

**Florida Hurricane Catastrophe Fund
Final 2013 Rates**

**Approved by SBA Trustees
April 23, 2013**



FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **\$0 - \$2,500**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1747	0.1620	0.1241	0.0762	0.0646	0.0423	0.1274
2	0.3012	0.2793	0.2139	0.1314	0.1114	0.0730	0.2196
3	0.4258	0.3950	0.3025	0.1858	0.1575	0.1032	0.3105
4	0.5589	0.5185	0.3970	0.2438	0.2068	0.1354	0.4076
5	0.7009	0.6501	0.4979	0.3057	0.2593	0.1698	0.5111
6	0.8520	0.7903	0.6052	0.3717	0.3152	0.2064	0.6213
7	1.0126	0.9393	0.7193	0.4417	0.3746	0.2453	0.7385
8	1.1834	1.0977	0.8406	0.5162	0.4378	0.2867	0.8630
9	1.3646	1.2658	0.9694	0.5953	0.5048	0.3306	0.9952
10	1.5571	1.4443	1.1061	0.6793	0.5760	0.3773	1.1356
11	1.7613	1.6338	1.2512	0.7684	0.6516	0.4268	1.2845
12	1.9781	1.8349	1.4052	0.8629	0.7318	0.4793	1.4427
13	2.2083	2.0484	1.5687	0.9633	0.8169	0.5350	1.6105
14	2.4527	2.2751	1.7423	1.0700	0.9074	0.5943	1.7888
15	2.7124	2.5160	1.9268	1.1833	1.0034	0.6572	1.9782
16	2.9885	2.7721	2.1229	1.3037	1.1056	0.7241	2.1795
17	3.2823	3.0446	2.3315	1.4319	1.2142	0.7953	2.3938
18	3.5950	3.3347	2.5537	1.5683	1.3299	0.8710	2.6219
19	3.9283	3.6439	2.7905	1.7137	1.4532	0.9518	2.8649
20	4.2838	3.9736	3.0429	1.8688	1.5847	1.0379	3.1242
21	4.6632	4.3256	3.3125	2.0343	1.7251	1.1299	3.4009
22	5.0687	4.7016	3.6005	2.2112	1.8751	1.2281	3.6966
23	5.5023	5.1039	3.9085	2.4003	2.0355	1.3331	4.0128
24	5.9664	5.5343	4.2382	2.6028	2.2072	1.4456	4.3513
25	6.4635	5.9954	4.5913	2.8196	2.3911	1.5660	4.7138

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **\$2,501 - \$7,500**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1658	0.1538	0.1178	0.0723	0.0613	0.0402	0.1209
2	0.2859	0.2652	0.2031	0.1247	0.1057	0.0693	0.2085
3	0.4042	0.3749	0.2871	0.1763	0.1495	0.0979	0.2948
4	0.5305	0.4921	0.3769	0.2314	0.1963	0.1285	0.3869
5	0.6653	0.6171	0.4726	0.2902	0.2461	0.1612	0.4852
6	0.8087	0.7501	0.5744	0.3528	0.2992	0.1959	0.5898
7	0.9612	0.8916	0.6828	0.4193	0.3556	0.2329	0.7010
8	1.1232	1.0419	0.7979	0.4900	0.4155	0.2721	0.8192
9	1.2953	1.2015	0.9201	0.5651	0.4792	0.3138	0.9447
10	1.4780	1.3709	1.0499	0.6447	0.5468	0.3581	1.0779
11	1.6718	1.5508	1.1876	0.7293	0.6185	0.4051	1.2193
12	1.8776	1.7417	1.3338	0.8191	0.6946	0.4549	1.3693
13	2.0961	1.9443	1.4889	0.9144	0.7754	0.5079	1.5287
14	2.3281	2.1595	1.6537	1.0156	0.8613	0.5641	1.6979
15	2.5746	2.3882	1.8288	1.1231	0.9524	0.6238	1.8777
16	2.8367	2.6313	2.0150	1.2375	1.0494	0.6873	2.0688
17	3.1155	2.8899	2.2131	1.3591	1.1525	0.7548	2.2721
18	3.4124	3.1653	2.4239	1.4886	1.2624	0.8268	2.4886
19	3.7287	3.4587	2.6487	1.6266	1.3794	0.9034	2.7193
20	4.0661	3.7717	2.8883	1.7738	1.5042	0.9852	2.9654
21	4.4263	4.1058	3.1442	1.9309	1.6375	1.0724	3.2281
22	4.8111	4.4627	3.4175	2.0988	1.7798	1.1657	3.5087
23	5.2227	4.8445	3.7099	2.2783	1.9321	1.2654	3.8089
24	5.6632	5.2531	4.0228	2.4705	2.0950	1.3721	4.1302
25	6.1351	5.6908	4.3580	2.6763	2.2696	1.4865	4.4743

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$7,501 - \$15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1581	0.1466	0.1123	0.0690	0.0585	0.0383	0.1153
2	0.2726	0.2528	0.1936	0.1189	0.1008	0.0660	0.1988
3	0.3854	0.3575	0.2738	0.1681	0.1426	0.0934	0.2811
4	0.5059	0.4693	0.3594	0.2207	0.1871	0.1226	0.3689
5	0.6343	0.5884	0.4506	0.2767	0.2347	0.1537	0.4626
6	0.7711	0.7153	0.5477	0.3364	0.2853	0.1868	0.5624
7	0.9165	0.8501	0.6510	0.3998	0.3391	0.2221	0.6684
8	1.0710	0.9935	0.7608	0.4672	0.3962	0.2595	0.7811
9	1.2351	1.1457	0.8773	0.5388	0.4569	0.2993	0.9008
10	1.4093	1.3072	1.0011	0.6148	0.5213	0.3415	1.0278
11	1.5942	1.4787	1.1324	0.6954	0.5897	0.3862	1.1626
12	1.7904	1.6607	1.2718	0.7810	0.6623	0.4338	1.3057
13	1.9987	1.8540	1.4198	0.8719	0.7394	0.4843	1.4576
14	2.2199	2.0592	1.5769	0.9684	0.8212	0.5379	1.6190
15	2.4550	2.2772	1.7439	1.0710	0.9082	0.5948	1.7904
16	2.7049	2.5090	1.9214	1.1800	1.0006	0.6554	1.9727
17	2.9707	2.7556	2.1102	1.2959	1.0990	0.7198	2.1665
18	3.2538	3.0182	2.3113	1.4194	1.2037	0.7884	2.3730
19	3.5554	3.2980	2.5256	1.5510	1.3153	0.8614	2.5930
20	3.8772	3.5964	2.7541	1.6914	1.4343	0.9394	2.8276
21	4.2206	3.9150	2.9981	1.8412	1.5614	1.0226	3.0781
22	4.5876	4.2554	3.2587	2.0013	1.6971	1.1115	3.3457
23	4.9800	4.6194	3.5375	2.1725	1.8423	1.2066	3.6319
24	5.4000	5.0090	3.8359	2.3557	1.9977	1.3084	3.9382
25	5.8500	5.4263	4.1555	2.5520	2.1641	1.4174	4.2664

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **\$15,001 - \$50,000**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1425	0.1322	0.1012	0.0622	0.0527	0.0345	0.1039
2	0.2457	0.2279	0.1745	0.1072	0.0909	0.0595	0.1792
3	0.3474	0.3222	0.2468	0.1515	0.1285	0.0842	0.2534
4	0.4560	0.4230	0.3239	0.1989	0.1687	0.1105	0.3326
5	0.5718	0.5304	0.4062	0.2494	0.2115	0.1385	0.4170
6	0.6951	0.6447	0.4937	0.3032	0.2571	0.1684	0.5069
7	0.8261	0.7663	0.5868	0.3604	0.3056	0.2002	0.6025
8	0.9654	0.8955	0.6858	0.4212	0.3571	0.2339	0.7041
9	1.1133	1.0327	0.7908	0.4857	0.4119	0.2697	0.8119
10	1.2703	1.1783	0.9024	0.5542	0.4699	0.3078	0.9264
11	1.4370	1.3329	1.0207	0.6269	0.5316	0.3482	1.0480
12	1.6138	1.4970	1.1464	0.7040	0.5970	0.3910	1.1770
13	1.8016	1.6711	1.2798	0.7859	0.6665	0.4365	1.3139
14	2.0010	1.8561	1.4214	0.8729	0.7403	0.4848	1.4593
15	2.2129	2.0527	1.5719	0.9654	0.8186	0.5362	1.6139
16	2.4382	2.2616	1.7319	1.0636	0.9020	0.5907	1.7781
17	2.6778	2.4839	1.9022	1.1682	0.9906	0.6488	1.9529
18	2.9330	2.7206	2.0834	1.2795	1.0850	0.7106	2.1390
19	3.2049	2.9728	2.2765	1.3981	1.1856	0.7765	2.3373
20	3.4949	3.2418	2.4825	1.5246	1.2929	0.8468	2.5488
21	3.8044	3.5289	2.7024	1.6596	1.4074	0.9218	2.7746
22	4.1352	3.8358	2.9374	1.8039	1.5298	1.0019	3.0158
23	4.4890	4.1639	3.1887	1.9583	1.6606	1.0876	3.2738
24	4.8676	4.5151	3.4576	2.1234	1.8007	1.1794	3.5499
25	5.2731	4.8913	3.7457	2.3003	1.9507	1.2776	3.8457

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1572	0.1458	0.1117	0.0686	0.0581	0.0381	0.1146
2	0.2710	0.2514	0.1925	0.1182	0.1003	0.0657	0.1977
3	0.3832	0.3555	0.2722	0.1672	0.1418	0.0928	0.2795
4	0.5030	0.4666	0.3573	0.2194	0.1861	0.1219	0.3669
5	0.6307	0.5851	0.4480	0.2752	0.2333	0.1528	0.4600
6	0.7667	0.7112	0.5446	0.3345	0.2836	0.1858	0.5592
7	0.9113	0.8453	0.6473	0.3975	0.3371	0.2208	0.6646
8	1.0649	0.9878	0.7565	0.4646	0.3940	0.2580	0.7767
9	1.2281	1.1392	0.8724	0.5357	0.4543	0.2976	0.8956
10	1.4013	1.2998	0.9954	0.6113	0.5184	0.3395	1.0220
11	1.5851	1.4703	1.1260	0.6915	0.5864	0.3841	1.1560
12	1.7802	1.6513	1.2646	0.7766	0.6586	0.4313	1.2983
13	1.9873	1.8434	1.4117	0.8670	0.7352	0.4815	1.4494
14	2.2073	2.0475	1.5680	0.9629	0.8166	0.5348	1.6098
15	2.4410	2.2643	1.7340	1.0649	0.9030	0.5914	1.7802
16	2.6895	2.4948	1.9105	1.1733	0.9950	0.6516	1.9615
17	2.9539	2.7400	2.0983	1.2886	1.0928	0.7157	2.1543
18	3.2353	3.0010	2.2982	1.4114	1.1969	0.7839	2.3595
19	3.5353	3.2793	2.5112	1.5422	1.3078	0.8566	2.5783
20	3.8552	3.5760	2.7385	1.6818	1.4262	0.9341	2.8116
21	4.1967	3.8928	2.9811	1.8307	1.5525	1.0168	3.0606
22	4.5615	4.2312	3.2402	1.9899	1.6875	1.1052	3.3267
23	4.9517	4.5932	3.5174	2.1601	1.8318	1.1998	3.6113
24	5.3694	4.9806	3.8141	2.3423	1.9863	1.3009	3.9159
25	5.8168	5.3956	4.1319	2.5375	2.1518	1.4093	4.2422

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **2%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1446	0.1341	0.1027	0.0631	0.0535	0.0350	0.1055
2	0.2493	0.2313	0.1771	0.1088	0.0922	0.0604	0.1818
3	0.3526	0.3270	0.2504	0.1538	0.1304	0.0854	0.2571
4	0.4628	0.4293	0.3287	0.2019	0.1712	0.1121	0.3375
5	0.5803	0.5383	0.4122	0.2531	0.2147	0.1406	0.4232
6	0.7054	0.6543	0.5011	0.3077	0.2609	0.1709	0.5144
7	0.8384	0.7777	0.5955	0.3657	0.3102	0.2031	0.6114
8	0.9797	0.9088	0.6959	0.4274	0.3624	0.2374	0.7145
9	1.1298	1.0480	0.8026	0.4929	0.4180	0.2737	0.8240
10	1.2892	1.1958	0.9157	0.5624	0.4769	0.3124	0.9402
11	1.4583	1.3527	1.0359	0.6362	0.5395	0.3533	1.0635
12	1.6378	1.5192	1.1634	0.7145	0.6059	0.3968	1.1944
13	1.8283	1.6959	1.2987	0.7976	0.6764	0.4430	1.3334
14	2.0307	1.8837	1.4425	0.8859	0.7512	0.4920	1.4810
15	2.2457	2.0831	1.5952	0.9797	0.8308	0.5441	1.6378
16	2.4743	2.2951	1.7576	1.0794	0.9153	0.5995	1.8045
17	2.7175	2.5207	1.9304	1.1855	1.0053	0.6584	1.9819
18	2.9765	2.7609	2.1143	1.2984	1.1011	0.7212	2.1707
19	3.2524	3.0169	2.3103	1.4188	1.2032	0.7880	2.3720
20	3.5467	3.2899	2.5194	1.5472	1.3121	0.8593	2.5866
21	3.8609	3.5813	2.7425	1.6843	1.4283	0.9354	2.8157
22	4.1966	3.8927	2.9810	1.8307	1.5525	1.0168	3.0605
23	4.5556	4.2257	3.2360	1.9873	1.6853	1.1038	3.3224
24	4.9398	4.5821	3.5089	2.1549	1.8274	1.1969	3.6026
25	5.3514	4.9638	3.8013	2.3345	1.9797	1.2966	3.9027

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1348	0.1250	0.0957	0.0588	0.0499	0.0327	0.0983
2	0.2324	0.2156	0.1651	0.1014	0.0860	0.0563	0.1695
3	0.3286	0.3048	0.2334	0.1433	0.1216	0.0796	0.2396
4	0.4313	0.4001	0.3064	0.1881	0.1596	0.1045	0.3145
5	0.5408	0.5016	0.3842	0.2359	0.2001	0.1310	0.3944
6	0.6574	0.6098	0.4670	0.2868	0.2432	0.1593	0.4794
7	0.7814	0.7248	0.5550	0.3409	0.2891	0.1893	0.5699
8	0.9131	0.8470	0.6486	0.3983	0.3378	0.2212	0.6659
9	1.0530	0.9767	0.7480	0.4594	0.3895	0.2551	0.7679
10	1.2015	1.1145	0.8535	0.5241	0.4445	0.2911	0.8762
11	1.3591	1.2607	0.9654	0.5929	0.5028	0.3293	0.9912
12	1.5264	1.4159	1.0843	0.6659	0.5647	0.3698	1.1132
13	1.7040	1.5806	1.2104	0.7433	0.6304	0.4129	1.2427
14	1.8926	1.7555	1.3444	0.8256	0.7001	0.4586	1.3803
15	2.0930	1.9414	1.4867	0.9130	0.7743	0.5071	1.5264
16	2.3060	2.1391	1.6381	1.0060	0.8531	0.5587	1.6818
17	2.5327	2.3493	1.7991	1.1049	0.9369	0.6136	1.8471
18	2.7740	2.5732	1.9705	1.2101	1.0262	0.6721	2.0231
19	3.0312	2.8117	2.1532	1.3223	1.1214	0.7344	2.2106
20	3.3055	3.0661	2.3480	1.4420	1.2228	0.8009	2.4107
21	3.5983	3.3377	2.5560	1.5697	1.3311	0.8718	2.6242
22	3.9111	3.6279	2.7782	1.7062	1.4469	0.9476	2.8524
23	4.2457	3.9383	3.0159	1.8521	1.5707	1.0287	3.0964
24	4.6038	4.2704	3.2703	2.0084	1.7031	1.1155	3.3576
25	4.9874	4.6263	3.5428	2.1757	1.8450	1.2084	3.6373

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1267	0.1175	0.0900	0.0553	0.0469	0.0307	0.0924
2	0.2185	0.2027	0.1552	0.0953	0.0808	0.0529	0.1593
3	0.3089	0.2866	0.2194	0.1348	0.1143	0.0749	0.2253
4	0.4055	0.3761	0.2881	0.1769	0.1500	0.0983	0.2957
5	0.5085	0.4717	0.3612	0.2218	0.1881	0.1232	0.3708
6	0.6181	0.5733	0.4391	0.2696	0.2287	0.1498	0.4508
7	0.7347	0.6815	0.5219	0.3205	0.2718	0.1780	0.5358
8	0.8585	0.7963	0.6098	0.3745	0.3176	0.2080	0.6261
9	0.9900	0.9183	0.7033	0.4319	0.3663	0.2399	0.7220
10	1.1297	1.0479	0.8024	0.4928	0.4179	0.2737	0.8239
11	1.2779	1.1853	0.9077	0.5574	0.4727	0.3096	0.9319
12	1.4351	1.3312	1.0194	0.6261	0.5309	0.3477	1.0466
13	1.6021	1.4861	1.1381	0.6989	0.5927	0.3882	1.1684
14	1.7795	1.6506	1.2640	0.7763	0.6583	0.4311	1.2977
15	1.9679	1.8254	1.3979	0.8585	0.7280	0.4768	1.4352
16	2.1682	2.0112	1.5401	0.9458	0.8021	0.5253	1.5812
17	2.3813	2.2089	1.6915	1.0388	0.8809	0.5770	1.7367
18	2.6082	2.4193	1.8527	1.1378	0.9649	0.6319	1.9021
19	2.8500	2.6436	2.0245	1.2433	1.0543	0.6905	2.0785
20	3.1079	2.8828	2.2076	1.3558	1.1497	0.7530	2.2666
21	3.3832	3.1382	2.4032	1.4759	1.2516	0.8197	2.4673
22	3.6773	3.4110	2.6122	1.6042	1.3604	0.8910	2.6819
23	3.9919	3.7028	2.8356	1.7414	1.4768	0.9672	2.9113
24	4.3286	4.0151	3.0748	1.8883	1.6013	1.0488	3.1568
25	4.6892	4.3497	3.3310	2.0456	1.7347	1.1361	3.4199

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **5%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1196	0.1109	0.0849	0.0522	0.0442	0.0290	0.0872
2	0.2062	0.1912	0.1464	0.0899	0.0763	0.0500	0.1504
3	0.2915	0.2704	0.2071	0.1272	0.1078	0.0706	0.2126
4	0.3826	0.3549	0.2718	0.1669	0.1416	0.0927	0.2791
5	0.4798	0.4451	0.3408	0.2093	0.1775	0.1162	0.3499
6	0.5832	0.5410	0.4143	0.2544	0.2158	0.1413	0.4253
7	0.6932	0.6430	0.4924	0.3024	0.2564	0.1680	0.5056
8	0.8101	0.7514	0.5754	0.3534	0.2997	0.1963	0.5908
9	0.9342	0.8665	0.6636	0.4075	0.3456	0.2263	0.6813
10	1.0659	0.9887	0.7572	0.4650	0.3943	0.2583	0.7774
11	1.2058	1.1184	0.8565	0.5260	0.4461	0.2921	0.8794
12	1.3542	1.2561	0.9619	0.5907	0.5010	0.3281	0.9876
13	1.5117	1.4023	1.0739	0.6595	0.5593	0.3663	1.1025
14	1.6791	1.5575	1.1927	0.7325	0.6212	0.4068	1.2245
15	1.8569	1.7224	1.3190	0.8100	0.6869	0.4499	1.3542
16	2.0459	1.8977	1.4533	0.8925	0.7568	0.4957	1.4920
17	2.2470	2.0842	1.5961	0.9802	0.8312	0.5444	1.6387
18	2.4611	2.2828	1.7482	1.0736	0.9104	0.5963	1.7948
19	2.6892	2.4945	1.9103	1.1731	0.9948	0.6516	1.9612
20	2.9326	2.7202	2.0831	1.2793	1.0849	0.7105	2.1387
21	3.1923	2.9611	2.2676	1.3926	1.1810	0.7735	2.3282
22	3.4699	3.2186	2.4648	1.5137	1.2836	0.8407	2.5306
23	3.7667	3.4939	2.6756	1.6432	1.3934	0.9126	2.7471
24	4.0844	3.7886	2.9013	1.7818	1.5110	0.9896	2.9788
25	4.4247	4.1043	3.1431	1.9302	1.6369	1.0721	3.2269

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **6%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1135	0.1053	0.0806	0.0495	0.0420	0.0275	0.0828
2	0.1957	0.1815	0.1390	0.0854	0.0724	0.0474	0.1427
3	0.2767	0.2567	0.1965	0.1207	0.1024	0.0670	0.2018
4	0.3632	0.3369	0.2580	0.1584	0.1344	0.0880	0.2649
5	0.4554	0.4224	0.3235	0.1987	0.1685	0.1103	0.3321
6	0.5536	0.5135	0.3932	0.2415	0.2048	0.1341	0.4037
7	0.6580	0.6104	0.4674	0.2870	0.2434	0.1594	0.4799
8	0.7689	0.7133	0.5462	0.3354	0.2845	0.1863	0.5608
9	0.8867	0.8225	0.6299	0.3868	0.3280	0.2148	0.6467
10	1.0118	0.9385	0.7187	0.4414	0.3743	0.2451	0.7379
11	1.1445	1.0616	0.8130	0.4993	0.4234	0.2773	0.8347
12	1.2854	1.1923	0.9131	0.5607	0.4755	0.3114	0.9374
13	1.4350	1.3310	1.0193	0.6260	0.5308	0.3477	1.0465
14	1.5938	1.4784	1.1321	0.6953	0.5896	0.3862	1.1623
15	1.7625	1.6349	1.2520	0.7689	0.6520	0.4270	1.2854
16	1.9420	1.8013	1.3794	0.8472	0.7184	0.4705	1.4163
17	2.1328	1.9784	1.5150	0.9304	0.7890	0.5168	1.5555
18	2.3361	2.1669	1.6594	1.0191	0.8642	0.5660	1.7037
19	2.5526	2.3678	1.8132	1.1136	0.9443	0.6185	1.8616
20	2.7836	2.5820	1.9773	1.2143	1.0298	0.6744	2.0301
21	3.0302	2.8107	2.1525	1.3219	1.1210	0.7342	2.2099
22	3.2936	3.0551	2.3396	1.4368	1.2184	0.7980	2.4020
23	3.5754	3.3165	2.5397	1.5597	1.3227	0.8663	2.6075
24	3.8770	3.5962	2.7540	1.6913	1.4342	0.9393	2.8275
25	4.2000	3.8958	2.9834	1.8322	1.5537	1.0176	3.0630

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1080	0.1002	0.0767	0.0471	0.0400	0.0262	0.0788
2	0.1862	0.1727	0.1323	0.0812	0.0689	0.0451	0.1358
3	0.2633	0.2443	0.1870	0.1149	0.0974	0.0638	0.1920
4	0.3456	0.3206	0.2455	0.1508	0.1279	0.0837	0.2521
5	0.4334	0.4020	0.3079	0.1891	0.1603	0.1050	0.3161
6	0.5268	0.4887	0.3742	0.2298	0.1949	0.1276	0.3842
7	0.6262	0.5809	0.4448	0.2732	0.2317	0.1517	0.4567
8	0.7318	0.6788	0.5198	0.3192	0.2707	0.1773	0.5337
9	0.8439	0.7828	0.5994	0.3681	0.3122	0.2045	0.6154
10	0.9629	0.8932	0.6840	0.4200	0.3562	0.2333	0.7022
11	1.0892	1.0103	0.7737	0.4751	0.4029	0.2639	0.7943
12	1.2233	1.1347	0.8689	0.5336	0.4525	0.2964	0.8921
13	1.3656	1.2667	0.9700	0.5957	0.5052	0.3309	0.9959
14	1.5167	1.4069	1.0774	0.6617	0.5611	0.3675	1.1062
15	1.6773	1.5559	1.1915	0.7317	0.6205	0.4064	1.2233
16	1.8481	1.7143	1.3128	0.8062	0.6837	0.4478	1.3478
17	2.0297	1.8828	1.4418	0.8854	0.7509	0.4918	1.4803
18	2.2231	2.0621	1.5792	0.9698	0.8224	0.5386	1.6213
19	2.4292	2.2533	1.7256	1.0597	0.8987	0.5886	1.7716
20	2.6490	2.4572	1.8817	1.1556	0.9800	0.6418	1.9319
21	2.8837	2.6749	2.0484	1.2580	1.0668	0.6987	2.1031
22	3.1344	2.9074	2.2265	1.3674	1.1595	0.7594	2.2859
23	3.4026	3.1562	2.4170	1.4843	1.2587	0.8244	2.4815
24	3.6895	3.4224	2.6208	1.6095	1.3649	0.8939	2.6908
25	3.9970	3.7075	2.8392	1.7436	1.4786	0.9684	2.9150

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **8%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1030	0.0956	0.0732	0.0449	0.0381	0.0250	0.0751
2	0.1776	0.1648	0.1262	0.0775	0.0657	0.0430	0.1296
3	0.2512	0.2330	0.1784	0.1096	0.0929	0.0609	0.1832
4	0.3297	0.3058	0.2342	0.1438	0.1220	0.0799	0.2405
5	0.4134	0.3835	0.2937	0.1804	0.1529	0.1002	0.3015
6	0.5026	0.4662	0.3570	0.2192	0.1859	0.1218	0.3665
7	0.5973	0.5541	0.4243	0.2606	0.2210	0.1447	0.4356
8	0.6980	0.6475	0.4958	0.3045	0.2582	0.1691	0.5091
9	0.8050	0.7467	0.5718	0.3512	0.2978	0.1950	0.5871
10	0.9185	0.8520	0.6524	0.4007	0.3398	0.2225	0.6699
11	1.0390	0.9637	0.7380	0.4532	0.3844	0.2517	0.7577
12	1.1669	1.0824	0.8289	0.5090	0.4317	0.2827	0.8510
13	1.3026	1.2083	0.9253	0.5683	0.4819	0.3156	0.9500
14	1.4468	1.3420	1.0277	0.6312	0.5352	0.3505	1.0552
15	1.6000	1.4841	1.1365	0.6980	0.5919	0.3877	1.1669
16	1.7629	1.6352	1.2522	0.7690	0.6522	0.4271	1.2857
17	1.9361	1.7959	1.3753	0.8446	0.7163	0.4691	1.4120
18	2.1206	1.9671	1.5064	0.9251	0.7845	0.5138	1.5466
19	2.3172	2.1494	1.6460	1.0109	0.8572	0.5614	1.6899
20	2.5269	2.3439	1.7950	1.1023	0.9348	0.6122	1.8429
21	2.7507	2.5515	1.9540	1.2000	1.0176	0.6665	2.0061
22	2.9899	2.7734	2.1238	1.3043	1.1061	0.7244	2.1805
23	3.2457	3.0106	2.3055	1.4159	1.2007	0.7864	2.3671
24	3.5194	3.2646	2.5000	1.5353	1.3020	0.8527	2.5667
25	3.8127	3.5366	2.7083	1.6632	1.4104	0.9238	2.7806

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **9%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0985	0.0914	0.0700	0.0430	0.0364	0.0239	0.0718
2	0.1698	0.1575	0.1206	0.0741	0.0628	0.0411	0.1238
3	0.2401	0.2227	0.1706	0.1047	0.0888	0.0582	0.1751
4	0.3152	0.2924	0.2239	0.1375	0.1166	0.0764	0.2299
5	0.3952	0.3666	0.2807	0.1724	0.1462	0.0958	0.2882
6	0.4804	0.4456	0.3412	0.2096	0.1777	0.1164	0.3504
7	0.5710	0.5296	0.4056	0.2491	0.2112	0.1383	0.4164
8	0.6673	0.6189	0.4740	0.2911	0.2468	0.1617	0.4866
9	0.7695	0.7138	0.5466	0.3357	0.2847	0.1864	0.5612
10	0.8780	0.8144	0.6237	0.3830	0.3248	0.2127	0.6403
11	0.9932	0.9213	0.7055	0.4333	0.3674	0.2406	0.7243
12	1.1154	1.0347	0.7923	0.4866	0.4126	0.2703	0.8135
13	1.2452	1.1550	0.8845	0.5432	0.4607	0.3017	0.9081
14	1.3830	1.2829	0.9824	0.6033	0.5116	0.3351	1.0086
15	1.5295	1.4187	1.0865	0.6672	0.5658	0.3706	1.1154
16	1.6852	1.5631	1.1970	0.7351	0.6234	0.4083	1.2290
17	1.8508	1.7168	1.3147	0.8074	0.6847	0.4484	1.3498
18	2.0272	1.8804	1.4400	0.8843	0.7499	0.4912	1.4784
19	2.2151	2.0547	1.5735	0.9663	0.8194	0.5367	1.6155
20	2.4155	2.2406	1.7158	1.0537	0.8936	0.5853	1.7616
21	2.6295	2.4391	1.8678	1.1471	0.9727	0.6371	1.9177
22	2.8581	2.6511	2.0302	1.2468	1.0573	0.6925	2.0844
23	3.1026	2.8779	2.2039	1.3535	1.1478	0.7517	2.2627
24	3.3643	3.1207	2.3898	1.4676	1.2446	0.8151	2.4536
25	3.6446	3.3807	2.5889	1.5899	1.3483	0.8830	2.6580

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **10% or Greater**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0943	0.0875	0.0670	0.0412	0.0349	0.0229	0.0688
2	0.1626	0.1509	0.1155	0.0710	0.0602	0.0394	0.1186
3	0.2300	0.2133	0.1634	0.1003	0.0851	0.0557	0.1677
4	0.3019	0.2800	0.2144	0.1317	0.1117	0.0731	0.2202
5	0.3785	0.3511	0.2689	0.1651	0.1400	0.0917	0.2761
6	0.4601	0.4268	0.3268	0.2007	0.1702	0.1115	0.3356
7	0.5469	0.5073	0.3885	0.2386	0.2023	0.1325	0.3988
8	0.6391	0.5928	0.4540	0.2788	0.2364	0.1548	0.4661
9	0.7370	0.6836	0.5235	0.3215	0.2726	0.1786	0.5375
10	0.8409	0.7800	0.5974	0.3668	0.3111	0.2037	0.6133
11	0.9513	0.8824	0.6757	0.4150	0.3519	0.2305	0.6937
12	1.0683	0.9910	0.7589	0.4661	0.3952	0.2588	0.7791
13	1.1926	1.1063	0.8472	0.5203	0.4412	0.2890	0.8698
14	1.3247	1.2287	0.9410	0.5779	0.4900	0.3209	0.9661
15	1.4649	1.3588	1.0406	0.6391	0.5419	0.3549	1.0684
16	1.6140	1.4971	1.1465	0.7041	0.5971	0.3911	1.1771
17	1.7727	1.6443	1.2592	0.7733	0.6558	0.4295	1.2928
18	1.9416	1.8010	1.3792	0.8470	0.7183	0.4704	1.4160
19	2.1216	1.9679	1.5070	0.9255	0.7849	0.5140	1.5473
20	2.3135	2.1460	1.6434	1.0093	0.8559	0.5605	1.6873
21	2.5185	2.3361	1.7890	1.0987	0.9317	0.6102	1.8367
22	2.7375	2.5392	1.9445	1.1942	1.0127	0.6633	1.9964
23	2.9716	2.7564	2.1109	1.2963	1.0993	0.7200	2.1672
24	3.2223	2.9889	2.2889	1.4057	1.1920	0.7807	2.3500
25	3.4907	3.2380	2.4796	1.5228	1.2914	0.8458	2.5458

