

April 4, 2016

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Dwelling Fire and Extended Coverage
Policy Program Revisions – North Carolina

The Commissioner of Insurance has approved various revisions to the Dwelling Fire and Extended Coverage Policy Program subject to the Rate Bureau's jurisdiction. The revisions include (1) for the Fire Coverage, revisions to the protection/construction relativities and deductibles; (2) for Extended Coverage, revisions to the policy form (seasonal and non-seasonal) relativities and to the deductible options and deductible factors; (3) revised base rates (because the relativity changes are made on an overall revenue-neutral basis); (4) revised Windstorm or Hail exclusion credits; (5) revised Windstorm mitigation credits; and (6) Dwelling manual rule revisions related to the revised deductible options. For a more detailed list of manual revisions please see the attached summary.

As a result of these revisions, please find attached revised (1) deductible factors; (2) deductible rules; (3) Windstorm or Hail exclusion credits; (4) Windstorm mitigation credits; and (5) Fire and Extended Coverage key rates. These exhibits are intended to provide you the information to enable you to make preparations to implement the approved revisions in a timely manner.

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

These changes are applicable to all new and renewal policies effective on or after January 1, 2017.

Reprinted dwelling manual pages will be distributed in the usual manner as soon as possible. In the meantime, notice of the changes should be sent as soon as possible to your company's North Carolina agents to make them aware of the revisions.

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

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

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

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

It is our opinion that providing an insured and agent, at least 15 days in advance of the effective date, of a renewal policy, renewal certificate, billing or endorsement showing revised rates, together with a notice such as referred to below, complies with this statutory requirement. A notice should accompany such renewal policies, certificates, endorsements or billings as they become subject to the revised rates, which notice may, in our opinion, be in a form at company option (printed notice, stamp notice, stick-on label, etc.), and the suggested language is as follows:

NOTICE OF RATE CHANGE - NORTH CAROLINA

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

It is important that each company establish procedures that will insure continued compliance with the above cited 15 day advance notice requirement.

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

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms
Attachments
P-16-3

North Carolina Revised Rating Rules

About This Filing

Revised Rules

We are revising the following rules in the North Carolina Rate Pages:

- Rule **A3**. Windstorm or Hail Exclusion – Territories 07, 08, 48, 49 and 52 only is revised to provide updated Building and Contents windstorm or hail exclusion credits for Territories 07, 08, 48, 49 and 52;
- Rule **A9**. Windstorm Mitigation Program is revised to provide updated windstorm loss mitigation credits for Coverage A Dwelling and Coverage C Personal Property;
- Rule **301**. Base Premium Computation to provide updated rates for Non-seasonal and Seasonal Coverages for Owner-occupied and Non-owner-occupied key premiums for various territories; and
- Rule **404**. Mobile or Trailer Homes – DP 00 01 only to provide factors for Fire and Extended Coverage.

In addition, we are revising Rule **406**. Deductibles in the North Carolina Exception Pages to:

- revise the Dwelling Base Deductible from \$250 to \$500;
- introduce new deductible factors for the \$250 option;
- revise deductible factors for the current all perils deductible options of \$100, \$1,000 and \$2,500 and for the current Windstorm or Hail and Named Storm deductible options;
- introduce additional optional higher all perils deductibles, for Fire and Extended Coverage, of \$5,000, \$7,500 and \$10,000;
- introduce, for all new and revised options for all coverages except Coverage C - Personal Property, deductible factors that will vary by Amount of Insurance thresholds of: up to \$125,000, \$125,001 to \$175,000, \$175,001 to \$250,000, and \$250,001 and above;
- introduce, for new and revised all perils deductible options, separate deductible factors for Coverage C - Personal Property;
- introduce, for Coverage C - Personal Property for optional higher percentage or fixed-dollar options for Windstorm or Hail, deductible factors that vary by windstorm or hail deductible; introduces additional optional higher

percentage deductibles, for Extended Coverage, of 7.5% and 10% for Windstorm or Hail;

- introduce additional optional higher fixed-dollar deductibles, for Extended Coverage, of \$7,500 and \$10,000 for Windstorm or Hail;
- introduce additional optional higher percentage deductibles, for Extended Coverage, of 7.5% and 10% for Named Storm; and
- introduce optional higher Named Storm fixed-dollar deductibles for certain coastal territories.

New Rules

We are introducing an exception to Rule **401**. in the North Carolina Exception Pages to update the Superior Construction Factors.

RULE A3.**WINDSTORM OR HAIL EXCLUSION – TERRITORIES 07, 08, 48, 49 AND 52 ONLY**

Territory	Building Credit	Contents Credit
07	\$ <u>196179</u>	\$ <u>2523</u>
08	<u>204183</u>	<u>2725</u>
48	<u>105101</u>	<u>1513</u>
49	<u>9899</u>	<u>1312</u>
52	<u>105110</u>	<u>1413</u>

**Table A3.B.2.(R) Windstorm Or Hail Exclusion –
Territories 07, 08, 48, 49 And 52 Only**

**RULE A3.
WINDSTORM OR HAIL EXCLUSION – TERRITORIES 07, 08, 48, 49 AND 52 ONLY**

Territory	Building Credit	Contents Credit
07	\$ <u>196179</u>	\$ <u>2523</u>
08	<u>204183</u>	<u>2725</u>
48	<u>105101</u>	<u>1513</u>
49	<u>9899</u>	<u>1312</u>
52	<u>105110</u>	<u>1413</u>

**Table A3.B.2.(R) Windstorm Or Hail Exclusion –
Territories 07, 08, 48, 49 And 52 Only**

**RULE A9.
WINDSTORM MITIGATION PROGRAM**

Mitigation Feature	Territory 07	Territory 08	Territory 48-And-49	Territory 49	Territory 52
Total Hip Roof	\$ <u>409</u>	\$ <u>409</u>	\$ 5	\$ <u>5</u>	\$ 5
Opening Protection	<u>4410</u>	<u>409</u>	5	<u>5</u>	5
Total Hip Roof and Opening Protection	<u>2419</u>	<u>2018</u>	10	<u>10</u>	10
IBHS Designation:					
<i>Hurricane Fortified for Safer Living®</i>	<u>3431</u>	<u>3532</u>	<u>4312</u>	<u>13</u>	<u>4819</u>
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	<u>87</u>	<u>87</u>	4	<u>4</u>	4
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	<u>4312</u>	<u>4312</u>	5	<u>5</u>	7
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	<u>2419</u>	<u>2220</u>	7	<u>7</u>	<u>4412</u>
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	<u>2523</u>	<u>2624</u>	8	<u>8</u>	<u>4314</u>
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	<u>2725</u>	<u>2725</u>	10	<u>10</u>	<u>4314</u>
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	<u>3428</u>	<u>3229</u>	11	<u>11</u>	<u>4617</u>

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

Mitigation Feature	Territory 07	Territory 08	Territory 48-And-49	Territory 49	Territory 52
Total Hip Roof	\$ 1	\$ 1	\$ 1	\$ <u>1</u>	\$ 1
Opening Protection	1	1	1	<u>1</u>	1
Total Hip Roof and Opening Protection	2	2	1	<u>1</u>	1
IBHS Designation:					
<i>Hurricane Fortified for Safer Living®</i>	5	5	2	<u>2</u>	3
<i>Hurricane Fortified for Existing Homes® Bronze Option 1</i>	1	1	1	<u>1</u>	1
<i>Hurricane Fortified for Existing Homes® Bronze Option 2</i>	2	2	1	<u>1</u>	1
<i>Hurricane Fortified for Existing Homes® Silver Option 1</i>	3	3	1	<u>1</u>	2
<i>Hurricane Fortified for Existing Homes® Silver Option 2</i>	3	4	1	<u>1</u>	2
<i>Hurricane Fortified for Existing Homes® Gold Option 1</i>	4	4	1	<u>1</u>	2
<i>Hurricane Fortified for Existing Homes® Gold Option 2</i>	4	4	2	<u>2</u>	2

