for that insurer. An insurer's Retention level is established in accordance with the provisions of Section 215.555(2)(e), F.S.

(20) "SBA" or "Board" means the State Board of Administration.

(21) "Self-Insured Retention" means the assumed amount or initial loss incurred by an insured prior to being indemnified by the

insurer.

(22) “Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association” means any pool, syndicate or association of insurers other than an entity formed under Section 627.351, F.S.

Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 11-12-95.

19-8.016 1995 Reimbursement Premium Formula.

(1) The purpose of this rule is to adopt the Formula for the 1995-1996 contract year to determine the actuarially indicated reimbursement premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S.

(2) Because of the diversity of the insurers and the risks they insure which are affected by Section 215.555, F.S., the 1995 Premium Formula adopted in subsection (3), below, adopts the basic Formula and also addresses special circumstances.

(3) The 1995 Formula.

(a) The 1995 Formula for determining the actuarially indicated premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S., is the rate times the exposure per $1,000 of insured value and this equals the premium to be paid in dollars. The rates adopted in subsection (b), below, were determined by taking into account four factors: geographic location by zip code; construction type; policy deductible; and type of insurance. The Formula is developed by an independent actuarial consultant selected by the Board, as required by Section 215.555(5)(b), F.S.

(b) The basic premium rates developed in accordance with the premium formula methodology approved by the Board on June 27, 1995, are hereby adopted and incorporated by reference in Form FHCF-Rates 1995, "Florida Hurricane Catastrophe Fund/1995-96 Rates," rev. 7/95.

(c) Special Circumstances.

1. The premium formula for per policy excess and high deductible insurance will be based on the use of computer simulation modeling for each individual company for which it is applicable. Because of the difference in potential loss exposure between non-excess and excess business, it is not equitable to apply FHCF rates developed for non-excess business to excess business. Because of the wide variations in attachments, retentions, limits, and participation levels for excess insurance, it is not practical to develop separate rates for all the potential combinations of per policy excess/high deductible exposures. Therefore, the actuarial consultant will recommend guidelines for individual company portfolio modeling for excess business to estimate individual company FHCF expected losses. Individual company FHCF expected losses for excess business will be loaded for investments and expenses on the same basis as the FHCF premium rates used for non-excess business, but will also include a loading for the additional cost of individual company modeling. The estimated expected cost of individual company portfolio modeling along with other factors will be used to estimate the minimum premium for per company excess/high deductible FHCF premiums. Since the modeling expense is generally between $7,500 and $10,000 and since, for insurers with $22.75 million or less of excess exposure, the FHCF premium reduction is less than the cost of performing the excess rating, insurers will be offered two options, both for the 1994-1995 and the 1995-1996 contract years. The first is that the Fund's Administrator will calculate a premium based on the average commercial FHCF rate of $0.33/$1,000 applied to the insurer's excess exposure. This method will generate a maximum premium of $7,500. The second option is to calculate the insurer's premium based on its individually rated excess exposure plus the $7,500 cost of the modeling. The actuarial consultant will estimate the excess exposure level necessary to generate the minimum FHCF premium needed to recover the excess loss exposure; investment and expense loadings; and the additional expense of individual company modeling. This methodology will be based on sound actuarial principles to establish greater actuarial equity in the premium structure. The premium rates for multiple location policies will be individually rated if the deductible for that policy is greater than $50,000.00, consistent with sound actuarial principles to establish greater actuarial equity in the premium structure.

2.a. Insurers which have forfeited their certificates of authority or which have withdrawn from the state or discontinued writing all kinds of insurance in this state shall have their premiums determined in accordance with subsections (a) and (b), above, but will pay the premium to the Fund in accordance with this subparagraph. This subparagraph gives special recognition to insurers which do not have exposure for covered policies for an entire calendar year.

b. Any insurer which has forfeited its certificate of authority or which has discontinued writing in accordance with an order issued by the Department of Insurance effective prior to June 1 of each calendar year shall not be required to enter a Reimbursement Agreement with the Fund provided that the insurer has no exposure to hurricane loss after June 1. However, the insurer shall execute a written statement waiving and disclaiming any rights to recovery from the Fund using Form FHCF-MO2, "Florida Hurricane Catastrophe Fund Waiver and Disclaimer regarding Forfeiture of Certificate of Authority pertaining to Section 215.555, F.S.," rev. 10/1/94, which is hereby adopted and incorporated by reference.

3. The premium rates for glass coverage and inland marine coverage for insurers unable to provide exposure data on these types of coverages shall be developed by the SBA's Actuarial Consultant. The Consultant shall develop rates, rating techniques, or appropriate methodologies which will allow for the recognition of relevant data and information to aid in reflecting each insurer's relative exposure to hurricane losses. The purpose of the development of specialized techniques is to establish greater actuarial

equity in the premium structure. The SBA's Actuarial Consultant shall determine such premium charges or rating methodologies consistent with sound actuarial principles and consistent with the Premium Formula approved by the Board.

4. Any policy exclusively covering specialized fine arts risks and not covering any residential structure and/or contents thereof other than such specialized fine arts items covered in the fine arts policy, shall be exempt from the Fund as a risk meeting specialized loss control requirements if the insurer employs underwriting criteria and requires its policyholders to adhere to sub-subparagraphs a. through g., immediately below. For purposes of the exemption in this subparagraph, a "specialized fine arts risk policy" is one which insures paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books, and other bona fide works of art, of rarity, of historic value, or artistic merit; which charges a minimum premium of $500.00; which insures scheduled items valued, in the aggregate, at no less than $100,000.00; and which requires an investment by the insured in loss control measures to protect the fine arts risks being insured.

a. The policyholder must demonstrate a willingness and determination to reduce the probability of loss.

b. The insurer must perform a periodic and thorough specialized inspection and must provide a specialized loss prevention service designed to prevent or minimize loss.

c. Insurable values must be sufficient to produce a premium amount to warrant the furnishing of special inspection and loss prevention service by the insurer. For purposes of this rule, the insurable value of the scheduled items must be, in the aggregate, no less than $100,000.00, and the minimum premium amount must be no less than $500.00.

d. The structural design of the residence and the degree of protection, together with efficient specialized inspection and loss protection service, must have the effect of reducing the relative importance of such otherwise applicable rating factors as exposure and quality of public fire protection.

e. The structure in which the fine arts being insured are housed must be fire-resistive or incombustible, made of heavy timber or other approved construction, and in good state of preservation and repair.

f. The structure and its fine arts contents must be provided with satisfactory watchman or alarm service or its equivalent where necessary.

g. The insurer must maintain a force of trained and competent loss prevention specialists, who perform the following tasks:

i. Make complete loss prevention surveys of each specialized fine arts risk;

ii. Make available specialized loss prevention service for the purpose of providing consultation regarding hazards to the fine arts being insured;

iii. Confirm through periodic and unannounced inspections that loss prevention devices are properly maintained;

iv. Investigate reported losses; and

v. Confer with the policyholder and confirm through periodic and unannounced inspections that recommended safety and loss control improvements are actually made.

5.a. For purposes of this rule, the term "new companies" refers to:

i. All companies which write covered policies, as that term is defined in Section 215.555(2)(c), F.S., and

ii. which are granted a certificate of authority by the Department of Insurance after the beginning of the Fund's contract year on June 1; or already have a certificate of authority but begin writing covered policies on or after the beginning of the Fund's contract year on June 1 and did not or was not required to enter into a contract on June 1 of the contract year.

iii. For purposes of this rule, a company is writing new business if it writes covered policies after the beginning of the Fund's contract year on June 1 and did not do so at the beginning of the contract year.

iv. All new companies shall enter into a reimbursement contract with the Fund.

v. All new companies shall pay a reimbursement premium to the Fund in accordance with the applicable subparagraphs below and in accordance with the applicable provisions of the reimbursement contract adopted in Rule 19-8.010, F.A.C.

b. This subparagraph applies to companies writing new business after June 1 but prior to December 1 of the contract year.

i. All new companies writing new business during the period specified above shall pay a provisional premium of $1,000 to provide consideration for the contract.

ii. On or before March 1 of the contract year, the company shall report its actual exposure as of December 31 of the contract year to the Administrator in the format prescribed by the Fund. The Administrator shall calculate the company's actual reimbursement premium for the period specified in subparagraph b. based on its actual exposure and will credit the initial premium of $1,000.00. To recognize that new companies have limited exposure during this period, the actual premium as determined by processing the company's exposure data and crediting the initial premium shall then be divided in half and that amount shall be the

total premium due for the company for the remainder of the contract year. However, if that amount is less than $1,000.00, then the insurer shall pay $1,000.00. The premium payment is due no later than May 1 of the contract year.

c. This subparagraph applies to companies writing new business on or after December 1 but through and including May 31. All new companies writing new business during this period shall pay an initial premium of $1,000 to provide consideration for the contract. The company shall pay no other premium for the remainder of the contract year. The company shall not report its exposure data for this period to the Board. The premium shall be paid upon signing the reimbursement contract.

(4) All the forms adopted and incorporated by reference in this rule may be obtained from: Administrator, Florida Hurricane Catastrophe Fund, Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431.

Specific Authority 215.555(3) FS. Law Implemented 215.555(5) FS. History–New 11-12-95.

19-8.017 Insurer Reporting Requirements for the 1995-1996 Contract Year.

(1) Data Reporting of Insurer Exposure. No later than September 1 of each contract year, insurers and Joint Underwriting Associations shall report insured values reflecting wind exposure under Covered Policies by zip code and other relevant factors required to reflect each insurer's relative exposure to hurricane loss, valued as of June 30 of the current contract year. Such other relevant factors shall be determined by an Actuarial Consultant consistent with principles of actuarial science and in conjunction with the development of the Premium Formula. The reporting shall be in accordance with the following: Form FHCF-D1A, "Florida Hurricane Catastrophe Fund Amended 1995 Exposure Information Request Form," rev. 6/15/95; Form FHCF-MOD, "CLASIC Data Format for Excess Insurance, Version 1.1," rev. 12/22/94; and the FHCF computer validation software provided on diskette and called "FHCF Validation Software Version 1.0," with its Instructions. The two forms and the software with its instructions identified in the immediately preceding sentence are hereby adopted and incorporated by reference. The forms and the software are available from the Administrator and contain additional instructions for electronic filing of data.

