MEETING OF THE STATE BOARD OF ADMINISTRATION

GOVERNOR CRIST AS CHAIRMAN
CHIEF FINANCIAL OFFICER SINK AS TREASURER
ATTORNEY GENERAL MCCOLLUM AS SECRETARY

APRIL 13, 2010

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AGENDA

ITEM 1. Request approval of transcript of February 24, 2010 meeting.

(See Attachment 1)

ACTION REQUIRED

ITEM 2. Request approval of a fiscal determination for the issuance of an amount not exceeding $7,800,000 Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds, 2010 Series (To Be Designated) (Oak Pointe Apartments).

(See Attachment 2)

ACTION REQUIRED

ITEM 3. Request approval of the 2010 Florida Hurricane Catastrophe Fund (FHCF) Reimbursement Premium Formula.

The information in the Premium Formula includes an Appendix that will be used should pending legislation become law. Two versions of the Rates have been included, one reflects the current law and the other reflects the Rates should CS for SB 1460 become law.

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

ACTION REQUIRED

ITEM 4. Request approval of, and authority to file, a Notice of Proposed Rulemaking for Rule 19-8.028, F.A.C., Reimbursement Premium Formula. If no member of the public timely requests a rule hearing, request approval to file this Rule, along with the forms incorporated therein, for adoption.

(See Attachments 4-A & 4-B)

ACTION REQUIRED

ITEM 5. Request approval of the State Board of Administration's resolution regarding the issuance of bonds by the Florida Hurricane Catastrophe Fund Finance Corporation.

On February 24, 2010, the FHCF took proposed bonding documents and resolutions to the Board and the FHCF Finance Corporation. The items were deferred so that additional information could be provided. A white paper and slides will be presented at the meeting. If all questions are resolved, the Florida Hurricane Catastrophe Fund will request that the Trustees adopt a resolution which requests the Florida Hurricane Catastrophe Fund Finance Corporation to issue and sell by negotiated sale, not exceeding $710,000,000 Florida Hurricane Catastrophe Fund Finance Corporation post-event Revenue Bonds. The bonds will have fixed interest rates, will be exempt from federal income taxes, and will be secured by emergency assessments and reimbursement premiums received by the Florida Hurricane Catastrophe Fund. The proceeds of the bonds will be used for the reimbursement of insurance companies for additional claims due to hurricanes during the 2005 hurricane season. The resolution provides that the Florida Hurricane Catastrophe Fund is authorized to execute such documents as are necessary for the issuance of the bonds.

(See Attachment 5)

ACTION REQUIRED

ITEM 6. Request approval of the State Board of Administration's resolution regarding the levy of emergency assessments.

If the resolution requested in Item 5., is adopted, the Florida Hurricane Catastrophe Fund will request a resolution making determinations relating to the adequacy of funds for the obligations, costs and expenses of the Florida Hurricane Catastrophe Fund and the Florida Hurricane Catastrophe Fund Finance Corporation, including the reimbursement of insurance companies for claims paid due to hurricanes; directing the Office of Insurance Regulation to levy, by order, emergency assessments on certain property and casualty insurance premiums; and directing the Office of Insurance Regulation regarding the assessment amount, timing, reporting, collection, remittance verification and enforcement of the collection of emergency assessments and interest on late payments.

(See Attachment 6)

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:

DEPARTMENT OF REVENUE
FLORIDA DEPARTMENT OF LAW ENFORCEMENT
BOARD OF TRUSTEES OF THE INTERNAL IMPROVEMENT TRUST FUND
STATE BOARD OF ADMINISTRATION
FLORIDA HURRICANE CATASTROPHE FUND FINANCE CORPORATION

The above agencies came to be heard before THE FLORIDA CABINET, Honorable Governor Crist presiding, in the Cabinet Meeting Room, LL-03, The Capitol, Tallahassee, Florida, on Wednesday, February 24, 2010, commencing at approximately 9:11 a.m.

Reported by:

MARY ALLEN NEEL
Registered Professional Reporter
Florida Professional Reporter
Notary Public

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2894 REMINGTON GREEN LANE
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APPEARANCES:

Representing the Florida Cabinet:

CHARLIE CRIST
Governor

CHARLES H. BRONSON
Commissioner of Agriculture

BILL McCOLLUM
Attorney General

ALEX SINK
Chief Financial Officer

* * *

I N D E X

DEPARTMENT OF REVENUE
(Presented by LISA ECCHEVERI)

ITEM	ACTION	PAGE
1	Approved	4
2	Approved	5
3	Approved	26

FLORIDA DEPARTMENT OF LAW ENFORCEMENT
(Presented by JERRY BAILEY)

ITEM	ACTION	PAGE
1	Approved	27
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BOARD OF TRUSTEES OF THE INTERNAL IMPROVEMENT TRUST FUND
(Presented by MIKE SOLE)

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STATE BOARD OF ADMINISTRATION
(Presented by ASH WILLIAMS)

ITEM	ACTION	PAGE
1	Approved	45
2	Deferred	62
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4	Approved	63

FLORIDA HURRICANE CATASTROPHE FUND FINANCE CORPORATION
(Presented by JACK NICHOLSON)

ITEM	ACTION	PAGE
1	Approved	65
2	Deferred	65

CERTIFICATE OF REPORTER 66

GOVERNOR CRIST: State Board of Administration, Ash Williams.

See you, Commish. Take care.

Good morning, Ash.

MR. WILLIAMS: Good morning, Governor.

GOVERNOR CRIST: How are you? I hear you guys are a top performer.

MR. WILLIAMS: Yes, yes.

GOVERNOR CRIST: According to the Pew Center.

MR. WILLIAMS: Well, a couple of things. There are two different pieces of news there. One, the Pew Center for the States recently released a study of all state pension funds in the United States and noted a number of issues. They also noted that among all the states, four were the strongest, and Florida was among the four and was identified as following policies appropriately on a number of levels, notably from a strength of funding standpoint.

The other bit of information we received at the tail end of last week that was constructive is that Wilshire Associates, which is a major international financial consulting firm, produces annually what's called the Trust Universe Comparison Service data, which a large database of

peer information about various pension funds, institutional investors, et cetera. And among the largest U.S. pension funds in the country, which is a peer group of ten funds, of which the Florida State Board is one, the Florida State Board was the top performing fund in the country for the calendar year ended 12/31/09.

Just to put that in perspective, as of last night's close, we had in the Florida Retirement System Trust Fund $111.9 billion. Fiscal year to date, we're up 14.8 percent, which is a little over 100 basis points ahead of target.

So unless there are questions, we'll move on to the agenda.

GOVERNOR CRIST: Please.

MR. WILLIAMS: Item 1, request approval of the minutes of our January 12 meeting.

GOVERNOR CRIST: Is there a motion?

ATTORNEY GENERAL McCOLLUM: Move it.

GOVERNOR CRIST: Moved. Is there a second?

CFO SINK: Second.

GOVERNOR CRIST: Moved and seconded. Show the minutes approved without objection.

MR. WILLIAMS: Item 2, request approval of the State Board of Administration's resolution

regarding the issuance of bonds by the Florida Hurricane Catastrophe Fund Finance Corporation. The background on this is, this is to raise additional cash to pay claims that are still coming in from the '05 storm experience. These are obviously obligations that have been paid out by insurance companies that we now need to honor our obligation to pay.

At the same time, we think we have a responsibility to understand why that claim experience is surprising us on the upside, what the underlying variables are that may be contributing to that claim experience, and identify actions, working with the Office of Insurance Regulation, your offices, and Citizens and others to identify potential solutions and get those into the legislative process, the regulatory process, et cetera, as appropriate. So that's --

GOVERNOR CRIST: If I might, a couple of questions. The issuance will be about 710 million --

MR. WILLIAMS: Yes, sir.

GOVERNOR CRIST: -- in bonds? And these are for claims predominantly from Hurricane Wilma, as I understand it?

MR. WILLIAMS: Yes.

GOVERNOR CRIST: And that was in what year?

MR. WILLIAMS: 2005.

GOVERNOR CRIST: What's going on, do you think?

MR. WILLIAMS: I think there are really three fundamental things here.

GOVERNOR CRIST: Please.

MR. WILLIAMS: I think any rational person would ask exactly that question.

GOVERNOR CRIST: It's good to be rational.

MR. WILLIAMS: It is, it is.

GOVERNOR CRIST: It helps.

MR. WILLIAMS: I think there are three basic factors that we've identified. The first is --

GOVERNOR CRIST: Beats the alternative, I would say.

MR. WILLIAMS: Yes. We're in very challenging economic times.

GOVERNOR CRIST: Sure.

MR. WILLIAMS: Period. And there are a lot of people that are in financial stress who will look to souces of liquidity wherever they can. And if one of those sources might be an insurance claim, then it's one that would be more likely to be

considered if one has their back to the wall economically than if you're in prosperous times and you have ample sources of liquidity elsewhere to draw on.

The second I think is the cumulative effect of a number of consumer-friendly statutes, and there are a whole range of things here. I'm not suggesting, certainly, that these things are systematically being abused, but any time you create a structural way for people to be very liberal in the way their insurance claims are treated, reimbursed, evaluated, et cetera, there's a potential that there will be some subset of claimants who will indulge themselves, shall we say, and be overly aggressive in the way they pursue claims.

I think the third factor is something that was highlighted in a recent OPPAGA report, and that is, there has been an explosion in the public adjuster industry. Public adjusters are individuals who pursue insurance claims. They are compensated as a percentage of the claim they recover. And the number of these individuals --

GOVERNOR CRIST: Could you say that last sentence again?

MR. WILLIAMS: I'm sorry?

GOVERNOR CRIST: Could you repeat the last sentence you just said? I think it related to their compensation.

MR. WILLIAMS: Yes, yes. Public adjusters pursue insurance claims on behalf of insureds, and they are compensated by being paid a portion of the claim amount that's ultimately recovered for that insured.

Now, again, there's a balance here. The numbers of these people have exploded, closing in on 3,000 currently, up from under 700 a few years ago. And I want to be very careful. There's a balance here. There's a legitimate role for consumer advocacy here, but there can also be abuses.

Going back to the concept of rational behavior, one of the things that we came across when we started working on this is that when a public adjuster is employed on an initial catastrophe claim, I believe there's a limit on the compensation that they're able to capture. I think it's 10 percent of the amount recovered. However, on a reopened claim, there is no such limit. So rational behavior would suggest there's an

incentive to reopen claims because it might be more rewarding.

I think it's reasonable to suggest that a number of the claim experiences we're seeing arising out of a storm that took place some years ago would logically potentially be reopened claims. So I think that's a factor, and it's worthy of digging into.

GOVERNOR CRIST: Is there a way -- I'm sorry. Is there a way to sort of cross-check and reach a conclusion on that point, in other words, what percentage of these that you're receiving now are claims that already have been dealt with, and so they're sort of the second bite at the apple, if you will?

MR. WILLIAMS: I'm sure there is, yes. Dr. Nicholson is here, and I'm sure, yes, there's a way of knowing what --

GOVERNOR CRIST: That might be illuminating to us.

MR. WILLIAMS: -- portions are reopened versus not.

GOVERNOR CRIST: I think the General may have concerns too, and I imagine the CFO does as well. But my concern is -- well, every legitimate claim

1 should be paid, no question.
2 MR. WILLIAMS: Yes.
3 GOVERNOR CRIST: However, if there is the
4 suspicion that there may be illegitimate claims now
5 being made -- and we do have a tough economy, and
6 so, you know, who knows what's going on precisely.
7 If in fact we are able to do a little more
8 investigating or research or data accumulation to
9 find out that a lot of these claims perhaps may not
10 be legitimate and attempts to perpetrate fraud upon
11 the system, then I have concerns about having the
12 legitimate citizens of our state potentially being
13 assessed for illegitimate behavior. That would be
14 wrong. And I don't want to speak for my
15 colleagues, but I'm sure they would -- I think they
16 would share that sentiment.
17 So my concern is, I don't want to -- I'm not
18 going to go forward today and say we ought to put
19 all insurance holders or individuals who have
20 insurance policies on the hook for what may be some
21 illegitimate behavior by some. I just can't do
22 that in good conscience, and I wanted to express
23 that.
24 General, I'll defer to you at this time and
25 appreciate your comments.

ATTORNEY GENERAL McCOLLUM: Well, thank you, Governor. I just want to make a point. There is a piece of legislation pending that I think looks like it a good bill. I don't know if you've examined it, Ash. It's by Representative Long and Senator Bennett, H Bill 1181.

It's my understanding it would regulate how public adjusters operate. It would put a cap on reopened claims, and it would limit the statute of limitations, reduce it to three years from five years.

It strikes me that the potential for abuse that the Governor is referring to is pretty great that we're now seeing from Wilma. I don't have any specifics, but it just makes common sense. This thing has ballooned from 300 million to 710 million here. And what I've been informed, and I tend to believe what the Governor suggested, that much of these are, as you've sort of indicated too, second bites at the apple. They may be legitimate, and we don't want to deny them. But there's just a lot of reason to suspect that there are many of them that may not be.

Have you looked at this legislation? Do you support this legislation? Or are you going to look

at it?

MR. WILLIAMS: I have not, General. I can't claim expertise on public adjusters.

And I want to clarify a point. I think legitimacy is exactly the right question, and I think what we're looking for is sort of a moral and intellectual legitimacy. And not to split hairs, but there could be claims that are lawful that still perhaps raise a legitimacy question.

Let me give you an example. I think we have some things in statute currently that relate to items like tile floors. There are lots of residences --

GOVERNOR CRIST: Items like what? I didn't hear you.

MR. WILLIAMS: Related to tile floors. There are a number of residences, particularly in South Florida, that have tile floors throughout. I gather in some of the early work we did on this that if you have fairly minor damage to a tile floor, the standard is the entire floor has to be replaced, which could be tens of thousands of dollars in claim, and further, that in many cases, the insured is paid the full claim in cash by the insurance company without proof of actually doing

the work or having it under contract.

Obviously, in times of economic duress, if a consumer were in a difficult situation and they had some minor damage, it could be a source of liquidity if you can get a substantial claim, not actually have to use the proceeds of that claim to replace whatever it is the claim was related to, but to pay some other obligation. That would be something that might be completely lawful, but I think would be challenged to your question of legitimacy.

So there are things like that. There are things relating to roofs and how those claims are paid.

And again, this is an accumulation, I think, of a number of years of changes in statute, et cetera, that grew out of the '04-'05 storm season. We had a completely historic level of storms in that period, as we all know, particularly in '04. There were difficulties with consumers being paid timely. In certain situations, that led to some fairly aggressive changes in law to guide insurance companies in the direction of promptly taking care of obligations to their insureds, and it's possible that we've gone too far in that area.

I guess it's worthy of looking at.

I think as several of you have said, nobody has any interest in denying legitimate claims. And I think from the Cat Fund's standpoint, we've got to meet our obligations, preserve our credibility in the marketplace, and move forward, but at the same time, look at these underlying causes, work with the Legislature, the regulators, et cetera, and responsibly address whatever problems we can identify.

GOVERNOR CRIST: Well put. CFO.

CFO SINK: Yes. Thank you, Governor.

GOVERNOR CRIST: Of course.

CFO SINK: This is a huge problem, and it's going to be a terrible burden on, as you call it, the legitimate insurance holders because of what's going to be coming when we have to issue these bonds.

It's clearly important that we reduce the deadline. Five years is entirely too long. And the reason this is coming up is because as public adjusters and other claimants know that the five-year deadline is coming, there has just been be an enormous effort, marketing effort, actually -- you can see ads in the papers: "Do you have a

leak in your roof? Call us. We may be able to prove that it's a leak related to Wilma five years ago." And sometimes, as I understand, it's hard to prove one way or the other. So certainly, in my opinion, three years is plenty enough time to know whether or not you had damage from a hurricane claim.

And additionally, as Ash mentioned, the whole commission structure around public adjusters is just leading to bad behavior. And Sean Shaw is in the back of the room. The insurance consumer advocate has been working with the insurance companies and the public adjusters, the professional association, on some of this legislation which needs to really get passed as soon as possible.

The other issue is that the insurance companies themselves need to be -- have more of an incentive or a reason to actually investigate these claims, Governor, because right now, when these claims come in, they know that they're just going to pass them right over to the Cat Fund. It's not coming out of their pocket. It's just passed right over to the Cat Fund.

And they do have their SIU units, and we have

to put the insurance companies on notice to be more aggressive about trying to identify these claims that they suspect might be fraudulent and then pass them over to the Division of Insurance Fraud so that the Insurance Fraud Division can aggressively look at the facts and determine whether or not there is in fact fraud involved. And there are pretty severe penalties for prosecution for insurance fraud on the books.

But it's a complicated issue, and unfortunately, as you say, we innocent insurance payers, premium payers are having to make up the difference. But there are some fixes out there, and I hope they get them fixed in the Legislature this year.

GOVERNOR CRIST: Well, that would be great. And I think to summarize it, I think now we have a pretty good complement of a consensus here that we don't want to have the good citizens have to pay for bad behavior.

And so my motion would be to defer this until such time as we're able to accumulate some data to give us a better picture of the legitimacy of this explosion of claims in the current environment. I hope there's a second.

ATTORNEY GENERAL McCOLLUM: I will second that. I think it's prudent to look at this, $710 million that we're putting out, of which at least 400 million or so sounds like it's in the second -- may be in the second bite. It is a very large sum of money.

And it may be that we want to revisit this, Ash, in fairly short order, because there may be legitimate claims here, but we need to know more about it. I'm just uncomfortable with putting this kind of money out right now, approving the bonding to put this money out there, with all this going on.

It's kind of like the "show me." I'm skeptical of it, Governor, so I will second it.

GOVERNOR CRIST: Thank you. And I understand that by law, the claims automatically go to the Cat Fund after the insurer has it. But I would also presume that there must be a check and balance at that juncture where an individual would have the opportunity to review that claim submitted to the Fund before the Fund goes ahead and reimburses the insurance company. Is that a safe presumption?

MR. WILLIAMS: There's an audit process. I'm not sure that it's a pre-audit process.

Where did Dr. Nicholson -- there he is.

GOVERNOR CRIST: Now would be the time to know, because maybe we can make it part of this legislation that would come to us next week.

DR. NICHOLSON: The way the process works is, the Cat Fund examines losses by insurance companies, but the point that we do that is after a certain number of claims have been paid by the insurance company. So when they have gotten into about 90, 95 percent of their payments, then we go in and we examine, but we sample. And what we look for is, have we paid a legitimate claim or not, based on the terms of the insurance company's contract and based on the terms of the Cat Funds's reimbursement contract.

There are situations where --

GOVERNOR CRIST: Jack, can I stop you there, please, sir? Are you saying to me that some of these claims are paid before they're reviewed? Is that what I hear you --

DR. NICHOLSON: Absolutely, absolutely. We cannot pay a claim if -- there were 2.8 million claims in '04 and '05. Okay? When an insurance company reimburses the policyholder, then it comes to us to seek reimbursement. We reimburse that

company within two to seven days after it submitted reimbursement.

GOVERNOR CRIST: Because that's what the current law requires you to do?

DR. NICHOLSON: Right, as soon as practicable after the claim is submitted. Then we have a program that on the tail end --

GOVERNOR CRIST: So you can't even review them under law? You have to pay them under the current law?

DR. NICHOLSON: It would be impossible. It would be impossible to --

GOVERNOR CRIST: I'm not talking about possible. I'm asking what the law is. The law requires you to go ahead and pay them as soon as practicable, which you say is five or seven days, regardless of any review? No review is done? You just give them the dough?

DR. NICHOLSON: We review the numbers to make sure the company, you know, is not overstating their coverage and things like that. It's kind of a high level review. But we don't look at individual claims at that point. The time that we look at individual claims is only on a sampling basis after the company has paid a good portion of

their claims at the tail end so that we can see that --

GOVERNOR CRIST: There's very illuminating to me. There's no check and balance.

Who is sponsoring that legislation, General?

ATTORNEY GENERAL McCOLLUM: Representative Long and Senator --

GOVERNOR CRIST: We need to lobby Representative Long and Senator Bennett.

ATTORNEY GENERAL McCOLLUM: Senator Bennett, right.

GOVERNOR CRIST: Thank you, Jack, for that illumination.

Okay. It has been moved that it be deferred. It has been seconded, I think. Did you want to say anything, Ash, before we --

MR. WILLIAMS: The only thing I wanted to add to the mix is that we do have a circumstance, recognizing the gravity of what we're dealing with, where time is of the essence. We have obligations out, we have a declining cash balance currently, we have Citizens coming into the marketplace in the not to distant future, and we have hurricane season coming as well.

So we will try and work on this just as

quickly as we can, work with OIR, et cetera, and come back to you with information, hopefully to bring this back just as quickly as we can.

GOVERNOR CRIST: Well, it has been moved and seconded to defer, and without objection, show it -- the deferral adopted.

MR. WILLIAMS: Item 3 is a related item relating to the emergency assessments that would in turn be driven by the financing, so I would presume that would likewise be deferred.

GOVERNOR CRIST: Could you repeat what you just said? I'm sorry.

MR. WILLIAMS: Yes. Item 3 is the resolution regarding a levy for a --

GOVERNOR CRIST: Oh, I think a deferral is completely in order. I would make that motion again.

ATTORNEY GENERAL McCOLLUM: Second.

GOVERNOR CRIST: Show it approved, the deferral, without objection.

MR. WILLIAMS: Thank you. Item 4 is a request for approval of modifications of the issuance limitations on the Vaccine and Gene Therapy Institute of Florida, Revenue Bond Series 2009. This is a revisitation of an item that we took up

in early December placing limitations on this paper.

The underwriter has subsequently taken the bonds to market and was unable to distribute them and pulled the issue from the market on the 18th of December, 2009. They have come back to us and represented that with some modifications of the limits that we placed on them in December that they feel they can successfully underwrite the issue.

We're been in pretty heavy contact with the underwriters, with VGTI, et cetera, in the time since they pulled that issue from the market. We've proposed a couple of modifications to those limitations which are documented in Item 4 and in the backup. And I would recommend approval.

GOVERNOR CRIST: Is there a motion?

CFO SINK: Move it.

ATTORNEY GENERAL McCOLLUM: Second.

GOVERNOR CRIST: Moved and seconded. Show it approved without objection.

MR. WILLIAMS: Thank you.

GOVERNOR CRIST: Thank you, Ash. Appreciate it.

A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF FLORIDA MAKING THE FISCAL DETERMINATION IN CONNECTION WITH THE ISSUANCE OF AN AMOUNT NOT EXCEEDING $7,800,000 FLORIDA HOUSING FINANCE CORPORATION MULTIFAMILY MORTGAGE REVENUE BONDS, 2010 SERIES (TO BE DESIGNATED) (OAK POINTE APARTMENTS)

WHEREAS, the Florida Housing Finance Corporation (the "Corporation") proposes to issue an amount not exceeding $7,800,000 Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds, 2010 Series (to be designated) (the "Bonds") for the purpose of providing financing for the acquisition and redevelopment of a multifamily rental development located in Leon County, Florida (Oak Pointe 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, 2010 Series (to be designated) (Oak Pointe Apartments), in an amount not exceeding $7,800,000, 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 April 13, 2010

STATE BOARD OF ADMINISTRATION
1801 HERMITAGE BOULEVARD
TALLAHASSEE, FLORIDA 32308

TO: Ash Williams
FROM: Robert Copeland
SUBJECT: Fiscal Determination
DATE: March 31, 2010

A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF FLORIDA MAKING THE FISCAL DETERMINATION IN CONNECTION WITH THE ISSUANCE OF AN AMOUNT NOT EXCEEDING $7,800,000 FLORIDA HOUSING FINANCE CORPORATION MULTIFAMILY MORTGAGE REVENUE BONDS, 2010 SERIES (TO BE DESIGNATED) (OAK POINTE APARTMENTS):

The Florida Housing Finance Corporation has submitted for approval as to fiscal determination a proposal to issue an amount not exceeding $7,800,000 Florida Housing Finance Corporation Multifamily Mortgage Revenue Bonds, 2010 Series (to be designated) (the "Bonds") for the purpose of providing financing for the acquisition and redevelopment of a multifamily rental development located in Leon County, Florida (Oak Pointe 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

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Presented to the
State Board of Administration of Florida

March 18, 2010

Paragon Strategic Solutions Inc.

PARAGON
an Aon Benfield company

March 11, 2010

Enclosed is the Florida Hurricane Catastrophe Fund 2010 Ratemaking Formula Report which will be presented to the FHCF Advisory Council on March 18, 2010. The rates developed in this report assume a mitigation funding level of $10 million, an FHCF per event retention of $7.385 billion (which drops to 1/3rd of this amount on the 3rd largest and subsequent events), an FHCF limit level of $18.290 billion and a contract term of June 1, 2010 to December 31, 2010.

This year's report also includes an appendix that would be used for 2010 FHCF rates should pending legislation SB1460/HB949 be enacted into law. The rates developed in the appendix of this report assume a mitigation funding level of $10 million, an FHCF per event retention of $7.142 billion (which drops to 1/3rd of this amount on the 3rd largest and subsequent events), an FHCF limit level of $17.000 billion and a contract term of June 1, 2010 to May 31, 2011.

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 Florida Hurricane Catastrophe Fund for the 2010 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,

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Florida Hurricane Catastrophe Fund

2010 Ratemaking Formula Report
to the
State Board of Administration of Florida

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EXHIBIT

I

Florida Hurricane Catastrophe Fund

2010 Ratemaking Formula Report

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Executive Summary (Prior to 2010 Legislative Session)

1. **Mandatory Rates**: For the 2010 Contract year, the overall rate change for the Florida Hurricane Catastrophe Fund's (FHCF) mandatory coverage will be relatively flat at +0.04%. However, due to the legislative changes enacted in 2009, an additional cash build-up factor of 5% is required to be phased in, thus resulting in an overall rate increase of +4.81%.

2. **Mandatory Premium Change**: FHCF premium for mandatory coverage will increase by $88 million from $1.069 billion to $1.157 billion based on the recommended rate change.

3. **Temporary Increase in Coverage Limit (TICL) Rates and Limit**: Rates for TICL optional coverage are increasing approximately 50%, per statute, while the maximum TICL limit will decrease from $10 billion to $8 billion.

4. **Pending Legislation SB1460/HB949**: Should this legislation be enacted, we recommend a 4.43% increase in FHCF mandatory rates for the 2010 Contract Year (see the Appendix for more information.)

Prior to 2010 Legislative Session	**2010 Contract Year**	**2009 Contract Year**
Mandatory FHCF Coverage		
Industry retention[1]	$7.385 billion	$7.147 billion
Limit	$18.290 billion	$17.175 billion
Average Coverage	89.92%	89.90%
FHCF premium	$1.157 billion	$1.069 billion
Overall Rate Change	+4.81%	n/a
Due to Cash Build Up	+4.76%	n/a
Due to annual ratemaking	+0.04%	n/a
Rate change by Type		n/a
Residential	+4.76%	n/a
Tenants	+0.34%	n/a
Condominium Unit Owners	+2.67%	n/a
Mobile Home	+15.21%	n/a
Commercial Habitational	+2.66%	n/a
Proj. Payout Multiple	15.8045	16.0625
90% Retention multiple	6.3755	6.6782
Optional TICL Coverage		
Maximum limit	$8.000 billion	$10.000 billion
Maximum premium[2]	$0.617 billion	$0.410 billion
Actual premium[3]	$0.339 billion	$0.273 billion
Mandatory + TICL Coverage		
Overall Rate Change[4]	+16.22%	
Exposure base	$2.232 trillion	$2.161 trillion

[1] Modeled Retention in 2009 was $7.223B.

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

[3] Estimated premium for 2010 based on 2009 actual limit purchased.

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

Part I: The Ratemaking Process (Prior to 2010 Legislative Session)

Overview

We recommend a 4.81% increase in Florida Hurricane Catastrophe Fund (FHCF) mandatory rates for the 2010 contract year (based on Section 215.555 Florida Statutes), an $18.290 billion coverage limit, a $7.385 billion per event retention which drops to $2.462 billion for the third largest and subsequent events (1/3 of $7.385 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 2010. No adjustments have been made to reflect availability of FHCF financial capacity during and subsequent to contract year 2010.

We estimate that this rating formula will produce $1.157 billion in total mandatory FHCF premium compared to $1.069 billion in mandatory FHCF premium for contract year 2009. The increase in overall mandatory premium would be 3.31% with no change in cash build up and is based on projected growth in exposure of 3.27% and the 0.04% overall rate increase. When the change in Cash Build-Up Factor from 5% in 2009 to 10% for the 2010 contract year is considered the rate increase is 4.81%.

FHCF coverage is comprised of two parts: the mandatory FHCF layer of $18.290 billion xs $7.385 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 2010 contract year:

1. The trended 2010 ratemaking exposure base increased by 3.27% compared to the 2009 reported level. Per statute, the increase in exposure increases the FHCF retention from $4.5 billion in 2004 by the growth in exposure since that time to $7.385 billion for 2010. The modeled retention in 2009 was $7.223 billion.

2. Pursuant to Section 215.555, Florida Statutes, the mandatory FHCF limit grows based on the lesser of the annual growth in reported exposure or the annual growth of the FHCF cash balance less any premium or interest from optional coverages. After removing premium and interest associated with optional coverages, the growth in the cash balance during 2009 was $1.115 billion. Therefore, the mandatory limit increased from $17.175 billion to $18.290 billion.

The above changes will vary by deductible, construction, and territory. For 2010 we applied the same methodology as used in the previous four 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	0.00%	4.76%
Tenants	-4.22%	0.34%
Condominium Unit Owners	-2.00%	2.67%
Mobile Home	9.98%	15.21%
Commercial Habitational	-2.00%	2.66%
Total	0.04%	4.81%

Territory Changes

The 2010 recommended territories, like the 2009 FHCF territories, are based on analysis of losses in the 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 2009 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 2010 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 (2009 to 2010)	3.27%
Retention	$7.385 Billion
Premium – 2009 (as of 2/17/10)	$1.069 Billion
Premium – 2010 (Projected)	$1.157 Billion

Use of Five Accepted Models

For 2010, we used a weighting of five models accepted by the Florida Commission on Hurricane Loss Projection Methodology as of October 1, 2009, 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 5 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 2010 Ratemaking Formula

The changes that occurred in the 2010 ratemaking formula include:

1. The interest rate assumption used to determine the investment income credit has been adjusted down to 2.5% from 3%;
2. Increase of Cash Build-Up Factor from 5% to 10%; and
3. Maximum TICL availability has been reduced from $10 billion to $8 billion; and the indicated TICL premium has been tripled.
4. Change in contract term from annual term to June 1, 2010 to December 31, 2010.

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

1. Summary of 2010 Rate Calculation;
2. Adjustment to 2/17/10 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 coverage in $1 billion increments up to $8 billion. The TICL coverage level is selected by 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. This bill made changes to Section 215.555, Florida Statutes, which affected FHCF coverage and premium calculations for subsequent years. The bill required that TICL premium be doubled for the 2009 contract year. For contract year 2010, TICL premium was tripled. The bill also eliminated the $11 billion and $12 billion layers of TICL coverage for 2009, followed by the elimination of the $10 billion and $9 billion layers of TICL coverage for 2010. 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. In 2005, a new layer was selected by legislative process which created 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 2010 rates. Last year 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 2009.

A. Trend

For 2010 ratemaking, we reviewed the actual exposures by coverage reported to the FHCF from 1995 to 2009. (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 11/11/09, we used a trend of 6.5% for commercial habitational, 3% for residential and condominium unit owners, and 0% for tenants and mobile home coverage. Unit counts for all coverages were trended 0%.

The Marshall & Swift construction indices for the Southeast were up 7.2% from 2008 to 2009 as of October. Countrywide indices were up 7.1%.

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 2010 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 11/11/09. This data was used in the catastrophe modeling process. Final FHCF rates are adjusted for the exposure reported as of 2/17/10.

Annual Growth in Exposure and Risk Counts Reported by FHCF Member Companies as of 11/11/09

	Residential		Commercial		Tenants		Mobile Home		Condominiums	
Year	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count
99-00	9.0%	4.2%	28.9%	-8.9%	N/A	N/A	1.7%	-0.2%	N/A	N/A
00-01	-4.5%	-19.4%	19.4%	39.5%	N/A	N/A	1.8%	-2.1%	N/A	N/A
01-02	19.7%	1.8%	17.9%	13.2%	-23.3%	-22.2%	12.6%	-0.3%	22.8%	1.2%
02-03	9.0%	1.0%	8.5%	-5.4%	-16.8%	-14.5%	-0.1%	-2.3%	2.4%	-1.4%
03-04	13.1%	2.8%	-1.7%	-15.1%	-0.6%	-2.1%	2.7%	-2.5%	4.3%	0.6%
04-05	17.6%	4.3%	4.1%	-4.6%	20.3%	21.3%	3.7%	-3.3%	9.6%	2.1%
05-06	19.3%	5.4%	8.6%	-2.7%	78.9%	106.9%	4.8%	-4.1%	13.1%	5.4%
06-07	11.6%	0.7%	37.1%	36.6%	-0.4%	2.3%	-1.6%	-6.0%	3.8%	-2.3%
07-08	3.8%	-1.7%	5.8%	-3.5%	-0.7%	4.0%	-4.1%	-6.2%	0.5%	-4.1%
08-09	2.9%	0.3%	7.3%	4.2%	-1.2%	2.1%	2.2%	1.9%	6.0%	9.2%

B. Industry Retention (Exhibit IV)

The historical exposure for 2009 is $2,167.3 billion (as of 11/11/09) compared to $1,320.6 billion in 2004. The law specifies (since 2004) that the FHCF industry retention changes in proportion to FHCF exposure changes from 2004. The base retention for 2005 is $4.5 billion. Using the overall exposure increase of 64.1%, the projected industry retention for 2010 is $7.385 billion.

This retention is allocated to Sections I and II based on 100% coverage premium. The Section I retention is $7.385 billion and the Section II retention is $0, as there currently is no Section II exposure.

C. Industry Excess Layer (Exhibit IV)

From Section 215.555(4)(c)1, Florida Statutes, "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 $15 billion for that contract year adjusted based upon the reported exposure from the prior contract year to reflect the percentage growth in exposure to the fund for covered policies since 2003, provided the dollar growth in the limit may not increase in any year by an amount greater than the dollar growth of the cash balance which occurred over the prior calendar year."

The cash balance of the fund as of December 31, 2008 was $3.017 billion. The cash balance of the fund as of December 31, 2009, excluding premium for optional coverages, was estimated to be $4.132 billion. Subtracting these two values gives a growth in cash of $1.115 billion and a resulting limit increase from $17.175 billion to $18.290 billion.

The $18.290 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 & cost containment and adjusting & 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 $18.290 billion by dividing by 1.05 to produce a loss only limit of $17,419,047,619. 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 $17,419,047,619. This value is now the Section I loss only limit. We then gross this limit up for the 2010 average coverage level of 89.917% to get the 100% loss limit of $19,372,321,710. The top end of the loss only layer is then the retention $7,385,000,000 plus this limit and the sum equals $26,757,321,710.

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

89.917% of $19,372,321,710 xs $7,385,000,000.

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

89.917% of $20,340,937,796 xs $7,385,000,000.

D. Industry Detail Exposure Data

Actual 2009 industry FHCF amount of insurance exposures 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 6/30/09 as reported through 11/11/09, by 184 out of 185 companies reporting FHCF Section I exposure for the entire 2009 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	2010	2009	2008	2007	2006
AIR	X	X	X	X	X
EQE	X	X	X	X	X
RMS	X	X	X	X	X
ARA	X	X	X	X	X
FPM	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 2010 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.

Table of Models Used for Classifications

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

Four of the modelers ran our 2009 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 + $8B TICL Actual Liabilities; and
6. Mandatory FHCF + $8B 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 19.05%.

In 2000, there was almost a 30% increase in commercial exposures due mainly to the shift of risks from Section II to Section I. In 2001 and again in 2002, there were increases of over 17%. The increase from 2002 to 2003 was 7.8%. Beginning in 2003 commercial exposure growth has begun to resemble the exposure growth of the other types of business. To account for the greater share of commercial losses born by the fund we have been progressively allocating more of the excess losses to commercial over the last few years.

G. Losses in the Layer at Coverage Percent

Prior to the 1999 legislative change, 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 2010 is $18.29 billion.

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 will 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. This process is documented in the table below. 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 2009 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% (compared to a 4.8% increase in 2009).

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 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

Per 627.701 Florida Statutes, residential property insurance policies issued on or after May 1, 2005 must have hurricane deductibles apply on an annual basis. The bill allowed insurers to 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 2009 giving 66% weight to 2010. 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 19.05%.

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 $7.385 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 $18.29 billion is not paid out. Even in a full $18.29 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. Paragon 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 FHCF layer for different size ground up losses. The resulting factor from the ARA study is -3.72%

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 (-7.38%)

We recommend reducing the interest rate assumption from 3% to 2.5%, 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 3.26% with the last 12 months (ending 1/31/09) averaging 1.56%. 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 (1.56%).

The payout pattern used is based on 1999 Paragon surveys of several large FHCF members, but with some adjustment stemming from the 2004 hurricane experience. From the 1999 surveys, Paragon 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 7.38%. The investment income credit in 2008 was 8.04%. Lowering the investment income credit increases the rates 0.68%.

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 $7,700,000 are based on an estimate of 2010 calendar year operating expenses provided by the State Board of Administration of Florida. This is a decrease of $100,000 from the 2009 contract year projected expense of $7,800,000. Since the contract year for 2010 is

seven months, the expenses were prorated to 7/12ths of the full calendar year of expenses or $4,491,667.

The estimated mitigation funding target underlying the rates is set at the minimum statutory limit of $10 million. This number is not to subject to change because it is greater than the statutory permitted maximum appropriation of 35% of the prior year's investment income which would be $2.73 million.

M. Multiple Deductible Reimbursement

Pursuant to Chapter 2004-480 of House Bill Number 9A, 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 $9.18 million loading added to this year's premium level to recoup the loan provided by the FHCF. In total $44.6 million was borrowed from the fund. One fifth of the amount borrowed ($8.9 million) plus the investment income forgone by the fund as of December 2009 has been added to the overall premium level.

In the 2010 rates we will recoup the 5th of the five annual installments. The impact of the multiple deductible reimbursement in FHCF rates was an increase of 0.87%.

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 2010 contract year. The projected expense for the 2010 calendar year is $37.8 million compared to $37.9 million in the 2009 contract year. Since the contract year is a shortened 7 months, this number has been reduced to $22.1 million. This year's estimate by the FHCF's Financial Advisor, Raymond James & Associates, is the sum of the projected cost estimate of $15.9 million for the 2007A Notes plus a judgmental loading of $6.15 million for potential asset loss during the contract year (0.18% 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 2010 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 2009.

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 2010, 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	Roof Deck Attachment
Commercial Residential	X	X	X	X
Residential	X	X	X	
Mobile Home				
Tenants	X	X	X	
Condominium Owners	X	X	X	X

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, roof shape and roof deck attachment 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);
- 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 2009 premium credits/surcharges;
2. 2009 distribution of credits/surcharges
3. 2009 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 2009. Section II premium covers policies that require individual rating procedures. These exposures are modeled and rated individually by company.

Q. Adjustment for Updated Exposures to 2/17/2010

We have included an adjustment for change in premiums and exposures between 11/11/09 and 2/17/2010. This change does not affect rate changes, but should improve the accuracy of projected premium.

R. Temporary Increase in Coverage Limit Options (TICL)

TICL was created 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 $10 billion of TICL was available in 2009, and up to $8 billion will be available in 2010.

TICL provides optional additional FHCF coverage from $18.29 billion to $26.29 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 $18.29 billion, the retention would be $7.385 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 & 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 2010 have been adjusted so that none of them has changed by more than 15%.

We begin this section by highlighting changes for 2010, and conclude with an overview of the entire allocation process.

Changes in Premium Allocation for 2010

There were several classification items with changes considered in the allocation process for 2010:

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 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 5% to 10%. 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. We anticipate revising territories for the next few years as we slowly move towards the territories indicated by the models. For 2010, we have recalculated indicated territories for each ZIP Code using the latest data from these models. We recommend changing territories from 2009 definitions towards what is indicated for 2010, but we recommend moving a ZIP Code no more than plus or minus one region from 2009 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.

Relativities between the most common construction within a type of business and the others were calculated using AIR, EQE, and RMS ZIP Code level loss costs. The indicated relativities were selected, except that they were limited to changing from the 2009 relativities by no more than 15%.

As was done in 2002-2009, 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 2009.

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 2009, FHCF data was collected for four residential, five commercial, and four mobile home construction types. The residential and commercial constructions are based on ISO commercial fire codes plus masonry veneer. 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.

As mentioned earlier, tenants, and condominium unit owners exposures were treated similarly.

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 1,464 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 925 of the ZIP Codes that had at least $50 million of residential exposure. The remaining 539 ZIP Codes were mapped to these 926 ZIP Codes by location. Most of these 539 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 FHCF layer were used. The 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 2009 to 2010 by limiting the territory movement to no more than one from its 2009 territory assignment.

The proposed (tempered) territories, or rating groups, are presented in Exhibit XIII. Exhibit XX displays the proposed territories as maps.

Production of Rates

The total FHCF premium has 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.

Exhibit XV compares FHCF 2009 and 2010 premiums on sample homes in Florida before application of windstorm mitigation credits.

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 four construction characteristics:

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

The preliminary relativity is tempered by minimum and maximum cap of 20%.

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 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 2010 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 2010. No adjustments have been made to reflect availability of FHCF financial capacity during and subsequent to contract year 2010.

Actual coverage provided by the FHCF for contract year 2010 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 2010 FHCF ratemaking formula we have relied on the following data from various sources:

1. FHCF exposure data as of 6/30/2009 as reported by 184 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 2010 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 based on 2008 standards.
4. Allocations of projected 2010 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 State Board of Administration of Florida.
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 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 2010 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
2010 Ratemaking Formula Report
Summary of Rate Calculation

Section I : Retention, Attachment and Coverage		Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Coverage Avg. % as of 02-17-10		89.932%	88.657%	89.921%	89.991%	89.873%	89.917%	(1)	
Retention	7,385,000,000							(2)	
Loss Only Limit	19,372,321,710							(3)	
Retention + Limit	26,757,321,710							(4)	(2)+(3)
Loss and LAE at Coverage Limit	18,290,000,000							(5)	(3)*total(1)*1.05
Section I		Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Gross Losses at 100% Unadjusted		2,639,729,953	19,529,789	164,609,260	161,298,737	507,363,053	3,492,530,792	(6)	
Gross Losses at 100% Adjusted*		2,784,457,887	19,535,586	165,066,690	162,612,496	508,614,866	3,640,287,525	(7)	
% Adjustment		5.48%	0.03%	0.28%	0.81%	0.25%	4.23%	(8)	(7)/(6) - 1
* Adjustment includes factors for law and ordinance coverage and annual aggregate deductibles.									
ss to Type of Business at Coverage Level		76.381%	0.557%	4.659%	3.942%	14.461%	100.000%	(9)	[Alloc of Excess Losses] (7)
Excess Losses and LAE at Coverage		779,898,934	5,684,216	47,572,205	40,247,919	147,657,198	1,021,060,472	(10)	(9)*total(10)
Per Company Analysis Factors									
Retention Adjustment	9.4703%	73,858,924	538,313	4,505,240	3,811,607	13,983,609	96,697,693	(11)	(11 Factor)*(10)
Limit Adjustment	-7.8744%	-61,412,331	-447,598	-3,746,024	-3,169,281	-11,627,112	-80,402,345	(14)	(14 Factor)*(10)
Combined Retention and Limit Adjustment	1.5959%	12,446,593	90,716	759,216	642,326	2,356,496	16,295,348	(15)	(15 Factor)*(10)
Total Loss After Per Company Analysis Factors		792,345,527	5,774,932	48,331,421	40,890,245	150,013,694	1,037,355,820	(16)	(10)+(15)
Post Model Adjustment Factors		5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	(17)	
		39,617,276	288,747	2,416,571	2,044,512	7,500,685	51,867,791	(18)	(17)*(16)
Total Excess Loss and LAE		831,962,804	6,063,679	50,747,992	42,934,758	157,514,379	1,089,223,611	(19)	(18)+(16)
Special Adjustments									
Investment Income	-7.38%	-61,395,720	-447,477	-3,745,011	-3,168,423	-11,623,968	-80,380,598	(20)	(20 Factor)*(19)
Other Adjustments	0.00%	0	0	0	0	0	0	(21)	(21 Factor)*'(19)
Total Special Adjustment	-7.38%	-61,395,720	-447,477	-3,745,011	-3,168,423	-11,623,968	-80,380,598	(22)	(20)+(21)
Base Premium Prior to Expense Loadings and Credits		770,567,084	5,616,202	47,002,982	39,766,334	145,890,411	1,008,843,013	(23)	(19)+(22)
Fixed Expense Loadings									
Operating Expense	0.445%	3,430,792	25,005	209,271	177,051	649,547	4,491,667	(24a)	SBA Operating Expenses
Multiple Deductible Reimbursement	0.910%	7,009,886	51,091	427,588	361,756	1,327,172	9,177,493	(24b)	Multiple Deductible Reimbursement
2007A Note Expense	2.189%	16,864,051	122,912	1,028,672	870,296	3,192,848	22,078,779	(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	0.991%	7,638,127	55,670	465,910	394,178	1,446,116	10,000,000	(25)	Standard Level
Offset for Premium Credits and Adjustments		109,550	0	3,167	0	2,368	115,084	(26)	-((1+(33))*(1+(37))-1)*((24a+24b+24c+24d)+(25))/((1+(33))*(1+(37))
Total Fixed Expense Loadings	4.546%	35,052,405	254,678	2,134,608	1,803,281	6,618,051	45,863,023	(27)	(24a)+(24b)+(24c)+(24d)+(25)+(26)
Base Premium Prior to Credits (i.e., for FHCF Rates)		805,619,489	5,870,880	49,137,590	41,569,616	152,508,462	1,054,706,036	(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)
2010 Section I Base Premium at Coverage Level prior to Cash Build Up		805,619,489	5,870,880	49,137,590	41,569,616	152,508,462	1,054,706,036	(34)	
Prior to 2/17/10 Exposure Adjustment									

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Section I: Adjustment to 2/17/2010 Exposure Base And Summary of Rate Change

			Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Adjustment for Change in Reportings 11/11/09 to 2/17/10										
2009 Section I Base Premium		as of 11/11/09	821,286,807	6,435,916	51,111,918	39,688,574	153,433,789	1,071,957,003	(35)	
	(Net of Credits)	as of 2/17/10	818,720,028	6,435,916	51,036,084	39,688,574	153,378,899	1,069,259,501	(36)	
		Change	-0.31%	0.00%	-0.15%	0.00%	-0.04%	-0.25%	(37)	(36)/(35) - 1
2009 Section I Exposure		as of 11/11/09	1,817,635,916,156	17,341,354,913	83,500,979,565	36,747,209,980	212,174,051,015	2,167,399,511,629	(38)	
	(All ZIP Codes)	as of 2/17/10	1,812,004,351,050	17,341,354,913	83,327,887,583	36,747,209,980	212,175,873,515	2,161,596,677,041	(39)	
		Change	-0.31%	0.00%	-0.21%	0.00%	0.00%	-0.27%	(40)	(39)/(38) - 1
Exposure Trend (2009 to 2010)			3.00%	0.00%	3.00%	0.00%	6.50%	3.27%	(41)	
2010 Section I Exposure			1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(42)	(1+(41))*(39)
		Cash Build Up Factor								
2010 Section I Actuarially Indicated Base Premium at Coverage Level			805,619,489	5,870,880	49,137,590	41,569,616	152,508,462	1,054,706,036	(43)	(34)
2010 Adjusted Sect. I Base Premium at Coverage & 2009 Cash Build Up Level		5%	843,256,759	6,164,424	51,517,920	43,648,096	160,076,598	1,104,663,797	(44)	(1+(37))*(43)*1.05
2010 Adjusted Sect. I Base Premium at Coverage & 2010 Cash Build Up Level		10%	883,411,843	6,457,968	53,971,154	45,726,577	167,699,293	1,157,266,835	(45)	(1+(37))*(43)*1.10

Summary of Section I , Premium, Exposure and Rate Change

			Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Base Premium (5% CB)	2009	as of 2/17/10	818,720,028	6,435,916	51,036,084	39,688,574	153,378,899	1,069,259,501	(46)	(36)
	2010		843,256,759	6,164,424	51,517,920	43,648,096	160,076,598	1,104,663,797	(47)	(44)
	Change		3.00%	-4.22%	0.94%	9.98%	4.37%	3.31%	(48)	((47)/(46))-1
Exposure	2009	as of 2/17/10	1,812,004,351,050	17,341,354,913	83,327,887,583	36,747,209,980	212,175,873,515	2,161,596,677,041	(49)	(39)
	2010		1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(50)	(42)
	Change		3.00%	0.00%	3.00%	0.00%	6.50%	3.27%	(51)	((50)/(49))-1
Rate Change (5% CB)	2009	as of 2/17/10	0.4518	0.3711	0.6125	1.0800	0.7229	0.4947	(52)	1000*(46)/(49)
	2010		0.4518	0.3555	0.6002	1.1878	0.7084	0.4949	(53)	1000*(47)/(50)
	Change		0.00%	-4.22%	-2.00%	9.98%	-2.00%	0.04%	(54)	((52)/(53))-1
Rate Change Including Effect of Change in Cash Build Up			4.76%	0.34%	2.67%	15.21%	2.66%	4.81%	(55)	(('1000*(45)/(50))/(53))-1
Loaded for 8B TICL		TICL Premium Adj Factor								
Base Premium	2009	1.3833	1,132,524,781	8,902,718	70,597,552	54,900,689	212,167,039	1,479,092,780	(55)	(46)*TICL Prem Adj Factor
	2010	1.5340	1,355,123,768	9,906,303	82,789,917	70,143,017	257,245,021	1,775,208,025	(56)	(47)*TICL Prem Adj Factor
	Change		19.66%	11.27%	17.27%	27.76%	21.25%	20.02%	(57)	((56)/(55))-1
Rate Change FHCF + 8B TICL Including Effect of Change in Cash Build Up & TICL Prem			16.17%	11.27%	13.85%	27.76%	13.85%	16.22%	(58)	((1+(57))/(1+(51))-1

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Summary of Results

	Retention	Limit	Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Premium										
Sect. I: Basic Cov.			883,411,843	6,457,968	53,971,154	45,726,577	167,699,293	1,157,266,835	(69)	(44)
Sect I: Extended Cov.			-	-	-	-	-	-	(70)	There is no Extended Coverage Charge for Citizens
Section I : Subtotal	7,385,000,000	18,290,000,000	883,411,843	6,457,968	53,971,154	45,726,577	167,699,293	1,157,266,835	(71)	(70)+(69)
Section II	0	0	0	0	0	0	0	0	(72)	There is no Section II exposure
Total	7,385,000,000	18,290,000,000	883,411,843	6,457,968	53,971,154	45,726,577	167,699,293	1,157,266,835	(73)	(71)+(72)
Coverage %			89.932%	88.657%	89.921%	89.991%	89.873%	89.917%	(74)	(1)
Projected Payout Multiple		15.8045								(73Limit)/(73total prem)
Retention Multiples	100%	5.7380	982,314,732	7,284,195	60,020,305	50,812,293	186,595,625	1,287,036,233	(75)	(73ret)/(73 tot prem)*(74tot)/100%)
	90%	6.3755	884,083,259	6,555,775	54,018,274	45,731,064	167,936,063	1,158,332,610	(76)	(73ret)/(73 tot prem)*(74tot)/90%)
	75%	7.6507	736,736,049	5,463,146	45,015,228	38,109,220	139,946,719	965,277,175	(77)	(73ret)/(73 tot prem)*(74tot)/75%)
	45%	12.7511	442,041,629	3,277,888	27,009,137	22,865,532	83,968,031	579,166,305	(78)	(73ret)/(73 tot prem)*(74tot)/45%)
Sec I Projected Exposure		2010	1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(79)	(49)
Sec I Avg Basic Rates	100%		0.5263	0.4200	0.6993	1.3828	0.8258	0.5766	(80)	1000*(69)/(79)*((100%/(74))
	90%		0.4737	0.3780	0.6294	1.2445	0.7432	0.5189	(81)	1000*(69)/(79)*((90%/(74))
	75%		0.3947	0.3150	0.5245	1.0371	0.6193	0.4324	(82)	1000*(69)/(79)*((75%/(74))
	45%		0.2368	0.1890	0.3147	0.6222	0.3716	0.2595	(83)	1000*(69)/(79)*((45%/(74))
	Average Coverage		0.4733	0.3724	0.6288	1.2444	0.7421	0.5184	(84)	1000*(69)/(79) or (52)
Overall Section I Rate Change										
	Total Premium	2009	818,720,028	6,435,916	51,036,084	39,688,574	153,378,899	1,069,259,501	(85)	(45)
		2010	883,411,843	6,457,968	53,971,154	45,726,577	167,699,293	1,157,266,835	(86)	(73)
	Total Exposure	2009	1,812,004,351,050	17,341,354,913	83,327,887,583	36,747,209,980	212,175,873,515	2,161,596,677,041	(87)	(48)
		2010	1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(88)	(49)
	Average Rate (000s)	2009	0.4518	0.3711	0.6125	1.0800	0.7229	0.4947	(89)	1000*(85)/(87)
		2010	0.4733	0.3724	0.6288	1.2444	0.7421	0.5184	(90)	1000*(86)/(88)
	Overall Rate Change		4.76%	0.34%	2.67%	15.21%	2.66%	4.81%	(91)	(90)/(89) - 1

Florida Hurricane Catastrophe Fund
2010 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 2/17/10)								
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	$9,978,046,965	$57,021,170,515	$1,027,400,432,961	$34,158,045,008	$113,055,152,173	$1,095,453,764,185
2003		$960,713,898,611	$8,305,789,690	$58,380,744,660	$1,155,969,925,095	$34,109,501,584	$122,711,546,221	$1,184,221,480,766
2004		$1,086,813,913,240	$8,252,746,375	$60,903,265,480	$1,354,455,492,240	$35,014,550,966	$120,567,809,498	$1,311,552,285,559
2005		$1,277,758,667,804	$9,924,693,880	$66,772,130,556	$1,617,378,864,706	$36,309,216,467	$125,518,806,067	$1,516,283,514,774
2006		$1,524,136,581,526	$17,753,217,816	$75,489,065,364	$1,617,378,864,706	$38,069,099,793	$136,340,614,829	$1,791,788,579,328
2007		$1,702,267,217,904	$17,695,174,973	$78,473,114,489	$1,798,435,507,366	$37,499,608,697	$187,011,346,965	$2,022,946,463,028
2008		$1,769,362,082,618	$17,694,971,428	$79,594,132,442	$1,866,651,186,488	$35,953,884,591	$197,900,227,178	$2,100,505,298,257
2009		$1,812,004,351,050	$17,341,354,913	$83,327,887,583	$1,912,673,593,546	$36,747,209,980	$212,175,873,515	$2,161,596,677,041
2010	(Proj.)	$1,866,364,481,582	$17,341,354,913	$85,827,724,210	$1,969,533,560,705	$36,747,209,980	$225,967,305,293	$2,232,248,075,978
Section I Net Premiums (as of 2/17/10)								
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	$6,746,508	$36,798,913	$431,619,584	$23,648,101	$43,058,901	$498,326,586
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		$800,691,734	$8,475,004	$53,422,456	$862,589,193	$40,445,369	$124,071,230	$1,027,105,793
2007		$691,720,302	$7,984,957	$47,921,034	$747,626,293	$32,641,168	$152,527,210	$932,794,671
2008		$746,856,272	$7,068,842	$48,435,814	$802,360,928	$34,955,212	$149,973,088	$987,289,228
2009		$818,720,028	$6,435,916	$51,036,084	$876,192,027	$39,688,574	$153,378,899	$1,069,259,501
2010	(Proj.)	$883,411,843	$6,457,968	$53,971,154	$943,840,965	$45,726,577	$167,699,293	$1,157,266,835
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	0.6761	0.6454	0.4201	0.6923	0.3809	0.4549
2003		0.3739	0.7151	0.4970	0.3410	0.6945	0.4046	0.3947
2004		0.4306	0.8578	0.5560	0.3758	0.7806	0.5338	0.4580
2005		0.4381	0.9590	0.5818	0.3760	0.8702	0.6428	0.4751
2006		0.5253	0.4774	0.7077	0.5333	1.0624	0.9100	0.5732
2007		0.4064	0.4513	0.6107	0.4157	0.8704	0.8156	0.4611
2008		0.4221	0.3995	0.6085	0.4298	0.9722	0.7578	0.4700
2009		0.4518	0.3711	0.6125	0.4581	1.0800	0.7229	0.4947
2010	(Proj.)	0.4733	0.3724	0.6288	0.4792	1.2444	0.7421	0.5184

Florida Hurricane Catastrophe Fund
2010 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%	33.71%	-23.12%	-5.52%	-17.09%	15.36%	-12.37%
2002-03	**	-15.10%	5.76%	-22.99%	-18.84%	0.31%	6.23%	-13.22%
2003-04		15.19%	19.97%	11.87%	10.21%	12.40%	31.94%	16.02%
2004-05		1.73%	11.79%	4.65%	0.06%	11.48%	20.41%	3.75%
2005-06		19.91%	-50.22%	21.64%	41.84%	22.09%	41.57%	20.65%
2006-07		-22.65%	-5.47%	-13.71%	-22.05%	-18.07%	-10.37%	-19.56%
2007-08		3.88%	-11.47%	-0.35%	3.40%	11.69%	-7.08%	1.93%
2008-09		7.04%	-7.10%	0.65%	6.57%	11.09%	-4.61%	5.24%
2009-10		4.76%	0.34%	2.67%	4.61%	15.21%	2.66%	4.81%
Historical Rates as Percent of 2010 Rates								
1995		119%			116%	122%	53%	112%
1996		120%			117%	80%	38%	108%
1997		132%			128%	80%	41%	118%
1998		121%			115%	73%	41%	109%
1999		116%			105%	62%	48%	105%
2000		109%			104%	62%	37%	96%
2001		108%	136%	133%	93%	67%	44%	100%
2002		93%	182%	103%	88%	56%	51%	88%
2003		79%	192%	79%	71%	56%	55%	76%
2004		91%	230%	88%	78%	63%	72%	88%
2005		93%	258%	93%	78%	70%	87%	92%
2006		111%	128%	113%	111%	85%	123%	111%
2007		86%	121%	97%	87%	70%	110%	89%
2008		89%	107%	97%	90%	78%	102%	91%
2009		95%	100%	97%	96%	87%	97%	95%
2010		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	18.290							6.3%

*Includes Inland Marine/Stand Alone & Other Contents Type Policies
** 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
2010 Ratemaking Formula Report
2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

Trended Control Totals By Type

Type	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Commercial	194,704	3.03%	$225,965,364,331	$1,160,558	10.10%
Residential	4,475,545	69.62%	$1,872,164,993,641	$418,310	83.65%
Mobile Home	468,623	7.29%	$36,747,209,980	$78,415	1.64%
Tenants	513,537	7.99%	$17,341,354,913	$33,768	0.77%
Condominium Unit Owners	776,367	12.08%	$86,006,008,952	$110,780	3.84%
Total	6,428,776	100.00%	$2,238,224,931,817	$348,157	100.00%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

Trended Commercial Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	34,085	17.51%	$21,199,428,869	$621,958	9.38%
Joisted Masonry	150,840	77.47%	$123,557,275,314	$819,128	54.68%
Superior Masonry	4,061	2.09%	$78,668,671,557	$19,371,749	34.81%
Masonry Veneer	924	0.47%	$2,319,658,854	$2,510,453	1.03%
Unknown/Non Mobile Home Default	4,794	2.46%	$220,329,737	$45,959	0.10%
Total	194,704	100.00%	$225,965,364,331	$1,160,558	100.00%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

Trended Residential Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	844,725	18.87%	$333,105,883,162	$394,336	17.79%
Joisted Masonry	3,231,840	72.21%	$1,395,854,966,725	$431,907	74.56%
Masonry Veneer	222,569	4.97%	$101,473,962,756	$455,921	5.42%
Unknown/Non Mobile Home Default	176,411	3.94%	$41,730,180,998	$236,551	2.23%
Total	4,475,545	100.00%	$1,872,164,993,641	$418,310	100.00%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

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	308,529	65.84%	$ 19,714,047,142	$63,897	53.65%
Mobile Home - Fully Tied Down, Mfg on or after 7/13/94	142,659	30.44%	$15,581,193,323	$109,220	42.40%
Mobile Home - Other Than Fully Tied Down or Unknown	17,435	3.72%	$1,451,969,515	$83,279	3.95%
Total	468,623	100.00%	$36,747,209,980	$78,415	100.00%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

Trended Tenants Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	49,103	9.56%	$2,243,212,660	$45,684	12.94%
Joisted Masonry	122,555	23.86%	$6,571,217,014	$53,619	37.89%
Superior Masonry	2,221	0.43%	$186,833,758	$84,121	1.08%
Masonry Veneer	8,206	1.60%	$508,592,172	$61,978	2.93%
Unknown/Non Mobile Home Default	331,452	64.54%	$7,831,499,309	$23,628	45.16%
Total	513,537	100.00%	$17,341,354,913	$33,768	100.00%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

Trended Condominium Unit Owners Control Totals By Construction

Construction	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
Frame	62,541	8.06%	$6,446,721,825	$103,080	7.50%
Joisted Masonry	598,721	77.12%	$63,258,928,387	$105,657	73.55%
Superior Masonry	102,641	13.22%	$14,327,901,869	$139,592	16.66%
Masonry Veneer	8,220	1.06%	$888,580,553	$108,100	1.03%
Unknown/Non Mobile Home Default	4,244	0.55%	$1,083,876,318	$255,390	1.26%
Total	776,367	100.00%	$86,006,008,952	$110,780	100.00%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

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)	722	0.37%	$346,253,160	$479,575	0.15%
CB ($2,501 to $7,500)	961	0.49%	$583,245,098	$606,915	0.26%
CC ($7,501 to $15,000)	310	0.16%	$627,705,123	$2,024,855	0.28%
CD ($15,001 to $50,000)	55	0.03%	$234,172,780	$4,257,687	0.10%
C1 (1%)	226	0.12%	$133,865,770	$592,326	0.06%
C2 (2%)	1,910	0.98%	$1,938,131,878	$1,014,729	0.86%
C3 (3%)	118,425	60.82%	$138,687,760,946	$1,171,102	61.38%
C4 (4%)	194	0.10%	$6,180,256,256	$31,856,991	2.74%
C5 (5%)	70,780	36.35%	$73,892,024,530	$1,043,968	32.70%
C6 (6%)	32	0.02%	$1,812,230,905	$56,632,216	0.80%
C7 (7%)	2	0.00%	$4,260,000	$2,130,000	0.00%
C8 (8%)	90	0.05%	$47,976,610	$533,073	0.02%
C9 (9%)	3	0.00%	$6,390,000	$2,130,000	0.00%
C0 (10%)	994	0.51%	$1,471,091,274	$1,479,971	0.65%
Total	194,704	100.00%	225,965,364,331	$1,160,558	100.00%

Florida Hurricane Catastrophe Fund
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2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

Trended Residential Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
RM ($0)	45,441	1.02%	$6,149,884,578	$135,338	0.33%
RA ($1 to $500)	212,668	4.75%	$55,716,766,328	$261,989	2.98%
RB ($501 to $1,500)	58,952	1.32%	$15,151,813,165	$257,019	0.81%
RC ($1,501 to $2,500)	3,166	0.07%	$1,160,037,558	$366,405	0.06%
RD (Greater Than $2,500)	1,545	0.03%	$1,523,936,902	$986,367	0.08%
R1 (1%)	17,006	0.38%	$10,723,569,987	$630,576	0.57%
R2 (2%)	3,871,185	86.50%	$1,623,984,206,572	$419,506	86.74%
R3 (3%)	4,541	0.10%	$2,452,901,979	$540,168	0.13%
R4 (4%)	4,128	0.09%	$2,633,972,819	$638,075	0.14%
R5 (5%)	229,816	5.13%	$130,931,301,311	$569,722	6.99%
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%)	5	0.00%	$839,296	$167,859	0.00%
R0 (10% to 14%)	25,473	0.57%	$17,902,495,174	$702,803	0.96%
RZ (15% or Greater)	1,619	0.04%	$3,833,267,974	$2,367,676	0.20%
Total	4,475,545	100.00%	1,872,164,993,641	$418,310	100.00%

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Trended Mobile Home Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
MM ($0)	704	0.15%	$7,383,033	$10,487	0.02%
MA ($1 to $250)	1,277	0.27%	$11,904,312	$9,322	0.03%
MB ($251 to $500)	202,013	43.11%	$14,180,031,767	$70,194	38.59%
MC (Greater Than $500)	7,166	1.53%	$595,394,956	$83,086	1.62%
M1 (1%)	335	0.07%	$34,800,096	$103,881	0.09%
M2 (2%)	168,149	35.88%	$14,905,163,344	$88,643	40.56%
M3 (3%)	276	0.06%	$20,520,688	$74,350	0.06%
M4 (4%)	44	0.01%	$2,945,081	$66,934	0.01%
M5 (5%)	76,628	16.35%	$6,198,330,244	$80,889	16.87%
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%)	49	0.01%	$4,574,686	$93,361	0.01%
M0 (10% or Greater)	11,982	2.56%	$786,161,773	$65,612	2.14%
Total	468,623	100.00%	36,747,209,980	$78,415	100.00%

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Trended Tenants Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
RM ($0)	204,812	39.88%	$5,978,453,787	$29,190	34.48%
RA ($1 to $500)	253,629	49.39%	$8,320,376,352	$32,805	47.98%
RB ($501 to $1,500)	20,511	3.99%	$706,866,948	$34,463	4.08%
RC ($1,501 to $2,500)	388	0.08%	$20,840,233	$53,712	0.12%
RD (Greater Than $2,500)	271	0.05%	$47,524,641	$175,368	0.27%
R1 (1%)	41	0.01%	$9,898,034	$241,415	0.06%
R2 (2%)	32,057	6.24%	$2,135,882,222	$66,628	12.32%
R3 (3%)	12	0.00%	$1,276,861	$106,405	0.01%
R4 (4%)	1	0.00%	$33,000	$33,000	0.00%
R5 (5%)	1,219	0.24%	$74,056,894	$60,752	0.43%
R6 (6%)	0	0.00%	$0	$0	0.00%
R7 (7%)	0	0.00%	$0	$0	0.00%
R8 (8%)	1	0.00%	$50,000	$50,000	0.00%
R9 (9%)	0	0.00%	$0	$0	0.00%
R0 (10% to 14%)	514	0.10%	$22,261,601	$43,311	0.13%
RZ (15% or Greater)	81	0.02%	$23,834,340	$294,251	0.14%
Total	513,537	100.00%	17,341,354,913	$33,768	100.00%

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Trended Condominium Unit Owners Control Totals By Deductible Code

Deductible Code	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
RM ($0)	14,767	1.90%	$640,554,111	$43,377	0.74%
RA ($1 to $500)	255,087	32.86%	$20,605,418,347	$80,778	23.96%
RB ($501 to $1,500)	32,472	4.18%	$4,062,446,830	$125,106	4.72%
RC ($1,501 to $2,500)	4,328	0.56%	$666,459,821	$153,988	0.77%
RD (Greater Than $2,500)	626	0.08%	$140,865,943	$225,025	0.16%
R1 (1%)	169	0.02%	$82,918,694	$490,643	0.10%
'R2 (2%)	449,998	57.96%	$55,334,386,752	$122,966	64.34%
'R3 (3%)	458	0.06%	$86,113,310	$188,020	0.10%
R4 (4%)	143	0.02%	$36,903,463	$258,066	0.04%
R5 (5%)	14,358	1.85%	$2,973,656,834	$207,108	3.46%
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%)	2,228	0.29%	$382,488,277	$171,673	0.44%
RZ (15% or Greater)	1,733	0.22%	$993,796,571	$573,454	1.16%
Total	776,367	100.00%	86,006,008,952	$110,780	100.00%

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2009 Reported Exposures as of 11/11/09, Trended to 6/30/10

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	163	$203,087,046	$1,245,933	194,541	225,762,277,285	$1,160,487
Residential	795	$255,238,809	$321,055	4,474,750	1,871,909,754,832	$418,327
Mobile Home	345	$18,466,071	$53,525	468,278	36,728,743,909	$78,434
Tenants	110	$3,132,635	$28,479	513,427	17,338,222,278	$33,770
Condo Owners	209	$18,573,803	$88,870	776,158	85,987,435,149	$110,786
Total	1,622	$498,498,364	$307,336	6,427,154	$2,237,726,433,453	$348,168

	All Data			% from Invalid ZIP Codes	
Type	**Units**	**Exposure**	**Ave. Size Risk**	**Units**	**Exposure**
Commercial	194,704	$225,965,364,331	$1,160,558	0.08%	0.09%
Residential	4,475,545	$1,872,164,993,641	$418,310	0.02%	0.01%
Mobile Home	468,623	$36,747,209,980	$78,415	0.07%	0.05%
Tenants/Other	513,537	$17,341,354,913	$33,768	0.02%	0.02%
Condo Owners	776,367	$86,006,008,952	$110,780	0.03%	0.02%
Total	6,428,776	$2,238,224,931,817	$348,157	0.03%	0.02%

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Exposures, Unit Counts and Averages
As of 11/11/09

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	136,225,116,622	1,617,488,908,913	38,069,099,793	N/A	1,791,783,125,328
2007	188,184,382,426	1,796,912,892,566	37,375,020,606	N/A	2,022,472,295,598
2008	198,013,003,137	1,873,468,990,748	37,384,437,328	N/A	2,108,866,431,213
2009	225,965,364,331	1,872,164,993,641	36,747,209,980	N/A	2,134,877,567,952

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	8.5	19.4	4.8	N/A	17.3
2006-2007	38.1	11.1	(1.8)	N/A	12.9
2007-2008	5.2	4.3	0.0	N/A	4.3
2008-2009	14.1	(0.1)	(1.7)	N/A	1.2
Avg. 95-09	9.2	8.1	2.2	N/A	8.0

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	141,404	5,743,321	522,009	N/A	6,406,734
2007	193,930	5,773,242	494,908	N/A	6,462,080
2008	186,774	5,720,027	481,257	N/A	6,388,058
2009	194,704	4,475,545	468,623	N/A	5,138,872

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	(2.9)	9.8	(4.1)	N/A	2.4
2006-2007	37.1	0.5	(5.2)	N/A	0.9
2007-2008	(3.7)	(0.9)	(2.8)	N/A	(1.1)
2008-2009	4.2	(21.8)	(2.6)	N/A	(19.6)
Avg. 95-09	0.7	(0.0)	(2.1)	N/A	(0.3)

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	963,375	281,630	72,928	N/A	279,672
2007	970,373	311,248	75,519	N/A	312,975
2008	1,060,174	327,528	77,681	N/A	330,126
2009	1,160,558	418,310	78,415	N/A	415,437

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	11.8	8.7	9.4	N/A	14.6
2006-2007	0.7	10.5	3.6	N/A	11.9
2007-2008	9.3	5.2	2.9	N/A	5.5
2008-2009	9.5	27.7	0.9	N/A	25.8
Avg. 95-09	10.1	8.4	4.3	N/A	8.5

* 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	2,124	1.09%	$2,156,441,156	$1,015,274	1.02%
1994 or Earlier	151,608	77.87%	$139,379,696,352	$919,343	65.69%
1995-2001	17,425	8.95%	$23,572,335,431	$1,352,788	11.11%
2002 or Later	23,547	12.09%	$47,067,400,576	$1,998,870	22.18%
TOTAL	194,704	100.00%	$212,175,873,515	$5,286,275	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	22,238	11.42%	$44,535,831,194	$2,002,690	20.99%
Does Not Meet FL Building Code or is Unknown	172,466	88.58%	$167,640,042,321	$972,018	79.01%
TOTAL	194,704	100.00%	$212,175,873,515	$2,974,708	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	179,327	92.10%	$160,883,723,841	$897,153	75.83%
Basic Shutters	3,036	1.56%	$2,957,871,899	$974,266	1.39%
Hurricane or Engineered Shutters or FBC-Equivalent	12,341	6.34%	$48,334,277,775	$3,916,561	22.78%
TOTAL	194,704	100.00%	$212,175,873,515	$5,787,980	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	36,785	18.89%	$28,122,881,465	$764,520	13.25%
Gable, Other, or Unknown	157,919	81.11%	$184,052,992,050	$1,165,490	86.75%
TOTAL	194,704	100.00%	$212,175,873,515	$1,930,010	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	89,386	45.91%	$82,382,384,942	$921,648	38.83%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	105,318	54.09%	$129,793,488,573	$1,232,396	61.17%
TOTAL	194,704	100.00%	$212,175,873,515	$2,154,044	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	30,012	15.41%	$107,431,949,873	$3,579,633	50.63%
Other or Unknown	164,692	84.59%	$104,743,923,642	$635,999	49.37%
TOTAL	194,704	100.00%	$212,175,873,515	$4,215,632	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	73,048	1.64%	$18,889,618,080	$258,592	1.04%
1994 or Earlier	2,696,171	60.48%	$973,528,632,822	$361,078	53.73%
1995-2001	853,793	19.15%	$376,043,355,297	$440,439	20.75%
2002 or Later	834,898	18.73%	$443,542,744,851	$531,254	24.48%
TOTAL	4,457,910	100.00%	$1,812,004,351,050	$1,591,362	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	932,796	20.92%	$482,295,871,330	$517,043	26.62%
Does Not Meet FL Building Code or is Unknown	3,525,114	79.08%	$1,329,708,479,720	$377,210	73.38%
TOTAL	4,457,910	100.00%	$1,812,004,351,050	$894,253	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	3,798,980	85.22%	$1,443,525,120,314	$379,977	79.66%
Basic Shutters	153,749	3.45%	$67,226,512,363	$437,248	3.71%
Hurricane or Engineered Shutters or FBC-Equivalent	505,181	11.33%	$301,252,718,373	$596,326	16.63%
TOTAL	4,457,910	100.00%	$1,812,004,351,050	$1,413,552	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	1,018,069	22.84%	$551,307,392,324	$541,523	30.43%
Gable, Other, or Unknown	3,439,841	77.16%	$1,260,696,958,726	$366,499	69.57%
TOTAL	4,457,910	100.00%	$1,812,004,351,050	$908,021	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	900,403	20.20%	$455,602,087,383	$505,998	25.14%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	3,557,507	79.80%	$1,356,402,263,667	$381,279	74.86%
TOTAL	4,457,910	100.00%	$1,812,004,351,050	$887,277	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	10,208	0.23%	$6,243,658,269	$611,644	0.34%
Other or Unknown	4,447,702	99.77%	$1,805,760,692,781	$405,999	99.66%
TOTAL	4,457,910	100.00%	$1,812,004,351,050	$1,017,642	100.00%

2010 Ratemaking Formula Report
2009 Reported Exposures as of 2/19/10

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	468,623	100.00%	$36,747,209,980	$78,415	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	468,623	100.00%	$36,747,209,980	$78,415	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	12,824	2.74%	$1,680,969,682	$131,080	4.57%
Does Not Meet FL Building Code or is Unknown	455,799	97.26%	$35,066,240,298	$76,934	95.43%
TOTAL	468,623	100.00%	$36,747,209,980	$208,014	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	468,621	100.00%	$36,746,957,150	$78,415	100.00%
Basic Shutters	1	0.00%	$154,850	$154,850	0.00%
Hurricane or Engineered Shutters or FBC-Equivalent	1	0.00%	$97,980	$97,980	0.00%
TOTAL	468,623	100.00%	$36,747,209,980	$331,245	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	10	0.00%	$56,000	$5,600	0.00%
Gable, Other, or Unknown	468,613	100.00%	$36,747,153,980	$78,417	100.00%
TOTAL	468,623	100.00%	$36,747,209,980	$84,017	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	2	0.00%	$73,500	$0	0.00%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	468,621	100.00%	$36,747,136,480	$78,415	100.00%
TOTAL	468,623	100.00%	$36,747,209,980	$78,415	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	193	0.04%	$10,837,966	$0	0.03%
Other or Unknown	468,430	99.96%	$36,736,372,014	$78,424	99.97%
TOTAL	468,623	100.00%	$36,747,209,980	$78,424	100.00%

2010 Ratemaking Formula Report
2009 Reported Exposures as of 2/19/10

Tenants Totals By Mitigation Features

Mitigation Feature	Units	Percent of Units	Primary Exposure	Average Exposure	Percent of Exposure
YEAR BUILT					
Unknown or Mobile Home	292,738	57.00%	$5,714,207,647	$19,520	32.95%
1994 or Earlier	107,805	20.99%	$5,943,722,439	$55,134	34.27%
1995-2001	71,654	13.95%	$3,198,702,193	$44,641	18.45%
2002 or Later	41,340	8.05%	$2,484,722,634	$60,105	14.33%
TOTAL	513,537	100.00%	$17,341,354,913	$179,399	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	45,322	8.83%	$2,425,062,451	$53,507	13.98%
Does Not Meet FL Building Code or is Unknown	468,215	91.17%	$14,916,292,462	$31,858	86.02%
TOTAL	513,537	100.00%	$17,341,354,913	$85,365	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	507,400	98.80%	$16,357,659,035	$32,238	94.33%
Basic Shutters	1,213	0.24%	$73,960,244	$60,973	0.43%
Hurricane or Engineered Shutters or FBC-Equivalent	4,924	0.96%	$909,735,634	$184,755	5.25%
TOTAL	513,537	100.00%	$17,341,354,913	$277,967	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	10,568	2.06%	$1,193,950,713	$112,978	6.88%
Gable, Other, or Unknown	502,969	97.94%	$16,147,404,200	$32,104	93.12%
TOTAL	513,537	100.00%	$17,341,354,913	$145,082	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	11,769	2.29%	$912,113,743	$77,501	5.26%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	501,768	97.71%	$16,429,241,170	$32,743	94.74%
TOTAL	513,537	100.00%	$17,341,354,913	$110,244	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	586	0.11%	$62,213,446	$106,166	0.36%
Other or Unknown	512,951	99.89%	$17,279,141,467	$33,686	99.64%
TOTAL	513,537	100.00%	$17,341,354,913	$139,852	100.00%

2010 Ratemaking Formula Report
2009 Reported Exposures as of 2/19/10

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	15,959	2.06%	$1,430,646,916	$89,645	1.72%
1994 or Earlier	536,374	69.34%	$50,949,383,498	$94,989	61.14%
1995-2001	113,749	14.70%	$15,117,892,860	$132,906	18.14%
2002 or Later	107,484	13.89%	$15,829,964,309	$147,277	19.00%
TOTAL	773,566	100.00%	$83,327,887,583	$464,817	100.00%
FLORIDA BUILDING CODE INDICATOR					
Meets 2002 FL Building Code	149,947	19.38%	$19,525,399,417	$130,215	23.43%
Does Not Meet FL Building Code or is Unknown	623,619	80.62%	$63,802,488,166	$102,310	76.57%
TOTAL	773,566	100.00%	$83,327,887,583	$232,525	100.00%
STRUCTURE OPENING PROTECTION					
None or Unknown	688,785	89.04%	$66,877,772,099	$97,095	80.26%
Basic Shutters	15,207	1.97%	$2,218,119,682	$145,862	2.66%
Hurricane or Engineered Shutters or FBC-Equivalent	69,574	8.99%	$14,231,995,802	$204,559	17.08%
TOTAL	773,566	100.00%	$83,327,887,583	$447,516	100.00%
ROOF SHAPE					
Hip, Mansard, or Pyramid	57,026	7.37%	$7,810,045,972	$136,956	9.37%
Gable, Other, or Unknown	716,540	92.63%	$75,517,841,611	$105,392	90.63%
TOTAL	773,566	100.00%	$83,327,887,583	$242,348	100.00%
ROOF-WALL CONNECTION					
Anchor Bolts, Hurricane Ties, Clips, Single Wraps, Double Wraps or Structurally Connected	134,399	17.37%	$15,059,047,554	$112,047	18.07%
Nails, Toe Nails, Screws, Gravity, Friction, Adhesive Epoxy, Other, or Unknown	639,167	82.63%	$68,268,840,029	$106,809	81.93%
TOTAL	773,566	100.00%	$83,327,887,583	$218,856	100.00%
ROOF-DECK ATTACHMENT					
Reinforced Concrete Roof Deck	72,419	9.36%	$10,705,304,564	$147,825	12.85%
Other or Unknown	701,147	90.64%	$72,622,583,019	$103,577	87.15%
TOTAL	773,566	100.00%	$83,327,887,583	$251,401	100.00%

EXHIBIT

IV

Florida Hurricane Catastrophe Fund
2009 Coverage Multiple Calculation
Using 6/30/09 FHCF Premium and Exposure Data as of 11/11/09

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%	1,201	1,819,107,037	203,995	216,551	481,225
1	75%	0	0	0	0	0
1	90%	193,503	210,354,943,978	153,688,444	153,217,238	170,241,376
2	45%	15,886	5,191,571,935	612,585	621,883	1,381,962
2	75%	0	0	0	0	0
2	90%	4,459,659	1,812,444,344,221	832,207,325	820,664,924	911,849,916
3	45%	278	14,180,767	3,894	3,894	8,654
3	75%	0	0	0	0	0
3	90%	468,345	36,733,029,213	39,684,680	39,684,680	44,094,089
4	45%	61,391	532,740,310	92,576	97,474	216,608
4	75%	0	0	0	0	0
4	90%	452,146	16,808,614,603	6,434,351	6,338,442	7,042,713
6	45%	2,043	176,430,066	43,144	44,558	99,017
6	75%	0	0	0	0	0
6	90%	774,324	83,324,549,499	52,686,308	51,067,360	56,741,511
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	194,704	212,174,051,015	153,892,439	153,433,789	170,722,600
2	xx	4,475,545	1,817,635,916,156	832,819,910	821,286,807	913,231,878
3	xx	468,623	36,747,209,980	39,688,574	39,688,574	44,102,743
4	xx	513,537	17,341,354,913	6,526,927	6,435,916	7,259,321
6	xx	776,367	83,500,979,565	52,729,452	51,111,918	56,840,528
xx	45%	80,799	7,734,030,115	956,194	984,360	2,187,466
xx	75%	0	0	0	0	0
xx	90%	6,347,977	2,159,665,481,514	1,084,701,107	1,070,972,644	1,189,969,604
Section I Total		6,428,776	2,167,399,511,629	1,085,657,301	1,071,957,003	1,192,157,070
Section II Total*		0	0	0	0	0
Grand Total		6,428,776	2,167,399,511,629	1,085,657,301	1,071,957,003	1,192,157,070

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

Weighted Average Coverage Multiples - Section I Only

1	Commercial	0.89722	0.89614	*To be used for 2010 Section I ratemaking:*	0.89873
2	Residential	0.89840	0.89871		0.89932
3	Mobile Home	0.89973	0.89983		0.89991
4	Tenants	0.84620	0.88618		0.88657
6	Condos	0.89882	0.89905		0.89922
	Total	0.89434	0.89839		0.89917

Weighted Average Coverage Multiple - Sections I and II

	Total	0.89434	0.89839	**0.89917**

Florida Hurricane Catastrophe Fund
2010 Calculation of Layer of Coverage
Using 6/30/09 FHCF Premium and Exposure Data as of 11/11/09

1. Calculate Section I and II Retention

Historical Exposure

		Data as of 11/11/09	Estimate of Missing Data	Total
2004	Total	1,320,642,494,807	-	1,320,642,494,807
2009	Total	2,167,399,511,629		2,167,399,511,629

Growth in exposure, 2004-2009	64.117%		[1a]
Base FHCF Retention	4,500,000,000		[1b]
2009 Retention (Actual, based on premiums paid)	7,165,313,208		
2010 Target Retention	7,385,267,278	Increase 2009 to 2010	[1c]=(1+[1a])x[1b]
2010 Selected Retention	7,385,000,000	3.07%	[1d]=[1c], rnd'd to $M

2. Allocate Retention to Sections I and II

Net Full Coverage FHCF Premium

Section I	1,192,157,070	100.000%	[2a]
Section II	-	0.000%	[2b]
Total	1,192,157,070	100.000%	[2c]=[2a]+[2b]

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

2010 Selected Retention (using full coverage FHCF premium for weighting)

Section I	7,385,000,000	100.000%	[2d]
Section II	-	0.000%	[2e]
Total	7,385,000,000	100.000%	[2f]=[2d]+[2e]

3. Calculate FHCF Limit

Reported Exposure		Data as of 11/11/09	Estimate of Missing	Total
2009	Total	2,167,399,511,629	-	2,167,399,511,629
2003	Total	1,192,529,057,987	-	1,192,529,057,987

Growth in exposure 2003-2009	81.75%		[3a]
Base FHCF Capacity	15,000,000,000		[3b]
2010 Target Exposure Based Limit	27,262,222,632		[3c]=(1+[3a])x[3b]
2010 Target Limit Increase	12,262,222,632		[3d]=[3c]-[3b]

Dollar growth in cash balance over prior calendar year

Projected Cash Balance @12/31/09	$	4,132,317,292	[3e]
Cash Balance @ 12/31/08	$	3,016,901,284	[3f]
Growth in cash	$	1,115,416,008	[3h]=[3e]-[3f]
2010 Limit Increase	$	1,115,000,000	[3i]=Round(Minimum([3h] , [3d]))
2009 Actual FHCF Capacity	$	17,175,000,000	[3j]
2010 Target FHCF Capacity	$	18,290,000,000	Increase 2009 to 2010 [3k]=[3i]+[3j]
2010 Selected FHCF Capacity	$	18,290,000,000	6.49% [3l]=[3k], rnd'd to $M

Florida Hurricane Catastrophe Fund
2010 Calculation of Layer of Coverage
Using 6/30/09 FHCF Premium and Exposure Data as of 11/11/09

4. Allocate Limit to Sections I and II

Total FHCF Capacity		18,290,000,000		[4a]
	Pure Loss	17,419,047,619		[4b] = [4a]/1.05
	Loss Adjustment Expenses	870,952,381		[4c] = [4a] - [4b]
Actual Coverage FHCF Premium				
	Section I	1,071,957,003	100.000%	[4d]
	Section II	-	0.000%	[4e]
	Total	1,071,957,003	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	17,419,047,619	870,952,381	18,290,000,000
Section II	-	-	-
Total	17,419,047,619	870,952,381	18,290,000,000

5. FHCF Layer Structure for Sections I and II

Section I

Retention	7,385,000,000	[5a] = [2d]
Pure Loss Limit Available	17,419,047,619	[5b] from Part 3
Total Limit Available	18,290,000,000	[5c] from Part 3
Wtd Average Coverage	89.917%	[5d]
Top of Loss Layer	26,757,270,259	[5e]=[5a]+[5b]/[5d]

Layer used for modeled losses: 89.917% of $19,372,270,259 xs $7,385,000,000
(Modeled losses are Section I losses only, no LAE)

Sections I and II

Retention	7,385,000,000	[5f] = [2f]
Pure Loss Limit Available	17,419,047,619	[5g] from Part 3
Total Limit Available	18,290,000,000	[5h] from Part 3
Wtd Average Coverage	89.917%	[5i]
Top of Loss Layer	26,757,270,259	[5j]=[5f]+[5g]/[5i]

Layer used for FHCF publications:
Loss only: 89.917% of $19,372,270,259 xs $7,385,000,000
Loss + LAE: 89.917% of $20,340,883,772 xs $7,385,000,000

EXHIBIT

V

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Modeled Adjusted Loss Severity Distributions

Summary

	Size of Event(s)	Probability	Return Time (Years)
Single Event			
Attach industry retention	$7,385,000,000	10.66%	9.4
Exhaust FHCF limit	$18,290,000,000	3.03%	33.0
Exhaust FHCF + 8B TICL limit	$26,290,000,000	2.17%	46.1
Annual Aggregate			
Exhaust FHCF limit	$18,290,000,000	3.09%	32.3
Exhaust FHCF + 8B TICL limit	$26,290,000,000	2.22%	45.0

Expected Annual Losses	
Adjusted Gross losses at 100% coverage	$3,640,287,525
Loss to Mandatory FHCF layer, at actual coverage	
Loss only	$972,438,545
Loss + LAE	$1,021,060,472

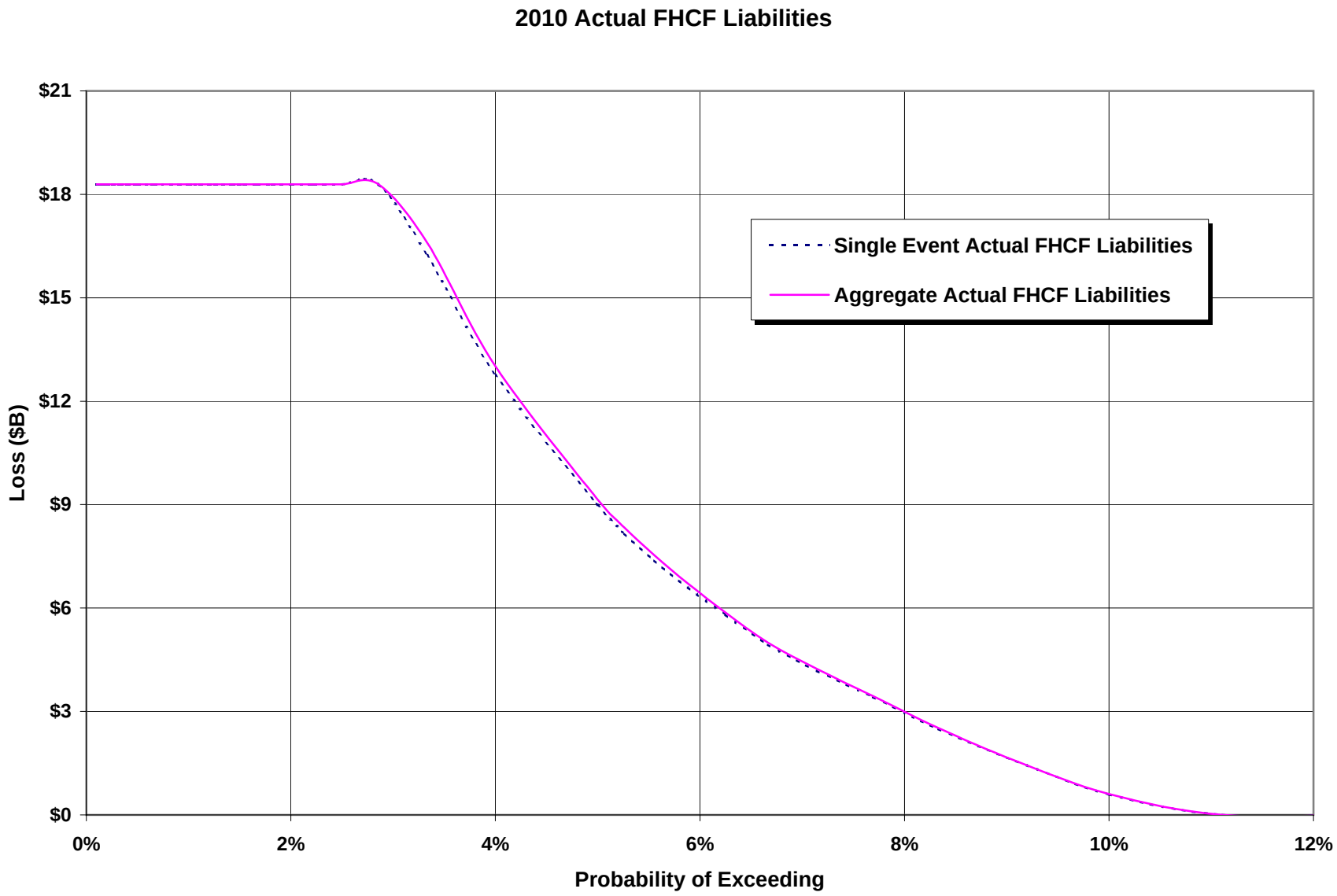
Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Modeled Adjusted Loss Severity Distributions

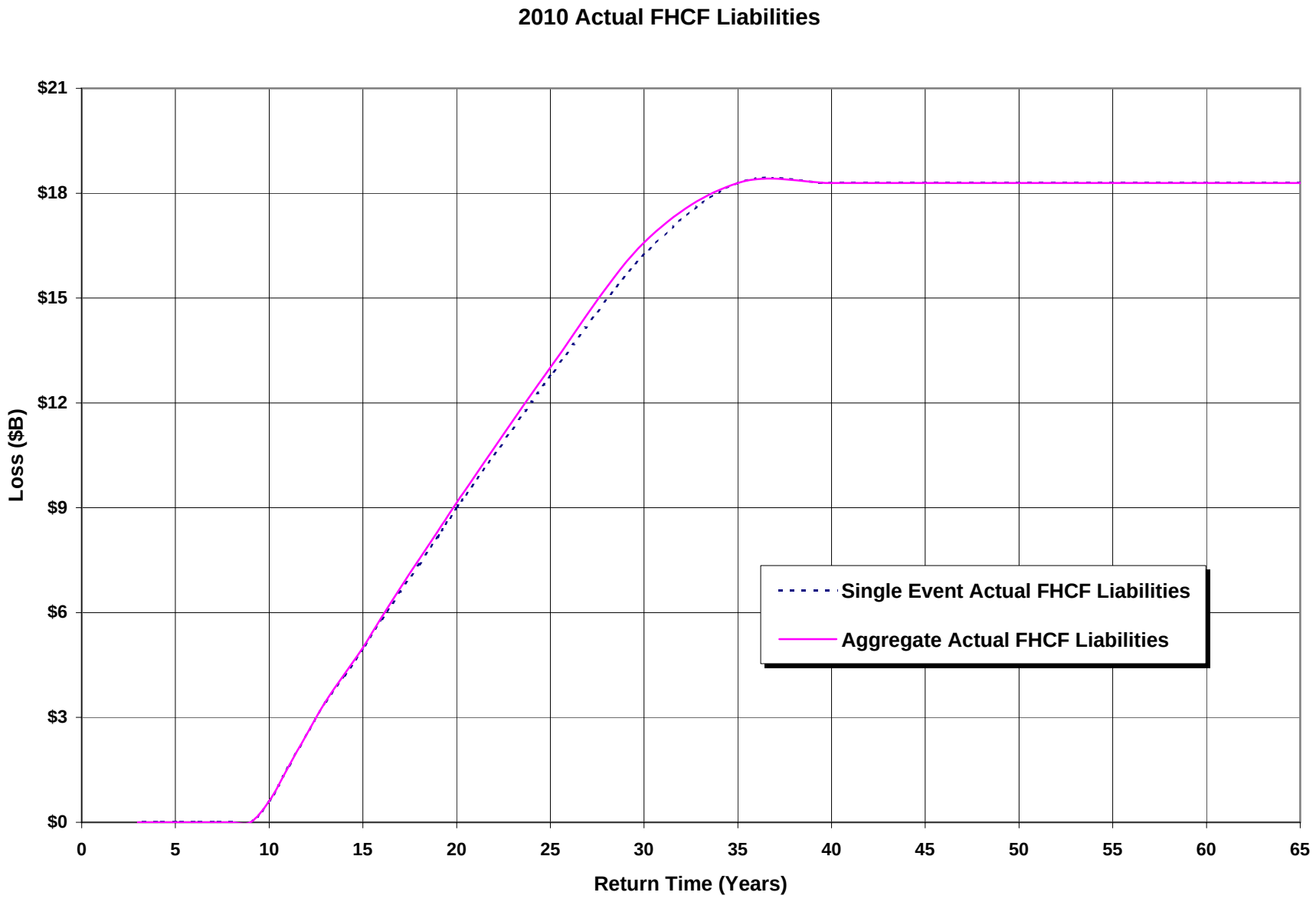
				Traditional FHCF Only Layer		FHCF + $8 Billion TICL Layer	
Return Time	Probability of Exceedance	Section I Gross Per Event (100% Coverage, no LAE)	Section I Excess Retention Aggregate (100% Coverage, no LAE)	Single Event Actual Liabilities	Aggregate Actual Liabilities	Single Event Actual Liabilities FHCF + $8B TICL Layer	Aggregate Actual Liabilities FHCF + $8B TICL Layer
1000	0.0010	$134,332,086,527	$131,764,745,005	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
900	0.0011	$131,055,648,004	$126,232,449,453	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
800	0.0013	$126,331,977,684	$121,888,283,385	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
700	0.0014	$120,612,705,655	$115,652,057,366	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
600	0.0017	$114,936,223,000	$110,325,008,936	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
500	0.0020	$108,771,204,124	$103,792,358,614	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
400	0.0025	$104,244,916,007	$96,859,916,007	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
300	0.0033	$91,980,925,725	$87,049,465,419	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
250	0.0040	$87,016,618,174	$80,775,831,272	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
200	0.0050	$77,833,689,495	$72,880,442,188	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
150	0.0067	$69,464,536,693	$62,802,545,232	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
100	0.0100	$56,508,528,106	$49,994,323,178	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
90	0.0111	$53,414,875,163	$47,132,526,738	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
80	0.0125	$49,687,845,539	$43,324,252,291	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
70	0.0143	$45,908,045,262	$39,821,073,596	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
65	0.0154	$44,520,802,202	$37,702,093,336	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
60	0.0167	$41,989,448,243	$35,367,443,526	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
55	0.0182	$40,004,122,391	$33,340,429,227	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
50	0.0200	$37,530,335,760	$30,633,920,471	$18,290,000,000	$18,290,000,000	$26,290,000,000	$26,290,000,000
45	0.0222	$34,522,484,640	$27,851,546,407	$18,290,000,000	$18,290,000,000	$25,621,395,295	$26,290,000,000
40	0.0250	$31,187,768,387	$24,440,064,681	$18,290,000,000	$18,290,000,000	$22,472,979,572	$23,074,672,046
35	0.0286	$27,968,998,389	$21,160,472,185	$18,290,000,000	$18,290,000,000	$19,434,032,537	$19,978,300,482
30	0.0333	$24,580,827,152	$17,571,353,402	$16,235,148,199	$16,589,694,931	$16,235,148,199	$16,589,694,931
25	0.0400	$20,904,839,721	$13,788,983,926	$12,764,527,089	$13,018,635,020	$12,764,527,089	$13,018,635,020
20	0.0500	$16,903,246,206	$9,692,357,935	$8,986,490,524	$9,150,875,156	$8,986,490,524	$9,150,875,156
19	0.0526	$16,029,110,273	$8,823,717,044	$8,161,189,927	$8,330,762,609	$8,161,189,927	$8,330,762,609
18	0.0556	$15,205,629,438	$7,972,057,239	$7,383,714,480	$7,526,682,467	$7,383,714,480	$7,526,682,467
17	0.0588	$14,379,368,689	$7,105,151,770	$6,603,614,425	$6,708,208,389	$6,603,614,425	$6,708,208,389
16	0.0625	$13,537,614,114	$6,219,686,878	$5,808,886,137	$5,872,211,748	$5,808,886,137	$5,872,211,748
15	0.0667	$12,612,068,035	$5,290,065,982	$4,935,047,523	$4,994,525,965	$4,935,047,523	$4,994,525,965
14	0.0714	$11,809,615,409	$4,482,884,679	$4,177,425,503	$4,232,439,445	$4,177,425,503	$4,232,439,445
13	0.0769	$11,005,775,264	$3,649,275,073	$3,418,493,480	$3,445,401,091	$3,418,493,480	$3,445,401,091
12	0.0833	$10,023,225,172	$2,664,618,893	$2,490,835,496	$2,515,754,679	$2,490,835,496	$2,515,754,679
11	0.0909	$9,037,911,846	$1,652,911,846	$1,560,568,651	$1,560,568,651	$1,560,568,651	$1,560,568,651
10	0.1000	$8,007,829,379	$643,286,946	$588,033,782	$607,348,446	$588,033,782	$607,348,446
9	0.1111	$6,954,067,787	$0	$0	$0	$0	$0
8	0.1250	$5,856,315,014	$0	$0	$0	$0	$0
7	0.1429	$4,809,721,775	$0	$0	$0	$0	$0
6	0.1667	$3,794,898,117	$0	$0	$0	$0	$0
5	0.2000	$2,694,052,975	$0	$0	$0	$0	$0
4	0.2500	$1,619,167,829	$0	$0	$0	$0	$0
3	0.3333	$630,428,324	$0	$0	$0	$0	$0

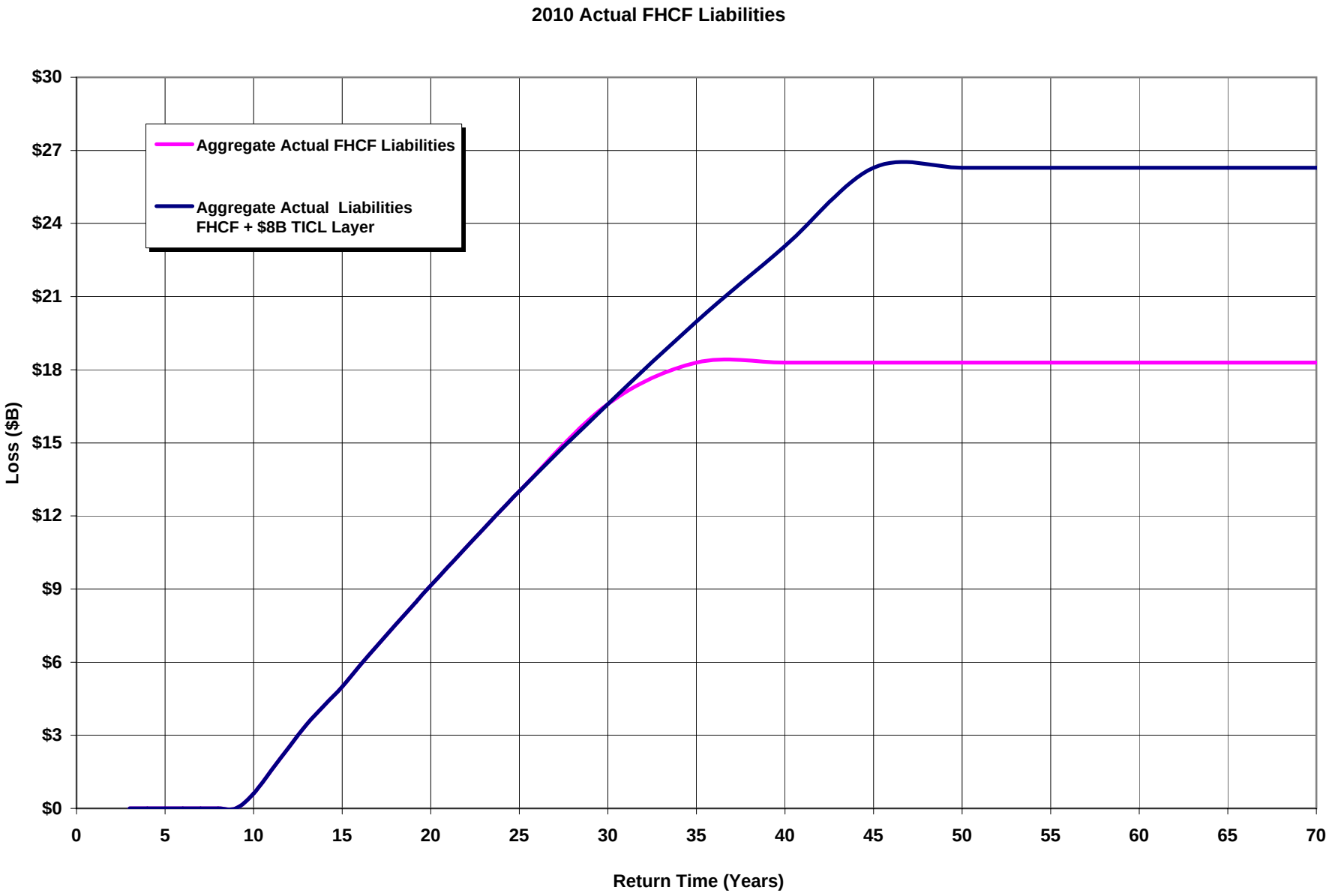
Notes:

Aggregate FHCF Liabilities include Sections I, II and LAE, and are at weighted average coverage.

2009 severity distributions based on AIR, EQECat, RMS, ARA and FPM models.


2010 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


2010 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


2010 Actual FHCF Liabilities
Aggregate Actual FHCF Liabilities
Aggregate Actual Liabilities
FHCF + $8B TICL Layer
Loss ($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
2010 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	2/17/2010	89.932%	88.657%	89.921%	89.991%	89.873%	89.917%
(2)	Coverage Selection by Type of Business	11/11/2009	89.932%	88.657%	89.921%	89.991%	89.873%	89.917%
(3)	Allocation of XS Loss Using 100% Adjusted Gross Losses		76.49%	0.54%	4.53%	4.47%	13.97%	100.00%
(4)	Allocation of XS Loss at Coverage Level (2) x (3)		68.79%	0.48%	4.08%	4.02%	12.56%	89.92%
(5)	Allocation of XS Loss at Cov. Level to Type of Business (4)/Total(4)		76.50%	0.53%	4.53%	4.47%	13.96%	100.00%
(6)	Balance Adjustment to Allocation (5)/Total (5)		76.50%	0.53%	4.53%	4.47%	13.96%	100.00%
(7)	Selected Allocation of XS Loss at Coverage Level for Ratemaking		76.38%	0.56%	4.66%	3.94%	14.46%	100.00%
(8)	Rate Change by Type of Business Excluding Effect of Change in Cash Build Up		0.00%	-4.22%	-2.00%	9.98%	-2.00%	0.04%
	Rate Change by Type of Business Including Effect of Change in Cash Build Up		4.76%	0.34%	2.67%	15.21%	2.66%	4.81%

EXHIBIT

VII

Florida Hurricane Catastrophe Fund
2010 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 2009

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
2010 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+**	**2010 Adjusted Load**	**2009 Adjusted Load**	**2009/2010 Weighted Load**	**2010 Selected Load**
Commercial Residential	452,118,126	454,495,797	1.00526	0.526%	50%	0.233%	0.263%	0.243%	0.240%
Residential	2,478,821,375	2,494,504,946	1.00633	0.633%	100%	0.553%	0.633%	0.580%	0.580%
Mobile Home	117,282,596	118,309,341	1.00875	0.875%	100%	0.805%	0.875%	0.829%	0.830%
Tenants	13,664,886	13,670,921	1.00044	0.044%	100%	0.039%	0.044%	0.041%	0.000%
Condo	135,314,375	135,759,453	1.00329	0.329%	100%	0.293%	0.329%	0.305%	0.300%
Total	3,197,201,358	3,216,740,458	1.00611						

+ 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 2007
(3) = (2) / (1)
(4) = 1 - (3)
(5) Judgementally Selected after industry survey
(6) = (4) * (5)
(7) Indication in 2009
(8) = (6)*2/3+(7)*1/3
(9) Selection

EXHIBIT

VIII

Florida Hurricane Catastrophe Fund
2010 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%
2007-2009 Selection	1.5959%
2010 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
2010 Ratemaking Formula Report
Discount Factors by Return Time and Investment Rate

Table Return Time	Investment Rate											
	2.00%	**2.25%**	**2.50%**	**2.75%**	**3.00%**	**3.25%**	**3.50%**	**3.75%**	**4.00%**	**4.25%**	**4.50%**	**5.00%**
2.0	0.974860	0.972573	0.970309	0.968065	0.965843	0.963642	0.961462	0.959301	0.957161	0.955040	0.952939	0.948794
2.5	0.965575	0.962215	0.958893	0.955611	0.952367	0.949160	0.945990	0.942856	0.939758	0.936695	0.933666	0.927710
3.0	0.956466	0.952074	0.947743	0.943473	0.939261	0.935106	0.931008	0.926965	0.922977	0.919041	0.915157	0.907542
3.5	0.947527	0.942145	0.936850	0.931639	0.926510	0.921463	0.916493	0.911601	0.906784	0.902040	0.897368	0.888233
4.0	0.938754	0.932421	0.926204	0.920098	0.914102	0.908211	0.902424	0.896738	0.891150	0.885657	0.880257	0.869728
4.5	0.930142	0.922896	0.915797	0.908840	0.902021	0.895336	0.888781	0.882352	0.876046	0.869858	0.863787	0.851978
5.0	0.921686	0.913563	0.905621	0.897854	0.890256	0.882821	0.875544	0.868420	0.861445	0.854613	0.847921	0.834939
5.5	0.913382	0.904418	0.895670	0.887131	0.878793	0.870650	0.862695	0.854921	0.847323	0.839894	0.832628	0.818567
6.0	0.905227	0.895453	0.885934	0.876660	0.867622	0.858811	0.850218	0.841836	0.833656	0.825672	0.817877	0.802826
6.5	0.897216	0.886665	0.876408	0.866434	0.856731	0.847289	0.838097	0.829145	0.820424	0.811925	0.803639	0.787678
7.0	0.889346	0.878047	0.867084	0.856444	0.846111	0.836072	0.826316	0.816831	0.807605	0.798627	0.789889	0.773091
7.5	0.881612	0.869595	0.857957	0.846681	0.835750	0.825149	0.814862	0.804877	0.795180	0.785758	0.776601	0.759035
8.0	0.874012	0.861304	0.849020	0.837139	0.825640	0.814507	0.803722	0.793268	0.783132	0.773298	0.763753	0.745481
8.5	0.866542	0.853170	0.840267	0.827809	0.815772	0.804136	0.792882	0.781990	0.771443	0.761226	0.751323	0.732402

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Discount Using Binomial Probabilities

Return time	4.00
Prob.	0.25
Invest.	2.50%

Overall Discount	0.9262038
Equiv. Credit	-0.0737962

	Prob.	Disc.	Prob*disc.	Cumulative Prob.	Cumulative Prob*disc.
Total	1.00000		0.9262038		
1	0.25000	0.9939748	0.2484937	0.2500000	0.24849
2	0.18750	0.9697315	0.1818247	0.4375000	0.43032
3	0.14063	0.9460795	0.1330424	0.5781250	0.56336
4	0.10547	0.9230044	0.0973481	0.6835938	0.66071
5	0.07910	0.9004921	0.0712303	0.7626953	0.73194
6	0.05933	0.8785289	0.0521198	0.8220215	0.78406
7	0.04449	0.8571013	0.0381364	0.8665161	0.82220
8	0.03337	0.8361964	0.0279047	0.8998871	0.85010
9	0.02503	0.8158014	0.0204181	0.9249153	0.87052
10	0.01877	0.7959038	0.0149400	0.9436865	0.88546
11	0.01408	0.7764915	0.0109317	0.9577649	0.89639
12	0.01056	0.7575527	0.0079988	0.9683236	0.90439
13	0.00792	0.7390758	0.0058528	0.9762427	0.91024
14	0.00594	0.7210496	0.0042825	0.9821821	0.91452
15	0.00445	0.7034630	0.0031336	0.9866365	0.91766
16	0.00334	0.6863053	0.0022929	0.9899774	0.91995
17	0.00251	0.6695662	0.0016777	0.9924831	0.92163
18	0.00188	0.6532353	0.0012276	0.9943623	0.92286
19	0.00141	0.6373027	0.0008982	0.9957717	0.92375
20	0.00106	0.6217588	0.0006572	0.9968288	0.92441
21	0.00079	0.6065939	0.0004809	0.9976216	0.92489
22	0.00059	0.5917989	0.0003519	0.9982162	0.92524
23	0.00045	0.5773648	0.0002575	0.9986621	0.92550
24	0.00033	0.5632828	0.0001884	0.9989966	0.92569
25	0.00025	0.5495442	0.0001379	0.9992475	0.92583
26	0.00019	0.5361406	0.0001009	0.9994356	0.92593
27	0.00014	0.5230640	0.0000738	0.9995767	0.92600
28	0.00011	0.5103064	0.0000540	0.9996825	0.92606
29	0.00008	0.4978599	0.0000395	0.9997619	0.92610
30	0.00006	0.4857170	0.0000289	0.9998214	0.92612
31	0.00004	0.4738702	0.0000212	0.9998661	0.92615
32	0.00003	0.4623124	0.0000155	0.9998995	0.92616
33	0.00003	0.4510365	0.0000113	0.9999247	0.92617
34	0.00002	0.4400356	0.0000083	0.9999435	0.92618
35	0.00001	0.4293030	0.0000061	0.9999576	0.92619
36	0.00001	0.4188322	0.0000044	0.9999682	0.92619
37	0.00001	0.4086168	0.0000032	0.9999762	0.92619
38	0.00001	0.3986505	0.0000024	0.9999821	0.92620
39	0.00000	0.3889273	0.0000017	0.9999866	0.92620
40	0.00000	0.3794413	0.0000013	0.9999899	0.92620
41	0.00000	0.3701866	0.0000009	0.9999925	0.92620
42	0.00000	0.3611577	0.0000007	0.9999943	0.92620
43	0.00000	0.3523490	0.0000005	0.9999958	0.92620
44	0.00000	0.3437551	0.0000004	0.9999968	0.92620
45	0.00000	0.3353708	0.0000003	0.9999976	0.92620
46	0.00000	0.3271911	0.0000002	0.9999982	0.92620
47	0.00000	0.3192108	0.0000001	0.9999987	0.92620
48	0.00000	0.3114252	0.0000001	0.9999990	0.92620
49	0.00000	0.3038294	0.0000001	0.9999992	0.92620
50	0.00000	0.2964189	0.0000001	0.9999994	0.92620

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Estimation of First Year Payout for a Loss

Rate	1.56%
First Year Discount	0.99397

Loss Pay Date	2004 & Prior Premium Wts.	Premium Wts. based on 2004 Hurricanes	2006 Selected	8/1/2006 33.3%	10/1/2006 33.3%	12/1/2006 33.3%	Overall 100.0%
12/31/2006	80.0%	36.1%	60.0%	0.99353	0.99612	0.99872	
3/31/2007	15.0%	18.5%	30.0%	0.98972	0.99230	0.99489	
7/1/2007	3.0%	18.8%	6.0%	0.98584	0.98841	0.99099	
10/1/2007	1.0%	9.6%	2.0%	0.98197	0.98454	0.98710	
1/1/2008	1.0%	4.9%	2.0%	0.97813	0.98068	0.98323	
3/31/2008	0.0%		0.0%	0.97437	0.97691	0.97946	
6/30/2008	0.0%		0.0%	0.97059	0.97313	0.97566	
Total	100.0%	87.9%	100.0%	0.99139	0.99397	0.99656	0.99397

Florida Hurricane Catastrophe Fund
State Board of Administration

FHCF Investment Return History

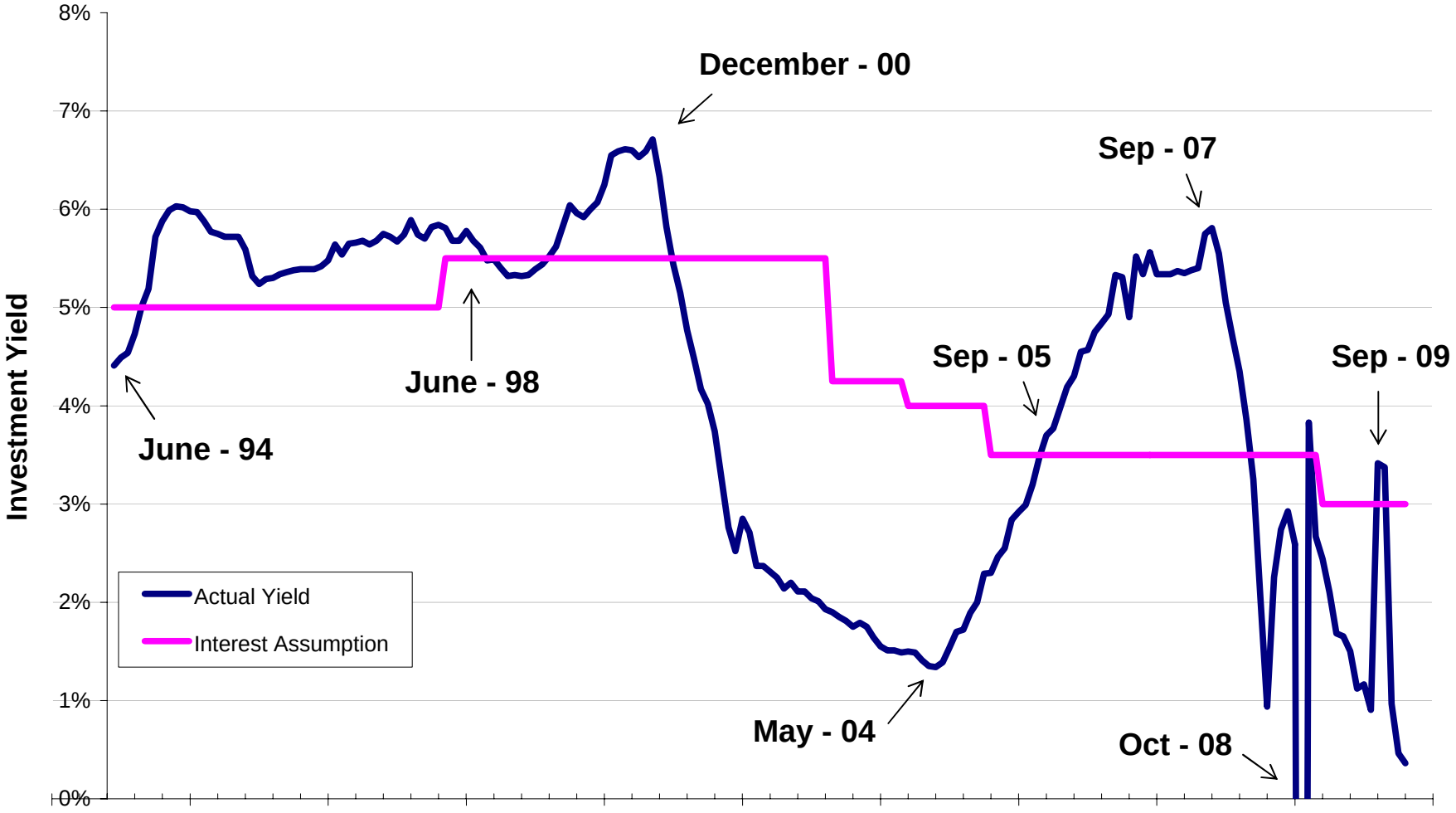
Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average	Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average	Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average	Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average	Month Ending	FHCF Monthly Rate	Rolling 12 - Month Average
6/30/94	4.41		1/31/98	5.89	5.69	8/31/01	4.02	5.55	3/31/05	2.55	1.88	10/31/08	-17.20	1.46
7/31/94	4.49		2/28/98	5.74	5.70	9/30/01	3.74	5.31	4/30/05	2.84	2.00	11/30/08	3.83	1.36
8/31/94	4.54		3/31/98	5.70	5.71	10/31/01	3.25	5.04	5/31/05	2.92	2.13	12/31/08	2.67	1.19
9/30/94	4.73		4/30/98	5.82	5.72	11/30/01	2.76	4.72	6/30/05	2.99	2.27	1/31/09	2.44	1.03
10/31/94	5.01		5/31/98	5.84	5.74	12/31/01	2.52	4.37	7/31/05	3.2	2.41	2/28/09	2.10	0.88
11/30/94	5.19		6/30/98	5.81	5.75	1/31/02	2.85	4.08	8/31/05	3.48	2.55	3/31/09	1.68	0.75
12/31/94	5.72		7/31/98	5.68	5.75	2/28/02	2.71	3.82	9/30/05	3.7	2.72	4/30/09	1.65	0.72
1/31/95	5.88		8/31/98	5.68	5.75	3/31/02	2.37	3.57	10/31/05	3.77	2.88	5/31/09	1.50	0.77
2/28/95	5.99		9/30/98	5.78	5.76	4/30/02	2.37	3.33	11/30/05	3.98	3.04	6/30/09	1.12	0.67
3/31/95	6.03		10/31/98	5.68	5.75	5/31/02	2.31	3.13	12/31/05	4.19	3.20	7/31/09	1.17	0.54
4/28/95	6.02		11/30/98	5.61	5.75	6/30/02	2.25	2.94	1/31/06	4.3	3.37	8/31/09	0.91	0.37
5/31/95	5.98	5.33	12/31/98	5.48	5.73	7/31/02	2.14	2.77	2/27/06	4.55	3.54	9/30/09	3.42	0.44
6/30/95	5.97	5.46	1/31/99	5.49	5.69	8/31/02	2.20	2.62	3/31/06	4.57	3.71	10/31/09	3.37	2.16
7/31/95	5.88	5.58	2/28/99	5.40	5.66	9/30/02	2.11	2.49	4/30/06	4.75	3.87	11/30/09	0.97	1.92
8/31/95	5.77	5.68	3/31/99	5.32	5.63	10/31/02	2.11	2.39	5/31/06	4.84	4.03	12/31/09	0.46	1.73
9/30/95	5.75	5.77	4/30/99	5.33	5.59	11/30/02	2.04	2.33	6/30/06	4.93	4.19	1/31/10	0.36	1.56
10/31/95	5.72	5.83	5/31/99	5.32	5.55	12/31/02	2.01	2.29	7/31/06	5.33	4.37			
11/30/95	5.72	5.87	6/30/99	5.33	5.51	1/31/03	1.93	2.21	8/31/06	5.31	4.52			
12/31/95	5.72	5.87	7/31/99	5.39	5.48	2/28/03	1.90	2.15	9/30/06	4.90	4.62			
1/31/96	5.59	5.85	8/31/99	5.44	5.46	3/31/03	1.85	2.10	10/31/06	5.52	4.76			
2/28/96	5.32	5.79	9/30/99	5.52	5.44	4/30/03	1.81	2.06	11/30/06	5.34	4.88			
3/31/96	5.24	5.72	10/31/99	5.62	5.44	5/31/03	1.75	2.01	12/31/06	5.56	4.99			
4/30/96	5.29	5.66	11/30/99	5.83	5.46	6/30/03	1.79	1.97	1/31/07	5.34	5.08			
5/31/96	5.30	5.61	12/31/99	6.04	5.50	7/31/03	1.75	1.94	2/28/07	5.34	5.14			
6/30/96	5.34	5.55	1/31/00	5.96	5.54	8/31/03	1.64	1.89	3/31/07	5.34	5.21			
7/31/96	5.36	5.51	2/28/00	5.92	5.59	9/30/03	1.55	1.84	4/30/07	5.37	5.26			
8/31/96	5.38	5.48	3/31/00	6.00	5.64	10/31/03	1.51	1.79	5/31/07	5.35	5.30			
9/30/96	5.39	5.45	4/30/00	6.07	5.70	11/30/03	1.51	1.75	6/30/07	5.38	5.34			
10/31/96	5.39	5.42	5/31/00	6.25	5.78	12/31/03	1.49	1.71	7/31/07	5.40	5.35			
11/30/96	5.39	5.39	6/30/00	6.55	5.88	1/31/04	1.50	1.67	8/31/07	5.75	5.38			
12/31/96	5.42	5.37	7/31/00	6.59	5.98	2/28/04	1.49	1.64	9/30/07	5.81	5.46			
1/31/97	5.48	5.36	8/31/00	6.61	6.08	3/31/04	1.41	1.60	10/31/07	5.55	5.46			
2/28/97	5.64	5.39	9/30/00	6.60	6.17	4/30/04	1.35	1.56	11/30/07	5.05	5.44			
3/31/97	5.54	5.41	10/31/00	6.53	6.25	5/31/04	1.34	1.53	12/31/07	4.69	5.36			
4/30/97	5.65	5.44	11/30/00	6.59	6.31	6/30/04	1.39	1.49	1/31/08	4.35	5.28			
5/31/97	5.66	5.47	12/31/00	6.71	6.37	7/31/04	1.54	1.48	2/29/08	3.86	5.16			
6/30/97	5.68	5.50	1/31/01	6.33	6.40	8/31/04	1.70	1.48	3/31/08*	3.25	4.98			
7/31/97	5.64	5.52	2/28/01	5.82	6.39	9/30/04	1.72	1.50	4/30/08	2.07	4.71			
8/29/97	5.68	5.55	3/31/01	5.44	6.34	10/31/04	1.89	1.53	5/31/08	0.94	4.34			
9/30/97	5.75	5.58	4/30/01	5.15	6.26	11/30/04	2.00	1.57	6/30/08	2.25	4.08			
10/31/97	5.72	5.60	5/31/01	4.77	6.14	12/31/04	2.29	1.64	7/31/08	2.74	3.86			
11/26/97	5.67	5.63	6/30/01	4.48	5.97	1/31/05	2.30	1.70	8/31/08	2.93	3.62			
12/31/97	5.74	5.65	7/31/01	4.17	5.77	2/28/05	2.46	1.78	9/30/08	2.59	3.36			

2010 RM Report	Average
1 year	1.56
2 year	1.29
3 year	2.62
4 year	3.237
5 year	3.263
Incept to date	4.07

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



EXHIBIT

X

Florida Hurricane Catastrohpe Fund
2010 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-09			$ 17,858,457	2.44%	$ 36,289
Feb-09			$ 17,858,457	2.10%	$ 31,292
Mar-09			$ 17,858,457	1.68%	$ 25,057
Apr-09			$ 17,858,457	1.65%	$ 24,625
May-09			$ 17,858,457	1.50%	$ 22,341
Jun-09			$ 17,858,457	1.12%	$ 16,676
Jul-09			$ 17,858,457	1.17%	$ 17,347
Aug-09			$ 17,858,457	0.91%	$ 13,475
Sep-09		$ 8,929,229	$ 8,929,229	3.42%	$ 25,412
Oct-09			$ 8,929,229	3.37%	$ 25,110
Nov-09			$ 8,929,229	0.97%	$ 7,206
Dec-09			$ 8,929,229	0.46%	$ 3,434
Year End	$ -	$ 8,929,229	$ 8,929,229		$ 248,265

Total Amount Recoverd In 2010/11 Rates:		
Principal Repayment+	**$**	**8,929,229**
Interest Accrued	**$**	**248,265**
Total	**$**	**9,177,493**

*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
2010 Ratemaking Formula Report
Pre-Event Note Expense Loading
Contract Term : 06/01/2010 to 12/31/2010

		2006B Debt Service	2007A Debt Service	2008 Debt Service	2009 Debt Service	2010 Debt Service	Total Debt Service Net Cost
1	Debt Service	Called prior to CY 2009	34,883,333	None	None	None	34,883,333
2	Interest Earnings	Called prior to CY 2009	18,958,333	None	None	None	18,958,333
3	Liquidity Costs (ex default loading) (1)-(2)	Called prior to CY 2009	15,925,000	None	None	None	15,925,000
4	Total Market Value	Called prior to CY 2009	3,516,444,889	None	None	None	
5	Exp. Default Loading %	Called prior to CY 2009	0.18%	None	None	None	
6	Exp. Default Cost (4)*(5)	Called prior to CY 2009	6,153,779	None	None	None	6,153,779
7	Total Projected Liquidity Facility Cost (3)+(6)	Called prior to CY 2009	22,078,779	None	None	None	22,078,779

Notes
This method uses values projected by the FHCF's Financial Advisor, Raymond James - Kapil Bhatia (2/16/2010) plus a judgemental loading for potential asset loss.
The judgemental loading for potential asset loss is .18%=0.3% *(7/12), based on reducing the 12 month factor for a 7 month term.
All Notes from 2006B Debt service have been called prior to the 2009-2010 contract year.
If the FHCF anticipates additional pre-event notes in the 2010 7 month contract period, then additional costs should be included in the loading for reinsurance/financial services.