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1456	0.1350	0.1034	0.0635	0.0538	0.0353	0.1062
2	0.2510	0.2328	0.1783	0.1095	0.0928	0.0608	0.1830
3	0.3548	0.3292	0.2521	0.1548	0.1313	0.0860	0.2588
4	0.4658	0.4321	0.3309	0.2032	0.1723	0.1129	0.3397
5	0.5841	0.5418	0.4149	0.2548	0.2161	0.1415	0.4260
6	0.7100	0.6586	0.5043	0.3097	0.2626	0.1720	0.5178
7	0.8439	0.7828	0.5994	0.3681	0.3122	0.2045	0.6154
8	0.9861	0.9147	0.7005	0.4302	0.3648	0.2389	0.7192
9	1.1372	1.0549	0.8078	0.4961	0.4207	0.2755	0.8294
10	1.2976	1.2036	0.9217	0.5661	0.4800	0.3144	0.9463
11	1.4678	1.3615	1.0426	0.6403	0.5430	0.3556	1.0705
12	1.6485	1.5291	1.1710	0.7191	0.6098	0.3994	1.2022
13	1.8403	1.7070	1.3072	0.8028	0.6808	0.4459	1.3421
14	2.0439	1.8959	1.4519	0.8916	0.7561	0.4952	1.4906
15	2.2604	2.0967	1.6056	0.9861	0.8362	0.5477	1.6485
16	2.4905	2.3101	1.7691	1.0864	0.9213	0.6034	1.8163
17	2.7352	2.5372	1.9430	1.1932	1.0119	0.6627	1.9948
18	2.9959	2.7789	2.1281	1.3069	1.1083	0.7259	2.1849
19	3.2736	3.0365	2.3254	1.4281	1.2110	0.7932	2.3874
20	3.5698	3.3113	2.5358	1.5573	1.3206	0.8649	2.6035
21	3.8860	3.6046	2.7604	1.6952	1.4376	0.9415	2.8341
22	4.2239	3.9180	3.0004	1.8426	1.5626	1.0234	3.0805
23	4.5852	4.2532	3.2571	2.0003	1.6963	1.1110	3.3440
24	4.9720	4.6119	3.5318	2.1690	1.8393	1.2047	3.6261
25	5.3863	4.9962	3.8261	2.3497	1.9926	1.3050	3.9282

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$2,501 - \$7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1382	0.1282	0.0981	0.0603	0.0511	0.0335	0.1008
2	0.2382	0.2210	0.1692	0.1039	0.0881	0.0577	0.1737
3	0.3368	0.3124	0.2393	0.1469	0.1246	0.0816	0.2456
4	0.4421	0.4101	0.3141	0.1929	0.1636	0.1071	0.3224
5	0.5544	0.5142	0.3938	0.2418	0.2051	0.1343	0.4043
6	0.6739	0.6251	0.4787	0.2940	0.2493	0.1633	0.4915
7	0.8010	0.7430	0.5690	0.3494	0.2963	0.1941	0.5842
8	0.9360	0.8682	0.6649	0.4083	0.3463	0.2268	0.6826
9	1.0794	1.0012	0.7668	0.4709	0.3993	0.2615	0.7872
10	1.2316	1.1424	0.8749	0.5373	0.4556	0.2984	0.8982
11	1.3932	1.2923	0.9896	0.6078	0.5154	0.3376	1.0161
12	1.5647	1.4514	1.1115	0.6826	0.5788	0.3791	1.1411
13	1.7467	1.6203	1.2408	0.7620	0.6462	0.4232	1.2739
14	1.9401	1.7996	1.3781	0.8463	0.7177	0.4701	1.4149
15	2.1455	1.9901	1.5240	0.9360	0.7937	0.5198	1.5647
16	2.3639	2.1927	1.6792	1.0312	0.8745	0.5727	1.7240
17	2.5963	2.4082	1.8442	1.1326	0.9605	0.6290	1.8934
18	2.8436	2.6377	2.0200	1.2405	1.0520	0.6890	2.0739
19	3.1073	2.8822	2.2072	1.3555	1.1495	0.7529	2.2661
20	3.3884	3.1430	2.4069	1.4782	1.2535	0.8210	2.4712
21	3.6886	3.4215	2.6201	1.6091	1.3645	0.8937	2.6901
22	4.0093	3.7189	2.8480	1.7490	1.4832	0.9714	2.9240
23	4.3522	4.0371	3.0916	1.8986	1.6101	1.0545	3.1741
24	4.7193	4.3776	3.3523	2.0588	1.7459	1.1434	3.4418
25	5.1125	4.7423	3.6316	2.2303	1.8913	1.2387	3.7286

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$7,501 - \$15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1317	0.1222	0.0936	0.0575	0.0487	0.0319	0.0961
2	0.2271	0.2107	0.1613	0.0991	0.0840	0.0550	0.1657
3	0.3212	0.2979	0.2281	0.1401	0.1188	0.0778	0.2342
4	0.4216	0.3910	0.2995	0.1839	0.1560	0.1021	0.3075
5	0.5286	0.4903	0.3755	0.2306	0.1956	0.1281	0.3855
6	0.6426	0.5960	0.4564	0.2803	0.2377	0.1557	0.4686
7	0.7638	0.7085	0.5425	0.3332	0.2825	0.1850	0.5570
8	0.8925	0.8279	0.6340	0.3894	0.3302	0.2162	0.6509
9	1.0293	0.9547	0.7311	0.4490	0.3808	0.2494	0.7506
10	1.1744	1.0894	0.8342	0.5123	0.4345	0.2845	0.8565
11	1.3285	1.2323	0.9437	0.5795	0.4914	0.3219	0.9688
12	1.4920	1.3839	1.0598	0.6509	0.5519	0.3615	1.0881
13	1.6656	1.5450	1.1831	0.7266	0.6162	0.4035	1.2147
14	1.8499	1.7160	1.3141	0.8070	0.6844	0.4482	1.3491
15	2.0458	1.8977	1.4532	0.8925	0.7568	0.4957	1.4920
16	2.2541	2.0908	1.6011	0.9833	0.8339	0.5461	1.6439
17	2.4756	2.2963	1.7585	1.0800	0.9158	0.5998	1.8055
18	2.7115	2.5151	1.9261	1.1829	1.0031	0.6570	1.9775
19	2.9629	2.7483	2.1046	1.2925	1.0961	0.7179	2.1608
20	3.2310	2.9970	2.2951	1.4095	1.1953	0.7828	2.3563
21	3.5172	3.2625	2.4984	1.5343	1.3011	0.8522	2.5651
22	3.8230	3.5461	2.7156	1.6677	1.4143	0.9263	2.7881
23	4.1500	3.8495	2.9479	1.8104	1.5352	1.0055	3.0266
24	4.5000	4.1742	3.1966	1.9631	1.6647	1.0903	3.2819
25	4.8750	4.5220	3.4629	2.1266	1.8034	1.1811	3.5553

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$15,001 - \$50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1187	0.1101	0.0843	0.0518	0.0439	0.0288	0.0866
2	0.2047	0.1899	0.1454	0.0893	0.0757	0.0496	0.1493
3	0.2895	0.2685	0.2056	0.1263	0.1071	0.0701	0.2111
4	0.3800	0.3525	0.2699	0.1658	0.1406	0.0921	0.2771
5	0.4765	0.4420	0.3385	0.2079	0.1763	0.1154	0.3475
6	0.5792	0.5373	0.4114	0.2527	0.2143	0.1403	0.4224
7	0.6884	0.6386	0.4890	0.3003	0.2547	0.1668	0.5021
8	0.8045	0.7463	0.5715	0.3510	0.2976	0.1949	0.5867
9	0.9278	0.8606	0.6590	0.4047	0.3432	0.2248	0.6766
10	1.0586	0.9819	0.7520	0.4618	0.3916	0.2565	0.7720
11	1.1975	1.1108	0.8506	0.5224	0.4430	0.2901	0.8733
12	1.3449	1.2475	0.9553	0.5867	0.4975	0.3258	0.9808
13	1.5013	1.3926	1.0665	0.6549	0.5554	0.3638	1.0949
14	1.6675	1.5468	1.1845	0.7274	0.6169	0.4040	1.2161
15	1.8441	1.7105	1.3099	0.8045	0.6822	0.4468	1.3449
16	2.0318	1.8847	1.4433	0.8863	0.7516	0.4923	1.4818
17	2.2315	2.0699	1.5851	0.9735	0.8255	0.5407	1.6274
18	2.4441	2.2671	1.7362	1.0662	0.9042	0.5922	1.7825
19	2.6707	2.4773	1.8971	1.1651	0.9880	0.6471	1.9477
20	2.9124	2.7015	2.0688	1.2705	1.0774	0.7056	2.1240
21	3.1704	2.9408	2.2520	1.3830	1.1728	0.7681	2.3121
22	3.4460	3.1965	2.4478	1.5033	1.2748	0.8349	2.5132
23	3.7408	3.4699	2.6572	1.6319	1.3839	0.9064	2.7282
24	4.0563	3.7626	2.8814	1.7695	1.5006	0.9828	2.9583
25	4.3943	4.0761	3.1214	1.9170	1.6256	1.0647	3.2047

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1310	0.1215	0.0930	0.0571	0.0485	0.0317	0.0955
2	0.2259	0.2095	0.1604	0.0985	0.0836	0.0547	0.1647
3	0.3193	0.2962	0.2268	0.1393	0.1181	0.0774	0.2329
4	0.4192	0.3888	0.2978	0.1829	0.1551	0.1016	0.3057
5	0.5256	0.4876	0.3734	0.2293	0.1944	0.1274	0.3833
6	0.6389	0.5927	0.4539	0.2787	0.2364	0.1548	0.4660
7	0.7594	0.7044	0.5395	0.3313	0.2809	0.1840	0.5538
8	0.8875	0.8232	0.6304	0.3871	0.3283	0.2150	0.6472
9	1.0234	0.9493	0.7270	0.4465	0.3786	0.2480	0.7464
10	1.1677	1.0832	0.8295	0.5094	0.4320	0.2829	0.8516
11	1.3209	1.2253	0.9383	0.5762	0.4887	0.3200	0.9633
12	1.4835	1.3761	1.0538	0.6472	0.5488	0.3594	1.0819
13	1.6561	1.5362	1.1764	0.7225	0.6127	0.4013	1.2078
14	1.8394	1.7062	1.3066	0.8024	0.6805	0.4457	1.3415
15	2.0342	1.8869	1.4450	0.8874	0.7525	0.4929	1.4835
16	2.2413	2.0790	1.5921	0.9777	0.8291	0.5430	1.6346
17	2.4616	2.2833	1.7485	1.0738	0.9106	0.5964	1.7952
18	2.6961	2.5009	1.9152	1.1761	0.9974	0.6532	1.9663
19	2.9461	2.7327	2.0927	1.2852	1.0899	0.7138	2.1486
20	3.2126	2.9800	2.2821	1.4015	1.1885	0.7784	2.3430
21	3.4972	3.2440	2.4842	1.5256	1.2938	0.8473	2.5505
22	3.8013	3.5260	2.7002	1.6583	1.4062	0.9210	2.7723
23	4.1265	3.8276	2.9312	1.8001	1.5265	0.9998	3.0094
24	4.4745	4.1505	3.1784	1.9520	1.6553	1.0841	3.2632
25	4.8473	4.4963	3.4432	2.1146	1.7932	1.1744	3.5351

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1205	0.1118	0.0856	0.0526	0.0446	0.0292	0.0879
2	0.2078	0.1927	0.1476	0.0906	0.0769	0.0503	0.1515
3	0.2938	0.2725	0.2087	0.1282	0.1087	0.0712	0.2143
4	0.3856	0.3577	0.2739	0.1682	0.1427	0.0934	0.2812
5	0.4836	0.4485	0.3435	0.2109	0.1789	0.1172	0.3527
6	0.5878	0.5452	0.4175	0.2564	0.2175	0.1424	0.4287
7	0.6987	0.6481	0.4963	0.3048	0.2585	0.1693	0.5095
8	0.8164	0.7573	0.5800	0.3562	0.3020	0.1978	0.5954
9	0.9415	0.8733	0.6688	0.4107	0.3483	0.2281	0.6867
10	1.0743	0.9965	0.7631	0.4687	0.3974	0.2603	0.7835
11	1.2152	1.1272	0.8632	0.5301	0.4496	0.2944	0.8863
12	1.3648	1.2660	0.9695	0.5954	0.5049	0.3307	0.9954
13	1.5236	1.4133	1.0823	0.6647	0.5636	0.3692	1.1112
14	1.6923	1.5697	1.2021	0.7382	0.6260	0.4100	1.2342
15	1.8714	1.7359	1.3294	0.8164	0.6923	0.4534	1.3648
16	2.0619	1.9126	1.4647	0.8995	0.7628	0.4996	1.5038
17	2.2646	2.1006	1.6086	0.9879	0.8378	0.5487	1.6516
18	2.4804	2.3008	1.7619	1.0820	0.9176	0.6010	1.8089
19	2.7103	2.5141	1.9253	1.1824	1.0027	0.6567	1.9766
20	2.9556	2.7416	2.0995	1.2893	1.0934	0.7161	2.1555
21	3.2174	2.9844	2.2854	1.4035	1.1902	0.7795	2.3464
22	3.4971	3.2439	2.4842	1.5256	1.2937	0.8473	2.5504
23	3.7963	3.5214	2.6967	1.6561	1.4044	0.9198	2.7686
24	4.1165	3.8184	2.9241	1.7958	1.5228	0.9974	3.0021
25	4.4595	4.1365	3.1677	1.9454	1.6497	1.0805	3.2523

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1123	0.1042	0.0798	0.0490	0.0415	0.0272	0.0819
2	0.1937	0.1796	0.1376	0.0845	0.0716	0.0469	0.1412
3	0.2738	0.2540	0.1945	0.1194	0.1013	0.0663	0.1997
4	0.3594	0.3334	0.2553	0.1568	0.1330	0.0871	0.2621
5	0.4507	0.4180	0.3201	0.1966	0.1667	0.1092	0.3287
6	0.5478	0.5082	0.3891	0.2390	0.2027	0.1327	0.3995
7	0.6511	0.6040	0.4625	0.2841	0.2409	0.1578	0.4749
8	0.7609	0.7058	0.5405	0.3319	0.2815	0.1844	0.5549
9	0.8775	0.8140	0.6233	0.3828	0.3246	0.2126	0.6400
10	1.0012	0.9287	0.7112	0.4368	0.3704	0.2426	0.7302
11	1.1326	1.0506	0.8045	0.4941	0.4190	0.2744	0.8260
12	1.2720	1.1799	0.9035	0.5549	0.4706	0.3082	0.9277
13	1.4200	1.3172	1.0087	0.6195	0.5253	0.3440	1.0356
14	1.5772	1.4630	1.1203	0.6880	0.5835	0.3821	1.1502
15	1.7442	1.6179	1.2390	0.7609	0.6452	0.4226	1.2720
16	1.9217	1.7825	1.3651	0.8383	0.7109	0.4656	1.4015
17	2.1106	1.9578	1.4992	0.9207	0.7808	0.5114	1.5392
18	2.3117	2.1443	1.6421	1.0085	0.8552	0.5601	1.6859
19	2.5260	2.3431	1.7943	1.1019	0.9345	0.6120	1.8422
20	2.7546	2.5551	1.9567	1.2016	1.0190	0.6674	2.0089
21	2.9986	2.7814	2.1300	1.3081	1.1093	0.7265	2.1869
22	3.2593	3.0233	2.3152	1.4218	1.2057	0.7897	2.3770
23	3.5381	3.2819	2.5133	1.5435	1.3089	0.8572	2.5803
24	3.8365	3.5587	2.7252	1.6736	1.4193	0.9295	2.7980
25	4.1562	3.8552	2.9523	1.8131	1.5375	1.0070	3.0311

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1056	0.0980	0.0750	0.0461	0.0391	0.0256	0.0770
2	0.1821	0.1689	0.1293	0.0794	0.0674	0.0441	0.1328
3	0.2574	0.2388	0.1829	0.1123	0.0952	0.0624	0.1878
4	0.3379	0.3135	0.2400	0.1474	0.1250	0.0819	0.2465
5	0.4237	0.3930	0.3010	0.1848	0.1568	0.1027	0.3090
6	0.5151	0.4778	0.3659	0.2247	0.1905	0.1248	0.3756
7	0.6122	0.5679	0.4349	0.2671	0.2265	0.1483	0.4465
8	0.7154	0.6636	0.5082	0.3121	0.2647	0.1733	0.5218
9	0.8250	0.7653	0.5861	0.3599	0.3052	0.1999	0.6017
10	0.9414	0.8732	0.6687	0.4107	0.3483	0.2281	0.6865
11	1.0649	0.9878	0.7564	0.4645	0.3939	0.2580	0.7766
12	1.1959	1.1093	0.8495	0.5217	0.4424	0.2898	0.8722
13	1.3351	1.2384	0.9484	0.5824	0.4939	0.3235	0.9737
14	1.4829	1.3755	1.0533	0.6469	0.5486	0.3593	1.0815
15	1.6399	1.5211	1.1649	0.7154	0.6067	0.3973	1.1960
16	1.8068	1.6760	1.2835	0.7882	0.6684	0.4378	1.3177
17	1.9844	1.8407	1.4096	0.8657	0.7341	0.4808	1.4472
18	2.1735	2.0161	1.5439	0.9482	0.8041	0.5266	1.5851
19	2.3750	2.2030	1.6871	1.0361	0.8786	0.5754	1.7321
20	2.5899	2.4023	1.8397	1.1298	0.9581	0.6275	1.8888
21	2.8193	2.6151	2.0027	1.2299	1.0430	0.6831	2.0561
22	3.0644	2.8425	2.1768	1.3368	1.1337	0.7425	2.2349
23	3.3266	3.0857	2.3630	1.4512	1.2306	0.8060	2.4261
24	3.6072	3.3460	2.5623	1.5736	1.3344	0.8740	2.6307
25	3.9077	3.6247	2.7758	1.7047	1.4456	0.9468	2.8499

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0996	0.0924	0.0708	0.0435	0.0369	0.0241	0.0727
2	0.1718	0.1594	0.1220	0.0749	0.0636	0.0416	0.1253
3	0.2429	0.2253	0.1726	0.1060	0.0899	0.0589	0.1772
4	0.3189	0.2958	0.2265	0.1391	0.1180	0.0773	0.2325
5	0.3998	0.3709	0.2840	0.1744	0.1479	0.0969	0.2916
6	0.4860	0.4508	0.3452	0.2120	0.1798	0.1178	0.3545
7	0.5777	0.5358	0.4104	0.2520	0.2137	0.1400	0.4213
8	0.6751	0.6262	0.4795	0.2945	0.2497	0.1636	0.4923
9	0.7785	0.7221	0.5530	0.3396	0.2880	0.1886	0.5678
10	0.8883	0.8240	0.6310	0.3875	0.3286	0.2152	0.6478
11	1.0048	0.9320	0.7138	0.4383	0.3717	0.2435	0.7328
12	1.1285	1.0468	0.8016	0.4923	0.4175	0.2734	0.8230
13	1.2598	1.1686	0.8949	0.5496	0.4660	0.3052	0.9188
14	1.3992	1.2979	0.9939	0.6104	0.5176	0.3390	1.0205
15	1.5474	1.4353	1.0992	0.6750	0.5724	0.3749	1.1285
16	1.7049	1.5814	1.2111	0.7437	0.6307	0.4131	1.2434
17	1.8725	1.7369	1.3301	0.8168	0.6927	0.4537	1.3656
18	2.0509	1.9024	1.4568	0.8947	0.7587	0.4969	1.4957
19	2.2410	2.0787	1.5919	0.9776	0.8290	0.5430	1.6344
20	2.4438	2.2668	1.7359	1.0661	0.9041	0.5921	1.7823
21	2.6603	2.4676	1.8897	1.1605	0.9841	0.6446	1.9401
22	2.8916	2.6822	2.0540	1.2614	1.0697	0.7006	2.1088
23	3.1389	2.9116	2.2297	1.3693	1.1612	0.7605	2.2892
24	3.4037	3.1572	2.4178	1.4848	1.2592	0.8247	2.4823
25	3.6873	3.4203	2.6192	1.6085	1.3641	0.8934	2.6891

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0946	0.0877	0.0672	0.0413	0.0350	0.0229	0.0690
2	0.1631	0.1513	0.1158	0.0711	0.0603	0.0395	0.1189
3	0.2306	0.2139	0.1638	0.1006	0.0853	0.0559	0.1682
4	0.3027	0.2808	0.2150	0.1320	0.1120	0.0733	0.2207
5	0.3795	0.3520	0.2696	0.1656	0.1404	0.0920	0.2768
6	0.4613	0.4279	0.3277	0.2013	0.1707	0.1118	0.3365
7	0.5483	0.5086	0.3895	0.2392	0.2029	0.1329	0.3999
8	0.6408	0.5944	0.4552	0.2795	0.2371	0.1553	0.4673
9	0.7390	0.6854	0.5249	0.3224	0.2734	0.1790	0.5389
10	0.8432	0.7821	0.5989	0.3678	0.3119	0.2043	0.6149
11	0.9538	0.8847	0.6775	0.4161	0.3528	0.2311	0.6956
12	1.0712	0.9936	0.7609	0.4673	0.3963	0.2595	0.7812
13	1.1958	1.1092	0.8494	0.5217	0.4424	0.2897	0.8721
14	1.3282	1.2320	0.9434	0.5794	0.4913	0.3218	0.9686
15	1.4688	1.3624	1.0433	0.6407	0.5434	0.3559	1.0712
16	1.6183	1.5011	1.1495	0.7060	0.5987	0.3921	1.1802
17	1.7774	1.6487	1.2625	0.7754	0.6575	0.4306	1.2962
18	1.9467	1.8057	1.3828	0.8492	0.7202	0.4717	1.4197
19	2.1272	1.9731	1.5110	0.9280	0.7869	0.5154	1.5513
20	2.3197	2.1517	1.6478	1.0119	0.8581	0.5620	1.6917
21	2.5251	2.3423	1.7937	1.1016	0.9341	0.6118	1.8416
22	2.7447	2.5459	1.9497	1.1973	1.0154	0.6650	2.0017
23	2.9795	2.7637	2.1165	1.2998	1.1022	0.7219	2.1729
24	3.2308	2.9968	2.2950	1.4094	1.1952	0.7828	2.3562
25	3.5000	3.2465	2.4862	1.5268	1.2948	0.8480	2.5525

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0900	0.0835	0.0639	0.0393	0.0333	0.0218	0.0656
2	0.1552	0.1440	0.1102	0.0677	0.0574	0.0376	0.1132
3	0.2194	0.2035	0.1559	0.0957	0.0812	0.0532	0.1600
4	0.2880	0.2672	0.2046	0.1257	0.1066	0.0698	0.2101
5	0.3612	0.3350	0.2566	0.1576	0.1336	0.0875	0.2634
6	0.4390	0.4072	0.3119	0.1915	0.1624	0.1064	0.3202
7	0.5218	0.4840	0.3707	0.2276	0.1930	0.1264	0.3806
8	0.6098	0.5656	0.4332	0.2660	0.2256	0.1477	0.4447
9	0.7032	0.6523	0.4995	0.3068	0.2602	0.1704	0.5129
10	0.8024	0.7443	0.5700	0.3500	0.2968	0.1944	0.5852
11	0.9077	0.8419	0.6448	0.3960	0.3358	0.2199	0.6620
12	1.0194	0.9456	0.7241	0.4447	0.3771	0.2470	0.7434
13	1.1380	1.0556	0.8084	0.4964	0.4210	0.2757	0.8299
14	1.2640	1.1724	0.8978	0.5514	0.4676	0.3062	0.9218
15	1.3978	1.2966	0.9929	0.6098	0.5171	0.3387	1.0194
16	1.5401	1.4285	1.0940	0.6718	0.5697	0.3731	1.1232
17	1.6914	1.5690	1.2015	0.7379	0.6257	0.4098	1.2336
18	1.8526	1.7185	1.3160	0.8082	0.6854	0.4489	1.3511
19	2.0244	1.8778	1.4380	0.8831	0.7489	0.4905	1.4764
20	2.2075	2.0477	1.5681	0.9630	0.8167	0.5349	1.6100
21	2.4031	2.2291	1.7070	1.0483	0.8890	0.5822	1.7526
22	2.6120	2.4229	1.8554	1.1395	0.9663	0.6329	1.9049
23	2.8355	2.6301	2.0141	1.2369	1.0489	0.6870	2.0679
24	3.0746	2.8520	2.1840	1.3413	1.1374	0.7449	2.2423
25	3.3308	3.0896	2.3660	1.4530	1.2322	0.8070	2.4291

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0859	0.0796	0.0610	0.0375	0.0318	0.0208	0.0626
2	0.1480	0.1373	0.1052	0.0646	0.0548	0.0359	0.1080
3	0.2093	0.1942	0.1487	0.0913	0.0774	0.0507	0.1527
4	0.2748	0.2549	0.1952	0.1199	0.1016	0.0666	0.2004
5	0.3445	0.3196	0.2447	0.1503	0.1275	0.0835	0.2513
6	0.4188	0.3885	0.2975	0.1827	0.1549	0.1015	0.3054
7	0.4978	0.4617	0.3536	0.2171	0.1841	0.1206	0.3630
8	0.5817	0.5396	0.4132	0.2538	0.2152	0.1409	0.4242
9	0.6708	0.6222	0.4765	0.2926	0.2482	0.1625	0.4892
10	0.7654	0.7100	0.5437	0.3339	0.2832	0.1854	0.5582
11	0.8658	0.8031	0.6150	0.3777	0.3203	0.2098	0.6314
12	0.9724	0.9020	0.6907	0.4242	0.3597	0.2356	0.7092
13	1.0855	1.0069	0.7711	0.4735	0.4016	0.2630	0.7917
14	1.2057	1.1184	0.8564	0.5260	0.4460	0.2921	0.8793
15	1.3333	1.2368	0.9471	0.5817	0.4933	0.3231	0.9724
16	1.4691	1.3627	1.0435	0.6409	0.5435	0.3559	1.0714
17	1.6135	1.4966	1.1461	0.7038	0.5969	0.3909	1.1767
18	1.7672	1.6392	1.2553	0.7709	0.6538	0.4282	1.2888
19	1.9310	1.7912	1.3717	0.8424	0.7144	0.4679	1.4083
20	2.1057	1.9533	1.4958	0.9186	0.7790	0.5102	1.5357
21	2.2923	2.1263	1.6283	1.0000	0.8480	0.5554	1.6718
22	2.4916	2.3112	1.7699	1.0869	0.9217	0.6037	1.8171
23	2.7047	2.5089	1.9213	1.1799	1.0006	0.6553	1.9725
24	2.9329	2.7205	2.0833	1.2794	1.0850	0.7106	2.1389
25	3.1772	2.9471	2.2569	1.3860	1.1754	0.7698	2.3171

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0821	0.0761	0.0583	0.0358	0.0304	0.0199	0.0599
2	0.1415	0.1313	0.1005	0.0617	0.0524	0.0343	0.1032
3	0.2001	0.1856	0.1421	0.0873	0.0740	0.0485	0.1459
4	0.2626	0.2436	0.1866	0.1146	0.0972	0.0636	0.1915
5	0.3293	0.3055	0.2339	0.1437	0.1218	0.0798	0.2402
6	0.4003	0.3713	0.2844	0.1746	0.1481	0.0970	0.2920
7	0.4758	0.4414	0.3380	0.2076	0.1760	0.1153	0.3470
8	0.5561	0.5158	0.3950	0.2426	0.2057	0.1347	0.4055
9	0.6412	0.5948	0.4555	0.2797	0.2372	0.1554	0.4677
10	0.7317	0.6787	0.5197	0.3192	0.2707	0.1773	0.5336
11	0.8277	0.7677	0.5879	0.3611	0.3062	0.2005	0.6036
12	0.9295	0.8622	0.6603	0.4055	0.3439	0.2252	0.6779
13	1.0377	0.9625	0.7371	0.4527	0.3839	0.2514	0.7568
14	1.1525	1.0691	0.8187	0.5028	0.4264	0.2792	0.8405
15	1.2746	1.1823	0.9054	0.5560	0.4715	0.3088	0.9295
16	1.4043	1.3026	0.9975	0.6126	0.5195	0.3402	1.0242
17	1.5423	1.4306	1.0956	0.6728	0.5706	0.3737	1.1248
18	1.6893	1.5670	1.2000	0.7369	0.6249	0.4093	1.2320
19	1.8459	1.7122	1.3112	0.8053	0.6829	0.4472	1.3462
20	2.0129	1.8672	1.4299	0.8781	0.7447	0.4877	1.4680
21	2.1912	2.0326	1.5565	0.9559	0.8106	0.5309	1.5981
22	2.3818	2.2093	1.6919	1.0390	0.8811	0.5771	1.7370
23	2.5855	2.3983	1.8366	1.1279	0.9565	0.6264	1.8856
24	2.8036	2.6006	1.9915	1.2230	1.0372	0.6793	2.0446
25	3.0372	2.8172	2.1574	1.3249	1.1236	0.7359	2.2150

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0786	0.0729	0.0558	0.0343	0.0291	0.0190	0.0573
2	0.1355	0.1257	0.0963	0.0591	0.0501	0.0328	0.0988
3	0.1916	0.1778	0.1361	0.0836	0.0709	0.0464	0.1398
4	0.2516	0.2333	0.1787	0.1097	0.0931	0.0609	0.1835
5	0.3154	0.2926	0.2241	0.1376	0.1167	0.0764	0.2300
6	0.3834	0.3557	0.2724	0.1673	0.1418	0.0929	0.2796
7	0.4557	0.4227	0.3237	0.1988	0.1686	0.1104	0.3324
8	0.5326	0.4940	0.3783	0.2323	0.1970	0.1290	0.3884
9	0.6142	0.5697	0.4363	0.2679	0.2272	0.1488	0.4479
10	0.7008	0.6500	0.4978	0.3057	0.2592	0.1698	0.5111
11	0.7927	0.7353	0.5631	0.3458	0.2933	0.1921	0.5781
12	0.8903	0.8258	0.6324	0.3884	0.3293	0.2157	0.6493
13	0.9939	0.9219	0.7060	0.4336	0.3677	0.2408	0.7248
14	1.1039	1.0239	0.7841	0.4816	0.4084	0.2675	0.8051
15	1.2208	1.1324	0.8672	0.5325	0.4516	0.2958	0.8903
16	1.3450	1.2476	0.9554	0.5868	0.4976	0.3259	0.9809
17	1.4772	1.3703	1.0493	0.6444	0.5465	0.3579	1.0773
18	1.6180	1.5008	1.1493	0.7058	0.5986	0.3920	1.1800
19	1.7680	1.6400	1.2559	0.7713	0.6540	0.4284	1.2894
20	1.9280	1.7883	1.3695	0.8410	0.7132	0.4671	1.4061
21	2.0987	1.9468	1.4908	0.9155	0.7764	0.5085	1.5306
22	2.2812	2.1160	1.6204	0.9952	0.8439	0.5527	1.6637
23	2.4764	2.2970	1.7591	1.0803	0.9161	0.6000	1.8060
24	2.6852	2.4908	1.9074	1.1714	0.9934	0.6506	1.9583
25	2.9090	2.6983	2.0664	1.2690	1.0761	0.7048	2.1215

