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Florida Department of Financial Services

Document 26973002 , AIR Catastrophe Model Support - Personal is trade secret document
Document 26972999 , AIR Catastrophe Model Support - Personal 1 is trade secret document
Document 26972998 , EQE Catastrophe Model Support - Personal 2 is trade secret document
Document 26972994 , EQE Catastrophe Model Support - Personal 3 is trade secret document
Document 26972989 , RMS Catastrophe Model Support - Personal 4 is trade secret document
Document 26972991 , RMS Catastrophe Model Support - Personal 5 is trade secret document
Document 26973008 , Credit Model is trade secret document

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Exhibit A
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form W, \$150,000 Masonry Structure with a 2% Hurricane Deductible

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 224, \$150,000 Cov. A)
- 2% Hurricane Deductible Discount (Page 337)
- Claim Record Rating Plan (Page 343)
- Utilities Rating Plan Discount (Page 345, 2 Yr. Age of utilities)
- Windstorm Loss Reduction Rating Plan (Page 350)
- + Replacement Cost on Contents (Page 84-85) = no charge if 80% IV
- + \$500 Deductible (Page 360)
- + 25% Building Ordinance Or Law Cov. (Page 363)
- = Total Premium

* Hurricane Premium Factor (Page 364)

= Hurricane Rate

Total Premium

- Hurricane Rate

= Non-Hurricane Rate

The following is a sample calculation for HO-W, Jackson County, Territory 50 (\$150,000 building amount):

	\$1,520	(precalculated basic premium)
-	106	(2% Hurricane Deductible Discount, .07 x 1520)
-	71	(Claim Record Rating Plan, .05 x (1520 - 106))
-	336	(Utilities Rating Plan Discount, .25 x (1520 - 106 - 71))
-	312	(Windstorm Loss Reduction Rating Plan, .31 x (1520 - 106 - 71 - 336))
+	0	(Rep. Cost on Contents, 0 x (1520 - 106 - 71 - 336 - 312))
+	188	(\$500 Deductible, .27 x (1520 - 106 - 71 - 336 - 312 + 0))
+	26	(Building Ord. Or Law Cov., .03 x (1520 - 106 - 71 - 336 - 312 + 0 + 188))
=	\$909	
x	.350	(Hurricane Factor)
=	\$318	(Hurricane Rate)
	\$909	(Total Premium)
-	318	(Hurricane Rate)
=	\$591	(Non-Hurricane Rate)

Exhibit B
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form W, \$150,000 Masonry Structure with a 2% Hurricane Deductible

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 224, \$150,000 Cov. A)
- 2% Hurricane Deductible Discount (Page 337)
- Claim Record Rating Plan (Page 343)
- Utilities Rating Plan Discount (Page 345, 9+ Yr. Age of utilities)
- + Replacement Cost on Contents (Page 84-85) = no charge if 80% IV
- + \$500 Deductible (Page 360)
- + 25% Building Ordinance Or Law Cov. (Page 363)
- = Total Premium

- * Hurricane Premium Factor (Page 364)
- = Hurricane Rate

- Total Premium
- Hurricane Rate
- = Non-Hurricane Rate

The following is a sample calculation for HO-W, Jackson County, Territory 50 (\$150,000 building amount):

- \$1,520 (precalculated basic premium)
- 106 (2% Hurricane Deductible Discount, .07 x 1520)
- 71 (Claim Record Rating Plan, .05 x (1520 - 106))
- 0 (Utilities Rating Plan Discount, .0 x (1520 - 106 - 71))
- + 0 (Rep. Cost on Contents, 0 x (1520 - 106 - 71 - 0))
- + 363 (\$500 Deductible, .27 x (1520 - 106 - 71 - 0 + 0))
- + 51 (Building Ord. Or Law Cov., .03 x (1520 - 106 - 71 - 0 + 0 + 363))
- = \$1,757

- x .350 (Hurricane Factor)
- = \$615 (Hurricane Rate)

- \$1,757 (Total Premium)
- 615 (Hurricane Rate)
- = \$1,142 (Non-Hurricane Rate)

Exhibit C
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form W, \$150,000 Masonry Structure with a 2% Hurricane Deductible

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 224, \$150,000 Cov. A)
- 2% Hurricane Deductible Discount (Page 337)
- Claim Record Rating Plan (Page 343)
- Utilities Rating Plan Discount (Page 345, 9+ Yr. Age of utilities)
- + Replacement Cost on Contents (Page 84-85) = no charge if 80% IV
- + \$500 Deductible (Page 360)
- + 25% Building Ordinance Or Law Cov. (Page 363)
- Windstorm Loss Reduction Rating Plan (Page 98)
- = Total Premium

- * Hurricane Premium Factor (Page 364)
- = Hurricane Rate

- Total Premium
- Hurricane Rate
- = Non-Hurricane Rate

The following is a sample calculation for HO-W, Jackson County, Territory 50 (\$150,000 building amount):

- \$1,520 (precalculated basic premium)
- 106 (2% Hurricane Deductible Discount, .07 x 1520)
- 71 (Claim Record Rating Plan, .05 x (1520 - 106))
- 0 (Utilities Rating Plan Discount, .0 x (1520 - 106 - 71))
- + 0 (Rep. Cost on Contents, 0 x (1520 - 106 - 71 - 0))
- + 363 (\$500 Deductible, .27 x (1520 - 106 - 71 - 0 + 0))
- + 51 (Building Ord. Or Law Cov., .03 x (1520 - 106 - 71 - 0 + 0 + 363))
- 597 (Windstorm Loss Reduction Rating Plan, .34 x (1520 - 106 - 71 - 0 + 0 + 363 + 51))
- = \$1,160

- x .350 (Hurricane Factor)
- = \$406 (Hurricane Rate)

- \$1,160 (Total Premium)
- 406 (Hurricane Rate)
- = \$754 (Non-Hurricane Rate)

Exhibit D
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form W, \$300,000 Masonry Structure with a 2% Hurricane Deductible

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 224, \$300,000 Cov. A)
- 2% Hurricane Deductible Discount (Page 337)
- Claim Record Rating Plan (Page 343)
- Utilities Rating Plan Discount (Page 345, 2 Yr. Age of utilities)
- Windstorm Loss Reduction Rating Plan (Page 350)
- + Replacement Cost on Contents (Page 84-85) = no charge if 80% IV
- + \$500 Deductible (Page 360)
- + 25% Building Ordinance Or Law Cov. (Page 363)
- = Total Premium

- * Hurricane Premium Factor (Page 364)
- = Hurricane Rate

- Total Premium
- Hurricane Rate
- = Non-Hurricane Rate

The following is a sample calculation for HO-W, Jackson County, Territory 50 (\$300,000 building amount):

- \$2,448 (precalculated basic premium)
- 171 (2% Hurricane Deductible Discount, .07 x 2448)
- 114 (Claim Record Rating Plan, .05 x (2448 - 171))
- 541 (Utilities Rating Plan Discount, .25 x (2448 - 171 - 114))
- 503 (Windstorm Loss Reduction Rating Plan, .31 x (2448 - 171 - 114 - 541))
- + 0 (Rep. Cost on Contents, 0 x (2448 - 171 - 114 - 541 - 503))
- + 537 (\$500 Deductible, .48 x (2448 - 171 - 114 - 541 - 503 + 0))
- + 50 (Building Ord. Or Law Cov., .03 x (2448 - 171 - 114 - 541 - 503 + 0 + 537))
- = \$1,706

- x .350 (Hurricane Factor)
- = \$597 (Hurricane Rate)

- \$1,706 (Total Premium)
- 597 (Hurricane Rate)
- = \$1,109 (Non-Hurricane Rate)

Exhibit E
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form W, \$300,000 Masonry Structure with a 2% Hurricane Deductible

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 224, \$300,000 Cov. A)
- 2% Hurricane Deductible Discount (Page 337)
- Claim Record Rating Plan (Page 343)
- Utilities Rating Plan Discount (Page 345, 9+ Yr. Age of utilities)
- + Replacement Cost on Contents (Page 84-85) = no charge if 80% IV
- + \$500 Deductible (Page 360)
- + 25% Building Ordinance Or Law Cov. (Page 363)
- = Total Premium

- * Hurricane Premium Factor (Page 364)
- = Hurricane Rate

- Total Premium
- Hurricane Rate
- = Non-Hurricane Rate

The following is a sample calculation for HO-W, Jackson County, Territory 50 (\$300,000 building amount):

- \$2,448 (precalculated basic premium)
- 171 (2% Hurricane Deductible Discount, .07 x 2448)
- 114 (Claim Record Rating Plan, .05 x (2448 - 171))
- 0 (Utilities Rating Plan Discount, .0 x (2448 - 171 - 114))
- + 0 (Rep. Cost on Contents, 0 x (2448 - 171 - 114 - 0))
- + 1,038 (\$500 Deductible, .48 x (2448 - 171 - 114 - 0 + 0))
- + 96 (Building Ord. Or Law Cov., .03 x (2448 - 171 - 114 - 0 + 0 + 1038))
- = \$3,297

- x .350 (Hurricane Factor)
- = \$1,154 (Hurricane Rate)

- \$3,297 (Total Premium)
- 1,154 (Hurricane Rate)
- = \$2,143 (Non-Hurricane Rate)

Exhibit F
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form W, \$300,000 Masonry Structure with a 2% Hurricane Deductible

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 224, \$300,000 Cov. A)
- 2% Hurricane Deductible Discount (Page 337)
- Claim Record Rating Plan (Page 343)
- Utilities Rating Plan Discount (Page 345, 9+ Yr. Age of utilities)
- + Replacement Cost on Contents (Page 84-85) = no charge if 80% IV
- + \$500 Deductible (Page 360)
- + 25% Building Ordinance Or Law Cov. (Page 363)
- Windstorm Loss Reduction Rating Plan (Page 98)
- = Total Premium

- * Hurricane Premium Factor (Page 364)
- = Hurricane Rate

- Total Premium
- Hurricane Rate
- = Non-Hurricane Rate

The following is a sample calculation for HO-W, Jackson County, Territory 50 (\$300,000 building amount):

- \$2,448 (precalculated basic premium)
- 171 (2% Hurricane Deductible Discount, .07 x 2448)
- 114 (Claim Record Rating Plan, .05 x (2448 - 171))
- 0 (Utilities Rating Plan Discount, .0 x (2448 - 171 - 114))
- + 0 (Rep. Cost on Contents, 0 x (2448 - 171 - 114 - 0))
- + 1,038 (\$500 Deductible, .48 x (2448 - 171 - 114 - 0 + 0))
- + 96 (Building Ord. Or Law Cov., .03 x (2448 - 171 - 114 - 0 + 0 + 1038))
- 1,121 (Windstorm Loss Reduction Rating Plan, .34 x (2448 - 171 - 114 - 0 + 0 + 1038 + 96))
- = \$2,176

- x .350 (Hurricane Factor)
- = \$762 (Hurricane Rate)

- \$2,176 (Total Premium)
- 762 (Hurricane Rate)
- = \$1,414 (Non-Hurricane Rate)

Exhibit G
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form 4, \$25,000 with a \$500 All Perils Deductible
Year Built: 2005

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 295A, \$25,000 Cov. B)
- Claim Record Rating Plan (Page 343)
- Windstorm Loss Reduction Rating Plan (Page 350)
- + Replacement Cost on Contents (Page 358)
- = Total Premium

- * Hurricane Premium Factor (Page 364)
- = Hurricane Rate

- Total Premium
- Hurricane Rate
- = Non-Hurricane Rate

The following is a sample calculation for HO-4, Territory 50 (\$25,000 contents amount):

- \$114 (precalculated basic premium)
- 6 (Claim Record Rating Plan, .05 x 114)
- 16 (Windstorm Loss Reduction Rating Plan, .15 x (114 - 6))
- + 21 (Rep. Cost on Contents, .23 x (114 - 6 - 16))
- = \$113

- x .160 (Hurricane Factor)
- = \$18 (Hurricane Rate)

- \$113 (Total Premium)
- 18 (Hurricane Rate)
- = \$95 (Non-Hurricane Rate)

Exhibit H
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form 4, \$25,000 with a \$500 All Perils Deductible
Year Built: 1990

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

Precalculated Basic Premium (Page 295A, \$25,000 Cov. B)
- Claim Record Rating Plan (Page 343)
+ Replacement Cost on Contents (Page 358)
= Total Premium

* Hurricane Premium Factor (Page 364)
= Hurricane Rate

Total Premium
- Hurricane Rate
= Non-Hurricane Rate

The following is a sample calculation for HO-4, Territory 50 (\$25,000 contents amount):

\$114 (precalculated basic premium)
- 6 (Claim Record Rating Plan, .05 x 114)
+ 25 (Rep. Cost on Contents, .23 x (114 - 6))
= \$133

x .160 (Hurricane Factor)
= \$21 (Hurricane Rate)

\$133 (Total Premium)
- 21 (Hurricane Rate)
= \$112 (Non-Hurricane Rate)

Exhibit I
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form 6, \$50,000 with a \$500 All Perils Deductible
Year Built: 2005

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

- Precalculated Basic Premium (Page 323C, \$50,000 Cov. B)
- Claim Record Rating Plan (Page 343)
- Windstorm Loss Reduction Rating Plan (Page 350)
- + Replacement Cost on Contents (Page 358)
- = Total Premium

- * Hurricane Premium Factor (Page 364)
- = Hurricane Rate

- Total Premium
- Hurricane Rate
- = Non-Hurricane Rate

The following is a sample calculation for HO-6, Territory 50 (\$50,000 contents amount):

- \$597 (precalculated basic premium)
- 30 (Claim Record Rating Plan, .05 x 597)
- 386 (Windstorm Loss Reduction Rating Plan, .68 x (597 - 30))
- + 42 (Rep. Cost on Contents, .23 x (597 - 30 - 386))
- = \$223

- x .910 (Hurricane Factor)
- = \$203 (Hurricane Rate)

- \$223 (Total Premium)
- 203 (Hurricane Rate)
- = \$20 (Non-Hurricane Rate)

Exhibit J
State Farm Florida Insurance Company
Florida Homeowners Program
Change Effective: 12/01/08 New, 03/01/2009 Renewal
Form 6, \$50,000 with a \$500 All Perils Deductible
Year Built: 1990

Rates by territory are calculated as follows, with specific reference to applicable manual pages noted:

Precalculated Basic Premium (Page 323C, \$50,000 Cov. B)
- Claim Record Rating Plan (Page 343)
+ Replacement Cost on Contents (Page 358)
= Total Premium

* Hurricane Premium Factor (Page 364)
= Hurricane Rate

Total Premium
- Hurricane Rate
= Non-Hurricane Rate

The following is a sample calculation for HO-6, Territory 50 (\$50,000 contents amount):

\$597 (precalculated basic premium)
- 30 (Claim Record Rating Plan, .05 x 597)
+ 130 (Rep. Cost on Contents, .23 x (597 - 30))
= \$697

x .910 (Hurricane Factor)
= \$634 (Hurricane Rate)

\$697 (Total Premium)
- 634 (Hurricane Rate)
= \$63 (Non-Hurricane Rate)

From the 1104 verification query from Access

HCODE	COUNTY	DNE_RECOD	AIY	EHY	CLEP	CurrBase	PropBase	CurrentPrem	ProposedPrem
HO-4	16	24	741	16.9	2977.2	96.00	87.00	175.99	161.91
HO-4	16	62	52576	1334.6	242079.7	104.00	89.00	181.38	158.71
HO-4	16	71	148175	4032	583447.55	78.00	74.00	144.71	138.63
HO-4	16	73	9557	218.7	44492.37	116.00	132.00	203.46	226.66
HO-6	16	24	15	0.4	157.54	178.00	176.00	383.32	381.79
HO-6	16	62	30448	345.2	154963.94	132.00	125.00	448.95	438.18
HO-6	16	71	171943	2334.4	1013742.82	167.00	163.00	434.26	427.74
HO-6	16	73	7252	101.3	48007.61	229.00	313.00	474.09	567.48
HO-W	16	24	37871	47.6	52140.74	613.00	798.00	1095.09	1409.39
HO-W	16	62	7409507	20839	16625756.86	526.00	807.00	797.82	1204.71
HO-W	16	71	14523431	31620.6	31538280.96	559.00	792.00	997.4	1394.36
HO-W	16	73	688890	1285.9	2252700.12	1002.00	1552.00	1751.84	2689.07

**State Farm Florida Insurance Company
 Florida Homeowners
 Changes Effective: 12/01/08 New, 03/01/2009 Renewal
 Form W, \$60,000 with a 1% Deductible**

County #	County	Zone Grouping	Earned House Years	Current Average Premium	Current Weighted Avg Prem	Proposed Average Premium	Proposed Weighted Avg Prem
16	DUVAL	24	47.6	1095.09	938.21	1409.39	1351.85
		62	20839	797.82		1204.71	
		71	31620.6	997.4		1394.36	
		73	1285.9	1751.84		2689.07	

**State Farm Florida Insurance Company
 Florida Renters
 Changes Effective: 12/01/08 New, 03/01/2009 Renewal
 Form 4, \$20,000 with a \$500 All Perils Deductible**

County #	County	Zone Grouping	Earned House Years	Current Average Premium	Current Weighted Avg Prem	Proposed Average Premium	Proposed Weighted Avg Prem
16	DUVAL	24	16.9	175.99	155.83	161.91	146.92
		62	1334.6	181.38		158.71	
		71	4032	144.71		138.63	
		73	218.7	203.46		226.66	

**State Farm Florida Insurance Company
 Florida Condominium Unitowners
 Changes Effective: 12/01/08 New, 03/01/2009 Renewal
 Form 6, \$30,000 with a \$500 All Perils Deductible**

County #	County	Zone Grouping	Earned House Years	Current Average Premium	Current Weighted Avg Prem	Proposed Average Premium	Proposed Weighted Avg Prem
16	DUVAL	24	0.4	383.32	437.53	381.79	434.12
		62	345.2	448.95		438.18	
		71	2334.4	434.26		427.74	
		73	101.3	474.09		567.48	

CERTIFICATE OF TRUE AND ACCURATE RATE FILING

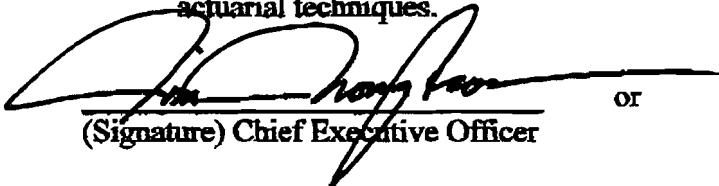
I, JIM THOMPSON, CHIEF EXECUTIVE OFFICER
(Print or type name) (Print or type title)

Section 627.062(9) requires that this form must be signed by either the Chief Executive Officer or Chief Financial Officer, as well as the Chief Actuary.
and

KATHLEEN M. PECHAN Chief Actuary*,
(Print or type name)

pursuant to Section 627.062(9), Florida Statutes, under oath, do swear and attest, based upon the signing officer's and actuary's knowledge, under penalty of perjury, that:

1. We have reviewed the foregoing rate filing;
2. The rate filing does not contain any untrue statement of a material fact, or omit to state a material fact necessary in order to make the statements made, in light of the circumstances under which such statements were made, not misleading;
3. The information contained in the rate filing relating to the factors described in s. 627.062(2)(b), F.S., including, but not limited to, investment income, fairly represents in all material respects the basis of the rate filing for the periods presented in the filing; and
4. The filing reflects all premium savings that are reasonably expected to result from legislative enactments and are in accordance with generally accepted and reasonable actuarial techniques.



(Signature) Chief Executive Officer

or

(Signature) Chief Financial Officer

JIM THOMPSON
(Print Name)

(Print Name)



(Signature) Chief Actuary

KATHLEEN M. PECHAN
(Print Name)

* Chief Actuary means an actuary, as defined in Section 627.0645(8), Florida Statutes, that is either employed by the insurer as the Chief Actuary or, if the insurer does not employ a Chief Actuary, is the primary consulting actuary involved in the preparation and review of this rate filing.

NOTE: The requested rate increase of 47.1% is a step toward rate adequacy, but is not believed to be sufficient to result in adequate rates. Thus neither this filing nor the certification should be construed as a representation or certification that the rates requested are adequate.

Notarization of Officer (CEO or CFO):

STATE OF Wisconsin
COUNTY OF Milwaukee

Sworn to (or affirmed) and subscribed before me this 11 day of July, 2008 by

Jim Thompson

Personally Known X OR Produced Identification _____
Type of Identification Produced _____

Notary Signature Jamie L. Harris

My commission expires: 7-13-2008

Notarization of Chief Actuary

STATE OF Illinois
COUNTY OF McLean

Sworn to (or affirmed) and subscribed before me this 14th day of July, 2008 by

Kathleen M. Richan

Personally Known ✓ OR Produced Identification _____
Type of Identification Produced _____

Notary Signature Cynthia A. New

My commission expires: 04/27/09



FL OIR VERSION: 05/26/06

OVERALL INSTRUCTIONS

For completing the Rate Indications Forms (RIFs)

(a) This spreadsheet workbook handles any one of the following "Product Types":

PPA: Private Passenger Automobile
HO: Homeowners
MHO: Mobile Homeowners
DF: Dwelling Fire

Before entering anything else, select your "Product Type" in the "Overall Inputs" sheet.

(b) To print out a single sheet, click on the printer icon while that sheet is active.
To print out multiple sheets, click on this print button:

Print Exhibits

(c) The 16 Rate Indications Forms (RIFs) are exactly the same except that RIFs 1 through 8 use one set of accident years and RIFs 9 through 16 use a second set of accident years (these two sets of years may or may not be the same).

(d) Input cells are shown in connection with the color: **BLUE** or **GREEN**
Green input cells are dollar values and must be entered in thousands; blue input cells represent all other inputs.
All cells that are non-blue and non-green cannot be modified by the user.

(e) **When entering dollar values in thousands, use rounding, e.g., \$123,499 --> \$123; \$123,500 --> \$124 (Values in thousands represents a change from the previous FL OIR workbook.)**

(f) "(SUPPORT!)" appears in color: **RED** This designator occurs in the following locations:

- Annual premium trends (in the "Inputs By RIF" sheet)
- Annual loss trends (in the "Inputs By RIF" sheet)
- Various items in the 16 RIFs

Whenever the red designator "(SUPPORT!)" appears next to an item, you are **REQUIRED** to provide for that item a detailed derivation with appropriate supporting data in an uploaded separate document. (Also, whenever dollar amounts are estimated or allocated amounts rather than actual amounts, you are **REQUIRED** to do the same.)

(g) If you need more than 16 RIFs, use multiple copies of this spreadsheet workbook.

PRODUCT-SPECIFIC INSTRUCTIONS

For completing the Rate Indications Forms (RIFs)

INSTRUCTIONS SPECIFIC TO HO/MHO/DF:

- (a) Separate rate level indications and accompanying support on a statewide basis must be provided by program and policy type unless a series of programs and policy types bears uniform statewide factor relationships to each other. For those programs and policy types that do bear uniform statewide factor relationships to each other, combined rate level indications and support for such indications on a statewide basis can be provided along with supporting data for the proposed uniform statewide factor relationships.
- (b) Rate level indications and supporting data must be provided for each policy type within a program if rate changes are being requested for one or more of the policy types within the program
- (c) For Dwelling Fire filings, the rate level indications can be shown separately by coverage or the coverages can be combined.
- (d) Absent any supporting data/information to the contrary, the OIR will conclude that each rate level indication is included in a range whose maximum is the rate level indication and whose minimum is the rate level indication adjusted to eliminate profit & contingencies and investment income.
- (e) If the total "Earned House Years" in item (3) of a RIF is 5,000 or less for all accident years combined:
In the "Inputs By RIF" sheet, specify "Insufficient Data Set" for the RIF
In the "Inputs By RIF" sheet, provide annual premium trend for the RIF (loss trend unnecessary)
In the respective RIF sheet, complete items (3), (4), (5), (6), (9), and (54) only (for item (6), the latest year only will suffice)
NOTE: You may choose to complete the entire RIF if you provide a valid reason for doing so.
- (f) The accident year "ACTUAL INCURRED LOSSES" and "ACTUAL INCURRED ALAE" included in the RIFs must be evaluated at 15, 27, 39, 51, and 63 months of maturity
The accident years used can end on December 31 or any other day of the year.
- (g) Partial accident years will not be accepted.
- (h) The cost of reinsurance must be included as a "net" expense factor. That is, it must consider the amount to be paid to the reinsurer, expected reinsurance recoveries, ceding commissions to be paid to the insurer by the reinsurer, and other relevant information specifically relating to cost such as a retrospective profit sharing agreement between the insurer and the reinsurer.
- (i) If you are not recouping the reimbursement premiums you paid to the Florida Hurricane Catastrophe Fund (FHCF), the cost of reinsurance must include the "FHCF Reins. Cost" and the "Non-FHCF reins. Cost". Supporting data must be provided separately for each of these elements and the tax-exempt status of the FHCF must be included. Also included in the supporting data must be a chart showing the attachment points of all the various layers of reinsurance including the FHCF reinsurance and support for each attachment point. This chart must clearly demonstrate that other reinsurance does not duplicate the coverage provided by the FHCF.
- (j) If you are recouping the reimbursement premiums you paid to the FHCF, the cost of reinsurance must not include the "FHCF Reins.Cost". Also, you must exclude the expected hurricane losses and loss adjustment expenses covered by the FHCF in the calculation of your rate level indications and you must exclude the reimbursement premiums collected from your policyholders in the calculation of your rate level indications. However, you must still provide the expected Hurricane loss and loss adjustment expenses losses covered by the FHCF and the reimbursement premiums you paid to the FHCF along with supporting data for these amounts. Finally, you must still provide a chart showing the attachment points of all the various layers of reinsurance including the FHCF reinsurance and support for each attachment point. This chart must clearly demonstrate that other reinsurance does not duplicate the coverage provided by the FHCF.
- (k) The use of contingent commissions as supporting data for rate changes is prohibited unless there is a contractual arrangement between the insurer and its agents concerning the payment of contingent commissions and the insurer demonstrates that it is not paying contingent commissions from profits higher than anticipated in its filings.
- (l) All rate level indications included in a filing must comply with the requirements included in this Standardized Rate Indications workbook.
- (m) Program name(s) must be consistent with those shown on the Homeowners Rate Collection System (HRCS) or the Dwelling Rate Collection System (DRCS).
- (n) Policy type(s) must include all policy types included in the rate level indication.
- (o) Coverage (Dwelling Fire only) must include all coverages included in the rate level indication.
- (p) Separately provide the following:
- (1) An exhibit that lists your rate level history and includes an explanation of the calculation of the "Current Rate Level Factors"
 - (2) Supporting data for the selected "Annual Premium Trend"
 - (3) Your definition of non-hurricane catastrophe losses
 - (4) An explanation of the derivation of the "INCURRED ULAE" amounts along with supporting Florida data.
 - (5) Supporting data for the selected "Annual Loss Trend (Up-to-Date)" and the "Annual Loss Trend (Projected)"
 - (6) Supporting data for the selected "Loss & ALAE Development Factors"
(Include Florida-only historical Loss & ALAE data consistent with the "ACTUAL INCURRED LOSSES Excl. Cats."
and the "ACTUAL INCURRED ALAE Excl. Cats." included in the indications)
 - (7) Detailed supporting data for the "EXPECTED NON-HURR. CAT." amounts and the "EXPECTED HURR. CAT." amounts
 - (8) Supporting data for the "Selected Accident Year Weights"
 - (9) Supporting data for the selected "Credibility"
 - (10) Supporting data for the selected "Fixed Expense Loading" by category including the latest three years of historical data if available
 - (11) Supporting data for the selected "Variable Expense Loading" by category including the latest three years of historical data if available
 - (12) Supporting data for any "Adjustment Factor for Law Changes, Etc." other than 1.000
- (q) The selected "Profit & Contingency" expense loading must be consistent with Rule 690-170.003, F.A.C.
- (r) No expense loadings should be included for Florida Insurance Guaranty Association assessments, Citizens Property Insurance Corporation assessments, Florida Hurricane Catastrophe Fund premium payments, or Managing General Agent fees.
- (s) The "Total Expense Loading" by category must be consistent with the expense loadings shown in the Premium Breakdown section of the HRCS or DRCS submission.

OVERALL INPUTS

INFORMATION FOR ALL RIF'S:

<u>Description</u>	<u>Input</u>	<u>Comments</u>
Group Name:	State Farm Insurance Companies	Used for exhibit labelling purposes
Companies within Group (with appropriate abbreviations):	State Farm Florida	Abbreviations entered here are used only in the "Inputs by RIF" sheet, column (4) for labelling (Should be 2-5 letters for spacing reasons)
Product Type:	Homeowners	KEY INPUT -- The four selections are PPA, HO, MHO, and DF
Product Sub-Type:	N/A	Additional identifier representing the scope of the workbook; used for exhibit labelling purposes (can be blank or N/A)
State:	Florida Experience Only	Florida experience required
Accident Years Ending for RIF's 1 through 8:	12/31/2003 12/31/2004 12/31/2005 12/31/2006 12/31/2007	Enter as MM/DD/YYYY starting with EARLIEST year. 5 years required for HO, MHO, or DF. If data does not apply for one or more required years (such as if program was not yet begun), the year(s) must be included with zeroes as data. Do not use partial years.
Accident Years Ending for RIF's 9 through 16:	12/31/2003 12/31/2004 12/31/2005 12/31/2006 12/31/2007	Enter as MM/DD/YYYY starting with EARLIEST year. 5 years required for HO, MHO, or DF. Do not use partial years. The years for these RIFs may or may not differ from those for RIF's 1 through 8.
Loss Experience Evaluation Date:	12/31/2007	Should generally be a date within the last 6 months
Assumed Effective Date for New Rates:	3/1/2009	Should generally be the renewal business effective date
Frequency of Rate Reviews Assumed -- "A" for Annual; "S" for Semiannual:	A	Will usually be 'A' for HO, MHO, and DF.
Policy Term Assumed -- "A" for Annual; "S" for Semiannual:	A	Will usually be 'A' for HO, MHO, and DF.
Average Accident Date for Proj. Rates:	3/1/2010	Calculated using the three immediately preceding inputs
Number of Years of Net Trend Assumed for Recipient of Complement of Credibility:	1.00	Based upon "Frequency of Rate Reviews Assumed" above
Exhibit Numbering Label:	Florida Exhibit 9-Page 1	This label will appear in the upper right hand corner of each exhibit

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ta.

INPUTS BY RIF

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	RIF Comments	Data Set: Sufficient ("S") vs. Insufficient ("I")	Annual Premium Trend (SUPPORTI)	Annual Loss Trend (Up-To-Date) (SUPPORTI)	Annual Loss Trend (Projected) (SUPPORTI)
1	Homeowners	HO-W	SFFL		S	3.0%	0.1%	0.1%
2	Homeowners	HO-4	SFFL		S	2.3%	0.0%	0.0%
3	Homeowners	HO-6	SFFL		S	2.3%	3.5%	3.5%
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								

Column notes:

* Illustrative purposes only - Type-over OR Erase

(2)-(4) RIF identifier combinations must be consistent with program names shown in the Florida ORR's pertinent rate collection system (HRCS for HO and MHO; DRCS for DF). RIF identifier combinations must be mutually exclusive (i.e., non-overlapping).

(5) These RIF comments can be any informational comments and will not impact or appear in anything else in this workbook (can be blank).

(6) Entry for each cell in this column must be "S" or "I" or "" (i.e., space-bar)

(8) & (9) Annual loss trend is split into two pieces: "Up-to-Date" which trends from each historical accident year to the "Loss Experience Evaluation Date" for the filing, and "Projected" which trends from the "Loss Experience Evaluation Date" to the "Average Accident Date for Projected Rates" for the filing. The two loss trend values may or may not be equal, depending upon the assumptions made by the filer.

**RESULTS SUMMARY
 FOR RATE CHANGE INDICATIONS**

GROUP NAME: State Farm Insurance Companies
 PRODUCT TYPE: Homeowners
 PRODUCT SUB-TYPE: N/A
 STATE: Florida Experience Only

----- RIF IDENTIFIER INFO ----- - LATEST ANNUAL PROFILE -

RIF ID	Program Name	Policy Type	Company(ies) Abbrev.	On-Level Earned Premium (\$000's)	Earned House-Years	Company Before-Credibility Indication	Company After-Credibility Indication	Company Selection
1	Homeowners	HO-W	SFFL	\$1,615,800	755,536	18.2%	18.2%	48.4%
2	Homeowners	HO-4	SFFL	\$18,005	72,543	24.9%	24.9%	8.6%
3	Homeowners	HO-6	SFFL	\$81,158	96,297	28.0%	28.0%	30.7%
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
GRAND TOTAL				\$1,714,963	924,376	18.7%	18.7%	47.1%

ERROR CHECKING SHEET

NUMBER OF TESTS PASSED (BLANK'S):	1,002
NUMBER OF TESTS FAILED (FALSE'S):	0
NUMBER OF TESTS TOTAL:	1,002

Cell Address	Overall Inputs	Rate Indication Form (RIF)															
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Data Set:		S	S	S	N	N	N	N	N	N	N	N	N	N	N	N	N

Overall inputs - Label cells that must be filled in:

C14																	
C57																	
C63																	
C67																	
C74																	

Overall inputs - Value cells that must be filled in:

C43																	
C44																	
C50																	
C51																	
C60																	

16 respective RIFs -- Value cells that must be filled in unless coverage is not used:

C22																	
C23																	
D22																	
D23																	
E22																	
E23																	
B38																	
B39																	

16 respective RIFs -- Value cells that must be filled in for "Sufficient Data" situations:

F22																	
F23																	
C38																	
C39																	
D38																	
D39																	
F38																	
F39																	
G38																	
G39																	
H38																	
H39																	
J38																	
J39																	
K38																	
K39																	
L38																	
L39																	
B54																	
B55																	
C54																	
C55																	
D54																	
D55																	
E54																	
E55																	
F54																	
F55																	
G54																	
G55																	
C71																	
C72																	
H71																	
H72																	
M71																	
M72																	
C87																	
C88																	
C90																	
C96																	
D86																	
D87																	
D88																	
D89																	
D90																	
D91																	
D93																	
D94																	
D95																	
D96																	
I90																	
I102																	

16 respective RIFs -- Cells that must equal unity for "Sufficient Data" situations:

M76																	
-----	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

16 respective RIFs -- Cells that must not be in error for "Sufficient Data" situations:

I100																	
------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

FORMULAS APPEARING IN RATE INDICATIONS FORMS

(Information Purposes Only)

(^ denotes exponentiation)

$$(2) = [(A) - (1)] / 365.25 * 12 + 12.00$$

$$(7) = [1.00 + (B)] ^ \{[(E) - (1)] / 365.25 + 0.50\}$$

$$(8) = (5) \times (6) \times (7)$$

$$(12) = (9) - (10) - (11)$$

$$(16) = (13) - (14) - (15)$$

$$(20) = (17) - (18) - (19)$$

$$(21) = (12) + (16) + (20)$$

$$(28) = (22) + (23) + (24) + (25) + (26) + (27)$$

$$(29) = (21)$$

$$(31) = [1.00 + (C)] ^ \{[(A) - (1)] / 365.25 + 0.50\} \times [1.00 + (D)] ^ \{[(E) - (A)] / 365.25\}$$

$$(32) = (29) \times (30) \times (31)$$

$$(33) = (28)$$

$$(34) = (32) + (33)$$

$$(36) = (34) - (35)$$

$$(38) = (36) \times (37)$$

$$(39) = (38) / (8)$$

$$(44) = (42) + (43)$$

$$(45) = \text{sumproduct of (39) and (40)}$$

$$(46) = \text{total (42)}$$

$$(47) = \text{total (43)}$$

$$(48) = [(45) + (46)] / [1.00 - (47)] - 1.00$$

$$(50) = [1.00 + (D)] / [1.00 + (B)] - 1.00$$

$$(52) = [1.00 + (50)] ^ (51) - 1.00$$

$$(53) = [(48) \times (49)] + [(52) \times [1.00 - (49)]]$$

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Homeowners
POLICY TYPE:	HO-W
COMPANY(IES):	SFFL

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	2.950%
(C) Annual Loss Trend (Up-to-Date):	0.1%
(D) Annual Loss Trend (Projected):	0.1%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORT)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	752,020	\$797,668	\$745,293	1.780	1.214	\$1,610,748
12/31/2004	48	749,638	917,277	854,534	1.688	1.179	1,680,301
12/31/2005	36	762,505	1,046,996	973,760	1.574	1.145	1,755,399
12/31/2006	24	771,558	1,295,252	1,140,962	1.451	1.112	1,841,841
12/31/2007	12	755,536	1,394,504	1,407,853	1.062	1.081	1,615,800
TOTAL		3,791,257	\$5,451,697	\$5,122,402			\$8,504,090

NOTES:

The Workbook indications methodology assumes prior rate changes are fully realized in the calculation of the "Current Rate Level Factors". However, the dramatic increase in the number of policyholders receiving the wind mitigation discounts, along with the magnitude of the discounts themselves, has resulted in premium levels much lower than anticipated. State Farm Exhibit 1 addresses this actuarial concern by trending the latest 12 months of current level premium.

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORT)	Non-Hurr. Cat. (SUPPORT)	Hurricane Cat. (SUPPORT)	Excl. Cats.	
12/31/2003	\$225,253	\$151	\$0	\$225,102	\$18,632	\$0	\$0	\$18,632	\$47,102	\$0	\$0	\$47,102	\$290,836
12/31/2004	2,514,702	-15,590	2,279,349	250,943	23,556	-4	10,513	13,047	44,775	2	1,904	42,869	306,858
12/31/2005	1,272,508	6,297	1,021,368	244,844	14,338	2	3,653	10,683	44,433	0	662	43,771	299,297
12/31/2006	244,870	1,778	0	243,093	10,005	12	0	9,993	47,780	2	0	47,777	300,863
12/31/2007	291,645	27,253	0	264,392	18,116	34	0	18,082	58,383	6	0	58,377	340,851
TOTAL	\$4,548,980	\$19,889	\$3,300,716	\$1,228,374	\$84,648	\$45	\$14,167	\$70,436	\$242,472	\$11	\$2,566	\$239,895	\$1,538,706

EXPECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Accident Year Ending	-EXPECTED NON-HURR. CAT. (\$000's)-			--- EXPECTED HURR. CAT. (\$000's) ---			Expected Incurred Loss & LAE (\$000's)
	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	Losses (SUPPORT)	ALAE (SUPPORT)	ULAE (SUPPORT)	
12/31/2003	\$31,070	\$1,243	\$1,864	\$168,514	\$6,741	\$10,111	\$219,543
12/31/2004	32,614	1,305	1,957	176,889	7,076	10,613	230,454
12/31/2005	35,228	1,409	2,114	191,063	7,643	11,464	248,921
12/31/2006	38,407	1,536	2,304	208,308	8,332	12,498	271,385
12/31/2007	40,407	1,616	2,424	219,154	8,766	13,149	285,516
TOTAL	\$177,726	\$7,109	\$10,663	\$963,928	\$38,558	\$57,835	\$1,255,819

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Accident Year Ending	Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	Loss & ALAE Development Factors (SUPPORT)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	Expected Incurred Loss & LAE (Cats.) (\$000's)	Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORT)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	Selected Accident Year Weights (SUPPORT)
12/31/2004	306,858	0.995	1.005	306,751	230,454	537,205	0	537,205	1.000	537,205	32.0%	15.0%
12/31/2005	299,297	0.994	1.004	298,743	248,921	547,664	0	547,664	1.000	547,664	31.2%	20.0%
12/31/2006	300,863	0.998	1.003	301,153	271,385	572,538	0	572,538	1.000	572,538	31.1%	25.0%
12/31/2007	340,851	1.004	1.003	343,025	285,516	628,541	0	628,541	1.000	628,541	38.9%	30.0%
TOTAL	\$1,538,706			\$1,542,334	\$1,255,819	\$2,798,153	\$0	\$2,798,153		\$2,798,153	32.9%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41)	(42)	(43)	(44)
Category of Expected Expense	Fixed Expense Loading * (SUPPORT)	Variable Expense Loading (SUPPORT)	Total Expense Loading
Commissions	0.0%	13.2%	13.2%
Other Acquisition	6.2%	0.0%	6.2%
General	1.8%	0.0%	1.8%
Premium Taxes	0.0%	1.7%	1.7%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	7.0%	7.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	32.1%	10.6%	42.7%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	6.0%	0.0%	6.0%
TOTAL EXPENSES	46.1%	32.5%	78.6%
PERMISSIBLE LOSS & LAE			21.4%

* - Must reflect trend and/or other adjustments since last filing
** - (Surplus Note)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	33.7%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	46.1%	Expected Fixed Expense Ratio
(47)	32.5%	Expected Variable Expense Ratio
(48)	18.2%	Rate Level Indication (Before Credibility)
(49)	1.00	Credibility (SUPPORT)
(50)	-2.8%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	-2.8%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	18.2%	Credibility-Weighted Rate Level Indication
(54)	48.4%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Homeowners
POLICY TYPE:	HO-4
COMPANY(IES):	SFFL

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	2.25%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	60,054	\$11,661	\$12,413	1.075	1.160	\$15,470
12/31/2004	48	58,012	12,720	11,854	1.107	1.134	14,885
12/31/2005	36	65,829	14,584	13,687	1.150	1.109	17,454
12/31/2006	24	70,687	15,764	15,348	1.134	1.085	18,879
12/31/2007	12	72,543	16,679	16,609	1.022	1.061	18,005
TOTAL		327,125	\$71,408	\$69,911			\$84,693

NOTES:

The Workbook indications methodology assumes prior rate changes are fully realized in the calculation of the "Current Rate Level Factors". However, the dramatic increase in the number of policyholders receiving the wind mitigation discounts, along with the magnitude of the discounts themselves, has resulted in premium levels much lower than anticipated. State Farm Exhibit 1 addresses this actuarial concern by trending the latest 12 months of current level premium.

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003	\$3,798	\$1	\$0	\$3,797	\$196	\$0	\$0	\$196	\$690	\$0	\$0	\$690	\$4,682
12/31/2004	12,383	-63	9,112	3,334	529	0	225	304	2,253	-1	1,650	604	4,242
12/31/2005	6,331	-24	1,731	4,624	499	0	3	496	1,147	-4	314	837	5,957
12/31/2006	4,739	31	0	4,708	-257	0	0	-257	858	6	0	853	5,304
12/31/2007	5,528	26	0	5,502	-1	0	0	-1	1,001	5	0	996	6,498
TOTAL	\$32,780	-\$28	\$10,844	\$21,965	\$966	\$0	\$227	\$738	\$5,950	\$5	\$1,964	\$3,981	\$26,683

EXPECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Accident Year Ending	-EXPECTED NON-HURR. CAT. (\$000's)-			--- EXPECTED HURR. CAT. (\$000's) ---			Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003	\$66	\$3	\$4	\$965	\$39	\$58	\$1,135
12/31/2004	66	3	4	962	38	58	1,131
12/31/2005	75	3	5	1,100	44	66	1,293
12/31/2006	80	3	5	1,164	47	70	1,369
12/31/2007	79	3	5	1,150	46	69	1,352
TOTAL	\$366	\$15	\$23	\$5,341	\$214	\$321	\$6,280

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Accident Year Ending	Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	Expected Incurred Loss & LAE (Cats.) (\$000's)	Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	Selected Accident Year Weights (SUPPORTI)
12/31/2004	4,242	0.991	1.000	4,205	1,131	5,336	0	5,336	1.000	5,336	35.9%	15.0%
12/31/2005	5,957	0.997	1.000	5,942	1,293	7,235	0	7,235	1.000	7,235	41.4%	20.0%
12/31/2006	5,304	0.966	1.000	5,124	1,369	6,493	0	6,493	1.000	6,493	34.4%	25.0%
12/31/2007	6,498	0.917	1.000	5,955	1,352	7,307	0	7,307	1.000	7,307	40.6%	30.0%
TOTAL	\$26,683			\$25,916	\$6,280	\$32,196	\$0	\$32,196		\$32,196	38.0%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41)	(42)	(43)	(44)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	Total Expense Loading
Commissions	0.0%	13.2%	13.2%
Other Acquisition General	6.2%	0.0%	6.2%
Premium Taxes	1.8%	0.0%	1.8%
Misc. Licenses & Fees	0.0%	1.7%	1.7%
Profit & Contingency	0.0%	0.0%	0.0%
	0.0%	7.0%	7.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	32.1%	10.6%	42.7%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	6.0%	0.0%	6.0%
TOTAL EXPENSES	46.1%	32.5%	78.6%
PERMISSIBLE LOSS & LAE			21.4%

* - Must reflect trend and/or other adjustments since last filing
** - (Surplus Note)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	38.2%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	46.1%	Expected Fixed Expense Ratio
(47)	32.5%	Expected Variable Expense Ratio
(48)	24.9%	Rate Level Indication (Before Credibility)
(49)	1.00	Credibility (SUPPORTI)
(50)	-2.2%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	-2.2%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	24.9%	Credibility-Weighted Rate Level Indication
(54)	8.6%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	Homeowners
POLICY TYPE:	HO-6
COMPANY(IES):	SFFL

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	2.25%
(C) Annual Loss Trend (Up-to-Date):	3.5%
(D) Annual Loss Trend (Projected):	3.5%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	109,193	\$42,782	\$41,793	1.952	1.160	\$94,605
12/31/2004	48	105,227	44,572	43,567	1.861	1.134	91,969
12/31/2005	36	103,899	49,123	46,815	1.770	1.109	91,936
12/31/2006	24	101,248	56,590	50,994	1.641	1.085	90,776
12/31/2007	12	96,297	73,928	68,252	1.121	1.061	81,158
TOTAL		515,864	\$266,995	\$251,421			\$450,443

NOTES:

The Workbook indications methodology assumes prior rate changes are fully realized in the calculation of the "Current Rate Level Factors". However, the dramatic increase in the number of policyholders receiving the wind mitigation discounts, along with the magnitude of the discounts themselves, has resulted in premium levels much lower than anticipated. State Farm Exhibit 1 addresses this actuarial concern by trending the latest 12 months of current level premium.

ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003	\$17,935	\$17	\$0	\$17,918	\$748	\$0	\$0	\$747	\$3,494	\$3	\$0	\$3,491	\$22,156
12/31/2004	107,562	-48	90,791	16,818	639	1	119	519	19,680	27	16,442	3,210	20,548
12/31/2005	79,759	2,709	58,552	18,498	264	0	87	176	14,527	506	10,604	3,417	22,091
12/31/2006	25,166	6,327	0	18,840	568	1	0	568	4,593	1,146	0	3,447	22,854
12/31/2007	21,750	658	0	21,092	476	2	0	474	3,958	119	0	3,838	25,404
TOTAL	\$252,171	\$9,663	\$149,343	\$93,165	\$2,695	\$4	\$206	\$2,485	\$46,251	\$1,801	\$27,046	\$17,404	\$113,054

EXPECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Accident Year Ending	-EXPECTED NON-HURR. CAT. (\$000's)-			--- EXPECTED HURR. CAT. (\$000's) ---			Expected Incurred Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003	\$361	\$14	\$22	\$9,355	\$374	\$561	\$10,687
12/31/2004	347	14	21	8,986	359	539	10,266
12/31/2005	345	14	21	8,935	357	536	10,208
12/31/2006	342	14	21	8,860	354	532	10,123
12/31/2007	322	13	19	8,337	333	500	9,524
TOTAL	\$1,717	\$69	\$104	\$44,473	\$1,777	\$2,668	\$50,808

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Accident Year Ending	Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	Expected Incurred Loss & LAE (Cats.) (\$000's)	Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	Selected Accident Year Weights (SUPPORTI)
12/31/2004	20,548	0.998	1.215	24,909	10,266	35,175	0	35,175	1.000	35,175	38.2%	15.0%
12/31/2005	22,091	0.986	1.174	25,576	10,208	35,784	0	35,784	1.000	35,784	38.9%	20.0%
12/31/2006	22,854	0.970	1.134	25,153	10,123	35,276	0	35,276	1.000	35,276	38.9%	25.0%
12/31/2007	25,404	0.930	1.096	25,885	9,524	35,409	0	35,409	1.000	35,409	43.6%	30.0%
TOTAL	\$113,054			\$129,401	\$50,808	\$180,209	\$0	\$180,209		\$180,209	40.0%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41)	(42)	(43)	(44)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	Total Expense Loading
Commissions	0.0%	13.4%	13.4%
Other Acquisition General	5.9%	0.0%	5.9%
Premium Taxes	1.8%	0.0%	1.8%
Misc. Licenses & Fees	0.0%	1.7%	1.7%
Profit & Contingency	0.0%	0.0%	0.0%
	0.0%	7.0%	7.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	32.1%	10.6%	42.7%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	6.0%	0.0%	6.0%
TOTAL EXPENSES	45.8%	32.7%	78.5%
PERMISSIBLE LOSS & LAE			21.5%

* - Must reflect trend and/or other adjustments since last filing
** - (Surplus Note)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	40.4%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	45.8%	Expected Fixed Expense Ratio
(47)	32.7%	Expected Variable Expense Ratio
(48)	28.0%	Rate Level Indication (Before Credibility)
(49)	1.00	Credibility (SUPPORTI)
(50)	1.2%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	1.2%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	28.0%	Credibility-Weighted Rate Level Indication
(54)	30.7%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2004	48	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2004	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2005	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2004	0	0	0	0	0	0	0
12/31/2005	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$7,000	1.000	1.000	\$7,000	\$0	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%
12/31/2004	7,000	1.000	1.000	7,000	0	7,000	0	7,000	1.000	7,000	70.0%	50.0%
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$14,000			\$14,000	\$0	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	70.0%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	-30.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	-15.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2004	48	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2004	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2005	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

EXPECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Accident Year Ending	-EXPECTED NON-HURR. CAT. (\$000's)-			--- EXPECTED HURR. CAT. (\$000's) ---			Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2004	0	0	0	0	0	0	0
12/31/2005	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Accident Year Ending	Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	Expected Incurred Loss & LAE (Cats.) (\$000's)	Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	Bad Faith/Punitive Loss & ALAE (Incl. in (34) (\$000's)	Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	Selected Accident Year Weights (SUPPORTI)
12/31/2004	7,000	1.000	1.000	7,000	0	7,000	0	7,000	1.000	7,000	70.0%	50.0%
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$14,000			\$14,000	\$0	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41)	(42)	(43)	(44)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	70.0%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	-30.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	-15.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2004	48	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2004	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2005	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2004	0	0	0	0	0	0	0
12/31/2005	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$7,000	1.000	1.000	\$7,000	\$0	\$7,000	\$0	\$7,000	1.000	\$7,000	70.0%	50.0%
12/31/2004	7,000	1.000	1.000	7,000	0	7,000	0	7,000	1.000	7,000	70.0%	50.0%
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$14,000		1.000	\$14,000	\$0	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	70.0%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	-30.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	-15.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2004	48	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2004	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2005	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

EXPECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Accident Year Ending	-EXPECTED NON-HURR. CAT. (\$000's)-			--- EXPECTED HURR. CAT. (\$000's) ---			Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2004	0	0	0	0	0	0	0
12/31/2005	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Accident Year Ending	Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	Expected Incurred Loss & LAE (Cats.) (\$000's)	Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	Bad Faith/Punitive Loss & ALAE (Incl. in (34) (\$000's)	Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	Selected Accident Year Weights (SUPPORTI)
12/31/2004	7,000	1.000	1.000	7,000	0	7,000	0	7,000	1.000	7,000	70.0%	50.0%
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$14,000			\$14,000	\$0	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41)	(42)	(43)	(44)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	70.0%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	-30.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	-15.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Year Ending	Months of Maturity	Earned House-Years	Written Premiums (\$000's)	Earned Premiums (\$000's)	Current Rate Level Factors (SUPPORTI)	Premium Trend Factors	Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60	10,000	\$10,000	\$10,000	1.000	1.000	\$10,000
12/31/2004	48	10,000	10,000	10,000	1.000	1.000	10,000
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		20,000	\$20,000	\$20,000			\$20,000

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
Accident Year Ending	----- ACTUAL INCURRED LOSSES (\$000's) -----				----- ACTUAL INCURRED ALAE (\$000's) -----				----- INCURRED ULAE (\$000's) -----				Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003	\$5,000	\$0	\$0	\$5,000	\$1,000	\$0	\$0	\$1,000	\$1,000	\$0	\$0	\$1,000	\$7,000
12/31/2004	5,000	0	0	5,000	1,000	0	0	1,000	1,000	0	0	1,000	7,000
12/31/2005	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	\$10,000	\$0	\$0	\$10,000	\$2,000	\$0	\$0	\$2,000	\$2,000	\$0	\$0	\$2,000	\$14,000

EXPECTED CATASTROPHE LOSSES:

(1)	(22)	(23)	(24)	(25)	(26)	(27)	(28)
Accident Year Ending	-EXPECTED NON-HURR. CAT. (\$000's)-			--- EXPECTED HURR. CAT. (\$000's) ---			Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003	\$0	\$0	\$0	\$0	\$0	\$0	\$0
12/31/2004	0	0	0	0	0	0	0
12/31/2005	0	0	0	0	0	0	0
12/31/2006	0	0	0	0	0	0	0
12/31/2007	0	0	0	0	0	0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1)	(29)	(30)	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)
Accident Year Ending	Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	Loss & ALAE Development Factors (SUPPORTI)	Loss Trend Factors	Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	Expected Incurred Loss & LAE (Cats.) (\$000's)	Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	Bad Faith/Punitive Loss & ALAE (Incl. in (34) (\$000's)	Expected Incurred Loss & LAE (Incl. BF/PD) (\$000's)	Adjustment Factor for Law Changes, Etc. (SUPPORTI)	Final Adjusted Expected Incurred Loss & LAE (\$000's)	Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	Selected Accident Year Weights (SUPPORTI)
12/31/2004	7,000	1.000	1.000	7,000	0	7,000	0	7,000	1.000	7,000	70.0%	50.0%
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$14,000			\$14,000	\$0	\$14,000	\$0	\$14,000		\$14,000	70.0%	100.0%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41)	(42)	(43)	(44)
Category of Expected Expense	Fixed Expense Loading * (SUPPORTI)	Variable Expense Loading (SUPPORTI)	Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition	0.0%	0.0%	0.0%
General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	70.0%	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	-30.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	-15.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(17) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34)) (\$000's)	(36) Expected Incurred Loss & LAE (Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
--

ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Incl. Cats., Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

RATE INDICATIONS

GROUP NAME:	State Farm Insurance Companies
PRODUCT TYPE:	Homeowners
PRODUCT SUB-TYPE:	N/A
STATE:	Florida Experience Only

PROGRAM NAME:	
POLICY TYPE:	
COMPANY(IES):	

(A) Loss Experience Eval. Date:	12/31/07
(B) Annual Premium Trend:	0.0%
(C) Annual Loss Trend (Up-to-Date):	0.0%
(D) Annual Loss Trend (Projected):	0.0%
(E) Avg. Acc. Date for Proj. Rates:	03/01/10

PREMIUMS:

(1) Accident Year Ending	(2) Months of Maturity	(3) Earned House-Years	(4) Written Premiums (\$000's)	(5) Earned Premiums (\$000's)	(6) Current Rate Level Factors (SUPPORTI)	(7) Premium Trend Factors	(8) Trended Earned Premiums at C.R.L. (\$000's)
12/31/2003	60					1.000	\$0
12/31/2004	48					1.000	0
12/31/2005	36					1.000	0
12/31/2006	24					1.000	0
12/31/2007	12					1.000	0
TOTAL		0	\$0	\$0			\$0

NOTES:

(1) Incurred losses are unadjusted with respect to large losses.
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ACTUAL LOSSES:

(1) Accident Year Ending	(9) ACTUAL INCURRED LOSSES (\$000's)				(12) ACTUAL INCURRED ALAE (\$000's)				(16) INCURRED ULAE (\$000's)				(21) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)
	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats.	Non-Hurr. Cat.	Hurricane Cat.	Excl. Cats.	Incl. Cats. (SUPPORTI)	Non-Hurr. Cat. (SUPPORTI)	Hurricane Cat. (SUPPORTI)	Excl. Cats.	
12/31/2003				\$0				\$0				\$0	\$0
12/31/2004				0				0				0	0
12/31/2005				0				0				0	0
12/31/2006				0				0				0	0
12/31/2007				0				0				0	0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

EXPECTED CATASTROPHE LOSSES:

(1) Accident Year Ending	(22) EXPECTED NON-HURR. CAT. (\$000's)			(25) EXPECTED HURR. CAT. (\$000's)			(28) Expected Incurred Cat. Loss & LAE (\$000's)
	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	Losses (SUPPORTI)	ALAE (SUPPORTI)	ULAE (SUPPORTI)	
12/31/2003							\$0
12/31/2004							0
12/31/2005							0
12/31/2006							0
12/31/2007							0
TOTAL	\$0	\$0	\$0	\$0	\$0	\$0	\$0

DEVELOPMENT OF PROJECTED LOSS & LAE RATIO:

(1) Accident Year Ending	(29) Actual Incurred Loss & LAE (Excl. Cats.) (\$000's)	(30) Loss & ALAE Development Factors (SUPPORTI)	(31) Loss Trend Factors	(32) Trended & Developed Incurred Loss & LAE (Excl. Cats.) (\$000's)	(33) Expected Incurred Loss & LAE (Cats.) (\$000's)	(34) Expected Incurred Loss & LAE (Incl. Cats.) (\$000's)	(35) Bad Faith/Punitive Damage Loss & ALAE (Incl. in (34) (\$000's)	(36) Expected Incurred Loss & LAE (Excl. BF/PD) (\$000's)	(37) Adjustment Factor for Law Changes, Etc. (SUPPORTI)	(38) Final Adjusted Expected Incurred Loss & LAE (\$000's)	(39) Projected Incurred Loss & LAE Ratio (Incl. Cats.) (\$000's)	(40) Selected Accident Year Weights (SUPPORTI)
12/31/2003	\$0		1.000	\$0	\$0	\$0	\$0	\$0		\$0	0.0%	
12/31/2004	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2005	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2006	0		1.000	0	0	0	0	0		0	0.0%	
12/31/2007	0		1.000	0	0	0	0	0		0	0.0%	
TOTAL	\$0			\$0	\$0	\$0	\$0	\$0		\$0	#DIV/0!	NOT 100%

PROSPECTIVE EXPENSE PROVISIONS (% OF PREMIUM):

(41) Category of Expected Expense	(42) Fixed Expense Loading * (SUPPORTI)	(43) Variable Expense Loading (SUPPORTI)	(44) Total Expense Loading
Commissions	0.0%	0.0%	0.0%
Other Acquisition General	0.0%	0.0%	0.0%
Premium Taxes	0.0%	0.0%	0.0%
Misc. Licenses & Fees	0.0%	0.0%	0.0%
Profit & Contingency	0.0%	0.0%	0.0%
Contingent Commissions	0.0%	0.0%	0.0%
Non-FHCF Reins. Cost	0.0%	0.0%	0.0%
FHCF Reins. Cost	0.0%	0.0%	0.0%
Other Expense (Specify**)	0.0%	0.0%	0.0%
TOTAL EXPENSES	0.0%	0.0%	0.0%
PERMISSIBLE LOSS & LAE			100.0%

* - Must reflect trend and/or other adjustments since last filing
** - (Specify in detail here)

DEVELOPMENT OF RATE LEVEL INDICATIONS:

(45)	ERR-WTS.	Weighted Proj. Incurred Loss & LAE Ratio (Including Catastrophes)
(46)	0.0%	Expected Fixed Expense Ratio
(47)	0.0%	Expected Variable Expense Ratio
(48)	0.0%	Rate Level Indication (Before Credibility)
(49)	0.50	Credibility (SUPPORTI)
(50)	0.0%	Expected Annual Net Trend (i.e., Projected Loss Trend Net of Premium Trend)
(51)	1.00	Assumed Number of Years Since Last Rate Review
(52)	0.0%	Expected Net Trend Since Last Rate Review (Value receives complement of credibility)
(53)	0.0%	Credibility-Weighted Rate Level Indication
(54)	0.0%	Company Selected Rate Change

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT
 CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE
 BASED ON
 CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)
 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS	Homeowners			
COMPANY NAME	State Farm Florida Insurance Company			
PROGRAM NAME				
POLICY TYPE	Non-Tenant			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	0.697	0.865	0.865
BREVARD	60	0.747	0.882	0.879
BROWARD	45, 46, 47, 48	0.792	0.963	0.902
CHARLOTTE	61	0.807	0.855	0.846
COLLIER	62	0.848	0.929	0.927
DADE	22, 23, 24, 25, 26, 27, 28, 29	0.770	0.939	0.924
DUVAL	41	0.398	0.723	0.723
ESCAMBIA	52, 53, 54	0.697	0.910	0.879
FLAGLER	83	0.610	0.802	0.796
FRANKLIN	65	0.865	0.910	0.905
GULF	66	0.697	0.865	0.863
HERNANDO	56	0.355	0.460	0.459
INDIAN RIVER	76	0.732	0.908	0.907
LEE	17, 18, 19, 20	0.732	0.948	0.934
LEVY	57	0.717	0.717	0.717
MANATEE	68	0.778	0.923	0.919
MONROE	90	0.968	0.971	0.968
NASSAU	69	0.433	0.723	0.723
OKALOOSA	70	0.697	0.910	0.877
PALM BEACH	94, 95, 96, 97	0.788	0.952	0.924
PASCO	88	0.471	0.524	0.523
PINELLAS	42	0.752	0.919	0.916
ST JOHNS	71	0.529	0.723	0.691
ST LUCIE	77	0.707	0.908	0.854
SANTA ROSA	92	0.697	0.910	0.908
SARASOTA	49, 50, 51	0.822	0.855	0.852
VOLUSIA	14, 15, 16	0.651	0.834	0.815
WAKULLA	58	0.697	0.865	0.833
WALTON	75	0.697	0.865	0.861

* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:

Lowest and highest uses x wind credits as proposed. The average was computed by weighting the undiscounted premium for x wind policies and the appropriate x wind discount.

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT
 CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE
 BASED ON
 CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)
 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS	Homeowners			
COMPANY NAME	State Farm Florida Insurance Company			
PROGRAM NAME				
POLICY TYPE	Renters			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
INCLUDES WIND-ONLY PORTION				
BAY	59	0.380	0.673	0.000
BREVARD	60	0.448	0.710	0.702
BROWARD	45, 46, 47, 48	0.561	0.869	0.730
CHARLOTTE	61	0.609	0.706	0.706
COLLIER	62	0.440	0.466	0.445
DADE	22, 23, 24, 25, 26, 27, 28, 29	0.590	0.807	0.794
DUVAL	41	0.144	0.444	0.292
ESCAMBIA	52, 53, 54	0.380	0.799	0.697
FLAGLER	83	0.203	0.216	0.000
FRANKLIN	65	0.380	0.799	0.000
GULF	66	0.380	0.673	0.000
HERNANDO	56	0.237	0.335	0.000
INDIAN RIVER	76	0.492	0.850	0.836
LEE	17, 18, 19, 20	0.382	0.894	0.690
LEVY	57	0.583	0.583	0.000
MANATEE	68	0.563	0.767	0.563
MONROE	90	0.832	0.868	0.868
NASSAU	69	0.167	0.444	0.444
OKALOOSA	70	0.380	0.799	0.664
PALM BEACH	94, 95, 96, 97	0.501	0.816	0.728
PASCO	88	0.290	0.536	0.536
PINELLAS	42	0.609	0.775	0.763
ST JOHNS	71	0.200	0.444	0.444
ST LUCIE	77	0.289	0.850	0.565
SANTA ROSA	92	0.380	0.799	0.799
SARASOTA	49, 50, 51	0.644	0.706	0.687
VOLUSIA	14, 15, 16	0.334	0.635	0.347
WAKULLA	58	0.380	0.673	0.000
WALTON	75	0.380	0.673	0.673

* Each credit must be listed as the percentage of the total premium that is eliminated when wind/hail coverage is excluded (i.e. if 60% of the total premium is eliminated, the credit must be listed as 60.0). In the "Notes" below, include an explanation of the determination of the lowest, highest, and estimated average credits. If the line of business is Dwelling Fire, indicate whether the credit is to be applied to the Extended Coverage portion of the premium or the total Fire and Extended Coverage premium in the "Notes" below.

NOTE: See CITIZENS web site at "www.CitizensFla.com" for detailed wind-only territory definitions.

NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:

Lowest and highest uses x wind credits as proposed. The average was computed by weighting the undiscounted premium for x wind policies and the appropriate x wind discount.

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT
 CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE
 BASED ON
 CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)
 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS	Homeowners			
COMPANY NAME	State Farm Florida Insurance Company			
PROGRAM NAME				
POLICY TYPE	Condo Unitowners			
CITIZENS COUNTY	CITIZENS CODE	LOWEST AVAILABLE CREDIT (%)*	HIGHEST AVAILABLE CREDIT (%)*	ESTIMATED AVERAGE CREDIT (%)*
BAY	59	0.320	0.758	0.758
BREVARD	60	0.554	0.690	0.627
BROWARD	45, 46, 47, 48	0.556	0.797	0.741
CHARLOTTE	61	0.644	0.759	0.759
COLLIER	62	0.507	0.520	0.508
DADE	22, 23, 24, 25, 26, 27, 28, 29	0.637	0.817	0.797
DUVAL	41	0.185	0.443	0.443
ESCAMBIA	52, 53, 54	0.320	0.784	0.758
FLAGLER	83	0.465	0.742	0.687
FRANKLIN	65	0.320	0.784	0.000
GULF	66	0.320	0.758	0.000
HERNANDO	56	0.490	0.513	0.000
INDIAN RIVER	76	0.598	0.762	0.761
LEE	17, 18, 19, 20	0.551	0.788	0.721
LEVY	57	0.366	0.366	0.366
MANATEE	68	0.672	0.823	0.823
MONROE	90	0.736	0.852	0.850
NASSAU	69	0.353	0.443	0.443
OKALOOSA	70	0.320	0.784	0.765
PALM BEACH	94, 95, 96, 97	0.620	0.816	0.768
PASCO	88	0.501	0.611	0.611
PINELLAS	42	0.626	0.736	0.734
ST JOHNS	71	0.240	0.443	0.443
ST LUCIE	77	0.502	0.762	0.738
SANTA ROSA	92	0.320	0.784	0.781
SARASOTA	49, 50, 51	0.709	0.759	0.741
VOLUSIA	14, 15, 16	0.510	0.634	0.576
WAKULLA	58	0.320	0.758	0.000
WALTON	75	0.320	0.758	0.758

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NOTE: Ten exhibits are included. If more are required, additional worksheets may be added and the exhibit may be copied to these worksheets.

Notes:

Lowest and highest uses x wind credits as proposed. The average was computed by weighting the undiscounted premium for x wind policies and the appropriate x wind discount.

INTERNET FILING SYSTEM (IFILE) -- EX-WIND CREDITS EXHIBIT
 CREDITS FOR EXCLUDING WIND AND HAIL COVERAGE
 BASED ON
 CITIZENS PROPERTY INSURANCE CORPORATION (CITIZENS)
 WIND-ONLY TERRITORY DEFINITIONS

LINE OF BUSINESS				
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PROGRAM NAME				
POLICY TYPE				
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NASSAU	69			
OKALOOSA	70			
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PASCO	88			
PINELLAS	42			
ST JOHNS	71			
ST LUCIE	77			
SANTA ROSA	92			
SARASOTA	49, 50, 51			
VOLUSIA	14, 15, 16			
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Notes:

**Notice and Affidavit of Trade Secret
Filed Pursuant to Florida Statutes 624.4213**

My name is Kathy Popejoy and I am employed by the State Farm Mutual Automobile Insurance Company to provide certain actuarial services to this company and its affiliated insurers. Among my duties I am the Pricing Director responsible for preparing and making homeowners insurance rate filings in Florida, including the filing of which this affidavit is part, on behalf of State Farm Florida Insurance Company and its affiliated insurers (hereinafter State Farm Florida). I am also responsible for identifying and separating within this filing the documents that State Farm Florida considers to be trade secret and for taking actions I believe appropriate to preserve the confidentiality of those documents. Pursuant to those responsibilities, I hereby file this Notice of Trade Secret and Affidavit as required by Florida Statutes 624.4213.

The documents which State Farm Florida considers to be trade secret are separated from the non-trade secret information, and are contained in three separate portions of the filing. The information in these portions is included in this filing only because it is required by rules and forms promulgated by the Florida Office of Insurance Regulation (hereinafter "OIR"), and in reliance on Florida law relating to confidentiality of trade secret information. One of these portions contains information related to catastrophe models, and is included in the 'Catastrophe Model Support – Personal' component of the filing and is appropriately marked as a trade secret. A second portion contains information related to credit models, and is included in the 'Use of Credit' component of the filing and is appropriately marked as a trade secret. The third portion is exposure information by county and territory that is required to comply with the OIR's rate collection system and that information is included in the 'Supplementary Information' component of the filing as an encrypted and password protected file, in order to maintain confidentiality of such information. The password for the last of these is separately provided to the OIR, so that OIR can access the information, with the explicit understanding that such password will not be disclosed outside of the OIR without either written permission of State Farm Florida or order of court. Each page of all confidential portions is labeled "Trade Secret."

I hereby certify under oath that the following statements are true concerning all the documents for which State Farm Florida (hereinafter "my company") claims trade secret status, as provided by the above statute, and as further protected by Florida law generally:

1. My company considers this information a trade secret that has value and provides an advantage or an opportunity to obtain an advantage over those who do not know or use it.

2. My company has taken measures to prevent the disclosure of the information to anyone other than those who have been selected to have access for limited purposes, and my company intends to continue to take such measures.
3. The information is not, and has not been, reasonably obtainable without our consent by other persons by use of legitimate means.
4. The information is not publicly available elsewhere.

Made under oath this 11th day of July, 2008.

Printed name: Kathy Popejoy

Signature: Kathy Popejoy

Title: Assistant Vice President & Actuary

Notarization of Kathy Popejoy

STATE OF Illinois
 COUNTY OF McHenry

Sworn to (or affirmed) and subscribed before me this 11th day of July 2008, by

Kathy Popejoy

Personally Known OR Produced Identification _____
 Type of Identification Produced _____

Notary Signature Cynthia A. New

My commission expires: 04/27/09



State Farm Insurance Companies considers the exposure data we are submitting as part of the Rate Collection System (RCS) PRIVILEGED and CONFIDENTIAL. It is proprietary in nature, constitutes TRADE SECRET material, and is not to be disseminated beyond the designated recipients without the express written consent of the State Farm Insurance Companies.

The trade secret and proprietary information doctrines are designed to protect from competitors exactly the type of information requested for this rate filing. This level of exposure data is State Farm property, it has a significant value, and it must be afforded trade secret status by withholding it from public disclosure in accordance with the state's open records act or freedom of information act. As demonstrated below, State Farm's zone/county level exposure data meets the standards that courts consider in determining whether company information is a trade secret.

Such Data Is Not Widely Known Outside State Farm

Premium and exposure data at the zone/county level is compiled by State Farm, using materials that are unique and proprietary to State Farm, and utilizing data which has not previously been reported elsewhere. Outside of State Farm, zone/county level of exposure data is reported only to the several states specifically requiring such reporting; and it is always accompanied by a Statement that it is proprietary, trade secret information and a request for assurances of confidentiality.

State Farm has advised the ISS, which we use as our statistical reporting agent, that we believe all of the company's specific information that we report to ISS is confidential, proprietary information, and that we report this type of information to ISS with the expectation that it will be aggregated and compiled with other insurers' data and only released on that basis. The only exception to this is the several instances where a state has expressly required reporting of zone/county level exposure data; and in those cases, we will permit reporting of our individual company data with a request for confidentiality.

When State Farm is asked to supply proprietary, trade secret information to an insurance department, we always take steps to assure the continued confidentiality of the information through an agreement with the department. State Farm usually does not file zone/county level exposure data in support of our rate filings, so such data does not fall within state rating statutes requiring the filing of "supporting information."

Finally, computer vendors and servicers who might have access to our data in the course of providing services to State Farm sign contracts containing confidentiality protection provisions.

Such Data Is Not Widely Known Inside State Farm

State Farm's written policy is to limit access to its proprietary data, such as premium and zone/county level exposure data, to only those employees who have been identified as

having a need to know the data for their jobs. Employees who have access to or would ordinarily need to know the zone/county level exposure data would be in a handful of State Farm departments. Pursuant to company policy and procedures, employees of other departments are not entitled to, and are not able to access State Farm's premium and zone/county level exposure data.

State Farm Takes Measures to Safeguard Data

State Farm has issued a written policy statement emphasizing to all employees that the secrecy of information such as premium and premium and exposure data must be preserved. Also, the confidentiality of the information is maintained by restricting the data to the few internal areas of the company that need to have access to it, and by extensive data processing safeguards developed by State Farm for its data.

Such Data is Valuable to State Farm and Competitors

The value of zone/county level exposure data to the company and to its competitors is apparent from the picture it imparts about areas where the company has been successful. Access to State Farm's premium and zone/county level exposure data would provide our competitors with valuable ratemaking and marketing information.

For example, by using State Farm's premium and zone/county level exposure data as "building blocks," a competitor can readily approximate its own (or proposed) rating territories, thus providing a ready source for augmenting or validating its own territorial data. In a similar vein, State Farm's zone/county level exposure would provide competition with valuable, detailed information about the relative success of our marketing efforts. This would enable competition, at virtually no cost, to employ a more focused marketing strategy at State Farm's expense or to exploit new market opportunities that may be discerned from an analysis of these data. A competitor might also choose, based on State Farm's zip code data, not to enter a market—an anti-competitive result of disclosure of this data.

Thus, placing State Farm's Zone/county level exposure data in the public domain would give competitors ready access to a wealth of information that would be impossible to replicate. In addition, the availability of this kind of information would enable competitors, over time, to develop a detailed picture of State Farm's relative marketing success.

Such Data Cannot Be Acquired or Duplicated by Others

Due to our extensive data processing security procedures, it would be impossible for others in the industry to legally acquire or otherwise duplicate this information, unless a state released it.

Such Data Was Developed at Great Cost and Effort

State Farm has expended, over many years and continues to expend, significant amounts of effort, money, and personnel in developing its procedures and programs to capture, sort, compile, produce and report premium and zone/county level exposure data and to develop its marketing strategies. State Farm does not give or sell this data to competitors, which could only try to obtain similar types of aggregated company data by paying a substantial amount of money for the services of a rating bureau or statistical advisory organization.



FL RateLevelEffect - Confidential.pdf.sda.exe

INTERNET FILING SYSTEM (IFILE) -- ADDITIONAL RULES INFORMATION

For any filing that proposes changes to rules that do not affect the premium that is charged to any existing or prospective policyholder, a listing of all proposed additions, revisions, or deletions must be provided along with supporting data/information for each of the proposed additions, revisions, or deletions.

Not Applicable.

See 'Credit Model' for responses to questionnaire..

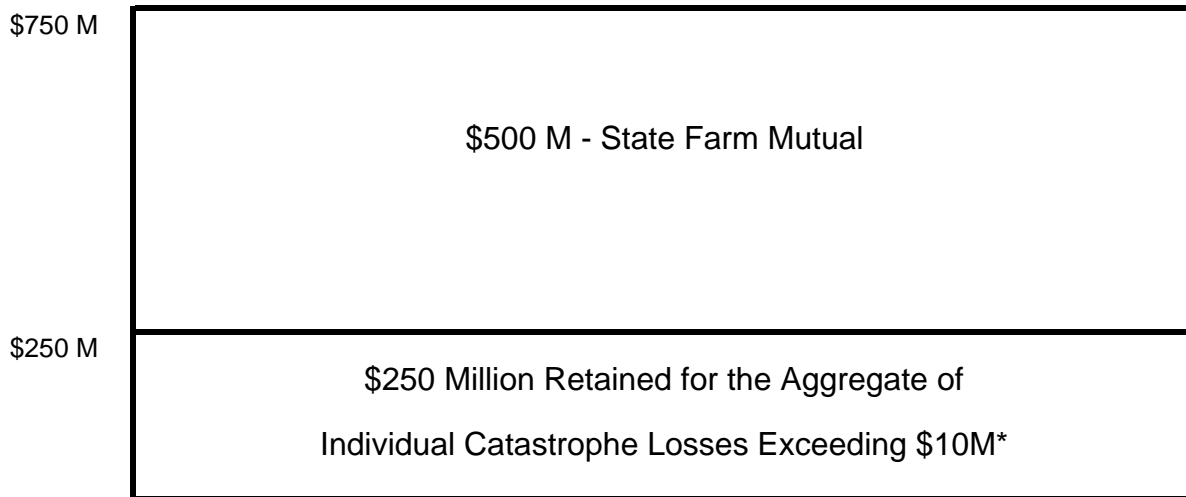
**Exhibit 17 - Page 1
 State Farm Florida Insurance Company
 Florida Catastrophe Excess Reinsurance
 7/1/2008 - 6/30/2009**

Florida

9.250 B		
	30% External Reins.	70% State Farm Mutual
4.556 B		
4.140 B	\$416 Million - 100% SF Mutual	
	\$143 M 100% SF Mutual	\$1.288 B (TICL Est.: 90% of \$1.431 B)
2.709 B		
	\$197 Million 100% SF Mutual	Florida Hurricane Catastrophe Fund \$1.775 Billion FHCF Estimated Recovery (FHCF Estimate: 90% of \$1.972 B xs \$737 M)
737 M		
175 M	\$562 Million - 100% SF Mutual	
0	\$175 Million Retained	

Exhibit 17 - Page 2
State Farm Florida Insurance Company
2008-2009 Florida Catastrophe Aggregate Excess of Loss
7/1/2008 - 6/30/2009

Florida



* Single State Affiliate retention net of other reinsurance recoveries.

Exhibit 17 - Page 3
State Farm Florida Insurance Company
Florida Homeowners Program
Florida Catastrophe Excess Reinsurance Program

Layer	Participation Percentage		
	State Farm Mutual Automobile Ins. Co.	Florida Hurricane CAT Fund/TICL	External Reinsurance Thru Aon Re
First \$175M Retained	0%	0%	0%
\$562xs \$175M	100%	0%	0%
\$1.972B xs 737 M	10%	90%	0%
\$1.431B xs 2.709 B	10%	90%	0%
\$0.416B xs 4.140B	100%	0%	0%
<u>\$4.694B xs 4.556B</u>	70%	0%	30%
500M xs 250 M Aggregate limit	100%	0%	0%

Net Cost of Reinsurance Calculation	Fixed Expense Dollars	Variable Expense Dollars
Estimated Reinsurance Charge (Excluding FHCF/TICL)		
Per Occurrence		
State Farm Mutual Automobile Insurance Company	\$503,561,833	
External Reinsurance brokered through Aon Re		\$31,895,250
Aggregate		
State Farm Mutual Automobile Insurance Company	\$45,725,798	
Total Reinsurance Charges (A)	\$549,287,631	\$31,895,250
Reinsurance Benefit (Excluding FHCF/TICL)		
Per Occurrence		
State Farm Mutual Automobile Insurance Company	\$93,849,114	
External Reinsurance brokered through Aon Re		\$679,715
Aggregate		
State Farm Mutual Automobile Insurance Company	\$8,993,961	
Total Reinsurance Benefit (B)	\$102,843,075	\$679,715
Net Cost of Reinsurance (A-B)	\$446,444,556	\$31,215,535
Projected Subject Earned Premium:	\$1,392,120,715	
Net Cost of Reinsurance Provision	32.1%	2.2%

1. FHCF/TICL premium of \$142.36 Million is not included in calculation.

2. We assume 0% Net Cost of Reinsurance for FHCF/TICL, although the model results indicate \$61.9 Million Net Cost of Reinsurance for FHCF/TICL layer.

Exhibit 17 - Page 4
State Farm Florida Insurance Company
Florida Homeowners Program

Florida Catastrophe Excess Reinsurance Program

The rate change indication of +67.6% includes the net cost of reinsurance based on the actual costs up to the purchased \$9.25 billion of catastrophe reinsurance coverage (reflects our estimate of State Farm Florida's 1 in 250-year Probable Maximum Loss (PML)). It is our opinion that this level of reinsurance is needed to protect our policyholders in the State of Florida in case of a major hurricane event. Despite this, the cost of reinsurance and expected recoveries included in the submitted rate change is based on a level of reinsurance that is below what was actually purchased for the 2008-2009 contract year. To meet what we understand to be OIR's rate filing review standards, and because of the urgent need to expedite approval and implementation of the filing, without waiver of our rights to contest OIR processes in the future, the 1 in 250 year PML estimate has been recalculated based on several adjustments. First, all of the planned non-renewals and ex-winded policies have been removed from the PML calculation even though many of those policies are and will still be in force during the 2008 hurricane season. Second, the estimated savings from the additional wind mitigation features for policies through first quarter 2008 have been included. Finally, models that have been approved by the Florida Hurricane Commission were utilized and include the long-term view of hurricane risk in Florida. The resulting PML is \$5.5 billion. We would be willing to amend the proposed change in our filing up to +67.6% as supported by our rate indications if our understanding of the OIR's filing review standards, with respect to any of these issues, is incorrect.

Layer	Participation Percentage		
	State Farm Mutual Automobile Ins. Co.	Florida Hurricane CAT Fund/TICL	External Reinsurance Thru Aon Re
First \$175M Retained	0%	0%	0%
\$562xs \$175M	100%	0%	0%
\$1.972B xs 737 M	10%	90%	0%
\$1.431B xs 2.709 B	10%	90%	0%
\$0.416B xs 4.140B	100%	0%	0%
<u>\$0.991 B xs 4.556B</u>	70%	0%	30%
500M xs 250 M Aggregate limit	100%	0%	0%

State Farm Mutual Automobile Insurance Company (State Farm Mutual) provides a significant portion of the reinsurance coverage for State Farm Florida, and provides that coverage at a rate significantly lower than the traditional reinsurance market rate. Not only are our State Farm Florida policyholders gaining vital protection, they receive the protection at a substantially lower cost than would be the case if all reinsurance was purchased in the external market. For example, the external market rate for that portion of the reinsurance provided by State Farm Mutual to cover just the \$5.5 billion PML limit is greater than the total amount charged by State Farm Mutual for its entire share of the reinsurance for the \$9.25 billion of coverage purchased by State Farm Florida. Therefore, in estimating the reinsurance costs for the \$5.5 billion of coverage, we have selected the lower of those two amounts in the calculation of the net cost of reinsurance for this filing.

Net Cost of Reinsurance Calculation	(1)	(2)	(3)	Based on reduced PML of \$5.547B Variable Expense Dollars
	Actual Expenses for Coverage up to \$9.25B Fixed Expense Dollars	Traditional Market Rate for Coverage Up to \$5.547B Fixed Expense Dollars	Selected as Lesser of cols (1) and (2) Fixed Expense Dollars	
Estimated Reinsurance Charge (Excluding FHCF/TICL)				
Per Occurrence				
State Farm Mutual Automobile Insurance Company	\$503,561,833	\$597,292,835	\$503,561,833	
External Reinsurance brokered through Aon Re				\$31,895,250
Aggregate				
State Farm Mutual Automobile Insurance Company	\$45,725,798	\$45,725,798	\$45,725,798	
Total Reinsurance Charges (A)	\$549,287,631	\$643,018,633	\$549,287,631	\$31,895,250
Reinsurance Benefit (Excluding FHCF/TICL)				
Per Occurrence				
State Farm Mutual Automobile Insurance Company	\$93,849,114	\$87,907,619	\$87,907,619	
External Reinsurance brokered through Aon Re				\$679,715
Aggregate				
State Farm Mutual Automobile Insurance Company	\$8,993,961	\$8,993,961	\$8,993,961	
Total Reinsurance Benefit (B)	\$102,843,075	\$96,901,580	\$96,901,580	\$679,715
Net Cost of Reinsurance (A-B)			\$452,386,051	\$31,215,535
Projected Subject Earned Premium:	\$1,392,120,715			
Net Cost of Reinsurance Provision			32.5%	2.2%

1. FHCF/TICL premium of \$142.36 Million is not included in calculation.

2. We assume 0% Net Cost of Reinsurance for FHCF/TICL, although the model results indicate \$61.9 Million Net Cost of Reinsurance for FHCF/TICL layer.

3. Using these provisions of 32.5% and 2.2% in the indicated change formula results in a 47.1% indicated increase.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O1

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1379	1379	1379	1426	1497	1604	1660
10,000	1450	1450	1450	1501	1578	1692	1752
20,000	1637	1637	1637	1696	1785	1918	1988
30,000	1743	1743	1743	1806	1904	2048	2124
40,000	1935	1935	1935	2007	2117	2280	2366
50,000	2173	2173	2173	2256	2381	2568	2667
60,000	2355	2355	2355	2445	2583	2787	2895
70,000	2522	2522	2522	2620	2768	2989	3105
80,000	2617	2617	2617	2719	2873	3103	3224
90,000	2766	2766	2766	2875	3039	3283	3412
100,000	2919	2919	2919	3033	3208	3467	3604
110,000	3032	3032	3032	3152	3334	3604	3747
120,000	3219	3219	3219	3347	3541	3830	3982
130,000	3303	3303	3303	3435	3635	3932	4089
140,000	3454	3454	3454	3592	3802	4113	4278
150,000	3600	3600	3600	3744	3963	4289	4461
160,000	3751	3751	3751	3902	4130	4471	4650
170,000	3897	3897	3897	4054	4292	4646	4833
180,000	4038	4038	4038	4201	4448	4816	5010
190,000	4174	4174	4174	4343	4599	4980	5181
200,000	4287	4287	4287	4460	4724	5115	5322
210,000	4412	4412	4412	4590	4862	5265	5478
220,000	4531	4531	4531	4715	4994	5409	5628
230,000	4711	4711	4711	4902	5192	5624	5853
240,000	4823	4823	4823	5019	5317	5759	5993
250,000	4930	4930	4930	5131	5436	5889	6128
300,000	5622	5622	5622	5851	6200	6719	6993
350,000	6171	6171	6171	6425	6809	7380	7682
400,000	6957	6957	6957	7243	7677	8323	8665
450,000	7595	7595	7595	7908	8383	9090	9463
500,000	8313	8313	8313	8656	9177	9951	10361
550,000	8939	8939	8939	9308	9869	10703	11144
600,000	9668	9668	9668	10068	10676	11579	12056
650,000	10368	10368	10368	10797	11449	12419	12931
700,000	11038	11038	11038	11495	12190	13223	13769
750,000	11678	11678	11678	12162	12898	13992	14570

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 01
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	1604	1604	1604	1663	2289	3359	3494
10,000	1692	1692	1692	1756	2428	3577	3722
20,000	1918	1918	1918	1993	2775	4112	4281
30,000	2048	2048	2048	2129	2978	4429	4612
40,000	2280	2280	2280	2371	3331	4972	5180
50,000	2568	2568	2568	2672	3771	5648	5885
60,000	2787	2787	2787	2901	4104	6160	6419
70,000	2989	2989	2989	3112	4411	6631	6911
80,000	3103	3103	3103	3232	4583	6894	7185
90,000	3283	3283	3283	3419	4855	7310	7620
100,000	3467	3467	3467	3612	5136	7741	8069
110,000	3604	3604	3604	3756	5347	8067	8411
120,000	3830	3830	3830	3991	5689	8591	8957
130,000	3932	3932	3932	4099	5847	8837	9214
140,000	4113	4113	4113	4288	6122	9256	9652
150,000	4289	4289	4289	4471	6387	9662	10075
160,000	4471	4471	4471	4661	6662	10083	10515
170,000	4646	4646	4646	4844	6928	10489	10939
180,000	4816	4816	4816	5022	7185	10882	11349
190,000	4980	4980	4980	5193	7433	11261	11745
200,000	5115	5115	5115	5334	7638	11575	12073
210,000	5265	5265	5265	5491	7865	11923	12435
220,000	5409	5409	5409	5641	8083	12257	12784
230,000	5624	5624	5624	5866	8408	12752	13300
240,000	5759	5759	5759	6007	8612	13065	13627
250,000	5889	5889	5889	6142	8808	13365	13940
300,000	6719	6719	6719	7010	10062	15280	15939
350,000	7380	7380	7380	7700	11062	16808	17534
400,000	8323	8323	8323	8685	12485	18980	19800
450,000	9090	9090	9090	9485	13642	20748	21645
500,000	9951	9951	9951	10385	14942	22732	23716
550,000	10703	10703	10703	11170	16078	24467	25526
600,000	11579	11579	11579	12085	17400	26483	27631
650,000	12419	12419	12419	12962	18667	28418	29649
700,000	13223	13223	13223	13801	19880	30270	31582
750,000	13992	13992	13992	14604	21040	32040	33430

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O2

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2246	2246	2246	2323	2440	2613	2705
10,000	2363	2363	2363	2445	2570	2757	2855
20,000	2667	2667	2667	2763	2909	3125	3240
30,000	2839	2839	2839	2943	3102	3337	3461
40,000	3152	3152	3152	3270	3449	3715	3855
50,000	3541	3541	3541	3675	3880	4184	4345
60,000	3837	3837	3837	3984	4208	4541	4717
70,000	4109	4109	4109	4268	4510	4870	5060
80,000	4264	4264	4264	4430	4681	5056	5253
90,000	4507	4507	4507	4684	4951	5349	5559
100,000	4756	4756	4756	4942	5226	5648	5871
110,000	4940	4940	4940	5135	5432	5872	6105
120,000	5245	5245	5245	5453	5770	6240	6488
130,000	5382	5382	5382	5597	5922	6407	6663
140,000	5628	5628	5628	5853	6194	6702	6970
150,000	5865	5865	5865	6100	6457	6988	7268
160,000	6112	6112	6112	6357	6730	7284	7577
170,000	6349	6349	6349	6605	6993	7570	7875
180,000	6579	6579	6579	6844	7247	7846	8163
190,000	6801	6801	6801	7076	7493	8113	8441
200,000	6985	6985	6985	7267	7696	8334	8671
210,000	7188	7188	7188	7479	7921	8578	8926
220,000	7383	7383	7383	7682	8137	8813	9170
230,000	7675	7675	7675	7986	8460	9163	9535
240,000	7858	7858	7858	8177	8662	9384	9765
250,000	8033	8033	8033	8360	8856	9594	9984
300,000	9159	9159	9159	9533	10102	10947	11394
350,000	10055	10055	10055	10467	11093	12024	12516
400,000	11335	11335	11335	11801	12508	13561	14117
450,000	12374	12374	12374	12884	13658	14809	15417
500,000	13543	13543	13543	14102	14951	16213	16880
550,000	14563	14563	14563	15165	16079	17438	18156
600,000	15752	15752	15752	16403	17393	18865	19643
650,000	16891	16891	16891	17591	18654	20233	21068
700,000	17983	17983	17983	18728	19860	21543	22433
750,000	19025	19025	19025	19815	21013	22795	23737

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O2
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2613	2613	2613	2710	3730	5472	5692
10,000	2757	2757	2757	2861	3956	5827	6064
20,000	3125	3125	3125	3247	4521	6700	6975
30,000	3337	3337	3337	3468	4851	7215	7514
40,000	3715	3715	3715	3863	5428	8101	8439
50,000	4184	4184	4184	4354	6144	9202	9588
60,000	4541	4541	4541	4727	6687	10035	10458
70,000	4870	4870	4870	5071	7187	10803	11260
80,000	5056	5056	5056	5265	7467	11231	11707
90,000	5349	5349	5349	5571	7911	11909	12414
100,000	5648	5648	5648	5884	8367	12611	13147
110,000	5872	5872	5872	6119	8712	13143	13703
120,000	6240	6240	6240	6503	9269	13996	14593
130,000	6407	6407	6407	6678	9527	14397	15012
140,000	6702	6702	6702	6986	9974	15080	15725
150,000	6988	6988	6988	7285	10406	15741	16415
160,000	7284	7284	7284	7594	10854	16427	17131
170,000	7570	7570	7570	7893	11287	17089	17822
180,000	7846	7846	7846	8181	11705	17729	18489
190,000	8113	8113	8113	8460	12110	18347	19135
200,000	8334	8334	8334	8691	12444	18859	19669
210,000	8578	8578	8578	8946	12814	19425	20260
220,000	8813	8813	8813	9191	13169	19969	20827
230,000	9163	9163	9163	9557	13698	20775	21669
240,000	9384	9384	9384	9787	14032	21286	22202
250,000	9594	9594	9594	10007	14351	21775	22712
300,000	10947	10947	10947	11420	16394	24895	25968
350,000	12024	12024	12024	12545	18023	27384	28566
400,000	13561	13561	13561	14150	20341	30922	32259
450,000	14809	14809	14809	15453	22226	33802	35264
500,000	16213	16213	16213	16919	24345	37035	38638
550,000	17438	17438	17438	18199	26195	39862	41588
600,000	18865	18865	18865	19688	28348	43147	45016
650,000	20233	20233	20233	21117	30412	46299	48305
700,000	21543	21543	21543	22485	32390	49317	51454
750,000	22795	22795	22795	23793	34279	52201	54464

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.

FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O3

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4208	4208	4208	4352	4570	4895	5067
10,000	4427	4427	4427	4581	4815	5164	5348
20,000	4996	4996	4996	5176	5449	5855	6069
30,000	5319	5319	5319	5514	5810	6251	6483
40,000	5905	5905	5905	6126	6461	6959	7222
50,000	6633	6633	6633	6885	7268	7838	8139
60,000	7187	7187	7187	7463	7883	8507	8836
70,000	7697	7697	7697	7995	8448	9122	9478
80,000	7987	7987	7987	8298	8770	9471	9841
90,000	8444	8444	8444	8774	9275	10019	10413
100,000	8909	8909	8909	9259	9790	10581	10999
110,000	9255	9255	9255	9620	10175	11001	11437
120,000	9826	9826	9826	10216	10808	11688	12154
130,000	10082	10082	10082	10484	11094	12001	12481
140,000	10542	10542	10542	10964	11603	12555	13057
150,000	10987	10987	10987	11427	12096	13090	13615
160,000	11449	11449	11449	11908	12607	13644	14193
170,000	11894	11894	11894	12373	13100	14180	14751
180,000	12324	12324	12324	12821	13576	14698	15291
190,000	12740	12740	12740	13255	14036	15198	15812
200,000	13084	13084	13084	13613	14417	15612	16243
210,000	13464	13464	13464	14009	14838	16069	16720
220,000	13829	13829	13829	14390	15242	16509	17178
230,000	14377	14377	14377	14960	15847	17165	17862
240,000	14720	14720	14720	15318	16227	17578	18292
250,000	15047	15047	15047	15660	16590	17973	18703
300,000	17157	17157	17157	17858	18923	20507	21344
350,000	18835	18835	18835	19607	20780	22524	23446
400,000	21233	21233	21233	22105	23431	25402	26444
450,000	23179	23179	23179	24134	25585	27741	28880
500,000	25370	25370	25370	26417	28007	30371	31620
550,000	27280	27280	27280	28408	30120	32665	34011
600,000	29506	29506	29506	30727	32581	35338	36795
650,000	31641	31641	31641	32952	34942	37901	39465
700,000	33686	33686	33686	35082	37203	40355	42022
750,000	35639	35639	35639	37117	39363	42701	44465

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
 REFER TO THE PREMIUM ADJUSTMENT SECTION.

FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O3
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4895	4895	4895	5077	6987	10251	10663
10,000	5164	5164	5164	5359	7410	10916	11359
20,000	5855	5855	5855	6082	8470	12551	13067
30,000	6251	6251	6251	6497	9088	13516	14075
40,000	6959	6959	6959	7237	10168	15176	15808
50,000	7838	7838	7838	8157	11509	17237	17961
60,000	8507	8507	8507	8856	12526	18799	19591
70,000	9122	9122	9122	9499	13463	20237	21093
80,000	9471	9471	9471	9863	13988	21039	21930
90,000	10019	10019	10019	10436	14819	22309	23255
100,000	10581	10581	10581	11023	15674	23624	24628
110,000	11001	11001	11001	11463	16320	24621	25669
120,000	11688	11688	11688	12181	17363	26218	27336
130,000	12001	12001	12001	12509	17847	26969	28121
140,000	12555	12555	12555	13087	18684	28249	29457
150,000	13090	13090	13090	13646	19493	29487	30750
160,000	13644	13644	13644	14225	20333	30771	32090
170,000	14180	14180	14180	14785	21144	32011	33384
180,000	14698	14698	14698	15326	21927	33210	34635
190,000	15198	15198	15198	15848	22685	34368	35844
200,000	15612	15612	15612	16280	23311	35327	36844
210,000	16069	16069	16069	16758	24004	36387	37951
220,000	16509	16509	16509	17217	24670	37406	39014
230,000	17165	17165	17165	17903	25660	38916	40591
240,000	17578	17578	17578	18334	26285	39873	41589
250,000	17973	17973	17973	18746	26883	40788	42545
300,000	20507	20507	20507	21393	30710	46633	48644
350,000	22524	22524	22524	23500	33760	51296	53511
400,000	25402	25402	25402	26505	38103	57924	60427
450,000	27741	27741	27741	28948	41635	63319	66057
500,000	30371	30371	30371	31694	45603	69375	72377
550,000	32665	32665	32665	34090	49069	74669	77902
600,000	35338	35338	35338	36881	53101	80824	84325
650,000	37901	37901	37901	39557	56969	86728	90486
700,000	40355	40355	40355	42120	60672	92380	96385
750,000	42701	42701	42701	44569	64212	97783	102022

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.

FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O4

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2096	2096	2096	2153	2306	2504	2585
10,000	2195	2195	2195	2256	2420	2633	2721
20,000	2461	2461	2461	2532	2723	2971	3073
30,000	2609	2609	2609	2687	2894	3162	3273
40,000	2885	2885	2885	2972	3207	3510	3636
50,000	3227	3227	3227	3327	3595	3942	4086
60,000	3488	3488	3488	3597	3891	4271	4428
70,000	3728	3728	3728	3846	4163	4574	4744
80,000	3866	3866	3866	3989	4319	4746	4923
90,000	4082	4082	4082	4213	4563	5017	5205
100,000	4301	4301	4301	4439	4811	5293	5492
110,000	4462	4462	4462	4607	4995	5499	5706
120,000	4732	4732	4732	4886	5301	5838	6059
130,000	4851	4851	4851	5010	5437	5990	6218
140,000	5069	5069	5069	5235	5683	6263	6503
150,000	5279	5279	5279	5453	5921	6527	6777
160,000	5498	5498	5498	5680	6168	6801	7062
170,000	5709	5709	5709	5898	6406	7066	7338
180,000	5912	5912	5912	6109	6637	7321	7604
190,000	6109	6109	6109	6313	6859	7568	7861
200,000	6271	6271	6271	6481	7043	7772	8073
210,000	6451	6451	6451	6667	7247	7998	8308
220,000	6624	6624	6624	6846	7442	8215	8534
230,000	6884	6884	6884	7115	7736	8540	8872
240,000	7046	7046	7046	7283	7919	8743	9083
250,000	7201	7201	7201	7444	8094	8938	9286
300,000	8202	8202	8202	8480	9225	10191	10589
350,000	8997	8997	8997	9303	10123	11187	11626
400,000	10135	10135	10135	10481	11408	12611	13107
450,000	11059	11059	11059	11437	12451	13767	14309
500,000	12099	12099	12099	12513	13625	15067	15662
550,000	13005	13005	13005	13451	14649	16202	16842
600,000	14061	14061	14061	14545	15842	17524	18217
650,000	15075	15075	15075	15594	16986	18791	19536
700,000	16045	16045	16045	16598	18082	20005	20799
750,000	16973	16973	16973	17558	19129	21165	22005

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O4
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2433	2433	2433	2523	3554	5581	5877
10,000	2557	2557	2557	2654	3761	5938	6255
20,000	2882	2882	2882	2995	4284	6819	7188
30,000	3066	3066	3066	3189	4587	7338	7738
40,000	3402	3402	3402	3540	5122	8233	8685
50,000	3818	3818	3818	3976	5786	9344	9862
60,000	4135	4135	4135	4308	6290	10186	10753
70,000	4427	4427	4427	4614	6754	10962	11574
80,000	4594	4594	4594	4788	7016	11395	12032
90,000	4855	4855	4855	5062	7428	12080	12757
100,000	5121	5121	5121	5340	7852	12789	13508
110,000	5319	5319	5319	5547	8170	13326	14076
120,000	5646	5646	5646	5890	8688	14188	14988
130,000	5792	5792	5792	6044	8926	14592	15416
140,000	6056	6056	6056	6319	9341	15282	16147
150,000	6311	6311	6311	6586	9744	15951	16854
160,000	6575	6575	6575	6863	10160	16644	17587
170,000	6830	6830	6830	7130	10563	17313	18296
180,000	7076	7076	7076	7388	10952	17960	18980
190,000	7315	7315	7315	7637	11328	18585	19641
200,000	7511	7511	7511	7843	11639	19102	20189
210,000	7729	7729	7729	8071	11983	19674	20794
220,000	7939	7939	7939	8290	12314	20224	21376
230,000	8252	8252	8252	8618	12806	21040	22238
240,000	8449	8449	8449	8823	13116	21556	22784
250,000	8636	8636	8636	9020	13413	22050	23307
300,000	9845	9845	9845	10284	15315	25205	26645
350,000	10807	10807	10807	11290	16831	27722	29308
400,000	12181	12181	12181	12727	18990	31300	33092
450,000	13296	13296	13296	13894	20745	34213	36173
500,000	14552	14552	14552	15207	22718	37483	39632
550,000	15646	15646	15646	16353	24440	40341	42655
600,000	16922	16922	16922	17687	26445	43664	46170
650,000	18146	18146	18146	18967	28368	46851	49541
700,000	19317	19317	19317	20192	30210	49903	52770
750,000	20437	20437	20437	21363	31969	52820	55855

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O5

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	6674	6674	6674	6961	7339	7612	7937
10,000	6974	6974	6974	7278	7678	7966	8309
20,000	7795	7795	7795	8140	8595	8923	9313
30,000	8269	8269	8269	8639	9127	9479	9898
40,000	8800	8800	8800	9198	9721	10099	10548
50,000	10035	10035	10035	10495	11100	11536	12055
60,000	11180	11180	11180	11696	12375	12866	13448
70,000	12050	12050	12050	12609	13346	13877	14509
80,000	13415	13415	13415	14041	14865	15460	16167
90,000	13520	13520	13520	14151	14983	15582	16295
100,000	14312	14312	14312	14982	15866	16503	17261
110,000	15167	15167	15167	15881	16821	17499	18305
120,000	16183	16183	16183	16947	17953	18679	19541
130,000	16676	16676	16676	17464	18504	19253	20144
140,000	17545	17545	17545	18377	19472	20262	21201
150,000	18388	18388	18388	19261	20411	21241	22226
160,000	19281	19281	19281	20197	21405	22276	23312
170,000	20145	20145	20145	21104	22368	23279	24362
180,000	20956	20956	20956	21955	23271	24220	25349
190,000	21765	21765	21765	22803	24172	25158	26332
200,000	22520	22520	22520	23595	25013	26035	27250
210,000	23310	23310	23310	24424	25893	26952	28211
220,000	24070	24070	24070	25222	26740	27834	29135
230,000	25146	25146	25146	26350	27936	29081	30441
240,000	25862	25862	25862	27101	28734	29912	31312
250,000	26547	26547	26547	27820	29498	30708	32146
300,000	30970	30970	30970	32459	34421	35837	37519
350,000	34654	34654	34654	36324	38524	40111	41997
400,000	39231	39231	39231	41124	43618	45417	47555
450,000	42989	42989	42989	45066	47802	49776	52122
500,000	47192	47192	47192	49474	52481	54650	57227
550,000	50902	50902	50902	53365	56611	58952	61734
600,000	55194	55194	55194	57867	61389	63929	66948
650,000	59318	59318	59318	62193	65980	68711	71958
700,000	63262	63262	63262	66329	70369	73284	76748
750,000	67038	67038	67038	70289	74572	77662	81334

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O5
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	8062	8062	8062	8405	11441	12852	13429
10,000	8442	8442	8442	8805	12014	13505	14116
20,000	9465	9465	9465	9877	13528	15224	15919
30,000	10060	10060	10060	10503	14420	16239	16984
40,000	10723	10723	10723	11197	15401	17353	18152
50,000	12256	12256	12256	12805	17660	19916	20839
60,000	13675	13675	13675	14291	19745	22279	23316
70,000	14754	14754	14754	15422	21334	24080	25205
80,000	16441	16441	16441	17188	23804	26877	28135
90,000	16572	16572	16572	17326	23999	27098	28367
100,000	17555	17555	17555	18356	25445	28739	30088
110,000	18618	18618	18618	19470	27013	30518	31952
120,000	19876	19876	19876	20788	28861	32612	34147
130,000	20490	20490	20490	21432	29771	33645	35231
140,000	21566	21566	21566	22559	31349	35433	37105
150,000	22609	22609	22609	23652	32879	37166	38921
160,000	23714	23714	23714	24808	34499	39001	40844
170,000	24783	24783	24783	25928	36068	40778	42706
180,000	25787	25787	25787	26980	37540	42446	44454
190,000	26787	26787	26787	28027	39008	44108	46197
200,000	27722	27722	27722	29006	40379	45662	47825
210,000	28699	28699	28699	30030	41813	47286	49527
220,000	29640	29640	29640	31016	43193	48851	51167
230,000	30969	30969	30969	32408	45139	51054	53475
240,000	31856	31856	31856	33336	46440	52528	55020
250,000	32704	32704	32704	34225	47685	53938	56498
300,000	38172	38172	38172	39951	55696	63011	66005
350,000	42729	42729	42729	44723	62377	70578	73935
400,000	48385	48385	48385	50646	70661	79959	83766
450,000	53032	53032	53032	55513	77470	87671	91847
500,000	58228	58228	58228	60954	85080	96289	100877
550,000	62815	62815	62815	65757	91801	103901	108854
600,000	68120	68120	68120	71313	99572	112700	118075
650,000	73218	73218	73218	76651	107039	121156	126936
700,000	78093	78093	78093	81756	114179	129242	135408
750,000	82760	82760	82760	86643	121015	136983	143520

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SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O6

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2366	2366	2366	2460	2596	2704	2832
10,000	2475	2475	2475	2575	2718	2833	2968
20,000	2771	2771	2771	2885	3048	3179	3332
30,000	2944	2944	2944	3066	3241	3381	3545
40,000	3135	3135	3135	3266	3454	3604	3781
50,000	3541	3541	3541	3690	3905	4076	4277
60,000	3863	3863	3863	4027	4263	4451	4672
70,000	4106	4106	4106	4282	4533	4734	4970
80,000	4266	4266	4266	4448	4710	4919	5164
90,000	4504	4504	4504	4697	4975	5196	5456
100,000	4758	4758	4758	4963	5257	5492	5767
110,000	5018	5018	5018	5234	5546	5794	6086
120,000	5341	5341	5341	5572	5904	6169	6480
130,000	5491	5491	5491	5729	6071	6344	6665
140,000	5763	5763	5763	6014	6374	6661	6999
150,000	6046	6046	6046	6309	6687	6989	7343
160,000	6328	6328	6328	6604	7000	7316	7688
170,000	6592	6592	6592	6880	7294	7623	8011
180,000	6856	6856	6856	7156	7587	7930	8334
190,000	7095	7095	7095	7405	7851	8207	8625
200,000	7333	7333	7333	7654	8115	8483	8916
210,000	7585	7585	7585	7918	8395	8776	9224
220,000	7827	7827	7827	8171	8664	9058	9520
230,000	8172	8172	8172	8531	9047	9458	9941
240,000	8401	8401	8401	8770	9300	9723	10220
250,000	8620	8620	8620	8999	9543	9977	10488
300,000	10031	10031	10031	10473	11108	11615	12210
350,000	11212	11212	11212	11708	12419	12987	13654
400,000	12672	12672	12672	13233	14038	14680	15435
450,000	13865	13865	13865	14480	15361	16065	16892
500,000	15203	15203	15203	15877	16844	17616	18524
550,000	16369	16369	16369	17095	18138	18970	19948
600,000	17727	17727	17727	18514	19644	20545	21605
650,000	19027	19027	19027	19872	21086	22054	23192
700,000	20274	20274	20274	21176	22469	23501	24715
750,000	21464	21464	21464	22419	23788	24881	26167

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O6
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2793	2793	2793	2901	3877	5465	5719
10,000	2927	2927	2927	3041	4073	5751	6020
20,000	3286	3286	3286	3416	4589	6498	6804
30,000	3495	3495	3495	3635	4894	6943	7271
40,000	3728	3728	3728	3877	5229	7426	7779
50,000	4217	4217	4217	4387	5930	8439	8841
60,000	4605	4605	4605	4793	6487	9242	9683
70,000	4899	4899	4899	5099	6908	9850	10322
80,000	5090	5090	5090	5299	7181	10243	10733
90,000	5378	5378	5378	5598	7592	10833	11353
100,000	5684	5684	5684	5918	8031	11468	12019
110,000	5998	5998	5998	6245	8482	12118	12701
120,000	6386	6386	6386	6651	9038	12920	13542
130,000	6569	6569	6569	6841	9301	13301	13942
140,000	6897	6897	6897	7183	9770	13976	14650
150,000	7236	7236	7236	7537	10255	14674	15383
160,000	7576	7576	7576	7891	10740	15372	16115
170,000	7894	7894	7894	8223	11195	16027	16801
180,000	8212	8212	8212	8555	11649	16680	17487
190,000	8499	8499	8499	8854	12059	17271	18106
200,000	8786	8786	8786	9152	12468	17860	18724
210,000	9089	9089	9089	9469	12902	18484	19378
220,000	9381	9381	9381	9773	13319	19084	20008
230,000	9796	9796	9796	10205	13910	19934	20900
240,000	10070	10070	10070	10492	14303	20500	21493
250,000	10334	10334	10334	10767	14680	21042	22062
300,000	12031	12031	12031	12536	17101	24525	25715
350,000	13453	13453	13453	14018	19131	27445	28778
400,000	15207	15207	15207	15848	21635	31045	32553
450,000	16642	16642	16642	17344	23683	33991	35643
500,000	18251	18251	18251	19020	25977	37289	39103
550,000	19653	19653	19653	20483	27979	40168	42122
600,000	21286	21286	21286	22185	30309	43518	45635
650,000	22849	22849	22849	23814	32538	46724	48998
700,000	24349	24349	24349	25378	34679	49801	52225
750,000	25779	25779	25779	26869	36719	52735	55303

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 07

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	6722	6722	6722	6997	7404	7677	8009
10,000	7041	7041	7041	7333	7763	8052	8403
20,000	7900	7900	7900	8231	8720	9049	9449
30,000	8401	8401	8401	8756	9281	9634	10062
40,000	8957	8957	8957	9339	9902	10280	10740
50,000	10243	10243	10243	10684	11335	11772	12303
60,000	11433	11433	11433	11928	12659	13149	13746
70,000	12338	12338	12338	12875	13667	14199	14846
80,000	13752	13752	13752	14352	15238	15834	16558
90,000	13862	13862	13862	14468	15362	15962	16692
100,000	14686	14686	14686	15330	16280	16918	17694
110,000	15578	15578	15578	16263	17273	17952	18778
120,000	16633	16633	16633	17366	18447	19174	20058
130,000	17148	17148	17148	17906	19023	19773	20686
140,000	18050	18050	18050	18849	20026	20817	21779
150,000	18925	18925	18925	19763	20999	21829	22839
160,000	19851	19851	19851	20731	22029	22901	23962
170,000	20747	20747	20747	21668	23026	23938	25048
180,000	21588	21588	21588	22547	23962	24912	26068
190,000	22427	22427	22427	23424	24895	25883	27085
200,000	23210	23210	23210	24243	25766	26790	28035
210,000	24030	24030	24030	25100	26678	27738	29028
220,000	24819	24819	24819	25925	27556	28652	29985
230,000	25932	25932	25932	27089	28794	29940	31333
240,000	26676	26676	26676	27865	29621	30800	32234
250,000	27387	27387	27387	28609	30412	31623	33096
300,000	31969	31969	31969	33399	35508	36925	38648
350,000	35789	35789	35789	37392	39756	41345	43277
400,000	40529	40529	40529	42347	45027	46829	49019
450,000	44424	44424	44424	46418	49359	51335	53738
500,000	48778	48778	48778	50969	54200	56372	59013
550,000	52622	52622	52622	54987	58475	60819	63670
600,000	57068	57068	57068	59634	63420	65963	69056
650,000	61340	61340	61340	64100	68170	70905	74231
700,000	65426	65426	65426	68370	72713	75631	79180
750,000	69337	69337	69337	72458	77062	80155	83918

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 07
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	8139	8139	8139	8526	11641	13116	13705
10,000	8540	8540	8540	8949	12242	13801	14423
20,000	9604	9604	9604	10070	13816	15589	16297
30,000	10229	10229	10229	10729	14748	16650	17410
40,000	10919	10919	10919	11455	15768	17809	18624
50,000	12510	12510	12510	13130	18111	20469	21411
60,000	13979	13979	13979	14675	20271	22920	23978
70,000	15098	15098	15098	15853	21918	24789	25936
80,000	16840	16840	16840	17684	24472	27684	28967
90,000	16977	16977	16977	17829	24674	27915	29209
100,000	17996	17996	17996	18901	26175	29618	30993
110,000	19100	19100	19100	20062	27801	31465	32928
120,000	20402	20402	20402	21432	29715	33636	35201
130,000	21042	21042	21042	22106	30661	34711	36329
140,000	22154	22154	22154	23276	32295	36564	38268
150,000	23233	23233	23233	24411	33878	38360	40149
160,000	24375	24375	24375	25612	35554	40261	42140
170,000	25481	25481	25481	26774	37177	42102	44068
180,000	26518	26518	26518	27866	38701	43830	45878
190,000	27553	27553	27553	28954	40220	45552	47682
200,000	28520	28520	28520	29971	41639	47162	49368
210,000	29531	29531	29531	31034	43123	48845	51130
220,000	30504	30504	30504	32058	44552	50466	52828
230,000	31876	31876	31876	33501	46563	52747	55216
240,000	32793	32793	32793	34465	47910	54274	56815
250,000	33671	33671	33671	35388	49198	55735	58346
300,000	39320	39320	39320	41329	57484	65131	68184
350,000	44030	44030	44030	46283	64395	72969	76393
400,000	49873	49873	49873	52427	72962	82682	86564
450,000	54675	54675	54675	57477	80005	90669	94927
500,000	60042	60042	60042	63121	87874	99592	104271
550,000	64781	64781	64781	68105	94826	107475	112526
600,000	70261	70261	70261	73868	102861	116586	122067
650,000	75527	75527	75527	79405	110583	125341	131235
700,000	80563	80563	80563	84701	117966	133713	140002
750,000	85384	85384	85384	89770	125035	141728	148395

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O8

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2010	2010	2010	2068	2222	2474	2551
10,000	2103	2103	2103	2165	2331	2601	2684
20,000	2354	2354	2354	2426	2619	2934	3031
30,000	2493	2493	2493	2571	2781	3123	3227
40,000	2754	2754	2754	2842	3079	3465	3584
50,000	3077	3077	3077	3178	3449	3891	4026
60,000	3324	3324	3324	3434	3731	4215	4363
70,000	3551	3551	3551	3670	3991	4513	4673
80,000	3681	3681	3681	3805	4139	4683	4850
90,000	3886	3886	3886	4018	4372	4950	5127
100,000	4093	4093	4093	4232	4609	5222	5410
110,000	4245	4245	4245	4391	4784	5424	5620
120,000	4500	4500	4500	4656	5075	5759	5968
130,000	4612	4612	4612	4772	5205	5909	6124
140,000	4818	4818	4818	4986	5440	6178	6404
150,000	5018	5018	5018	5193	5667	6438	6674
160,000	5225	5225	5225	5408	5902	6708	6954
170,000	5424	5424	5424	5615	6130	6969	7225
180,000	5617	5617	5617	5815	6350	7221	7487
190,000	5803	5803	5803	6009	6562	7464	7740
200,000	5957	5957	5957	6168	6738	7665	7949
210,000	6128	6128	6128	6345	6932	7887	8180
220,000	6291	6291	6291	6515	7118	8101	8402
230,000	6538	6538	6538	6770	7398	8422	8734
240,000	6691	6691	6691	6930	7573	8622	8943
250,000	6838	6838	6838	7082	7741	8814	9142
300,000	7786	7786	7786	8066	8820	10049	10425
350,000	8539	8539	8539	8847	9678	11031	11445
400,000	9617	9617	9617	9965	10904	12434	12902
450,000	10492	10492	10492	10873	11900	13573	14085
500,000	11477	11477	11477	11895	13021	14856	15417
550,000	12336	12336	12336	12785	13998	15974	16578
600,000	13337	13337	13337	13824	15137	17277	17931
650,000	14297	14297	14297	14820	16230	18526	19229
700,000	15217	15217	15217	15774	17276	19723	20471
750,000	16095	16095	16095	16685	18275	20866	21659

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O8
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2287	2287	2287	2364	3304	5203	5476
10,000	2401	2401	2401	2483	3493	5532	5826
20,000	2700	2700	2700	2797	3972	6346	6688
30,000	2869	2869	2869	2974	4249	6825	7195
40,000	3179	3179	3179	3297	4739	7653	8072
50,000	3563	3563	3563	3698	5348	8681	9160
60,000	3856	3856	3856	4004	5811	9460	9984
70,000	4125	4125	4125	4285	6236	10177	10744
80,000	4280	4280	4280	4446	6477	10578	11168
90,000	4521	4521	4521	4698	6856	11213	11839
100,000	4767	4767	4767	4955	7244	11868	12533
110,000	4949	4949	4949	5145	7536	12364	13059
120,000	5251	5251	5251	5460	8011	13162	13903
130,000	5386	5386	5386	5601	8229	13535	14299
140,000	5630	5630	5630	5856	8611	14175	14975
150,000	5866	5866	5866	6102	8980	14794	15630
160,000	6110	6110	6110	6357	9363	15435	16308
170,000	6346	6346	6346	6603	9733	16055	16964
180,000	6574	6574	6574	6841	10090	16653	17597
190,000	6795	6795	6795	7071	10436	17232	18210
200,000	6977	6977	6977	7260	10721	17711	18716
210,000	7178	7178	7178	7470	11037	18240	19277
220,000	7372	7372	7372	7672	11341	18749	19815
230,000	7662	7662	7662	7975	11793	19505	20614
240,000	7844	7844	7844	8165	12078	19983	21120
250,000	8017	8017	8017	8346	12351	20440	21603
300,000	9137	9137	9137	9513	14099	23361	24694
350,000	10026	10026	10026	10440	15491	25692	27159
400,000	11299	11299	11299	11767	17476	29006	30664
450,000	12331	12331	12331	12843	19089	31702	33517
500,000	13494	13494	13494	14055	20902	34730	36720
550,000	14507	14507	14507	15112	22485	37377	39519
600,000	15689	15689	15689	16343	24328	40454	42774
650,000	16822	16822	16822	17524	26095	43406	45896
700,000	17907	17907	17907	18655	27788	46232	48885
750,000	18943	18943	18943	19736	29405	48933	51742

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 09

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4840	4840	4840	5050	5307	5545	5809
10,000	5072	5072	5072	5293	5564	5817	6095
20,000	5692	5692	5692	5944	6252	6539	6856
30,000	6054	6054	6054	6325	6655	6963	7303
40,000	6455	6455	6455	6746	7101	7431	7796
50,000	7301	7301	7301	7632	8037	8414	8831
60,000	7973	7973	7973	8337	8782	9196	9654
70,000	8481	8481	8481	8870	9345	9787	10276
80,000	8812	8812	8812	9217	9711	10171	10680
90,000	9309	9309	9309	9737	10260	10748	11286
100,000	9839	9839	9839	10293	10848	11364	11935
110,000	10381	10381	10381	10862	11449	11995	12600
120,000	11053	11053	11053	11567	12193	12777	13422
130,000	11368	11368	11368	11897	12543	13144	13809
140,000	11936	11936	11936	12492	13171	13803	14502
150,000	12524	12524	12524	13108	13821	14485	15219
160,000	13111	13111	13111	13723	14471	15167	15937
170,000	13661	13661	13661	14300	15080	15806	16609
180,000	14211	14211	14211	14876	15688	16444	17281
190,000	14707	14707	14707	15396	16238	17021	17887
200,000	15203	15203	15203	15915	16786	17596	18492
210,000	15727	15727	15727	16465	17366	18205	19133
220,000	16232	16232	16232	16994	17925	18792	19750
230,000	16950	16950	16950	17746	18719	19624	20625
240,000	17425	17425	17425	18244	19245	20176	21206
250,000	17881	17881	17881	18722	19749	20705	21763
300,000	20816	20816	20816	21797	22996	24111	25345
350,000	23276	23276	23276	24374	25717	26966	28348
400,000	26311	26311	26311	27555	29074	30488	32052
450,000	28793	28793	28793	30156	31820	33369	35082
500,000	31575	31575	31575	33070	34897	36596	38476
550,000	34001	34001	34001	35612	37580	39412	41437
600,000	36826	36826	36826	38572	40704	42689	44884
650,000	39530	39530	39530	41404	43695	45826	48184
700,000	42124	42124	42124	44123	46565	48837	51350
750,000	44598	44598	44598	46715	49301	51708	54369

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 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 09
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	5735	5735	5735	5946	7984	11295	11825
10,000	6017	6017	6017	6240	8394	11896	12456
20,000	6767	6767	6767	7021	9471	13454	14091
30,000	7208	7208	7208	7480	10110	14383	15066
40,000	7694	7694	7694	7985	10807	15393	16126
50,000	8715	8715	8715	9048	12269	17503	18340
60,000	9525	9525	9525	9891	13428	19176	20095
70,000	10139	10139	10139	10529	14306	20444	21426
80,000	10537	10537	10537	10943	14874	21261	22282
90,000	11135	11135	11135	11565	15727	22490	23572
100,000	11775	11775	11775	12231	16643	23813	24960
110,000	12430	12430	12430	12913	17582	25170	26383
120,000	13241	13241	13241	13756	18740	26839	28134
130,000	13622	13622	13622	14153	19289	27635	28970
140,000	14306	14306	14306	14864	20264	29040	30444
150,000	15014	15014	15014	15600	21274	30494	31969
160,000	15721	15721	15721	16336	22283	31948	33493
170,000	16384	16384	16384	17025	23229	33311	34923
180,000	17046	17046	17046	17714	24174	34672	36351
190,000	17644	17644	17644	18336	25027	35901	37640
200,000	18241	18241	18241	18956	25879	37128	38927
210,000	18873	18873	18873	19614	26780	38427	40290
220,000	19481	19481	19481	20246	27648	39677	41601
230,000	20345	20345	20345	21144	28878	41447	43457
240,000	20917	20917	20917	21740	29696	42625	44693
250,000	21467	21467	21467	22311	30480	43754	45877
300,000	24999	24999	24999	25984	35515	51004	53481
350,000	27961	27961	27961	29064	39738	57085	59859
400,000	31614	31614	31614	32862	44944	64577	67717
450,000	34602	34602	34602	35970	49204	70710	74149
500,000	37950	37950	37950	39451	53975	77576	81351
550,000	40870	40870	40870	42487	58138	83570	87638
600,000	44270	44270	44270	46022	62982	90542	94950
650,000	47524	47524	47524	49406	67619	97216	101950
700,000	50646	50646	50646	52653	72069	103621	108668
750,000	53624	53624	53624	55749	76313	109729	115074

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 11

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1861	1861	1861	1920	1999	2178	2257
10,000	1965	1965	1965	2029	2114	2306	2391
20,000	2232	2232	2232	2306	2405	2628	2727
30,000	2385	2385	2385	2466	2573	2815	2923
40,000	2658	2658	2658	2749	2870	3144	3266
50,000	2997	2997	2997	3102	3240	3553	3692
60,000	3255	3255	3255	3369	3520	3864	4016
70,000	3492	3492	3492	3615	3779	4149	4314
80,000	3626	3626	3626	3754	3924	4310	4481
90,000	3837	3837	3837	3974	4154	4564	4746
100,000	4053	4053	4053	4198	4390	4825	5018
110,000	4215	4215	4215	4367	4567	5021	5223
120,000	4480	4480	4480	4642	4855	5340	5555
130,000	4601	4601	4601	4768	4987	5487	5708
140,000	4814	4814	4814	4989	5219	5743	5975
150,000	5020	5020	5020	5202	5443	5990	6233
160,000	5234	5234	5234	5424	5675	6247	6500
170,000	5440	5440	5440	5638	5900	6495	6759
180,000	5639	5639	5639	5845	6116	6734	7008
190,000	5831	5831	5831	6044	6326	6966	7249
200,000	5991	5991	5991	6210	6499	7157	7449
210,000	6167	6167	6167	6392	6691	7369	7669
220,000	6336	6336	6336	6568	6875	7572	7881
230,000	6588	6588	6588	6830	7149	7875	8197
240,000	6747	6747	6747	6995	7322	8066	8396
250,000	6899	6899	6899	7153	7488	8249	8587
300,000	7874	7874	7874	8164	8548	9420	9806
350,000	8650	8650	8650	8970	9392	10352	10778
400,000	9757	9757	9757	10118	10596	11681	12162
450,000	10656	10656	10656	11052	11574	12761	13288
500,000	11668	11668	11668	12101	12674	13975	14553
550,000	12551	12551	12551	13017	13634	15036	15657
600,000	13578	13578	13578	14084	14752	16269	16943
650,000	14564	14564	14564	15107	15824	17453	18175
700,000	15508	15508	15508	16086	16850	18586	19356
750,000	16410	16410	16410	17022	17831	19669	20484

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 11

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2198	2198	2198	2277	3024	4406	4598
10,000	2327	2327	2327	2412	3214	4699	4905
20,000	2653	2653	2653	2752	3686	5414	5655
30,000	2842	2842	2842	2949	3963	5838	6099
40,000	3175	3175	3175	3296	4442	6563	6858
50,000	3588	3588	3588	3727	5038	7464	7801
60,000	3902	3902	3902	4054	5489	8146	8515
70,000	4191	4191	4191	4355	5905	8774	9173
80,000	4353	4353	4353	4524	6137	9124	9539
90,000	4610	4610	4610	4791	6505	9678	10119
100,000	4873	4873	4873	5066	6885	10252	10720
110,000	5072	5072	5072	5273	7172	10688	11177
120,000	5394	5394	5394	5608	7635	11385	11907
130,000	5542	5542	5542	5763	7851	11715	12251
140,000	5801	5801	5801	6032	8221	12273	12836
150,000	6051	6051	6051	6293	8580	12813	13401
160,000	6310	6310	6310	6563	8952	13373	13987
170,000	6561	6561	6561	6824	9311	13914	14554
180,000	6803	6803	6803	7076	9658	14437	15101
190,000	7037	7037	7037	7319	9993	14942	15630
200,000	7230	7230	7230	7521	10271	15360	16067
210,000	7444	7444	7444	7744	10578	15823	16552
220,000	7650	7650	7650	7958	10873	16267	17017
230,000	7956	7956	7956	8277	11311	16926	17706
240,000	8149	8149	8149	8478	11587	17343	18143
250,000	8334	8334	8334	8670	11852	17742	18561
300,000	9517	9517	9517	9902	13546	20290	21227
350,000	10459	10459	10459	10883	14897	22324	23356
400,000	11802	11802	11802	12281	16817	25213	26379
450,000	12894	12894	12894	13418	18380	27565	28841
500,000	14120	14120	14120	14695	20136	30205	31604
550,000	15192	15192	15192	15811	21670	32513	34020
600,000	16438	16438	16438	17109	23453	35196	36827
650,000	17634	17634	17634	18354	25164	37769	39520
700,000	18779	18779	18779	19546	26803	40233	42099
750,000	19873	19873	19873	20685	28368	42588	44563

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SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 12

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	5066	5260	5343	5343	5649	6806	7718
10,000	5174	5375	5460	5460	5777	6971	7913
20,000	5576	5796	5889	5889	6237	7546	8580
30,000	5836	6069	6168	6168	6537	7926	9022
40,000	5959	6199	6301	6301	6680	8108	9234
50,000	6362	6621	6731	6731	7140	8682	9899
60,000	6419	6681	6793	6793	7207	8768	10001
70,000	6556	6826	6940	6940	7365	8968	10233
80,000	6604	6875	6991	6991	7419	9034	10309
90,000	6700	6976	7093	7093	7528	9171	10467
100,000	6761	7040	7159	7159	7600	9263	10575
110,000	7359	7666	7796	7796	8281	10109	11551
120,000	7638	7958	8094	8094	8599	10504	12008
130,000	7850	8181	8321	8321	8843	10810	12363
140,000	8335	8687	8837	8837	9393	11491	13146
150,000	8805	9179	9338	9338	9928	12152	13907
160,000	9183	9574	9740	9740	10357	12684	14519
170,000	9568	9976	10150	10150	10794	13224	15142
180,000	9921	10345	10526	10526	11195	13721	15714
190,000	10262	10702	10889	10889	11583	14201	16267
200,000	10591	11045	11239	11239	11956	14663	16799
210,000	10939	11410	11610	11610	12352	15153	17363
220,000	11275	11760	11967	11967	12734	15625	17907
230,000	11758	12265	12481	12481	13282	16302	18685
240,000	12074	12595	12817	12817	13640	16746	19196
250,000	12377	12912	13140	13140	13985	17173	19688
300,000	14348	14972	15237	15237	16222	19937	22868
350,000	15959	16655	16952	16952	18051	22199	25472
400,000	17901	18685	19019	19019	20256	24921	28603
450,000	19468	20322	20686	20686	22034	27119	31132
500,000	21243	22177	22574	22574	24048	29607	33994
550,000	22785	23788	24214	24214	25798	31769	36482
600,000	24590	25674	26135	26135	27846	34300	39392
650,000	26326	27488	27982	27982	29816	36732	42190
700,000	27983	29220	29745	29745	31696	39055	44862
750,000	29571	30878	31434	31434	33497	41280	47421

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
 REFER TO THE PREMIUM ADJUSTMENT SECTION.

FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 12
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	5719	5914	6440	6440	8470	13221	14971
10,000	5849	6050	6593	6593	8689	13595	15402
20,000	6316	6537	7133	7133	9431	14812	16794
30,000	6621	6855	7487	7487	9924	15632	17734
40,000	6766	7007	7656	7656	10162	16028	18189
50,000	7233	7493	8195	8195	10901	17237	19571
60,000	7301	7565	8275	8275	11016	17432	19796
70,000	7462	7732	8461	8461	11274	17859	20285
80,000	7517	7789	8524	8524	11359	17996	20441
90,000	7628	7905	8652	8652	11534	18282	20768
100,000	7701	7981	8737	8737	11656	18488	21006
110,000	8392	8700	9531	9531	12739	20249	23016
120,000	8715	9036	9902	9902	13246	21073	23957
130,000	8962	9294	10188	10188	13641	21724	24702
140,000	9520	9874	10828	10828	14509	23128	26303
150,000	10062	10437	11449	11449	15353	24492	27859
160,000	10498	10890	11948	11948	16031	25589	29111
170,000	10941	11351	12456	12456	16721	26706	30384
180,000	11348	11774	12923	12923	17355	27731	31554
190,000	11742	12183	13374	13374	17968	28723	32685
200,000	12120	12576	13808	13808	18557	29677	33774
210,000	12522	12994	14268	14268	19183	30690	34930
220,000	12909	13396	14711	14711	19785	31665	36042
230,000	13465	13974	15347	15347	20647	33055	37626
240,000	13828	14352	15764	15764	21214	33972	38673
250,000	14178	14716	16165	16165	21759	34855	39680
300,000	16447	17073	18763	18763	25281	40543	46166
350,000	18303	19002	20888	20888	28166	45207	51485
400,000	20538	21325	23447	23447	31634	50804	57866
450,000	22342	23199	25512	25512	34436	55329	63027
500,000	24385	25322	27850	27850	37605	60444	68858
550,000	26159	27166	29882	29882	40362	64897	73936
600,000	28237	29325	32261	32261	43585	70100	79868
650,000	30235	31401	34547	34547	46684	75101	85570
700,000	32142	33383	36730	36730	49643	79877	91016
750,000	33969	35281	38820	38820	52477	84452	96232

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 13

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2905	2905	2905	3012	3126	3387	3508
10,000	3061	3061	3061	3175	3298	3579	3709
20,000	3464	3464	3464	3597	3740	4067	4218
30,000	3693	3693	3693	3838	3993	4348	4512
40,000	4107	4107	4107	4270	4446	4847	5033
50,000	4621	4621	4621	4807	5008	5467	5679
60,000	5011	5011	5011	5216	5435	5938	6171
70,000	5371	5371	5371	5591	5829	6372	6623
80,000	5575	5575	5575	5805	6052	6617	6878
90,000	5896	5896	5896	6140	6402	7003	7280
100,000	6224	6224	6224	6483	6761	7398	7693
110,000	6469	6469	6469	6739	7030	7695	8003
120,000	6871	6871	6871	7159	7470	8179	8508
130,000	7053	7053	7053	7350	7670	8401	8739
140,000	7377	7377	7377	7688	8023	8790	9145
150,000	7690	7690	7690	8015	8365	9166	9537
160,000	8015	8015	8015	8355	8720	9557	9944
170,000	8328	8328	8328	8682	9063	9934	10337
180,000	8631	8631	8631	8998	9394	10298	10716
190,000	8924	8924	8924	9304	9713	10650	11083
200,000	9166	9166	9166	9557	9978	10941	11386
210,000	9433	9433	9433	9836	10270	11263	11722
220,000	9690	9690	9690	10105	10551	11572	12044
230,000	10075	10075	10075	10507	10971	12033	12525
240,000	10316	10316	10316	10759	11235	12324	12828
250,000	10547	10547	10547	11000	11487	12602	13117
300,000	12031	12031	12031	12549	13107	14383	14974
350,000	13212	13212	13212	13783	14397	15802	16452
400,000	14897	14897	14897	15542	16237	17825	18560
450,000	16266	16266	16266	16972	17732	19469	20273
500,000	17806	17806	17806	18580	19413	21318	22199
550,000	19149	19149	19149	19983	20880	22931	23881
600,000	20714	20714	20714	21617	22588	24810	25838
650,000	22215	22215	22215	23185	24227	26612	27715
700,000	23653	23653	23653	24685	25796	28337	29512
750,000	25026	25026	25026	26119	27295	29985	31230

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 13

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3389	3389	3389	3520	4855	7154	7443
10,000	3581	3581	3581	3721	5155	7624	7935
20,000	4069	4069	4069	4232	5901	8776	9138
30,000	4350	4350	4350	4527	6338	9458	9850
40,000	4849	4849	4849	5050	7098	10626	11070
50,000	5470	5470	5470	5699	8042	12078	12585
60,000	5941	5941	5941	6192	8758	13177	13732
70,000	6375	6375	6375	6646	9417	14189	14789
80,000	6620	6620	6620	6902	9786	14753	15378
90,000	7006	7006	7006	7306	10370	15646	16310
100,000	7402	7402	7402	7721	10972	16572	17276
110,000	7699	7699	7699	8032	11427	17274	18010
120,000	8184	8184	8184	8538	12160	18398	19183
130,000	8405	8405	8405	8770	12501	18928	19736
140,000	8795	8795	8795	9178	13090	19828	20675
150,000	9171	9171	9171	9571	13659	20699	21585
160,000	9562	9562	9562	9980	14249	21602	22527
170,000	9939	9939	9939	10374	14819	22475	23437
180,000	10303	10303	10303	10755	15369	23317	24317
190,000	10656	10656	10656	11123	15902	24132	25167
200,000	10947	10947	10947	11428	16342	24807	25871
210,000	11269	11269	11269	11764	16829	25553	26650
220,000	11578	11578	11578	12088	17297	26269	27398
230,000	12040	12040	12040	12571	17993	27331	28506
240,000	12330	12330	12330	12874	18432	28004	29208
250,000	12608	12608	12608	13165	18852	28648	29880
300,000	14391	14391	14391	15028	21541	32758	34169
350,000	15811	15811	15811	16513	23685	36038	37592
400,000	17835	17835	17835	18628	26735	40698	42454
450,000	19480	19480	19480	20348	29217	44492	46413
500,000	21330	21330	21330	22281	32004	48750	50856
550,000	22944	22944	22944	23969	34439	52473	54741
600,000	24824	24824	24824	25933	37272	56801	59257
650,000	26626	26626	26626	27818	39988	60952	63588
700,000	28352	28352	28352	29622	42590	64927	67736
750,000	30002	30002	30002	31346	45076	68725	71699

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 14

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2999	3103	3152	3152	3316	3956	4458
10,000	3047	3155	3206	3206	3375	4035	4553
20,000	3256	3373	3429	3429	3614	4338	4906
30,000	3393	3518	3577	3577	3774	4543	5146
40,000	3445	3573	3634	3634	3836	4624	5242
50,000	3674	3813	3879	3879	4098	4953	5624
60,000	3836	3982	4052	4052	4283	5185	5893
70,000	4060	4217	4292	4292	4539	5504	6263
80,000	4191	4353	4431	4431	4687	5688	6473
90,000	4251	4416	4495	4495	4756	5774	6573
100,000	4280	4447	4527	4527	4790	5820	6628
110,000	4646	4829	4917	4917	5207	6339	7228
120,000	4810	5001	5093	5093	5394	6573	7498
130,000	4933	5130	5225	5225	5536	6752	7707
140,000	5237	5448	5549	5549	5881	7180	8200
150,000	5533	5757	5864	5864	6216	7596	8678
160,000	5754	5988	6100	6100	6468	7908	9038
170,000	5990	6234	6351	6351	6736	8240	9420
180,000	6207	6461	6583	6583	6982	8546	9773
190,000	6417	6680	6806	6806	7220	8841	10113
200,000	6619	6891	7021	7021	7450	9126	10441
210,000	6833	7115	7250	7250	7693	9428	10789
220,000	7040	7330	7469	7469	7927	9718	11124
230,000	7338	7642	7787	7787	8266	10136	11604
240,000	7532	7845	7994	7994	8486	10410	11920
250,000	7718	8039	8192	8192	8697	10672	12222
300,000	8932	9305	9484	9484	10073	12374	14180
350,000	9911	10328	10528	10528	11184	13751	15766
400,000	11109	11578	11802	11802	12541	15429	17696
450,000	12077	12589	12834	12834	13639	16789	19261
500,000	13175	13734	14002	14002	14883	18327	21031
550,000	14101	14701	14988	14988	15933	19627	22527
600,000	15193	15840	16150	16150	17170	21157	24287
650,000	16242	16935	17267	17267	18358	22627	25978
700,000	17243	17980	18333	18333	19493	24031	27593
750,000	18202	18981	19354	19354	20580	25376	29139

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 14

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3340	3463	3749	3749	4868	7444	8401
10,000	3399	3527	3821	3821	4976	7634	8622
20,000	3641	3781	4103	4103	5368	8281	9363
30,000	3803	3951	4294	4294	5638	8733	9883
40,000	3865	4017	4369	4369	5746	8918	10096
50,000	4130	4294	4676	4676	6171	9613	10893
60,000	4316	4490	4893	4893	6470	10101	11451
70,000	4575	4761	5192	5192	6880	10768	12212
80,000	4724	4917	5364	5364	7113	11142	12639
90,000	4794	4990	5444	5444	7224	11323	12846
100,000	4828	5027	5486	5486	7286	11430	12970
110,000	5249	5467	5972	5972	7952	12510	14204
120,000	5438	5666	6191	6191	8252	12997	14760
130,000	5581	5816	6358	6358	8485	13382	15202
140,000	5930	6180	6759	6759	9031	14260	16203
150,000	6268	6534	7149	7149	9561	15113	17176
160,000	6522	6800	7442	7442	9959	15755	17909
170,000	6792	7082	7752	7752	10382	16436	18686
180,000	7041	7342	8039	8039	10773	17065	19404
190,000	7281	7593	8316	8316	11149	17673	20097
200,000	7512	7835	8583	8583	11513	18258	20765
210,000	7758	8092	8866	8866	11898	18879	21474
220,000	7994	8339	9138	9138	12269	19477	22156
230,000	8335	8696	9530	9530	12801	20330	23128
240,000	8558	8928	9786	9786	13150	20893	23771
250,000	8771	9151	10032	10032	13485	21433	24387
300,000	10158	10602	11628	11628	15652	24916	28359
350,000	11280	11775	12920	12920	17408	27741	31581
400,000	12648	13205	14493	14493	19543	31169	35490
450,000	13756	14363	15768	15768	21275	33953	38665
500,000	15011	15675	17211	17211	23233	37097	42249
550,000	16071	16782	18430	18430	24889	39760	45286
600,000	17318	18087	19865	19865	26837	42886	48851
650,000	18517	19340	21244	21244	28708	45891	52277
700,000	19662	20537	22561	22561	30495	48761	55549
750,000	20759	21683	23822	23822	32206	51508	58682

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 15

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1541	1541	1541	1585	1703	1897	1956
10,000	1612	1612	1612	1659	1787	1994	2058
20,000	1805	1805	1805	1860	2008	2249	2323
30,000	1911	1911	1911	1971	2132	2394	2474
40,000	2111	2111	2111	2178	2360	2656	2747
50,000	2359	2359	2359	2436	2644	2983	3086
60,000	2548	2548	2548	2632	2860	3231	3345
70,000	2722	2722	2722	2813	3059	3460	3582
80,000	2822	2822	2822	2917	3173	3590	3718
90,000	2979	2979	2979	3080	3352	3795	3930
100,000	3137	3137	3137	3244	3533	4003	4147
110,000	3254	3254	3254	3366	3667	4158	4308
120,000	3450	3450	3450	3569	3891	4414	4575
130,000	3536	3536	3536	3658	3990	4529	4695
140,000	3694	3694	3694	3822	4170	4736	4909
150,000	3847	3847	3847	3981	4344	4935	5116
160,000	4005	4005	4005	4146	4525	5142	5331
170,000	4158	4158	4158	4305	4699	5342	5539
180,000	4306	4306	4306	4458	4868	5535	5739
190,000	4449	4449	4449	4606	5031	5722	5933
200,000	4567	4567	4567	4729	5165	5876	6093
210,000	4697	4697	4697	4864	5314	6046	6271
220,000	4823	4823	4823	4994	5457	6210	6441
230,000	5012	5012	5012	5190	5672	6456	6696
240,000	5129	5129	5129	5312	5806	6610	6856
250,000	5242	5242	5242	5429	5934	6757	7008
300,000	5969	5969	5969	6183	6761	7703	7991
350,000	6546	6546	6546	6782	7419	8456	8774
400,000	7372	7372	7372	7639	8359	9532	9891
450,000	8043	8043	8043	8335	9123	10405	10798
500,000	8798	8798	8798	9119	9982	11388	11818
550,000	9456	9456	9456	9801	10731	12245	12709
600,000	10224	10224	10224	10597	11604	13244	13746
650,000	10960	10960	10960	11361	12442	14202	14741
700,000	11665	11665	11665	12092	13244	15119	15693
750,000	12339	12339	12339	12791	14010	15996	16603

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 15

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1753	1753	1753	1812	2533	3989	4198
10,000	1840	1840	1840	1904	2678	4241	4466
20,000	2070	2070	2070	2144	3045	4865	5127
30,000	2199	2199	2199	2279	3257	5232	5516
40,000	2437	2437	2437	2527	3633	5866	6188
50,000	2731	2731	2731	2835	4100	6654	7022
60,000	2956	2956	2956	3069	4454	7252	7654
70,000	3162	3162	3162	3285	4781	7802	8236
80,000	3281	3281	3281	3408	4965	8109	8561
90,000	3466	3466	3466	3602	5255	8596	9076
100,000	3654	3654	3654	3798	5553	9098	9608
110,000	3794	3794	3794	3944	5777	9478	10011
120,000	4026	4026	4026	4186	6141	10090	10658
130,000	4129	4129	4129	4294	6308	10376	10961
140,000	4316	4316	4316	4489	6601	10866	11480
150,000	4496	4496	4496	4677	6884	11341	11982
160,000	4684	4684	4684	4873	7178	11832	12502
170,000	4865	4865	4865	5062	7461	12307	13004
180,000	5040	5040	5040	5244	7735	12766	13490
190,000	5209	5209	5209	5420	8000	13210	13959
200,000	5348	5348	5348	5566	8219	13577	14348
210,000	5503	5503	5503	5727	8461	13983	14777
220,000	5651	5651	5651	5882	8694	14373	15190
230,000	5874	5874	5874	6114	9041	14952	15803
240,000	6013	6013	6013	6259	9259	15319	16190
250,000	6146	6146	6146	6398	9468	15669	16561
300,000	7004	7004	7004	7292	10808	17909	18930
350,000	7686	7686	7686	8003	11875	19695	20820
400,000	8661	8661	8661	9020	13397	22236	23507
450,000	9453	9453	9453	9846	14633	24303	25694
500,000	10344	10344	10344	10775	16023	26624	28149
550,000	11121	11121	11121	11585	17237	28653	30295
600,000	12027	12027	12027	12529	18650	31012	32790
650,000	12895	12895	12895	13434	20005	33275	35184
700,000	13727	13727	13727	14301	21302	35442	37475
750,000	14522	14522	14522	15129	22542	37512	39665

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 17

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	665	688	699	699	736	880	994
10,000	676	700	712	712	750	899	1016
20,000	723	750	763	763	804	968	1096
30,000	755	783	797	797	841	1014	1151
40,000	767	796	810	810	855	1033	1173
50,000	819	851	866	866	915	1108	1259
60,000	856	889	905	905	957	1160	1320
70,000	907	942	959	959	1015	1232	1404
80,000	936	973	991	991	1048	1274	1451
90,000	950	987	1005	1005	1064	1293	1474
100,000	957	994	1013	1013	1072	1304	1486
110,000	1039	1081	1101	1101	1166	1421	1622
120,000	1077	1120	1141	1141	1209	1474	1683
130,000	1105	1149	1171	1171	1241	1515	1731
140,000	1173	1221	1244	1244	1319	1612	1842
150,000	1240	1291	1315	1315	1394	1705	1950
160,000	1290	1343	1369	1369	1451	1776	2031
170,000	1343	1399	1425	1425	1512	1851	2117
180,000	1392	1450	1478	1478	1567	1920	2197
190,000	1440	1499	1528	1528	1621	1986	2274
200,000	1485	1547	1577	1577	1673	2051	2348
210,000	1534	1598	1628	1628	1728	2119	2426
220,000	1580	1646	1678	1678	1781	2185	2502
230,000	1648	1717	1750	1750	1857	2279	2610
240,000	1692	1762	1796	1796	1907	2341	2681
250,000	1734	1806	1841	1841	1955	2400	2750
300,000	2007	2092	2133	2133	2265	2784	3191
350,000	2228	2323	2368	2368	2516	3094	3549
400,000	2498	2605	2656	2656	2822	3473	3984
450,000	2717	2833	2889	2889	3070	3780	4337
500,000	2965	3091	3152	3152	3350	4127	4737
550,000	3173	3310	3375	3375	3587	4420	5074
600,000	3420	3567	3637	3637	3866	4765	5471
650,000	3656	3813	3889	3889	4134	5096	5853
700,000	3882	4049	4130	4130	4390	5413	6217
750,000	4098	4275	4360	4360	4635	5716	6566

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 17
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	742	770	834	834	1086	1667	1883
10,000	756	784	851	851	1111	1710	1933
20,000	811	842	915	915	1200	1857	2101
30,000	848	881	958	958	1261	1959	2219
40,000	862	896	976	976	1286	2001	2267
50,000	922	959	1045	1045	1382	2159	2447
60,000	965	1004	1095	1095	1450	2269	2573
70,000	1023	1065	1162	1162	1543	2420	2745
80,000	1057	1100	1201	1201	1595	2504	2841
90,000	1073	1117	1219	1219	1620	2545	2888
100,000	1081	1125	1229	1229	1635	2569	2917
110,000	1176	1225	1339	1339	1785	2813	3195
120,000	1219	1270	1389	1389	1853	2923	3321
130,000	1251	1304	1427	1427	1906	3010	3421
140,000	1330	1387	1517	1517	2029	3208	3647
150,000	1406	1466	1605	1605	2149	3401	3866
160,000	1464	1526	1671	1671	2239	3546	4031
170,000	1525	1590	1741	1741	2334	3699	4207
180,000	1581	1649	1806	1806	2422	3841	4369
190,000	1635	1706	1869	1869	2507	3978	4525
200,000	1688	1760	1929	1929	2589	4111	4676
210,000	1743	1818	1993	1993	2676	4251	4836
220,000	1796	1874	2054	2054	2760	4386	4990
230,000	1873	1955	2143	2143	2880	4578	5209
240,000	1924	2007	2201	2201	2959	4705	5354
250,000	1972	2058	2256	2256	3034	4827	5493
300,000	2285	2385	2616	2616	3523	5612	6389
350,000	2538	2650	2908	2908	3919	6250	7115
400,000	2847	2972	3263	3263	4401	7023	7997
450,000	3097	3234	3551	3551	4791	7651	8713
500,000	3380	3530	3876	3876	5233	8360	9522
550,000	3619	3780	4151	4151	5607	8961	10206
600,000	3901	4074	4475	4475	6046	9666	11010
650,000	4171	4357	4786	4786	6468	10344	11783
700,000	4430	4627	5083	5083	6871	10991	12521
750,000	4677	4885	5367	5367	7257	11610	13227

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 19

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	5430	5430	5430	5613	5824	6386	6626
10,000	5754	5754	5754	5950	6176	6781	7038
20,000	6567	6567	6567	6795	7059	7762	8062
30,000	7040	7040	7040	7288	7574	8337	8662
40,000	7869	7869	7869	8150	8473	9336	9704
50,000	8900	8900	8900	9220	9590	10577	10998
60,000	9681	9681	9681	10032	10437	11518	11979
70,000	10401	10401	10401	10780	11218	12385	12883
80,000	10806	10806	10806	11200	11655	12870	13388
90,000	11445	11445	11445	11864	12347	13638	14188
100,000	12102	12102	12102	12547	13060	14430	15014
110,000	12597	12597	12597	13061	13597	15028	15637
120,000	13399	13399	13399	13894	14466	15992	16642
130,000	13770	13770	13770	14280	14869	16441	17111
140,000	14414	14414	14414	14949	15566	17215	17917
150,000	15037	15037	15037	15595	16241	17963	18697
160,000	15682	15682	15682	16266	16940	18739	19506
170,000	16306	16306	16306	16914	17616	19488	20287
180,000	16909	16909	16909	17540	18268	20213	21041
190,000	17491	17491	17491	18145	18899	20913	21771
200,000	17973	17973	17973	18645	19421	21492	22374
210,000	18506	18506	18506	19198	19998	22132	23042
220,000	19018	19018	19018	19730	20553	22747	23683
230,000	19780	19780	19780	20521	21378	23662	24636
240,000	20261	20261	20261	21021	21898	24240	25238
250,000	20721	20721	20721	21498	22396	24793	25814
300,000	23665	23665	23665	24556	25584	28328	29498
350,000	26012	26012	26012	26993	28126	31147	32435
400,000	29354	29354	29354	30463	31743	35159	36614
450,000	32072	32072	32072	33285	34685	38422	40015
500,000	35126	35126	35126	36455	37991	42087	43833
550,000	37793	37793	37793	39225	40878	45290	47170
600,000	40896	40896	40896	42447	44237	49014	51051
650,000	43873	43873	43873	45537	47459	52587	54773
700,000	46723	46723	46723	48496	50544	56008	58337
750,000	49447	49447	49447	51324	53492	59277	61743

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 19

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	6437	6437	6437	6689	8912	13092	13671
10,000	6835	6835	6835	7106	9493	13983	14604
20,000	7826	7826	7826	8141	10920	16147	16871
30,000	8406	8406	8406	8748	11763	17434	18219
40,000	9414	9414	9414	9801	13211	19625	20513
50,000	10666	10666	10666	11109	15010	22347	23362
60,000	11616	11616	11616	12101	16372	24405	25518
70,000	12491	12491	12491	13014	17627	26303	27504
80,000	12980	12980	12980	13525	18326	27356	28606
90,000	13755	13755	13755	14333	19434	29026	30354
100,000	14554	14554	14554	15168	20581	30761	32171
110,000	15157	15157	15157	15798	21451	32082	33553
120,000	16130	16130	16130	16814	22844	34185	35755
130,000	16583	16583	16583	17288	23500	35182	36800
140,000	17364	17364	17364	18103	24616	36866	38562
150,000	18119	18119	18119	18891	25696	38495	40267
160,000	18902	18902	18902	19708	26816	40184	42035
170,000	19658	19658	19658	20497	27898	41816	43742
180,000	20388	20388	20388	21260	28943	43392	45392
190,000	21095	21095	21095	21997	29953	44916	46988
200,000	21679	21679	21679	22607	30789	46178	48308
210,000	22325	22325	22325	23281	31714	47573	49768
220,000	22946	22946	22946	23930	32602	48914	51172
230,000	23868	23868	23868	24892	33920	50897	53248
240,000	24451	24451	24451	25501	34754	52156	54566
250,000	25009	25009	25009	26083	35552	53361	55827
300,000	28576	28576	28576	29806	40649	61042	63865
350,000	31421	31421	31421	32775	44716	67174	70283
400,000	35467	35467	35467	36998	50496	75880	79395
450,000	38760	38760	38760	40434	55200	82970	86815
500,000	42457	42457	42457	44294	60482	90926	95141
550,000	45688	45688	45688	47666	65098	97884	102423
600,000	49446	49446	49446	51587	70465	105969	110884
650,000	53051	53051	53051	55349	75613	113724	119000
700,000	56502	56502	56502	58951	80543	121151	126772
750,000	59800	59800	59800	62393	85254	128247	134199

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SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 20

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2054	2054	2054	2126	2221	2412	2502
10,000	2144	2144	2144	2220	2321	2522	2617
20,000	2392	2392	2392	2478	2593	2822	2930
30,000	2535	2535	2535	2627	2750	2996	3111
40,000	2695	2695	2695	2794	2926	3190	3314
50,000	3035	3035	3035	3149	3299	3600	3742
60,000	3306	3306	3306	3431	3596	3926	4082
70,000	3510	3510	3510	3644	3820	4173	4339
80,000	3645	3645	3645	3784	3967	4334	4507
90,000	3846	3846	3846	3993	4187	4576	4759
100,000	4059	4059	4059	4215	4421	4833	5027
110,000	4277	4277	4277	4442	4659	5096	5301
120,000	4549	4549	4549	4725	4957	5423	5642
130,000	4674	4674	4674	4855	5095	5575	5801
140,000	4904	4904	4904	5094	5346	5851	6089
150,000	5142	5142	5142	5342	5607	6137	6387
160,000	5380	5380	5380	5590	5867	6423	6685
170,000	5603	5603	5603	5822	6111	6691	6964
180,000	5825	5825	5825	6053	6355	6959	7243
190,000	6026	6026	6026	6262	6574	7200	7494
200,000	6227	6227	6227	6471	6794	7441	7746
210,000	6440	6440	6440	6692	7027	7697	8012
220,000	6644	6644	6644	6905	7250	7942	8268
230,000	6936	6936	6936	7208	7569	8292	8632
240,000	7128	7128	7128	7409	7780	8524	8874
250,000	7312	7312	7312	7601	7982	8745	9105
300,000	8504	8504	8504	8840	9284	10175	10595
350,000	9501	9501	9501	9877	10375	11373	11843
400,000	10733	10733	10733	11159	11723	12852	13384
450,000	11740	11740	11740	12207	12824	14062	14644
500,000	12870	12870	12870	13382	14059	15417	16056
550,000	13854	13854	13854	14406	15136	16599	17288
600,000	15001	15001	15001	15599	16390	17976	18722
650,000	16099	16099	16099	16741	17591	19293	20095
700,000	17152	17152	17152	17837	18743	20558	21412
750,000	18157	18157	18157	18882	19841	21764	22668

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 20
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2435	2435	2435	2531	3348	4930	5146
10,000	2547	2547	2547	2648	3512	5184	5413
20,000	2850	2850	2850	2965	3948	5850	6110
30,000	3026	3026	3026	3149	4204	6244	6524
40,000	3222	3222	3222	3354	4486	6676	6976
50,000	3637	3637	3637	3788	5080	7579	7922
60,000	3967	3967	3967	4132	5552	8296	8672
70,000	4216	4216	4216	4393	5908	8839	9241
80,000	4379	4379	4379	4563	6140	9190	9608
90,000	4624	4624	4624	4818	6488	9717	10160
100,000	4884	4884	4884	5090	6861	10284	10753
110,000	5149	5149	5149	5368	7241	10864	11361
120,000	5480	5480	5480	5713	7713	11580	12110
130,000	5633	5633	5633	5874	7935	11919	12465
140,000	5913	5913	5913	6166	8332	12522	13097
150,000	6202	6202	6202	6467	8744	13146	13750
160,000	6491	6491	6491	6769	9156	13770	14402
170,000	6762	6762	6762	7052	9542	14355	15015
180,000	7032	7032	7032	7335	9927	14939	15626
190,000	7277	7277	7277	7590	10275	15466	16178
200,000	7520	7520	7520	7844	10622	15993	16729
210,000	7779	7779	7779	8114	10990	16550	17312
220,000	8027	8027	8027	8373	11344	17086	17874
230,000	8381	8381	8381	8742	11846	17847	18669
240,000	8615	8615	8615	8987	12179	18352	19198
250,000	8839	8839	8839	9221	12499	18836	19705
300,000	10284	10284	10284	10730	14555	21949	22963
350,000	11495	11495	11495	11995	16278	24559	25695
400,000	12991	12991	12991	13556	18404	27777	29062
450,000	14213	14213	14213	14832	20143	30410	31818
500,000	15584	15584	15584	16263	22091	33359	34904
550,000	16778	16778	16778	17510	23790	35932	37597
600,000	18170	18170	18170	18963	25769	38927	40731
650,000	19502	19502	19502	20354	27662	41793	43730
700,000	20780	20780	20780	21689	29480	44543	46609
750,000	21999	21999	21999	22961	31213	47166	49354

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 21

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	6316	6316	6316	6557	6856	7451	7734
10,000	6611	6611	6611	6865	7181	7810	8110
20,000	7406	7406	7406	7696	8056	8771	9112
30,000	7869	7869	7869	8180	8566	9333	9699
40,000	8384	8384	8384	8718	9132	9955	10348
50,000	9471	9471	9471	9852	10325	11265	11713
60,000	10336	10336	10336	10754	11273	12305	12797
70,000	10989	10989	10989	11435	11990	13092	13618
80,000	11416	11416	11416	11880	12457	13604	14151
90,000	12056	12056	12056	12547	13158	14373	14952
100,000	12737	12737	12737	13259	13906	15194	15808
110,000	13434	13434	13434	13985	14671	16033	16683
120,000	14299	14299	14299	14888	15620	17074	17768
130,000	14703	14703	14703	15309	16064	17562	18277
140,000	15434	15434	15434	16072	16865	18441	19192
150,000	16191	16191	16191	16861	17694	19350	20139
160,000	16947	16947	16947	17650	18523	20258	21086
170,000	17656	17656	17656	18389	19300	21110	21974
180,000	18365	18365	18365	19128	20076	21961	22860
190,000	19004	19004	19004	19794	20777	22729	23660
200,000	19642	19642	19642	20460	21476	23496	24459
210,000	20318	20318	20318	21164	22217	24308	25305
220,000	20968	20968	20968	21842	22929	25089	26119
230,000	21893	21893	21893	22806	23942	26199	27275
240,000	22505	22505	22505	23445	24613	26935	28042
250,000	23092	23092	23092	24057	25257	27640	28777
300,000	26875	26875	26875	28000	29400	32181	33507
350,000	30043	30043	30043	31304	32872	35986	37471
400,000	33956	33956	33956	35383	37157	40682	42363
450,000	37154	37154	37154	38718	40661	44522	46364
500,000	40740	40740	40740	42455	44588	48826	50847
550,000	43866	43866	43866	45715	48013	52579	54757
600,000	47506	47506	47506	49510	52000	56949	59309
650,000	50991	50991	50991	53143	55817	61131	63666
700,000	54336	54336	54336	56629	59481	65146	67847
750,000	57524	57524	57524	59954	62973	68973	71834

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 21

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	7527	7527	7527	7823	10427	15443	16131
10,000	7890	7890	7890	8204	10956	16259	16987
20,000	8862	8862	8862	9219	12349	18382	19210
30,000	9431	9431	9431	9814	13173	19646	20534
40,000	10060	10060	10060	10471	14076	21021	21974
50,000	11384	11384	11384	11854	15968	23896	24985
60,000	12437	12437	12437	12952	17470	26176	27371
70,000	13233	13233	13233	13783	18607	27904	29180
80,000	13750	13750	13750	14323	19343	29017	30345
90,000	14527	14527	14527	15134	20450	30693	32099
100,000	15358	15358	15358	16001	21636	32496	33986
110,000	16207	16207	16207	16887	22851	34344	35921
120,000	17259	17259	17259	17986	24351	36618	38302
130,000	17753	17753	17753	18501	25061	37702	39437
140,000	18641	18641	18641	19428	26326	39618	41442
150,000	19561	19561	19561	20387	27635	41600	43517
160,000	20480	20480	20480	21346	28943	43581	45590
170,000	21341	21341	21341	22245	30169	45439	47535
180,000	22201	22201	22201	23143	31394	47294	49477
190,000	22978	22978	22978	23953	32500	48970	51230
200,000	23753	23753	23753	24762	33604	50642	52981
210,000	24574	24574	24574	25618	34773	52413	54834
220,000	25364	25364	25364	26443	35898	54117	56618
230,000	26487	26487	26487	27613	37493	56530	59143
240,000	27231	27231	27231	28390	38552	58135	60823
250,000	27944	27944	27944	29134	39568	59674	62434
300,000	32535	32535	32535	33924	46098	69557	72777
350,000	36383	36383	36383	37938	51573	77847	81453
400,000	41131	41131	41131	42892	58324	88061	92142
450,000	45015	45015	45015	46943	63847	96421	100891
500,000	49366	49366	49366	51482	70034	105782	110688
550,000	53161	53161	53161	55441	75432	113952	119239
600,000	57580	57580	57580	60051	81713	123457	129187
650,000	61809	61809	61809	64462	87726	132556	138709
700,000	65868	65868	65868	68697	93497	141288	147847
750,000	69738	69738	69738	72734	99000	149614	156561

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 22

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1400	1400	1400	1446	1512	1627	1683
10,000	1452	1452	1452	1501	1571	1692	1752
20,000	1605	1605	1605	1661	1740	1878	1946
30,000	1691	1691	1691	1750	1835	1984	2057
40,000	1790	1790	1790	1853	1944	2104	2182
50,000	2002	2002	2002	2075	2179	2361	2450
60,000	2172	2172	2172	2252	2366	2566	2664
70,000	2299	2299	2299	2384	2507	2720	2825
80,000	2385	2385	2385	2473	2600	2822	2931
90,000	2512	2512	2512	2605	2740	2975	3091
100,000	2645	2645	2645	2744	2887	3136	3259
110,000	2780	2780	2780	2885	3036	3300	3430
120,000	2951	2951	2951	3064	3225	3506	3644
130,000	3028	3028	3028	3144	3310	3600	3742
140,000	3173	3173	3173	3295	3469	3774	3924
150,000	3323	3323	3323	3451	3635	3955	4113
160,000	3474	3474	3474	3608	3800	4136	4301
170,000	3614	3614	3614	3754	3955	4306	4478
180,000	3755	3755	3755	3901	4110	4475	4654
190,000	3882	3882	3882	4033	4249	4627	4813
200,000	4009	4009	4009	4165	4389	4780	4972
210,000	4143	4143	4143	4304	4536	4941	5140
220,000	4272	4272	4272	4439	4678	5096	5302
230,000	4457	4457	4457	4631	4882	5319	5533
240,000	4578	4578	4578	4758	5015	5465	5685
250,000	4695	4695	4695	4879	5143	5605	5831
300,000	5450	5450	5450	5665	5973	6511	6776
350,000	6080	6080	6080	6321	6667	7270	7566
400,000	6862	6862	6862	7135	7526	8208	8543
450,000	7500	7500	7500	7799	8227	8974	9341
500,000	8217	8217	8217	8544	9014	9835	10237
550,000	8840	8840	8840	9193	9699	10583	11017
600,000	9567	9567	9567	9950	10499	11457	11927
650,000	10264	10264	10264	10675	11264	12293	12798
700,000	10932	10932	10932	11370	11998	13095	13633
750,000	11569	11569	11569	12033	12698	13860	14430

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 22

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1641	1641	1641	1703	2344	3430	3567
10,000	1707	1707	1707	1773	2450	3598	3743
20,000	1895	1895	1895	1970	2740	4046	4212
30,000	2001	2001	2001	2082	2908	4310	4487
40,000	2123	2123	2123	2209	3096	4600	4790
50,000	2382	2382	2382	2481	3493	5210	5427
60,000	2590	2590	2590	2698	3810	5694	5933
70,000	2746	2746	2746	2861	4048	6061	6316
80,000	2849	2849	2849	2969	4205	6299	6564
90,000	3003	3003	3003	3131	4439	6656	6937
100,000	3166	3166	3166	3301	4688	7039	7336
110,000	3332	3332	3332	3474	4942	7430	7745
120,000	3540	3540	3540	3692	5259	7914	8251
130,000	3634	3634	3634	3792	5406	8142	8489
140,000	3811	3811	3811	3976	5674	8551	8915
150,000	3994	3994	3994	4167	5951	8974	9357
160,000	4176	4176	4176	4358	6228	9397	9798
170,000	4347	4347	4347	4537	6487	9793	10211
180,000	4518	4518	4518	4716	6747	10189	10624
190,000	4673	4673	4673	4877	6981	10546	10997
200,000	4826	4826	4826	5038	7214	10903	11370
210,000	4990	4990	4990	5209	7461	11280	11764
220,000	5146	5146	5146	5373	7700	11644	12143
230,000	5371	5371	5371	5607	8038	12160	12681
240,000	5518	5518	5518	5762	8263	12502	13039
250,000	5660	5660	5660	5910	8478	12830	13381
300,000	6576	6576	6576	6867	9863	14941	15584
350,000	7342	7342	7342	7668	11023	16711	17431
400,000	8290	8290	8290	8659	12457	18894	19709
450,000	9064	9064	9064	9469	13629	20680	21573
500,000	9933	9933	9933	10377	14942	22681	23661
550,000	10689	10689	10689	11168	16087	24426	25482
600,000	11571	11571	11571	12090	17421	26458	27602
650,000	12416	12416	12416	12973	18698	28402	29631
700,000	13226	13226	13226	13820	19923	30269	31578
750,000	13999	13999	13999	14628	21091	32048	33435

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 23

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1346	1346	1346	1384	1484	1615	1669
10,000	1395	1395	1395	1435	1541	1679	1736
20,000	1539	1539	1539	1584	1705	1862	1926
30,000	1618	1618	1618	1667	1796	1965	2034
40,000	1711	1711	1711	1763	1902	2083	2157
50,000	1911	1911	1911	1970	2129	2336	2421
60,000	2071	2071	2071	2136	2311	2537	2631
70,000	2192	2192	2192	2261	2447	2689	2789
80,000	2272	2272	2272	2345	2539	2790	2894
90,000	2392	2392	2392	2469	2674	2941	3050
100,000	2518	2518	2518	2599	2817	3099	3216
110,000	2645	2645	2645	2731	2961	3260	3383
120,000	2807	2807	2807	2898	3144	3463	3595
130,000	2878	2878	2878	2973	3226	3555	3691
140,000	3016	3016	3016	3115	3382	3727	3870
150,000	3158	3158	3158	3262	3542	3905	4055
160,000	3300	3300	3300	3409	3703	4083	4240
170,000	3433	3433	3433	3547	3853	4250	4414
180,000	3566	3566	3566	3685	4004	4417	4587
190,000	3686	3686	3686	3809	4139	4567	4744
200,000	3805	3805	3805	3933	4274	4717	4900
210,000	3932	3932	3932	4064	4418	4876	5066
220,000	4054	4054	4054	4190	4556	5029	5225
230,000	4229	4229	4229	4371	4753	5248	5452
240,000	4344	4344	4344	4490	4883	5392	5602
250,000	4454	4454	4454	4604	5007	5530	5746
300,000	5168	5168	5168	5343	5813	6423	6675
350,000	5764	5764	5764	5960	6487	7170	7452
400,000	6504	6504	6504	6726	7322	8095	8414
450,000	7107	7107	7107	7350	8004	8851	9200
500,000	7785	7785	7785	8052	8769	9698	10081
550,000	8374	8374	8374	8662	9434	10436	10849
600,000	9062	9062	9062	9374	10211	11297	11744
650,000	9721	9721	9721	10056	10955	12120	12601
700,000	10353	10353	10353	10710	11668	12911	13423
750,000	10955	10955	10955	11334	12349	13665	14207

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\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 23

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1568	1568	1568	1627	2307	3642	3836
10,000	1630	1630	1630	1692	2410	3822	4028
20,000	1806	1806	1806	1877	2694	4300	4533
30,000	1905	1905	1905	1981	2858	4581	4831
40,000	2018	2018	2018	2100	3041	4890	5159
50,000	2262	2262	2262	2356	3429	5540	5847
60,000	2456	2456	2456	2559	3738	6056	6393
70,000	2603	2603	2603	2713	3971	6446	6807
80,000	2700	2700	2700	2815	4125	6700	7075
90,000	2845	2845	2845	2966	4354	7080	7477
100,000	2998	2998	2998	3127	4597	7488	7909
110,000	3153	3153	3153	3289	4845	7905	8350
120,000	3349	3349	3349	3494	5155	8421	8896
130,000	3437	3437	3437	3587	5299	8664	9154
140,000	3604	3604	3604	3761	5561	9099	9614
150,000	3775	3775	3775	3941	5832	9549	10090
160,000	3947	3947	3947	4120	6103	9999	10567
170,000	4108	4108	4108	4289	6357	10421	11013
180,000	4269	4269	4269	4457	6610	10843	11459
190,000	4414	4414	4414	4609	6839	11223	11862
200,000	4559	4559	4559	4760	7068	11603	12263
210,000	4712	4712	4712	4921	7309	12005	12689
220,000	4860	4860	4860	5075	7542	12392	13098
230,000	5071	5071	5071	5296	7874	12942	13680
240,000	5210	5210	5210	5442	8093	13306	14065
250,000	5343	5343	5343	5581	8303	13656	14435
300,000	6205	6205	6205	6483	9659	15904	16813
350,000	6926	6926	6926	7237	10794	17789	18807
400,000	7819	7819	7819	8170	12197	20113	21266
450,000	8548	8548	8548	8933	13344	22015	23277
500,000	9366	9366	9366	9788	14629	24145	25531
550,000	10078	10078	10078	10533	15749	26004	27496
600,000	10909	10909	10909	11402	17055	28167	29785
650,000	11704	11704	11704	12234	18304	30238	31975
700,000	12467	12467	12467	13032	19503	32225	34077
750,000	13194	13194	13194	13792	20646	34120	36081

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HOMEOWNERS
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\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 24

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	616	626	638	638	665	790	878
10,000	623	634	646	646	674	803	894
20,000	661	673	687	687	717	859	958
30,000	685	698	712	712	744	895	1000
40,000	694	707	722	722	755	909	1017
50,000	737	750	767	767	802	970	1087
60,000	767	781	798	798	836	1013	1136
70,000	809	824	843	843	883	1072	1204
80,000	834	850	869	869	911	1107	1244
90,000	845	861	881	881	923	1123	1262
100,000	850	866	886	886	929	1131	1271
110,000	919	937	958	958	1006	1228	1382
120,000	950	968	991	991	1040	1271	1432
130,000	972	991	1015	1015	1065	1304	1470
140,000	1030	1051	1076	1076	1130	1385	1562
150,000	1087	1108	1135	1135	1192	1463	1651
160,000	1129	1151	1179	1179	1239	1522	1718
170,000	1174	1197	1226	1226	1289	1584	1789
180,000	1215	1240	1270	1270	1335	1642	1855
190,000	1255	1280	1312	1312	1379	1697	1919
200,000	1293	1320	1352	1352	1422	1751	1980
210,000	1334	1362	1395	1395	1467	1808	2044
220,000	1374	1402	1436	1436	1511	1862	2107
230,000	1431	1460	1496	1496	1574	1941	2197
240,000	1468	1498	1535	1535	1615	1993	2255
250,000	1503	1534	1572	1572	1655	2042	2312
300,000	1736	1772	1816	1816	1912	2364	2678
350,000	1923	1963	2013	2013	2120	2623	2974
400,000	2152	2198	2253	2253	2374	2941	3335
450,000	2337	2387	2448	2448	2579	3197	3627
500,000	2548	2602	2669	2669	2812	3488	3958
550,000	2725	2783	2854	2854	3008	3733	4238
600,000	2934	2997	3074	3074	3240	4023	4567
650,000	3135	3202	3285	3285	3463	4300	4883
700,000	3327	3398	3486	3486	3675	4566	5185
750,000	3511	3586	3679	3679	3879	4820	5474

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HOMEOWNERS
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\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 24

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	679	702	726	726	997	1490	1689
10,000	689	712	737	737	1017	1525	1730
20,000	733	758	786	786	1093	1650	1874
30,000	762	789	818	818	1144	1736	1975
40,000	772	800	830	830	1164	1771	2015
50,000	821	851	884	884	1247	1905	2170
60,000	856	888	922	922	1305	1999	2279
70,000	904	938	975	975	1385	2128	2428
80,000	933	968	1006	1006	1431	2201	2512
90,000	946	982	1021	1021	1452	2236	2552
100,000	952	988	1027	1027	1464	2256	2576
110,000	1031	1071	1114	1114	1594	2465	2817
120,000	1066	1108	1153	1153	1653	2560	2926
130,000	1092	1135	1182	1182	1698	2634	3012
140,000	1159	1204	1254	1254	1805	2805	3208
150,000	1223	1271	1324	1324	1909	2971	3399
160,000	1271	1322	1377	1377	1988	3096	3543
170,000	1323	1375	1433	1433	2071	3228	3695
180,000	1370	1425	1484	1484	2148	3351	3836
190,000	1416	1472	1534	1534	2222	3469	3972
200,000	1459	1518	1582	1582	2293	3583	4103
210,000	1506	1567	1633	1633	2369	3703	4242
220,000	1551	1614	1682	1682	2442	3820	4376
230,000	1616	1682	1753	1753	2547	3986	4567
240,000	1658	1726	1799	1799	2615	4095	4693
250,000	1699	1768	1844	1844	2681	4201	4814
300,000	1963	2044	2132	2132	3108	4879	5594
350,000	2177	2267	2365	2365	3454	5429	6226
400,000	2438	2539	2650	2650	3875	6097	6994
450,000	2649	2760	2880	2880	4216	6640	7618
500,000	2889	3010	3141	3141	4602	7253	8322
550,000	3091	3220	3362	3362	4928	7771	8919
600,000	3329	3469	3621	3621	5312	8381	9619
650,000	3558	3708	3871	3871	5681	8966	10292
700,000	3777	3936	4109	4109	6034	9526	10935
750,000	3986	4154	4337	4337	6371	10061	11551

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 25

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2105	2105	2105	2172	2269	2438	2521
10,000	2208	2208	2208	2280	2384	2566	2655
20,000	2482	2482	2482	2566	2687	2898	3002
30,000	2635	2635	2635	2727	2858	3087	3200
40,000	2918	2918	2918	3022	3170	3430	3557
50,000	3269	3269	3269	3388	3558	3854	4000
60,000	3537	3537	3537	3667	3853	4178	4337
70,000	3783	3783	3783	3923	4124	4475	4647
80,000	3924	3924	3924	4070	4279	4644	4824
90,000	4145	4145	4145	4300	4522	4910	5101
100,000	4370	4370	4370	4534	4770	5182	5384
110,000	4536	4536	4536	4708	4954	5384	5595
120,000	4812	4812	4812	4996	5258	5717	5942
130,000	4935	4935	4935	5124	5394	5867	6099
140,000	5158	5158	5158	5356	5640	6135	6378
150,000	5374	5374	5374	5580	5877	6394	6649
160,000	5597	5597	5597	5813	6123	6663	6929
170,000	5813	5813	5813	6038	6360	6923	7200
180,000	6022	6022	6022	6255	6590	7174	7461
190,000	6223	6223	6223	6465	6811	7417	7714
200,000	6390	6390	6390	6638	6995	7617	7922
210,000	6574	6574	6574	6830	7197	7839	8154
220,000	6751	6751	6751	7014	7392	8052	8376
230,000	7017	7017	7017	7291	7684	8371	8708
240,000	7183	7183	7183	7464	7867	8571	8916
250,000	7341	7341	7341	7629	8041	8762	9115
300,000	8365	8365	8365	8695	9167	9992	10396
350,000	9179	9179	9179	9542	10062	10970	11416
400,000	10343	10343	10343	10753	11341	12367	12871
450,000	11287	11287	11287	11736	12379	13502	14054
500,000	12351	12351	12351	12843	13548	14779	15383
550,000	13278	13278	13278	13807	14566	15893	16543
600,000	14358	14358	14358	14932	15754	17190	17895
650,000	15395	15395	15395	16011	16893	18434	19191
700,000	16387	16387	16387	17043	17984	19626	20432
750,000	17336	17336	17336	18030	19026	20765	21618

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 25
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2458	2458	2458	2550	3491	5085	5287
10,000	2588	2588	2588	2686	3696	5409	5626
20,000	2924	2924	2924	3038	4215	6209	6461
30,000	3115	3115	3115	3239	4515	6679	6953
40,000	3461	3461	3461	3601	5044	7491	7801
50,000	3890	3890	3890	4050	5701	8500	8855
60,000	4216	4216	4216	4392	6200	9265	9653
70,000	4517	4517	4517	4707	6659	9969	10388
80,000	4688	4688	4688	4886	6918	10363	10799
90,000	4957	4957	4957	5167	7326	10985	11448
100,000	5231	5231	5231	5454	7745	11629	12120
110,000	5435	5435	5435	5668	8060	12116	12629
120,000	5772	5772	5772	6020	8572	12899	13446
130,000	5923	5923	5923	6179	8808	13265	13829
140,000	6194	6194	6194	6463	9219	13893	14484
150,000	6456	6456	6456	6737	9617	14500	15118
160,000	6728	6728	6728	7021	10029	15129	15775
170,000	6991	6991	6991	7295	10428	15737	16409
180,000	7244	7244	7244	7560	10812	16324	17022
190,000	7489	7489	7489	7817	11184	16892	17615
200,000	7691	7691	7691	8028	11492	17362	18105
210,000	7915	7915	7915	8263	11832	17882	18648
220,000	8131	8131	8131	8488	12159	18381	19169
230,000	8453	8453	8453	8825	12645	19122	19942
240,000	8655	8655	8655	9036	12952	19591	20431
250,000	8848	8848	8848	9238	13246	20039	20900
300,000	10090	10090	10090	10537	15126	22906	23890
350,000	11079	11079	11079	11570	16625	25192	26277
400,000	12490	12490	12490	13046	18759	28443	29669
450,000	13636	13636	13636	14245	20494	31088	32429
500,000	14926	14926	14926	15593	22444	34059	35529
550,000	16051	16051	16051	16769	24147	36655	38238
600,000	17362	17362	17362	18139	26129	39673	41388
650,000	18619	18619	18619	19453	28030	42569	44410
700,000	19822	19822	19822	20712	29850	45341	47303
750,000	20972	20972	20972	21914	31590	47991	50067

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.

FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 26

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1131	1131	1131	1161	1244	1350	1395
10,000	1184	1184	1184	1217	1306	1420	1468
20,000	1328	1328	1328	1366	1469	1603	1658
30,000	1408	1408	1408	1449	1561	1706	1766
40,000	1556	1556	1556	1603	1730	1894	1961
50,000	1741	1741	1741	1795	1939	2127	2204
60,000	1882	1882	1882	1941	2099	2304	2389
70,000	2011	2011	2011	2075	2246	2467	2559
80,000	2085	2085	2085	2152	2330	2561	2656
90,000	2202	2202	2202	2272	2462	2707	2808
100,000	2320	2320	2320	2395	2595	2856	2963
110,000	2407	2407	2407	2485	2695	2966	3078
120,000	2553	2553	2553	2636	2859	3149	3269
130,000	2617	2617	2617	2703	2933	3231	3355
140,000	2734	2734	2734	2824	3066	3379	3508
150,000	2848	2848	2848	2942	3194	3521	3656
160,000	2966	2966	2966	3064	3327	3669	3810
170,000	3080	3080	3080	3182	3456	3812	3958
180,000	3189	3189	3189	3296	3580	3950	4102
190,000	3296	3296	3296	3406	3700	4083	4241
200,000	3383	3383	3383	3496	3800	4193	4355
210,000	3480	3480	3480	3597	3909	4315	4482
220,000	3574	3574	3574	3693	4015	4432	4604
230,000	3714	3714	3714	3838	4173	4607	4786
240,000	3801	3801	3801	3929	4272	4717	4900
250,000	3885	3885	3885	4016	4367	4822	5010
300,000	4425	4425	4425	4575	4977	5498	5713
350,000	4854	4854	4854	5019	5461	6035	6272
400,000	5468	5468	5468	5654	6155	6803	7071
450,000	5966	5966	5966	6170	6717	7427	7720
500,000	6527	6527	6527	6751	7351	8129	8450
550,000	7016	7016	7016	7257	7903	8741	9086
600,000	7586	7586	7586	7847	8547	9454	9828
650,000	8133	8133	8133	8413	9164	10138	10540
700,000	8656	8656	8656	8955	9755	10793	11221
750,000	9157	9157	9157	9472	10320	11418	11872

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 26

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1312	1312	1312	1361	1917	3011	3170
10,000	1379	1379	1379	1431	2029	3204	3375
20,000	1555	1555	1555	1616	2311	3679	3878
30,000	1654	1654	1654	1720	2475	3959	4175
40,000	1835	1835	1835	1910	2763	4441	4686
50,000	2060	2060	2060	2145	3121	5041	5320
60,000	2231	2231	2231	2324	3393	5495	5801
70,000	2388	2388	2388	2489	3644	5914	6244
80,000	2478	2478	2478	2583	3785	6147	6491
90,000	2619	2619	2619	2730	4007	6517	6882
100,000	2763	2763	2763	2881	4236	6899	7287
110,000	2869	2869	2869	2993	4408	7189	7594
120,000	3046	3046	3046	3177	4687	7654	8086
130,000	3125	3125	3125	3260	4815	7872	8317
140,000	3267	3267	3267	3409	5040	8245	8711
150,000	3404	3404	3404	3553	5256	8605	9093
160,000	3547	3547	3547	3702	5481	8979	9488
170,000	3685	3685	3685	3846	5699	9340	9870
180,000	3818	3818	3818	3985	5909	9689	10239
190,000	3946	3946	3946	4120	6111	10026	10596
200,000	4052	4052	4052	4231	6279	10305	10892
210,000	4170	4170	4170	4354	6465	10614	11218
220,000	4283	4283	4283	4472	6643	10911	11532
230,000	4452	4452	4452	4649	6909	11351	11997
240,000	4558	4558	4558	4760	7076	11629	12292
250,000	4659	4659	4659	4866	7236	11896	12574
300,000	5311	5311	5311	5548	8262	13598	14375
350,000	5830	5830	5830	6091	9080	14956	15811
400,000	6571	6571	6571	6866	10245	16886	17853
450,000	7173	7173	7173	7496	11192	18458	19515
500,000	7850	7850	7850	8204	12256	20222	21381
550,000	8441	8441	8441	8822	13185	21764	23012
600,000	9129	9129	9129	9542	14267	23556	24909
650,000	9790	9790	9790	10232	15305	25276	26728
700,000	10422	10422	10422	10893	16298	26923	28469
750,000	11026	11026	11026	11525	17247	28496	30134

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 27

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3616	3616	3616	3732	3898	4189	4331
10,000	3793	3793	3793	3918	4096	4408	4562
20,000	4264	4264	4264	4409	4617	4980	5158
30,000	4527	4527	4527	4685	4910	5304	5498
40,000	5013	5013	5013	5191	5446	5892	6111
50,000	5617	5617	5617	5820	6112	6622	6872
60,000	6077	6077	6077	6300	6619	7177	7451
70,000	6500	6500	6500	6740	7085	7688	7984
80,000	6742	6742	6742	6993	7352	7979	8287
90,000	7122	7122	7122	7388	7770	8436	8763
100,000	7507	7507	7507	7790	8195	8902	9249
110,000	7793	7793	7793	8088	8511	9249	9612
120,000	8268	8268	8268	8582	9034	9822	10208
130,000	8479	8479	8479	8803	9268	10079	10478
140,000	8862	8862	8862	9202	9689	10540	10958
150,000	9232	9232	9232	9587	10096	10986	11422
160,000	9616	9616	9616	9987	10519	11448	11904
170,000	9987	9987	9987	10373	10927	11894	12369
180,000	10345	10345	10345	10747	11321	12325	12818
190,000	10692	10692	10692	11107	11702	12742	13252
200,000	10978	10978	10978	11405	12017	13086	13611
210,000	11294	11294	11294	11734	12365	13467	14008
220,000	11598	11598	11598	12051	12700	13833	14389
230,000	12055	12055	12055	12526	13201	14381	14960
240,000	12340	12340	12340	12823	13515	14724	15318
250,000	12613	12613	12613	13107	13815	15053	15660
300,000	14371	14371	14371	14937	15749	17166	17861
350,000	15769	15769	15769	16393	17286	18846	19612
400,000	17769	17769	17769	18473	19483	21247	22113
450,000	19392	19392	19392	20162	21267	23197	24144
500,000	21219	21219	21219	22064	23275	25390	26428
550,000	22811	22811	22811	23721	25025	27303	28421
600,000	24668	24668	24668	25653	27065	29532	30743
650,000	26448	26448	26448	27506	29022	31670	32970
700,000	28153	28153	28153	29280	30895	33717	35102
750,000	29782	29782	29782	30975	32686	35673	37139

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SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 27
 CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4224	4224	4224	4381	5997	8737	9084
10,000	4446	4446	4446	4615	6350	9293	9665
20,000	5023	5023	5023	5220	7241	10666	11100
30,000	5352	5352	5352	5565	7758	11474	11945
40,000	5945	5945	5945	6187	8667	12870	13402
50,000	6683	6683	6683	6959	9795	14604	15212
60,000	7244	7244	7244	7546	10652	15917	16584
70,000	7760	7760	7760	8087	11441	17127	17847
80,000	8054	8054	8054	8394	11885	17803	18552
90,000	8516	8516	8516	8877	12586	18872	19668
100,000	8987	8987	8987	9370	13306	19978	20823
110,000	9338	9338	9338	9738	13848	20815	21697
120,000	9916	9916	9916	10343	14727	22160	23101
130,000	10177	10177	10177	10616	15133	22789	23759
140,000	10642	10642	10642	11103	15839	23868	24884
150,000	11092	11092	11092	11574	16522	24910	25972
160,000	11559	11559	11559	12062	17230	25992	27101
170,000	12010	12010	12010	12534	17914	27036	28191
180,000	12445	12445	12445	12989	18575	28045	29244
190,000	12866	12866	12866	13429	19214	29021	30262
200,000	13214	13214	13214	13793	19742	29828	31105
210,000	13599	13599	13599	14195	20327	30721	32036
220,000	13968	13968	13968	14582	20888	31578	32932
230,000	14522	14522	14522	15161	21725	32851	34260
240,000	14869	14869	14869	15524	22252	33657	35101
250,000	15201	15201	15201	15871	22756	34428	35905
300,000	17335	17335	17335	18102	25986	39351	41043
350,000	19033	19033	19033	19878	28561	43279	45143
400,000	21458	21458	21458	22413	32227	48864	50970
450,000	23427	23427	23427	24472	35209	53409	55713
500,000	25643	25643	25643	26788	38559	58512	61038
550,000	27576	27576	27576	28809	41485	62972	65692
600,000	29827	29827	29827	31163	44889	68158	71104
650,000	31987	31987	31987	33421	48155	73132	76294
700,000	34054	34054	34054	35582	51282	77895	81265
750,000	36030	36030	36030	37648	54270	82447	86015

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 28

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1372	1372	1372	1409	1509	1639	1693
10,000	1437	1437	1437	1477	1585	1724	1781
20,000	1611	1611	1611	1658	1783	1945	2012
30,000	1708	1708	1708	1759	1895	2070	2143
40,000	1889	1889	1889	1946	2099	2298	2380
50,000	2113	2113	2113	2178	2354	2581	2675
60,000	2284	2284	2284	2355	2547	2797	2899
70,000	2441	2441	2441	2518	2726	2995	3106
80,000	2531	2531	2531	2612	2828	3108	3223
90,000	2673	2673	2673	2758	2988	3285	3408
100,000	2816	2816	2816	2906	3150	3466	3596
110,000	2921	2921	2921	3016	3270	3600	3736
120,000	3098	3098	3098	3199	3470	3822	3967
130,000	3176	3176	3176	3280	3560	3922	4071
140,000	3319	3319	3319	3428	3721	4101	4257
150,000	3456	3456	3456	3571	3877	4274	4437
160,000	3599	3599	3599	3719	4038	4453	4624
170,000	3738	3738	3738	3862	4195	4626	4804
180,000	3871	3871	3871	4000	4345	4794	4978
190,000	4000	4000	4000	4133	4491	4955	5147
200,000	4106	4106	4106	4243	4611	5089	5286
210,000	4224	4224	4224	4365	4745	5237	5439
220,000	4337	4337	4337	4483	4873	5379	5587
230,000	4507	4507	4507	4659	5065	5591	5809
240,000	4614	4614	4614	4769	5185	5725	5947
250,000	4715	4715	4715	4874	5300	5852	6080
300,000	5370	5370	5370	5552	6040	6672	6933
350,000	5891	5891	5891	6091	6628	7325	7612
400,000	6636	6636	6636	6862	7470	8257	8582
450,000	7241	7241	7241	7488	8153	9014	9369
500,000	7922	7922	7922	8193	8921	9865	10255
550,000	8515	8515	8515	8807	9591	10608	11028
600,000	9207	9207	9207	9523	10373	11474	11928
650,000	9870	9870	9870	10210	11122	12304	12791
700,000	10506	10506	10506	10868	11839	13099	13618
750,000	11113	11113	11113	11496	12525	13858	14408

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SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 28
 CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1593	1593	1593	1652	2327	3654	3848
10,000	1674	1674	1674	1737	2462	3888	4096
20,000	1887	1887	1887	1961	2805	4465	4707
30,000	2008	2008	2008	2088	3004	4804	5067
40,000	2227	2227	2227	2318	3354	5390	5687
50,000	2500	2500	2500	2603	3788	6118	6457
60,000	2708	2708	2708	2821	4118	6669	7041
70,000	2898	2898	2898	3021	4422	7177	7578
80,000	3008	3008	3008	3135	4593	7461	7878
90,000	3179	3179	3179	3314	4863	7909	8353
100,000	3353	3353	3353	3496	5141	8374	8844
110,000	3482	3482	3482	3632	5349	8725	9216
120,000	3696	3696	3696	3856	5688	9289	9814
130,000	3792	3792	3792	3957	5844	9554	10094
140,000	3965	3965	3965	4138	6116	10006	10572
150,000	4132	4132	4132	4312	6380	10444	11035
160,000	4305	4305	4305	4493	6653	10898	11515
170,000	4472	4472	4472	4668	6916	11336	11979
180,000	4633	4633	4633	4837	7171	11759	12427
190,000	4789	4789	4789	5000	7417	12169	12860
200,000	4918	4918	4918	5135	7621	12507	13219
210,000	5061	5061	5061	5284	7846	12882	13615
220,000	5198	5198	5198	5428	8062	13242	13996
230,000	5403	5403	5403	5642	8385	13776	14561
240,000	5532	5532	5532	5777	8588	14114	14918
250,000	5655	5655	5655	5906	8782	14437	15261
300,000	6446	6446	6446	6734	10028	16503	17446
350,000	7076	7076	7076	7392	11020	18151	19189
400,000	7975	7975	7975	8333	12434	20494	21668
450,000	8706	8706	8706	9097	13583	22401	23685
500,000	9528	9528	9528	9957	14875	24542	25949
550,000	10245	10245	10245	10707	16003	26414	27929
600,000	11080	11080	11080	11581	17315	28589	30230
650,000	11881	11881	11881	12419	18574	30676	32438
700,000	12648	12648	12648	13221	19780	32675	34552
750,000	13381	13381	13381	13988	20932	34584	36572

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 29

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1490	1542	1566	1566	1648	1966	2215
10,000	1514	1567	1593	1593	1677	2005	2262
20,000	1618	1676	1704	1704	1796	2155	2438
30,000	1686	1748	1778	1778	1875	2257	2557
40,000	1712	1775	1806	1806	1906	2298	2605
50,000	1825	1894	1927	1927	2036	2461	2795
60,000	1906	1979	2013	2013	2128	2576	2928
70,000	2017	2095	2132	2132	2255	2735	3112
80,000	2082	2163	2202	2202	2329	2826	3217
90,000	2112	2194	2234	2234	2363	2869	3266
100,000	2126	2210	2249	2249	2380	2892	3293
110,000	2308	2400	2443	2443	2587	3150	3592
120,000	2390	2485	2531	2531	2680	3266	3726
130,000	2451	2549	2596	2596	2751	3355	3830
140,000	2602	2707	2757	2757	2922	3568	4075
150,000	2749	2860	2914	2914	3089	3774	4312
160,000	2859	2976	3031	3031	3214	3930	4491
170,000	2976	3098	3156	3156	3347	4094	4681
180,000	3084	3210	3271	3271	3469	4246	4856
190,000	3188	3319	3382	3382	3588	4393	5025
200,000	3289	3424	3489	3489	3702	4535	5188
210,000	3395	3535	3602	3602	3823	4685	5361
220,000	3498	3642	3712	3712	3939	4829	5528
230,000	3646	3797	3870	3870	4107	5037	5766
240,000	3743	3898	3972	3972	4217	5173	5923
250,000	3835	3995	4071	4071	4322	5303	6073
300,000	4438	4624	4713	4713	5005	6149	7046
350,000	4925	5132	5231	5231	5557	6833	7834
400,000	5520	5753	5865	5865	6232	7667	8793
450,000	6001	6256	6377	6377	6777	8343	9571
500,000	6547	6825	6958	6958	7395	9107	10451
550,000	7007	7305	7448	7448	7917	9753	11194
600,000	7550	7871	8025	8025	8532	10513	12069
650,000	8071	8415	8580	8580	9123	11244	12909
700,000	8569	8935	9110	9110	9687	11942	13712
750,000	9045	9432	9617	9617	10227	12610	14480

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 29

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1659	1721	1863	1863	2419	3699	4174
10,000	1689	1752	1899	1899	2472	3793	4284
20,000	1809	1878	2039	2039	2667	4115	4652
30,000	1889	1963	2134	2134	2802	4340	4911
40,000	1921	1996	2171	2171	2855	4431	5017
50,000	2052	2134	2323	2323	3066	4777	5413
60,000	2145	2231	2431	2431	3215	5019	5690
70,000	2273	2366	2580	2580	3419	5351	6069
80,000	2347	2443	2665	2665	3535	5537	6281
90,000	2382	2479	2705	2705	3590	5626	6383
100,000	2399	2498	2726	2726	3621	5680	6445
110,000	2608	2717	2968	2968	3951	6216	7058
120,000	2702	2815	3076	3076	4101	6458	7335
130,000	2773	2890	3159	3159	4216	6650	7554
140,000	2946	3071	3359	3359	4488	7086	8052
150,000	3114	3247	3552	3552	4751	7510	8535
160,000	3241	3379	3698	3698	4949	7829	8899
170,000	3375	3519	3852	3852	5159	8168	9286
180,000	3498	3648	3995	3995	5353	8480	9642
190,000	3618	3773	4132	4132	5540	8782	9987
200,000	3733	3893	4265	4265	5721	9073	10319
210,000	3855	4021	4405	4405	5912	9382	10671
220,000	3972	4144	4541	4541	6097	9679	11010
230,000	4142	4321	4736	4736	6361	10103	11493
240,000	4252	4437	4863	4863	6534	10382	11812
250,000	4358	4547	4985	4985	6701	10651	12119
300,000	5048	5268	5778	5778	7778	12381	14092
350,000	5605	5851	6420	6420	8650	13785	15693
400,000	6285	6562	7202	7202	9711	15489	17636
450,000	6836	7137	7836	7836	10572	16872	19214
500,000	7459	7789	8553	8553	11545	18435	20995
550,000	7986	8340	9158	9158	12368	19758	22504
600,000	8606	8988	9871	9871	13336	21311	24275
650,000	9202	9610	10557	10557	14266	22805	25978
700,000	9771	10205	11211	11211	15154	24231	27604
750,000	10315	10775	11838	11838	16004	25596	29161

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 30

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	518	528	535	535	591	670	747
10,000	525	534	542	542	600	681	761
20,000	557	568	576	576	640	728	816
30,000	580	592	601	601	669	763	857
40,000	587	599	608	608	677	774	870
50,000	622	634	645	645	720	825	929
60,000	687	701	713	713	797	916	1033
70,000	727	742	755	755	846	973	1099
80,000	749	765	778	778	872	1004	1134
90,000	787	804	817	817	917	1057	1195
100,000	790	807	821	821	922	1063	1202
110,000	805	822	837	837	940	1085	1228
120,000	835	853	868	868	976	1127	1277
130,000	855	873	888	888	1000	1156	1310
140,000	904	923	940	940	1059	1225	1389
150,000	956	977	994	994	1121	1298	1473
160,000	994	1016	1034	1034	1166	1351	1534
170,000	1031	1054	1073	1073	1210	1403	1594
180,000	1069	1092	1112	1112	1255	1456	1654
190,000	1105	1130	1150	1150	1299	1507	1713
200,000	1138	1163	1185	1185	1338	1553	1766
210,000	1174	1200	1222	1222	1381	1604	1824
220,000	1209	1236	1259	1259	1423	1652	1880
230,000	1260	1288	1311	1311	1483	1723	1960
240,000	1292	1321	1345	1345	1521	1768	2012
250,000	1323	1353	1378	1378	1559	1812	2062
300,000	1528	1563	1592	1592	1803	2098	2390
350,000	1695	1734	1766	1766	2001	2331	2657
400,000	1898	1941	1978	1978	2242	2613	2979
450,000	2062	2109	2149	2149	2438	2842	3242
500,000	2248	2300	2344	2344	2660	3102	3539
550,000	2405	2460	2507	2507	2846	3321	3790
600,000	2590	2650	2700	2700	3066	3578	4084
650,000	2768	2832	2886	2886	3277	3825	4368
700,000	2937	3005	3063	3063	3479	4062	4638
750,000	3100	3171	3233	3233	3672	4288	4897

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 30
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	574	591	642	642	894	1283	1446
10,000	583	600	652	652	912	1314	1483
20,000	621	640	697	697	982	1422	1608
30,000	648	669	730	730	1034	1505	1704
40,000	657	677	740	740	1052	1534	1737
50,000	697	720	788	788	1125	1647	1867
60,000	772	797	874	874	1256	1846	2095
70,000	818	846	928	928	1338	1972	2239
80,000	844	872	957	957	1382	2037	2314
90,000	887	917	1008	1008	1458	2153	2445
100,000	891	922	1013	1013	1467	2168	2464
110,000	909	940	1034	1034	1500	2221	2524
120,000	943	976	1074	1074	1561	2313	2630
130,000	966	1000	1101	1101	1603	2379	2706
140,000	1023	1059	1166	1166	1701	2528	2876
150,000	1083	1121	1235	1235	1805	2685	3055
160,000	1126	1166	1286	1286	1881	2801	3188
170,000	1169	1210	1335	1335	1955	2913	3316
180,000	1212	1255	1385	1385	2030	3027	3447
190,000	1254	1299	1433	1433	2103	3137	3573
200,000	1292	1338	1477	1477	2169	3238	3688
210,000	1334	1381	1525	1525	2241	3347	3813
220,000	1373	1423	1571	1571	2310	3452	3933
230,000	1431	1483	1638	1638	2410	3602	4105
240,000	1469	1521	1681	1681	2475	3701	4218
250,000	1504	1559	1723	1723	2537	3796	4326
300,000	1739	1803	1993	1993	2943	4410	5028
350,000	1931	2001	2215	2215	3275	4913	5602
400,000	2163	2242	2482	2482	3675	5517	6293
450,000	2351	2438	2699	2699	4000	6010	6857
500,000	2565	2660	2946	2946	4369	6567	7493
550,000	2744	2846	3153	3153	4679	7037	8030
600,000	2956	3066	3397	3397	5044	7590	8661
650,000	3160	3277	3632	3632	5395	8120	9268
700,000	3354	3479	3856	3856	5731	8627	9847
750,000	3540	3672	4070	4070	6051	9112	10401

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 31

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1455	1455	1455	1504	1578	1688	1747
10,000	1528	1528	1528	1580	1660	1778	1841
20,000	1720	1720	1720	1782	1875	2012	2086
30,000	1829	1829	1829	1895	1996	2146	2225
40,000	2028	2028	2028	2103	2217	2386	2476
50,000	2274	2274	2274	2360	2491	2684	2787
60,000	2462	2462	2462	2556	2699	2911	3024
70,000	2635	2635	2635	2737	2891	3119	3241
80,000	2734	2734	2734	2839	3000	3238	3365
90,000	2889	2889	2889	3001	3172	3424	3559
100,000	3046	3046	3046	3166	3347	3615	3758
110,000	3163	3163	3163	3288	3477	3757	3906
120,000	3357	3357	3357	3490	3692	3990	4150
130,000	3444	3444	3444	3581	3789	4096	4260
140,000	3600	3600	3600	3743	3962	4284	4456
150,000	3751	3751	3751	3901	4129	4466	4646
160,000	3908	3908	3908	4064	4303	4654	4842
170,000	4059	4059	4059	4222	4470	4836	5032
180,000	4206	4206	4206	4375	4632	5012	5215
190,000	4347	4347	4347	4522	4789	5182	5392
200,000	4464	4464	4464	4644	4918	5322	5539
210,000	4593	4593	4593	4778	5061	5478	5701
220,000	4717	4717	4717	4908	5198	5627	5856
230,000	4903	4903	4903	5101	5404	5851	6089
240,000	5019	5019	5019	5223	5533	5991	6235
250,000	5131	5131	5131	5339	5656	6125	6375
300,000	5848	5848	5848	6086	6450	6986	7273
350,000	6418	6418	6418	6681	7081	7672	7987
400,000	7233	7233	7233	7530	7983	8650	9007
450,000	7895	7895	7895	8220	8715	9445	9835
500,000	8640	8640	8640	8996	9539	10339	10767
550,000	9290	9290	9290	9673	10257	11119	11580
600,000	10046	10046	10046	10462	11094	12028	12527
650,000	10772	10772	10772	11218	11897	12900	13435
700,000	11468	11468	11468	11942	12666	13734	14305
750,000	12132	12132	12132	12635	13401	14532	15136

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 31

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1689	1689	1689	1750	2400	3511	3651
10,000	1779	1779	1779	1845	2543	3736	3887
20,000	2013	2013	2013	2090	2903	4291	4467
30,000	2146	2146	2146	2230	3112	4618	4809
40,000	2387	2387	2387	2481	3478	5182	5398
50,000	2685	2685	2685	2793	3934	5883	6129
60,000	2912	2912	2912	3030	4279	6413	6683
70,000	3121	3121	3121	3249	4597	6902	7193
80,000	3239	3239	3239	3373	4776	7175	7478
90,000	3426	3426	3426	3567	5059	7607	7929
100,000	3616	3616	3616	3766	5349	8054	8395
110,000	3758	3758	3758	3915	5568	8392	8749
120,000	3992	3992	3992	4159	5922	8935	9316
130,000	4098	4098	4098	4270	6086	9190	9582
140,000	4286	4286	4286	4467	6371	9625	10036
150,000	4468	4468	4468	4657	6646	10047	10476
160,000	4656	4656	4656	4854	6932	10483	10932
170,000	4838	4838	4838	5044	7207	10905	11372
180,000	5014	5014	5014	5228	7474	11313	11797
190,000	5184	5184	5184	5405	7731	11707	12209
200,000	5325	5325	5325	5552	7944	12032	12549
210,000	5480	5480	5480	5714	8180	12393	12925
220,000	5630	5630	5630	5870	8406	12739	13287
230,000	5853	5853	5853	6104	8743	13253	13823
240,000	5993	5993	5993	6250	8955	13579	14163
250,000	6127	6127	6127	6390	9159	13890	14487
300,000	6989	6989	6989	7290	10460	15878	16562
350,000	7675	7675	7675	8006	11498	17464	18218
400,000	8654	8654	8654	9029	12975	19719	20571
450,000	9449	9449	9449	9859	14176	21554	22486
500,000	10344	10344	10344	10793	15526	23614	24636
550,000	11124	11124	11124	11608	16705	25415	26515
600,000	12033	12033	12033	12557	18077	27509	28700
650,000	12905	12905	12905	13468	19392	29517	30796
700,000	13740	13740	13740	14340	20652	31441	32803
750,000	14538	14538	14538	15172	21856	33278	34721

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 32

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1784	1784	1784	1843	1935	2070	2142
10,000	1873	1873	1873	1938	2036	2180	2258
20,000	2109	2109	2109	2184	2299	2467	2557
30,000	2242	2242	2242	2324	2448	2631	2728
40,000	2486	2486	2486	2578	2718	2925	3035
50,000	2788	2788	2788	2894	3054	3290	3417
60,000	3019	3019	3019	3134	3310	3569	3707
70,000	3231	3231	3231	3355	3545	3824	3974
80,000	3352	3352	3352	3481	3679	3970	4125
90,000	3542	3542	3542	3679	3889	4198	4364
100,000	3735	3735	3735	3881	4103	4432	4607
110,000	3878	3878	3878	4031	4263	4606	4789
120,000	4116	4116	4116	4279	4527	4892	5088
130,000	4222	4222	4222	4390	4645	5022	5223
140,000	4414	4414	4414	4590	4857	5252	5463
150,000	4599	4599	4599	4783	5062	5475	5696
160,000	4791	4791	4791	4983	5275	5706	5936
170,000	4977	4977	4977	5177	5481	5929	6169
180,000	5156	5156	5156	5363	5679	6145	6394
190,000	5329	5329	5329	5544	5871	6353	6611
200,000	5472	5472	5472	5693	6029	6526	6791
210,000	5631	5631	5631	5858	6205	6716	6989
220,000	5783	5783	5783	6017	6373	6899	7180
230,000	6011	6011	6011	6255	6625	7173	7465
240,000	6154	6154	6154	6403	6784	7345	7644
250,000	6290	6290	6290	6546	6935	7509	7816
300,000	7170	7170	7170	7462	7908	8565	8916
350,000	7869	7869	7869	8191	8681	9406	9792
400,000	8868	8868	8868	9232	9787	10605	11043
450,000	9680	9680	9680	10078	10685	11580	12058
500,000	10593	10593	10593	11029	11695	12676	13201
550,000	11389	11389	11389	11859	12575	13633	14197
600,000	12317	12317	12317	12826	13602	14747	15358
650,000	13207	13207	13207	13754	14586	15815	16472
700,000	14059	14059	14059	14642	15529	16838	17538
750,000	14874	14874	14874	15490	16430	17816	18556

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 32

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2070	2070	2070	2146	2943	4304	4476
10,000	2181	2181	2181	2262	3118	4581	4765
20,000	2468	2468	2468	2563	3559	5261	5476
30,000	2632	2632	2632	2734	3815	5662	5895
40,000	2926	2926	2926	3042	4265	6354	6617
50,000	3292	3292	3292	3425	4823	7212	7514
60,000	3570	3570	3570	3715	5246	7863	8194
70,000	3826	3826	3826	3983	5637	8462	8819
80,000	3971	3971	3971	4135	5856	8797	9168
90,000	4200	4200	4200	4374	6202	9326	9721
100,000	4434	4434	4434	4618	6558	9874	10293
110,000	4608	4608	4608	4800	6826	10289	10726
120,000	4894	4894	4894	5100	7261	10955	11421
130,000	5024	5024	5024	5235	7462	11267	11748
140,000	5255	5255	5255	5476	7811	11801	12305
150,000	5477	5477	5477	5709	8148	12317	12844
160,000	5709	5709	5709	5951	8498	12853	13402
170,000	5932	5932	5932	6184	8836	13370	13942
180,000	6148	6148	6148	6409	9163	13869	14464
190,000	6356	6356	6356	6627	9479	14352	14968
200,000	6528	6528	6528	6807	9740	14752	15385
210,000	6719	6719	6719	7006	10028	15194	15846
220,000	6902	6902	6902	7197	10306	15619	16290
230,000	7176	7176	7176	7483	10719	16249	16947
240,000	7348	7348	7348	7663	10979	16648	17363
250,000	7512	7512	7512	7834	11229	17029	17762
300,000	8569	8569	8569	8938	12825	19467	20305
350,000	9410	9410	9410	9816	14096	21411	22335
400,000	10610	10610	10610	11069	15907	24176	25220
450,000	11585	11585	11585	12088	17380	26425	27568
500,000	12682	12682	12682	13233	19035	28951	30204
550,000	13639	13639	13639	14232	20481	31159	32508
600,000	14753	14753	14753	15396	22162	33726	35187
650,000	15822	15822	15822	16512	23775	36189	37756
700,000	16846	16846	16846	17580	25320	38546	40217
750,000	17824	17824	17824	18602	26796	40799	42568

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 33

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2673	2673	2673	2762	2899	3101	3209
10,000	2807	2807	2807	2903	3050	3267	3383
20,000	3161	3161	3161	3273	3444	3697	3832
30,000	3360	3360	3360	3482	3668	3942	4088
40,000	3725	3725	3725	3863	4073	4383	4548
50,000	4178	4178	4178	4336	4576	4930	5120
60,000	4523	4523	4523	4696	4959	5347	5554
70,000	4841	4841	4841	5027	5311	5731	5954
80,000	5022	5022	5022	5216	5512	5948	6181
90,000	5307	5307	5307	5513	5827	6291	6538
100,000	5597	5597	5597	5815	6149	6641	6903
110,000	5811	5811	5811	6040	6388	6901	7176
120,000	6168	6168	6168	6411	6783	7330	7623
130,000	6327	6327	6327	6578	6960	7525	7826
140,000	6614	6614	6614	6877	7278	7870	8186
150,000	6891	6891	6891	7166	7585	8204	8534
160,000	7179	7179	7179	7467	7904	8550	8895
170,000	7457	7457	7457	7756	8212	8884	9244
180,000	7726	7726	7726	8036	8509	9207	9580
190,000	7985	7985	7985	8307	8797	9520	9906
200,000	8200	8200	8200	8530	9034	9778	10175
210,000	8437	8437	8437	8778	9297	10063	10472
220,000	8665	8665	8665	9015	9549	10337	10758
230,000	9007	9007	9007	9372	9927	10748	11186
240,000	9221	9221	9221	9595	10164	11005	11454
250,000	9425	9425	9425	9808	10391	11251	11711
300,000	10743	10743	10743	11181	11848	12834	13360
350,000	11790	11790	11790	12273	13008	14093	14673
400,000	13288	13288	13288	13833	14664	15891	16546
450,000	14504	14504	14504	15100	16009	17351	18068
500,000	15872	15872	15872	16526	17523	18993	19779
550,000	17065	17065	17065	17769	18842	20426	21273
600,000	18455	18455	18455	19218	20380	22096	23012
650,000	19789	19789	19789	20608	21855	23697	24680
700,000	21066	21066	21066	21938	23268	25230	26277
750,000	22286	22286	22286	23210	24617	26694	27804

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 33

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3102	3102	3102	3216	4409	6450	6707
10,000	3268	3268	3268	3390	4672	6863	7140
20,000	3698	3698	3698	3840	5332	7883	8206
30,000	3943	3943	3943	4097	5716	8484	8834
40,000	4384	4384	4384	4558	6390	9520	9915
50,000	4932	4932	4932	5131	7226	10807	11259
60,000	5349	5349	5349	5567	7861	11782	12277
70,000	5733	5733	5733	5968	8446	12680	13214
80,000	5951	5951	5951	6196	8774	13181	13737
90,000	6293	6293	6293	6553	9293	13974	14566
100,000	6643	6643	6643	6919	9827	14795	15422
110,000	6904	6904	6904	7193	10228	15417	16072
120,000	7334	7334	7334	7641	10880	16414	17113
130,000	7528	7528	7528	7845	11181	16882	17602
140,000	7873	7873	7873	8205	11704	17682	18437
150,000	8207	8207	8207	8554	12209	18456	19244
160,000	8554	8554	8554	8916	12734	19258	20082
170,000	8888	8888	8888	9266	13240	20032	20890
180,000	9211	9211	9211	9603	13729	20781	21672
190,000	9524	9524	9524	9929	14202	21505	22427
200,000	9782	9782	9782	10199	14594	22104	23052
210,000	10067	10067	10067	10497	15026	22766	23743
220,000	10342	10342	10342	10784	15442	23402	24408
230,000	10752	10752	10752	11213	16061	24346	25393
240,000	11010	11010	11010	11482	16451	24944	26016
250,000	11256	11256	11256	11739	16825	25516	26613
300,000	12839	12839	12839	13392	19216	29168	30425
350,000	14099	14099	14099	14708	21121	32081	33465
400,000	15898	15898	15898	16586	23835	36223	37788
450,000	17359	17359	17359	18111	26042	39594	41306
500,000	19002	19002	19002	19827	28521	43379	45255
550,000	20435	20435	20435	21324	30687	46687	48708
600,000	22105	22105	22105	23068	33207	50533	52721
650,000	23707	23707	23707	24740	35624	54223	56572
700,000	25241	25241	25241	26342	37938	57755	60258
750,000	26706	26706	26706	27872	40149	61131	63781

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SECTION.

HOMEOWNERS
 1% DEDUCTIBLE BASE PREMIUM
 \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 34

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1630	1630	1630	1685	1768	1891	1957
10,000	1712	1712	1712	1771	1860	1993	2063
20,000	1928	1928	1928	1996	2100	2254	2337
30,000	2049	2049	2049	2124	2237	2404	2493
40,000	2272	2272	2272	2356	2484	2673	2774
50,000	2548	2548	2548	2644	2791	3007	3122
60,000	2759	2759	2759	2864	3024	3261	3388
70,000	2952	2952	2952	3066	3239	3495	3632
80,000	3063	3063	3063	3181	3362	3628	3770
90,000	3237	3237	3237	3362	3554	3837	3988
100,000	3413	3413	3413	3547	3750	4050	4210
110,000	3544	3544	3544	3684	3896	4209	4376
120,000	3762	3762	3762	3910	4137	4471	4649
130,000	3859	3859	3859	4012	4245	4589	4773
140,000	4034	4034	4034	4194	4439	4800	4993
150,000	4203	4203	4203	4371	4626	5003	5205
160,000	4379	4379	4379	4554	4821	5215	5425
170,000	4548	4548	4548	4731	5008	5419	5638
180,000	4712	4712	4712	4901	5190	5616	5843
190,000	4870	4870	4870	5066	5365	5806	6042
200,000	5001	5001	5001	5203	5510	5963	6206
210,000	5146	5146	5146	5354	5670	6137	6387
220,000	5285	5285	5285	5498	5824	6305	6561
230,000	5493	5493	5493	5716	6055	6555	6822
240,000	5624	5624	5624	5852	6199	6712	6986
250,000	5748	5748	5748	5982	6337	6862	7142
300,000	6552	6552	6552	6819	7226	7827	8148
350,000	7191	7191	7191	7485	7934	8595	8949
400,000	8104	8104	8104	8437	8944	9692	10091
450,000	8846	8846	8846	9210	9764	10582	11020
500,000	9680	9680	9680	10079	10687	11584	12063
550,000	10408	10408	10408	10838	11492	12458	12974
600,000	11256	11256	11256	11721	12430	13476	14035
650,000	12069	12069	12069	12569	13330	14453	15053
700,000	12848	12848	12848	13380	14191	15388	16027
750,000	13593	13593	13593	14156	15014	16281	16958

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FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
 SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 34

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1892	1892	1892	1961	2689	3934	4091
10,000	1993	1993	1993	2068	2850	4186	4355
20,000	2255	2255	2255	2342	3252	4808	5005
30,000	2405	2405	2405	2499	3486	5174	5388
40,000	2674	2674	2674	2780	3897	5806	6047
50,000	3008	3008	3008	3129	4407	6591	6867
60,000	3262	3262	3262	3395	4795	7186	7488
70,000	3496	3496	3496	3640	5151	7733	8060
80,000	3629	3629	3629	3779	5351	8039	8378
90,000	3838	3838	3838	3997	5668	8523	8884
100,000	4052	4052	4052	4220	5993	9023	9406
110,000	4211	4211	4211	4387	6238	9403	9802
120,000	4473	4473	4473	4660	6636	10011	10437
130,000	4591	4591	4591	4784	6819	10297	10736
140,000	4802	4802	4802	5004	7138	10784	11245
150,000	5006	5006	5006	5217	7447	11256	11737
160,000	5217	5217	5217	5438	7766	11745	12248
170,000	5421	5421	5421	5651	8075	12218	12741
180,000	5618	5618	5618	5857	8374	12675	13218
190,000	5809	5809	5809	6056	8662	13116	13678
200,000	5966	5966	5966	6220	8901	13481	14060
210,000	6140	6140	6140	6402	9165	13885	14481
220,000	6308	6308	6308	6577	9418	14273	14886
230,000	6558	6558	6558	6839	9796	14849	15487
240,000	6715	6715	6715	7003	10034	15214	15868
250,000	6865	6865	6865	7160	10261	15562	16232
300,000	7831	7831	7831	8168	11720	17790	18556
350,000	8599	8599	8599	8970	12882	19567	20411
400,000	9696	9696	9696	10116	14537	22093	23047
450,000	10587	10587	10587	11046	15883	24149	25193
500,000	11589	11589	11589	12093	17395	26458	27602
550,000	12464	12464	12464	13006	18716	28475	29708
600,000	13482	13482	13482	14069	20253	30821	32156
650,000	14459	14459	14459	15089	21727	33071	34504
700,000	15395	15395	15395	16066	23139	35226	36752
750,000	16288	16288	16288	16999	24488	37285	38901

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 35

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2325	2325	2325	2403	2522	2698	2792
10,000	2442	2442	2442	2526	2654	2842	2943
20,000	2750	2750	2750	2847	2996	3216	3333
30,000	2923	2923	2923	3029	3191	3429	3556
40,000	3241	3241	3241	3361	3543	3813	3957
50,000	3635	3635	3635	3772	3981	4289	4454
60,000	3935	3935	3935	4085	4314	4652	4832
70,000	4212	4212	4212	4374	4621	4985	5180
80,000	4369	4369	4369	4538	4795	5175	5378
90,000	4617	4617	4617	4797	5070	5473	5688
100,000	4869	4869	4869	5059	5349	5777	6006
110,000	5056	5056	5056	5255	5557	6004	6243
120,000	5366	5366	5366	5578	5901	6377	6632
130,000	5504	5504	5504	5723	6055	6546	6809
140,000	5754	5754	5754	5983	6332	6847	7122
150,000	5996	5996	5996	6235	6599	7137	7425
160,000	6246	6246	6246	6496	6877	7438	7739
170,000	6488	6488	6488	6748	7144	7729	8042
180,000	6722	6722	6722	6992	7403	8010	8335
190,000	6947	6947	6947	7227	7653	8282	8618
200,000	7134	7134	7134	7421	7860	8506	8852
210,000	7340	7340	7340	7637	8088	8755	9111
220,000	7538	7538	7538	7843	8308	8993	9360
230,000	7836	7836	7836	8153	8637	9350	9732
240,000	8022	8022	8022	8347	8843	9574	9965
250,000	8200	8200	8200	8533	9040	9788	10188
300,000	9346	9346	9346	9727	10308	11165	11623
350,000	10258	10258	10258	10677	11317	12261	12765
400,000	11560	11560	11560	12035	12758	13825	14395
450,000	12618	12618	12618	13137	13928	15095	15719
500,000	13808	13808	13808	14377	15245	16524	17208
550,000	14846	14846	14846	15459	16393	17771	18507
600,000	16056	16056	16056	16720	17731	19223	20020
650,000	17216	17216	17216	17929	19014	20616	21472
700,000	18327	18327	18327	19086	20243	21950	22861
750,000	19389	19389	19389	20192	21417	23224	24189

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 35

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2699	2699	2699	2798	3836	5611	5835
10,000	2843	2843	2843	2949	4065	5971	6212
20,000	3217	3217	3217	3341	4639	6858	7139
30,000	3431	3431	3431	3564	4973	7381	7685
40,000	3814	3814	3814	3966	5559	8282	8626
50,000	4291	4291	4291	4464	6287	9402	9795
60,000	4654	4654	4654	4843	6839	10250	10681
70,000	4988	4988	4988	5192	7348	11031	11497
80,000	5177	5177	5177	5390	7633	11467	11951
90,000	5475	5475	5475	5701	8085	12158	12672
100,000	5780	5780	5780	6020	8549	12871	13417
110,000	6007	6007	6007	6257	8899	13412	13982
120,000	6380	6380	6380	6648	9465	14280	14888
130,000	6549	6549	6549	6825	9727	14687	15314
140,000	6850	6850	6850	7139	10182	15383	16040
150,000	7140	7140	7140	7442	10622	16056	16743
160,000	7442	7442	7442	7757	11078	16754	17471
170,000	7733	7733	7733	8061	11519	17428	18174
180,000	8014	8014	8014	8355	11945	18079	18854
190,000	8286	8286	8286	8639	12356	18709	19511
200,000	8510	8510	8510	8873	12696	19230	20055
210,000	8759	8759	8759	9133	13073	19806	20657
220,000	8997	8997	8997	9382	13434	20360	21234
230,000	9354	9354	9354	9755	13973	21181	22092
240,000	9578	9578	9578	9989	14312	21701	22634
250,000	9793	9793	9793	10213	14637	22199	23153
300,000	11170	11170	11170	11651	16718	25376	26469
350,000	12266	12266	12266	12796	18375	27911	29115
400,000	13831	13831	13831	14430	20736	31514	32875
450,000	15102	15102	15102	15757	22656	34447	35936
500,000	16532	16532	16532	17250	24813	37740	39372
550,000	17779	17779	17779	18552	26697	40618	42376
600,000	19232	19232	19232	20069	28890	43964	45867
650,000	20625	20625	20625	21524	30992	47174	49217
700,000	21959	21959	21959	22917	33006	50247	52424
750,000	23234	23234	23234	24248	34930	53184	55489

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 37

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1871	1871	1871	1934	2032	2164	2238
10,000	1961	1961	1961	2029	2133	2276	2355
20,000	2200	2200	2200	2280	2401	2567	2659
30,000	2334	2334	2334	2420	2552	2732	2832
40,000	2582	2582	2582	2679	2829	3032	3145
50,000	2890	2890	2890	3001	3172	3405	3533
60,000	3124	3124	3124	3246	3433	3688	3829
70,000	3340	3340	3340	3472	3674	3949	4101
80,000	3464	3464	3464	3601	3811	4098	4256
90,000	3658	3658	3658	3804	4027	4332	4500
100,000	3855	3855	3855	4009	4247	4570	4748
110,000	4000	4000	4000	4162	4409	4747	4933
120,000	4243	4243	4243	4415	4679	5039	5238
130,000	4350	4350	4350	4527	4799	5170	5375
140,000	4546	4546	4546	4732	5017	5406	5621
150,000	4735	4735	4735	4929	5227	5634	5858
160,000	4932	4932	4932	5134	5446	5870	6104
170,000	5121	5121	5121	5332	5656	6098	6342
180,000	5304	5304	5304	5523	5860	6318	6572
190,000	5481	5481	5481	5708	6056	6531	6794
200,000	5627	5627	5627	5860	6219	6707	6977
210,000	5789	5789	5789	6029	6399	6902	7180
220,000	5944	5944	5944	6191	6571	7089	7375
230,000	6178	6178	6178	6435	6831	7369	7667
240,000	6324	6324	6324	6587	6993	7545	7850
250,000	6463	6463	6463	6733	7148	7713	8025
300,000	7362	7362	7362	7671	8146	8793	9151
350,000	8077	8077	8077	8417	8940	9653	10047
400,000	9099	9099	9099	9484	10075	10881	11326
450,000	9929	9929	9929	10350	10997	11878	12365
500,000	10863	10863	10863	11325	12034	13000	13534
550,000	11677	11677	11677	12174	12938	13979	14553
600,000	12627	12627	12627	13165	13992	15119	15741
650,000	13537	13537	13537	14115	15003	16212	16881
700,000	14409	14409	14409	15025	15971	17260	17972
750,000	15242	15242	15242	15894	16895	18260	19014

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 37

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2175	2175	2175	2249	3068	4474	4651
10,000	2287	2287	2287	2367	3246	4756	4946
20,000	2580	2580	2580	2673	3697	5455	5676
30,000	2746	2746	2746	2847	3958	5865	6105
40,000	3048	3048	3048	3163	4419	6576	6847
50,000	3423	3423	3423	3554	4991	7458	7769
60,000	3708	3708	3708	3852	5425	8127	8467
70,000	3971	3971	3971	4126	5825	8742	9110
80,000	4120	4120	4120	4282	6050	9087	9469
90,000	4356	4356	4356	4527	6405	9631	10038
100,000	4595	4595	4595	4777	6770	10194	10625
110,000	4773	4773	4773	4963	7045	10620	11070
120,000	5067	5067	5067	5270	7490	11305	11785
130,000	5199	5199	5199	5408	7696	11625	12120
140,000	5436	5436	5436	5655	8054	12174	12693
150,000	5665	5665	5665	5894	8400	12705	13247
160,000	5903	5903	5903	6142	8760	13256	13822
170,000	6133	6133	6133	6381	9107	13787	14377
180,000	6354	6354	6354	6612	9442	14301	14913
190,000	6569	6569	6569	6836	9766	14798	15432
200,000	6745	6745	6745	7020	10034	15209	15861
210,000	6941	6941	6941	7225	10330	15664	16335
220,000	7130	7130	7130	7421	10615	16101	16791
230,000	7412	7412	7412	7715	11039	16749	17468
240,000	7588	7588	7588	7899	11307	17159	17896
250,000	7757	7757	7757	8075	11562	17552	18306
300,000	8844	8844	8844	9208	13202	20060	20924
350,000	9709	9709	9709	10110	14508	22060	23012
400,000	10944	10944	10944	11397	16368	24905	25981
450,000	11947	11947	11947	12443	17881	27220	28397
500,000	13076	13076	13076	13619	19581	29820	31110
550,000	14060	14060	14060	14645	21066	32092	33481
600,000	15207	15207	15207	15841	22793	34734	36237
650,000	16307	16307	16307	16987	24451	37268	38882
700,000	17360	17360	17360	18085	26037	39694	41414
750,000	18367	18367	18367	19134	27554	42013	43834

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 38

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4283	4283	4283	4421	4618	4962	5131
10,000	4493	4493	4493	4641	4852	5222	5403
20,000	5051	5051	5051	5222	5469	5899	6110
30,000	5363	5363	5363	5550	5817	6284	6513
40,000	5939	5939	5939	6149	6452	6980	7239
50,000	6653	6653	6653	6894	7240	7844	8140
60,000	7198	7198	7198	7462	7841	8502	8827
70,000	7699	7699	7699	7984	8393	9107	9458
80,000	7986	7986	7986	8283	8709	9452	9817
90,000	8436	8436	8436	8752	9204	9993	10381
100,000	8893	8893	8893	9228	9707	10545	10957
110,000	9231	9231	9231	9580	10081	10956	11386
120,000	9794	9794	9794	10166	10701	11634	12092
130,000	10044	10044	10044	10428	10978	11940	12412
140,000	10497	10497	10497	10900	11477	12486	12980
150,000	10936	10936	10936	11357	11960	13013	13530
160,000	11391	11391	11391	11831	12460	13561	14101
170,000	11830	11830	11830	12288	12944	14089	14652
180,000	12255	12255	12255	12730	13411	14600	15184
190,000	12665	12665	12665	13157	13862	15093	15698
200,000	13003	13003	13003	13509	14234	15501	16123
210,000	13378	13378	13378	13900	14647	15952	16593
220,000	13739	13739	13739	14275	15043	16386	17045
230,000	14279	14279	14279	14838	15638	17035	17721
240,000	14617	14617	14617	15189	16009	17442	18145
250,000	14940	14940	14940	15526	16365	17831	18550
300,000	17024	17024	17024	17694	18655	20334	21157
350,000	18680	18680	18680	19418	20476	22325	23232
400,000	21048	21048	21048	21883	23079	25168	26194
450,000	22970	22970	22970	23883	25192	27478	28600
500,000	25134	25134	25134	26135	27570	30076	31306
550,000	27021	27021	27021	28099	29643	32342	33667
600,000	29220	29220	29220	30387	32060	34982	36417
650,000	31329	31329	31329	32582	34378	37515	39055
700,000	33349	33349	33349	34684	36597	39940	41580
750,000	35278	35278	35278	36692	38718	42256	43994

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 38

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	5003	5003	5003	5189	7104	10349	10760
10,000	5266	5266	5266	5466	7522	11008	11449
20,000	5950	5950	5950	6183	8577	12635	13149
30,000	6339	6339	6339	6592	9189	13592	14149
40,000	7043	7043	7043	7329	10266	15245	15876
50,000	7916	7916	7916	8243	11603	17299	18020
60,000	8581	8581	8581	8939	12618	18855	19644
70,000	9193	9193	9193	9579	13553	20288	21141
80,000	9541	9541	9541	9943	14078	21088	21976
90,000	10088	10088	10088	10515	14908	22355	23298
100,000	10645	10645	10645	11099	15762	23665	24666
110,000	11061	11061	11061	11535	16403	24656	25701
120,000	11746	11746	11746	12251	17445	26249	27364
130,000	12055	12055	12055	12575	17926	26995	28144
140,000	12606	12606	12606	13152	18762	28272	29476
150,000	13139	13139	13139	13710	19571	29508	30766
160,000	13692	13692	13692	14288	20410	30788	32102
170,000	14226	14226	14226	14847	21221	32026	33393
180,000	14742	14742	14742	15386	22004	33221	34641
190,000	15241	15241	15241	15908	22760	34376	35847
200,000	15653	15653	15653	16338	23386	35333	36845
210,000	16108	16108	16108	16815	24078	36390	37949
220,000	16546	16546	16546	17273	24743	37406	39009
230,000	17202	17202	17202	17959	25734	38914	40583
240,000	17613	17613	17613	18389	26358	39868	41579
250,000	18006	18006	18006	18800	26956	40781	42531
300,000	20534	20534	20534	21443	30782	46614	48618
350,000	22546	22546	22546	23546	33832	51266	53474
400,000	25418	25418	25418	26549	38175	57882	60376
450,000	27751	27751	27751	28989	41706	63265	65994
500,000	30375	30375	30375	31732	45675	69310	72302
550,000	32665	32665	32665	34126	49141	74593	77815
600,000	35332	35332	35332	36914	53174	80736	84226
650,000	37890	37890	37890	39588	57042	86629	90374
700,000	40339	40339	40339	42149	60746	92271	96262
750,000	42680	42680	42680	44596	64286	97663	101888

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 39

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1288	1288	1288	1323	1417	1539	1589
10,000	1349	1349	1349	1387	1488	1619	1673
20,000	1513	1513	1513	1557	1674	1826	1889
30,000	1604	1604	1604	1652	1779	1944	2012
40,000	1774	1774	1774	1827	1971	2158	2235
50,000	1984	1984	1984	2045	2210	2424	2512
60,000	2144	2144	2144	2212	2392	2626	2723
70,000	2292	2292	2292	2365	2559	2812	2916
80,000	2377	2377	2377	2452	2655	2918	3027
90,000	2510	2510	2510	2590	2805	3085	3200
100,000	2644	2644	2644	2729	2958	3254	3377
110,000	2743	2743	2743	2832	3071	3381	3508
120,000	2909	2909	2909	3004	3259	3589	3725
130,000	2982	2982	2982	3080	3343	3683	3823
140,000	3116	3116	3116	3219	3494	3851	3998
150,000	3246	3246	3246	3353	3640	4013	4167
160,000	3380	3380	3380	3492	3792	4182	4342
170,000	3510	3510	3510	3626	3939	4344	4511
180,000	3635	3635	3635	3756	4080	4501	4675
190,000	3756	3756	3756	3881	4217	4653	4833
200,000	3856	3856	3856	3985	4330	4778	4963
210,000	3966	3966	3966	4099	4455	4917	5108
220,000	4073	4073	4073	4209	4576	5051	5247
230,000	4233	4233	4233	4375	4756	5250	5454
240,000	4332	4332	4332	4478	4869	5376	5585
250,000	4428	4428	4428	4577	4977	5495	5709
300,000	5043	5043	5043	5214	5672	6266	6511
350,000	5532	5532	5532	5720	6224	6878	7148
400,000	6231	6231	6231	6444	7014	7753	8058
450,000	6799	6799	6799	7032	7655	8464	8798
500,000	7439	7439	7439	7693	8377	9264	9630
550,000	7996	7996	7996	8270	9007	9961	10355
600,000	8645	8645	8645	8943	9740	10774	11201
650,000	9269	9269	9269	9588	10444	11554	12011
700,000	9865	9865	9865	10205	11117	12300	12788
750,000	10435	10435	10435	10795	11761	13013	13530

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 39

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1496	1496	1496	1551	2185	3432	3613
10,000	1572	1572	1572	1631	2312	3651	3846
20,000	1772	1772	1772	1841	2634	4193	4420
30,000	1885	1885	1885	1960	2820	4511	4758
40,000	2091	2091	2091	2176	3149	5062	5340
50,000	2347	2347	2347	2444	3557	5745	6063
60,000	2542	2542	2542	2649	3867	6263	6611
70,000	2722	2722	2722	2837	4153	6740	7116
80,000	2824	2824	2824	2944	4313	7006	7398
90,000	2985	2985	2985	3112	4567	7427	7844
100,000	3148	3148	3148	3283	4827	7863	8305
110,000	3270	3270	3270	3411	5023	8193	8654
120,000	3471	3471	3471	3621	5341	8723	9215
130,000	3561	3561	3561	3716	5488	8971	9478
140,000	3723	3723	3723	3885	5743	9396	9928
150,000	3880	3880	3880	4049	5991	9807	10363
160,000	4042	4042	4042	4219	6247	10233	10813
170,000	4199	4199	4199	4383	6495	10645	11249
180,000	4351	4351	4351	4542	6734	11042	11669
190,000	4497	4497	4497	4695	6965	11427	12076
200,000	4618	4618	4618	4822	7156	11745	12413
210,000	4752	4752	4752	4962	7368	12096	12785
220,000	4881	4881	4881	5097	7571	12434	13142
230,000	5074	5074	5074	5298	7874	12936	13673
240,000	5194	5194	5194	5425	8064	13253	14009
250,000	5310	5310	5310	5546	8247	13557	14330
300,000	6053	6053	6053	6323	9416	15497	16382
350,000	6644	6644	6644	6942	10348	17045	18019
400,000	7489	7489	7489	7825	11675	19245	20347
450,000	8175	8175	8175	8543	12755	21035	22241
500,000	8947	8947	8947	9350	13968	23046	24367
550,000	9620	9620	9620	10054	15027	24803	26226
600,000	10404	10404	10404	10874	16260	26846	28387
650,000	11157	11157	11157	11661	17442	28806	30460
700,000	11877	11877	11877	12415	18574	30682	32445
750,000	12565	12565	12565	13135	19656	32476	34342

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 40

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	531	540	548	548	604	682	759
10,000	537	546	554	554	612	692	772
20,000	569	579	588	588	651	739	827
30,000	591	602	611	611	679	773	867
40,000	598	609	618	618	687	784	880
50,000	632	644	654	654	729	834	938
60,000	696	710	722	722	806	925	1042
70,000	736	751	764	764	854	982	1108
80,000	758	773	786	786	880	1012	1143
90,000	796	812	826	826	926	1065	1204
100,000	799	815	829	829	930	1071	1210
110,000	813	830	845	845	948	1092	1236
120,000	843	861	876	876	983	1134	1284
130,000	862	880	896	896	1007	1163	1317
140,000	911	931	947	947	1065	1232	1396
150,000	963	984	1001	1001	1127	1304	1479
160,000	1001	1023	1041	1041	1173	1357	1540
170,000	1038	1060	1079	1079	1217	1409	1600
180,000	1076	1099	1119	1119	1261	1462	1660
190,000	1112	1136	1157	1157	1305	1513	1718
200,000	1145	1170	1191	1191	1344	1559	1772
210,000	1181	1207	1229	1229	1387	1609	1829
220,000	1215	1242	1265	1265	1428	1658	1885
230,000	1266	1293	1317	1317	1488	1728	1965
240,000	1298	1327	1351	1351	1527	1773	2017
250,000	1329	1358	1384	1384	1564	1817	2067
300,000	1534	1568	1597	1597	1807	2102	2394
350,000	1700	1738	1771	1771	2005	2335	2660
400,000	1902	1945	1982	1982	2246	2616	2983
450,000	2066	2113	2153	2153	2441	2845	3245
500,000	2253	2304	2348	2348	2662	3104	3542
550,000	2409	2464	2511	2511	2848	3322	3792
600,000	2594	2653	2704	2704	3068	3579	4086
650,000	2771	2834	2889	2889	3279	3826	4369
700,000	2940	3008	3066	3066	3480	4062	4639
750,000	3102	3174	3235	3235	3673	4288	4897

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 40

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	587	604	654	654	906	1294	1458
10,000	594	612	664	664	923	1325	1493
20,000	632	651	708	708	993	1432	1618
30,000	658	679	740	740	1044	1514	1712
40,000	666	687	750	750	1061	1542	1745
50,000	706	729	797	797	1134	1655	1875
60,000	781	806	883	883	1264	1854	2102
70,000	827	854	937	937	1346	1979	2245
80,000	852	880	966	966	1389	2044	2320
90,000	895	926	1016	1016	1465	2159	2452
100,000	899	930	1021	1021	1474	2175	2470
110,000	916	948	1041	1041	1507	2226	2529
120,000	951	983	1081	1081	1567	2319	2635
130,000	973	1007	1108	1108	1609	2384	2711
140,000	1029	1065	1173	1173	1707	2533	2881
150,000	1089	1127	1242	1242	1810	2689	3059
160,000	1133	1173	1292	1292	1886	2805	3191
170,000	1175	1217	1341	1341	1960	2917	3319
180,000	1218	1261	1391	1391	2035	3031	3450
190,000	1260	1305	1439	1439	2108	3141	3575
200,000	1298	1344	1483	1483	2174	3241	3690
210,000	1339	1387	1531	1531	2246	3350	3815
220,000	1378	1428	1577	1577	2315	3455	3935
230,000	1436	1488	1643	1643	2414	3605	4106
240,000	1473	1527	1686	1686	2479	3703	4219
250,000	1509	1564	1728	1728	2541	3798	4327
300,000	1743	1807	1998	1998	2946	4411	5028
350,000	1934	2005	2218	2218	3277	4912	5601
400,000	2166	2246	2485	2485	3676	5516	6291
450,000	2354	2441	2702	2702	4001	6008	6853
500,000	2567	2662	2948	2948	4369	6564	7489
550,000	2746	2848	3155	3155	4679	7034	8025
600,000	2957	3068	3399	3399	5044	7585	8655
650,000	3160	3279	3633	3633	5394	8115	9261
700,000	3354	3480	3857	3857	5729	8621	9839
750,000	3540	3673	4071	4071	6049	9105	10392

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 41

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	459	459	459	475	500	523	544
10,000	478	478	478	496	523	548	569
20,000	533	533	533	553	584	613	639
30,000	562	562	562	584	618	649	677
40,000	618	618	618	643	682	717	748
50,000	688	688	688	717	761	801	837
60,000	742	742	742	773	821	866	905
70,000	791	791	791	825	877	925	967
80,000	820	820	820	854	909	959	1003
90,000	865	865	865	901	959	1012	1059
100,000	909	909	909	948	1010	1066	1116
110,000	942	942	942	983	1047	1106	1158
120,000	998	998	998	1041	1110	1172	1228
130,000	1022	1022	1022	1066	1137	1201	1259
140,000	1067	1067	1067	1114	1188	1255	1315
150,000	1110	1110	1110	1159	1237	1307	1370
160,000	1155	1155	1155	1207	1287	1361	1426
170,000	1199	1199	1199	1252	1336	1413	1481
180,000	1241	1241	1241	1296	1384	1463	1534
190,000	1282	1282	1282	1339	1430	1512	1585
200,000	1315	1315	1315	1374	1467	1552	1627
210,000	1352	1352	1352	1413	1509	1596	1674
220,000	1388	1388	1388	1450	1549	1639	1719
230,000	1442	1442	1442	1507	1610	1703	1786
240,000	1476	1476	1476	1542	1647	1743	1828
250,000	1508	1508	1508	1576	1683	1781	1869
300,000	1715	1715	1715	1793	1916	2029	2128
350,000	1879	1879	1879	1965	2101	2225	2335
400,000	2115	2115	2115	2212	2366	2506	2630
450,000	2307	2307	2307	2413	2581	2734	2870
500,000	2522	2522	2522	2639	2823	2991	3139
550,000	2710	2710	2710	2835	3034	3214	3375
600,000	2929	2929	2929	3065	3280	3475	3649
650,000	3139	3139	3139	3285	3516	3725	3912
700,000	3341	3341	3341	3496	3742	3965	4164
750,000	3533	3533	3533	3697	3957	4194	4404

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 41

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	531	531	531	548	764	1146	1208
10,000	555	555	555	574	806	1216	1282
20,000	622	622	622	644	914	1392	1468
30,000	659	659	659	683	976	1494	1577
40,000	728	728	728	755	1087	1673	1767
50,000	814	814	814	844	1224	1894	2002
60,000	880	880	880	913	1329	2062	2180
70,000	940	940	940	976	1425	2217	2345
80,000	975	975	975	1012	1479	2304	2437
90,000	1029	1029	1029	1069	1565	2441	2582
100,000	1084	1084	1084	1126	1653	2583	2732
110,000	1125	1125	1125	1168	1719	2689	2846
120,000	1192	1192	1192	1239	1826	2862	3028
130,000	1222	1222	1222	1270	1875	2942	3114
140,000	1277	1277	1277	1327	1961	3080	3260
150,000	1330	1330	1330	1382	2045	3214	3402
160,000	1385	1385	1385	1440	2132	3352	3549
170,000	1438	1438	1438	1495	2215	3486	3691
180,000	1489	1489	1489	1548	2296	3616	3828
190,000	1539	1539	1539	1600	2375	3741	3961
200,000	1579	1579	1579	1642	2439	3844	4071
210,000	1625	1625	1625	1690	2511	3959	4192
220,000	1668	1668	1668	1735	2579	4069	4309
230,000	1733	1733	1733	1803	2682	4232	4482
240,000	1774	1774	1774	1846	2746	4336	4591
250,000	1813	1813	1813	1886	2808	4434	4696
300,000	2065	2065	2065	2148	3204	5066	5366
350,000	2265	2265	2265	2357	3519	5570	5900
400,000	2551	2551	2551	2655	3969	6287	6660
450,000	2783	2783	2783	2897	4335	6870	7279
500,000	3045	3045	3045	3170	4746	7526	7973
550,000	3272	3272	3272	3407	5104	8098	8580
600,000	3538	3538	3538	3684	5522	8764	9286
650,000	3793	3793	3793	3950	5922	9403	9963
700,000	4037	4037	4037	4204	6306	10014	10611
750,000	4270	4270	4270	4447	6673	10599	11231

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 42

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	896	930	945	945	999	1203	1364
10,000	915	950	966	966	1021	1232	1398
20,000	986	1025	1042	1042	1102	1333	1516
30,000	1032	1073	1091	1091	1155	1400	1594
40,000	1053	1096	1114	1114	1180	1432	1631
50,000	1124	1170	1190	1190	1261	1533	1748
60,000	1134	1180	1201	1201	1273	1549	1766
70,000	1158	1206	1227	1227	1301	1584	1807
80,000	1167	1215	1236	1236	1310	1595	1821
90,000	1184	1232	1254	1254	1330	1620	1849
100,000	1194	1244	1265	1265	1342	1636	1868
110,000	1300	1354	1378	1378	1462	1785	2040
120,000	1349	1406	1430	1430	1519	1855	2120
130,000	1387	1445	1470	1470	1561	1909	2183
140,000	1472	1534	1561	1561	1658	2029	2321
150,000	1555	1621	1650	1650	1753	2145	2455
160,000	1622	1691	1721	1721	1829	2239	2563
170,000	1690	1762	1793	1793	1906	2334	2673
180,000	1752	1827	1859	1859	1976	2422	2774
190,000	1812	1890	1923	1923	2045	2507	2872
200,000	1870	1950	1985	1985	2111	2588	2966
210,000	1932	2014	2051	2051	2181	2675	3065
220,000	1991	2076	2114	2114	2248	2758	3161
230,000	2076	2165	2204	2204	2344	2877	3298
240,000	2132	2224	2264	2264	2408	2956	3389
250,000	2185	2280	2321	2321	2469	3031	3475
300,000	2533	2643	2691	2691	2863	3519	4037
350,000	2817	2940	2994	2994	3186	3918	4496
400,000	3160	3298	3359	3359	3575	4398	5049
450,000	3437	3587	3653	3653	3889	4786	5495
500,000	3750	3914	3986	3986	4244	5225	6000
550,000	4022	4199	4276	4276	4553	5606	6439
600,000	4340	4531	4615	4615	4914	6053	6953
650,000	4647	4851	4941	4941	5262	6482	7446
700,000	4939	5157	5252	5252	5593	6892	7918
750,000	5219	5450	5550	5550	5911	7284	8370

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 42

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1011	1046	1138	1138	1497	2335	2644
10,000	1034	1070	1165	1165	1535	2401	2720
20,000	1116	1155	1260	1260	1666	2616	2965
30,000	1170	1211	1323	1323	1753	2760	3131
40,000	1195	1238	1352	1352	1795	2830	3211
50,000	1278	1324	1447	1447	1925	3043	3455
60,000	1290	1336	1461	1461	1946	3078	3495
70,000	1318	1366	1494	1494	1991	3153	3581
80,000	1328	1376	1505	1505	2006	3177	3609
90,000	1347	1396	1528	1528	2037	3228	3666
100,000	1360	1410	1543	1543	2059	3264	3708
110,000	1482	1536	1683	1683	2250	3575	4063
120,000	1539	1596	1748	1748	2339	3720	4229
130,000	1582	1641	1799	1799	2409	3835	4360
140,000	1681	1743	1912	1912	2562	4083	4643
150,000	1777	1843	2021	2021	2711	4323	4917
160,000	1853	1923	2109	2109	2831	4517	5138
170,000	1932	2004	2199	2199	2952	4714	5363
180,000	2003	2079	2281	2281	3064	4895	5569
190,000	2073	2151	2361	2361	3172	5070	5769
200,000	2140	2220	2437	2437	3276	5238	5961
210,000	2210	2294	2518	2518	3387	5417	6165
220,000	2279	2365	2597	2597	3493	5589	6361
230,000	2377	2467	2709	2709	3645	5834	6641
240,000	2441	2533	2782	2782	3745	5996	6825
250,000	2503	2598	2853	2853	3841	6152	7003
300,000	2903	3014	3311	3311	4463	7156	8148
350,000	3230	3354	3686	3686	4972	7979	9086
400,000	3625	3764	4138	4138	5584	8967	10212
450,000	3943	4094	4502	4502	6079	9765	11123
500,000	4303	4469	4915	4915	6638	10668	12152
550,000	4616	4794	5273	5273	7125	11454	13048
600,000	4983	5175	5693	5693	7694	12372	14095
650,000	5335	5542	6096	6096	8240	13254	15101
700,000	5672	5891	6481	6481	8763	14097	16062
750,000	5994	6226	6850	6850	9263	14905	16982

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 43

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	834	834	834	861	900	967	1000
10,000	875	875	875	904	945	1017	1053
20,000	984	984	984	1017	1065	1149	1190
30,000	1045	1045	1045	1081	1133	1224	1269
40,000	1157	1157	1157	1198	1257	1360	1410
50,000	1296	1296	1296	1343	1411	1528	1586
60,000	1402	1402	1402	1454	1528	1657	1720
70,000	1500	1500	1500	1556	1635	1774	1843
80,000	1556	1556	1556	1614	1697	1842	1913
90,000	1644	1644	1644	1705	1793	1947	2023
100,000	1733	1733	1733	1798	1891	2055	2135
110,000	1799	1799	1799	1867	1964	2135	2219
120,000	1908	1908	1908	1981	2085	2267	2356
130,000	1957	1957	1957	2032	2139	2326	2418
140,000	2045	2045	2045	2124	2236	2433	2529
150,000	2131	2131	2131	2213	2330	2536	2636
160,000	2220	2220	2220	2305	2428	2642	2748
170,000	2305	2305	2305	2394	2522	2745	2855
180,000	2388	2388	2388	2480	2613	2845	2959
190,000	2468	2468	2468	2564	2701	2941	3059
200,000	2534	2534	2534	2632	2774	3021	3142
210,000	2607	2607	2607	2708	2854	3108	3233
220,000	2677	2677	2677	2782	2931	3193	3321
230,000	2782	2782	2782	2891	3047	3319	3453
240,000	2848	2848	2848	2960	3120	3399	3536
250,000	2911	2911	2911	3025	3189	3475	3615
300,000	3317	3317	3317	3448	3635	3962	4123
350,000	3640	3640	3640	3784	3990	4350	4527
400,000	4102	4102	4102	4264	4497	4904	5104
450,000	4476	4476	4476	4654	4909	5355	5573
500,000	4898	4898	4898	5093	5373	5861	6101
550,000	5266	5266	5266	5476	5777	6303	6561
600,000	5694	5694	5694	5922	6248	6817	7097
650,000	6105	6105	6105	6349	6699	7311	7611
700,000	6499	6499	6499	6759	7132	7783	8103
750,000	6875	6875	6875	7150	7545	8235	8573

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 43

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	975	975	975	1011	1384	2017	2097
10,000	1026	1026	1026	1065	1466	2145	2231
20,000	1159	1159	1159	1205	1671	2462	2562
30,000	1235	1235	1235	1284	1790	2648	2757
40,000	1372	1372	1372	1428	2000	2971	3094
50,000	1542	1542	1542	1606	2261	3371	3511
60,000	1672	1672	1672	1742	2459	3674	3828
70,000	1791	1791	1791	1866	2641	3953	4120
80,000	1859	1859	1859	1937	2743	4109	4282
90,000	1966	1966	1966	2049	2905	4356	4540
100,000	2074	2074	2074	2163	3071	4612	4807
110,000	2155	2155	2155	2248	3196	4805	5008
120,000	2289	2289	2289	2387	3399	5115	5332
130,000	2349	2349	2349	2450	3493	5261	5484
140,000	2456	2456	2456	2563	3656	5509	5744
150,000	2560	2560	2560	2671	3814	5750	5995
160,000	2668	2668	2668	2784	3977	6000	6256
170,000	2772	2772	2772	2893	4135	6241	6507
180,000	2873	2873	2873	2998	4288	6474	6751
190,000	2970	2970	2970	3100	4435	6699	6986
200,000	3050	3050	3050	3184	4557	6885	7180
210,000	3139	3139	3139	3277	4692	7091	7395
220,000	3224	3224	3224	3366	4822	7289	7602
230,000	3352	3352	3352	3499	5015	7583	7909
240,000	3432	3432	3432	3583	5136	7769	8103
250,000	3509	3509	3509	3663	5253	7947	8288
300,000	4001	4001	4001	4179	5999	9084	9474
350,000	4393	4393	4393	4588	6593	9991	10421
400,000	4953	4953	4953	5174	7439	11280	11766
450,000	5408	5408	5408	5649	8128	12329	12861
500,000	5919	5919	5919	6184	8901	13507	14090
550,000	6365	6365	6365	6650	9576	14537	15165
600,000	6885	6885	6885	7194	10362	15734	16414
650,000	7384	7384	7384	7715	11116	16882	17612
700,000	7861	7861	7861	8214	11838	17982	18760
750,000	8317	8317	8317	8691	12528	19033	19856

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 44

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	673	673	673	691	740	804	830
10,000	704	704	704	724	777	845	873
20,000	790	790	790	813	874	954	986
30,000	838	838	838	862	929	1015	1051
40,000	926	926	926	954	1029	1127	1167
50,000	1036	1036	1036	1068	1154	1266	1312
60,000	1120	1120	1120	1155	1249	1371	1422
70,000	1197	1197	1197	1235	1336	1468	1523
80,000	1241	1241	1241	1280	1386	1524	1580
90,000	1310	1310	1310	1352	1465	1611	1671
100,000	1381	1381	1381	1425	1544	1699	1763
110,000	1432	1432	1432	1479	1604	1765	1832
120,000	1519	1519	1519	1569	1702	1874	1945
130,000	1557	1557	1557	1608	1745	1923	1996
140,000	1627	1627	1627	1681	1824	2011	2088
150,000	1695	1695	1695	1751	1901	2096	2176
160,000	1765	1765	1765	1823	1980	2183	2267
170,000	1833	1833	1833	1893	2057	2268	2356
180,000	1898	1898	1898	1961	2131	2350	2441
190,000	1961	1961	1961	2027	2202	2430	2524
200,000	2013	2013	2013	2081	2261	2495	2592
210,000	2071	2071	2071	2140	2327	2568	2667
220,000	2127	2127	2127	2198	2389	2637	2740
230,000	2210	2210	2210	2284	2484	2742	2848
240,000	2262	2262	2262	2338	2542	2807	2916
250,000	2312	2312	2312	2390	2599	2870	2981
300,000	2633	2633	2633	2722	2962	3272	3400
350,000	2889	2889	2889	2987	3250	3592	3733
400,000	3254	3254	3254	3365	3663	4049	4208
450,000	3551	3551	3551	3672	3998	4420	4594
500,000	3884	3884	3884	4017	4375	4838	5029
550,000	4175	4175	4175	4319	4703	5202	5408
600,000	4515	4515	4515	4670	5086	5626	5849
650,000	4840	4840	4840	5007	5454	6033	6273
700,000	5152	5152	5152	5329	5806	6423	6678
750,000	5449	5449	5449	5637	6142	6796	7065

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 44

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	781	781	781	810	1141	1792	1887
10,000	821	821	821	852	1207	1906	2008
20,000	925	925	925	961	1375	2189	2308
30,000	984	984	984	1023	1473	2356	2484
40,000	1092	1092	1092	1136	1644	2643	2789
50,000	1226	1226	1226	1276	1857	3000	3166
60,000	1327	1327	1327	1383	2019	3270	3452
70,000	1421	1421	1421	1481	2168	3519	3716
80,000	1475	1475	1475	1537	2252	3658	3863
90,000	1559	1559	1559	1625	2385	3878	4096
100,000	1644	1644	1644	1714	2521	4106	4337
110,000	1707	1707	1707	1781	2623	4278	4519
120,000	1812	1812	1812	1891	2789	4555	4812
130,000	1859	1859	1859	1940	2866	4685	4950
140,000	1944	1944	1944	2029	2999	4907	5184
150,000	2026	2026	2026	2114	3128	5121	5411
160,000	2111	2111	2111	2203	3262	5344	5647
170,000	2193	2193	2193	2289	3391	5559	5874
180,000	2272	2272	2272	2372	3516	5766	6094
190,000	2348	2348	2348	2452	3637	5967	6306
200,000	2412	2412	2412	2518	3737	6133	6482
210,000	2481	2481	2481	2591	3847	6317	6676
220,000	2549	2549	2549	2661	3953	6493	6863
230,000	2649	2649	2649	2767	4112	6755	7140
240,000	2712	2712	2712	2833	4211	6921	7316
250,000	2773	2773	2773	2896	4307	7080	7483
300,000	3161	3161	3161	3302	4917	8093	8555
350,000	3470	3470	3470	3625	5404	8901	9410
400,000	3911	3911	3911	4086	6097	10050	10625
450,000	4269	4269	4269	4461	6661	10985	11615
500,000	4672	4672	4672	4883	7294	12035	12725
550,000	5024	5024	5024	5250	7847	12953	13696
600,000	5433	5433	5433	5679	8491	14020	14825
650,000	5826	5826	5826	6090	9109	15043	15907
700,000	6202	6202	6202	6483	9700	16023	16944
750,000	6562	6562	6562	6859	10265	16960	17934

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 45

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1024	1024	1024	1053	1141	1232	1274
10,000	1077	1077	1077	1108	1203	1300	1345
20,000	1215	1215	1215	1251	1361	1475	1527
30,000	1293	1293	1293	1332	1452	1575	1632
40,000	1435	1435	1435	1479	1615	1754	1818
50,000	1611	1611	1611	1662	1817	1977	2050
60,000	1746	1746	1746	1801	1971	2146	2226
70,000	1869	1869	1869	1930	2113	2301	2388
80,000	1940	1940	1940	2002	2193	2389	2479
90,000	2050	2050	2050	2117	2319	2528	2624
100,000	2163	2163	2163	2234	2449	2670	2771
110,000	2247	2247	2247	2321	2545	2776	2882
120,000	2385	2385	2385	2464	2703	2950	3063
130,000	2447	2447	2447	2529	2775	3029	3146
140,000	2559	2559	2559	2644	2903	3169	3291
150,000	2667	2667	2667	2756	3026	3304	3432
160,000	2779	2779	2779	2872	3154	3444	3578
170,000	2887	2887	2887	2984	3277	3580	3718
180,000	2991	2991	2991	3092	3396	3711	3855
190,000	3092	3092	3092	3196	3512	3837	3986
200,000	3175	3175	3175	3282	3607	3942	4095
210,000	3268	3268	3268	3378	3712	4057	4215
220,000	3356	3356	3356	3470	3814	4168	4331
230,000	3489	3489	3489	3607	3965	4334	4503
240,000	3572	3572	3572	3693	4060	4439	4612
250,000	3652	3652	3652	3775	4151	4538	4716
300,000	4163	4163	4163	4305	4735	5179	5382
350,000	4570	4570	4570	4726	5200	5688	5912
400,000	5152	5152	5152	5328	5864	6416	6669
450,000	5624	5624	5624	5817	6403	7007	7283
500,000	6155	6155	6155	6367	7009	7671	7974
550,000	6619	6619	6619	6846	7538	8251	8578
600,000	7158	7158	7158	7405	8154	8926	9280
650,000	7676	7676	7676	7941	8745	9574	9954
700,000	8172	8172	8172	8454	9311	10194	10599
750,000	8646	8646	8646	8945	9852	10787	11215

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 45

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1192	1192	1192	1235	1752	2592	2693
10,000	1257	1257	1257	1303	1859	2761	2869
20,000	1424	1424	1424	1478	2126	3176	3301
30,000	1520	1520	1520	1579	2281	3421	3556
40,000	1692	1692	1692	1758	2553	3841	3995
50,000	1906	1906	1906	1981	2890	4364	4540
60,000	2068	2068	2068	2151	3146	4760	4952
70,000	2217	2217	2217	2307	3381	5124	5332
80,000	2302	2302	2302	2395	3513	5328	5544
90,000	2435	2435	2435	2534	3722	5649	5879
100,000	2572	2572	2572	2676	3937	5983	6227
110,000	2673	2673	2673	2783	4100	6235	6490
120,000	2840	2840	2840	2957	4362	6640	6912
130,000	2916	2916	2916	3036	4484	6831	7111
140,000	3051	3051	3051	3177	4694	7155	7449
150,000	3181	3181	3181	3312	4898	7469	7776
160,000	3315	3315	3315	3453	5109	7794	8115
170,000	3445	3445	3445	3588	5312	8109	8442
180,000	3571	3571	3571	3720	5509	8412	8759
190,000	3692	3692	3692	3846	5700	8706	9065
200,000	3793	3793	3793	3951	5857	8949	9318
210,000	3904	3904	3904	4067	6031	9218	9598
220,000	4011	4011	4011	4178	6199	9476	9867
230,000	4170	4170	4170	4345	6448	9859	10265
240,000	4270	4270	4270	4449	6605	10101	10518
250,000	4366	4366	4366	4549	6755	10333	10760
300,000	4982	4982	4982	5191	7717	11814	12303
350,000	5471	5471	5471	5702	8484	12996	13534
400,000	6170	6170	6170	6431	9576	14676	15284
450,000	6738	6738	6738	7024	10464	16043	16708
500,000	7377	7377	7377	7690	11461	17578	18307
550,000	7934	7934	7934	8271	12332	18919	19705
600,000	8583	8583	8583	8948	13346	20479	21330
650,000	9206	9206	9206	9598	14318	21975	22888
700,000	9802	9802	9802	10219	15249	23408	24381
750,000	10371	10371	10371	10813	16139	24777	25807

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 46

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	793	793	793	815	881	949	981
10,000	831	831	831	856	926	999	1033
20,000	934	934	934	962	1044	1129	1168
30,000	991	991	991	1022	1111	1203	1246
40,000	1097	1097	1097	1132	1232	1337	1385
50,000	1229	1229	1229	1268	1383	1503	1558
60,000	1329	1329	1329	1372	1498	1629	1689
70,000	1421	1421	1421	1468	1604	1746	1810
80,000	1474	1474	1474	1523	1664	1812	1879
90,000	1557	1557	1557	1608	1759	1916	1987
100,000	1641	1641	1641	1696	1856	2022	2098
110,000	1703	1703	1703	1760	1927	2101	2180
120,000	1807	1807	1807	1868	2046	2231	2316
130,000	1853	1853	1853	1915	2099	2290	2377
140,000	1936	1936	1936	2002	2194	2394	2486
150,000	2017	2017	2017	2086	2287	2496	2591
160,000	2101	2101	2101	2173	2383	2601	2701
170,000	2182	2182	2182	2256	2475	2702	2806
180,000	2260	2260	2260	2337	2564	2800	2908
190,000	2335	2335	2335	2416	2651	2895	3007
200,000	2398	2398	2398	2480	2722	2973	3088
210,000	2467	2467	2467	2552	2801	3060	3178
220,000	2533	2533	2533	2621	2877	3143	3265
230,000	2633	2633	2633	2724	2991	3268	3395
240,000	2695	2695	2695	2788	3062	3346	3476
250,000	2754	2754	2754	2850	3130	3421	3554
300,000	3138	3138	3138	3248	3568	3901	4053
350,000	3443	3443	3443	3564	3916	4283	4451
400,000	3879	3879	3879	4016	4415	4829	5019
450,000	4233	4233	4233	4383	4819	5273	5480
500,000	4632	4632	4632	4796	5274	5771	5998
550,000	4979	4979	4979	5156	5671	6206	6451
600,000	5385	5385	5385	5576	6133	6713	6978
650,000	5773	5773	5773	5978	6577	7199	7483
700,000	6145	6145	6145	6364	7001	7665	7968
750,000	6501	6501	6501	6732	7407	8109	8430

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 46

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	916	916	916	967	1336	1963	2038
10,000	964	964	964	1019	1415	2089	2169
20,000	1088	1088	1088	1152	1613	2397	2491
30,000	1158	1158	1158	1228	1728	2579	2681
40,000	1286	1286	1286	1365	1931	2893	3008
50,000	1445	1445	1445	1535	2182	3283	3414
60,000	1565	1565	1565	1664	2373	3578	3722
70,000	1676	1676	1676	1783	2549	3850	4006
80,000	1740	1740	1740	1851	2647	4002	4164
90,000	1839	1839	1839	1957	2803	4243	4414
100,000	1941	1941	1941	2066	2964	4491	4674
110,000	2016	2016	2016	2147	3085	4680	4870
120,000	2140	2140	2140	2280	3280	4982	5185
130,000	2196	2196	2196	2340	3371	5124	5333
140,000	2297	2297	2297	2447	3528	5366	5585
150,000	2394	2394	2394	2551	3680	5601	5830
160,000	2494	2494	2494	2659	3838	5844	6083
170,000	2591	2591	2591	2762	3990	6079	6328
180,000	2685	2685	2685	2863	4137	6306	6564
190,000	2776	2776	2776	2960	4280	6525	6793
200,000	2851	2851	2851	3040	4397	6706	6982
210,000	2933	2933	2933	3128	4528	6907	7191
220,000	3013	3013	3013	3214	4653	7100	7392
230,000	3132	3132	3132	3341	4839	7386	7690
240,000	3207	3207	3207	3421	4956	7568	7879
250,000	3279	3279	3279	3497	5069	7741	8059
300,000	3738	3738	3738	3989	5788	8848	9213
350,000	4104	4104	4104	4380	6361	9731	10133
400,000	4627	4627	4627	4939	7178	10987	11441
450,000	5051	5051	5051	5392	7842	12009	12506
500,000	5528	5528	5528	5902	8588	13157	13701
550,000	5945	5945	5945	6348	9240	14160	14746
600,000	6430	6430	6430	6866	9998	15326	15961
650,000	6895	6895	6895	7363	10726	16444	17126
700,000	7341	7341	7341	7840	11422	17515	18242
750,000	7766	7766	7766	8295	12088	18539	19308

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 48

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	596	605	616	616	643	775	865
10,000	605	615	626	626	654	790	882
20,000	646	656	668	668	699	848	949
30,000	673	684	697	697	730	888	996
40,000	680	691	705	705	738	900	1010
50,000	725	737	752	752	788	964	1083
60,000	754	766	781	781	820	1004	1129
70,000	800	814	830	830	871	1069	1204
80,000	821	835	852	852	894	1098	1237
90,000	833	848	865	865	908	1115	1257
100,000	839	853	871	871	914	1124	1267
110,000	910	926	945	945	993	1224	1381
120,000	946	962	982	982	1032	1274	1438
130,000	959	975	996	996	1046	1293	1460
140,000	1008	1026	1047	1047	1101	1361	1538
150,000	1056	1074	1097	1097	1153	1427	1614
160,000	1099	1119	1143	1143	1202	1488	1683
170,000	1142	1162	1187	1187	1248	1547	1750
180,000	1183	1204	1229	1229	1293	1604	1815
190,000	1224	1246	1273	1273	1340	1662	1881
200,000	1262	1285	1313	1313	1381	1715	1942
210,000	1303	1326	1355	1355	1426	1771	2005
220,000	1341	1366	1395	1395	1468	1824	2067
230,000	1398	1423	1454	1454	1530	1902	2155
240,000	1434	1460	1492	1492	1571	1953	2213
250,000	1469	1496	1528	1528	1609	2001	2268
300,000	1700	1731	1769	1769	1864	2321	2632
350,000	1885	1920	1962	1962	2067	2577	2924
400,000	2111	2150	2198	2198	2316	2890	3280
450,000	2294	2337	2389	2389	2518	3143	3569
500,000	2502	2549	2605	2605	2746	3430	3895
550,000	2675	2725	2786	2786	2937	3670	4169
600,000	2880	2934	2999	2999	3163	3953	4491
650,000	3077	3135	3204	3204	3379	4225	4801
700,000	3265	3326	3401	3401	3586	4485	5097
750,000	3445	3510	3588	3588	3784	4733	5379

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 48

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	660	683	707	707	983	1487	1690
10,000	671	695	719	719	1005	1525	1734
20,000	717	744	771	771	1083	1653	1882
30,000	749	778	806	806	1139	1745	1989
40,000	758	787	816	816	1155	1773	2022
50,000	810	841	873	873	1241	1913	2183
60,000	842	875	908	908	1295	2000	2284
70,000	895	931	966	966	1382	2140	2445
80,000	919	956	992	992	1421	2201	2515
90,000	934	971	1008	1008	1444	2238	2558
100,000	940	978	1015	1015	1456	2259	2583
110,000	1021	1063	1104	1104	1589	2473	2828
120,000	1062	1106	1149	1149	1656	2580	2953
130,000	1077	1121	1165	1165	1682	2624	3003
140,000	1133	1180	1226	1226	1773	2768	3169
150,000	1188	1236	1285	1285	1861	2908	3330
160,000	1237	1289	1340	1340	1941	3037	3478
170,000	1286	1339	1392	1392	2019	3161	3621
180,000	1332	1387	1443	1443	2095	3282	3760
190,000	1380	1437	1495	1495	2172	3404	3901
200,000	1423	1482	1542	1542	2242	3516	4030
210,000	1469	1530	1592	1592	2316	3635	4166
220,000	1513	1576	1640	1640	2387	3748	4297
230,000	1577	1643	1709	1709	2490	3911	4484
240,000	1618	1686	1755	1755	2557	4018	4607
250,000	1658	1728	1798	1798	2621	4121	4725
300,000	1921	2002	2084	2084	3044	4794	5498
350,000	2131	2222	2313	2313	3384	5334	6120
400,000	2388	2490	2592	2592	3797	5991	6874
450,000	2596	2707	2819	2819	4132	6524	7487
500,000	2831	2953	3075	3075	4511	7127	8180
550,000	3028	3159	3290	3290	4829	7632	8760
600,000	3261	3402	3543	3543	5203	8227	9445
650,000	3484	3635	3786	3786	5562	8798	10101
700,000	3698	3859	4019	4019	5906	9344	10729
750,000	3902	4072	4241	4241	6235	9866	11328

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 50

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	770	785	797	797	883	1004	1124
10,000	782	797	809	809	898	1023	1147
20,000	834	850	863	863	961	1098	1234
30,000	871	889	903	903	1008	1154	1299
40,000	883	901	915	915	1023	1173	1321
50,000	938	957	973	973	1089	1252	1413
60,000	1039	1061	1079	1079	1210	1394	1576
70,000	1102	1126	1145	1145	1286	1483	1679
80,000	1136	1160	1180	1180	1326	1531	1733
90,000	1196	1221	1242	1242	1397	1613	1828
100,000	1201	1227	1248	1248	1405	1623	1839
110,000	1225	1252	1274	1274	1434	1658	1880
120,000	1272	1300	1323	1323	1490	1724	1956
130,000	1303	1332	1355	1355	1528	1770	2009
140,000	1380	1410	1435	1435	1620	1877	2132
150,000	1461	1493	1520	1520	1716	1990	2261
160,000	1520	1554	1582	1582	1787	2073	2356
170,000	1578	1613	1642	1642	1855	2153	2449
180,000	1636	1673	1703	1703	1925	2236	2543
190,000	1693	1731	1762	1762	1993	2315	2634
200,000	1745	1784	1816	1816	2054	2387	2716
210,000	1801	1841	1875	1875	2121	2465	2806
220,000	1854	1896	1931	1931	2185	2541	2893
230,000	1933	1976	2013	2013	2278	2650	3017
240,000	1983	2028	2066	2066	2339	2721	3099
250,000	2032	2078	2116	2116	2397	2789	3177
300,000	2350	2404	2448	2448	2775	3232	3684
350,000	2609	2669	2719	2719	3084	3594	4098
400,000	2923	2990	3047	3047	3457	4030	4599
450,000	3178	3252	3313	3313	3761	4386	5006
500,000	3467	3548	3615	3615	4104	4789	5466
550,000	3710	3797	3869	3869	4394	5128	5855
600,000	3997	4090	4168	4168	4734	5527	6311
650,000	4272	4372	4455	4455	5062	5910	6750
700,000	4535	4641	4730	4730	5375	6276	7169
750,000	4787	4899	4992	4992	5674	6627	7570

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 50

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	857	883	961	961	1351	1953	2207
10,000	871	898	979	979	1381	2003	2265
20,000	931	961	1050	1050	1491	2173	2460
30,000	976	1008	1102	1102	1574	2303	2610
40,000	990	1023	1119	1119	1602	2348	2663
50,000	1054	1089	1194	1194	1717	2525	2866
60,000	1170	1210	1329	1329	1920	2834	3219
70,000	1243	1286	1413	1413	2048	3029	3443
80,000	1282	1326	1458	1458	2115	3131	3559
90,000	1350	1397	1537	1537	2233	3309	3763
100,000	1357	1405	1546	1546	2248	3334	3792
110,000	1385	1434	1579	1579	2301	3416	3886
120,000	1439	1490	1641	1641	2396	3560	4052
130,000	1475	1528	1684	1684	2462	3664	4170
140,000	1563	1620	1786	1786	2614	3894	4434
150,000	1656	1716	1893	1893	2775	4137	4711
160,000	1724	1787	1971	1971	2893	4317	4917
170,000	1790	1855	2048	2048	3008	4491	5116
180,000	1857	1925	2126	2126	3125	4668	5318
190,000	1922	1993	2201	2201	3237	4839	5514
200,000	1982	2054	2269	2269	3340	4995	5692
210,000	2046	2121	2343	2343	3452	5164	5886
220,000	2108	2185	2415	2415	3559	5327	6072
230,000	2197	2278	2518	2518	3713	5560	6338
240,000	2255	2339	2585	2585	3814	5713	6513
250,000	2311	2397	2650	2650	3911	5860	6681
300,000	2675	2775	3070	3070	4540	6811	7768
350,000	2972	3084	3413	3413	5054	7590	8659
400,000	3332	3457	3827	3827	5674	8526	9729
450,000	3624	3761	4165	4165	6179	9290	10602
500,000	3955	4104	4546	4546	6749	10153	11587
550,000	4233	4394	4868	4868	7231	10881	12420
600,000	4561	4734	5246	5246	7797	11736	13397
650,000	4877	5062	5610	5610	8340	12558	14337
700,000	5178	5375	5957	5957	8859	13343	15234
750,000	5466	5674	6289	6289	9357	14095	16092

