

SERFF Tracking Number: ARKS-125717371 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #104909 \$50
Company Tracking Number: HO-2008-RDED1
TOI: 04.0 Homeowners Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Product Name: HO 2008-RDED1
Project Name/Number: Change deductible base/

Filing at a Glance

Company: 00006 - INSURANCE SERVICES OFFICE, INC.

Product Name: HO 2008-RDED1	SERFF Tr Num: ARKS-125717371	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: #104909 \$50
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: HO-2008-RDED1	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi
	Author:	Disposition Date: 07/02/2008
	Date Submitted: 06/30/2008	Disposition Status: Filed
Effective Date Requested (New): 12/01/2008		Effective Date (New): 12/01/2008
Effective Date Requested (Renewal): 12/01/2008		Effective Date (Renewal): 12/01/2008

State Filing Description:

General Information

Project Name: Change deductible base	Status of Filing in Domicile:
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/02/2008	
State Status Changed: 07/02/2008	Deemer Date:
Corresponding Filing Tracking Number: HO 2008-RLA1	
Filing Description:	
revises deductible rule to \$500 base with revised optional deductible amounts and factors.	

Company and Contact

Filing Contact Information

NA NA, NA@NA.com

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NA (123) 555-4567 [Phone]
NA, AR 00000

Filing Company Information

00006 - INSURANCE SERVICES OFFICE, CoCode: 6 State of Domicile: Arkansas
INC.
No Address Group Code: Company Type:
City, AR 99999 Group Name: State ID Number:
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999

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Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Becky Harrington	07/02/2008	07/02/2008

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Disposition

Disposition Date: 07/02/2008

Effective Date (New): 12/01/2008

Effective Date (Renewal): 12/01/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125717371 State: Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	HPCS-Homeowners Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	ARKS-125717371		Yes

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Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125717371

07/02/2008

Comments:

Attachments:

ARKS-125717371.pdf

ARKS-125717371-a.pdf

ARKS-125717371-b.pdf

ARKS-125717371

104909

BH

50.00



2828 E. TRINITY MILLS ROAD SUITE 150 CARROLLTON, TX 75006
TEL: (214) 390-1825 FAX: (214) 390-1975

Kenneth J. Hill, CPCU
Regional Director, Government Relations

June 25, 2008

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

FILED
JUN 30 2008
PROPERTY AND CASUALTY
ARKANSAS INSURANCE DEPT.

Attention: William R. Lacy, Director
Property and Casualty Division

RE: Insurance Services Office, Inc.
HO 2008-RDED1
Homeowners Deductible Options – Manual Rules
REFERENCE FILING
State of Arkansas

Dear Mr. Lacy:

We hereby file the enclosed advisory reference document.

ISO does not establish an effective date for Homeowners rules revisions in Arkansas. Each insurer that elects to utilize this revision is responsible for determining its own effective date and complying with any applicable regulatory requirements. We will distribute this material to our participating insurers and update our electronic deliveries under cover of a Notice bearing a date of December 2008, or the earliest possible subsequent date following your acknowledgement.

Companion loss costs filing HO 2008-RLA1 is also submitted today under separate cover.

Please return an acknowledged copy of this cover letter for our records. An addressed, stamped envelope is enclosed for your convenience. We have also included an additional copy of this letter and envelope; we request that you return it now with a "received" stamp to confirm that you have received the filing.

Very truly yours,


Donald J. Beckel, CPCU, ARM
Assistant Regional Manager
Government Relations

DJB:dlb
Encl.

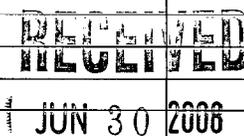
RECEIVED
JUN 30 2008
PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Insurance Services Office, Inc.	DE		13-3131412	



5. Company Tracking Number	HO-2008-RDED1	PROPERTY AND CASUALTY DIVISION ARKANSAS INSURANCE DEPARTMENT
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Donald J. Beckel Insurance Services Office, Inc. 2828 E. Trinity Mills Rd., Ste. 150 Carrollton, TX 75006	Asst. Regional Manager	(214) 390-1825 Ext. 224	(214) 390-1975	DBECKEL@iso.com
7. Signature of authorized filer				
8. Please print name of authorized filer		Donald J. Beckel		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	04.0 Homeowners
10. Sub-Type of Insurance (Sub-TOI)	04.0000
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	Homeowners Policy Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 12/1/2008 Renewal: 12/1/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	Not Applicable
17. Reference Organization # & Title	Not Applicable
18. Company's Date of Filing	6/25/08
19. Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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Property & Casualty Transmittal Document---

20. This filing transmittal is part of Company Tracking # | HO-2008-RDED1

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Revised Deductible Options introduced.

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 104909
Amount: \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	HO-2008-RDED1
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
----	---	------------

4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Insurance Services Office, Inc.	N/A	N/A	N/A	N/A	N/A	N/A	N/A

4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	N/A	
5c.	Effect of Rate Filing – Written premium change for this program	N/A	
5d.	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	N/A
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7.	Effective Date of last rate revision	N/A
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Rule 406. Deductibles	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

Revised Deductible Options Introduced

About This Filing

This filing:

- revises the Homeowners Base Deductible from \$250 to \$500;
- introduces new deductible factors for the \$250 option;
- revises deductible factors and the amount of insurance thresholds for the current all perils deductible options of \$100, \$1,000 and \$2,500 and for the current Windstorm or Hail deductible options;
- revises deductible factors for Forms HO 00 04 and HO 00 06 theft deductibles to a \$500 deductible base;
- introduces additional optional higher all perils deductibles, for all forms except Forms HO 00 04 and HO 00 06, of \$5,000, \$7,500 and \$10,000;
- introduces additional optional higher percentage deductibles, for all forms except Forms HO 00 04 and HO 00 06, of 7.5% and 10% for windstorm or hail;
- introduces additional optional higher fixed-dollar deductibles, for all forms except Forms HO 00 04 and HO 00 06, of \$7,500 and \$10,000 for windstorm or hail; and
- introduces a state exception to the deductible rule.