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

**RULE 301.
BASE PREMIUM COMPUTATION**

Owner-occupied And Non-owner-occupied Key Premiums—Territories 07, 08, 32				
Fire—Coverage A—All Forms—Non-seasonal And Seasonal				
Protection Class	Const.*	1—5 Families		
		Territory 07	Territory 08	Territory 32
1-4	M	\$ 11	\$ 13	\$ 29
	F	18	21	46
5-6	M	14	16	37
	F	19	23	51
7	M	16	20	42
	F	21	26	58
8	M	18	22	48
	F	24	29	65
8B, 9, 9e, 9s	M	35	42	93
	F	47	57	127
10	M	58	69	153
	F	72	85	188

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

Table 301.A.#1(R) Fire—Coverage A—All Forms—Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 07, 08, 32				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 07	Territory 08	Territory 32
1	M	\$ 11	\$ 13	\$ 30
	F	16	17	40
2	M	12	13	30
	F	16	18	41
3	M	12	13	31
	F	16	18	42
4	M	12	14	32
	F	17	19	43
5	M	12	14	32
	F	17	19	44
6	M	13	15	35
	F	18	20	47
7	M	14	16	37
	F	19	22	50
8	M	16	18	42
	F	22	25	57
8B, 9, 9E, 9S	M	18	20	46
	F	24	27	63
10	M	22	24	57
	F	30	33	77

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

as frame.

Table 301.A.#1(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 34, 36, 38				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 34	Territory 36	Territory 38
1-4	M	\$ 32	\$ 34	\$ 30
	F	54	48	45
5-6	M	41	38	37
	F	55	53	50
7	M	46	43	42
	F	62	59	57
8	M	52	49	48
	F	72	67	63
8B, 9, 9e, 9s	M	101	96	92
	F	138	131	124
10	M	166	157	151
	F	204	194	185

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

Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 34, 36, 38				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 34	Territory 36	Territory 38
1	M	\$ 34	\$ 32	\$ 30
	F	46	43	40
2	M	35	32	30
	F	47	44	41
3	M	35	33	31
	F	48	45	42
4	M	36	34	32
	F	49	46	43
5	M	37	34	32
	F	50	47	44
6	M	40	37	35
	F	54	51	47
7	M	42	39	37
	F	57	53	50
8	M	48	45	42
	F	65	61	57
8B, 9, 9E, 9S	M	53	49	46
	F	72	67	63
10	M	64	60	57
	F	88	82	77

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

Table 301.A.#3(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 39, 41, 44				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 39	Territory 41	Territory 44
1-4	M	\$ 24	\$ 38	\$ 26
	F	39	61	41
5-6	M	31	50	34
	F	42	67	45
7	M	35	55	38
	F	48	75	49
8	M	40	62	43
	F	54	85	58
8B, 9, 9e, 9s	M	78	123	83
	F	106	166	112
40	M	128	201	136
	F	156	245	166

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

Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 39, 41, 44				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 39	Territory 41	Territory 44
1	M	\$ 28	\$ 54	\$ 34
	F	38	74	47
2	M	28	55	35
	F	39	75	48
3	M	29	56	36
	F	39	77	49
4	M	29	58	37
	F	40	78	50
5	M	30	59	37
	F	41	80	51
6	M	32	63	40
	F	44	86	55
7	M	34	67	42
	F	47	91	58
8	M	39	76	49
	F	53	104	66
8B, 9, 9E, 9S	M	43	84	54
	F	59	115	73

10	M	53	103	66
	F	72	140	89

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

Table 301.A.#5(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 45, 46, 47				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 45	Territory 46	Territory 47
1-4	M	\$ 29	\$ 26	\$ 28
	F	46	41	44
5-6	M	38	34	36
	F	50	44	47
7	M	43	38	41
	F	58	52	55
8	M	48	43	46
	F	65	58	62
8B, 9, 9e, 9s	M	95	84	90
	F	127	113	121
10	M	153	136	145
	F	189	168	179

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

Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 45, 46, 47				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 45	Territory 46	Territory 47
1	M	\$ 37	\$ 41	\$ 32
	F	51	56	44
2	M	38	42	33
	F	52	57	45
3	M	39	43	34
	F	53	59	46
4	M	40	44	35
	F	54	60	47
5	M	40	45	35
	F	55	61	48
6	M	43	48	38
	F	59	66	52
7	M	46	51	40
	F	62	69	54
8	M	52	58	46
	F	72	79	62
8B, 9, 9E,	M	58	64	50

<u>9S</u>	<u>F</u>	<u>79</u>	<u>87</u>	<u>69</u>
<u>10</u>	<u>M</u>	<u>71</u>	<u>78</u>	<u>62</u>
	<u>F</u>	<u>96</u>	<u>107</u>	<u>84</u>

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

Table 301.A.#7(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 48, 49, 52				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 48	Territory 49	Territory 52
1-4	M	\$ 19	\$ 19	\$ 20
	F	31	32	33
5-6	M	25	25	26
	F	33	34	36
7	M	29	30	30
	F	38	39	40
8	M	31	32	34
	F	44	46	47
8B, 9, 9e, 9s	M	62	64	66
	F	84	87	89
10	M	102	105	107
	F	125	129	134

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

Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 48, 49, 52				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 48	Territory 49	Territory 52
1	M	\$ 28	\$ 25	\$ 24
	F	39	34	32
2	M	29	26	24
	F	39	35	33
3	M	30	26	25
	F	40	36	34
4	M	30	27	25
	F	41	36	34
5	M	31	27	26
	F	42	37	35
6	M	33	29	28
	F	45	40	38
7	M	35	31	29
	F	48	42	40
8	M	40	35	33

	F	55	48	46
8B, 9, 9E, 9S	M	44	39	37
	F	60	53	50
10	M	54	48	45
	F	74	65	61

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

Table 301.A.#9(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 53, 57, 60				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 53	Territory 57	Territory 60
1-4	M	\$ 21	\$ 27	\$ 20
	F	33	42	32
5-6	M	26	34	26
	F	36	46	35
7	M	30	39	28
	F	40	52	38
8	M	34	44	33
	F	46	60	45
8B, 9, 9e, 9s	M	66	86	63
	F	88	116	86
10	M	108	139	104
	F	132	171	128

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

Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 53, 57, 60				
Fire – Coverage A – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 53	Territory 57	Territory 60
1	M	\$ 24	\$ 30	\$ 26
	F	32	40	36
2	M	24	30	27
	F	33	41	37
3	M	25	31	27
	F	34	42	37
4	M	25	32	28
	F	34	43	38
5	M	26	32	29
	F	35	44	39
6	M	28	35	31
	F	38	47	42
7	M	29	37	32

	F	40	50	44
8	M	33	42	37
	F	46	57	51
8B, 9, 9E, 9S	M	37	46	41
	F	50	63	56
10	M	45	57	50
	F	61	77	68

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

Table 301.A.#11(R) Fire – Coverage A – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 07, 08, 32				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 07	Territory 08	Territory 32
1-4	M	\$ 5	\$ 5	\$ 14
	F	6	7	16
5-6	M	6	6	16
	F	6	7	19
7	M	6	7	17
	F	7	8	20
8	M	6	7	19
	F	9	10	24
8B, 9, 9e, 9s	M	12	13	31
	F	14	16	40
10	M	17	19	46
	F	20	22	55

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

Table 301.A.#13(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 07, 08, 32				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 07	Territory 08	Territory 32
1	M	\$ 3	\$ 4	\$ 11
	F	5	6	16
2	M	3	4	12
	F	5	6	16
3	M	4	4	12
	F	5	6	16
4	M	4	4	12
	F	5	6	17
5	M	4	4	12
	F	5	6	17
6	M	4	5	13