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 53

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	548	556	565	565	588	700	776
10,000	554	562	571	571	595	711	789
20,000	587	595	605	605	632	758	844
30,000	608	617	628	628	656	790	882
40,000	613	622	633	633	661	799	892
50,000	649	659	671	671	702	852	953
60,000	672	683	696	696	728	885	991
70,000	711	722	736	736	771	939	1054
80,000	729	740	755	755	790	964	1082
90,000	739	751	765	765	802	979	1098
100,000	743	754	769	769	806	985	1106
110,000	802	815	831	831	872	1068	1202
120,000	832	845	862	862	905	1110	1250
130,000	841	855	872	872	916	1125	1267
140,000	883	897	916	916	961	1183	1333
150,000	923	938	958	958	1006	1239	1397
160,000	960	976	996	996	1047	1290	1456
170,000	996	1012	1033	1033	1086	1340	1512
180,000	1030	1048	1069	1069	1124	1388	1567
190,000	1065	1083	1106	1106	1163	1437	1623
200,000	1097	1116	1139	1139	1198	1482	1674
210,000	1131	1151	1175	1175	1235	1529	1728
220,000	1164	1184	1209	1209	1271	1574	1780
230,000	1212	1233	1259	1259	1324	1640	1855
240,000	1242	1264	1291	1291	1358	1683	1904
250,000	1272	1294	1321	1321	1390	1724	1950
300,000	1468	1493	1525	1525	1606	1995	2259
350,000	1624	1653	1688	1688	1778	2212	2507
400,000	1816	1848	1888	1888	1989	2478	2809
450,000	1971	2006	2050	2050	2160	2692	3053
500,000	2147	2186	2234	2234	2354	2936	3331
550,000	2294	2335	2387	2387	2515	3139	3562
600,000	2468	2512	2568	2568	2707	3380	3836
650,000	2635	2682	2742	2742	2891	3611	4099
700,000	2795	2845	2908	2908	3066	3831	4350
750,000	2947	3000	3067	3067	3234	4042	4590

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 53

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	602	622	642	642	877	1305	1478
10,000	609	630	651	651	893	1335	1513
20,000	647	670	692	692	958	1442	1637
30,000	672	696	720	720	1003	1518	1726
40,000	678	703	727	727	1016	1541	1753
50,000	721	747	774	774	1087	1658	1888
60,000	747	775	803	803	1132	1731	1973
70,000	791	821	852	852	1205	1849	2108
80,000	812	843	874	874	1238	1901	2168
90,000	823	855	887	887	1257	1932	2204
100,000	828	860	892	892	1267	1949	2224
110,000	896	931	966	966	1378	2129	2432
120,000	930	966	1004	1004	1435	2220	2537
130,000	941	978	1016	1016	1456	2256	2578
140,000	989	1028	1068	1068	1532	2378	2719
150,000	1035	1076	1118	1118	1607	2497	2856
160,000	1077	1120	1164	1164	1675	2606	2981
170,000	1117	1162	1208	1208	1741	2711	3102
180,000	1156	1203	1251	1251	1804	2813	3220
190,000	1197	1245	1295	1295	1870	2917	3339
200,000	1233	1283	1334	1334	1929	3012	3448
210,000	1272	1323	1376	1376	1991	3112	3564
220,000	1309	1362	1417	1417	2052	3208	3675
230,000	1363	1419	1476	1476	2139	3347	3834
240,000	1398	1455	1514	1514	2196	3437	3938
250,000	1431	1490	1550	1550	2250	3524	4038
300,000	1654	1723	1793	1793	2609	4095	4695
350,000	1831	1908	1987	1987	2896	4554	5222
400,000	2049	2136	2224	2224	3247	5111	5863
450,000	2226	2320	2416	2416	3531	5564	6383
500,000	2426	2528	2633	2633	3853	6075	6971
550,000	2592	2703	2815	2815	4122	6504	7464
600,000	2790	2909	3030	3030	4440	7009	8045
650,000	2979	3107	3236	3236	4745	7494	8603
700,000	3160	3296	3434	3434	5037	7958	9136
750,000	3334	3477	3622	3622	5316	8401	9645

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 62

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	614	628	636	636	636	723	804
10,000	622	637	646	646	646	735	818
20,000	663	679	689	689	689	786	878
30,000	689	706	716	716	716	820	917
40,000	699	716	727	727	727	833	933
50,000	743	762	774	774	774	889	997
60,000	775	795	807	807	807	929	1043
70,000	819	840	854	854	854	984	1106
80,000	845	867	881	881	881	1016	1142
90,000	857	879	893	893	893	1030	1159
100,000	862	885	899	899	899	1038	1168
110,000	934	959	975	975	975	1127	1270
120,000	966	992	1009	1009	1009	1167	1316
130,000	990	1017	1034	1034	1034	1198	1351
140,000	1050	1079	1097	1097	1097	1272	1436
150,000	1109	1139	1158	1158	1158	1344	1518
160,000	1153	1184	1204	1204	1204	1398	1580
170,000	1199	1232	1253	1253	1253	1456	1646
180,000	1242	1276	1298	1298	1298	1509	1706
190,000	1284	1319	1342	1342	1342	1560	1765
200,000	1324	1360	1383	1383	1383	1609	1821
210,000	1366	1404	1428	1428	1428	1662	1881
220,000	1407	1446	1471	1471	1471	1712	1938
230,000	1466	1507	1533	1533	1533	1785	2021
240,000	1504	1546	1573	1573	1573	1832	2075
250,000	1541	1584	1612	1612	1612	1878	2127
300,000	1781	1832	1864	1864	1864	2174	2465
350,000	1975	2031	2067	2067	2067	2413	2737
400,000	2213	2276	2316	2316	2316	2705	3070
450,000	2405	2473	2517	2517	2517	2942	3340
500,000	2622	2697	2745	2745	2745	3209	3645
550,000	2806	2886	2938	2938	2938	3435	3902
600,000	3022	3109	3164	3164	3164	3702	4206
650,000	3230	3323	3382	3382	3382	3958	4497
700,000	3428	3527	3591	3591	3591	4202	4775
750,000	3618	3723	3790	3790	3790	4436	5042

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 62

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	678	703	765	765	963	1369	1553
10,000	689	714	778	778	983	1402	1591
20,000	736	764	834	834	1058	1517	1725
30,000	767	796	871	871	1109	1597	1817
40,000	779	809	885	885	1129	1629	1855
50,000	830	863	946	946	1210	1753	1998
60,000	866	901	988	988	1268	1840	2099
70,000	917	954	1047	1047	1346	1959	2236
80,000	946	985	1082	1082	1391	2027	2314
90,000	960	999	1098	1098	1413	2059	2351
100,000	966	1006	1105	1105	1424	2078	2373
110,000	1049	1092	1202	1202	1552	2271	2596
120,000	1086	1131	1245	1245	1610	2358	2696
130,000	1113	1160	1278	1278	1654	2427	2775
140,000	1182	1232	1358	1358	1760	2584	2957
150,000	1249	1301	1435	1435	1862	2737	3133
160,000	1299	1354	1493	1493	1939	2853	3266
170,000	1352	1409	1555	1555	2020	2975	3407
180,000	1401	1460	1612	1612	2096	3088	3537
190,000	1448	1510	1667	1667	2168	3197	3662
200,000	1493	1557	1720	1720	2238	3302	3783
210,000	1542	1608	1776	1776	2313	3414	3911
220,000	1588	1657	1830	1830	2384	3521	4035
230,000	1655	1727	1908	1908	2487	3675	4211
240,000	1699	1773	1959	1959	2555	3776	4327
250,000	1741	1817	2008	2008	2619	3873	4439
300,000	2015	2103	2326	2326	3038	4499	5159
350,000	2235	2334	2582	2582	3377	5006	5743
400,000	2505	2616	2896	2896	3790	5623	6451
450,000	2724	2844	3149	3149	4124	6124	7027
500,000	2971	3103	3437	3437	4503	6689	7677
550,000	3180	3321	3679	3679	4823	7168	8227
600,000	3426	3578	3965	3965	5199	7730	8874
650,000	3662	3826	4239	4239	5561	8270	9495
700,000	3888	4062	4501	4501	5906	8786	10088
750,000	4104	4288	4752	4752	6237	9281	10656

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 69

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3789	3789	3789	3910	4070	4434	4595
10,000	4001	4001	4001	4132	4304	4694	4868
20,000	4544	4544	4544	4696	4896	5351	5552
30,000	4856	4856	4856	5021	5238	5731	5950
40,000	5412	5412	5412	5598	5844	6402	6649
50,000	6102	6102	6102	6315	6596	7234	7517
60,000	6626	6626	6626	6859	7167	7866	8176
70,000	7109	7109	7109	7361	7693	8448	8783
80,000	7382	7382	7382	7644	7990	8775	9124
90,000	7812	7812	7812	8090	8457	9292	9662
100,000	8252	8252	8252	8547	8937	9823	10216
110,000	8582	8582	8582	8890	9298	10223	10633
120,000	9121	9121	9121	9450	9884	10871	11309
130,000	9368	9368	9368	9706	10154	11170	11621
140,000	9801	9801	9801	10156	10625	11691	12164
150,000	10220	10220	10220	10591	11081	12195	12689
160,000	10655	10655	10655	11042	11554	12718	13234
170,000	11075	11075	11075	11478	12011	13222	13759
180,000	11480	11480	11480	11899	12452	13710	14267
190,000	11872	11872	11872	12306	12879	14181	14759
200,000	12196	12196	12196	12642	13231	14571	15165
210,000	12555	12555	12555	13014	13622	15002	15614
220,000	12899	12899	12899	13372	13996	15416	16045
230,000	13413	13413	13413	13905	14555	16033	16688
240,000	13736	13736	13736	14241	14907	16422	17093
250,000	14046	14046	14046	14562	15244	16794	17481
300,000	16030	16030	16030	16621	17402	19177	19964
350,000	17610	17610	17610	18261	19121	21076	21942
400,000	19864	19864	19864	20599	21572	23781	24760
450,000	21695	21695	21695	22500	23563	25980	27052
500,000	23754	23754	23754	24636	25802	28452	29627
550,000	25551	25551	25551	26501	27757	30610	31875
600,000	27643	27643	27643	28672	30032	33122	34492
650,000	29650	29650	29650	30755	32214	35531	37002
700,000	31572	31572	31572	32749	34304	37838	39405
750,000	33408	33408	33408	34654	36301	40042	41702

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 69

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4475	4475	4475	4635	6156	8971	9362
10,000	4738	4738	4738	4910	6544	9567	9987
20,000	5401	5401	5401	5602	7504	11023	11512
30,000	5786	5786	5786	6004	8067	11886	12416
40,000	6464	6464	6464	6710	9044	13362	13962
50,000	7305	7305	7305	7587	10256	15196	15882
60,000	7944	7944	7944	8253	11175	16584	17336
70,000	8532	8532	8532	8865	12022	17863	18675
80,000	8863	8863	8863	9210	12495	18575	19419
90,000	9385	9385	9385	9754	13244	19702	20600
100,000	9922	9922	9922	10313	14017	20871	21824
110,000	10326	10326	10326	10735	14602	21760	22754
120,000	10981	10981	10981	11417	15543	23179	24240
130,000	11284	11284	11284	11733	15983	23849	24942
140,000	11810	11810	11810	12281	16738	24985	26132
150,000	12319	12319	12319	12811	17468	26085	27283
160,000	12847	12847	12847	13361	18224	27225	28476
170,000	13357	13357	13357	13892	18956	28326	29628
180,000	13850	13850	13850	14405	19662	29391	30742
190,000	14326	14326	14326	14901	20345	30419	31819
200,000	14720	14720	14720	15311	20910	31271	32710
210,000	15155	15155	15155	15765	21535	32212	33696
220,000	15574	15574	15574	16201	22135	33117	34643
230,000	16197	16197	16197	16850	23026	34457	36046
240,000	16590	16590	16590	17259	23590	35307	36935
250,000	16966	16966	16966	17651	24130	36120	37786
300,000	19374	19374	19374	20158	27577	41307	43215
350,000	21293	21293	21293	22157	30327	45448	47549
400,000	24026	24026	24026	25002	34237	51329	53703
450,000	26249	26249	26249	27317	37419	56117	58715
500,000	28747	28747	28747	29917	40993	61491	64339
550,000	30928	30928	30928	32188	44115	66190	69257
600,000	33466	33466	33466	34831	47747	71651	74973
650,000	35900	35900	35900	37365	51230	76890	80455
700,000	38231	38231	38231	39792	54565	81906	85705
750,000	40459	40459	40459	42112	57753	86700	90722

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 71

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	612	624	631	631	659	787	875
10,000	620	632	639	639	668	800	891
20,000	658	672	680	680	711	856	955
30,000	683	698	706	706	739	893	998
40,000	692	707	715	715	750	907	1015
50,000	734	751	760	760	797	968	1085
60,000	765	782	792	792	831	1012	1135
70,000	807	826	836	836	878	1071	1204
80,000	832	852	862	862	906	1106	1243
90,000	844	863	874	874	919	1122	1262
100,000	848	868	879	879	924	1130	1271
110,000	918	940	952	952	1001	1228	1383
120,000	949	972	984	984	1036	1272	1433
130,000	971	995	1008	1008	1061	1304	1471
140,000	1030	1055	1069	1069	1125	1385	1563
150,000	1086	1113	1128	1128	1188	1464	1653
160,000	1129	1157	1172	1172	1235	1523	1720
170,000	1174	1203	1219	1219	1285	1586	1791
180,000	1216	1246	1262	1262	1331	1643	1857
190,000	1256	1287	1304	1304	1375	1699	1921
200,000	1294	1327	1344	1344	1418	1753	1982
210,000	1335	1369	1387	1387	1463	1810	2047
220,000	1375	1409	1428	1428	1506	1865	2110
230,000	1432	1468	1488	1488	1570	1944	2200
240,000	1469	1506	1527	1527	1611	1996	2259
250,000	1505	1543	1564	1564	1650	2045	2315
300,000	1738	1782	1807	1807	1907	2368	2683
350,000	1926	1975	2003	2003	2115	2628	2980
400,000	2156	2212	2243	2243	2369	2947	3342
450,000	2342	2403	2437	2437	2574	3204	3635
500,000	2553	2620	2656	2656	2807	3496	3967
550,000	2731	2802	2842	2842	3003	3742	4247
600,000	2941	3018	3060	3060	3234	4032	4578
650,000	3143	3225	3271	3271	3457	4311	4895
700,000	3335	3423	3471	3471	3669	4577	5198
750,000	3520	3612	3663	3663	3872	4832	5488

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 71

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	673	698	759	759	993	1482	1681
10,000	683	708	771	771	1013	1518	1723
20,000	727	755	824	824	1089	1642	1866
30,000	756	786	859	859	1140	1728	1967
40,000	767	797	872	872	1160	1763	2008
50,000	816	849	930	930	1243	1897	2163
60,000	851	885	972	972	1301	1991	2271
70,000	899	936	1028	1028	1382	2120	2420
80,000	928	966	1062	1062	1428	2193	2504
90,000	941	980	1077	1077	1449	2228	2544
100,000	947	986	1084	1084	1461	2248	2568
110,000	1026	1069	1177	1177	1591	2457	2809
120,000	1062	1106	1219	1219	1650	2552	2917
130,000	1088	1134	1250	1250	1695	2626	3003
140,000	1154	1203	1328	1328	1803	2796	3199
150,000	1218	1271	1403	1403	1907	2962	3390
160,000	1266	1321	1459	1459	1985	3087	3533
170,000	1318	1375	1519	1519	2069	3219	3686
180,000	1365	1424	1574	1574	2146	3341	3826
190,000	1410	1472	1627	1627	2220	3459	3962
200,000	1454	1518	1678	1678	2291	3573	4093
210,000	1501	1567	1733	1733	2367	3694	4232
220,000	1546	1614	1785	1785	2440	3810	4365
230,000	1611	1682	1861	1861	2545	3976	4556
240,000	1653	1726	1910	1910	2614	4085	4682
250,000	1694	1769	1957	1957	2680	4190	4803
300,000	1958	2046	2265	2265	3107	4867	5581
350,000	2171	2269	2514	2514	3453	5416	6213
400,000	2432	2542	2818	2818	3874	6083	6979
450,000	2643	2763	3064	3064	4216	6625	7602
500,000	2882	3014	3343	3343	4602	7236	8305
550,000	3084	3225	3578	3578	4929	7754	8900
600,000	3322	3474	3855	3855	5313	8362	9600
650,000	3550	3713	4121	4121	5682	8947	10272
700,000	3769	3942	4375	4375	6035	9505	10913
750,000	3978	4161	4619	4619	6372	10040	11528

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 73

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1223	1247	1265	1265	1324	1587	1769
10,000	1242	1267	1285	1285	1347	1617	1805
20,000	1325	1353	1373	1373	1440	1737	1943
30,000	1376	1406	1427	1427	1499	1814	2032
40,000	1400	1431	1452	1452	1526	1850	2074
50,000	1485	1517	1541	1541	1620	1970	2213
60,000	1495	1528	1552	1552	1632	1986	2232
70,000	1523	1557	1581	1581	1664	2027	2279
80,000	1533	1567	1592	1592	1675	2042	2296
90,000	1553	1588	1613	1613	1698	2070	2329
100,000	1564	1600	1625	1625	1711	2088	2349
110,000	1693	1731	1759	1759	1853	2268	2556
120,000	1753	1793	1822	1822	1920	2352	2652
130,000	1796	1838	1867	1867	1969	2415	2725
140,000	1902	1946	1978	1978	2086	2562	2892
150,000	2005	2052	2086	2086	2200	2705	3055
160,000	2087	2136	2172	2172	2292	2819	3185
170,000	2171	2222	2259	2259	2385	2936	3318
180,000	2248	2301	2340	2340	2470	3043	3440
190,000	2322	2377	2417	2417	2552	3146	3558
200,000	2394	2451	2492	2492	2632	3246	3671
210,000	2470	2529	2571	2571	2716	3351	3792
220,000	2543	2604	2648	2648	2797	3453	3908
230,000	2649	2713	2759	2759	2915	3600	4075
240,000	2718	2783	2831	2831	2991	3695	4184
250,000	2784	2851	2899	2899	3064	3787	4288
300,000	3216	3294	3351	3351	3543	4385	4969
350,000	3568	3656	3719	3719	3933	4874	5526
400,000	3995	4094	4165	4165	4405	5464	6198
450,000	4338	4446	4523	4523	4786	5939	6739
500,000	4728	4846	4931	4931	5217	6478	7353
550,000	5066	5192	5283	5283	5591	6946	7885
600,000	5463	5599	5698	5698	6030	7494	8509
650,000	5844	5990	6096	6096	6452	8021	9109
700,000	6208	6364	6476	6476	6855	8525	9682
750,000	6557	6721	6840	6840	7241	9007	10231

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 73

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1355	1400	1526	1526	2017	3045	3458
10,000	1378	1425	1555	1555	2061	3123	3550
20,000	1475	1526	1669	1669	2224	3388	3857
30,000	1536	1590	1741	1741	2330	3565	4062
40,000	1564	1620	1775	1775	2381	3650	4161
50,000	1661	1722	1889	1889	2544	3914	4466
60,000	1674	1735	1905	1905	2567	3955	4514
70,000	1706	1769	1943	1943	2623	4048	4621
80,000	1718	1781	1957	1957	2642	4078	4656
90,000	1742	1806	1984	1984	2681	4141	4729
100,000	1755	1820	2001	2001	2706	4184	4780
110,000	1902	1974	2172	2172	2948	4572	5227
120,000	1971	2045	2252	2252	3061	4754	5436
130,000	2021	2098	2312	2312	3147	4895	5600
140,000	2142	2224	2452	2452	3342	5207	5958
150,000	2260	2347	2588	2588	3532	5509	6305
160,000	2354	2445	2697	2697	3685	5752	6585
170,000	2449	2544	2809	2809	3840	6000	6869
180,000	2537	2636	2910	2910	3982	6227	7131
190,000	2622	2724	3009	3009	4120	6446	7383
200,000	2704	2810	3104	3104	4252	6658	7626
210,000	2790	2900	3204	3204	4393	6882	7884
220,000	2874	2987	3301	3301	4528	7098	8133
230,000	2995	3113	3441	3441	4723	7407	8488
240,000	3073	3195	3532	3532	4850	7610	8721
250,000	3149	3273	3620	3620	4972	7805	8946
300,000	3642	3787	4190	4190	5767	9068	10398
350,000	4043	4206	4656	4656	6416	10102	11587
400,000	4530	4712	5219	5219	7199	11346	13015
450,000	4921	5120	5673	5673	7830	12350	14170
500,000	5365	5583	6187	6187	8545	13486	15476
550,000	5750	5984	6633	6633	9167	14474	16612
600,000	6202	6455	7156	7156	9894	15630	17940
650,000	6637	6907	7659	7659	10594	16741	19216
700,000	7052	7339	8139	8139	11261	17802	20436
750,000	7449	7753	8599	8599	11901	18818	21603

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 74

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	617	617	617	638	672	704	731
10,000	643	643	643	666	703	737	766
20,000	717	717	717	743	786	825	860
30,000	757	757	757	786	832	875	912
40,000	833	833	833	866	918	966	1008
50,000	928	928	928	965	1025	1080	1128
60,000	1000	1000	1000	1041	1107	1167	1220
70,000	1067	1067	1067	1111	1182	1247	1304
80,000	1106	1106	1106	1152	1225	1293	1353
90,000	1166	1166	1166	1215	1293	1365	1428
100,000	1227	1227	1227	1279	1362	1438	1505
110,000	1271	1271	1271	1325	1412	1492	1562
120,000	1346	1346	1346	1404	1497	1582	1656
130,000	1379	1379	1379	1439	1534	1622	1698
140,000	1439	1439	1439	1502	1602	1694	1774
150,000	1498	1498	1498	1564	1668	1765	1848
160,000	1559	1559	1559	1628	1737	1837	1925
170,000	1618	1618	1618	1690	1803	1908	1999
180,000	1675	1675	1675	1749	1867	1976	2070
190,000	1730	1730	1730	1807	1929	2041	2139
200,000	1775	1775	1775	1854	1980	2096	2196
210,000	1826	1826	1826	1907	2036	2156	2259
220,000	1874	1874	1874	1958	2090	2213	2320
230,000	1947	1947	1947	2034	2172	2300	2411
240,000	1992	1992	1992	2081	2223	2354	2468
250,000	2035	2035	2035	2127	2272	2406	2522
300,000	2315	2315	2315	2420	2586	2740	2873
350,000	2538	2538	2538	2653	2836	3005	3152
400,000	2857	2857	2857	2987	3194	3385	3551
450,000	3115	3115	3115	3258	3484	3693	3875
500,000	3407	3407	3407	3563	3811	4040	4239
550,000	3660	3660	3660	3829	4096	4342	4557
600,000	3956	3956	3956	4139	4428	4695	4927
650,000	4240	4240	4240	4436	4747	5033	5283
700,000	4512	4512	4512	4721	5052	5357	5623
750,000	4772	4772	4772	4993	5343	5667	5948

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 74

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	714	714	714	737	1029	1545	1628
10,000	747	747	747	772	1086	1640	1729
20,000	838	838	838	866	1232	1877	1981
30,000	888	888	888	919	1316	2015	2128
40,000	982	982	982	1017	1465	2256	2384
50,000	1098	1098	1098	1138	1651	2556	2702
60,000	1186	1186	1186	1231	1792	2783	2943
70,000	1268	1268	1268	1316	1922	2992	3165
80,000	1315	1315	1315	1365	1996	3110	3289
90,000	1388	1388	1388	1441	2112	3295	3486
100,000	1462	1462	1462	1519	2231	3486	3688
110,000	1517	1517	1517	1576	2319	3630	3842
120,000	1609	1609	1609	1671	2465	3863	4089
130,000	1649	1649	1649	1714	2531	3972	4204
140,000	1723	1723	1723	1791	2648	4158	4402
150,000	1795	1795	1795	1865	2760	4339	4593
160,000	1869	1869	1869	1943	2878	4526	4792
170,000	1941	1941	1941	2017	2991	4707	4984
180,000	2010	2010	2010	2090	3100	4882	5169
190,000	2077	2077	2077	2159	3206	5051	5348
200,000	2132	2132	2132	2217	3293	5191	5497
210,000	2193	2193	2193	2280	3390	5346	5661
220,000	2252	2252	2252	2342	3482	5494	5818
230,000	2340	2340	2340	2434	3621	5715	6052
240,000	2395	2395	2395	2491	3708	5854	6200
250,000	2448	2448	2448	2546	3792	5988	6342
300,000	2788	2788	2788	2900	4327	6842	7247
350,000	3058	3058	3058	3182	4753	7522	7969
400,000	3445	3445	3445	3585	5360	8491	8995
450,000	3759	3759	3759	3912	5854	9279	9831
500,000	4112	4112	4112	4280	6409	10164	10769
550,000	4420	4420	4420	4601	6894	10937	11589
600,000	4779	4779	4779	4975	7458	11836	12542
650,000	5124	5124	5124	5334	7999	12699	13456
700,000	5453	5453	5453	5677	8517	13525	14332
750,000	5769	5769	5769	6005	9012	14315	15169

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 75

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3964	3964	3964	4102	4286	4653	4826
10,000	4137	4137	4137	4284	4477	4866	5049
20,000	4615	4615	4615	4782	5002	5444	5652
30,000	4890	4890	4890	5069	5305	5779	6003
40,000	5199	5199	5199	5391	5645	6154	6393
50,000	5855	5855	5855	6074	6364	6945	7218
60,000	6378	6378	6378	6619	6937	7575	7875
70,000	6772	6772	6772	7029	7369	8050	8371
80,000	7032	7032	7032	7299	7653	8362	8695
90,000	7420	7420	7420	7703	8077	8828	9181
100,000	7831	7831	7831	8131	8528	9324	9699
110,000	8251	8251	8251	8568	8988	9831	10227
120,000	8775	8775	8775	9114	9563	10462	10884
130,000	9017	9017	9017	9366	9828	10754	11190
140,000	9460	9460	9460	9828	10314	11288	11746
150,000	9919	9919	9919	10306	10816	11839	12321
160,000	10378	10378	10378	10783	11318	12391	12895
170,000	10809	10809	10809	11231	11789	12908	13434
180,000	11238	11238	11238	11678	12259	13424	13972
190,000	11626	11626	11626	12081	12683	13890	14458
200,000	12013	12013	12013	12484	13106	14355	14942
210,000	12423	12423	12423	12910	13555	14848	15456
220,000	12817	12817	12817	13321	13987	15322	15950
230,000	13379	13379	13379	13906	14601	15996	16653
240,000	13751	13751	13751	14292	15008	16443	17118
250,000	14107	14107	14107	14662	15397	16871	17564
300,000	16404	16404	16404	17053	17910	19629	20438
350,000	18328	18328	18328	19054	20014	21940	22845
400,000	20706	20706	20706	21528	22614	24793	25819
450,000	22648	22648	22648	23549	24739	27126	28249
500,000	24827	24827	24827	25815	27122	29741	30974
550,000	26726	26726	26726	27791	29198	32021	33349
600,000	28938	28938	28938	30092	31618	34677	36116
650,000	31056	31056	31056	32295	33933	37218	38764
700,000	33088	33088	33088	34409	36156	39658	41306
750,000	35026	35026	35026	36425	38275	41984	43729

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 75

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4698	4698	4698	4882	6460	9510	9928
10,000	4913	4913	4913	5108	6776	10000	10442
20,000	5498	5498	5498	5719	7617	11285	11787
30,000	5838	5838	5838	6075	8110	12046	12586
40,000	6216	6216	6216	6471	8655	12878	13457
50,000	7016	7016	7016	7307	9800	14621	15282
60,000	7653	7653	7653	7972	10710	16004	16729
70,000	8134	8134	8134	8474	11398	17051	17826
80,000	8448	8448	8448	8803	11845	17728	18534
90,000	8920	8920	8920	9295	12517	18745	19599
100,000	9421	9421	9421	9820	13235	19838	20743
110,000	9934	9934	9934	10355	13969	20957	21916
120,000	10572	10572	10572	11021	14879	22338	23361
130,000	10868	10868	10868	11331	15307	22993	24047
140,000	11407	11407	11407	11894	16074	24156	25264
150,000	11964	11964	11964	12477	16869	25360	26524
160,000	12522	12522	12522	13059	17662	26563	27784
170,000	13045	13045	13045	13605	18407	27691	28964
180,000	13566	13566	13566	14149	19150	28818	30144
190,000	14037	14037	14037	14641	19821	29835	31208
200,000	14508	14508	14508	15133	20491	30851	32271
210,000	15006	15006	15006	15653	21200	31926	33397
220,000	15485	15485	15485	16153	21883	32961	34480
230,000	16167	16167	16167	16865	22852	34427	36015
240,000	16618	16618	16618	17336	23495	35402	37035
250,000	17051	17051	17051	17788	24111	36337	38013
300,000	19839	19839	19839	20700	28077	42341	44297
350,000	22175	22175	22175	23139	31401	47377	49567
400,000	25060	25060	25060	26150	35502	53584	56063
450,000	27418	27418	27418	28613	38857	58663	61379
500,000	30062	30062	30062	31373	42615	64351	67332
550,000	32366	32366	32366	33779	45893	69316	72527
600,000	35051	35051	35051	36582	49710	75092	78572
650,000	37620	37620	37620	39264	53363	80620	84358
700,000	40086	40086	40086	41839	56868	85927	89911
750,000	42437	42437	42437	44293	60211	90986	95206

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 78

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3896	3896	3896	4052	4275	4454	4664
10,000	4076	4076	4076	4241	4477	4666	4888
20,000	4564	4564	4564	4752	5020	5235	5487
30,000	4848	4848	4848	5049	5337	5568	5838
40,000	5164	5164	5164	5380	5689	5936	6227
50,000	5831	5831	5831	6077	6431	6713	7044
60,000	6362	6362	6362	6632	7020	7330	7694
70,000	6763	6763	6763	7052	7466	7797	8185
80,000	7025	7025	7025	7326	7757	8101	8505
90,000	7418	7418	7418	7736	8193	8557	8985
100,000	7836	7836	7836	8174	8658	9044	9498
110,000	8264	8264	8264	8621	9133	9542	10022
120,000	8795	8795	8795	9176	9723	10159	10672
130,000	9043	9043	9043	9435	9999	10448	10977
140,000	9492	9492	9492	9905	10497	10970	11526
150,000	9957	9957	9957	10391	11013	11510	12094
160,000	10421	10421	10421	10876	11528	12049	12661
170,000	10857	10857	10857	11331	12012	12555	13193
180,000	11292	11292	11292	11786	12494	13060	13725
190,000	11684	11684	11684	12196	12930	13516	14205
200,000	12076	12076	12076	12606	13365	13971	14683
210,000	12491	12491	12491	13039	13825	14453	15191
220,000	12891	12891	12891	13457	14269	14917	15679
230,000	13459	13459	13459	14050	14899	15576	16372
240,000	13835	13835	13835	14443	15316	16013	16832
250,000	14196	14196	14196	14820	15716	16431	17272
300,000	16519	16519	16519	17248	18293	19128	20109
350,000	18466	18466	18466	19282	20453	21387	22486
400,000	20869	20869	20869	21793	23118	24176	25419
450,000	22834	22834	22834	23846	25298	26456	27818
500,000	25037	25037	25037	26147	27740	29012	30507
550,000	26957	26957	26957	28154	29870	31240	32851
600,000	29194	29194	29194	30490	32351	33836	35581
650,000	31335	31335	31335	32727	34725	36319	38194
700,000	33389	33389	33389	34874	37004	38703	40702
750,000	35348	35348	35348	36920	39176	40976	43093

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 78

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4600	4600	4600	4778	6386	9000	9419
10,000	4821	4821	4821	5009	6708	9472	9915
20,000	5411	5411	5411	5625	7558	10702	11206
30,000	5757	5757	5757	5986	8061	11434	11974
40,000	6139	6139	6139	6385	8611	12231	12811
50,000	6944	6944	6944	7225	9766	13898	14560
60,000	7584	7584	7584	7893	10683	15220	15947
70,000	8068	8068	8068	8398	11377	16222	16999
80,000	8383	8383	8383	8727	11827	16868	17676
90,000	8856	8856	8856	9220	12503	17841	18696
100,000	9361	9361	9361	9746	13227	18886	19793
110,000	9877	9877	9877	10285	13968	19957	20917
120,000	10518	10518	10518	10953	14884	21277	22302
130,000	10818	10818	10818	11266	15317	21905	22961
140,000	11358	11358	11358	11830	16090	23016	24127
150,000	11918	11918	11918	12413	16889	24166	25333
160,000	12477	12477	12477	12996	17687	25316	26539
170,000	13001	13001	13001	13542	18436	26394	27669
180,000	13524	13524	13524	14088	19184	27470	28798
190,000	13997	13997	13997	14581	19859	28442	29818
200,000	14469	14469	14469	15073	20534	29413	30836
210,000	14968	14968	14968	15594	21247	30440	31913
220,000	15449	15449	15449	16095	21934	31429	32951
230,000	16132	16132	16132	16807	22908	32829	34419
240,000	16585	16585	16585	17279	23555	33760	35396
250,000	17019	17019	17019	17732	24176	34653	36333
300,000	19813	19813	19813	20645	28163	40389	42348
350,000	22155	22155	22155	23086	31507	45199	47393
400,000	25045	25045	25045	26099	35630	51126	53610
450,000	27408	27408	27408	28563	39003	55978	58699
500,000	30056	30056	30056	31324	42781	61410	64396
550,000	32366	32366	32366	33732	46077	66151	69369
600,000	35055	35055	35055	36535	49914	71668	75155
650,000	37629	37629	37629	39219	53586	76948	80693
700,000	40099	40099	40099	41794	57111	82015	86007
750,000	42455	42455	42455	44250	60471	86847	91075

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 79

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1864	1864	1864	1915	2050	2229	2301
10,000	1953	1953	1953	2008	2153	2345	2423
20,000	2192	2192	2192	2256	2425	2648	2739
30,000	2326	2326	2326	2395	2579	2821	2919
40,000	2573	2573	2573	2652	2859	3133	3244
50,000	2880	2880	2880	2970	3207	3520	3647
60,000	3114	3114	3114	3213	3472	3815	3954
70,000	3329	3329	3329	3436	3716	4086	4237
80,000	3453	3453	3453	3564	3855	4241	4398
90,000	3646	3646	3646	3764	4074	4484	4650
100,000	3842	3842	3842	3967	4296	4731	4908
110,000	3987	3987	3987	4118	4461	4915	5100
120,000	4229	4229	4229	4368	4735	5219	5416
130,000	4336	4336	4336	4480	4857	5356	5559
140,000	4531	4531	4531	4682	5078	5601	5813
150,000	4720	4720	4720	4877	5291	5837	6059
160,000	4916	4916	4916	5080	5512	6083	6315
170,000	5105	5105	5105	5276	5725	6320	6561
180,000	5287	5287	5287	5465	5932	6549	6799
190,000	5464	5464	5464	5647	6131	6770	7030
200,000	5609	5609	5609	5798	6295	6952	7220
210,000	5771	5771	5771	5965	6478	7155	7430
220,000	5926	5926	5926	6126	6653	7349	7632
230,000	6158	6158	6158	6367	6915	7640	7935
240,000	6304	6304	6304	6517	7080	7823	8125
250,000	6443	6443	6443	6661	7237	7997	8306
300,000	7339	7339	7339	7590	8248	9119	9473
350,000	8052	8052	8052	8327	9053	10012	10402
400,000	9071	9071	9071	9383	10203	11287	11727
450,000	9898	9898	9898	10239	11136	12322	12804
500,000	10830	10830	10830	11204	12187	13487	14016
550,000	11642	11642	11642	12044	13103	14503	15072
600,000	12588	12588	12588	13024	14171	15687	16303
650,000	13496	13496	13496	13964	15195	16822	17484
700,000	14365	14365	14365	14864	16176	17910	18615
750,000	15196	15196	15196	15724	17113	18948	19695

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 79

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2161	2161	2161	2243	3154	4973	5237
10,000	2272	2272	2272	2360	3338	5293	5576
20,000	2563	2563	2563	2666	3805	6080	6410
30,000	2728	2728	2728	2840	4075	6544	6902
40,000	3028	3028	3028	3154	4552	7344	7748
50,000	3400	3400	3400	3545	5143	8337	8800
60,000	3684	3684	3684	3842	5592	9089	9596
70,000	3945	3945	3945	4115	6006	9783	10330
80,000	4093	4093	4093	4271	6238	10169	10739
90,000	4327	4327	4327	4516	6606	10782	11386
100,000	4565	4565	4565	4765	6983	11415	12057
110,000	4742	4742	4742	4951	7267	11895	12565
120,000	5034	5034	5034	5257	7728	12665	13380
130,000	5165	5165	5165	5395	7940	13026	13763
140,000	5401	5401	5401	5642	8311	13643	14416
150,000	5628	5628	5628	5880	8669	14241	15047
160,000	5865	5865	5865	6127	9040	14860	15702
170,000	6093	6093	6093	6366	9399	15458	16335
180,000	6313	6313	6313	6597	9745	16035	16946
190,000	6526	6526	6526	6820	10080	16594	17537
200,000	6701	6701	6701	7004	10357	17056	18026
210,000	6896	6896	6896	7208	10663	17567	18567
220,000	7083	7083	7083	7404	10958	18058	19087
230,000	7363	7363	7363	7697	11396	18787	19857
240,000	7539	7539	7539	7881	11672	19248	20345
250,000	7706	7706	7706	8057	11937	19689	20812
300,000	8786	8786	8786	9187	13631	22508	23794
350,000	9645	9645	9645	10087	14980	24757	26173
400,000	10873	10873	10873	11372	16903	27953	29554
450,000	11869	11869	11869	12415	18466	30555	32306
500,000	12990	12990	12990	13589	20222	33476	35395
550,000	13968	13968	13968	14613	21756	36029	38096
600,000	15108	15108	15108	15806	23541	38997	41235
650,000	16201	16201	16201	16950	25254	41845	44247
700,000	17247	17247	17247	18046	26893	44571	47131
750,000	18247	18247	18247	19093	28460	47176	49887

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 80

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	939	939	939	969	1012	1088	1125
10,000	985	985	985	1017	1064	1145	1185
20,000	1107	1107	1107	1145	1199	1293	1339
30,000	1176	1176	1176	1217	1275	1378	1428
40,000	1302	1302	1302	1348	1414	1530	1587
50,000	1459	1459	1459	1511	1587	1720	1785
60,000	1578	1578	1578	1636	1719	1864	1935
70,000	1688	1688	1688	1750	1840	1997	2074
80,000	1751	1751	1751	1816	1909	2072	2152
90,000	1850	1850	1850	1919	2018	2191	2276
100,000	1950	1950	1950	2023	2128	2312	2402
110,000	2024	2024	2024	2101	2210	2402	2496
120,000	2147	2147	2147	2229	2346	2551	2651
130,000	2202	2202	2202	2286	2407	2618	2721
140,000	2302	2302	2302	2390	2516	2738	2846
150,000	2398	2398	2398	2490	2622	2853	2967
160,000	2498	2498	2498	2594	2732	2973	3092
170,000	2594	2594	2594	2694	2838	3089	3213
180,000	2687	2687	2687	2791	2940	3201	3329
190,000	2777	2777	2777	2885	3039	3309	3442
200,000	2851	2851	2851	2962	3121	3399	3535
210,000	2933	2933	2933	3048	3212	3498	3638
220,000	3012	3012	3012	3130	3298	3593	3737
230,000	3131	3131	3131	3253	3429	3735	3886
240,000	3205	3205	3205	3330	3510	3824	3979
250,000	3276	3276	3276	3404	3588	3910	4067
300,000	3733	3733	3733	3880	4090	4459	4639
350,000	4096	4096	4096	4258	4490	4895	5094
400,000	4615	4615	4615	4798	5060	5519	5744
450,000	5037	5037	5037	5237	5524	6025	6271
500,000	5511	5511	5511	5731	6045	6595	6865
550,000	5925	5925	5925	6161	6500	7092	7382
600,000	6407	6407	6407	6663	7030	7671	7985
650,000	6870	6870	6870	7145	7538	8226	8564
700,000	7313	7313	7313	7605	8025	8758	9118
750,000	7736	7736	7736	8046	8490	9266	9647

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 80

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1097	1097	1097	1138	1557	2269	2359
10,000	1154	1154	1154	1198	1649	2414	2510
20,000	1304	1304	1304	1356	1880	2770	2883
30,000	1390	1390	1390	1445	2015	2980	3102
40,000	1544	1544	1544	1607	2251	3343	3481
50,000	1736	1736	1736	1807	2544	3793	3951
60,000	1881	1881	1881	1960	2767	4134	4307
70,000	2015	2015	2015	2100	2972	4449	4636
80,000	2092	2092	2092	2180	3087	4624	4819
90,000	2212	2212	2212	2305	3269	4902	5109
100,000	2334	2334	2334	2434	3456	5189	5408
110,000	2425	2425	2425	2529	3597	5406	5636
120,000	2575	2575	2575	2686	3825	5756	6000
130,000	2643	2643	2643	2757	3931	5919	6171
140,000	2764	2764	2764	2884	4114	6199	6463
150,000	2881	2881	2881	3006	4291	6470	6746
160,000	3002	3002	3002	3133	4475	6751	7039
170,000	3119	3119	3119	3255	4653	7022	7322
180,000	3232	3232	3232	3374	4825	7285	7596
190,000	3342	3342	3342	3488	4991	7538	7860
200,000	3432	3432	3432	3582	5128	7748	8079
210,000	3532	3532	3532	3687	5280	7980	8321
220,000	3628	3628	3628	3787	5426	8202	8554
230,000	3772	3772	3772	3938	5643	8533	8899
240,000	3862	3862	3862	4032	5780	8742	9117
250,000	3948	3948	3948	4122	5911	8942	9326
300,000	4503	4503	4503	4702	6750	10221	10661
350,000	4944	4944	4944	5163	7418	11242	11726
400,000	5573	5573	5573	5822	8371	12692	13239
450,000	6085	6085	6085	6356	9145	13873	14471
500,000	6661	6661	6661	6958	10016	15198	15855
550,000	7163	7163	7163	7483	10776	16357	17064
600,000	7747	7747	7747	8094	11660	17704	18469
650,000	8308	8308	8308	8681	12508	18996	19818
700,000	8846	8846	8846	9242	13321	20234	21109
750,000	9359	9359	9359	9779	14097	21416	22343

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 81

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	556	556	556	571	612	664	686
10,000	582	582	582	598	642	698	722
20,000	653	653	653	672	722	788	815
30,000	692	692	692	713	768	839	868
40,000	765	765	765	789	851	931	965
50,000	856	856	856	883	954	1046	1084
60,000	925	925	925	954	1032	1133	1175
70,000	989	989	989	1020	1105	1214	1259
80,000	1026	1026	1026	1058	1146	1259	1306
90,000	1083	1083	1083	1118	1211	1331	1381
100,000	1141	1141	1141	1178	1277	1405	1457
110,000	1184	1184	1184	1222	1325	1459	1514
120,000	1256	1256	1256	1297	1407	1549	1608
130,000	1287	1287	1287	1329	1443	1590	1650
140,000	1345	1345	1345	1389	1508	1662	1726
150,000	1401	1401	1401	1447	1571	1732	1799
160,000	1459	1459	1459	1507	1637	1805	1874
170,000	1515	1515	1515	1565	1700	1875	1947
180,000	1569	1569	1569	1621	1761	1943	2018
190,000	1621	1621	1621	1675	1820	2008	2086
200,000	1664	1664	1664	1720	1869	2063	2142
210,000	1712	1712	1712	1769	1923	2123	2205
220,000	1758	1758	1758	1817	1975	2180	2265
230,000	1827	1827	1827	1888	2053	2266	2354
240,000	1870	1870	1870	1933	2102	2320	2411
250,000	1911	1911	1911	1975	2148	2372	2464
300,000	2177	2177	2177	2250	2448	2705	2810
350,000	2388	2388	2388	2469	2687	2969	3086
400,000	2690	2690	2690	2782	3028	3347	3479
450,000	2935	2935	2935	3035	3305	3654	3798
500,000	3211	3211	3211	3321	3616	3999	4157
550,000	3451	3451	3451	3570	3888	4300	4470
600,000	3732	3732	3732	3860	4205	4651	4835
650,000	4001	4001	4001	4139	4508	4987	5185
700,000	4259	4259	4259	4405	4799	5310	5520
750,000	4505	4505	4505	4660	5077	5618	5841

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 81

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	645	645	645	669	943	1481	1559
10,000	678	678	678	704	998	1576	1660
20,000	765	765	765	795	1137	1810	1908
30,000	814	814	814	846	1217	1947	2054
40,000	903	903	903	939	1359	2185	2305
50,000	1013	1013	1013	1055	1535	2480	2617
60,000	1097	1097	1097	1143	1669	2703	2854
70,000	1175	1175	1175	1224	1792	2909	3072
80,000	1219	1219	1219	1271	1862	3024	3193
90,000	1288	1288	1288	1343	1971	3206	3386
100,000	1359	1359	1359	1417	2084	3394	3585
110,000	1411	1411	1411	1472	2168	3537	3736
120,000	1498	1498	1498	1563	2306	3765	3978
130,000	1537	1537	1537	1604	2369	3873	4092
140,000	1607	1607	1607	1677	2479	4056	4286
150,000	1675	1675	1675	1748	2586	4233	4473
160,000	1745	1745	1745	1821	2697	4417	4668
170,000	1813	1813	1813	1892	2803	4595	4856
180,000	1878	1878	1878	1961	2907	4767	5037
190,000	1941	1941	1941	2027	3006	4933	5213
200,000	1993	1993	1993	2081	3089	5070	5358
210,000	2051	2051	2051	2142	3180	5222	5519
220,000	2107	2107	2107	2200	3268	5368	5673
230,000	2190	2190	2190	2287	3399	5584	5902
240,000	2242	2242	2242	2342	3481	5721	6047
250,000	2292	2292	2292	2394	3560	5852	6186
300,000	2613	2613	2613	2729	4065	6690	7072
350,000	2868	2868	2868	2996	4467	7358	7779
400,000	3233	3233	3233	3378	5040	8308	8783
450,000	3529	3529	3529	3688	5506	9081	9601
500,000	3862	3862	3862	4036	6030	9949	10519
550,000	4153	4153	4153	4340	6487	10707	11322
600,000	4491	4491	4491	4694	7019	11589	12255
650,000	4816	4816	4816	5034	7529	12435	13149
700,000	5127	5127	5127	5359	8018	13245	14006
750,000	5424	5424	5424	5670	8485	14020	14825

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 82

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2392	2392	2392	2478	2571	2785	2883
10,000	2518	2518	2518	2611	2710	2940	3045
20,000	2845	2845	2845	2953	3069	3336	3459
30,000	3031	3031	3031	3149	3274	3564	3698
40,000	3367	3367	3367	3501	3643	3970	4121
50,000	3785	3785	3785	3937	4100	4475	4648
60,000	4103	4103	4103	4270	4448	4858	5048
70,000	4396	4396	4396	4576	4768	5211	5416
80,000	4562	4562	4562	4750	4950	5411	5624
90,000	4824	4824	4824	5023	5235	5726	5951
100,000	5090	5090	5090	5302	5527	6048	6287
110,000	5289	5289	5289	5510	5746	6289	6539
120,000	5617	5617	5617	5852	6104	6683	6950
130,000	5764	5764	5764	6007	6266	6863	7138
140,000	6028	6028	6028	6283	6554	7180	7468
150,000	6283	6283	6283	6549	6833	7487	7788
160,000	6548	6548	6548	6825	7122	7805	8119
170,000	6803	6803	6803	7092	7401	8112	8439
180,000	7050	7050	7050	7350	7670	8409	8749
190,000	7288	7288	7288	7599	7931	8695	9048
200,000	7485	7485	7485	7805	8146	8932	9295
210,000	7703	7703	7703	8033	8384	9195	9568
220,000	7913	7913	7913	8252	8613	9447	9830
230,000	8226	8226	8226	8579	8955	9823	10222
240,000	8423	8423	8423	8784	9170	10059	10469
250,000	8611	8611	8611	8981	9375	10286	10705
300,000	9820	9820	9820	10244	10695	11738	12218
350,000	10782	10782	10782	11249	11746	12894	13422
400,000	12156	12156	12156	12683	13245	14543	15140
450,000	13272	13272	13272	13848	14464	15883	16536
500,000	14527	14527	14527	15159	15834	17390	18106
550,000	15622	15622	15622	16303	17029	18705	19476
600,000	16897	16897	16897	17635	18421	20236	21071
650,000	18121	18121	18121	18912	19757	21704	22601
700,000	19292	19292	19292	20136	21035	23111	24066
750,000	20411	20411	20411	21305	22257	24454	25466

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 82

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2786	2786	2786	2893	3981	5855	6092
10,000	2941	2941	2941	3056	4224	6238	6491
20,000	3338	3338	3338	3471	4832	7176	7471
30,000	3566	3566	3566	3710	5187	7730	8050
40,000	3972	3972	3972	4136	5806	8682	9044
50,000	4477	4477	4477	4664	6574	9864	10279
60,000	4861	4861	4861	5066	7157	10759	11213
70,000	5214	5214	5214	5435	7694	11584	12075
80,000	5414	5414	5414	5644	7995	12044	12554
90,000	5728	5728	5728	5973	8470	12772	13314
100,000	6051	6051	6051	6310	8961	13526	14101
110,000	6292	6292	6292	6563	9331	14098	14699
120,000	6686	6686	6686	6976	9928	15014	15655
130,000	6866	6866	6866	7164	10206	15445	16105
140,000	7184	7184	7184	7496	10685	16178	16871
150,000	7490	7490	7490	7817	11149	16888	17612
160,000	7808	7808	7808	8150	11630	17624	18380
170,000	8116	8116	8116	8471	12094	18335	19122
180,000	8413	8413	8413	8781	12543	19022	19839
190,000	8699	8699	8699	9081	12977	19686	20532
200,000	8937	8937	8937	9329	13336	20236	21106
210,000	9199	9199	9199	9604	13732	20844	21740
220,000	9451	9451	9451	9867	14114	21428	22350
230,000	9827	9827	9827	10261	14681	22294	23253
240,000	10064	10064	10064	10508	15039	22842	23826
250,000	10290	10290	10290	10745	15381	23367	24373
300,000	11743	11743	11743	12264	17573	26717	27869
350,000	12900	12900	12900	13473	19320	29390	30660
400,000	14550	14550	14550	15198	21806	33189	34624
450,000	15891	15891	15891	16599	23829	36281	37851
500,000	17398	17398	17398	18175	26101	39753	41473
550,000	18714	18714	18714	19551	28086	42787	44640
600,000	20246	20246	20246	21152	30395	46315	48321
650,000	21715	21715	21715	22688	32609	49699	51853
700,000	23122	23122	23122	24158	34730	52939	55234
750,000	24466	24466	24466	25564	36756	56035	58465

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 83

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1552	1552	1552	1598	1721	1921	1982
10,000	1628	1628	1628	1677	1809	2024	2090
20,000	1829	1829	1829	1887	2040	2291	2368
30,000	1942	1942	1942	2005	2171	2443	2527
40,000	2151	2151	2151	2222	2410	2717	2811
50,000	2409	2409	2409	2491	2705	3057	3165
60,000	2607	2607	2607	2696	2931	3315	3434
70,000	2788	2788	2788	2884	3138	3553	3682
80,000	2892	2892	2892	2992	3256	3688	3822
90,000	3055	3055	3055	3161	3442	3901	4043
100,000	3220	3220	3220	3333	3631	4118	4269
110,000	3342	3342	3342	3460	3771	4280	4437
120,000	3546	3546	3546	3672	4004	4547	4714
130,000	3636	3636	3636	3766	4108	4667	4840
140,000	3801	3801	3801	3936	4295	4881	5062
150,000	3959	3959	3959	4101	4476	5089	5278
160,000	4124	4124	4124	4272	4664	5304	5501
170,000	4283	4283	4283	4437	4845	5511	5717
180,000	4437	4437	4437	4597	5020	5712	5925
190,000	4585	4585	4585	4751	5189	5905	6127
200,000	4708	4708	4708	4878	5329	6065	6293
210,000	4844	4844	4844	5019	5483	6243	6477
220,000	4974	4974	4974	5155	5632	6413	6654
230,000	5170	5170	5170	5358	5855	6668	6918
240,000	5292	5292	5292	5485	5994	6827	7085
250,000	5409	5409	5409	5606	6127	6980	7243
300,000	6163	6163	6163	6389	6986	7962	8264
350,000	6762	6762	6762	7011	7668	8744	9076
400,000	7620	7620	7620	7901	8644	9859	10235
450,000	8316	8316	8316	8623	9436	10766	11176
500,000	9099	9099	9099	9436	10327	11785	12235
550,000	9782	9782	9782	10145	11105	12674	13159
600,000	10578	10578	10578	10971	12010	13710	14235
650,000	11342	11342	11342	11764	12879	14704	15267
700,000	12073	12073	12073	12522	13711	15655	16255
750,000	12771	12771	12771	13247	14506	16564	17200

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 83

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1772	1772	1772	1834	2581	4090	4307
10,000	1864	1864	1864	1930	2733	4353	4587
20,000	2105	2105	2105	2182	3116	5002	5274
30,000	2241	2241	2241	2325	3339	5385	5680
40,000	2489	2489	2489	2583	3730	6044	6378
50,000	2796	2796	2796	2904	4216	6863	7245
60,000	3030	3030	3030	3148	4585	7483	7901
70,000	3245	3245	3245	3373	4924	8055	8506
80,000	3368	3368	3368	3501	5115	8373	8843
90,000	3560	3560	3560	3702	5417	8878	9377
100,000	3756	3756	3756	3906	5727	9400	9930
110,000	3902	3902	3902	4059	5960	9796	10349
120,000	4143	4143	4143	4311	6338	10430	11021
130,000	4252	4252	4252	4424	6513	10728	11336
140,000	4446	4446	4446	4627	6817	11237	11875
150,000	4634	4634	4634	4822	7111	11729	12395
160,000	4828	4828	4828	5025	7416	12239	12935
170,000	5016	5016	5016	5222	7710	12732	13456
180,000	5198	5198	5198	5411	7995	13208	13960
190,000	5374	5374	5374	5594	8270	13668	14447
200,000	5519	5519	5519	5745	8497	14049	14850
210,000	5679	5679	5679	5913	8748	14471	15296
220,000	5833	5833	5833	6074	8990	14875	15724
230,000	6064	6064	6064	6314	9350	15476	16359
240,000	6209	6209	6209	6465	9577	15856	16762
250,000	6347	6347	6347	6610	9794	16220	17146
300,000	7237	7237	7237	7538	11184	18542	19604
350,000	7946	7946	7946	8277	12292	20395	21564
400,000	8957	8957	8957	9331	13870	23029	24351
450,000	9779	9779	9779	10188	15153	25173	26619
500,000	10703	10703	10703	11152	16595	27580	29165
550,000	11509	11509	11509	11992	17855	29684	31391
600,000	12448	12448	12448	12972	19320	32130	33978
650,000	13349	13349	13349	13911	20725	34476	36460
700,000	14212	14212	14212	14810	22071	36723	38837
750,000	15036	15036	15036	15670	23357	38870	41108

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 84

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	3856	3856	3856	3992	4180	4494	4653
10,000	4061	4061	4061	4207	4409	4746	4917
20,000	4593	4593	4593	4763	4999	5390	5590
30,000	4896	4896	4896	5080	5336	5761	5978
40,000	5442	5442	5442	5651	5940	6421	6666
50,000	6121	6121	6121	6359	6690	7240	7520
60,000	6637	6637	6637	6898	7261	7863	8169
70,000	7112	7112	7112	7394	7785	8436	8767
80,000	7382	7382	7382	7676	8083	8760	9104
90,000	7806	7806	7806	8118	8551	9270	9636
100,000	8239	8239	8239	8571	9030	9793	10182
110,000	8563	8563	8563	8909	9388	10185	10591
120,000	9094	9094	9094	9463	9975	10825	11258
130,000	9335	9335	9335	9715	10242	11117	11563
140,000	9762	9762	9762	10161	10713	11632	12099
150,000	10176	10176	10176	10593	11170	12129	12618
160,000	10605	10605	10605	11040	11643	12645	13156
170,000	11020	11020	11020	11473	12100	13144	13675
180,000	11420	11420	11420	11890	12542	13625	14177
190,000	11807	11807	11807	12294	12969	14090	14661
200,000	12127	12127	12127	12627	13321	14475	15062
210,000	12480	12480	12480	12996	13712	14900	15506
220,000	12820	12820	12820	13351	14087	15309	15932
230,000	13329	13329	13329	13881	14647	15920	16568
240,000	13648	13648	13648	14214	14999	16303	16968
250,000	13953	13953	13953	14532	15336	16670	17350
300,000	15914	15914	15914	16578	17498	19026	19805
350,000	17475	17475	17475	18206	19219	20902	21759
400,000	19703	19703	19703	20529	21674	23577	24546
450,000	21513	21513	21513	22417	23669	25751	26811
500,000	23549	23549	23549	24540	25913	28195	29357
550,000	25325	25325	25325	26392	27871	30328	31580
600,000	27394	27394	27394	28549	30150	32812	34167
650,000	29378	29378	29378	30619	32337	35194	36649
700,000	31278	31278	31278	32600	34431	37475	39025
750,000	33094	33094	33094	34493	36432	39655	41296

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 84

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4495	4495	4495	4663	6438	9474	9857
10,000	4748	4748	4748	4928	6834	10094	10506
20,000	5392	5392	5392	5603	7822	11617	12096
30,000	5763	5763	5763	5991	8399	12517	13037
40,000	6423	6423	6423	6681	9404	14062	14650
50,000	7243	7243	7243	7538	10653	15980	16653
60,000	7866	7866	7866	8189	11600	17433	18169
70,000	8439	8439	8439	8788	12471	18771	19566
80,000	8763	8763	8763	9126	12960	19516	20344
90,000	9273	9273	9273	9659	13732	20698	21577
100,000	9797	9797	9797	10206	14528	21921	22854
110,000	10189	10189	10189	10616	15130	22849	23824
120,000	10829	10829	10829	11285	16100	24335	25374
130,000	11121	11121	11121	11592	16551	25035	26105
140,000	11636	11636	11636	12129	17330	26225	27348
150,000	12134	12134	12134	12649	18083	27377	28550
160,000	12650	12650	12650	13188	18864	28570	29796
170,000	13148	13148	13148	13709	19618	29724	30999
180,000	13630	13630	13630	14212	20346	30838	32162
190,000	14095	14095	14095	14698	21050	31915	33287
200,000	14480	14480	14480	15100	21633	32807	34217
210,000	14906	14906	14906	15544	22277	33793	35246
220,000	15315	15315	15315	15971	22896	34740	36235
230,000	15925	15925	15925	16609	23817	36144	37701
240,000	16309	16309	16309	17010	24398	37034	38629
250,000	16677	16677	16677	17393	24954	37885	39518
300,000	19033	19033	19033	19854	28512	43319	45188
350,000	20910	20910	20910	21814	31348	47656	49714
400,000	23586	23586	23586	24607	35384	53817	56144
450,000	25760	25760	25760	26878	38668	58832	61378
500,000	28205	28205	28205	29431	42356	64463	67253
550,000	30339	30339	30339	31659	45578	69385	72390
600,000	32824	32824	32824	34253	49326	75106	78361
650,000	35207	35207	35207	36741	52921	80595	84088
700,000	37489	37489	37489	39123	56364	85850	89572
750,000	39670	39670	39670	41400	59653	90872	94813

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 86

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2430	2430	2430	2511	2638	2831	2932
10,000	2559	2559	2559	2645	2782	2989	3097
20,000	2893	2893	2893	2993	3152	3394	3519
30,000	3083	3083	3083	3192	3364	3626	3763
40,000	3426	3426	3426	3549	3744	4040	4195
50,000	3852	3852	3852	3993	4216	4555	4731
60,000	4176	4176	4176	4330	4575	4946	5139
70,000	4474	4474	4474	4641	4905	5306	5514
80,000	4644	4644	4644	4817	5092	5509	5726
90,000	4910	4910	4910	5095	5387	5830	6061
100,000	5182	5182	5182	5378	5688	6158	6403
110,000	5385	5385	5385	5590	5913	6404	6660
120,000	5719	5719	5719	5937	6282	6806	7079
130,000	5870	5870	5870	6094	6450	6989	7270
140,000	6138	6138	6138	6374	6747	7313	7607
150,000	6398	6398	6398	6644	7034	7625	7933
160,000	6668	6668	6668	6925	7332	7949	8271
170,000	6928	6928	6928	7196	7619	8262	8597
180,000	7180	7180	7180	7458	7897	8565	8912
190,000	7423	7423	7423	7710	8166	8857	9217
200,000	7623	7623	7623	7919	8388	9098	9469
210,000	7846	7846	7846	8151	8633	9366	9747
220,000	8059	8059	8059	8373	8869	9622	10015
230,000	8379	8379	8379	8705	9222	10006	10414
240,000	8579	8579	8579	8914	9443	10247	10666
250,000	8771	8771	8771	9113	9655	10478	10906
300,000	10003	10003	10003	10395	11016	11957	12448
350,000	10983	10983	10983	11415	12099	13136	13676
400,000	12383	12383	12383	12871	13644	14816	15427
450,000	13520	13520	13520	14054	14899	16182	16850
500,000	14799	14799	14799	15385	16311	17717	18450
550,000	15915	15915	15915	16545	17543	19057	19846
600,000	17214	17214	17214	17897	18978	20618	21472
650,000	18461	18461	18461	19194	20354	22114	23031
700,000	19655	19655	19655	20436	21672	23547	24524
750,000	20796	20796	20796	21623	22931	24917	25951

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 86

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2827	2827	2827	2941	4050	5947	6188
10,000	2985	2985	2985	3108	4299	6336	6595
20,000	3389	3389	3389	3532	4918	7290	7591
30,000	3621	3621	3621	3776	5280	7854	8180
40,000	4034	4034	4034	4210	5911	8822	9191
50,000	4548	4548	4548	4748	6695	10024	10446
60,000	4938	4938	4938	5158	7289	10934	11397
70,000	5297	5297	5297	5535	7836	11773	12273
80,000	5501	5501	5501	5747	8143	12240	12760
90,000	5821	5821	5821	6083	8627	12981	13533
100,000	6148	6148	6148	6427	9127	13747	14333
110,000	6394	6394	6394	6685	9505	14329	14941
120,000	6795	6795	6795	7105	10114	15260	15913
130,000	6978	6978	6978	7298	10397	15699	16371
140,000	7301	7301	7301	7636	10885	16445	17150
150,000	7613	7613	7613	7963	11358	17166	17903
160,000	7937	7937	7937	8302	11848	17915	18684
170,000	8249	8249	8249	8629	12321	18638	19439
180,000	8551	8551	8551	8946	12779	19336	20168
190,000	8843	8843	8843	9252	13221	20011	20872
200,000	9084	9084	9084	9504	13587	20570	21456
210,000	9351	9351	9351	9784	13991	21188	22101
220,000	9607	9607	9607	10053	14380	21782	22721
230,000	9990	9990	9990	10454	14958	22662	23639
240,000	10231	10231	10231	10706	15322	23220	24221
250,000	10461	10461	10461	10947	15672	23753	24778
300,000	11938	11938	11938	12495	17905	27159	28333
350,000	13115	13115	13115	13728	19686	29877	31170
400,000	14792	14792	14792	15486	22220	33740	35200
450,000	16156	16156	16156	16915	24281	36883	38481
500,000	17688	17688	17688	18521	26597	40413	42165
550,000	19026	19026	19026	19922	28619	43498	45385
600,000	20584	20584	20584	21554	30972	47084	49128
650,000	22078	22078	22078	23120	33230	50525	52718
700,000	23509	23509	23509	24619	35391	53819	56156
750,000	24876	24876	24876	26051	37456	56967	59441

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 87

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1082	1082	1082	1119	1175	1252	1294
10,000	1134	1134	1134	1174	1234	1316	1362
20,000	1273	1273	1273	1319	1389	1485	1538
30,000	1350	1350	1350	1400	1476	1580	1638
40,000	1494	1494	1494	1550	1636	1754	1819
50,000	1672	1672	1672	1736	1835	1970	2044
60,000	1807	1807	1807	1878	1986	2134	2215
70,000	1932	1932	1932	2008	2125	2285	2373
80,000	2004	2004	2004	2083	2205	2371	2462
90,000	2116	2116	2116	2200	2330	2506	2603
100,000	2230	2230	2230	2319	2457	2644	2747
110,000	2314	2314	2314	2407	2551	2746	2854
120,000	2455	2455	2455	2554	2707	2915	3030
130,000	2517	2517	2517	2619	2777	2991	3110
140,000	2630	2630	2630	2737	2902	3127	3252
150,000	2739	2739	2739	2852	3024	3259	3389
160,000	2853	2853	2853	2970	3150	3396	3531
170,000	2963	2963	2963	3085	3272	3528	3669
180,000	3069	3069	3069	3195	3390	3655	3802
190,000	3171	3171	3171	3302	3504	3779	3930
200,000	3255	3255	3255	3390	3598	3880	4036
210,000	3349	3349	3349	3488	3702	3993	4154
220,000	3439	3439	3439	3582	3802	4101	4267
230,000	3574	3574	3574	3723	3952	4263	4436
240,000	3658	3658	3658	3811	4045	4365	4541
250,000	3739	3739	3739	3895	4135	4462	4643
300,000	4259	4259	4259	4438	4713	5087	5294
350,000	4673	4673	4673	4869	5172	5584	5812
400,000	5264	5264	5264	5487	5829	6295	6552
450,000	5744	5744	5744	5988	6362	6872	7154
500,000	6285	6285	6285	6552	6962	7521	7830
550,000	6756	6756	6756	7043	7485	8087	8420
600,000	7305	7305	7305	7616	8095	8747	9107
650,000	7832	7832	7832	8166	8680	9379	9766
700,000	8336	8336	8336	8692	9240	9985	10397
750,000	8818	8818	8818	9195	9775	10564	11000

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 87

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1258	1258	1258	1301	1775	2588	2691
10,000	1323	1323	1323	1369	1878	2752	2862
20,000	1493	1493	1493	1547	2139	3156	3284
30,000	1589	1589	1589	1647	2290	3393	3532
40,000	1763	1763	1763	1829	2556	3804	3961
50,000	1980	1980	1980	2056	2887	4315	4494
60,000	2145	2145	2145	2228	3138	4701	4898
70,000	2297	2297	2297	2387	3370	5058	5270
80,000	2384	2384	2384	2477	3500	5257	5478
90,000	2520	2520	2520	2619	3706	5572	5807
100,000	2658	2658	2658	2763	3917	5898	6147
110,000	2761	2761	2761	2871	4075	6144	6404
120,000	2931	2931	2931	3049	4333	6540	6818
130,000	3008	3008	3008	3128	4452	6725	7012
140,000	3145	3145	3145	3271	4659	7043	7343
150,000	3278	3278	3278	3410	4860	7350	7664
160,000	3415	3415	3415	3553	5068	7669	7996
170,000	3548	3548	3548	3692	5268	7976	8318
180,000	3676	3676	3676	3825	5462	8274	8628
190,000	3800	3800	3800	3955	5650	8561	8928
200,000	3902	3902	3902	4061	5805	8799	9176
210,000	4016	4016	4016	4180	5976	9062	9451
220,000	4125	4125	4125	4293	6141	9315	9715
230,000	4288	4288	4288	4463	6387	9690	10106
240,000	4390	4390	4390	4570	6541	9927	10354
250,000	4488	4488	4488	4672	6689	10154	10591
300,000	5117	5117	5117	5327	7638	11605	12105
350,000	5617	5617	5617	5849	8393	12763	13313
400,000	6331	6331	6331	6594	9470	14409	15031
450,000	6912	6912	6912	7199	10345	15748	16429
500,000	7565	7565	7565	7879	11328	17252	17998
550,000	8134	8134	8134	8473	12187	18567	19370
600,000	8798	8798	8798	9164	13187	20095	20965
650,000	9434	9434	9434	9828	14146	21561	22495
700,000	10044	10044	10044	10463	15064	22965	23960
750,000	10626	10626	10626	11070	15941	24306	25360

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 89

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1550	1550	1550	1596	1657	1774	1830
10,000	1613	1613	1613	1662	1728	1854	1914
20,000	1791	1791	1791	1848	1924	2071	2141
30,000	1887	1887	1887	1949	2031	2191	2267
40,000	2073	2073	2073	2143	2236	2416	2502
50,000	2303	2303	2303	2383	2490	2696	2795
60,000	2480	2480	2480	2568	2685	2910	3018
70,000	2642	2642	2642	2737	2863	3107	3224
80,000	2737	2737	2737	2836	2967	3221	3342
90,000	2885	2885	2885	2989	3129	3398	3527
100,000	3032	3032	3032	3143	3291	3577	3714
110,000	3140	3140	3140	3256	3410	3709	3852
120,000	3323	3323	3323	3447	3612	3931	4083
130,000	3402	3402	3402	3529	3699	4027	4184
140,000	3550	3550	3550	3684	3862	4206	4371
150,000	3694	3694	3694	3834	4020	4380	4552
160,000	3843	3843	3843	3989	4184	4559	4739
170,000	3987	3987	3987	4139	4342	4733	4920
180,000	4126	4126	4126	4284	4494	4900	5094
190,000	4261	4261	4261	4424	4642	5062	5263
200,000	4371	4371	4371	4539	4763	5196	5402
210,000	4494	4494	4494	4667	4898	5344	5557
220,000	4612	4612	4612	4790	5027	5486	5705
230,000	4790	4790	4790	4976	5223	5700	5928
240,000	4901	4901	4901	5091	5344	5833	6067
250,000	5006	5006	5006	5201	5460	5960	6200
300,000	5692	5692	5692	5915	6212	6785	7058
350,000	6236	6236	6236	6481	6808	7439	7740
400,000	7017	7017	7017	7294	7663	8376	8717
450,000	7649	7649	7649	7952	8356	9137	9510
500,000	8362	8362	8362	8695	9138	9993	10402
550,000	8983	8983	8983	9341	9818	10739	11180
600,000	9708	9708	9708	10095	10612	11610	12087
650,000	10403	10403	10403	10819	11374	12445	12957
700,000	11069	11069	11069	11512	12103	13244	13790
750,000	11705	11705	11705	12174	12800	14008	14585

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 89

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1771	1771	1771	1832	2443	3513	3647
10,000	1850	1850	1850	1916	2572	3721	3866
20,000	2067	2067	2067	2143	2907	4245	4413
30,000	2186	2186	2186	2269	3098	4549	4732
40,000	2411	2411	2411	2505	3442	5084	5290
50,000	2690	2690	2690	2797	3870	5748	5984
60,000	2904	2904	2904	3021	4195	6252	6510
70,000	3100	3100	3100	3226	4495	6716	6994
80,000	3213	3213	3213	3345	4665	6976	7267
90,000	3390	3390	3390	3530	4933	7388	7697
100,000	3569	3569	3569	3718	5206	7812	8139
110,000	3700	3700	3700	3855	5410	8131	8472
120,000	3921	3921	3921	4087	5745	8648	9012
130,000	4017	4017	4017	4188	5896	8887	9262
140,000	4196	4196	4196	4375	6166	9302	9695
150,000	4369	4369	4369	4556	6427	9703	10114
160,000	4548	4548	4548	4743	6698	10120	10549
170,000	4721	4721	4721	4924	6959	10522	10969
180,000	4888	4888	4888	5099	7212	10910	11374
190,000	5050	5050	5050	5268	7456	11286	11766
200,000	5183	5183	5183	5407	7657	11596	12091
210,000	5330	5330	5330	5562	7880	11940	12449
220,000	5472	5472	5472	5710	8095	12270	12794
230,000	5686	5686	5686	5934	8416	12761	13307
240,000	5818	5818	5818	6073	8617	13071	13630
250,000	5945	5945	5945	6206	8809	13368	13940
300,000	6767	6767	6767	7065	10047	15267	15922
350,000	7420	7420	7420	7748	11031	16780	17501
400,000	8355	8355	8355	8726	12437	18935	19750
450,000	9113	9113	9113	9519	13579	20687	21579
500,000	9968	9968	9968	10412	14863	22656	23634
550,000	10712	10712	10712	11191	15984	24376	25429
600,000	11580	11580	11580	12099	17289	26377	27518
650,000	12413	12413	12413	12969	18541	28296	29521
700,000	13210	13210	13210	13803	19740	30134	31439
750,000	13972	13972	13972	14600	20886	31890	33272

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 90

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	844	844	844	866	920	992	1022
10,000	876	876	876	900	958	1035	1067
20,000	969	969	969	997	1064	1154	1192
30,000	1019	1019	1019	1048	1121	1220	1260
40,000	1116	1116	1116	1150	1232	1344	1389
50,000	1237	1237	1237	1276	1370	1497	1550
60,000	1330	1330	1330	1372	1476	1615	1672
70,000	1416	1416	1416	1461	1573	1723	1785
80,000	1466	1466	1466	1513	1629	1786	1850
90,000	1544	1544	1544	1594	1717	1884	1952
100,000	1621	1621	1621	1674	1805	1982	2055
110,000	1677	1677	1677	1733	1870	2054	2130
120,000	1774	1774	1774	1833	1979	2176	2257
130,000	1815	1815	1815	1876	2026	2229	2312
140,000	1894	1894	1894	1957	2115	2327	2415
150,000	1969	1969	1969	2036	2201	2423	2514
160,000	2048	2048	2048	2118	2290	2522	2617
170,000	2124	2124	2124	2197	2376	2617	2716
180,000	2198	2198	2198	2273	2459	2709	2812
190,000	2269	2269	2269	2346	2539	2798	2905
200,000	2327	2327	2327	2407	2605	2872	2982
210,000	2392	2392	2392	2474	2678	2953	3067
220,000	2454	2454	2454	2539	2749	3032	3148
230,000	2548	2548	2548	2637	2855	3150	3271
240,000	2607	2607	2607	2697	2921	3223	3347
250,000	2662	2662	2662	2755	2984	3293	3420
300,000	3025	3025	3025	3131	3393	3747	3893
350,000	3312	3312	3312	3429	3718	4107	4268
400,000	3725	3725	3725	3857	4184	4624	4805
450,000	4059	4059	4059	4204	4561	5043	5241
500,000	4437	4437	4437	4595	4987	5515	5732
550,000	4765	4765	4765	4935	5357	5926	6160
600,000	5148	5148	5148	5333	5790	6406	6659
650,000	5516	5516	5516	5714	6205	6866	7138
700,000	5868	5868	5868	6079	6602	7306	7596
750,000	6204	6204	6204	6428	6981	7727	8034

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HOMEOWNERS
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\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 90

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	954	954	954	986	1356	2079	2185
10,000	995	995	995	1029	1426	2203	2316
20,000	1107	1107	1107	1147	1609	2513	2645
30,000	1168	1168	1168	1211	1712	2694	2837
40,000	1286	1286	1286	1334	1901	3011	3173
50,000	1431	1431	1431	1486	2135	3405	3590
60,000	1542	1542	1542	1603	2313	3703	3906
70,000	1645	1645	1645	1710	2477	3978	4197
80,000	1704	1704	1704	1772	2570	4133	4361
90,000	1797	1797	1797	1869	2717	4377	4619
100,000	1890	1890	1890	1967	2867	4629	4885
110,000	1958	1958	1958	2038	2978	4818	5086
120,000	2073	2073	2073	2159	3162	5124	5410
130,000	2123	2123	2123	2211	3244	5266	5561
140,000	2217	2217	2217	2309	3392	5512	5821
150,000	2307	2307	2307	2403	3535	5750	6073
160,000	2401	2401	2401	2502	3683	5997	6334
170,000	2491	2491	2491	2596	3827	6235	6587
180,000	2579	2579	2579	2688	3965	6466	6830
190,000	2663	2663	2663	2776	4099	6688	7066
200,000	2733	2733	2733	2849	4209	6872	7261
210,000	2810	2810	2810	2929	4332	7076	7476
220,000	2884	2884	2884	3007	4449	7272	7684
230,000	2996	2996	2996	3124	4625	7563	7992
240,000	3066	3066	3066	3197	4735	7747	8186
250,000	3132	3132	3132	3266	4841	7923	8372
300,000	3563	3563	3563	3716	5519	9048	9563
350,000	3904	3904	3904	4074	6059	9946	10512
400,000	4395	4395	4395	4586	6830	11223	11864
450,000	4792	4792	4792	5001	7456	12262	12963
500,000	5240	5240	5240	5469	8161	13430	14198
550,000	5630	5630	5630	5877	8775	14449	15276
600,000	6085	6085	6085	6352	9491	15635	16531
650,000	6521	6521	6521	6808	10178	16773	17735
700,000	6939	6939	6939	7245	10835	17863	18888
750,000	7339	7339	7339	7662	11464	18904	19989

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 91

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1231	1231	1231	1266	1312	1402	1445
10,000	1277	1277	1277	1314	1364	1460	1506
20,000	1410	1410	1410	1453	1511	1624	1677
30,000	1481	1481	1481	1527	1590	1712	1770
40,000	1621	1621	1621	1674	1744	1883	1948
50,000	1795	1795	1795	1855	1936	2094	2169
60,000	1928	1928	1928	1995	2083	2256	2338
70,000	2051	2051	2051	2122	2218	2405	2494
80,000	2123	2123	2123	2198	2297	2492	2584
90,000	2235	2235	2235	2314	2420	2627	2725
100,000	2347	2347	2347	2431	2543	2762	2866
110,000	2427	2427	2427	2515	2632	2861	2970
120,000	2566	2566	2566	2660	2785	3029	3145
130,000	2624	2624	2624	2721	2850	3102	3221
140,000	2737	2737	2737	2838	2974	3238	3363
150,000	2847	2847	2847	2952	3094	3369	3500
160,000	2960	2960	2960	3070	3218	3506	3642
170,000	3069	3069	3069	3184	3338	3638	3780
180,000	3175	3175	3175	3294	3454	3765	3913
190,000	3277	3277	3277	3401	3566	3888	4041
200,000	3361	3361	3361	3488	3658	3990	4147
210,000	3454	3454	3454	3585	3760	4102	4264
220,000	3544	3544	3544	3678	3858	4210	4377
230,000	3680	3680	3680	3820	4008	4373	4547
240,000	3764	3764	3764	3907	4100	4475	4652
250,000	3844	3844	3844	3991	4188	4571	4753
300,000	4366	4366	4366	4534	4759	5199	5407
350,000	4779	4779	4779	4964	5212	5696	5926
400,000	5374	5374	5374	5584	5864	6411	6670
450,000	5856	5856	5856	6085	6391	6990	7273
500,000	6399	6399	6399	6650	6987	7643	7953
550,000	6872	6872	6872	7142	7504	8211	8545
600,000	7424	7424	7424	7717	8109	8874	9236
650,000	7954	7954	7954	8268	8689	9510	9899
700,000	8461	8461	8461	8796	9244	10119	10534
750,000	8945	8945	8945	9300	9775	10701	11140

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 91

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1399	1399	1399	1446	1911	2727	2829
10,000	1457	1457	1457	1507	2007	2883	2993
20,000	1620	1620	1620	1678	2260	3280	3408
30,000	1708	1708	1708	1771	2403	3509	3648
40,000	1878	1878	1878	1950	2664	3915	4072
50,000	2089	2089	2089	2171	2988	4419	4599
60,000	2250	2250	2250	2340	3235	4802	4998
70,000	2399	2399	2399	2496	3462	5155	5367
80,000	2485	2485	2485	2586	3592	5353	5574
90,000	2620	2620	2620	2727	3796	5667	5901
100,000	2755	2755	2755	2869	4003	5989	6237
110,000	2853	2853	2853	2972	4156	6230	6490
120,000	3021	3021	3021	3148	4411	6623	6900
130,000	3093	3093	3093	3224	4525	6804	7089
140,000	3229	3229	3229	3366	4730	7120	7419
150,000	3360	3360	3360	3503	4929	7425	7738
160,000	3496	3496	3496	3646	5135	7742	8069
170,000	3628	3628	3628	3783	5333	8048	8389
180,000	3755	3755	3755	3916	5526	8344	8697
190,000	3877	3877	3877	4045	5711	8630	8996
200,000	3978	3978	3978	4151	5864	8866	9242
210,000	4090	4090	4090	4268	6034	9128	9515
220,000	4198	4198	4198	4381	6197	9379	9778
230,000	4361	4361	4361	4551	6442	9753	10168
240,000	4462	4462	4462	4656	6595	9989	10415
250,000	4558	4558	4558	4757	6741	10215	10650
300,000	5184	5184	5184	5412	7683	11661	12160
350,000	5680	5680	5680	5931	8432	12813	13362
400,000	6392	6392	6392	6676	9504	14455	15076
450,000	6969	6969	6969	7280	10373	15790	16469
500,000	7620	7620	7620	7961	11352	17290	18034
550,000	8186	8186	8186	8553	12205	18600	19402
600,000	8848	8848	8848	9245	13199	20125	20993
650,000	9482	9482	9482	9909	14153	21587	22519
700,000	10089	10089	10089	10544	15066	22988	23980
750,000	10670	10670	10670	11151	15939	24326	25377

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 92

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	765	765	765	784	830	892	917
10,000	790	790	790	811	860	926	953
20,000	868	868	868	891	949	1026	1057
30,000	907	907	907	933	995	1079	1113
40,000	989	989	989	1018	1089	1183	1222
50,000	1091	1091	1091	1124	1205	1313	1357
60,000	1169	1169	1169	1205	1294	1412	1461
70,000	1241	1241	1241	1280	1375	1503	1556
80,000	1284	1284	1284	1324	1424	1557	1611
90,000	1350	1350	1350	1393	1498	1640	1698
100,000	1415	1415	1415	1460	1573	1723	1784
110,000	1461	1461	1461	1509	1626	1783	1847
120,000	1543	1543	1543	1594	1719	1886	1955
130,000	1577	1577	1577	1629	1758	1930	2000
140,000	1643	1643	1643	1698	1833	2014	2088
150,000	1708	1708	1708	1765	1906	2095	2172
160,000	1774	1774	1774	1834	1982	2179	2259
170,000	1839	1839	1839	1901	2055	2260	2344
180,000	1901	1901	1901	1966	2125	2338	2425
190,000	1961	1961	1961	2028	2193	2414	2504
200,000	2011	2011	2011	2079	2249	2477	2569
210,000	2066	2066	2066	2136	2312	2546	2641
220,000	2118	2118	2118	2191	2371	2612	2710
230,000	2199	2199	2199	2275	2462	2713	2815
240,000	2248	2248	2248	2326	2518	2775	2880
250,000	2296	2296	2296	2375	2572	2834	2942
300,000	2604	2604	2604	2695	2920	3221	3344
350,000	2848	2848	2848	2948	3196	3528	3663
400,000	3200	3200	3200	3313	3594	3968	4121
450,000	3485	3485	3485	3608	3915	4325	4492
500,000	3806	3806	3806	3942	4278	4727	4910
550,000	4085	4085	4085	4231	4593	5077	5274
600,000	4412	4412	4412	4570	4962	5486	5700
650,000	4725	4725	4725	4895	5316	5879	6108
700,000	5025	5025	5025	5206	5655	6254	6498
750,000	5312	5312	5312	5504	5978	6613	6871

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 92

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	859	859	859	886	1202	1818	1909
10,000	892	892	892	921	1260	1922	2019
20,000	985	985	985	1019	1414	2185	2298
30,000	1035	1035	1035	1072	1500	2336	2459
40,000	1134	1134	1134	1175	1659	2605	2744
50,000	1256	1256	1256	1303	1857	2940	3098
60,000	1350	1350	1350	1402	2009	3193	3367
70,000	1436	1436	1436	1492	2147	3427	3614
80,000	1487	1487	1487	1545	2227	3559	3754
90,000	1566	1566	1566	1628	2352	3767	3974
100,000	1644	1644	1644	1710	2479	3980	4200
110,000	1701	1701	1701	1769	2572	4140	4370
120,000	1799	1799	1799	1872	2728	4401	4646
130,000	1840	1840	1840	1915	2797	4520	4773
140,000	1919	1919	1919	1998	2923	4730	4994
150,000	1996	1996	1996	2078	3045	4933	5209
160,000	2076	2076	2076	2162	3171	5143	5432
170,000	2152	2152	2152	2242	3293	5346	5646
180,000	2227	2227	2227	2320	3411	5542	5854
190,000	2298	2298	2298	2395	3525	5732	6055
200,000	2358	2358	2358	2457	3619	5889	6221
210,000	2423	2423	2423	2525	3723	6062	6404
220,000	2486	2486	2486	2591	3823	6229	6581
230,000	2581	2581	2581	2691	3973	6477	6844
240,000	2640	2640	2640	2753	4067	6634	7009
250,000	2697	2697	2697	2812	4156	6783	7168
300,000	3064	3064	3064	3195	4735	7743	8183
350,000	3354	3354	3354	3499	5194	8507	8992
400,000	3772	3772	3772	3936	5852	9597	10144
450,000	4110	4110	4110	4289	6386	10482	11082
500,000	4492	4492	4492	4688	6987	11478	12135
550,000	4824	4824	4824	5035	7511	12347	13054
600,000	5212	5212	5212	5441	8122	13359	14125
650,000	5584	5584	5584	5830	8707	14329	15151
700,000	5940	5940	5940	6202	9268	15258	16134
750,000	6280	6280	6280	6558	9804	16146	17074

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 93

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	618	627	639	639	667	803	896
10,000	627	637	649	649	678	819	915
20,000	669	680	693	693	725	879	984
30,000	698	709	723	723	756	921	1033
40,000	705	717	731	731	765	933	1047
50,000	752	764	779	779	817	999	1123
60,000	781	794	810	810	850	1041	1171
70,000	829	843	860	860	903	1108	1248
80,000	851	866	883	883	927	1138	1282
90,000	864	879	897	897	941	1156	1303
100,000	870	885	903	903	947	1165	1313
110,000	943	960	980	980	1029	1268	1432
120,000	981	998	1019	1019	1070	1321	1491
130,000	994	1011	1032	1032	1085	1340	1514
140,000	1045	1063	1086	1086	1141	1411	1595
150,000	1094	1114	1137	1137	1196	1480	1673
160,000	1140	1160	1185	1185	1246	1543	1745
170,000	1184	1205	1230	1230	1294	1604	1814
180,000	1226	1248	1275	1275	1341	1663	1882
190,000	1269	1292	1320	1320	1389	1723	1950
200,000	1309	1332	1361	1361	1432	1778	2013
210,000	1351	1375	1404	1404	1478	1836	2079
220,000	1391	1416	1446	1446	1522	1891	2143
230,000	1449	1475	1507	1507	1587	1972	2234
240,000	1487	1514	1546	1546	1628	2024	2294
250,000	1523	1551	1584	1584	1668	2075	2351
300,000	1763	1795	1834	1834	1932	2406	2729
350,000	1954	1990	2034	2034	2143	2672	3032
400,000	2189	2229	2278	2278	2401	2996	3401
450,000	2379	2423	2476	2476	2610	3258	3700
500,000	2594	2642	2701	2701	2847	3556	4038
550,000	2773	2825	2888	2888	3045	3804	4322
600,000	2986	3042	3110	3110	3279	4098	4656
650,000	3190	3250	3322	3322	3503	4380	4977
700,000	3385	3449	3526	3526	3718	4649	5284
750,000	3571	3638	3720	3720	3923	4907	5577

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 93

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	684	708	733	733	1020	1542	1752
10,000	695	721	746	746	1042	1581	1798
20,000	744	771	799	799	1123	1713	1951
30,000	777	806	836	836	1181	1809	2062
40,000	786	816	846	846	1198	1838	2096
50,000	840	872	905	905	1287	1983	2263
60,000	873	908	942	942	1343	2074	2368
70,000	928	965	1002	1002	1433	2218	2535
80,000	953	991	1029	1029	1473	2282	2608
90,000	968	1006	1045	1045	1497	2321	2652
100,000	975	1013	1052	1052	1510	2342	2678
110,000	1059	1102	1144	1144	1647	2563	2932
120,000	1101	1146	1191	1191	1717	2675	3061
130,000	1117	1162	1208	1208	1744	2720	3114
140,000	1175	1223	1271	1271	1838	2870	3286
150,000	1231	1282	1333	1333	1929	3015	3453
160,000	1283	1336	1389	1389	2013	3149	3606
170,000	1333	1388	1443	1443	2093	3277	3754
180,000	1381	1438	1496	1496	2171	3402	3898
190,000	1430	1490	1550	1550	2251	3529	4044
200,000	1475	1537	1599	1599	2324	3645	4178
210,000	1523	1587	1650	1650	2401	3768	4319
220,000	1568	1634	1700	1700	2475	3886	4454
230,000	1635	1703	1772	1772	2581	4055	4648
240,000	1678	1748	1819	1819	2651	4166	4776
250,000	1719	1791	1864	1864	2718	4272	4899
300,000	1991	2076	2160	2160	3156	4970	5700
350,000	2209	2303	2398	2398	3508	5530	6345
400,000	2475	2581	2688	2688	3936	6211	7127
450,000	2691	2807	2922	2922	4284	6764	7762
500,000	2935	3062	3188	3188	4677	7388	8480
550,000	3139	3275	3411	3411	5006	7912	9082
600,000	3381	3527	3674	3674	5394	8529	9792
650,000	3612	3769	3925	3925	5767	9121	10472
700,000	3834	4000	4167	4167	6123	9687	11123
750,000	4045	4221	4397	4397	6464	10228	11744

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 94

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	561	561	561	581	611	640	665
10,000	585	585	585	606	639	669	696
20,000	651	651	651	675	714	749	780
30,000	687	687	687	713	755	793	827
40,000	756	756	756	786	833	876	915
50,000	841	841	841	876	930	979	1023
60,000	907	907	907	944	1004	1058	1106
70,000	967	967	967	1008	1072	1130	1182
80,000	1002	1002	1002	1044	1111	1172	1226
90,000	1057	1057	1057	1101	1172	1237	1294
100,000	1111	1111	1111	1159	1234	1303	1364
110,000	1151	1151	1151	1201	1280	1351	1415
120,000	1219	1219	1219	1272	1356	1433	1500
130,000	1249	1249	1249	1303	1390	1468	1538
140,000	1304	1304	1304	1361	1452	1534	1607
150,000	1357	1357	1357	1417	1511	1597	1674
160,000	1412	1412	1412	1474	1573	1663	1743
170,000	1465	1465	1465	1530	1633	1727	1810
180,000	1517	1517	1517	1584	1691	1788	1875
190,000	1566	1566	1566	1636	1747	1848	1937
200,000	1607	1607	1607	1679	1793	1897	1989
210,000	1653	1653	1653	1727	1844	1951	2046
220,000	1696	1696	1696	1773	1893	2003	2100
230,000	1762	1762	1762	1842	1967	2081	2183
240,000	1803	1803	1803	1885	2013	2130	2234
250,000	1842	1842	1842	1925	2057	2177	2283
300,000	2096	2096	2096	2191	2342	2479	2601
350,000	2297	2297	2297	2402	2568	2719	2853
400,000	2585	2585	2585	2704	2891	3062	3214
450,000	2819	2819	2819	2948	3154	3341	3507
500,000	3082	3082	3082	3224	3450	3654	3836
550,000	3312	3312	3312	3465	3707	3928	4124
600,000	3579	3579	3579	3745	4008	4247	4459
650,000	3836	3836	3836	4014	4296	4553	4780
700,000	4082	4082	4082	4272	4572	4845	5088
750,000	4317	4317	4317	4518	4836	5125	5382

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 94

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	649	649	649	670	934	1401	1476
10,000	679	679	679	701	985	1486	1567
20,000	760	760	760	787	1117	1701	1795
30,000	806	806	806	834	1193	1826	1928
40,000	890	890	890	922	1328	2044	2159
50,000	995	995	995	1032	1496	2315	2447
60,000	1075	1075	1075	1116	1624	2520	2665
70,000	1149	1149	1149	1193	1741	2709	2865
80,000	1191	1191	1191	1237	1808	2816	2978
90,000	1258	1258	1258	1306	1913	2983	3156
100,000	1325	1325	1325	1376	2020	3156	3339
110,000	1374	1374	1374	1428	2100	3286	3477
120,000	1457	1457	1457	1514	2231	3497	3701
130,000	1494	1494	1494	1552	2291	3595	3805
140,000	1561	1561	1561	1622	2397	3764	3984
150,000	1625	1625	1625	1689	2499	3927	4157
160,000	1692	1692	1692	1759	2605	4097	4337
170,000	1757	1757	1757	1827	2707	4260	4510
180,000	1820	1820	1820	1892	2806	4419	4678
190,000	1880	1880	1880	1955	2902	4571	4840
200,000	1930	1930	1930	2007	2981	4698	4974
210,000	1985	1985	1985	2065	3068	4838	5123
220,000	2038	2038	2038	2120	3152	4972	5265
230,000	2118	2118	2118	2203	3277	5172	5477
240,000	2168	2168	2168	2255	3356	5298	5611
250,000	2216	2216	2216	2305	3432	5419	5739
300,000	2523	2523	2523	2626	3916	6191	6557
350,000	2767	2767	2767	2880	4301	6807	7210
400,000	3117	3117	3117	3245	4850	7683	8139
450,000	3401	3401	3401	3540	5297	8396	8895
500,000	3721	3721	3721	3873	5799	9196	9743
550,000	3999	3999	3999	4163	6237	9896	10485
600,000	4324	4324	4324	4502	6748	10710	11347
650,000	4635	4635	4635	4826	7237	11490	12175
700,000	4934	4934	4934	5137	7706	12237	12967
750,000	5218	5218	5218	5434	8154	12951	13724

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 95

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
5,000	572	572	572	585	622	675	696
10,000	595	595	595	610	649	706	728
20,000	661	661	661	678	723	790	816
30,000	696	696	696	715	764	836	864
40,000	765	765	765	786	842	923	955
50,000	850	850	850	874	938	1032	1068
60,000	915	915	915	942	1012	1114	1154
70,000	975	975	975	1004	1080	1190	1233
80,000	1010	1010	1010	1040	1119	1234	1278
90,000	1065	1065	1065	1097	1180	1302	1350
100,000	1119	1119	1119	1153	1242	1371	1422
110,000	1159	1159	1159	1195	1287	1422	1475
120,000	1227	1227	1227	1265	1363	1508	1564
130,000	1256	1256	1256	1295	1396	1545	1603
140,000	1311	1311	1311	1352	1458	1614	1675
150,000	1364	1364	1364	1407	1518	1681	1744
160,000	1419	1419	1419	1464	1580	1750	1816
170,000	1472	1472	1472	1519	1640	1817	1886
180,000	1524	1524	1524	1572	1698	1881	1953
190,000	1573	1573	1573	1623	1753	1944	2018
200,000	1614	1614	1614	1666	1799	1995	2071
210,000	1660	1660	1660	1713	1850	2052	2131
220,000	1703	1703	1703	1758	1899	2107	2188
230,000	1769	1769	1769	1826	1973	2189	2273
240,000	1810	1810	1810	1868	2019	2241	2327
250,000	1849	1849	1849	1908	2063	2290	2378
300,000	2103	2103	2103	2170	2348	2607	2708
350,000	2303	2303	2303	2378	2573	2859	2970
400,000	2592	2592	2592	2676	2897	3220	3346
450,000	2826	2826	2826	2918	3160	3513	3650
500,000	3089	3089	3089	3191	3455	3843	3993
550,000	3319	3319	3319	3428	3713	4130	4292
600,000	3587	3587	3587	3705	4013	4465	4641
650,000	3843	3843	3843	3970	4302	4786	4975
700,000	4089	4089	4089	4225	4578	5094	5295
750,000	4324	4324	4324	4468	4841	5388	5601

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 95

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	653	653	653	676	937	1446	1521
10,000	683	683	683	707	987	1535	1614
20,000	763	763	763	791	1117	1755	1847
30,000	807	807	807	837	1191	1883	1984
40,000	890	890	890	925	1325	2107	2221
50,000	994	994	994	1033	1490	2385	2516
60,000	1073	1073	1073	1116	1617	2597	2739
70,000	1145	1145	1145	1192	1733	2791	2945
80,000	1187	1187	1187	1235	1799	2900	3061
90,000	1253	1253	1253	1304	1902	3072	3243
100,000	1319	1319	1319	1373	2008	3250	3431
110,000	1367	1367	1367	1424	2087	3384	3573
120,000	1449	1449	1449	1510	2217	3600	3802
130,000	1485	1485	1485	1547	2276	3701	3909
140,000	1551	1551	1551	1616	2380	3875	4092
150,000	1615	1615	1615	1683	2481	4043	4270
160,000	1681	1681	1681	1752	2586	4217	4455
170,000	1745	1745	1745	1819	2687	4385	4633
180,000	1807	1807	1807	1884	2785	4548	4805
190,000	1867	1867	1867	1946	2880	4705	4971
200,000	1916	1916	1916	1998	2958	4835	5109
210,000	1970	1970	1970	2055	3044	4979	5261
220,000	2023	2023	2023	2110	3127	5117	5407
230,000	2102	2102	2102	2192	3251	5322	5624
240,000	2151	2151	2151	2244	3329	5452	5762
250,000	2198	2198	2198	2293	3404	5576	5893
300,000	2502	2502	2502	2611	3883	6370	6733
350,000	2743	2743	2743	2863	4264	7004	7403
400,000	3089	3089	3089	3225	4808	7905	8356
450,000	3370	3370	3370	3518	5250	8638	9131
500,000	3686	3686	3686	3848	5747	9461	10002
550,000	3961	3961	3961	4136	6181	10180	10763
600,000	4282	4282	4282	4472	6686	11017	11648
650,000	4590	4590	4590	4794	7170	11820	12497
700,000	4885	4885	4885	5102	7634	12588	13310
750,000	5167	5167	5167	5396	8078	13322	14087

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 96

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	726	726	726	747	789	834	861
10,000	758	758	758	780	824	873	902
20,000	844	844	844	870	922	978	1012
30,000	891	891	891	919	975	1037	1073
40,000	981	981	981	1013	1076	1146	1187
50,000	1092	1092	1092	1129	1202	1281	1329
60,000	1178	1178	1178	1218	1297	1384	1436
70,000	1256	1256	1256	1300	1385	1479	1535
80,000	1302	1302	1302	1347	1436	1534	1592
90,000	1373	1373	1373	1421	1516	1620	1682
100,000	1444	1444	1444	1495	1596	1706	1772
110,000	1496	1496	1496	1550	1655	1770	1839
120,000	1585	1585	1585	1642	1754	1877	1950
130,000	1623	1623	1623	1682	1797	1924	1999
140,000	1695	1695	1695	1756	1877	2010	2089
150,000	1764	1764	1764	1828	1955	2093	2176
160,000	1836	1836	1836	1903	2035	2180	2266
170,000	1905	1905	1905	1975	2112	2263	2353
180,000	1972	1972	1972	2045	2187	2344	2437
190,000	2037	2037	2037	2112	2260	2422	2519
200,000	2090	2090	2090	2167	2319	2486	2586
210,000	2149	2149	2149	2229	2386	2557	2660
220,000	2206	2206	2206	2288	2449	2626	2731
230,000	2292	2292	2292	2377	2545	2729	2839
240,000	2345	2345	2345	2432	2604	2793	2905
250,000	2396	2396	2396	2485	2661	2854	2969
300,000	2726	2726	2726	2828	3030	3251	3382
350,000	2987	2987	2987	3100	3322	3565	3711
400,000	3363	3363	3363	3490	3741	4016	4180
450,000	3667	3667	3667	3807	4081	4382	4561
500,000	4010	4010	4010	4163	4464	4794	4991
550,000	4309	4309	4309	4473	4797	5152	5364
600,000	4657	4657	4657	4836	5186	5571	5801
650,000	4992	4992	4992	5183	5559	5972	6219
700,000	5312	5312	5312	5516	5917	6357	6619
750,000	5618	5618	5618	5834	6258	6724	7002

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 96

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	838	838	838	865	1206	1813	1910
10,000	877	877	877	906	1273	1924	2029
20,000	983	983	983	1017	1444	2202	2324
30,000	1042	1042	1042	1078	1542	2364	2497
40,000	1152	1152	1152	1193	1717	2647	2797
50,000	1288	1288	1288	1335	1935	2999	3170
60,000	1392	1392	1392	1443	2100	3265	3453
70,000	1488	1488	1488	1543	2252	3510	3713
80,000	1543	1543	1543	1600	2338	3648	3859
90,000	1629	1629	1629	1690	2474	3865	4089
100,000	1716	1716	1716	1780	2613	4089	4327
110,000	1780	1780	1780	1847	2717	4259	4507
120,000	1887	1887	1887	1959	2887	4532	4796
130,000	1935	1935	1935	2009	2964	4659	4931
140,000	2022	2022	2022	2099	3101	4878	5163
150,000	2105	2105	2105	2187	3233	5090	5388
160,000	2192	2192	2192	2277	3371	5309	5621
170,000	2276	2276	2276	2365	3503	5522	5846
180,000	2358	2358	2358	2449	3631	5727	6064
190,000	2436	2436	2436	2531	3755	5925	6274
200,000	2501	2501	2501	2598	3857	6089	6448
210,000	2572	2572	2572	2673	3970	6270	6640
220,000	2641	2641	2641	2745	4079	6444	6825
230,000	2745	2745	2745	2853	4241	6703	7099
240,000	2809	2809	2809	2920	4343	6867	7273
250,000	2871	2871	2871	2984	4441	7023	7439
300,000	3270	3270	3270	3399	5067	8025	8500
350,000	3587	3587	3587	3729	5566	8823	9347
400,000	4040	4040	4040	4201	6277	9959	10551
450,000	4408	4408	4408	4585	6856	10883	11531
500,000	4823	4823	4823	5016	7506	11921	12631
550,000	5184	5184	5184	5392	8073	12828	13593
600,000	5605	5605	5605	5830	8734	13883	14711
650,000	6009	6009	6009	6251	9367	14894	15784
700,000	6395	6395	6395	6653	9974	15863	16811
750,000	6765	6765	6765	7038	10554	16789	17792

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 97

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	895	895	895	920	959	1028	1061
10,000	933	933	933	960	1002	1076	1111
20,000	1039	1039	1039	1070	1119	1205	1247
30,000	1097	1097	1097	1131	1184	1277	1322
40,000	1208	1208	1208	1246	1306	1411	1462
50,000	1345	1345	1345	1388	1457	1578	1636
60,000	1450	1450	1450	1498	1573	1705	1769
70,000	1547	1547	1547	1598	1679	1822	1891
80,000	1603	1603	1603	1656	1740	1889	1961
90,000	1690	1690	1690	1747	1836	1995	2071
100,000	1778	1778	1778	1838	1933	2101	2182
110,000	1842	1842	1842	1905	2004	2180	2264
120,000	1951	1951	1951	2018	2124	2311	2401
130,000	1998	1998	1998	2067	2176	2369	2462
140,000	2086	2086	2086	2158	2273	2475	2572
150,000	2171	2171	2171	2247	2367	2578	2679
160,000	2260	2260	2260	2339	2464	2684	2790
170,000	2345	2345	2345	2427	2557	2787	2897
180,000	2428	2428	2428	2513	2648	2886	3001
190,000	2507	2507	2507	2595	2735	2982	3101
200,000	2573	2573	2573	2664	2808	3061	3183
210,000	2646	2646	2646	2739	2888	3149	3275
220,000	2715	2715	2715	2812	2964	3233	3363
230,000	2821	2821	2821	2921	3080	3360	3495
240,000	2887	2887	2887	2989	3152	3439	3577
250,000	2949	2949	2949	3054	3221	3515	3656
300,000	3355	3355	3355	3476	3666	4003	4164
350,000	3677	3677	3677	3810	4020	4390	4568
400,000	4139	4139	4139	4289	4526	4945	5146
450,000	4514	4514	4514	4678	4937	5395	5616
500,000	4936	4936	4936	5115	5400	5902	6144
550,000	5303	5303	5303	5497	5803	6344	6604
600,000	5732	5732	5732	5942	6274	6859	7141
650,000	6144	6144	6144	6369	6725	7354	7656
700,000	6538	6538	6538	6777	7157	7827	8149
750,000	6914	6914	6914	7168	7570	8279	8620

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 97

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	1035	1035	1035	1069	1443	2078	2158
10,000	1083	1083	1083	1120	1522	2204	2290
20,000	1214	1214	1214	1257	1725	2518	2619
30,000	1287	1287	1287	1333	1841	2702	2811
40,000	1422	1422	1422	1474	2049	3023	3146
50,000	1590	1590	1590	1650	2307	3421	3562
60,000	1719	1719	1719	1784	2504	3723	3877
70,000	1836	1836	1836	1907	2684	4002	4168
80,000	1904	1904	1904	1978	2787	4158	4331
90,000	2011	2011	2011	2089	2948	4404	4589
100,000	2118	2118	2118	2201	3113	4659	4854
110,000	2197	2197	2197	2284	3236	4850	5054
120,000	2330	2330	2330	2423	3438	5160	5378
130,000	2388	2388	2388	2484	3530	5304	5528
140,000	2495	2495	2495	2596	3693	5553	5788
150,000	2599	2599	2599	2704	3850	5793	6039
160,000	2706	2706	2706	2816	4013	6043	6299
170,000	2810	2810	2810	2924	4170	6283	6551
180,000	2910	2910	2910	3028	4322	6516	6793
190,000	3007	3007	3007	3129	4469	6741	7028
200,000	3087	3087	3087	3213	4591	6927	7223
210,000	3175	3175	3175	3305	4725	7133	7437
220,000	3260	3260	3260	3394	4854	7331	7644
230,000	3388	3388	3388	3527	5047	7625	7951
240,000	3468	3468	3468	3610	5169	7811	8145
250,000	3544	3544	3544	3690	5285	7989	8330
300,000	4037	4037	4037	4203	6029	9126	9517
350,000	4428	4428	4428	4611	6622	10032	10463
400,000	4987	4987	4987	5195	7468	11322	11809
450,000	5442	5442	5442	5668	8155	12372	12905
500,000	5953	5953	5953	6202	8928	13551	14135
550,000	6399	6399	6399	6667	9603	14581	15210
600,000	6918	6918	6918	7209	10388	15779	16460
650,000	7417	7417	7417	7728	11141	16928	17659
700,000	7894	7894	7894	8226	11863	18028	18807
750,000	8350	8350	8350	8702	12552	19080	19905

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\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 98

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4176	4176	4176	4332	4547	4907	5090
10,000	4422	4422	4422	4590	4821	5207	5404
20,000	5043	5043	5043	5238	5507	5957	6185
30,000	5403	5403	5403	5614	5906	6395	6643
40,000	6037	6037	6037	6275	6605	7158	7438
50,000	6823	6823	6823	7096	7474	8106	8427
60,000	7420	7420	7420	7719	8133	8825	9176
70,000	7970	7970	7970	8293	8740	9487	9866
80,000	8279	8279	8279	8615	9080	9858	10253
90,000	8767	8767	8767	9125	9618	10444	10864
100,000	9269	9269	9269	9648	10172	11049	11494
110,000	9647	9647	9647	10043	10590	11505	11970
120,000	10260	10260	10260	10682	11266	12242	12738
130,000	10542	10542	10542	10977	11579	12585	13096
140,000	11035	11035	11035	11491	12121	13176	13712
150,000	11510	11510	11510	11987	12646	13748	14308
160,000	12004	12004	12004	12502	13190	14341	14926
170,000	12481	12481	12481	12999	13715	14914	15523
180,000	12941	12941	12941	13479	14223	15467	16099
190,000	13386	13386	13386	13943	14713	16002	16657
200,000	13754	13754	13754	14327	15119	16445	17118
210,000	14162	14162	14162	14752	15568	16934	17628
220,000	14553	14553	14553	15160	16000	17404	18118
230,000	15135	15135	15135	15768	16641	18104	18846
240,000	15503	15503	15503	16151	17046	18545	19306
250,000	15854	15854	15854	16517	17434	18968	19746
300,000	18105	18105	18105	18864	19914	21670	22562
350,000	19899	19899	19899	20735	21891	23825	24807
400,000	22453	22453	22453	23398	24705	26891	28002
450,000	24531	24531	24531	25565	26994	29386	30600
500,000	26865	26865	26865	27999	29566	32188	33519
550,000	28904	28904	28904	30124	31812	34635	36070
600,000	31276	31276	31276	32598	34425	37483	39036
650,000	33551	33551	33551	34970	36932	40214	41881
700,000	35730	35730	35730	37242	39332	42829	44606
750,000	37812	37812	37812	39413	41626	45328	47209

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HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 98

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	4908	4908	4908	5100	7133	10610	11049
10,000	5209	5209	5209	5414	7598	11333	11804
20,000	5958	5958	5958	6197	8740	13088	13637
30,000	6396	6396	6396	6656	9415	14132	14727
40,000	7160	7160	7160	7453	10574	15908	16582
50,000	8108	8108	8108	8444	12013	18115	18885
60,000	8827	8827	8827	9195	13103	19785	20628
70,000	9489	9489	9489	9886	14107	21323	22234
80,000	9860	9860	9860	10274	14667	22177	23125
90,000	10447	10447	10447	10886	15553	23532	24539
100,000	11052	11052	11052	11518	16471	24938	26007
110,000	11508	11508	11508	11995	17167	26009	27125
120,000	12245	12245	12245	12765	18282	27715	28905
130,000	12588	12588	12588	13123	18806	28523	29750
140,000	13179	13179	13179	13740	19700	29889	31175
150,000	13752	13752	13752	14337	20564	31210	32553
160,000	14345	14345	14345	14957	21460	32579	33983
170,000	14918	14918	14918	15555	22326	33902	35363
180,000	15471	15471	15471	16133	23162	35180	36697
190,000	16006	16006	16006	16691	23971	36416	37987
200,000	16449	16449	16449	17153	24640	37439	39055
210,000	16938	16938	16938	17664	25380	38570	40235
220,000	17409	17409	17409	18155	26091	39657	41370
230,000	18108	18108	18108	18885	27145	41266	43048
240,000	18550	18550	18550	19346	27813	42287	44114
250,000	18972	18972	18972	19788	28452	43264	45133
300,000	21676	21676	21676	22609	32530	49492	51632
350,000	23831	23831	23831	24859	35785	54464	56822
400,000	26898	26898	26898	28060	40410	61523	64188
450,000	29393	29393	29393	30664	44174	67272	70187
500,000	32196	32196	32196	33589	48401	73723	76919
550,000	34644	34644	34644	36145	52095	79365	82806
600,000	37492	37492	37492	39118	56390	85920	89647
650,000	40224	40224	40224	41969	60510	92208	96209
700,000	42840	42840	42840	44699	64455	98230	102493
750,000	45340	45340	45340	47308	68225	103984	108497

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

IF INSURED FOR AN AMOUNT LESS THAN 80% OF THE REPLACEMENT COST,
REFER TO THE PREMIUM ADJUSTMENT SECTION.FOR FIRE RESISTIVE CONSTRUCTION: REFER TO THE PREMIUM ADJUSTMENT
SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 99

CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2348	2348	2348	2432	2558	2746	2846
10,000	2479	2479	2479	2569	2705	2907	3013
20,000	2813	2813	2813	2918	3076	3311	3436
30,000	3006	3006	3006	3119	3291	3546	3681
40,000	3348	3348	3348	3477	3671	3960	4112
50,000	3774	3774	3774	3921	4143	4473	4648
60,000	4098	4098	4098	4259	4502	4863	5054
70,000	4395	4395	4395	4569	4832	5222	5428
80,000	4564	4564	4564	4745	5018	5424	5639
90,000	4829	4829	4829	5021	5312	5743	5971
100,000	5101	5101	5101	5305	5613	6071	6313
110,000	5305	5305	5305	5517	5839	6317	6570
120,000	5637	5637	5637	5864	6207	6718	6987
130,000	5789	5789	5789	6023	6376	6902	7180
140,000	6056	6056	6056	6302	6672	7223	7515
150,000	6315	6315	6315	6571	6959	7534	7839
160,000	6583	6583	6583	6851	7256	7857	8175
170,000	6842	6842	6842	7121	7542	8168	8500
180,000	7093	7093	7093	7382	7819	8469	8813
190,000	7335	7335	7335	7634	8087	8760	9116
200,000	7535	7535	7535	7843	8308	9001	9367
210,000	7756	7756	7756	8074	8553	9267	9644
220,000	7968	7968	7968	8295	8789	9522	9910
230,000	8286	8286	8286	8626	9140	9903	10307
240,000	8485	8485	8485	8834	9360	10143	10557
250,000	8676	8676	8676	9033	9572	10373	10797
300,000	9901	9901	9901	10310	10927	11844	12329
350,000	10877	10877	10877	11326	12006	13016	13550
400,000	12268	12268	12268	12776	13544	14686	15290
450,000	13398	13398	13398	13954	14795	16044	16705
500,000	14669	14669	14669	15279	16200	17570	18294
550,000	15779	15779	15779	16435	17427	18902	19682
600,000	17070	17070	17070	17781	18856	20453	21297
650,000	18309	18309	18309	19073	20226	21940	22847
700,000	19496	19496	19496	20309	21537	23364	24330
750,000	20629	20629	20629	21490	22791	24725	25748

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SECTION.

HOMEOWNERS
1% DEDUCTIBLE BASE PREMIUM
\$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 99

CONSTRUCTION: FRAME

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
5,000	2747	2747	2747	2852	3960	5854	6093
10,000	2908	2908	2908	3020	4210	6244	6501
20,000	3313	3313	3313	3444	4829	7197	7496
30,000	3547	3547	3547	3690	5193	7762	8086
40,000	3961	3961	3961	4122	5822	8728	9095
50,000	4475	4475	4475	4659	6603	9927	10347
60,000	4865	4865	4865	5067	7196	10835	11295
70,000	5224	5224	5224	5442	7741	11672	12168
80,000	5426	5426	5426	5653	8046	12137	12654
90,000	5745	5745	5745	5987	8528	12874	13423
100,000	6073	6073	6073	6329	9027	13639	14222
110,000	6320	6320	6320	6587	9404	14220	14829
120,000	6720	6720	6720	7005	10010	15149	15797
130,000	6905	6905	6905	7198	10294	15587	16255
140,000	7226	7226	7226	7534	10780	16330	17031
150,000	7537	7537	7537	7859	11251	17050	17782
160,000	7860	7860	7860	8196	11739	17795	18560
170,000	8172	8172	8172	8522	12210	18515	19311
180,000	8473	8473	8473	8836	12665	19211	20038
190,000	8764	8764	8764	9140	13105	19884	20740
200,000	9004	9004	9004	9391	13469	20441	21321
210,000	9270	9270	9270	9669	13872	21057	21964
220,000	9526	9526	9526	9936	14258	21648	22581
230,000	9907	9907	9907	10334	14833	22525	23496
240,000	10147	10147	10147	10585	15196	23080	24076
250,000	10377	10377	10377	10825	15544	23612	24631
300,000	11849	11849	11849	12361	17765	27004	28171
350,000	13021	13021	13021	13586	19537	29712	30996
400,000	14692	14692	14692	15330	22057	33557	35009
450,000	16050	16050	16050	16748	24107	36688	38277
500,000	17577	17577	17577	18342	26409	40203	41944
550,000	18910	18910	18910	19734	28422	43275	45151
600,000	20461	20461	20461	21353	30761	46847	48878
650,000	21949	21949	21949	22907	33006	50272	52452
700,000	23374	23374	23374	24394	35155	53552	55875
750,000	24735	24735	24735	25816	37209	56687	59147

NOTE: FOR AMOUNTS ABOVE \$750,000, REFER TO COMPANY

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SECTION.