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0873	0.0810	0.0620	0.0381	0.0323	0.0212	0.0637
2	0.1506	0.1397	0.1070	0.0657	0.0557	0.0365	0.1098
3	0.2129	0.1975	0.1512	0.0929	0.0788	0.0516	0.1553
4	0.2795	0.2592	0.1985	0.1219	0.1034	0.0677	0.2038
5	0.3504	0.3251	0.2489	0.1529	0.1296	0.0849	0.2556
6	0.4260	0.3951	0.3026	0.1858	0.1576	0.1032	0.3107
7	0.5063	0.4697	0.3597	0.2209	0.1873	0.1227	0.3693
8	0.5917	0.5488	0.4203	0.2581	0.2189	0.1434	0.4315
9	0.6823	0.6329	0.4847	0.2977	0.2524	0.1653	0.4976
10	0.7785	0.7222	0.5530	0.3396	0.2880	0.1886	0.5678
11	0.8807	0.8169	0.6256	0.3842	0.3258	0.2134	0.6423
12	0.9891	0.9175	0.7026	0.4315	0.3659	0.2396	0.7213
13	1.1042	1.0242	0.7843	0.4817	0.4085	0.2675	0.8053
14	1.2264	1.1376	0.8711	0.5350	0.4537	0.2971	0.8944
15	1.3562	1.2580	0.9634	0.5916	0.5017	0.3286	0.9891
16	1.4943	1.3861	1.0614	0.6519	0.5528	0.3620	1.0898
17	1.6411	1.5223	1.1658	0.7159	0.6071	0.3976	1.1969
18	1.7975	1.6674	1.2769	0.7841	0.6650	0.4355	1.3109
19	1.9642	1.8219	1.3952	0.8568	0.7266	0.4759	1.4325
20	2.1419	1.9868	1.5215	0.9344	0.7924	0.5190	1.5621
21	2.3316	2.1628	1.6562	1.0171	0.8626	0.5649	1.7004
22	2.5343	2.3508	1.8003	1.1056	0.9376	0.6140	1.8483
23	2.7511	2.5519	1.9543	1.2002	1.0178	0.6666	2.0064
24	2.9832	2.7672	2.1191	1.3014	1.1036	0.7228	2.1756
25	3.2318	2.9977	2.2956	1.4098	1.1955	0.7830	2.3569

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$2,501 - \$7,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0829	0.0769	0.0589	0.0362	0.0307	0.0201	0.0605
2	0.1429	0.1326	0.1015	0.0624	0.0529	0.0346	0.1042
3	0.2021	0.1875	0.1436	0.0882	0.0748	0.0490	0.1474
4	0.2653	0.2461	0.1884	0.1157	0.0981	0.0643	0.1935
5	0.3326	0.3085	0.2363	0.1451	0.1231	0.0806	0.2426
6	0.4043	0.3751	0.2872	0.1764	0.1496	0.0980	0.2949
7	0.4806	0.4458	0.3414	0.2097	0.1778	0.1164	0.3505
8	0.5616	0.5209	0.3989	0.2450	0.2078	0.1361	0.4096
9	0.6476	0.6007	0.4601	0.2825	0.2396	0.1569	0.4723
10	0.7390	0.6855	0.5249	0.3224	0.2734	0.1790	0.5389
11	0.8359	0.7754	0.5938	0.3647	0.3092	0.2025	0.6096
12	0.9388	0.8708	0.6669	0.4095	0.3473	0.2275	0.6847
13	1.0480	0.9722	0.7445	0.4572	0.3877	0.2539	0.7643
14	1.1640	1.0798	0.8269	0.5078	0.4306	0.2820	0.8489
15	1.2873	1.1941	0.9144	0.5616	0.4762	0.3119	0.9388
16	1.4183	1.3156	1.0075	0.6187	0.5247	0.3436	1.0344
17	1.5578	1.4449	1.1065	0.6796	0.5763	0.3774	1.1361
18	1.7062	1.5826	1.2120	0.7443	0.6312	0.4134	1.2443
19	1.8644	1.7293	1.3243	0.8133	0.6897	0.4517	1.3597
20	2.0331	1.8858	1.4442	0.8869	0.7521	0.4926	1.4827
21	2.2131	2.0529	1.5721	0.9655	0.8187	0.5362	1.6140
22	2.4056	2.2314	1.7088	1.0494	0.8899	0.5828	1.7544
23	2.6113	2.4222	1.8549	1.1392	0.9660	0.6327	1.9044
24	2.8316	2.6266	2.0114	1.2353	1.0475	0.6861	2.0651
25	3.0675	2.8454	2.1790	1.3382	1.1348	0.7432	2.2371

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$7,501 - \$15,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0790	0.0733	0.0561	0.0345	0.0292	0.0192	0.0576
2	0.1363	0.1264	0.0968	0.0595	0.0504	0.0330	0.0994
3	0.1927	0.1787	0.1369	0.0841	0.0713	0.0467	0.1405
4	0.2529	0.2346	0.1797	0.1103	0.0936	0.0613	0.1845
5	0.3172	0.2942	0.2253	0.1384	0.1173	0.0768	0.2313
6	0.3855	0.3576	0.2739	0.1682	0.1426	0.0934	0.2812
7	0.4583	0.4251	0.3255	0.1999	0.1695	0.1110	0.3342
8	0.5355	0.4967	0.3804	0.2336	0.1981	0.1297	0.3905
9	0.6176	0.5728	0.4387	0.2694	0.2285	0.1496	0.4504
10	0.7046	0.6536	0.5005	0.3074	0.2607	0.1707	0.5139
11	0.7971	0.7394	0.5662	0.3477	0.2949	0.1931	0.5813
12	0.8952	0.8304	0.6359	0.3905	0.3312	0.2169	0.6529
13	0.9993	0.9270	0.7099	0.4360	0.3697	0.2421	0.7288
14	1.1100	1.0296	0.7884	0.4842	0.4106	0.2689	0.8095
15	1.2275	1.1386	0.8719	0.5355	0.4541	0.2974	0.8952
16	1.3524	1.2545	0.9607	0.5900	0.5003	0.3277	0.9863
17	1.4854	1.3778	1.0551	0.6480	0.5495	0.3599	1.0833
18	1.6269	1.5091	1.1557	0.7097	0.6019	0.3942	1.1865
19	1.7777	1.6490	1.2628	0.7755	0.6576	0.4307	1.2965
20	1.9386	1.7982	1.3771	0.8457	0.7172	0.4697	1.4138
21	2.1103	1.9575	1.4990	0.9206	0.7807	0.5113	1.5390
22	2.2938	2.1277	1.6294	1.0006	0.8486	0.5558	1.6728
23	2.4900	2.3097	1.7688	1.0862	0.9211	0.6033	1.8160
24	2.7000	2.5045	1.9179	1.1779	0.9988	0.6542	1.9691
25	2.9250	2.7132	2.0777	1.2760	1.0821	0.7087	2.1332

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$15,001 - \$50,000

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0712	0.0661	0.0506	0.0311	0.0264	0.0173	0.0520
2	0.1228	0.1140	0.0873	0.0536	0.0454	0.0298	0.0896
3	0.1737	0.1611	0.1234	0.0758	0.0643	0.0421	0.1267
4	0.2280	0.2115	0.1620	0.0995	0.0843	0.0552	0.1663
5	0.2859	0.2652	0.2031	0.1247	0.1058	0.0693	0.2085
6	0.3475	0.3224	0.2469	0.1516	0.1286	0.0842	0.2535
7	0.4131	0.3832	0.2934	0.1802	0.1528	0.1001	0.3013
8	0.4827	0.4478	0.3429	0.2106	0.1786	0.1170	0.3520
9	0.5567	0.5163	0.3954	0.2428	0.2059	0.1349	0.4060
10	0.6352	0.5892	0.4512	0.2771	0.2350	0.1539	0.4632
11	0.7185	0.6665	0.5104	0.3134	0.2658	0.1741	0.5240
12	0.8069	0.7485	0.5732	0.3520	0.2985	0.1955	0.5885
13	0.9008	0.8356	0.6399	0.3930	0.3332	0.2183	0.6570
14	1.0005	0.9281	0.7107	0.4365	0.3701	0.2424	0.7297
15	1.1065	1.0263	0.7860	0.4827	0.4093	0.2681	0.8069
16	1.2191	1.1308	0.8660	0.5318	0.4510	0.2954	0.8891
17	1.3389	1.2419	0.9511	0.5841	0.4953	0.3244	0.9765
18	1.4665	1.3603	1.0417	0.6397	0.5425	0.3553	1.0695
19	1.6024	1.4864	1.1383	0.6990	0.5928	0.3883	1.1686
20	1.7474	1.6209	1.2413	0.7623	0.6464	0.4234	1.2744
21	1.9022	1.7645	1.3512	0.8298	0.7037	0.4609	1.3873
22	2.0676	1.9179	1.4687	0.9020	0.7649	0.5010	1.5079
23	2.2445	2.0819	1.5943	0.9791	0.8303	0.5438	1.6369
24	2.4338	2.2575	1.7288	1.0617	0.9004	0.5897	1.7750
25	2.6366	2.4456	1.8729	1.1502	0.9754	0.6388	1.9228

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0786	0.0729	0.0558	0.0343	0.0291	0.0190	0.0573
2	0.1355	0.1257	0.0963	0.0591	0.0501	0.0328	0.0988
3	0.1916	0.1777	0.1361	0.0836	0.0709	0.0464	0.1397
4	0.2515	0.2333	0.1787	0.1097	0.0930	0.0609	0.1834
5	0.3154	0.2925	0.2240	0.1376	0.1167	0.0764	0.2300
6	0.3834	0.3556	0.2723	0.1672	0.1418	0.0929	0.2796
7	0.4557	0.4227	0.3237	0.1988	0.1686	0.1104	0.3323
8	0.5325	0.4939	0.3782	0.2323	0.1970	0.1290	0.3883
9	0.6140	0.5696	0.4362	0.2679	0.2272	0.1488	0.4478
10	0.7006	0.6499	0.4977	0.3056	0.2592	0.1698	0.5110
11	0.7926	0.7352	0.5630	0.3457	0.2932	0.1920	0.5780
12	0.8901	0.8257	0.6323	0.3883	0.3293	0.2157	0.6492
13	0.9937	0.9217	0.7058	0.4335	0.3676	0.2408	0.7247
14	1.1037	1.0237	0.7840	0.4815	0.4083	0.2674	0.8049
15	1.2205	1.1321	0.8670	0.5324	0.4515	0.2957	0.8901
16	1.3448	1.2474	0.9552	0.5866	0.4975	0.3258	0.9807
17	1.4769	1.3700	1.0491	0.6443	0.5464	0.3578	1.0771
18	1.6177	1.5005	1.1491	0.7057	0.5984	0.3919	1.1798
19	1.7676	1.6396	1.2556	0.7711	0.6539	0.4283	1.2891
20	1.9276	1.7880	1.3692	0.8409	0.7131	0.4670	1.4058
21	2.0983	1.9464	1.4905	0.9154	0.7763	0.5084	1.5303
22	2.2808	2.1156	1.6201	0.9950	0.8437	0.5526	1.6634
23	2.4759	2.2966	1.7587	1.0801	0.9159	0.5999	1.8056
24	2.6847	2.4903	1.9071	1.1712	0.9932	0.6505	1.9579
25	2.9084	2.6978	2.0659	1.2687	1.0759	0.7047	2.1211

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0723	0.0671	0.0514	0.0315	0.0267	0.0175	0.0527
2	0.1247	0.1156	0.0886	0.0544	0.0461	0.0302	0.0909
3	0.1763	0.1635	0.1252	0.0769	0.0652	0.0427	0.1286
4	0.2314	0.2146	0.1644	0.1009	0.0856	0.0561	0.1687
5	0.2901	0.2691	0.2061	0.1266	0.1073	0.0703	0.2116
6	0.3527	0.3271	0.2505	0.1539	0.1305	0.0855	0.2572
7	0.4192	0.3888	0.2978	0.1829	0.1551	0.1016	0.3057
8	0.4899	0.4544	0.3480	0.2137	0.1812	0.1187	0.3573
9	0.5649	0.5240	0.4013	0.2464	0.2090	0.1369	0.4120
10	0.6446	0.5979	0.4579	0.2812	0.2385	0.1562	0.4701
11	0.7291	0.6763	0.5179	0.3181	0.2697	0.1767	0.5318
12	0.8189	0.7596	0.5817	0.3572	0.3029	0.1984	0.5972
13	0.9142	0.8480	0.6494	0.3988	0.3382	0.2215	0.6667
14	1.0154	0.9418	0.7212	0.4429	0.3756	0.2460	0.7405
15	1.1229	1.0416	0.7976	0.4898	0.4154	0.2721	0.8189
16	1.2372	1.1476	0.8788	0.5397	0.4577	0.2998	0.9023
17	1.3588	1.2604	0.9652	0.5927	0.5027	0.3292	0.9909
18	1.4882	1.3805	1.0572	0.6492	0.5506	0.3606	1.0854
19	1.6262	1.5084	1.1552	0.7094	0.6016	0.3940	1.1860
20	1.7733	1.6449	1.2597	0.7736	0.6560	0.4297	1.2933
21	1.9304	1.7906	1.3713	0.8421	0.7141	0.4677	1.4079
22	2.0983	1.9463	1.4905	0.9153	0.7762	0.5084	1.5303
23	2.2778	2.1128	1.6180	0.9937	0.8426	0.5519	1.6612
24	2.4699	2.2910	1.7545	1.0775	0.9137	0.5984	1.8013
25	2.6757	2.4819	1.9006	1.1672	0.9898	0.6483	1.9514

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0674	0.0625	0.0479	0.0294	0.0249	0.0163	0.0491
2	0.1162	0.1078	0.0825	0.0507	0.0430	0.0282	0.0847
3	0.1643	0.1524	0.1167	0.0717	0.0608	0.0398	0.1198
4	0.2156	0.2000	0.1532	0.0941	0.0798	0.0522	0.1573
5	0.2704	0.2508	0.1921	0.1180	0.1000	0.0655	0.1972
6	0.3287	0.3049	0.2335	0.1434	0.1216	0.0796	0.2397
7	0.3907	0.3624	0.2775	0.1704	0.1445	0.0947	0.2849
8	0.4566	0.4235	0.3243	0.1992	0.1689	0.1106	0.3330
9	0.5265	0.4884	0.3740	0.2297	0.1948	0.1276	0.3840
10	0.6007	0.5572	0.4267	0.2621	0.2222	0.1456	0.4381
11	0.6796	0.6303	0.4827	0.2964	0.2514	0.1646	0.4956
12	0.7632	0.7079	0.5421	0.3329	0.2823	0.1849	0.5566
13	0.8520	0.7903	0.6052	0.3717	0.3152	0.2064	0.6214
14	0.9463	0.8778	0.6722	0.4128	0.3501	0.2293	0.6901
15	1.0465	0.9707	0.7434	0.4565	0.3871	0.2536	0.7632
16	1.1530	1.0695	0.8190	0.5030	0.4265	0.2794	0.8409
17	1.2664	1.1747	0.8995	0.5524	0.4685	0.3068	0.9235
18	1.3870	1.2866	0.9853	0.6051	0.5131	0.3361	1.0115
19	1.5156	1.4059	1.0766	0.6612	0.5607	0.3672	1.1053
20	1.6527	1.5331	1.1740	0.7210	0.6114	0.4004	1.2053
21	1.7991	1.6689	1.2780	0.7849	0.6656	0.4359	1.3121
22	1.9556	1.8140	1.3891	0.8531	0.7234	0.4738	1.4262
23	2.1229	1.9691	1.5080	0.9261	0.7853	0.5143	1.5482
24	2.3019	2.1352	1.6351	1.0042	0.8516	0.5577	1.6788
25	2.4937	2.3131	1.7714	1.0879	0.9225	0.6042	1.8187

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0634	0.0588	0.0450	0.0276	0.0234	0.0154	0.0462
2	0.1092	0.1013	0.0776	0.0477	0.0404	0.0265	0.0797
3	0.1545	0.1433	0.1097	0.0674	0.0571	0.0374	0.1127
4	0.2028	0.1881	0.1440	0.0885	0.0750	0.0491	0.1479
5	0.2542	0.2358	0.1806	0.1109	0.0941	0.0616	0.1854
6	0.3090	0.2867	0.2195	0.1348	0.1143	0.0749	0.2254
7	0.3673	0.3407	0.2609	0.1602	0.1359	0.0890	0.2679
8	0.4293	0.3982	0.3049	0.1873	0.1588	0.1040	0.3131
9	0.4950	0.4592	0.3516	0.2159	0.1831	0.1199	0.3610
10	0.5648	0.5239	0.4012	0.2464	0.2090	0.1369	0.4119
11	0.6389	0.5927	0.4539	0.2787	0.2364	0.1548	0.4660
12	0.7176	0.6656	0.5097	0.3130	0.2655	0.1739	0.5233
13	0.8011	0.7431	0.5690	0.3495	0.2963	0.1941	0.5842
14	0.8897	0.8253	0.6320	0.3881	0.3291	0.2156	0.6489
15	0.9839	0.9127	0.6989	0.4292	0.3640	0.2384	0.7176
16	1.0841	1.0056	0.7701	0.4729	0.4010	0.2627	0.7906
17	1.1906	1.1044	0.8458	0.5194	0.4405	0.2885	0.8683
18	1.3041	1.2097	0.9264	0.5689	0.4824	0.3160	0.9511
19	1.4250	1.3218	1.0122	0.6216	0.5272	0.3453	1.0392
20	1.5539	1.4414	1.1038	0.6779	0.5749	0.3765	1.1333
21	1.6916	1.5691	1.2016	0.7379	0.6258	0.4099	1.2337
22	1.8387	1.7055	1.3061	0.8021	0.6802	0.4455	1.3409
23	1.9959	1.8514	1.4178	0.8707	0.7384	0.4836	1.4556
24	2.1643	2.0076	1.5374	0.9441	0.8007	0.5244	1.5784
25	2.3446	2.1748	1.6655	1.0228	0.8674	0.5681	1.7099

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0598	0.0555	0.0425	0.0261	0.0221	0.0145	0.0436
2	0.1031	0.0956	0.0732	0.0450	0.0381	0.0250	0.0752
3	0.1458	0.1352	0.1035	0.0636	0.0539	0.0353	0.1063
4	0.1913	0.1775	0.1359	0.0835	0.0708	0.0464	0.1395
5	0.2399	0.2225	0.1704	0.1047	0.0887	0.0581	0.1750
6	0.2916	0.2705	0.2071	0.1272	0.1079	0.0707	0.2127
7	0.3466	0.3215	0.2462	0.1512	0.1282	0.0840	0.2528
8	0.4050	0.3757	0.2877	0.1767	0.1498	0.0981	0.2954
9	0.4671	0.4333	0.3318	0.2038	0.1728	0.1132	0.3407
10	0.5330	0.4944	0.3786	0.2325	0.1972	0.1291	0.3887
11	0.6029	0.5592	0.4283	0.2630	0.2230	0.1461	0.4397
12	0.6771	0.6281	0.4810	0.2954	0.2505	0.1641	0.4938
13	0.7559	0.7011	0.5369	0.3297	0.2796	0.1831	0.5513
14	0.8395	0.7787	0.5964	0.3662	0.3106	0.2034	0.6123
15	0.9284	0.8612	0.6595	0.4050	0.3435	0.2249	0.6771
16	1.0229	0.9489	0.7266	0.4462	0.3784	0.2478	0.7460
17	1.1235	1.0421	0.7981	0.4901	0.4156	0.2722	0.8194
18	1.2305	1.1414	0.8741	0.5368	0.4552	0.2981	0.8974
19	1.3446	1.2472	0.9551	0.5866	0.4974	0.3258	0.9806
20	1.4663	1.3601	1.0416	0.6396	0.5424	0.3553	1.0694
21	1.5962	1.4806	1.1338	0.6963	0.5905	0.3867	1.1641
22	1.7349	1.6093	1.2324	0.7568	0.6418	0.4204	1.2653
23	1.8834	1.7470	1.3378	0.8216	0.6967	0.4563	1.3735
24	2.0422	1.8943	1.4507	0.8909	0.7555	0.4948	1.4894
25	2.2124	2.0522	1.5715	0.9651	0.8184	0.5360	1.6135

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0567	0.0526	0.0403	0.0248	0.0210	0.0137	0.0414
2	0.0978	0.0908	0.0695	0.0427	0.0362	0.0237	0.0714
3	0.1383	0.1283	0.0983	0.0604	0.0512	0.0335	0.1009
4	0.1816	0.1685	0.1290	0.0792	0.0672	0.0440	0.1324
5	0.2277	0.2112	0.1618	0.0993	0.0842	0.0552	0.1661
6	0.2768	0.2568	0.1966	0.1208	0.1024	0.0671	0.2019
7	0.3290	0.3052	0.2337	0.1435	0.1217	0.0797	0.2399
8	0.3845	0.3566	0.2731	0.1677	0.1422	0.0932	0.2804
9	0.4434	0.4113	0.3149	0.1934	0.1640	0.1074	0.3233
10	0.5059	0.4693	0.3594	0.2207	0.1872	0.1226	0.3689
11	0.5723	0.5308	0.4065	0.2496	0.2117	0.1387	0.4173
12	0.6427	0.5962	0.4565	0.2804	0.2378	0.1557	0.4687
13	0.7175	0.6655	0.5097	0.3130	0.2654	0.1738	0.5233
14	0.7969	0.7392	0.5661	0.3476	0.2948	0.1931	0.5812
15	0.8813	0.8175	0.6260	0.3844	0.3260	0.2135	0.6427
16	0.9710	0.9007	0.6897	0.4236	0.3592	0.2353	0.7081
17	1.0664	0.9892	0.7575	0.4652	0.3945	0.2584	0.7777
18	1.1680	1.0834	0.8297	0.5095	0.4321	0.2830	0.8518
19	1.2763	1.1839	0.9066	0.5568	0.4722	0.3092	0.9308
20	1.3918	1.2910	0.9887	0.6072	0.5149	0.3372	1.0150
21	1.5151	1.4054	1.0762	0.6609	0.5605	0.3671	1.1049
22	1.6468	1.5276	1.1698	0.7184	0.6092	0.3990	1.2010
23	1.7877	1.6582	1.2699	0.7799	0.6613	0.4331	1.3038
24	1.9385	1.7981	1.3770	0.8456	0.7171	0.4697	1.4137
25	2.1000	1.9479	1.4917	0.9161	0.7769	0.5088	1.5315

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0540	0.0501	0.0384	0.0236	0.0200	0.0131	0.0394
2	0.0931	0.0864	0.0661	0.0406	0.0344	0.0226	0.0679
3	0.1317	0.1221	0.0935	0.0574	0.0487	0.0319	0.0960
4	0.1728	0.1603	0.1228	0.0754	0.0639	0.0419	0.1260
5	0.2167	0.2010	0.1539	0.0945	0.0802	0.0525	0.1580
6	0.2634	0.2443	0.1871	0.1149	0.0974	0.0638	0.1921
7	0.3131	0.2904	0.2224	0.1366	0.1158	0.0759	0.2283
8	0.3659	0.3394	0.2599	0.1596	0.1354	0.0886	0.2668
9	0.4219	0.3914	0.2997	0.1841	0.1561	0.1022	0.3077
10	0.4814	0.4466	0.3420	0.2100	0.1781	0.1166	0.3511
11	0.5446	0.5052	0.3869	0.2376	0.2015	0.1319	0.3972
12	0.6116	0.5673	0.4345	0.2668	0.2263	0.1482	0.4461
13	0.6828	0.6334	0.4850	0.2979	0.2526	0.1654	0.4980
14	0.7584	0.7035	0.5387	0.3308	0.2806	0.1837	0.5531
15	0.8387	0.7779	0.5957	0.3659	0.3103	0.2032	0.6116
16	0.9240	0.8571	0.6564	0.4031	0.3418	0.2239	0.6739
17	1.0149	0.9414	0.7209	0.4427	0.3754	0.2459	0.7401
18	1.1116	1.0311	0.7896	0.4849	0.4112	0.2693	0.8107
19	1.2146	1.1267	0.8628	0.5299	0.4493	0.2943	0.8858
20	1.3245	1.2286	0.9409	0.5778	0.4900	0.3209	0.9660
21	1.4418	1.3374	1.0242	0.6290	0.5334	0.3493	1.0515
22	1.5672	1.4537	1.1133	0.6837	0.5798	0.3797	1.1430
23	1.7013	1.5781	1.2085	0.7422	0.6294	0.4122	1.2407
24	1.8448	1.7112	1.3104	0.8048	0.6825	0.4470	1.3454
25	1.9985	1.8538	1.4196	0.8718	0.7393	0.4842	1.4575

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0515	0.0478	0.0366	0.0225	0.0191	0.0125	0.0376
2	0.0888	0.0824	0.0631	0.0387	0.0329	0.0215	0.0648
3	0.1256	0.1165	0.0892	0.0548	0.0465	0.0304	0.0916
4	0.1649	0.1529	0.1171	0.0719	0.0610	0.0399	0.1202
5	0.2067	0.1917	0.1468	0.0902	0.0765	0.0501	0.1508
6	0.2513	0.2331	0.1785	0.1096	0.0930	0.0609	0.1833
7	0.2987	0.2770	0.2122	0.1303	0.1105	0.0724	0.2178
8	0.3490	0.3237	0.2479	0.1523	0.1291	0.0846	0.2545
9	0.4025	0.3733	0.2859	0.1756	0.1489	0.0975	0.2935
10	0.4592	0.4260	0.3262	0.2003	0.1699	0.1113	0.3349
11	0.5195	0.4819	0.3690	0.2266	0.1922	0.1259	0.3789
12	0.5834	0.5412	0.4144	0.2545	0.2158	0.1414	0.4255
13	0.6513	0.6041	0.4627	0.2841	0.2409	0.1578	0.4750
14	0.7234	0.6710	0.5139	0.3156	0.2676	0.1753	0.5276
15	0.8000	0.7421	0.5683	0.3490	0.2960	0.1938	0.5834
16	0.8814	0.8176	0.6261	0.3845	0.3261	0.2136	0.6428
17	0.9681	0.8980	0.6877	0.4223	0.3581	0.2346	0.7060
18	1.0603	0.9835	0.7532	0.4626	0.3923	0.2569	0.7733
19	1.1586	1.0747	0.8230	0.5054	0.4286	0.2807	0.8450
20	1.2634	1.1720	0.8975	0.5512	0.4674	0.3061	0.9214
21	1.3754	1.2758	0.9770	0.6000	0.5088	0.3332	1.0031
22	1.4949	1.3867	1.0619	0.6522	0.5530	0.3622	1.0903
23	1.6228	1.5053	1.1528	0.7079	0.6003	0.3932	1.1835
24	1.7597	1.6323	1.2500	0.7677	0.6510	0.4264	1.2834
25	1.9063	1.7683	1.3541	0.8316	0.7052	0.4619	1.3903

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0492	0.0457	0.0350	0.0215	0.0182	0.0119	0.0359
2	0.0849	0.0788	0.0603	0.0370	0.0314	0.0206	0.0619
3	0.1201	0.1114	0.0853	0.0524	0.0444	0.0291	0.0876
4	0.1576	0.1462	0.1119	0.0687	0.0583	0.0382	0.1149
5	0.1976	0.1833	0.1404	0.0862	0.0731	0.0479	0.1441
6	0.2402	0.2228	0.1706	0.1048	0.0889	0.0582	0.1752
7	0.2855	0.2648	0.2028	0.1245	0.1056	0.0692	0.2082
8	0.3336	0.3095	0.2370	0.1455	0.1234	0.0808	0.2433
9	0.3847	0.3569	0.2733	0.1678	0.1423	0.0932	0.2806
10	0.4390	0.4072	0.3118	0.1915	0.1624	0.1064	0.3202
11	0.4966	0.4606	0.3527	0.2166	0.1837	0.1203	0.3622
12	0.5577	0.5173	0.3962	0.2433	0.2063	0.1351	0.4067
13	0.6226	0.5775	0.4423	0.2716	0.2303	0.1509	0.4541
14	0.6915	0.6414	0.4912	0.3017	0.2558	0.1675	0.5043
15	0.7647	0.7094	0.5432	0.3336	0.2829	0.1853	0.5577
16	0.8426	0.7816	0.5985	0.3676	0.3117	0.2041	0.6145
17	0.9254	0.8584	0.6574	0.4037	0.3423	0.2242	0.6749
18	1.0136	0.9402	0.7200	0.4422	0.3750	0.2456	0.7392
19	1.1075	1.0273	0.7867	0.4832	0.4097	0.2683	0.8077
20	1.2078	1.1203	0.8579	0.5269	0.4468	0.2926	0.8808
21	1.3147	1.2195	0.9339	0.5735	0.4864	0.3185	0.9588
22	1.4291	1.3256	1.0151	0.6234	0.5287	0.3462	1.0422
23	1.5513	1.4390	1.1020	0.6767	0.5739	0.3759	1.1314
24	1.6822	1.5603	1.1949	0.7338	0.6223	0.4076	1.2268
25	1.8223	1.6903	1.2945	0.7950	0.6741	0.4415	1.3290