EXHIBIT

XII

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 FHCF Reimbursement Premium Credits as of 3/8/10

	2009 FHCF Premium (Base Premium)					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Gross FHCF Premium	$153,841,808	$828,750,727	$39,688,574	$6,526,927	$52,585,515	$1,081,393,551
FHCF Premium Credits/Debits	-$462,909	-$10,016,294	$0	-$91,011	-$1,549,193	-$12,119,408
Net FHCF Premium	$153,378,899	$818,734,433	$39,688,574	$6,435,916	$51,036,322	$1,069,274,143

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 FHCF Reimbursement Premium Credits as of 3/8/10

	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	-0.30%	-1.21%	0.00%	-1.39%	-2.95%	-1.12%
Net FHCF Premium	99.70%	98.79%	100.00%	98.61%	97.05%	98.88%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 FHCF Reimbursement Premium Credits as of 3/8/10

	2009 FHCF Exposure					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Exposure	$212,175,873,515	$1,812,075,102,312	$36,747,209,980	$17,341,354,913	$83,328,843,463	$2,161,668,384,183
Debit = 10% or greater	$65,484,962,591	$0	$0	$0	$0	$65,484,962,591
5%<Debit <10%	$1,874,233,479	$699,380,216,024	$0	$9,323,329,219	$35,200,291,233	$745,778,069,955
0%<Debit<=5%	$2,125,280,283	$191,777,051,925		$6,030,694	$0	$193,908,362,902
No Credit/Debit	$0	$0	$36,747,209,980	$0	$0	$36,747,209,980
0%<Credit<=5%	$9,740,037,924	$137,170,917		$0	$1,531,273,194	$11,408,482,035
5%<Credit<10%	$132,951,359,238	$164,382,947,359	$0	$18,156,390	$3,209,427,622	$300,561,890,609
Credit =10% or greater	$0	$756,397,716,087	$0	$7,993,838,610	$43,387,851,414	$807,779,406,111

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 FHCF Reimbursement Premium Credits as of 3/8/10

	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 = 10% or greater	30.86%	0.00%	0.00%	0.00%	0.00%	3.03%
5%<Debit <10%	0.88%	38.60%	0.00%	53.76%	42.24%	34.50%
0%<Debit<=5%	1.00%	10.58%	0.00%	0.03%	0.00%	8.97%
No Credit/Debit	0.00%	0.00%	100.00%	0.00%	0.00%	1.70%
0%<Credit<=5%	4.59%	0.01%	0.00%	0.00%	1.84%	0.53%
5%<Credit<10%	62.66%	9.07%	0.00%	0.10%	3.85%	13.90%
Credit =10% or greater	0.00%	41.74%	0.00%	46.10%	52.07%	37.37%

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 FHCF Reimbursement Premium Credits as of 3/8/10

	2009 FHCF Risk Counts					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Exposure	194,704	4,458,101	468,623	513,537	773,576	6,408,541
Debit = 10% or greater	122,700	0	0	0	0	122,700
5%<Debit <10%	2,637	2,122,695	0	321,475	413,515	2,860,322
0%<Debit<=5%	2,533	451,972		89	0	454,594
No Credit/Debit	0	0	468,623	0	0	468,623
0%<Credit<=5%	13,007	298		0	15,133	28,438
5%<Credit<10%	53,827	476,075	0	658	19,805	550,365
Credit =10% or greater	0	1,407,061	0	191,315	325,123	1,923,499

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 FHCF Reimbursement Premium Credits as of 3/8/10

	Percent of All Risks					
	Commercial	**Residential**	**Mobile Home**	**Tenants**	**Condo-Owners**	**Total**
Total Exposure	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Debit = 10% or greater	63.02%	0.00%	0.00%	0.00%	0.00%	1.91%
5%<Debit <10%	1.35%	47.61%	0.00%	62.60%	53.45%	44.63%
0%<Debit<=5%	1.30%	10.14%	0.00%	0.02%	0.00%	7.09%
No Credit/Debit	0.00%	0.00%	100.00%	0.00%	0.00%	7.31%
0%<Credit<=5%	6.68%	0.01%	0.00%	0.00%	1.96%	0.44%
5%<Credit<10%	27.65%	10.68%	0.00%	0.13%	2.56%	8.59%
Credit =10% or greater	0.00%	31.56%	0.00%	37.25%	42.03%	30.01%

EXHIBIT

XIII

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 County Rating Groups

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

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

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Dominant Counties in Each Rating Group

2010 Group	Primary Counties	Secondary Counties	Total Number of Zip Codes
1	DUVAL	ALACHUA, LEON	254
2	ORANGE	LAKE, SEMINOLE	208
3	POLK	HERNANDO, HERNANDO	135
4	HILLSBOROUGH	PASCO, BREVARD	84
5	HILLSBOROUGH	VOLUSIA, BREVARD	60
6	HILLSBOROUGH	HILLSBOROUGH, ESCAMBIA	75
7	HILLSBOROUGH	LEE, PASCO	72
8	PINELLAS	HILLSBOROUGH, HILLSBOROUGH	52
9	PINELLAS	ESCAMBIA, ESCAMBIA	68
10	PINELLAS	LEE, OKALOOSA	50
11	BROWARD	PINELLAS, PALM BEACH	79
12	MIAMI-DADE	BROWARD, BROWARD	51
13	MIAMI-DADE	PALM BEACH, PALM BEACH	36
14	MIAMI-DADE	SARASOTA, PALM BEACH	22
15	MIAMI-DADE	BROWARD, PALM BEACH	46
16	MIAMI-DADE	COLLIER, COLLIER	33
17	PALM BEACH	LEE	14
18	PALM BEACH	COLLIER, BROWARD	13
19	MIAMI-DADE	PALM BEACH, BROWARD	23
20	PALM BEACH	MONROE, BROWARD	22
21	BROWARD	MIAMI-DADE, PALM BEACH	17
22	BROWARD	MIAMI-DADE, MONROE	20
23	MIAMI-DADE		8
24	MIAMI-DADE		17
25	MIAMI-DADE		5
Total			**1464**

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Rating Group Definitions by Group

Group 1
254 Zips

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

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Rating Group Definitions by Group

Group 2
208 Zips

32034	32668	32747	32804	32862	34464
32035	32701	32750	32805	32867	34465
32102	32702	32751	32806	32868	34472
32105	32703	32752	32807	32869	34473
32110	32704	32753	32808	32872	34476
32111	32706	32756	32809	32877	34481
32124	32707	32757	32810	32878	34483
32130	32708	32762	32811	32885	34484
32133	32710	32763	32812	32886	34491
32158	32712	32764	32814	32887	34492
32159	32713	32765	32816	32891	34705
32162	32714	32766	32817	32896	34712
32163	32715	32767	32818	32897	34715
32179	32716	32768	32819	33513	34731
32180	32718	32771	32821	33514	34734
32183	32719	32772	32822	33521	34737
32190	32720	32773	32824	33538	34743
32195	32721	32774	32825	33585	34748
32356	32722	32776	32826	33597	34749
32359	32723	32777	32828	33848	34753
32422	32724	32778	32829	34420	34755
32433	32725	32779	32831	34421	34758
32434	32726	32784	32835	34430	34759
32435	32727	32789	32836	34431	34761
32455	32728	32790	32837	34432	34762
32462	32730	32791	32839	34433	34777
32465	32732	32792	32853	34434	34778
32466	32733	32793	32854	34442	34785
32531	32735	32794	32855	34445	34786
32536	32736	32795	32856	34450	34787
32537	32738	32798	32857	34451	34788
32539	32739	32799	32858	34452	34789
32564	32744	32801	32859	34453	34797
32565	32745	32802	32860	34460	
32568	32746	32803	32861	34461	

Group 3	32004	33540	33846	34487
135 Zips	32082	33541	33849	34601
	32084	33542	33850	34602
	32085	33545	33851	34603
	32086	33563	33853	34604
	32095	33565	33854	34605
	32128	33593	33855	34608
	32164	33801	33856	34609
	32227	33802	33858	34613
	32228	33803	33859	34614
	32233	33804	33867	34636
	32240	33805	33868	34661
	32250	33806	33870	34711
	32266	33807	33871	34713
	32346	33809	33872	34714
	32404	33810	33875	34729
	32570	33811	33877	34736
	32577	33812	33880	34740
	32639	33813	33881	34741
	32648	33815	33882	34742
	32709	33820	33883	34744
	32754	33823	33884	34745
	32775	33825	33885	34746
	32796	33826	33888	34747
	32820	33827	33896	34756
	32827	33830	33897	34760
	32830	33831	33898	34769
	32832	33836	34423	34770
	32833	33837	34428	34771
	33523	33838	34429	34772
	33524	33839	34436	
	33525	33840	34446	
	33526	33843	34447	
	33537	33844	34448	
	33539	33845	34449	

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Group 4	32116	32560	33511	33566	33613	33694	33876
84 Zips	32129	32692	33527	33567	33617	33834	33890
	32137	32780	33530	33574	33618	33835	33944
	32168	32781	33543	33576	33620	33841	33960
	32322	32783	33544	33583	33624	33847	34606
	32323	32815	33547	33584	33625	33852	34610
	32409	32926	33548	33587	33637	33857	34611
	32437	32927	33549	33592	33647	33860	34637
	32509	32959	33550	33594	33682	33862	34638
	32526	33508	33558	33595	33687	33863	34639
	32533	33509	33559	33596	33688	33865	34739
	32559	33510	33564	33612	33689	33873	34773

Group 5	32080	32127	32444	32923	33598	33920	34654
60 Zips	32114	32173	32534	32924	33603	33935	34655
	32117	32174	32571	33471	33604	33975	34669
	32119	32175	32625	33503	33610	34265	34972
	32120	32198	32907	33556	33614	34266	34973
	32121	32320	32908	33568	33626	34267	34974
	32122	32329	32909	33569	33673	34268	
	32123	32403	32910	33578	33674	34269	
	32125	32439	32922	33579	33680	34498	

Group 6	32132	32505	32912	33607	33685	33930	34219
75 Zips	32135	32506	32934	33615	33901	33966	34251
	32136	32511	32948	33619	33902	33971	34289
	32141	32512	32955	33634	33903	33973	34291
	32142	32514	32956	33635	33905	33976	34607
	32143	32516	32966	33660	33906	33994	34653
	32328	32530	32969	33661	33911	34142	34656
	32405	32572	33440	33662	33913	34143	34685
	32406	32583	33571	33675	33916	34202	34688
	32456	32759	33573	33677	33917	34211	
	32457	32904	33605	33684	33918	34212	

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2010 Rating Group Definitions by Group

Group 7	32115	32578	33622	33782	33983	34288	34945
72 Zips	32118	32580	33623	33907	33990	34290	34953
	32126	32588	33630	33910	34117	34667	34956
	32176	32899	33631	33912	34120	34668	34986
	32401	32940	33646	33915	34201	34673	34987
	32402	32953	33650	33936	34208	34674	34988
	32407	32954	33655	33954	34222	34677	
	32410	33534	33663	33970	34240	34679	
	32412	33601	33664	33972	34241	34684	
	32417	33602	33672	33974	34286	34690	
	32504	33609	33761	33982	34287	34692	

Group 8	32169	32521	32968	33575	33765	33919	34264
52 Zips	32170	32542	33430	33586	33766	34116	34652
	32408	32547	33438	33606	33769	34119	34680
	32411	32905	33439	33629	33771	34203	34984
	32459	32906	33459	33679	33773	34204	
	32461	32911	33476	33714	33780	34232	
	32503	32935	33493	33758	33781	34233	
	32513	32936	33570	33763	33909	34235	

Group 9	32413	32901	33449	33702	33764	34205	34697
68 Zips	32501	32902	33470	33713	33777	34206	34698
	32507	32919	33478	33729	33778	34220	34951
	32508	32941	33572	33730	33784	34243	34954
	32520	32949	33608	33732	33904	34250	34981
	32523	32950	33611	33733	33938	34270	34983
	32524	32967	33616	33742	33948	34683	34990
	32566	32970	33621	33759	33952	34689	34991
	32579	32971	33681	33760	33965	34691	
	32591	33414	33686	33762	33967	34695	

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2010 Rating Group Definitions by Group

Group 10	32502	32563	33331	33757	33991	34221	34682
50 Zips	32522	32569	33411	33770	33993	34237	34947
	32540	32952	33412	33779	34104	34238	
	32541	32958	33421	33914	34114	34260	
	32544	32978	33709	33927	34133	34280	
	32548	33067	33716	33928	34135	34292	
	32549	33071	33755	33953	34136	34660	
	32550	33077	33756	33980	34209	34681	

Group 11	32903	32976	33321	33338	33498	33949	34278
79 Zips	32920	33025	33322	33345	33703	33950	34281
	32925	33026	33323	33351	33710	33951	34282
	32931	33027	33324	33355	33711	33955	34952
	32932	33028	33325	33388	33712	33981	34985
	32937	33029	33326	33413	33737	34109	34994
	32957	33065	33327	33418	33743	34112	34995
	32960	33075	33328	33428	33747	34113	
	32961	33076	33329	33467	33772	34207	
	32962	33082	33330	33472	33775	34224	
	32964	33318	33332	33473	33908	34234	
	32965	33320	33337	33497	33947	34239	

Group 12	32561	33063	33183	33415	33463	34210	34982
51 Zips	32562	33068	33184	33417	33496	34231	34992
	33002	33073	33185	33422	33704	34272	34997
	33014	33084	33193	33434	33734	34274	
	33015	33097	33313	33437	33774	34275	
	33016	33122	33314	33446	33776	34277	
	33017	33166	33319	33448	34105	34293	
	33024	33175	33359	33454	34110	34946	

Group 13	32951	33066	33178	33196	33484	34229
36 Zips	33012	33090	33182	33199	33488	34284
	33018	33093	33186	33283	33701	34285
	33030	33172	33187	33317	33705	34948
	33031	33173	33188	33433	33707	34950
	33055	33174	33194	33482	33731	34979

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Group 14	33010	33056	33222	33436	33946	34276	
22 Zips	33011	33083	33265	33458	34223	34295	
	33023	33165	33266	33468	34230		
	33034	33177	33409	33767	34236		
Group 15	32963	33102	33247	33406	33708	33929	34141
46 Zips	33013	33112	33269	33410	33738	33945	34215
	33021	33116	33309	33416	33740	34108	34218
	33033	33144	33310	33420	33744	34134	34242
	33054	33152	33312	33442	33785	34137	
	33069	33169	33336	33461	33786	34138	
	33081	33176	33340	33466	33922	34139	
Group 16	33032	33126	33311	33706	33932	34106	34957
33 Zips	33035	33155	33427	33715	33956	34107	34958
	33039	33170	33445	33736	34101	34216	34996
	33072	33255	33455	33741	34102	34217	
	33092	33299	33475	33931	34103	34228	
Group 17	33167	33403	33424	33426	33465	33486	33957
14 Zips	33179	33407	33425	33462	33474	33921	34949
Group 18	33147	33315	33401	33404	33469	34140	34146
13 Zips	33168	33334	33402	33419	33924	34145	
Group 19	33060	33134	33157	33197	33256	33431	
23 Zips	33064	33142	33162	33234	33257	33477	
	33074	33143	33164	33242	33296	33481	
	33114	33156	33190	33243	33408		

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Group 20	33020	33042	33052	33405	33444	33487	
22 Zips	33022	33043	33125	33435	33460	33499	
	33040	33045	33146	33441	33464		
	33041	33051	33189	33443	33480		
Group 21	33001	33009	33161	33280	33305	33429	
17 Zips	33004	33150	33238	33301	33349	33432	
	33008	33158	33261	33303	33394		
Group 22	33050	33135	33151	33302	33307	33335	33348
20 Zips	33127	33136	33180	33304	33308	33339	33483
	33132	33145	33245	33306	33316	33346	
Group 23	33037	33062	33109	33128			
8 Zips	33061	33101	33124	33181			
Group 24	33019	33111	33133	33140	33160	33233	
17 Zips	33036	33119	33138	33149	33163	33239	
	33070	33131	33139	33153	33231		
Group 25	33129	33130	33137	33141	33154		
5 Zips							

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ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group
32003	1	32099	1	32179	2	32254	1
32004	3	32102	2	32180	2	32255	1
32006	1	32105	2	32181	1	32256	1
32007	1	32110	2	32182	1	32257	1
32008	1	32111	2	32183	2	32258	1
32009	1	32112	1	32185	1	32259	1
32011	1	32113	1	32187	1	32260	1
32013	1	32114	5	32189	1	32266	3
32024	1	32115	7	32190	2	32277	1
32025	1	32116	4	32192	1	32301	1
32026	1	32117	5	32193	1	32302	1
32030	1	32118	7	32195	2	32303	1
32033	1	32119	5	32198	5	32304	1
32034	2	32120	5	32201	1	32305	1
32035	2	32121	5	32202	1	32306	1
32038	1	32122	5	32203	1	32307	1
32040	1	32123	5	32204	1	32308	1
32041	1	32124	2	32205	1	32309	1
32042	1	32125	5	32206	1	32310	1
32043	1	32126	7	32207	1	32311	1
32044	1	32127	5	32208	1	32312	1
32046	1	32128	3	32209	1	32313	1
32050	1	32129	4	32210	1	32314	1
32052	1	32130	2	32211	1	32315	1
32053	1	32131	1	32212	1	32316	1
32054	1	32132	6	32214	1	32317	1
32055	1	32133	2	32215	1	32318	1
32056	1	32134	1	32216	1	32320	5
32058	1	32135	6	32217	1	32321	1
32059	1	32136	6	32218	1	32322	4
32060	1	32137	4	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	6	32223	1	32328	6
32065	1	32142	6	32224	1	32329	5
32066	1	32143	6	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	5	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	3	32164	3	32237	1	32345	1
32085	3	32168	4	32238	1	32346	3
32086	3	32169	8	32239	1	32347	1
32087	1	32170	8	32240	3	32348	1
32091	1	32173	5	32241	1	32350	1
32092	1	32174	5	32244	1	32351	1
32094	1	32175	5	32245	1	32352	1
32095	3	32176	7	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	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group
32357	1	32463	1	32579	9	32694	1
32358	1	32464	1	32580	7	32696	1
32359	2	32465	2	32583	6	32697	1
32360	1	32466	2	32588	7	32701	2
32361	1	32501	9	32591	9	32702	2
32362	1	32502	10	32601	1	32703	2
32395	1	32503	8	32602	1	32704	2
32399	1	32504	7	32603	1	32706	2
32401	7	32505	6	32604	1	32707	2
32402	7	32506	6	32605	1	32708	2
32403	5	32507	9	32606	1	32709	3
32404	3	32508	9	32607	1	32710	2
32405	6	32509	4	32608	1	32712	2
32406	6	32511	6	32609	1	32713	2
32407	7	32512	6	32610	1	32714	2
32408	8	32513	8	32611	1	32715	2
32409	4	32514	6	32612	1	32716	2
32410	7	32516	6	32614	1	32718	2
32411	8	32520	9	32615	1	32719	2
32412	7	32521	8	32616	1	32720	2
32413	9	32522	10	32617	1	32721	2
32417	7	32523	9	32618	1	32722	2
32420	1	32524	9	32619	1	32723	2
32421	1	32526	4	32621	1	32724	2
32422	2	32530	6	32622	1	32725	2
32423	1	32531	2	32625	5	32726	2
32424	1	32533	4	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	10	32639	3	32738	2
32433	2	32541	10	32640	1	32739	2
32434	2	32542	8	32641	1	32744	2
32435	2	32544	10	32643	1	32745	2
32437	4	32547	8	32644	1	32746	2
32438	1	32548	10	32648	3	32747	2
32439	5	32549	10	32653	1	32750	2
32440	1	32550	10	32654	1	32751	2
32442	1	32559	4	32655	1	32752	2
32443	1	32560	4	32656	1	32753	2
32444	5	32561	12	32658	1	32754	3
32445	1	32562	12	32662	1	32756	2
32446	1	32563	10	32663	1	32757	2
32447	1	32564	2	32664	1	32759	6
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	6	32569	10	32680	1	32766	2
32457	6	32570	3	32681	1	32767	2
32459	8	32571	5	32683	1	32768	2
32460	1	32572	6	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	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group
32774	2	32855	2	32956	6	33050	22
32775	3	32856	2	32957	11	33051	20
32776	2	32857	2	32958	10	33052	20
32777	2	32858	2	32959	4	33054	15
32778	2	32859	2	32960	11	33055	13
32779	2	32860	2	32961	11	33056	14
32780	4	32861	2	32962	11	33060	19
32781	4	32862	2	32963	15	33061	23
32783	4	32867	2	32964	11	33062	23
32784	2	32868	2	32965	11	33063	12
32789	2	32869	2	32966	6	33064	19
32790	2	32872	2	32967	9	33065	11
32791	2	32877	2	32968	8	33066	13
32792	2	32878	2	32969	6	33067	10
32793	2	32885	2	32970	9	33068	12
32794	2	32886	2	32971	9	33069	15
32795	2	32887	2	32976	11	33070	24
32796	3	32891	2	32978	10	33071	10
32798	2	32896	2	33001	21	33072	16
32799	2	32897	2	33002	12	33073	12
32801	2	32899	7	33004	21	33074	19
32802	2	32901	9	33008	21	33075	11
32803	2	32902	9	33009	21	33076	11
32804	2	32903	11	33010	14	33077	10
32805	2	32904	6	33011	14	33081	15
32806	2	32905	8	33012	13	33082	11
32807	2	32906	8	33013	15	33083	14
32808	2	32907	5	33014	12	33084	12
32809	2	32908	5	33015	12	33090	13
32810	2	32909	5	33016	12	33092	16
32811	2	32910	5	33017	12	33093	13
32812	2	32911	8	33018	13	33097	12
32814	2	32912	6	33019	24	33101	23
32815	4	32919	9	33020	20	33102	15
32816	2	32920	11	33021	15	33109	23
32817	2	32922	5	33022	20	33111	24
32818	2	32923	5	33023	14	33112	15
32819	2	32924	5	33024	12	33114	19
32820	3	32925	11	33025	11	33116	15
32821	2	32926	4	33026	11	33119	24
32822	2	32927	4	33027	11	33122	12
32824	2	32931	11	33028	11	33124	23
32825	2	32932	11	33029	11	33125	20
32826	2	32934	6	33030	13	33126	16
32827	3	32935	8	33031	13	33127	22
32828	2	32936	8	33032	16	33128	23
32829	2	32937	11	33033	15	33129	25
32830	3	32940	7	33034	14	33130	25
32831	2	32941	9	33035	16	33131	24
32832	3	32948	6	33036	24	33132	22
32833	3	32949	9	33037	23	33133	24
32835	2	32950	9	33039	16	33134	19
32836	2	32951	13	33040	20	33135	22
32837	2	32952	10	33041	20	33136	22
32839	2	32953	7	33042	20	33137	25
32853	2	32954	7	33043	20	33138	24
32854	2	32955	6	33045	20	33139	24

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ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group
33140	24	33238	21	33346	22	33458	14
33141	25	33239	24	33348	22	33459	8
33142	19	33242	19	33349	21	33460	20
33143	19	33243	19	33351	11	33461	15
33144	15	33245	22	33355	11	33462	17
33145	22	33247	15	33359	12	33463	12
33146	20	33255	16	33388	11	33464	20
33147	18	33256	19	33394	21	33465	17
33149	24	33257	19	33401	18	33466	15
33150	21	33261	21	33402	18	33467	11
33151	22	33265	14	33403	17	33468	14
33152	15	33266	14	33404	18	33469	18
33153	24	33269	15	33405	20	33470	9
33154	25	33280	21	33406	15	33471	5
33155	16	33283	13	33407	17	33472	11
33156	19	33296	19	33408	19	33473	11
33157	19	33299	16	33409	14	33474	17
33158	21	33301	21	33410	15	33475	16
33160	24	33302	22	33411	10	33476	8
33161	21	33303	21	33412	10	33477	19
33162	19	33304	22	33413	11	33478	9
33163	24	33305	21	33414	9	33480	20
33164	19	33306	22	33415	12	33481	19
33165	14	33307	22	33416	15	33482	13
33166	12	33308	22	33417	12	33483	22
33167	17	33309	15	33418	11	33484	13
33168	18	33310	15	33419	18	33486	17
33169	15	33311	16	33420	15	33487	20
33170	16	33312	15	33421	10	33488	13
33172	13	33313	12	33422	12	33493	8
33173	13	33314	12	33424	17	33496	12
33174	13	33315	18	33425	17	33497	11
33175	12	33316	22	33426	17	33498	11
33176	15	33317	13	33427	16	33499	20
33177	14	33318	11	33428	11	33503	5
33178	13	33319	12	33429	21	33508	4
33179	17	33320	11	33430	8	33509	4
33180	22	33321	11	33431	19	33510	4
33181	23	33322	11	33432	21	33511	4
33182	13	33323	11	33433	13	33513	2
33183	12	33324	11	33434	12	33514	2
33184	12	33325	11	33435	20	33521	2
33185	12	33326	11	33436	14	33523	3
33186	13	33327	11	33437	12	33524	3
33187	13	33328	11	33438	8	33525	3
33188	13	33329	11	33439	8	33526	3
33189	20	33330	11	33440	6	33527	4
33190	19	33331	10	33441	20	33530	4
33193	12	33332	11	33442	15	33534	7
33194	13	33334	18	33443	20	33537	3
33196	13	33335	22	33444	20	33538	2
33197	19	33336	15	33445	16	33539	3
33199	13	33337	11	33446	12	33540	3
33222	14	33338	11	33448	12	33541	3
33231	24	33339	22	33449	9	33542	3
33233	24	33340	15	33454	12	33543	4
33234	19	33345	11	33455	16	33544	4

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Rating Group Definitions by ZIP Code

ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group
33545	3	33622	7	33734	12	33827	3
33547	4	33623	7	33736	16	33830	3
33548	4	33624	4	33737	11	33831	3
33549	4	33625	4	33738	15	33834	4
33550	4	33626	5	33740	15	33835	4
33556	5	33629	8	33741	16	33836	3
33558	4	33630	7	33742	9	33837	3
33559	4	33631	7	33743	11	33838	3
33563	3	33634	6	33744	15	33839	3
33564	4	33635	6	33747	11	33840	3
33565	3	33637	4	33755	10	33841	4
33566	4	33646	7	33756	10	33843	3
33567	4	33647	4	33757	10	33844	3
33568	5	33650	7	33758	8	33845	3
33569	5	33655	7	33759	9	33846	3
33570	8	33660	6	33760	9	33847	4
33571	6	33661	6	33761	7	33848	2
33572	9	33662	6	33762	9	33849	3
33573	6	33663	7	33763	8	33850	3
33574	4	33664	7	33764	9	33851	3
33575	8	33672	7	33765	8	33852	4
33576	4	33673	5	33766	8	33853	3
33578	5	33674	5	33767	14	33854	3
33579	5	33675	6	33769	8	33855	3
33583	4	33677	6	33770	10	33856	3
33584	4	33679	8	33771	8	33857	4
33585	2	33680	5	33772	11	33858	3
33586	8	33681	9	33773	8	33859	3
33587	4	33682	4	33774	12	33860	4
33592	4	33684	6	33775	11	33862	4
33593	3	33685	6	33776	12	33863	4
33594	4	33686	9	33777	9	33865	4
33595	4	33687	4	33778	9	33867	3
33596	4	33688	4	33779	10	33868	3
33597	2	33689	4	33780	8	33870	3
33598	5	33694	4	33781	8	33871	3
33601	7	33701	13	33782	7	33872	3
33602	7	33702	9	33784	9	33873	4
33603	5	33703	11	33785	15	33875	3
33604	5	33704	12	33786	15	33876	4
33605	6	33705	13	33801	3	33877	3
33606	8	33706	16	33802	3	33880	3
33607	6	33707	13	33803	3	33881	3
33608	9	33708	15	33804	3	33882	3
33609	7	33709	10	33805	3	33883	3
33610	5	33710	11	33806	3	33884	3
33611	9	33711	11	33807	3	33885	3
33612	4	33712	11	33809	3	33888	3
33613	4	33713	9	33810	3	33890	4
33614	5	33714	8	33811	3	33896	3
33615	6	33715	16	33812	3	33897	3
33616	9	33716	10	33813	3	33898	3
33617	4	33729	9	33815	3	33901	6
33618	4	33730	9	33820	3	33902	6
33619	6	33731	13	33823	3	33903	6
33620	4	33732	9	33825	3	33904	9
33621	9	33733	9	33826	3	33905	6

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Rating Group Definitions by ZIP Code

ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group	ZIP Code	2010 Group
33906	6	33991	10	34230	14	34446	3
33907	7	33993	10	34231	12	34447	3
33908	11	33994	6	34232	8	34448	3
33909	8	34101	16	34233	8	34449	3
33910	7	34102	16	34234	11	34450	2
33911	6	34103	16	34235	8	34451	2
33912	7	34104	10	34236	14	34452	2
33913	6	34105	12	34237	10	34453	2
33914	10	34106	16	34238	10	34460	2
33915	7	34107	16	34239	11	34461	2
33916	6	34108	15	34240	7	34464	2
33917	6	34109	11	34241	7	34465	2
33918	6	34110	12	34242	15	34470	1
33919	8	34112	11	34243	9	34471	1
33920	5	34113	11	34250	9	34472	2
33921	17	34114	10	34251	6	34473	2
33922	15	34116	8	34260	10	34474	1
33924	18	34117	7	34264	8	34475	1
33927	10	34119	8	34265	5	34476	2
33928	10	34120	7	34266	5	34477	1
33929	15	34133	10	34267	5	34478	1
33930	6	34134	15	34268	5	34479	1
33931	16	34135	10	34269	5	34480	1
33932	16	34136	10	34270	9	34481	2
33935	5	34137	15	34272	12	34482	1
33936	7	34138	15	34274	12	34483	2
33938	9	34139	15	34275	12	34484	2
33944	4	34140	18	34276	14	34487	3
33945	15	34141	15	34277	12	34488	1
33946	14	34142	6	34278	11	34489	1
33947	11	34143	6	34280	10	34491	2
33948	9	34145	18	34281	11	34492	2
33949	11	34146	18	34282	11	34498	5
33950	11	34201	7	34284	13	34601	3
33951	11	34202	6	34285	13	34602	3
33952	9	34203	8	34286	7	34603	3
33953	10	34204	8	34287	7	34604	3
33954	7	34205	9	34288	7	34605	3
33955	11	34206	9	34289	6	34606	4
33956	16	34207	11	34290	7	34607	6
33957	17	34208	7	34291	6	34608	3
33960	4	34209	10	34292	10	34609	3
33965	9	34210	12	34293	12	34610	4
33966	6	34211	6	34295	14	34611	4
33967	9	34212	6	34420	2	34613	3
33970	7	34215	15	34421	2	34614	3
33971	6	34216	16	34423	3	34636	3
33972	7	34217	16	34428	3	34637	4
33973	6	34218	15	34429	3	34638	4
33974	7	34219	6	34430	2	34639	4
33975	5	34220	9	34431	2	34652	8
33976	6	34221	10	34432	2	34653	6
33980	10	34222	7	34433	2	34654	5
33981	11	34223	14	34434	2	34655	5
33982	7	34224	11	34436	3	34656	6
33983	7	34228	16	34442	2	34660	10
33990	7	34229	13	34445	2	34661	3

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Rating Group Definitions by ZIP Code

ZIP Code	2010 Group	ZIP Code	2010 Group
34667	7	34778	2
34668	7	34785	2
34669	5	34786	2
34673	7	34787	2
34674	7	34788	2
34677	7	34789	2
34679	7	34797	2
34680	8	34945	7
34681	10	34946	12
34682	10	34947	10
34683	9	34948	13
34684	7	34949	17
34685	6	34950	13
34688	6	34951	9
34689	9	34952	11
34690	7	34953	7
34691	9	34954	9
34692	7	34956	7
34695	9	34957	16
34697	9	34958	16
34698	9	34972	5
34705	2	34973	5
34711	3	34974	5
34712	2	34979	13
34713	3	34981	9
34714	3	34982	12
34715	2	34983	9
34729	3	34984	8
34731	2	34985	11
34734	2	34986	7
34736	3	34987	7
34737	2	34988	7
34739	4	34990	9
34740	3	34991	9
34741	3	34992	12
34742	3	34994	11
34743	2	34995	11
34744	3	34996	16
34745	3	34997	12
34746	3		
34747	3		
34748	2		
34749	2		
34753	2		
34755	2		
34756	3		
34758	2		
34759	2		
34760	3		
34761	2		
34762	2		
34769	3		
34770	3		
34771	3		
34772	3		
34773	4		
34777	2		

Florida Hurricane Catastrophe Fund

2010 Ratemaking Formula Report

County Rating Regions

County Number	County Name	2010 Region
1	ALACHUA	1
3	BAKER	1
5	BAY	6
7	BRADFORD	1
9	BREVARD	7
11	BROWARD	13
13	CALHOUN	1
15	CHARLOTTE	10
17	CITRUS	2
19	CLAY	1
21	COLLIER	12
23	COLUMBIA	1
27	DE SOTO	5
29	DIXIE	2
31	DUVAL	1
33	ESCAMBIA	6
35	FLAGLER	4
37	FRANKLIN	5
39	GADSDEN	1
41	GILCHRIST	1
43	GLADES	5
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	11
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	13
86	MIAMI-DADE	17
87	MONROE	22
89	NASSAU	1
91	OKALOOSA	7
93	OKEECHOBEE	5
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	9
113	SANTA ROSA	7
115	SARASOTA	10
117	SEMINOLE	2
119	SUMTER	2
121	SUWANNEE	1
123	TAYLOR	1
125	UNION	1
127	VOLUSIA	4
129	WAKULLA	1
131	WALTON	7
133	WASHINGTON	1

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2009 FHCF Exposure and Risks as of 3/8/10

2010 FHCF Rating Region	Total Exposure					Total Risks				
	Commercial	Residential	Mobile Home	Tenants	Condominium-Owners	Commercial	Residential	Mobile Home	Tenants	Condominium-Owners
1	5,657,186,702	202,299,180,180	6,655,068,074	1,959,882,398	2,219,361,356	7,033	546,658	86,723	64,079	21,015
2	7,526,122,371	278,200,037,381	5,531,443,859	2,488,438,480	4,032,189,546	8,498	691,043	67,247	81,615	38,779
3	4,931,432,487	162,101,795,003	8,416,397,150	1,189,958,306	2,216,224,150	5,573	412,830	100,979	35,019	19,988
4	2,969,629,570	112,527,964,340	1,999,366,848	853,811,899	1,323,841,690	3,903	278,677	26,079	30,817	12,856
5	2,831,178,630	75,865,677,695	2,256,138,675	550,711,366	1,197,256,877	4,034	207,930	27,758	19,344	12,400
6	4,791,804,339	79,781,350,710	2,530,401,443	741,897,346	2,168,043,258	7,536	209,512	30,354	26,093	21,539
7	7,667,344,475	96,252,364,604	1,469,067,150	726,061,417	3,574,982,336	9,475	245,789	19,863	22,924	36,814
8	7,860,709,132	64,842,157,776	906,897,618	693,066,208	3,948,625,230	10,590	165,163	14,657	21,381	40,221
9	7,649,521,415	97,222,589,676	893,631,729	869,235,760	3,241,612,447	9,688	246,446	14,926	27,524	35,529
10	10,535,963,572	92,876,905,164	1,359,387,470	798,298,255	5,271,082,602	12,109	206,118	18,067	25,857	51,303
11	19,440,655,193	144,707,486,394	2,415,144,034	1,276,104,414	8,949,492,067	21,973	316,715	28,742	43,330	101,596
12	18,220,712,498	96,116,091,396	502,108,400	819,002,712	7,249,657,891	22,594	227,740	7,246	25,311	85,219
13	10,172,811,352	53,368,186,142	453,382,868	437,646,760	3,650,418,337	10,601	143,105	6,217	14,609	42,303
14	5,751,155,929	30,830,017,142	336,228,118	233,907,665	2,333,359,842	6,213	86,480	4,299	6,952	18,340
15	13,802,071,923	50,598,065,273	255,013,074	514,726,677	6,054,694,055	11,745	113,464	3,894	13,442	50,794
16	12,408,113,759	35,447,809,730	383,295,010	422,757,389	5,526,897,754	9,684	73,445	5,498	7,993	41,759
17	4,521,276,541	15,184,327,304	55,501,301	117,666,984	1,337,847,413	4,405	36,128	721	4,042	13,238
18	6,127,158,489	14,169,081,552	44,345,178	143,246,368	2,285,385,318	3,108	37,710	584	3,410	15,793
19	5,679,687,570	36,010,352,391	55,185,410	439,441,413	1,759,556,085	5,118	73,047	784	8,950	16,055
20	7,250,963,715	28,281,423,732	54,888,455	808,155,018	3,041,484,215	6,080	56,060	1,034	7,115	18,792
21	6,576,478,307	10,408,199,748	79,515,210	234,981,499	2,080,626,400	2,647	22,868	1,382	5,137	15,070
22	11,146,341,375	12,627,440,481	10,561,127	333,928,495	2,978,394,679	4,242	26,473	253	7,157	22,220
23	4,426,999,952	4,972,645,012	65,148,165	92,969,137	1,530,390,031	1,933	8,445	1,012	1,695	9,715
24	17,684,916,506	13,675,559,839	19,093,614	459,983,787	4,302,034,216	4,055	20,484	304	7,280	25,697
25	6,545,637,713	3,708,393,647	-	135,475,160	1,055,385,668	1,867	5,771	-	2,461	6,541
Total	212,175,873,515	1,812,075,102,312	36,747,209,980	17,341,354,913	83,328,843,463	194,704	4,458,101	468,623	513,537	773,576
1-5	23,915,549,760	830,994,654,599	24,858,414,606	7,042,802,449	10,988,873,619	29,041	2,137,138	308,786	230,874	105,038
6-10	38,505,342,933	430,975,367,930	7,159,385,410	3,828,558,986	18,204,345,873	29,544	1,799,992	252,417	192,888	105,562
11-15	67,387,406,895	375,619,846,347	3,961,876,494	3,281,388,228	28,237,622,192	30,521	1,354,738	205,033	134,197	103,597
16-20	35,987,200,074	129,092,994,709	593,215,354	1,931,267,172	13,951,170,785	35,538	1,107,071	118,711	120,559	123,830
21-25	46,380,373,853	45,392,238,727	174,318,116	1,257,338,078	11,946,830,994	41,323	1,074,840	107,558	117,266	146,503

EXHIBIT

XIV

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0755	0.0700	0.0568	0.0300	0.0620
2	0.1368	0.1269	0.1030	0.0544	0.1123
3	0.1888	0.1752	0.1422	0.0751	0.1551
4	0.2490	0.2311	0.1875	0.0991	0.2045
5	0.3184	0.2954	0.2397	0.1267	0.2614
6	0.3908	0.3626	0.2942	0.1555	0.3209
7	0.4537	0.4210	0.3416	0.1805	0.3726
8	0.5368	0.4981	0.4042	0.2136	0.4408
9	0.6253	0.5802	0.4708	0.2488	0.5135
10	0.7141	0.6626	0.5377	0.2841	0.5864
11	0.8192	0.7602	0.6168	0.3259	0.6727
12	0.9231	0.8565	0.6950	0.3673	0.7580
13	1.0371	0.9623	0.7808	0.4126	0.8516
14	1.1567	1.0733	0.8709	0.4602	0.9499
15	1.2864	1.1936	0.9686	0.5118	1.0564
16	1.4188	1.3165	1.0683	0.5645	1.1651
17	1.5600	1.4475	1.1746	0.6207	1.2810
18	1.7084	1.5852	1.2863	0.6797	1.4029
19	1.8660	1.7315	1.4050	0.7424	1.5323
20	2.1557	2.0003	1.6231	0.8577	1.7702
21	2.2346	2.0735	1.6825	0.8891	1.8350
22	2.4165	2.2423	1.8195	0.9615	1.9844
23	2.6258	2.4364	1.9771	1.0447	2.1563
24	2.8295	2.6254	2.1304	1.1257	2.3235
25	3.0239	2.8058	2.2768	1.2031	2.4831

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0629	0.0584	0.0474	0.0250	0.0517
2	0.1140	0.1058	0.0858	0.0453	0.0936
3	0.1574	0.1460	0.1185	0.0626	0.1292
4	0.2075	0.1925	0.1562	0.0826	0.1704
5	0.2653	0.2462	0.1998	0.1056	0.2179
6	0.3256	0.3021	0.2452	0.1296	0.2674
7	0.3781	0.3508	0.2847	0.1504	0.3105
8	0.4473	0.4151	0.3368	0.1780	0.3673
9	0.5211	0.4835	0.3923	0.2073	0.4279
10	0.5951	0.5522	0.4481	0.2368	0.4887
11	0.6827	0.6335	0.5140	0.2716	0.5606
12	0.7693	0.7138	0.5792	0.3061	0.6317
13	0.8642	0.8019	0.6507	0.3438	0.7097
14	0.9639	0.8944	0.7258	0.3835	0.7916
15	1.0720	0.9947	0.8071	0.4265	0.8803
16	1.1823	1.0971	0.8902	0.4704	0.9709
17	1.3000	1.2062	0.9788	0.5172	1.0675
18	1.4236	1.3210	1.0719	0.5664	1.1691
19	1.5550	1.4429	1.1708	0.6187	1.2770
20	1.7964	1.6669	1.3526	0.7147	1.4752
21	1.8622	1.7279	1.4021	0.7409	1.5292
22	2.0138	1.8686	1.5163	0.8012	1.6537
23	2.1882	2.0304	1.6476	0.8706	1.7969
24	2.3579	2.1878	1.7753	0.9381	1.9363
25	2.5199	2.3382	1.8973	1.0026	2.0693

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0377	0.0350	0.0284	0.0150	0.0310
2	0.0684	0.0635	0.0515	0.0272	0.0562
3	0.0944	0.0876	0.0711	0.0376	0.0775
4	0.1245	0.1155	0.0937	0.0495	0.1022
5	0.1592	0.1477	0.1199	0.0633	0.1307
6	0.1954	0.1813	0.1471	0.0777	0.1604
7	0.2269	0.2105	0.1708	0.0903	0.1863
8	0.2684	0.2490	0.2021	0.1068	0.2204
9	0.3126	0.2901	0.2354	0.1244	0.2567
10	0.3570	0.3313	0.2688	0.1421	0.2932
11	0.4096	0.3801	0.3084	0.1630	0.3364
12	0.4616	0.4283	0.3475	0.1836	0.3790
13	0.5185	0.4811	0.3904	0.2063	0.4258
14	0.5784	0.5366	0.4355	0.2301	0.4749
15	0.6432	0.5968	0.4843	0.2559	0.5282
16	0.7094	0.6582	0.5341	0.2822	0.5825
17	0.7800	0.7237	0.5873	0.3103	0.6405
18	0.8542	0.7926	0.6431	0.3398	0.7014
19	0.9330	0.8657	0.7025	0.3712	0.7662
20	1.0779	1.0001	0.8116	0.4288	0.8851
21	1.1173	1.0367	0.8413	0.4445	0.9175
22	1.2083	1.1211	0.9098	0.4807	0.9922
23	1.3129	1.2182	0.9885	0.5224	1.0781
24	1.4147	1.3127	1.0652	0.5629	1.1618
25	1.5119	1.4029	1.1384	0.6015	1.2416

PROPOSED FHCF 2010 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	0.0772	0.0694	0.0588	0.0686
2	0.1399	0.1258	0.1065	0.1243
3	0.1931	0.1737	0.1470	0.1716
4	0.2547	0.2291	0.1938	0.2263
5	0.3256	0.2929	0.2478	0.2893
6	0.3996	0.3595	0.3041	0.3551
7	0.4640	0.4174	0.3531	0.4123
8	0.5490	0.4938	0.4178	0.4877
9	0.6395	0.5752	0.4867	0.5682
10	0.7303	0.6570	0.5558	0.6489
11	0.8379	0.7537	0.6377	0.7444
12	0.9441	0.8493	0.7185	0.8388
13	1.0607	0.9541	0.8072	0.9423
14	1.1830	1.0642	0.9003	1.0511
15	1.3157	1.1835	1.0013	1.1689
16	1.4511	1.3053	1.1043	1.2892
17	1.5955	1.4352	1.2142	1.4175
18	1.7472	1.5717	1.3297	1.5523
19	1.9085	1.7167	1.4524	1.6956
20	2.2048	1.9832	1.6779	1.9588
21	2.2854	2.0558	1.7393	2.0305
22	2.4715	2.2232	1.8809	2.1958
23	2.6855	2.4157	2.0438	2.3859
24	2.8938	2.6031	2.2023	2.5710
25	3.0927	2.7819	2.3536	2.7476

PROPOSED FHCF 2010 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	0.0643	0.0579	0.0490	0.0572
2	0.1166	0.1049	0.0887	0.1036
3	0.1610	0.1448	0.1225	0.1430
4	0.2122	0.1909	0.1615	0.1886
5	0.2713	0.2441	0.2065	0.2411
6	0.3330	0.2996	0.2535	0.2959
7	0.3867	0.3478	0.2943	0.3436
8	0.4575	0.4115	0.3482	0.4065
9	0.5329	0.4794	0.4056	0.4735
10	0.6086	0.5475	0.4632	0.5407
11	0.6982	0.6281	0.5314	0.6203
12	0.7868	0.7077	0.5988	0.6990
13	0.8839	0.7951	0.6727	0.7853
14	0.9859	0.8868	0.7503	0.8759
15	1.0964	0.9862	0.8344	0.9741
16	1.2092	1.0877	0.9203	1.0743
17	1.3295	1.1960	1.0118	1.1812
18	1.4560	1.3097	1.1081	1.2936
19	1.5904	1.4306	1.2104	1.4130
20	1.8373	1.6527	1.3983	1.6323
21	1.9045	1.7132	1.4494	1.6921
22	2.0596	1.8527	1.5674	1.8298
23	2.2380	2.0131	1.7032	1.9883
24	2.4115	2.1692	1.8353	2.1425
25	2.5772	2.3183	1.9614	2.2897

PROPOSED FHCF 2010 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	0.0386	0.0347	0.0294	0.0343
2	0.0699	0.0629	0.0532	0.0621
3	0.0966	0.0869	0.0735	0.0858
4	0.1273	0.1145	0.0969	0.1131
5	0.1628	0.1464	0.1239	0.1446
6	0.1998	0.1797	0.1521	0.1775
7	0.2320	0.2087	0.1766	0.2061
8	0.2745	0.2469	0.2089	0.2439
9	0.3197	0.2876	0.2433	0.2841
10	0.3652	0.3285	0.2779	0.3244
11	0.4189	0.3769	0.3188	0.3722
12	0.4721	0.4246	0.3593	0.4194
13	0.5303	0.4770	0.4036	0.4712
14	0.5915	0.5321	0.4502	0.5255
15	0.6578	0.5917	0.5006	0.5844
16	0.7255	0.6526	0.5522	0.6446
17	0.7977	0.7176	0.6071	0.7087
18	0.8736	0.7858	0.6649	0.7762
19	0.9542	0.8584	0.7262	0.8478
20	1.1024	0.9916	0.8390	0.9794
21	1.1427	1.0279	0.8697	1.0152
22	1.2358	1.1116	0.9405	1.0979
23	1.3428	1.2079	1.0219	1.1930
24	1.4469	1.3015	1.1012	1.2855
25	1.5463	1.3910	1.1768	1.3738

PROPOSED FHCF 2010 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	0.3513	0.1852	0.4116
2	0.6365	0.3355	0.7458
3	0.8789	0.4633	1.0298
4	1.1589	0.6109	1.3579
5	1.4816	0.7810	1.7360
6	1.8185	0.9585	2.1308
7	2.1115	1.1130	2.4741
8	2.4981	1.3168	2.9271
9	2.9099	1.5338	3.4096
10	3.3233	1.7517	3.8940
11	3.8126	2.0097	4.4674
12	4.2959	2.2644	5.0337
13	4.8262	2.5440	5.6551
14	5.3831	2.8375	6.3076
15	5.9866	3.1556	7.0148
16	6.6028	3.4804	7.7368
17	7.2598	3.8267	8.5066
18	7.9504	4.1907	9.3158
19	8.6841	4.5775	10.1756
20	10.0323	5.2881	11.7552
21	10.3994	5.4816	12.1854
22	11.2461	5.9279	13.1776
23	12.2199	6.4412	14.3186
24	13.1678	6.9408	15.4292
25	14.0724	7.4177	16.4892

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured		Other than Fully Tied
Group	Prior to 7/13/94	On or After 7/13/94	Unknown
1	0.2927	0.1543	0.3430
2	0.5304	0.2796	0.6215
3	0.7324	0.3860	0.8582
4	0.9657	0.5090	1.1316
5	1.2346	0.6508	1.4467
6	1.5154	0.7988	1.7757
7	1.7595	0.9275	2.0617
8	2.0817	1.0973	2.4392
9	2.4249	1.2782	2.8414
10	2.7694	1.4598	3.2450
11	3.1772	1.6747	3.7228
12	3.5800	1.8870	4.1948
13	4.0219	2.1200	4.7126
14	4.4859	2.3646	5.2564
15	4.9889	2.6297	5.8457
16	5.5023	2.9003	6.4473
17	6.0498	3.1889	7.0888
18	6.6253	3.4923	7.7632
19	7.2368	3.8146	8.4796
20	8.3602	4.4067	9.7960
21	8.6662	4.5680	10.1545
22	9.3718	4.9399	10.9813
23	10.1833	5.3677	11.9322
24	10.9731	5.7840	12.8577
25	11.7270	6.1814	13.7410

PROPOSED FHCF 2010 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	0.1756	0.0926	0.2058
2	0.3182	0.1677	0.3729
3	0.4394	0.2316	0.5149
4	0.5794	0.3054	0.6790
5	0.7408	0.3905	0.8680
6	0.9093	0.4793	1.0654
7	1.0557	0.5565	1.2370
8	1.2490	0.6584	1.4635
9	1.4549	0.7669	1.7048
10	1.6616	0.8759	1.9470
11	1.9063	1.0048	2.2337
12	2.1480	1.1322	2.5169
13	2.4131	1.2720	2.8276
14	2.6916	1.4187	3.1538
15	2.9933	1.5778	3.5074
16	3.3014	1.7402	3.8684
17	3.6299	1.9133	4.2533
18	3.9752	2.0954	4.6579
19	4.3421	2.2887	5.0878
20	5.0161	2.6440	5.8776
21	5.1997	2.7408	6.0927
22	5.6231	2.9640	6.5888
23	6.1100	3.2206	7.1593
24	6.5839	3.4704	7.7146
25	7.0362	3.7088	8.2446

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0475	0.0437	0.0342	0.0199	0.0321
2	0.0861	0.0792	0.0619	0.0360	0.0582
3	0.1188	0.1094	0.0855	0.0497	0.0804
4	0.1567	0.1442	0.1127	0.0655	0.1060
5	0.2003	0.1844	0.1441	0.0838	0.1355
6	0.2459	0.2263	0.1769	0.1028	0.1663
7	0.2855	0.2627	0.2054	0.1194	0.1931
8	0.3378	0.3109	0.2430	0.1413	0.2284
9	0.3935	0.3621	0.2831	0.1646	0.2661
10	0.4494	0.4135	0.3233	0.1879	0.3039
11	0.5156	0.4744	0.3709	0.2156	0.3486
12	0.5809	0.5346	0.4179	0.2429	0.3928
13	0.6526	0.6006	0.4695	0.2729	0.4413
14	0.7279	0.6699	0.5237	0.3044	0.4923
15	0.8096	0.7450	0.5824	0.3385	0.5474
16	0.8929	0.8216	0.6423	0.3734	0.6038
17	0.9817	0.9034	0.7062	0.4105	0.6639
18	1.0751	0.9893	0.7734	0.4496	0.7270
19	1.1743	1.0806	0.8448	0.4911	0.7941
20	1.3566	1.2484	0.9759	0.5673	0.9174
21	1.4063	1.2941	1.0116	0.5881	0.9510
22	1.5208	1.3994	1.0940	0.6360	1.0284
23	1.6525	1.5206	1.1887	0.6910	1.1174
24	1.7806	1.6386	1.2809	0.7446	1.2041
25	1.9030	1.7511	1.3690	0.7958	1.2868

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0396	0.0364	0.0285	0.0166	0.0268
2	0.0717	0.0660	0.0516	0.0300	0.0485
3	0.0990	0.0911	0.0712	0.0414	0.0670
4	0.1306	0.1202	0.0939	0.0546	0.0883
5	0.1670	0.1536	0.1201	0.0698	0.1129
6	0.2049	0.1886	0.1474	0.0857	0.1386
7	0.2379	0.2190	0.1712	0.0995	0.1609
8	0.2815	0.2590	0.2025	0.1177	0.1904
9	0.3279	0.3017	0.2359	0.1371	0.2217
10	0.3745	0.3446	0.2694	0.1566	0.2532
11	0.4296	0.3954	0.3091	0.1797	0.2905
12	0.4841	0.4455	0.3483	0.2024	0.3274
13	0.5439	0.5005	0.3912	0.2274	0.3678
14	0.6066	0.5582	0.4364	0.2537	0.4102
15	0.6746	0.6208	0.4853	0.2821	0.4562
16	0.7441	0.6847	0.5353	0.3112	0.5032
17	0.8181	0.7528	0.5885	0.3421	0.5532
18	0.8959	0.8244	0.6445	0.3747	0.6059
19	0.9786	0.9005	0.7040	0.4092	0.6618
20	1.1305	1.0403	0.8133	0.4728	0.7645
21	1.1719	1.0784	0.8430	0.4901	0.7925
22	1.2673	1.1662	0.9117	0.5300	0.8570
23	1.3771	1.2672	0.9906	0.5759	0.9312
24	1.4839	1.3655	1.0675	0.6205	1.0034
25	1.5858	1.4593	1.1408	0.6632	1.0724

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0238	0.0219	0.0171	0.0099	0.0161
2	0.0430	0.0396	0.0310	0.0180	0.0291
3	0.0594	0.0547	0.0427	0.0248	0.0402
4	0.0784	0.0721	0.0564	0.0328	0.0530
5	0.1002	0.0922	0.0721	0.0419	0.0677
6	0.1230	0.1131	0.0885	0.0514	0.0831
7	0.1428	0.1314	0.1027	0.0597	0.0965
8	0.1689	0.1554	0.1215	0.0706	0.1142
9	0.1967	0.1810	0.1415	0.0823	0.1330
10	0.2247	0.2068	0.1616	0.0940	0.1519
11	0.2578	0.2372	0.1854	0.1078	0.1743
12	0.2905	0.2673	0.2090	0.1215	0.1964
13	0.3263	0.3003	0.2347	0.1365	0.2207
14	0.3640	0.3349	0.2618	0.1522	0.2461
15	0.4048	0.3725	0.2912	0.1693	0.2737
16	0.4464	0.4108	0.3212	0.1867	0.3019
17	0.4909	0.4517	0.3531	0.2053	0.3319
18	0.5376	0.4947	0.3867	0.2248	0.3635
19	0.5872	0.5403	0.4224	0.2455	0.3971
20	0.6783	0.6242	0.4880	0.2837	0.4587
21	0.7031	0.6470	0.5058	0.2940	0.4755
22	0.7604	0.6997	0.5470	0.3180	0.5142
23	0.8262	0.7603	0.5944	0.3455	0.5587
24	0.8903	0.8193	0.6405	0.3723	0.6021
25	0.9515	0.8756	0.6845	0.3979	0.6434

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0692	0.0616	0.0496	0.0286	0.0597
2	0.1253	0.1115	0.0899	0.0518	0.1082
3	0.1731	0.1540	0.1242	0.0716	0.1495
4	0.2282	0.2031	0.1638	0.0944	0.1971
5	0.2917	0.2597	0.2094	0.1207	0.2520
6	0.3581	0.3187	0.2570	0.1481	0.3093
7	0.4158	0.3700	0.2984	0.1720	0.3591
8	0.4919	0.4378	0.3530	0.2035	0.4248
9	0.5730	0.5100	0.4112	0.2370	0.4949
10	0.6544	0.5824	0.4696	0.2707	0.5652
11	0.7507	0.6682	0.5387	0.3106	0.6484
12	0.8459	0.7529	0.6070	0.3499	0.7306
13	0.9503	0.8458	0.6820	0.3931	0.8208
14	1.0600	0.9434	0.7607	0.4385	0.9155
15	1.1788	1.0492	0.8459	0.4876	1.0181
16	1.3002	1.1572	0.9330	0.5378	1.1229
17	1.4295	1.2723	1.0258	0.5913	1.2346
18	1.5655	1.3933	1.1234	0.6476	1.3520
19	1.7100	1.5219	1.2271	0.7074	1.4768
20	1.9754	1.7582	1.4176	0.8172	1.7061
21	2.0477	1.8225	1.4695	0.8471	1.7685
22	2.2145	1.9709	1.5891	0.9161	1.9125
23	2.4062	2.1416	1.7267	0.9954	2.0781
24	2.5929	2.3077	1.8607	1.0726	2.2393
25	2.7710	2.4662	1.9885	1.1463	2.3932

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0576	0.0513	0.0414	0.0238	0.0498
2	0.1044	0.0930	0.0749	0.0432	0.0902
3	0.1442	0.1284	0.1035	0.0597	0.1245
4	0.1902	0.1692	0.1365	0.0787	0.1642
5	0.2431	0.2164	0.1745	0.1006	0.2100
6	0.2984	0.2656	0.2141	0.1234	0.2577
7	0.3465	0.3084	0.2486	0.1433	0.2992
8	0.4099	0.3648	0.2942	0.1696	0.3540
9	0.4775	0.4250	0.3427	0.1975	0.4124
10	0.5453	0.4853	0.3913	0.2256	0.4710
11	0.6256	0.5568	0.4489	0.2588	0.5403
12	0.7049	0.6274	0.5059	0.2916	0.6088
13	0.7919	0.7048	0.5683	0.3276	0.6840
14	0.8833	0.7862	0.6339	0.3654	0.7629
15	0.9824	0.8743	0.7049	0.4064	0.8484
16	1.0835	0.9643	0.7775	0.4482	0.9357
17	1.1913	1.0602	0.8549	0.4928	1.0288
18	1.3046	1.1611	0.9362	0.5397	1.1267
19	1.4250	1.2683	1.0226	0.5895	1.2307
20	1.6462	1.4652	1.1813	0.6810	1.4217
21	1.7065	1.5188	1.2246	0.7059	1.4738
22	1.8454	1.6424	1.3243	0.7634	1.5938
23	2.0052	1.7847	1.4389	0.8295	1.7318
24	2.1607	1.9231	1.5506	0.8938	1.8661
25	2.3092	2.0552	1.6571	0.9552	1.9943

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0346	0.0308	0.0248	0.0143	0.0299
2	0.0627	0.0558	0.0450	0.0259	0.0541
3	0.0865	0.0770	0.0621	0.0358	0.0747
4	0.1141	0.1015	0.0819	0.0472	0.0985
5	0.1459	0.1298	0.1047	0.0603	0.1260
6	0.1790	0.1593	0.1285	0.0741	0.1546
7	0.2079	0.1850	0.1492	0.0860	0.1795
8	0.2459	0.2189	0.1765	0.1017	0.2124
9	0.2865	0.2550	0.2056	0.1185	0.2474
10	0.3272	0.2912	0.2348	0.1353	0.2826
11	0.3754	0.3341	0.2694	0.1553	0.3242
12	0.4230	0.3764	0.3035	0.1750	0.3653
13	0.4752	0.4229	0.3410	0.1966	0.4104
14	0.5300	0.4717	0.3803	0.2192	0.4577
15	0.5894	0.5246	0.4230	0.2438	0.5090
16	0.6501	0.5786	0.4665	0.2689	0.5614
17	0.7148	0.6361	0.5129	0.2957	0.6173
18	0.7828	0.6967	0.5617	0.3238	0.6760
19	0.8550	0.7610	0.6136	0.3537	0.7384
20	0.9877	0.8791	0.7088	0.4086	0.8530
21	1.0239	0.9113	0.7347	0.4235	0.8843
22	1.1072	0.9855	0.7946	0.4580	0.9563
23	1.2031	1.0708	0.8634	0.4977	1.0391
24	1.2964	1.1538	0.9303	0.5363	1.1197
25	1.3855	1.2331	0.9942	0.5731	1.1966

Florida Hurricane Catastrophe Fund

Proposed Windstorm Mitigation Credit Formula for 2010

2010 Ratemaking Formula Report

Windstorm Mitigation Construction Rating Classification Factor Relativities - 20% Capped Relativities

To Calculate the Final FHCF Rate for a risk:

Preliminary relativity = (year built relativity) x (roof deck attachment 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	Construction Type	Type of Business: Commercial	Residential	Mobile Home	Tenants	Condos
Year Built Relativity	Meets 2001 FBC*	or	2002 or later		0.6581	0.7211	1.0000	0.5941	0.6562
	Does not Meet 2001 FBC	and	Unknown or Mobile Home		1.0219	1.0795	1.0000	1.0627	1.0705
			Pre 1995		1.1363	1.1864	1.0000	1.2083	1.1968
			1995-2001		0.7061	0.8129	1.0000	0.7120	0.7643
Roof Deck Relativity	Roof Deck Attachment		Reinforced Concrete Roof Deck	Masonry or Superior	0.7039	1.0000	1.0000	1.0000	0.6191
			Other or Unknown	Masonry or Superior	1.4155	1.0000	1.0000	1.0000	1.0840
			All	Frame, Masonry Veneer or Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Roof Shape Relativity	Roof Shape		Hip, Masard, or Pyramid		0.8383	0.8490	1.0000	0.7430	0.7646
			Gable, Other or Unknown		1.0228	1.0858	1.0000	1.0290	1.0260
Opening Protection Relativity	Opening Protection		None or Unknown		1.0518	1.0802	1.0000	1.0451	1.0804
			Basic Shutters		0.9559	0.9567	1.0000	0.8670	0.9236
			Hurricane Shutters		0.8600	0.8321	1.0000	0.6898	0.7669
On Balance Relativity					1.0468	1.0015	1.0000	0.9799	1.0170

*Risks that are 2001 FBC-compliant for all of roof covering, roof-deck attachment, roof-to-wall attachment, and opening protection qualify.

Florida Hurricane Catastrophe Fund

Windstorm Mitigation Credit Formula using 2009 Capping Approach

2010 Ratemaking Formula Report

(For Reference Purposes Only)

Windstorm Mitigation Construction Rating Classification Factor Relativities - 10% Capped Relativity

To Calculate the Final FHCF Rate for a risk:

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

Capped relativity = 1.1 if the preliminary relativity exceeds 1.1; or
0.9 if the preliminary relativity is less than 0.9; 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	Construction Type	Type of Business				
					Commercial	Residential	Mobile Home	Tenants	Condos
Year Built Relativity	Meets 2001 FBC*	or	2002 or later		0.6581	0.7211	1.0000	0.5941	0.6562
	Does not Meet 2001 FBC	and	Unknown or Mobile Home		1.0219	1.0795	1.0000	1.0627	1.0705
			Pre 1995		1.1363	1.1864	1.0000	1.2083	1.1968
			1995-2001		0.7061	0.8129	1.0000	0.7120	0.7643
Roof Deck Relativity	Roof Deck Attachment		Reinforced Concrete Roof Deck	Masonry or Superior	0.7039	1.0000	1.0000	1.0000	0.6191
			Other or Unknown	Masonry or Superior	1.4155	1.0000	1.0000	1.0000	1.0840
			All	Frame, Masonry Veneer or Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Roof Shape Relativity	Roof Shape		Hip, Masard, or Pyramid		0.8383	0.8490	1.0000	0.7430	0.7646
			Gable, Other or Unknown		1.0228	1.0858	1.0000	1.0290	1.0260
Opening Protection Relativity	Opening Protection		None or Unknown		1.0518	1.0802	1.0000	1.0451	1.0804
			Basic Shutters		0.9559	0.9567	1.0000	0.8670	0.9236
			Hurricane Shutters		0.8600	0.8321	1.0000	0.6898	0.7669
On Balance Relativity					1.0388	1.0043	1.0000	0.9904	1.0161

*Risks that are 2001 FBC-compliant for all of roof covering, roof-deck attachment, roof-to-wall attachment, and opening protection qualify.

EXHIBIT

XV

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Residential Masonry Base Premium Comparison

Home Value: $120,000
90% Coverage
2% Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0569	$12	1	0.0588	$12	$0	0.0%
Orlando	32806	2	0.1005	$21	2	0.1065	$22	$1	4.8%
Tampa	33630	7	0.3293	$67	7	0.3531	$72	$5	7.5%
Pensacola	32514	7	0.3293	$67	6	0.3041	$62	-$5	-7.5%
Palm Beach	33480	19	1.4854	$303	20	1.6779	$342	$39	12.9%
Miami	33156	19	1.4854	$303	19	1.4524	$296	-$7	-2.3%

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

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Residential Frame Base Premium Comparison

Home Value: $120,000
90% Coverage
2% Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0759	$15	1	0.0772	$16	$1	6.7%
Orlando	32806	2	0.1341	$27	2	0.1399	$29	$2	7.4%
Tampa	33630	7	0.4393	$90	7	0.4640	$95	$5	5.6%
Pensacola	32514	7	0.4393	$90	6	0.3996	$82	-$8	-8.9%
Palm Beach	33480	19	1.9816	$404	20	2.2048	$450	$46	11.4%
Miami	33156	19	1.9816	$404	19	1.9085	$389	-$15	-3.7%

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

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Commercial Masonry Base Premium Comparison

Building Value: $500,000
90% Coverage
3% Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0565	$28	1	0.0568	$28	$0	0.0%
Orlando	32806	2	0.0998	$50	2	0.1030	$51	$1	2.0%
Tampa	33630	7	0.3269	$163	7	0.3416	$171	$8	4.9%
Pensacola	32514	7	0.3269	$163	6	0.2942	$147	-$16	-9.8%
Palm Beach	33480	19	1.4747	$737	20	1.6231	$812	$75	10.2%
Miami	33156	19	1.4747	$737	19	1.4050	$703	-$34	-4.6%

Coverages:	$	500	Building Value
(in thousands)	$	-	Appurtenant structures
	$	-	Contents
	$	-	Additional Living Expense
	$	500	FHCF Exposure

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Mobile Home Fully Tied Down-Pre 7/94 Base Premium Comparison

Home Value: $40,000
90% Coverage
$500 Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.2923	$19	1	0.3513	$22	$3	15.8%
Orlando	32806	2	0.5167	$33	2	0.6365	$41	$8	24.2%
Tampa	33630	7	1.6921	$108	7	2.1115	$135	$27	25.0%
Pensacola	32514	7	1.6921	$108	6	1.8185	$116	$8	7.4%
Palm Beach	33480	19	7.6334	$489	20	10.0323	$642	$153	31.3%
Miami	33156	19	7.6334	$489	19	8.6841	$556	$67	13.7%

Coverages:	$ 40.0	Building Value
(in thousands)	$ -	Appurtenant structures
	$ 20.0	Contents
	$ 4.0	Additional Living Expense
	$ 64.0	FHCF Exposure

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Tenants Masonry Base Premium Comparison

Total Value: $56,000
90% Coverage
$500 Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0346	$2	1	0.0342	$2	$0	0.0%
Orlando	32806	2	0.0612	$3	2	0.0619	$3	$0	0.0%
Tampa	33630	7	0.2005	$11	7	0.2054	$12	$1	9.1%
Pensacola	32514	7	0.2005	$11	6	0.1769	$10	-$1	-9.1%
Palm Beach	33480	19	0.9044	$51	20	0.9759	$55	$4	7.8%
Miami	33156	19	0.9044	$51	19	0.8448	$47	-$4	-7.8%

Coverages:	$	20	Building Value
(in thousands)	$	-	Appurtenant structures
	$	30	Contents
	$	6	Additional Living Expense
	$	56	FHCF Exposure

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Condominium Masonry Base Premium Comparison

Total Value: $80,000
90% Coverage
$500 Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0505	$4	1	0.0496	$4	$0	0.0%
Orlando	32806	2	0.0894	$7	2	0.0899	$7	$0	0.0%
Tampa	33630	7	0.2926	$23	7	0.2984	$24	$1	4.3%
Pensacola	32514	7	0.2926	$23	6	0.2570	$21	-$2	-8.7%
Palm Beach	33480	19	1.3200	$106	20	1.4176	$113	$7	6.6%
Miami	33156	19	1.3200	$106	19	1.2271	$98	-$8	-7.5%

Coverages:	$	20	Building Value
(in thousands)	$	-	Appurtenant structures
	$	50	Contents
	$	10	Additional Living Expense
	$	80	FHCF Exposure

* Rounded to the nearest dollar

EXHIBIT

XVI

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Residential Masonry Base Premium (2% Deductible) Comparison
Prior to Application of Premium Credits/Surcharges

% Change in Rates

Maximum Decrease	**-41.57%**
Maximum Increase	**87.14%**

Threshhold From	Threshhold 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%	1	0.07%	557,093	0.03%	870	0.02%
-30%	-15%	6	0.41%	3,414,295	0.21%	10,212	0.26%
-15%	0%	163	11.13%	207,738,864	12.79%	465,573	12.03%
0%	15%	1207	82.45%	1,336,284,535	82.29%	3,208,782	82.90%
15%	30%	57	3.89%	56,961,407	3.51%	138,591	3.58%
30%	45%	13	0.89%	9,505,971	0.59%	22,793	0.59%
45%	60%	8	0.55%	3,870,940	0.24%	8,430	0.22%
Greater Than	60%	7	0.48%	5,444,205	0.34%	15,368	0.40%
		1462	**99.86%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**
New ZIP Codes in 2010		2	0.14%	-	0.00%	-	0.00%
		1464	**100.00%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**

$ Change in Rates

Maximum Decrease	**($31.76)**
Maximum Increase	**$39.27**

Premium Threshhold* From	Premium Threshhold* 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)	4	0.27%	3,315,638	0.20%	5,496	0.14%
($25)	($10)	24	1.64%	21,582,547	1.33%	40,735	1.05%
($10)	($5)	137	9.36%	184,452,208	11.36%	426,249	11.01%
($5)	$0	5	0.34%	2,359,858	0.15%	4,175	0.11%
$0	$5	888	60.66%	916,496,749	56.44%	2,237,043	57.80%
$5	$10	239	16.33%	352,870,501	21.73%	816,490	21.09%
$10	$25	105	7.17%	105,071,816	6.47%	256,920	6.64%
$25	$50	60	4.10%	37,627,993	2.32%	83,511	2.16%
		1462	**99.86%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**
New ZIP Codes in 2010		2	0.14%	-	0.00%	-	0.00%
		1464	**100.00%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**

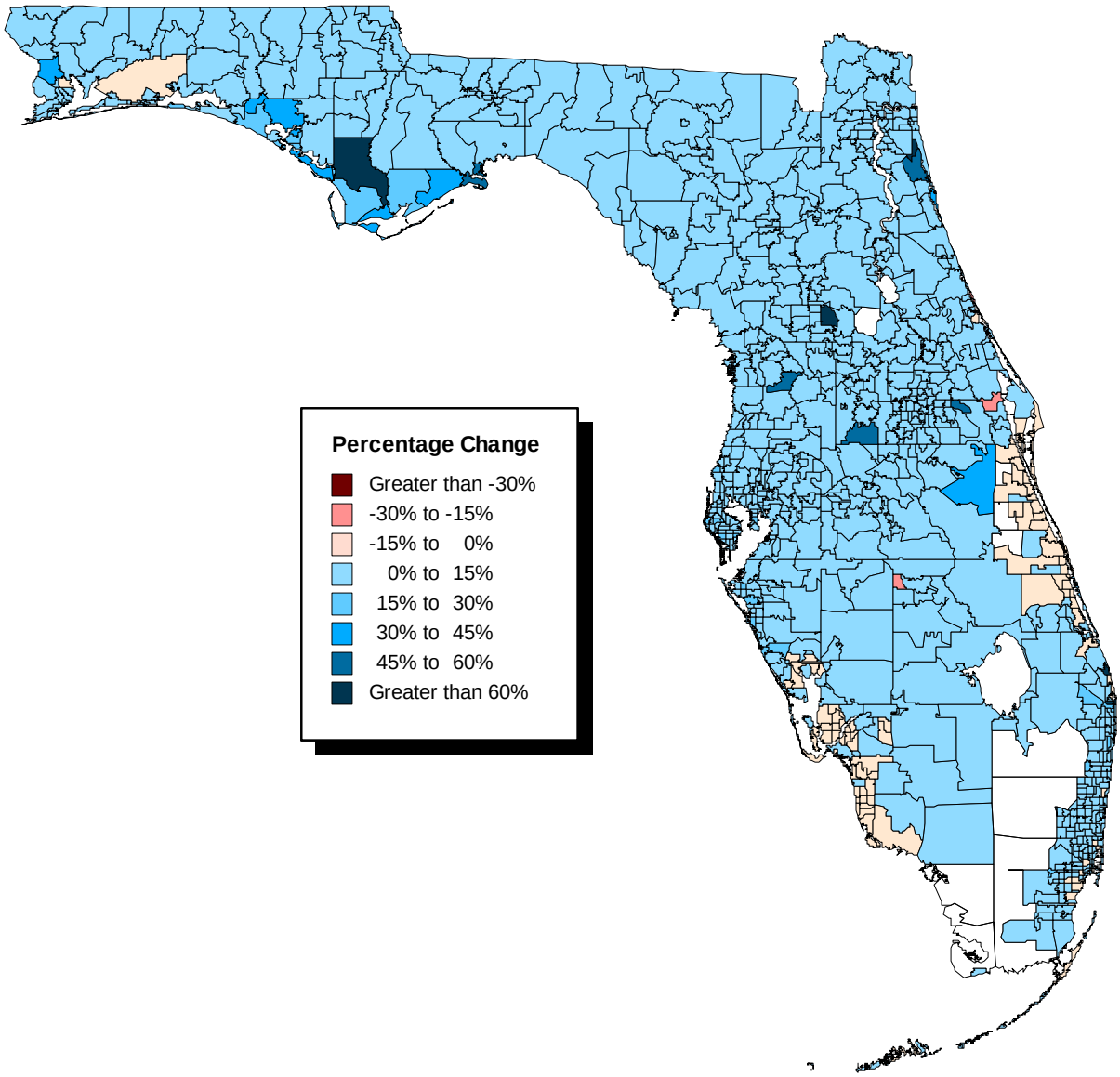
***Exposure Assumptions**

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

Florida Hurricane Catastrophe Fund

2010 Percentage Rate Change by 5-Digit ZIP Code

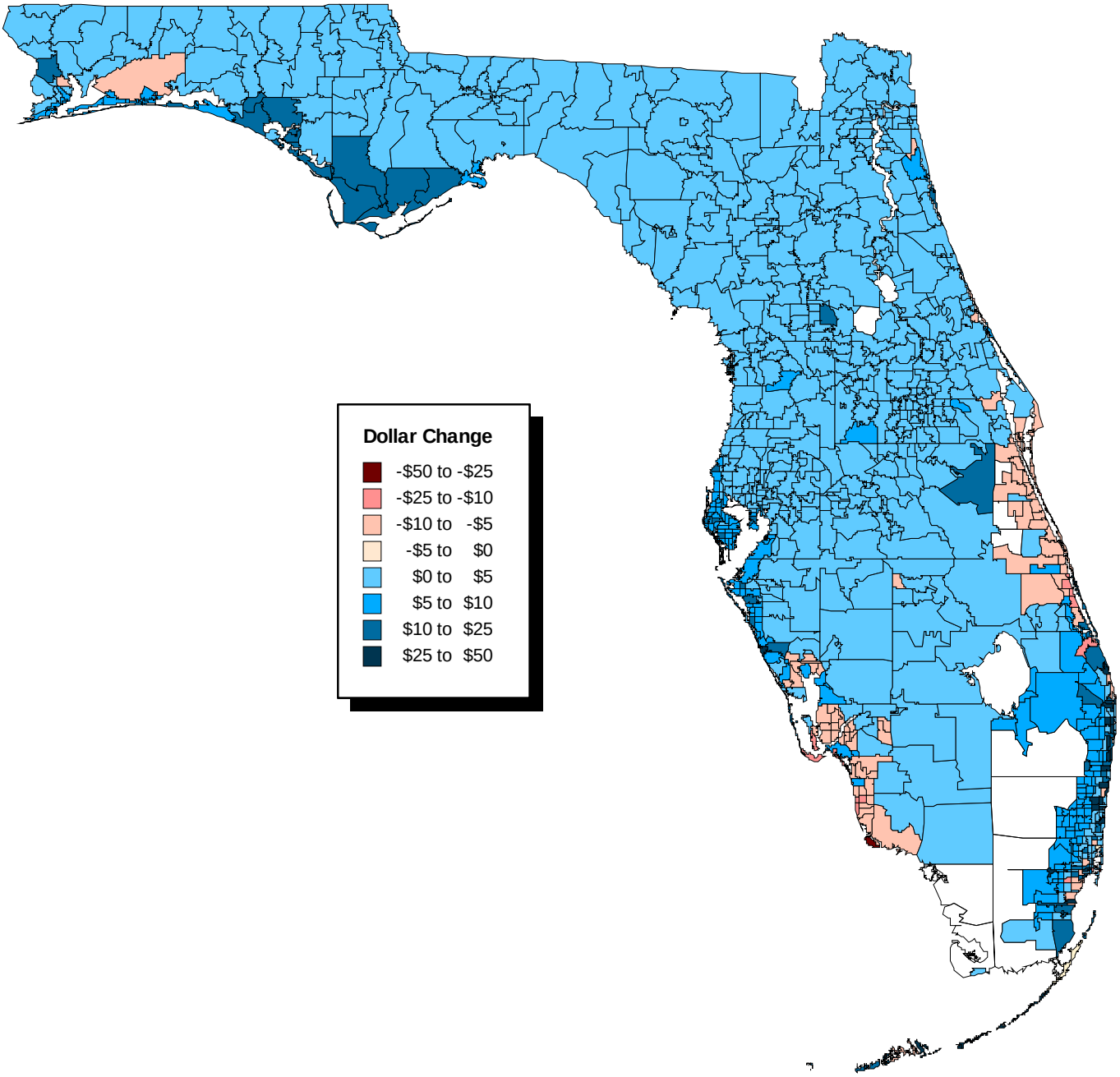
Entire State



Florida Hurricane Catastrophe Fund

2010 Dollar Rate Change by 5-Digit ZIP Code

Entire State



EXHIBIT

XVII

Florida Hurricane Catastrophe Fund
2010 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 tripled

(1) Mandatory FHCF Limit	Coverage Provided	(2) Mandatory FHCF Premium	(3) FHCF Rate on Line	(4) FHCF Payout Multiple
$18,290,000,000	$18.290B xs $7.385B*	$1,157,266,835	6.33%	15.80

(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	$19.290B xs $7.385B	$89,600,473	8.960%	0.8641	$1,246,867,308	16.6686	1.0774
$2,000,000,000	$20.290B xs $7.385B	$175,038,198	8.752%	1.7282	$1,332,305,033	17.5327	1.1513
$3,000,000,000	$21.290B xs $7.385B	$256,626,333	8.554%	2.5923	$1,413,893,168	18.3968	1.2218
$4,000,000,000	$22.290B xs $7.385B	$334,702,916	8.368%	3.4564	$1,491,969,751	19.2609	1.2892
$5,000,000,000	$23.290B xs $7.385B	$409,458,498	8.189%	4.3205	$1,566,725,333	20.1250	1.3538
$6,000,000,000	$24.290B xs $7.385B	$481,344,459	8.022%	5.1846	$1,638,611,293	20.9891	1.4159
$7,000,000,000	$25.290B xs $7.385B	$550,740,376	7.868%	6.0487	$1,708,007,211	21.8532	1.4759
$8,000,000,000	$26.290B xs $7.385B	$617,941,190	7.724%	6.9128	$1,775,208,025	22.7173	1.5340

(1)	2010 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
2010 Ratemaking Formula Report
Adjustments to Rates

The rates published in this book assume:

(1) Mitigation funding = $10,000,000;
(2) FHCF Limit =$18,290,000,000
(3) FHCF Retention =$7,385,000,000 (This drops down to 1/3 of $7.385B on the third event in the season)
(4) Financial Product Expenses = $0

Any of these assumptions could change, based on action by the Florida Legislature, the Governor's signature, and the upcoming bonding capacity report.

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Rating Elements by Layer (FHCF + TICL)

FHCF + TICL Limit	TICL Limit	Total FHCF Premium Projection	Retention Multiples*			Projected Payout Multiple*
			90%	75%	45%	
$18,290,000,000		$1,157,266,835	6.3755	7.6507	12.7511	15.8045
$19,290,000,000	$1,000,000,000	$1,246,867,308	6.3755	7.6507	12.7511	16.6686
$20,290,000,000	$2,000,000,000	$1,332,305,033	6.3755	7.6507	12.7511	17.5327
$21,290,000,000	$3,000,000,000	$1,413,893,168	6.3755	7.6507	12.7511	18.3968
$22,290,000,000	$4,000,000,000	$1,491,969,751	6.3755	7.6507	12.7511	19.2609
$23,290,000,000	$5,000,000,000	$1,566,725,333	6.3755	7.6507	12.7511	20.1250
$24,290,000,000	$6,000,000,000	$1,638,611,293	6.3755	7.6507	12.7511	20.9891
$25,290,000,000	$7,000,000,000	$1,708,007,211	6.3755	7.6507	12.7511	21.8532
$26,290,000,000	$8,000,000,000	$1,775,208,025	6.3755	7.6507	12.7511	22.7173

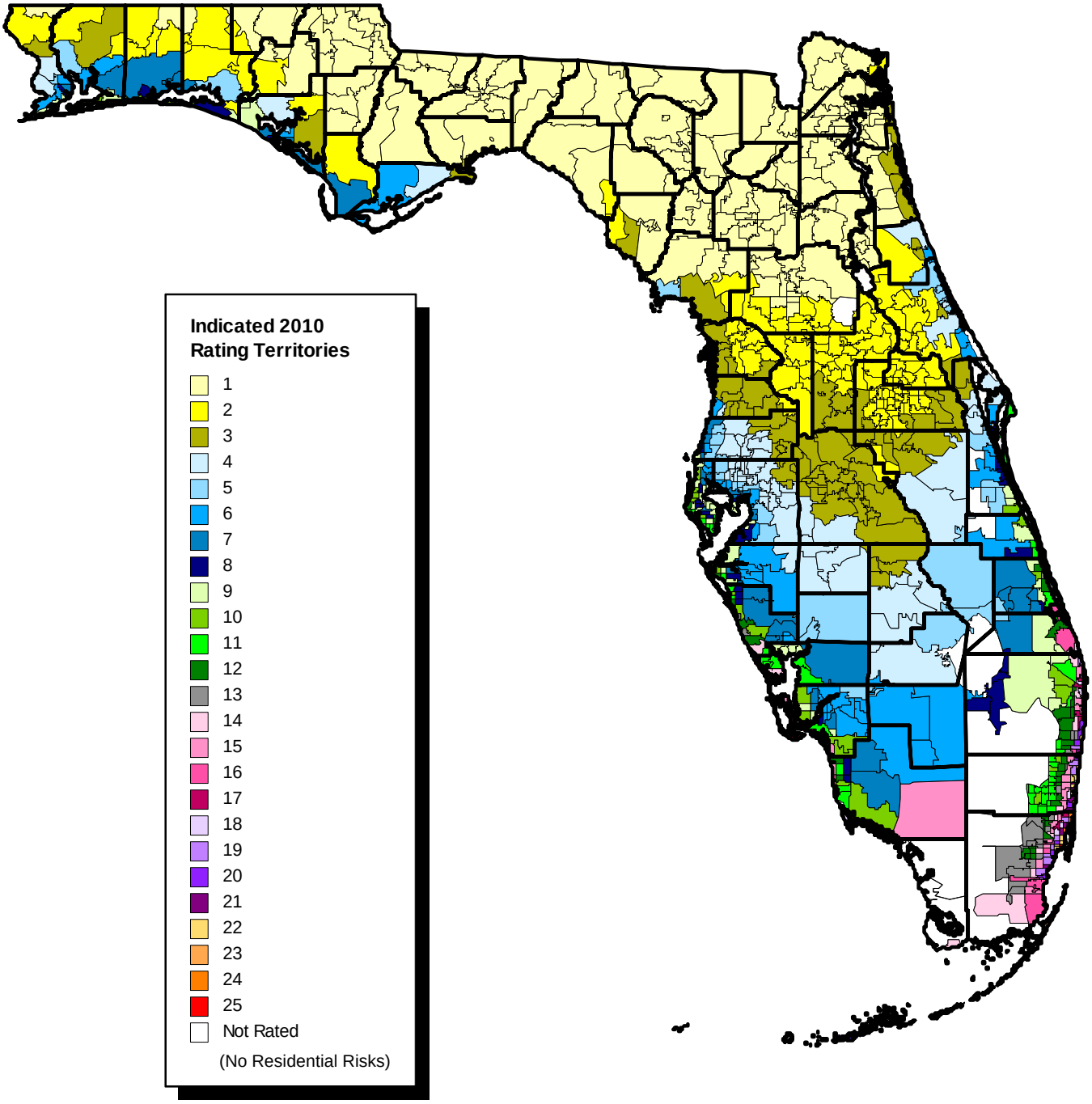
*Applied to Mandatory FHCF Premium.

EXHIBIT
XIX

Florida Hurricane Catastrophe Fund

Indicated 2010 Rating Territories by 5-Digit ZIP Code

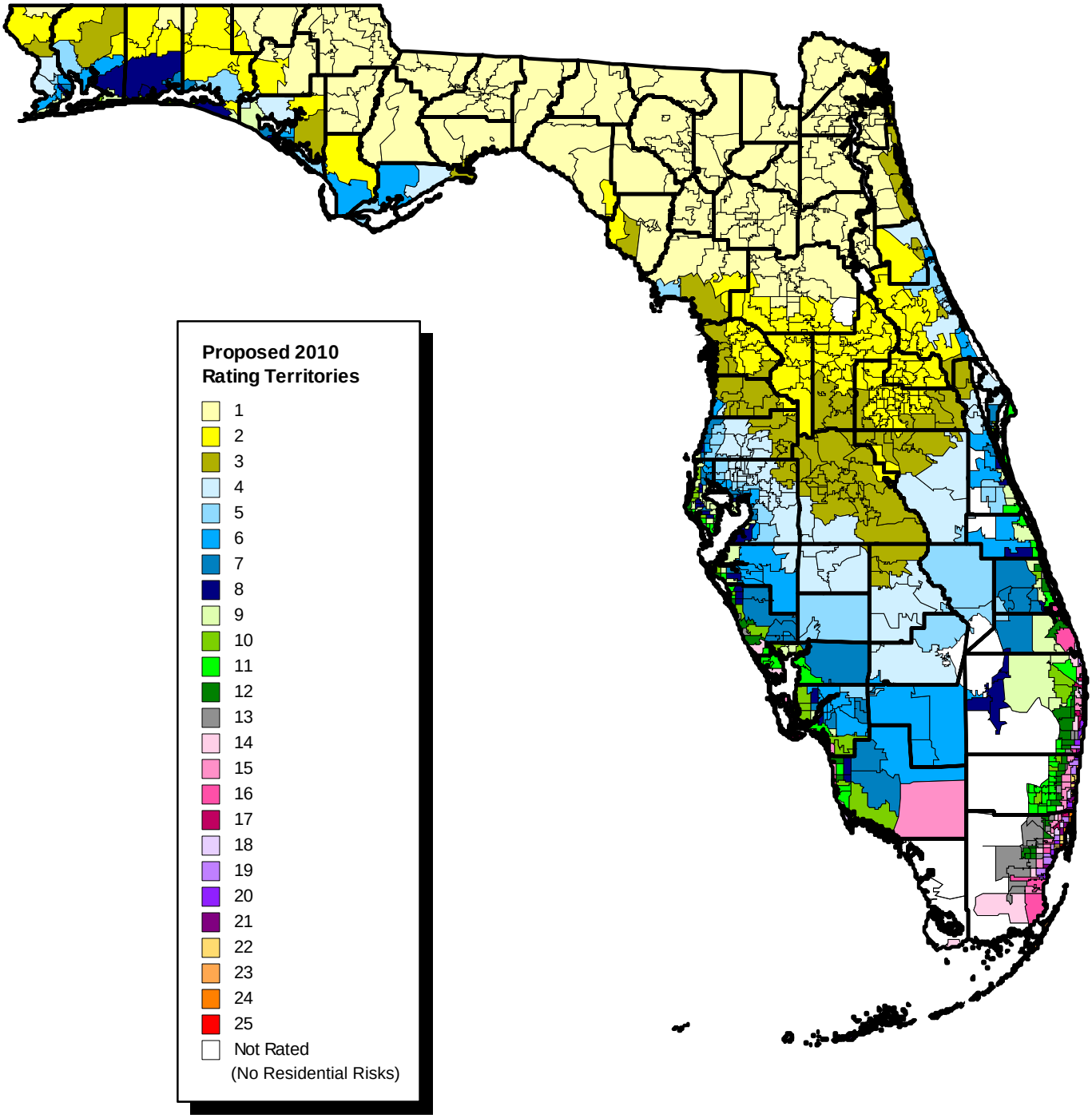
Entire State



Florida Hurricane Catastrophe Fund

Proposed 2010 Rating Territories by 5-Digit ZIP Code

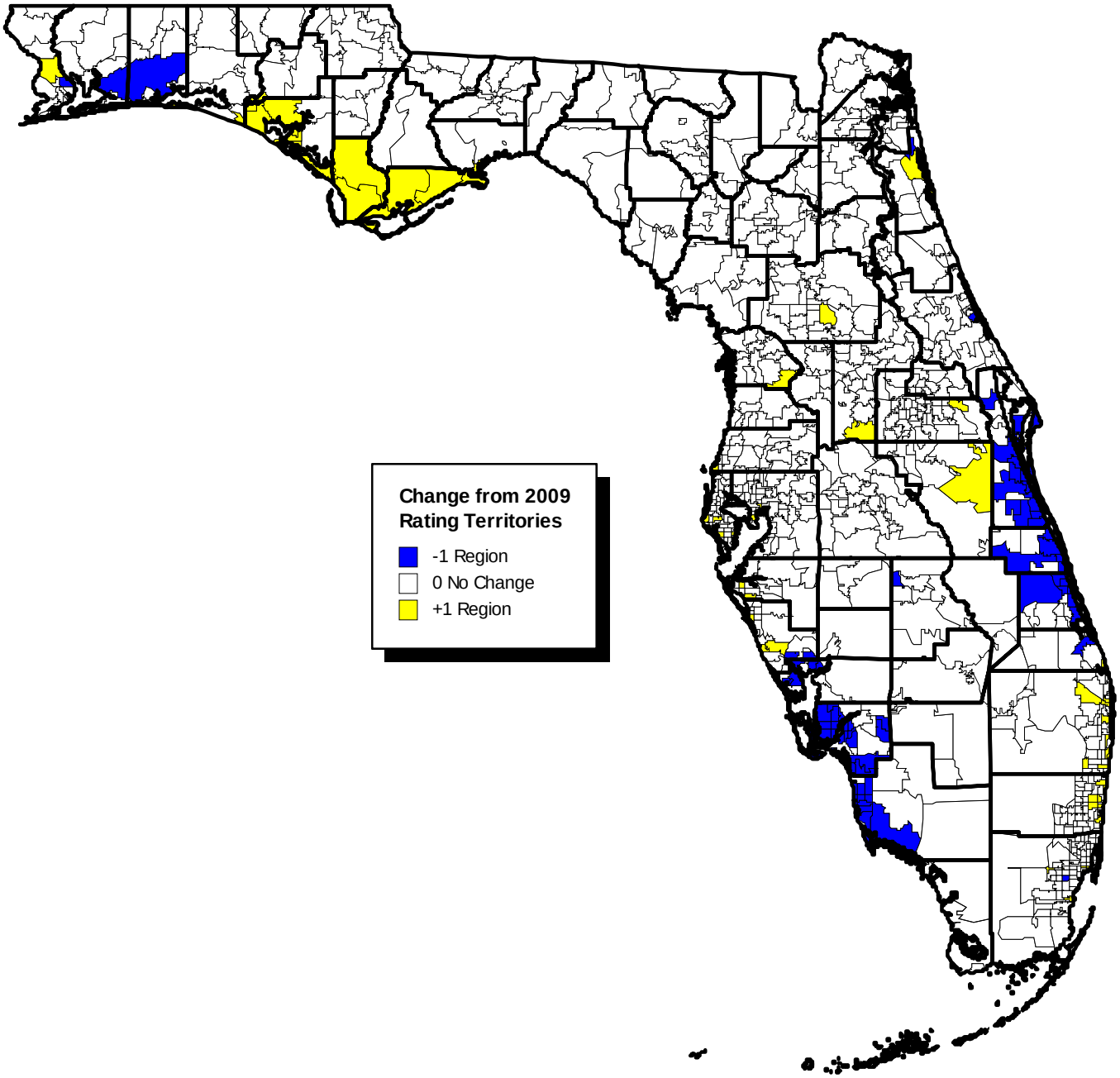
Entire State



Florida Hurricane Catastrophe Fund

Proposed 2010 Rating Territories by 5-Digit ZIP Code

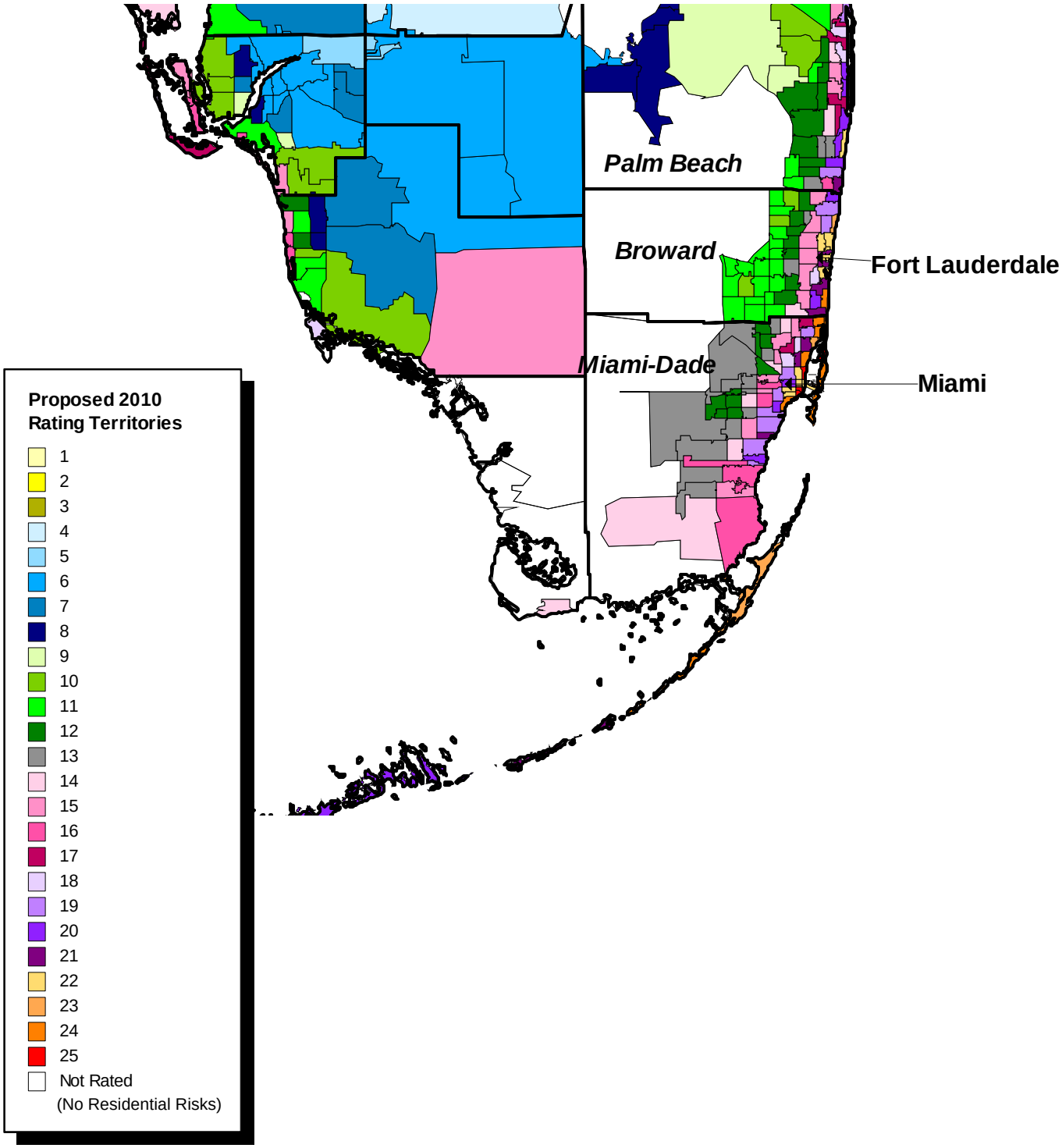
Entire State - Change From 2009 Territories



Florida Hurricane Catastrophe Fund

Proposed 2010 Rating Territories by 5-Digit ZIP Code

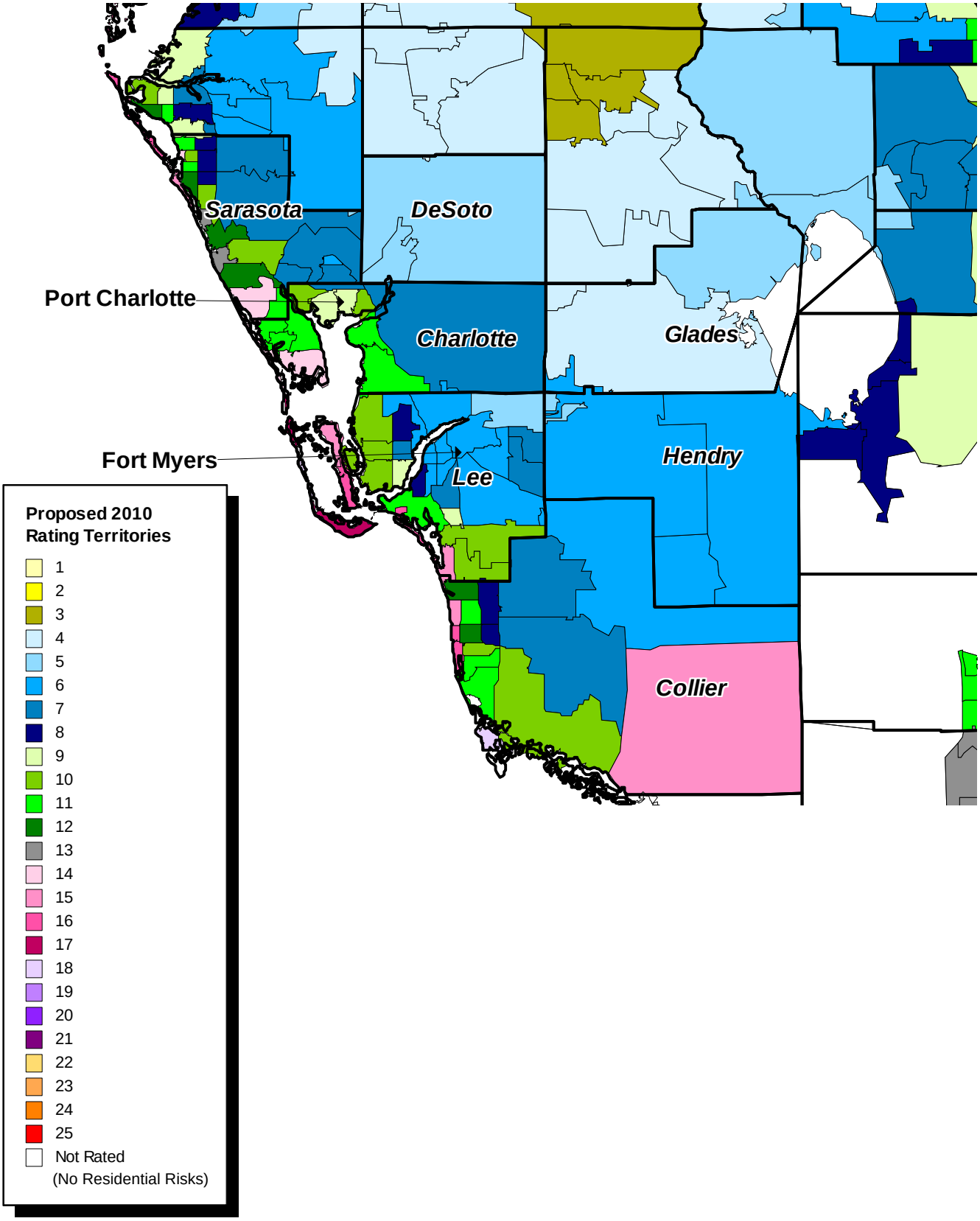
Miami and Surrounding Areas



Florida Hurricane Catastrophe Fund

Proposed 2010 Rating Territories by 5-Digit ZIP Code

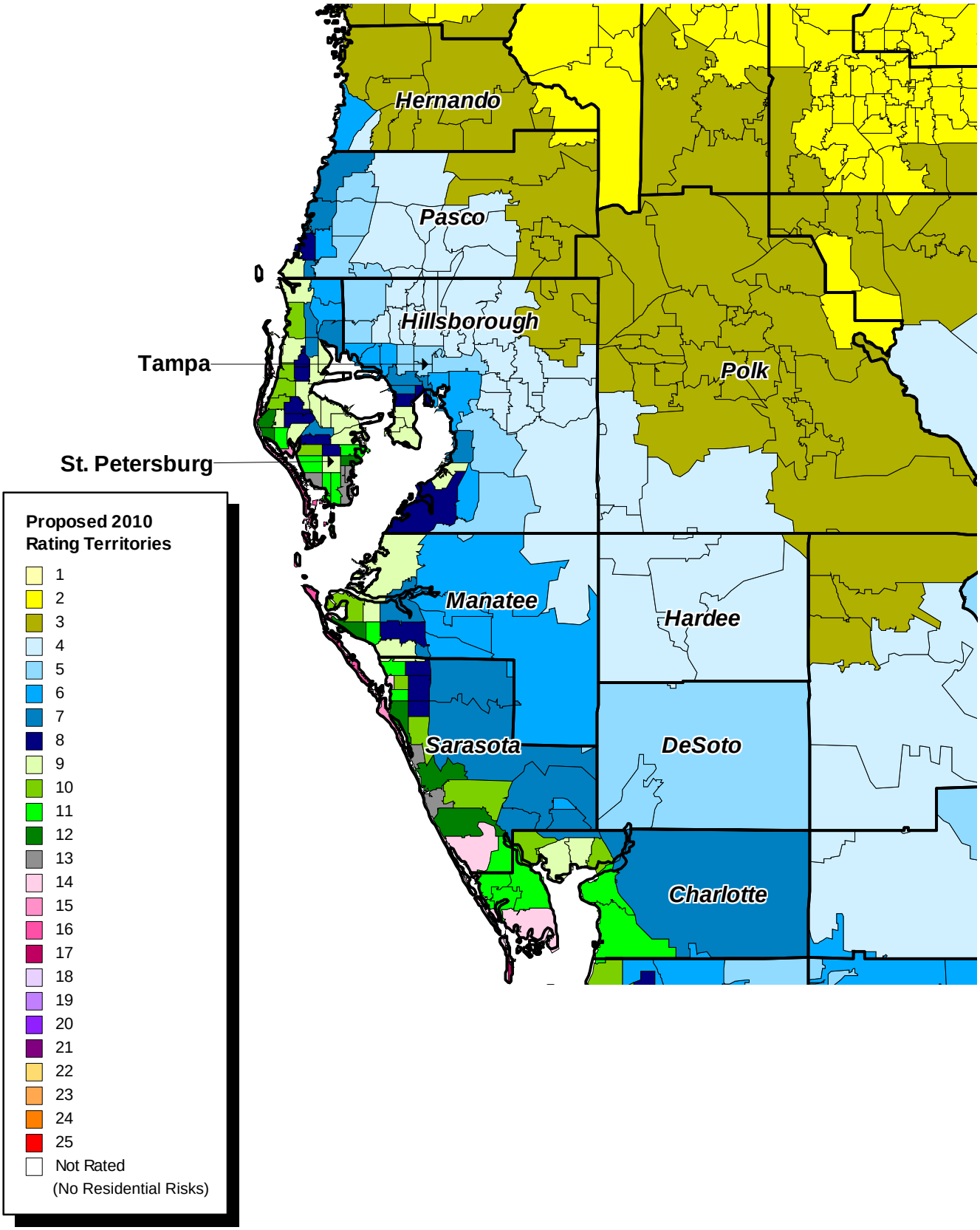
Fort Myers and Surrounding Areas



Florida Hurricane Catastrophe Fund

Proposed 2010 Rating Territories by 5-Digit ZIP Code

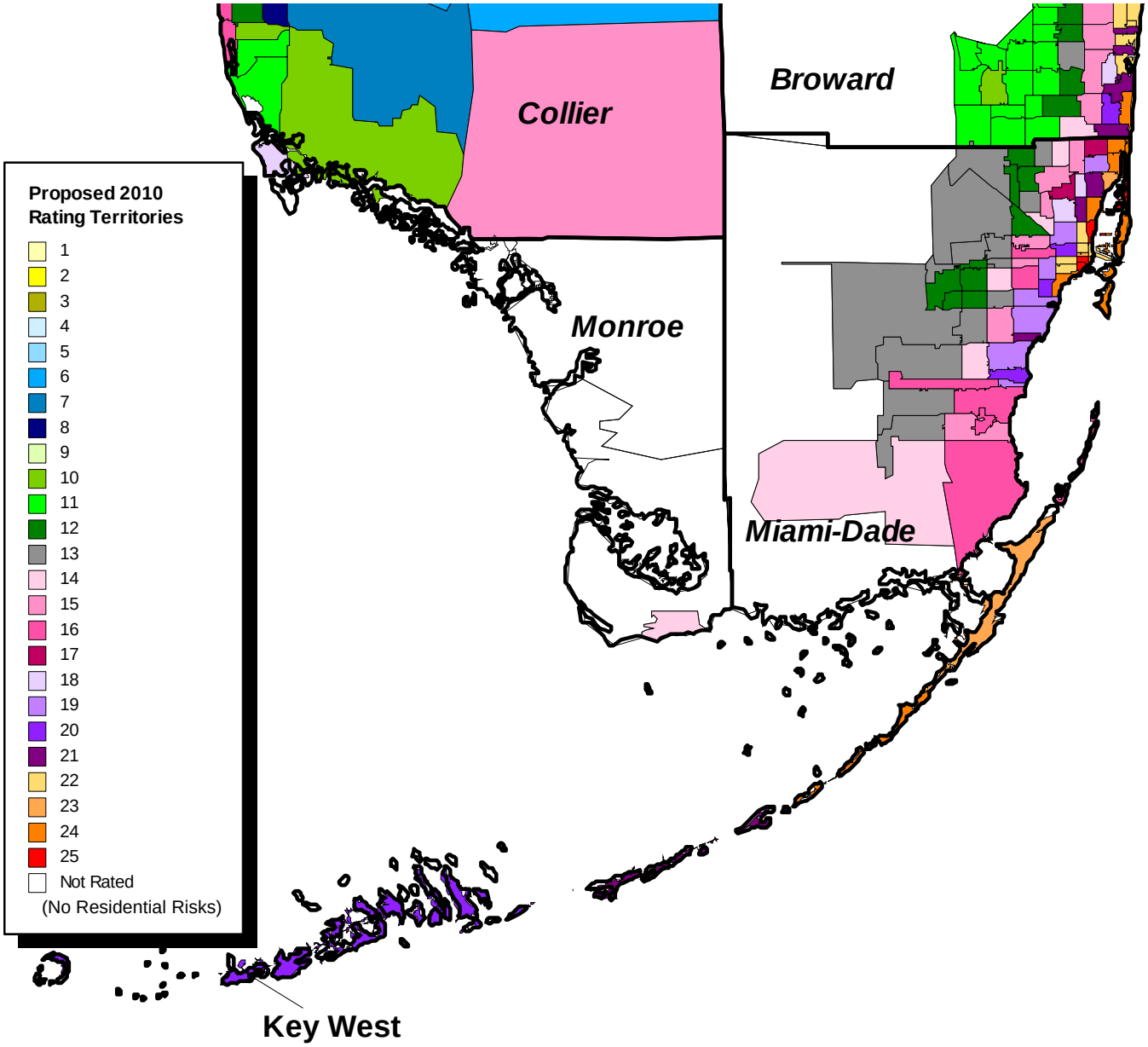
Tampa/Saint Petersburg and Surrounding Areas



Florida Hurricane Catastrophe Fund

Proposed 2010 Rating Territories by 5-Digit ZIP Code

Florida Keys



APPENDIX

Replaces

EXHIBIT I

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund

2010 Ratemaking Formula Report

to the

State Board of Administration of Florida

Executive Summary (With Passage of SB 1460/HB 949)

1. **Mandatory Rates**: For the 2010 Contract year, the overall rate change for the Florida Hurricane Catastrophe Fund's (FHCF) mandatory coverage will be down 0.32%. However, due to the legislative changes enacted in 2009, an additional cash build-up factor of 5% is required to be phased in, thus resulting in an overall rate increase of +4.43%.

2. **Mandatory Premium Change**: FHCF premium for mandatory coverage will increase by $84 million from $1.069 billion to $1.153 billion based on the recommended rate change.

3. **Temporary Increase in Coverage Limit (TICL) Rates and Limit**: Rates for TICL optional coverage are increasing approximately 50%, per statute, while the maximum TICL limit will decrease from $10 billion to $8 billion.

With Passage of SB1460 / HB949	**2010 Contract Year**	**2009 Contract Year**
Mandatory FHCF Coverage		
Industry retention[1]	$7.142 billion	$7.147 billion
Limit	$17.000 billion	$17.175 billion
Average Coverage	89.92%	89.90%
FHCF premium	$1.153 billion	$1.069 billion
Overall Rate Change	+4.43%	n/a
Due to Cash Build Up	+4.76%	n/a
Due to annual ratemaking	-0.32%	n/a
Rate change by Type		n/a
Residential	+4.55%	n/a
Tenants	-1.54%	n/a
Condominium Unit Owners	+1.61%	n/a
Mobile Home	+15.22%	n/a
Commercial Habitational	+1.61%	n/a
Proj. Payout Multiple	14.7426	16.0625
90% Retention multiple	6.1879	6.6782
Optional TICL Coverage		
Maximum limit	$8.000 billion	$10.000 billion
Maximum premium[2]	$0.603 billion	$0.410 billion
Actual premium[3]	$0.332 billion	$0.273 billion
Mandatory + TICL Coverage		
Overall Rate Change[4]	+15.04%	
Exposure base	$2.232 trillion	$2.161 trillion

[1] Modeled Retention in 2009 was $7.223B.

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

[3] Estimated premium for 2010 based on 2009 actual limit purchased.

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

Part I: The Ratemaking Process (With Passage of SB 1460/HB 949)

Overview

We recommend a 4.43% increase in Florida Hurricane Catastrophe Fund (FHCF) mandatory rates for the 2010 contract year (based on Section 215.555 Florida Statutes), an $17.000 billion coverage limit, a $7.142 billion per event retention which drops to $2.381 billion for the third largest and subsequent events (1/3 of $7.385 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 2010. No adjustments have been made to reflect availability of FHCF financial capacity during and subsequent to contract year 2010.

We estimate that this rating formula will produce $1.153 billion in total mandatory FHCF premium compared to $1.069 billion in mandatory FHCF premium for contract year 2009. The increase in overall mandatory premium would be 2.96% with no change in cash build up and is based on projected growth in exposure of 3.27% and a 0.32% overall rate decrease. When the change in Cash Build-Up Factor from 5% in 2009 to 10% for the 2010 contract year is considered the rate increase is 4.43%.

FHCF coverage is comprised of two parts: the mandatory FHCF layer of $17.000 billion xs $7.142 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 2010 contract year:

1. Per statute, the industry retention is equal to $4.5 billion adjusted for the increase in reported exposure from 2004 through 2008. As exposures have grown 58.7% over this period, the modeled retention for 2010 is $7.142 billion.

2. Pursuant to Section 215.555 Florida Statutes, as amended in 2010, the mandatory FHCF limit is equal to $17 billion until there is sufficient estimated claims-paying capacity to fund $17 billion of loss in subsequent contract years. As the State Board of Administration has not made this determination, the mandatory FHCF limit for 2010 is $17 billion.

The above changes will vary by deductible, construction, and territory. For 2010 we applied the same methodology as used in the previous four 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	-0.20%	+4.55%
Tenants	-6.01%	-1.54%
Condominium Unit Owner	-3.01%	+1.61%
Mobile Home	+9.98%	+15.22%
Commercial Habitational	-3.01%	+1.61%
Total	-0.32%	+4.43%

Territory Changes

The 2010 recommended territories, like the 2009 FHCF territories, are based on analysis of losses in the 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 2009 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 2010 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 (2009 to 2010)	3.27%
Retention	$7.142 Billion
Premium – 2009 (as of 2/17/10)	$1.069 Billion
Premium – 2010 (Projected)	$1.153 Billion

Use of Five Accepted Models

For 2010, we used a weighting of five models accepted by the Florida Commission on Hurricane Loss Projection Methodology as of October 1, 2009, 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 5 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 2010 Ratemaking Formula

The changes that occurred in the 2010 ratemaking formula include:

1. The interest rate assumption used to determine the investment income credit has been adjusted down to 2.5% from 3%;
2. Increase of Cash Build-Up Factor from 5% to 10%; and
3. Maximum TICL availability has been reduced from $10 billion to $8 billion; and the indicated TICL premium has been tripled.
4. Industry limit reset to $17 Billion, minor adjustments to industry retention.

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

1. Summary of 2010 Rate Calculation;
2. Adjustment to 2/17/10 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 coverage in $1 billion increments up to $8 billion. The TICL coverage level is selected by 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. This bill made changes to Section 215.555, Florida Statutes, which affected FHCF coverage and premium calculations for subsequent years. The bill required that TICL premium be doubled for the 2009 contract year. For contract year 2010, TICL premium was tripled. The bill also eliminated the $11 billion and $12 billion layers of TICL coverage for 2009, followed by the elimination of the $10 billion and $9 billion layers of TICL coverage for 2010. 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. In 2005, a new layer was selected by legislative process which created 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 2010 rates. Last year 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 2010 ratemaking, we reviewed the actual exposures by coverage reported to the FHCF from 1995 to 2009. (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 11/11/09, we used a trend of 6.5% for commercial habitational, 3% for residential and condominium unit owners, and 0% for tenants and mobile home coverage. Unit counts for all coverages were trended 0%.

The Marshall & Swift construction indices for the Southeast were up 7.2% from 2008 to 2009 as of October. Countrywide indices were up 7.1%.

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 2010 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 11/11/09. This data was used in the catastrophe modeling process. Final FHCF rates are adjusted for the exposure reported as of 2/17/10.

Annual Growth in Exposure and Risk Counts Reported by FHCF Member Companies as of 11/11/09

	Residential		Commercial		Tenants		Mobile Home		Condominiums	
Year	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count	Exposure	Risk Count
99-00	9.0%	4.2%	28.9%	-8.9%	N/A	N/A	1.7%	-0.2%	N/A	N/A
00-01	-4.5%	-19.4%	19.4%	39.5%	N/A	N/A	1.8%	-2.1%	N/A	N/A
01-02	19.7%	1.8%	17.9%	13.2%	-23.3%	-22.2%	12.6%	-0.3%	22.8%	1.2%
02-03	9.0%	1.0%	8.5%	-5.4%	-16.8%	-14.5%	-0.1%	-2.3%	2.4%	-1.4%
03-04	13.1%	2.8%	-1.7%	-15.1%	-0.6%	-2.1%	2.7%	-2.5%	4.3%	0.6%
04-05	17.6%	4.3%	4.1%	-4.6%	20.3%	21.3%	3.7%	-3.3%	9.6%	2.1%
05-06	19.3%	5.4%	8.6%	-2.7%	78.9%	106.9%	4.8%	-4.1%	13.1%	5.4%
06-07	11.6%	0.7%	37.1%	36.6%	-0.4%	2.3%	-1.6%	-6.0%	3.8%	-2.3%
07-08	3.8%	-1.7%	5.8%	-3.5%	-0.7%	4.0%	-4.1%	-6.2%	0.5%	-4.1%
08-09	2.9%	0.3%	7.3%	4.2%	-1.2%	2.1%	2.2%	1.9%	6.0%	9.2%

B. Industry Retention (Exhibit IV)

The historical exposure for 2009 is $2,167.3 billion (as of 11/11/09) compared to $1,320.6 billion in 2004. The law specifies (since 2004) that the FHCF industry retention changes in proportion to FHCF exposure changes from 2004. The base retention for 2005 is $4.5 billion. In 2010, with passage of SB 1460/ HB 949, 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 58.7% from 2004 through 2008, the projected industry retention for 2010 is $7.142 billion.

This retention is allocated to Sections I and II based on 100% coverage premium. The Section I retention is $7.142 billion and the Section II retention is $0, as there currently is no Section II exposure.

C. Industry Excess Layer (Exhibit IV)

From Section 215.555(4)(c)1, Florida Statutes, with passage of SB 1460/ HB 949, "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 2010 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 & cost containment and adjusting & 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 89.917% to get the 100% loss limit of $18,005,985,187. The top end of the loss only layer is then the retention $7,142,000,000 plus this limit and the sum equals $25,147,985,187.

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

89.917% of $18,005,985,187 xs $7,142,000,000.

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

89.917% of $18,906,284,446 xs $7,142,000,000.

D. Industry Detail Exposure Data

Actual 2009 industry FHCF amount of insurance exposures 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 6/30/09 as reported through 11/11/09, by 184 out of 185 companies reporting FHCF Section I exposure for the entire 2009 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	2010	2009	2008	2007	2006
AIR	X	X	X	X	X
EQE	X	X	X	X	X
RMS	X	X	X	X	X
ARA	X	X	X	X	X
FPM	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 2010 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.

Table of Models Used for Classifications

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

Four of the modelers ran our 2009 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 + $8B TICL Actual Liabilities; and
6. Mandatory FHCF + $8B 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 19.05%.

In 2000, there was almost a 30% increase in commercial exposures due mainly to the shift of risks from Section II to Section I. In 2001 and again in 2002, there were increases of over 17%. The increase from 2002 to 2003 was 7.8%. Beginning in 2003 commercial exposure growth has begun to resemble the exposure growth of the other types of business. To account for the greater share of commercial losses born by the fund we have been progressively allocating more of the excess losses to commercial over the last few years.

G. Losses in the Layer at Coverage Percent

Prior to the 1999 legislative change, 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 2010 is $17.00 billion with passage of SB 1460/ HB 949.

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 will 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. This process is documented in the table below. 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 2009 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% (compared to a 4.8% increase in 2009).

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 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

Per 627.701 Florida Statutes, residential property insurance policies issued on or after May 1, 2005 must have hurricane deductibles apply on an annual basis. The bill allowed insurers to 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 2009 giving 66% weight to 2010. 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 19.05%.

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 $7.385 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 $18.29 billion is not paid out. Even in a full $18.29 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. Paragon 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 FHCF layer for different size ground up losses. The resulting factor from the ARA study is -3.72%

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 (-7.38%)

We recommend reducing the interest rate assumption from 3% to 2.5%, 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 3.26% with the last 12 months (ending 1/31/09) averaging 1.56%. 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 (1.56%).

The payout pattern used is based on 1999 Paragon surveys of several large FHCF members, but with some adjustment stemming from the 2004 hurricane experience. From the 1999 surveys, Paragon 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 7.38%. The investment income credit in 2008 was 8.04%. Lowering the investment income credit increases the rates 0.68%.

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 $7,700,000 are based on an estimate of 2010 calendar year operating expenses provided by the State Board of Administration of Florida. This is a decrease of $100,000 from the 2009 contract year projected expense of $7,800,000.

The estimated mitigation funding target underlying the rates is set at the minimum statutory limit of $10 million. This number is not to subject to change because it is greater than the statutory permitted maximum appropriation of 35% of the prior year's investment income which would be $2.73 million.

M. Multiple Deductible Reimbursement

Pursuant to Chapter 2004-480 of House Bill Number 9A, 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 $9.18 million loading added to this year's premium level to recoup the loan provided by the FHCF. In total $44.6 million was borrowed from the fund. One fifth of the amount borrowed ($8.9 million) plus the investment income forgone by the fund as of December 2009 has been added to the overall premium level.

In the 2010 rates we will recoup the 5th of the five annual installments. The impact of the multiple deductible reimbursement in FHCF rates was an increase of 0.87%.

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 2010 contract year. The projected expense for the 2010 calendar year is $37.8 million compared to $37.9 million in the 2009 contract year. This year's estimate by the FHCF's Financial Advisor, Raymond James & Associates, is the sum of the projected cost estimate of $27.3 million for the 2007A Notes 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 2010 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 2009.

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 2010, 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	Roof Deck Attachment
Commercial Residential	X	X	X	X
Residential	X	X	X	
Mobile Home				
Tenants	X	X	X	
Condominium Owners	X	X	X	X

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, roof shape and roof deck attachment 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);
- 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 2009 premium credits/surcharges;
2. 2009 distribution of credits/surcharges
3. 2009 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 2009. Section II premium covers policies that require individual rating procedures. These exposures are modeled and rated individually by company.

Q. Adjustment for Updated Exposures to 2/17/2010

We have included an adjustment for change in premiums and exposures between 11/11/09 and 2/17/2010. This change does not affect rate changes, but should improve the accuracy of projected premium.

R. Temporary Increase in Coverage Limit Options (TICL)

TICL was created 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 $10 billion of TICL was available in 2009, and up to $8 billion will be available in 2010.

TICL provides optional additional FHCF coverage from $17.00 billion to $25.00 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 $7.142 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 & 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 2010 have been adjusted so that none of them has changed by more than 15%.

We begin this section by highlighting changes for 2010, and conclude with an overview of the entire allocation process.

Changes in Premium Allocation for 2010

There were several classification items with changes considered in the allocation process for 2010:

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 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 5% to 10%. 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. We anticipate revising territories for the next few years as we slowly move towards the territories indicated by the models. For 2010, we have recalculated indicated territories for each ZIP Code using the latest data from these models. We recommend changing territories from 2009 definitions towards what is indicated for 2010, but we recommend moving a ZIP Code no more than plus or minus one region from 2009 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.

Relativities between the most common construction within a type of business and the others were calculated using AIR, EQE, and RMS ZIP Code level loss costs. The indicated relativities were selected, except that they were limited to changing from the 2009 relativities by no more than 15%.

As was done in 2002-2009, 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 2009.

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 2009, FHCF data was collected for four residential, five commercial, and four mobile home construction types. The residential and commercial constructions are based on ISO commercial fire codes plus masonry veneer. 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.

As mentioned earlier, tenants, and condominium unit owners exposures were treated similarly.

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 1,464 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 925 of the ZIP Codes that had at least $50 million of residential exposure. The remaining 539 ZIP Codes were mapped to these 926 ZIP Codes by location. Most of these 539 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 FHCF layer were used. The 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 2009 to 2010 by limiting the territory movement to no more than one from its 2009 territory assignment.

The proposed (tempered) territories, or rating groups, are presented in Exhibit XIII. Exhibit XX displays the proposed territories as maps.

Production of Rates

The total FHCF premium has 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.

Exhibit XV compares FHCF 2009 and 2010 premiums on sample homes in Florida before application of windstorm mitigation credits.

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 four construction characteristics:

Preliminary relativity = (year built relativity) x (roof deck attachment 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 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 2010 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 2010. No adjustments have been made to reflect availability of FHCF financial capacity during and subsequent to contract year 2010.

Actual coverage provided by the FHCF for contract year 2010 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 2010 FHCF ratemaking formula we have relied on the following data from various sources:

1. FHCF exposure data as of 6/30/2009 as reported by 184 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 2010 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 based on 2008 standards.
4. Allocations of projected 2010 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 State Board of Administration of Florida.
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 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 2010 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.

APPENDIX

Replaces

EXHIBIT II

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Summary of Rate Calculation

Section I : Retention, Attachment and Coverage		Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Coverage Avg. % as of 02-17-10		89.932%	88.657%	89.921%	89.991%	89.873%	89.917%	(1)	
Retention	7,142,000,000							(2)	
Loss Only Limit	18,005,985,187							(3)	
Retention + Limit	25,147,985,187							(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		2,639,729,953	19,529,789	164,609,260	161,298,737	507,363,053	3,492,530,792	(6)	
Gross Losses at 100% Adjusted*		2,784,457,887	19,535,586	165,066,690	162,612,496	508,614,866	3,640,287,525	(7)	
% Adjustment		5.48%	0.03%	0.28%	0.81%	0.25%	4.23%	(8)	(7)/(6) - 1
* Adjustment includes factors for law and ordinance coverage and annual aggregate deductibles.									
ss to Type of Business at Coverage Level		76.503%	0.548%	4.627%	3.956%	14.365%	100.000%	(9)	[Alloc of Excess Losses] (7)
Excess Losses and LAE at Coverage		763,483,441	5,471,380	46,180,458	39,484,292	143,360,204	997,979,775	(10)	(9)*total(10)
Per Company Analysis Factors									
Retention Adjustment	9.4703%	72,304,324	518,157	4,373,437	3,739,289	13,576,670	94,511,877	(11)	(11 Factor)*(10)
Limit Adjustment	-7.8744%	-60,119,710	-430,838	-3,636,432	-3,109,149	-11,288,750	-78,584,880	(14)	(14 Factor)*(10)
Combined Retention and Limit Adjustment	1.5959%	12,184,615	87,319	737,005	630,139	2,287,920	15,926,998	(15)	(15 Factor)*(10)
Total Loss After Per Company Analysis Factors		775,668,055	5,558,699	46,917,463	40,114,431	145,648,124	1,013,906,772	(16)	(10)+(15)
Post Model Adjustment Factors		5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	(17)	
		38,783,403	277,935	2,345,873	2,005,722	7,282,406	50,695,339	(18)	(17)*(16)
Total Excess Loss and LAE		814,451,458	5,836,634	49,263,336	42,120,152	152,930,530	1,064,602,111	(19)	(18)+(16)
Special Adjustments									
Investment Income	-7.38%	-60,103,448	-430,722	-3,635,449	-3,108,309	-11,285,697	-78,563,624	(20)	(20 Factor)*(19)
Other Adjustments	0.00%	0	0	0	0	0	0	(21)	(21 Factor)*'(19)
Total Special Adjustment	-7.38%	-60,103,448	-430,722	-3,635,449	-3,108,309	-11,285,697	-78,563,624	(22)	(20)+(21)
Base Premium Prior to Expense Loadings and Credits		754,348,010	5,405,913	45,627,887	39,011,844	141,644,833	986,038,487	(23)	(19)+(22)
Fixed Expense Loadings									
Operating Expense	0.781%	5,890,723	42,215	356,309	304,644	1,106,108	7,700,000	(24a)	SBA Operating Expenses
Multiple Deductible Reimbursement	0.931%	7,021,048	50,315	424,679	363,100	1,318,351	9,177,493	(24b)	Multiple Deductible Reimbursement
2007A Note Expense	3.839%	28,955,838	207,507	1,751,438	1,497,479	5,437,072	37,849,335	(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	1.014%	7,650,290	54,825	462,739	395,642	1,436,504	10,000,000	(25)	Standard Level
Offset for Premium Credits and Adjustments		155,244	0	4,450	0	3,328	163,022	(26)	-((1+(33))*(1+(37))-1)*((24a+24b+24c+24d)+(25))/((1+(33))*(1+(37))
Total Fixed Expense Loadings	6.581%	49,673,143	354,862	2,999,616	2,560,866	9,301,363	64,889,850	(27)	(24a)+(24b)+(24c)+(24d)+(25)+(26)
Base Premium Prior to Credits (i.e., for FHCF Rates)		804,021,152	5,760,775	48,627,503	41,572,710	150,946,196	1,050,928,337	(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)
2010 Section I Base Premium at Coverage Level prior to Cash Build Up		804,021,152	5,760,775	48,627,503	41,572,710	150,946,196	1,050,928,337	(34)	
Prior to 2/17/10 Exposure Adjustment									

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Section I: Adjustment to 2/17/2010 Exposure Base And Summary of Rate Change

			Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Adjustment for Change in Reportings 11/11/09 to 2/17/10										
2009 Section I Base Premium		as of 11/11/09	821,286,807	6,435,916	51,111,918	39,688,574	153,433,789	1,071,957,003	(35)	
	(Net of Credits)	as of 2/17/10	818,720,028	6,435,916	51,036,084	39,688,574	153,378,899	1,069,259,501	(36)	
		Change	-0.31%	0.00%	-0.15%	0.00%	-0.04%	-0.25%	(37)	(36)/(35) - 1
2009 Section I Exposure		as of 11/11/09	1,817,635,916,156	17,341,354,913	83,500,979,565	36,747,209,980	212,174,051,015	2,167,399,511,629	(38)	
	(All ZIP Codes)	as of 2/17/10	1,812,004,351,050	17,341,354,913	83,327,887,583	36,747,209,980	212,175,873,515	2,161,596,677,041	(39)	
		Change	-0.31%	0.00%	-0.21%	0.00%	0.00%	-0.27%	(40)	(39)/(38) - 1
Exposure Trend (2009 to 2010)			3.00%	0.00%	3.00%	0.00%	6.50%	3.27%	(41)	
2010 Section I Exposure			1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(42)	(1+(41))*(39)
		Cash Build Up Factor								
2010 Section I Actuarially Indicated Base Premium at Coverage Level			804,021,152	5,760,775	48,627,503	41,572,710	150,946,196	1,050,928,337	(43)	(34)
2010 Adjusted Sect. I Base Premium at Coverage & 2009 Cash Build Up Level		5%	841,583,751	6,048,813	50,983,123	43,651,346	158,436,806	1,100,703,840	(44)	(1+(37))*(43)*1.05
2010 Adjusted Sect. I Base Premium at Coverage & 2010 Cash Build Up Level		10%	881,659,168	6,336,852	53,410,891	45,729,981	165,981,416	1,153,118,308	(45)	(1+(37))*(43)*1.10

Summary of Section I , Premium, Exposure and Rate Change

			Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Base Premium (5% CB)	2009	as of 2/17/10	818,720,028	6,435,916	51,036,084	39,688,574	153,378,899	1,069,259,501	(46)	(36)
	2010		841,583,751	6,048,813	50,983,123	43,651,346	158,436,806	1,100,703,840	(47)	(44)
	Change		2.79%	-6.01%	-0.10%	9.98%	3.30%	2.94%	(48)	((47)/(46))-1
Exposure	2009	as of 2/17/10	1,812,004,351,050	17,341,354,913	83,327,887,583	36,747,209,980	212,175,873,515	2,161,596,677,041	(49)	(39)
	2010		1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(50)	(42)
	Change		3.00%	0.00%	3.00%	0.00%	6.50%	3.27%	(51)	((50)/(49))-1
Rate Change (5% CB)	2009	as of 2/17/10	0.4518	0.3711	0.6125	1.0800	0.7229	0.4947	(52)	1000*(46)/(49)
	2010		0.4509	0.3488	0.5940	1.1879	0.7011	0.4931	(53)	1000*(47)/(50)
	Change		-0.20%	-6.01%	-3.01%	9.98%	-3.01%	-0.32%	(54)	((52)/(53))-1
Rate Change Including Effect of Change in Cash Build Up			4.55%	-1.54%	1.61%	15.22%	1.61%	4.43%	(55)	(('1000*(45)/(50))/(53))-1
Loaded for 8B TICL		TICL Premium Adj Factor								
Base Premium	2009	1.3833	1,132,524,781	8,902,718	70,597,552	54,900,689	212,167,039	1,479,092,780	(55)	(46)*TICL Prem Adj Factor
	2010	1.5238	1,343,448,909	9,655,928	81,386,103	69,682,135	252,918,089	1,757,091,165	(56)	(47)*TICL Prem Adj Factor
	Change		18.62%	8.46%	15.28%	26.92%	19.21%	18.80%	(57)	((56)/(55))-1
Rate Change FHCF + 8B TICL Including Effect of Change in Cash Build Up & TICL Prem			15.17%	8.46%	11.92%	26.92%	11.93%	15.04%	(58)	((1+(57))/(1+(51))-1

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Summary of Results

	Retention	Limit	Residential	Tenants	Condos	Mobile Home	Commercial	Total		
Premium										
Sect. I: Basic Cov.			881,659,168	6,336,852	53,410,891	45,729,981	165,981,416	1,153,118,308	(69)	(44)
Sect I: Extended Cov.			-	-	-	-	-	-	(70)	There is no Extended Coverage Charge for Citizens
Section I : Subtotal	7,142,000,000	17,000,000,000	881,659,168	6,336,852	53,410,891	45,729,981	165,981,416	1,153,118,308	(71)	(70)+(69)
Section II	0	0	0	0	0	0	0	0	(72)	There is no Section II exposure
Total	7,142,000,000	17,000,000,000	881,659,168	6,336,852	53,410,891	45,729,981	165,981,416	1,153,118,308	(73)	(71)+(72)
Coverage %			89.932%	88.657%	89.921%	89.991%	89.873%	89.917%	(74)	(1)
Projected Payout Multiple		14.7426								(73Limit)/(73total prem)
Retention Multiples	100%	5.5691	980,365,835	7,147,584	59,397,247	50,816,076	184,684,178	1,282,422,514	(75)	(73ret)/(73 tot prem)*(74tot)/100%)
	90%	6.1879	882,329,251	6,432,825	53,457,522	45,734,469	166,215,760	1,154,180,262	(76)	(73ret)/(73 tot prem)*(74tot)/90%)
	75%	7.4255	735,274,376	5,360,688	44,547,935	38,112,057	138,513,133	961,816,885	(77)	(73ret)/(73 tot prem)*(74tot)/75%)
	45%	12.3759	441,164,626	3,216,413	26,728,761	22,867,234	83,107,880	577,090,131	(78)	(73ret)/(73 tot prem)*(74tot)/45%)
Sec I Projected Exposure		2010	1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(79)	(49)
Sec I Avg Basic Rates	100%		0.5253	0.4122	0.6921	1.3829	0.8173	0.5745	(80)	1000*(69)/(79)*((100%/(74))
	90%		0.4728	0.3710	0.6228	1.2446	0.7356	0.5170	(81)	1000*(69)/(79)*((90%/(74))
	75%		0.3940	0.3091	0.5190	1.0371	0.6130	0.4309	(82)	1000*(69)/(79)*((75%/(74))
	45%		0.2364	0.1855	0.3114	0.6223	0.3678	0.2585	(83)	1000*(69)/(79)*((45%/(74))
	Average Coverage		0.4724	0.3654	0.6223	1.2444	0.7345	0.5166	(84)	1000*(69)/(79) or (52)
Overall Section I Rate Change										
	Total Premium	2009	818,720,028	6,435,916	51,036,084	39,688,574	153,378,899	1,069,259,501	(85)	(45)
		2010	881,659,168	6,336,852	53,410,891	45,729,981	165,981,416	1,153,118,308	(86)	(73)
	Total Exposure	2009	1,812,004,351,050	17,341,354,913	83,327,887,583	36,747,209,980	212,175,873,515	2,161,596,677,041	(87)	(48)
		2010	1,866,364,481,582	17,341,354,913	85,827,724,210	36,747,209,980	225,967,305,293	2,232,248,075,978	(88)	(49)
	Average Rate (000s)	2009	0.4518	0.3711	0.6125	1.0800	0.7229	0.4947	(89)	1000*(85)/(87)
		2010	0.4724	0.3654	0.6223	1.2444	0.7345	0.5166	(90)	1000*(86)/(88)
	Overall Rate Change		4.55%	-1.54%	1.61%	15.22%	1.61%	4.43%	(91)	(90)/(89) - 1

Florida Hurricane Catastrophe Fund
2010 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 2/17/10)								
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	$9,978,046,965	$57,021,170,515	$1,027,400,432,961	$34,158,045,008	$113,055,152,173	$1,095,453,764,185
2003		$960,713,898,611	$8,305,789,690	$58,380,744,660	$1,155,969,925,095	$34,109,501,584	$122,711,546,221	$1,184,221,480,766
2004		$1,086,813,913,240	$8,252,746,375	$60,903,265,480	$1,354,455,492,240	$35,014,550,966	$120,567,809,498	$1,311,552,285,559
2005		$1,277,758,667,804	$9,924,693,880	$66,772,130,556	$1,617,378,864,706	$36,309,216,467	$125,518,806,067	$1,516,283,514,774
2006		$1,524,136,581,526	$17,753,217,816	$75,489,065,364	$1,617,378,864,706	$38,069,099,793	$136,340,614,829	$1,791,788,579,328
2007		$1,702,267,217,904	$17,695,174,973	$78,473,114,489	$1,798,435,507,366	$37,499,608,697	$187,011,346,965	$2,022,946,463,028
2008		$1,769,362,082,618	$17,694,971,428	$79,594,132,442	$1,866,651,186,488	$35,953,884,591	$197,900,227,178	$2,100,505,298,257
2009		$1,812,004,351,050	$17,341,354,913	$83,327,887,583	$1,912,673,593,546	$36,747,209,980	$212,175,873,515	$2,161,596,677,041
2010	(Proj.)	$1,866,364,481,582	$17,341,354,913	$85,827,724,210	$1,969,533,560,705	$36,747,209,980	$225,967,305,293	$2,232,248,075,978
Section I Net Premiums (as of 2/17/10)								
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	$6,746,508	$36,798,913	$431,619,584	$23,648,101	$43,058,901	$498,326,586
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		$800,691,734	$8,475,004	$53,422,456	$862,589,193	$40,445,369	$124,071,230	$1,027,105,793
2007		$691,720,302	$7,984,957	$47,921,034	$747,626,293	$32,641,168	$152,527,210	$932,794,671
2008		$746,856,272	$7,068,842	$48,435,814	$802,360,928	$34,955,212	$149,973,088	$987,289,228
2009		$818,720,028	$6,435,916	$51,036,084	$876,192,027	$39,688,574	$153,378,899	$1,069,259,501
2010	(Proj.)	$881,659,168	$6,336,852	$53,410,891	$941,406,911	$45,729,981	$165,981,416	$1,153,118,308
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	0.6761	0.6454	0.4201	0.6923	0.3809	0.4549
2003		0.3739	0.7151	0.4970	0.3410	0.6945	0.4046	0.3947
2004		0.4306	0.8578	0.5560	0.3758	0.7806	0.5338	0.4580
2005		0.4381	0.9590	0.5818	0.3760	0.8702	0.6428	0.4751
2006		0.5253	0.4774	0.7077	0.5333	1.0624	0.9100	0.5732
2007		0.4064	0.4513	0.6107	0.4157	0.8704	0.8156	0.4611
2008		0.4221	0.3995	0.6085	0.4298	0.9722	0.7578	0.4700
2009		0.4518	0.3711	0.6125	0.4581	1.0800	0.7229	0.4947
2010	(Proj.)	0.4724	0.3654	0.6223	0.4780	1.2444	0.7345	0.5166

Florida Hurricane Catastrophe Fund
2010 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%	33.71%	-23.12%	-5.52%	-17.09%	15.36%	-12.37%
2002-03	**	-15.10%	5.76%	-22.99%	-18.84%	0.31%	6.23%	-13.22%
2003-04		15.19%	19.97%	11.87%	10.21%	12.40%	31.94%	16.02%
2004-05		1.73%	11.79%	4.65%	0.06%	11.48%	20.41%	3.75%
2005-06		19.91%	-50.22%	21.64%	41.84%	22.09%	41.57%	20.65%
2006-07		-22.65%	-5.47%	-13.71%	-22.05%	-18.07%	-10.37%	-19.56%
2007-08		3.88%	-11.47%	-0.35%	3.40%	11.69%	-7.08%	1.93%
2008-09		7.04%	-7.10%	0.65%	6.57%	11.09%	-4.61%	5.24%
2009-10		4.55%	-1.54%	1.61%	4.34%	15.22%	1.61%	4.43%
Historical Rates as Percent of 2010 Rates								
1995		119%			117%	122%	53%	113%
1996		121%			117%	80%	39%	108%
1997		132%			128%	80%	41%	118%
1998		121%			115%	73%	41%	109%
1999		116%			105%	62%	49%	105%
2000		109%			104%	62%	37%	97%
2001		108%	138%	135%	93%	67%	45%	100%
2002		93%	185%	104%	88%	56%	52%	88%
2003		79%	196%	80%	71%	56%	55%	76%
2004		91%	235%	89%	79%	63%	73%	89%
2005		93%	262%	93%	79%	70%	88%	92%
2006		111%	131%	114%	112%	85%	124%	111%
2007		86%	123%	98%	87%	70%	111%	89%
2008		89%	109%	98%	90%	78%	103%	91%
2009		96%	102%	98%	96%	87%	98%	96%
2010		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							6.8%

*Includes Inland Marine/Stand Alone & Other Contents Type Policies
** 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.

APPENDIX

Replaces

EXHIBIT IV

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 Coverage Multiple Calculation
Using 6/30/09 FHCF Premium and Exposure Data as of 11/11/09

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%	1,201	1,819,107,037	203,995	216,551	481,225
1	75%	0	0	0	0	0
1	90%	193,503	210,354,943,978	153,688,444	153,217,238	170,241,376
2	45%	15,886	5,191,571,935	612,585	621,883	1,381,962
2	75%	0	0	0	0	0
2	90%	4,459,659	1,812,444,344,221	832,207,325	820,664,924	911,849,916
3	45%	278	14,180,767	3,894	3,894	8,654
3	75%	0	0	0	0	0
3	90%	468,345	36,733,029,213	39,684,680	39,684,680	44,094,089
4	45%	61,391	532,740,310	92,576	97,474	216,608
4	75%	0	0	0	0	0
4	90%	452,146	16,808,614,603	6,434,351	6,338,442	7,042,713
6	45%	2,043	176,430,066	43,144	44,558	99,017
6	75%	0	0	0	0	0
6	90%	774,324	83,324,549,499	52,686,308	51,067,360	56,741,511
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	194,704	212,174,051,015	153,892,439	153,433,789	170,722,600
2	xx	4,475,545	1,817,635,916,156	832,819,910	821,286,807	913,231,878
3	xx	468,623	36,747,209,980	39,688,574	39,688,574	44,102,743
4	xx	513,537	17,341,354,913	6,526,927	6,435,916	7,259,321
6	xx	776,367	83,500,979,565	52,729,452	51,111,918	56,840,528
xx	45%	80,799	7,734,030,115	956,194	984,360	2,187,466
xx	75%	0	0	0	0	0
xx	90%	6,347,977	2,159,665,481,514	1,084,701,107	1,070,972,644	1,189,969,604
Section I Total		6,428,776	2,167,399,511,629	1,085,657,301	1,071,957,003	1,192,157,070
Section II Total*		0	0	0	0	0
Grand Total		6,428,776	2,167,399,511,629	1,085,657,301	1,071,957,003	1,192,157,070

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

Weighted Average Coverage Multiples - Section I Only

1	Commercial	0.89722	0.89614	*To be used for 2010 Section I ratemaking:*	0.89873
2	Residential	0.89840	0.89871		0.89932
3	Mobile Home	0.89973	0.89983		0.89991
4	Tenants	0.84620	0.88618		0.88657
6	Condos	0.89882	0.89905		0.89922
	Total	0.89434	0.89839		0.89917

Weighted Average Coverage Multiple - Sections I and II

	Total	0.89434	0.89839	**0.89917**

Florida Hurricane Catastrophe Fund
2010 Calculation of Layer of Coverage
Using 6/30/09 FHCF Premium and Exposure Data as of 11/11/09

1. Calculate Section I and II Retention

Historical Exposure

		Data as of 11/11/09	Estimate of Missing Data	Total
2004	Total	1,320,642,494,807	-	1,320,642,494,807
2008	Total	2,095,974,201,307		2,095,974,201,307

Growth in exposure from 2004-2008	58.709%			[1a]
Base FHCF Retention	4,500,000,000			[1b]
2009 Retention (Actual, based on premiums paid)	7,165,313,208			
2010 Target Retention	7,141,890,362	Increase 2009 to 2010		[1c]=(1+[1a])x[1b]
2010 Selected Retention	7,142,000,000		-0.33%	[1d]=[1c], rnd'd to $M

2. Allocate Retention to Sections I and II

Net Full Coverage FHCF Premium

Section I	1,192,157,070	100.000%	[2a]
Section II	-	0.000%	[2b]
Total	1,192,157,070	100.000%	[2c]=[2a]+[2b]

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

2010 Selected Retention (using full coverage FHCF premium for weighting)

Section I	7,142,000,000	100.000%	[2d]
Section II	-	0.000%	[2e]
Total	7,142,000,000	100.000%	[2f]=[2d]+[2e]

3. Calculate FHCF Limit

2009 Actual FHCF Capacity	$ 17,175,000,000		
2010 Target FHCF Capacity	$ 17,000,000,000	Increase 2009 to 2010	
2010 Selected FHCF Capacity	$ 17,000,000,000		-1.02%

Florida Hurricane Catastrophe Fund
2010 Calculation of Layer of Coverage
Using 6/30/09 FHCF Premium and Exposure Data as of 11/11/09

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	1,071,957,003	100.000%	[4d]
	Section II	-	0.000%	[4e]
	Total	1,071,957,003	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	16,190,476,190	809,523,810	17,000,000,000
Section	-	-	-
Total	16,190,476,190	809,523,810	17,000,000,000

5. FHCF Layer Structure for Sections I and II

Section I

Retention	7,142,000,000	[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	89.917%	[5d]
Top of Loss Layer	25,147,937,365	[5e]=[5a]+[5b]/[5d]

Layer used for modeled losses: 89.917% of $18,005,937,365 xs $7,142,000,000
(Modeled losses are Section I losses only, no LAE)

Sections I and II

Retention	7,142,000,000	[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	89.917%	[5i]
Top of Loss Layer	25,147,937,365	[5j]=[5f]+[5g]/[5i]

Layer used for FHCF publications:
Loss only: 89.917% of $18,005,937,365 xs $7,142,000,000
Loss + LAE: 89.917% of $18,906,234,233 xs $7,142,000,000

APPENDIX

Replaces

EXHIBIT V

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Modeled Adjusted Loss Severity Distributions

Summary

	Size of Event(s)	Probability	Return Time (Years)
Single Event			
Attach industry retention	$7,142,000,000	10.91%	9.2
Exhaust FHCF limit	$17,000,000,000	3.25%	30.7
Exhaust FHCF + 8B TICL limit	$25,000,000,000	2.30%	43.5
Annual Aggregate			
Exhaust FHCF limit	$17,000,000,000	3.32%	30.2
Exhaust FHCF + 8B TICL limit	$25,000,000,000	2.35%	42.5

Expected Annual Losses	
Adjusted Gross losses at 100% coverage	$3,640,287,525
Loss to Mandatory FHCF layer, at actual coverage	
Loss only	$950,456,928
Loss + LAE	$997,979,775

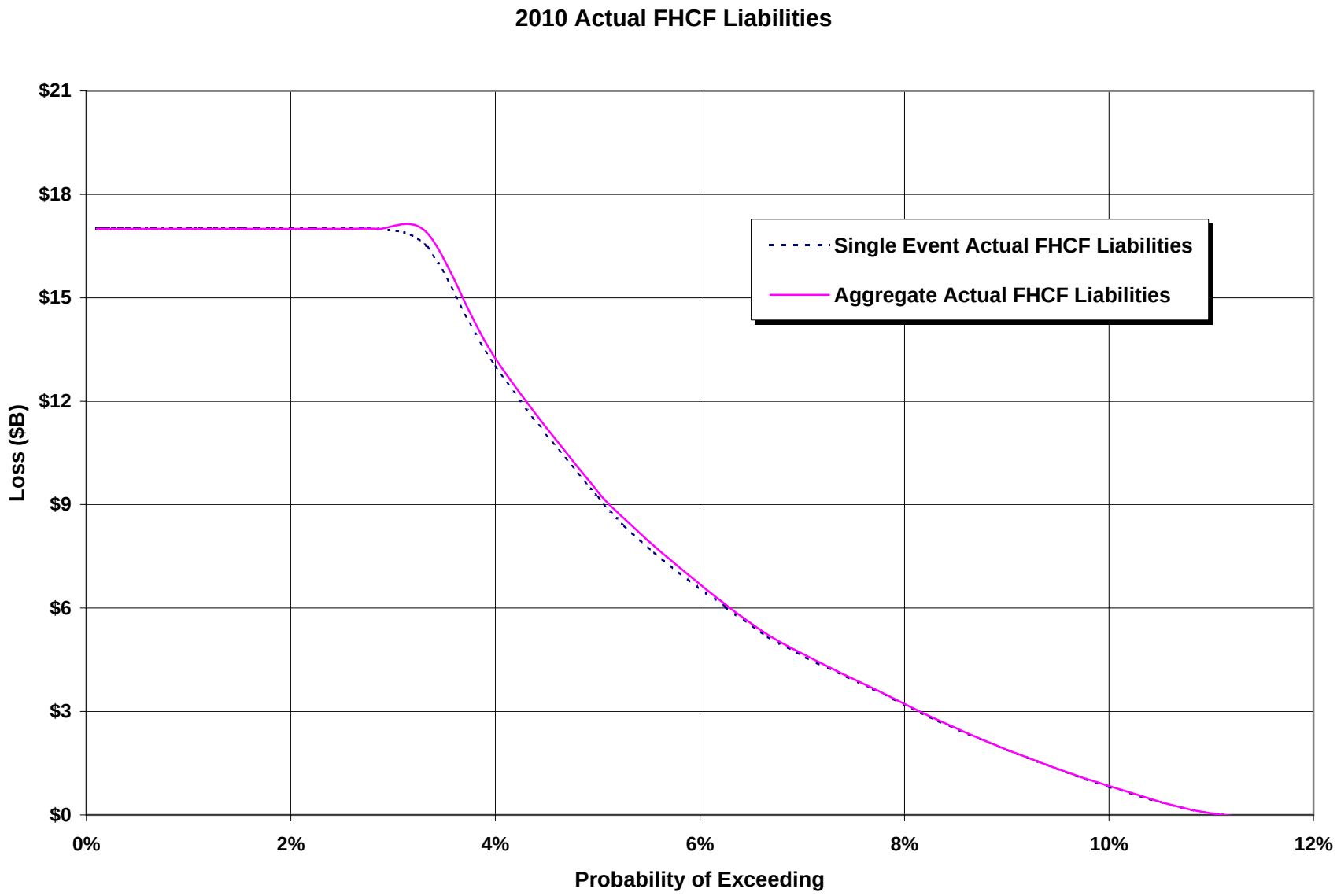
Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Modeled Adjusted Loss Severity Distributions

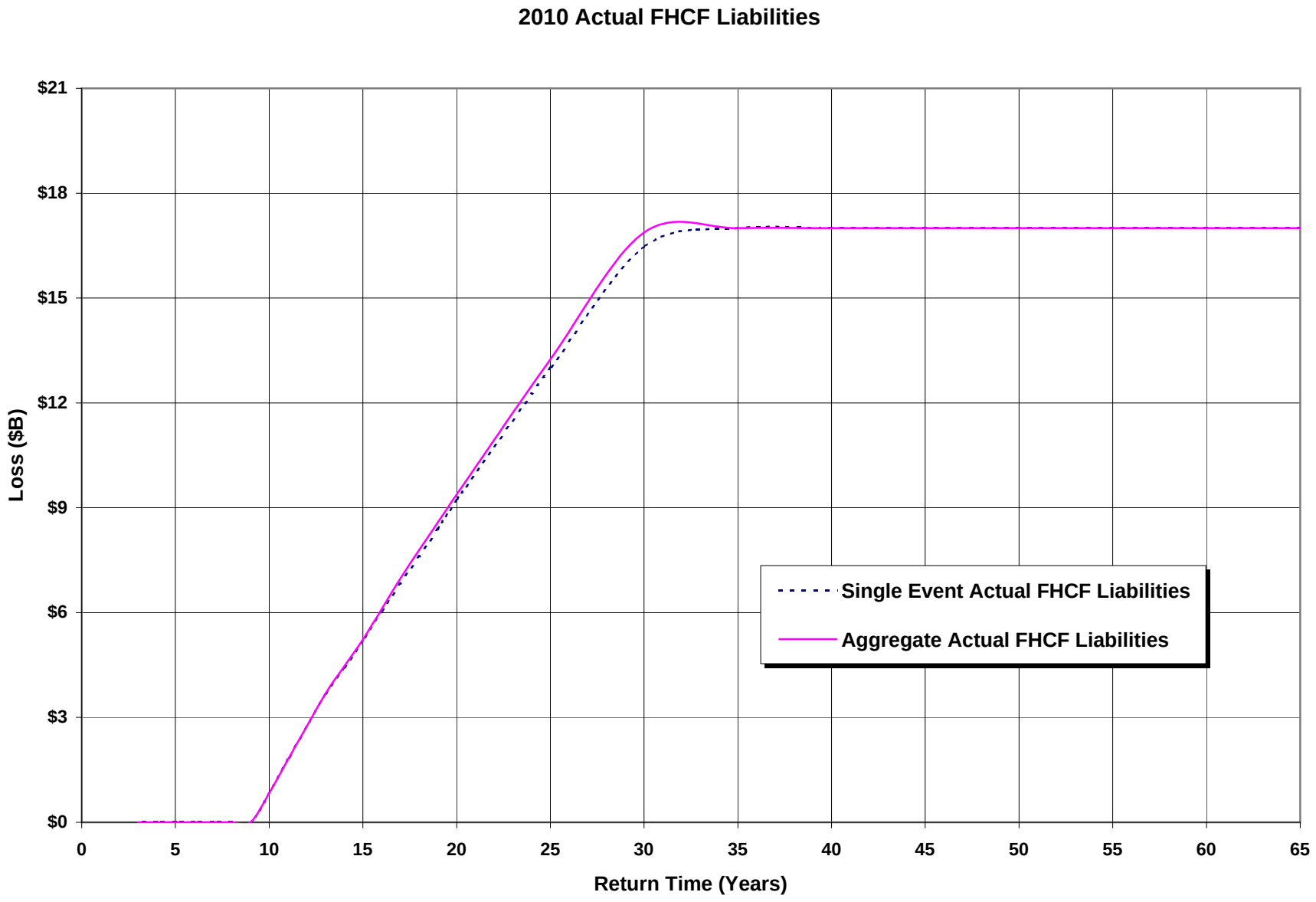
				Traditional FHCF Only Layer		FHCF + $8 Billion TICL Layer	
Return Time	Probability of Exceedance	Section I Gross Per Event (100% Coverage, no LAE)	Section I Excess Retention Aggregate (100% Coverage, no LAE)	Single Event Actual Liabilities	Aggregate Actual Liabilities	Single Event Actual Liabilities FHCF + $8B TICL Layer	Aggregate Actual Liabilities FHCF + $8B TICL Layer
1000	0.0010	$134,332,086,527	$132,007,745,005	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
900	0.0011	$131,055,648,004	$126,475,449,453	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
800	0.0013	$126,331,977,684	$122,131,283,385	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
700	0.0014	$120,612,705,655	$116,136,773,554	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
600	0.0017	$114,936,223,000	$110,568,008,936	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
500	0.0020	$108,771,204,124	$104,035,358,614	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
400	0.0025	$104,244,916,007	$97,102,916,007	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
300	0.0033	$91,980,925,725	$87,292,465,419	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
250	0.0040	$87,016,618,174	$81,018,831,272	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
200	0.0050	$77,833,689,495	$73,123,442,188	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
150	0.0067	$69,464,536,693	$63,222,471,775	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
100	0.0100	$56,508,528,106	$50,237,323,178	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
90	0.0111	$53,414,875,163	$47,375,526,738	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
80	0.0125	$49,687,845,539	$43,567,252,291	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
70	0.0143	$45,908,045,262	$40,064,073,596	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
65	0.0154	$44,520,802,202	$37,945,093,336	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
60	0.0167	$41,989,448,243	$35,610,443,526	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
55	0.0182	$40,004,122,391	$33,583,429,227	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
50	0.0200	$37,530,335,760	$30,965,846,771	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
45	0.0222	$34,522,484,640	$28,094,546,407	$17,000,000,000	$17,000,000,000	$25,000,000,000	$25,000,000,000
40	0.0250	$31,187,768,387	$24,683,064,681	$17,000,000,000	$17,000,000,000	$22,702,403,896	$23,304,096,370
35	0.0286	$27,968,998,389	$21,403,472,185	$17,000,000,000	$17,000,000,000	$19,663,456,861	$20,207,724,806
30	0.0333	$24,580,827,152	$17,876,126,493	$16,464,572,523	$16,877,441,270	$16,464,572,523	$16,877,441,270
25	0.0400	$20,904,839,721	$14,031,983,926	$12,993,951,413	$13,248,059,343	$12,993,951,413	$13,248,059,343
20	0.0500	$16,903,246,206	$9,935,357,935	$9,215,914,847	$9,380,299,480	$9,215,914,847	$9,380,299,480
19	0.0526	$16,029,110,273	$9,092,300,003	$8,390,614,250	$8,584,340,649	$8,390,614,250	$8,584,340,649
18	0.0556	$15,205,629,438	$8,254,133,226	$7,613,138,803	$7,792,999,720	$7,613,138,803	$7,792,999,720
17	0.0588	$14,379,368,689	$7,383,741,584	$6,833,038,748	$6,971,234,231	$6,833,038,748	$6,971,234,231
16	0.0625	$13,537,614,114	$6,462,686,878	$6,038,310,460	$6,101,636,071	$6,038,310,460	$6,101,636,071
15	0.0667	$12,612,068,035	$5,533,065,982	$5,164,471,847	$5,223,950,289	$5,164,471,847	$5,223,950,289
14	0.0714	$11,809,615,409	$4,725,884,679	$4,406,849,827	$4,461,863,768	$4,406,849,827	$4,461,863,768
13	0.0769	$11,005,775,264	$3,892,275,073	$3,647,917,804	$3,674,825,415	$3,647,917,804	$3,674,825,415
12	0.0833	$10,023,225,172	$2,907,618,893	$2,720,259,819	$2,745,179,003	$2,720,259,819	$2,745,179,003
11	0.0909	$9,037,911,846	$1,895,911,846	$1,789,992,974	$1,789,992,974	$1,789,992,974	$1,789,992,974
10	0.1000	$8,007,829,379	$886,286,946	$817,458,105	$836,772,770	$817,458,105	$836,772,770
9	0.1111	$6,954,067,787	$0	$0	$0	$0	$0
8	0.1250	$5,856,315,014	$0	$0	$0	$0	$0
7	0.1429	$4,809,721,775	$0	$0	$0	$0	$0
6	0.1667	$3,794,898,117	$0	$0	$0	$0	$0
5	0.2000	$2,694,052,975	$0	$0	$0	$0	$0
4	0.2500	$1,619,167,829	$0	$0	$0	$0	$0
3	0.3333	$630,428,324	$0	$0	$0	$0	$0

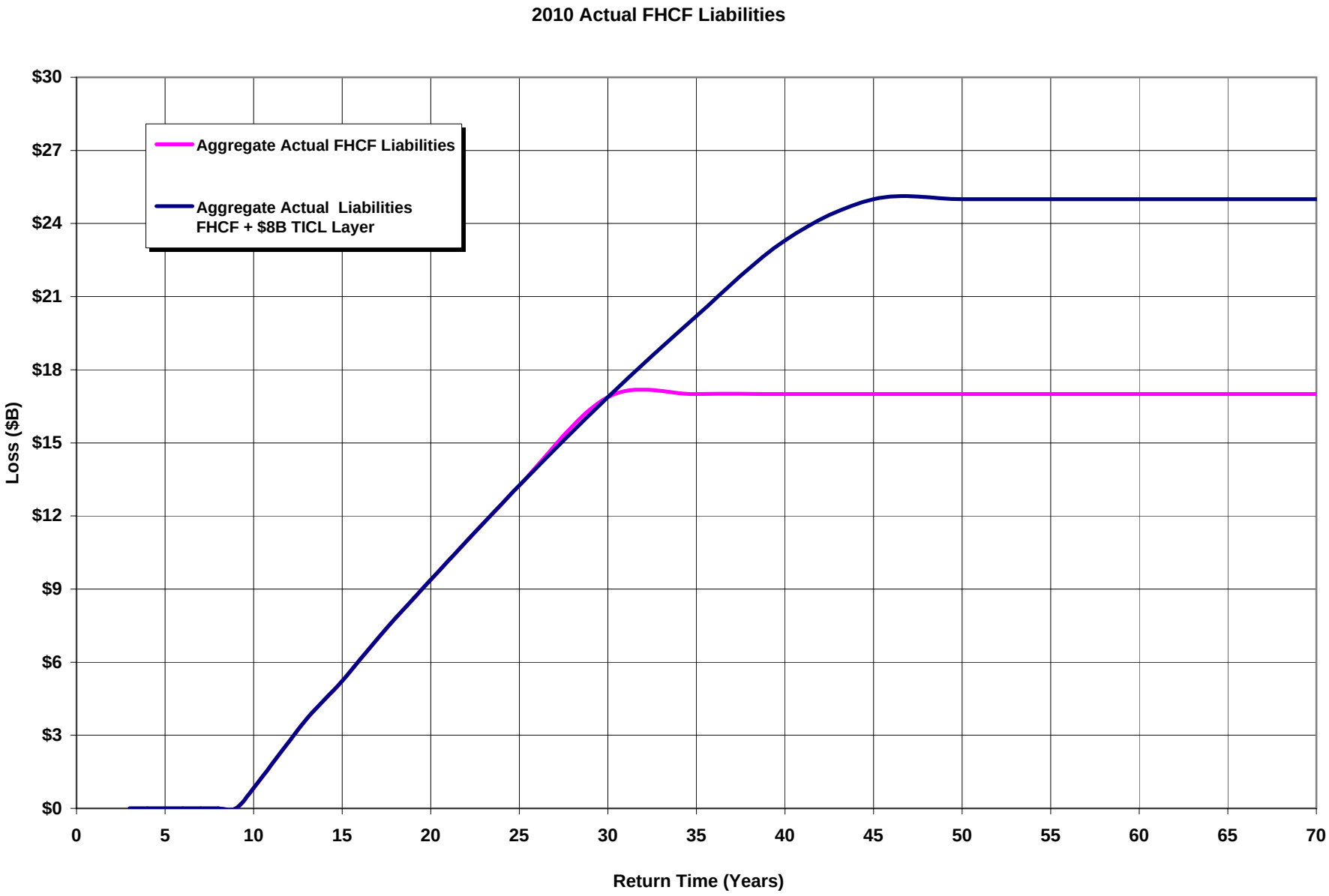
Notes:

Aggregate FHCF Liabilities include Sections I, II and LAE, and are at weighted average coverage.

2009 severity distributions based on AIR, EQECat, RMS, ARA and FPM models.