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 01

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	113	113	113	113	117	117	117
6,000	113	113	113	113	117	117	117
8,000	113	113	113	113	117	117	117
10,000	123	123	123	123	127	127	127
15,000	158	158	158	158	164	164	164
16,000	163	163	163	163	169	169	169
17,000	167	167	167	167	174	174	174
18,000	171	171	171	171	178	178	178
19,000	175	175	175	175	182	182	182
20,000	178	178	178	178	185	185	185
21,000	182	182	182	182	190	190	190
22,000	187	187	187	187	195	195	195
23,000	193	193	193	193	201	201	201
24,000	197	197	197	197	206	206	206
25,000	202	202	202	202	210	210	210
26,000	205	205	205	205	214	214	214
27,000	208	208	208	208	217	217	217
28,000	211	211	211	211	220	220	220
29,000	212	212	212	212	221	221	221
30,000	217	217	217	217	226	226	226
31,000	219	219	219	219	229	229	229
32,000	221	221	221	221	231	231	231
33,000	224	224	224	224	233	233	233
34,000	226	226	226	226	235	235	235
35,000	228	228	228	228	238	238	238
36,000	231	231	231	231	241	241	241
37,000	234	234	234	234	244	244	244
38,000	236	236	236	236	246	246	246
39,000	239	239	239	239	249	249	249
40,000	242	242	242	242	252	252	252
45,000	251	251	251	251	262	262	262
50,000	275	275	275	275	288	288	288
55,000	302	302	302	302	316	316	316
60,000	326	326	326	326	341	341	341
65,000	349	349	349	349	365	365	365
70,000	372	372	372	372	390	390	390
75,000	395	395	395	395	414	414	414
100,000	510	510	510	510	536	536	536
150,000	741	741	741	741	779	779	779

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 02

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	143	143	143	143	148	148	148
6,000	143	143	143	143	148	148	148
8,000	143	143	143	143	148	148	148
10,000	155	155	155	155	161	161	161
15,000	200	200	200	200	208	208	208
16,000	207	207	207	207	215	215	215
17,000	212	212	212	212	220	220	220
18,000	217	217	217	217	225	225	225
19,000	222	222	222	222	230	230	230
20,000	225	225	225	225	234	234	234
21,000	231	231	231	231	240	240	240
22,000	237	237	237	237	247	247	247
23,000	244	244	244	244	254	254	254
24,000	250	250	250	250	261	261	261
25,000	255	255	255	255	266	266	266
26,000	260	260	260	260	271	271	271
27,000	264	264	264	264	275	275	275
28,000	267	267	267	267	278	278	278
29,000	268	268	268	268	280	280	280
30,000	275	275	275	275	287	287	287
31,000	278	278	278	278	290	290	290
32,000	280	280	280	280	292	292	292
33,000	283	283	283	283	296	296	296
34,000	286	286	286	286	298	298	298
35,000	289	289	289	289	302	302	302
36,000	293	293	293	293	305	305	305
37,000	296	296	296	296	309	309	309
38,000	299	299	299	299	312	312	312
39,000	303	303	303	303	316	316	316
40,000	306	306	306	306	320	320	320
45,000	317	317	317	317	331	331	331
50,000	349	349	349	349	365	365	365
55,000	382	382	382	382	400	400	400
60,000	413	413	413	413	432	432	432
65,000	442	442	442	442	463	463	463
70,000	471	471	471	471	494	494	494
75,000	500	500	500	500	524	524	524
100,000	646	646	646	646	679	679	679
150,000	938	938	938	938	987	987	987

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 03

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	245	245	245	245	253	253	253
6,000	245	245	245	245	253	253	253
8,000	245	245	245	245	253	253	253
10,000	266	266	266	266	275	275	275
15,000	342	342	342	342	355	355	355
16,000	354	354	354	354	367	367	367
17,000	362	362	362	362	376	376	376
18,000	371	371	371	371	385	385	385
19,000	379	379	379	379	394	394	394
20,000	385	385	385	385	400	400	400
21,000	395	395	395	395	411	411	411
22,000	405	405	405	405	422	422	422
23,000	417	417	417	417	435	435	435
24,000	428	428	428	428	445	445	445
25,000	437	437	437	437	455	455	455
26,000	445	445	445	445	463	463	463
27,000	451	451	451	451	470	470	470
28,000	456	456	456	456	475	475	475
29,000	459	459	459	459	478	478	478
30,000	470	470	470	470	490	490	490
31,000	475	475	475	475	496	496	496
32,000	479	479	479	479	500	500	500
33,000	485	485	485	485	505	505	505
34,000	488	488	488	488	510	510	510
35,000	494	494	494	494	516	516	516
36,000	500	500	500	500	522	522	522
37,000	506	506	506	506	528	528	528
38,000	511	511	511	511	533	533	533
39,000	517	517	517	517	540	540	540
40,000	524	524	524	524	547	547	547
45,000	542	542	542	542	567	567	567
50,000	596	596	596	596	623	623	623
55,000	653	653	653	653	683	683	683
60,000	705	705	705	705	738	738	738
65,000	755	755	755	755	791	791	791
70,000	805	805	805	805	843	843	843
75,000	855	855	855	855	896	896	896
100,000	1104	1104	1104	1104	1159	1159	1159
150,000	1603	1603	1603	1603	1686	1686	1686

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: O4

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	149	149	149	149	157	157	157
6,000	149	149	149	149	157	157	157
8,000	149	149	149	149	157	157	157
10,000	158	158	158	158	168	168	168
15,000	196	196	196	196	211	211	211
16,000	202	202	202	202	217	217	217
17,000	207	207	207	207	222	222	222
18,000	211	211	211	211	227	227	227
19,000	215	215	215	215	232	232	232
20,000	219	219	219	219	236	236	236
21,000	224	224	224	224	242	242	242
22,000	229	229	229	229	248	248	248
23,000	235	235	235	235	255	255	255
24,000	241	241	241	241	261	261	261
25,000	246	246	246	246	266	266	266
26,000	250	250	250	250	271	271	271
27,000	253	253	253	253	274	274	274
28,000	255	255	255	255	277	277	277
29,000	257	257	257	257	279	279	279
30,000	262	262	262	262	285	285	285
31,000	265	265	265	265	288	288	288
32,000	267	267	267	267	291	291	291
33,000	271	271	271	271	294	294	294
34,000	273	273	273	273	297	297	297
35,000	276	276	276	276	301	301	301
36,000	279	279	279	279	304	304	304
37,000	282	282	282	282	307	307	307
38,000	285	285	285	285	310	310	310
39,000	288	288	288	288	314	314	314
40,000	291	291	291	291	317	317	317
45,000	300	300	300	300	328	328	328
50,000	327	327	327	327	358	358	358
55,000	356	356	356	356	390	390	390
60,000	382	382	382	382	420	420	420
65,000	407	407	407	407	448	448	448
70,000	432	432	432	432	476	476	476
75,000	457	457	457	457	504	504	504
100,000	582	582	582	582	645	645	645
150,000	832	832	832	832	927	927	927

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 05

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	352	352	352	352	369	369	369
6,000	352	352	352	352	369	369	369
8,000	352	352	352	352	369	369	369
10,000	386	386	386	386	405	405	405
15,000	512	512	512	512	540	540	540
16,000	530	530	530	530	560	560	560
17,000	544	544	544	544	575	575	575
18,000	558	558	558	558	590	590	590
19,000	572	572	572	572	605	605	605
20,000	582	582	582	582	616	616	616
21,000	599	599	599	599	634	634	634
22,000	615	615	615	615	651	651	651
23,000	635	635	635	635	673	673	673
24,000	652	652	652	652	691	691	691
25,000	667	667	667	667	707	707	707
26,000	680	680	680	680	721	721	721
27,000	691	691	691	691	733	733	733
28,000	699	699	699	699	741	741	741
29,000	703	703	703	703	746	746	746
30,000	721	721	721	721	765	765	765
31,000	731	731	731	731	775	775	775
32,000	736	736	736	736	782	782	782
33,000	746	746	746	746	791	791	791
34,000	752	752	752	752	798	798	798
35,000	762	762	762	762	809	809	809
36,000	771	771	771	771	819	819	819
37,000	781	781	781	781	830	830	830
38,000	789	789	789	789	838	838	838
39,000	799	799	799	799	849	849	849
40,000	810	810	810	810	860	860	860
45,000	841	841	841	841	894	894	894
50,000	929	929	929	929	989	989	989
55,000	1023	1023	1023	1023	1089	1089	1089
60,000	1108	1108	1108	1108	1181	1181	1181
65,000	1190	1190	1190	1190	1269	1269	1269
70,000	1272	1272	1272	1272	1357	1357	1357
75,000	1354	1354	1354	1354	1445	1445	1445
100,000	1764	1764	1764	1764	1885	1885	1885
150,000	2584	2584	2584	2584	2766	2766	2766

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 06

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	148	148	148	148	155	155	155
6,000	148	148	148	148	155	155	155
8,000	148	148	148	148	155	155	155
10,000	163	163	163	163	171	171	171
15,000	218	218	218	218	229	229	229
16,000	227	227	227	227	238	238	238
17,000	233	233	233	233	245	245	245
18,000	239	239	239	239	251	251	251
19,000	245	245	245	245	258	258	258
20,000	249	249	249	249	262	262	262
21,000	257	257	257	257	270	270	270
22,000	264	264	264	264	278	278	278
23,000	273	273	273	273	287	287	287
24,000	280	280	280	280	295	295	295
25,000	287	287	287	287	302	302	302
26,000	292	292	292	292	308	308	308
27,000	297	297	297	297	313	313	313
28,000	301	301	301	301	317	317	317
29,000	303	303	303	303	319	319	319
30,000	311	311	311	311	327	327	327
31,000	315	315	315	315	332	332	332
32,000	317	317	317	317	335	335	335
33,000	321	321	321	321	339	339	339
34,000	324	324	324	324	342	342	342
35,000	328	328	328	328	346	346	346
36,000	332	332	332	332	351	351	351
37,000	337	337	337	337	356	356	356
38,000	340	340	340	340	359	359	359
39,000	345	345	345	345	364	364	364
40,000	349	349	349	349	369	369	369
45,000	363	363	363	363	383	383	383
50,000	402	402	402	402	425	425	425
55,000	443	443	443	443	468	468	468
60,000	481	481	481	481	508	508	508
65,000	517	517	517	517	547	547	547
70,000	553	553	553	553	585	585	585
75,000	588	588	588	588	623	623	623
100,000	768	768	768	768	815	815	815
150,000	1129	1129	1129	1129	1198	1198	1198

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 07

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	374	374	374	374	393	393	393
6,000	374	374	374	374	393	393	393
8,000	374	374	374	374	393	393	393
10,000	412	412	412	412	434	434	434
15,000	553	553	553	553	585	585	585
16,000	574	574	574	574	608	608	608
17,000	589	589	589	589	625	625	625
18,000	605	605	605	605	642	642	642
19,000	621	621	621	621	658	658	658
20,000	632	632	632	632	671	671	671
21,000	651	651	651	651	690	690	690
22,000	669	669	669	669	710	710	710
23,000	692	692	692	692	735	735	735
24,000	711	711	711	711	755	755	755
25,000	727	727	727	727	773	773	773
26,000	742	742	742	742	789	789	789
27,000	755	755	755	755	802	802	802
28,000	764	764	764	764	812	812	812
29,000	769	769	769	769	817	817	817
30,000	789	789	789	789	839	839	839
31,000	799	799	799	799	850	850	850
32,000	806	806	806	806	857	857	857
33,000	816	816	816	816	868	868	868
34,000	823	823	823	823	876	876	876
35,000	834	834	834	834	887	887	887
36,000	845	845	845	845	899	899	899
37,000	856	856	856	856	911	911	911
38,000	864	864	864	864	920	920	920
39,000	876	876	876	876	933	933	933
40,000	888	888	888	888	945	945	945
45,000	923	923	923	923	983	983	983
50,000	1023	1023	1023	1023	1090	1090	1090
55,000	1128	1128	1128	1128	1203	1203	1203
60,000	1224	1224	1224	1224	1306	1306	1306
65,000	1316	1316	1316	1316	1405	1405	1405
70,000	1408	1408	1408	1408	1504	1504	1504
75,000	1500	1500	1500	1500	1603	1603	1603
100,000	1961	1961	1961	1961	2098	2098	2098
150,000	2883	2883	2883	2883	3089	3089	3089

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 08

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	185	185	185	185	195	195	195
6,000	185	185	185	185	195	195	195
8,000	185	185	185	185	195	195	195
10,000	197	197	197	197	209	209	209
15,000	242	242	242	242	259	259	259
16,000	249	249	249	249	267	267	267
17,000	254	254	254	254	273	273	273
18,000	259	259	259	259	279	279	279
19,000	265	265	265	265	285	285	285
20,000	268	268	268	268	289	289	289
21,000	275	275	275	275	296	296	296
22,000	281	281	281	281	303	303	303
23,000	288	288	288	288	311	311	311
24,000	295	295	295	295	319	319	319
25,000	300	300	300	300	325	325	325
26,000	305	305	305	305	330	330	330
27,000	309	309	309	309	335	335	335
28,000	312	312	312	312	338	338	338
29,000	313	313	313	313	340	340	340
30,000	320	320	320	320	347	347	347
31,000	324	324	324	324	351	351	351
32,000	326	326	326	326	354	354	354
33,000	330	330	330	330	358	358	358
34,000	333	333	333	333	361	361	361
35,000	337	337	337	337	366	366	366
36,000	340	340	340	340	370	370	370
37,000	344	344	344	344	374	374	374
38,000	346	346	346	346	377	377	377
39,000	350	350	350	350	381	381	381
40,000	354	354	354	354	385	385	385
45,000	365	365	365	365	398	398	398
50,000	397	397	397	397	434	434	434
55,000	431	431	431	431	472	472	472
60,000	462	462	462	462	507	507	507
65,000	491	491	491	491	540	540	540
70,000	521	521	521	521	574	574	574
75,000	551	551	551	551	607	607	607
100,000	699	699	699	699	774	774	774
150,000	995	995	995	995	1108	1108	1108

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 09

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	332	332	332	332	347	347	347
6,000	332	332	332	332	347	347	347
8,000	332	332	332	332	347	347	347
10,000	366	366	366	366	383	383	383
15,000	493	493	493	493	518	518	518
16,000	512	512	512	512	538	538	538
17,000	526	526	526	526	553	553	553
18,000	540	540	540	540	568	568	568
19,000	554	554	554	554	583	583	583
20,000	564	564	564	564	594	594	594
21,000	581	581	581	581	612	612	612
22,000	598	598	598	598	629	629	629
23,000	618	618	618	618	651	651	651
24,000	635	635	635	635	669	669	669
25,000	650	650	650	650	685	685	685
26,000	663	663	663	663	699	699	699
27,000	674	674	674	674	711	711	711
28,000	682	682	682	682	719	719	719
29,000	687	687	687	687	724	724	724
30,000	705	705	705	705	743	743	743
31,000	714	714	714	714	753	753	753
32,000	720	720	720	720	760	760	760
33,000	729	729	729	729	770	770	770
34,000	736	736	736	736	776	776	776
35,000	746	746	746	746	787	787	787
36,000	755	755	755	755	797	797	797
37,000	765	765	765	765	808	808	808
38,000	773	773	773	773	816	816	816
39,000	783	783	783	783	827	827	827
40,000	794	794	794	794	838	838	838
45,000	826	826	826	826	872	872	872
50,000	915	915	915	915	967	967	967
55,000	1009	1009	1009	1009	1067	1067	1067
60,000	1096	1096	1096	1096	1159	1159	1159
65,000	1179	1179	1179	1179	1247	1247	1247
70,000	1261	1261	1261	1261	1336	1336	1336
75,000	1344	1344	1344	1344	1424	1424	1424
100,000	1758	1758	1758	1758	1864	1864	1864
150,000	2587	2587	2587	2587	2746	2746	2746

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 11

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	138	138	138	138	143	143	143
6,000	138	138	138	138	143	143	143
8,000	138	138	138	138	143	143	143
10,000	150	150	150	150	156	156	156
15,000	197	197	197	197	206	206	206
16,000	204	204	204	204	213	213	213
17,000	209	209	209	209	219	219	219
18,000	214	214	214	214	224	224	224
19,000	220	220	220	220	230	230	230
20,000	223	223	223	223	234	234	234
21,000	229	229	229	229	240	240	240
22,000	236	236	236	236	247	247	247
23,000	243	243	243	243	255	255	255
24,000	249	249	249	249	262	262	262
25,000	255	255	255	255	267	267	267
26,000	260	260	260	260	273	273	273
27,000	264	264	264	264	277	277	277
28,000	267	267	267	267	280	280	280
29,000	269	269	269	269	282	282	282
30,000	275	275	275	275	289	289	289
31,000	279	279	279	279	293	293	293
32,000	281	281	281	281	295	295	295
33,000	284	284	284	284	299	299	299
34,000	287	287	287	287	301	301	301
35,000	290	290	290	290	305	305	305
36,000	294	294	294	294	309	309	309
37,000	298	298	298	298	313	313	313
38,000	300	300	300	300	316	316	316
39,000	304	304	304	304	320	320	320
40,000	308	308	308	308	324	324	324
45,000	320	320	320	320	336	336	336
50,000	353	353	353	353	371	371	371
55,000	388	388	388	388	408	408	408
60,000	420	420	420	420	442	442	442
65,000	450	450	450	450	475	475	475
70,000	481	481	481	481	507	507	507
75,000	511	511	511	511	540	540	540
100,000	664	664	664	664	702	702	702
150,000	970	970	970	970	1027	1027	1027

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 12

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	385	385	385	385	409	409	409
6,000	385	385	385	385	409	409	409
8,000	385	385	385	385	409	409	409
10,000	407	407	407	407	435	435	435
15,000	437	437	437	437	468	468	468
16,000	441	441	441	441	472	472	472
17,000	443	443	443	443	475	475	475
18,000	446	446	446	446	478	478	478
19,000	448	448	448	448	480	480	480
20,000	457	457	457	457	490	490	490
21,000	469	469	469	469	503	503	503
22,000	479	479	479	479	514	514	514
23,000	492	492	492	492	528	528	528
24,000	504	504	504	504	542	542	542
25,000	510	510	510	510	548	548	548
26,000	517	517	517	517	556	556	556
27,000	525	525	525	525	565	565	565
28,000	533	533	533	533	573	573	573
29,000	540	540	540	540	582	582	582
30,000	548	548	548	548	590	590	590
31,000	551	551	551	551	594	594	594
32,000	555	555	555	555	598	598	598
33,000	558	558	558	558	602	602	602
34,000	561	561	561	561	605	605	605
35,000	565	565	565	565	609	609	609
36,000	575	575	575	575	621	621	621
37,000	586	586	586	586	633	633	633
38,000	596	596	596	596	644	644	644
39,000	607	607	607	607	656	656	656
40,000	618	618	618	618	668	668	668
45,000	663	663	663	663	718	718	718
50,000	723	723	723	723	785	785	785
55,000	790	790	790	790	859	859	859
60,000	854	854	854	854	930	930	930
65,000	912	912	912	912	994	994	994
70,000	969	969	969	969	1058	1058	1058
75,000	1030	1030	1030	1030	1125	1125	1125
100,000	1325	1325	1325	1325	1452	1452	1452
150,000	1915	1915	1915	1915	2106	2106	2106

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 13

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	265	265	265	265	279	279	279
6,000	265	265	265	265	279	279	279
8,000	265	265	265	265	279	279	279
10,000	284	284	284	284	300	300	300
15,000	358	358	358	358	381	381	381
16,000	370	370	370	370	394	394	394
17,000	378	378	378	378	403	403	403
18,000	387	387	387	387	412	412	412
19,000	395	395	395	395	422	422	422
20,000	401	401	401	401	429	429	429
21,000	412	412	412	412	440	440	440
22,000	422	422	422	422	451	451	451
23,000	434	434	434	434	465	465	465
24,000	444	444	444	444	476	476	476
25,000	454	454	454	454	487	487	487
26,000	462	462	462	462	495	495	495
27,000	468	468	468	468	502	502	502
28,000	473	473	473	473	508	508	508
29,000	475	475	475	475	510	510	510
30,000	486	486	486	486	522	522	522
31,000	492	492	492	492	529	529	529
32,000	496	496	496	496	533	533	533
33,000	502	502	502	502	540	540	540
34,000	507	507	507	507	545	545	545
35,000	513	513	513	513	552	552	552
36,000	519	519	519	519	559	559	559
37,000	525	525	525	525	565	565	565
38,000	529	529	529	529	570	570	570
39,000	535	535	535	535	577	577	577
40,000	542	542	542	542	584	584	584
45,000	560	560	560	560	604	604	604
50,000	612	612	612	612	662	662	662
55,000	668	668	668	668	723	723	723
60,000	719	719	719	719	779	779	779
65,000	767	767	767	767	832	832	832
70,000	816	816	816	816	886	886	886
75,000	864	864	864	864	940	940	940
100,000	1107	1107	1107	1107	1207	1207	1207
150,000	1593	1593	1593	1593	1743	1743	1743

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 14

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	263	263	263	263	279	279	279
6,000	263	263	263	263	279	279	279
8,000	263	263	263	263	279	279	279
10,000	276	276	276	276	294	294	294
15,000	293	293	293	293	313	313	313
16,000	295	295	295	295	315	315	315
17,000	296	296	296	296	317	317	317
18,000	298	298	298	298	319	319	319
19,000	299	299	299	299	320	320	320
20,000	304	304	304	304	326	326	326
21,000	311	311	311	311	333	333	333
22,000	317	317	317	317	340	340	340
23,000	324	324	324	324	348	348	348
24,000	331	331	331	331	356	356	356
25,000	334	334	334	334	359	359	359
26,000	338	338	338	338	364	364	364
27,000	343	343	343	343	369	369	369
28,000	347	347	347	347	374	374	374
29,000	351	351	351	351	379	379	379
30,000	356	356	356	356	384	384	384
31,000	358	358	358	358	386	386	386
32,000	360	360	360	360	388	388	388
33,000	362	362	362	362	390	390	390
34,000	363	363	363	363	393	393	393
35,000	366	366	366	366	395	395	395
36,000	371	371	371	371	401	401	401
37,000	377	377	377	377	408	408	408
38,000	383	383	383	383	415	415	415
39,000	389	389	389	389	422	422	422
40,000	395	395	395	395	429	429	429
45,000	421	421	421	421	458	458	458
50,000	455	455	455	455	496	496	496
55,000	493	493	493	493	539	539	539
60,000	530	530	530	530	580	580	580
65,000	563	563	563	563	617	617	617
70,000	596	596	596	596	654	654	654
75,000	630	630	630	630	693	693	693
100,000	798	798	798	798	881	881	881
150,000	1133	1133	1133	1133	1259	1259	1259

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 15

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	119	119	119	119	126	126	126
6,000	119	119	119	119	126	126	126
8,000	119	119	119	119	126	126	126
10,000	127	127	127	127	134	134	134
15,000	156	156	156	156	167	167	167
16,000	160	160	160	160	172	172	172
17,000	163	163	163	163	175	175	175
18,000	167	167	167	167	179	179	179
19,000	170	170	170	170	183	183	183
20,000	173	173	173	173	186	186	186
21,000	177	177	177	177	190	190	190
22,000	181	181	181	181	195	195	195
23,000	185	185	185	185	200	200	200
24,000	189	189	189	189	205	205	205
25,000	193	193	193	193	209	209	209
26,000	196	196	196	196	212	212	212
27,000	199	199	199	199	215	215	215
28,000	201	201	201	201	217	217	217
29,000	202	202	202	202	218	218	218
30,000	206	206	206	206	223	223	223
31,000	208	208	208	208	226	226	226
32,000	210	210	210	210	228	228	228
33,000	212	212	212	212	230	230	230
34,000	214	214	214	214	232	232	232
35,000	216	216	216	216	235	235	235
36,000	219	219	219	219	238	238	238
37,000	221	221	221	221	240	240	240
38,000	223	223	223	223	242	242	242
39,000	225	225	225	225	245	245	245
40,000	228	228	228	228	248	248	248
45,000	235	235	235	235	256	256	256
50,000	255	255	255	255	279	279	279
55,000	277	277	277	277	304	304	304
60,000	297	297	297	297	326	326	326
65,000	316	316	316	316	347	347	347
70,000	335	335	335	335	369	369	369
75,000	354	354	354	354	390	390	390
100,000	450	450	450	450	498	498	498
150,000	640	640	640	640	713	713	713

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 17

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	80	80	80	80	85	85	85
6,000	80	80	80	80	85	85	85
8,000	80	80	80	80	85	85	85
10,000	85	85	85	85	90	90	90
15,000	91	91	91	91	97	97	97
16,000	91	91	91	91	97	97	97
17,000	92	92	92	92	98	98	98
18,000	92	92	92	92	98	98	98
19,000	93	93	93	93	99	99	99
20,000	95	95	95	95	101	101	101
21,000	97	97	97	97	103	103	103
22,000	99	99	99	99	106	106	106
23,000	101	101	101	101	108	108	108
24,000	104	104	104	104	111	111	111
25,000	105	105	105	105	112	112	112
26,000	106	106	106	106	114	114	114
27,000	108	108	108	108	116	116	116
28,000	109	109	109	109	117	117	117
29,000	111	111	111	111	119	119	119
30,000	112	112	112	112	121	121	121
31,000	113	113	113	113	121	121	121
32,000	114	114	114	114	122	122	122
33,000	114	114	114	114	123	123	123
34,000	115	115	115	115	124	124	124
35,000	116	116	116	116	124	124	124
36,000	118	118	118	118	127	127	127
37,000	120	120	120	120	129	129	129
38,000	122	122	122	122	131	131	131
39,000	124	124	124	124	134	134	134
40,000	126	126	126	126	136	136	136
45,000	135	135	135	135	146	146	146
50,000	147	147	147	147	159	159	159
55,000	160	160	160	160	173	173	173
60,000	172	172	172	172	187	187	187
65,000	184	184	184	184	200	200	200
70,000	195	195	195	195	212	212	212
75,000	207	207	207	207	226	226	226
100,000	265	265	265	265	290	290	290
150,000	380	380	380	380	418	418	418

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 19

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	373	373	373	373	388	388	388
6,000	373	373	373	373	388	388	388
8,000	373	373	373	373	388	388	388
10,000	409	409	409	409	427	427	427
15,000	545	545	545	545	571	571	571
16,000	565	565	565	565	593	593	593
17,000	580	580	580	580	608	608	608
18,000	595	595	595	595	625	625	625
19,000	610	610	610	610	640	640	640
20,000	621	621	621	621	652	652	652
21,000	638	638	638	638	671	671	671
22,000	656	656	656	656	690	690	690
23,000	678	678	678	678	713	713	713
24,000	696	696	696	696	732	732	732
25,000	712	712	712	712	749	749	749
26,000	726	726	726	726	764	764	764
27,000	738	738	738	738	777	777	777
28,000	747	747	747	747	786	786	786
29,000	752	752	752	752	791	791	791
30,000	771	771	771	771	812	812	812
31,000	781	781	781	781	822	822	822
32,000	787	787	787	787	829	829	829
33,000	797	797	797	797	840	840	840
34,000	804	804	804	804	847	847	847
35,000	814	814	814	814	858	858	858
36,000	825	825	825	825	869	869	869
37,000	836	836	836	836	881	881	881
38,000	843	843	843	843	889	889	889
39,000	855	855	855	855	901	901	901
40,000	866	866	866	866	913	913	913
45,000	900	900	900	900	949	949	949
50,000	995	995	995	995	1050	1050	1050
55,000	1096	1096	1096	1096	1157	1157	1157
60,000	1188	1188	1188	1188	1256	1256	1256
65,000	1277	1277	1277	1277	1350	1350	1350
70,000	1365	1365	1365	1365	1444	1444	1444
75,000	1454	1454	1454	1454	1538	1538	1538
100,000	1896	1896	1896	1896	2008	2008	2008
150,000	2780	2780	2780	2780	2949	2949	2949

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 20

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	132	132	132	132	137	137	137
6,000	132	132	132	132	137	137	137
8,000	132	132	132	132	137	137	137
10,000	145	145	145	145	150	150	150
15,000	190	190	190	190	198	198	198
16,000	197	197	197	197	205	205	205
17,000	202	202	202	202	210	210	210
18,000	207	207	207	207	216	216	216
19,000	212	212	212	212	221	221	221
20,000	216	216	216	216	225	225	225
21,000	222	222	222	222	231	231	231
22,000	228	228	228	228	238	238	238
23,000	235	235	235	235	245	245	245
24,000	241	241	241	241	252	252	252
25,000	247	247	247	247	257	257	257
26,000	251	251	251	251	263	263	263
27,000	255	255	255	255	267	267	267
28,000	258	258	258	258	270	270	270
29,000	260	260	260	260	272	272	272
30,000	266	266	266	266	278	278	278
31,000	270	270	270	270	282	282	282
32,000	272	272	272	272	284	284	284
33,000	275	275	275	275	288	288	288
34,000	277	277	277	277	290	290	290
35,000	281	281	281	281	294	294	294
36,000	284	284	284	284	297	297	297
37,000	288	288	288	288	301	301	301
38,000	291	291	291	291	304	304	304
39,000	295	295	295	295	308	308	308
40,000	298	298	298	298	312	312	312
45,000	310	310	310	310	324	324	324
50,000	342	342	342	342	358	358	358
55,000	376	376	376	376	394	394	394
60,000	407	407	407	407	426	426	426
65,000	436	436	436	436	458	458	458
70,000	466	466	466	466	489	489	489
75,000	496	496	496	496	521	521	521
100,000	645	645	645	645	678	678	678
150,000	942	942	942	942	991	991	991

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 21

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	465	465	465	465	482	482	482
6,000	465	465	465	465	482	482	482
8,000	465	465	465	465	482	482	482
10,000	511	511	511	511	531	531	531
15,000	682	682	682	682	711	711	711
16,000	707	707	707	707	738	738	738
17,000	726	726	726	726	758	758	758
18,000	745	745	745	745	779	779	779
19,000	764	764	764	764	798	798	798
20,000	778	778	778	778	813	813	813
21,000	800	800	800	800	836	836	836
22,000	823	823	823	823	860	860	860
23,000	850	850	850	850	889	889	889
24,000	873	873	873	873	913	913	913
25,000	893	893	893	893	935	935	935
26,000	911	911	911	911	954	954	954
27,000	926	926	926	926	969	969	969
28,000	937	937	937	937	981	981	981
29,000	943	943	943	943	987	987	987
30,000	967	967	967	967	1013	1013	1013
31,000	980	980	980	980	1026	1026	1026
32,000	988	988	988	988	1035	1035	1035
33,000	1000	1000	1000	1000	1048	1048	1048
34,000	1009	1009	1009	1009	1057	1057	1057
35,000	1022	1022	1022	1022	1071	1071	1071
36,000	1035	1035	1035	1035	1085	1085	1085
37,000	1049	1049	1049	1049	1099	1099	1099
38,000	1059	1059	1059	1059	1110	1110	1110
39,000	1073	1073	1073	1073	1125	1125	1125
40,000	1088	1088	1088	1088	1140	1140	1140
45,000	1130	1130	1130	1130	1185	1185	1185
50,000	1250	1250	1250	1250	1312	1312	1312
55,000	1377	1377	1377	1377	1446	1446	1446
60,000	1494	1494	1494	1494	1569	1569	1569
65,000	1606	1606	1606	1606	1687	1687	1687
70,000	1717	1717	1717	1717	1805	1805	1805
75,000	1829	1829	1829	1829	1923	1923	1923
100,000	2387	2387	2387	2387	2512	2512	2512
150,000	3503	3503	3503	3503	3691	3691	3691

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 22

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	80	80	80	80	85	85	85
6,000	80	80	80	80	85	85	85
8,000	80	80	80	80	85	85	85
10,000	87	87	87	87	92	92	92
15,000	111	111	111	111	119	119	119
16,000	115	115	115	115	123	123	123
17,000	117	117	117	117	126	126	126
18,000	120	120	120	120	129	129	129
19,000	123	123	123	123	132	132	132
20,000	125	125	125	125	134	134	134
21,000	129	129	129	129	138	138	138
22,000	132	132	132	132	142	142	142
23,000	136	136	136	136	146	146	146
24,000	139	139	139	139	150	150	150
25,000	143	143	143	143	153	153	153
26,000	145	145	145	145	156	156	156
27,000	147	147	147	147	159	159	159
28,000	149	149	149	149	160	160	160
29,000	150	150	150	150	161	161	161
30,000	153	153	153	153	165	165	165
31,000	155	155	155	155	167	167	167
32,000	156	156	156	156	169	169	169
33,000	158	158	158	158	171	171	171
34,000	160	160	160	160	173	173	173
35,000	162	162	162	162	175	175	175
36,000	164	164	164	164	177	177	177
37,000	166	166	166	166	179	179	179
38,000	167	167	167	167	181	181	181
39,000	169	169	169	169	183	183	183
40,000	172	172	172	172	185	185	185
45,000	178	178	178	178	192	192	192
50,000	195	195	195	195	211	211	211
55,000	213	213	213	213	231	231	231
60,000	230	230	230	230	250	250	250
65,000	246	246	246	246	267	267	267
70,000	262	262	262	262	285	285	285
75,000	278	278	278	278	303	303	303
100,000	358	358	358	358	391	391	391
150,000	519	519	519	519	568	568	568

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 23

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	70	70	70	70	74	74	74
6,000	70	70	70	70	74	74	74
8,000	70	70	70	70	74	74	74
10,000	75	75	75	75	80	80	80
15,000	93	93	93	93	100	100	100
16,000	96	96	96	96	103	103	103
17,000	98	98	98	98	105	105	105
18,000	100	100	100	100	108	108	108
19,000	102	102	102	102	110	110	110
20,000	104	104	104	104	112	112	112
21,000	106	106	106	106	115	115	115
22,000	109	109	109	109	117	117	117
23,000	112	112	112	112	121	121	121
24,000	114	114	114	114	124	124	124
25,000	116	116	116	116	126	126	126
26,000	118	118	118	118	128	128	128
27,000	120	120	120	120	130	130	130
28,000	121	121	121	121	131	131	131
29,000	122	122	122	122	132	132	132
30,000	124	124	124	124	135	135	135
31,000	126	126	126	126	137	137	137
32,000	127	127	127	127	138	138	138
33,000	128	128	128	128	140	140	140
34,000	129	129	129	129	141	141	141
35,000	131	131	131	131	143	143	143
36,000	132	132	132	132	144	144	144
37,000	134	134	134	134	146	146	146
38,000	135	135	135	135	147	147	147
39,000	136	136	136	136	149	149	149
40,000	138	138	138	138	150	150	150
45,000	142	142	142	142	156	156	156
50,000	155	155	155	155	170	170	170
55,000	169	169	169	169	185	185	185
60,000	181	181	181	181	199	199	199
65,000	193	193	193	193	212	212	212
70,000	205	205	205	205	226	226	226
75,000	217	217	217	217	239	239	239
100,000	276	276	276	276	306	306	306
150,000	395	395	395	395	440	440	440

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 24

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	74	74	74	74	78	78	78
6,000	74	74	74	74	78	78	78
8,000	74	74	74	74	78	78	78
10,000	78	78	78	78	83	83	83
15,000	83	83	83	83	88	88	88
16,000	84	84	84	84	89	89	89
17,000	84	84	84	84	89	89	89
18,000	85	85	85	85	90	90	90
19,000	85	85	85	85	90	90	90
20,000	87	87	87	87	92	92	92
21,000	88	88	88	88	94	94	94
22,000	90	90	90	90	96	96	96
23,000	92	92	92	92	98	98	98
24,000	94	94	94	94	101	101	101
25,000	95	95	95	95	102	102	102
26,000	97	97	97	97	103	103	103
27,000	98	98	98	98	105	105	105
28,000	99	99	99	99	106	106	106
29,000	100	100	100	100	107	107	107
30,000	102	102	102	102	109	109	109
31,000	102	102	102	102	109	109	109
32,000	103	103	103	103	110	110	110
33,000	103	103	103	103	111	111	111
34,000	104	104	104	104	111	111	111
35,000	105	105	105	105	112	112	112
36,000	106	106	106	106	114	114	114
37,000	108	108	108	108	116	116	116
38,000	110	110	110	110	118	118	118
39,000	112	112	112	112	120	120	120
40,000	113	113	113	113	122	122	122
45,000	121	121	121	121	130	130	130
50,000	131	131	131	131	141	141	141
55,000	142	142	142	142	154	154	154
60,000	153	153	153	153	166	166	166
65,000	163	163	163	163	176	176	176
70,000	173	173	173	173	187	187	187
75,000	183	183	183	183	198	198	198
100,000	232	232	232	232	253	253	253
150,000	331	331	331	331	363	363	363

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 25

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	106	106	106	106	112	112	112
6,000	106	106	106	106	112	112	112
8,000	106	106	106	106	112	112	112
10,000	114	114	114	114	121	121	121
15,000	146	146	146	146	156	156	156
16,000	151	151	151	151	162	162	162
17,000	155	155	155	155	166	166	166
18,000	159	159	159	159	170	170	170
19,000	162	162	162	162	174	174	174
20,000	165	165	165	165	177	177	177
21,000	169	169	169	169	182	182	182
22,000	174	174	174	174	187	187	187
23,000	179	179	179	179	193	193	193
24,000	184	184	184	184	198	198	198
25,000	188	188	188	188	202	202	202
26,000	191	191	191	191	206	206	206
27,000	194	194	194	194	209	209	209
28,000	196	196	196	196	211	211	211
29,000	197	197	197	197	212	212	212
30,000	202	202	202	202	217	217	217
31,000	204	204	204	204	220	220	220
32,000	206	206	206	206	222	222	222
33,000	209	209	209	209	225	225	225
34,000	211	211	211	211	227	227	227
35,000	214	214	214	214	231	231	231
36,000	216	216	216	216	233	233	233
37,000	219	219	219	219	236	236	236
38,000	221	221	221	221	238	238	238
39,000	223	223	223	223	241	241	241
40,000	226	226	226	226	244	244	244
45,000	234	234	234	234	253	253	253
50,000	257	257	257	257	278	278	278
55,000	281	281	281	281	305	305	305
60,000	303	303	303	303	329	329	329
65,000	324	324	324	324	352	352	352
70,000	345	345	345	345	376	376	376
75,000	366	366	366	366	399	399	399
100,000	472	472	472	472	515	515	515
150,000	683	683	683	683	748	748	748

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 26

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	73	73	73	73	77	77	77
6,000	73	73	73	73	77	77	77
8,000	73	73	73	73	77	77	77
10,000	78	78	78	78	83	83	83
15,000	96	96	96	96	104	104	104
16,000	99	99	99	99	107	107	107
17,000	101	101	101	101	109	109	109
18,000	104	104	104	104	112	112	112
19,000	106	106	106	106	114	114	114
20,000	107	107	107	107	116	116	116
21,000	110	110	110	110	119	119	119
22,000	113	113	113	113	122	122	122
23,000	116	116	116	116	125	125	125
24,000	118	118	118	118	128	128	128
25,000	121	121	121	121	131	131	131
26,000	123	123	123	123	133	133	133
27,000	124	124	124	124	135	135	135
28,000	126	126	126	126	136	136	136
29,000	126	126	126	126	137	137	137
30,000	129	129	129	129	140	140	140
31,000	130	130	130	130	142	142	142
32,000	131	131	131	131	143	143	143
33,000	133	133	133	133	145	145	145
34,000	134	134	134	134	146	146	146
35,000	136	136	136	136	148	148	148
36,000	137	137	137	137	150	150	150
37,000	139	139	139	139	151	151	151
38,000	140	140	140	140	152	152	152
39,000	141	141	141	141	154	154	154
40,000	143	143	143	143	156	156	156
45,000	148	148	148	148	161	161	161
50,000	161	161	161	161	176	176	176
55,000	175	175	175	175	192	192	192
60,000	188	188	188	188	207	207	207
65,000	200	200	200	200	220	220	220
70,000	213	213	213	213	234	234	234
75,000	225	225	225	225	248	248	248
100,000	286	286	286	286	317	317	317
150,000	410	410	410	410	456	456	456

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 27

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	257	257	257	257	271	271	271
6,000	257	257	257	257	271	271	271
8,000	257	257	257	257	271	271	271
10,000	277	277	277	277	293	293	293
15,000	354	354	354	354	379	379	379
16,000	367	367	367	367	392	392	392
17,000	375	375	375	375	402	402	402
18,000	384	384	384	384	412	412	412
19,000	393	393	393	393	422	422	422
20,000	400	400	400	400	429	429	429
21,000	411	411	411	411	441	441	441
22,000	422	422	422	422	453	453	453
23,000	434	434	434	434	467	467	467
24,000	445	445	445	445	479	479	479
25,000	455	455	455	455	490	490	490
26,000	463	463	463	463	499	499	499
27,000	470	470	470	470	506	506	506
28,000	475	475	475	475	512	512	512
29,000	478	478	478	478	515	515	515
30,000	489	489	489	489	527	527	527
31,000	495	495	495	495	534	534	534
32,000	500	500	500	500	539	539	539
33,000	506	506	506	506	546	546	546
34,000	511	511	511	511	551	551	551
35,000	518	518	518	518	559	559	559
36,000	524	524	524	524	565	565	565
37,000	530	530	530	530	572	572	572
38,000	535	535	535	535	577	577	577
39,000	541	541	541	541	585	585	585
40,000	548	548	548	548	592	592	592
45,000	567	567	567	567	613	613	613
50,000	622	622	622	622	674	674	674
55,000	680	680	680	680	738	738	738
60,000	734	734	734	734	797	797	797
65,000	785	785	785	785	853	853	853
70,000	836	836	836	836	910	910	910
75,000	887	887	887	887	966	966	966
100,000	1142	1142	1142	1142	1248	1248	1248
150,000	1653	1653	1653	1653	1812	1812	1812

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 28

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	134	134	134	134	142	142	142
6,000	134	134	134	134	142	142	142
8,000	134	134	134	134	142	142	142
10,000	143	143	143	143	152	152	152
15,000	178	178	178	178	191	191	191
16,000	183	183	183	183	197	197	197
17,000	187	187	187	187	201	201	201
18,000	191	191	191	191	205	205	205
19,000	195	195	195	195	210	210	210
20,000	198	198	198	198	213	213	213
21,000	202	202	202	202	219	219	219
22,000	207	207	207	207	224	224	224
23,000	213	213	213	213	230	230	230
24,000	218	218	218	218	236	236	236
25,000	222	222	222	222	241	241	241
26,000	226	226	226	226	245	245	245
27,000	229	229	229	229	248	248	248
28,000	231	231	231	231	251	251	251
29,000	232	232	232	232	252	252	252
30,000	237	237	237	237	257	257	257
31,000	240	240	240	240	261	261	261
32,000	242	242	242	242	263	263	263
33,000	245	245	245	245	266	266	266
34,000	247	247	247	247	268	268	268
35,000	250	250	250	250	272	272	272
36,000	252	252	252	252	275	275	275
37,000	255	255	255	255	278	278	278
38,000	257	257	257	257	280	280	280
39,000	260	260	260	260	284	284	284
40,000	263	263	263	263	287	287	287
45,000	272	272	272	272	296	296	296
50,000	296	296	296	296	324	324	324
55,000	322	322	322	322	353	353	353
60,000	345	345	345	345	380	380	380
65,000	368	368	368	368	405	405	405
70,000	391	391	391	391	430	430	430
75,000	413	413	413	413	456	456	456
100,000	526	526	526	526	583	583	583
150,000	752	752	752	752	838	838	838

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 29

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	138	138	138	138	147	147	147
6,000	138	138	138	138	147	147	147
8,000	138	138	138	138	147	147	147
10,000	145	145	145	145	155	155	155
15,000	154	154	154	154	165	165	165
16,000	155	155	155	155	166	166	166
17,000	156	156	156	156	167	167	167
18,000	157	157	157	157	168	168	168
19,000	157	157	157	157	168	168	168
20,000	160	160	160	160	171	171	171
21,000	163	163	163	163	175	175	175
22,000	167	167	167	167	179	179	179
23,000	170	170	170	170	183	183	183
24,000	174	174	174	174	187	187	187
25,000	176	176	176	176	189	189	189
26,000	178	178	178	178	192	192	192
27,000	180	180	180	180	194	194	194
28,000	183	183	183	183	197	197	197
29,000	185	185	185	185	199	199	199
30,000	187	187	187	187	202	202	202
31,000	188	188	188	188	203	203	203
32,000	189	189	189	189	204	204	204
33,000	190	190	190	190	205	205	205
34,000	191	191	191	191	206	206	206
35,000	192	192	192	192	208	208	208
36,000	195	195	195	195	211	211	211
37,000	198	198	198	198	215	215	215
38,000	202	202	202	202	218	218	218
39,000	205	205	205	205	222	222	222
40,000	208	208	208	208	225	225	225
45,000	222	222	222	222	241	241	241
50,000	240	240	240	240	261	261	261
55,000	259	259	259	259	283	283	283
60,000	279	279	279	279	305	305	305
65,000	296	296	296	296	324	324	324
70,000	313	313	313	313	344	344	344
75,000	331	331	331	331	364	364	364
100,000	420	420	420	420	464	464	464
150,000	596	596	596	596	663	663	663

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 30

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	70	70	70	70	73	73	73
6,000	70	70	70	70	73	73	73
8,000	70	70	70	70	73	73	73
10,000	73	73	73	73	77	77	77
15,000	78	78	78	78	82	82	82
16,000	78	78	78	78	83	83	83
17,000	78	78	78	78	83	83	83
18,000	79	79	79	79	83	83	83
19,000	79	79	79	79	84	84	84
20,000	80	80	80	80	85	85	85
21,000	82	82	82	82	87	87	87
22,000	84	84	84	84	89	89	89
23,000	86	86	86	86	91	91	91
24,000	87	87	87	87	93	93	93
25,000	88	88	88	88	94	94	94
26,000	89	89	89	89	95	95	95
27,000	91	91	91	91	96	96	96
28,000	92	92	92	92	98	98	98
29,000	93	93	93	93	99	99	99
30,000	94	94	94	94	100	100	100
31,000	94	94	94	94	101	101	101
32,000	95	95	95	95	101	101	101
33,000	96	96	96	96	102	102	102
34,000	96	96	96	96	102	102	102
35,000	97	97	97	97	103	103	103
36,000	98	98	98	98	105	105	105
37,000	100	100	100	100	107	107	107
38,000	101	101	101	101	108	108	108
39,000	103	103	103	103	110	110	110
40,000	104	104	104	104	112	112	112
45,000	111	111	111	111	119	119	119
50,000	120	120	120	120	129	129	129
55,000	130	130	130	130	140	140	140
60,000	140	140	140	140	151	151	151
65,000	148	148	148	148	160	160	160
70,000	157	157	157	157	170	170	170
75,000	166	166	166	166	180	180	180
100,000	210	210	210	210	229	229	229
150,000	299	299	299	299	327	327	327

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 31

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	105	105	105	105	111	111	111
6,000	105	105	105	105	111	111	111
8,000	105	105	105	105	111	111	111
10,000	113	113	113	113	120	120	120
15,000	144	144	144	144	153	153	153
16,000	148	148	148	148	159	159	159
17,000	152	152	152	152	163	163	163
18,000	156	156	156	156	167	167	167
19,000	159	159	159	159	171	171	171
20,000	162	162	162	162	173	173	173
21,000	166	166	166	166	178	178	178
22,000	170	170	170	170	183	183	183
23,000	175	175	175	175	188	188	188
24,000	180	180	180	180	193	193	193
25,000	184	184	184	184	198	198	198
26,000	187	187	187	187	201	201	201
27,000	189	189	189	189	204	204	204
28,000	191	191	191	191	206	206	206
29,000	193	193	193	193	208	208	208
30,000	197	197	197	197	212	212	212
31,000	199	199	199	199	215	215	215
32,000	201	201	201	201	217	217	217
33,000	204	204	204	204	220	220	220
34,000	206	206	206	206	222	222	222
35,000	208	208	208	208	225	225	225
36,000	211	211	211	211	228	228	228
37,000	213	213	213	213	230	230	230
38,000	215	215	215	215	232	232	232
39,000	218	218	218	218	235	235	235
40,000	220	220	220	220	238	238	238
45,000	228	228	228	228	247	247	247
50,000	250	250	250	250	271	271	271
55,000	273	273	273	273	296	296	296
60,000	294	294	294	294	320	320	320
65,000	314	314	314	314	342	342	342
70,000	335	335	335	335	365	365	365
75,000	355	355	355	355	387	387	387
100,000	456	456	456	456	499	499	499
150,000	659	659	659	659	723	723	723

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 32

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	140	140	140	140	148	148	148
6,000	140	140	140	140	148	148	148
8,000	140	140	140	140	148	148	148
10,000	151	151	151	151	159	159	159
15,000	191	191	191	191	205	205	205
16,000	198	198	198	198	212	212	212
17,000	202	202	202	202	217	217	217
18,000	207	207	207	207	222	222	222
19,000	212	212	212	212	227	227	227
20,000	216	216	216	216	231	231	231
21,000	221	221	221	221	237	237	237
22,000	227	227	227	227	244	244	244
23,000	234	234	234	234	251	251	251
24,000	239	239	239	239	258	258	258
25,000	245	245	245	245	263	263	263
26,000	249	249	249	249	268	268	268
27,000	252	252	252	252	272	272	272
28,000	255	255	255	255	275	275	275
29,000	257	257	257	257	277	277	277
30,000	262	262	262	262	283	283	283
31,000	266	266	266	266	287	287	287
32,000	268	268	268	268	289	289	289
33,000	272	272	272	272	293	293	293
34,000	274	274	274	274	296	296	296
35,000	278	278	278	278	300	300	300
36,000	281	281	281	281	303	303	303
37,000	284	284	284	284	307	307	307
38,000	287	287	287	287	310	310	310
39,000	290	290	290	290	313	313	313
40,000	294	294	294	294	317	317	317
45,000	304	304	304	304	329	329	329
50,000	333	333	333	333	361	361	361
55,000	364	364	364	364	395	395	395
60,000	392	392	392	392	426	426	426
65,000	419	419	419	419	456	456	456
70,000	446	446	446	446	485	485	485
75,000	473	473	473	473	515	515	515
100,000	607	607	607	607	664	664	664
150,000	877	877	877	877	963	963	963

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 33

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	209	209	209	209	220	220	220
6,000	209	209	209	209	220	220	220
8,000	209	209	209	209	220	220	220
10,000	225	225	225	225	238	238	238
15,000	286	286	286	286	306	306	306
16,000	296	296	296	296	316	316	316
17,000	302	302	302	302	324	324	324
18,000	310	310	310	310	332	332	332
19,000	317	317	317	317	339	339	339
20,000	322	322	322	322	345	345	345
21,000	330	330	330	330	355	355	355
22,000	339	339	339	339	364	364	364
23,000	349	349	349	349	375	375	375
24,000	358	358	358	358	385	385	385
25,000	365	365	365	365	393	393	393
26,000	372	372	372	372	400	400	400
27,000	377	377	377	377	406	406	406
28,000	381	381	381	381	411	411	411
29,000	383	383	383	383	413	413	413
30,000	392	392	392	392	423	423	423
31,000	397	397	397	397	428	428	428
32,000	401	401	401	401	432	432	432
33,000	406	406	406	406	438	438	438
34,000	409	409	409	409	442	442	442
35,000	415	415	415	415	448	448	448
36,000	419	419	419	419	453	453	453
37,000	424	424	424	424	458	458	458
38,000	428	428	428	428	463	463	463
39,000	433	433	433	433	468	468	468
40,000	438	438	438	438	474	474	474
45,000	454	454	454	454	491	491	491
50,000	497	497	497	497	539	539	539
55,000	543	543	543	543	590	590	590
60,000	585	585	585	585	636	636	636
65,000	625	625	625	625	680	680	680
70,000	666	666	666	666	725	725	725
75,000	706	706	706	706	770	770	770
100,000	907	907	907	907	992	992	992
150,000	1310	1310	1310	1310	1438	1438	1438

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 34

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	120	120	120	120	127	127	127
6,000	120	120	120	120	127	127	127
8,000	120	120	120	120	127	127	127
10,000	129	129	129	129	137	137	137
15,000	164	164	164	164	176	176	176
16,000	170	170	170	170	182	182	182
17,000	174	174	174	174	186	186	186
18,000	178	178	178	178	191	191	191
19,000	182	182	182	182	195	195	195
20,000	185	185	185	185	198	198	198
21,000	190	190	190	190	204	204	204
22,000	195	195	195	195	209	209	209
23,000	201	201	201	201	216	216	216
24,000	206	206	206	206	221	221	221
25,000	210	210	210	210	226	226	226
26,000	214	214	214	214	230	230	230
27,000	217	217	217	217	234	234	234
28,000	219	219	219	219	236	236	236
29,000	220	220	220	220	237	237	237
30,000	225	225	225	225	243	243	243
31,000	228	228	228	228	246	246	246
32,000	230	230	230	230	248	248	248
33,000	233	233	233	233	252	252	252
34,000	235	235	235	235	254	254	254
35,000	238	238	238	238	257	257	257
36,000	241	241	241	241	260	260	260
37,000	244	244	244	244	264	264	264
38,000	246	246	246	246	266	266	266
39,000	249	249	249	249	269	269	269
40,000	252	252	252	252	273	273	273
45,000	261	261	261	261	282	282	282
50,000	286	286	286	286	310	310	310
55,000	312	312	312	312	339	339	339
60,000	336	336	336	336	366	366	366
65,000	360	360	360	360	391	391	391
70,000	383	383	383	383	417	417	417
75,000	406	406	406	406	443	443	443
100,000	522	522	522	522	571	571	571
150,000	754	754	754	754	827	827	827

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 35

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	186	186	186	186	196	196	196
6,000	186	186	186	186	196	196	196
8,000	186	186	186	186	196	196	196
10,000	200	200	200	200	212	212	212
15,000	255	255	255	255	272	272	272
16,000	263	263	263	263	281	281	281
17,000	269	269	269	269	288	288	288
18,000	276	276	276	276	295	295	295
19,000	282	282	282	282	302	302	302
20,000	287	287	287	287	307	307	307
21,000	294	294	294	294	316	316	316
22,000	302	302	302	302	324	324	324
23,000	311	311	311	311	334	334	334
24,000	318	318	318	318	342	342	342
25,000	325	325	325	325	350	350	350
26,000	331	331	331	331	356	356	356
27,000	336	336	336	336	362	362	362
28,000	339	339	339	339	365	365	365
29,000	341	341	341	341	368	368	368
30,000	349	349	349	349	376	376	376
31,000	353	353	353	353	381	381	381
32,000	356	356	356	356	385	385	385
33,000	361	361	361	361	390	390	390
34,000	364	364	364	364	393	393	393
35,000	369	369	369	369	398	398	398
36,000	373	373	373	373	403	403	403
37,000	378	378	378	378	408	408	408
38,000	381	381	381	381	412	412	412
39,000	386	386	386	386	417	417	417
40,000	390	390	390	390	422	422	422
45,000	404	404	404	404	437	437	437
50,000	442	442	442	442	480	480	480
55,000	483	483	483	483	525	525	525
60,000	521	521	521	521	566	566	566
65,000	557	557	557	557	606	606	606
70,000	592	592	592	592	645	645	645
75,000	628	628	628	628	685	685	685
100,000	808	808	808	808	883	883	883
150,000	1166	1166	1166	1166	1280	1280	1280

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 37

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	151	151	151	151	161	161	161
6,000	151	151	151	151	161	161	161
8,000	151	151	151	151	161	161	161
10,000	162	162	162	162	173	173	173
15,000	205	205	205	205	221	221	221
16,000	211	211	211	211	229	229	229
17,000	216	216	216	216	234	234	234
18,000	221	221	221	221	240	240	240
19,000	226	226	226	226	245	245	245
20,000	230	230	230	230	250	250	250
21,000	236	236	236	236	256	256	256
22,000	242	242	242	242	263	263	263
23,000	249	249	249	249	271	271	271
24,000	255	255	255	255	278	278	278
25,000	260	260	260	260	284	284	284
26,000	265	265	265	265	289	289	289
27,000	268	268	268	268	293	293	293
28,000	271	271	271	271	296	296	296
29,000	273	273	273	273	298	298	298
30,000	278	278	278	278	304	304	304
31,000	282	282	282	282	308	308	308
32,000	284	284	284	284	311	311	311
33,000	288	288	288	288	315	315	315
34,000	291	291	291	291	318	318	318
35,000	294	294	294	294	322	322	322
36,000	298	298	298	298	326	326	326
37,000	301	301	301	301	330	330	330
38,000	304	304	304	304	333	333	333
39,000	307	307	307	307	337	337	337
40,000	311	311	311	311	341	341	341
45,000	321	321	321	321	353	353	353
50,000	352	352	352	352	387	387	387
55,000	384	384	384	384	423	423	423
60,000	413	413	413	413	456	456	456
65,000	441	441	441	441	488	488	488
70,000	469	469	469	469	519	519	519
75,000	497	497	497	497	551	551	551
100,000	637	637	637	637	709	709	709
150,000	917	917	917	917	1025	1025	1025

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 38

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	538	538	538	538	567	567	567
6,000	538	538	538	538	567	567	567
8,000	538	538	538	538	567	567	567
10,000	580	580	580	580	614	614	614
15,000	742	742	742	742	793	793	793
16,000	767	767	767	767	820	820	820
17,000	785	785	785	785	840	840	840
18,000	804	804	804	804	862	862	862
19,000	823	823	823	823	882	882	882
20,000	837	837	837	837	898	898	898
21,000	859	859	859	859	922	922	922
22,000	882	882	882	882	947	947	947
23,000	909	909	909	909	976	976	976
24,000	932	932	932	932	1002	1002	1002
25,000	952	952	952	952	1025	1025	1025
26,000	969	969	969	969	1044	1044	1044
27,000	983	983	983	983	1059	1059	1059
28,000	994	994	994	994	1071	1071	1071
29,000	1000	1000	1000	1000	1077	1077	1077
30,000	1023	1023	1023	1023	1102	1102	1102
31,000	1036	1036	1036	1036	1117	1117	1117
32,000	1045	1045	1045	1045	1127	1127	1127
33,000	1059	1059	1059	1059	1142	1142	1142
34,000	1069	1069	1069	1069	1153	1153	1153
35,000	1083	1083	1083	1083	1169	1169	1169
36,000	1096	1096	1096	1096	1183	1183	1183
37,000	1109	1109	1109	1109	1197	1197	1197
38,000	1118	1118	1118	1118	1208	1208	1208
39,000	1132	1132	1132	1132	1223	1223	1223
40,000	1146	1146	1146	1146	1238	1238	1238
45,000	1186	1186	1186	1186	1283	1283	1283
50,000	1302	1302	1302	1302	1410	1410	1410
55,000	1423	1423	1423	1423	1544	1544	1544
60,000	1535	1535	1535	1535	1668	1668	1668
65,000	1641	1641	1641	1641	1785	1785	1785
70,000	1748	1748	1748	1748	1903	1903	1903
75,000	1855	1855	1855	1855	2021	2021	2021
100,000	2389	2389	2389	2389	2610	2610	2610
150,000	3458	3458	3458	3458	3789	3789	3789

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 39

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	89	89	89	89	94	94	94
6,000	89	89	89	89	94	94	94
8,000	89	89	89	89	94	94	94
10,000	94	94	94	94	100	100	100
15,000	117	117	117	117	126	126	126
16,000	121	121	121	121	130	130	130
17,000	123	123	123	123	133	133	133
18,000	126	126	126	126	136	136	136
19,000	128	128	128	128	139	139	139
20,000	130	130	130	130	141	141	141
21,000	134	134	134	134	144	144	144
22,000	137	137	137	137	148	148	148
23,000	140	140	140	140	152	152	152
24,000	144	144	144	144	156	156	156
25,000	147	147	147	147	159	159	159
26,000	149	149	149	149	162	162	162
27,000	151	151	151	151	164	164	164
28,000	152	152	152	152	165	165	165
29,000	153	153	153	153	166	166	166
30,000	156	156	156	156	170	170	170
31,000	158	158	158	158	172	172	172
32,000	160	160	160	160	174	174	174
33,000	161	161	161	161	176	176	176
34,000	163	163	163	163	177	177	177
35,000	165	165	165	165	179	179	179
36,000	167	167	167	167	181	181	181
37,000	168	168	168	168	183	183	183
38,000	170	170	170	170	185	185	185
39,000	172	172	172	172	187	187	187
40,000	174	174	174	174	189	189	189
45,000	179	179	179	179	196	196	196
50,000	195	195	195	195	214	214	214
55,000	212	212	212	212	233	233	233
60,000	228	228	228	228	251	251	251
65,000	243	243	243	243	267	267	267
70,000	258	258	258	258	284	284	284
75,000	273	273	273	273	301	301	301
100,000	347	347	347	347	385	385	385
150,000	497	497	497	497	553	553	553

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 40

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	71	71	71	71	75	75	75
6,000	71	71	71	71	75	75	75
8,000	71	71	71	71	75	75	75
10,000	75	75	75	75	79	79	79
15,000	79	79	79	79	84	84	84
16,000	80	80	80	80	84	84	84
17,000	80	80	80	80	85	85	85
18,000	81	81	81	81	85	85	85
19,000	81	81	81	81	86	86	86
20,000	82	82	82	82	87	87	87
21,000	84	84	84	84	89	89	89
22,000	86	86	86	86	91	91	91
23,000	87	87	87	87	93	93	93
24,000	89	89	89	89	95	95	95
25,000	90	90	90	90	96	96	96
26,000	91	91	91	91	97	97	97
27,000	92	92	92	92	98	98	98
28,000	94	94	94	94	100	100	100
29,000	95	95	95	95	101	101	101
30,000	96	96	96	96	102	102	102
31,000	96	96	96	96	103	103	103
32,000	97	97	97	97	103	103	103
33,000	97	97	97	97	104	104	104
34,000	98	98	98	98	105	105	105
35,000	98	98	98	98	105	105	105
36,000	100	100	100	100	107	107	107
37,000	102	102	102	102	109	109	109
38,000	103	103	103	103	110	110	110
39,000	105	105	105	105	112	112	112
40,000	106	106	106	106	114	114	114
45,000	113	113	113	113	121	121	121
50,000	122	122	122	122	132	132	132
55,000	132	132	132	132	143	143	143
60,000	142	142	142	142	153	153	153
65,000	151	151	151	151	163	163	163
70,000	159	159	159	159	173	173	173
75,000	169	169	169	169	183	183	183
100,000	213	213	213	213	232	232	232
150,000	302	302	302	302	331	331	331

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 41

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	67	67	67	67	72	72	72
6,000	67	67	67	67	72	72	72
8,000	67	67	67	67	72	72	72
10,000	70	70	70	70	77	77	77
15,000	85	85	85	85	95	95	95
16,000	87	87	87	87	98	98	98
17,000	89	89	89	89	100	100	100
18,000	91	91	91	91	102	102	102
19,000	93	93	93	93	104	104	104
20,000	94	94	94	94	106	106	106
21,000	96	96	96	96	108	108	108
22,000	98	98	98	98	111	111	111
23,000	100	100	100	100	114	114	114
24,000	102	102	102	102	116	116	116
25,000	104	104	104	104	118	118	118
26,000	106	106	106	106	120	120	120
27,000	107	107	107	107	122	122	122
28,000	108	108	108	108	123	123	123
29,000	109	109	109	109	124	124	124
30,000	111	111	111	111	126	126	126
31,000	112	112	112	112	128	128	128
32,000	113	113	113	113	129	129	129
33,000	114	114	114	114	130	130	130
34,000	115	115	115	115	131	131	131
35,000	116	116	116	116	133	133	133
36,000	117	117	117	117	134	134	134
37,000	118	118	118	118	136	136	136
38,000	119	119	119	119	137	137	137
39,000	121	121	121	121	138	138	138
40,000	122	122	122	122	140	140	140
45,000	125	125	125	125	144	144	144
50,000	136	136	136	136	157	157	157
55,000	147	147	147	147	171	171	171
60,000	157	157	157	157	183	183	183
65,000	167	167	167	167	195	195	195
70,000	176	176	176	176	207	207	207
75,000	186	186	186	186	219	219	219
100,000	235	235	235	235	278	278	278
150,000	332	332	332	332	397	397	397

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 42

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	95	95	95	95	101	101	101
6,000	95	95	95	95	101	101	101
8,000	95	95	95	95	101	101	101
10,000	100	100	100	100	107	107	107
15,000	108	108	108	108	115	115	115
16,000	109	109	109	109	116	116	116
17,000	109	109	109	109	117	117	117
18,000	110	110	110	110	118	118	118
19,000	111	111	111	111	118	118	118
20,000	113	113	113	113	121	121	121
21,000	116	116	116	116	124	124	124
22,000	118	118	118	118	127	127	127
23,000	121	121	121	121	130	130	130
24,000	124	124	124	124	133	133	133
25,000	126	126	126	126	135	135	135
26,000	127	127	127	127	137	137	137
27,000	129	129	129	129	139	139	139
28,000	131	131	131	131	141	141	141
29,000	133	133	133	133	143	143	143
30,000	135	135	135	135	145	145	145
31,000	136	136	136	136	146	146	146
32,000	137	137	137	137	147	147	147
33,000	138	138	138	138	148	148	148
34,000	138	138	138	138	149	149	149
35,000	139	139	139	139	150	150	150
36,000	142	142	142	142	153	153	153
37,000	144	144	144	144	156	156	156
38,000	147	147	147	147	159	159	159
39,000	150	150	150	150	162	162	162
40,000	152	152	152	152	164	164	164
45,000	163	163	163	163	177	177	177
50,000	178	178	178	178	193	193	193
55,000	195	195	195	195	211	211	211
60,000	210	210	210	210	229	229	229
65,000	225	225	225	225	245	245	245
70,000	239	239	239	239	260	260	260
75,000	254	254	254	254	277	277	277
100,000	326	326	326	326	358	358	358
150,000	472	472	472	472	519	519	519

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 43

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	83	83	83	83	87	87	87
6,000	83	83	83	83	87	87	87
8,000	83	83	83	83	87	87	87
10,000	89	89	89	89	95	95	95
15,000	114	114	114	114	122	122	122
16,000	118	118	118	118	127	127	127
17,000	121	121	121	121	130	130	130
18,000	124	124	124	124	133	133	133
19,000	127	127	127	127	136	136	136
20,000	129	129	129	129	139	139	139
21,000	133	133	133	133	142	142	142
22,000	136	136	136	136	146	146	146
23,000	140	140	140	140	151	151	151
24,000	144	144	144	144	155	155	155
25,000	147	147	147	147	158	158	158
26,000	150	150	150	150	161	161	161
27,000	152	152	152	152	164	164	164
28,000	154	154	154	154	165	165	165
29,000	154	154	154	154	166	166	166
30,000	158	158	158	158	170	170	170
31,000	160	160	160	160	173	173	173
32,000	162	162	162	162	174	174	174
33,000	164	164	164	164	177	177	177
34,000	165	165	165	165	178	178	178
35,000	167	167	167	167	181	181	181
36,000	169	169	169	169	183	183	183
37,000	171	171	171	171	185	185	185
38,000	173	173	173	173	187	187	187
39,000	175	175	175	175	189	189	189
40,000	177	177	177	177	191	191	191
45,000	183	183	183	183	198	198	198
50,000	201	201	201	201	218	218	218
55,000	220	220	220	220	239	239	239
60,000	237	237	237	237	258	258	258
65,000	254	254	254	254	276	276	276
70,000	270	270	270	270	294	294	294
75,000	287	287	287	287	313	313	313
100,000	370	370	370	370	404	404	404
150,000	535	535	535	535	587	587	587

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 44

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	80	80	80	80	85	85	85
6,000	80	80	80	80	85	85	85
8,000	80	80	80	80	85	85	85
10,000	86	86	86	86	91	91	91
15,000	106	106	106	106	114	114	114
16,000	109	109	109	109	118	118	118
17,000	112	112	112	112	120	120	120
18,000	114	114	114	114	123	123	123
19,000	116	116	116	116	126	126	126
20,000	118	118	118	118	128	128	128
21,000	121	121	121	121	131	131	131
22,000	124	124	124	124	134	134	134
23,000	127	127	127	127	138	138	138
24,000	130	130	130	130	141	141	141
25,000	133	133	133	133	144	144	144
26,000	135	135	135	135	146	146	146
27,000	137	137	137	137	148	148	148
28,000	138	138	138	138	150	150	150
29,000	139	139	139	139	151	151	151
30,000	142	142	142	142	154	154	154
31,000	143	143	143	143	156	156	156
32,000	145	145	145	145	157	157	157
33,000	146	146	146	146	159	159	159
34,000	148	148	148	148	161	161	161
35,000	149	149	149	149	163	163	163
36,000	151	151	151	151	165	165	165
37,000	153	153	153	153	166	166	166
38,000	154	154	154	154	168	168	168
39,000	156	156	156	156	170	170	170
40,000	157	157	157	157	172	172	172
45,000	163	163	163	163	177	177	177
50,000	177	177	177	177	194	194	194
55,000	193	193	193	193	211	211	211
60,000	207	207	207	207	227	227	227
65,000	220	220	220	220	242	242	242
70,000	234	234	234	234	258	258	258
75,000	247	247	247	247	273	273	273
100,000	315	315	315	315	349	349	349
150,000	451	451	451	451	502	502	502

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 45

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	98	98	98	98	102	102	102
6,000	98	98	98	98	102	102	102
8,000	98	98	98	98	102	102	102
10,000	105	105	105	105	110	110	110
15,000	133	133	133	133	141	141	141
16,000	137	137	137	137	146	146	146
17,000	140	140	140	140	149	149	149
18,000	144	144	144	144	153	153	153
19,000	147	147	147	147	157	157	157
20,000	149	149	149	149	159	159	159
21,000	153	153	153	153	164	164	164
22,000	157	157	157	157	168	168	168
23,000	162	162	162	162	173	173	173
24,000	166	166	166	166	177	177	177
25,000	169	169	169	169	181	181	181
26,000	172	172	172	172	185	185	185
27,000	175	175	175	175	187	187	187
28,000	177	177	177	177	189	189	189
29,000	178	178	178	178	190	190	190
30,000	182	182	182	182	195	195	195
31,000	184	184	184	184	197	197	197
32,000	186	186	186	186	199	199	199
33,000	188	188	188	188	202	202	202
34,000	190	190	190	190	204	204	204
35,000	192	192	192	192	206	206	206
36,000	194	194	194	194	209	209	209
37,000	196	196	196	196	211	211	211
38,000	198	198	198	198	213	213	213
39,000	201	201	201	201	216	216	216
40,000	203	203	203	203	218	218	218
45,000	210	210	210	210	226	226	226
50,000	230	230	230	230	248	248	248
55,000	251	251	251	251	271	271	271
60,000	270	270	270	270	292	292	292
65,000	289	289	289	289	313	313	313
70,000	307	307	307	307	333	333	333
75,000	326	326	326	326	353	353	353
100,000	419	419	419	419	455	455	455
150,000	604	604	604	604	658	658	658

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 46

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	58	58	58	58	61	61	61
6,000	58	58	58	58	61	61	61
8,000	58	58	58	58	61	61	61
10,000	62	62	62	62	66	66	66
15,000	78	78	78	78	84	84	84
16,000	81	81	81	81	87	87	87
17,000	83	83	83	83	89	89	89
18,000	85	85	85	85	91	91	91
19,000	86	86	86	86	93	93	93
20,000	88	88	88	88	94	94	94
21,000	90	90	90	90	97	97	97
22,000	92	92	92	92	99	99	99
23,000	95	95	95	95	102	102	102
24,000	97	97	97	97	105	105	105
25,000	99	99	99	99	107	107	107
26,000	101	101	101	101	109	109	109
27,000	102	102	102	102	110	110	110
28,000	103	103	103	103	112	112	112
29,000	104	104	104	104	112	112	112
30,000	106	106	106	106	115	115	115
31,000	108	108	108	108	116	116	116
32,000	109	109	109	109	117	117	117
33,000	110	110	110	110	119	119	119
34,000	111	111	111	111	120	120	120
35,000	112	112	112	112	121	121	121
36,000	114	114	114	114	123	123	123
37,000	115	115	115	115	124	124	124
38,000	116	116	116	116	125	125	125
39,000	117	117	117	117	127	127	127
40,000	119	119	119	119	128	128	128
45,000	123	123	123	123	133	133	133
50,000	134	134	134	134	146	146	146
55,000	146	146	146	146	159	159	159
60,000	157	157	157	157	172	172	172
65,000	168	168	168	168	183	183	183
70,000	179	179	179	179	195	195	195
75,000	189	189	189	189	207	207	207
100,000	242	242	242	242	266	266	266
150,000	349	349	349	349	384	384	384

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 48

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	71	71	71	71	74	74	74
6,000	71	71	71	71	74	74	74
8,000	71	71	71	71	74	74	74
10,000	74	74	74	74	78	78	78
15,000	79	79	79	79	83	83	83
16,000	79	79	79	79	83	83	83
17,000	79	79	79	79	84	84	84
18,000	80	80	80	80	84	84	84
19,000	80	80	80	80	85	85	85
20,000	82	82	82	82	86	86	86
21,000	83	83	83	83	88	88	88
22,000	85	85	85	85	90	90	90
23,000	87	87	87	87	92	92	92
24,000	88	88	88	88	94	94	94
25,000	89	89	89	89	95	95	95
26,000	90	90	90	90	96	96	96
27,000	92	92	92	92	97	97	97
28,000	93	93	93	93	99	99	99
29,000	94	94	94	94	100	100	100
30,000	95	95	95	95	101	101	101
31,000	95	95	95	95	102	102	102
32,000	96	96	96	96	102	102	102
33,000	96	96	96	96	103	103	103
34,000	97	97	97	97	103	103	103
35,000	97	97	97	97	104	104	104
36,000	99	99	99	99	106	106	106
37,000	101	101	101	101	107	107	107
38,000	102	102	102	102	109	109	109
39,000	104	104	104	104	111	111	111
40,000	105	105	105	105	113	113	113
45,000	112	112	112	112	120	120	120
50,000	121	121	121	121	130	130	130
55,000	131	131	131	131	141	141	141
60,000	140	140	140	140	151	151	151
65,000	149	149	149	149	161	161	161
70,000	158	158	158	158	170	170	170
75,000	167	167	167	167	180	180	180
100,000	210	210	210	210	229	229	229
150,000	298	298	298	298	326	326	326

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 50

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	90	90	90	90	95	95	95
6,000	90	90	90	90	95	95	95
8,000	90	90	90	90	95	95	95
10,000	94	94	94	94	100	100	100
15,000	100	100	100	100	106	106	106
16,000	101	101	101	101	107	107	107
17,000	101	101	101	101	107	107	107
18,000	102	102	102	102	108	108	108
19,000	102	102	102	102	108	108	108
20,000	104	104	104	104	110	110	110
21,000	106	106	106	106	113	113	113
22,000	108	108	108	108	115	115	115
23,000	111	111	111	111	118	118	118
24,000	113	113	113	113	121	121	121
25,000	114	114	114	114	122	122	122
26,000	116	116	116	116	123	123	123
27,000	117	117	117	117	125	125	125
28,000	119	119	119	119	127	127	127
29,000	120	120	120	120	128	128	128
30,000	122	122	122	122	130	130	130
31,000	123	123	123	123	131	131	131
32,000	123	123	123	123	132	132	132
33,000	124	124	124	124	132	132	132
34,000	125	125	125	125	133	133	133
35,000	125	125	125	125	134	134	134
36,000	127	127	127	127	136	136	136
37,000	129	129	129	129	138	138	138
38,000	132	132	132	132	141	141	141
39,000	134	134	134	134	143	143	143
40,000	136	136	136	136	145	145	145
45,000	145	145	145	145	155	155	155
50,000	157	157	157	157	168	168	168
55,000	170	170	170	170	183	183	183
60,000	182	182	182	182	197	197	197
65,000	194	194	194	194	209	209	209
70,000	205	205	205	205	222	222	222
75,000	217	217	217	217	235	235	235
100,000	275	275	275	275	299	299	299
150,000	391	391	391	391	428	428	428

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 53

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	57	57	57	57	59	59	59
6,000	57	57	57	57	59	59	59
8,000	57	57	57	57	59	59	59
10,000	59	59	59	59	63	63	63
15,000	63	63	63	63	67	67	67
16,000	63	63	63	63	67	67	67
17,000	64	64	64	64	67	67	67
18,000	64	64	64	64	68	68	68
19,000	64	64	64	64	68	68	68
20,000	65	65	65	65	69	69	69
21,000	67	67	67	67	71	71	71
22,000	68	68	68	68	72	72	72
23,000	69	69	69	69	74	74	74
24,000	71	71	71	71	75	75	75
25,000	72	72	72	72	76	76	76
26,000	72	72	72	72	77	77	77
27,000	73	73	73	73	78	78	78
28,000	74	74	74	74	79	79	79
29,000	75	75	75	75	80	80	80
30,000	76	76	76	76	81	81	81
31,000	76	76	76	76	82	82	82
32,000	77	77	77	77	82	82	82
33,000	77	77	77	77	83	83	83
34,000	78	78	78	78	83	83	83
35,000	78	78	78	78	83	83	83
36,000	79	79	79	79	85	85	85
37,000	81	81	81	81	86	86	86
38,000	82	82	82	82	88	88	88
39,000	83	83	83	83	89	89	89
40,000	84	84	84	84	90	90	90
45,000	90	90	90	90	96	96	96
50,000	97	97	97	97	104	104	104
55,000	105	105	105	105	113	113	113
60,000	113	113	113	113	122	122	122
65,000	120	120	120	120	130	130	130
70,000	127	127	127	127	137	137	137
75,000	134	134	134	134	145	145	145
100,000	169	169	169	169	185	185	185
150,000	240	240	240	240	263	263	263

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 62

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	76	76	76	76	80	80	80
6,000	76	76	76	76	80	80	80
8,000	76	76	76	76	80	80	80
10,000	80	80	80	80	85	85	85
15,000	85	85	85	85	90	90	90
16,000	86	86	86	86	91	91	91
17,000	86	86	86	86	91	91	91
18,000	87	87	87	87	92	92	92
19,000	87	87	87	87	92	92	92
20,000	89	89	89	89	94	94	94
21,000	91	91	91	91	96	96	96
22,000	92	92	92	92	98	98	98
23,000	95	95	95	95	101	101	101
24,000	97	97	97	97	103	103	103
25,000	98	98	98	98	104	104	104
26,000	99	99	99	99	105	105	105
27,000	100	100	100	100	107	107	107
28,000	102	102	102	102	108	108	108
29,000	103	103	103	103	110	110	110
30,000	104	104	104	104	111	111	111
31,000	105	105	105	105	112	112	112
32,000	105	105	105	105	113	113	113
33,000	106	106	106	106	113	113	113
34,000	106	106	106	106	114	114	114
35,000	107	107	107	107	114	114	114
36,000	109	109	109	109	116	116	116
37,000	111	111	111	111	118	118	118
38,000	112	112	112	112	120	120	120
39,000	114	114	114	114	122	122	122
40,000	116	116	116	116	124	124	124
45,000	124	124	124	124	133	133	133
50,000	134	134	134	134	144	144	144
55,000	145	145	145	145	157	157	157
60,000	156	156	156	156	169	169	169
65,000	166	166	166	166	180	180	180
70,000	176	176	176	176	191	191	191
75,000	187	187	187	187	202	202	202
100,000	237	237	237	237	258	258	258
150,000	338	338	338	338	370	370	370

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 69

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	248	248	248	248	258	258	258
6,000	248	248	248	248	258	258	258
8,000	248	248	248	248	258	258	258
10,000	271	271	271	271	282	282	282
15,000	356	356	356	356	372	372	372
16,000	368	368	368	368	385	385	385
17,000	377	377	377	377	395	395	395
18,000	387	387	387	387	405	405	405
19,000	396	396	396	396	415	415	415
20,000	403	403	403	403	422	422	422
21,000	414	414	414	414	434	434	434
22,000	425	425	425	425	446	446	446
23,000	439	439	439	439	460	460	460
24,000	450	450	450	450	472	472	472
25,000	460	460	460	460	482	482	482
26,000	469	469	469	469	492	492	492
27,000	476	476	476	476	500	500	500
28,000	481	481	481	481	505	505	505
29,000	484	484	484	484	509	509	509
30,000	496	496	496	496	521	521	521
31,000	503	503	503	503	528	528	528
32,000	507	507	507	507	532	532	532
33,000	513	513	513	513	539	539	539
34,000	517	517	517	517	543	543	543
35,000	524	524	524	524	550	550	550
36,000	530	530	530	530	557	557	557
37,000	537	537	537	537	564	564	564
38,000	542	542	542	542	569	569	569
39,000	549	549	549	549	577	577	577
40,000	556	556	556	556	584	584	584
45,000	577	577	577	577	607	607	607
50,000	636	636	636	636	670	670	670
55,000	699	699	699	699	737	737	737
60,000	757	757	757	757	798	798	798
65,000	812	812	812	812	856	856	856
70,000	867	867	867	867	915	915	915
75,000	922	922	922	922	973	973	973
100,000	1197	1197	1197	1197	1266	1266	1266
150,000	1748	1748	1748	1748	1851	1851	1851

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 71

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	64	64	64	64	68	68	68
6,000	64	64	64	64	68	68	68
8,000	64	64	64	64	68	68	68
10,000	67	67	67	67	71	71	71
15,000	72	72	72	72	76	76	76
16,000	72	72	72	72	76	76	76
17,000	72	72	72	72	77	77	77
18,000	73	73	73	73	77	77	77
19,000	73	73	73	73	77	77	77
20,000	74	74	74	74	79	79	79
21,000	76	76	76	76	80	80	80
22,000	77	77	77	77	82	82	82
23,000	79	79	79	79	84	84	84
24,000	81	81	81	81	86	86	86
25,000	82	82	82	82	87	87	87
26,000	83	83	83	83	88	88	88
27,000	84	84	84	84	89	89	89
28,000	85	85	85	85	90	90	90
29,000	86	86	86	86	91	91	91
30,000	87	87	87	87	93	93	93
31,000	87	87	87	87	93	93	93
32,000	88	88	88	88	94	94	94
33,000	88	88	88	88	94	94	94
34,000	89	89	89	89	95	95	95
35,000	89	89	89	89	95	95	95
36,000	91	91	91	91	97	97	97
37,000	92	92	92	92	98	98	98
38,000	94	94	94	94	100	100	100
39,000	95	95	95	95	102	102	102
40,000	96	96	96	96	103	103	103
45,000	103	103	103	103	110	110	110
50,000	111	111	111	111	119	119	119
55,000	120	120	120	120	130	130	130
60,000	129	129	129	129	139	139	139
65,000	137	137	137	137	148	148	148
70,000	145	145	145	145	157	157	157
75,000	154	154	154	154	167	167	167
100,000	195	195	195	195	212	212	212
150,000	277	277	277	277	302	302	302

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 73

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	114	114	114	114	120	120	120
6,000	114	114	114	114	120	120	120
8,000	114	114	114	114	120	120	120
10,000	119	119	119	119	126	126	126
15,000	127	127	127	127	135	135	135
16,000	128	128	128	128	136	136	136
17,000	128	128	128	128	136	136	136
18,000	129	129	129	129	137	137	137
19,000	130	130	130	130	138	138	138
20,000	132	132	132	132	140	140	140
21,000	135	135	135	135	143	143	143
22,000	137	137	137	137	146	146	146
23,000	141	141	141	141	150	150	150
24,000	144	144	144	144	153	153	153
25,000	145	145	145	145	155	155	155
26,000	147	147	147	147	157	157	157
27,000	149	149	149	149	159	159	159
28,000	151	151	151	151	161	161	161
29,000	153	153	153	153	163	163	163
30,000	155	155	155	155	165	165	165
31,000	156	156	156	156	166	166	166
32,000	156	156	156	156	167	167	167
33,000	157	157	157	157	168	168	168
34,000	158	158	158	158	169	169	169
35,000	159	159	159	159	170	170	170
36,000	162	162	162	162	173	173	173
37,000	164	164	164	164	176	176	176
38,000	167	167	167	167	179	179	179
39,000	170	170	170	170	182	182	182
40,000	172	172	172	172	185	185	185
45,000	184	184	184	184	198	198	198
50,000	199	199	199	199	214	214	214
55,000	216	216	216	216	233	233	233
60,000	232	232	232	232	251	251	251
65,000	246	246	246	246	267	267	267
70,000	261	261	261	261	283	283	283
75,000	276	276	276	276	300	300	300
100,000	350	350	350	350	382	382	382
150,000	499	499	499	499	547	547	547

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 74

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	66	66	66	66	72	72	72
6,000	66	66	66	66	72	72	72
8,000	66	66	66	66	72	72	72
10,000	70	70	70	70	77	77	77
15,000	86	86	86	86	96	96	96
16,000	88	88	88	88	99	99	99
17,000	90	90	90	90	102	102	102
18,000	92	92	92	92	104	104	104
19,000	94	94	94	94	106	106	106
20,000	95	95	95	95	108	108	108
21,000	97	97	97	97	110	110	110
22,000	100	100	100	100	113	113	113
23,000	102	102	102	102	116	116	116
24,000	104	104	104	104	119	119	119
25,000	106	106	106	106	121	121	121
26,000	108	108	108	108	123	123	123
27,000	109	109	109	109	125	125	125
28,000	110	110	110	110	126	126	126
29,000	111	111	111	111	127	127	127
30,000	113	113	113	113	129	129	129
31,000	114	114	114	114	131	131	131
32,000	115	115	115	115	132	132	132
33,000	117	117	117	117	134	134	134
34,000	118	118	118	118	135	135	135
35,000	119	119	119	119	137	137	137
36,000	120	120	120	120	138	138	138
37,000	121	121	121	121	140	140	140
38,000	122	122	122	122	141	141	141
39,000	124	124	124	124	142	142	142
40,000	125	125	125	125	144	144	144
45,000	129	129	129	129	149	149	149
50,000	140	140	140	140	162	162	162
55,000	152	152	152	152	177	177	177
60,000	162	162	162	162	190	190	190
65,000	173	173	173	173	202	202	202
70,000	183	183	183	183	215	215	215
75,000	193	193	193	193	227	227	227
100,000	245	245	245	245	290	290	290
150,000	348	348	348	348	416	416	416

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 75

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	270	270	270	270	279	279	279
6,000	270	270	270	270	279	279	279
8,000	270	270	270	270	279	279	279
10,000	295	295	295	295	305	305	305
15,000	387	387	387	387	403	403	403
16,000	401	401	401	401	418	418	418
17,000	411	411	411	411	428	428	428
18,000	422	422	422	422	440	440	440
19,000	432	432	432	432	450	450	450
20,000	439	439	439	439	458	458	458
21,000	451	451	451	451	471	471	471
22,000	464	464	464	464	484	484	484
23,000	479	479	479	479	499	499	499
24,000	491	491	491	491	513	513	513
25,000	502	502	502	502	524	524	524
26,000	512	512	512	512	534	534	534
27,000	520	520	520	520	543	543	543
28,000	525	525	525	525	549	549	549
29,000	529	529	529	529	552	552	552
30,000	542	542	542	542	566	566	566
31,000	549	549	549	549	574	574	574
32,000	553	553	553	553	578	578	578
33,000	560	560	560	560	585	585	585
34,000	565	565	565	565	590	590	590
35,000	572	572	572	572	598	598	598
36,000	579	579	579	579	605	605	605
37,000	586	586	586	586	613	613	613
38,000	592	592	592	592	619	619	619
39,000	599	599	599	599	627	627	627
40,000	607	607	607	607	635	635	635
45,000	630	630	630	630	659	659	659
50,000	695	695	695	695	728	728	728
55,000	764	764	764	764	801	801	801
60,000	827	827	827	827	868	868	868
65,000	888	888	888	888	931	931	931
70,000	948	948	948	948	995	995	995
75,000	1009	1009	1009	1009	1059	1059	1059
100,000	1311	1311	1311	1311	1378	1378	1378
150,000	1916	1916	1916	1916	2016	2016	2016

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 78

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	281	281	281	281	293	293	293
6,000	281	281	281	281	293	293	293
8,000	281	281	281	281	293	293	293
10,000	309	309	309	309	323	323	323
15,000	414	414	414	414	434	434	434
16,000	429	429	429	429	451	451	451
17,000	441	441	441	441	463	463	463
18,000	452	452	452	452	476	476	476
19,000	464	464	464	464	488	488	488
20,000	472	472	472	472	497	497	497
21,000	486	486	486	486	511	511	511
22,000	500	500	500	500	526	526	526
23,000	516	516	516	516	544	544	544
24,000	530	530	530	530	559	559	559
25,000	542	542	542	542	572	572	572
26,000	554	554	554	554	583	583	583
27,000	563	563	563	563	593	593	593
28,000	569	569	569	569	600	600	600
29,000	573	573	573	573	604	604	604
30,000	588	588	588	588	620	620	620
31,000	595	595	595	595	628	628	628
32,000	600	600	600	600	633	633	633
33,000	608	608	608	608	641	641	641
34,000	613	613	613	613	647	647	647
35,000	621	621	621	621	655	655	655
36,000	629	629	629	629	664	664	664
37,000	638	638	638	638	673	673	673
38,000	644	644	644	644	679	679	679
39,000	652	652	652	652	689	689	689
40,000	661	661	661	661	698	698	698
45,000	687	687	687	687	725	725	725
50,000	760	760	760	760	803	803	803
55,000	838	838	838	838	886	886	886
60,000	909	909	909	909	962	962	962
65,000	977	977	977	977	1034	1034	1034
70,000	1045	1045	1045	1045	1107	1107	1107
75,000	1113	1113	1113	1113	1179	1179	1179
100,000	1454	1454	1454	1454	1541	1541	1541
150,000	2135	2135	2135	2135	2266	2266	2266

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 79

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	143	143	143	143	151	151	151
6,000	143	143	143	143	151	151	151
8,000	143	143	143	143	151	151	151
10,000	153	153	153	153	162	162	162
15,000	189	189	189	189	202	202	202
16,000	194	194	194	194	209	209	209
17,000	198	198	198	198	213	213	213
18,000	203	203	203	203	218	218	218
19,000	207	207	207	207	223	223	223
20,000	210	210	210	210	226	226	226
21,000	215	215	215	215	232	232	232
22,000	220	220	220	220	238	238	238
23,000	226	226	226	226	244	244	244
24,000	231	231	231	231	250	250	250
25,000	236	236	236	236	255	255	255
26,000	239	239	239	239	260	260	260
27,000	242	242	242	242	263	263	263
28,000	245	245	245	245	266	266	266
29,000	246	246	246	246	267	267	267
30,000	251	251	251	251	273	273	273
31,000	254	254	254	254	276	276	276
32,000	256	256	256	256	279	279	279
33,000	259	259	259	259	282	282	282
34,000	262	262	262	262	284	284	284
35,000	265	265	265	265	288	288	288
36,000	267	267	267	267	291	291	291
37,000	270	270	270	270	294	294	294
38,000	273	273	273	273	297	297	297
39,000	276	276	276	276	300	300	300
40,000	279	279	279	279	304	304	304
45,000	288	288	288	288	314	314	314
50,000	313	313	313	313	343	343	343
55,000	340	340	340	340	373	373	373
60,000	365	365	365	365	401	401	401
65,000	389	389	389	389	428	428	428
70,000	413	413	413	413	455	455	455
75,000	437	437	437	437	482	482	482
100,000	556	556	556	556	616	616	616
150,000	794	794	794	794	884	884	884

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 80

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	122	122	122	122	129	129	129
6,000	122	122	122	122	129	129	129
8,000	122	122	122	122	129	129	129
10,000	132	132	132	132	139	139	139
15,000	168	168	168	168	180	180	180
16,000	174	174	174	174	186	186	186
17,000	178	178	178	178	191	191	191
18,000	183	183	183	183	196	196	196
19,000	187	187	187	187	200	200	200
20,000	190	190	190	190	204	204	204
21,000	195	195	195	195	210	210	210
22,000	200	200	200	200	215	215	215
23,000	206	206	206	206	222	222	222
24,000	212	212	212	212	228	228	228
25,000	216	216	216	216	233	233	233
26,000	220	220	220	220	237	237	237
27,000	223	223	223	223	241	241	241
28,000	226	226	226	226	243	243	243
29,000	227	227	227	227	245	245	245
30,000	232	232	232	232	250	250	250
31,000	235	235	235	235	254	254	254
32,000	238	238	238	238	256	256	256
33,000	241	241	241	241	260	260	260
34,000	243	243	243	243	262	262	262
35,000	246	246	246	246	266	266	266
36,000	249	249	249	249	269	269	269
37,000	252	252	252	252	272	272	272
38,000	254	254	254	254	275	275	275
39,000	257	257	257	257	278	278	278
40,000	260	260	260	260	281	281	281
45,000	270	270	270	270	292	292	292
50,000	296	296	296	296	321	321	321
55,000	324	324	324	324	351	351	351
60,000	349	349	349	349	379	379	379
65,000	373	373	373	373	406	406	406
70,000	398	398	398	398	433	433	433
75,000	422	422	422	422	460	460	460
100,000	543	543	543	543	594	594	594
150,000	787	787	787	787	862	862	862

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 81

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	64	64	64	64	67	67	67
6,000	64	64	64	64	67	67	67
8,000	64	64	64	64	67	67	67
10,000	68	68	68	68	72	72	72
15,000	84	84	84	84	90	90	90
16,000	87	87	87	87	93	93	93
17,000	89	89	89	89	95	95	95
18,000	91	91	91	91	98	98	98
19,000	92	92	92	92	100	100	100
20,000	94	94	94	94	101	101	101
21,000	96	96	96	96	104	104	104
22,000	98	98	98	98	106	106	106
23,000	101	101	101	101	109	109	109
24,000	103	103	103	103	112	112	112
25,000	105	105	105	105	114	114	114
26,000	107	107	107	107	116	116	116
27,000	109	109	109	109	118	118	118
28,000	110	110	110	110	119	119	119
29,000	110	110	110	110	120	120	120
30,000	113	113	113	113	122	122	122
31,000	114	114	114	114	124	124	124
32,000	115	115	115	115	125	125	125
33,000	116	116	116	116	126	126	126
34,000	117	117	117	117	128	128	128
35,000	119	119	119	119	129	129	129
36,000	120	120	120	120	131	131	131
37,000	121	121	121	121	132	132	132
38,000	122	122	122	122	133	133	133
39,000	124	124	124	124	135	135	135
40,000	125	125	125	125	136	136	136
45,000	129	129	129	129	141	141	141
50,000	141	141	141	141	154	154	154
55,000	153	153	153	153	168	168	168
60,000	164	164	164	164	180	180	180
65,000	175	175	175	175	193	193	193
70,000	186	186	186	186	205	205	205
75,000	197	197	197	197	217	217	217
100,000	250	250	250	250	277	277	277
150,000	358	358	358	358	399	399	399

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 82

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	192	192	192	192	203	203	203
6,000	192	192	192	192	203	203	203
8,000	192	192	192	192	203	203	203
10,000	205	205	205	205	218	218	218
15,000	257	257	257	257	277	277	277
16,000	265	265	265	265	286	286	286
17,000	271	271	271	271	292	292	292
18,000	277	277	277	277	299	299	299
19,000	283	283	283	283	306	306	306
20,000	288	288	288	288	311	311	311
21,000	295	295	295	295	319	319	319
22,000	302	302	302	302	327	327	327
23,000	311	311	311	311	337	337	337
24,000	318	318	318	318	345	345	345
25,000	325	325	325	325	353	353	353
26,000	330	330	330	330	359	359	359
27,000	335	335	335	335	364	364	364
28,000	338	338	338	338	368	368	368
29,000	340	340	340	340	370	370	370
30,000	347	347	347	347	378	378	378
31,000	351	351	351	351	383	383	383
32,000	354	354	354	354	386	386	386
33,000	359	359	359	359	391	391	391
34,000	362	362	362	362	395	395	395
35,000	366	366	366	366	400	400	400
36,000	370	370	370	370	404	404	404
37,000	375	375	375	375	409	409	409
38,000	378	378	378	378	412	412	412
39,000	382	382	382	382	417	417	417
40,000	387	387	387	387	422	422	422
45,000	400	400	400	400	437	437	437
50,000	436	436	436	436	478	478	478
55,000	475	475	475	475	522	522	522
60,000	511	511	511	511	562	562	562
65,000	545	545	545	545	601	601	601
70,000	579	579	579	579	639	639	639
75,000	614	614	614	614	678	678	678
100,000	785	785	785	785	870	870	870
150,000	1127	1127	1127	1127	1255	1255	1255

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 83

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	157	157	157	157	165	165	165
6,000	157	157	157	157	165	165	165
8,000	157	157	157	157	165	165	165
10,000	167	167	167	167	177	177	177
15,000	207	207	207	207	221	221	221
16,000	213	213	213	213	228	228	228
17,000	217	217	217	217	233	233	233
18,000	222	222	222	222	238	238	238
19,000	226	226	226	226	244	244	244
20,000	230	230	230	230	247	247	247
21,000	235	235	235	235	254	254	254
22,000	241	241	241	241	260	260	260
23,000	247	247	247	247	267	267	267
24,000	253	253	253	253	273	273	273
25,000	258	258	258	258	279	279	279
26,000	262	262	262	262	284	284	284
27,000	265	265	265	265	287	287	287
28,000	268	268	268	268	290	290	290
29,000	269	269	269	269	292	292	292
30,000	275	275	275	275	298	298	298
31,000	278	278	278	278	302	302	302
32,000	280	280	280	280	304	304	304
33,000	284	284	284	284	308	308	308
34,000	286	286	286	286	311	311	311
35,000	290	290	290	290	315	315	315
36,000	293	293	293	293	318	318	318
37,000	296	296	296	296	322	322	322
38,000	298	298	298	298	324	324	324
39,000	301	301	301	301	328	328	328
40,000	305	305	305	305	332	332	332
45,000	315	315	315	315	343	343	343
50,000	343	343	343	343	375	375	375
55,000	372	372	372	372	408	408	408
60,000	400	400	400	400	438	438	438
65,000	425	425	425	425	468	468	468
70,000	452	452	452	452	497	497	497
75,000	478	478	478	478	526	526	526
100,000	608	608	608	608	672	672	672
150,000	868	868	868	868	965	965	965

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 84

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	443	443	443	443	457	457	457
6,000	443	443	443	443	457	457	457
8,000	443	443	443	443	457	457	457
10,000	480	480	480	480	496	496	496
15,000	617	617	617	617	640	640	640
16,000	637	637	637	637	662	662	662
17,000	652	652	652	652	678	678	678
18,000	668	668	668	668	694	694	694
19,000	683	683	683	683	710	710	710
20,000	694	694	694	694	722	722	722
21,000	712	712	712	712	741	741	741
22,000	730	730	730	730	760	760	760
23,000	752	752	752	752	783	783	783
24,000	770	770	770	770	802	802	802
25,000	786	786	786	786	819	819	819
26,000	801	801	801	801	834	834	834
27,000	813	813	813	813	847	847	847
28,000	821	821	821	821	856	856	856
29,000	826	826	826	826	861	861	861
30,000	846	846	846	846	882	882	882
31,000	856	856	856	856	892	892	892
32,000	862	862	862	862	899	899	899
33,000	872	872	872	872	910	910	910
34,000	879	879	879	879	917	917	917
35,000	890	890	890	890	928	928	928
36,000	900	900	900	900	939	939	939
37,000	911	911	911	911	951	951	951
38,000	919	919	919	919	959	959	959
39,000	931	931	931	931	972	972	972
40,000	942	942	942	942	984	984	984
45,000	976	976	976	976	1020	1020	1020
50,000	1073	1073	1073	1073	1121	1121	1121
55,000	1175	1175	1175	1175	1229	1229	1229
60,000	1268	1268	1268	1268	1328	1328	1328
65,000	1358	1358	1358	1358	1422	1422	1422
70,000	1447	1447	1447	1447	1517	1517	1517
75,000	1537	1537	1537	1537	1611	1611	1611
100,000	1984	1984	1984	1984	2083	2083	2083
150,000	2880	2880	2880	2880	3028	3028	3028

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 86

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	213	213	213	213	227	227	227
6,000	213	213	213	213	227	227	227
8,000	213	213	213	213	227	227	227
10,000	229	229	229	229	245	245	245
15,000	291	291	291	291	315	315	315
16,000	301	301	301	301	325	325	325
17,000	308	308	308	308	333	333	333
18,000	315	315	315	315	342	342	342
19,000	322	322	322	322	350	350	350
20,000	328	328	328	328	356	356	356
21,000	336	336	336	336	365	365	365
22,000	345	345	345	345	375	375	375
23,000	355	355	355	355	386	386	386
24,000	364	364	364	364	396	396	396
25,000	372	372	372	372	405	405	405
26,000	378	378	378	378	413	413	413
27,000	384	384	384	384	419	419	419
28,000	388	388	388	388	423	423	423
29,000	390	390	390	390	426	426	426
30,000	399	399	399	399	436	436	436
31,000	404	404	404	404	441	441	441
32,000	408	408	408	408	445	445	445
33,000	413	413	413	413	451	451	451
34,000	416	416	416	416	455	455	455
35,000	422	422	422	422	461	461	461
36,000	427	427	427	427	467	467	467
37,000	432	432	432	432	473	473	473
38,000	436	436	436	436	477	477	477
39,000	441	441	441	441	483	483	483
40,000	446	446	446	446	489	489	489
45,000	461	461	461	461	506	506	506
50,000	506	506	506	506	556	556	556
55,000	552	552	552	552	608	608	608
60,000	595	595	595	595	656	656	656
65,000	636	636	636	636	702	702	702
70,000	677	677	677	677	748	748	748
75,000	718	718	718	718	794	794	794
100,000	922	922	922	922	1024	1024	1024
150,000	1331	1331	1331	1331	1484	1484	1484

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 87

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	103	103	103	103	109	109	109
6,000	103	103	103	103	109	109	109
8,000	103	103	103	103	109	109	109
10,000	110	110	110	110	118	118	118
15,000	139	139	139	139	150	150	150
16,000	144	144	144	144	155	155	155
17,000	147	147	147	147	159	159	159
18,000	150	150	150	150	163	163	163
19,000	154	154	154	154	167	167	167
20,000	156	156	156	156	170	170	170
21,000	160	160	160	160	174	174	174
22,000	164	164	164	164	179	179	179
23,000	169	169	169	169	184	184	184
24,000	173	173	173	173	189	189	189
25,000	177	177	177	177	193	193	193
26,000	180	180	180	180	196	196	196
27,000	182	182	182	182	199	199	199
28,000	184	184	184	184	201	201	201
29,000	185	185	185	185	202	202	202
30,000	189	189	189	189	207	207	207
31,000	192	192	192	192	210	210	210
32,000	193	193	193	193	211	211	211
33,000	196	196	196	196	214	214	214
34,000	197	197	197	197	216	216	216
35,000	200	200	200	200	219	219	219
36,000	202	202	202	202	222	222	222
37,000	205	205	205	205	224	224	224
38,000	206	206	206	206	226	226	226
39,000	209	209	209	209	229	229	229
40,000	211	211	211	211	232	232	232
45,000	218	218	218	218	240	240	240
50,000	239	239	239	239	263	263	263
55,000	261	261	261	261	288	288	288
60,000	281	281	281	281	310	310	310
65,000	300	300	300	300	331	331	331
70,000	319	319	319	319	353	353	353
75,000	338	338	338	338	374	374	374
100,000	433	433	433	433	482	482	482
150,000	623	623	623	623	697	697	697

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 89

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	159	159	159	159	167	167	167
6,000	159	159	159	159	167	167	167
8,000	159	159	159	159	167	167	167
10,000	168	168	168	168	177	177	177
15,000	204	204	204	204	218	218	218
16,000	209	209	209	209	224	224	224
17,000	213	213	213	213	228	228	228
18,000	218	218	218	218	233	233	233
19,000	222	222	222	222	238	238	238
20,000	225	225	225	225	241	241	241
21,000	230	230	230	230	247	247	247
22,000	235	235	235	235	253	253	253
23,000	241	241	241	241	259	259	259
24,000	246	246	246	246	265	265	265
25,000	251	251	251	251	270	270	270
26,000	254	254	254	254	274	274	274
27,000	257	257	257	257	278	278	278
28,000	260	260	260	260	281	281	281
29,000	261	261	261	261	282	282	282
30,000	266	266	266	266	288	288	288
31,000	269	269	269	269	291	291	291
32,000	271	271	271	271	293	293	293
33,000	274	274	274	274	297	297	297
34,000	276	276	276	276	299	299	299
35,000	279	279	279	279	303	303	303
36,000	282	282	282	282	306	306	306
37,000	285	285	285	285	309	309	309
38,000	287	287	287	287	312	312	312
39,000	290	290	290	290	315	315	315
40,000	294	294	294	294	319	319	319
45,000	302	302	302	302	329	329	329
50,000	328	328	328	328	358	358	358
55,000	355	355	355	355	388	388	388
60,000	380	380	380	380	416	416	416
65,000	403	403	403	403	443	443	443
70,000	427	427	427	427	469	469	469
75,000	451	451	451	451	496	496	496
100,000	569	569	569	569	630	630	630
150,000	807	807	807	807	897	897	897

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 90

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	88	88	88	88	93	93	93
6,000	88	88	88	88	93	93	93
8,000	88	88	88	88	93	93	93
10,000	94	94	94	94	99	99	99
15,000	114	114	114	114	122	122	122
16,000	117	117	117	117	125	125	125
17,000	119	119	119	119	128	128	128
18,000	122	122	122	122	130	130	130
19,000	124	124	124	124	133	133	133
20,000	126	126	126	126	135	135	135
21,000	129	129	129	129	138	138	138
22,000	131	131	131	131	141	141	141
23,000	135	135	135	135	145	145	145
24,000	138	138	138	138	148	148	148
25,000	140	140	140	140	151	151	151
26,000	142	142	142	142	154	154	154
27,000	144	144	144	144	156	156	156
28,000	146	146	146	146	157	157	157
29,000	146	146	146	146	158	158	158
30,000	149	149	149	149	161	161	161
31,000	151	151	151	151	163	163	163
32,000	152	152	152	152	164	164	164
33,000	154	154	154	154	166	166	166
34,000	155	155	155	155	168	168	168
35,000	157	157	157	157	170	170	170
36,000	158	158	158	158	172	172	172
37,000	160	160	160	160	173	173	173
38,000	161	161	161	161	175	175	175
39,000	163	163	163	163	177	177	177
40,000	165	165	165	165	179	179	179
45,000	170	170	170	170	184	184	184
50,000	184	184	184	184	201	201	201
55,000	199	199	199	199	218	218	218
60,000	213	213	213	213	234	234	234
65,000	227	227	227	227	249	249	249
70,000	240	240	240	240	264	264	264
75,000	254	254	254	254	279	279	279
100,000	320	320	320	320	354	354	354
150,000	454	454	454	454	505	505	505

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 91

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	66	66	66	66	69	69	69
6,000	66	66	66	66	69	69	69
8,000	66	66	66	66	69	69	69
10,000	71	71	71	71	75	75	75
15,000	89	89	89	89	94	94	94
16,000	91	91	91	91	97	97	97
17,000	93	93	93	93	99	99	99
18,000	96	96	96	96	102	102	102
19,000	98	98	98	98	104	104	104
20,000	99	99	99	99	106	106	106
21,000	102	102	102	102	108	108	108
22,000	104	104	104	104	111	111	111
23,000	107	107	107	107	114	114	114
24,000	110	110	110	110	117	117	117
25,000	112	112	112	112	120	120	120
26,000	114	114	114	114	122	122	122
27,000	115	115	115	115	123	123	123
28,000	116	116	116	116	125	125	125
29,000	117	117	117	117	125	125	125
30,000	119	119	119	119	128	128	128
31,000	121	121	121	121	130	130	130
32,000	122	122	122	122	131	131	131
33,000	123	123	123	123	132	132	132
34,000	125	125	125	125	134	134	134
35,000	126	126	126	126	135	135	135
36,000	128	128	128	128	137	137	137
37,000	129	129	129	129	138	138	138
38,000	130	130	130	130	140	140	140
39,000	131	131	131	131	141	141	141
40,000	133	133	133	133	143	143	143
45,000	137	137	137	137	148	148	148
50,000	150	150	150	150	162	162	162
55,000	163	163	163	163	176	176	176
60,000	176	176	176	176	190	190	190
65,000	187	187	187	187	203	203	203
70,000	199	199	199	199	216	216	216
75,000	211	211	211	211	229	229	229
100,000	269	269	269	269	293	293	293
150,000	387	387	387	387	422	422	422

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 92

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	67	67	67	67	70	70	70
6,000	67	67	67	67	70	70	70
8,000	67	67	67	67	70	70	70
10,000	71	71	71	71	74	74	74
15,000	85	85	85	85	91	91	91
16,000	88	88	88	88	93	93	93
17,000	89	89	89	89	95	95	95
18,000	91	91	91	91	97	97	97
19,000	93	93	93	93	99	99	99
20,000	94	94	94	94	101	101	101
21,000	96	96	96	96	103	103	103
22,000	98	98	98	98	105	105	105
23,000	100	100	100	100	108	108	108
24,000	103	103	103	103	110	110	110
25,000	104	104	104	104	112	112	112
26,000	106	106	106	106	114	114	114
27,000	107	107	107	107	116	116	116
28,000	108	108	108	108	117	117	117
29,000	109	109	109	109	117	117	117
30,000	111	111	111	111	120	120	120
31,000	112	112	112	112	121	121	121
32,000	113	113	113	113	122	122	122
33,000	114	114	114	114	123	123	123
34,000	115	115	115	115	124	124	124
35,000	116	116	116	116	126	126	126
36,000	117	117	117	117	127	127	127
37,000	119	119	119	119	128	128	128
38,000	119	119	119	119	129	129	129
39,000	121	121	121	121	131	131	131
40,000	122	122	122	122	132	132	132
45,000	126	126	126	126	136	136	136
50,000	136	136	136	136	148	148	148
55,000	147	147	147	147	160	160	160
60,000	157	157	157	157	172	172	172
65,000	167	167	167	167	183	183	183
70,000	177	177	177	177	194	194	194
75,000	186	186	186	186	205	205	205
100,000	235	235	235	235	259	259	259
150,000	332	332	332	332	368	368	368

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 93

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	72	72	72	72	76	76	76
6,000	72	72	72	72	76	76	76
8,000	72	72	72	72	76	76	76
10,000	75	75	75	75	79	79	79
15,000	80	80	80	80	85	85	85
16,000	81	81	81	81	85	85	85
17,000	81	81	81	81	86	86	86
18,000	81	81	81	81	86	86	86
19,000	82	82	82	82	86	86	86
20,000	83	83	83	83	88	88	88
21,000	85	85	85	85	90	90	90
22,000	86	86	86	86	92	92	92
23,000	88	88	88	88	94	94	94
24,000	90	90	90	90	96	96	96
25,000	91	91	91	91	97	97	97
26,000	92	92	92	92	98	98	98
27,000	93	93	93	93	99	99	99
28,000	94	94	94	94	100	100	100
29,000	96	96	96	96	102	102	102
30,000	97	97	97	97	103	103	103
31,000	97	97	97	97	104	104	104
32,000	98	98	98	98	104	104	104
33,000	98	98	98	98	105	105	105
34,000	99	99	99	99	105	105	105
35,000	99	99	99	99	106	106	106
36,000	101	101	101	101	108	108	108
37,000	103	103	103	103	109	109	109
38,000	104	104	104	104	111	111	111
39,000	106	106	106	106	113	113	113
40,000	107	107	107	107	115	115	115
45,000	114	114	114	114	122	122	122
50,000	123	123	123	123	132	132	132
55,000	133	133	133	133	143	143	143
60,000	143	143	143	143	154	154	154
65,000	152	152	152	152	164	164	164
70,000	161	161	161	161	174	174	174
75,000	170	170	170	170	184	184	184
100,000	214	214	214	214	233	233	233
150,000	304	304	304	304	332	332	332

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 94

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	49	49	49	49	53	53	53
6,000	49	49	49	49	53	53	53
8,000	49	49	49	49	53	53	53
10,000	52	52	52	52	57	57	57
15,000	63	63	63	63	70	70	70
16,000	64	64	64	64	72	72	72
17,000	66	66	66	66	74	74	74
18,000	67	67	67	67	75	75	75
19,000	68	68	68	68	77	77	77
20,000	69	69	69	69	78	78	78
21,000	71	71	71	71	80	80	80
22,000	72	72	72	72	82	82	82
23,000	74	74	74	74	84	84	84
24,000	75	75	75	75	86	86	86
25,000	77	77	77	77	87	87	87
26,000	78	78	78	78	89	89	89
27,000	79	79	79	79	90	90	90
28,000	80	80	80	80	91	91	91
29,000	80	80	80	80	91	91	91
30,000	82	82	82	82	93	93	93
31,000	82	82	82	82	94	94	94
32,000	83	83	83	83	95	95	95
33,000	84	84	84	84	96	96	96
34,000	85	85	85	85	97	97	97
35,000	86	86	86	86	98	98	98
36,000	86	86	86	86	99	99	99
37,000	87	87	87	87	100	100	100
38,000	88	88	88	88	101	101	101
39,000	89	89	89	89	102	102	102
40,000	90	90	90	90	103	103	103
45,000	93	93	93	93	107	107	107
50,000	100	100	100	100	116	116	116
55,000	108	108	108	108	126	126	126
60,000	116	116	116	116	135	135	135
65,000	123	123	123	123	144	144	144
70,000	130	130	130	130	153	153	153
75,000	137	137	137	137	161	161	161
100,000	173	173	173	173	205	205	205
150,000	245	245	245	245	293	293	293

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 95

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	57	57	57	57	62	62	62
6,000	57	57	57	57	62	62	62
8,000	57	57	57	57	62	62	62
10,000	60	60	60	60	66	66	66
15,000	73	73	73	73	81	81	81
16,000	75	75	75	75	84	84	84
17,000	76	76	76	76	86	86	86
18,000	78	78	78	78	88	88	88
19,000	79	79	79	79	89	89	89
20,000	80	80	80	80	91	91	91
21,000	82	82	82	82	93	93	93
22,000	84	84	84	84	95	95	95
23,000	86	86	86	86	98	98	98
24,000	88	88	88	88	100	100	100
25,000	89	89	89	89	102	102	102
26,000	91	91	91	91	104	104	104
27,000	92	92	92	92	105	105	105
28,000	93	93	93	93	106	106	106
29,000	93	93	93	93	106	106	106
30,000	95	95	95	95	109	109	109
31,000	96	96	96	96	110	110	110
32,000	97	97	97	97	111	111	111
33,000	98	98	98	98	112	112	112
34,000	99	99	99	99	113	113	113
35,000	100	100	100	100	115	115	115
36,000	101	101	101	101	116	116	116
37,000	102	102	102	102	117	117	117
38,000	103	103	103	103	118	118	118
39,000	104	104	104	104	119	119	119
40,000	105	105	105	105	121	121	121
45,000	108	108	108	108	125	125	125
50,000	117	117	117	117	136	136	136
55,000	127	127	127	127	148	148	148
60,000	136	136	136	136	158	158	158
65,000	144	144	144	144	169	169	169
70,000	153	153	153	153	179	179	179
75,000	161	161	161	161	190	190	190
100,000	203	203	203	203	241	241	241
150,000	288	288	288	288	345	345	345

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 96

AMOUNT	Subzone						
	01	02	03	04	05	06	07
4,000	69	69	69	69	75	75	75
6,000	69	69	69	69	75	75	75
8,000	69	69	69	69	75	75	75
10,000	73	73	73	73	81	81	81
15,000	90	90	90	90	102	102	102
16,000	93	93	93	93	105	105	105
17,000	95	95	95	95	108	108	108
18,000	97	97	97	97	110	110	110
19,000	99	99	99	99	113	113	113
20,000	101	101	101	101	114	114	114
21,000	103	103	103	103	117	117	117
22,000	105	105	105	105	120	120	120
23,000	108	108	108	108	124	124	124
24,000	111	111	111	111	127	127	127
25,000	113	113	113	113	130	130	130
26,000	115	115	115	115	132	132	132
27,000	116	116	116	116	134	134	134
28,000	117	117	117	117	135	135	135
29,000	118	118	118	118	136	136	136
30,000	120	120	120	120	139	139	139
31,000	122	122	122	122	140	140	140
32,000	123	123	123	123	142	142	142
33,000	124	124	124	124	143	143	143
34,000	125	125	125	125	145	145	145
35,000	127	127	127	127	147	147	147
36,000	128	128	128	128	148	148	148
37,000	129	129	129	129	150	150	150
38,000	130	130	130	130	151	151	151
39,000	132	132	132	132	153	153	153
40,000	133	133	133	133	155	155	155
45,000	138	138	138	138	160	160	160
50,000	150	150	150	150	175	175	175
55,000	163	163	163	163	191	191	191
60,000	175	175	175	175	205	205	205
65,000	186	186	186	186	219	219	219
70,000	197	197	197	197	233	233	233
75,000	209	209	209	209	247	247	247
100,000	266	266	266	266	317	317	317
150,000	379	379	379	379	456	456	456

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 97

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	112	112	112	112	118	118	118
6,000	112	112	112	112	118	118	118
8,000	112	112	112	112	118	118	118
10,000	119	119	119	119	126	126	126
15,000	145	145	145	145	155	155	155
16,000	149	149	149	149	159	159	159
17,000	152	152	152	152	163	163	163
18,000	155	155	155	155	166	166	166
19,000	158	158	158	158	169	169	169
20,000	160	160	160	160	172	172	172
21,000	164	164	164	164	176	176	176
22,000	168	168	168	168	180	180	180
23,000	172	172	172	172	185	185	185
24,000	175	175	175	175	189	189	189
25,000	179	179	179	179	193	193	193
26,000	181	181	181	181	196	196	196
27,000	184	184	184	184	198	198	198
28,000	185	185	185	185	200	200	200
29,000	186	186	186	186	201	201	201
30,000	190	190	190	190	205	205	205
31,000	192	192	192	192	208	208	208
32,000	194	194	194	194	209	209	209
33,000	196	196	196	196	212	212	212
34,000	197	197	197	197	213	213	213
35,000	200	200	200	200	216	216	216
36,000	202	202	202	202	218	218	218
37,000	204	204	204	204	221	221	221
38,000	205	205	205	205	222	222	222
39,000	207	207	207	207	225	225	225
40,000	210	210	210	210	227	227	227
45,000	216	216	216	216	235	235	235
50,000	234	234	234	234	255	255	255
55,000	254	254	254	254	277	277	277
60,000	272	272	272	272	297	297	297
65,000	289	289	289	289	316	316	316
70,000	306	306	306	306	335	335	335
75,000	323	323	323	323	355	355	355
100,000	408	408	408	408	451	451	451
150,000	579	579	579	579	642	642	642

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 98

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	352	352	352	352	375	375	375
6,000	352	352	352	352	375	375	375
8,000	352	352	352	352	375	375	375
10,000	385	385	385	385	412	412	412
15,000	512	512	512	512	552	552	552
16,000	532	532	532	532	574	574	574
17,000	546	546	546	546	589	589	589
18,000	561	561	561	561	606	606	606
19,000	576	576	576	576	622	622	622
20,000	587	587	587	587	634	634	634
21,000	604	604	604	604	654	654	654
22,000	622	622	622	622	673	673	673
23,000	643	643	643	643	696	696	696
24,000	661	661	661	661	716	716	716
25,000	677	677	677	677	734	734	734
26,000	690	690	690	690	749	749	749
27,000	701	701	701	701	761	761	761
28,000	710	710	710	710	770	770	770
29,000	714	714	714	714	775	775	775
30,000	732	732	732	732	795	795	795
31,000	743	743	743	743	806	806	806
32,000	750	750	750	750	814	814	814
33,000	761	761	761	761	826	826	826
34,000	768	768	768	768	835	835	835
35,000	779	779	779	779	847	847	847
36,000	790	790	790	790	858	858	858
37,000	800	800	800	800	869	869	869
38,000	807	807	807	807	878	878	878
39,000	818	818	818	818	889	889	889
40,000	829	829	829	829	901	901	901
45,000	861	861	861	861	936	936	936
50,000	951	951	951	951	1036	1036	1036
55,000	1046	1046	1046	1046	1141	1141	1141
60,000	1134	1134	1134	1134	1238	1238	1238
65,000	1217	1217	1217	1217	1330	1330	1330
70,000	1301	1301	1301	1301	1423	1423	1423
75,000	1385	1385	1385	1385	1515	1515	1515
100,000	1804	1804	1804	1804	1977	1977	1977
150,000	2641	2641	2641	2641	2901	2901	2901

RENTERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY AND \$1,000 MED. PAY.

ZONE: 99

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
4,000	227	227	227	227	241	241	241
6,000	227	227	227	227	241	241	241
8,000	227	227	227	227	241	241	241
10,000	247	247	247	247	263	263	263
15,000	323	323	323	323	347	347	347
16,000	335	335	335	335	360	360	360
17,000	344	344	344	344	370	370	370
18,000	353	353	353	353	380	380	380
19,000	362	362	362	362	390	390	390
20,000	368	368	368	368	397	397	397
21,000	379	379	379	379	408	408	408
22,000	389	389	389	389	420	420	420
23,000	402	402	402	402	434	434	434
24,000	413	413	413	413	446	446	446
25,000	422	422	422	422	457	457	457
26,000	430	430	430	430	465	465	465
27,000	437	437	437	437	473	473	473
28,000	442	442	442	442	478	478	478
29,000	445	445	445	445	481	481	481
30,000	455	455	455	455	493	493	493
31,000	462	462	462	462	500	500	500
32,000	466	466	466	466	505	505	505
33,000	472	472	472	472	512	512	512
34,000	477	477	477	477	517	517	517
35,000	484	484	484	484	524	524	524
36,000	490	490	490	490	531	531	531
37,000	496	496	496	496	538	538	538
38,000	500	500	500	500	543	543	543
39,000	507	507	507	507	550	550	550
40,000	513	513	513	513	557	557	557
45,000	532	532	532	532	578	578	578
50,000	587	587	587	587	638	638	638
55,000	644	644	644	644	701	701	701
60,000	696	696	696	696	759	759	759
65,000	746	746	746	746	815	815	815
70,000	797	797	797	797	870	870	870
75,000	847	847	847	847	926	926	926
100,000	1098	1098	1098	1098	1203	1203	1203
150,000	1601	1601	1601	1601	1758	1758	1758

(RESERVED FOR FUTURE USE)

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 01

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	350	350	350	350	360	360	360
4,000	350	350	350	350	360	360	360
6,000	357	357	357	357	368	368	368
8,000	378	378	378	378	390	390	390
10,000	405	405	405	405	419	419	419
15,000	517	517	517	517	539	539	539
16,000	538	538	538	538	561	561	561
17,000	545	545	545	545	568	568	568
18,000	559	559	559	559	583	583	583
19,000	573	573	573	573	598	598	598
20,000	579	579	579	579	605	605	605
21,000	600	600	600	600	628	628	628
22,000	607	607	607	607	635	635	635
23,000	628	628	628	628	657	657	657
24,000	649	649	649	649	679	679	679
25,000	663	663	663	663	694	694	694
26,000	670	670	670	670	702	702	702
27,000	684	684	684	684	717	717	717
28,000	691	691	691	691	724	724	724
29,000	698	698	698	698	732	732	732
30,000	712	712	712	712	746	746	746
31,000	719	719	719	719	754	754	754
32,000	726	726	726	726	761	761	761
33,000	733	733	733	733	769	769	769
34,000	739	739	739	739	776	776	776
35,000	747	747	747	747	784	784	784
36,000	753	753	753	753	791	791	791
37,000	767	767	767	767	806	806	806
38,000	774	774	774	774	814	814	814
39,000	781	781	781	781	821	821	821
40,000	788	788	788	788	828	828	828
45,000	816	816	816	816	858	858	858
50,000	899	899	899	899	947	947	947
55,000	976	976	976	976	1029	1029	1029
60,000	1060	1060	1060	1060	1118	1118	1118
65,000	1136	1136	1136	1136	1199	1199	1199
70,000	1205	1205	1205	1205	1274	1274	1274
75,000	1282	1282	1282	1282	1356	1356	1356
100,000	1637	1637	1637	1637	1734	1734	1734
125,000	1998	1998	1998	1998	2121	2121	2121
150,000	2360	2360	2360	2360	2507	2507	2507
175,000	2756	2756	2756	2756	2930	2930	2930
200,000	3152	3152	3152	3152	3352	3352	3352
225,000	3548	3548	3548	3548	3776	3776	3776
250,000	3944	3944	3944	3944	4198	4198	4198
275,000	4340	4340	4340	4340	4621	4621	4621
300,000	4736	4736	4736	4736	5044	5044	5044

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 02

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	374	374	374	374	385	385	385
4,000	374	374	374	374	385	385	385
6,000	381	381	381	381	393	393	393
8,000	403	403	403	403	416	416	416
10,000	433	433	433	433	448	448	448
15,000	552	552	552	552	576	576	576
16,000	574	574	574	574	599	599	599
17,000	582	582	582	582	607	607	607
18,000	597	597	597	597	623	623	623
19,000	612	612	612	612	639	639	639
20,000	619	619	619	619	647	647	647
21,000	642	642	642	642	671	671	671
22,000	649	649	649	649	678	678	678
23,000	671	671	671	671	702	702	702
24,000	693	693	693	693	726	726	726
25,000	708	708	708	708	742	742	742
26,000	716	716	716	716	750	750	750
27,000	731	731	731	731	766	766	766
28,000	738	738	738	738	773	773	773
29,000	745	745	745	745	782	782	782
30,000	760	760	760	760	798	798	798
31,000	768	768	768	768	806	806	806
32,000	775	775	775	775	813	813	813
33,000	783	783	783	783	822	822	822
34,000	790	790	790	790	829	829	829
35,000	798	798	798	798	837	837	837
36,000	805	805	805	805	845	845	845
37,000	820	820	820	820	861	861	861
38,000	827	827	827	827	869	869	869
39,000	835	835	835	835	877	877	877
40,000	842	842	842	842	885	885	885
45,000	872	872	872	872	917	917	917
50,000	961	961	961	961	1012	1012	1012
55,000	1043	1043	1043	1043	1099	1099	1099
60,000	1132	1132	1132	1132	1194	1194	1194
65,000	1213	1213	1213	1213	1281	1281	1281
70,000	1288	1288	1288	1288	1361	1361	1361
75,000	1370	1370	1370	1370	1448	1448	1448
100,000	1748	1748	1748	1748	1853	1853	1853
125,000	2135	2135	2135	2135	2266	2266	2266
150,000	2522	2522	2522	2522	2678	2678	2678
175,000	2944	2944	2944	2944	3130	3130	3130
200,000	3367	3367	3367	3367	3582	3582	3582
225,000	3791	3791	3791	3791	4034	4034	4034
250,000	4213	4213	4213	4213	4485	4485	4485
275,000	4636	4636	4636	4636	4937	4937	4937
300,000	5059	5059	5059	5059	5388	5388	5388

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 03

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	641	641	641	641	659	659	659
4,000	641	641	641	641	659	659	659
6,000	654	654	654	654	674	674	674
8,000	692	692	692	692	714	714	714
10,000	742	742	742	742	768	768	768
15,000	947	947	947	947	986	986	986
16,000	985	985	985	985	1027	1027	1027
17,000	998	998	998	998	1041	1041	1041
18,000	1023	1023	1023	1023	1068	1068	1068
19,000	1049	1049	1049	1049	1095	1095	1095
20,000	1061	1061	1061	1061	1108	1108	1108
21,000	1099	1099	1099	1099	1149	1149	1149
22,000	1112	1112	1112	1112	1163	1163	1163
23,000	1150	1150	1150	1150	1204	1204	1204
24,000	1188	1188	1188	1188	1244	1244	1244
25,000	1213	1213	1213	1213	1271	1271	1271
26,000	1227	1227	1227	1227	1285	1285	1285
27,000	1252	1252	1252	1252	1312	1312	1312
28,000	1264	1264	1264	1264	1326	1326	1326
29,000	1278	1278	1278	1278	1340	1340	1340
30,000	1303	1303	1303	1303	1367	1367	1367
31,000	1316	1316	1316	1316	1381	1381	1381
32,000	1328	1328	1328	1328	1394	1394	1394
33,000	1342	1342	1342	1342	1408	1408	1408
34,000	1354	1354	1354	1354	1421	1421	1421
35,000	1367	1367	1367	1367	1435	1435	1435
36,000	1379	1379	1379	1379	1448	1448	1448
37,000	1405	1405	1405	1405	1475	1475	1475
38,000	1418	1418	1418	1418	1490	1490	1490
39,000	1430	1430	1430	1430	1503	1503	1503
40,000	1443	1443	1443	1443	1517	1517	1517
45,000	1494	1494	1494	1494	1571	1571	1571
50,000	1647	1647	1647	1647	1734	1734	1734
55,000	1787	1787	1787	1787	1884	1884	1884
60,000	1940	1940	1940	1940	2047	2047	2047
65,000	2079	2079	2079	2079	2196	2196	2196
70,000	2206	2206	2206	2206	2332	2332	2332
75,000	2347	2347	2347	2347	2482	2482	2482
100,000	2996	2996	2996	2996	3175	3175	3175
125,000	3658	3658	3658	3658	3882	3882	3882
150,000	4321	4321	4321	4321	4589	4589	4589
175,000	5045	5045	5045	5045	5363	5363	5363
200,000	5770	5770	5770	5770	6137	6137	6137
225,000	6495	6495	6495	6495	6911	6911	6911
250,000	7219	7219	7219	7219	7685	7685	7685
275,000	7944	7944	7944	7944	8459	8459	8459
300,000	8668	8668	8668	8668	9232	9232	9232

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: O4

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
2,000	424	424	424	424	437	437	437
4,000	424	424	424	424	437	437	437
6,000	434	434	434	434	447	447	447
8,000	453	453	453	453	468	468	468
10,000	482	482	482	482	499	499	499
15,000	607	607	607	607	635	635	635
16,000	627	627	627	627	656	656	656
17,000	646	646	646	646	677	677	677
18,000	656	656	656	656	687	687	687
19,000	666	666	666	666	698	698	698
20,000	685	685	685	685	718	718	718
21,000	695	695	695	695	729	729	729
22,000	714	714	714	714	750	750	750
23,000	743	743	743	743	781	781	781
24,000	752	752	752	752	792	792	792
25,000	772	772	772	772	813	813	813
26,000	781	781	781	781	823	823	823
27,000	800	800	800	800	844	844	844
28,000	800	800	800	800	844	844	844
29,000	810	810	810	810	854	854	854
30,000	830	830	830	830	875	875	875
31,000	830	830	830	830	875	875	875
32,000	839	839	839	839	885	885	885
33,000	849	849	849	849	896	896	896
34,000	859	859	859	859	906	906	906
35,000	868	868	868	868	917	917	917
36,000	878	878	878	878	927	927	927
37,000	887	887	887	887	937	937	937
38,000	897	897	897	897	948	948	948
39,000	907	907	907	907	959	959	959
40,000	916	916	916	916	969	969	969
45,000	945	945	945	945	1000	1000	1000
50,000	1042	1042	1042	1042	1104	1104	1104
55,000	1128	1128	1128	1128	1198	1198	1198
60,000	1225	1225	1225	1225	1303	1303	1303
65,000	1312	1312	1312	1312	1397	1397	1397
70,000	1389	1389	1389	1389	1480	1480	1480
75,000	1466	1466	1466	1466	1564	1564	1564
100,000	1871	1871	1871	1871	2002	2002	2002
125,000	2267	2267	2267	2267	2429	2429	2429
150,000	2663	2663	2663	2663	2857	2857	2857
175,000	3094	3094	3094	3094	3323	3323	3323
200,000	3531	3531	3531	3531	3796	3796	3796
225,000	3962	3962	3962	3962	4262	4262	4262
250,000	4399	4399	4399	4399	4735	4735	4735
275,000	4830	4830	4830	4830	5201	5201	5201
300,000	5267	5267	5267	5267	5674	5674	5674

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 05

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	978	978	978	978	1021	1021	1021
4,000	978	978	978	978	1021	1021	1021
6,000	1004	1004	1004	1004	1049	1049	1049
8,000	1078	1078	1078	1078	1129	1129	1129
10,000	1179	1179	1179	1179	1238	1238	1238
15,000	1584	1584	1584	1584	1675	1675	1675
16,000	1659	1659	1659	1659	1756	1756	1756
17,000	1685	1685	1685	1685	1784	1784	1784
18,000	1736	1736	1736	1736	1838	1838	1838
19,000	1786	1786	1786	1786	1893	1893	1893
20,000	1810	1810	1810	1810	1919	1919	1919
21,000	1887	1887	1887	1887	2002	2002	2002
22,000	1911	1911	1911	1911	2028	2028	2028
23,000	1988	1988	1988	1988	2110	2110	2110
24,000	2062	2062	2062	2062	2191	2191	2191
25,000	2113	2113	2113	2113	2245	2245	2245
26,000	2139	2139	2139	2139	2273	2273	2273
27,000	2189	2189	2189	2189	2328	2328	2328
28,000	2214	2214	2214	2214	2354	2354	2354
29,000	2240	2240	2240	2240	2382	2382	2382
30,000	2290	2290	2290	2290	2437	2437	2437
31,000	2316	2316	2316	2316	2465	2465	2465
32,000	2341	2341	2341	2341	2491	2491	2491
33,000	2367	2367	2367	2367	2519	2519	2519
34,000	2391	2391	2391	2391	2545	2545	2545
35,000	2417	2417	2417	2417	2574	2574	2574
36,000	2441	2441	2441	2441	2600	2600	2600
37,000	2492	2492	2492	2492	2654	2654	2654
38,000	2518	2518	2518	2518	2682	2682	2682
39,000	2542	2542	2542	2542	2708	2708	2708
40,000	2568	2568	2568	2568	2737	2737	2737
45,000	2669	2669	2669	2669	2845	2845	2845
50,000	2972	2972	2972	2972	3172	3172	3172
55,000	3250	3250	3250	3250	3472	3472	3472
60,000	3552	3552	3552	3552	3798	3798	3798
65,000	3829	3829	3829	3829	4096	4096	4096
70,000	4081	4081	4081	4081	4368	4368	4368
75,000	4359	4359	4359	4359	4668	4668	4668
100,000	5646	5646	5646	5646	6056	6056	6056
125,000	6958	6958	6958	6958	7472	7472	7472
150,000	8271	8271	8271	8271	8887	8887	8887
175,000	9707	9707	9707	9707	10436	10436	10436
200,000	11143	11143	11143	11143	11985	11985	11985
225,000	12580	12580	12580	12580	13536	13536	13536
250,000	14016	14016	14016	14016	15084	15084	15084
275,000	15452	15452	15452	15452	16633	16633	16633
300,000	16888	16888	16888	16888	18182	18182	18182

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 06

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	417	417	417	417	438	438	438
4,000	417	417	417	417	438	438	438
6,000	428	428	428	428	450	450	450
8,000	461	461	461	461	486	486	486
10,000	505	505	505	505	534	534	534
15,000	682	682	682	682	726	726	726
16,000	715	715	715	715	762	762	762
17,000	726	726	726	726	774	774	774
18,000	748	748	748	748	798	798	798
19,000	770	770	770	770	822	822	822
20,000	781	781	781	781	833	833	833
21,000	814	814	814	814	870	870	870
22,000	825	825	825	825	881	881	881
23,000	859	859	859	859	918	918	918
24,000	891	891	891	891	953	953	953
25,000	913	913	913	913	977	977	977
26,000	925	925	925	925	989	989	989
27,000	947	947	947	947	1013	1013	1013
28,000	957	957	957	957	1025	1025	1025
29,000	969	969	969	969	1037	1037	1037
30,000	991	991	991	991	1061	1061	1061
31,000	1002	1002	1002	1002	1074	1074	1074
32,000	1013	1013	1013	1013	1085	1085	1085
33,000	1024	1024	1024	1024	1098	1098	1098
34,000	1035	1035	1035	1035	1109	1109	1109
35,000	1046	1046	1046	1046	1122	1122	1122
36,000	1057	1057	1057	1057	1133	1133	1133
37,000	1079	1079	1079	1079	1157	1157	1157
38,000	1090	1090	1090	1090	1169	1169	1169
39,000	1101	1101	1101	1101	1181	1181	1181
40,000	1112	1112	1112	1112	1193	1193	1193
45,000	1156	1156	1156	1156	1241	1241	1241
50,000	1289	1289	1289	1289	1385	1385	1385
55,000	1410	1410	1410	1410	1517	1517	1517
60,000	1542	1542	1542	1542	1661	1661	1661
65,000	1663	1663	1663	1663	1792	1792	1792
70,000	1773	1773	1773	1773	1912	1912	1912
75,000	1895	1895	1895	1895	2044	2044	2044
100,000	2457	2457	2457	2457	2655	2655	2655
125,000	3031	3031	3031	3031	3278	3278	3278
150,000	3604	3604	3604	3604	3901	3901	3901
175,000	4232	4232	4232	4232	4583	4583	4583
200,000	4859	4859	4859	4859	5265	5265	5265
225,000	5488	5488	5488	5488	5948	5948	5948
250,000	6115	6115	6115	6115	6630	6630	6630
275,000	6743	6743	6743	6743	7312	7312	7312
300,000	7370	7370	7370	7370	7994	7994	7994

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 07

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	512	512	512	512	536	536	536
4,000	512	512	512	512	536	536	536
6,000	527	527	527	527	551	551	551
8,000	567	567	567	567	595	595	595
10,000	622	622	622	622	654	654	654
15,000	841	841	841	841	890	890	890
16,000	882	882	882	882	934	934	934
17,000	896	896	896	896	949	949	949
18,000	923	923	923	923	979	979	979
19,000	951	951	951	951	1008	1008	1008
20,000	964	964	964	964	1022	1022	1022
21,000	1005	1005	1005	1005	1067	1067	1067
22,000	1018	1018	1018	1018	1081	1081	1081
23,000	1060	1060	1060	1060	1126	1126	1126
24,000	1100	1100	1100	1100	1170	1170	1170
25,000	1128	1128	1128	1128	1199	1199	1199
26,000	1142	1142	1142	1142	1215	1215	1215
27,000	1169	1169	1169	1169	1244	1244	1244
28,000	1182	1182	1182	1182	1258	1258	1258
29,000	1196	1196	1196	1196	1273	1273	1273
30,000	1224	1224	1224	1224	1303	1303	1303
31,000	1238	1238	1238	1238	1318	1318	1318
32,000	1251	1251	1251	1251	1332	1332	1332
33,000	1265	1265	1265	1265	1348	1348	1348
34,000	1278	1278	1278	1278	1362	1362	1362
35,000	1293	1293	1293	1293	1377	1377	1377
36,000	1306	1306	1306	1306	1391	1391	1391
37,000	1333	1333	1333	1333	1421	1421	1421
38,000	1347	1347	1347	1347	1436	1436	1436
39,000	1360	1360	1360	1360	1450	1450	1450
40,000	1375	1375	1375	1375	1465	1465	1465
45,000	1429	1429	1429	1429	1524	1524	1524
50,000	1593	1593	1593	1593	1701	1701	1701
55,000	1744	1744	1744	1744	1864	1864	1864
60,000	1908	1908	1908	1908	2041	2041	2041
65,000	2058	2058	2058	2058	2202	2202	2202
70,000	2194	2194	2194	2194	2349	2349	2349
75,000	2345	2345	2345	2345	2512	2512	2512
100,000	3042	3042	3042	3042	3264	3264	3264
125,000	3754	3754	3754	3754	4031	4031	4031
150,000	4465	4465	4465	4465	4798	4798	4798
175,000	5243	5243	5243	5243	5637	5637	5637
200,000	6021	6021	6021	6021	6476	6476	6476
225,000	6800	6800	6800	6800	7317	7317	7317
250,000	7579	7579	7579	7579	8156	8156	8156
275,000	8357	8357	8357	8357	8995	8995	8995
300,000	9135	9135	9135	9135	9834	9834	9834

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 08

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	422	422	422	422	433	433	433
4,000	422	422	422	422	433	433	433
6,000	430	430	430	430	442	442	442
8,000	448	448	448	448	461	461	461
10,000	473	473	473	473	489	489	489
15,000	586	586	586	586	610	610	610
16,000	603	603	603	603	629	629	629
17,000	620	620	620	620	648	648	648
18,000	629	629	629	629	657	657	657
19,000	638	638	638	638	667	667	667
20,000	655	655	655	655	685	685	685
21,000	664	664	664	664	695	695	695
22,000	681	681	681	681	713	713	713
23,000	707	707	707	707	741	741	741
24,000	716	716	716	716	751	751	751
25,000	733	733	733	733	770	770	770
26,000	742	742	742	742	779	779	779
27,000	759	759	759	759	797	797	797
28,000	759	759	759	759	797	797	797
29,000	768	768	768	768	807	807	807
30,000	785	785	785	785	826	826	826
31,000	785	785	785	785	826	826	826
32,000	793	793	793	793	835	835	835
33,000	802	802	802	802	844	844	844
34,000	811	811	811	811	854	854	854
35,000	819	819	819	819	863	863	863
36,000	828	828	828	828	872	872	872
37,000	836	836	836	836	881	881	881
38,000	845	845	845	845	891	891	891
39,000	854	854	854	854	900	900	900
40,000	862	862	862	862	910	910	910
45,000	889	889	889	889	938	938	938
50,000	975	975	975	975	1031	1031	1031
55,000	1053	1053	1053	1053	1115	1115	1115
60,000	1139	1139	1139	1139	1209	1209	1209
65,000	1217	1217	1217	1217	1293	1293	1293
70,000	1286	1286	1286	1286	1368	1368	1368
75,000	1356	1356	1356	1356	1443	1443	1443
100,000	1719	1719	1719	1719	1836	1836	1836
125,000	2073	2073	2073	2073	2219	2219	2219
150,000	2428	2428	2428	2428	2603	2603	2603
175,000	2814	2814	2814	2814	3020	3020	3020
200,000	3206	3206	3206	3206	3444	3444	3444
225,000	3593	3593	3593	3593	3862	3862	3862
250,000	3984	3984	3984	3984	4286	4286	4286
275,000	4371	4371	4371	4371	4703	4703	4703
300,000	4763	4763	4763	4763	5127	5127	5127

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 09

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	827	827	827	827	870	870	870
4,000	827	827	827	827	870	870	870
6,000	851	851	851	851	895	895	895
8,000	918	918	918	918	968	968	968
10,000	1008	1008	1008	1008	1066	1066	1066
15,000	1370	1370	1370	1370	1459	1459	1459
16,000	1437	1437	1437	1437	1532	1532	1532
17,000	1460	1460	1460	1460	1557	1557	1557
18,000	1505	1505	1505	1505	1606	1606	1606
19,000	1551	1551	1551	1551	1655	1655	1655
20,000	1572	1572	1572	1572	1679	1679	1679
21,000	1641	1641	1641	1641	1753	1753	1753
22,000	1662	1662	1662	1662	1776	1776	1776
23,000	1731	1731	1731	1731	1851	1851	1851
24,000	1798	1798	1798	1798	1923	1923	1923
25,000	1843	1843	1843	1843	1972	1972	1972
26,000	1866	1866	1866	1866	1998	1998	1998
27,000	1911	1911	1911	1911	2047	2047	2047
28,000	1933	1933	1933	1933	2070	2070	2070
29,000	1956	1956	1956	1956	2096	2096	2096
30,000	2002	2002	2002	2002	2145	2145	2145
31,000	2025	2025	2025	2025	2170	2170	2170
32,000	2047	2047	2047	2047	2194	2194	2194
33,000	2070	2070	2070	2070	2219	2219	2219
34,000	2092	2092	2092	2092	2243	2243	2243
35,000	2115	2115	2115	2115	2268	2268	2268
36,000	2137	2137	2137	2137	2292	2292	2292
37,000	2182	2182	2182	2182	2341	2341	2341
38,000	2205	2205	2205	2205	2366	2366	2366
39,000	2227	2227	2227	2227	2390	2390	2390
40,000	2250	2250	2250	2250	2415	2415	2415
45,000	2341	2341	2341	2341	2513	2513	2513
50,000	2611	2611	2611	2611	2807	2807	2807
55,000	2860	2860	2860	2860	3077	3077	3077
60,000	3131	3131	3131	3131	3371	3371	3371
65,000	3378	3378	3378	3378	3639	3639	3639
70,000	3603	3603	3603	3603	3884	3884	3884
75,000	3852	3852	3852	3852	4154	4154	4154
100,000	5003	5003	5003	5003	5404	5404	5404
125,000	6177	6177	6177	6177	6679	6679	6679
150,000	7351	7351	7351	7351	7954	7954	7954
175,000	8635	8635	8635	8635	9349	9349	9349
200,000	9920	9920	9920	9920	10743	10743	10743
225,000	11206	11206	11206	11206	12140	12140	12140
250,000	12490	12490	12490	12490	13535	13535	13535
275,000	13774	13774	13774	13774	14929	14929	14929
300,000	15058	15058	15058	15058	16324	16324	16324

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 11

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	421	421	421	421	435	435	435
4,000	421	421	421	421	435	435	435
6,000	431	431	431	431	446	446	446
8,000	460	460	460	460	477	477	477
10,000	500	500	500	500	520	520	520
15,000	660	660	660	660	690	690	690
16,000	689	689	689	689	721	721	721
17,000	700	700	700	700	732	732	732
18,000	720	720	720	720	753	753	753
19,000	739	739	739	739	775	775	775
20,000	749	749	749	749	785	785	785
21,000	779	779	779	779	817	817	817
22,000	789	789	789	789	827	827	827
23,000	819	819	819	819	859	859	859
24,000	848	848	848	848	891	891	891
25,000	868	868	868	868	912	912	912
26,000	879	879	879	879	923	923	923
27,000	899	899	899	899	944	944	944
28,000	908	908	908	908	954	954	954
29,000	918	918	918	918	965	965	965
30,000	938	938	938	938	986	986	986
31,000	949	949	949	949	997	997	997
32,000	958	958	958	958	1008	1008	1008
33,000	968	968	968	968	1019	1019	1019
34,000	978	978	978	978	1029	1029	1029
35,000	988	988	988	988	1040	1040	1040
36,000	998	998	998	998	1050	1050	1050
37,000	1018	1018	1018	1018	1071	1071	1071
38,000	1028	1028	1028	1028	1082	1082	1082
39,000	1038	1038	1038	1038	1092	1092	1092
40,000	1048	1048	1048	1048	1103	1103	1103
45,000	1088	1088	1088	1088	1146	1146	1146
50,000	1207	1207	1207	1207	1273	1273	1273
55,000	1317	1317	1317	1317	1390	1390	1390
60,000	1436	1436	1436	1436	1517	1517	1517
65,000	1545	1545	1545	1545	1633	1633	1633
70,000	1644	1644	1644	1644	1739	1739	1739
75,000	1754	1754	1754	1754	1856	1856	1856
100,000	2261	2261	2261	2261	2396	2396	2396
125,000	2779	2779	2779	2779	2948	2948	2948
150,000	3297	3297	3297	3297	3499	3499	3499
175,000	3863	3863	3863	3863	4102	4102	4102
200,000	4429	4429	4429	4429	4706	4706	4706
225,000	4996	4996	4996	4996	5310	5310	5310
250,000	5562	5562	5562	5562	5913	5913	5913
275,000	6128	6128	6128	6128	6516	6516	6516
300,000	6694	6694	6694	6694	7119	7119	7119

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 12

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
2,000	855	855	855	855	893	893	893
4,000	866	866	866	866	905	905	905
6,000	876	876	876	876	916	916	916
8,000	931	931	931	931	976	976	976
10,000	976	976	976	976	1024	1024	1024
15,000	1063	1063	1063	1063	1119	1119	1119
16,000	1063	1063	1063	1063	1119	1119	1119
17,000	1075	1075	1075	1075	1132	1132	1132
18,000	1075	1075	1075	1075	1132	1132	1132
19,000	1085	1085	1085	1085	1144	1144	1144
20,000	1107	1107	1107	1107	1167	1167	1167
21,000	1140	1140	1140	1140	1204	1204	1204
22,000	1162	1162	1162	1162	1227	1227	1227
23,000	1184	1184	1184	1184	1251	1251	1251
24,000	1217	1217	1217	1217	1287	1287	1287
25,000	1228	1228	1228	1228	1299	1299	1299
26,000	1250	1250	1250	1250	1323	1323	1323
27,000	1261	1261	1261	1261	1335	1335	1335
28,000	1283	1283	1283	1283	1359	1359	1359
29,000	1305	1305	1305	1305	1383	1383	1383
30,000	1327	1327	1327	1327	1407	1407	1407
31,000	1327	1327	1327	1327	1407	1407	1407
32,000	1338	1338	1338	1338	1418	1418	1418
33,000	1348	1348	1348	1348	1430	1430	1430
34,000	1360	1360	1360	1360	1443	1443	1443
35,000	1360	1360	1360	1360	1443	1443	1443
36,000	1382	1382	1382	1382	1466	1466	1466
37,000	1415	1415	1415	1415	1503	1503	1503
38,000	1437	1437	1437	1437	1526	1526	1526
39,000	1458	1458	1458	1458	1550	1550	1550
40,000	1481	1481	1481	1481	1574	1574	1574
45,000	1591	1591	1591	1591	1694	1694	1694
50,000	1744	1744	1744	1744	1861	1861	1861
55,000	1898	1898	1898	1898	2028	2028	2028
60,000	2063	2063	2063	2063	2208	2208	2208
65,000	2206	2206	2206	2206	2364	2364	2364
70,000	2348	2348	2348	2348	2519	2519	2519
75,000	2480	2480	2480	2480	2662	2662	2662
100,000	3184	3184	3184	3184	3428	3428	3428
125,000	3875	3875	3875	3875	4181	4181	4181
150,000	4568	4568	4568	4568	4935	4935	4935
175,000	5333	5333	5333	5333	5767	5767	5767
200,000	6107	6107	6107	6107	6610	6610	6610
225,000	6870	6870	6870	6870	7440	7440	7440
250,000	7644	7644	7644	7644	8282	8282	8282
275,000	8407	8407	8407	8407	9113	9113	9113
300,000	9181	9181	9181	9181	9955	9955	9955

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 13

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	485	485	485	485	500	500	500
4,000	485	485	485	485	500	500	500
6,000	496	496	496	496	513	513	513
8,000	520	520	520	520	538	538	538
10,000	555	555	555	555	576	576	576
15,000	709	709	709	709	742	742	742
16,000	733	733	733	733	768	768	768
17,000	756	756	756	756	793	793	793
18,000	768	768	768	768	806	806	806
19,000	780	780	780	780	819	819	819
20,000	803	803	803	803	844	844	844
21,000	816	816	816	816	857	857	857
22,000	839	839	839	839	882	882	882
23,000	874	874	874	874	921	921	921
24,000	886	886	886	886	933	933	933
25,000	910	910	910	910	959	959	959
26,000	922	922	922	922	972	972	972
27,000	945	945	945	945	997	997	997
28,000	945	945	945	945	997	997	997
29,000	957	957	957	957	1010	1010	1010
30,000	981	981	981	981	1035	1035	1035
31,000	981	981	981	981	1035	1035	1035
32,000	992	992	992	992	1048	1048	1048
33,000	1004	1004	1004	1004	1060	1060	1060
34,000	1016	1016	1016	1016	1074	1074	1074
35,000	1028	1028	1028	1028	1086	1086	1086
36,000	1039	1039	1039	1039	1099	1099	1099
37,000	1051	1051	1051	1051	1112	1112	1112
38,000	1063	1063	1063	1063	1125	1125	1125
39,000	1075	1075	1075	1075	1137	1137	1137
40,000	1087	1087	1087	1087	1150	1150	1150
45,000	1122	1122	1122	1122	1188	1188	1188
50,000	1240	1240	1240	1240	1316	1316	1316
55,000	1346	1346	1346	1346	1430	1430	1430
60,000	1465	1465	1465	1465	1558	1558	1558
65,000	1571	1571	1571	1571	1673	1673	1673
70,000	1665	1665	1665	1665	1775	1775	1775
75,000	1760	1760	1760	1760	1877	1877	1877
100,000	2255	2255	2255	2255	2412	2412	2412
125,000	2739	2739	2739	2739	2935	2935	2935
150,000	3223	3223	3223	3223	3458	3458	3458
175,000	3751	3751	3751	3751	4027	4027	4027
200,000	4286	4286	4286	4286	4606	4606	4606
225,000	4813	4813	4813	4813	5175	5175	5175
250,000	5348	5348	5348	5348	5753	5753	5753
275,000	5875	5875	5875	5875	6322	6322	6322
300,000	6411	6411	6411	6411	6900	6900	6900

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 14

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	543	543	543	543	577	577	577
4,000	549	549	549	549	584	584	584
6,000	556	556	556	556	592	592	592
8,000	590	590	590	590	630	630	630
10,000	617	617	617	617	660	660	660
15,000	671	671	671	671	721	721	721
16,000	671	671	671	671	721	721	721
17,000	678	678	678	678	729	729	729
18,000	678	678	678	678	729	729	729
19,000	684	684	684	684	736	736	736
20,000	698	698	698	698	751	751	751
21,000	718	718	718	718	775	775	775
22,000	731	731	731	731	789	789	789
23,000	745	745	745	745	804	804	804
24,000	765	765	765	765	828	828	828
25,000	772	772	772	772	835	835	835
26,000	786	786	786	786	851	851	851
27,000	792	792	792	792	858	858	858
28,000	806	806	806	806	873	873	873
29,000	819	819	819	819	889	889	889
30,000	833	833	833	833	904	904	904
31,000	833	833	833	833	904	904	904
32,000	839	839	839	839	911	911	911
33,000	846	846	846	846	919	919	919
34,000	853	853	853	853	927	927	927
35,000	853	853	853	853	927	927	927
36,000	866	866	866	866	942	942	942
37,000	887	887	887	887	965	965	965
38,000	900	900	900	900	980	980	980
39,000	913	913	913	913	995	995	995
40,000	927	927	927	927	1011	1011	1011
45,000	995	995	995	995	1087	1087	1087
50,000	1089	1089	1089	1089	1193	1193	1193
55,000	1183	1183	1183	1183	1300	1300	1300
60,000	1285	1285	1285	1285	1414	1414	1414
65,000	1373	1373	1373	1373	1513	1513	1513
70,000	1460	1460	1460	1460	1612	1612	1612
75,000	1541	1541	1541	1541	1703	1703	1703
100,000	1973	1973	1973	1973	2191	2191	2191
125,000	2398	2398	2398	2398	2670	2670	2670
150,000	2824	2824	2824	2824	3151	3151	3151
175,000	3293	3293	3293	3293	3681	3681	3681
200,000	3769	3769	3769	3769	4217	4217	4217
225,000	4237	4237	4237	4237	4746	4746	4746
250,000	4713	4713	4713	4713	5283	5283	5283
275,000	5181	5181	5181	5181	5811	5811	5811
300,000	5657	5657	5657	5657	6348	6348	6348