Related Filing(s)

Filing HO-2008-RLA1 contains the companion loss costs filing.

Background

In the current Homeowners Policy Program, the base deductible is a \$250 All Perils Deductible. Optional higher deductibles of \$500, \$1,000 and \$2,500 are also available for a reduced premium.

Agents and producers requested that ISO consider revising the Homeowners Base Deductible and provide additional optional higher deductibles.

Explanation of Changes

Current ISO data indicates that there has been a shift towards higher deductibles. Since the most common deductible currently selected is \$500 (approximately 43% of all Homeowners Policies currently have a \$500 deductible), we are revising the Homeowners base deductible for all perils to \$500.

In addition, as a result of this trend towards higher deductibles, we have decided to add the following higher deductible options to the Homeowners Program:

- For All Perils – for all forms except Forms HO 00 04 and HO 00 06 – \$5,000, \$7,500 and \$10,000.
- For the Windstorm or Hail perils only - for all forms except Forms HO 00 04 and HO 00 06 – 7.5% and 10% Percentage Deductibles and \$7,500 and \$10,000 Fixed-Dollar Deductibles.

Lastly, we are also revising the deductible factors for the current deductible options of \$100, \$250, \$1,000 and \$2,500.

Development of Higher Dollar Deductibles

I. BASIC METHODOLOGY

The determination of deductible relativities is based on the calculation of loss elimination ratios (LERs). An LER is the ratio of losses eliminated by a higher deductible to losses at the base deductible. The LERs are calculated using individual record detail for reported claims. First, all the losses are trended. For each record, the amount of losses that would be eliminated if the deductible for which we are calculating the LER had been purchased is calculated. Next, the losses eliminated are then accumulated over all the records processed and related to the losses which had been reported on those same records (adjusted to the base deductible) to arrive at the LER. They are then tempered for inefficient loss elimination and adjusted from a loss cost to a premium credit level. Finally, they are subtracted from unity to obtain the deductible relativities to be applied to the base deductible premium.

A simplified example (without reflecting trend, inefficient loss elimination or conversion from loss cost to premium level) of the calculation of an LER from a \$500 to a higher \$1000 deductible based on a single reported record is shown below:

Deductible reported on the record = \$500
Deductible for which we are calculating the LER = \$1,000
Base deductible = \$500
Losses reported on the record = \$2,000

Losses eliminated = \$1,000 - \$500 = \$500
Losses at base deductible = \$2,000

LER = \$500 / \$2,000 = 0.25

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II. SPECIFIC METHODOLOGY - SECTION I ALL PERILS FOR ALL HOMEOWNERS POLICY FORMS, AND HIGHER OPTIONAL WIND DEDUCTIBLES FOR HOMEOWNERS OWNERS FORMS

A. SUMMARY

The methodology described above has been applied to all section I perils records for the homeowners owners policy forms to produce separate LERs for various deductible amounts using data reported to Insurance Services Office, Inc. (ISO). As explained in section F, the LERs are tempered. For deductible options above the base deductible, LERs are then converted to Loss Remaining Ratios ($LRR = 1 - LER$). For deductible options below the base deductible, LERs are then converted to Loss Added Ratios ($LAR = 1 / (1 - LER)$). Both the LRRs and the LARs convert losses at the base deductible to the level that the losses would have been at if a different deductible had been purchased. The LRR is less than one since the deductible you are converting to is higher than the base deductible so your losses would be less. Similarly, the LAR is greater than one since the deductible you are converting to is lower than the base deductible so your losses would be more. Then the different combinations of all other perils and the wind LRRs and LARs are weighted together for owners to obtain combined “LRRs” for the various deductible options. (If the combined “LRR” is greater than one then it is really an LAR.) Next, the combined “LRRs” are adjusted to a premium credit level to produce premium credits as explained in section G.

Finally, the premium credits are subtracted from unity to obtain the deductible relativities. Refer to Exhibit I. Table 1 displays owners, tenants, and condominium unit owners relativities by amount of insurance (aoi) group for all perils higher optional fixed dollar deductibles. Table 2 shows owners relativities by aoi group for all other perils with higher wind percentage deductibles. Table 3 reflects owners relativities by aoi group for all other perils with higher wind fixed dollar deductibles.

B. LOSS ELIMINATION RATIO CALCULATION

LERs were calculated separately by amount of insurance interval for all deductible combinations under owners, and for the higher all perils deductible under tenants and condominium unit owners.

C. DATA USED

For owners, the states included in this deductible analysis are considered low wind. They are Alaska, Arizona, Arkansas, California, District of Columbia, Idaho, Illinois, Indiana, Kentucky, Michigan, Minnesota, Missouri, Nevada, New Mexico, Ohio, Oregon, Pennsylvania, Tennessee, Utah, Vermont, Washington, West Virginia, and Wisconsin.