(2) Reporting Regarding Entities Not Required to Hold a Certificate of Authority. Existing Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be required to participate in the FHCF nor be required to sign a Reimbursement Agreement since such entities are not considered to issue Covered Policies as defined in Section 215.555(2)(c), F.S., and such entities are not required to hold a certificate of authority. All such entities shall execute a written statement – "Florida Hurricane Catastrophe Fund Waiver and Disclaimer regarding Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations pertaining to Section 215.555, F.S.," (Form FHCF-M01, effective 10/1/94, which is hereby adopted and incorporated by reference), – on behalf of itself and its members waiving and disclaiming any rights to recovery that the Voluntary Pools, Voluntary Syndicates or Voluntary Joint Underwriting Associations may have from the FHCF. Insurer losses associated with business written in Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be reimbursed by the FHCF since exposures on Covered Policies are not required to be reported and premiums are not required to be paid on these exposures. Any newly created Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association shall be treated as specified under this section only if its formation is determined by the SBA to be for business purposes benefiting Florida policyholders, not for purposes of creating an unfair marketing advantage over other insurers required to participate in the Fund, and not for the purpose of avoiding participation in the Fund provided such treatment is approved by the Department of Insurance as evidenced by a letter from the Department received by the SBA prior to September 1 of any contract year.

(3) Reporting Regarding Insurers Withdrawing from This State or Discontinuing the Writing of All Kinds of Insurance Prior to June 1 of Each Year. Insurers who withdraw from the Florida insurance market prior to June 1 and have no remaining exposure shall not be required to execute a Reimbursement Agreement. The affected insurer shall provide written evidence obtained from the Department of Insurance that it has surrendered its certificate of authority and currently has no outstanding Covered Policies in force. Nothing in this rule shall be construed to conflict with the requirements of Section 624.430(1), F.S.

(4) Notwithstanding a fully executed Reimbursement Agreement, all data reporting of insured values for Covered Policies shall be subject to audit and review by the SBA. All discovered errors, inadvertent omissions, and typographical errors associated with the data reporting of insured values shall be corrected to reflect the proper values.

Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 11-12-95.

19-8.018 Definitions Applicable to the 1996-1997 Contract Year.

(1) “Actuarial Consultant” means the independent individual, firm, or organization with which the SBA contracts to perform actuarial services for the Fund.

(2) “Actuarially Indicated Premium” refers to premiums which are derived according to or consistent with accepted actuarial standards of practice.

(3) “Administrator” means the entity with which the SBA contracts to perform administrative tasks associated with the operations of the Fund. The address of the Administrator is Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431. The telephone number is (800) 689-3863, and the facsimile number is (612) 844-9755.

(4) “Authorized Insurer” is defined in Section 624.09(1), F.S.

(5) “Borrowing Capacity” means the amount of funds which are capable of being raised by the issuance of revenue bonds or through other financial mechanisms.

(6) “Covered Policies” are those policies defined in Section 215.555(2)(c), F.S., meaning “any insurance policy covering residential property in this state, including, but not limited to, any homeowners, mobile home owners, farm owners, condominium association, condominium unit owner’s, tenant’s, or apartment building, or any other policy covering a residential structure or its contents issued by any Authorized Insurer including any Joint Underwriting Association. ‘Covered Policy’ does not include any policy that excludes wind coverage or hurricane coverage or any reinsurance agreement.” Covered Policies are further defined in the Reimbursement Agreement.

(7) “Excess Insurance” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a Covered Policy which provides coverage above the policy limits of an underlying policy covering the same property or written on property risk(s) with a deductible or self-insured retention of $50,000 or greater.

(8) “FHCF” or “Fund” means the Florida Hurricane Catastrophe Fund created in Section 215.555, F.S.

(9) “Florida Insurance Code” is defined as those chapters in Section 624.01, F.S., which are designated as the Florida Insurance Code.

(10) “Florida Windstorm Underwriting Association” or “FWUA” is an entity formed under Section 627.351(2), F.S.

(11) “Formula” refers to the Premium Formula defined in subsection (19) below.

(12) For purposes of the 1996 Premium Formula, a “Specialized Fine Arts Policy Risk” is a risk which meets the requirements of subparagraph 19-8.019(3)(c)4., F.A.C.

(13) “High Deductible” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a covered policy which provides coverage with a deductible of $50,000 or greater.

(14) “Insurer Group”, for purposes of the coverage option election in Section 215.555(4)(b), F.S., means the group designation assigned by the National Association of Insurance Commissioners (NAIC) for purposes of filing consolidated financial statements. An insurer is a member of a group as designated by the NAIC until such insurer is assigned another group designation or is no longer a member of a group recognized by the NAIC.

(15) “Joint Underwriting Association” means any entity created under Section 627.351, F.S., and which engages in the writing of Covered Policies.

(16) “Premium” means Reimbursement Premium.

(17) “Premium Formula” means the formula approved by the SBA for the purpose of determining the Actuarially Indicated Premium to be paid to the Fund. The Premium Formula is defined as an approach or methodology which leads to the creation of premium rates. The resulting rates are therefore incorporated as part of the Premium Formula and are the result of the approach or methodology employed.

(18) “Reimbursement Contract” or “Reimbursement Agreement” means the document adopted by the SBA which defines the conditions and details of reimbursement coverage provided by the FHCF. The Reimbursement Contract or the Reimbursement Agreement is adopted by reference in Rules 19-8.001 and 19-8.010, F.A.C.

(19) “Reimbursement Premium” is the premium which is determined by multiplying each $1,000 of insured value by the rate as derived from the Premium Formula.

(20) “Retention” means the amount of hurricane loss incurred by an insurer below which an insurer is not entitled to reimbursement from the Fund. An insurer is eligible for reimbursement only after covered losses exceed the Retention level established for that insurer. An insurer’s Retention level is established in accordance with the provisions of Section 215.555(2)(e), F.S.

(21) “SBA” or “Board” means the State Board of Administration.

(22) “Section I” means policies other than Excess Insurance or High Deductible policies, as those policies are defined in this rule.

(23) “Section II” means Excess Insurance or High Deductible policies, as those terms are defined in this rule.

(24) “Self-Insured Retention” means the assumed amount or initial loss incurred by an insured prior to being indemnified by the insurer.

(25) “Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association” means any pool, syndicate or association of insurers other than an entity formed under Section 627.351, F.S.

Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 8-6-96.

19-8.019 1996 Reimbursement Premium Formula.

(1) The purpose of this rule is to adopt the Formula for the 1996-1997 contract year to determine the actuarially indicated reimbursement premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S.

(2) Because of the diversity of the insurers and the risks they insure which are affected by Section 215.555, F.S., the 1996 Premium Formula adopted in subsection (3), below, adopts the basic Formula and also addresses special circumstances.

(3) The 1996 Formula.

(a) The 1996 Formula for determining the actuarially indicated premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S., is the rate times the exposure per $1,000 of insured value and this equals the premium to be paid in dollars. The rates adopted in paragraph (b), below, were determined by taking into account four factors: geographic location by zip code; construction type; policy deductible; and type of insurance. The Formula is developed by an independent actuarial consultant selected by the Board, as required by Section 215.555(5)(b), F.S.

(b) The basic premium rates developed in accordance with the premium formula methodology approved by the Board on 6/13/96, are hereby adopted and incorporated by reference in Form FHCF-Rates 1996, "Florida Hurricane Catastrophe Fund/1996-97 Rates," rev. 5/96.

(c) Special Circumstances.

1. The premium formula for Section II exposure will be based on the use of computer modeling for each individual company for which it is applicable. Because of the difference in potential loss exposure between Section I and Section II, it is not equitable to apply FHCF rates developed for Section I exposures to Section II exposures. Because of the wide variations in attachments, retentions, limits, and participation levels for excess insurance, it is not practical to develop separate rates for all the potential combinations of per policy excess/high deductible exposures. Therefore, the actuarial consultant will recommend guidelines for individual company Section II portfolio modeling to estimate individual company FHCF expected losses. Individual company FHCF expected losses for Section II exposures will be loaded for investments and expenses on the same basis as the FHCF premium rates used for Section I exposures, but will also include a loading for the additional cost of individual company modeling. The minimum exposure threshold for FHCF Section II rating will be sufficient to generate expected loss costs larger than the cost of modeling and other considerations. Upon the Board's approval of the 1996-1997 FHCF rates, the actuarial consultant will calculate the minimum threshold of Section II exposure required for the separate coverage levels of 45%, 75%, and 90%. This methodology will be based on sound actuarial principles to establish greater actuarial equity in the premium structure. Insurers which report Section II exposures less than the calculated minimum threshold will be offered two options for the 1996-1997 contract year. The first is that the Fund's Administrator will calculate a premium based on the average FHCF 10% commercial deductible rate applied to the insurer's Section II exposure. This method will generate a maximum premium of $7,500. The second option is to calculate the insurer's premium based on its individual company Section II portfolio modeling results plus the $7,500 cost of the modeling.

2.a. Insurers which have forfeited their certificates of authority or which have withdrawn from the state or discontinued writing all kinds of insurance in this state shall have their premiums determined in accordance with paragraphs (a) and (b), above, but will pay the premium to the Fund in accordance with this subparagraph. This subparagraph gives special recognition to insurers which do not have exposure for covered policies for an entire calendar year.

b. Any insurer which has forfeited its certificate of authority or which has discontinued writing in accordance with an order issued by the Department of Insurance effective prior to June 1 of each calendar year shall not be required to execute a Reimbursement Contract with the Fund provided that the insurer has no exposure to hurricane loss after June 1. However, the insurer shall execute a written statement waiving and disclaiming any rights to recovery from the Fund using Form FHCF-MO2, "Florida Hurricane Catastrophe Fund Waiver and Disclaimer regarding Forfeiture of Certificate of Authority pertaining to Section 215.555, F.S.," rev. 10/1/94, which is hereby adopted and incorporated by reference.

3. The premium rates for glass coverage and inland marine coverage for insurers unable to provide exposure data on these types of coverages shall be developed by the SBA's Actuarial Consultant. The Consultant shall develop rates, rating techniques, or appropriate methodologies which will allow for the recognition of relevant data and information to aid in reflecting each insurer's relative exposure to hurricane losses. The purpose of the development of specialized techniques is to establish greater actuarial equity in the premium structure. The SBA's Actuarial Consultant shall determine such premium charges or rating methodologies consistent with sound actuarial principles and consistent with the Premium Formula approved by the Board.

