

**DWELLING FIRE DP 00 01 EXTENDED COVERAGE MITIGATION CREDITS: COVERAGE A AND COVERAGE C
EFFECTIVE MAY 1, 2011**

| DWELLING FIRE DP 00 01 EXTENDED COVERAGE MITIGATION CREDIT-COVERAGE A | | | | |
|--|------------------------|------------------------|-------------------------|-------------------------|
| MITIGATION FEATURE | TERRITORY 5 | TERRITORY 6 | TERRITORY 42 | TERRITORY 43 |
| HIP ROOF | 5.8% | 5.8% | 5.0% | 5.0% |
| OPENING PROTECTION | 6.4% | 5.8% | 5.0% | 5.0% |
| COMBINED HIP ROOF AND OPENING PROTECTION | 12.3% | 11.7% | 10.0% | 10.0% |
| IBHS SAFER LIVING | 19.9% | 20.5% | 18.0% | 13.0% |
| IBHS BRONZE 1 | 4.7% | 4.7% | 4.0% | 4.0% |
| IBHS BRONZE 2 | 7.6% | 7.6% | 7.0% | 5.0% |
| IBHS SILVER 1 | 12.3% | 12.9% | 11.0% | 7.0% |
| IBHS SILVER 2 | 14.6% | 15.2% | 13.0% | 8.0% |
| IBHS GOLD 1 | 15.8% | 15.8% | 13.0% | 10.0% |
| IBHS GOLD 2 | 18.1% | 18.7% | 16.0% | 11.0% |

| DWELLING FIRE DP 00 01 EXTENDED COVERAGE MITIGATION CREDIT-COVERAGE C | | | | |
|--|------------------------|------------------------|-------------------------|-------------------------|
| MITIGATION FEATURE | TERRITORY 5 | TERRITORY 6 | TERRITORY 42 | TERRITORY 43 |
| HIP ROOF | 4.3% | 4.3% | 7.1% | 7.1% |
| OPENING PROTECTION | 4.3% | 4.3% | 7.1% | 7.1% |
| COMBINED HIP ROOF AND OPENING PROTECTION | 8.7% | 8.7% | 7.1% | 7.1% |
| IBHS SAFER LIVING | 21.7% | 21.7% | 21.4% | 14.3% |
| IBHS BRONZE 1 | 4.3% | 4.3% | 7.1% | 7.1% |
| IBHS BRONZE 2 | 8.7% | 8.7% | 7.1% | 35.7% |
| IBHS SILVER 1 | 13.0% | 13.0% | 14.3% | 7.1% |
| IBHS SILVER 2 | 13.0% | 17.4% | 14.3% | 7.1% |
| IBHS GOLD 1 | 17.4% | 17.4% | 14.3% | 7.1% |
| IBHS GOLD 2 | 17.4% | 17.4% | 14.3% | 14.3% |

**DWELLING FIRE DP 00 02 EXTENDED COVERAGE MITIGATION CREDITS: COVERAGE A AND COVERAGE C
EFFECTIVE MAY 1, 2011**

| DWELLING FIRE DP 00 02 EXTENDED COVERAGE MITIGATION CREDIT-COVERAGE A | | | | |
|--|------------------------|------------------------|-------------------------|-------------------------|
| MITIGATION FEATURE | TERRITORY 5 | TERRITORY 6 | TERRITORY 42 | TERRITORY 43 |
| HIP ROOF | 5.8% | 5.8% | 5.0% | 5.0% |
| OPENING PROTECTION | 6.4% | 5.8% | 5.0% | 5.0% |
| COMBINED HIP ROOF AND OPENING PROTECTION | 12.3% | 11.7% | 10.0% | 10.0% |
| IBHS SAFER LIVING | 19.9% | 20.5% | 18.0% | 13.0% |
| IBHS BRONZE 1 | 4.7% | 4.7% | 4.0% | 4.0% |
| IBHS BRONZE 2 | 7.6% | 7.6% | 7.0% | 5.0% |
| IBHS SILVER 1 | 12.3% | 12.9% | 11.0% | 7.0% |
| IBHS SILVER 2 | 14.6% | 15.2% | 13.0% | 8.0% |
| IBHS GOLD 1 | 15.8% | 15.8% | 13.0% | 10.0% |
| IBHS GOLD 2 | 18.1% | 18.7% | 16.0% | 11.0% |