The data used in calculating the owners deductible relativities for the low wind group relied on homeowners experience from all the states in the group listed above.

For renters and condominium unit owners, the data used in calculating the deductible relativities involved the states listed above and the additional states of Colorado, Iowa, Kansas, Montana, Nebraska, North Dakota, Oklahoma, South Dakota, and Wyoming. The deductible relativities for renters and condominium unit owners do not vary by high and low wind state groups.

The homeowners experience reported to ISO encompasses five accident years of data either ending 3/31/01 through 3/31/05, 6/30/01 through 6/30/05, 9/30/01 through 9/30/05, or 12/31/01 through 12/31/05.

D. DATA REPORTED UNDER DIFFERENT DEDUCTIBLE OPTIONS

The wind and all other perils parts of this analysis relied on data reported under deductible options up to \$1,000. Using the methodology described above, data reported under lower deductible policies were combined to calculate higher deductible options relative to the base deductible of \$500.

Data reported under \$500 deductible policies can be used to calculate deductible relativities from a deductible of \$500 to higher deductibles. The data reported under the \$25, \$50, \$100, and \$250 deductible options were adjusted to a \$500 deductible in order to combine them with the data reported under the \$500 deductible option. Data reported under \$1,000 deductible policies can be used to calculate deductible relativities from a deductible of \$1,000 to higher deductibles. The data reported under the \$25, \$50, \$100, \$250, and \$500 deductible options were adjusted to a \$1,000 deductible in order to combine them with the data reported under the \$1,000 deductible option. The combined data adjusted for the various deductible options are related to a base deductible of \$500. The LERs reflecting trend were calculated using these combined data.

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E. TREND

The annual loss trend is 3.7% for owners and 0.4% for tenants and condominium unit owners. Losses were trended from first dollar by adding the reported deductible back to the losses reported for each claim, then applying a trend factor and finally subtracting the reported deductible from the trended losses. The trend factor was computed using the number of months from the midpoint of each accident year to one year past the effective date of 10/1/2009.

This analysis also reflects a trend in amount of insurance of 5.8% for owners, 2.2% for tenants, and 2.0% for condominium unit owners. The trend factor is based on the number of months from the midpoint of the reported year to six month past the effective date of 10/1/2009. It is applied to the amount of insurance reported on the loss record. The impact of the amount of insurance trend is to slot losses to the appropriate amount of insurance group in the prospective period.

F. INEFFICIENT LOSS ELIMINATION

ISO reflects inefficient loss elimination, which is the likelihood that actual losses eliminated by a deductible will be less than the amount indicated in a review of reported data, by tempering the calculated LER by 10% (Losses Eliminated x .90). This results in a larger LRR, and, hence, a smaller discount.

G. EXPENSE FLATTENING

In order to reflect the fact that certain expenses associated with the issuance and maintenance of the policy are the same and do not vary by deductible, the combined “LRRs” are adjusted to premium credits by the following formula based on countrywide expenses:

$$\text{Premium Credit} = 1 - \frac{(\text{ELR})(\text{LRR}) + \text{F}}{1 - \text{V}}$$

where ELR = Provision for loss and loss adjustment expense in rate

LRR = Loss Remaining Ratio (1 - LER)

F = Provision for fixed expenses in rates

V = Provision in rates for expenses that vary with premium

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H. CALCULATION OF DEDUCTIBLE RELATIVITIES

The indicated deductible relativities are equal to one minus the premium credits. Selections have been made to eliminate reversals within the deductible options, and smoothed to be consistent between deductible options. For some of the lower deductible options, selections have been made for adverse selection.

Attachments

- ◆ Exhibit I – Indicated and Selected Deductible Relativities
- ◆ Exhibit II – Homeowners Revised Deductible Rule

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**INDICATED AND SELECTED ALL PERILS OPTIONAL
 HIGHER FIXED DOLLAR DEDUCTIBLE RELATIVITIES**

TABLE 1

Low Wind States

Owners			
<u>Coverage A Limit</u>	<u>All Perils Deductible</u>	<u>INDICATED</u>	<u>SELECTED</u>
All	\$100	1.082	1.11
All	\$250	1.040	1.07
Up to \$99,999	\$1,000	0.935	0.92
\$100,000 to \$199,999	\$1,000	0.936	0.93
\$200,000 to \$299,999	\$1,000	0.942	0.94
\$300,000 and Over	\$1,000	0.955	0.96
Up to \$99,999	\$2,500	0.810	0.80
\$100,000 to \$199,999	\$2,500	0.809	0.81
\$200,000 to \$299,999	\$2,500	0.823	0.82
\$300,000 and Over	\$2,500	0.862	0.86
Up to \$99,999	\$5,000	0.700	0.70
\$100,000 to \$199,999	\$5,000	0.698	0.71
\$200,000 to \$299,999	\$5,000	0.712	0.72
\$300,000 and Over	\$5,000	0.767	0.77
Up to \$99,999	\$7,500	0.641	0.63
\$100,000 to \$199,999	\$7,500	0.639	0.64
\$200,000 to \$299,999	\$7,500	0.649	0.65
\$300,000 and Over	\$7,500	0.707	0.71
Up to \$99,999	\$10,000	0.604	0.59
\$100,000 to \$199,999	\$10,000	0.604	0.60
\$200,000 to \$299,999	\$10,000	0.610	0.61
\$300,000 and Over	\$10,000	0.667	0.67
Tenants			
<u>Coverage C Limit</u>	<u>All Perils Deductible</u>	<u>INDICATED</u>	<u>SELECTED</u>
All	\$100	1.177	1.18
All	\$250	1.089	1.09
Up to \$25,000	\$1,000	0.875	0.88
\$25,001 and Over	\$1,000	0.914	0.91
Up to \$25,000	\$2,500	0.687	0.69
\$25,001 and Over	\$2,500	0.776	0.78