2010 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


2010 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


2010 Actual FHCF Liabilities
Aggregate Actual FHCF Liabilities
Aggregate Actual Liabilities
FHCF + $8B TICL Layer
Loss ($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)

APPENDIX

Replaces

EXHIBIT VI

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 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	2/17/2010	89.932%	88.657%	89.921%	89.991%	89.873%	89.917%
(2)	Coverage Selection by Type of Business	11/11/2009	89.932%	88.657%	89.921%	89.991%	89.873%	89.917%
(3)	Allocation of XS Loss Using 100% Adjusted Gross Losses		76.49%	0.54%	4.53%	4.47%	13.97%	100.00%
(4)	Allocation of XS Loss at Coverage Level (2) x (3)		68.79%	0.48%	4.08%	4.02%	12.56%	89.92%
(5)	Allocation of XS Loss at Cov. Level to Type of Business (4)/Total(4)		76.50%	0.53%	4.53%	4.47%	13.96%	100.00%
(6)	Balance Adjustment to Allocation (5)/Total (5)		76.50%	0.53%	4.53%	4.47%	13.96%	100.00%
(7)	Selected Allocation of XS Loss at Coverage Level for Ratemaking		76.50%	0.55%	4.63%	3.96%	14.37%	100.00%
(8)	Rate Change by Type of Business Excluding Effect of Change in Cash Build Up		-0.20%	-6.01%	-3.01%	9.98%	-3.01%	-0.32%
	Rate Change by Type of Business Including Effect of Change in Cash Build Up		4.55%	-1.54%	1.61%	15.22%	1.61%	4.43%

APPENDIX

Replaces

EXHIBIT XI

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Pre-Event Note Expense Loading
Contract Term : 06/01/2010 to 05/31/2010

		2006B Debt Service	2007A Debt Service	2008 Debt Service	2009 Debt Service	2010 Debt Service	Total Debt Service Net Cost
1	Debt Service	Called prior to CY 2009	60,841,667	None	None	None	60,841,667
2	Interest Earnings	Called prior to CY 2009	33,541,667	None	None	None	33,541,667
3	Liquidity Costs (ex default loading) (1)-(2)	Called prior to CY 2009	27,300,000	None	None	None	27,300,000
4	Total Market Value	Called prior to CY 2009	3,516,444,889	None	None	None	
5	Exp. Default Loading %	Called prior to CY 2009	0.3%	None	None	None	
6	Exp. Default Cost (4)*(5)	Called prior to CY 2009	10,549,335	None	None	None	10,549,335
7	Total Projected Liquidity Facility Cost (3)+(6)	Called prior to CY 2009	37,849,335	None	None	None	37,849,335

Notes
This method uses values projected by the FHCF's Financial Advisor, Raymond James - Kapil Bhatia (2/16/2010) plus a judgemental loading for potential asset loss.
All Notes from 2006B Debt service have been called prior to the 2009-2010 contract year.
If the FHCF anticipates additional pre-event notes in the 2010-2011 contract year, then additional costs should be included in the loading for reinsurance/financial services.

APPENDIX

Replaces

EXHIBIT XIV

on approval of
SB 1460/ HB 949

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0747	0.0693	0.0563	0.0297	0.0613
2	0.1354	0.1256	0.1019	0.0539	0.1112
3	0.1869	0.1734	0.1407	0.0744	0.1535
4	0.2465	0.2287	0.1856	0.0981	0.2024
5	0.3151	0.2924	0.2372	0.1254	0.2588
6	0.3868	0.3589	0.2912	0.1539	0.3176
7	0.4491	0.4167	0.3381	0.1787	0.3688
8	0.5313	0.4930	0.4000	0.2114	0.4363
9	0.6189	0.5742	0.4660	0.2462	0.5082
10	0.7068	0.6558	0.5322	0.2812	0.5804
11	0.8109	0.7524	0.6105	0.3226	0.6659
12	0.9136	0.8478	0.6879	0.3635	0.7503
13	1.0264	0.9524	0.7728	0.4084	0.8429
14	1.1449	1.0623	0.8620	0.4555	0.9401
15	1.2732	1.1814	0.9587	0.5066	1.0455
16	1.4043	1.3030	1.0573	0.5587	1.1532
17	1.5440	1.4326	1.1625	0.6143	1.2679
18	1.6909	1.5689	1.2731	0.6727	1.3885
19	1.8469	1.7137	1.3906	0.7348	1.5167
20	2.1336	1.9798	1.6065	0.8489	1.7521
21	2.2117	2.0522	1.6653	0.8800	1.8162
22	2.3918	2.2193	1.8009	0.9516	1.9641
23	2.5989	2.4115	1.9568	1.0340	2.1342
24	2.8005	2.5985	2.1086	1.1142	2.2997
25	2.9929	2.7770	2.2535	1.1908	2.4577

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0623	0.0578	0.0469	0.0248	0.0511
2	0.1128	0.1047	0.0849	0.0449	0.0926
3	0.1558	0.1445	0.1173	0.0620	0.1279
4	0.2054	0.1906	0.1546	0.0817	0.1687
5	0.2626	0.2436	0.1977	0.1045	0.2156
6	0.3223	0.2991	0.2427	0.1282	0.2647
7	0.3742	0.3472	0.2818	0.1489	0.3073
8	0.4427	0.4108	0.3334	0.1761	0.3636
9	0.5157	0.4785	0.3883	0.2052	0.4235
10	0.5890	0.5465	0.4435	0.2343	0.4837
11	0.6757	0.6270	0.5088	0.2688	0.5549
12	0.7614	0.7065	0.5733	0.3029	0.6252
13	0.8554	0.7937	0.6440	0.3403	0.7024
14	0.9541	0.8853	0.7183	0.3796	0.7835
15	1.0610	0.9845	0.7989	0.4221	0.8713
16	1.1702	1.0858	0.8811	0.4656	0.9610
17	1.2867	1.1939	0.9688	0.5119	1.0566
18	1.4091	1.3074	1.0609	0.5606	1.1571
19	1.5391	1.4281	1.1588	0.6124	1.2639
20	1.7780	1.6498	1.3387	0.7074	1.4601
21	1.8431	1.7102	1.3877	0.7333	1.5135
22	1.9932	1.8494	1.5007	0.7930	1.6367
23	2.1658	2.0096	1.6307	0.8617	1.7785
24	2.3337	2.1654	1.7572	0.9285	1.9164
25	2.4941	2.3142	1.8779	0.9923	2.0481

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0374	0.0347	0.0281	0.0149	0.0307
2	0.0677	0.0628	0.0510	0.0269	0.0556
3	0.0935	0.0867	0.0704	0.0372	0.0767
4	0.1232	0.1143	0.0928	0.0490	0.1012
5	0.1575	0.1462	0.1186	0.0627	0.1294
6	0.1934	0.1794	0.1456	0.0769	0.1588
7	0.2245	0.2083	0.1691	0.0893	0.1844
8	0.2656	0.2465	0.2000	0.1057	0.2181
9	0.3094	0.2871	0.2330	0.1231	0.2541
10	0.3534	0.3279	0.2661	0.1406	0.2902
11	0.4054	0.3762	0.3053	0.1613	0.3329
12	0.4568	0.4239	0.3440	0.1818	0.3751
13	0.5132	0.4762	0.3864	0.2042	0.4214
14	0.5724	0.5312	0.4310	0.2278	0.4701
15	0.6366	0.5907	0.4793	0.2533	0.5228
16	0.7021	0.6515	0.5287	0.2794	0.5766
17	0.7720	0.7163	0.5813	0.3071	0.6339
18	0.8454	0.7845	0.6366	0.3364	0.6943
19	0.9235	0.8569	0.6953	0.3674	0.7583
20	1.0668	0.9899	0.8032	0.4244	0.8760
21	1.1059	1.0261	0.8326	0.4400	0.9081
22	1.1959	1.1097	0.9004	0.4758	0.9820
23	1.2995	1.2057	0.9784	0.5170	1.0671
24	1.4002	1.2993	1.0543	0.5571	1.1499
25	1.4964	1.3885	1.1267	0.5954	1.2288

PROPOSED FHCF 2010 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	0.0770	0.0693	0.0586	0.0685
2	0.1396	0.1256	0.1062	0.1240
3	0.1928	0.1734	0.1467	0.1713
4	0.2542	0.2286	0.1934	0.2258
5	0.3250	0.2923	0.2473	0.2887
6	0.3989	0.3588	0.3035	0.3544
7	0.4631	0.4166	0.3524	0.4114
8	0.5479	0.4929	0.4170	0.4868
9	0.6382	0.5741	0.4857	0.5670
10	0.7289	0.6557	0.5547	0.6476
11	0.8362	0.7522	0.6364	0.7429
12	0.9422	0.8476	0.7171	0.8371
13	1.0585	0.9522	0.8056	0.9405
14	1.1807	1.0621	0.8985	1.0490
15	1.3131	1.1811	0.9993	1.1666
16	1.4482	1.3027	1.1021	1.2866
17	1.5923	1.4323	1.2118	1.4147
18	1.7438	1.5686	1.3271	1.5492
19	1.9047	1.7133	1.4495	1.6922
20	2.2004	1.9793	1.6746	1.9549
21	2.2809	2.0518	1.7359	2.0264
22	2.4666	2.2188	1.8772	2.1914
23	2.6802	2.4109	2.0397	2.3812
24	2.8881	2.5979	2.1980	2.5659
25	3.0865	2.7764	2.3490	2.7422

PROPOSED FHCF 2010 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	0.0642	0.0578	0.0489	0.0570
2	0.1163	0.1046	0.0885	0.1034
3	0.1606	0.1445	0.1222	0.1427
4	0.2118	0.1905	0.1612	0.1882
5	0.2708	0.2436	0.2061	0.2406
6	0.3324	0.2990	0.2530	0.2953
7	0.3859	0.3472	0.2937	0.3429
8	0.4566	0.4107	0.3475	0.4056
9	0.5319	0.4784	0.4048	0.4725
10	0.6074	0.5464	0.4623	0.5396
11	0.6969	0.6268	0.5303	0.6191
12	0.7852	0.7063	0.5976	0.6976
13	0.8821	0.7935	0.6713	0.7837
14	0.9839	0.8851	0.7488	0.8741
15	1.0942	0.9843	0.8327	0.9721
16	1.2068	1.0856	0.9184	1.0722
17	1.3269	1.1936	1.0098	1.1789
18	1.4531	1.3071	1.1059	1.2910
19	1.5872	1.4278	1.2080	1.4102
20	1.8337	1.6494	1.3955	1.6291
21	1.9008	1.7098	1.4466	1.6887
22	2.0555	1.8490	1.5643	1.8262
23	2.2335	2.0091	1.6998	1.9843
24	2.4067	2.1649	1.8316	2.1382
25	2.5721	2.3137	1.9575	2.2851

PROPOSED FHCF 2010 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	0.0385	0.0347	0.0293	0.0342
2	0.0698	0.0628	0.0531	0.0620
3	0.0964	0.0867	0.0733	0.0856
4	0.1271	0.1143	0.0967	0.1129
5	0.1625	0.1462	0.1237	0.1444
6	0.1994	0.1794	0.1518	0.1772
7	0.2316	0.2083	0.1762	0.2057
8	0.2740	0.2464	0.2085	0.2434
9	0.3191	0.2871	0.2429	0.2835
10	0.3644	0.3278	0.2774	0.3238
11	0.4181	0.3761	0.3182	0.3715
12	0.4711	0.4238	0.3585	0.4186
13	0.5293	0.4761	0.4028	0.4702
14	0.5903	0.5310	0.4493	0.5245
15	0.6565	0.5906	0.4996	0.5833
16	0.7241	0.6514	0.5511	0.6433
17	0.7961	0.7162	0.6059	0.7073
18	0.8719	0.7843	0.6635	0.7746
19	0.9523	0.8567	0.7248	0.8461
20	1.1002	0.9897	0.8373	0.9775
21	1.1405	1.0259	0.8679	1.0132
22	1.2333	1.1094	0.9386	1.0957
23	1.3401	1.2055	1.0199	1.1906
24	1.4440	1.2990	1.0990	1.2829
25	1.5433	1.3882	1.1745	1.3711

PROPOSED FHCF 2010 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	0.3513	0.1852	0.4116
2	0.6365	0.3355	0.7459
3	0.8789	0.4633	1.0299
4	1.1590	0.6109	1.3580
5	1.4817	0.7810	1.7362
6	1.8186	0.9586	2.1310
7	2.1116	1.1131	2.4743
8	2.4983	1.3169	2.9273
9	2.9101	1.5339	3.4099
10	3.3235	1.7518	3.8943
11	3.8129	2.0098	4.4677
12	4.2963	2.2646	5.0341
13	4.8266	2.5441	5.6555
14	5.3835	2.8377	6.3081
15	5.9871	3.1558	7.0153
16	6.6033	3.4807	7.7374
17	7.2603	3.8270	8.5072
18	7.9510	4.1910	9.3165
19	8.6848	4.5778	10.1763
20	10.0330	5.2885	11.7561
21	10.4002	5.4820	12.1863
22	11.2470	5.9284	13.1785
23	12.2209	6.4417	14.3197
24	13.1687	6.9414	15.4304
25	14.0735	7.4182	16.4905

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured		Other than Fully Tied
Group	Prior to 7/13/94	On or After 7/13/94	Unknown
1	0.2928	0.1543	0.3430
2	0.5304	0.2796	0.6215
3	0.7324	0.3861	0.8582
4	0.9658	0.5091	1.1317
5	1.2347	0.6508	1.4468
6	1.5155	0.7988	1.7758
7	1.7597	0.9275	2.0619
8	2.0819	1.0974	2.4394
9	2.4251	1.2783	2.8416
10	2.7696	1.4599	3.2452
11	3.1774	1.6748	3.7231
12	3.5802	1.8872	4.1951
13	4.0222	2.1201	4.7130
14	4.4863	2.3648	5.2568
15	4.9892	2.6299	5.8461
16	5.5028	2.9006	6.4478
17	6.0502	3.1891	7.0893
18	6.6258	3.4925	7.7638
19	7.2373	3.8148	8.4803
20	8.3608	4.4071	9.7967
21	8.6668	4.5684	10.1553
22	9.3725	4.9403	10.9821
23	10.1840	5.3681	11.9331
24	10.9740	5.7845	12.8586
25	11.7279	6.1819	13.7421

PROPOSED FHCF 2010 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	0.1757	0.0926	0.2058
2	0.3183	0.1678	0.3729
3	0.4395	0.2316	0.5149
4	0.5795	0.3055	0.6790
5	0.7408	0.3905	0.8681
6	0.9093	0.4793	1.0655
7	1.0558	0.5565	1.2371
8	1.2491	0.6584	1.4637
9	1.4551	0.7670	1.7050
10	1.6618	0.8759	1.9471
11	1.9064	1.0049	2.2339
12	2.1481	1.1323	2.5171
13	2.4133	1.2721	2.8278
14	2.6918	1.4189	3.1541
15	2.9935	1.5779	3.5077
16	3.3017	1.7403	3.8687
17	3.6301	1.9135	4.2536
18	3.9755	2.0955	4.6583
19	4.3424	2.2889	5.0882
20	5.0165	2.6442	5.8780
21	5.2001	2.7410	6.0932
22	5.6235	2.9642	6.5893
23	6.1104	3.2209	7.1599
24	6.5844	3.4707	7.7152
25	7.0367	3.7091	8.2452

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0466	0.0429	0.0335	0.0195	0.0315
2	0.0845	0.0777	0.0608	0.0353	0.0571
3	0.1166	0.1073	0.0839	0.0488	0.0789
4	0.1538	0.1415	0.1106	0.0643	0.1040
5	0.1966	0.1809	0.1414	0.0822	0.1329
6	0.2413	0.2220	0.1736	0.1009	0.1632
7	0.2802	0.2578	0.2015	0.1172	0.1895
8	0.3315	0.3050	0.2385	0.1386	0.2242
9	0.3861	0.3553	0.2778	0.1615	0.2611
10	0.4410	0.4058	0.3172	0.1844	0.2982
11	0.5059	0.4655	0.3639	0.2116	0.3421
12	0.5700	0.5246	0.4101	0.2384	0.3855
13	0.6404	0.5893	0.4607	0.2678	0.4331
14	0.7143	0.6573	0.5138	0.2987	0.4830
15	0.7944	0.7310	0.5715	0.3322	0.5372
16	0.8761	0.8062	0.6303	0.3664	0.5925
17	0.9633	0.8864	0.6930	0.4028	0.6514
18	1.0549	0.9708	0.7589	0.4412	0.7134
19	1.1523	1.0604	0.8289	0.4819	0.7792
20	1.3312	1.2250	0.9576	0.5567	0.9002
21	1.3799	1.2698	0.9927	0.5770	0.9331
22	1.4923	1.3732	1.0735	0.6240	1.0091
23	1.6215	1.4921	1.1665	0.6781	1.0965
24	1.7472	1.6078	1.2569	0.7307	1.1815
25	1.8673	1.7183	1.3433	0.7809	1.2627

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0388	0.0357	0.0279	0.0162	0.0263
2	0.0704	0.0648	0.0506	0.0294	0.0476
3	0.0972	0.0894	0.0699	0.0406	0.0657
4	0.1281	0.1179	0.0922	0.0536	0.0867
5	0.1638	0.1508	0.1179	0.0685	0.1108
6	0.2011	0.1850	0.1447	0.0841	0.1360
7	0.2335	0.2148	0.1680	0.0976	0.1579
8	0.2762	0.2542	0.1987	0.1155	0.1868
9	0.3218	0.2961	0.2315	0.1346	0.2176
10	0.3675	0.3382	0.2644	0.1537	0.2485
11	0.4216	0.3879	0.3033	0.1763	0.2851
12	0.4750	0.4371	0.3417	0.1986	0.3212
13	0.5337	0.4911	0.3839	0.2232	0.3609
14	0.5952	0.5477	0.4282	0.2489	0.4025
15	0.6620	0.6092	0.4762	0.2768	0.4476
16	0.7301	0.6719	0.5252	0.3053	0.4937
17	0.8028	0.7387	0.5775	0.3357	0.5428
18	0.8791	0.8090	0.6324	0.3676	0.5945
19	0.9603	0.8836	0.6908	0.4016	0.6494
20	1.1093	1.0208	0.7980	0.4639	0.7502
21	1.1499	1.0582	0.8272	0.4809	0.7776
22	1.2435	1.1443	0.8946	0.5200	0.8409
23	1.3512	1.2434	0.9720	0.5651	0.9137
24	1.4560	1.3399	1.0474	0.6089	0.9846
25	1.5561	1.4319	1.1194	0.6507	1.0523

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0233	0.0214	0.0168	0.0097	0.0158
2	0.0422	0.0389	0.0304	0.0177	0.0286
3	0.0583	0.0537	0.0419	0.0244	0.0394
4	0.0769	0.0708	0.0553	0.0322	0.0520
5	0.0983	0.0905	0.0707	0.0411	0.0665
6	0.1206	0.1110	0.0868	0.0505	0.0816
7	0.1401	0.1289	0.1008	0.0586	0.0947
8	0.1657	0.1525	0.1192	0.0693	0.1121
9	0.1931	0.1777	0.1389	0.0807	0.1306
10	0.2205	0.2029	0.1586	0.0922	0.1491
11	0.2529	0.2328	0.1820	0.1058	0.1711
12	0.2850	0.2623	0.2050	0.1192	0.1927
13	0.3202	0.2947	0.2303	0.1339	0.2165
14	0.3571	0.3286	0.2569	0.1494	0.2415
15	0.3972	0.3655	0.2857	0.1661	0.2686
16	0.4381	0.4031	0.3151	0.1832	0.2962
17	0.4817	0.4432	0.3465	0.2014	0.3257
18	0.5275	0.4854	0.3795	0.2206	0.3567
19	0.5762	0.5302	0.4145	0.2409	0.3896
20	0.6656	0.6125	0.4788	0.2783	0.4501
21	0.6900	0.6349	0.4963	0.2885	0.4666
22	0.7461	0.6866	0.5367	0.3120	0.5046
23	0.8107	0.7460	0.5832	0.3390	0.5482
24	0.8736	0.8039	0.6285	0.3653	0.5908
25	0.9336	0.8591	0.6716	0.3904	0.6314

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0685	0.0609	0.0491	0.0283	0.0591
2	0.1240	0.1104	0.0890	0.0513	0.1071
3	0.1713	0.1524	0.1229	0.0708	0.1479
4	0.2258	0.2010	0.1621	0.0934	0.1950
5	0.2887	0.2570	0.2072	0.1194	0.2493
6	0.3544	0.3154	0.2543	0.1466	0.3060
7	0.4115	0.3662	0.2953	0.1702	0.3553
8	0.4868	0.4333	0.3493	0.2014	0.4204
9	0.5670	0.5047	0.4069	0.2346	0.4897
10	0.6476	0.5764	0.4647	0.2679	0.5593
11	0.7429	0.6612	0.5331	0.3073	0.6416
12	0.8371	0.7451	0.6007	0.3463	0.7230
13	0.9405	0.8370	0.6749	0.3890	0.8122
14	1.0490	0.9336	0.7528	0.4339	0.9060
15	1.1666	1.0383	0.8372	0.4826	1.0075
16	1.2867	1.1452	0.9233	0.5322	1.1112
17	1.4147	1.2591	1.0152	0.5852	1.2218
18	1.5493	1.3789	1.1118	0.6409	1.3380
19	1.6922	1.5061	1.2144	0.7000	1.4615
20	1.9549	1.7399	1.4029	0.8087	1.6884
21	2.0265	1.8036	1.4542	0.8383	1.7502
22	2.1915	1.9505	1.5726	0.9065	1.8927
23	2.3812	2.1194	1.7088	0.9850	2.0566
24	2.5659	2.2837	1.8413	1.0614	2.2161
25	2.7422	2.4406	1.9679	1.1344	2.3683

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0570	0.0508	0.0409	0.0236	0.0493
2	0.1034	0.0920	0.0742	0.0428	0.0893
3	0.1427	0.1270	0.1024	0.0590	0.1233
4	0.1882	0.1675	0.1350	0.0778	0.1625
5	0.2406	0.2141	0.1726	0.0995	0.2078
6	0.2953	0.2628	0.2119	0.1222	0.2550
7	0.3429	0.3052	0.2461	0.1418	0.2961
8	0.4057	0.3610	0.2911	0.1678	0.3503
9	0.4725	0.4206	0.3391	0.1955	0.4081
10	0.5397	0.4803	0.3873	0.2232	0.4661
11	0.6191	0.5510	0.4443	0.2561	0.5347
12	0.6976	0.6209	0.5006	0.2886	0.6025
13	0.7837	0.6975	0.5624	0.3242	0.6769
14	0.8742	0.7780	0.6273	0.3616	0.7550
15	0.9722	0.8652	0.6976	0.4021	0.8396
16	1.0722	0.9543	0.7694	0.4435	0.9260
17	1.1789	1.0492	0.8460	0.4877	1.0181
18	1.2910	1.1491	0.9265	0.5341	1.1150
19	1.4102	1.2551	1.0120	0.5834	1.2179
20	1.6291	1.4499	1.1691	0.6739	1.4070
21	1.6887	1.5030	1.2119	0.6986	1.4585
22	1.8262	1.6254	1.3105	0.7555	1.5772
23	1.9844	1.7661	1.4240	0.8209	1.7138
24	2.1383	1.9031	1.5345	0.8845	1.8467
25	2.2852	2.0339	1.6399	0.9453	1.9736

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0342	0.0305	0.0246	0.0142	0.0296
2	0.0620	0.0552	0.0445	0.0257	0.0536
3	0.0856	0.0762	0.0614	0.0354	0.0740
4	0.1129	0.1005	0.0810	0.0467	0.0975
5	0.1444	0.1285	0.1036	0.0597	0.1247
6	0.1772	0.1577	0.1271	0.0733	0.1530
7	0.2057	0.1831	0.1476	0.0851	0.1777
8	0.2434	0.2166	0.1747	0.1007	0.2102
9	0.2835	0.2523	0.2035	0.1173	0.2449
10	0.3238	0.2882	0.2324	0.1339	0.2796
11	0.3715	0.3306	0.2666	0.1537	0.3208
12	0.4186	0.3725	0.3004	0.1731	0.3615
13	0.4702	0.4185	0.3374	0.1945	0.4061
14	0.5245	0.4668	0.3764	0.2170	0.4530
15	0.5833	0.5191	0.4186	0.2413	0.5038
16	0.6433	0.5726	0.4617	0.2661	0.5556
17	0.7073	0.6295	0.5076	0.2926	0.6109
18	0.7746	0.6894	0.5559	0.3204	0.6690
19	0.8461	0.7531	0.6072	0.3500	0.7307
20	0.9775	0.8700	0.7014	0.4043	0.8442
21	1.0132	0.9018	0.7271	0.4191	0.8751
22	1.0957	0.9752	0.7863	0.4533	0.9463
23	1.1906	1.0597	0.8544	0.4925	1.0283
24	1.2830	1.1419	0.9207	0.5307	1.1080
25	1.3711	1.2203	0.9839	0.5672	1.1842

Florida Hurricane Catastrophe Fund

Proposed Windstorm Mitigation Credit Formula for 2010

2010 Ratemaking Formula Report

Windstorm Mitigation Construction Rating Classification Factor Relativities - 20% Capped Relativities

To Calculate the Final FHCF Rate for a risk:

Preliminary relativity = (year built relativity) x (roof deck attachment 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	Construction Type	Type of Business: Commercial	Residential	Mobile Home	Tenants	Condos
Year Built Relativity	Meets 2001 FBC*	or	2002 or later		0.6581	0.7211	1.0000	0.5941	0.6562
	Does not Meet 2001 FBC	and	Unknown or Mobile Home		1.0219	1.0795	1.0000	1.0627	1.0705
			Pre 1995		1.1363	1.1864	1.0000	1.2083	1.1968
			1995-2001		0.7061	0.8129	1.0000	0.7120	0.7643
Roof Deck Relativity	Roof Deck Attachment		Reinforced Concrete Roof Deck	Masonry or Superior	0.7039	1.0000	1.0000	1.0000	0.6191
			Other or Unknown	Masonry or Superior	1.4155	1.0000	1.0000	1.0000	1.0840
			All	Frame, Masonry Veneer or Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Roof Shape Relativity	Roof Shape		Hip, Masard, or Pyramid		0.8383	0.8490	1.0000	0.7430	0.7646
			Gable, Other or Unknown		1.0228	1.0858	1.0000	1.0290	1.0260
Opening Protection Relativity	Opening Protection		None or Unknown		1.0518	1.0802	1.0000	1.0451	1.0804
			Basic Shutters		0.9559	0.9567	1.0000	0.8670	0.9236
			Hurricane Shutters		0.8600	0.8321	1.0000	0.6898	0.7669
On Balance Relativity					1.0468	1.0015	1.0000	0.9799	1.0170

*Risks that are 2001 FBC-compliant for all of roof covering, roof-deck attachment, roof-to-wall attachment, and opening protection qualify.

Florida Hurricane Catastrophe Fund

Windstorm Mitigation Credit Formula using 2009 Capping Approach

2010 Ratemaking Formula Report

(For Reference Purposes Only)

Windstorm Mitigation Construction Rating Classification Factor Relativities - 10% Capped Relativity

To Calculate the Final FHCF Rate for a risk:

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

Capped relativity = 1.1 if the preliminary relativity exceeds 1.1; or
0.9 if the preliminary relativity is less than 0.9; 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	Construction Type	Type of Business				
					Commercial	Residential	Mobile Home	Tenants	Condos
Year Built Relativity	Meets 2001 FBC*	or	2002 or later		0.6581	0.7211	1.0000	0.5941	0.6562
	Does not Meet 2001 FBC	and	Unknown or Mobile Home		1.0219	1.0795	1.0000	1.0627	1.0705
			Pre 1995		1.1363	1.1864	1.0000	1.2083	1.1968
			1995-2001		0.7061	0.8129	1.0000	0.7120	0.7643
Roof Deck Relativity	Roof Deck Attachment		Reinforced Concrete Roof Deck	Masonry or Superior	0.7039	1.0000	1.0000	1.0000	0.6191
			Other or Unknown	Masonry or Superior	1.4155	1.0000	1.0000	1.0000	1.0840
			All	Frame, Masonry Veneer or Unknown	1.0000	1.0000	1.0000	1.0000	1.0000
Roof Shape Relativity	Roof Shape		Hip, Masard, or Pyramid		0.8383	0.8490	1.0000	0.7430	0.7646
			Gable, Other or Unknown		1.0228	1.0858	1.0000	1.0290	1.0260
Opening Protection Relativity	Opening Protection		None or Unknown		1.0518	1.0802	1.0000	1.0451	1.0804
			Basic Shutters		0.9559	0.9567	1.0000	0.8670	0.9236
			Hurricane Shutters		0.8600	0.8321	1.0000	0.6898	0.7669
On Balance Relativity					1.0388	1.0043	1.0000	0.9904	1.0161

*Risks that are 2001 FBC-compliant for all of roof covering, roof-deck attachment, roof-to-wall attachment, and opening protection qualify.

APPENDIX

Replaces

EXHIBIT XV

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Residential Masonry Base Premium Comparison

Home Value: $120,000
90% Coverage
2% Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0569	$12	1	0.0586	$12	$0	0.0%
Orlando	32806	2	0.1005	$21	2	0.1062	$22	$1	4.8%
Tampa	33630	7	0.3293	$67	7	0.3524	$72	$5	7.5%
Pensacola	32514	7	0.3293	$67	6	0.3035	$62	-$5	-7.5%
Palm Beach	33480	19	1.4854	$303	20	1.6746	$342	$39	12.9%
Miami	33156	19	1.4854	$303	19	1.4495	$296	-$7	-2.3%

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

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Commercial Masonry Base Premium Comparison

Building Value: $500,000
90% Coverage
3% Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0565	$28	1	0.0563	$28	$0	0.0%
Orlando	32806	2	0.0998	$50	2	0.1019	$51	$1	2.0%
Tampa	33630	7	0.3269	$163	7	0.3381	$169	$6	3.7%
Pensacola	32514	7	0.3269	$163	6	0.2912	$146	-$17	-10.4%
Palm Beach	33480	19	1.4747	$737	20	1.6065	$803	$66	9.0%
Miami	33156	19	1.4747	$737	19	1.3906	$695	-$42	-5.7%

Coverages:	$	500	Building Value
(in thousands)	$	-	Appurtenant structures
	$	-	Contents
	$	-	Additional Living Expense
	$	500	FHCF Exposure

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Residential Frame Base Premium Comparison

Home Value: $120,000
90% Coverage
2% Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0759	$15	1	0.0770	$16	$1	6.7%
Orlando	32806	2	0.1341	$27	2	0.1396	$28	$1	3.7%
Tampa	33630	7	0.4393	$90	7	0.4631	$94	$4	4.4%
Pensacola	32514	7	0.4393	$90	6	0.3989	$81	-$9	-10.0%
Palm Beach	33480	19	1.9816	$404	20	2.2004	$449	$45	11.1%
Miami	33156	19	1.9816	$404	19	1.9047	$389	-$15	-3.7%

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

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Mobile Home Fully Tied Down-Pre 7/94 Base Premium Comparison

Home Value: $40,000
90% Coverage
$500 Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.2923	$19	1	0.3513	$22	$3	15.8%
Orlando	32806	2	0.5167	$33	2	0.6365	$41	$8	24.2%
Tampa	33630	7	1.6921	$108	7	2.1116	$135	$27	25.0%
Pensacola	32514	7	1.6921	$108	6	1.8186	$116	$8	7.4%
Palm Beach	33480	19	7.6334	$489	20	10.0330	$642	$153	31.3%
Miami	33156	19	7.6334	$489	19	8.6848	$556	$67	13.7%

Coverages:	$ 40.0	Building Value
(in thousands)	$ -	Appurtenant structures
	$ 20.0	Contents
	$ 4.0	Additional Living Expense
	$ 64.0	FHCF Exposure

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Tenants Masonry Base Premium Comparison

Total Value: $56,000
90% Coverage
$500 Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0346	$2	1	0.0335	$2	$0	0.0%
Orlando	32806	2	0.0612	$3	2	0.0608	$3	$0	0.0%
Tampa	33630	7	0.2005	$11	7	0.2015	$11	$0	0.0%
Pensacola	32514	7	0.2005	$11	6	0.1736	$10	-$1	-9.1%
Palm Beach	33480	19	0.9044	$51	20	0.9576	$54	$3	5.9%
Miami	33156	19	0.9044	$51	19	0.8289	$46	-$5	-9.8%

Coverages:	$	20	Building Value
(in thousands)	$	-	Appurtenant structures
	$	30	Contents
	$	6	Additional Living Expense
	$	56	FHCF Exposure

* Rounded to the nearest dollar

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Condominium Masonry Base Premium Comparison

Total Value: $80,000
90% Coverage
$500 Deductible Premiums
Prior to Application of Windstorm Mitigation Construction Factors

Location		2009			2010			Change	
City	ZIP Code	Rating Region	FHCF Rate at 90%	Premium*	Rating Region	FHCF Rate at 90%	Premium*	Change from 2009 ($)	Change from 2009 (%)
Jacksonville	32211	1	0.0505	$4	1	0.0491	$4	$0	0.0%
Orlando	32806	2	0.0894	$7	2	0.0890	$7	$0	0.0%
Tampa	33630	7	0.2926	$23	7	0.2953	$24	$1	4.3%
Pensacola	32514	7	0.2926	$23	6	0.2543	$20	-$3	-13.0%
Palm Beach	33480	19	1.3200	$106	20	1.4029	$112	$6	5.7%
Miami	33156	19	1.3200	$106	19	1.2144	$97	-$9	-8.5%

Coverages:	$	20	Building Value
(in thousands)	$	-	Appurtenant structures
	$	50	Contents
	$	10	Additional Living Expense
	$	80	FHCF Exposure

* Rounded to the nearest dollar

APPENDIX

Replaces

EXHIBIT XVI

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
2010 Residential Masonry Base Premium (2% Deductible) Comparison
Prior to Application of Premium Credits/Surcharges

% Change in Rates

Maximum Decrease	**-41.69%**
Maximum Increase	**86.77%**

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%	1	0.07%	557,093	0.03%	870	0.02%
-30%	-15%	6	0.41%	3,414,295	0.21%	10,212	0.26%
-15%	0%	176	12.02%	213,823,283	13.17%	479,076	12.38%
0%	15%	1198	81.83%	1,333,264,164	82.11%	3,202,295	82.73%
15%	30%	57	3.89%	56,961,407	3.51%	138,591	3.58%
30%	45%	13	0.89%	9,505,971	0.59%	22,793	0.59%
45%	60%	8	0.55%	3,870,940	0.24%	8,430	0.22%
Greater Than	60%	3	0.20%	2,380,156	0.15%	8,352	0.22%
		1462	**99.86%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**
New ZIP Codes in 2010		2	0.14%	-	0.00%	-	0.00%
		1464	**100.00%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**

$ Change in Rates

Maximum Decrease	**($32.30)**
Maximum Increase	**$38.59**

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)	4	0.27%	3,315,638	0.20%	5,496	0.14%
($25)	($10)	24	1.64%	21,582,547	1.33%	40,735	1.05%
($10)	($5)	137	9.36%	184,452,208	11.36%	426,249	11.01%
($5)	$0	18	1.23%	8,444,277	0.52%	17,678	0.46%
$0	$5	901	61.54%	952,034,222	58.63%	2,314,381	59.79%
$5	$10	213	14.55%	311,248,609	19.17%	725,649	18.75%
$10	$25	119	8.13%	109,134,425	6.72%	268,971	6.95%
$25	$50	46	3.14%	33,565,384	2.07%	71,460	1.85%
		1462	**99.86%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**
New ZIP Codes in 2010		2	0.14%	-	0.00%	-	0.00%
		1464	**100.00%**	**1,623,777,310**	**100.00%**	**3,870,619**	**100.00%**

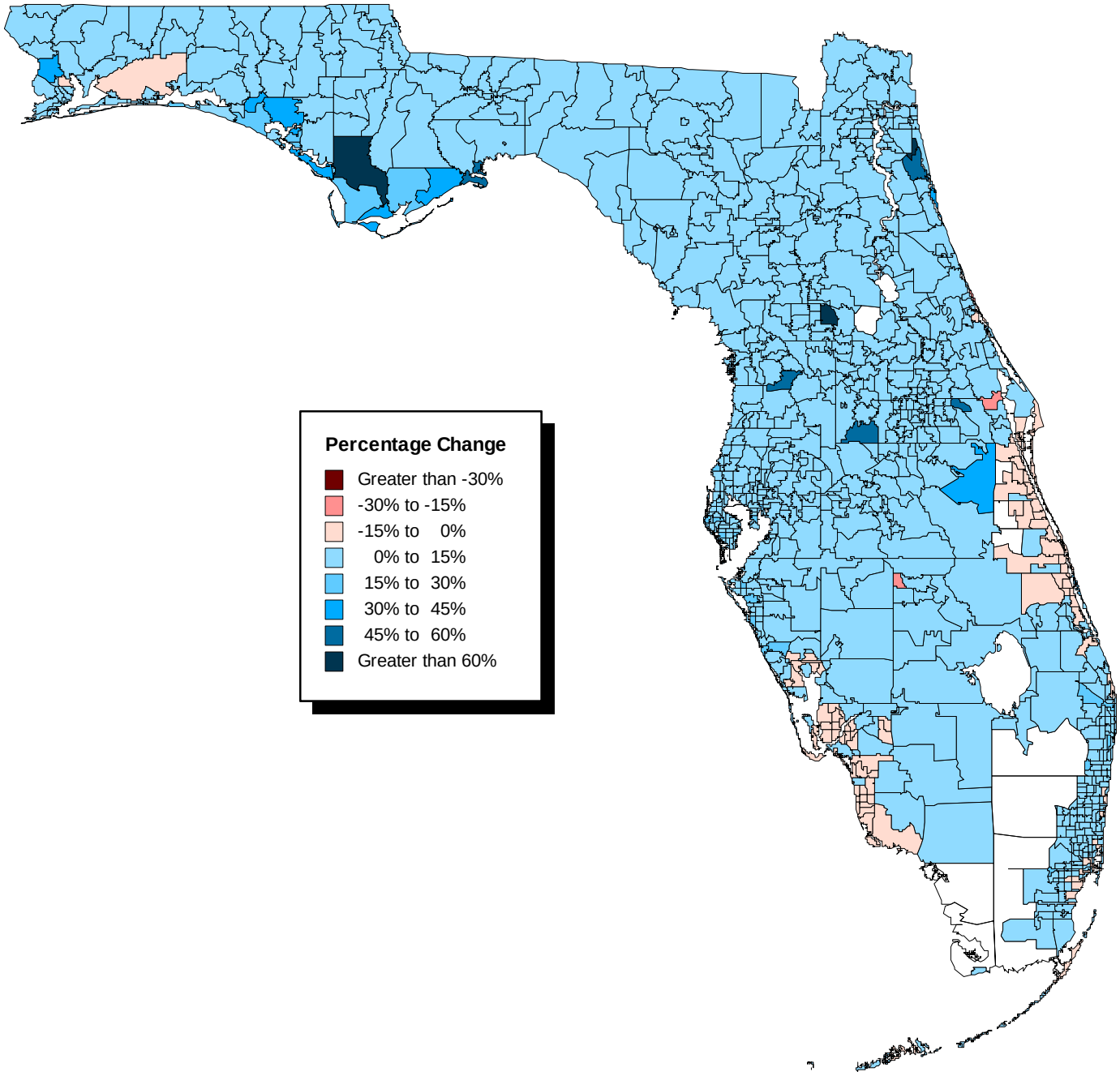
***Exposure Assumptions**

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

Florida Hurricane Catastrophe Fund

2010 Percentage Rate Change by 5-Digit ZIP Code

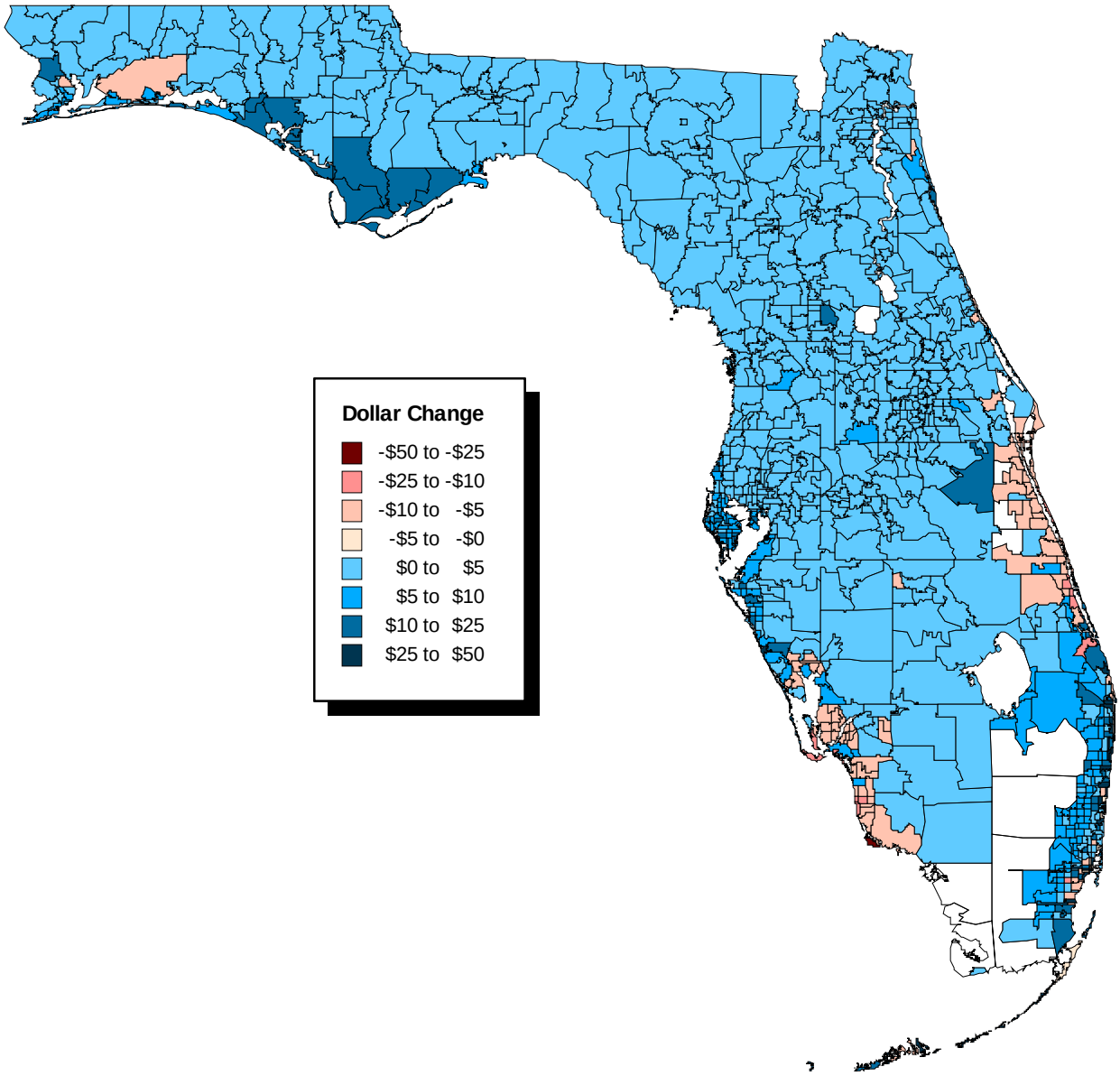
Entire State



Florida Hurricane Catastrophe Fund

2010 Dollar Rate Change by 5-Digit ZIP Code

Entire State



APPENDIX

Replaces

EXHIBIT XVII

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 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 tripled

(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 $7.142B*	$1,153,118,308	6.78%	14.74

(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 $7.142B	$87,575,087	8.758%	0.8672	$1,240,693,395	15.6098	1.0759
$2,000,000,000	$19.000B xs $7.142B	$171,081,524	8.554%	1.7344	$1,324,199,832	16.4771	1.1484
$3,000,000,000	$20.000B xs $7.142B	$250,825,389	8.361%	2.6016	$1,403,943,697	17.3443	1.2175
$4,000,000,000	$21.000B xs $7.142B	$327,137,080	8.178%	3.4689	$1,480,255,388	18.2115	1.2837
$5,000,000,000	$22.000B xs $7.142B	$400,202,839	8.004%	4.3361	$1,553,321,147	19.0787	1.3471
$6,000,000,000	$23.000B xs $7.142B	$470,463,844	7.841%	5.2033	$1,623,582,152	19.9459	1.4080
$7,000,000,000	$24.000B xs $7.142B	$538,291,092	7.690%	6.0705	$1,691,409,400	20.8131	1.4668
$8,000,000,000	$25.000B xs $7.142B	$603,972,857	7.550%	6.9377	$1,757,091,165	21.6803	1.5238

(1)	2010 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

APPENDIX

Replaces

EXHIBIT XVIII

on approval of
SB 1460/ HB 949

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Adjustments to Rates

The rates published in this book assume:

(1) Mitigation funding = $10,000,000;
(2) FHCF Limit =$17,000,000,000
(3) FHCF Retention =$7,142,000,000 (This drops down to 1/3 of $7.385B on the third event in the season)
(4) Financial Product Expenses = $0

Any of these assumptions could change, based on action by the Florida Legislature, the Governor's signature, and the upcoming bonding capacity report.

Florida Hurricane Catastrophe Fund
2010 Ratemaking Formula Report
Rating Elements by Layer (FHCF + TICL)

FHCF + TICL Limit	TICL Limit	Total FHCF Premium Projection	Retention Multiples*			Projected Payout Multiple*
			90%	75%	45%	
$17,000,000,000		$1,153,118,308	6.1879	7.4255	12.3759	14.7426
$18,000,000,000	$1,000,000,000	$1,240,693,395	6.1879	7.4255	12.3759	15.6098
$19,000,000,000	$2,000,000,000	$1,324,199,832	6.1879	7.4255	12.3759	16.4771
$20,000,000,000	$3,000,000,000	$1,403,943,697	6.1879	7.4255	12.3759	17.3443
$21,000,000,000	$4,000,000,000	$1,480,255,388	6.1879	7.4255	12.3759	18.2115
$22,000,000,000	$5,000,000,000	$1,553,321,147	6.1879	7.4255	12.3759	19.0787
$23,000,000,000	$6,000,000,000	$1,623,582,152	6.1879	7.4255	12.3759	19.9459
$24,000,000,000	$7,000,000,000	$1,691,409,400	6.1879	7.4255	12.3759	20.8131
$25,000,000,000	$8,000,000,000	$1,757,091,165	6.1879	7.4255	12.3759	21.6803

*Applied to Mandatory FHCF Premium.

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0982	0.0911	0.0739	0.0391	0.0806
2	0.1779	0.1651	0.1340	0.0708	0.1461
3	0.2457	0.2280	0.1850	0.0978	0.2018
4	0.3240	0.3006	0.2439	0.1289	0.2660
5	0.4142	0.3843	0.3119	0.1648	0.3401
6	0.5084	0.4717	0.3828	0.2023	0.4175
7	0.5903	0.5477	0.4444	0.2349	0.4847
8	0.6984	0.6480	0.5258	0.2779	0.5735
9	0.8135	0.7548	0.6125	0.3237	0.6680
10	0.9291	0.8621	0.6995	0.3696	0.7629
11	1.0659	0.9890	0.8025	0.4241	0.8753
12	1.2010	1.1144	0.9043	0.4778	0.9862
13	1.3492	1.2519	1.0159	0.5368	1.1080
14	1.5049	1.3964	1.1331	0.5988	1.2358
15	1.6736	1.5529	1.2601	0.6659	1.3744
16	1.8459	1.7128	1.3899	0.7344	1.5158
17	2.0296	1.8832	1.5281	0.8075	1.6666
18	2.2226	2.0623	1.6735	0.8843	1.8252
19	2.4278	2.2527	1.8280	0.9659	1.9936
20	2.8046	2.6024	2.1117	1.1159	2.3031
21	2.9073	2.6976	2.1890	1.1567	2.3874
22	3.1440	2.9173	2.3672	1.2509	2.5818
23	3.4162	3.1699	2.5722	1.3592	2.8054
24	3.6812	3.4157	2.7717	1.4646	3.0229
25	3.9341	3.6504	2.9622	1.5652	3.2306

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0941	0.0874	0.0709	0.0375	0.0773
2	0.1706	0.1583	0.1284	0.0679	0.1401
3	0.2355	0.2185	0.1773	0.0937	0.1934
4	0.3106	0.2882	0.2338	0.1236	0.2550
5	0.3971	0.3684	0.2990	0.1580	0.3261
6	0.4873	0.4522	0.3669	0.1939	0.4002
7	0.5659	0.5250	0.4261	0.2251	0.4647
8	0.6695	0.6212	0.5041	0.2664	0.5498
9	0.7798	0.7236	0.5872	0.3103	0.6404
10	0.8906	0.8264	0.6706	0.3543	0.7314
11	1.0218	0.9481	0.7693	0.4065	0.8390
12	1.1513	1.0683	0.8668	0.4581	0.9454
13	1.2934	1.2001	0.9739	0.5146	1.0621
14	1.4426	1.3386	1.0862	0.5740	1.1847
15	1.6044	1.4887	1.2080	0.6383	1.3175
16	1.7695	1.6419	1.3323	0.7040	1.4531
17	1.9456	1.8053	1.4649	0.7741	1.5977
18	2.1306	1.9770	1.6043	0.8477	1.7496
19	2.3273	2.1595	1.7523	0.9259	1.9111
20	2.6886	2.4947	2.0243	1.0697	2.2078
21	2.7870	2.5860	2.0984	1.1088	2.2886
22	3.0139	2.7965	2.2693	1.1991	2.4749
23	3.2749	3.0387	2.4658	1.3030	2.6893
24	3.5289	3.2744	2.6570	1.4040	2.8978
25	3.7713	3.4993	2.8396	1.5005	3.0969

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0905	0.0840	0.0681	0.0360	0.0743
2	0.1640	0.1521	0.1235	0.0652	0.1346
3	0.2264	0.2101	0.1705	0.0901	0.1859
4	0.2985	0.2770	0.2248	0.1188	0.2452
5	0.3817	0.3541	0.2874	0.1518	0.3134
6	0.4685	0.4347	0.3527	0.1864	0.3847
7	0.5439	0.5047	0.4095	0.2164	0.4467
8	0.6435	0.5971	0.4845	0.2560	0.5284
9	0.7496	0.6955	0.5644	0.2982	0.6156
10	0.8561	0.7944	0.6446	0.3406	0.7030
11	0.9821	0.9113	0.7395	0.3908	0.8065
12	1.1067	1.0269	0.8332	0.4403	0.9088
13	1.2433	1.1536	0.9361	0.4947	1.0209
14	1.3867	1.2867	1.0441	0.5517	1.1388
15	1.5422	1.4310	1.1612	0.6136	1.2664
16	1.7009	1.5783	1.2807	0.6767	1.3968
17	1.8702	1.7353	1.4081	0.7441	1.5357
18	2.0481	1.9004	1.5421	0.8149	1.6818
19	2.2371	2.0757	1.6844	0.8901	1.8370
20	2.5844	2.3980	1.9459	1.0282	2.1222
21	2.6789	2.4858	2.0171	1.0659	2.1999
22	2.8971	2.6881	2.1813	1.1526	2.3790
23	3.1479	2.9209	2.3702	1.2524	2.5850
24	3.3921	3.1475	2.5540	1.3496	2.7855
25	3.6251	3.3637	2.7295	1.4423	2.9769

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0828	0.0768	0.0623	0.0329	0.0680
2	0.1500	0.1392	0.1129	0.0597	0.1232
3	0.2071	0.1921	0.1559	0.0824	0.1700
4	0.2731	0.2534	0.2056	0.1086	0.2242
5	0.3491	0.3239	0.2628	0.1389	0.2867
6	0.4285	0.3976	0.3226	0.1705	0.3519
7	0.4975	0.4616	0.3746	0.1979	0.4085
8	0.5886	0.5461	0.4432	0.2342	0.4833
9	0.6856	0.6362	0.5162	0.2728	0.5630
10	0.7830	0.7266	0.5896	0.3115	0.6430
11	0.8983	0.8335	0.6764	0.3574	0.7377
12	1.0122	0.9392	0.7621	0.4027	0.8312
13	1.1372	1.0551	0.8562	0.4524	0.9338
14	1.2684	1.1769	0.9550	0.5046	1.0416
15	1.4106	1.3088	1.0621	0.5612	1.1583
16	1.5557	1.4436	1.1714	0.6190	1.2776
17	1.7105	1.5872	1.2879	0.6806	1.4047
18	1.8733	1.7382	1.4105	0.7453	1.5383
19	2.0461	1.8986	1.5406	0.8141	1.6803
20	2.3638	2.1933	1.7798	0.9405	1.9411
21	2.4503	2.2736	1.8449	0.9749	2.0121
22	2.6498	2.4587	1.9951	1.0543	2.1760
23	2.8792	2.6716	2.1679	1.1456	2.3644
24	3.1026	2.8788	2.3361	1.2344	2.5478
25	3.3157	3.0766	2.4965	1.3192	2.7228

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0883	0.0819	0.0665	0.0351	0.0725
2	0.1600	0.1485	0.1205	0.0637	0.1314
3	0.2209	0.2050	0.1663	0.0879	0.1814
4	0.2913	0.2703	0.2193	0.1159	0.2392
5	0.3724	0.3456	0.2804	0.1482	0.3058
6	0.4571	0.4242	0.3442	0.1819	0.3754
7	0.5308	0.4925	0.3996	0.2112	0.4359
8	0.6280	0.5827	0.4728	0.2498	0.5157
9	0.7315	0.6787	0.5508	0.2910	0.6007
10	0.8354	0.7752	0.6290	0.3324	0.6860
11	0.9584	0.8893	0.7216	0.3813	0.7870
12	1.0799	1.0020	0.8131	0.4297	0.8868
13	1.2132	1.1257	0.9135	0.4827	0.9963
14	1.3532	1.2556	1.0189	0.5384	1.1112
15	1.5049	1.3964	1.1331	0.5988	1.2358
16	1.6598	1.5401	1.2498	0.6604	1.3630
17	1.8250	1.6934	1.3741	0.7261	1.4986
18	1.9986	1.8545	1.5048	0.7952	1.6412
19	2.1830	2.0256	1.6437	0.8686	1.7927
20	2.5219	2.3401	1.8989	1.0034	2.0710
21	2.6142	2.4257	1.9684	1.0401	2.1468
22	2.8271	2.6232	2.1286	1.1248	2.3216
23	3.0719	2.8504	2.3130	1.2222	2.5226
24	3.3102	3.0714	2.4923	1.3170	2.7182
25	3.5376	3.2825	2.6636	1.4075	2.9050

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0811	0.0753	0.0611	0.0323	0.0666
2	0.1470	0.1364	0.1107	0.0585	0.1207
3	0.2030	0.1884	0.1529	0.0808	0.1667
4	0.2677	0.2484	0.2016	0.1065	0.2198
5	0.3423	0.3176	0.2577	0.1362	0.2811
6	0.4201	0.3898	0.3163	0.1671	0.3450
7	0.4878	0.4526	0.3673	0.1941	0.4005
8	0.5771	0.5355	0.4345	0.2296	0.4739
9	0.6722	0.6237	0.5061	0.2675	0.5520
10	0.7677	0.7123	0.5780	0.3054	0.6304
11	0.8807	0.8172	0.6632	0.3504	0.7233
12	0.9924	0.9208	0.7472	0.3948	0.8149
13	1.1149	1.0345	0.8395	0.4436	0.9155
14	1.2436	1.1539	0.9363	0.4948	1.0212
15	1.3830	1.2832	1.0413	0.5502	1.1357
16	1.5253	1.4153	1.1485	0.6069	1.2526
17	1.6771	1.5561	1.2627	0.6672	1.3772
18	1.8366	1.7042	1.3829	0.7307	1.5082
19	2.0061	1.8614	1.5105	0.7982	1.6474
20	2.3175	2.1504	1.7450	0.9221	1.9031
21	2.4024	2.2291	1.8088	0.9558	1.9728
22	2.5980	2.4106	1.9561	1.0336	2.1334
23	2.8229	2.6194	2.1255	1.1231	2.3181
24	3.0419	2.8225	2.2904	1.2103	2.4979
25	3.2509	3.0164	2.4477	1.2934	2.6696

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0755	0.0700	0.0568	0.0300	0.0620
2	0.1368	0.1269	0.1030	0.0544	0.1123
3	0.1888	0.1752	0.1422	0.0751	0.1551
4	0.2490	0.2311	0.1875	0.0991	0.2045
5	0.3184	0.2954	0.2397	0.1267	0.2614
6	0.3908	0.3626	0.2942	0.1555	0.3209
7	0.4537	0.4210	0.3416	0.1805	0.3726
8	0.5368	0.4981	0.4042	0.2136	0.4408
9	0.6253	0.5802	0.4708	0.2488	0.5135
10	0.7141	0.6626	0.5377	0.2841	0.5864
11	0.8192	0.7602	0.6168	0.3259	0.6727
12	0.9231	0.8565	0.6950	0.3673	0.7580
13	1.0371	0.9623	0.7808	0.4126	0.8516
14	1.1567	1.0733	0.8709	0.4602	0.9499
15	1.2864	1.1936	0.9686	0.5118	1.0564
16	1.4188	1.3165	1.0683	0.5645	1.1651
17	1.5600	1.4475	1.1746	0.6207	1.2810
18	1.7084	1.5852	1.2863	0.6797	1.4029
19	1.8660	1.7315	1.4050	0.7424	1.5323
20	2.1557	2.0003	1.6231	0.8577	1.7702
21	2.2346	2.0735	1.6825	0.8891	1.8350
22	2.4165	2.2423	1.8195	0.9615	1.9844
23	2.6258	2.4364	1.9771	1.0447	2.1563
24	2.8295	2.6254	2.1304	1.1257	2.3235
25	3.0239	2.8058	2.2768	1.2031	2.4831

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0723	0.0671	0.0544	0.0288	0.0594
2	0.1310	0.1216	0.0987	0.0521	0.1076
3	0.1809	0.1679	0.1362	0.0720	0.1486
4	0.2386	0.2214	0.1796	0.0949	0.1959
5	0.3050	0.2830	0.2296	0.1213	0.2505
6	0.3744	0.3474	0.2819	0.1489	0.3074
7	0.4347	0.4033	0.3273	0.1729	0.3569
8	0.5143	0.4772	0.3872	0.2046	0.4223
9	0.5990	0.5558	0.4510	0.2383	0.4919
10	0.6841	0.6348	0.5151	0.2722	0.5618
11	0.7849	0.7283	0.5910	0.3123	0.6445
12	0.8844	0.8206	0.6659	0.3519	0.7262
13	0.9935	0.9219	0.7481	0.3953	0.8159
14	1.1082	1.0283	0.8344	0.4409	0.9100
15	1.2324	1.1435	0.9279	0.4903	1.0120
16	1.3593	1.2612	1.0234	0.5408	1.1162
17	1.4945	1.3867	1.1253	0.5946	1.2273
18	1.6367	1.5186	1.2323	0.6512	1.3440
19	1.7877	1.6588	1.3460	0.7113	1.4680
20	2.0652	1.9163	1.5550	0.8217	1.6959
21	2.1408	1.9864	1.6119	0.8518	1.7580
22	2.3151	2.1482	1.7432	0.9211	1.9011
23	2.5156	2.3342	1.8941	1.0009	2.0658
24	2.7107	2.5152	2.0410	1.0785	2.2260
25	2.8970	2.6880	2.1812	1.1526	2.3789

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0694	0.0644	0.0523	0.0276	0.0570
2	0.1258	0.1167	0.0947	0.0500	0.1033
3	0.1736	0.1611	0.1307	0.0691	0.1426
4	0.2290	0.2124	0.1724	0.0911	0.1880
5	0.2927	0.2716	0.2204	0.1165	0.2404
6	0.3593	0.3334	0.2705	0.1429	0.2950
7	0.4172	0.3871	0.3141	0.1660	0.3426
8	0.4935	0.4580	0.3716	0.1964	0.4053
9	0.5749	0.5334	0.4329	0.2287	0.4721
10	0.6566	0.6092	0.4944	0.2612	0.5392
11	0.7533	0.6989	0.5672	0.2997	0.6186
12	0.8487	0.7875	0.6391	0.3377	0.6970
13	0.9535	0.8848	0.7179	0.3794	0.7830
14	1.0635	0.9868	0.8008	0.4231	0.8734
15	1.1828	1.0975	0.8906	0.4706	0.9713
16	1.3045	1.2104	0.9822	0.5190	1.0712
17	1.4343	1.3309	1.0799	0.5707	1.1778
18	1.5708	1.4575	1.1827	0.6249	1.2899
19	1.7157	1.5920	1.2918	0.6826	1.4089
20	1.9821	1.8391	1.4924	0.7886	1.6276
21	2.0546	1.9064	1.5470	0.8175	1.6872
22	2.2219	2.0617	1.6730	0.8840	1.8246
23	2.4143	2.2402	1.8178	0.9606	1.9826
24	2.6015	2.4139	1.9588	1.0351	2.1363
25	2.7803	2.5798	2.0934	1.1062	2.2831

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0650	0.0603	0.0489	0.0258	0.0533
2	0.1177	0.1092	0.0886	0.0468	0.0967
3	0.1625	0.1508	0.1224	0.0647	0.1335
4	0.2143	0.1989	0.1614	0.0853	0.1760
5	0.2740	0.2543	0.2063	0.1090	0.2250
6	0.3363	0.3121	0.2532	0.1338	0.2762
7	0.3905	0.3623	0.2940	0.1554	0.3207
8	0.4620	0.4287	0.3479	0.1838	0.3794
9	0.5382	0.4994	0.4052	0.2141	0.4419
10	0.6146	0.5703	0.4628	0.2445	0.5047
11	0.7051	0.6543	0.5309	0.2805	0.5790
12	0.7945	0.7372	0.5982	0.3161	0.6524
13	0.8926	0.8282	0.6721	0.3551	0.7330
14	0.9956	0.9238	0.7496	0.3961	0.8176
15	1.1072	1.0274	0.8337	0.4405	0.9092
16	1.2212	1.1331	0.9195	0.4859	1.0028
17	1.3427	1.2458	1.0109	0.5342	1.1026
18	1.4704	1.3644	1.1071	0.5850	1.2075
19	1.6061	1.4903	1.2093	0.6390	1.3189
20	1.8554	1.7216	1.3970	0.7382	1.5236
21	1.9233	1.7846	1.4482	0.7652	1.5794
22	2.0799	1.9299	1.5661	0.8275	1.7080
23	2.2600	2.0970	1.7017	0.8992	1.8559
24	2.4353	2.2597	1.8337	0.9689	1.9998
25	2.6026	2.4149	1.9596	1.0355	2.1372

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0611	0.0567	0.0460	0.0243	0.0501
2	0.1106	0.1027	0.0833	0.0440	0.0909
3	0.1528	0.1418	0.1150	0.0608	0.1255
4	0.2015	0.1869	0.1517	0.0802	0.1654
5	0.2576	0.2390	0.1939	0.1025	0.2115
6	0.3161	0.2933	0.2380	0.1258	0.2596
7	0.3671	0.3406	0.2764	0.1460	0.3014
8	0.4343	0.4029	0.3270	0.1728	0.3566
9	0.5059	0.4694	0.3809	0.2013	0.4154
10	0.5777	0.5360	0.4350	0.2298	0.4744
11	0.6628	0.6150	0.4990	0.2637	0.5443
12	0.7468	0.6929	0.5623	0.2971	0.6133
13	0.8390	0.7785	0.6317	0.3338	0.6890
14	0.9358	0.8683	0.7046	0.3723	0.7685
15	1.0407	0.9657	0.7836	0.4141	0.8546
16	1.1478	1.0650	0.8642	0.4567	0.9426
17	1.2620	1.1710	0.9502	0.5021	1.0364
18	1.3821	1.2824	1.0406	0.5499	1.1349
19	1.5096	1.4008	1.1367	0.6006	1.2397
20	1.7440	1.6182	1.3131	0.6939	1.4321
21	1.8078	1.6774	1.3612	0.7193	1.4845
22	1.9550	1.8140	1.4720	0.7778	1.6054
23	2.1243	1.9711	1.5995	0.8452	1.7444
24	2.2891	2.1240	1.7235	0.9107	1.8797
25	2.4463	2.2699	1.8419	0.9733	2.0089

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0576	0.0535	0.0434	0.0229	0.0473
2	0.1044	0.0968	0.0786	0.0415	0.0857
3	0.1441	0.1337	0.1085	0.0573	0.1184
4	0.1900	0.1763	0.1431	0.0756	0.1561
5	0.2430	0.2254	0.1829	0.0967	0.1995
6	0.2982	0.2767	0.2245	0.1186	0.2449
7	0.3463	0.3213	0.2607	0.1378	0.2843
8	0.4097	0.3801	0.3084	0.1630	0.3364
9	0.4772	0.4428	0.3593	0.1899	0.3919
10	0.5450	0.5057	0.4103	0.2168	0.4475
11	0.6252	0.5801	0.4708	0.2488	0.5134
12	0.7045	0.6537	0.5304	0.2803	0.5785
13	0.7915	0.7344	0.5959	0.3149	0.6499
14	0.8828	0.8191	0.6647	0.3512	0.7249
15	0.9817	0.9109	0.7392	0.3906	0.8062
16	1.0828	1.0047	0.8153	0.4308	0.8892
17	1.1905	1.1047	0.8964	0.4737	0.9776
18	1.3038	1.2098	0.9817	0.5187	1.0706
19	1.4241	1.3214	1.0723	0.5666	1.1694
20	1.6452	1.5265	1.2387	0.6546	1.3510
21	1.7054	1.5824	1.2841	0.6785	1.4004
22	1.8442	1.7112	1.3886	0.7338	1.5145
23	2.0039	1.8594	1.5088	0.7973	1.6456
24	2.1594	2.0036	1.6259	0.8591	1.7732
25	2.3077	2.1413	1.7376	0.9182	1.8951

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0545	0.0506	0.0410	0.0217	0.0448
2	0.0988	0.0917	0.0744	0.0393	0.0811
3	0.1364	0.1266	0.1027	0.0543	0.1120
4	0.1799	0.1669	0.1354	0.0716	0.1477
5	0.2299	0.2134	0.1731	0.0915	0.1888
6	0.2822	0.2619	0.2125	0.1123	0.2318
7	0.3277	0.3041	0.2467	0.1304	0.2691
8	0.3877	0.3597	0.2919	0.1542	0.3184
9	0.4516	0.4190	0.3400	0.1797	0.3708
10	0.5158	0.4786	0.3883	0.2052	0.4235
11	0.5917	0.5490	0.4455	0.2354	0.4859
12	0.6667	0.6186	0.5020	0.2653	0.5475
13	0.7490	0.6950	0.5640	0.2980	0.6151
14	0.8354	0.7752	0.6290	0.3324	0.6860
15	0.9291	0.8621	0.6996	0.3697	0.7630
16	1.0247	0.9508	0.7716	0.4077	0.8415
17	1.1267	1.0454	0.8483	0.4483	0.9252
18	1.2339	1.1449	0.9290	0.4909	1.0132
19	1.3477	1.2506	1.0148	0.5362	1.1067
20	1.5570	1.4447	1.1723	0.6195	1.2786
21	1.6140	1.4976	1.2152	0.6421	1.3253
22	1.7454	1.6195	1.3142	0.6944	1.4333
23	1.8965	1.7597	1.4279	0.7545	1.5574
24	2.0436	1.8962	1.5387	0.8131	1.6782
25	2.1840	2.0265	1.6444	0.8689	1.7935

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0517	0.0480	0.0390	0.0206	0.0425
2	0.0938	0.0870	0.0706	0.0373	0.0770
3	0.1295	0.1201	0.0975	0.0515	0.1063
4	0.1707	0.1584	0.1285	0.0679	0.1402
5	0.2182	0.2025	0.1643	0.0868	0.1792
6	0.2679	0.2485	0.2017	0.1066	0.2200
7	0.3110	0.2886	0.2342	0.1237	0.2554
8	0.3680	0.3414	0.2771	0.1464	0.3022
9	0.4286	0.3977	0.3227	0.1705	0.3520
10	0.4895	0.4542	0.3686	0.1948	0.4020
11	0.5616	0.5211	0.4228	0.2234	0.4612
12	0.6328	0.5872	0.4765	0.2518	0.5196
13	0.7109	0.6596	0.5353	0.2828	0.5838
14	0.7929	0.7357	0.5970	0.3155	0.6511
15	0.8818	0.8182	0.6640	0.3508	0.7241
16	0.9726	0.9024	0.7323	0.3870	0.7987
17	1.0694	0.9922	0.8052	0.4255	0.8781
18	1.1711	1.0866	0.8818	0.4659	0.9617
19	1.2792	1.1869	0.9631	0.5089	1.0504
20	1.4777	1.3712	1.1126	0.5879	1.2135
21	1.5318	1.4213	1.1534	0.6095	1.2579
22	1.6565	1.5371	1.2473	0.6591	1.3603
23	1.8000	1.6702	1.3553	0.7161	1.4781
24	1.9396	1.7997	1.4604	0.7717	1.5928
25	2.0728	1.9234	1.5607	0.8247	1.7022

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0818	0.0759	0.0616	0.0326	0.0672
2	0.1483	0.1376	0.1116	0.0590	0.1218
3	0.2047	0.1900	0.1542	0.0815	0.1681
4	0.2700	0.2505	0.2033	0.1074	0.2217
5	0.3452	0.3203	0.2599	0.1373	0.2834
6	0.4237	0.3931	0.3190	0.1686	0.3479
7	0.4919	0.4564	0.3704	0.1957	0.4039
8	0.5820	0.5400	0.4382	0.2315	0.4779
9	0.6779	0.6290	0.5104	0.2697	0.5567
10	0.7742	0.7184	0.5829	0.3080	0.6358
11	0.8882	0.8242	0.6688	0.3534	0.7294
12	1.0008	0.9286	0.7536	0.3982	0.8219
13	1.1244	1.0433	0.8466	0.4473	0.9233
14	1.2541	1.1637	0.9443	0.4990	1.0298
15	1.3947	1.2941	1.0501	0.5549	1.1453
16	1.5382	1.4273	1.1582	0.6120	1.2632
17	1.6913	1.5693	1.2734	0.6729	1.3889
18	1.8522	1.7186	1.3946	0.7369	1.5210
19	2.0231	1.8772	1.5233	0.8049	1.6614
20	2.3372	2.1686	1.7598	0.9299	1.9193
21	2.4227	2.2480	1.8242	0.9639	1.9895
22	2.6200	2.4311	1.9727	1.0424	2.1515
23	2.8469	2.6416	2.1435	1.1327	2.3378
24	3.0677	2.8464	2.3098	1.2205	2.5191
25	3.2784	3.0420	2.4685	1.3044	2.6922

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0784	0.0728	0.0591	0.0312	0.0644
2	0.1421	0.1319	0.1070	0.0566	0.1167
3	0.1963	0.1821	0.1478	0.0781	0.1612
4	0.2588	0.2401	0.1949	0.1030	0.2125
5	0.3309	0.3070	0.2491	0.1316	0.2717
6	0.4061	0.3768	0.3058	0.1616	0.3335
7	0.4715	0.4375	0.3550	0.1876	0.3872
8	0.5579	0.5177	0.4201	0.2220	0.4581
9	0.6499	0.6030	0.4893	0.2586	0.5337
10	0.7422	0.6887	0.5588	0.2953	0.6095
11	0.8515	0.7901	0.6411	0.3388	0.6992
12	0.9594	0.8902	0.7224	0.3817	0.7878
13	1.0778	1.0001	0.8115	0.4288	0.8851
14	1.2022	1.1155	0.9052	0.4783	0.9872
15	1.3370	1.2406	1.0067	0.5319	1.0979
16	1.4746	1.3682	1.1103	0.5867	1.2109
17	1.6213	1.5044	1.2207	0.6451	1.3314
18	1.7755	1.6475	1.3369	0.7064	1.4580
19	1.9394	1.7995	1.4603	0.7716	1.5926
20	2.2405	2.0789	1.6869	0.8914	1.8398
21	2.3225	2.1550	1.7487	0.9240	1.9072
22	2.5116	2.3304	1.8911	0.9993	2.0625
23	2.7291	2.5322	2.0548	1.0858	2.2410
24	2.9407	2.7287	2.2142	1.1700	2.4149
25	3.1428	2.9161	2.3663	1.2504	2.5808

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0754	0.0700	0.0568	0.0300	0.0619
2	0.1366	0.1268	0.1029	0.0544	0.1122
3	0.1887	0.1751	0.1421	0.0751	0.1549
4	0.2488	0.2308	0.1873	0.0990	0.2043
5	0.3181	0.2951	0.2395	0.1265	0.2612
6	0.3904	0.3622	0.2939	0.1553	0.3206
7	0.4533	0.4206	0.3413	0.1803	0.3722
8	0.5363	0.4976	0.4038	0.2134	0.4404
9	0.6247	0.5796	0.4703	0.2485	0.5130
10	0.7134	0.6620	0.5372	0.2838	0.5858
11	0.8185	0.7594	0.6162	0.3256	0.6721
12	0.9222	0.8557	0.6944	0.3669	0.7573
13	1.0361	0.9613	0.7801	0.4122	0.8508
14	1.1556	1.0723	0.8701	0.4598	0.9490
15	1.2852	1.1925	0.9676	0.5113	1.0553
16	1.4174	1.3152	1.0672	0.5639	1.1640
17	1.5585	1.4461	1.1734	0.6201	1.2798
18	1.7067	1.5836	1.2851	0.6790	1.4015
19	1.8642	1.7298	1.4037	0.7417	1.5309
20	2.1536	1.9983	1.6216	0.8569	1.7685
21	2.2325	2.0715	1.6809	0.8882	1.8332
22	2.4142	2.2401	1.8178	0.9605	1.9825
23	2.6233	2.4341	1.9752	1.0437	2.1542
24	2.8267	2.6229	2.1284	1.1247	2.3213
25	3.0209	2.8031	2.2746	1.2019	2.4807

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0690	0.0640	0.0519	0.0274	0.0566
2	0.1250	0.1160	0.0941	0.0497	0.1026
3	0.1726	0.1601	0.1299	0.0687	0.1417
4	0.2275	0.2111	0.1713	0.0905	0.1869
5	0.2909	0.2699	0.2190	0.1157	0.2389
6	0.3571	0.3313	0.2688	0.1421	0.2932
7	0.4146	0.3847	0.3122	0.1649	0.3404
8	0.4905	0.4551	0.3693	0.1952	0.4028
9	0.5714	0.5302	0.4302	0.2273	0.4692
10	0.6525	0.6055	0.4913	0.2596	0.5358
11	0.7486	0.6946	0.5637	0.2978	0.6147
12	0.8435	0.7827	0.6351	0.3356	0.6927
13	0.9476	0.8793	0.7135	0.3770	0.7782
14	1.0570	0.9807	0.7958	0.4205	0.8680
15	1.1755	1.0907	0.8851	0.4677	0.9653
16	1.2965	1.2030	0.9762	0.5158	1.0646
17	1.4254	1.3226	1.0733	0.5671	1.1705
18	1.5610	1.4485	1.1754	0.6211	1.2819
19	1.7051	1.5822	1.2839	0.6784	1.4002
20	1.9698	1.8278	1.4832	0.7837	1.6176
21	2.0419	1.8947	1.5374	0.8124	1.6768
22	2.2082	2.0489	1.6626	0.8786	1.8133
23	2.3994	2.2263	1.8066	0.9546	1.9703
24	2.5855	2.3990	1.9467	1.0287	2.1231
25	2.7631	2.5638	2.0805	1.0993	2.2690

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0736	0.0683	0.0554	0.0293	0.0604
2	0.1333	0.1237	0.1004	0.0530	0.1095
3	0.1841	0.1708	0.1386	0.0733	0.1512
4	0.2428	0.2253	0.1828	0.0966	0.1994
5	0.3104	0.2880	0.2337	0.1235	0.2549
6	0.3810	0.3535	0.2868	0.1516	0.3128
7	0.4423	0.4104	0.3330	0.1760	0.3632
8	0.5233	0.4856	0.3940	0.2082	0.4297
9	0.6096	0.5656	0.4590	0.2425	0.5006
10	0.6962	0.6460	0.5242	0.2770	0.5717
11	0.7987	0.7411	0.6014	0.3178	0.6559
12	0.8999	0.8350	0.6776	0.3581	0.7390
13	1.0110	0.9381	0.7612	0.4023	0.8302
14	1.1277	1.0464	0.8491	0.4487	0.9260
15	1.2541	1.1637	0.9443	0.4990	1.0299
16	1.3832	1.2834	1.0415	0.5503	1.1359
17	1.5208	1.4111	1.1451	0.6051	1.2489
18	1.6655	1.5454	1.2540	0.6626	1.3677
19	1.8192	1.6880	1.3698	0.7238	1.4939
20	2.1016	1.9501	1.5824	0.8362	1.7258
21	2.1785	2.0214	1.6403	0.8668	1.7890
22	2.3559	2.1860	1.7739	0.9373	1.9346
23	2.5599	2.3753	1.9275	1.0185	2.1021
24	2.7585	2.5595	2.0770	1.0975	2.2652
25	2.9480	2.7354	2.2196	1.1729	2.4208

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0676	0.0627	0.0509	0.0269	0.0555
2	0.1225	0.1137	0.0923	0.0487	0.1006
3	0.1692	0.1570	0.1274	0.0673	0.1389
4	0.2231	0.2070	0.1680	0.0888	0.1832
5	0.2852	0.2646	0.2148	0.1135	0.2342
6	0.3501	0.3248	0.2636	0.1393	0.2875
7	0.4065	0.3772	0.3061	0.1617	0.3338
8	0.4809	0.4462	0.3621	0.1913	0.3949
9	0.5602	0.5198	0.4218	0.2229	0.4600
10	0.6398	0.5936	0.4817	0.2545	0.5254
11	0.7340	0.6810	0.5526	0.2920	0.6027
12	0.8270	0.7674	0.6227	0.3290	0.6791
13	0.9291	0.8621	0.6996	0.3697	0.7630
14	1.0363	0.9616	0.7803	0.4123	0.8510
15	1.1525	1.0694	0.8677	0.4585	0.9464
16	1.2711	1.1794	0.9571	0.5057	1.0438
17	1.3976	1.2968	1.0523	0.5560	1.1477
18	1.5305	1.4201	1.1524	0.6089	1.2568
19	1.6718	1.5512	1.2587	0.6651	1.3728
20	1.9313	1.7920	1.4541	0.7684	1.5859
21	2.0020	1.8576	1.5074	0.7965	1.6440
22	2.1650	2.0088	1.6301	0.8614	1.7778
23	2.3524	2.1828	1.7713	0.9360	1.9318
24	2.5349	2.3521	1.9086	1.0085	2.0816
25	2.7091	2.5137	2.0398	1.0778	2.2246

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0629	0.0584	0.0474	0.0250	0.0517
2	0.1140	0.1058	0.0858	0.0453	0.0936
3	0.1574	0.1460	0.1185	0.0626	0.1292
4	0.2075	0.1925	0.1562	0.0826	0.1704
5	0.2653	0.2462	0.1998	0.1056	0.2179
6	0.3256	0.3021	0.2452	0.1296	0.2674
7	0.3781	0.3508	0.2847	0.1504	0.3105
8	0.4473	0.4151	0.3368	0.1780	0.3673
9	0.5211	0.4835	0.3923	0.2073	0.4279
10	0.5951	0.5522	0.4481	0.2368	0.4887
11	0.6827	0.6335	0.5140	0.2716	0.5606
12	0.7693	0.7138	0.5792	0.3061	0.6317
13	0.8642	0.8019	0.6507	0.3438	0.7097
14	0.9639	0.8944	0.7258	0.3835	0.7916
15	1.0720	0.9947	0.8071	0.4265	0.8803
16	1.1823	1.0971	0.8902	0.4704	0.9709
17	1.3000	1.2062	0.9788	0.5172	1.0675
18	1.4236	1.3210	1.0719	0.5664	1.1691
19	1.5550	1.4429	1.1708	0.6187	1.2770
20	1.7964	1.6669	1.3526	0.7147	1.4752
21	1.8622	1.7279	1.4021	0.7409	1.5292
22	2.0138	1.8686	1.5163	0.8012	1.6537
23	2.1882	2.0304	1.6476	0.8706	1.7969
24	2.3579	2.1878	1.7753	0.9381	1.9363
25	2.5199	2.3382	1.8973	1.0026	2.0693

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0603	0.0559	0.0454	0.0240	0.0495
2	0.1092	0.1013	0.0822	0.0434	0.0897
3	0.1508	0.1399	0.1135	0.0600	0.1238
4	0.1988	0.1845	0.1497	0.0791	0.1633
5	0.2542	0.2358	0.1914	0.1011	0.2087
6	0.3120	0.2895	0.2349	0.1241	0.2562
7	0.3622	0.3361	0.2727	0.1441	0.2975
8	0.4285	0.3976	0.3227	0.1705	0.3519
9	0.4992	0.4632	0.3759	0.1986	0.4099
10	0.5701	0.5290	0.4293	0.2268	0.4682
11	0.6541	0.6069	0.4925	0.2602	0.5371
12	0.7370	0.6838	0.5549	0.2932	0.6052
13	0.8279	0.7682	0.6234	0.3294	0.6799
14	0.9235	0.8569	0.6953	0.3674	0.7583
15	1.0270	0.9529	0.7733	0.4086	0.8434
16	1.1327	1.0510	0.8529	0.4507	0.9302
17	1.2454	1.1556	0.9377	0.4955	1.0227
18	1.3639	1.2655	1.0269	0.5426	1.1200
19	1.4898	1.3823	1.1217	0.5927	1.2234
20	1.7210	1.5969	1.2958	0.6847	1.4133
21	1.7840	1.6554	1.3433	0.7098	1.4650
22	1.9293	1.7901	1.4526	0.7676	1.5843
23	2.0963	1.9452	1.5784	0.8341	1.7215
24	2.2589	2.0960	1.7008	0.8988	1.8550
25	2.4141	2.2400	1.8177	0.9605	1.9824

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0578	0.0537	0.0435	0.0230	0.0475
2	0.1048	0.0972	0.0789	0.0417	0.0861
3	0.1447	0.1343	0.1089	0.0576	0.1188
4	0.1908	0.1770	0.1437	0.0759	0.1567
5	0.2439	0.2263	0.1837	0.0971	0.2003
6	0.2994	0.2778	0.2254	0.1191	0.2459
7	0.3476	0.3226	0.2617	0.1383	0.2855
8	0.4113	0.3816	0.3097	0.1636	0.3377
9	0.4791	0.4445	0.3607	0.1906	0.3934
10	0.5471	0.5077	0.4120	0.2177	0.4493
11	0.6277	0.5824	0.4726	0.2497	0.5155
12	0.7073	0.6563	0.5325	0.2814	0.5808
13	0.7946	0.7373	0.5983	0.3161	0.6525
14	0.8863	0.8224	0.6673	0.3526	0.7278
15	0.9856	0.9146	0.7421	0.3922	0.8094
16	1.0871	1.0087	0.8185	0.4325	0.8927
17	1.1953	1.1091	0.9000	0.4755	0.9815
18	1.3090	1.2146	0.9856	0.5208	1.0749
19	1.4298	1.3267	1.0765	0.5689	1.1741
20	1.6517	1.5326	1.2437	0.6572	1.3564
21	1.7122	1.5887	1.2892	0.6812	1.4060
22	1.8516	1.7180	1.3941	0.7367	1.5205
23	2.0119	1.8668	1.5148	0.8005	1.6521
24	2.1680	2.0116	1.6323	0.8626	1.7803
25	2.3169	2.1498	1.7445	0.9218	1.9026

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0541	0.0502	0.0408	0.0215	0.0445
2	0.0981	0.0910	0.0739	0.0390	0.0806
3	0.1355	0.1257	0.1020	0.0539	0.1112
4	0.1786	0.1657	0.1345	0.0711	0.1467
5	0.2283	0.2119	0.1719	0.0908	0.1875
6	0.2803	0.2601	0.2110	0.1115	0.2302
7	0.3254	0.3020	0.2450	0.1295	0.2672
8	0.3850	0.3572	0.2899	0.1532	0.3162
9	0.4485	0.4161	0.3377	0.1784	0.3683
10	0.5122	0.4752	0.3856	0.2038	0.4206
11	0.5876	0.5452	0.4424	0.2338	0.4825
12	0.6621	0.6143	0.4985	0.2634	0.5437
13	0.7438	0.6902	0.5601	0.2959	0.6108
14	0.8297	0.7698	0.6247	0.3301	0.6813
15	0.9227	0.8561	0.6947	0.3671	0.7577
16	1.0176	0.9442	0.7662	0.4049	0.8357
17	1.1189	1.0382	0.8425	0.4452	0.9188
18	1.2253	1.1370	0.9226	0.4875	1.0062
19	1.3384	1.2419	1.0077	0.5325	1.0991
20	1.5462	1.4347	1.1642	0.6152	1.2697
21	1.6028	1.4872	1.2068	0.6377	1.3162
22	1.7333	1.6083	1.3050	0.6896	1.4233
23	1.8834	1.7475	1.4181	0.7493	1.5466
24	2.0294	1.8831	1.5280	0.8074	1.6665
25	2.1689	2.0125	1.6330	0.8629	1.7810

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0509	0.0472	0.0383	0.0202	0.0418
2	0.0922	0.0856	0.0694	0.0367	0.0757
3	0.1273	0.1181	0.0959	0.0507	0.1046
4	0.1679	0.1558	0.1264	0.0668	0.1379
5	0.2146	0.1992	0.1616	0.0854	0.1762
6	0.2634	0.2444	0.1984	0.1048	0.2163
7	0.3059	0.2838	0.2303	0.1217	0.2512
8	0.3619	0.3358	0.2725	0.1440	0.2972
9	0.4215	0.3911	0.3174	0.1677	0.3462
10	0.4814	0.4467	0.3625	0.1915	0.3953
11	0.5523	0.5125	0.4159	0.2197	0.4535
12	0.6223	0.5775	0.4686	0.2476	0.5110
13	0.6992	0.6487	0.5264	0.2782	0.5741
14	0.7798	0.7236	0.5872	0.3103	0.6404
15	0.8673	0.8047	0.6530	0.3450	0.7122
16	0.9565	0.8875	0.7202	0.3806	0.7855
17	1.0517	0.9758	0.7919	0.4184	0.8636
18	1.1517	1.0687	0.8672	0.4582	0.9458
19	1.2580	1.1673	0.9472	0.5005	1.0331
20	1.4533	1.3485	1.0943	0.5782	1.1934
21	1.5065	1.3979	1.1343	0.5994	1.2371
22	1.6292	1.5117	1.2267	0.6482	1.3378
23	1.7702	1.6426	1.3329	0.7043	1.4537
24	1.9075	1.7700	1.4363	0.7589	1.5664
25	2.0386	1.8916	1.5349	0.8111	1.6741

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0480	0.0445	0.0361	0.0191	0.0394
2	0.0870	0.0807	0.0655	0.0346	0.0714
3	0.1201	0.1114	0.0904	0.0478	0.0986
4	0.1584	0.1469	0.1192	0.0630	0.1301
5	0.2025	0.1879	0.1524	0.0806	0.1663
6	0.2485	0.2306	0.1871	0.0989	0.2041
7	0.2885	0.2677	0.2173	0.1148	0.2369
8	0.3414	0.3168	0.2570	0.1358	0.2803
9	0.3977	0.3690	0.2994	0.1582	0.3266
10	0.4541	0.4214	0.3419	0.1807	0.3729
11	0.5210	0.4834	0.3923	0.2073	0.4279
12	0.5871	0.5447	0.4420	0.2336	0.4821
13	0.6595	0.6120	0.4966	0.2624	0.5416
14	0.7356	0.6826	0.5539	0.2927	0.6041
15	0.8181	0.7591	0.6160	0.3255	0.6718
16	0.9023	0.8373	0.6794	0.3590	0.7410
17	0.9921	0.9206	0.7470	0.3947	0.8147
18	1.0865	1.0081	0.8181	0.4323	0.8922
19	1.1868	1.1012	0.8936	0.4722	0.9745
20	1.3710	1.2721	1.0323	0.5455	1.1258
21	1.4212	1.3187	1.0700	0.5654	1.1670
22	1.5369	1.4260	1.1572	0.6115	1.2620
23	1.6699	1.5495	1.2574	0.6644	1.3713
24	1.7995	1.6697	1.3549	0.7159	1.4777
25	1.9231	1.7844	1.4480	0.7651	1.5792

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0454	0.0422	0.0342	0.0181	0.0373
2	0.0823	0.0764	0.0620	0.0328	0.0676
3	0.1137	0.1055	0.0856	0.0452	0.0933
4	0.1499	0.1391	0.1128	0.0596	0.1231
5	0.1916	0.1778	0.1443	0.0762	0.1573
6	0.2352	0.2182	0.1771	0.0936	0.1931
7	0.2731	0.2534	0.2056	0.1086	0.2242
8	0.3231	0.2998	0.2433	0.1285	0.2653
9	0.3763	0.3492	0.2834	0.1497	0.3090
10	0.4298	0.3988	0.3236	0.1710	0.3529
11	0.4931	0.4575	0.3713	0.1962	0.4049
12	0.5556	0.5155	0.4183	0.2211	0.4562
13	0.6242	0.5792	0.4700	0.2483	0.5126
14	0.6962	0.6460	0.5242	0.2770	0.5717
15	0.7743	0.7184	0.5830	0.3080	0.6358
16	0.8539	0.7924	0.6430	0.3398	0.7012
17	0.9389	0.8712	0.7069	0.3736	0.7710
18	1.0282	0.9541	0.7742	0.4091	0.8444
19	1.1231	1.0421	0.8456	0.4468	0.9223
20	1.2975	1.2039	0.9769	0.5162	1.0655
21	1.3450	1.2480	1.0127	0.5351	1.1045
22	1.4545	1.3496	1.0951	0.5787	1.1944
23	1.5804	1.4664	1.1900	0.6288	1.2978
24	1.7030	1.5802	1.2823	0.6776	1.3985
25	1.8200	1.6887	1.3703	0.7241	1.4945

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0431	0.0400	0.0325	0.0172	0.0354
2	0.0781	0.0725	0.0588	0.0311	0.0642
3	0.1079	0.1001	0.0812	0.0429	0.0886
4	0.1423	0.1320	0.1071	0.0566	0.1168
5	0.1819	0.1687	0.1369	0.0724	0.1493
6	0.2232	0.2071	0.1681	0.0888	0.1833
7	0.2592	0.2405	0.1951	0.1031	0.2128
8	0.3066	0.2845	0.2309	0.1220	0.2518
9	0.3572	0.3314	0.2689	0.1421	0.2933
10	0.4079	0.3785	0.3071	0.1623	0.3350
11	0.4680	0.4342	0.3524	0.1862	0.3843
12	0.5273	0.4893	0.3970	0.2098	0.4330
13	0.5924	0.5497	0.4461	0.2357	0.4865
14	0.6608	0.6131	0.4975	0.2629	0.5426
15	0.7349	0.6819	0.5533	0.2924	0.6034
16	0.8105	0.7520	0.6102	0.3225	0.6656
17	0.8911	0.8269	0.6710	0.3545	0.7318
18	0.9759	0.9055	0.7348	0.3883	0.8014
19	1.0660	0.9891	0.8026	0.4241	0.8754
20	1.2314	1.1426	0.9272	0.4899	1.0112
21	1.2765	1.1845	0.9611	0.5079	1.0483
22	1.3804	1.2809	1.0394	0.5492	1.1336
23	1.5000	1.3918	1.1294	0.5968	1.2318
24	1.6163	1.4998	1.2170	0.6431	1.3273
25	1.7274	1.6028	1.3006	0.6873	1.4185

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0491	0.0456	0.0370	0.0195	0.0403
2	0.0890	0.0826	0.0670	0.0354	0.0731
3	0.1228	0.1140	0.0925	0.0489	0.1009
4	0.1620	0.1503	0.1220	0.0644	0.1330
5	0.2071	0.1922	0.1559	0.0824	0.1701
6	0.2542	0.2359	0.1914	0.1011	0.2087
7	0.2951	0.2739	0.2222	0.1174	0.2424
8	0.3492	0.3240	0.2629	0.1389	0.2867
9	0.4067	0.3774	0.3063	0.1618	0.3340
10	0.4645	0.4310	0.3498	0.1848	0.3815
11	0.5329	0.4945	0.4013	0.2120	0.4376
12	0.6005	0.5572	0.4521	0.2389	0.4931
13	0.6746	0.6260	0.5079	0.2684	0.5540
14	0.7525	0.6982	0.5666	0.2994	0.6179
15	0.8368	0.7765	0.6301	0.3329	0.6872
16	0.9229	0.8564	0.6949	0.3672	0.7579
17	1.0148	0.9416	0.7641	0.4037	0.8333
18	1.1113	1.0312	0.8368	0.4422	0.9126
19	1.2139	1.1263	0.9140	0.4830	0.9968
20	1.4023	1.3012	1.0559	0.5579	1.1516
21	1.4536	1.3488	1.0945	0.5784	1.1937
22	1.5720	1.4586	1.1836	0.6254	1.2909
23	1.7081	1.5849	1.2861	0.6796	1.4027
24	1.8406	1.7079	1.3859	0.7323	1.5115
25	1.9671	1.8252	1.4811	0.7826	1.6153

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0471	0.0437	0.0354	0.0187	0.0387
2	0.0853	0.0791	0.0642	0.0339	0.0700
3	0.1178	0.1093	0.0887	0.0469	0.0967
4	0.1553	0.1441	0.1169	0.0618	0.1275
5	0.1985	0.1842	0.1495	0.0790	0.1630
6	0.2437	0.2261	0.1835	0.0969	0.2001
7	0.2829	0.2625	0.2130	0.1126	0.2323
8	0.3347	0.3106	0.2520	0.1332	0.2749
9	0.3899	0.3618	0.2936	0.1551	0.3202
10	0.4453	0.4132	0.3353	0.1772	0.3657
11	0.5109	0.4740	0.3847	0.2033	0.4195
12	0.5756	0.5341	0.4334	0.2290	0.4727
13	0.6467	0.6001	0.4869	0.2573	0.5311
14	0.7213	0.6693	0.5431	0.2870	0.5923
15	0.8022	0.7443	0.6040	0.3192	0.6587
16	0.8848	0.8209	0.6662	0.3520	0.7265
17	0.9728	0.9026	0.7324	0.3870	0.7988
18	1.0653	0.9885	0.8021	0.4239	0.8748
19	1.1636	1.0797	0.8762	0.4630	0.9556
20	1.3443	1.2473	1.0122	0.5348	1.1039
21	1.3935	1.2930	1.0492	0.5544	1.1443
22	1.5069	1.3983	1.1346	0.5996	1.2375
23	1.6374	1.5193	1.2329	0.6515	1.3446
24	1.7644	1.6372	1.3285	0.7020	1.4489
25	1.8857	1.7497	1.4198	0.7502	1.5485

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0452	0.0420	0.0341	0.0180	0.0372
2	0.0820	0.0761	0.0617	0.0326	0.0673
3	0.1132	0.1050	0.0852	0.0450	0.0930
4	0.1493	0.1385	0.1124	0.0594	0.1226
5	0.1908	0.1771	0.1437	0.0759	0.1567
6	0.2342	0.2173	0.1764	0.0932	0.1923
7	0.2720	0.2523	0.2048	0.1082	0.2233
8	0.3218	0.2986	0.2423	0.1280	0.2642
9	0.3748	0.3478	0.2822	0.1491	0.3078
10	0.4280	0.3972	0.3223	0.1703	0.3515
11	0.4911	0.4557	0.3697	0.1954	0.4033
12	0.5533	0.5134	0.4166	0.2202	0.4544
13	0.6216	0.5768	0.4681	0.2473	0.5105
14	0.6934	0.6434	0.5221	0.2759	0.5694
15	0.7711	0.7155	0.5806	0.3068	0.6332
16	0.8505	0.7891	0.6403	0.3384	0.6984
17	0.9351	0.8676	0.7041	0.3720	0.7679
18	1.0240	0.9502	0.7710	0.4074	0.8409
19	1.1185	1.0379	0.8422	0.4450	0.9185
20	1.2922	1.1990	0.9729	0.5141	1.0611
21	1.3395	1.2429	1.0085	0.5329	1.0999
22	1.4485	1.3441	1.0907	0.5763	1.1895
23	1.5740	1.4605	1.1851	0.6262	1.2925
24	1.6960	1.5737	1.2770	0.6748	1.3928
25	1.8126	1.6819	1.3648	0.7212	1.4884

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0414	0.0384	0.0312	0.0165	0.0340
2	0.0750	0.0696	0.0565	0.0298	0.0616
3	0.1035	0.0961	0.0780	0.0412	0.0850
4	0.1365	0.1267	0.1028	0.0543	0.1121
5	0.1745	0.1620	0.1314	0.0694	0.1433
6	0.2142	0.1988	0.1613	0.0852	0.1759
7	0.2487	0.2308	0.1873	0.0990	0.2043
8	0.2943	0.2731	0.2216	0.1171	0.2417
9	0.3428	0.3181	0.2581	0.1364	0.2815
10	0.3915	0.3633	0.2948	0.1558	0.3215
11	0.4492	0.4168	0.3382	0.1787	0.3688
12	0.5061	0.4696	0.3811	0.2014	0.4156
13	0.5686	0.5276	0.4281	0.2262	0.4669
14	0.6342	0.5884	0.4775	0.2523	0.5208
15	0.7053	0.6544	0.5310	0.2806	0.5792
16	0.7779	0.7218	0.5857	0.3095	0.6388
17	0.8553	0.7936	0.6440	0.3403	0.7023
18	0.9366	0.8691	0.7052	0.3727	0.7691
19	1.0231	0.9493	0.7703	0.4070	0.8401
20	1.1819	1.0967	0.8899	0.4702	0.9705
21	1.2251	1.1368	0.9225	0.4874	1.0061
22	1.3249	1.2294	0.9976	0.5271	1.0880
23	1.4396	1.3358	1.0840	0.5728	1.1822
24	1.5513	1.4394	1.1680	0.6172	1.2739
25	1.6579	1.5383	1.2483	0.6596	1.3614

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0442	0.0410	0.0332	0.0176	0.0363
2	0.0800	0.0742	0.0602	0.0318	0.0657
3	0.1105	0.1025	0.0832	0.0440	0.0907
4	0.1457	0.1352	0.1097	0.0580	0.1196
5	0.1862	0.1728	0.1402	0.0741	0.1529
6	0.2286	0.2121	0.1721	0.0909	0.1877
7	0.2654	0.2463	0.1998	0.1056	0.2179
8	0.3140	0.2913	0.2364	0.1249	0.2578
9	0.3657	0.3394	0.2754	0.1455	0.3003
10	0.4177	0.3876	0.3145	0.1662	0.3430
11	0.4792	0.4447	0.3608	0.1907	0.3935
12	0.5400	0.5010	0.4066	0.2148	0.4434
13	0.6066	0.5629	0.4567	0.2414	0.4981
14	0.6766	0.6278	0.5094	0.2692	0.5556
15	0.7525	0.6982	0.5666	0.2994	0.6179
16	0.8299	0.7701	0.6249	0.3302	0.6815
17	0.9125	0.8467	0.6871	0.3630	0.7493
18	0.9993	0.9272	0.7524	0.3976	0.8206
19	1.0915	1.0128	0.8219	0.4343	0.8963
20	1.2610	1.1700	0.9494	0.5017	1.0355
21	1.3071	1.2129	0.9842	0.5201	1.0734
22	1.4135	1.3116	1.0643	0.5624	1.1608
23	1.5359	1.4252	1.1565	0.6111	1.2613
24	1.6551	1.5357	1.2462	0.6585	1.3591
25	1.7688	1.6412	1.3318	0.7037	1.4525

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0406	0.0376	0.0305	0.0161	0.0333
2	0.0735	0.0682	0.0554	0.0292	0.0604
3	0.1015	0.0942	0.0764	0.0404	0.0834
4	0.1339	0.1242	0.1008	0.0533	0.1099
5	0.1711	0.1588	0.1289	0.0681	0.1405
6	0.2100	0.1949	0.1582	0.0836	0.1725
7	0.2439	0.2263	0.1836	0.0970	0.2003
8	0.2885	0.2677	0.2173	0.1148	0.2369
9	0.3361	0.3119	0.2531	0.1337	0.2760
10	0.3839	0.3562	0.2890	0.1527	0.3152
11	0.4404	0.4086	0.3316	0.1752	0.3616
12	0.4962	0.4604	0.3736	0.1974	0.4075
13	0.5575	0.5173	0.4197	0.2218	0.4578
14	0.6218	0.5769	0.4682	0.2474	0.5106
15	0.6915	0.6416	0.5206	0.2751	0.5678
16	0.7627	0.7077	0.5742	0.3034	0.6263
17	0.8385	0.7781	0.6314	0.3336	0.6886
18	0.9183	0.8521	0.6914	0.3654	0.7541
19	1.0031	0.9307	0.7552	0.3991	0.8237
20	1.1588	1.0752	0.8725	0.4610	0.9516
21	1.2012	1.1146	0.9044	0.4779	0.9864
22	1.2990	1.2053	0.9781	0.5168	1.0667
23	1.4115	1.3097	1.0628	0.5616	1.1591
24	1.5209	1.4113	1.1452	0.6051	1.2490
25	1.6254	1.5082	1.2239	0.6467	1.3348

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0377	0.0350	0.0284	0.0150	0.0310
2	0.0684	0.0635	0.0515	0.0272	0.0562
3	0.0944	0.0876	0.0711	0.0376	0.0775
4	0.1245	0.1155	0.0937	0.0495	0.1022
5	0.1592	0.1477	0.1199	0.0633	0.1307
6	0.1954	0.1813	0.1471	0.0777	0.1604
7	0.2269	0.2105	0.1708	0.0903	0.1863
8	0.2684	0.2490	0.2021	0.1068	0.2204
9	0.3126	0.2901	0.2354	0.1244	0.2567
10	0.3570	0.3313	0.2688	0.1421	0.2932
11	0.4096	0.3801	0.3084	0.1630	0.3364
12	0.4616	0.4283	0.3475	0.1836	0.3790
13	0.5185	0.4811	0.3904	0.2063	0.4258
14	0.5784	0.5366	0.4355	0.2301	0.4749
15	0.6432	0.5968	0.4843	0.2559	0.5282
16	0.7094	0.6582	0.5341	0.2822	0.5825
17	0.7800	0.7237	0.5873	0.3103	0.6405
18	0.8542	0.7926	0.6431	0.3398	0.7014
19	0.9330	0.8657	0.7025	0.3712	0.7662
20	1.0779	1.0001	0.8116	0.4288	0.8851
21	1.1173	1.0367	0.8413	0.4445	0.9175
22	1.2083	1.1211	0.9098	0.4807	0.9922
23	1.3129	1.2182	0.9885	0.5224	1.0781
24	1.4147	1.3127	1.0652	0.5629	1.1618
25	1.5119	1.4029	1.1384	0.6015	1.2416

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0362	0.0335	0.0272	0.0144	0.0297
2	0.0655	0.0608	0.0493	0.0261	0.0538
3	0.0905	0.0839	0.0681	0.0360	0.0743
4	0.1193	0.1107	0.0898	0.0475	0.0980
5	0.1525	0.1415	0.1148	0.0607	0.1252
6	0.1872	0.1737	0.1409	0.0745	0.1537
7	0.2173	0.2017	0.1636	0.0865	0.1785
8	0.2571	0.2386	0.1936	0.1023	0.2111
9	0.2995	0.2779	0.2255	0.1192	0.2460
10	0.3421	0.3174	0.2576	0.1361	0.2809
11	0.3924	0.3641	0.2955	0.1561	0.3223
12	0.4422	0.4103	0.3329	0.1759	0.3631
13	0.4968	0.4609	0.3740	0.1976	0.4079
14	0.5541	0.5141	0.4172	0.2205	0.4550
15	0.6162	0.5718	0.4640	0.2452	0.5060
16	0.6796	0.6306	0.5117	0.2704	0.5581
17	0.7472	0.6934	0.5626	0.2973	0.6136
18	0.8183	0.7593	0.6162	0.3256	0.6720
19	0.8939	0.8294	0.6730	0.3556	0.7340
20	1.0326	0.9582	0.7775	0.4108	0.8480
21	1.0704	0.9932	0.8060	0.4259	0.8790
22	1.1576	1.0741	0.8716	0.4606	0.9506
23	1.2578	1.1671	0.9471	0.5004	1.0329
24	1.3554	1.2576	1.0205	0.5393	1.1130
25	1.4485	1.3440	1.0906	0.5763	1.1895

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0347	0.0322	0.0261	0.0138	0.0285
2	0.0629	0.0583	0.0473	0.0250	0.0516
3	0.0868	0.0806	0.0654	0.0345	0.0713
4	0.1145	0.1062	0.0862	0.0455	0.0940
5	0.1464	0.1358	0.1102	0.0582	0.1202
6	0.1796	0.1667	0.1353	0.0715	0.1475
7	0.2086	0.1935	0.1570	0.0830	0.1713
8	0.2468	0.2290	0.1858	0.0982	0.2026
9	0.2875	0.2667	0.2164	0.1144	0.2361
10	0.3283	0.3046	0.2472	0.1306	0.2696
11	0.3766	0.3495	0.2836	0.1498	0.3093
12	0.4244	0.3938	0.3195	0.1688	0.3485
13	0.4768	0.4424	0.3590	0.1897	0.3915
14	0.5318	0.4934	0.4004	0.2116	0.4367
15	0.5914	0.5487	0.4453	0.2353	0.4856
16	0.6523	0.6052	0.4911	0.2595	0.5356
17	0.7172	0.6654	0.5400	0.2853	0.5889
18	0.7854	0.7287	0.5913	0.3125	0.6449
19	0.8579	0.7960	0.6459	0.3413	0.7045
20	0.9910	0.9196	0.7462	0.3943	0.8138
21	1.0273	0.9532	0.7735	0.4087	0.8436
22	1.1109	1.0308	0.8365	0.4420	0.9123
23	1.2071	1.1201	0.9089	0.4803	0.9913
24	1.3008	1.2070	0.9794	0.5175	1.0682
25	1.3901	1.2899	1.0467	0.5531	1.1416

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0325	0.0301	0.0245	0.0129	0.0267
2	0.0589	0.0546	0.0443	0.0234	0.0483
3	0.0813	0.0754	0.0612	0.0323	0.0667
4	0.1072	0.0994	0.0807	0.0426	0.0880
5	0.1370	0.1271	0.1032	0.0545	0.1125
6	0.1682	0.1560	0.1266	0.0669	0.1381
7	0.1953	0.1812	0.1470	0.0777	0.1603
8	0.2310	0.2143	0.1739	0.0919	0.1897
9	0.2691	0.2497	0.2026	0.1071	0.2210
10	0.3073	0.2851	0.2314	0.1223	0.2524
11	0.3526	0.3271	0.2655	0.1403	0.2895
12	0.3973	0.3686	0.2991	0.1581	0.3262
13	0.4463	0.4141	0.3360	0.1776	0.3665
14	0.4978	0.4619	0.3748	0.1981	0.4088
15	0.5536	0.5137	0.4168	0.2203	0.4546
16	0.6106	0.5665	0.4597	0.2429	0.5014
17	0.6713	0.6229	0.5055	0.2671	0.5513
18	0.7352	0.6822	0.5536	0.2925	0.6037
19	0.8030	0.7451	0.6046	0.3195	0.6594
20	0.9277	0.8608	0.6985	0.3691	0.7618
21	0.9617	0.8923	0.7241	0.3826	0.7897
22	1.0400	0.9650	0.7830	0.4138	0.8540
23	1.1300	1.0485	0.8508	0.4496	0.9279
24	1.2177	1.1298	0.9168	0.4845	0.9999
25	1.3013	1.2075	0.9798	0.5177	1.0686

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0305	0.0283	0.0230	0.0121	0.0251
2	0.0553	0.0513	0.0417	0.0220	0.0454
3	0.0764	0.0709	0.0575	0.0304	0.0627
4	0.1007	0.0935	0.0758	0.0401	0.0827
5	0.1288	0.1195	0.0970	0.0512	0.1057
6	0.1581	0.1467	0.1190	0.0629	0.1298
7	0.1835	0.1703	0.1382	0.0730	0.1507
8	0.2171	0.2015	0.1635	0.0864	0.1783
9	0.2529	0.2347	0.1904	0.1006	0.2077
10	0.2889	0.2680	0.2175	0.1149	0.2372
11	0.3314	0.3075	0.2495	0.1318	0.2721
12	0.3734	0.3465	0.2811	0.1486	0.3066
13	0.4195	0.3892	0.3159	0.1669	0.3445
14	0.4679	0.4342	0.3523	0.1862	0.3842
15	0.5204	0.4828	0.3918	0.2070	0.4273
16	0.5739	0.5325	0.4321	0.2283	0.4713
17	0.6310	0.5855	0.4751	0.2511	0.5182
18	0.6910	0.6412	0.5203	0.2749	0.5675
19	0.7548	0.7004	0.5683	0.3003	0.6198
20	0.8720	0.8091	0.6566	0.3469	0.7161
21	0.9039	0.8387	0.6806	0.3596	0.7423
22	0.9775	0.9070	0.7360	0.3889	0.8027
23	1.0621	0.9855	0.7997	0.4226	0.8722
24	1.1445	1.0620	0.8618	0.4554	0.9399
25	1.2232	1.1350	0.9210	0.4867	1.0044

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0288	0.0267	0.0217	0.0115	0.0237
2	0.0522	0.0484	0.0393	0.0208	0.0429
3	0.0721	0.0669	0.0543	0.0287	0.0592
4	0.0950	0.0882	0.0715	0.0378	0.0780
5	0.1215	0.1127	0.0915	0.0483	0.0998
6	0.1491	0.1384	0.1123	0.0593	0.1224
7	0.1731	0.1606	0.1304	0.0689	0.1422
8	0.2048	0.1901	0.1542	0.0815	0.1682
9	0.2386	0.2214	0.1796	0.0949	0.1959
10	0.2725	0.2528	0.2052	0.1084	0.2238
11	0.3126	0.2901	0.2354	0.1244	0.2567
12	0.3522	0.3268	0.2652	0.1401	0.2893
13	0.3957	0.3672	0.2980	0.1574	0.3250
14	0.4414	0.4096	0.3323	0.1756	0.3625
15	0.4909	0.4555	0.3696	0.1953	0.4031
16	0.5414	0.5024	0.4076	0.2154	0.4446
17	0.5953	0.5523	0.4482	0.2368	0.4888
18	0.6519	0.6049	0.4908	0.2594	0.5353
19	0.7121	0.6607	0.5361	0.2833	0.5847
20	0.8226	0.7633	0.6194	0.3273	0.6755
21	0.8527	0.7912	0.6420	0.3393	0.7002
22	0.9221	0.8556	0.6943	0.3669	0.7572
23	1.0020	0.9297	0.7544	0.3986	0.8228
24	1.0797	1.0018	0.8129	0.4296	0.8866
25	1.1539	1.0707	0.8688	0.4591	0.9475

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0273	0.0253	0.0205	0.0108	0.0224
2	0.0494	0.0458	0.0372	0.0197	0.0406
3	0.0682	0.0633	0.0513	0.0271	0.0560
4	0.0899	0.0834	0.0677	0.0358	0.0738
5	0.1150	0.1067	0.0866	0.0457	0.0944
6	0.1411	0.1309	0.1062	0.0561	0.1159
7	0.1638	0.1520	0.1234	0.0652	0.1345
8	0.1938	0.1799	0.1460	0.0771	0.1592
9	0.2258	0.2095	0.1700	0.0898	0.1854
10	0.2579	0.2393	0.1942	0.1026	0.2118
11	0.2959	0.2745	0.2228	0.1177	0.2429
12	0.3334	0.3093	0.2510	0.1326	0.2737
13	0.3745	0.3475	0.2820	0.1490	0.3075
14	0.4177	0.3876	0.3145	0.1662	0.3430
15	0.4646	0.4311	0.3498	0.1848	0.3815
16	0.5124	0.4754	0.3858	0.2039	0.4207
17	0.5633	0.5227	0.4242	0.2241	0.4626
18	0.6169	0.5724	0.4645	0.2455	0.5066
19	0.6739	0.6253	0.5074	0.2681	0.5534
20	0.7785	0.7223	0.5862	0.3097	0.6393
21	0.8070	0.7488	0.6076	0.3211	0.6627
22	0.8727	0.8097	0.6571	0.3472	0.7166
23	0.9482	0.8799	0.7140	0.3773	0.7787
24	1.0218	0.9481	0.7694	0.4065	0.8391
25	1.0920	1.0132	0.8222	0.4345	0.8967

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0259	0.0240	0.0195	0.0103	0.0212
2	0.0469	0.0435	0.0353	0.0187	0.0385
3	0.0647	0.0601	0.0487	0.0258	0.0532
4	0.0854	0.0792	0.0643	0.0340	0.0701
5	0.1091	0.1012	0.0822	0.0434	0.0896
6	0.1339	0.1243	0.1008	0.0533	0.1100
7	0.1555	0.1443	0.1171	0.0619	0.1277
8	0.1840	0.1707	0.1385	0.0732	0.1511
9	0.2143	0.1989	0.1614	0.0853	0.1760
10	0.2448	0.2271	0.1843	0.0974	0.2010
11	0.2808	0.2605	0.2114	0.1117	0.2306
12	0.3164	0.2936	0.2382	0.1259	0.2598
13	0.3554	0.3298	0.2676	0.1414	0.2919
14	0.3965	0.3679	0.2985	0.1577	0.3256
15	0.4409	0.4091	0.3320	0.1754	0.3621
16	0.4863	0.4512	0.3661	0.1935	0.3993
17	0.5347	0.4961	0.4026	0.2127	0.4391
18	0.5855	0.5433	0.4409	0.2330	0.4808
19	0.6396	0.5935	0.4816	0.2545	0.5252
20	0.7389	0.6856	0.5563	0.2940	0.6067
21	0.7659	0.7107	0.5767	0.3047	0.6290
22	0.8283	0.7685	0.6236	0.3295	0.6802
23	0.9000	0.8351	0.6776	0.3581	0.7391
24	0.9698	0.8999	0.7302	0.3858	0.7964
25	1.0364	0.9617	0.7804	0.4124	0.8511

PROPOSED FHCF 2010 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	0.1066	0.0959	0.0811	0.0947
2	0.1931	0.1737	0.1470	0.1716
3	0.2666	0.2399	0.2029	0.2369
4	0.3516	0.3163	0.2676	0.3124
5	0.4495	0.4043	0.3421	0.3994
6	0.5517	0.4963	0.4199	0.4902
7	0.6406	0.5763	0.4875	0.5691
8	0.7579	0.6818	0.5768	0.6734
9	0.8829	0.7942	0.6719	0.7844
10	1.0083	0.9070	0.7673	0.8958
11	1.1567	1.0405	0.8803	1.0277
12	1.3034	1.1724	0.9919	1.1580
13	1.4643	1.3172	1.1144	1.3009
14	1.6332	1.4692	1.2430	1.4510
15	1.8163	1.6339	1.3823	1.6137
16	2.0033	1.8020	1.5246	1.7798
17	2.2026	1.9813	1.6763	1.9569
18	2.4122	2.1698	1.8357	2.1430
19	2.6348	2.3701	2.0052	2.3408
20	3.0438	2.7380	2.3164	2.7042
21	3.1552	2.8382	2.4012	2.8032
22	3.4121	3.0693	2.5967	3.0314
23	3.7075	3.3350	2.8216	3.2939
24	3.9951	3.5937	3.0404	3.5494
25	4.2696	3.8406	3.2493	3.7933

PROPOSED FHCF 2010 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	0.1021	0.0918	0.0777	0.0907
2	0.1850	0.1664	0.1408	0.1644
3	0.2555	0.2298	0.1944	0.2270
4	0.3369	0.3030	0.2564	0.2993
5	0.4307	0.3874	0.3277	0.3826
6	0.5286	0.4755	0.4023	0.4696
7	0.6137	0.5521	0.4671	0.5453
8	0.7261	0.6532	0.5526	0.6451
9	0.8458	0.7608	0.6437	0.7515
10	0.9660	0.8689	0.7351	0.8582
11	1.1082	0.9969	0.8434	0.9846
12	1.2487	1.1233	0.9503	1.1094
13	1.4029	1.2619	1.0676	1.2464
14	1.5647	1.4075	1.1908	1.3902
15	1.7402	1.5653	1.3243	1.5460
16	1.9193	1.7264	1.4606	1.7051
17	2.1102	1.8982	1.6060	1.8748
18	2.3110	2.0788	1.7587	2.0531
19	2.5242	2.2706	1.9210	2.2426
20	2.9161	2.6231	2.2193	2.5908
21	3.0228	2.7191	2.3005	2.6856
22	3.2689	2.9405	2.4878	2.9043
23	3.5520	3.1951	2.7032	3.1557
24	3.8275	3.4430	2.9129	3.4005
25	4.0905	3.6795	3.1130	3.6341

PROPOSED FHCF 2010 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	0.0983	0.0884	0.0748	0.0873
2	0.1780	0.1602	0.1355	0.1582
3	0.2459	0.2212	0.1871	0.2184
4	0.3242	0.2916	0.2467	0.2880
5	0.4144	0.3728	0.3154	0.3682
6	0.5087	0.4576	0.3871	0.4519
7	0.5907	0.5313	0.4495	0.5248
8	0.6988	0.6286	0.5318	0.6208
9	0.8140	0.7322	0.6195	0.7232
10	0.9296	0.8362	0.7075	0.8259
11	1.0665	0.9594	0.8117	0.9475
12	1.2017	1.0810	0.9146	1.0677
13	1.3501	1.2144	1.0275	1.1995
14	1.5059	1.3546	1.1460	1.3379
15	1.6747	1.5064	1.2745	1.4878
16	1.8470	1.6615	1.4057	1.6410
17	2.0308	1.8268	1.5455	1.8043
18	2.2240	2.0006	1.6926	1.9759
19	2.4293	2.1852	1.8488	2.1582
20	2.8064	2.5244	2.1358	2.4933
21	2.9091	2.6168	2.2139	2.5845
22	3.1459	2.8299	2.3942	2.7950
23	3.4184	3.0749	2.6015	3.0370
24	3.6835	3.3134	2.8033	3.2726
25	3.9366	3.5411	2.9959	3.4974

PROPOSED FHCF 2010 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	0.0915	0.0823	0.0697	0.0813
2	0.1658	0.1492	0.1262	0.1473
3	0.2290	0.2060	0.1743	0.2034
4	0.3019	0.2716	0.2298	0.2683
5	0.3860	0.3472	0.2938	0.3430
6	0.4738	0.4262	0.3606	0.4210
7	0.5501	0.4949	0.4187	0.4888
8	0.6509	0.5855	0.4953	0.5783
9	0.7582	0.6820	0.5770	0.6736
10	0.8659	0.7789	0.6590	0.7693
11	0.9934	0.8936	0.7560	0.8826
12	1.1193	1.0069	0.8518	0.9944
13	1.2575	1.1311	0.9570	1.1172
14	1.4026	1.2617	1.0674	1.2461
15	1.5598	1.4031	1.1871	1.3858
16	1.7204	1.5475	1.3093	1.5284
17	1.8915	1.7015	1.4395	1.6805
18	2.0715	1.8634	1.5765	1.8404
19	2.2627	2.0353	1.7220	2.0102
20	2.6139	2.3513	1.9893	2.3223
21	2.7096	2.4374	2.0621	2.4073
22	2.9302	2.6358	2.2300	2.6033
23	3.1839	2.8640	2.4231	2.8287
24	3.4309	3.0862	2.6110	3.0481
25	3.6666	3.2982	2.7904	3.2575

PROPOSED FHCF 2010 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	0.0861	0.0775	0.0655	0.0765
2	0.1560	0.1403	0.1187	0.1386
3	0.2154	0.1938	0.1639	0.1914
4	0.2841	0.2555	0.2162	0.2524
5	0.3632	0.3267	0.2764	0.3226
6	0.4458	0.4010	0.3392	0.3960
7	0.5176	0.4656	0.3939	0.4598
8	0.6123	0.5508	0.4660	0.5440
9	0.7133	0.6416	0.5428	0.6337
10	0.8146	0.7328	0.6199	0.7237
11	0.9345	0.8407	0.7112	0.8303
12	1.0530	0.9472	0.8014	0.9355
13	1.1830	1.0642	0.9003	1.0510
14	1.3195	1.1869	1.0042	1.1723
15	1.4674	1.3200	1.1168	1.3037
16	1.6185	1.4559	1.2317	1.4379
17	1.7795	1.6007	1.3543	1.5810
18	1.9488	1.7530	1.4831	1.7314
19	2.1287	1.9148	1.6200	1.8912
20	2.4591	2.2120	1.8715	2.1848
21	2.5491	2.2930	1.9400	2.2647
22	2.7567	2.4797	2.0979	2.4491
23	2.9954	2.6944	2.2796	2.6612
24	3.2277	2.9034	2.4564	2.8676
25	3.4494	3.1029	2.6252	3.0646

PROPOSED FHCF 2010 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	0.0877	0.0789	0.0668	0.0779
2	0.1590	0.1430	0.1210	0.1412
3	0.2195	0.1975	0.1671	0.1950
4	0.2894	0.2604	0.2203	0.2572
5	0.3700	0.3329	0.2816	0.3288
6	0.4542	0.4086	0.3457	0.4035
7	0.5274	0.4744	0.4013	0.4685
8	0.6239	0.5612	0.4748	0.5543
9	0.7268	0.6538	0.5531	0.6457
10	0.8300	0.7466	0.6317	0.7374
11	0.9523	0.8566	0.7247	0.8460
12	1.0730	0.9652	0.8166	0.9533
13	1.2054	1.0843	0.9174	1.0709
14	1.3445	1.2094	1.0232	1.1945
15	1.4953	1.3450	1.1379	1.3284
16	1.6492	1.4835	1.2551	1.4652
17	1.8132	1.6311	1.3799	1.6109
18	1.9857	1.7862	1.5112	1.7642
19	2.1690	1.9511	1.6507	1.9270
20	2.5057	2.2540	1.9069	2.2262
21	2.5974	2.3365	1.9767	2.3076
22	2.8089	2.5267	2.1377	2.4955
23	3.0521	2.7455	2.3228	2.7116
24	3.2889	2.9584	2.5029	2.9219
25	3.5148	3.1617	2.6749	3.1227

PROPOSED FHCF 2010 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	0.0772	0.0694	0.0588	0.0686
2	0.1399	0.1258	0.1065	0.1243
3	0.1931	0.1737	0.1470	0.1716
4	0.2547	0.2291	0.1938	0.2263
5	0.3256	0.2929	0.2478	0.2893
6	0.3996	0.3595	0.3041	0.3551
7	0.4640	0.4174	0.3531	0.4123
8	0.5490	0.4938	0.4178	0.4877
9	0.6395	0.5752	0.4867	0.5682
10	0.7303	0.6570	0.5558	0.6489
11	0.8379	0.7537	0.6377	0.7444
12	0.9441	0.8493	0.7185	0.8388
13	1.0607	0.9541	0.8072	0.9423
14	1.1830	1.0642	0.9003	1.0511
15	1.3157	1.1835	1.0013	1.1689
16	1.4511	1.3053	1.1043	1.2892
17	1.5955	1.4352	1.2142	1.4175
18	1.7472	1.5717	1.3297	1.5523
19	1.9085	1.7167	1.4524	1.6956
20	2.2048	1.9832	1.6779	1.9588
21	2.2854	2.0558	1.7393	2.0305
22	2.4715	2.2232	1.8809	2.1958
23	2.6855	2.4157	2.0438	2.3859
24	2.8938	2.6031	2.2023	2.5710
25	3.0927	2.7819	2.3536	2.7476

PROPOSED FHCF 2010 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	0.0695	0.0625	0.0529	0.0618
2	0.1260	0.1133	0.0959	0.1119
3	0.1739	0.1565	0.1324	0.1545
4	0.2294	0.2063	0.1746	0.2038
5	0.2932	0.2638	0.2232	0.2605
6	0.3599	0.3238	0.2739	0.3198
7	0.4179	0.3759	0.3180	0.3713
8	0.4944	0.4448	0.3763	0.4393
9	0.5759	0.5181	0.4383	0.5117
10	0.6578	0.5917	0.5006	0.5844
11	0.7546	0.6788	0.5743	0.6704
12	0.8503	0.7648	0.6471	0.7554
13	0.9552	0.8593	0.7270	0.8487
14	1.0655	0.9584	0.8108	0.9466
15	1.1849	1.0659	0.9018	1.0527
16	1.3069	1.1756	0.9946	1.1611
17	1.4369	1.2925	1.0935	1.2766
18	1.5736	1.4155	1.1976	1.3980
19	1.7188	1.5461	1.3081	1.5270
20	1.9856	1.7861	1.5111	1.7641
21	2.0583	1.8515	1.5664	1.8287
22	2.2259	2.0022	1.6940	1.9776
23	2.4186	2.1756	1.8407	2.1488
24	2.6062	2.3444	1.9834	2.3155
25	2.7853	2.5054	2.1197	2.4745

PROPOSED FHCF 2010 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	0.0632	0.0569	0.0481	0.0562
2	0.1146	0.1031	0.0872	0.1018
3	0.1582	0.1423	0.1204	0.1406
4	0.2086	0.1877	0.1588	0.1854
5	0.2667	0.2399	0.2030	0.2370
6	0.3274	0.2945	0.2492	0.2909
7	0.3801	0.3419	0.2893	0.3377
8	0.4497	0.4045	0.3423	0.3996
9	0.5239	0.4712	0.3987	0.4654
10	0.5983	0.5382	0.4553	0.5315
11	0.6864	0.6174	0.5224	0.6098
12	0.7734	0.6957	0.5886	0.6871
13	0.8689	0.7816	0.6612	0.7719
14	0.9691	0.8718	0.7375	0.8610
15	1.0778	0.9695	0.8202	0.9575
16	1.1887	1.0693	0.9047	1.0561
17	1.3070	1.1757	0.9947	1.1612
18	1.4313	1.2875	1.0893	1.2716
19	1.5634	1.4063	1.1898	1.3890
20	1.8061	1.6247	1.3745	1.6046
21	1.8722	1.6841	1.4248	1.6633
22	2.0246	1.8212	1.5408	1.7988
23	2.2000	1.9789	1.6743	1.9545
24	2.3706	2.1324	1.8041	2.1061
25	2.5335	2.2789	1.9281	2.2508

PROPOSED FHCF 2010 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	0.0580	0.0522	0.0441	0.0515
2	0.1051	0.0945	0.0800	0.0934
3	0.1451	0.1305	0.1104	0.1289
4	0.1913	0.1721	0.1456	0.1700
5	0.2446	0.2200	0.1862	0.2173
6	0.3002	0.2701	0.2285	0.2667
7	0.3486	0.3136	0.2653	0.3097
8	0.4124	0.3710	0.3139	0.3664
9	0.4804	0.4322	0.3656	0.4268
10	0.5487	0.4936	0.4176	0.4875
11	0.6295	0.5662	0.4791	0.5593
12	0.7093	0.6380	0.5398	0.6302
13	0.7968	0.7168	0.6064	0.7079
14	0.8888	0.7995	0.6764	0.7896
15	0.9884	0.8891	0.7522	0.8781
16	1.0902	0.9806	0.8296	0.9685
17	1.1986	1.0782	0.9122	1.0649
18	1.3126	1.1808	0.9990	1.1662
19	1.4338	1.2897	1.0912	1.2738
20	1.6564	1.4900	1.2606	1.4716
21	1.7170	1.5445	1.3067	1.5254
22	1.8568	1.6702	1.4131	1.6496
23	2.0176	1.8149	1.5354	1.7925
24	2.1741	1.9556	1.6545	1.9315
25	2.3234	2.0900	1.7682	2.0642

PROPOSED FHCF 2010 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	0.0547	0.0492	0.0416	0.0486
2	0.0990	0.0891	0.0754	0.0880
3	0.1368	0.1230	0.1041	0.1215
4	0.1803	0.1622	0.1372	0.1602
5	0.2305	0.2074	0.1754	0.2048
6	0.2830	0.2545	0.2153	0.2514
7	0.3286	0.2955	0.2500	0.2919
8	0.3887	0.3497	0.2958	0.3453
9	0.4528	0.4073	0.3446	0.4023
10	0.5171	0.4652	0.3935	0.4594
11	0.5933	0.5337	0.4515	0.5271
12	0.6685	0.6013	0.5087	0.5939
13	0.7510	0.6755	0.5715	0.6672
14	0.8376	0.7535	0.6375	0.7442
15	0.9315	0.8380	0.7089	0.8276
16	1.0274	0.9242	0.7819	0.9128
17	1.1296	1.0162	0.8597	1.0036
18	1.2371	1.1128	0.9415	1.0991
19	1.3513	1.2155	1.0284	1.2005
20	1.5611	1.4042	1.1880	1.3869
21	1.6182	1.4556	1.2315	1.4377
22	1.7499	1.5741	1.3318	1.5547
23	1.9015	1.7104	1.4471	1.6893
24	2.0490	1.8431	1.5593	1.8204
25	2.1897	1.9697	1.6665	1.9454

PROPOSED FHCF 2010 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	0.0517	0.0465	0.0393	0.0459
2	0.0937	0.0842	0.0713	0.0832
3	0.1293	0.1163	0.0984	0.1149
4	0.1705	0.1534	0.1298	0.1515
5	0.2180	0.1961	0.1659	0.1937
6	0.2676	0.2407	0.2036	0.2377
7	0.3107	0.2795	0.2364	0.2760
8	0.3676	0.3306	0.2797	0.3266
9	0.4282	0.3851	0.3258	0.3804
10	0.4890	0.4398	0.3721	0.4344
11	0.5610	0.5046	0.4269	0.4984
12	0.6321	0.5686	0.4810	0.5616
13	0.7101	0.6388	0.5404	0.6309
14	0.7921	0.7125	0.6028	0.7037
15	0.8809	0.7924	0.6704	0.7826
16	0.9715	0.8739	0.7394	0.8631
17	1.0682	0.9609	0.8129	0.9490
18	1.1698	1.0523	0.8903	1.0393
19	1.2778	1.1494	0.9724	1.1352
20	1.4761	1.3278	1.1234	1.3114
21	1.5301	1.3764	1.1645	1.3594
22	1.6547	1.4885	1.2593	1.4701
23	1.7980	1.6174	1.3684	1.5974
24	1.9375	1.7428	1.4745	1.7213
25	2.0706	1.8625	1.5758	1.8396

PROPOSED FHCF 2010 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	0.0490	0.0441	0.0373	0.0435
2	0.0888	0.0799	0.0676	0.0789
3	0.1226	0.1103	0.0933	0.1090
4	0.1617	0.1455	0.1231	0.1437
5	0.2067	0.1860	0.1573	0.1837
6	0.2538	0.2283	0.1931	0.2255
7	0.2946	0.2650	0.2242	0.2618
8	0.3486	0.3136	0.2653	0.3097
9	0.4061	0.3653	0.3090	0.3608
10	0.4637	0.4172	0.3529	0.4120
11	0.5320	0.4786	0.4049	0.4727
12	0.5995	0.5392	0.4562	0.5326
13	0.6735	0.6058	0.5125	0.5983
14	0.7512	0.6757	0.5717	0.6674
15	0.8354	0.7515	0.6358	0.7422
16	0.9214	0.8288	0.7012	0.8186
17	1.0131	0.9113	0.7710	0.9000
18	1.1094	0.9980	0.8443	0.9857
19	1.2118	1.0901	0.9222	1.0766
20	1.3999	1.2593	1.0654	1.2438
21	1.4512	1.3054	1.1044	1.2893
22	1.5693	1.4117	1.1943	1.3943
23	1.7052	1.5339	1.2977	1.5150
24	1.8375	1.6529	1.3984	1.6325
25	1.9637	1.7664	1.4945	1.7447

PROPOSED FHCF 2010 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	0.0466	0.0419	0.0355	0.0414
2	0.0845	0.0760	0.0643	0.0750
3	0.1166	0.1049	0.0888	0.1036
4	0.1538	0.1383	0.1170	0.1366
5	0.1966	0.1768	0.1496	0.1747
6	0.2413	0.2171	0.1836	0.2144
7	0.2802	0.2520	0.2132	0.2489
8	0.3315	0.2982	0.2523	0.2945
9	0.3861	0.3473	0.2939	0.3431
10	0.4410	0.3967	0.3356	0.3918
11	0.5059	0.4551	0.3850	0.4495
12	0.5701	0.5128	0.4338	0.5065
13	0.6404	0.5761	0.4874	0.5690
14	0.7143	0.6426	0.5436	0.6346
15	0.7944	0.7146	0.6046	0.7058
16	0.8762	0.7881	0.6668	0.7784
17	0.9633	0.8666	0.7331	0.8559
18	1.0550	0.9490	0.8029	0.9373
19	1.1524	1.0366	0.8770	1.0238
20	1.3313	1.1975	1.0131	1.1827
21	1.3800	1.2413	1.0502	1.2260
22	1.4923	1.3424	1.1357	1.3258
23	1.6216	1.4586	1.2341	1.4406
24	1.7473	1.5718	1.3298	1.5524
25	1.8674	1.6798	1.4211	1.6590

PROPOSED FHCF 2010 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	0.0444	0.0400	0.0338	0.0395
2	0.0805	0.0724	0.0613	0.0715
3	0.1112	0.1000	0.0846	0.0988
4	0.1466	0.1319	0.1116	0.1302
5	0.1874	0.1686	0.1426	0.1665
6	0.2300	0.2069	0.1751	0.2044
7	0.2671	0.2402	0.2033	0.2373
8	0.3160	0.2842	0.2405	0.2807
9	0.3681	0.3311	0.2801	0.3270
10	0.4204	0.3781	0.3199	0.3735
11	0.4823	0.4338	0.3670	0.4285
12	0.5434	0.4888	0.4135	0.4828
13	0.6105	0.5491	0.4646	0.5424
14	0.6809	0.6125	0.5182	0.6049
15	0.7572	0.6812	0.5763	0.6728
16	0.8352	0.7513	0.6356	0.7420
17	0.9183	0.8260	0.6989	0.8158
18	1.0056	0.9046	0.7653	0.8935
19	1.0985	0.9881	0.8360	0.9759
20	1.2690	1.1415	0.9657	1.1274
21	1.3154	1.1833	1.0011	1.1687
22	1.4225	1.2796	1.0826	1.2638
23	1.5457	1.3904	1.1763	1.3733
24	1.6656	1.4983	1.2676	1.4798
25	1.7800	1.6012	1.3547	1.5814

PROPOSED FHCF 2010 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	0.0369	0.0332	0.0281	0.0328
2	0.0669	0.0602	0.0509	0.0594
3	0.0924	0.0831	0.0703	0.0821
4	0.1218	0.1096	0.0927	0.1082
5	0.1557	0.1401	0.1185	0.1383
6	0.1911	0.1719	0.1454	0.1698
7	0.2219	0.1996	0.1689	0.1971
8	0.2625	0.2362	0.1998	0.2332
9	0.3058	0.2751	0.2327	0.2717
10	0.3492	0.3142	0.2658	0.3103
11	0.4007	0.3604	0.3049	0.3560
12	0.4515	0.4061	0.3436	0.4011
13	0.5072	0.4562	0.3860	0.4506
14	0.5657	0.5089	0.4305	0.5026
15	0.6291	0.5659	0.4788	0.5590
16	0.6939	0.6242	0.5281	0.6165
17	0.7629	0.6863	0.5806	0.6778
18	0.8355	0.7516	0.6359	0.7423
19	0.9126	0.8209	0.6945	0.8108
20	1.0543	0.9484	0.8024	0.9367
21	1.0929	0.9831	0.8317	0.9710
22	1.1819	1.0631	0.8995	1.0500
23	1.2842	1.1552	0.9773	1.1409
24	1.3838	1.2448	1.0531	1.2294
25	1.4789	1.3303	1.1255	1.3139

PROPOSED FHCF 2010 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	0.0888	0.0799	0.0676	0.0789
2	0.1609	0.1448	0.1225	0.1430
3	0.2222	0.1999	0.1691	0.1974
4	0.2930	0.2636	0.2230	0.2603
5	0.3746	0.3370	0.2851	0.3328
6	0.4598	0.4136	0.3499	0.4085
7	0.5338	0.4802	0.4063	0.4743
8	0.6316	0.5681	0.4807	0.5611
9	0.7357	0.6618	0.5599	0.6536
10	0.8402	0.7558	0.6394	0.7465
11	0.9640	0.8671	0.7336	0.8564
12	1.0862	0.9770	0.8266	0.9650
13	1.2202	1.0976	0.9286	1.0841
14	1.3610	1.2243	1.0358	1.2092
15	1.5136	1.3616	1.1519	1.3448
16	1.6694	1.5017	1.2705	1.4832
17	1.8355	1.6511	1.3969	1.6307
18	2.0101	1.8082	1.5298	1.7859
19	2.1956	1.9750	1.6710	1.9507
20	2.5365	2.2817	1.9304	2.2535
21	2.6293	2.3652	2.0010	2.3360
22	2.8434	2.5577	2.1639	2.5262
23	3.0896	2.7792	2.3513	2.7449
24	3.3293	2.9948	2.5337	2.9578
25	3.5580	3.2005	2.7078	3.1610

PROPOSED FHCF 2010 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	0.0851	0.0765	0.0648	0.0756
2	0.1542	0.1387	0.1173	0.1370
3	0.2129	0.1915	0.1620	0.1891
4	0.2807	0.2525	0.2136	0.2494
5	0.3589	0.3228	0.2731	0.3188
6	0.4405	0.3962	0.3352	0.3913
7	0.5115	0.4601	0.3892	0.4544
8	0.6051	0.5443	0.4605	0.5376
9	0.7049	0.6340	0.5364	0.6262
10	0.8050	0.7241	0.6126	0.7152
11	0.9235	0.8307	0.7028	0.8205
12	1.0406	0.9360	0.7919	0.9245
13	1.1691	1.0516	0.8897	1.0386
14	1.3039	1.1729	0.9923	1.1585
15	1.4501	1.3044	1.1036	1.2883
16	1.5994	1.4387	1.2172	1.4210
17	1.7585	1.5818	1.3383	1.5623
18	1.9258	1.7323	1.4656	1.7110
19	2.1035	1.8922	1.6009	1.8689
20	2.4301	2.1859	1.8494	2.1590
21	2.5190	2.2659	1.9171	2.2380
22	2.7241	2.4504	2.0732	2.4202
23	2.9600	2.6626	2.2527	2.6298
24	3.1896	2.8691	2.4274	2.8338
25	3.4087	3.0663	2.5942	3.0284

PROPOSED FHCF 2010 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	0.0819	0.0737	0.0623	0.0728
2	0.1484	0.1335	0.1129	0.1318
3	0.2049	0.1843	0.1559	0.1820
4	0.2702	0.2430	0.2056	0.2400
5	0.3454	0.3107	0.2628	0.3068
6	0.4239	0.3813	0.3226	0.3766
7	0.4922	0.4428	0.3746	0.4373
8	0.5823	0.5238	0.4432	0.5174
9	0.6783	0.6102	0.5162	0.6027
10	0.7747	0.6969	0.5896	0.6883
11	0.8888	0.7995	0.6764	0.7896
12	1.0014	0.9008	0.7621	0.8897
13	1.1251	1.0120	0.8562	0.9995
14	1.2549	1.1288	0.9550	1.1149
15	1.3956	1.2554	1.0621	1.2399
16	1.5392	1.3846	1.1714	1.3675
17	1.6923	1.5223	1.2879	1.5035
18	1.8533	1.6671	1.4105	1.6466
19	2.0244	1.8210	1.5406	1.7985
20	2.3387	2.1037	1.7798	2.0777
21	2.4242	2.1807	1.8449	2.1538
22	2.6216	2.3582	1.9952	2.3291
23	2.8486	2.5624	2.1679	2.5308
24	3.0696	2.7612	2.3361	2.7271
25	3.2805	2.9509	2.4966	2.9145

PROPOSED FHCF 2010 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	0.0763	0.0686	0.0580	0.0678
2	0.1382	0.1243	0.1052	0.1228
3	0.1908	0.1717	0.1452	0.1695
4	0.2516	0.2263	0.1915	0.2236
5	0.3217	0.2894	0.2448	0.2858
6	0.3948	0.3552	0.3005	0.3508
7	0.4585	0.4124	0.3489	0.4073
8	0.5424	0.4879	0.4128	0.4819
9	0.6318	0.5683	0.4808	0.5613
10	0.7216	0.6491	0.5491	0.6411
11	0.8278	0.7446	0.6300	0.7355
12	0.9328	0.8390	0.7099	0.8287
13	1.0479	0.9426	0.7975	0.9310
14	1.1688	1.0514	0.8895	1.0384
15	1.2999	1.1693	0.9892	1.1548
16	1.4336	1.2896	1.0911	1.2737
17	1.5763	1.4179	1.1996	1.4004
18	1.7262	1.5528	1.3137	1.5337
19	1.8856	1.6961	1.4350	1.6752
20	2.1783	1.9594	1.6577	1.9353
21	2.2580	2.0311	1.7184	2.0061
22	2.4418	2.1965	1.8583	2.1694
23	2.6533	2.3867	2.0192	2.3573
24	2.8591	2.5718	2.1759	2.5401
25	3.0555	2.7485	2.3253	2.7146

PROPOSED FHCF 2010 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	0.0718	0.0645	0.0546	0.0637
2	0.1300	0.1170	0.0989	0.1155
3	0.1795	0.1615	0.1366	0.1595
4	0.2367	0.2129	0.1802	0.2103
5	0.3026	0.2722	0.2303	0.2689
6	0.3715	0.3341	0.2827	0.3300
7	0.4313	0.3880	0.3282	0.3832
8	0.5103	0.4590	0.3883	0.4533
9	0.5944	0.5347	0.4524	0.5281
10	0.6788	0.6106	0.5166	0.6031
11	0.7788	0.7005	0.5927	0.6919
12	0.8775	0.7894	0.6678	0.7796
13	0.9858	0.8868	0.7503	0.8759
14	1.0996	0.9891	0.8368	0.9769
15	1.2229	1.1000	0.9307	1.0864
16	1.3487	1.2132	1.0264	1.1983
17	1.4829	1.3339	1.1286	1.3175
18	1.6240	1.4608	1.2359	1.4428
19	1.7739	1.5957	1.3500	1.5760
20	2.0493	1.8434	1.5596	1.8206
21	2.1243	1.9108	1.6166	1.8873
22	2.2972	2.0664	1.7483	2.0409
23	2.4961	2.2453	1.8997	2.2177
24	2.6897	2.4195	2.0470	2.3897
25	2.8745	2.5857	2.1876	2.5538

PROPOSED FHCF 2010 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	0.0731	0.0658	0.0556	0.0650
2	0.1325	0.1192	0.1008	0.1177
3	0.1829	0.1645	0.1392	0.1625
4	0.2412	0.2170	0.1836	0.2143
5	0.3084	0.2774	0.2347	0.2740
6	0.3785	0.3405	0.2881	0.3363
7	0.4395	0.3953	0.3345	0.3904
8	0.5199	0.4677	0.3957	0.4619
9	0.6057	0.5448	0.4609	0.5381
10	0.6917	0.6222	0.5264	0.6145
11	0.7935	0.7138	0.6039	0.7050
12	0.8941	0.8043	0.6805	0.7944
13	1.0045	0.9036	0.7645	0.8925
14	1.1204	1.0079	0.8527	0.9954
15	1.2460	1.1209	0.9483	1.1070
16	1.3743	1.2362	1.0459	1.2210
17	1.5110	1.3592	1.1500	1.3425
18	1.6548	1.4885	1.2593	1.4702
19	1.8075	1.6259	1.3756	1.6058
20	2.0881	1.8783	1.5891	1.8551
21	2.1645	1.9470	1.6473	1.9230
22	2.3407	2.1056	1.7814	2.0796
23	2.5434	2.2879	1.9357	2.2597
24	2.7407	2.4654	2.0858	2.4350
25	2.9290	2.6347	2.2291	2.6022

PROPOSED FHCF 2010 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	0.0643	0.0579	0.0490	0.0572
2	0.1166	0.1049	0.0887	0.1036
3	0.1610	0.1448	0.1225	0.1430
4	0.2122	0.1909	0.1615	0.1886
5	0.2713	0.2441	0.2065	0.2411
6	0.3330	0.2996	0.2535	0.2959
7	0.3867	0.3478	0.2943	0.3436
8	0.4575	0.4115	0.3482	0.4065
9	0.5329	0.4794	0.4056	0.4735
10	0.6086	0.5475	0.4632	0.5407
11	0.6982	0.6281	0.5314	0.6203
12	0.7868	0.7077	0.5988	0.6990
13	0.8839	0.7951	0.6727	0.7853
14	0.9859	0.8868	0.7503	0.8759
15	1.0964	0.9862	0.8344	0.9741
16	1.2092	1.0877	0.9203	1.0743
17	1.3295	1.1960	1.0118	1.1812
18	1.4560	1.3097	1.1081	1.2936
19	1.5904	1.4306	1.2104	1.4130
20	1.8373	1.6527	1.3983	1.6323
21	1.9045	1.7132	1.4494	1.6921
22	2.0596	1.8527	1.5674	1.8298
23	2.2380	2.0131	1.7032	1.9883
24	2.4115	2.1692	1.8353	2.1425
25	2.5772	2.3183	1.9614	2.2897