| DWELLING FIRE DP 00 02 EXTENDED COVERAGE MITIGATION CREDIT-COVERAGE C | | | | |
|--|------------------------|------------------------|-------------------------|-------------------------|
| MITIGATION FEATURE | TERRITORY 5 | TERRITORY 6 | TERRITORY 42 | TERRITORY 43 |
| HIP ROOF | 4.3% | 4.3% | 7.1% | 7.1% |
| OPENING PROTECTION | 4.3% | 4.3% | 7.1% | 7.1% |
| COMBINED HIP ROOF AND OPENING PROTECTION | 8.7% | 8.7% | 7.1% | 7.1% |
| IBHS SAFER LIVING | 21.7% | 21.7% | 21.4% | 14.3% |
| IBHS BRONZE 1 | 4.3% | 4.3% | 7.1% | 7.1% |
| IBHS BRONZE 2 | 8.7% | 8.7% | 7.1% | 35.7% |
| IBHS SILVER 1 | 13.0% | 13.0% | 14.3% | 7.1% |
| IBHS SILVER 2 | 13.0% | 17.4% | 14.3% | 7.1% |
| IBHS GOLD 1 | 17.4% | 17.4% | 14.3% | 7.1% |
| IBHS GOLD 2 | 17.4% | 17.4% | 14.3% | 14.3% |

**DWELLING WINDSTORM AND HAIL MITIGATION CREDITS: COVERAGE A AND COVERAGE C
EFFECTIVE MAY 1, 2011**

| DWELLING WINDSTORM AND HAIL MITIGATION CREDIT-COVERAGE A | | | | |
|---|------------------------|------------------------|-------------------------|-------------------------|
| MITIGATION FEATURE | TERRITORY 5 | TERRITORY 6 | TERRITORY 42 | TERRITORY 43 |
| HIP ROOF | 6.4% | 6.4% | 6.1% | 6.1% |
| OPENING PROTECTION | 7.1% | 6.4% | 6.1% | 6.1% |
| COMBINED HIP ROOF AND OPENING PROTECTION | 13.5% | 12.8% | 12.2% | 12.2% |
| IBHS SAFER LIVING | 21.8% | 22.4% | 22.0% | 15.9% |
| IBHS BRONZE 1 | 5.1% | 5.1% | 4.9% | 4.9% |
| IBHS BRONZE 2 | 8.3% | 8.3% | 8.5% | 6.1% |
| IBHS SILVER 1 | 13.5% | 14.1% | 13.4% | 8.5% |
| IBHS SILVER 2 | 16.0% | 16.7% | 15.9% | 9.8% |
| IBHS GOLD 1 | 17.3% | 17.3% | 15.9% | 12.2% |
| IBHS GOLD 2 | 19.9% | 20.5% | 19.5% | 13.4% |

| DWELLING WINDSTORM AND HAIL MITIGATION CREDIT-COVERAGE C | | | | |
|---|------------------------|------------------------|-------------------------|-------------------------|
| MITIGATION FEATURE | TERRITORY 5 | TERRITORY 6 | TERRITORY 42 | TERRITORY 43 |
| HIP ROOF | 4.8% | 4.8% | 8.3% | 8.3% |
| OPENING PROTECTION | 4.8% | 4.8% | 8.3% | 8.3% |
| COMBINED HIP ROOF AND OPENING PROTECTION | 9.5% | 9.5% | 8.3% | 8.3% |
| IBHS SAFER LIVING | 23.8% | 23.8% | 25.0% | 16.7% |
| IBHS BRONZE 1 | 4.8% | 4.8% | 8.3% | 8.3% |
| IBHS BRONZE 2 | 9.5% | 9.5% | 8.3% | 41.7% |
| IBHS SILVER 1 | 14.3% | 14.3% | 16.7% | 8.3% |
| IBHS SILVER 2 | 14.3% | 19.0% | 16.7% | 8.3% |
| IBHS GOLD 1 | 19.0% | 19.0% | 16.7% | 8.3% |
| IBHS GOLD 2 | 19.0% | 19.0% | 16.7% | 16.7% |