4. Any policy exclusively covering specialized fine arts risks and not covering any residential structure and/or contents thereof other than such specialized fine arts items covered in the fine arts policy, shall be exempt from the Fund as a risk meeting

specialized loss control requirements if the insurer employs underwriting criteria and requires its policyholders to adhere to sub-subparagraphs a. through g., immediately below. For purposes of the exemption in this subparagraph, a “specialized fine arts risk policy” is one which insures paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books, and other bona fide works of art, of rarity, of historic value, or artistic merit; which charges a minimum premium of $500.00; which insures scheduled items valued, in the aggregate, at no less than $100,000.00; and which requires an investment by the insured in loss control measures to protect the fine arts risks being insured.

a. The policyholder must demonstrate a willingness and determination to reduce the probability of loss.

b. The insurer must perform a periodic and thorough specialized inspection and must provide a specialized loss prevention service designed to prevent or minimize loss.

c. Insurable values must be sufficient to produce a premium amount to warrant the furnishing of special inspection and loss prevention service by the insurer. For purposes of this rule, the insurable value of the scheduled items must be, in the aggregate, no less than $100,000.00 and the minimum premium amount must be no less than $500.00.

d. The structural design of the residence and the degree of protection, together with efficient specialized inspection and loss protection service, must have the effect of reducing the relative importance of such otherwise applicable rating factors as exposure and quality of public fire protection.

e. The structure in which the fine arts being insured are housed must be fire-resistive or incombustible, made of heavy timber or other approved construction, and in good state of preservation and repair.

f. The structure and its fine arts contents must be provided with satisfactory watchman or alarm service or its equivalent where necessary.

g. The insurer must maintain a force of trained and competent loss prevention specialists, who perform the following tasks:

i. Make complete loss prevention surveys of each specialized fine arts risk;

ii. Make available specialized loss prevention service for the purpose of providing consultation regarding hazards to the fine arts being insured;

iii. Confirm through periodic and unannounced inspections that loss prevention devices are properly maintained;

iv. Investigate reported losses; and

v. Confer with the policyholder and confirm through periodic and unannounced inspections that recommended safety and loss control improvements are actually made.

5.a. For purposes of this rule, the term “new companies” refers to:

i. All companies which write covered policies, as that term is defined in Section 215.555(2)(c), F.S., and

ii. Which are granted a certificate of authority by the Department of Insurance after the beginning of the Fund’s contract year on June 1; or already have a certificate of authority but begin writing covered policies after the beginning of the Fund’s contract year on June 1 and did not or was not required to enter into a contract on June 1 of the contract year.

iii. For purposes of this rule, a company is writing new business if it writes covered policies after the beginning of the Fund’s contract year on June 1 and did not do so at the beginning of the contract year.

iv. All new companies shall enter into a reimbursement contract with the Fund.

v. All new companies shall pay a reimbursement premium to the Fund in accordance with the applicable subparagraphs below and in accordance with the applicable provisions of the reimbursement contract adopted in Rule 19-8.010, F.A.C.

b. This subparagraph applies to companies writing new business after June 1 but prior to December 1 of the contract year.

i. All new companies writing new business during the period specified above shall pay a provisional premium of $1,000 to provide consideration for the contract.

ii. On or before March 1 of the contract year, the company shall report its actual exposure as of December 31 of the contract year to the Administrator in the format prescribed by the Fund. The Administrator shall calculate the company’s actual reimbursement premium for the period specified in subparagraph b. based on its actual exposure and will credit the initial premium of $1,000.00. To recognize that new companies have limited exposure during this period, the actual premium as determined by processing the company’s exposure data and crediting the initial premium shall then be divided in half and that amount shall be the total premium due for the company for the remainder of the contract year. However, if that amount is less than $1,000.00, then the insurer shall pay $1,000.00. The premium payment is due no later than May 1 of the contract year. However, in addition to the report required by this sub-sub-subparagraph ii., a new company with exposure on June 30 shall report its exposure as of June 30 on the regular reporting date of September 1. The Administrator shall calculate the premium for the actual exposure of a new company with

exposure on June 30 as if the company were not a new company. The new company will pay the greater of the two premiums.

c. This subparagraph applies to companies writing new business on or after December 1 but through and including May 31. All new companies writing new business during this period shall pay an initial premium of $1,000 to provide consideration for the contract. The company shall pay no other premium for the remainder of the contract year. The company shall not report its exposure data for this period to the Board. The premium shall be paid upon signing the reimbursement contract.

d. For purposes of this subparagraph, the requirement that a report is due on a certain date means that the report shall be in the physical possession of the Fund's Administrator in Minneapolis no later than 5:00 p.m., Central Time, on the due date applicable to the particular report. If the applicable due date is a Saturday, Sunday, or legal holiday, and if the due date's being a Saturday, Sunday or legal holiday means that neither the United States Postal Service nor private delivery services are operating that day, then the applicable due date will be the day immediately following the applicable due date which is not a Saturday, Sunday or legal holiday. For purposes of the timeliness of the submission, neither the United States Postal Service postmark nor a postage meter date is in any way determinative. Reports sent to the Board in Tallahassee, Florida, will be returned to the sender. Reports not in the physical possession of the Fund's Administrator by 5:00 p.m., Central Time, on the applicable due date are late.

6. Since the calculation of the actuarially-indicated rates assumes that the companies will pay their reimbursement premiums timely, interest charges will accrue under certain circumstances. If a company chooses to estimate its own premium installments, then an interest charge will accrue on any premium which is underestimated. No interest will accrue regarding any provisional premium, if paid as billed by the Fund's Administrator. An interest credit will be applied for any premium which is overpaid as either an estimate or as a provisional premium. Interest shall not be credited past December 1 of any contract year. The applicable interest rate for interest credits will be the projected average rate earned by the Board for the Fund for the first six months of the Contract Year. The applicable interest rate for interest charges will accrue at this rate plus 3%.

7. Any actuarial equalization charge imposed pursuant to Section 215.555(4)(b)2., F.S., will be determined by the following factors: how long the Fund has been in existence; the number of insurers making a change in their coverage levels; the additional amount of coverage to be provided by the Fund as a result of the changes contemplated; the impact of the proposed changes on the payout multiple; whether the Fund has experienced a loss from a covered event; and the currently available liquid assets of the Fund. Taking all of these factors into consideration, the Board may determine that the charge for any particular year will be zero.

(4) All the forms adopted and incorporated by reference in this rule may be obtained from: Administrator, Florida Hurricane Catastrophe Fund, Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431.

Specific Authority 215.555(3) FS. Law Implemented 215.555(5) FS. History–New 8-6-96, Amended 2-17-97.

19-8.020 Insurer Reporting Requirements for the 1996-1997 Contract Year.

(1) Data Reporting of Insurer Exposure. No later than September 1 of each contract year, insurers and Joint Underwriting Associations shall report insured values reflecting wind exposure under Covered Policies, except for insurers writing collateral protection insurance, by zip code and other relevant factors required to reflect each insurer's relative exposure to hurricane loss, valued as of June 30 of the current contract year. Such other relevant factors shall be determined by an Actuarial Consultant consistent with principles of actuarial science and in conjunction with the development of the Premium Formula. In order to ensure that only actual exposure as of 6/30 is reported and therefore to eliminate the reporting of false placements in collateral protection insurance, insurers writing collateral protection insurance shall report all their exposure under Covered Policies, including their collateral protection exposure as of 6/30, no later than the 10th business day in October of each contract year. The reporting shall be in accordance with the following: Form FHCF-D1A, "Florida Hurricane Catastrophe Fund 1996 Exposure Information Request Form," rev. 6/96; Form FHCF-MOD, "CLASSIC Data Format for Excess Insurance, Version 1.1," rev. 12/22/94; and the FHCF computer validation software provided on diskette and called "FHCF Validation Software Version 2.0," with its Instructions. The two forms and the software with its instructions identified in the immediately preceding sentence are hereby adopted and incorporated by reference. The forms and the software are available from the Administrator as defined in Rule 19-8.018, F.A.C. The requirement that the report is due on September 1 means that the report shall be in the physical possession of the Fund's Administrator in Minneapolis no later than 5:00 p.m., Central Time, on September 1. If September 1 is a Saturday, Sunday or legal holiday, and if September 1's being a Saturday, Sunday or legal holiday means that neither the United States Postal Service nor private delivery services are operating that day, then the applicable due date will be the day immediately following September 1 which is not a Saturday, Sunday, or legal holiday. For purposes of the timeliness of the submission, neither the United States Postal Service postmark nor a postage meter date is in any way determinative. Reports sent to the Board in Tallahassee, Florida, will be returned to the sender. Reports not in the physical possession of the Fund's Administrator by 5:00 p.m., Central Time, on the applicable due date are late.

(2) Reporting Regarding Entities Not Required to Hold a Certificate of Authority. Existing Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be required to participate in the FHCF nor be required to sign a Reimbursement Contract since such entities are not considered to issue Covered Policies as defined in Section 215.555(2)(c), F.S., and such entities are not required to hold a certificate of authority. All such entities shall execute a written statement – "Florida Hurricane Catastrophe Fund Waiver and Disclaimer regarding Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations pertaining to Section 215.555, F.S.," (Form FHCF-M01, effective 10/1/94, which is hereby adopted and incorporated by reference), – on behalf of itself and its members waiving and disclaiming any rights to recovery that the Voluntary Pools, Voluntary Syndicates or Voluntary Joint Underwriting Associations may have from the FHCF. Insurer losses associated with business written in Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be reimbursed by the FHCF since exposures on Covered Policies are not required to be reported and premiums are not required to be paid on these exposures. Any newly created Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association shall be treated as specified under this section only if its formation is determined by the SBA to be for business purposes benefiting Florida policyholders, not for purposes of creating an unfair marketing advantage over other insurers required to participate in the Fund, and not for the purpose of avoiding participation in the Fund provided such treatment is approved by the Department of Insurance as evidenced by a letter from the Department received by the SBA prior to September 1 of any contract year.

(3) Reporting Regarding Insurers Withdrawing from This State or Discontinuing the Writing of All Kinds of Insurance Prior to June 1 of Each Year. Insurers who withdraw from the Florida insurance market prior to June 1 and have no remaining exposure shall not be required to execute a Reimbursement Contract. The affected insurer shall provide written evidence obtained from the Department of Insurance that it has surrendered its certificate of authority and currently has no outstanding Covered Policies in force. Nothing in this rule shall be construed to conflict with the requirements of Section 624.430(1), F.S.

(4) Notwithstanding a fully executed Reimbursement Contract, all data reporting of insured values for Covered Policies shall be subject to audit and review by the SBA. All discovered errors, inadvertent omissions, and typographical errors associated with the data reporting of insured values shall be corrected to reflect the proper values.

Specific Authority 215.555(3) FS. Law Implemented 215.555 FS. History–New 8-6-96, Amended 2-17-97.

19-8.021 Definitions Applicable to the 1997-1998 Contract Year.

(1) “Actuarial Consultant” means the independent individual, firm, or organization with which the SBA contracts to perform actuarial services for the Fund.