INDICATED AND SELECTED ALL PERILS OPTIONAL HIGHER FIXED DOLLAR DEDUCTIBLE RELATIVITIES

TABLE 1 (Cont.'d)

Low Wind States

Condominium Unit Owners

<u>Coverage C Limit</u>	<u>All Perils Deductible</u>	<u>INDICATED</u>	<u>SELECTED</u>
All	\$100	1.167	1.18
All	\$250	1.075	1.09
Up to \$40,000	\$1,000	0.888	0.89
\$40,001 and Over	\$1,000	0.911	0.91
Up to \$40,000	\$2,500	0.696	0.70
\$40,001 and Over	\$2,500	0.753	0.75

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**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE
 RELATIVITIES**

TABLE 2

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 1% Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	1.049	1.07
\$100,000 to \$199,999	\$100	1.026	1.04
\$200,000 to \$299,999	\$100	1.009	1.01
\$300,000 and Over	\$100	0.988	1.00
Up to \$99,999	\$250	1.019	1.05
\$100,000 to \$199,999	\$250	0.994	0.99
\$200,000 to \$299,999	\$250	0.984	0.98
\$300,000 and Over	\$250	0.966	0.97
Up to \$99,999	\$500	0.988	0.99
\$100,000 to \$199,999	\$500	0.966	0.96
\$200,000 to \$299,999	\$500	0.956	0.95
\$300,000 and Over	\$500	0.944	0.94
\$100,000 to \$199,999	\$1,000	0.920	0.92
\$200,000 to \$299,999	\$1,000	0.913	0.91
\$300,000 and Over	\$1,000	0.910	0.91
\$200,000 to \$299,999	\$2,500	0.823	0.81
\$300,000 and Over	\$2,500	0.840	0.84
\$300,000 and Over	\$5,000	0.771	0.76
\$300,000 and Over	\$7,500	0.716	0.70
\$300,000 and Over	\$10,000	0.688	0.66

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**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE
 RELATIVITIES**

TABLE 2 (Cont.'d)

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 2% Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	1.023	1.05
\$100,000 to \$199,999	\$100	0.995	0.99
\$200,000 to \$299,999	\$100	0.979	0.97
\$300,000 and Over	\$100	0.959	0.96
Up to \$99,999	\$250	0.993	0.99
\$100,000 to \$199,999	\$250	0.964	0.96
\$200,000 to \$299,999	\$250	0.954	0.94
\$300,000 and Over	\$250	0.937	0.93
Up to \$99,999	\$500	0.962	0.95
\$100,000 to \$199,999	\$500	0.935	0.94
\$200,000 to \$299,999	\$500	0.926	0.91
\$300,000 and Over	\$500	0.915	0.90
Up to \$99,999	\$1,000	0.917	0.91
\$100,000 to \$199,999	\$1,000	0.889	0.89
\$200,000 to \$299,999	\$1,000	0.883	0.87
\$300,000 and Over	\$1,000	0.881	0.88
\$100,000 to \$199,999	\$2,500	0.798	0.80
\$200,000 to \$299,999	\$2,500	0.794	0.79
\$300,000 and Over	\$2,500	0.811	0.81
\$200,000 to \$299,999	\$5,000	0.714	0.71
\$300,000 and Over	\$5,000	0.740	0.74
\$300,000 and Over	\$7,500	0.698	0.69
\$300,000 and Over	\$10,000	0.667	0.65

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**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE
 RELATIVITIES**

TABLE 2 (Cont.'d)

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 5% Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	0.979	0.98
\$100,000 to \$199,999	\$100	0.954	0.94
\$200,000 to \$299,999	\$100	0.941	0.93
\$300,000 and Over	\$100	0.929	0.92
Up to \$99,999	\$250	0.949	0.95
\$100,000 to \$199,999	\$250	0.923	0.91
\$200,000 to \$299,999	\$250	0.916	0.90
\$300,000 and Over	\$250	0.907	0.89
Up to \$99,999	\$500	0.918	0.92
\$100,000 to \$199,999	\$500	0.894	0.88
\$200,000 to \$299,999	\$500	0.889	0.87
\$300,000 and Over	\$500	0.885	0.88
Up to \$99,999	\$1,000	0.873	0.87
\$100,000 to \$199,999	\$1,000	0.848	0.84
\$200,000 to \$299,999	\$1,000	0.845	0.84
\$300,000 and Over	\$1,000	0.851	0.85
Up to \$99,999	\$2,500	0.788	0.79
\$100,000 to \$199,999	\$2,500	0.757	0.76
\$200,000 to \$299,999	\$2,500	0.756	0.75
\$300,000 and Over	\$2,500	0.781	0.78
\$100,000 to \$199,999	\$5,000	0.680	0.68
\$200,000 to \$299,999	\$5,000	0.676	0.67
\$300,000 and Over	\$5,000	0.711	0.71
\$100,000 to \$199,999	\$7,500	0.638	0.63
\$200,000 to \$299,999	\$7,500	0.632	0.63
\$300,000 and Over	\$7,500	0.668	0.67
\$200,000 to \$299,999	\$10,000	0.604	0.60
\$300,000 and Over	\$10,000	0.640	0.64