PROPOSED FHCF 2010 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	0.0579	0.0521	0.0441	0.0515
2	0.1050	0.0944	0.0799	0.0933
3	0.1450	0.1304	0.1103	0.1288
4	0.1911	0.1719	0.1455	0.1698
5	0.2444	0.2198	0.1860	0.2171
6	0.2999	0.2698	0.2283	0.2665
7	0.3483	0.3133	0.2650	0.3094
8	0.4120	0.3706	0.3136	0.3661
9	0.4799	0.4317	0.3653	0.4264
10	0.5481	0.4931	0.4171	0.4870
11	0.6288	0.5657	0.4786	0.5587
12	0.7086	0.6374	0.5392	0.6295
13	0.7960	0.7160	0.6058	0.7072
14	0.8879	0.7987	0.6757	0.7888
15	0.9874	0.8882	0.7515	0.8773
16	1.0890	0.9796	0.8288	0.9676
17	1.1974	1.0771	0.9113	1.0638
18	1.3113	1.1796	0.9980	1.1650
19	1.4323	1.2884	1.0901	1.2725
20	1.6547	1.4884	1.2593	1.4701
21	1.7152	1.5429	1.3054	1.5239
22	1.8549	1.6685	1.4117	1.6480
23	2.0155	1.8130	1.5339	1.7907
24	2.1718	1.9536	1.6529	1.9296
25	2.3211	2.0879	1.7664	2.0621

PROPOSED FHCF 2010 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	0.0527	0.0474	0.0401	0.0468
2	0.0955	0.0859	0.0727	0.0848
3	0.1319	0.1186	0.1003	0.1171
4	0.1739	0.1564	0.1323	0.1545
5	0.2223	0.1999	0.1692	0.1975
6	0.2728	0.2454	0.2076	0.2424
7	0.3168	0.2849	0.2411	0.2814
8	0.3748	0.3371	0.2852	0.3330
9	0.4366	0.3927	0.3322	0.3879
10	0.4986	0.4485	0.3794	0.4430
11	0.5720	0.5145	0.4353	0.5082
12	0.6445	0.5797	0.4905	0.5726
13	0.7241	0.6513	0.5510	0.6433
14	0.8076	0.7265	0.6146	0.7175
15	0.8981	0.8079	0.6835	0.7979
16	0.9906	0.8911	0.7539	0.8801
17	1.0891	0.9797	0.8289	0.9676
18	1.1928	1.0729	0.9077	1.0597
19	1.3028	1.1719	0.9915	1.1575
20	1.5051	1.3539	1.1454	1.3372
21	1.5602	1.4034	1.1874	1.3861
22	1.6872	1.5177	1.2840	1.4990
23	1.8333	1.6491	1.3952	1.6288
24	1.9755	1.7770	1.5034	1.7551
25	2.1112	1.8991	1.6067	1.8757

PROPOSED FHCF 2010 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	0.0483	0.0435	0.0368	0.0429
2	0.0876	0.0788	0.0666	0.0778
3	0.1209	0.1088	0.0920	0.1074
4	0.1594	0.1434	0.1213	0.1417
5	0.2038	0.1834	0.1551	0.1811
6	0.2502	0.2251	0.1904	0.2223
7	0.2905	0.2613	0.2211	0.2581
8	0.3437	0.3092	0.2616	0.3054
9	0.4004	0.3601	0.3047	0.3557
10	0.4572	0.4113	0.3480	0.4062
11	0.5246	0.4719	0.3992	0.4660
12	0.5911	0.5317	0.4498	0.5251
13	0.6640	0.5973	0.5054	0.5899
14	0.7406	0.6662	0.5637	0.6580
15	0.8237	0.7409	0.6269	0.7318
16	0.9085	0.8172	0.6914	0.8071
17	0.9988	0.8985	0.7602	0.8874
18	1.0939	0.9840	0.8325	0.9718
19	1.1948	1.0748	0.9093	1.0615
20	1.3803	1.2416	1.0505	1.2263
21	1.4308	1.2871	1.0889	1.2712
22	1.5473	1.3919	1.1776	1.3747
23	1.6813	1.5124	1.2795	1.4937
24	1.8117	1.6297	1.3788	1.6096
25	1.9362	1.7417	1.4735	1.7202

PROPOSED FHCF 2010 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	0.0455	0.0410	0.0347	0.0405
2	0.0825	0.0742	0.0628	0.0733
3	0.1140	0.1025	0.0867	0.1012
4	0.1503	0.1352	0.1144	0.1335
5	0.1921	0.1728	0.1462	0.1707
6	0.2358	0.2121	0.1795	0.2095
7	0.2738	0.2463	0.2084	0.2432
8	0.3239	0.2914	0.2465	0.2878
9	0.3773	0.3394	0.2872	0.3352
10	0.4309	0.3876	0.3280	0.3829
11	0.4944	0.4447	0.3762	0.4392
12	0.5571	0.5011	0.4239	0.4949
13	0.6258	0.5629	0.4763	0.5560
14	0.6980	0.6279	0.5312	0.6202
15	0.7763	0.6983	0.5908	0.6897
16	0.8562	0.7702	0.6516	0.7607
17	0.9414	0.8468	0.7164	0.8364
18	1.0309	0.9274	0.7846	0.9159
19	1.1261	1.0129	0.8570	1.0004
20	1.3009	1.1702	0.9900	1.1558
21	1.3485	1.2130	1.0263	1.1980
22	1.4583	1.3118	1.1098	1.2956
23	1.5846	1.4254	1.2059	1.4078
24	1.7075	1.5359	1.2994	1.5170
25	1.8248	1.6414	1.3887	1.6212

PROPOSED FHCF 2010 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	0.0431	0.0387	0.0328	0.0383
2	0.0780	0.0702	0.0594	0.0693
3	0.1078	0.0969	0.0820	0.0957
4	0.1421	0.1278	0.1081	0.1262
5	0.1817	0.1634	0.1383	0.1614
6	0.2230	0.2006	0.1697	0.1981
7	0.2589	0.2329	0.1970	0.2300
8	0.3063	0.2755	0.2331	0.2721
9	0.3568	0.3209	0.2715	0.3170
10	0.4075	0.3665	0.3101	0.3620
11	0.4675	0.4205	0.3558	0.4153
12	0.5267	0.4738	0.4009	0.4680
13	0.5918	0.5323	0.4504	0.5257
14	0.6600	0.5937	0.5023	0.5864
15	0.7340	0.6603	0.5586	0.6522
16	0.8096	0.7283	0.6161	0.7193
17	0.8902	0.8007	0.6774	0.7908
18	0.9748	0.8769	0.7419	0.8661
19	1.0648	0.9578	0.8104	0.9460
20	1.2301	1.1065	0.9362	1.0929
21	1.2751	1.1470	0.9704	1.1329
22	1.3789	1.2404	1.0494	1.2251
23	1.4983	1.3478	1.1403	1.3312
24	1.6146	1.4523	1.2287	1.4344
25	1.7255	1.5521	1.3132	1.5330

PROPOSED FHCF 2010 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	0.0408	0.0367	0.0311	0.0363
2	0.0740	0.0666	0.0563	0.0658
3	0.1022	0.0919	0.0778	0.0908
4	0.1348	0.1212	0.1026	0.1197
5	0.1723	0.1550	0.1311	0.1531
6	0.2115	0.1902	0.1609	0.1879
7	0.2455	0.2209	0.1869	0.2181
8	0.2905	0.2613	0.2211	0.2581
9	0.3384	0.3044	0.2575	0.3006
10	0.3865	0.3476	0.2941	0.3433
11	0.4434	0.3988	0.3374	0.3939
12	0.4996	0.4494	0.3802	0.4438
13	0.5612	0.5048	0.4271	0.4986
14	0.6260	0.5631	0.4764	0.5562
15	0.6962	0.6262	0.5298	0.6185
16	0.7678	0.6907	0.5843	0.6822
17	0.8442	0.7594	0.6425	0.7500
18	0.9245	0.8316	0.7036	0.8214
19	1.0099	0.9084	0.7685	0.8972
20	1.1666	1.0494	0.8878	1.0365
21	1.2093	1.0878	0.9203	1.0744
22	1.3078	1.1764	0.9953	1.1619
23	1.4210	1.2783	1.0815	1.2625
24	1.5312	1.3774	1.1653	1.3604
25	1.6364	1.4720	1.2454	1.4539

PROPOSED FHCF 2010 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	0.0388	0.0349	0.0296	0.0345
2	0.0704	0.0633	0.0536	0.0625
3	0.0972	0.0874	0.0740	0.0863
4	0.1281	0.1153	0.0975	0.1139
5	0.1638	0.1474	0.1247	0.1456
6	0.2011	0.1809	0.1530	0.1787
7	0.2335	0.2100	0.1777	0.2074
8	0.2762	0.2485	0.2102	0.2454
9	0.3218	0.2894	0.2449	0.2859
10	0.3675	0.3306	0.2797	0.3265
11	0.4216	0.3792	0.3209	0.3746
12	0.4750	0.4273	0.3615	0.4221
13	0.5337	0.4801	0.4062	0.4742
14	0.5953	0.5355	0.4530	0.5289
15	0.6620	0.5955	0.5038	0.5882
16	0.7301	0.6568	0.5557	0.6487
17	0.8028	0.7221	0.6110	0.7132
18	0.8792	0.7908	0.6691	0.7811
19	0.9603	0.8638	0.7308	0.8532
20	1.1094	0.9979	0.8443	0.9856
21	1.1500	1.0344	0.8752	1.0217
22	1.2436	1.1187	0.9464	1.1049
23	1.3513	1.2155	1.0284	1.2005
24	1.4561	1.3098	1.1082	1.2937
25	1.5561	1.3998	1.1843	1.3825

PROPOSED FHCF 2010 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	0.0370	0.0333	0.0282	0.0329
2	0.0671	0.0604	0.0511	0.0596
3	0.0926	0.0833	0.0705	0.0823
4	0.1222	0.1099	0.0930	0.1085
5	0.1562	0.1405	0.1189	0.1387
6	0.1917	0.1724	0.1459	0.1703
7	0.2226	0.2002	0.1694	0.1977
8	0.2633	0.2369	0.2004	0.2339
9	0.3067	0.2759	0.2334	0.2725
10	0.3503	0.3151	0.2666	0.3112
11	0.4019	0.3615	0.3058	0.3570
12	0.4528	0.4073	0.3446	0.4023
13	0.5087	0.4576	0.3872	0.4520
14	0.5674	0.5104	0.4318	0.5041
15	0.6310	0.5676	0.4802	0.5606
16	0.6960	0.6261	0.5297	0.6183
17	0.7652	0.6884	0.5824	0.6799
18	0.8380	0.7538	0.6378	0.7445
19	0.9154	0.8234	0.6966	0.8133
20	1.0575	0.9512	0.8048	0.9395
21	1.0962	0.9861	0.8342	0.9739
22	1.1854	1.0663	0.9022	1.0532
23	1.2881	1.1587	0.9803	1.1444
24	1.3880	1.2485	1.0563	1.2331
25	1.4834	1.3343	1.1289	1.3179

PROPOSED FHCF 2010 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	0.0308	0.0277	0.0234	0.0273
2	0.0557	0.0501	0.0424	0.0495
3	0.0770	0.0692	0.0586	0.0684
4	0.1015	0.0913	0.0772	0.0902
5	0.1298	0.1167	0.0987	0.1153
6	0.1593	0.1433	0.1212	0.1415
7	0.1849	0.1663	0.1407	0.1643
8	0.2188	0.1968	0.1665	0.1944
9	0.2548	0.2292	0.1939	0.2264
10	0.2910	0.2618	0.2215	0.2586
11	0.3339	0.3003	0.2541	0.2966
12	0.3762	0.3384	0.2863	0.3343
13	0.4227	0.3802	0.3217	0.3755
14	0.4714	0.4241	0.3588	0.4188
15	0.5243	0.4716	0.3990	0.4658
16	0.5783	0.5202	0.4401	0.5137
17	0.6358	0.5719	0.4839	0.5649
18	0.6963	0.6263	0.5299	0.6186
19	0.7605	0.6841	0.5788	0.6757
20	0.8786	0.7903	0.6686	0.7806
21	0.9107	0.8192	0.6931	0.8091
22	0.9849	0.8859	0.7495	0.8750
23	1.0702	0.9627	0.8144	0.9508
24	1.1532	1.0373	0.8776	1.0245
25	1.2324	1.1086	0.9379	1.0949

PROPOSED FHCF 2010 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	0.0533	0.0479	0.0406	0.0473
2	0.0966	0.0869	0.0735	0.0858
3	0.1333	0.1199	0.1015	0.1185
4	0.1758	0.1581	0.1338	0.1562
5	0.2248	0.2022	0.1710	0.1997
6	0.2759	0.2482	0.2099	0.2451
7	0.3203	0.2881	0.2438	0.2846
8	0.3790	0.3409	0.2884	0.3367
9	0.4414	0.3971	0.3359	0.3922
10	0.5041	0.4535	0.3837	0.4479
11	0.5784	0.5203	0.4402	0.5138
12	0.6517	0.5862	0.4960	0.5790
13	0.7321	0.6586	0.5572	0.6505
14	0.8166	0.7346	0.6215	0.7255
15	0.9082	0.8169	0.6912	0.8069
16	1.0016	0.9010	0.7623	0.8899
17	1.1013	0.9907	0.8381	0.9784
18	1.2061	1.0849	0.9179	1.0715
19	1.3174	1.1850	1.0026	1.1704
20	1.5219	1.3690	1.1582	1.3521
21	1.5776	1.4191	1.2006	1.4016
22	1.7060	1.5346	1.2984	1.5157
23	1.8538	1.6675	1.4108	1.6470
24	1.9976	1.7969	1.5202	1.7747
25	2.1348	1.9203	1.6247	1.8966

PROPOSED FHCF 2010 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	0.0511	0.0459	0.0389	0.0454
2	0.0925	0.0832	0.0704	0.0822
3	0.1277	0.1149	0.0972	0.1135
4	0.1684	0.1515	0.1282	0.1496
5	0.2153	0.1937	0.1639	0.1913
6	0.2643	0.2377	0.2011	0.2348
7	0.3069	0.2760	0.2335	0.2726
8	0.3631	0.3266	0.2763	0.3226
9	0.4229	0.3804	0.3219	0.3757
10	0.4830	0.4345	0.3676	0.4291
11	0.5541	0.4984	0.4217	0.4923
12	0.6244	0.5616	0.4752	0.5547
13	0.7014	0.6310	0.5338	0.6232
14	0.7824	0.7038	0.5954	0.6951
15	0.8701	0.7827	0.6622	0.7730
16	0.9596	0.8632	0.7303	0.8526
17	1.0551	0.9491	0.8030	0.9374
18	1.1555	1.0394	0.8794	1.0266
19	1.2621	1.1353	0.9605	1.1213
20	1.4581	1.3116	1.1096	1.2954
21	1.5114	1.3596	1.1502	1.3428
22	1.6345	1.4703	1.2439	1.4521
23	1.7760	1.5976	1.3516	1.5779
24	1.9138	1.7215	1.4564	1.7003
25	2.0452	1.8398	1.5565	1.8171

PROPOSED FHCF 2010 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	0.0491	0.0442	0.0374	0.0437
2	0.0890	0.0801	0.0678	0.0791
3	0.1229	0.1106	0.0936	0.1092
4	0.1621	0.1458	0.1234	0.1440
5	0.2072	0.1864	0.1577	0.1841
6	0.2544	0.2288	0.1936	0.2260
7	0.2953	0.2657	0.2248	0.2624
8	0.3494	0.3143	0.2659	0.3104
9	0.4070	0.3661	0.3097	0.3616
10	0.4648	0.4181	0.3537	0.4130
11	0.5333	0.4797	0.4058	0.4738
12	0.6009	0.5405	0.4573	0.5338
13	0.6750	0.6072	0.5137	0.5997
14	0.7529	0.6773	0.5730	0.6689
15	0.8373	0.7532	0.6372	0.7439
16	0.9235	0.8307	0.7028	0.8205
17	1.0154	0.9134	0.7728	0.9021
18	1.1120	1.0003	0.8463	0.9879
19	1.2146	1.0926	0.9244	1.0791
20	1.4032	1.2622	1.0679	1.2466
21	1.4545	1.3084	1.1070	1.2923
22	1.5730	1.4149	1.1971	1.3975
23	1.7092	1.5375	1.3008	1.5185
24	1.8417	1.6567	1.4016	1.6363
25	1.9683	1.7705	1.4979	1.7487

PROPOSED FHCF 2010 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	0.0458	0.0412	0.0348	0.0407
2	0.0829	0.0746	0.0631	0.0737
3	0.1145	0.1030	0.0871	0.1017
4	0.1510	0.1358	0.1149	0.1341
5	0.1930	0.1736	0.1469	0.1715
6	0.2369	0.2131	0.1803	0.2105
7	0.2751	0.2474	0.2093	0.2444
8	0.3254	0.2927	0.2477	0.2891
9	0.3791	0.3410	0.2885	0.3368
10	0.4329	0.3894	0.3295	0.3846
11	0.4967	0.4468	0.3780	0.4413
12	0.5597	0.5034	0.4259	0.4972
13	0.6287	0.5656	0.4785	0.5586
14	0.7013	0.6308	0.5337	0.6231
15	0.7799	0.7016	0.5935	0.6929
16	0.8602	0.7738	0.6546	0.7642
17	0.9458	0.8508	0.7198	0.8403
18	1.0357	0.9317	0.7882	0.9202
19	1.1313	1.0177	0.8610	1.0051
20	1.3070	1.1757	0.9946	1.1612
21	1.3548	1.2187	1.0310	1.2036
22	1.4651	1.3179	1.1150	1.3016
23	1.5920	1.4320	1.2115	1.4144
24	1.7154	1.5431	1.3055	1.5241
25	1.8333	1.6491	1.3952	1.6288

PROPOSED FHCF 2010 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	0.0431	0.0387	0.0328	0.0382
2	0.0780	0.0702	0.0594	0.0693
3	0.1077	0.0969	0.0820	0.0957
4	0.1420	0.1278	0.1081	0.1262
5	0.1816	0.1633	0.1382	0.1613
6	0.2229	0.2005	0.1696	0.1980
7	0.2588	0.2328	0.1969	0.2299
8	0.3062	0.2754	0.2330	0.2720
9	0.3566	0.3208	0.2714	0.3168
10	0.4073	0.3664	0.3100	0.3619
11	0.4673	0.4203	0.3556	0.4151
12	0.5265	0.4736	0.4007	0.4678
13	0.5915	0.5321	0.4502	0.5255
14	0.6598	0.5935	0.5021	0.5862
15	0.7337	0.6600	0.5584	0.6519
16	0.8092	0.7279	0.6159	0.7190
17	0.8898	0.8004	0.6771	0.7905
18	0.9744	0.8765	0.7416	0.8657
19	1.0643	0.9574	0.8100	0.9456
20	1.2296	1.1060	0.9357	1.0924
21	1.2746	1.1465	0.9700	1.1324
22	1.3783	1.2398	1.0490	1.2246
23	1.4977	1.3472	1.1398	1.3306
24	1.6138	1.4517	1.2282	1.4338
25	1.7247	1.5514	1.3126	1.5323

PROPOSED FHCF 2010 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	0.0439	0.0395	0.0334	0.0390
2	0.0795	0.0715	0.0605	0.0706
3	0.1098	0.0987	0.0835	0.0975
4	0.1447	0.1302	0.1101	0.1286
5	0.1850	0.1664	0.1408	0.1644
6	0.2271	0.2043	0.1728	0.2018
7	0.2637	0.2372	0.2007	0.2343
8	0.3120	0.2806	0.2374	0.2772
9	0.3634	0.3269	0.2766	0.3229
10	0.4150	0.3733	0.3158	0.3687
11	0.4761	0.4283	0.3624	0.4230
12	0.5365	0.4826	0.4083	0.4766
13	0.6027	0.5422	0.4587	0.5355
14	0.6723	0.6047	0.5116	0.5973
15	0.7476	0.6725	0.5690	0.6642
16	0.8246	0.7417	0.6275	0.7326
17	0.9066	0.8155	0.6900	0.8055
18	0.9929	0.8931	0.7556	0.8821
19	1.0845	0.9755	0.8253	0.9635
20	1.2529	1.1270	0.9535	1.1131
21	1.2987	1.1682	0.9884	1.1538
22	1.4044	1.2633	1.0688	1.2478
23	1.5261	1.3727	1.1614	1.3558
24	1.6444	1.4792	1.2515	1.4610
25	1.7574	1.5808	1.3375	1.5613

PROPOSED FHCF 2010 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	0.0386	0.0347	0.0294	0.0343
2	0.0699	0.0629	0.0532	0.0621
3	0.0966	0.0869	0.0735	0.0858
4	0.1273	0.1145	0.0969	0.1131
5	0.1628	0.1464	0.1239	0.1446
6	0.1998	0.1797	0.1521	0.1775
7	0.2320	0.2087	0.1766	0.2061
8	0.2745	0.2469	0.2089	0.2439
9	0.3197	0.2876	0.2433	0.2841
10	0.3652	0.3285	0.2779	0.3244
11	0.4189	0.3769	0.3188	0.3722
12	0.4721	0.4246	0.3593	0.4194
13	0.5303	0.4770	0.4036	0.4712
14	0.5915	0.5321	0.4502	0.5255
15	0.6578	0.5917	0.5006	0.5844
16	0.7255	0.6526	0.5522	0.6446
17	0.7977	0.7176	0.6071	0.7087
18	0.8736	0.7858	0.6649	0.7762
19	0.9542	0.8584	0.7262	0.8478
20	1.1024	0.9916	0.8390	0.9794
21	1.1427	1.0279	0.8697	1.0152
22	1.2358	1.1116	0.9405	1.0979
23	1.3428	1.2079	1.0219	1.1930
24	1.4469	1.3015	1.1012	1.2855
25	1.5463	1.3910	1.1768	1.3738

PROPOSED FHCF 2010 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	0.0348	0.0313	0.0265	0.0309
2	0.0630	0.0567	0.0479	0.0560
3	0.0870	0.0782	0.0662	0.0773
4	0.1147	0.1032	0.0873	0.1019
5	0.1466	0.1319	0.1116	0.1303
6	0.1800	0.1619	0.1370	0.1599
7	0.2090	0.1880	0.1590	0.1856
8	0.2472	0.2224	0.1881	0.2196
9	0.2880	0.2590	0.2192	0.2558
10	0.3289	0.2958	0.2503	0.2922
11	0.3773	0.3394	0.2871	0.3352
12	0.4251	0.3824	0.3235	0.3777
13	0.4776	0.4296	0.3635	0.4243
14	0.5327	0.4792	0.4054	0.4733
15	0.5924	0.5329	0.4509	0.5264
16	0.6534	0.5878	0.4973	0.5805
17	0.7184	0.6463	0.5468	0.6383
18	0.7868	0.7077	0.5988	0.6990
19	0.8594	0.7731	0.6540	0.7635
20	0.9928	0.8931	0.7556	0.8821
21	1.0291	0.9257	0.7832	0.9143
22	1.1129	1.0011	0.8470	0.9888
23	1.2093	1.0878	0.9203	1.0744
24	1.3031	1.1722	0.9917	1.1577
25	1.3926	1.2527	1.0598	1.2373

PROPOSED FHCF 2010 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	0.0316	0.0284	0.0241	0.0281
2	0.0573	0.0515	0.0436	0.0509
3	0.0791	0.0712	0.0602	0.0703
4	0.1043	0.0938	0.0794	0.0927
5	0.1334	0.1200	0.1015	0.1185
6	0.1637	0.1472	0.1246	0.1454
7	0.1901	0.1710	0.1446	0.1689
8	0.2249	0.2023	0.1711	0.1998
9	0.2619	0.2356	0.1993	0.2327
10	0.2991	0.2691	0.2277	0.2658
11	0.3432	0.3087	0.2612	0.3049
12	0.3867	0.3478	0.2943	0.3436
13	0.4344	0.3908	0.3306	0.3860
14	0.4846	0.4359	0.3688	0.4305
15	0.5389	0.4847	0.4101	0.4788
16	0.5944	0.5346	0.4523	0.5280
17	0.6535	0.5878	0.4973	0.5806
18	0.7157	0.6438	0.5446	0.6358
19	0.7817	0.7032	0.5949	0.6945
20	0.9031	0.8123	0.6873	0.8023
21	0.9361	0.8421	0.7124	0.8317
22	1.0123	0.9106	0.7704	0.8994
23	1.1000	0.9895	0.8371	0.9773
24	1.1853	1.0662	0.9021	1.0531
25	1.2667	1.1395	0.9640	1.1254

PROPOSED FHCF 2010 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	0.0290	0.0261	0.0221	0.0258
2	0.0525	0.0473	0.0400	0.0467
3	0.0726	0.0653	0.0552	0.0645
4	0.0957	0.0861	0.0728	0.0850
5	0.1223	0.1100	0.0931	0.1087
6	0.1501	0.1350	0.1142	0.1334
7	0.1743	0.1568	0.1327	0.1549
8	0.2062	0.1855	0.1569	0.1832
9	0.2402	0.2161	0.1828	0.2134
10	0.2743	0.2468	0.2088	0.2437
11	0.3147	0.2831	0.2395	0.2796
12	0.3546	0.3190	0.2699	0.3151
13	0.3984	0.3584	0.3032	0.3540
14	0.4444	0.3997	0.3382	0.3948
15	0.4942	0.4446	0.3761	0.4391
16	0.5451	0.4903	0.4148	0.4843
17	0.5993	0.5391	0.4561	0.5324
18	0.6563	0.5904	0.4995	0.5831
19	0.7169	0.6449	0.5456	0.6369
20	0.8282	0.7450	0.6303	0.7358
21	0.8585	0.7722	0.6533	0.7627
22	0.9284	0.8351	0.7065	0.8248
23	1.0088	0.9074	0.7677	0.8962
24	1.0870	0.9778	0.8273	0.9658
25	1.1617	1.0450	0.8841	1.0321

PROPOSED FHCF 2010 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	0.0273	0.0246	0.0208	0.0243
2	0.0495	0.0445	0.0377	0.0440
3	0.0684	0.0615	0.0520	0.0607
4	0.0902	0.0811	0.0686	0.0801
5	0.1153	0.1037	0.0877	0.1024
6	0.1415	0.1273	0.1077	0.1257
7	0.1643	0.1478	0.1250	0.1459
8	0.1944	0.1748	0.1479	0.1727
9	0.2264	0.2036	0.1723	0.2011
10	0.2586	0.2326	0.1968	0.2297
11	0.2966	0.2668	0.2257	0.2635
12	0.3342	0.3007	0.2544	0.2969
13	0.3755	0.3378	0.2858	0.3336
14	0.4188	0.3767	0.3187	0.3721
15	0.4658	0.4190	0.3545	0.4138
16	0.5137	0.4621	0.3910	0.4564
17	0.5648	0.5081	0.4299	0.5018
18	0.6186	0.5564	0.4707	0.5495
19	0.6756	0.6078	0.5142	0.6003
20	0.7805	0.7021	0.5940	0.6935
21	0.8091	0.7278	0.6158	0.7188
22	0.8750	0.7871	0.6659	0.7774
23	0.9507	0.8552	0.7235	0.8447
24	1.0245	0.9215	0.7797	0.9102
25	1.0949	0.9849	0.8332	0.9727

PROPOSED FHCF 2010 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	0.0258	0.0232	0.0197	0.0230
2	0.0468	0.0421	0.0356	0.0416
3	0.0647	0.0582	0.0492	0.0574
4	0.0853	0.0767	0.0649	0.0757
5	0.1090	0.0980	0.0830	0.0968
6	0.1338	0.1203	0.1018	0.1189
7	0.1553	0.1397	0.1182	0.1380
8	0.1838	0.1653	0.1399	0.1633
9	0.2141	0.1926	0.1629	0.1902
10	0.2445	0.2199	0.1861	0.2172
11	0.2805	0.2523	0.2135	0.2492
12	0.3160	0.2843	0.2405	0.2808
13	0.3551	0.3194	0.2702	0.3154
14	0.3960	0.3562	0.3014	0.3518
15	0.4404	0.3962	0.3352	0.3913
16	0.4858	0.4370	0.3697	0.4316
17	0.5341	0.4804	0.4065	0.4745
18	0.5849	0.5261	0.4451	0.5196
19	0.6389	0.5747	0.4862	0.5676
20	0.7381	0.6639	0.5617	0.6557
21	0.7651	0.6882	0.5822	0.6797
22	0.8274	0.7442	0.6297	0.7351
23	0.8990	0.8087	0.6842	0.7987
24	0.9687	0.8714	0.7372	0.8607
25	1.0353	0.9313	0.7879	0.9198

PROPOSED FHCF 2010 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	0.0245	0.0220	0.0187	0.0218
2	0.0444	0.0399	0.0338	0.0395
3	0.0613	0.0552	0.0467	0.0545
4	0.0809	0.0727	0.0615	0.0718
5	0.1034	0.0930	0.0787	0.0918
6	0.1269	0.1141	0.0966	0.1127
7	0.1473	0.1325	0.1121	0.1309
8	0.1743	0.1568	0.1326	0.1549
9	0.2030	0.1826	0.1545	0.1804
10	0.2319	0.2086	0.1765	0.2060
11	0.2660	0.2393	0.2024	0.2363
12	0.2997	0.2696	0.2281	0.2663
13	0.3367	0.3029	0.2563	0.2992
14	0.3756	0.3379	0.2858	0.3337
15	0.4177	0.3757	0.3179	0.3711
16	0.4607	0.4144	0.3506	0.4093
17	0.5065	0.4556	0.3855	0.4500
18	0.5547	0.4990	0.4222	0.4928
19	0.6059	0.5450	0.4611	0.5383
20	0.7000	0.6296	0.5327	0.6219
21	0.7256	0.6527	0.5522	0.6446
22	0.7847	0.7058	0.5972	0.6971
23	0.8526	0.7670	0.6489	0.7575
24	0.9187	0.8264	0.6992	0.8162
25	0.9819	0.8832	0.7472	0.8723

PROPOSED FHCF 2010 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	0.0233	0.0210	0.0177	0.0207
2	0.0422	0.0380	0.0321	0.0375
3	0.0583	0.0525	0.0444	0.0518
4	0.0769	0.0692	0.0585	0.0683
5	0.0983	0.0884	0.0748	0.0873
6	0.1207	0.1085	0.0918	0.1072
7	0.1401	0.1260	0.1066	0.1245
8	0.1657	0.1491	0.1261	0.1473
9	0.1931	0.1737	0.1469	0.1715
10	0.2205	0.1983	0.1678	0.1959
11	0.2530	0.2275	0.1925	0.2247
12	0.2850	0.2564	0.2169	0.2532
13	0.3202	0.2880	0.2437	0.2845
14	0.3572	0.3213	0.2718	0.3173
15	0.3972	0.3573	0.3023	0.3529
16	0.4381	0.3941	0.3334	0.3892
17	0.4817	0.4333	0.3666	0.4279
18	0.5275	0.4745	0.4014	0.4686
19	0.5762	0.5183	0.4385	0.5119
20	0.6656	0.5988	0.5066	0.5914
21	0.6900	0.6207	0.5251	0.6130
22	0.7462	0.6712	0.5679	0.6629
23	0.8108	0.7293	0.6170	0.7203
24	0.8737	0.7859	0.6649	0.7762
25	0.9337	0.8399	0.7106	0.8295

PROPOSED FHCF 2010 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	0.0222	0.0200	0.0169	0.0197
2	0.0403	0.0362	0.0306	0.0358
3	0.0556	0.0500	0.0423	0.0494
4	0.0733	0.0659	0.0558	0.0651
5	0.0937	0.0843	0.0713	0.0832
6	0.1150	0.1035	0.0875	0.1022
7	0.1335	0.1201	0.1016	0.1186
8	0.1580	0.1421	0.1202	0.1404
9	0.1840	0.1655	0.1401	0.1635
10	0.2102	0.1891	0.1600	0.1867
11	0.2411	0.2169	0.1835	0.2142
12	0.2717	0.2444	0.2068	0.2414
13	0.3052	0.2746	0.2323	0.2712
14	0.3405	0.3063	0.2591	0.3025
15	0.3786	0.3406	0.2881	0.3364
16	0.4176	0.3756	0.3178	0.3710
17	0.4591	0.4130	0.3494	0.4079
18	0.5028	0.4523	0.3827	0.4467
19	0.5492	0.4940	0.4180	0.4880
20	0.6345	0.5707	0.4829	0.5637
21	0.6577	0.5916	0.5005	0.5843
22	0.7113	0.6398	0.5413	0.6319
23	0.7729	0.6952	0.5882	0.6866
24	0.8328	0.7491	0.6338	0.7399
25	0.8900	0.8006	0.6773	0.7907

PROPOSED FHCF 2010 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	0.0185	0.0166	0.0140	0.0164
2	0.0334	0.0301	0.0255	0.0297
3	0.0462	0.0415	0.0351	0.0410
4	0.0609	0.0548	0.0463	0.0541
5	0.0779	0.0700	0.0592	0.0692
6	0.0956	0.0860	0.0727	0.0849
7	0.1109	0.0998	0.0844	0.0986
8	0.1313	0.1181	0.0999	0.1166
9	0.1529	0.1375	0.1164	0.1358
10	0.1746	0.1571	0.1329	0.1551
11	0.2003	0.1802	0.1525	0.1780
12	0.2257	0.2031	0.1718	0.2006
13	0.2536	0.2281	0.1930	0.2253
14	0.2829	0.2544	0.2153	0.2513
15	0.3146	0.2830	0.2394	0.2795
16	0.3470	0.3121	0.2640	0.3082
17	0.3815	0.3431	0.2903	0.3389
18	0.4178	0.3758	0.3179	0.3712
19	0.4563	0.4105	0.3473	0.4054
20	0.5272	0.4742	0.4012	0.4683
21	0.5464	0.4915	0.4159	0.4855
22	0.5909	0.5316	0.4497	0.5250
23	0.6421	0.5776	0.4887	0.5705
24	0.6919	0.6224	0.5266	0.6147
25	0.7394	0.6652	0.5627	0.6570

PROPOSED FHCF 2010 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	0.3852	0.2030	0.4514
2	0.6980	0.3679	0.8178
3	0.9637	0.5080	1.1293
4	1.2708	0.6699	1.4891
5	1.6247	0.8564	1.9037
6	1.9941	1.0511	2.3366
7	2.3154	1.2205	2.7130
8	2.7393	1.4439	3.2098
9	3.1909	1.6820	3.7390
10	3.6442	1.9209	4.2701
11	4.1808	2.2038	4.8989
12	4.7109	2.4831	5.5199
13	5.2924	2.7897	6.2013
14	5.9030	3.1115	6.9168
15	6.5648	3.4604	7.6923
16	7.2405	3.8165	8.4840
17	7.9609	4.1963	9.3282
18	8.7183	4.5955	10.2156
19	9.5229	5.0196	11.1583
20	11.0012	5.7988	12.8906
21	11.4038	6.0110	13.3623
22	12.3323	6.5005	14.4503
23	13.4002	7.0634	15.7016
24	14.4395	7.6112	16.9194
25	15.4316	8.1341	18.0818

PROPOSED FHCF 2010 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	0.3664	0.1932	0.4294
2	0.6640	0.3500	0.7780
3	0.9168	0.4833	1.0743
4	1.2089	0.6372	1.4165
5	1.5455	0.8147	1.8110
6	1.8970	0.9999	2.2228
7	2.2026	1.1610	2.5809
8	2.6059	1.3736	3.0535
9	3.0355	1.6000	3.5568
10	3.4667	1.8273	4.0621
11	3.9772	2.0964	4.6602
12	4.4814	2.3622	5.2510
13	5.0346	2.6538	5.8992
14	5.6155	2.9600	6.5799
15	6.2451	3.2918	7.3176
16	6.8878	3.6306	8.0708
17	7.5731	3.9919	8.8738
18	8.2936	4.3716	9.7180
19	9.0590	4.7751	10.6148
20	10.4653	5.5164	12.2627
21	10.8483	5.7183	12.7114
22	11.7316	6.1838	13.7464
23	12.7475	6.7193	14.9367
24	13.7362	7.2405	16.0953
25	14.6799	7.7379	17.2011

PROPOSED FHCF 2010 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	0.3513	0.1852	0.4116
2	0.6365	0.3355	0.7458
3	0.8789	0.4633	1.0298
4	1.1589	0.6109	1.3579
5	1.4816	0.7810	1.7360
6	1.8185	0.9585	2.1308
7	2.1115	1.1130	2.4741
8	2.4981	1.3168	2.9271
9	2.9099	1.5338	3.4096
10	3.3233	1.7517	3.8940
11	3.8126	2.0097	4.4674
12	4.2959	2.2644	5.0337
13	4.8262	2.5440	5.6551
14	5.3831	2.8375	6.3076
15	5.9866	3.1556	7.0148
16	6.6028	3.4804	7.7368
17	7.2598	3.8267	8.5066
18	7.9504	4.1907	9.3158
19	8.6841	4.5775	10.1756
20	10.0323	5.2881	11.7552
21	10.3994	5.4816	12.1854
22	11.2461	5.9279	13.1776
23	12.2199	6.4412	14.3186
24	13.1678	6.9408	15.4292
25	14.0724	7.4177	16.4892

PROPOSED FHCF 2010 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	0.3265	0.1721	0.3826
2	0.5916	0.3119	0.6932
3	0.8169	0.4306	0.9572
4	1.0772	0.5678	1.2622
5	1.3772	0.7259	1.6137
6	1.6903	0.8910	1.9806
7	1.9626	1.0345	2.2997
8	2.3220	1.2240	2.7208
9	2.7048	1.4257	3.1693
10	3.0890	1.6283	3.6196
11	3.5439	1.8680	4.1525
12	3.9932	2.1048	4.6790
13	4.4861	2.3647	5.2565
14	5.0037	2.6375	5.8631
15	5.5647	2.9332	6.5204
16	6.1375	3.2351	7.1915
17	6.7481	3.5570	7.9070
18	7.3900	3.8954	8.6592
19	8.0721	4.2549	9.4584
20	9.3252	4.9154	10.9267
21	9.6665	5.0953	11.3266
22	10.4535	5.5101	12.2488
23	11.3587	5.9873	13.3095
24	12.2397	6.4517	14.3418
25	13.0806	6.8949	15.3271

PROPOSED FHCF 2010 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	On or After 7/13/94	Other than Fully Tied Unknown
1	0.3518	0.1855	0.4123
2	0.6375	0.3360	0.7470
3	0.8803	0.4640	1.0314
4	1.1607	0.6118	1.3601
5	1.4839	0.7822	1.7388
6	1.8214	0.9601	2.1342
7	2.1148	1.1147	2.4780
8	2.5021	1.3189	2.9318
9	2.9145	1.5363	3.4151
10	3.3286	1.7545	3.9002
11	3.8187	2.0129	4.4745
12	4.3028	2.2680	5.0418
13	4.8339	2.5480	5.6641
14	5.3917	2.8420	6.3177
15	5.9962	3.1606	7.0260
16	6.6134	3.4860	7.7491
17	7.2713	3.8328	8.5201
18	7.9631	4.1974	9.3307
19	8.6980	4.5848	10.1918
20	10.0483	5.2965	11.7740
21	10.4160	5.4904	12.2049
22	11.2641	5.9374	13.1986
23	12.2394	6.4515	14.3415
24	13.1888	6.9519	15.4538
25	14.0949	7.4295	16.5156

PROPOSED FHCF 2010 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	0.3295	0.1737	0.3861
2	0.5971	0.3147	0.6997
3	0.8245	0.4346	0.9661
4	1.0872	0.5731	1.2739
5	1.3899	0.7326	1.6287
6	1.7060	0.8993	1.9990
7	1.9809	1.0441	2.3211
8	2.3436	1.2353	2.7461
9	2.7299	1.4390	3.1988
10	3.1177	1.6434	3.6532
11	3.5768	1.8854	4.1911
12	4.0302	2.1244	4.7224
13	4.5277	2.3866	5.3054
14	5.0502	2.6620	5.9175
15	5.6164	2.9604	6.5809
16	6.1944	3.2651	7.2583
17	6.8107	3.5900	7.9804
18	7.4587	3.9315	8.7396
19	8.1470	4.2944	9.5462
20	9.4118	4.9610	11.0282
21	9.7562	5.1426	11.4318
22	10.5506	5.5613	12.3625
23	11.4641	6.0429	13.4330
24	12.3533	6.5116	14.4749
25	13.2020	6.9589	15.4694

PROPOSED FHCF 2010 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	0.3114	0.1642	0.3649
2	0.5643	0.2975	0.6612
3	0.7792	0.4107	0.9130
4	1.0275	0.5416	1.2039
5	1.3136	0.6924	1.5392
6	1.6123	0.8499	1.8892
7	1.8721	0.9868	2.1936
8	2.2148	1.1675	2.5952
9	2.5800	1.3599	3.0231
10	2.9465	1.5531	3.4525
11	3.3803	1.7818	3.9609
12	3.8089	2.0077	4.4630
13	4.2790	2.2555	5.0139
14	4.7728	2.5158	5.5925
15	5.3079	2.7978	6.2194
16	5.8542	3.0858	6.8596
17	6.4366	3.3928	7.5421
18	7.0490	3.7156	8.2596
19	7.6995	4.0585	9.0218
20	8.8948	4.6885	10.4224
21	9.2203	4.8601	10.8038
22	9.9710	5.2558	11.6835
23	10.8344	5.7109	12.6952
24	11.6748	6.1539	13.6798
25	12.4769	6.5767	14.6197

PROPOSED FHCF 2010 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	0.2952	0.1556	0.3459
2	0.5349	0.2820	0.6268
3	0.7386	0.3893	0.8655
4	0.9740	0.5134	1.1413
5	1.2452	0.6564	1.4590
6	1.5284	0.8056	1.7909
7	1.7746	0.9354	2.0794
8	2.0995	1.1067	2.4601
9	2.4456	1.2891	2.8657
10	2.7930	1.4722	3.2727
11	3.2043	1.6890	3.7546
12	3.6105	1.9032	4.2306
13	4.0562	2.1381	4.7529
14	4.5243	2.3848	5.3013
15	5.0315	2.6521	5.8956
16	5.5494	2.9251	6.5024
17	6.1015	3.2162	7.1494
18	6.6819	3.5221	7.8295
19	7.2986	3.8472	8.5521
20	8.4316	4.4444	9.8797
21	8.7402	4.6071	10.2413
22	9.4519	4.9822	11.0751
23	10.2703	5.4136	12.0342
24	11.0669	5.8335	12.9676
25	11.8272	6.2342	13.8585

PROPOSED FHCF 2010 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	0.2806	0.1479	0.3288
2	0.5085	0.2680	0.5958
3	0.7021	0.3701	0.8227
4	0.9258	0.4880	1.0848
5	1.1836	0.6239	1.3868
6	1.4527	0.7657	1.7022
7	1.6868	0.8891	1.9764
8	1.9956	1.0519	2.3383
9	2.3246	1.2253	2.7238
10	2.6548	1.3994	3.1108
11	3.0457	1.6054	3.5688
12	3.4319	1.8090	4.0213
13	3.8555	2.0323	4.5176
14	4.3004	2.2668	5.0389
15	4.7825	2.5209	5.6038
16	5.2747	2.7804	6.1806
17	5.7995	3.0570	6.7955
18	6.3512	3.3478	7.4420
19	6.9374	3.6568	8.1288
20	8.0144	4.2244	9.3908
21	8.3077	4.3790	9.7344
22	8.9841	4.7356	10.5270
23	9.7620	5.1456	11.4386
24	10.5192	5.5448	12.3258
25	11.2419	5.9257	13.1726

PROPOSED FHCF 2010 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	0.2693	0.1419	0.3155
2	0.4879	0.2572	0.5717
3	0.6737	0.3551	0.7894
4	0.8883	0.4683	1.0409
5	1.1357	0.5986	1.3308
6	1.3940	0.7348	1.6334
7	1.6185	0.8531	1.8965
8	1.9149	1.0094	2.2438
9	2.2306	1.1758	2.6137
10	2.5475	1.3428	2.9850
11	2.9226	1.5405	3.4245
12	3.2931	1.7358	3.8586
13	3.6996	1.9501	4.3349
14	4.1264	2.1751	4.8351
15	4.5891	2.4189	5.3772
16	5.0614	2.6679	5.9307
17	5.5650	2.9334	6.5207
18	6.0944	3.2124	7.1411
19	6.6568	3.5089	7.8001
20	7.6902	4.0536	9.0110
21	7.9717	4.2019	9.3408
22	8.6207	4.5441	10.1013
23	9.3672	4.9376	10.9760
24	10.0938	5.3205	11.8273
25	10.7872	5.6861	12.6399

PROPOSED FHCF 2010 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	0.2588	0.1364	0.3033
2	0.4689	0.2472	0.5495
3	0.6475	0.3413	0.7587
4	0.8538	0.4501	1.0004
5	1.0916	0.5754	1.2790
6	1.3398	0.7062	1.5699
7	1.5556	0.8200	1.8228
8	1.8405	0.9701	2.1566
9	2.1439	1.1301	2.5121
10	2.4484	1.2906	2.8689
11	2.8090	1.4806	3.2914
12	3.1651	1.6683	3.7086
13	3.5558	1.8743	4.1664
14	3.9661	2.0905	4.6472
15	4.4107	2.3249	5.1682
16	4.8647	2.5642	5.7001
17	5.3487	2.8193	6.2673
18	5.8575	3.0875	6.8635
19	6.3981	3.3725	7.4969
20	7.3913	3.8960	8.6607
21	7.6618	4.0386	8.9777
22	8.2857	4.3674	9.7087
23	9.0031	4.7456	10.5494
24	9.7014	5.1137	11.3676
25	10.3679	5.4650	12.1486

PROPOSED FHCF 2010 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	0.2491	0.1313	0.2919
2	0.4514	0.2379	0.5289
3	0.6233	0.3285	0.7303
4	0.8219	0.4332	0.9630
5	1.0507	0.5538	1.2312
6	1.2897	0.6798	1.5112
7	1.4974	0.7893	1.7546
8	1.7716	0.9338	2.0759
9	2.0637	1.0878	2.4181
10	2.3568	1.2423	2.7616
11	2.7039	1.4252	3.1682
12	3.0466	1.6059	3.5699
13	3.4227	1.8042	4.0106
14	3.8177	2.0123	4.4733
15	4.2457	2.2379	4.9748
16	4.6827	2.4683	5.4869
17	5.1486	2.7139	6.0328
18	5.6383	2.9720	6.6067
19	6.1587	3.2463	7.2164
20	7.1148	3.7503	8.3367
21	7.3752	3.8875	8.6418
22	7.9757	4.2040	9.3454
23	8.6663	4.5681	10.1547
24	9.3385	4.9224	10.9423
25	9.9800	5.2606	11.6940

PROPOSED FHCF 2010 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	0.2401	0.1266	0.2814
2	0.4351	0.2294	0.5098
3	0.6008	0.3167	0.7040
4	0.7922	0.4176	0.9283
5	1.0128	0.5339	1.1868
6	1.2432	0.6553	1.4567
7	1.4434	0.7608	1.6913
8	1.7077	0.9002	2.0010
9	1.9892	1.0485	2.3309
10	2.2718	1.1975	2.6620
11	2.6063	1.3738	3.0540
12	2.9368	1.5480	3.4411
13	3.2993	1.7391	3.8659
14	3.6800	1.9398	4.3120
15	4.0925	2.1572	4.7954
16	4.5138	2.3793	5.2890
17	4.9629	2.6160	5.8152
18	5.4350	2.8648	6.3684
19	5.9366	3.1292	6.9562
20	6.8582	3.6150	8.0360
21	7.1092	3.7473	8.3301
22	7.6880	4.0524	9.0084
23	8.3537	4.4033	9.7884
24	9.0017	4.7449	10.5476
25	9.6201	5.0708	11.2723

PROPOSED FHCF 2010 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	0.2318	0.1222	0.2716
2	0.4200	0.2214	0.4921
3	0.5799	0.3057	0.6795
4	0.7646	0.4031	0.8960
5	0.9776	0.5153	1.1455
6	1.1999	0.6325	1.4059
7	1.3932	0.7344	1.6324
8	1.6483	0.8688	1.9314
9	1.9200	1.0120	2.2497
10	2.1927	1.1558	2.5693
11	2.5156	1.3260	2.9477
12	2.8345	1.4941	3.3214
13	3.1844	1.6785	3.7313
14	3.5519	1.8722	4.1619
15	3.9501	2.0821	4.6285
16	4.3567	2.2964	5.1049
17	4.7901	2.5249	5.6128
18	5.2458	2.7651	6.1467
19	5.7299	3.0203	6.7140
20	6.6195	3.4892	7.7563
21	6.8617	3.6169	8.0402
22	7.4204	3.9114	8.6948
23	8.0629	4.2500	9.4477
24	8.6883	4.5797	10.1805
25	9.2852	4.8943	10.8799

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3210	0.1692	0.3761
2	0.5816	0.3066	0.6815
3	0.8031	0.4233	0.9411
4	1.0590	0.5582	1.2409
5	1.3539	0.7136	1.5864
6	1.6618	0.8759	1.9472
7	1.9295	1.0171	2.2609
8	2.2828	1.2033	2.6748
9	2.6591	1.4016	3.1158
10	3.0369	1.6008	3.5584
11	3.4840	1.8365	4.0824
12	3.9257	2.0693	4.5999
13	4.4103	2.3247	5.1678
14	4.9192	2.5930	5.7640
15	5.4707	2.8837	6.4102
16	6.0338	3.1805	7.0700
17	6.6341	3.4969	7.7735
18	7.2652	3.8296	8.5130
19	7.9357	4.1830	9.2986
20	9.1677	4.8324	10.7421
21	9.5032	5.0092	11.1353
22	10.2769	5.4171	12.0419
23	11.1668	5.8861	13.0846
24	12.0329	6.3427	14.0995
25	12.8596	6.7784	15.0682

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3054	0.1610	0.3578
2	0.5533	0.2917	0.6483
3	0.7640	0.4027	0.8952
4	1.0074	0.5310	1.1804
5	1.2879	0.6789	1.5091
6	1.5808	0.8333	1.8523
7	1.8355	0.9675	2.1507
8	2.1716	1.1447	2.5445
9	2.5296	1.3334	2.9640
10	2.8889	1.5228	3.3851
11	3.3143	1.7470	3.8835
12	3.7345	1.9685	4.3759
13	4.1955	2.2115	4.9160
14	4.6796	2.4667	5.4833
15	5.2042	2.7432	6.0980
16	5.7399	3.0255	6.7257
17	6.3110	3.3266	7.3948
18	6.9113	3.6430	8.0983
19	7.5492	3.9792	8.8457
20	8.7211	4.5970	10.2189
21	9.0403	4.7652	10.5929
22	9.7763	5.1532	11.4553
23	10.6229	5.5994	12.4473
24	11.4468	6.0337	13.4127
25	12.2332	6.4483	14.3342

PROPOSED FHCF 2010 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	0.2927	0.1543	0.3430
2	0.5304	0.2796	0.6215
3	0.7324	0.3860	0.8582
4	0.9657	0.5090	1.1316
5	1.2346	0.6508	1.4467
6	1.5154	0.7988	1.7757
7	1.7595	0.9275	2.0617
8	2.0817	1.0973	2.4392
9	2.4249	1.2782	2.8414
10	2.7694	1.4598	3.2450
11	3.1772	1.6747	3.7228
12	3.5800	1.8870	4.1948
13	4.0219	2.1200	4.7126
14	4.4859	2.3646	5.2564
15	4.9889	2.6297	5.8457
16	5.5023	2.9003	6.4473
17	6.0498	3.1889	7.0888
18	6.6253	3.4923	7.7632
19	7.2368	3.8146	8.4796
20	8.3602	4.4067	9.7960
21	8.6662	4.5680	10.1545
22	9.3718	4.9399	10.9813
23	10.1833	5.3677	11.9322
24	10.9731	5.7840	12.8577
25	11.7270	6.1814	13.7410

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2721	0.1434	0.3188
2	0.4930	0.2599	0.5777
3	0.6808	0.3588	0.7977
4	0.8977	0.4732	1.0518
5	1.1476	0.6049	1.3447
6	1.4086	0.7425	1.6505
7	1.6355	0.8621	1.9164
8	1.9350	1.0200	2.2673
9	2.2540	1.1881	2.6411
10	2.5742	1.3569	3.0163
11	2.9532	1.5567	3.4604
12	3.3276	1.7540	3.8991
13	3.7384	1.9706	4.3805
14	4.1698	2.1979	4.8859
15	4.6372	2.4443	5.4337
16	5.1145	2.6959	5.9929
17	5.6234	2.9642	6.5892
18	6.1584	3.2461	7.2160
19	6.7267	3.5457	7.8820
20	7.7710	4.0962	9.1056
21	8.0554	4.2461	9.4388
22	8.7113	4.5918	10.2073
23	9.4656	4.9894	11.0912
24	10.1998	5.3764	11.9515
25	10.9005	5.7457	12.7726

PROPOSED FHCF 2010 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	0.2932	0.1545	0.3436
2	0.5313	0.2800	0.6225
3	0.7336	0.3867	0.8595
4	0.9673	0.5099	1.1334
5	1.2366	0.6518	1.4490
6	1.5178	0.8001	1.7785
7	1.7624	0.9290	2.0650
8	2.0850	1.0990	2.4431
9	2.4288	1.2802	2.8459
10	2.7738	1.4621	3.2502
11	3.1822	1.6774	3.7288
12	3.5857	1.8900	4.2015
13	4.0283	2.1233	4.7201
14	4.4931	2.3684	5.2648
15	4.9968	2.6339	5.8550
16	5.5111	2.9050	6.4576
17	6.0595	3.1940	7.1001
18	6.6359	3.4978	7.7756
19	7.2483	3.8207	8.4932
20	8.3735	4.4138	9.8116
21	8.6800	4.5753	10.1707
22	9.3867	4.9478	10.9988
23	10.1995	5.3763	11.9512
24	10.9906	5.7933	12.8782
25	11.7457	6.1913	13.7630

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2746	0.1448	0.3218
2	0.4976	0.2623	0.5831
3	0.6871	0.3622	0.8051
4	0.9060	0.4776	1.0616
5	1.1583	0.6105	1.3572
6	1.4217	0.7494	1.6659
7	1.6507	0.8701	1.9342
8	1.9530	1.0294	2.2884
9	2.2749	1.1991	2.6656
10	2.5981	1.3695	3.0443
11	2.9807	1.5711	3.4926
12	3.3585	1.7703	3.9353
13	3.7731	1.9888	4.4211
14	4.2085	2.2183	4.9313
15	4.6803	2.4670	5.4841
16	5.1620	2.7210	6.0486
17	5.6756	2.9917	6.6504
18	6.2155	3.2763	7.2830
19	6.7892	3.5786	7.9552
20	7.8431	4.1342	9.1901
21	8.1302	4.2855	9.5265
22	8.7921	4.6344	10.3021
23	9.5535	5.0357	11.1942
24	10.2944	5.4263	12.0624
25	11.0017	5.7991	12.8912

PROPOSED FHCF 2010 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	0.2595	0.1368	0.3041
2	0.4703	0.2479	0.5510
3	0.6493	0.3423	0.7609
4	0.8562	0.4513	1.0033
5	1.0947	0.5770	1.2827
6	1.3436	0.7082	1.5744
7	1.5601	0.8223	1.8280
8	1.8457	0.9729	2.1627
9	2.1500	1.1333	2.5192
10	2.4554	1.2943	2.8771
11	2.8169	1.4848	3.3007
12	3.1741	1.6731	3.7192
13	3.5659	1.8796	4.1783
14	3.9773	2.0965	4.6604
15	4.4232	2.3315	5.1829
16	4.8785	2.5715	5.7163
17	5.3639	2.8273	6.2851
18	5.8741	3.0963	6.8830
19	6.4163	3.3821	7.5182
20	7.4123	3.9071	8.6853
21	7.6836	4.0501	9.0032
22	8.3092	4.3799	9.7362
23	9.0287	4.7591	10.5793
24	9.7290	5.1282	11.3999
25	10.3974	5.4806	12.1831

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2460	0.1297	0.2883
2	0.4458	0.2350	0.5223
3	0.6155	0.3245	0.7213
4	0.8117	0.4278	0.9511
5	1.0377	0.5470	1.2159
6	1.2736	0.6713	1.4924
7	1.4788	0.7795	1.7328
8	1.7496	0.9222	2.0501
9	2.0380	1.0743	2.3880
10	2.3275	1.2269	2.7273
11	2.6703	1.4075	3.1289
12	3.0088	1.5860	3.5255
13	3.3802	1.7817	3.9607
14	3.7702	1.9873	4.4177
15	4.1929	2.2101	4.9130
16	4.6245	2.4376	5.4187
17	5.0846	2.6801	5.9578
18	5.5683	2.9351	6.5246
19	6.0822	3.2060	7.1267
20	7.0264	3.7037	8.2331
21	7.2835	3.8392	8.5344
22	7.8765	4.1518	9.2293
23	8.5586	4.5113	10.0285
24	9.2224	4.8612	10.8063
25	9.8560	5.1952	11.5487

PROPOSED FHCF 2010 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	0.2338	0.1233	0.2740
2	0.4237	0.2233	0.4965
3	0.5851	0.3084	0.6856
4	0.7715	0.4067	0.9040
5	0.9863	0.5199	1.1557
6	1.2106	0.6381	1.4185
7	1.4056	0.7409	1.6470
8	1.6630	0.8766	1.9486
9	1.9372	1.0211	2.2699
10	2.2123	1.1661	2.5923
11	2.5381	1.3379	2.9740
12	2.8599	1.5075	3.3510
13	3.2129	1.6936	3.7647
14	3.5836	1.8890	4.1991
15	3.9854	2.1007	4.6699
16	4.3956	2.3170	5.1505
17	4.8329	2.5475	5.6630
18	5.2927	2.7898	6.2017
19	5.7812	3.0473	6.7740
20	6.6786	3.5204	7.8256
21	6.9230	3.6492	8.1120
22	7.4867	3.9463	8.7725
23	8.1350	4.2880	9.5321
24	8.7660	4.6206	10.2715
25	9.3682	4.9381	10.9771

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2244	0.1183	0.2629
2	0.4066	0.2143	0.4764
3	0.5614	0.2959	0.6578
4	0.7403	0.3902	0.8674
5	0.9464	0.4989	1.1090
6	1.1616	0.6123	1.3612
7	1.3488	0.7110	1.5804
8	1.5958	0.8411	1.8698
9	1.8588	0.9798	2.1781
10	2.1229	1.1190	2.4875
11	2.4355	1.2838	2.8537
12	2.7442	1.4465	3.2155
13	3.0830	1.6251	3.6125
14	3.4387	1.8126	4.0293
15	3.8242	2.0158	4.4810
16	4.2178	2.2233	4.9422
17	4.6375	2.4445	5.4339
18	5.0787	2.6770	5.9509
19	5.5474	2.9241	6.5001
20	6.4085	3.3780	7.5092
21	6.6431	3.5016	7.7840
22	7.1840	3.7867	8.4177
23	7.8060	4.1146	9.1467
24	8.4115	4.4338	9.8561
25	8.9894	4.7384	10.5332

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2157	0.1137	0.2527
2	0.3908	0.2060	0.4579
3	0.5396	0.2844	0.6323
4	0.7115	0.3750	0.8337
5	0.9096	0.4795	1.0659
6	1.1165	0.5885	1.3082
7	1.2964	0.6833	1.5190
8	1.5337	0.8084	1.7971
9	1.7866	0.9417	2.0934
10	2.0404	1.0755	2.3908
11	2.3408	1.2339	2.7428
12	2.6376	1.3903	3.0905
13	2.9631	1.5619	3.4720
14	3.3050	1.7421	3.8727
15	3.6756	1.9374	4.3068
16	4.0539	2.1368	4.7501
17	4.4572	2.3494	5.2227
18	4.8813	2.5730	5.7196
19	5.3317	2.8104	6.2474
20	6.1594	3.2467	7.2173
21	6.3849	3.3655	7.4814
22	6.9047	3.6395	8.0906
23	7.5026	3.9547	8.7911
24	8.0845	4.2614	9.4730
25	8.6400	4.5542	10.1238

PROPOSED FHCF 2010 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	0.2076	0.1094	0.2433
2	0.3762	0.1983	0.4408
3	0.5194	0.2738	0.6086
4	0.6849	0.3610	0.8025
5	0.8756	0.4615	1.0260
6	1.0747	0.5665	1.2593
7	1.2479	0.6578	1.4622
8	1.4763	0.7782	1.7299
9	1.7197	0.9065	2.0151
10	1.9640	1.0353	2.3013
11	2.2532	1.1877	2.6402
12	2.5389	1.3383	2.9749
13	2.8523	1.5035	3.3421
14	3.1814	1.6769	3.7278
15	3.5381	1.8649	4.1457
16	3.9022	2.0569	4.5724
17	4.2905	2.2615	5.0273
18	4.6986	2.4767	5.5056
19	5.1323	2.7053	6.0137
20	5.9290	3.1252	6.9472
21	6.1460	3.2396	7.2015
22	6.6464	3.5034	7.7878
23	7.2219	3.8067	8.4622
24	7.7821	4.1020	9.1186
25	8.3167	4.3838	9.7450

PROPOSED FHCF 2010 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	0.2001	0.1055	0.2345
2	0.3626	0.1911	0.4249
3	0.5007	0.2639	0.5867
4	0.6602	0.3480	0.7736
5	0.8440	0.4449	0.9890
6	1.0360	0.5461	1.2139
7	1.2029	0.6340	1.4094
8	1.4231	0.7501	1.6675
9	1.6577	0.8738	1.9424
10	1.8932	0.9979	2.2183
11	2.1720	1.1449	2.5450
12	2.4473	1.2900	2.8676
13	2.7494	1.4492	3.2216
14	3.0667	1.6165	3.5933
15	3.4105	1.7977	3.9962
16	3.7615	1.9827	4.4075
17	4.1357	2.1800	4.8460
18	4.5292	2.3874	5.3070
19	4.9472	2.6077	5.7968
20	5.7152	3.0125	6.6967
21	5.9243	3.1228	6.9418
22	6.4067	3.3770	7.5070
23	6.9614	3.6694	8.1570
24	7.5014	3.9541	8.7897
25	8.0167	4.2257	9.3936

PROPOSED FHCF 2010 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	0.1931	0.1018	0.2263
2	0.3500	0.1845	0.4101
3	0.4832	0.2547	0.5662
4	0.6372	0.3359	0.7466
5	0.8146	0.4294	0.9545
6	0.9999	0.5271	1.1716
7	1.1610	0.6120	1.3604
8	1.3736	0.7240	1.6095
9	1.6000	0.8434	1.8748
10	1.8273	0.9632	2.1411
11	2.0964	1.1050	2.4564
12	2.3621	1.2451	2.7678
13	2.6537	1.3988	3.1095
14	2.9599	1.5602	3.4682
15	3.2917	1.7351	3.8571
16	3.6305	1.9137	4.2541
17	3.9918	2.1041	4.6773
18	4.3715	2.3043	5.1223
19	4.7749	2.5169	5.5950
20	5.5162	2.9076	6.4636
21	5.7181	3.0141	6.7001
22	6.1837	3.2595	7.2457
23	6.7191	3.5417	7.8731
24	7.2403	3.8164	8.4837
25	7.7377	4.0786	9.0666

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1926	0.1015	0.2257
2	0.3490	0.1840	0.4089
3	0.4819	0.2540	0.5646
4	0.6354	0.3349	0.7445
5	0.8123	0.4282	0.9518
6	0.9971	0.5256	1.1683
7	1.1577	0.6102	1.3565
8	1.3697	0.7220	1.6049
9	1.5955	0.8410	1.8695
10	1.8221	0.9605	2.1350
11	2.0904	1.1019	2.4494
12	2.3554	1.2416	2.7600
13	2.6462	1.3948	3.1007
14	2.9515	1.5558	3.4584
15	3.2824	1.7302	3.8461
16	3.6203	1.9083	4.2420
17	3.9805	2.0981	4.6641
18	4.3591	2.2977	5.1078
19	4.7614	2.5098	5.5792
20	5.5006	2.8994	6.4453
21	5.7019	3.0055	6.6812
22	6.1662	3.2502	7.2251
23	6.7001	3.5317	7.8508
24	7.2198	3.8056	8.4597
25	7.7158	4.0671	9.0409

PROPOSED FHCF 2010 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	0.1832	0.0966	0.2147
2	0.3320	0.1750	0.3890
3	0.4584	0.2416	0.5371
4	0.6045	0.3186	0.7083
5	0.7728	0.4073	0.9055
6	0.9485	0.5000	1.1114
7	1.1013	0.5805	1.2904
8	1.3030	0.6868	1.5267
9	1.5178	0.8000	1.7784
10	1.7334	0.9137	2.0310
11	1.9886	1.0482	2.3301
12	2.2407	1.1811	2.6255
13	2.5173	1.3269	2.9496
14	2.8078	1.4800	3.2900
15	3.1225	1.6459	3.6588
16	3.4439	1.8153	4.0354
17	3.7866	1.9959	4.4369
18	4.1468	2.1858	4.8590
19	4.5295	2.3875	5.3074
20	5.2327	2.7582	6.1313
21	5.4242	2.8591	6.3557
22	5.8658	3.0919	6.8732
23	6.3737	3.3597	7.4684
24	6.8681	3.6202	8.0476
25	7.3399	3.8690	8.6005

PROPOSED FHCF 2010 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	0.1756	0.0926	0.2058
2	0.3182	0.1677	0.3729
3	0.4394	0.2316	0.5149
4	0.5794	0.3054	0.6790
5	0.7408	0.3905	0.8680
6	0.9093	0.4793	1.0654
7	1.0557	0.5565	1.2370
8	1.2490	0.6584	1.4635
9	1.4549	0.7669	1.7048
10	1.6616	0.8759	1.9470
11	1.9063	1.0048	2.2337
12	2.1480	1.1322	2.5169
13	2.4131	1.2720	2.8276
14	2.6916	1.4187	3.1538
15	2.9933	1.5778	3.5074
16	3.3014	1.7402	3.8684
17	3.6299	1.9133	4.2533
18	3.9752	2.0954	4.6579
19	4.3421	2.2887	5.0878
20	5.0161	2.6440	5.8776
21	5.1997	2.7408	6.0927
22	5.6231	2.9640	6.5888
23	6.1100	3.2206	7.1593
24	6.5839	3.4704	7.7146
25	7.0362	3.7088	8.2446

PROPOSED FHCF 2010 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	0.1633	0.0861	0.1913
2	0.2958	0.1559	0.3466
3	0.4085	0.2153	0.4786
4	0.5386	0.2839	0.6311
5	0.6886	0.3630	0.8068
6	0.8452	0.4455	0.9903
7	0.9813	0.5173	1.1499
8	1.1610	0.6120	1.3604
9	1.3524	0.7129	1.5847
10	1.5445	0.8141	1.8098
11	1.7719	0.9340	2.0763
12	1.9966	1.0524	2.3395
13	2.2430	1.1823	2.6283
14	2.5019	1.3188	2.9315
15	2.7823	1.4666	3.2602
16	3.0687	1.6176	3.5958
17	3.3740	1.7785	3.9535
18	3.6950	1.9477	4.3296
19	4.0360	2.1274	4.7292
20	4.6626	2.4577	5.4634
21	4.8332	2.5476	5.6633
22	5.2268	2.7551	6.1244
23	5.6793	2.9936	6.6547
24	6.1199	3.2258	7.1709
25	6.5403	3.4474	7.6635

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1759	0.0927	0.2061
2	0.3188	0.1680	0.3735
3	0.4401	0.2320	0.5157
4	0.5804	0.3059	0.6800
5	0.7420	0.3911	0.8694
6	0.9107	0.4800	1.0671
7	1.0574	0.5574	1.2390
8	1.2510	0.6594	1.4659
9	1.4573	0.7681	1.7075
10	1.6643	0.8773	1.9501
11	1.9093	1.0064	2.2373
12	2.1514	1.1340	2.5209
13	2.4170	1.2740	2.8321
14	2.6959	1.4210	3.1589
15	2.9981	1.5803	3.5130
16	3.3067	1.7430	3.8746
17	3.6357	1.9164	4.2601
18	3.9815	2.0987	4.6653
19	4.3490	2.2924	5.0959
20	5.0241	2.6483	5.8870
21	5.2080	2.7452	6.1024
22	5.6320	2.9687	6.5993
23	6.1197	3.2258	7.1707
24	6.5944	3.4760	7.7269
25	7.0474	3.7148	8.2578

PROPOSED FHCF 2010 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	0.1648	0.0869	0.1931
2	0.2986	0.1574	0.3498
3	0.4123	0.2173	0.4831
4	0.5436	0.2865	0.6370
5	0.6950	0.3663	0.8143
6	0.8530	0.4496	0.9995
7	0.9904	0.5221	1.1605
8	1.1718	0.6177	1.3730
9	1.3650	0.7195	1.5994
10	1.5589	0.8217	1.8266
11	1.7884	0.9427	2.0955
12	2.0151	1.0622	2.3612
13	2.2639	1.1933	2.6527
14	2.5251	1.3310	2.9588
15	2.8082	1.4802	3.2905
16	3.0972	1.6326	3.6291
17	3.4054	1.7950	3.9902
18	3.7293	1.9658	4.3698
19	4.0735	2.1472	4.7731
20	4.7059	2.4805	5.5141
21	4.8781	2.5713	5.7159
22	5.2753	2.7806	6.1813
23	5.7321	3.0214	6.7165
24	6.1767	3.2558	7.2375
25	6.6010	3.4795	7.7347

PROPOSED FHCF 2010 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	0.1557	0.0821	0.1825
2	0.2822	0.1487	0.3306
3	0.3896	0.2054	0.4565
4	0.5137	0.2708	0.6020
5	0.6568	0.3462	0.7696
6	0.8062	0.4249	0.9446
7	0.9360	0.4934	1.0968
8	1.1074	0.5837	1.2976
9	1.2900	0.6800	1.5115
10	1.4732	0.7766	1.7262
11	1.6902	0.8909	1.9804
12	1.9044	1.0038	2.2315
13	2.1395	1.1278	2.5070
14	2.3864	1.2579	2.7962
15	2.6539	1.3989	3.1097
16	2.9271	1.5429	3.4298
17	3.2183	1.6964	3.7710
18	3.5245	1.8578	4.1298
19	3.8498	2.0292	4.5109
20	4.4474	2.3443	5.2112
21	4.6102	2.4301	5.4019
22	4.9855	2.6279	5.8417
23	5.4172	2.8555	6.3476
24	5.8374	3.0769	6.8399
25	6.2384	3.2883	7.3098

PROPOSED FHCF 2010 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	0.1476	0.0778	0.1730
2	0.2675	0.1410	0.3134
3	0.3693	0.1947	0.4328
4	0.4870	0.2567	0.5706
5	0.6226	0.3282	0.7295
6	0.7642	0.4028	0.8954
7	0.8873	0.4677	1.0397
8	1.0498	0.5533	1.2300
9	1.2228	0.6446	1.4328
10	1.3965	0.7361	1.6364
11	1.6022	0.8445	1.8773
12	1.8053	0.9516	2.1153
13	2.0281	1.0690	2.3764
14	2.2621	1.1924	2.6506
15	2.5157	1.3261	2.9478
16	2.7747	1.4626	3.2512
17	3.0507	1.6081	3.5747
18	3.3410	1.7611	3.9148
19	3.6493	1.9236	4.2760
20	4.2158	2.2222	4.9399
21	4.3701	2.3035	5.1206
22	4.7259	2.4911	5.5376
23	5.1352	2.7068	6.0171
24	5.5335	2.9167	6.4838
25	5.9136	3.1171	6.9292

PROPOSED FHCF 2010 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	0.1403	0.0740	0.1644
2	0.2542	0.1340	0.2979
3	0.3510	0.1850	0.4113
4	0.4629	0.2440	0.5424
5	0.5918	0.3119	0.6934
6	0.7264	0.3829	0.8511
7	0.8434	0.4446	0.9882
8	0.9978	0.5260	1.1692
9	1.1623	0.6127	1.3619
10	1.3274	0.6997	1.5554
11	1.5229	0.8027	1.7844
12	1.7159	0.9045	2.0106
13	1.9277	1.0161	2.2588
14	2.1502	1.1334	2.5195
15	2.3912	1.2604	2.8019
16	2.6374	1.3902	3.0903
17	2.8998	1.5285	3.3978
18	3.1756	1.6739	3.7210
19	3.4687	1.8284	4.0644
20	4.0072	2.1122	4.6954
21	4.1538	2.1895	4.8672
22	4.4920	2.3678	5.2635
23	4.8810	2.5728	5.7193
24	5.2596	2.7724	6.1629
25	5.6209	2.9628	6.5863

PROPOSED FHCF 2010 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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.1346	0.0710	0.1578
2	0.2440	0.1286	0.2858
3	0.3368	0.1776	0.3947
4	0.4442	0.2341	0.5205
5	0.5679	0.2993	0.6654
6	0.6970	0.3674	0.8167
7	0.8093	0.4266	0.9483
8	0.9575	0.5047	1.1219
9	1.1153	0.5879	1.3068
10	1.2737	0.6714	1.4925
11	1.4613	0.7703	1.7122
12	1.6465	0.8679	1.9293
13	1.8498	0.9750	2.1675
14	2.0632	1.0875	2.4176
15	2.2945	1.2095	2.6886
16	2.5307	1.3340	2.9653
17	2.7825	1.4667	3.2604
18	3.0472	1.6062	3.5705
19	3.3284	1.7544	3.9000
20	3.8451	2.0268	4.5055
21	3.9858	2.1010	4.6704
22	4.3104	2.2720	5.0506
23	4.6836	2.4688	5.4880
24	5.0469	2.6603	5.9137
25	5.3936	2.8430	6.3199

PROPOSED FHCF 2010 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	0.1294	0.0682	0.1516
2	0.2345	0.1236	0.2747
3	0.3238	0.1707	0.3794
4	0.4269	0.2250	0.5002
5	0.5458	0.2877	0.6395
6	0.6699	0.3531	0.7849
7	0.7778	0.4100	0.9114
8	0.9202	0.4851	1.0783
9	1.0719	0.5650	1.2560
10	1.2242	0.6453	1.4345
11	1.4045	0.7403	1.6457
12	1.5825	0.8342	1.8543
13	1.7779	0.9371	2.0832
14	1.9830	1.0453	2.3236
15	2.2053	1.1625	2.5841
16	2.4323	1.2821	2.8501
17	2.6743	1.4097	3.1336
18	2.9288	1.5438	3.4317
19	3.1990	1.6862	3.7485
20	3.6957	1.9480	4.3304
21	3.8309	2.0193	4.4888
22	4.1428	2.1837	4.8543
23	4.5016	2.3728	5.2747
24	4.8507	2.5569	5.6838
25	5.1840	2.7325	6.0743

PROPOSED FHCF 2010 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	0.1246	0.0657	0.1460
2	0.2257	0.1190	0.2645
3	0.3116	0.1643	0.3652
4	0.4109	0.2166	0.4815
5	0.5254	0.2769	0.6156
6	0.6448	0.3399	0.7556
7	0.7487	0.3947	0.8773
8	0.8858	0.4669	1.0379
9	1.0318	0.5439	1.2090
10	1.1784	0.6212	1.3808
11	1.3519	0.7126	1.5841
12	1.5233	0.8030	1.7849
13	1.7114	0.9021	2.0053
14	1.9088	1.0062	2.2367
15	2.1228	1.1190	2.4874
16	2.3413	1.2341	2.7434
17	2.5743	1.3569	3.0164
18	2.8192	1.4860	3.3033
19	3.0794	1.6232	3.6082
20	3.5574	1.8751	4.1683
21	3.6876	1.9438	4.3209
22	3.9878	2.1020	4.6727
23	4.3331	2.2840	5.0773
24	4.6692	2.4612	5.4711
25	4.9900	2.6303	5.8470

PROPOSED FHCF 2010 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	0.1201	0.0633	0.1407
2	0.2176	0.1147	0.2549
3	0.3004	0.1583	0.3520
4	0.3961	0.2088	0.4641
5	0.5064	0.2669	0.5934
6	0.6216	0.3276	0.7283
7	0.7217	0.3804	0.8457
8	0.8539	0.4501	1.0005
9	0.9946	0.5243	1.1654
10	1.1359	0.5988	1.3310
11	1.3032	0.6869	1.5270
12	1.4684	0.7740	1.7206
13	1.6496	0.8695	1.9330
14	1.8400	0.9699	2.1560
15	2.0463	1.0786	2.3977
16	2.2569	1.1896	2.6445
17	2.4814	1.3080	2.9076
18	2.7175	1.4324	3.1842
19	2.9683	1.5646	3.4781
20	3.4291	1.8075	4.0180
21	3.5546	1.8737	4.1651
22	3.8440	2.0262	4.5042
23	4.1769	2.2017	4.8942
24	4.5008	2.3724	5.2738
25	4.8100	2.5354	5.6361

PROPOSED FHCF 2010 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	0.1159	0.0611	0.1358
2	0.2100	0.1107	0.2460
3	0.2899	0.1528	0.3397
4	0.3823	0.2015	0.4480
5	0.4888	0.2576	0.5727
6	0.5999	0.3162	0.7030
7	0.6966	0.3672	0.8162
8	0.8241	0.4344	0.9657
9	0.9600	0.5060	1.1249
10	1.0964	0.5779	1.2847
11	1.2578	0.6630	1.4738
12	1.4173	0.7471	1.6607
13	1.5922	0.8393	1.8657
14	1.7759	0.9361	2.0809
15	1.9750	1.0411	2.3142
16	2.1783	1.1482	2.5524
17	2.3951	1.2625	2.8064
18	2.6229	1.3826	3.0734
19	2.8650	1.5102	3.3570
20	3.3097	1.7446	3.8781
21	3.4309	1.8084	4.0201
22	3.7102	1.9557	4.3474
23	4.0315	2.1250	4.7238
24	4.3442	2.2898	5.0902
25	4.6426	2.4472	5.4399

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0573	0.0528	0.0412	0.0240	0.0388
2	0.1039	0.0956	0.0747	0.0434	0.0703
3	0.1434	0.1320	0.1032	0.0600	0.0970
4	0.1891	0.1741	0.1361	0.0791	0.1279
5	0.2418	0.2225	0.1740	0.1011	0.1635
6	0.2968	0.2731	0.2135	0.1241	0.2007
7	0.3446	0.3171	0.2479	0.1441	0.2330
8	0.4077	0.3752	0.2933	0.1705	0.2757
9	0.4749	0.4370	0.3417	0.1986	0.3212
10	0.5424	0.4991	0.3902	0.2268	0.3668
11	0.6223	0.5726	0.4477	0.2602	0.4208
12	0.7012	0.6452	0.5044	0.2932	0.4742
13	0.7877	0.7249	0.5667	0.3294	0.5327
14	0.8786	0.8085	0.6321	0.3674	0.5941
15	0.9771	0.8992	0.7029	0.4086	0.6608
16	1.0777	0.9917	0.7753	0.4507	0.7288
17	1.1849	1.0904	0.8524	0.4955	0.8013
18	1.2976	1.1941	0.9335	0.5426	0.8775
19	1.4174	1.3043	1.0196	0.5927	0.9585
20	1.6374	1.5068	1.1779	0.6847	1.1073
21	1.6973	1.5619	1.2210	0.7098	1.1478
22	1.8355	1.6891	1.3205	0.7676	1.2413
23	1.9945	1.8354	1.4348	0.8341	1.3487
24	2.1492	1.9777	1.5461	0.8987	1.4533
25	2.2968	2.1136	1.6523	0.9605	1.5532

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0475	0.0437	0.0342	0.0199	0.0321
2	0.0861	0.0792	0.0619	0.0360	0.0582
3	0.1188	0.1094	0.0855	0.0497	0.0804
4	0.1567	0.1442	0.1127	0.0655	0.1060
5	0.2003	0.1844	0.1441	0.0838	0.1355
6	0.2459	0.2263	0.1769	0.1028	0.1663
7	0.2855	0.2627	0.2054	0.1194	0.1931
8	0.3378	0.3109	0.2430	0.1413	0.2284
9	0.3935	0.3621	0.2831	0.1646	0.2661
10	0.4494	0.4135	0.3233	0.1879	0.3039
11	0.5156	0.4744	0.3709	0.2156	0.3486
12	0.5809	0.5346	0.4179	0.2429	0.3928
13	0.6526	0.6006	0.4695	0.2729	0.4413
14	0.7279	0.6699	0.5237	0.3044	0.4923
15	0.8096	0.7450	0.5824	0.3385	0.5474
16	0.8929	0.8216	0.6423	0.3734	0.6038
17	0.9817	0.9034	0.7062	0.4105	0.6639
18	1.0751	0.9893	0.7734	0.4496	0.7270
19	1.1743	1.0806	0.8448	0.4911	0.7941
20	1.3566	1.2484	0.9759	0.5673	0.9174
21	1.4063	1.2941	1.0116	0.5881	0.9510
22	1.5208	1.3994	1.0940	0.6360	1.0284
23	1.6525	1.5206	1.1887	0.6910	1.1174
24	1.7806	1.6386	1.2809	0.7446	1.2041
25	1.9030	1.7511	1.3690	0.7958	1.2868

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0439	0.0404	0.0316	0.0184	0.0297
2	0.0796	0.0733	0.0573	0.0333	0.0538
3	0.1099	0.1011	0.0791	0.0460	0.0743
4	0.1449	0.1334	0.1043	0.0606	0.0980
5	0.1853	0.1705	0.1333	0.0775	0.1253
6	0.2274	0.2093	0.1636	0.0951	0.1538
7	0.2641	0.2430	0.1900	0.1104	0.1786
8	0.3124	0.2875	0.2248	0.1306	0.2113
9	0.3639	0.3349	0.2618	0.1522	0.2461
10	0.4156	0.3825	0.2990	0.1738	0.2811
11	0.4768	0.4388	0.3430	0.1994	0.3224
12	0.5373	0.4944	0.3865	0.2247	0.3633
13	0.6036	0.5554	0.4342	0.2524	0.4082
14	0.6732	0.6195	0.4843	0.2815	0.4553
15	0.7487	0.6890	0.5386	0.3131	0.5063
16	0.8258	0.7599	0.5941	0.3453	0.5584
17	0.9079	0.8355	0.6532	0.3797	0.6140
18	0.9943	0.9150	0.7153	0.4158	0.6724
19	1.0861	0.9994	0.7813	0.4542	0.7344
20	1.2547	1.1546	0.9026	0.5247	0.8485
21	1.3006	1.1968	0.9356	0.5439	0.8795
22	1.4065	1.2943	1.0118	0.5882	0.9511
23	1.5283	1.4064	1.0994	0.6391	1.0335
24	1.6468	1.5154	1.1847	0.6887	1.1136
25	1.7600	1.6195	1.2661	0.7360	1.1901

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0394	0.0363	0.0283	0.0165	0.0266
2	0.0714	0.0657	0.0514	0.0299	0.0483
3	0.0986	0.0907	0.0709	0.0412	0.0667
4	0.1300	0.1196	0.0935	0.0544	0.0879
5	0.1662	0.1529	0.1196	0.0695	0.1124
6	0.2040	0.1877	0.1468	0.0853	0.1380
7	0.2369	0.2180	0.1704	0.0991	0.1602
8	0.2802	0.2579	0.2016	0.1172	0.1895
9	0.3264	0.3004	0.2348	0.1365	0.2207
10	0.3728	0.3431	0.2682	0.1559	0.2521
11	0.4277	0.3936	0.3077	0.1789	0.2892
12	0.4819	0.4435	0.3467	0.2015	0.3259
13	0.5414	0.4982	0.3895	0.2264	0.3661
14	0.6039	0.5557	0.4344	0.2525	0.4084
15	0.6716	0.6180	0.4831	0.2808	0.4541
16	0.7407	0.6816	0.5328	0.3097	0.5009
17	0.8144	0.7494	0.5859	0.3406	0.5507
18	0.8919	0.8207	0.6416	0.3730	0.6031
19	0.9742	0.8965	0.7008	0.4074	0.6588
20	1.1254	1.0356	0.8096	0.4706	0.7610
21	1.1666	1.0735	0.8392	0.4879	0.7889
22	1.2616	1.1609	0.9076	0.5276	0.8531
23	1.3708	1.2615	0.9862	0.5733	0.9270
24	1.4772	1.3593	1.0626	0.6177	0.9989
25	1.5787	1.4527	1.1356	0.6602	1.0675

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0363	0.0334	0.0261	0.0152	0.0245
2	0.0657	0.0605	0.0473	0.0275	0.0444
3	0.0908	0.0835	0.0653	0.0380	0.0614
4	0.1197	0.1101	0.0861	0.0500	0.0809
5	0.1530	0.1408	0.1101	0.0640	0.1035
6	0.1878	0.1728	0.1351	0.0785	0.1270
7	0.2180	0.2006	0.1568	0.0912	0.1474
8	0.2580	0.2374	0.1856	0.1079	0.1744
9	0.3005	0.2765	0.2162	0.1257	0.2032
10	0.3432	0.3158	0.2469	0.1435	0.2321
11	0.3937	0.3623	0.2832	0.1646	0.2662
12	0.4436	0.4082	0.3191	0.1855	0.3000
13	0.4984	0.4586	0.3585	0.2084	0.3370
14	0.5559	0.5115	0.3999	0.2325	0.3759
15	0.6182	0.5689	0.4447	0.2585	0.4180
16	0.6818	0.6274	0.4905	0.2851	0.4611
17	0.7497	0.6898	0.5393	0.3135	0.5069
18	0.8210	0.7555	0.5906	0.3433	0.5552
19	0.8967	0.8252	0.6451	0.3750	0.6064
20	1.0359	0.9533	0.7452	0.4332	0.7005
21	1.0739	0.9882	0.7725	0.4491	0.7262
22	1.1613	1.0686	0.8354	0.4856	0.7853
23	1.2618	1.1612	0.9077	0.5277	0.8533
24	1.3597	1.2512	0.9781	0.5686	0.9195
25	1.4531	1.3372	1.0454	0.6077	0.9827

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0476	0.0438	0.0342	0.0199	0.0322
2	0.0862	0.0794	0.0620	0.0361	0.0583
3	0.1191	0.1096	0.0857	0.0498	0.0805
4	0.1570	0.1445	0.1130	0.0657	0.1062
5	0.2007	0.1847	0.1444	0.0839	0.1357
6	0.2464	0.2267	0.1772	0.1030	0.1666
7	0.2861	0.2632	0.2058	0.1196	0.1935
8	0.3385	0.3114	0.2435	0.1415	0.2289
9	0.3942	0.3628	0.2836	0.1649	0.2666
10	0.4503	0.4143	0.3239	0.1883	0.3045
11	0.5166	0.4753	0.3716	0.2160	0.3493
12	0.5820	0.5356	0.4187	0.2434	0.3936
13	0.6539	0.6017	0.4704	0.2734	0.4422
14	0.7293	0.6711	0.5247	0.3050	0.4932
15	0.8111	0.7464	0.5835	0.3392	0.5485
16	0.8946	0.8232	0.6435	0.3741	0.6049
17	0.9836	0.9051	0.7076	0.4113	0.6651
18	1.0772	0.9912	0.7749	0.4504	0.7284
19	1.1766	1.0827	0.8464	0.4920	0.7956
20	1.3592	1.2508	0.9778	0.5684	0.9191
21	1.4090	1.2965	1.0136	0.5892	0.9528
22	1.5237	1.4021	1.0961	0.6372	1.0304
23	1.6556	1.5235	1.1910	0.6923	1.1196
24	1.7840	1.6417	1.2834	0.7460	1.2064
25	1.9066	1.7545	1.3716	0.7973	1.2893

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0442	0.0407	0.0318	0.0185	0.0299
2	0.0801	0.0737	0.0576	0.0335	0.0541
3	0.1105	0.1017	0.0795	0.0462	0.0747
4	0.1458	0.1341	0.1049	0.0610	0.0986
5	0.1863	0.1715	0.1341	0.0779	0.1260
6	0.2287	0.2105	0.1645	0.0956	0.1547
7	0.2656	0.2444	0.1910	0.1111	0.1796
8	0.3142	0.2891	0.2260	0.1314	0.2125
9	0.3660	0.3368	0.2633	0.1530	0.2475
10	0.4180	0.3846	0.3007	0.1748	0.2827
11	0.4795	0.4413	0.3450	0.2005	0.3243
12	0.5403	0.4972	0.3887	0.2260	0.3654
13	0.6070	0.5586	0.4367	0.2538	0.4105
14	0.6771	0.6230	0.4871	0.2831	0.4578
15	0.7530	0.6929	0.5417	0.3149	0.5092
16	0.8305	0.7642	0.5974	0.3473	0.5616
17	0.9131	0.8402	0.6569	0.3818	0.6175
18	1.0000	0.9202	0.7193	0.4182	0.6762
19	1.0922	1.0051	0.7857	0.4568	0.7386
20	1.2618	1.1611	0.9077	0.5277	0.8533
21	1.3080	1.2036	0.9409	0.5470	0.8845
22	1.4145	1.3016	1.0175	0.5915	0.9565
23	1.5370	1.4143	1.1056	0.6427	1.0393
24	1.6562	1.5240	1.1914	0.6926	1.1199
25	1.7699	1.6287	1.2733	0.7402	1.1969

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0418	0.0384	0.0300	0.0175	0.0282
2	0.0757	0.0696	0.0544	0.0316	0.0512
3	0.1045	0.0961	0.0751	0.0437	0.0706
4	0.1377	0.1268	0.0991	0.0576	0.0931
5	0.1761	0.1621	0.1267	0.0736	0.1191
6	0.2162	0.1989	0.1555	0.0904	0.1462
7	0.2510	0.2309	0.1805	0.1050	0.1697
8	0.2969	0.2732	0.2136	0.1242	0.2008
9	0.3459	0.3183	0.2488	0.1446	0.2339
10	0.3950	0.3635	0.2842	0.1652	0.2671
11	0.4532	0.4170	0.3260	0.1895	0.3065
12	0.5106	0.4699	0.3673	0.2135	0.3453
13	0.5737	0.5279	0.4127	0.2399	0.3879
14	0.6399	0.5888	0.4603	0.2676	0.4327
15	0.7116	0.6548	0.5119	0.2976	0.4812
16	0.7848	0.7222	0.5646	0.3282	0.5307
17	0.8629	0.7941	0.6208	0.3609	0.5835
18	0.9450	0.8696	0.6798	0.3952	0.6390
19	1.0322	0.9499	0.7426	0.4317	0.6980
20	1.1925	1.0973	0.8578	0.4987	0.8064
21	1.2361	1.1375	0.8892	0.5169	0.8359
22	1.3367	1.2301	0.9616	0.5590	0.9039
23	1.4525	1.3366	1.0449	0.6074	0.9822
24	1.5651	1.4403	1.1259	0.6545	1.0584
25	1.6727	1.5392	1.2033	0.6995	1.1311

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0396	0.0364	0.0285	0.0166	0.0268
2	0.0717	0.0660	0.0516	0.0300	0.0485
3	0.0990	0.0911	0.0712	0.0414	0.0670
4	0.1306	0.1202	0.0939	0.0546	0.0883
5	0.1669	0.1536	0.1201	0.0698	0.1129
6	0.2049	0.1885	0.1474	0.0857	0.1386
7	0.2379	0.2189	0.1711	0.0995	0.1609
8	0.2815	0.2590	0.2025	0.1177	0.1903
9	0.3279	0.3017	0.2359	0.1371	0.2217
10	0.3744	0.3446	0.2694	0.1566	0.2532
11	0.4296	0.3953	0.3090	0.1796	0.2905
12	0.4840	0.4454	0.3482	0.2024	0.3273
13	0.5438	0.5004	0.3912	0.2274	0.3677
14	0.6065	0.5581	0.4363	0.2536	0.4101
15	0.6745	0.6207	0.4852	0.2821	0.4561
16	0.7439	0.6846	0.5352	0.3111	0.5031
17	0.8180	0.7527	0.5884	0.3421	0.5531
18	0.8958	0.8243	0.6444	0.3746	0.6058
19	0.9784	0.9004	0.7039	0.4092	0.6617
20	1.1303	1.0401	0.8131	0.4727	0.7644
21	1.1717	1.0782	0.8429	0.4900	0.7923
22	1.2671	1.1660	0.9115	0.5299	0.8569
23	1.3768	1.2670	0.9905	0.5758	0.9311
24	1.4836	1.3652	1.0673	0.6204	1.0033
25	1.5855	1.4590	1.1406	0.6630	1.0722

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0376	0.0346	0.0271	0.0157	0.0254
2	0.0682	0.0627	0.0490	0.0285	0.0461
3	0.0941	0.0866	0.0677	0.0394	0.0636
4	0.1241	0.1142	0.0893	0.0519	0.0839
5	0.1587	0.1460	0.1141	0.0664	0.1073
6	0.1947	0.1792	0.1401	0.0814	0.1317
7	0.2261	0.2081	0.1627	0.0946	0.1529
8	0.2675	0.2462	0.1925	0.1119	0.1809
9	0.3116	0.2868	0.2242	0.1303	0.2107
10	0.3559	0.3275	0.2560	0.1488	0.2407
11	0.4083	0.3757	0.2937	0.1707	0.2761
12	0.4601	0.4234	0.3310	0.1924	0.3111
13	0.5169	0.4756	0.3718	0.2161	0.3495
14	0.5765	0.5305	0.4147	0.2411	0.3898
15	0.6411	0.5900	0.4612	0.2681	0.4335
16	0.7071	0.6507	0.5087	0.2957	0.4782
17	0.7775	0.7154	0.5593	0.3251	0.5257
18	0.8514	0.7835	0.6125	0.3560	0.5758
19	0.9300	0.8558	0.6690	0.3889	0.6289
20	1.0744	0.9886	0.7729	0.4493	0.7265
21	1.1137	1.0248	0.8012	0.4657	0.7531
22	1.2044	1.1083	0.8664	0.5036	0.8144
23	1.3087	1.2042	0.9414	0.5473	0.8850
24	1.4102	1.2976	1.0144	0.5897	0.9536
25	1.5070	1.3868	1.0841	0.6302	1.0191

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0361	0.0332	0.0259	0.0151	0.0244
2	0.0654	0.0601	0.0470	0.0273	0.0442
3	0.0902	0.0830	0.0649	0.0377	0.0610
4	0.1190	0.1095	0.0856	0.0498	0.0805
5	0.1521	0.1400	0.1094	0.0636	0.1029
6	0.1867	0.1718	0.1343	0.0781	0.1263
7	0.2168	0.1995	0.1560	0.0907	0.1466
8	0.2565	0.2360	0.1845	0.1073	0.1735
9	0.2988	0.2750	0.2149	0.1250	0.2021
10	0.3412	0.3140	0.2455	0.1427	0.2308
11	0.3915	0.3603	0.2816	0.1637	0.2647
12	0.4411	0.4059	0.3173	0.1845	0.2983
13	0.4956	0.4560	0.3565	0.2072	0.3351
14	0.5528	0.5087	0.3976	0.2312	0.3738
15	0.6147	0.5657	0.4422	0.2571	0.4157
16	0.6780	0.6239	0.4877	0.2835	0.4585
17	0.7455	0.6860	0.5363	0.3117	0.5041
18	0.8164	0.7512	0.5873	0.3414	0.5521
19	0.8917	0.8206	0.6415	0.3729	0.6030
20	1.0302	0.9480	0.7411	0.4308	0.6966
21	1.0679	0.9826	0.7682	0.4466	0.7221
22	1.1548	1.0627	0.8307	0.4829	0.7809
23	1.2548	1.1547	0.9027	0.5247	0.8485
24	1.3521	1.2442	0.9727	0.5654	0.9143
25	1.4450	1.3297	1.0395	0.6043	0.9772

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0346	0.0319	0.0249	0.0145	0.0234
2	0.0628	0.0578	0.0452	0.0263	0.0424
3	0.0867	0.0798	0.0624	0.0362	0.0586
4	0.1143	0.1052	0.0822	0.0478	0.0773
5	0.1461	0.1345	0.1051	0.0611	0.0988
6	0.1793	0.1650	0.1290	0.0750	0.1213
7	0.2082	0.1916	0.1498	0.0871	0.1408
8	0.2464	0.2267	0.1772	0.1030	0.1666
9	0.2870	0.2641	0.2065	0.1200	0.1941
10	0.3278	0.3016	0.2358	0.1371	0.2216
11	0.3760	0.3460	0.2705	0.1572	0.2543
12	0.4237	0.3899	0.3048	0.1772	0.2865
13	0.4760	0.4380	0.3424	0.1990	0.3219
14	0.5309	0.4885	0.3819	0.2220	0.3590
15	0.5904	0.5433	0.4247	0.2469	0.3993
16	0.6512	0.5992	0.4685	0.2723	0.4404
17	0.7160	0.6589	0.5151	0.2994	0.4842
18	0.7841	0.7215	0.5641	0.3279	0.5302
19	0.8565	0.7881	0.6161	0.3582	0.5792
20	0.9894	0.9105	0.7118	0.4138	0.6691
21	1.0256	0.9438	0.7378	0.4289	0.6936
22	1.1091	1.0206	0.7979	0.4638	0.7500
23	1.2052	1.1090	0.8670	0.5040	0.8150
24	1.2987	1.1950	0.9342	0.5431	0.8782
25	1.3879	1.2771	0.9984	0.5804	0.9385

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0333	0.0307	0.0240	0.0139	0.0225
2	0.0604	0.0556	0.0434	0.0253	0.0408
3	0.0834	0.0767	0.0600	0.0349	0.0564
4	0.1099	0.1012	0.0791	0.0460	0.0743
5	0.1406	0.1293	0.1011	0.0588	0.0951
6	0.1725	0.1588	0.1241	0.0721	0.1167
7	0.2003	0.1843	0.1441	0.0838	0.1355
8	0.2370	0.2181	0.1705	0.0991	0.1603
9	0.2761	0.2540	0.1986	0.1154	0.1867
10	0.3153	0.2901	0.2268	0.1318	0.2132
11	0.3617	0.3329	0.2602	0.1513	0.2446
12	0.4076	0.3751	0.2932	0.1704	0.2756
13	0.4579	0.4213	0.3294	0.1915	0.3096
14	0.5107	0.4700	0.3674	0.2136	0.3454
15	0.5680	0.5227	0.4086	0.2375	0.3841
16	0.6264	0.5765	0.4506	0.2620	0.4236
17	0.6888	0.6338	0.4955	0.2880	0.4658
18	0.7543	0.6941	0.5426	0.3154	0.5101
19	0.8239	0.7582	0.5927	0.3445	0.5571
20	0.9518	0.8759	0.6847	0.3980	0.6436
21	0.9866	0.9079	0.7098	0.4126	0.6672
22	1.0670	0.9818	0.7675	0.4462	0.7215
23	1.1594	1.0668	0.8340	0.4848	0.7840
24	1.2493	1.1496	0.8987	0.5224	0.8448
25	1.3351	1.2286	0.9604	0.5583	0.9028

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0321	0.0295	0.0231	0.0134	0.0217
2	0.0582	0.0535	0.0418	0.0243	0.0393
3	0.0803	0.0739	0.0578	0.0336	0.0543
4	0.1059	0.0975	0.0762	0.0443	0.0716
5	0.1354	0.1246	0.0974	0.0566	0.0916
6	0.1662	0.1529	0.1196	0.0695	0.1124
7	0.1930	0.1776	0.1388	0.0807	0.1305
8	0.2283	0.2101	0.1642	0.0955	0.1544
9	0.2660	0.2447	0.1913	0.1112	0.1798
10	0.3037	0.2795	0.2185	0.1270	0.2054
11	0.3485	0.3207	0.2507	0.1457	0.2356
12	0.3926	0.3613	0.2825	0.1642	0.2655
13	0.4411	0.4059	0.3173	0.1845	0.2983
14	0.4920	0.4527	0.3539	0.2057	0.3327
15	0.5472	0.5035	0.3936	0.2288	0.3700
16	0.6035	0.5553	0.4341	0.2524	0.4081
17	0.6635	0.6106	0.4773	0.2775	0.4487
18	0.7266	0.6687	0.5227	0.3039	0.4914
19	0.7937	0.7304	0.5710	0.3319	0.5367
20	0.9169	0.8438	0.6596	0.3834	0.6201
21	0.9505	0.8746	0.6838	0.3975	0.6427
22	1.0279	0.9459	0.7394	0.4298	0.6951
23	1.1169	1.0278	0.8035	0.4671	0.7553
24	1.2035	1.1075	0.8658	0.5033	0.8138
25	1.2862	1.1836	0.9253	0.5379	0.8698

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0310	0.0285	0.0223	0.0130	0.0209
2	0.0561	0.0516	0.0404	0.0235	0.0379
3	0.0775	0.0713	0.0557	0.0324	0.0524
4	0.1022	0.0940	0.0735	0.0427	0.0691
5	0.1306	0.1202	0.0940	0.0546	0.0883
6	0.1603	0.1475	0.1153	0.0670	0.1084
7	0.1862	0.1713	0.1339	0.0778	0.1259
8	0.2202	0.2027	0.1584	0.0921	0.1489
9	0.2566	0.2361	0.1846	0.1073	0.1735
10	0.2930	0.2696	0.2108	0.1225	0.1981
11	0.3361	0.3093	0.2418	0.1406	0.2273
12	0.3788	0.3485	0.2725	0.1584	0.2561
13	0.4255	0.3916	0.3061	0.1779	0.2877
14	0.4746	0.4367	0.3414	0.1985	0.3210
15	0.5278	0.4857	0.3797	0.2207	0.3569
16	0.5822	0.5357	0.4188	0.2434	0.3937
17	0.6401	0.5890	0.4605	0.2677	0.4328
18	0.7010	0.6450	0.5043	0.2931	0.4740
19	0.7657	0.7046	0.5508	0.3202	0.5178
20	0.8845	0.8139	0.6363	0.3699	0.5981
21	0.9169	0.8437	0.6596	0.3834	0.6200
22	0.9915	0.9124	0.7133	0.4146	0.6705
23	1.0774	0.9914	0.7751	0.4505	0.7286
24	1.1610	1.0683	0.8352	0.4855	0.7851
25	1.2407	1.1417	0.8926	0.5188	0.8390

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0264	0.0243	0.0190	0.0110	0.0178
2	0.0478	0.0440	0.0344	0.0200	0.0323
3	0.0660	0.0607	0.0474	0.0276	0.0446
4	0.0870	0.0800	0.0626	0.0364	0.0588
5	0.1112	0.1023	0.0800	0.0465	0.0752
6	0.1365	0.1256	0.0982	0.0571	0.0923
7	0.1585	0.1458	0.1140	0.0663	0.1072
8	0.1875	0.1725	0.1349	0.0784	0.1268
9	0.2184	0.2010	0.1571	0.0913	0.1477
10	0.2494	0.2295	0.1794	0.1043	0.1687
11	0.2861	0.2633	0.2058	0.1197	0.1935
12	0.3224	0.2967	0.2319	0.1348	0.2180
13	0.3622	0.3333	0.2606	0.1515	0.2449
14	0.4040	0.3718	0.2906	0.1689	0.2732
15	0.4493	0.4134	0.3232	0.1879	0.3038
16	0.4955	0.4560	0.3565	0.2072	0.3351
17	0.5448	0.5014	0.3919	0.2278	0.3684
18	0.5967	0.5491	0.4292	0.2495	0.4035
19	0.6517	0.5997	0.4688	0.2725	0.4407
20	0.7529	0.6928	0.5416	0.3149	0.5091
21	0.7805	0.7182	0.5615	0.3264	0.5278
22	0.8440	0.7767	0.6072	0.3529	0.5707
23	0.9171	0.8439	0.6597	0.3835	0.6202
24	0.9882	0.9094	0.7109	0.4133	0.6683
25	1.0561	0.9719	0.7598	0.4417	0.7142

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0478	0.0440	0.0344	0.0200	0.0323
2	0.0866	0.0797	0.0623	0.0362	0.0585
3	0.1195	0.1100	0.0860	0.0500	0.0808
4	0.1576	0.1450	0.1134	0.0659	0.1066
5	0.2015	0.1854	0.1450	0.0843	0.1363
6	0.2473	0.2276	0.1779	0.1034	0.1673
7	0.2872	0.2643	0.2066	0.1201	0.1942
8	0.3398	0.3127	0.2444	0.1421	0.2298
9	0.3958	0.3642	0.2847	0.1655	0.2676
10	0.4520	0.4159	0.3252	0.1890	0.3057
11	0.5186	0.4772	0.3730	0.2169	0.3507
12	0.5843	0.5377	0.4203	0.2443	0.3951
13	0.6564	0.6041	0.4722	0.2745	0.4439
14	0.7322	0.6738	0.5267	0.3062	0.4951
15	0.8143	0.7493	0.5858	0.3405	0.5506
16	0.8981	0.8264	0.6461	0.3756	0.6073
17	0.9874	0.9086	0.7103	0.4129	0.6677
18	1.0814	0.9951	0.7779	0.4522	0.7312
19	1.1812	1.0869	0.8497	0.4939	0.7987
20	1.3645	1.2556	0.9816	0.5706	0.9227
21	1.4145	1.3016	1.0175	0.5915	0.9565
22	1.5296	1.4076	1.1004	0.6397	1.0344
23	1.6621	1.5295	1.1957	0.6950	1.1239
24	1.7910	1.6481	1.2884	0.7490	1.2111
25	1.9140	1.7613	1.3769	0.8004	1.2943

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0396	0.0364	0.0285	0.0166	0.0268
2	0.0717	0.0660	0.0516	0.0300	0.0485
3	0.0990	0.0911	0.0712	0.0414	0.0670
4	0.1306	0.1202	0.0939	0.0546	0.0883
5	0.1670	0.1536	0.1201	0.0698	0.1129
6	0.2049	0.1886	0.1474	0.0857	0.1386
7	0.2379	0.2190	0.1712	0.0995	0.1609
8	0.2815	0.2590	0.2025	0.1177	0.1904
9	0.3279	0.3017	0.2359	0.1371	0.2217
10	0.3745	0.3446	0.2694	0.1566	0.2532
11	0.4296	0.3954	0.3091	0.1797	0.2905
12	0.4841	0.4455	0.3483	0.2024	0.3274
13	0.5439	0.5005	0.3912	0.2274	0.3678
14	0.6066	0.5582	0.4364	0.2537	0.4102
15	0.6746	0.6208	0.4853	0.2821	0.4562
16	0.7441	0.6847	0.5353	0.3112	0.5032
17	0.8181	0.7528	0.5885	0.3421	0.5532
18	0.8959	0.8244	0.6445	0.3747	0.6059
19	0.9786	0.9005	0.7040	0.4092	0.6618
20	1.1305	1.0403	0.8133	0.4728	0.7645
21	1.1719	1.0784	0.8430	0.4901	0.7925
22	1.2673	1.1662	0.9117	0.5300	0.8570
23	1.3771	1.2672	0.9906	0.5759	0.9312
24	1.4839	1.3655	1.0675	0.6205	1.0034
25	1.5858	1.4593	1.1408	0.6632	1.0724

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0366	0.0337	0.0263	0.0153	0.0248
2	0.0663	0.0610	0.0477	0.0277	0.0449
3	0.0916	0.0843	0.0659	0.0383	0.0619
4	0.1208	0.1111	0.0869	0.0505	0.0817
5	0.1544	0.1421	0.1111	0.0646	0.1044
6	0.1895	0.1744	0.1363	0.0793	0.1282
7	0.2201	0.2025	0.1583	0.0920	0.1488
8	0.2604	0.2396	0.1873	0.1089	0.1761
9	0.3033	0.2791	0.2182	0.1268	0.2051
10	0.3464	0.3187	0.2492	0.1448	0.2342
11	0.3974	0.3656	0.2858	0.1662	0.2687
12	0.4477	0.4120	0.3221	0.1872	0.3028
13	0.5030	0.4629	0.3618	0.2103	0.3401
14	0.5610	0.5163	0.4036	0.2346	0.3794
15	0.6239	0.5742	0.4488	0.2609	0.4219
16	0.6882	0.6332	0.4950	0.2878	0.4654
17	0.7566	0.6963	0.5443	0.3164	0.5117
18	0.8286	0.7625	0.5961	0.3465	0.5603
19	0.9051	0.8329	0.6511	0.3785	0.6120
20	1.0456	0.9621	0.7522	0.4372	0.7070
21	1.0838	0.9974	0.7797	0.4532	0.7329
22	1.1721	1.0786	0.8432	0.4901	0.7926
23	1.2736	1.1720	0.9162	0.5326	0.8612
24	1.3724	1.2629	0.9872	0.5739	0.9280
25	1.4666	1.3496	1.0551	0.6133	0.9918

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0328	0.0302	0.0236	0.0137	0.0222
2	0.0595	0.0548	0.0428	0.0249	0.0402
3	0.0822	0.0756	0.0591	0.0344	0.0556
4	0.1083	0.0997	0.0779	0.0453	0.0733
5	0.1385	0.1275	0.0996	0.0579	0.0937
6	0.1700	0.1564	0.1223	0.0711	0.1150
7	0.1974	0.1816	0.1420	0.0825	0.1335
8	0.2335	0.2149	0.1680	0.0977	0.1579
9	0.2720	0.2503	0.1957	0.1138	0.1840
10	0.3107	0.2859	0.2235	0.1299	0.2101
11	0.3564	0.3280	0.2564	0.1490	0.2410
12	0.4016	0.3696	0.2889	0.1679	0.2716
13	0.4512	0.4152	0.3246	0.1887	0.3051
14	0.5032	0.4631	0.3620	0.2104	0.3403
15	0.5597	0.5150	0.4026	0.2340	0.3785
16	0.6173	0.5680	0.4440	0.2581	0.4174
17	0.6787	0.6245	0.4882	0.2838	0.4589
18	0.7432	0.6839	0.5347	0.3108	0.5026
19	0.8118	0.7471	0.5840	0.3395	0.5490
20	0.9379	0.8630	0.6747	0.3922	0.6342
21	0.9722	0.8946	0.6994	0.4065	0.6574
22	1.0513	0.9674	0.7563	0.4396	0.7109
23	1.1424	1.0512	0.8218	0.4777	0.7725
24	1.2310	1.1328	0.8855	0.5148	0.8324
25	1.3155	1.2106	0.9464	0.5501	0.8896

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0302	0.0278	0.0217	0.0126	0.0204
2	0.0548	0.0504	0.0394	0.0229	0.0370
3	0.0756	0.0696	0.0544	0.0316	0.0511
4	0.0997	0.0918	0.0717	0.0417	0.0674
5	0.1275	0.1173	0.0917	0.0533	0.0862
6	0.1565	0.1440	0.1126	0.0654	0.1058
7	0.1817	0.1672	0.1307	0.0760	0.1229
8	0.2150	0.1978	0.1546	0.0899	0.1454
9	0.2504	0.2304	0.1801	0.1047	0.1693
10	0.2860	0.2632	0.2057	0.1196	0.1934
11	0.3281	0.3019	0.2360	0.1372	0.2219
12	0.3697	0.3402	0.2659	0.1546	0.2500
13	0.4153	0.3822	0.2988	0.1737	0.2808
14	0.4632	0.4263	0.3332	0.1937	0.3132
15	0.5152	0.4741	0.3706	0.2154	0.3484
16	0.5682	0.5228	0.4087	0.2376	0.3842
17	0.6247	0.5749	0.4494	0.2612	0.4224
18	0.6841	0.6296	0.4922	0.2861	0.4626
19	0.7473	0.6877	0.5376	0.3125	0.5053
20	0.8633	0.7944	0.6210	0.3610	0.5838
21	0.8949	0.8235	0.6438	0.3742	0.6051
22	0.9677	0.8905	0.6962	0.4047	0.6544
23	1.0515	0.9676	0.7565	0.4397	0.7111
24	1.1331	1.0427	0.8151	0.4738	0.7662
25	1.2109	1.1143	0.8711	0.5064	0.8189

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0397	0.0365	0.0285	0.0166	0.0268
2	0.0719	0.0661	0.0517	0.0301	0.0486
3	0.0992	0.0913	0.0714	0.0415	0.0671
4	0.1308	0.1204	0.0941	0.0547	0.0885
5	0.1673	0.1539	0.1203	0.0700	0.1131
6	0.2053	0.1889	0.1477	0.0859	0.1388
7	0.2384	0.2194	0.1715	0.0997	0.1612
8	0.2820	0.2595	0.2029	0.1179	0.1907
9	0.3285	0.3023	0.2363	0.1374	0.2222
10	0.3752	0.3453	0.2699	0.1569	0.2537
11	0.4305	0.3961	0.3097	0.1800	0.2911
12	0.4850	0.4463	0.3489	0.2028	0.3280
13	0.5449	0.5014	0.3920	0.2279	0.3685
14	0.6078	0.5593	0.4372	0.2542	0.4110
15	0.6759	0.6220	0.4862	0.2827	0.4571
16	0.7455	0.6860	0.5363	0.3117	0.5041
17	0.8197	0.7543	0.5896	0.3428	0.5543
18	0.8976	0.8260	0.6457	0.3754	0.6070
19	0.9805	0.9022	0.7053	0.4100	0.6630
20	1.1327	1.0423	0.8148	0.4737	0.7660
21	1.1741	1.0805	0.8446	0.4910	0.7940
22	1.2697	1.1684	0.9134	0.5310	0.8586
23	1.3797	1.2696	0.9925	0.5770	0.9330
24	1.4867	1.3681	1.0695	0.6217	1.0054
25	1.5888	1.4621	1.1430	0.6644	1.0744

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0368	0.0339	0.0265	0.0154	0.0249
2	0.0667	0.0614	0.0480	0.0279	0.0451
3	0.0921	0.0848	0.0663	0.0385	0.0623
4	0.1215	0.1118	0.0874	0.0508	0.0821
5	0.1553	0.1429	0.1117	0.0649	0.1050
6	0.1906	0.1754	0.1371	0.0797	0.1289
7	0.2213	0.2036	0.1592	0.0925	0.1497
8	0.2618	0.2409	0.1884	0.1095	0.1771
9	0.3050	0.2807	0.2194	0.1275	0.2062
10	0.3483	0.3205	0.2506	0.1457	0.2355
11	0.3996	0.3677	0.2875	0.1671	0.2702
12	0.4503	0.4143	0.3239	0.1883	0.3045
13	0.5058	0.4655	0.3639	0.2115	0.3421
14	0.5642	0.5192	0.4059	0.2359	0.3815
15	0.6275	0.5774	0.4514	0.2624	0.4243
16	0.6921	0.6368	0.4978	0.2894	0.4680
17	0.7609	0.7002	0.5474	0.3182	0.5145
18	0.8333	0.7668	0.5995	0.3485	0.5635
19	0.9102	0.8376	0.6548	0.3806	0.6155
20	1.0515	0.9676	0.7564	0.4397	0.7111
21	1.0900	1.0030	0.7841	0.4558	0.7371
22	1.1787	1.0847	0.8479	0.4929	0.7971
23	1.2808	1.1786	0.9214	0.5356	0.8661
24	1.3801	1.2700	0.9928	0.5771	0.9333
25	1.4750	1.3573	1.0610	0.6168	0.9974

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0348	0.0320	0.0250	0.0146	0.0235
2	0.0630	0.0580	0.0454	0.0264	0.0426
3	0.0871	0.0801	0.0626	0.0364	0.0589
4	0.1148	0.1056	0.0826	0.0480	0.0776
5	0.1468	0.1350	0.1056	0.0614	0.0992
6	0.1801	0.1658	0.1296	0.0753	0.1218
7	0.2091	0.1925	0.1505	0.0875	0.1414
8	0.2474	0.2277	0.1780	0.1035	0.1673
9	0.2882	0.2652	0.2073	0.1205	0.1949
10	0.3292	0.3029	0.2368	0.1377	0.2226
11	0.3776	0.3475	0.2717	0.1579	0.2554
12	0.4255	0.3916	0.3061	0.1779	0.2878
13	0.4780	0.4399	0.3439	0.1999	0.3233
14	0.5332	0.4907	0.3836	0.2230	0.3606
15	0.5930	0.5457	0.4266	0.2480	0.4010
16	0.6540	0.6018	0.4705	0.2735	0.4423
17	0.7191	0.6617	0.5173	0.3007	0.4863
18	0.7875	0.7247	0.5665	0.3293	0.5325
19	0.8602	0.7915	0.6188	0.3597	0.5817
20	0.9937	0.9144	0.7149	0.4156	0.6720
21	1.0301	0.9479	0.7410	0.4308	0.6966
22	1.1139	1.0251	0.8013	0.4658	0.7533
23	1.2104	1.1138	0.8707	0.5062	0.8185
24	1.3043	1.2002	0.9383	0.5454	0.8820
25	1.3939	1.2827	1.0027	0.5829	0.9426

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0330	0.0304	0.0237	0.0138	0.0223
2	0.0598	0.0550	0.0430	0.0250	0.0404
3	0.0825	0.0759	0.0594	0.0345	0.0558
4	0.1088	0.1001	0.0783	0.0455	0.0736
5	0.1391	0.1280	0.1001	0.0582	0.0941
6	0.1707	0.1571	0.1228	0.0714	0.1155
7	0.1982	0.1824	0.1426	0.0829	0.1341
8	0.2345	0.2158	0.1687	0.0981	0.1586
9	0.2732	0.2514	0.1965	0.1143	0.1848
10	0.3120	0.2871	0.2245	0.1305	0.2110
11	0.3580	0.3294	0.2575	0.1497	0.2421
12	0.4034	0.3712	0.2902	0.1687	0.2728
13	0.4531	0.4170	0.3260	0.1895	0.3064
14	0.5054	0.4651	0.3636	0.2114	0.3418
15	0.5621	0.5172	0.4044	0.2351	0.3801
16	0.6200	0.5705	0.4460	0.2593	0.4192
17	0.6816	0.6272	0.4904	0.2850	0.4609
18	0.7465	0.6869	0.5370	0.3122	0.5048
19	0.8154	0.7503	0.5866	0.3410	0.5514
20	0.9419	0.8668	0.6776	0.3939	0.6370
21	0.9764	0.8985	0.7024	0.4083	0.6603
22	1.0559	0.9717	0.7596	0.4416	0.7140
23	1.1474	1.0558	0.8254	0.4798	0.7759
24	1.2363	1.1377	0.8894	0.5170	0.8361
25	1.3213	1.2159	0.9505	0.5525	0.8935

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0313	0.0288	0.0226	0.0131	0.0212
2	0.0568	0.0523	0.0409	0.0238	0.0384
3	0.0784	0.0722	0.0564	0.0328	0.0530
4	0.1034	0.0952	0.0744	0.0432	0.0699
5	0.1322	0.1217	0.0951	0.0553	0.0894
6	0.1623	0.1493	0.1167	0.0679	0.1097
7	0.1884	0.1734	0.1356	0.0788	0.1274
8	0.2229	0.2051	0.1604	0.0932	0.1508
9	0.2597	0.2390	0.1868	0.1086	0.1756
10	0.2966	0.2729	0.2134	0.1240	0.2006
11	0.3402	0.3131	0.2448	0.1423	0.2301
12	0.3834	0.3528	0.2758	0.1603	0.2593
13	0.4307	0.3963	0.3098	0.1801	0.2913
14	0.4804	0.4421	0.3456	0.2009	0.3249
15	0.5343	0.4916	0.3843	0.2234	0.3613
16	0.5893	0.5422	0.4239	0.2464	0.3985
17	0.6479	0.5962	0.4661	0.2709	0.4381
18	0.7095	0.6529	0.5104	0.2967	0.4798
19	0.7750	0.7132	0.5575	0.3241	0.5241
20	0.8953	0.8239	0.6441	0.3744	0.6054
21	0.9281	0.8540	0.6676	0.3881	0.6276
22	1.0036	0.9236	0.7220	0.4197	0.6787
23	1.0905	1.0035	0.7845	0.4560	0.7375
24	1.1751	1.0814	0.8454	0.4914	0.7947
25	1.2559	1.1557	0.9034	0.5252	0.8493

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0301	0.0277	0.0216	0.0126	0.0203
2	0.0545	0.0501	0.0392	0.0228	0.0368
3	0.0752	0.0692	0.0541	0.0314	0.0509
4	0.0992	0.0913	0.0713	0.0415	0.0671
5	0.1268	0.1167	0.0912	0.0530	0.0857
6	0.1556	0.1432	0.1119	0.0651	0.1052
7	0.1807	0.1663	0.1300	0.0756	0.1222
8	0.2138	0.1967	0.1538	0.0894	0.1446
9	0.2490	0.2291	0.1791	0.1041	0.1684
10	0.2844	0.2617	0.2046	0.1189	0.1923
11	0.3262	0.3002	0.2347	0.1364	0.2206
12	0.3676	0.3383	0.2644	0.1537	0.2486
13	0.4130	0.3800	0.2971	0.1727	0.2793
14	0.4606	0.4239	0.3314	0.1926	0.3115
15	0.5123	0.4714	0.3685	0.2142	0.3464
16	0.5650	0.5199	0.4065	0.2363	0.3821
17	0.6212	0.5717	0.4469	0.2598	0.4201
18	0.6803	0.6260	0.4894	0.2845	0.4600
19	0.7431	0.6838	0.5346	0.3107	0.5025
20	0.8585	0.7900	0.6176	0.3590	0.5805
21	0.8899	0.8189	0.6402	0.3721	0.6018
22	0.9623	0.8855	0.6923	0.4024	0.6508
23	1.0457	0.9622	0.7522	0.4373	0.7071
24	1.1268	1.0369	0.8106	0.4712	0.7620
25	1.2042	1.1081	0.8663	0.5036	0.8143

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0289	0.0266	0.0208	0.0121	0.0195
2	0.0523	0.0481	0.0376	0.0219	0.0354
3	0.0722	0.0665	0.0520	0.0302	0.0488
4	0.0952	0.0876	0.0685	0.0398	0.0644
5	0.1218	0.1121	0.0876	0.0509	0.0823
6	0.1495	0.1375	0.1075	0.0625	0.1011
7	0.1735	0.1597	0.1248	0.0726	0.1173
8	0.2053	0.1889	0.1477	0.0859	0.1388
9	0.2392	0.2201	0.1720	0.1000	0.1617
10	0.2731	0.2513	0.1965	0.1142	0.1847
11	0.3133	0.2883	0.2254	0.1310	0.2119
12	0.3531	0.3249	0.2540	0.1476	0.2388
13	0.3967	0.3650	0.2853	0.1659	0.2682
14	0.4424	0.4071	0.3183	0.1850	0.2992
15	0.4920	0.4528	0.3540	0.2058	0.3327
16	0.5427	0.4994	0.3904	0.2269	0.3670
17	0.5967	0.5491	0.4292	0.2495	0.4035
18	0.6534	0.6013	0.4701	0.2732	0.4419
19	0.7137	0.6568	0.5134	0.2985	0.4826
20	0.8245	0.7587	0.5931	0.3448	0.5576
21	0.8547	0.7865	0.6148	0.3574	0.5780
22	0.9243	0.8505	0.6649	0.3865	0.6250
23	1.0043	0.9242	0.7225	0.4200	0.6792
24	1.0822	0.9959	0.7785	0.4526	0.7318
25	1.1566	1.0643	0.8320	0.4837	0.7821

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0278	0.0256	0.0200	0.0116	0.0188
2	0.0503	0.0463	0.0362	0.0210	0.0340
3	0.0695	0.0639	0.0500	0.0291	0.0470
4	0.0916	0.0843	0.0659	0.0383	0.0620
5	0.1171	0.1078	0.0843	0.0490	0.0792
6	0.1438	0.1323	0.1034	0.0601	0.0972
7	0.1669	0.1536	0.1201	0.0698	0.1129
8	0.1975	0.1817	0.1421	0.0826	0.1336
9	0.2301	0.2117	0.1655	0.0962	0.1556
10	0.2627	0.2418	0.1890	0.1099	0.1777
11	0.3014	0.2774	0.2168	0.1261	0.2038
12	0.3396	0.3125	0.2443	0.1420	0.2297
13	0.3816	0.3511	0.2745	0.1596	0.2580
14	0.4256	0.3916	0.3062	0.1780	0.2878
15	0.4733	0.4355	0.3405	0.1979	0.3201
16	0.5220	0.4804	0.3755	0.2183	0.3530
17	0.5740	0.5282	0.4129	0.2400	0.3881
18	0.6286	0.5784	0.4522	0.2629	0.4251
19	0.6866	0.6318	0.4939	0.2871	0.4643
20	0.7932	0.7299	0.5706	0.3317	0.5364
21	0.8222	0.7566	0.5915	0.3438	0.5560
22	0.8891	0.8182	0.6396	0.3718	0.6013
23	0.9661	0.8890	0.6950	0.4040	0.6533
24	1.0411	0.9580	0.7489	0.4354	0.7040
25	1.1126	1.0238	0.8004	0.4653	0.7524

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0268	0.0246	0.0192	0.0112	0.0181
2	0.0485	0.0446	0.0349	0.0203	0.0328
3	0.0669	0.0616	0.0482	0.0280	0.0453
4	0.0883	0.0812	0.0635	0.0369	0.0597
5	0.1128	0.1038	0.0812	0.0472	0.0763
6	0.1385	0.1275	0.0996	0.0579	0.0937
7	0.1608	0.1480	0.1157	0.0673	0.1088
8	0.1903	0.1751	0.1369	0.0796	0.1287
9	0.2216	0.2039	0.1594	0.0927	0.1499
10	0.2531	0.2329	0.1821	0.1058	0.1712
11	0.2904	0.2672	0.2089	0.1214	0.1964
12	0.3272	0.3011	0.2354	0.1368	0.2213
13	0.3676	0.3383	0.2644	0.1537	0.2486
14	0.4100	0.3773	0.2949	0.1715	0.2773
15	0.4560	0.4196	0.3280	0.1907	0.3083
16	0.5029	0.4628	0.3618	0.2103	0.3401
17	0.5529	0.5088	0.3978	0.2312	0.3739
18	0.6055	0.5572	0.4356	0.2532	0.4095
19	0.6614	0.6086	0.4758	0.2766	0.4473
20	0.7641	0.7031	0.5497	0.3195	0.5167
21	0.7921	0.7289	0.5698	0.3312	0.5356
22	0.8566	0.7882	0.6162	0.3582	0.5792
23	0.9307	0.8565	0.6695	0.3892	0.6294
24	1.0029	0.9229	0.7215	0.4194	0.6782
25	1.0718	0.9863	0.7710	0.4482	0.7248

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0258	0.0237	0.0186	0.0108	0.0175
2	0.0468	0.0430	0.0336	0.0196	0.0316
3	0.0646	0.0594	0.0465	0.0270	0.0437
4	0.0851	0.0784	0.0613	0.0356	0.0576
5	0.1089	0.1002	0.0783	0.0455	0.0736
6	0.1336	0.1229	0.0961	0.0559	0.0904
7	0.1551	0.1428	0.1116	0.0649	0.1049
8	0.1835	0.1689	0.1320	0.0768	0.1241
9	0.2138	0.1967	0.1538	0.0894	0.1446
10	0.2442	0.2247	0.1757	0.1021	0.1651
11	0.2801	0.2578	0.2015	0.1171	0.1894
12	0.3156	0.2905	0.2271	0.1320	0.2134
13	0.3546	0.3263	0.2551	0.1483	0.2398
14	0.3955	0.3640	0.2845	0.1654	0.2675
15	0.4399	0.4048	0.3164	0.1839	0.2974
16	0.4851	0.4464	0.3490	0.2029	0.3281
17	0.5334	0.4908	0.3837	0.2231	0.3607
18	0.5841	0.5375	0.4202	0.2443	0.3950
19	0.6380	0.5871	0.4590	0.2668	0.4315
20	0.7371	0.6783	0.5303	0.3082	0.4984
21	0.7641	0.7031	0.5497	0.3195	0.5167
22	0.8263	0.7604	0.5944	0.3455	0.5588
23	0.8978	0.8262	0.6459	0.3755	0.6071
24	0.9675	0.8903	0.6960	0.4046	0.6542
25	1.0339	0.9514	0.7438	0.4324	0.6992

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0220	0.0202	0.0158	0.0092	0.0149
2	0.0398	0.0366	0.0286	0.0166	0.0269
3	0.0550	0.0506	0.0395	0.0230	0.0372
4	0.0725	0.0667	0.0521	0.0303	0.0490
5	0.0927	0.0853	0.0667	0.0387	0.0627
6	0.1137	0.1047	0.0818	0.0476	0.0769
7	0.1321	0.1215	0.0950	0.0552	0.0893
8	0.1562	0.1438	0.1124	0.0653	0.1056
9	0.1820	0.1675	0.1309	0.0761	0.1231
10	0.2078	0.1913	0.1495	0.0869	0.1405
11	0.2384	0.2194	0.1715	0.0997	0.1612
12	0.2687	0.2472	0.1933	0.1124	0.1817
13	0.3018	0.2778	0.2171	0.1262	0.2041
14	0.3367	0.3098	0.2422	0.1408	0.2277
15	0.3744	0.3445	0.2693	0.1566	0.2532
16	0.4129	0.3800	0.2971	0.1727	0.2792
17	0.4540	0.4178	0.3266	0.1899	0.3070
18	0.4972	0.4576	0.3577	0.2079	0.3362
19	0.5431	0.4998	0.3907	0.2271	0.3673
20	0.6274	0.5774	0.4514	0.2624	0.4243
21	0.6504	0.5985	0.4679	0.2720	0.4398
22	0.7033	0.6472	0.5060	0.2941	0.4756
23	0.7642	0.7033	0.5498	0.3196	0.5168
24	0.8235	0.7578	0.5924	0.3444	0.5569
25	0.8801	0.8099	0.6331	0.3680	0.5952

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0287	0.0264	0.0206	0.0120	0.0194
2	0.0519	0.0478	0.0374	0.0217	0.0351
3	0.0717	0.0660	0.0516	0.0300	0.0485
4	0.0946	0.0870	0.0680	0.0395	0.0640
5	0.1209	0.1113	0.0870	0.0506	0.0818
6	0.1484	0.1366	0.1068	0.0621	0.1004
7	0.1723	0.1586	0.1240	0.0721	0.1165
8	0.2039	0.1876	0.1467	0.0853	0.1379
9	0.2375	0.2185	0.1708	0.0993	0.1606
10	0.2712	0.2496	0.1951	0.1134	0.1834
11	0.3111	0.2863	0.2238	0.1301	0.2104
12	0.3506	0.3226	0.2522	0.1466	0.2371
13	0.3939	0.3624	0.2833	0.1647	0.2663
14	0.4393	0.4043	0.3160	0.1837	0.2971
15	0.4886	0.4496	0.3515	0.2043	0.3304
16	0.5388	0.4958	0.3876	0.2253	0.3644
17	0.5925	0.5452	0.4262	0.2478	0.4006
18	0.6488	0.5970	0.4667	0.2713	0.4387
19	0.7087	0.6521	0.5098	0.2964	0.4792
20	0.8187	0.7534	0.5890	0.3424	0.5536
21	0.8487	0.7810	0.6105	0.3549	0.5739
22	0.9178	0.8445	0.6602	0.3838	0.6206
23	0.9972	0.9177	0.7174	0.4170	0.6744
24	1.0746	0.9889	0.7730	0.4494	0.7267
25	1.1484	1.0568	0.8261	0.4802	0.7766

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0238	0.0219	0.0171	0.0099	0.0161
2	0.0430	0.0396	0.0310	0.0180	0.0291
3	0.0594	0.0547	0.0427	0.0248	0.0402
4	0.0784	0.0721	0.0564	0.0328	0.0530
5	0.1002	0.0922	0.0721	0.0419	0.0677
6	0.1230	0.1131	0.0885	0.0514	0.0831
7	0.1428	0.1314	0.1027	0.0597	0.0965
8	0.1689	0.1554	0.1215	0.0706	0.1142
9	0.1967	0.1810	0.1415	0.0823	0.1330
10	0.2247	0.2068	0.1616	0.0940	0.1519
11	0.2578	0.2372	0.1854	0.1078	0.1743
12	0.2905	0.2673	0.2090	0.1215	0.1964
13	0.3263	0.3003	0.2347	0.1365	0.2207
14	0.3640	0.3349	0.2618	0.1522	0.2461
15	0.4048	0.3725	0.2912	0.1693	0.2737
16	0.4464	0.4108	0.3212	0.1867	0.3019
17	0.4909	0.4517	0.3531	0.2053	0.3319
18	0.5376	0.4947	0.3867	0.2248	0.3635
19	0.5872	0.5403	0.4224	0.2455	0.3971
20	0.6783	0.6242	0.4880	0.2837	0.4587
21	0.7031	0.6470	0.5058	0.2940	0.4755
22	0.7604	0.6997	0.5470	0.3180	0.5142
23	0.8262	0.7603	0.5944	0.3455	0.5587
24	0.8903	0.8193	0.6405	0.3723	0.6021
25	0.9515	0.8756	0.6845	0.3979	0.6434

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0220	0.0202	0.0158	0.0092	0.0149
2	0.0398	0.0366	0.0286	0.0166	0.0269
3	0.0550	0.0506	0.0395	0.0230	0.0372
4	0.0725	0.0667	0.0521	0.0303	0.0490
5	0.0926	0.0853	0.0666	0.0387	0.0627
6	0.1137	0.1046	0.0818	0.0476	0.0769
7	0.1320	0.1215	0.0950	0.0552	0.0893
8	0.1562	0.1437	0.1124	0.0653	0.1056
9	0.1820	0.1674	0.1309	0.0761	0.1230
10	0.2078	0.1912	0.1495	0.0869	0.1405
11	0.2384	0.2194	0.1715	0.0997	0.1612
12	0.2686	0.2472	0.1933	0.1123	0.1817
13	0.3018	0.2777	0.2171	0.1262	0.2041
14	0.3366	0.3098	0.2422	0.1408	0.2276
15	0.3744	0.3445	0.2693	0.1566	0.2532
16	0.4129	0.3799	0.2970	0.1727	0.2792
17	0.4540	0.4178	0.3266	0.1898	0.3070
18	0.4972	0.4575	0.3576	0.2079	0.3362
19	0.5430	0.4997	0.3907	0.2271	0.3672
20	0.6273	0.5773	0.4513	0.2623	0.4242
21	0.6503	0.5984	0.4678	0.2719	0.4398
22	0.7033	0.6471	0.5059	0.2941	0.4756
23	0.7641	0.7032	0.5497	0.3196	0.5167
24	0.8234	0.7577	0.5923	0.3443	0.5568
25	0.8800	0.8098	0.6330	0.3680	0.5951

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0197	0.0181	0.0142	0.0082	0.0133
2	0.0357	0.0329	0.0257	0.0149	0.0241
3	0.0493	0.0454	0.0355	0.0206	0.0333
4	0.0650	0.0598	0.0468	0.0272	0.0440
5	0.0831	0.0765	0.0598	0.0348	0.0562
6	0.1020	0.0939	0.0734	0.0427	0.0690
7	0.1184	0.1090	0.0852	0.0495	0.0801
8	0.1401	0.1289	0.1008	0.0586	0.0948
9	0.1632	0.1502	0.1174	0.0683	0.1104
10	0.1864	0.1715	0.1341	0.0779	0.1261
11	0.2139	0.1968	0.1538	0.0894	0.1446
12	0.2410	0.2217	0.1733	0.1008	0.1629
13	0.2707	0.2491	0.1947	0.1132	0.1831
14	0.3019	0.2778	0.2172	0.1263	0.2042
15	0.3358	0.3090	0.2416	0.1404	0.2271
16	0.3704	0.3408	0.2664	0.1549	0.2504
17	0.4072	0.3747	0.2929	0.1703	0.2754
18	0.4459	0.4104	0.3208	0.1865	0.3016
19	0.4871	0.4482	0.3504	0.2037	0.3294
20	0.5627	0.5178	0.4048	0.2353	0.3805
21	0.5833	0.5368	0.4196	0.2439	0.3944
22	0.6308	0.5805	0.4538	0.2638	0.4266
23	0.6854	0.6307	0.4931	0.2866	0.4635
24	0.7386	0.6797	0.5313	0.3089	0.4995
25	0.7893	0.7263	0.5678	0.3301	0.5338

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0181	0.0167	0.0130	0.0076	0.0123
2	0.0329	0.0302	0.0236	0.0137	0.0222
3	0.0454	0.0418	0.0326	0.0190	0.0307
4	0.0598	0.0551	0.0430	0.0250	0.0405
5	0.0765	0.0704	0.0550	0.0320	0.0517
6	0.0939	0.0864	0.0675	0.0393	0.0635
7	0.1090	0.1003	0.0784	0.0456	0.0737
8	0.1290	0.1187	0.0928	0.0539	0.0872
9	0.1502	0.1383	0.1081	0.0628	0.1016
10	0.1716	0.1579	0.1234	0.0718	0.1160
11	0.1968	0.1811	0.1416	0.0823	0.1331
12	0.2218	0.2041	0.1596	0.0928	0.1500
13	0.2492	0.2293	0.1793	0.1042	0.1685
14	0.2779	0.2558	0.1999	0.1162	0.1879
15	0.3091	0.2844	0.2224	0.1293	0.2090
16	0.3409	0.3137	0.2452	0.1426	0.2305
17	0.3748	0.3449	0.2696	0.1567	0.2535
18	0.4105	0.3777	0.2953	0.1717	0.2776
19	0.4484	0.4126	0.3225	0.1875	0.3032
20	0.5180	0.4766	0.3726	0.2166	0.3503
21	0.5369	0.4941	0.3863	0.2245	0.3631
22	0.5806	0.5343	0.4177	0.2428	0.3926
23	0.6309	0.5806	0.4539	0.2638	0.4266
24	0.6799	0.6256	0.4891	0.2843	0.4597
25	0.7266	0.6686	0.5227	0.3038	0.4913

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0238	0.0219	0.0171	0.0100	0.0161
2	0.0431	0.0397	0.0310	0.0180	0.0292
3	0.0595	0.0548	0.0428	0.0249	0.0403
4	0.0785	0.0722	0.0565	0.0328	0.0531
5	0.1004	0.0924	0.0722	0.0420	0.0679
6	0.1232	0.1134	0.0886	0.0515	0.0833
7	0.1430	0.1316	0.1029	0.0598	0.0967
8	0.1692	0.1557	0.1217	0.0708	0.1144
9	0.1971	0.1814	0.1418	0.0824	0.1333
10	0.2251	0.2072	0.1620	0.0941	0.1522
11	0.2583	0.2377	0.1858	0.1080	0.1747
12	0.2910	0.2678	0.2094	0.1217	0.1968
13	0.3269	0.3009	0.2352	0.1367	0.2211
14	0.3647	0.3356	0.2623	0.1525	0.2466
15	0.4055	0.3732	0.2917	0.1696	0.2742
16	0.4473	0.4116	0.3218	0.1870	0.3025
17	0.4918	0.4526	0.3538	0.2057	0.3326
18	0.5386	0.4956	0.3874	0.2252	0.3642
19	0.5883	0.5413	0.4232	0.2460	0.3978
20	0.6796	0.6254	0.4889	0.2842	0.4596
21	0.7045	0.6483	0.5068	0.2946	0.4764
22	0.7618	0.7011	0.5481	0.3186	0.5152
23	0.8278	0.7618	0.5955	0.3462	0.5598
24	0.8920	0.8208	0.6417	0.3730	0.6032
25	0.9533	0.8772	0.6858	0.3987	0.6447

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0221	0.0203	0.0159	0.0092	0.0149
2	0.0400	0.0368	0.0288	0.0167	0.0271
3	0.0553	0.0509	0.0398	0.0231	0.0374
4	0.0729	0.0671	0.0524	0.0305	0.0493
5	0.0932	0.0857	0.0670	0.0390	0.0630
6	0.1144	0.1052	0.0823	0.0478	0.0773
7	0.1328	0.1222	0.0955	0.0555	0.0898
8	0.1571	0.1446	0.1130	0.0657	0.1062
9	0.1830	0.1684	0.1316	0.0765	0.1237
10	0.2090	0.1923	0.1503	0.0874	0.1413
11	0.2398	0.2206	0.1725	0.1003	0.1621
12	0.2702	0.2486	0.1943	0.1130	0.1827
13	0.3035	0.2793	0.2183	0.1269	0.2052
14	0.3385	0.3115	0.2435	0.1416	0.2289
15	0.3765	0.3464	0.2708	0.1574	0.2546
16	0.4152	0.3821	0.2987	0.1736	0.2808
17	0.4565	0.4201	0.3284	0.1909	0.3087
18	0.5000	0.4601	0.3597	0.2091	0.3381
19	0.5461	0.5025	0.3929	0.2284	0.3693
20	0.6309	0.5806	0.4539	0.2638	0.4266
21	0.6540	0.6018	0.4705	0.2735	0.4422
22	0.7072	0.6508	0.5088	0.2958	0.4783
23	0.7685	0.7072	0.5528	0.3214	0.5197
24	0.8281	0.7620	0.5957	0.3463	0.5600
25	0.8850	0.8144	0.6366	0.3701	0.5984

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0209	0.0192	0.0150	0.0087	0.0141
2	0.0378	0.0348	0.0272	0.0158	0.0256
3	0.0522	0.0481	0.0376	0.0218	0.0353
4	0.0689	0.0634	0.0495	0.0288	0.0466
5	0.0881	0.0810	0.0633	0.0368	0.0595
6	0.1081	0.0995	0.0777	0.0452	0.0731
7	0.1255	0.1155	0.0903	0.0525	0.0849
8	0.1485	0.1366	0.1068	0.0621	0.1004
9	0.1729	0.1591	0.1244	0.0723	0.1169
10	0.1975	0.1817	0.1421	0.0826	0.1336
11	0.2266	0.2085	0.1630	0.0948	0.1532
12	0.2553	0.2349	0.1837	0.1068	0.1727
13	0.2868	0.2639	0.2063	0.1199	0.1940
14	0.3199	0.2944	0.2301	0.1338	0.2163
15	0.3558	0.3274	0.2559	0.1488	0.2406
16	0.3924	0.3611	0.2823	0.1641	0.2654
17	0.4315	0.3970	0.3104	0.1804	0.2918
18	0.4725	0.4348	0.3399	0.1976	0.3195
19	0.5161	0.4749	0.3713	0.2158	0.3490
20	0.5962	0.5487	0.4289	0.2493	0.4032
21	0.6180	0.5687	0.4446	0.2585	0.4179
22	0.6684	0.6150	0.4808	0.2795	0.4520
23	0.7262	0.6683	0.5224	0.3037	0.4911
24	0.7826	0.7201	0.5630	0.3273	0.5292
25	0.8363	0.7696	0.6016	0.3497	0.5656

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0198	0.0182	0.0142	0.0083	0.0134
2	0.0359	0.0330	0.0258	0.0150	0.0242
3	0.0495	0.0456	0.0356	0.0207	0.0335
4	0.0653	0.0601	0.0470	0.0273	0.0441
5	0.0835	0.0768	0.0600	0.0349	0.0564
6	0.1024	0.0943	0.0737	0.0428	0.0693
7	0.1189	0.1095	0.0856	0.0497	0.0804
8	0.1407	0.1295	0.1012	0.0589	0.0952
9	0.1639	0.1508	0.1179	0.0686	0.1109
10	0.1872	0.1723	0.1347	0.0783	0.1266
11	0.2148	0.1976	0.1545	0.0898	0.1452
12	0.2420	0.2227	0.1741	0.1012	0.1637
13	0.2719	0.2502	0.1956	0.1137	0.1839
14	0.3033	0.2791	0.2182	0.1268	0.2051
15	0.3373	0.3103	0.2426	0.1410	0.2281
16	0.3720	0.3423	0.2676	0.1556	0.2515
17	0.4090	0.3763	0.2942	0.1710	0.2766
18	0.4479	0.4122	0.3222	0.1873	0.3029
19	0.4892	0.4502	0.3519	0.2046	0.3308
20	0.5652	0.5201	0.4066	0.2363	0.3822
21	0.5859	0.5391	0.4214	0.2450	0.3962
22	0.6336	0.5830	0.4558	0.2649	0.4284
23	0.6884	0.6335	0.4952	0.2879	0.4655
24	0.7418	0.6826	0.5336	0.3102	0.5016
25	0.7928	0.7295	0.5703	0.3315	0.5361

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0188	0.0173	0.0135	0.0079	0.0127
2	0.0341	0.0314	0.0245	0.0143	0.0230
3	0.0471	0.0433	0.0339	0.0197	0.0318
4	0.0621	0.0571	0.0446	0.0259	0.0420
5	0.0793	0.0730	0.0571	0.0332	0.0536
6	0.0974	0.0896	0.0700	0.0407	0.0658
7	0.1131	0.1040	0.0813	0.0473	0.0765
8	0.1338	0.1231	0.0962	0.0559	0.0905
9	0.1558	0.1434	0.1121	0.0652	0.1054
10	0.1779	0.1637	0.1280	0.0744	0.1203
11	0.2041	0.1879	0.1469	0.0854	0.1381
12	0.2300	0.2117	0.1655	0.0962	0.1556
13	0.2584	0.2378	0.1859	0.1081	0.1748
14	0.2882	0.2652	0.2074	0.1205	0.1949
15	0.3206	0.2950	0.2306	0.1341	0.2168
16	0.3536	0.3253	0.2543	0.1478	0.2391
17	0.3887	0.3577	0.2796	0.1626	0.2629
18	0.4257	0.3917	0.3062	0.1780	0.2879
19	0.4650	0.4279	0.3345	0.1945	0.3144
20	0.5372	0.4943	0.3864	0.2246	0.3633
21	0.5568	0.5124	0.4006	0.2329	0.3766
22	0.6022	0.5541	0.4332	0.2518	0.4072
23	0.6543	0.6021	0.4707	0.2736	0.4425
24	0.7051	0.6488	0.5072	0.2949	0.4768
25	0.7535	0.6934	0.5421	0.3151	0.5096