(2) “Actuarially Indicated Premium” refers to premiums which are derived according to or consistent with accepted actuarial standards of practice.

(3) “Administrator” means the entity with which the SBA contracts to perform administrative tasks associated with the operations of the Fund. The address of the Administrator is Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431. The telephone number is (800) 689-3863, and the facsimile number is (612) 844-9755.

(4) “Authorized Insurer” is defined in Section 624.09(1), F.S.

(5) “Borrowing Capacity” means the amount of funds which are capable of being raised by the issuance of revenue bonds or through other financial mechanisms.

(6) “Covered Policies” are those policies defined in Section 215.555(2)(c), F.S. Covered Policies are further defined in the Reimbursement Contract adopted and incorporated by reference in Rule 19-8.010, F.A.C.

(7) “Excess Insurance” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a Covered Policy which provides coverage above the policy limits of an underlying policy covering the same property or written on property risk(s) with a deductible or self-insured retention of $50,000 or greater.

(8) “FHCF” or “Fund” means the Florida Hurricane Catastrophe Fund created in Section 215.555, F.S.

(9) “Florida Insurance Code” is defined as those chapters in Section 624.01, F.S., which are designated as the Florida Insurance Code.

(10) “Florida Windstorm Underwriting Association” or “FWUA” is an entity formed under Section 627.351(2), F.S.

(11) “Formula” refers to the Premium Formula defined in subsection (19) below.

(12) For purposes of the 1997 Premium Formula, a “Specialized Fine Arts Policy Risk” is a risk which meets the requirements of subparagraph 19-8.022(3)(c)4., F.A.C.

(13) “High Deductible” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a covered policy which provides coverage with a deductible of $50,000 or greater.

(14) “Insurer Group,” for purposes of the coverage option election in Section 215.555(4)(b), F.S., means the group designation assigned by the National Association of Insurance Commissioners (NAIC) for purposes of filing consolidated financial statements. An insurer is a member of a group as designated by the NAIC until such insurer is assigned another group designation or is no longer a member of a group recognized by the NAIC.

(15) “Joint Underwriting Association” means any entity created under Section 627.351, F.S., and which engages in the writing of Covered Policies.

(16) “Premium” means Reimbursement Premium.

(17) “Premium Formula” means the formula approved by the SBA for the purpose of determining the Actuarially Indicated Premium to be paid to the Fund. The Premium Formula is defined as an approach or methodology which leads to the creation of premium rates. The resulting rates are therefore incorporated as part of the Premium Formula and are the result of the approach or methodology employed.

(18) “Reimbursement Contract” means the document adopted by the SBA which defines the conditions and details of reimbursement coverage provided by the FHCF. The Reimbursement Contract is adopted by reference in Rules 19-8.001 and 19-8.010, F.A.C.

(19) “Reimbursement Premium” is the premium which is determined by multiplying each $1,000 of insured value by the rate as derived from the Premium Formula.

(20) “Retention” means the amount of hurricane loss incurred by an insurer below which an insurer is not entitled to reimbursement from the Fund. An insurer is eligible for reimbursement only after its paid covered losses exceed the Retention level established for that insurer. An insurer’s Retention level is established in accordance with the provisions of Section 215.555(2)(e), F.S.

(21) “SBA” or “Board” means the State Board of Administration.

(22) “Section I” means policies other than Excess Insurance or High Deductible policies, as those policies are defined in this rule.

(23) “Section II” means Excess Insurance or High Deductible policies, as those terms are defined in this rule.

(24) “Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association” means any pool, syndicate or association of insurers other than an entity formed under Section 627.351, F.S.

Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 6-19-97.

19-8.022 1997 Reimbursement Premium Formula.

(1) The purpose of this rule is to adopt the Formula for the 1997-1998 contract year to determine the actuarially indicated reimbursement premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S.

(2) Because of the diversity of the insurers and the risks they insure which are affected by Section 215.555, F.S., the 1997 Premium Formula adopted in subsection (3), below, adopts the basic Formula and also addresses special circumstances.

(3) The 1997 Formula.

(a) The 1997 Formula for determining the actuarially indicated premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S., is the rate times the exposure per $1,000 of insured value and this equals the premium to be paid in dollars. The rates adopted in paragraph (b), below, were determined by taking into account four factors: geographic location by zip code; construction type; policy deductible; and type of insurance. The Formula is developed by an independent actuarial consultant selected by the Board, as required by Section 215.555(5)(b), F.S. The Formula developed by the Board's independent actuarial consultant, "Florida Hurricane Catastrophe Fund: 1997 Ratemaking Formula Report to the Florida State Board of Administration, April 15, 1997," is hereby adopted and incorporated by reference.

(b) The basic premium rates developed in accordance with the premium formula methodology approved by the Board on 4/15/97, are hereby adopted and incorporated by reference in Form FHCF-Rates 1997, "Florida Hurricane Catastrophe Fund/1997-98 Rates," rev. 5/97.

(c) Special Circumstances.

1. The premium formula for Section II exposure will be based on the use of computer modeling for each individual company for which it is applicable. Because of the difference in potential loss exposure between Section I and Section II, it is not equitable to apply FHCF rates developed for Section I exposures to Section II exposures. Because of the wide variations in attachments, retentions, limits, and participation levels for excess insurance, it is not practical to develop separate rates for all the potential combinations of per policy excess/high deductible exposures. Therefore, the Actuarial Consultant will recommend guidelines for individual company Section II portfolio modeling to estimate individual company FHCF expected losses. Individual company FHCF expected losses for Section II exposures will be loaded for investments and expenses on the same basis as the FHCF premium rates used for Section I exposures, but will also include a loading for the additional cost of individual company modeling. The minimum exposure threshold for FHCF Section II rating will be sufficient to generate expected loss costs larger than the cost of modeling and other considerations. Upon the Board's approval of the 1997/1998 FHCF rates, the Actuarial Consultant will calculate the minimum threshold of Section II exposure required for the separate coverage levels of 45%, 75%, and 90%. This methodology will be based on sound actuarial principles to establish greater actuarial equity in the premium structure. Insurers which report Section II exposures less than the calculated minimum threshold have two options for the 1997/1998 contract year. The first option is that the Fund's Administrator will calculate a premium based on the average FHCF 10% commercial deductible rate applied to the insurer's Section II exposure. This method will generate a maximum premium of $6,000. The second option is to calculate the insurer's premium based on its individual company Section II portfolio modeling results plus the $6,000 cost of the modeling. The Fund's Administrator shall use the first option unless notified by the insurer at the time of its data submission that the insurer chooses the second option.

2.a. Insurers which have forfeited their certificates of authority or which have withdrawn from the state or discontinued writing all kinds of insurance in this state after the beginning of the contract year shall have their premiums determined in accordance with paragraphs (a) and (b), above. Special recognition is not given to insurers which do not have exposure for covered policies for an entire contract year, except for new companies as described in subparagraph 5. of this rule.

b. Any insurer which has forfeited its certificate of authority or which has discontinued writing in accordance with an order issued by the Department of Insurance effective prior to June 1 of each calendar year shall not be required to execute a Reimbursement Contract with the Fund provided that the insurer has no exposure to hurricane loss after June 1.

3. For insurers unable to provide exposure data for glass coverage or inland marine coverage, the SBA's Actuarial Consultant shall develop rating techniques or appropriate methodologies which will allow for the recognition of relevant data and information to aid in reflecting each insurer's relative exposure to hurricane losses. The purpose of the development of specialized techniques is to establish greater actuarial equity in the premium structure. The SBA's Actuarial Consultant shall determine such premium charges or rating methodologies consistent with sound actuarial principles and consistent with the Premium Formula approved by the Board.

4. Any policy exclusively covering specialized fine arts risks and not covering any residential structure and/or contents thereof other than such specialized fine arts items covered in the fine arts policy, shall be exempt from the Fund as a risk meeting

specialized loss control requirements if the insurer employs underwriting criteria and requires its policyholders to adhere to sub-subparagraphs a. through g., immediately below. For purposes of the exemption in this subparagraph, a “specialized fine arts risk policy” is one which insures paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books, and other bona fide works of art, of rarity, of historic value, or artistic merit; which charges a minimum premium of $500.00; which insures scheduled items valued, in the aggregate, at no less than $100,000.00; and which requires an investment by the insured in loss control measures to protect the fine arts risks being insured.

a. The policyholder must demonstrate a willingness and determination to reduce the probability of loss.

b. The insurer must perform a periodic and thorough specialized inspection and must provide a specialized loss prevention service designed to prevent or minimize loss.

c. Insurable values must be sufficient to produce a premium amount to warrant the furnishing of special inspection and loss prevention service by the insurer. For purposes of this rule, the insurable value of the scheduled items must be, in the aggregate, no less than $100,000.00, and the minimum premium amount must be no less than $500.00.

d. The structural design of the residence and the degree of protection, together with efficient specialized inspection and loss protection service, must have the effect of reducing the relative importance of such otherwise applicable rating factors as exposure and quality of public fire protection.

e. The structure in which the fine arts being insured are housed must be fire-resistive or incombustible, made of heavy timber or other approved construction, and in good state of preservation and repair.

f. The structure and its fine arts contents must be provided with satisfactory watchman or alarm service or its equivalent where necessary.

g. The insurer must maintain a force of trained and competent loss prevention specialists, who perform the following tasks:

i. Make complete loss prevention surveys of each specialized fine arts risk;

ii. Make available specialized loss prevention service for the purpose of providing consultation regarding hazards to the fine arts being insured;

iii. Confirm through periodic and unannounced inspections that loss prevention devices are properly maintained;

iv. Investigate reported losses; and

v. Confer with the policyholder and confirm through periodic and unannounced inspections that recommended safety and loss control improvements are actually made.