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 15

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	346	346	346	346	356	356	356
4,000	346	346	346	346	356	356	356
6,000	354	354	354	354	363	363	363
8,000	368	368	368	368	379	379	379
10,000	389	389	389	389	402	402	402
15,000	481	481	481	481	502	502	502
16,000	496	496	496	496	517	517	517
17,000	510	510	510	510	532	532	532
18,000	517	517	517	517	540	540	540
19,000	524	524	524	524	548	548	548
20,000	538	538	538	538	563	563	563
21,000	546	546	546	546	571	571	571
22,000	560	560	560	560	586	586	586
23,000	581	581	581	581	609	609	609
24,000	588	588	588	588	617	617	617
25,000	603	603	603	603	633	633	633
26,000	610	610	610	610	640	640	640
27,000	624	624	624	624	655	655	655
28,000	624	624	624	624	655	655	655
29,000	631	631	631	631	663	663	663
30,000	645	645	645	645	679	679	679
31,000	645	645	645	645	679	679	679
32,000	652	652	652	652	686	686	686
33,000	659	659	659	659	694	694	694
34,000	666	666	666	666	702	702	702
35,000	673	673	673	673	709	709	709
36,000	680	680	680	680	717	717	717
37,000	687	687	687	687	725	725	725
38,000	695	695	695	695	733	733	733
39,000	702	702	702	702	740	740	740
40,000	709	709	709	709	748	748	748
45,000	730	730	730	730	771	771	771
50,000	801	801	801	801	848	848	848
55,000	865	865	865	865	917	917	917
60,000	937	937	937	937	994	994	994
65,000	1000	1000	1000	1000	1063	1063	1063
70,000	1057	1057	1057	1057	1124	1124	1124
75,000	1114	1114	1114	1114	1186	1186	1186
100,000	1413	1413	1413	1413	1509	1509	1509
125,000	1704	1704	1704	1704	1824	1824	1824
150,000	1996	1996	1996	1996	2139	2139	2139
175,000	2313	2313	2313	2313	2483	2483	2483
200,000	2636	2636	2636	2636	2831	2831	2831
225,000	2953	2953	2953	2953	3175	3175	3175
250,000	3275	3275	3275	3275	3523	3523	3523
275,000	3593	3593	3593	3593	3866	3866	3866
300,000	3915	3915	3915	3915	4215	4215	4215

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 17

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	180	180	180	180	189	189	189
4,000	183	183	183	183	191	191	191
6,000	185	185	185	185	194	194	194
8,000	197	197	197	197	207	207	207
10,000	207	207	207	207	218	218	218
15,000	226	226	226	226	239	239	239
16,000	226	226	226	226	239	239	239
17,000	229	229	229	229	242	242	242
18,000	229	229	229	229	242	242	242
19,000	231	231	231	231	244	244	244
20,000	236	236	236	236	250	250	250
21,000	244	244	244	244	258	258	258
22,000	248	248	248	248	263	263	263
23,000	253	253	253	253	268	268	268
24,000	261	261	261	261	276	276	276
25,000	263	263	263	263	279	279	279
26,000	268	268	268	268	284	284	284
27,000	270	270	270	270	287	287	287
28,000	275	275	275	275	292	292	292
29,000	280	280	280	280	298	298	298
30,000	285	285	285	285	303	303	303
31,000	285	285	285	285	303	303	303
32,000	287	287	287	287	305	305	305
33,000	290	290	290	290	308	308	308
34,000	292	292	292	292	311	311	311
35,000	292	292	292	292	311	311	311
36,000	297	297	297	297	316	316	316
37,000	305	305	305	305	324	324	324
38,000	309	309	309	309	329	329	329
39,000	314	314	314	314	335	335	335
40,000	319	319	319	319	340	340	340
45,000	343	343	343	343	367	367	367
50,000	377	377	377	377	404	404	404
55,000	412	412	412	412	441	441	441
60,000	448	448	448	448	481	481	481
65,000	480	480	480	480	515	515	515
70,000	512	512	512	512	550	550	550
75,000	541	541	541	541	582	582	582
100,000	697	697	697	697	752	752	752
125,000	850	850	850	850	919	919	919
150,000	1004	1004	1004	1004	1086	1086	1086
175,000	1174	1174	1174	1174	1271	1271	1271
200,000	1345	1345	1345	1345	1458	1458	1458
225,000	1515	1515	1515	1515	1643	1643	1643
250,000	1686	1686	1686	1686	1830	1830	1830
275,000	1856	1856	1856	1856	2014	2014	2014
300,000	2027	2027	2027	2027	2201	2201	2201

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 19

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	740	740	740	740	766	766	766
4,000	740	740	740	740	766	766	766
6,000	759	759	759	759	786	786	786
8,000	813	813	813	813	844	844	844
10,000	887	887	887	887	922	922	922
15,000	1182	1182	1182	1182	1236	1236	1236
16,000	1236	1236	1236	1236	1294	1294	1294
17,000	1255	1255	1255	1255	1314	1314	1314
18,000	1292	1292	1292	1292	1353	1353	1353
19,000	1328	1328	1328	1328	1392	1392	1392
20,000	1346	1346	1346	1346	1411	1411	1411
21,000	1402	1402	1402	1402	1470	1470	1470
22,000	1419	1419	1419	1419	1489	1489	1489
23,000	1475	1475	1475	1475	1549	1549	1549
24,000	1529	1529	1529	1529	1606	1606	1606
25,000	1566	1566	1566	1566	1646	1646	1646
26,000	1585	1585	1585	1585	1666	1666	1666
27,000	1622	1622	1622	1622	1705	1705	1705
28,000	1640	1640	1640	1640	1724	1724	1724
29,000	1659	1659	1659	1659	1744	1744	1744
30,000	1695	1695	1695	1695	1783	1783	1783
31,000	1714	1714	1714	1714	1803	1803	1803
32,000	1732	1732	1732	1732	1822	1822	1822
33,000	1751	1751	1751	1751	1842	1842	1842
34,000	1769	1769	1769	1769	1861	1861	1861
35,000	1788	1788	1788	1788	1881	1881	1881
36,000	1805	1805	1805	1805	1900	1900	1900
37,000	1842	1842	1842	1842	1939	1939	1939
38,000	1861	1861	1861	1861	1959	1959	1959
39,000	1879	1879	1879	1879	1978	1978	1978
40,000	1898	1898	1898	1898	1999	1999	1999
45,000	1971	1971	1971	1971	2077	2077	2077
50,000	2191	2191	2191	2191	2311	2311	2311
55,000	2394	2394	2394	2394	2527	2527	2527
60,000	2614	2614	2614	2614	2761	2761	2761
65,000	2815	2815	2815	2815	2975	2975	2975
70,000	2998	2998	2998	2998	3170	3170	3170
75,000	3201	3201	3201	3201	3386	3386	3386
100,000	4137	4137	4137	4137	4383	4383	4383
125,000	5092	5092	5092	5092	5400	5400	5400
150,000	6047	6047	6047	6047	6417	6417	6417
175,000	7092	7092	7092	7092	7529	7529	7529
200,000	8137	8137	8137	8137	8642	8642	8642
225,000	9183	9183	9183	9183	9756	9756	9756
250,000	10228	10228	10228	10228	10868	10868	10868
275,000	11273	11273	11273	11273	11981	11981	11981
300,000	12318	12318	12318	12318	13093	13093	13093

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 20

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	370	370	370	370	382	382	382
4,000	370	370	370	370	382	382	382
6,000	379	379	379	379	392	392	392
8,000	404	404	404	404	418	418	418
10,000	437	437	437	437	454	454	454
15,000	571	571	571	571	597	597	597
16,000	596	596	596	596	623	623	623
17,000	605	605	605	605	632	632	632
18,000	622	622	622	622	650	650	650
19,000	638	638	638	638	668	668	668
20,000	646	646	646	646	677	677	677
21,000	672	672	672	672	704	704	704
22,000	680	680	680	680	712	712	712
23,000	705	705	705	705	739	739	739
24,000	730	730	730	730	766	766	766
25,000	747	747	747	747	784	784	784
26,000	755	755	755	755	793	793	793
27,000	772	772	772	772	811	811	811
28,000	780	780	780	780	819	819	819
29,000	789	789	789	789	828	828	828
30,000	805	805	805	805	846	846	846
31,000	814	814	814	814	855	855	855
32,000	822	822	822	822	864	864	864
33,000	831	831	831	831	873	873	873
34,000	839	839	839	839	882	882	882
35,000	847	847	847	847	891	891	891
36,000	856	856	856	856	900	900	900
37,000	872	872	872	872	917	917	917
38,000	881	881	881	881	927	927	927
39,000	889	889	889	889	935	935	935
40,000	898	898	898	898	945	945	945
45,000	931	931	931	931	980	980	980
50,000	1031	1031	1031	1031	1087	1087	1087
55,000	1123	1123	1123	1123	1185	1185	1185
60,000	1224	1224	1224	1224	1292	1292	1292
65,000	1315	1315	1315	1315	1390	1390	1390
70,000	1399	1399	1399	1399	1479	1479	1479
75,000	1491	1491	1491	1491	1577	1577	1577
100,000	1917	1917	1917	1917	2032	2032	2032
125,000	2352	2352	2352	2352	2496	2496	2496
150,000	2787	2787	2787	2787	2959	2959	2959
175,000	3263	3263	3263	3263	3467	3467	3467
200,000	3739	3739	3739	3739	3974	3974	3974
225,000	4215	4215	4215	4215	4482	4482	4482
250,000	4691	4691	4691	4691	4989	4989	4989
275,000	5167	5167	5167	5167	5497	5497	5497
300,000	5643	5643	5643	5643	6004	6004	6004

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 21

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	646	646	646	646	670	670	670
4,000	646	646	646	646	670	670	670
6,000	663	663	663	663	689	689	689
8,000	713	713	713	713	742	742	742
10,000	781	781	781	781	814	814	814
15,000	1051	1051	1051	1051	1103	1103	1103
16,000	1101	1101	1101	1101	1156	1156	1156
17,000	1119	1119	1119	1119	1175	1175	1175
18,000	1153	1153	1153	1153	1211	1211	1211
19,000	1186	1186	1186	1186	1247	1247	1247
20,000	1203	1203	1203	1203	1264	1264	1264
21,000	1254	1254	1254	1254	1319	1319	1319
22,000	1270	1270	1270	1270	1336	1336	1336
23,000	1321	1321	1321	1321	1391	1391	1391
24,000	1371	1371	1371	1371	1444	1444	1444
25,000	1405	1405	1405	1405	1480	1480	1480
26,000	1422	1422	1422	1422	1499	1499	1499
27,000	1456	1456	1456	1456	1535	1535	1535
28,000	1472	1472	1472	1472	1552	1552	1552
29,000	1490	1490	1490	1490	1571	1571	1571
30,000	1523	1523	1523	1523	1607	1607	1607
31,000	1541	1541	1541	1541	1625	1625	1625
32,000	1557	1557	1557	1557	1643	1643	1643
33,000	1575	1575	1575	1575	1661	1661	1661
34,000	1591	1591	1591	1591	1679	1679	1679
35,000	1608	1608	1608	1608	1697	1697	1697
36,000	1624	1624	1624	1624	1714	1714	1714
37,000	1658	1658	1658	1658	1750	1750	1750
38,000	1676	1676	1676	1676	1769	1769	1769
39,000	1692	1692	1692	1692	1786	1786	1786
40,000	1709	1709	1709	1709	1805	1805	1805
45,000	1777	1777	1777	1777	1877	1877	1877
50,000	1979	1979	1979	1979	2093	2093	2093
55,000	2165	2165	2165	2165	2291	2291	2291
60,000	2367	2367	2367	2367	2507	2507	2507
65,000	2552	2552	2552	2552	2704	2704	2704
70,000	2720	2720	2720	2720	2884	2884	2884
75,000	2906	2906	2906	2906	3082	3082	3082
100,000	3766	3766	3766	3766	4000	4000	4000
125,000	4644	4644	4644	4644	4936	4936	4936
150,000	5522	5522	5522	5522	5872	5872	5872
175,000	6481	6481	6481	6481	6897	6897	6897
200,000	7441	7441	7441	7441	7921	7921	7921
225,000	8403	8403	8403	8403	8946	8946	8946
250,000	9362	9362	9362	9362	9970	9970	9970
275,000	10322	10322	10322	10322	10994	10994	10994
300,000	11282	11282	11282	11282	12019	12019	12019

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 22

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	190	190	190	190	196	196	196
4,000	190	190	190	190	196	196	196
6,000	194	194	194	194	201	201	201
8,000	204	204	204	204	211	211	211
10,000	217	217	217	217	225	225	225
15,000	276	276	276	276	288	288	288
16,000	285	285	285	285	298	298	298
17,000	294	294	294	294	308	308	308
18,000	298	298	298	298	313	313	313
19,000	303	303	303	303	318	318	318
20,000	312	312	312	312	327	327	327
21,000	316	316	316	316	333	333	333
22,000	325	325	325	325	342	342	342
23,000	339	339	339	339	357	357	357
24,000	343	343	343	343	362	362	362
25,000	353	353	353	353	372	372	372
26,000	357	357	357	357	376	376	376
27,000	366	366	366	366	386	386	386
28,000	366	366	366	366	386	386	386
29,000	371	371	371	371	391	391	391
30,000	380	380	380	380	401	401	401
31,000	380	380	380	380	401	401	401
32,000	384	384	384	384	406	406	406
33,000	388	388	388	388	410	410	410
34,000	393	393	393	393	416	416	416
35,000	398	398	398	398	420	420	420
36,000	402	402	402	402	425	425	425
37,000	407	407	407	407	430	430	430
38,000	411	411	411	411	435	435	435
39,000	416	416	416	416	440	440	440
40,000	420	420	420	420	445	445	445
45,000	434	434	434	434	459	459	459
50,000	479	479	479	479	508	508	508
55,000	519	519	519	519	552	552	552
60,000	565	565	565	565	601	601	601
65,000	605	605	605	605	645	645	645
70,000	641	641	641	641	684	684	684
75,000	677	677	677	677	723	723	723
100,000	867	867	867	867	928	928	928
125,000	1052	1052	1052	1052	1128	1128	1128
150,000	1237	1237	1237	1237	1328	1328	1328
175,000	1439	1439	1439	1439	1546	1546	1546
200,000	1643	1643	1643	1643	1767	1767	1767
225,000	1845	1845	1845	1845	1985	1985	1985
250,000	2049	2049	2049	2049	2206	2206	2206
275,000	2251	2251	2251	2251	2424	2424	2424
300,000	2456	2456	2456	2456	2645	2645	2645

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 23

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	174	174	174	174	179	179	179
4,000	174	174	174	174	179	179	179
6,000	178	178	178	178	184	184	184
8,000	186	186	186	186	192	192	192
10,000	198	198	198	198	205	205	205
15,000	249	249	249	249	261	261	261
16,000	257	257	257	257	269	269	269
17,000	265	265	265	265	278	278	278
18,000	269	269	269	269	282	282	282
19,000	273	273	273	273	287	287	287
20,000	281	281	281	281	295	295	295
21,000	285	285	285	285	299	299	299
22,000	293	293	293	293	308	308	308
23,000	305	305	305	305	321	321	321
24,000	309	309	309	309	325	325	325
25,000	317	317	317	317	334	334	334
26,000	321	321	321	321	338	338	338
27,000	329	329	329	329	346	346	346
28,000	329	329	329	329	346	346	346
29,000	333	333	333	333	351	351	351
30,000	341	341	341	341	359	359	359
31,000	341	341	341	341	359	359	359
32,000	345	345	345	345	364	364	364
33,000	349	349	349	349	368	368	368
34,000	353	353	353	353	372	372	372
35,000	357	357	357	357	377	377	377
36,000	360	360	360	360	381	381	381
37,000	364	364	364	364	385	385	385
38,000	369	369	369	369	389	389	389
39,000	372	372	372	372	394	394	394
40,000	376	376	376	376	398	398	398
45,000	388	388	388	388	411	411	411
50,000	428	428	428	428	454	454	454
55,000	464	464	464	464	492	492	492
60,000	503	503	503	503	535	535	535
65,000	539	539	539	539	574	574	574
70,000	571	571	571	571	608	608	608
75,000	602	602	602	602	642	642	642
100,000	769	769	769	769	823	823	823
125,000	932	932	932	932	998	998	998
150,000	1094	1094	1094	1094	1174	1174	1174
175,000	1271	1271	1271	1271	1366	1366	1366
200,000	1451	1451	1451	1451	1560	1560	1560
225,000	1628	1628	1628	1628	1752	1752	1752
250,000	1808	1808	1808	1808	1946	1946	1946
275,000	1985	1985	1985	1985	2138	2138	2138
300,000	2165	2165	2165	2165	2332	2332	2332

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 24

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	115	115	115	115	120	120	120
4,000	116	116	116	116	121	121	121
6,000	118	118	118	118	123	123	123
8,000	125	125	125	125	131	131	131
10,000	131	131	131	131	137	137	137
15,000	142	142	142	142	149	149	149
16,000	142	142	142	142	149	149	149
17,000	143	143	143	143	151	151	151
18,000	143	143	143	143	151	151	151
19,000	145	145	145	145	152	152	152
20,000	148	148	148	148	155	155	155
21,000	152	152	152	152	160	160	160
22,000	155	155	155	155	163	163	163
23,000	157	157	157	157	166	166	166
24,000	162	162	162	162	171	171	171
25,000	163	163	163	163	172	172	172
26,000	166	166	166	166	175	175	175
27,000	167	167	167	167	177	177	177
28,000	170	170	170	170	180	180	180
29,000	173	173	173	173	183	183	183
30,000	176	176	176	176	186	186	186
31,000	176	176	176	176	186	186	186
32,000	177	177	177	177	188	188	188
33,000	179	179	179	179	189	189	189
34,000	180	180	180	180	191	191	191
35,000	180	180	180	180	191	191	191
36,000	183	183	183	183	194	194	194
37,000	187	187	187	187	199	199	199
38,000	190	190	190	190	202	202	202
39,000	193	193	193	193	205	205	205
40,000	196	196	196	196	208	208	208
45,000	210	210	210	210	223	223	223
50,000	230	230	230	230	245	245	245
55,000	250	250	250	250	266	266	266
60,000	271	271	271	271	289	289	289
65,000	289	289	289	289	309	309	309
70,000	308	308	308	308	329	329	329
75,000	325	325	325	325	348	348	348
100,000	415	415	415	415	447	447	447
125,000	505	505	505	505	544	544	544
150,000	594	594	594	594	641	641	641
175,000	692	692	692	692	748	748	748
200,000	792	792	792	792	857	857	857
225,000	891	891	891	891	964	964	964
250,000	990	990	990	990	1072	1072	1072
275,000	1089	1089	1089	1089	1180	1180	1180
300,000	1189	1189	1189	1189	1288	1288	1288

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 25

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	283	283	283	283	292	292	292
4,000	283	283	283	283	292	292	292
6,000	290	290	290	290	299	299	299
8,000	304	304	304	304	314	314	314
10,000	324	324	324	324	336	336	336
15,000	411	411	411	411	430	430	430
16,000	425	425	425	425	445	445	445
17,000	438	438	438	438	459	459	459
18,000	445	445	445	445	467	467	467
19,000	452	452	452	452	474	474	474
20,000	465	465	465	465	488	488	488
21,000	472	472	472	472	496	496	496
22,000	485	485	485	485	510	510	510
23,000	505	505	505	505	532	532	532
24,000	512	512	512	512	539	539	539
25,000	526	526	526	526	554	554	554
26,000	532	532	532	532	561	561	561
27,000	546	546	546	546	576	576	576
28,000	546	546	546	546	576	576	576
29,000	553	553	553	553	583	583	583
30,000	566	566	566	566	597	597	597
31,000	566	566	566	566	597	597	597
32,000	572	572	572	572	605	605	605
33,000	579	579	579	579	612	612	612
34,000	586	586	586	586	619	619	619
35,000	593	593	593	593	627	627	627
36,000	599	599	599	599	634	634	634
37,000	606	606	606	606	641	641	641
38,000	613	613	613	613	648	648	648
39,000	620	620	620	620	656	656	656
40,000	626	626	626	626	663	663	663
45,000	647	647	647	647	685	685	685
50,000	714	714	714	714	757	757	757
55,000	774	774	774	774	823	823	823
60,000	842	842	842	842	896	896	896
65,000	902	902	902	902	961	961	961
70,000	956	956	956	956	1019	1019	1019
75,000	1010	1010	1010	1010	1077	1077	1077
100,000	1292	1292	1292	1292	1383	1383	1383
125,000	1568	1568	1568	1568	1681	1681	1681
150,000	1844	1844	1844	1844	1979	1979	1979
175,000	2144	2144	2144	2144	2304	2304	2304
200,000	2449	2449	2449	2449	2633	2633	2633
225,000	2749	2749	2749	2749	2958	2958	2958
250,000	3054	3054	3054	3054	3287	3287	3287
275,000	3354	3354	3354	3354	3612	3612	3612
300,000	3659	3659	3659	3659	3942	3942	3942

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 26

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	199	199	199	199	205	205	205
4,000	199	199	199	199	205	205	205
6,000	203	203	203	203	210	210	210
8,000	212	212	212	212	219	219	219
10,000	226	226	226	226	234	234	234
15,000	285	285	285	285	298	298	298
16,000	294	294	294	294	307	307	307
17,000	303	303	303	303	317	317	317
18,000	307	307	307	307	322	322	322
19,000	312	312	312	312	327	327	327
20,000	321	321	321	321	337	337	337
21,000	326	326	326	326	342	342	342
22,000	335	335	335	335	351	351	351
23,000	348	348	348	348	366	366	366
24,000	353	353	353	353	371	371	371
25,000	362	362	362	362	381	381	381
26,000	366	366	366	366	386	386	386
27,000	375	375	375	375	395	395	395
28,000	375	375	375	375	395	395	395
29,000	380	380	380	380	401	401	401
30,000	389	389	389	389	410	410	410
31,000	389	389	389	389	410	410	410
32,000	393	393	393	393	415	415	415
33,000	398	398	398	398	420	420	420
34,000	403	403	403	403	425	425	425
35,000	407	407	407	407	430	430	430
36,000	411	411	411	411	435	435	435
37,000	416	416	416	416	439	439	439
38,000	421	421	421	421	445	445	445
39,000	425	425	425	425	449	449	449
40,000	430	430	430	430	454	454	454
45,000	443	443	443	443	469	469	469
50,000	488	488	488	488	518	518	518
55,000	529	529	529	529	562	562	562
60,000	574	574	574	574	611	611	611
65,000	615	615	615	615	655	655	655
70,000	651	651	651	651	694	694	694
75,000	688	688	688	688	733	733	733
100,000	878	878	878	878	939	939	939
125,000	1063	1063	1063	1063	1139	1139	1139
150,000	1249	1249	1249	1249	1340	1340	1340
175,000	1451	1451	1451	1451	1559	1559	1559
200,000	1656	1656	1656	1656	1781	1781	1781
225,000	1858	1858	1858	1858	1999	1999	1999
250,000	2063	2063	2063	2063	2221	2221	2221
275,000	2265	2265	2265	2265	2439	2439	2439
300,000	2471	2471	2471	2471	2661	2661	2661

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 27

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
2,000	686	686	686	686	707	707	707
4,000	686	686	686	686	707	707	707
6,000	702	702	702	702	725	725	725
8,000	735	735	735	735	760	760	760
10,000	783	783	783	783	812	812	812
15,000	995	995	995	995	1041	1041	1041
16,000	1028	1028	1028	1028	1077	1077	1077
17,000	1060	1060	1060	1060	1111	1111	1111
18,000	1077	1077	1077	1077	1130	1130	1130
19,000	1093	1093	1093	1093	1147	1147	1147
20,000	1125	1125	1125	1125	1182	1182	1182
21,000	1142	1142	1142	1142	1200	1200	1200
22,000	1174	1174	1174	1174	1235	1235	1235
23,000	1223	1223	1223	1223	1288	1288	1288
24,000	1239	1239	1239	1239	1305	1305	1305
25,000	1272	1272	1272	1272	1341	1341	1341
26,000	1288	1288	1288	1288	1358	1358	1358
27,000	1320	1320	1320	1320	1393	1393	1393
28,000	1320	1320	1320	1320	1393	1393	1393
29,000	1337	1337	1337	1337	1411	1411	1411
30,000	1369	1369	1369	1369	1446	1446	1446
31,000	1369	1369	1369	1369	1446	1446	1446
32,000	1385	1385	1385	1385	1463	1463	1463
33,000	1401	1401	1401	1401	1480	1480	1480
34,000	1418	1418	1418	1418	1499	1499	1499
35,000	1434	1434	1434	1434	1516	1516	1516
36,000	1450	1450	1450	1450	1534	1534	1534
37,000	1466	1466	1466	1466	1551	1551	1551
38,000	1483	1483	1483	1483	1569	1569	1569
39,000	1499	1499	1499	1499	1587	1587	1587
40,000	1516	1516	1516	1516	1604	1604	1604
45,000	1565	1565	1565	1565	1657	1657	1657
50,000	1727	1727	1727	1727	1832	1832	1832
55,000	1873	1873	1873	1873	1990	1990	1990
60,000	2036	2036	2036	2036	2167	2167	2167
65,000	2183	2183	2183	2183	2325	2325	2325
70,000	2313	2313	2313	2313	2466	2466	2466
75,000	2443	2443	2443	2443	2607	2607	2607
100,000	3126	3126	3126	3126	3345	3345	3345
125,000	3793	3793	3793	3793	4066	4066	4066
150,000	4460	4460	4460	4460	4787	4787	4787
175,000	5187	5187	5187	5187	5573	5573	5573
200,000	5924	5924	5924	5924	6370	6370	6370
225,000	6651	6651	6651	6651	7156	7156	7156
250,000	7388	7388	7388	7388	7952	7952	7952
275,000	8114	8114	8114	8114	8738	8738	8738
300,000	8852	8852	8852	8852	9535	9535	9535

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 28

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	386	386	386	386	398	398	398
4,000	386	386	386	386	398	398	398
6,000	395	395	395	395	407	407	407
8,000	413	413	413	413	426	426	426
10,000	439	439	439	439	454	454	454
15,000	553	553	553	553	578	578	578
16,000	571	571	571	571	597	597	597
17,000	588	588	588	588	616	616	616
18,000	597	597	597	597	626	626	626
19,000	606	606	606	606	635	635	635
20,000	623	623	623	623	654	654	654
21,000	632	632	632	632	664	664	664
22,000	650	650	650	650	683	683	683
23,000	676	676	676	676	711	711	711
24,000	685	685	685	685	721	721	721
25,000	703	703	703	703	740	740	740
26,000	711	711	711	711	749	749	749
27,000	729	729	729	729	768	768	768
28,000	729	729	729	729	768	768	768
29,000	738	738	738	738	778	778	778
30,000	755	755	755	755	797	797	797
31,000	755	755	755	755	797	797	797
32,000	764	764	764	764	806	806	806
33,000	772	772	772	772	815	815	815
34,000	782	782	782	782	825	825	825
35,000	790	790	790	790	835	835	835
36,000	799	799	799	799	844	844	844
37,000	808	808	808	808	853	853	853
38,000	817	817	817	817	863	863	863
39,000	825	825	825	825	873	873	873
40,000	834	834	834	834	882	882	882
45,000	861	861	861	861	911	911	911
50,000	948	948	948	948	1005	1005	1005
55,000	1027	1027	1027	1027	1091	1091	1091
60,000	1115	1115	1115	1115	1186	1186	1186
65,000	1194	1194	1194	1194	1271	1271	1271
70,000	1265	1265	1265	1265	1347	1347	1347
75,000	1335	1335	1335	1335	1423	1423	1423
100,000	1704	1704	1704	1704	1822	1822	1822
125,000	2064	2064	2064	2064	2212	2212	2212
150,000	2424	2424	2424	2424	2601	2601	2601
175,000	2816	2816	2816	2816	3025	3025	3025
200,000	3215	3215	3215	3215	3456	3456	3456
225,000	3607	3607	3607	3607	3880	3880	3880
250,000	4005	4005	4005	4005	4310	4310	4310
275,000	4397	4397	4397	4397	4735	4735	4735
300,000	4796	4796	4796	4796	5165	5165	5165

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 29

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	210	210	210	210	223	223	223
4,000	213	213	213	213	226	226	226
6,000	215	215	215	215	229	229	229
8,000	228	228	228	228	244	244	244
10,000	239	239	239	239	256	256	256
15,000	260	260	260	260	279	279	279
16,000	260	260	260	260	279	279	279
17,000	262	262	262	262	282	282	282
18,000	262	262	262	262	282	282	282
19,000	265	265	265	265	285	285	285
20,000	270	270	270	270	291	291	291
21,000	278	278	278	278	300	300	300
22,000	283	283	283	283	306	306	306
23,000	288	288	288	288	312	312	312
24,000	296	296	296	296	321	321	321
25,000	299	299	299	299	323	323	323
26,000	304	304	304	304	329	329	329
27,000	307	307	307	307	332	332	332
28,000	312	312	312	312	338	338	338
29,000	317	317	317	317	344	344	344
30,000	323	323	323	323	350	350	350
31,000	323	323	323	323	350	350	350
32,000	325	325	325	325	353	353	353
33,000	328	328	328	328	356	356	356
34,000	330	330	330	330	359	359	359
35,000	330	330	330	330	359	359	359
36,000	336	336	336	336	365	365	365
37,000	344	344	344	344	374	374	374
38,000	349	349	349	349	380	380	380
39,000	354	354	354	354	385	385	385
40,000	359	359	359	359	391	391	391
45,000	385	385	385	385	421	421	421
50,000	422	422	422	422	462	462	462
55,000	459	459	459	459	504	504	504
60,000	498	498	498	498	548	548	548
65,000	532	532	532	532	586	586	586
70,000	566	566	566	566	625	625	625
75,000	597	597	597	597	660	660	660
100,000	765	765	765	765	849	849	849
125,000	929	929	929	929	1035	1035	1035
150,000	1094	1094	1094	1094	1221	1221	1221
175,000	1276	1276	1276	1276	1427	1427	1427
200,000	1461	1461	1461	1461	1635	1635	1635
225,000	1642	1642	1642	1642	1840	1840	1840
250,000	1827	1827	1827	1827	2048	2048	2048
275,000	2008	2008	2008	2008	2253	2253	2253
300,000	2193	2193	2193	2193	2461	2461	2461

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 30

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	129	129	129	129	135	135	135
4,000	131	131	131	131	136	136	136
6,000	132	132	132	132	138	138	138
8,000	140	140	140	140	147	147	147
10,000	147	147	147	147	154	154	154
15,000	160	160	160	160	168	168	168
16,000	160	160	160	160	168	168	168
17,000	162	162	162	162	170	170	170
18,000	162	162	162	162	170	170	170
19,000	163	163	163	163	172	172	172
20,000	167	167	167	167	176	176	176
21,000	171	171	171	171	181	181	181
22,000	175	175	175	175	185	185	185
23,000	178	178	178	178	188	188	188
24,000	183	183	183	183	193	193	193
25,000	185	185	185	185	195	195	195
26,000	188	188	188	188	199	199	199
27,000	189	189	189	189	201	201	201
28,000	193	193	193	193	204	204	204
29,000	196	196	196	196	208	208	208
30,000	199	199	199	199	211	211	211
31,000	199	199	199	199	211	211	211
32,000	201	201	201	201	213	213	213
33,000	202	202	202	202	215	215	215
34,000	204	204	204	204	217	217	217
35,000	204	204	204	204	217	217	217
36,000	207	207	207	207	220	220	220
37,000	212	212	212	212	226	226	226
38,000	216	216	216	216	229	229	229
39,000	219	219	219	219	233	233	233
40,000	222	222	222	222	236	236	236
45,000	239	239	239	239	254	254	254
50,000	261	261	261	261	279	279	279
55,000	284	284	284	284	304	304	304
60,000	309	309	309	309	331	331	331
65,000	330	330	330	330	354	354	354
70,000	351	351	351	351	377	377	377
75,000	371	371	371	371	398	398	398
100,000	476	476	476	476	513	513	513
125,000	579	579	579	579	625	625	625
150,000	682	682	682	682	737	737	737
175,000	796	796	796	796	862	862	862
200,000	911	911	911	911	987	987	987
225,000	1025	1025	1025	1025	1111	1111	1111
250,000	1140	1140	1140	1140	1237	1237	1237
275,000	1254	1254	1254	1254	1360	1360	1360
300,000	1369	1369	1369	1369	1486	1486	1486

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 31

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	281	281	281	281	290	290	290
4,000	281	281	281	281	290	290	290
6,000	288	288	288	288	297	297	297
8,000	301	301	301	301	312	312	312
10,000	321	321	321	321	333	333	333
15,000	406	406	406	406	425	425	425
16,000	419	419	419	419	440	440	440
17,000	432	432	432	432	454	454	454
18,000	439	439	439	439	461	461	461
19,000	445	445	445	445	468	468	468
20,000	458	458	458	458	482	482	482
21,000	465	465	465	465	489	489	489
22,000	478	478	478	478	504	504	504
23,000	498	498	498	498	525	525	525
24,000	504	504	504	504	532	532	532
25,000	518	518	518	518	546	546	546
26,000	524	524	524	524	553	553	553
27,000	537	537	537	537	567	567	567
28,000	537	537	537	537	567	567	567
29,000	544	544	544	544	575	575	575
30,000	557	557	557	557	589	589	589
31,000	557	557	557	557	589	589	589
32,000	563	563	563	563	596	596	596
33,000	570	570	570	570	603	603	603
34,000	577	577	577	577	610	610	610
35,000	583	583	583	583	617	617	617
36,000	590	590	590	590	624	624	624
37,000	596	596	596	596	631	631	631
38,000	603	603	603	603	639	639	639
39,000	609	609	609	609	646	646	646
40,000	616	616	616	616	653	653	653
45,000	636	636	636	636	674	674	674
50,000	701	701	701	701	745	745	745
55,000	760	760	760	760	809	809	809
60,000	826	826	826	826	880	880	880
65,000	885	885	885	885	944	944	944
70,000	937	937	937	937	1001	1001	1001
75,000	990	990	990	990	1058	1058	1058
100,000	1265	1265	1265	1265	1357	1357	1357
125,000	1534	1534	1534	1534	1648	1648	1648
150,000	1803	1803	1803	1803	1940	1940	1940
175,000	2096	2096	2096	2096	2258	2258	2258
200,000	2393	2393	2393	2393	2580	2580	2580
225,000	2686	2686	2686	2686	2898	2898	2898
250,000	2983	2983	2983	2983	3220	3220	3220
275,000	3276	3276	3276	3276	3537	3537	3537
300,000	3573	3573	3573	3573	3860	3860	3860

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 32

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	398	398	398	398	410	410	410
4,000	398	398	398	398	410	410	410
6,000	407	407	407	407	420	420	420
8,000	426	426	426	426	441	441	441
10,000	453	453	453	453	471	471	471
15,000	574	574	574	574	601	601	601
16,000	593	593	593	593	622	622	622
17,000	611	611	611	611	641	641	641
18,000	621	621	621	621	652	652	652
19,000	630	630	630	630	662	662	662
20,000	648	648	648	648	682	682	682
21,000	658	658	658	658	692	692	692
22,000	676	676	676	676	712	712	712
23,000	704	704	704	704	742	742	742
24,000	713	713	713	713	752	752	752
25,000	732	732	732	732	772	772	772
26,000	741	741	741	741	782	782	782
27,000	759	759	759	759	802	802	802
28,000	759	759	759	759	802	802	802
29,000	769	769	769	769	813	813	813
30,000	787	787	787	787	833	833	833
31,000	787	787	787	787	833	833	833
32,000	796	796	796	796	842	842	842
33,000	805	805	805	805	852	852	852
34,000	815	815	815	815	863	863	863
35,000	824	824	824	824	873	873	873
36,000	833	833	833	833	883	883	883
37,000	843	843	843	843	893	893	893
38,000	852	852	852	852	903	903	903
39,000	861	861	861	861	913	913	913
40,000	871	871	871	871	923	923	923
45,000	898	898	898	898	953	953	953
50,000	991	991	991	991	1053	1053	1053
55,000	1074	1074	1074	1074	1144	1144	1144
60,000	1167	1167	1167	1167	1245	1245	1245
65,000	1251	1251	1251	1251	1335	1335	1335
70,000	1325	1325	1325	1325	1415	1415	1415
75,000	1399	1399	1399	1399	1496	1496	1496
100,000	1788	1788	1788	1788	1918	1918	1918
125,000	2168	2168	2168	2168	2330	2330	2330
150,000	2548	2548	2548	2548	2742	2742	2742
175,000	2962	2962	2962	2962	3191	3191	3191
200,000	3383	3383	3383	3383	3647	3647	3647
225,000	3797	3797	3797	3797	4096	4096	4096
250,000	4216	4216	4216	4216	4551	4551	4551
275,000	4630	4630	4630	4630	5000	5000	5000
300,000	5051	5051	5051	5051	5456	5456	5456

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 33

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	482	482	482	482	497	497	497
4,000	482	482	482	482	497	497	497
6,000	493	493	493	493	509	509	509
8,000	516	516	516	516	534	534	534
10,000	549	549	549	549	570	570	570
15,000	695	695	695	695	728	728	728
16,000	717	717	717	717	752	752	752
17,000	739	739	739	739	776	776	776
18,000	751	751	751	751	789	789	789
19,000	762	762	762	762	801	801	801
20,000	784	784	784	784	825	825	825
21,000	796	796	796	796	838	838	838
22,000	818	818	818	818	862	862	862
23,000	852	852	852	852	898	898	898
24,000	863	863	863	863	910	910	910
25,000	886	886	886	886	935	935	935
26,000	897	897	897	897	947	947	947
27,000	919	919	919	919	971	971	971
28,000	919	919	919	919	971	971	971
29,000	931	931	931	931	984	984	984
30,000	953	953	953	953	1008	1008	1008
31,000	953	953	953	953	1008	1008	1008
32,000	964	964	964	964	1020	1020	1020
33,000	975	975	975	975	1032	1032	1032
34,000	987	987	987	987	1044	1044	1044
35,000	998	998	998	998	1056	1056	1056
36,000	1009	1009	1009	1009	1068	1068	1068
37,000	1020	1020	1020	1020	1080	1080	1080
38,000	1032	1032	1032	1032	1093	1093	1093
39,000	1043	1043	1043	1043	1105	1105	1105
40,000	1054	1054	1054	1054	1117	1117	1117
45,000	1088	1088	1088	1088	1154	1154	1154
50,000	1199	1199	1199	1199	1275	1275	1275
55,000	1300	1300	1300	1300	1385	1385	1385
60,000	1413	1413	1413	1413	1507	1507	1507
65,000	1514	1514	1514	1514	1616	1616	1616
70,000	1604	1604	1604	1604	1713	1713	1713
75,000	1693	1693	1693	1693	1811	1811	1811
100,000	2164	2164	2164	2164	2321	2321	2321
125,000	2624	2624	2624	2624	2820	2820	2820
150,000	3084	3084	3084	3084	3319	3319	3319
175,000	3585	3585	3585	3585	3862	3862	3862
200,000	4094	4094	4094	4094	4414	4414	4414
225,000	4595	4595	4595	4595	4957	4957	4957
250,000	5104	5104	5104	5104	5508	5508	5508
275,000	5605	5605	5605	5605	6052	6052	6052
300,000	6113	6113	6113	6113	6604	6604	6604

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 34

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	318	318	318	318	328	328	328
4,000	318	318	318	318	328	328	328
6,000	325	325	325	325	336	336	336
8,000	340	340	340	340	352	352	352
10,000	362	362	362	362	376	376	376
15,000	458	458	458	458	480	480	480
16,000	473	473	473	473	496	496	496
17,000	488	488	488	488	512	512	512
18,000	495	495	495	495	520	520	520
19,000	503	503	503	503	528	528	528
20,000	517	517	517	517	544	544	544
21,000	525	525	525	525	552	552	552
22,000	540	540	540	540	568	568	568
23,000	562	562	562	562	592	592	592
24,000	569	569	569	569	600	600	600
25,000	584	584	584	584	617	617	617
26,000	591	591	591	591	625	625	625
27,000	606	606	606	606	640	640	640
28,000	606	606	606	606	640	640	640
29,000	614	614	614	614	649	649	649
30,000	628	628	628	628	665	665	665
31,000	628	628	628	628	665	665	665
32,000	636	636	636	636	673	673	673
33,000	643	643	643	643	680	680	680
34,000	651	651	651	651	689	689	689
35,000	658	658	658	658	697	697	697
36,000	665	665	665	665	705	705	705
37,000	673	673	673	673	713	713	713
38,000	680	680	680	680	721	721	721
39,000	688	688	688	688	729	729	729
40,000	695	695	695	695	737	737	737
45,000	717	717	717	717	761	761	761
50,000	791	791	791	791	841	841	841
55,000	858	858	858	858	913	913	913
60,000	932	932	932	932	994	994	994
65,000	998	998	998	998	1066	1066	1066
70,000	1058	1058	1058	1058	1130	1130	1130
75,000	1117	1117	1117	1117	1194	1194	1194
100,000	1428	1428	1428	1428	1531	1531	1531
125,000	1731	1731	1731	1731	1860	1860	1860
150,000	2035	2035	2035	2035	2189	2189	2189
175,000	2365	2365	2365	2365	2548	2548	2548
200,000	2701	2701	2701	2701	2912	2912	2912
225,000	3031	3031	3031	3031	3270	3270	3270
250,000	3366	3366	3366	3366	3634	3634	3634
275,000	3697	3697	3697	3697	3992	3992	3992
300,000	4033	4033	4033	4033	4356	4356	4356

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 35

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	499	499	499	499	514	514	514
4,000	499	499	499	499	514	514	514
6,000	510	510	510	510	527	527	527
8,000	534	534	534	534	552	552	552
10,000	568	568	568	568	590	590	590
15,000	719	719	719	719	753	753	753
16,000	742	742	742	742	779	779	779
17,000	765	765	765	765	804	804	804
18,000	777	777	777	777	817	817	817
19,000	789	789	789	789	829	829	829
20,000	812	812	812	812	854	854	854
21,000	824	824	824	824	867	867	867
22,000	847	847	847	847	892	892	892
23,000	882	882	882	882	930	930	930
24,000	893	893	893	893	942	942	942
25,000	917	917	917	917	968	968	968
26,000	928	928	928	928	980	980	980
27,000	951	951	951	951	1005	1005	1005
28,000	951	951	951	951	1005	1005	1005
29,000	963	963	963	963	1018	1018	1018
30,000	986	986	986	986	1043	1043	1043
31,000	986	986	986	986	1043	1043	1043
32,000	998	998	998	998	1055	1055	1055
33,000	1009	1009	1009	1009	1068	1068	1068
34,000	1021	1021	1021	1021	1081	1081	1081
35,000	1033	1033	1033	1033	1093	1093	1093
36,000	1044	1044	1044	1044	1106	1106	1106
37,000	1056	1056	1056	1056	1118	1118	1118
38,000	1068	1068	1068	1068	1131	1131	1131
39,000	1079	1079	1079	1079	1144	1144	1144
40,000	1091	1091	1091	1091	1156	1156	1156
45,000	1126	1126	1126	1126	1194	1194	1194
50,000	1242	1242	1242	1242	1320	1320	1320
55,000	1346	1346	1346	1346	1433	1433	1433
60,000	1462	1462	1462	1462	1559	1559	1559
65,000	1567	1567	1567	1567	1673	1673	1673
70,000	1660	1660	1660	1660	1773	1773	1773
75,000	1753	1753	1753	1753	1874	1874	1874
100,000	2240	2240	2240	2240	2403	2403	2403
125,000	2716	2716	2716	2716	2919	2919	2919
150,000	3193	3193	3193	3193	3435	3435	3435
175,000	3711	3711	3711	3711	3998	3998	3998
200,000	4238	4238	4238	4238	4569	4569	4569
225,000	4756	4756	4756	4756	5131	5131	5131
250,000	5282	5282	5282	5282	5701	5701	5701
275,000	5801	5801	5801	5801	6264	6264	6264
300,000	6328	6328	6328	6328	6835	6835	6835

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 37

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	386	386	386	386	398	398	398
4,000	386	386	386	386	398	398	398
6,000	395	395	395	395	409	409	409
8,000	414	414	414	414	430	430	430
10,000	443	443	443	443	460	460	460
15,000	567	567	567	567	594	594	594
16,000	586	586	586	586	615	615	615
17,000	605	605	605	605	636	636	636
18,000	615	615	615	615	646	646	646
19,000	624	624	624	624	656	656	656
20,000	643	643	643	643	677	677	677
21,000	653	653	653	653	688	688	688
22,000	672	672	672	672	708	708	708
23,000	700	700	700	700	739	739	739
24,000	710	710	710	710	749	749	749
25,000	729	729	729	729	770	770	770
26,000	738	738	738	738	780	780	780
27,000	757	757	757	757	801	801	801
28,000	757	757	757	757	801	801	801
29,000	767	767	767	767	812	812	812
30,000	786	786	786	786	832	832	832
31,000	786	786	786	786	832	832	832
32,000	795	795	795	795	842	842	842
33,000	805	805	805	805	852	852	852
34,000	815	815	815	815	863	863	863
35,000	824	824	824	824	873	873	873
36,000	834	834	834	834	883	883	883
37,000	843	843	843	843	894	894	894
38,000	853	853	853	853	904	904	904
39,000	862	862	862	862	915	915	915
40,000	872	872	872	872	925	925	925
45,000	900	900	900	900	956	956	956
50,000	996	996	996	996	1059	1059	1059
55,000	1081	1081	1081	1081	1152	1152	1152
60,000	1177	1177	1177	1177	1255	1255	1255
65,000	1263	1263	1263	1263	1348	1348	1348
70,000	1339	1339	1339	1339	1431	1431	1431
75,000	1415	1415	1415	1415	1513	1513	1513
100,000	1816	1816	1816	1816	1947	1947	1947
125,000	2206	2206	2206	2206	2370	2370	2370
150,000	2597	2597	2597	2597	2793	2793	2793
175,000	3023	3023	3023	3023	3254	3254	3254
200,000	3455	3455	3455	3455	3723	3723	3723
225,000	3881	3881	3881	3881	4184	4184	4184
250,000	4313	4313	4313	4313	4651	4651	4651
275,000	4739	4739	4739	4739	5112	5112	5112
300,000	5171	5171	5171	5171	5581	5581	5581

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 38

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	576	576	576	576	594	594	594
4,000	576	576	576	576	594	594	594
6,000	589	589	589	589	608	608	608
8,000	617	617	617	617	638	638	638
10,000	658	658	658	658	682	682	682
15,000	835	835	835	835	874	874	874
16,000	863	863	863	863	904	904	904
17,000	890	890	890	890	933	933	933
18,000	904	904	904	904	948	948	948
19,000	917	917	917	917	963	963	963
20,000	944	944	944	944	992	992	992
21,000	959	959	959	959	1007	1007	1007
22,000	985	985	985	985	1036	1036	1036
23,000	1027	1027	1027	1027	1081	1081	1081
24,000	1040	1040	1040	1040	1095	1095	1095
25,000	1068	1068	1068	1068	1125	1125	1125
26,000	1081	1081	1081	1081	1140	1140	1140
27,000	1108	1108	1108	1108	1169	1169	1169
28,000	1108	1108	1108	1108	1169	1169	1169
29,000	1122	1122	1122	1122	1184	1184	1184
30,000	1149	1149	1149	1149	1214	1214	1214
31,000	1149	1149	1149	1149	1214	1214	1214
32,000	1163	1163	1163	1163	1228	1228	1228
33,000	1176	1176	1176	1176	1243	1243	1243
34,000	1191	1191	1191	1191	1258	1258	1258
35,000	1204	1204	1204	1204	1273	1273	1273
36,000	1218	1218	1218	1218	1287	1287	1287
37,000	1231	1231	1231	1231	1302	1302	1302
38,000	1245	1245	1245	1245	1317	1317	1317
39,000	1259	1259	1259	1259	1332	1332	1332
40,000	1272	1272	1272	1272	1346	1346	1346
45,000	1313	1313	1313	1313	1391	1391	1391
50,000	1450	1450	1450	1450	1538	1538	1538
55,000	1572	1572	1572	1572	1671	1671	1671
60,000	1709	1709	1709	1709	1819	1819	1819
65,000	1832	1832	1832	1832	1952	1952	1952
70,000	1941	1941	1941	1941	2070	2070	2070
75,000	2051	2051	2051	2051	2188	2188	2188
100,000	2624	2624	2624	2624	2808	2808	2808
125,000	3184	3184	3184	3184	3413	3413	3413
150,000	3744	3744	3744	3744	4019	4019	4019
175,000	4354	4354	4354	4354	4678	4678	4678
200,000	4973	4973	4973	4973	5347	5347	5347
225,000	5583	5583	5583	5583	6007	6007	6007
250,000	6202	6202	6202	6202	6676	6676	6676
275,000	6811	6811	6811	6811	7335	7335	7335
300,000	7431	7431	7431	7431	8004	8004	8004

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 39

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	266	266	266	266	274	274	274
4,000	266	266	266	266	274	274	274
6,000	272	272	272	272	281	281	281
8,000	285	285	285	285	294	294	294
10,000	302	302	302	302	313	313	313
15,000	381	381	381	381	398	398	398
16,000	393	393	393	393	412	412	412
17,000	405	405	405	405	425	425	425
18,000	412	412	412	412	431	431	431
19,000	418	418	418	418	438	438	438
20,000	430	430	430	430	451	451	451
21,000	436	436	436	436	458	458	458
22,000	448	448	448	448	471	471	471
23,000	466	466	466	466	490	490	490
24,000	472	472	472	472	497	497	497
25,000	484	484	484	484	510	510	510
26,000	490	490	490	490	517	517	517
27,000	502	502	502	502	529	529	529
28,000	502	502	502	502	529	529	529
29,000	509	509	509	509	536	536	536
30,000	521	521	521	521	549	549	549
31,000	521	521	521	521	549	549	549
32,000	527	527	527	527	556	556	556
33,000	533	533	533	533	562	562	562
34,000	539	539	539	539	569	569	569
35,000	545	545	545	545	575	575	575
36,000	551	551	551	551	582	582	582
37,000	557	557	557	557	588	588	588
38,000	563	563	563	563	595	595	595
39,000	569	569	569	569	602	602	602
40,000	575	575	575	575	608	608	608
45,000	593	593	593	593	628	628	628
50,000	654	654	654	654	693	693	693
55,000	708	708	708	708	752	752	752
60,000	769	769	769	769	818	818	818
65,000	824	824	824	824	877	877	877
70,000	872	872	872	872	929	929	929
75,000	920	920	920	920	982	982	982
100,000	1175	1175	1175	1175	1257	1257	1257
125,000	1423	1423	1423	1423	1525	1525	1525
150,000	1672	1672	1672	1672	1794	1794	1794
175,000	1942	1942	1942	1942	2086	2086	2086
200,000	2217	2217	2217	2217	2383	2383	2383
225,000	2488	2488	2488	2488	2676	2676	2676
250,000	2762	2762	2762	2762	2973	2973	2973
275,000	3032	3032	3032	3032	3265	3265	3265
300,000	3307	3307	3307	3307	3562	3562	3562

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 40

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	104	104	104	104	108	108	108
4,000	105	105	105	105	110	110	110
6,000	107	107	107	107	111	111	111
8,000	113	113	113	113	119	119	119
10,000	118	118	118	118	124	124	124
15,000	129	129	129	129	136	136	136
16,000	129	129	129	129	136	136	136
17,000	130	130	130	130	137	137	137
18,000	130	130	130	130	137	137	137
19,000	132	132	132	132	139	139	139
20,000	134	134	134	134	142	142	142
21,000	138	138	138	138	146	146	146
22,000	141	141	141	141	149	149	149
23,000	144	144	144	144	152	152	152
24,000	148	148	148	148	156	156	156
25,000	149	149	149	149	157	157	157
26,000	152	152	152	152	160	160	160
27,000	153	153	153	153	162	162	162
28,000	156	156	156	156	165	165	165
29,000	158	158	158	158	168	168	168
30,000	161	161	161	161	170	170	170
31,000	161	161	161	161	170	170	170
32,000	162	162	162	162	172	172	172
33,000	163	163	163	163	173	173	173
34,000	165	165	165	165	175	175	175
35,000	165	165	165	165	175	175	175
36,000	167	167	167	167	178	178	178
37,000	172	172	172	172	182	182	182
38,000	174	174	174	174	185	185	185
39,000	177	177	177	177	188	188	188
40,000	179	179	179	179	191	191	191
45,000	193	193	193	193	205	205	205
50,000	211	211	211	211	225	225	225
55,000	230	230	230	230	245	245	245
60,000	250	250	250	250	267	267	267
65,000	267	267	267	267	286	286	286
70,000	284	284	284	284	304	304	304
75,000	300	300	300	300	322	322	322
100,000	385	385	385	385	414	414	414
125,000	468	468	468	468	505	505	505
150,000	552	552	552	552	596	596	596
175,000	644	644	644	644	696	696	696
200,000	738	738	738	738	798	798	798
225,000	830	830	830	830	898	898	898
250,000	923	923	923	923	999	999	999
275,000	1015	1015	1015	1015	1100	1100	1100
300,000	1108	1108	1108	1108	1201	1201	1201

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 41

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	70	70	70	70	74	74	74
4,000	70	70	70	70	74	74	74
6,000	72	72	72	72	75	75	75
8,000	74	74	74	74	78	78	78
10,000	77	77	77	77	81	81	81
15,000	91	91	91	91	98	98	98
16,000	93	93	93	93	101	101	101
17,000	95	95	95	95	103	103	103
18,000	97	97	97	97	105	105	105
19,000	98	98	98	98	106	106	106
20,000	100	100	100	100	108	108	108
21,000	101	101	101	101	110	110	110
22,000	103	103	103	103	112	112	112
23,000	106	106	106	106	116	116	116
24,000	107	107	107	107	117	117	117
25,000	110	110	110	110	120	120	120
26,000	111	111	111	111	121	121	121
27,000	113	113	113	113	124	124	124
28,000	113	113	113	113	124	124	124
29,000	114	114	114	114	125	125	125
30,000	116	116	116	116	128	128	128
31,000	116	116	116	116	128	128	128
32,000	117	117	117	117	129	129	129
33,000	118	118	118	118	130	130	130
34,000	119	119	119	119	132	132	132
35,000	120	120	120	120	133	133	133
36,000	122	122	122	122	134	134	134
37,000	123	123	123	123	135	135	135
38,000	124	124	124	124	137	137	137
39,000	125	125	125	125	138	138	138
40,000	126	126	126	126	139	139	139
45,000	129	129	129	129	143	143	143
50,000	140	140	140	140	156	156	156
55,000	150	150	150	150	167	167	167
60,000	161	161	161	161	180	180	180
65,000	170	170	170	170	192	192	192
70,000	179	179	179	179	202	202	202
75,000	188	188	188	188	212	212	212
100,000	233	233	233	233	266	266	266
125,000	278	278	278	278	319	319	319
150,000	323	323	323	323	372	372	372
175,000	371	371	371	371	429	429	429
200,000	420	420	420	420	487	487	487
225,000	469	469	469	469	545	545	545
250,000	518	518	518	518	603	603	603
275,000	567	567	567	567	660	660	660
300,000	616	616	616	616	719	719	719

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 42

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	184	184	184	184	192	192	192
4,000	186	186	186	186	195	195	195
6,000	189	189	189	189	198	198	198
8,000	201	201	201	201	212	212	212
10,000	212	212	212	212	223	223	223
15,000	232	232	232	232	245	245	245
16,000	232	232	232	232	245	245	245
17,000	234	234	234	234	248	248	248
18,000	234	234	234	234	248	248	248
19,000	237	237	237	237	250	250	250
20,000	242	242	242	242	256	256	256
21,000	250	250	250	250	264	264	264
22,000	255	255	255	255	270	270	270
23,000	260	260	260	260	275	275	275
24,000	267	267	267	267	284	284	284
25,000	270	270	270	270	286	286	286
26,000	275	275	275	275	292	292	292
27,000	278	278	278	278	295	295	295
28,000	283	283	283	283	300	300	300
29,000	288	288	288	288	306	306	306
30,000	293	293	293	293	311	311	311
31,000	293	293	293	293	311	311	311
32,000	295	295	295	295	314	314	314
33,000	298	298	298	298	317	317	317
34,000	301	301	301	301	320	320	320
35,000	301	301	301	301	320	320	320
36,000	306	306	306	306	325	325	325
37,000	313	313	313	313	334	334	334
38,000	318	318	318	318	339	339	339
39,000	323	323	323	323	344	344	344
40,000	329	329	329	329	350	350	350
45,000	354	354	354	354	378	378	378
50,000	390	390	390	390	416	416	416
55,000	425	425	425	425	455	455	455
60,000	463	463	463	463	497	497	497
65,000	497	497	497	497	533	533	533
70,000	530	530	530	530	569	569	569
75,000	560	560	560	560	602	602	602
100,000	723	723	723	723	779	779	779
125,000	883	883	883	883	954	954	954
150,000	1044	1044	1044	1044	1128	1128	1128
175,000	1221	1221	1221	1221	1321	1321	1321
200,000	1400	1400	1400	1400	1516	1516	1516
225,000	1577	1577	1577	1577	1709	1709	1709
250,000	1756	1756	1756	1756	1904	1904	1904
275,000	1933	1933	1933	1933	2096	2096	2096
300,000	2112	2112	2112	2112	2291	2291	2291

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 43

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	195	195	195	195	201	201	201
4,000	195	195	195	195	201	201	201
6,000	200	200	200	200	206	206	206
8,000	209	209	209	209	216	216	216
10,000	223	223	223	223	231	231	231
15,000	283	283	283	283	296	296	296
16,000	293	293	293	293	307	307	307
17,000	302	302	302	302	316	316	316
18,000	307	307	307	307	322	322	322
19,000	311	311	311	311	327	327	327
20,000	320	320	320	320	336	336	336
21,000	325	325	325	325	342	342	342
22,000	334	334	334	334	352	352	352
23,000	348	348	348	348	367	367	367
24,000	353	353	353	353	372	372	372
25,000	362	362	362	362	382	382	382
26,000	367	367	367	367	387	387	387
27,000	376	376	376	376	397	397	397
28,000	376	376	376	376	397	397	397
29,000	381	381	381	381	402	402	402
30,000	390	390	390	390	412	412	412
31,000	390	390	390	390	412	412	412
32,000	395	395	395	395	417	417	417
33,000	399	399	399	399	422	422	422
34,000	404	404	404	404	427	427	427
35,000	409	409	409	409	432	432	432
36,000	413	413	413	413	437	437	437
37,000	418	418	418	418	442	442	442
38,000	423	423	423	423	447	447	447
39,000	427	427	427	427	452	452	452
40,000	432	432	432	432	457	457	457
45,000	446	446	446	446	472	472	472
50,000	492	492	492	492	522	522	522
55,000	534	534	534	534	567	567	567
60,000	580	580	580	580	617	617	617
65,000	622	622	622	622	662	662	662
70,000	659	659	659	659	703	703	703
75,000	696	696	696	696	743	743	743
100,000	891	891	891	891	953	953	953
125,000	1081	1081	1081	1081	1159	1159	1159
150,000	1271	1271	1271	1271	1364	1364	1364
175,000	1478	1478	1478	1478	1588	1588	1588
200,000	1688	1688	1688	1688	1816	1816	1816
225,000	1896	1896	1896	1896	2039	2039	2039
250,000	2106	2106	2106	2106	2266	2266	2266
275,000	2313	2313	2313	2313	2490	2490	2490
300,000	2523	2523	2523	2523	2718	2718	2718

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 44

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	150	150	150	150	154	154	154
4,000	150	150	150	150	154	154	154
6,000	153	153	153	153	158	158	158
8,000	160	160	160	160	166	166	166
10,000	170	170	170	170	176	176	176
15,000	215	215	215	215	224	224	224
16,000	222	222	222	222	232	232	232
17,000	228	228	228	228	239	239	239
18,000	232	232	232	232	243	243	243
19,000	235	235	235	235	247	247	247
20,000	242	242	242	242	254	254	254
21,000	246	246	246	246	258	258	258
22,000	252	252	252	252	265	265	265
23,000	263	263	263	263	276	276	276
24,000	266	266	266	266	280	280	280
25,000	273	273	273	273	287	287	287
26,000	276	276	276	276	291	291	291
27,000	283	283	283	283	298	298	298
28,000	283	283	283	283	298	298	298
29,000	287	287	287	287	302	302	302
30,000	293	293	293	293	310	310	310
31,000	293	293	293	293	310	310	310
32,000	297	297	297	297	313	313	313
33,000	300	300	300	300	317	317	317
34,000	304	304	304	304	321	321	321
35,000	307	307	307	307	324	324	324
36,000	310	310	310	310	328	328	328
37,000	314	314	314	314	332	332	332
38,000	317	317	317	317	335	335	335
39,000	321	321	321	321	339	339	339
40,000	324	324	324	324	343	343	343
45,000	334	334	334	334	354	354	354
50,000	369	369	369	369	391	391	391
55,000	399	399	399	399	424	424	424
60,000	434	434	434	434	461	461	461
65,000	464	464	464	464	494	494	494
70,000	492	492	492	492	524	524	524
75,000	519	519	519	519	553	553	553
100,000	662	662	662	662	708	708	708
125,000	802	802	802	802	860	860	860
150,000	943	943	943	943	1011	1011	1011
175,000	1095	1095	1095	1095	1176	1176	1176
200,000	1250	1250	1250	1250	1344	1344	1344
225,000	1403	1403	1403	1403	1509	1509	1509
250,000	1557	1557	1557	1557	1676	1676	1676
275,000	1710	1710	1710	1710	1841	1841	1841
300,000	1865	1865	1865	1865	2009	2009	2009

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 45

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	232	232	232	232	245	245	245
4,000	232	232	232	232	245	245	245
6,000	238	238	238	238	251	251	251
8,000	250	250	250	250	265	265	265
10,000	268	268	268	268	285	285	285
15,000	344	344	344	344	371	371	371
16,000	356	356	356	356	385	385	385
17,000	368	368	368	368	398	398	398
18,000	374	374	374	374	405	405	405
19,000	380	380	380	380	412	412	412
20,000	392	392	392	392	425	425	425
21,000	398	398	398	398	432	432	432
22,000	409	409	409	409	445	445	445
23,000	427	427	427	427	465	465	465
24,000	433	433	433	433	472	472	472
25,000	445	445	445	445	485	485	485
26,000	451	451	451	451	492	492	492
27,000	463	463	463	463	505	505	505
28,000	463	463	463	463	505	505	505
29,000	469	469	469	469	512	512	512
30,000	480	480	480	480	525	525	525
31,000	480	480	480	480	525	525	525
32,000	486	486	486	486	532	532	532
33,000	492	492	492	492	538	538	538
34,000	498	498	498	498	545	545	545
35,000	504	504	504	504	552	552	552
36,000	510	510	510	510	558	558	558
37,000	516	516	516	516	565	565	565
38,000	522	522	522	522	572	572	572
39,000	528	528	528	528	579	579	579
40,000	533	533	533	533	585	585	585
45,000	551	551	551	551	605	605	605
50,000	610	610	610	610	672	672	672
55,000	663	663	663	663	732	732	732
60,000	723	723	723	723	799	799	799
65,000	776	776	776	776	859	859	859
70,000	823	823	823	823	912	912	912
75,000	870	870	870	870	966	966	966
100,000	1118	1118	1118	1118	1246	1246	1246
125,000	1361	1361	1361	1361	1520	1520	1520
150,000	1603	1603	1603	1603	1794	1794	1794
175,000	1867	1867	1867	1867	2092	2092	2092
200,000	2135	2135	2135	2135	2395	2395	2395
225,000	2398	2398	2398	2398	2693	2693	2693
250,000	2666	2666	2666	2666	2996	2996	2996
275,000	2930	2930	2930	2930	3294	3294	3294
300,000	3198	3198	3198	3198	3597	3597	3597

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 46

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	139	139	139	139	144	144	144
4,000	139	139	139	139	144	144	144
6,000	143	143	143	143	148	148	148
8,000	150	150	150	150	156	156	156
10,000	160	160	160	160	168	168	168
15,000	207	207	207	207	218	218	218
16,000	214	214	214	214	226	226	226
17,000	221	221	221	221	234	234	234
18,000	225	225	225	225	238	238	238
19,000	228	228	228	228	242	242	242
20,000	235	235	235	235	249	249	249
21,000	239	239	239	239	253	253	253
22,000	246	246	246	246	261	261	261
23,000	257	257	257	257	273	273	273
24,000	260	260	260	260	277	277	277
25,000	267	267	267	267	284	284	284
26,000	271	271	271	271	288	288	288
27,000	278	278	278	278	296	296	296
28,000	278	278	278	278	296	296	296
29,000	282	282	282	282	300	300	300
30,000	289	289	289	289	308	308	308
31,000	289	289	289	289	308	308	308
32,000	292	292	292	292	312	312	312
33,000	296	296	296	296	315	315	315
34,000	299	299	299	299	319	319	319
35,000	303	303	303	303	323	323	323
36,000	307	307	307	307	327	327	327
37,000	310	310	310	310	331	331	331
38,000	314	314	314	314	335	335	335
39,000	317	317	317	317	339	339	339
40,000	321	321	321	321	343	343	343
45,000	332	332	332	332	354	354	354
50,000	367	367	367	367	393	393	393
55,000	399	399	399	399	428	428	428
60,000	435	435	435	435	467	467	467
65,000	467	467	467	467	502	502	502
70,000	496	496	496	496	533	533	533
75,000	524	524	524	524	565	565	565
100,000	674	674	674	674	728	728	728
125,000	820	820	820	820	888	888	888
150,000	966	966	966	966	1047	1047	1047
175,000	1125	1125	1125	1125	1221	1221	1221
200,000	1287	1287	1287	1287	1397	1397	1397
225,000	1446	1446	1446	1446	1571	1571	1571
250,000	1608	1608	1608	1608	1748	1748	1748
275,000	1767	1767	1767	1767	1921	1921	1921
300,000	1929	1929	1929	1929	2098	2098	2098

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 48

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	96	96	96	96	101	101	101
4,000	97	97	97	97	102	102	102
6,000	99	99	99	99	103	103	103
8,000	105	105	105	105	110	110	110
10,000	110	110	110	110	115	115	115
15,000	120	120	120	120	126	126	126
16,000	120	120	120	120	126	126	126
17,000	121	121	121	121	128	128	128
18,000	121	121	121	121	128	128	128
19,000	122	122	122	122	129	129	129
20,000	125	125	125	125	132	132	132
21,000	129	129	129	129	136	136	136
22,000	131	131	131	131	138	138	138
23,000	133	133	133	133	141	141	141
24,000	137	137	137	137	145	145	145
25,000	138	138	138	138	146	146	146
26,000	141	141	141	141	149	149	149
27,000	142	142	142	142	150	150	150
28,000	145	145	145	145	153	153	153
29,000	147	147	147	147	156	156	156
30,000	150	150	150	150	159	159	159
31,000	150	150	150	150	159	159	159
32,000	151	151	151	151	160	160	160
33,000	152	152	152	152	161	161	161
34,000	153	153	153	153	163	163	163
35,000	153	153	153	153	163	163	163
36,000	156	156	156	156	165	165	165
37,000	160	160	160	160	169	169	169
38,000	162	162	162	162	172	172	172
39,000	164	164	164	164	175	175	175
40,000	167	167	167	167	177	177	177
45,000	179	179	179	179	191	191	191
50,000	197	197	197	197	210	210	210
55,000	214	214	214	214	229	229	229
60,000	233	233	233	233	249	249	249
65,000	249	249	249	249	267	267	267
70,000	265	265	265	265	284	284	284
75,000	280	280	280	280	300	300	300
100,000	359	359	359	359	387	387	387
125,000	437	437	437	437	472	472	472
150,000	516	516	516	516	557	557	557
175,000	602	602	602	602	651	651	651
200,000	689	689	689	689	746	746	746
225,000	776	776	776	776	840	840	840
250,000	863	863	863	863	935	935	935
275,000	949	949	949	949	1028	1028	1028
300,000	1037	1037	1037	1037	1124	1124	1124

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 50

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	286	286	286	286	299	299	299
4,000	290	290	290	290	303	303	303
6,000	293	293	293	293	307	307	307
8,000	313	313	313	313	328	328	328
10,000	328	328	328	328	345	345	345
15,000	359	359	359	359	378	378	378
16,000	359	359	359	359	378	378	378
17,000	363	363	363	363	383	383	383
18,000	363	363	363	363	383	383	383
19,000	367	367	367	367	387	387	387
20,000	374	374	374	374	395	395	395
21,000	386	386	386	386	408	408	408
22,000	393	393	393	393	416	416	416
23,000	401	401	401	401	424	424	424
24,000	413	413	413	413	437	437	437
25,000	416	416	416	416	441	441	441
26,000	424	424	424	424	450	450	450
27,000	428	428	428	428	454	454	454
28,000	436	436	436	436	462	462	462
29,000	443	443	443	443	471	471	471
30,000	451	451	451	451	479	479	479
31,000	451	451	451	451	479	479	479
32,000	455	455	455	455	483	483	483
33,000	459	459	459	459	487	487	487
34,000	463	463	463	463	491	491	491
35,000	463	463	463	463	491	491	491
36,000	470	470	470	470	500	500	500
37,000	482	482	482	482	512	512	512
38,000	489	489	489	489	521	521	521
39,000	497	497	497	497	529	529	529
40,000	505	505	505	505	537	537	537
45,000	543	543	543	543	579	579	579
50,000	597	597	597	597	638	638	638
55,000	651	651	651	651	696	696	696
60,000	708	708	708	708	759	759	759
65,000	758	758	758	758	813	813	813
70,000	808	808	808	808	868	868	868
75,000	854	854	854	854	918	918	918
100,000	1100	1100	1100	1100	1185	1185	1185
125,000	1342	1342	1342	1342	1449	1449	1449
150,000	1585	1585	1585	1585	1712	1712	1712
175,000	1852	1852	1852	1852	2004	2004	2004
200,000	2123	2123	2123	2123	2298	2298	2298
225,000	2390	2390	2390	2390	2588	2588	2588
250,000	2660	2660	2660	2660	2883	2883	2883
275,000	2927	2927	2927	2927	3173	3173	3173
300,000	3198	3198	3198	3198	3468	3468	3468

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 53

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	94	94	94	94	98	98	98
4,000	96	96	96	96	100	100	100
6,000	97	97	97	97	101	101	101
8,000	103	103	103	103	108	108	108
10,000	108	108	108	108	113	113	113
15,000	117	117	117	117	123	123	123
16,000	117	117	117	117	123	123	123
17,000	118	118	118	118	124	124	124
18,000	118	118	118	118	124	124	124
19,000	120	120	120	120	126	126	126
20,000	122	122	122	122	128	128	128
21,000	126	126	126	126	132	132	132
22,000	128	128	128	128	135	135	135
23,000	130	130	130	130	137	137	137
24,000	134	134	134	134	141	141	141
25,000	135	135	135	135	143	143	143
26,000	138	138	138	138	145	145	145
27,000	139	139	139	139	147	147	147
28,000	141	141	141	141	149	149	149
29,000	144	144	144	144	152	152	152
30,000	146	146	146	146	154	154	154
31,000	146	146	146	146	154	154	154
32,000	147	147	147	147	156	156	156
33,000	148	148	148	148	157	157	157
34,000	150	150	150	150	158	158	158
35,000	150	150	150	150	158	158	158
36,000	152	152	152	152	161	161	161
37,000	155	155	155	155	165	165	165
38,000	158	158	158	158	167	167	167
39,000	160	160	160	160	170	170	170
40,000	163	163	163	163	173	173	173
45,000	175	175	175	175	186	186	186
50,000	191	191	191	191	204	204	204
55,000	208	208	208	208	222	222	222
60,000	226	226	226	226	242	242	242
65,000	242	242	242	242	259	259	259
70,000	257	257	257	257	276	276	276
75,000	272	272	272	272	291	291	291
100,000	348	348	348	348	375	375	375
125,000	424	424	424	424	457	457	457
150,000	500	500	500	500	539	539	539
175,000	583	583	583	583	629	629	629
200,000	667	667	667	667	721	721	721
225,000	751	751	751	751	812	812	812
250,000	835	835	835	835	903	903	903
275,000	918	918	918	918	994	994	994
300,000	1003	1003	1003	1003	1086	1086	1086

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 62

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	82	82	82	82	85	85	85
4,000	83	83	83	83	86	86	86
6,000	84	84	84	84	88	88	88
8,000	89	89	89	89	93	93	93
10,000	93	93	93	93	97	97	97
15,000	101	101	101	101	106	106	106
16,000	101	101	101	101	106	106	106
17,000	102	102	102	102	107	107	107
18,000	102	102	102	102	107	107	107
19,000	103	103	103	103	109	109	109
20,000	105	105	105	105	111	111	111
21,000	108	108	108	108	114	114	114
22,000	110	110	110	110	116	116	116
23,000	112	112	112	112	118	118	118
24,000	115	115	115	115	122	122	122
25,000	116	116	116	116	123	123	123
26,000	118	118	118	118	125	125	125
27,000	119	119	119	119	126	126	126
28,000	121	121	121	121	128	128	128
29,000	123	123	123	123	131	131	131
30,000	125	125	125	125	133	133	133
31,000	125	125	125	125	133	133	133
32,000	126	126	126	126	134	134	134
33,000	127	127	127	127	135	135	135
34,000	128	128	128	128	136	136	136
35,000	128	128	128	128	136	136	136
36,000	130	130	130	130	138	138	138
37,000	134	134	134	134	142	142	142
38,000	136	136	136	136	144	144	144
39,000	138	138	138	138	146	146	146
40,000	140	140	140	140	148	148	148
45,000	150	150	150	150	159	159	159
50,000	164	164	164	164	175	175	175
55,000	178	178	178	178	190	190	190
60,000	193	193	193	193	207	207	207
65,000	206	206	206	206	221	221	221
70,000	220	220	220	220	235	235	235
75,000	232	232	232	232	248	248	248
100,000	297	297	297	297	319	319	319
125,000	360	360	360	360	388	388	388
150,000	424	424	424	424	458	458	458
175,000	495	495	495	495	534	534	534
200,000	566	566	566	566	612	612	612
225,000	636	636	636	636	689	689	689
250,000	708	708	708	708	766	766	766
275,000	778	778	778	778	843	843	843
300,000	849	849	849	849	920	920	920

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 69

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	591	591	591	591	610	610	610
4,000	591	591	591	591	610	610	610
6,000	605	605	605	605	626	626	626
8,000	646	646	646	646	670	670	670
10,000	702	702	702	702	729	729	729
15,000	926	926	926	926	968	968	968
16,000	968	968	968	968	1012	1012	1012
17,000	982	982	982	982	1028	1028	1028
18,000	1010	1010	1010	1010	1057	1057	1057
19,000	1038	1038	1038	1038	1087	1087	1087
20,000	1051	1051	1051	1051	1101	1101	1101
21,000	1094	1094	1094	1094	1146	1146	1146
22,000	1107	1107	1107	1107	1161	1161	1161
23,000	1149	1149	1149	1149	1206	1206	1206
24,000	1191	1191	1191	1191	1250	1250	1250
25,000	1219	1219	1219	1219	1280	1280	1280
26,000	1233	1233	1233	1233	1295	1295	1295
27,000	1261	1261	1261	1261	1325	1325	1325
28,000	1274	1274	1274	1274	1339	1339	1339
29,000	1289	1289	1289	1289	1355	1355	1355
30,000	1317	1317	1317	1317	1384	1384	1384
31,000	1331	1331	1331	1331	1400	1400	1400
32,000	1345	1345	1345	1345	1414	1414	1414
33,000	1359	1359	1359	1359	1429	1429	1429
34,000	1373	1373	1373	1373	1444	1444	1444
35,000	1387	1387	1387	1387	1459	1459	1459
36,000	1400	1400	1400	1400	1473	1473	1473
37,000	1428	1428	1428	1428	1503	1503	1503
38,000	1443	1443	1443	1443	1519	1519	1519
39,000	1456	1456	1456	1456	1533	1533	1533
40,000	1471	1471	1471	1471	1548	1548	1548
45,000	1527	1527	1527	1527	1608	1608	1608
50,000	1694	1694	1694	1694	1786	1786	1786
55,000	1848	1848	1848	1848	1950	1950	1950
60,000	2015	2015	2015	2015	2128	2128	2128
65,000	2168	2168	2168	2168	2291	2291	2291
70,000	2308	2308	2308	2308	2440	2440	2440
75,000	2461	2461	2461	2461	2604	2604	2604
100,000	3173	3173	3173	3173	3362	3362	3362
125,000	3900	3900	3900	3900	4136	4136	4136
150,000	4626	4626	4626	4626	4910	4910	4910
175,000	5420	5420	5420	5420	5757	5757	5757
200,000	6215	6215	6215	6215	6603	6603	6603
225,000	7010	7010	7010	7010	7451	7451	7451
250,000	7805	7805	7805	7805	8297	8297	8297
275,000	8599	8599	8599	8599	9144	9144	9144
300,000	9394	9394	9394	9394	9990	9990	9990

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 71

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	104	104	104	104	109	109	109
4,000	106	106	106	106	110	110	110
6,000	107	107	107	107	112	112	112
8,000	114	114	114	114	119	119	119
10,000	119	119	119	119	125	125	125
15,000	130	130	130	130	137	137	137
16,000	130	130	130	130	137	137	137
17,000	131	131	131	131	139	139	139
18,000	131	131	131	131	139	139	139
19,000	133	133	133	133	140	140	140
20,000	135	135	135	135	143	143	143
21,000	140	140	140	140	147	147	147
22,000	142	142	142	142	150	150	150
23,000	145	145	145	145	153	153	153
24,000	149	149	149	149	158	158	158
25,000	150	150	150	150	159	159	159
26,000	153	153	153	153	162	162	162
27,000	155	155	155	155	164	164	164
28,000	157	157	157	157	167	167	167
29,000	160	160	160	160	170	170	170
30,000	163	163	163	163	173	173	173
31,000	163	163	163	163	173	173	173
32,000	164	164	164	164	174	174	174
33,000	165	165	165	165	176	176	176
34,000	167	167	167	167	177	177	177
35,000	167	167	167	167	177	177	177
36,000	170	170	170	170	180	180	180
37,000	174	174	174	174	185	185	185
38,000	176	176	176	176	187	187	187
39,000	179	179	179	179	190	190	190
40,000	182	182	182	182	193	193	193
45,000	195	195	195	195	208	208	208
50,000	214	214	214	214	229	229	229
55,000	233	233	233	233	250	250	250
60,000	254	254	254	254	272	272	272
65,000	272	272	272	272	291	291	291
70,000	289	289	289	289	311	311	311
75,000	306	306	306	306	328	328	328
100,000	393	393	393	393	423	423	423
125,000	479	479	479	479	517	517	517
150,000	564	564	564	564	610	610	610
175,000	659	659	659	659	713	713	713
200,000	755	755	755	755	818	818	818
225,000	850	850	850	850	921	921	921
250,000	946	946	946	946	1025	1025	1025
275,000	1040	1040	1040	1040	1128	1128	1128
300,000	1136	1136	1136	1136	1232	1232	1232

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 73

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	203	203	203	203	212	212	212
4,000	206	206	206	206	215	215	215
6,000	208	208	208	208	217	217	217
8,000	221	221	221	221	231	231	231
10,000	231	231	231	231	242	242	242
15,000	251	251	251	251	265	265	265
16,000	251	251	251	251	265	265	265
17,000	254	254	254	254	267	267	267
18,000	254	254	254	254	267	267	267
19,000	257	257	257	257	270	270	270
20,000	262	262	262	262	276	276	276
21,000	269	269	269	269	284	284	284
22,000	275	275	275	275	290	290	290
23,000	280	280	280	280	295	295	295
24,000	287	287	287	287	303	303	303
25,000	290	290	290	290	306	306	306
26,000	295	295	295	295	312	312	312
27,000	298	298	298	298	315	315	315
28,000	303	303	303	303	320	320	320
29,000	308	308	308	308	326	326	326
30,000	313	313	313	313	331	331	331
31,000	313	313	313	313	331	331	331
32,000	315	315	315	315	334	334	334
33,000	318	318	318	318	337	337	337
34,000	321	321	321	321	340	340	340
35,000	321	321	321	321	340	340	340
36,000	326	326	326	326	345	345	345
37,000	333	333	333	333	354	354	354
38,000	338	338	338	338	359	359	359
39,000	343	343	343	343	365	365	365
40,000	349	349	349	349	370	370	370
45,000	374	374	374	374	398	398	398
50,000	410	410	410	410	437	437	437
55,000	446	446	446	446	476	476	476
60,000	484	484	484	484	517	517	517
65,000	517	517	517	517	554	554	554
70,000	550	550	550	550	590	590	590
75,000	581	581	581	581	623	623	623
100,000	744	744	744	744	801	801	801
125,000	905	905	905	905	976	976	976
150,000	1066	1066	1066	1066	1151	1151	1151
175,000	1244	1244	1244	1244	1345	1345	1345
200,000	1424	1424	1424	1424	1540	1540	1540
225,000	1601	1601	1601	1601	1733	1733	1733
250,000	1781	1781	1781	1781	1929	1929	1929
275,000	1959	1959	1959	1959	2122	2122	2122
300,000	2138	2138	2138	2138	2318	2318	2318

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 74

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	153	153	153	153	166	166	166
4,000	153	153	153	153	166	166	166
6,000	157	157	157	157	171	171	171
8,000	165	165	165	165	181	181	181
10,000	177	177	177	177	196	196	196
15,000	230	230	230	230	260	260	260
16,000	239	239	239	239	270	270	270
17,000	247	247	247	247	279	279	279
18,000	251	251	251	251	284	284	284
19,000	255	255	255	255	289	289	289
20,000	263	263	263	263	299	299	299
21,000	267	267	267	267	304	304	304
22,000	275	275	275	275	314	314	314
23,000	288	288	288	288	329	329	329
24,000	292	292	292	292	333	333	333
25,000	300	300	300	300	343	343	343
26,000	304	304	304	304	348	348	348
27,000	312	312	312	312	358	358	358
28,000	312	312	312	312	358	358	358
29,000	316	316	316	316	363	363	363
30,000	324	324	324	324	373	373	373
31,000	324	324	324	324	373	373	373
32,000	328	328	328	328	378	378	378
33,000	333	333	333	333	382	382	382
34,000	337	337	337	337	388	388	388
35,000	341	341	341	341	392	392	392
36,000	345	345	345	345	397	397	397
37,000	349	349	349	349	402	402	402
38,000	353	353	353	353	407	407	407
39,000	357	357	357	357	412	412	412
40,000	361	361	361	361	417	417	417
45,000	373	373	373	373	432	432	432
50,000	414	414	414	414	481	481	481
55,000	451	451	451	451	525	525	525
60,000	492	492	492	492	574	574	574
65,000	528	528	528	528	618	618	618
70,000	561	561	561	561	658	658	658
75,000	594	594	594	594	697	697	697
100,000	765	765	765	765	904	904	904
125,000	933	933	933	933	1105	1105	1105
150,000	1100	1100	1100	1100	1307	1307	1307
175,000	1282	1282	1282	1282	1526	1526	1526
200,000	1467	1467	1467	1467	1749	1749	1749
225,000	1650	1650	1650	1650	1968	1968	1968
250,000	1834	1834	1834	1834	2191	2191	2191
275,000	2017	2017	2017	2017	2411	2411	2411
300,000	2202	2202	2202	2202	2633	2633	2633

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 75

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	544	544	544	544	562	562	562
4,000	544	544	544	544	562	562	562
6,000	557	557	557	557	575	575	575
8,000	593	593	593	593	614	614	614
10,000	642	642	642	642	666	666	666
15,000	840	840	840	840	877	877	877
16,000	876	876	876	876	916	916	916
17,000	889	889	889	889	929	929	929
18,000	913	913	913	913	955	955	955
19,000	938	938	938	938	981	981	981
20,000	949	949	949	949	994	994	994
21,000	987	987	987	987	1034	1034	1034
22,000	999	999	999	999	1046	1046	1046
23,000	1036	1036	1036	1036	1086	1086	1086
24,000	1072	1072	1072	1072	1125	1125	1125
25,000	1097	1097	1097	1097	1151	1151	1151
26,000	1109	1109	1109	1109	1165	1165	1165
27,000	1134	1134	1134	1134	1191	1191	1191
28,000	1146	1146	1146	1146	1203	1203	1203
29,000	1158	1158	1158	1158	1217	1217	1217
30,000	1183	1183	1183	1183	1243	1243	1243
31,000	1196	1196	1196	1196	1257	1257	1257
32,000	1208	1208	1208	1208	1269	1269	1269
33,000	1220	1220	1220	1220	1283	1283	1283
34,000	1232	1232	1232	1232	1295	1295	1295
35,000	1245	1245	1245	1245	1309	1309	1309
36,000	1257	1257	1257	1257	1321	1321	1321
37,000	1281	1281	1281	1281	1348	1348	1348
38,000	1294	1294	1294	1294	1361	1361	1361
39,000	1306	1306	1306	1306	1374	1374	1374
40,000	1318	1318	1318	1318	1387	1387	1387
45,000	1367	1367	1367	1367	1440	1440	1440
50,000	1515	1515	1515	1515	1597	1597	1597
55,000	1650	1650	1650	1650	1741	1741	1741
60,000	1797	1797	1797	1797	1898	1898	1898
65,000	1932	1932	1932	1932	2041	2041	2041
70,000	2054	2054	2054	2054	2172	2172	2172
75,000	2190	2190	2190	2190	2317	2317	2317
100,000	2816	2816	2816	2816	2984	2984	2984
125,000	3455	3455	3455	3455	3665	3665	3665
150,000	4094	4094	4094	4094	4346	4346	4346
175,000	4792	4792	4792	4792	5091	5091	5091
200,000	5491	5491	5491	5491	5837	5837	5837
225,000	6191	6191	6191	6191	6583	6583	6583
250,000	6890	6890	6890	6890	7328	7328	7328
275,000	7589	7589	7589	7589	8073	8073	8073
300,000	8287	8287	8287	8287	8818	8818	8818

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 78

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	654	654	654	654	686	686	686
4,000	654	654	654	654	686	686	686
6,000	672	672	672	672	706	706	706
8,000	723	723	723	723	761	761	761
10,000	792	792	792	792	836	836	836
15,000	1069	1069	1069	1069	1138	1138	1138
16,000	1120	1120	1120	1120	1193	1193	1193
17,000	1138	1138	1138	1138	1213	1213	1213
18,000	1173	1173	1173	1173	1250	1250	1250
19,000	1207	1207	1207	1207	1288	1288	1288
20,000	1224	1224	1224	1224	1306	1306	1306
21,000	1276	1276	1276	1276	1363	1363	1363
22,000	1293	1293	1293	1293	1381	1381	1381
23,000	1345	1345	1345	1345	1438	1438	1438
24,000	1396	1396	1396	1396	1493	1493	1493
25,000	1431	1431	1431	1431	1531	1531	1531
26,000	1449	1449	1449	1449	1550	1550	1550
27,000	1483	1483	1483	1483	1588	1588	1588
28,000	1500	1500	1500	1500	1606	1606	1606
29,000	1518	1518	1518	1518	1625	1625	1625
30,000	1552	1552	1552	1552	1663	1663	1663
31,000	1570	1570	1570	1570	1682	1682	1682
32,000	1587	1587	1587	1587	1700	1700	1700
33,000	1605	1605	1605	1605	1720	1720	1720
34,000	1621	1621	1621	1621	1738	1738	1738
35,000	1639	1639	1639	1639	1757	1757	1757
36,000	1656	1656	1656	1656	1775	1775	1775
37,000	1690	1690	1690	1690	1813	1813	1813
38,000	1708	1708	1708	1708	1832	1832	1832
39,000	1725	1725	1725	1725	1850	1850	1850
40,000	1743	1743	1743	1743	1870	1870	1870
45,000	1812	1812	1812	1812	1945	1945	1945
50,000	2019	2019	2019	2019	2170	2170	2170
55,000	2209	2209	2209	2209	2377	2377	2377
60,000	2416	2416	2416	2416	2602	2602	2602
65,000	2605	2605	2605	2605	2807	2807	2807
70,000	2778	2778	2778	2778	2995	2995	2995
75,000	2969	2969	2969	2969	3202	3202	3202
100,000	3849	3849	3849	3849	4159	4159	4159
125,000	4748	4748	4748	4748	5135	5135	5135
150,000	5646	5646	5646	5646	6112	6112	6112
175,000	6629	6629	6629	6629	7180	7180	7180
200,000	7612	7612	7612	7612	8248	8248	8248
225,000	8597	8597	8597	8597	9318	9318	9318
250,000	9580	9580	9580	9580	10386	10386	10386
275,000	10562	10562	10562	10562	11454	11454	11454
300,000	11545	11545	11545	11545	12522	12522	12522

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 79

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	356	356	356	356	366	366	366
4,000	356	356	356	356	366	366	366
6,000	364	364	364	364	374	374	374
8,000	379	379	379	379	390	390	390
10,000	401	401	401	401	415	415	415
15,000	500	500	500	500	521	521	521
16,000	515	515	515	515	537	537	537
17,000	530	530	530	530	553	553	553
18,000	538	538	538	538	562	562	562
19,000	545	545	545	545	570	570	570
20,000	560	560	560	560	586	586	586
21,000	568	568	568	568	594	594	594
22,000	583	583	583	583	611	611	611
23,000	606	606	606	606	635	635	635
24,000	613	613	613	613	643	643	643
25,000	629	629	629	629	660	660	660
26,000	636	636	636	636	668	668	668
27,000	651	651	651	651	684	684	684
28,000	651	651	651	651	684	684	684
29,000	659	659	659	659	692	692	692
30,000	674	674	674	674	709	709	709
31,000	674	674	674	674	709	709	709
32,000	681	681	681	681	717	717	717
33,000	689	689	689	689	725	725	725
34,000	697	697	697	697	733	733	733
35,000	704	704	704	704	741	741	741
36,000	711	711	711	711	749	749	749
37,000	719	719	719	719	757	757	757
38,000	727	727	727	727	766	766	766
39,000	734	734	734	734	774	774	774
40,000	742	742	742	742	782	782	782
45,000	764	764	764	764	807	807	807
50,000	840	840	840	840	888	888	888
55,000	908	908	908	908	961	961	961
60,000	984	984	984	984	1043	1043	1043
65,000	1052	1052	1052	1052	1116	1116	1116
70,000	1112	1112	1112	1112	1182	1182	1182
75,000	1173	1173	1173	1173	1247	1247	1247
100,000	1490	1490	1490	1490	1590	1590	1590
125,000	1800	1800	1800	1800	1924	1924	1924
150,000	2110	2110	2110	2110	2259	2259	2259
175,000	2448	2448	2448	2448	2623	2623	2623
200,000	2791	2791	2791	2791	2994	2994	2994
225,000	3128	3128	3128	3128	3358	3358	3358
250,000	3471	3471	3471	3471	3728	3728	3728
275,000	3808	3808	3808	3808	4092	4092	4092
300,000	4151	4151	4151	4151	4462	4462	4462

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 80

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	210	210	210	210	216	216	216
4,000	210	210	210	210	216	216	216
6,000	215	215	215	215	222	222	222
8,000	225	225	225	225	233	233	233
10,000	240	240	240	240	249	249	249
15,000	304	304	304	304	319	319	319
16,000	315	315	315	315	330	330	330
17,000	324	324	324	324	340	340	340
18,000	330	330	330	330	346	346	346
19,000	335	335	335	335	351	351	351
20,000	344	344	344	344	362	362	362
21,000	350	350	350	350	367	367	367
22,000	359	359	359	359	378	378	378
23,000	374	374	374	374	394	394	394
24,000	379	379	379	379	400	400	400
25,000	389	389	389	389	410	410	410
26,000	394	394	394	394	416	416	416
27,000	404	404	404	404	426	426	426
28,000	404	404	404	404	426	426	426
29,000	409	409	409	409	432	432	432
30,000	419	419	419	419	443	443	443
31,000	419	419	419	419	443	443	443
32,000	424	424	424	424	448	448	448
33,000	429	429	429	429	453	453	453
34,000	434	434	434	434	459	459	459
35,000	439	439	439	439	464	464	464
36,000	444	444	444	444	470	470	470
37,000	449	449	449	449	475	475	475
38,000	454	454	454	454	480	480	480
39,000	459	459	459	459	486	486	486
40,000	464	464	464	464	491	491	491
45,000	479	479	479	479	507	507	507
50,000	529	529	529	529	561	561	561
55,000	574	574	574	574	610	610	610
60,000	624	624	624	624	664	664	664
65,000	668	668	668	668	712	712	712
70,000	708	708	708	708	755	755	755
75,000	748	748	748	748	798	798	798
100,000	957	957	957	957	1025	1025	1025
125,000	1162	1162	1162	1162	1246	1246	1246
150,000	1366	1366	1366	1366	1466	1466	1466
175,000	1589	1589	1589	1589	1707	1707	1707
200,000	1815	1815	1815	1815	1952	1952	1952
225,000	2038	2038	2038	2038	2192	2192	2192
250,000	2263	2263	2263	2263	2436	2436	2436
275,000	2486	2486	2486	2486	2677	2677	2677
300,000	2712	2712	2712	2712	2921	2921	2921

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 81

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	135	135	135	135	139	139	139
4,000	135	135	135	135	139	139	139
6,000	138	138	138	138	142	142	142
8,000	144	144	144	144	149	149	149
10,000	153	153	153	153	159	159	159
15,000	193	193	193	193	202	202	202
16,000	199	199	199	199	208	208	208
17,000	205	205	205	205	215	215	215
18,000	208	208	208	208	218	218	218
19,000	211	211	211	211	222	222	222
20,000	217	217	217	217	228	228	228
21,000	221	221	221	221	232	232	232
22,000	227	227	227	227	238	238	238
23,000	236	236	236	236	248	248	248
24,000	239	239	239	239	252	252	252
25,000	245	245	245	245	258	258	258
26,000	248	248	248	248	262	262	262
27,000	254	254	254	254	268	268	268
28,000	254	254	254	254	268	268	268
29,000	258	258	258	258	272	272	272
30,000	264	264	264	264	278	278	278
31,000	264	264	264	264	278	278	278
32,000	267	267	267	267	281	281	281
33,000	270	270	270	270	285	285	285
34,000	273	273	273	273	288	288	288
35,000	276	276	276	276	291	291	291
36,000	279	279	279	279	295	295	295
37,000	282	282	282	282	298	298	298
38,000	285	285	285	285	301	301	301
39,000	288	288	288	288	305	305	305
40,000	291	291	291	291	308	308	308
45,000	300	300	300	300	318	318	318
50,000	331	331	331	331	351	351	351
55,000	359	359	359	359	381	381	381
60,000	389	389	389	389	414	414	414
65,000	417	417	417	417	444	444	444
70,000	442	442	442	442	471	471	471
75,000	466	466	466	466	497	497	497
100,000	595	595	595	595	637	637	637
125,000	721	721	721	721	773	773	773
150,000	847	847	847	847	909	909	909
175,000	984	984	984	984	1057	1057	1057
200,000	1123	1123	1123	1123	1208	1208	1208
225,000	1260	1260	1260	1260	1356	1356	1356
250,000	1399	1399	1399	1399	1506	1506	1506
275,000	1537	1537	1537	1537	1655	1655	1655
300,000	1676	1676	1676	1676	1805	1805	1805

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 82

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	510	510	510	510	524	524	524
4,000	510	510	510	510	524	524	524
6,000	521	521	521	521	537	537	537
8,000	545	545	545	545	562	562	562
10,000	579	579	579	579	599	599	599
15,000	730	730	730	730	762	762	762
16,000	754	754	754	754	788	788	788
17,000	776	776	776	776	813	813	813
18,000	789	789	789	789	826	826	826
19,000	800	800	800	800	838	838	838
20,000	823	823	823	823	863	863	863
21,000	835	835	835	835	876	876	876
22,000	858	858	858	858	901	901	901
23,000	893	893	893	893	939	939	939
24,000	905	905	905	905	951	951	951
25,000	928	928	928	928	976	976	976
26,000	940	940	940	940	989	989	989
27,000	962	962	962	962	1014	1014	1014
28,000	962	962	962	962	1014	1014	1014
29,000	975	975	975	975	1027	1027	1027
30,000	998	998	998	998	1051	1051	1051
31,000	998	998	998	998	1051	1051	1051
32,000	1009	1009	1009	1009	1064	1064	1064
33,000	1020	1020	1020	1020	1076	1076	1076
34,000	1033	1033	1033	1033	1089	1089	1089
35,000	1044	1044	1044	1044	1102	1102	1102
36,000	1056	1056	1056	1056	1114	1114	1114
37,000	1067	1067	1067	1067	1126	1126	1126
38,000	1079	1079	1079	1079	1140	1140	1140
39,000	1091	1091	1091	1091	1152	1152	1152
40,000	1102	1102	1102	1102	1164	1164	1164
45,000	1137	1137	1137	1137	1202	1202	1202
50,000	1253	1253	1253	1253	1327	1327	1327
55,000	1357	1357	1357	1357	1440	1440	1440
60,000	1474	1474	1474	1474	1566	1566	1566
65,000	1579	1579	1579	1579	1679	1679	1679
70,000	1672	1672	1672	1672	1779	1779	1779
75,000	1765	1765	1765	1765	1880	1880	1880
100,000	2253	2253	2253	2253	2407	2407	2407
125,000	2729	2729	2729	2729	2922	2922	2922
150,000	3206	3206	3206	3206	3436	3436	3436
175,000	3725	3725	3725	3725	3997	3997	3997
200,000	4252	4252	4252	4252	4566	4566	4566
225,000	4771	4771	4771	4771	5126	5126	5126
250,000	5297	5297	5297	5297	5695	5695	5695
275,000	5816	5816	5816	5816	6255	6255	6255
300,000	6343	6343	6343	6343	6825	6825	6825

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 83

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
2,000	414	414	414	414	426	426	426
4,000	414	414	414	414	426	426	426
6,000	423	423	423	423	436	436	436
8,000	442	442	442	442	456	456	456
10,000	469	469	469	469	485	485	485
15,000	587	587	587	587	613	613	613
16,000	606	606	606	606	633	633	633
17,000	624	624	624	624	652	652	652
18,000	633	633	633	633	663	663	663
19,000	642	642	642	642	672	672	672
20,000	660	660	660	660	692	692	692
21,000	670	670	670	670	702	702	702
22,000	688	688	688	688	721	721	721
23,000	715	715	715	715	751	751	751
24,000	724	724	724	724	761	761	761
25,000	743	743	743	743	781	781	781
26,000	752	752	752	752	791	791	791
27,000	770	770	770	770	810	810	810
28,000	770	770	770	770	810	810	810
29,000	779	779	779	779	820	820	820
30,000	797	797	797	797	840	840	840
31,000	797	797	797	797	840	840	840
32,000	806	806	806	806	849	849	849
33,000	815	815	815	815	859	859	859
34,000	824	824	824	824	869	869	869
35,000	833	833	833	833	879	879	879
36,000	842	842	842	842	889	889	889
37,000	851	851	851	851	899	899	899
38,000	861	861	861	861	909	909	909
39,000	870	870	870	870	919	919	919
40,000	879	879	879	879	928	928	928
45,000	906	906	906	906	958	958	958
50,000	997	997	997	997	1056	1056	1056
55,000	1079	1079	1079	1079	1145	1145	1145
60,000	1171	1171	1171	1171	1244	1244	1244
65,000	1253	1253	1253	1253	1332	1332	1332
70,000	1326	1326	1326	1326	1411	1411	1411
75,000	1399	1399	1399	1399	1490	1490	1490
100,000	1781	1781	1781	1781	1904	1904	1904
125,000	2155	2155	2155	2155	2308	2308	2308
150,000	2529	2529	2529	2529	2712	2712	2712
175,000	2936	2936	2936	2936	3151	3151	3151
200,000	3349	3349	3349	3349	3598	3598	3598
225,000	3756	3756	3756	3756	4038	4038	4038
250,000	4169	4169	4169	4169	4484	4484	4484
275,000	4576	4576	4576	4576	4924	4924	4924
300,000	4990	4990	4990	4990	5371	5371	5371

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 84

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
2,000	619	619	619	619	638	638	638
4,000	619	619	619	619	638	638	638
6,000	632	632	632	632	652	652	652
8,000	669	669	669	669	692	692	692
10,000	720	720	720	720	746	746	746
15,000	922	922	922	922	962	962	962
16,000	959	959	959	959	1002	1002	1002
17,000	972	972	972	972	1015	1015	1015
18,000	997	997	997	997	1042	1042	1042
19,000	1022	1022	1022	1022	1069	1069	1069
20,000	1034	1034	1034	1034	1082	1082	1082
21,000	1072	1072	1072	1072	1123	1123	1123
22,000	1085	1085	1085	1085	1136	1136	1136
23,000	1123	1123	1123	1123	1177	1177	1177
24,000	1160	1160	1160	1160	1217	1217	1217
25,000	1185	1185	1185	1185	1243	1243	1243
26,000	1198	1198	1198	1198	1257	1257	1257
27,000	1223	1223	1223	1223	1284	1284	1284
28,000	1235	1235	1235	1235	1297	1297	1297
29,000	1248	1248	1248	1248	1311	1311	1311
30,000	1273	1273	1273	1273	1338	1338	1338
31,000	1287	1287	1287	1287	1352	1352	1352
32,000	1299	1299	1299	1299	1365	1365	1365
33,000	1312	1312	1312	1312	1379	1379	1379
34,000	1324	1324	1324	1324	1392	1392	1392
35,000	1337	1337	1337	1337	1406	1406	1406
36,000	1349	1349	1349	1349	1419	1419	1419
37,000	1374	1374	1374	1374	1445	1445	1445
38,000	1387	1387	1387	1387	1459	1459	1459
39,000	1399	1399	1399	1399	1472	1472	1472
40,000	1412	1412	1412	1412	1486	1486	1486
45,000	1462	1462	1462	1462	1540	1540	1540
50,000	1613	1613	1613	1613	1701	1701	1701
55,000	1752	1752	1752	1752	1850	1850	1850
60,000	1903	1903	1903	1903	2011	2011	2011
65,000	2040	2040	2040	2040	2158	2158	2158
70,000	2166	2166	2166	2166	2293	2293	2293
75,000	2305	2305	2305	2305	2441	2441	2441
100,000	2946	2946	2946	2946	3127	3127	3127
125,000	3600	3600	3600	3600	3826	3826	3826
150,000	4255	4255	4255	4255	4526	4526	4526
175,000	4970	4970	4970	4970	5292	5292	5292
200,000	5686	5686	5686	5686	6057	6057	6057
225,000	6403	6403	6403	6403	6824	6824	6824
250,000	7118	7118	7118	7118	7589	7589	7589
275,000	7834	7834	7834	7834	8355	8355	8355
300,000	8550	8550	8550	8550	9120	9120	9120

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 86

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	367	367	367	367	379	379	379
4,000	367	367	367	367	379	379	379
6,000	376	376	376	376	389	389	389
8,000	395	395	395	395	409	409	409
10,000	422	422	422	422	439	439	439
15,000	542	542	542	542	568	568	568
16,000	561	561	561	561	588	588	588
17,000	579	579	579	579	608	608	608
18,000	589	589	589	589	618	618	618
19,000	598	598	598	598	628	628	628
20,000	616	616	616	616	648	648	648
21,000	626	626	626	626	658	658	658
22,000	644	644	644	644	678	678	678
23,000	672	672	672	672	708	708	708
24,000	681	681	681	681	718	718	718
25,000	699	699	699	699	738	738	738
26,000	708	708	708	708	748	748	748
27,000	727	727	727	727	768	768	768
28,000	727	727	727	727	768	768	768
29,000	736	736	736	736	778	778	778
30,000	754	754	754	754	798	798	798
31,000	754	754	754	754	798	798	798
32,000	763	763	763	763	807	807	807
33,000	773	773	773	773	817	817	817
34,000	782	782	782	782	828	828	828
35,000	791	791	791	791	837	837	837
36,000	800	800	800	800	847	847	847
37,000	809	809	809	809	857	857	857
38,000	819	819	819	819	868	868	868
39,000	828	828	828	828	877	877	877
40,000	837	837	837	837	887	887	887
45,000	865	865	865	865	917	917	917
50,000	957	957	957	957	1017	1017	1017
55,000	1040	1040	1040	1040	1106	1106	1106
60,000	1132	1132	1132	1132	1206	1206	1206
65,000	1215	1215	1215	1215	1296	1296	1296
70,000	1289	1289	1289	1289	1375	1375	1375
75,000	1363	1363	1363	1363	1455	1455	1455
100,000	1750	1750	1750	1750	1873	1873	1873
125,000	2128	2128	2128	2128	2282	2282	2282
150,000	2505	2505	2505	2505	2690	2690	2690
175,000	2917	2917	2917	2917	3135	3135	3135
200,000	3335	3335	3335	3335	3587	3587	3587
225,000	3747	3747	3747	3747	4032	4032	4032
250,000	4164	4164	4164	4164	4483	4483	4483
275,000	4576	4576	4576	4576	4928	4928	4928
300,000	4994	4994	4994	4994	5380	5380	5380

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 87

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	268	268	268	268	277	277	277
4,000	268	268	268	268	277	277	277
6,000	275	275	275	275	284	284	284
8,000	288	288	288	288	299	299	299
10,000	308	308	308	308	320	320	320
15,000	394	394	394	394	414	414	414
16,000	408	408	408	408	428	428	428
17,000	421	421	421	421	442	442	442
18,000	428	428	428	428	450	450	450
19,000	434	434	434	434	457	457	457
20,000	447	447	447	447	471	471	471
21,000	454	454	454	454	479	479	479
22,000	467	467	467	467	493	493	493
23,000	487	487	487	487	514	514	514
24,000	494	494	494	494	521	521	521
25,000	507	507	507	507	536	536	536
26,000	514	514	514	514	543	543	543
27,000	527	527	527	527	557	557	557
28,000	527	527	527	527	557	557	557
29,000	534	534	534	534	565	565	565
30,000	547	547	547	547	579	579	579
31,000	547	547	547	547	579	579	579
32,000	554	554	554	554	586	586	586
33,000	560	560	560	560	593	593	593
34,000	567	567	567	567	601	601	601
35,000	574	574	574	574	608	608	608
36,000	580	580	580	580	615	615	615
37,000	587	587	587	587	622	622	622
38,000	594	594	594	594	629	629	629
39,000	600	600	600	600	637	637	637
40,000	607	607	607	607	644	644	644
45,000	627	627	627	627	665	665	665
50,000	693	693	693	693	737	737	737
55,000	753	753	753	753	802	802	802
60,000	819	819	819	819	874	874	874
65,000	879	879	879	879	938	938	938
70,000	932	932	932	932	996	996	996
75,000	985	985	985	985	1053	1053	1053
100,000	1264	1264	1264	1264	1355	1355	1355
125,000	1536	1536	1536	1536	1650	1650	1650
150,000	1808	1808	1808	1808	1945	1945	1945
175,000	2104	2104	2104	2104	2266	2266	2266
200,000	2405	2405	2405	2405	2592	2592	2592
225,000	2702	2702	2702	2702	2912	2912	2912
250,000	3002	3002	3002	3002	3238	3238	3238
275,000	3299	3299	3299	3299	3559	3559	3559
300,000	3600	3600	3600	3600	3885	3885	3885

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 89

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	284	284	284	284	291	291	291
4,000	284	284	284	284	291	291	291
6,000	289	289	289	289	296	296	296
8,000	299	299	299	299	307	307	307
10,000	314	314	314	314	323	323	323
15,000	379	379	379	379	393	393	393
16,000	389	389	389	389	404	404	404
17,000	399	399	399	399	414	414	414
18,000	404	404	404	404	420	420	420
19,000	409	409	409	409	425	425	425
20,000	418	418	418	418	436	436	436
21,000	424	424	424	424	441	441	441
22,000	433	433	433	433	452	452	452
23,000	448	448	448	448	468	468	468
24,000	453	453	453	453	473	473	473
25,000	463	463	463	463	484	484	484
26,000	468	468	468	468	490	490	490
27,000	478	478	478	478	500	500	500
28,000	478	478	478	478	500	500	500
29,000	483	483	483	483	506	506	506
30,000	493	493	493	493	516	516	516
31,000	493	493	493	493	516	516	516
32,000	498	498	498	498	522	522	522
33,000	503	503	503	503	527	527	527
34,000	508	508	508	508	533	533	533
35,000	513	513	513	513	538	538	538
36,000	518	518	518	518	543	543	543
37,000	523	523	523	523	549	549	549
38,000	528	528	528	528	554	554	554
39,000	533	533	533	533	559	559	559
40,000	538	538	538	538	565	565	565
45,000	553	553	553	553	581	581	581
50,000	602	602	602	602	634	634	634
55,000	647	647	647	647	683	683	683
60,000	697	697	697	697	737	737	737
65,000	741	741	741	741	785	785	785
70,000	781	781	781	781	828	828	828
75,000	821	821	821	821	871	871	871
100,000	1029	1029	1029	1029	1096	1096	1096
125,000	1233	1233	1233	1233	1317	1317	1317
150,000	1437	1437	1437	1437	1537	1537	1537
175,000	1658	1658	1658	1658	1777	1777	1777
200,000	1884	1884	1884	1884	2020	2020	2020
225,000	2105	2105	2105	2105	2260	2260	2260
250,000	2330	2330	2330	2330	2503	2503	2503
275,000	2552	2552	2552	2552	2743	2743	2743
300,000	2777	2777	2777	2777	2987	2987	2987

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 90

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	219	219	219	219	224	224	224
4,000	219	219	219	219	224	224	224
6,000	223	223	223	223	229	229	229
8,000	231	231	231	231	237	237	237
10,000	242	242	242	242	249	249	249
15,000	291	291	291	291	302	302	302
16,000	298	298	298	298	310	310	310
17,000	306	306	306	306	318	318	318
18,000	310	310	310	310	322	322	322
19,000	313	313	313	313	326	326	326
20,000	321	321	321	321	335	335	335
21,000	325	325	325	325	339	339	339
22,000	332	332	332	332	347	347	347
23,000	343	343	343	343	359	359	359
24,000	347	347	347	347	363	363	363
25,000	355	355	355	355	371	371	371
26,000	358	358	358	358	375	375	375
27,000	366	366	366	366	384	384	384
28,000	366	366	366	366	384	384	384
29,000	370	370	370	370	388	388	388
30,000	377	377	377	377	396	396	396
31,000	377	377	377	377	396	396	396
32,000	381	381	381	381	400	400	400
33,000	384	384	384	384	404	404	404
34,000	388	388	388	388	408	408	408
35,000	392	392	392	392	412	412	412
36,000	396	396	396	396	416	416	416
37,000	399	399	399	399	420	420	420
38,000	403	403	403	403	424	424	424
39,000	407	407	407	407	429	429	429
40,000	411	411	411	411	433	433	433
45,000	422	422	422	422	445	445	445
50,000	460	460	460	460	486	486	486
55,000	493	493	493	493	522	522	522
60,000	531	531	531	531	563	563	563
65,000	565	565	565	565	600	600	600
70,000	595	595	595	595	633	633	633
75,000	625	625	625	625	665	665	665
100,000	783	783	783	783	837	837	837
125,000	937	937	937	937	1004	1004	1004
150,000	1091	1091	1091	1091	1171	1171	1171
175,000	1259	1259	1259	1259	1353	1353	1353
200,000	1429	1429	1429	1429	1539	1539	1539
225,000	1597	1597	1597	1597	1721	1721	1721
250,000	1767	1767	1767	1767	1906	1906	1906
275,000	1935	1935	1935	1935	2088	2088	2088
300,000	2105	2105	2105	2105	2273	2273	2273

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 91

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	411	411	411	411	422	422	422
4,000	411	411	411	411	422	422	422
6,000	419	419	419	419	430	430	430
8,000	435	435	435	435	448	448	448
10,000	459	459	459	459	473	473	473
15,000	562	562	562	562	584	584	584
16,000	578	578	578	578	602	602	602
17,000	593	593	593	593	618	618	618
18,000	602	602	602	602	627	627	627
19,000	609	609	609	609	636	636	636
20,000	625	625	625	625	653	653	653
21,000	633	633	633	633	662	662	662
22,000	649	649	649	649	678	678	678
23,000	673	673	673	673	704	704	704
24,000	681	681	681	681	713	713	713
25,000	697	697	697	697	730	730	730
26,000	704	704	704	704	739	739	739
27,000	720	720	720	720	755	755	755
28,000	720	720	720	720	755	755	755
29,000	728	728	728	728	764	764	764
30,000	744	744	744	744	781	781	781
31,000	744	744	744	744	781	781	781
32,000	752	752	752	752	790	790	790
33,000	759	759	759	759	798	798	798
34,000	768	768	768	768	807	807	807
35,000	776	776	776	776	815	815	815
36,000	783	783	783	783	824	824	824
37,000	791	791	791	791	832	832	832
38,000	799	799	799	799	841	841	841
39,000	807	807	807	807	850	850	850
40,000	815	815	815	815	858	858	858
45,000	839	839	839	839	884	884	884
50,000	918	918	918	918	969	969	969
55,000	989	989	989	989	1046	1046	1046
60,000	1068	1068	1068	1068	1132	1132	1132
65,000	1140	1140	1140	1140	1209	1209	1209
70,000	1203	1203	1203	1203	1278	1278	1278
75,000	1266	1266	1266	1266	1346	1346	1346
100,000	1599	1599	1599	1599	1706	1706	1706
125,000	1923	1923	1923	1923	2057	2057	2057
150,000	2248	2248	2248	2248	2408	2408	2408
175,000	2601	2601	2601	2601	2790	2790	2790
200,000	2960	2960	2960	2960	3178	3178	3178
225,000	3314	3314	3314	3314	3560	3560	3560
250,000	3673	3673	3673	3673	3948	3948	3948
275,000	4026	4026	4026	4026	4330	4330	4330
300,000	4385	4385	4385	4385	4718	4718	4718

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 92

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	206	206	206	206	211	211	211
4,000	206	206	206	206	211	211	211
6,000	210	210	210	210	215	215	215
8,000	217	217	217	217	223	223	223
10,000	228	228	228	228	234	234	234
15,000	275	275	275	275	285	285	285
16,000	282	282	282	282	293	293	293
17,000	289	289	289	289	301	301	301
18,000	293	293	293	293	305	305	305
19,000	297	297	297	297	309	309	309
20,000	304	304	304	304	316	316	316
21,000	308	308	308	308	320	320	320
22,000	315	315	315	315	328	328	328
23,000	326	326	326	326	340	340	340
24,000	329	329	329	329	344	344	344
25,000	337	337	337	337	352	352	352
26,000	340	340	340	340	355	355	355
27,000	347	347	347	347	363	363	363
28,000	347	347	347	347	363	363	363
29,000	351	351	351	351	367	367	367
30,000	358	358	358	358	375	375	375
31,000	358	358	358	358	375	375	375
32,000	362	362	362	362	379	379	379
33,000	365	365	365	365	382	382	382
34,000	369	369	369	369	387	387	387
35,000	373	373	373	373	390	390	390
36,000	376	376	376	376	394	394	394
37,000	380	380	380	380	398	398	398
38,000	383	383	383	383	402	402	402
39,000	387	387	387	387	406	406	406
40,000	391	391	391	391	410	410	410
45,000	401	401	401	401	422	422	422
50,000	437	437	437	437	461	461	461
55,000	470	470	470	470	496	496	496
60,000	506	506	506	506	535	535	535
65,000	539	539	539	539	570	570	570
70,000	567	567	567	567	601	601	601
75,000	596	596	596	596	632	632	632
100,000	748	748	748	748	796	796	796
125,000	896	896	896	896	956	956	956
150,000	1044	1044	1044	1044	1116	1116	1116
175,000	1205	1205	1205	1205	1290	1290	1290
200,000	1369	1369	1369	1369	1467	1467	1467
225,000	1530	1530	1530	1530	1641	1641	1641
250,000	1694	1694	1694	1694	1817	1817	1817
275,000	1855	1855	1855	1855	1991	1991	1991
300,000	2019	2019	2019	2019	2168	2168	2168

CONDOMINIUM UNITOWNERS
\$500 ALL-PERIL DEDUCTIBLE
PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 93

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
2,000	136	136	136	136	142	142	142
4,000	138	138	138	138	144	144	144
6,000	140	140	140	140	146	146	146
8,000	148	148	148	148	156	156	156
10,000	155	155	155	155	163	163	163
15,000	169	169	169	169	178	178	178
16,000	169	169	169	169	178	178	178
17,000	171	171	171	171	180	180	180
18,000	171	171	171	171	180	180	180
19,000	173	173	173	173	182	182	182
20,000	176	176	176	176	186	186	186
21,000	182	182	182	182	192	192	192
22,000	185	185	185	185	196	196	196
23,000	189	189	189	189	199	199	199
24,000	194	194	194	194	205	205	205
25,000	196	196	196	196	207	207	207
26,000	199	199	199	199	211	211	211
27,000	201	201	201	201	213	213	213
28,000	204	204	204	204	217	217	217
29,000	208	208	208	208	220	220	220
30,000	212	212	212	212	224	224	224
31,000	212	212	212	212	224	224	224
32,000	213	213	213	213	226	226	226
33,000	215	215	215	215	228	228	228
34,000	217	217	217	217	230	230	230
35,000	217	217	217	217	230	230	230
36,000	220	220	220	220	234	234	234
37,000	226	226	226	226	240	240	240
38,000	229	229	229	229	243	243	243
39,000	233	233	233	233	247	247	247
40,000	236	236	236	236	251	251	251
45,000	254	254	254	254	270	270	270
50,000	278	278	278	278	297	297	297
55,000	303	303	303	303	323	323	323
60,000	329	329	329	329	352	352	352
65,000	352	352	352	352	377	377	377
70,000	375	375	375	375	402	402	402
75,000	396	396	396	396	424	424	424
100,000	508	508	508	508	546	546	546
125,000	618	618	618	618	667	667	667
150,000	729	729	729	729	787	787	787
175,000	851	851	851	851	920	920	920
200,000	974	974	974	974	1054	1054	1054
225,000	1096	1096	1096	1096	1186	1186	1186
250,000	1219	1219	1219	1219	1321	1321	1321
275,000	1341	1341	1341	1341	1453	1453	1453
300,000	1465	1465	1465	1465	1588	1588	1588

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 94

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	128	128	128	128	134	134	134
4,000	128	128	128	128	134	134	134
6,000	130	130	130	130	136	136	136
8,000	134	134	134	134	141	141	141
10,000	140	140	140	140	148	148	148
15,000	165	165	165	165	178	178	178
16,000	169	169	169	169	183	183	183
17,000	173	173	173	173	187	187	187
18,000	175	175	175	175	190	190	190
19,000	177	177	177	177	192	192	192
20,000	181	181	181	181	196	196	196
21,000	183	183	183	183	199	199	199
22,000	187	187	187	187	203	203	203
23,000	193	193	193	193	210	210	210
24,000	195	195	195	195	213	213	213
25,000	199	199	199	199	217	217	217
26,000	201	201	201	201	220	220	220
27,000	205	205	205	205	224	224	224
28,000	205	205	205	205	224	224	224
29,000	207	207	207	207	227	227	227
30,000	210	210	210	210	231	231	231
31,000	210	210	210	210	231	231	231
32,000	212	212	212	212	234	234	234
33,000	214	214	214	214	236	236	236
34,000	216	216	216	216	238	238	238
35,000	218	218	218	218	241	241	241
36,000	220	220	220	220	243	243	243
37,000	222	222	222	222	245	245	245
38,000	224	224	224	224	248	248	248
39,000	226	226	226	226	250	250	250
40,000	228	228	228	228	252	252	252
45,000	234	234	234	234	259	259	259
50,000	254	254	254	254	282	282	282
55,000	271	271	271	271	303	303	303
60,000	291	291	291	291	327	327	327
65,000	309	309	309	309	348	348	348
70,000	324	324	324	324	366	366	366
75,000	340	340	340	340	385	385	385
100,000	423	423	423	423	482	482	482
125,000	503	503	503	503	578	578	578
150,000	584	584	584	584	673	673	673
175,000	672	672	672	672	777	777	777
200,000	761	761	761	761	882	882	882
225,000	849	849	849	849	986	986	986
250,000	938	938	938	938	1092	1092	1092
275,000	1026	1026	1026	1026	1195	1195	1195
300,000	1115	1115	1115	1115	1301	1301	1301

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 95

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	112	112	112	112	118	118	118
4,000	112	112	112	112	118	118	118
6,000	114	114	114	114	120	120	120
8,000	118	118	118	118	125	125	125
10,000	124	124	124	124	133	133	133
15,000	151	151	151	151	164	164	164
16,000	155	155	155	155	169	169	169
17,000	160	160	160	160	174	174	174
18,000	162	162	162	162	177	177	177
19,000	164	164	164	164	179	179	179
20,000	168	168	168	168	184	184	184
21,000	170	170	170	170	186	186	186
22,000	174	174	174	174	191	191	191
23,000	180	180	180	180	199	199	199
24,000	182	182	182	182	201	201	201
25,000	187	187	187	187	206	206	206
26,000	189	189	189	189	208	208	208
27,000	193	193	193	193	213	213	213
28,000	193	193	193	193	213	213	213
29,000	195	195	195	195	216	216	216
30,000	199	199	199	199	220	220	220
31,000	199	199	199	199	220	220	220
32,000	201	201	201	201	223	223	223
33,000	203	203	203	203	225	225	225
34,000	205	205	205	205	228	228	228
35,000	207	207	207	207	230	230	230
36,000	209	209	209	209	233	233	233
37,000	211	211	211	211	235	235	235
38,000	213	213	213	213	238	238	238
39,000	216	216	216	216	240	240	240
40,000	218	218	218	218	242	242	242
45,000	224	224	224	224	250	250	250
50,000	244	244	244	244	274	274	274
55,000	263	263	263	263	296	296	296
60,000	284	284	284	284	321	321	321
65,000	302	302	302	302	343	343	343
70,000	319	319	319	319	362	362	362
75,000	336	336	336	336	382	382	382
100,000	423	423	423	423	484	484	484
125,000	507	507	507	507	584	584	584
150,000	592	592	592	592	684	684	684
175,000	685	685	685	685	793	793	793
200,000	779	779	779	779	904	904	904
225,000	871	871	871	871	1013	1013	1013
250,000	965	965	965	965	1124	1124	1124
275,000	1057	1057	1057	1057	1233	1233	1233
300,000	1151	1151	1151	1151	1343	1343	1343

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 96

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	215	215	215	215	231	231	231
4,000	215	215	215	215	231	231	231
6,000	219	219	219	219	236	236	236
8,000	229	229	229	229	248	248	248
10,000	242	242	242	242	264	264	264
15,000	301	301	301	301	336	336	336
16,000	310	310	310	310	347	347	347
17,000	319	319	319	319	358	358	358
18,000	323	323	323	323	363	363	363
19,000	328	328	328	328	369	369	369
20,000	337	337	337	337	380	380	380
21,000	341	341	341	341	386	386	386
22,000	350	350	350	350	396	396	396
23,000	364	364	364	364	413	413	413
24,000	368	368	368	368	419	419	419
25,000	378	378	378	378	430	430	430
26,000	382	382	382	382	435	435	435
27,000	391	391	391	391	446	446	446
28,000	391	391	391	391	446	446	446
29,000	396	396	396	396	452	452	452
30,000	405	405	405	405	463	463	463
31,000	405	405	405	405	463	463	463
32,000	409	409	409	409	468	468	468
33,000	414	414	414	414	474	474	474
34,000	418	418	418	418	479	479	479
35,000	423	423	423	423	485	485	485
36,000	427	427	427	427	490	490	490
37,000	432	432	432	432	496	496	496
38,000	436	436	436	436	501	501	501
39,000	441	441	441	441	507	507	507
40,000	445	445	445	445	512	512	512
45,000	459	459	459	459	529	529	529
50,000	504	504	504	504	584	584	584
55,000	545	545	545	545	634	634	634
60,000	590	590	590	590	689	689	689
65,000	631	631	631	631	739	739	739
70,000	667	667	667	667	783	783	783
75,000	703	703	703	703	827	827	827
100,000	893	893	893	893	1059	1059	1059
125,000	1078	1078	1078	1078	1285	1285	1285
150,000	1263	1263	1263	1263	1511	1511	1511
175,000	1465	1465	1465	1465	1758	1758	1758
200,000	1670	1670	1670	1670	2008	2008	2008
225,000	1872	1872	1872	1872	2255	2255	2255
250,000	2076	2076	2076	2076	2505	2505	2505
275,000	2278	2278	2278	2278	2751	2751	2751
300,000	2483	2483	2483	2483	3002	3002	3002

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 97

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	215	215	215	215	221	221	221
4,000	215	215	215	215	221	221	221
6,000	219	219	219	219	225	225	225
8,000	228	228	228	228	235	235	235
10,000	242	242	242	242	249	249	249
15,000	300	300	300	300	312	312	312
16,000	309	309	309	309	322	322	322
17,000	318	318	318	318	331	331	331
18,000	322	322	322	322	337	337	337
19,000	327	327	327	327	341	341	341
20,000	336	336	336	336	351	351	351
21,000	340	340	340	340	356	356	356
22,000	349	349	349	349	365	365	365
23,000	363	363	363	363	380	380	380
24,000	367	367	367	367	385	385	385
25,000	376	376	376	376	394	394	394
26,000	381	381	381	381	399	399	399
27,000	389	389	389	389	409	409	409
28,000	389	389	389	389	409	409	409
29,000	394	394	394	394	414	414	414
30,000	403	403	403	403	423	423	423
31,000	403	403	403	403	423	423	423
32,000	407	407	407	407	428	428	428
33,000	412	412	412	412	433	433	433
34,000	416	416	416	416	438	438	438
35,000	421	421	421	421	443	443	443
36,000	425	425	425	425	447	447	447
37,000	430	430	430	430	452	452	452
38,000	434	434	434	434	457	457	457
39,000	439	439	439	439	462	462	462
40,000	443	443	443	443	467	467	467
45,000	457	457	457	457	481	481	481
50,000	501	501	501	501	529	529	529
55,000	542	542	542	542	573	573	573
60,000	586	586	586	586	621	621	621
65,000	627	627	627	627	665	665	665
70,000	663	663	663	663	703	703	703
75,000	698	698	698	698	742	742	742
100,000	886	886	886	886	945	945	945
125,000	1070	1070	1070	1070	1143	1143	1143
150,000	1253	1253	1253	1253	1341	1341	1341
175,000	1453	1453	1453	1453	1556	1556	1556
200,000	1656	1656	1656	1656	1775	1775	1775
225,000	1856	1856	1856	1856	1991	1991	1991
250,000	2059	2059	2059	2059	2210	2210	2210
275,000	2259	2259	2259	2259	2425	2425	2425
300,000	2462	2462	2462	2462	2644	2644	2644

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 98

AMOUNT	Subzone						
	O1	O2	O3	O4	O5	O6	O7
2,000	819	819	819	819	848	848	848
4,000	819	819	819	819	848	848	848
6,000	841	841	841	841	873	873	873
8,000	888	888	888	888	923	923	923
10,000	956	956	956	956	997	997	997
15,000	1256	1256	1256	1256	1320	1320	1320
16,000	1302	1302	1302	1302	1370	1370	1370
17,000	1348	1348	1348	1348	1419	1419	1419
18,000	1372	1372	1372	1372	1445	1445	1445
19,000	1395	1395	1395	1395	1470	1470	1470
20,000	1440	1440	1440	1440	1519	1519	1519
21,000	1464	1464	1464	1464	1545	1545	1545
22,000	1510	1510	1510	1510	1594	1594	1594
23,000	1579	1579	1579	1579	1669	1669	1669
24,000	1602	1602	1602	1602	1693	1693	1693
25,000	1649	1649	1649	1649	1744	1744	1744
26,000	1671	1671	1671	1671	1768	1768	1768
27,000	1717	1717	1717	1717	1817	1817	1817
28,000	1717	1717	1717	1717	1817	1817	1817
29,000	1741	1741	1741	1741	1843	1843	1843
30,000	1786	1786	1786	1786	1892	1892	1892
31,000	1786	1786	1786	1786	1892	1892	1892
32,000	1809	1809	1809	1809	1917	1917	1917
33,000	1832	1832	1832	1832	1941	1941	1941
34,000	1856	1856	1856	1856	1967	1967	1967
35,000	1878	1878	1878	1878	1992	1992	1992
36,000	1901	1901	1901	1901	2016	2016	2016
37,000	1924	1924	1924	1924	2041	2041	2041
38,000	1948	1948	1948	1948	2067	2067	2067
39,000	1971	1971	1971	1971	2091	2091	2091
40,000	1993	1993	1993	1993	2116	2116	2116
45,000	2063	2063	2063	2063	2191	2191	2191
50,000	2293	2293	2293	2293	2439	2439	2439
55,000	2500	2500	2500	2500	2662	2662	2662
60,000	2731	2731	2731	2731	2912	2912	2912
65,000	2938	2938	2938	2938	3136	3136	3136
70,000	3122	3122	3122	3122	3335	3335	3335
75,000	3307	3307	3307	3307	3534	3534	3534
100,000	4274	4274	4274	4274	4578	4578	4578
125,000	5219	5219	5219	5219	5598	5598	5598
150,000	6164	6164	6164	6164	6617	6617	6617
175,000	7193	7193	7193	7193	7728	7728	7728
200,000	8237	8237	8237	8237	8856	8856	8856
225,000	9266	9266	9266	9266	9966	9966	9966
250,000	10310	10310	10310	10310	11093	11093	11093
275,000	11339	11339	11339	11339	12203	12203	12203
300,000	12384	12384	12384	12384	13331	13331	13331

CONDOMINIUM UNITOWNERS
 \$500 ALL-PERIL DEDUCTIBLE
 PREMIUMS INCLUDE \$100,000 LIABILITY, \$1,000 MED. PAY.

ZONE: 99

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	559	559	559	559	578	578	578
4,000	559	559	559	559	578	578	578
6,000	574	574	574	574	594	594	594
8,000	604	604	604	604	627	627	627
10,000	647	647	647	647	674	674	674
15,000	839	839	839	839	881	881	881
16,000	869	869	869	869	913	913	913
17,000	898	898	898	898	944	944	944
18,000	913	913	913	913	961	961	961
19,000	928	928	928	928	977	977	977
20,000	957	957	957	957	1008	1008	1008
21,000	972	972	972	972	1025	1025	1025
22,000	1001	1001	1001	1001	1056	1056	1056
23,000	1046	1046	1046	1046	1104	1104	1104
24,000	1060	1060	1060	1060	1120	1120	1120
25,000	1090	1090	1090	1090	1152	1152	1152
26,000	1105	1105	1105	1105	1168	1168	1168
27,000	1134	1134	1134	1134	1199	1199	1199
28,000	1134	1134	1134	1134	1199	1199	1199
29,000	1149	1149	1149	1149	1216	1216	1216
30,000	1178	1178	1178	1178	1247	1247	1247
31,000	1178	1178	1178	1178	1247	1247	1247
32,000	1193	1193	1193	1193	1263	1263	1263
33,000	1207	1207	1207	1207	1279	1279	1279
34,000	1223	1223	1223	1223	1295	1295	1295
35,000	1237	1237	1237	1237	1311	1311	1311
36,000	1252	1252	1252	1252	1327	1327	1327
37,000	1266	1266	1266	1266	1342	1342	1342
38,000	1282	1282	1282	1282	1359	1359	1359
39,000	1296	1296	1296	1296	1375	1375	1375
40,000	1311	1311	1311	1311	1390	1390	1390
45,000	1355	1355	1355	1355	1438	1438	1438
50,000	1502	1502	1502	1502	1597	1597	1597
55,000	1635	1635	1635	1635	1741	1741	1741
60,000	1782	1782	1782	1782	1900	1900	1900
65,000	1915	1915	1915	1915	2043	2043	2043
70,000	2033	2033	2033	2033	2171	2171	2171
75,000	2151	2151	2151	2151	2298	2298	2298
100,000	2770	2770	2770	2770	2967	2967	2967
125,000	3374	3374	3374	3374	3620	3620	3620
150,000	3978	3978	3978	3978	4273	4273	4273
175,000	4636	4636	4636	4636	4985	4985	4985
200,000	5304	5304	5304	5304	5707	5707	5707
225,000	5963	5963	5963	5963	6418	6418	6418
250,000	6630	6630	6630	6630	7140	7140	7140
275,000	7288	7288	7288	7288	7851	7851	7851
300,000	7956	7956	7956	7956	8573	8573	8573

BASIC PREMIUM ADJUSTMENTS

5. WINDSTORM OR HAIL EXCLUSION

The perils of Windstorm or Hail, including Tornado, Hurricane, and Tropical Storm may be excluded from our policy. The following discounts apply to the premium after 4. above. If the insured is not eligible for a wind-only policy from Citizens Property Insurance Corporation, then the insured must provide the necessary written statement(s) as required by statute.

ZONE	Homeowners	Renters	Unitowners	ZONE	Homeowners	Renters	Unitowners
01	-76.0%	-52.8%	-53.1%	41	-47.1%	-30.4%	-13.6%
02	-78.9%	-55.7%	-63.2%	42	-58.6%	-25.1%	-49.4%
03	-86.5%	-68.1%	-77.9%	43	-63.0%	-38.2%	-51.1%
04	-85.4%	-59.0%	-68.6%	44	-50.1%	-23.3%	-37.7%
05	-96.8%	-86.8%	-85.2%	45	-61.0%	-36.6%	-46.5%
06	-77.0%	-59.0%	-63.7%	46	-55.5%	-26.7%	-41.3%
07	-97.1%	-83.2%	-73.6%	48	-51.2%	-16.6%	-17.4%
08	-85.0%	-72.6%	-68.3%	50	-41.4%	-20.6%	-91.8%
09	-93.9%	-80.7%	-81.7%	53	-45.1%	-16.6%	-18.2%
11	-78.8%	-50.1%	-62.0%	62	-39.8%	-14.4%	-18.5%
12	-91.0%	-79.9%	-78.4%	69	-91.9%	-72.0%	-73.4%
13	-91.9%	-77.5%	-73.6%	71	-54.5%	-19.5%	-20.3%
14	-86.5%	-67.3%	-75.8%	73	-72.3%	-44.4%	-44.3%
15	-75.2%	-60.9%	-62.6%	74	-52.3%	-17.3%	-25.3%
17	-45.7%	-20.6%	-13.6%	75	-89.8%	-72.3%	-71.0%
19	-95.2%	-81.6%	-81.6%	78	-88.3%	-78.1%	-78.7%
20	-79.2%	-56.1%	-55.6%	79	-80.7%	-60.9%	-64.4%
21	-96.3%	-86.9%	-79.7%	80	-71.7%	-58.3%	-36.6%
22	-46.0%	-33.5%	-49.0%	81	-51.0%	-26.0%	-36.2%
23	-35.5%	-23.7%	-51.3%	82	-85.5%	-70.6%	-75.9%
24	-52.9%	-20.0%	-24.0%	83	-82.2%	-64.4%	-70.9%
25	-52.4%	-53.6%	-61.1%	84	-90.8%	-85.0%	-76.2%
26	-47.1%	-29.0%	-50.1%	86	-88.2%	-71.0%	-62.7%
27	-92.3%	-76.7%	-82.3%	87	-74.7%	-44.8%	-55.4%
28	-77.8%	-56.3%	-67.2%	89	-83.4%	-63.5%	-63.4%
29	-69.7%	-38.0%	-32.0%	90	-65.1%	-33.4%	-51.0%
30	-43.3%	-16.7%	-35.3%	91	-80.2%	-21.6%	-74.2%
31	-70.7%	-28.9%	-50.2%	92	-61.0%	-20.3%	-46.5%
32	-79.6%	-51.6%	-68.1%	93	-49.5%	-21.0%	-30.2%
33	-84.5%	-68.4%	-68.4%	94	-44.1%	-17.9%	-32.7%
34	-73.2%	-49.2%	-59.8%	95	-55.9%	-16.9%	-27.5%
35	-82.5%	-61.2%	-74.3%	96	-51.3%	-20.7%	-29.7%
37	-81.8%	-63.5%	-69.0%	97	-66.5%	-30.6%	-37.6%
38	-94.8%	-89.4%	-78.8%	98	-92.9%	-46.6%	-50.7%
39	-73.2%	-38.2%	-55.1%	99	-84.8%	-44.0%	-52.0%
40	-37.3%	-15.3%	-26.0%				

ATTACH: FE-5423, Wind, Hail, Tornado, Hurricane, and Tropical Storm Exclusion

6. RESERVED FOR FUTURE USE

BASIC PREMIUM ADJUSTMENTS

16. DISCOUNT CONVERSION FACTORS

These factors are used in conjunction with the Shutter/Impact Resistant Window and Door Assembly Discount and the Wind Mitigation Discount Plan.