	F	5	6	18
7	M	4	5	14
	F	6	7	19
8	M	5	6	16
	F	7	8	22
8B, 9, 9E, 9S	M	5	6	18
	F	7	9	24
10	M	6	8	22
	F	9	11	30

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

Table 301.A.#13(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 34, 36, 38				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 34	Territory 36	Territory 38
1-4	M	\$ 13	\$ 13	\$ 11
	F	17	16	15
5-6	M	16	16	14
	F	19	18	16
7	M	18	17	16
	F	21	21	18
8	M	19	18	16
	F	25	24	21
8B, 9, 9e, 9s	M	33	32	27
	F	41	40	35
10	M	47	45	40
	F	58	55	48

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

Table 301.A.#15(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 34, 36, 38				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 34	Territory 36	Territory 38
1	M	\$ 12	\$ 11	\$ 10
	F	17	16	14
2	M	12	12	10
	F	17	16	14
3	M	13	12	11
	F	17	16	14
4	M	13	12	11
	F	18	17	15
5	M	13	12	11

	F	18	17	15
6	M	14	13	12
	F	19	18	16
7	M	15	14	12
	F	20	19	17
8	M	17	16	14
	F	23	22	20
8B, 9, 9E, 9S	M	19	18	16
	F	26	24	21
10	M	23	22	19
	F	32	30	26

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

Table 301.A.#15(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Owner-occupied And Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 39, 41, 44				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 39	Territory 41	Territory 44
1-4	M	\$ 12	\$ 16	\$ 12
	F	15	20	15
5-6	M	14	19	14
	F	16	22	17
7	M	15	20	17
	F	18	24	19
8	M	16	22	17
	F	20	29	24
8B, 9, 9e, 9s	M	28	36	30
	F	34	46	37
10	M	39	53	42
	F	48	65	54

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

Table 301.A.#17(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 39, 41, 44				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 39	Territory 41	Territory 44
1	M	\$ 11	\$ 17	\$ 13
	F	15	23	17
2	M	11	17	13
	F	15	24	18
3	M	11	18	13
	F	15	24	18
4	M	12	18	14

	F	16	25	19
5	M	12	18	14
	F	16	25	19
6	M	13	20	15
	F	17	27	20
7	M	13	21	16
	F	18	28	22
8	M	15	24	18
	F	21	33	25
8B, 9, 9E, 9S	M	17	26	20
	F	23	36	27
10	M	21	32	24
	F	28	44	33

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

Table 301.A.#17(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 45, 46, 47				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 45	Territory 46	Territory 47
1-4	M	\$ 13	\$ 11	\$ 13
	F	16	14	15
5-6	M	15	13	14
	F	18	16	17
7	M	17	15	16
	F	20	18	19
8	M	18	16	17
	F	23	20	22
8B, 9, 9e, 9s	M	31	28	30
	F	40	34	38
10	M	44	39	42
	F	55	49	52

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

Table 301.A.#19(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 45, 46, 47				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 45	Territory 46	Territory 47
1	M	\$ 14	\$ 14	\$ 12
	F	18	19	17
2	M	14	14	12
	F	19	20	17
3	M	14	15	13

	F	19	20	17
4	M	14	15	13
	F	20	21	18
5	M	15	15	13
	F	20	21	18
6	M	16	17	14
	F	22	23	19
7	M	17	17	15
	F	23	24	20
8	M	19	20	17
	F	26	27	23
8B, 9, 9E 9S	M	21	22	19
	F	29	30	26
10	M	26	27	23
	F	35	37	32

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

Table 301.A.#19(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 48, 49, 52				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1–5 Families		
		Territory 48	Territory 49	Territory 52
1-4	M	\$ 9	\$ 9	\$ 10
	F	11	12	12
5-6	M	11	12	12
	F	12	12	13
7	M	11	12	12
	F	14	14	15
8	M	12	12	13
	F	16	17	17
8B, 9, 9e, 9s	M	21	22	22
	F	26	27	29
10	M	31	32	34
	F	37	38	40

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

Table 301.A.#21(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 48, 49, 52				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 48	Territory 49	Territory 52
1	M	\$ 10	\$ 9	\$ 9
	F	14	13	13
2	M	10	10	10

	F	14	13	13
3	M	11	10	10
	F	14	13	13
4	M	11	10	10
	F	15	14	14
5	M	11	10	10
	F	15	14	14
6	M	12	11	11
	F	16	15	15
7	M	12	12	12
	F	17	16	16
8	M	14	13	13
	F	20	18	18
8B, 9, 9E, 9S	M	16	15	15
	F	21	20	20
10	M	19	18	18
	F	26	25	25

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

Table 301.A.#21(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 53, 57, 60				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 53	Territory 57	Territory 60
1-4	M	\$ 40	\$ 42	\$ 9
	F	44	45	42
5-6	M	44	45	40
	F	43	46	43
7	M	42	46	43
	F	43	49	44
8	M	43	46	43
	F	47	22	46
8B, 9, 9e, 9s	M	22	29	22
	F	27	36	28
10	M	32	42	34
	F	38	54	38

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

Table 301.A.#23(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Owner-occupied And Non-owner-occupied Key Premiums – Territories 53, 57, 60				
Fire – Coverage C – All Forms – Non-seasonal And Seasonal				
Protection Class	Const.*	1 – 5 Families		
		Territory 53	Territory 57	Territory 60
1	M	\$ 9	\$ 11	\$ 10

	F	12	16	14
<u>2</u>	M	9	12	10
	F	12	16	14
<u>3</u>	M	9	12	11
	F	12	16	14
<u>4</u>	M	9	12	11
	F	13	17	15
<u>5</u>	M	10	12	11
	F	13	17	15
<u>6</u>	M	10	13	12
	F	14	18	16
<u>7</u>	M	11	14	12
	F	15	19	17
<u>8</u>	M	12	16	14
	F	17	22	20
<u>8B, 9, 9E, 9S</u>	M	14	18	16
	F	19	24	21
<u>10</u>	M	17	22	19
	F	23	30	26
* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A.#23(R) Fire – Coverage C – All Forms – Non-seasonal And Seasonal Non-owner-occupied Key Premiums

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
07	\$ 214	\$ 227	\$ 353
08	224	235	365
32	29	36	48
34	34	42	56
36	19	27	34
38	17	24	28
39	20	28	33
41	56	70	92
44	31	44	54
45	50	62	83
46	33	41	54
47	41	51	68
48	125	140	206
49	115	128	190
52	129	144	213
53	29	36	48
57	25	34	44
60	25	35	44

* DP 00 01 Key Premiums are Non-seasonal and Seasonal. DP 00 02 and DP 00 03 Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#25(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums

Extended Coverage, Broad And Special Forms – Coverage A Key Premiums*				
Territory	Const.*	Forms		
		DP 00 01	DP 00 02	DP 00 03
07	M	185	196	204
	F	195	207	215
08	M	191	202	210
	F	201	213	221
32	M	29	39	44
	F	30	41	45
34	M	33	45	50
	F	35	47	53
36	M	19	26	29
	F	20	27	30
38	M	17	23	26
	F	18	24	27
39	M	20	27	30
	F	21	28	32
41	M	48	65	72
	F	51	69	77
44	M	29	39	44
	F	30	41	45
45	M	46	62	69
	F	48	65	72
46	M	30	41	45
	F	32	43	48

<u>47</u>	<u>M</u> <u>F</u>	<u>38</u> <u>40</u>	<u>51</u> <u>54</u>	<u>57</u> <u>60</u>
<u>48</u>	<u>M</u> <u>F</u>	<u>114</u> <u>120</u>	<u>121</u> <u>127</u>	<u>125</u> <u>132</u>
<u>49</u>	<u>M</u> <u>F</u>	<u>111</u> <u>117</u>	<u>118</u> <u>124</u>	<u>122</u> <u>129</u>
<u>52</u>	<u>M</u> <u>F</u>	<u>128</u> <u>135</u>	<u>136</u> <u>143</u>	<u>141</u> <u>149</u>
<u>53</u>	<u>M</u> <u>F</u>	<u>28</u> <u>29</u>	<u>38</u> <u>39</u>	<u>42</u> <u>44</u>
<u>57</u>	<u>M</u> <u>F</u>	<u>25</u> <u>26</u>	<u>34</u> <u>35</u>	<u>38</u> <u>39</u>
<u>60</u>	<u>M</u> <u>F</u>	<u>25</u> <u>26</u>	<u>34</u> <u>35</u>	<u>38</u> <u>39</u>

