

Effective February 1, 2011

<u>Territory II Seacoast</u>			<u>Territory III Seacoast</u>		
	<u>Bldg</u>	<u>Contents</u>		<u>Bldg</u>	<u>Contents</u>
AA	0.141	0.065	AA	0.377	0.203
A	0.156	0.072	A	0.418	0.225
AB	0.215	0.088	AB	0.573	0.278
B	0.281	0.106	B	0.756	0.339

<u>Territory III Beach</u>		
	<u>Bldg.</u>	<u>Contents</u>
AA	0.620	0.334
A	0.688	0.371
AB	0.942	0.458
B	1.568	0.703

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.