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**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE
 RELATIVITIES**

TABLE 2 (Cont.'d)

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 7.5% Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	0.962	0.95
\$100,000 to \$199,999	\$100	0.943	0.92
\$200,000 to \$299,999	\$100	0.933	0.91
\$300,000 and Over	\$100	0.923	0.90
Up to \$99,999	\$250	0.932	0.92
\$100,000 to \$199,999	\$250	0.912	0.89
\$200,000 to \$299,999	\$250	0.907	0.89
\$300,000 and Over	\$250	0.901	0.88
Up to \$99,999	\$500	0.902	0.89
\$100,000 to \$199,999	\$500	0.883	0.85
\$200,000 to \$299,999	\$500	0.880	0.86
\$300,000 and Over	\$500	0.879	0.87
Up to \$99,999	\$1,000	0.857	0.85
\$100,000 to \$199,999	\$1,000	0.837	0.82
\$200,000 to \$299,999	\$1,000	0.836	0.83
\$300,000 and Over	\$1,000	0.845	0.84
Up to \$99,999	\$2,500	0.771	0.77
\$100,000 to \$199,999	\$2,500	0.746	0.74
\$200,000 to \$299,999	\$2,500	0.747	0.74
\$300,000 and Over	\$2,500	0.775	0.77
Up to \$99,999	\$5,000	0.694	0.69
\$100,000 to \$199,999	\$5,000	0.669	0.66
\$200,000 to \$299,999	\$5,000	0.667	0.66
\$300,000 and Over	\$5,000	0.704	0.70
\$100,000 to \$199,999	\$7,500	0.627	0.61
\$200,000 to \$299,999	\$7,500	0.623	0.62
\$300,000 and Over	\$7,500	0.662	0.66
\$100,000 to \$199,999	\$10,000	0.600	0.59
\$200,000 to \$299,999	\$10,000	0.595	0.59
\$300,000 and Over	\$10,000	0.634	0.63

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INDICATED AND SELECTED ALL OTHER PERILS WITH HIGHER WIND OR HAIL PERCENTAGE DEDUCTIBLE RELATIVITIES

TABLE 2 (Cont.'d)

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at 10% Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	0.953	0.93
\$100,000 to \$199,999	\$100	0.938	0.91
\$200,000 to \$299,999	\$100	0.929	0.90
\$300,000 and Over	\$100	0.920	0.89
Up to \$99,999	\$250	0.923	0.90
\$100,000 to \$199,999	\$250	0.907	0.88
\$200,000 to \$299,999	\$250	0.904	0.88
\$300,000 and Over	\$250	0.898	0.87
Up to \$99,999	\$500	0.892	0.87
\$100,000 to \$199,999	\$500	0.878	0.84
\$200,000 to \$299,999	\$500	0.876	0.85
\$300,000 and Over	\$500	0.876	0.86
Up to \$99,999	\$1,000	0.847	0.83
\$100,000 to \$199,999	\$1,000	0.832	0.81
\$200,000 to \$299,999	\$1,000	0.833	0.82
\$300,000 and Over	\$1,000	0.842	0.83
Up to \$99,999	\$2,500	0.762	0.75
\$100,000 to \$199,999	\$2,500	0.741	0.73
\$200,000 to \$299,999	\$2,500	0.743	0.73
\$300,000 and Over	\$2,500	0.772	0.76
Up to \$99,999	\$5,000	0.684	0.67
\$100,000 to \$199,999	\$5,000	0.664	0.65
\$200,000 to \$299,999	\$5,000	0.664	0.65
\$300,000 and Over	\$5,000	0.702	0.69
Up to \$99,999	\$7,500	0.640	0.62
\$100,000 to \$199,999	\$7,500	0.622	0.60
\$200,000 to \$299,999	\$7,500	0.619	0.61
\$300,000 and Over	\$7,500	0.659	0.65
\$100,000 to \$199,999	\$10,000	0.595	0.58
\$200,000 to \$299,999	\$10,000	0.592	0.58
\$300,000 and Over	\$10,000	0.631	0.62

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**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL FIXED DOLLAR DEDUCTIBLE
 RELATIVITIES**

TABLE 3

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at \$1,000 Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	1.041	1.06
\$100,000 to \$199,999	\$100	1.042	1.05
\$200,000 to \$299,999	\$100	1.038	1.04
\$300,000 and Over	\$100	1.033	1.03
Up to \$99,999	\$250	1.011	1.04
\$100,000 to \$199,999	\$250	1.011	1.03
\$200,000 to \$299,999	\$250	1.013	1.02
\$300,000 and Over	\$250	1.011	1.01
Up to \$99,999	\$500	0.980	0.96
\$100,000 to \$199,999	\$500	0.982	0.97
\$200,000 to \$299,999	\$500	0.986	0.98
\$300,000 and Over	\$500	0.989	0.99

**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL FIXED DOLLAR DEDUCTIBLE
 RELATIVITIES**

TABLE 3 (Cont.'d)