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0180	0.0166	0.0130	0.0075	0.0122
2	0.0327	0.0301	0.0235	0.0137	0.0221
3	0.0451	0.0415	0.0325	0.0189	0.0305
4	0.0595	0.0548	0.0428	0.0249	0.0402
5	0.0761	0.0700	0.0547	0.0318	0.0514
6	0.0934	0.0859	0.0672	0.0390	0.0631
7	0.1084	0.0998	0.0780	0.0453	0.0733
8	0.1283	0.1180	0.0923	0.0536	0.0867
9	0.1494	0.1375	0.1075	0.0625	0.1010
10	0.1706	0.1570	0.1227	0.0714	0.1154
11	0.1957	0.1801	0.1408	0.0819	0.1324
12	0.2206	0.2030	0.1587	0.0922	0.1492
13	0.2478	0.2280	0.1783	0.1036	0.1676
14	0.2764	0.2543	0.1988	0.1156	0.1869
15	0.3074	0.2828	0.2211	0.1285	0.2078
16	0.3390	0.3120	0.2439	0.1418	0.2292
17	0.3727	0.3430	0.2681	0.1559	0.2521
18	0.4082	0.3756	0.2936	0.1707	0.2760
19	0.4459	0.4103	0.3207	0.1864	0.3015
20	0.5151	0.4740	0.3705	0.2154	0.3483
21	0.5339	0.4913	0.3841	0.2233	0.3611
22	0.5774	0.5313	0.4154	0.2415	0.3905
23	0.6274	0.5773	0.4513	0.2624	0.4243
24	0.6761	0.6221	0.4863	0.2827	0.4572
25	0.7225	0.6649	0.5198	0.3021	0.4886

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0173	0.0159	0.0125	0.0072	0.0117
2	0.0314	0.0289	0.0226	0.0131	0.0212
3	0.0433	0.0399	0.0312	0.0181	0.0293
4	0.0571	0.0526	0.0411	0.0239	0.0386
5	0.0731	0.0672	0.0526	0.0306	0.0494
6	0.0897	0.0825	0.0645	0.0375	0.0606
7	0.1041	0.0958	0.0749	0.0435	0.0704
8	0.1232	0.1134	0.0886	0.0515	0.0833
9	0.1435	0.1320	0.1032	0.0600	0.0970
10	0.1639	0.1508	0.1179	0.0685	0.1108
11	0.1880	0.1730	0.1352	0.0786	0.1271
12	0.2118	0.1949	0.1524	0.0886	0.1433
13	0.2380	0.2190	0.1712	0.0995	0.1609
14	0.2655	0.2443	0.1910	0.1110	0.1795
15	0.2952	0.2717	0.2124	0.1235	0.1996
16	0.3256	0.2996	0.2342	0.1362	0.2202
17	0.3580	0.3294	0.2575	0.1497	0.2421
18	0.3921	0.3608	0.2820	0.1639	0.2651
19	0.4282	0.3941	0.3081	0.1791	0.2896
20	0.4947	0.4552	0.3559	0.2069	0.3345
21	0.5128	0.4719	0.3689	0.2145	0.3468
22	0.5546	0.5103	0.3989	0.2319	0.3750
23	0.6026	0.5545	0.4335	0.2520	0.4075
24	0.6493	0.5975	0.4671	0.2715	0.4391
25	0.6939	0.6386	0.4992	0.2902	0.4693

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0167	0.0153	0.0120	0.0070	0.0113
2	0.0302	0.0278	0.0217	0.0126	0.0204
3	0.0417	0.0384	0.0300	0.0174	0.0282
4	0.0550	0.0506	0.0395	0.0230	0.0372
5	0.0703	0.0647	0.0506	0.0294	0.0475
6	0.0863	0.0794	0.0621	0.0361	0.0583
7	0.1002	0.0922	0.0721	0.0419	0.0677
8	0.1185	0.1090	0.0852	0.0496	0.0801
9	0.1380	0.1270	0.0993	0.0577	0.0933
10	0.1576	0.1451	0.1134	0.0659	0.1066
11	0.1809	0.1664	0.1301	0.0756	0.1223
12	0.2038	0.1875	0.1466	0.0852	0.1378
13	0.2289	0.2107	0.1647	0.0957	0.1548
14	0.2554	0.2350	0.1837	0.1068	0.1727
15	0.2840	0.2613	0.2043	0.1188	0.1920
16	0.3132	0.2882	0.2253	0.1310	0.2118
17	0.3444	0.3169	0.2477	0.1440	0.2329
18	0.3771	0.3470	0.2713	0.1577	0.2550
19	0.4119	0.3791	0.2963	0.1723	0.2786
20	0.4759	0.4379	0.3424	0.1990	0.3218
21	0.4933	0.4540	0.3549	0.2063	0.3336
22	0.5335	0.4909	0.3838	0.2231	0.3608
23	0.5797	0.5334	0.4170	0.2424	0.3920
24	0.6246	0.5748	0.4493	0.2612	0.4224
25	0.6676	0.6143	0.4802	0.2792	0.4514

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0161	0.0148	0.0115	0.0067	0.0109
2	0.0291	0.0268	0.0209	0.0122	0.0197
3	0.0402	0.0370	0.0289	0.0168	0.0272
4	0.0530	0.0487	0.0381	0.0221	0.0358
5	0.0677	0.0623	0.0487	0.0283	0.0458
6	0.0831	0.0765	0.0598	0.0348	0.0562
7	0.0965	0.0888	0.0694	0.0404	0.0653
8	0.1142	0.1051	0.0821	0.0477	0.0772
9	0.1330	0.1224	0.0957	0.0556	0.0899
10	0.1519	0.1398	0.1093	0.0635	0.1027
11	0.1742	0.1603	0.1253	0.0729	0.1178
12	0.1963	0.1807	0.1412	0.0821	0.1328
13	0.2206	0.2030	0.1587	0.0922	0.1491
14	0.2460	0.2264	0.1770	0.1029	0.1664
15	0.2736	0.2518	0.1968	0.1144	0.1850
16	0.3017	0.2777	0.2171	0.1262	0.2040
17	0.3318	0.3053	0.2387	0.1387	0.2243
18	0.3633	0.3343	0.2614	0.1519	0.2457
19	0.3969	0.3652	0.2855	0.1660	0.2684
20	0.4585	0.4219	0.3298	0.1917	0.3100
21	0.4752	0.4373	0.3419	0.1987	0.3214
22	0.5139	0.4729	0.3697	0.2149	0.3475
23	0.5584	0.5139	0.4017	0.2335	0.3776
24	0.6018	0.5537	0.4329	0.2516	0.4069
25	0.6431	0.5918	0.4626	0.2689	0.4349

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0155	0.0142	0.0111	0.0065	0.0105
2	0.0281	0.0258	0.0202	0.0117	0.0190
3	0.0387	0.0357	0.0279	0.0162	0.0262
4	0.0511	0.0470	0.0368	0.0214	0.0345
5	0.0653	0.0601	0.0470	0.0273	0.0442
6	0.0802	0.0738	0.0577	0.0335	0.0542
7	0.0931	0.0857	0.0670	0.0389	0.0629
8	0.1101	0.1013	0.0792	0.0461	0.0745
9	0.1283	0.1180	0.0923	0.0536	0.0867
10	0.1465	0.1348	0.1054	0.0613	0.0991
11	0.1681	0.1547	0.1209	0.0703	0.1137
12	0.1894	0.1743	0.1362	0.0792	0.1281
13	0.2128	0.1958	0.1531	0.0890	0.1439
14	0.2373	0.2184	0.1707	0.0992	0.1605
15	0.2639	0.2429	0.1899	0.1104	0.1785
16	0.2911	0.2679	0.2094	0.1217	0.1968
17	0.3200	0.2945	0.2302	0.1338	0.2164
18	0.3505	0.3225	0.2521	0.1466	0.2370
19	0.3828	0.3523	0.2754	0.1601	0.2589
20	0.4423	0.4070	0.3182	0.1849	0.2991
21	0.4584	0.4219	0.3298	0.1917	0.3100
22	0.4958	0.4562	0.3566	0.2073	0.3353
23	0.5387	0.4957	0.3875	0.2253	0.3643
24	0.5805	0.5342	0.4176	0.2427	0.3925
25	0.6204	0.5709	0.4463	0.2594	0.4195

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0132	0.0121	0.0095	0.0055	0.0089
2	0.0239	0.0220	0.0172	0.0100	0.0162
3	0.0330	0.0303	0.0237	0.0138	0.0223
4	0.0435	0.0400	0.0313	0.0182	0.0294
5	0.0556	0.0512	0.0400	0.0232	0.0376
6	0.0682	0.0628	0.0491	0.0285	0.0461
7	0.0792	0.0729	0.0570	0.0331	0.0536
8	0.0937	0.0863	0.0674	0.0392	0.0634
9	0.1092	0.1005	0.0786	0.0457	0.0738
10	0.1247	0.1148	0.0897	0.0521	0.0843
11	0.1431	0.1317	0.1029	0.0598	0.0967
12	0.1612	0.1483	0.1160	0.0674	0.1090
13	0.1811	0.1667	0.1303	0.0757	0.1225
14	0.2020	0.1859	0.1453	0.0845	0.1366
15	0.2246	0.2067	0.1616	0.0939	0.1519
16	0.2478	0.2280	0.1782	0.1036	0.1675
17	0.2724	0.2507	0.1960	0.1139	0.1842
18	0.2983	0.2745	0.2146	0.1248	0.2017
19	0.3259	0.2999	0.2344	0.1363	0.2204
20	0.3765	0.3464	0.2708	0.1574	0.2546
21	0.3902	0.3591	0.2807	0.1632	0.2639
22	0.4220	0.3883	0.3036	0.1765	0.2854
23	0.4585	0.4220	0.3299	0.1918	0.3101
24	0.4941	0.4547	0.3555	0.2066	0.3341
25	0.5281	0.4859	0.3799	0.2208	0.3571

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0785	0.0698	0.0563	0.0325	0.0678
2	0.1422	0.1265	0.1020	0.0588	0.1228
3	0.1963	0.1747	0.1409	0.0812	0.1696
4	0.2589	0.2304	0.1858	0.1071	0.2236
5	0.3310	0.2946	0.2375	0.1369	0.2858
6	0.4062	0.3615	0.2915	0.1680	0.3508
7	0.4717	0.4198	0.3385	0.1951	0.4073
8	0.5580	0.4967	0.4004	0.2308	0.4819
9	0.6500	0.5785	0.4665	0.2689	0.5614
10	0.7424	0.6607	0.5327	0.3071	0.6411
11	0.8517	0.7580	0.6112	0.3523	0.7355
12	0.9596	0.8541	0.6886	0.3970	0.8288
13	1.0781	0.9595	0.7737	0.4460	0.9311
14	1.2025	1.0702	0.8629	0.4974	1.0385
15	1.3373	1.1902	0.9597	0.5532	1.1550
16	1.4750	1.3127	1.0584	0.6101	1.2738
17	1.6217	1.4433	1.1638	0.6708	1.4006
18	1.7760	1.5807	1.2745	0.7347	1.5338
19	1.9399	1.7265	1.3921	0.8025	1.6754
20	2.2410	1.9946	1.6082	0.9270	1.9355
21	2.3230	2.0676	1.6670	0.9610	2.0063
22	2.5122	2.2359	1.8028	1.0392	2.1696
23	2.7297	2.4295	1.9589	1.1292	2.3575
24	2.9415	2.6179	2.1108	1.2168	2.5404
25	3.1435	2.7978	2.2558	1.3004	2.7149

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0692	0.0616	0.0496	0.0286	0.0597
2	0.1253	0.1115	0.0899	0.0518	0.1082
3	0.1731	0.1540	0.1242	0.0716	0.1495
4	0.2282	0.2031	0.1638	0.0944	0.1971
5	0.2917	0.2597	0.2094	0.1207	0.2520
6	0.3581	0.3187	0.2570	0.1481	0.3093
7	0.4158	0.3700	0.2984	0.1720	0.3591
8	0.4919	0.4378	0.3530	0.2035	0.4248
9	0.5730	0.5100	0.4112	0.2370	0.4949
10	0.6544	0.5824	0.4696	0.2707	0.5652
11	0.7507	0.6682	0.5387	0.3106	0.6484
12	0.8459	0.7529	0.6070	0.3499	0.7306
13	0.9503	0.8458	0.6820	0.3931	0.8208
14	1.0600	0.9434	0.7607	0.4385	0.9155
15	1.1788	1.0492	0.8459	0.4876	1.0181
16	1.3002	1.1572	0.9330	0.5378	1.1229
17	1.4295	1.2723	1.0258	0.5913	1.2346
18	1.5655	1.3933	1.1234	0.6476	1.3520
19	1.7100	1.5219	1.2271	0.7074	1.4768
20	1.9754	1.7582	1.4176	0.8172	1.7061
21	2.0477	1.8225	1.4695	0.8471	1.7685
22	2.2145	1.9709	1.5891	0.9161	1.9125
23	2.4062	2.1416	1.7267	0.9954	2.0781
24	2.5929	2.3077	1.8607	1.0726	2.2393
25	2.7710	2.4662	1.9885	1.1463	2.3932

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0630	0.0561	0.0452	0.0261	0.0544
2	0.1141	0.1016	0.0819	0.0472	0.0986
3	0.1576	0.1402	0.1131	0.0652	0.1361
4	0.2078	0.1849	0.1491	0.0860	0.1795
5	0.2656	0.2364	0.1906	0.1099	0.2294
6	0.3261	0.2902	0.2340	0.1349	0.2816
7	0.3786	0.3369	0.2717	0.1566	0.3270
8	0.4479	0.3986	0.3214	0.1853	0.3868
9	0.5217	0.4644	0.3744	0.2158	0.4506
10	0.5959	0.5303	0.4276	0.2465	0.5146
11	0.6836	0.6084	0.4906	0.2828	0.5904
12	0.7703	0.6855	0.5527	0.3186	0.6652
13	0.8653	0.7702	0.6210	0.3580	0.7474
14	0.9652	0.8590	0.6926	0.3993	0.8336
15	1.0734	0.9553	0.7703	0.4440	0.9270
16	1.1839	1.0537	0.8496	0.4897	1.0225
17	1.3017	1.1585	0.9341	0.5385	1.1242
18	1.4255	1.2687	1.0230	0.5897	1.2311
19	1.5571	1.3858	1.1174	0.6441	1.3448
20	1.7988	1.6009	1.2908	0.7441	1.5535
21	1.8646	1.6595	1.3381	0.7713	1.6104
22	2.0164	1.7947	1.4470	0.8341	1.7415
23	2.1910	1.9501	1.5723	0.9064	1.8923
24	2.3610	2.1013	1.6943	0.9767	2.0390
25	2.5232	2.2457	1.8107	1.0438	2.1791

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0549	0.0489	0.0394	0.0227	0.0474
2	0.0995	0.0885	0.0714	0.0411	0.0859
3	0.1373	0.1222	0.0986	0.0568	0.1186
4	0.1811	0.1612	0.1300	0.0749	0.1564
5	0.2315	0.2061	0.1661	0.0958	0.2000
6	0.2842	0.2529	0.2039	0.1176	0.2454
7	0.3300	0.2937	0.2368	0.1365	0.2850
8	0.3904	0.3474	0.2801	0.1615	0.3371
9	0.4547	0.4047	0.3263	0.1881	0.3927
10	0.5193	0.4622	0.3727	0.2148	0.4485
11	0.5958	0.5303	0.4275	0.2465	0.5145
12	0.6713	0.5975	0.4817	0.2777	0.5798
13	0.7542	0.6712	0.5412	0.3120	0.6513
14	0.8412	0.7487	0.6037	0.3480	0.7265
15	0.9355	0.8326	0.6713	0.3870	0.8079
16	1.0318	0.9183	0.7404	0.4268	0.8911
17	1.1345	1.0097	0.8141	0.4693	0.9798
18	1.2424	1.1057	0.8915	0.5139	1.0730
19	1.3570	1.2078	0.9738	0.5614	1.1720
20	1.5677	1.3953	1.1250	0.6485	1.3539
21	1.6251	1.4463	1.1662	0.6722	1.4035
22	1.7574	1.5641	1.2611	0.7270	1.5178
23	1.9096	1.6996	1.3703	0.7899	1.6492
24	2.0577	1.8314	1.4766	0.8512	1.7771
25	2.1990	1.9572	1.5781	0.9097	1.8992

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0498	0.0444	0.0358	0.0206	0.0430
2	0.0903	0.0804	0.0648	0.0374	0.0780
3	0.1247	0.1110	0.0895	0.0516	0.1077
4	0.1644	0.1463	0.1180	0.0680	0.1420
5	0.2102	0.1871	0.1508	0.0870	0.1815
6	0.2580	0.2296	0.1851	0.1067	0.2228
7	0.2996	0.2666	0.2150	0.1239	0.2587
8	0.3544	0.3154	0.2543	0.1466	0.3061
9	0.4128	0.3674	0.2963	0.1708	0.3565
10	0.4715	0.4196	0.3383	0.1950	0.4072
11	0.5409	0.4814	0.3882	0.2238	0.4672
12	0.6095	0.5425	0.4374	0.2521	0.5264
13	0.6847	0.6094	0.4914	0.2832	0.5914
14	0.7637	0.6797	0.5481	0.3159	0.6596
15	0.8494	0.7559	0.6095	0.3513	0.7335
16	0.9368	0.8337	0.6722	0.3875	0.8090
17	1.0300	0.9167	0.7391	0.4261	0.8895
18	1.1280	1.0039	0.8094	0.4666	0.9742
19	1.2321	1.0966	0.8841	0.5097	1.0641
20	1.4233	1.2668	1.0214	0.5888	1.2292
21	1.4754	1.3131	1.0588	0.6103	1.2742
22	1.5955	1.4201	1.1450	0.6600	1.3780
23	1.7337	1.5430	1.2441	0.7172	1.4973
24	1.8682	1.6627	1.3406	0.7728	1.6134
25	1.9965	1.7769	1.4327	0.8259	1.7243

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0693	0.0617	0.0497	0.0287	0.0599
2	0.1256	0.1118	0.0901	0.0520	0.1085
3	0.1735	0.1544	0.1245	0.0718	0.1498
4	0.2287	0.2036	0.1641	0.0946	0.1975
5	0.2924	0.2602	0.2098	0.1210	0.2525
6	0.3589	0.3194	0.2575	0.1485	0.3100
7	0.4167	0.3709	0.2990	0.1724	0.3599
8	0.4930	0.4388	0.3538	0.2039	0.4258
9	0.5743	0.5111	0.4121	0.2376	0.4960
10	0.6559	0.5837	0.4707	0.2713	0.5664
11	0.7525	0.6697	0.5400	0.3113	0.6498
12	0.8478	0.7546	0.6084	0.3507	0.7322
13	0.9525	0.8477	0.6835	0.3940	0.8226
14	1.0624	0.9456	0.7624	0.4395	0.9175
15	1.1815	1.0516	0.8479	0.4888	1.0204
16	1.3031	1.1598	0.9351	0.5391	1.1254
17	1.4328	1.2752	1.0282	0.5927	1.2374
18	1.5691	1.3965	1.1260	0.6491	1.3551
19	1.7139	1.5254	1.2299	0.7090	1.4802
20	1.9800	1.7622	1.4208	0.8190	1.7100
21	2.0524	1.8267	1.4728	0.8490	1.7726
22	2.2195	1.9754	1.5928	0.9181	1.9169
23	2.4117	2.1465	1.7307	0.9976	2.0829
24	2.5988	2.3130	1.8649	1.0750	2.2444
25	2.7773	2.4719	1.9930	1.1489	2.3986

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0632	0.0563	0.0454	0.0262	0.0546
2	0.1146	0.1020	0.0822	0.0474	0.0990
3	0.1582	0.1408	0.1135	0.0654	0.1366
4	0.2086	0.1857	0.1497	0.0863	0.1802
5	0.2667	0.2374	0.1914	0.1103	0.2304
6	0.3274	0.2914	0.2349	0.1354	0.2827
7	0.3801	0.3383	0.2728	0.1572	0.3283
8	0.4497	0.4003	0.3227	0.1860	0.3884
9	0.5239	0.4662	0.3759	0.2167	0.4524
10	0.5983	0.5325	0.4293	0.2475	0.5167
11	0.6864	0.6109	0.4925	0.2839	0.5928
12	0.7734	0.6883	0.5550	0.3199	0.6679
13	0.8688	0.7733	0.6235	0.3594	0.7504
14	0.9691	0.8625	0.6954	0.4009	0.8370
15	1.0777	0.9592	0.7734	0.4458	0.9308
16	1.1887	1.0579	0.8530	0.4917	1.0266
17	1.3069	1.1632	0.9379	0.5406	1.1287
18	1.4313	1.2739	1.0271	0.5921	1.2361
19	1.5634	1.3914	1.1219	0.6467	1.3502
20	1.8061	1.6074	1.2960	0.7471	1.5598
21	1.8722	1.6663	1.3435	0.7744	1.6169
22	2.0246	1.8019	1.4529	0.8375	1.7485
23	2.1999	1.9580	1.5787	0.9100	1.8999
24	2.3705	2.1098	1.7011	0.9806	2.0473
25	2.5334	2.2548	1.8180	1.0480	2.1880

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0589	0.0524	0.0423	0.0244	0.0509
2	0.1067	0.0950	0.0766	0.0441	0.0922
3	0.1474	0.1312	0.1057	0.0610	0.1273
4	0.1943	0.1729	0.1394	0.0804	0.1678
5	0.2484	0.2211	0.1783	0.1028	0.2145
6	0.3049	0.2714	0.2188	0.1261	0.2633
7	0.3540	0.3151	0.2541	0.1465	0.3058
8	0.4189	0.3728	0.3006	0.1733	0.3617
9	0.4879	0.4343	0.3501	0.2018	0.4214
10	0.5572	0.4959	0.3999	0.2305	0.4812
11	0.6393	0.5690	0.4588	0.2644	0.5521
12	0.7203	0.6411	0.5169	0.2980	0.6221
13	0.8092	0.7202	0.5807	0.3348	0.6989
14	0.9026	0.8033	0.6477	0.3734	0.7795
15	1.0038	0.8934	0.7203	0.4152	0.8669
16	1.1071	0.9854	0.7945	0.4580	0.9562
17	1.2173	1.0834	0.8735	0.5035	1.0513
18	1.3331	1.1865	0.9566	0.5514	1.1513
19	1.4561	1.2960	1.0449	0.6023	1.2576
20	1.6822	1.4971	1.2071	0.6959	1.4528
21	1.7437	1.5519	1.2513	0.7213	1.5060
22	1.8857	1.6783	1.3532	0.7800	1.6286
23	2.0490	1.8236	1.4704	0.8476	1.7696
24	2.2079	1.9651	1.5844	0.9133	1.9068
25	2.3596	2.1001	1.6933	0.9761	2.0378

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0551	0.0491	0.0396	0.0228	0.0476
2	0.0999	0.0889	0.0717	0.0413	0.0863
3	0.1379	0.1227	0.0990	0.0570	0.1191
4	0.1818	0.1618	0.1305	0.0752	0.1570
5	0.2325	0.2069	0.1668	0.0962	0.2008
6	0.2853	0.2540	0.2048	0.1180	0.2464
7	0.3313	0.2949	0.2378	0.1371	0.2861
8	0.3920	0.3489	0.2813	0.1621	0.3385
9	0.4566	0.4064	0.3277	0.1889	0.3943
10	0.5215	0.4641	0.3742	0.2157	0.4503
11	0.5982	0.5324	0.4293	0.2475	0.5167
12	0.6741	0.5999	0.4837	0.2788	0.5822
13	0.7573	0.6740	0.5434	0.3133	0.6540
14	0.8447	0.7518	0.6061	0.3494	0.7295
15	0.9394	0.8360	0.6741	0.3886	0.8113
16	1.0360	0.9221	0.7435	0.4286	0.8948
17	1.1391	1.0138	0.8174	0.4712	0.9838
18	1.2475	1.1103	0.8952	0.5160	1.0774
19	1.3626	1.2128	0.9778	0.5637	1.1768
20	1.5742	1.4010	1.1296	0.6512	1.3595
21	1.6318	1.4523	1.1710	0.6750	1.4093
22	1.7646	1.5705	1.2663	0.7300	1.5240
23	1.9174	1.7065	1.3760	0.7932	1.6560
24	2.0661	1.8389	1.4827	0.8547	1.7844
25	2.2081	1.9652	1.5846	0.9134	1.9070

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0518	0.0461	0.0372	0.0214	0.0447
2	0.0938	0.0835	0.0673	0.0388	0.0810
3	0.1296	0.1153	0.0930	0.0536	0.1119
4	0.1709	0.1521	0.1226	0.0707	0.1476
5	0.2184	0.1944	0.1568	0.0904	0.1887
6	0.2681	0.2386	0.1924	0.1109	0.2316
7	0.3113	0.2771	0.2234	0.1288	0.2689
8	0.3683	0.3278	0.2643	0.1524	0.3181
9	0.4290	0.3819	0.3079	0.1775	0.3705
10	0.4900	0.4361	0.3516	0.2027	0.4232
11	0.5621	0.5003	0.4034	0.2325	0.4855
12	0.6334	0.5637	0.4545	0.2620	0.5470
13	0.7116	0.6333	0.5106	0.2944	0.6146
14	0.7937	0.7064	0.5696	0.3283	0.6855
15	0.8827	0.7856	0.6334	0.3651	0.7623
16	0.9735	0.8665	0.6986	0.4027	0.8408
17	1.0704	0.9527	0.7681	0.4428	0.9244
18	1.1722	1.0433	0.8412	0.4849	1.0124
19	1.2804	1.1396	0.9188	0.5297	1.1058
20	1.4792	1.3165	1.0615	0.6119	1.2775
21	1.5333	1.3647	1.1003	0.6343	1.3242
22	1.6582	1.4758	1.1899	0.6859	1.4321
23	1.8018	1.6036	1.2930	0.7453	1.5561
24	1.9415	1.7280	1.3932	0.8031	1.6768
25	2.0749	1.8467	1.4890	0.8583	1.7920

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0496	0.0441	0.0356	0.0205	0.0428
2	0.0898	0.0799	0.0644	0.0371	0.0776
3	0.1240	0.1104	0.0890	0.0513	0.1071
4	0.1635	0.1455	0.1173	0.0676	0.1412
5	0.2090	0.1860	0.1500	0.0865	0.1805
6	0.2566	0.2284	0.1841	0.1061	0.2216
7	0.2979	0.2651	0.2138	0.1232	0.2573
8	0.3525	0.3137	0.2529	0.1458	0.3044
9	0.4106	0.3654	0.2946	0.1698	0.3546
10	0.4689	0.4173	0.3365	0.1940	0.4049
11	0.5379	0.4788	0.3860	0.2225	0.4646
12	0.6061	0.5395	0.4350	0.2507	0.5235
13	0.6809	0.6060	0.4886	0.2817	0.5881
14	0.7595	0.6760	0.5450	0.3142	0.6559
15	0.8447	0.7518	0.6061	0.3494	0.7295
16	0.9316	0.8291	0.6685	0.3854	0.8046
17	1.0243	0.9116	0.7350	0.4237	0.8846
18	1.1217	0.9984	0.8050	0.4640	0.9688
19	1.2252	1.0905	0.8793	0.5068	1.0582
20	1.4155	1.2598	1.0157	0.5855	1.2225
21	1.4673	1.3059	1.0529	0.6070	1.2672
22	1.5867	1.4122	1.1386	0.6564	1.3704
23	1.7241	1.5345	1.2372	0.7132	1.4890
24	1.8578	1.6535	1.3332	0.7685	1.6045
25	1.9855	1.7671	1.4248	0.8213	1.7148

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0475	0.0423	0.0341	0.0197	0.0410
2	0.0861	0.0766	0.0618	0.0356	0.0744
3	0.1189	0.1058	0.0853	0.0492	0.1027
4	0.1568	0.1395	0.1125	0.0648	0.1354
5	0.2004	0.1784	0.1438	0.0829	0.1731
6	0.2460	0.2189	0.1765	0.1018	0.2124
7	0.2856	0.2542	0.2050	0.1181	0.2467
8	0.3379	0.3007	0.2425	0.1398	0.2918
9	0.3936	0.3503	0.2825	0.1628	0.3399
10	0.4495	0.4001	0.3226	0.1859	0.3882
11	0.5157	0.4590	0.3701	0.2133	0.4454
12	0.5811	0.5172	0.4170	0.2404	0.5018
13	0.6528	0.5810	0.4685	0.2700	0.5638
14	0.7281	0.6481	0.5225	0.3012	0.6289
15	0.8098	0.7207	0.5811	0.3350	0.6994
16	0.8931	0.7949	0.6409	0.3695	0.7713
17	0.9820	0.8740	0.7047	0.4062	0.8481
18	1.0754	0.9571	0.7717	0.4449	0.9288
19	1.1746	1.0455	0.8429	0.4859	1.0145
20	1.3570	1.2077	0.9738	0.5613	1.1720
21	1.4067	1.2519	1.0094	0.5819	1.2148
22	1.5212	1.3539	1.0916	0.6293	1.3138
23	1.6529	1.4711	1.1861	0.6838	1.4275
24	1.7811	1.5852	1.2781	0.7368	1.5382
25	1.9035	1.6941	1.3660	0.7874	1.6439

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0456	0.0406	0.0327	0.0189	0.0394
2	0.0827	0.0736	0.0593	0.0342	0.0714
3	0.1142	0.1016	0.0819	0.0472	0.0986
4	0.1505	0.1340	0.1080	0.0623	0.1300
5	0.1925	0.1713	0.1381	0.0796	0.1662
6	0.2362	0.2102	0.1695	0.0977	0.2040
7	0.2743	0.2441	0.1968	0.1135	0.2369
8	0.3245	0.2888	0.2329	0.1342	0.2802
9	0.3780	0.3364	0.2712	0.1564	0.3264
10	0.4317	0.3842	0.3098	0.1786	0.3728
11	0.4952	0.4408	0.3554	0.2049	0.4277
12	0.5580	0.4967	0.4004	0.2308	0.4819
13	0.6269	0.5580	0.4499	0.2593	0.5414
14	0.6993	0.6223	0.5018	0.2893	0.6039
15	0.7776	0.6921	0.5580	0.3217	0.6716
16	0.8577	0.7634	0.6155	0.3548	0.7407
17	0.9430	0.8393	0.6767	0.3901	0.8144
18	1.0327	0.9192	0.7411	0.4272	0.8919
19	1.1280	1.0040	0.8095	0.4666	0.9742
20	1.3032	1.1598	0.9352	0.5391	1.1255
21	1.3509	1.2023	0.9694	0.5588	1.1667
22	1.4608	1.3002	1.0483	0.6043	1.2616
23	1.5873	1.4128	1.1391	0.6566	1.3709
24	1.7105	1.5223	1.2274	0.7076	1.4772
25	1.8280	1.6269	1.3118	0.7562	1.5787

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0439	0.0391	0.0315	0.0182	0.0379
2	0.0795	0.0708	0.0571	0.0329	0.0687
3	0.1098	0.0977	0.0788	0.0454	0.0948
4	0.1448	0.1289	0.1039	0.0599	0.1250
5	0.1851	0.1648	0.1328	0.0766	0.1599
6	0.2272	0.2022	0.1630	0.0940	0.1962
7	0.2638	0.2348	0.1893	0.1091	0.2278
8	0.3121	0.2778	0.2240	0.1291	0.2696
9	0.3636	0.3236	0.2609	0.1504	0.3140
10	0.4152	0.3695	0.2980	0.1718	0.3586
11	0.4764	0.4240	0.3418	0.1971	0.4114
12	0.5367	0.4777	0.3852	0.2220	0.4636
13	0.6030	0.5367	0.4327	0.2494	0.5208
14	0.6726	0.5986	0.4826	0.2782	0.5809
15	0.7480	0.6657	0.5368	0.3094	0.6460
16	0.8250	0.7342	0.5920	0.3413	0.7125
17	0.9070	0.8073	0.6509	0.3752	0.7834
18	0.9933	0.8841	0.7128	0.4109	0.8579
19	1.0850	0.9657	0.7786	0.4488	0.9371
20	1.2534	1.1156	0.8995	0.5185	1.0825
21	1.2993	1.1564	0.9324	0.5375	1.1221
22	1.4051	1.2506	1.0083	0.5812	1.2135
23	1.5268	1.3589	1.0956	0.6316	1.3186
24	1.6452	1.4643	1.1806	0.6806	1.4209
25	1.7582	1.5649	1.2617	0.7273	1.5185

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0423	0.0376	0.0303	0.0175	0.0365
2	0.0766	0.0682	0.0550	0.0317	0.0662
3	0.1058	0.0941	0.0759	0.0438	0.0913
4	0.1395	0.1241	0.1001	0.0577	0.1205
5	0.1783	0.1587	0.1280	0.0738	0.1540
6	0.2189	0.1948	0.1571	0.0905	0.1890
7	0.2541	0.2262	0.1824	0.1051	0.2195
8	0.3006	0.2676	0.2157	0.1244	0.2596
9	0.3502	0.3117	0.2513	0.1449	0.3025
10	0.4000	0.3560	0.2870	0.1654	0.3454
11	0.4588	0.4084	0.3293	0.1898	0.3963
12	0.5170	0.4602	0.3710	0.2139	0.4465
13	0.5808	0.5170	0.4168	0.2403	0.5016
14	0.6479	0.5766	0.4649	0.2680	0.5595
15	0.7205	0.6412	0.5170	0.2980	0.6222
16	0.7946	0.7072	0.5702	0.3287	0.6863
17	0.8737	0.7776	0.6270	0.3614	0.7546
18	0.9568	0.8516	0.6866	0.3958	0.8264
19	1.0451	0.9302	0.7500	0.4323	0.9026
20	1.2074	1.0746	0.8664	0.4995	1.0427
21	1.2516	1.1139	0.8981	0.5177	1.0809
22	1.3535	1.2046	0.9713	0.5599	1.1689
23	1.4707	1.3089	1.0554	0.6084	1.2701
24	1.5847	1.4104	1.1372	0.6556	1.3686
25	1.6936	1.5073	1.2154	0.7006	1.4627

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0366	0.0326	0.0263	0.0152	0.0316
2	0.0664	0.0591	0.0476	0.0275	0.0573
3	0.0917	0.0816	0.0658	0.0379	0.0792
4	0.1209	0.1076	0.0867	0.0500	0.1044
5	0.1545	0.1375	0.1109	0.0639	0.1335
6	0.1897	0.1688	0.1361	0.0785	0.1638
7	0.2202	0.1960	0.1580	0.0911	0.1902
8	0.2606	0.2319	0.1870	0.1078	0.2250
9	0.3035	0.2701	0.2178	0.1255	0.2621
10	0.3466	0.3085	0.2487	0.1434	0.2994
11	0.3977	0.3539	0.2854	0.1645	0.3434
12	0.4481	0.3988	0.3215	0.1854	0.3870
13	0.5034	0.4480	0.3612	0.2082	0.4347
14	0.5615	0.4997	0.4029	0.2323	0.4849
15	0.6244	0.5557	0.4481	0.2583	0.5393
16	0.6887	0.6129	0.4942	0.2849	0.5948
17	0.7572	0.6739	0.5434	0.3132	0.6540
18	0.8292	0.7380	0.5951	0.3430	0.7162
19	0.9058	0.8061	0.6500	0.3747	0.7823
20	1.0464	0.9313	0.7509	0.4329	0.9037
21	1.0847	0.9654	0.7784	0.4487	0.9368
22	1.1730	1.0440	0.8417	0.4852	1.0130
23	1.2746	1.1344	0.9146	0.5272	1.1008
24	1.3734	1.2224	0.9856	0.5681	1.1861
25	1.4678	1.3063	1.0533	0.6072	1.2676

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0654	0.0582	0.0469	0.0270	0.0565
2	0.1185	0.1055	0.0850	0.0490	0.1023
3	0.1636	0.1456	0.1174	0.0677	0.1413
4	0.2157	0.1920	0.1548	0.0892	0.1863
5	0.2758	0.2455	0.1979	0.1141	0.2382
6	0.3385	0.3013	0.2429	0.1400	0.2924
7	0.3931	0.3498	0.2821	0.1626	0.3395
8	0.4650	0.4139	0.3337	0.1924	0.4016
9	0.5417	0.4821	0.3887	0.2241	0.4678
10	0.6186	0.5506	0.4439	0.2559	0.5343
11	0.7097	0.6317	0.5093	0.2936	0.6129
12	0.7997	0.7117	0.5739	0.3308	0.6907
13	0.8984	0.7996	0.6447	0.3716	0.7759
14	1.0021	0.8919	0.7191	0.4145	0.8654
15	1.1144	0.9919	0.7997	0.4610	0.9625
16	1.2291	1.0939	0.8820	0.5084	1.0615
17	1.3514	1.2028	0.9698	0.5590	1.1671
18	1.4800	1.3172	1.0621	0.6122	1.2782
19	1.6166	1.4388	1.1601	0.6687	1.3961
20	1.8675	1.6621	1.3402	0.7725	1.6129
21	1.9359	1.7230	1.3892	0.8008	1.6719
22	2.0935	1.8632	1.5023	0.8660	1.8080
23	2.2748	2.0246	1.6324	0.9410	1.9646
24	2.4512	2.1816	1.7590	1.0140	2.1170
25	2.6196	2.3315	1.8799	1.0836	2.2624

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0576	0.0513	0.0414	0.0238	0.0498
2	0.1044	0.0930	0.0749	0.0432	0.0902
3	0.1442	0.1284	0.1035	0.0597	0.1245
4	0.1902	0.1692	0.1365	0.0787	0.1642
5	0.2431	0.2164	0.1745	0.1006	0.2100
6	0.2984	0.2656	0.2141	0.1234	0.2577
7	0.3465	0.3084	0.2486	0.1433	0.2992
8	0.4099	0.3648	0.2942	0.1696	0.3540
9	0.4775	0.4250	0.3427	0.1975	0.4124
10	0.5453	0.4853	0.3913	0.2256	0.4710
11	0.6256	0.5568	0.4489	0.2588	0.5403
12	0.7049	0.6274	0.5059	0.2916	0.6088
13	0.7919	0.7048	0.5683	0.3276	0.6840
14	0.8833	0.7862	0.6339	0.3654	0.7629
15	0.9824	0.8743	0.7049	0.4064	0.8484
16	1.0835	0.9643	0.7775	0.4482	0.9357
17	1.1913	1.0602	0.8549	0.4928	1.0288
18	1.3046	1.1611	0.9362	0.5397	1.1267
19	1.4250	1.2683	1.0226	0.5895	1.2307
20	1.6462	1.4652	1.1813	0.6810	1.4217
21	1.7065	1.5188	1.2246	0.7059	1.4738
22	1.8454	1.6424	1.3243	0.7634	1.5938
23	2.0052	1.7847	1.4389	0.8295	1.7318
24	2.1607	1.9231	1.5506	0.8938	1.8661
25	2.3092	2.0552	1.6571	0.9552	1.9943

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0525	0.0467	0.0377	0.0217	0.0453
2	0.0951	0.0846	0.0682	0.0393	0.0821
3	0.1313	0.1169	0.0942	0.0543	0.1134
4	0.1732	0.1541	0.1243	0.0716	0.1495
5	0.2214	0.1970	0.1589	0.0916	0.1912
6	0.2717	0.2418	0.1950	0.1124	0.2347
7	0.3155	0.2808	0.2264	0.1305	0.2725
8	0.3733	0.3322	0.2679	0.1544	0.3224
9	0.4348	0.3870	0.3120	0.1799	0.3755
10	0.4966	0.4419	0.3563	0.2054	0.4288
11	0.5697	0.5070	0.4088	0.2357	0.4920
12	0.6419	0.5713	0.4606	0.2655	0.5544
13	0.7211	0.6418	0.5175	0.2983	0.6228
14	0.8043	0.7159	0.5772	0.3327	0.6947
15	0.8945	0.7961	0.6419	0.3700	0.7725
16	0.9866	0.8781	0.7080	0.4081	0.8520
17	1.0847	0.9654	0.7784	0.4487	0.9368
18	1.1879	1.0573	0.8525	0.4914	1.0259
19	1.2976	1.1548	0.9311	0.5368	1.1206
20	1.4990	1.3341	1.0757	0.6201	1.2946
21	1.5538	1.3830	1.1151	0.6428	1.3420
22	1.6804	1.4956	1.2058	0.6951	1.4512
23	1.8259	1.6251	1.3103	0.7553	1.5769
24	1.9675	1.7511	1.4119	0.8139	1.6992
25	2.1027	1.8714	1.5089	0.8698	1.8159

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0457	0.0407	0.0328	0.0189	0.0395
2	0.0829	0.0738	0.0595	0.0343	0.0716
3	0.1144	0.1019	0.0821	0.0473	0.0988
4	0.1509	0.1343	0.1083	0.0624	0.1303
5	0.1929	0.1717	0.1385	0.0798	0.1666
6	0.2368	0.2108	0.1699	0.0980	0.2045
7	0.2750	0.2447	0.1973	0.1137	0.2375
8	0.3253	0.2895	0.2334	0.1346	0.2809
9	0.3789	0.3373	0.2719	0.1568	0.3273
10	0.4328	0.3852	0.3106	0.1790	0.3738
11	0.4965	0.4419	0.3563	0.2054	0.4288
12	0.5594	0.4979	0.4015	0.2314	0.4831
13	0.6285	0.5594	0.4510	0.2600	0.5428
14	0.7010	0.6239	0.5030	0.2900	0.6054
15	0.7796	0.6939	0.5594	0.3225	0.6733
16	0.8598	0.7653	0.6170	0.3557	0.7426
17	0.9454	0.8414	0.6784	0.3911	0.8165
18	1.0353	0.9214	0.7430	0.4283	0.8941
19	1.1309	1.0065	0.8115	0.4678	0.9767
20	1.3064	1.1627	0.9375	0.5404	1.1283
21	1.3542	1.2053	0.9718	0.5602	1.1696
22	1.4645	1.3034	1.0509	0.6058	1.2648
23	1.5913	1.4163	1.1419	0.6583	1.3743
24	1.7147	1.5261	1.2305	0.7093	1.4809
25	1.8325	1.6310	1.3150	0.7581	1.5827

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0415	0.0370	0.0298	0.0172	0.0359
2	0.0753	0.0670	0.0540	0.0311	0.0650
3	0.1039	0.0925	0.0746	0.0430	0.0897
4	0.1370	0.1219	0.0983	0.0567	0.1183
5	0.1752	0.1559	0.1257	0.0725	0.1513
6	0.2150	0.1914	0.1543	0.0889	0.1857
7	0.2496	0.2222	0.1791	0.1033	0.2156
8	0.2953	0.2629	0.2119	0.1222	0.2551
9	0.3440	0.3062	0.2469	0.1423	0.2971
10	0.3929	0.3497	0.2820	0.1625	0.3393
11	0.4508	0.4012	0.3235	0.1865	0.3893
12	0.5079	0.4520	0.3645	0.2101	0.4387
13	0.5706	0.5078	0.4095	0.2360	0.4928
14	0.6364	0.5664	0.4567	0.2633	0.5497
15	0.7078	0.6300	0.5079	0.2928	0.6113
16	0.7806	0.6948	0.5602	0.3229	0.6742
17	0.8583	0.7639	0.6159	0.3551	0.7413
18	0.9400	0.8366	0.6745	0.3888	0.8118
19	1.0267	0.9138	0.7368	0.4247	0.8867
20	1.1861	1.0557	0.8512	0.4907	1.0244
21	1.2295	1.0943	0.8823	0.5086	1.0619
22	1.3296	1.1834	0.9542	0.5500	1.1483
23	1.4448	1.2859	1.0368	0.5976	1.2478
24	1.5568	1.3856	1.1172	0.6440	1.3445
25	1.6638	1.4808	1.1939	0.6882	1.4369

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0578	0.0514	0.0415	0.0239	0.0499
2	0.1047	0.0932	0.0751	0.0433	0.0904
3	0.1445	0.1286	0.1037	0.0598	0.1248
4	0.1906	0.1696	0.1368	0.0788	0.1646
5	0.2437	0.2169	0.1749	0.1008	0.2104
6	0.2991	0.2662	0.2146	0.1237	0.2583
7	0.3473	0.3091	0.2492	0.1437	0.2999
8	0.4108	0.3657	0.2948	0.1700	0.3548
9	0.4786	0.4259	0.3434	0.1980	0.4133
10	0.5466	0.4865	0.3922	0.2261	0.4720
11	0.6270	0.5581	0.4500	0.2594	0.5415
12	0.7065	0.6288	0.5070	0.2923	0.6102
13	0.7938	0.7065	0.5696	0.3283	0.6855
14	0.8853	0.7880	0.6353	0.3662	0.7646
15	0.9846	0.8763	0.7066	0.4073	0.8503
16	1.0859	0.9665	0.7793	0.4492	0.9379
17	1.1940	1.0627	0.8568	0.4939	1.0312
18	1.3076	1.1638	0.9383	0.5409	1.1293
19	1.4282	1.2712	1.0249	0.5908	1.2335
20	1.6500	1.4685	1.1840	0.6825	1.4250
21	1.7103	1.5222	1.2274	0.7075	1.4771
22	1.8496	1.6462	1.3273	0.7651	1.5974
23	2.0098	1.7887	1.4422	0.8314	1.7357
24	2.1656	1.9275	1.5541	0.8959	1.8703
25	2.3144	2.0599	1.6609	0.9574	1.9988

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0527	0.0469	0.0378	0.0218	0.0455
2	0.0955	0.0850	0.0685	0.0395	0.0825
3	0.1318	0.1173	0.0946	0.0545	0.1139
4	0.1739	0.1547	0.1248	0.0719	0.1502
5	0.2223	0.1978	0.1595	0.0919	0.1920
6	0.2728	0.2428	0.1958	0.1129	0.2356
7	0.3168	0.2819	0.2273	0.1310	0.2736
8	0.3748	0.3335	0.2689	0.1550	0.3237
9	0.4365	0.3885	0.3133	0.1806	0.3770
10	0.4986	0.4437	0.3578	0.2062	0.4306
11	0.5720	0.5091	0.4105	0.2366	0.4940
12	0.6445	0.5736	0.4625	0.2666	0.5566
13	0.7240	0.6444	0.5196	0.2995	0.6253
14	0.8076	0.7188	0.5795	0.3341	0.6975
15	0.8981	0.7993	0.6445	0.3715	0.7757
16	0.9906	0.8816	0.7108	0.4098	0.8555
17	1.0891	0.9693	0.7816	0.4505	0.9406
18	1.1927	1.0615	0.8559	0.4934	1.0301
19	1.3028	1.1595	0.9349	0.5389	1.1252
20	1.5051	1.3395	1.0800	0.6226	1.2998
21	1.5601	1.3885	1.1196	0.6454	1.3474
22	1.6872	1.5016	1.2107	0.6979	1.4571
23	1.8333	1.6316	1.3156	0.7584	1.5833
24	1.9754	1.7582	1.4176	0.8172	1.7061
25	2.1112	1.8790	1.5150	0.8733	1.8233

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0491	0.0437	0.0352	0.0203	0.0424
2	0.0889	0.0792	0.0638	0.0368	0.0768
3	0.1228	0.1093	0.0881	0.0508	0.1061
4	0.1619	0.1441	0.1162	0.0670	0.1398
5	0.2070	0.1843	0.1486	0.0856	0.1788
6	0.2541	0.2262	0.1823	0.1051	0.2194
7	0.2950	0.2626	0.2117	0.1220	0.2548
8	0.3491	0.3107	0.2505	0.1444	0.3015
9	0.4066	0.3619	0.2918	0.1682	0.3512
10	0.4644	0.4133	0.3332	0.1921	0.4010
11	0.5327	0.4741	0.3823	0.2204	0.4601
12	0.6003	0.5342	0.4308	0.2483	0.5184
13	0.6744	0.6002	0.4839	0.2790	0.5824
14	0.7522	0.6695	0.5398	0.3112	0.6496
15	0.8365	0.7445	0.6003	0.3460	0.7224
16	0.9226	0.8211	0.6621	0.3817	0.7968
17	1.0144	0.9028	0.7279	0.4196	0.8761
18	1.1109	0.9887	0.7972	0.4595	0.9594
19	1.2134	1.0800	0.8708	0.5020	1.0480
20	1.4018	1.2476	1.0059	0.5799	1.2107
21	1.4531	1.2933	1.0428	0.6011	1.2550
22	1.5714	1.3986	1.1277	0.6500	1.3571
23	1.7075	1.5197	1.2253	0.7063	1.4747
24	1.8399	1.6376	1.3203	0.7611	1.5890
25	1.9663	1.7501	1.4111	0.8134	1.6982

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0459	0.0409	0.0330	0.0190	0.0397
2	0.0832	0.0741	0.0597	0.0344	0.0719
3	0.1149	0.1023	0.0825	0.0475	0.0992
4	0.1515	0.1349	0.1087	0.0627	0.1309
5	0.1937	0.1724	0.1390	0.0801	0.1673
6	0.2378	0.2116	0.1706	0.0984	0.2054
7	0.2761	0.2457	0.1981	0.1142	0.2384
8	0.3266	0.2907	0.2344	0.1351	0.2821
9	0.3805	0.3386	0.2730	0.1574	0.3286
10	0.4345	0.3868	0.3118	0.1798	0.3753
11	0.4985	0.4437	0.3577	0.2062	0.4306
12	0.5617	0.4999	0.4031	0.2324	0.4851
13	0.6311	0.5617	0.4529	0.2611	0.5450
14	0.7039	0.6265	0.5051	0.2912	0.6079
15	0.7828	0.6967	0.5617	0.3238	0.6761
16	0.8634	0.7684	0.6196	0.3571	0.7456
17	0.9493	0.8449	0.6812	0.3927	0.8198
18	1.0396	0.9252	0.7460	0.4300	0.8978
19	1.1355	1.0106	0.8149	0.4697	0.9807
20	1.3118	1.1675	0.9414	0.5426	1.1329
21	1.3598	1.2102	0.9758	0.5625	1.1744
22	1.4705	1.3088	1.0553	0.6083	1.2700
23	1.5979	1.4221	1.1466	0.6610	1.3800
24	1.7218	1.5324	1.2356	0.7122	1.4870
25	1.8401	1.6377	1.3205	0.7612	1.5892

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0432	0.0384	0.0310	0.0179	0.0373
2	0.0782	0.0696	0.0561	0.0324	0.0675
3	0.1080	0.0961	0.0775	0.0447	0.0933
4	0.1424	0.1267	0.1022	0.0589	0.1230
5	0.1820	0.1620	0.1306	0.0753	0.1572
6	0.2234	0.1989	0.1603	0.0924	0.1930
7	0.2594	0.2309	0.1862	0.1073	0.2241
8	0.3069	0.2732	0.2203	0.1270	0.2651
9	0.3575	0.3182	0.2566	0.1479	0.3088
10	0.4083	0.3634	0.2930	0.1689	0.3526
11	0.4685	0.4169	0.3362	0.1938	0.4046
12	0.5278	0.4698	0.3788	0.2184	0.4559
13	0.5930	0.5278	0.4255	0.2453	0.5121
14	0.6614	0.5887	0.4746	0.2736	0.5712
15	0.7356	0.6547	0.5279	0.3043	0.6353
16	0.8113	0.7221	0.5822	0.3356	0.7007
17	0.8920	0.7939	0.6401	0.3690	0.7704
18	0.9769	0.8694	0.7010	0.4041	0.8437
19	1.0670	0.9497	0.7657	0.4414	0.9215
20	1.2327	1.0971	0.8846	0.5099	1.0646
21	1.2778	1.1372	0.9169	0.5286	1.1035
22	1.3818	1.2298	0.9916	0.5716	1.1934
23	1.5015	1.3363	1.0775	0.6211	1.2967
24	1.6179	1.4400	1.1610	0.6693	1.3973
25	1.7291	1.5389	1.2408	0.7153	1.4933

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0413	0.0368	0.0296	0.0171	0.0357
2	0.0748	0.0666	0.0537	0.0310	0.0646
3	0.1033	0.0920	0.0742	0.0427	0.0892
4	0.1363	0.1213	0.0978	0.0564	0.1177
5	0.1742	0.1550	0.1250	0.0721	0.1504
6	0.2138	0.1903	0.1534	0.0884	0.1847
7	0.2483	0.2210	0.1782	0.1027	0.2144
8	0.2937	0.2614	0.2108	0.1215	0.2537
9	0.3421	0.3045	0.2455	0.1415	0.2955
10	0.3907	0.3478	0.2804	0.1616	0.3375
11	0.4483	0.3990	0.3217	0.1854	0.3871
12	0.5051	0.4495	0.3625	0.2089	0.4362
13	0.5674	0.5050	0.4072	0.2347	0.4901
14	0.6329	0.5633	0.4542	0.2618	0.5466
15	0.7039	0.6265	0.5051	0.2912	0.6079
16	0.7763	0.6909	0.5571	0.3211	0.6705
17	0.8536	0.7597	0.6125	0.3531	0.7372
18	0.9348	0.8320	0.6708	0.3867	0.8073
19	1.0210	0.9087	0.7327	0.4224	0.8818
20	1.1795	1.0498	0.8465	0.4879	1.0187
21	1.2227	1.0882	0.8774	0.5058	1.0560
22	1.3223	1.1768	0.9489	0.5470	1.1420
23	1.4368	1.2787	1.0310	0.5943	1.2409
24	1.5482	1.3779	1.1110	0.6404	1.3371
25	1.6546	1.4726	1.1873	0.6844	1.4290

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0396	0.0352	0.0284	0.0164	0.0342
2	0.0717	0.0639	0.0515	0.0297	0.0620
3	0.0991	0.0882	0.0711	0.0410	0.0856
4	0.1306	0.1163	0.0937	0.0540	0.1128
5	0.1670	0.1486	0.1198	0.0691	0.1442
6	0.2050	0.1824	0.1471	0.0848	0.1770
7	0.2380	0.2118	0.1708	0.0985	0.2055
8	0.2816	0.2506	0.2021	0.1165	0.2432
9	0.3280	0.2919	0.2354	0.1357	0.2833
10	0.3746	0.3334	0.2688	0.1550	0.3235
11	0.4298	0.3825	0.3084	0.1778	0.3712
12	0.4842	0.4310	0.3475	0.2003	0.4182
13	0.5440	0.4842	0.3904	0.2250	0.4698
14	0.6068	0.5400	0.4354	0.2510	0.5240
15	0.6748	0.6006	0.4842	0.2791	0.5828
16	0.7443	0.6624	0.5341	0.3079	0.6428
17	0.8183	0.7283	0.5872	0.3385	0.7067
18	0.8962	0.7976	0.6431	0.3707	0.7740
19	0.9789	0.8712	0.7024	0.4049	0.8454
20	1.1308	1.0065	0.8115	0.4678	0.9766
21	1.1722	1.0433	0.8412	0.4849	1.0124
22	1.2677	1.1282	0.9097	0.5244	1.0948
23	1.3774	1.2259	0.9885	0.5698	1.1896
24	1.4843	1.3210	1.0651	0.6140	1.2819
25	1.5862	1.4118	1.1383	0.6562	1.3699

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0380	0.0338	0.0273	0.0157	0.0328
2	0.0689	0.0613	0.0494	0.0285	0.0595
3	0.0951	0.0847	0.0683	0.0394	0.0822
4	0.1254	0.1116	0.0900	0.0519	0.1083
5	0.1604	0.1427	0.1151	0.0663	0.1385
6	0.1968	0.1752	0.1413	0.0814	0.1700
7	0.2286	0.2034	0.1640	0.0945	0.1974
8	0.2704	0.2407	0.1940	0.1119	0.2335
9	0.3150	0.2803	0.2260	0.1303	0.2720
10	0.3597	0.3202	0.2582	0.1488	0.3107
11	0.4127	0.3673	0.2962	0.1707	0.3564
12	0.4650	0.4139	0.3337	0.1924	0.4016
13	0.5224	0.4650	0.3749	0.2161	0.4512
14	0.5827	0.5186	0.4182	0.2410	0.5033
15	0.6480	0.5768	0.4650	0.2681	0.5597
16	0.7147	0.6361	0.5129	0.2957	0.6173
17	0.7859	0.6994	0.5639	0.3251	0.6787
18	0.8606	0.7660	0.6176	0.3560	0.7433
19	0.9400	0.8367	0.6746	0.3889	0.8119
20	1.0860	0.9665	0.7793	0.4492	0.9379
21	1.1257	1.0019	0.8078	0.4657	0.9722
22	1.2174	1.0835	0.8736	0.5036	1.0514
23	1.3228	1.1773	0.9492	0.5472	1.1424
24	1.4254	1.2686	1.0229	0.5896	1.2310
25	1.5233	1.3558	1.0931	0.6301	1.3156

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0366	0.0326	0.0262	0.0151	0.0316
2	0.0663	0.0590	0.0476	0.0274	0.0572
3	0.0915	0.0814	0.0657	0.0379	0.0790
4	0.1207	0.1074	0.0866	0.0499	0.1042
5	0.1543	0.1373	0.1107	0.0638	0.1332
6	0.1893	0.1685	0.1359	0.0783	0.1635
7	0.2198	0.1957	0.1578	0.0909	0.1899
8	0.2601	0.2315	0.1866	0.1076	0.2246
9	0.3030	0.2697	0.2174	0.1253	0.2617
10	0.3460	0.3080	0.2483	0.1431	0.2988
11	0.3970	0.3533	0.2849	0.1642	0.3428
12	0.4473	0.3981	0.3210	0.1850	0.3863
13	0.5025	0.4472	0.3606	0.2079	0.4340
14	0.5605	0.4988	0.4022	0.2319	0.4841
15	0.6233	0.5548	0.4473	0.2578	0.5383
16	0.6875	0.6119	0.4933	0.2844	0.5937
17	0.7559	0.6727	0.5424	0.3127	0.6528
18	0.8278	0.7367	0.5940	0.3424	0.7149
19	0.9042	0.8047	0.6488	0.3740	0.7809
20	1.0445	0.9297	0.7496	0.4321	0.9021
21	1.0828	0.9637	0.7770	0.4479	0.9351
22	1.1709	1.0421	0.8403	0.4844	1.0113
23	1.2723	1.1324	0.9130	0.5263	1.0988
24	1.3710	1.2202	0.9838	0.5671	1.1841
25	1.4652	1.3040	1.0514	0.6061	1.2654

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0352	0.0314	0.0253	0.0146	0.0304
2	0.0638	0.0568	0.0458	0.0264	0.0551
3	0.0881	0.0784	0.0633	0.0365	0.0761
4	0.1162	0.1034	0.0834	0.0481	0.1004
5	0.1486	0.1322	0.1066	0.0615	0.1283
6	0.1824	0.1623	0.1309	0.0754	0.1575
7	0.2118	0.1885	0.1520	0.0876	0.1829
8	0.2505	0.2230	0.1798	0.1036	0.2164
9	0.2918	0.2597	0.2094	0.1207	0.2520
10	0.3333	0.2966	0.2392	0.1379	0.2878
11	0.3824	0.3403	0.2744	0.1582	0.3302
12	0.4308	0.3835	0.3092	0.1782	0.3721
13	0.4840	0.4308	0.3473	0.2002	0.4180
14	0.5399	0.4805	0.3874	0.2233	0.4663
15	0.6004	0.5344	0.4309	0.2484	0.5185
16	0.6622	0.5894	0.4752	0.2739	0.5719
17	0.7281	0.6480	0.5225	0.3012	0.6288
18	0.7974	0.7097	0.5722	0.3298	0.6886
19	0.8709	0.7752	0.6250	0.3603	0.7522
20	1.0061	0.8955	0.7220	0.4162	0.8690
21	1.0430	0.9283	0.7484	0.4314	0.9008
22	1.1279	1.0038	0.8094	0.4666	0.9741
23	1.2256	1.0908	0.8795	0.5070	1.0584
24	1.3206	1.1754	0.9477	0.5463	1.1405
25	1.4113	1.2561	1.0128	0.5838	1.2189

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0305	0.0272	0.0219	0.0126	0.0264
2	0.0553	0.0492	0.0397	0.0229	0.0478
3	0.0764	0.0680	0.0548	0.0316	0.0660
4	0.1007	0.0896	0.0723	0.0417	0.0870
5	0.1288	0.1146	0.0924	0.0533	0.1112
6	0.1581	0.1407	0.1134	0.0654	0.1365
7	0.1835	0.1633	0.1317	0.0759	0.1585
8	0.2171	0.1932	0.1558	0.0898	0.1875
9	0.2529	0.2251	0.1815	0.1046	0.2184
10	0.2888	0.2571	0.2073	0.1195	0.2495
11	0.3314	0.2949	0.2378	0.1371	0.2862
12	0.3734	0.3323	0.2680	0.1545	0.3225
13	0.4195	0.3733	0.3010	0.1735	0.3623
14	0.4679	0.4164	0.3358	0.1935	0.4041
15	0.5203	0.4631	0.3734	0.2152	0.4494
16	0.5739	0.5108	0.4118	0.2374	0.4956
17	0.6310	0.5616	0.4528	0.2610	0.5450
18	0.6910	0.6150	0.4959	0.2859	0.5968
19	0.7548	0.6718	0.5417	0.3122	0.6519
20	0.8720	0.7761	0.6257	0.3607	0.7531
21	0.9039	0.8045	0.6486	0.3739	0.7806
22	0.9775	0.8700	0.7015	0.4044	0.8442
23	1.0621	0.9453	0.7622	0.4394	0.9173
24	1.1445	1.0186	0.8213	0.4734	0.9884
25	1.2231	1.0886	0.8777	0.5060	1.0564

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0392	0.0349	0.0282	0.0162	0.0339
2	0.0711	0.0633	0.0510	0.0294	0.0614
3	0.0982	0.0874	0.0704	0.0406	0.0848
4	0.1294	0.1152	0.0929	0.0535	0.1118
5	0.1655	0.1473	0.1187	0.0685	0.1429
6	0.2031	0.1808	0.1458	0.0840	0.1754
7	0.2358	0.2099	0.1692	0.0976	0.2037
8	0.2790	0.2483	0.2002	0.1154	0.2410
9	0.3250	0.2893	0.2332	0.1344	0.2807
10	0.3712	0.3304	0.2664	0.1535	0.3206
11	0.4258	0.3790	0.3056	0.1762	0.3678
12	0.4798	0.4270	0.3443	0.1985	0.4144
13	0.5391	0.4798	0.3868	0.2230	0.4655
14	0.6012	0.5351	0.4315	0.2487	0.5193
15	0.6687	0.5951	0.4798	0.2766	0.5775
16	0.7375	0.6564	0.5292	0.3051	0.6369
17	0.8109	0.7217	0.5819	0.3354	0.7003
18	0.8880	0.7903	0.6372	0.3673	0.7669
19	0.9699	0.8633	0.6960	0.4012	0.8377
20	1.1205	0.9973	0.8041	0.4635	0.9677
21	1.1615	1.0338	0.8335	0.4805	1.0031
22	1.2561	1.1179	0.9014	0.5196	1.0848
23	1.3649	1.2148	0.9794	0.5646	1.1788
24	1.4707	1.3090	1.0554	0.6084	1.2702
25	1.5718	1.3989	1.1279	0.6502	1.3574

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0346	0.0308	0.0248	0.0143	0.0299
2	0.0627	0.0558	0.0450	0.0259	0.0541
3	0.0865	0.0770	0.0621	0.0358	0.0747
4	0.1141	0.1015	0.0819	0.0472	0.0985
5	0.1459	0.1298	0.1047	0.0603	0.1260
6	0.1790	0.1593	0.1285	0.0741	0.1546
7	0.2079	0.1850	0.1492	0.0860	0.1795
8	0.2459	0.2189	0.1765	0.1017	0.2124
9	0.2865	0.2550	0.2056	0.1185	0.2474
10	0.3272	0.2912	0.2348	0.1353	0.2826
11	0.3754	0.3341	0.2694	0.1553	0.3242
12	0.4230	0.3764	0.3035	0.1750	0.3653
13	0.4752	0.4229	0.3410	0.1966	0.4104
14	0.5300	0.4717	0.3803	0.2192	0.4577
15	0.5894	0.5246	0.4230	0.2438	0.5090
16	0.6501	0.5786	0.4665	0.2689	0.5614
17	0.7148	0.6361	0.5129	0.2957	0.6173
18	0.7828	0.6967	0.5617	0.3238	0.6760
19	0.8550	0.7610	0.6136	0.3537	0.7384
20	0.9877	0.8791	0.7088	0.4086	0.8530
21	1.0239	0.9113	0.7347	0.4235	0.8843
22	1.1072	0.9855	0.7946	0.4580	0.9563
23	1.2031	1.0708	0.8634	0.4977	1.0391
24	1.2964	1.1538	0.9303	0.5363	1.1197
25	1.3855	1.2331	0.9942	0.5731	1.1966

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0315	0.0280	0.0226	0.0130	0.0272
2	0.0571	0.0508	0.0409	0.0236	0.0493
3	0.0788	0.0701	0.0565	0.0326	0.0680
4	0.1039	0.0925	0.0746	0.0430	0.0897
5	0.1328	0.1182	0.0953	0.0549	0.1147
6	0.1630	0.1451	0.1170	0.0674	0.1408
7	0.1893	0.1685	0.1358	0.0783	0.1635
8	0.2240	0.1993	0.1607	0.0926	0.1934
9	0.2609	0.2322	0.1872	0.1079	0.2253
10	0.2979	0.2652	0.2138	0.1232	0.2573
11	0.3418	0.3042	0.2453	0.1414	0.2952
12	0.3851	0.3428	0.2764	0.1593	0.3326
13	0.4327	0.3851	0.3105	0.1790	0.3737
14	0.4826	0.4295	0.3463	0.1996	0.4168
15	0.5367	0.4777	0.3851	0.2220	0.4635
16	0.5919	0.5268	0.4248	0.2449	0.5112
17	0.6508	0.5793	0.4670	0.2692	0.5621
18	0.7128	0.6344	0.5115	0.2948	0.6156
19	0.7785	0.6929	0.5587	0.3221	0.6724
20	0.8994	0.8005	0.6454	0.3720	0.7768
21	0.9323	0.8298	0.6690	0.3857	0.8052
22	1.0082	0.8973	0.7235	0.4171	0.8707
23	1.0955	0.9750	0.7862	0.4532	0.9461
24	1.1805	1.0507	0.8471	0.4883	1.0195
25	1.2616	1.1228	0.9053	0.5219	1.0896

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0274	0.0244	0.0197	0.0114	0.0237
2	0.0497	0.0443	0.0357	0.0206	0.0429
3	0.0687	0.0611	0.0493	0.0284	0.0593
4	0.0905	0.0806	0.0650	0.0375	0.0782
5	0.1158	0.1030	0.0831	0.0479	0.1000
6	0.1421	0.1265	0.1020	0.0588	0.1227
7	0.1650	0.1468	0.1184	0.0682	0.1425
8	0.1952	0.1737	0.1401	0.0807	0.1686
9	0.2274	0.2024	0.1632	0.0941	0.1964
10	0.2597	0.2311	0.1863	0.1074	0.2243
11	0.2979	0.2651	0.2138	0.1232	0.2573
12	0.3357	0.2987	0.2409	0.1388	0.2899
13	0.3771	0.3356	0.2706	0.1560	0.3257
14	0.4206	0.3743	0.3018	0.1740	0.3632
15	0.4678	0.4163	0.3357	0.1935	0.4040
16	0.5159	0.4592	0.3702	0.2134	0.4456
17	0.5672	0.5048	0.4070	0.2346	0.4899
18	0.6212	0.5529	0.4458	0.2570	0.5365
19	0.6785	0.6039	0.4869	0.2807	0.5860
20	0.7839	0.6976	0.5625	0.3243	0.6770
21	0.8125	0.7232	0.5831	0.3361	0.7017
22	0.8787	0.7821	0.6306	0.3635	0.7589
23	0.9548	0.8498	0.6852	0.3950	0.8246
24	1.0288	0.9157	0.7383	0.4256	0.8886
25	1.0995	0.9786	0.7890	0.4548	0.9496

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0249	0.0222	0.0179	0.0103	0.0215
2	0.0452	0.0402	0.0324	0.0187	0.0390
3	0.0623	0.0555	0.0447	0.0258	0.0538
4	0.0822	0.0732	0.0590	0.0340	0.0710
5	0.1051	0.0935	0.0754	0.0435	0.0908
6	0.1290	0.1148	0.0926	0.0534	0.1114
7	0.1498	0.1333	0.1075	0.0620	0.1294
8	0.1772	0.1577	0.1272	0.0733	0.1530
9	0.2064	0.1837	0.1481	0.0854	0.1783
10	0.2357	0.2098	0.1692	0.0975	0.2036
11	0.2705	0.2407	0.1941	0.1119	0.2336
12	0.3047	0.2712	0.2187	0.1261	0.2632
13	0.3424	0.3047	0.2457	0.1416	0.2957
14	0.3819	0.3399	0.2740	0.1580	0.3298
15	0.4247	0.3780	0.3048	0.1757	0.3668
16	0.4684	0.4169	0.3361	0.1938	0.4045
17	0.5150	0.4584	0.3696	0.2130	0.4448
18	0.5640	0.5020	0.4047	0.2333	0.4871
19	0.6160	0.5483	0.4421	0.2548	0.5320
20	0.7117	0.6334	0.5107	0.2944	0.6146
21	0.7377	0.6566	0.5294	0.3052	0.6371
22	0.7978	0.7100	0.5725	0.3300	0.6890
23	0.8669	0.7715	0.6221	0.3586	0.7487
24	0.9341	0.8314	0.6703	0.3864	0.8067
25	0.9983	0.8885	0.7164	0.4129	0.8621

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0347	0.0309	0.0249	0.0143	0.0299
2	0.0628	0.0559	0.0451	0.0260	0.0542
3	0.0867	0.0772	0.0622	0.0359	0.0749
4	0.1144	0.1018	0.0821	0.0473	0.0988
5	0.1462	0.1301	0.1049	0.0605	0.1263
6	0.1794	0.1597	0.1288	0.0742	0.1550
7	0.2084	0.1854	0.1495	0.0862	0.1799
8	0.2465	0.2194	0.1769	0.1020	0.2129
9	0.2871	0.2556	0.2061	0.1188	0.2480
10	0.3279	0.2919	0.2353	0.1357	0.2832
11	0.3762	0.3348	0.2700	0.1556	0.3249
12	0.4239	0.3773	0.3042	0.1754	0.3661
13	0.4763	0.4239	0.3418	0.1970	0.4113
14	0.5312	0.4728	0.3812	0.2197	0.4588
15	0.5908	0.5258	0.4239	0.2444	0.5102
16	0.6516	0.5799	0.4676	0.2695	0.5627
17	0.7164	0.6376	0.5141	0.2963	0.6187
18	0.7845	0.6983	0.5630	0.3245	0.6776
19	0.8569	0.7627	0.6150	0.3545	0.7401
20	0.9900	0.8811	0.7104	0.4095	0.8550
21	1.0262	0.9133	0.7364	0.4245	0.8863
22	1.1098	0.9877	0.7964	0.4591	0.9584
23	1.2059	1.0732	0.8653	0.4988	1.0414
24	1.2994	1.1565	0.9325	0.5375	1.1222
25	1.3887	1.2359	0.9965	0.5744	1.1993

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0316	0.0281	0.0227	0.0131	0.0273
2	0.0573	0.0510	0.0411	0.0237	0.0495
3	0.0791	0.0704	0.0568	0.0327	0.0683
4	0.1043	0.0928	0.0749	0.0432	0.0901
5	0.1334	0.1187	0.0957	0.0552	0.1152
6	0.1637	0.1457	0.1175	0.0677	0.1414
7	0.1901	0.1692	0.1364	0.0786	0.1641
8	0.2249	0.2001	0.1614	0.0930	0.1942
9	0.2619	0.2331	0.1880	0.1084	0.2262
10	0.2991	0.2662	0.2147	0.1237	0.2583
11	0.3432	0.3054	0.2463	0.1420	0.2964
12	0.3867	0.3442	0.2775	0.1600	0.3340
13	0.4344	0.3866	0.3117	0.1797	0.3752
14	0.4846	0.4313	0.3477	0.2004	0.4185
15	0.5389	0.4796	0.3867	0.2229	0.4654
16	0.5943	0.5290	0.4265	0.2459	0.5133
17	0.6535	0.5816	0.4689	0.2703	0.5644
18	0.7156	0.6369	0.5135	0.2960	0.6181
19	0.7817	0.6957	0.5609	0.3234	0.6751
20	0.9030	0.8037	0.6480	0.3736	0.7799
21	0.9361	0.8331	0.6717	0.3872	0.8084
22	1.0123	0.9010	0.7264	0.4188	0.8743
23	1.1000	0.9790	0.7893	0.4550	0.9500
24	1.1853	1.0549	0.8506	0.4903	1.0236
25	1.2667	1.1274	0.9090	0.5240	1.0940

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0294	0.0262	0.0211	0.0122	0.0254
2	0.0534	0.0475	0.0383	0.0221	0.0461
3	0.0737	0.0656	0.0529	0.0305	0.0636
4	0.0972	0.0865	0.0697	0.0402	0.0839
5	0.1242	0.1106	0.0891	0.0514	0.1073
6	0.1525	0.1357	0.1094	0.0631	0.1317
7	0.1770	0.1576	0.1270	0.0732	0.1529
8	0.2094	0.1864	0.1503	0.0866	0.1809
9	0.2440	0.2171	0.1751	0.1009	0.2107
10	0.2786	0.2480	0.1999	0.1153	0.2406
11	0.3196	0.2845	0.2294	0.1322	0.2761
12	0.3602	0.3205	0.2585	0.1490	0.3111
13	0.4046	0.3601	0.2904	0.1674	0.3494
14	0.4513	0.4017	0.3239	0.1867	0.3898
15	0.5019	0.4467	0.3602	0.2076	0.4335
16	0.5536	0.4927	0.3972	0.2290	0.4781
17	0.6086	0.5417	0.4368	0.2518	0.5256
18	0.6665	0.5932	0.4783	0.2757	0.5757
19	0.7281	0.6480	0.5225	0.3012	0.6288
20	0.8411	0.7486	0.6036	0.3479	0.7264
21	0.8719	0.7760	0.6257	0.3607	0.7530
22	0.9428	0.8391	0.6766	0.3900	0.8143
23	1.0245	0.9118	0.7352	0.4238	0.8848
24	1.1039	0.9825	0.7922	0.4567	0.9534
25	1.1798	1.0500	0.8466	0.4880	1.0189

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0276	0.0245	0.0198	0.0114	0.0238
2	0.0499	0.0444	0.0358	0.0207	0.0431
3	0.0690	0.0614	0.0495	0.0285	0.0595
4	0.0909	0.0809	0.0652	0.0376	0.0785
5	0.1162	0.1035	0.0834	0.0481	0.1004
6	0.1427	0.1270	0.1024	0.0590	0.1232
7	0.1657	0.1474	0.1189	0.0685	0.1431
8	0.1960	0.1744	0.1406	0.0811	0.1693
9	0.2283	0.2032	0.1638	0.0944	0.1972
10	0.2607	0.2321	0.1871	0.1079	0.2252
11	0.2991	0.2662	0.2146	0.1237	0.2583
12	0.3370	0.3000	0.2419	0.1394	0.2911
13	0.3786	0.3370	0.2717	0.1566	0.3270
14	0.4223	0.3759	0.3031	0.1747	0.3647
15	0.4697	0.4180	0.3370	0.1943	0.4056
16	0.5180	0.4610	0.3717	0.2143	0.4474
17	0.5696	0.5069	0.4087	0.2356	0.4919
18	0.6237	0.5551	0.4476	0.2580	0.5387
19	0.6813	0.6064	0.4889	0.2818	0.5884
20	0.7871	0.7005	0.5648	0.3256	0.6798
21	0.8159	0.7261	0.5855	0.3375	0.7046
22	0.8823	0.7853	0.6332	0.3650	0.7620
23	0.9587	0.8533	0.6880	0.3966	0.8280
24	1.0331	0.9195	0.7413	0.4273	0.8922
25	1.1040	0.9826	0.7923	0.4567	0.9535

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0259	0.0230	0.0186	0.0107	0.0224
2	0.0469	0.0418	0.0337	0.0194	0.0405
3	0.0648	0.0577	0.0465	0.0268	0.0560
4	0.0854	0.0760	0.0613	0.0353	0.0738
5	0.1092	0.0972	0.0784	0.0452	0.0943
6	0.1341	0.1193	0.0962	0.0555	0.1158
7	0.1557	0.1385	0.1117	0.0644	0.1344
8	0.1842	0.1639	0.1322	0.0762	0.1591
9	0.2145	0.1909	0.1539	0.0887	0.1853
10	0.2450	0.2181	0.1758	0.1013	0.2116
11	0.2811	0.2502	0.2017	0.1163	0.2427
12	0.3167	0.2819	0.2273	0.1310	0.2735
13	0.3558	0.3167	0.2553	0.1472	0.3073
14	0.3969	0.3532	0.2848	0.1642	0.3427
15	0.4413	0.3928	0.3167	0.1826	0.3812
16	0.4868	0.4332	0.3493	0.2014	0.4204
17	0.5352	0.4763	0.3841	0.2214	0.4622
18	0.5861	0.5217	0.4206	0.2425	0.5062
19	0.6402	0.5698	0.4594	0.2648	0.5529
20	0.7396	0.6583	0.5307	0.3059	0.6387
21	0.7667	0.6823	0.5502	0.3171	0.6621
22	0.8291	0.7379	0.5950	0.3430	0.7160
23	0.9009	0.8018	0.6465	0.3727	0.7780
24	0.9707	0.8640	0.6966	0.4016	0.8384
25	1.0374	0.9233	0.7445	0.4292	0.8960

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0248	0.0221	0.0178	0.0103	0.0214
2	0.0449	0.0400	0.0322	0.0186	0.0388
3	0.0620	0.0552	0.0445	0.0256	0.0535
4	0.0818	0.0728	0.0587	0.0338	0.0706
5	0.1045	0.0930	0.0750	0.0432	0.0903
6	0.1283	0.1142	0.0921	0.0531	0.1108
7	0.1490	0.1326	0.1069	0.0616	0.1286
8	0.1762	0.1568	0.1265	0.0729	0.1522
9	0.2053	0.1827	0.1473	0.0849	0.1773
10	0.2344	0.2087	0.1682	0.0970	0.2025
11	0.2690	0.2394	0.1930	0.1113	0.2323
12	0.3031	0.2697	0.2175	0.1254	0.2617
13	0.3405	0.3030	0.2443	0.1408	0.2940
14	0.3798	0.3380	0.2725	0.1571	0.3280
15	0.4223	0.3759	0.3031	0.1747	0.3647
16	0.4658	0.4146	0.3343	0.1927	0.4023
17	0.5121	0.4558	0.3675	0.2119	0.4423
18	0.5609	0.4992	0.4025	0.2320	0.4844
19	0.6126	0.5452	0.4396	0.2534	0.5291
20	0.7077	0.6299	0.5079	0.2928	0.6112
21	0.7336	0.6529	0.5265	0.3035	0.6336
22	0.7934	0.7061	0.5693	0.3282	0.6852
23	0.8621	0.7672	0.6186	0.3566	0.7445
24	0.9289	0.8268	0.6666	0.3843	0.8023
25	0.9927	0.8836	0.7124	0.4107	0.8574

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0238	0.0211	0.0170	0.0098	0.0205
2	0.0430	0.0383	0.0309	0.0178	0.0372
3	0.0594	0.0529	0.0427	0.0246	0.0513
4	0.0784	0.0698	0.0562	0.0324	0.0677
5	0.1002	0.0892	0.0719	0.0414	0.0865
6	0.1230	0.1095	0.0883	0.0509	0.1062
7	0.1428	0.1271	0.1025	0.0591	0.1233
8	0.1689	0.1504	0.1212	0.0699	0.1459
9	0.1968	0.1752	0.1412	0.0814	0.1700
10	0.2248	0.2000	0.1613	0.0930	0.1941
11	0.2579	0.2295	0.1850	0.1067	0.2227
12	0.2905	0.2586	0.2085	0.1202	0.2509
13	0.3264	0.2905	0.2342	0.1350	0.2819
14	0.3641	0.3240	0.2613	0.1506	0.3144
15	0.4049	0.3604	0.2905	0.1675	0.3497
16	0.4466	0.3974	0.3205	0.1847	0.3857
17	0.4910	0.4370	0.3523	0.2031	0.4240
18	0.5377	0.4786	0.3859	0.2224	0.4644
19	0.5873	0.5227	0.4215	0.2430	0.5072
20	0.6785	0.6039	0.4869	0.2807	0.5860
21	0.7033	0.6260	0.5047	0.2909	0.6074
22	0.7606	0.6769	0.5458	0.3146	0.6569
23	0.8265	0.7356	0.5931	0.3419	0.7138
24	0.8906	0.7926	0.6391	0.3684	0.7691
25	0.9517	0.8471	0.6830	0.3937	0.8220

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0228	0.0203	0.0164	0.0094	0.0197
2	0.0413	0.0368	0.0297	0.0171	0.0357
3	0.0571	0.0508	0.0410	0.0236	0.0493
4	0.0753	0.0670	0.0540	0.0311	0.0650
5	0.0962	0.0856	0.0691	0.0398	0.0831
6	0.1181	0.1051	0.0848	0.0489	0.1020
7	0.1371	0.1221	0.0984	0.0567	0.1184
8	0.1622	0.1444	0.1164	0.0671	0.1401
9	0.1890	0.1682	0.1356	0.0782	0.1632
10	0.2158	0.1921	0.1549	0.0893	0.1864
11	0.2476	0.2204	0.1777	0.1024	0.2139
12	0.2790	0.2483	0.2002	0.1154	0.2410
13	0.3135	0.2790	0.2249	0.1297	0.2707
14	0.3496	0.3112	0.2509	0.1446	0.3020
15	0.3888	0.3461	0.2790	0.1608	0.3358
16	0.4288	0.3817	0.3077	0.1774	0.3704
17	0.4715	0.4197	0.3384	0.1950	0.4072
18	0.5164	0.4596	0.3706	0.2136	0.4460
19	0.5640	0.5020	0.4047	0.2333	0.4871
20	0.6516	0.5799	0.4676	0.2695	0.5627
21	0.6754	0.6011	0.4847	0.2794	0.5833
22	0.7304	0.6501	0.5242	0.3022	0.6308
23	0.7937	0.7064	0.5695	0.3283	0.6854
24	0.8552	0.7612	0.6137	0.3538	0.7386
25	0.9140	0.8135	0.6559	0.3781	0.7894

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0219	0.0195	0.0157	0.0091	0.0190
2	0.0398	0.0354	0.0285	0.0164	0.0343
3	0.0549	0.0489	0.0394	0.0227	0.0474
4	0.0724	0.0644	0.0520	0.0299	0.0625
5	0.0926	0.0824	0.0664	0.0383	0.0799
6	0.1136	0.1011	0.0815	0.0470	0.0981
7	0.1319	0.1174	0.0947	0.0546	0.1139
8	0.1561	0.1389	0.1120	0.0646	0.1348
9	0.1818	0.1618	0.1304	0.0752	0.1570
10	0.2076	0.1848	0.1490	0.0859	0.1793
11	0.2382	0.2120	0.1709	0.0985	0.2057
12	0.2684	0.2389	0.1926	0.1110	0.2318
13	0.3015	0.2683	0.2164	0.1247	0.2604
14	0.3363	0.2993	0.2413	0.1391	0.2904
15	0.3740	0.3329	0.2684	0.1547	0.3230
16	0.4125	0.3671	0.2960	0.1706	0.3562
17	0.4535	0.4036	0.3255	0.1876	0.3917
18	0.4967	0.4420	0.3564	0.2055	0.4289
19	0.5425	0.4828	0.3893	0.2244	0.4685
20	0.6267	0.5578	0.4497	0.2593	0.5413
21	0.6497	0.5782	0.4662	0.2687	0.5611
22	0.7026	0.6253	0.5042	0.2906	0.6068
23	0.7634	0.6794	0.5478	0.3158	0.6593
24	0.8226	0.7321	0.5903	0.3403	0.7104
25	0.8791	0.7824	0.6309	0.3637	0.7592

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0211	0.0188	0.0152	0.0087	0.0183
2	0.0383	0.0341	0.0275	0.0158	0.0331
3	0.0529	0.0471	0.0380	0.0219	0.0457
4	0.0697	0.0621	0.0500	0.0288	0.0602
5	0.0892	0.0793	0.0640	0.0369	0.0770
6	0.1094	0.0974	0.0785	0.0453	0.0945
7	0.1271	0.1131	0.0912	0.0526	0.1097
8	0.1503	0.1338	0.1079	0.0622	0.1298
9	0.1751	0.1558	0.1257	0.0724	0.1512
10	0.2000	0.1780	0.1435	0.0827	0.1727
11	0.2294	0.2042	0.1646	0.0949	0.1981
12	0.2585	0.2301	0.1855	0.1069	0.2233
13	0.2904	0.2585	0.2084	0.1201	0.2508
14	0.3239	0.2883	0.2325	0.1340	0.2798
15	0.3602	0.3206	0.2585	0.1490	0.3111
16	0.3973	0.3536	0.2851	0.1644	0.3431
17	0.4369	0.3888	0.3135	0.1807	0.3773
18	0.4784	0.4258	0.3433	0.1979	0.4132
19	0.5226	0.4651	0.3750	0.2162	0.4513
20	0.6037	0.5373	0.4332	0.2497	0.5214
21	0.6258	0.5570	0.4491	0.2589	0.5405
22	0.6767	0.6023	0.4856	0.2799	0.5845
23	0.7353	0.6545	0.5277	0.3042	0.6351
24	0.7924	0.7052	0.5686	0.3278	0.6843
25	0.8468	0.7537	0.6077	0.3503	0.7313

PROPOSED FHCF 2010 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	Superior Masonry	Non-MH Default Unknown
1	0.0183	0.0163	0.0131	0.0076	0.0158
2	0.0332	0.0295	0.0238	0.0137	0.0287
3	0.0458	0.0408	0.0329	0.0190	0.0396
4	0.0604	0.0538	0.0434	0.0250	0.0522
5	0.0773	0.0688	0.0554	0.0320	0.0667
6	0.0948	0.0844	0.0681	0.0392	0.0819
7	0.1101	0.0980	0.0790	0.0456	0.0951
8	0.1303	0.1159	0.0935	0.0539	0.1125
9	0.1518	0.1351	0.1089	0.0628	0.1311
10	0.1733	0.1542	0.1244	0.0717	0.1497
11	0.1988	0.1770	0.1427	0.0822	0.1717
12	0.2240	0.1994	0.1608	0.0927	0.1935
13	0.2517	0.2240	0.1806	0.1041	0.2174
14	0.2807	0.2499	0.2015	0.1161	0.2425
15	0.3122	0.2779	0.2240	0.1291	0.2696
16	0.3443	0.3065	0.2471	0.1424	0.2974
17	0.3786	0.3370	0.2717	0.1566	0.3270
18	0.4146	0.3690	0.2975	0.1715	0.3581
19	0.4529	0.4031	0.3250	0.1873	0.3911
20	0.5232	0.4656	0.3754	0.2164	0.4518
21	0.5423	0.4827	0.3892	0.2243	0.4684
22	0.5865	0.5220	0.4209	0.2426	0.5065
23	0.6373	0.5672	0.4573	0.2636	0.5504
24	0.6867	0.6112	0.4928	0.2841	0.5931
25	0.7339	0.6532	0.5266	0.3036	0.6338

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0972	0.0902	0.0732	0.0387	0.0798
2	0.1761	0.1634	0.1326	0.0701	0.1446
3	0.2432	0.2256	0.1831	0.0968	0.1997
4	0.3207	0.2975	0.2414	0.1276	0.2633
5	0.4099	0.3804	0.3087	0.1631	0.3366
6	0.5032	0.4669	0.3789	0.2002	0.4132
7	0.5842	0.5421	0.4399	0.2324	0.4798
8	0.6912	0.6414	0.5204	0.2750	0.5676
9	0.8052	0.7471	0.6062	0.3203	0.6612
10	0.9195	0.8532	0.6924	0.3659	0.7551
11	1.0549	0.9789	0.7943	0.4197	0.8663
12	1.1887	1.1030	0.8950	0.4729	0.9761
13	1.3354	1.2391	1.0055	0.5313	1.0966
14	1.4895	1.3821	1.1215	0.5926	1.2232
15	1.6565	1.5370	1.2472	0.6591	1.3603
16	1.8270	1.6952	1.3756	0.7269	1.5003
17	2.0088	1.8639	1.5125	0.7992	1.6496
18	2.1999	2.0412	1.6564	0.8752	1.8065
19	2.4029	2.2296	1.8092	0.9560	1.9732
20	2.7759	2.5757	2.0901	1.1044	2.2795
21	2.8775	2.6700	2.1666	1.1449	2.3629
22	3.1118	2.8874	2.3430	1.2381	2.5553
23	3.3812	3.1374	2.5459	1.3453	2.7766
24	3.6435	3.3807	2.7433	1.4496	2.9920
25	3.8938	3.6130	2.9318	1.5492	3.1975

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0932	0.0865	0.0702	0.0371	0.0765
2	0.1688	0.1567	0.1271	0.0672	0.1386
3	0.2331	0.2163	0.1755	0.0927	0.1914
4	0.3074	0.2852	0.2314	0.1223	0.2524
5	0.3930	0.3646	0.2959	0.1564	0.3227
6	0.4824	0.4476	0.3632	0.1919	0.3961
7	0.5601	0.5197	0.4217	0.2228	0.4599
8	0.6626	0.6148	0.4989	0.2636	0.5441
9	0.7718	0.7162	0.5812	0.3071	0.6338
10	0.8815	0.8179	0.6637	0.3507	0.7239
11	1.0113	0.9384	0.7614	0.4024	0.8304
12	1.1395	1.0573	0.8580	0.4534	0.9357
13	1.2802	1.1878	0.9639	0.5093	1.0512
14	1.4279	1.3249	1.0751	0.5681	1.1725
15	1.5879	1.4734	1.1956	0.6318	1.3040
16	1.7514	1.6251	1.3187	0.6968	1.4382
17	1.9256	1.7868	1.4499	0.7661	1.5813
18	2.1088	1.9567	1.5878	0.8390	1.7317
19	2.3034	2.1373	1.7344	0.9165	1.8915
20	2.6610	2.4691	2.0036	1.0587	2.1852
21	2.7584	2.5595	2.0769	1.0975	2.2652
22	2.9830	2.7679	2.2460	1.1868	2.4496
23	3.2413	3.0076	2.4405	1.2896	2.6617
24	3.4927	3.2408	2.6298	1.3896	2.8682
25	3.7327	3.4635	2.8105	1.4851	3.0652

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0896	0.0831	0.0674	0.0356	0.0735
2	0.1623	0.1506	0.1222	0.0646	0.1333
3	0.2241	0.2079	0.1687	0.0892	0.1840
4	0.2955	0.2742	0.2225	0.1176	0.2426
5	0.3778	0.3505	0.2844	0.1503	0.3102
6	0.4637	0.4302	0.3491	0.1845	0.3807
7	0.5384	0.4995	0.4053	0.2142	0.4421
8	0.6369	0.5910	0.4796	0.2534	0.5230
9	0.7419	0.6884	0.5586	0.2952	0.6093
10	0.8473	0.7862	0.6380	0.3371	0.6958
11	0.9721	0.9020	0.7319	0.3868	0.7983
12	1.0953	1.0163	0.8247	0.4358	0.8995
13	1.2305	1.1418	0.9265	0.4896	1.0105
14	1.3725	1.2735	1.0334	0.5461	1.1271
15	1.5264	1.4163	1.1493	0.6073	1.2534
16	1.6835	1.5621	1.2676	0.6698	1.3825
17	1.8510	1.7175	1.3937	0.7364	1.5200
18	2.0271	1.8809	1.5263	0.8065	1.6646
19	2.2142	2.0545	1.6671	0.8809	1.8182
20	2.5579	2.3734	1.9259	1.0177	2.1005
21	2.6515	2.4603	1.9964	1.0549	2.1774
22	2.8674	2.6606	2.1590	1.1408	2.3546
23	3.1157	2.8910	2.3459	1.2396	2.5585
24	3.3573	3.1152	2.5279	1.3358	2.7570
25	3.5880	3.3292	2.7015	1.4275	2.9464

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0819	0.0760	0.0617	0.0326	0.0673
2	0.1484	0.1377	0.1118	0.0591	0.1219
3	0.2050	0.1902	0.1543	0.0815	0.1683
4	0.2703	0.2508	0.2035	0.1075	0.2219
5	0.3455	0.3206	0.2601	0.1375	0.2837
6	0.4241	0.3935	0.3193	0.1687	0.3482
7	0.4924	0.4569	0.3708	0.1959	0.4044
8	0.5826	0.5406	0.4386	0.2318	0.4784
9	0.6786	0.6297	0.5109	0.2700	0.5573
10	0.7750	0.7191	0.5835	0.3083	0.6364
11	0.8891	0.8250	0.6695	0.3537	0.7301
12	1.0018	0.9296	0.7543	0.3986	0.8227
13	1.1255	1.0443	0.8474	0.4478	0.9242
14	1.2554	1.1648	0.9452	0.4995	1.0309
15	1.3961	1.2954	1.0512	0.5555	1.1465
16	1.5398	1.4288	1.1594	0.6126	1.2645
17	1.6930	1.5709	1.2747	0.6736	1.3903
18	1.8541	1.7204	1.3960	0.7377	1.5225
19	2.0252	1.8791	1.5248	0.8057	1.6630
20	2.3396	2.1709	1.7616	0.9308	1.9212
21	2.4252	2.2503	1.8260	0.9649	1.9915
22	2.6227	2.4335	1.9747	1.0435	2.1537
23	2.8498	2.6442	2.1457	1.1338	2.3402
24	3.0708	2.8493	2.3121	1.2218	2.5217
25	3.2818	3.0451	2.4710	1.3057	2.6949

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0874	0.0811	0.0658	0.0348	0.0718
2	0.1584	0.1469	0.1192	0.0630	0.1300
3	0.2187	0.2029	0.1646	0.0870	0.1796
4	0.2883	0.2675	0.2171	0.1147	0.2368
5	0.3686	0.3420	0.2776	0.1467	0.3027
6	0.4525	0.4198	0.3407	0.1800	0.3715
7	0.5253	0.4875	0.3956	0.2090	0.4314
8	0.6215	0.5767	0.4680	0.2473	0.5104
9	0.7240	0.6718	0.5451	0.2881	0.5945
10	0.8269	0.7672	0.6226	0.3290	0.6790
11	0.9486	0.8802	0.7142	0.3774	0.7790
12	1.0689	0.9918	0.8048	0.4253	0.8777
13	1.2008	1.1142	0.9041	0.4778	0.9861
14	1.3394	1.2428	1.0085	0.5329	1.0999
15	1.4895	1.3821	1.1215	0.5926	1.2232
16	1.6428	1.5244	1.2370	0.6536	1.3491
17	1.8063	1.6760	1.3600	0.7187	1.4833
18	1.9781	1.8355	1.4894	0.7870	1.6244
19	2.1607	2.0049	1.6269	0.8597	1.7743
20	2.4961	2.3161	1.8794	0.9931	2.0498
21	2.5875	2.4009	1.9482	1.0295	2.1248
22	2.7981	2.5963	2.1068	1.1133	2.2978
23	3.0404	2.8212	2.2893	1.2097	2.4967
24	3.2762	3.0400	2.4668	1.3035	2.6904
25	3.5013	3.2488	2.6363	1.3931	2.8752

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0803	0.0745	0.0605	0.0320	0.0660
2	0.1455	0.1350	0.1096	0.0579	0.1195
3	0.2009	0.1865	0.1513	0.0799	0.1650
4	0.2650	0.2459	0.1995	0.1054	0.2176
5	0.3388	0.3143	0.2551	0.1348	0.2782
6	0.4158	0.3858	0.3131	0.1654	0.3414
7	0.4828	0.4480	0.3635	0.1921	0.3964
8	0.5712	0.5300	0.4301	0.2272	0.4690
9	0.6653	0.6173	0.5010	0.2647	0.5464
10	0.7598	0.7050	0.5721	0.3023	0.6240
11	0.8717	0.8089	0.6564	0.3468	0.7158
12	0.9822	0.9114	0.7396	0.3908	0.8066
13	1.1035	1.0239	0.8309	0.4390	0.9062
14	1.2308	1.1421	0.9267	0.4897	1.0107
15	1.3688	1.2701	1.0306	0.5446	1.1240
16	1.5097	1.4008	1.1367	0.6007	1.2397
17	1.6599	1.5402	1.2498	0.6604	1.3631
18	1.8178	1.6867	1.3687	0.7232	1.4927
19	1.9856	1.8424	1.4950	0.7900	1.6305
20	2.2938	2.1284	1.7271	0.9126	1.8836
21	2.3778	2.2063	1.7903	0.9460	1.9526
22	2.5714	2.3859	1.9361	1.0231	2.1115
23	2.7940	2.5925	2.1037	1.1116	2.2944
24	3.0107	2.7936	2.2669	1.1979	2.4724
25	3.2176	2.9855	2.4226	1.2802	2.6422

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0747	0.0693	0.0563	0.0297	0.0613
2	0.1354	0.1256	0.1019	0.0539	0.1112
3	0.1869	0.1734	0.1407	0.0744	0.1535
4	0.2465	0.2287	0.1856	0.0981	0.2024
5	0.3151	0.2924	0.2372	0.1254	0.2588
6	0.3868	0.3589	0.2912	0.1539	0.3176
7	0.4491	0.4167	0.3381	0.1787	0.3688
8	0.5313	0.4930	0.4000	0.2114	0.4363
9	0.6189	0.5742	0.4660	0.2462	0.5082
10	0.7068	0.6558	0.5322	0.2812	0.5804
11	0.8109	0.7524	0.6105	0.3226	0.6659
12	0.9136	0.8478	0.6879	0.3635	0.7503
13	1.0264	0.9524	0.7728	0.4084	0.8429
14	1.1449	1.0623	0.8620	0.4555	0.9401
15	1.2732	1.1814	0.9587	0.5066	1.0455
16	1.4043	1.3030	1.0573	0.5587	1.1532
17	1.5440	1.4326	1.1625	0.6143	1.2679
18	1.6909	1.5689	1.2731	0.6727	1.3885
19	1.8469	1.7137	1.3906	0.7348	1.5167
20	2.1336	1.9798	1.6065	0.8489	1.7521
21	2.2117	2.0522	1.6653	0.8800	1.8162
22	2.3918	2.2193	1.8009	0.9516	1.9641
23	2.5989	2.4115	1.9568	1.0340	2.1342
24	2.8005	2.5985	2.1086	1.1142	2.2997
25	2.9929	2.7770	2.2535	1.1908	2.4577

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0716	0.0664	0.0539	0.0285	0.0588
2	0.1297	0.1203	0.0976	0.0516	0.1065
3	0.1791	0.1662	0.1348	0.0712	0.1470
4	0.2361	0.2191	0.1778	0.0939	0.1939
5	0.3019	0.2801	0.2273	0.1201	0.2479
6	0.3705	0.3438	0.2790	0.1474	0.3043
7	0.4302	0.3992	0.3239	0.1712	0.3533
8	0.5090	0.4723	0.3832	0.2025	0.4180
9	0.5929	0.5501	0.4464	0.2359	0.4869
10	0.6771	0.6283	0.5098	0.2694	0.5560
11	0.7768	0.7208	0.5849	0.3091	0.6379
12	0.8753	0.8122	0.6591	0.3483	0.7188
13	0.9834	0.9124	0.7404	0.3912	0.8075
14	1.0968	1.0177	0.8258	0.4364	0.9007
15	1.2198	1.1318	0.9184	0.4853	1.0017
16	1.3453	1.2483	1.0130	0.5353	1.1048
17	1.4792	1.3725	1.1137	0.5885	1.2147
18	1.6199	1.5031	1.2197	0.6445	1.3302
19	1.7694	1.6418	1.3323	0.7040	1.4530
20	2.0441	1.8967	1.5391	0.8133	1.6786
21	2.1189	1.9661	1.5954	0.8430	1.7400
22	2.2914	2.1262	1.7253	0.9117	1.8817
23	2.4898	2.3103	1.8747	0.9906	2.0446
24	2.6830	2.4895	2.0201	1.0675	2.2032
25	2.8673	2.6605	2.1589	1.1408	2.3546

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0687	0.0637	0.0517	0.0273	0.0564
2	0.1245	0.1155	0.0937	0.0495	0.1022
3	0.1719	0.1595	0.1294	0.0684	0.1411
4	0.2266	0.2103	0.1706	0.0902	0.1861
5	0.2897	0.2688	0.2181	0.1153	0.2379
6	0.3556	0.3300	0.2677	0.1415	0.2920
7	0.4129	0.3831	0.3109	0.1643	0.3391
8	0.4885	0.4533	0.3678	0.1944	0.4011
9	0.5690	0.5280	0.4284	0.2264	0.4673
10	0.6498	0.6030	0.4893	0.2586	0.5336
11	0.7455	0.6918	0.5613	0.2966	0.6122
12	0.8401	0.7795	0.6325	0.3342	0.6898
13	0.9438	0.8757	0.7106	0.3755	0.7750
14	1.0526	0.9767	0.7926	0.4188	0.8644
15	1.1707	1.0862	0.8814	0.4658	0.9613
16	1.2912	1.1980	0.9722	0.5137	1.0603
17	1.4196	1.3172	1.0689	0.5648	1.1658
18	1.5547	1.4425	1.1706	0.6185	1.2767
19	1.6981	1.5757	1.2786	0.6756	1.3945
20	1.9618	1.8203	1.4771	0.7805	1.6110
21	2.0336	1.8869	1.5312	0.8091	1.6699
22	2.1991	2.0405	1.6558	0.8750	1.8059
23	2.3896	2.2172	1.7992	0.9507	1.9623
24	2.5749	2.3892	1.9387	1.0245	2.1145
25	2.7518	2.5534	2.0719	1.0948	2.2597

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0643	0.0597	0.0484	0.0256	0.0528
2	0.1165	0.1081	0.0877	0.0464	0.0957
3	0.1609	0.1493	0.1211	0.0640	0.1321
4	0.2121	0.1968	0.1597	0.0844	0.1742
5	0.2712	0.2516	0.2042	0.1079	0.2227
6	0.3329	0.3089	0.2506	0.1324	0.2734
7	0.3865	0.3586	0.2910	0.1538	0.3174
8	0.4573	0.4243	0.3443	0.1819	0.3755
9	0.5327	0.4942	0.4011	0.2119	0.4374
10	0.6083	0.5645	0.4580	0.2420	0.4995
11	0.6979	0.6476	0.5255	0.2777	0.5731
12	0.7864	0.7297	0.5921	0.3129	0.6458
13	0.8835	0.8197	0.6652	0.3515	0.7255
14	0.9854	0.9143	0.7419	0.3921	0.8092
15	1.0959	1.0168	0.8251	0.4360	0.8999
16	1.2087	1.1215	0.9100	0.4809	0.9925
17	1.3289	1.2331	1.0006	0.5287	1.0913
18	1.4553	1.3504	1.0958	0.5790	1.1951
19	1.5896	1.4750	1.1969	0.6325	1.3054
20	1.8364	1.7040	1.3827	0.7306	1.5080
21	1.9036	1.7663	1.4333	0.7574	1.5632
22	2.0586	1.9102	1.5500	0.8191	1.6905
23	2.2369	2.0756	1.6842	0.8900	1.8369
24	2.4104	2.2365	1.8149	0.9590	1.9794
25	2.5760	2.3902	1.9396	1.0249	2.1153

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0604	0.0561	0.0455	0.0240	0.0496
2	0.1095	0.1016	0.0825	0.0436	0.0899
3	0.1512	0.1403	0.1139	0.0602	0.1242
4	0.1994	0.1850	0.1501	0.0793	0.1637
5	0.2549	0.2365	0.1919	0.1014	0.2093
6	0.3129	0.2903	0.2356	0.1245	0.2569
7	0.3633	0.3371	0.2735	0.1445	0.2983
8	0.4298	0.3988	0.3236	0.1710	0.3530
9	0.5007	0.4646	0.3770	0.1992	0.4111
10	0.5718	0.5306	0.4305	0.2275	0.4695
11	0.6560	0.6087	0.4939	0.2610	0.5387
12	0.7391	0.6858	0.5565	0.2941	0.6070
13	0.8304	0.7705	0.6252	0.3304	0.6819
14	0.9262	0.8594	0.6974	0.3685	0.7606
15	1.0300	0.9558	0.7756	0.4098	0.8459
16	1.1361	1.0541	0.8554	0.4520	0.9329
17	1.2491	1.1590	0.9405	0.4970	1.0257
18	1.3679	1.2693	1.0300	0.5442	1.1233
19	1.4942	1.3864	1.1250	0.5945	1.2270
20	1.7261	1.6016	1.2997	0.6868	1.4175
21	1.7893	1.6603	1.3472	0.7119	1.4693
22	1.9350	1.7954	1.4569	0.7699	1.5890
23	2.1025	1.9509	1.5831	0.8365	1.7266
24	2.2656	2.1022	1.7059	0.9014	1.8605
25	2.4213	2.2467	1.8231	0.9633	1.9883

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0570	0.0529	0.0429	0.0227	0.0468
2	0.1033	0.0959	0.0778	0.0411	0.0848
3	0.1426	0.1324	0.1074	0.0568	0.1171
4	0.1881	0.1745	0.1416	0.0748	0.1545
5	0.2405	0.2231	0.1811	0.0957	0.1975
6	0.2952	0.2739	0.2222	0.1174	0.2424
7	0.3427	0.3180	0.2580	0.1364	0.2814
8	0.4055	0.3762	0.3053	0.1613	0.3330
9	0.4723	0.4382	0.3556	0.1879	0.3878
10	0.5394	0.5005	0.4061	0.2146	0.4429
11	0.6188	0.5742	0.4659	0.2462	0.5082
12	0.6973	0.6470	0.5250	0.2774	0.5726
13	0.7833	0.7269	0.5898	0.3117	0.6433
14	0.8737	0.8107	0.6579	0.3476	0.7175
15	0.9717	0.9016	0.7316	0.3866	0.7979
16	1.0717	0.9944	0.8069	0.4264	0.8801
17	1.1783	1.0934	0.8872	0.4688	0.9676
18	1.2904	1.1974	0.9716	0.5134	1.0597
19	1.4095	1.3079	1.0613	0.5608	1.1575
20	1.6283	1.5109	1.2260	0.6479	1.3372
21	1.6879	1.5662	1.2709	0.6716	1.3861
22	1.8254	1.6937	1.3744	0.7262	1.4989
23	1.9834	1.8404	1.4934	0.7891	1.6287
24	2.1373	1.9831	1.6092	0.8503	1.7551
25	2.2841	2.1194	1.7198	0.9088	1.8756

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0540	0.0501	0.0406	0.0215	0.0443
2	0.0978	0.0907	0.0736	0.0389	0.0803
3	0.1350	0.1253	0.1016	0.0537	0.1109
4	0.1780	0.1652	0.1340	0.0708	0.1462
5	0.2276	0.2112	0.1714	0.0905	0.1869
6	0.2793	0.2592	0.2103	0.1111	0.2294
7	0.3243	0.3009	0.2442	0.1290	0.2663
8	0.3837	0.3560	0.2889	0.1527	0.3151
9	0.4470	0.4147	0.3365	0.1778	0.3671
10	0.5105	0.4737	0.3844	0.2031	0.4192
11	0.5856	0.5434	0.4410	0.2330	0.4809
12	0.6599	0.6123	0.4969	0.2625	0.5419
13	0.7413	0.6879	0.5582	0.2950	0.6088
14	0.8269	0.7673	0.6226	0.3290	0.6790
15	0.9196	0.8533	0.6924	0.3659	0.7551
16	1.0142	0.9411	0.7637	0.4035	0.8329
17	1.1151	1.0347	0.8396	0.4437	0.9157
18	1.2212	1.1332	0.9195	0.4859	1.0029
19	1.3339	1.2377	1.0044	0.5307	1.0954
20	1.5410	1.4299	1.1603	0.6131	1.2655
21	1.5974	1.4822	1.2028	0.6356	1.3118
22	1.7275	1.6029	1.3007	0.6873	1.4186
23	1.8771	1.7417	1.4133	0.7468	1.5414
24	2.0227	1.8768	1.5229	0.8047	1.6610
25	2.1616	2.0057	1.6276	0.8600	1.7751

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0512	0.0475	0.0386	0.0204	0.0421
2	0.0928	0.0861	0.0699	0.0369	0.0762
3	0.1281	0.1189	0.0965	0.0510	0.1052
4	0.1690	0.1568	0.1272	0.0672	0.1387
5	0.2160	0.2004	0.1626	0.0859	0.1774
6	0.2651	0.2460	0.1996	0.1055	0.2177
7	0.3078	0.2856	0.2318	0.1225	0.2528
8	0.3642	0.3379	0.2742	0.1449	0.2991
9	0.4242	0.3936	0.3194	0.1688	0.3484
10	0.4845	0.4496	0.3648	0.1928	0.3979
11	0.5558	0.5158	0.4185	0.2211	0.4564
12	0.6263	0.5811	0.4716	0.2492	0.5143
13	0.7036	0.6529	0.5298	0.2799	0.5778
14	0.7848	0.7282	0.5909	0.3122	0.6445
15	0.8728	0.8098	0.6572	0.3473	0.7167
16	0.9626	0.8932	0.7248	0.3830	0.7905
17	1.0584	0.9821	0.7969	0.4211	0.8691
18	1.1591	1.0755	0.8727	0.4612	0.9518
19	1.2661	1.1748	0.9533	0.5037	1.0397
20	1.4626	1.3571	1.1013	0.5819	1.2011
21	1.5161	1.4068	1.1416	0.6032	1.2450
22	1.6396	1.5213	1.2345	0.6523	1.3464
23	1.7815	1.6531	1.3414	0.7088	1.4630
24	1.9197	1.7813	1.4454	0.7638	1.5764
25	2.0516	1.9037	1.5447	0.8163	1.6847

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0810	0.0752	0.0610	0.0322	0.0665
2	0.1468	0.1362	0.1105	0.0584	0.1205
3	0.2027	0.1880	0.1526	0.0806	0.1664
4	0.2672	0.2479	0.2012	0.1063	0.2194
5	0.3416	0.3170	0.2572	0.1359	0.2805
6	0.4193	0.3891	0.3157	0.1668	0.3443
7	0.4869	0.4518	0.3666	0.1937	0.3998
8	0.5760	0.5345	0.4337	0.2292	0.4730
9	0.6710	0.6226	0.5052	0.2670	0.5510
10	0.7663	0.7110	0.5770	0.3049	0.6293
11	0.8791	0.8157	0.6619	0.3498	0.7219
12	0.9906	0.9191	0.7458	0.3941	0.8134
13	1.1128	1.0326	0.8379	0.4428	0.9138
14	1.2413	1.1517	0.9346	0.4938	1.0193
15	1.3804	1.2809	1.0394	0.5492	1.1336
16	1.5225	1.4127	1.1463	0.6057	1.2502
17	1.6740	1.5533	1.2604	0.6660	1.3746
18	1.8332	1.7010	1.3803	0.7294	1.5054
19	2.0024	1.8580	1.5077	0.7967	1.6443
20	2.3133	2.1464	1.7417	0.9204	1.8996
21	2.3979	2.2250	1.8055	0.9540	1.9691
22	2.5932	2.4061	1.9525	1.0317	2.1295
23	2.8177	2.6145	2.1216	1.1211	2.3138
24	3.0362	2.8173	2.2861	1.2080	2.4933
25	3.2448	3.0108	2.4432	1.2910	2.6646

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0776	0.0720	0.0585	0.0309	0.0638
2	0.1407	0.1305	0.1059	0.0560	0.1155
3	0.1943	0.1803	0.1463	0.0773	0.1595
4	0.2562	0.2377	0.1929	0.1019	0.2104
5	0.3275	0.3039	0.2466	0.1303	0.2689
6	0.4020	0.3730	0.3027	0.1599	0.3301
7	0.4667	0.4331	0.3514	0.1857	0.3833
8	0.5522	0.5124	0.4158	0.2197	0.4534
9	0.6432	0.5968	0.4843	0.2559	0.5282
10	0.7346	0.6816	0.5531	0.2923	0.6032
11	0.8427	0.7820	0.6345	0.3353	0.6920
12	0.9496	0.8811	0.7150	0.3778	0.7798
13	1.0668	0.9899	0.8032	0.4244	0.8760
14	1.1899	1.1041	0.8959	0.4734	0.9771
15	1.3233	1.2279	0.9964	0.5265	1.0867
16	1.4595	1.3542	1.0989	0.5807	1.1985
17	1.6047	1.4890	1.2082	0.6385	1.3177
18	1.7574	1.6306	1.3232	0.6992	1.4431
19	1.9195	1.7811	1.4453	0.7637	1.5763
20	2.2175	2.0576	1.6697	0.8823	1.8210
21	2.2987	2.1329	1.7308	0.9146	1.8876
22	2.4858	2.3066	1.8717	0.9890	2.0413
23	2.7011	2.5063	2.0338	1.0747	2.2181
24	2.9106	2.7007	2.1915	1.1580	2.3901
25	3.1106	2.8862	2.3421	1.2376	2.5543

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0746	0.0693	0.0562	0.0297	0.0613
2	0.1352	0.1255	0.1018	0.0538	0.1111
3	0.1867	0.1733	0.1406	0.0743	0.1533
4	0.2462	0.2285	0.1854	0.0980	0.2022
5	0.3148	0.2921	0.2370	0.1252	0.2585
6	0.3864	0.3585	0.2909	0.1537	0.3173
7	0.4486	0.4163	0.3378	0.1785	0.3684
8	0.5308	0.4925	0.3996	0.2112	0.4359
9	0.6183	0.5737	0.4655	0.2460	0.5077
10	0.7061	0.6552	0.5317	0.2809	0.5798
11	0.8101	0.7517	0.6099	0.3223	0.6652
12	0.9128	0.8469	0.6873	0.3632	0.7495
13	1.0254	0.9515	0.7721	0.4080	0.8421
14	1.1438	1.0613	0.8612	0.4551	0.9392
15	1.2720	1.1803	0.9577	0.5061	1.0445
16	1.4029	1.3017	1.0563	0.5582	1.1520
17	1.5425	1.4313	1.1614	0.6137	1.2667
18	1.6892	1.5674	1.2719	0.6721	1.3872
19	1.8451	1.7121	1.3893	0.7341	1.5152
20	2.1316	1.9779	1.6049	0.8481	1.7504
21	2.2096	2.0502	1.6637	0.8791	1.8145
22	2.3895	2.2172	1.7991	0.9507	1.9622
23	2.5964	2.4092	1.9549	1.0330	2.1321
24	2.7978	2.5960	2.1066	1.1131	2.2975
25	2.9900	2.7744	2.2513	1.1896	2.4553

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0683	0.0633	0.0514	0.0272	0.0561
2	0.1237	0.1148	0.0931	0.0492	0.1016
3	0.1708	0.1585	0.1286	0.0680	0.1403
4	0.2252	0.2090	0.1696	0.0896	0.1849
5	0.2879	0.2672	0.2168	0.1146	0.2364
6	0.3534	0.3279	0.2661	0.1406	0.2902
7	0.4103	0.3807	0.3090	0.1633	0.3370
8	0.4855	0.4505	0.3655	0.1932	0.3987
9	0.5655	0.5247	0.4258	0.2250	0.4644
10	0.6458	0.5993	0.4863	0.2570	0.5303
11	0.7409	0.6875	0.5579	0.2948	0.6084
12	0.8349	0.7747	0.6286	0.3322	0.6856
13	0.9379	0.8703	0.7062	0.3732	0.7702
14	1.0461	0.9707	0.7877	0.4162	0.8591
15	1.1634	1.0795	0.8760	0.4629	0.9554
16	1.2832	1.1906	0.9662	0.5105	1.0537
17	1.4108	1.3091	1.0623	0.5613	1.1586
18	1.5451	1.4336	1.1633	0.6147	1.2688
19	1.6877	1.5659	1.2707	0.6715	1.3859
20	1.9496	1.8090	1.4680	0.7757	1.6010
21	2.0210	1.8752	1.5217	0.8041	1.6596
22	2.1855	2.0279	1.6456	0.8696	1.7947
23	2.3748	2.2035	1.7881	0.9448	1.9501
24	2.5590	2.3744	1.9268	1.0181	2.1014
25	2.7348	2.5376	2.0591	1.0881	2.2458

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0728	0.0676	0.0548	0.0290	0.0598
2	0.1320	0.1225	0.0994	0.0525	0.1084
3	0.1822	0.1691	0.1372	0.0725	0.1496
4	0.2403	0.2230	0.1809	0.0956	0.1973
5	0.3072	0.2850	0.2313	0.1222	0.2523
6	0.3770	0.3499	0.2839	0.1500	0.3096
7	0.4378	0.4062	0.3296	0.1742	0.3595
8	0.5180	0.4806	0.3900	0.2061	0.4253
9	0.6033	0.5598	0.4543	0.2400	0.4954
10	0.6890	0.6394	0.5188	0.2741	0.5658
11	0.7905	0.7335	0.5952	0.3145	0.6491
12	0.8907	0.8265	0.6707	0.3544	0.7314
13	1.0007	0.9285	0.7534	0.3981	0.8217
14	1.1161	1.0356	0.8404	0.4441	0.9166
15	1.2413	1.1518	0.9346	0.4939	1.0193
16	1.3690	1.2703	1.0308	0.5447	1.1242
17	1.5052	1.3967	1.1334	0.5989	1.2361
18	1.6484	1.5296	1.2412	0.6559	1.3537
19	1.8006	1.6707	1.3557	0.7164	1.4786
20	2.0801	1.9301	1.5662	0.8276	1.7081
21	2.1562	2.0007	1.6235	0.8579	1.7706
22	2.3318	2.1636	1.7557	0.9277	1.9148
23	2.5337	2.3510	1.9077	1.0081	2.0806
24	2.7302	2.5333	2.0557	1.0863	2.2420
25	2.9178	2.7074	2.1969	1.1609	2.3960

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0669	0.0621	0.0504	0.0266	0.0550
2	0.1213	0.1125	0.0913	0.0483	0.0996
3	0.1675	0.1554	0.1261	0.0666	0.1375
4	0.2208	0.2049	0.1663	0.0879	0.1813
5	0.2823	0.2619	0.2126	0.1123	0.2318
6	0.3465	0.3215	0.2609	0.1379	0.2845
7	0.4023	0.3733	0.3029	0.1601	0.3304
8	0.4760	0.4416	0.3584	0.1894	0.3909
9	0.5544	0.5145	0.4175	0.2206	0.4553
10	0.6332	0.5875	0.4768	0.2519	0.5200
11	0.7264	0.6741	0.5470	0.2890	0.5965
12	0.8185	0.7595	0.6163	0.3257	0.6722
13	0.9196	0.8533	0.6924	0.3659	0.7551
14	1.0257	0.9517	0.7723	0.4081	0.8423
15	1.1407	1.0584	0.8589	0.4538	0.9367
16	1.2581	1.1673	0.9473	0.5005	1.0331
17	1.3832	1.2835	1.0415	0.5503	1.1359
18	1.5148	1.4056	1.1406	0.6027	1.2440
19	1.6546	1.5353	1.2458	0.6583	1.3588
20	1.9115	1.7737	1.4393	0.7605	1.5697
21	1.9815	1.8386	1.4919	0.7884	1.6271
22	2.1428	1.9883	1.6134	0.8525	1.7596
23	2.3283	2.1604	1.7531	0.9264	1.9120
24	2.5089	2.3280	1.8891	0.9982	2.0603
25	2.6813	2.4879	2.0189	1.0668	2.2018

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0623	0.0578	0.0469	0.0248	0.0511
2	0.1128	0.1047	0.0849	0.0449	0.0926
3	0.1558	0.1445	0.1173	0.0620	0.1279
4	0.2054	0.1906	0.1546	0.0817	0.1687
5	0.2626	0.2436	0.1977	0.1045	0.2156
6	0.3223	0.2991	0.2427	0.1282	0.2647
7	0.3742	0.3472	0.2818	0.1489	0.3073
8	0.4427	0.4108	0.3334	0.1761	0.3636
9	0.5157	0.4785	0.3883	0.2052	0.4235
10	0.5890	0.5465	0.4435	0.2343	0.4837
11	0.6757	0.6270	0.5088	0.2688	0.5549
12	0.7614	0.7065	0.5733	0.3029	0.6252
13	0.8554	0.7937	0.6440	0.3403	0.7024
14	0.9541	0.8853	0.7183	0.3796	0.7835
15	1.0610	0.9845	0.7989	0.4221	0.8713
16	1.1702	1.0858	0.8811	0.4656	0.9610
17	1.2867	1.1939	0.9688	0.5119	1.0566
18	1.4091	1.3074	1.0609	0.5606	1.1571
19	1.5391	1.4281	1.1588	0.6124	1.2639
20	1.7780	1.6498	1.3387	0.7074	1.4601
21	1.8431	1.7102	1.3877	0.7333	1.5135
22	1.9932	1.8494	1.5007	0.7930	1.6367
23	2.1658	2.0096	1.6307	0.8617	1.7785
24	2.3337	2.1654	1.7572	0.9285	1.9164
25	2.4941	2.3142	1.8779	0.9923	2.0481

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0596	0.0553	0.0449	0.0237	0.0490
2	0.1081	0.1003	0.0814	0.0430	0.0887
3	0.1492	0.1385	0.1124	0.0594	0.1225
4	0.1968	0.1826	0.1482	0.0783	0.1616
5	0.2516	0.2334	0.1894	0.1001	0.2066
6	0.3088	0.2865	0.2325	0.1228	0.2536
7	0.3585	0.3327	0.2699	0.1426	0.2944
8	0.4242	0.3936	0.3194	0.1688	0.3483
9	0.4941	0.4584	0.3720	0.1966	0.4057
10	0.5643	0.5236	0.4249	0.2245	0.4634
11	0.6474	0.6007	0.4874	0.2576	0.5316
12	0.7294	0.6768	0.5492	0.2902	0.5990
13	0.8195	0.7604	0.6170	0.3260	0.6729
14	0.9140	0.8481	0.6882	0.3637	0.7506
15	1.0165	0.9432	0.7654	0.4044	0.8347
16	1.1211	1.0403	0.8441	0.4461	0.9206
17	1.2327	1.1438	0.9281	0.4904	1.0122
18	1.3499	1.2526	1.0164	0.5371	1.1085
19	1.4745	1.3682	1.1102	0.5867	1.2108
20	1.7034	1.5806	1.2826	0.6777	1.3988
21	1.7657	1.6384	1.3295	0.7025	1.4500
22	1.9095	1.7718	1.4378	0.7597	1.5681
23	2.0749	1.9252	1.5623	0.8255	1.7038
24	2.2358	2.0746	1.6834	0.8895	1.8360
25	2.3894	2.2171	1.7991	0.9507	1.9621

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0572	0.0531	0.0431	0.0228	0.0470
2	0.1037	0.0962	0.0781	0.0413	0.0852
3	0.1432	0.1329	0.1078	0.0570	0.1176
4	0.1888	0.1752	0.1422	0.0751	0.1551
5	0.2414	0.2240	0.1818	0.0961	0.1983
6	0.2963	0.2750	0.2231	0.1179	0.2433
7	0.3441	0.3193	0.2591	0.1369	0.2825
8	0.4071	0.3777	0.3065	0.1620	0.3343
9	0.4742	0.4400	0.3570	0.1887	0.3894
10	0.5415	0.5025	0.4077	0.2155	0.4447
11	0.6213	0.5765	0.4678	0.2472	0.5102
12	0.7000	0.6496	0.5271	0.2785	0.5749
13	0.7865	0.7297	0.5922	0.3129	0.6458
14	0.8772	0.8139	0.6605	0.3490	0.7203
15	0.9755	0.9052	0.7345	0.3881	0.8011
16	1.0760	0.9984	0.8101	0.4281	0.8836
17	1.1830	1.0977	0.8907	0.4707	0.9715
18	1.2956	1.2021	0.9755	0.5155	1.0639
19	1.4151	1.3131	1.0655	0.5630	1.1621
20	1.6348	1.5169	1.2309	0.6504	1.3425
21	1.6946	1.5724	1.2760	0.6742	1.3916
22	1.8326	1.7005	1.3798	0.7291	1.5049
23	1.9913	1.8477	1.4993	0.7923	1.6352
24	2.1457	1.9910	1.6156	0.8537	1.7621
25	2.2932	2.1278	1.7266	0.9124	1.8831

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0536	0.0497	0.0403	0.0213	0.0440
2	0.0971	0.0901	0.0731	0.0386	0.0797
3	0.1341	0.1244	0.1009	0.0533	0.1101
4	0.1768	0.1640	0.1331	0.0703	0.1452
5	0.2260	0.2097	0.1702	0.0899	0.1856
6	0.2774	0.2574	0.2089	0.1104	0.2278
7	0.3221	0.2989	0.2425	0.1281	0.2645
8	0.3811	0.3536	0.2869	0.1516	0.3129
9	0.4439	0.4119	0.3342	0.1766	0.3645
10	0.5069	0.4704	0.3817	0.2017	0.4163
11	0.5816	0.5396	0.4379	0.2314	0.4776
12	0.6553	0.6081	0.4934	0.2607	0.5381
13	0.7362	0.6831	0.5543	0.2929	0.6046
14	0.8212	0.7619	0.6183	0.3267	0.6743
15	0.9132	0.8474	0.6876	0.3633	0.7499
16	1.0072	0.9346	0.7584	0.4007	0.8271
17	1.1074	1.0276	0.8338	0.4406	0.9094
18	1.2128	1.1253	0.9131	0.4825	0.9959
19	1.3247	1.2292	0.9974	0.5271	1.0878
20	1.5303	1.4200	1.1523	0.6089	1.2567
21	1.5864	1.4720	1.1944	0.6312	1.3027
22	1.7155	1.5918	1.2917	0.6825	1.4087
23	1.8641	1.7296	1.4035	0.7416	1.5307
24	2.0086	1.8638	1.5124	0.7992	1.6495
25	2.1466	1.9918	1.6163	0.8541	1.7628

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0504	0.0467	0.0379	0.0200	0.0414
2	0.0913	0.0847	0.0687	0.0363	0.0749
3	0.1260	0.1169	0.0949	0.0501	0.1035
4	0.1662	0.1542	0.1251	0.0661	0.1364
5	0.2124	0.1971	0.1599	0.0845	0.1744
6	0.2607	0.2419	0.1963	0.1037	0.2141
7	0.3027	0.2809	0.2279	0.1205	0.2486
8	0.3582	0.3323	0.2697	0.1425	0.2941
9	0.4172	0.3871	0.3141	0.1660	0.3426
10	0.4765	0.4421	0.3588	0.1896	0.3913
11	0.5467	0.5072	0.4116	0.2175	0.4489
12	0.6160	0.5715	0.4638	0.2451	0.5058
13	0.6920	0.6421	0.5210	0.2753	0.5683
14	0.7718	0.7162	0.5811	0.3071	0.6338
15	0.8584	0.7965	0.6463	0.3415	0.7049
16	0.9467	0.8784	0.7128	0.3767	0.7774
17	1.0409	0.9658	0.7837	0.4141	0.8548
18	1.1399	1.0577	0.8583	0.4535	0.9361
19	1.2451	1.1553	0.9375	0.4954	1.0225
20	1.4384	1.3347	1.0831	0.5723	1.1812
21	1.4911	1.3835	1.1227	0.5932	1.2244
22	1.6125	1.4962	1.2141	0.6415	1.3241
23	1.7521	1.6258	1.3192	0.6971	1.4388
24	1.8880	1.7519	1.4216	0.7512	1.5504
25	2.0177	1.8722	1.5192	0.8028	1.6569

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0475	0.0441	0.0358	0.0189	0.0390
2	0.0861	0.0799	0.0648	0.0343	0.0707
3	0.1189	0.1103	0.0895	0.0473	0.0976
4	0.1567	0.1454	0.1180	0.0624	0.1287
5	0.2004	0.1859	0.1509	0.0797	0.1646
6	0.2460	0.2282	0.1852	0.0979	0.2020
7	0.2856	0.2650	0.2150	0.1136	0.2345
8	0.3379	0.3135	0.2544	0.1344	0.2775
9	0.3936	0.3652	0.2963	0.1566	0.3232
10	0.4495	0.4171	0.3384	0.1788	0.3691
11	0.5157	0.4785	0.3883	0.2052	0.4235
12	0.5811	0.5392	0.4375	0.2312	0.4772
13	0.6528	0.6057	0.4915	0.2597	0.5361
14	0.7281	0.6756	0.5482	0.2897	0.5979
15	0.8097	0.7513	0.6097	0.3222	0.6649
16	0.8931	0.8287	0.6724	0.3553	0.7334
17	0.9819	0.9111	0.7393	0.3907	0.8064
18	1.0754	0.9978	0.8097	0.4278	0.8831
19	1.1746	1.0899	0.8844	0.4673	0.9646
20	1.3569	1.2591	1.0217	0.5399	1.1143
21	1.4066	1.3052	1.0591	0.5596	1.1551
22	1.5211	1.4114	1.1453	0.6052	1.2491
23	1.6528	1.5336	1.2445	0.6576	1.3573
24	1.7810	1.6526	1.3410	0.7086	1.4626
25	1.9034	1.7661	1.4332	0.7573	1.5630

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0450	0.0417	0.0339	0.0179	0.0369
2	0.0815	0.0756	0.0613	0.0324	0.0669
3	0.1125	0.1044	0.0847	0.0448	0.0924
4	0.1483	0.1376	0.1117	0.0590	0.1218
5	0.1896	0.1760	0.1428	0.0755	0.1557
6	0.2328	0.2160	0.1753	0.0926	0.1912
7	0.2703	0.2508	0.2035	0.1075	0.2219
8	0.3198	0.2967	0.2408	0.1272	0.2626
9	0.3725	0.3456	0.2805	0.1482	0.3059
10	0.4254	0.3947	0.3203	0.1692	0.3493
11	0.4880	0.4528	0.3675	0.1942	0.4008
12	0.5499	0.5102	0.4140	0.2188	0.4516
13	0.6178	0.5732	0.4652	0.2458	0.5073
14	0.6891	0.6394	0.5188	0.2742	0.5659
15	0.7663	0.7111	0.5770	0.3049	0.6293
16	0.8452	0.7842	0.6364	0.3363	0.6941
17	0.9293	0.8623	0.6997	0.3697	0.7631
18	1.0177	0.9443	0.7663	0.4049	0.8357
19	1.1116	1.0315	0.8370	0.4423	0.9128
20	1.2842	1.1916	0.9669	0.5109	1.0545
21	1.3312	1.2352	1.0023	0.5296	1.0931
22	1.4396	1.3358	1.0839	0.5728	1.1821
23	1.5642	1.4514	1.1778	0.6223	1.2845
24	1.6855	1.5640	1.2691	0.6706	1.3841
25	1.8013	1.6714	1.3563	0.7167	1.4792

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0427	0.0396	0.0321	0.0170	0.0350
2	0.0773	0.0718	0.0582	0.0308	0.0635
3	0.1068	0.0991	0.0804	0.0425	0.0877
4	0.1408	0.1306	0.1060	0.0560	0.1156
5	0.1800	0.1670	0.1355	0.0716	0.1478
6	0.2209	0.2050	0.1663	0.0879	0.1814
7	0.2565	0.2380	0.1931	0.1021	0.2107
8	0.3035	0.2816	0.2285	0.1207	0.2492
9	0.3535	0.3280	0.2662	0.1407	0.2903
10	0.4037	0.3746	0.3040	0.1606	0.3315
11	0.4632	0.4298	0.3488	0.1843	0.3804
12	0.5219	0.4843	0.3930	0.2077	0.4286
13	0.5863	0.5441	0.4415	0.2333	0.4815
14	0.6540	0.6068	0.4924	0.2602	0.5371
15	0.7273	0.6749	0.5476	0.2894	0.5973
16	0.8022	0.7443	0.6040	0.3192	0.6587
17	0.8820	0.8184	0.6641	0.3509	0.7243
18	0.9659	0.8962	0.7273	0.3843	0.7932
19	1.0550	0.9790	0.7944	0.4198	0.8664
20	1.2188	1.1309	0.9177	0.4849	1.0009
21	1.2634	1.1723	0.9513	0.5027	1.0375
22	1.3663	1.2678	1.0287	0.5436	1.1220
23	1.4846	1.3776	1.1178	0.5907	1.2191
24	1.5998	1.4844	1.2045	0.6365	1.3137
25	1.7097	1.5864	1.2873	0.6802	1.4040

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $0 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0486	0.0451	0.0366	0.0193	0.0399
2	0.0881	0.0817	0.0663	0.0350	0.0723
3	0.1216	0.1128	0.0916	0.0484	0.0998
4	0.1603	0.1488	0.1207	0.0638	0.1317
5	0.2050	0.1902	0.1543	0.0816	0.1683
6	0.2516	0.2334	0.1894	0.1001	0.2066
7	0.2921	0.2711	0.2199	0.1162	0.2399
8	0.3456	0.3207	0.2602	0.1375	0.2838
9	0.4026	0.3735	0.3031	0.1602	0.3306
10	0.4598	0.4266	0.3462	0.1829	0.3776
11	0.5275	0.4894	0.3972	0.2099	0.4331
12	0.5943	0.5515	0.4475	0.2365	0.4881
13	0.6677	0.6196	0.5027	0.2657	0.5483
14	0.7448	0.6910	0.5608	0.2963	0.6116
15	0.8282	0.7685	0.6236	0.3295	0.6801
16	0.9135	0.8476	0.6878	0.3634	0.7501
17	1.0044	0.9320	0.7562	0.3996	0.8248
18	1.0999	1.0206	0.8282	0.4376	0.9032
19	1.2014	1.1148	0.9046	0.4780	0.9866
20	1.3880	1.2879	1.0450	0.5522	1.1398
21	1.4387	1.3350	1.0833	0.5724	1.1815
22	1.5559	1.4437	1.1715	0.6190	1.2777
23	1.6906	1.5687	1.2729	0.6726	1.3883
24	1.8217	1.6904	1.3717	0.7248	1.4960
25	1.9469	1.8065	1.4659	0.7746	1.5988

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $2,501 - $7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0466	0.0432	0.0351	0.0185	0.0383
2	0.0844	0.0783	0.0636	0.0336	0.0693
3	0.1166	0.1082	0.0878	0.0464	0.0957
4	0.1537	0.1426	0.1157	0.0611	0.1262
5	0.1965	0.1823	0.1479	0.0782	0.1614
6	0.2412	0.2238	0.1816	0.0960	0.1980
7	0.2800	0.2598	0.2108	0.1114	0.2300
8	0.3313	0.3074	0.2495	0.1318	0.2721
9	0.3859	0.3581	0.2906	0.1535	0.3169
10	0.4407	0.4090	0.3319	0.1754	0.3619
11	0.5056	0.4692	0.3807	0.2012	0.4152
12	0.5697	0.5287	0.4290	0.2267	0.4679
13	0.6401	0.5939	0.4819	0.2547	0.5256
14	0.7139	0.6624	0.5375	0.2840	0.5863
15	0.7940	0.7367	0.5978	0.3159	0.6520
16	0.8757	0.8125	0.6593	0.3484	0.7191
17	0.9628	0.8934	0.7249	0.3831	0.7906
18	1.0544	0.9784	0.7939	0.4195	0.8659
19	1.1517	1.0687	0.8672	0.4582	0.9458
20	1.3305	1.2346	1.0018	0.5294	1.0926
21	1.3792	1.2797	1.0385	0.5487	1.1326
22	1.4915	1.3839	1.1230	0.5934	1.2248
23	1.6207	1.5038	1.2203	0.6448	1.3309
24	1.7464	1.6204	1.3149	0.6948	1.4341
25	1.8663	1.7317	1.4052	0.7425	1.5326

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $7,501 - $15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0448	0.0416	0.0337	0.0178	0.0368
2	0.0811	0.0753	0.0611	0.0323	0.0666
3	0.1120	0.1040	0.0844	0.0446	0.0920
4	0.1477	0.1371	0.1112	0.0588	0.1213
5	0.1889	0.1753	0.1422	0.0751	0.1551
6	0.2318	0.2151	0.1746	0.0922	0.1904
7	0.2692	0.2498	0.2027	0.1071	0.2210
8	0.3185	0.2955	0.2398	0.1267	0.2615
9	0.3710	0.3442	0.2793	0.1476	0.3046
10	0.4237	0.3931	0.3190	0.1686	0.3479
11	0.4860	0.4510	0.3660	0.1934	0.3991
12	0.5477	0.5082	0.4124	0.2179	0.4497
13	0.6153	0.5709	0.4633	0.2448	0.5052
14	0.6863	0.6368	0.5167	0.2730	0.5635
15	0.7632	0.7082	0.5746	0.3036	0.6267
16	0.8417	0.7810	0.6338	0.3349	0.6912
17	0.9255	0.8588	0.6968	0.3682	0.7600
18	1.0135	0.9404	0.7631	0.4033	0.8323
19	1.1071	1.0272	0.8336	0.4405	0.9091
20	1.2789	1.1867	0.9630	0.5088	1.0502
21	1.3258	1.2301	0.9982	0.5275	1.0887
22	1.4337	1.3303	1.0795	0.5704	1.1773
23	1.5578	1.4455	1.1730	0.6198	1.2793
24	1.6787	1.5576	1.2639	0.6679	1.3785
25	1.7940	1.6646	1.3508	0.7138	1.4732

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $15,001 - $50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0410	0.0380	0.0308	0.0163	0.0336
2	0.0742	0.0689	0.0559	0.0295	0.0609
3	0.1025	0.0951	0.0772	0.0408	0.0842
4	0.1351	0.1254	0.1017	0.0538	0.1110
5	0.1728	0.1603	0.1301	0.0687	0.1419
6	0.2120	0.1968	0.1597	0.0844	0.1741
7	0.2462	0.2284	0.1854	0.0980	0.2022
8	0.2913	0.2703	0.2193	0.1159	0.2392
9	0.3393	0.3148	0.2555	0.1350	0.2786
10	0.3875	0.3596	0.2918	0.1542	0.3182
11	0.4446	0.4125	0.3347	0.1769	0.3651
12	0.5009	0.4648	0.3772	0.1993	0.4113
13	0.5628	0.5222	0.4237	0.2239	0.4621
14	0.6277	0.5824	0.4726	0.2497	0.5154
15	0.6981	0.6477	0.5256	0.2777	0.5732
16	0.7699	0.7144	0.5797	0.3063	0.6322
17	0.8465	0.7855	0.6374	0.3368	0.6951
18	0.9270	0.8602	0.6980	0.3688	0.7613
19	1.0126	0.9396	0.7624	0.4029	0.8315
20	1.1698	1.0854	0.8808	0.4654	0.9606
21	1.2126	1.1251	0.9130	0.4824	0.9958
22	1.3113	1.2168	0.9874	0.5217	1.0768
23	1.4249	1.3221	1.0728	0.5669	1.1701
24	1.5354	1.4247	1.1561	0.6109	1.2608
25	1.6409	1.5225	1.2355	0.6528	1.3475

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0437	0.0405	0.0329	0.0174	0.0359
2	0.0792	0.0735	0.0596	0.0315	0.0650
3	0.1093	0.1014	0.0823	0.0435	0.0898
4	0.1442	0.1338	0.1086	0.0574	0.1184
5	0.1843	0.1710	0.1388	0.0733	0.1514
6	0.2262	0.2099	0.1703	0.0900	0.1858
7	0.2627	0.2437	0.1978	0.1045	0.2157
8	0.3108	0.2884	0.2340	0.1236	0.2552
9	0.3620	0.3359	0.2726	0.1440	0.2973
10	0.4134	0.3836	0.3113	0.1645	0.3395
11	0.4743	0.4401	0.3571	0.1887	0.3895
12	0.5344	0.4959	0.4024	0.2126	0.4389
13	0.6004	0.5571	0.4521	0.2389	0.4930
14	0.6697	0.6214	0.5042	0.2664	0.5499
15	0.7448	0.6911	0.5608	0.2963	0.6116
16	0.8214	0.7622	0.6185	0.3268	0.6745
17	0.9031	0.8380	0.6800	0.3593	0.7416
18	0.9891	0.9177	0.7447	0.3935	0.8122
19	1.0803	1.0024	0.8134	0.4298	0.8872
20	1.2481	1.1580	0.9397	0.4966	1.0249
21	1.2937	1.2004	0.9741	0.5147	1.0624
22	1.3991	1.2982	1.0534	0.5566	1.1489
23	1.5202	1.4106	1.1446	0.6048	1.2484
24	1.6381	1.5200	1.2334	0.6518	1.3452
25	1.7507	1.6244	1.3181	0.6965	1.4376

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0402	0.0373	0.0302	0.0160	0.0330
2	0.0728	0.0675	0.0548	0.0290	0.0598
3	0.1005	0.0932	0.0757	0.0400	0.0825
4	0.1325	0.1229	0.0998	0.0527	0.1088
5	0.1694	0.1572	0.1275	0.0674	0.1391
6	0.2079	0.1929	0.1565	0.0827	0.1707
7	0.2414	0.2240	0.1817	0.0960	0.1982
8	0.2856	0.2650	0.2150	0.1136	0.2345
9	0.3327	0.3087	0.2505	0.1324	0.2732
10	0.3799	0.3525	0.2861	0.1512	0.3120
11	0.4359	0.4044	0.3282	0.1734	0.3579
12	0.4911	0.4557	0.3698	0.1954	0.4033
13	0.5517	0.5120	0.4154	0.2195	0.4531
14	0.6154	0.5710	0.4634	0.2448	0.5054
15	0.6844	0.6350	0.5153	0.2723	0.5620
16	0.7548	0.7004	0.5684	0.3003	0.6199
17	0.8299	0.7701	0.6249	0.3302	0.6815
18	0.9089	0.8434	0.6844	0.3616	0.7464
19	0.9928	0.9212	0.7475	0.3950	0.8153
20	1.1469	1.0642	0.8636	0.4563	0.9418
21	1.1889	1.1031	0.8952	0.4730	0.9763
22	1.2857	1.1930	0.9680	0.5115	1.0558
23	1.3970	1.2963	1.0519	0.5558	1.1472
24	1.5054	1.3968	1.1334	0.5989	1.2362
25	1.6088	1.4928	1.2113	0.6401	1.3211

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0374	0.0347	0.0281	0.0149	0.0307
2	0.0677	0.0628	0.0510	0.0269	0.0556
3	0.0935	0.0867	0.0704	0.0372	0.0767
4	0.1232	0.1143	0.0928	0.0490	0.1012
5	0.1575	0.1462	0.1186	0.0627	0.1294
6	0.1934	0.1794	0.1456	0.0769	0.1588
7	0.2245	0.2083	0.1691	0.0893	0.1844
8	0.2656	0.2465	0.2000	0.1057	0.2181
9	0.3094	0.2871	0.2330	0.1231	0.2541
10	0.3534	0.3279	0.2661	0.1406	0.2902
11	0.4054	0.3762	0.3053	0.1613	0.3329
12	0.4568	0.4239	0.3440	0.1818	0.3751
13	0.5132	0.4762	0.3864	0.2042	0.4214
14	0.5724	0.5312	0.4310	0.2278	0.4701
15	0.6366	0.5907	0.4793	0.2533	0.5228
16	0.7021	0.6515	0.5287	0.2794	0.5766
17	0.7720	0.7163	0.5813	0.3071	0.6339
18	0.8454	0.7845	0.6366	0.3364	0.6943
19	0.9235	0.8569	0.6953	0.3674	0.7583
20	1.0668	0.9899	0.8032	0.4244	0.8760
21	1.1059	1.0261	0.8326	0.4400	0.9081
22	1.1959	1.1097	0.9004	0.4758	0.9820
23	1.2995	1.2057	0.9784	0.5170	1.0671
24	1.4002	1.2993	1.0543	0.5571	1.1499
25	1.4964	1.3885	1.1267	0.5954	1.2288

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0358	0.0332	0.0269	0.0142	0.0294
2	0.0648	0.0602	0.0488	0.0258	0.0532
3	0.0895	0.0831	0.0674	0.0356	0.0735
4	0.1181	0.1095	0.0889	0.0470	0.0970
5	0.1509	0.1401	0.1136	0.0601	0.1239
6	0.1853	0.1719	0.1395	0.0737	0.1521
7	0.2151	0.1996	0.1620	0.0856	0.1766
8	0.2545	0.2361	0.1916	0.1013	0.2090
9	0.2964	0.2751	0.2232	0.1179	0.2434
10	0.3386	0.3141	0.2549	0.1347	0.2780
11	0.3884	0.3604	0.2925	0.1545	0.3190
12	0.4377	0.4061	0.3295	0.1741	0.3594
13	0.4917	0.4562	0.3702	0.1956	0.4038
14	0.5484	0.5089	0.4129	0.2182	0.4503
15	0.6099	0.5659	0.4592	0.2427	0.5008
16	0.6727	0.6242	0.5065	0.2676	0.5524
17	0.7396	0.6863	0.5569	0.2943	0.6073
18	0.8100	0.7515	0.6098	0.3223	0.6651
19	0.8847	0.8209	0.6661	0.3520	0.7265
20	1.0220	0.9483	0.7695	0.4066	0.8393
21	1.0594	0.9830	0.7977	0.4215	0.8700
22	1.1457	1.0631	0.8627	0.4558	0.9408
23	1.2449	1.1551	0.9374	0.4953	1.0223
24	1.3415	1.2447	1.0101	0.5337	1.1016
25	1.4336	1.3303	1.0794	0.5704	1.1773