5.a. For purposes of this rule, the term “new companies” refers to:

i. All companies which write covered policies, as that term is defined in Section 215.555(2)(c), F.S., and

ii. Which are granted a certificate of authority by the Department of Insurance after the beginning of the Fund’s contract year on June 1; or already have a certificate of authority but begin writing covered policies after the beginning of the Fund’s contract year on June 1 and did not or was not required to enter into a contract on June 1 of the contract year.

iii. For purposes of this rule, a company is writing new business if it writes covered policies after the beginning of the Fund’s contract year on June 1 and did not do so at the beginning of the contract year.

iv. All new companies shall enter into a reimbursement contract with the Fund.

v. All new companies shall pay a reimbursement premium to the Fund in accordance with the applicable subparagraphs below and in accordance with the applicable provisions of the reimbursement contract adopted in Rule 19-8.010, F.A.C.

b. This sub-subparagraph applies to companies writing new business after June 1 but prior to December 1 of the contract year.

i. All new companies writing new business during the period specified above shall pay a provisional premium of $1,000 to provide consideration for the contract.

ii. On or before March 1 of the contract year, the company shall report its actual exposure as of December 31 of the contract year to the Administrator on Form FHCF-D1B, “Florida Hurricane Catastrophe Fund 1997 Exposure Information Request Form for Newly Licensed Companies,” rev. 6/97; Form FHCF-MOD, “CLASIC Data Format for Excess Insurance, Version 1.1,” rev. 12/22/94; and the FHCF computer validation software provided on diskette and called “FHCF Validation Software Version 3.0,” with its Instructions. The two forms and the software with its instructions identified in the immediately preceding sentence are hereby adopted and incorporated by reference. The forms and the software are available from the Administrator as defined in Rule 19-8.021, F.A.C. The Administrator shall calculate the company’s actual reimbursement premium for the period specified in sub-subparagraph b. based on its actual exposure. To recognize that new companies have limited exposure during this period, the actual premium as determined by processing the company’s exposure data shall then be divided in half, the provisional premium shall be

credited, and that amount shall be the total premium due for the company for the remainder of the contract year. However, if that amount is less than $1,000.00, then the insurer shall pay $1,000.00. The premium payment is due no later than May 1 of the contract year. The company's retention multiple and coverage multiple will be determined based on the premium calculated which is adjusted by one half in accordance with this procedure.

c. This sub-subparagraph applies to companies writing new business on or after December 1 but through and including May 31. All new companies writing new business during this period shall pay a premium of $1,000 to provide consideration for the contract. The company shall pay no other premium for the remainder of the contract year. The company shall not report its exposure data for this period to the Board. The premium shall be paid upon signing the reimbursement contract.

d. For purposes of this subparagraph, the requirement that a report is due on a certain date means that the report shall be in the physical possession of the Fund's Administrator in Minneapolis no later than 5:00 p.m., Central Time, on the due date applicable to the particular report. If the applicable due date is a Saturday, Sunday or legal holiday, and if the due date's being a Saturday, Sunday or legal holiday means that neither the United States Postal Service nor private delivery services are operating that day, then the applicable due date will be the day immediately following the applicable due date which is not a Saturday, Sunday or legal holiday. For purposes of the timeliness of the submission, neither the United States Postal Service postmark nor a postage meter date is in any way determinative. Reports sent to the Board in Tallahassee, Florida, will be returned to the sender. Reports not in the physical possession of the Fund's Administrator by 5:00 p.m., Central Time, on the applicable due date are late.

6. Special Procedures for Increases in Exposure from July 1 through November 30. These procedures permit the Board to maintain the actuarial soundness of the Fund in the event of increases in exposure during the Atlantic Hurricane Season and permit the Fund to respond quickly to requests for reimbursement.

a. Sub-subparagraph b. of this subparagraph establishes procedures for reporting exposure and for determining a reimbursement premium for participating insurers in the event of a hurricane which causes damage so that participating insurers exceed their retentions. If the Fund's liquid assets will be exhausted by requests for reimbursement, thereby requiring the Fund to cause the issuance of revenue bonds, then all participating companies shall be required to provide the Fund with accurate information on which to base its bonding program. Sub-subparagraph c. of this subparagraph establishes procedures for reporting exposure and determining a reimbursement premium for transfers of covered policies from the Florida Residential Property and Casualty Joint Underwriting Association (hereinafter the "RPCJUA") to authorized insurers, pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., which occur before the beginning of the contract year. For purposes of this rule, transfers of covered policies from the RPCJUA to authorized insurers shall be referred to as "RPCJUA take-outs."

b.i. If a hurricane causes damage so that participating insurers exceed their retentions and the liquid assets of the Fund are likely to be exhausted, then all participating insurers shall report their exposure as of November 30 of the contract year, by February 1 of the contract year, on the "Florida Hurricane Catastrophe Fund 1997 Exposure Information Request Form," rev. 6/97, as adopted and incorporated by reference in Rule 19-8.023, F.A.C. By April 1 of the contract year, the Fund shall calculate the premium for the November 30 exposure. The Fund shall then adjust the premium for the participating insurer so that the participating insurer will pay half of the difference between the premium calculated for the June 30 exposure and the premium calculated for the November 30 exposure. The Fund shall reimburse paid losses based on the retention determined by the total amount of the Company's Contract Year premium which is the sum of its premium based on its June 30 exposure plus one-half of the difference, which may be a negative number, between its June 30 premium and its November 30 premium.

ii. For purposes of subsection (3) of this rule, the liquid assets of the Fund "are likely to be exhausted" if the Board reasonably determines, based on the data and information available at the time of the determination, that loss reimbursements to participating insurers will exceed 95% of the Fund's liquid assets, as of 12/31 of the contract year. The Board shall base its determination of the likelihood of exceeding 95% of the Fund's liquid assets on the meteorological severity of the hurricane; the geographical area impacted by the hurricane; estimates of losses from the insurance industry, from individual insurers, from federal, state, and local emergency response entities, from loss reports submitted to the Board by participating insurers, from reviews of loss reports by the Fund's Administrator; and from any other credible sources of loss information.

c.i. So as not to impair the financial incentives for insurers engaging in RPCJUA takeouts pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., the Board has determined that for purposes of reporting exposure, calculating reimbursement premiums, and determining retentions, the Board shall treat all exposure removed from the RPCJUA pursuant to an assumption agreement as the exposure of the assuming insurer. This policy applies starting December 1, 1996. Both the RPCJUA and the authorized insurer entering into an agreement for a take-out pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., which has the effect of

transferring covered policies on an assumption basis, shall report the substance of the transaction to the Board by May 1. The report shall not be on any particular form but shall state: the number and type of policies involved; the total exposure involved by type of business and by line of business; a schedule of the renewal dates of the policies; and a copy of the agreement between the RPCJUA and the authorized insurer effecting the take-out pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., Based on the information provided in this report, the Fund's Administrator shall calculate a provisional premium for the June 1 and September 1 premium installments by applying the average FHCF rate per $1,000 of exposure by type of business, and adding that premium to the insurer's 1996/97 FHCF premium. One-third of this aggregate FHCF premium shall be billed as the provisional premiums for the June 1 and September 1 premium installments. Alternatively, the RPCJUA and the authorized insurers entering into an assumption agreement under Sections 627.351(6)(g)3. and 627.3511, F.S., may estimate their own premiums and will be subject to all provisions of the Reimbursement Contract adopted and incorporated by reference in Rule 19-8.010, F.A.C., and to subparagraph 7. of this subsection of this rule. For purposes of compliance with the records retention requirements of the Reimbursement Contract adopted and incorporated by reference in Rule 19-8.010, F.A.C., both the RPCJUA and the assuming insurers shall maintain auditable records, in policy level detail, as of 6/30 of the contract year, of the exposure which was the subject of the take-out agreement.

ii. Those authorized insurers to which sub-subparagraph c. applies shall report their exposure as of 6/30 of the contract year pursuant to the requirements of Rule 19-8.023, F.A.C., and shall include in that exposure all RPCJUA exposure removed from the RPCJUA pursuant to an assumption agreement pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S. Those authorized insurers shall pay the full premium on that exposure in accordance with the premium installment schedule in the reimbursement contract as adopted and incorporated by reference in Rule 19-8.010, F.A.C.

iii. The RPCJUA shall report its exposure as of 6/30 of the contract year pursuant to the requirements of Rule 19-8.023, F.A.C., and shall exclude from that exposure all RPCJUA exposure removed from the RPCJUA pursuant to an assumption agreement pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S. The RPCJUA shall pay the full premium on such defined exposure in accordance with the premium installment payment schedule in the reimbursement contract as adopted and incorporated by reference in Rule 19-8.010, F.A.C.

iv. The Board shall calculate the reimbursement premium and determine the retentions of the authorized insurer removing covered policies from the RPCJUA on an assumption basis and of the RPCJUA as if all the exposure for covered policies included in the assumption agreement is the exposure of the authorized insurer as of 6/30 of the contract year. The authorized insurer removing covered policies from the RPCJUA on an assumption basis shall report its losses for those covered policies to the Board and the Board shall reimburse those authorized insurers for losses for those hard covered policies directly to the insurer.

7. Since the calculation of the actuarially-indicated rates assumes that the companies will pay their reimbursement premiums timely, interest charges will accrue under certain circumstances. If a company chooses to estimate its own premium installments, then an interest charge will accrue on any premium which is underestimated. No interest will accrue regarding any provisional premium, if paid as billed by the Fund's Administrator. However, if the premium payment is not received from a company when it is due, an interest charge will accrue on a daily basis until the payment is received. An interest credit will be applied for any premium which is overpaid as either an estimate or as a provisional premium. Interest shall not be credited past December 1 of any contract year. The applicable interest rate for interest credits will be the projected average rate earned by the Board for the Fund for the first six months of the Contract Year. The applicable interest rate for interest charges will accrue at this rate plus 3%.

8. Any actuarial equalization charge imposed pursuant to Section 215.555(4)(b)2., F.S., will be determined by the following factors: how long the Fund has been in existence; the number of insurers making a change in their coverage levels; the additional amount of coverage to be provided by the Fund as a result of the changes contemplated; the impact of the proposed changes on the payout multiple; whether the Fund has experienced a loss from a covered event; and the currently available liquid assets of the Fund. Taking all of these factors into consideration, the Board may determine that the charge for any particular year will be zero.

(4) All the forms adopted and incorporated by reference in this rule may be obtained from: Administrator, Florida Hurricane Catastrophe Fund, Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431.

Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 6-19-97.

19-8.023 Insurer Reporting Requirements for the 1997-1998 Contract Year.