FHCF 2013 Commercial Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0472	0.0437	0.0335	0.0206	0.0174	0.0114	0.0344
2	0.0813	0.0754	0.0578	0.0355	0.0301	0.0197	0.0593
3	0.1150	0.1067	0.0817	0.0502	0.0425	0.0279	0.0839
4	0.1509	0.1400	0.1072	0.0658	0.0558	0.0366	0.1101
5	0.1893	0.1756	0.1344	0.0826	0.0700	0.0459	0.1380
6	0.2301	0.2134	0.1634	0.1004	0.0851	0.0557	0.1678
7	0.2734	0.2536	0.1942	0.1193	0.1012	0.0663	0.1994
8	0.3195	0.2964	0.2270	0.1394	0.1182	0.0774	0.2330
9	0.3685	0.3418	0.2618	0.1608	0.1363	0.0893	0.2687
10	0.4205	0.3900	0.2987	0.1834	0.1555	0.1019	0.3066
11	0.4756	0.4412	0.3379	0.2075	0.1760	0.1152	0.3469
12	0.5342	0.4955	0.3794	0.2330	0.1976	0.1294	0.3896
13	0.5963	0.5531	0.4236	0.2601	0.2206	0.1445	0.4349
14	0.6623	0.6144	0.4705	0.2889	0.2450	0.1605	0.4830
15	0.7325	0.6794	0.5203	0.3195	0.2710	0.1775	0.5342
16	0.8070	0.7486	0.5733	0.3521	0.2985	0.1955	0.5886
17	0.8863	0.8222	0.6296	0.3867	0.3279	0.2147	0.6464
18	0.9708	0.9005	0.6896	0.4235	0.3591	0.2352	0.7080
19	1.0608	0.9840	0.7535	0.4628	0.3924	0.2570	0.7736
20	1.1568	1.0730	0.8217	0.5046	0.4279	0.2803	0.8436
21	1.2592	1.1681	0.8945	0.5493	0.4658	0.3051	0.9184
22	1.3687	1.2696	0.9723	0.5971	0.5063	0.3316	0.9982
23	1.4858	1.3782	1.0554	0.6482	0.5497	0.3600	1.0836
24	1.6111	1.4945	1.1445	0.7028	0.5960	0.3904	1.1750
25	1.7454	1.6190	1.2398	0.7614	0.6457	0.4229	1.2729

FHCF 2013 Residential Rates
Rates are Dollars per \$1000 of Exposure
Coverage Level: 90%
Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1317	0.1198	0.1012	0.1317
2	0.2272	0.2066	0.1744	0.2272
3	0.3212	0.2921	0.2467	0.3212
4	0.4216	0.3834	0.3238	0.4216
5	0.5287	0.4808	0.4060	0.5287
6	0.6426	0.5844	0.4935	0.6426
7	0.7638	0.6947	0.5866	0.7638
8	0.8926	0.8118	0.6854	0.8926
9	1.0293	0.9361	0.7905	1.0293
10	1.1745	1.0682	0.9019	1.1745
11	1.3286	1.2083	1.0202	1.3286
12	1.4921	1.3570	1.1458	1.4921
13	1.6657	1.5149	1.2791	1.6657
14	1.8501	1.6826	1.4207	1.8501
15	2.0460	1.8607	1.5712	2.0460
16	2.2543	2.0501	1.7311	2.2543
17	2.4758	2.2516	1.9012	2.4758
18	2.7117	2.4662	2.0824	2.7117
19	2.9631	2.6948	2.2754	2.9631
20	3.2312	2.9387	2.4813	3.2312
21	3.5175	3.1990	2.7011	3.5175
22	3.8233	3.4771	2.9360	3.8233
23	4.1504	3.7746	3.1872	4.1504
24	4.5004	4.0929	3.4560	4.5004
25	4.8754	4.4340	3.7439	4.8754

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1270	0.1155	0.0976	0.1270
2	0.2191	0.1992	0.1682	0.2191
3	0.3097	0.2817	0.2378	0.3097
4	0.4066	0.3697	0.3122	0.4066
5	0.5098	0.4636	0.3915	0.5098
6	0.6197	0.5636	0.4759	0.6197
7	0.7366	0.6699	0.5656	0.7366
8	0.8607	0.7828	0.6610	0.8607
9	0.9926	0.9027	0.7622	0.9926
10	1.1326	1.0300	0.8697	1.1326
11	1.2811	1.1651	0.9838	1.2811
12	1.4388	1.3086	1.1049	1.4388
13	1.6062	1.4608	1.2335	1.6062
14	1.7840	1.6225	1.3700	1.7840
15	1.9729	1.7943	1.5151	1.9729
16	2.1738	1.9769	1.6693	2.1738
17	2.3874	2.1713	1.8334	2.3874
18	2.6149	2.3781	2.0080	2.6149
19	2.8573	2.5986	2.1942	2.8573
20	3.1159	2.8338	2.3927	3.1159
21	3.3919	3.0848	2.6047	3.3919
22	3.6868	3.3530	2.8312	3.6868
23	4.0022	3.6398	3.0734	4.0022
24	4.3398	3.9468	3.3326	4.3398
25	4.7013	4.2756	3.6102	4.7013

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1234	0.1122	0.0948	0.1234
2	0.2128	0.1935	0.1634	0.2128
3	0.3009	0.2736	0.2311	0.3009
4	0.3950	0.3592	0.3033	0.3950
5	0.4952	0.4504	0.3803	0.4952
6	0.6020	0.5475	0.4623	0.6020
7	0.7155	0.6508	0.5495	0.7155
8	0.8362	0.7605	0.6421	0.8362
9	0.9643	0.8770	0.7405	0.9643
10	1.1003	1.0006	0.8449	1.1003
11	1.2446	1.1319	0.9558	1.2446
12	1.3978	1.2712	1.0734	1.3978
13	1.5604	1.4191	1.1983	1.5604
14	1.7332	1.5762	1.3309	1.7332
15	1.9167	1.7431	1.4718	1.9167
16	2.1118	1.9206	1.6217	2.1118
17	2.3193	2.1093	1.7811	2.3193
18	2.5403	2.3103	1.9508	2.5403
19	2.7758	2.5245	2.1316	2.7758
20	3.0270	2.7529	2.3245	3.0270
21	3.2951	2.9968	2.5304	3.2951
22	3.5816	3.2573	2.7504	3.5816
23	3.8880	3.5360	2.9857	3.8880
24	4.2160	3.8342	3.2375	4.2160
25	4.5672	4.1537	3.5073	4.5672

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1176	0.1070	0.0903	0.1176
2	0.2028	0.1844	0.1557	0.2028
3	0.2867	0.2608	0.2202	0.2867
4	0.3764	0.3423	0.2890	0.3764
5	0.4720	0.4292	0.3624	0.4720
6	0.5737	0.5218	0.4406	0.5737
7	0.6819	0.6202	0.5237	0.6819
8	0.7969	0.7247	0.6119	0.7969
9	0.9190	0.8357	0.7057	0.9190
10	1.0485	0.9536	0.8052	1.0485
11	1.1861	1.0787	0.9108	1.1861
12	1.3321	1.2115	1.0229	1.3321
13	1.4871	1.3524	1.1420	1.4871
14	1.6517	1.5021	1.2684	1.6517
15	1.8266	1.6612	1.4027	1.8266
16	2.0125	1.8303	1.5454	2.0125
17	2.2103	2.0102	1.6973	2.2103
18	2.4209	2.2017	1.8591	2.4209
19	2.6454	2.4058	2.0314	2.6454
20	2.8847	2.6235	2.2152	2.8847
21	3.1402	2.8559	2.4115	3.1402
22	3.4133	3.1042	2.6211	3.4133
23	3.7053	3.3698	2.8453	3.7053
24	4.0178	3.6540	3.0853	4.0178
25	4.3525	3.9584	3.3424	4.3525

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1128	0.1026	0.0866	0.1128
2	0.1945	0.1769	0.1494	0.1945
3	0.2751	0.2502	0.2112	0.2751
4	0.3611	0.3284	0.2773	0.3611
5	0.4528	0.4118	0.3477	0.4528
6	0.5504	0.5005	0.4226	0.5504
7	0.6542	0.5949	0.5023	0.6542
8	0.7644	0.6952	0.5870	0.7644
9	0.8816	0.8017	0.6770	0.8816
10	1.0059	0.9148	0.7724	1.0059
11	1.1378	1.0348	0.8738	1.1378
12	1.2779	1.1622	0.9813	1.2779
13	1.4266	1.2974	1.0955	1.4266
14	1.5845	1.4410	1.2167	1.5845
15	1.7522	1.5936	1.3456	1.7522
16	1.9306	1.7558	1.4825	1.9306
17	2.1204	1.9284	1.6283	2.1204
18	2.3224	2.1121	1.7834	2.3224
19	2.5377	2.3079	1.9487	2.5377
20	2.7673	2.5168	2.1251	2.7673
21	3.0125	2.7397	2.3133	3.0125
22	3.2744	2.9779	2.5145	3.2744
23	3.5545	3.2326	2.7296	3.5545
24	3.8543	3.5053	2.9598	3.8543
25	4.1754	3.7973	3.2064	4.1754

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1144	0.1041	0.0879	0.1144
2	0.1973	0.1795	0.1515	0.1973
3	0.2790	0.2537	0.2143	0.2790
4	0.3662	0.3331	0.2812	0.3662
5	0.4592	0.4176	0.3527	0.4592
6	0.5582	0.5077	0.4287	0.5582
7	0.6635	0.6034	0.5095	0.6635
8	0.7754	0.7052	0.5954	0.7754
9	0.8942	0.8132	0.6866	0.8942
10	1.0202	0.9279	0.7835	1.0202
11	1.1541	1.0496	0.8862	1.1541
12	1.2961	1.1788	0.9953	1.2961
13	1.4469	1.3159	1.1111	1.4469
14	1.6071	1.4616	1.2341	1.6071
15	1.7773	1.6163	1.3648	1.7773
16	1.9582	1.7809	1.5037	1.9582
17	2.1506	1.9559	1.6515	2.1506
18	2.3556	2.1423	1.8089	2.3556
19	2.5739	2.3409	1.9766	2.5739
20	2.8069	2.5527	2.1554	2.8069
21	3.0555	2.7788	2.3464	3.0555
22	3.3211	3.0204	2.5504	3.3211
23	3.6053	3.2788	2.7685	3.6053
24	3.9093	3.5554	3.0021	3.9093
25	4.2351	3.8516	3.2522	4.2351

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1037	0.0943	0.0797	0.1037
2	0.1789	0.1627	0.1374	0.1789
3	0.2529	0.2300	0.1942	0.2529
4	0.3320	0.3019	0.2549	0.3320
5	0.4163	0.3786	0.3197	0.4163
6	0.5060	0.4602	0.3886	0.5060
7	0.6015	0.5470	0.4619	0.6015
8	0.7029	0.6392	0.5397	0.7029
9	0.8105	0.7371	0.6224	0.8105
10	0.9248	0.8411	0.7102	0.9248
11	1.0462	0.9514	0.8034	1.0462
12	1.1749	1.0685	0.9022	1.1749
13	1.3116	1.1929	1.0072	1.3116
14	1.4568	1.3249	1.1187	1.4568
15	1.6111	1.4652	1.2372	1.6111
16	1.7751	1.6143	1.3631	1.7751
17	1.9495	1.7730	1.4971	1.9495
18	2.1353	1.9419	1.6397	2.1353
19	2.3332	2.1220	1.7917	2.3332
20	2.5444	2.3140	1.9539	2.5444
21	2.7697	2.5190	2.1269	2.7697
22	3.0106	2.7380	2.3119	3.0106
23	3.2681	2.9722	2.5096	3.2681
24	3.5438	3.2229	2.7213	3.5438
25	3.8390	3.4914	2.9481	3.8390

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0959	0.0872	0.0736	0.0959
2	0.1653	0.1504	0.1270	0.1653
3	0.2338	0.2126	0.1795	0.2338
4	0.3069	0.2791	0.2357	0.3069
5	0.3848	0.3500	0.2955	0.3848
6	0.4678	0.4254	0.3592	0.4678
7	0.5560	0.5056	0.4269	0.5560
8	0.6497	0.5909	0.4989	0.6497
9	0.7492	0.6814	0.5753	0.7492
10	0.8549	0.7775	0.6565	0.8549
11	0.9670	0.8795	0.7426	0.9670
12	1.0861	0.9877	0.8340	1.0861
13	1.2124	1.1026	0.9310	1.2124
14	1.3466	1.2247	1.0341	1.3466
15	1.4892	1.3544	1.1436	1.4892
16	1.6408	1.4922	1.2600	1.6408
17	1.8021	1.6389	1.3838	1.8021
18	1.9738	1.7951	1.5157	1.9738
19	2.1568	1.9615	1.6562	2.1568
20	2.3519	2.1390	1.8061	2.3519
21	2.5603	2.3284	1.9661	2.5603
22	2.7829	2.5309	2.1370	2.7829
23	3.0209	2.7474	2.3198	3.0209
24	3.2757	2.9791	2.5155	3.2757
25	3.5487	3.2273	2.7251	3.5487

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0892	0.0811	0.0685	0.0892
2	0.1537	0.1398	0.1180	0.1537
3	0.2173	0.1977	0.1669	0.2173
4	0.2853	0.2595	0.2191	0.2853
5	0.3577	0.3253	0.2747	0.3577
6	0.4349	0.3955	0.3339	0.4349
7	0.5169	0.4701	0.3969	0.5169
8	0.6040	0.5493	0.4638	0.6040
9	0.6965	0.6335	0.5349	0.6965
10	0.7948	0.7228	0.6103	0.7948
11	0.8990	0.8176	0.6904	0.8990
12	1.0097	0.9183	0.7754	1.0097
13	1.1272	1.0251	0.8656	1.1272
14	1.2519	1.1386	0.9614	1.2519
15	1.3845	1.2591	1.0632	1.3845
16	1.5254	1.3873	1.1714	1.5254
17	1.6754	1.5237	1.2865	1.6754
18	1.8350	1.6688	1.4091	1.8350
19	2.0051	1.8236	1.5398	2.0051
20	2.1865	1.9886	1.6791	2.1865
21	2.3802	2.1647	1.8278	2.3802
22	2.5872	2.3529	1.9868	2.5872
23	2.8085	2.5542	2.1567	2.8085
24	3.0454	2.7696	2.3386	3.0454
25	3.2991	3.0004	2.5335	3.2991

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0833	0.0758	0.0640	0.0833
2	0.1436	0.1306	0.1103	0.1436
3	0.2031	0.1847	0.1559	0.2031
4	0.2666	0.2424	0.2047	0.2666
5	0.3342	0.3040	0.2567	0.3342
6	0.4063	0.3695	0.3120	0.4063
7	0.4829	0.4392	0.3708	0.4829
8	0.5643	0.5132	0.4334	0.5643
9	0.6508	0.5919	0.4998	0.6508
10	0.7426	0.6753	0.5702	0.7426
11	0.8400	0.7639	0.6450	0.8400
12	0.9434	0.8579	0.7244	0.9434
13	1.0531	0.9578	0.8087	1.0531
14	1.1697	1.0638	0.8982	1.1697
15	1.2935	1.1764	0.9933	1.2935
16	1.4252	1.2962	1.0945	1.4252
17	1.5653	1.4236	1.2020	1.5653
18	1.7144	1.5592	1.3166	1.7144
19	1.8734	1.7038	1.4386	1.8734
20	2.0429	1.8579	1.5688	2.0429
21	2.2239	2.0225	1.7077	2.2239
22	2.4172	2.1984	1.8562	2.4172
23	2.6240	2.3864	2.0150	2.6240
24	2.8453	2.5877	2.1850	2.8453
25	3.0824	2.8033	2.3670	3.0824

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0786	0.0715	0.0604	0.0786
2	0.1355	0.1233	0.1041	0.1355
3	0.1917	0.1743	0.1472	0.1917
4	0.2516	0.2288	0.1932	0.2516
5	0.3155	0.2869	0.2422	0.3155
6	0.3835	0.3487	0.2945	0.3835
7	0.4558	0.4145	0.3500	0.4558
8	0.5326	0.4844	0.4090	0.5326
9	0.6142	0.5586	0.4717	0.6142
10	0.7008	0.6374	0.5382	0.7008
11	0.7928	0.7210	0.6088	0.7928
12	0.8904	0.8097	0.6837	0.8904
13	0.9940	0.9040	0.7633	0.9940
14	1.1040	1.0040	0.8478	1.1040
15	1.2209	1.1103	0.9375	1.2209
16	1.3451	1.2233	1.0330	1.3451
17	1.4773	1.3436	1.1345	1.4773
18	1.6181	1.4716	1.2426	1.6181
19	1.7681	1.6080	1.3578	1.7681
20	1.9281	1.7535	1.4806	1.9281
21	2.0989	1.9089	1.6118	2.0989
22	2.2814	2.0748	1.7519	2.2814
23	2.4766	2.2523	1.9018	2.4766
24	2.6855	2.4423	2.0622	2.6855
25	2.9092	2.6458	2.2340	2.9092

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0744	0.0677	0.0572	0.0744
2	0.1283	0.1167	0.0986	0.1283
3	0.1815	0.1650	0.1393	0.1815
4	0.2382	0.2166	0.1829	0.2382
5	0.2987	0.2716	0.2294	0.2987
6	0.3631	0.3302	0.2788	0.3631
7	0.4315	0.3925	0.3314	0.4315
8	0.5043	0.4586	0.3873	0.5043
9	0.5815	0.5289	0.4466	0.5815
10	0.6636	0.6035	0.5096	0.6636
11	0.7506	0.6826	0.5764	0.7506
12	0.8430	0.7667	0.6473	0.8430
13	0.9411	0.8559	0.7227	0.9411
14	1.0452	0.9506	0.8027	1.0452
15	1.1559	1.0512	0.8876	1.1559
16	1.2736	1.1583	0.9780	1.2736
17	1.3988	1.2721	1.0741	1.3988
18	1.5320	1.3933	1.1765	1.5320
19	1.6741	1.5225	1.2855	1.6741
20	1.8255	1.6602	1.4019	1.8255
21	1.9873	1.8073	1.5260	1.9873
22	2.1600	1.9645	1.6587	2.1600
23	2.3448	2.1325	1.8006	2.3448
24	2.5426	2.3124	1.9525	2.5426
25	2.7544	2.5050	2.1152	2.7544

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0707	0.0643	0.0543	0.0707
2	0.1219	0.1108	0.0936	0.1219
3	0.1723	0.1567	0.1323	0.1723
4	0.2262	0.2057	0.1737	0.2262
5	0.2836	0.2579	0.2178	0.2836
6	0.3447	0.3135	0.2647	0.3447
7	0.4097	0.3726	0.3146	0.4097
8	0.4788	0.4355	0.3677	0.4788
9	0.5522	0.5022	0.4240	0.5522
10	0.6300	0.5730	0.4838	0.6300
11	0.7127	0.6482	0.5473	0.7127
12	0.8004	0.7279	0.6147	0.8004
13	0.8935	0.8126	0.6862	0.8935
14	0.9924	0.9026	0.7621	0.9924
15	1.0975	0.9981	0.8428	1.0975
16	1.2092	1.0998	0.9286	1.2092
17	1.3281	1.2078	1.0199	1.3281
18	1.4547	1.3229	1.1171	1.4547
19	1.5895	1.4456	1.2206	1.5895
20	1.7333	1.5764	1.3311	1.7333
21	1.8869	1.7160	1.4490	1.8869
22	2.0509	1.8652	1.5749	2.0509
23	2.2264	2.0248	1.7097	2.2264
24	2.4142	2.1956	1.8539	2.4142
25	2.6153	2.3785	2.0083	2.6153

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0673	0.0612	0.0517	0.0673
2	0.1160	0.1055	0.0891	0.1160
3	0.1640	0.1492	0.1259	0.1640
4	0.2153	0.1958	0.1653	0.2153
5	0.2700	0.2455	0.2073	0.2700
6	0.3282	0.2984	0.2520	0.3282
7	0.3900	0.3547	0.2995	0.3900
8	0.4558	0.4145	0.3500	0.4558
9	0.5256	0.4780	0.4036	0.5256
10	0.5997	0.5454	0.4606	0.5997
11	0.6784	0.6170	0.5210	0.6784
12	0.7619	0.6929	0.5851	0.7619
13	0.8506	0.7736	0.6532	0.8506
14	0.9447	0.8592	0.7255	0.9447
15	1.0448	0.9502	0.8023	1.0448
16	1.1511	1.0469	0.8840	1.1511
17	1.2642	1.1498	0.9708	1.2642
18	1.3847	1.2593	1.0633	1.3847
19	1.5131	1.3761	1.1619	1.5131
20	1.6500	1.5006	1.2671	1.6500
21	1.7961	1.6335	1.3793	1.7961
22	1.9523	1.7755	1.4992	1.9523
23	2.1193	1.9274	1.6275	2.1193
24	2.2981	2.0900	1.7647	2.2981
25	2.4896	2.2641	1.9118	2.4896

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0642	0.0584	0.0493	0.0642
2	0.1107	0.1007	0.0850	0.1107
3	0.1565	0.1423	0.1202	0.1565
4	0.2054	0.1868	0.1577	0.2054
5	0.2576	0.2342	0.1978	0.2576
6	0.3131	0.2847	0.2404	0.3131
7	0.3721	0.3384	0.2858	0.3721
8	0.4349	0.3955	0.3340	0.4349
9	0.5015	0.4561	0.3851	0.5015
10	0.5722	0.5204	0.4394	0.5722
11	0.6473	0.5887	0.4971	0.6473
12	0.7270	0.6611	0.5583	0.7270
13	0.8116	0.7381	0.6232	0.8116
14	0.9014	0.8198	0.6922	0.9014
15	0.9968	0.9066	0.7655	0.9968
16	1.0983	0.9988	0.8434	1.0983
17	1.2062	1.0970	0.9263	1.2062
18	1.3212	1.2016	1.0146	1.3212
19	1.4437	1.3129	1.1086	1.4437
20	1.5743	1.4317	1.2089	1.5743
21	1.7137	1.5586	1.3160	1.7137
22	1.8627	1.6941	1.4304	1.8627
23	2.0221	1.8390	1.5528	2.0221
24	2.1927	1.9941	1.6838	2.1927
25	2.3753	2.1603	1.8241	2.3753

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0524	0.0476	0.0402	0.0524
2	0.0903	0.0821	0.0694	0.0903
3	0.1277	0.1162	0.0981	0.1277
4	0.1676	0.1525	0.1287	0.1676
5	0.2102	0.1912	0.1614	0.2102
6	0.2555	0.2324	0.1962	0.2555
7	0.3037	0.2762	0.2332	0.3037
8	0.3549	0.3228	0.2726	0.3549
9	0.4093	0.3722	0.3143	0.4093
10	0.4670	0.4247	0.3586	0.4670
11	0.5283	0.4805	0.4057	0.5283
12	0.5933	0.5396	0.4556	0.5933
13	0.6624	0.6024	0.5086	0.6624
14	0.7357	0.6691	0.5649	0.7357
15	0.8136	0.7399	0.6247	0.8136
16	0.8964	0.8152	0.6883	0.8964
17	0.9845	0.8953	0.7560	0.9845
18	1.0783	0.9806	0.8280	1.0783
19	1.1782	1.0716	0.9048	1.1782
20	1.2849	1.1685	0.9867	1.2849
21	1.3987	1.2720	1.0741	1.3987
22	1.5203	1.3826	1.1675	1.5203
23	1.6503	1.5009	1.2673	1.6503
24	1.7895	1.6275	1.3742	1.7895
25	1.9386	1.7631	1.4887	1.9386

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1098	0.0998	0.0843	0.1098
2	0.1893	0.1722	0.1454	0.1893
3	0.2677	0.2434	0.2055	0.2677
4	0.3513	0.3195	0.2698	0.3513
5	0.4406	0.4007	0.3383	0.4406
6	0.5355	0.4870	0.4112	0.5355
7	0.6365	0.5789	0.4888	0.6365
8	0.7438	0.6765	0.5712	0.7438
9	0.8578	0.7801	0.6587	0.8578
10	0.9788	0.8901	0.7516	0.9788
11	1.1071	1.0069	0.8502	1.1071
12	1.2434	1.1308	0.9549	1.2434
13	1.3881	1.2624	1.0660	1.3881
14	1.5417	1.4021	1.1839	1.5417
15	1.7050	1.5506	1.3093	1.7050
16	1.8785	1.7084	1.4426	1.8785
17	2.0632	1.8764	1.5844	2.0632
18	2.2598	2.0552	1.7353	2.2598
19	2.4693	2.2457	1.8962	2.4693
20	2.6927	2.4489	2.0678	2.6927
21	2.9312	2.6658	2.2509	2.9312
22	3.1861	2.8976	2.4467	3.1861
23	3.4586	3.1455	2.6560	3.4586
24	3.7504	3.4108	2.8800	3.7504
25	4.0628	3.6950	3.1199	4.0628

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1059	0.0963	0.0813	0.1059
2	0.1825	0.1660	0.1402	0.1825
3	0.2581	0.2347	0.1982	0.2581
4	0.3388	0.3081	0.2602	0.3388
5	0.4248	0.3864	0.3262	0.4248
6	0.5164	0.4696	0.3966	0.5164
7	0.6138	0.5582	0.4713	0.6138
8	0.7173	0.6523	0.5508	0.7173
9	0.8272	0.7523	0.6352	0.8272
10	0.9438	0.8584	0.7248	0.9438
11	1.0676	0.9710	0.8198	1.0676
12	1.1990	1.0905	0.9208	1.1990
13	1.3385	1.2173	1.0279	1.3385
14	1.4867	1.3521	1.1417	1.4867
15	1.6441	1.4952	1.2625	1.6441
16	1.8115	1.6475	1.3911	1.8115
17	1.9895	1.8094	1.5278	1.9895
18	2.1791	1.9818	1.6734	2.1791
19	2.3811	2.1655	1.8285	2.3811
20	2.5966	2.3615	1.9940	2.5966
21	2.8266	2.5706	2.1706	2.8266
22	3.0723	2.7941	2.3593	3.0723
23	3.3352	3.0332	2.5611	3.3352
24	3.6165	3.2890	2.7772	3.6165
25	3.9178	3.5630	3.0085	3.9178

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1028	0.0935	0.0790	0.1028
2	0.1773	0.1613	0.1362	0.1773
3	0.2507	0.2280	0.1926	0.2507
4	0.3291	0.2993	0.2527	0.3291
5	0.4127	0.3753	0.3169	0.4127
6	0.5017	0.4563	0.3852	0.5017
7	0.5963	0.5423	0.4579	0.5963
8	0.6968	0.6337	0.5351	0.6968
9	0.8036	0.7308	0.6171	0.8036
10	0.9169	0.8339	0.7041	0.9169
11	1.0372	0.9433	0.7965	1.0372
12	1.1648	1.0594	0.8945	1.1648
13	1.3004	1.1826	0.9986	1.3004
14	1.4443	1.3135	1.1091	1.4443
15	1.5972	1.4526	1.2265	1.5972
16	1.7598	1.6005	1.3514	1.7598
17	1.9328	1.7578	1.4842	1.9328
18	2.1169	1.9253	1.6256	2.1169
19	2.3132	2.1037	1.7763	2.3132
20	2.5225	2.2941	1.9371	2.5225
21	2.7459	2.4973	2.1087	2.7459
22	2.9847	2.7144	2.2920	2.9847
23	3.2400	2.9467	2.4881	3.2400
24	3.5133	3.1952	2.6979	3.5133
25	3.8060	3.4614	2.9227	3.8060

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0980	0.0891	0.0753	0.0980
2	0.1690	0.1537	0.1298	0.1690
3	0.2390	0.2173	0.1835	0.2390
4	0.3137	0.2853	0.2409	0.3137
5	0.3933	0.3577	0.3020	0.3933
6	0.4781	0.4348	0.3671	0.4781
7	0.5683	0.5168	0.4364	0.5683
8	0.6641	0.6039	0.5099	0.6641
9	0.7658	0.6965	0.5881	0.7658
10	0.8738	0.7947	0.6710	0.8738
11	0.9884	0.8989	0.7590	0.9884
12	1.1101	1.0096	0.8524	1.1101
13	1.2392	1.1270	0.9516	1.2392
14	1.3764	1.2518	1.0570	1.3764
15	1.5221	1.3843	1.1689	1.5221
16	1.6771	1.5252	1.2879	1.6771
17	1.8419	1.6751	1.4144	1.8419
18	2.0174	1.8348	1.5492	2.0174
19	2.2045	2.0049	1.6928	2.2045
20	2.4039	2.1863	1.8460	2.4039
21	2.6169	2.3799	2.0095	2.6169
22	2.8444	2.5869	2.1843	2.8444
23	3.0877	2.8081	2.3711	3.0877
24	3.3482	3.0450	2.5711	3.3482
25	3.6271	3.2987	2.7853	3.6271

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0940	0.0855	0.0722	0.0940
2	0.1621	0.1474	0.1245	0.1621
3	0.2292	0.2085	0.1760	0.2292
4	0.3009	0.2737	0.2311	0.3009
5	0.3773	0.3431	0.2897	0.3773
6	0.4586	0.4171	0.3522	0.4586
7	0.5451	0.4958	0.4186	0.5451
8	0.6370	0.5794	0.4892	0.6370
9	0.7346	0.6681	0.5641	0.7346
10	0.8382	0.7623	0.6437	0.8382
11	0.9482	0.8623	0.7281	0.9482
12	1.0649	0.9685	0.8178	1.0649
13	1.1888	1.0812	0.9129	1.1888
14	1.3204	1.2008	1.0140	1.3204
15	1.4602	1.3280	1.1213	1.4602
16	1.6088	1.4632	1.2355	1.6088
17	1.7670	1.6070	1.3569	1.7670
18	1.9353	1.7601	1.4862	1.9353
19	2.1147	1.9233	1.6240	2.1147
20	2.3061	2.0973	1.7709	2.3061
21	2.5104	2.2831	1.9278	2.5104
22	2.7286	2.4816	2.0954	2.7286
23	2.9621	2.6939	2.2746	2.9621
24	3.2119	2.9211	2.4665	3.2119
25	3.4795	3.1645	2.6720	3.4795

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0954	0.0867	0.0732	0.0954
2	0.1644	0.1495	0.1263	0.1644
3	0.2325	0.2115	0.1785	0.2325
4	0.3052	0.2776	0.2344	0.3052
5	0.3827	0.3480	0.2939	0.3827
6	0.4652	0.4231	0.3572	0.4652
7	0.5529	0.5029	0.4246	0.5529
8	0.6461	0.5876	0.4962	0.6461
9	0.7451	0.6777	0.5722	0.7451
10	0.8502	0.7732	0.6529	0.8502
11	0.9617	0.8747	0.7385	0.9617
12	1.0801	0.9823	0.8294	1.0801
13	1.2058	1.0966	0.9259	1.2058
14	1.3393	1.2180	1.0284	1.3393
15	1.4811	1.3470	1.1373	1.4811
16	1.6318	1.4841	1.2531	1.6318
17	1.7922	1.6299	1.3763	1.7922
18	1.9630	1.7852	1.5074	1.9630
19	2.1450	1.9507	1.6472	2.1450
20	2.3390	2.1273	1.7962	2.3390
21	2.5462	2.3157	1.9553	2.5462
22	2.7676	2.5170	2.1253	2.7676
23	3.0044	2.7323	2.3071	3.0044
24	3.2578	2.9628	2.5017	3.2578
25	3.5292	3.2097	2.7102	3.5292

