

**HOMEOWNER AND HOMEOWNER WINDSTORM AND HAIL MITIGATION CREDITS  
EFFECTIVE MAY 1, 2011**

<b>HOMEOWNER FULL PERIL POLICY CREDIT</b>					
<b>MITIGATION FEATURE</b>	<b>TERRITORY 7</b>	<b>TERRITORY 8</b>	<b>TERRITORY 48</b>	<b>TERRITORY 49</b>	<b>TERRITORY 52</b>
HIP ROOF	4.9%	4.9%	4.6%	4.3%	4.6%
OPENING PROTECTION	5.0%	5.1%	4.6%	4.1%	4.6%
COMBINED HIP ROOF AND OPENING PROTECTION	10.0%	10.0%	9.2%	8.5%	9.2%
IBHS SAFER LIVING	16.2%	17.4%	13.1%	9.2%	15.3%
IBHS BRONZE 1	3.9%	3.9%	3.6%	3.3%	3.6%
IBHS BRONZE 2	6.1%	6.2%	5.2%	4.1%	5.7%
IBHS SILVER 1	9.7%	10.5%	7.4%	4.4%	9.4%
IBHS SILVER 2	11.7%	12.7%	8.8%	5.0%	11.4%
IBHS GOLD 1	12.4%	13.4%	9.9%	6.5%	11.7%
IBHS GOLD 2	14.4%	15.6%	11.3%	7.2%	13.7%

<b>HOMEOWNER WINDSTORM AND HAIL POLICY CREDIT</b>					
<b>MITIGATION FEATURE</b>	<b>TERRITORY 7</b>	<b>TERRITORY 8</b>	<b>TERRITORY 48</b>	<b>TERRITORY 49</b>	<b>TERRITORY 52</b>
HIP ROOF	6.6%	6.4%	6.6%	6.5%	6.5%
OPENING PROTECTION	6.7%	6.7%	6.6%	6.2%	6.6%
COMBINED HIP ROOF AND OPENING PROTECTION	13.3%	13.1%	13.3%	12.8%	13.0%
IBHS SAFER LIVING	21.6%	22.9%	19.0%	13.9%	21.7%
IBHS BRONZE 1	5.2%	5.2%	5.2%	5.0%	5.2%
IBHS BRONZE 2	8.1%	8.2%	7.5%	6.2%	8.1%
IBHS SILVER 1	13.0%	13.8%	10.7%	6.7%	13.3%
IBHS SILVER 2	15.6%	16.6%	12.8%	7.6%	16.2%
IBHS GOLD 1	16.6%	17.5%	14.3%	9.7%	16.6%
IBHS GOLD 2	19.2%	20.5%	16.3%	10.8%	19.5%