(1) Data Reporting of Insurer Exposure. No later than September 1 of each contract year, insurers and Joint Underwriting Associations shall report insured values reflecting wind exposure under Covered Policies, except for insurers writing collateral protection insurance, by zip code and other relevant factors required to reflect each insurer's relative exposure to hurricane loss, valued as of June 30 of the current contract year. Such other relevant factors shall be determined by the Actuarial Consultant consistent with principles of actuarial science and in conjunction with the development of the Premium Formula. In order to ensure that only actual exposure as of 6/30 is reported and therefore to eliminate the reporting of false placements in collateral protection insurance, insurers writing collateral protection insurance shall report all their exposure under Covered Policies, including their collateral protection exposure as of 6/30, no later than the 10th business day in October of each contract year. The reporting shall be in accordance with the following: Form FHCF-D1A, "Florida Hurricane Catastrophe Fund 1997 Exposure Information Request Form," rev. 6/97; Form FHCF-MOD, "CLASIC Data Format for Excess Insurance, Version 1.1," rev. 12/22/94; and the FHCF computer validation software provided on diskette and called "FHCF Validation Software Version 3.0," with its Instructions. The two forms and the software with its instructions identified in the immediately preceding sentence are hereby adopted and incorporated by reference. The forms and the software are available from the Administrator as defined in Rule 19-8.021, F.A.C., Reporting requirements for new companies are adopted and incorporated by reference in Rule 19-8.022, F.A.C. The requirement that the report is due on September 1 means that the report shall be in the physical possession of the Fund's Administrator in Minneapolis no later than 5:00 p.m., Central Time, on September 1. If September 1 is a Saturday, Sunday or legal holiday, and if September 1's being a Saturday, Sunday or legal holiday means that neither the United States Postal Service nor private delivery services are operating that day, then the applicable due date will be the day immediately following September 1 which is not a Saturday, Sunday or legal holiday. For purposes of the timeliness of the submission, neither the United States Postal Service postmark nor a postage meter date is in any way determinative. Reports sent to the Board in Tallahassee, Florida, will be returned to the sender. Reports not in the physical possession of the Fund's Administrator by 5:00 p.m., Central Time, on the applicable due date are late.

(2) Reporting Regarding Entities Not Required to Hold a Certificate of Authority, Existing Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be required to participate in the FHCF nor be required to sign a Reimbursement Contract since such entities are not considered to issue Covered Policies as defined in Section 215.555(2)(c), F.S., and such entities are not required to hold a certificate of authority. All such entities shall execute a written statement on Form FHCF-M01, "Florida Hurricane Catastrophe Fund Waiver and Disclaimer regarding Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations pertaining to Section 215.555, F.S.," rev. 10/1/94, which is hereby adopted and incorporated by reference, on behalf of itself and its members waiving and disclaiming any rights to recovery that the Voluntary Pools, Voluntary Syndicates or Voluntary Joint Underwriting Associations may have from the FHCF. Insurer losses associated with business written in Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be reimbursed by the FHCF since exposures on Covered Policies are not required to be reported and premiums are not required to be paid on these exposures. Any newly created Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association shall be treated as specified under this section only if its formation is determined by the SBA to be for business purposes benefiting Florida policyholders, not for purposes of creating an unfair marketing advantage over other insurers required to participate in the Fund, and not for the purpose of avoiding participation in the Fund provided such treatment is approved by the Department of Insurance as evidenced by a letter from the Department received by the SBA prior to September 1 of any contract year.

(3) Reporting Regarding Insurers Withdrawing from The State or Discontinuing the Writing of All Kinds of Insurance Prior to June 1 of Each Year. Insurers which withdraw from the Florida insurance market prior to June 1 and have no remaining exposure shall not be required to execute a Reimbursement Contract. The affected insurer shall provide written evidence obtained from the Department of Insurance that it has surrendered its certificate of authority and currently has no outstanding Covered Policies in force. Nothing in this rule shall be construed to conflict with the requirements of Section 624.430(1), F.S.

(4) Notwithstanding a fully executed Reimbursement Contract, all data reporting of insured values for Covered Policies shall be subject to audit and review by the SBA. All discovered errors, inadvertent omissions, and typographical errors associated with the data reporting of insured values shall be corrected to reflect the proper values.

Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 6-19-97.

19-8.024 Definitions Applicable to the 1998-1999 Contract Year.

(1) “Actuarial Consultant” means the independent individual, firm, or organization with which the SBA contracts to perform actuarial services for the Fund.

(2) “Actuarially Indicated Premium” refers to premiums which are derived according to or consistent with accepted actuarial standards of practice.

(3) “Administrator” means the entity with which the SBA contracts to perform administrative tasks associated with the operations of the Fund. The address of the Administrator is Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431. The telephone number is (800) 689-3863, and the facsimile number is (612) 844-9755.

(4) “Authorized Insurer” is defined in Section 624.09(1), F.S.

(5) “Borrowing Capacity” means the amount of funds which are able to be raised by the issuance of revenue bonds or through other financial mechanisms.

(6) “Covered Policies” are those policies defined in Section 215.555(2)(c), F.S., Covered Policies are further defined in the Reimbursement Contract adopted and incorporated by reference in Rule 19-8.010, F.A.C.

(7) “Excess Insurance” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a Covered Policy which provides coverage above the policy limits of an underlying policy covering the same property.

(8) “FHCF” or “Fund” means the Florida Hurricane Catastrophe Fund created in Section 215.555, F.S.

(9) “Florida Insurance Code” is defined as those chapters in Section 624.01, F.S., which are designated as the Florida Insurance Code.

(10) “Florida Windstorm Underwriting Association” or “FWUA” is an entity formed under Section 627.351(2), F.S.

(11) “Formula” refers to the Premium Formula defined in subsection (19) below.

(12) For purposes of the 1997 Premium Formula, a “Specialized Fine Arts Policy Risk” is a risk which meets the requirements of subparagraph 19-8.025(3)(c)4., F.A.C.

(13) “High Deductible” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a covered policy which provides coverage with a deductible or self-insured retention of $50,000 or greater.

(14) “Insurer Group,” for purposes of the coverage option election in Section 215.555(4)(b), F.S., means the group designation assigned by the National Association of Insurance Commissioners (NAIC) for purposes of filing consolidated financial statements. An insurer is a member of a group as designated by the NAIC until such insurer is assigned another group designation or is no longer a member of a group recognized by the NAIC.

(15) “Joint Underwriting Association” means any entity created under Section 627.351, F.S., and which engages in the writing of Covered Policies.

(16) “Premium” means Reimbursement Premium.

(17) “Premium Formula” means the formula approved by the SBA for the purpose of determining the Actuarially Indicated Premium to be paid to the Fund. The Premium Formula is defined as an approach or methodology which leads to the creation of premium rates. The resulting rates are therefore incorporated as part of the Premium Formula and are the result of the approach or methodology employed.

(18) “Reimbursement Contract” means the document adopted by the SBA which defines the conditions and details of reimbursement coverage provided by the FHCF. The Reimbursement Contract is adopted by reference in Rules 19-8.001 and 19-8.010, F.A.C.

(19) “Reimbursement Premium” is the premium which is determined by multiplying each $1,000 of insured value by the rate as derived from the Premium Formula.

(20) “Retention” means the amount of hurricane loss incurred by an insurer below which an insurer is not entitled to reimbursement from the Fund. An insurer is eligible for reimbursement only after its paid covered losses exceed the retention level established for that insurer. An insurer’s retention level is established in accordance with the provisions of Section 215.555(2)(e), F.S.

(21) “SBA” or “Board” means the State Board of Administration.

(22) “Section I” means policies other than Excess Insurance or High Deductible policies, as those policies are defined in this rule.

(23) “Section II” means Excess Insurance or High Deductible policies, as those terms are defined in this rule.

(24) “Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association” means any pool, syndicate or association of insurers other than an entity formed under Section 627.351, F.S.

Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-28-98.

19-8.025 1998 Reimbursement Premium Formula.

(1) The purpose of this rule is to adopt the Formula for the 1998-1999 contract year to determine the actuarially indicated reimbursement premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S.

(2) Because of the diversity of the insurers and the risks they insure which are affected by Section 215.555, F.S., the 1998 Premium Formula adopted in subsection (3), below, adopts the basic Formula and also addresses special circumstances.

(3) The 1998 Formula.

(a) The 1998 Formula for determining the actuarially indicated premium to be paid to the Fund, as required by Section 215.555(5)(b), F.S., is the rate times the exposure per $1,000 of insured value and this equals the premium to be paid in dollars. The rates adopted in paragraph (b), below, were determined by taking into account four factors: geographic location by zip code; construction type; policy deductible; and type of insurance. The Formula is developed by an independent actuarial consultant selected by the Board, as required by Section 215.555(5)(b), F.S. The Formula developed by the Board's independent actuarial consultant, "Florida Hurricane Catastrophe Fund: 1998 Ratemaking Formula Report to the Florida State Board of Administration, March 5, 1998," is hereby adopted and incorporated by reference.

(b) The basic premium rates developed in accordance with the premium formula methodology approved by the Board on 3/10/98, are hereby adopted and incorporated by reference in Form FHCF-Rates 1998, "Florida Hurricane Catastrophe Fund/1998-99 Rates," rev. 5/98.

(c) Special Circumstances.

1. The premium formula for Section II exposure will be based on the use of computer modeling for each individual company for which it is applicable. Because of the difference in potential loss exposure between Section I and Section II, it is not equitable to apply FHCF rates developed for Section I exposures to Section II exposures. Because of the wide variations in attachments, retentions, limits, and participation levels for excess insurance, it is not practical to develop separate rates for all the potential combinations of per policy excess/high deductible exposures. Therefore, the Actuarial Consultant will recommend guidelines for individual company Section II portfolio modeling to estimate individual company FHCF expected losses. Individual company FHCF expected losses for Section II exposures will be loaded for investments and expenses on the same basis as the FHCF premium rates used for Section I exposures, but will also include a loading for the additional cost of individual company modeling. The minimum exposure threshold for FHCF Section II rating will be sufficient to generate FHCF premium greater than the cost of modeling and other considerations. Upon the Board's approval of the 1998/1999 FHCF rates, the Actuarial Consultant will calculate the minimum threshold of Section II exposure required for the separate coverage levels of 45%, 75%, and 90%. This methodology will be based on sound actuarial principles to establish greater actuarial equity in the premium structure. The calculated thresholds will be included in the 1998-1999 Data Call, as adopted and incorporated by reference in Rule 19-8.026, F.A.C. Companies with exposure meeting the definition of Section II, but with an aggregate of such exposure under the applicable threshold, shall report the said exposure under Section I using Section I reporting specifications.

2.a. Insurers which have forfeited their certificates of authority or which have withdrawn from the state or discontinued writing all kinds of insurance in this state after the beginning of the contract year shall have their premiums determined in accordance with paragraphs (a) and (b), above. Special recognition is not given to insurers which do not have exposure for covered policies for an entire contract year, except for new companies as described in subparagraph 4. of this rule.

b. Any insurer which has forfeited its certificate of authority or which has discontinued writing in accordance with an order issued by the Department of Insurance effective prior to June 1 of each calendar year shall not be required to execute a Reimbursement Contract with the Fund provided that the insurer has no exposure to hurricane loss after June 1.