The Wind Mitigation Discount Plan and the Shutter/Impact Resistant Window and Door Assembly Discount are mutually exclusive. If a structure qualifies for both rating plans, it may receive premium credit through only one of the plans.

ZONE	Homeowners	Renters	Unitowners	ZONE	Homeowners	Renters	Unitowners
01	0.760	0.528	0.531	41	0.471	0.304	0.136
02	0.789	0.557	0.632	42	0.586	0.251	0.494
03	0.865	0.681	0.779	43	0.630	0.382	0.511
04	0.854	0.590	0.686	44	0.501	0.233	0.377
05	0.968	0.868	0.852	45	0.610	0.366	0.465
06	0.770	0.590	0.637	46	0.555	0.267	0.413
07	0.971	0.832	0.736	48	0.512	0.166	0.174
08	0.850	0.726	0.683	50	0.414	0.206	0.918
09	0.939	0.807	0.817	53	0.451	0.166	0.182
11	0.788	0.501	0.620	62	0.398	0.144	0.185
12	0.910	0.799	0.784	69	0.919	0.720	0.734
13	0.919	0.775	0.736	71	0.545	0.195	0.203
14	0.865	0.673	0.758	73	0.723	0.444	0.443
15	0.752	0.609	0.626	74	0.523	0.173	0.253
17	0.457	0.206	0.136	75	0.898	0.723	0.710
19	0.952	0.816	0.816	78	0.883	0.781	0.787
20	0.792	0.561	0.556	79	0.807	0.609	0.644
21	0.963	0.869	0.797	80	0.717	0.583	0.366
22	0.460	0.335	0.490	81	0.510	0.260	0.362
23	0.355	0.237	0.513	82	0.855	0.706	0.759
24	0.529	0.200	0.240	83	0.822	0.644	0.709
25	0.524	0.536	0.611	84	0.908	0.850	0.762
26	0.471	0.290	0.501	86	0.882	0.710	0.627
27	0.923	0.767	0.823	87	0.747	0.448	0.554
28	0.778	0.563	0.672	89	0.834	0.635	0.634
29	0.697	0.380	0.320	90	0.651	0.334	0.510
30	0.433	0.167	0.353	91	0.802	0.216	0.742
31	0.707	0.289	0.502	92	0.610	0.203	0.465
32	0.796	0.516	0.681	93	0.495	0.210	0.302
33	0.845	0.684	0.684	94	0.441	0.179	0.327
34	0.732	0.492	0.598	95	0.559	0.169	0.275
35	0.825	0.612	0.743	96	0.513	0.207	0.297
37	0.818	0.635	0.690	97	0.665	0.306	0.376
38	0.948	0.894	0.788	98	0.929	0.466	0.507
39	0.732	0.382	0.551	99	0.848	0.440	0.520
40	0.373	0.153	0.260				

DISCOUNTS, CHARGES AND OPTIONS

10. HURRICANE PREMIUM FACTOR

Multiply the factor below by the total policy premium to calculate the amount of premium that covers the hurricane exposure. Subtract the hurricane premium from the total policy premium to determine the premium to cover all other coverages.

ZONE	FORMS			ZONE	FORMS		
	Homeowners	Renters	Condo Unitowners		Homeowners	Renters	Condo Unitowners
01	0.73	0.51	0.51	41	0.40	0.27	0.09
02	0.76	0.53	0.61	42	0.54	0.22	0.47
03	0.85	0.66	0.77	43	0.59	0.35	0.49
04	0.83	0.57	0.67	44	0.44	0.19	0.35
05	0.96	0.86	0.84	45	0.57	0.34	0.44
06	0.75	0.57	0.62	46	0.50	0.23	0.38
07	0.96	0.82	0.72	48	0.44	0.12	0.14
08	0.83	0.71	0.67	50	0.35	0.16	0.80
09	0.93	0.79	0.81	53	0.37	0.12	0.14
11	0.76	0.48	0.60	62	0.33	0.10	0.14
12	0.90	0.79	0.77	69	0.91	0.71	0.72
13	0.91	0.76	0.72	71	0.47	0.15	0.16
14	0.85	0.66	0.75	73	0.67	0.41	0.41
15	0.72	0.59	0.61	74	0.46	0.13	0.22
17	0.39	0.16	0.09	75	0.89	0.71	0.70
19	0.94	0.81	0.81	78	0.87	0.77	0.78
20	0.76	0.54	0.53	79	0.78	0.59	0.63
21	0.95	0.86	0.79	80	0.68	0.56	0.34
22	0.41	0.30	0.47	81	0.45	0.22	0.33
23	0.30	0.20	0.49	82	0.83	0.69	0.75
24	0.44	0.16	0.20	83	0.79	0.63	0.69
25	0.49	0.51	0.59	84	0.90	0.84	0.75
26	0.42	0.25	0.48	86	0.87	0.70	0.61
27	0.91	0.75	0.81	87	0.71	0.42	0.53
28	0.74	0.54	0.66	89	0.81	0.62	0.62
29	0.66	0.35	0.29	90	0.61	0.30	0.49
30	0.35	0.12	0.32	91	0.77	0.18	0.73
31	0.66	0.25	0.48	92	0.55	0.16	0.44
32	0.77	0.49	0.67	93	0.43	0.17	0.27
33	0.83	0.67	0.67	94	0.37	0.14	0.29
34	0.70	0.47	0.58	95	0.50	0.13	0.24
35	0.80	0.59	0.73	96	0.46	0.17	0.26
37	0.80	0.62	0.68	97	0.62	0.27	0.35
38	0.94	0.89	0.78	98	0.92	0.44	0.48
39	0.69	0.35	0.53	99	0.82	0.41	0.50
40	0.29	0.11	0.22				

Example: Assume that the policy premium is \$294 and the Hurricane Premium Factor is 0.16.

Total policy premium		= \$294
Hurricane premium	0.16 X \$294	= \$ 47
Non-Hurricane premium	\$294 - \$47	= \$247

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

THE FOLLOWING PREMIUMS AND RATES ARE TO BE USED FOR AMOUNTS OF
INSURANCE ABOVE THOSE PRECALCULATED IN THE HOMEOWNERS SECTION
OF THE PERSONAL LINES MANUAL.

ZONE: 01
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	167.00	167.00	167.00	174.00	185.00	201.00	209.00

ZONE: 01
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	201.00	201.00	201.00	209.00	302.00	461.00	481.00

ZONE: 02
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	273.00	273.00	273.00	284.00	301.00	327.00	341.00

ZONE: 02
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	327.00	327.00	327.00	342.00	493.00	751.00	784.00

ZONE: 03
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	511.00	511.00	511.00	533.00	565.00	613.00	639.00

ZONE: 03
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	613.00	613.00	613.00	640.00	923.00	1407.00	1468.00

ZONE: 04
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	243.00	243.00	243.00	252.00	274.00	304.00	316.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 04
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	293.00	293.00	293.00	306.00	459.00	760.00	804.00

ZONE: 05
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	979.00	979.00	979.00	1027.00	1089.00	1135.00	1188.00

ZONE: 05
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	1209.00	1209.00	1209.00	1266.00	1769.00	2003.00	2099.00

ZONE: 06
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	310.00	310.00	310.00	324.00	343.00	359.00	378.00

ZONE: 06
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	372.00	372.00	372.00	388.00	531.00	763.00	800.00

ZONE: 07
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	1013.00	1013.00	1013.00	1059.00	1126.00	1172.00	1227.00

ZONE: 07
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	1248.00	1248.00	1248.00	1312.00	1829.00	2073.00	2171.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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OF THE PERSONAL LINES MANUAL.

ZONE: 08
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	230.00	230.00	230.00	239.00	262.00	299.00	311.00

ZONE: 08
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	272.00	272.00	272.00	283.00	422.00	704.00	744.00

ZONE: 09
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	644.00	644.00	644.00	675.00	713.00	747.00	786.00

ZONE: 09
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	775.00	775.00	775.00	806.00	1104.00	1588.00	1665.00

ZONE: 11
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	235.00	235.00	235.00	244.00	256.00	282.00	294.00

ZONE: 11
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	285.00	285.00	285.00	297.00	408.00	613.00	641.00

ZONE: 12
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	418.00	436.00	444.00	444.00	473.00	584.00	671.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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OF THE PERSONAL LINES MANUAL.

ZONE: 12
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	480.00	499.00	549.00	549.00	743.00	1196.00	1364.00

ZONE: 13
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	359.00	359.00	359.00	375.00	392.00	431.00	449.00

ZONE: 13
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	431.00	431.00	431.00	450.00	648.00	989.00	1032.00

ZONE: 14
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	254.00	265.00	270.00	270.00	287.00	355.00	408.00

ZONE: 14
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	290.00	303.00	333.00	333.00	451.00	722.00	823.00

ZONE: 15
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	177.00	177.00	177.00	183.00	201.00	229.00	238.00

ZONE: 15
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	208.00	208.00	208.00	217.00	324.00	539.00	570.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

THE FOLLOWING PREMIUMS AND RATES ARE TO BE USED FOR AMOUNTS OF
INSURANCE ABOVE THOSE PRECALCULATED IN THE HOMEOWNERS SECTION
OF THE PERSONAL LINES MANUAL.

ZONE: 17
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	57.00	59.00	61.00	61.00	64.00	80.00	91.00

ZONE: 17
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	65.00	68.00	75.00	75.00	101.00	162.00	185.00

ZONE: 19
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	711.00	711.00	711.00	738.00	769.00	852.00	888.00

ZONE: 19
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	860.00	860.00	860.00	897.00	1227.00	1847.00	1932.00

ZONE: 20
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	262.00	262.00	262.00	272.00	286.00	314.00	327.00

ZONE: 20
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	318.00	318.00	318.00	331.00	451.00	682.00	714.00

ZONE: 21
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	831.00	831.00	831.00	866.00	910.00	997.00	1038.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 21
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	1008.00	1008.00	1008.00	1052.00	1432.00	2165.00	2266.00

ZONE: 22
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	166.00	166.00	166.00	173.00	183.00	200.00	208.00

ZONE: 22
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	202.00	202.00	202.00	211.00	304.00	463.00	483.00

ZONE: 23
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	158.00	158.00	158.00	163.00	178.00	197.00	205.00

ZONE: 23
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	190.00	190.00	190.00	199.00	298.00	493.00	521.00

ZONE: 24
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	49.00	50.00	51.00	51.00	54.00	67.00	76.00

ZONE: 24
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	55.00	58.00	60.00	60.00	89.00	141.00	161.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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INSURANCE ABOVE THOSE PRECALCULATED IN THE HOMEOWNERS SECTION
OF THE PERSONAL LINES MANUAL.

ZONE: 25
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	248.00	248.00	248.00	258.00	273.00	298.00	310.00

ZONE: 25
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	301.00	301.00	301.00	314.00	454.00	690.00	720.00

ZONE: 26
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	131.00	131.00	131.00	135.00	148.00	164.00	170.00

ZONE: 26
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	158.00	158.00	158.00	165.00	248.00	410.00	433.00

ZONE: 27
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	427.00	427.00	427.00	444.00	469.00	512.00	533.00

ZONE: 27
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	517.00	517.00	517.00	540.00	780.00	1186.00	1238.00

ZONE: 28
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	159.00	159.00	159.00	165.00	179.00	199.00	207.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 28
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	192.00	192.00	192.00	200.00	301.00	497.00	526.00

ZONE: 29
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	126.00	131.00	134.00	134.00	143.00	176.00	202.00

ZONE: 29
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	144.00	150.00	165.00	165.00	224.00	358.00	409.00

ZONE: 30
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	43.00	44.00	45.00	45.00	51.00	59.00	68.00

ZONE: 30
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	49.00	51.00	56.00	56.00	84.00	127.00	145.00

ZONE: 31
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	174.00	174.00	174.00	181.00	192.00	208.00	217.00

ZONE: 31
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	208.00	208.00	208.00	218.00	314.00	479.00	499.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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INSURANCE ABOVE THOSE PRECALCULATED IN THE HOMEOWNERS SECTION
OF THE PERSONAL LINES MANUAL.

ZONE: 32
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	213.00	213.00	213.00	222.00	236.00	256.00	266.00

ZONE: 32
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	256.00	256.00	256.00	267.00	385.00	587.00	612.00

ZONE: 33
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	320.00	320.00	320.00	333.00	353.00	383.00	399.00

ZONE: 33
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	383.00	383.00	383.00	400.00	577.00	879.00	918.00

ZONE: 34
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	195.00	195.00	195.00	203.00	215.00	233.00	243.00

ZONE: 34
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	234.00	234.00	234.00	244.00	352.00	536.00	559.00

ZONE: 35
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	278.00	278.00	278.00	290.00	307.00	333.00	347.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 35
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	333.00	333.00	333.00	348.00	502.00	765.00	798.00

ZONE: 37
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	218.00	218.00	218.00	228.00	242.00	262.00	273.00

ZONE: 37
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	263.00	263.00	263.00	274.00	396.00	604.00	630.00

ZONE: 38
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	506.00	506.00	506.00	526.00	556.00	607.00	632.00

ZONE: 38
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	613.00	613.00	613.00	640.00	924.00	1405.00	1466.00

ZONE: 39
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	149.00	149.00	149.00	154.00	168.00	186.00	194.00

ZONE: 39
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	180.00	180.00	180.00	188.00	282.00	467.00	494.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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INSURANCE ABOVE THOSE PRECALCULATED IN THE HOMEOWNERS SECTION
OF THE PERSONAL LINES MANUAL.

ZONE: 40
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	43.00	44.00	45.00	45.00	51.00	59.00	68.00

ZONE: 40
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	49.00	51.00	56.00	56.00	84.00	127.00	145.00

ZONE: 41
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	50.00	50.00	50.00	53.00	56.00	60.00	63.00

ZONE: 41
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	61.00	61.00	61.00	63.00	95.00	152.00	161.00

ZONE: 42
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	73.00	77.00	78.00	78.00	83.00	103.00	118.00

ZONE: 42
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	84.00	88.00	96.00	96.00	131.00	211.00	240.00

ZONE: 43
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	98.00	98.00	98.00	102.00	108.00	118.00	123.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 43
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	119.00	119.00	119.00	124.00	180.00	273.00	285.00

ZONE: 44
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	78.00	78.00	78.00	80.00	88.00	97.00	101.00

ZONE: 44
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	94.00	94.00	94.00	98.00	147.00	244.00	258.00

ZONE: 45
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	124.00	124.00	124.00	128.00	141.00	155.00	161.00

ZONE: 45
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	149.00	149.00	149.00	155.00	232.00	356.00	371.00

ZONE: 46
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	93.00	93.00	93.00	96.00	106.00	116.00	121.00

ZONE: 46
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	111.00	111.00	111.00	119.00	173.00	266.00	277.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 48
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	47.00	48.00	49.00	49.00	52.00	65.00	74.00

ZONE: 48
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	54.00	56.00	59.00	59.00	86.00	137.00	158.00

ZONE: 50
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	66.00	68.00	69.00	69.00	79.00	92.00	105.00

ZONE: 50
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	76.00	79.00	88.00	88.00	131.00	197.00	225.00

ZONE: 53
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	40.00	41.00	42.00	42.00	44.00	56.00	63.00

ZONE: 53
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	46.00	48.00	50.00	50.00	74.00	117.00	134.00

ZONE: 62
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	50.00	52.00	52.00	52.00	52.00	62.00	70.00

HOMEOWNERS
PREMIUMS

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Homeowners

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ZONE: 62
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	57.00	59.00	66.00	66.00	87.00	130.00	149.00

ZONE: 69
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	480.00	480.00	480.00	498.00	521.00	575.00	599.00

ZONE: 69
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	581.00	581.00	581.00	605.00	831.00	1248.00	1306.00

ZONE: 71
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	49.00	50.00	51.00	51.00	54.00	67.00	76.00

ZONE: 71
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	55.00	58.00	64.00	64.00	89.00	140.00	161.00

ZONE: 73
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	92.00	94.00	96.00	96.00	102.00	127.00	144.00

ZONE: 73
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	105.00	109.00	121.00	121.00	168.00	266.00	306.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
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ZONE: 74
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	68.00	68.00	68.00	71.00	76.00	81.00	85.00

ZONE: 74
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	82.00	82.00	82.00	86.00	129.00	205.00	218.00

ZONE: 75
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	506.00	506.00	506.00	526.00	553.00	606.00	632.00

ZONE: 75
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	613.00	613.00	613.00	640.00	870.00	1316.00	1377.00

ZONE: 78
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	511.00	511.00	511.00	533.00	566.00	592.00	623.00

ZONE: 78
CONSTRUCTION: FRAME

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	613.00	613.00	613.00	639.00	874.00	1256.00	1318.00

ZONE: 79
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

	Subzone						
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	218.00	218.00	218.00	225.00	245.00	272.00	282.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 79
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	262.00	262.00	262.00	274.00	409.00	679.00	718.00

ZONE: 80
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	111.00	111.00	111.00	115.00	121.00	133.00	138.00

ZONE: 80
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	134.00	134.00	134.00	140.00	202.00	308.00	321.00

ZONE: 81
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	64.00	64.00	64.00	66.00	72.00	80.00	83.00

ZONE: 81
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	77.00	77.00	77.00	81.00	122.00	201.00	213.00

ZONE: 82
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	293.00	293.00	293.00	306.00	319.00	351.00	366.00

ZONE: 82
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	351.00	351.00	351.00	367.00	528.00	806.00	841.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

THE FOLLOWING PREMIUMS AND RATES ARE TO BE USED FOR AMOUNTS OF
INSURANCE ABOVE THOSE PRECALCULATED IN THE HOMEOWNERS SECTION
OF THE PERSONAL LINES MANUAL.

ZONE: 83
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	183.00	183.00	183.00	190.00	208.00	238.00	247.00

ZONE: 83
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	216.00	216.00	216.00	225.00	335.00	559.00	591.00

ZONE: 84
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	475.00	475.00	475.00	495.00	523.00	570.00	593.00

ZONE: 84
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	570.00	570.00	570.00	595.00	858.00	1308.00	1365.00

ZONE: 86
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	298.00	298.00	298.00	310.00	329.00	358.00	373.00

ZONE: 86
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	357.00	357.00	357.00	374.00	538.00	820.00	855.00

ZONE: 87
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	126.00	126.00	126.00	132.00	140.00	151.00	158.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 87
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	152.00	152.00	152.00	159.00	229.00	349.00	365.00

ZONE: 89
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	167.00	167.00	167.00	174.00	183.00	200.00	209.00

ZONE: 89
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	200.00	200.00	200.00	209.00	300.00	458.00	478.00

ZONE: 90
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	88.00	88.00	88.00	92.00	100.00	110.00	115.00

ZONE: 90
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	105.00	105.00	105.00	109.00	164.00	271.00	287.00

ZONE: 91
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	128.00	128.00	128.00	133.00	140.00	153.00	159.00

ZONE: 91
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	152.00	152.00	152.00	159.00	228.00	349.00	364.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 92
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	76.00	76.00	76.00	78.00	85.00	94.00	98.00

ZONE: 92
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	89.00	89.00	89.00	93.00	140.00	232.00	245.00

ZONE: 93
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	49.00	50.00	51.00	51.00	54.00	68.00	77.00

ZONE: 93
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	56.00	58.00	61.00	61.00	90.00	142.00	163.00

ZONE: 94
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	61.00	61.00	61.00	64.00	69.00	73.00	77.00

ZONE: 94
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	74.00	74.00	74.00	78.00	117.00	186.00	197.00

ZONE: 95
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	61.00	61.00	61.00	64.00	69.00	77.00	80.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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ZONE: 95
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	74.00	74.00	74.00	77.00	116.00	191.00	202.00

ZONE: 96
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	80.00	80.00	80.00	83.00	89.00	96.00	100.00

ZONE: 96
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	97.00	97.00	97.00	101.00	151.00	241.00	256.00

ZONE: 97
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	99.00	99.00	99.00	102.00	108.00	118.00	123.00

ZONE: 97
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	119.00	119.00	119.00	124.00	180.00	274.00	286.00

ZONE: 98
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	543.00	543.00	543.00	566.00	598.00	652.00	679.00

ZONE: 98
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	652.00	652.00	652.00	680.00	982.00	1497.00	1562.00

HOMEOWNERS
PREMIUMS

1. COVERAGE A AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL
Homeowners

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INSURANCE ABOVE THOSE PRECALCULATED IN THE HOMEOWNERS SECTION
OF THE PERSONAL LINES MANUAL.

ZONE: 99
CONSTRUCTION: MASONRY, FIRE RESISTIVE, MASONRY VENEER

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	296.00	296.00	296.00	308.00	327.00	355.00	370.00

ZONE: 99
CONSTRUCTION: FRAME

AMOUNT	Subzone						
	01	02	03	04	05	06	07
EACH ADDL							
10,000	355.00	355.00	355.00	371.00	535.00	816.00	851.00

(RESERVED FOR FUTURE USE)

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 01							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	113	113	113	113	117	117	117
EACH ADDL							
10,000	46.00	46.00	46.00	46.00	49.00	49.00	49.00

ZONE: 02							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	143	143	143	143	148	148	148
EACH ADDL							
10,000	58.00	58.00	58.00	58.00	62.00	62.00	62.00

ZONE: 03							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	245	245	245	245	253	253	253
EACH ADDL							
10,000	100.00	100.00	100.00	100.00	106.00	106.00	106.00

ZONE: 04							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	149	149	149	149	157	157	157
EACH ADDL							
10,000	50.00	50.00	50.00	50.00	57.00	57.00	57.00

ZONE: 05							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	352	352	352	352	369	369	369
EACH ADDL							
10,000	165.00	165.00	165.00	165.00	177.00	177.00	177.00

ZONE: 06							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	148	148	148	148	155	155	155
EACH ADDL							
10,000	72.00	72.00	72.00	72.00	77.00	77.00	77.00

ZONE: 07							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	374	374	374	374	393	393	393
EACH ADDL							
10,000	185.00	185.00	185.00	185.00	199.00	199.00	199.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 08

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	185	185	185	185	195	195	195
EACH ADDL							
10,000	60.00	60.00	60.00	60.00	67.00	67.00	67.00

ZONE: 09

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	332	332	332	332	347	347	347
EACH ADDL							
10,000	166.00	166.00	166.00	166.00	177.00	177.00	177.00

ZONE: 11

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	138	138	138	138	143	143	143
EACH ADDL							
10,000	61.00	61.00	61.00	61.00	65.00	65.00	65.00

ZONE: 12

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	385	385	385	385	409	409	409
EACH ADDL							
10,000	120.00	120.00	120.00	120.00	132.00	132.00	132.00

ZONE: 13

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	265	265	265	265	279	279	279
EACH ADDL							
10,000	98.00	98.00	98.00	98.00	108.00	108.00	108.00

ZONE: 14

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	263	263	263	263	279	279	279
EACH ADDL							
10,000	68.00	68.00	68.00	68.00	77.00	77.00	77.00

ZONE: 15

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	119	119	119	119	126	126	126
EACH ADDL							
10,000	38.00	38.00	38.00	38.00	43.00	43.00	43.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 17

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	80	80	80	80	85	85	85
EACH ADDL							
10,000	23.00	23.00	23.00	23.00	26.00	26.00	26.00

ZONE: 19

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	373	373	373	373	388	388	388
EACH ADDL							
10,000	178.00	178.00	178.00	178.00	189.00	189.00	189.00

ZONE: 20

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	132	132	132	132	137	137	137
EACH ADDL							
10,000	59.00	59.00	59.00	59.00	63.00	63.00	63.00

ZONE: 21

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	465	465	465	465	482	482	482
EACH ADDL							
10,000	224.00	224.00	224.00	224.00	237.00	237.00	237.00

ZONE: 22

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	80	80	80	80	85	85	85
EACH ADDL							
10,000	32.00	32.00	32.00	32.00	35.00	35.00	35.00

ZONE: 23

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	70	70	70	70	74	74	74
EACH ADDL							
10,000	24.00	24.00	24.00	24.00	27.00	27.00	27.00

ZONE: 24

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	74	74	74	74	78	78	78
EACH ADDL							
10,000	20.00	20.00	20.00	20.00	22.00	22.00	22.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 25

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	106	106	106	106	112	112	112
EACH ADDL							
10,000	42.00	42.00	42.00	42.00	47.00	47.00	47.00

ZONE: 26

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	73	73	73	73	77	77	77
EACH ADDL							
10,000	24.00	24.00	24.00	24.00	28.00	28.00	28.00

ZONE: 27

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	257	257	257	257	271	271	271
EACH ADDL							
10,000	103.00	103.00	103.00	103.00	113.00	113.00	113.00

ZONE: 28

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	134	134	134	134	142	142	142
EACH ADDL							
10,000	45.00	45.00	45.00	45.00	51.00	51.00	51.00

ZONE: 29

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	138	138	138	138	147	147	147
EACH ADDL							
10,000	36.00	36.00	36.00	36.00	40.00	40.00	40.00

ZONE: 30

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	70	70	70	70	73	73	73
EACH ADDL							
10,000	18.00	18.00	18.00	18.00	19.00	19.00	19.00

ZONE: 31

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	105	105	105	105	111	111	111
EACH ADDL							
10,000	40.00	40.00	40.00	40.00	45.00	45.00	45.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 32

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	140	140	140	140	148	148	148
EACH ADDL							
10,000	54.00	54.00	54.00	54.00	60.00	60.00	60.00

ZONE: 33

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	209	209	209	209	220	220	220
EACH ADDL							
10,000	81.00	81.00	81.00	81.00	89.00	89.00	89.00

ZONE: 34

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	120	120	120	120	127	127	127
EACH ADDL							
10,000	46.00	46.00	46.00	46.00	51.00	51.00	51.00

ZONE: 35

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	186	186	186	186	196	196	196
EACH ADDL							
10,000	72.00	72.00	72.00	72.00	80.00	80.00	80.00

ZONE: 37

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	151	151	151	151	161	161	161
EACH ADDL							
10,000	56.00	56.00	56.00	56.00	63.00	63.00	63.00

ZONE: 38

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	538	538	538	538	567	567	567
EACH ADDL							
10,000	215.00	215.00	215.00	215.00	237.00	237.00	237.00

ZONE: 39

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	89	89	89	89	94	94	94
EACH ADDL							
10,000	30.00	30.00	30.00	30.00	34.00	34.00	34.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 40

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	71	71	71	71	75	75	75
EACH ADDL							
10,000	18.00	18.00	18.00	18.00	20.00	20.00	20.00

ZONE: 41

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	67	67	67	67	72	72	72
EACH ADDL							
10,000	19.00	19.00	19.00	19.00	24.00	24.00	24.00

ZONE: 42

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	95	95	95	95	101	101	101
EACH ADDL							
10,000	29.00	29.00	29.00	29.00	32.00	32.00	32.00

ZONE: 43

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	83	83	83	83	87	87	87
EACH ADDL							
10,000	33.00	33.00	33.00	33.00	36.00	36.00	36.00

ZONE: 44

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	80	80	80	80	85	85	85
EACH ADDL							
10,000	27.00	27.00	27.00	27.00	30.00	30.00	30.00

ZONE: 45

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	98	98	98	98	102	102	102
EACH ADDL							
10,000	37.00	37.00	37.00	37.00	41.00	41.00	41.00

ZONE: 46

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	58	58	58	58	61	61	61
EACH ADDL							
10,000	21.00	21.00	21.00	21.00	23.00	23.00	23.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 48							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	71	71	71	71	74	74	74
EACH ADDL							
10,000	17.00	17.00	17.00	17.00	19.00	19.00	19.00

ZONE: 50							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	90	90	90	90	95	95	95
EACH ADDL							
10,000	23.00	23.00	23.00	23.00	26.00	26.00	26.00

ZONE: 53							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	57	57	57	57	59	59	59
EACH ADDL							
10,000	14.00	14.00	14.00	14.00	16.00	16.00	16.00

ZONE: 62							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	76	76	76	76	80	80	80
EACH ADDL							
10,000	20.00	20.00	20.00	20.00	22.00	22.00	22.00

ZONE: 69							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	248	248	248	248	258	258	258
EACH ADDL							
10,000	111.00	111.00	111.00	111.00	117.00	117.00	117.00

ZONE: 71							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	64	64	64	64	68	68	68
EACH ADDL							
10,000	16.00	16.00	16.00	16.00	18.00	18.00	18.00

ZONE: 73							
AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	114	114	114	114	120	120	120
EACH ADDL							
10,000	30.00	30.00	30.00	30.00	33.00	33.00	33.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 74

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	66	66	66	66	72	72	72
EACH ADDL							
10,000	20.00	20.00	20.00	20.00	25.00	25.00	25.00

ZONE: 75

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	270	270	270	270	279	279	279
EACH ADDL							
10,000	121.00	121.00	121.00	121.00	128.00	128.00	128.00

ZONE: 78

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	281	281	281	281	293	293	293
EACH ADDL							
10,000	137.00	137.00	137.00	137.00	145.00	145.00	145.00

ZONE: 79

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	143	143	143	143	151	151	151
EACH ADDL							
10,000	48.00	48.00	48.00	48.00	54.00	54.00	54.00

ZONE: 80

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	122	122	122	122	129	129	129
EACH ADDL							
10,000	49.00	49.00	49.00	49.00	54.00	54.00	54.00

ZONE: 81

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	64	64	64	64	67	67	67
EACH ADDL							
10,000	21.00	21.00	21.00	21.00	24.00	24.00	24.00

ZONE: 82

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	192	192	192	192	203	203	203
EACH ADDL							
10,000	69.00	69.00	69.00	69.00	77.00	77.00	77.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 83

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	157	157	157	157	165	165	165
EACH ADDL							
10,000	52.00	52.00	52.00	52.00	59.00	59.00	59.00

ZONE: 84

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	443	443	443	443	457	457	457
EACH ADDL							
10,000	180.00	180.00	180.00	180.00	190.00	190.00	190.00

ZONE: 86

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	213	213	213	213	227	227	227
EACH ADDL							
10,000	82.00	82.00	82.00	82.00	92.00	92.00	92.00

ZONE: 87

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	103	103	103	103	109	109	109
EACH ADDL							
10,000	38.00	38.00	38.00	38.00	43.00	43.00	43.00

ZONE: 89

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	159	159	159	159	167	167	167
EACH ADDL							
10,000	48.00	48.00	48.00	48.00	54.00	54.00	54.00

ZONE: 90

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	88	88	88	88	93	93	93
EACH ADDL							
10,000	27.00	27.00	27.00	27.00	30.00	30.00	30.00

ZONE: 91

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	66	66	66	66	69	69	69
EACH ADDL							
10,000	23.00	23.00	23.00	23.00	26.00	26.00	26.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 92							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
2,000	67	67	67	67	70	70	70
EACH ADDL							
10,000	19.00	19.00	19.00	19.00	22.00	22.00	22.00

ZONE: 93							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
2,000	72	72	72	72	76	76	76
EACH ADDL							
10,000	18.00	18.00	18.00	18.00	20.00	20.00	20.00

ZONE: 94							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
2,000	49	49	49	49	53	53	53
EACH ADDL							
10,000	14.00	14.00	14.00	14.00	17.00	17.00	17.00

ZONE: 95							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
2,000	57	57	57	57	62	62	62
EACH ADDL							
10,000	17.00	17.00	17.00	17.00	21.00	21.00	21.00

ZONE: 96							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
2,000	69	69	69	69	75	75	75
EACH ADDL							
10,000	23.00	23.00	23.00	23.00	28.00	28.00	28.00

ZONE: 97							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
2,000	112	112	112	112	118	118	118
EACH ADDL							
10,000	34.00	34.00	34.00	34.00	38.00	38.00	38.00

ZONE: 98							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
2,000	352	352	352	352	375	375	375
EACH ADDL							
10,000	168.00	168.00	168.00	168.00	185.00	185.00	185.00

2. RENTERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following premiums are to be used for amounts of insurance not precalculated in the Personal Lines Manual for the basic deductible. The "Each Additional \$10,000" add-on premiums are to be used to obtain amounts of insurance above those precalculated in the Personal Lines Manual.

ZONE: 99

AMOUNT	Subzone						
	01	02	03	04	05	06	07
2,000	227	227	227	227	241	241	241
EACH ADDL 10,000	101.00	101.00	101.00	101.00	111.00	111.00	111.00

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 01								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	160.00	160.00	160.00	160.00	171.00	171.00	171.00	

ZONE: 02								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	171.00	171.00	171.00	171.00	182.00	182.00	182.00	

ZONE: 03								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	293.00	293.00	293.00	293.00	313.00	313.00	313.00	

ZONE: 04								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	175.00	175.00	175.00	175.00	190.00	190.00	190.00	

ZONE: 05								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	579.00	579.00	579.00	579.00	624.00	624.00	624.00	

ZONE: 06								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	252.00	252.00	252.00	252.00	274.00	274.00	274.00	

ZONE: 07								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	313.00	313.00	313.00	313.00	338.00	338.00	338.00	

ZONE: 08								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	158.00	158.00	158.00	158.00	170.00	170.00	170.00	

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 09								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	517.00	517.00	517.00	517.00	561.00	561.00	561.00	

ZONE: 11								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	228.00	228.00	228.00	228.00	243.00	243.00	243.00	

ZONE: 12								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	311.00	311.00	311.00	311.00	338.00	338.00	338.00	

ZONE: 13								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	215.00	215.00	215.00	215.00	232.00	232.00	232.00	

ZONE: 14								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	191.00	191.00	191.00	191.00	215.00	215.00	215.00	

ZONE: 15								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	130.00	130.00	130.00	130.00	140.00	140.00	140.00	

ZONE: 17								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	68.00	68.00	68.00	68.00	75.00	75.00	75.00	

ZONE: 19								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	421.00	421.00	421.00	421.00	448.00	448.00	448.00	

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 20								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	192.00	192.00	192.00	192.00	204.00	204.00	204.00	

ZONE: 21								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	387.00	387.00	387.00	387.00	412.00	412.00	412.00	

ZONE: 22								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	82.00	82.00	82.00	82.00	88.00	88.00	88.00	

ZONE: 23								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	72.00	72.00	72.00	72.00	78.00	78.00	78.00	

ZONE: 24								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	40.00	40.00	40.00	40.00	43.00	43.00	43.00	

ZONE: 25								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	122.00	122.00	122.00	122.00	132.00	132.00	132.00	

ZONE: 26								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	82.00	82.00	82.00	82.00	89.00	89.00	89.00	

ZONE: 27								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	296.00	296.00	296.00	296.00	320.00	320.00	320.00	

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 28								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	160.00	160.00	160.00	160.00	173.00	173.00	173.00	

ZONE: 29								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	74.00	74.00	74.00	74.00	83.00	83.00	83.00	

ZONE: 30								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	46.00	46.00	46.00	46.00	50.00	50.00	50.00	

ZONE: 31								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	119.00	119.00	119.00	119.00	129.00	129.00	129.00	

ZONE: 32								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	168.00	168.00	168.00	168.00	183.00	183.00	183.00	

ZONE: 33								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	204.00	204.00	204.00	204.00	221.00	221.00	221.00	

ZONE: 34								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	134.00	134.00	134.00	134.00	146.00	146.00	146.00	

ZONE: 35								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	211.00	211.00	211.00	211.00	229.00	229.00	229.00	

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 37							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	173.00	173.00	173.00	173.00	187.00	187.00	187.00

ZONE: 38							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	248.00	248.00	248.00	248.00	268.00	268.00	268.00

ZONE: 39							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	110.00	110.00	110.00	110.00	119.00	119.00	119.00

ZONE: 40							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	37.00	37.00	37.00	37.00	40.00	40.00	40.00

ZONE: 41							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	20.00	20.00	20.00	20.00	23.00	23.00	23.00

ZONE: 42							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	71.00	71.00	71.00	71.00	78.00	78.00	78.00

ZONE: 43							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	84.00	84.00	84.00	84.00	91.00	91.00	91.00

ZONE: 44							
				Subzone			
AMOUNT	01	02	03	04	05	06	07
EACH ADDL							
10,000	62.00	62.00	62.00	62.00	67.00	67.00	67.00

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 45								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	107.00	107.00	107.00	107.00	121.00	121.00	121.00	

ZONE: 46								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	64.00	64.00	64.00	64.00	70.00	70.00	70.00	

ZONE: 48								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	35.00	35.00	35.00	35.00	38.00	38.00	38.00	

ZONE: 50								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	108.00	108.00	108.00	108.00	118.00	118.00	118.00	

ZONE: 53								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	33.00	33.00	33.00	33.00	36.00	36.00	36.00	

ZONE: 62								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	28.00	28.00	28.00	28.00	31.00	31.00	31.00	

ZONE: 69								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	320.00	320.00	320.00	320.00	341.00	341.00	341.00	

ZONE: 71								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	38.00	38.00	38.00	38.00	41.00	41.00	41.00	

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 73								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	72.00	72.00	72.00	72.00	78.00	78.00	78.00	

ZONE: 74								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	74.00	74.00	74.00	74.00	89.00	89.00	89.00	

ZONE: 75								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	282.00	282.00	282.00	282.00	301.00	301.00	301.00	

ZONE: 78								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	396.00	396.00	396.00	396.00	430.00	430.00	430.00	

ZONE: 79								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	138.00	138.00	138.00	138.00	148.00	148.00	148.00	

ZONE: 80								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	90.00	90.00	90.00	90.00	98.00	98.00	98.00	

ZONE: 81								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	56.00	56.00	56.00	56.00	60.00	60.00	60.00	

ZONE: 82								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	211.00	211.00	211.00	211.00	228.00	228.00	228.00	

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 83								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	166.00	166.00	166.00	166.00	179.00	179.00	179.00	

ZONE: 84								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	289.00	289.00	289.00	289.00	309.00	309.00	309.00	

ZONE: 86								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	167.00	167.00	167.00	167.00	181.00	181.00	181.00	

ZONE: 87								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	120.00	120.00	120.00	120.00	130.00	130.00	130.00	

ZONE: 89								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	91.00	91.00	91.00	91.00	98.00	98.00	98.00	

ZONE: 90								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	69.00	69.00	69.00	69.00	74.00	74.00	74.00	

ZONE: 91								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	144.00	144.00	144.00	144.00	156.00	156.00	156.00	

ZONE: 92								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	66.00	66.00	66.00	66.00	71.00	71.00	71.00	

3. CONDOMINIUM UNITOWNERS

A. PREMIUMS FOR POLICY AMOUNTS NOT SHOWN IN THE PERSONAL LINES MANUAL

The following "Each Additional \$10,000" add on premiums are to be used to obtain premiums for amounts of insurance above those precalculated in the Personal Lines Manual for the basic deductible.

ZONE: 93								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	49.00	49.00	49.00	49.00	53.00	53.00	53.00	

ZONE: 94								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	36.00	36.00	36.00	36.00	42.00	42.00	42.00	

ZONE: 95								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	37.00	37.00	37.00	37.00	44.00	44.00	44.00	

ZONE: 96								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	82.00	82.00	82.00	82.00	100.00	100.00	100.00	

ZONE: 97								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	81.00	81.00	81.00	81.00	88.00	88.00	88.00	

ZONE: 98								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	418.00	418.00	418.00	418.00	451.00	451.00	451.00	

ZONE: 99								
				Subzone				
AMOUNT	01	02	03	04	05	06	07	
EACH ADDL								
10,000	267.00	267.00	267.00	267.00	289.00	289.00	289.00	

(RESERVED FOR FUTURE USE)

29. LOSS ASSESSMENT COVERAGE - Renewals only

If the insured is a member of a Homeowners Association, coverage may be purchased for the insured's portion of an assessment against all members of the association. Coverage applies when the assessment is made in accordance with the governing rules of the association as a result of:

- 1) a direct loss to commonly owned property caused by a peril covered under Section I of the policy;
- 2) an occurrence to which Section II would apply; or
- 3) damages which the Association may be obligated to pay due to personal injury.

If an earthquake endorsement is attached to the policy, it also applies to this coverage. (In this case, a separate charge for Earthquake Loss Assessments must be made under Paragraph 27 - Earthquake.)

HOMEOWNERS

Additional Amounts	Rate per \$1,000
First \$ 5,000	\$2.50
Next 20,000	\$1.25
Next 75,000	\$0.50

ATTACH: COVERAGE D LOSS ASSESSMENT ENDORSEMENT, FE-5256

UNITOWNERS

Additional Amounts	Rate per \$1,000
First \$ 5,000	\$0.50
Next 20,000	\$0.25
Next 75,000	\$0.10

30. THRU 38. RESERVED FOR FUTURE USE

State Farm Florida Insurance Company
Florida Homeowners Program
Filing Memorandum
Changes Effective: 12/1/08 New Business; 3/1/09 Renewals

I. Overview

We respectfully propose an overall increase of +47.1% for the Homeowners Program. The calculation for the indicated change, which is +67.6%, can be found in Exhibit 1. Supporting information can be found in Exhibits 2-7. Support for the Net Cost of Reinsurance can be found in Exhibit 17. Actual gross underwriting profit or loss for the past five years is located on Exhibit 8.

II. Summary of Indications and Changes by Form

Shown below are the indicated changes by Form and the overall changes.

Policy Form	Indicated Rate Change	Summary Of Changes
Homeowners	+69.2%	+48.4%
Renters	+17.8%	+8.6%
Condominium Unitowners	+46.4%	+30.7%
Homeowners Program	+67.6%	+47.1%

Exhibit 10 shows the development of the indicated changes by form.

III. Hurricane Premium Factors, Discount Conversion Factors, and Windstorm or Hail Exclusion Discounts

We propose to revise the Windstorm or Hail Exclusion Discounts (Exhibit 15), Discount Conversion Factors (Exhibit 16), and Hurricane Premium Factors (Exhibit 16) to reflect the revised hurricane and wind expected loss in our premiums.

IV. Non-Tenant Homeowners Policy Changes

We propose to adjust the Non-Tenant Homeowners rates overall by +48.4%. Exhibit 11A shows the development of the indications by Zone, with Exhibit 12A providing the development of the catastrophe provisions for each Zone. Exhibit 14A shows our proposed changes by Zone. A copy of our Zone Description Pages can be found on Exhibit 13 for reference. Exhibit 11D provides a description of the process for the development of Exhibits 11A through C.

V. Renters Policy Changes

We propose to adjust the Renters rates overall by +8.6%. Exhibit 11B shows the development of the indications by Zone, with Exhibit 12B providing the development of the catastrophe provisions for each Zone. Exhibit 14B shows our proposed changes by Zone.

VI. Condominium Unitowners Policy Changes

We propose to adjust the Condominium Unitowners rates overall by +30.7%. Exhibit 11C shows the development of the indications by Zone, with Exhibit 12C providing the development of the catastrophe provisions for each Zone. Exhibit 14C shows our proposed changes by Zone.

VII. Loss Assessments

We are proposing changes to the rates for this coverage. The rate per thousand for the first \$5,000 of additional coverage is increased to \$2.50, the next \$20,000 of additional coverage is increased to \$1.25, and the next \$75,000 of additional coverage is increased to \$.50. The manual page is attached for your review.

This change is supported by loss experience. The Loss Assessment coverage has been unprofitable in the last five years, with a non catastrophe loss ratio of well over 100%. Including catastrophe losses, the loss ratio exceeds 1000%.

State Farm Florida Insurance Company
Florida Homeowners
Index of Exhibits

Exhibit	Description
1	Calculation of Indicated Rate Level Adjustment
2	Average Premium Per Policy
3	Non-Cat Average Paid Claim and Claim Frequency
4	Adjustments to Paid Loss Ratio
5	Catastrophe Provision
6	Underwriting Expense Exhibit
7	Provision for Underwriting Profit and Contingencies Total Financial Needs Analysis
8	Gross Underwriting Profit or Loss
9	Workbook Support
10	Indications by Form
11	Indications by Zone
12	Catastrophe Provisions by Zone
13	Current Zone Descriptions
14	Proposed Changes by Zone
15	Wind or Hail Exclusion Discounts
16	Hurricane Premium Factors and Discount Conversion Factors
17	Reinsurance

Exhibit 1
State Farm Florida Insurance Company
Florida Homeowners Program
Indicated Rate Level Adjustment
Policies Effective: 12/1/08 New 3/1/09 Renewal

Premiums, Losses and Expenses Per Policy Projected To: 3/1/2010

	Per Policy	% Of Earned Premium
Earned Premium	1,564.10	100.0
Non-Catastrophe Incurred Losses and Loss Adjustment Expenses	464.17	29.7
Incurred Losses	382.41	24.4
Incurred Loss Adjustment Expenses	81.76	5.2
Catastrophe Losses and Loss Adjustment Expenses	1,354.43	86.6
Total Losses and Loss Adjustment Expenses	1,818.60	116.3
Total Underwriting Expenses	458.05	29.3
Fixed Expenses	219.43	14.0
Variable Expenses	238.62	15.3
Total Loss and Expenses	2,276.65	145.6

Indicated Rate Level Adjustment

The Rate Level adjustment is derived by solving the following formula:

$$IC = ((L + F) / (100 - V - P) - 1) \times 100$$

where: *IC* = Indicated Change to Rate Level
L = Total Loss and Loss Adjustment Expenses
F = Fixed Expenses
V = Variable Expenses
P = Profit and Contingencies
all expressed as a percent of projected earned premium

Solving the equation using the data shown above and a 7.0% provision for profit and contingencies yields:

$$\begin{aligned} IC &= (((116.3 + 14.0) / (100 - 15.3 - 7.0)) - 1) \times 100 \\ &= ((130.3 / 77.7) - 1) \times 100 \\ &= (1.6760 - 1) \times 100 \\ &= 67.6\% \text{ increase} \end{aligned}$$

Exhibit 2
State Farm Florida Insurance Company
Florida Homeowners
Average Premium Per Policy

Premium per policy for the current calendar year is projected by adjusting actual premium writings to current premium levels to reflect items such as changes in rates, inflation and distributions. The resulting current level written premium is then forecast by estimating the effects the same elements (rates, inflation and distribution changes) will have in future years. Written premium per policy and earned premium per policy are projected to the mid-point of the period proposed rates are to be in effect by straight-line interpolation between the appropriate calendar year forecasts.

I. Premium Adjustments

A. Rate Change Adjustment

Rather than assume a uniform distribution of premium writings by month to determine rates at current rate level, we assign a rate change factor by month and apply the factor to monthly written premium distributions.

Actual written premium per policy is adjusted to current rate level in recognition of the following rate changes.

Effective Date		
New	Renewal	Effect
6/1/2007	6/1/2007	-7.0
6/1/2007	6/1/2007	-1.0
12/15/2007	3/1/2008	-1.9

B. Inflation Adjustment

Actual written premium is further adjusted to reflect inflationary changes. Currently, a 1.0% change in policy amount results in a 0.768% change in policy premium.

The anticipated increase in policy amount and the resulting premium increase are shown below for Florida.

	2008	2009	2010	2011
Increase in Policy Amount	1.060	1.060	1.060	1.060
Premium Equivalence Factor	0.768	0.768	0.768	0.768
Resulting Effect on Premium	1.046	1.046	1.046	1.046

C. Adjustments For Anticipated Shifts in Distributions

Written premium per policy is further adjusted to recognize any projected changes in our distribution of business that are not reflected in current data or trends.

	2008	2009	2010	2011
Adjustment Factor	0.984	1.000	1.000	1.000

The 2008 Adjustment Factor reflects the expected change in the 2008 premium level resulting from the “doubling” of the wind mitigation discounts for policies effective between 4/1/08 and 5/31/08. This was not included under the Rate Change Adjustment section above for the 6/1/07 revision of -1.0%.

II. Premium Calculations

A. Current Calendar Year

Historical written premium is adjusted to reflect changes in rate level, inflation and distribution to get an estimate of the current calendar year written premium at current level, by month.

Earned premium is estimated by earning the premium written uniformly over a 13-month period with the first and last month each earning 1/24th and the remaining months each earning 1/12th of the premium written. This produces a more accurate estimate of earned premium than can be produced using the traditional parallelogram method.

Our estimate of 2008 premium per policy is: \$1484.35.

This estimate reflects latest actual premium per policy adjusted for items such as current rates and inflation.

B. Subsequent Calendar Years

Each subsequent calendar year's written premium is estimated by applying adjustment factors for inflation and distribution changes to written premium distributions by month for the prior year. Since those written premiums have already been adjusted to current rate level no further rate change adjustment is necessary. Earned premium is estimated in the same manner as above.

Year	Prior Year Written Premium Per Policy	Adjustment Factors		Projected Written Premium Per Policy
		Inflation Coverage	Distribution Change	
2009	1484.35	1.046	1.000	1552.13
2010	1552.13	1.046	1.000	1623.52
2011	1623.52	1.046	1.000	1698.20

C. Period of Proposed Rates

The estimated premium per policy of the period that proposed rates are to be in effect is determined via straight-line interpolation between the appropriate calendar years to the mid-point of the annual period the rates are to be in effect. This is analogous to applying current level premium adjustments to the historical earned premium and a projection factor for inflationary effects.

Calendar Year	Projected Written Premium Per Policy	Projected Earned Premium Per Policy
2009	1552.13	1517.72
2010	1623.52	1587.38
3/1/2010	1599.66	1564.10

Exhibit 3
 State Farm Florida Insurance Company
 Florida Homeowners
 Non-Cat All Peril: Frequency, Severity and Pure Premium

Historical Data

Period	Severity	Frequency	Pure Premium
6/2001	4,447	6.01	267.41
9/2001	4,583	6.00	274.89
12/2001	4,652	6.15	286.05
3/2002	4,545	6.16	279.96
6/2002	4,530	6.05	274.28
9/2002	4,633	6.01	278.28
12/2002	4,774	5.87	280.30
3/2003	4,900	5.76	282.42
6/2003	5,115	5.72	292.44
9/2003	5,394	5.35	288.69
12/2003	5,597	5.10	285.23
3/2004	5,818	4.90	285.31
6/2004	5,945	4.69	278.96
9/2004	6,265	4.47	280.28
12/2004	6,567	4.34	285.05
3/2005	6,744	4.22	284.77
6/2005	7,083	4.13	292.37
9/2005	7,344	3.88	284.61
12/2005	7,426	3.72	276.02
3/2006	7,561	3.60	272.52
6/2006	7,881	3.37	265.85
9/2006	8,328	3.19	266.08
12/2006	8,614	3.12	268.73
3/2007	8,788	3.07	269.41
6/2007	9,012	3.03	272.75
9/2007	9,368	3.07	288.02
12/2007	9,466	3.20	303.19
3/2008	9,761	3.31	323.20

Trended Values❖

28 Point	11,524	4.55	524.34
20 Point	12,123	3.97	481.28
12 Point	12,225	3.39	414.43

Selected Values

Selected	11,121	3.36	373.67
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- ❖ Trended Values represent an ordinary Least Squares trend for Severity. The Frequency value is an average of the points selected. Trended and selected values are for the mid-point of the period that these rates would be in effect (3/1/2010).

The historical and selected Pure Premium figures are shown for All Perils. The selected figures are based on an in-depth analysis of Frequency, Severity and Pure Premium separately for each of the perils of Fire-Lightning, Fire Other, Wind/Hail, OEC, Crime, Section II (Liability). An analysis by peril reveals trends and highlights abnormal results that cannot be determined in an analysis of All Perils data. The results are summed by peril to determine the selected figures shown. This figure is checked against historical Pure Premium data for reasonableness as shown above. The selected Pure Premium figures are consistent with historical data and recent trends.

Exhibit 4
State Farm Florida Insurance Company
Florida Homeowners
Adjustments to Non-Catastrophe Paid Loss Ratio

I. Factor to Adjust Non-Cat Paid Loss to Non Cat Incurred Loss**

Year	Ratio of Non-Cat Incurred Losses to Non-Cat Paid Losses		
2003	1.0039		
2004	0.9834		
2005	1.0072		
2006	1.0428		
2007	1.0434		
03/2008	1.0848		
3 Year Average	1.0311		
5 Year Average	1.0161		
		Paid Loss Per Policy	Incurred Loss Per Policy
Selected 3/1/2010	1.0234	\$373.67	\$382.41

Non-Catastrophe Incurred Losses Projected To 3/1/2010: \$382.41

II. Factor to Adjust Non-Cat Incurred Losses to Non-Cat Incurred Loss and Loss Adjustment Expense (includes both Allocated and Unallocated Loss Adjustment Expenses)**

Year	Non-Catastrophe Loss Adjustment Expenses Divided by Incurred Losses			Incurred Loss Per Policy	Adj. Expense
	A.L.A.E.*	U.L.A.E.*	Total		
2003	0.0751	0.1786	0.2537		
2004	0.0547	0.1670	0.2217		
2005	0.0441	0.1694	0.2135		
2006	0.0391	0.1805	0.2197		
2007	0.0634	0.1809	0.2443		
03/2008	0.0635	0.1528	0.2164		
3 Year Average	0.0489	0.1769	0.2258		
5 year Average	0.0553	0.1753	0.2306		
				Incurred Loss Per Policy	Adj. Expense
Selected 3/1/2010	0.0572	0.1567	0.2139	\$ 382.41	\$ 81.76

Non-Catastrophe Loss Adjustment Expenses Projected To 3/1/2010: \$ 81.76

* Beginning January 1, 1998, ALAE and ULAE are defined according to the Annual Statement Instructions. ALAE refers to "Claim Adjustment Services" including defense, litigation, and medical cost containment. ULAE refers to all remaining expenses associated with adjusting and recording policy claims.

** The standardized exhibits shown above are included to provide general support for the selected 3/1/10 values. The actual selected values were determined in the following manner:

Change in Case Reserves: 5 year average of the change in case reserves to non cat paid loss
Change in IBNR: Provision of \$0 included
ALAE: 3 year average of non cat ALAE paid expenses to non cat paid loss
ULAE: 5 year average dollars of incurred ULAE expenses trended at 2%.

Exhibit 5 – Page 1
State Farm Florida Insurance Company
Florida Homeowners
Non-Hurricane Catastrophe Provision

For ratemaking purposes, State Farm removes all catastrophe (CAT) losses from our loss data. Each state's CAT losses are analyzed separately and a CAT provision is developed according to the following procedure and used in the ratemaking formula. In those states with a hurricane exposure, a hurricane provision is developed independently.

I. Amount Of Insurance Years Exposure Base

The Amount of Insurance Years statistic (AIY) measures \$1,000's of building insurance in force for one year. For example, a \$100,000 dwelling insured on January 1st and in force continuously for that year equals 100 Amount of Insurance Years. Amount of Insurance Years reflects changing values and represents an accurate measure of our exposure to catastrophic loss.

II. Non-Hurricane Catastrophe Provision

A. Weighted CAT Provision

Because catastrophes can be infrequent events, many years of history are needed to determine a provision. Contract changes and changes in the number of policies written in catastrophe prone areas, however, make it prudent to give greater weight to more recent years.

The weighted CAT/AIY is calculated as the weighted average of the latest year's loss per AIY and the previous year's provision. The latest year's data is given a weight of 5%.

In choosing the selected CAT/AIY, appropriate consideration is given to historical data, future conditions, insurance and economic trends, along with other relevant considerations.

B. Trend Factor

A catastrophe trend factor is applied to reflect the upward trend in our CAT ratios over the experience period.

Some reasons for this increasing trend include:

- The leveraging effect of a fixed dollar catastrophe threshold
- An increasing concentration of business in CAT prone areas
- Changes over time in the nature of exposures underlying the catastrophe data

Exhibit 5A shows the development of the trend factor. The trend factor is based on companywide Homeowners data since individual state data lacks credibility.

C. Capping

To provide stability, the annual change in the CAT provision is limited to +/-10%. Each year the CAT provision will be calculated using the actual uncapped experience, but the result will be limited to a change of +/-10% of the prior year's provision.

III. Non-Hurricane Catastrophe Loss & LAE

The Catastrophe Provision determined above is multiplied by projected AIY per policy to determine the CAT Loss & Loss Adjustment Expense (LAE) per policy used in the indicated change calculation.

Exhibit 5 – Page 2
 State Farm Florida Insurance Company
 Florida Homeowners
 Non-Hurricane Catastrophe Provision

A.	Latest Year's (2007) CAT/AIY	=	0.1733
B.	Previous Year's CAT Provision Prior to capping	=	0.2289
C.	Weighted CAT/AIY = (5% x A) + (95% x B)	=	0.2261
D.	Selected CAT/AIY	=	0.2261
E.	Trend Factor	=	1.03
F.	CAT Provision prior to capping = D x E	=	0.2329
G.	Previous Year's Final CAT Provision	=	0.2289
H.	Selected CAT Provision = F limited to change of +/- 10% of G	=	0.2329
I.	Projected AIY per policy	=	218.45
J.	Non-Hurricane Catastrophe Loss & LAE per Policy (as of 3/1/2010) = H x I	=	50.88

Exhibit 5 – Page 3
State Farm Florida Insurance Company
Florida Homeowners
Hurricane Catastrophe Provision

I. Introduction

Hurricanes are potentially solvency threatening events whose frequency and large variation in severity make them difficult to recognize in projecting future costs for ratemaking purposes. Therefore, we believe it's necessary to separate hurricane losses from non-hurricane losses in our analysis of catastrophes.

Since 1899, roughly 160 hurricanes of Saffir-Simpson Category 1 strength or higher have made landfall on the continental United States. Despite this significant record of hurricane activity, the direct loss experience from these events is not sufficient to form a basis for projecting future hurricane costs due, in part, to the following reasons.

The frequency and severity of historical hurricane activity has not been constant over time. The evidence clearly indicates that the Atlantic coastline experienced higher incidence of significant hurricanes prior to the early 1960s. The tremendous population growth and related demographic changes that the coastal United States has experienced since 1960, coupled with significant changes in construction practices, materials and costs, makes any direct insured loss experience that might exist from these earlier events of little use in projecting future costs for ratemaking purposes.

In addition, the geographic pattern and physical characteristics of the historical record do not reflect the full range of possible hurricane events. Similarly, the specific landfall locations of the historical hurricanes, if interpreted literally, may provide a misleading picture of future exposure.

As a result of the concerns with historical data, State Farm has chosen to use hurricane modeling for the development of State Farm's hurricane provision. The development of sophisticated hurricane models in recent years has reached the point where models are an accepted method for projecting future expected costs of the hurricane exposure and are more reliable than using only historical insured loss data. It is State Farm's position that hurricane models are the most accurate and reliable means of aggregating historical data on hurricanes and hurricane damage, and applying that data to our present company exposure as a basis for projecting hurricane loss exposure.

II. Hurricane Models

State Farm is utilizing the services of EQECAT, a subsidiary of ABS consulting, Inc., Risk Management Solutions, Inc. (RMS) and AIR a subsidiary of Insurance Services Office (ISO) to provide annual hurricane property loss estimates developed through the use of their computer simulation models WORLDCAT™, RISKLINK™ and CLASIC™/2, respectively. Each of these models incorporate engineering and scientific information with computer simulation sampling techniques to develop a library of hurricane events each with associated probabilities of occurrence. The stochastic storm set used in each model represents a library of thousands of hurricane events along the Gulf and Atlantic coastline from Texas to Maine and is equivalent to tens of thousands of simulated years of possible hurricanes.

For each of these stochastic (simulated) storms, the models are capable of overlaying the physical characteristics of the storm against the description of the insured exposures. Such exposures are described by geographical locations, values, policy forms (types of coverage), limits, deductibles and construction characteristics, and are related to the models' computed levels of wind speeds to calculate associated damages and financial losses. To compute the annual loss, the losses from each simulated event are then weighted by the probability of that storm's occurrence.

Given the large volume of events, and the fact that theoretically all available information has been taken into account in the model simulations, the model results are fully credible.

Exhibit 5 – Page 4
State Farm Florida Insurance Company
Florida Homeowners
Hurricane Catastrophe Provision

III. Hurricane Provision Developed From Models

Adjusted exposure data by ZIP Code as of December 31, 2007 was used as input to the WORLDCAT™, RISKLINK™ and CLASIC™/2 models to calculate annual losses for each ZIP Code from each model's stochastic storm set. These models include the long-term historical view of hurricane loss and are approved by the Florida Hurricane Commission. Catastrophe Model Support documents have also been included for each of them. The adjustment to the data was the removal of all policies that are planned to be non-renewed or renewed without wind coverage.

The modeled loss estimates by ZIP Code for each model were then aggregated to develop expected annual hurricane losses by state. The annual expected hurricane losses for each of the models are then divided by the state's exposures (AIY) to develop the models' statewide Hurricane Loss per AIY. A simple averaging technique is used (e.g. equal weight to each model's results) to develop the state's Hurricane Loss per AIY.

In Florida:

Model	Hurricane Loss per AIY
WORLDCAT™	1.4289
RISKLINK™	1.3606
CLASIC™/2	1.1806
Average:	1.3234

IV. Adjustments to the Modeled Loss Provision

The models used take most, but not all, of the loss reduction for wind mitigation features into account. Using exposure data as of September 30, 2007, we utilized available models to estimate the savings from the features not reflected in our model runs. That analysis resulted in an additional estimated 8% savings on the expected hurricane loss. We then extrapolated that factor through March 31, 2008 for the increase in policyholders receiving wind mitigation discounts. The result was a 9.8% reduction, or a provision of 1.1937.

The Hurricane Loss per AIY calculated above is adjusted to reflect loss adjustment expense (LAE) since this cost is not included in the models' results. The adjustment for LAE is done to include the expenses associated with investigating and settling claims resulting from hurricanes. A provision of 10.0% is selected, based on the historical ratio of paid LAE to paid loss from hurricane events. This adjustment results in a statewide Hurricane Provision per AIY of \$1.3131.

Exhibit 5 – Page 5
State Farm Florida Insurance Company
Florida Homeowners
Hurricane Catastrophe Provision

V. Hurricane Risk Provision (Provision For Uncertainty)

Hurricanes are rare events. However, the loss costs associated with a single event can be solvency threatening. The Hurricane Risk Provision, which includes the Net Cost of Reinsurance and the Retained Hurricane Risk Provision, recognizes the uncertainties (risk) of insuring low-frequency, yet potentially high-severity (infact, solvency-threatening) events like hurricane.

As shown in Exhibit 17, the net cost of reinsurance consists of a fixed (32.1%) and a variable percentage (10.6%) of the subject earned premium. The resulting indication can also be achieved by treating the net cost of reinsurance purely as a variable expense (29.8%). The sum of this value and the Retained Hurricane Risk Provision (9.0%) results in the total Hurricane Risk Provision (38.8%). This is referenced in Exhibit 7.

The Hurricane Risk Provision (38.8%) can also be viewed purely as a fixed expense by calculating the Provision for Uncertainty. That is, getting the same indication treating this provision as a fixed expense. The resulting Provision for Uncertainty factor is 3.5444. The provision for uncertainty is used to calculate the total Hurricane Loss and LAE provision as shown in Section VI of Exhibit 5. It is determined as follows:

$$(\text{Non-Cat L\&LAE} + \text{Hurr LR} + \text{N-H Cat LR} + \text{F.E. Ratio}) / (1 - \text{V.E.} - \text{P\&C} - \text{Hurricane Risk Provision})$$
$$= (\text{Non-Cat L\&LAE} + \text{Hurr LR}(1 + X) + \text{N-H Cat LR} + \text{F.E. Ratio}) / (1 - \text{V.E.} - \text{P\&C})$$

Solving above equation for X, results in X= 3.5444 (Provision for Uncertainty Factor)

Terms Defined:

Non-Cat L&LAE = Non-Catastrophe Incurred Loss and Loss Adjustment Expense Ratio (Exhibit 1)

Hurr LR = Hurricane Loss and LAE Provision per AIY (Exhibit 5) * Projected AIY per Policy (Exhibit 5) / Earned Premium Per Policy (Exhibit 1)

N-H Cat LR = Non Hurricane Cat Loss and ALAE per Policy (Exhibit 5) / Earned Premium per Policy (Exhibit 1)

F.E. Ratio = Fixed Expense Ratio (Exhibit 1)

V.E. = Variable Expense Ratio (Exhibit 1)

P&C = Profit and Contingencies Provision (Exhibit 1)

Exhibit 5 – Page 6
State Farm Florida Insurance Company
Florida Homeowners
Hurricane Catastrophe Provision

VI. Total Hurricane Loss & LAE

The Hurricane Provision determined above is multiplied by the selected Provision for Uncertainty Factor to arrive at our needed Provision for Uncertainty. The Hurricane Loss & LAE and the Provision for Uncertainty are added together to determine the Total Hurricane Loss & LAE provision. The Total Hurricane Loss & LAE provision is multiplied by the projected AIY per policy to determine the Total Hurricane Loss & LAE per policy used in the indicated change calculation.

A.	Hurricane Loss & LAE provision per AIY (Section IV)	=	1.3131
B.	Provision for Uncertainty Factor (Section V)	=	3.5444
C.	Provision for Uncertainty/AIY = A × B		4.6542
D.	Total Hurricane Loss & LAE provsion = A + C	=	5.9673
E.	Projected AIY per policy	=	218.45
F.	Total Hurricane Loss & LAE per policy (as of 3/1/2010) = D × E	=	1303.55
	Non-Hurricane Loss & LAE per policy	=	50.88
	<u>Total Hurricane Loss & LAE per policy</u>	=	<u>1303.55</u>
	Total Catastrophe Loss & LAE per policy (as of 3/1/2010)	=	1354.43

EXHIBIT 5A
STATE FARM COMPANYWIDE
HOMEOWNERS DATA
DEVELOPMENT OF NON-HURRICANE CATASTROPHE TREND

(1)	(2)	(3)
<u>YEAR</u>	<u>20 YEAR ROLLING AVERAGE CAT/AIY</u>	<u>FITTED CAT/AIY</u>
1988	0.3327	0.3682
1989	0.3583	0.3855
1990	0.3838	0.4027
1991	0.4203	0.4199
1992	0.4526	0.4372
1993	0.4739	0.4544
1994	0.4756	0.4716
1995	0.4940	0.4888
1996	0.5295	0.5061
1997	0.5396	0.5233
1998	0.5648	0.5405
1999	0.5663	0.5578
2000	0.5855	0.5750
2001	0.6166	0.5922
2002	0.6195	0.6095
2003	0.6383	0.6267
2004	0.6281	0.6439
2005	0.6223	0.6611
2006	0.6412	0.6784
	(4) ANNUAL TREND	2.5%
	(5) SELECTED TREND	3.0%

Exhibit 6
State Farm Florida Insurance Company
Florida Homeowners
Underwriting Expense Exhibit

I. Variable Expense Ratios As a Percent of Earned Premium

<u>Calendar Year</u>	<u>Variable Expense Ratios</u>
2003	15.3%
2004	16.0
2005	16.2
2006	17.3
2007	14.7
Selected at 3/1/2010	15.3%
Variable Expense Per Policy 3/1/2010	\$238.62

The selected variable expense ratio was determined from the latest year commission expense to written premium ratio plus the latest three year average of taxes to written premium ratio.

II. Fixed Expenses as Dollars Per Average Policy in Force

<u>Calendar Year</u>	<u>Fixed Expense per Policy</u>
2003	\$100.82
2004	91.44
2005	71.96
2006	118.48
2007	133.20
Selected at 3/1/2010	\$125.58

The selected fixed expense per policy was determined from trending the latest 20 point quarterly average dollars for other acquisition expenses 2% and trending the 3 year average general expense dollars 2%.

The above fixed expense per policy calculation excludes any consideration of two surplus notes. Exhibit 6A determines the appropriate cost to be 6% of premium. Since the projected premium per policy is \$1564.10, the surplus note measured on a per policy basis is 93.85.

Fixed Expense per policy:	\$125.58
Surplus note cost per policy:	<u>+ 93.85</u>
Total Fixed Expense per policy:	\$219.43

III. Total Expenses Per Policy in Force

Total Variable Expense per policy:	\$238.62
Total Fixed Expense per policy:	<u>+ 219.43</u>
Total Expense per policy:	\$458.05

Exhibit 6A
State Farm Florida Insurance Company
Florida Homeowners
Surplus Note Provision

Date Issued = 2004
Date Of Maturity = none
Interest Rate (Per Annum) 7.0%
Min. Surplus Req. for Prin Repayment = 900,000,000
Min. Surplus Req. for Interest Payment = 700,000,000

Surplus Note Issue Date	Principal Amount	Annual Interest Rate
9/30/2004	250,000,000	7.0%
11/8/2004	500,000,000	7.0%
Total	750,000,000	7.0%

Assumed Payment Terms:

- (1) Level principal payments beginning in 2008 = 50,000,000
- No maturity date on note; assume 15 years beginning in 2008.
- (2) Level Principal repayments made at year-end.
- (3) Interest payments made twice a year: mid-year & end of year.
- (4) Upon non-payment of principal and/or interest, original level principal payment are assumed for future years plus interest on the outstanding principal balance.
- (5) Accrual of \$26,500,000 on 12/31/2007 for non-payment of interest.

	Assumed Interest	Assumed Principal Repayments	Assumed Outstanding Principal	Assumed Yearly Total P & I
as of 12/31/2007			750,000,000	
6/30/2008	26,250,000		750,000,000	
12/31/2008	26,250,000	50,000,000	700,000,000	102,500,000

Surplus Note Provision for rates

Expected 2008 Costs:	\$102,500,000
Projected 2008 Direct Earned Premium:	\$1,713,682,409
Ratio to Earned Premium	6.0%

Exhibit 7

State Farm Florida Insurance Company Provision for Underwriting Profit and Contingencies

The following analysis demonstrates that the provisions for profit and contingencies included in the rate indications, together with expected investment income, will produce a total return after tax for State Farm which is commensurate with that earned by other industries. These earnings provide the only source of funds for its Policyholder Protection Fund (Surplus), which is essential to State Farm's continued growth and financial strength.

Total Financial Needs Analysis

- A. Property and Casualty insurance premiums traditionally include provisions for normally anticipated losses and expenses (including an estimate of expected catastrophe losses) and a combined provision for underwriting profit and contingencies. The contingency provision reflects an allowance in the rates for losses and expenses arising from events which cannot be reasonably foreseen or predicted. It thus represents an allowance for adverse fluctuations from the otherwise expected results. The underwriting profit provision reflects the expected premium in excess of all incurred losses, expenses and contingencies. The need for a contingency element in the rates is generally accepted actuarially and recognized in nearly all rating laws. Over the long term, the contingency element will not be actually realized as an underwriting profit, but will be offset by unanticipated losses and expenses.

State Farm Fire and Casualty Company's underwriting profit, before federal taxes, has averaged -7.1%, -9.5% adjusted for catastrophes, (see Exhibit 7A - Page 1, Columns (2) and (2a)) in the last twelve years (approximately two underwriting cycles). State Farm Florida's underwriting profit, before federal taxes, has averaged -23.1%, -14.5% adjusted for catastrophes. These results were generated during a period when filed rates generally included a combined provision for underwriting profit and contingencies of 2% to 7%, averaging approximately 4%. Thus the contingency element has recently been averaging in excess of 2% of earned premium.

It is thus reasonable to expect that a 7.0% combined provision for **underwriting profit and contingencies** will produce an actual underwriting profit no more than 5.0%.

- B. **Net Investment Income:** State Farm Florida Insurance Company has over 90% of its assets in bonds, and these bonds are generally held to maturity. Based on an analysis of results (see Exhibit 7D), it is reasonable to expect a return of 5.0% on invested assets during the time the rates will be in effect.

Capital Gains: Due to the preponderance of bonds held to maturity in State Farm Florida Insurance Company's assets, capital gains are expected to contribute 0.0% to the total return calculation.

As a result, the **Net Investment Yield** as a percent of invested assets is expected to be 5.0% during the time rates will be in effect.

Exhibit 7
(Continued)
State Farm Florida Insurance Company

- C. **Other Income**, largely service charges for premium installment plans, has averaged 0.4% of earned premium over the last 5 years (see Exhibit 7A - Page 2, Column (3)). The expected income during the time the rates will be in effect is 0.4%.
- D. **Retained Hurricane Risk Provision**, corresponds to the retained portion of the hurricane provision (see Exhibit 5) that recognizes the uncertainties (risk) of insuring low frequency, yet potentially high severity (in fact, solvency-threatening) events like hurricanes.

As shown on Exhibit 5, we estimate a Hurricane Risk Provision of 38.8% for the State Farm Florida Insurance Company. After reinsurance, the Retained Hurricane Risk Provision (Hurricane Risk Provision less the Net Cost of Reinsurance) is 9.0%.

- E. All of these income sources combine to yield a total expected insurance operating profit of approximately 18.2% on earned premium, before tax, as summarized in the table on the following page. This includes the expected investment income attributable to unearned and advance premium reserves and that portion of loss and loss adjustment expense reserves resulting from policyholder supplied funds, as well as underwriting profit.

Due to the high exposure to catastrophic losses in Florida, State Farm Florida Company continues to believe that a Policyholder Protection Fund ratio of **at least \$1.00** per dollar of earned premium is necessary to adequately protect its policyholders. The \$1.00 ratio is used in this ratemaking analysis to illustrate that even at this low level of capitalization, the rate of return is reasonable in comparison to other industries of similar risk. Although we are using a \$1.00 ratio in this ratemaking analysis, considering the multiplicity, nature and magnitude of risks and needs that we face, it would be appropriate for State Farm Florida's surplus to be significantly larger to provide the financial strength that is adequate and appropriate for our policyholders today and in the future.

Allowing for the expected investment income attributable to the Policyholder Protection Fund of \$100 per \$100 of earned premium, the expected total return (net of the cost of reinsurance), after tax, is 16.3% as demonstrated in the following table.

Taking into account the equity in the unearned premium reserve, the expected total return is approximately 12.2% on a GAAP adjusted basis. An expected total return in the 9% to 18% range is reasonable in comparison to current returns in other industries with average risk. Recent median returns reported in Forbes and Fortune magazine are in this range, with an average of around 13%, on a GAAP adjusted basis. For Florida, which is exposed to greater than average risk, a higher total return is appropriate, commensurate with the additional risk.

Based on the forgoing, we conclude that a 7.0% combined provision for underwriting profit and contingencies can be expected to produce a reasonable total return during the time the projected rates are to be in effect. If the contingency provision is actually realized as a profit in any year, the expected total return increases to 13.2%. Such a result would still be reasonable and not excessive.

Exhibit 7
State Farm Florida Insurance Company
All Lines Combined

Expected Total Return

Written Premium = \$100
 Policyholder Protection Fund = \$100

1) Expected Contribution from a 2% Provision for Contingencies: \$100 x 0.000 (Item A above)	\$ 0.00
2) Expected Underwriting Profit	\$ 5.00
3) Investment Income on Unearned and Advance Premium Reserves \$100 x (Exhibit 7B, Line 7)	\$ 1.40
4) Investment Income on Loss and LAE Reserves \$100 x (Exhibit 7C, Line 6)	\$ 2.40
5) Other Income \$100 x (Item D above)	\$ 0.40
6) Retained Hurricane Risk Provision	\$ 9.00
7) Expected Insurance Operating Profit, Before Tax	<u>\$ 18.20</u>
8) Investment Income on Policyholder Protection Fund \$100 x (Exhibit 7D, Selected Investment Yield)	\$ 5.00
9) Federal Income Tax equals greater of: (Lines 1 + 2 + 5 + 6) x 20% + (Lines 3 + 4 + 8) x (Exhibit 7E AMT Tax Rate) and (Lines 1 + 2 + 5 + 6) x 35% + (Lines 3 + 4 + 8) x (Exhibit 7E Reg Tax Rate)	\$ 6.92
10) Expected Total Return	<u>\$ 16.28</u>
11) Expected Total Return as a Percent of Policyholder Protection Fund Line 10/ \$100	16.3%
12) GAAP Adjusted Return Line 11 / (Exhibit 7F, Line 6)	12.2%

Exhibit 7A
State Farm Fire and Casualty Company
All Lines Combined

Companywide Insurance Operations

Year (1)	U/W Gain/Loss		Other Income (3)	Net Investment Income (4)	Net Inv. Income as % of Mean Inv. Asset (5)	Net Realized Capital Gain/Loss (6)	Net Income Before Tax (7)	After Tax		
	Actual (2)	Adjusted (2a)						Net Income (8)	Net Unrealized Capital Gain/Loss (9)	Net Income plus Unrealized Gain/Loss (10)
1996	-13.9%	-15.5%	0.2%	10.0%	6.3%	0.7%	-3.0%	3.0%	3.8%	6.8%
1997	-1.1%	-9.1%	0.1%	9.9%	5.8%	0.6%	9.4%	13.1%	6.9%	20.0%
1998	-15.4%	-15.8%	0.2%	10.5%	5.5%	0.9%	-3.8%	-1.9%	6.8%	4.9%
1999	-16.6%	-16.7%	0.1%	10.4%	5.0%	1.9%	-4.1%	-1.5%	2.9%	1.4%
2000	-22.5%	-22.7%	0.2%	10.7%	4.9%	5.1%	-6.5%	-3.3%	-3.7%	-7.0%
2001	-36.5%	-32.1%	0.1%	9.3%	4.8%	1.3%	-25.8%	-22.1%	-4.5%	-26.7%
2002	-14.8%	-17.8%	0.2%	7.8%	4.7%	-1.9%	-8.6%	-13.1%	-6.9%	-20.0%
2003	6.2%	3.3%	0.6%	7.0%	4.6%	2.0%	15.7%	11.1%	4.7%	15.7%
2004	16.0%	6.6%	0.5%	6.9%	4.4%	0.9%	24.3%	24.2%	0.7%	24.9%
2005	6.0%	4.6%	0.5%	7.6%	4.5%	-0.1%	13.9%	11.0%	0.3%	11.3%
2006	3.2%	2.1%	0.5%	8.2%	4.5%	1.0%	12.9%	9.6%	2.9%	12.5%
2007	4.0%	-0.8%	0.5%	8.3%	4.3%	0.2%	12.9%	9.4%	1.7%	11.2%
Mean	-7.1%	-9.5%	0.3%	8.9%	4.9%	1.1%	3.1%	3.3%	1.3%	4.6%
Std Dev	15.1%	12.5%	0.2%	1.4%	0.6%	1.6%	14.0%	12.6%	4.4%	15.5%

All Columns are percentages of earned premium, except Column (5).

All Columns are percentages before federal taxes, except Columns (8) through (10).

- (2) Equals net underwriting gain or loss from Annual Statement, page 4, less dividends to policyholders, and adjusted for prepaid expenses and miscellaneous other income related to insurance operations excluding items in Column (3).
- (2a) Equals Column (2) adjusted to smooth for the effects of catastrophe losses. Actual catastrophe losses are removed and replaced with the losses contemplated in our current catastrophe provision.
- (3) Equals other income related to insurance company operations from Annual Statement, page 4, line 15, excluding insurance department fines, penalties, California Earthquake Authority assessment (1996), and Public Protection Class adjustment (1997).
- (4) Derived from Annual Statement, page 4, line 9, less State Farm affiliates.
- (5) Derived from Annual Statement, page 4, line 9, less State Farm affiliates.
- (6) Derived from Annual Statement, page 4, line 10, less State Farm affiliates.
- (7) Columns (2) + (3) + (4) + (6).
- (8) Derived from Column (7), less the sum of federal income taxes incurred, including an estimated tax on prepaid expenses.
- (9) Derived from Annual Statement, Exhibit of Capital Gains (Losses), page 12, line 10, Column 3 less State Farm affiliates, less the estimated tax.
- (10) Columns (8) + (9).

Exhibit 7A - Page 2
State Farm Florida Insurance Company
All Lines Combined

Year (1)	U/W Gain/Loss		Other Income (3)	Net Investment Income (4)	Net Inv. Income as % of Mean Inv. Asset (5)	Net Realized Capital Gain/Loss (6)	Net Income Before Tax (7)	After Tax		
	Actual (2)	Adjusted (2a)						Net Income (8)	Net Unrealized Capital Gain/Loss (9)	Net Income plus Unrealized Gain/Loss (10)
1996	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1997	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1998	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
1999	-47.4%	-57.2%	0.3%	27.6%	4.7%	-0.2%	-19.7%	-32.2%	0.0%	-32.2%
2000	-9.2%	-28.1%	0.3%	10.9%	6.0%	0.0%	2.0%	-0.9%	0.0%	-0.9%
2001	-43.5%	-57.6%	0.2%	10.8%	5.9%	0.0%	-32.4%	-32.0%	0.0%	-32.0%
2002	-0.3%	-21.6%	0.3%	9.7%	5.5%	-0.5%	9.2%	12.1%	0.0%	12.1%
2003	10.5%	-10.4%	0.2%	9.0%	5.2%	1.1%	20.8%	12.3%	0.1%	12.4%
2004	-147.3%	5.6%	0.4%	9.7%	5.1%	0.2%	-137.0%	-90.0%	0.0%	-90.0%
2005	-2.5%	10.9%	0.4%	9.4%	5.2%	-0.4%	6.8%	7.3%	0.0%	7.2%
2006	28.6%	35.6%	0.4%	9.5%	5.1%	0.0%	38.6%	26.9%	0.0%	27.0%
2007	3.1%	-7.6%	0.4%	9.2%	4.8%	0.6%	13.2%	8.2%	0.0%	8.2%
Mean	-23.1%	-14.5%	0.3%	11.8%	5.3%	0.1%	-10.9%	-9.8%	0.0%	-9.8%
Std Dev	52.5%	30.7%	0.1%	6.0%	0.4%	0.5%	51.7%	36.1%	0.0%	36.1%

All Columns are percentages of earned premium, except Column (5).

All Columns are percentages before federal taxes, except Columns (8) through (10).

- (2) Equals net underwriting gain or loss from Annual Statement, page 4, less dividends to policyholders, and adjusted for prepaid expenses and miscellaneous other income related to insurance operations excluding items in Column (3).
- (2a) Equals Column (2) adjusted to smooth for the effects of catastrophe losses. Actual catastrophe losses are removed and replaced with the losses contemplated in our current catastrophe provision.
- (3) Equals other income related to insurance company operations from Annual Statement, page 4, line 15, excluding insurance department fines, penalties, and Public Protection Class adjustment (1997).
- (4) Derived from Annual Statement, page 4, line 9
- (5) Derived from Annual Statement, page 4, line 9
- (6) Derived from Annual Statement, page 4, line 10
- (7) Columns (2) + (3) + (4) + (6).
- (8) Derived from Column (7), less the sum of federal income taxes incurred, including an estimated tax on prepaid expenses.
- (9) Derived from Annual Statement, Exhibit of Capital Gains (Losses), page 12, line 10, Column 3 less State Farm affiliates, less the estimated tax.
- (10) Columns (8) + (9).

Exhibit 7B
State Farm Florida Insurance Company
All Lines Combined

Estimated Investment Income from Reserve for Unearned and Advance Premium *

(1) Mean Reserve for Unearned and Advance Premiums, as a Ratio to Earned Premium	<u>All Lines</u>
(a) 2005	0.6839
(b) 2006	0.8016
(c) 2007	<u>0.7310</u>
(d) 3 Year Average	0.7389
(2) Delayed Remission of Premiums	
Ratio of Agents' Balances or Uncollected Premium to Unearned and Advance Premium	27.0%
(3) Expenses Incurred at Beginning of Policy Term (as a % of Written Premium)	
(a) Commissions and Other Acquisition Expenses	29.5%
(b) 50% of General Expenses	1.5%
(c) Taxes	2.6%
(d) Total	33.5%
(4) Mean Unearned and Advance Premium Reserve Adjusted for Agents' Balances, Uncollected Premiums, and Prepaid Expenses (1d) * (1.000 - (2) - (3d))	0.2913
(5) Adjusted for Tax on Prepaid Expenses (4) - (1d) * 10% * 0.20 * 35%	0.2861
(6) Investment Yield, before Tax	5.0%
(7) Investment Income, as a % of Earned Premium (5) * (6)	1.4%

DATA SOURCES:

Item 1 - Annual Statement, Page 6, Part 1 and Page 3, Line 10

Item 2 - Annual Statement, Page 2, Line 13 and Page 6, Part 1 and Page 3, Line 10

Item 3 - Insurance Expense Exhibits 2004-2006 (three year average of the mean ratios)

Item 5 - Assumes the unearned premium reserve will increase at a growth rate of 10%; 0.20 is the IRS prepaid expenses factor; 35% is the current effective tax rate on underwriting income.

Item 6 - From Exhibit 7D

* For 2007, we took into account the accounting change with ceded reinsurance premiums, as discussed in Exhibit 7F.

Exhibit 7C
State Farm Florida Insurance Company
All Lines Combined

**Estimated Investment Income from Reserve for
Losses and Loss Adjustment Expenses**

(1) Mean Reserve for Losses and Loss Adjustment Expense, as a Ratio to Incurred Losses and Loss Adjustment Expenses	All Lines
(a) 2003	0.7489
(b) 2004	0.3135
(c) 2005	0.9661
(d) 2006	1.1964
(e) 2007	0.7906
(f) 5 Year Average	0.8031
(2) Permissible Loss and LAE (% Earned Premium) (1.0000 - Expense Ratio - Underwriting Profit Provision)	58.8%
(3) Expected Mean Reserves for Losses and Loss Expenses as a Ratio to Earned Premium (2) * (1f)	0.4722
(4) Adjusted for Tax on Discounted Reserves (3) - (3) * 5% * 5.1% * 35%	0.4718
(5) Investment Yield, before Tax	5.0%
(6) Estimated Investment Income from Losses and Loss Adjustment Expense Reserves (as a % of Earned Premium) (4) * (5)	2.4%

DATA SOURCES:

- Item 1 - Annual Statement, Page 3, Line 1 plus Line 3 and Page 4, Line 2 plus Line 3.
- Item 2 - 1.0000 minus provision for expenses and underwriting profit. Expense provision is the latest five year average of commissions, other acquisition, general expenses, and taxes, licenses, and fees from the Insurance Expense Exhibit.
- Item 4 - To recognize tax resulting from discounting of reserves; 5% is the estimated growth in loss reserves; 5.1% is the average discount of reserves; 35% is the current effective tax rate on underwriting income.
- Item 5 - From Exhibit 7D

Exhibit 7D
State Farm Florida Insurance Company
All Lines Combined

Investment Rate of Return
As a Percent of Mean Invested Assets

Year	Net Investment Yields				
	Bonds	Other Invested Assets	Total Investment Income	Total Capital Gain/Loss	Total Investment Income w/ Capital Gains/Loss
1999	6.3%	3.9%	4.7%	0.0%	4.7%
2000	5.5%	16.0%	6.0%	0.0%	6.0%
2001	6.0%	3.4%	5.9%	0.0%	5.9%
2002	5.6%	3.0%	5.5%	-0.3%	5.2%
2003	5.4%	1.2%	5.2%	0.7%	5.9%
2004	5.1%	3.3%	5.1%	0.1%	5.2%
2005	5.1%	12.6%	5.2%	-0.3%	4.9%
2006	5.0%	5.6%	5.1%	0.1%	5.1%
2007	4.8%	5.1%	4.8%	0.3%	5.1%
(1) Latest Six Year Average	5.2%	5.1%	5.1%	0.1%	5.2%
(2) Latest Year	4.8%	5.1%	4.8%	0.3%	5.1%
(3) Selected 2008			5.0%	0.0%	5.0%

Data Source: Annual Statement, Pages 2 and 12

Exhibit 7E
State Farm Florida Insurance Company
All Lines Combined

Average Federal Tax Rate on Investment Income

Investment Type	Investment Income 2005 through 2007	Distribution	Current Tax Rate	
			Regular	AMT
Bonds (Taxable)	\$ 131,628,004	47.0%	35.0%	20.0%
Bonds (Tax Exempt)	128,359,383	45.9%	5.3%	15.8%
Stocks (Unaffiliated)	-	0.0%	14.2%	17.0%
Other (Net of Depreciation)	19,887,280	7.1%	35.0%	20.0%
Total	\$ 279,874,667		21.4%	18.1%

Item Sources:

Investment Income from Annual Statement, Page 12, Exhibit of Net Investment Income

Current Tax Rate computed according to the 1986 Tax Reform Act, as amended:

Under this Act, 15% of formerly tax-exempt income from securities purchased after August 7, 1986 is now taxable. Thirty percent of stock dividends are taxed at 35% and seventy percent are taxed at 15% of 35%. Thus, the estimated effective tax rate will be:

Ordinary Income	35.0%
Tax Exempt Bonds	5.3% = .15 x 35%
Stock Dividends	14.2% = (.30 + (.70 x .15)) x 35%

AMT is computed according to the 1986 Tax Reform Act Alternative Minimum Tax:

Under the Alternative Minimum Tax, a rate of 20% applies to the sum of regular tax income and 75% of tax exempt income. The estimated effective AMT will be:

Ordinary Income	20.0%
Tax Exempt Bonds	15.8% = (.15+ (.85 x .75)) x 20%
Stock Dividends	17.0% = [.30 + .70 x (.15 + (.85 x .75))] x 20%

Exhibit 7F
State Farm Florida Insurance Company
All Lines Combined

Expected Total Return - Adjustment to GAAP

Item	Amount (,000's)	Source (Annual Statement)
(1) 12/31/2007 Policyholder Protection Fund (Based on \$1.00 Ratio to Net Written Premium)	\$ 970,376	Page 6, Part 1, Line 34, Column 1*
(2) Provision for Reinsurance	-	Page 3, Line 16, Column 1
(3) Non-Admitted Assets	70,237	Page 13, Line 26, Column 1
(4) Equity in the Unearned and Advance Premium Reserve	251,261	(h)
(5) Total Adjustments	321,498	(2) + (3) + (4)
(6) GAAP Surplus Adjustment Factor	1.3313	((5) + (1)) / (1)

Calculation of Equity in the Unearned and Advance Premium Reserve

Item	Amount (,000's)	Source (Annual Statement)
(a) Commissions and Brokerage Expense Incurred	265,181	IEE, Part II, Line 34, Column 23 plus Part I, Line 3, Column 2
(b) Taxes, License & Fees Incurred	26,312	IEE, Part II, Line 34, Column 25
(c) Other Acquisition Expenses Incurred	85,542	IEE, Part II, Line 34, Column 27 less Part I, Line 3, Column 2
(d) General Expenses Incurred	34,912	IEE, Part II, Line 34, Column 29
(e) Total	394,491	(a) + (b) + (c) + 1/2 (d)
(f) 2007 Written Premium	970,376	Page 6, Line 34, Column 1*
(g) 2007 Ending Unearned and Advance Premium Reserve	618,057	Page 6, Line 34, Column 3 and Page 3, Line 10, Column 1
(h) Equity in the Unearned and Advance Premium Reserve	251,261	(g) * ((e) / (f))

* 2007 Written Premium was adjusted due to an accounting change with ceded reinsurance premiums. Beginning in July 2007, annual catastrophe premium is considered written on the effective date of the contract. Since the annual statement written premium reflected half of the 2006/07 reinsurance contract premium and all of the 2007/2008 reinsurance contract premium, we built the remaining 2006/07 ceded reinsurance premium back into our 2007 written premium. Items (a) and (g) are also adjusted for the accounting change in the written premium.

Exhibit 8
State Farm Florida Insurance Company
Florida Homeowners
Gross Underwriting Profit or Loss on a Statutory Basis

Florida						
Year	Earned Premium	Non-Cat Loss Ratio	Catastrophe Loss Ratio	Total Loss Ratio	Expense Ratio	Actual Combined Ratio
2003	799,498,238	41.4%	0.1%	41.4%	27.3%	68.8%
2004	909,955,140	34.3%	274.0%	308.3%	25.2%	333.5%
2005	1,034,261,778	30.3%	105.7%	136.0%	22.7%	158.7%
2006	1,207,304,064	26.7%	17.6%	44.4%	26.5%	70.9%
2007	1,492,714,049	24.8%	5.9%	30.7%	22.9%	53.6%
03-07	5,443,733,269	30.3%	71.4%	101.7%	24.7%	126.4%

Expense Ratios include Agents' Commissions, Taxes, Other Acquisition and General Expenses.

Loss Ratios include Adjustment Expense.

Totals may not add due to rounding.

Exhibit 10
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA TOTAL HOMEOWNERS PROGRAM
INDICATED CHANGE BY FORM
2003 - 2007 DATA

Form	(1) Current Level Non-Cat Loss Ratio	(2) Credibility Factor	(3) Credibility Weighted Current Level Formula Non-Cat Loss Ratio	(4) Catastrophe Ratio	(5) Fixed Expense Ratio	(6) Total Formula Loss Ratio
Form 5	21.1	100.00%	21.1	73.6	7.9	102.6
Form 4	30.3	100.00%	30.3	33.0	8.1	71.4
Form 6	26.6	100.00%	26.6	54.2	7.9	88.8
Total	21.7	100.00%	21.7	72.2	7.9	101.8

Form	(7) Total Formula Loss Ratio	(8) Index to Statewide	(9) Selected Index	(10) Index Adj. For Off Balance	(11) Form Indicated Change
Form W	102.6	1.0078	1.0078	1.0097	69.2%
Form 4	71.4	0.7017	0.7017	0.7030	17.8%
Form 6	88.8	0.8721	0.8721	0.8737	46.4%
Total	101.8				67.6%

Column Explanations

- (1) Calendar years 2003 - 2007 non-catastrophe case incurred loss and loss adjustment expense per AIY (adjusted for deductible shifts) divided by 2007 adjusted current level earned premiums per AIY (adjusted for non renewals and "doubling" of wind mitigation discounts).
- (2) Full Credibility standard of 75,000 Earned House Years
- (3) Column (1) x Column (2)
- (4) Expected catastrophe losses divided by 2007 adjusted Current Level Earned Premium
- (5) 2007 Fixed Expense divided by 2007 Current Level Earned Premium.
- (6) Column (3) + Column (4) + Column (5).
- (7) Column (6)
- (8) Column (7) divided by Total Column (7).
- (9) Column (9) adjusted for 2007 premium distribution.
- (11) $(1.00 + \text{Total Column (11)}) \times \text{Column (10)} - 1.00$

Exhibit 11A
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - HOMEOWNERS POLICY
INDICATED CHANGE BY ZONE
BASED ON 2003-2007 DATA

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Zone	Current Level Non-Cat Loss Ratio	Credibility Weighted Current Level Non-Cat Loss Ratio	Catastrophe Provision Per Earned Premium	2007 Fixed Expense Ratio	Total Formula Loss Ratio	Index To Total Form	Index Adjusted For Off Balance	Basic Premium Change	Change in the Xwind Indicated Discount	xWind Indicated Change	Overall Indication
01	4.6	15.9	90.5	8.1	114.5	1.0419	1.0354	81.4%	-35.1%	17.7%	81.4%
02	14.0	16.4	93.7	4.7	114.7	1.0441	1.0376	81.8%	33.9%	143.5%	81.8%
03	8.2	10.2	107.3	3.6	121.1	1.1020	1.0951	91.9%	66.8%	220.0%	91.9%
04	9.1	10.3	112.3	5.8	128.3	1.1680	1.1607	103.4%	-20.5%	61.6%	103.2%
05	0.3	2.9	130.7	0.8	134.5	1.2237	1.2161	113.1%	21.5%	158.9%	156.9%
06	16.9	16.8	84.6	4.6	106.0	0.9648	0.9588	68.0%	-14.7%	43.2%	68.0%
07	0.8	2.5	117.7	0.5	120.8	1.0991	1.0923	91.4%	9.9%	110.3%	110.3%
08	11.0	10.8	117.3	6.3	134.5	1.2242	1.2166	113.1%	-33.8%	41.0%	113.1%
09	5.8	5.2	115.3	1.1	121.6	1.1064	1.0995	92.6%	-24.3%	45.7%	50.4%
11	12.6	12.6	76.4	4.8	93.7	0.8530	0.8476	48.5%	-8.9%	35.2%	48.5%
12	2.6	5.8	107.5	2.9	116.2	1.0573	1.0507	84.1%	31.1%	141.4%	84.8%
13	1.9	6.4	116.1	1.9	124.4	1.1324	1.1253	97.2%	-3.2%	90.9%	92.3%
14	6.9	7.0	92.9	5.0	105.0	0.9557	0.9498	66.4%	-14.9%	41.6%	66.2%
15	18.3	18.3	88.6	6.5	113.4	1.0323	1.0259	79.7%	-43.2%	2.2%	79.7%
17	57.4	34.0	45.8	15.6	95.5	0.8690	0.8635	51.3%	-14.9%	28.8%	51.3%
19	2.0	3.8	114.8	1.0	119.6	1.0884	1.0816	89.5%	-11.9%	67.0%	70.6%
20	14.2	14.2	84.8	4.6	103.6	0.9425	0.9367	64.1%	-5.7%	54.7%	64.1%
21	4.2	3.5	140.6	1.0	145.1	1.3206	1.3123	129.9%	-7.8%	112.0%	112.7%
22	64.9	37.5	42.3	6.9	86.7	0.7893	0.7844	37.4%	-26.7%	0.8%	36.8%
23	58.1	45.6	31.3	7.2	84.1	0.7655	0.7608	33.3%	-20.8%	5.6%	33.3%
24	18.0	25.3	50.0	14.5	89.8	0.8176	0.8125	42.3%	-1.1%	40.8%	42.3%
25	55.6	33.0	47.5	4.8	85.3	0.7764	0.7716	35.2%	-39.9%	-18.7%	31.5%
26	31.6	31.0	38.0	6.9	75.9	0.6909	0.6866	20.3%	-29.7%	-15.4%	20.3%
27	2.7	6.2	126.1	2.2	134.5	1.2244	1.2167	113.2%	-7.2%	97.9%	112.4%
28	9.8	14.3	89.8	7.4	111.5	1.0150	1.0087	76.7%	8.1%	91.0%	76.7%
29	19.2	19.3	79.1	9.9	108.3	0.9854	0.9792	71.6%	-10.5%	53.5%	71.6%
30	30.5	32.1	39.8	16.2	88.1	0.8016	0.7966	39.6%	-8.7%	27.4%	39.6%
31	12.0	18.7	79.5	9.5	107.7	0.9798	0.9737	70.6%	44.1%	145.8%	70.6%
32	7.8	12.5	93.2	7.4	113.1	1.0297	1.0232	79.3%	-8.2%	64.6%	79.3%
33	7.7	10.1	104.0	5.5	119.7	1.0889	1.0821	89.6%	13.9%	116.0%	89.6%
34	15.3	18.2	82.4	7.4	108.0	0.9833	0.9771	71.2%	23.3%	111.1%	71.2%
35	6.0	10.7	97.2	6.3	114.3	1.0402	1.0337	81.1%	39.6%	152.8%	81.1%
37	11.1	12.0	104.5	7.2	123.8	1.1263	1.1193	96.1%	-23.4%	50.2%	96.1%
38	3.2	4.4	132.3	1.4	138.0	1.2564	1.2485	118.7%	-7.2%	102.9%	106.9%
39	18.9	19.3	88.6	8.3	116.1	1.0570	1.0504	84.0%	-26.0%	36.1%	83.9%
40	47.9	37.5	36.7	19.8	94.0	0.8555	0.8502	48.9%	-20.0%	19.1%	48.9%
41	50.7	29.7	47.7	19.1	96.5	0.8782	0.8727	52.9%	-22.7%	18.1%	52.9%
42	42.4	24.5	63.5	14.8	102.8	0.9358	0.9300	62.9%	-21.0%	28.8%	62.9%
43	35.5	24.7	71.2	11.6	107.5	0.9782	0.9721	70.3%	-42.5%	-2.0%	70.3%
44	26.6	27.7	45.6	12.7	86.0	0.7829	0.7780	36.3%	-30.6%	-5.4%	36.3%
45	24.0	24.0	56.7	7.1	87.9	0.7998	0.7948	39.3%	-37.4%	-12.9%	39.3%
46	26.2	26.2	50.5	8.9	85.5	0.7783	0.7734	35.5%	-36.6%	-14.1%	35.5%
48	30.0	29.9	58.1	18.4	106.4	0.9680	0.9619	68.5%	-22.9%	29.9%	68.5%
50	41.4	35.0	37.0	12.9	84.8	0.7721	0.7673	34.4%	27.5%	71.4%	34.4%
53	32.5	32.2	48.5	20.0	100.7	0.9164	0.9107	59.6%	-22.4%	23.8%	59.6%
62	38.9	38.9	43.2	19.2	101.3	0.9217	0.9160	60.5%	-15.9%	35.0%	60.5%
69	5.9	5.9	114.1	2.5	122.5	1.1145	1.1076	94.0%	-38.4%	19.5%	84.9%
71	25.2	25.2	56.3	15.4	96.8	0.8812	0.8757	53.4%	-25.1%	14.8%	53.4%
73	13.9	21.0	83.7	6.6	111.3	1.0131	1.0068	76.4%	-19.8%	41.4%	76.1%
74	32.0	32.0	54.8	11.6	98.5	0.8960	0.8904	56.0%	-33.2%	4.1%	56.0%
75	8.5	8.5	117.0	2.7	128.2	1.1663	1.1591	103.1%	-39.8%	22.2%	89.2%
78	9.9	9.9	116.2	3.0	129.1	1.1751	1.1677	104.6%	-31.7%	39.7%	101.3%
79	14.6	14.9	111.8	7.5	134.2	1.2213	1.2137	112.6%	-29.4%	50.0%	112.6%
80	19.8	18.5	86.2	10.3	115.0	1.0467	1.0402	82.2%	-13.8%	57.1%	81.9%
81	41.5	28.4	51.2	15.6	95.2	0.8667	0.8613	50.9%	-25.6%	12.2%	50.9%
82	7.7	10.4	111.9	5.3	127.6	1.1616	1.1543	102.2%	-1.2%	99.7%	102.2%
83	9.3	11.7	105.3	7.4	124.3	1.1310	1.1240	96.9%	-22.9%	51.7%	96.9%
84	1.6	6.0	88.3	1.1	95.5	0.8689	0.8635	51.3%	62.5%	145.8%	58.0%
86	6.1	8.0	105.4	3.6	116.9	1.0640	1.0574	85.3%	-27.1%	35.1%	84.9%
87	14.0	14.0	82.7	9.5	106.2	0.9669	0.9608	68.3%	-13.6%	45.5%	68.3%
89	12.4	11.5	107.0	5.9	124.4	1.1322	1.1252	97.1%	-21.4%	54.9%	81.3%
90	23.9	23.9	79.7	12.3	116.0	1.0557	1.0491	83.8%	-30.9%	26.9%	83.7%
91	42.5	15.7	123.1	9.6	148.4	1.3506	1.3422	135.2%	-44.8%	29.8%	109.9%
92	25.5	25.6	73.3	15.2	114.1	1.0385	1.0320	80.8%	-18.3%	47.8%	80.8%
93	41.3	32.0	56.7	19.2	107.9	0.9822	0.9761	71.0%	-31.2%	17.7%	71.0%
94	35.8	35.8	45.2	15.0	96.0	0.8737	0.8682	52.1%	-21.4%	19.6%	52.1%
95	27.0	27.4	60.3	14.1	101.7	0.9256	0.9198	61.2%	-31.3%	10.8%	61.2%
96	33.8	33.8	55.8	12.3	101.9	0.9274	0.9216	61.5%	-29.2%	14.4%	61.5%
97	24.5	23.8	83.5	12.0	119.3	1.0857	1.0789	89.0%	-34.9%	23.0%	89.0%
98	4.7	6.4	132.6	1.7	140.8	1.2810	1.2730	123.0%	-14.3%	91.1%	120.7%
99	9.9	12.1	114.4	5.0	131.4	1.1959	1.1884	108.2%	-18.0%	70.7%	108.2%
Total	17.6	17.6	84.4	7.9	109.9	1.0063	1.0000	75.2%		32.8%	69.2%

Exhibit 11B
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - RENTERS POLICY
INDICATED CHANGE BY ZONE
BASED ON 2003-2007 DATA

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Current Level	Credibility Weighted Current Level	Catastrophe Provision Per Earned Premium	2007 Fixed Expense Ratio	Total Formula Loss Ratio	Index To Total Form	Index Adjusted For Off Balance	Basic Premium Change	Change in the Xwind Indicated Discount	xWind Indicated Change	Overall Indication
Zone	Non-Cat Loss Ratio	Non-Cat Loss Ratio									
01	0.0	25.6	43.9	8.1	77.6	1.1340	1.0158	20.1%	-32.4%	-18.8%	20.1%
02	8.3	24.6	43.9	5.2	73.8	1.0786	0.9661	14.2%	2.9%	17.5%	14.2%
03	48.8	17.7	57.7	4.4	79.8	1.1668	1.0451	23.5%	24.8%	54.1%	23.6%
04	25.4	24.9	54.3	7.3	86.5	1.2637	1.1319	33.8%	-9.9%	20.5%	33.6%
05	0.0	9.3	99.1	2.5	110.9	1.6212	1.4522	71.6%	-61.8%	-34.4%	-34.4%
06	28.3	21.1	44.8	5.1	71.0	1.0378	0.9296	9.9%	-8.6%	0.4%	9.8%
07	0.0	9.3	78.5	3.3	91.0	1.3303	1.1916	40.8%	14.0%	60.6%	48.7%
08	23.5	18.1	84.2	8.0	110.2	1.6111	1.4431	70.6%	-31.7%	16.5%	70.6%
09	12.2	10.6	66.3	2.2	79.1	1.1552	1.0348	22.3%	19.8%	46.6%	40.1%
11	22.6	25.3	35.4	5.3	66.1	0.9652	0.8646	2.2%	6.1%	8.4%	2.2%
12	11.9	12.8	81.3	3.7	97.7	1.4278	1.2789	51.2%	38.9%	110.0%	52.0%
13	1.9	15.1	87.3	5.3	107.7	1.5732	1.4092	66.6%	-10.7%	48.7%	59.6%
14	19.1	18.7	58.8	5.1	82.6	1.2072	1.0813	27.8%	22.5%	56.6%	28.3%
15	22.5	23.5	62.9	10.7	97.1	1.4192	1.2713	50.3%	-22.4%	16.6%	50.2%
17	22.0	41.5	12.5	8.9	62.9	0.9191	0.8233	-2.7%	-8.0%	-10.4%	-2.7%
19	4.0	9.6	65.5	2.1	77.2	1.1285	1.0108	19.5%	38.7%	65.7%	39.6%
20	9.6	20.5	38.9	5.4	64.7	0.9455	0.8469	0.1%	-16.9%	-16.8%	0.1%
21	9.5	8.5	86.5	2.1	97.1	1.4191	1.2712	50.3%	29.2%	94.2%	82.4%
22	19.4	35.0	23.6	8.7	67.2	0.9823	0.8799	4.0%	-14.5%	-11.0%	4.0%
23	17.7	38.9	15.1	9.7	63.7	0.9305	0.8335	-1.5%	-8.8%	-10.1%	-1.5%
24	22.8	41.2	12.1	9.6	62.9	0.9186	0.8228	-2.7%	-1.2%	-3.9%	-2.7%
25	18.0	25.0	46.9	9.8	81.7	1.1937	1.0692	26.4%	-29.4%	-10.8%	23.9%
26	6.9	35.5	19.3	9.9	64.7	0.9455	0.8470	0.1%	-8.2%	-8.1%	0.1%
27	6.7	16.4	83.4	4.1	103.9	1.5181	1.3599	60.7%	-22.0%	25.4%	60.7%
28	19.4	25.1	50.4	8.4	83.9	1.2265	1.0986	29.9%	-4.4%	24.1%	29.9%
29	83.1	35.2	28.7	7.4	71.3	1.0417	0.9331	10.3%	-8.1%	1.3%	10.3%
30	-3.6	41.5	9.5	10.5	61.4	0.8973	0.8038	-5.0%	-1.6%	-6.5%	-5.0%
31	64.1	37.6	18.9	7.1	63.6	0.9291	0.8322	-1.6%	24.4%	22.4%	-1.6%
32	9.9	26.2	40.5	6.6	73.4	1.0725	0.9607	13.6%	15.0%	30.6%	13.6%
33	3.1	17.1	58.4	4.9	80.4	1.1745	1.0521	24.4%	17.3%	45.9%	24.4%
34	11.3	28.0	39.0	7.2	74.2	1.0844	0.9713	14.8%	-6.9%	6.9%	14.8%
35	14.7	20.8	49.9	5.7	76.3	1.1152	0.9989	18.1%	28.5%	51.7%	18.1%
37	10.9	20.0	57.3	7.5	84.9	1.2402	1.1109	31.3%	-5.1%	24.7%	31.3%
38	0.0	9.1	131.7	3.2	144.0	2.1047	1.8853	122.8%	-21.3%	75.5%	100.4%
39	26.8	32.5	28.3	9.1	70.0	1.0223	0.9157	8.2%	-4.7%	3.1%	8.2%
40	63.5	42.4	8.7	11.7	62.8	0.9178	0.8221	-2.8%	-9.3%	-11.8%	-2.8%
41	70.8	38.3	21.8	9.4	69.6	1.0164	0.9104	7.6%	-17.9%	-11.6%	7.6%
42	0.0	37.2	16.7	11.5	65.3	0.9549	0.8553	1.1%	-11.9%	-10.9%	1.1%
43	14.5	33.5	28.7	8.9	71.0	1.0377	0.9295	9.9%	-25.3%	-18.0%	9.9%
44	137.0	42.4	15.6	9.4	67.3	0.9838	0.8813	4.2%	-12.8%	-9.1%	4.2%
45	44.1	34.7	27.7	8.8	71.2	1.0400	0.9316	10.1%	-16.2%	-7.7%	10.1%
46	37.8	37.8	18.0	10.4	66.2	0.9673	0.8664	2.4%	-11.0%	-8.9%	2.4%
48	-0.9	34.9	8.4	11.0	54.3	0.7939	0.7111	-15.9%	-9.6%	-24.0%	-15.9%
50	51.7	41.0	12.6	9.6	63.2	0.9230	0.8268	-2.3%	38.0%	34.9%	-2.3%
53	12.1	39.4	9.3	11.8	60.4	0.8831	0.7910	-6.5%	-9.4%	-15.3%	-6.5%
62	31.3	41.0	7.6	10.6	59.2	0.8646	0.7745	-8.5%	-6.9%	-14.8%	-8.5%
69	18.3	15.3	59.6	3.7	78.6	1.1481	1.0284	21.6%	-3.3%	17.5%	21.0%
71	38.5	38.9	12.4	13.2	64.5	0.9425	0.8442	-0.2%	-7.6%	-7.8%	-0.2%
73	29.6	32.8	36.9	8.6	78.3	1.1435	1.0243	21.1%	-17.9%	-0.5%	20.9%
74	55.2	50.5	12.6	12.5	75.6	1.1046	0.9895	17.0%	-5.3%	10.8%	17.0%
75	26.1	15.7	61.3	3.6	80.5	1.1763	1.0537	24.5%	-20.9%	-1.4%	16.8%
78	20.4	12.8	71.3	3.3	87.4	1.2767	1.1436	35.2%	-16.7%	12.7%	33.0%
79	9.5	22.7	55.4	7.4	85.4	1.2485	1.1183	32.2%	-23.7%	0.9%	32.2%
80	0.0	26.0	59.0	10.2	95.2	1.3914	1.2463	47.3%	-43.8%	-17.2%	47.3%
81	2.5	38.3	16.9	9.1	64.3	0.9392	0.8413	-0.6%	-13.9%	-14.4%	-0.6%
82	4.5	18.4	71.5	6.1	96.0	1.4034	1.2571	48.6%	-18.4%	21.3%	45.4%
83	15.2	22.3	64.1	7.5	94.0	1.3734	1.2302	45.4%	-23.9%	10.6%	44.5%
84	1.2	10.2	88.8	2.1	101.2	1.4784	1.3243	56.5%	23.7%	93.6%	61.5%
86	6.8	17.4	67.2	5.1	89.7	1.3104	1.1738	38.7%	-2.9%	34.8%	38.7%
87	27.2	30.2	35.9	9.0	75.1	1.0979	0.9835	16.2%	2.8%	19.5%	16.2%
89	21.3	23.5	66.8	8.9	99.3	1.4504	1.2992	53.6%	-22.9%	18.4%	43.5%
90	67.2	40.3	27.9	11.1	79.4	1.1601	1.0392	22.8%	-11.5%	8.7%	21.8%
91	211.9	39.6	13.3	9.5	62.4	0.9113	0.8163	-3.5%	6.4%	2.7%	-3.5%
92	89.9	41.9	12.7	10.1	64.7	0.9459	0.8472	0.1%	-1.8%	-1.7%	0.1%
93	28.4	38.7	13.4	12.9	65.0	0.9505	0.8514	0.6%	-14.0%	-13.5%	0.6%
94	24.5	35.8	10.0	12.1	57.8	0.8452	0.7571	-10.5%	-8.7%	-18.3%	-10.5%
95	25.4	39.0	9.5	11.4	60.0	0.8764	0.7851	-7.2%	-6.9%	-13.6%	-7.2%
96	36.0	43.8	13.7	10.9	68.4	1.0000	0.8957	5.9%	-10.5%	-5.2%	5.9%
97	13.5	46.9	24.4	8.3	79.6	1.1632	1.0419	23.2%	-13.1%	7.0%	23.2%
98	0.0	53.1	51.2	3.3	107.6	1.5722	1.4083	66.5%	-1.4%	64.1%	66.5%
99	0.0	47.9	42.6	4.5	95.0	1.3881	1.2434	47.0%	-3.5%	41.8%	47.0%
Total	28.2	28.2	37.8	8.1	68.4	1.1164	1.0000	18.2%		16.1%	17.8%

Exhibit 11C
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - CONDOMINIUM UNITOWNERS POLICY
INDICATED CHANGE BY ZONE
BASED ON 2003-2007 DATA

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Current Level	Credibility Weighted Current Level	Catastrophe Provision	2007 Fixed Expense	Total Formula Loss	Index To Total	Index Adjusted For Off Balance	Basic Premium Change	Change in the Xwind Indicated Discount	xWind Indicated Change	Overall Indication
Zone	Non-Cat Loss Ratio	Non-Cat Loss Ratio	Per Earned Premium	Ratio	Ratio	Form	Balance	Change	Discout	Change	Indication
01	0.0	28.0	46.0	7.8	81.8	0.9642	0.8195	21.6%	30.6%	58.8%	21.6%
02	30.5	24.4	64.4	7.8	96.6	1.1393	0.9682	43.7%	-8.2%	32.0%	43.7%
03	12.2	14.2	87.6	6.2	108.0	1.2741	1.0828	60.7%	11.0%	78.4%	60.7%
04	21.4	21.4	75.5	7.9	104.7	1.2354	1.0499	55.8%	-19.8%	25.0%	55.1%
05	5.2	9.6	83.8	2.5	95.9	1.1308	0.9610	42.6%	22.1%	74.1%	65.9%
06	41.3	24.3	63.7	6.6	94.7	1.1166	0.9489	40.8%	-10.1%	26.7%	40.5%
07	0.0	17.0	73.9	6.1	96.9	1.1434	0.9717	44.2%	28.5%	85.3%	85.3%
08	15.5	22.0	85.4	11.5	118.9	1.4018	1.1914	76.8%	-19.6%	42.2%	76.8%
09	22.4	13.2	85.3	2.4	100.9	1.1898	1.0112	50.1%	21.5%	82.3%	69.2%
11	27.4	24.9	60.6	6.9	92.3	1.0887	0.9252	37.3%	-16.9%	14.1%	37.3%
12	6.9	14.7	85.2	4.7	104.6	1.2337	1.0485	55.6%	34.9%	109.9%	60.1%
13	22.9	20.0	92.4	7.8	120.1	1.4169	1.2041	78.7%	-16.4%	49.5%	62.3%
14	20.5	18.3	103.0	9.0	130.3	1.5369	1.3062	93.8%	-20.5%	54.1%	87.0%
15	27.1	26.3	74.3	11.8	112.4	1.3257	1.1267	67.2%	-30.6%	16.0%	67.1%
17	0.0	48.3	7.1	7.8	63.2	0.7449	0.6331	-6.1%	23.6%	16.1%	-6.1%
19	13.1	13.6	91.9	3.4	109.0	1.2850	1.0921	62.1%	-7.8%	49.4%	61.2%
20	36.3	31.9	58.4	8.6	98.9	1.1664	0.9913	47.1%	-8.7%	34.3%	47.1%
21	13.2	14.4	89.8	4.4	108.6	1.2807	1.0884	61.5%	1.8%	64.4%	62.4%
22	-26.5	31.8	49.4	14.3	95.4	1.1255	0.9565	41.9%	-24.8%	6.7%	41.9%
23	0.0	31.4	57.9	17.5	106.7	1.2588	1.0698	58.8%	-40.8%	-6.0%	58.8%
24	49.2	41.9	17.2	13.0	72.1	0.8507	0.7230	7.3%	5.6%	13.3%	7.3%
25	31.6	26.5	75.1	14.8	116.4	1.3723	1.1662	73.1%	-33.9%	14.4%	65.7%
26	33.4	31.6	53.4	15.7	100.7	1.1881	1.0097	49.8%	-21.6%	17.5%	49.8%
27	11.9	14.5	115.9	6.0	136.4	1.6087	1.3671	102.9%	-24.8%	52.5%	96.6%
28	14.3	21.6	76.1	10.0	107.7	1.2704	1.0797	60.2%	-8.6%	46.4%	60.2%
29	-2.3	37.9	24.6	12.1	74.6	0.8800	0.7479	11.0%	-1.4%	9.4%	11.0%
30	-4.6	36.4	29.6	14.4	80.4	0.9483	0.8059	19.6%	-25.2%	-10.6%	19.6%
31	12.1	31.0	45.6	9.4	86.0	1.0138	0.8616	27.9%	15.6%	47.8%	27.9%
32	20.1	21.7	76.8	8.8	107.3	1.2655	1.0755	59.6%	-8.2%	46.5%	59.6%
33	17.6	20.0	73.1	8.3	101.5	1.1967	1.0171	50.9%	17.3%	77.1%	51.2%
34	27.3	25.9	63.3	10.8	100.1	1.1808	1.0035	48.9%	-13.0%	29.6%	48.9%
35	19.0	17.7	89.8	8.2	115.7	1.3640	1.1592	72.0%	-12.1%	51.2%	72.0%
37	26.2	21.3	82.9	10.2	114.4	1.3494	1.1468	70.2%	-24.6%	28.3%	70.2%
38	34.3	16.5	112.3	8.4	137.2	1.6187	1.3757	104.1%	-13.7%	76.2%	82.3%
39	24.1	27.7	53.1	10.1	91.0	1.0730	0.9119	35.3%	-15.7%	14.1%	35.1%
40	20.8	40.8	20.9	18.1	79.8	0.9410	0.7997	18.7%	-14.9%	1.0%	18.7%
41	0.0	48.3	7.1	7.8	63.2	0.7449	0.6331	-6.1%	-2.7%	-8.6%	-6.1%
42	0.0	27.3	47.8	15.6	90.7	1.0698	0.9092	34.9%	-26.8%	-1.3%	34.9%
43	18.9	29.9	52.0	14.1	96.0	1.1318	0.9619	42.7%	-32.9%	-4.3%	42.7%
44	19.8	34.3	34.9	18.7	88.0	1.0379	0.8820	30.9%	-25.4%	-2.4%	30.9%
45	44.0	34.5	43.7	10.8	89.0	1.0500	0.8923	32.4%	-16.6%	10.4%	32.4%
46	32.0	35.8	36.9	12.5	85.2	1.0049	0.8540	26.7%	-10.1%	13.9%	26.7%
48	29.5	40.5	12.0	19.9	72.4	0.8536	0.7254	7.7%	-2.0%	5.5%	7.7%
50	0.0	46.5	9.5	9.8	65.8	0.7759	0.6594	-2.1%	1398.5%	1366.4%	-2.1%
53	36.4	41.9	12.6	18.4	72.9	0.8598	0.7307	8.4%	-6.0%	2.0%	8.4%
62	21.6	44.2	12.3	14.2	70.7	0.8341	0.7088	5.2%	-6.5%	-1.6%	5.2%
69	18.6	18.0	75.5	5.1	98.5	1.1622	0.9877	46.6%	-15.5%	23.8%	45.7%
71	36.4	42.2	14.0	14.7	70.8	0.8355	0.7100	5.4%	-4.1%	1.0%	5.4%
73	50.1	35.7	41.5	11.9	89.2	1.0518	0.8939	32.7%	-13.8%	14.3%	30.9%
74	41.3	41.6	18.3	11.3	71.2	0.8393	0.7133	5.9%	-14.5%	-9.5%	5.9%
75	22.1	20.3	76.8	6.2	103.3	1.2179	1.0350	53.6%	-16.9%	27.6%	50.6%
78	18.0	15.6	87.4	4.0	106.9	1.2612	1.0719	59.1%	-13.8%	37.1%	54.1%
79	23.5	23.4	72.1	10.6	106.2	1.2523	1.0643	57.9%	-24.7%	18.9%	57.9%
80	0.0	36.4	33.3	17.4	87.1	1.0273	0.8731	29.6%	40.0%	81.4%	43.0%
81	0.0	35.6	26.2	7.8	69.5	0.8199	0.6968	3.4%	23.0%	27.2%	3.4%
82	17.8	18.1	99.5	8.2	125.8	1.4842	1.2614	87.2%	-20.8%	48.3%	84.9%
83	23.5	22.9	92.1	9.1	124.2	1.4645	1.2446	84.7%	-3.5%	78.2%	84.5%
84	8.0	16.6	81.2	4.3	102.1	1.2047	1.0238	51.9%	-3.9%	46.1%	51.0%
86	15.1	23.8	63.1	8.4	95.3	1.1241	0.9553	41.8%	4.4%	47.9%	42.1%
87	23.0	28.5	55.7	10.7	94.9	1.1193	0.9513	41.2%	-7.8%	30.1%	41.2%
89	18.5	26.5	79.3	13.2	119.0	1.4033	1.1926	77.0%	-26.2%	30.6%	74.3%
90	34.3	31.7	55.6	15.7	102.9	1.2139	1.0317	53.1%	-19.4%	23.5%	51.9%
91	27.0	20.6	142.9	21.0	184.5	2.1765	1.8497	174.5%	-43.0%	56.4%	97.8%
92	16.0	34.6	47.3	14.7	96.6	1.1395	0.9684	43.7%	-23.5%	9.9%	43.2%
93	30.0	38.5	24.5	15.9	78.8	0.9299	0.7903	17.3%	-19.6%	-5.7%	17.3%
94	37.0	37.7	29.1	18.1	84.8	1.0005	0.8503	26.2%	-16.4%	5.5%	26.2%
95	37.7	40.1	20.5	13.1	73.7	0.8696	0.7391	9.7%	-10.4%	-1.7%	9.7%
96	28.7	47.6	25.1	12.0	84.8	1.0000	0.8499	26.1%	-17.7%	3.8%	26.1%
97	34.9	47.0	39.0	15.4	101.4	1.1965	1.0169	50.9%	-19.8%	21.1%	50.9%
98	3.6	51.1	57.1	3.6	111.7	1.3180	1.1201	66.2%	4.1%	73.0%	67.5%
99	20.4	39.1	51.3	5.6	96.0	1.1327	0.9626	42.9%	-8.5%	30.7%	42.8%
Total	23.4	23.4	64.2	7.9	84.8	1.1767	1.0000	48.4%		45.7%	46.4%

Exhibit 11D
State Farm Florida Insurance Company
Explanation of Ratemaking Methodology

1. Indicated Change by Zone (Exhibit 11)

The basic manual premiums assume wind coverage is being provided. The data underlying the expected wind costs of this premium is used to develop an indicated Windstorm or Hail Exclusion Discount (Exhibit 15).

Column (1):

Losses: Calendar years 2003-2007 non-catastrophe incurred loss and loss adjustment expenses adjusted for the Presumed Sinkhole Factor and loss elimination ratios due to deductible shifts. The exposure base is the 2003-2007 Amount of Insurance Years (AIY).

Premium: Calendar Year 2007 current level premium adjusted for Non Renewal activity and the “doubling” of the wind mitigation discounts. The exposure base is the 2007 AIY adjusted for non-renewal activity.

Current Level Non Cat Loss Ratio [Column (1)] represent the five year loss per AIY described above divided by the one year current level premium per AIY described above.

Column (2):

The current level non-cat loss ratio is weighted with a credibility complement based upon a full credibility standard of 75,000 Earned House Years. The complement varies by zone to reflect differences in expected hurricane costs and fixed expenses. The formula is shown below:

$$\text{Complement} = A * (A + B + C + D) / (A + E + F + D) \text{ where}$$

- A = Statewide Non Cat Loss Ratio
- B = Statewide Cat Provision Ratio
- C = Statewide Fixed Expense Ratio
- D = Statewide Variable Expense Ratio
- E = Zone Cat Provision Ratio
- F = Zone Fixed Expense Ratio

Column (3):

Losses: Year end 2007 exposures are used to generate expected hurricane losses per AIY. Adjustments are made for loss adjustment expenses, the Provision for Uncertainty and wind mitigation features not considered in the models. The non hurricane cat loss per AIY is also included.

Premium: Calendar Year 2007 current level premium adjusted for Non-Renewal activity and the “doubling” of the wind mitigation discounts. The exposure base is the 2007 AIY adjusted for non renewal activity.

Column (4):

2007 fixed expenses (excluding surplus note) divided by 2007 adjusted current level earned premium.

Column (5):

Column (2) + Column (3) + Column (4)

Exhibit 11D
State Farm Florida Insurance Company
Explanation of Ratemaking Methodology

Column (6):

Column (5) divided by the total of column (5)

Column (7):

Column (6) balanced to 2007 adjusted current level premium.

Column (8):

Column (7) * (1+Total Column (8)) -1

Column (9):

The calculation for Column (9), the Change in the Xwind Indicated Discount, is shown in Exhibit 15 and is explained under item 2 below.

Column (10):

(1+Column (8)) * (1+Column (9)) - 1

Column (11)

Weighted average of Wind Indicated Change (Column (8)) and the XWind Indicated Discount. (Column (10)).

2. Change in the XWind Indicated Discount (Exhibit 15)

An indicated Xwind discount is compared to the current Xwind discount.

Column (1)

See Exhibit 11, column (2)

Column (2) and Column (3)

Developed from loss costs provided in Exhibit 12. Sum of two columns is equal to column (3) from Exhibit 11.

Column (4) and Column (5)

See Exhibit 11, columns (4) and (5), respectively.

Column (6), Column (7), and Column (8)

Expected percentage of Non Cat loss, Non Hurricane Cat loss, and Hurricane losses that will be eliminated when wind coverage is not provided.