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0865	0.0786	0.0664	0.0865
2	0.1491	0.1356	0.1145	0.1491
3	0.2108	0.1917	0.1618	0.2108
4	0.2767	0.2516	0.2124	0.2767
5	0.3469	0.3155	0.2664	0.3469
6	0.4217	0.3835	0.3238	0.4217
7	0.5012	0.4558	0.3849	0.5012
8	0.5857	0.5327	0.4498	0.5857
9	0.6754	0.6143	0.5187	0.6754
10	0.7707	0.7009	0.5918	0.7707
11	0.8718	0.7929	0.6695	0.8718
12	0.9791	0.8904	0.7519	0.9791
13	1.0930	0.9941	0.8394	1.0930
14	1.2140	1.1041	0.9323	1.2140
15	1.3426	1.2210	1.0310	1.3426
16	1.4792	1.3453	1.1359	1.4792
17	1.6246	1.4775	1.2476	1.6246
18	1.7794	1.6183	1.3664	1.7794
19	1.9444	1.7683	1.4931	1.9444
20	2.1203	1.9283	1.6282	2.1203
21	2.3081	2.0991	1.7725	2.3081
22	2.5088	2.2816	1.9266	2.5088
23	2.7234	2.4768	2.0914	2.7234
24	2.9531	2.6857	2.2678	2.9531
25	3.1992	2.9095	2.4567	3.1992

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0799	0.0727	0.0614	0.0799
2	0.1378	0.1253	0.1058	0.1378
3	0.1948	0.1772	0.1496	0.1948
4	0.2557	0.2326	0.1964	0.2557
5	0.3207	0.2916	0.2462	0.3207
6	0.3898	0.3545	0.2993	0.3898
7	0.4633	0.4214	0.3558	0.4633
8	0.5414	0.4924	0.4158	0.5414
9	0.6244	0.5678	0.4795	0.6244
10	0.7124	0.6479	0.5471	0.7124
11	0.8059	0.7329	0.6188	0.8059
12	0.9051	0.8231	0.6950	0.9051
13	1.0104	0.9189	0.7759	1.0104
14	1.1222	1.0206	0.8617	1.1222
15	1.2410	1.1286	0.9530	1.2410
16	1.3673	1.2435	1.0500	1.3673
17	1.5017	1.3658	1.1532	1.5017
18	1.6448	1.4959	1.2631	1.6448
19	1.7973	1.6346	1.3802	1.7973
20	1.9599	1.7825	1.5051	1.9599
21	2.1336	1.9404	1.6384	2.1336
22	2.3191	2.1091	1.7808	2.3191
23	2.5174	2.2895	1.9332	2.5174
24	2.7298	2.4826	2.0962	2.7298
25	2.9572	2.6894	2.2709	2.9572

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0743	0.0676	0.0571	0.0743
2	0.1281	0.1165	0.0984	0.1281
3	0.1811	0.1647	0.1391	0.1811
4	0.2378	0.2162	0.1826	0.2378
5	0.2981	0.2711	0.2289	0.2981
6	0.3624	0.3296	0.2783	0.3624
7	0.4307	0.3917	0.3308	0.4307
8	0.5033	0.4578	0.3865	0.5033
9	0.5805	0.5279	0.4457	0.5805
10	0.6623	0.6023	0.5086	0.6623
11	0.7492	0.6814	0.5753	0.7492
12	0.8414	0.7652	0.6461	0.8414
13	0.9393	0.8543	0.7213	0.9393
14	1.0433	0.9488	0.8012	1.0433
15	1.1537	1.0493	0.8860	1.1537
16	1.2712	1.1561	0.9762	1.2712
17	1.3961	1.2697	1.0721	1.3961
18	1.5292	1.3907	1.1743	1.5292
19	1.6709	1.5196	1.2831	1.6709
20	1.8221	1.6571	1.3992	1.8221
21	1.9835	1.8039	1.5232	1.9835
22	2.1560	1.9608	1.6556	2.1560
23	2.3404	2.1285	1.7973	2.3404
24	2.5378	2.3080	1.9488	2.5378
25	2.7493	2.5003	2.1112	2.7493

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0694	0.0631	0.0533	0.0694
2	0.1197	0.1088	0.0919	0.1197
3	0.1692	0.1539	0.1300	0.1692
4	0.2221	0.2020	0.1706	0.2221
5	0.2785	0.2533	0.2139	0.2785
6	0.3386	0.3079	0.2600	0.3386
7	0.4024	0.3660	0.3090	0.4024
8	0.4703	0.4277	0.3611	0.4703
9	0.5423	0.4932	0.4165	0.5423
10	0.6188	0.5628	0.4752	0.6188
11	0.7000	0.6366	0.5375	0.7000
12	0.7861	0.7150	0.6037	0.7861
13	0.8776	0.7981	0.6739	0.8776
14	0.9747	0.8865	0.7485	0.9747
15	1.0780	0.9803	0.8278	1.0780
16	1.1877	1.0801	0.9120	1.1877
17	1.3044	1.1863	1.0017	1.3044
18	1.4287	1.2993	1.0971	1.4287
19	1.5612	1.4198	1.1988	1.5612
20	1.7024	1.5483	1.3073	1.7024
21	1.8532	1.6854	1.4231	1.8532
22	2.0144	1.8320	1.5469	2.0144
23	2.1867	1.9887	1.6792	2.1867
24	2.3711	2.1564	1.8208	2.3711
25	2.5687	2.3361	1.9725	2.5687

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0655	0.0596	0.0503	0.0655
2	0.1130	0.1027	0.0867	0.1130
3	0.1597	0.1453	0.1226	0.1597
4	0.2096	0.1907	0.1610	0.2096
5	0.2629	0.2391	0.2019	0.2629
6	0.3196	0.2906	0.2454	0.3196
7	0.3798	0.3454	0.2917	0.3798
8	0.4439	0.4037	0.3408	0.4439
9	0.5119	0.4655	0.3931	0.5119
10	0.5840	0.5312	0.4485	0.5840
11	0.6606	0.6008	0.5073	0.6606
12	0.7420	0.6748	0.5698	0.7420
13	0.8283	0.7533	0.6361	0.8283
14	0.9200	0.8367	0.7065	0.9200
15	1.0174	0.9253	0.7813	1.0174
16	1.1209	1.0194	0.8608	1.1209
17	1.2311	1.1196	0.9454	1.2311
18	1.3484	1.2263	1.0355	1.3484
19	1.4734	1.3400	1.1315	1.4734
20	1.6068	1.4613	1.2339	1.6068
21	1.7491	1.5907	1.3432	1.7491
22	1.9012	1.7290	1.4599	1.9012
23	2.0638	1.8769	1.5848	2.0638
24	2.2379	2.0352	1.7185	2.2379
25	2.4243	2.2048	1.8617	2.4243

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0620	0.0564	0.0476	0.0620
2	0.1069	0.0973	0.0821	0.1069
3	0.1512	0.1375	0.1161	0.1512
4	0.1985	0.1805	0.1524	0.1985
5	0.2489	0.2264	0.1911	0.2489
6	0.3026	0.2752	0.2323	0.3026
7	0.3596	0.3271	0.2762	0.3596
8	0.4202	0.3822	0.3227	0.4202
9	0.4846	0.4407	0.3721	0.4846
10	0.5530	0.5029	0.4246	0.5530
11	0.6255	0.5689	0.4803	0.6255
12	0.7025	0.6389	0.5395	0.7025
13	0.7842	0.7132	0.6022	0.7842
14	0.8710	0.7922	0.6689	0.8710
15	0.9633	0.8760	0.7397	0.9633
16	1.0613	0.9652	0.8150	1.0613
17	1.1656	1.0601	0.8951	1.1656
18	1.2767	1.1611	0.9804	1.2767
19	1.3951	1.2687	1.0713	1.3951
20	1.5213	1.3835	1.1682	1.5213
21	1.6560	1.5061	1.2717	1.6560
22	1.8000	1.6370	1.3823	1.8000
23	1.9540	1.7771	1.5005	1.9540
24	2.1188	1.9270	1.6271	2.1188
25	2.2954	2.0875	1.7627	2.2954

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0589	0.0536	0.0452	0.0589
2	0.1015	0.0924	0.0780	0.1015
3	0.1436	0.1306	0.1103	0.1436
4	0.1885	0.1714	0.1447	0.1885
5	0.2363	0.2149	0.1815	0.2363
6	0.2873	0.2613	0.2206	0.2873
7	0.3414	0.3105	0.2622	0.3414
8	0.3990	0.3629	0.3064	0.3990
9	0.4601	0.4185	0.3534	0.4601
10	0.5250	0.4775	0.4032	0.5250
11	0.5939	0.5401	0.4561	0.5939
12	0.6670	0.6066	0.5122	0.6670
13	0.7446	0.6772	0.5718	0.7446
14	0.8270	0.7521	0.6351	0.8270
15	0.9146	0.8318	0.7023	0.9146
16	1.0077	0.9165	0.7738	1.0077
17	1.1068	1.0065	0.8499	1.1068
18	1.2122	1.1024	0.9309	1.2122
19	1.3246	1.2047	1.0172	1.3246
20	1.4444	1.3137	1.1092	1.4444
21	1.5724	1.4300	1.2075	1.5724
22	1.7091	1.5544	1.3125	1.7091
23	1.8553	1.6873	1.4247	1.8553
24	2.0118	1.8296	1.5449	2.0118
25	2.1794	1.9821	1.6736	2.1794

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0561	0.0510	0.0431	0.0561
2	0.0967	0.0879	0.0742	0.0967
3	0.1367	0.1243	0.1050	0.1367
4	0.1794	0.1632	0.1378	0.1794
5	0.2250	0.2046	0.1728	0.2250
6	0.2735	0.2487	0.2100	0.2735
7	0.3250	0.2956	0.2496	0.3250
8	0.3798	0.3454	0.2917	0.3798
9	0.4380	0.3984	0.3364	0.4380
10	0.4998	0.4545	0.3838	0.4998
11	0.5653	0.5142	0.4341	0.5653
12	0.6349	0.5774	0.4876	0.6349
13	0.7088	0.6446	0.5443	0.7088
14	0.7873	0.7160	0.6046	0.7873
15	0.8706	0.7918	0.6686	0.8706
16	0.9593	0.8724	0.7366	0.9593
17	1.0535	0.9581	0.8090	1.0535
18	1.1539	1.0494	0.8861	1.1539
19	1.2609	1.1467	0.9683	1.2609
20	1.3750	1.2505	1.0559	1.3750
21	1.4968	1.3613	1.1494	1.4968
22	1.6269	1.4796	1.2494	1.6269
23	1.7661	1.6062	1.3562	1.7661
24	1.9151	1.7417	1.4706	1.9151
25	2.0746	1.8868	1.5931	2.0746

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0535	0.0486	0.0411	0.0535
2	0.0922	0.0839	0.0708	0.0922
3	0.1304	0.1186	0.1001	0.1304
4	0.1712	0.1557	0.1315	0.1712
5	0.2146	0.1952	0.1648	0.2146
6	0.2609	0.2373	0.2004	0.2609
7	0.3101	0.2820	0.2381	0.3101
8	0.3624	0.3296	0.2783	0.3624
9	0.4179	0.3801	0.3209	0.4179
10	0.4769	0.4337	0.3662	0.4769
11	0.5394	0.4906	0.4142	0.5394
12	0.6058	0.5510	0.4652	0.6058
13	0.6763	0.6151	0.5193	0.6763
14	0.7512	0.6831	0.5768	0.7512
15	0.8307	0.7555	0.6379	0.8307
16	0.9152	0.8324	0.7028	0.9152
17	1.0052	0.9142	0.7719	1.0052
18	1.1010	1.0013	0.8455	1.1010
19	1.2031	1.0941	0.9238	1.2031
20	1.3119	1.1931	1.0074	1.3119
21	1.4281	1.2988	1.0967	1.4281
22	1.5523	1.4117	1.1920	1.5523
23	1.6851	1.5325	1.2940	1.6851
24	1.8272	1.6618	1.4032	1.8272
25	1.9794	1.8002	1.5201	1.9794

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0437	0.0397	0.0335	0.0437
2	0.0753	0.0685	0.0578	0.0753
3	0.1064	0.0968	0.0817	0.1064
4	0.1397	0.1271	0.1073	0.1397
5	0.1752	0.1593	0.1345	0.1752
6	0.2129	0.1937	0.1635	0.2129
7	0.2531	0.2302	0.1944	0.2531
8	0.2958	0.2690	0.2271	0.2958
9	0.3411	0.3102	0.2619	0.3411
10	0.3892	0.3539	0.2989	0.3892
11	0.4402	0.4004	0.3381	0.4402
12	0.4944	0.4497	0.3797	0.4944
13	0.5520	0.5020	0.4239	0.5520
14	0.6131	0.5575	0.4708	0.6131
15	0.6780	0.6166	0.5206	0.6780
16	0.7470	0.6793	0.5736	0.7470
17	0.8204	0.7461	0.6300	0.8204
18	0.8986	0.8172	0.6900	0.8986
19	0.9819	0.8930	0.7540	0.9819
20	1.0707	0.9738	0.8222	1.0707
21	1.1656	1.0600	0.8951	1.1656
22	1.2669	1.1522	0.9729	1.2669
23	1.3753	1.2508	1.0561	1.3753
24	1.4913	1.3562	1.1452	1.4913
25	1.6155	1.4692	1.2406	1.6155

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0659	0.0599	0.0506	0.0659
2	0.1136	0.1033	0.0872	0.1136
3	0.1606	0.1461	0.1233	0.1606
4	0.2108	0.1917	0.1619	0.2108
5	0.2643	0.2404	0.2030	0.2643
6	0.3213	0.2922	0.2467	0.3213
7	0.3819	0.3473	0.2933	0.3819
8	0.4463	0.4059	0.3427	0.4463
9	0.5147	0.4681	0.3952	0.5147
10	0.5873	0.5341	0.4510	0.5873
11	0.6643	0.6041	0.5101	0.6643
12	0.7461	0.6785	0.5729	0.7461
13	0.8329	0.7574	0.6396	0.8329
14	0.9250	0.8413	0.7104	0.9250
15	1.0230	0.9304	0.7856	1.0230
16	1.1271	1.0251	0.8655	1.1271
17	1.2379	1.1258	0.9506	1.2379
18	1.3559	1.2331	1.0412	1.3559
19	1.4816	1.3474	1.1377	1.4816
20	1.6156	1.4693	1.2407	1.6156
21	1.7587	1.5995	1.3506	1.7587
22	1.9117	1.7386	1.4680	1.9117
23	2.0752	1.8873	1.5936	2.0752
24	2.2502	2.0465	1.7280	2.2502
25	2.4377	2.2170	1.8720	2.4377

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0635	0.0578	0.0488	0.0635
2	0.1095	0.0996	0.0841	0.1095
3	0.1549	0.1408	0.1189	0.1549
4	0.2033	0.1849	0.1561	0.2033
5	0.2549	0.2318	0.1957	0.2549
6	0.3098	0.2818	0.2379	0.3098
7	0.3683	0.3349	0.2828	0.3683
8	0.4304	0.3914	0.3305	0.4304
9	0.4963	0.4514	0.3811	0.4963
10	0.5663	0.5150	0.4349	0.5663
11	0.6406	0.5826	0.4919	0.6406
12	0.7194	0.6543	0.5525	0.7194
13	0.8031	0.7304	0.6167	0.8031
14	0.8920	0.8113	0.6850	0.8920
15	0.9865	0.8971	0.7575	0.9865
16	1.0869	0.9885	0.8346	1.0869
17	1.1937	1.0856	0.9167	1.1937
18	1.3075	1.1891	1.0040	1.3075
19	1.4287	1.2993	1.0971	1.4287
20	1.5579	1.4169	1.1964	1.5579
21	1.6959	1.5424	1.3023	1.6959
22	1.8434	1.6765	1.4156	1.8434
23	2.0011	1.8199	1.5367	2.0011
24	2.1699	1.9734	1.6663	2.1699
25	2.3507	2.1378	1.8051	2.3507

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0617	0.0561	0.0474	0.0617
2	0.1064	0.0968	0.0817	0.1064
3	0.1504	0.1368	0.1155	0.1504
4	0.1975	0.1796	0.1516	0.1975
5	0.2476	0.2252	0.1902	0.2476
6	0.3010	0.2738	0.2311	0.3010
7	0.3578	0.3254	0.2747	0.3578
8	0.4181	0.3802	0.3211	0.4181
9	0.4821	0.4385	0.3702	0.4821
10	0.5501	0.5003	0.4225	0.5501
11	0.6223	0.5660	0.4779	0.6223
12	0.6989	0.6356	0.5367	0.6989
13	0.7802	0.7096	0.5991	0.7802
14	0.8666	0.7881	0.6655	0.8666
15	0.9583	0.8716	0.7359	0.9583
16	1.0559	0.9603	0.8108	1.0559
17	1.1597	1.0547	0.8905	1.1597
18	1.2702	1.1552	0.9754	1.2702
19	1.3879	1.2622	1.0658	1.3879
20	1.5135	1.3765	1.1622	1.5135
21	1.6476	1.4984	1.2652	1.6476
22	1.7908	1.6287	1.3752	1.7908
23	1.9440	1.7680	1.4928	1.9440
24	2.1080	1.9171	1.6188	2.1080
25	2.2836	2.0768	1.7536	2.2836

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0588	0.0535	0.0452	0.0588
2	0.1014	0.0922	0.0779	0.1014
3	0.1434	0.1304	0.1101	0.1434
4	0.1882	0.1712	0.1445	0.1882
5	0.2360	0.2146	0.1812	0.2360
6	0.2869	0.2609	0.2203	0.2869
7	0.3410	0.3101	0.2618	0.3410
8	0.3984	0.3624	0.3060	0.3984
9	0.4595	0.4179	0.3528	0.4595
10	0.5243	0.4768	0.4026	0.5243
11	0.5930	0.5394	0.4554	0.5930
12	0.6660	0.6057	0.5115	0.6660
13	0.7435	0.6762	0.5710	0.7435
14	0.8258	0.7511	0.6342	0.8258
15	0.9133	0.8306	0.7013	0.9133
16	1.0063	0.9151	0.7727	1.0063
17	1.1052	1.0051	0.8487	1.1052
18	1.2105	1.1009	0.9295	1.2105
19	1.3227	1.2029	1.0157	1.3227
20	1.4424	1.3118	1.1076	1.4424
21	1.5701	1.4280	1.2057	1.5701
22	1.7066	1.5521	1.3106	1.7066
23	1.8526	1.6849	1.4227	1.8526
24	2.0089	1.8270	1.5427	2.0089
25	2.1763	1.9792	1.6712	2.1763

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0564	0.0513	0.0433	0.0564
2	0.0973	0.0885	0.0747	0.0973
3	0.1375	0.1251	0.1056	0.1375
4	0.1805	0.1642	0.1386	0.1805
5	0.2264	0.2059	0.1738	0.2264
6	0.2752	0.2503	0.2113	0.2752
7	0.3271	0.2975	0.2512	0.3271
8	0.3822	0.3476	0.2935	0.3822
9	0.4408	0.4009	0.3385	0.4408
10	0.5029	0.4574	0.3862	0.5029
11	0.5689	0.5174	0.4369	0.5689
12	0.6389	0.5811	0.4907	0.6389
13	0.7133	0.6487	0.5477	0.7133
14	0.7922	0.7205	0.6084	0.7922
15	0.8761	0.7968	0.6728	0.8761
16	0.9653	0.8779	0.7413	0.9653
17	1.0602	0.9642	0.8141	1.0602
18	1.1612	1.0561	0.8917	1.1612
19	1.2688	1.1540	0.9744	1.2688
20	1.3837	1.2584	1.0625	1.3837
21	1.5062	1.3698	1.1567	1.5062
22	1.6372	1.4889	1.2572	1.6372
23	1.7772	1.6163	1.3648	1.7772
24	1.9271	1.7526	1.4799	1.9271
25	2.0877	1.8987	1.6032	2.0877

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0572	0.0520	0.0439	0.0572
2	0.0987	0.0897	0.0758	0.0987
3	0.1395	0.1269	0.1071	0.1395
4	0.1831	0.1665	0.1406	0.1831
5	0.2296	0.2088	0.1763	0.2296
6	0.2791	0.2538	0.2143	0.2791
7	0.3318	0.3017	0.2548	0.3318
8	0.3877	0.3526	0.2977	0.3877
9	0.4471	0.4066	0.3433	0.4471
10	0.5101	0.4639	0.3917	0.5101
11	0.5770	0.5248	0.4431	0.5770
12	0.6481	0.5894	0.4977	0.6481
13	0.7235	0.6580	0.5556	0.7235
14	0.8036	0.7308	0.6171	0.8036
15	0.8886	0.8082	0.6824	0.8886
16	0.9791	0.8904	0.7519	0.9791
17	1.0753	0.9780	0.8258	1.0753
18	1.1778	1.0711	0.9044	1.1778
19	1.2870	1.1704	0.9883	1.2870
20	1.4034	1.2764	1.0777	1.4034
21	1.5277	1.3894	1.1732	1.5277
22	1.6606	1.5102	1.2752	1.6606
23	1.8026	1.6394	1.3843	1.8026
24	1.9547	1.7777	1.5010	1.9547
25	2.1175	1.9258	1.6261	2.1175

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0519	0.0472	0.0398	0.0519
2	0.0894	0.0813	0.0687	0.0894
3	0.1265	0.1150	0.0971	0.1265
4	0.1660	0.1510	0.1275	0.1660
5	0.2081	0.1893	0.1598	0.2081
6	0.2530	0.2301	0.1943	0.2530
7	0.3007	0.2735	0.2309	0.3007
8	0.3514	0.3196	0.2699	0.3514
9	0.4053	0.3686	0.3112	0.4053
10	0.4624	0.4205	0.3551	0.4624
11	0.5231	0.4757	0.4017	0.5231
12	0.5875	0.5343	0.4511	0.5875
13	0.6558	0.5964	0.5036	0.6558
14	0.7284	0.6624	0.5594	0.7284
15	0.8055	0.7326	0.6186	0.8055
16	0.8875	0.8072	0.6815	0.8875
17	0.9748	0.8865	0.7485	0.9748
18	1.0676	0.9710	0.8199	1.0676
19	1.1666	1.0610	0.8959	1.1666
20	1.2722	1.1570	0.9769	1.2722
21	1.3849	1.2595	1.0635	1.3849
22	1.5053	1.3690	1.1559	1.5053
23	1.6341	1.4861	1.2548	1.6341
24	1.7719	1.6114	1.3607	1.7719
25	1.9195	1.7457	1.4740	1.9195

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0479	0.0436	0.0368	0.0479
2	0.0827	0.0752	0.0635	0.0827
3	0.1169	0.1063	0.0898	0.1169
4	0.1534	0.1395	0.1178	0.1534
5	0.1924	0.1750	0.1477	0.1924
6	0.2339	0.2127	0.1796	0.2339
7	0.2780	0.2528	0.2135	0.2780
8	0.3248	0.2954	0.2495	0.3248
9	0.3746	0.3407	0.2877	0.3746
10	0.4274	0.3887	0.3282	0.4274
11	0.4835	0.4397	0.3713	0.4835
12	0.5430	0.4939	0.4170	0.5430
13	0.6062	0.5513	0.4655	0.6062
14	0.6733	0.6123	0.5170	0.6733
15	0.7446	0.6772	0.5718	0.7446
16	0.8204	0.7461	0.6300	0.8204
17	0.9010	0.8195	0.6919	0.9010
18	0.9869	0.8975	0.7579	0.9869
19	1.0784	0.9807	0.8281	1.0784
20	1.1760	1.0695	0.9030	1.1760
21	1.2801	1.1642	0.9830	1.2801
22	1.3914	1.2654	1.0685	1.3914
23	1.5105	1.3737	1.1599	1.5105
24	1.6379	1.4896	1.2577	1.6379
25	1.7743	1.6137	1.3625	1.7743

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0446	0.0405	0.0342	0.0446
2	0.0769	0.0699	0.0590	0.0769
3	0.1087	0.0988	0.0835	0.1087
4	0.1427	0.1297	0.1095	0.1427
5	0.1789	0.1627	0.1374	0.1789
6	0.2174	0.1977	0.1670	0.2174
7	0.2584	0.2350	0.1985	0.2584
8	0.3020	0.2747	0.2319	0.3020
9	0.3483	0.3167	0.2674	0.3483
10	0.3974	0.3614	0.3052	0.3974
11	0.4495	0.4088	0.3452	0.4495
12	0.5048	0.4591	0.3877	0.5048
13	0.5636	0.5126	0.4328	0.5636
14	0.6260	0.5693	0.4807	0.6260
15	0.6922	0.6296	0.5316	0.6922
16	0.7627	0.6937	0.5857	0.7627
17	0.8377	0.7618	0.6433	0.8377
18	0.9175	0.8344	0.7046	0.9175
19	1.0026	0.9118	0.7699	1.0026
20	1.0933	0.9943	0.8395	1.0933
21	1.1901	1.0824	0.9139	1.1901
22	1.2936	1.1765	0.9934	1.2936
23	1.4043	1.2771	1.0784	1.4043
24	1.5227	1.3848	1.1693	1.5227
25	1.6496	1.5002	1.2667	1.6496

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0416	0.0379	0.0320	0.0416
2	0.0718	0.0653	0.0551	0.0718
3	0.1015	0.0923	0.0780	0.1015
4	0.1333	0.1212	0.1023	0.1333
5	0.1671	0.1520	0.1283	0.1671
6	0.2031	0.1848	0.1560	0.2031
7	0.2415	0.2196	0.1854	0.2415
8	0.2822	0.2566	0.2167	0.2822
9	0.3254	0.2959	0.2499	0.3254
10	0.3713	0.3377	0.2851	0.3713
11	0.4200	0.3820	0.3225	0.4200
12	0.4717	0.4290	0.3622	0.4717
13	0.5266	0.4789	0.4044	0.5266
14	0.5848	0.5319	0.4491	0.5848
15	0.6468	0.5882	0.4967	0.6468
16	0.7126	0.6481	0.5472	0.7126
17	0.7826	0.7118	0.6010	0.7826
18	0.8572	0.7796	0.6583	0.8572
19	0.9367	0.8519	0.7193	0.9367
20	1.0215	0.9290	0.7844	1.0215
21	1.1119	1.0113	0.8539	1.1119
22	1.2086	1.0992	0.9281	1.2086
23	1.3120	1.1932	1.0075	1.3120
24	1.4227	1.2938	1.0925	1.4227
25	1.5412	1.4016	1.1835	1.5412

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0393	0.0357	0.0302	0.0393
2	0.0678	0.0616	0.0520	0.0678
3	0.0958	0.0872	0.0736	0.0958
4	0.1258	0.1144	0.0966	0.1258
5	0.1577	0.1434	0.1211	0.1577
6	0.1917	0.1744	0.1472	0.1917
7	0.2279	0.2073	0.1750	0.2279
8	0.2663	0.2422	0.2045	0.2663
9	0.3071	0.2793	0.2358	0.3071
10	0.3504	0.3187	0.2691	0.3504
11	0.3964	0.3605	0.3044	0.3964
12	0.4452	0.4049	0.3419	0.4452
13	0.4970	0.4520	0.3816	0.4970
14	0.5520	0.5020	0.4239	0.5520
15	0.6104	0.5552	0.4688	0.6104
16	0.6726	0.6117	0.5165	0.6726
17	0.7387	0.6718	0.5672	0.7387
18	0.8091	0.7358	0.6213	0.8091
19	0.8841	0.8040	0.6789	0.8841
20	0.9641	0.8768	0.7403	0.9641
21	1.0495	0.9544	0.8059	1.0495
22	1.1407	1.0374	0.8760	1.1407
23	1.2383	1.1262	0.9509	1.2383
24	1.3427	1.2211	1.0311	1.3427
25	1.4546	1.3229	1.1170	1.4546

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0372	0.0338	0.0286	0.0372
2	0.0642	0.0584	0.0493	0.0642
3	0.0907	0.0825	0.0697	0.0907
4	0.1191	0.1083	0.0915	0.1191
5	0.1493	0.1358	0.1147	0.1493
6	0.1815	0.1651	0.1394	0.1815
7	0.2158	0.1962	0.1657	0.2158
8	0.2521	0.2293	0.1936	0.2521
9	0.2908	0.2644	0.2233	0.2908
10	0.3318	0.3017	0.2548	0.3318
11	0.3753	0.3413	0.2882	0.3753
12	0.4215	0.3833	0.3237	0.4215
13	0.4705	0.4279	0.3613	0.4705
14	0.5226	0.4753	0.4013	0.5226
15	0.5780	0.5256	0.4438	0.5780
16	0.6368	0.5791	0.4890	0.6368
17	0.6994	0.6361	0.5371	0.6994
18	0.7660	0.6967	0.5882	0.7660
19	0.8370	0.7612	0.6428	0.8370
20	0.9128	0.8301	0.7009	0.9128
21	0.9936	0.9037	0.7630	0.9936
22	1.0800	0.9822	0.8294	1.0800
23	1.1724	1.0663	0.9003	1.1724
24	1.2713	1.1562	0.9763	1.2713
25	1.3772	1.2525	1.0576	1.3772

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0353	0.0321	0.0271	0.0353
2	0.0609	0.0554	0.0468	0.0609
3	0.0861	0.0783	0.0662	0.0861
4	0.1131	0.1028	0.0868	0.1131
5	0.1418	0.1290	0.1089	0.1418
6	0.1724	0.1568	0.1324	0.1724
7	0.2049	0.1863	0.1573	0.2049
8	0.2394	0.2177	0.1838	0.2394
9	0.2761	0.2511	0.2120	0.2761
10	0.3150	0.2865	0.2419	0.3150
11	0.3563	0.3241	0.2736	0.3563
12	0.4002	0.3640	0.3073	0.4002
13	0.4468	0.4063	0.3431	0.4468
14	0.4962	0.4513	0.3811	0.4962
15	0.5488	0.4991	0.4214	0.5488
16	0.6046	0.5499	0.4643	0.6046
17	0.6641	0.6039	0.5099	0.6641
18	0.7273	0.6615	0.5585	0.7273
19	0.7948	0.7228	0.6103	0.7948
20	0.8667	0.7882	0.6655	0.8667
21	0.9434	0.8580	0.7245	0.9434
22	1.0255	0.9326	0.7875	1.0255
23	1.1132	1.0124	0.8548	1.1132
24	1.2071	1.0978	0.9269	1.2071
25	1.3077	1.1892	1.0042	1.3077

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0336	0.0306	0.0258	0.0336
2	0.0580	0.0527	0.0445	0.0580
3	0.0820	0.0746	0.0630	0.0820
4	0.1076	0.0979	0.0827	0.1076
5	0.1350	0.1228	0.1037	0.1350
6	0.1641	0.1492	0.1260	0.1641
7	0.1950	0.1774	0.1498	0.1950
8	0.2279	0.2073	0.1750	0.2279
9	0.2628	0.2390	0.2018	0.2628
10	0.2999	0.2727	0.2303	0.2999
11	0.3392	0.3085	0.2605	0.3392
12	0.3810	0.3465	0.2925	0.3810
13	0.4253	0.3868	0.3266	0.4253
14	0.4724	0.4296	0.3627	0.4724
15	0.5224	0.4751	0.4011	0.5224
16	0.5756	0.5234	0.4420	0.5756
17	0.6321	0.5749	0.4854	0.6321
18	0.6924	0.6297	0.5317	0.6924
19	0.7565	0.6880	0.5810	0.7565
20	0.8250	0.7503	0.6335	0.8250
21	0.8981	0.8168	0.6896	0.8981
22	0.9762	0.8878	0.7496	0.9762
23	1.0597	0.9637	0.8137	1.0597
24	1.1490	1.0450	0.8824	1.1490
25	1.2448	1.1321	0.9559	1.2448