3. Any policy exclusively covering specialized fine arts risks and not covering any residential structure and/or contents thereof other than such specialized fine arts items covered in the fine arts policy, shall be exempt from the Fund as a risk meeting specialized loss control requirements if the insurer employs underwriting criteria and requires its policyholders to adhere to sub-subparagraphs a. through g., immediately below. For purposes of the exemption in this subparagraph, a "specialized fine arts risk policy" is one which insures paintings, works on paper, etchings, art glass windows, pictures, statuary, sculptures, tapestries, antique furniture, antique silver, antique rugs, rare books, and other bona fide works of art, of rarity, of historic value, or artistic merit; which charges a minimum premium of $500.00; which insures scheduled items valued, in the aggregate, at no less than $100,000.00; and which requires an investment by the insured in loss control measures to protect the fine arts risks being insured.

a. The policyholder must demonstrate a willingness and determination to reduce the probability of loss.

b. The insurer must perform a periodic and thorough specialized inspection and must provide a specialized loss prevention

service designed to prevent or minimize loss.

c. Insurable values must be sufficient to produce a premium amount to warrant the furnishing of special inspection and loss prevention service by the insurer. For purposes of this rule, the insurable value of the scheduled items must be, in the aggregate, no less than $100,000.00, and the minimum premium amount must be no less than $500.00.

d. The structural design of the residence and the degree of protection, together with efficient specialized inspection and loss protection service, must have the effect of reducing the relative importance of such otherwise applicable rating factors as exposure and quality of public fire protection.

e. The structure in which the fine arts being insured are housed must be fire-resistive or incombustible, made of heavy timber or other approved construction, and in good state of preservation and repair.

f. The structure and its fine arts contents must be provided with satisfactory watchman or alarm service or its equivalent where necessary.

g. The insurer must maintain a force of trained and competent loss prevention specialists, who perform the following tasks:

i. Make complete loss prevention surveys of each specialized fine arts risk;

ii. Make available specialized loss prevention service for the purpose of providing consultation regarding hazards to the fine arts being insured;

iii. Confirm through periodic and unannounced inspections that loss prevention devices are properly maintained;

iv. Investigate reported losses; and

v. Confer with the policyholder and confirm through periodic and unannounced inspections that recommended safety and loss control improvements are actually made.

4.a. For purposes of this rule, the term “new companies” refers to:

i. All companies which write covered policies, as that term is defined in Section 215.555(2)(c), F.S.; and

ii. Which are granted a certificate of authority by the Department of Insurance on or after the beginning of the Fund’s contract year on June 1; or already have a certificate of authority but begin writing covered policies on or after the beginning of the Fund’s contract year on June 1 and did not or was not required to enter into a contract on June 1 of the contract year.

b. For purposes of this rule, a company is writing new business if it writes covered policies on or after the beginning of the Fund’s contract year on June 1 and did not do so prior to the beginning of the contract year, or if it removes exposure from the RPCJUA pursuant to an assumption agreement on or after June 1 and had written no other covered policies before June 1.

c. All new companies shall enter into a reimbursement contract with the Fund.

d. All new companies shall pay a reimbursement premium to the Fund in accordance with the applicable subparagraphs below and in accordance with the applicable provisions of the reimbursement contract adopted in Rule 19-8.010, F.A.C.

e. This sub-subparagraph applies to companies writing new business after June 1 but prior to December 1 of the contract year.

i. All new companies writing new business during the period specified above shall pay a provisional premium of $1,000 to provide consideration for the contract.

ii. On or before March 1 of the contract year, the company shall report its actual exposure as of December 31 of the contract year to the Administrator on Form FHCF-D1B, “Florida Hurricane Catastrophe Fund 1998 Data Call for Newly Licensed Companies,” rev. 5/98; Form FHCF-MOD, “CLASIC DATA FORMAT (tm) for Excess Insurance, Version 1.1,” rev. 12/22/94; and the FHCF computer validation software provided on diskette and called “FHCF Validation Software Version 4.0,” with its Instructions. The two forms and the software with its instructions identified in the immediately preceding sentence are hereby adopted and incorporated by reference. The forms and the software are available from the Administrator as defined in Rule 19-8.024, F.A.C. All new companies engaging in JUA take-outs on an assumption basis as described in subparagraph 5. of this paragraph shall comply with the reporting requirements of that subparagraph, except for the reporting due dates. The reporting requirements for assuming insurers are set out in Form FHCF-D1B adopted immediately above. The Administrator shall calculate the company’s actual reimbursement premium for the period specified in sub-subparagraph b. based on its actual exposure. To recognize that new companies have limited exposure during this period, the actual premium as determined by processing the company’s exposure data shall then be divided in half, the provisional premium shall be credited, and that amount shall be the total premium due for the company for the remainder of the contract year. However, if that amount is less than $1,000.00, then the insurer shall pay $1,000.00. The premium payment is due no later than May 1 of the contract year. The company’s retention and coverage will be determined based on the total premium due which is the premium calculated based on the company’s 12/31 exposure and divided in half in accordance with this procedure.

f. This sub-subparagraph applies to companies writing new business on or after December 1 but up to and including May 31. All new companies writing new business during this period shall pay a premium of $1,000 to provide consideration for the contract. The company shall pay no other premium for the remainder of the contract year. The company shall not report its exposure data for this period to the Board. The premium shall be paid upon signing the reimbursement contract.

g. For purposes of this subparagraph, the requirement that a report is due on a certain date means that the report shall be in the physical possession of the Fund's Administrator in Minneapolis no later than 5:00 p.m., Central Time, on the due date applicable to the particular report. If the applicable due date is a Saturday, Sunday or legal holiday, and if the due date's being a Saturday, Sunday or legal holiday means that neither the United States Postal Service nor private delivery services are operating that day, then the applicable due date will be the day immediately following the applicable due date which is not a Saturday, Sunday or legal holiday. For purposes of the timeliness of the submission, neither the United States Postal Service postmark nor a postage meter date is in any way determinative. Reports sent to the Board in Tallahassee, Florida, will be returned to the sender. Reports not in the physical possession of the Fund's Administrator by 5:00 p.m., Central Time, on the applicable due date are late.

5.a. Treatment of Assumed Exposure for Purposes of Calculating Reimbursement Premium. So as not to impair the financial incentives for insurers engaging in RPCJUA take-outs pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., the Board has determined that for the purposes of reporting exposure, calculating reimbursement premiums, determining retentions, and paying loss reimbursements, the Board shall treat all exposure removed from the RPCJUA pursuant to an assumption agreement as the exposure of the assuming insurer. This policy is effective December 1, 1996.

b. RPCJUA Reporting Requirement after Each Assumption. The RPCJUA, after entering into an agreement for a take-out pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., which has the effect of transferring covered policies on an assumption basis to an authorized insurer, shall report the transaction to the Board within 10 days of the date of the transaction. The RPCJUA shall report each assumption separately. If an assuming insurer enters into more than one assumption agreement, then the RPCJUA shall report each assumption transaction for that insurer separately. The report shall include a copy of the agreement between the RPCJUA and the authorized insurer effecting the take-out pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., along with a summary of the number of covered (wind) policies assumed; and the total wind exposure assumed by type of business and by line of business. In support of the summary report, the RPCJUA shall submit a detailed report to the Board which includes the following for each assumed policy; the insured's name, policy number, policy period, date assumed, zip code, deductible, construction code, total insured value – building, total insured value – appurtenant structures, and total insured value – contents. The detailed report shall be sorted by type and line of business and shall reconcile to the summary report.

c. RPCJUA Reporting Requirements for the Exposure Report as of 6/30. The RPCJUA shall report its wind exposure as of 6/30 of the contract year pursuant to the requirements of Rule 19-8.026, F.A.C. Pursuant to the provisions of sub-sub-subparagraph i. of this sub-subparagraph c., the RPCJUA shall not report wind exposure removed from the RPCJUA pursuant to an assumption agreement pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S. However, in order to facilitate audits of policies removed from the RPCJUA under assumption agreements and pursuant to the requirements of Rule 19-8.026, F.A.C., the RPCJUA shall also report, in addition to, but separate from, the 6/30 data call, all exposure removed from the RPCJUA which, as of 6/30, had not been renewed onto the assuming insurer's policy forms. The report shall be in the same format as prescribed by the data call adopted and incorporated by reference in Rule 19-8.026, F.A.C. The report shall report the exposure separately for each assuming company subject to an assumption agreement and reported to the FHCF pursuant to sub-sub-subparagraph c.i., above.

d. Assuming Company Reporting Requirements for the Exposure Report as of 6/30. Those authorized insurers to which sub-subparagraph c.i. applies shall report their exposure as of 6/30 of the contract year pursuant to the requirements of Rule 19-8.026, F.A.C., and shall include in that exposure all direct business of the insurer and all RPCJUA exposure removed from the RPCJUA pursuant to an assumption agreement pursuant to Sections 627.351(6)(g)3. and 627.3511, F.S., which exposure has been renewed onto such authorized insurer's policy forms. Pursuant to the requirements of Rule 19-8.026, F.A.C., such authorized insurer shall also report, in a separate file, all wind exposure removed from the RPCJUA which has not renewed onto such authorized insurer's policy forms as of 6/30 in the same format as prescribed by the data call adopted and incorporated by reference in Rule 19-8.026, F.A.C.

e. Records Retention Requirements for the RPCJUA and the Assuming Insurers. For purposes of compliance with the records retention requirements of the Reimbursement Contract adopted and incorporated by reference in Rule 19-8.010, F.A.C., both the RPCJUA and the assuming insurers shall maintain auditable records, in policy level detail, as of 6/30 of the contract year, of the exposure which was the subject of the assumption agreement. Neither the RPCJUA nor any of its servicing agents, contractors, or

carriers, nor any authorized insurer engaging in a take-out on an assumption basis shall delete, remove, or otherwise eliminate any information required by the Reimbursement Contract adopted and incorporated by reference in Rule 19-8.010, F.A.C., or any other rules relating to the Board's audit requirements for 5 years or until the Fund has completed either an exposure audit or a loss reimbursement audit or both, whichever is later.

f. Calculation of Final Premium Installment Due on December 1 for the RPCJUA. The RPCJUA shall pay the full premium on the wind exposure determined in accordance with this rule and Rule 19-8.026, F.A.C. Payments shall be made in accordance with the premium installment payment schedule in the Reimbursement Contract as adopted and incorporated by reference in Rule 19-8.010, F.A.C.

g. Calculation of Final Premium Installment Due on December 1 for the Assuming Insurers. The assuming insurers shall pay the full premium on the wind exposure determined in accordance with this rule and Rule 19-8.026, F.A.C. Payments shall be made in accordance with the premium installment payment schedule in the Reimbursement Contract as adopted and incorporated by reference in Rule 19-8.010, F.A.C.

h. Retention Calculation and Loss Reporting. The Board shall calculate the reimbursement premium and determine the retentions of the authorized insurers removing covered policies from the RPCJUA on an assumption basis and of the RPCJUA as if all the exposure for covered policies included in the assumption agreement is the exposure of the authorized insurer as of 6/30 of the contract year. The authorized insurer removing covered policies from the RPCJUA on an assumption basis shall report its losses for those covered policies to the Board and the Board shall reimburse those authorized insurers for losses for those covered policies directly to such authorized insurer.