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0343	0.0319	0.0259	0.0137	0.0282
2	0.0622	0.0577	0.0469	0.0248	0.0511
3	0.0859	0.0797	0.0647	0.0342	0.0706
4	0.1133	0.1051	0.0853	0.0451	0.0930
5	0.1449	0.1344	0.1091	0.0576	0.1190
6	0.1778	0.1650	0.1339	0.0707	0.1460
7	0.2064	0.1916	0.1554	0.0821	0.1695
8	0.2442	0.2266	0.1839	0.0972	0.2006
9	0.2845	0.2640	0.2142	0.1132	0.2336
10	0.3249	0.3015	0.2446	0.1293	0.2668
11	0.3728	0.3459	0.2807	0.1483	0.3061
12	0.4200	0.3897	0.3163	0.1671	0.3449
13	0.4719	0.4378	0.3553	0.1877	0.3875
14	0.5263	0.4884	0.3963	0.2094	0.4322
15	0.5853	0.5431	0.4407	0.2329	0.4807
16	0.6456	0.5990	0.4861	0.2569	0.5301
17	0.7098	0.6586	0.5344	0.2824	0.5829
18	0.7773	0.7213	0.5853	0.3093	0.6383
19	0.8491	0.7878	0.6393	0.3378	0.6972
20	0.9809	0.9101	0.7385	0.3903	0.8055
21	1.0168	0.9435	0.7656	0.4045	0.8350
22	1.0996	1.0203	0.8279	0.4375	0.9029
23	1.1948	1.1086	0.8996	0.4754	0.9811
24	1.2874	1.1946	0.9694	0.5122	1.0572
25	1.3759	1.2767	1.0360	0.5474	1.1299

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0322	0.0298	0.0242	0.0128	0.0264
2	0.0583	0.0541	0.0439	0.0232	0.0478
3	0.0804	0.0746	0.0606	0.0320	0.0661
4	0.1061	0.0984	0.0799	0.0422	0.0871
5	0.1356	0.1258	0.1021	0.0540	0.1114
6	0.1664	0.1544	0.1253	0.0662	0.1367
7	0.1933	0.1793	0.1455	0.0769	0.1587
8	0.2286	0.2121	0.1722	0.0910	0.1878
9	0.2663	0.2471	0.2005	0.1060	0.2187
10	0.3042	0.2822	0.2290	0.1210	0.2498
11	0.3490	0.3238	0.2627	0.1388	0.2866
12	0.3932	0.3648	0.2960	0.1564	0.3229
13	0.4417	0.4099	0.3326	0.1757	0.3627
14	0.4927	0.4572	0.3710	0.1960	0.4046
15	0.5479	0.5084	0.4126	0.2180	0.4499
16	0.6043	0.5607	0.4550	0.2404	0.4963
17	0.6645	0.6165	0.5003	0.2644	0.5456
18	0.7277	0.6752	0.5479	0.2895	0.5975
19	0.7948	0.7375	0.5985	0.3162	0.6527
20	0.9182	0.8520	0.6914	0.3653	0.7540
21	0.9518	0.8832	0.7167	0.3787	0.7816
22	1.0293	0.9551	0.7750	0.4095	0.8452
23	1.1184	1.0378	0.8421	0.4450	0.9184
24	1.2052	1.1183	0.9074	0.4795	0.9897
25	1.2880	1.1951	0.9698	0.5124	1.0577

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0302	0.0280	0.0228	0.0120	0.0248
2	0.0548	0.0508	0.0412	0.0218	0.0450
3	0.0756	0.0702	0.0569	0.0301	0.0621
4	0.0997	0.0925	0.0751	0.0397	0.0819
5	0.1275	0.1183	0.0960	0.0507	0.1047
6	0.1564	0.1452	0.1178	0.0622	0.1285
7	0.1816	0.1685	0.1368	0.0723	0.1492
8	0.2149	0.1994	0.1618	0.0855	0.1765
9	0.2503	0.2323	0.1885	0.0996	0.2056
10	0.2859	0.2653	0.2153	0.1137	0.2348
11	0.3280	0.3043	0.2470	0.1305	0.2693
12	0.3696	0.3429	0.2783	0.1470	0.3035
13	0.4152	0.3853	0.3126	0.1652	0.3410
14	0.4631	0.4297	0.3487	0.1843	0.3803
15	0.5150	0.4779	0.3878	0.2049	0.4229
16	0.5680	0.5271	0.4277	0.2260	0.4665
17	0.6245	0.5795	0.4702	0.2485	0.5129
18	0.6840	0.6346	0.5150	0.2721	0.5617
19	0.7471	0.6932	0.5625	0.2972	0.6135
20	0.8631	0.8008	0.6498	0.3434	0.7087
21	0.8946	0.8301	0.6736	0.3559	0.7347
22	0.9675	0.8977	0.7285	0.3849	0.7945
23	1.0513	0.9755	0.7915	0.4183	0.8633
24	1.1328	1.0511	0.8529	0.4507	0.9302
25	1.2106	1.1233	0.9115	0.4817	0.9941

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0285	0.0265	0.0215	0.0113	0.0234
2	0.0517	0.0479	0.0389	0.0206	0.0424
3	0.0713	0.0662	0.0537	0.0284	0.0586
4	0.0940	0.0873	0.0708	0.0374	0.0772
5	0.1202	0.1116	0.0905	0.0478	0.0987
6	0.1476	0.1369	0.1111	0.0587	0.1212
7	0.1714	0.1590	0.1290	0.0682	0.1407
8	0.2027	0.1881	0.1526	0.0807	0.1665
9	0.2362	0.2191	0.1778	0.0940	0.1939
10	0.2697	0.2502	0.2031	0.1073	0.2215
11	0.3094	0.2871	0.2330	0.1231	0.2541
12	0.3486	0.3235	0.2625	0.1387	0.2863
13	0.3917	0.3634	0.2949	0.1558	0.3216
14	0.4369	0.4054	0.3289	0.1738	0.3587
15	0.4858	0.4508	0.3658	0.1933	0.3990
16	0.5358	0.4972	0.4035	0.2132	0.4400
17	0.5892	0.5467	0.4436	0.2344	0.4838
18	0.6452	0.5987	0.4858	0.2567	0.5298
19	0.7048	0.6539	0.5306	0.2804	0.5787
20	0.8142	0.7555	0.6130	0.3239	0.6686
21	0.8440	0.7831	0.6355	0.3358	0.6930
22	0.9127	0.8469	0.6872	0.3631	0.7495
23	0.9917	0.9202	0.7467	0.3946	0.8144
24	1.0686	0.9916	0.8046	0.4252	0.8775
25	1.1420	1.0597	0.8599	0.4544	0.9378

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0270	0.0250	0.0203	0.0107	0.0222
2	0.0489	0.0454	0.0368	0.0194	0.0401
3	0.0675	0.0626	0.0508	0.0269	0.0554
4	0.0890	0.0826	0.0670	0.0354	0.0731
5	0.1138	0.1056	0.0857	0.0453	0.0934
6	0.1397	0.1296	0.1052	0.0556	0.1147
7	0.1622	0.1505	0.1221	0.0645	0.1332
8	0.1919	0.1780	0.1445	0.0763	0.1576
9	0.2235	0.2074	0.1683	0.0889	0.1835
10	0.2552	0.2368	0.1922	0.1015	0.2096
11	0.2928	0.2717	0.2205	0.1165	0.2405
12	0.3299	0.3061	0.2484	0.1313	0.2709
13	0.3707	0.3439	0.2791	0.1475	0.3044
14	0.4134	0.3836	0.3113	0.1645	0.3395
15	0.4598	0.4266	0.3462	0.1829	0.3776
16	0.5071	0.4705	0.3818	0.2018	0.4164
17	0.5576	0.5174	0.4198	0.2218	0.4579
18	0.6106	0.5666	0.4598	0.2429	0.5014
19	0.6670	0.6189	0.5022	0.2654	0.5477
20	0.7705	0.7149	0.5801	0.3066	0.6327
21	0.7987	0.7411	0.6014	0.3178	0.6559
22	0.8637	0.8015	0.6503	0.3437	0.7093
23	0.9385	0.8708	0.7067	0.3734	0.7707
24	1.0113	0.9384	0.7615	0.4024	0.8305
25	1.0808	1.0029	0.8138	0.4300	0.8875

PROPOSED FHCF 2010 Commercial Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0256	0.0238	0.0193	0.0102	0.0210
2	0.0464	0.0431	0.0349	0.0185	0.0381
3	0.0641	0.0594	0.0482	0.0255	0.0526
4	0.0845	0.0784	0.0636	0.0336	0.0694
5	0.1080	0.1002	0.0813	0.0430	0.0887
6	0.1326	0.1230	0.0998	0.0527	0.1089
7	0.1539	0.1428	0.1159	0.0612	0.1264
8	0.1821	0.1690	0.1371	0.0724	0.1495
9	0.2121	0.1968	0.1597	0.0844	0.1742
10	0.2422	0.2248	0.1824	0.0964	0.1989
11	0.2779	0.2579	0.2093	0.1106	0.2282
12	0.3132	0.2906	0.2358	0.1246	0.2572
13	0.3518	0.3264	0.2649	0.1400	0.2889
14	0.3924	0.3641	0.2955	0.1561	0.3222
15	0.4364	0.4049	0.3286	0.1736	0.3584
16	0.4813	0.4466	0.3624	0.1915	0.3952
17	0.5292	0.4910	0.3985	0.2105	0.4346
18	0.5795	0.5377	0.4364	0.2306	0.4759
19	0.6330	0.5874	0.4766	0.2519	0.5198
20	0.7313	0.6786	0.5506	0.2910	0.6005
21	0.7581	0.7034	0.5708	0.3016	0.6225
22	0.8198	0.7607	0.6172	0.3262	0.6732
23	0.8908	0.8265	0.6707	0.3544	0.7315
24	0.9599	0.8906	0.7227	0.3819	0.7882
25	1.0258	0.9518	0.7724	0.4081	0.8424

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**
Rates are Dollars per $1000 of Exposure
Coverage Level: **90%**
Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1064	0.0957	0.0809	0.0945
2	0.1927	0.1734	0.1467	0.1712
3	0.2661	0.2394	0.2025	0.2364
4	0.3509	0.3157	0.2671	0.3118
5	0.4486	0.4035	0.3414	0.3986
6	0.5506	0.4953	0.4191	0.4892
7	0.6393	0.5751	0.4866	0.5680
8	0.7564	0.6804	0.5757	0.6720
9	0.8811	0.7926	0.6706	0.7828
10	1.0063	0.9052	0.7658	0.8940
11	1.1545	1.0385	0.8786	1.0257
12	1.3008	1.1701	0.9900	1.1557
13	1.4614	1.3146	1.1122	1.2983
14	1.6300	1.4662	1.2405	1.4482
15	1.8127	1.6306	1.3796	1.6105
16	1.9993	1.7985	1.5216	1.7763
17	2.1982	1.9774	1.6729	1.9530
18	2.4074	2.1655	1.8321	2.1388
19	2.6295	2.3654	2.0012	2.3362
20	3.0378	2.7326	2.3118	2.6989
21	3.1489	2.8326	2.3965	2.7976
22	3.4053	3.0632	2.5916	3.0254
23	3.7002	3.3284	2.8160	3.2874
24	3.9872	3.5866	3.0344	3.5424
25	4.2611	3.8330	3.2429	3.7857

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1019	0.0917	0.0776	0.0905
2	0.1846	0.1661	0.1405	0.1640
3	0.2550	0.2293	0.1940	0.2265
4	0.3362	0.3024	0.2559	0.2987
5	0.4298	0.3866	0.3271	0.3819
6	0.5275	0.4745	0.4015	0.4687
7	0.6125	0.5510	0.4662	0.5442
8	0.7247	0.6519	0.5515	0.6438
9	0.8442	0.7593	0.6424	0.7500
10	0.9641	0.8672	0.7337	0.8565
11	1.1060	0.9949	0.8417	0.9826
12	1.2462	1.1210	0.9484	1.1072
13	1.4001	1.2594	1.0655	1.2439
14	1.5616	1.4047	1.1885	1.3874
15	1.7367	1.5622	1.3217	1.5430
16	1.9155	1.7230	1.4577	1.7018
17	2.1060	1.8944	1.6028	1.8711
18	2.3064	2.0747	1.7552	2.0491
19	2.5192	2.2661	1.9172	2.2382
20	2.9103	2.6179	2.2149	2.5856
21	3.0168	2.7137	2.2959	2.6803
22	3.2625	2.9347	2.4829	2.8985
23	3.5450	3.1888	2.6979	3.1495
24	3.8199	3.4361	2.9071	3.3938
25	4.0824	3.6722	3.1068	3.6269

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0981	0.0882	0.0746	0.0871
2	0.1777	0.1598	0.1352	0.1579
3	0.2454	0.2207	0.1867	0.2180
4	0.3235	0.2910	0.2462	0.2874
5	0.4136	0.3721	0.3148	0.3675
6	0.5077	0.4567	0.3864	0.4511
7	0.5895	0.5303	0.4486	0.5237
8	0.6974	0.6273	0.5308	0.6196
9	0.8124	0.7308	0.6183	0.7218
10	0.9278	0.8346	0.7061	0.8243
11	1.0644	0.9575	0.8101	0.9457
12	1.1993	1.0788	0.9127	1.0655
13	1.3474	1.2120	1.0254	1.1971
14	1.5029	1.3519	1.1437	1.3352
15	1.6714	1.5034	1.2720	1.4849
16	1.8434	1.6582	1.4029	1.6377
17	2.0268	1.8232	1.5425	1.8007
18	2.2196	1.9966	1.6892	1.9720
19	2.4244	2.1809	1.8451	2.1540
20	2.8008	2.5194	2.1315	2.4883
21	2.9033	2.6116	2.2095	2.5794
22	3.1397	2.8243	2.3894	2.7894
23	3.4116	3.0688	2.5963	3.0310
24	3.6762	3.3068	2.7977	3.2661
25	3.9288	3.5340	2.9899	3.4904

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0913	0.0822	0.0695	0.0812
2	0.1655	0.1489	0.1260	0.1470
3	0.2285	0.2056	0.1739	0.2030
4	0.3013	0.2711	0.2293	0.2677
5	0.3853	0.3466	0.2932	0.3423
6	0.4729	0.4254	0.3599	0.4201
7	0.5491	0.4939	0.4179	0.4878
8	0.6496	0.5843	0.4944	0.5771
9	0.7567	0.6807	0.5759	0.6723
10	0.8642	0.7773	0.6577	0.7678
11	0.9914	0.8918	0.7545	0.8808
12	1.1171	1.0049	0.8502	0.9925
13	1.2550	1.1289	0.9551	1.1150
14	1.3998	1.2592	1.0653	1.2436
15	1.5567	1.4003	1.1847	1.3831
16	1.7170	1.5445	1.3067	1.5254
17	1.8878	1.6981	1.4367	1.6772
18	2.0674	1.8597	1.5734	1.8367
19	2.2582	2.0313	1.7186	2.0062
20	2.6087	2.3466	1.9853	2.3177
21	2.7042	2.4325	2.0580	2.4025
22	2.9244	2.6306	2.2256	2.5981
23	3.1776	2.8584	2.4183	2.8231
24	3.4241	3.0801	2.6059	3.0421
25	3.6593	3.2917	2.7849	3.2511

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0859	0.0773	0.0654	0.0763
2	0.1557	0.1401	0.1185	0.1383
3	0.2150	0.1934	0.1636	0.1910
4	0.2835	0.2550	0.2158	0.2519
5	0.3624	0.3260	0.2758	0.3220
6	0.4449	0.4002	0.3386	0.3952
7	0.5165	0.4646	0.3931	0.4589
8	0.6111	0.5497	0.4651	0.5429
9	0.7119	0.6403	0.5418	0.6324
10	0.8130	0.7313	0.6187	0.7223
11	0.9327	0.8390	0.7098	0.8286
12	1.0509	0.9453	0.7998	0.9337
13	1.1807	1.0620	0.8985	1.0489
14	1.3169	1.1846	1.0022	1.1700
15	1.4645	1.3174	1.1146	1.3011
16	1.6153	1.4530	1.2293	1.4351
17	1.7760	1.5976	1.3516	1.5779
18	1.9449	1.7495	1.4802	1.7280
19	2.1244	1.9110	1.6168	1.8874
20	2.4542	2.2077	1.8678	2.1804
21	2.5440	2.2885	1.9361	2.2602
22	2.7512	2.4748	2.0938	2.4443
23	2.9894	2.6891	2.2751	2.6559
24	3.2213	2.8976	2.4515	2.8619
25	3.4426	3.0967	2.6199	3.0585

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0876	0.0788	0.0666	0.0778
2	0.1587	0.1427	0.1207	0.1410
3	0.2191	0.1971	0.1667	0.1946
4	0.2889	0.2599	0.2198	0.2566
5	0.3693	0.3322	0.2811	0.3281
6	0.4533	0.4078	0.3450	0.4027
7	0.5263	0.4734	0.4006	0.4676
8	0.6227	0.5601	0.4739	0.5532
9	0.7253	0.6525	0.5520	0.6444
10	0.8284	0.7452	0.6304	0.7360
11	0.9504	0.8549	0.7233	0.8443
12	1.0709	0.9633	0.8150	0.9514
13	1.2030	1.0822	0.9156	1.0688
14	1.3419	1.2070	1.0212	1.1922
15	1.4923	1.3424	1.1357	1.3258
16	1.6459	1.4805	1.2526	1.4623
17	1.8096	1.6278	1.3772	1.6078
18	1.9818	1.7827	1.5082	1.7607
19	2.1647	1.9472	1.6474	1.9232
20	2.5007	2.2495	1.9032	2.2218
21	2.5923	2.3318	1.9728	2.3031
22	2.8033	2.5217	2.1334	2.4906
23	3.0461	2.7400	2.3182	2.7062
24	3.2823	2.9526	2.4980	2.9161
25	3.5078	3.1554	2.6696	3.1165

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0770	0.0693	0.0586	0.0685
2	0.1396	0.1256	0.1062	0.1240
3	0.1928	0.1734	0.1467	0.1713
4	0.2542	0.2286	0.1934	0.2258
5	0.3250	0.2923	0.2473	0.2887
6	0.3989	0.3588	0.3035	0.3544
7	0.4631	0.4166	0.3524	0.4114
8	0.5479	0.4929	0.4170	0.4868
9	0.6382	0.5741	0.4857	0.5670
10	0.7289	0.6557	0.5547	0.6476
11	0.8362	0.7522	0.6364	0.7429
12	0.9422	0.8476	0.7171	0.8371
13	1.0585	0.9522	0.8056	0.9405
14	1.1807	1.0621	0.8985	1.0490
15	1.3131	1.1811	0.9993	1.1666
16	1.4482	1.3027	1.1021	1.2866
17	1.5923	1.4323	1.2118	1.4147
18	1.7438	1.5686	1.3271	1.5492
19	1.9047	1.7133	1.4495	1.6922
20	2.2004	1.9793	1.6746	1.9549
21	2.2809	2.0518	1.7359	2.0264
22	2.4666	2.2188	1.8772	2.1914
23	2.6802	2.4109	2.0397	2.3812
24	2.8881	2.5979	2.1980	2.5659
25	3.0865	2.7764	2.3490	2.7422

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0694	0.0624	0.0528	0.0616
2	0.1257	0.1131	0.0957	0.1117
3	0.1736	0.1562	0.1321	0.1542
4	0.2289	0.2059	0.1742	0.2034
5	0.2927	0.2633	0.2227	0.2600
6	0.3592	0.3231	0.2734	0.3191
7	0.4171	0.3752	0.3174	0.3705
8	0.4934	0.4439	0.3755	0.4384
9	0.5748	0.5170	0.4374	0.5107
10	0.6564	0.5905	0.4996	0.5832
11	0.7531	0.6774	0.5731	0.6691
12	0.8486	0.7633	0.6458	0.7539
13	0.9533	0.8576	0.7255	0.8470
14	1.0633	0.9565	0.8092	0.9447
15	1.1825	1.0637	0.9000	1.0506
16	1.3043	1.1732	0.9926	1.1588
17	1.4340	1.2900	1.0914	1.2740
18	1.5705	1.4127	1.1952	1.3952
19	1.7154	1.5430	1.3055	1.5240
20	1.9817	1.7826	1.5081	1.7606
21	2.0542	1.8478	1.5633	1.8250
22	2.2215	1.9983	1.6906	1.9736
23	2.4138	2.1713	1.8370	2.1445
24	2.6010	2.3397	1.9795	2.3109
25	2.7797	2.5005	2.1155	2.4696

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0631	0.0568	0.0480	0.0561
2	0.1144	0.1029	0.0870	0.1016
3	0.1579	0.1420	0.1202	0.1403
4	0.2082	0.1873	0.1585	0.1850
5	0.2662	0.2395	0.2026	0.2365
6	0.3267	0.2939	0.2487	0.2903
7	0.3794	0.3413	0.2887	0.3370
8	0.4488	0.4037	0.3416	0.3988
9	0.5228	0.4703	0.3979	0.4645
10	0.5971	0.5371	0.4544	0.5305
11	0.6850	0.6162	0.5213	0.6086
12	0.7719	0.6943	0.5874	0.6858
13	0.8671	0.7800	0.6599	0.7704
14	0.9672	0.8700	0.7361	0.8593
15	1.0756	0.9676	0.8186	0.9556
16	1.1864	1.0672	0.9029	1.0540
17	1.3044	1.1733	0.9927	1.1589
18	1.4285	1.2850	1.0871	1.2691
19	1.5603	1.4035	1.1875	1.3862
20	1.8025	1.6214	1.3718	1.6014
21	1.8685	1.6808	1.4220	1.6600
22	2.0206	1.8176	1.5378	1.7952
23	2.1956	1.9750	1.6709	1.9507
24	2.3659	2.1282	1.8005	2.1020
25	2.5284	2.2744	1.9242	2.2464

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0579	0.0521	0.0441	0.0514
2	0.1049	0.0943	0.0798	0.0932
3	0.1448	0.1303	0.1102	0.1287
4	0.1910	0.1718	0.1453	0.1697
5	0.2441	0.2196	0.1858	0.2169
6	0.2996	0.2695	0.2280	0.2662
7	0.3479	0.3130	0.2648	0.3091
8	0.4116	0.3703	0.3133	0.3657
9	0.4795	0.4313	0.3649	0.4260
10	0.5476	0.4926	0.4167	0.4865
11	0.6282	0.5651	0.4781	0.5581
12	0.7079	0.6368	0.5387	0.6289
13	0.7953	0.7154	0.6052	0.7065
14	0.8870	0.7979	0.6751	0.7881
15	0.9865	0.8873	0.7507	0.8764
16	1.0880	0.9787	0.8280	0.9666
17	1.1962	1.0761	0.9104	1.0628
18	1.3100	1.1784	0.9970	1.1639
19	1.4309	1.2872	1.0890	1.2713
20	1.6531	1.4870	1.2581	1.4687
21	1.7136	1.5414	1.3041	1.5224
22	1.8531	1.6669	1.4103	1.6464
23	2.0136	1.8113	1.5324	1.7889
24	2.1697	1.9517	1.6513	1.9277
25	2.3188	2.0858	1.7647	2.0601

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0546	0.0491	0.0415	0.0485
2	0.0988	0.0889	0.0752	0.0878
3	0.1365	0.1228	0.1039	0.1213
4	0.1800	0.1619	0.1370	0.1599
5	0.2301	0.2070	0.1751	0.2044
6	0.2824	0.2540	0.2149	0.2509
7	0.3279	0.2950	0.2495	0.2913
8	0.3879	0.3490	0.2952	0.3447
9	0.4519	0.4065	0.3439	0.4015
10	0.5161	0.4642	0.3928	0.4585
11	0.5921	0.5326	0.4506	0.5260
12	0.6671	0.6001	0.5077	0.5927
13	0.7495	0.6742	0.5704	0.6659
14	0.8360	0.7520	0.6362	0.7427
15	0.9297	0.8363	0.7075	0.8260
16	1.0254	0.9224	0.7804	0.9110
17	1.1274	1.0141	0.8580	1.0016
18	1.2347	1.1106	0.9396	1.0969
19	1.3486	1.2131	1.0263	1.1981
20	1.5580	1.4014	1.1857	1.3842
21	1.6150	1.4527	1.2291	1.4348
22	1.7465	1.5710	1.3291	1.5516
23	1.8977	1.7070	1.4442	1.6860
24	2.0449	1.8394	1.5562	1.8168
25	2.1854	1.9658	1.6632	1.9416

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0516	0.0464	0.0393	0.0458
2	0.0935	0.0841	0.0711	0.0830
3	0.1291	0.1161	0.0982	0.1147
4	0.1702	0.1531	0.1295	0.1512
5	0.2176	0.1957	0.1656	0.1933
6	0.2670	0.2402	0.2032	0.2372
7	0.3101	0.2789	0.2360	0.2755
8	0.3668	0.3300	0.2792	0.3259
9	0.4273	0.3844	0.3252	0.3796
10	0.4880	0.4390	0.3714	0.4336
11	0.5599	0.5036	0.4261	0.4974
12	0.6308	0.5675	0.4801	0.5605
13	0.7087	0.6375	0.5394	0.6296
14	0.7905	0.7111	0.6016	0.7023
15	0.8791	0.7908	0.6690	0.7810
16	0.9696	0.8722	0.7379	0.8614
17	1.0661	0.9590	0.8113	0.9471
18	1.1675	1.0502	0.8885	1.0372
19	1.2752	1.1471	0.9705	1.1330
20	1.4732	1.3252	1.1212	1.3088
21	1.5271	1.3737	1.1622	1.3567
22	1.6514	1.4855	1.2568	1.4672
23	1.7944	1.6142	1.3656	1.5943
24	1.9336	1.7394	1.4716	1.7179
25	2.0665	1.8589	1.5727	1.8359

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0489	0.0440	0.0372	0.0435
2	0.0886	0.0797	0.0675	0.0788
3	0.1224	0.1101	0.0931	0.1087
4	0.1614	0.1452	0.1228	0.1434
5	0.2063	0.1856	0.1570	0.1833
6	0.2533	0.2278	0.1927	0.2250
7	0.2941	0.2645	0.2238	0.2613
8	0.3479	0.3129	0.2648	0.3091
9	0.4053	0.3645	0.3084	0.3600
10	0.4628	0.4163	0.3522	0.4112
11	0.5310	0.4776	0.4041	0.4717
12	0.5983	0.5382	0.4553	0.5315
13	0.6721	0.6046	0.5115	0.5972
14	0.7497	0.6744	0.5705	0.6661
15	0.8337	0.7500	0.6345	0.7407
16	0.9196	0.8272	0.6998	0.8170
17	1.0111	0.9095	0.7694	0.8983
18	1.1072	0.9960	0.8426	0.9837
19	1.2094	1.0879	0.9204	1.0745
20	1.3972	1.2568	1.0633	1.2413
21	1.4483	1.3028	1.1022	1.2867
22	1.5662	1.4089	1.1920	1.3915
23	1.7018	1.5309	1.2952	1.5120
24	1.8338	1.6496	1.3956	1.6293
25	1.9598	1.7629	1.4915	1.7412

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0465	0.0418	0.0354	0.0413
2	0.0843	0.0758	0.0641	0.0749
3	0.1164	0.1047	0.0886	0.1034
4	0.1535	0.1381	0.1168	0.1364
5	0.1962	0.1765	0.1493	0.1743
6	0.2408	0.2166	0.1833	0.2140
7	0.2796	0.2515	0.2128	0.2484
8	0.3308	0.2976	0.2518	0.2939
9	0.3854	0.3467	0.2933	0.3424
10	0.4401	0.3959	0.3349	0.3910
11	0.5049	0.4542	0.3843	0.4486
12	0.5689	0.5118	0.4330	0.5055
13	0.6392	0.5749	0.4864	0.5679
14	0.7129	0.6413	0.5426	0.6334
15	0.7928	0.7132	0.6034	0.7044
16	0.8744	0.7866	0.6655	0.7769
17	0.9614	0.8648	0.7317	0.8542
18	1.0529	0.9471	0.8013	0.9354
19	1.1501	1.0345	0.8752	1.0218
20	1.3286	1.1951	1.0111	1.1804
21	1.3772	1.2389	1.0481	1.2236
22	1.4894	1.3397	1.1335	1.3232
23	1.6183	1.4557	1.2316	1.4378
24	1.7439	1.5687	1.3271	1.5493
25	1.8637	1.6764	1.4183	1.6557

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0443	0.0399	0.0337	0.0394
2	0.0803	0.0723	0.0611	0.0714
3	0.1109	0.0998	0.0844	0.0986
4	0.1463	0.1316	0.1113	0.1300
5	0.1870	0.1682	0.1423	0.1662
6	0.2296	0.2065	0.1747	0.2040
7	0.2665	0.2398	0.2029	0.2368
8	0.3154	0.2837	0.2400	0.2802
9	0.3673	0.3304	0.2796	0.3264
10	0.4195	0.3774	0.3193	0.3727
11	0.4813	0.4329	0.3663	0.4276
12	0.5423	0.4878	0.4127	0.4818
13	0.6093	0.5480	0.4637	0.5413
14	0.6796	0.6113	0.5172	0.6037
15	0.7557	0.6798	0.5752	0.6714
16	0.8335	0.7498	0.6344	0.7405
17	0.9165	0.8244	0.6975	0.8142
18	1.0037	0.9028	0.7638	0.8917
19	1.0963	0.9861	0.8343	0.9740
20	1.2665	1.1392	0.9638	1.1252
21	1.3128	1.1809	0.9991	1.1664
22	1.4197	1.2771	1.0804	1.2613
23	1.5426	1.3876	1.1740	1.3705
24	1.6623	1.4953	1.2651	1.4768
25	1.7765	1.5980	1.3520	1.5783

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0368	0.0331	0.0280	0.0327
2	0.0668	0.0600	0.0508	0.0593
3	0.0922	0.0829	0.0702	0.0819
4	0.1215	0.1093	0.0925	0.1080
5	0.1554	0.1398	0.1183	0.1381
6	0.1907	0.1716	0.1452	0.1695
7	0.2215	0.1992	0.1685	0.1968
8	0.2620	0.2357	0.1994	0.2328
9	0.3052	0.2745	0.2323	0.2712
10	0.3486	0.3135	0.2653	0.3097
11	0.3999	0.3597	0.3043	0.3553
12	0.4506	0.4053	0.3429	0.4003
13	0.5062	0.4553	0.3852	0.4497
14	0.5646	0.5079	0.4297	0.5016
15	0.6279	0.5648	0.4779	0.5578
16	0.6925	0.6229	0.5270	0.6153
17	0.7614	0.6849	0.5795	0.6765
18	0.8339	0.7501	0.6346	0.7408
19	0.9108	0.8193	0.6932	0.8092
20	1.0522	0.9465	0.8008	0.9348
21	1.0907	0.9811	0.8301	0.9690
22	1.1795	1.0610	0.8977	1.0479
23	1.2817	1.1529	0.9754	1.1387
24	1.3811	1.2423	1.0511	1.2270
25	1.4760	1.3277	1.1233	1.3113

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0886	0.0797	0.0675	0.0787
2	0.1606	0.1445	0.1222	0.1427
3	0.2218	0.1995	0.1688	0.1970
4	0.2924	0.2630	0.2225	0.2598
5	0.3738	0.3363	0.2845	0.3321
6	0.4589	0.4128	0.3492	0.4077
7	0.5328	0.4793	0.4055	0.4734
8	0.6303	0.5670	0.4797	0.5600
9	0.7343	0.6605	0.5588	0.6523
10	0.8386	0.7543	0.6382	0.7450
11	0.9620	0.8654	0.7322	0.8547
12	1.0840	0.9751	0.8250	0.9631
13	1.2178	1.0955	0.9268	1.0820
14	1.3583	1.2219	1.0337	1.2068
15	1.5106	1.3588	1.1496	1.3421
16	1.6661	1.4987	1.2680	1.4802
17	1.8319	1.6478	1.3941	1.6275
18	2.0061	1.8046	1.5267	1.7823
19	2.1913	1.9711	1.6677	1.9468
20	2.5315	2.2771	1.9265	2.2490
21	2.6241	2.3605	1.9970	2.3314
22	2.8378	2.5527	2.1596	2.5212
23	3.0835	2.7737	2.3467	2.7395
24	3.3227	2.9888	2.5287	2.9520
25	3.5509	3.1942	2.7024	3.1548

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0849	0.0764	0.0646	0.0754
2	0.1539	0.1384	0.1171	0.1367
3	0.2125	0.1911	0.1617	0.1888
4	0.2802	0.2520	0.2132	0.2489
5	0.3582	0.3222	0.2726	0.3182
6	0.4396	0.3954	0.3346	0.3906
7	0.5104	0.4592	0.3885	0.4535
8	0.6039	0.5432	0.4596	0.5365
9	0.7035	0.6328	0.5354	0.6250
10	0.8034	0.7227	0.6114	0.7138
11	0.9217	0.8291	0.7014	0.8189
12	1.0385	0.9342	0.7904	0.9227
13	1.1667	1.0495	0.8879	1.0366
14	1.3014	1.1706	0.9904	1.1562
15	1.4473	1.3018	1.1014	1.2858
16	1.5962	1.4358	1.2148	1.4181
17	1.7550	1.5787	1.3356	1.5592
18	1.9220	1.7289	1.4627	1.7076
19	2.0994	1.8884	1.5977	1.8652
20	2.4253	2.1816	1.8457	2.1547
21	2.5140	2.2614	1.9133	2.2336
22	2.7187	2.4456	2.0690	2.4154
23	2.9541	2.6573	2.2482	2.6246
24	3.1833	2.8634	2.4226	2.8281
25	3.4020	3.0602	2.5890	3.0224

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0817	0.0735	0.0622	0.0726
2	0.1481	0.1332	0.1127	0.1316
3	0.2045	0.1839	0.1556	0.1817
4	0.2696	0.2425	0.2052	0.2395
5	0.3447	0.3101	0.2623	0.3062
6	0.4231	0.3806	0.3220	0.3759
7	0.4912	0.4419	0.3738	0.4364
8	0.5812	0.5228	0.4423	0.5163
9	0.6770	0.6090	0.5152	0.6015
10	0.7732	0.6955	0.5884	0.6869
11	0.8870	0.7979	0.6750	0.7880
12	0.9995	0.8990	0.7606	0.8880
13	1.1228	1.0100	0.8545	0.9976
14	1.2524	1.1266	0.9531	1.1127
15	1.3928	1.2529	1.0600	1.2374
16	1.5362	1.3818	1.1691	1.3648
17	1.6890	1.5193	1.2854	1.5006
18	1.8497	1.6638	1.4077	1.6433
19	2.0204	1.8174	1.5376	1.7950
20	2.3340	2.0995	1.7763	2.0736
21	2.4194	2.1764	1.8413	2.1495
22	2.6164	2.3536	1.9912	2.3245
23	2.8430	2.5574	2.1636	2.5258
24	3.0635	2.7557	2.3314	2.7217
25	3.2740	2.9450	2.4916	2.9087

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0761	0.0685	0.0579	0.0676
2	0.1379	0.1241	0.1050	0.1225
3	0.1904	0.1713	0.1449	0.1692
4	0.2511	0.2259	0.1911	0.2231
5	0.3211	0.2888	0.2443	0.2852
6	0.3941	0.3545	0.2999	0.3501
7	0.4575	0.4116	0.3482	0.4065
8	0.5413	0.4869	0.4120	0.4809
9	0.6306	0.5672	0.4799	0.5602
10	0.7201	0.6478	0.5481	0.6398
11	0.8262	0.7432	0.6288	0.7340
12	0.9309	0.8374	0.7085	0.8271
13	1.0458	0.9408	0.7959	0.9292
14	1.1665	1.0493	0.8878	1.0364
15	1.2973	1.1669	0.9873	1.1525
16	1.4308	1.2870	1.0889	1.2712
17	1.5732	1.4151	1.1972	1.3977
18	1.7228	1.5497	1.3111	1.5306
19	1.8818	1.6927	1.4321	1.6719
20	2.1739	1.9555	1.6545	1.9314
21	2.2535	2.0271	1.7150	2.0021
22	2.4370	2.1921	1.8546	2.1651
23	2.6480	2.3820	2.0152	2.3526
24	2.8534	2.5667	2.1715	2.5351
25	3.0494	2.7431	2.3207	2.7092

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0716	0.0644	0.0545	0.0636
2	0.1298	0.1167	0.0987	0.1153
3	0.1792	0.1612	0.1364	0.1592
4	0.2363	0.2125	0.1798	0.2099
5	0.3020	0.2717	0.2299	0.2683
6	0.3707	0.3335	0.2821	0.3294
7	0.4304	0.3872	0.3276	0.3824
8	0.5093	0.4581	0.3876	0.4524
9	0.5932	0.5336	0.4515	0.5270
10	0.6775	0.6094	0.5156	0.6019
11	0.7772	0.6992	0.5915	0.6905
12	0.8758	0.7878	0.6665	0.7781
13	0.9839	0.8850	0.7488	0.8741
14	1.0974	0.9872	0.8352	0.9750
15	1.2204	1.0978	0.9288	1.0843
16	1.3461	1.2108	1.0244	1.1959
17	1.4800	1.3313	1.1263	1.3149
18	1.6208	1.4579	1.2335	1.4400
19	1.7704	1.5925	1.3473	1.5729
20	2.0452	1.8397	1.5565	1.8170
21	2.1200	1.9070	1.6134	1.8835
22	2.2927	2.0623	1.7448	2.0369
23	2.4912	2.2409	1.8959	2.2133
24	2.6844	2.4147	2.0429	2.3849
25	2.8688	2.5806	2.1833	2.5488

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0730	0.0656	0.0555	0.0648
2	0.1322	0.1189	0.1006	0.1175
3	0.1826	0.1642	0.1389	0.1622
4	0.2407	0.2165	0.1832	0.2139
5	0.3078	0.2768	0.2342	0.2734
6	0.3777	0.3398	0.2875	0.3356
7	0.4386	0.3945	0.3338	0.3897
8	0.5189	0.4668	0.3949	0.4610
9	0.6045	0.5437	0.4600	0.5370
10	0.6903	0.6210	0.5254	0.6133
11	0.7920	0.7124	0.6027	0.7036
12	0.8924	0.8027	0.6791	0.7928
13	1.0025	0.9018	0.7630	0.8907
14	1.1182	1.0059	0.8510	0.9935
15	1.2436	1.1186	0.9464	1.1048
16	1.3716	1.2338	1.0438	1.2186
17	1.5080	1.3565	1.1477	1.3398
18	1.6515	1.4856	1.2569	1.4672
19	1.8039	1.6227	1.3728	1.6027
20	2.0839	1.8746	1.5860	1.8515
21	2.1602	1.9432	1.6440	1.9192
22	2.3361	2.1014	1.7779	2.0755
23	2.5384	2.2834	1.9318	2.2552
24	2.7353	2.4605	2.0816	2.4301
25	2.9232	2.6295	2.2247	2.5971

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0642	0.0578	0.0489	0.0570
2	0.1163	0.1046	0.0885	0.1034
3	0.1606	0.1445	0.1222	0.1427
4	0.2118	0.1905	0.1612	0.1882
5	0.2708	0.2436	0.2061	0.2406
6	0.3324	0.2990	0.2530	0.2953
7	0.3859	0.3472	0.2937	0.3429
8	0.4566	0.4107	0.3475	0.4056
9	0.5319	0.4784	0.4048	0.4725
10	0.6074	0.5464	0.4623	0.5396
11	0.6969	0.6268	0.5303	0.6191
12	0.7852	0.7063	0.5976	0.6976
13	0.8821	0.7935	0.6713	0.7837
14	0.9839	0.8851	0.7488	0.8741
15	1.0942	0.9843	0.8327	0.9721
16	1.2068	1.0856	0.9184	1.0722
17	1.3269	1.1936	1.0098	1.1789
18	1.4531	1.3071	1.1059	1.2910
19	1.5872	1.4278	1.2080	1.4102
20	1.8337	1.6494	1.3955	1.6291
21	1.9008	1.7098	1.4466	1.6887
22	2.0555	1.8490	1.5643	1.8262
23	2.2335	2.0091	1.6998	1.9843
24	2.4067	2.1649	1.8316	2.1382
25	2.5721	2.3137	1.9575	2.2851

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0578	0.0520	0.0440	0.0514
2	0.1048	0.0942	0.0797	0.0931
3	0.1447	0.1301	0.1101	0.1285
4	0.1908	0.1716	0.1452	0.1695
5	0.2439	0.2194	0.1856	0.2167
6	0.2993	0.2693	0.2278	0.2659
7	0.3476	0.3126	0.2645	0.3088
8	0.4112	0.3699	0.3129	0.3653
9	0.4790	0.4309	0.3645	0.4256
10	0.5470	0.4921	0.4163	0.4860
11	0.6276	0.5645	0.4776	0.5576
12	0.7072	0.6361	0.5382	0.6283
13	0.7944	0.7146	0.6046	0.7058
14	0.8861	0.7971	0.6744	0.7873
15	0.9855	0.8864	0.7500	0.8755
16	1.0869	0.9777	0.8272	0.9656
17	1.1950	1.0750	0.9095	1.0617
18	1.3087	1.1772	0.9960	1.1627
19	1.4295	1.2859	1.0879	1.2700
20	1.6514	1.4855	1.2568	1.4672
21	1.7118	1.5399	1.3028	1.5209
22	1.8512	1.6652	1.4089	1.6447
23	2.0115	1.8094	1.5308	1.7871
24	2.1675	1.9498	1.6496	1.9257
25	2.3165	2.0837	1.7629	2.0580

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0526	0.0473	0.0400	0.0467
2	0.0953	0.0857	0.0725	0.0847
3	0.1316	0.1184	0.1001	0.1169
4	0.1735	0.1561	0.1321	0.1542
5	0.2218	0.1995	0.1688	0.1971
6	0.2723	0.2449	0.2072	0.2419
7	0.3161	0.2844	0.2406	0.2809
8	0.3740	0.3365	0.2847	0.3323
9	0.4357	0.3919	0.3316	0.3871
10	0.4976	0.4476	0.3787	0.4421
11	0.5709	0.5135	0.4344	0.5072
12	0.6432	0.5786	0.4895	0.5715
13	0.7226	0.6500	0.5499	0.6420
14	0.8060	0.7250	0.6134	0.7161
15	0.8964	0.8063	0.6822	0.7964
16	0.9886	0.8893	0.7524	0.8783
17	1.0870	0.9778	0.8272	0.9657
18	1.1904	1.0708	0.9059	1.0576
19	1.3003	1.1696	0.9895	1.1552
20	1.5021	1.3512	1.1432	1.3345
21	1.5571	1.4006	1.1850	1.3834
22	1.6839	1.5147	1.2815	1.4960
23	1.8297	1.6458	1.3924	1.6255
24	1.9716	1.7735	1.5004	1.7516
25	2.1070	1.8953	1.6035	1.8720

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0482	0.0434	0.0367	0.0429
2	0.0874	0.0786	0.0665	0.0776
3	0.1207	0.1086	0.0918	0.1072
4	0.1591	0.1431	0.1211	0.1414
5	0.2034	0.1830	0.1548	0.1807
6	0.2497	0.2246	0.1900	0.2218
7	0.2899	0.2608	0.2207	0.2576
8	0.3430	0.3086	0.2611	0.3048
9	0.3996	0.3594	0.3041	0.3550
10	0.4563	0.4105	0.3473	0.4054
11	0.5235	0.4709	0.3984	0.4651
12	0.5899	0.5306	0.4489	0.5241
13	0.6627	0.5961	0.5043	0.5888
14	0.7392	0.6649	0.5625	0.6567
15	0.8220	0.7395	0.6256	0.7303
16	0.9067	0.8156	0.6900	0.8055
17	0.9969	0.8967	0.7587	0.8857
18	1.0917	0.9820	0.8308	0.9699
19	1.1925	1.0726	0.9075	1.0594
20	1.3776	1.2392	1.0484	1.2239
21	1.4280	1.2845	1.0868	1.2687
22	1.5443	1.3891	1.1752	1.3720
23	1.6780	1.5094	1.2770	1.4908
24	1.8081	1.6265	1.3760	1.6064
25	1.9323	1.7382	1.4706	1.7168

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0455	0.0409	0.0346	0.0404
2	0.0824	0.0741	0.0627	0.0732
3	0.1137	0.1023	0.0866	0.1010
4	0.1500	0.1349	0.1141	0.1332
5	0.1917	0.1725	0.1459	0.1703
6	0.2353	0.2117	0.1791	0.2091
7	0.2732	0.2458	0.2080	0.2428
8	0.3233	0.2908	0.2460	0.2872
9	0.3766	0.3387	0.2866	0.3346
10	0.4301	0.3869	0.3273	0.3821
11	0.4934	0.4438	0.3755	0.4384
12	0.5560	0.5001	0.4231	0.4939
13	0.6246	0.5618	0.4753	0.5549
14	0.6966	0.6267	0.5302	0.6189
15	0.7747	0.6969	0.5896	0.6883
16	0.8545	0.7686	0.6503	0.7592
17	0.9395	0.8451	0.7150	0.8347
18	1.0289	0.9255	0.7830	0.9141
19	1.1238	1.0109	0.8553	0.9985
20	1.2983	1.1679	0.9881	1.1535
21	1.3458	1.2106	1.0242	1.1957
22	1.4554	1.3092	1.1076	1.2930
23	1.5814	1.4225	1.2035	1.4050
24	1.7041	1.5329	1.2969	1.5140
25	1.8211	1.6382	1.3860	1.6180

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0430	0.0387	0.0327	0.0382
2	0.0779	0.0701	0.0593	0.0692
3	0.1075	0.0967	0.0818	0.0955
4	0.1418	0.1276	0.1079	0.1260
5	0.1813	0.1631	0.1380	0.1611
6	0.2225	0.2002	0.1694	0.1977
7	0.2584	0.2324	0.1966	0.2296
8	0.3057	0.2750	0.2326	0.2716
9	0.3561	0.3203	0.2710	0.3164
10	0.4067	0.3658	0.3095	0.3613
11	0.4666	0.4197	0.3551	0.4145
12	0.5257	0.4729	0.4001	0.4671
13	0.5906	0.5313	0.4495	0.5247
14	0.6587	0.5926	0.5013	0.5852
15	0.7326	0.6590	0.5575	0.6509
16	0.8080	0.7268	0.6149	0.7179
17	0.8884	0.7991	0.6761	0.7893
18	0.9729	0.8752	0.7404	0.8644
19	1.0627	0.9559	0.8087	0.9441
20	1.2277	1.1043	0.9343	1.0907
21	1.2726	1.1447	0.9685	1.1306
22	1.3762	1.2379	1.0473	1.2227
23	1.4954	1.3451	1.1380	1.3285
24	1.6114	1.4495	1.2263	1.4316
25	1.7221	1.5490	1.3106	1.5299

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0408	0.0367	0.0310	0.0362
2	0.0739	0.0664	0.0562	0.0656
3	0.1020	0.0918	0.0776	0.0906
4	0.1345	0.1210	0.1024	0.1195
5	0.1719	0.1547	0.1309	0.1528
6	0.2110	0.1898	0.1606	0.1875
7	0.2450	0.2204	0.1865	0.2177
8	0.2899	0.2608	0.2206	0.2576
9	0.3377	0.3038	0.2570	0.3000
10	0.3857	0.3469	0.2935	0.3427
11	0.4425	0.3980	0.3367	0.3931
12	0.4986	0.4485	0.3794	0.4430
13	0.5601	0.5038	0.4263	0.4976
14	0.6247	0.5620	0.4755	0.5550
15	0.6948	0.6250	0.5288	0.6173
16	0.7663	0.6893	0.5832	0.6808
17	0.8425	0.7579	0.6412	0.7485
18	0.9227	0.8300	0.7022	0.8198
19	1.0078	0.9066	0.7670	0.8954
20	1.1643	1.0473	0.8861	1.0344
21	1.2069	1.0857	0.9185	1.0723
22	1.3052	1.1741	0.9933	1.1596
23	1.4182	1.2757	1.0793	1.2600
24	1.5282	1.3747	1.1630	1.3577
25	1.6332	1.4691	1.2429	1.4510

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0388	0.0349	0.0295	0.0344
2	0.0702	0.0632	0.0535	0.0624
3	0.0970	0.0872	0.0738	0.0862
4	0.1279	0.1150	0.0973	0.1136
5	0.1635	0.1471	0.1244	0.1453
6	0.2007	0.1805	0.1527	0.1783
7	0.2330	0.2096	0.1773	0.2070
8	0.2757	0.2480	0.2098	0.2449
9	0.3211	0.2889	0.2444	0.2853
10	0.3668	0.3299	0.2791	0.3258
11	0.4208	0.3785	0.3202	0.3738
12	0.4741	0.4265	0.3608	0.4212
13	0.5326	0.4791	0.4054	0.4732
14	0.5941	0.5344	0.4521	0.5278
15	0.6607	0.5943	0.5028	0.5870
16	0.7287	0.6555	0.5546	0.6474
17	0.8012	0.7207	0.6097	0.7118
18	0.8774	0.7893	0.6677	0.7795
19	0.9584	0.8621	0.7294	0.8515
20	1.1072	0.9959	0.8426	0.9837
21	1.1477	1.0324	0.8734	1.0197
22	1.2411	1.1164	0.9446	1.1027
23	1.3486	1.2131	1.0263	1.1982
24	1.4532	1.3072	1.1060	1.2911
25	1.5531	1.3970	1.1819	1.3798

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0370	0.0332	0.0281	0.0328
2	0.0670	0.0602	0.0510	0.0595
3	0.0925	0.0832	0.0704	0.0821
4	0.1219	0.1097	0.0928	0.1083
5	0.1559	0.1402	0.1186	0.1385
6	0.1913	0.1721	0.1456	0.1700
7	0.2221	0.1998	0.1690	0.1973
8	0.2628	0.2364	0.2000	0.2335
9	0.3061	0.2754	0.2330	0.2720
10	0.3496	0.3145	0.2661	0.3106
11	0.4011	0.3608	0.3052	0.3563
12	0.4519	0.4065	0.3439	0.4015
13	0.5077	0.4567	0.3864	0.4511
14	0.5663	0.5094	0.4310	0.5031
15	0.6298	0.5665	0.4793	0.5595
16	0.6946	0.6248	0.5286	0.6171
17	0.7637	0.6870	0.5812	0.6785
18	0.8364	0.7523	0.6365	0.7431
19	0.9136	0.8218	0.6953	0.8116
20	1.0554	0.9494	0.8032	0.9376
21	1.0940	0.9841	0.8326	0.9720
22	1.1831	1.0642	0.9004	1.0511
23	1.2855	1.1564	0.9783	1.1421
24	1.3852	1.2461	1.0542	1.2307
25	1.4804	1.3317	1.1266	1.3152

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0307	0.0276	0.0234	0.0273
2	0.0556	0.0500	0.0423	0.0494
3	0.0768	0.0691	0.0585	0.0682
4	0.1013	0.0911	0.0771	0.0900
5	0.1295	0.1165	0.0985	0.1150
6	0.1589	0.1430	0.1210	0.1412
7	0.1845	0.1660	0.1404	0.1640
8	0.2183	0.1964	0.1662	0.1940
9	0.2543	0.2288	0.1936	0.2260
10	0.2905	0.2613	0.2211	0.2581
11	0.3332	0.2998	0.2536	0.2961
12	0.3755	0.3378	0.2858	0.3336
13	0.4218	0.3794	0.3210	0.3748
14	0.4705	0.4232	0.3581	0.4180
15	0.5232	0.4707	0.3982	0.4649
16	0.5771	0.5191	0.4392	0.5127
17	0.6345	0.5708	0.4829	0.5637
18	0.6949	0.6251	0.5288	0.6174
19	0.7590	0.6828	0.5776	0.6743
20	0.8768	0.7887	0.6673	0.7790
21	0.9089	0.8176	0.6917	0.8075
22	0.9829	0.8842	0.7481	0.8733
23	1.0681	0.9607	0.8128	0.9489
24	1.1509	1.0353	0.8759	1.0225
25	1.2300	1.1064	0.9361	1.0927

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0532	0.0478	0.0405	0.0472
2	0.0964	0.0867	0.0733	0.0856
3	0.1331	0.1197	0.1013	0.1182
4	0.1755	0.1578	0.1335	0.1559
5	0.2243	0.2018	0.1707	0.1993
6	0.2753	0.2477	0.2095	0.2446
7	0.3197	0.2876	0.2433	0.2840
8	0.3782	0.3402	0.2878	0.3360
9	0.4406	0.3963	0.3353	0.3914
10	0.5031	0.4526	0.3829	0.4470
11	0.5772	0.5192	0.4393	0.5128
12	0.6504	0.5851	0.4950	0.5778
13	0.7307	0.6573	0.5561	0.6492
14	0.8150	0.7331	0.6202	0.7241
15	0.9064	0.8153	0.6898	0.8053
16	0.9997	0.8992	0.7608	0.8881
17	1.0991	0.9887	0.8365	0.9765
18	1.2037	1.0828	0.9160	1.0694
19	1.3148	1.1827	1.0006	1.1681
20	1.5189	1.3663	1.1559	1.3494
21	1.5745	1.4163	1.1982	1.3988
22	1.7027	1.5316	1.2958	1.5127
23	1.8501	1.6642	1.4080	1.6437
24	1.9936	1.7933	1.5172	1.7712
25	2.1306	1.9165	1.6214	1.8929

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0510	0.0458	0.0388	0.0453
2	0.0923	0.0830	0.0703	0.0820
3	0.1275	0.1147	0.0970	0.1133
4	0.1681	0.1512	0.1279	0.1493
5	0.2149	0.1933	0.1635	0.1909
6	0.2638	0.2373	0.2007	0.2343
7	0.3063	0.2755	0.2331	0.2721
8	0.3623	0.3259	0.2758	0.3219
9	0.4221	0.3797	0.3212	0.3750
10	0.4820	0.4336	0.3668	0.4283
11	0.5530	0.4975	0.4209	0.4913
12	0.6231	0.5605	0.4742	0.5536
13	0.7000	0.6297	0.5328	0.6219
14	0.7808	0.7024	0.5942	0.6937
15	0.8684	0.7811	0.6608	0.7715
16	0.9577	0.8615	0.7289	0.8509
17	1.0530	0.9472	0.8014	0.9355
18	1.1532	1.0373	0.8776	1.0245
19	1.2596	1.1331	0.9586	1.1191
20	1.4552	1.3090	1.1074	1.2928
21	1.5084	1.3569	1.1480	1.3401
22	1.6312	1.4673	1.2414	1.4492
23	1.7725	1.5944	1.3489	1.5747
24	1.9100	1.7181	1.4536	1.6969
25	2.0412	1.8361	1.5534	1.8135

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0490	0.0441	0.0373	0.0436
2	0.0888	0.0799	0.0676	0.0789
3	0.1227	0.1104	0.0934	0.1090
4	0.1618	0.1455	0.1231	0.1437
5	0.2068	0.1860	0.1574	0.1837
6	0.2538	0.2283	0.1932	0.2255
7	0.2947	0.2651	0.2243	0.2619
8	0.3487	0.3137	0.2654	0.3098
9	0.4062	0.3654	0.3091	0.3609
10	0.4639	0.4173	0.3530	0.4121
11	0.5322	0.4787	0.4050	0.4728
12	0.5997	0.5394	0.4564	0.5328
13	0.6737	0.6060	0.5127	0.5985
14	0.7514	0.6759	0.5719	0.6676
15	0.8357	0.7517	0.6360	0.7424
16	0.9217	0.8291	0.7014	0.8189
17	1.0134	0.9116	0.7712	0.9003
18	1.1098	0.9983	0.8446	0.9860
19	1.2122	1.0904	0.9225	1.0770
20	1.4004	1.2597	1.0658	1.2442
21	1.4517	1.3058	1.1048	1.2897
22	1.5699	1.4121	1.1947	1.3947
23	1.7058	1.5344	1.2982	1.5155
24	1.8381	1.6534	1.3989	1.6330
25	1.9644	1.7670	1.4950	1.7452

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0457	0.0411	0.0348	0.0406
2	0.0828	0.0744	0.0630	0.0735
3	0.1143	0.1028	0.0870	0.1015
4	0.1507	0.1355	0.1147	0.1339
5	0.1926	0.1733	0.1466	0.1711
6	0.2364	0.2127	0.1799	0.2101
7	0.2745	0.2469	0.2089	0.2439
8	0.3248	0.2922	0.2472	0.2886
9	0.3783	0.3403	0.2879	0.3361
10	0.4321	0.3887	0.3288	0.3839
11	0.4957	0.4459	0.3773	0.4404
12	0.5585	0.5024	0.4251	0.4962
13	0.6275	0.5645	0.4775	0.5575
14	0.6999	0.6296	0.5327	0.6218
15	0.7784	0.7002	0.5924	0.6915
16	0.8585	0.7722	0.6533	0.7627
17	0.9439	0.8491	0.7183	0.8386
18	1.0337	0.9298	0.7867	0.9184
19	1.1291	1.0156	0.8593	1.0031
20	1.3044	1.1733	0.9927	1.1588
21	1.3521	1.2163	1.0290	1.2013
22	1.4622	1.3153	1.1128	1.2991
23	1.5888	1.4292	1.2091	1.4116
24	1.7120	1.5400	1.3029	1.5210
25	1.8297	1.6458	1.3924	1.6255

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0430	0.0387	0.0327	0.0382
2	0.0779	0.0700	0.0592	0.0692
3	0.1075	0.0967	0.0818	0.0955
4	0.1418	0.1275	0.1079	0.1259
5	0.1812	0.1630	0.1379	0.1610
6	0.2224	0.2001	0.1693	0.1976
7	0.2583	0.2323	0.1966	0.2295
8	0.3056	0.2749	0.2325	0.2715
9	0.3559	0.3202	0.2709	0.3162
10	0.4065	0.3657	0.3094	0.3611
11	0.4663	0.4195	0.3549	0.4143
12	0.5255	0.4727	0.3999	0.4668
13	0.5903	0.5310	0.4493	0.5245
14	0.6584	0.5923	0.5011	0.5850
15	0.7323	0.6587	0.5573	0.6506
16	0.8076	0.7265	0.6146	0.7175
17	0.8880	0.7988	0.6758	0.7889
18	0.9725	0.8748	0.7401	0.8640
19	1.0622	0.9555	0.8084	0.9437
20	1.2271	1.1038	0.9339	1.0902
21	1.2720	1.1442	0.9681	1.1301
22	1.3756	1.2374	1.0469	1.2221
23	1.4947	1.3445	1.1375	1.3280
24	1.6106	1.4488	1.2258	1.4310
25	1.7213	1.5484	1.3100	1.5293

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0438	0.0394	0.0333	0.0389
2	0.0793	0.0714	0.0604	0.0705
3	0.1095	0.0985	0.0834	0.0973
4	0.1444	0.1299	0.1099	0.1283
5	0.1847	0.1661	0.1405	0.1641
6	0.2266	0.2039	0.1725	0.2014
7	0.2632	0.2367	0.2003	0.2338
8	0.3113	0.2801	0.2369	0.2766
9	0.3627	0.3262	0.2760	0.3222
10	0.4142	0.3726	0.3152	0.3680
11	0.4752	0.4274	0.3616	0.4222
12	0.5354	0.4816	0.4075	0.4757
13	0.6015	0.5411	0.4578	0.5344
14	0.6709	0.6035	0.5106	0.5961
15	0.7461	0.6712	0.5678	0.6629
16	0.8229	0.7403	0.6263	0.7311
17	0.9048	0.8139	0.6886	0.8039
18	0.9909	0.8913	0.7541	0.8803
19	1.0823	0.9736	0.8237	0.9616
20	1.2504	1.1247	0.9516	1.1109
21	1.2961	1.1659	0.9864	1.1515
22	1.4017	1.2608	1.0667	1.2453
23	1.5230	1.3700	1.1591	1.3531
24	1.6412	1.4763	1.2490	1.4581
25	1.7539	1.5777	1.3348	1.5582

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0385	0.0347	0.0293	0.0342
2	0.0698	0.0628	0.0531	0.0620
3	0.0964	0.0867	0.0733	0.0856
4	0.1271	0.1143	0.0967	0.1129
5	0.1625	0.1462	0.1237	0.1444
6	0.1994	0.1794	0.1518	0.1772
7	0.2316	0.2083	0.1762	0.2057
8	0.2740	0.2464	0.2085	0.2434
9	0.3191	0.2871	0.2429	0.2835
10	0.3644	0.3278	0.2774	0.3238
11	0.4181	0.3761	0.3182	0.3715
12	0.4711	0.4238	0.3585	0.4186
13	0.5293	0.4761	0.4028	0.4702
14	0.5903	0.5310	0.4493	0.5245
15	0.6565	0.5906	0.4996	0.5833
16	0.7241	0.6514	0.5511	0.6433
17	0.7961	0.7162	0.6059	0.7073
18	0.8719	0.7843	0.6635	0.7746
19	0.9523	0.8567	0.7248	0.8461
20	1.1002	0.9897	0.8373	0.9775
21	1.1405	1.0259	0.8679	1.0132
22	1.2333	1.1094	0.9386	1.0957
23	1.3401	1.2055	1.0199	1.1906
24	1.4440	1.2990	1.0990	1.2829
25	1.5433	1.3882	1.1745	1.3711

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0347	0.0312	0.0264	0.0308
2	0.0629	0.0565	0.0478	0.0559
3	0.0868	0.0781	0.0661	0.0771
4	0.1145	0.1030	0.0871	0.1017
5	0.1463	0.1316	0.1114	0.1300
6	0.1796	0.1616	0.1367	0.1596
7	0.2085	0.1876	0.1587	0.1853
8	0.2467	0.2219	0.1878	0.2192
9	0.2874	0.2585	0.2187	0.2553
10	0.3282	0.2952	0.2498	0.2916
11	0.3766	0.3387	0.2866	0.3345
12	0.4243	0.3817	0.3229	0.3770
13	0.4767	0.4288	0.3628	0.4235
14	0.5317	0.4783	0.4046	0.4724
15	0.5913	0.5319	0.4500	0.5253
16	0.6521	0.5866	0.4963	0.5794
17	0.7170	0.6450	0.5457	0.6370
18	0.7852	0.7063	0.5976	0.6976
19	0.8577	0.7715	0.6527	0.7620
20	0.9908	0.8913	0.7541	0.8803
21	1.0271	0.9239	0.7817	0.9125
22	1.1107	0.9991	0.8453	0.9868
23	1.2069	1.0857	0.9185	1.0723
24	1.3005	1.1699	0.9897	1.1554
25	1.3899	1.2502	1.0577	1.2348

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0316	0.0284	0.0240	0.0280
2	0.0572	0.0514	0.0435	0.0508
3	0.0790	0.0710	0.0601	0.0701
4	0.1041	0.0937	0.0792	0.0925
5	0.1331	0.1197	0.1013	0.1183
6	0.1634	0.1470	0.1243	0.1451
7	0.1897	0.1706	0.1444	0.1685
8	0.2244	0.2019	0.1708	0.1994
9	0.2614	0.2352	0.1989	0.2323
10	0.2986	0.2686	0.2272	0.2652
11	0.3425	0.3081	0.2607	0.3043
12	0.3859	0.3472	0.2937	0.3429
13	0.4336	0.3900	0.3300	0.3852
14	0.4836	0.4350	0.3680	0.4297
15	0.5378	0.4838	0.4093	0.4778
16	0.5932	0.5336	0.4514	0.5270
17	0.6522	0.5867	0.4963	0.5794
18	0.7142	0.6425	0.5436	0.6346
19	0.7802	0.7018	0.5937	0.6931
20	0.9013	0.8107	0.6859	0.8007
21	0.9342	0.8404	0.7110	0.8300
22	1.0103	0.9088	0.7689	0.8976
23	1.0978	0.9875	0.8355	0.9753
24	1.1829	1.0641	0.9003	1.0510
25	1.2642	1.1372	0.9621	1.1232

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0289	0.0260	0.0220	0.0257
2	0.0524	0.0472	0.0399	0.0466
3	0.0724	0.0651	0.0551	0.0643
4	0.0955	0.0859	0.0727	0.0848
5	0.1221	0.1098	0.0929	0.1084
6	0.1498	0.1348	0.1140	0.1331
7	0.1740	0.1565	0.1324	0.1546
8	0.2058	0.1851	0.1566	0.1829
9	0.2397	0.2157	0.1825	0.2130
10	0.2738	0.2463	0.2084	0.2433
11	0.3141	0.2826	0.2391	0.2791
12	0.3539	0.3184	0.2694	0.3145
13	0.3976	0.3577	0.3026	0.3533
14	0.4435	0.3989	0.3375	0.3940
15	0.4932	0.4437	0.3754	0.4382
16	0.5440	0.4893	0.4140	0.4833
17	0.5981	0.5380	0.4552	0.5314
18	0.6550	0.5892	0.4985	0.5819
19	0.7155	0.6436	0.5445	0.6357
20	0.8265	0.7435	0.6290	0.7343
21	0.8568	0.7707	0.6521	0.7612
22	0.9266	0.8335	0.7051	0.8232
23	1.0068	0.9056	0.7662	0.8945
24	1.0849	0.9759	0.8256	0.9638
25	1.1594	1.0429	0.8824	1.0301

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0273	0.0245	0.0208	0.0242
2	0.0494	0.0445	0.0376	0.0439
3	0.0682	0.0614	0.0519	0.0606
4	0.0900	0.0809	0.0685	0.0799
5	0.1150	0.1035	0.0876	0.1022
6	0.1412	0.1270	0.1075	0.1254
7	0.1639	0.1475	0.1248	0.1457
8	0.1940	0.1745	0.1476	0.1723
9	0.2259	0.2032	0.1720	0.2007
10	0.2580	0.2321	0.1964	0.2293
11	0.2960	0.2663	0.2253	0.2630
12	0.3336	0.3001	0.2539	0.2964
13	0.3747	0.3371	0.2852	0.3329
14	0.4180	0.3760	0.3181	0.3714
15	0.4648	0.4181	0.3538	0.4130
16	0.5127	0.4612	0.3902	0.4555
17	0.5637	0.5071	0.4290	0.5008
18	0.6173	0.5553	0.4698	0.5485
19	0.6743	0.6066	0.5132	0.5991
20	0.7790	0.7007	0.5928	0.6921
21	0.8075	0.7264	0.6145	0.7174
22	0.8732	0.7855	0.6646	0.7758
23	0.9488	0.8535	0.7221	0.8430
24	1.0224	0.9197	0.7781	0.9084
25	1.0927	0.9829	0.8316	0.9708

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0258	0.0232	0.0196	0.0229
2	0.0467	0.0420	0.0356	0.0415
3	0.0645	0.0580	0.0491	0.0573
4	0.0851	0.0765	0.0648	0.0756
5	0.1088	0.0979	0.0828	0.0966
6	0.1335	0.1201	0.1016	0.1186
7	0.1550	0.1395	0.1180	0.1377
8	0.1834	0.1650	0.1396	0.1630
9	0.2137	0.1922	0.1626	0.1898
10	0.2440	0.2195	0.1857	0.2168
11	0.2799	0.2518	0.2130	0.2487
12	0.3154	0.2837	0.2400	0.2802
13	0.3544	0.3188	0.2697	0.3148
14	0.3952	0.3555	0.3008	0.3511
15	0.4396	0.3954	0.3345	0.3905
16	0.4848	0.4361	0.3689	0.4307
17	0.5330	0.4795	0.4057	0.4736
18	0.5837	0.5251	0.4442	0.5186
19	0.6376	0.5736	0.4852	0.5665
20	0.7366	0.6626	0.5606	0.6544
21	0.7636	0.6868	0.5811	0.6784
22	0.8257	0.7428	0.6284	0.7336
23	0.8972	0.8071	0.6828	0.7971
24	0.9668	0.8697	0.7358	0.8590
25	1.0332	0.9294	0.7863	0.9180

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0245	0.0220	0.0186	0.0217
2	0.0443	0.0399	0.0337	0.0394
3	0.0612	0.0551	0.0466	0.0544
4	0.0807	0.0726	0.0614	0.0717
5	0.1032	0.0928	0.0785	0.0917
6	0.1266	0.1139	0.0964	0.1125
7	0.1470	0.1323	0.1119	0.1306
8	0.1740	0.1565	0.1324	0.1545
9	0.2026	0.1823	0.1542	0.1800
10	0.2314	0.2082	0.1761	0.2056
11	0.2655	0.2388	0.2020	0.2359
12	0.2991	0.2691	0.2277	0.2658
13	0.3361	0.3023	0.2558	0.2986
14	0.3748	0.3372	0.2853	0.3330
15	0.4169	0.3750	0.3173	0.3704
16	0.4598	0.4136	0.3499	0.4085
17	0.5055	0.4547	0.3847	0.4491
18	0.5536	0.4980	0.4213	0.4919
19	0.6047	0.5440	0.4602	0.5372
20	0.6986	0.6284	0.5316	0.6206
21	0.7242	0.6514	0.5511	0.6434
22	0.7831	0.7044	0.5960	0.6957
23	0.8509	0.7654	0.6476	0.7560
24	0.9169	0.8248	0.6978	0.8146
25	0.9799	0.8815	0.7458	0.8706

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0233	0.0209	0.0177	0.0207
2	0.0421	0.0379	0.0321	0.0374
3	0.0582	0.0523	0.0443	0.0517
4	0.0767	0.0690	0.0584	0.0682
5	0.0981	0.0882	0.0747	0.0872
6	0.1204	0.1083	0.0916	0.1070
7	0.1398	0.1258	0.1064	0.1242
8	0.1654	0.1488	0.1259	0.1470
9	0.1927	0.1733	0.1466	0.1712
10	0.2201	0.1979	0.1675	0.1955
11	0.2525	0.2271	0.1921	0.2243
12	0.2845	0.2559	0.2165	0.2527
13	0.3196	0.2875	0.2432	0.2839
14	0.3565	0.3206	0.2713	0.3167
15	0.3964	0.3566	0.3017	0.3522
16	0.4372	0.3933	0.3327	0.3884
17	0.4807	0.4324	0.3658	0.4271
18	0.5265	0.4736	0.4006	0.4677
19	0.5750	0.5173	0.4376	0.5109
20	0.6643	0.5976	0.5056	0.5902
21	0.6886	0.6194	0.5241	0.6118
22	0.7447	0.6699	0.5667	0.6616
23	0.8092	0.7279	0.6158	0.7189
24	0.8719	0.7843	0.6636	0.7747
25	0.9318	0.8382	0.7092	0.8279

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0222	0.0199	0.0169	0.0197
2	0.0402	0.0361	0.0306	0.0357
3	0.0555	0.0499	0.0422	0.0493
4	0.0731	0.0658	0.0557	0.0650
5	0.0935	0.0841	0.0712	0.0831
6	0.1148	0.1033	0.0874	0.1020
7	0.1333	0.1199	0.1014	0.1184
8	0.1577	0.1418	0.1200	0.1401
9	0.1837	0.1652	0.1398	0.1632
10	0.2098	0.1887	0.1596	0.1864
11	0.2406	0.2165	0.1831	0.2138
12	0.2712	0.2439	0.2064	0.2409
13	0.3046	0.2740	0.2318	0.2706
14	0.3398	0.3056	0.2586	0.3019
15	0.3779	0.3399	0.2876	0.3357
16	0.4168	0.3749	0.3172	0.3703
17	0.4582	0.4122	0.3487	0.4071
18	0.5018	0.4514	0.3819	0.4458
19	0.5481	0.4931	0.4172	0.4870
20	0.6332	0.5696	0.4819	0.5626
21	0.6564	0.5905	0.4996	0.5832
22	0.7099	0.6385	0.5402	0.6307
23	0.7713	0.6938	0.5870	0.6853
24	0.8311	0.7476	0.6325	0.7384
25	0.8882	0.7990	0.6760	0.7891

PROPOSED FHCF 2010 Residential Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.0184	0.0166	0.0140	0.0164
2	0.0334	0.0300	0.0254	0.0297
3	0.0461	0.0415	0.0351	0.0409
4	0.0608	0.0547	0.0463	0.0540
5	0.0777	0.0699	0.0591	0.0690
6	0.0954	0.0858	0.0726	0.0847
7	0.1107	0.0996	0.0843	0.0984
8	0.1310	0.1178	0.0997	0.1164
9	0.1526	0.1373	0.1161	0.1356
10	0.1743	0.1568	0.1326	0.1548
11	0.1999	0.1799	0.1522	0.1776
12	0.2253	0.2027	0.1715	0.2002
13	0.2531	0.2277	0.1926	0.2249
14	0.2823	0.2539	0.2148	0.2508
15	0.3139	0.2824	0.2389	0.2789
16	0.3463	0.3115	0.2635	0.3076
17	0.3807	0.3425	0.2897	0.3382
18	0.4169	0.3750	0.3173	0.3704
19	0.4554	0.4097	0.3466	0.4046
20	0.5261	0.4732	0.4004	0.4674
21	0.5454	0.4906	0.4150	0.4845
22	0.5898	0.5305	0.4488	0.5240
23	0.6408	0.5764	0.4877	0.5693
24	0.6905	0.6212	0.5255	0.6135
25	0.7380	0.6638	0.5616	0.6556

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.3852	0.2031	0.4514
2	0.6980	0.3679	0.8179
3	0.9638	0.5080	1.1293
4	1.2709	0.6699	1.4892
5	1.6248	0.8564	1.9038
6	1.9943	1.0512	2.3368
7	2.3156	1.2206	2.7132
8	2.7395	1.4440	3.2100
9	3.1912	1.6821	3.7392
10	3.6445	1.9210	4.2704
11	4.1811	2.2039	4.8992
12	4.7112	2.4833	5.5203
13	5.2928	2.7899	6.2018
14	5.9035	3.1118	6.9174
15	6.5653	3.4606	7.6929
16	7.2411	3.8168	8.4847
17	7.9615	4.1966	9.3288
18	8.7189	4.5958	10.2163
19	9.5236	5.0200	11.1592
20	11.0020	5.7993	12.8915
21	11.4047	6.0115	13.3633
22	12.3332	6.5010	14.4514
23	13.4012	7.0639	15.7027
24	14.4406	7.6118	16.9207
25	15.4327	8.1347	18.0832

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.3665	0.1932	0.4294
2	0.6640	0.3500	0.7781
3	0.9169	0.4833	1.0743
4	1.2090	0.6373	1.4166
5	1.5456	0.8147	1.8111
6	1.8971	1.0000	2.2230
7	2.2028	1.1611	2.5811
8	2.6061	1.3737	3.0537
9	3.0357	1.6002	3.5571
10	3.4670	1.8275	4.0624
11	3.9775	2.0966	4.6606
12	4.4817	2.3624	5.2514
13	5.0350	2.6540	5.8997
14	5.6159	2.9602	6.5804
15	6.2455	3.2921	7.3181
16	6.8884	3.6309	8.0714
17	7.5737	3.9922	8.8744
18	8.2942	4.3720	9.7187
19	9.0597	4.7754	10.6156
20	10.4661	5.5168	12.2636
21	10.8491	5.7187	12.7124
22	11.7325	6.1843	13.7474
23	12.7484	6.7198	14.9379
24	13.7372	7.2410	16.0965
25	14.6810	7.7385	17.2023

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.3513	0.1852	0.4116
2	0.6365	0.3355	0.7459
3	0.8789	0.4633	1.0299
4	1.1590	0.6109	1.3580
5	1.4817	0.7810	1.7362
6	1.8186	0.9586	2.1310
7	2.1116	1.1131	2.4743
8	2.4983	1.3169	2.9273
9	2.9101	1.5339	3.4099
10	3.3235	1.7518	3.8943
11	3.8129	2.0098	4.4677
12	4.2963	2.2646	5.0341
13	4.8266	2.5441	5.6555
14	5.3835	2.8377	6.3081
15	5.9871	3.1558	7.0153
16	6.6033	3.4807	7.7374
17	7.2603	3.8270	8.5072
18	7.9510	4.1910	9.3165
19	8.6848	4.5778	10.1763
20	10.0330	5.2885	11.7561
21	10.4002	5.4820	12.1863
22	11.2470	5.9284	13.1785
23	12.2209	6.4417	14.3197
24	13.1687	6.9414	15.4304
25	14.0735	7.4182	16.4905

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.3265	0.1721	0.3826
2	0.5917	0.3119	0.6933
3	0.8170	0.4306	0.9573
4	1.0773	0.5678	1.2623
5	1.3773	0.7260	1.6138
6	1.6905	0.8911	1.9808
7	1.9628	1.0346	2.2999
8	2.3222	1.2240	2.7210
9	2.7050	1.4258	3.1696
10	3.0893	1.6284	3.6198
11	3.5442	1.8682	4.1528
12	3.9935	2.1050	4.6793
13	4.4864	2.3648	5.2569
14	5.0041	2.6377	5.8635
15	5.5651	2.9334	6.5209
16	6.1379	3.2353	7.1920
17	6.7486	3.5572	7.9076
18	7.3906	3.8957	8.6599
19	8.0727	4.2552	9.4591
20	9.3259	4.9158	10.9275
21	9.6672	5.0957	11.3274
22	10.4543	5.5105	12.2497
23	11.3595	5.9877	13.3105
24	12.2406	6.4521	14.3428
25	13.0816	6.8954	15.3282

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.3519	0.1855	0.4123
2	0.6376	0.3361	0.7470
3	0.8803	0.4640	1.0315
4	1.1608	0.6119	1.3602
5	1.4840	0.7823	1.7389
6	1.8215	0.9601	2.1344
7	2.1150	1.1148	2.4782
8	2.5022	1.3190	2.9320
9	2.9148	1.5364	3.4153
10	3.3288	1.7546	3.9005
11	3.8190	2.0130	4.4748
12	4.3031	2.2682	5.0422
13	4.8343	2.5482	5.6646
14	5.3921	2.8422	6.3182
15	5.9966	3.1609	7.0265
16	6.6138	3.4862	7.7497
17	7.2719	3.8331	8.5208
18	7.9637	4.1977	9.3314
19	8.6986	4.5851	10.1926
20	10.0490	5.2969	11.7748
21	10.4168	5.4908	12.2058
22	11.2649	5.9378	13.1996
23	12.2404	6.4520	14.3426
24	13.1898	6.9524	15.4550
25	14.0959	7.4301	16.5168

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.3296	0.1737	0.3862
2	0.5972	0.3148	0.6997
3	0.8246	0.4346	0.9662
4	1.0873	0.5731	1.2740
5	1.3900	0.7327	1.6288
6	1.7062	0.8993	1.9992
7	1.9810	1.0442	2.3212
8	2.3437	1.2354	2.7463
9	2.7301	1.4391	3.1990
10	3.1179	1.6435	3.6534
11	3.5771	1.8855	4.1914
12	4.0305	2.1245	4.7228
13	4.5281	2.3868	5.3057
14	5.0506	2.6622	5.9180
15	5.6168	2.9607	6.5814
16	6.1949	3.2654	7.2588
17	6.8112	3.5903	7.9810
18	7.4592	3.9318	8.7403
19	8.1476	4.2947	9.5469
20	9.4125	4.9614	11.0290
21	9.7569	5.1430	11.4326
22	10.5513	5.5617	12.3635
23	11.4650	6.0433	13.4340
24	12.3543	6.5120	14.4760
25	13.2030	6.9594	15.4705

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.3115	0.1642	0.3650
2	0.5644	0.2975	0.6613
3	0.7793	0.4108	0.9131
4	1.0276	0.5416	1.2040
5	1.3137	0.6925	1.5393
6	1.6124	0.8499	1.8894
7	1.8722	0.9869	2.1937
8	2.2150	1.1675	2.5954
9	2.5802	1.3600	3.0233
10	2.9467	1.5532	3.4528
11	3.3806	1.7819	3.9612
12	3.8092	2.0078	4.4633
13	4.2794	2.2557	5.0143
14	4.7731	2.5160	5.5929
15	5.3083	2.7980	6.2199
16	5.8546	3.0860	6.8601
17	6.4371	3.3931	7.5426
18	7.0495	3.7158	8.2602
19	7.7001	4.0588	9.0225
20	8.8954	4.6889	10.4232
21	9.2210	4.8605	10.8046
22	9.9718	5.2562	11.6844
23	10.8352	5.7114	12.6961
24	11.6757	6.1543	13.6809
25	12.4778	6.5772	14.6208

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2953	0.1556	0.3460
2	0.5350	0.2820	0.6269
3	0.7387	0.3894	0.8656
4	0.9741	0.5134	1.1413
5	1.2453	0.6564	1.4592
6	1.5285	0.8057	1.7910
7	1.7747	0.9355	2.0795
8	2.0997	1.1068	2.4603
9	2.4458	1.2892	2.8659
10	2.7933	1.4723	3.2730
11	3.2046	1.6891	3.7549
12	3.6108	1.9033	4.2309
13	4.0565	2.1382	4.7532
14	4.5246	2.3850	5.3017
15	5.0319	2.6523	5.8960
16	5.5498	2.9253	6.5029
17	6.1019	3.2164	7.1499
18	6.6824	3.5224	7.8301
19	7.2992	3.8474	8.5527
20	8.4323	4.4447	9.8805
21	8.7409	4.6074	10.2421
22	9.4526	4.9825	11.0760
23	10.2711	5.4140	12.0351
24	11.0677	5.8339	12.9685
25	11.8281	6.2347	13.8595

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2806	0.1479	0.3288
2	0.5085	0.2680	0.5958
3	0.7021	0.3701	0.8227
4	0.9259	0.4880	1.0849
5	1.1837	0.6239	1.3869
6	1.4528	0.7658	1.7023
7	1.6869	0.8892	1.9766
8	1.9958	1.0520	2.3385
9	2.3248	1.2254	2.7240
10	2.6550	1.3995	3.1110
11	3.0460	1.6056	3.5691
12	3.4321	1.8091	4.0216
13	3.8558	2.0324	4.5180
14	4.3007	2.2669	5.0393
15	4.7828	2.5211	5.6042
16	5.2751	2.7806	6.1811
17	5.8000	3.0572	6.7961
18	6.3517	3.3480	7.4426
19	6.9379	3.6570	8.1294
20	8.0149	4.2248	9.3915
21	8.3083	4.3794	9.7352
22	8.9847	4.7359	10.5278
23	9.7627	5.1460	11.4394
24	10.5200	5.5452	12.3267
25	11.2427	5.9261	13.1736

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2693	0.1419	0.3155
2	0.4879	0.2572	0.5717
3	0.6737	0.3551	0.7895
4	0.8884	0.4683	1.0410
5	1.1358	0.5987	1.3309
6	1.3941	0.7348	1.6335
7	1.6187	0.8532	1.8967
8	1.9150	1.0094	2.2439
9	2.2308	1.1758	2.6139
10	2.5476	1.3429	2.9852
11	2.9228	1.5406	3.4247
12	3.2933	1.7359	3.8589
13	3.6998	1.9502	4.3353
14	4.1268	2.1752	4.8355
15	4.5894	2.4191	5.3776
16	5.0618	2.6681	5.9311
17	5.5654	2.9336	6.5212
18	6.0948	3.2126	7.1416
19	6.6573	3.5091	7.8007
20	7.6908	4.0539	9.0117
21	7.9723	4.2023	9.3415
22	8.6214	4.5444	10.1020
23	9.3679	4.9379	10.9768
24	10.0945	5.3209	11.8282
25	10.7880	5.6865	12.6408

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2588	0.1364	0.3033
2	0.4690	0.2472	0.5495
3	0.6476	0.3413	0.7588
4	0.8539	0.4501	1.0005
5	1.0916	0.5754	1.2791
6	1.3399	0.7063	1.5700
7	1.5557	0.8200	1.8229
8	1.8406	0.9702	2.1567
9	2.1440	1.1301	2.5123
10	2.4486	1.2907	2.8691
11	2.8092	1.4807	3.2916
12	3.1653	1.6685	3.7089
13	3.5560	1.8744	4.1668
14	3.9664	2.0907	4.6475
15	4.4110	2.3251	5.1686
16	4.8650	2.5644	5.7006
17	5.3491	2.8195	6.2677
18	5.8579	3.0878	6.8640
19	6.3986	3.3727	7.4975
20	7.3919	3.8963	8.6614
21	7.6624	4.0389	8.9784
22	8.2863	4.3678	9.7094
23	9.0038	4.7460	10.5501
24	9.7022	5.1141	11.3684
25	10.3687	5.4654	12.1495

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2491	0.1313	0.2919
2	0.4514	0.2380	0.5290
3	0.6233	0.3286	0.7304
4	0.8219	0.4332	0.9631
5	1.0508	0.5539	1.2313
6	1.2898	0.6798	1.5113
7	1.4975	0.7894	1.7547
8	1.7717	0.9339	2.0760
9	2.0638	1.0879	2.4183
10	2.3570	1.2424	2.7618
11	2.7041	1.4253	3.1685
12	3.0469	1.6060	3.5702
13	3.4230	1.8043	4.0109
14	3.8180	2.0125	4.4737
15	4.2460	2.2381	4.9752
16	4.6830	2.4685	5.4873
17	5.1489	2.7141	6.0332
18	5.6388	2.9722	6.6072
19	6.1592	3.2466	7.2170
20	7.1153	3.7505	8.3373
21	7.3757	3.8878	8.6424
22	7.9763	4.2044	9.3461
23	8.6669	4.5684	10.1554
24	9.3392	4.9228	10.9431
25	9.9808	5.2610	11.6949

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2402	0.1266	0.2814
2	0.4351	0.2294	0.5099
3	0.6008	0.3167	0.7040
4	0.7923	0.4176	0.9284
5	1.0129	0.5339	1.1869
6	1.2432	0.6553	1.4568
7	1.4435	0.7609	1.6914
8	1.7078	0.9002	2.0012
9	1.9894	1.0486	2.3311
10	2.2720	1.1976	2.6622
11	2.6065	1.3739	3.0542
12	2.9370	1.5481	3.4414
13	3.2995	1.7392	3.8662
14	3.6803	1.9399	4.3123
15	4.0928	2.1574	4.7958
16	4.5141	2.3794	5.2894
17	4.9632	2.6162	5.8156
18	5.4354	2.8650	6.3689
19	5.9370	3.1295	6.9567
20	6.8587	3.6153	8.0366
21	7.1097	3.7476	8.3307
22	7.6886	4.0527	9.0090
23	8.3544	4.4037	9.7892
24	9.0023	4.7452	10.5484
25	9.6208	5.0712	11.2731

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2318	0.1222	0.2716
2	0.4200	0.2214	0.4921
3	0.5799	0.3057	0.6795
4	0.7647	0.4031	0.8960
5	0.9776	0.5153	1.1455
6	1.2000	0.6325	1.4061
7	1.3933	0.7344	1.6326
8	1.6484	0.8689	1.9315
9	1.9201	1.0121	2.2499
10	2.1929	1.1559	2.5695
11	2.5158	1.3261	2.9479
12	2.8348	1.4942	3.3216
13	3.1847	1.6787	3.7316
14	3.5521	1.8724	4.1622
15	3.9504	2.0823	4.6288
16	4.3570	2.2966	5.1053
17	4.7905	2.5251	5.6132
18	5.2462	2.7653	6.1472
19	5.7304	3.0205	6.7145
20	6.6199	3.4894	7.7569
21	6.8622	3.6171	8.0408
22	7.4209	3.9116	8.6954
23	8.0635	4.2504	9.4484
24	8.6890	4.5800	10.1812
25	9.2859	4.8947	10.8807

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

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	0.3210	0.1692	0.3762
2	0.5817	0.3066	0.6816
3	0.8032	0.4234	0.9411
4	1.0591	0.5583	1.2410
5	1.3540	0.7137	1.5865
6	1.6619	0.8760	1.9473
7	1.9296	1.0171	2.2610
8	2.2830	1.2034	2.6750
9	2.6593	1.4017	3.1160
10	3.0371	1.6009	3.5587
11	3.4843	1.8366	4.0827
12	3.9260	2.0694	4.6003
13	4.4106	2.3249	5.1681
14	4.9196	2.5931	5.7645
15	5.4711	2.8839	6.4107
16	6.0342	3.1807	7.0706
17	6.6346	3.4972	7.7740
18	7.2658	3.8298	8.5136
19	7.9363	4.1833	9.2993
20	9.1683	4.8327	10.7429
21	9.5039	5.0096	11.1361
22	10.2777	5.4175	12.0428
23	11.1677	5.8866	13.0856
24	12.0338	6.3431	14.1006
25	12.8606	6.7789	15.0693

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3054	0.1610	0.3578
2	0.5533	0.2917	0.6484
3	0.7641	0.4027	0.8953
4	1.0075	0.5311	1.1805
5	1.2880	0.6789	1.5092
6	1.5810	0.8333	1.8525
7	1.8356	0.9676	2.1509
8	2.1718	1.1448	2.5447
9	2.5298	1.3335	2.9642
10	2.8891	1.5229	3.3853
11	3.3146	1.7471	3.8838
12	3.7348	1.9686	4.3762
13	4.1958	2.2116	4.9164
14	4.6799	2.4668	5.4837
15	5.2046	2.7434	6.0985
16	5.7403	3.0258	6.7262
17	6.3114	3.3268	7.3954
18	6.9118	3.6433	8.0989
19	7.5497	3.9795	8.8463
20	8.7218	4.5973	10.2196
21	9.0409	4.7656	10.5937
22	9.7771	5.1536	11.4562
23	10.6237	5.5998	12.4482
24	11.4477	6.0342	13.4137
25	12.2342	6.4487	14.3353

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2928	0.1543	0.3430
2	0.5304	0.2796	0.6215
3	0.7324	0.3861	0.8582
4	0.9658	0.5091	1.1317
5	1.2347	0.6508	1.4468
6	1.5155	0.7988	1.7758
7	1.7597	0.9275	2.0619
8	2.0819	1.0974	2.4394
9	2.4251	1.2783	2.8416
10	2.7696	1.4599	3.2452
11	3.1774	1.6748	3.7231
12	3.5802	1.8872	4.1951
13	4.0222	2.1201	4.7130
14	4.4863	2.3648	5.2568
15	4.9892	2.6299	5.8461
16	5.5028	2.9006	6.4478
17	6.0502	3.1891	7.0893
18	6.6258	3.4925	7.7638
19	7.2373	3.8148	8.4803
20	8.3608	4.4071	9.7967
21	8.6668	4.5684	10.1553
22	9.3725	4.9403	10.9821
23	10.1840	5.3681	11.9331
24	10.9740	5.7845	12.8586
25	11.7279	6.1819	13.7421

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	Fully Tied Down -- Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2721	0.1434	0.3189
2	0.4931	0.2599	0.5777
3	0.6808	0.3589	0.7977
4	0.8977	0.4732	1.0519
5	1.1477	0.6050	1.3448
6	1.4087	0.7425	1.6507
7	1.6357	0.8622	1.9166
8	1.9352	1.0200	2.2675
9	2.2542	1.1882	2.6413
10	2.5744	1.3570	3.0165
11	2.9535	1.5568	3.4607
12	3.3279	1.7542	3.8994
13	3.7387	1.9707	4.3808
14	4.1701	2.1981	4.8863
15	4.6376	2.4445	5.4341
16	5.1149	2.6961	5.9934
17	5.6238	2.9644	6.5897
18	6.1588	3.2464	7.2166
19	6.7272	3.5460	7.8826
20	7.7716	4.0965	9.1063
21	8.0560	4.2464	9.4395
22	8.7119	4.5921	10.2081
23	9.4663	4.9898	11.0920
24	10.2005	5.3768	11.9524
25	10.9013	5.7462	12.7735

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2932	0.1546	0.3436
2	0.5313	0.2800	0.6225
3	0.7336	0.3867	0.8596
4	0.9673	0.5099	1.1335
5	1.2367	0.6519	1.4491
6	1.5179	0.8001	1.7786
7	1.7625	0.9290	2.0652
8	2.0852	1.0991	2.4433
9	2.4290	1.2803	2.8461
10	2.7740	1.4622	3.2504
11	3.1825	1.6775	3.7290
12	3.5859	1.8902	4.2018
13	4.0286	2.1235	4.7205
14	4.4934	2.3685	5.2651
15	4.9972	2.6341	5.8554
16	5.5115	2.9052	6.4581
17	6.0599	3.1942	7.1006
18	6.6364	3.4981	7.7761
19	7.2489	3.8209	8.4938
20	8.3742	4.4141	9.8124
21	8.6806	4.5756	10.1715
22	9.3874	4.9482	10.9996
23	10.2003	5.3767	11.9521
24	10.9915	5.7937	12.8792
25	11.7466	6.1917	13.7640

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

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	0.2746	0.1448	0.3218
2	0.4976	0.2623	0.5831
3	0.6871	0.3622	0.8052
4	0.9061	0.4776	1.0617
5	1.1584	0.6106	1.3573
6	1.4218	0.7494	1.6660
7	1.6508	0.8702	1.9344
8	1.9531	1.0295	2.2886
9	2.2751	1.1992	2.6658
10	2.5983	1.3696	3.0445
11	2.9809	1.5712	3.4928
12	3.3588	1.7704	3.9356
13	3.7734	1.9890	4.4215
14	4.2088	2.2185	4.9316
15	4.6806	2.4672	5.4845
16	5.1624	2.7212	6.0490
17	5.6760	2.9919	6.6509
18	6.2160	3.2765	7.2836
19	6.7897	3.5789	7.9558
20	7.8437	4.1345	9.1908
21	8.1308	4.2858	9.5272
22	8.7928	4.6348	10.3029
23	9.5542	5.0361	11.1950
24	10.2952	5.4267	12.0633
25	11.0025	5.7995	12.8921

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2596	0.1368	0.3041
2	0.4703	0.2479	0.5511
3	0.6494	0.3423	0.7609
4	0.8563	0.4514	1.0034
5	1.0947	0.5770	1.2828
6	1.3437	0.7083	1.5745
7	1.5602	0.8224	1.8281
8	1.8458	0.9730	2.1628
9	2.1501	1.1334	2.5194
10	2.4556	1.2944	2.8773
11	2.8171	1.4849	3.3010
12	3.1743	1.6732	3.7195
13	3.5661	1.8797	4.1786
14	3.9776	2.0966	4.6607
15	4.4235	2.3317	5.1833
16	4.8788	2.5717	5.7168
17	5.3643	2.8276	6.2855
18	5.8746	3.0965	6.8835
19	6.4167	3.3823	7.5188
20	7.4129	3.9074	8.6860
21	7.6842	4.0504	9.0039
22	8.3098	4.3802	9.7370
23	9.0294	4.7595	10.5801
24	9.7297	5.1286	11.4007
25	10.3982	5.4810	12.1840

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

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	0.2460	0.1297	0.2883
2	0.4458	0.2350	0.5224
3	0.6156	0.3245	0.7213
4	0.8117	0.4279	0.9511
5	1.0377	0.5470	1.2160
6	1.2737	0.6714	1.4925
7	1.4789	0.7796	1.7329
8	1.7497	0.9223	2.0502
9	2.0382	1.0743	2.3882
10	2.3277	1.2270	2.7275
11	2.6705	1.4076	3.1291
12	3.0090	1.5861	3.5258
13	3.3805	1.7819	3.9610
14	3.7705	1.9875	4.4181
15	4.1932	2.2103	4.9134
16	4.6248	2.4378	5.4191
17	5.0850	2.6803	5.9583
18	5.5687	2.9353	6.5251
19	6.0826	3.2062	7.1273
20	7.0269	3.7039	8.2337
21	7.2841	3.8395	8.5350
22	7.8771	4.1521	9.2300
23	8.5592	4.5116	10.0292
24	9.2231	4.8616	10.8071
25	9.8567	5.1956	11.5496

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2339	0.1233	0.2740
2	0.4238	0.2234	0.4965
3	0.5851	0.3084	0.6856
4	0.7715	0.4067	0.9040
5	0.9864	0.5199	1.1558
6	1.2107	0.6382	1.4186
7	1.4057	0.7410	1.6472
8	1.6631	0.8767	1.9488
9	1.9373	1.0212	2.2700
10	2.2125	1.1662	2.5925
11	2.5383	1.3380	2.9742
12	2.8601	1.5076	3.3513
13	3.2131	1.6937	3.7650
14	3.5839	1.8891	4.1994
15	3.9857	2.1009	4.6702
16	4.3959	2.3171	5.1509
17	4.8333	2.5477	5.6634
18	5.2931	2.7900	6.2021
19	5.7816	3.0475	6.7745
20	6.6791	3.5206	7.8262
21	6.9236	3.6495	8.1126
22	7.4873	3.9466	8.7732
23	8.1356	4.2884	9.5329
24	8.7666	4.6210	10.2722
25	9.3689	4.9384	10.9780

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

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	0.2244	0.1183	0.2629
2	0.4066	0.2143	0.4764
3	0.5615	0.2959	0.6579
4	0.7403	0.3902	0.8675
5	0.9465	0.4989	1.1090
6	1.1617	0.6124	1.3613
7	1.3489	0.7110	1.5805
8	1.5959	0.8412	1.8700
9	1.8590	0.9799	2.1782
10	2.1230	1.1191	2.4876
11	2.4356	1.2839	2.8540
12	2.7444	1.4466	3.2158
13	3.0832	1.6252	3.6127
14	3.4390	1.8127	4.0296
15	3.8245	2.0159	4.4813
16	4.2181	2.2234	4.9426
17	4.6378	2.4446	5.4343
18	5.0790	2.6772	5.9513
19	5.5478	2.9243	6.5006
20	6.4090	3.3782	7.5097
21	6.6436	3.5019	7.7846
22	7.1845	3.7870	8.4184
23	7.8066	4.1149	9.1473
24	8.4121	4.4341	9.8568
25	8.9900	4.7387	10.5340

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 75%

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	0.2157	0.1137	0.2527
2	0.3908	0.2060	0.4579
3	0.5396	0.2844	0.6323
4	0.7116	0.3751	0.8338
5	0.9097	0.4795	1.0659
6	1.1166	0.5886	1.3083
7	1.2965	0.6834	1.5191
8	1.5338	0.8085	1.7973
9	1.7867	0.9418	2.0936
10	2.0405	1.0756	2.3910
11	2.3410	1.2339	2.7430
12	2.6378	1.3904	3.0908
13	2.9634	1.5620	3.4723
14	3.3053	1.7422	3.8730
15	3.6758	1.9376	4.3071
16	4.0542	2.1370	4.7505
17	4.4576	2.3496	5.2231
18	4.8816	2.5731	5.7200
19	5.3321	2.8106	6.2479
20	6.1599	3.2469	7.2178
21	6.3853	3.3658	7.4820
22	6.9052	3.6398	8.0912
23	7.5032	3.9550	8.7918
24	8.0851	4.2617	9.4737
25	8.6406	4.5545	10.1246

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2076	0.1094	0.2433
2	0.3762	0.1983	0.4408
3	0.5194	0.2738	0.6087
4	0.6849	0.3610	0.8026
5	0.8757	0.4616	1.0261
6	1.0748	0.5665	1.2594
7	1.2480	0.6578	1.4623
8	1.4765	0.7783	1.7300
9	1.7199	0.9066	2.0152
10	1.9642	1.0353	2.3015
11	2.2534	1.1878	2.6404
12	2.5391	1.3384	2.9751
13	2.8525	1.5036	3.3424
14	3.1816	1.6771	3.7280
15	3.5383	1.8651	4.1460
16	3.9025	2.0570	4.5727
17	4.2908	2.2617	5.0277
18	4.6990	2.4769	5.5060
19	5.1326	2.7055	6.0141
20	5.9294	3.1255	6.9478
21	6.1464	3.2398	7.2020
22	6.6469	3.5036	7.7884
23	7.2224	3.8070	8.4628
24	7.7826	4.1023	9.1192
25	8.3173	4.3841	9.7458

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.2001	0.1055	0.2345
2	0.3626	0.1911	0.4249
3	0.5007	0.2639	0.5867
4	0.6602	0.3480	0.7736
5	0.8441	0.4449	0.9890
6	1.0360	0.5461	1.2140
7	1.2029	0.6341	1.4095
8	1.4232	0.7502	1.6676
9	1.6578	0.8739	1.9425
10	1.8933	0.9980	2.2185
11	2.1721	1.1449	2.5452
12	2.4475	1.2901	2.8678
13	2.7496	1.4493	3.2218
14	3.0669	1.6166	3.5936
15	3.4107	1.7978	3.9965
16	3.7618	1.9829	4.4078
17	4.1360	2.1801	4.8464
18	4.5295	2.3875	5.3074
19	4.9475	2.6079	5.7972
20	5.7156	3.0127	6.6972
21	5.9248	3.1230	6.9423
22	6.4072	3.3773	7.5075
23	6.9620	3.6697	8.1576
24	7.5019	3.9543	8.7904
25	8.0173	4.2260	9.3943

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1932	0.1018	0.2263
2	0.3500	0.1845	0.4101
3	0.4833	0.2547	0.5663
4	0.6373	0.3359	0.7467
5	0.8147	0.4294	0.9546
6	1.0000	0.5271	1.1717
7	1.1611	0.6120	1.3605
8	1.3737	0.7241	1.6096
9	1.6001	0.8434	1.8749
10	1.8274	0.9633	2.1413
11	2.0965	1.1051	2.4566
12	2.3623	1.2452	2.7680
13	2.6539	1.3989	3.1097
14	2.9601	1.5603	3.4685
15	3.2920	1.7352	3.8574
16	3.6308	1.9138	4.2544
17	3.9921	2.1043	4.6777
18	4.3718	2.3044	5.1227
19	4.7753	2.5171	5.5954
20	5.5166	2.9079	6.4641
21	5.7185	3.0143	6.7006
22	6.1841	3.2597	7.2462
23	6.7196	3.5420	7.8737
24	7.2408	3.8167	8.4844
25	7.7383	4.0789	9.0673

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

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	0.1926	0.1015	0.2257
2	0.3490	0.1840	0.4089
3	0.4819	0.2540	0.5647
4	0.6355	0.3350	0.7446
5	0.8124	0.4282	0.9519
6	0.9971	0.5256	1.1684
7	1.1578	0.6103	1.3566
8	1.3698	0.7220	1.6050
9	1.5956	0.8410	1.8696
10	1.8222	0.9605	2.1352
11	2.0906	1.1020	2.4496
12	2.3556	1.2417	2.7602
13	2.6464	1.3949	3.1009
14	2.9517	1.5559	3.4587
15	3.2827	1.7303	3.8464
16	3.6205	1.9084	4.2423
17	3.9808	2.0983	4.6644
18	4.3595	2.2979	5.1082
19	4.7618	2.5100	5.5796
20	5.5010	2.8996	6.4458
21	5.7023	3.0057	6.6817
22	6.1666	3.2505	7.2257
23	6.7006	3.5319	7.8514
24	7.2203	3.8059	8.4603
25	7.7164	4.0674	9.0416

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1832	0.0966	0.2147
2	0.3320	0.1750	0.3890
3	0.4584	0.2416	0.5372
4	0.6045	0.3186	0.7083
5	0.7728	0.4074	0.9055
6	0.9486	0.5000	1.1115
7	1.1014	0.5806	1.2905
8	1.3031	0.6869	1.5268
9	1.5179	0.8001	1.7785
10	1.7335	0.9137	2.0312
11	1.9887	1.0483	2.3303
12	2.2409	1.1812	2.6257
13	2.5175	1.3270	2.9498
14	2.8080	1.4801	3.2902
15	3.1228	1.6460	3.6591
16	3.4442	1.8155	4.0357
17	3.7869	1.9961	4.4372
18	4.1471	2.1860	4.8593
19	4.5298	2.3877	5.3078
20	5.2331	2.7584	6.1318
21	5.4246	2.8593	6.3562
22	5.8662	3.0921	6.8737
23	6.3742	3.3599	7.4689
24	6.8686	3.6205	8.0482
25	7.3405	3.8692	8.6012

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1757	0.0926	0.2058
2	0.3183	0.1678	0.3729
3	0.4395	0.2316	0.5149
4	0.5795	0.3055	0.6790
5	0.7408	0.3905	0.8681
6	0.9093	0.4793	1.0655
7	1.0558	0.5565	1.2371
8	1.2491	0.6584	1.4637
9	1.4551	0.7670	1.7050
10	1.6618	0.8759	1.9471
11	1.9064	1.0049	2.2339
12	2.1481	1.1323	2.5171
13	2.4133	1.2721	2.8278
14	2.6918	1.4189	3.1541
15	2.9935	1.5779	3.5077
16	3.3017	1.7403	3.8687
17	3.6301	1.9135	4.2536
18	3.9755	2.0955	4.6583
19	4.3424	2.2889	5.0882
20	5.0165	2.6442	5.8780
21	5.2001	2.7410	6.0932
22	5.6235	2.9642	6.5893
23	6.1104	3.2209	7.1599
24	6.5844	3.4707	7.7152
25	7.0367	3.7091	8.2452

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1633	0.0861	0.1913
2	0.2958	0.1559	0.3466
3	0.4085	0.2153	0.4786
4	0.5386	0.2839	0.6311
5	0.6886	0.3630	0.8069
6	0.8452	0.4455	0.9904
7	0.9814	0.5173	1.1499
8	1.1611	0.6120	1.3605
9	1.3525	0.7129	1.5848
10	1.5446	0.8142	1.8099
11	1.7721	0.9341	2.0764
12	1.9967	1.0525	2.3397
13	2.2432	1.1824	2.6285
14	2.5020	1.3189	2.9318
15	2.7826	1.4667	3.2604
16	3.0690	1.6177	3.5960
17	3.3743	1.7786	3.9538
18	3.6953	1.9478	4.3299
19	4.0363	2.1276	4.7295
20	4.6629	2.4579	5.4638
21	4.8336	2.5478	5.6637
22	5.2271	2.7553	6.1249
23	5.6798	2.9939	6.6552
24	6.1203	3.2261	7.1714
25	6.5408	3.4477	7.6641

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

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	0.1759	0.0927	0.2061
2	0.3188	0.1680	0.3735
3	0.4402	0.2320	0.5158
4	0.5804	0.3059	0.6801
5	0.7420	0.3911	0.8695
6	0.9108	0.4801	1.0672
7	1.0575	0.5574	1.2391
8	1.2511	0.6595	1.4660
9	1.4574	0.7682	1.7077
10	1.6644	0.8773	1.9503
11	1.9095	1.0065	2.2374
12	2.1516	1.1341	2.5211
13	2.4172	1.2741	2.8323
14	2.6961	1.4211	3.1591
15	2.9983	1.5804	3.5133
16	3.3069	1.7431	3.8749
17	3.6359	1.9165	4.2604
18	3.9818	2.0989	4.6657
19	4.3493	2.2926	5.0963
20	5.0245	2.6485	5.8874
21	5.2084	2.7454	6.1029
22	5.6325	2.9689	6.5998
23	6.1202	3.2260	7.1713
24	6.5949	3.4762	7.7275
25	7.0480	3.7150	8.2584

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1648	0.0869	0.1931
2	0.2986	0.1574	0.3499
3	0.4123	0.2173	0.4831
4	0.5436	0.2866	0.6370
5	0.6950	0.3664	0.8144
6	0.8531	0.4497	0.9996
7	0.9905	0.5221	1.1606
8	1.1719	0.6177	1.3731
9	1.3651	0.7195	1.5995
10	1.5590	0.8217	1.8267
11	1.7885	0.9427	2.0957
12	2.0153	1.0623	2.3614
13	2.2640	1.1934	2.6529
14	2.5253	1.3311	2.9590
15	2.8084	1.4803	3.2907
16	3.0974	1.6327	3.6294
17	3.4056	1.7951	3.9905
18	3.7296	1.9659	4.3701
19	4.0738	2.1473	4.7735
20	4.7062	2.4807	5.5145
21	4.8785	2.5715	5.7163
22	5.2757	2.7809	6.1817
23	5.7325	3.0217	6.7170
24	6.1771	3.2560	7.2380
25	6.6015	3.4797	7.7353

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1557	0.0821	0.1825
2	0.2822	0.1487	0.3306
3	0.3896	0.2054	0.4566
4	0.5138	0.2708	0.6020
5	0.6568	0.3462	0.7697
6	0.8062	0.4250	0.9447
7	0.9361	0.4934	1.0969
8	1.1075	0.5838	1.2977
9	1.2901	0.6800	1.5116
10	1.4733	0.7766	1.7264
11	1.6903	0.8910	1.9806
12	1.9046	1.0039	2.2317
13	2.1397	1.1278	2.5072
14	2.3866	1.2580	2.7964
15	2.6541	1.3990	3.1100
16	2.9273	1.5430	3.4301
17	3.2186	1.6965	3.7713
18	3.5247	1.8579	4.1301
19	3.8500	2.0294	4.5113
20	4.4477	2.3444	5.2116
21	4.6105	2.4302	5.4023
22	4.9859	2.6281	5.8422
23	5.4176	2.8557	6.3481
24	5.8378	3.0772	6.8404
25	6.2389	3.2886	7.3104

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1476	0.0778	0.1730
2	0.2675	0.1410	0.3134
3	0.3694	0.1947	0.4328
4	0.4870	0.2567	0.5707
5	0.6226	0.3282	0.7296
6	0.7642	0.4028	0.8955
7	0.8874	0.4677	1.0398
8	1.0498	0.5534	1.2301
9	1.2229	0.6446	1.4329
10	1.3966	0.7362	1.6365
11	1.6023	0.8446	1.8775
12	1.8054	0.9516	2.1155
13	2.0283	1.0691	2.3766
14	2.2623	1.1925	2.6508
15	2.5159	1.3262	2.9480
16	2.7749	1.4627	3.2515
17	3.0510	1.6082	3.5750
18	3.3412	1.7612	3.9150
19	3.6496	1.9237	4.2764
20	4.2161	2.2224	4.9402
21	4.3704	2.3037	5.1210
22	4.7263	2.4913	5.5380
23	5.1355	2.7070	6.0175
24	5.5339	2.9169	6.4843
25	5.9140	3.1173	6.9297

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1403	0.0740	0.1644
2	0.2543	0.1340	0.2979
3	0.3511	0.1851	0.4114
4	0.4629	0.2440	0.5424
5	0.5918	0.3120	0.6935
6	0.7264	0.3829	0.8512
7	0.8434	0.4446	0.9883
8	0.9979	0.5260	1.1693
9	1.1624	0.6127	1.3620
10	1.3275	0.6997	1.5555
11	1.5230	0.8028	1.7845
12	1.7161	0.9045	2.0108
13	1.9279	1.0162	2.2590
14	2.1503	1.1335	2.5196
15	2.3914	1.2605	2.8021
16	2.6376	1.3903	3.0905
17	2.9000	1.5286	3.3980
18	3.1759	1.6740	3.7213
19	3.4690	1.8285	4.0647
20	4.0075	2.1124	4.6957
21	4.1541	2.1897	4.8676
22	4.4924	2.3680	5.2639
23	4.8814	2.5730	5.7197
24	5.2600	2.7726	6.1633
25	5.6214	2.9631	6.5868

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: 45%

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	0.1346	0.0710	0.1578
2	0.2440	0.1286	0.2859
3	0.3369	0.1776	0.3947
4	0.4442	0.2341	0.5205
5	0.5679	0.2993	0.6654
6	0.6970	0.3674	0.8168
7	0.8093	0.4266	0.9483
8	0.9575	0.5047	1.1220
9	1.1154	0.5879	1.3069
10	1.2738	0.6714	1.4926
11	1.4614	0.7703	1.7124
12	1.6467	0.8680	1.9295
13	1.8499	0.9751	2.1676
14	2.0634	1.0876	2.4177
15	2.2947	1.2096	2.6888
16	2.5309	1.3341	2.9656
17	2.7827	1.4668	3.2606
18	3.0474	1.6063	3.5708
19	3.3287	1.7546	3.9003
20	3.8454	2.0269	4.5058
21	3.9861	2.1011	4.6707
22	4.3107	2.2722	5.0510
23	4.6840	2.4690	5.4884
24	5.0473	2.6605	5.9141
25	5.3940	2.8432	6.3204

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1294	0.0682	0.1516
2	0.2345	0.1236	0.2748
3	0.3238	0.1707	0.3794
4	0.4269	0.2250	0.5003
5	0.5458	0.2877	0.6396
6	0.6699	0.3531	0.7850
7	0.7779	0.4100	0.9115
8	0.9203	0.4851	1.0784
9	1.0720	0.5651	1.2561
10	1.2243	0.6453	1.4346
11	1.4046	0.7404	1.6458
12	1.5827	0.8342	1.8545
13	1.7780	0.9372	2.0834
14	1.9832	1.0453	2.3238
15	2.2055	1.1625	2.5843
16	2.4325	1.2822	2.8503
17	2.6745	1.4098	3.1339
18	2.9290	1.5439	3.4320
19	3.1993	1.6864	3.7487
20	3.6959	1.9482	4.3307
21	3.8312	2.0195	4.4892
22	4.1431	2.1839	4.8547
23	4.5019	2.3730	5.2751
24	4.8511	2.5570	5.6842
25	5.1844	2.7327	6.0747

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1246	0.0657	0.1460
2	0.2257	0.1190	0.2645
3	0.3117	0.1643	0.3652
4	0.4110	0.2166	0.4815
5	0.5254	0.2769	0.6156
6	0.6449	0.3399	0.7556
7	0.7488	0.3947	0.8774
8	0.8859	0.4670	1.0380
9	1.0319	0.5439	1.2091
10	1.1785	0.6212	1.3809
11	1.3520	0.7127	1.5842
12	1.5234	0.8030	1.7851
13	1.7115	0.9021	2.0054
14	1.9090	1.0062	2.2368
15	2.1230	1.1190	2.4876
16	2.3415	1.2342	2.7436
17	2.5745	1.3570	3.0166
18	2.8194	1.4861	3.3036
19	3.0796	1.6233	3.6085
20	3.5577	1.8753	4.1687
21	3.6879	1.9439	4.3212
22	3.9881	2.1022	4.6731
23	4.3335	2.2842	5.0777
24	4.6696	2.4614	5.4715
25	4.9904	2.6305	5.8475

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1201	0.0633	0.1407
2	0.2176	0.1147	0.2549
3	0.3004	0.1584	0.3520
4	0.3961	0.2088	0.4642
5	0.5065	0.2670	0.5934
6	0.6216	0.3277	0.7284
7	0.7218	0.3804	0.8457
8	0.8539	0.4501	1.0006
9	0.9947	0.5243	1.1655
10	1.1360	0.5988	1.3311
11	1.3033	0.6870	1.5271
12	1.4685	0.7741	1.7207
13	1.6498	0.8696	1.9331
14	1.8401	0.9699	2.1562
15	2.0464	1.0787	2.3979
16	2.2571	1.1897	2.6447
17	2.4816	1.3081	2.9078
18	2.7177	1.4325	3.1844
19	2.9685	1.5647	3.4783
20	3.4293	1.8076	4.0183
21	3.5549	1.8738	4.1654
22	3.8443	2.0264	4.5045
23	4.1772	2.2018	4.8946
24	4.5012	2.3726	5.2742
25	4.8104	2.5356	5.6366

PROPOSED FHCF 2010 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

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	0.1159	0.0611	0.1358
2	0.2100	0.1107	0.2461
3	0.2900	0.1528	0.3398
4	0.3824	0.2015	0.4480
5	0.4888	0.2577	0.5728
6	0.6000	0.3163	0.7030
7	0.6966	0.3672	0.8163
8	0.8242	0.4344	0.9657
9	0.9601	0.5061	1.1250
10	1.0965	0.5780	1.2848
11	1.2579	0.6631	1.4739
12	1.4174	0.7471	1.6608
13	1.5923	0.8393	1.8658
14	1.7761	0.9362	2.0811
15	1.9752	1.0411	2.3144
16	2.1785	1.1483	2.5526
17	2.3952	1.2626	2.8066
18	2.6231	1.3827	3.0736
19	2.8652	1.5103	3.3573
20	3.3100	1.7447	3.8784
21	3.4311	1.8086	4.0204
22	3.7105	1.9558	4.3477
23	4.0318	2.1252	4.7242
24	4.3445	2.2900	5.0906
25	4.6430	2.4473	5.4404

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0563	0.0518	0.0405	0.0235	0.0380
2	0.1019	0.0938	0.0733	0.0426	0.0689
3	0.1408	0.1295	0.1013	0.0589	0.0952
4	0.1856	0.1708	0.1335	0.0776	0.1255
5	0.2373	0.2183	0.1707	0.0992	0.1605
6	0.2912	0.2680	0.2095	0.1218	0.1969
7	0.3382	0.3112	0.2433	0.1414	0.2287
8	0.4001	0.3682	0.2878	0.1673	0.2705
9	0.4660	0.4288	0.3353	0.1949	0.3151
10	0.5322	0.4898	0.3829	0.2226	0.3599
11	0.6106	0.5619	0.4393	0.2553	0.4129
12	0.6880	0.6331	0.4949	0.2877	0.4653
13	0.7729	0.7113	0.5560	0.3232	0.5227
14	0.8621	0.7933	0.6202	0.3605	0.5830
15	0.9588	0.8823	0.6897	0.4009	0.6484
16	1.0575	0.9731	0.7607	0.4422	0.7151
17	1.1627	1.0699	0.8364	0.4862	0.7862
18	1.2733	1.1717	0.9160	0.5325	0.8610
19	1.3908	1.2798	1.0005	0.5816	0.9405
20	1.6067	1.4785	1.1558	0.6719	1.0865
21	1.6655	1.5326	1.1981	0.6965	1.1263
22	1.8011	1.6574	1.2957	0.7532	1.2180
23	1.9571	1.8009	1.4079	0.8184	1.3234
24	2.1089	1.9406	1.5171	0.8819	1.4261
25	2.2538	2.0739	1.6213	0.9425	1.5241

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0466	0.0429	0.0335	0.0195	0.0315
2	0.0845	0.0777	0.0608	0.0353	0.0571
3	0.1166	0.1073	0.0839	0.0488	0.0789
4	0.1538	0.1415	0.1106	0.0643	0.1040
5	0.1966	0.1809	0.1414	0.0822	0.1329
6	0.2413	0.2220	0.1736	0.1009	0.1632
7	0.2802	0.2578	0.2015	0.1172	0.1895
8	0.3315	0.3050	0.2385	0.1386	0.2242
9	0.3861	0.3553	0.2778	0.1615	0.2611
10	0.4410	0.4058	0.3172	0.1844	0.2982
11	0.5059	0.4655	0.3639	0.2116	0.3421
12	0.5700	0.5246	0.4101	0.2384	0.3855
13	0.6404	0.5893	0.4607	0.2678	0.4331
14	0.7143	0.6573	0.5138	0.2987	0.4830
15	0.7944	0.7310	0.5715	0.3322	0.5372
16	0.8761	0.8062	0.6303	0.3664	0.5925
17	0.9633	0.8864	0.6930	0.4028	0.6514
18	1.0549	0.9708	0.7589	0.4412	0.7134
19	1.1523	1.0604	0.8289	0.4819	0.7792
20	1.3312	1.2250	0.9576	0.5567	0.9002
21	1.3799	1.2698	0.9927	0.5770	0.9331
22	1.4923	1.3732	1.0735	0.6240	1.0091
23	1.6215	1.4921	1.1665	0.6781	1.0965
24	1.7472	1.6078	1.2569	0.7307	1.1815
25	1.8673	1.7183	1.3433	0.7809	1.2627

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0431	0.0397	0.0310	0.0180	0.0292
2	0.0781	0.0719	0.0562	0.0327	0.0528
3	0.1079	0.0992	0.0776	0.0451	0.0729
4	0.1422	0.1309	0.1023	0.0595	0.0962
5	0.1818	0.1673	0.1308	0.0760	0.1230
6	0.2232	0.2054	0.1605	0.0933	0.1509
7	0.2591	0.2384	0.1864	0.1084	0.1752
8	0.3066	0.2821	0.2205	0.1282	0.2073
9	0.3571	0.3286	0.2569	0.1493	0.2415
10	0.4078	0.3753	0.2934	0.1705	0.2758
11	0.4679	0.4306	0.3366	0.1957	0.3164
12	0.5272	0.4851	0.3793	0.2205	0.3565
13	0.5923	0.5450	0.4261	0.2477	0.4005
14	0.6606	0.6079	0.4752	0.2763	0.4467
15	0.7347	0.6761	0.5285	0.3072	0.4968
16	0.8103	0.7456	0.5829	0.3389	0.5479
17	0.8909	0.8198	0.6409	0.3726	0.6025
18	0.9757	0.8978	0.7019	0.4080	0.6598
19	1.0657	0.9807	0.7667	0.4457	0.7207
20	1.2312	1.1329	0.8857	0.5148	0.8325
21	1.2762	1.1744	0.9181	0.5337	0.8630
22	1.3801	1.2700	0.9928	0.5771	0.9333
23	1.4996	1.3800	1.0788	0.6271	1.0141
24	1.6159	1.4870	1.1625	0.6758	1.0928
25	1.7270	1.5892	1.2423	0.7222	1.1678

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0387	0.0356	0.0278	0.0162	0.0261
2	0.0701	0.0645	0.0504	0.0293	0.0474
3	0.0967	0.0890	0.0696	0.0405	0.0654
4	0.1276	0.1174	0.0918	0.0533	0.0863
5	0.1631	0.1501	0.1173	0.0682	0.1103
6	0.2002	0.1842	0.1440	0.0837	0.1354
7	0.2324	0.2139	0.1672	0.0972	0.1572
8	0.2750	0.2530	0.1978	0.1150	0.1860
9	0.3203	0.2948	0.2304	0.1339	0.2166
10	0.3658	0.3366	0.2632	0.1530	0.2474
11	0.4197	0.3862	0.3019	0.1755	0.2838
12	0.4729	0.4352	0.3402	0.1978	0.3198
13	0.5313	0.4889	0.3822	0.2222	0.3593
14	0.5926	0.5453	0.4263	0.2478	0.4007
15	0.6590	0.6064	0.4741	0.2756	0.4456
16	0.7268	0.6688	0.5229	0.3039	0.4915
17	0.7991	0.7354	0.5749	0.3342	0.5404
18	0.8752	0.8053	0.6296	0.3660	0.5918
19	0.9559	0.8796	0.6877	0.3997	0.6464
20	1.1043	1.0162	0.7944	0.4618	0.7468
21	1.1447	1.0534	0.8235	0.4787	0.7741
22	1.2379	1.1392	0.8905	0.5177	0.8371
23	1.3451	1.2378	0.9677	0.5625	0.9096
24	1.4495	1.3338	1.0427	0.6061	0.9802
25	1.5490	1.4254	1.1143	0.6478	1.0475

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0356	0.0328	0.0256	0.0149	0.0241
2	0.0645	0.0593	0.0464	0.0270	0.0436
3	0.0891	0.0819	0.0641	0.0372	0.0602
4	0.1174	0.1081	0.0845	0.0491	0.0794
5	0.1501	0.1381	0.1080	0.0628	0.1015
6	0.1843	0.1696	0.1326	0.0771	0.1246
7	0.2139	0.1969	0.1539	0.0895	0.1447
8	0.2531	0.2329	0.1821	0.1058	0.1712
9	0.2948	0.2713	0.2121	0.1233	0.1994
10	0.3367	0.3099	0.2422	0.1408	0.2277
11	0.3863	0.3555	0.2779	0.1615	0.2612
12	0.4353	0.4006	0.3131	0.1820	0.2944
13	0.4890	0.4500	0.3518	0.2045	0.3307
14	0.5454	0.5019	0.3924	0.2281	0.3688
15	0.6066	0.5582	0.4364	0.2537	0.4102
16	0.6690	0.6156	0.4813	0.2798	0.4524
17	0.7356	0.6769	0.5292	0.3076	0.4974
18	0.8056	0.7413	0.5795	0.3369	0.5448
19	0.8799	0.8097	0.6330	0.3680	0.5950
20	1.0165	0.9354	0.7313	0.4251	0.6874
21	1.0537	0.9696	0.7580	0.4406	0.7126
22	1.1395	1.0486	0.8197	0.4765	0.7706
23	1.2382	1.1394	0.8907	0.5178	0.8373
24	1.3342	1.2278	0.9598	0.5579	0.9022
25	1.4259	1.3121	1.0257	0.5963	0.9642

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0467	0.0430	0.0336	0.0195	0.0316
2	0.0846	0.0779	0.0609	0.0354	0.0572
3	0.1168	0.1075	0.0841	0.0489	0.0790
4	0.1541	0.1418	0.1108	0.0644	0.1042
5	0.1970	0.1813	0.1417	0.0824	0.1332
6	0.2418	0.2225	0.1739	0.1011	0.1635
7	0.2807	0.2583	0.2019	0.1174	0.1898
8	0.3321	0.3056	0.2389	0.1389	0.2246
9	0.3869	0.3560	0.2783	0.1618	0.2616
10	0.4418	0.4066	0.3178	0.1848	0.2988
11	0.5069	0.4664	0.3646	0.2120	0.3428
12	0.5711	0.5256	0.4109	0.2388	0.3862
13	0.6416	0.5904	0.4616	0.2683	0.4339
14	0.7157	0.6586	0.5148	0.2993	0.4839
15	0.7959	0.7324	0.5725	0.3328	0.5382
16	0.8778	0.8078	0.6315	0.3671	0.5936
17	0.9651	0.8881	0.6943	0.4036	0.6527
18	1.0570	0.9726	0.7604	0.4420	0.7147
19	1.1545	1.0624	0.8305	0.4828	0.7807
20	1.3337	1.2273	0.9595	0.5577	0.9019
21	1.3825	1.2722	0.9946	0.5782	0.9349
22	1.4951	1.3758	1.0755	0.6252	1.0110
23	1.6246	1.4949	1.1687	0.6794	1.0986
24	1.7506	1.6109	1.2593	0.7321	1.1838
25	1.8708	1.7216	1.3458	0.7823	1.2651

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0434	0.0399	0.0312	0.0181	0.0293
2	0.0786	0.0723	0.0565	0.0328	0.0531
3	0.1085	0.0998	0.0780	0.0454	0.0733
4	0.1430	0.1316	0.1029	0.0598	0.0967
5	0.1828	0.1683	0.1315	0.0765	0.1236
6	0.2244	0.2065	0.1615	0.0939	0.1518
7	0.2606	0.2398	0.1875	0.1090	0.1762
8	0.3083	0.2837	0.2218	0.1289	0.2085
9	0.3591	0.3305	0.2583	0.1502	0.2429
10	0.4101	0.3774	0.2950	0.1715	0.2773
11	0.4705	0.4330	0.3385	0.1968	0.3182
12	0.5302	0.4879	0.3814	0.2217	0.3585
13	0.5956	0.5481	0.4285	0.2491	0.4028
14	0.6644	0.6113	0.4779	0.2778	0.4493
15	0.7388	0.6799	0.5315	0.3090	0.4996
16	0.8149	0.7499	0.5862	0.3408	0.5511
17	0.8960	0.8245	0.6445	0.3747	0.6059
18	0.9812	0.9029	0.7059	0.4103	0.6635
19	1.0718	0.9862	0.7710	0.4482	0.7248
20	1.2381	1.1393	0.8907	0.5178	0.8373
21	1.2834	1.1810	0.9233	0.5367	0.8679
22	1.3879	1.2772	0.9985	0.5804	0.9386
23	1.5081	1.3878	1.0849	0.6307	1.0198
24	1.6251	1.4954	1.1691	0.6796	1.0989
25	1.7367	1.5982	1.2494	0.7263	1.1744

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0410	0.0377	0.0295	0.0171	0.0277
2	0.0742	0.0683	0.0534	0.0310	0.0502
3	0.1025	0.0943	0.0737	0.0429	0.0693
4	0.1352	0.1244	0.0972	0.0565	0.0914
5	0.1728	0.1590	0.1243	0.0723	0.1169
6	0.2121	0.1952	0.1526	0.0887	0.1434
7	0.2463	0.2266	0.1772	0.1030	0.1665
8	0.2914	0.2681	0.2096	0.1218	0.1970
9	0.3394	0.3123	0.2441	0.1419	0.2295
10	0.3876	0.3567	0.2788	0.1621	0.2621
11	0.4447	0.4092	0.3199	0.1860	0.3007
12	0.5010	0.4611	0.3604	0.2095	0.3388
13	0.5629	0.5180	0.4049	0.2354	0.3807
14	0.6279	0.5778	0.4517	0.2626	0.4246
15	0.6982	0.6425	0.5023	0.2920	0.4722
16	0.7701	0.7087	0.5540	0.3220	0.5208
17	0.8467	0.7792	0.6091	0.3541	0.5726
18	0.9273	0.8533	0.6671	0.3878	0.6271
19	1.0129	0.9320	0.7286	0.4236	0.6849
20	1.1701	1.0767	0.8417	0.4893	0.7913
21	1.2129	1.1161	0.8725	0.5072	0.8202
22	1.3117	1.2070	0.9436	0.5485	0.8870
23	1.4252	1.3115	1.0253	0.5960	0.9638
24	1.5358	1.4133	1.1048	0.6422	1.0386
25	1.6413	1.5103	1.1807	0.6864	1.1099

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0388	0.0357	0.0279	0.0162	0.0263
2	0.0704	0.0648	0.0506	0.0294	0.0476
3	0.0972	0.0894	0.0699	0.0406	0.0657
4	0.1281	0.1179	0.0922	0.0536	0.0866
5	0.1638	0.1507	0.1178	0.0685	0.1108
6	0.2010	0.1850	0.1446	0.0841	0.1360
7	0.2334	0.2148	0.1679	0.0976	0.1579
8	0.2762	0.2541	0.1987	0.1155	0.1868
9	0.3217	0.2960	0.2314	0.1345	0.2176
10	0.3674	0.3381	0.2643	0.1536	0.2485
11	0.4215	0.3879	0.3032	0.1763	0.2850
12	0.4749	0.4371	0.3417	0.1986	0.3212
13	0.5336	0.4910	0.3838	0.2231	0.3608
14	0.5951	0.5477	0.4281	0.2489	0.4025
15	0.6619	0.6091	0.4761	0.2768	0.4476
16	0.7300	0.6717	0.5251	0.3053	0.4936
17	0.8026	0.7386	0.5774	0.3356	0.5428
18	0.8790	0.8088	0.6323	0.3676	0.5944
19	0.9601	0.8835	0.6907	0.4015	0.6492
20	1.1091	1.0206	0.7979	0.4638	0.7500
21	1.1497	1.0580	0.8271	0.4808	0.7775
22	1.2433	1.1441	0.8944	0.5199	0.8408
23	1.3510	1.2432	0.9719	0.5650	0.9136
24	1.4558	1.3396	1.0473	0.6088	0.9845
25	1.5558	1.4317	1.1192	0.6506	1.0521

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0369	0.0340	0.0266	0.0154	0.0250
2	0.0669	0.0615	0.0481	0.0280	0.0452
3	0.0924	0.0850	0.0664	0.0386	0.0625
4	0.1218	0.1121	0.0876	0.0509	0.0824
5	0.1557	0.1433	0.1120	0.0651	0.1053
6	0.1911	0.1758	0.1375	0.0799	0.1292
7	0.2219	0.2042	0.1596	0.0928	0.1500
8	0.2625	0.2416	0.1888	0.1098	0.1775
9	0.3058	0.2814	0.2200	0.1279	0.2068
10	0.3492	0.3214	0.2512	0.1460	0.2362
11	0.4006	0.3687	0.2882	0.1675	0.2709
12	0.4514	0.4154	0.3248	0.1888	0.3053
13	0.5072	0.4667	0.3648	0.2121	0.3430
14	0.5657	0.5205	0.4069	0.2366	0.3825
15	0.6291	0.5789	0.4526	0.2631	0.4254
16	0.6938	0.6385	0.4991	0.2902	0.4692
17	0.7629	0.7020	0.5488	0.3190	0.5159
18	0.8355	0.7688	0.6010	0.3494	0.5650
19	0.9126	0.8397	0.6565	0.3816	0.6171
20	1.0542	0.9701	0.7584	0.4409	0.7129
21	1.0928	1.0056	0.7861	0.4570	0.7390
22	1.1818	1.0875	0.8501	0.4942	0.7992
23	1.2841	1.1817	0.9238	0.5370	0.8684
24	1.3837	1.2733	0.9954	0.5786	0.9357
25	1.4788	1.3608	1.0638	0.6184	1.0000

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0354	0.0326	0.0255	0.0148	0.0239
2	0.0641	0.0590	0.0461	0.0268	0.0434
3	0.0886	0.0815	0.0637	0.0370	0.0599
4	0.1168	0.1074	0.0840	0.0488	0.0790
5	0.1493	0.1374	0.1074	0.0624	0.1009
6	0.1832	0.1686	0.1318	0.0766	0.1239
7	0.2127	0.1958	0.1530	0.0890	0.1439
8	0.2517	0.2316	0.1811	0.1053	0.1702
9	0.2932	0.2698	0.2109	0.1226	0.1983
10	0.3348	0.3081	0.2409	0.1400	0.2264
11	0.3842	0.3535	0.2763	0.1606	0.2598
12	0.4329	0.3983	0.3114	0.1810	0.2927
13	0.4863	0.4475	0.3498	0.2034	0.3288
14	0.5424	0.4991	0.3902	0.2268	0.3668
15	0.6032	0.5551	0.4339	0.2522	0.4079
16	0.6653	0.6122	0.4786	0.2782	0.4499
17	0.7315	0.6731	0.5262	0.3059	0.4946
18	0.8011	0.7371	0.5763	0.3350	0.5417
19	0.8750	0.8052	0.6295	0.3659	0.5917
20	1.0108	0.9302	0.7272	0.4227	0.6836
21	1.0478	0.9642	0.7538	0.4382	0.7086
22	1.1331	1.0427	0.8152	0.4739	0.7663
23	1.2313	1.1330	0.8857	0.5149	0.8326
24	1.3268	1.2209	0.9544	0.5548	0.8972
25	1.4179	1.3048	1.0200	0.5929	0.9588

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0340	0.0313	0.0245	0.0142	0.0230
2	0.0616	0.0567	0.0443	0.0258	0.0417
3	0.0851	0.0783	0.0612	0.0356	0.0575
4	0.1122	0.1032	0.0807	0.0469	0.0758
5	0.1434	0.1319	0.1031	0.0600	0.0970
6	0.1760	0.1619	0.1266	0.0736	0.1190
7	0.2043	0.1880	0.1470	0.0854	0.1382
8	0.2418	0.2225	0.1739	0.1011	0.1635
9	0.2816	0.2591	0.2026	0.1178	0.1904
10	0.3216	0.2959	0.2314	0.1345	0.2175
11	0.3690	0.3395	0.2654	0.1543	0.2495
12	0.4157	0.3826	0.2991	0.1739	0.2811
13	0.4671	0.4298	0.3360	0.1953	0.3158
14	0.5210	0.4794	0.3748	0.2179	0.3523
15	0.5794	0.5331	0.4168	0.2423	0.3918
16	0.6390	0.5880	0.4597	0.2672	0.4321
17	0.7026	0.6465	0.5054	0.2938	0.4751
18	0.7694	0.7080	0.5535	0.3217	0.5203
19	0.8404	0.7733	0.6046	0.3514	0.5683
20	0.9709	0.8934	0.6984	0.4060	0.6565
21	1.0064	0.9261	0.7240	0.4209	0.6806
22	1.0883	1.0015	0.7829	0.4551	0.7360
23	1.1826	1.0882	0.8507	0.4945	0.7997
24	1.2743	1.1726	0.9167	0.5329	0.8617
25	1.3619	1.2532	0.9797	0.5695	0.9209

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0327	0.0301	0.0235	0.0137	0.0221
2	0.0593	0.0545	0.0426	0.0248	0.0401
3	0.0818	0.0753	0.0589	0.0342	0.0553
4	0.1079	0.0993	0.0776	0.0451	0.0730
5	0.1379	0.1269	0.0992	0.0577	0.0933
6	0.1693	0.1558	0.1218	0.0708	0.1145
7	0.1966	0.1809	0.1414	0.0822	0.1329
8	0.2326	0.2140	0.1673	0.0973	0.1573
9	0.2709	0.2493	0.1949	0.1133	0.1832
10	0.3094	0.2847	0.2226	0.1294	0.2092
11	0.3549	0.3266	0.2553	0.1484	0.2400
12	0.3999	0.3680	0.2877	0.1672	0.2704
13	0.4493	0.4134	0.3232	0.1879	0.3038
14	0.5011	0.4612	0.3605	0.2096	0.3389
15	0.5573	0.5129	0.4009	0.2331	0.3769
16	0.6147	0.5656	0.4422	0.2570	0.4157
17	0.6758	0.6219	0.4862	0.2826	0.4570
18	0.7401	0.6811	0.5324	0.3095	0.5005
19	0.8084	0.7439	0.5816	0.3381	0.5467
20	0.9339	0.8594	0.6719	0.3906	0.6316
21	0.9681	0.8909	0.6964	0.4049	0.6547
22	1.0470	0.9634	0.7532	0.4378	0.7080
23	1.1376	1.0468	0.8184	0.4757	0.7693
24	1.2258	1.1280	0.8818	0.5126	0.8290
25	1.3101	1.2055	0.9424	0.5478	0.8859

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0315	0.0290	0.0227	0.0132	0.0213
2	0.0571	0.0525	0.0411	0.0239	0.0386
3	0.0788	0.0725	0.0567	0.0330	0.0533
4	0.1039	0.0956	0.0748	0.0435	0.0703
5	0.1329	0.1223	0.0956	0.0556	0.0899
6	0.1631	0.1501	0.1173	0.0682	0.1103
7	0.1894	0.1743	0.1362	0.0792	0.1281
8	0.2240	0.2062	0.1612	0.0937	0.1515
9	0.2610	0.2401	0.1877	0.1091	0.1765
10	0.2980	0.2743	0.2144	0.1246	0.2015
11	0.3419	0.3146	0.2460	0.1430	0.2312
12	0.3853	0.3545	0.2772	0.1611	0.2605
13	0.4328	0.3983	0.3114	0.1810	0.2927
14	0.4828	0.4443	0.3473	0.2019	0.3265
15	0.5369	0.4941	0.3862	0.2245	0.3631
16	0.5922	0.5449	0.4260	0.2476	0.4004
17	0.6511	0.5991	0.4684	0.2723	0.4403
18	0.7130	0.6561	0.5129	0.2982	0.4822
19	0.7788	0.7167	0.5603	0.3257	0.5267
20	0.8997	0.8279	0.6472	0.3762	0.6084
21	0.9327	0.8582	0.6709	0.3900	0.6307
22	1.0086	0.9281	0.7256	0.4218	0.6820
23	1.0959	1.0085	0.7884	0.4583	0.7411
24	1.1809	1.0867	0.8495	0.4938	0.7986
25	1.2621	1.1614	0.9079	0.5278	0.8534

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0304	0.0280	0.0219	0.0127	0.0206
2	0.0551	0.0507	0.0396	0.0230	0.0372
3	0.0760	0.0700	0.0547	0.0318	0.0514
4	0.1003	0.0923	0.0721	0.0419	0.0678
5	0.1282	0.1179	0.0922	0.0536	0.0867
6	0.1573	0.1448	0.1132	0.0658	0.1064
7	0.1827	0.1681	0.1314	0.0764	0.1235
8	0.2161	0.1989	0.1555	0.0904	0.1461
9	0.2517	0.2317	0.1811	0.1053	0.1702
10	0.2875	0.2646	0.2068	0.1202	0.1944
11	0.3298	0.3035	0.2373	0.1379	0.2231
12	0.3717	0.3420	0.2674	0.1554	0.2513
13	0.4175	0.3842	0.3004	0.1746	0.2824
14	0.4657	0.4286	0.3350	0.1948	0.3149
15	0.5179	0.4766	0.3726	0.2166	0.3502
16	0.5712	0.5257	0.4109	0.2389	0.3863
17	0.6281	0.5780	0.4518	0.2626	0.4247
18	0.6878	0.6329	0.4948	0.2876	0.4651
19	0.7513	0.6914	0.5405	0.3142	0.5081
20	0.8679	0.7987	0.6244	0.3630	0.5869
21	0.8997	0.8279	0.6472	0.3762	0.6084
22	0.9729	0.8953	0.6999	0.4069	0.6579
23	1.0572	0.9728	0.7605	0.4421	0.7149
24	1.1392	1.0483	0.8195	0.4764	0.7704
25	1.2175	1.1203	0.8758	0.5091	0.8233

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0259	0.0238	0.0186	0.0108	0.0175
2	0.0469	0.0431	0.0337	0.0196	0.0317
3	0.0647	0.0596	0.0466	0.0271	0.0438
4	0.0853	0.0785	0.0614	0.0357	0.0577
5	0.1091	0.1004	0.0785	0.0456	0.0738
6	0.1339	0.1232	0.0963	0.0560	0.0906
7	0.1555	0.1431	0.1119	0.0650	0.1051
8	0.1840	0.1693	0.1323	0.0769	0.1244
9	0.2143	0.1972	0.1542	0.0896	0.1449
10	0.2447	0.2252	0.1761	0.1023	0.1655
11	0.2808	0.2584	0.2020	0.1174	0.1899
12	0.3164	0.2911	0.2276	0.1323	0.2139
13	0.3554	0.3271	0.2557	0.1486	0.2403
14	0.3964	0.3648	0.2852	0.1658	0.2681
15	0.4409	0.4057	0.3171	0.1844	0.2981
16	0.4862	0.4474	0.3498	0.2033	0.3288
17	0.5346	0.4920	0.3846	0.2236	0.3615
18	0.5855	0.5388	0.4212	0.2448	0.3959
19	0.6395	0.5885	0.4601	0.2674	0.4325
20	0.7388	0.6798	0.5315	0.3089	0.4996
21	0.7658	0.7047	0.5509	0.3203	0.5179
22	0.8282	0.7621	0.5958	0.3463	0.5600
23	0.8999	0.8281	0.6474	0.3763	0.6085
24	0.9697	0.8923	0.6976	0.4055	0.6557
25	1.0363	0.9536	0.7455	0.4334	0.7008

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0469	0.0431	0.0337	0.0196	0.0317
2	0.0849	0.0782	0.0611	0.0355	0.0574
3	0.1173	0.1079	0.0844	0.0491	0.0793
4	0.1547	0.1423	0.1113	0.0647	0.1046
5	0.1977	0.1820	0.1422	0.0827	0.1337
6	0.2427	0.2233	0.1746	0.1015	0.1641
7	0.2818	0.2593	0.2027	0.1178	0.1906
8	0.3334	0.3068	0.2398	0.1394	0.2255
9	0.3884	0.3574	0.2794	0.1624	0.2626
10	0.4435	0.4081	0.3191	0.1855	0.2999
11	0.5088	0.4682	0.3660	0.2128	0.3441
12	0.5733	0.5276	0.4125	0.2398	0.3877
13	0.6441	0.5927	0.4634	0.2694	0.4356
14	0.7184	0.6611	0.5168	0.3004	0.4858
15	0.7990	0.7352	0.5748	0.3341	0.5403
16	0.8812	0.8109	0.6339	0.3685	0.5959
17	0.9689	0.8916	0.6970	0.4052	0.6552
18	1.0611	0.9764	0.7633	0.4437	0.7175
19	1.1590	1.0665	0.8338	0.4847	0.7838
20	1.3389	1.2321	0.9632	0.5599	0.9054
21	1.3879	1.2772	0.9984	0.5804	0.9386
22	1.5009	1.3812	1.0797	0.6277	1.0150
23	1.6309	1.5008	1.1732	0.6820	1.1029
24	1.7574	1.6172	1.2642	0.7349	1.1884
25	1.8781	1.7283	1.3511	0.7854	1.2701

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0388	0.0357	0.0279	0.0162	0.0263
2	0.0704	0.0648	0.0506	0.0294	0.0476
3	0.0972	0.0894	0.0699	0.0406	0.0657
4	0.1281	0.1179	0.0922	0.0536	0.0867
5	0.1638	0.1508	0.1179	0.0685	0.1108
6	0.2011	0.1850	0.1447	0.0841	0.1360
7	0.2335	0.2148	0.1680	0.0976	0.1579
8	0.2762	0.2542	0.1987	0.1155	0.1868
9	0.3218	0.2961	0.2315	0.1346	0.2176
10	0.3675	0.3382	0.2644	0.1537	0.2485
11	0.4216	0.3879	0.3033	0.1763	0.2851
12	0.4750	0.4371	0.3417	0.1986	0.3212
13	0.5337	0.4911	0.3839	0.2232	0.3609
14	0.5952	0.5477	0.4282	0.2489	0.4025
15	0.6620	0.6092	0.4762	0.2768	0.4476
16	0.7301	0.6719	0.5252	0.3053	0.4937
17	0.8028	0.7387	0.5775	0.3357	0.5428
18	0.8791	0.8090	0.6324	0.3676	0.5945
19	0.9603	0.8836	0.6908	0.4016	0.6494
20	1.1093	1.0208	0.7980	0.4639	0.7502
21	1.1499	1.0582	0.8272	0.4809	0.7776
22	1.2435	1.1443	0.8946	0.5200	0.8409
23	1.3512	1.2434	0.9720	0.5651	0.9137
24	1.4560	1.3399	1.0474	0.6089	0.9846
25	1.5561	1.4319	1.1194	0.6507	1.0523