* DP 00 01 Key Premiums are Non-seasonal and Seasonal. DP 00 02 and DP 00 03 Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#25(R) Extended Coverage, Broad And Special Forms – Coverage A Key Premiums

<u>Territory</u>	<u>DP 00 02</u>	<u>DP 00 03</u>
<u>07, 08</u>	<u>1.263</u>	<u>1.65</u>
<u>32, 34, 41, 45 – 47, 53</u>	<u>1.60</u>	<u>1.65</u>
<u>36, 38, 39, 44, 60</u>	<u>1.60</u>	<u>1.65</u>
<u>48, 49, 52</u>	<u>1.495</u>	<u>1.65</u>
<u>57</u>	<u>1.60</u>	<u>1.65</u>

Table 301.A.#26(R) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03

<u>Territory</u>	<u>DP 00 02</u>	<u>DP 00 03</u>
<u>07, 08</u>	<u>1.10</u>	<u>1.20</u>
<u>32, 34, 41, 45 – 47, 53</u>	<u>1.50</u>	<u>1.55</u>
<u>36, 38, 39, 44, 60</u>	<u>1.50</u>	<u>1.55</u>
<u>48, 49, 52</u>	<u>1.10</u>	<u>1.20</u>
<u>57</u>	<u>1.50</u>	<u>1.55</u>

Table 301.A.#26(R) Extended Coverage, Broad And Special Forms – Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*			
Territory	Forms		
	DP 00 01	DP 00 02	DP 00 03
<u>07</u>	<u>\$ 29</u>	<u>\$ 31</u>	<u>\$ 62</u>
<u>08</u>	<u>30</u>	<u>32</u>	<u>65</u>
<u>32</u>	<u>2</u>	<u>3</u>	<u>4</u>
<u>34</u>	<u>2</u>	<u>3</u>	<u>4</u>
<u>36</u>	<u>4</u>	<u>2</u>	<u>2</u>

38	4	2	2
39	4	2	2
41	7	9	15
44	3	5	6
45	5	7	11
46	2	3	4
47	3	4	6
48	18	21	39
49	16	18	34
52	18	21	39
53	2	3	4
57	4	2	2
60	2	3	4

* DP 00 01 Key Premiums are Non-seasonal and Seasonal. DP 00 02 and DP 00 03 Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#28(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums

<u>Extended Coverage, Broad And Special Forms – Coverage C Key Premiums*</u>				
<u>Territory</u>	<u>Const.*</u>	<u>Forms</u>		
		<u>DP 00 01</u>	<u>DP 00 02</u>	<u>DP 00 03</u>
07	M	26	28	29
	F	27	29	30
08	M	27	29	30
	F	28	30	31
32	M	2	3	3
	F	2	3	3
34	M	2	3	3
	F	2	3	3
36	M	1	1	2
	F	1	1	2
38	M	1	1	2
	F	1	1	2
39	M	1	1	2
	F	1	1	2
41	M	6	8	9
	F	6	8	9
44	M	3	4	5
	F	3	4	5
45	M	5	7	8
	F	5	7	8
46	M	2	3	3
	F	2	3	3
47	M	3	4	5
	F	3	4	5
48	M	15	16	17
	F	16	17	18
49	M	14	15	15
	F	15	16	17
52	M	16	17	18
	F	17	18	19
53	M	2	3	3
	F	2	3	3
57	M	1	1	2
	F	1	1	2

<u>60</u>	<u>M</u> <u>F</u>	<u>2</u> <u>2</u>	<u>3</u> <u>3</u>	<u>3</u> <u>3</u>
* <u>DP 00 01</u> Key Premiums are Non-seasonal and Seasonal. <u>DP 00 02</u> and <u>DP 00 03</u> Key Premiums are Non-seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils. M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.				

Table 301.A.#28(R) Extended Coverage, Broad And Special Forms – Coverage C Key Premiums

<u>Territory</u>	<u>DP 00 02</u>	<u>DP 00 03</u>
<u>07, 08</u>	<u>1.300</u>	<u>2.15</u>
<u>32, 34, 41, 45 –</u> <u>47, 53</u>	<u>2.10</u>	<u>2.15</u>
<u>36, 38, 39, 44, 60</u>	<u>2.10</u>	<u>2.15</u>
<u>48, 49, 52</u>	<u>1.590</u>	<u>2.15</u>
<u>57</u>	<u>2.10</u>	<u>2.15</u>

Table 301.A.#29(R) Extended Coverage, Broad And Special Forms – Coverage C Seasonal Key Premiums Forms DP 00 02 And DP 00 03

<u>Territory</u>	<u>DP 00 02</u>	<u>DP 00 03</u>
<u>07, 08</u>	<u>1.10</u>	<u>1.20</u>
<u>32, 34, 41, 45 –</u> <u>47, 53</u>	<u>1.50</u>	<u>1.55</u>
<u>36, 38, 39, 44, 60</u>	<u>1.50</u>	<u>1.55</u>
<u>48, 49, 52</u>	<u>1.10</u>	<u>1.20</u>
<u>57</u>	<u>1.50</u>	<u>1.55</u>

Table 301.A.#29(R) Extended Coverage, Broad And Special Forms – Coverage C Seasonal Key Premiums Forms DP 00 02 And DP 00 03

RULE 401.
SUPERIOR CONSTRUCTION

Table **401.C.** is replaced by the following:

<u>Classifications</u>	<u>Fire</u>	<u>E.C., Broad & Special Forms</u>
<u>Fire Resistive & Masonry</u>		
<u>Non-Combustible</u>	<u>.50</u>	<u>.75</u>
<u>Non-Combustible</u>	<u>.50</u>	<u>1.00</u>

Table 401.C. Superior Construction Factors

RULE 404.
MOBILE OR TRAILER HOMES – (DP 00 01)

Use the Multiply the Frame Construction, One Family, Coverage A or C, Frame Base Premium by .9 for Fire and 1.25 for Extended Coverage.

**RULE 406.
DEDUCTIBLES**

The introductory text in Rule 406, preceding Paragraph A, is replaced by the following:

All policies are subject to a deductible that applies to loss from all perils, except Earthquake. A separate deductible type applies to Earthquake Coverage as described in Rule 509.

Refer to the Earthquake Coverage rule for the applicable deductible provision.

A. Base Deductible

\$500 Deductible.

B. Optional Deductibles

1. All Perils Deductibles

To compute the premium for these options, multiply the Base Premium for the Base Deductible by the factors selected from the following tables:

Table 406.B.1. is replaced by the following:

Deductible	Factors
\$ 100*	1.05
500	.95
1,000	.89
2,500	.84

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 Perils Deductibles.

Table 406.B.1. All Perils Deductibles

Fire				
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures				
Deductibles	Coverages A, B, D And E Limit (Expressed In \$)			
	Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 100*	1.080	1.070	1.060	1.050
250*	1.040	1.035	1.030	1.025
1,000	0.981	0.987	0.988	0.992
2,500	0.933	0.953	0.959	0.973
5,000	0.865	0.906	0.919	0.945
7,500	0.809	0.866	0.884	0.922
10,000	0.759	0.829	0.854	0.901

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 Fire Deductibles.

Table 406.B.1.#1 Fire Coverage A, B, D Or E Deductibles

<u>Fire</u>	
<u>Coverage C And Other Personal Property Coverage Options</u>	
<u>Deductibles</u>	<u>Factors</u>
\$ 100*	1.070
250*	1.035
1,000	0.989
2,500	0.961
5,000	0.923
7,500	0.891
10,000	0.862

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 Fire Deductibles.