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0321	0.0292	0.0246	0.0321
2	0.0553	0.0503	0.0425	0.0553
3	0.0782	0.0712	0.0601	0.0782
4	0.1027	0.0934	0.0789	0.1027
5	0.1288	0.1171	0.0989	0.1288
6	0.1565	0.1424	0.1202	0.1565
7	0.1861	0.1692	0.1429	0.1861
8	0.2174	0.1978	0.1670	0.2174
9	0.2508	0.2280	0.1926	0.2508
10	0.2861	0.2602	0.2197	0.2861
11	0.3236	0.2943	0.2485	0.3236
12	0.3635	0.3306	0.2791	0.3635
13	0.4058	0.3690	0.3116	0.4058
14	0.4507	0.4099	0.3461	0.4507
15	0.4984	0.4533	0.3827	0.4984
16	0.5491	0.4994	0.4217	0.5491
17	0.6031	0.5485	0.4631	0.6031
18	0.6606	0.6008	0.5073	0.6606
19	0.7218	0.6565	0.5543	0.7218
20	0.7871	0.7159	0.6045	0.7871
21	0.8569	0.7793	0.6580	0.8569
22	0.9314	0.8470	0.7152	0.9314
23	1.0110	0.9195	0.7764	1.0110
24	1.0963	0.9971	0.8419	1.0963
25	1.1877	1.0801	0.9120	1.1877

FHCF 2013 Residential Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0262	0.0238	0.0201	0.0262
2	0.0452	0.0411	0.0347	0.0452
3	0.0639	0.0581	0.0490	0.0639
4	0.0838	0.0762	0.0644	0.0838
5	0.1051	0.0956	0.0807	0.1051
6	0.1278	0.1162	0.0981	0.1278
7	0.1519	0.1381	0.1166	0.1519
8	0.1775	0.1614	0.1363	0.1775
9	0.2047	0.1861	0.1572	0.2047
10	0.2335	0.2124	0.1793	0.2335
11	0.2641	0.2402	0.2028	0.2641
12	0.2967	0.2698	0.2278	0.2967
13	0.3312	0.3012	0.2543	0.3312
14	0.3678	0.3345	0.2825	0.3678
15	0.4068	0.3699	0.3124	0.4068
16	0.4482	0.4076	0.3442	0.4482
17	0.4922	0.4477	0.3780	0.4922
18	0.5391	0.4903	0.4140	0.5391
19	0.5891	0.5358	0.4524	0.5891
20	0.6424	0.5843	0.4933	0.6424
21	0.6993	0.6360	0.5370	0.6993
22	0.7601	0.6913	0.5837	0.7601
23	0.8252	0.7505	0.6337	0.8252
24	0.8948	0.8137	0.6871	0.8948
25	0.9693	0.8815	0.7444	0.9693

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$0

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.4014	0.2565	0.5854
2	0.6921	0.4422	1.0094
3	0.9786	0.6253	1.4272
4	1.2846	0.8208	1.8734
5	1.6107	1.0292	2.3490
6	1.9579	1.2510	2.8554
7	2.3272	1.4869	3.3939
8	2.7195	1.7376	3.9661
9	3.1362	2.0038	4.5737
10	3.5784	2.2864	5.2187
11	4.0479	2.5863	5.9033
12	4.5461	2.9047	6.6300
13	5.0751	3.2427	7.4014
14	5.6368	3.6016	8.2206
15	6.2336	3.9829	9.0910
16	6.8682	4.3884	10.0164
17	7.5433	4.8197	11.0009
18	8.2620	5.2789	12.0492
19	9.0280	5.7683	13.1662
20	9.8449	6.2903	14.3575
21	10.7169	6.8475	15.6294
22	11.6487	7.4428	16.9883
23	12.6452	8.0795	18.4415
24	13.7118	8.7610	19.9970
25	14.8542	9.4909	21.6631

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$250

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3832	0.2448	0.5588
2	0.6607	0.4222	0.9636
3	0.9342	0.5969	1.3624
4	1.2263	0.7835	1.7884
5	1.5377	0.9825	2.2425
6	1.8691	1.1943	2.7259
7	2.2216	1.4195	3.2400
8	2.5962	1.6588	3.7862
9	2.9939	1.9129	4.3663
10	3.4161	2.1827	4.9820
11	3.8643	2.4690	5.6356
12	4.3399	2.7729	6.3292
13	4.8449	3.0956	7.0657
14	5.3811	3.4382	7.8477
15	5.9509	3.8023	8.6787
16	6.5567	4.1893	9.5621
17	7.2011	4.6011	10.5020
18	7.8873	5.0395	11.5026
19	8.6185	5.5067	12.5690
20	9.3983	6.0050	13.7063
21	10.2308	6.5369	14.9204
22	11.1203	7.1052	16.2177
23	12.0716	7.7130	17.6050
24	13.0898	8.3636	19.0899
25	14.1804	9.0604	20.6805

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$251 - \$500

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3695	0.2361	0.5389
2	0.6372	0.4071	0.9293
3	0.9009	0.5757	1.3139
4	1.1826	0.7556	1.7247
5	1.4829	0.9475	2.1626
6	1.8026	1.1517	2.6288
7	2.1425	1.3689	3.1246
8	2.5037	1.5997	3.6514
9	2.8873	1.8448	4.2108
10	3.2945	2.1050	4.8046
11	3.7267	2.3811	5.4349
12	4.1854	2.6742	6.1039
13	4.6723	2.9853	6.8141
14	5.1895	3.3158	7.5683
15	5.7390	3.6669	8.3696
16	6.3232	4.0401	9.2216
17	6.9447	4.4372	10.1280
18	7.6064	4.8600	11.0930
19	8.3116	5.3106	12.1214
20	9.0636	5.7911	13.2182
21	9.8665	6.3041	14.3891
22	10.7244	6.8522	15.6402
23	11.6418	7.4384	16.9781
24	12.6237	8.0658	18.4102
25	13.6755	8.7378	19.9441

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than \$500

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3473	0.2219	0.5064
2	0.5988	0.3826	0.8732
3	0.8466	0.5409	1.2347
4	1.1113	0.7101	1.6207
5	1.3935	0.8904	2.0322
6	1.6939	1.0823	2.4703
7	2.0133	1.2864	2.9362
8	2.3528	1.5033	3.4312
9	2.7132	1.7336	3.9569
10	3.0958	1.9781	4.5149
11	3.5019	2.2375	5.1072
12	3.9330	2.5129	5.7358
13	4.3906	2.8053	6.4032
14	4.8766	3.1158	7.1119
15	5.3929	3.4458	7.8650
16	5.9419	3.7965	8.6656
17	6.5259	4.1697	9.5173
18	7.1478	4.5670	10.4242
19	7.8104	4.9904	11.3905
20	8.5171	5.4419	12.4212
21	9.2716	5.9240	13.5215
22	10.0777	6.4390	14.6971
23	10.9398	6.9899	15.9544
24	11.8625	7.5794	17.3001
25	12.8509	8.2109	18.7415

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3704	0.2367	0.5402
2	0.6387	0.4081	0.9315
3	0.9031	0.5770	1.3171
4	1.1855	0.7574	1.7289
5	1.4865	0.9498	2.1678
6	1.8069	1.1545	2.6352
7	2.1477	1.3722	3.1321
8	2.5098	1.6036	3.6602
9	2.8943	1.8493	4.2209
10	3.3024	2.1100	4.8162
11	3.7356	2.3868	5.4480
12	4.1954	2.6806	6.1186
13	4.6836	2.9925	6.8305
14	5.2020	3.3238	7.5865
15	5.7528	3.6757	8.3898
16	6.3384	4.0499	9.2438
17	6.9614	4.4479	10.1524
18	7.6247	4.8717	11.1198
19	8.3316	5.3234	12.1506
20	9.0855	5.8051	13.2501
21	9.8903	6.3193	14.4238
22	10.7502	6.8687	15.6779
23	11.6698	7.4563	17.0190
24	12.6541	8.0852	18.4545
25	13.7084	8.7589	19.9921

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3486	0.2227	0.5084
2	0.6010	0.3840	0.8765
3	0.8498	0.5430	1.2394
4	1.1155	0.7127	1.6268
5	1.3988	0.8937	2.0399
6	1.7003	1.0864	2.4797
7	2.0209	1.2913	2.9473
8	2.3617	1.5090	3.4442
9	2.7235	1.7401	3.9718
10	3.1075	1.9855	4.5320
11	3.5152	2.2460	5.1265
12	3.9479	2.5224	5.7575
13	4.4072	2.8159	6.4274
14	4.8950	3.1276	7.1388
15	5.4133	3.4588	7.8947
16	5.9643	3.8109	8.6983
17	6.5506	4.1854	9.5532
18	7.1748	4.5842	10.4635
19	7.8399	5.0092	11.4335
20	8.5493	5.4625	12.4681
21	9.3066	5.9464	13.5726
22	10.1158	6.4634	14.7526
23	10.9811	7.0163	16.0147
24	11.9073	7.6081	17.3654
25	12.8994	8.2420	18.8123

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3296	0.2106	0.4806
2	0.5682	0.3631	0.8287
3	0.8035	0.5134	1.1718
4	1.0547	0.6739	1.5381
5	1.3225	0.8450	1.9286
6	1.6075	1.0271	2.3444
7	1.9107	1.2208	2.7865
8	2.2328	1.4266	3.2563
9	2.5749	1.6452	3.7552
10	2.9380	1.8772	4.2848
11	3.3234	2.1235	4.8468
12	3.7325	2.3849	5.4434
13	4.1668	2.6623	6.0768
14	4.6280	2.9570	6.7494
15	5.1180	3.2701	7.4641
16	5.6390	3.6030	8.2238
17	6.1933	3.9571	9.0322
18	6.7834	4.3342	9.8928
19	7.4123	4.7360	10.8099
20	8.0830	5.1645	11.7881
21	8.7990	5.6220	12.8323
22	9.5640	6.1108	13.9480
23	10.3822	6.6336	15.1411
24	11.2579	7.1931	16.4182
25	12.1958	7.7924	17.7862

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3124	0.1996	0.4555
2	0.5386	0.3441	0.7855
3	0.7615	0.4866	1.1106
4	0.9996	0.6387	1.4578
5	1.2534	0.8009	1.8280
6	1.5236	0.9735	2.2220
7	1.8110	1.1571	2.6411
8	2.1163	1.3522	3.0863
9	2.4405	1.5593	3.5592
10	2.7847	1.7792	4.0611
11	3.1499	2.0126	4.5938
12	3.5377	2.2604	5.1593
13	3.9493	2.5233	5.7595
14	4.3864	2.8026	6.3970
15	4.8509	3.0994	7.0744
16	5.3446	3.4149	7.7945
17	5.8700	3.7505	8.5606
18	6.4293	4.1079	9.3763
19	7.0253	4.4887	10.2456
20	7.6610	4.8949	11.1727
21	8.3396	5.3285	12.1623
22	9.0647	5.7918	13.2198
23	9.8402	6.2873	14.3507
24	10.6701	6.8176	15.5611
25	11.5591	7.3856	16.8576

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2967	0.1896	0.4327
2	0.5116	0.3269	0.7461
3	0.7234	0.4622	1.0550
4	0.9495	0.6067	1.3848
5	1.1906	0.7607	1.7364
6	1.4473	0.9247	2.1107
7	1.7203	1.0991	2.5088
8	2.0103	1.2845	2.9318
9	2.3183	1.4812	3.3809
10	2.6452	1.6901	3.8577
11	2.9922	1.9118	4.3637
12	3.3605	2.1471	4.9009
13	3.7515	2.3970	5.4711
14	4.1667	2.6623	6.0767
15	4.6079	2.9442	6.7201
16	5.0770	3.2439	7.4041
17	5.5760	3.5627	8.1319
18	6.1073	3.9022	8.9068
19	6.6735	4.2639	9.7324
20	7.2773	4.6498	10.6131
21	7.9220	5.0616	11.5532
22	8.6107	5.5017	12.5577
23	9.3473	5.9724	13.6320
24	10.1357	6.4761	14.7818
25	10.9802	7.0157	16.0134

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2856	0.1825	0.4165
2	0.4924	0.3146	0.7181
3	0.6962	0.4448	1.0154
4	0.9139	0.5839	1.3328
5	1.1459	0.7322	1.6712
6	1.3930	0.8900	2.0315
7	1.6557	1.0579	2.4146
8	1.9348	1.2362	2.8217
9	2.2312	1.4256	3.2540
10	2.5459	1.6267	3.7129
11	2.8799	1.8401	4.1999
12	3.2343	2.0665	4.7169
13	3.6106	2.3070	5.2657
14	4.0103	2.5623	5.8485
15	4.4349	2.8336	6.4678
16	4.8864	3.1221	7.1262
17	5.3666	3.4290	7.8266
18	5.8780	3.7557	8.5724
19	6.4229	4.1039	9.3671
20	7.0041	4.4752	10.2147
21	7.6245	4.8716	11.1195
22	8.2875	5.2952	12.0863
23	8.9964	5.7482	13.1202
24	9.7552	6.2330	14.2268
25	10.5680	6.7523	15.4122

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2753	0.1759	0.4015
2	0.4747	0.3033	0.6923
3	0.6712	0.4288	0.9788
4	0.8810	0.5629	1.2849
5	1.1047	0.7058	1.6111
6	1.3429	0.8580	1.9584
7	1.5961	1.0198	2.3277
8	1.8652	1.1918	2.7202
9	2.1510	1.3743	3.1369
10	2.4543	1.5681	3.5793
11	2.7762	1.7739	4.0488
12	3.1180	1.9922	4.5472
13	3.4807	2.2240	5.0763
14	3.8660	2.4702	5.6381
15	4.2754	2.7317	6.2351
16	4.7106	3.0098	6.8698
17	5.1736	3.3056	7.5450
18	5.6665	3.6206	8.2640
19	6.1918	3.9562	9.0301
20	6.7521	4.3142	9.8472
21	7.3502	4.6964	10.7194
22	7.9893	5.1047	11.6515
23	8.6728	5.5414	12.6482
24	9.4043	6.0088	13.7150
25	10.1878	6.5094	14.8577

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2658	0.1698	0.3876
2	0.4583	0.2928	0.6684
3	0.6480	0.4140	0.9450
4	0.8506	0.5435	1.2405
5	1.0666	0.6815	1.5555
6	1.2965	0.8284	1.8908
7	1.5410	0.9846	2.2474
8	1.8008	1.1506	2.6262
9	2.0767	1.3269	3.0286
10	2.3695	1.5140	3.4557
11	2.6804	1.7126	3.9090
12	3.0103	1.9234	4.3902
13	3.3606	2.1472	4.9010
14	3.7325	2.3849	5.4434
15	4.1277	2.6374	6.0198
16	4.5479	2.9058	6.6326
17	4.9949	3.1915	7.2845
18	5.4709	3.4956	7.9786
19	5.9780	3.8196	8.7183
20	6.5190	4.1652	9.5071
21	7.0964	4.5342	10.3493
22	7.7134	4.9284	11.2491
23	8.3733	5.3500	12.2114
24	9.0795	5.8013	13.2414
25	9.8360	6.2846	14.3447

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2570	0.1642	0.3748
2	0.4431	0.2831	0.6462
3	0.6265	0.4003	0.9137
4	0.8224	0.5254	1.1993
5	1.0312	0.6589	1.5038
6	1.2535	0.8009	1.8280
7	1.4899	0.9519	2.1728
8	1.7410	1.1124	2.5391
9	2.0078	1.2828	2.9281
10	2.2909	1.4637	3.3410
11	2.5914	1.6558	3.7793
12	2.9104	1.8596	4.2445
13	3.2490	2.0759	4.7383
14	3.6086	2.3057	5.2628
15	3.9907	2.5498	5.8200
16	4.3970	2.8094	6.4125
17	4.8291	3.0855	7.0427
18	5.2893	3.3795	7.7138
19	5.7796	3.6928	8.4289
20	6.3026	4.0270	9.1916
21	6.8609	4.3837	10.0058
22	7.4574	4.7649	10.8758
23	8.0954	5.1725	11.8061
24	8.7782	5.6087	12.8019
25	9.5096	6.0760	13.8686

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2488	0.1589	0.3628
2	0.4289	0.2741	0.6255
3	0.6065	0.3875	0.8845
4	0.7961	0.5087	1.1610
5	0.9982	0.6378	1.4558
6	1.2134	0.7753	1.7696
7	1.4423	0.9215	2.1034
8	1.6854	1.0769	2.4580
9	1.9436	1.2419	2.8346
10	2.2177	1.4170	3.2343
11	2.5086	1.6029	3.6586
12	2.8174	1.8002	4.1089
13	3.1452	2.0096	4.5870
14	3.4934	2.2321	5.0947
15	3.8633	2.4684	5.6341
16	4.2565	2.7197	6.2076
17	4.6749	2.9870	6.8178
18	5.1204	3.2716	7.4674
19	5.5950	3.5749	8.1597
20	6.1013	3.8984	8.8980
21	6.6418	4.2437	9.6862
22	7.2192	4.6127	10.5284
23	7.8368	5.0072	11.4291
24	8.4978	5.4296	12.3930
25	9.2058	5.8820	13.4256

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3345	0.2137	0.4878
2	0.5768	0.3685	0.8411
3	0.8155	0.5211	1.1893
4	1.0705	0.6840	1.5611
5	1.3423	0.8576	1.9575
6	1.6316	1.0425	2.3795
7	1.9393	1.2391	2.8283
8	2.2663	1.4480	3.3051
9	2.6135	1.6699	3.8114
10	2.9820	1.9053	4.3490
11	3.3732	2.1553	4.9194
12	3.7884	2.4206	5.5250
13	4.2292	2.7022	6.1678
14	4.6973	3.0013	6.8505
15	5.1947	3.3191	7.5759
16	5.7235	3.6570	8.3470
17	6.2861	4.0164	9.1675
18	6.8850	4.3991	10.0410
19	7.5233	4.8069	10.9718
20	8.2040	5.2419	11.9646
21	8.9308	5.7062	13.0245
22	9.7073	6.2024	14.1569
23	10.5377	6.7329	15.3679
24	11.4265	7.3008	16.6642
25	12.3785	7.9091	18.0526

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$250

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3193	0.2040	0.4657
2	0.5506	0.3518	0.8030
3	0.7785	0.4974	1.1354
4	1.0219	0.6529	1.4903
5	1.2814	0.8187	1.8687
6	1.5576	0.9952	2.2716
7	1.8514	1.1829	2.7000
8	2.1635	1.3823	3.1552
9	2.4949	1.5941	3.6386
10	2.8468	1.8189	4.1517
11	3.2202	2.0575	4.6963
12	3.6166	2.3108	5.2744
13	4.0374	2.5796	5.8880
14	4.4843	2.8652	6.5398
15	4.9591	3.1686	7.2322
16	5.4639	3.4911	7.9684
17	6.0009	3.8342	8.7516
18	6.5727	4.1996	9.5855
19	7.1820	4.5889	10.4742
20	7.8319	5.0041	11.4219
21	8.5257	5.4474	12.4337
22	9.2670	5.9210	13.5148
23	10.0597	6.4275	14.6709
24	10.9082	6.9697	15.9083
25	11.8170	7.5504	17.2337

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$251 - \$500

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3080	0.1968	0.4491
2	0.5310	0.3393	0.7744
3	0.7508	0.4797	1.0949
4	0.9855	0.6297	1.4373
5	1.2358	0.7896	1.8022
6	1.5022	0.9598	2.1907
7	1.7854	1.1408	2.6039
8	2.0864	1.3331	3.0428
9	2.4061	1.5373	3.5090
10	2.7454	1.7542	4.0039
11	3.1056	1.9843	4.5291
12	3.4878	2.2285	5.0866
13	3.8936	2.4878	5.6784
14	4.3246	2.7632	6.3069
15	4.7825	3.0557	6.9747
16	5.2693	3.3668	7.6847
17	5.7872	3.6977	8.4400
18	6.3387	4.0500	9.2442
19	6.9263	4.4255	10.1012
20	7.5530	4.8259	11.0152
21	8.2221	5.2534	11.9909
22	8.9370	5.7102	13.0335
23	9.7015	6.1987	14.1485
24	10.5198	6.7215	15.3418
25	11.3962	7.2815	16.6201

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$500

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2894	0.1849	0.4220
2	0.4990	0.3188	0.7277
3	0.7055	0.4508	1.0289
4	0.9261	0.5917	1.3506
5	1.1612	0.7420	1.6935
6	1.4116	0.9019	2.0586
7	1.6778	1.0720	2.4468
8	1.9606	1.2527	2.8594
9	2.2610	1.4446	3.2974
10	2.5799	1.6484	3.7624
11	2.9183	1.8646	4.2560
12	3.2775	2.0941	4.7798
13	3.6588	2.3378	5.3360
14	4.0638	2.5965	5.9266
15	4.4941	2.8715	6.5541
16	4.9516	3.1638	7.2213
17	5.4383	3.4747	7.9311
18	5.9565	3.8058	8.6868
19	6.5087	4.1586	9.4921
20	7.0976	4.5349	10.3510
21	7.7263	4.9366	11.2679
22	8.3981	5.3659	12.2476
23	9.1165	5.8249	13.2953
24	9.8854	6.3162	14.4167
25	10.7091	6.8424	15.6179

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.3087	0.1972	0.4502
2	0.5323	0.3401	0.7763
3	0.7526	0.4809	1.0976
4	0.9879	0.6312	1.4407
5	1.2387	0.7915	1.8065
6	1.5058	0.9621	2.1960
7	1.7897	1.1435	2.6101
8	2.0915	1.3363	3.0502
9	2.4119	1.5411	3.5174
10	2.7520	1.7584	4.0135
11	3.1130	1.9890	4.5400
12	3.4962	2.2339	5.0988
13	3.9030	2.4938	5.6921
14	4.3350	2.7698	6.3221
15	4.7940	3.0631	6.9915
16	5.2820	3.3749	7.7032
17	5.8012	3.7066	8.4603
18	6.3539	4.0598	9.2665
19	6.9430	4.4361	10.1255
20	7.5712	4.8376	11.0417
21	8.2419	5.2661	12.0198
22	8.9585	5.7239	13.0649
23	9.7248	6.2136	14.1825
24	10.5451	6.7377	15.3788
25	11.4237	7.2990	16.6601

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2905	0.1856	0.4236
2	0.5009	0.3200	0.7304
3	0.7082	0.4525	1.0328
4	0.9296	0.5940	1.3557
5	1.1656	0.7448	1.6999
6	1.4169	0.9053	2.0664
7	1.6841	1.0761	2.4561
8	1.9680	1.2575	2.8702
9	2.2696	1.4501	3.3099
10	2.5896	1.6546	3.7766
11	2.9293	1.8717	4.2721
12	3.2899	2.1020	4.7979
13	3.6727	2.3466	5.3561
14	4.0792	2.6063	5.9490
15	4.5111	2.8823	6.5789
16	4.9703	3.1757	7.2486
17	5.4588	3.4879	7.9610
18	5.9790	3.8202	8.7196
19	6.5332	4.1743	9.5280
20	7.1244	4.5521	10.3901
21	7.7555	4.9553	11.3105
22	8.4298	5.3861	12.2939
23	9.1509	5.8469	13.3455
24	9.9228	6.3401	14.4712
25	10.7495	6.8683	15.6769

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2746	0.1755	0.4005
2	0.4735	0.3026	0.6906
3	0.6696	0.4278	0.9765
4	0.8789	0.5616	1.2818
5	1.1020	0.7041	1.6072
6	1.3396	0.8559	1.9537
7	1.5923	1.0174	2.3221
8	1.8607	1.1889	2.7136
9	2.1458	1.3710	3.1293
10	2.4484	1.5644	3.5706
11	2.7695	1.7696	4.0390
12	3.1104	1.9874	4.5362
13	3.4723	2.2186	5.0640
14	3.8567	2.4642	5.6245
15	4.2650	2.7251	6.2201
16	4.6992	3.0025	6.8532
17	5.1611	3.2976	7.5268
18	5.6528	3.6118	8.2440
19	6.1769	3.9467	9.0083
20	6.7358	4.3038	9.8234
21	7.3325	4.6850	10.6935
22	7.9700	5.0924	11.6233
23	8.6518	5.5280	12.6176
24	9.3815	5.9942	13.6819
25	10.1632	6.4937	14.8218

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2603	0.1663	0.3796
2	0.4488	0.2868	0.6545
3	0.6346	0.4055	0.9255
4	0.8330	0.5322	1.2148
5	1.0445	0.6674	1.5233
6	1.2697	0.8113	1.8517
7	1.5091	0.9642	2.2009
8	1.7636	1.1268	2.5719
9	2.0337	1.2994	2.9660
10	2.3205	1.4827	3.3842
11	2.6250	1.6772	3.8282
12	2.9481	1.8836	4.2994
13	3.2911	2.1028	4.7996
14	3.6553	2.3355	5.3309
15	4.0424	2.5828	5.8953
16	4.4539	2.8457	6.4954
17	4.8916	3.1255	7.1339
18	5.3577	3.4233	7.8136
19	5.8544	3.7406	8.5380
20	6.3842	4.0791	9.3105
21	6.9497	4.4404	10.1353
22	7.5539	4.8265	11.0165
23	8.2001	5.2394	11.9589
24	8.8918	5.6813	12.9676
25	9.6326	6.1547	14.0480

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2473	0.1580	0.3606
2	0.4263	0.2724	0.6218
3	0.6028	0.3852	0.8791
4	0.7913	0.5056	1.1540
5	0.9922	0.6340	1.4470
6	1.2061	0.7706	1.7589
7	1.4336	0.9160	2.0907
8	1.6752	1.0704	2.4431
9	1.9319	1.2344	2.8174
10	2.2043	1.4084	3.2147
11	2.4935	1.5932	3.6365
12	2.8004	1.7893	4.0841
13	3.1262	1.9975	4.5592
14	3.4723	2.2186	5.0639
15	3.8399	2.4535	5.6001
16	4.2308	2.7032	6.1701
17	4.6466	2.9689	6.7766
18	5.0894	3.2518	7.4223
19	5.5612	3.5533	8.1104
20	6.0644	3.8748	8.8443
21	6.6016	4.2180	9.6277
22	7.1756	4.5848	10.4648
23	7.7894	4.9770	11.3600
24	8.4465	5.3968	12.3181
25	9.1502	5.8464	13.3445

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2380	0.1521	0.3471
2	0.4103	0.2622	0.5984
3	0.5802	0.3707	0.8461
4	0.7616	0.4866	1.1107
5	0.9550	0.6102	1.3927
6	1.1608	0.7417	1.6929
7	1.3797	0.8816	2.0122
8	1.6123	1.0302	2.3514
9	1.8594	1.1880	2.7117
10	2.1216	1.3556	3.0941
11	2.3999	1.5334	3.4999
12	2.6953	1.7221	3.9307
13	3.0089	1.9225	4.3881
14	3.3419	2.1353	4.8738
15	3.6958	2.3614	5.3898
16	4.0720	2.6017	5.9385
17	4.4722	2.8575	6.5222
18	4.8983	3.1297	7.1436
19	5.3524	3.4199	7.8059
20	5.8368	3.7293	8.5122
21	6.3538	4.0597	9.2662
22	6.9062	4.4127	10.0719
23	7.4970	4.7901	10.9335
24	8.1294	5.1942	11.8557
25	8.8067	5.6269	12.8435

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2294	0.1466	0.3346
2	0.3956	0.2527	0.5769
3	0.5593	0.3574	0.8157
4	0.7342	0.4691	1.0707
5	0.9206	0.5882	1.3426
6	1.1191	0.7150	1.6320
7	1.3301	0.8499	1.9398
8	1.5543	0.9931	2.2668
9	1.7925	1.1453	2.6141
10	2.0452	1.3068	2.9827
11	2.3135	1.4782	3.3740
12	2.5983	1.6602	3.7893
13	2.9006	1.8533	4.2302
14	3.2217	2.0585	4.6984
15	3.5628	2.2764	5.1959
16	3.9255	2.5081	5.7248
17	4.3113	2.7547	6.2875
18	4.7221	3.0171	6.8866
19	5.1599	3.2968	7.5251
20	5.6268	3.5952	8.2060
21	6.1252	3.9136	8.9329
22	6.6578	4.2539	9.7095
23	7.2273	4.6178	10.5401
24	7.8369	5.0073	11.4292
25	8.4898	5.4245	12.3814

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2215	0.1415	0.3230
2	0.3819	0.2440	0.5570
3	0.5400	0.3450	0.7875
4	0.7088	0.4529	1.0337
5	0.8888	0.5679	1.2962
6	1.0804	0.6903	1.5757
7	1.2842	0.8205	1.8728
8	1.5007	0.9588	2.1885
9	1.7306	1.1057	2.5238
10	1.9746	1.2617	2.8797
11	2.2336	1.4272	3.2575
12	2.5086	1.6028	3.6585
13	2.8005	1.7893	4.0841
14	3.1104	1.9874	4.5362
15	3.4398	2.1978	5.0165
16	3.7899	2.4215	5.5272
17	4.1624	2.6595	6.0704
18	4.5591	2.9130	6.6488
19	4.9817	3.1830	7.2652
20	5.4325	3.4710	7.9226
21	5.9137	3.7785	8.6244
22	6.4279	4.1070	9.3743
23	6.9777	4.4583	10.1762
24	7.5663	4.8344	11.0345
25	8.1967	5.2372	11.9539

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2141	0.1368	0.3123
2	0.3692	0.2359	0.5385
3	0.5221	0.3336	0.7614
4	0.6853	0.4379	0.9994
5	0.8593	0.5490	1.2532
6	1.0446	0.6674	1.5234
7	1.2415	0.7933	1.8106
8	1.4509	0.9270	2.1159
9	1.6731	1.0690	2.4401
10	1.9091	1.2198	2.7842
11	2.1595	1.3798	3.1494
12	2.4253	1.5496	3.5371
13	2.7075	1.7299	3.9486
14	3.0072	1.9214	4.3856
15	3.3256	2.1249	4.8500
16	3.6641	2.3412	5.3437
17	4.0243	2.5713	5.8689
18	4.4077	2.8163	6.4282
19	4.8164	3.0774	7.0241
20	5.2522	3.3558	7.6597
21	5.7174	3.6531	8.3382
22	6.2145	3.9707	9.0631
23	6.7462	4.3104	9.8385
24	7.3152	4.6739	10.6683
25	7.9246	5.0634	11.5571