Low Wind States

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at \$2,000 Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	1.012	1.04
\$100,000 to \$199,999	\$100	1.016	1.03
\$200,000 to \$299,999	\$100	1.016	1.02
\$300,000 and Over	\$100	1.017	1.01
Up to \$99,999	\$250	0.982	0.97
\$100,000 to \$199,999	\$250	0.984	0.98
\$200,000 to \$299,999	\$250	0.991	0.99
\$300,000 and Over	\$250	0.995	1.00
Up to \$99,999	\$500	0.951	0.94
\$100,000 to \$199,999	\$500	0.956	0.95
\$200,000 to \$299,999	\$500	0.964	0.96
\$300,000 and Over	\$500	0.973	0.97
Up to \$99,999	\$1000	0.906	0.90
\$100,000 to \$199,999	\$1000	0.910	0.91
\$200,000 to \$299,999	\$1000	0.920	0.92
\$300,000 and Over	\$1000	0.939	0.94

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**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL FIXED DOLLAR DEDUCTIBLE
 RELATIVITIES**

TABLE 3 (Cont.'d)

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at \$5,000 Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	0.968	0.96
\$100,000 to \$199,999	\$100	0.972	0.97
\$200,000 to \$299,999	\$100	0.978	0.98
\$300,000 and Over	\$100	0.986	0.99
Up to \$99,999	\$250	0.938	0.93
\$100,000 to \$199,999	\$250	0.941	0.94
\$200,000 to \$299,999	\$250	0.952	0.95
\$300,000 and Over	\$250	0.964	0.96
Up to \$99,999	\$500	0.908	0.90
\$100,000 to \$199,999	\$500	0.912	0.91
\$200,000 to \$299,999	\$500	0.925	0.92
\$300,000 and Over	\$500	0.942	0.93
Up to \$99,999	\$1,000	0.863	0.86
\$100,000 to \$199,999	\$1,000	0.867	0.87
\$200,000 to \$299,999	\$1,000	0.881	0.88
\$300,000 and Over	\$1,000	0.907	0.90
Up to \$99,999	\$2,500	0.777	0.78
\$100,000 to \$199,999	\$2,500	0.776	0.79
\$200,000 to \$299,999	\$2,500	0.792	0.80
\$300,000 and Over	\$2,500	0.837	0.83

**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL FIXED DOLLAR DEDUCTIBLE
 RELATIVITIES**

TABLE 3 (Cont.'d)

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at \$7,500 Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	0.954	0.94
\$100,000 to \$199,999	\$100	0.955	0.95
\$200,000 to \$299,999	\$100	0.959	0.96
\$300,000 and Over	\$100	0.969	0.97
Up to \$99,999	\$250	0.924	0.91
\$100,000 to \$199,999	\$250	0.924	0.92
\$200,000 to \$299,999	\$250	0.934	0.93
\$300,000 and Over	\$250	0.946	0.95
Up to \$99,999	\$500	0.894	0.88
\$100,000 to \$199,999	\$500	0.895	0.89
\$200,000 to \$299,999	\$500	0.906	0.90
\$300,000 and Over	\$500	0.924	0.92
Up to \$99,999	\$1,000	0.849	0.84
\$100,000 to \$199,999	\$1,000	0.850	0.85
\$200,000 to \$299,999	\$1,000	0.863	0.86
\$300,000 and Over	\$1,000	0.890	0.89
Up to \$99,999	\$2,500	0.763	0.76
\$100,000 to \$199,999	\$2,500	0.759	0.77
\$200,000 to \$299,999	\$2,500	0.774	0.78
\$300,000 and Over	\$2,500	0.820	0.82
Up to \$99,999	\$5,000	0.686	0.68
\$100,000 to \$199,999	\$5,000	0.681	0.69
\$200,000 to \$299,999	\$5,000	0.694	0.70
\$300,000 and Over	\$5,000	0.750	0.75

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**INDICATED AND SELECTED ALL OTHER PERILS WITH
 HIGHER WIND OR HAIL FIXED DOLLAR DEDUCTIBLE
 RELATIVITIES**

TABLE 3 (Cont.'d)

Low Wind States

Owners

<u>Coverage A Limit</u>	<u>All Other Perils Deductible</u>	<u>Relativity at \$10,000 Wind or Hail Deductible</u>	
		<u>INDICATED</u>	<u>SELECTED</u>
Up to \$99,999	\$100	0.947	0.92
\$100,000 to \$199,999	\$100	0.947	0.93
\$200,000 to \$299,999	\$100	0.948	0.94
\$300,000 and Over	\$100	0.956	0.95
Up to \$99,999	\$250	0.917	0.89
\$100,000 to \$199,999	\$250	0.915	0.90
\$200,000 to \$299,999	\$250	0.922	0.91
\$300,000 and Over	\$250	0.934	0.92
Up to \$99,999	\$500	0.887	0.85
\$100,000 to \$199,999	\$500	0.887	0.86
\$200,000 to \$299,999	\$500	0.895	0.88
\$300,000 and Over	\$500	0.912	0.89
Up to \$99,999	\$1,000	0.842	0.82
\$100,000 to \$199,999	\$1,000	0.841	0.83
\$200,000 to \$299,999	\$1,000	0.851	0.85
\$300,000 and Over	\$1,000	0.878	0.87
Up to \$99,999	\$2,500	0.756	0.74
\$100,000 to \$199,999	\$2,500	0.750	0.75
\$200,000 to \$299,999	\$2,500	0.762	0.76
\$300,000 and Over	\$2,500	0.808	0.80
Up to \$99,999	\$5,000	0.679	0.66
\$100,000 to \$199,999	\$5,000	0.672	0.67
\$200,000 to \$299,999	\$5,000	0.682	0.68
\$300,000 and Over	\$5,000	0.738	0.73
Up to \$99,999	\$7,500	0.634	0.61
\$100,000 to \$199,999	\$7,500	0.630	0.62
\$200,000 to \$299,999	\$7,500	0.638	0.64
\$300,000 and Over	\$7,500	0.695	0.68