Table 406.B.1.#2 Fire Coverage C Deductibles

<u>Territories 07, 08, 48, 49, 52 (Beach & Coastal)</u>				
<u>E.C., V. & M.M., Broad And Special Forms</u>				
<u>Coverage A, B, D Or E And Coverage Options For Building And Non-building Structures</u>				
<u>Deductibles</u>	<u>Coverage A, B, D Or E Limit (Expressed In \$)</u>			
	<u>Up To 125,000</u>	<u>125,001 To 175,000</u>	<u>175,001 To 250,000</u>	<u>250,001 And Above</u>
\$ 100*	1.072	1.047	1.035	1.022
250*	1.040	1.027	1.021	1.011
1,000	0.935	0.957	0.967	0.980
2,500	0.800	0.857	0.888	0.935
5,000	0.665	0.741	0.791	0.874
7,500	0.582	0.660	0.719	0.825
10,000	0.530	0.599	0.662	0.784

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.

Table 406.B.1.#3 E.C., V. & M.M., Broad And Special Forms Coverage A, B, D Or E Deductibles

<u>Territories 07, 08, 48, 49, 52 (Beach & Coastal)</u>	
<u>E.C., V. & M.M., Broad And Special Forms</u>	
<u>Coverage C And Other Personal Property Coverage Options</u>	
<u>Deductibles</u>	<u>Factors</u>
\$ 100*	1.030
250*	1.016
1,000	0.973
2,500	0.910
5,000	0.833
7,500	0.775
10,000	0.728
* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.	

Table 406.B.1.#4 E.C., V. & M.M., Broad And Special Forms Coverage C Deductibles

<u>Territories 32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60 (Inland)</u>				
<u>E.C., V. & M.M., Broad And Special Forms</u>				
<u>Coverage A, B, D Or E And Coverage Options For Building And Non-building Structures</u>				
	<u>Coverage A, B, D Or E Limit (Expressed In \$)</u>			
<u>Deductibles</u>	<u>Up To 125,000</u>	<u>125,001 To 175,000</u>	<u>175,001 To 250,000</u>	<u>250,001 And Above</u>
\$ 100*	1.108	1.083	1.073	1.056
250*	1.060	1.047	1.044	1.034
1,000	0.910	0.928	0.939	0.948
2,500	0.727	0.773	0.802	0.838
5,000	0.548	0.603	0.645	0.711
7,500	0.451	0.500	0.541	0.621
10,000	0.393	0.436	0.472	0.555
* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.				

Table 406.B.1.#5 E.C., V. & M.M., Broad And Special Forms Coverage A, B, D Or E Deductibles

<u>Territories 32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60 (Inland)</u>	
<u>E.C., V. & M.M., Broad And Special Forms</u>	
<u>Coverage C And Other Personal Property Coverage Options</u>	
<u>Deductibles</u>	<u>Factors</u>
\$ 100*	1.077
250*	1.045
1,000	0.936
2,500	0.800
5,000	0.651
7,500	0.555
10,000	0.489

* Refer to state rates for the minimum annual additional premium charge that applies per location for all \$100 and \$250 E.C., V. & M.M., Broad And Special Forms Deductibles.

Table 406.B.1.#6 E.C., V. & M.M., Broad And Special Forms Coverage C Deductibles

Paragraph **B.2.a.(6)** is deleted and replaced by the following:

B. Optional Deductibles

2. Windstorm Or Hail Deductibles

When the policy covers the peril of Windstorm or Hail, the following deductible options may be used in conjunction with a deductible applicable to all other perils covered under Extended Coverage, Broad or Special Forms. They may not be used on a policy in conjunction with a Named Storm deductible as described in Paragraph 3.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2%, 5%, 7.5% and 10% of the limit of liability that applies to Coverage **A, B, D** or **E**, whichever is greatest, when the dollar amount of the percentage deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

Use Windstorm Or Hail Percentage Deductible Endorsement **DP 03 12**.

(3) Declarations Instructions

Enter, on the policy Declarations, the percentage amount that applies to Windstorm or Hail and the dollar amount that applies to All Other Perils. For example:

Deductible – Windstorm or Hail 2% of the Coverage **A** limit and \$500 for All Other Perils.

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage **A, B, D** or **E** and Coverage Options For Buildings And Non-building Structures differ by the deductible percentage amounts that apply to Windstorm or Hail, deductible amounts that apply to other perils, and the Coverage **A, B, D** or **E** limit.

The deductible factors for Coverage **C** and Other Personal Property Coverage Options differ by the deductible percentage amounts that apply to Windstorm or Hail and the deductible amounts that apply to other perils.

(6) Use Of Factors

The factors for the Windstorm or Hail Deductibles incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(76) Deductible Factors

In Territories 07, 08, 48, 49 and 52 Only, wWhen the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA - Territories 07, 08, 48, 49 and 52), additional calculations must be performed to ensure that the premium credit applied to the deductible is **not** greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

(a) Property Not Located in Area Serviced by the NCIUA

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the factor selected for the desired windstorm or hail deductible options from the following tables.

(b) Property Is Located in Area Serviced by the NCIUA

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

- Step 1. Multiply the windstorm or hail exclusion credit shown in the state rates, under Additional Rule A3. – Windstorm Or Hail Exclusion, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.
- Step 2. Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".
- Step 3. Select the factor for the desired windstorm or hail deductible option from the following tables and subtract the factor from unity (1.00).
- Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the windstorm or hail deductible credit.
- Step 5. Compare the results in Steps 2. and 4. If the result in:
 Step 2. is **less than** the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium.
 Step 2. is **greater than or equal to** Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired windstorm or hail deductible option.

Coverage A, B, D Or E And Coverage Options For Buildings And Non-Building Structures			
All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	1%	2%	5%
\$ 100	.99	.92	.82
250	.93	.86	.77
500	.88	.81	.74
1,000	.72	.72	.63
2,500	.49	.49	.48

Table 406.B.2.a.(6)(b)#1 Factors

Coverage C And Other Personal Property Coverage Options*	
All Other Perils Ded. Amt.	Windstorm Or Hail 1%, 2% Or 5% Deductible
\$ 100	1.07
250	.99
500	.90
1,000	.72
2,500	.49

* Only use when policy also covers building or non-building structures

Table 406.B.2.a.(6)(b)#2 Factors

Territories 07, 08, 48, 49, 52 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts	Coverages A, B, D And E Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
1%	\$ 100	0.956	0.926	0.916	0.899
	250	0.952	0.925	0.915	0.898
	500	0.946	0.924	0.913	0.897
	1,000	0.933	0.921	0.911	0.895
	2,500	=	=	=	0.879
	5,000	=	=	=	0.878
	7,500	=	=	=	0.872
	10,000	=	=	=	0.855
2%	100	0.868	0.841	0.832	0.818
	250	0.866	0.840	0.832	0.817
	500	0.863	0.838	0.830	0.816
	1,000	0.856	0.836	0.828	0.815
	2,500	=	0.830	0.823	0.810
	5,000	=	=	=	0.805
	7,500	=	=	=	0.797
	10,000	=	=	=	0.792
5%	100	0.705	0.680	0.675	0.665
	250	0.704	0.679	0.674	0.664
	500	0.701	0.678	0.673	0.663
	1,000	0.697	0.675	0.670	0.661
	2,500	0.686	0.669	0.665	0.657
	5,000	0.671	0.663	0.659	0.652
	7,500	=	0.657	0.655	0.648
	10,000	=	=	0.651	0.646
7.5%	100	0.622	0.599	0.594	0.585
	250	0.620	0.598	0.593	0.585
	500	0.618	0.596	0.592	0.584
	1,000	0.615	0.594	0.590	0.582
	2,500	0.606	0.588	0.585	0.577
	5,000	0.594	0.581	0.578	0.572
	7,500	0.585	0.578	0.574	0.569
	10,000	=	0.574	0.572	0.566
10%	100	0.557	0.535	0.531	0.522
	250	0.555	0.534	0.530	0.522
	500	0.553	0.533	0.529	0.521
	1,000	0.550	0.530	0.527	0.519
	2,500	0.542	0.524	0.521	0.515
	5,000	0.532	0.518	0.515	0.510
	7,500	0.524	0.514	0.511	0.506
	10,000	0.518	0.511	0.509	0.504