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0359	0.0331	0.0258	0.0150	0.0243
2	0.0651	0.0599	0.0468	0.0272	0.0440
3	0.0899	0.0827	0.0647	0.0376	0.0608
4	0.1185	0.1091	0.0853	0.0496	0.0801
5	0.1515	0.1394	0.1090	0.0634	0.1025
6	0.1860	0.1711	0.1338	0.0778	0.1258
7	0.2159	0.1987	0.1553	0.0903	0.1460
8	0.2555	0.2351	0.1838	0.1068	0.1728
9	0.2976	0.2738	0.2141	0.1244	0.2012
10	0.3399	0.3127	0.2445	0.1421	0.2298
11	0.3899	0.3588	0.2805	0.1630	0.2637
12	0.4393	0.4043	0.3160	0.1837	0.2971
13	0.4936	0.4542	0.3551	0.2064	0.3338
14	0.5505	0.5066	0.3960	0.2302	0.3723
15	0.6122	0.5634	0.4404	0.2560	0.4140
16	0.6752	0.6214	0.4858	0.2824	0.4566
17	0.7424	0.6832	0.5341	0.3105	0.5021
18	0.8131	0.7482	0.5849	0.3400	0.5498
19	0.8881	0.8172	0.6389	0.3714	0.6006
20	1.0260	0.9441	0.7381	0.4290	0.6938
21	1.0635	0.9787	0.7651	0.4447	0.7192
22	1.1501	1.0583	0.8274	0.4810	0.7777
23	1.2497	1.1500	0.8990	0.5226	0.8451
24	1.3466	1.2392	0.9687	0.5631	0.9106
25	1.4391	1.3243	1.0353	0.6018	0.9732

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0322	0.0297	0.0232	0.0135	0.0218
2	0.0584	0.0537	0.0420	0.0244	0.0395
3	0.0806	0.0742	0.0580	0.0337	0.0545
4	0.1063	0.0978	0.0765	0.0445	0.0719
5	0.1359	0.1251	0.0978	0.0568	0.0919
6	0.1668	0.1535	0.1200	0.0698	0.1128
7	0.1937	0.1782	0.1393	0.0810	0.1310
8	0.2292	0.2109	0.1648	0.0958	0.1550
9	0.2669	0.2456	0.1920	0.1116	0.1805
10	0.3048	0.2805	0.2193	0.1275	0.2061
11	0.3497	0.3218	0.2516	0.1463	0.2365
12	0.3941	0.3626	0.2835	0.1648	0.2665
13	0.4427	0.4074	0.3185	0.1851	0.2994
14	0.4938	0.4544	0.3552	0.2065	0.3339
15	0.5492	0.5053	0.3951	0.2296	0.3714
16	0.6057	0.5574	0.4357	0.2533	0.4096
17	0.6659	0.6128	0.4791	0.2785	0.4503
18	0.7293	0.6711	0.5246	0.3050	0.4932
19	0.7966	0.7330	0.5731	0.3331	0.5387
20	0.9203	0.8468	0.6620	0.3848	0.6223
21	0.9539	0.8778	0.6862	0.3989	0.6451
22	1.0316	0.9493	0.7421	0.4314	0.6976
23	1.1209	1.0315	0.8064	0.4688	0.7580
24	1.2079	1.1115	0.8689	0.5051	0.8168
25	1.2909	1.1879	0.9286	0.5398	0.8729

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0297	0.0273	0.0213	0.0124	0.0201
2	0.0537	0.0495	0.0387	0.0225	0.0363
3	0.0742	0.0683	0.0534	0.0310	0.0502
4	0.0979	0.0900	0.0704	0.0409	0.0662
5	0.1251	0.1151	0.0900	0.0523	0.0846
6	0.1535	0.1413	0.1105	0.0642	0.1038
7	0.1783	0.1641	0.1283	0.0746	0.1206
8	0.2109	0.1941	0.1517	0.0882	0.1426
9	0.2457	0.2261	0.1768	0.1027	0.1662
10	0.2806	0.2582	0.2019	0.1173	0.1898
11	0.3219	0.2962	0.2316	0.1346	0.2177
12	0.3627	0.3338	0.2609	0.1517	0.2453
13	0.4075	0.3750	0.2932	0.1704	0.2756
14	0.4545	0.4183	0.3270	0.1901	0.3074
15	0.5055	0.4652	0.3636	0.2114	0.3418
16	0.5575	0.5130	0.4011	0.2331	0.3770
17	0.6130	0.5641	0.4410	0.2563	0.4145
18	0.6713	0.6177	0.4829	0.2807	0.4540
19	0.7333	0.6748	0.5275	0.3066	0.4959
20	0.8471	0.7795	0.6094	0.3542	0.5728
21	0.8781	0.8080	0.6317	0.3672	0.5938
22	0.9496	0.8738	0.6831	0.3971	0.6421
23	1.0318	0.9495	0.7423	0.4315	0.6977
24	1.1118	1.0231	0.7998	0.4650	0.7519
25	1.1882	1.0934	0.8548	0.4969	0.8035

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0389	0.0358	0.0280	0.0163	0.0263
2	0.0705	0.0649	0.0507	0.0295	0.0477
3	0.0974	0.0896	0.0700	0.0407	0.0658
4	0.1284	0.1181	0.0924	0.0537	0.0868
5	0.1641	0.1510	0.1181	0.0686	0.1110
6	0.2015	0.1854	0.1449	0.0842	0.1362
7	0.2339	0.2153	0.1683	0.0978	0.1582
8	0.2768	0.2547	0.1991	0.1157	0.1871
9	0.3224	0.2967	0.2319	0.1348	0.2180
10	0.3682	0.3388	0.2649	0.1540	0.2490
11	0.4224	0.3887	0.3039	0.1766	0.2856
12	0.4759	0.4380	0.3424	0.1990	0.3218
13	0.5347	0.4920	0.3846	0.2236	0.3616
14	0.5964	0.5488	0.4290	0.2494	0.4033
15	0.6632	0.6103	0.4771	0.2774	0.4485
16	0.7315	0.6731	0.5262	0.3059	0.4947
17	0.8043	0.7401	0.5786	0.3363	0.5439
18	0.8808	0.8105	0.6336	0.3683	0.5956
19	0.9621	0.8853	0.6921	0.4023	0.6506
20	1.1114	1.0228	0.7995	0.4648	0.7516
21	1.1521	1.0602	0.8288	0.4818	0.7791
22	1.2459	1.1465	0.8963	0.5210	0.8425
23	1.3538	1.2458	0.9739	0.5661	0.9155
24	1.4588	1.3424	1.0494	0.6100	0.9865
25	1.5590	1.4346	1.1215	0.6520	1.0543

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0361	0.0332	0.0260	0.0151	0.0244
2	0.0655	0.0602	0.0471	0.0274	0.0443
3	0.0904	0.0832	0.0650	0.0378	0.0611
4	0.1192	0.1097	0.0857	0.0498	0.0806
5	0.1524	0.1402	0.1096	0.0637	0.1030
6	0.1870	0.1721	0.1345	0.0782	0.1265
7	0.2172	0.1998	0.1562	0.0908	0.1468
8	0.2569	0.2364	0.1848	0.1074	0.1737
9	0.2993	0.2754	0.2153	0.1251	0.2024
10	0.3418	0.3145	0.2459	0.1429	0.2311
11	0.3921	0.3608	0.2821	0.1640	0.2652
12	0.4418	0.4066	0.3178	0.1848	0.2988
13	0.4964	0.4568	0.3571	0.2076	0.3357
14	0.5536	0.5095	0.3983	0.2315	0.3744
15	0.6157	0.5666	0.4429	0.2575	0.4164
16	0.6791	0.6249	0.4885	0.2840	0.4592
17	0.7466	0.6871	0.5371	0.3122	0.5049
18	0.8177	0.7524	0.5882	0.3419	0.5529
19	0.8931	0.8219	0.6425	0.3735	0.6040
20	1.0318	0.9495	0.7422	0.4315	0.6977
21	1.0695	0.9842	0.7694	0.4473	0.7233
22	1.1566	1.0643	0.8320	0.4837	0.7821
23	1.2568	1.1565	0.9041	0.5256	0.8499
24	1.3543	1.2462	0.9742	0.5663	0.9158
25	1.4473	1.3318	1.0411	0.6052	0.9787

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0341	0.0314	0.0246	0.0143	0.0231
2	0.0619	0.0569	0.0445	0.0259	0.0418
3	0.0854	0.0786	0.0614	0.0357	0.0578
4	0.1126	0.1036	0.0810	0.0471	0.0762
5	0.1440	0.1325	0.1036	0.0602	0.0974
6	0.1767	0.1626	0.1271	0.0739	0.1195
7	0.2052	0.1888	0.1476	0.0858	0.1388
8	0.2428	0.2234	0.1747	0.1015	0.1642
9	0.2828	0.2603	0.2035	0.1183	0.1913
10	0.3230	0.2972	0.2324	0.1351	0.2184
11	0.3706	0.3410	0.2666	0.1550	0.2506
12	0.4175	0.3842	0.3004	0.1746	0.2824
13	0.4691	0.4317	0.3374	0.1962	0.3172
14	0.5232	0.4815	0.3764	0.2188	0.3538
15	0.5819	0.5354	0.4186	0.2433	0.3935
16	0.6418	0.5905	0.4617	0.2684	0.4340
17	0.7056	0.6493	0.5076	0.2951	0.4772
18	0.7727	0.7111	0.5559	0.3231	0.5225
19	0.8440	0.7767	0.6072	0.3530	0.5708
20	0.9751	0.8973	0.7014	0.4078	0.6594
21	1.0108	0.9301	0.7271	0.4227	0.6835
22	1.0931	1.0058	0.7863	0.4571	0.7392
23	1.1877	1.0929	0.8544	0.4967	0.8032
24	1.2798	1.1777	0.9207	0.5352	0.8655
25	1.3678	1.2586	0.9839	0.5720	0.9249

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0324	0.0298	0.0233	0.0135	0.0219
2	0.0586	0.0540	0.0422	0.0245	0.0397
3	0.0810	0.0745	0.0582	0.0339	0.0548
4	0.1068	0.0982	0.0768	0.0446	0.0722
5	0.1365	0.1256	0.0982	0.0571	0.0923
6	0.1675	0.1542	0.1205	0.0701	0.1133
7	0.1945	0.1790	0.1399	0.0813	0.1315
8	0.2302	0.2118	0.1656	0.0962	0.1556
9	0.2681	0.2467	0.1929	0.1121	0.1813
10	0.3062	0.2817	0.2203	0.1280	0.2070
11	0.3513	0.3232	0.2527	0.1469	0.2375
12	0.3958	0.3642	0.2847	0.1655	0.2676
13	0.4446	0.4092	0.3199	0.1859	0.3007
14	0.4960	0.4564	0.3568	0.2074	0.3354
15	0.5516	0.5075	0.3968	0.2306	0.3730
16	0.6083	0.5598	0.4376	0.2544	0.4114
17	0.6689	0.6155	0.4812	0.2797	0.4523
18	0.7325	0.6740	0.5269	0.3063	0.4953
19	0.8001	0.7362	0.5756	0.3346	0.5410
20	0.9243	0.8505	0.6649	0.3865	0.6250
21	0.9581	0.8817	0.6892	0.4007	0.6479
22	1.0361	0.9534	0.7454	0.4333	0.7007
23	1.1258	1.0360	0.8099	0.4708	0.7613
24	1.2132	1.1164	0.8727	0.5073	0.8204
25	1.2965	1.1931	0.9327	0.5422	0.8767

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0308	0.0283	0.0221	0.0129	0.0208
2	0.0557	0.0513	0.0401	0.0233	0.0377
3	0.0770	0.0708	0.0554	0.0322	0.0520
4	0.1015	0.0934	0.0730	0.0424	0.0686
5	0.1297	0.1194	0.0933	0.0543	0.0877
6	0.1592	0.1465	0.1146	0.0666	0.1077
7	0.1849	0.1701	0.1330	0.0773	0.1250
8	0.2188	0.2013	0.1574	0.0915	0.1479
9	0.2548	0.2345	0.1833	0.1066	0.1723
10	0.2910	0.2678	0.2094	0.1217	0.1968
11	0.3339	0.3072	0.2402	0.1396	0.2258
12	0.3762	0.3462	0.2706	0.1573	0.2544
13	0.4226	0.3889	0.3040	0.1767	0.2858
14	0.4714	0.4338	0.3391	0.1971	0.3188
15	0.5242	0.4824	0.3771	0.2192	0.3545
16	0.5782	0.5321	0.4159	0.2418	0.3910
17	0.6357	0.5850	0.4573	0.2659	0.4299
18	0.6962	0.6407	0.5008	0.2911	0.4708
19	0.7605	0.6998	0.5471	0.3180	0.5143
20	0.8785	0.8084	0.6320	0.3674	0.5941
21	0.9107	0.8380	0.6551	0.3808	0.6158
22	0.9848	0.9062	0.7085	0.4118	0.6660
23	1.0701	0.9847	0.7698	0.4475	0.7236
24	1.1531	1.0611	0.8295	0.4822	0.7798
25	1.2323	1.1340	0.8865	0.5153	0.8333

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0295	0.0271	0.0212	0.0123	0.0199
2	0.0534	0.0492	0.0384	0.0223	0.0361
3	0.0738	0.0679	0.0531	0.0309	0.0499
4	0.0973	0.0895	0.0700	0.0407	0.0658
5	0.1244	0.1145	0.0895	0.0520	0.0841
6	0.1527	0.1405	0.1098	0.0639	0.1033
7	0.1773	0.1631	0.1275	0.0741	0.1199
8	0.2098	0.1930	0.1509	0.0877	0.1418
9	0.2443	0.2248	0.1758	0.1022	0.1652
10	0.2790	0.2568	0.2007	0.1167	0.1887
11	0.3201	0.2946	0.2303	0.1339	0.2165
12	0.3607	0.3319	0.2595	0.1508	0.2439
13	0.4052	0.3729	0.2915	0.1695	0.2740
14	0.4520	0.4159	0.3252	0.1890	0.3057
15	0.5027	0.4626	0.3616	0.2102	0.3399
16	0.5544	0.5102	0.3988	0.2318	0.3749
17	0.6096	0.5609	0.4385	0.2549	0.4122
18	0.6676	0.6143	0.4802	0.2792	0.4514
19	0.7292	0.6710	0.5245	0.3049	0.4931
20	0.8424	0.7751	0.6060	0.3523	0.5696
21	0.8732	0.8035	0.6282	0.3651	0.5905
22	0.9443	0.8689	0.6793	0.3949	0.6386
23	1.0261	0.9442	0.7381	0.4291	0.6938
24	1.1056	1.0174	0.7954	0.4624	0.7477
25	1.1816	1.0873	0.8500	0.4941	0.7990

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0283	0.0261	0.0204	0.0118	0.0192
2	0.0513	0.0472	0.0369	0.0215	0.0347
3	0.0709	0.0652	0.0510	0.0296	0.0479
4	0.0935	0.0860	0.0672	0.0391	0.0632
5	0.1195	0.1099	0.0860	0.0500	0.0808
6	0.1467	0.1350	0.1055	0.0613	0.0992
7	0.1703	0.1567	0.1225	0.0712	0.1151
8	0.2015	0.1854	0.1449	0.0842	0.1362
9	0.2347	0.2159	0.1688	0.0981	0.1587
10	0.2680	0.2466	0.1928	0.1121	0.1812
11	0.3075	0.2829	0.2212	0.1286	0.2079
12	0.3464	0.3188	0.2492	0.1449	0.2343
13	0.3892	0.3582	0.2800	0.1628	0.2632
14	0.4341	0.3995	0.3123	0.1815	0.2936
15	0.4828	0.4443	0.3473	0.2019	0.3265
16	0.5325	0.4900	0.3831	0.2227	0.3601
17	0.5855	0.5388	0.4212	0.2448	0.3959
18	0.6412	0.5900	0.4612	0.2681	0.4336
19	0.7003	0.6445	0.5038	0.2929	0.4736
20	0.8091	0.7445	0.5820	0.3383	0.5471
21	0.8387	0.7717	0.6033	0.3507	0.5671
22	0.9070	0.8346	0.6524	0.3793	0.6133
23	0.9855	0.9069	0.7089	0.4121	0.6664
24	1.0619	0.9772	0.7639	0.4441	0.7181
25	1.1349	1.0443	0.8164	0.4746	0.7674

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0273	0.0251	0.0196	0.0114	0.0184
2	0.0494	0.0454	0.0355	0.0206	0.0334
3	0.0682	0.0627	0.0490	0.0285	0.0461
4	0.0899	0.0827	0.0647	0.0376	0.0608
5	0.1149	0.1058	0.0827	0.0481	0.0777
6	0.1411	0.1298	0.1015	0.0590	0.0954
7	0.1638	0.1507	0.1178	0.0685	0.1108
8	0.1938	0.1783	0.1394	0.0810	0.1311
9	0.2257	0.2077	0.1624	0.0944	0.1527
10	0.2578	0.2372	0.1855	0.1078	0.1743
11	0.2958	0.2722	0.2128	0.1237	0.2000
12	0.3333	0.3067	0.2397	0.1394	0.2254
13	0.3744	0.3445	0.2693	0.1566	0.2532
14	0.4176	0.3843	0.3004	0.1746	0.2824
15	0.4644	0.4274	0.3341	0.1942	0.3141
16	0.5122	0.4714	0.3685	0.2142	0.3464
17	0.5632	0.5183	0.4052	0.2355	0.3809
18	0.6168	0.5676	0.4437	0.2579	0.4171
19	0.6737	0.6199	0.4846	0.2817	0.4556
20	0.7783	0.7162	0.5599	0.3255	0.5263
21	0.8068	0.7424	0.5804	0.3374	0.5456
22	0.8725	0.8028	0.6276	0.3648	0.5900
23	0.9480	0.8724	0.6820	0.3964	0.6411
24	1.0215	0.9400	0.7349	0.4272	0.6908
25	1.0917	1.0046	0.7854	0.4565	0.7383

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0263	0.0242	0.0189	0.0110	0.0178
2	0.0476	0.0438	0.0342	0.0199	0.0322
3	0.0657	0.0604	0.0473	0.0275	0.0444
4	0.0866	0.0797	0.0623	0.0362	0.0586
5	0.1107	0.1019	0.0797	0.0463	0.0749
6	0.1359	0.1251	0.0978	0.0568	0.0919
7	0.1578	0.1452	0.1135	0.0660	0.1067
8	0.1867	0.1718	0.1343	0.0781	0.1263
9	0.2175	0.2001	0.1564	0.0909	0.1471
10	0.2484	0.2286	0.1787	0.1039	0.1680
11	0.2849	0.2622	0.2050	0.1192	0.1927
12	0.3211	0.2954	0.2310	0.1343	0.2171
13	0.3607	0.3319	0.2595	0.1508	0.2439
14	0.4023	0.3702	0.2894	0.1682	0.2721
15	0.4474	0.4117	0.3219	0.1871	0.3026
16	0.4935	0.4541	0.3550	0.2064	0.3337
17	0.5426	0.4993	0.3903	0.2269	0.3669
18	0.5942	0.5468	0.4274	0.2485	0.4018
19	0.6490	0.5972	0.4669	0.2714	0.4389
20	0.7498	0.6899	0.5394	0.3135	0.5070
21	0.7772	0.7152	0.5591	0.3250	0.5256
22	0.8405	0.7734	0.6046	0.3515	0.5684
23	0.9133	0.8404	0.6570	0.3819	0.6176
24	0.9841	0.9056	0.7079	0.4115	0.6655
25	1.0517	0.9678	0.7566	0.4398	0.7112

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0253	0.0233	0.0182	0.0106	0.0171
2	0.0459	0.0422	0.0330	0.0192	0.0310
3	0.0634	0.0583	0.0456	0.0265	0.0428
4	0.0835	0.0769	0.0601	0.0349	0.0565
5	0.1068	0.0983	0.0768	0.0447	0.0722
6	0.1311	0.1206	0.0943	0.0548	0.0887
7	0.1522	0.1401	0.1095	0.0637	0.1029
8	0.1801	0.1657	0.1296	0.0753	0.1218
9	0.2098	0.1930	0.1509	0.0877	0.1419
10	0.2396	0.2205	0.1724	0.1002	0.1620
11	0.2749	0.2529	0.1977	0.1149	0.1859
12	0.3097	0.2850	0.2228	0.1295	0.2094
13	0.3479	0.3202	0.2503	0.1455	0.2353
14	0.3881	0.3571	0.2792	0.1623	0.2624
15	0.4316	0.3972	0.3105	0.1805	0.2919
16	0.4760	0.4380	0.3424	0.1991	0.3219
17	0.5234	0.4816	0.3765	0.2189	0.3539
18	0.5732	0.5274	0.4123	0.2397	0.3876
19	0.6261	0.5761	0.4504	0.2618	0.4234
20	0.7233	0.6656	0.5203	0.3025	0.4891
21	0.7497	0.6899	0.5393	0.3135	0.5070
22	0.8108	0.7461	0.5833	0.3391	0.5483
23	0.8810	0.8107	0.6338	0.3684	0.5958
24	0.9493	0.8736	0.6829	0.3970	0.6420
25	1.0146	0.9336	0.7298	0.4243	0.6861

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0216	0.0198	0.0155	0.0090	0.0146
2	0.0391	0.0359	0.0281	0.0163	0.0264
3	0.0539	0.0496	0.0388	0.0226	0.0365
4	0.0711	0.0654	0.0512	0.0297	0.0481
5	0.0909	0.0837	0.0654	0.0380	0.0615
6	0.1116	0.1027	0.0803	0.0467	0.0755
7	0.1296	0.1192	0.0932	0.0542	0.0876
8	0.1533	0.1411	0.1103	0.0641	0.1037
9	0.1786	0.1643	0.1285	0.0747	0.1208
10	0.2039	0.1877	0.1467	0.0853	0.1379
11	0.2340	0.2153	0.1683	0.0978	0.1582
12	0.2636	0.2426	0.1897	0.1102	0.1783
13	0.2962	0.2725	0.2131	0.1239	0.2003
14	0.3304	0.3040	0.2376	0.1381	0.2234
15	0.3674	0.3381	0.2643	0.1536	0.2484
16	0.4052	0.3729	0.2915	0.1694	0.2740
17	0.4455	0.4100	0.3205	0.1863	0.3013
18	0.4879	0.4490	0.3510	0.2040	0.3299
19	0.5329	0.4904	0.3834	0.2229	0.3604
20	0.6157	0.5665	0.4429	0.2575	0.4163
21	0.6382	0.5873	0.4591	0.2669	0.4316
22	0.6902	0.6351	0.4965	0.2886	0.4667
23	0.7499	0.6901	0.5395	0.3136	0.5071
24	0.8081	0.7436	0.5813	0.3379	0.5464
25	0.8636	0.7947	0.6213	0.3611	0.5840

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0281	0.0259	0.0202	0.0118	0.0190
2	0.0510	0.0469	0.0367	0.0213	0.0345
3	0.0704	0.0648	0.0506	0.0294	0.0476
4	0.0928	0.0854	0.0668	0.0388	0.0628
5	0.1186	0.1092	0.0853	0.0496	0.0802
6	0.1456	0.1340	0.1048	0.0609	0.0985
7	0.1691	0.1556	0.1216	0.0707	0.1143
8	0.2000	0.1841	0.1439	0.0837	0.1353
9	0.2330	0.2144	0.1676	0.0974	0.1576
10	0.2661	0.2449	0.1914	0.1113	0.1800
11	0.3053	0.2809	0.2196	0.1277	0.2065
12	0.3440	0.3166	0.2475	0.1439	0.2326
13	0.3865	0.3556	0.2780	0.1616	0.2613
14	0.4311	0.3967	0.3101	0.1803	0.2915
15	0.4794	0.4411	0.3449	0.2005	0.3242
16	0.5287	0.4865	0.3804	0.2211	0.3575
17	0.5813	0.5350	0.4182	0.2431	0.3931
18	0.6366	0.5858	0.4580	0.2662	0.4305
19	0.6954	0.6399	0.5003	0.2908	0.4703
20	0.8034	0.7393	0.5779	0.3359	0.5433
21	0.8328	0.7663	0.5991	0.3482	0.5631
22	0.9006	0.8287	0.6478	0.3766	0.6090
23	0.9785	0.9005	0.7039	0.4092	0.6617
24	1.0544	0.9703	0.7585	0.4409	0.7130
25	1.1269	1.0370	0.8107	0.4712	0.7620

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0233	0.0214	0.0168	0.0097	0.0158
2	0.0422	0.0389	0.0304	0.0177	0.0286
3	0.0583	0.0537	0.0419	0.0244	0.0394
4	0.0769	0.0708	0.0553	0.0322	0.0520
5	0.0983	0.0905	0.0707	0.0411	0.0665
6	0.1206	0.1110	0.0868	0.0505	0.0816
7	0.1401	0.1289	0.1008	0.0586	0.0947
8	0.1657	0.1525	0.1192	0.0693	0.1121
9	0.1931	0.1777	0.1389	0.0807	0.1306
10	0.2205	0.2029	0.1586	0.0922	0.1491
11	0.2529	0.2328	0.1820	0.1058	0.1711
12	0.2850	0.2623	0.2050	0.1192	0.1927
13	0.3202	0.2947	0.2303	0.1339	0.2165
14	0.3571	0.3286	0.2569	0.1494	0.2415
15	0.3972	0.3655	0.2857	0.1661	0.2686
16	0.4381	0.4031	0.3151	0.1832	0.2962
17	0.4817	0.4432	0.3465	0.2014	0.3257
18	0.5275	0.4854	0.3795	0.2206	0.3567
19	0.5762	0.5302	0.4145	0.2409	0.3896
20	0.6656	0.6125	0.4788	0.2783	0.4501
21	0.6900	0.6349	0.4963	0.2885	0.4666
22	0.7461	0.6866	0.5367	0.3120	0.5046
23	0.8107	0.7460	0.5832	0.3390	0.5482
24	0.8736	0.8039	0.6285	0.3653	0.5908
25	0.9336	0.8591	0.6716	0.3904	0.6314

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0216	0.0198	0.0155	0.0090	0.0146
2	0.0391	0.0359	0.0281	0.0163	0.0264
3	0.0539	0.0496	0.0388	0.0226	0.0365
4	0.0711	0.0654	0.0512	0.0297	0.0481
5	0.0909	0.0837	0.0654	0.0380	0.0615
6	0.1116	0.1027	0.0803	0.0467	0.0755
7	0.1296	0.1192	0.0932	0.0542	0.0876
8	0.1533	0.1411	0.1103	0.0641	0.1037
9	0.1786	0.1643	0.1284	0.0747	0.1207
10	0.2039	0.1876	0.1467	0.0853	0.1379
11	0.2339	0.2153	0.1683	0.0978	0.1582
12	0.2636	0.2426	0.1896	0.1102	0.1783
13	0.2961	0.2725	0.2130	0.1238	0.2003
14	0.3303	0.3040	0.2376	0.1381	0.2234
15	0.3673	0.3380	0.2643	0.1536	0.2484
16	0.4051	0.3728	0.2915	0.1694	0.2740
17	0.4455	0.4099	0.3205	0.1863	0.3012
18	0.4878	0.4489	0.3509	0.2040	0.3299
19	0.5329	0.4903	0.3833	0.2228	0.3603
20	0.6156	0.5665	0.4428	0.2574	0.4163
21	0.6381	0.5872	0.4590	0.2668	0.4315
22	0.6901	0.6350	0.4964	0.2886	0.4666
23	0.7498	0.6900	0.5394	0.3136	0.5070
24	0.8080	0.7435	0.5812	0.3379	0.5464
25	0.8635	0.7946	0.6212	0.3611	0.5839

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0193	0.0178	0.0139	0.0081	0.0131
2	0.0350	0.0322	0.0252	0.0146	0.0237
3	0.0484	0.0445	0.0348	0.0202	0.0327
4	0.0638	0.0587	0.0459	0.0267	0.0431
5	0.0815	0.0750	0.0587	0.0341	0.0551
6	0.1001	0.0921	0.0720	0.0419	0.0677
7	0.1162	0.1069	0.0836	0.0486	0.0786
8	0.1375	0.1265	0.0989	0.0575	0.0930
9	0.1602	0.1474	0.1152	0.0670	0.1083
10	0.1829	0.1683	0.1316	0.0765	0.1237
11	0.2098	0.1931	0.1510	0.0878	0.1419
12	0.2364	0.2176	0.1701	0.0989	0.1599
13	0.2656	0.2444	0.1911	0.1111	0.1796
14	0.2963	0.2726	0.2131	0.1239	0.2004
15	0.3295	0.3032	0.2370	0.1378	0.2228
16	0.3634	0.3344	0.2614	0.1520	0.2457
17	0.3996	0.3677	0.2874	0.1671	0.2702
18	0.4376	0.4027	0.3148	0.1830	0.2959
19	0.4780	0.4398	0.3438	0.1999	0.3232
20	0.5522	0.5081	0.3972	0.2309	0.3734
21	0.5724	0.5267	0.4117	0.2394	0.3871
22	0.6190	0.5696	0.4453	0.2588	0.4186
23	0.6726	0.6189	0.4838	0.2813	0.4548
24	0.7247	0.6669	0.5214	0.3031	0.4901
25	0.7745	0.7127	0.5572	0.3239	0.5238

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0178	0.0164	0.0128	0.0074	0.0120
2	0.0322	0.0297	0.0232	0.0135	0.0218
3	0.0445	0.0410	0.0320	0.0186	0.0301
4	0.0587	0.0540	0.0422	0.0246	0.0397
5	0.0751	0.0691	0.0540	0.0314	0.0508
6	0.0921	0.0848	0.0663	0.0385	0.0623
7	0.1070	0.0984	0.0770	0.0447	0.0723
8	0.1266	0.1165	0.0910	0.0529	0.0856
9	0.1474	0.1357	0.1061	0.0616	0.0997
10	0.1684	0.1549	0.1211	0.0704	0.1139
11	0.1932	0.1777	0.1390	0.0808	0.1306
12	0.2176	0.2003	0.1566	0.0910	0.1472
13	0.2445	0.2250	0.1759	0.1022	0.1653
14	0.2727	0.2510	0.1962	0.1140	0.1844
15	0.3033	0.2791	0.2182	0.1268	0.2051
16	0.3345	0.3078	0.2406	0.1399	0.2262
17	0.3678	0.3384	0.2646	0.1538	0.2487
18	0.4028	0.3706	0.2898	0.1684	0.2724
19	0.4400	0.4049	0.3165	0.1840	0.2975
20	0.5083	0.4677	0.3656	0.2125	0.3437
21	0.5269	0.4848	0.3790	0.2203	0.3563
22	0.5698	0.5243	0.4099	0.2383	0.3853
23	0.6191	0.5697	0.4454	0.2589	0.4186
24	0.6671	0.6139	0.4799	0.2790	0.4511
25	0.7129	0.6561	0.5129	0.2981	0.4821

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0233	0.0215	0.0168	0.0098	0.0158
2	0.0423	0.0389	0.0304	0.0177	0.0286
3	0.0584	0.0538	0.0420	0.0244	0.0395
4	0.0770	0.0709	0.0554	0.0322	0.0521
5	0.0985	0.0906	0.0708	0.0412	0.0666
6	0.1209	0.1112	0.0870	0.0505	0.0817
7	0.1404	0.1292	0.1010	0.0587	0.0949
8	0.1661	0.1528	0.1195	0.0694	0.1123
9	0.1934	0.1780	0.1391	0.0809	0.1308
10	0.2209	0.2033	0.1589	0.0924	0.1494
11	0.2534	0.2332	0.1823	0.1060	0.1714
12	0.2856	0.2628	0.2054	0.1194	0.1931
13	0.3208	0.2952	0.2308	0.1342	0.2169
14	0.3578	0.3293	0.2574	0.1496	0.2420
15	0.3979	0.3662	0.2863	0.1664	0.2691
16	0.4389	0.4039	0.3157	0.1835	0.2968
17	0.4826	0.4441	0.3472	0.2018	0.3263
18	0.5285	0.4863	0.3802	0.2210	0.3574
19	0.5773	0.5312	0.4153	0.2414	0.3904
20	0.6669	0.6137	0.4797	0.2789	0.4510
21	0.6913	0.6361	0.4973	0.2891	0.4675
22	0.7476	0.6879	0.5378	0.3126	0.5055
23	0.8123	0.7475	0.5843	0.3397	0.5493
24	0.8753	0.8054	0.6297	0.3660	0.5919
25	0.9354	0.8608	0.6729	0.3912	0.6326

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0217	0.0199	0.0156	0.0091	0.0147
2	0.0393	0.0361	0.0283	0.0164	0.0266
3	0.0542	0.0499	0.0390	0.0227	0.0367
4	0.0715	0.0658	0.0514	0.0299	0.0484
5	0.0914	0.0841	0.0658	0.0382	0.0618
6	0.1122	0.1033	0.0807	0.0469	0.0759
7	0.1303	0.1199	0.0937	0.0545	0.0881
8	0.1542	0.1419	0.1109	0.0645	0.1042
9	0.1796	0.1652	0.1292	0.0751	0.1214
10	0.2051	0.1887	0.1475	0.0858	0.1387
11	0.2353	0.2165	0.1692	0.0984	0.1591
12	0.2651	0.2439	0.1907	0.1109	0.1793
13	0.2978	0.2741	0.2142	0.1245	0.2014
14	0.3322	0.3057	0.2390	0.1389	0.2246
15	0.3694	0.3399	0.2658	0.1545	0.2498
16	0.4074	0.3749	0.2931	0.1704	0.2755
17	0.4480	0.4122	0.3223	0.1873	0.3029
18	0.4906	0.4515	0.3529	0.2052	0.3318
19	0.5359	0.4931	0.3855	0.2241	0.3624
20	0.6191	0.5697	0.4453	0.2589	0.4186
21	0.6417	0.5905	0.4616	0.2684	0.4340
22	0.6940	0.6386	0.4992	0.2902	0.4693
23	0.7541	0.6939	0.5425	0.3153	0.5099
24	0.8126	0.7477	0.5845	0.3398	0.5495
25	0.8684	0.7991	0.6247	0.3631	0.5872

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0205	0.0189	0.0147	0.0086	0.0139
2	0.0371	0.0342	0.0267	0.0155	0.0251
3	0.0513	0.0472	0.0369	0.0214	0.0347
4	0.0676	0.0622	0.0486	0.0283	0.0457
5	0.0864	0.0795	0.0622	0.0361	0.0584
6	0.1060	0.0976	0.0763	0.0443	0.0717
7	0.1231	0.1133	0.0886	0.0515	0.0833
8	0.1457	0.1341	0.1048	0.0609	0.0985
9	0.1697	0.1562	0.1221	0.0710	0.1148
10	0.1938	0.1783	0.1394	0.0810	0.1311
11	0.2223	0.2046	0.1599	0.0930	0.1504
12	0.2505	0.2305	0.1802	0.1048	0.1694
13	0.2814	0.2590	0.2025	0.1177	0.1903
14	0.3139	0.2889	0.2258	0.1313	0.2123
15	0.3491	0.3213	0.2511	0.1460	0.2361
16	0.3851	0.3543	0.2770	0.1610	0.2604
17	0.4234	0.3896	0.3046	0.1770	0.2863
18	0.4636	0.4266	0.3335	0.1939	0.3135
19	0.5064	0.4660	0.3643	0.2118	0.3425
20	0.5850	0.5384	0.4209	0.2447	0.3956
21	0.6065	0.5581	0.4363	0.2536	0.4101
22	0.6558	0.6035	0.4718	0.2743	0.4435
23	0.7126	0.6558	0.5126	0.2980	0.4819
24	0.7679	0.7066	0.5524	0.3211	0.5193
25	0.8207	0.7552	0.5904	0.3432	0.5550

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0194	0.0179	0.0140	0.0081	0.0131
2	0.0352	0.0324	0.0253	0.0147	0.0238
3	0.0486	0.0447	0.0349	0.0203	0.0329
4	0.0641	0.0589	0.0461	0.0268	0.0433
5	0.0819	0.0754	0.0589	0.0342	0.0554
6	0.1005	0.0925	0.0723	0.0420	0.0680
7	0.1167	0.1074	0.0840	0.0488	0.0789
8	0.1381	0.1271	0.0993	0.0577	0.0934
9	0.1609	0.1480	0.1157	0.0673	0.1088
10	0.1837	0.1690	0.1322	0.0768	0.1242
11	0.2108	0.1939	0.1516	0.0881	0.1425
12	0.2375	0.2185	0.1708	0.0993	0.1606
13	0.2668	0.2455	0.1919	0.1116	0.1804
14	0.2976	0.2738	0.2141	0.1244	0.2012
15	0.3309	0.3045	0.2381	0.1384	0.2238
16	0.3650	0.3359	0.2626	0.1526	0.2468
17	0.4013	0.3693	0.2887	0.1678	0.2714
18	0.4395	0.4044	0.3162	0.1838	0.2972
19	0.4800	0.4417	0.3453	0.2007	0.3246
20	0.5546	0.5103	0.3989	0.2319	0.3750
21	0.5749	0.5290	0.4135	0.2404	0.3887
22	0.6217	0.5721	0.4472	0.2600	0.4204
23	0.6755	0.6216	0.4859	0.2825	0.4568
24	0.7279	0.6698	0.5236	0.3044	0.4922
25	0.7779	0.7158	0.5596	0.3253	0.5260

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0185	0.0170	0.0133	0.0077	0.0125
2	0.0334	0.0308	0.0241	0.0140	0.0226
3	0.0462	0.0425	0.0332	0.0193	0.0312
4	0.0609	0.0560	0.0438	0.0255	0.0412
5	0.0778	0.0716	0.0560	0.0326	0.0526
6	0.0955	0.0879	0.0687	0.0400	0.0646
7	0.1109	0.1021	0.0798	0.0464	0.0750
8	0.1313	0.1208	0.0944	0.0549	0.0888
9	0.1529	0.1407	0.1100	0.0639	0.1034
10	0.1746	0.1607	0.1256	0.0730	0.1181
11	0.2003	0.1843	0.1441	0.0838	0.1355
12	0.2257	0.2077	0.1624	0.0944	0.1526
13	0.2536	0.2333	0.1824	0.1060	0.1715
14	0.2828	0.2603	0.2035	0.1183	0.1913
15	0.3145	0.2895	0.2263	0.1315	0.2127
16	0.3469	0.3192	0.2496	0.1451	0.2346
17	0.3814	0.3510	0.2744	0.1595	0.2579
18	0.4177	0.3844	0.3005	0.1747	0.2825
19	0.4563	0.4199	0.3282	0.1908	0.3086
20	0.5271	0.4851	0.3792	0.2204	0.3564
21	0.5464	0.5028	0.3931	0.2285	0.3695
22	0.5909	0.5437	0.4251	0.2471	0.3996
23	0.6421	0.5908	0.4619	0.2685	0.4342
24	0.6919	0.6367	0.4977	0.2893	0.4679
25	0.7394	0.6804	0.5319	0.3092	0.5000

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0177	0.0163	0.0127	0.0074	0.0120
2	0.0321	0.0295	0.0231	0.0134	0.0217
3	0.0443	0.0407	0.0319	0.0185	0.0299
4	0.0584	0.0537	0.0420	0.0244	0.0395
5	0.0746	0.0687	0.0537	0.0312	0.0505
6	0.0916	0.0843	0.0659	0.0383	0.0620
7	0.1064	0.0979	0.0765	0.0445	0.0719
8	0.1259	0.1158	0.0905	0.0526	0.0851
9	0.1466	0.1349	0.1055	0.0613	0.0991
10	0.1674	0.1541	0.1204	0.0700	0.1132
11	0.1921	0.1767	0.1382	0.0803	0.1299
12	0.2164	0.1992	0.1557	0.0905	0.1464
13	0.2431	0.2237	0.1749	0.1017	0.1644
14	0.2712	0.2496	0.1951	0.1134	0.1834
15	0.3016	0.2775	0.2170	0.1261	0.2040
16	0.3326	0.3061	0.2393	0.1391	0.2249
17	0.3657	0.3366	0.2631	0.1529	0.2473
18	0.4005	0.3686	0.2881	0.1675	0.2709
19	0.4375	0.4026	0.3147	0.1830	0.2958
20	0.5054	0.4651	0.3636	0.2114	0.3418
21	0.5239	0.4821	0.3769	0.2191	0.3543
22	0.5666	0.5214	0.4076	0.2369	0.3831
23	0.6156	0.5665	0.4429	0.2574	0.4163
24	0.6634	0.6104	0.4772	0.2774	0.4486
25	0.7090	0.6524	0.5100	0.2965	0.4794

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0170	0.0156	0.0122	0.0071	0.0115
2	0.0308	0.0283	0.0222	0.0129	0.0208
3	0.0425	0.0391	0.0306	0.0178	0.0288
4	0.0561	0.0516	0.0403	0.0234	0.0379
5	0.0717	0.0660	0.0516	0.0300	0.0485
6	0.0880	0.0810	0.0633	0.0368	0.0595
7	0.1022	0.0940	0.0735	0.0427	0.0691
8	0.1209	0.1112	0.0870	0.0505	0.0817
9	0.1408	0.1296	0.1013	0.0589	0.0952
10	0.1608	0.1480	0.1157	0.0672	0.1087
11	0.1845	0.1698	0.1327	0.0771	0.1248
12	0.2079	0.1913	0.1495	0.0869	0.1406
13	0.2335	0.2149	0.1680	0.0977	0.1579
14	0.2605	0.2397	0.1874	0.1089	0.1761
15	0.2897	0.2666	0.2084	0.1211	0.1959
16	0.3195	0.2940	0.2298	0.1336	0.2161
17	0.3513	0.3233	0.2527	0.1469	0.2375
18	0.3847	0.3540	0.2767	0.1609	0.2601
19	0.4202	0.3867	0.3023	0.1757	0.2842
20	0.4854	0.4467	0.3492	0.2030	0.3283
21	0.5032	0.4630	0.3620	0.2104	0.3403
22	0.5442	0.5008	0.3915	0.2276	0.3680
23	0.5913	0.5441	0.4254	0.2473	0.3998
24	0.6372	0.5863	0.4584	0.2664	0.4309
25	0.6809	0.6266	0.4898	0.2848	0.4605

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0164	0.0150	0.0118	0.0068	0.0111
2	0.0296	0.0273	0.0213	0.0124	0.0200
3	0.0409	0.0376	0.0294	0.0171	0.0277
4	0.0539	0.0496	0.0388	0.0226	0.0365
5	0.0690	0.0635	0.0496	0.0288	0.0466
6	0.0846	0.0779	0.0609	0.0354	0.0572
7	0.0983	0.0904	0.0707	0.0411	0.0665
8	0.1163	0.1070	0.0836	0.0486	0.0786
9	0.1354	0.1246	0.0974	0.0566	0.0916
10	0.1547	0.1423	0.1113	0.0647	0.1046
11	0.1775	0.1633	0.1277	0.0742	0.1200
12	0.2000	0.1840	0.1438	0.0836	0.1352
13	0.2246	0.2067	0.1616	0.0939	0.1519
14	0.2506	0.2306	0.1803	0.1048	0.1694
15	0.2787	0.2564	0.2005	0.1165	0.1884
16	0.3073	0.2828	0.2211	0.1285	0.2078
17	0.3379	0.3110	0.2431	0.1413	0.2285
18	0.3701	0.3405	0.2662	0.1548	0.2503
19	0.4042	0.3720	0.2908	0.1690	0.2733
20	0.4670	0.4297	0.3359	0.1953	0.3158
21	0.4841	0.4454	0.3482	0.2024	0.3273
22	0.5235	0.4817	0.3766	0.2189	0.3540
23	0.5688	0.5234	0.4092	0.2379	0.3846
24	0.6129	0.5640	0.4409	0.2563	0.4145
25	0.6550	0.6028	0.4712	0.2739	0.4430

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0158	0.0145	0.0113	0.0066	0.0107
2	0.0285	0.0263	0.0205	0.0119	0.0193
3	0.0394	0.0363	0.0284	0.0165	0.0267
4	0.0520	0.0478	0.0374	0.0217	0.0351
5	0.0664	0.0611	0.0478	0.0278	0.0449
6	0.0815	0.0750	0.0587	0.0341	0.0551
7	0.0947	0.0871	0.0681	0.0396	0.0640
8	0.1120	0.1031	0.0806	0.0468	0.0758
9	0.1305	0.1201	0.0939	0.0546	0.0882
10	0.1490	0.1371	0.1072	0.0623	0.1008
11	0.1710	0.1573	0.1230	0.0715	0.1156
12	0.1926	0.1773	0.1386	0.0806	0.1303
13	0.2164	0.1991	0.1557	0.0905	0.1463
14	0.2414	0.2221	0.1736	0.1009	0.1632
15	0.2685	0.2470	0.1931	0.1123	0.1815
16	0.2961	0.2725	0.2130	0.1238	0.2002
17	0.3255	0.2996	0.2342	0.1361	0.2201
18	0.3565	0.3281	0.2565	0.1491	0.2411
19	0.3894	0.3583	0.2801	0.1628	0.2633
20	0.4499	0.4140	0.3236	0.1881	0.3042
21	0.4663	0.4291	0.3355	0.1950	0.3153
22	0.5043	0.4641	0.3628	0.2109	0.3410
23	0.5480	0.5042	0.3942	0.2291	0.3706
24	0.5905	0.5434	0.4248	0.2469	0.3993
25	0.6310	0.5807	0.4540	0.2639	0.4267

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0152	0.0140	0.0109	0.0064	0.0103
2	0.0275	0.0253	0.0198	0.0115	0.0186
3	0.0380	0.0350	0.0273	0.0159	0.0257
4	0.0501	0.0461	0.0361	0.0210	0.0339
5	0.0641	0.0590	0.0461	0.0268	0.0433
6	0.0787	0.0724	0.0566	0.0329	0.0532
7	0.0913	0.0840	0.0657	0.0382	0.0618
8	0.1081	0.0994	0.0777	0.0452	0.0731
9	0.1259	0.1158	0.0906	0.0526	0.0851
10	0.1438	0.1323	0.1034	0.0601	0.0972
11	0.1649	0.1518	0.1186	0.0690	0.1115
12	0.1858	0.1710	0.1337	0.0777	0.1257
13	0.2088	0.1921	0.1502	0.0873	0.1412
14	0.2329	0.2143	0.1675	0.0974	0.1575
15	0.2590	0.2383	0.1863	0.1083	0.1751
16	0.2856	0.2628	0.2055	0.1194	0.1931
17	0.3140	0.2890	0.2259	0.1313	0.2124
18	0.3439	0.3165	0.2474	0.1438	0.2326
19	0.3756	0.3457	0.2702	0.1571	0.2540
20	0.4340	0.3993	0.3122	0.1815	0.2935
21	0.4498	0.4140	0.3236	0.1881	0.3042
22	0.4865	0.4477	0.3500	0.2034	0.3290
23	0.5286	0.4864	0.3803	0.2210	0.3575
24	0.5696	0.5241	0.4098	0.2382	0.3852
25	0.6087	0.5602	0.4379	0.2546	0.4116

PROPOSED FHCF 2010 Tenants Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0129	0.0119	0.0093	0.0054	0.0087
2	0.0234	0.0216	0.0169	0.0098	0.0158
3	0.0324	0.0298	0.0233	0.0135	0.0219
4	0.0427	0.0393	0.0307	0.0178	0.0289
5	0.0546	0.0502	0.0392	0.0228	0.0369
6	0.0670	0.0616	0.0482	0.0280	0.0453
7	0.0777	0.0715	0.0559	0.0325	0.0526
8	0.0920	0.0846	0.0662	0.0385	0.0622
9	0.1071	0.0986	0.0771	0.0448	0.0725
10	0.1224	0.1126	0.0880	0.0512	0.0827
11	0.1404	0.1292	0.1010	0.0587	0.0949
12	0.1582	0.1456	0.1138	0.0661	0.1070
13	0.1777	0.1635	0.1278	0.0743	0.1202
14	0.1982	0.1824	0.1426	0.0829	0.1340
15	0.2204	0.2028	0.1586	0.0922	0.1491
16	0.2431	0.2237	0.1749	0.1017	0.1644
17	0.2673	0.2460	0.1923	0.1118	0.1808
18	0.2927	0.2694	0.2106	0.1224	0.1980
19	0.3198	0.2942	0.2300	0.1337	0.2162
20	0.3694	0.3399	0.2657	0.1545	0.2498
21	0.3829	0.3524	0.2755	0.1601	0.2589
22	0.4141	0.3811	0.2979	0.1732	0.2800
23	0.4499	0.4140	0.3237	0.1882	0.3043
24	0.4848	0.4462	0.3488	0.2028	0.3279
25	0.5182	0.4768	0.3728	0.2167	0.3504

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0777	0.0691	0.0557	0.0321	0.0671
2	0.1407	0.1252	0.1010	0.0582	0.1215
3	0.1943	0.1729	0.1394	0.0804	0.1678
4	0.2562	0.2280	0.1838	0.1060	0.2213
5	0.3275	0.2915	0.2350	0.1355	0.2829
6	0.4020	0.3578	0.2885	0.1663	0.3472
7	0.4668	0.4154	0.3350	0.1931	0.4031
8	0.5522	0.4915	0.3963	0.2284	0.4769
9	0.6433	0.5725	0.4616	0.2661	0.5556
10	0.7347	0.6539	0.5272	0.3039	0.6345
11	0.8428	0.7501	0.6048	0.3486	0.7279
12	0.9497	0.8452	0.6815	0.3929	0.8202
13	1.0669	0.9496	0.7656	0.4413	0.9214
14	1.1900	1.0591	0.8540	0.4923	1.0277
15	1.3234	1.1779	0.9497	0.5475	1.1430
16	1.4596	1.2991	1.0475	0.6038	1.2606
17	1.6049	1.4284	1.1517	0.6639	1.3860
18	1.7575	1.5642	1.2612	0.7270	1.5179
19	1.9197	1.7086	1.3776	0.7941	1.6580
20	2.2178	1.9739	1.5915	0.9174	1.9154
21	2.2989	2.0461	1.6497	0.9510	1.9855
22	2.4861	2.2127	1.7841	1.0284	2.1471
23	2.7014	2.4043	1.9385	1.1175	2.3330
24	2.9109	2.5908	2.0889	1.2041	2.5140
25	3.1109	2.7688	2.2324	1.2869	2.6867

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0685	0.0609	0.0491	0.0283	0.0591
2	0.1240	0.1104	0.0890	0.0513	0.1071
3	0.1713	0.1524	0.1229	0.0708	0.1479
4	0.2258	0.2010	0.1621	0.0934	0.1950
5	0.2887	0.2570	0.2072	0.1194	0.2493
6	0.3544	0.3154	0.2543	0.1466	0.3060
7	0.4115	0.3662	0.2953	0.1702	0.3553
8	0.4868	0.4333	0.3493	0.2014	0.4204
9	0.5670	0.5047	0.4069	0.2346	0.4897
10	0.6476	0.5764	0.4647	0.2679	0.5593
11	0.7429	0.6612	0.5331	0.3073	0.6416
12	0.8371	0.7451	0.6007	0.3463	0.7230
13	0.9405	0.8370	0.6749	0.3890	0.8122
14	1.0490	0.9336	0.7528	0.4339	0.9060
15	1.1666	1.0383	0.8372	0.4826	1.0075
16	1.2867	1.1452	0.9233	0.5322	1.1112
17	1.4147	1.2591	1.0152	0.5852	1.2218
18	1.5493	1.3789	1.1118	0.6409	1.3380
19	1.6922	1.5061	1.2144	0.7000	1.4615
20	1.9549	1.7399	1.4029	0.8087	1.6884
21	2.0265	1.8036	1.4542	0.8383	1.7502
22	2.1915	1.9505	1.5726	0.9065	1.8927
23	2.3812	2.1194	1.7088	0.9850	2.0566
24	2.5659	2.2837	1.8413	1.0614	2.2161
25	2.7422	2.4406	1.9679	1.1344	2.3683

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0623	0.0555	0.0447	0.0258	0.0538
2	0.1129	0.1005	0.0810	0.0467	0.0975
3	0.1559	0.1388	0.1119	0.0645	0.1347
4	0.2056	0.1830	0.1476	0.0851	0.1776
5	0.2629	0.2340	0.1887	0.1087	0.2270
6	0.3227	0.2872	0.2316	0.1335	0.2787
7	0.3747	0.3334	0.2689	0.1550	0.3236
8	0.4433	0.3945	0.3181	0.1834	0.3828
9	0.5163	0.4595	0.3705	0.2136	0.4459
10	0.5897	0.5248	0.4232	0.2439	0.5093
11	0.6765	0.6021	0.4855	0.2798	0.5843
12	0.7623	0.6784	0.5470	0.3153	0.6583
13	0.8564	0.7622	0.6145	0.3542	0.7396
14	0.9552	0.8501	0.6854	0.3951	0.8249
15	1.0623	0.9454	0.7623	0.4394	0.9174
16	1.1716	1.0427	0.8407	0.4847	1.0118
17	1.2882	1.1465	0.9244	0.5329	1.1125
18	1.4107	1.2556	1.0123	0.5836	1.2184
19	1.5409	1.3714	1.1058	0.6374	1.3308
20	1.7801	1.5843	1.2774	0.7364	1.5374
21	1.8453	1.6423	1.3242	0.7633	1.5936
22	1.9955	1.7760	1.4320	0.8255	1.7234
23	2.1683	1.9298	1.5560	0.8970	1.8726
24	2.3365	2.0795	1.6767	0.9665	2.0179
25	2.4970	2.2224	1.7919	1.0329	2.1565

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0543	0.0483	0.0390	0.0225	0.0469
2	0.0984	0.0876	0.0706	0.0407	0.0850
3	0.1359	0.1210	0.0975	0.0562	0.1174
4	0.1792	0.1595	0.1286	0.0741	0.1548
5	0.2291	0.2039	0.1644	0.0948	0.1979
6	0.2812	0.2503	0.2018	0.1163	0.2429
7	0.3265	0.2906	0.2343	0.1351	0.2820
8	0.3863	0.3438	0.2772	0.1598	0.3336
9	0.4500	0.4005	0.3229	0.1861	0.3886
10	0.5139	0.4574	0.3688	0.2126	0.4438
11	0.5896	0.5248	0.4231	0.2439	0.5092
12	0.6643	0.5913	0.4767	0.2748	0.5738
13	0.7464	0.6643	0.5356	0.3087	0.6446
14	0.8325	0.7409	0.5974	0.3444	0.7190
15	0.9258	0.8240	0.6644	0.3830	0.7996
16	1.0211	0.9088	0.7327	0.4224	0.8819
17	1.1227	0.9992	0.8056	0.4644	0.9696
18	1.2295	1.0943	0.8823	0.5086	1.0618
19	1.3430	1.1952	0.9637	0.5555	1.1598
20	1.5514	1.3808	1.1133	0.6418	1.3399
21	1.6082	1.4313	1.1541	0.6653	1.3889
22	1.7392	1.5479	1.2480	0.7194	1.5020
23	1.8897	1.6819	1.3561	0.7817	1.6321
24	2.0363	1.8124	1.4613	0.8424	1.7587
25	2.1762	1.9369	1.5617	0.9002	1.8795

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0493	0.0439	0.0354	0.0204	0.0426
2	0.0894	0.0795	0.0641	0.0370	0.0772
3	0.1234	0.1098	0.0885	0.0510	0.1066
4	0.1627	0.1448	0.1168	0.0673	0.1405
5	0.2080	0.1851	0.1493	0.0860	0.1797
6	0.2553	0.2272	0.1832	0.1056	0.2205
7	0.2965	0.2638	0.2127	0.1226	0.2560
8	0.3507	0.3122	0.2517	0.1451	0.3029
9	0.4086	0.3636	0.2932	0.1690	0.3528
10	0.4666	0.4153	0.3348	0.1930	0.4030
11	0.5353	0.4764	0.3841	0.2214	0.4623
12	0.6032	0.5368	0.4328	0.2495	0.5209
13	0.6776	0.6031	0.4863	0.2803	0.5852
14	0.7558	0.6727	0.5424	0.3127	0.6527
15	0.8405	0.7481	0.6032	0.3477	0.7259
16	0.9271	0.8251	0.6653	0.3835	0.8006
17	1.0193	0.9072	0.7315	0.4216	0.8803
18	1.1163	0.9935	0.8010	0.4618	0.9640
19	1.2193	1.0852	0.8750	0.5044	1.0530
20	1.4086	1.2536	1.0108	0.5827	1.2165
21	1.4601	1.2995	1.0478	0.6040	1.2610
22	1.5790	1.4053	1.1331	0.6532	1.3637
23	1.7157	1.5270	1.2312	0.7097	1.4818
24	1.8488	1.6455	1.3267	0.7648	1.5967
25	1.9758	1.7585	1.4179	0.8173	1.7064

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0686	0.0611	0.0492	0.0284	0.0593
2	0.1243	0.1106	0.0892	0.0514	0.1074
3	0.1717	0.1528	0.1232	0.0710	0.1482
4	0.2263	0.2014	0.1624	0.0936	0.1955
5	0.2894	0.2575	0.2077	0.1197	0.2499
6	0.3552	0.3161	0.2549	0.1469	0.3067
7	0.4124	0.3670	0.2959	0.1706	0.3562
8	0.4879	0.4342	0.3501	0.2018	0.4214
9	0.5683	0.5058	0.4078	0.2351	0.4908
10	0.6491	0.5777	0.4658	0.2685	0.5606
11	0.7446	0.6627	0.5344	0.3080	0.6431
12	0.8390	0.7468	0.6021	0.3471	0.7246
13	0.9426	0.8389	0.6764	0.3899	0.8141
14	1.0514	0.9357	0.7545	0.4349	0.9080
15	1.1692	1.0407	0.8391	0.4837	1.0098
16	1.2896	1.1478	0.9254	0.5335	1.1138
17	1.4179	1.2620	1.0175	0.5865	1.2246
18	1.5528	1.3820	1.1143	0.6423	1.3411
19	1.6961	1.5096	1.2171	0.7016	1.4648
20	1.9594	1.7439	1.4061	0.8105	1.6922
21	2.0311	1.8077	1.4575	0.8402	1.7542
22	2.1965	1.9549	1.5762	0.9086	1.8970
23	2.3867	2.1242	1.7127	0.9873	2.0612
24	2.5718	2.2889	1.8455	1.0639	2.2211
25	2.7485	2.4462	1.9723	1.1370	2.3737

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0626	0.0557	0.0449	0.0259	0.0540
2	0.1134	0.1009	0.0814	0.0469	0.0979
3	0.1566	0.1394	0.1124	0.0648	0.1352
4	0.2065	0.1838	0.1482	0.0854	0.1783
5	0.2640	0.2349	0.1894	0.1092	0.2280
6	0.3240	0.2883	0.2325	0.1340	0.2798
7	0.3762	0.3348	0.2699	0.1556	0.3249
8	0.4450	0.3961	0.3194	0.1841	0.3844
9	0.5184	0.4614	0.3720	0.2145	0.4477
10	0.5921	0.5269	0.4249	0.2449	0.5113
11	0.6792	0.6045	0.4874	0.2810	0.5866
12	0.7654	0.6812	0.5492	0.3166	0.6610
13	0.8598	0.7653	0.6170	0.3557	0.7426
14	0.9590	0.8536	0.6882	0.3967	0.8283
15	1.0666	0.9493	0.7654	0.4412	0.9211
16	1.1763	1.0470	0.8442	0.4866	1.0159
17	1.2934	1.1511	0.9281	0.5350	1.1170
18	1.4164	1.2606	1.0164	0.5859	1.2233
19	1.5471	1.3770	1.1102	0.6400	1.3362
20	1.7873	1.5907	1.2826	0.7394	1.5436
21	1.8527	1.6490	1.3295	0.7664	1.6001
22	2.0036	1.7832	1.4378	0.8288	1.7304
23	2.1771	1.9376	1.5623	0.9006	1.8802
24	2.3459	2.0879	1.6835	0.9704	2.0260
25	2.5071	2.2314	1.7991	1.0371	2.1652

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0583	0.0519	0.0418	0.0241	0.0503
2	0.1056	0.0940	0.0758	0.0437	0.0912
3	0.1458	0.1298	0.1047	0.0603	0.1259
4	0.1923	0.1711	0.1380	0.0795	0.1661
5	0.2458	0.2188	0.1764	0.1017	0.2123
6	0.3018	0.2686	0.2165	0.1248	0.2606
7	0.3504	0.3118	0.2514	0.1449	0.3026
8	0.4145	0.3689	0.2975	0.1715	0.3580
9	0.4829	0.4297	0.3465	0.1997	0.4170
10	0.5514	0.4908	0.3957	0.2281	0.4762
11	0.6326	0.5631	0.4540	0.2617	0.5464
12	0.7128	0.6344	0.5115	0.2949	0.6156
13	0.8008	0.7128	0.5747	0.3313	0.6916
14	0.8932	0.7950	0.6410	0.3695	0.7714
15	0.9934	0.8841	0.7129	0.4109	0.8579
16	1.0956	0.9751	0.7862	0.4532	0.9462
17	1.2046	1.0722	0.8645	0.4983	1.0404
18	1.3192	1.1741	0.9467	0.5457	1.1394
19	1.4410	1.2825	1.0341	0.5961	1.2445
20	1.6647	1.4816	1.1946	0.6886	1.4377
21	1.7256	1.5358	1.2383	0.7138	1.4903
22	1.8661	1.6609	1.3391	0.7719	1.6117
23	2.0277	1.8047	1.4551	0.8388	1.7512
24	2.1850	1.9447	1.5680	0.9039	1.8870
25	2.3351	2.0783	1.6757	0.9659	2.0167

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0545	0.0485	0.0391	0.0226	0.0471
2	0.0988	0.0880	0.0709	0.0409	0.0854
3	0.1365	0.1215	0.0979	0.0565	0.1179
4	0.1800	0.1602	0.1291	0.0744	0.1554
5	0.2301	0.2048	0.1651	0.0952	0.1987
6	0.2824	0.2513	0.2026	0.1168	0.2439
7	0.3279	0.2918	0.2353	0.1356	0.2832
8	0.3879	0.3452	0.2784	0.1605	0.3350
9	0.4519	0.4022	0.3243	0.1869	0.3902
10	0.5160	0.4593	0.3703	0.2135	0.4457
11	0.5920	0.5269	0.4248	0.2449	0.5113
12	0.6671	0.5937	0.4787	0.2759	0.5761
13	0.7494	0.6670	0.5378	0.3100	0.6472
14	0.8359	0.7440	0.5998	0.3458	0.7219
15	0.9296	0.8274	0.6671	0.3845	0.8029
16	1.0253	0.9125	0.7358	0.4241	0.8855
17	1.1273	1.0033	0.8090	0.4663	0.9736
18	1.2345	1.0988	0.8859	0.5107	1.0662
19	1.3485	1.2002	0.9677	0.5578	1.1646
20	1.5578	1.3865	1.1179	0.6444	1.3454
21	1.6148	1.4372	1.1588	0.6680	1.3946
22	1.7463	1.5542	1.2532	0.7224	1.5082
23	1.8975	1.6888	1.3617	0.7849	1.6388
24	2.0447	1.8198	1.4673	0.8458	1.7659
25	2.1852	1.9448	1.5681	0.9039	1.8872

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0513	0.0456	0.0368	0.0212	0.0443
2	0.0929	0.0827	0.0666	0.0384	0.0802
3	0.1282	0.1141	0.0920	0.0530	0.1108
4	0.1691	0.1505	0.1213	0.0699	0.1460
5	0.2162	0.1924	0.1551	0.0894	0.1867
6	0.2653	0.2362	0.1904	0.1098	0.2292
7	0.3081	0.2742	0.2211	0.1274	0.2661
8	0.3645	0.3244	0.2616	0.1508	0.3148
9	0.4246	0.3779	0.3047	0.1756	0.3667
10	0.4849	0.4316	0.3480	0.2006	0.4188
11	0.5563	0.4951	0.3992	0.2301	0.4805
12	0.6268	0.5579	0.4498	0.2593	0.5414
13	0.7042	0.6268	0.5053	0.2913	0.6082
14	0.7855	0.6991	0.5637	0.3249	0.6784
15	0.8735	0.7775	0.6269	0.3613	0.7544
16	0.9634	0.8575	0.6914	0.3985	0.8321
17	1.0593	0.9428	0.7602	0.4382	0.9149
18	1.1601	1.0325	0.8325	0.4799	1.0019
19	1.2671	1.1278	0.9093	0.5242	1.0943
20	1.4638	1.3028	1.0505	0.6055	1.2642
21	1.5174	1.3505	1.0889	0.6277	1.3105
22	1.6410	1.4605	1.1776	0.6788	1.4172
23	1.7830	1.5869	1.2795	0.7376	1.5399
24	1.9213	1.7100	1.3788	0.7948	1.6594
25	2.0533	1.8275	1.4735	0.8494	1.7734

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0490	0.0437	0.0352	0.0203	0.0424
2	0.0889	0.0791	0.0638	0.0368	0.0768
3	0.1227	0.1092	0.0881	0.0508	0.1060
4	0.1618	0.1440	0.1161	0.0669	0.1397
5	0.2069	0.1841	0.1484	0.0856	0.1787
6	0.2539	0.2260	0.1822	0.1050	0.2193
7	0.2948	0.2624	0.2116	0.1220	0.2546
8	0.3488	0.3104	0.2503	0.1443	0.3012
9	0.4063	0.3616	0.2916	0.1681	0.3509
10	0.4640	0.4130	0.3330	0.1919	0.4007
11	0.5323	0.4738	0.3820	0.2202	0.4598
12	0.5998	0.5339	0.4304	0.2481	0.5180
13	0.6739	0.5998	0.4836	0.2788	0.5820
14	0.7516	0.6690	0.5394	0.3109	0.6491
15	0.8359	0.7440	0.5998	0.3458	0.7219
16	0.9219	0.8205	0.6616	0.3814	0.7962
17	1.0137	0.9022	0.7274	0.4193	0.8754
18	1.1101	0.9880	0.7966	0.4592	0.9587
19	1.2125	1.0792	0.8701	0.5016	1.0472
20	1.4008	1.2467	1.0052	0.5794	1.2098
21	1.4520	1.2923	1.0420	0.6007	1.2540
22	1.5703	1.3976	1.1268	0.6496	1.3561
23	1.7062	1.5186	1.2244	0.7058	1.4736
24	1.8386	1.6364	1.3194	0.7606	1.5879
25	1.9649	1.7488	1.4100	0.8128	1.6970

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0470	0.0418	0.0337	0.0195	0.0406
2	0.0852	0.0758	0.0611	0.0352	0.0736
3	0.1176	0.1047	0.0844	0.0487	0.1016
4	0.1551	0.1381	0.1113	0.0642	0.1340
5	0.1983	0.1765	0.1423	0.0820	0.1713
6	0.2434	0.2167	0.1747	0.1007	0.2102
7	0.2826	0.2516	0.2028	0.1169	0.2441
8	0.3344	0.2976	0.2400	0.1383	0.2888
9	0.3895	0.3467	0.2795	0.1611	0.3364
10	0.4448	0.3959	0.3192	0.1840	0.3842
11	0.5104	0.4542	0.3662	0.2111	0.4408
12	0.5751	0.5118	0.4127	0.2379	0.4966
13	0.6460	0.5750	0.4636	0.2672	0.5579
14	0.7206	0.6413	0.5171	0.2981	0.6223
15	0.8014	0.7132	0.5751	0.3315	0.6921
16	0.8838	0.7866	0.6343	0.3656	0.7633
17	0.9718	0.8649	0.6974	0.4020	0.8393
18	1.0642	0.9472	0.7637	0.4402	0.9191
19	1.1624	1.0346	0.8342	0.4809	1.0039
20	1.3429	1.1952	0.9637	0.5555	1.1598
21	1.3921	1.2390	0.9990	0.5758	1.2022
22	1.5054	1.3398	1.0803	0.6227	1.3001
23	1.6357	1.4558	1.1738	0.6767	1.4127
24	1.7626	1.5688	1.2649	0.7291	1.5223
25	1.8837	1.6765	1.3518	0.7792	1.6269

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0452	0.0402	0.0324	0.0187	0.0390
2	0.0818	0.0728	0.0587	0.0338	0.0707
3	0.1130	0.1006	0.0811	0.0467	0.0976
4	0.1490	0.1326	0.1069	0.0616	0.1287
5	0.1905	0.1695	0.1367	0.0788	0.1645
6	0.2338	0.2081	0.1678	0.0967	0.2019
7	0.2714	0.2416	0.1948	0.1123	0.2344
8	0.3211	0.2858	0.2304	0.1328	0.2773
9	0.3741	0.3329	0.2684	0.1547	0.3231
10	0.4272	0.3802	0.3066	0.1767	0.3690
11	0.4901	0.4362	0.3517	0.2027	0.4233
12	0.5522	0.4915	0.3963	0.2284	0.4769
13	0.6204	0.5522	0.4452	0.2566	0.5358
14	0.6920	0.6159	0.4966	0.2863	0.5976
15	0.7696	0.6849	0.5523	0.3183	0.6646
16	0.8488	0.7554	0.6091	0.3511	0.7330
17	0.9332	0.8306	0.6697	0.3860	0.8060
18	1.0220	0.9096	0.7334	0.4228	0.8827
19	1.1163	0.9936	0.8011	0.4618	0.9641
20	1.2896	1.1478	0.9255	0.5335	1.1138
21	1.3368	1.1898	0.9593	0.5530	1.1545
22	1.4457	1.2867	1.0374	0.5980	1.2486
23	1.5709	1.3981	1.1273	0.6498	1.3567
24	1.6927	1.5065	1.2147	0.7002	1.4619
25	1.8090	1.6100	1.2982	0.7483	1.5623

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0434	0.0387	0.0312	0.0180	0.0375
2	0.0787	0.0700	0.0565	0.0326	0.0680
3	0.1087	0.0967	0.0780	0.0450	0.0938
4	0.1433	0.1275	0.1028	0.0593	0.1238
5	0.1832	0.1630	0.1315	0.0758	0.1582
6	0.2248	0.2001	0.1614	0.0930	0.1942
7	0.2611	0.2324	0.1873	0.1080	0.2255
8	0.3089	0.2749	0.2217	0.1278	0.2668
9	0.3598	0.3202	0.2582	0.1488	0.3107
10	0.4109	0.3657	0.2949	0.1700	0.3549
11	0.4714	0.4196	0.3383	0.1950	0.4071
12	0.5312	0.4728	0.3812	0.2197	0.4587
13	0.5967	0.5311	0.4282	0.2469	0.5154
14	0.6656	0.5924	0.4776	0.2753	0.5748
15	0.7402	0.6588	0.5312	0.3062	0.6393
16	0.8164	0.7266	0.5859	0.3377	0.7051
17	0.8976	0.7989	0.6441	0.3713	0.7752
18	0.9830	0.8749	0.7054	0.4066	0.8490
19	1.0737	0.9557	0.7705	0.4442	0.9273
20	1.2404	1.1040	0.8901	0.5131	1.0713
21	1.2858	1.1444	0.9227	0.5319	1.1105
22	1.3905	1.2376	0.9979	0.5752	1.2009
23	1.5109	1.3448	1.0843	0.6250	1.3049
24	1.6281	1.4491	1.1684	0.6735	1.4061
25	1.7400	1.5486	1.2486	0.7198	1.5027

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0418	0.0372	0.0300	0.0173	0.0361
2	0.0758	0.0675	0.0544	0.0314	0.0655
3	0.1047	0.0932	0.0751	0.0433	0.0904
4	0.1380	0.1228	0.0990	0.0571	0.1192
5	0.1765	0.1570	0.1266	0.0730	0.1524
6	0.2166	0.1928	0.1554	0.0896	0.1871
7	0.2515	0.2238	0.1805	0.1040	0.2172
8	0.2975	0.2648	0.2135	0.1231	0.2570
9	0.3466	0.3085	0.2487	0.1434	0.2993
10	0.3958	0.3523	0.2840	0.1637	0.3418
11	0.4541	0.4041	0.3259	0.1878	0.3922
12	0.5116	0.4554	0.3672	0.2117	0.4419
13	0.5748	0.5116	0.4125	0.2378	0.4964
14	0.6411	0.5706	0.4601	0.2652	0.5537
15	0.7130	0.6346	0.5117	0.2949	0.6158
16	0.7864	0.6999	0.5643	0.3253	0.6792
17	0.8646	0.7695	0.6205	0.3577	0.7467
18	0.9469	0.8428	0.6795	0.3917	0.8178
19	1.0343	0.9205	0.7422	0.4278	0.8933
20	1.1948	1.0634	0.8574	0.4943	1.0319
21	1.2386	1.1024	0.8888	0.5124	1.0697
22	1.3394	1.1921	0.9612	0.5541	1.1568
23	1.4554	1.2953	1.0444	0.6021	1.2569
24	1.5683	1.3958	1.1254	0.6487	1.3544
25	1.6760	1.4917	1.2027	0.6933	1.4475

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0363	0.0323	0.0260	0.0150	0.0313
2	0.0657	0.0585	0.0471	0.0272	0.0567
3	0.0907	0.0807	0.0651	0.0375	0.0783
4	0.1196	0.1065	0.0858	0.0495	0.1033
5	0.1529	0.1361	0.1097	0.0633	0.1321
6	0.1877	0.1671	0.1347	0.0776	0.1621
7	0.2179	0.1940	0.1564	0.0902	0.1882
8	0.2578	0.2295	0.1850	0.1067	0.2227
9	0.3004	0.2673	0.2155	0.1242	0.2594
10	0.3430	0.3053	0.2462	0.1419	0.2962
11	0.3935	0.3502	0.2824	0.1628	0.3399
12	0.4434	0.3947	0.3182	0.1834	0.3830
13	0.4982	0.4434	0.3575	0.2061	0.4302
14	0.5556	0.4945	0.3987	0.2298	0.4799
15	0.6179	0.5500	0.4434	0.2556	0.5337
16	0.6815	0.6066	0.4891	0.2819	0.5886
17	0.7493	0.6669	0.5377	0.3100	0.6472
18	0.8206	0.7304	0.5889	0.3395	0.7087
19	0.8964	0.7978	0.6432	0.3708	0.7741
20	1.0355	0.9216	0.7431	0.4284	0.8943
21	1.0734	0.9554	0.7703	0.4440	0.9270
22	1.1608	1.0331	0.8330	0.4802	1.0025
23	1.2613	1.1226	0.9051	0.5218	1.0893
24	1.3592	1.2097	0.9753	0.5622	1.1738
25	1.4525	1.2928	1.0424	0.6009	1.2545

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0647	0.0576	0.0464	0.0268	0.0559
2	0.1173	0.1044	0.0841	0.0485	0.1013
3	0.1619	0.1441	0.1162	0.0670	0.1398
4	0.2135	0.1900	0.1532	0.0883	0.1844
5	0.2729	0.2429	0.1959	0.1129	0.2357
6	0.3350	0.2982	0.2404	0.1386	0.2893
7	0.3890	0.3462	0.2791	0.1609	0.3359
8	0.4602	0.4096	0.3302	0.1904	0.3974
9	0.5361	0.4771	0.3847	0.2218	0.4630
10	0.6122	0.5449	0.4393	0.2533	0.5287
11	0.7024	0.6251	0.5040	0.2905	0.6066
12	0.7914	0.7044	0.5679	0.3274	0.6835
13	0.8891	0.7913	0.6380	0.3678	0.7679
14	0.9917	0.8826	0.7116	0.4102	0.8565
15	1.1029	0.9816	0.7914	0.4562	0.9525
16	1.2164	1.0826	0.8729	0.5032	1.0505
17	1.3374	1.1903	0.9597	0.5532	1.1550
18	1.4646	1.3035	1.0510	0.6059	1.2649
19	1.5998	1.4238	1.1480	0.6618	1.3816
20	1.8481	1.6449	1.3262	0.7645	1.5961
21	1.9158	1.7051	1.3748	0.7925	1.6546
22	2.0718	1.8439	1.4867	0.8570	1.7893
23	2.2512	2.0036	1.6155	0.9312	1.9442
24	2.4258	2.1590	1.7408	1.0035	2.0950
25	2.5924	2.3073	1.8603	1.0724	2.2389

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0570	0.0508	0.0409	0.0236	0.0493
2	0.1034	0.0920	0.0742	0.0428	0.0893
3	0.1427	0.1270	0.1024	0.0590	0.1233
4	0.1882	0.1675	0.1350	0.0778	0.1625
5	0.2406	0.2141	0.1726	0.0995	0.2078
6	0.2953	0.2628	0.2119	0.1222	0.2550
7	0.3429	0.3052	0.2461	0.1418	0.2961
8	0.4057	0.3610	0.2911	0.1678	0.3503
9	0.4725	0.4206	0.3391	0.1955	0.4081
10	0.5397	0.4803	0.3873	0.2232	0.4661
11	0.6191	0.5510	0.4443	0.2561	0.5347
12	0.6976	0.6209	0.5006	0.2886	0.6025
13	0.7837	0.6975	0.5624	0.3242	0.6769
14	0.8742	0.7780	0.6273	0.3616	0.7550
15	0.9722	0.8652	0.6976	0.4021	0.8396
16	1.0722	0.9543	0.7694	0.4435	0.9260
17	1.1789	1.0492	0.8460	0.4877	1.0181
18	1.2910	1.1491	0.9265	0.5341	1.1150
19	1.4102	1.2551	1.0120	0.5834	1.2179
20	1.6291	1.4499	1.1691	0.6739	1.4070
21	1.6887	1.5030	1.2119	0.6986	1.4585
22	1.8262	1.6254	1.3105	0.7555	1.5772
23	1.9844	1.7661	1.4240	0.8209	1.7138
24	2.1383	1.9031	1.5345	0.8845	1.8467
25	2.2852	2.0339	1.6399	0.9453	1.9736

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0519	0.0462	0.0373	0.0215	0.0449
2	0.0941	0.0838	0.0675	0.0389	0.0813
3	0.1300	0.1157	0.0933	0.0538	0.1122
4	0.1714	0.1525	0.1230	0.0709	0.1480
5	0.2191	0.1950	0.1572	0.0906	0.1892
6	0.2689	0.2393	0.1930	0.1112	0.2322
7	0.3122	0.2779	0.2240	0.1292	0.2696
8	0.3694	0.3288	0.2651	0.1528	0.3190
9	0.4303	0.3830	0.3088	0.1780	0.3716
10	0.4914	0.4374	0.3526	0.2033	0.4244
11	0.5638	0.5018	0.4046	0.2332	0.4869
12	0.6352	0.5654	0.4558	0.2628	0.5486
13	0.7136	0.6351	0.5121	0.2952	0.6163
14	0.7960	0.7084	0.5712	0.3293	0.6874
15	0.8852	0.7879	0.6352	0.3662	0.7645
16	0.9763	0.8690	0.7006	0.4039	0.8432
17	1.0735	0.9554	0.7703	0.4441	0.9271
18	1.1756	1.0463	0.8436	0.4863	1.0153
19	1.2841	1.1429	0.9215	0.5312	1.1090
20	1.4834	1.3203	1.0645	0.6136	1.2812
21	1.5377	1.3686	1.1035	0.6361	1.3280
22	1.6629	1.4800	1.1933	0.6879	1.4362
23	1.8069	1.6082	1.2967	0.7475	1.5605
24	1.9471	1.7329	1.3972	0.8054	1.6816
25	2.0808	1.8520	1.4932	0.8608	1.7971

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0453	0.0403	0.0325	0.0187	0.0391
2	0.0820	0.0730	0.0589	0.0339	0.0708
3	0.1133	0.1008	0.0813	0.0469	0.0978
4	0.1493	0.1329	0.1072	0.0618	0.1290
5	0.1909	0.1699	0.1370	0.0790	0.1649
6	0.2344	0.2086	0.1682	0.0969	0.2024
7	0.2721	0.2422	0.1953	0.1126	0.2350
8	0.3219	0.2865	0.2310	0.1332	0.2780
9	0.3750	0.3338	0.2691	0.1551	0.3239
10	0.4283	0.3812	0.3073	0.1772	0.3699
11	0.4913	0.4373	0.3526	0.2032	0.4243
12	0.5536	0.4927	0.3973	0.2290	0.4781
13	0.6220	0.5536	0.4463	0.2573	0.5372
14	0.6937	0.6174	0.4978	0.2870	0.5991
15	0.7715	0.6866	0.5536	0.3191	0.6663
16	0.8509	0.7573	0.6106	0.3520	0.7349
17	0.9356	0.8327	0.6714	0.3870	0.8080
18	1.0246	0.9119	0.7352	0.4238	0.8849
19	1.1191	0.9960	0.8031	0.4629	0.9665
20	1.2929	1.1507	0.9278	0.5348	1.1166
21	1.3402	1.1928	0.9617	0.5544	1.1574
22	1.4493	1.2899	1.0400	0.5995	1.2517
23	1.5748	1.4016	1.1301	0.6514	1.3601
24	1.6969	1.5103	1.2177	0.7020	1.4655
25	1.8135	1.6141	1.3014	0.7502	1.5662

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0411	0.0366	0.0295	0.0170	0.0355
2	0.0745	0.0663	0.0534	0.0308	0.0643
3	0.1028	0.0915	0.0738	0.0425	0.0888
4	0.1356	0.1207	0.0973	0.0561	0.1171
5	0.1733	0.1543	0.1244	0.0717	0.1497
6	0.2128	0.1894	0.1527	0.0880	0.1838
7	0.2470	0.2199	0.1773	0.1022	0.2134
8	0.2923	0.2601	0.2097	0.1209	0.2524
9	0.3405	0.3030	0.2443	0.1408	0.2940
10	0.3888	0.3461	0.2790	0.1608	0.3358
11	0.4461	0.3970	0.3201	0.1845	0.3853
12	0.5026	0.4474	0.3607	0.2079	0.4341
13	0.5647	0.5026	0.4052	0.2336	0.4877
14	0.6298	0.5606	0.4520	0.2605	0.5440
15	0.7004	0.6234	0.5026	0.2898	0.6049
16	0.7725	0.6876	0.5544	0.3196	0.6672
17	0.8494	0.7560	0.6095	0.3514	0.7336
18	0.9302	0.8279	0.6675	0.3848	0.8034
19	1.0161	0.9043	0.7291	0.4203	0.8775
20	1.1738	1.0447	0.8423	0.4856	1.0137
21	1.2168	1.0829	0.8732	0.5033	1.0508
22	1.3158	1.1711	0.9442	0.5443	1.1364
23	1.4298	1.2725	1.0260	0.5914	1.2348
24	1.5407	1.3712	1.1056	0.6373	1.3306
25	1.6465	1.4654	1.1815	0.6811	1.4220

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0572	0.0509	0.0410	0.0237	0.0494
2	0.1036	0.0922	0.0743	0.0429	0.0895
3	0.1430	0.1273	0.1026	0.0592	0.1235
4	0.1886	0.1679	0.1354	0.0780	0.1629
5	0.2411	0.2146	0.1730	0.0998	0.2083
6	0.2960	0.2634	0.2124	0.1224	0.2556
7	0.3437	0.3059	0.2466	0.1422	0.2968
8	0.4066	0.3619	0.2918	0.1682	0.3511
9	0.4736	0.4215	0.3399	0.1959	0.4090
10	0.5409	0.4814	0.3881	0.2237	0.4671
11	0.6205	0.5523	0.4453	0.2567	0.5359
12	0.6992	0.6223	0.5018	0.2892	0.6039
13	0.7855	0.6991	0.5637	0.3249	0.6784
14	0.8761	0.7798	0.6287	0.3624	0.7567
15	0.9744	0.8672	0.6992	0.4031	0.8415
16	1.0747	0.9565	0.7712	0.4446	0.9281
17	1.1816	1.0516	0.8479	0.4888	1.0205
18	1.2940	1.1517	0.9286	0.5353	1.1175
19	1.4134	1.2580	1.0143	0.5847	1.2207
20	1.6328	1.4533	1.1717	0.6754	1.4102
21	1.6926	1.5064	1.2146	0.7002	1.4618
22	1.8304	1.6291	1.3135	0.7572	1.5808
23	1.9889	1.7702	1.4273	0.8227	1.7177
24	2.1432	1.9075	1.5380	0.8866	1.8509
25	2.2904	2.0385	1.6436	0.9475	1.9781

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0522	0.0464	0.0374	0.0216	0.0450
2	0.0945	0.0841	0.0678	0.0391	0.0816
3	0.1305	0.1161	0.0936	0.0540	0.1127
4	0.1721	0.1531	0.1235	0.0712	0.1486
5	0.2200	0.1958	0.1578	0.0910	0.1900
6	0.2700	0.2403	0.1937	0.1117	0.2332
7	0.3135	0.2790	0.2250	0.1297	0.2707
8	0.3709	0.3301	0.2661	0.1534	0.3203
9	0.4320	0.3845	0.3100	0.1787	0.3731
10	0.4934	0.4391	0.3541	0.2041	0.4261
11	0.5660	0.5038	0.4062	0.2341	0.4889
12	0.6378	0.5676	0.4577	0.2638	0.5508
13	0.7165	0.6377	0.5142	0.2964	0.6188
14	0.7992	0.7113	0.5735	0.3306	0.6902
15	0.8888	0.7910	0.6378	0.3677	0.7676
16	0.9803	0.8725	0.7035	0.4055	0.8466
17	1.0778	0.9593	0.7734	0.4459	0.9308
18	1.1803	1.0505	0.8470	0.4883	1.0194
19	1.2893	1.1475	0.9252	0.5333	1.1135
20	1.4894	1.3256	1.0688	0.6161	1.2863
21	1.5439	1.3741	1.1079	0.6387	1.3334
22	1.6696	1.4860	1.1982	0.6907	1.4420
23	1.8142	1.6147	1.3019	0.7505	1.5668
24	1.9549	1.7399	1.4029	0.8087	1.6884
25	2.0892	1.8595	1.4993	0.8643	1.8044

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0486	0.0432	0.0349	0.0201	0.0420
2	0.0880	0.0783	0.0632	0.0364	0.0760
3	0.1215	0.1082	0.0872	0.0503	0.1050
4	0.1602	0.1426	0.1150	0.0663	0.1384
5	0.2049	0.1823	0.1470	0.0847	0.1769
6	0.2515	0.2238	0.1804	0.1040	0.2172
7	0.2920	0.2599	0.2095	0.1208	0.2522
8	0.3454	0.3074	0.2479	0.1429	0.2983
9	0.4024	0.3581	0.2887	0.1664	0.3475
10	0.4595	0.4090	0.3298	0.1901	0.3969
11	0.5272	0.4692	0.3783	0.2181	0.4553
12	0.5940	0.5287	0.4263	0.2457	0.5130
13	0.6674	0.5940	0.4789	0.2761	0.5764
14	0.7444	0.6625	0.5342	0.3079	0.6429
15	0.8278	0.7368	0.5941	0.3424	0.7149
16	0.9130	0.8126	0.6552	0.3777	0.7885
17	1.0039	0.8935	0.7204	0.4153	0.8670
18	1.0994	0.9785	0.7889	0.4548	0.9495
19	1.2008	1.0688	0.8617	0.4967	1.0371
20	1.3872	1.2347	0.9955	0.5739	1.1981
21	1.4380	1.2799	1.0319	0.5949	1.2419
22	1.5551	1.3841	1.1160	0.6433	1.3430
23	1.6898	1.5039	1.2126	0.6990	1.4593
24	1.8208	1.6206	1.3066	0.7532	1.5725
25	1.9459	1.7319	1.3964	0.8050	1.6806

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0455	0.0405	0.0326	0.0188	0.0393
2	0.0824	0.0733	0.0591	0.0341	0.0711
3	0.1137	0.1012	0.0816	0.0470	0.0982
4	0.1500	0.1335	0.1076	0.0620	0.1295
5	0.1917	0.1706	0.1376	0.0793	0.1656
6	0.2353	0.2094	0.1689	0.0973	0.2032
7	0.2732	0.2432	0.1961	0.1130	0.2360
8	0.3233	0.2877	0.2320	0.1337	0.2792
9	0.3765	0.3351	0.2702	0.1558	0.3252
10	0.4300	0.3827	0.3086	0.1779	0.3714
11	0.4934	0.4391	0.3540	0.2041	0.4261
12	0.5559	0.4948	0.3989	0.2300	0.4801
13	0.6245	0.5558	0.4482	0.2583	0.5394
14	0.6966	0.6200	0.4999	0.2882	0.6016
15	0.7747	0.6895	0.5559	0.3205	0.6690
16	0.8544	0.7604	0.6131	0.3534	0.7379
17	0.9394	0.8361	0.6741	0.3886	0.8113
18	1.0288	0.9156	0.7383	0.4256	0.8885
19	1.1237	1.0001	0.8064	0.4648	0.9705
20	1.2982	1.1554	0.9316	0.5370	1.1212
21	1.3457	1.1977	0.9657	0.5567	1.1622
22	1.4553	1.2952	1.0443	0.6020	1.2568
23	1.5813	1.4074	1.1347	0.6541	1.3657
24	1.7039	1.5165	1.2227	0.7049	1.4716
25	1.8210	1.6207	1.3068	0.7533	1.5727

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0427	0.0380	0.0307	0.0177	0.0369
2	0.0774	0.0689	0.0555	0.0320	0.0668
3	0.1069	0.0951	0.0767	0.0442	0.0923
4	0.1409	0.1254	0.1011	0.0583	0.1217
5	0.1802	0.1603	0.1293	0.0745	0.1556
6	0.2211	0.1968	0.1587	0.0915	0.1910
7	0.2567	0.2285	0.1842	0.1062	0.2217
8	0.3038	0.2703	0.2180	0.1257	0.2623
9	0.3538	0.3149	0.2539	0.1464	0.3056
10	0.4041	0.3596	0.2900	0.1672	0.3490
11	0.4636	0.4126	0.3327	0.1918	0.4004
12	0.5224	0.4649	0.3749	0.2161	0.4511
13	0.5868	0.5223	0.4211	0.2428	0.5068
14	0.6546	0.5826	0.4697	0.2708	0.5653
15	0.7279	0.6479	0.5224	0.3011	0.6287
16	0.8029	0.7146	0.5761	0.3321	0.6934
17	0.8827	0.7857	0.6335	0.3652	0.7624
18	0.9667	0.8604	0.6937	0.3999	0.8349
19	1.0559	0.9398	0.7578	0.4368	0.9120
20	1.2199	1.0857	0.8754	0.5046	1.0535
21	1.2645	1.1254	0.9074	0.5231	1.0921
22	1.3675	1.2171	0.9813	0.5657	1.1810
23	1.4859	1.3225	1.0663	0.6147	1.2833
24	1.6011	1.4250	1.1490	0.6623	1.3828
25	1.7111	1.5229	1.2279	0.7078	1.4778

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0409	0.0364	0.0293	0.0169	0.0353
2	0.0741	0.0659	0.0531	0.0306	0.0640
3	0.1023	0.0910	0.0734	0.0423	0.0883
4	0.1348	0.1200	0.0968	0.0558	0.1165
5	0.1724	0.1534	0.1237	0.0713	0.1489
6	0.2116	0.1883	0.1518	0.0875	0.1827
7	0.2457	0.2187	0.1763	0.1016	0.2122
8	0.2907	0.2587	0.2086	0.1202	0.2510
9	0.3386	0.3013	0.2430	0.1401	0.2924
10	0.3867	0.3442	0.2775	0.1600	0.3340
11	0.4436	0.3948	0.3183	0.1835	0.3831
12	0.4999	0.4449	0.3587	0.2068	0.4317
13	0.5616	0.4998	0.4030	0.2323	0.4850
14	0.6264	0.5575	0.4495	0.2591	0.5409
15	0.6966	0.6200	0.4999	0.2881	0.6016
16	0.7683	0.6838	0.5513	0.3178	0.6635
17	0.8447	0.7518	0.6062	0.3494	0.7295
18	0.9251	0.8233	0.6638	0.3827	0.7989
19	1.0104	0.8993	0.7251	0.4180	0.8727
20	1.1673	1.0389	0.8377	0.4829	1.0081
21	1.2100	1.0769	0.8683	0.5005	1.0450
22	1.3085	1.1646	0.9390	0.5413	1.1301
23	1.4219	1.2655	1.0203	0.5882	1.2280
24	1.5321	1.3636	1.0995	0.6338	1.3232
25	1.6374	1.4573	1.1750	0.6773	1.4141

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0392	0.0349	0.0281	0.0162	0.0338
2	0.0710	0.0632	0.0509	0.0294	0.0613
3	0.0980	0.0873	0.0704	0.0406	0.0847
4	0.1293	0.1151	0.0928	0.0535	0.1116
5	0.1653	0.1471	0.1186	0.0684	0.1427
6	0.2029	0.1805	0.1456	0.0839	0.1752
7	0.2355	0.2096	0.1690	0.0974	0.2034
8	0.2787	0.2480	0.2000	0.1153	0.2407
9	0.3246	0.2889	0.2329	0.1343	0.2803
10	0.3707	0.3299	0.2660	0.1533	0.3202
11	0.4253	0.3785	0.3052	0.1759	0.3673
12	0.4792	0.4265	0.3439	0.1982	0.4139
13	0.5384	0.4792	0.3863	0.2227	0.4650
14	0.6005	0.5344	0.4309	0.2484	0.5186
15	0.6678	0.5944	0.4792	0.2762	0.5767
16	0.7365	0.6555	0.5285	0.3047	0.6361
17	0.8098	0.7208	0.5811	0.3350	0.6994
18	0.8869	0.7893	0.6364	0.3669	0.7659
19	0.9687	0.8622	0.6952	0.4007	0.8366
20	1.1191	0.9960	0.8031	0.4629	0.9665
21	1.1600	1.0325	0.8325	0.4799	1.0019
22	1.2545	1.1165	0.9002	0.5189	1.0834
23	1.3631	1.2132	0.9782	0.5639	1.1773
24	1.4689	1.3073	1.0541	0.6076	1.2686
25	1.5698	1.3971	1.1265	0.6494	1.3557

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0376	0.0335	0.0270	0.0156	0.0325
2	0.0682	0.0607	0.0489	0.0282	0.0589
3	0.0941	0.0838	0.0676	0.0389	0.0813
4	0.1241	0.1105	0.0891	0.0514	0.1072
5	0.1587	0.1413	0.1139	0.0657	0.1371
6	0.1948	0.1734	0.1398	0.0806	0.1682
7	0.2262	0.2013	0.1623	0.0936	0.1953
8	0.2676	0.2382	0.1920	0.1107	0.2311
9	0.3117	0.2774	0.2237	0.1289	0.2692
10	0.3560	0.3168	0.2555	0.1473	0.3075
11	0.4084	0.3635	0.2931	0.1690	0.3527
12	0.4602	0.4096	0.3302	0.1904	0.3974
13	0.5170	0.4601	0.3710	0.2139	0.4465
14	0.5767	0.5132	0.4138	0.2385	0.4980
15	0.6413	0.5708	0.4602	0.2653	0.5539
16	0.7073	0.6295	0.5076	0.2926	0.6109
17	0.7777	0.6922	0.5581	0.3217	0.6717
18	0.8517	0.7580	0.6112	0.3523	0.7355
19	0.9303	0.8280	0.6676	0.3848	0.8034
20	1.0747	0.9565	0.7712	0.4446	0.9282
21	1.1140	0.9915	0.7994	0.4608	0.9621
22	1.2047	1.0722	0.8645	0.4984	1.0405
23	1.3091	1.1651	0.9394	0.5415	1.1306
24	1.4106	1.2554	1.0123	0.5835	1.2182
25	1.5075	1.3417	1.0818	0.6236	1.3019

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0362	0.0322	0.0260	0.0150	0.0313
2	0.0656	0.0584	0.0471	0.0271	0.0566
3	0.0906	0.0806	0.0650	0.0375	0.0782
4	0.1194	0.1063	0.0857	0.0494	0.1031
5	0.1527	0.1359	0.1095	0.0631	0.1318
6	0.1874	0.1668	0.1345	0.0775	0.1618
7	0.2176	0.1936	0.1561	0.0900	0.1879
8	0.2574	0.2291	0.1847	0.1065	0.2223
9	0.2998	0.2669	0.2152	0.1240	0.2589
10	0.3424	0.3048	0.2457	0.1416	0.2957
11	0.3928	0.3496	0.2819	0.1625	0.3393
12	0.4426	0.3940	0.3176	0.1831	0.3823
13	0.4973	0.4426	0.3569	0.2057	0.4295
14	0.5547	0.4937	0.3980	0.2294	0.4790
15	0.6168	0.5490	0.4427	0.2552	0.5327
16	0.6803	0.6055	0.4882	0.2814	0.5876
17	0.7480	0.6658	0.5368	0.3094	0.6460
18	0.8192	0.7291	0.5879	0.3389	0.7075
19	0.8948	0.7964	0.6421	0.3701	0.7728
20	1.0337	0.9200	0.7418	0.4276	0.8927
21	1.0715	0.9537	0.7689	0.4433	0.9254
22	1.1588	1.0313	0.8315	0.4793	1.0008
23	1.2591	1.1206	0.9035	0.5209	1.0874
24	1.3568	1.2075	0.9736	0.5612	1.1718
25	1.4500	1.2905	1.0405	0.5998	1.2523

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0349	0.0310	0.0250	0.0144	0.0301
2	0.0632	0.0562	0.0453	0.0261	0.0546
3	0.0872	0.0776	0.0626	0.0361	0.0753
4	0.1150	0.1024	0.0825	0.0476	0.0993
5	0.1470	0.1309	0.1055	0.0608	0.1270
6	0.1805	0.1606	0.1295	0.0747	0.1559
7	0.2096	0.1865	0.1504	0.0867	0.1810
8	0.2479	0.2207	0.1779	0.1026	0.2141
9	0.2888	0.2570	0.2073	0.1195	0.2494
10	0.3298	0.2936	0.2367	0.1364	0.2849
11	0.3784	0.3368	0.2715	0.1565	0.3268
12	0.4264	0.3795	0.3060	0.1764	0.3682
13	0.4790	0.4263	0.3437	0.1981	0.4137
14	0.5343	0.4755	0.3834	0.2210	0.4614
15	0.5942	0.5288	0.4264	0.2458	0.5132
16	0.6553	0.5833	0.4703	0.2711	0.5660
17	0.7205	0.6413	0.5171	0.2981	0.6223
18	0.7891	0.7023	0.5663	0.3264	0.6815
19	0.8619	0.7671	0.6185	0.3565	0.7444
20	0.9957	0.8862	0.7145	0.4119	0.8599
21	1.0321	0.9186	0.7407	0.4270	0.8914
22	1.1162	0.9934	0.8010	0.4617	0.9640
23	1.2128	1.0794	0.8703	0.5017	1.0475
24	1.3069	1.1632	0.9378	0.5406	1.1287
25	1.3967	1.2431	1.0023	0.5778	1.2062

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **75%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0302	0.0269	0.0217	0.0125	0.0261
2	0.0547	0.0487	0.0393	0.0226	0.0473
3	0.0756	0.0673	0.0542	0.0313	0.0653
4	0.0997	0.0887	0.0715	0.0412	0.0861
5	0.1274	0.1134	0.0915	0.0527	0.1101
6	0.1564	0.1392	0.1122	0.0647	0.1351
7	0.1816	0.1616	0.1303	0.0751	0.1569
8	0.2149	0.1912	0.1542	0.0889	0.1856
9	0.2503	0.2228	0.1796	0.1035	0.2162
10	0.2859	0.2544	0.2051	0.1182	0.2469
11	0.3279	0.2919	0.2353	0.1357	0.2832
12	0.3695	0.3289	0.2652	0.1529	0.3191
13	0.4151	0.3695	0.2979	0.1717	0.3585
14	0.4630	0.4121	0.3323	0.1915	0.3999
15	0.5149	0.4583	0.3695	0.2130	0.4447
16	0.5679	0.5055	0.4076	0.2349	0.4905
17	0.6245	0.5558	0.4481	0.2583	0.5393
18	0.6839	0.6086	0.4907	0.2829	0.5906
19	0.7470	0.6648	0.5360	0.3090	0.6451
20	0.8629	0.7680	0.6192	0.3570	0.7453
21	0.8945	0.7961	0.6419	0.3700	0.7725
22	0.9673	0.8609	0.6942	0.4002	0.8354
23	1.0511	0.9355	0.7543	0.4348	0.9078
24	1.1326	1.0081	0.8128	0.4685	0.9782
25	1.2104	1.0773	0.8686	0.5007	1.0454

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0388	0.0346	0.0279	0.0161	0.0335
2	0.0704	0.0626	0.0505	0.0291	0.0608
3	0.0971	0.0865	0.0697	0.0402	0.0839
4	0.1281	0.1140	0.0919	0.0530	0.1106
5	0.1638	0.1458	0.1175	0.0677	0.1414
6	0.2010	0.1789	0.1442	0.0831	0.1736
7	0.2334	0.2077	0.1675	0.0965	0.2016
8	0.2761	0.2457	0.1981	0.1142	0.2385
9	0.3216	0.2863	0.2308	0.1331	0.2778
10	0.3673	0.3269	0.2636	0.1520	0.3172
11	0.4214	0.3751	0.3024	0.1743	0.3640
12	0.4748	0.4226	0.3407	0.1964	0.4101
13	0.5335	0.4748	0.3828	0.2207	0.4607
14	0.5950	0.5296	0.4270	0.2461	0.5139
15	0.6617	0.5889	0.4749	0.2737	0.5715
16	0.7298	0.6496	0.5237	0.3019	0.6303
17	0.8024	0.7142	0.5758	0.3319	0.6930
18	0.8788	0.7821	0.6306	0.3635	0.7589
19	0.9599	0.8543	0.6888	0.3971	0.8290
20	1.1089	0.9869	0.7957	0.4587	0.9577
21	1.1495	1.0230	0.8249	0.4755	0.9927
22	1.2431	1.1063	0.8920	0.5142	1.0736
23	1.3507	1.2021	0.9693	0.5587	1.1665
24	1.4555	1.2954	1.0445	0.6021	1.2570
25	1.5555	1.3844	1.1162	0.6434	1.3434

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $1 - $500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0342	0.0305	0.0246	0.0142	0.0296
2	0.0620	0.0552	0.0445	0.0257	0.0536
3	0.0856	0.0762	0.0614	0.0354	0.0740
4	0.1129	0.1005	0.0810	0.0467	0.0975
5	0.1444	0.1285	0.1036	0.0597	0.1247
6	0.1772	0.1577	0.1271	0.0733	0.1530
7	0.2057	0.1831	0.1476	0.0851	0.1777
8	0.2434	0.2166	0.1747	0.1007	0.2102
9	0.2835	0.2523	0.2035	0.1173	0.2449
10	0.3238	0.2882	0.2324	0.1339	0.2796
11	0.3715	0.3306	0.2666	0.1537	0.3208
12	0.4186	0.3725	0.3004	0.1731	0.3615
13	0.4702	0.4185	0.3374	0.1945	0.4061
14	0.5245	0.4668	0.3764	0.2170	0.4530
15	0.5833	0.5191	0.4186	0.2413	0.5038
16	0.6433	0.5726	0.4617	0.2661	0.5556
17	0.7073	0.6295	0.5076	0.2926	0.6109
18	0.7746	0.6894	0.5559	0.3204	0.6690
19	0.8461	0.7531	0.6072	0.3500	0.7307
20	0.9775	0.8700	0.7014	0.4043	0.8442
21	1.0132	0.9018	0.7271	0.4191	0.8751
22	1.0957	0.9752	0.7863	0.4533	0.9463
23	1.1906	1.0597	0.8544	0.4925	1.0283
24	1.2830	1.1419	0.9207	0.5307	1.1080
25	1.3711	1.2203	0.9839	0.5672	1.1842

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $501 - $1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0312	0.0277	0.0224	0.0129	0.0269
2	0.0565	0.0503	0.0405	0.0234	0.0488
3	0.0780	0.0694	0.0560	0.0323	0.0673
4	0.1028	0.0915	0.0738	0.0425	0.0888
5	0.1314	0.1170	0.0943	0.0544	0.1135
6	0.1613	0.1436	0.1158	0.0667	0.1393
7	0.1873	0.1667	0.1344	0.0775	0.1618
8	0.2216	0.1973	0.1590	0.0917	0.1914
9	0.2582	0.2298	0.1853	0.1068	0.2230
10	0.2948	0.2624	0.2116	0.1220	0.2546
11	0.3383	0.3011	0.2427	0.1399	0.2921
12	0.3811	0.3392	0.2735	0.1577	0.3292
13	0.4282	0.3811	0.3073	0.1771	0.3698
14	0.4776	0.4251	0.3427	0.1976	0.4125
15	0.5311	0.4727	0.3811	0.2197	0.4587
16	0.5858	0.5214	0.4204	0.2423	0.5059
17	0.6441	0.5732	0.4622	0.2664	0.5563
18	0.7054	0.6278	0.5062	0.2918	0.6092
19	0.7705	0.6857	0.5529	0.3187	0.6654
20	0.8901	0.7922	0.6387	0.3682	0.7687
21	0.9226	0.8212	0.6621	0.3817	0.7968
22	0.9978	0.8880	0.7160	0.4127	0.8617
23	1.0841	0.9649	0.7780	0.4485	0.9363
24	1.1682	1.0398	0.8383	0.4833	1.0089
25	1.2485	1.1112	0.8959	0.5165	1.0783

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: $1,501 - $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0272	0.0242	0.0195	0.0112	0.0235
2	0.0492	0.0438	0.0353	0.0204	0.0425
3	0.0680	0.0605	0.0488	0.0281	0.0587
4	0.0896	0.0798	0.0643	0.0371	0.0774
5	0.1146	0.1020	0.0822	0.0474	0.0989
6	0.1406	0.1251	0.1009	0.0582	0.1214
7	0.1633	0.1453	0.1172	0.0675	0.1410
8	0.1932	0.1719	0.1386	0.0799	0.1668
9	0.2250	0.2003	0.1615	0.0931	0.1943
10	0.2570	0.2287	0.1844	0.1063	0.2219
11	0.2948	0.2624	0.2116	0.1219	0.2546
12	0.3322	0.2956	0.2384	0.1374	0.2869
13	0.3732	0.3321	0.2678	0.1544	0.3223
14	0.4162	0.3705	0.2987	0.1722	0.3595
15	0.4629	0.4120	0.3322	0.1915	0.3998
16	0.5105	0.4544	0.3664	0.2112	0.4409
17	0.5613	0.4996	0.4028	0.2322	0.4848
18	0.6147	0.5471	0.4411	0.2543	0.5309
19	0.6715	0.5976	0.4819	0.2778	0.5799
20	0.7757	0.6904	0.5567	0.3209	0.6699
21	0.8041	0.7157	0.5770	0.3326	0.6945
22	0.8696	0.7739	0.6240	0.3597	0.7510
23	0.9449	0.8410	0.6781	0.3909	0.8160
24	1.0182	0.9062	0.7306	0.4212	0.8793
25	1.0881	0.9684	0.7808	0.4501	0.9397

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: Greater Than $2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0247	0.0219	0.0177	0.0102	0.0213
2	0.0447	0.0398	0.0321	0.0185	0.0386
3	0.0617	0.0549	0.0443	0.0255	0.0533
4	0.0814	0.0724	0.0584	0.0337	0.0703
5	0.1040	0.0926	0.0746	0.0430	0.0898
6	0.1277	0.1136	0.0916	0.0528	0.1103
7	0.1482	0.1319	0.1064	0.0613	0.1280
8	0.1754	0.1561	0.1258	0.0725	0.1515
9	0.2043	0.1818	0.1466	0.0845	0.1764
10	0.2333	0.2076	0.1674	0.0965	0.2015
11	0.2676	0.2382	0.1921	0.1107	0.2312
12	0.3016	0.2684	0.2164	0.1248	0.2605
13	0.3388	0.3015	0.2431	0.1402	0.2926
14	0.3779	0.3363	0.2712	0.1563	0.3264
15	0.4203	0.3740	0.3016	0.1739	0.3630
16	0.4635	0.4125	0.3326	0.1917	0.4003
17	0.5096	0.4536	0.3657	0.2108	0.4402
18	0.5581	0.4967	0.4005	0.2309	0.4820
19	0.6096	0.5426	0.4375	0.2522	0.5265
20	0.7043	0.6268	0.5054	0.2913	0.6082
21	0.7301	0.6498	0.5239	0.3020	0.6305
22	0.7895	0.7027	0.5665	0.3266	0.6818
23	0.8579	0.7635	0.6156	0.3549	0.7409
24	0.9244	0.8227	0.6634	0.3824	0.7983
25	0.9879	0.8792	0.7089	0.4087	0.8532

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0343	0.0305	0.0246	0.0142	0.0296
2	0.0622	0.0553	0.0446	0.0257	0.0537
3	0.0858	0.0764	0.0616	0.0355	0.0741
4	0.1132	0.1007	0.0812	0.0468	0.0977
5	0.1447	0.1288	0.1038	0.0599	0.1250
6	0.1776	0.1581	0.1274	0.0735	0.1534
7	0.2062	0.1835	0.1480	0.0853	0.1781
8	0.2439	0.2171	0.1751	0.1009	0.2107
9	0.2842	0.2529	0.2039	0.1175	0.2454
10	0.3245	0.2888	0.2329	0.1342	0.2803
11	0.3723	0.3314	0.2672	0.1540	0.3216
12	0.4195	0.3734	0.3011	0.1735	0.3623
13	0.4713	0.4195	0.3382	0.1950	0.4070
14	0.5257	0.4679	0.3772	0.2175	0.4540
15	0.5846	0.5203	0.4195	0.2418	0.5049
16	0.6448	0.5739	0.4627	0.2667	0.5569
17	0.7090	0.6310	0.5088	0.2933	0.6123
18	0.7764	0.6910	0.5571	0.3212	0.6705
19	0.8480	0.7548	0.6086	0.3508	0.7324
20	0.9797	0.8720	0.7030	0.4053	0.8461
21	1.0156	0.9039	0.7288	0.4201	0.8771
22	1.0982	0.9775	0.7881	0.4543	0.9485
23	1.1933	1.0621	0.8564	0.4936	1.0306
24	1.2859	1.1445	0.9228	0.5319	1.1106
25	1.3742	1.2231	0.9862	0.5685	1.1869

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0313	0.0278	0.0225	0.0129	0.0270
2	0.0567	0.0505	0.0407	0.0235	0.0490
3	0.0783	0.0697	0.0562	0.0324	0.0676
4	0.1032	0.0919	0.0741	0.0427	0.0892
5	0.1320	0.1175	0.0947	0.0546	0.1140
6	0.1620	0.1442	0.1162	0.0670	0.1399
7	0.1881	0.1674	0.1350	0.0778	0.1624
8	0.2225	0.1981	0.1597	0.0921	0.1922
9	0.2592	0.2307	0.1860	0.1072	0.2239
10	0.2960	0.2635	0.2124	0.1225	0.2557
11	0.3396	0.3023	0.2437	0.1405	0.2933
12	0.3827	0.3406	0.2746	0.1583	0.3305
13	0.4299	0.3826	0.3085	0.1778	0.3713
14	0.4795	0.4268	0.3441	0.1984	0.4141
15	0.5333	0.4746	0.3827	0.2206	0.4606
16	0.5882	0.5235	0.4221	0.2433	0.5080
17	0.6467	0.5756	0.4641	0.2675	0.5585
18	0.7082	0.6303	0.5082	0.2930	0.6116
19	0.7736	0.6885	0.5551	0.3200	0.6681
20	0.8937	0.7954	0.6413	0.3697	0.7718
21	0.9264	0.8245	0.6648	0.3832	0.8000
22	1.0018	0.8916	0.7189	0.4144	0.8652
23	1.0885	0.9688	0.7811	0.4503	0.9401
24	1.1730	1.0440	0.8417	0.4852	1.0130
25	1.2535	1.1157	0.8996	0.5186	1.0826

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0291	0.0259	0.0209	0.0121	0.0252
2	0.0528	0.0470	0.0379	0.0218	0.0456
3	0.0729	0.0649	0.0523	0.0302	0.0630
4	0.0961	0.0856	0.0690	0.0398	0.0830
5	0.1229	0.1094	0.0882	0.0508	0.1062
6	0.1509	0.1343	0.1083	0.0624	0.1303
7	0.1752	0.1559	0.1257	0.0725	0.1513
8	0.2073	0.1845	0.1487	0.0857	0.1790
9	0.2414	0.2149	0.1732	0.0999	0.2085
10	0.2757	0.2454	0.1979	0.1141	0.2381
11	0.3163	0.2815	0.2270	0.1309	0.2732
12	0.3564	0.3172	0.2558	0.1474	0.3078
13	0.4004	0.3564	0.2873	0.1656	0.3458
14	0.4466	0.3975	0.3205	0.1848	0.3857
15	0.4967	0.4421	0.3564	0.2055	0.4290
16	0.5478	0.4876	0.3931	0.2266	0.4731
17	0.6023	0.5361	0.4322	0.2492	0.5202
18	0.6596	0.5871	0.4733	0.2729	0.5697
19	0.7205	0.6413	0.5170	0.2980	0.6223
20	0.8323	0.7408	0.5973	0.3443	0.7189
21	0.8628	0.7679	0.6192	0.3569	0.7452
22	0.9331	0.8304	0.6696	0.3860	0.8058
23	1.0139	0.9023	0.7276	0.4194	0.8756
24	1.0925	0.9723	0.7840	0.4519	0.9435
25	1.1675	1.0391	0.8378	0.4830	1.0083

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0273	0.0243	0.0196	0.0113	0.0236
2	0.0494	0.0440	0.0355	0.0204	0.0427
3	0.0682	0.0607	0.0490	0.0282	0.0589
4	0.0900	0.0801	0.0646	0.0372	0.0777
5	0.1150	0.1024	0.0825	0.0476	0.0993
6	0.1412	0.1257	0.1013	0.0584	0.1219
7	0.1639	0.1459	0.1176	0.0678	0.1416
8	0.1940	0.1726	0.1392	0.0802	0.1675
9	0.2259	0.2011	0.1621	0.0935	0.1951
10	0.2580	0.2296	0.1852	0.1067	0.2228
11	0.2960	0.2635	0.2124	0.1225	0.2556
12	0.3335	0.2969	0.2394	0.1380	0.2881
13	0.3747	0.3335	0.2689	0.1550	0.3236
14	0.4179	0.3720	0.2999	0.1729	0.3610
15	0.4648	0.4137	0.3335	0.1923	0.4014
16	0.5126	0.4563	0.3679	0.2121	0.4427
17	0.5637	0.5017	0.4045	0.2332	0.4868
18	0.6173	0.5494	0.4430	0.2553	0.5331
19	0.6742	0.6001	0.4838	0.2789	0.5823
20	0.7789	0.6932	0.5590	0.3222	0.6727
21	0.8074	0.7186	0.5794	0.3340	0.6973
22	0.8732	0.7771	0.6266	0.3612	0.7541
23	0.9488	0.8444	0.6808	0.3925	0.8194
24	1.0223	0.9099	0.7336	0.4229	0.8829
25	1.0926	0.9724	0.7841	0.4520	0.9436

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0256	0.0228	0.0184	0.0106	0.0221
2	0.0464	0.0413	0.0333	0.0192	0.0401
3	0.0641	0.0571	0.0460	0.0265	0.0554
4	0.0845	0.0752	0.0607	0.0350	0.0730
5	0.1081	0.0962	0.0776	0.0447	0.0934
6	0.1327	0.1181	0.0952	0.0549	0.1146
7	0.1540	0.1371	0.1105	0.0637	0.1330
8	0.1823	0.1622	0.1308	0.0754	0.1574
9	0.2123	0.1889	0.1523	0.0878	0.1833
10	0.2425	0.2158	0.1740	0.1003	0.2094
11	0.2782	0.2476	0.1996	0.1151	0.2402
12	0.3134	0.2789	0.2249	0.1297	0.2707
13	0.3521	0.3134	0.2527	0.1457	0.3041
14	0.3927	0.3495	0.2818	0.1625	0.3392
15	0.4368	0.3887	0.3134	0.1807	0.3772
16	0.4817	0.4287	0.3457	0.1993	0.4160
17	0.5296	0.4714	0.3801	0.2191	0.4574
18	0.5800	0.5162	0.4162	0.2399	0.5009
19	0.6336	0.5639	0.4547	0.2621	0.5472
20	0.7319	0.6514	0.5252	0.3028	0.6321
21	0.7587	0.6753	0.5445	0.3139	0.6552
22	0.8205	0.7302	0.5888	0.3394	0.7086
23	0.8915	0.7935	0.6398	0.3688	0.7700
24	0.9607	0.8550	0.6894	0.3974	0.8297
25	1.0267	0.9138	0.7368	0.4247	0.8867

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0245	0.0218	0.0176	0.0101	0.0212
2	0.0444	0.0395	0.0319	0.0184	0.0384
3	0.0614	0.0546	0.0440	0.0254	0.0530
4	0.0809	0.0720	0.0581	0.0335	0.0699
5	0.1034	0.0921	0.0742	0.0428	0.0893
6	0.1270	0.1130	0.0911	0.0525	0.1096
7	0.1474	0.1312	0.1058	0.0610	0.1273
8	0.1744	0.1552	0.1251	0.0721	0.1506
9	0.2031	0.1808	0.1458	0.0840	0.1754
10	0.2320	0.2065	0.1665	0.0960	0.2004
11	0.2662	0.2369	0.1910	0.1101	0.2299
12	0.2999	0.2669	0.2152	0.1241	0.2590
13	0.3369	0.2999	0.2418	0.1394	0.2910
14	0.3758	0.3345	0.2697	0.1555	0.3246
15	0.4179	0.3720	0.2999	0.1729	0.3610
16	0.4610	0.4103	0.3308	0.1907	0.3981
17	0.5068	0.4511	0.3637	0.2097	0.4377
18	0.5550	0.4940	0.3983	0.2296	0.4794
19	0.6063	0.5396	0.4351	0.2508	0.5236
20	0.7004	0.6234	0.5026	0.2897	0.6049
21	0.7260	0.6462	0.5210	0.3003	0.6270
22	0.7851	0.6988	0.5634	0.3248	0.6781
23	0.8531	0.7593	0.6122	0.3529	0.7368
24	0.9193	0.8182	0.6597	0.3803	0.7939
25	0.9824	0.8744	0.7050	0.4064	0.8485

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0235	0.0209	0.0169	0.0097	0.0203
2	0.0426	0.0379	0.0306	0.0176	0.0368
3	0.0588	0.0524	0.0422	0.0243	0.0508
4	0.0776	0.0690	0.0557	0.0321	0.0670
5	0.0992	0.0883	0.0712	0.0410	0.0856
6	0.1217	0.1083	0.0873	0.0503	0.1051
7	0.1413	0.1258	0.1014	0.0585	0.1220
8	0.1672	0.1488	0.1200	0.0692	0.1444
9	0.1948	0.1733	0.1398	0.0806	0.1682
10	0.2224	0.1980	0.1596	0.0920	0.1921
11	0.2552	0.2271	0.1831	0.1056	0.2204
12	0.2875	0.2559	0.2063	0.1189	0.2483
13	0.3230	0.2875	0.2318	0.1336	0.2790
14	0.3603	0.3207	0.2585	0.1490	0.3112
15	0.4007	0.3566	0.2875	0.1657	0.3460
16	0.4419	0.3933	0.3171	0.1828	0.3817
17	0.4859	0.4325	0.3487	0.2010	0.4196
18	0.5321	0.4736	0.3819	0.2201	0.4596
19	0.5812	0.5173	0.4171	0.2404	0.5020
20	0.6715	0.5976	0.4818	0.2778	0.5799
21	0.6960	0.6195	0.4995	0.2879	0.6011
22	0.7527	0.6699	0.5401	0.3114	0.6501
23	0.8179	0.7279	0.5869	0.3383	0.7064
24	0.8813	0.7844	0.6324	0.3646	0.7611
25	0.9419	0.8383	0.6759	0.3896	0.8134

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0226	0.0201	0.0162	0.0093	0.0195
2	0.0409	0.0364	0.0294	0.0169	0.0353
3	0.0565	0.0503	0.0405	0.0234	0.0488
4	0.0745	0.0663	0.0535	0.0308	0.0643
5	0.0952	0.0848	0.0683	0.0394	0.0822
6	0.1169	0.1040	0.0839	0.0484	0.1009
7	0.1357	0.1208	0.0974	0.0561	0.1172
8	0.1606	0.1429	0.1152	0.0664	0.1387
9	0.1870	0.1665	0.1342	0.0774	0.1615
10	0.2136	0.1901	0.1533	0.0884	0.1845
11	0.2451	0.2181	0.1759	0.1014	0.2116
12	0.2761	0.2458	0.1981	0.1142	0.2385
13	0.3102	0.2761	0.2226	0.1283	0.2679
14	0.3460	0.3079	0.2483	0.1431	0.2988
15	0.3848	0.3425	0.2761	0.1592	0.3323
16	0.4244	0.3777	0.3045	0.1756	0.3665
17	0.4666	0.4153	0.3348	0.1930	0.4030
18	0.5110	0.4548	0.3667	0.2114	0.4413
19	0.5582	0.4968	0.4005	0.2309	0.4821
20	0.6448	0.5739	0.4627	0.2667	0.5569
21	0.6684	0.5949	0.4797	0.2765	0.5773
22	0.7228	0.6433	0.5187	0.2990	0.6243
23	0.7854	0.6990	0.5636	0.3249	0.6783
24	0.8464	0.7533	0.6074	0.3501	0.7309
25	0.9045	0.8050	0.6491	0.3742	0.7812

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0217	0.0193	0.0156	0.0090	0.0188
2	0.0393	0.0350	0.0282	0.0163	0.0340
3	0.0543	0.0484	0.0390	0.0225	0.0469
4	0.0716	0.0638	0.0514	0.0296	0.0619
5	0.0916	0.0815	0.0657	0.0379	0.0791
6	0.1124	0.1001	0.0807	0.0465	0.0971
7	0.1305	0.1162	0.0937	0.0540	0.1127
8	0.1544	0.1375	0.1108	0.0639	0.1334
9	0.1799	0.1601	0.1291	0.0744	0.1554
10	0.2055	0.1829	0.1474	0.0850	0.1774
11	0.2357	0.2098	0.1691	0.0975	0.2036
12	0.2656	0.2364	0.1906	0.1099	0.2294
13	0.2984	0.2656	0.2141	0.1234	0.2577
14	0.3328	0.2962	0.2388	0.1377	0.2874
15	0.3701	0.3294	0.2656	0.1531	0.3196
16	0.4082	0.3633	0.2929	0.1689	0.3525
17	0.4488	0.3995	0.3221	0.1857	0.3876
18	0.4915	0.4375	0.3527	0.2033	0.4245
19	0.5369	0.4778	0.3853	0.2221	0.4637
20	0.6202	0.5520	0.4451	0.2566	0.5356
21	0.6429	0.5722	0.4614	0.2660	0.5552
22	0.6953	0.6188	0.4989	0.2876	0.6005
23	0.7555	0.6724	0.5421	0.3125	0.6525
24	0.8141	0.7245	0.5842	0.3367	0.7031
25	0.8700	0.7743	0.6243	0.3599	0.7514

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0209	0.0186	0.0150	0.0087	0.0181
2	0.0379	0.0337	0.0272	0.0157	0.0327
3	0.0523	0.0466	0.0376	0.0216	0.0452
4	0.0690	0.0614	0.0495	0.0285	0.0596
5	0.0882	0.0785	0.0633	0.0365	0.0762
6	0.1083	0.0964	0.0777	0.0448	0.0935
7	0.1257	0.1119	0.0902	0.0520	0.1086
8	0.1488	0.1324	0.1068	0.0615	0.1285
9	0.1733	0.1542	0.1244	0.0717	0.1497
10	0.1979	0.1761	0.1420	0.0819	0.1709
11	0.2270	0.2021	0.1629	0.0939	0.1961
12	0.2558	0.2277	0.1836	0.1058	0.2209
13	0.2874	0.2558	0.2062	0.1189	0.2482
14	0.3206	0.2853	0.2300	0.1326	0.2769
15	0.3565	0.3173	0.2558	0.1475	0.3079
16	0.3932	0.3500	0.2822	0.1627	0.3396
17	0.4323	0.3848	0.3102	0.1788	0.3734
18	0.4734	0.4214	0.3398	0.1958	0.4089
19	0.5171	0.4603	0.3711	0.2139	0.4466
20	0.5974	0.5317	0.4287	0.2471	0.5160
21	0.6193	0.5512	0.4444	0.2562	0.5348
22	0.6697	0.5961	0.4806	0.2770	0.5784
23	0.7277	0.6477	0.5222	0.3010	0.6285
24	0.7841	0.6979	0.5627	0.3244	0.6772
25	0.8380	0.7458	0.6014	0.3467	0.7237

PROPOSED FHCF 2010 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use) **Revised Pursuant to CS for SB 1460**

Rates are Dollars per $1000 of Exposure

Coverage Level: **45%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Superior Masonry	Non-MH Default Unknown
1	0.0181	0.0161	0.0130	0.0075	0.0157
2	0.0328	0.0292	0.0236	0.0136	0.0284
3	0.0454	0.0404	0.0325	0.0188	0.0392
4	0.0598	0.0532	0.0429	0.0247	0.0517
5	0.0765	0.0681	0.0549	0.0316	0.0660
6	0.0939	0.0835	0.0673	0.0388	0.0811
7	0.1090	0.0970	0.0782	0.0451	0.0941
8	0.1289	0.1147	0.0925	0.0533	0.1113
9	0.1502	0.1337	0.1078	0.0621	0.1297
10	0.1715	0.1526	0.1231	0.0709	0.1481
11	0.1968	0.1751	0.1412	0.0814	0.1699
12	0.2217	0.1973	0.1591	0.0917	0.1915
13	0.2491	0.2217	0.1787	0.1030	0.2151
14	0.2778	0.2473	0.1994	0.1149	0.2399
15	0.3090	0.2750	0.2217	0.1278	0.2668
16	0.3408	0.3033	0.2445	0.1410	0.2943
17	0.3747	0.3335	0.2689	0.1550	0.3236
18	0.4103	0.3652	0.2944	0.1697	0.3544
19	0.4482	0.3989	0.3216	0.1854	0.3871
20	0.5178	0.4608	0.3715	0.2142	0.4472
21	0.5367	0.4777	0.3851	0.2220	0.4635
22	0.5804	0.5166	0.4165	0.2401	0.5013
23	0.6307	0.5613	0.4526	0.2609	0.5447
24	0.6796	0.6048	0.4877	0.2811	0.5869
25	0.7263	0.6464	0.5212	0.3004	0.6272

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 2010 contract year.

SUMMARY: Proposed amended Rule 19-8.028, F.A.C., establishes the premium formula and adopts the rates for the 2010 contract year. In addition, the rule is being amended to reflect the 2009 Legislative change in contract year dates.

SUMMARY OF STATEMENT OF ESTIMATED REGULATORY COSTS: The Board has prepared a statement and found the cost to be minimal.

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 HELD AT THE DATE,TIME AND PLACE SHOWN BELOW (IF NOT REQUESTED, THIS HEARING WILL NOT BE HELD):

DATE AND TIME: May 17, 2010, 2:00 p.m. – 4:00 p.m. (ET)

PLACE: Room 116 (Hermitage Conference Room), 1801 Hermitage Blvd., Tallahassee, FL 32308.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this workshop/meeting is asked to advise the agency at least 7 days before the workshop/meeting by contacting: Tracy Allen, Senior Attorney, Florida Hurricane Catastrophe Fund, State Board of Administration, P.O. Box 13300, Tallahassee, FL 32317-3300; telephone (850) 413-1341. If you are hearing or speech impaired, please contact the agency using the Florida Relay Service, 1(800)955-8771 (TDD) or 1(800)955-8770 (Voice).

THE PERSON TO BE CONTACTED REGARDING THE PROPOSED RULE IS: Tracy Allen at the address listed above.

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.

(d) Contract Year, prior to June 1, 2010, 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. The period of time which begins at 12:00:01 Eastern Time on June 1, 2010 and ends at 12:00 p.m. midnight on December 31, 2010 shall be considered the 2010 Contract Year. All Contract Years beginning after December 31, 2010 shall begin at 12:00:01 Eastern Time on January 1 of each calendar year and end at 12:00 p.m. midnight on December 31 of that calendar year. ~~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.~~

Paragraphs (2)(e) through (3)(l) No Changes.

(3)(m) For the 2010 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2010 Ratemaking Formula Report 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, March 18, 2010" 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)3.a., No Changes.

(4)(c)3.b. For Contract Years prior to the 2010 Contract Year, on ~~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 ~~hereby~~ 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 ~~12/31~~ exposure and divided in half as described in this sub-subparagraph.

c. For Contract Years 2010 and later, on or before March 1 of the following calendar 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 following 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 the last day of the Contract Year (May 31 for Contract Years prior to the 2010 Contract Year and December 31 for Contract Years 2010 and later) ~~May 31~~. 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.

Paragraphs (4)(c)5. through (4)(d)7., No Changes.

(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.~~8200 Norman Center Drive, Bloomington, Minnesota 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, 5-XX-10.

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: April 13, 2010.

DATE NOTICE OF PROPOSED RULE DEVELOPMENT PUBLISHED IN FAW: December 24, 2009, Vol. 35, No. 51.

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, prior to June 1, 2010, 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. The period of time which begins at 12:00:01 Eastern Time on June 1, 2010 and ends at 12:00 p.m. midnight on December 31, 2010 shall be considered the 2010 Contract Year. All Contract Years beginning after December 31, 2010 shall begin at 12:00:01 Eastern Time on January 1 of each calendar year and end at 12:00 p.m. midnight on December 31 of that calendar year. ~~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 year and the FHCF-D1A and FHCF-D1B for the Contract Year 2002/2003 and all prior 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 Contract Year, the Formula developed by the Board's Independent Consultant, "Florida Hurricane Catastrophe Fund: 2010 Ratemaking Formula Report 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, March 18, 2010" 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. For Contract Years prior to the 2010 Contract Year, on ~~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 ~~hereby~~ 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 ~~12/31~~ exposure and divided in half as described in this sub-subparagraph.

c. For Contract Years 2010 and later, on or before March 1 of the following calendar 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 following 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 the last day of the Contract Year (May 31 for Contract Years prior to the 2010 Contract Year and December 31 for Contract Years 2010 and later). ~~May 31.~~ 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 Premium 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 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 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 and the minimum Premium 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. ~~8200 Norman Center Drive, Bloomington, Minnesota 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, 5-__-10.

A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF THE STATE OF FLORIDA, ACTING AS THE GOVERNING BODY OF THE FLORIDA HURRICANE CATASTROPHE FUND, A TRUST FUND OF THE STATE OF FLORIDA CREATED BY SECTION 215.555, FLORIDA STATUTES; MAKING CERTAIN DETERMINATIONS; DIRECTING THE OFFICE OF INSURANCE REGULATION TO LEVY, BY ORDER, EMERGENCY ASSESSMENTS; AND DIRECTING THE OFFICE OF INSURANCE REGULATION REGARDING THE ASSESSMENT AMOUNT, TIMING, REPORTING, COLLECTION, REMITTANCE VERIFICATION AND ENFORCEMENT OF THE COLLECTION OF EMERGENCY ASSESSMENTS, AND ANY INTEREST THEREON.

WHEREAS, Section 215.555, Florida Statutes, (the "Act"), created the Florida Hurricane Catastrophe Fund (the "Fund"), a trust fund administered by the State Board of Administration (the "Board") of the State of Florida (the "State"), for the purpose of establishing a program to provide insurers who write covered policies, as defined in Section 215.555(2)(c), Florida Statutes (the "Covered Policies"), with reimbursement for a portion of their catastrophic hurricane losses;

WHEREAS, pursuant to the Act, the Fund is authorized to collect reimbursement premiums from insurers writing Covered Policies in this State which have entered into a reimbursement contract with the Board, pursuant to Section 215.555(4)(a), Florida Statutes (the "Participating Insurers");

WHEREAS, the Act created the Florida Hurricane Catastrophe Fund Finance Corporation (the "Corporation") with the authority to issue revenue bonds and pay the

proceeds of the bonds, through the Fund, to Participating Insurers, thereby enabling Participating Insurers to pay the claims of policyholders for hurricane damage to properties;

WHEREAS, the Board is authorized pursuant to Section 215.555(6)(b), Florida Statutes, to direct the Office of Insurance Regulation (the "Office") to levy emergency assessments on the premiums on certain property and casualty lines of business in the State;

WHEREAS, Hurricanes Dennis, Katrina, Rita and Wilma caused substantial property damage in Florida during the 2005 hurricane season (the "2005 Hurricanes");

WHEREAS, the Office shall verify the accurate and timely collection and remittance of emergency assessments and shall report the information to the Board in a form and at a time specified by the Board.

NOW, THEREFORE, BE IT RESOLVED by the Board, as the governing body of the Fund, as follows:

1. Pursuant to Section 215.555(6)(b)l., Florida Statutes, and Rule 19-8.013(4)(c)l., Florida Administrative Code, the Board hereby determines that the amount of revenue produced from reimbursement premiums is insufficient to fund the obligations, costs, and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of debt service coverage not met by reimbursement

premiums. In making this determination the Board has considered, pursuant to Rule 19-8.013(4)(c)l., Florida Administrative Code, the projected balance of the fund; anticipated additional Fund revenues; the meteorological severity and geographical area impacted by each covered event; and 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, from information provided by modeling companies, from claims development patterns derived from known historical events, including the 2005 Hurricanes, and from an analysis of market shares of Participating Insurers in the impacted area. In addition, pursuant to Rule 19-8.013(4)(e), Florida Administrative Code, the Board hereby determines that legally available moneys in the Fund will be insufficient to pay reimbursement at the levels promised in the reimbursement contracts, has determined the projected reimbursable losses of Participating Insurers, has determined that the Fund will not have sufficient legally available funds to reimburse Participating Insurers for their reimbursable losses, and has determined the estimated shortfall which will be covered by the issuance of revenue bonds.

2. Subject to Section 5 hereof, the Board hereby directs the Office to levy, by Order, a 1.30% emergency assessment on the direct written premiums for property and casualty lines of business in the State, including all lines of business identified on the Exhibit of Premiums and Losses, in the National Association of Insurance Commissioners (the "NAIC") annual statement required of authorized insurers by Section

624.424, Florida Statutes, except those lines identified as accident and health insurance, workers' compensation insurance, medical malpractice insurance and policies written under the National Flood Insurance Program and the Federal Crop Insurance Act. The Office is also directed to levy by Order a 1.30% emergency assessment on the same property and casualty lines of business of surplus lines regulated under Part VIII of Chapter 626, Florida Statutes, and on each insured procuring property and casualty coverage and filing under Section 626.938, Florida Statutes, which assessments will be collected by the Florida Surplus Lines Service Office (the "FSLSO"). In determining the rate of emergency assessment, pursuant to Rule 19-8.013(4)(e)2., Florida Administrative Code, the Board reviewed available information from the Office of Insurance Regulation, the FSLSO and the NAIC, regarding direct written premiums, and has reviewed and assessed existing market conditions regarding the issuance and sale of bonds to determine the amount of revenues which will be required to pay debt service on any bonds issued. Based upon this review, the Board hereby determines, pursuant to Rule 19-8.013(4)(e)2.c, Florida Administrative Code, that the rate of emergency assessment established herein is necessary to fund the obligations, costs and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of debt service coverage not met by reimbursement premiums.

3. The Order to be issued by the Office which is directed at authorized insurers regulated by the Office and other "Insurers" is included herein as Appendix A. "Insurer" shall have the meaning that it is given in the Order in Appendix A. The Order

to be issued by the Office, which is directed to the FSLSO and to insureds independently procuring property and casualty coverage and filing under Section 626.938, Florida Statutes, is included herein as Appendix B.

4. The Orders provide that the emergency assessment shall be collected and remitted with respect to all policies issued or renewed on or after the effective date designated in the Orders. The emergency assessments levied under the Orders shall continue until the Office is directed by the Board to issue an Order superseding or terminating an Order levying emergency assessments, and the Office issues such Order.

5. The Orders each dated June 12, 2006 for Case Number 86203-06, which was directed to Authorized Insurers and Case No. 86443-06, which was directed to the Florida Surplus Lines Service Office, shall each stay in effect until December 31, 2010. Commencing on January 1, 2011, the Orders provided in Appendices A and B hereto shall become effective and shall supersede the Orders for Case Numbers 86203-06 and 86443-06, respectively.

6. The emergency assessments collected on policies, other than surplus lines policies, must be collected by Insurers from each policyholder at the same time the policyholder makes a premium payment. Emergency assessments, and any interest collected on delinquent remittance of emergency assessments pursuant to Section 215.555(3), Florida Statutes, and Rule 19-8.013(4)(e)3., Florida Administrative Code, must be remitted by Insurers in the manner directed by the Office.

7. The emergency assessments collected on surplus lines policies must be collected by each surplus lines agent at the same time as the agent collects the surplus lines tax required by Section 626.932, Florida Statutes, and the agent must remit the emergency assessment together with any interest collected on delinquent remittance of emergency assessments pursuant to Section 215.555(3), Florida Statutes, and Rule 19-8.013(4)(e)3., Florida Administrative Code, as directed by the FSLSO, at the same time as the agent remits the surplus lines tax to the FSLSO. Insureds procuring coverage and filing under Section 626.938, Florida Statutes, must remit the emergency assessment as directed by the FSLSO, at the time the insured pays the surplus lines tax.

8. The Orders shall be issued by the Office no later than 15 days following the adoption of this resolution. Executed copies of the Orders and any other information distributed therewith, shall be provided to the Board immediately after issuance.

9. In order to facilitate compliance with the Act, the Office shall:

a. Verify the accurate and timely collection and remittance of emergency assessments pursuant to Section 215.555(6)(b), Florida Statutes.

b. Report this information to the Board in a form and at a time specified by the Board. The type of information shall include, but not be limited to, reported assessment base (direct written premium) by company and aggregate, assessments reported, assessments remitted, date of the remittance, number of days late, date of reporting to the Office, late filers, non filers, company contacts, non-compliance, and any

issues, actions or, comments. The Office shall also provide annually a calendar year-end report reconciling, by Insurer, the amount remitted to the Board to the Exhibit of Premiums and Losses on their NAIC annual statement filing if the Insurer is required to file such.

c. On or before each April 15th and September 15th, provide the Board, if requested, by line of business and by company, the most recent prior year end aggregate direct written premium on such property and casualty lines of business as are subject to the levy of emergency assessments pursuant to Section 215.555, Florida Statutes.

d. Provide in the manner and time specified by the Board, any other information requested which is available to the Office and which is relevant to the levy, collection and verification of the emergency assessments.

10. In order to facilitate compliance with the Act, the Fund shall:

a. Provide to the Office remittance reports from the assessment collection agent selected by the Fund. Such reports shall be remitted on a daily basis fifteen days before and fifteen days after the assessment due dates, and on a monthly basis for all other periods.

b. Based on reports obtained from the Office, the Fund shall submit bills for interest on delinquent emergency assessments to Insurers as directed by the Board.

11. This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED this ____ day of _____, 2010.

STATE OF FLORIDA

COUNTY OF LEON

_____ of the State Board of Administration of the State of Florida, in and for the County and State aforesaid, do hereby certify that the above and foregoing is a true and correct copy of the resolution passed and adopted by the State Board of Administration of the State of Florida on _____ day of _____, 2010.

IN WITNESS WHEREOF, I hereunto set my hand and official seal of the State Board of Administration of the State of Florida this ___ day of _____, 2010.

_____
Title: Executive Director & CIO

(SEAL)

APPENDIX A

FORM OF ORDER FOR INSURERS

APPENDIX B

FORM OF ORDER FOR FLORIDA SURPLUS LINES SERVICE OFFICE AND ALL ENTITIES SUBJECT TO PART VIII OF CHAPTER 626, FLORIDA STATUTES

State Board of Administration

Florida Hurricane Catastrophe Fund

2005 Losses: Need for Additional Bonding

April 13, 2010

Legal Requirements & Obligations

- The FHCF has a legal obligation to reimburse insurers for specified payments that the insurer makes to its policyholders.
- The law provides for the issuance of revenue bonds for the FHCF to meet these legal obligations.
- Insurers are required to file loss reports at year-end and quarterly thereafter.
- The FHCF is required to reimburse insurers as soon as practical after receiving proof of loss reports.

The FHCF's Examination Process

- Examination Process is active, thorough and comprehensive. Over 17,000 proof of loss reports have been processed for 2004 and 2005 losses.

- Loss payment requests are reviewed and analyzed **before**, **during**, and **after** reimbursements are made.

- The FHCF routinely withholds reimbursements if there are irregularities, unusual reporting situations, or non-compliance issues. Currently, reimbursements of $13.2 million are being withheld from 30 insurers.

- More than $43.4 million has been recouped by the FHCF for excess loss reimbursements for 2004 and 2005. Interest penalties are charged for any over-reimbursements at the maximum level prescribed in the law.

- Illegal or fraudulent activities are reported to the proper authorities.

Fraud & Illegal Activities

- The incidence of fraud and illegal activity appears to be low.
- Insurers are required by law to implement anti-fraud programs.*
- Insurers are aggressively reporting suspected fraud to the Division of Insurance Fraud.

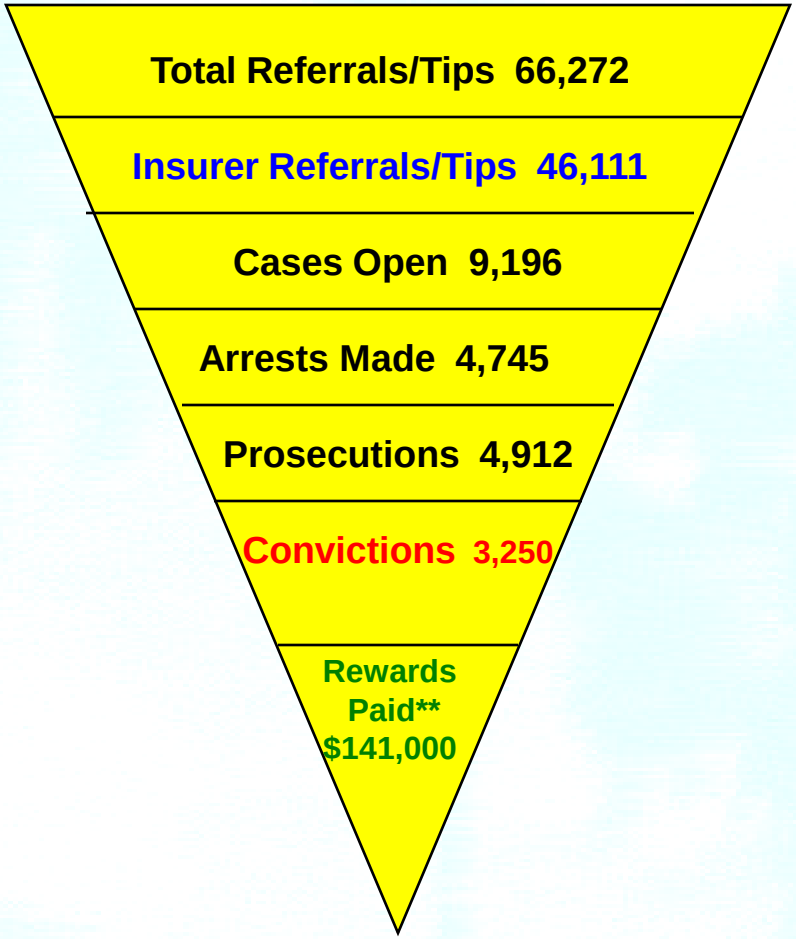
*See s. 626.9891, F.S.

Incidence of Fraud & Illegal Activities Appear to be Low

- An estimate of the number of residential property losses for 2004 & 2005 is over 2 million. The actual incidence of fraud or illegal activity is likely to involve only a small fraction of all losses.

- Residential property insurance fraud represents a small fraction of the overall insurance fraud numbers being around 3% to 5% of the total.