6. Since the calculation of the actuarially-indicated rates assumes that the companies will pay their reimbursement premiums timely, interest charges will accrue under certain circumstances. If a company chooses to estimate its own premium installments, then an interest charge will accrue on any premium which is underestimated. No interest will accrue regarding any provisional premium, if paid as billed by the Fund's Administrator. However, if the premium payment is not received from a company when it is due, an interest charge will accrue on a daily basis until the payment is received. An interest credit will be applied for any premium which is overpaid as either an estimate or as a provisional premium. Interest shall not be credited past December 1 of any contract year. The applicable interest rate for interest credits will be the projected average rate earned by the Board for the Fund for the first six months of the Contract Year. The applicable interest rate for interest charges will accrue at this rate plus 3%.

7. Any actuarial equalization charge imposed pursuant to Section 215.555(4)(b)2., F.S., will be determined by the following factors: how long the Fund has been in existence; the number of insurers making a change in their coverage levels; the additional amount of coverage to be provided by the Fund as a result of the changes contemplated; the impact of the proposed changes on the payout multiple; whether the Fund has experienced a loss from a covered event; and the currently available liquid assets of the Fund. Taking all of these factors into consideration, the Board may determine that the charge for any particular year will be zero.

(4) All the forms adopted and incorporated by reference in this rule may be obtained from: Administrator, Florida Hurricane Catastrophe Fund, Paragon Reinsurance Risk Management Services, Inc., 3500 West 80th Street, Minneapolis, Minnesota 55431.

Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-28-98, Amended 12-3-98.

19-8.026 Insurer Reporting Requirements for the 1998-1999 Contract Year.

(1) Data Reporting of Insurer Exposure. No later than September 1 of each contract year, insurers and Joint Underwriting Associations shall report insured values reflecting wind exposure under Covered Policies, except for insurers writing collateral protection insurance, by zip code and other relevant factors required to reflect each insurer's relative exposure to hurricane loss, valued as of June 30 of the current contract year. Such other relevant factors shall be determined by the Actuarial Consultant consistent with principles of actuarial science and in conjunction with the development of the Premium Formula. In order to ensure that only actual exposure as of 6/30 is reported and therefore to eliminate the reporting of false placements in collateral protection insurance, insurers writing collateral protection insurance shall report all their exposure under Covered Policies, including their collateral protection exposure as of 6/30, no later than the 10th business day in October of each contract year. The reporting shall be in accordance with the following: Form FHCF-D1A, "Florida Hurricane Catastrophe Fund 1998 Data Call," rev. 5/98; Form FHCF-MOD, "CLASIC DATA FORMAT (tm) for Excess Insurance, Version 1.1," rev. 12/22/94; and the FHCF computer validation software provided on diskette and called "FHCF Validation Software Version 4.0," with its Instructions. The two forms and the software with its instructions identified in the immediately preceding sentence are hereby adopted and incorporated by reference. The forms and the software are available from the Administrator as defined in Rule 19-8.204, F.A.C. Reporting requirements for new companies are adopted and incorporated by reference in Rule 19-8.025, F.A.C. The requirement that the report is due on September 1 means that the report shall be in the physical possession of the Fund's Administrator in Minneapolis no later than 5:00 p.m., Central Time, on September 1. If September 1 is a Saturday, Sunday or legal holiday, and if September 1's being a Saturday, Sunday or legal holiday means that neither the United States Postal Service nor private delivery services are operating that day, then the applicable due date will be the day immediately following September 1 which is not a Saturday, Sunday, or legal holiday. For purposes of the timeliness of the submission, neither the United States Postal Service postmark nor a postage meter date is in any way determinative. Reports sent to the Board in Tallahassee, Florida, will be returned to the sender. Reports not in the physical possession of the Fund's Administrator by 5:00 p.m., Central Time, on the applicable due date are late.

(2) Reporting Regarding Entities Not Required to Hold a Certificate of Authority. Existing Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be required to participate in the FHCF nor be required to sign a Reimbursement Contract since such entities are not considered to issue Covered Policies as defined in Section 215.555(2)(c), F.S., and such entities are not required to hold a certificate of authority. All such entities shall execute a written statement on Form FHCF-M01, "Florida Hurricane Catastrophe Fund Waiver and Disclaimer regarding Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations pertaining to Section 215.555, F.S.," rev. 10/1/94, which is hereby adopted and incorporated by reference, on behalf of itself and its members waiving and disclaiming any rights to recovery that the Voluntary Pools, Voluntary Syndicates or Voluntary Joint Underwriting Associations may have from the FHCF. Insurer losses associated with business written in Voluntary Pools, Voluntary Syndicates and Voluntary Joint Underwriting Associations shall not be reimbursed by the FHCF since exposures on Covered Policies are not required to be reported and premiums are not required to be paid on these exposures. Any newly created Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association shall be treated as specified under this section only if its formation is determined by the Board to be for business purposes benefiting Florida policyholders, not for purposes of creating an unfair marketing advantage over other insurers required to participate in the Fund, and not for the purpose of avoiding participation in the Fund provided such treatment is approved by the Department of Insurance as evidenced by a letter from the Department received by the Board prior to September 1 of any contract year.

(3) Reporting Regarding Insurers Withdrawing from the State or Discontinuing the Writing of All Kinds of Insurance Prior to June 1 of Each Year. Insurers which withdraw from the Florida insurance market prior to June 1 and have no remaining exposure shall not be required to execute a Reimbursement Contract. The affected insurer shall provide written evidence obtained from the Department of Insurance that it has surrendered its certificate of authority and currently has no outstanding Covered Policies in force. Nothing in this rule shall be construed to conflict with the requirements of Section 624.430(1), F.S.

(4) Notwithstanding a fully executed Reimbursement Contract, all data reporting of insured values for Covered Policies shall be subject to audit and review by the Board. All discovered errors, inadvertent omissions, and typographical errors associated with the data reporting of insured values shall be corrected to reflect the proper values.

Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-28-98.

19-8.027 Definitions Applicable to the 1999-2000 Contract Year.

(1) “Actuarial Consultant” means the independent individual, firm, or organization with which the SBA contracts to perform actuarial services for the FHCF.

(2) “Actuarially Indicated Premium” refers to premiums which are derived according to or consistent with accepted actuarial standards of practice.

(3) “Administrator” means the entity with which the SBA contracts to perform administrative tasks associated with the operations of the FHCF. The address of the Administrator is Paragon Reinsurance Risk Management Services, Inc., 3600 West 80th Street, Minneapolis, Minnesota 55431. The telephone number is (800) 689-3863, and the facsimile number is (800) 264-0492.

(4) “Authorized Insurer” is defined in Section 624.09(1), F.S.

(5) “Borrowing Capacity” means the amount of funds which are able to be raised by the issuance of revenue bonds or through other financial mechanisms.

(6) “Covered Policies” are those policies defined in Section 215.555(2)(c), F.S., Covered Policies are further defined in the Reimbursement Contract adopted and incorporated by reference in Rule 19-8.010, F.A.C.

(7) “Excess Insurance” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a Covered Policy which provides coverage above the policy limits of an underlying policy covering the same property.

(8) “FHCF” or “Fund” means the Florida Hurricane Catastrophe Fund created in Section 215.555, F.S.

(9) “Florida Insurance Code” is defined as those chapters in Section 624.01, F.S., which are designated as the Florida Insurance Code.

(10) “Florida Windstorm Underwriting Association” or “FWUA” is an entity formed under Section 627.351(2), F.S.

(11) “Formula” refers to the Premium Formula defined in subsection (17) below.

(12) For purposes of the 1999 Premium Formula, a “Specialized Fine Arts Policy Risk” is a risk which meets the requirements of subparagraph 19-8.028(3)(c)3., F.A.C.

(13) “High Deductible” is defined as any direct insurance policy written by an authorized insurer or a Joint Underwriting Association for a covered policy which provides coverage with a deductible or self-insured retention of $50,000 or greater.

(14) “Insurer Group,” for purposes of the coverage option election in Section 215.555(4)(b), F.S., means the group designation assigned by the National Association of Insurance Commissioners (NAIC) for purposes of filing consolidated financial statements. An insurer is a member of a group as designated by the NAIC until such insurer is assigned another group designation or is no longer a member of a group recognized by the NAIC.

(15) “Joint Underwriting Association” means any entity created under Section 627.351, F.S., and which engages in the writing of Covered Policies.

(16) “Premium” means Reimbursement Premium.

(17) “Premium Formula” means the formula approved by the SBA for the purpose of determining the Actuarially Indicated Premium to be paid to the Fund. The Premium Formula is defined as an approach or methodology which leads to the creation of premium rates. The resulting rates are therefore incorporated as part of the Premium Formula and are the result of the approach or methodology employed.

(18) “Reimbursement Contract” means the document adopted by the SBA which defines the conditions and details of reimbursement coverage provided by the FHCF. The Reimbursement Contract is adopted by reference in Rules 19-8.001 and 19-8.010, F.A.C.

(19) “Reimbursement Premium” is the premium which is determined by multiplying each $1,000 of insured value by the rate as derived from the Premium Formula.

(20) “Retention” means the amount of hurricane loss incurred by an insurer below which an insurer is not entitled to reimbursement from the Fund. An insurer is eligible for reimbursement only after its paid covered losses exceed the retention level established for that insurer. An insurer’s retention level is established in accordance with the provisions of Section 215.555(2)(e), F.S.

(21) “SBA” or “Board” means the State Board of Administration.

(22) “Section I” means policies other than Excess Insurance or High Deductible policies, as those policies are defined in this rule.

(23) “Section II” means Excess Insurance or High Deductible policies, as those terms are defined in this rule.

(24) “Voluntary Pool, Voluntary Syndicate or Voluntary Joint Underwriting Association” means any pool, syndicate or association of insurers other than an entity formed under Section 627.351, F.S.

Specific Authority 215.555(3) FS. Law Implemented 215.555(2), (3), (4), (5), (6), (7) FS. History–New 5-17-99.