Table 406.B.2.a.(7)#1 Coverage A, B, D Or E Windstorm Or Hail Percentage Deductibles

Territories 07, 08, 48, 49, 52 (Beach & Coastal)								
Coverage C And Other Personal Property Coverage Options*								
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts (Expressed In \$)							
	100	250	500	1,000	2,500	5,000	7,500	10,000
1%	0.909	0.908	0.906	0.902	0.890	0.876	0.870	0.853
2%	0.827	0.826	0.825	0.822	0.815	0.804	0.795	0.791
5%	0.671	0.670	0.669	0.667	0.662	0.655	0.650	0.645
7.5%	0.591	0.590	0.589	0.587	0.582	0.575	0.571	0.568
10%	0.528	0.527	0.526	0.523	0.518	0.513	0.508	0.505

* Only use when policy also covers building or non-building structures.

Table 406.B.2.a.(7)#2 Coverage C And Other Personal Property Windstorm Or Hail Percentage Deductibles

Territories 32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60 (Inland)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts	Coverages A, B, D And E Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
1%	\$ 100	0.990	0.947	0.926	0.885
	250	0.975	0.937	0.917	0.878
	500	0.949	0.921	0.902	0.867
	1,000	0.903	0.893	0.878	0.848
	2,500	=	=	=	0.802
	5,000	=	=	=	0.711
	7,500	=	=	=	0.654
	10,000	=	=	=	0.608
2%	100	0.916	0.866	0.843	0.802
	250	0.902	0.855	0.833	0.795
	500	0.879	0.840	0.819	0.784
	1,000	0.841	0.812	0.794	0.765
	2,500	=	0.748	0.737	0.718
	5,000	=	=	=	0.664
	7,500	=	=	=	0.605
	10,000	=	=	=	0.567
5%	100	0.785	0.730	0.711	0.688
	250	0.771	0.720	0.701	0.681
	500	0.749	0.705	0.687	0.669
	1,000	0.715	0.676	0.663	0.650
	2,500	0.634	0.612	0.605	0.604
	5,000	0.540	0.542	0.539	0.549
	7,500	=	0.495	0.496	0.511
	10,000	=	=	0.464	0.483
7.5%	100	0.729	0.681	0.667	0.650
	250	0.715	0.670	0.658	0.643
	500	0.693	0.655	0.643	0.632
	1,000	0.659	0.626	0.619	0.613
	2,500	0.582	0.563	0.561	0.566
	5,000	0.498	0.492	0.495	0.512
	7,500	0.444	0.449	0.453	0.474
	10,000	=	0.421	0.423	0.446
10%	100	0.692	0.650	0.640	0.626
	250	0.678	0.639	0.630	0.619
	500	0.656	0.624	0.616	0.608
	1,000	0.623	0.596	0.591	0.589
	2,500	0.548	0.532	0.534	0.542
	5,000	0.466	0.461	0.468	0.487
	7,500	0.417	0.419	0.425	0.449
	10,000	0.384	0.391	0.396	0.422

Table 406.B.2.a.(7)#3 Coverage A, B, D Or E Windstorm Or Hail Percentage Deductibles

Territories 32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60 (Inland)								
Coverage C And Other Personal Property Coverage Options*								
Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amounts (Expressed In \$)							
	100	250	500	1,000	2,500	5,000	7,500	10,000
1%	0.927	0.917	0.901	0.873	0.789	0.693	0.634	0.587
2%	0.845	0.836	0.821	0.796	0.733	0.646	0.585	0.548
5%	0.719	0.709	0.695	0.671	0.616	0.550	0.504	0.469
7.5%	0.674	0.665	0.650	0.626	0.573	0.510	0.467	0.436
10%	0.646	0.636	0.621	0.598	0.545	0.483	0.441	0.412

* Only use when policy also covers building or non-building structures.

Table 406.B.2.a.(7)#4 Coverage C And Other Personal Property Windstorm Or Hail Percentage Deductibles

Paragraph ~~B.2.b.(5)~~ is replaced by the following:

b. Higher Fixed-Dollar Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail fixed-dollar deductible amounts of \$1,000, \$2,000, \$5,000, \$7,500 and \$10,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

An endorsement is not required.

(3) Declarations Instructions

Separately enter, on the policy Declarations, the deductible amounts that apply to Windstorm or Hail and All Other Perils. For example: \$1,000 for Windstorm or Hail and \$500 for All Other Perils.

(4) Deductible Application

In the event of a Windstorm or Hail loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage A, B, D or E and Coverage Options For Buildings And Non-building Structures differ by the deductible amounts that apply to Windstorm or Hail and to other perils and the Coverage A, B, D or E limit.

The deductible factors for Coverage C and Other Personal Property Coverage Options differ by the deductible amounts that apply to Windstorm or Hail and other perils.

(6) Use Of Factors

The factors for the Windstorm or Hail Deductibles incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Windstorm or Hail deductible.

(75) Deductible Factors

~~In Territories 07, 08, 48, 49 and 52 Only, w~~When the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA) - ~~Territories 07, 08, 48, 49 and 52~~, additional calculations must be performed to ensure that the premium credit applied to the deductible is **not** greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

(a) Property Not Located in Area Serviced by the NCIUA

Multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the factor selected for the desired windstorm or hail deductible options from the following tables.

(b) Property Is Located in Area Serviced by the NCIUA

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

- Step 1. Multiply the windstorm or hail exclusion credit shown in the state rates under Additional Rule **A3**. – Windstorm Or Hail Exclusion, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.
- Step 2. Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".
- Step 3. Select the factor for the desired windstorm or hail deductible option from the following tables and subtract the factor from unity (1.00).
- Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the windstorm or hail deductible credit.
- Step 5. Compare the results in Steps 2. and 4. If the result in:
 Step 2. is **less than** the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium.
 Step 2. is **greater than or equal to** Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired windstorm or hail deductible option.

Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures			
All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts		
	1,000	2,000	5,000
\$ 100	.95	.87	.83
250	.89	.84	.77
500	.84	.76	.72
1,000	—	.68	.64
2,500	—	—	.49

Table 406.B.2.b.(5)(b)#1 Factors

Coverage C And Other Personal Property Coverage Options*	
All Other Perils Ded. Amt.	Windstorm Or Hail Deductible Amounts
	\$1,000, \$2,000, \$5,000
\$ 100	.97
250	.90
500	.82
1,000	.68
2,500	.49

* Only use when policy also covers building or non-building structures

Table 406.B.2.b.(5)(b)#2 Factors

Territories 07, 08, 48, 49, 52 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts	Coverage A Or B Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 1,000	\$ 100	0.942	0.962	0.972	0.984
	250	0.940	0.961	0.971	0.983
	500	0.938	0.959	0.970	0.982
2,000	100	0.850	0.896	0.921	0.955
	250	0.849	0.895	0.920	0.954
	500	0.847	0.893	0.918	0.953
	1,000	0.843	0.891	0.916	0.952
5,000	100	0.685	0.758	0.807	0.887
	250	0.683	0.757	0.806	0.886
	500	0.681	0.756	0.805	0.885
	1,000	0.678	0.753	0.803	0.883
	2,500	0.672	0.747	0.797	0.879
7,500	100	0.606	0.681	0.738	0.841
	250	0.605	0.680	0.738	0.841
	500	0.603	0.679	0.736	0.840
	1,000	0.600	0.676	0.734	0.838
	2,500	0.593	0.670	0.729	0.833
	5,000	0.586	0.664	0.723	0.828
10,000	100	0.556	0.623	0.684	0.803
	250	0.555	0.622	0.684	0.802
	500	0.553	0.621	0.682	0.801
	1,000	0.550	0.618	0.680	0.799
	2,500	0.543	0.612	0.675	0.795
	5,000	0.536	0.606	0.669	0.790
	7,500	0.532	0.602	0.665	0.786