Exhibit 11D
State Farm Florida Insurance Company
Explanation of Ratemaking Methodology

Column (9):

$$\text{Column (9)} = \frac{[(1 - \text{Column (6)}) * \text{Column(1)} + (1 - \text{Column(7)}) * \text{Column(2)} + (1 - \text{Column(8)}) * \text{Column(3)}]}{\text{Column (5)} - \text{Column (4)}} - 1$$

Column (10):

$$\text{Column (10)} = \frac{((1 + \text{Column (9)}) * (\text{Column (6)} - \text{Column (4)}) + \text{Column(4)})}{\text{Column (5)}} - 1$$

Column (12)

$$[1 - \text{Column (10)}] / [1 - \text{Column (11)}] - 1$$

Exhibit 12A
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - HOMEOWNERS POLICY
DEVELOPMENT OF CATASTROPHE PROVISION BY ZONE
BASED ON 2003-2007 DATA

Zone	Hurricane Provision Per AIY	Non-Hurricane Provision Per AIY	Total Cat Per AIY	Catastrophe Provision Per Earned Premium
01	9.5536	0.2424	9.7959	90.5%
02	9.2362	0.2424	9.4785	93.7%
03	16.3060	0.2424	16.5484	107.3%
04	10.1148	0.2424	10.3571	112.3%
05	73.1296	0.2424	73.3719	130.7%
06	13.8062	0.2424	14.0486	84.6%
07	86.1264	0.2424	86.3688	117.7%
08	16.6888	0.2424	16.9312	117.3%
09	45.8547	0.2424	46.0971	115.3%
11	9.0375	0.2424	9.2799	76.4%
12	28.1816	0.2424	28.4240	107.5%
13	29.4324	0.2424	29.6747	116.1%
14	15.6567	0.2424	15.8991	92.9%
15	10.1838	0.2424	10.4262	88.6%
17	2.3855	0.2424	2.6278	45.8%
19	51.5255	0.2424	51.7679	114.8%
20	10.0007	0.2424	10.2431	84.8%
21	59.1040	0.2424	59.3463	140.6%
22	4.8689	0.2424	5.1113	42.3%
23	3.4551	0.2424	3.6974	31.3%
24	1.6926	0.2424	1.9350	50.0%
25	10.0476	0.2424	10.2899	47.5%
26	3.8052	0.2424	4.0476	38.0%
27	31.6886	0.2424	31.9309	126.1%
28	6.3520	0.2424	6.5944	89.8%
29	6.8841	0.2424	7.1265	79.1%
30	1.6468	0.2424	1.8892	39.8%
31	5.6493	0.2424	5.8916	79.5%
32	10.4970	0.2424	10.7393	93.2%
33	16.2627	0.2424	16.5050	104.0%
34	7.5450	0.2424	7.7874	82.4%
35	12.8772	0.2424	13.1196	97.2%
37	13.5139	0.2424	13.7562	104.5%
38	45.9176	0.2424	46.1600	132.3%
39	6.6337	0.2424	6.8761	88.6%
40	1.3916	0.2424	1.6340	36.7%
41	2.1813	0.2424	2.4236	47.7%
42	4.2631	0.2424	4.5055	63.5%
43	5.2707	0.2424	5.5130	71.2%
44	2.8608	0.2424	3.1032	45.6%
45	5.4493	0.2424	5.6917	56.7%
46	3.5920	0.2424	3.8344	50.5%
48	2.0267	0.2424	2.2690	58.1%
50	2.4087	0.2424	2.6511	37.0%
53	1.6195	0.2424	1.8619	48.5%
62	1.7853	0.2424	2.0277	43.2%
69	26.9108	0.2424	27.1532	114.1%
71	2.3146	0.2424	2.5569	56.3%
73	4.9146	0.2424	5.1570	83.7%
74	2.7681	0.2424	3.0105	54.8%
75	31.5623	0.2424	31.8047	117.0%
78	27.4631	0.2424	27.7054	116.2%
79	10.0918	0.2424	10.3341	111.8%
80	7.4184	0.2424	7.6607	86.2%
81	3.0391	0.2424	3.2815	51.2%
82	12.7898	0.2424	13.0322	111.9%
83	8.6831	0.2424	8.9254	105.3%
84	32.0441	0.2424	32.2864	88.3%
86	23.0552	0.2424	23.2976	105.4%
87	6.6802	0.2424	6.9226	82.7%
89	15.3250	0.2424	15.5673	107.0%
90	5.0335	0.2424	5.2759	79.7%
91	10.1582	0.2424	10.4006	123.1%
92	3.5642	0.2424	3.8065	73.3%
93	2.6318	0.2424	2.8742	56.7%
94	2.1165	0.2424	2.3589	45.2%
95	2.8391	0.2424	3.0814	60.3%
96	3.4130	0.2424	3.6554	55.8%
97	5.9620	0.2424	6.2044	83.5%
98	29.3512	0.2424	29.5936	132.6%
99	10.2046	0.2424	10.4470	114.4%
Total	8.3092	0.2424	8.5515	84.4%

Exhibit 12B
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - RENTERS POLICY
DEVELOPMENT OF CATASTROPHE PROVISION BY ZONE
BASED ON 2003-2007 DATA

Zone	Hurricane Provision Per AIY	Non-Hurricane Provision Per AIY	Total Cat Per AIY	Catastrophe Provision Per Earned Premium
01	3.0993	0.0305	3.1298	43.9%
02	3.5243	0.0305	3.5548	43.9%
03	6.9823	0.0305	7.0128	57.7%
04	3.3802	0.0305	3.4107	54.3%
05	15.0599	0.0305	15.0904	99.1%
06	5.0257	0.0305	5.0562	44.8%
07	15.0599	0.0305	15.0904	78.5%
08	6.1000	0.0305	6.1305	84.2%
09	13.0588	0.0305	13.0893	66.3%
11	3.2737	0.0305	3.3042	35.4%
12	9.9949	0.0305	10.0254	81.3%
13	7.8792	0.0305	7.9097	87.3%
14	5.8501	0.0305	5.8807	58.8%
15	3.4394	0.0305	3.4699	62.9%
17	0.5120	0.0305	0.5425	12.5%
19	14.4078	0.0305	14.4384	65.5%
20	3.8429	0.0305	3.8734	38.9%
21	16.7137	0.0305	16.7442	86.5%
22	1.2708	0.0305	1.3013	23.6%
23	0.6646	0.0305	0.6952	15.1%
24	0.4275	0.0305	0.4580	12.1%
25	3.1072	0.0305	3.1377	46.9%
26	0.8960	0.0305	0.9265	19.3%
27	7.0839	0.0305	7.1144	83.4%
28	3.0386	0.0305	3.0691	50.4%
29	1.7562	0.0305	1.7867	28.7%
30	0.3920	0.0305	0.4225	9.5%
31	1.1140	0.0305	1.1445	18.9%
32	2.9922	0.0305	3.0227	40.5%
33	6.4195	0.0305	6.4500	58.4%
34	2.4930	0.0305	2.5235	39.0%
35	4.7230	0.0305	4.7535	49.9%
37	4.6926	0.0305	4.7231	57.3%
38	15.4775	0.0305	15.5081	131.7%
39	1.5674	0.0305	1.5979	28.3%
40	0.2792	0.0305	0.3097	8.7%
41	0.8293	0.0305	0.8598	21.8%
42	0.8309	0.0305	0.8614	16.7%
43	1.4851	0.0305	1.5156	28.7%
44	0.7193	0.0305	0.7499	15.6%
45	1.8052	0.0305	1.8358	27.7%
46	0.8338	0.0305	0.8643	18.0%
48	0.3719	0.0305	0.4024	8.4%
50	0.5592	0.0305	0.5897	12.6%
53	0.3065	0.0305	0.3370	9.3%
62	0.3381	0.0305	0.3687	7.6%
69	8.5238	0.0305	8.5543	59.6%
71	0.4823	0.0305	0.5128	12.4%
73	1.6057	0.0305	1.6362	36.9%
74	0.5001	0.0305	0.5306	12.6%
75	9.9025	0.0305	9.9330	61.3%
78	11.3923	0.0305	11.4228	71.3%
79	3.7761	0.0305	3.8066	55.4%
80	2.8795	0.0305	2.9100	59.0%
81	0.8495	0.0305	0.8800	16.9%
82	5.4749	0.0305	5.5054	71.5%
83	3.8125	0.0305	3.8430	64.1%
84	13.4916	0.0305	13.5221	88.8%
86	6.2142	0.0305	6.2447	67.2%
87	1.9713	0.0305	2.0018	35.9%
89	3.6518	0.0305	3.6823	66.8%
90	1.3598	0.0305	1.3903	27.9%
91	0.6966	0.0305	0.7271	13.3%
92	0.5087	0.0305	0.5392	12.7%
93	0.5438	0.0305	0.5743	13.4%
94	0.3869	0.0305	0.4174	10.0%
95	0.4688	0.0305	0.4993	9.5%
96	0.6619	0.0305	0.6924	13.7%
97	1.4004	0.0305	1.4309	24.4%
98	7.0322	0.0305	7.0627	51.2%
99	3.9901	0.0305	4.0206	42.6%
Total	2.5070	0.0305	2.5375	37.8%

Exhibit 12C
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - CONDOMINIUM UNITOWNERS POLICY
DEVELOPMENT OF CATASTROPHE PROVISION BY ZONE
BASED ON 2003-2007 DATA

Zone	Hurricane Provision Per AIY	Non-Hurricane Provision Per AIY	Total Cat Per AIY	Catastrophe Provision Per Earned Premium
01	8.1474	0.0718	8.2192	46.0%
02	10.7466	0.0718	10.8184	64.4%
03	23.5022	0.0718	23.5740	87.6%
04	13.1816	0.0718	13.2534	75.5%
05	40.8480	0.0718	40.9198	83.8%
06	13.2113	0.0718	13.2831	63.7%
07	19.0997	0.0718	19.1715	73.9%
08	11.5694	0.0718	11.6412	85.4%
09	30.0682	0.0718	30.1400	85.3%
11	12.2911	0.0718	12.3629	60.6%
12	23.4759	0.0718	23.5477	85.2%
13	14.9555	0.0718	15.0273	92.4%
14	16.7998	0.0718	16.8716	103.0%
15	8.7977	0.0718	8.8695	74.3%
17	1.1986	0.0718	1.2704	7.1%
19	26.1321	0.0718	26.2039	91.9%
20	9.4602	0.0718	9.5320	58.4%
21	24.1238	0.0718	24.1956	89.8%
22	4.6845	0.0718	4.7563	49.4%
23	4.6034	0.0718	4.6752	57.9%
24	1.7541	0.0718	1.8259	17.2%
25	8.1474	0.0718	8.2192	75.1%
26	4.9391	0.0718	5.0109	53.4%
27	23.7203	0.0718	23.7921	115.9%
28	10.9261	0.0718	10.9979	76.1%
29	3.0343	0.0718	3.1061	24.6%
30	3.1577	0.0718	3.2295	29.6%
31	6.1113	0.0718	6.1831	45.6%
32	12.7809	0.0718	12.8527	76.8%
33	14.3970	0.0718	14.4688	73.1%
34	8.9106	0.0718	8.9824	63.3%
35	17.8456	0.0718	17.9174	89.8%
37	13.0965	0.0718	13.1683	82.9%
38	20.6024	0.0718	20.6742	112.3%
39	7.3083	0.0718	7.3801	53.1%
40	1.1132	0.0718	1.1850	20.9%
41	1.1986	0.0718	1.2704	7.1%
42	7.1405	0.0718	7.2123	47.8%
43	5.9087	0.0718	5.9805	52.0%
44	2.9632	0.0718	3.0350	34.9%
45	4.7864	0.0718	4.8582	43.7%
46	3.5630	0.0718	3.6348	36.9%
48	0.8391	0.0718	0.9109	12.0%
50	1.1986	0.0718	1.2704	9.5%
53	0.7596	0.0718	0.8314	12.6%
62	0.7886	0.0718	0.8604	12.3%
69	19.1543	0.0718	19.2261	75.5%
71	1.0593	0.0718	1.1311	14.0%
73	4.0657	0.0718	4.1375	41.5%
74	2.0769	0.0718	2.1487	18.3%
75	17.4736	0.0718	17.5454	76.8%
78	23.5268	0.0718	23.5986	87.4%
79	10.8863	0.0718	10.9581	72.1%
80	2.6211	0.0718	2.6929	33.3%
81	4.6034	0.0718	4.6752	26.2%
82	16.9268	0.0718	16.9986	99.5%
83	11.6568	0.0718	11.7286	92.1%
84	19.7121	0.0718	19.7839	81.2%
86	10.6901	0.0718	10.7619	63.1%
87	6.9730	0.0718	7.0448	55.7%
89	7.9825	0.0718	8.0543	79.3%
90	4.9972	0.0718	5.0690	55.6%
91	11.6568	0.0718	11.7286	142.9%
92	3.6590	0.0718	3.7308	47.3%
93	2.1748	0.0718	2.2466	24.5%
94	1.9959	0.0718	2.0677	29.1%
95	2.1748	0.0718	2.2466	20.5%
96	2.9168	0.0718	2.9886	25.1%
97	4.2845	0.0718	4.3563	39.0%
98	18.3345	0.0718	18.4063	57.1%
99	13.5661	0.0718	13.6379	51.3%
Total	11.3957	0.0718	11.4675	64.2%

Exhibit 13
Florida Homeowners
Current Zone Definitions
Effective 08/15/06 New; 11/01/06 Renewal

- Zone 01:
Martin County - ZIP codes 33438, 34956, 34974
- Zone 02:
Martin County - ZIP codes 33478, 34990, 34991
- Zone 03:
Martin County - ZIP codes 33455, 33458, 33469, 33475, 34992, 34994, 34995, 34996, 34998
Portion of ZIP codes 34957 and 34958 not in Zone 84.
- Zone 04:
Lee County - ZIP codes 33901, 33902, 33904, 33908, 33909, 33914, 33915, 33919, 33928,
33955, 33990, 33991, 34119, 34133, 34135
Portion of ZIP codes 33931, 33993, and 34134 that are part of the Mainland.
- Zone 05:
Monroe County - Remainder of county not in Zone 07
- Zone 06:
Dade County - ZIP codes 33010, 33012, 33014, 33015, 33016, 33018, 33165, 33166, 33172,
33174, 33175, 33178, 33182, 33183, 33184, 33185, 33186, 33193, 33194,
33196
- Zone 07:
Monroe County - Key West
- Zone 08:
Pinellas County - ZIP codes 33701, 33704, 33705, 33707, 33710, 33711, 33712, 33772, 33774,
33776
Portion of ZIP code 33708 not in Zone 13.
- Zone 09:
Dade County - All areas East of the West bank of the Intracoastal waterway and North of the
Rickenbacker Causeway, and all areas East of U.S. Highway 1 and South of
the Rickenbacker Causeway
- Zone 11:
Palm Beach County - ZIP codes 33411, 33412, 33413, 33414, 33415, 33417, 33418, 33428, 33430,
33437, 33438, 33446, 33459, 33463, 33467, 33470, 33476, 33478, 33493,
33498
- Zone 12:
Escambia County - ZIP code 32501, 32502, 32507, 32511, 32512, 32521, 32522, 32523, 32524,
32563, 32561
- Franklin County - Zip Codes 32320, 32328
- Santa Rosa - ZIP codes 32561, 32562, 32563
- Okaloosa County - ZIP code 32548
- Zone 13:
Pinellas County - All areas South of the North bank of the Intracoastal Waterway

Exhibit 13
Florida Homeowners
Current Zone Definitions
Effective 08/15/06 New; 11/01/06 Renewal

- Zone 14:
- Bay County - ZIP codes 32401, 32402, 32403, 32405, 32406, 32407, 32408, 32410, 32411, 32412, 32413, 32417, 32444, 32456, 32461
 - Escambia County - ZIP codes 32503, 32504, 32505, 32506, 32508, 32509, 32513, 32514, 32526, 32566, 32559
 - Franklin County - ZIP Codes 32322, 32323, 32346
 - Gulf County - ZIP Codes 32456, 32457
 - Okaloosa County - ZIP codes 32439, 32459, 32541, 32547, 32550, 32566, 32569, 32578, 32579, 32580, 32588
 - Santa Rosa County - ZIP codes 32530, 32566, 32571, 32583
 - Walton County - ZIP codes 32413, 32439, 32454, 32459, 32461, 32541, 32550, 32578
 - Wakulla County - ZIP code 32346
- Zone 15:
- Pinellas County - Remainder of county not in Zone 8 and 13
- Zone 17:
- Jefferson County - Remainder of county not in Zone 42
 - Taylor County - Remainder of county not in Zone 42
- Zone 19:
- Palm Beach County - All areas East of the West bank of the Intracoastal waterway
- Zone 20:
- Broward County - ZIP codes 33027, 33028, 33029, 33063 33065, 33067, 33068, 33071, 33073, 33075, 33076, 33313, 33319, 33321, 33322, 33323, 33324, 33325, 33326, 33327, 33328, 33330, 33331, 33332, 33351
- Zone 21:
- Broward County - All areas East of the West bank of the Intracoastal waterway
- Zone 22:
- Hernando County - ZIP codes 34606, 34607, 34613, and 34614
- Zone 23:
- Hernando County - Remainder of County not in Zone 22
- Zone 24:
- St. Johns County - Remainder of county not in Zone 73
- Zone 25:
- Pasco County - ZIP codes 34652, 34667, 34668, and 34691
- Zone 26:
- Pasco County - Remainder of county not in Zone 25

Exhibit 13
Florida Homeowners
Current Zone Definitions
Effective 08/15/06 New; 11/01/06 Renewal

- Zone 27:
Manatee County - Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach, and Terra Ceia, including all beaches and islands West of the mainland
- Zone 28:
Manatee County - Remainder of county not in Zone 27
- Zone 29:
Bay County - ZIP codes 32404, 32409, 32428, 32437, 32438, 32466
Escambia County - ZIP codes 32533, 32534, 32535, 32560, 32568, 32577
Franklin County - ZIP code 32358
Gulf County - ZIP code 32465
Okaloosa County - ZIP codes 32531, 32536, 32539, 32564, 32567
Santa Rosa County - ZIP codes 32564, 32565, 32570
Walton County - ZIP codes 32433, 32434, 32435, 32455, 32462, 32538, 32539, 32567
Wakulla County - ZIP codes 32326, 32327, 32355, 32358
- Zone 30:
Nassau County - Remainder of county not in Zone 73
- Zone 31:
St. Lucie County - ZIP codes 34945, 34953, 34972, 34986, 34987, 34988
- Zone 32:
St. Lucie County - ZIP codes 34947, 34951, 34954, 34981, 34983, 34984, 34990
- Zone 33:
St. Lucie County - ZIP codes 34946, 34948, 34950, 34952, 34957, 34958, 34979, 34982, 34985, 34994
- Zone 34:
Indian River County - ZIP codes 32948, 32966, 32968, 32969
- Zone 35:
Indian River County - ZIP codes 32957, 32958, 32960, 32961, 32962, 32964, 32965, 32967, 32970, 32971, 32976, 32978
- Zone 37:
Brevard County - ZIP codes 32901, 32905, 32906, 32911, 32919, 32935, 32936, 32941, 32949, 32950, 32958, 32976
- Zone 38:
Lee County - All beaches and islands lying West of the mainland, including the town of Punta Rassa
- Zone 39:
Lee County - ZIP codes 33903, 33905, 33907, 33912, 33913, 33916, 33917, 33920, 33936, 33970, 33971, 33972

Exhibit 13
Florida Homeowners
Current Zone Definitions
Effective 08/15/06 New; 11/01/06 Renewal

- Zone 40:
 Baker County Columbia County Hamilton County
- Zone 41:
 Gilchrist County
- Zone 42:
 Jefferson County - All areas South of U.S. Highway No. 98 (FL State Highway No. 30)
- Taylor County - Towns of Adams Beach, Fish Creek, Keaton Beach, and Steinhatchee, and any other towns or communities lying wholly South or West of U.S. Highway No. 98
- Zone 43:
 Citrus County - ZIP codes 34428, 34429, 34446, and 34448
- Zone 44:
 Citrus County - Remainder of County not in Zone 43
- Zone 45:
 Hillsborough County - Remainder of County not in Zone 46
- Zone 46:
 Hillsborough County - ZIP codes 33503, 33508, 33509, 33510, 33511, 33527, 33530, 33547, 33550, 33564, 33565, 33566, 33567, 33568, 33569, 33571, 33573, 33583, 33584, 33587, 33592, 33594, 33595, 33598, 33647
- Zone 48:
 Leon County
- Zone 50:
 Calhoun County Jackson County Madison County
 Gadsden County Lafayette County Suwanee County
 Holmes County Liberty County Washington County
- Zone 53:
 Bradford County Clay County
- Zone 62:
 Duval County - Remainder of county not in Zone 71 or Zone 73
- Zone 69:
 Palm Beach County - Remainder of County not in Zone 11 or Zone 19

Exhibit 13
Florida Homeowners
Current Zone Definitions
Effective 08/15/06 New; 11/01/06 Renewal

- Zone 71:
Duval County - All areas West of the West Bank of the Intracoastal Waterway and East of the St. Johns River.
- Zone 73:
Duval County - All areas East of the West bank of the Intracoastal waterway
Nassau County - All areas East of the West bank of the Intracoastal waterway
St. Johns County - All areas East of the West bank of the Intracoastal waterway
- Zone 74:
Orange County Seminole County
- Zone 75:
Broward County - ZIP codes 33004, 33009, 33020, 33021, 33023, 33024, 33025, 33026, 33060, 33064, 33066, 33069, 33301, 33303, 33306, 33309, 33311, 33312, 33314, 33315, 33317, 33334, 33442
Portions of ZIP codes 33019, 33062, 33304, 33305, 33308, 33316, and 33441 that are not in Zone 21
- Zone 78:
Dade County - Remainder of County not in Zone 06 or Zone 09
- Zone 79:
Charlotte County - Remainder of county not in Zone 82
- Zone 80:
Dixie County - Towns of Horseshoe Beach, Jena, Steward City, and Suwanee and any other towns or communities lying wholly South or West of U.S. Highway No 19
Levy County - Towns of Cedar Key, Ellzey, Rosewood, Sumner, and Yankeetown and any other towns or communities lying wholly South or West of U.S. Highway No. 19
- Zone 81:
- Remainder of Dixie County and Levy County not in Zone 80
- Zone 82:
Charlotte County - All areas West of Myakka River and Charlotte Harbor
Sarasota County - Beginning at the Northern boundary of county and Southward all areas West of the East bank of the Intracoastal waterway to Midnight Pass thence Southward all areas West of the Myakka River to the Southern boundary of
- Zone 83:
Sarasota County - Remainder of county not in Zone 82
- Zone 84:
Indian River County - ZIP code 32963
St. Lucie County - ZIP code 34949
ZIP codes 34957 and 34958 - All areas East of the West bank of the Intracoastal Waterway

Exhibit 13
Florida Homeowners
Current Zone Definitions
Effective 08/15/06 New; 11/01/06 Renewal

- Zone 86:
 Brevard County - ZIP codes 32903, 32920, 32925, 32931, 32932, 32937, 32951, 32952, 32953, 32954
- Zone 87:
 Brevard County - Remainder of county not in Zones 37 or 86
- Zone 89:
 Volusia County - All areas East of the West bank of the Intracoastal waterway
- Zone 90:
 Volusia County - Remainder of county not in Zone 89
- Zone 91:
 Flagler County - All areas East of the West bank of the Intracoastal waterway
- Zone 92:
 Flagler County - Remainder of county not in Zone 91
- Zone 93:
 Putnam County Union County
- Zone 94:
 Alachua County Marion County
 Lake County Sumter County
- Zone 95:
 Osceola County
- Zone 96:
 Polk County
- Zone 97:
 De Soto County Hardee County Highlands County
 Glades County Hendry County Okeechobee County
- Zone 98:
 Collier County - All areas West of Highway 41
- Zone 99:
 Collier County - Remainder of county not in Zone 98

Exhibit 14A
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - HOMEOWNERS POLICY
PROPOSED CHANGES BY ZONE

Zone	Including Wind Coverage Proposed Change	Excluding Wind Coverage Proposed Change	Overall Proposed Change	Overall Indicated Change
01	56.9%	19.7%	56.9%	81.4%
02	56.3%	147.7%	56.4%	81.8%
03	62.5%	230.3%	62.5%	91.9%
04	72.5%	63.3%	72.4%	103.2%
05	76.2%	155.2%	151.7%	156.9%
06	44.7%	44.6%	44.7%	68.0%
07	58.2%	107.5%	107.5%	110.3%
08	80.8%	41.2%	80.8%	113.1%
09	60.2%	47.6%	48.9%	50.4%
11	27.7%	36.6%	27.7%	48.5%
12	54.2%	149.1%	55.4%	84.8%
13	65.0%	98.2%	91.1%	92.3%
14	40.5%	42.8%	40.6%	66.2%
15	55.6%	3.2%	55.6%	79.7%
17	37.7%	26.0%	37.7%	51.3%
19	57.4%	71.0%	68.9%	70.6%
20	40.9%	55.9%	40.9%	64.1%
21	90.5%	112.4%	111.4%	112.7%
22	26.2%	0.9%	25.7%	36.8%
23	25.3%	6.0%	25.3%	33.3%
24	28.7%	37.6%	28.7%	42.3%
25	22.9%	-17.5%	20.2%	31.5%
26	10.7%	-14.6%	10.7%	20.3%
27	78.1%	105.8%	79.4%	112.4%
28	52.3%	92.5%	52.3%	76.7%
29	50.3%	54.8%	50.3%	71.6%
30	27.3%	23.4%	27.3%	39.6%
31	48.9%	146.2%	48.9%	70.6%
32	53.9%	67.9%	53.9%	79.3%
33	61.1%	121.4%	61.2%	89.6%
34	48.8%	113.3%	48.8%	71.2%
35	54.6%	155.0%	54.6%	81.1%
37	67.5%	53.7%	67.5%	96.1%
38	81.7%	112.6%	104.7%	106.9%
39	60.1%	36.8%	60.1%	83.9%
40	38.3%	16.8%	38.3%	48.9%
41	38.4%	14.6%	38.4%	52.9%
42	45.1%	27.4%	45.1%	62.9%
43	50.8%	-2.2%	50.8%	70.3%
44	24.0%	-5.9%	24.0%	36.3%
45	24.5%	-11.7%	24.5%	39.3%
46	22.8%	-12.9%	22.8%	35.5%
48	54.2%	30.6%	54.2%	68.5%
50	24.0%	69.5%	24.0%	34.4%
53	47.9%	24.3%	47.9%	59.6%
62	51.0%	36.8%	51.0%	60.5%
69	61.9%	20.0%	56.8%	84.9%
71	39.8%	16.4%	39.8%	53.4%
73	53.6%	40.4%	53.5%	76.1%
74	42.6%	5.6%	42.6%	56.0%
75	70.1%	22.4%	62.0%	89.2%
78	72.0%	40.4%	70.4%	101.3%
79	82.1%	52.4%	82.1%	112.6%
80	58.9%	58.7%	58.9%	81.9%
81	36.0%	10.1%	36.0%	50.9%
82	71.5%	103.0%	72.0%	102.2%
83	68.2%	52.3%	68.1%	96.9%
84	27.0%	161.4%	36.5%	58.0%
86	56.1%	38.8%	56.0%	84.9%
87	46.1%	47.5%	46.1%	68.3%
89	68.0%	58.5%	64.4%	81.3%
90	62.9%	27.8%	62.8%	83.7%
91	101.6%	30.1%	84.5%	109.9%
92	60.8%	46.1%	60.8%	80.8%
93	55.5%	16.6%	55.5%	71.0%
94	41.7%	21.2%	41.7%	52.1%
95	45.6%	11.2%	45.6%	61.2%
96	47.7%	15.6%	47.7%	61.5%
97	66.8%	24.4%	66.8%	89.0%
98	86.2%	100.5%	87.3%	120.7%
99	76.8%	73.0%	76.8%	108.2%
Total	51.8%	34.0%	48.4%	69.2%

Exhibit 14B
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - RENTERS POLICY
PROPOSED CHANGES BY ZONE

Zone	Including Wind Coverage Proposed Change	Excluding Wind Coverage Proposed Change	Overall Proposed Change	Overall Indicated Change
01	9.8%	-18.1%	9.8%	20.1%
02	4.1%	19.3%	4.1%	14.2%
03	10.2%	61.0%	10.3%	23.6%
04	20.8%	21.1%	20.8%	33.6%
05	46.6%	-28.1%	-28.1%	-34.4%
06	-0.2%	3.3%	-0.2%	9.8%
07	21.3%	67.1%	39.5%	48.7%
08	50.0%	19.6%	50.0%	70.6%
09	6.2%	52.2%	40.0%	40.1%
11	-5.8%	10.2%	-5.8%	2.2%
12	31.2%	121.6%	32.5%	52.0%
13	45.2%	55.7%	49.3%	59.6%
14	13.7%	61.2%	14.5%	28.3%
15	34.8%	17.3%	34.8%	50.2%
17	-7.9%	-13.1%	-7.9%	-2.7%
19	3.4%	76.0%	35.0%	39.6%
20	-8.8%	-15.1%	-8.8%	0.1%
21	28.6%	100.6%	81.3%	82.4%
22	-2.6%	-12.1%	-2.6%	4.0%
23	-6.9%	-12.3%	-6.9%	-1.5%
24	-8.0%	-7.0%	-8.0%	-2.7%
25	15.2%	-10.0%	13.5%	23.9%
26	-5.9%	-10.0%	-5.9%	0.1%
27	40.5%	32.4%	40.5%	60.7%
28	17.8%	25.7%	17.8%	29.9%
29	3.2%	1.2%	3.2%	10.3%
30	-9.8%	-9.7%	-9.8%	-5.0%
31	-7.2%	20.3%	-7.2%	-1.6%
32	4.2%	32.4%	4.2%	13.6%
33	10.9%	51.9%	10.9%	24.4%
34	5.5%	7.2%	5.5%	14.8%
35	6.7%	56.8%	6.7%	18.1%
37	17.8%	27.9%	17.8%	31.3%
38	88.9%	80.3%	84.8%	100.4%
39	0.9%	1.9%	0.9%	8.2%
40	-7.6%	-14.8%	-7.6%	-2.8%
41	0.7%	-13.8%	0.7%	7.6%
42	-4.6%	-12.4%	-4.6%	1.1%
43	2.3%	-18.5%	2.3%	9.9%
44	-1.3%	-11.1%	-1.3%	4.2%
45	3.5%	-7.6%	3.5%	10.1%
46	-3.2%	-10.7%	-3.2%	2.4%
48	-20.1%	-26.3%	-20.1%	-15.9%
50	-7.5%	31.2%	-7.5%	-2.3%
53	-11.2%	-18.2%	-11.2%	-6.5%
62	-12.5%	-17.3%	-12.5%	-8.5%
69	7.3%	21.2%	9.2%	21.0%
71	-4.2%	-9.2%	-4.2%	-0.2%
73	11.5%	-1.9%	11.4%	20.9%
74	14.6%	11.1%	14.6%	17.0%
75	9.8%	1.4%	7.3%	16.8%
78	17.8%	17.4%	17.8%	33.0%
79	19.0%	1.2%	19.0%	32.2%
80	32.8%	-15.3%	32.8%	47.3%
81	-6.3%	-16.5%	-6.3%	-0.6%
82	31.4%	24.4%	30.6%	45.4%
83	29.8%	11.3%	29.3%	44.5%
84	34.3%	103.6%	43.6%	61.5%
86	22.7%	40.6%	22.8%	38.7%
87	7.3%	19.6%	7.3%	16.2%
89	37.3%	19.7%	32.2%	43.5%
90	15.8%	7.9%	15.2%	21.8%
91	-8.6%	0.0%	-8.6%	-3.5%
92	-5.2%	-4.7%	-5.2%	0.1%
93	-4.8%	-15.9%	-4.8%	0.6%
94	-14.4%	-20.1%	-14.4%	-10.5%
95	-11.5%	-16.1%	-11.5%	-7.2%
96	-0.4%	-8.7%	-0.4%	5.9%
97	12.6%	1.1%	12.6%	23.2%
98	47.7%	53.8%	47.7%	66.5%
99	31.1%	33.0%	31.1%	47.0%
Total	8.2%	19.7%	8.6%	17.8%

Exhibit 14C
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - CONDOMINIUM UNITOWNERS POLICY
PROPOSED CHANGES BY ZONE

Zone	Including Wind Coverage Proposed Change	Excluding Wind Coverage Proposed Change	Overall Proposed Change	Overall Indicated Change
01	10.0%	59.6%	10.0%	21.6%
02	27.8%	31.8%	27.8%	43.7%
03	39.2%	84.2%	39.3%	60.7%
04	37.2%	25.8%	36.9%	55.1%
05	22.0%	80.5%	65.3%	65.9%
06	25.4%	28.7%	25.5%	40.5%
07	26.4%	84.5%	84.5%	85.3%
08	55.6%	43.8%	55.6%	76.8%
09	29.2%	91.4%	66.3%	69.2%
11	22.6%	15.5%	22.6%	37.3%
12	34.7%	117.9%	41.7%	60.1%
13	55.9%	52.5%	54.0%	62.3%
14	68.3%	57.0%	66.3%	87.0%
15	48.7%	16.4%	48.7%	67.1%
17	-12.5%	9.5%	-12.5%	-6.1%
19	39.4%	55.9%	40.6%	61.2%
20	32.9%	35.2%	32.9%	47.1%
21	39.5%	71.0%	49.6%	62.4%
22	28.2%	4.1%	28.2%	41.9%
23	42.9%	-7.5%	42.9%	58.8%
24	-0.5%	8.2%	-0.4%	7.3%
25	54.0%	13.2%	48.9%	65.7%
26	35.3%	14.8%	35.3%	49.8%
27	74.2%	58.8%	72.2%	96.6%
28	41.3%	47.6%	41.3%	60.2%
29	2.5%	5.9%	2.5%	11.0%
30	9.9%	-14.6%	9.9%	19.6%
31	15.8%	45.9%	15.8%	27.9%
32	40.7%	47.4%	40.7%	59.6%
33	33.2%	80.7%	33.7%	51.2%
34	33.0%	28.7%	33.0%	48.9%
35	50.0%	53.6%	50.0%	72.0%
37	49.7%	29.3%	49.7%	70.2%
38	76.4%	80.3%	79.4%	82.3%
39	21.8%	13.3%	21.7%	35.1%
40	9.5%	-4.0%	9.5%	18.7%
41	-12.6%	-14.0%	-12.6%	-6.1%
42	22.6%	-1.2%	22.6%	34.9%
43	28.8%	-5.6%	28.8%	42.7%
44	19.9%	-5.4%	19.9%	30.9%
45	20.4%	8.5%	20.4%	32.4%
46	15.7%	10.2%	15.7%	26.7%
48	0.6%	0.5%	0.6%	7.7%
50	-9.1%	35.6%	-9.1%	-2.1%
53	0.9%	-3.4%	0.9%	8.4%
62	-2.4%	-7.1%	-2.4%	5.2%
69	27.9%	25.8%	27.8%	45.7%
71	-1.5%	-3.3%	-1.5%	5.4%
73	20.6%	11.2%	19.7%	30.9%
74	-0.1%	-11.3%	-0.1%	5.9%
75	34.7%	29.3%	34.0%	50.6%
78	37.5%	41.1%	38.3%	54.1%
79	40.1%	19.1%	40.1%	57.9%
80	18.6%	75.7%	33.4%	43.0%
81	-4.5%	24.9%	-4.5%	3.4%
82	62.6%	51.6%	61.9%	84.9%
83	61.7%	79.7%	62.3%	84.5%
84	32.3%	51.4%	35.4%	51.0%
86	26.2%	49.5%	27.6%	42.1%
87	26.8%	29.1%	26.8%	41.2%
89	56.6%	29.8%	55.0%	74.3%
90	38.2%	21.0%	37.5%	51.9%
91	138.3%	55.1%	84.2%	97.8%
92	29.9%	6.1%	29.5%	43.2%
93	8.1%	-9.5%	8.1%	17.3%
94	17.1%	2.7%	17.1%	26.2%
95	1.5%	-6.0%	1.5%	9.7%
96	14.2%	-2.9%	14.2%	26.1%
97	35.3%	13.0%	35.3%	50.9%
98	44.4%	57.9%	47.1%	67.5%
99	26.0%	23.0%	25.9%	42.8%
Total	31.2%	46.4%	30.7%	46.4%

Exhibit 15A
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - HOMEOWNERS POLICY
WINDSTORM OR HAIL EXCLUSION DISCOUNTS

Zone	(1)	(2)	(3)	(4)	(5)	(6) (7) (8)			(9)	(10)	(11)	(12)
	Credibility Weighted Current Level	Non Hurricane Catastrophe Provision Per Earned Premium	Hurricane Catastrophe Provision Per Earned Premium	2007 Fixed Expense Ratio	Total Formula Loss Ratio	Eliminating Wind Coverage: Estimated Reduction in Wind Losses for			Indicated LER	Indicated Xwind Discount	Current Xwind Discount	Change in the Xwind Indicated Discount
	Non-Cat Loss Ratio					Column(1)	Column(2)	Column(3)				
01	15.9	2.2	88.2	8.1	114.5	4.6	95.0	100.0	-86%	-79.6%	-68.5%	-35.1%
02	16.4	2.4	91.3	4.7	114.7	4.6	95.0	100.0	-86%	-82.2%	-86.7%	33.9%
03	10.2	1.6	105.7	3.6	121.1	4.6	95.0	100.0	-92%	-88.9%	-93.4%	66.8%
04	10.3	2.6	109.7	5.8	128.3	4.6	95.0	100.0	-92%	-87.8%	-84.5%	-20.5%
05	2.9	0.4	130.3	0.8	134.5	4.6	95.0	100.0	-98%	-97.3%	-97.8%	21.5%
06	16.8	1.5	83.2	4.6	106.0	4.6	95.0	100.0	-84%	-80.5%	-77.0%	-14.7%
07	2.5	0.3	117.4	0.5	120.8	4.6	95.0	100.0	-98%	-97.6%	-97.8%	9.9%
08	10.8	1.7	115.7	6.3	134.5	4.6	95.0	100.0	-92%	-87.5%	-80.2%	-33.8%
09	5.2	0.6	114.7	1.1	121.6	4.6	95.0	100.0	-96%	-95.0%	-93.3%	-24.3%
11	12.6	2.0	74.4	4.8	93.7	4.6	95.0	100.0	-86%	-82.0%	-80.2%	-8.9%
12	5.8	0.9	106.6	2.9	116.2	4.6	95.0	100.0	-95%	-92.7%	-94.5%	31.1%
13	6.4	0.9	115.2	1.9	124.4	4.6	95.0	100.0	-95%	-93.5%	-93.3%	-3.2%
14	7.0	1.4	91.5	5.0	105.0	4.6	95.0	100.0	-93%	-88.7%	-86.7%	-14.9%
15	18.3	2.1	86.6	6.5	113.4	4.6	95.0	100.0	-84%	-78.8%	-62.3%	-43.2%
17	34.0	4.2	41.6	15.6	95.5	4.6	95.0	100.0	-59%	-49.4%	-40.6%	-14.9%
19	3.8	0.5	114.3	1.0	119.6	4.6	95.0	100.0	-97%	-96.1%	-95.6%	-11.9%
20	14.2	2.0	82.8	4.6	103.6	4.6	95.0	100.0	-86%	-82.4%	-81.3%	-5.7%
21	3.5	0.6	140.0	1.0	145.1	4.6	95.0	100.0	-98%	-97.0%	-96.7%	-7.8%
22	37.5	2.0	40.3	6.9	86.7	4.6	95.0	100.0	-55%	-50.6%	-32.3%	-26.7%
23	45.6	2.1	29.3	7.2	84.1	4.6	95.0	100.0	-43%	-39.6%	-23.8%	-20.8%
24	25.3	6.3	43.7	14.5	89.8	4.6	95.0	100.0	-68%	-56.6%	-56.1%	-1.1%
25	33.0	1.1	46.4	4.8	85.3	4.6	95.0	100.0	-61%	-57.4%	-28.6%	-39.9%
26	31.0	2.3	35.7	6.9	75.9	4.6	95.0	100.0	-57%	-51.8%	-31.5%	-29.7%
27	6.2	1.0	125.1	2.2	134.5	4.6	95.0	100.0	-95%	-93.9%	-93.4%	-7.2%
28	14.3	3.3	86.5	7.4	111.5	4.6	95.0	100.0	-87%	-81.0%	-82.4%	8.1%
29	19.3	2.7	76.4	9.9	108.3	4.6	95.0	100.0	-81%	-73.7%	-70.6%	-10.5%
30	32.1	5.1	34.7	16.2	88.1	4.6	95.0	100.0	-57%	-46.6%	-41.5%	-8.7%
31	18.7	3.3	76.2	9.5	107.7	4.6	95.0	100.0	-82%	-74.5%	-82.3%	44.1%
32	12.5	2.1	91.1	7.4	113.1	4.6	95.0	100.0	-89%	-82.8%	-81.3%	-8.2%
33	10.1	1.5	102.5	5.5	119.7	4.6	95.0	100.0	-91%	-87.3%	-88.9%	13.9%
34	18.2	2.6	79.9	7.4	108.0	4.6	95.0	100.0	-83%	-76.9%	-81.3%	23.3%
35	10.7	1.8	95.4	6.3	114.3	4.6	95.0	100.0	-90%	-85.4%	-90.0%	39.6%
37	12.0	1.8	102.7	7.2	123.8	4.6	95.0	100.0	-90%	-84.8%	-80.2%	-23.4%
38	4.4	0.7	131.6	1.4	138.0	4.6	95.0	100.0	-97%	-95.9%	-95.6%	-7.2%
39	19.3	3.1	85.5	8.3	116.1	4.6	95.0	100.0	-83%	-76.9%	-68.5%	-26.0%
40	37.5	5.4	31.3	19.8	94.0	4.6	95.0	100.0	-51%	-40.6%	-25.7%	-20.0%
41	29.7	4.8	43.0	19.1	96.5	4.6	95.0	100.0	-63%	-50.6%	-36.1%	-22.7%
42	24.5	3.4	60.1	14.8	102.8	4.6	95.0	100.0	-73%	-62.7%	-52.8%	-21.0%
43	24.7	3.1	68.1	11.6	107.5	4.6	95.0	100.0	-75%	-67.1%	-42.9%	-42.5%
44	27.7	3.6	42.1	12.7	86.0	4.6	95.0	100.0	-64%	-54.3%	-34.2%	-30.6%
45	24.0	2.4	54.3	7.1	87.9	4.6	95.0	100.0	-71%	-65.6%	-45.1%	-37.4%
46	26.2	3.2	47.3	8.9	85.5	4.6	95.0	100.0	-67%	-60.3%	-37.3%	-36.6%
48	29.9	6.2	51.9	18.4	106.4	4.6	95.0	100.0	-67%	-55.6%	-42.4%	-22.9%
50	35.0	3.4	33.6	12.9	84.8	4.6	95.0	100.0	-53%	-45.3%	-57.1%	27.5%
53	32.2	6.3	42.2	20.0	100.7	4.6	95.0	100.0	-62%	-49.3%	-34.7%	-22.4%
62	38.9	5.2	38.0	19.2	101.3	4.6	95.0	100.0	-55%	-44.2%	-33.6%	-15.9%
69	5.9	1.0	113.0	2.5	122.5	4.6	95.0	100.0	-95%	-93.3%	-88.9%	-38.4%
71	25.2	5.3	51.0	15.4	96.8	4.6	95.0	100.0	-70%	-59.1%	-45.3%	-25.1%
73	21.0	3.9	79.7	6.6	111.3	4.6	95.0	100.0	-81%	-75.8%	-69.6%	-19.8%
74	32.0	4.4	50.4	11.6	98.5	4.6	95.0	100.0	-65%	-56.9%	-35.5%	-33.2%
75	8.5	0.9	116.1	2.7	128.2	4.6	95.0	100.0	-94%	-91.6%	-85.6%	-39.8%
78	9.9	1.0	115.2	3.0	129.1	4.6	95.0	100.0	-92%	-90.3%	-85.6%	-31.7%
79	14.9	2.6	109.1	7.5	134.2	4.6	95.0	100.0	-89%	-83.7%	-76.9%	-29.4%
80	18.5	2.7	83.5	10.3	115.0	4.6	95.0	100.0	-83%	-75.6%	-71.7%	-13.8%
81	28.4	3.8	47.4	15.6	95.2	4.6	95.0	100.0	-66%	-54.9%	-39.4%	-25.6%
82	10.4	2.1	109.8	5.3	127.6	4.6	95.0	100.0	-92%	-88.0%	-87.8%	-1.2%
83	11.7	2.9	102.4	7.4	124.3	4.6	95.0	100.0	-90%	-85.0%	-80.2%	-22.9%
84	6.0	0.7	87.7	1.1	95.5	4.6	95.0	100.0	-94%	-92.8%	-95.6%	62.5%
86	8.0	1.1	104.3	3.6	116.9	4.6	95.0	100.0	-93%	-90.4%	-86.7%	-27.1%
87	14.0	2.9	79.8	9.5	106.2	4.6	95.0	100.0	-86%	-78.3%	-74.9%	-13.6%
89	11.5	1.7	105.3	5.9	124.4	4.6	95.0	100.0	-91%	-86.3%	-82.4%	-21.4%
90	23.9	3.7	76.1	12.3	116.0	4.6	95.0	100.0	-78%	-69.5%	-55.1%	-30.9%
91	15.7	2.9	120.2	9.6	148.4	4.6	95.0	100.0	-89%	-83.3%	-68.4%	-44.8%
92	25.6	4.7	68.6	15.2	114.1	4.6	95.0	100.0	-75%	-65.1%	-56.9%	-18.3%
93	32.0	4.8	51.9	19.2	107.9	4.6	95.0	100.0	-65%	-53.7%	-32.7%	-31.2%
94	35.8	4.6	40.6	15.0	96.0	4.6	95.0	100.0	-58%	-48.6%	-34.6%	-21.4%
95	27.4	4.7	55.5	14.1	101.7	4.6	95.0	100.0	-70%	-60.3%	-42.2%	-31.3%
96	33.8	3.7	52.1	12.3	101.9	4.6	95.0	100.0	-64%	-56.1%	-37.4%	-29.2%
97	23.8	3.3	80.3	12.0	119.3	4.6	95.0	100.0	-79%	-70.8%	-55.1%	-34.9%
98	6.4	1.1	131.5	1.7	140.8	4.6	95.0	100.0	-96%	-94.4%	-93.4%	-14.3%
99	12.1	2.7	111.7	5.0	131.4	4.6	95.0	100.0	-91%	-87.4%	-84.5%	-18.0%

Exhibit 15B
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - RENTERS POLICY
WINDSTORM OR HAIL EXCLUSION DISCOUNTS

Zone	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Credibility Weighted Current Level Non-Cat Loss Ratio	Non Hurricane Catastrophe Provision Per Earned Premium	Hurricane Catastrophe Provision Per Earned Premium	2007 Fixed Expense Ratio	Total Formula Loss Ratio	Eliminating Wind Coverage: Estimated Reduction in Wind Losses for			Indicated LER	Indicated Xwind Discount	Current Xwind Discount	xWind Indicated Change
	Column(1)	Column(2)	Column(3)									
01	25.6	0.4	43.5	8.1	77.6	4.6	95	100	-65%	-58.1%	-33.8%	-32.4%
02	24.6	0.4	43.6	5.2	73.8	4.6	95.0	100.0	-66%	-61.1%	-62.4%	2.9%
03	17.7	0.3	57.4	4.4	79.8	4.6	95.0	100.0	-78%	-73.2%	-79.2%	24.8%
04	24.9	0.5	53.8	7.3	86.5	4.6	95.0	100.0	-70%	-64.1%	-59.1%	-9.9%
05	9.3	0.2	98.9	2.5	110.9	4.6	95.0	100.0	-92%	-89.7%	-73.1%	-61.8%
06	21.1	0.3	44.6	5.1	71.0	4.6	95.0	100.0	-69%	-64.5%	-60.6%	-8.6%
07	9.3	0.2	78.3	3.3	91.0	4.6	95.0	100.0	-90%	-86.7%	-88.7%	14.0%
08	18.1	0.4	83.7	8.0	110.2	4.6	95.0	100.0	-83%	-77.1%	-64.6%	-31.7%
09	10.6	0.2	66.1	2.2	79.1	4.6	95.0	100.0	-87%	-84.4%	-87.6%	19.8%
11	25.3	0.3	35.1	5.3	66.1	4.6	95.0	100.0	-60%	-55.4%	-58.4%	6.1%
12	12.8	0.2	81.0	3.7	97.7	4.6	95.0	100.0	-87%	-83.8%	-88.9%	38.9%
13	15.1	0.3	86.9	5.3	107.7	4.6	95.0	100.0	-86%	-81.7%	-79.2%	-10.7%
14	18.7	0.3	58.5	5.1	82.6	4.6	95.0	100.0	-77%	-72.2%	-78.0%	22.5%
15	23.5	0.6	62.4	10.7	97.1	4.6	95.0	100.0	-74%	-65.9%	-54.2%	-22.4%
17	41.5	0.7	11.8	8.9	62.9	4.6	95.0	100.0	-27%	-22.8%	-15.0%	-8.0%
19	9.6	0.1	65.3	2.1	77.2	4.6	95.0	100.0	-88%	-85.4%	-90.0%	38.7%
20	20.5	0.3	38.6	5.4	64.7	4.6	95.0	100.0	-67%	-61.5%	-52.4%	-16.9%
21	8.5	0.2	86.3	2.1	97.1	4.6	95.0	100.0	-91%	-89.4%	-92.2%	29.2%
22	35.0	0.6	23.0	8.7	67.2	4.6	95.0	100.0	-43%	-37.4%	-25.3%	-14.5%
23	38.9	0.7	14.4	9.7	63.7	4.6	95.0	100.0	-31%	-26.4%	-18.4%	-8.8%
24	41.2	0.8	11.3	9.6	62.9	4.6	95.0	100.0	-26%	-22.1%	-21.0%	-1.2%
25	25.0	0.5	46.5	9.8	81.7	4.6	95.0	100.0	-67%	-58.8%	-38.5%	-29.4%
26	35.5	0.6	18.7	9.9	64.7	4.6	95.0	100.0	-38%	-32.3%	-25.2%	-8.2%
27	16.4	0.4	83.0	4.1	103.9	4.6	95.0	100.0	-84%	-81.0%	-75.2%	-22.0%
28	25.1	0.5	49.9	8.4	83.9	4.6	95.0	100.0	-68%	-61.5%	-59.4%	-4.4%
29	35.2	0.5	28.2	7.4	71.3	4.6	95.0	100.0	-47%	-42.5%	-36.5%	-8.1%
30	41.5	0.7	8.8	10.5	61.4	4.6	95.0	100.0	-22%	-18.5%	-16.8%	-1.6%
31	37.6	0.5	18.4	7.1	63.6	4.6	95.0	100.0	-36%	-32.3%	-48.1%	24.4%
32	26.2	0.4	40.1	6.6	73.4	4.6	95.0	100.0	-63%	-56.9%	-63.4%	15.0%
33	17.1	0.3	58.1	4.9	80.4	4.6	95.0	100.0	-78%	-73.6%	-78.1%	17.3%
34	28.0	0.5	38.5	7.2	74.2	4.6	95.0	100.0	-60%	-54.3%	-50.2%	-6.9%
35	20.8	0.3	49.6	5.7	76.3	4.6	95.0	100.0	-72%	-66.6%	-74.9%	28.5%
37	20.0	0.4	56.9	7.5	84.9	4.6	95.0	100.0	-75%	-68.6%	-66.7%	-5.1%
38	9.1	0.3	131.5	3.2	144.0	4.6	95.0	100.0	-94%	-91.7%	-88.8%	-21.3%
39	32.5	0.5	27.8	9.1	70.0	4.6	95.0	100.0	-49%	-42.6%	-39.0%	-4.7%
40	42.4	0.9	7.8	11.7	62.8	4.6	95.0	100.0	-21%	-16.9%	-7.1%	-9.3%
41	38.3	0.8	21.0	9.4	69.6	4.6	95.0	100.0	-39%	-33.8%	-16.0%	-17.9%
42	37.2	0.6	16.1	11.5	65.3	4.6	95.0	100.0	-34%	-28.1%	-18.5%	-11.9%
43	33.5	0.6	28.1	8.9	71.0	4.6	95.0	100.0	-49%	-42.5%	-20.5%	-25.3%
44	42.4	0.6	14.9	9.4	67.3	4.6	95.0	100.0	-30%	-26.0%	-13.7%	-12.8%
45	34.7	0.5	27.2	8.8	71.2	4.6	95.0	100.0	-47%	-41.1%	-27.9%	-16.2%
46	37.8	0.6	17.4	10.4	66.2	4.6	95.0	100.0	-35%	-29.8%	-19.1%	-11.0%
48	34.9	0.6	7.8	11.0	54.3	4.6	95.0	100.0	-23%	-18.4%	-8.8%	-9.6%
50	41.0	0.7	11.9	9.6	63.2	4.6	95.0	100.0	-27%	-22.9%	-46.2%	38.0%
53	39.4	0.8	8.4	11.8	60.4	4.6	95.0	100.0	-23%	-18.3%	-7.8%	-9.4%
62	41.0	0.6	7.0	10.6	59.2	4.6	95.0	100.0	-19%	-16.0%	-8.6%	-6.9%
69	15.3	0.2	59.4	3.7	78.6	4.6	95.0	100.0	-81%	-76.8%	-75.8%	-3.3%
71	38.9	0.7	11.6	13.2	64.5	4.6	95.0	100.0	-28%	-21.9%	-14.0%	-7.6%
73	32.8	0.7	36.2	8.6	78.3	4.6	95.0	100.0	-55%	-49.0%	-35.0%	-17.9%
74	50.5	0.7	11.9	12.5	75.6	4.6	95.0	100.0	-24%	-19.7%	-14.1%	-5.3%
75	15.7	0.2	61.1	3.6	80.5	4.6	95.0	100.0	-81%	-77.0%	-69.6%	-20.9%
78	12.8	0.2	71.1	3.3	87.4	4.6	95.0	100.0	-85%	-82.2%	-78.0%	-16.7%
79	22.7	0.4	54.9	7.4	85.4	4.6	95.0	100.0	-72%	-66.0%	-52.1%	-23.7%
80	26.0	0.6	58.4	10.2	95.2	4.6	95.0	100.0	-71%	-63.2%	-34.6%	-43.8%
81	38.3	0.6	16.3	9.1	64.3	4.6	95.0	100.0	-34%	-29.0%	-15.3%	-13.9%
82	18.4	0.4	71.1	6.1	96.0	4.6	95.0	100.0	-80%	-75.3%	-68.6%	-18.4%
83	22.3	0.5	63.6	7.5	94.0	4.6	95.0	100.0	-75%	-69.3%	-57.2%	-23.9%
84	10.2	0.2	88.6	2.1	101.2	4.6	95.0	100.0	-90%	-88.3%	-91.0%	23.7%
86	17.4	0.3	66.8	5.1	89.7	4.6	95.0	100.0	-80%	-75.8%	-75.0%	-2.9%
87	30.2	0.5	35.4	9.0	75.1	4.6	95.0	100.0	-56%	-49.6%	-51.2%	2.8%
89	23.5	0.6	66.3	8.9	99.3	4.6	95.0	100.0	-75%	-68.4%	-57.3%	-22.9%
90	40.3	0.6	27.3	11.1	79.4	4.6	95.0	100.0	-44%	-37.5%	-27.4%	-11.5%
91	39.6	0.6	12.7	9.5	62.4	4.6	95.0	100.0	-28%	-24.1%	-29.7%	6.4%
92	41.9	0.7	12.0	10.1	64.7	4.6	95.0	100.0	-27%	-22.6%	-20.8%	-1.8%
93	38.7	0.7	12.7	12.9	65.0	4.6	95.0	100.0	-29%	-23.4%	-9.1%	-14.0%
94	35.8	0.7	9.2	12.1	57.8	4.6	95.0	100.0	-25%	-20.0%	-10.9%	-8.7%
95	39.0	0.6	9.0	11.4	60.0	4.6	95.0	100.0	-23%	-18.9%	-11.1%	-6.9%
96	43.8	0.6	13.1	10.9	68.4	4.6	95.0	100.0	-27%	-23.0%	-11.9%	-10.5%
97	46.9	0.5	23.9	8.3	79.6	4.6	95.0	100.0	-37%	-33.3%	-20.7%	-13.1%
98	53.1	0.2	50.9	3.3	107.6	4.6	95.0	100.0	-51%	-49.8%	-49.0%	-1.4%
99	47.9	0.3	42.3	4.5	95.0	4.6	95.0	100.0	-49%	-47.2%	-44.9%	-3.5%

Exhibit 15C
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS - CONDOMINIUM UNITOWNERS POLICY
WINDSTORM OR HAIL EXCLUSION DISCOUNTS

Zone	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Credibility Weighted Current Level Non-Cat Loss Ratio	Non Hurricane Catastrophe Provision Per Earned Premium	Hurricane Catastrophe Provision Per Earned Premium	2007 Fixed Expense Ratio	Total Formula Loss Ratio	Eliminating Wind Coverage: Estimated Reduction in Wind Losses for			Indicated LER	Indicated Xwind Discount	Current Xwind Discount	Change in the Xwind Indicated Discount
						Column(1)	Column(2)	Column(3)				
01	28.0	0.4	45.6	7.8	81.8	4.6	95.0	100.0	-64%	-57.8%	-67.7%	30.6%
02	24.4	0.4	64.0	7.8	96.6	4.6	95.0	100.0	-74%	-67.8%	-64.5%	-8.2%
03	14.2	0.3	87.3	6.2	108.0	4.6	95.0	100.0	-87%	-81.6%	-83.6%	11.0%
04	21.4	0.4	75.1	7.9	104.7	4.6	95.0	100.0	-79%	-73.0%	-65.5%	-19.8%
05	9.6	0.1	83.6	2.5	95.9	4.6	95.0	100.0	-90%	-87.8%	-90.1%	22.1%
06	24.3	0.3	63.4	6.6	94.7	4.6	95.0	100.0	-74%	-68.5%	-64.7%	-10.1%
07	17.0	0.3	73.6	6.1	96.9	4.6	95.0	100.0	-82%	-77.0%	-82.5%	28.5%
08	22.0	0.5	84.8	11.5	118.9	4.6	95.0	100.0	-80%	-72.6%	-65.6%	-19.6%
09	13.2	0.2	85.1	2.4	100.9	4.6	95.0	100.0	-87%	-85.1%	-87.9%	21.5%
11	24.9	0.4	60.2	6.9	92.3	4.6	95.0	100.0	-72%	-66.8%	-59.5%	-16.9%
12	14.7	0.3	84.9	4.7	104.6	4.6	95.0	100.0	-86%	-82.1%	-86.9%	34.9%
13	20.0	0.4	91.9	7.8	120.1	4.6	95.0	100.0	-83%	-77.6%	-73.0%	-16.4%
14	18.3	0.4	102.5	9.0	130.3	4.6	95.0	100.0	-86%	-79.6%	-74.0%	-20.5%
15	26.3	0.6	73.7	11.8	112.4	4.6	95.0	100.0	-75%	-67.1%	-51.4%	-30.6%
17	48.3	0.4	6.7	7.8	63.2	4.6	95.0	100.0	-17%	-14.7%	-31.0%	23.6%
19	13.6	0.3	91.7	3.4	109.0	4.6	95.0	100.0	-88%	-84.9%	-83.6%	-7.8%
20	31.9	0.4	58.0	8.6	98.9	4.6	95.0	100.0	-66%	-60.5%	-56.4%	-8.7%
21	14.4	0.3	89.5	4.4	108.6	4.6	95.0	100.0	-87%	-83.3%	-83.6%	1.8%
22	31.8	0.7	48.6	14.3	95.4	4.6	95.0	100.0	-63%	-53.2%	-35.9%	-24.8%
23	31.4	0.9	57.0	17.5	106.7	4.6	95.0	100.0	-66%	-55.5%	-24.0%	-40.8%
24	41.9	0.7	16.5	13.0	72.1	4.6	95.0	100.0	-32%	-26.5%	-30.8%	5.6%
25	26.5	0.7	74.5	14.8	116.4	4.6	95.0	100.0	-75%	-65.6%	-45.1%	-33.9%
26	31.6	0.8	52.7	15.7	100.7	4.6	95.0	100.0	-65%	-54.4%	-39.9%	-21.6%
27	14.5	0.3	115.6	6.0	136.4	4.6	95.0	100.0	-89%	-85.5%	-80.5%	-24.8%
28	21.6	0.5	75.6	10.0	107.7	4.6	95.0	100.0	-79%	-71.6%	-68.7%	-8.6%
29	37.9	0.6	24.1	12.1	74.6	4.6	95.0	100.0	-42%	-35.3%	-34.3%	-1.4%
30	36.4	0.7	28.9	14.4	80.4	4.6	95.0	100.0	-47%	-38.8%	-8.0%	-25.2%
31	31.0	0.5	45.1	9.4	86.0	4.6	95.0	100.0	-61%	-54.7%	-61.4%	15.6%
32	21.7	0.4	76.4	8.8	107.3	4.6	95.0	100.0	-79%	-72.5%	-69.7%	-8.2%
33	20.0	0.4	72.8	8.3	101.5	4.6	95.0	100.0	-79%	-73.0%	-77.2%	17.3%
34	25.9	0.5	62.8	10.8	100.1	4.6	95.0	100.0	-72%	-64.4%	-58.3%	-13.0%
35	17.7	0.4	89.5	8.2	115.7	4.6	95.0	100.0	-84%	-78.4%	-75.0%	-12.1%
37	21.3	0.5	82.5	10.2	114.4	4.6	95.0	100.0	-80%	-73.3%	-63.6%	-24.6%
38	16.5	0.4	111.9	8.4	137.2	4.6	95.0	100.0	-88%	-82.4%	-79.3%	-13.7%
39	27.7	0.5	52.6	10.1	91.0	4.6	95.0	100.0	-67%	-59.7%	-51.3%	-15.7%
40	40.8	1.3	19.6	18.1	79.8	4.6	95.0	100.0	-37%	-28.5%	-13.8%	-14.9%
41	48.3	0.4	6.7	7.8	63.2	4.6	95.0	100.0	-17%	-14.7%	-11.9%	-2.7%
42	27.3	0.5	47.3	15.6	90.7	4.6	95.0	100.0	-65%	-54.0%	-37.2%	-26.8%
43	29.9	0.6	51.4	14.1	96.0	4.6	95.0	100.0	-65%	-55.6%	-32.0%	-32.9%
44	34.3	0.8	34.1	18.7	88.0	4.6	95.0	100.0	-53%	-41.5%	-19.7%	-25.4%
45	34.5	0.6	43.1	10.8	89.0	4.6	95.0	100.0	-58%	-50.8%	-40.2%	-16.6%
46	35.8	0.7	36.2	12.5	85.2	4.6	95.0	100.0	-53%	-45.3%	-37.8%	-10.1%
48	40.5	0.9	11.1	19.9	72.4	4.6	95.0	100.0	-26%	-19.1%	-17.3%	-2.0%
50	46.5	0.5	8.9	9.8	65.8	4.6	95.0	100.0	-21%	-17.6%	-94.5%	1398.5%
53	41.9	1.1	11.6	18.4	72.9	4.6	95.0	100.0	-27%	-19.9%	-13.9%	-6.0%
62	44.2	1.0	11.3	14.2	70.7	4.6	95.0	100.0	-25%	-20.2%	-13.8%	-6.5%
69	18.0	0.3	75.2	5.1	98.5	4.6	95.0	100.0	-82%	-77.4%	-72.9%	-15.5%
71	42.2	0.9	13.1	14.7	70.8	4.6	95.0	100.0	-28%	-22.4%	-18.6%	-4.1%
73	35.7	0.7	40.8	11.9	89.2	4.6	95.0	100.0	-56%	-48.3%	-39.0%	-13.8%
74	41.6	0.6	17.7	11.3	71.2	4.6	95.0	100.0	-34%	-28.3%	-15.0%	-14.5%
75	20.3	0.3	76.4	6.2	103.3	4.6	95.0	100.0	-80%	-75.2%	-69.7%	-16.9%
78	15.6	0.3	87.1	4.0	106.9	4.6	95.0	100.0	-86%	-82.4%	-79.3%	-13.8%
79	23.4	0.5	71.7	10.6	106.2	4.6	95.0	100.0	-77%	-68.9%	-57.4%	-24.7%
80	36.4	0.9	32.4	17.4	87.1	4.6	95.0	100.0	-50%	-40.1%	-57.5%	40.0%
81	35.6	0.4	25.8	7.8	69.5	4.6	95.0	100.0	-45%	-40.0%	-51.2%	23.0%
82	18.1	0.4	99.1	8.2	125.8	4.6	95.0	100.0	-85%	-79.7%	-74.0%	-20.8%
83	22.9	0.6	91.5	9.1	124.2	4.6	95.0	100.0	-81%	-75.0%	-74.0%	-3.5%
84	16.6	0.3	80.9	4.3	102.1	4.6	95.0	100.0	-84%	-80.2%	-79.4%	-3.9%
86	23.8	0.4	62.7	8.4	95.3	4.6	95.0	100.0	-74%	-67.4%	-68.8%	4.4%
87	28.5	0.6	55.1	10.7	94.9	4.6	95.0	100.0	-68%	-60.0%	-56.3%	-7.8%
89	26.5	0.7	78.6	13.2	119.0	4.6	95.0	100.0	-76%	-67.7%	-55.3%	-26.2%
90	31.7	0.8	54.8	15.7	102.9	4.6	95.0	100.0	-65%	-55.4%	-43.0%	-19.4%
91	20.6	0.9	142.0	21.0	184.5	4.6	95.0	100.0	-88%	-77.9%	-58.2%	-43.0%
92	34.6	0.9	46.4	14.7	96.6	4.6	95.0	100.0	-60%	-50.5%	-32.5%	-23.5%
93	38.5	0.8	23.7	15.9	78.8	4.6	95.0	100.0	-42%	-33.2%	-15.3%	-19.6%
94	37.7	1.0	28.1	18.1	84.8	4.6	95.0	100.0	-46%	-36.3%	-22.1%	-16.4%
95	40.1	0.7	19.9	13.1	73.7	4.6	95.0	100.0	-37%	-30.3%	-20.6%	-10.4%
96	47.6	0.6	24.5	12.0	84.8	4.6	95.0	100.0	-38%	-32.2%	-15.9%	-17.7%
97	47.0	0.6	38.3	15.4	101.4	4.6	95.0	100.0	-48%	-40.5%	-23.2%	-19.8%
98	51.1	0.2	56.8	3.6	111.7	4.6	95.0	100.0	-55%	-53.2%	-55.1%	4.1%
99	39.1	0.3	51.0	5.6	96.0	4.6	95.0	100.0	-59%	-55.3%	-50.7%	-8.5%

Exhibit 16
STATE FARM FLORIDA INSURANCE COMPANY
FLORIDA HOMEOWNERS

PROPOSED HURRICANE PREMIUM FACTORS, DISCOUNT CONVERSION FACTORS and X-WIND DISCOUNTS

Form W				Renters				Condo			
	Proposed	Discount	Proposed		Proposed	Discount	Proposed		Proposed	Discount	Proposed
<u>Zone</u>	<u>Hurricane</u>	<u>Conversion</u>	<u>X-Wind</u>	<u>Zone</u>	<u>Hurricane</u>	<u>Conversion</u>	<u>X-Wind</u>	<u>Zone</u>	<u>Hurricane</u>	<u>Conversion</u>	<u>X-Wind</u>
	<u>Factor</u>	<u>Factor</u>	<u>Discount</u>		<u>Factor</u>	<u>Factor</u>	<u>Discount</u>		<u>Factor</u>	<u>Factor</u>	<u>Discount</u>
01	0.73	0.760	-76.0%	01	0.51	0.528	-52.8%	01	0.51	0.531	-53.1%
02	0.76	0.789	-78.9%	02	0.53	0.557	-55.7%	02	0.61	0.632	-63.2%
03	0.85	0.865	-86.5%	03	0.66	0.681	-68.1%	03	0.77	0.779	-77.9%
04	0.83	0.854	-85.4%	04	0.57	0.590	-59.0%	04	0.67	0.686	-68.6%
05	0.96	0.968	-96.8%	05	0.86	0.868	-86.8%	05	0.84	0.852	-85.2%
06	0.75	0.770	-77.0%	06	0.57	0.590	-59.0%	06	0.62	0.637	-63.7%
07	0.96	0.971	-97.1%	07	0.82	0.832	-83.2%	07	0.72	0.736	-73.6%
08	0.83	0.850	-85.0%	08	0.71	0.726	-72.6%	08	0.67	0.683	-68.3%
09	0.93	0.939	-93.9%	09	0.79	0.807	-80.7%	09	0.81	0.817	-81.7%
11	0.76	0.788	-78.8%	11	0.48	0.501	-50.1%	11	0.60	0.620	-62.0%
12	0.90	0.910	-91.0%	12	0.79	0.799	-79.9%	12	0.77	0.784	-78.4%
13	0.91	0.919	-91.9%	13	0.76	0.775	-77.5%	13	0.72	0.736	-73.6%
14	0.85	0.865	-86.5%	14	0.66	0.673	-67.3%	14	0.75	0.758	-75.8%
15	0.72	0.752	-75.2%	15	0.59	0.609	-60.9%	15	0.61	0.626	-62.6%
17	0.39	0.457	-45.7%	17	0.16	0.206	-20.6%	17	0.09	0.136	-13.6%
19	0.94	0.952	-95.2%	19	0.81	0.816	-81.6%	19	0.81	0.816	-81.6%
20	0.76	0.792	-79.2%	20	0.54	0.561	-56.1%	20	0.53	0.556	-55.6%
21	0.95	0.963	-96.3%	21	0.86	0.869	-86.9%	21	0.79	0.797	-79.7%
22	0.41	0.460	-46.0%	22	0.30	0.335	-33.5%	22	0.47	0.490	-49.0%
23	0.30	0.355	-35.5%	23	0.20	0.237	-23.7%	23	0.49	0.513	-51.3%
24	0.44	0.529	-52.9%	24	0.16	0.200	-20.0%	24	0.20	0.240	-24.0%
25	0.49	0.524	-52.4%	25	0.51	0.536	-53.6%	25	0.59	0.611	-61.1%
26	0.42	0.471	-47.1%	26	0.25	0.290	-29.0%	26	0.48	0.501	-50.1%
27	0.91	0.923	-92.3%	27	0.75	0.767	-76.7%	27	0.81	0.823	-82.3%
28	0.74	0.778	-77.8%	28	0.54	0.563	-56.3%	28	0.66	0.672	-67.2%
29	0.66	0.697	-69.7%	29	0.35	0.380	-38.0%	29	0.29	0.320	-32.0%
30	0.35	0.433	-43.3%	30	0.12	0.167	-16.7%	30	0.32	0.353	-35.3%
31	0.66	0.707	-70.7%	31	0.25	0.289	-28.9%	31	0.48	0.502	-50.2%
32	0.77	0.796	-79.6%	32	0.49	0.516	-51.6%	32	0.67	0.681	-68.1%
33	0.83	0.845	-84.5%	33	0.67	0.684	-68.4%	33	0.67	0.684	-68.4%
34	0.70	0.732	-73.2%	34	0.47	0.492	-49.2%	34	0.58	0.598	-59.8%
35	0.80	0.825	-82.5%	35	0.59	0.612	-61.2%	35	0.73	0.743	-74.3%
37	0.80	0.818	-81.8%	37	0.62	0.635	-63.5%	37	0.68	0.690	-69.0%
38	0.94	0.948	-94.8%	38	0.89	0.894	-89.4%	38	0.78	0.788	-78.8%
39	0.69	0.732	-73.2%	39	0.35	0.382	-38.2%	39	0.53	0.551	-55.1%
40	0.29	0.373	-37.3%	40	0.11	0.153	-15.3%	40	0.22	0.260	-26.0%
41	0.40	0.471	-47.1%	41	0.27	0.304	-30.4%	41	0.09	0.136	-13.6%
42	0.54	0.586	-58.6%	42	0.22	0.251	-25.1%	42	0.47	0.494	-49.4%
43	0.59	0.630	-63.0%	43	0.35	0.382	-38.2%	43	0.49	0.511	-51.1%
44	0.44	0.501	-50.1%	44	0.19	0.233	-23.3%	44	0.35	0.377	-37.7%
45	0.57	0.610	-61.0%	45	0.34	0.366	-36.6%	45	0.44	0.465	-46.5%
46	0.50	0.555	-55.5%	46	0.23	0.267	-26.7%	46	0.38	0.413	-41.3%
48	0.44	0.512	-51.2%	48	0.12	0.166	-16.6%	48	0.14	0.174	-17.4%
50	0.35	0.414	-41.4%	50	0.16	0.206	-20.6%	50	0.80	0.918	-91.8%
53	0.37	0.451	-45.1%	53	0.12	0.166	-16.6%	53	0.14	0.182	-18.2%
62	0.33	0.398	-39.8%	62	0.10	0.144	-14.4%	62	0.14	0.185	-18.5%
69	0.91	0.919	-91.9%	69	0.71	0.720	-72.0%	69	0.72	0.734	-73.4%
71	0.47	0.545	-54.5%	71	0.15	0.195	-19.5%	71	0.16	0.203	-20.3%
73	0.67	0.723	-72.3%	73	0.41	0.444	-44.4%	73	0.41	0.443	-44.3%
74	0.46	0.523	-52.3%	74	0.13	0.173	-17.3%	74	0.22	0.253	-25.3%
75	0.89	0.898	-89.8%	75	0.71	0.723	-72.3%	75	0.70	0.710	-71.0%
78	0.87	0.883	-88.3%	78	0.77	0.781	-78.1%	78	0.78	0.787	-78.7%
79	0.78	0.807	-80.7%	79	0.59	0.609	-60.9%	79	0.63	0.644	-64.4%
80	0.68	0.717	-71.7%	80	0.56	0.583	-58.3%	80	0.34	0.366	-36.6%
81	0.45	0.510	-51.0%	81	0.22	0.260	-26.0%	81	0.33	0.362	-36.2%
82	0.83	0.855	-85.5%	82	0.69	0.706	-70.6%	82	0.75	0.759	-75.9%
83	0.79	0.822	-82.2%	83	0.63	0.644	-64.4%	83	0.69	0.709	-70.9%
84	0.90	0.908	-90.8%	84	0.84	0.850	-85.0%	84	0.75	0.762	-76.2%
86	0.87	0.882	-88.2%	86	0.70	0.710	-71.0%	86	0.61	0.627	-62.7%
87	0.71	0.747	-74.7%	87	0.42	0.448	-44.8%	87	0.53	0.554	-55.4%
89	0.81	0.834	-83.4%	89	0.62	0.635	-63.5%	89	0.62	0.634	-63.4%
90	0.61	0.651	-65.1%	90	0.30	0.334	-33.4%	90	0.49	0.510	-51.0%
91	0.77	0.802	-80.2%	91	0.18	0.216	-21.6%	91	0.73	0.742	-74.2%
92	0.55	0.610	-61.0%	92	0.16	0.203	-20.3%	92	0.44	0.465	-46.5%
93	0.43	0.495	-49.5%	93	0.17	0.210	-21.0%	93	0.27	0.302	-30.2%
94	0.37	0.441	-44.1%	94	0.14	0.179	-17.9%	94	0.29	0.327	-32.7%
95	0.50	0.559	-55.9%	95	0.13	0.169	-16.9%	95	0.24	0.275	-27.5%
96	0.46	0.513	-51.3%	96	0.17	0.207	-20.7%	96	0.26	0.297	-29.7%
97	0.62	0.665	-66.5%	97	0.27	0.306	-30.6%	97	0.35	0.376	-37.6%
98	0.92	0.929	-92.9%	98	0.44	0.466	-46.6%	98	0.48	0.507	-50.7%
99	0.82	0.848	-84.8%	99	0.41	0.440	-44.0%	99	0.50	0.520	-52.0%

State Farm®

Providing Insurance and Financial Services

Home Office, Bloomington, Illinois 61710



July 16, 2008

Commissioner of Insurance Regulation
Florida Department of Financial Services
Office of Insurance Regulation
Bureau of Property/Casualty Forms and Rates
200 East Gaines Street
Tallahassee, FL 32399-0330

Corporate Headquarters
One State Farm Plaza, D-4
Bloomington, IL 61710
Fax 309 766 0225

IN REPLY PLEASE REFER TO: HO-23746

RE: State Farm Florida Insurance Company
Homeowners Program
Rate Revision

Submitted on a file and use basis is a revision to the Homeowners Program for the State Farm Florida Insurance Company (hereafter "State Farm Florida"). Proposed changes vary by Form and Zone resulting in an overall average increase of 47.1%. The enclosed documentation supports a statewide indicated rate increase of 67.6%.

The attached exhibits illustrate actual Homeowners experience in Florida and projections of that experience. The details of and support for these changes are outlined in the attached Filing Memorandum and supporting exhibits. This filing is submitted to be effective December 1, 2008 for new business and March 1, 2009 for renewals.

BACKGROUND

State Farm Florida is the largest voluntary Homeowners insurance provider in the state. By market share, it is larger than the next four largest private carriers combined. State Farm Florida's financial position is projected to significantly deteriorate as supported by the rate indications for the Homeowners program included in this filing. While State Farm Florida earned approximately \$134 million in 2006 and \$108 million in 2007 in Net Income, the company has lost over \$550 million since inception. State Farm's non-automobile property and casualty lines in Florida have accumulated a net underwriting loss of \$6.2 billion since 1988 and over \$1.2 billion in just the last 10 years. Currently State Farm Florida limits its underwriting of new property insurance business in the state to only accommodate in-state transfers of business to inland locations. The company also announced plans to non-renew and exclude wind coverage (ex-wind) for policies in designated areas beginning with renewal effective dates of March 1, 2008 and continuing for one year. Even with these steps, further action is needed.

At present rate levels, the company soon will not have the financial capital to support the risks it has underwritten. Rates will need to rise and/or risk will need to further decrease in order to operate the company in a responsible manner. State Farm Florida recognizes that its customers have a need for both affordable and reliable property insurance coverage. State Farm Florida is also aware of the growing financial burden on Florida property insurance consumers. There is a need to balance the interests of the marketplace and State Farm Florida customers with the financial situation confronting State Farm Florida.

PREMIUM

A significant contributing factor to the indicated rate need is the June 1, 2007 state mandated doubling of the discounts in the Windstorm Mitigation Discount Plan. There has been a dramatic increase in the number of policyholders receiving these discounts caused by increased public awareness, the magnitude of the discounts, and the My Safe Florida Home program providing free inspections. The original analysis of the rate level impact was based on approximately 45,000 policyholders with wind mitigation discounts. As of March 31, 2008, over 250,000 Homeowner policyholders are receiving a discount, with thousands being added monthly, which is continuing to put upward pressure on the rate change indication. The data included in this filing reflects policies that have qualified for the wind mitigation discounts as of March 31, 2008. It is our contention that projecting further premium decline as more policies receive the discount would be appropriate. However, we have not done so based on our understanding of the OIR's position based on F.A.C 690-170.017(3) and the desire to expedite approval and implementation of this filing. The

dramatic increase to date in the number of policyholders receiving the discount, along with the magnitude of the discounts themselves, has resulted in premium levels well below the last approved rate filing.

The last annual base rate filing that was submitted and approved was the Office of Insurance Regulation in Florida (OIR) filing # 06-06279. This filing increased rates 52.7%, resulting in a projected premium per policy of \$2,154. Based on first quarter 2008 data, the projected premium per policy is now \$1,564 (see Exhibit 1), a decline of approximately 27%. Therefore, the 52.7% increase in premium was never fully realized. In total dollars, the projections for the total Homeowners written premium had been \$2.0 billion for 2007 after receiving approval of OIR filing #06-06279. However, the actual written premium for 2007 was \$1.5 billion. The primary cause of the reduction in premium per policy is from the increased magnitude and use of the wind mitigation discounts. The reduction in premium is not corresponding to a matching reduction in losses because most of the potential hurricane loss impacts had already been reflected in our model results. Additionally, State Farm Florida lowered rates by approximately 9% since OIR filing #06-06279 in response to required filings to reflect perceived savings of CS HB 1-A. We estimated the actual savings from CS HB 1-A to be much less than 9%.

HURRICANE LOSS COSTS

The calculation of the hurricane provision incorporates WORLDCAT™, RISKLINK™, and CLASIC™ /2 hurricane models that have been approved by the Florida Commission on Hurricane Loss Projection Methodology (Florida Hurricane Commission). Details of the provision are described in Exhibit 5. Additionally, the Catastrophe Model Support responses are included for each model as a trade secret document.

Expected hurricane loss costs are based on State Farm Florida's exposure at year end 2007 and have been adjusted to reflect two factors. First, the increased number of policies receiving Windstorm Mitigation Discount Plan credits (through March 31, 2008) has been contemplated. Further, all policies being non-renewed or ex-winded have been removed from the average annual lost estimates.

NET COST OF REINSURANCE

The rate change indication of +67.6% includes the net cost of reinsurance based on the actual costs up to the purchased \$9.25 billion of catastrophe reinsurance coverage (reflects our estimate of State Farm Florida's 1 in 250-year Probable Maximum Loss (PML)). It is our opinion that this level of reinsurance is needed to protect our policyholders in the State of Florida in case of a major hurricane event. Despite this, the cost of reinsurance and expected recoveries included in the submitted rate change is based on a level of reinsurance that is below what was actually purchased for the 2008-2009 contract year.

To meet what we understand to be OIR's rate filing review standards, and because of the urgent need to expedite approval and implementation of the filing, without waiver of our rights to contest OIR processes in the future, the 1 in 250 year PML estimate has been recalculated based on several adjustments. First, all of the planned non-renewals and ex-winded policies have been removed from the PML calculation even though many of those policies are and will still be in force during the 2008 hurricane season. Second, the estimated savings from the additional wind mitigation features for policies through first quarter 2008 have been included. Finally, models that have been approved by the Florida Hurricane Commission were utilized and include the long-term view of hurricane risk in Florida. The resulting PML is \$5.5 billion. We would be willing to amend the proposed change in our filing up to +67.6% as supported by our rate indications if our understanding of the OIR's filing review standards, with respect to any of these issues, is incorrect.

As shown in Exhibit 17, State Farm Mutual Automobile Insurance Company (State Farm Mutual) provides a significant portion of the reinsurance coverage for State Farm Florida, and provides that coverage at a rate significantly lower than the traditional reinsurance market rate. Not only are our State Farm Florida policyholders gaining vital protection, they receive the protection at a substantially lower cost than would be the case if all reinsurance was purchased in the external market. For example, as shown on Exhibit 17 – Page 4, the external market rate for that portion of the reinsurance provided by State Farm Mutual to cover just the \$5.5 billion PML limit is greater than the total amount charged by State Farm Mutual for its entire share of the reinsurance for the \$9.25 billion of coverage purchased by State Farm Florida. Therefore, in estimating the reinsurance costs for the \$5.5 billion of coverage, we have selected the lower of those two amounts in the calculation of the net cost of reinsurance for this filing. Exhibit 17 supports the net cost of reinsurance included in this filing, including detailed descriptions and calculations underlying this summary.

PROFIT AND CONTINGENCIES

The Calculation of Indicated Rate Level Adjustment, Exhibit 1, uses a 7.0% provision for Profit and Contingencies as developed in Exhibit 7, Total Financial Needs Analysis. This figure includes 5% for underwriting profit and 2% for contingencies. This profit and contingencies provision is submitted in compliance with Rule 69O-170.003.

RETAINED RISK

In addition to the Profit and Contingencies provision, a Retained Risk Provision of 9.0% has been included in the indicated rate change calculation. This is consistent with State Farm Florida's indicated change calculation included in OIR filing #06-06279. This additional return on the risk that State Farm Florida assumes is included in the rate of return calculation in Exhibit 7, and when combined with the underwriting profit provision of 5%, results in an expected total return on capital that is reasonable and not excessive and is clearly in line with the returns earned in other industries. See Exhibit 7 for detailed calculations.

OIR RATE LEVEL INDICATIONS WORKBOOK

Accident year experience and indications are provided in Exhibit 9 as required by Florida Rule 69O-170.014. The workbook has been completed as required, and support for the data can be found in Exhibit 9. The indications calculated in the workbook are not aligned with the indications found in Exhibit 1 and Exhibit 10. The primary difference is the workbook uses historical premium levels for five years rather than projecting premium for the time period when these rates will be in effect. That methodology is clearly inappropriate in this case because it does not properly reflect the changing distribution of policies receiving wind mitigation discounts. Additionally, the Retained Risk Provision that is included in the indications from Exhibit 1 and Exhibit 10 is not reflected in the workbook.

RATE CERTIFICATION

A signed and notarized copy of the Rate Certification Form (OIR B1-1790) is attached, including signatures from State Farm Florida CEO Jim Thompson and Chief Actuary Kathleen Pechan. This is in compliance with Florida Rule 69O-170.0155. It should be noted that the requested rate increase of 47.1% is a step toward rate adequacy, but is not believed to be sufficient to result in adequate rates. Thus neither this filing nor the certification should be construed as a representation or certification that the rates requested are adequate. As stated above, we would be willing to amend the proposed change in our filing up to +67.6% as supported by our rate indications if our understanding of the OIR's filing review standards, with respect to any of these issues, is incorrect.

We submit this filing to be effective December 1, 2008 for new business and March 1, 2009 for renewals.

In an effort to work with you as promptly as possible, please direct any questions to:

Kathy Popejoy	(309) 766-2325	kathy.popejoy.a0gq@statefarm.com
Adam Swope	(309) 766-2471	adam.swope.hdbi@statefarm.com

Please send paper correspondence to the attention of the State Filings Unit at the address shown above.

Sincerely,



Kathy Popejoy, F.C.A.S., MAAA
Actuary and Assistant Secretary-Treasurer

JG/bl
Attachment

Exhibit 9A - Page 2
State Farm Florida
Workbook Support Reference

Sources:	
Current Level Factors	Exhibit 9A - Pages 3-9
Expected Cat Losses	Exhibit 9A - Page 10
Loss Development Factors	Exhibit 9A - Page 11
Premium Trend Factor	Exhibit 9A - Page 12
Loss Trend Factor	Exhibit 9A - Page 13
Projected Variable Expenses	Exhibit 9A - Page 14
Projected Fixed Expenses	Fixed Expenses in Filing Exhibit 1

Exhibit 9A - Page 3

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM W

NEW WRITTEN PREMIUM

CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
JANUARY	1.1440	1.2270	1.0740	1.0170	1.0605	1.6596	0.9004
FEBRUARY	1.1440	1.2270	1.0740	1.0421	1.1271	1.5240	0.9004
MARCH	1.1440	1.2270	1.0740	1.0678	1.0999	1.5240	0.9004
APRIL	1.1440	1.2270	1.0740	1.0678	1.0999	1.5240	0.9004
MAY	1.2798	1.0968	1.0740	1.0678	1.0999	1.5240	0.9004
JUNE	1.4037	1.0000	1.0740	1.0678	1.0999	1.4002	0.0000
JULY	1.4037	1.0000	1.0740	1.0678	1.0999	1.4002	0.0000
AUGUST	1.4037	1.0000	1.0740	1.0678	1.3858	1.1113	0.0000
SEPTEMBER	1.4037	1.0000	1.0837	1.0583	1.6762	0.9188	0.0000
OCTOBER	1.4037	1.0000	1.0923	1.0605	1.6596	0.9188	0.0000
NOVEMBER	1.2270	1.0638	1.0267	1.0605	1.6596	0.9188	0.0000
DECEMBER	1.2270	1.0740	1.0170	1.0605	1.6596	0.9087	0.0000

CUMMULATIVE CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
JANUARY	2.1238	1.7309	1.6116	1.5847	1.4943	0.9004
FEBRUARY	2.1239	1.7310	1.6117	1.5466	1.3722	0.9004
MARCH	2.1238	1.7309	1.6116	1.5093	1.3722	0.9004
APRIL	2.1238	1.7309	1.6116	1.5093	1.3722	0.9004
MAY	1.8985	1.7309	1.6116	1.5093	1.3722	0.9004
JUNE	1.7309	1.7309	1.6116	1.5093	1.3722	0.9800
JULY	1.7309	1.7309	1.6116	1.5093	1.3722	0.9800
AUGUST	1.7309	1.7309	1.6116	1.5093	1.0891	0.9800
SEPTEMBER	1.7310	1.7310	1.5973	1.5093	0.9004	0.9800
OCTOBER	1.7310	1.7310	1.5847	1.4943	0.9004	0.9800
NOVEMBER	1.7308	1.6270	1.5847	1.4943	0.9004	0.9800
DECEMBER	1.7309	1.6116	1.5847	1.4943	0.9004	0.9909

Exhibit 9A - Page 4
NEW WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM W

2003

MO.	2002					2003				
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM
JAN.	4,083,377	2.1238	8,672,277	0.0417	361,634	3,815,125	1.7309	6,603,600	0.9583	6,328,230
FEB.	3,876,883	2.1239	8,234,111	0.1250	1,029,264	3,810,614	1.7310	6,596,172	0.8750	5,771,651
MAR.	4,710,145	2.1238	10,003,405	0.2083	2,083,709	4,358,150	1.7309	7,543,522	0.7917	5,972,206
APR.	5,086,681	2.1238	10,803,094	0.2917	3,151,263	4,741,953	1.7309	8,207,846	0.7083	5,813,617
MAY	7,884,380	1.8985	14,968,496	0.3750	5,613,186	5,507,668	1.7309	9,533,223	0.6250	5,958,264
JUNE	3,048,425	1.7309	5,276,518	0.4583	2,418,228	7,266,765	1.7309	12,578,043	0.5417	6,813,526
JULY	4,616,622	1.7309	7,990,911	0.5417	4,328,676	5,904,612	1.7309	10,220,292	0.4583	4,683,960
AUG.	2,461,511	1.7309	4,260,629	0.6250	2,662,893	5,718,582	1.7309	9,898,293	0.3750	3,711,860
SEPT.	1,717,805	1.731	2,973,521	0.7083	2,106,145	6,032,022	1.7310	10,441,429	0.2917	3,045,765
OCT.	1,915,038	1.731	3,314,931	0.7917	2,624,431	5,925,030	1.7310	10,256,227	0.2083	2,136,372
NOV.	1,997,610	1.7308	3,457,464	0.8750	3,025,281	4,225,501	1.6270	6,874,891	0.1250	859,361
DEC.	3,915,082	1.7309	6,776,615	0.9583	6,494,030	5,739,625	1.6116	9,249,979	0.0417	385,724
RE-EARNED										
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					108,003,518	(1) CURRENT LEVEL EARNED PREMIUM				87,379,277
TOTAL CURRENT LEVEL EARNED PREMIUM:					89,401,895	(2) ACTUAL EARNED PREMIUM				49,535,287
TOTAL ACTUAL EARNED PREMIUM:					50,681,909	RATIO (1)/(2)				1.764

2004

MO.	2003					2004				
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM
JAN.	3,815,125	1.7309	6,603,600	0.0417	275,370	5,245,078	1.6116	8,452,968	0.9583	8,100,479
FEB.	3,810,614	1.731	6,596,172	0.1250	824,522	4,501,871	1.6117	7,255,666	0.8750	6,348,707
MAR.	4,358,150	1.7309	7,543,522	0.2083	1,571,316	6,466,836	1.6116	10,421,953	0.7917	8,251,060
APR.	4,741,953	1.7309	8,207,846	0.2917	2,394,229	5,876,603	1.6116	9,470,734	0.7083	6,708,121
MAY	5,507,668	1.7309	9,533,223	0.3750	3,574,958	6,185,680	1.6116	9,968,841	0.6250	6,230,526
JUNE	7,266,765	1.7309	12,578,043	0.4583	5,764,517	7,903,117	1.6116	12,736,664	0.5417	6,899,451
JULY	5,904,612	1.7309	10,220,292	0.5417	5,536,332	7,305,192	1.6116	11,773,047	0.4583	5,395,588
AUG.	5,718,582	1.7309	9,898,293	0.6250	6,186,433	7,859,126	1.6116	12,665,768	0.3750	4,749,663
SEPT.	6,032,022	1.731	10,441,429	0.7083	7,395,664	6,109,832	1.5973	9,759,234	0.2917	2,846,769
OCT.	5,925,030	1.731	10,256,227	0.7917	8,119,855	7,276,304	1.5847	11,530,758	0.2083	2,401,857
NOV.	4,225,501	1.627	6,874,891	0.8750	6,015,529	6,223,526	1.5847	9,862,421	0.1250	1,232,803
DEC.	5,739,625	1.6116	9,249,979	0.9583	8,864,255	9,297,040	1.5847	14,733,019	0.0417	614,367
RE-EARNED										
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					128,631,073	(1) CURRENT LEVEL EARNED PREMIUM				116,302,371
TOTAL CURRENT LEVEL EARNED PREMIUM:					119,240,752	(2) ACTUAL EARNED PREMIUM				70,409,264
TOTAL ACTUAL EARNED PREMIUM:					72,188,155	RATIO (1)/(2)				1.652

2005

MO.	2004					2005				
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM
JAN.	5,245,078	1.6116	8,452,968	0.0417	352,489	5,659,593	1.5847	8,968,757	0.9583	8,594,759
FEB.	4,501,871	1.6117	7,255,666	0.1250	906,958	5,990,886	1.5466	9,265,504	0.8750	8,107,316
MAR.	6,466,836	1.6116	10,421,953	0.2083	2,170,893	7,089,685	1.5093	10,700,462	0.7917	8,471,556
APR.	5,876,603	1.6116	9,470,734	0.2917	2,762,613	7,787,438	1.5093	11,753,580	0.7083	8,325,060
MAY	6,185,680	1.6116	9,968,841	0.3750	3,738,315	9,480,273	1.5093	14,308,576	0.6250	8,942,860
JUNE	7,903,117	1.6116	12,736,664	0.4583	5,837,213	10,637,858	1.5093	16,055,719	0.5417	8,697,383
JULY	7,305,192	1.6116	11,773,047	0.5417	6,377,460	10,036,612	1.5093	15,148,259	0.4583	6,942,447
AUG.	7,859,126	1.6116	12,665,768	0.6250	7,916,105	13,368,537	1.5093	20,177,133	0.3750	7,566,425
SEPT.	6,109,832	1.5973	9,759,234	0.7083	6,912,465	10,710,344	1.5093	16,165,123	0.2917	4,715,366
OCT.	7,276,304	1.5847	11,530,758	0.7917	9,128,901	7,590,419	1.4943	11,342,363	0.2083	2,362,614
NOV.	6,223,526	1.5847	9,862,421	0.8750	8,629,618	7,110,211	1.4943	10,624,788	0.1250	1,328,098
DEC.	9,297,040	1.5847	14,733,019	0.9583	14,118,653	7,800,446	1.4943	11,656,207	0.0417	486,064
RE-EARNED										
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					156,166,470	(1) CURRENT LEVEL EARNED PREMIUM				143,391,633
TOTAL CURRENT LEVEL EARNED PREMIUM:					146,123,196	(2) ACTUAL EARNED PREMIUM				92,111,072
TOTAL ACTUAL EARNED PREMIUM:					93,865,757	RATIO (1)/(2)				1.557

Exhibit 9A - Page 5
NEW WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM W

2006

MO.	2005					2006					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	5,659,593	1.5847	8,968,757	0.0417	373,997	8,765,564	1.4943	13,098,382	0.9583	12,552,180	
FEB.	5,990,886	1.5466	9,265,504	0.1250	1,158,188	6,046,976	1.3722	8,297,661	0.8750	7,260,453	
MAR.	7,089,685	1.5093	10,700,462	0.2083	2,228,906	6,378,253	1.3722	8,752,239	0.7917	6,929,147	
APR.	7,787,438	1.5093	11,753,580	0.2917	3,428,519	5,222,049	1.3722	7,165,696	0.7083	5,075,463	
MAY	9,480,273	1.5093	14,308,576	0.3750	5,365,716	7,310,083	1.3722	10,030,896	0.6250	6,269,310	
JUNE	10,637,858	1.5093	16,055,719	0.4583	7,358,336	8,818,273	1.3722	12,100,435	0.5417	6,554,806	
JULY	10,036,612	1.5093	15,148,259	0.5417	8,205,812	8,187,599	1.3722	11,235,024	0.4583	5,149,011	
AUG.	13,368,537	1.5093	20,177,133	0.6250	12,610,708	12,098,885	1.0891	13,176,896	0.3750	4,941,336	
SEPT.	10,710,344	1.5093	16,165,123	0.7083	11,449,757	2,519,697	0.9004	2,268,736	0.2917	661,790	
OCT.	7,590,419	1.4943	11,342,363	0.7917	8,979,749	2,879,920	0.9004	2,593,080	0.2083	540,139	
NOV.	7,110,211	1.4943	10,624,788	0.8750	9,296,689	2,926,426	0.9004	2,634,954	0.1250	329,369	
DEC.	7,800,446	1.4943	11,656,207	0.9583	11,170,143	3,901,651	0.9004	3,513,047	0.0417	146,494	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					94,867,045	(1) CURRENT LEVEL EARNED PREMIUM					138,036,017
TOTAL CURRENT LEVEL EARNED PREMIUM:					133,798,319	(2) ACTUAL EARNED PREMIUM					96,186,006
TOTAL ACTUAL EARNED PREMIUM:					93,233,101	RATIO (1)/(2)					1.435

2007

MO.	2006					2007					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	8,765,564	1.4943	13,098,382	0.0417	546,203	3,017,497	0.9004	2,716,954	0.9583	2,603,657	
FEB.	6,046,976	1.3722	8,297,661	0.1250	1,037,208	3,913,442	0.9004	3,523,663	0.8750	3,083,205	
MAR.	6,378,253	1.3722	8,752,239	0.2083	1,823,091	4,308,171	0.9004	3,879,077	0.7917	3,071,066	
APR.	5,222,049	1.3722	7,165,696	0.2917	2,090,234	5,956,187	0.9004	5,362,951	0.7083	3,798,578	
MAY	7,310,083	1.3722	10,030,896	0.3750	3,761,586	7,708,404	0.9004	6,940,647	0.6250	4,337,904	
JUNE	8,818,273	1.3722	12,100,435	0.4583	5,545,629	9,623,038	0.9800	9,430,578	0.5417	5,108,544	
JULY	8,187,599	1.3722	11,235,024	0.5417	6,086,012	9,292,943	0.9800	9,107,084	0.4583	4,173,777	
AUG.	12,098,885	1.0891	13,176,896	0.6250	8,235,560	8,749,226	0.9800	8,574,241	0.3750	3,215,341	
SEPT.	2,519,697	0.9004	2,268,736	0.7083	1,606,945	5,302,715	0.9800	5,196,660	0.2917	1,515,866	
OCT.	2,879,920	0.9004	2,593,080	0.7917	2,052,941	5,822,200	0.9800	5,705,756	0.2083	1,188,509	
NOV.	2,926,426	0.9004	2,634,954	0.8750	2,305,585	4,895,656	0.9800	4,797,743	0.1250	599,718	
DEC.	3,901,651	0.9004	3,513,047	0.9583	3,366,553	5,121,359	0.9909	5,074,755	0.0417	211,617	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					70,310,110	(1) CURRENT LEVEL EARNED PREMIUM					71,365,329
TOTAL CURRENT LEVEL EARNED PREMIUM:					71,185,085	(2) ACTUAL EARNED PREMIUM					68,218,317
TOTAL ACTUAL EARNED PREMIUM:					68,046,021	RATIO (1)/(2)					1.046

Exhibit 9A - Page 6

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM W

RENEWAL WRITTEN PREMIUM

CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
JANUARY	1.2115	1.2270	1.0740	1.0170	1.0605	1.6596	0.9188
FEBRUARY	1.2115	1.2270	1.0740	1.0170	1.0605	1.6596	0.9188
MARCH	1.2115	1.2270	1.0740	1.0170	1.0605	1.6596	0.9004
APRIL	1.1440	1.2270	1.0740	1.0438	1.1252	1.5240	0.9004
MAY	1.1440	1.2270	1.0740	1.0678	1.0999	1.5240	0.9004
JUNE	1.1440	1.2270	1.0740	1.0678	1.0999	1.4002	0.0000
JULY	1.2798	1.0968	1.0740	1.0678	1.0999	1.4002	0.0000
AUGUST	1.4037	1.0000	1.0740	1.0678	1.0999	1.4002	0.0000
SEPTEMBER	1.4037	1.0000	1.0740	1.0678	1.0999	1.4002	0.0000
OCTOBER	1.4037	1.0000	1.0740	1.0678	1.0999	1.4002	0.0000
NOVEMBER	1.4037	1.0000	1.0740	1.0678	1.6762	0.9188	0.0000
DECEMBER	1.4037	1.0000	1.0740	1.0678	1.6762	0.9188	0.0000

CUMMULATIVE CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
JANUARY	2.1238	1.7309	1.6116	1.5847	1.4943	0.9004
FEBRUARY	2.1238	1.7309	1.6116	1.5847	1.4943	0.9004
MARCH	2.1238	1.7309	1.6116	1.5847	1.4943	0.9004
APRIL	2.1238	1.7309	1.6116	1.5440	1.3722	0.9004
MAY	2.1238	1.7309	1.6116	1.5093	1.3722	0.9004
JUNE	2.1238	1.7309	1.6116	1.5093	1.3722	0.9800
JULY	1.8985	1.7309	1.6116	1.5093	1.3722	0.9800
AUGUST	1.7309	1.7309	1.6116	1.5093	1.3722	0.9800
SEPTEMBER	1.7309	1.7309	1.6116	1.5093	1.3722	0.9800
OCTOBER	1.7309	1.7309	1.6116	1.5093	1.3722	0.9800
NOVEMBER	1.7309	1.7309	1.6116	1.5093	0.9004	0.9800
DECEMBER	1.7309	1.7309	1.6116	1.5093	0.9004	0.9800

Exhibit 9A - Page 7
RENEWAL WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM W

2003

MO.	2002					2003					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	37,482,161	2.1238	79,604,613	0.0417	3,319,512	46,833,213	1.7309	81,063,608	0.9583	77,683,256	
FEB.	40,497,334	2.1238	86,008,237	0.1250	10,751,030	50,629,350	1.7309	87,634,342	0.8750	76,680,050	
MAR.	50,375,390	2.1238	106,987,253	0.2083	22,285,445	63,309,044	1.7309	109,581,625	0.7917	86,755,773	
APR.	49,296,487	2.1238	104,695,879	0.2917	30,539,788	62,571,062	1.7309	108,304,251	0.7083	76,711,901	
MAY	52,777,899	2.1238	112,089,703	0.3750	42,033,638	67,128,004	1.7309	116,191,863	0.6250	72,619,914	
JUNE	58,524,876	2.1238	124,295,132	0.4583	56,964,459	71,354,363	1.7309	123,507,267	0.5417	66,903,887	
JULY	61,436,160	1.8985	116,636,550	0.5417	63,182,019	63,487,578	1.7309	109,890,649	0.4583	50,362,884	
AUG.	70,183,720	1.7309	121,481,002	0.6250	75,925,626	67,028,165	1.7309	116,019,051	0.3750	43,507,144	
SEPT.	59,478,219	1.7309	102,950,849	0.7083	72,920,086	57,438,798	1.7309	99,420,816	0.2917	29,001,052	
OCT.	61,699,081	1.7309	106,794,939	0.7917	84,549,553	60,761,803	1.7309	105,172,606	0.2083	21,907,454	
NOV.	57,157,149	1.7309	98,933,309	0.8750	86,566,645	58,153,046	1.7309	100,657,107	0.1250	12,582,138	
DEC.	63,118,221	1.7309	109,251,330	0.9583	104,695,549	67,769,499	1.7309	117,302,225	0.0417	4,891,503	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					1,274,745,410	(1) CURRENT LEVEL EARNED PREMIUM					1,273,340,306
TOTAL CURRENT LEVEL EARNED PREMIUM:					1,237,550,400	(2) ACTUAL EARNED PREMIUM					714,698,972
TOTAL ACTUAL EARNED PREMIUM:					694,610,855	RATIO (1)/(2)					1.782

2004

MO.	2003					2004					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	46,833,213	1.7309	81,063,608	0.0417	3,380,352	52,510,181	1.6116	84,625,407	0.9583	81,096,528	
FEB.	50,629,350	1.7309	87,634,342	0.1250	10,954,293	57,684,799	1.6116	92,964,822	0.8750	81,344,220	
MAR.	63,309,044	1.7309	109,581,625	0.2083	22,825,852	70,616,630	1.6116	113,805,761	0.7917	90,100,021	
APR.	62,571,062	1.7309	108,304,251	0.2917	31,592,350	70,561,658	1.6116	113,717,168	0.7083	80,545,870	
MAY	67,128,004	1.7309	116,191,863	0.3750	43,571,948	76,068,497	1.6116	122,591,989	0.6250	76,619,993	
JUNE	71,354,363	1.7309	123,507,267	0.4583	56,603,381	79,793,900	1.6116	128,595,849	0.5417	69,660,371	
JULY	63,487,578	1.7309	109,890,649	0.5417	59,527,764	71,904,877	1.6116	115,881,900	0.4583	53,108,675	
AUG.	67,028,165	1.7309	116,019,051	0.6250	72,511,907	74,948,032	1.6116	120,786,249	0.3750	45,294,843	
SEPT.	57,438,798	1.7309	99,420,816	0.7083	70,419,764	67,666,090	1.6116	109,050,671	0.2917	31,810,081	
OCT.	60,761,803	1.7309	105,172,606	0.7917	83,265,152	71,262,844	1.6116	114,847,199	0.2083	23,922,671	
NOV.	58,153,046	1.7309	100,657,107	0.8750	88,074,969	66,845,890	1.6116	107,728,836	0.1250	13,466,105	
DEC.	67,769,499	1.7309	117,302,225	0.9583	112,410,723	77,163,282	1.6116	124,356,345	0.0417	5,185,660	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					1,348,952,195	(1) CURRENT LEVEL EARNED PREMIUM					1,307,293,492
TOTAL CURRENT LEVEL EARNED PREMIUM:					1,305,936,899	(2) ACTUAL EARNED PREMIUM					783,158,934
TOTAL ACTUAL EARNED PREMIUM:					782,346,241	RATIO (1)/(2)					1.669

2005

MO.	2004					2005					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	52,510,181	1.6116	84,625,407	0.0417	3,528,879	54,053,815	1.5847	85,659,081	0.9583	82,087,098	
FEB.	57,684,799	1.6116	92,964,822	0.1250	11,620,603	60,862,014	1.5847	96,448,033	0.8750	84,392,029	
MAR.	70,616,630	1.6116	113,805,761	0.2083	23,705,740	75,422,784	1.5847	119,522,485	0.7917	94,625,952	
APR.	70,561,658	1.6116	113,717,168	0.2917	33,171,298	78,305,511	1.544	120,903,709	0.7083	85,636,097	
MAY	76,068,497	1.6116	122,591,989	0.3750	45,971,996	85,383,539	1.5093	128,869,376	0.6250	80,543,360	
JUNE	79,793,900	1.6116	128,595,849	0.4583	58,935,478	92,435,976	1.5093	139,513,618	0.5417	75,574,527	
JULY	71,904,877	1.6116	115,881,900	0.5417	62,773,225	84,473,560	1.5093	127,495,945	0.4583	58,431,392	
AUG.	74,948,032	1.6116	120,786,249	0.6250	75,491,406	87,356,252	1.5093	131,846,791	0.3750	49,442,547	
SEPT.	67,666,090	1.6116	109,050,671	0.7083	77,240,590	77,535,509	1.5093	117,024,344	0.2917	34,136,001	
OCT.	71,262,844	1.6116	114,847,199	0.7917	90,924,527	80,999,859	1.5093	122,253,087	0.2083	25,465,318	
NOV.	66,845,890	1.6116	107,728,836	0.8750	94,262,732	77,027,200	1.5093	116,257,153	0.1250	14,532,144	
DEC.	77,163,282	1.6116	124,356,345	0.9583	119,170,685	89,877,591	1.5093	135,652,248	0.0417	5,656,699	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					1,441,445,871	(1) CURRENT LEVEL EARNED PREMIUM					1,387,320,320
TOTAL CURRENT LEVEL EARNED PREMIUM:					1,386,571,468	(2) ACTUAL EARNED PREMIUM					880,369,414
TOTAL ACTUAL EARNED PREMIUM:					879,894,205	RATIO (1)/(2)					1.576

Exhibit 9A - Page 8
RENEWAL WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM W

2006

MO.	2005					2006					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	54,053,815	1.5847	85,659,081	0.0417	3,571,984	64,546,448	1.4943	96,451,757	0.9583	92,429,719	
FEB.	60,862,014	1.5847	96,448,033	0.1250	12,056,004	70,928,191	1.4943	105,987,996	0.8750	92,739,496	
MAR.	75,422,784	1.5847	119,522,485	0.2083	24,896,534	90,215,964	1.4943	134,809,715	0.7917	106,728,851	
APR.	78,305,511	1.544	120,903,709	0.2917	35,267,612	97,531,316	1.3722	133,832,472	0.7083	94,793,540	
MAY	85,383,539	1.5093	128,869,376	0.3750	48,326,016	104,876,383	1.3722	143,911,372	0.6250	89,944,608	
JUNE	92,435,976	1.5093	139,513,618	0.4583	63,939,091	114,942,241	1.3722	157,723,743	0.5417	85,438,952	
JULY	84,473,560	1.5093	127,495,945	0.5417	69,064,553	104,603,983	1.3722	143,537,585	0.4583	65,783,275	
AUG.	87,356,252	1.5093	131,846,791	0.6250	82,404,245	109,643,131	1.3722	150,452,304	0.3750	56,419,614	
SEPT.	77,535,509	1.5093	117,024,344	0.7083	82,888,343	96,584,543	1.3722	132,533,310	0.2917	38,659,967	
OCT.	80,999,859	1.5093	122,253,087	0.7917	96,787,769	97,855,828	1.3722	134,277,768	0.2083	27,970,059	
NOV.	77,027,200	1.5093	116,257,153	0.8750	101,725,009	129,969,902	0.9004	117,024,899	0.1250	14,628,112	
DEC.	89,877,591	1.5093	135,652,248	0.9583	129,995,550	138,571,156	0.9004	124,769,469	0.0417	5,202,887	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					1,575,312,390	(1) CURRENT LEVEL EARNED PREMIUM					1,521,661,788
TOTAL CURRENT LEVEL EARNED PREMIUM:					1,521,849,542	(2) ACTUAL EARNED PREMIUM					1,047,600,088
TOTAL ACTUAL EARNED PREMIUM:					1,047,729,349	RATIO (1)/(2)					1.453

2007

MO.	2006					2007					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	64,546,448	1.4943	96,451,757	0.0417	4,022,038	93,534,085	0.9004	84,218,090	0.9583	80,706,196	
FEB.	70,928,191	1.4943	105,987,996	0.1250	13,248,499	103,073,623	0.9004	92,807,490	0.8750	81,206,554	
MAR.	90,215,964	1.4943	134,809,715	0.2083	28,080,864	131,569,115	0.9004	118,464,831	0.7917	93,788,607	
APR.	97,531,316	1.3722	133,832,472	0.2917	39,038,932	129,715,592	0.9004	116,795,919	0.7083	82,726,549	
MAY	104,876,383	1.3722	143,911,372	0.3750	53,966,765	138,886,368	0.9004	125,053,286	0.6250	78,158,304	
JUNE	114,942,241	1.3722	157,723,743	0.4583	72,284,791	135,472,180	0.9800	132,762,737	0.5417	71,917,574	
JULY	104,603,983	1.3722	143,537,585	0.5417	77,754,310	111,404,761	0.9800	109,176,665	0.4583	50,035,666	
AUG.	109,643,131	1.3722	150,452,304	0.6250	94,032,690	116,606,208	0.9800	114,274,084	0.3750	42,852,781	
SEPT.	96,584,543	1.3722	132,533,310	0.7083	93,873,344	95,394,418	0.9800	93,486,529	0.2917	27,270,021	
OCT.	97,855,828	1.3722	134,277,768	0.7917	106,307,709	91,855,426	0.9800	90,018,318	0.2083	18,750,816	
NOV.	129,969,902	0.9004	117,024,899	0.8750	102,396,787	78,124,363	0.9800	76,561,876	0.1250	9,570,235	
DEC.	138,571,156	0.9004	124,769,469	0.9583	119,566,582	95,157,356	0.9800	93,254,209	0.0417	3,888,701	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					1,246,874,034	(1) CURRENT LEVEL EARNED PREMIUM					1,445,445,312
TOTAL CURRENT LEVEL EARNED PREMIUM:					1,424,058,993	(2) ACTUAL EARNED PREMIUM					1,359,927,771
TOTAL ACTUAL EARNED PREMIUM:					1,339,806,740	RATIO (1)/(2)					1.063

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM W

TOTAL CURRENT LEVEL

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
(1) NEW CUR LEV EARNED PREMIUM	89,401,895	119,240,752	146,123,196	133,798,319	71,185,085
(2) RENEWAL CUR LEV EARNED PREMIUM	1,237,550,400	1,305,936,899	1,386,571,468	1,521,849,542	1,424,058,993
(3) TOTAL CUR LEV EARNED PREMIUM (1+2)	1,326,952,294	1,425,177,651	1,532,694,665	1,655,647,861	1,495,244,078
(4) NEW EARNED PREMIUM	50,681,909	72,188,155	93,865,757	93,233,101	68,046,021
(5) RENEWAL EARNED PREMIUM	694,610,855	782,346,241	879,894,205	1,047,729,349	1,339,806,740
(6) TOTAL EARNED PREMIUM (4+5)	745,292,764	854,534,396	973,759,963	1,140,962,450	1,407,852,761
(7) CLEP FACTORS	1.7804	1.6678	1.5740	1.4511	1.0621

State Farm Florida Insurance Company
Florida Homeowners Form W

Expected Catastrophe Losses

Year	AIY	Non-Hurricane Catastrophe Provision per AIY	Hurricane Catastrophe Provision per AIY	Expected Non-Hurricane Incurred Cat Losses & LAE*	Expected Hurricane Cat Incurred Losses & LAE*	Exposure Trend Factor 1.038 @03/01/10	Trended Ultimate Non Hurricane Incurred Loss and LAE	Trended Ultimate Hurricane Incurred Loss and LAE
2003	109,637,685	0.2424	1.3147	26,576,175	144,140,664	1.286	34,176,961	185,364,894
2004	119,510,224	0.2424	1.3147	28,969,278	157,120,091	1.238	35,875,554	194,577,521
2005	134,055,446	0.2424	1.3147	32,495,040	176,242,695	1.193	38,750,335	210,169,414
2006	151,767,213	0.2424	1.3147	36,788,372	199,528,355	1.148	42,247,766	229,138,363
2007	165,821,057	0.2424	1.3147	40,195,024	218,004,944	1.106	44,447,658	241,069,867

* Expected Incurred Losses = AIY x Catastrophe Provision per AIY.

State Farm Florida Insurance Company
Florida Homeowners Form W

Accident Year Non-Catastrophe Incurred Loss Development

Year	15 mths	27 mths	39 mths	51 mths	63 mths	75 mths	87 mths	99 mths	111 mths	123 mths	135 mths
1997	148,261,120	146,929,910	145,852,490	148,562,136	148,508,912	148,364,239	148,981,371	149,007,115	148,991,921	148,985,208	148,984,832
1998	141,244,582	146,591,118	147,714,765	148,514,337	147,578,376	147,798,546	147,781,855	147,773,318	147,615,570	147,648,444	
1999	171,146,362	174,715,483	176,310,833	173,970,655	172,581,029	172,406,571	172,457,682	172,335,750	172,417,485		
2000	208,389,437	229,981,664	222,355,400	221,471,150	221,890,716	220,371,983	219,834,830	219,853,962			
2001	267,663,613	255,510,071	256,099,039	256,202,441	253,386,448	254,251,128	255,061,753				
2002	260,846,490	251,945,609	254,722,308	252,820,947	251,607,758	252,486,314					
2003	248,607,031	237,276,937	233,505,439	232,563,282	231,728,409						
2004	243,734,233	251,442,857	252,708,600	255,222,769							
2005	240,221,153	241,940,276	246,694,416								
2006	240,267,888	243,765,490									
2007	265,007,586										

Year	27/15	39/27	51/39	63/51	75/63	87/75	99/87	111/99	123/111	135/123
1997	0.9910	0.9927	1.0186	0.9996	0.9990	1.0042	1.0002	0.9999	1.0000	1.0000
1998	1.0379	1.0077	1.0054	0.9937	1.0015	0.9999	0.9999	0.9989	1.0002	
1999	1.0209	1.0091	0.9867	0.9920	0.9990	1.0003	0.9993	1.0005		
2000	1.1036	0.9668	0.9960	1.0019	0.9932	0.9976	1.0001			
2001	0.9546	1.0023	1.0004	0.9890	1.0034	1.0032				
2002	0.9659	1.0110	0.9925	0.9952	1.0035					
2003	0.9544	0.9841	0.9960	0.9964						
2004	1.0316	1.0050	1.0099							
2005	1.0072	1.0197								
2006	1.0146									
3 Year Avg.	1.0178	1.0029	0.9995	0.9935	1.0000	1.0004	0.9998	0.9998	1.0001	1.0000
5 Year Avg.	0.9947	1.0044	0.9990	0.9949	1.0001	1.0010	0.9999	0.9998	1.0001	1.0000
Selected	1.0063	1.0037	0.9993	0.9942	1.0001	1.0007	0.9999	0.9998	1.0001	1.0000

Age to Ultimate Factors	
63 to 135	1.0005
51 to 135	0.9947
39 to 135	0.9940
27 to 135	0.9976
15 to 135	1.0038

Exhibit 9A - Page 12
State Farm Florida Insurance Company
Florida Homeowners Form W

Inflation Adjustment

Residential Indices			
Month	2005	2006	2007
Jan.	1.988	2.169	2.322
Feb.	1.991	2.171	2.323
Mar.	1.995	2.180	2.324
Apr.	2.020	2.198	2.324
May	2.032	2.218	2.326
June	2.037	2.230	2.327
July	2.042	2.253	2.329
Aug.	2.048	2.280	2.343
Sept.	2.059	2.309	2.352
Oct.	2.113	2.316	2.362
Nov.	2.139	2.317	2.362
Dec.	2.154	2.317	2.363
Average	2.052	2.247	2.338
Change	1.075	1.095	1.041

Consumer Price Index			
Month	2005	2006	2007
Jan.	1.910	1.992	2.039
Feb.	1.910	1.992	2.039
Mar.	1.918	1.992	2.039
Apr.	1.933	1.998	2.054
May	1.946	2.015	2.067
June	1.946	2.025	2.079
July	1.946	2.029	2.084
Aug.	1.954	2.035	2.084
Sept.	1.964	2.039	2.084
Oct.	1.988	2.039	2.085
Nov.	1.992	2.039	2.089
Dec.	1.992	2.039	2.102
Average	1.950	2.020	2.070
Change	1.034	1.036	1.025

Calculation of Projected Premium Effect of Inflation Adjustment

1	Projected CPI Change	1.023
2	2007 Average Residential Index	2.338
3	2006 Average Residential Index	2.247
4	Change (2/3)	1.041
5	2007 Average CPI	2.070
6	2006 Average CPI	2.020
7	Change (5/6)	1.025
8	Projected Contents Change (CPI)	1.036
9	Effect of Inflation Adjustment	1.038
10	Premium Equivalence Factor	0.768
11	Trend factor	1.0295

Exhibit 9A - Page 13
State Farm Florida Insurance Company
Florida Homeowners Form W
Non-Catastrophe Paid Loss Per Policy Trend

Year	Qtr.	Form W	
		Loss Per Policy	Fitted 7 Yr
2001	1	\$ 276.91	\$ 310.95
2001	2	302.67	311.02
2001	3	312.00	311.08
2001	4	324.29	311.14
2002	1	315.33	311.21
2002	2	308.81	311.27
2002	3	312.62	311.33
2002	4	315.01	311.40
2003	1	317.49	311.46
2003	2	327.98	311.52
2003	3	321.97	311.59
2003	4	317.31	311.65
2004	1	317.49	311.72
2004	2	310.24	311.78
2004	3	313.72	311.84
2004	4	319.45	311.91
2005	1	319.03	311.97
2005	2	327.82	312.04
2005	3	317.75	312.10
2005	4	307.95	312.16
2006	1	302.91	312.23
2006	2	295.22	312.29
2006	3	295.29	312.35
2006	4	298.86	312.42
2007	1	299.96	312.48
2007	2	302.06	312.55
2007	3	320.43	312.61
2007	4	336.86	312.67
Annual Chg.			0.08%
7 Year			
Selected			0.08%

Exhibit 9A - Page 14
State Farm Florida Insurance Company
Florida Homeowners Form W

Variable Underwriting Expenses and Expected Loss Ratio Calculation

Year	Written Premium	Earned Premium	Commissions	Taxes	Total Variable
2003	\$ 797,668,385	\$ 745,292,764	\$ 104,033,034	\$ 13,524,027	\$ 117,557,061
2004	\$ 917,276,883	\$ 854,534,396	\$ 123,948,329	\$ 13,170,521	\$ 137,118,850
2005	\$ 1,046,995,913	\$ 973,759,963	\$ 138,146,433	\$ 19,721,234	\$ 157,867,667
2006	\$ 1,295,252,060	\$ 1,140,962,450	\$ 175,070,633	\$ 22,078,135	\$ 197,148,768
2007	\$ 1,394,504,333	\$ 1,407,852,761	\$ 184,336,321	\$ 20,665,940	\$ 205,002,261

Ratios to Written Premium

Year	Commissions	Taxes	Total
2003	13.04%	1.70%	14.74%
2004	13.51%	1.44%	14.95%
2005	13.19%	1.88%	15.07%
2006	13.52%	1.70%	15.22%
2007	13.22%	1.48%	14.70%
3 Yr. Average	13.31%	1.69%	15.00%
5 Yr. Average	13.30%	1.64%	14.94%
Selected (2008)	13.22%	1.69%	14.91%

Projected Written Premium @ 03/01/2010	\$ 1,355,377,278		
Projected Expenses	\$ 179,180,876	\$ 22,860,697	\$ 202,041,573
Projected Earned Premium @ 03/01/2010	\$ 1,359,537,074		
Projected Expenses as % of Earned Premium	13.18%	1.68%	14.86%
Projected Variable Expense Provision @ 03/01/2010	13.18%	1.68%	14.86%

Exhibit 9B - Page 2
State Farm Florida
Workbook Support Reference

Sources:

Current Level Factors	Exhibit 9B - Pages 3-9
Expected Cat Losses	Exhibit 9B - Page 10
Loss Development Factors	Exhibit 9B - Page 11
Premium Trend Factor	Exhibit 9B - Page 12
Loss Trend Factor	Exhibit 9B - Page 13
Projected Variable Expenses	Exhibit 9B - Page 14
Projected Fixed Expenses	Fixed Expenses in Filing Exhibit 1

Exhibit 9B - Page 3

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM 4

NEW WRITTEN PREMIUM

CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
JANUARY	0.9100	0.9800	0.9550	0.9440	1.0500	1.1900	0.9570
FEBRUARY	0.9100	0.9800	0.9550	0.9673	1.0247	1.1900	0.9570
MARCH	0.9100	0.9800	0.9550	0.9912	1.0000	1.1900	0.9570
APRIL	0.9100	0.9800	0.9550	0.9912	1.0000	1.1900	0.9570
MAY	0.9000	0.9909	0.9550	0.9912	1.0000	1.1900	0.9570
JUNE	0.8918	1.0000	0.9550	0.9912	1.0000	1.1388	0.0000
JULY	0.8918	1.0000	0.9550	0.9912	1.0000	1.1388	0.0000
AUGUST	0.8918	1.0000	0.9550	0.9912	1.1001	1.0352	0.0000
SEPTEMBER	0.8918	1.0000	0.9261	1.0221	1.1900	0.9570	0.0000
OCTOBER	0.8918	1.0000	0.9015	1.0500	1.1900	0.9570	0.0000
NOVEMBER	0.9800	0.9609	0.9382	1.0500	1.1900	0.9570	0.0000
DECEMBER	0.9800	0.9550	0.9440	1.0500	1.1900	0.9570	0.0000

CUMMULATIVE CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
JANUARY	1.0563	1.0779	1.1287	1.1957	1.1388	0.9570
FEBRUARY	1.0563	1.0779	1.1287	1.1669	1.1388	0.9570
MARCH	1.0564	1.0780	1.1288	1.1388	1.1388	0.9570
APRIL	1.0564	1.0780	1.1288	1.1388	1.1388	0.9570
MAY	1.0682	1.0780	1.1288	1.1388	1.1388	0.9570
JUNE	1.0780	1.0780	1.1288	1.1388	1.1388	1.0000
JULY	1.0780	1.0780	1.1288	1.1388	1.1388	1.0000
AUGUST	1.0780	1.0780	1.1288	1.1388	1.0352	1.0000
SEPTEMBER	1.0780	1.0780	1.1640	1.1388	0.9570	1.0000
OCTOBER	1.0779	1.0779	1.1957	1.1388	0.9570	1.0000
NOVEMBER	1.0779	1.1218	1.1957	1.1388	0.9570	1.0000
DECEMBER	1.0779	1.1287	1.1957	1.1388	0.9570	1.0000

Exhibit 9B - Page 4
NEW WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 4

2003

MO.	2002					2003					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	453,772	1.0563	479,319	0.0417	19,988	138,323	1.0779	149,098	0.9583	142,881	
FEB.	464,988	1.0563	491,166	0.1250	61,396	163,383	1.0779	176,111	0.8750	154,097	
MAR.	507,846	1.0564	536,488	0.2083	111,751	168,570	1.0780	181,718	0.7917	143,866	
APR.	470,948	1.0564	497,510	0.2917	145,124	164,012	1.0780	176,805	0.7083	125,231	
MAY	699,913	1.0682	747,647	0.3750	280,368	192,057	1.0780	207,037	0.6250	129,398	
JUNE	95,646	1.078	103,106	0.4583	47,253	271,142	1.0780	292,291	0.5417	158,334	
JULY	145,123	1.078	156,443	0.5417	84,745	234,186	1.0780	252,452	0.4583	115,699	
AUG.	15,635	1.078	16,855	0.6250	10,534	239,594	1.0780	258,283	0.3750	96,856	
SEPT.	1,424	1.078	1,535	0.7083	1,088	272,765	1.0780	294,041	0.2917	85,772	
OCT.	27,166	1.0779	29,282	0.7917	23,183	223,530	1.0779	240,943	0.2083	50,188	
NOV.	66,217	1.0779	71,375	0.8750	62,453	144,040	1.1218	161,584	0.1250	20,198	
DEC.	119,353	1.0779	128,650	0.9583	123,286	165,710	1.1287	187,036	0.0417	7,799	
						RE-EARNED					
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					2,577,399	(1) CURRENT LEVEL EARNED PREMIUM					2,201,487
TOTAL CURRENT LEVEL EARNED PREMIUM:					2,421,980	(2) ACTUAL EARNED PREMIUM					2,049,996
TOTAL ACTUAL EARNED PREMIUM:					2,255,316	RATIO (1)/(2)					1.0739

2004

MO.	2003					2004					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	138,323	1.0779	149,098	0.0417	6,217	185,765	1.1287	209,673	0.9583	200,929	
FEB.	163,383	1.0779	176,111	0.1250	22,014	170,548	1.1287	192,498	0.8750	168,435	
MAR.	168,570	1.078	181,718	0.2083	37,852	214,035	1.1288	241,603	0.7917	191,277	
APR.	164,012	1.078	176,805	0.2917	51,574	193,295	1.1288	218,191	0.7083	154,545	
MAY	192,057	1.078	207,037	0.3750	77,639	187,819	1.1288	212,010	0.6250	132,506	
JUNE	271,142	1.078	292,291	0.4583	133,957	241,407	1.1288	272,500	0.5417	147,613	
JULY	234,186	1.078	252,452	0.5417	136,753	349,777	1.1288	394,829	0.4583	180,950	
AUG.	239,594	1.078	258,283	0.6250	161,427	483,469	1.1288	545,739	0.3750	204,652	
SEPT.	272,765	1.078	294,041	0.7083	208,269	919,418	1.1640	1,070,202	0.2917	312,178	
OCT.	223,530	1.0779	240,943	0.7917	190,754	694,232	1.1957	830,093	0.2083	172,908	
NOV.	144,040	1.1218	161,584	0.8750	141,386	330,232	1.1957	394,858	0.1250	49,357	
DEC.	165,710	1.1287	187,036	0.9583	179,237	342,523	1.1957	409,555	0.0417	17,078	
						RE-EARNED					
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					4,991,752	(1) CURRENT LEVEL EARNED PREMIUM					3,279,510
TOTAL CURRENT LEVEL EARNED PREMIUM:					3,421,153	(2) ACTUAL EARNED PREMIUM					2,928,775
TOTAL ACTUAL EARNED PREMIUM:					3,055,270	RATIO (1)/(2)					1.1198

Exhibit 9B - Page 6

2005

MO.	2004					2005					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	185,765	1.1287	209,673	0.0417	8,743	201,739	1.1957	241,219	0.9583	231,160	
FEB.	170,548	1.1287	192,498	0.1250	24,062	300,850	1.1669	351,062	0.8750	307,179	
MAR.	214,035	1.1288	241,603	0.2083	50,326	341,516	1.1388	388,919	0.7917	307,907	
APR.	193,295	1.1288	218,191	0.2917	63,646	338,134	1.1388	385,067	0.7083	272,743	
MAY	187,819	1.1288	212,010	0.3750	79,504	424,759	1.1388	483,716	0.6250	302,322	
JUNE	241,407	1.1288	272,500	0.4583	124,887	698,287	1.1388	795,209	0.5417	430,765	
JULY	349,777	1.1288	394,829	0.5417	213,879	656,173	1.1388	747,250	0.4583	342,464	
AUG.	483,469	1.1288	545,739	0.6250	341,087	825,589	1.1388	940,181	0.3750	352,568	
SEPT.	919,418	1.164	1,070,202	0.7083	758,024	620,604	1.1388	706,744	0.2917	206,157	
OCT.	694,232	1.1957	830,093	0.7917	657,185	406,029	1.1388	462,385	0.2083	96,315	
NOV.	330,232	1.1957	394,858	0.8750	345,501	399,981	1.1388	455,498	0.1250	56,937	
DEC.	342,523	1.1957	409,555	0.9583	392,477	326,997	1.1388	372,384	0.0417	15,528	
						RE-EARNED					
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					6,329,633	(1) CURRENT LEVEL EARNED PREMIUM					5,981,367
TOTAL CURRENT LEVEL EARNED PREMIUM:					5,939,553	(2) ACTUAL EARNED PREMIUM					5,170,528
TOTAL ACTUAL EARNED PREMIUM:					5,134,382	RATIO (1)/(2)					1.1568

Exhibit 9B - Page 5
NEW WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 4

2006

MO.	2005					2006					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	201,739	1.1957	241,219	0.0417	10,059	342,698	1.1388	390,265	0.9583	373,991	
FEB.	300,850	1.1669	351,062	0.1250	43,883	385,079	1.1388	438,528	0.8750	383,712	
MAR.	341,516	1.1388	388,919	0.2083	81,012	406,033	1.1388	462,390	0.7917	366,074	
APR.	338,134	1.1388	385,067	0.2917	112,324	400,102	1.1388	455,636	0.7083	322,727	
MAY	424,759	1.1388	483,716	0.3750	181,393	492,189	1.1388	560,505	0.6250	350,315	
JUNE	698,287	1.1388	795,209	0.4583	364,444	715,360	1.1388	814,652	0.5417	441,297	
JULY	656,173	1.1388	747,250	0.5417	404,785	649,049	1.1388	739,137	0.4583	338,747	
AUG.	825,589	1.1388	940,181	0.6250	587,613	580,774	1.0352	601,218	0.3750	225,457	
SEPT.	620,604	1.1388	706,744	0.7083	500,586	502,543	0.9570	480,934	0.2917	140,288	
OCT.	406,029	1.1388	462,385	0.7917	366,070	419,835	0.9570	401,782	0.2083	83,691	
NOV.	399,981	1.1388	455,498	0.8750	398,561	329,927	0.9570	315,740	0.1250	39,468	
DEC.	326,997	1.1388	372,384	0.9583	356,856	283,574	0.9570	271,380	0.0417	11,317	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					5,932,167	(1) CURRENT LEVEL EARNED PREMIUM					6,484,670
TOTAL CURRENT LEVEL EARNED PREMIUM:					6,452,781	(2) ACTUAL EARNED PREMIUM					5,758,601
TOTAL ACTUAL EARNED PREMIUM:					5,730,282	RATIO (1)/(2)					1.126

2007

MO.	2006					2007					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	342,698	1.1388	390,265	0.0417	16,274	314,805	0.9570	301,268	0.9583	288,706	
FEB.	385,079	1.1388	438,528	0.1250	54,816	321,076	0.9570	307,269	0.8750	268,861	
MAR.	406,033	1.1388	462,390	0.2083	96,316	431,146	0.9570	412,606	0.7917	326,661	
APR.	400,102	1.1388	455,636	0.2917	132,909	424,136	0.9570	405,899	0.7083	287,498	
MAY	492,189	1.1388	560,505	0.3750	210,189	464,536	0.9570	444,561	0.6250	277,851	
JUNE	715,360	1.1388	814,652	0.4583	373,355	571,873	1.0000	571,873	0.5417	309,783	
JULY	649,049	1.1388	739,137	0.5417	400,391	694,701	1.0000	694,701	0.4583	318,382	
AUG.	580,774	1.0352	601,218	0.6250	375,761	731,386	1.0000	731,386	0.3750	274,270	
SEPT.	502,543	0.9570	480,934	0.7083	340,646	337,032	1.0000	337,032	0.2917	98,312	
OCT.	419,835	0.9570	401,782	0.7917	318,091	375,849	1.0000	375,849	0.2083	78,289	
NOV.	329,927	0.9570	315,740	0.8750	276,273	238,954	1.0000	238,954	0.1250	29,869	
DEC.	283,574	0.9570	271,380	0.9583	260,064	291,219	1.0000	291,219	0.0417	12,144	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					5,112,618	(1) CURRENT LEVEL EARNED PREMIUM					5,425,709
TOTAL CURRENT LEVEL EARNED PREMIUM:					5,475,596	(2) ACTUAL EARNED PREMIUM					5,375,234
TOTAL ACTUAL EARNED PREMIUM:					5,424,657	RATIO (1)/(2)					1.0094

Exhibit 9B - Page 6

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM 4

RENEWAL WRITTEN PREMIUM

CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
JANUARY	0.9127	0.9800	0.9550	0.9440	1.0500	1.1900	0.9570
FEBRUARY	0.9127	0.9800	0.9550	0.9440	1.0500	1.1900	0.9570
MARCH	0.9127	0.9800	0.9550	0.9440	1.0500	1.1900	0.9570
APRIL	0.9100	0.9800	0.9550	0.9689	1.0230	1.1900	0.9570
MAY	0.9100	0.9800	0.9550	0.9912	1.0000	1.1900	0.9570
JUNE	0.9100	0.9800	0.9550	0.9912	1.0000	1.1388	0.0000
JULY	0.9000	0.9909	0.9550	0.9912	1.0000	1.1388	0.0000
AUGUST	0.8918	1.0000	0.9550	0.9912	1.0000	1.1388	0.0000
SEPTEMBER	0.8918	1.0000	0.9550	0.9912	1.0000	1.1388	0.0000
OCTOBER	0.8918	1.0000	0.9550	0.9912	1.0000	1.1388	0.0000
NOVEMBER	0.8918	1.0000	0.9550	0.9912	1.1900	0.9570	0.0000
DECEMBER	0.8918	1.0000	0.9550	0.9912	1.1900	0.9570	0.0000

CUMMULATIVE CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
JANUARY	1.0563	1.0779	1.1287	1.1957	1.1388	0.9570
FEBRUARY	1.0563	1.0779	1.1287	1.1957	1.1388	0.9570
MARCH	1.0563	1.0779	1.1287	1.1957	1.1388	0.9570
APRIL	1.0564	1.0780	1.1288	1.1650	1.1388	0.9570
MAY	1.0564	1.0780	1.1288	1.1388	1.1388	0.9570
JUNE	1.0564	1.0780	1.1288	1.1388	1.1388	1.0000
JULY	1.0682	1.0780	1.1288	1.1388	1.1388	1.0000
AUGUST	1.0780	1.0780	1.1288	1.1388	1.1388	1.0000
SEPTEMBER	1.0780	1.0780	1.1288	1.1388	1.1388	1.0000
OCTOBER	1.0780	1.0780	1.1288	1.1388	1.1388	1.0000
NOVEMBER	1.0780	1.0780	1.1288	1.1388	0.9570	1.0000
DECEMBER	1.0780	1.0780	1.1288	1.1388	0.9570	1.0000

Exhibit 9B - Page 7
RENEWAL WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 4

2003

MO.	2002					2003					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	680,587	1.0563	718,904	0.0417	29,978	731,370	1.0779	788,344	0.9583	755,470	
FEB.	651,080	1.0563	687,735	0.1250	85,967	695,454	1.0779	749,630	0.8750	655,927	
MAR.	829,235	1.0563	875,921	0.2083	182,454	832,180	1.0779	897,007	0.7917	710,160	
APR.	803,003	1.0564	848,292	0.2917	247,447	861,849	1.0780	929,074	0.7083	658,063	
MAY	841,520	1.0564	888,981	0.3750	333,368	923,537	1.0780	995,573	0.6250	622,233	
JUNE	1,123,463	1.0564	1,186,826	0.4583	543,922	893,845	1.0780	963,565	0.5417	521,963	
JULY	998,966	1.0682	1,067,095	0.5417	578,046	795,402	1.0780	857,444	0.4583	392,966	
AUG.	1,378,824	1.078	1,486,373	0.6250	928,983	974,379	1.0780	1,050,380	0.3750	393,893	
SEPT.	957,826	1.078	1,032,536	0.7083	731,345	746,699	1.0780	804,941	0.2917	234,801	
OCT.	816,553	1.078	880,245	0.7917	696,890	669,320	1.0780	721,527	0.2083	150,294	
NOV.	734,847	1.078	792,165	0.8750	693,145	616,286	1.0780	664,357	0.1250	83,045	
DEC.	645,385	1.078	695,725	0.9583	666,713	543,421	1.0780	585,808	0.0417	24,428	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					10,007,650	(1) CURRENT LEVEL EARNED PREMIUM					10,921,501
TOTAL CURRENT LEVEL EARNED PREMIUM:					10,914,889	(2) ACTUAL EARNED PREMIUM					10,163,385
TOTAL ACTUAL EARNED PREMIUM:					10,157,231	RATIO (1)/(2)					1.0746

2004

MO.	2003					2004					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	731,370	1.0779	788,344	0.0417	32,874	614,296	1.1287	693,356	0.9583	664,443	
FEB.	695,454	1.0779	749,630	0.1250	93,704	592,741	1.1287	669,027	0.8750	585,399	
MAR.	832,180	1.0779	897,007	0.2083	186,846	655,471	1.1287	739,830	0.7917	585,723	
APR.	861,849	1.078	929,074	0.2917	271,011	714,839	1.1288	806,910	0.7083	571,534	
MAY	923,537	1.078	995,573	0.3750	373,340	778,066	1.1288	878,281	0.6250	548,925	
JUNE	893,845	1.078	963,565	0.4583	441,602	813,517	1.1288	918,298	0.5417	497,442	
JULY	795,402	1.078	857,444	0.5417	464,477	738,324	1.1288	833,420	0.4583	381,956	
AUG.	974,379	1.078	1,050,380	0.6250	656,488	872,337	1.1288	984,694	0.3750	369,260	
SEPT.	746,699	1.078	804,941	0.7083	570,140	772,050	1.1288	871,490	0.2917	254,214	
OCT.	669,320	1.078	721,527	0.7917	571,233	702,687	1.1288	793,193	0.2083	165,222	
NOV.	616,286	1.078	664,357	0.8750	581,312	614,792	1.1288	693,977	0.1250	86,747	
DEC.	543,421	1.078	585,808	0.9583	561,380	538,169	1.1288	607,485	0.0417	25,332	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					9,489,961	(1) CURRENT LEVEL EARNED PREMIUM					9,540,605
TOTAL CURRENT LEVEL EARNED PREMIUM:					9,701,448	(2) ACTUAL EARNED PREMIUM					8,652,731
TOTAL ACTUAL EARNED PREMIUM:					8,798,605	RATIO (1)/(2)					1.1026

2005

MO.	2004					2005					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	614,296	1.1287	693,356	0.0417	28,913	505,470	1.1957	604,390	0.9583	579,187	
FEB.	592,741	1.1287	669,027	0.1250	83,628	528,839	1.1957	632,333	0.8750	553,291	
MAR.	655,471	1.1287	739,830	0.2083	154,106	640,516	1.1957	765,865	0.7917	606,335	
APR.	714,839	1.1288	806,910	0.2917	235,376	712,388	1.1650	829,932	0.7083	587,841	
MAY	778,066	1.1288	878,281	0.3750	329,355	772,157	1.1388	879,333	0.6250	549,583	
JUNE	813,517	1.1288	918,298	0.4583	420,856	907,649	1.1388	1,033,630	0.5417	559,917	
JULY	738,324	1.1288	833,420	0.5417	451,464	886,659	1.1388	1,009,727	0.4583	462,758	
AUG.	872,337	1.1288	984,694	0.6250	615,433	1,201,780	1.1388	1,368,588	0.3750	513,220	
SEPT.	772,050	1.1288	871,490	0.7083	617,277	1,092,585	1.1388	1,244,236	0.2917	362,944	
OCT.	702,687	1.1288	793,193	0.7917	627,971	616,676	1.1388	702,270	0.2083	146,283	
NOV.	614,792	1.1288	693,977	0.8750	607,230	612,321	1.1388	697,311	0.1250	87,164	
DEC.	538,169	1.1288	607,485	0.9583	582,153	566,312	1.1388	644,916	0.0417	26,893	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					10,412,531	(1) CURRENT LEVEL EARNED PREMIUM					9,789,179
TOTAL CURRENT LEVEL EARNED PREMIUM:					9,793,589	(2) ACTUAL EARNED PREMIUM					8,548,780
TOTAL ACTUAL EARNED PREMIUM:					8,552,631	RATIO (1)/(2)					1.1451

Exhibit 9B - Page 8
RENEWAL WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 4

2006

MO.	2005					2006					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	505,470	1.1957	604,390	0.0417	25,203	642,304	1.1388	731,456	0.9583	700,954	
FEB.	528,839	1.1957	632,333	0.1250	79,042	666,934	1.1388	759,505	0.8750	664,567	
MAR.	640,516	1.1957	765,865	0.2083	159,530	772,981	1.1388	880,271	0.7917	696,910	
APR.	712,388	1.1650	829,932	0.2917	242,091	809,317	1.1388	921,650	0.7083	652,805	
MAY	772,157	1.1388	879,333	0.3750	329,750	892,141	1.1388	1,015,970	0.6250	634,981	
JUNE	907,649	1.1388	1,033,630	0.4583	473,713	1,081,175	1.1388	1,231,242	0.5417	666,964	
JULY	886,659	1.1388	1,009,727	0.5417	546,969	1,047,570	1.1388	1,192,972	0.4583	546,739	
AUG.	1,201,780	1.1388	1,368,588	0.6250	855,367	1,048,824	1.1388	1,194,400	0.3750	447,900	
SEPT.	1,092,585	1.1388	1,244,236	0.7083	881,292	986,898	1.1388	1,123,879	0.2917	327,836	
OCT.	616,676	1.1388	702,270	0.7917	555,988	761,609	1.1388	867,320	0.2083	180,663	
NOV.	612,321	1.1388	697,311	0.8750	610,147	814,233	0.9570	779,221	0.1250	97,403	
DEC.	566,312	1.1388	644,916	0.9583	618,023	732,614	0.9570	701,112	0.0417	29,236	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					11,398,998	(1) CURRENT LEVEL EARNED PREMIUM					11,024,072
TOTAL CURRENT LEVEL EARNED PREMIUM:					10,946,613	(2) ACTUAL EARNED PREMIUM					9,685,750
TOTAL ACTUAL EARNED PREMIUM:					9,617,695	RATIO (1)/(2)					1.1382

2007

MO.	2006					2007					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	642,304	1.1388	731,456	0.0417	30,502	851,058	0.9570	814,462	0.9583	780,499	
FEB.	666,934	1.1388	759,505	0.1250	94,938	829,945	0.9570	794,257	0.8750	694,975	
MAR.	772,981	1.1388	880,271	0.2083	183,360	979,385	0.9570	937,272	0.7917	742,038	
APR.	809,317	1.1388	921,650	0.2917	268,845	1,078,240	0.9570	1,031,876	0.7083	730,877	
MAY	892,141	1.1388	1,015,970	0.3750	380,989	1,181,501	0.9570	1,130,696	0.6250	706,685	
JUNE	1,081,175	1.1388	1,231,242	0.4583	564,278	1,286,827	1.0000	1,286,827	0.5417	697,074	
JULY	1,047,570	1.1388	1,192,972	0.5417	646,233	1,111,954	1.0000	1,111,954	0.4583	509,608	
AUG.	1,048,824	1.1388	1,194,400	0.6250	746,500	1,168,930	1.0000	1,168,930	0.3750	438,349	
SEPT.	986,898	1.1388	1,123,879	0.7083	796,044	944,521	1.0000	944,521	0.2917	275,517	
OCT.	761,609	1.1388	867,320	0.7917	686,657	750,405	1.0000	750,405	0.2083	156,309	
NOV.	814,233	0.9570	779,221	0.8750	681,818	645,856	1.0000	645,856	0.1250	80,732	
DEC.	732,614	0.9570	701,112	0.9583	671,876	654,072	1.0000	654,072	0.0417	27,275	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					11,271,127	(1) CURRENT LEVEL EARNED PREMIUM					11,591,979
TOTAL CURRENT LEVEL EARNED PREMIUM:					11,493,112	(2) ACTUAL EARNED PREMIUM					11,280,952
TOTAL ACTUAL EARNED PREMIUM:					11,184,737	RATIO (1)/(2)					1.0276

Exhibit 9B - Page 9

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM 4

TOTAL CURRENT LEVEL

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
(1) NEW CUR LEV EARNED PREMIUM	2,421,980	3,421,153	5,939,553	6,452,781	5,475,596
(2) RENEWAL CUR LEV EARNED PREMIUM	10,914,889	9,701,448	9,793,589	10,946,613	11,493,112
(3) TOTAL CUR LEV EARNED PREMIUM (1+2)	13,336,869	13,122,601	15,733,142	17,399,394	16,968,708
(4) NEW EARNED PREMIUM	2,255,316	3,055,270	5,134,382	5,730,282	5,424,657
(5) RENEWAL EARNED PREMIUM	10,157,231	8,798,605	8,552,631	9,617,695	11,184,737
(6) TOTAL EARNED PREMIUM (4+5)	12,412,548	11,853,875	13,687,014	15,347,977	16,609,393
(7) CLEP FACTORS	1.0745	1.1070	1.1495	1.1337	1.0216

State Farm Florida Insurance Company
 Florida Homeowners Form 4

Expected Catastrophe Losses

Year	AIY	Non-Hurricane Catastrophe Provision per AIY	Hurricane Catastrophe Provision per AIY	Expected Non-Hurricane Incurred Losses*	Expected Hurricane Incurred Losses*	Exposure Trend Factor 1.0225 @ 03/01/10	Trended Ultimate Non Hurricane Incurreed Loss and LAE	Trended Ultimate Non Hurricane Incurreed Loss and LAE
2003	2,049,906	0.0305	0.4463	62,522	914,873	1.1600	72,526	1,061,253
2004	2,089,344	0.0305	0.4463	63,725	932,474	1.1344	72,290	1,057,799
2005	2,444,388	0.0305	0.4463	74,554	1,090,930	1.1095	82,718	1,210,387
2006	2,643,816	0.0305	0.4463	80,636	1,179,935	1.0851	87,498	1,280,347
2007	2,670,925	0.0305	0.4463	81,463	1,192,034	1.0612	86,449	1,264,986

* Expected Incurred Losses = AIY x Catastrophe Provision per AIY.

