

Division Five - Fire & Allied Line

Group II Class Rates

(Beach) Plan Wind and Hail Only

Effective 12/1/2006

<u>Territory II Seacoast</u>			<u>Territory III Seacoast</u>		
	Bldg	Contents		Bldg	Contents
AA	0.059	0.015	AA	0.116	0.034
A	0.065	0.012	A	0.130	0.031
AB	0.090	0.037	AB	0.218	0.078
B	0.169	0.065	B	0.432	0.187

<u>Territory III Beach</u>		
	Bldg.	Contents
AA	0.191	0.056
A	0.213	0.051
AB	0.359	0.128
B	0.896	0.388

{The construction windstorm and Hail exclusion credits are now applied differently than prior to 5-1-04. ISO Circular LI-CF-2003-239 explains the new rating process. **DO NOT APPLY THE WINDSTORM AND HAIL EXCLUSION CREDITS OF .685 OR .575 TO OUR INDICATED RATES. OUR RATES ALREADY INCLUDE THE NEW ISO RATING PROVISION.** The .98 standard wind policy factor, any applicable coinsurance and deductible credits will still apply.}

1. Apply a .98 Standard Wind & Hail Policy factor
2. Apply the applicable deductible factor if other than Standard deductible applies. Refer to CLM, Division Five, NC Exception Rule #81. Note: The Association reserves the right to require higher than the Standard deductible.
3. Round up the final rate.