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2073	0.1325	0.3023
2	0.3574	0.2284	0.5213
3	0.5054	0.3229	0.7371
4	0.6634	0.4239	0.9675
5	0.8319	0.5315	1.2132
6	1.0112	0.6461	1.4747
7	1.2019	0.7679	1.7528
8	1.4045	0.8974	2.0483
9	1.6197	1.0349	2.3621
10	1.8481	1.1808	2.6952
11	2.0905	1.3357	3.0488
12	2.3479	1.5001	3.4241
13	2.6210	1.6747	3.8225
14	2.9112	1.8601	4.2456
15	3.2194	2.0570	4.6951
16	3.5471	2.2664	5.1730
17	3.8958	2.4891	5.6815
18	4.2670	2.7263	6.2229
19	4.6625	2.9791	6.7997
20	5.0844	3.2486	7.4150
21	5.5348	3.5364	8.0719
22	6.0160	3.8439	8.7737
23	6.5307	4.1727	9.5242
24	7.0815	4.5247	10.3275
25	7.6715	4.9016	11.1880

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.2007	0.1282	0.2927
2	0.3461	0.2211	0.5047
3	0.4893	0.3126	0.7136
4	0.6423	0.4104	0.9367
5	0.8054	0.5146	1.1745
6	0.9790	0.6255	1.4277
7	1.1636	0.7435	1.6970
8	1.3598	0.8688	1.9831
9	1.5681	1.0019	2.2869
10	1.7892	1.1432	2.6094
11	2.0239	1.2932	2.9517
12	2.2731	1.4523	3.3150
13	2.5375	1.6213	3.7007
14	2.8184	1.8008	4.1103
15	3.1168	1.9915	4.5455
16	3.4341	2.1942	5.0082
17	3.7716	2.4098	5.5005
18	4.1310	2.6395	6.0246
19	4.5140	2.8842	6.5831
20	4.9224	3.1451	7.1788
21	5.3585	3.4237	7.8147
22	5.8244	3.7214	8.4941
23	6.3226	4.0398	9.2208
24	6.8559	4.3805	9.9985
25	7.4271	4.7455	10.8315

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$250

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1916	0.1224	0.2794
2	0.3304	0.2111	0.4818
3	0.4671	0.2985	0.6812
4	0.6131	0.3918	0.8942
5	0.7688	0.4912	1.1212
6	0.9346	0.5971	1.3630
7	1.1108	0.7097	1.6200
8	1.2981	0.8294	1.8931
9	1.4970	0.9565	2.1831
10	1.7081	1.0914	2.4910
11	1.9321	1.2345	2.8178
12	2.1700	1.3865	3.1646
13	2.4224	1.5478	3.5328
14	2.6906	1.7191	3.9239
15	2.9755	1.9011	4.3393
16	3.2783	2.0947	4.7810
17	3.6006	2.3005	5.2510
18	3.9436	2.5197	5.7513
19	4.3092	2.7533	6.2845
20	4.6992	3.0025	6.8532
21	5.1154	3.2684	7.4602
22	5.5602	3.5526	8.1089
23	6.0358	3.8565	8.8025
24	6.5449	4.1818	9.5450
25	7.0902	4.5302	10.3402

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$251 - \$500

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1848	0.1181	0.2695
2	0.3186	0.2036	0.4646
3	0.4505	0.2878	0.6570
4	0.5913	0.3778	0.8624
5	0.7415	0.4737	1.0813
6	0.9013	0.5759	1.3144
7	1.0713	0.6845	1.5623
8	1.2519	0.7999	1.8257
9	1.4437	0.9224	2.1054
10	1.6472	1.0525	2.4023
11	1.8633	1.1906	2.7174
12	2.0927	1.3371	3.0519
13	2.3362	1.4927	3.4070
14	2.5948	1.6579	3.7841
15	2.8695	1.8334	4.1848
16	3.1616	2.0201	4.6108
17	3.4723	2.2186	5.0640
18	3.8032	2.4300	5.5465
19	4.1558	2.6553	6.0607
20	4.5318	2.8956	6.6091
21	4.9333	3.1521	7.1946
22	5.3622	3.4261	7.8201
23	5.8209	3.7192	8.4891
24	6.3119	4.0329	9.2051
25	6.8377	4.3689	9.9720

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$500

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1736	0.1109	0.2532
2	0.2994	0.1913	0.4366
3	0.4233	0.2705	0.6173
4	0.5557	0.3550	0.8104
5	0.6967	0.4452	1.0161
6	0.8469	0.5411	1.2352
7	1.0067	0.6432	1.4681
8	1.1764	0.7516	1.7156
9	1.3566	0.8668	1.9784
10	1.5479	0.9890	2.2575
11	1.7510	1.1188	2.5536
12	1.9665	1.2565	2.8679
13	2.1953	1.4027	3.2016
14	2.4383	1.5579	3.5560
15	2.6965	1.7229	3.9325
16	2.9710	1.8983	4.3328
17	3.2630	2.0848	4.7586
18	3.5739	2.2835	5.2121
19	3.9052	2.4952	5.6953
20	4.2586	2.7210	6.2106
21	4.6358	2.9620	6.7607
22	5.0389	3.2195	7.3486
23	5.4699	3.4949	7.9772
24	5.9313	3.7897	8.6500
25	6.4254	4.1055	9.3707

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1852	0.1183	0.2701
2	0.3194	0.2041	0.4658
3	0.4516	0.2885	0.6585
4	0.5927	0.3787	0.8644
5	0.7432	0.4749	1.0839
6	0.9035	0.5773	1.3176
7	1.0738	0.6861	1.5661
8	1.2549	0.8018	1.8301
9	1.4471	0.9246	2.1105
10	1.6512	1.0550	2.4081
11	1.8678	1.1934	2.7240
12	2.0977	1.3403	3.0593
13	2.3418	1.4963	3.4152
14	2.6010	1.6619	3.7933
15	2.8764	1.8379	4.1949
16	3.1692	2.0249	4.6219
17	3.4807	2.2240	5.0762
18	3.8124	2.4359	5.5599
19	4.1658	2.6617	6.0753
20	4.5427	2.9025	6.6250
21	4.9451	3.1596	7.2119
22	5.3751	3.4344	7.8389
23	5.8349	3.7282	8.5095
24	6.3271	4.0426	9.2273
25	6.8542	4.3794	9.9960

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1743	0.1114	0.2542
2	0.3005	0.1920	0.4383
3	0.4249	0.2715	0.6197
4	0.5578	0.3564	0.8134
5	0.6994	0.4469	1.0200
6	0.8501	0.5432	1.2398
7	1.0105	0.6456	1.4737
8	1.1808	0.7545	1.7221
9	1.3617	0.8701	1.9859
10	1.5538	0.9928	2.2660
11	1.7576	1.1230	2.5632
12	1.9739	1.2612	2.8787
13	2.2036	1.4080	3.2137
14	2.4475	1.5638	3.5694
15	2.7067	1.7294	3.9473
16	2.9822	1.9054	4.3491
17	3.2753	2.0927	4.7766
18	3.5874	2.2921	5.2318
19	3.9199	2.5046	5.7168
20	4.2746	2.7312	6.2341
21	4.6533	2.9732	6.7863
22	5.0579	3.2317	7.3763
23	5.4906	3.5081	8.0073
24	5.9537	3.8040	8.6827
25	6.4497	4.1210	9.4061

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1648	0.1053	0.2403
2	0.2841	0.1815	0.4144
3	0.4017	0.2567	0.5859
4	0.5273	0.3369	0.7691
5	0.6612	0.4225	0.9643
6	0.8038	0.5136	1.1722
7	0.9554	0.6104	1.3933
8	1.1164	0.7133	1.6282
9	1.2875	0.8226	1.8776
10	1.4690	0.9386	2.1424
11	1.6617	1.0617	2.4234
12	1.8663	1.1924	2.7217
13	2.0834	1.3312	3.0384
14	2.3140	1.4785	3.3747
15	2.5590	1.6351	3.7320
16	2.8195	1.8015	4.1119
17	3.0966	1.9786	4.5161
18	3.3917	2.1671	4.9464
19	3.7061	2.3680	5.4050
20	4.0415	2.5823	5.8940
21	4.3995	2.8110	6.4161
22	4.7820	3.0554	6.9740
23	5.1911	3.3168	7.5706
24	5.6289	3.5965	8.2091
25	6.0979	3.8962	8.8931

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1562	0.0998	0.2278
2	0.2693	0.1721	0.3927
3	0.3808	0.2433	0.5553
4	0.4998	0.3193	0.7289
5	0.6267	0.4004	0.9140
6	0.7618	0.4868	1.1110
7	0.9055	0.5785	1.3205
8	1.0581	0.6761	1.5432
9	1.2202	0.7797	1.7796
10	1.3923	0.8896	2.0305
11	1.5750	1.0063	2.2969
12	1.7688	1.1302	2.5796
13	1.9746	1.2617	2.8798
14	2.1932	1.4013	3.1985
15	2.4254	1.5497	3.5372
16	2.6723	1.7074	3.8973
17	2.9350	1.8753	4.2803
18	3.2146	2.0540	4.6882
19	3.5127	2.2444	5.1228
20	3.8305	2.4475	5.5863
21	4.1698	2.6643	6.0812
22	4.5324	2.8959	6.6099
23	4.9201	3.1436	7.1753
24	5.3351	3.4088	7.7806
25	5.7796	3.6928	8.4288

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1484	0.0948	0.2164
2	0.2558	0.1634	0.3731
3	0.3617	0.2311	0.5275
4	0.4748	0.3033	0.6924
5	0.5953	0.3804	0.8682
6	0.7237	0.4624	1.0554
7	0.8601	0.5496	1.2544
8	1.0051	0.6422	1.4659
9	1.1591	0.7406	1.6905
10	1.3226	0.8451	1.9288
11	1.4961	0.9559	2.1819
12	1.6802	1.0736	2.4504
13	1.8757	1.1985	2.7355
14	2.0834	1.3311	3.0383
15	2.3040	1.4721	3.3600
16	2.5385	1.6219	3.7021
17	2.7880	1.7814	4.0659
18	3.0536	1.9511	4.4534
19	3.3367	2.1320	4.8662
20	3.6387	2.3249	5.3066
21	3.9610	2.5308	5.7766
22	4.3054	2.7509	6.2789
23	4.6737	2.9862	6.8160
24	5.0679	3.2381	7.3909
25	5.4901	3.5079	8.0067

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1428	0.0912	0.2082
2	0.2462	0.1573	0.3591
3	0.3481	0.2224	0.5077
4	0.4569	0.2920	0.6664
5	0.5730	0.3661	0.8356
6	0.6965	0.4450	1.0157
7	0.8278	0.5289	1.2073
8	0.9674	0.6181	1.4108
9	1.1156	0.7128	1.6270
10	1.2729	0.8133	1.8564
11	1.4399	0.9200	2.1000
12	1.6172	1.0333	2.3584
13	1.8053	1.1535	2.6329
14	2.0051	1.2812	2.9243
15	2.2175	1.4168	3.2339
16	2.4432	1.5610	3.5631
17	2.6833	1.7145	3.9133
18	2.9390	1.8778	4.2862
19	3.2115	2.0519	4.6835
20	3.5021	2.2376	5.1073
21	3.8123	2.4358	5.5597
22	4.1437	2.6476	6.0431
23	4.4982	2.8741	6.5601
24	4.8776	3.1165	7.1134
25	5.2840	3.3762	7.7061

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1377	0.0880	0.2007
2	0.2373	0.1516	0.3461
3	0.3356	0.2144	0.4894
4	0.4405	0.2815	0.6424
5	0.5524	0.3529	0.8055
6	0.6714	0.4290	0.9792
7	0.7981	0.5099	1.1639
8	0.9326	0.5959	1.3601
9	1.0755	0.6872	1.5685
10	1.2271	0.7841	1.7896
11	1.3881	0.8869	2.0244
12	1.5590	0.9961	2.2736
13	1.7404	1.1120	2.5381
14	1.9330	1.2351	2.8191
15	2.1377	1.3659	3.1176
16	2.3553	1.5049	3.4349
17	2.5868	1.6528	3.7725
18	2.8333	1.8103	4.1320
19	3.0959	1.9781	4.5150
20	3.3761	2.1571	4.9236
21	3.6751	2.3482	5.3597
22	3.9947	2.5523	5.8257
23	4.3364	2.7707	6.3241
24	4.7021	3.0044	6.8575
25	5.0939	3.2547	7.4288

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1329	0.0849	0.1938
2	0.2291	0.1464	0.3342
3	0.3240	0.2070	0.4725
4	0.4253	0.2717	0.6202
5	0.5333	0.3407	0.7777
6	0.6482	0.4142	0.9454
7	0.7705	0.4923	1.1237
8	0.9004	0.5753	1.3131
9	1.0383	0.6634	1.5143
10	1.1848	0.7570	1.7278
11	1.3402	0.8563	1.9545
12	1.5052	0.9617	2.1951
13	1.6803	1.0736	2.4505
14	1.8663	1.1924	2.7217
15	2.0639	1.3187	3.0099
16	2.2740	1.4529	3.3163
17	2.4975	1.5957	3.6422
18	2.7354	1.7478	3.9893
19	2.9890	1.9098	4.3591
20	3.2595	2.0826	4.7536
21	3.5482	2.2671	5.1746
22	3.8567	2.4642	5.6246
23	4.1866	2.6750	6.1057
24	4.5398	2.9006	6.6207
25	4.9180	3.1423	7.1723

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1285	0.0821	0.1874
2	0.2215	0.1416	0.3231
3	0.3132	0.2001	0.4568
4	0.4112	0.2627	0.5997
5	0.5156	0.3294	0.7519
6	0.6267	0.4004	0.9140
7	0.7449	0.4760	1.0864
8	0.8705	0.5562	1.2695
9	1.0039	0.6414	1.4640
10	1.1455	0.7319	1.6705
11	1.2957	0.8279	1.8896
12	1.4552	0.9298	2.1222
13	1.6245	1.0380	2.3692
14	1.8043	1.1529	2.6314
15	1.9954	1.2749	2.9100
16	2.1985	1.4047	3.2062
17	2.4146	1.5428	3.5214
18	2.6446	1.6898	3.8569
19	2.8898	1.8464	4.2145
20	3.1513	2.0135	4.5958
21	3.4305	2.1919	5.0029
22	3.7287	2.3824	5.4379
23	4.0477	2.5862	5.9031
24	4.3891	2.8044	6.4010
25	4.7548	3.0380	6.9343

FHCF 2013 Mobile Home Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

ZIP Code Group	Fully Tied Down -- Manufactured		Other than Fully Tied Unknown
	Prior to 7/13/94	On or After 7/13/94	
1	0.1244	0.0795	0.1814
2	0.2145	0.1370	0.3128
3	0.3032	0.1938	0.4422
4	0.3980	0.2543	0.5805
5	0.4991	0.3189	0.7279
6	0.6067	0.3877	0.8848
7	0.7211	0.4608	1.0517
8	0.8427	0.5384	1.2290
9	0.9718	0.6209	1.4173
10	1.1089	0.7085	1.6171
11	1.2543	0.8014	1.8293
12	1.4087	0.9001	2.0544
13	1.5726	1.0048	2.2935
14	1.7467	1.1160	2.5473
15	1.9316	1.2342	2.8171
16	2.1283	1.3598	3.1038
17	2.3375	1.4935	3.4089
18	2.5602	1.6358	3.7337
19	2.7975	1.7874	4.0798
20	3.0507	1.9492	4.4490
21	3.3209	2.1218	4.8431
22	3.6096	2.3063	5.2642
23	3.9184	2.5036	5.7145
24	4.2489	2.7148	6.1965
25	4.6029	2.9410	6.7128

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0742	0.0666	0.0531	0.0367	0.0325	0.0195	0.0517
2	0.1280	0.1149	0.0915	0.0633	0.0560	0.0337	0.0891
3	0.1810	0.1624	0.1293	0.0895	0.0792	0.0476	0.1260
4	0.2376	0.2132	0.1698	0.1175	0.1039	0.0625	0.1654
5	0.2979	0.2673	0.2129	0.1473	0.1303	0.0783	0.2074
6	0.3622	0.3250	0.2588	0.1791	0.1584	0.0952	0.2522
7	0.4305	0.3863	0.3076	0.2129	0.1882	0.1132	0.2997
8	0.5030	0.4514	0.3594	0.2487	0.2200	0.1323	0.3502
9	0.5801	0.5205	0.4145	0.2868	0.2537	0.1525	0.4039
10	0.6619	0.5939	0.4730	0.3273	0.2894	0.1740	0.4609
11	0.7488	0.6718	0.5350	0.3702	0.3274	0.1969	0.5213
12	0.8409	0.7545	0.6009	0.4158	0.3677	0.2211	0.5855
13	0.9388	0.8423	0.6708	0.4642	0.4105	0.2468	0.6536
14	1.0427	0.9356	0.7450	0.5156	0.4559	0.2741	0.7259
15	1.1531	1.0346	0.8239	0.5701	0.5042	0.3032	0.8028
16	1.2704	1.1399	0.9078	0.6282	0.5555	0.3340	0.8845
17	1.3953	1.2520	0.9970	0.6899	0.6101	0.3668	0.9715
18	1.5283	1.3713	1.0920	0.7557	0.6683	0.4018	1.0640
19	1.6699	1.4984	1.1932	0.8257	0.7302	0.4390	1.1627
20	1.8210	1.6340	1.3012	0.9004	0.7963	0.4788	1.2679
21	1.9824	1.7787	1.4164	0.9802	0.8668	0.5212	1.3802
22	2.1547	1.9334	1.5396	1.0654	0.9422	0.5665	1.5002
23	2.3390	2.0988	1.6713	1.1566	1.0228	0.6150	1.6285
24	2.5363	2.2758	1.8123	1.2541	1.1091	0.6668	1.7659
25	2.7477	2.4654	1.9633	1.3586	1.2015	0.7224	1.9130

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0637	0.0571	0.0455	0.0315	0.0278	0.0167	0.0443
2	0.1098	0.0985	0.0784	0.0543	0.0480	0.0289	0.0764
3	0.1552	0.1393	0.1109	0.0767	0.0679	0.0408	0.1081
4	0.2037	0.1828	0.1456	0.1007	0.0891	0.0536	0.1418
5	0.2554	0.2292	0.1825	0.1263	0.1117	0.0672	0.1779
6	0.3105	0.2786	0.2219	0.1535	0.1358	0.0816	0.2162
7	0.3691	0.3312	0.2637	0.1825	0.1614	0.0970	0.2570
8	0.4313	0.3870	0.3082	0.2133	0.1886	0.1134	0.3003
9	0.4974	0.4463	0.3554	0.2459	0.2175	0.1308	0.3463
10	0.5675	0.5092	0.4055	0.2806	0.2482	0.1492	0.3951
11	0.6420	0.5760	0.4587	0.3174	0.2807	0.1688	0.4470
12	0.7210	0.6469	0.5152	0.3565	0.3153	0.1896	0.5020
13	0.8049	0.7222	0.5751	0.3980	0.3519	0.2116	0.5604
14	0.8940	0.8021	0.6388	0.4420	0.3909	0.2350	0.6224
15	0.9886	0.8871	0.7064	0.4888	0.4323	0.2599	0.6883
16	1.0892	0.9774	0.7783	0.5386	0.4763	0.2864	0.7584
17	1.1963	1.0734	0.8548	0.5915	0.5231	0.3145	0.8329
18	1.3103	1.1757	0.9362	0.6479	0.5730	0.3445	0.9123
19	1.4318	1.2847	1.0230	0.7080	0.6261	0.3764	0.9968
20	1.5613	1.4010	1.1156	0.7720	0.6827	0.4105	1.0870
21	1.6996	1.5250	1.2144	0.8404	0.7432	0.4469	1.1833
22	1.8474	1.6576	1.3200	0.9135	0.8078	0.4857	1.2862
23	2.0054	1.7994	1.4329	0.9916	0.8769	0.5273	1.3963
24	2.1746	1.9512	1.5538	1.0753	0.9509	0.5717	1.5140
25	2.3558	2.1138	1.6833	1.1648	1.0301	0.6194	1.6402

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0587	0.0527	0.0420	0.0290	0.0257	0.0154	0.0409
2	0.1013	0.0909	0.0724	0.0501	0.0443	0.0266	0.0705
3	0.1432	0.1285	0.1023	0.0708	0.0626	0.0376	0.0997
4	0.1879	0.1686	0.1343	0.0929	0.0822	0.0494	0.1309
5	0.2357	0.2115	0.1684	0.1165	0.1030	0.0620	0.1641
6	0.2865	0.2570	0.2047	0.1416	0.1253	0.0753	0.1994
7	0.3405	0.3055	0.2433	0.1684	0.1489	0.0895	0.2371
8	0.3979	0.3570	0.2843	0.1967	0.1740	0.1046	0.2770
9	0.4589	0.4117	0.3279	0.2269	0.2006	0.1206	0.3195
10	0.5236	0.4698	0.3741	0.2589	0.2289	0.1377	0.3645
11	0.5922	0.5314	0.4232	0.2928	0.2590	0.1557	0.4123
12	0.6651	0.5968	0.4753	0.3289	0.2908	0.1749	0.4631
13	0.7425	0.6663	0.5306	0.3672	0.3247	0.1952	0.5170
14	0.8247	0.7400	0.5893	0.4078	0.3606	0.2168	0.5742
15	0.9121	0.8184	0.6517	0.4510	0.3988	0.2398	0.6350
16	1.0049	0.9017	0.7180	0.4969	0.4394	0.2642	0.6996
17	1.1037	0.9903	0.7886	0.5457	0.4826	0.2902	0.7684
18	1.2088	1.0847	0.8637	0.5977	0.5286	0.3178	0.8416
19	1.3209	1.1852	0.9438	0.6531	0.5776	0.3473	0.9196
20	1.4404	1.2925	1.0292	0.7122	0.6298	0.3787	1.0029
21	1.5680	1.4070	1.1204	0.7753	0.6856	0.4123	1.0917
22	1.7043	1.5293	1.2178	0.8427	0.7453	0.4481	1.1866
23	1.8501	1.6601	1.3220	0.9148	0.8090	0.4864	1.2881
24	2.0062	1.8001	1.4335	0.9920	0.8772	0.5275	1.3968
25	2.1733	1.9501	1.5529	1.0746	0.9503	0.5714	1.5131

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0526	0.0472	0.0376	0.0260	0.0230	0.0138	0.0366
2	0.0907	0.0814	0.0648	0.0448	0.0396	0.0238	0.0631
3	0.1282	0.1150	0.0916	0.0634	0.0561	0.0337	0.0893
4	0.1683	0.1510	0.1202	0.0832	0.0736	0.0442	0.1172
5	0.2110	0.1893	0.1508	0.1043	0.0923	0.0555	0.1469
6	0.2565	0.2302	0.1833	0.1268	0.1122	0.0674	0.1786
7	0.3049	0.2736	0.2178	0.1508	0.1333	0.0802	0.2123
8	0.3563	0.3197	0.2546	0.1762	0.1558	0.0937	0.2481
9	0.4109	0.3687	0.2936	0.2032	0.1797	0.1080	0.2861
10	0.4688	0.4206	0.3350	0.2318	0.2050	0.1233	0.3264
11	0.5303	0.4758	0.3789	0.2622	0.2319	0.1394	0.3692
12	0.5956	0.5344	0.4255	0.2945	0.2604	0.1566	0.4147
13	0.6649	0.5966	0.4751	0.3288	0.2907	0.1748	0.4629
14	0.7385	0.6626	0.5276	0.3651	0.3229	0.1942	0.5141
15	0.8166	0.7328	0.5835	0.4038	0.3571	0.2147	0.5686
16	0.8998	0.8074	0.6429	0.4449	0.3934	0.2366	0.6265
17	0.9882	0.8867	0.7061	0.4886	0.4321	0.2598	0.6880
18	1.0824	0.9712	0.7734	0.5352	0.4733	0.2846	0.7536
19	1.1827	1.0612	0.8451	0.5848	0.5172	0.3110	0.8234
20	1.2897	1.1573	0.9216	0.6377	0.5640	0.3391	0.8980
21	1.4040	1.2598	1.0032	0.6942	0.6139	0.3691	0.9775
22	1.5261	1.3693	1.0904	0.7546	0.6673	0.4012	1.0625
23	1.6566	1.4864	1.1837	0.8191	0.7244	0.4355	1.1534
24	1.7963	1.6118	1.2835	0.8882	0.7855	0.4723	1.2507
25	1.9460	1.7461	1.3905	0.9622	0.8509	0.5116	1.3549

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0485	0.0435	0.0347	0.0240	0.0212	0.0128	0.0338
2	0.0837	0.0751	0.0598	0.0414	0.0366	0.0220	0.0583
3	0.1183	0.1062	0.0845	0.0585	0.0517	0.0311	0.0824
4	0.1553	0.1393	0.1110	0.0768	0.0679	0.0408	0.1081
5	0.1947	0.1747	0.1391	0.0963	0.0851	0.0512	0.1356
6	0.2367	0.2124	0.1691	0.1170	0.1035	0.0622	0.1648
7	0.2813	0.2524	0.2010	0.1391	0.1230	0.0740	0.1959
8	0.3288	0.2950	0.2349	0.1626	0.1438	0.0864	0.2289
9	0.3791	0.3402	0.2709	0.1875	0.1658	0.0997	0.2640
10	0.4326	0.3882	0.3091	0.2139	0.1892	0.1137	0.3012
11	0.4894	0.4391	0.3497	0.2420	0.2140	0.1287	0.3407
12	0.5496	0.4931	0.3927	0.2718	0.2403	0.1445	0.3826
13	0.6135	0.5505	0.4384	0.3034	0.2683	0.1613	0.4272
14	0.6814	0.6115	0.4869	0.3370	0.2980	0.1792	0.4744
15	0.7536	0.6762	0.5385	0.3726	0.3295	0.1981	0.5247
16	0.8303	0.7450	0.5933	0.4106	0.3631	0.2183	0.5781
17	0.9119	0.8183	0.6516	0.4509	0.3988	0.2398	0.6349
18	0.9988	0.8962	0.7137	0.4939	0.4368	0.2626	0.6954
19	1.0914	0.9793	0.7798	0.5397	0.4772	0.2869	0.7599
20	1.1902	1.0679	0.8504	0.5885	0.5204	0.3129	0.8286
21	1.2956	1.1625	0.9257	0.6406	0.5665	0.3406	0.9020
22	1.4082	1.2636	1.0062	0.6963	0.6158	0.3702	0.9805
23	1.5287	1.3717	1.0923	0.7559	0.6685	0.4019	1.0643
24	1.6577	1.4874	1.1844	0.8196	0.7248	0.4358	1.1541
25	1.7958	1.6113	1.2831	0.8879	0.7852	0.4721	1.2503

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0654	0.0587	0.0468	0.0324	0.0286	0.0172	0.0456
2	0.1128	0.1012	0.0806	0.0558	0.0493	0.0297	0.0786
3	0.1595	0.1432	0.1140	0.0789	0.0698	0.0419	0.1111
4	0.2094	0.1879	0.1496	0.1036	0.0916	0.0551	0.1458
5	0.2626	0.2356	0.1876	0.1298	0.1148	0.0690	0.1828
6	0.3192	0.2864	0.2281	0.1578	0.1396	0.0839	0.2222
7	0.3794	0.3404	0.2711	0.1876	0.1659	0.0997	0.2642
8	0.4434	0.3978	0.3168	0.2192	0.1939	0.1166	0.3087
9	0.5113	0.4588	0.3653	0.2528	0.2236	0.1344	0.3560
10	0.5834	0.5235	0.4168	0.2885	0.2551	0.1534	0.4062
11	0.6599	0.5921	0.4715	0.3263	0.2886	0.1735	0.4595
12	0.7411	0.6650	0.5296	0.3665	0.3241	0.1949	0.5160
13	0.8274	0.7424	0.5912	0.4091	0.3618	0.2175	0.5761
14	0.9190	0.8246	0.6566	0.4544	0.4018	0.2416	0.6398
15	1.0163	0.9119	0.7261	0.5025	0.4444	0.2672	0.7076
16	1.1197	1.0047	0.8001	0.5537	0.4896	0.2944	0.7796
17	1.2298	1.1035	0.8787	0.6081	0.5377	0.3233	0.8562
18	1.3470	1.2086	0.9624	0.6660	0.5890	0.3541	0.9378
19	1.4718	1.3206	1.0517	0.7278	0.6436	0.3870	1.0247
20	1.6050	1.4401	1.1468	0.7936	0.7018	0.4220	1.1175
21	1.7472	1.5677	1.2484	0.8639	0.7640	0.4594	1.2164
22	1.8991	1.7040	1.3569	0.9390	0.8304	0.4993	1.3222
23	2.0615	1.8498	1.4730	1.0194	0.9014	0.5420	1.4353
24	2.2354	2.0058	1.5973	1.1053	0.9775	0.5877	1.5564
25	2.4217	2.1729	1.7303	1.1974	1.0589	0.6367	1.6860

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0606	0.0544	0.0433	0.0300	0.0265	0.0159	0.0422
2	0.1045	0.0938	0.0747	0.0517	0.0457	0.0275	0.0728
3	0.1478	0.1326	0.1056	0.0731	0.0646	0.0389	0.1029
4	0.1940	0.1741	0.1386	0.0959	0.0848	0.0510	0.1351
5	0.2433	0.2183	0.1739	0.1203	0.1064	0.0640	0.1694
6	0.2958	0.2654	0.2113	0.1462	0.1293	0.0778	0.2059
7	0.3515	0.3154	0.2512	0.1738	0.1537	0.0924	0.2448
8	0.4108	0.3686	0.2935	0.2031	0.1796	0.1080	0.2860
9	0.4737	0.4251	0.3385	0.2342	0.2072	0.1246	0.3298
10	0.5405	0.4850	0.3862	0.2673	0.2364	0.1421	0.3763
11	0.6115	0.5487	0.4369	0.3023	0.2674	0.1608	0.4257
12	0.6867	0.6162	0.4907	0.3396	0.3003	0.1805	0.4781
13	0.7666	0.6879	0.5478	0.3791	0.3352	0.2016	0.5337
14	0.8515	0.7640	0.6084	0.4210	0.3723	0.2239	0.5928
15	0.9416	0.8449	0.6728	0.4656	0.4117	0.2476	0.6556
16	1.0375	0.9309	0.7413	0.5130	0.4537	0.2728	0.7223
17	1.1395	1.0224	0.8142	0.5634	0.4982	0.2996	0.7933
18	1.2480	1.1198	0.8917	0.6171	0.5457	0.3281	0.8689
19	1.3637	1.2237	0.9744	0.6743	0.5963	0.3585	0.9495
20	1.4871	1.3344	1.0626	0.7353	0.6503	0.3910	1.0354
21	1.6189	1.4526	1.1567	0.8005	0.7079	0.4256	1.1271
22	1.7596	1.5789	1.2573	0.8701	0.7694	0.4626	1.2251
23	1.9101	1.7139	1.3648	0.9445	0.8352	0.5022	1.3299
24	2.0713	1.8585	1.4800	1.0242	0.9057	0.5446	1.4421
25	2.2438	2.0133	1.6033	1.1095	0.9812	0.5899	1.5622