Table 406.B.2.b.(7)#1 Coverage A, B, D Or E Windstorm Or Hail Fixed-dollar Deductibles

Territories 07, 08, 48, 49, 52 (Beach & Coastal)							
Coverage C And Other Personal Property Coverage Options*							
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts (Expressed In \$)						
	100	250	500	1,000	2,500	5,000	7,500
\$ 1,000	0.977	0.977	0.975	—	—	—	—
2,000	0.937	0.936	0.935	0.933	—	—	—
5,000	0.848	0.847	0.846	0.844	0.839	—	—
7,500	0.793	0.792	0.791	0.789	0.784	0.778	—
10,000	0.750	0.749	0.747	0.745	0.740	0.735	0.731

* Only use when policy also covers building or non-building structures.

Table 406.B.2.b.(7)#2 Coverage C And Other Personal Property Windstorm Or Hail Fixed-dollar Deductibles

Territories 32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60 (Inland)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts	Coverage A Or B Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 1,000	\$ 100	0.979	0.983	0.987	0.985
	250	0.965	0.972	0.978	0.978
	500	0.943	0.957	0.963	0.967
2,000	100	0.900	0.917	0.930	0.940
	250	0.886	0.907	0.921	0.933
	500	0.864	0.892	0.906	0.922
	1,000	0.831	0.863	0.882	0.903
5,000	100	0.766	0.791	0.817	0.849
	250	0.752	0.781	0.808	0.842
	500	0.730	0.766	0.793	0.831
	1,000	0.697	0.737	0.769	0.812
	2,500	0.624	0.673	0.711	0.765
7,500	100	0.712	0.731	0.756	0.797
	250	0.698	0.721	0.747	0.790
	500	0.676	0.706	0.732	0.779
	1,000	0.643	0.677	0.708	0.760
	2,500	0.569	0.613	0.650	0.713
	5,000	0.494	0.543	0.584	0.659
10,000	100	0.681	0.695	0.716	0.759
	250	0.666	0.684	0.706	0.752
	500	0.645	0.669	0.692	0.741
	1,000	0.611	0.640	0.668	0.722
	2,500	0.538	0.577	0.610	0.675
	5,000	0.462	0.506	0.544	0.620
	7,500	0.420	0.463	0.501	0.582

Table 406.B.2.b.(7)#3 Coverage A, B, D Or E Windstorm Or Hail Fixed-dollar Deductibles

Territories 32, 34, 36, 38, 39, 41, 44, 45, 46, 47, 53, 57, 60 (Inland)							
Coverage C And Other Personal Property Coverage Options*							
Windstorm Or Hail Deductible Amounts	All Other Perils Deductible Amounts (Expressed In \$)						
	100	250	500	1,000	2,500	5,000	7,500
\$ 1,000	0.983	0.974	0.959	=	=	=	=
2,000	0.924	0.915	0.900	0.877	=	=	=
5,000	0.813	0.803	0.789	0.765	0.712	=	=
7,500	0.756	0.747	0.732	0.708	0.655	0.595	=
10,000	0.718	0.709	0.694	0.671	0.618	0.557	0.517

* Only use when policy also covers building or non-building structures.

Table 406.B.2.b.(7)#4 Coverage C And Other Personal Property Windstorm Or Hail Fixed-dollar Deductibles

The following is added to Paragraph B:-

3. Named Storm Percentage Deductibles – Territories 07, 08, 48, 49 And 52 Only

3. Named Storm Deductibles – Territories 07, 08, 48, 49 and 52

When the policy covers the peril of Windstorm or Hail, the following deductible options may be used in the listed territories in conjunction with the deductible applicable to all other Perils under Extended Coverage, Broad or Special Forms. They may not be used on a policy in conjunction with a Windstorm or Hail deductible as described in Paragraph 2.

a. Percentage Deductibles – Territories 07, 08, 48, 49 and 52 Only**(1)a. Deductible Amounts**

The Named Storm Percentage Deductible option is used in conjunction with a deductible applicable to all other perils.

This option provides for higher Named Storm percentage deductibles of ~~A percentage amount of 1%, 2%, or 5%, 7.5% and 10% of the limit of liability that applies to Coverage A, B, C, D or E, limit of liability,~~ whichever is greatest, ~~is available when the dollar amount of the percentage deductible selected exceeds the amount of the All Other Perils deductible, applicable to all other perils.~~ This option is not available for policies covering only personal property.

(2)b. Endorsement

Use Named Storm Percentage Deductible – North Carolina Endorsement ~~DP 03 60~~ **DP 32 18**.

(3)c. Schedule/Declarations Instructions

Enter, on the policy Declarations, the ~~Endorsement DP 03 60 or the policy declarations~~ the percentage amount that applies to Named Storm and the dollar amount that applies to All Other Section I Perils. For example:-

Deductible – Named Storm 2% of Coverage A limit and \$500 for all other perils.

(4)d. Deductible Application ~~Loss By Windstorm That Is A Named Storm~~

In the event of a Named Storm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage A, B, D or E and Coverage Options For Buildings and Non-building Structures differ by the deductible percentage amounts that apply to Named Storm, deductible amounts that apply to other perils and the Coverage A, B, D or E limit.

The deductible factors for Coverage C and Other Personal Property Coverage Options differ by the deductible percentage amounts that apply to Named Storm and the deductible amounts that apply to other perils.

(6) Use Of Factors

The factors displayed in Paragraph (7) incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Named Storm deductible.

(7)e. Deductible Factors

~~The factors displayed below incorporate the factors for the All Perils Deductibles shown in Paragraph B-1. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Named Storm deductible.~~

When the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA – Territories 07, 08, 48, 49 and 52), aAdditional calculations must be performed to ensure that the premium credit applied for the deductible is **not** greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

- Step 1. Multiply the windstorm or hail exclusion credit shown in the state rate pages, under Additional Rule **A3. Windstorm Or Hail Exclusion – Territories 07, 08, 48, 49 And 52 Only**, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.
- Step 2. Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".

- Step 3. Select the factor for the desired named storm deductible option from the following table and subtract that factor from unity (1.00).
- Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the named storm deductible credit.
- Step 5. Compare the results in Steps 2. and 4. If the result in:
 - Step 2. is **less** than the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium.
 - Step 2. is **greater than or equal to** the result in Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired named storm deductible option.