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EXCEPTION PAGES

The following is newly introduced:

**RULE 406.
 DEDUCTIBLES**

Rule 406. is replaced by the following:

All policies are subject to a deductible that applies to loss from all Section I Perils, except Earthquake. A separate deductible provision applies to Earthquake Coverage as described in Rule 505.

A. Base Deductible

\$ 500 Deductible.

B. Optional Lower Deductibles

1. Additional Premium Charge

a. The options in Paragraphs 2. and 3. are subject to a minimum and maximum additional premium charge.

b. Refer to the state company rates for these charges.

2. \$100 And \$250 All Perils Deductibles

To compute the premium for these options, multiply the Base Premium by the factor selected from the following table:

All Forms Except HO 00 04 And HO 00 06		
Territory	Deductible Amounts	
	\$ 100	\$ 250
Statewide	1.11	1.07
HO 00 04 And HO 00 06		
Statewide	1.18	1.09

Table 406.B.2. \$100 And \$250 All Perils Deductible Factors

3. \$100 All Perils/\$250 Theft Deductible

This option applies to all forms except HO 00 05, HO 00 04 with Special Personal Property Coverage Endorsement and HO 00 06 with Unit-owners Coverage C (Special Coverage) Endorsement.

a. The \$250 Theft deductible applies to Coverage C – Personal Property and is available only when:

(1) A \$100 deductible applies to All Other Perils; or

(2) A higher deductible applies to the peril of Windstorm or Hail and a \$100 deductible applies to All Other Perils.

b. When the \$100 deductible applies to All Other Perils, compute the premium by multiplying the Base Premium by the factor selected from the following table:

\$100 All Perils/\$250 Theft Deductible	
All Forms except HO 00 04 and HO 00 06	1.11
Forms HO 00 04 or HO 00 06	1.14

Table 406.B.3.b. \$100 All Perils/\$250 Theft Deductible Factors

c. When a higher Windstorm or Hail and \$100 All Other Perils deductible applies, subtract a factor of .01 from the factors shown for the Windstorm or Hail Deductibles.

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EXCEPTION PAGES

C. Optional Higher Deductibles

1. All Perils Deductible

To compute the premium for this deductible type, multiply the Base Premium by the factor selected from the following table:

All Forms Except HO 00 04 And HO 00 06					
Coverage A Limit	Deductible Amounts				
	\$ 1,000	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000
Up to \$99,999	.92	.80	.70	.63	.59
100,000 to 199,999	.93	.81	.71	.64	.60
200,000 to 299,999	.94	.82	.72	.65	.61
300,000 and Over	.96	.86	.77	.71	.67
HO 00 04					
Coverage C Limit	1,000	2,500	5,000	7,500	10,000
Up to \$25,000	.88	.69	–	–	–
25,001 and Over	.91	.78	–	–	–
HO 00 06					
Coverage C Limit	1,000	2,500	5,000	7,500	10,000
Up to \$40,000	.89	.70	–	–	–
40,001 and Over	.91	.75	–	–	–

Table 406.C.1. All Perils Deductibles Factors

2. Theft Deductible (Forms HO 00 04 And HO 00 06 Only)

a. Deductible Amounts

This option provides for higher Theft deductible amounts of \$1,000 and \$2,500 to be used in conjunction with the deductible that applies to All Other Section I Perils.

b. Endorsement

An endorsement is not required.

c. Declarations Instructions

Separately enter, on the policy declarations, the deductible amounts that apply to Theft and All Other Section I Perils.

d. Deductible Application

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

e. Use Of Factors

The factors displayed in Paragraph f. incorporate the factors for the All Perils Deductibles.

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EXCEPTION PAGES

f. Deductible Factors

To compute the premium for the deductible amounts selected, multiply the Base Premium by the factor selected from the applicable tables:

(1) Form HO 00 04

Theft Deductible		All Other Perils Deductible Amount	Coverage C Limit	
Territory	Amount		Up To \$25,000	\$25,001 And Over
City	\$ 1,000	\$ 100	.96	.99
		250	.92	.97
		500	.89	.94
	2,500	100	.81	.89
		250	.79	.87
		500	.76	.84
Other Than City	1,000	100	1.02	1.02
		250	.97	.99
		500	.92	.96
	2,500	100	.91	.95
		250	.88	.91
		500	.82	.88
	1,000	.76	.83	

Table 406.C.2.f.(1) Theft Deductible Factors – Form HO 00 04

(2) City And Other Than City Territories (Form HO 00 04 Only)

Refer to state Territory Pages, Paragraph 2.A. for a listing of City Territories and 2.B. for Other Than City Territories.