State Farm Florida Insurance Company
Florida Homeowners Form 4

Accident Year Non-Catastrophe Incurred Loss Development

Year	15 mths	27 mths	39 mths	51 mths	63 mths	75 mths	87 mths	99 mths	111 mths	123 mths	135 mths
1997	3,196,127	3,163,364	3,087,227	3,285,406	3,253,710	3,220,094	3,220,427	3,227,594	3,227,594	3,225,629	3,225,629
1998	2,939,531	3,269,241	3,159,007	3,643,482	3,578,367	3,573,689	3,573,257	3,577,024	3,575,024	3,574,630	
1999	3,028,518	3,187,244	3,093,995	3,069,886	2,992,998	2,992,957	2,992,957	2,991,063	2,991,063		
2000	3,404,484	3,639,298	3,332,620	3,290,325	3,210,463	3,210,473	3,210,473	3,210,473			
2001	6,729,216	5,831,828	5,783,296	5,586,504	5,500,512	5,496,733	5,496,537				
2002	5,445,742	4,903,678	4,699,662	4,819,529	4,865,650	4,901,513					
2003	4,556,793	3,783,910	3,722,220	3,865,299	3,810,430						
2004	3,463,826	3,494,333	3,415,254	3,335,729							
2005	5,082,473	4,919,822	4,623,650								
2006	5,053,088	4,708,181									
2007	5,502,150										

Year	27/15	39/27	51/39	63/51	75/63	87/75	99/87	111/99	123/111	135/123
1997	0.9897	0.9759	1.0642	0.9904	0.9897	1.0001	1.0022	1.0000	0.9994	1.0000
1998	1.1122	0.9663	1.1534	0.9821	0.9987	0.9999	1.0011	0.9994	0.9999	
1999	1.0524	0.9707	0.9922	0.9750	1.0000	1.0000	0.9994	1.0000		
2000	1.0690	0.9157	0.9873	0.9757	1.0000	1.0000	1.0000			
2001	0.8666	0.9917	0.9660	0.9846	0.9993	1.0000				
2002	0.9005	0.9584	1.0255	1.0096	1.0074					
2003	0.8304	0.9837	1.0384	0.9858						
2004	1.0088	0.9774	0.9767							
2005	0.9680	0.9398								
2006	0.9317									
3 Year Avg.	0.9695	0.9670	1.0135	0.9933	1.0022	1.0000	1.0002	0.9998	0.9997	1.0000
5 Year Avg.	0.9279	0.9702	0.9988	0.9861	1.0011	1.0000	1.0007	0.9998	0.9997	1.0000
Selected	0.9487	0.9686	1.0062	0.9897	1.0017	1.0000	1.0005	0.9998	0.9997	1.0000

Age to Ultimate Factors	
63 to 135	1.0016
51 to 135	0.9913
39 to 135	0.9974
27 to 135	0.9661
15 to 135	0.9165

Exhibit 9B - Page 12
State Farm Florida Insurance Company
Florida Homeowners Form 4

Inflation Adjustment

Residential Indices			
Month	2005	2006	2007
Jan.	1.988	2.169	2.322
Feb.	1.991	2.171	2.323
Mar.	1.995	2.180	2.324
Apr.	2.020	2.198	2.324
May	2.032	2.218	2.326
June	2.037	2.230	2.327
July	2.042	2.253	2.329
Aug.	2.048	2.280	2.343
Sept.	2.059	2.309	2.352
Oct.	2.113	2.316	2.362
Nov.	2.139	2.317	2.362
Dec.	2.154	2.317	2.363
Average	2.052	2.247	2.338
Change	1.075	1.095	1.041

Consumer Price Index			
Month	2005	2006	2007
Jan.	1.910	1.992	2.039
Feb.	1.910	1.992	2.039
Mar.	1.918	1.992	2.039
Apr.	1.933	1.998	2.054
May	1.946	2.015	2.067
June	1.946	2.025	2.079
July	1.946	2.029	2.084
Aug.	1.954	2.035	2.084
Sept.	1.964	2.039	2.084
Oct.	1.988	2.039	2.085
Nov.	1.992	2.039	2.089
Dec.	1.992	2.039	2.102
Average	1.950	2.020	2.070
Change	1.034	1.036	1.025

Calculation of Projected Premium Effect of Inflation Adjustment

1	Projected CPI Change	1.023
2	2007 Average Residential Index	2.338
3	2006 Average Residential Index	2.247
4	Change (2/3)	1.041
5	2007 Average CPI	2.070
6	2006 Average CPI	2.020
7	Change (5/6)	1.025
8	Projected Contents Change (CPI)	1.036
9	Effect of Inflation Adjustment	1.023

Exhibit 9B - Page 13
State Farm Florida Insurance Company
Florida Homeowners Form 4
Non-Catastrophe Paid Loss Per Policy Trend

<u>Year</u>	<u>Qtr.</u>	Form 4	
		Loss Per Policy	Fitted 7 Yr
2001	1	66.74	\$ 71.16
2001	2	70.39	70.80
2001	3	77.01	70.45
2001	4	89.12	70.09
2002	1	86.29	69.74
2002	2	76.59	69.39
2002	3	69.23	69.04
2002	4	63.93	68.70
2003	1	62.48	68.35
2003	2	68.01	68.01
2003	3	73.21	67.67
2003	4	70.14	67.33
2004	1	64.21	66.99
2004	2	59.41	66.65
2004	3	50.70	66.32
2004	4	52.05	65.98
2005	1	52.80	65.65
2005	2	55.85	65.32
2005	3	60.97	65.00
2005	4	61.04	64.67
2006	1	69.58	64.35
2006	2	68.17	64.02
2006	3	65.28	63.70
2006	4	65.21	63.38
2007	1	62.97	63.06
2007	2	69.95	62.75
2007	3	70.80	62.43
2007	4	75.93	62.12
7 Year		-1.99%	
Selected		0.00%	

Exhibit 9B - Page 14
State Farm Florida Insurance Company
Florida Homeowners Form 4

Variable Underwriting Expenses and Expected Loss Ratio Calculation

Year	Written Premium	Earned Premium	Commissions	Taxes	Total Variable
2003	\$ 11,661,052	\$ 12,412,548	\$ 1,486,114	\$ 180,424	\$ 1,666,538
2004	\$ 12,719,808	\$ 11,853,875	\$ 1,733,614	\$ 179,621	\$ 1,913,235
2005	\$ 14,584,008	\$ 13,687,014	\$ 1,931,595	\$ 274,356	\$ 2,205,951
2006	\$ 15,763,763	\$ 15,347,977	\$ 2,113,765	\$ 279,233	\$ 2,392,998
2007	\$ 16,679,406	\$ 16,609,393	\$ 2,238,270	\$ 247,239	\$ 2,485,509

Ratios to Written Premium

Year	Commissions	Taxes	Total
2003	12.74%	1.55%	14.29%
2004	13.63%	1.41%	15.04%
2005	13.24%	1.88%	15.12%
2006	13.41%	1.77%	15.18%
2007	13.42%	1.48%	14.90%
3 Yr. Average	13.36%	1.71%	15.07%
5 Yr. Average	13.29%	1.62%	14.91%
Selected (2008)	13.42%	1.71%	15.13%

Projected Written Premium @ 03/01/2010	\$ 1,355,377,278		
Projected Expenses	\$ 181,891,631	\$ 23,176,951	\$ 205,068,582
Projected Earned Premium @ 03/01/2010	\$ 1,359,537,074		
Projected Expenses as % of Earned Premium	13.38%	1.70%	15.08%
Projected Variable Expense Provision @ 03/01/2010	13.38%	1.70%	15.08%

Exhibit 9C - Page 2
State Farm Florida
Workbook Support Reference

Sources:

Current Level Factors	Exhibit 9C - Pages 3-9
Expected Cat Losses	Exhibit 9C - Page 10
Loss Development Factors	Exhibit 9C - Page 11
Premium Trend Factor	Exhibit 9C - Page 12
Loss Trend Factor	Exhibit 9C - Page 13
Projected Variable Expenses	Exhibit 9C - Page 14
Projected Fixed Expenses	Fixed Expenses in Filing Exhibit 1

Exhibit 9C - Page 3

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM 6

NEW WRITTEN PREMIUM

CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
JANUARY	1.2090	1.2380	1.0310	1.0410	1.0500	1.7871	0.9390
FEBRUARY	1.2090	1.2380	1.0310	1.0667	1.0759	1.7020	0.9390
MARCH	1.2090	1.2380	1.0310	1.0930	1.0500	1.7020	0.9390
APRIL	1.2090	1.2380	1.0310	1.0930	1.0500	1.7020	0.9390
MAY	1.3592	1.1012	1.0310	1.0930	1.0500	1.7020	0.9390
JUNE	1.4967	1.0000	1.0310	1.0930	1.0500	1.5982	0.0000
JULY	1.4967	1.0000	1.0310	1.0930	1.0500	1.5982	0.0000
AUGUST	1.4967	1.0000	1.0310	1.0930	1.4055	1.1939	0.0000
SEPTEMBER	1.4967	1.0000	1.0533	1.0699	1.7871	0.9390	0.0000
OCTOBER	1.4967	1.0000	1.0733	1.0500	1.7871	0.9390	0.0000
NOVEMBER	1.2380	1.0268	1.0452	1.0500	1.7871	0.9390	0.0000
DECEMBER	1.2380	1.0310	1.0410	1.0500	1.7871	0.9390	0.0000

CUMMULATIVE CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
JANUARY	2.3412	1.8911	1.8342	1.7620	1.6781	0.9390
FEBRUARY	2.3412	1.8911	1.8342	1.7195	1.5982	0.9390
MARCH	2.3412	1.8911	1.8342	1.6781	1.5982	0.9390
APRIL	2.3412	1.8911	1.8342	1.6781	1.5982	0.9390
MAY	2.0825	1.8911	1.8342	1.6781	1.5982	0.9390
JUNE	1.8911	1.8911	1.8342	1.6781	1.5982	1.0000
JULY	1.8911	1.8911	1.8342	1.6781	1.5982	1.0000
AUGUST	1.8910	1.8910	1.8341	1.6780	1.1939	1.0000
SEPTEMBER	1.8911	1.8911	1.7954	1.6781	0.9390	1.0000
OCTOBER	1.8912	1.8912	1.7620	1.6781	0.9390	1.0000
NOVEMBER	1.8910	1.8416	1.7620	1.6781	0.9390	1.0000
DECEMBER	1.8911	1.8342	1.7620	1.6781	0.9390	1.0000

Exhibit 9C - Page 4
NEW WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 6

2003

MO.	2002					2003					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	272,525	2.3412	638,036	0.0417	26,606	170,413	1.8911	322,269	0.9583	308,830	
FEB.	249,478	2.3412	584,077	0.1250	73,010	184,677	1.8911	349,242	0.8750	305,587	
MAR.	297,004	2.3412	695,347	0.2083	144,841	243,611	1.8911	460,693	0.7917	364,731	
APR.	326,363	2.3412	764,080	0.2917	222,882	273,569	1.8911	517,346	0.7083	366,436	
MAY	489,473	2.0825	1,019,327	0.3750	382,248	280,963	1.8911	531,329	0.6250	332,081	
JUNE	143,475	1.8911	271,326	0.4583	124,349	357,196	1.8911	675,493	0.5417	365,915	
JULY	218,176	1.8911	412,592	0.5417	223,501	209,629	1.8911	396,430	0.4583	181,684	
AUG.	111,781	1.891	211,377	0.6250	132,111	192,320	1.8910	363,678	0.3750	136,379	
SEPT.	95,330	1.8911	180,279	0.7083	127,691	216,558	1.8911	409,532	0.2917	119,461	
OCT.	122,001	1.8912	230,728	0.7917	182,667	204,661	1.8912	387,054	0.2083	80,623	
NOV.	102,221	1.891	193,300	0.8750	169,138	160,683	1.8416	295,914	0.1250	36,989	
DEC.	189,164	1.8911	357,728	0.9583	342,811	263,835	1.8342	483,927	0.0417	20,180	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					5,192,908	(1) CURRENT LEVEL EARNED PREMIUM					4,770,750
TOTAL CURRENT LEVEL EARNED PREMIUM:					4,799,324	(2) ACTUAL EARNED PREMIUM					2,457,512
TOTAL ACTUAL EARNED PREMIUM:					2,472,231	RATIO (1)/(2)					1.941

2004

MO.	2003					2004					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	170,413	1.8911	322,269	0.0417	13,439	239,367	1.8342	439,047	0.9583	420,739	
FEB.	184,677	1.8911	349,242	0.1250	43,655	250,837	1.8342	460,085	0.8750	402,575	
MAR.	243,611	1.8911	460,693	0.2083	95,962	310,279	1.8342	569,114	0.7917	450,568	
APR.	273,569	1.8911	517,346	0.2917	150,910	321,234	1.8342	589,207	0.7083	417,336	
MAY	280,963	1.8911	531,329	0.3750	199,249	327,583	1.8342	600,853	0.6250	375,533	
JUNE	357,196	1.8911	675,493	0.4583	309,579	355,208	1.8342	651,523	0.5417	352,930	
JULY	209,629	1.8911	396,430	0.5417	214,746	347,318	1.8342	637,051	0.4583	291,960	
AUG.	192,320	1.891	363,678	0.6250	227,299	379,905	1.8341	696,784	0.3750	261,294	
SEPT.	216,558	1.8911	409,532	0.7083	290,072	369,702	1.7954	663,763	0.2917	193,620	
OCT.	204,661	1.8912	387,054	0.7917	306,431	378,462	1.7620	666,851	0.2083	138,905	
NOV.	160,683	1.8416	295,914	0.8750	258,925	327,542	1.7620	577,129	0.1250	72,141	
DEC.	263,835	1.8342	483,927	0.9583	463,747	544,828	1.7620	959,988	0.0417	40,031	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					7,511,395	(1) CURRENT LEVEL EARNED PREMIUM					5,991,644
TOTAL CURRENT LEVEL EARNED PREMIUM:					6,197,746	(2) ACTUAL EARNED PREMIUM					3,243,584
TOTAL ACTUAL EARNED PREMIUM:					3,355,158	RATIO (1)/(2)					1.847

2005

MO.	2004					2005					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	239,367	1.8342	439,047	0.0417	18,308	314,098	1.7620	553,441	0.9583	530,363	
FEB.	250,837	1.8342	460,085	0.1250	57,511	325,087	1.7195	558,987	0.8750	489,113	
MAR.	310,279	1.8342	569,114	0.2083	118,546	327,817	1.6781	550,109	0.7917	435,522	
APR.	321,234	1.8342	589,207	0.2917	171,872	386,546	1.6781	648,662	0.7083	459,447	
MAY	327,583	1.8342	600,853	0.3750	225,320	441,290	1.6781	740,529	0.6250	462,830	
JUNE	355,208	1.8342	651,523	0.4583	298,593	444,941	1.6781	746,655	0.5417	404,463	
JULY	347,318	1.8342	637,051	0.5417	345,090	392,852	1.6781	659,245	0.4583	302,132	
AUG.	379,905	1.8341	696,784	0.6250	435,490	418,428	1.6780	702,123	0.3750	263,296	
SEPT.	369,702	1.7954	663,763	0.7083	470,143	383,942	1.6781	644,293	0.2917	187,940	
OCT.	378,462	1.762	666,851	0.7917	527,946	271,752	1.6781	456,028	0.2083	94,991	
NOV.	327,542	1.762	577,129	0.8750	504,988	251,460	1.6781	421,976	0.1250	52,747	
DEC.	544,828	1.762	959,988	0.9583	919,956	275,682	1.6781	462,622	0.0417	19,291	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					7,144,668	(1) CURRENT LEVEL EARNED PREMIUM					7,795,899
TOTAL CURRENT LEVEL EARNED PREMIUM:					7,820,993	(2) ACTUAL EARNED PREMIUM					4,465,176
TOTAL ACTUAL EARNED PREMIUM:					4,479,549	RATIO (1)/(2)					1.746

Exhibit 9C - Page 5
NEW WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 6

2006

MO.	2005					2006					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	314,098	1.7620	553,441	0.0417	23,078	279,576	1.6781	469,157	0.9583	449,593	
FEB.	325,087	1.7195	558,987	0.1250	69,873	233,239	1.5982	372,762	0.8750	326,167	
MAR.	327,817	1.6781	550,109	0.2083	114,588	185,356	1.5982	296,236	0.7917	234,530	
APR.	386,546	1.6781	648,662	0.2917	189,215	154,411	1.5982	246,779	0.7083	174,794	
MAY	441,290	1.6781	740,529	0.3750	277,698	198,871	1.5982	317,836	0.6250	198,647	
JUNE	444,941	1.6781	746,655	0.4583	342,192	269,568	1.5982	430,824	0.5417	233,377	
JULY	392,852	1.6781	659,245	0.5417	357,113	244,713	1.5982	391,101	0.4583	179,242	
AUG.	418,428	1.6780	702,123	0.6250	438,827	297,038	1.1939	354,633	0.3750	132,988	
SEPT.	383,942	1.6781	644,293	0.7083	456,353	98,836	0.9390	92,807	0.2917	27,072	
OCT.	271,752	1.6781	456,028	0.7917	361,037	138,230	0.9390	129,798	0.2083	27,037	
NOV.	251,460	1.6781	421,976	0.8750	369,229	131,410	0.9390	123,394	0.1250	15,424	
DEC.	275,682	1.6781	462,622	0.9583	443,330	138,685	0.9390	130,225	0.0417	5,430	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					3,355,551	(1) CURRENT LEVEL EARNED PREMIUM					5,446,833
TOTAL CURRENT LEVEL EARNED PREMIUM:					5,236,032	(2) ACTUAL EARNED PREMIUM					3,351,616
TOTAL ACTUAL EARNED PREMIUM:					3,221,903	RATIO (1)/(2)					1.625

2007

MO.	2006					2007					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	279,576	1.6781	469,157	0.0417	19,564	148,497	0.9390	139,439	0.9583	133,624	
FEB.	233,239	1.5982	372,762	0.1250	46,595	141,658	0.9390	133,017	0.8750	116,390	
MAR.	185,356	1.5982	296,236	0.2083	61,706	156,399	0.9390	146,859	0.7917	116,268	
APR.	154,411	1.5982	246,779	0.2917	71,986	243,991	0.9390	229,107	0.7083	162,277	
MAY	198,871	1.5982	317,836	0.3750	119,188	322,283	0.9390	302,624	0.6250	189,140	
JUNE	269,568	1.5982	430,824	0.4583	197,447	350,278	1.0000	350,278	0.5417	189,746	
JULY	244,713	1.5982	391,101	0.5417	211,859	348,436	1.0000	348,436	0.4583	159,688	
AUG.	297,038	1.1939	354,633	0.6250	221,646	319,993	1.0000	319,993	0.3750	119,997	
SEPT.	98,836	0.9390	92,807	0.7083	65,735	151,646	1.0000	151,646	0.2917	44,235	
OCT.	138,230	0.9390	129,798	0.7917	102,761	191,102	1.0000	191,102	0.2083	39,806	
NOV.	131,410	0.9390	123,394	0.8750	107,969	162,311	1.0000	162,311	0.1250	20,289	
DEC.	138,685	0.9390	130,225	0.9583	124,795	190,618	1.0000	190,618	0.0417	7,949	
RE-EARNED											
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					2,665,429	(1) CURRENT LEVEL EARNED PREMIUM					2,650,660
TOTAL CURRENT LEVEL EARNED PREMIUM:					2,701,216	(2) ACTUAL EARNED PREMIUM					2,414,153
TOTAL ACTUAL EARNED PREMIUM:					2,460,199	RATIO (1)/(2)					1.098

Exhibit 9C - Page 6

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM 6

RENEWAL WRITTEN PREMIUM

CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
JANUARY	1.4302	1.2380	1.0310	1.0410	1.0500	1.7871	0.9390
FEBRUARY	1.4302	1.2380	1.0310	1.0410	1.0500	1.7871	0.9390
MARCH	1.4302	1.2380	1.0310	1.0410	1.0500	1.7871	0.9390
APRIL	1.2090	1.2380	1.0310	1.0684	1.0742	1.7020	0.9390
MAY	1.2090	1.2380	1.0310	1.0930	1.0500	1.7020	0.9390
JUNE	1.2090	1.2380	1.0310	1.0930	1.0500	1.5982	0.0000
JULY	1.3592	1.1012	1.0310	1.0930	1.0500	1.5982	0.0000
AUGUST	1.4967	1.0000	1.0310	1.0930	1.0500	1.5982	0.0000
SEPTEMBER	1.4967	1.0000	1.0310	1.0930	1.0500	1.5982	0.0000
OCTOBER	1.4967	1.0000	1.0310	1.0930	1.0500	1.5982	0.0000
NOVEMBER	1.4967	1.0000	1.0310	1.0930	1.7871	0.9390	0.0000
DECEMBER	1.4967	1.0000	1.0310	1.0930	1.7871	0.9390	0.0000

CUMMULATIVE CURRENT LEVEL FACTORS

<u>MO/YR</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
JANUARY	2.3412	1.8911	1.8342	1.7620	1.6781	0.9390
FEBRUARY	2.3412	1.8911	1.8342	1.7620	1.6781	0.9390
MARCH	2.3412	1.8911	1.8342	1.7620	1.6781	0.9390
APRIL	2.3412	1.8911	1.8342	1.7168	1.5982	0.9390
MAY	2.3412	1.8911	1.8342	1.6781	1.5982	0.9390
JUNE	2.3412	1.8911	1.8342	1.6781	1.5982	1.0000
JULY	2.0825	1.8911	1.8342	1.6781	1.5982	1.0000
AUGUST	1.8911	1.8911	1.8342	1.6781	1.5982	1.0000
SEPTEMBER	1.8911	1.8911	1.8342	1.6781	1.5982	1.0000
OCTOBER	1.8911	1.8911	1.8342	1.6781	1.5982	1.0000
NOVEMBER	1.8911	1.8911	1.8342	1.6781	0.9390	1.0000
DECEMBER	1.8911	1.8911	1.8342	1.6781	0.9390	1.0000

Exhibit 9C - Page 7
RENEWAL WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 6

2003

MO.	2002					2003					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	2,810,601	2.3412	6,580,178	0.0417	274,393	3,231,184	1.8911	6,110,492	0.9583	5,855,684	
FEB.	2,614,386	2.3412	6,120,801	0.1250	765,100	3,048,532	1.8911	5,765,078	0.8750	5,044,443	
MAR.	3,270,456	2.3412	7,656,792	0.2083	1,594,910	3,777,626	1.8911	7,143,868	0.7917	5,655,800	
APR.	3,335,174	2.3412	7,808,309	0.2917	2,277,684	3,895,834	1.8911	7,367,411	0.7083	5,218,337	
MAY	3,168,746	2.3412	7,418,668	0.3750	2,782,000	3,690,946	1.8911	6,979,947	0.6250	4,362,467	
JUNE	3,122,858	2.3412	7,311,235	0.4583	3,350,739	3,486,706	1.8911	6,593,709	0.5417	3,571,812	
JULY	3,172,361	2.0825	6,606,443	0.5417	3,578,710	3,133,146	1.8911	5,925,092	0.4583	2,715,470	
AUG.	3,481,743	1.8911	6,584,324	0.6250	4,115,203	3,199,340	1.8911	6,050,271	0.3750	2,268,852	
SEPT.	3,216,549	1.8911	6,082,815	0.7083	4,308,458	2,897,285	1.8911	5,479,056	0.2917	1,598,241	
OCT.	3,355,095	1.8911	6,344,820	0.7917	5,023,194	3,145,015	1.8911	5,947,538	0.2083	1,238,872	
NOV.	3,260,299	1.8911	6,165,552	0.8750	5,394,858	3,128,858	1.8911	5,916,984	0.1250	739,623	
DEC.	3,499,488	1.8911	6,617,882	0.9583	6,341,917	3,458,908	1.8911	6,541,141	0.0417	272,766	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					75,820,587	(1) CURRENT LEVEL EARNED PREMIUM					78,349,533
TOTAL CURRENT LEVEL EARNED PREMIUM:					76,761,982	(2) ACTUAL EARNED PREMIUM					40,133,906
TOTAL ACTUAL EARNED PREMIUM:					39,320,696	RATIO (1)/(2)					1.952

2004

MO.	2003					2004					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	3,231,184	1.8911	6,110,492	0.0417	254,808	3,197,208	1.8342	5,864,319	0.9583	5,619,777	
FEB.	3,048,532	1.8911	5,765,078	0.1250	720,635	3,046,914	1.8342	5,588,651	0.8750	4,890,069	
MAR.	3,777,626	1.8911	7,143,868	0.2083	1,488,068	3,844,582	1.8342	7,051,732	0.7917	5,582,856	
APR.	3,895,834	1.8911	7,367,411	0.2917	2,149,074	3,919,135	1.8342	7,188,478	0.7083	5,091,599	
MAY	3,690,946	1.8911	6,979,947	0.3750	2,617,480	3,744,973	1.8342	6,869,030	0.6250	4,293,144	
JUNE	3,486,706	1.8911	6,593,709	0.4583	3,021,897	3,466,192	1.8342	6,357,690	0.5417	3,443,961	
JULY	3,133,146	1.8911	5,925,092	0.5417	3,209,622	3,083,968	1.8342	5,656,614	0.4583	2,592,426	
AUG.	3,199,340	1.8911	6,050,271	0.6250	3,781,420	3,103,899	1.8342	5,693,171	0.3750	2,134,939	
SEPT.	2,897,285	1.8911	5,479,056	0.7083	3,880,815	3,043,244	1.8342	5,581,918	0.2917	1,628,246	
OCT.	3,145,015	1.8911	5,947,538	0.7917	4,708,666	3,235,545	1.8342	5,934,636	0.2083	1,236,185	
NOV.	3,128,858	1.8911	5,916,984	0.8750	5,177,361	3,242,780	1.8342	5,947,906	0.1250	743,488	
DEC.	3,458,908	1.8911	6,541,141	0.9583	6,268,375	3,491,012	1.8342	6,403,213	0.0417	267,014	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					74,137,360	(1) CURRENT LEVEL EARNED PREMIUM					74,801,925
TOTAL CURRENT LEVEL EARNED PREMIUM:					74,879,116	(2) ACTUAL EARNED PREMIUM					40,170,257
TOTAL ACTUAL EARNED PREMIUM:					40,211,711	RATIO (1)/(2)					1.862

2005

MO.	2004					2005					
	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	ACTUAL WRITTEN PREMIUM	C.L. FACTOR	CUR. LEV. WRITTEN PREMIUM	EARN. FTR	CUR. LEV. EARNED PREMIUM	
JAN.	3,197,208	1.8342	5,864,319	0.0417	244,542	3,263,813	1.762	5,750,838	0.9583	5,511,028	
FEB.	3,046,914	1.8342	5,588,651	0.1250	698,581	3,229,222	1.762	5,689,889	0.8750	4,978,653	
MAR.	3,844,582	1.8342	7,051,732	0.2083	1,468,876	4,075,140	1.762	7,180,397	0.7917	5,684,720	
APR.	3,919,135	1.8342	7,188,478	0.2917	2,096,879	4,319,119	1.7168	7,415,063	0.7083	5,252,089	
MAY	3,744,973	1.8342	6,869,030	0.3750	2,575,886	4,178,894	1.6781	7,012,602	0.6250	4,382,877	
JUNE	3,466,192	1.8342	6,357,690	0.4583	2,913,729	3,917,730	1.6781	6,574,343	0.5417	3,561,322	
JULY	3,083,968	1.8342	5,656,614	0.5417	3,064,188	3,553,321	1.6781	5,962,828	0.4583	2,732,764	
AUG.	3,103,899	1.8342	5,693,171	0.6250	3,558,232	3,695,074	1.6781	6,200,703	0.3750	2,325,264	
SEPT.	3,043,244	1.8342	5,581,918	0.7083	3,953,673	3,438,486	1.6781	5,770,124	0.2917	1,683,145	
OCT.	3,235,545	1.8342	5,934,636	0.7917	4,698,452	3,549,952	1.6781	5,957,175	0.2083	1,240,880	
NOV.	3,242,780	1.8342	5,947,906	0.8750	5,204,418	3,603,313	1.6781	6,046,720	0.1250	755,840	
DEC.	3,491,012	1.8342	6,403,213	0.9583	6,136,199	4,065,258	1.6781	6,821,909	0.0417	284,474	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					76,382,591	(1) CURRENT LEVEL EARNED PREMIUM					75,006,710
TOTAL CURRENT LEVEL EARNED PREMIUM:					75,049,651	(2) ACTUAL EARNED PREMIUM					42,311,030
TOTAL ACTUAL EARNED PREMIUM:					42,335,252	RATIO (1)/(2)					1.773

Exhibit 9C - Page 8
RENEWAL WRITTEN PREMIUM

STATE: FLORIDA
COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
PROGRAM: HOMEOWNERS FORM 6

2006

MO.	2005					2006					
	ACTUAL	C.L.	CUR. LEV.	EARN.	CUR. LEV.	ACTUAL	C.L.	CUR. LEV.	EARN.	CUR. LEV.	
	WRITTEN PREMIUM	FACTOR	WRITTEN PREMIUM	FTR	EARNED PREMIUM	WRITTEN PREMIUM	FACTOR	WRITTEN PREMIUM	FTR	EARNED PREMIUM	
JAN.	3,263,813	1.762	5,750,838	0.0417	239,810	3,657,152	1.6781	6,137,066	0.9583	5,881,151	
FEB.	3,229,222	1.762	5,689,889	0.1250	711,236	3,492,730	1.6781	5,861,150	0.8750	5,128,506	
MAR.	4,075,140	1.762	7,180,397	0.2083	1,495,677	4,559,072	1.6781	7,650,579	0.7917	6,056,964	
APR.	4,319,119	1.7168	7,415,063	0.2917	2,162,974	4,852,140	1.5982	7,754,690	0.7083	5,492,647	
MAY	4,178,894	1.6781	7,012,602	0.3750	2,629,726	4,534,282	1.5982	7,246,690	0.6250	4,529,181	
JUNE	3,917,730	1.6781	6,574,343	0.4583	3,013,021	4,403,507	1.5982	7,037,684	0.5417	3,812,314	
JULY	3,553,321	1.6781	5,962,828	0.5417	3,230,064	3,968,312	1.5982	6,342,157	0.4583	2,906,610	
AUG.	3,695,074	1.6781	6,200,703	0.6250	3,875,439	4,070,743	1.5982	6,505,862	0.3750	2,439,698	
SEPT.	3,438,486	1.6781	5,770,124	0.7083	4,086,979	3,753,058	1.5982	5,998,138	0.2917	1,749,657	
OCT.	3,549,952	1.6781	5,957,175	0.7917	4,716,295	3,904,130	1.5982	6,239,580	0.2083	1,299,705	
NOV.	3,603,313	1.6781	6,046,720	0.8750	5,290,880	6,228,100	0.9390	5,848,186	0.1250	731,023	
DEC.	4,065,258	1.6781	6,821,909	0.9583	6,537,435	6,797,804	0.9390	6,383,138	0.0417	266,177	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					79,004,920	(1) CURRENT LEVEL EARNED PREMIUM					78,283,168
TOTAL CURRENT LEVEL EARNED PREMIUM:					78,431,468	(2) ACTUAL EARNED PREMIUM					47,681,407
TOTAL ACTUAL EARNED PREMIUM:					47,771,734	RATIO (1)/(2)					1.642

2007

MO.	2006					2007					
	ACTUAL	C.L.	CUR. LEV.	EARN.	CUR. LEV.	ACTUAL	C.L.	CUR. LEV.	EARN.	CUR. LEV.	
	WRITTEN PREMIUM	FACTOR	WRITTEN PREMIUM	FTR	EARNED PREMIUM	WRITTEN PREMIUM	FACTOR	WRITTEN PREMIUM	FTR	EARNED PREMIUM	
JAN.	3,657,152	1.6781	6,137,066	0.0417	255,916	5,872,623	0.9390	5,514,393	0.9583	5,284,443	
FEB.	3,492,730	1.6781	5,861,150	0.1250	732,644	5,489,261	0.9390	5,154,416	0.8750	4,510,114	
MAR.	4,559,072	1.6781	7,650,579	0.2083	1,593,616	7,233,631	0.9390	6,792,380	0.7917	5,377,527	
APR.	4,852,140	1.5982	7,754,690	0.2917	2,262,043	7,516,154	0.9390	7,057,669	0.7083	4,998,947	
MAY	4,534,282	1.5982	7,246,690	0.3750	2,717,509	6,899,720	0.9390	6,478,837	0.6250	4,049,273	
JUNE	4,403,507	1.5982	7,037,684	0.4583	3,225,371	6,271,407	1.0000	6,271,407	0.5417	3,397,221	
JULY	3,968,312	1.5982	6,342,157	0.5417	3,435,546	5,609,473	1.0000	5,609,473	0.4583	2,570,822	
AUG.	4,070,743	1.5982	6,505,862	0.6250	4,066,164	5,706,178	1.0000	5,706,178	0.3750	2,139,817	
SEPT.	3,753,058	1.5982	5,998,138	0.7083	4,248,481	5,040,354	1.0000	5,040,354	0.2917	1,470,271	
OCT.	3,904,130	1.5982	6,239,580	0.7917	4,939,876	5,117,322	1.0000	5,117,322	0.2083	1,065,938	
NOV.	6,228,100	0.9390	5,848,186	0.8750	5,117,162	4,811,311	1.0000	4,811,311	0.1250	601,414	
DEC.	6,797,804	0.9390	6,383,138	0.9583	6,116,961	5,633,295	1.0000	5,633,295	0.0417	234,908	
					RE-EARNED						
TOTAL CURRENT LEVEL WRITTEN PREMIUM:					69,187,037	(1) CURRENT LEVEL EARNED PREMIUM					74,411,984
TOTAL CURRENT LEVEL EARNED PREMIUM:					73,781,753	(2) ACTUAL EARNED PREMIUM					66,353,677
TOTAL ACTUAL EARNED PREMIUM:					65,791,696	RATIO (1)/(2)					1.121

STATE: FLORIDA
 COMPANY: STATE FARM FLORIDA INSURANCE COMPANY
 PROGRAM: HOMEOWNERS FORM 6

TOTAL CURRENT LEVEL

	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>
(1) NEW CUR LEV EARNED PREMIUM	4,799,324	6,197,746	7,820,993	5,236,032	2,701,216
(2) RENEWAL CUR LEV EARNED PREMIUM	76,761,982	74,879,116	75,049,651	78,431,468	73,781,753
(3) TOTAL CUR LEV EARNED PREMIUM (1+2)	81,561,306	81,076,862	82,870,644	83,667,499	76,482,969
(4) NEW EARNED PREMIUM	2,472,231	3,355,158	4,479,549	3,221,903	2,460,199
(5) RENEWAL EARNED PREMIUM	39,320,696	40,211,711	42,335,252	47,771,734	65,791,696
(6) TOTAL EARNED PREMIUM (4+5)	41,792,927	43,566,869	46,814,801	50,993,637	68,251,895
(7) CLEP FACTORS	1.9516	1.8610	1.7702	1.6407	1.1206

State Farm Florida Insurance Company
 Florida Homeowners Form 6

Expected Catastrophe Losses

Year	AIY	Non-Hurricane Catastrophe Provision per AIY	Hurricane Catastrophe Provision per AIY	Expected Non-Hurricane Incurred Losses*	Expected Hurricane Incurred Losses*	Exposure Trend Factor 1.023 @03/01/10	Trended Ultimate Non Hurricane Incurreed Loss and LAE	Trended Ultimate Hurricane Incurreed Loss and LAE
2003	4,773,441	0.0718	1.8584	342,733	8,870,963	1.1600	397,570	10,290,317
2004	4,688,875	0.0718	1.8584	336,661	8,713,805	1.1344	381,908	9,884,940
2005	4,766,583	0.0718	1.8584	342,241	8,858,218	1.1095	379,716	9,828,193
2006	4,832,890	0.0718	1.8584	347,002	8,981,443	1.0851	376,532	9,745,764
2007	4,650,393	0.0718	1.8584	333,898	8,642,290	1.0612	354,333	9,171,198

*Expected Incurred Losses = AIY x Catastrophe Provision per AIY.

State Farm Florida Insurance Company
Florida Homeowners Form 6

Accident Year Non-Catastrophe Incurred Loss Development

Year	15 mths	27 mths	39 mths	51 mths	63 mths	75 mths	87 mths	99 mths	111 mths	123 mths	135 mths
1997	13,555,909	13,415,701	13,309,748	13,278,600	13,153,583	13,140,880	13,140,413	13,124,677	13,126,697	13,306,332	13,146,332
1998	12,753,802	12,407,652	12,487,846	12,459,327	12,427,122	12,424,591	12,421,544	12,420,572	12,420,572	12,420,572	
1999	13,953,049	13,957,902	13,624,896	13,356,056	13,312,124	13,299,691	13,326,278	13,301,633	13,301,474		
2000	16,850,540	18,134,040	17,587,640	17,297,906	17,242,512	17,595,396	17,588,874	17,588,874			
2001	21,872,815	20,636,983	20,188,740	20,019,677	20,056,638	20,061,739	20,080,658				
2002	21,929,941	20,407,747	20,372,867	19,993,773	19,853,623	19,864,422					
2003	21,346,703	19,871,186	19,488,328	19,332,195	19,278,198						
2004	18,141,795	18,311,720	17,860,327	17,727,564							
2005	20,304,831	19,012,623	18,866,891								
2006	20,051,934	19,033,575									
2007	21,194,574										

Year	27/15	39/27	51/39	63/51	75/63	87/75	99/87	111/99	123/111	135/123
1997	0.9897	0.9921	0.9977	0.9906	0.9990	1.0000	0.9988	1.0002	1.0137	0.9880
1998	0.9729	1.0065	0.9977	0.9974	0.9998	0.9998	0.9999	1.0000	1.0000	
1999	1.0003	0.9761	0.9803	0.9967	0.9991	1.0020	0.9982	1.0000		
2000	1.0762	0.9699	0.9835	0.9968	1.0205	0.9996	1.0000			
2001	0.9435	0.9783	0.9916	1.0018	1.0003	1.0009				
2002	0.9306	0.9983	0.9814	0.9930	1.0005					
2003	0.9309	0.9807	0.9920	0.9972						
2004	1.0094	0.9753	0.9926							
2005	0.9364	0.9923								
2006	0.9492									
3 Year Avg.	0.9650	0.9828	0.9887	0.9973	1.0071	1.0008	0.9994	1.0001	1.0069	0.9880
5 Year Avg.	0.9513	0.9850	0.9882	0.9971	1.0040	1.0005	0.9992	1.0001	1.0069	0.9880
Selected	0.9582	0.9839	0.9885	0.9972	1.0056	1.0007	0.9993	1.0001	1.0069	0.9880

Age to Ultimate Factors	
63 to 135	1.000
51 to 135	0.998
39 to 135	0.986
27 to 135	0.970
15 to 135	0.930

Exhibit 9C - Page 12
State Farm Florida Insurance Company
Florida Homeowners Form 6

Inflation Adjustment

Residential Indices			
Month	2005	2006	2007
Jan.	1.988	2.169	2.322
Feb.	1.991	2.171	2.323
Mar.	1.995	2.180	2.324
Apr.	2.020	2.198	2.324
May	2.032	2.218	2.326
June	2.037	2.230	2.327
July	2.042	2.253	2.329
Aug.	2.048	2.280	2.343
Sept.	2.059	2.309	2.352
Oct.	2.113	2.316	2.362
Nov.	2.139	2.317	2.362
Dec.	2.154	2.317	2.363
Average	2.052	2.247	2.338
Change	1.075	1.095	1.041

Consumer Price Index			
Month	2005	2006	2007
Jan.	1.910	1.992	2.039
Feb.	1.910	1.992	2.039
Mar.	1.918	1.992	2.039
Apr.	1.933	1.998	2.054
May	1.946	2.015	2.067
June	1.946	2.025	2.079
July	1.946	2.029	2.084
Aug.	1.954	2.035	2.084
Sept.	1.964	2.039	2.084
Oct.	1.988	2.039	2.085
Nov.	1.992	2.039	2.089
Dec.	1.992	2.039	2.102
Average	1.950	2.020	2.070
Change	1.034	1.036	1.025

Calculation of Projected Premium Effect of Inflation Adjustment

1	Projected CPI Change	1.023
2	2007 Average Residential Index	2.338
3	2006 Average Residential Index	2.247
4	Change (2/3)	1.041
5	2007 Average CPI	2.070
6	2006 Average CPI	2.020
7	Change (5/6)	1.025
8	Projected Contents Change (CPI)	1.036
9	Effect of Inflation Adjustment	1.023

Exhibit 9C - Page 13
State Farm Florida Insurance Company
Florida Homeowners Form 6
Non-Catastrophe Paid Loss Per Policy Trend

Year	Qtr.	Form 6	
		Loss Per Policy	Fitted 7 Yr
2001	1	135.38	\$ 154.11
2001	2	138.24	155.45
2001	3	140.30	156.81
2001	4	149.50	158.18
2002	1	165.26	159.56
2002	2	171.60	160.95
2002	3	184.03	162.36
2002	4	184.59	163.78
2003	1	180.51	165.21
2003	2	182.14	166.65
2003	3	182.22	168.11
2003	4	181.57	169.57
2004	1	179.87	171.05
2004	2	175.45	172.55
2004	3	165.00	174.05
2004	4	166.62	175.57
2005	1	169.16	177.11
2005	2	174.14	178.65
2005	3	179.38	180.21
2005	4	175.92	181.79
2006	1	177.91	183.38
2006	2	177.19	184.98
2006	3	181.82	186.59
2006	4	180.33	188.22
2007	1	180.81	189.86
2007	2	192.18	191.52
2007	3	195.08	193.19
2007	4	208.94	194.88
Annual Chg.			
7 Year			3.54%
Selected			3.54%

Exhibit 9C - Page 14
State Farm Florida Insurance Company
Florida Homeowners Form 6

Variable Underwriting Expenses and Expected Loss Ratio Calculation

Year	Written Premium	Earned Premium	Commissions	Taxes	Total Variable
2003	\$ 42,781,580	\$ 41,792,927	\$ 5,636,672	\$ 709,555	\$ 6,346,227
2004	\$ 44,571,719	\$ 43,566,869	\$ 6,209,611	\$ 619,383	\$ 6,828,994
2005	\$ 49,123,217	\$ 46,814,801	\$ 6,544,873	\$ 927,327	\$ 7,472,200
2006	\$ 56,590,495	\$ 50,993,637	\$ 7,871,208	\$ 954,872	\$ 8,826,080
2007	\$ 73,927,943	\$ 68,251,895	\$ 10,322,287	\$ 1,093,643	\$ 11,415,930

Ratios to Written Premium

Year	Commissions	Taxes	Total
2003	13.18%	1.66%	14.84%
2004	13.93%	1.39%	15.32%
2005	13.32%	1.89%	15.21%
2006	13.91%	1.69%	15.60%
2007	13.96%	1.48%	15.44%
3 Yr. Average	13.73%	1.69%	15.42%
5 Yr. Average	13.66%	1.62%	15.28%
Selected (2008)	13.96%	1.69%	15.65%

Projected Written Premium @ 03/01/2010	\$ 1,355,377,278		
Projected Expenses	\$ 189,210,668	\$ 22,860,697	\$ 212,071,365
Projected Earned Premium @ 03/01/2010	\$ 1,359,537,074		
Projected Expenses as % of Earned Premium	13.92%	1.68%	15.60%
Projected Variable Expense Provision @ 03/01/2010	13.92%	1.68%	15.60%

**Notice and Affidavit of Trade Secret
Filed Pursuant to Florida Statutes 624.4213**

My name is Kathy Popejoy and I am employed by the State Farm Mutual Automobile Insurance Company to provide certain actuarial services to this company and its affiliated insurers. Among my duties I am the Pricing Director responsible for preparing and making homeowners insurance rate filings in Florida, including the filing of which this affidavit is part, on behalf of State Farm Florida Insurance Company and its affiliated insurers (hereinafter State Farm Florida). I am also responsible for identifying and separating within this filing the documents that State Farm Florida considers to be trade secret and for taking actions I believe appropriate to preserve the confidentiality of those documents. Pursuant to those responsibilities, I hereby file this Notice of Trade Secret and Affidavit as required by Florida Statutes 624.4213.

The documents which State Farm Florida considers to be trade secret are separated from the non- trade secret information, and are contained in three separate portions of the filing. The information in these portions is included in this filing only because it is required by rules and forms promulgated by the Florida Office of Insurance Regulation (hereinafter "OIR"), and in reliance on Florida law relating to confidentiality of trade secret information. One of these portions contains information related to catastrophe models, and is included in the 'Catastrophe Model Support – Personal' component of the filing and is appropriately marked as a trade secret. A second portion contains information related to credit models, and is included in the 'Use of Credit' component of the filing and is appropriately marked as a trade secret. The third portion is exposure information by county and territory that is required to comply with the OIR's rate collection system and that information is included in the 'Supplementary Information' component of the filing as an encrypted and password protected file, in order to maintain confidentiality of such information. The password for the last of these is separately provided to the OIR, so that OIR can access the information, with the explicit understanding that such password will not be disclosed outside of the OIR without either written permission of State Farm Florida or order of court. Each page of all confidential portions is labeled "Trade Secret."

I hereby certify under oath that the following statements are true concerning all the documents for which State Farm Florida (hereinafter "my company") claims trade secret status, as provided by the above statute, and as further protected by Florida law generally:

1. My company considers this information a trade secret that has value and provides an advantage or an opportunity to obtain an advantage over those who do not know or use it.

2. My company has taken measures to prevent the disclosure of the information to anyone other than those who have been selected to have access for limited purposes, and my company intends to continue to take such measures.

3. The information is not, and has not been, reasonably obtainable without our consent by other persons by use of legitimate means.

4. The information is not publicly available elsewhere.

Made under oath this 11th day of July, 2008.

Printed name: Kathy Popejoy

Signature: Kathy Popejoy

Title: Assistant Vice President & Actuary

Notarization of Kathy Popejoy

STATE OF Illinois
COUNTY OF McHenry

Sworn to (or affirmed) and subscribed before me this 11th day of July 2008, by
Kathy Popejoy.

Personally Known OR Produced Identification _____
Type of Identification Produced _____

Notary Signature Cynthia A. New

My commission expires: 04/27/09



**State Farm Confidentiality Notice
Contains Trade Secret Information – Not to be disclosed**

Catastrophe Model Support

State Farm Mutual Automobile Insurance Company and its affiliates consider the catastrophe model support we are submitting as PRIVILEGED and CONFIDENTIAL. The information contained therein is proprietary in nature, constitute TRADE SECRET material, and are not to be disseminated beyond the designated recipients without the express written consent of the State Farm Insurance Companies. Moreover, this information is trade secret information under the definition of 'trade secret' in § 812.081, Florida Statutes, and in § 688.002(4)(b), and such documents are confidential and exempt from the public disclosure mandate of § 119.07(1) pursuant to the exemptions in § § 688.002, 815.04(3), 812.081 and 815.045, Florida Statutes, and cases construing them."

The trade secret and proprietary information doctrines are designed to protect from competitors exactly the type of information requested. We have confidentiality agreements in place with our vendors who supply us with the models. If the detailed specifics on the catastrophe models were made public this would be contrary to the current confidentiality terms we have in place with vendors and could deprive State Farm of the benefits of using these models in the future.

Filing Details

Work Unit Number: W08-438200
Filing Purpose: Rate & Rule
Product: Homeowners Multi-Peril
Date Created: 7/3/2008 08:47:49 AM
Filing Name: HO-23746

Company Details

Company Name	FEIN	NAIC CC	NAIC GC
STATE FARM FLORIDA INSURANCE COMPANY	364261774	10739	0176

Filing Originator Information**Company E-Mail:**

Contact Name: Ms. Kathy Popejoy
Contact Title: Actuary and Asst. Secretary-Treasurer
Professional Designation: FCAS, MAAA
Contact E-mail: kathy.popejoy.a0gq@statefarm.com

Street Address: One State Farm Plaza
Suite/Room #: D4

P. O. Box Mailing Address:
Department: Bloomington
City: IL
State: 61710
Zip Code:

Country:

Non US Postal Code:

Phone Number: 309-766-2325 **Ext**
Fax Number: 309-766-0225
Toll Free Number: **Ext**

Non US Phone Number:

Company Contact Information

Company E-Mail:

Contact Name: Mr. Adam Swope
Contact Title: Pricing Manager
Professional Designation:
Contact E-mail: adam.swope.hdbi@statefarm.com

Street Address: One State Farm Plaza
Suite/Room #: D4

P.O. Box Mailing Address:

Department:
City: Bloomington
State: IL
Zip Code: 61710
Country:

Non US Postal Code:

Phone Number: 309-766-2471 **Ext**
Fax Number: 309-766-0225
Toll Free Number: **Ext**
Non US Phone Number:

General Information

Company Filing Number HO-23746
New Business Effective Date 12 / 1 / 2008
Renewal Business Effective Date 3 / 1 / 2009
Product: Homeowners Multi-Peril
Are you writing new business in Florida for this line of business? Yes

Filing Content Information

This is a Rate & Rule filing.

Type of Coverage:

Homeowners/Mobile Homeowners/Dwelling Fire

File Usage:

FILE & USE

Rate/Rule Filings

Is this filing being submitted by a Ratings Organization? Yes No

Is this filing being made to comply with the annual rate filing requirements found in Section 627.0645, Florida Statutes? Yes No

If yes, are you filing the annual rate certification form OIR-B1-586 or exemption form OIR-B1-584?

Yes No N/A

Have you included a listing of all changes in manual pages or rules with supporting information and explanation?

Yes No

Does this filing result in a significant revision in rates or rating variables? If Yes, explain in filing:

Yes No

Does this filing result in a significant revision in underwriting rules or guidelines? If Yes, explain in filing:

Yes No

Does this filing amend any of the following?

(Please mark the appropriate item, if applicable)

Base Rate(s) & Loss Costs

Base Rate(s) Only

Loss Costs Only

Summary of Rate Filing as applicable

Rate Change Request

Rate Indicated

Earned Premium Volume (all programs affected by this filing)

Number of Policies (all programs affected by this filing)

Uploaded Documents

Document Type	Filenet Number	Form Number	Title	Trade Secret
Miscellaneous	0		Rating Example Verification	<input type="checkbox"/>
Miscellaneous	0		Rate Level Effect Verification	<input type="checkbox"/>
Miscellaneous	0		OIR-B1-1790	<input type="checkbox"/>
Miscellaneous	0		Homeowners	<input type="checkbox"/>
Miscellaneous	0		Ex-Wind Credits Exhibit	<input type="checkbox"/>
Miscellaneous	0		AIR Catastrophe Model Support - Personal	<input checked="" type="checkbox"/>
Miscellaneous	0		AIR Catastrophe Model Support - Personal 1	<input checked="" type="checkbox"/>
Miscellaneous	0		EQE Catastrophe Model Support - Personal 2	<input checked="" type="checkbox"/>
Miscellaneous	0		EQE Catastrophe Model Support - Personal 3	<input checked="" type="checkbox"/>
Miscellaneous	0		RMS Catastrophe Model Support - Personal 4	<input checked="" type="checkbox"/>
Miscellaneous	0		RMS Catastrophe Model Support - Personal 5	<input checked="" type="checkbox"/>
Miscellaneous	0		Confidential Rate Level Effect	<input type="checkbox"/>
Miscellaneous	0		Additional Rules Information	<input type="checkbox"/>
Miscellaneous	0		Use of Credit	<input type="checkbox"/>
Miscellaneous	0		Reinsurance Expense Support Personal Property	<input type="checkbox"/>
Miscellaneous	0		Manual Pages	<input type="checkbox"/>
Explanatory Memorandum	0		Explanatory Memorandum	<input type="checkbox"/>
Miscellaneous	0		Rate Support by Territory	<input type="checkbox"/>
Cover Letter	0		Cover Letter	<input type="checkbox"/>
Credit Model	0		Credit Model	<input checked="" type="checkbox"/>
Miscellaneous	0		Rate Support Documentation	<input type="checkbox"/>
Miscellaneous	0		Affidavit	<input type="checkbox"/>

Filing Certification

I certify that I am authorized to make this Forms or Rate/Rule filing on behalf of the company(s) referenced herein. I further certify that the information contained in related transmittals and the filing is true, complete, correct and, to the best of my knowledge, in compliance with all applicable Florida laws and administrative rules including applicable policy readability standards.

Name: Kathy Popejoy

Title: Actuary and Assistant Secretary-Treasurer

Filing Details

Work Unit Number: W08-438200
Filing Purpose: Rate & Rule
Product: Homeowners Multi-Peril
Date Created: 7/3/2008 08:47:49 AM
Filing Name: HO-23746

Interrogatories

1. Are you someone other than an employee of the company who is making this filing on behalf of the company? Yes No
2. Is this filing being made to comply with a change in Florida law? Yes No
3. Does this filing propose changes in the level of coverage you are providing to your insureds? Yes No
4. Is this filing being made to adjust rates for an existing program with business? Yes No
Components Added:
- Rate Level Indications Workbook - Personal (Required)
5. Does this filing include the use of a Catastrophe Model in the determination of any rate level indication? Yes No
Components Added:
- Catastrophe Model Support - Personal (Required)
6. Does this filing propose changes in any rating factor other than base rates (or relativities) by territory? Yes No
7. Does this filing include rates or rating factors that result in a rate change to the Office's RCS rating examples OR is there an overall rate change associated with this filing OR does this filing include the introduction of a new program? Yes No
Components Added:
- Rate Collection System (Required)
- RCS Verification (Required)
8. Do you offer policies excluding wind coverage? Yes No
Components Added:
- Ex-Wind Credits Exhibit (Required)
9. Does your company use credit information, credit reports or credit/insurance scores in underwriting or rating (including any categorization that would affect the premium charged to the insured)? Yes No
Components Added:
- Use of Credit (Required)

Program	Premium Breakdown Type	Policy/Coverage	Commissions and Brokerage (%)	Other Acquisition Expenses (%)	General Expenses (%)	Premium Taxes (%)	Misc. Licenses and Fees (%)	Reinsurance Costs (%)	Profit and Contingency (%)	Loss and Loss Adjustment Expenses (%)	Other Description	Other(%)	Total (=100%)
HOMEOWNERS (HO)	Hurricane	HO-3	13.2%	6.2%	1.8%	1.7%	0.0%	42.7%	7.0%	21.4%	Surplus	6.0%	100.0%
		HO-4	13.2%	6.2%	1.8%	1.7%	0.0%	42.7%	7.0%	21.4%	Surplus	6.0%	100.0%
		HO-6	13.2%	6.2%	1.8%	1.7%	0.0%	42.7%	7.0%	21.4%	Surplus	6.0%	100.0%
	Non-Hurricane	HO-3	13.2%	6.2%	1.8%	1.7%	0.0%	42.7%	7.0%	21.4%	Surplus	6.0%	100.0%
		HO-4	13.2%	6.2%	1.8%	1.7%	0.0%	42.7%	7.0%	21.4%	Surplus	6.0%	100.0%
		HO-6	13.2%	6.2%	1.8%	1.7%	0.0%	42.7%	7.0%	21.4%	Surplus	6.0%	100.0%

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$939.88
								02	X	\$1,517.07
								03	X	\$2,688.66
								04	X	\$1,305.43
								05	X	\$3,257.11
								06	X	\$1,468.52
								07	X	\$3,182.95
								08	X	\$1,278.93
								09	X	\$2,351.64
								11	X	\$1,293.19
								12	X	\$2,403.71
								13	X	\$1,793.99
								14	X	\$1,555.76
								15	X	\$1,021.18
								17	X	\$294.85
								19	X	\$3,319.96
								20	X	\$1,192.20
								21	X	\$2,821.99
								22	X	\$779.99
								23	X	\$614.29
								24	X	\$264.22
								25	X	\$1,391.46
								26	X	\$681.34
								27	X	\$2,146.42
								28	X	\$940.55
								29	X	\$800.12
								30	X	\$207.29
								31	X	\$993.87
								32	X	\$1,204.72
								33	X	\$1,745.71
								34	X	\$1,129.09
								35	X	\$1,506.27
								37	X	\$1,290.38
								38	X	\$2,444.70
								39	X	\$863.50
								40	X	\$195.05
								41	X	\$265.33
								42	X	\$420.49
								43	X	\$565.16
								44	X	\$411.51
								45	X	\$732.70
								46	X	\$521.70
								48	X	\$263.76
								50	X	\$318.32
								53	X	\$215.70
								62	X	\$237.93
								69	X	\$2,345.12
								71	X	\$275.45
								73	X	\$532.76
								74	X	\$380.46
								75	X	\$2,000.24
								78	X	\$2,123.76
								79	X	\$1,291.06
								80	X	\$646.47
								81	X	\$342.53
								82	X	\$1,567.89
								83	X	\$1,017.12
								84	X	\$2,425.03
								86	X	\$1,568.18
								87	X	\$764.21
								89	X	\$969.46
								90	X	\$560.44
								91	X	\$748.69
								92	X	\$462.83
								93	X	\$271.05
								94	X	\$308.69
								95	X	\$359.47
								96	X	\$459.11
								97	X	\$615.61
								98	X	\$2,619.17
								99	X	\$1,672.31

						Non-Hurricane	SF Zones			
								01	X	\$347.62
								02	X	\$479.07
								03	X	\$474.47
								04	X	\$267.38
								05	X	\$135.71
								06	X	\$489.51
								07	X	\$132.62
								08	X	\$261.95
								09	X	\$177.01
								11	X	\$408.37
								12	X	\$267.08
								13	X	\$177.43
								14	X	\$274.55
								15	X	\$397.13
								17	X	\$461.17
								19	X	\$211.91
								20	X	\$376.49
								21	X	\$148.53
								22	X	\$1,122.42
								23	X	\$1,433.35
								24	X	\$336.27
								25	X	\$1,448.25
								26	X	\$940.91
								27	X	\$212.28
								28	X	\$330.47
								29	X	\$412.19
								30	X	\$384.96
								31	X	\$511.99
								32	X	\$359.85
								33	X	\$357.55
								34	X	\$483.89
								35	X	\$376.57
								37	X	\$322.60
								38	X	\$156.05
								39	X	\$387.95
								40	X	\$477.54
								41	X	\$397.99
								42	X	\$358.19
								43	X	\$392.74
								44	X	\$523.73
								45	X	\$552.74
								46	X	\$521.69
								48	X	\$335.70
								50	X	\$591.17
								53	X	\$367.28
								62	X	\$483.07
								69	X	\$231.94
								71	X	\$310.62
								73	X	\$262.40
								74	X	\$446.63
								75	X	\$247.22
								78	X	\$317.34
								79	X	\$364.15
								80	X	\$304.22
								81	X	\$418.64
								82	X	\$321.13
								83	X	\$270.38
								84	X	\$269.45
								86	X	\$234.32
								87	X	\$312.14
								89	X	\$227.40
								90	X	\$358.32
								91	X	\$223.63
								92	X	\$378.68
								93	X	\$359.31
								94	X	\$525.61
								95	X	\$359.47
								96	X	\$538.96
								97	X	\$377.31
								98	X	\$227.75
								99	X	\$367.09

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$3,056.47
								02	X	\$5,185.27
								03	X	\$10,863.20
								04	X	\$5,118.29
								05	X	\$20,680.75
								06	X	\$5,292.40
								07	X	\$21,219.65
								08	X	\$4,873.78
								09	X	\$13,633.79
								11	X	\$4,422.04
								12	X	\$9,713.11
								13	X	\$8,248.24
								14	X	\$5,760.79
								15	X	\$3,241.53
								17	X	\$586.48
								19	X	\$16,395.50
								20	X	\$4,541.02
								21	X	\$17,915.36
								22	X	\$1,600.09
								23	X	\$1,106.53
								24	X	\$577.38
								25	X	\$3,091.79
								26	X	\$1,397.30
								27	X	\$9,866.02
								28	X	\$2,988.59
								29	X	\$2,222.95
								30	X	\$406.28
								31	X	\$2,879.63
								32	X	\$4,119.36
								33	X	\$6,651.98
								34	X	\$3,421.87
								35	X	\$5,578.48
								37	X	\$4,410.05
								38	X	\$12,072.49
								39	X	\$2,616.09
								40	X	\$346.19
								41	X	\$535.60
								42	X	\$1,018.40
								43	X	\$1,476.71
								44	X	\$871.05
								45	X	\$1,776.56
								46	X	\$1,179.35
								48	X	\$557.89
								50	X	\$615.01
								53	X	\$423.02
								62	X	\$446.29
								69	X	\$10,778.95
								71	X	\$612.87
								73	X	\$1,615.52
								74	X	\$831.52
								75	X	\$10,258.79
								78	X	\$10,110.70
								79	X	\$4,302.21
								80	X	\$1,914.89
								81	X	\$736.50
								82	X	\$6,146.73
								83	X	\$3,664.09
								84	X	\$10,781.01
								86	X	\$6,537.05
								87	X	\$2,264.84
								89	X	\$3,589.16
								90	X	\$1,435.04
								91	X	\$2,626.75
								92	X	\$1,121.67
								93	X	\$565.14
								94	X	\$605.95
								95	X	\$813.18
								96	X	\$971.76
								97	X	\$1,609.91
								98	X	\$12,471.36
								99	X	\$6,026.22
						Non-Hurricane	SF Zones	01	X	\$1,130.48
								02	X	\$1,637.45
								03	X	\$1,917.04
								04	X	\$1,048.32
								05	X	\$861.70

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$150,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section 1 perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$1,161.43
								02	X	\$1,866.56
								03	X	\$3,258.90
								04	X	\$1,586.96
								05	X	\$4,549.44
								06	X	\$2,010.75
								07	X	\$3,395.52
								08	X	\$1,510.60
								09	X	\$2,590.05
								11	X	\$1,592.20
								12	X	\$2,525.40
								13	X	\$1,731.73
								14	X	\$1,728.05
								15	X	\$1,264.32
								17	X	\$369.33
								19	X	\$2,951.60
								20	X	\$1,634.76
								21	X	\$3,045.70
								22	X	\$960.22
								23	X	\$785.70
								24	X	\$329.12
								25	X	\$1,700.30
								26	X	\$866.46
								27	X	\$2,072.07
								28	X	\$1,105.56
								29	X	\$978.12
								30	X	\$264.25
								31	X	\$1,238.16
								32	X	\$1,483.02
								33	X	\$2,128.95
								34	X	\$1,402.80
								35	X	\$1,840.80
								37	X	\$1,499.20
								38	X	\$2,173.28
								39	X	\$1,072.26
								40	X	\$242.44
								41	X	\$332.00
								42	X	\$509.22
								43	X	\$679.09
								44	X	\$513.92
								45	X	\$906.30
								46	X	\$648.50
								48	X	\$329.12
								50	X	\$406.00
								53	X	\$266.40
								62	X	\$303.60
								69	X	\$2,802.80
								71	X	\$343.10
								73	X	\$613.72
								74	X	\$482.08
								75	X	\$2,769.68
								78	X	\$2,830.98
								79	X	\$1,505.40
								80	X	\$727.60
								81	X	\$434.70
								82	X	\$1,597.75
								83	X	\$1,209.49
								84	X	\$2,371.50
								86	X	\$1,568.61
								87	X	\$883.24
								89	X	\$1,005.21
								90	X	\$674.66
								91	X	\$814.66
								92	X	\$572.00
								93	X	\$339.27
								94	X	\$387.76
								95	X	\$447.50
								96	X	\$563.50
								97	X	\$740.28
								98	X	\$2,494.12
								99	X	\$1,867.96

						Non-Hurricane	SF Zones			
								01	X	\$429.57
								02	X	\$589.44
								03	X	\$575.10
								04	X	\$325.04
								05	X	\$189.56
								06	X	\$670.25
								07	X	\$141.48
								08	X	\$309.40
								09	X	\$194.95
								11	X	\$502.80
								12	X	\$280.60
								13	X	\$171.27
								14	X	\$304.95
								15	X	\$491.68
								17	X	\$577.67
								19	X	\$188.40
								20	X	\$516.24
								21	X	\$160.30
								22	X	\$1,381.78
								23	X	\$1,833.30
								24	X	\$418.88
								25	X	\$1,769.70
								26	X	\$1,196.54
								27	X	\$204.93
								28	X	\$388.44
								29	X	\$503.88
								30	X	\$490.75
								31	X	\$637.84
								32	X	\$442.98
								33	X	\$436.05
								34	X	\$601.20
								35	X	\$460.20
								37	X	\$374.80
								38	X	\$138.72
								39	X	\$481.74
								40	X	\$593.56
								41	X	\$498.00
								42	X	\$433.78
								43	X	\$471.91
								44	X	\$654.08
								45	X	\$683.70
								46	X	\$648.50
								48	X	\$418.88
								50	X	\$754.00
								53	X	\$453.60
								62	X	\$616.40
								69	X	\$277.20
								71	X	\$386.90
								73	X	\$302.28
								74	X	\$565.92
								75	X	\$342.32
								78	X	\$423.02
								79	X	\$424.60
								80	X	\$342.40
								81	X	\$531.30
								82	X	\$327.25
								83	X	\$321.51
								84	X	\$263.50
								86	X	\$234.39
								87	X	\$360.76
								89	X	\$235.79
								90	X	\$431.34
								91	X	\$243.34
								92	X	\$468.00
								93	X	\$449.73
								94	X	\$660.24
								95	X	\$447.50
								96	X	\$661.50
								97	X	\$453.72
								98	X	\$216.88
								99	X	\$410.04

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section 1 perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$1,711.32
								02	X	\$2,761.72
								03	X	\$4,896.67
								04	X	\$2,364.65
								05	X	\$6,396.55
								06	X	\$2,841.26
								07	X	\$6,268.00
								08	X	\$2,315.07
								09	X	\$4,557.69
								11	X	\$2,365.62
								12	X	\$4,571.04
								13	X	\$3,273.99
								14	X	\$2,931.17
								15	X	\$1,848.07
								17	X	\$557.16
								19	X	\$6,092.88
								20	X	\$2,298.30
								21	X	\$5,461.01
								22	X	\$1,491.99
								23	X	\$1,172.66
								24	X	\$492.18
								25	X	\$2,527.03
								26	X	\$1,234.21
								27	X	\$3,896.36
								28	X	\$1,705.80
								29	X	\$1,508.48
								30	X	\$386.82
								31	X	\$1,806.23
								32	X	\$2,190.54
								33	X	\$3,174.24
								34	X	\$2,063.41
								35	X	\$2,738.15
								37	X	\$2,339.34
								38	X	\$4,439.20
								39	X	\$1,564.25
								40	X	\$362.02
								41	X	\$477.92
								42	X	\$798.70
								43	X	\$1,025.19
								44	X	\$745.97
								45	X	\$1,333.89
								46	X	\$946.57
								48	X	\$494.89
								50	X	\$596.99
								53	X	\$399.77
								62	X	\$445.61
								69	X	\$4,288.15
								71	X	\$514.60
								73	X	\$997.88
								74	X	\$685.59
								75	X	\$3,857.47
								78	X	\$4,107.72
								79	X	\$2,340.30
								80	X	\$1,173.17
								81	X	\$620.16
								82	X	\$2,857.08
								83	X	\$1,846.29
								84	X	\$4,424.57
								86	X	\$2,860.35
								87	X	\$1,386.54
								89	X	\$1,742.02
								90	X	\$1,003.40
								91	X	\$1,340.34
								92	X	\$823.12
								93	X	\$509.78
								94	X	\$556.79
								95	X	\$646.32
								96	X	\$828.20
								97	X	\$1,110.53
								98	X	\$4,803.38
								99	X	\$3,057.45
						Non-Hurricane	SF Zones	01	X	\$632.96
								02	X	\$872.12
								03	X	\$864.12
								04	X	\$484.33
								05	X	\$266.52

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section I perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$5,567.07
								02	X	\$9,442.92
								03	X	\$19,784.55
								04	X	\$9,275.66
								05	X	\$40,613.97
								06	X	\$10,237.94
								07	X	\$41,789.65
								08	X	\$8,822.57
								09	X	\$26,420.80
								11	X	\$8,087.11
								12	X	\$18,469.55
								13	X	\$15,049.29
								14	X	\$10,857.08
								15	X	\$5,866.80
								17	X	\$1,108.29
								19	X	\$30,084.88
								20	X	\$8,756.40
								21	X	\$34,669.23
								22	X	\$3,060.83
								23	X	\$2,112.32
								24	X	\$1,076.35
								25	X	\$5,614.79
								26	X	\$2,532.44
								27	X	\$17,912.74
								28	X	\$5,414.67
								29	X	\$4,189.61
								30	X	\$758.49
								31	X	\$5,235.14
								32	X	\$7,488.45
								33	X	\$12,095.13
								34	X	\$6,221.51
								35	X	\$10,142.62
								37	X	\$7,998.57
								38	X	\$21,919.08
								39	X	\$4,741.08
								40	X	\$644.00
								41	X	\$965.73
								42	X	\$1,936.13
								43	X	\$2,681.17
								44	X	\$1,578.50
								45	X	\$3,233.75
								46	X	\$2,140.34
								48	X	\$1,048.25
								50	X	\$1,153.96
								53	X	\$784.30
								62	X	\$837.51
								69	X	\$19,713.29
								71	X	\$1,143.93
								73	X	\$3,024.02
								74	X	\$1,499.10
								75	X	\$19,781.47
								78	X	\$19,558.28
								79	X	\$7,801.82
								80	X	\$3,476.79
								81	X	\$1,334.42
								82	X	\$11,205.17
								83	X	\$6,651.18
								84	X	\$19,662.60
								86	X	\$11,918.13
								87	X	\$4,106.98
								89	X	\$6,452.48
								90	X	\$2,572.26
								91	X	\$4,702.29
								92	X	\$1,996.35
								93	X	\$1,062.07
								94	X	\$1,091.85
								95	X	\$1,461.06
								96	X	\$1,752.11
								97	X	\$2,902.44
								98	X	\$22,871.27
								99	X	\$11,018.65
						Non-Hurricane	SF Zones	01	X	\$2,059.05
								02	X	\$2,981.97
								03	X	\$3,491.39
								04	X	\$1,899.84
								05	X	\$1,692.25

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-3	Yes	Masonry structure insured for replacement cost at \$300,000 with a 2% Hurricane Deductible and a \$500 deductible for all other Section 1 perils combined; Other structures insured at 10% of the amount of insurance on the structure; Contents insured for replacement cost at 50% of the amount of insurance on the structure; Loss of Use insured at 20% of the amount of insurance on the structure; \$100,000 Liability coverage; \$1,000 Medical expense; Ordinance or law coverage provided at 25% of the amount of insurance on the structure; I.S.O. Protection Class 4; I.S.O. HO-3 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and a NEUTRAL CREDIT SCORE. The structure was built in 1990 and does NOT have a hip roof. Include the maximum possible windstorm loss mitigation credit for this risk. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$2,115.54
								02	X	\$3,399.48
								03	X	\$5,935.55
								04	X	\$2,875.12
								05	X	\$8,934.72
								06	X	\$3,890.25
								07	X	\$6,686.40
								08	X	\$2,734.85
								09	X	\$5,020.14
								11	X	\$2,911.56
								12	X	\$4,802.40
								13	X	\$3,160.43
								14	X	\$3,257.20
								15	X	\$2,288.16
								17	X	\$698.10
								19	X	\$5,415.34
								20	X	\$3,162.48
								21	X	\$5,893.80
								22	X	\$1,836.39
								23	X	\$1,499.70
								24	X	\$613.36
								25	X	\$3,087.98
								26	X	\$1,569.96
								27	X	\$3,761.94
								28	X	\$2,003.18
								29	X	\$1,843.38
								30	X	\$493.15
								31	X	\$2,251.26
								32	X	\$2,695.77
								33	X	\$3,870.29
								34	X	\$2,550.80
								35	X	\$3,347.20
								37	X	\$2,719.20
								38	X	\$3,945.18
								39	X	\$1,943.73
								40	X	\$450.66
								41	X	\$598.80
								42	X	\$968.22
								43	X	\$1,233.10
								44	X	\$931.48
								45	X	\$1,649.01
								46	X	\$1,177.00
								48	X	\$618.64
								50	X	\$761.60
								53	X	\$493.95
								62	X	\$569.58
								69	X	\$5,125.12
								71	X	\$640.61
								73	X	\$1,149.05
								74	X	\$869.40
								75	X	\$5,340.89
								78	X	\$5,476.65
								79	X	\$2,730.78
								80	X	\$1,321.24
								81	X	\$787.50
								82	X	\$2,913.30
								83	X	\$2,194.62
								84	X	\$4,325.40
								86	X	\$2,860.56
								87	X	\$1,601.76
								89	X	\$1,806.30
								90	X	\$1,209.02
								91	X	\$1,457.61
								92	X	\$1,018.05
								93	X	\$637.26
								94	X	\$698.93
								95	X	\$803.50
								96	X	\$1,016.14
								97	X	\$1,334.86
								98	X	\$4,574.24
								99	X	\$3,416.12

						Non-Hurricane	SF Zones			
								01	X	\$782.46
								02	X	\$1,073.52
								03	X	\$1,047.45
								04	X	\$588.88
								05	X	\$372.28
								06	X	\$1,296.75
								07	X	\$278.60
								08	X	\$560.15
								09	X	\$377.86
								11	X	\$919.44
								12	X	\$533.60
								13	X	\$312.57
								14	X	\$574.80
								15	X	\$889.84
								17	X	\$1,091.90
								19	X	\$345.66
								20	X	\$995.52
								21	X	\$310.20
								22	X	\$2,642.61
								23	X	\$3,499.30
								24	X	\$780.64
								25	X	\$3,214.02
								26	X	\$2,168.04
								27	X	\$372.06
								28	X	\$703.82
								29	X	\$949.62
								30	X	\$915.85
								31	X	\$1,159.74
								32	X	\$805.23
								33	X	\$792.71
								34	X	\$1,093.20
								35	X	\$836.80
								37	X	\$679.80
								38	X	\$251.82
								39	X	\$873.27
								40	X	\$1,103.34
								41	X	\$898.20
								42	X	\$824.78
								43	X	\$856.90
								44	X	\$1,185.52
								45	X	\$1,243.99
								46	X	\$1,177.00
								48	X	\$787.36
								50	X	\$1,414.40
								53	X	\$841.05
								62	X	\$1,156.42
								69	X	\$506.88
								71	X	\$722.39
								73	X	\$565.95
								74	X	\$1,020.60
								75	X	\$660.11
								78	X	\$818.35
								79	X	\$770.22
								80	X	\$621.76
								81	X	\$962.50
								82	X	\$596.70
								83	X	\$583.38
								84	X	\$480.60
								86	X	\$427.44
								87	X	\$654.24
								89	X	\$423.70
								90	X	\$772.98
								91	X	\$435.39
								92	X	\$832.95
								93	X	\$844.74
								94	X	\$1,190.07
								95	X	\$803.50
								96	X	\$1,192.86
								97	X	\$818.14
								98	X	\$397.76
								99	X	\$749.88

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-4	Yes	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$71.02
								02	X	\$90.02
								03	X	\$161.77
								04	X	\$90.12
								05	X	\$194.38
								06	X	\$99.40
								07	X	\$222.91
								08	X	\$109.51
								09	X	\$204.01
								11	X	\$87.24
								12	X	\$193.02
								13	X	\$161.27
								14	X	\$128.79
								15	X	\$70.52
								17	X	\$18.69
								19	X	\$249.34
								20	X	\$84.16
								21	X	\$260.24
								22	X	\$37.10
								23	X	\$22.23
								24	X	\$15.31
								25	X	\$66.10
								26	X	\$27.92
								27	X	\$163.49
								28	X	\$81.25
								29	X	\$51.83
								30	X	\$11.11
								31	X	\$41.93
								32	X	\$84.17
								33	X	\$134.31
								34	X	\$71.51
								35	X	\$118.75
								37	X	\$99.83
								38	X	\$306.91
								39	X	\$42.68
								40	X	\$10.55
								41	X	\$25.94
								42	X	\$26.24
								43	X	\$42.68
								44	X	\$24.51
								45	X	\$49.01
								46	X	\$21.68
								48	X	\$11.21
								50	X	\$18.12
								53	X	\$9.50
								62	X	\$10.19
								69	X	\$171.73
								71	X	\$12.90
								73	X	\$45.85
								74	X	\$14.01
								75	X	\$170.76
								78	X	\$175.56
								79	X	\$89.49
								80	X	\$77.74
								81	X	\$21.96
								82	X	\$120.54
								83	X	\$94.96
								84	X	\$270.02
								86	X	\$136.92
								87	X	\$58.20
								89	X	\$92.74
								90	X	\$36.81
								91	X	\$19.55
								92	X	\$16.53
								93	X	\$15.72
								94	X	\$11.57
								95	X	\$12.03
								96	X	\$19.08
								97	X	\$43.48
								98	X	\$222.77
								99	X	\$135.46

						Non-Hurricane	SF Zones			
								01	X	\$68.24
								02	X	\$79.82
								03	X	\$83.33
								04	X	\$67.98
								05	X	\$31.64
								06	X	\$74.99
								07	X	\$48.93
								08	X	\$44.73
								09	X	\$54.23
								11	X	\$94.52
								12	X	\$51.31
								13	X	\$50.93
								14	X	\$66.35
								15	X	\$49.01
								17	X	\$87.60
								19	X	\$58.49
								20	X	\$71.69
								21	X	\$42.37
								22	X	\$86.55
								23	X	\$88.92
								24	X	\$80.40
								25	X	\$63.51
								26	X	\$83.78
								27	X	\$54.49
								28	X	\$69.21
								29	X	\$96.24
								30	X	\$81.46
								31	X	\$125.77
								32	X	\$87.60
								33	X	\$66.15
								34	X	\$80.63
								35	X	\$82.52
								37	X	\$61.19
								38	X	\$37.94
								39	X	\$79.28
								40	X	\$85.40
								41	X	\$70.12
								42	X	\$93.02
								43	X	\$79.28
								44	X	\$104.48
								45	X	\$95.15
								46	X	\$72.56
								48	X	\$82.19
								50	X	\$95.11
								53	X	\$69.69
								62	X	\$91.73
								69	X	\$70.15
								71	X	\$73.09
								73	X	\$65.98
								74	X	\$93.75
								75	X	\$69.74
								78	X	\$52.44
								79	X	\$62.18
								80	X	\$61.08
								81	X	\$77.84
								82	X	\$54.15
								83	X	\$55.78
								84	X	\$51.43
								86	X	\$58.69
								87	X	\$80.37
								89	X	\$56.84
								90	X	\$85.88
								91	X	\$89.07
								92	X	\$86.77
								93	X	\$76.76
								94	X	\$71.07
								95	X	\$80.53
								96	X	\$93.15
								97	X	\$117.57
								98	X	\$283.52
								99	X	\$194.92

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-4	Yes	Masonry apartment with two units; Contents insured for replacement cost at \$25,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 20% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expense; I.S.O. Protection Class 4; I.S.O. HO-4 POLICY TYPE. The rates should be ANNUAL RATES for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$120.38
								02	X	\$157.02
								03	X	\$337.02
								04	X	\$163.85
								05	X	\$670.27
								06	X	\$191.15
								07	X	\$696.59
								08	X	\$248.89
								09	X	\$600.02
								11	X	\$143.02
								12	X	\$470.79
								13	X	\$403.18
								14	X	\$257.58
								15	X	\$133.06
								17	X	\$19.63
								19	X	\$673.90
								20	X	\$155.85
								21	X	\$897.38
								22	X	\$50.13
								23	X	\$27.11
								24	X	\$17.76
								25	X	\$112.04
								26	X	\$35.35
								27	X	\$398.75
								28	X	\$140.08
								29	X	\$71.98
								30	X	\$12.34
								31	X	\$53.75
								32	X	\$140.28
								33	X	\$285.76
								34	X	\$115.33
								35	X	\$224.06
								37	X	\$188.36
								38	X	\$990.05
								39	X	\$60.12
								40	X	\$11.57
								41	X	\$32.81
								42	X	\$32.39
								43	X	\$60.12
								44	X	\$29.53
								45	X	\$67.14
								46	X	\$26.61
								48	X	\$12.48
								50	X	\$21.31
								53	X	\$10.49
								62	X	\$11.45
								69	X	\$381.63
								71	X	\$14.54
								73	X	\$69.47
								74	X	\$16.10
								75	X	\$416.48
								78	X	\$487.66
								79	X	\$162.70
								80	X	\$141.34
								81	X	\$26.99
								82	X	\$262.04
								83	X	\$189.93
								84	X	\$771.49
								86	X	\$304.28
								87	X	\$86.87
								89	X	\$181.84
								90	X	\$49.08
								91	X	\$23.56
								92	X	\$19.44
								93	X	\$18.08
								94	X	\$12.90
								95	X	\$13.52
								96	X	\$22.45
								97	X	\$56.47
								98	X	\$348.07
								99	X	\$202.17

						Non-Hurricane	SF Zones			
								01	X	\$115.66
								02	X	\$140.05
								03	X	\$173.61
								04	X	\$123.60
								05	X	\$109.12
								06	X	\$144.21
								07	X	\$152.91
								08	X	\$101.66
								09	X	\$159.50
								11	X	\$154.95
								12	X	\$125.14
								13	X	\$127.32
								14	X	\$132.70
								15	X	\$92.46
								17	X	\$103.06
								19	X	\$158.07
								20	X	\$132.77
								21	X	\$146.09
								22	X	\$116.97
								23	X	\$108.44
								24	X	\$93.25
								25	X	\$107.64
								26	X	\$106.04
								27	X	\$132.92
								28	X	\$119.33
								29	X	\$133.68
								30	X	\$90.49
								31	X	\$161.25
								32	X	\$146.00
								33	X	\$140.74
								34	X	\$130.06
								35	X	\$155.70
								37	X	\$115.45
								38	X	\$122.36
								39	X	\$111.65
								40	X	\$93.60
								41	X	\$88.71
								42	X	\$114.84
								43	X	\$111.65
								44	X	\$125.88
								45	X	\$130.34
								46	X	\$89.07
								48	X	\$91.52
								50	X	\$111.90
								53	X	\$76.91
								62	X	\$103.06
								69	X	\$155.88
								71	X	\$82.36
								73	X	\$99.96
								74	X	\$107.76
								75	X	\$170.11
								78	X	\$145.67
								79	X	\$113.07
								80	X	\$111.06
								81	X	\$95.70
								82	X	\$117.72
								83	X	\$111.54
								84	X	\$146.95
								86	X	\$130.40
								87	X	\$119.95
								89	X	\$111.45
								90	X	\$114.51
								91	X	\$107.31
								92	X	\$102.08
								93	X	\$88.25
								94	X	\$79.25
								95	X	\$90.48
								96	X	\$109.59
								97	X	\$152.69
								98	X	\$443.00
								99	X	\$290.94

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-6	Yes	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 2005 and does NOT have a hip roof. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$316.09
								02	X	\$349.34
								03	X	\$592.75
								04	X	\$383.41
								05	X	\$875.14
								06	X	\$448.24
								07	X	\$536.09
								08	X	\$358.76
								09	X	\$815.52
								11	X	\$440.04
								12	X	\$659.05
								13	X	\$448.59
								14	X	\$419.92
								15	X	\$296.89
								17	X	\$35.68
								19	X	\$767.29
								20	X	\$344.79
								21	X	\$639.40
								22	X	\$163.10
								23	X	\$151.94
								24	X	\$44.08
								25	X	\$260.89
								26	X	\$172.44
								27	X	\$604.79
								28	X	\$365.55
								29	X	\$108.68
								30	X	\$72.22
								31	X	\$239.84
								32	X	\$372.41
								33	X	\$441.18
								34	X	\$289.49
								35	X	\$455.56
								37	X	\$387.79
								38	X	\$515.41
								39	X	\$234.91
								40	X	\$44.48
								41	X	\$13.25
								42	X	\$132.80
								43	X	\$171.84
								44	X	\$108.66
								45	X	\$206.99
								46	X	\$112.44
								48	X	\$28.04
								50	X	\$203.14
								53	X	\$27.18
								62	X	\$23.07
								69	X	\$612.83
								71	X	\$34.01
								73	X	\$129.64
								74	X	\$86.21
								75	X	\$520.46
								78	X	\$644.06
								79	X	\$321.55
								80	X	\$151.32
								81	X	\$93.17
								82	X	\$461.20
								83	X	\$361.73
								84	X	\$579.57
								86	X	\$354.71
								87	X	\$253.22
								89	X	\$222.43
								90	X	\$163.30
								91	X	\$336.72
								92	X	\$148.29
								93	X	\$68.41
								94	X	\$65.41
								95	X	\$54.74
								96	X	\$120.96
								97	X	\$147.53
								98	X	\$784.52
								99	X	\$544.08

						Non-Hurricane	SF Zones			
								01	X	\$303.69
								02	X	\$223.35
								03	X	\$177.06
								04	X	\$188.85
								05	X	\$166.69
								06	X	\$274.73
								07	X	\$208.48
								08	X	\$176.71
								09	X	\$191.29
								11	X	\$293.36
								12	X	\$196.85
								13	X	\$174.45
								14	X	\$139.98
								15	X	\$189.81
								17	X	\$360.79
								19	X	\$179.98
								20	X	\$305.76
								21	X	\$169.96
								22	X	\$183.92
								23	X	\$158.13
								24	X	\$176.30
								25	X	\$181.29
								26	X	\$186.80
								27	X	\$141.87
								28	X	\$188.32
								29	X	\$266.08
								30	X	\$153.46
								31	X	\$259.82
								32	X	\$183.42
								33	X	\$217.30
								34	X	\$209.62
								35	X	\$168.49
								37	X	\$182.48
								38	X	\$145.38
								39	X	\$208.33
								40	X	\$157.69
								41	X	\$133.98
								42	X	\$149.74
								43	X	\$178.85
								44	X	\$201.79
								45	X	\$263.45
								46	X	\$183.46
								48	X	\$172.23
								50	X	\$20.09
								53	X	\$166.99
								62	X	\$141.74
								69	X	\$238.33
								71	X	\$178.54
								73	X	\$186.56
								74	X	\$305.63
								75	X	\$223.06
								78	X	\$181.66
								79	X	\$188.85
								80	X	\$293.74
								81	X	\$189.17
								82	X	\$153.73
								83	X	\$162.52
								84	X	\$193.19
								86	X	\$226.78
								87	X	\$224.54
								89	X	\$136.32
								90	X	\$169.96
								91	X	\$124.53
								92	X	\$188.73
								93	X	\$184.97
								94	X	\$160.16
								95	X	\$173.35
								96	X	\$344.29
								97	X	\$273.97
								98	X	\$849.90
								99	X	\$544.07

Program	Policy/Coverage	Do you offer this?	Rating Example Description	Identical Risk (Yes or No)	Risk Difference	Risk Type	Territory Set Name	Territory Code	Territory Description	Rate (\$)
HOMEOWNERS (HO)	HO-6	Yes	Condominium unit in a masonry building with six units; Contents insured for replacement cost at \$50,000 with a single \$500 deductible for all Section I perils combined; Loss of use insured at 40% of the amount of insurance on the contents; \$100,000 Liability coverage; \$1,000 Medical expenses; I.S.O. Protection Class 4; I.S.O. HO-6 POLICY TYPE. The rates should be ANNUAL RATES for NEW BUSINESS for a 40 YEAR OLD INSURED with NO CLAIMS IN THE PAST 3 YEARS and NEUTRAL CREDIT. The structure was built in 1990 and is NOT eligible for any windstorm loss reduction credits. Sinkhole coverage is included with a \$500 deductible. The ONLY recoupment that should be included in the rate is the Florida Hurricane Catastrophe Fund reimbursement premium recoupment, if applicable.	No	Subzone 4, Additional Living Expenses for 24 Months	Hurricane	SF Zones	01	X	\$535.75
								02	X	\$684.99
								03	X	\$1,481.88
								04	X	\$815.78
								05	X	\$2,917.14
								06	X	\$933.84
								07	X	\$1,340.22
								08	X	\$763.32
								09	X	\$2,471.27
								11	X	\$846.23
								12	X	\$1,569.16
								13	X	\$1,043.24
								14	X	\$954.37
								15	X	\$570.94
								17	X	\$39.65
								19	X	\$2,073.75
								20	X	\$638.50
								21	X	\$1,826.84
								22	X	\$263.06
								23	X	\$245.06
								24	X	\$53.75
								25	X	\$492.24
								26	X	\$273.71
								27	X	\$1,634.58
								28	X	\$731.11
								29	X	\$143.00
								30	X	\$97.59
								31	X	\$393.18
								32	X	\$775.85
								33	X	\$938.69
								34	X	\$536.08
								35	X	\$1,059.43
								37	X	\$791.40
								38	X	\$1,321.57
								39	X	\$405.03
								40	X	\$54.24
								41	X	\$14.72
								42	X	\$214.19
								43	X	\$281.70
								44	X	\$150.91
								45	X	\$313.63
								46	X	\$162.96
								48	X	\$32.23
								50	X	\$634.81
								53	X	\$31.25
								62	X	\$26.83
								69	X	\$1,425.20
								71	X	\$40.01
								73	X	\$196.42
								74	X	\$106.43
								75	X	\$1,239.19
								78	X	\$1,840.18
								79	X	\$618.37
								80	X	\$210.17
								81	X	\$127.64
								82	X	\$1,098.10
								83	X	\$803.85
								84	X	\$1,413.59
								86	X	\$682.14
								87	X	\$429.18
								89	X	\$436.13
								90	X	\$263.38
								91	X	\$783.06
								92	X	\$224.68
								93	X	\$87.71
								94	X	\$86.07
								95	X	\$68.43
								96	X	\$153.12
								97	X	\$204.90
								98	X	\$1,286.10
								99	X	\$877.54

						Non-Hurricane	SF Zones			
								01	X	\$514.73
								02	X	\$437.94
								03	X	\$442.64
								04	X	\$401.80
								05	X	\$555.64
								06	X	\$572.36
								07	X	\$521.20
								08	X	\$375.97
								09	X	\$579.68
								11	X	\$564.15
								12	X	\$468.70
								13	X	\$405.70
								14	X	\$318.13
								15	X	\$365.03
								17	X	\$400.87
								19	X	\$486.43
								20	X	\$566.22
								21	X	\$485.62
								22	X	\$296.65
								23	X	\$255.06
								24	X	\$215.00
								25	X	\$342.07
								26	X	\$296.52
								27	X	\$383.42
								28	X	\$376.63
								29	X	\$350.11
								30	X	\$207.39
								31	X	\$425.94
								32	X	\$382.13
								33	X	\$462.34
								34	X	\$388.20
								35	X	\$391.85
								37	X	\$372.43
								38	X	\$372.76
								39	X	\$359.17
								40	X	\$192.31
								41	X	\$148.87
								42	X	\$241.52
								43	X	\$293.20
								44	X	\$280.27
								45	X	\$399.16
								46	X	\$265.88
								48	X	\$197.96
								50	X	\$62.78
								53	X	\$191.93
								62	X	\$164.80
								69	X	\$554.24
								71	X	\$210.05
								73	X	\$282.66
								74	X	\$377.33
								75	X	\$531.09
								78	X	\$519.02
								79	X	\$363.17
								80	X	\$407.97
								81	X	\$259.13
								82	X	\$366.03
								83	X	\$361.14
								84	X	\$471.20
								86	X	\$436.11
								87	X	\$380.59
								89	X	\$267.31
								90	X	\$274.13
								91	X	\$289.62
								92	X	\$285.95
								93	X	\$237.13
								94	X	\$210.73
								95	X	\$216.68
								96	X	\$435.80
								97	X	\$380.52
								98	X	\$1,393.27
								99	X	\$877.55

Region	Territory Code	Territory Description	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)
Martin	01	X	\$1.00	1.00	\$1.00	\$1,539.00	\$2,445.00	\$1,884.62	\$2,956.97
	02	X	\$1.00	1.00	\$2,485.00	\$3,984.00	\$3,268.17	\$5,111.42	
	03	X	\$1.00	1.00	\$1.00	\$4,531.00	\$7,463.00	\$4,251.16	\$6,908.13
Lee	04	X	\$1.00	1.00	\$2,038.00	\$3,597.00	\$2,630.05	\$4,534.20	
	38	X	\$1.00	1.00	\$1.00	\$3,882.00	\$7,462.00	\$696.58	\$1,425.90
	39	X	\$1.00	1.00	\$1.00	\$1,352.00	\$2,212.00	\$1,851.26	\$2,963.87
Monroe	05	X	\$1.00	1.00	\$6,458.00	\$11,696.00	\$510.02	\$1,283.71	
	07	X	\$1.00	1.00	\$1.00	\$6,959.00	\$11,928.00	\$794.20	\$1,647.97
Dade	06	X	\$1.00	1.00	\$2,764.00	\$4,027.00	\$3,324.32	\$4,810.30	
	09	X	\$1.00	1.00	\$1.00	\$5,074.00	\$8,337.00	\$1,178.90	\$1,755.38
	78	X	\$1.00	1.00	\$3,829.00	\$6,632.00	\$3,960.83	\$6,749.25	
Pinellas	08	X	\$1.00	1.00	\$1.00	\$1,887.00	\$3,434.00	\$2,416.44	\$4,368.93
	13	X	\$1.00	1.00	\$3,088.00	\$5,216.00	\$634.65	\$1,212.82	
	15	X	\$1.00	1.00	\$1.00	\$1,681.00	\$2,632.00	\$2,344.17	\$3,647.53
Palm Beach	11	X	\$1.00	1.00	\$2,616.00	\$3,369.00	\$3,215.98	\$4,106.81	
	19	X	\$1.00	1.00	\$1.00	\$6,189.00	\$10,032.00	\$921.05	\$1,555.65
	69	X	\$1.00	1.00	\$4,185.00	\$6,859.00	\$3,100.64	\$4,861.81	
Escambia	12	X	\$1.00	1.00	\$1.00	\$4,368.00	\$6,793.00	\$3,658.76	\$5,685.71
	14	X	\$1.00	1.00	\$2,866.00	\$4,052.00	\$2,799.01	\$3,935.40	
	29	X	\$1.00	1.00	\$1,325.00	\$1,325.00	\$2,013.00	\$1,567.42	\$2,356.83
Franklin	12	X	\$1.00	1.00	\$4,368.00	\$6,793.00	\$3,383.30	\$5,257.66	
	14	X	\$1.00	1.00	\$1.00	\$2,866.00	\$4,052.00	\$3,194.56	\$4,491.55
	29	X	\$1.00	1.00	\$1,325.00	\$2,013.00	\$2,225.08	\$3,344.29	
Okaloosa	12	X	\$1.00	1.00	\$1.00	\$4,368.00	\$6,793.00	\$3,941.10	\$6,124.47
	14	X	\$1.00	1.00	\$2,866.00	\$4,052.00	\$3,096.04	\$4,353.03	
	29	X	\$1.00	1.00	\$1,325.00	\$2,013.00	\$1,532.27	\$2,303.00	
Santa Rosa	12	X	\$1.00	1.00	\$4,368.00	\$6,793.00	\$4,346.44	\$6,754.37	
	14	X	\$1.00	1.00	\$1.00	\$2,866.00	\$4,052.00	\$2,713.46	\$3,815.13
	29	X	\$1.00	1.00	\$1,325.00	\$2,013.00	\$1,446.50	\$2,174.10	
Bay	14	X	\$1.00	1.00	\$1.00	\$2,866.00	\$4,052.00	\$2,998.67	\$4,216.13
	29	X	\$1.00	1.00	\$1.00	\$1,325.00	\$2,013.00	\$1,626.58	\$2,444.74
Walton	14	X	\$1.00	1.00	\$2,866.00	\$4,052.00	\$3,441.73	\$4,839.07	
	29	X	\$1.00	1.00	\$1.00	\$1,325.00	\$2,013.00	\$1,667.50	\$2,506.25
Wakulla	14	X	\$1.00	1.00	\$2,866.00	\$4,052.00	\$2,803.10	\$3,941.15	
	29	X	\$1.00	1.00	\$1.00	\$1,325.00	\$2,013.00	\$1,492.66	\$2,243.46
Gulf	14	X	\$1.00	1.00	\$2,866.00	\$4,052.00	\$2,343.06	\$3,294.35	
	29	X	\$1.00	1.00	\$1,325.00	\$2,013.00	\$1,391.91	\$2,092.04	
Taylor	17	X	\$1.00	1.00	\$652.00	\$905.00	\$925.04	\$1,273.78	
	42	X	\$1.00	1.00	\$1.00	\$820.00	\$1,201.00	\$1,034.84	\$1,501.55
Jefferson	17	X	\$1.00	1.00	\$652.00	\$905.00	\$1,045.98	\$1,440.31	
	42	X	\$0.00	0.00	\$0.00	\$820.00	\$0.00	\$0.00	\$0.00
Broward	20	X	\$1.00	1.00	\$2,409.00	\$3,431.00	\$3,341.98	\$4,708.85	
	21	X	\$1.00	1.00	\$1.00	\$5,310.00	\$10,754.00	\$693.19	\$1,465.41
	75	X	\$1.00	1.00	\$3,850.00	\$6,619.00	\$2,925.94	\$4,740.03	
Hernando	22	X	\$1.00	1.00	\$1,777.00	\$1,777.00	\$2,252.00	\$2,194.16	\$2,758.05
	23	X	\$1.00	1.00	\$1,700.00	\$2,136.00	\$2,122.38	\$2,659.34	
Hillsborough	23	X	\$1.00	1.00	\$1.00	\$1,700.00	\$2,136.00	\$1,793.48	\$2,247.24
	26	X	\$1.00	1.00	\$1,750.00	\$1,941.00	\$2,492.14	\$2,758.79	
	45	X	\$1.00	1.00	\$1.00	\$1,442.00	\$1,801.00	\$2,144.13	\$2,669.44
	46	X	\$1.00	1.00	\$1,110.00	\$1,372.00	\$1,729.08	\$2,123.31	
St. Johns	24	X	\$1.00	1.00	\$1.00	\$613.00	\$798.00	\$1,056.17	\$1,359.29
	71	X	\$1.00	1.00	\$559.00	\$792.00	\$868.70	\$1,214.44	
	73	X	\$1.00	1.00	\$1.00	\$1,002.00	\$1,552.00	\$2,711.97	\$4,162.88
	93	X	\$1.00	1.00	\$515.00	\$810.00	\$842.57	\$1,310.20	
Duval	24	X	\$1.00	1.00	\$1.00	\$613.00	\$798.00	\$1,095.09	\$1,409.39
	62	X	\$1.00	1.00	\$1.00	\$526.00	\$807.00	\$787.82	\$1,204.71
	71	X	\$1.00	1.00	\$1.00	\$559.00	\$792.00	\$997.40	\$1,394.36
	73	X	\$1.00	1.00	\$1.00	\$1,002.00	\$1,552.00	\$1,751.84	\$2,689.07
Pasco	25	X	\$1.00	1.00	\$1.00	\$2,976.00	\$3,667.00	\$3,102.71	\$3,729.46
	26	X	\$1.00	1.00	\$1.00	\$1,750.00	\$1,941.00	\$2,218.79	\$2,456.20
Polk	26	X	\$1.00	1.00	\$1.00	\$1,750.00	\$1,941.00	\$2,171.17	\$2,403.49
	96	X	\$1.00	1.00	\$1.00	\$812.00	\$1,218.00	\$1,247.33	\$1,842.31
Manatee	27	X	\$1.00	1.00	\$3,519.00	\$6,300.00	\$3,087.14	\$5,538.33	
	28	X	\$1.00	1.00	\$1.00	\$1,530.00	\$2,355.00	\$2,058.50	\$3,135.09
Nassau	30	X	\$1.00	1.00	\$554.00	\$713.00	\$949.30	\$1,208.46	
	73	X	\$1.00	1.00	\$1.00	\$1,002.00	\$1,552.00	\$1,842.19	\$2,827.77
St. Lucie	31	X	\$1.00	1.00	\$1,669.00	\$2,556.00	\$1,620.89	\$2,413.20	
	32	X	\$1.00	1.00	\$1.00	\$2,002.00	\$3,134.00	\$2,067.56	\$3,181.97
	33	X	\$1.00	1.00	\$2,876.00	\$4,696.00	\$2,783.81	\$4,487.50	
	84	X	\$1.00	1.00	\$1.00	\$5,389.00	\$6,898.00	\$1,868.80	\$2,550.92
Indian River	34	X	\$1.00	1.00	\$1,887.00	\$2,864.00	\$2,077.63	\$3,091.51	
	35	X	\$1.00	1.00	\$1.00	\$2,604.00	\$4,085.00	\$2,419.63	\$3,740.74
	84	X	\$1.00	1.00	\$5,389.00	\$6,898.00	\$1,699.68	\$2,320.06	
Brevard	37	X	\$1.00	1.00	\$1.00	\$1,917.00	\$3,246.00	\$2,123.26	\$3,556.46
	86	X	\$1.00	1.00	\$2,755.00	\$4,330.00	\$2,444.79	\$3,813.87	
	87	X	\$1.00	1.00	\$1.00	\$1,271.00	\$1,878.00	\$1,606.14	\$2,346.58
Baker	40	X	\$1.00	1.00	\$516.00	\$722.00	\$806.06	\$1,114.79	
Columbia	40	X	\$1.00	1.00	\$1.00	\$516.00	\$722.00	\$756.99	\$1,046.82
Hamilton	40	X	\$1.00	1.00	\$516.00	\$722.00	\$828.89	\$1,146.35	
Gilchrist	41	X	\$1.00	1.00	\$1.00	\$551.00	\$773.00	\$804.51	\$1,113.45
Citrus	43	X	\$1.00	1.00	\$1.00	\$956.00	\$1,454.00	\$1,326.74	\$2,000.73
	44	X	\$1.00	1.00	\$1.00	\$926.00	\$1,155.00	\$1,205.78	\$1,495.17
Leon	48	X	\$1.00	1.00	\$1.00	\$501.00	\$781.00	\$835.45	\$1,288.26
Liberty	50	X	\$1.00	1.00	\$866.00	\$1,079.00	\$1,079.74	\$1,338.88	
Madison	50	X	\$1.00	1.00	\$1.00	\$866.00	\$1,079.00	\$1,274.30	\$1,580.13
Suwannee	50	X	\$1.00	1.00	\$866.00	\$1,079.00	\$1,239.82	\$1,537.38	
Lafayette	50	X	\$1.00	1.00	\$1.00	\$866.00	\$1,079.00	\$1,373.69	\$1,703.38
Jackson	50	X	\$1.00	1.00	\$866.00	\$1,079.00	\$1,143.42	\$1,417.84	
Holmes	50	X	\$1.00	1.00	\$1.00	\$866.00	\$1,079.00	\$1,202.24	\$1,490.78
Gadsden	50	X	\$1.00	1.00	\$866.00	\$1,079.00	\$1,173.18	\$1,454.74	
Calhoun	50	X	\$1.00	1.00	\$1.00	\$866.00	\$1,079.00	\$1,271.37	\$1,576.50
Washington	50	X	\$1.00	1.00	\$866.00	\$1,079.00	\$1,161.17	\$1,439.86	
Bradford	53	X	\$1.00	1.00	\$1.00	\$462.00	\$696.00	\$681.99	\$1,008.67

Clay	53	X	\$1.00	1.00	\$1.00	\$462.00	\$696.00	\$773.97	\$1,144.70
Orange	74	X	\$1.00	1.00	\$1.00	\$721.00	\$1,041.00	\$1,300.51	\$1,854.53
Seminole	74	X	\$1.00	1.00	\$1.00	\$721.00	\$1,041.00	\$1,351.91	\$1,927.83
Charlotte	79	X	\$1.00	1.00	\$1.00	\$1,720.00	\$3,213.00	\$2,048.99	\$3,731.20
	82	X	\$1.00	1.00	\$1.00	\$2,461.00	\$4,270.00	\$2,268.92	\$3,902.54
Dixie	80	X	\$1.00	1.00	\$1.00	\$1,019.00	\$1,636.00	\$1,524.68	\$2,422.72
	81	X	\$1.00	1.00	\$1.00	\$693.00	\$954.00	\$1,038.32	\$1,412.11
Levy	80	X	\$1.00	1.00	\$1.00	\$1,019.00	\$1,636.00	\$1,400.94	\$2,226.10
	81	X	\$1.00	1.00	\$1.00	\$693.00	\$954.00	\$972.24	\$1,322.24
Sarasota	82	X	\$1.00	1.00	\$1.00	\$2,461.00	\$4,270.00	\$2,593.79	\$4,461.32
	83	X	\$1.00	1.00	\$1.00	\$1,578.00	\$2,696.00	\$2,071.95	\$3,482.95
Volusia	89	X	\$1.00	1.00	\$1.00	\$1,508.00	\$2,568.00	\$516.25	\$848.72
	90	X	\$1.00	1.00	\$1.00	\$828.00	\$1,372.00	\$1,238.72	\$2,016.64
Flagler	91	X	\$1.00	1.00	\$1.00	\$968.00	\$1,995.00	\$655.34	\$1,209.10
	92	X	\$1.00	1.00	\$1.00	\$731.00	\$1,205.00	\$1,009.07	\$1,622.58
Union	93	X	\$1.00	1.00	\$1.00	\$515.00	\$810.00	\$921.89	\$1,433.54
Putnam	93	X	\$1.00	1.00	\$1.00	\$515.00	\$810.00	\$790.68	\$1,229.50
Marion	94	X	\$1.00	1.00	\$1.00	\$657.00	\$944.00	\$962.24	\$1,363.49
Lake	94	X	\$1.00	1.00	\$1.00	\$657.00	\$944.00	\$1,059.14	\$1,500.79
Sumter	94	X	\$1.00	1.00	\$1.00	\$657.00	\$944.00	\$951.67	\$1,348.51
Alachua	94	X	\$1.00	1.00	\$1.00	\$657.00	\$944.00	\$1,106.08	\$1,567.31
Osceola	95	X	\$1.00	1.00	\$1.00	\$635.00	\$942.00	\$1,089.57	\$1,586.41
Okeechobee	97	X	\$1.00	1.00	\$1.00	\$877.00	\$1,498.00	\$1,287.95	\$2,148.31
Highlands	97	X	\$1.00	1.00	\$1.00	\$877.00	\$1,498.00	\$1,222.97	\$2,039.92
Hardee	97	X	\$1.00	1.00	\$1.00	\$877.00	\$1,498.00	\$1,315.51	\$2,194.27
Glades	97	X	\$1.00	1.00	\$1.00	\$877.00	\$1,498.00	\$1,261.98	\$2,104.98
DeSoto	97	X	\$1.00	1.00	\$1.00	\$877.00	\$1,498.00	\$1,411.24	\$2,353.95
Hendry	97	X	\$1.00	1.00	\$1.00	\$877.00	\$1,498.00	\$1,342.94	\$2,240.02
Collier	98	X	\$1.00	1.00	\$1.00	\$4,091.00	\$7,719.00	\$3,236.46	\$6,061.88
	99	X	\$1.00	1.00	\$1.00	\$2,360.00	\$4,259.00	\$3,082.15	\$5,449.24

Region	Territory Code	Territory Description	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)
Martin	01	X	\$1.00	1.00	\$1.00	\$158.00	\$178.00	\$238.74	\$262.14
	02	X	\$1.00	1.00	\$1.00	\$225.00	\$225.00	\$364.55	\$379.50
	03	X	\$1.00	1.00	\$1.00	\$345.00	\$385.00	\$430.83	\$475.21
Lee	04	X	\$1.00	1.00	\$1.00	\$175.00	\$219.00	\$258.85	\$312.69
	38	X	\$1.00	1.00	\$1.00	\$383.00	\$837.00	\$184.68	\$341.30
	39	X	\$1.00	1.00	\$1.00	\$129.00	\$130.00	\$209.34	\$211.22
Monroe	05	X	\$1.00	1.00	\$1.00	\$397.00	\$582.00	\$257.90	\$185.43
	07	X	\$1.00	1.00	\$1.00	\$481.00	\$632.00	\$206.00	\$287.38
Dade	06	X	\$1.00	1.00	\$1.00	\$250.00	\$249.00	\$371.10	\$370.35
	09	X	\$1.00	1.00	\$1.00	\$521.00	\$564.00	\$215.24	\$301.34
	78	X	\$1.00	1.00	\$1.00	\$394.00	\$472.00	\$468.15	\$551.48
Pinellas	08	X	\$1.00	1.00	\$1.00	\$174.00	\$268.00	\$238.70	\$358.05
	13	X	\$1.00	1.00	\$1.00	\$269.00	\$401.00	\$178.32	\$266.23
	15	X	\$1.00	1.00	\$1.00	\$123.00	\$173.00	\$178.33	\$240.39
Palm Beach	11	X	\$1.00	1.00	\$1.00	\$240.00	\$223.00	\$362.49	\$341.47
	19	X	\$1.00	1.00	\$1.00	\$597.00	\$621.00	\$285.79	\$385.81
	69	X	\$1.00	1.00	\$1.00	\$372.00	\$403.00	\$403.61	\$440.74
Escambia	12	X	\$1.00	1.00	\$1.00	\$340.00	\$457.00	\$544.94	\$722.04
	14	X	\$1.00	1.00	\$1.00	\$264.00	\$304.00	\$359.21	\$411.29
	29	X	\$1.00	1.00	\$1.00	\$154.00	\$160.00	\$263.02	\$271.44
Franklin	12	X	\$1.00	1.00	\$1.00	\$340.00	\$457.00	\$486.31	\$644.36
	14	X	\$1.00	1.00	\$1.00	\$264.00	\$304.00	\$305.51	\$349.81
	29	X	\$0.00	0.00	\$0.00	\$154.00	\$160.00	\$0.00	\$0.00
Okaloosa	12	X	\$1.00	1.00	\$1.00	\$340.00	\$457.00	\$478.70	\$634.28
	14	X	\$1.00	1.00	\$1.00	\$264.00	\$304.00	\$367.88	\$421.22
	29	X	\$1.00	1.00	\$1.00	\$154.00	\$160.00	\$238.56	\$246.20
Santa Rosa	12	X	\$1.00	1.00	\$1.00	\$340.00	\$457.00	\$478.64	\$634.20
	14	X	\$1.00	1.00	\$1.00	\$264.00	\$304.00	\$352.48	\$403.60
	29	X	\$1.00	1.00	\$1.00	\$154.00	\$160.00	\$265.34	\$273.83
Bay	14	X	\$1.00	1.00	\$1.00	\$264.00	\$304.00	\$380.39	\$435.55
	29	X	\$1.00	1.00	\$1.00	\$154.00	\$160.00	\$279.93	\$288.89
Walton	14	X	\$1.00	1.00	\$1.00	\$264.00	\$304.00	\$391.70	\$448.49
	29	X	\$1.00	1.00	\$1.00	\$154.00	\$160.00	\$298.03	\$307.56
Wakulla	14	X	\$0.00	0.00	\$0.00	\$264.00	\$304.00	\$0.00	\$0.00
	29	X	\$1.00	1.00	\$1.00	\$154.00	\$160.00	\$240.84	\$248.55
Gulf	14	X	\$1.00	1.00	\$1.00	\$264.00	\$304.00	\$292.97	\$335.45
	29	X	\$1.00	1.00	\$1.00	\$154.00	\$160.00	\$238.13	\$245.75
Taylor	17	X	\$1.00	1.00	\$1.00	\$104.00	\$95.00	\$206.76	\$190.43
	42	X	\$1.00	1.00	\$1.00	\$119.00	\$113.00	\$166.84	\$159.16
Jefferson	17	X	\$1.00	1.00	\$1.00	\$104.00	\$95.00	\$217.65	\$200.46
	42	X	\$0.00	0.00	\$0.00	\$119.00	\$113.00	\$0.00	\$0.00
Broward	20	X	\$1.00	1.00	\$1.00	\$240.00	\$216.00	\$356.20	\$324.86
	21	X	\$1.00	1.00	\$1.00	\$553.00	\$778.00	\$169.62	\$307.53
	75	X	\$1.00	1.00	\$1.00	\$395.00	\$439.00	\$356.12	\$382.12
Hernando	22	X	\$1.00	1.00	\$1.00	\$129.00	\$125.00	\$220.53	\$214.80
	23	X	\$1.00	1.00	\$1.00	\$113.00	\$104.00	\$196.71	\$183.13
Hillsborough	23	X	\$1.00	1.00	\$1.00	\$113.00	\$104.00	\$216.73	\$201.77
	26	X	\$1.00	1.00	\$1.00	\$116.00	\$107.00	\$187.00	\$175.97
	45	X	\$1.00	1.00	\$1.00	\$144.00	\$149.00	\$217.38	\$224.99
	46	X	\$1.00	1.00	\$1.00	\$92.00	\$88.00	\$184.91	\$179.00
St. Johns	24	X	\$1.00	1.00	\$1.00	\$96.00	\$87.00	\$199.76	\$183.78
	71	X	\$1.00	1.00	\$1.00	\$78.00	\$74.00	\$118.91	\$113.92
	73	X	\$1.00	1.00	\$1.00	\$116.00	\$132.00	\$241.16	\$268.65
	93	X	\$0.00	0.00	\$0.00	\$88.00	\$83.00	\$0.00	\$0.00
Duval	24	X	\$1.00	1.00	\$1.00	\$96.00	\$87.00	\$175.99	\$161.91
	62	X	\$1.00	1.00	\$1.00	\$104.00	\$89.00	\$181.38	\$158.71
	71	X	\$1.00	1.00	\$1.00	\$78.00	\$74.00	\$144.71	\$138.63
	73	X	\$1.00	1.00	\$1.00	\$116.00	\$132.00	\$203.46	\$226.66
Pasco	25	X	\$1.00	1.00	\$1.00	\$140.00	\$165.00	\$189.49	\$215.08
	26	X	\$1.00	1.00	\$1.00	\$116.00	\$107.00	\$193.54	\$182.12
Polk	26	X	\$0.00	0.00	\$0.00	\$116.00	\$107.00	\$0.00	\$0.00
	96	X	\$1.00	1.00	\$1.00	\$101.00	\$101.00	\$176.34	\$175.63
Manatee	27	X	\$1.00	1.00	\$1.00	\$283.00	\$400.00	\$463.17	\$650.75
	28	X	\$1.00	1.00	\$1.00	\$164.00	\$198.00	\$228.25	\$268.88
Nassau	30	X	\$1.00	1.00	\$1.00	\$92.00	\$80.00	\$182.85	\$164.93
	73	X	\$1.00	1.00	\$1.00	\$116.00	\$132.00	\$249.11	\$277.51
St. Lucie	31	X	\$1.00	1.00	\$1.00	\$179.00	\$162.00	\$269.07	\$249.70
	32	X	\$1.00	1.00	\$1.00	\$205.00	\$216.00	\$288.36	\$300.47
	33	X	\$1.00	1.00	\$1.00	\$286.00	\$322.00	\$386.15	\$428.24
	84	X	\$1.00	1.00	\$1.00	\$504.00	\$694.00	\$644.66	\$925.74
Indian River	34	X	\$1.00	1.00	\$1.00	\$174.00	\$185.00	\$265.54	\$280.15
	35	X	\$1.00	1.00	\$1.00	\$266.00	\$287.00	\$337.29	\$359.88
	84	X	\$1.00	1.00	\$1.00	\$504.00	\$694.00	\$458.68	\$658.66
Brevard	37	X	\$1.00	1.00	\$1.00	\$192.00	\$230.00	\$254.88	\$300.25
	86	X	\$1.00	1.00	\$1.00	\$264.00	\$328.00	\$365.96	\$449.40
	87	X	\$1.00	1.00	\$1.00	\$144.00	\$156.00	\$211.85	\$227.32
Baker	40	X	\$1.00	1.00	\$1.00	\$90.00	\$82.00	\$184.82	\$170.78
Columbia	40	X	\$1.00	1.00	\$1.00	\$90.00	\$82.00	\$158.43	\$146.39
Hamilton	40	X	\$1.00	1.00	\$1.00	\$90.00	\$82.00	\$137.74	\$127.27
Gilchrist	41	X	\$1.00	1.00	\$1.00	\$93.00	\$94.00	\$203.20	\$204.62
Citrus	43	X	\$1.00	1.00	\$1.00	\$126.00	\$129.00	\$215.94	\$220.91
	44	X	\$1.00	1.00	\$1.00	\$120.00	\$118.00	\$204.53	\$201.87
Leon	48	X	\$1.00	1.00	\$1.00	\$106.00	\$82.00	\$173.55	\$138.67
Liberty	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$238.28	\$220.41
Madison	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$190.67	\$176.37
Suwannee	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$190.03	\$175.78
Lafayette	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$231.83	\$214.45
Jackson	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$218.65	\$202.25
Holmes	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$195.49	\$180.83
Gadsden	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$185.18	\$171.29
Calhoun	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$161.17	\$149.09
Washington	50	X	\$1.00	1.00	\$1.00	\$114.00	\$104.00	\$205.98	\$190.53
Bradford	53	X	\$1.00	1.00	\$1.00	\$76.00	\$65.00	\$144.73	\$128.52

Clay	53	X	\$1.00	1.00	\$1.00	\$76.00	\$65.00	\$163.02	\$144.76
Orange	74	X	\$1.00	1.00	\$1.00	\$80.00	\$95.00	\$153.85	\$176.31
Seminole	74	X	\$1.00	1.00	\$1.00	\$80.00	\$95.00	\$150.42	\$172.38
Charlotte	79	X	\$1.00	1.00	\$1.00	\$171.00	\$210.00	\$259.45	\$308.75
	82	X	\$1.00	1.00	\$1.00	\$211.00	\$288.00	\$284.18	\$371.14
Dixie	80	X	\$0.00	0.00	\$0.00	\$143.00	\$190.00	\$0.00	\$0.00
	81	X	\$1.00	1.00	\$1.00	\$102.00	\$94.00	\$220.35	\$206.47
Levy	80	X	\$1.00	1.00	\$1.00	\$143.00	\$190.00	\$188.24	\$249.99
	81	X	\$1.00	1.00	\$1.00	\$102.00	\$94.00	\$210.44	\$197.18
Sarasota	82	X	\$1.00	1.00	\$1.00	\$211.00	\$288.00	\$269.12	\$351.47
	83	X	\$1.00	1.00	\$1.00	\$170.00	\$230.00	\$248.75	\$321.63
Volusia	89	X	\$1.00	1.00	\$1.00	\$160.00	\$225.00	\$166.34	\$219.90
	90	X	\$1.00	1.00	\$1.00	\$105.00	\$126.00	\$169.60	\$195.38
Flagler	91	X	\$1.00	1.00	\$1.00	\$111.00	\$99.00	\$201.77	\$184.42
	92	X	\$1.00	1.00	\$1.00	\$101.00	\$94.00	\$190.03	\$180.15
Union	93	X	\$1.00	1.00	\$1.00	\$88.00	\$83.00	\$176.53	\$168.06
Putnam	93	X	\$1.00	1.00	\$1.00	\$88.00	\$83.00	\$147.16	\$140.10
Marion	94	X	\$1.00	1.00	\$1.00	\$84.00	\$69.00	\$165.23	\$141.43
Lake	94	X	\$1.00	1.00	\$1.00	\$84.00	\$69.00	\$161.77	\$138.48
Sumter	94	X	\$1.00	1.00	\$1.00	\$84.00	\$69.00	\$179.86	\$153.96
Alachua	94	X	\$1.00	1.00	\$1.00	\$84.00	\$69.00	\$151.46	\$129.65
Osceola	95	X	\$1.00	1.00	\$1.00	\$94.00	\$80.00	\$167.87	\$148.56
Okeechobee	97	X	\$1.00	1.00	\$1.00	\$139.00	\$160.00	\$280.06	\$315.34
Highlands	97	X	\$1.00	1.00	\$1.00	\$139.00	\$160.00	\$209.53	\$235.93
Hardee	97	X	\$1.00	1.00	\$1.00	\$139.00	\$160.00	\$263.33	\$296.51
Glades	97	X	\$1.00	1.00	\$1.00	\$139.00	\$160.00	\$262.79	\$295.90
DeSoto	97	X	\$1.00	1.00	\$1.00	\$139.00	\$160.00	\$246.96	\$278.07
Hendry	97	X	\$1.00	1.00	\$1.00	\$139.00	\$160.00	\$211.06	\$237.66
Collier	98	X	\$1.00	1.00	\$1.00	\$388.00	\$587.00	\$581.75	\$859.25
	99	X	\$1.00	1.00	\$1.00	\$273.00	\$368.00	\$428.05	\$561.17

Region	Territory Code	Territory Description	Total Amount of Insurance (in 000s) (\$)	Earned House Years	Earned Premium @ Current Rate Level (\$)	Current Annual Base Rate (\$)	Proposed Annual Base Rate (\$)	Current Average Annual Premium (\$)	Proposed Average Annual Premium (\$)
Martin	01	X	\$0.00	0.00	\$0.00	\$647.00	\$712.00	\$0.00	\$0.00
	02	X	\$1.00	1.00	\$549.00	\$760.00	\$824.00	\$1,053.07	\$1,053.07
	03	X	\$1.00	1.00	\$1.00	\$899.00	\$1,303.00	\$1,020.22	\$1,421.16
Lee	04	X	\$1.00	1.00	\$1.00	\$543.00	\$830.00	\$795.46	\$1,088.99
	38	X	\$1.00	1.00	\$1.00	\$530.00	\$1,149.00	\$261.62	\$469.34
	39	X	\$1.00	1.00	\$1.00	\$388.00	\$521.00	\$626.33	\$762.24
Monroe	05	X	\$1.00	1.00	\$1.00	\$1,752.00	\$2,290.00	\$454.97	\$752.06
	07	X	\$1.00	1.00	\$1.00	\$824.00	\$1,224.00	\$348.88	\$643.88
Dade	06	X	\$1.00	1.00	\$1.00	\$766.00	\$991.00	\$935.54	\$1,174.11
	09	X	\$1.00	1.00	\$1.00	\$1,426.00	\$2,002.00	\$582.44	\$968.59
	78	X	\$1.00	1.00	\$1.00	\$1,076.00	\$1,552.00	\$906.09	\$1,253.13
Pinellas	08	X	\$1.00	1.00	\$1.00	\$463.00	\$785.00	\$554.89	\$863.40
	13	X	\$1.00	1.00	\$1.00	\$555.00	\$981.00	\$305.81	\$470.94
	15	X	\$1.00	1.00	\$1.00	\$402.00	\$645.00	\$540.95	\$804.39
Palm Beach	11	X	\$1.00	1.00	\$1.00	\$743.00	\$938.00	\$927.19	\$1,136.74
	19	X	\$1.00	1.00	\$1.00	\$1,171.00	\$1,695.00	\$1,019.63	\$1,433.60
	69	X	\$1.00	1.00	\$1.00	\$995.00	\$1,317.00	\$1,162.42	\$1,485.57
Escambia	12	X	\$1.00	1.00	\$1.00	\$937.00	\$1,327.00	\$1,021.48	\$1,447.44
	14	X	\$1.00	1.00	\$1.00	\$407.00	\$833.00	\$516.09	\$858.26
	29	X	\$0.00	0.00	\$0.00	\$312.00	\$323.00	\$0.00	\$0.00
Franklin	12	X	\$0.00	0.00	\$0.00	\$937.00	\$1,327.00	\$0.00	\$0.00
	14	X	\$1.00	1.00	\$1.00	\$407.00	\$833.00	\$395.18	\$657.19
	29	X	\$0.00	0.00	\$312.00	\$323.00	\$0.00	\$0.00	\$0.00
Okaloosa	12	X	\$1.00	1.00	\$1.00	\$937.00	\$1,327.00	\$445.68	\$631.53
	14	X	\$1.00	1.00	\$1.00	\$407.00	\$833.00	\$522.05	\$868.17
	29	X	\$1.00	1.00	\$1.00	\$312.00	\$323.00	\$866.46	\$888.12
Santa Rosa	12	X	\$1.00	1.00	\$1.00	\$937.00	\$1,327.00	\$614.63	\$870.93
	14	X	\$1.00	1.00	\$1.00	\$407.00	\$833.00	\$736.94	\$1,225.63
	29	X	\$0.00	0.00	\$0.00	\$312.00	\$323.00	\$0.00	\$0.00
Bay	14	X	\$1.00	1.00	\$1.00	\$407.00	\$833.00	\$430.52	\$715.95
	29	X	\$1.00	1.00	\$1.00	\$312.00	\$323.00	\$513.73	\$526.58
Walton	14	X	\$1.00	1.00	\$1.00	\$407.00	\$833.00	\$615.01	\$1,022.75
	29	X	\$0.00	0.00	\$0.00	\$312.00	\$323.00	\$0.00	\$0.00
Wakulla	14	X	\$1.00	1.00	\$1.00	\$407.00	\$833.00	\$489.14	\$813.44
	29	X	\$0.00	0.00	\$0.00	\$312.00	\$323.00	\$0.00	\$0.00
Gulf	14	X	\$0.00	0.00	\$0.00	\$833.00	\$0.00	\$0.00	\$0.00
	29	X	\$0.00	0.00	\$0.00	\$312.00	\$323.00	\$0.00	\$0.00
Taylor	17	X	\$0.00	0.00	\$0.00	\$326.00	\$285.00	\$0.00	\$0.00
	42	X	\$1.00	1.00	\$1.00	\$224.00	\$293.00	\$408.83	\$501.23
Jefferson	17	X	\$0.00	0.00	\$0.00	\$326.00	\$285.00	\$0.00	\$0.00
	42	X	\$0.00	0.00	\$0.00	\$224.00	\$293.00	\$0.00	\$0.00
Broward	20	X	\$1.00	1.00	\$1.00	\$577.00	\$805.00	\$742.72	\$987.08
	21	X	\$1.00	1.00	\$1.00	\$1,031.00	\$1,523.00	\$392.84	\$587.69
	75	X	\$1.00	1.00	\$1.00	\$844.00	\$1,183.00	\$847.46	\$1,135.60
Hernando	22	X	\$1.00	1.00	\$1.00	\$275.00	\$380.00	\$446.91	\$572.94
	23	X	\$1.00	1.00	\$1.00	\$209.00	\$341.00	\$365.60	\$522.44
Hillsborough	23	X	\$0.00	0.00	\$0.00	\$209.00	\$341.00	\$0.00	\$0.00
	26	X	\$0.00	0.00	\$0.00	\$258.00	\$389.00	\$0.00	\$0.00
	45	X	\$1.00	1.00	\$1.00	\$377.00	\$480.00	\$590.49	\$710.95
	46	X	\$1.00	1.00	\$1.00	\$223.00	\$289.00	\$510.82	\$591.02
St. Johns	24	X	\$1.00	1.00	\$1.00	\$178.00	\$176.00	\$489.96	\$488.00
	71	X	\$0.00	0.00	\$0.00	\$167.00	\$163.00	\$0.00	\$0.00
	73	X	\$1.00	1.00	\$1.00	\$229.00	\$313.00	\$520.59	\$623.15
	93	X	\$0.00	0.00	\$0.00	\$187.00	\$212.00	\$0.00	\$0.00
Duval	24	X	\$1.00	1.00	\$1.00	\$178.00	\$176.00	\$383.32	\$381.79
	62	X	\$1.00	1.00	\$1.00	\$132.00	\$125.00	\$448.95	\$438.18
	71	X	\$1.00	1.00	\$1.00	\$167.00	\$163.00	\$434.28	\$427.74
	73	X	\$1.00	1.00	\$1.00	\$229.00	\$313.00	\$474.09	\$567.48
Pasco	25	X	\$1.00	1.00	\$1.00	\$325.00	\$566.00	\$403.63	\$601.01
	26	X	\$1.00	1.00	\$1.00	\$258.00	\$389.00	\$406.01	\$549.34
Polk	26	X	\$0.00	0.00	\$0.00	\$389.00	\$0.00	\$0.00	\$0.00
	96	X	\$1.00	1.00	\$1.00	\$340.00	\$405.00	\$530.38	\$605.70
Manatee	27	X	\$1.00	1.00	\$1.00	\$716.00	\$1,369.00	\$394.23	\$678.86
	28	X	\$1.00	1.00	\$1.00	\$496.00	\$755.00	\$640.25	\$904.67
Nassau	30	X	\$1.00	1.00	\$1.00	\$157.00	\$199.00	\$442.48	\$486.28
	73	X	\$1.00	1.00	\$1.00	\$229.00	\$313.00	\$399.21	\$477.85
St. Lucie	31	X	\$1.00	1.00	\$1.00	\$457.00	\$557.00	\$681.67	\$789.38
	32	X	\$1.00	1.00	\$1.00	\$519.00	\$787.00	\$724.68	\$1,019.62
	33	X	\$1.00	1.00	\$1.00	\$681.00	\$953.00	\$735.72	\$983.65
	84	X	\$1.00	1.00	\$1.00	\$917.00	\$1,273.00	\$410.69	\$556.08
Indian River	34	X	\$1.00	1.00	\$1.00	\$442.00	\$628.00	\$588.03	\$782.08
	35	X	\$1.00	1.00	\$1.00	\$606.00	\$986.00	\$782.59	\$1,173.88
	84	X	\$1.00	1.00	\$1.00	\$917.00	\$1,273.00	\$570.01	\$771.79
Brevard	37	X	\$1.00	1.00	\$1.00	\$485.00	\$786.00	\$626.86	\$938.41
	86	X	\$1.00	1.00	\$1.00	\$575.00	\$754.00	\$357.89	\$456.66
	87	X	\$1.00	1.00	\$1.00	\$403.00	\$547.00	\$595.26	\$754.79
Baker	40	X	\$1.00	1.00	\$1.00	\$140.00	\$161.00	\$365.29	\$400.00
Columbia	40	X	\$1.00	1.00	\$1.00	\$140.00	\$161.00	\$351.45	\$384.84
Hamilton	40	X	\$0.00	0.00	\$0.00	\$140.00	\$161.00	\$0.00	\$0.00
Gilchrist	41	X	\$0.00	0.00	\$0.00	\$133.00	\$116.00	\$0.00	\$0.00
Citrus	43	X	\$1.00	1.00	\$1.00	\$276.00	\$390.00	\$451.81	\$581.93
	44	X	\$1.00	1.00	\$1.00	\$233.00	\$293.00	\$340.67	\$408.46
Leon	48	X	\$1.00	1.00	\$1.00	\$148.00	\$150.00	\$321.33	\$323.26
Liberty	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Madison	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Suwannee	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Lafayette	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Jackson	50	X	\$1.00	1.00	\$1.00	\$496.00	\$451.00	\$649.21	\$590.13
Holmes	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Gadsden	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Calhoun	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Washington	50	X	\$0.00	0.00	\$0.00	\$496.00	\$451.00	\$0.00	\$0.00
Bradford	53	X	\$1.00	1.00	\$1.00	\$144.00	\$146.00	\$346.05	\$349.16

Clay	53	X	\$1.00	1.00	\$1.00	\$144.00	\$146.00	\$348.02	\$351.15
Orange	74	X	\$1.00	1.00	\$1.00	\$325.00	\$324.00	\$572.28	\$571.71
Seminole	74	X	\$1.00	1.00	\$1.00	\$325.00	\$324.00	\$545.61	\$545.07
Charlotte	79	X	\$1.00	1.00	\$1.00	\$431.00	\$674.00	\$599.50	\$839.91
	82	X	\$1.00	1.00	\$1.00	\$555.00	\$998.00	\$576.59	\$933.50
Dixie	80	X	\$1.00	1.00	\$1.00	\$347.00	\$419.00	\$305.12	\$407.03
	81	X	\$0.00	0.00	\$0.00	\$276.00	\$264.00	\$0.00	\$0.00
Levy	80	X	\$1.00	1.00	\$1.00	\$347.00	\$419.00	\$227.92	\$304.05
	81	X	\$0.00	0.00	\$0.00	\$276.00	\$264.00	\$0.00	\$0.00
Sarasota	82	X	\$1.00	1.00	\$1.00	\$555.00	\$998.00	\$674.66	\$1,092.28
	83	X	\$1.00	1.00	\$1.00	\$422.00	\$797.00	\$672.04	\$1,090.73
Volusia	89	X	\$1.00	1.00	\$1.00	\$280.00	\$493.00	\$398.90	\$618.29
	90	X	\$1.00	1.00	\$1.00	\$242.00	\$377.00	\$399.88	\$549.84
Flagler	91	X	\$1.00	1.00	\$1.00	\$202.00	\$744.00	\$189.58	\$349.21
	92	X	\$1.00	1.00	\$1.00	\$254.00	\$358.00	\$430.32	\$557.26
Union	93	X	\$0.00	0.00	\$0.00	\$187.00	\$212.00	\$0.00	\$0.00
Putnam	93	X	\$1.00	1.00	\$1.00	\$187.00	\$212.00	\$401.57	\$434.10
Marion	94	X	\$1.00	1.00	\$1.00	\$161.00	\$210.00	\$343.72	\$402.50
Lake	94	X	\$1.00	1.00	\$1.00	\$161.00	\$210.00	\$336.09	\$393.56
Sumter	94	X	\$1.00	1.00	\$1.00	\$161.00	\$210.00	\$265.14	\$310.47
Alachua	94	X	\$1.00	1.00	\$1.00	\$161.00	\$210.00	\$382.07	\$447.40
Osceola	95	X	\$1.00	1.00	\$1.00	\$193.00	\$199.00	\$487.02	\$494.33
Okeechobee	97	X	\$1.00	1.00	\$1.00	\$266.00	\$403.00	\$445.13	\$602.27
Highlands	97	X	\$1.00	1.00	\$1.00	\$266.00	\$403.00	\$390.99	\$529.01
Hardee	97	X	\$1.00	1.00	\$1.00	\$266.00	\$403.00	\$617.92	\$836.04
Glades	97	X	\$1.00	1.00	\$1.00	\$266.00	\$403.00	\$387.59	\$524.42
DeSoto	97	X	\$1.00	1.00	\$1.00	\$266.00	\$403.00	\$465.72	\$630.11
Hendry	97	X	\$1.00	1.00	\$1.00	\$266.00	\$403.00	\$448.95	\$607.42
Collier	98	X	\$1.00	1.00	\$1.00	\$1,162.00	\$1,786.00	\$1,317.85	\$1,938.56
	99	X	\$1.00	1.00	\$1.00	\$887.00	\$1,178.00	\$1,134.84	\$1,428.77