

Division Five - Fire & Allied Line  
 Group II Class Rates  
 (Beach) Plan Wind and Hail Only

Effective 10/1/2007

<u>Territory II Seacoast</u>			<u>Territory III Seacoast</u>			<u>Territory III Beach</u>		
	<u>Bldg</u>	<u>Contents</u>		<u>Bldg</u>	<u>Contents</u>		<u>Bldg.</u>	<u>Contents</u>
AA	0.059	0.016	AA	0.115	0.032	AA	0.189	0.053
A	0.066	0.019	A	0.130	0.038	A	0.213	0.063
AB	0.090	0.035	AB	0.220	0.075	AB	0.361	0.124
B	0.234	0.094	B	0.610	0.268	B	1.266	0.556

{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.