(3) Form HO 00 06

Theft Deductible		All Other Perils Deductible Amount	Coverage C Limit	
Amount			Up To \$40,000	\$40,001 And Over
\$ 1,000	\$ 100	1.12	1.09	
	250	1.06	1.04	
	500	.97	.98	
2,500	100	1.08	1.05	
	250	1.01	1.00	
	500	.92	.93	
	1,000	.80	.84	

Table 406.C.2.f.(3) Theft Deductible Factors – Form HO 00 06

3. Windstorm Or Hail Deductibles (All Forms Except HO 00 04 And HO 00 06)

When the policy covers the peril of Windstorm or Hail, the following deductible options may be used in conjunction with the deductible applicable to All Other Section I Perils.

a. Percentage Deductibles

(1) Deductible Amounts

This option provides for higher Windstorm or Hail percentage deductibles of 1%, 2%, 5%, 7.5%, or 10% of the Coverage A limit of liability when the dollar amount of the percentage deductible selected exceeds the amount of the deductible applicable to All Other Section I Perils.

(2) Endorsement

Use Windstorm or Hail Percentage Deductible Endorsement HO 03 12.

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EXCEPTION PAGES

(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 Section I Perils. For example:

- (a) Deductible – Windstorm or Hail 1% of Coverage A limit and \$500 for All Other Perils.
- (b) Deductible – Windstorm or Hail 2% of Coverage A limit, \$250 for Theft of Personal Property and \$ 100 for All Other.

(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) Use Of Factors

The factors displayed in Paragraph (6) 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.

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EXCEPTION PAGES

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

Windstorm Or Hail Deductible Percentage	All Other Perils Deductible Amount	Coverage A Limit (Expressed In \$)			
		Up To 99,999	100,000 To 199,999	200,000 To 299,999	300,000 And Over
1%	\$ 100	1.07	1.04	1.01	1.00
	250	1.05	.99	.98	.97
	500	.99	.96	.95	.94
	1,000	–	.92	.91	.91
	2,500	–	–	.81	.84
	5,000	–	–	–	.76
	7,500	–	–	–	.70
	10,000	–	–	–	.66
2%	100	1.05	.99	.97	.96
	250	.99	.96	.94	.93
	500	.95	.94	.91	.90
	1,000	.91	.89	.87	.88
	2,500	–	.80	.79	.81
	5,000	–	–	.71	.74
	7,500	–	–	–	.69
	10,000	–	–	–	.65
5%	100	.98	.94	.93	.92
	250	.95	.91	.90	.89
	500	.92	.88	.87	.88
	1,000	.87	.84	.84	.85
	2,500	.79	.76	.75	.78
	5,000	–	.68	.67	.71
	7,500	–	.63	.63	.67
	10,000	–	–	.60	.64
7.5%	100	.95	.92	.91	.90
	250	.92	.89	.89	.88
	500	.89	.85	.86	.87
	1,000	.85	.82	.83	.84
	2,500	.77	.74	.74	.77
	5,000	.69	.66	.66	.70
	7,500	–	.61	.62	.66
	10,000	–	.59	.59	.63
10%	100	.93	.91	.90	.89
	250	.90	.88	.88	.87
	500	.87	.84	.85	.86
	1,000	.83	.81	.82	.83
	2,500	.75	.73	.73	.76
	5,000	.67	.65	.65	.69
	7,500	.62	.60	.61	.65
	10,000	–	.58	.58	.62

Table 406.C.3.a.(6) Windstorm Or Hail Percentage Deductible

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EXCEPTION PAGES

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 deductible applicable to All Other Section I Perils.

(2) Endorsement

An endorsement is not required.

(3) Declarations Instruction

Separately enter, on the policy declarations, the deductible amounts that apply to Windstorm or Hail and All Other Section I 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) Use Of Factors

The factors displayed in Paragraph (6) 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.

(6) Deductible Factors

To compute the premium for this provision, multiply the Base Premium by the factor selected from the following table for the deductible amounts desired:

Windstorm Or Hail Deductible Fixed-dollar Amounts	All Other Perils Deductible Amount	Coverage A Limit (Expressed In \$)			
		Up To 99,999	100,000 To 199,999	200,000 To 299,999	300,000 And Over
\$ 1,000	\$ 100	1.06	1.05	1.04	1.03
	250	1.04	1.03	1.02	1.01
	500	.96	.97	.98	.99
2,000	100	1.04	1.03	1.02	1.01
	250	.97	.98	.99	1.00
	500	.94	.95	.96	.97
	1,000	.90	.91	.92	.94
5,000	100	.96	.97	.98	.99
	250	.93	.94	.95	.96
	500	.90	.91	.92	.93
	1,000	.86	.87	.88	.90
	2,500	.78	.79	.80	.83
7,500	100	.94	.95	.96	.97
	250	.91	.92	.93	.95
	500	.88	.89	.90	.92
	1,000	.84	.85	.86	.89
	2,500	.76	.77	.78	.82
	5,000	.68	.69	.70	.75
10,000	100	.92	.93	.94	.95
	250	.89	.90	.91	.92
	500	.85	.86	.88	.89
	1,000	.82	.83	.85	.87
	2,500	.74	.75	.76	.80
	5,000	.66	.67	.68	.73
	7,500	.61	.62	.64	.68

Table 406.C.3.b.(6) Windstorm Or Hail Higher Fixed-dollar Deductible

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