Division of Insurance Fraud Statistics 2005-2010*



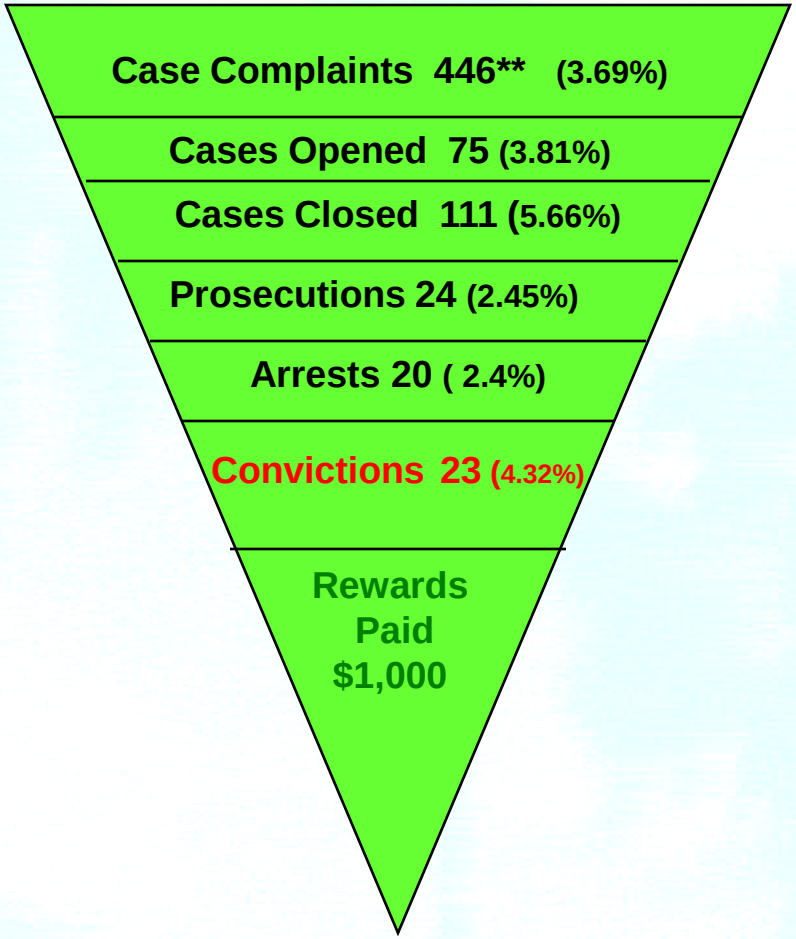
*Source: Division of Insurance Fraud as of 3-15-10. These are totals for all reports of fraud to the Division of Insurance Fraud. For 2010, the data is for a partial fiscal year 7-1-09 to 2-28-10.
** Per s. 626.9892, F.S.

The Incidence of Homeowners Fraud for 2008/2009

- The incidence of homeowners fraud as reported to the Division of Insurance Fraud is low.

Division of Insurance Fraud Statistics 2008/2009*

Homeowners Related Fraud Cases



*Source: Division of Insurance Fraud publication "2008/2009 Fiscal Year Stat Pack Report," p. 10.
**Homeowners – type of case: fictitious claim or damage, fictitious liability claim, or inflated claim.

Cooperation & Support from Other Agencies

- Office of Insurance Regulation
- Division of Insurance Fraud
- Division of Consumer Services
- Office of the Consumer Advocate
- Division of Rehabilitation and Liquidation
- Florida Guarantee Insurance Fund (FIGA)

Factors Impacting Losses: Proposed Legislative Solutions

- Factors Impacting Losses –
  - Appraisal Provisions in Insurer contracts
  - Replacement Cost holdbacks
  - The time limit on filing claims
  - Public Adjusters
  - Pubic Adjuster fees & compensation practices
  - Damage for partial losses resulting in payments for total losses.
- Legislative Solutions –
  - Replacement Cost - HB1341 (Rep. Nelson) & SB2044 (Sen. Richter)
  - Fraud/Abuse and Alternative Dispute Resolution - HB1447 (Rep. Nelson) & SB2148 (Sen. Richter)
  - Public Adjusters and 3 Year Limitation on Filing Claims - HB1181 (Rep. Long) & SB2264 (Sen. Bennett)

Obligations & Resources

as of 1/31/10

• FHCF Outstanding Losses		
– Incurred and reported	$451 million	
– Incurred but not reported	376 million	
–		$827.0 million
• Resources		213.0 million
• Additional Resources to Pay Losses		$614.0 million
• Issuance*:		
– Debt Service Reserve Fund		70.0 million
– Capitalized Interest		22.0 million
– Cost of Issuance		.8 million
– Underwriters Discount		3.2 million
• Estimated Bond Issuance		up to $710.0 million

***Estimates based on past reserve fund requirements, capitalized interest, cost of issuance, and underwriters discount. Actual numbers may vary.**

Additional Debt Financing

- THE AMOUNT: up to $710 million.

- WHEN: Start with SBA Trustee Approval in April 2010 and then proceed to issue the debt in the April/May 2010 time frame.

- REASON: Liquidity to meet continued reporting of 2005 claims.

Florida Hurricane Catastrophe Fund
Additional Bonding for 2005 Hurricane Losses

Introduction

At the State Board of Administration (SBA) meeting on February 24, 2010, two Florida Hurricane Catastrophe Fund's (FHCF) agenda items relating to the issuance of an additional tranche of debt to fund 2005 loss reimbursements were deferred. Approval was being sought for the FHCF Finance Corporation to issue up to $710 million of bonds to fund the potential outstanding losses for the 2004 and 2005 hurricane seasons. Questions were raised regarding possible illegality and fraud involved with such claims. There was discussion about how the increased involvement of public adjusters, the cumulative effect of recent statutory changes and the recessionary economic environment could also have had an impact on ultimate FHCF losses. The Trustees asked questions regarding the FHCF's Examination Programs, and also wanted to know more about new and reopened claims.

The purpose of this paper is to provide information and background to the Trustees prior to taking action on the issuance of additional debt at a future meeting.

Examination Programs **–** Much of the detail and requirements regarding the examination of insurers who participate in the FHCF is documented in the reimbursement contract and the FHCF's rules. A number of checks and balances exist. The goal is to ensure that companies pay correct premiums to the FHCF and that the FHCF does not over reimburse insurers for their losses. The FHCF only reimburses insurers for legitimate claims under the terms of its reimbursement contract. Any suspected illegal recoveries or indications of fraudulent activities are referred to the proper authorities. Where mistakes, errors, or misinterpretations are made regarding coverage, the FHCF has numerous systems in place that deal with these problems and to recover any overpayments, with interest penalties. Since the inception of the FHCF, the FHCF has collected virtually 100% of its reimbursement premiums. The only exception is for $104,451 in premium that has not been collected due to two insurer insolvencies. All excess reimbursements which the FHCF has identified have, as a result of its examination process, been recovered by the FHCF with interest penalties.

The FHCF has numerous educational and training programs in place to educate insurers as to their responsibilities and requirements regarding both reporting exposures (insured values) and losses to the FHCF. The process starts with an examination of insurer's exposure reports. Every year, insurers that pay 99% or more of the FHCF reimbursement premium are examined. In this process, individual policyholder files are reviewed by on-site examiners. This is important since it determines an insurer's coverage with the FHCF. Once a hurricane event occurs, which triggers FHCF coverage, insurers are required to report their losses by year-end and quarterly thereafter. By law, some insurers are allowed to request "advances," which are basically loans that are provided to insurers so that certain insurers can continue to pay claims and avoid cash flow issues. The Proof of Loss forms, which are the forms required for insurers to use in filing claims, are required to be signed by two executive officers of the insurer. The FHCF only

reimburses insurers for losses after the insurer has paid its policyholders (with the exception of advances). An insurer does not trigger FHCF coverage until it has met a large deductible known as a retention.

Prior to reimbursing losses, the FHCF performs validity checks on the loss reports. These checks involve comparing an insurer's reported exposure with reported losses. The FHCF also compares an insurer's reported losses to those of other insurers to get an idea of whether its losses differ from the averages. The FHCF knows the hurricane path and will question claims that fall outside the area of high wind speeds. Any irregularities are questioned and loss reimbursements are held up until issues are resolved. The FHCF can also hold up and/or deny loss reimbursements to an insurer if the insurer is not in full compliance with the FHCF's reimbursement contract, statute, or rules. Currently, the FHCF has a total of $13.2 million on hold for 31 insurers due to various issues related to its examination process.

Reimbursements occur over a five-year time period (outstanding losses are capitalized after 60 months as a result of the FHCF's commutation process – discussed below). During the process of paying claims, the FHCF monitors trends and changes in reported outstanding losses. Insurers report not only their paid claims, but outstanding reported claims and anticipated future claims based on trends, etc. (incurred but not reported losses – IBNR losses). Paid claims are reimbursed only after the insurer absorbs its deductible (retention) and co-payments. No claims are paid if the insurer's losses do not exceed its deductible/retention, nor are claims paid after an insurer exhausts its FHCF limit of coverage.

If any irregularities are found anywhere in the process, questions are asked. If explanations are not appropriate to resolve the issue, the FHCF will hold up reimbursements. If there is any indication of illegal activity or fraud, these are referred to the proper authorities such as the Division of Insurance Fraud or the Office of Insurance Regulation (OIR). The FHCF is highly involved with OIR and the Department of Financial Services (DFS) regarding any regulatory matter. The FHCF has frequent meetings with the Division of Rehabilitation and Liquidation, as well as the Florida Insurance Guaranty Association, regarding FHCF claim issues that are encountered which involve a company that has been taken over by the state.

The FHCF's on-site loss examination process occurs after the FHCF has reimbursed an insurer for about 95% of its reimbursable FHCF losses (and generally has less than $1 million in losses left to be reimbursed). The examinations utilize a sampling process. The more losses an insurer has, the more involved the examination. The FHCF has three types of examinations: 1) a "Limited" examination for insurers that have less than $2 million in losses, 2) a "Regular" examination when losses are above $2 million and less than $20 million, and 3) an "Expanded" examination when losses are above $20 million. Any complex issues that arise will result in increasing the sample size for review by adding more claim files to the review. For 2005, the on-site examination will include additional sampling to include new and reopened claims.

Significant errors that exceed a certain threshold can result in the correction and re-filing of loss reports. Errors are commonly projected over the entire population of claims. As noted above, any "excess" reimbursements are required to be paid back to the FHCF with penalty interest charges. Thus far for 2004 and 2005, the FHCF has recouped $43.3 million from participating

insurers. The goal of the on-site examination process is 1) to ensure that the FHCF does not reimburse the insurer for losses the insurer paid to its policyholders that it was not obligated to pay – such as the waiver of a deductible or the payment of extra contractual liability including "bad faith" judgments and attorney fees, 2) to ensure that the participating insurer is not filing claims that are not covered by the FHCF's reimbursement contract – such as claims for loss of rents, auto claims, claims occurring in another state, or claims with dates different from the hurricane event, and 3) to ensure payments are not made for any illegal or improper claims and that such issues are referred to the proper authorities.

During the review and examination of losses, the FHCF has been able to identify insurer fraud and other irregularities. The case where insurer fraud was suspected involved a situation where claims were switched from one hurricane event to another apparently to avoid the insurer having to incur a second deductible (retention) for a separate event. In other situations, the FHCF has been able to uncover insurer "errors" with its exposure and loss reimbursement examinations. Tens of millions of dollars of improper loss reimbursements have been avoided by the FHCF finding various errors prior to losses being paid to insurers. The process is one where prior to, during, and after reimbursements are made, the FHCF is in the position of ensuring that reimbursements are not excessive. The FHCF recovers such amounts with interest penalties, when detected.

The FHCF statute (s. 215.555, F.S.) is considered part of the insurance code. The insurance code is regulated by various Divisions within the DFS and the OIR. The FHCF works closely with DFS and OIR on any FHCF issue related to insurance companies, including suspected illegal activities or fraud.

New and Reopened Claims – Since the FHCF is a reinsurer, it reimburses participating insurers for a portion of their covered losses (generally 90%) that exceed certain levels (a deductible or retention). Insurers thus are required to report losses at year-end following a hurricane event for the particular year and quarterly thereafter. However, some insurers report losses as frequently as weekly. The FHCF is required to reimburse insurers as soon as practical. Since the FHCF Finance Corporation last issued bonds (Series 2008A) in July 2008, there have been $505 million of newly reported losses by insurers. Figure 1 illustrates the new claim reports by quarter and various other time frames.

FHCF Loss Reports
(as of 2/28/10)

- New Claim Reports since July 2008 = $505 million
- New Claims Reports by Quarter
  - Q3/08 = $ 61 million
  - Q4/08 = $158 million
  - Q1/09 = $ 49 million
  - Q2/09 = $ 74 million
  - Q3/09 = $ 56 million
  - Q4/09 = $ 83 million
  - Q1/10 = $ 42 million
- New Claims in 2009 = $262 million
- New Claims in last 12 months = $281 million
- New Claim Reports in 2010 = $42 million

Figure 1

The FHCF conducted a survey of the top 23 FHCF participants based on their incurred losses to find out how many claims were newly reported and how many were reopened claims over the course of the past two years (2008 and 2009). Results were obtained for 12 insurers – see Figures 2A and 2B. Combined results for losses reported in 2008 and 2009 indicate that for the 2004 season there were 849 new claims that totaled $3,349,329 with 2,825 reopened claims totaling $370,312,939. For the 2005 season, the combined results for 2008 and 2009 indicate that there were 8,778 new claims for $52,373,578 and 15,801 reopened claims totaling $413,404,090 for the sample.

OIR conducted a separate study on reopened claims for 2004 to 2009. In the OIR's study, 32 companies responded representing a cumulative market share of 76.4%. Data were collected regarding 7,864 reopened claims. Of this number 4,921 or 63% of the reopened claims included a specified amount claimed. The highest number of claims reopened (2,804 or 36% of the total claims in the study) were reopened 3.5 to 4.4 years after the initial claim was filed. Public adjusters were involved in 68% of such reopened claims. The second highest number of claims (1,192 or 15% of the total) was reopened 2.6 to 3.4 years after the initial claim and public adjusters were involved in 82% of these reopened claims. The third highest number of claims reopened (678 or 9% of the total) were reopened between 4.6 and 5.5 years and public adjusters were involved 92% of the time. OIR's study indicates that public adjusters were involved in 5,131 or 65% of claims reopened between 2004 and 2009. OIR's study further breaks down the

reopened claims by comparing the private market with the residual market (Citizens Property Insurance Corporation). This data is not reported here.

FHCF Participating Company Responses to Claims Data Request
2008

	2004				2005			
	New Claims		Reopened Claims		New Claims		Reopened Claims	
	# of Claims	$ Paid	# of Claims	$ Paid	# of Claims	$ Paid	# of Claims	$ Paid
Company								
A	7	$53,935.73	67	$404,713.70	2	$0.00	187	$1,569,073.26
B								
C	75	$439,065.53	167	$8,425,587.42	577	$6,478,223.34	471	$20,605,818.44
D	76	$319,464.00	679	$185,235,179.00	2020	$12,204,063.00	3297	$186,157,221.00
E	3	$24,476.93	124	$2,650,549.03	62	$1,205,083.41	440	$16,607,109.59
F	25	$53,531.00	111	$1,365,593.00	137	$1,357,540.00	267	$3,845,822.00
G	0	$0.00			185	$2,610,923.85		
H								
I								
J								
K	0	$0.00	0	$0.00	202	$1,663,311.18	883	$6,256,990.28
L								
M								
N								
O	152	$884,735.23	229	$1,964,677.01	140	$1,593,066.42	329	$4,596,471.64
P							24	$5,824,487.00
Q								
R								
S	5	$17,542.00	53	$520,193.00	86	$420,866.00	197	$2,219,544.00
T	1	$25,835.95	63	$1,792,658.81	56	$823,102.93	275	$10,554,857.33
U	-	-	24	$92,192.79	302	$3,244,898.40	647	$6,726,937.64
V	128	$194,573.00	43	$604,921.48	562	$924,833.71	192	$2,367,651.31
W								
TOTALS	**472**	**$ 2,013,159**	**1,560**	**$ 203,056,265**	**4,331**	**$ 32,525,912**	**7,209**	**$267,331,983.49**

Figure 2A

FHCF Participating Company Responses to Claims Data Request
2009

	2004				2005			
	New Claims		Reopened Claims		New Claims		Reopened Claims	
	# of Claims	$ Paid	# of Claims	$ Paid	# of Claims	$ Paid	# of Claims	$ Paid
Company								
A	49	$330,926.40	31	$135,993.65	31	$221,623.07	133	$1,099,929.14
B								
C	66	$476,475.17	177	$5,924,277.99	435	$5,793,501.25	418	$16,836,159.04
D	96	$34,669.00	632	$151,820,640.00	1871	$627,825.00	3618	$24,075,790.00
E	2	$53,113.65	130	$4,501,667.53	227	$4,202,726.83	1545	$63,326,500.29
F	27	$131,937.00	66	$746,299.00	128	$726,083.00	126	$2,566,350.00
G	3	$24,196.88			212	$1,683,667.07		
H								
I								
J								
K	0	$0.00	0	$0.00	171	$1,264,694.90	839	$7,465,404.85
L								
M								
N								
O	6	$9,371.80	22	$33,994.71	8	$29,891.13	28	$135,418.82
P			5		1		4	
Q								
R								
S	6	$77,500.00	53	$441,691.00	110	$136,691.00	293	$2,066,932.00
T	2	$375.00	66	$2,657,003.97	125	$1,973,316.67	443	$17,275,335.10
U	6	$76,866.82	35	$271,259.40	382	$2,554,974.43	1048	$10,145,095.10
V	114	$120,738.45	48	$723,846.58	746	$632,671.24	97	$1,079,192.46
W								
TOTALS	**377**	**$ 1,336,170**	**1,265**	**$ 167,256,674**	**4,447**	**$ 19,847,666**	**8,592**	**$ 146,072,107**

Figure 2B

In January 2010, the Office of Program Policy Analysis and Government Accountability (OPPAGA) released its report regarding public adjusters. The report concluded that the number of public adjusters had increased significantly from the 2003-2004 fiscal year to the 2008-2009 fiscal year – 678 public adjusters compared to 2,914 public adjusters. However, the incidence of complaints, regulatory actions, and allegations of fraud involving public adjusters was generally low. See Figure 3 below.

Additionally, the OPPAGA report indicated that although there were 937 referrals of fraud dealing with public adjusters to the Division of Insurance Fraud during 2004-2009, that there were 269 cases initiated by the Division and 31 arrests over this period of time. However, the report further pointed out that with regard to Citizens Property Insurance Corporation (Citizens) policyholders, claims took longer to reach settlement and resulted in higher payments when claimants used public adjusters. Public adjusters thus represented policyholders in 39% of Citizens catastrophe claims filed during 2008-2009 (19% of new claims and 57% of reopened claims). In 2005, typical payments to policyholders were 747% higher ($17,187 versus $2,029) when public adjusters were used by claimants.

None of the data in this section indicates that a high degree of illegal activity or fraud is occurring, but rather that claims are being reopened at an unusual rate a number of years following the 2004 and 2005 hurricane seasons. This is impacting the FHCF and is the reason additional bonding is needed. These trends are expected to continue.

Information: OPPAGA

Fiscal Year	Number of Public Adjusters	% Increase from Previous Yr.	Number of Complaints*	Number of Investigations*
2003-2004	678	NA	80	44
2004-2005	1203	77.43%	145	225
2005-2006	1864	54.95%	161	189
2006-2007	2630	41.09%	117	349
2007-2008	2755	4.75%	169	397
2008-2009	2914	5.77%	135	540

Source: Office of Program Policy Analysis & Government Accountability

*Calendar year (2004, 2005, etc.) for the Number of Complaints and Number of Investigations

Figure 3

It should be clearly understood that catastrophic losses have "long tails." Generally, after a major hurricane hits, the bulk of the claims are paid during the first year (95%-98% or so). Claims then tend to slow dramatically but may continue to be paid over the course of the next nine or ten years. Data from Hurricane Hugo in 1989 indicate that insurers continued to pay claims for 12.5 years following the event. Data from Hurricane Andrew indicate that claims were ultimately paid after 10 years. This may be difficult to understand, but due to various liability suits resulting from difficult or controversial claims, the process can result in long settlement delays for a very small portion of claims. The FHCF has a commutation process (provided for in its reimbursement contract and discussed in detail below) to resolve all outstanding claims five years after the event.

Background

A total of eight (8) hurricanes impacted Florida during 2004 and 2005. The total number of claims exceeded 2.8 million.[1] Residential losses as reported to the FHCF have been a little over $28.5 billion, and it is anticipated that the FHCF will ultimately pay a third of these losses or approximately $9.65 billion. Figures 4 and 5 below graphically illustrate the losses occurring during 2004 and 2005, along with the claims anticipated to be funded by the FHCF. Figure 6 illustrates the number of insurers having losses and triggering the FHCF. Figure 7 illustrates the wind speeds associated with the four hurricanes that occurred during 2004. The sheer nature of the events has caused difficulties in the loss settlement process. Hurricanes Charley, Frances, and Jeanne crossed paths and occurred within six weeks of each other. This led to issues related to which event caused what damage.

Following the 2004 hurricane season, the FHCF had sufficient resources to pay all its claims. Losses were estimated at $3.85 billion in December 2004, but increased to $3.95 billion in August 2006 and have been unchanged since. The year-end cash resources for paying claims, including reimbursement premiums to be received that year, put total resources at around $6.2 billion.

For the 2005 hurricane season, the FHCF carried over about $3 billion in cash, but did not have sufficient resources to pay all its anticipated claims. The FHCF had to issue $1.35 billion of bonds (2006A Series) to pay its anticipated losses in July 2006. The ultimate loss for 2005 was initially established by the FHCF's actuary at $3.5 billion in November 2005, but was increased to $4.5 billion by the time the FHCF issued bonds in July 2006. Since then, due to continued adverse loss development, the ultimate loss was increased to $4.8 billion in December 2007, $5.0 billion in April 2008, $5.2 billion in May 2008, $5.45 billion in June 2009, and $5.7 billion as of January 2010.

In July 2008, the FHCF Finance Corporation issued a second tranche of debt to fund the 2005 losses in the amount of $625 million. At the time, the amount was considered sufficient to pay for all claims over the course of the next year, but there was a high degree of uncertainty as to the ultimate obligations of the FHCF. Actuarial projections indicated that losses could come in at $113 million above the bonded amount.

The FHCF's resources and potential claims have been constantly monitored since July 2008. At the end of June 2009, the FHCF's actuary increased the estimate of ultimate loss by $250 million. This represented a 4.8% adjustment to ultimate losses for 2005 and 2.7% overall for total ultimate losses ($9.15 billion to $9.4 billion) associated with both hurricane seasons. However, over the next seven months, it was necessary to once again add another $250 million to the ultimate loss amounts thus increasing overall ultimate losses to $9.65 billion (a 2.66% upward adjustment). For the three months – November 2009, December 2009, and January 2010 – newly reported claims totaled $113 million. For the prior three months – August 2009, September 2009, and October 2009 – the newly reported claims from insurers totaled $26 million. Newly reported losses in the prior 12 months totaled $284 million. However, the FHCF paid out $289 million in losses to participating insurers over this same time period. It appeared

[1] Source: Office of Insurance Regulation (as of 4-30-06) "Summary Data by Event and CY." The data represents hurricane losses for all insurance lines.

that new losses were being reported just about as fast as the FHCF was paying claims for previously reported losses. Since the second tranche of debt was issued in July 2008, there have been $505 million of newly reported losses. The most recent ultimate loss numbers are based on this level of newly reported losses, assuming that they will continue to be reported at or near current levels.

As of January 29, 2010, the FHCF had approximately $213 million in remaining resources to pay 2004 and 2005 claims. The estimate of outstanding claims, both reported (incurred) and to be reported (incurred but not reported – IBNR), was $827 million. This leaves an estimated shortfall of around $614 million. Given the size of a debt issuance to cover the bonding costs, reserve funds, capitalized interest, etc., it is anticipated that up to $710 million bonds would need to be issued. To fund this debt issuance, the current emergency assessment rate of 1% would need to be increased by approximately 30 basis points to 1.3% to cover debt service requirements, effective January 1, 2011.[2]

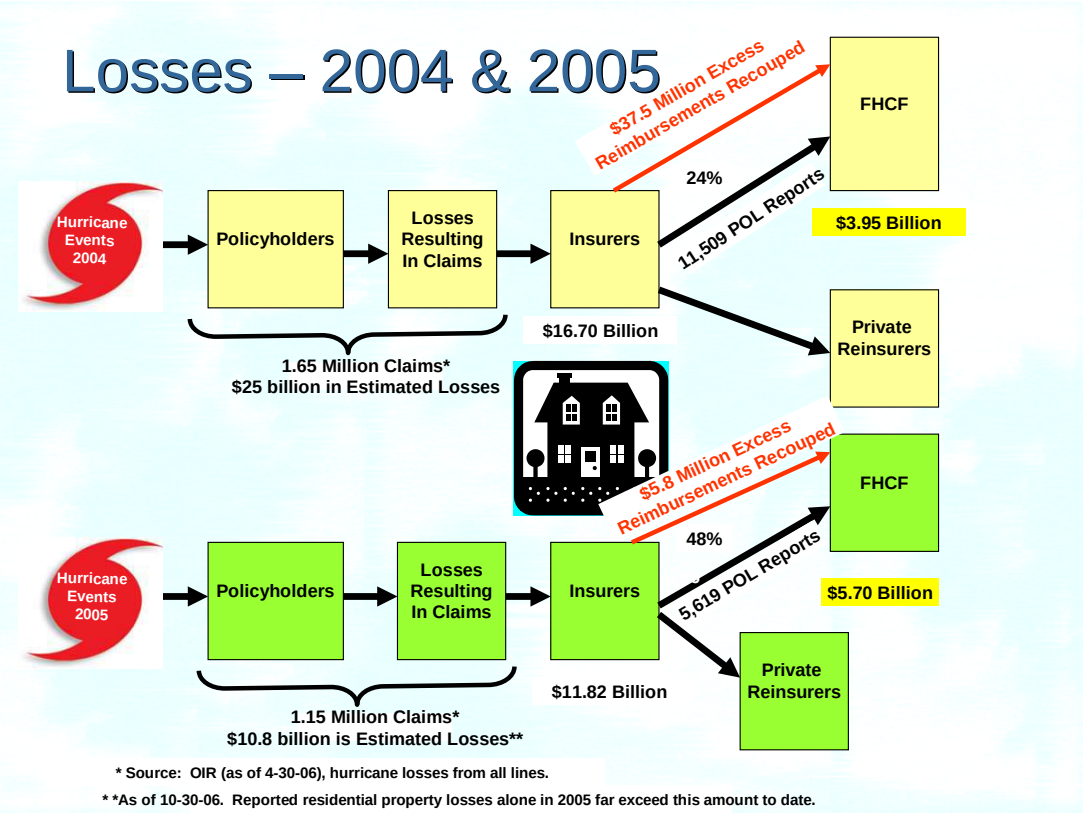


Figure 4

[2] Given that the FHCF's emergency assessment base has declined in the past two years (-2.42% and -4.69%), it is likely that even without the issuance of additional debt, the emergency assessment percentage may still need to be increased in accordance with tax-exemption covenants in the bond documents. The premium numbers regarding the emergency assessment base were reported to OIR on March 1, 2010, and it will take several weeks to determine if there are further reductions to the assessment base.

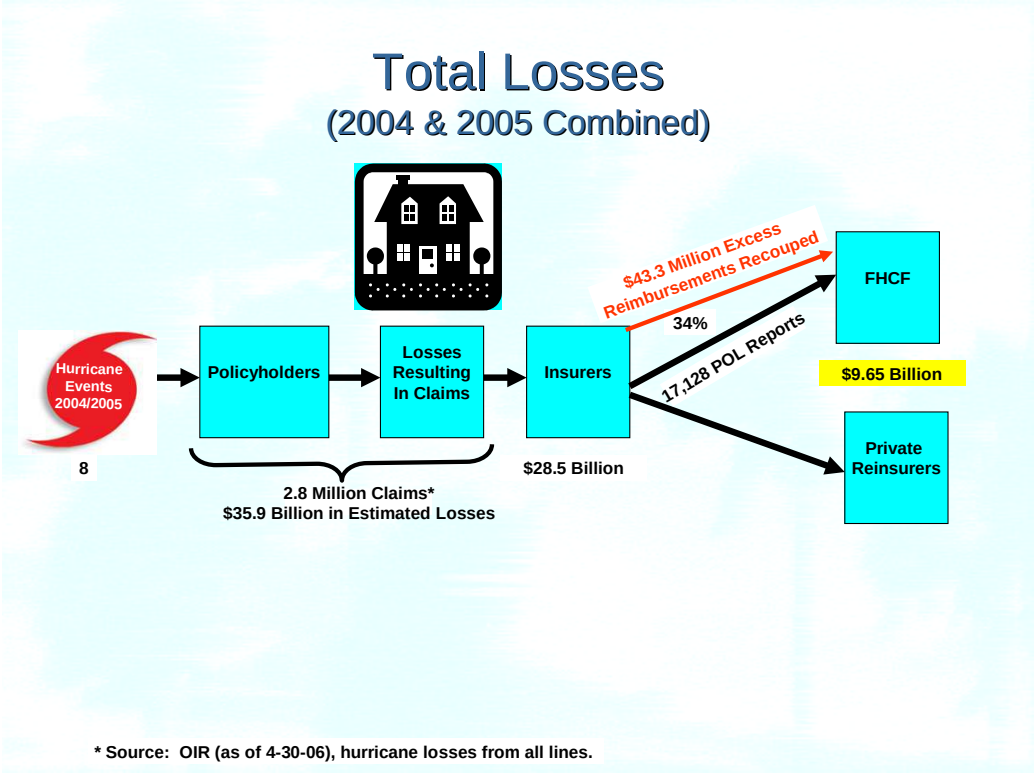


Figure 5

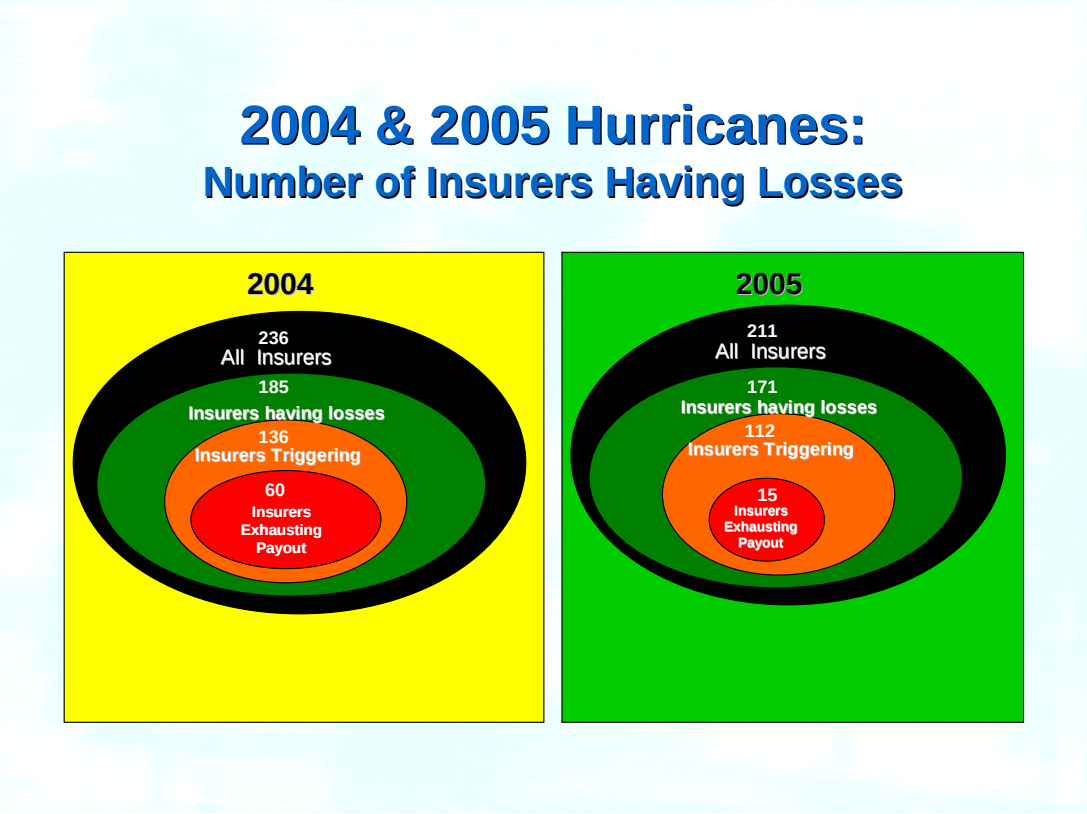


Figure 6

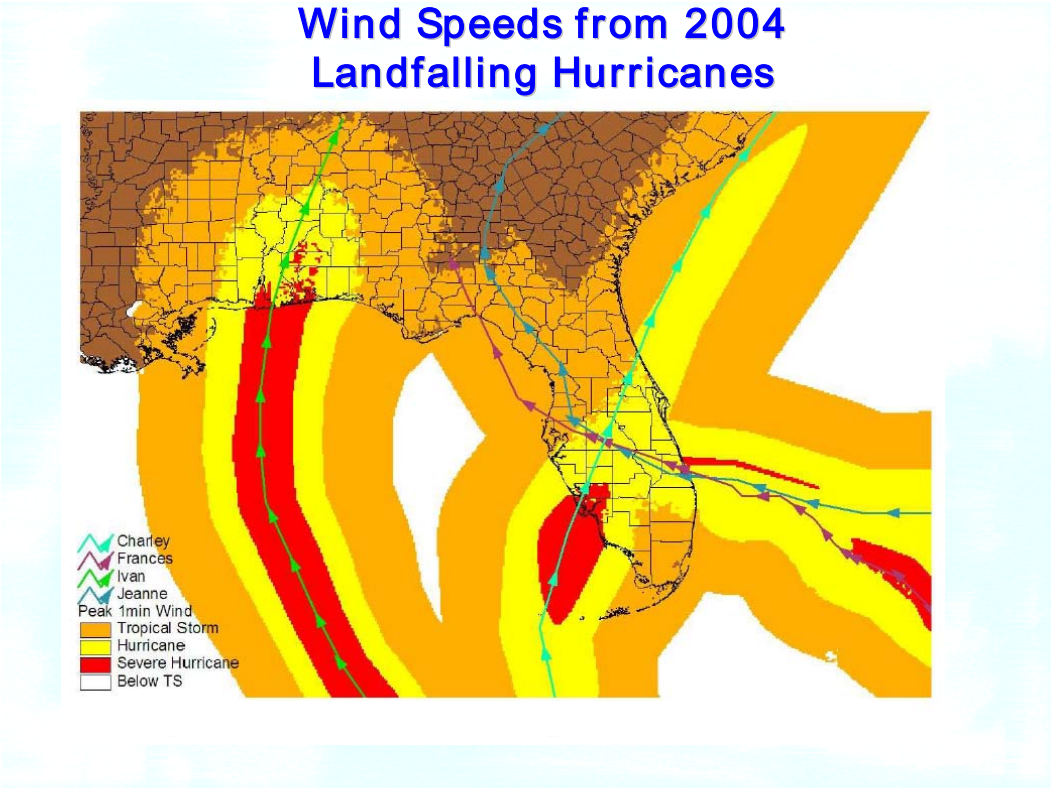


Figure 7

Statutory Requirements

The law specifies various requirements for the FHCF's reimbursement contract in s. 215.555(4)(a) & (b), F.S. Insurers have to enter into a reimbursement contract as a condition of doing business in the state and the SBA is required to reimburse insurers in exchange for a reimbursement premium. The reimbursement contract provides a "promise" by the SBA to reimburse insurers writing covered policies for a portion of their losses in excess of a specified deductible (retention). An additional 5% of reimbursed losses is provided for loss adjustment expenses.

Revenue bonds and emergency assessments are provided for in s. 215.555(6), F.S. This reads in part as follows:

> *The Legislature finds and declares that the issuance of bonds under this subsection is for the public purpose of paying the proceeds of the bonds to insurers, thereby enabling insurers to pay the claims of policyholders to assure that policyholders are able to pay the cost of construction, reconstruction, repair, restoration, and other costs associated with damage to property of policyholders of covered policies after the occurrence of a hurricane.*
>
> *If the board determines that the amount of revenue produced under subsection (5) is insufficient to fund the obligations, cost, and expenses of the fund and the corporation, including repayment of revenue bonds and that portion of the debt*

service coverage not met by reimbursement premiums, the board shall direct the Office of Insurance Regulation to levy, by order, an emergency assessment ….

Revenue bonds have been previously issued as a result of insufficient cash to fund the SBA's obligations out of its available year-end cash resources for the 2005-2006 reimbursement contract year. In July 2006, $1.35 billion of revenue bonds were issued to fund hurricane losses arising from 2005. A second tranche of $625 million was issued in July 2008.

Legal Requirements & Obligations

The question often arises as to why the FHCF can't use its existing cash balance of $4.5 billion to pay claims for the 2004 and 2005 hurricane seasons. According to Rule 19-8.013(c)2., F.A.C.,

> *Reimbursement Premiums, together with earnings thereon, received in a given Contract Year will be used only to pay for losses attributable to Covered Events occurring in that Contract Year or for losses attributable to Covered Events in subsequent Contract Years and will not be used to pay for past losses or for debt service on tax-exempt post-event revenue bonds.*

The rule was necessary as a condition of complying with a requirement of the United States Internal Revenue Service's (IRS) Code and supports a private letter ruling issued on March 27, 1998.[3] The SBA made representations to the IRS, which are included in the ruling that reads in part as follows:

> *…the Reimbursement Contracts only permit the Annual Reimbursement Premiums, the RP Earnings, Corpus, and Corpus Earnings to be used for losses from Covered Events that occur subsequent to the issuance of a series of Bonds.*

The opinion[4] of Nabors Giblin and Nickerson, P.A., who served as bond counsel for the Florida Hurricane Catastrophe Fund Finance Corporation's (Corporation) 2008A Series bonds, reads as follows:

> *…we conclude that the FHCF is prohibited by its existing rules from using Reimbursement Premiums for anything other than the repayment of claims occurring in the then-current contract year or future contract years, and that a change in such policy would create both a strong likelihood that the Florida Hurricane Catastrophe Fund Finance Corporation's tax-exempt Series 2008 bonds would be declared taxable by the Internal Revenue Service and a serious difficulty in the ability to issue future post-event indebtedness to fund FHCF claims.*

---

[3] This Ruling was extended by Rulings dated June 20, 2003 and May 29, 2008. The Ruling dated June 20, 2003 extended the initial March 27, 1998 ruling, which was limited to five years by another five years. The Ruling dated May 29, 2008, extended the effect of the Ruling indefinitely, given no substantive changes in the law or rules that would be counter to representations made in the Rulings. Other requirements can also be found in the Rulings, including the requirement that the emergency assessments be on a broad base of property and casualty policyholders, a discussion of Private Activity Bonds, a discussion of Replacement Proceeds, and a discussion of working capital expenditures, etc.

[4] See letter dated February 11, 2010 from Nabors Giblin and Nickerson, P.A. [Attached]

Another legal opinion[5] from the Sidley Austin law firm, who was bond counsel for the FHCF Finance Corporation's first tranche of debt for $1.35 billion (2006A Series bonds) reads:

> *…the use of Post-2005 Reimbursement Premiums to pay for 2005 Hurricane Losses would be contrary to the representations made to the IRS in order to obtain the Original Ruling and Renewal Rulings, and consequently, would jeopardize the tax-exempt status of bonds issued and to be issued under the Original Ruling and Renewal Rulings.*

The ability of the Corporation to issue tax-exempt debt is necessary to maximize the FHCF's claims paying ability and lower the cost of post-event debt issuance. There is a tax-exemption covenant in the bond documents[6] that creates a commitment on the part of the Corporation and the SBA to take all necessary measures to preserve the exclusion of interest on the bonds from gross income for federal income tax purposes. The tax-exemption covenant reads, in part, as follows:

> *The Corporation covenants that it will not take any action which will, or fail to take any action which failure will, cause interest on the Series 2008A Bonds to become includable in the gross income of Owners thereof for federal income tax purposes pursuant to the provisions of the Code. The Corporation agrees to perform, or cause to be performed, the covenants and agreements set forth in the Tax Certificate, which covenants and agreements are incorporated herein by reference. The Corporation shall comply with all requirements of the Code and must be satisfied subsequent to the issuance of the Series 2008A Bonds in order that interest on the Series 2008A Bonds be excluded from gross income for federal income tax purposes.*

Discussion

Estimates of losses for 2004 have remained relatively stable. Recently, there has been a slight up tick in newly reported losses for 2004, but nothing to cause the FHCF to change its existing loss estimates. However, loss estimates for 2005 have been highly unstable. As noted above, initial estimates had to be increased a total of six times due to "unusual" loss experience. This is referred to as adverse loss development. Normally, after a surge of reported claims, the reporting of losses trail off to a trickle after the first year, but that did not occur. We have found new claims continue to be reported. Insurers report to the FHCF that they are experiencing a large number of new and reopened claims.

A recent report as of January 2010, from OPPAGA Report Number 10-06, indicated that the number of public adjusters and their involvement in the claims settlement process has increased significantly. In 2003-2004 there were 678 public adjusters licensed in Florida, but in six years, or by 2008-2009, the numbers have grown to 2,914. Florida has more than twice the next largest

[5] See letter dated March 4, 2010, from Sidley Austin, LLP. [Attached]

[6] See the Supplemental Indenture dated July 1, 2008 authorizing and securing $625 million of FHCF Corporation Revenue Bonds, Series, 2008A page 21.

state (South Carolina) in the number of public adjusters per 100,000 residents and over four times the number as the state with the second largest number of public adjusters (Texas).

In a review of Citizens claims data, OPPAGA found that cases took longer to reach settlement and received higher payments when claimants used public adjusters. Public adjusters represented Citizens policyholders in 39% of catastrophe claims filed during 2008-2009 (19% for new claims and 57% for reopened claims). The typical payments to policyholders in 2005 were 747% higher when public adjusters were involved.[7] The median (50th percentile or typical) payment was $2,029 without public adjuster involvement and $17,187 with public adjuster involvement. Also, in 2005 new claims took 53 days to settle when public adjusters were not involved and 328 days to settle when public adjusters were involved. The data for reopened claims was 1,094 days (about 3 years) when public adjusters were not involved and 1,226 days (about 3.35 years) when public adjusters were involved.

The number of consumer complaints has varied over the past six years (from 2003-2004 to 2008-2009) from a low of 80 to a high of 169. The number of investigations from the Division of Agent and Agency Services has ranged from 44 to 540 over this period. Fraud referrals have come from numerous sources and totaled 937. The Division of Insurance Fraud opened 269 cases and made 31 arrests over these six years. In the 2008-2009 Division of Insurance Fraud's "2008/2009 Fiscal Year Stat Pack Report" on page 10, it indicated that there were 446 cases involving complaints of fictitious claims or damage, fictitious liability claims, or inflated claims, resulting in 23 convictions. Homeowner's fraud is a small percentage of all insurance fraud cases, representing 3.69% of all cases and 4.32% of all convictions.

FHCF's Loss Reporting and Loss Examination Process

Brief Summary – The FHCF is engaged in a number of activities and has a number of processes in place to ensure that it properly reimburses insurers for their losses per the terms of the FHCF Reimbursement Contract. The goal of the FHCF's loss examination program is to detect the overpayment of FHCF claims. The FHCF's Reimbursement Contract addresses reporting in Article X and has numerous checks and balances throughout. Additionally, the FHCF has a number of educational and training programs on the reporting of losses. The FHCF's exposure examination program confirms and establishes an insurer's coverage each year. The FHCF annually examines companies that write over 99% of the FHCF's reimbursement premium to ensure that companies have paid an appropriate premium, which is necessary to determine FHCF coverage. Individual policies are examined during this process. If errors are noted, resubmissions are required and adjustments to premiums are made.

After a hurricane event occurs, companies submit Proof of Loss reports (signed by two executive officers), which undergo integrity/validity checks prior to payments being made to the insurer. If any irregularities are noted, loss reimbursements are delayed until the company provides an adequate explanation. Losses are required to be reported at year-end and quarterly following a hurricane that triggers the Fund. Losses may be reimbursed over a period of time as long as five years; and, during this time, are constantly monitored and adjusted when irregularities are noted.

[7] The longer the time from the date of loss, the more difficult it is to determine both the exact cause and extent of damage.

Once an insurer has reported and paid most of its losses, the FHCF conducts on-site loss examinations to review individual policyholder claim files. When errors and irregularities are noted, corrections are required. If significant excess loss reimbursements are noted, the insurer is required to pay moneys back to the FHCF with an interest penalty. The penalty is the funds rate of return over the first five months of the contract year plus an additional 3% in 2004 and an additional 5% for 2005.[8] For 2004, this charge is 4.65%; and for 2005, it is 8.43% (see the FHCF's Reimbursement Contracts for 2004 and 2005, Article VIII(2)). For 2004 hurricane losses, the FHCF has recovered $43.3 million thus far in excess reimbursement as a result of the FHCF's examination and review processes.

At any point in the process, if fraud or any illegal activity is suspected, a referred to the proper authorities is made. The FHCF works closely with the Office of Insurance Regulation on all company regulatory matters. Also, if fraud is suspected, the FHCF works closely with the Division of Insurance Fraud. Additionally, the FHCF cooperates and provides information to the Federal Bureau of Investigation (FBI) on such matters where the FBI is investigating insurance company fraud. The FHCF has suspected insurer fraud and provided the information to the proper authorities.

Policyholder fraud is difficult to prove and is often reported to and dealt with by other agencies such as the DFS. DFS has several divisions that may deal with fraud issues which include: the Division of Consumer Services, the Division of Insurance Fraud, and the Division of Agent and Agency Services. Fraud is a serious and potentially dangerous and complex crime requiring fraud investigators, who are sworn law enforcement officers. Such investigations may be complex and multi jurisdictional in nature and require substantial time to resolve.

To reiterate, any and all suspected illegalities, whether involving an insurer, a policyholder, or any other party, are referred to the proper authorities. The FHCF's staff fully cooperates and assists with such investigations. For all errors, mistakes, or misinterpretations of coverage, the FHCF has a very thorough process to search out and find these problems and requires corrections in those situations that are determined to significantly impact the loss reporting process and the loss reimbursement process. Any final disagreements with insurers are designed to be ultimately resolved with a commutation process that occurs no later than 60 months after the contract year-end in which a hurricane loss triggers FHCF coverage. Figure 8 is a graphic depiction of the FHCF's loss examination process.

[8] The FHCF increased the interest rate penalty for excess loss reimbursements in the 2005 Reimbursement Contract to strengthen the penalty for insurers that receive excess loss reimbursements.

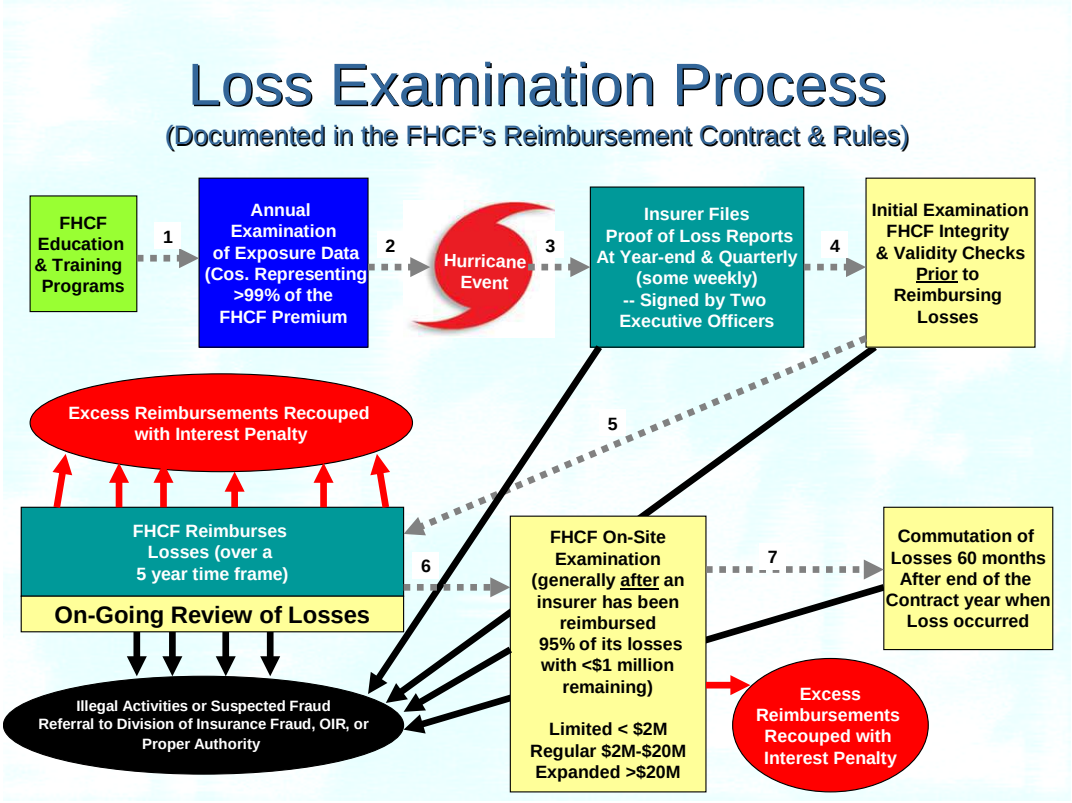


Figure 8

Loss Reporting – Participating insurers are required to report losses by calendar year-end in the year a hurricane triggers FHCF coverage and quarterly thereafter. Their recoveries are adjusted to reflect paid losses. See s. 215.555(4)(d)1., F.S., which reads, in part, as follows:

> *…The contract shall require the insurer to report to the board no later than December 31 of each year, and quarterly thereafter, its reimbursable losses from covered events for the year…*

However, many insurers report losses more frequently and some insurers have reported as frequently as weekly;[9] although, reporting frequency has slowed and is generally expected to be more erratic at this stage, the tail, of the claims paying and reporting process.

The FHCF statute requires that the FHCF reimburse losses "as soon as practical" and to make "adjustments" based on later loss information. See s. 215.555(4)(d)1., F.S., which reads, in part, as follows:

> *…The contract shall require the board to determine and pay, as soon as practicable after receiving these reports of reimbursable losses, the initial amount of reimbursement due and adjustments to this amount based on later loss information. The adjustments to reimbursement amounts shall require the board*

[9] A reason for reporting as frequently as weekly could be to avoid having to liquidate investments and thus taking investment losses and/or to manage insurer's cash flows.

to pay, or the insurer to return, amounts reflecting the most recent calculation of losses…

Additionally, the FHCF reimbursement contract requires that the FHCF reimburse insurers within 30 days after receiving proof of loss reports or as soon as practicable after the receipt of the report and verification of the reported losses. In 2004 and 2005, this language read similarly and is found in Article X(3)(b)4. & 5. of the Reimbursement Contract. It reads as follows:

> *4. The SBA will determine and pay, as soon as practicable after receiving Proof of Loss Reports described and adopted in Rule 19ER04-2 (19-8.029), F.A.C., the reimbursement amount due based on losses paid by the Company to date and adjustments to this amount based on subsequent quarterly information. The adjustments to reimbursement amounts shall require the SBA to pay, or the Company to return, amounts reflecting the most recent determination of losses.*
> *5. Initial or quarterly reports received on or before the due date for that report will be reimbursed within 30 days following the due date or as soon as practicable after the receipt of the report and verification of the reported losses. Those received after the initial or quarterly reporting due date will be reimbursed within 30 days following the due date or as soon as practicable after the receipt of the report and verification of the reported losses.*

Certain companies are also entitled to "advances." Advances are payments to insurers prior to experiencing losses and are provided for in s. 215.555(4)(e)1., 2., & 3., F.S. Advances operate as loans with interest charges that are paid off once an insurer receives a reimbursement. Three types of insurers are entitled to advances: 1) limited apportionment companies, 2) insurers in danger of insolvency, and 3) Citizens. Historically, in 2004, there were 10 limited apportionment companies that received $343,730,628 in advances and paid $1,351,341 in interest. In 2005 only 5 limited apportionment insurers requested advances for a total of $904,520,814 (a much larger amount) and paid a total of $3,161,051 in interest to the FHCF. In 2004, all advances were paid back (meaning offset with paid losses) in 19 months. And, in 2005, the advances were paid back in 9 months. There were a total of 33 limited apportionment companies in 2004 and 35 in 2005, whereas there were 43 for 2009. The maximum potential for advances for limited apportionment companies in 2004 was $2.26 billion; and for 2005, the maximum was $3.3 billion based on the maximum limit of coverage that limited apportionment companies were entitled to recover from the FHCF. Historically, no companies have received advances to prevent an insolvency, nor has Citizens requested an advance.

The FHCF pays claims timely and has various checks and balances in place in order to avoid overpayment of claims. A lengthy and unnecessary delay in paying claims by the FHCF could result in an insurer becoming insolvent. For 2004 and 2005, over 2.8 million claims have been filed for various lines of insured losses with insurers.[10] Of the residential losses, it is estimated that the FHCF will pay about one-third of the total loss dollars. This is about a quarter of the 2004 total residential losses and about half of the 2005 losses. Timely reimbursements to insurers results in policyholders getting their claims paid timely, whereas delays may have dire consequences for Florida policyholders.

[10] Source: Office of Insurance Regulation, "Summary Data by Event and CY," as of April 30, 2006.

The claims payment process following a catastrophic event is not generally well understood. However, it can take many years to settle all claims. For example, following Hurricane Hugo, it took 12.5 years for insurers to finish paying all claims. The bulk of the claims are generally paid within the first year, but there is a long "tail" that may linger for years. Hurricane Andrew claims took about 10 years for all claims to be ultimately paid.[11] The FHCF continued to reimburse insurers for claims seven years after losses in 1995 involving Hurricane Opal and Erin although there were only $13 million in total FHCF recoveries.

Violations of the FHCF statute, s. 215.555, F.S., and rules are considered a violation of the Florida Insurance Code (see s. 215.555(10), F.S.). The insurance code is enforced by the DFS and the OIR, which is part of DFS. The FHCF works closely with DFS and OIR on any and all matters related to fraud or illegal activities. The FHCF also coordinates its efforts with the Division of Rehabilitation and Liquidation (a division of DFS) and the Florida Guaranty Insurance Association (FIGA).

FHCF Educational Information Related to Loss Reporting – The FHCF attempts to educate insurers in a number of ways:

Loss Preparedness Program – The Loss Preparedness Program is an on-line training tool participating insurers can access on the FHCF's website that has two phases of training. The first phase helps insurers understand how to complete the required loss reports. It also includes a questionnaire that helps a company assess whether they are prepared to meet the many requirements of reporting losses to the FHCF. Phase two of the program is designed to help a company understand the importance of reporting data accurately on the loss reports and contains more advanced scenarios than Phase I. This program is available on the website and is voluntary. Companies can access this program at any time and use it to train new or existing staff. The program is found at the following link on the FHCF's website: www.sbafla.com/fhcf/Home/Announcements/LossReimbursementPreparednessProgram/tabid/314/Default.aspx.

Frequently Asked Questions – A list of frequently asked questions is retained for each contract year. The FHCF compiles this list from questions received from companies and issues occurring during the exams. The list is continually updated as issues arise and is available on the FHCF's website at http://fhcf.paragonbenfield.com/pdf/09faq.pdf.

FHCF Participating Insurer Workshop – Each year, the FHCF holds a two-day educational workshop for its participating insurers to discuss and review various reporting requirements. The FHCF has specific timeframes in the agenda to address annual changes to data reporting requirements (exposure and loss) and reimbursement contract changes. The FHCF also typically provides an update on the examinations and hot topics that may be occurring, including common errors found in exposure and loss exams. The FHCF staff is available to companies for one-on-one questions during this workshop. Exposure and loss examiners participate in the workshop to present their perspective on topics and issues affecting insurers. The information regarding last year's workshop is found at the following link on the FHCF's website:

[11] This data comes from the Catastrophe Loss Development Study – 2008 Edition, published by the Reinsurance Association of America.

www.sbafla.com/fhcf/Home/Announcements/2009ParticipatingInsurerWorkshop/tabid/490/Default.aspx.

Daily Availability of FHCF Staff – The FHCF receives calls and emails nearly every day from companies with questions regarding the FHCF; most questions are related to reporting exposure or loss data. Calls from companies are considered a priority, and the FHCF staff typically returns calls within the business day or no later than 24 hours. Companies frequently comment that the FHCF staff is easy to contact and very responsive to their requests.

Examination Programs – The FHCF examination programs (exposure and loss) have multiple purposes, one of which is to educate companies on reporting data correctly. This includes annual on-site examinations to companies making up 99% of the FHCF premium and all new companies. The remaining 1% are examined on a random basis and at least once every five years. Examiners go over their findings with the companies during the examinations and at the conclusion of examinations. However, the companies are told that the results are preliminary pending review by FHCF management. Information about the FHCF's examination programs is found on the FHCF website at http://fhcf.paragonbenfield.com/previous/05lossaudit.html.

FHCF Website – Insurer Information – This part of the FHCF website allows an insurer to access specific contract year information dating back to Contract Year 1997, which includes the reimbursement contract, data call instructions, rates, loss reports, frequently asked questions, and examination requirements. The home page for the FHCF website is www.sbafla.com/fhcf/.

FHCF Website – Online Claims System – This part of the FHCF website allows companies to instantly file loss reports, but more importantly it allows them to access all loss reports previously filed with the FHCF. The Online Claims System is available on the FHCF website at http://fhcf.paragonbenfield.com/Claims/index.html.

FHCF Member Handbook – This is a handbook that is updated annually and mailed to all participating insurers and is available on the FHCF website. This is a valuable tool that includes the frequently asked questions and an overview of the FHCF. Insurers can use this as a resource to help their staff understand how FHCF coverage works. The Member Handbook is also found on the FHCF website at http://fhcf.paragonbenfield.com/pdf/09handbook.pdf.

Listserv via FHCF Website – Insurers (as well as members of the public) that register for our "list serv" are notified of any changes to our website via email. This allows an insurer to stay abreast of changes to the website (e.g., proposed rules) and upcoming meetings.

Rule Workshops – The FHCF conducts rule workshops for any proposed changes to existing rules or newly developed rules. The FHCF advertises these meetings and provides a teleconference call-in number so insurers can participate and provide input on changes. Participating insurers are able to keep up with changes as they are contemplated and provide timely input before changes are adopted by rule.

A Review of 2004 and 2005 Losses (Companies Impacted) – It has been reported by OIR (as of December 31, 2005 for 2004 and as of April 30, 2006 for 2005 losses) that there were 2.8 million

total claims for 2004 (1,651,711 claims) and for 2005 (1,155,824 claims). These include losses from all lines not just residential. The total dollar amount of loss payments sums to $33.3 billion for these two storm seasons with an estimated gross probable loss of $35.9 billion.[12]

Data reported to the FHCF indicate that insurers paid a total $28.523 billion for residential losses ($16.7 billion for 2004 losses and $11.823 billion for 2005 losses).[13] The FHCF is expected to ultimately pay $3.95 billion for 2004 losses and $5.7 billion for 2005 losses. This totals to $9.65 billion. For both years combined, the FHCF paid about one-third of the total residential losses. But, this breaks down as 24% of the 2004 losses and 48% of the 2005 losses. For the most part, 2004 had four major events whereas each event required insurers to absorb large FHCF deductibles (retentions) prior to being reimbursed. In 2005, there was really only one major event, Hurricane Wilma, that significantly triggered participating insurers, and therefore mainly one retention for insurers to absorb prior to being reimbursed by the FHCF. Note also that the 2004 hurricanes resulted in more total loss claims of 48,839 than 2005, which had 23,093 total loss claims.[14] Total losses are generally more expensive, but tend to be settled quicker than partial loss claims. They are also more certain as to amount since the policy limit is paid. Partial loss claims may involve more contention and/or litigation regarding the amount of the loss and be subject to a reopened claim after the initial settlement is determined, since further damage may be suspected.

In 2004, the FHCF reinsured 236 participating insurers. Of these, 100 insurers represented 99% of the FHCF residential property exposure and paid 99% of the FHCF reimbursement premium. The remaining 111 insurers represented 1% of the FHCF exposure and paid 1% of the FHCF's reimbursement premium. There were 137 insurers that triggered FHCF coverage in 2004. Of these, 60 insurers maxed out their entire FHCF limit of coverage.

In 2005, the FHCF reinsured 211 participating insurers. Of these, 99 insurers represented 99% of the FHCF residential property exposure and paid 99% of the FHCF reimbursement premium. The remaining 136 insurers represented 1% of the FHCF exposure and paid 1% of the FHCF's reimbursement premium. There were 115 insurers that triggered FHCF coverage in 2005. Of these, 15 maxed out their entire FHCF limit of coverage. Thus, there were one-fourth as many insurers that maxed out their FHCF coverage limits in 2005 as occurred in 2004. Once FHCF coverage is fully paid (or maxed out) for an insurer, there is no possibility of additional claims due to reopened claims or new claims arising, since the FHCF's obligations under the reimbursement contract will have been fully met to the various participating insurers involved.

Proof of Loss Reports Received by the FHCF – For company losses in 2004 and 2005 that triggered FHCF coverage, the FHCF has processed 17,128 loss reports (11,509 for contract year 2004-2005 and 5,619 for contract year 2005-2006) through February 22, 2010. Each proof of loss report has a mandatory signature requirement where two executive officers of the insurer are

[12] Source: OIR "Summary Data by Event and CY" as of December 31, 2005 and April 30, 2006.
[13] These numbers understate the total amount of losses since some insurers who did not trigger FHCF coverage did not report their losses to the FHCF and some insurers that maxed out their coverage stopped reporting once their FHCF claims were fully reimbursed.
[14] These numbers are based on losses to all lines of coverage not just residential policies.

required to confirm that all reported losses have been incurred by the insurer. See the following link http://fhcf.paragonbenfield.com/previous/05loss.html.

Initial Data Integrity Checks – Once loss reports are received, they undergo various data integrity checks. The first of these checks is to compare the reported losses with reported exposure in the counties impacted by the hurricane. The FHCF then looks at a company's reported losses compared to the averages to see if reported losses are higher than the average for all companies. These checks allow the FHCF to see a "red flag" when reported losses are out of alignment with expectations. The FHCF also checks for issues identified in prior exposure and loss examinations to determine if these issues impact the accuracy of the reported losses. If so, the reimbursement may be (depending on its magnitude and impact) withheld until the issue is resolved. The FHCF also determines if there is a compliance issue with a company. If so, loss reimbursements are withheld until issues are resolved. For example, as of March 25, 2010, 30 companies are "on hold" and reimbursements are being withheld. Losses are reimbursed to insurers generally within 2-7 days of the FHCF receiving a proof of loss report if the FHCF is reimbursing out of its cash balance available for paying claims that year. If bond proceeds have to be liquidated, a week is added to this time frame. Proof of loss reports are reviewed prior to the FHCF reimbursing insurers, but the insurers and individual policyholder claims are not examined until the insurers have, for the most part, finished paying most all their claims. The FHCF changed its reimbursement contract in 2007 to include a requirement that the insurers must submit a detailed claims listing of individual policyholder claims with their first proof of loss report to help the FHCF recognize irregularities. Currently, the FHCF may ask for a detailed claims listing in situations where irregularities have been noted for 2004 and 2005 loss reports, but this was not a mandatory requirement in the reimbursement contract in 2004 and 2005.

Ongoing FHCF Reviews During the Loss Reimbursement Process – The FHCF reviews individual companies requesting loss reimbursement for unusual changes in loss development. All companies are required to provide a satisfactory explanation prior to reimbursement. If explanations are not adequate, the FHCF can hold reimbursements until it is comfortable with the reasons given for various irregularities.

FHCF Loss Examinations – The FHCF examines the reported losses of participating insurers which have triggered FHCF coverage for reimbursement. The FHCF waits until most of an insurer's losses have been paid before conducting an on-site examination since to do otherwise would result in the FHCF not reviewing certain relevant claims data. Therefore, the general rule is that participating insurers are examined once they have paid 95% of their losses and have $1 million or less in losses outstanding. It is common practice for private reinsurers to pay claims quickly. This is out of necessity, since insurers need reinsurance recoveries in order to avoid insolvency. Private reinsurers generally do not examine claims regularly although they have a legal ability to review the books of insurers. The common term used with regard to reinsurer claims is that reinsurers "follow the fortunes" of insurers. However, the FHCF operates differently in that it only pays 1) up to an insurer's limit of FHCF coverage, 2) reimburses insurers for their losses that are an obligation under their contract – the FHCF does not pay for extra contractual obligations or when an insurer may waive policyholder deductibles, etc., and 3) the FHCF does not pay for losses where coverage is not provided by the FHCF's reimbursement

contract (e.g., loss of rents is not covered although there is coverage under a typical homeowners policy for the policyholder). The FHCF coverage is determined by a participating insurer's exposure; therefore, loss exams and exposure exams are linked in this respect. Errors in an exposure exam can result in a change in coverage and reimbursements for insurers. The FHCF's loss examination program's primary objective is to look for overpayments. Since insurers are sophisticated parties, the FHCF expects them to follow the rules and make accurate loss reports. The FHCF does not look for underpayment situations.

Contract examiners conduct the loss examinations. The FHCF's management staff led by the FHCF's Director of Examinations, reviews the loss examination reports and supporting work papers. If significant overpayment errors are noted, the insurer will be required to submit an updated proof of loss report with corrections to reported losses. Currently for 2004 and 2005, a total of $43.3.8 million of excess loss reimbursements, including interest penalties, have been recovered from participating insurers. To date, there have been no instances where excessive reimbursements with interest have not been paid back to the FHCF. If a company does not reimburse the FHCF for excess reimbursements, the FHCF will hold future payments and contact OIR regarding the violation of the contract provision.

A Discussion of the Types of Loss Examinations (Limited, Regular, & Expanded) – The FHCF loss examination program examines insurers to ensure they are filing proper claims with the FHCF. The FHCF examines an insurer's reported claims after the insurer has paid its policyholders. The FHCF contract is a reimbursement contract, and the FHCF is required to pay claims as soon as practical after the company submits a proof of loss report. A delay by the FHCF in paying claims could result in an insolvency situation for some companies. Certain error and validity/data integrity checks are performed regarding loss reports when they are initially submitted (see above). Insurers are required to file their proof of loss reports with the FHCF at calendar year-end in the year a hurricane occurs and also quarterly after that. However, companies can file more frequently, and some insurers submitted proof of loss reports on a weekly basis.

The FHCF only reimburses insurers for paid claims although companies report their incurred losses (those where a claim is reported and outstanding and loss reserves are established as liabilities), and incurred but not reported losses (those anticipated losses, which are expected to be reported in the future – based on loss reporting trends, etc.). Information about outstanding losses is important for the FHCF in order to determine its future liabilities.

Of the companies having losses in each of the respective years, the FHCF classifies the companies according to the magnitude of the losses and conducts a more comprehensive examination depending on the amount of dollar losses. For example, if an insurer has losses below $2 million, the FHCF conducts what is called a "Limited Exam;" if the company has losses equal to or greater than $2 million but less than $20 million, the FHCF conducts a "Regular Exam;" and if losses are equal to or greater than $20 million, the FHCF conducts an "Expanded Exam."

For the 137 companies that triggered in 2004, the FHCF classified them as follows: 38 companies for Expanded Exams, 39 companies for Regular Exams, and 28 companies for

Limited Exams. Total number of companies examined thus far for 2004 is 106. There are 31 insurers who did not max out their coverage, but have been fully reimbursed and 46 where reimbursements are remaining.

For the 115 companies that triggered FHCF coverage in 2005, the FHCF classified them as follows: 33 companies for Expanded Exams, 38 companies for Regular Exams, and 19 companies for Limited Exams. Total number of companies examined thus far for 2005 is 36 insurers although only 8 exams have been closed. The 2005 loss examinations began in January 2009. There are 26 insurers who did not max out their coverage, but have been fully reimbursed and 74 where reimbursements are remaining.

The on-site examinations involve a random sampling (a standard auditing procedure) of individual policyholder claims. These claim files will have all information related to a particular claim. It may be hard copy (which was found in many cases in 2004) or it could be in electronic form. Some claim files may be as large as a bankers box and include multiple claims payments, various supporting documentation, and correspondence. The goal of the examination is to ensure that the insurer is reimbursed only for coverage provided under its policies, which the insurer is obligated to pay. For example, the FHCF would deny a reimbursement for a waived deductible. Also, the FHCF looks for claims that are made for losses that may not be covered in the FHCF's reimbursement contract such as "loss of rents." Loss of rents is a common coverage on a dwelling policy, but is not covered by the FHCF. This coverage relates to the loss of rental value of property. Because of the complexity of the review and the due diligence involved, the exam process spans multiple years. For example, the loss exams for the 2004 hurricanes began in October 2005, the fieldwork was completed in 2009 and FHCF staff are still reviewing follow-up actions by companies to make certain corrections that were required have been implemented by the company.

What happens when the FHCF finds that an insurer reported losses that are not covered under the FHCF's reimbursement contract? – Depending on the nature of the issue, an insurer may have to make corrections to its proof of loss reports and the FHCF may hold future reimbursements for any contract year until the insurer is in full compliance with the law, the FHCF's rules, and contract provisions. These actions occur on a regular basis and corrections are being made on a continuous and on-going basis. The FHCF attempts to educate insurers by various means (see above under *FHCF Educational Information Related to Loss Reporting*) so as to avoid mistakes and errors from the start. Once the FHCF receives a proof of loss report, problems can be recognized in the integrity check stage (see above under *Initial Data Integrity Checks).* Following that, as loss reports are received, the FHCF monitors for unusual reporting issues and requires corrections to be made (see above under *Ongoing FHCF Reviews During the Loss Reimbursement Process*). When the FHCF conducts an on-site loss examination, individual policyholder claims are sampled and thoroughly examined for appropriateness (see *FHCF Loss Examinations* and *A Discussion of the Types of Loss Examinations (Limited, Regular, & Expanded)*).

Commutation of the FHCF Losses – The FHCF has a "Commutation" provision in its Reimbursement Contract (this is found in Article X(3)(d) in the FHCF's 2004 and 2005 Reimbursement Contracts). What the commutation provision does is set a date in time for final

reporting of claims after which all the FHCF's obligations to its participating insurers will be settled and finalized. The provision requires participating insurers to report all outstanding claims no later than 60 months after the end of a contract year in which claims occurred. For 2004 losses, this time period is June 1, 2010, and for 2005 losses it is June 1, 2011. The company and the SBA are required to determine the capitalized value of all outstanding claims (both reported and unreported). The participating insurer submits a written opinion by a certifying actuary to the SBA. If the amounts are agreed upon, this shall constitute a complete and final release of the SBA from all its obligations under the Reimbursement Contract. If agreement cannot be reached within 60 days, there is a process for the parties to appoint a mutually agreed upon actuary or appraiser to investigate, determine, and capitalize such outstanding claims or losses. If the parties agree upon the results, the issue is settled. If the parties do not agree, there are further provisions that require that differences be settled by a panel of three actuaries, two of which are chosen, one each, by the respective parties and a third actuary chosen by the selected actuaries (within 30 days of their appointment). The actuaries are required to be members of the Casualty Actuarial Society and a member of the American Academy of Actuaries. The written decision of two of the three actuaries is final. The expenses of the process are equally divided between the parties.

This process is the last "bite of the apple" in terms of claims review. Any irregularities or suspected or improper claims will be resolved in a fair way involving qualified actuaries who are familiar with loss reserving practices. It leads to the closing of all of the FHCF claims and resolves any remaining issues.

The Issues of Fraudulent and/or Illegal Claims **–** Any claim that the FHCF suspects is fraudulent or illegal is referred to the proper authority -- the Division of Insurance Fraud, OIR, or the Division of Rehabilitation and Liquidation. Fraudulent or illegal claims can arise from various sources. The FHCF is always sensitive to insurer fraud and has had a case where upon discovering evidence of fraud, the FHCF immediately reported it to the proper authorities. The FHCF's experience with insurer fraud is that the various agencies that investigate it cannot provide the FHCF with status updates during the course of the investigation (the information is kept confidential by law). The FHCF staff has been interviewed by investigators at the Division of Insurance Fraud and by the Federal Bureau of Investigation (FBI). The particular investigation has been apparently on-going for several years. In the meantime, the FHCF has frozen any additional reimbursements until issues are resolved. If restitution were owed to the FHCF, it would be difficult to recover funds due to court orders. In this situation, quick work on the part of FHCF staff avoided an improper loss reimbursement of millions of dollars by monitoring the trend and pattern of loss reports, thus it is not likely that the FHCF has over reimbursed the particular insurer.

Fraud involving individual policyholders, their public adjuster, or their attorney is difficult to determine; suspected instances are referred to the proper authorities. The FHCF is not an enforcement agency but works closely with the regulatory and enforcement community as appropriate. Figure 9 illustrates the contractual and regulatory responsibilities regarding violations of the FHCF's reimbursement contract. Any violations of the FHCF statute, s. 215.555(10), F.S., or its rules is considered a violation of the insurance code, which is enforced by DFS including OIR.

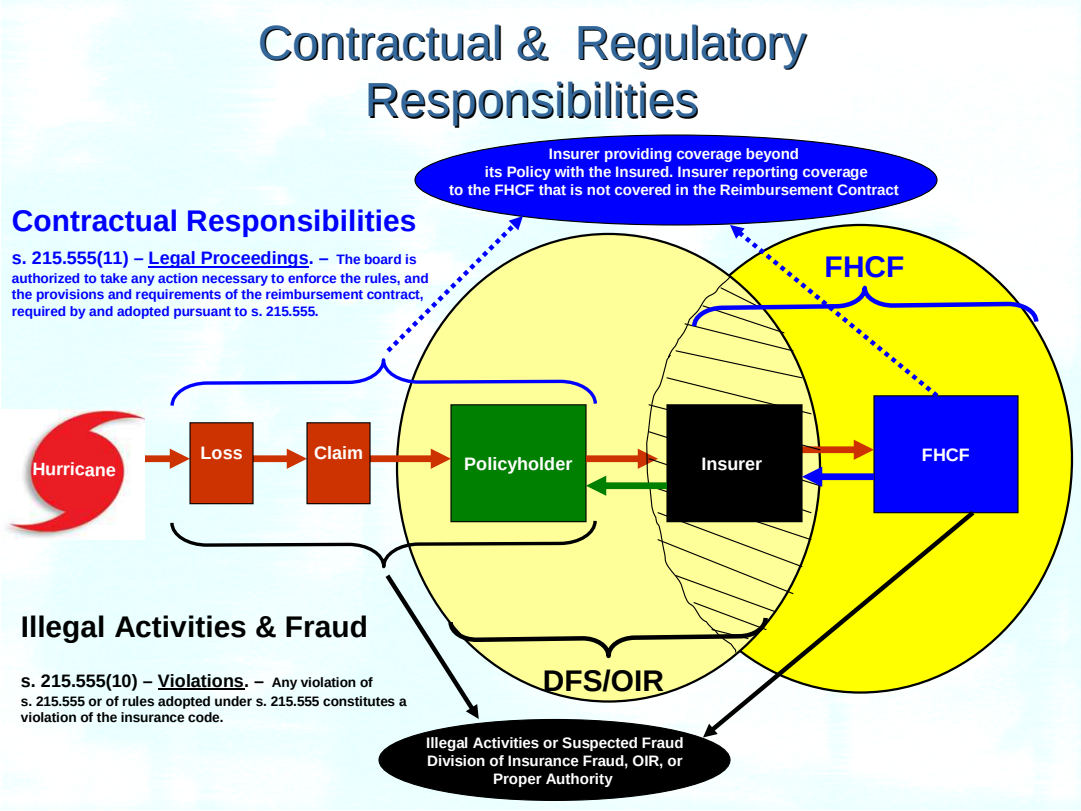


Figure 9

Various provisions in the law (s. 626.9891 and s. 626.9892, F.S.) are designed to deal with fraud. Insurers are required to submit anti-fraud plans to the Division of Insurance Fraud. This requirement has existed since July 1, 1996. New insurers are required to submit the plan within 18 months of receiving a certificate of authority. Failure to submit a plan may result in a fine of $2,000 per day. Other administrative fines may be imposed for failure to implement a plan. A requirement of the plan is for the insurer (with over $10 million in direct premiums written) to create and maintain a unit or division within the company to investigate possible fraudulent claims by insureds or other persons. Small insurers (less than $10 million in direct premiums written) are allowed to contract for such services. The law also provides for rewards to be paid by DFS of up to $25,000 to persons providing information leading to the arrest and conviction of persons committing such crimes (see s. 626.9892, F.S.). DFS has adopted several rules to address the requirements in the statute which include: 69D-2.001, 69D-2.002, 69D-2.003, 69D-2.004, and 69D-2.005.

The Nature of Hurricane Insurance Claims and the Claims Paying Process **–** The claims payment process between the insurer and the policyholder is complex. Most claims are settled without having to resort to an alternative dispute resolution process. Sometimes a high degree of judgment is necessary to determine and justify whether a claim resulted from a hurricane event or whether the loss resulted prior to the hurricane. At other times, the amount of the claim is in dispute or the issue is whether the insurance contract actually provides coverage for the loss in dispute. When alternative dispute resolution is resorted to, the ultimate loss amount is legally

resolved for a certain amount. The process may seem to be misused and abused, but the result is final and legally binding. The nature of alternative dispute resolution is such that a legally available option is used to arrive at a resolution. Florida laws allow for these processes. Some, such as mediation, may be non-binding or if ordered by a court, can be binding. The insurance contract itself often allows for an appraisal process where the insurer and the insured select appraisers who agree on a neutral appraiser to settle the differences. This can result in high-balling and/or low-balling the estimates and may distort loss payments, but is a legally binding option often available. Binding arbitration is another option that parties often agree to. Resorting to the courts and litigation is another option, where a judge or jury determines the outcome or the parties end up settling out of court. It is difficult to evaluate these outcomes. Absent legal or contractual authority, a resolved claim cannot be reversed, overruled, or modified. Figure 10 graphically illustrates the process of claims settlement and the alternative dispute resolution options. Neither the FHCF Reimbursement Contract nor the law allows the FHCF to intercede or overturn the legal status of a settled claim involving the resolution arrived at by the insurer and its policyholder. The FHCF does have the ability to question claims submitted by the insurer to the FHCF if such claims have been paid by the insurer to its policyholder, and if they are outside the scope of the residential policy or outside the scope of the FHCF's Reimbursement Contract. The gray area (the legal environment) in Figure 10 represents the area beyond the control of the FHCF in terms of what happens regarding the loss settlement process between the insurer and its insured. Once the claim is settled (the white area), the FHCF reviews paid losses as well as coverages and does exercise control over the FHCF's reimbursement between the FHCF and the participating insurer.

The FHCF has a role in ensuring that FHCF reimbursements are both legal and proper from the standpoint of the Reimbursement Contract. Often insurers end up requesting FHCF reimbursements that they are not entitled to. This could happen by either 1) paying claims that insurers are not obligated to pay per their contract with their insureds or 2) filing claims with the FHCF, which the FHCF does not cover based on the FHCF Reimbursement Contract. The FHCF has contractual rights to enforce its contract with a participating insurer, but it does not have a legal standing to intercede and question final loss settlements between the insurer and its insured. The FHCF is obligated to and does report fraud and illegal matters to the proper authorities, but it has no legal justification to deny claims based on "suspected" fraud or suspected and unproven illegality, nor moral issues that do not cross a legal line. Although, claims payments are questioned and held up regularly for such reasons until adequate explanations can be obtained. The goal and contractual requirement of the FHCF is to reimburse participating insurers for all legitimate claims. As such, all loss reimbursements paid to insurers by the FHCF have been reviewed numerous times in the FHCF's process and any overpayments are corrected. Any illegal activities observed or suspected are referred to the appropriate authorities.

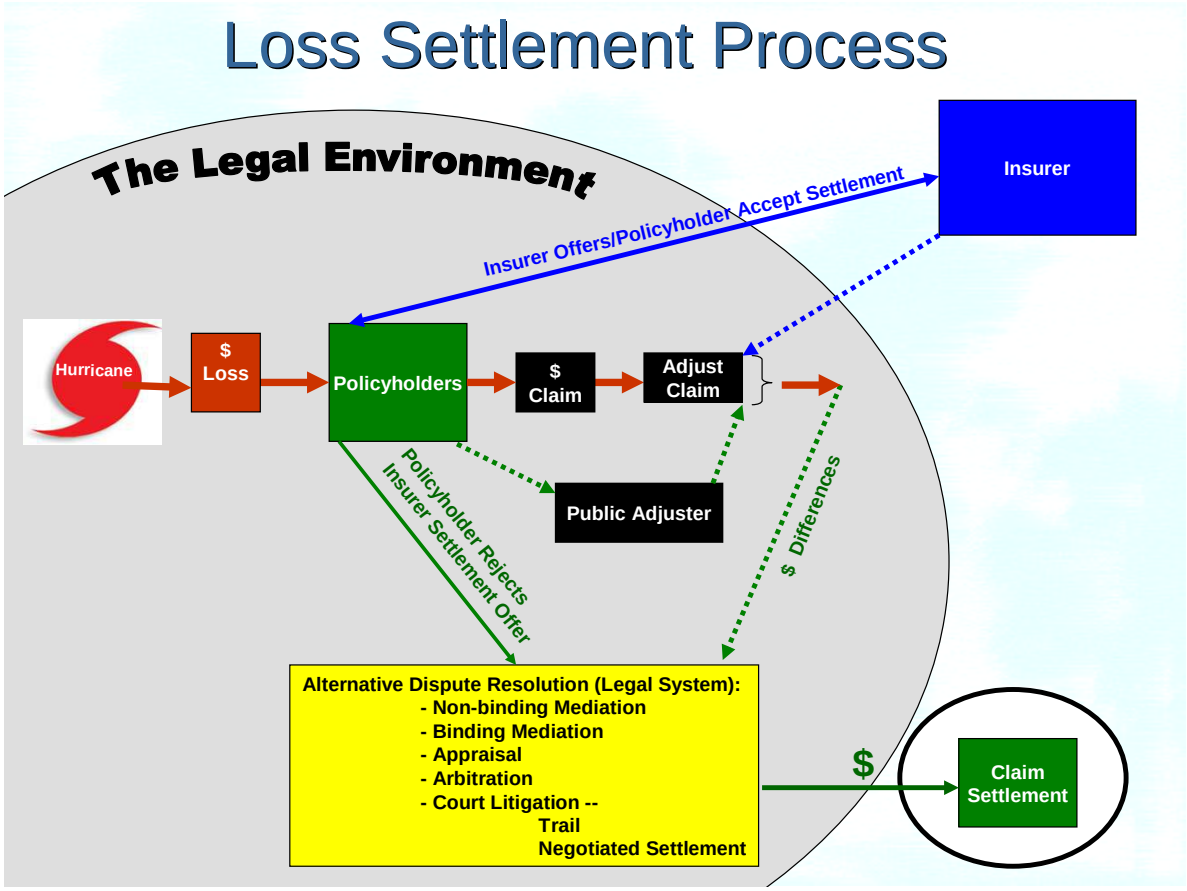


Figure 10

Other State Agencies Involved in Resolving Hurricane Claim Issues – There are a number of state agencies involved in handling issues associated with insurer losses resulting from a hurricane. The Division of Consumer Services in DFS has a hot line where various complaints are taken. This often serves as the source of a problem involving fraud or other illegal activities on the part of an insurer, an agent, a consumer, or any other party. The Division of Agent and Agency Services in DFS deals with concerns associated with agents as well as public adjustors. The Division of Insurance Fraud in DFS deals with all types of insurance fraud and has the expertise to handle complex and dangerous cases.[15] Figure 11 illustrates the number of insurance fraud cases that have been referred to the Division of Insurance Fraud by insurers over the last six years. These are all insurance related fraud type situations, not solely residential property insurance situations. Residential property insurance related fraud referrals/cases/convictions would be a small fraction of the overall numbers (in the range of 3% to 5% of the total). Of the total of 66,272 referrals/tips to the Division of Insurance Fraud made over the last five years (averaging about 11,000 per year), 72.6% have come from insurers (averaging about 8,000 per year). Convictions averaged 542 per year for a total of 3,250 over the six year period 2005-2010.

[15] More information regarding the Division of Insurance Fraud can be found on its website at the following link http://www.myfloridacfo.com/fraud/Annual%20Report/annual_reports.htm

Division of Insurance Fraud Statistics

	7/1/09-2/28/10	7/1/08-6/30/09	7/1/07-6/30/08	7/1/06-6/30/07	7/1/05-6/30/06	7/1/04-6/30/05	Totals
Total Referrals/Tips	8,124	12,084	9,916	11,812	12,920	11,416	66,272 [11,045]*
Insurer Referrals/Tips	6,141	9,759	7,472	8,146	9,173	7,420	48,111 [8,018]
% Ratio Insurer to Total	76%	75%	75%	69%	71%	65%	72.6%
Cases Open	499	1,971	1,742	1,692	1,464	1,828	9,196 [1,533]
Arrests made	717	834	816	819	795	764	4,745 [791]
Presented for Prosecution	810	982	873	727	759	761	4,912 [818]
Convictions	456	532	663	590	620	389	3,250 [542]
Rewards Paid	$6,000	$51,000	$39,500	$18,000	$24,000	$2,500	$141,000 [$23,500]

*Numbers in brackets [ ] represent averages over the six years.

Figure 11

Other agencies, such as OIR, constantly monitor insurers by conducting both market conduct and financial examinations. But, the OIR is also daily engaged in various communications that can help recognize or prevent illegal or fraudulent activities. Other agencies, such as the Division of Rehabilitation and Liquidation in DFS, may become aware of problems before or after companies are taken over in liquidation. FIGA may also be able to recognize issues involving illegality or fraud during its payment of run-off losses since it gets a close look at insurer operations.

Literally hundreds of state employees are involved one way or another in recognizing, documenting, investigating, and/or prosecuting illegal and/or fraudulent activities. It is impossible to prevent all fraud from occurring or to arrest and prosecute all perpetrators of insurance crimes, but massive efforts are being made.

Reasons for Continued Adverse Loss Development and the Need for Additional Bonding – The loss development process is complex and involves a number of factors that can impact the timing of when insurers pay claims and when such claims are reported to the FHCF. The 2005 hurricane losses are unusual from a historical perspective. It is generally expected that after four

or five years there would be very few new claims made and that reopened claims would be few in number. Past catastrophic events have not involved the large number of public adjustors, nor been impacted by various laws such as currently exist in Florida. Thus, the typical loss patterns are not relevant to the current situation. The FHCF is properly paying its claims in accordance with s. 215.555, F.S. and its reimbursement contracts. All evidence indicates that insurers are not engaged in wholesale fraud and illegal activities involving the filing of illegal or fraudulent claims to the FHCF. The insurance regulatory system, as well as the FHCF's examination and review processes, keeps this in check. Incorrect claim reports are being found and corrected during the process. Suspected fraud associated with 2005 hurricane losses is being reported to the proper authorities.

Proactive Legislative Initiatives

There are several solutions suggested and currently under consideration to deal with the type of claims inflation that is being experienced with the 2005 losses for the FHCF. These include the following:

1. Legislative changes to place a 2 or 3 year statute of limitations on the filing of policyholder claims following a hurricane event. This would include the reopening of claims.
2. Modification or repeal of limitations on insurers to hold back the payment of replacement cost until the property has actually been replaced or repaired by the policyholder.
3. Statutory limitations on public adjuster compensation. The current 10% limitation on initial catastrophe claims could be extended to apply to reopened catastrophe claims. Currently, such a limitation does not exist.
4. A legislative change related to the requirement to replace an entire roof if it is damaged more than 25%.
5. A legislative change that after a claim has been settled and subsequently reopened to require a release by the policyholder from future claims related to losses from the same event.
6. A legislative option for insurers to only provide actual cash value (recognize depreciation) for losses to roofs 15-20 years in age. Allow for engineering exceptions as justified.

Conclusions

The FHCF has had adverse loss experience associated with past hurricane events due to a number of reasons. However, the FHCF only reimburses insurers for legitimate claims and goes to great efforts to avoid and/or recover any excess payments. The FHCF's examination programs are very proactive and designed to avoid overpayments to insurers. The FHCF is constantly examining insurers and is able to withhold loss reimbursement payments at various points when irregularities are noted. The FHCF scrutinizes an insurer's exposure and loss data before, during, and after loss reimbursements payment to insurers, to ensure that each insurer has the proper coverage and that the FHCF does not overpay its claims. Any excess payments are returned to the FHCF with interest penalties. There are a number of checks and balances in the system to ensure a high degree of accuracy and reliability. The FHCF is constantly improving its processes. The FHCF's Reimbursement Contract documents the reimbursement process and has provisions that are designed to prevent insurers from gaming the system. Any illegal activities or

indications of fraud are referred to the proper authorities (the Division of Insurance Fraud or the Office of Insurance Regulation). Proceeds from bonding will be used to reimburse insurers for the claims that they are required to pay policyholders. The FHCF will only reimburse insurers for coverage as provided in the reimbursement contract as provides from in the law.

Appendix

Letter from Nabors Giblin and Nickerson, P.A.
Letter from Sidley Austin, LLP

APPENDIX

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February 11, 2010

Jack Nicholson, PhD
Chief Operating Officer
Florida Hurricane Catastrophe Fund
1801 Hermitage Boulevard
Post Office Box 13300
Tallahassee, Florida 32317-3300

Re: Use of Reimbursement Premiums

Dear Dr. Nicholson:

We provide this letter as bond counsel to the Florida Hurricane Catastrophe Fund ("FHCF") in response to your question regarding the use of reimbursement premiums ("Reimbursement Premiums") received from insurers purchasing reinsurance from FHCF. For the reasons set forth below, we conclude that FHCF is prohibited by its existing rules from using Reimbursement Premiums for anything other than the repayment of claims occurring in the then-current contract year or future contract years, and that a change in such policy would create both a strong likelihood that the Florida Hurricane Catastrophe Fund Finance Corporation's tax-exempt Series 2008 bonds would be declared taxable by the Internal Revenue Service and a serious difficulty in the ability to issue future post-event tax-exempt indebtedness to fund FHCF claims.

FHCF's ability to access tax-exempt indebtedness is governed by the provisions of the Internal Revenue Code of 1986, as amended (the "Code"). Under the Code (see Treasury Regulation §1.148-6), tax-exempt bonds issued on behalf of FHCF are classified as "working capital" financings, whereby the bond proceeds are used not for capital projects but for providing liquidity for governmental purposes. In general, issuers of working capital bonds must reasonably expect to spend the proceeds of such bonds within a specified period after issuance. Such financings are also subject to special accounting rules that prevent treating bond proceeds as spent to the extent other "available amounts" exist.

In recognition of these rules, FHCF devised a system and adopted a rule (§19-8.013(4)(c)2, F.A.C.) whereby Reimbursement Premiums received in a contract year may be used only to pay for losses attributable to hurricanes occurring in that contract year or for losses attributable to hurricanes in subsequent contract years. FHCF also approached

the Internal Revenue Service and requested a private letter ruling authorizing and confirming its ability to issue post-event tax-exempt bonds. The Internal Revenue Service Private Letter Ruling dated March 27, 1998, as extended by Rulings dated June 13, 2003 and May 29, 2008 (collectively, the "Ruling"), states in part as follows:

"After issuance of a series of Bonds, the Corporation will continue to receive Annual Reimbursement Premiums, and may have Corpus, and Corpus Earnings accumulated in the Fund. Although such amounts will be used to pay Reimbursements for a subsequent Covered Event (a working capital expenditure of the type financed with proceeds of the Bonds), except to the limited extent described above [relating to the possibility of using Reimbursement Premiums to pay debt service on bonds if Emergency Assessments are insufficient], the Corporation cannot use such amounts to pay debt service on any series of bonds without a legislative, judicial or contractual requirement that those amounts be reimbursed. Also, except to the limited extent described above, the Reimbursement Premium Contracts only permit the Annual Reimbursement Premiums, the RP Earnings, Corpus, and the Corpus Earnings to be used for losses from Covered Events that occur subsequent to the issuance of a series of Bonds. Therefore, the Annual Reimbursement Premiums, RP Earnings, Corpus and Corpus Earnings will not be available amounts under §1.148-6(d)(3)(iii). Accordingly, because the Corporation does not reasonably expect to have available amounts during the period a series of Bonds is outstanding, replacement proceeds will not arise under §1.148-1(c)(4)(i)(A)."

The IRS' reasoning, and the foundation on which FHCF's tax-exempt bonds have been issued, is the assumption that if Reimbursement Premiums could be spent for the same things (claims from past events) that tax-exempt bonds are issued for, FHCF would have to determine that the Reimbursement Premiums are used first for such purpose before any tax-exempt bond proceeds could be so used. This makes the required expenditure of such tax-exempt proceeds within the time frames specified in the regulations problematic, if not impossible. The FHCF's Series 2008 Bonds, currently outstanding in the amount of $625,000,000, were issued based on the premise that Reimbursement Premiums were not so available, so that there was a reasonable expectation on FHCF's part that such Series 2008 proceeds would be spent within the required periods. Paragraph (iii) of Section 10 (b) of the Tax Certificate, dated July 31, 2008, executed by the FHCF with respect to the Series 2008 Bonds, states:

"At all times while the Bonds are outstanding, Reimbursement Contracts and the FHCF Bonding Rule will provide that Reimbursement Premiums collected in a given contract year (a "Contract Year") will be used only to pay for losses attributable to hurricanes occurring in the then current Contract Year or for losses attributable to hurricanes in subsequent years and will not be used to pay for past losses or for debt service on tax-exempt bonds attributable to losses from hurricanes that occurred prior to the subject Contract Year, except that if sufficient Emergency Assessments are not collected or that there is a substantial delay in the collection of Emergency Assessments, Reimbursement Premiums received by the FHCF will be temporarily assigned to cover

the shortfall until sufficient Emergency Assessments are received, at which time such Reimbursement Premiums will be returned to the FHCF."

The foregoing representation was relied on by our firm as bond counsel in giving our opinion that interest on the Series 2008 Bonds is exempt from income taxation, and by the Series 2008 Bondholders themselves. If the rule were to be changed to permit application of Reimbursement Premiums to pay claims relating to the 2005 hurricanes, FHCF's representations and expectations with respect to the Series 2008 Bonds will be nullified and the tax status of those bonds placed in severe jeopardy. In all likelihood, our firm would be forced to withdraw then the approving opinion we had rendered with respect to said bonds. Likewise, such change would make it difficult in the future to issue tax-exempt post-event bonds when any amount is present in the corpus of the FHCF, given that an estimation would have to be made of how quickly such corpus (accumulated Reimbursement Premiums plus premiums projected to be received over the ensuing five years) could be spent in total before tax-exempt bonds could be issued and still meet the spend-down requirements (the net effect being that FHCF would be forced to utilize its corpus to pay past claims, thereby depleting the liquidity of the FHCF and in fact making it difficult to build up and maintain any pre-event liquidity).

We hope this provides answers to the questions you have raised. Please feel free to call if we may be of further assistance.

Respectfully submitted,

Nabors, Giblin & Nickerson, P.A.

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FOUNDED 1866

March 4, 2010

Jack Nicholson, PhD
Chief Operating Officer
Florida Hurricane Catastrophe Fund
1801 Hermitage Blvd., Suite 200
Tallahassee, FL 32308

Re: Consequences of the Use of Reimbursement Premiums Collected Subsequent to a Covered Event on Tax-Exempt Bonds

Dear Dr. Nicholson:

The Florida Hurricane Catastrophe Fund Finance Corporation ("FHCFFC") plans to issue approximately $700 million in post-event, tax-exempt bonds in connection with certain claims for losses attributable to Covered Events[1] and submitted to the Florida Hurricane Catastrophe Fund ("FHCF") with respect to the 2005 hurricane season (the "2005 Hurricane Season Losses"). In this context, the question was raised as to whether Reimbursement Premiums received subsequent to the 2005 hurricane season and investment earnings thereon (collectively, the "Post-2005 Reimbursement Premiums") can be used pay for 2005 Hurricane Season Losses. You have asked us to address the impact on FHCFFC's outstanding bonds and bonds to be issued in the future from the use of Post-2005 Reimbursement Premiums to pay for 2005 Hurricane Season Losses.[2]

We have assisted the FHCF and the FHCFFC in connection with the application to, and the issuance by the Internal Revenue Service (the "IRS"), of a private letter ruling allowing the FHCFFC to issue post-event, tax-exempt bonds. A favorable private letter ruling was issued on March 27, 1998 for tax-exempt bonds issued before June 30, 2003 (the "Original Ruling"). The Original Ruling was renewed on June 13, 2003 for tax-exempt bonds issued before June 30, 2008 (the "First Renewal"). The First Renewal was renewed on May 29, 2008 on a permanent

[1] Covered Event is defined under F.S.A. Section 215.555(2) as any one storm declared to be a hurricane by the National Hurricane Center and which causes insured losses in the State of Florida.

[2] This letter only addresses the Federal tax rules regarding tax-exempt bonds. The use of Post-2005 Reimbursement Premiums to pay 2005 Hurricane Season Losses under state law (e.g., the enabling legislation of the FHCF or contract law with respect to the Reimbursement Contract) is beyond the scope of this letter.

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basis (the "Second Renewal," and collectively with the First Renewal, the "Renewal Rulings"). We have served as bond counsel to the FHCFFC in connection with the issuance of its $1,350,025,000 Florida Hurricane Catastrophe Fund Finance Corporation, Revenue Bonds, Series 2006A. We understand from you that on July 31, 2008, the FHCFFC issued its $625,000,000 Florida Hurricane Catastrophe Fund Finance Corporation, Revenue Bonds, Series 2008A.

For the reasons set forth below, the use of Post-2005 Reimbursement Premiums to pay for 2005 Hurricane Season Losses would be contrary to the representations made to the IRS in order to obtain the Original Ruling and Renewal Rulings, and consequently, and would jeopardize the tax-exempt status of bonds issued and to be issued under the Original Ruling and the Renewal Rulings.

In connection with the application for the Original Ruling, it was represented to the IRS that Reimbursement Premiums collected in a contract year subsequent to a Covered Event would be used only to pay for losses attributable to Covered Events occurring in the then current or subsequent contract years.[3] As applied to the matter at hand, Post-2005 Reimbursement Premiums can only be used for Covered Events occurring in years subsequent to the 2005 hurricane season. As part of the discussion with the IRS, it was agreed that the Reimbursement Contract would specifically provide that Reimbursement Premiums collected in a contract year subsequent to a Covered Event would be used only to pay for losses attributable to Covered Events occurring in subsequent years to address the "available amounts" issue discussed below.

In the event that Post-2005 Reimbursement Premiums were used for 2005 Hurricane Season Losses, there would be a violation of the representations made to the IRS supporting the Original Ruling and Renewal Rulings. We believe that such representations were crucial to the decision of the IRS to issue a favorable private letter ruling. Accordingly, the IRS could take the position that, as a result of a misrepresentation of the facts, the Original Ruling and Renewal Rulings cannot be relied upon in supporting the tax-exemption of outstanding bonds. More specifically, the IRS could take the position that the outstanding bonds do not qualify for tax-exemption on several grounds. The IRS could take the position that there has been an "overissuance" of tax-exempt bonds (i.e., an issuance of more bonds than necessary) since prior to the issuance of any tax-exempt bonds, all available Post-2005 Reimbursement Premiums

[3] Reimbursement Premiums could be used to pay for debt service in very limited circumstances, i.e., if insufficient Emergency Assessments were collected. Reimbursement Premiums cannot be used to pay debt service in an amount in excess of 10% of the debt service on the bonds. If Reimbursement Premiums are used in excess of 10% of the bonds, there would be a violation of the tax law addressing tax-exempt bonds and outstanding bonds could be declared taxable. If and to the extent that Reimbursement Premiums are used for debt service within the 10% limitation, subsequently collected Emergency Assessments must be used to replenish the Reimbursement Premiums.

should have been used and taken into account to pay for 2005 Hurricane Season Losses and that the outstanding tax-exempt bonds should have been downsized. If Post-2005 Reimbursement Premiums were to be used to pay for 2005 Hurricane Losses, it might be possible to preserve the tax-exempt status of the outstanding tax-exempt bonds by entering into a closing agreement with the IRS; however, the use of such agreements are at the discretion of the IRS and are not available if there has been willful neglect. Additionally, as a condition to entering into such agreement, the IRS would require the FHCFFC to make a significant payment to the IRS (representing the benefit derived from the issuance of tax-exempt bonds). Perhaps more importantly, requesting a closing agreement would raise credibility issues with the IRS in connection with the currently pending private letter ruling request related to the issuance of tax-exempt bonds on a pre-event basis.

Use of Post-2005 Reimbursement Premiums to pay for 2005 Hurricane Season Losses would also have significant adverse implications for future tax-exempt bonds issuance. Prior to proceeding with a tax-exempt bond issuance, it would be necessary to re-open the application for the post-event private letter ruling and disclose the change in circumstances to the IRS. It is possible that the IRS would conclude that it could not issue a favorable private letter ruling based on the changed circumstances. A significant issue that would arise concerns "available amounts" to pay for hurricane losses. The payment of losses attributable to a Covered Event is a working capital expenditure. To treat tax-exempt bond proceeds as spent to pay for working capital expenditures, an issuer must demonstrate that it has no other "available amounts" to pay for such expenditures. If the FHCF was to use Reimbursement Premiums to pay for losses from prior hurricane seasons, subsequently collected Reimbursement Premiums would be treated as "available amounts" and should be used for losses attributable to Covered Events prior to the use of any tax-exempt bond proceeds. Reimbursement Premiums are currently treated as unavailable due to the contractual commitment to insurers that subsequently collected Reimbursement Premiums will only be used to pay for Covered Events occurring in the then current or subsequent contract years. It is unclear at this point whether and how the available amounts issue could be favorably resolved.

We also note that a decision to use Post-2005 Reimbursement Premiums to pay for 2005 Hurricane Season Losses could be viewed as clouding the payment analysis that served as a basis for the issuance of the Original Ruling. Bonds are considered "private activity bonds," and cannot be issued on a tax-exempt basis, if private business use exists and there are private payments or private security. In connection with the Original Ruling it was assumed that there is private business as a result of the involvement of the insurers. Private payments are not present since the only source of revenue to repay the bonds is Emergency Assessments and the IRS has concluded that Emergency Assessments are a "tax of general applicability" for purposes of the federal tax rules addressing tax-exempt bonds and therefore not private payments. If it is concluded that the Reimbursement Premiums could be used for losses attributable to prior years,

the question is raised as to whether Reimbursement Premiums can or should be used for debt service on bonds issued to pay for losses attributable to prior years. Even though not in fact used to pay for debt service on bonds under a specific tracing method, if the Reimbursement Premiums were deemed by the IRS as used to pay for debt service (on the basis of their availability to pay for such debt service), the IRS could conclude that there are private payments, in which event bonds would be private activity bonds not eligible for tax-exempt financings. While it may be unlikely that the IRS would deem Reimbursement Proceeds as being used for debt service on the subject bonds, the issue may raise sufficient doubt to the IRS to preclude it from issuing a favorable private letter ruling.

We also note that if Post-2005 Reimbursement Premiums were to be viewed as available to pay for losses in prior years, the Post-2005 Reimbursement Premiums would likely be treated as replacement proceeds[4] of outstanding tax-exempt bonds. The consequence of replacement proceeds treatment is that such Reimbursement Proceeds, in an amount equal to outstanding tax-exempt bonds, would need to be yield restricted to the yield on the outstanding tax-exempt bonds.

In the event that you have any further questions in this regard, do not hesitate to contact us.

Very truly yours,

Mark O. Norell

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[4] Replacement proceeds are generally defined as amounts that have a sufficiently direct nexus to an issue of bonds or to a governmental purpose to conclude that the amounts would have been used for that purpose if the proceeds of the bonds were not used for the governmental purpose.

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A RESOLUTION OF THE STATE BOARD OF ADMINISTRATION OF THE STATE OF FLORIDA, ACTING AS THE GOVERNING BODY OF THE FLORIDA HURRICANE CATASTROPHE FUND, A TRUST FUND OF THE STATE OF FLORIDA CREATED BY SECTION 215.555, FLORIDA STATUTES; MAKING CERTAIN DETERMINATIONS; DIRECTING THE OFFICE OF INSURANCE REGULATION TO LEVY, BY ORDER, EMERGENCY ASSESSMENTS; AND DIRECTING THE OFFICE OF INSURANCE REGULATION REGARDING THE ASSESSMENT AMOUNT, TIMING, REPORTING, COLLECTION, REMITTANCE VERIFICATION AND ENFORCEMENT OF THE COLLECTION OF EMERGENCY ASSESSMENTS, AND ANY INTEREST THEREON.

WHEREAS, Section 215.555, Florida Statutes, (the "Act"), created the Florida Hurricane Catastrophe Fund (the "Fund"), a trust fund administered by the State Board of Administration (the "Board") of the State of Florida (the "State"), for the purpose of establishing a program to provide insurers who write covered policies, as defined in Section 215.555(2)(c), Florida Statutes (the "Covered Policies"), with reimbursement for a portion of their catastrophic hurricane losses;

WHEREAS, pursuant to the Act, the Fund is authorized to collect reimbursement premiums from insurers writing Covered Policies in this State which have entered into a reimbursement contract with the Board, pursuant to Section 215.555(4)(a), Florida Statutes (the "Participating Insurers");

WHEREAS, the Act created the Florida Hurricane Catastrophe Fund Finance Corporation (the "Corporation") with the authority to issue revenue bonds and pay the

proceeds of the bonds, through the Fund, to Participating Insurers, thereby enabling Participating Insurers to pay the claims of policyholders for hurricane damage to properties;

WHEREAS, the Board is authorized pursuant to Section 215.555(6)(b), Florida Statutes, to direct the Office of Insurance Regulation (the "Office") to levy emergency assessments on the premiums on certain property and casualty lines of business in the State;

WHEREAS, Hurricanes Dennis, Katrina, Rita and Wilma caused substantial property damage in Florida during the 2005 hurricane season (the "2005 Hurricanes");

WHEREAS, the Office shall verify the accurate and timely collection and remittance of emergency assessments and shall report the information to the Board in a form and at a time specified by the Board.

NOW, THEREFORE, BE IT RESOLVED by the Board, as the governing body of the Fund, as follows:

1. Pursuant to Section 215.555(6)(b)l., Florida Statutes, and Rule 19-8.013(4)(c)l., Florida Administrative Code, the Board hereby determines that the amount of revenue produced from reimbursement premiums is insufficient to fund the obligations, costs, and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of debt service coverage not met by reimbursement

premiums. In making this determination the Board has considered, pursuant to Rule 19-8.013(4)(c)l., Florida Administrative Code, the projected balance of the fund; anticipated additional Fund revenues; the meteorological severity and geographical area impacted by each covered event; and 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, from information provided by modeling companies, from claims development patterns derived from known historical events, including the 2005 Hurricanes, and from an analysis of market shares of Participating Insurers in the impacted area. In addition, pursuant to Rule 19-8.013(4)(e), Florida Administrative Code, the Board hereby determines that legally available moneys in the Fund will be insufficient to pay reimbursement at the levels promised in the reimbursement contracts, has determined the projected reimbursable losses of Participating Insurers, has determined that the Fund will not have sufficient legally available funds to reimburse Participating Insurers for their reimbursable losses, and has determined the estimated shortfall which will be covered by the issuance of revenue bonds.

2. Subject to Section 5 hereof, the Board hereby directs the Office to levy, by Order, a 1.30% emergency assessment on the direct written premiums for property and casualty lines of business in the State, including all lines of business identified on the Exhibit of Premiums and Losses, in the National Association of Insurance Commissioners (the "NAIC") annual statement required of authorized insurers by Section

624.424, Florida Statutes, except those lines identified as accident and health insurance, workers' compensation insurance, medical malpractice insurance and policies written under the National Flood Insurance Program and the Federal Crop Insurance Act. The Office is also directed to levy by Order a 1.30% emergency assessment on the same property and casualty lines of business of surplus lines regulated under Part VIII of Chapter 626, Florida Statutes, and on each insured procuring property and casualty coverage and filing under Section 626.938, Florida Statutes, which assessments will be collected by the Florida Surplus Lines Service Office (the "FSLSO"). In determining the rate of emergency assessment, pursuant to Rule 19-8.013(4)(e)2., Florida Administrative Code, the Board reviewed available information from the Office of Insurance Regulation, the FSLSO and the NAIC, regarding direct written premiums, and has reviewed and assessed existing market conditions regarding the issuance and sale of bonds to determine the amount of revenues which will be required to pay debt service on any bonds issued. Based upon this review, the Board hereby determines, pursuant to Rule 19-8.013(4)(e)2.c, Florida Administrative Code, that the rate of emergency assessment established herein is necessary to fund the obligations, costs and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of debt service coverage not met by reimbursement premiums.

3. The Order to be issued by the Office which is directed at authorized insurers regulated by the Office and other "Insurers" is included herein as Appendix A. "Insurer" shall have the meaning that it is given in the Order in Appendix A. The Order

to be issued by the Office, which is directed to the FSLSO and to insureds independently procuring property and casualty coverage and filing under Section 626.938, Florida Statutes, is included herein as Appendix B.

4. The Orders provide that the emergency assessment shall be collected and remitted with respect to all policies issued or renewed on or after the effective date designated in the Orders. The emergency assessments levied under the Orders shall continue until the Office is directed by the Board to issue an Order superseding or terminating an Order levying emergency assessments, and the Office issues such Order.

5. The Orders each dated June 12, 2006 for Case Number 86203-06, which was directed to Authorized Insurers and Case No. 86443-06, which was directed to the Florida Surplus Lines Service Office, shall each stay in effect until December 31, 2010. Commencing on January 1, 2011, the Orders provided in Appendices A and B hereto shall become effective and shall supersede the Orders for Case Numbers 86203-06 and 86443-06, respectively.

6. The emergency assessments collected on policies, other than surplus lines policies, must be collected by Insurers from each policyholder at the same time the policyholder makes a premium payment. Emergency assessments, and any interest collected on delinquent remittance of emergency assessments pursuant to Section 215.555(3), Florida Statutes, and Rule 19-8.013(4)(e)3., Florida Administrative Code, must be remitted by Insurers in the manner directed by the Office.

7. The emergency assessments collected on surplus lines policies must be collected by each surplus lines agent at the same time as the agent collects the surplus lines tax required by Section 626.932, Florida Statutes, and the agent must remit the emergency assessment together with any interest collected on delinquent remittance of emergency assessments pursuant to Section 215.555(3), Florida Statutes, and Rule 19-8.013(4)(e)3., Florida Administrative Code, as directed by the FSLSO, at the same time as the agent remits the surplus lines tax to the FSLSO. Insureds procuring coverage and filing under Section 626.938, Florida Statutes, must remit the emergency assessment as directed by the FSLSO, at the time the insured pays the surplus lines tax.

8. The Orders shall be issued by the Office no later than 15 days following the adoption of this resolution. Executed copies of the Orders and any other information distributed therewith, shall be provided to the Board immediately after issuance.

9. In order to facilitate compliance with the Act, the Office shall:

a. Verify the accurate and timely collection and remittance of emergency assessments pursuant to Section 215.555(6)(b), Florida Statutes.

b. Report this information to the Board in a form and at a time specified by the Board. The type of information shall include, but not be limited to, reported assessment base (direct written premium) by company and aggregate, assessments reported, assessments remitted, date of the remittance, number of days late, date of reporting to the Office, late filers, non filers, company contacts, non-compliance, and any

issues, actions or, comments. The Office shall also provide annually a calendar year-end report reconciling, by Insurer, the amount remitted to the Board to the Exhibit of Premiums and Losses on their NAIC annual statement filing if the Insurer is required to file such.

c. On or before each April 15th and September 15th, provide the Board, if requested, by line of business and by company, the most recent prior year end aggregate direct written premium on such property and casualty lines of business as are subject to the levy of emergency assessments pursuant to Section 215.555, Florida Statutes.

d. Provide in the manner and time specified by the Board, any other information requested which is available to the Office and which is relevant to the levy, collection and verification of the emergency assessments.

10. In order to facilitate compliance with the Act, the Fund shall:

a. Provide to the Office remittance reports from the assessment collection agent selected by the Fund. Such reports shall be remitted on a daily basis fifteen days before and fifteen days after the assessment due dates, and on a monthly basis for all other periods.

b. Based on reports obtained from the Office, the Fund shall submit bills for interest on delinquent emergency assessments to Insurers as directed by the Board.

11. This resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED this ____ day of _____, 2010.

STATE OF FLORIDA

COUNTY OF LEON

_____ of the State Board of Administration of the State of Florida, in and for the County and State aforesaid, do hereby certify that the above and foregoing is a true and correct copy of the resolution passed and adopted by the State Board of Administration of the State of Florida on _____ day of _____, 2010.

IN WITNESS WHEREOF, I hereunto set my hand and official seal of the State Board of Administration of the State of Florida this ___ day of _____, 2010.

_____
Title: Executive Director & CIO

(SEAL)

APPENDIX A

FORM OF ORDER FOR INSURERS

APPENDIX B

FORM OF ORDER FOR FLORIDA SURPLUS LINES SERVICE OFFICE AND ALL ENTITIES SUBJECT TO PART VIII OF CHAPTER 626, FLORIDA STATUTES

OFFICE OF INSURANCE REGULATION

Kevin M. McCarty
COMMISSIONER

IN THE MATTER OF:

Emergency Assessments, Percentages, Timing,
Procedures for Remitting and Reporting.

CASE NO.: _____

ORDER

TO: All "Insurers" as defined herein, which write property and casualty lines of business in this state.

THIS CAUSE came on for consideration upon the determination by the State Board of Administration (the "Board"), pursuant to the provisions of Section 215.555(6)(b), Florida Statutes, that the amount of revenue produced under Section 215.555(5), Florida Statutes, is insufficient to fund the obligations, costs, and expenses of the Florida Hurricane Catastrophe Fund (the "Fund") and the Florida Hurricane Catastrophe Fund Finance Corporation (the "Corporation"), including repayment of revenue bonds and that portion of the debt service coverage not met by reimbursement premiums. Pursuant to the provisions of S. 215.555(6)(b), Florida Statutes, the Board has directed the Office of Insurance Regulation (the "Office") to levy, by order, an emergency assessment on direct premiums for all property and casualty lines of business

in this state. The Office, having considered the statutory direction of the Board and being otherwise fully advised in the premises, hereby finds as follows:

JURISDICTION AND FINDINGS OF FACT

1. The Office has the requisite authority and duty, pursuant to Section 215.555, Florida Statutes (the "Act"), and the Florida Insurance Code, Section 624.307, Florida Statutes, to issue and enforce this Order.

2. Hurricanes Dennis, Katrina, Rita and Wilma, caused substantial property damage in Florida during the 2005 hurricane season; and

3. Certain of the hurricanes causing property damage in the 2005 hurricane season caused insured losses covered by the Fund.

4. The Board, pursuant to the Act, has determined that the amount of revenue produced from reimbursement premiums is insufficient to fund the obligations, costs and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of the debt service coverage not met by reimbursement premiums. Therefore, pursuant to Section 215.555(6)(b), Florida Statutes, the Board has adopted the Resolution (the "Resolution" attached as Exhibit "A" hereto), directing the Office to levy emergency assessments.

5. The Resolution directs the Office to levy the emergency assessment on the direct written premiums for property and casualty lines of business in this state, with the exception of premiums for workers' compensation policies, premiums for accident and

health insurance policies, premiums of medical malpractice insurance policies and premiums for policies written under the National Flood Insurance Program and the Federal Crop Insurance Act.

WHEREFORE, pursuant to the Act and the Resolution, the Office issues this Order.

Accordingly, IT IS HEREBY ORDERED:

(1) Commencing on January 1, 2011, an emergency assessment is hereby levied upon the direct written premiums for property and casualty lines of business (as defined in paragraph 2 below) of Insurers as defined herein. Insurers shall include those authorized insurers as defined in Section 624.09(1), Florida Statutes, any residual market entity created pursuant to Section 627.351, Florida Statutes, and any other entity writing or procuring property or casualty lines of business in this State, other than those subject to part VIII of Chapter 626, Florida Statutes, unless specifically exempt by law (the "Insurers"). Insurers includes all property and casualty insurers holding a valid Certificate of Authority regardless of whether the Certificate of Authority was issued prior to or during an effective Assessment Period (as hereafter defined).

(2) The term "property and casualty lines of business" includes those lines of business identified on the Exhibit of Premiums and Losses for the State of Florida in the National Association of Insurance Commissioners annual statement required of Authorized Insurers by Section 624.424, Florida Statutes. This definition of "property

and casualty lines of business" is applicable whether or not an Insurer, as defined herein, is required to file such annual statement. The term "property and casualty lines of business" for purposes of this Order does not include workers' compensation policies, accident and health policies, medical malpractice policies, or policies written under the National Flood Insurance Program and the Federal Crop Insurance Act. The lines of business currently subject to emergency assessment under this Order are:

a. Fire.
b. Allied Lines.
c. Multiple Peril Crop.
d. Farmowners Multiple Peril.
e. Homeowners Multiple Peril.
f. Commercial Multiple Peril (non-liability).
g. Commercial Multiple Peril (liability).
h. Mortgage Guaranty.
i. Ocean Marine.
j. Inland Marine.
k. Financial Guaranty.
1. Earthquake.
m. Other Liability.
n. Products Liability.
o. Private Passenger Auto No-Fault.
p. Other Private Passenger Auto Liability.
q. Commercial Auto No-Fault.
r. Other Commercial Auto Liability.
s. Private Passenger Auto Physical Damage.
t. Commercial Auto Physical Damage.
u. Aircraft (all perils).
v. Fidelity.
w. Surety.
x. Burglary and Theft.
y. Boiler and Machinery.
z. Credit.
aa. Warranty.
bb. Aggregate Write Ins For Other Lines of Insurance.

(3) Insurers shall collect the emergency assessment from each property and casualty policyholder with a policy that is issued or renewed during an Assessment Period. An "Assessment Period" begins on each January 1 and continues for twelve-months. The emergency assessment shall be assessed in each successive Assessment Period until further Order of the Office. Each Insurer shall collect the emergency assessment at the same time it collects a premium payment. When an Insurer is required to return an unearned premium, it shall also return any collected emergency assessment attributable to the unearned premium.

(4) The emergency assessment is 1.30% of direct written premium on each policy and the same percentage shall apply to all transactions "related" to each policy. A transaction that is "related" to a policy subject to the emergency assessment includes, but is not limited to, endorsements on that policy, and audit premiums.

(5) Emergency assessment remittances are due from Insurers on the full amount of the direct written premiums attributable to policies issued or renewed within an Assessment Period, even if the Insurer collects premium through installment billing plans or other similar mechanisms.

(6) Each Insurer shall remit emergency assessments, quarterly by wire transfer or ACH.

(a) If remitting by wire transfer, the wire shall be submitted to:

Bank of America, Tallahassee, Florida
ABA #026009593
Account #5566388313
Account Name: SBA Florida Hurricane Catastrophe Fund Emergency Assessment

(b) If remitting by ACH:

Bank of America, Tallahassee, Florida
ABA #063100277
Account #5566388313
Account Name: SBA Florida Hurricane Catastrophe Fund Emergency Assessment

For ACH transactions, payment is considered paid on date of receipt not date of payment.

(c) Assessments shall be remitted in an amount equal to 1.30% of the direct written premium, for the first calendar quarter no later than May 15, for the second quarter no later than August 15, for the third quarter no later than November 15, and for the fourth quarter no later than March 1 of the following year. If the applicable due date is Saturday, Sunday, or a legal holiday, then the actual due date will be the first business day immediately following the applicable due date.

(7) Adjustments to direct written premium shall be performed in the normal course of business and resulting impact reflected in the quarterly assessment remittances. The direct written premium reported for the fourth quarter shall be reconciled with the Exhibit of Premiums and Losses in the annual statement required of authorized insurers by Section 624.424, Florida Statutes, for the applicable year. The Insurer is required to

provide the Office an explanation of any differences between the direct written premium reported to the Office and the direct written premium reported on such annual statement. No refunds of payments by Insurers are permitted.

(8) The payment of emergency assessments by the Insurer is subject to interest on delinquent remittances at a rate determined by the Board and invoiced by the Fund.

(9) Emergency assessments are not premiums and are not subject to the premium tax, to any fees, or to any commissions. An Insurer shall diligently attempt to collect all assessments owed by an insured. An Insurer must treat the failure of an insured to pay an assessment as failure to pay the premium.

(10) Insurers shall report such information relating to emergency assessments and direct written premiums as is required by the Office.

(11) Pursuant to Section 215.555(10), Florida Statutes, the failure to timely remit emergency assessments, to file any report required by this Order, or by the Office, or to otherwise fail to abide by this Order shall be deemed to be a violation of the Florida Insurance Code. The Office shall take all actions authorized by law or rule to enforce this Order and to assure that the emergency assessments (including any interest thereon) are properly collected and remitted.

(12) The Order to Authorized Insurers, Case Number 86203-06, issued on June 12, 2006, shall stay in force and effect until 12:00 p.m. midnight, Eastern Time, on

December 31, 2010. Commencing at 12:01 a.m., Eastern Time on January 1, 2011, this Order shall become effective and shall supersede the Order for Case Number 86203-06.

DONE AND ORDERED this ___ day of _____, 2010.

_____
Kevin M. McCarty
Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Pursuant to Sections 120.569 and 120.57, Florida Statutes, and Rule Chapters 28-106 and 28-107, Florida Administrative Code (F.A.C.), you have a right to request a proceeding to contest this action by the Office of Insurance Regulation (hereinafter the "Office"). You may request a proceeding by filing a Petition. Your Petition for a proceeding must be in writing and must be filed with the General Counsel acting as the Agency Clerk, Office of Insurance Regulation. If served by U.S. Mail the Petition should be addressed to the Florida Office of Insurance Regulation at 612 Larson Building, Tallahassee, Florida 32399-4206. If Express Mail or hand-delivery is utilized, the Petition should be delivered to 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0300. The written Petition must be received by, and filed in the Office no later than 5:00 p.m. on the twenty-first (21) day after your receipt of this notice. Unless your Petition challenging this action is received by the Office within twenty-one (21) days from the date of the receipt of this notice, the right to a proceeding shall be deemed waived. Mailing the response on the twenty-first day will not preserve your right to a hearing.

If a proceeding is requested and there is no dispute of material fact the provisions of Section 120.57(2), Florida Statutes would apply. In this regard you may submit oral or written evidence in opposition to the action taken by this agency or a written statement challenging the grounds upon which the agency has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary one will be conducted in Tallahassee, Florida or by telephonic conference call upon your request.

If you dispute material facts, which are the basis for this agency's action, you may request a formal adversarial proceeding pursuant to Sections 120.569 and 120.57(1), Florida Statutes. If you request this type of proceeding, the request must comply with all of the requirements of Rule Chapter 28-106.201, F.A.C., must demonstrate that your substantial interests have been affected by this agency's action, and contain:

a) A statement of all disputed issues of material fact. If there are none, the petition must so indicate;

b) A concise statement of the ultimate facts alleged, including the specific facts the Petitioner contends warrant reversal or modification of the agency's proposed action;

c) A statement of the specific rules or statutes the petitioner contends require reversal or modification of the agency's proposed action; and

d) A statement of the relief sought by the petitioner, stating precisely the action Petitioner wishes the agency to take with respect to the agency's proposed action.

These proceedings are held before a State hearing officer of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Office will request that the hearing be conducted in Tallahassee.

In some instances you may have additional statutory rights than the ones described herein.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. Any request for administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this Order was sent by Electronic Email and Facsimile, this ___ day of _____, ____.

_____

Assistant General Counsel
Florida Office of Insurance Regulation
Legal Service Office
200 East Gaines Street
Tallahassee, Florida 32399-4206

OFFICE OF INSURANCE REGULATION

Kevin M. McCarty
COMMISSIONER

IN THE MATTER OF:

Emergency Assessments on Premiums; Percentages, Timing, Procedures for Remitting and Reporting.

CASE NO.: _____

ORDER

TO: The Florida Surplus Lines Service Office and all entities subject to Part VIII of Chapter 626, Florida Statutes

THIS CAUSE came on for consideration upon the determination by the State Board of Administration (the "Board"), pursuant to the provisions of Section 215.555(6)(b), Florida Statutes, that the amount of revenue produced under Section 215.555(5), Florida Statutes, is insufficient to fund the obligations, costs, and expenses of the Florida Hurricane Catastrophe Fund (the "Fund") and the Florida Hurricane Catastrophe Fund Finance Corporation (the "Corporation"), including repayment of revenue bonds and that portion of the debt service coverage not met by reimbursement premiums. Pursuant to the provisions of Section 215.555(6)(b), Florida Statutes, the Board has directed the Office of Insurance Regulation (the "Office") to levy, by order, an emergency assessment, and the Commissioner being fully informed in the premises,

NOW THEREFORE, the Commissioner hereby finds as follows:

JURISDICTION AND FINDINGS OF FACT

1. The Office has the requisite authority and duty, pursuant to Section 215.555, Florida Statutes (the "Act"), and the Florida Insurance Code, Section 624.307, Florida Statutes, to issue and enforce this Order.

2. Hurricanes Dennis, Katrina, Rita and Wilma, caused substantial property damage in Florida during the 2005 hurricane season; and

3. Certain of the hurricanes causing property damage in the 2005 hurricane season caused insured losses covered by the Fund.

4. The Board, pursuant to the Act, has determined that the amount of revenue produced from reimbursement premiums is insufficient to fund the obligations, costs and expenses of the Fund and the Corporation, including repayment of revenue bonds and that portion of the debt service coverage not met by reimbursement premiums. Therefore, pursuant to Section 215.555(6)(b), Florida Statutes, the Board has adopted the Resolution (the "Resolution" attached as Exhibit "A", hereto), directing the Office to levy the emergency assessment.

5. The Resolution directs the Office to levy the emergency assessment on the premiums for property and casualty lines of business in this state, including surplus lines property and casualty business regulated under part VIII of Chapter 626, Florida Statutes, and on each insured procuring property and casualty coverage and filing under Section 626.938, Florida Statutes, with the exception of premiums for workers' compensation

policies, premiums for accident and health insurance policies, premiums of medical malpractice insurance policies and premiums for policies written under the National Flood Insurance Program and the Federal Crop Insurance Act.

WHEREFORE, pursuant to the Act and the Resolution, the Office issues this Order.

Accordingly, IT IS HEREBY ORDERED:

(1) Commencing January 1, 2011, an emergency assessment is hereby levied upon the premiums for property and casualty lines written through surplus lines regulated under part VIII of Chapter 626, Florida Statutes, and on each insured procuring property and casualty coverage and filing under Section 626.938, Florida Statutes.

(2) The term "property and casualty lines of business" includes those lines of business identified on the Exhibit of Premiums and Losses in the annual statement required of Authorized Insurers by Section 624.424, Florida Statutes. The term "property and casualty lines of business" for purposes of this Order includes all those lines of business except workers' compensation policies, accident and health policies, medical malpractice policies, or policies written under the National Flood Insurance Program and the Federal Crop Insurance Act.

(3) The Florida Surplus Lines Service Office (the "FSLSO") shall instruct each surplus lines agent to collect the assessment at the same time as the agent collects the

surplus lines tax required by Section 626.932, Florida Statutes, and shall instruct the agent to remit the assessment as directed by the FSLSO at the same time as the agent remits the surplus lines tax to the FSLSO (on or before the end of the month next following each calendar quarter). The FSLSO shall instruct each insured procuring coverage and filing under Section 626.938, Florida Statutes, to remit the emergency assessment as directed by the FSLSO at the time the insured pays the surplus lines tax to the FSLSO (within 30 days after the insurance is procured, continued or renewed). Emergency assessments shall be collected from each property and casualty policyholder with a policy that is issued or renewed during an Assessment Period. An "Assessment Period" begins on each January 1 and continues for twelve-months. The emergency assessment shall be assessed in each successive Assessment Period until further Order of the Office.

(4) The emergency assessment is 1.30% of premium on each policy and the same percentage shall apply to all transactions "related" to each policy. A transaction that is "related" to a policy subject to the emergency assessment includes, but is not limited to, endorsements on that policy, policy cancellations, and audit premiums.

(5) Emergency assessment remittances are due on the full annual premium attributable to policies issued or renewed within an Assessment Period.

(6) The FSLSO shall remit emergency assessments to the Board in such manner as is subsequently directed by the Board. When a surplus lines insured or an

insured who has procured coverage and filed under Section 626.938, Florida Statutes, is entitled to the return of an unearned premium, the FSLSO shall provide a credit where applicable to agents or the Fund shall refund to the agent or such insured for the collected assessment attributable to the unearned premium.

(7) The payment of emergency assessments is subject to interest on delinquent remittances at a rate determined by the Board and invoiced by the FSLSO.

(8) Emergency assessments are not premiums and are not subject to the surplus lines premium tax, to the FSLSO fee, or to any other statutorily imposed assessment or surcharge. Each surplus lines agent shall diligently attempt to collect all assessments owed by an insured and must treat the failure of an insured to pay an assessment as failure to pay the premium.

(9) Each surplus lines agent and insured procuring coverage and filing under Section 626.938, Florida Statutes, shall report such information relating to emergency assessments and premiums as is required by the FSLSO.

(10) The FSLSO shall verify the proper application of emergency assessments and shall assist the Board in ensuring the accurate and timely collection and remittance of assessments as required by the Board. The FSLSO shall annually calculate the aggregate written premium on property and casualty business procured through surplus lines agents and for insureds procuring coverage and filing under Section 626.938, Florida Statutes, other than premiums relating to workers' compensation policies, accident and health

policies, medical malpractice policies, or policies written under the National Flood Insurance Program and the Federal Crop Insurance Act, and shall report the information to the Board, in a form and at a time specified by the Board.

(11) Pursuant to Section 215.555(10), Florida Statutes, the failure to timely remit emergency assessments, to file any report required by this Order or by the Office, or to otherwise fail to abide by this Order shall be deemed to be a violation of the Florida Insurance Code. The Office shall take all action authorized by law to enforce this Order and to assure that emergency assessments (including any interest thereon) are properly collected and remitted.

(12) The Order to the FSLSO, Case Number 86443-06, issued on June 12, 2006, shall stay in force and effect until 12:00 p.m., Eastern Time, midnight on December 31, 2010. Commencing at 12:01 a.m., Eastern Time, on January 1, 2011, this Order shall become effective and shall supersede the Order for Case Number 86443-06.

DONE AND ORDERED this ___ day of _____, 2010.

_____
Kevin M. McCarty
Commissioner
Office of Insurance Regulation

NOTICE OF RIGHTS

Pursuant to Sections 120.569 and 120.57, Florida Statutes, and Rule Chapters 28-106 and 28-107, Florida Administrative Code (F.A.C.), you have a right to request a proceeding to contest this action by the Office of Insurance Regulation (hereinafter the "Office"). You may request a proceeding by filing a Petition. Your Petition for a proceeding must be in writing and must be filed with the General Counsel acting as the Agency Clerk, Office of Insurance Regulation. If served by U.S. Mail the Petition should be addressed to the Florida Office of Insurance Regulation at 612 Larson Building, Tallahassee, Florida 32399-4206. If Express Mail or hand-delivery is utilized, the Petition should be delivered to 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0300. The written Petition must be received by, and filed in the Office no later than 5:00 p.m. on the twenty-first (21) day after your receipt of this notice. Unless your Petition challenging this action is received by the Office within twenty-one (21) days from the date of the receipt of this notice, the right to a proceeding shall be deemed waived. Mailing the response on the twenty-first day will not preserve your right to a hearing.

If a proceeding is requested and there is no dispute of material fact the provisions of Section 120.57(2), Florida Statutes would apply. In this regard you may submit oral or written evidence in opposition to the action taken by this agency or a written statement challenging the grounds upon which the agency has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary one will be conducted in Tallahassee, Florida or by telephonic conference call upon your request.

If you dispute material facts, which are the basis for this agency's action, you may request a formal adversarial proceeding pursuant to Sections 120.569 and 120.57(1), Florida Statutes. If you request this type of proceeding, the request must comply with all of the requirements of Rule Chapter 28-106.201, F.A.C., must demonstrate that your substantial interests have been affected by this agency's action, and contain:

a) A statement of all disputed issues of material fact. If there are none, the petition must so indicate;

b) A concise statement of the ultimate facts alleged, including the specific facts the Petitioner contends warrant reversal or modification of the agency's proposed action;

c) A statement of the specific rules or statutes the petitioner contends require reversal or modification of the agency's proposed action; and

d) A statement of the relief sought by the petitioner, stating precisely the action Petitioner wishes the agency to take with respect to the agency's proposed action.

These proceedings are held before a State hearing officer of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Office will request that the hearing be conducted in Tallahassee.

In some instances you may have additional statutory rights than the ones described herein.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. Any request for administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of this Order was sent by Electronic Email and Facsimile this ___ day of _____, ____.

_____

Assistant General Counsel
Florida Office of Insurance Regulation
Legal Services Office
200 East Gaines Street
Tallahassee, Florida 32399-4206

AGENDA
FLORIDA HURRICANE CATASTROPHE FUND FINANCE CORPORATION

Governor Charlie Crist, Chair
Chief Financial Officer Alex Sink
Attorney General Bill McCollum
J. Ben Watkins, III
Jack E. Nicholson, President

April 13, 2010

9:00 A.M.
LL-03, The Capitol
Tallahassee, Florida

Contact Person:
Dr. Jack E. Nicholson
(850) 413-1340

ITEM 1. REQUEST APPROVAL OF FEBRUARY 24, 2010 MINUTES.

(See Attachment 1)

ACTION REQUIRED

ITEM 2. REQUEST ADOPTION OF A RESOLUTION AUTHORIZING THE CORPORATION TO ISSUE REVENUE BONDS.

The President of the Florida Hurricane Catastrophe Fund Finance Corporation requests that the Board of Directors of the Corporation adopt a resolution authorizing the Corporation to issue and sell by negotiated sale, not exceeding $710,000,000 Florida Hurricane Catastrophe Fund post-event Revenue Bonds. The bonds will have fixed interest rates, will be exempt from federal income taxes, and will be secured by emergency assessments and reimbursement premiums received by the Florida Hurricane Catastrophe Fund. The proceeds of the bonds will be used for the reimbursement of insurance companies for additional claims due to hurricanes during the 2005 season. The resolution also authorizes the President to enter into any agreements necessary to retain a trustee for the bonds and to execute such documents as are necessary for the issuance of the bonds.

(See Attachment 2)

ACTION REQUIRED

FLORIDA HURRICANE CATASTROPHE FUND FINANCE CORPORATION

FEBRUARY 24, 2010

MINUTES

A meeting of the Florida Hurricane Catastrophe Fund Finance Corporation was held on February 24, 2010, at the Capitol, Tallahassee, Florida.

Board Members Present were:

Governor Charlie Crist, Chairman
Chief Financial Officer, Alex Sink
Attorney General, Bill McCollum
Ben Watkins, Director, Division of Bond Finance
Dr. Jack Nicholson, COO, Florida Hurricane Catastrophe Fund

ITEM 1. Approved the minutes of July 29, 2008.

ITEM 2. Deferred a request for adoption of a resolution authorizing the Corporation to issue revenue bonds.

The Florida Hurricane Catastrophe Fund Finance Corporation's agenda was concluded.

Jack E. Nicholson
President
Florida Hurricane Catastrophe Fund Finance Corporation

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE FLORIDA HURRICANE CATASTROPHE FUND FINANCE CORPORATION AUTHORIZING THE ISSUANCE AND NEGOTIATED SALE OF ADDITIONAL POST-EVENT REVENUE BONDS; RATIFYING THE MASTER TRUST INDENTURE AND THE PLEDGE AND SECURITY AGREEMENT PREVIOUSLY ENTERED INTO BY THE CORPORATION; AUTHORIZING THE EXECUTION AND DELIVERY OF A FIFTH SUPPLEMENTAL INDENTURE, A PRELIMINARY OFFICIAL STATEMENT AND OFFICIAL STATEMENT, AND A PURCHASE CONTRACT; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, Section 215.555, Florida Statutes (the "Act"), created the Florida Hurricane Catastrophe Fund (the "Fund"), a trust fund administered by the State Board of Administration of Florida (the "Board"), for the purpose of establishing a program to provide insurers who write covered policies, as defined in the Section 215.555(2)(c), Florida Statutes (the "Covered Policies") with reimbursement for a portion of their catastrophic hurricane losses;

WHEREAS, the Act also created the Florida Hurricane Catastrophe Fund Finance Corporation (the "Corporation") with the authority, pursuant to Section 215.555(6)(d), Florida Statutes, to issue revenue bonds for the benefit of the Fund and pay the proceeds of the bonds, through the Fund, to certain insurers, thereby enabling such insurers to pay the claims of policyholders for hurricane damage to properties;

WHEREAS, Hurricanes Dennis, Katrina, Rita and Wilma caused insured losses in Florida during the 2005 hurricane season and a determination has been made by the Board that the moneys in the Fund will be insufficient pay certain obligations of the Fund;

WHEREAS, the Corporation is authorized, pursuant to Section 215.555(6)(d), Florida Statutes, to issue revenue bonds for the benefit of the Fund;

WHEREAS, by prior action, the Corporation authorized the issuance of not exceeding $10 billion of such revenue bonds;

WHEREAS, the Corporation has previously issued both pre-event notes and post-event bonds, as follows: on July 6, 2006, the Corporation issued $1,350,025,000 in post-event revenue bonds (the "Series 2006A Bonds"); on July 21, 2006, the Corporation issued $2,800,000,000 in pre-event extendible floating rate notes (the "Series 2006B

Notes"); on October 3, 4, 5, 10, 12 and 15, 2007, the Corporation issued a total of $3,500,000,000 in pre-event floating rate notes (the "Series 2007A Notes"); and on July 31, 2008, the Corporation issued $625,000,000 in post-event revenue bonds (the "Series 2008A Bonds").

WHEREAS, it is now necessary to issue and sell additional post-event revenue bonds;

WHEREAS, through an invitation to negotiate issued by the Board on behalf of the Fund, a syndicate of underwriters was selected to serve on the Fund's financial services team (the "Financial Services Team"), with the Fund to select firms from the Financial Services Team to serve on individual financings;

WHEREAS, the syndicate of underwriters selected by the Board on behalf of the Fund to serve on the Fund's Financial Services Team includes Goldman, Sachs & Co., JP Morgan Securities, Inc., Citigroup Global Markets Inc., Barclays Capital, as successor in interest to Lehman Brothers, Morgan Stanley & Co., Incorporated, Merrill Lynch & Co./Banc of America Securities LLC, Wells Fargo Securities, as successor in interest to Wachovia Securities, RBC Capital Markets, Jefferies & Co. Inc., as successor in interest to DEPFA First Albany Securities LLC, Morgan Keegan & Company, Inc., SunTrust Robinson Humphrey, Inc., Ramirez & Co., Inc., Loop Capital Markets, LLC, BB&T Capital Markets, M.R. Beal & Company, and Siebert Brandford Shank & Co. LLC (collectively, the "Underwriters");

WHEREAS, the Board on behalf of the Fund designated JP Morgan Securities, Inc. to serve as lead senior manager and Goldman, Sachs & Co., Citigroup Global Markets Inc. and Barclays Capital, as successor in interest to Lehman Brothers, to serve as co-senior managers for the issuance of the post-event revenue bonds authorized by this Resolution;

WHEREAS, the following factors require that post-event revenue bonds issued by the Corporation receive extensive pre-sale marketing in a manner not likely to be available in a competitive sale:

(a) The uncertain conditions in the global financial markets,

(b) The nature of and source of the security for the post-event revenue bonds is still relatively unfamiliar in the credit markets; and

(c) A large principal amount of post-event revenue bonds is being sold for each maturity and in total;

WHEREAS, considering the above, it is in the best interests of the State and the Corporation to authorize at this time the negotiated sale of the post-event revenue bonds;

WHEREAS, it is hereby determined that the post-event revenue bonds authorized herein will be sold through negotiated sale to the Underwriters;

WHEREAS, it is necessary to delegate to the chief executive officer of the Corporation or his designee (the "President") the authority to negotiate and approve the final terms of the sale and issuance of the post-event revenue bonds, subject to certain restrictions set forth herein.

NOW, THEREFORE, BE IT RESOLVED by the Florida Hurricane Catastrophe Fund Finance Corporation, as follows:

1. The Corporation hereby finds, determines and declares the matters hereinabove set forth.

2. The Corporation hereby authorizes the issuance and sale of not exceeding $710,000,000 Florida Hurricane Catastrophe Fund Finance Corporation Revenue Bonds, Series 2010A for hurricane losses during the 2005 hurricane season (the "Series 2010A Bonds"), which Series 2010A Bonds shall be in addition to the obligations described in the preambles hereof.

3. The Corporation hereby confirms and ratifies the Pledge and Security Agreement, dated June 1, 2006 and attached hereto as Exhibit A (the "Pledge and Security Agreement"), between the Fund and the Corporation, as supplemented or amended, and confirms and ratifies its prior pledge of revenues to the repayment of debt of the Corporation as provided in the documents approved by the Corporation on May 31, 2006, as supplemented or amended, including but not limited to the pledge of reimbursement premiums levied pursuant to Section 215.555(5), Florida Statutes, and revenues from emergency assessments levied pursuant to Section 215.555(6)(b), Florida Statutes. The pledge of such revenues shall be as provided in the documents executed by the Corporation in relation to debt of the Corporation.

4. The Corporation hereby confirms and ratifies the Master Trust Indenture, dated June 1, 2006 and attached hereto as Exhibit B, between the Corporation and Wells Fargo Bank, N.A., as supplemented or amended.

5. The selection of the Underwriters and the designation of the lead senior manager and the co-senior managers are hereby confirmed.

6. The President is hereby delegated the authority to negotiate and approve the final terms of sale and the fiscal details of the Series 2010A Bonds, subject to compliance with the following:

(a) The Series 2010A Bonds shall be issued and sold in one or more series, all as determined by the President.

(b) The Series 2010A Bonds shall be sold to the Underwriters pursuant to a purchase contract containing such terms and conditions which are not inconsistent with this resolution and which are approved by the President (the "Purchase Contract"). The President is authorized to define and designate the roles of the Underwriters and co-senior managers in connection with their participation in the sale of the Series 2010A Bonds. The President is hereby further authorized to remove any Underwriter from participation in the sale of the Series 2010A Bonds.

(c) The President is hereby authorized to approve the final terms of the Series 2010A Bonds, subject to the restrictions set forth herein, without need of further authorization of the Corporation. The maturities, interest rate or rates, redemption provisions, sale price, and other terms and details of the Series 2010A Bonds shall be consistent with the provisions of and shall be within the restrictions set forth in this resolution and shall, in the judgment of the President, produce the lowest true interest cost to the Corporation reasonably available in the financial markets at that time.

7. The Corporation hereby approves the form of and authorizes the execution and delivery of the Fifth Supplemental Indenture to the Master Trust Indenture. Such form of the Fifth Supplemental Indenture is attached hereto as Exhibit C. The document approved herein is subject to such changes, completion, insertions or omissions as may be approved by the President, and the execution or certification of such document shall be conclusive evidence of such approval. Additionally, the President is authorized to amend or revise any other documents relating to debt of the Corporation which have previously been approved or authorized by the Corporation.

8. The Corporation hereby authorizes and directs the President to negotiate, approve, execute and deliver the Purchase Contract for the sale of the Series 2010A Bonds to the Underwriters in the form attached hereto as Exhibit D. The Purchase Contract shall contain such terms and provisions as are customary for such obligations with such changes, completion, insertions or omissions as may be approved by the President and which are not inconsistent with this resolution, and the execution thereof by the President shall be conclusive evidence of such approval. The President shall have and is hereby acknowledged to have full power and authority to bind the Corporation with respect to the negotiation of the terms of the Purchase Contract.

9. The Corporation hereby authorizes and directs the President to cause a preliminary official statement, in the form attached hereto as Exhibit E and an official statement to be prepared and delivered. The President is hereby authorized to certify or otherwise represent when the preliminary official statement shall be "deemed final" by the Corporation as of its date (except for permitted omissions), in accordance with Rule 15c2-12 of the Securities and Exchange Commission (the "Rule"). The President and any

members of the board of directors of the Corporation are also authorized to execute and deliver to the Underwriters, on behalf of the Corporation, the official statement and such certificates in connection therewith and any amendment thereto, as they determine are necessary or appropriate. The distribution and use of any preliminary official statement or official statement by the Underwriters in connection with the original issuance of the Series 2010A Bonds is further approved.

10. The President is hereby authorized to approve, execute and deliver a Continuing Disclosure Agreement satisfying the requirements of the Rule. The President, officers and members of the board of directors of the Corporation are authorized to execute and deliver the continuing disclosure agreement and are authorized to take all actions necessary to fulfill the obligations of the Corporation thereunder.

11. Wells Fargo Bank, N.A., previously designated as trustee under the Master Trust Indenture and as registrar and paying agent thereunder is hereby confirmed.

12. The President, officers, and members of the board of directors of the Corporation are hereby authorized and directed, jointly and severally, to do any and all things and to execute and deliver the named documents and any and all other agreements, documents, instruments, assents, acceptances, assignments, financing statements and approvals which they may deem necessary or advisable in order to consummate the transactions contemplated by this resolution. In the absence or unavailability of the President, the Treasurer is authorized to take all actions provided herein of the President.

13. This resolution shall take effect immediately upon its adoption.

ADOPTED THIS ____ day of _____, 2010.

STATE OF FLORIDA

COUNTY OF LEON

I, Tracy L. Allen, Senior Attorney, do hereby certify that the above and foregoing is a true and correct copy of the resolution passed and adopted by the Florida Hurricane Catastrophe Fund Finance Corporation on the ____ day of _____, 2010.

IN WITNESS WHEREOF, I hereunto set my hand and official seal of the Florida Hurricane Catastrophe Fund Finance Corporation this ___ day of _____, 2010.

(SEAL)

_____

Tracy L. Allen, Secretary
Florida Hurricane Catastrophe Fund Finance Corporation

EXHIBIT A

Pledge and Security Agreement

EXHIBIT B

Master Trust Indenture

EXHIBIT C

Form of Fifth Supplemental Indenture

EXHIBIT D

Form of Purchase Contract

EXHIBIT E

Form of Preliminary Official Statement