Territories 07, 08, 48, 49 And 52			
Named Storm Deductible Percentage	All Other Perils Deductible Amount	Coverage A, B, D, Or E And Coverage Options For Building And Non-building Structures	Coverage C And Other Personal Property Coverage Options
4%	\$ 100	1.00	1.08
	250	.94	1.00
	500	.89	.91
	1,000	.73	.73
	2,500	.50	.50
2%	100	.93	1.08
	250	.87	1.00
	500	.82	.91
	1,000	.73	.73
	2,500	.50	.50
5%	100	.83	1.08
	250	.78	1.00
	500	.72	.91
	1,000	.64	.73
	2,500	.49	.50

Table 406.B.3.e Named Storm Percentage Deductible

Territories 07, 08, 48, 49, 52 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Named Storm Percentage	All Other Perils Deductible Amounts	Coverage A, B, D Or E Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
1%	\$ 100	0.958	0.928	0.918	0.902
	250	0.954	0.927	0.917	0.901
	500	0.947	0.925	0.915	0.900
	1,000	0.933	0.922	0.912	0.897
	2,500	=	=	=	0.886
	5,000	=	=	=	0.878
	7,500	=	=	=	0.872
	10,000	=	=	=	0.855
2%	100	0.872	0.845	0.837	0.824
	250	0.869	0.844	0.836	0.823
	500	0.865	0.842	0.834	0.821
	1,000	0.857	0.838	0.831	0.819
	2,500	=	0.831	0.824	0.813
	5,000	=	=	=	0.806
	7,500	=	=	=	0.798
	10,000	=	=	=	0.792
5%	100	0.711	0.688	0.683	0.673
	250	0.709	0.687	0.682	0.672
	500	0.707	0.685	0.680	0.671
	1,000	0.702	0.681	0.677	0.668
	2,500	0.689	0.674	0.670	0.663
	5,000	0.671	0.665	0.662	0.656
	7,500	=	0.657	0.656	0.651
	10,000	=	=	0.652	0.647
7.5%	100	0.629	0.608	0.603	0.594
	250	0.628	0.606	0.602	0.594
	500	0.625	0.605	0.600	0.592
	1,000	0.621	0.601	0.597	0.590
	2,500	0.609	0.593	0.590	0.584
	5,000	0.595	0.584	0.582	0.577
	7,500	0.585	0.579	0.577	0.572
	10,000	=	0.575	0.573	0.569
10%	100	0.565	0.545	0.541	0.532
	250	0.563	0.543	0.539	0.531
	500	0.561	0.541	0.538	0.530
	1,000	0.557	0.538	0.535	0.527
	2,500	0.546	0.530	0.528	0.521
	5,000	0.534	0.521	0.519	0.515
	7,500	0.525	0.516	0.514	0.510
	10,000	0.519	0.512	0.510	0.506

Table 406.B.3.a.(7)#1 Coverage A, B, D Or E Named Storm Percentage Deductibles

Territories 07, 08, 48, 49, 52 (Beach & Coastal)								
Coverage C And Other Personal Property Coverage Options*								
Named Storm Percentage	All Other Perils Deductible Amounts (Expressed In \$)							
	100	250	500	1,000	2,500	5,000	7,500	10,000
1%	0.912	0.910	0.908	0.904	0.890	0.876	0.869	0.852
2%	0.832	0.831	0.829	0.825	0.817	0.804	0.795	0.790
5%	0.679	0.678	0.676	0.673	0.666	0.658	0.651	0.646
7.5%	0.600	0.599	0.597	0.594	0.587	0.579	0.573	0.569
10%	0.537	0.536	0.534	0.531	0.525	0.516	0.511	0.507

* Only use when policy also covers building or non-building structures.

Table 406.B.3.a.(7)#2 Coverage C And Other Personal Property Named Storm Percentage Deductibles

b. Higher Fixed-dollar Deductibles – Territories 07, 08, 48, 49 and 52 Only

(1) Deductible Amounts

This option provides for higher Named Storm Fixed-dollar deductible amounts of \$1,000, \$2,000, \$5,000, \$7,500 and \$10,000 when the dollar amount of the higher fixed-dollar deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

(2) Endorsement

Use Named Storm Deductible – North Carolina Endorsement **DP 32 18**.

(3) Declarations Instructions

Enter, on the policy Declarations, the deductible amounts that apply to Named Storm and All Other Perils. For example: \$1,000 for Named Storm and \$500 for All Other Perils.

(4) Deductible Application

In the event of a Named Storm loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

(5) Coverage Options

The deductible factors for Coverage **A, B, D** or **E** and Coverage Options For Buildings And Non-building Structures differ by the deductible amounts that apply to Named Storm and to other perils and the Coverage **A, B, D** or **E** limit.

The deductible factors for Coverage **C** and Other Personal Property Coverage Options differ by the deductible amounts that apply to Named Storm and to other perils.

(6) Use Of Factors

The factors displayed in Paragraph (7) incorporate the factors for the All Perils Deductibles. Do not use the factors for the All Perils Deductibles when rating a policy with a higher Named Storm deductible.

(7) Deductible Factors

When the property is located in an area serviced by the North Carolina Insurance Underwriting Association (NCIUA – Territories 07, 08, 48, 49 and 52), additional calculations must be performed to ensure that the premium credit applied for the deductible is not greater than the premium credit that would be applied if the peril of Windstorm or Hail were excluded from the policy.

To determine if an "adjusted deductible credit" or the calculated deductible credit applies, complete each of the following steps:

- Step 1. Multiply the windstorm or hail exclusion credit shown in the state rate pages, under Additional Rule A3. Windstorm Or Hail Exclusion – Territories 07, 08, 48, 49 And 52 Only, by the Key Factor, for the same amount of insurance used to determine the Extended Coverage, Broad or Special Form Base Premium.
- Step 2. Multiply the result determined in Step 1. by .9 to determine the "adjusted deductible credit".
- Step 3. Select the factor for the desired named storm deductible option from the following table and subtract that factor from unity (1.00).
- Step 4. Multiply the factor determined in Step 3. by the Extended Coverage, Broad or Special Form Base Premium. The result is the named storm deductible credit.
- Step 5. Compare the results in Steps 2. and 4. If the result in: Step 2. is **less** than the result in Step 4., to compute the premium, subtract the "adjusted deductible credit" from the Extended Coverage, Broad or Special Form Base Premium. Step 2. is **greater than or equal** to the result in Step 4., multiply the Extended Coverage, Broad or Special Form Base Premium by the factor for the desired named storm deductible option.

Territories 07, 08, 48, 49, 52 (Beach & Coastal)					
Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures					
Named Storm Deductible Fixed-dollar Amounts	All Other Perils Deductible Amounts	Coverage A Or B Limit (Expressed In \$)			
		Up To 125,000	125,001 To 175,000	175,001 To 250,000	250,001 And Above
\$ 1,000	\$ 100	0.943	0.963	0.973	0.985
	250	0.942	0.962	0.972	0.984
	500	0.939	0.960	0.970	0.983
2,000	100	0.853	0.899	0.923	0.957
	250	0.852	0.897	0.922	0.956
	500	0.849	0.895	0.920	0.955
	1,000	0.845	0.892	0.917	0.953
5,000	100	0.692	0.764	0.812	0.891
	250	0.690	0.763	0.811	0.890
	500	0.687	0.761	0.810	0.889
	1,000	0.683	0.757	0.807	0.887
	2,500	0.674	0.750	0.800	0.881
7,500	100	0.614	0.689	0.745	0.847
	250	0.613	0.687	0.744	0.846
	500	0.610	0.686	0.743	0.845
	1,000	0.606	0.682	0.740	0.842
	2,500	0.597	0.674	0.733	0.837
	5,000	0.587	0.665	0.724	0.830
10,000	100	0.565	0.631	0.692	0.809
	250	0.563	0.630	0.691	0.809
	500	0.561	0.628	0.690	0.807
	1,000	0.557	0.625	0.687	0.805
	2,500	0.548	0.617	0.680	0.799
	5,000	0.538	0.608	0.671	0.792
	7,500	0.533	0.602	0.666	0.787

Table 406.B.3.b.(7)#1 Coverage A, B, D Or E Named Storm Higher Fixed-dollar Deductibles

Territories 07, 08, 48, 49, 52 (Beach & Coastal)							
Coverage C And Other Personal Property Coverage Options*							
Named Storm Deductible Fixed-dollar Amounts	All Other Perils Deductible Amounts (Expressed In \$)						
	100	250	500	1,000	2,500	5,000	7,500
\$ 1,000	0.979	0.978	0.976	—	—	—	—
2,000	0.940	0.939	0.937	0.934	—	—	—
5,000	0.853	0.852	0.850	0.848	0.841	—	—
7,500	0.800	0.799	0.797	0.794	0.788	0.780	—
10,000	0.757	0.756	0.754	0.752	0.745	0.737	0.732

* Only use when policy also covers building or non-building structures.

Table 406.B.3.b.(7)#2 Coverage C And Other Personal Property Named Storm Higher Fixed-dollar Deductibles