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0573	0.0514	0.0409	0.0283	0.0251	0.0151	0.0399
2	0.0988	0.0887	0.0706	0.0489	0.0432	0.0260	0.0688
3	0.1397	0.1253	0.0998	0.0691	0.0611	0.0367	0.0973
4	0.1834	0.1645	0.1310	0.0907	0.0802	0.0482	0.1277
5	0.2299	0.2063	0.1643	0.1137	0.1005	0.0605	0.1601
6	0.2795	0.2508	0.1997	0.1382	0.1222	0.0735	0.1946
7	0.3322	0.2981	0.2374	0.1643	0.1453	0.0873	0.2313
8	0.3882	0.3483	0.2774	0.1920	0.1698	0.1021	0.2703
9	0.4477	0.4017	0.3199	0.2214	0.1958	0.1177	0.3117
10	0.5108	0.4584	0.3650	0.2526	0.2234	0.1343	0.3557
11	0.5778	0.5185	0.4129	0.2857	0.2527	0.1519	0.4023
12	0.6490	0.5823	0.4637	0.3209	0.2838	0.1706	0.4518
13	0.7245	0.6501	0.5177	0.3582	0.3168	0.1905	0.5044
14	0.8047	0.7220	0.5750	0.3979	0.3519	0.2116	0.5602
15	0.8899	0.7985	0.6358	0.4400	0.3891	0.2340	0.6196
16	0.9805	0.8797	0.7006	0.4848	0.4287	0.2578	0.6826
17	1.0768	0.9662	0.7694	0.5324	0.4709	0.2831	0.7497
18	1.1794	1.0583	0.8427	0.5832	0.5157	0.3101	0.8212
19	1.2888	1.1564	0.9209	0.6372	0.5635	0.3388	0.8973
20	1.4054	1.2610	1.0042	0.6949	0.6145	0.3695	0.9785
21	1.5299	1.3727	1.0931	0.7565	0.6690	0.4022	1.0651
22	1.6629	1.4921	1.1882	0.8222	0.7271	0.4372	1.1578
23	1.8051	1.6197	1.2898	0.8926	0.7893	0.4746	1.2568
24	1.9574	1.7563	1.3986	0.9679	0.8559	0.5146	1.3628
25	2.1205	1.9027	1.5151	1.0485	0.9272	0.5575	1.4763

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0543	0.0487	0.0388	0.0269	0.0238	0.0143	0.0378
2	0.0937	0.0840	0.0669	0.0463	0.0410	0.0246	0.0652
3	0.1324	0.1188	0.0946	0.0655	0.0579	0.0348	0.0922
4	0.1738	0.1560	0.1242	0.0859	0.0760	0.0457	0.1210
5	0.2180	0.1956	0.1557	0.1078	0.0953	0.0573	0.1517
6	0.2649	0.2377	0.1893	0.1310	0.1158	0.0697	0.1845
7	0.3149	0.2826	0.2250	0.1557	0.1377	0.0828	0.2192
8	0.3680	0.3302	0.2629	0.1820	0.1609	0.0967	0.2562
9	0.4244	0.3808	0.3032	0.2098	0.1856	0.1116	0.2955
10	0.4842	0.4345	0.3460	0.2394	0.2117	0.1273	0.3371
11	0.5477	0.4915	0.3914	0.2708	0.2395	0.1440	0.3813
12	0.6152	0.5520	0.4395	0.3042	0.2690	0.1617	0.4283
13	0.6867	0.6162	0.4907	0.3396	0.3003	0.1805	0.4781
14	0.7627	0.6844	0.5450	0.3771	0.3335	0.2005	0.5310
15	0.8435	0.7569	0.6027	0.4171	0.3688	0.2218	0.5873
16	0.9294	0.8339	0.6641	0.4595	0.4064	0.2443	0.6471
17	1.0207	0.9159	0.7293	0.5047	0.4463	0.2684	0.7106
18	1.1180	1.0031	0.7988	0.5528	0.4889	0.2939	0.7784
19	1.2216	1.0961	0.8729	0.6040	0.5342	0.3212	0.8505
20	1.3321	1.1953	0.9518	0.6587	0.5825	0.3502	0.9275
21	1.4501	1.3012	1.0362	0.7170	0.6341	0.3813	1.0096
22	1.5762	1.4143	1.1263	0.7794	0.6892	0.4144	1.0974
23	1.7111	1.5353	1.2226	0.8461	0.7482	0.4499	1.1913
24	1.8554	1.6648	1.3257	0.9174	0.8113	0.4878	1.2918
25	2.0100	1.8035	1.4362	0.9939	0.8789	0.5284	1.3994

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0516	0.0463	0.0369	0.0255	0.0226	0.0136	0.0359
2	0.0890	0.0799	0.0636	0.0440	0.0389	0.0234	0.0620
3	0.1259	0.1129	0.0899	0.0622	0.0550	0.0331	0.0876
4	0.1652	0.1482	0.1180	0.0817	0.0722	0.0434	0.1150
5	0.2072	0.1859	0.1480	0.1024	0.0906	0.0545	0.1442
6	0.2518	0.2260	0.1799	0.1245	0.1101	0.0662	0.1753
7	0.2993	0.2686	0.2139	0.1480	0.1309	0.0787	0.2084
8	0.3498	0.3138	0.2499	0.1729	0.1529	0.0920	0.2435
9	0.4033	0.3619	0.2882	0.1994	0.1764	0.1060	0.2808
10	0.4602	0.4130	0.3288	0.2276	0.2012	0.1210	0.3204
11	0.5206	0.4671	0.3720	0.2574	0.2276	0.1369	0.3625
12	0.5847	0.5246	0.4178	0.2891	0.2557	0.1537	0.4071
13	0.6527	0.5857	0.4664	0.3227	0.2854	0.1716	0.4544
14	0.7250	0.6505	0.5180	0.3585	0.3170	0.1906	0.5047
15	0.8017	0.7194	0.5728	0.3964	0.3506	0.2108	0.5582
16	0.8833	0.7926	0.6312	0.4368	0.3863	0.2322	0.6150
17	0.9702	0.8705	0.6932	0.4797	0.4242	0.2551	0.6755
18	1.0626	0.9535	0.7592	0.5254	0.4646	0.2794	0.7398
19	1.1611	1.0418	0.8296	0.5741	0.5077	0.3053	0.8084
20	1.2662	1.1361	0.9047	0.6261	0.5537	0.3329	0.8815
21	1.3783	1.2367	0.9848	0.6815	0.6027	0.3624	0.9596
22	1.4982	1.3443	1.0705	0.7408	0.6551	0.3939	1.0431
23	1.6263	1.4593	1.1620	0.8042	0.7111	0.4276	1.1323
24	1.7635	1.5824	1.2601	0.8720	0.7711	0.4636	1.2278
25	1.9104	1.7142	1.3650	0.9446	0.8354	0.5023	1.3301

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0497	0.0446	0.0355	0.0246	0.0217	0.0131	0.0346
2	0.0857	0.0769	0.0612	0.0424	0.0375	0.0225	0.0596
3	0.1211	0.1087	0.0865	0.0599	0.0530	0.0318	0.0843
4	0.1590	0.1426	0.1136	0.0786	0.0695	0.0418	0.1107
5	0.1993	0.1789	0.1424	0.0986	0.0872	0.0524	0.1388
6	0.2423	0.2174	0.1731	0.1198	0.1060	0.0637	0.1687
7	0.2880	0.2584	0.2058	0.1424	0.1259	0.0757	0.2005
8	0.3366	0.3020	0.2405	0.1664	0.1472	0.0885	0.2343
9	0.3881	0.3483	0.2773	0.1919	0.1697	0.1020	0.2702
10	0.4429	0.3974	0.3164	0.2190	0.1937	0.1164	0.3083
11	0.5010	0.4495	0.3579	0.2477	0.2191	0.1317	0.3488
12	0.5626	0.5048	0.4020	0.2782	0.2460	0.1479	0.3917
13	0.6281	0.5636	0.4488	0.3106	0.2746	0.1651	0.4373
14	0.6976	0.6260	0.4985	0.3449	0.3050	0.1834	0.4857
15	0.7715	0.6922	0.5512	0.3815	0.3373	0.2028	0.5371
16	0.8500	0.7627	0.6073	0.4203	0.3717	0.2235	0.5918
17	0.9336	0.8377	0.6670	0.4616	0.4082	0.2454	0.6500
18	1.0225	0.9175	0.7306	0.5056	0.4471	0.2688	0.7119
19	1.1173	1.0025	0.7983	0.5525	0.4886	0.2938	0.7779
20	1.2184	1.0932	0.8706	0.6025	0.5328	0.3203	0.8483
21	1.3263	1.1901	0.9477	0.6558	0.5800	0.3487	0.9234
22	1.4416	1.2936	1.0301	0.7128	0.6304	0.3790	1.0037
23	1.5650	1.4042	1.1182	0.7738	0.6843	0.4114	1.0896
24	1.6970	1.5227	1.2125	0.8391	0.7420	0.4462	1.1815
25	1.8383	1.6495	1.3135	0.9090	0.8039	0.4833	1.2799

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0479	0.0430	0.0342	0.0237	0.0209	0.0126	0.0333
2	0.0825	0.0741	0.0590	0.0408	0.0361	0.0217	0.0575
3	0.1167	0.1047	0.0834	0.0577	0.0510	0.0307	0.0813
4	0.1532	0.1375	0.1095	0.0757	0.0670	0.0403	0.1067
5	0.1921	0.1724	0.1373	0.0950	0.0840	0.0505	0.1337
6	0.2335	0.2095	0.1668	0.1155	0.1021	0.0614	0.1626
7	0.2775	0.2490	0.1983	0.1372	0.1214	0.0730	0.1932
8	0.3243	0.2910	0.2317	0.1604	0.1418	0.0853	0.2258
9	0.3740	0.3356	0.2672	0.1849	0.1635	0.0983	0.2604
10	0.4268	0.3829	0.3049	0.2110	0.1866	0.1122	0.2971
11	0.4827	0.4332	0.3449	0.2387	0.2111	0.1269	0.3361
12	0.5422	0.4865	0.3874	0.2681	0.2371	0.1425	0.3775
13	0.6053	0.5431	0.4325	0.2993	0.2647	0.1591	0.4214
14	0.6722	0.6032	0.4803	0.3324	0.2940	0.1767	0.4680
15	0.7434	0.6671	0.5312	0.3676	0.3251	0.1955	0.5176
16	0.8191	0.7350	0.5853	0.4050	0.3582	0.2154	0.5703
17	0.8996	0.8072	0.6428	0.4448	0.3934	0.2365	0.6263
18	0.9853	0.8841	0.7040	0.4872	0.4309	0.2591	0.6860
19	1.0767	0.9661	0.7693	0.5324	0.4708	0.2831	0.7496
20	1.1741	1.0535	0.8389	0.5805	0.5134	0.3087	0.8174
21	1.2781	1.1468	0.9132	0.6320	0.5589	0.3360	0.8899
22	1.3892	1.2465	0.9926	0.6869	0.6075	0.3652	0.9672
23	1.5081	1.3532	1.0775	0.7457	0.6594	0.3965	1.0500
24	1.6353	1.4673	1.1684	0.8086	0.7151	0.4299	1.1385
25	1.7715	1.5895	1.2658	0.8759	0.7746	0.4658	1.2334

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0462	0.0414	0.0330	0.0228	0.0202	0.0121	0.0322
2	0.0796	0.0715	0.0569	0.0394	0.0348	0.0209	0.0555
3	0.1126	0.1010	0.0805	0.0557	0.0492	0.0296	0.0784
4	0.1478	0.1326	0.1056	0.0731	0.0646	0.0389	0.1029
5	0.1854	0.1663	0.1324	0.0917	0.0810	0.0487	0.1291
6	0.2253	0.2022	0.1610	0.1114	0.0985	0.0592	0.1569
7	0.2678	0.2403	0.1914	0.1324	0.1171	0.0704	0.1865
8	0.3130	0.2808	0.2236	0.1547	0.1368	0.0823	0.2179
9	0.3609	0.3238	0.2579	0.1785	0.1578	0.0949	0.2513
10	0.4118	0.3695	0.2942	0.2036	0.1801	0.1083	0.2867
11	0.4658	0.4180	0.3328	0.2303	0.2037	0.1225	0.3243
12	0.5231	0.4694	0.3738	0.2587	0.2288	0.1375	0.3642
13	0.5840	0.5240	0.4173	0.2888	0.2554	0.1535	0.4066
14	0.6487	0.5820	0.4635	0.3207	0.2836	0.1705	0.4516
15	0.7173	0.6437	0.5126	0.3547	0.3137	0.1886	0.4994
16	0.7904	0.7092	0.5647	0.3908	0.3456	0.2078	0.5503
17	0.8680	0.7789	0.6202	0.4292	0.3796	0.2282	0.6044
18	0.9508	0.8531	0.6793	0.4701	0.4157	0.2500	0.6619
19	1.0389	0.9322	0.7423	0.5137	0.4543	0.2731	0.7233
20	1.1329	1.0165	0.8095	0.5602	0.4954	0.2979	0.7888
21	1.2333	1.1066	0.8812	0.6098	0.5393	0.3242	0.8586
22	1.3405	1.2028	0.9578	0.6628	0.5862	0.3524	0.9333
23	1.4552	1.3057	1.0397	0.7195	0.6363	0.3826	1.0131
24	1.5779	1.4158	1.1274	0.7802	0.6900	0.4148	1.0986
25	1.7094	1.5338	1.2214	0.8452	0.7475	0.4494	1.1901

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0446	0.0400	0.0319	0.0221	0.0195	0.0117	0.0311
2	0.0769	0.0690	0.0550	0.0380	0.0336	0.0202	0.0536
3	0.1088	0.0976	0.0777	0.0538	0.0476	0.0286	0.0757
4	0.1428	0.1281	0.1020	0.0706	0.0624	0.0375	0.0994
5	0.1791	0.1607	0.1280	0.0885	0.0783	0.0471	0.1247
6	0.2177	0.1953	0.1555	0.1076	0.0952	0.0572	0.1516
7	0.2587	0.2322	0.1849	0.1279	0.1131	0.0680	0.1801
8	0.3023	0.2713	0.2160	0.1495	0.1322	0.0795	0.2105
9	0.3487	0.3129	0.2491	0.1724	0.1525	0.0917	0.2428
10	0.3978	0.3570	0.2843	0.1967	0.1740	0.1046	0.2770
11	0.4500	0.4038	0.3216	0.2225	0.1968	0.1183	0.3133
12	0.5054	0.4535	0.3611	0.2499	0.2210	0.1329	0.3519
13	0.5642	0.5063	0.4032	0.2790	0.2467	0.1483	0.3928
14	0.6267	0.5623	0.4478	0.3099	0.2740	0.1648	0.4363
15	0.6930	0.6218	0.4952	0.3427	0.3030	0.1822	0.4825
16	0.7636	0.6851	0.5456	0.3776	0.3339	0.2008	0.5316
17	0.8386	0.7525	0.5992	0.4147	0.3667	0.2205	0.5839
18	0.9185	0.8242	0.6563	0.4542	0.4016	0.2415	0.6395
19	1.0037	0.9006	0.7172	0.4963	0.4389	0.2639	0.6988
20	1.0945	0.9821	0.7821	0.5412	0.4786	0.2878	0.7620
21	1.1915	1.0691	0.8513	0.5891	0.5210	0.3133	0.8295
22	1.2951	1.1620	0.9253	0.6404	0.5663	0.3405	0.9017
23	1.4058	1.2614	1.0045	0.6951	0.6147	0.3696	0.9788
24	1.5244	1.3678	1.0892	0.7538	0.6666	0.4008	1.0613
25	1.6514	1.4818	1.1800	0.8166	0.7221	0.4342	1.1498

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0432	0.0387	0.0308	0.0213	0.0189	0.0113	0.0301
2	0.0744	0.0668	0.0532	0.0368	0.0325	0.0196	0.0518
3	0.1052	0.0944	0.0752	0.0520	0.0460	0.0277	0.0733
4	0.1381	0.1239	0.0987	0.0683	0.0604	0.0363	0.0962
5	0.1732	0.1554	0.1238	0.0856	0.0757	0.0455	0.1206
6	0.2105	0.1889	0.1504	0.1041	0.0921	0.0554	0.1466
7	0.2502	0.2245	0.1788	0.1237	0.1094	0.0658	0.1742
8	0.2924	0.2624	0.2090	0.1446	0.1279	0.0769	0.2036
9	0.3372	0.3026	0.2410	0.1668	0.1475	0.0887	0.2348
10	0.3848	0.3453	0.2749	0.1903	0.1683	0.1012	0.2679
11	0.4353	0.3906	0.3110	0.2152	0.1903	0.1144	0.3030
12	0.4888	0.4386	0.3493	0.2417	0.2138	0.1285	0.3404
13	0.5457	0.4897	0.3899	0.2698	0.2386	0.1435	0.3800
14	0.6061	0.5439	0.4331	0.2997	0.2650	0.1594	0.4220
15	0.6703	0.6015	0.4790	0.3314	0.2931	0.1762	0.4667
16	0.7385	0.6627	0.5277	0.3652	0.3229	0.1942	0.5142
17	0.8111	0.7278	0.5796	0.4011	0.3547	0.2133	0.5647
18	0.8884	0.7972	0.6348	0.4393	0.3885	0.2336	0.6185
19	0.9708	0.8711	0.6936	0.4800	0.4245	0.2552	0.6759
20	1.0586	0.9499	0.7564	0.5235	0.4629	0.2783	0.7371
21	1.1524	1.0340	0.8234	0.5698	0.5039	0.3030	0.8023
22	1.2526	1.1239	0.8950	0.6194	0.5477	0.3293	0.8721
23	1.3598	1.2201	0.9716	0.6723	0.5946	0.3575	0.9467
24	1.4744	1.3230	1.0535	0.7291	0.6447	0.3876	1.0266
25	1.5973	1.4332	1.1413	0.7898	0.6984	0.4199	1.1121

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0378	0.0340	0.0270	0.0187	0.0165	0.0099	0.0263
2	0.0652	0.0585	0.0466	0.0323	0.0285	0.0172	0.0454
3	0.0923	0.0828	0.0659	0.0456	0.0403	0.0243	0.0642
4	0.1211	0.1087	0.0865	0.0599	0.0530	0.0318	0.0843
5	0.1518	0.1362	0.1085	0.0751	0.0664	0.0399	0.1057
6	0.1846	0.1656	0.1319	0.0913	0.0807	0.0485	0.1285
7	0.2194	0.1969	0.1568	0.1085	0.0959	0.0577	0.1527
8	0.2564	0.2300	0.1832	0.1268	0.1121	0.0674	0.1785
9	0.2957	0.2653	0.2113	0.1462	0.1293	0.0777	0.2058
10	0.3373	0.3027	0.2410	0.1668	0.1475	0.0887	0.2349
11	0.3816	0.3424	0.2727	0.1887	0.1669	0.1003	0.2657
12	0.4286	0.3845	0.3062	0.2119	0.1874	0.1127	0.2984
13	0.4784	0.4293	0.3419	0.2366	0.2092	0.1258	0.3331
14	0.5314	0.4768	0.3797	0.2628	0.2324	0.1397	0.3700
15	0.5877	0.5273	0.4199	0.2906	0.2570	0.1545	0.4091
16	0.6475	0.5810	0.4626	0.3202	0.2831	0.1702	0.4508
17	0.7111	0.6381	0.5081	0.3516	0.3109	0.1870	0.4951
18	0.7789	0.6989	0.5565	0.3851	0.3406	0.2048	0.5423
19	0.8511	0.7637	0.6081	0.4208	0.3722	0.2238	0.5925
20	0.9281	0.8328	0.6631	0.4589	0.4058	0.2440	0.6462
21	1.0103	0.9065	0.7219	0.4996	0.4418	0.2656	0.7034
22	1.0981	0.9853	0.7847	0.5430	0.4802	0.2887	0.7646
23	1.1921	1.0696	0.8518	0.5894	0.5213	0.3134	0.8300
24	1.2926	1.1599	0.9236	0.6392	0.5652	0.3399	0.9000
25	1.4003	1.2565	1.0006	0.6924	0.6123	0.3682	0.9750

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0619	0.0555	0.0442	0.0306	0.0271	0.0163	0.0431
2	0.1067	0.0957	0.0762	0.0528	0.0467	0.0280	0.0743
3	0.1508	0.1354	0.1078	0.0746	0.0660	0.0397	0.1050
4	0.1980	0.1777	0.1415	0.0979	0.0866	0.0521	0.1379
5	0.2483	0.2228	0.1774	0.1228	0.1086	0.0653	0.1729
6	0.3018	0.2708	0.2156	0.1492	0.1320	0.0793	0.2101
7	0.3587	0.3219	0.2563	0.1774	0.1569	0.0943	0.2498
8	0.4192	0.3761	0.2995	0.2073	0.1833	0.1102	0.2919
9	0.4834	0.4338	0.3454	0.2390	0.2114	0.1271	0.3366
10	0.5516	0.4949	0.3941	0.2727	0.2412	0.1450	0.3840
11	0.6240	0.5599	0.4458	0.3085	0.2728	0.1640	0.4344
12	0.7008	0.6288	0.5007	0.3465	0.3064	0.1842	0.4879
13	0.7823	0.7019	0.5590	0.3868	0.3421	0.2057	0.5447
14	0.8689	0.7796	0.6208	0.4296	0.3799	0.2284	0.6049
15	0.9609	0.8622	0.6866	0.4751	0.4202	0.2526	0.6690
16	1.0587	0.9500	0.7565	0.5235	0.4629	0.2783	0.7371
17	1.1628	1.0433	0.8308	0.5749	0.5084	0.3057	0.8096
18	1.2736	1.1427	0.9100	0.6297	0.5569	0.3348	0.8867
19	1.3916	1.2487	0.9943	0.6881	0.6085	0.3659	0.9689
20	1.5175	1.3617	1.0843	0.7504	0.6636	0.3990	1.0566
21	1.6520	1.4823	1.1804	0.8168	0.7224	0.4343	1.1502
22	1.7956	1.6112	1.2830	0.8879	0.7852	0.4721	1.2502
23	1.9492	1.7490	1.3928	0.9638	0.8523	0.5125	1.3571
24	2.1136	1.8965	1.5102	1.0451	0.9242	0.5557	1.4716
25	2.2897	2.0545	1.6361	1.1322	1.0012	0.6020	1.5942

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0530	0.0476	0.0379	0.0262	0.0232	0.0139	0.0369
2	0.0915	0.0821	0.0654	0.0452	0.0400	0.0240	0.0637
3	0.1293	0.1160	0.0924	0.0640	0.0566	0.0340	0.0900
4	0.1698	0.1523	0.1213	0.0839	0.0742	0.0446	0.1182
5	0.2129	0.1910	0.1521	0.1053	0.0931	0.0560	0.1482
6	0.2588	0.2322	0.1849	0.1279	0.1131	0.0680	0.1802
7	0.3076	0.2760	0.2198	0.1521	0.1345	0.0809	0.2141
8	0.3594	0.3225	0.2568	0.1777	0.1572	0.0945	0.2502
9	0.4145	0.3719	0.2962	0.2049	0.1812	0.1090	0.2886
10	0.4729	0.4244	0.3379	0.2338	0.2068	0.1243	0.3293
11	0.5350	0.4800	0.3822	0.2645	0.2339	0.1407	0.3725
12	0.6008	0.5391	0.4293	0.2971	0.2627	0.1580	0.4183
13	0.6707	0.6018	0.4792	0.3316	0.2933	0.1763	0.4670
14	0.7450	0.6684	0.5323	0.3684	0.3257	0.1959	0.5187
15	0.8238	0.7392	0.5887	0.4074	0.3602	0.2166	0.5736
16	0.9077	0.8145	0.6486	0.4488	0.3969	0.2386	0.6320
17	0.9969	0.8945	0.7123	0.4929	0.4359	0.2621	0.6941
18	1.0919	0.9798	0.7802	0.5399	0.4775	0.2871	0.7602
19	1.1931	1.0706	0.8525	0.5900	0.5217	0.3137	0.8307
20	1.3011	1.1675	0.9297	0.6433	0.5689	0.3421	0.9059
21	1.4164	1.2709	1.0120	0.7003	0.6193	0.3724	0.9861
22	1.5395	1.3814	1.1000	0.7612	0.6732	0.4048	1.0719
23	1.6712	1.4995	1.1941	0.8263	0.7308	0.4394	1.1635
24	1.8122	1.6260	1.2948	0.8960	0.7924	0.4764	1.2617
25	1.9631	1.7615	1.4027	0.9707	0.8584	0.5161	1.3668

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0489	0.0439	0.0350	0.0242	0.0214	0.0129	0.0341
2	0.0844	0.0757	0.0603	0.0417	0.0369	0.0222	0.0588
3	0.1193	0.1071	0.0853	0.0590	0.0522	0.0314	0.0831
4	0.1566	0.1405	0.1119	0.0774	0.0685	0.0412	0.1090
5	0.1964	0.1762	0.1403	0.0971	0.0859	0.0516	0.1367
6	0.2387	0.2142	0.1706	0.1180	0.1044	0.0628	0.1662
7	0.2837	0.2546	0.2027	0.1403	0.1241	0.0746	0.1976
8	0.3316	0.2975	0.2369	0.1640	0.1450	0.0872	0.2309
9	0.3824	0.3431	0.2732	0.1891	0.1672	0.1005	0.2662
10	0.4363	0.3915	0.3118	0.2157	0.1908	0.1147	0.3038
11	0.4935	0.4428	0.3526	0.2440	0.2158	0.1298	0.3436
12	0.5543	0.4974	0.3961	0.2741	0.2424	0.1457	0.3859
13	0.6188	0.5552	0.4421	0.3060	0.2706	0.1627	0.4308
14	0.6873	0.6167	0.4911	0.3398	0.3005	0.1807	0.4785
15	0.7600	0.6820	0.5431	0.3758	0.3323	0.1998	0.5292
16	0.8374	0.7514	0.5984	0.4141	0.3662	0.2202	0.5830
17	0.9197	0.8253	0.6572	0.4548	0.4022	0.2418	0.6403
18	1.0074	0.9039	0.7198	0.4981	0.4405	0.2648	0.7014
19	1.1007	0.9877	0.7865	0.5443	0.4813	0.2894	0.7664
20	1.2003	1.0771	0.8577	0.5935	0.5249	0.3156	0.8357
21	1.3067	1.1725	0.9336	0.6461	0.5714	0.3435	0.9097
22	1.4203	1.2744	1.0148	0.7023	0.6210	0.3734	0.9888
23	1.5418	1.3834	1.1016	0.7624	0.6742	0.4054	1.0734
24	1.6718	1.5001	1.1946	0.8267	0.7310	0.4395	1.1640
25	1.8111	1.6251	1.2941	0.8955	0.7919	0.4762	1.2610

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0438	0.0393	0.0313	0.0217	0.0192	0.0115	0.0305
2	0.0756	0.0678	0.0540	0.0374	0.0330	0.0199	0.0526
3	0.1068	0.0959	0.0763	0.0528	0.0467	0.0281	0.0744
4	0.1402	0.1258	0.1002	0.0693	0.0613	0.0369	0.0976
5	0.1758	0.1578	0.1256	0.0869	0.0769	0.0462	0.1224
6	0.2138	0.1918	0.1527	0.1057	0.0935	0.0562	0.1488
7	0.2541	0.2280	0.1815	0.1256	0.1111	0.0668	0.1769
8	0.2969	0.2664	0.2121	0.1468	0.1298	0.0781	0.2067
9	0.3424	0.3072	0.2446	0.1693	0.1497	0.0900	0.2384
10	0.3907	0.3505	0.2791	0.1932	0.1708	0.1027	0.2720
11	0.4419	0.3965	0.3158	0.2185	0.1932	0.1162	0.3077
12	0.4963	0.4453	0.3546	0.2454	0.2170	0.1305	0.3455
13	0.5541	0.4971	0.3959	0.2740	0.2423	0.1457	0.3858
14	0.6154	0.5522	0.4397	0.3043	0.2691	0.1618	0.4284
15	0.6805	0.6106	0.4863	0.3365	0.2976	0.1789	0.4738
16	0.7498	0.6728	0.5358	0.3708	0.3279	0.1971	0.5220
17	0.8235	0.7389	0.5884	0.4072	0.3601	0.2165	0.5734
18	0.9020	0.8093	0.6445	0.4460	0.3944	0.2371	0.6280
19	0.9856	0.8844	0.7042	0.4873	0.4310	0.2591	0.6862
20	1.0748	0.9644	0.7680	0.5314	0.4700	0.2826	0.7483
21	1.1700	1.0498	0.8360	0.5785	0.5116	0.3076	0.8146
22	1.2717	1.1411	0.9087	0.6288	0.5561	0.3344	0.8854
23	1.3805	1.2387	0.9864	0.6826	0.6037	0.3630	0.9612
24	1.4969	1.3432	1.0696	0.7402	0.6546	0.3936	1.0422
25	1.6217	1.4551	1.1587	0.8019	0.7091	0.4264	1.1291

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0404	0.0363	0.0289	0.0200	0.0177	0.0106	0.0282
2	0.0697	0.0626	0.0498	0.0345	0.0305	0.0183	0.0485
3	0.0986	0.0885	0.0704	0.0487	0.0431	0.0259	0.0686
4	0.1294	0.1161	0.0925	0.0640	0.0566	0.0340	0.0901
5	0.1623	0.1456	0.1159	0.0802	0.0710	0.0427	0.1130
6	0.1973	0.1770	0.1409	0.0975	0.0863	0.0519	0.1373
7	0.2345	0.2104	0.1675	0.1159	0.1025	0.0616	0.1632
8	0.2740	0.2458	0.1958	0.1355	0.1198	0.0720	0.1908
9	0.3160	0.2835	0.2258	0.1562	0.1382	0.0831	0.2200
10	0.3605	0.3235	0.2576	0.1783	0.1576	0.0948	0.2510
11	0.4078	0.3659	0.2914	0.2016	0.1783	0.1072	0.2839
12	0.4580	0.4110	0.3272	0.2265	0.2003	0.1204	0.3189
13	0.5113	0.4588	0.3653	0.2528	0.2236	0.1344	0.3560
14	0.5679	0.5095	0.4058	0.2808	0.2483	0.1493	0.3954
15	0.6280	0.5635	0.4487	0.3105	0.2746	0.1651	0.4372
16	0.6919	0.6209	0.4944	0.3421	0.3026	0.1819	0.4817
17	0.7599	0.6819	0.5430	0.3758	0.3323	0.1998	0.5291
18	0.8323	0.7469	0.5947	0.4116	0.3640	0.2188	0.5795
19	0.9095	0.8161	0.6499	0.4497	0.3977	0.2391	0.6332
20	0.9918	0.8899	0.7087	0.4904	0.4337	0.2608	0.6905
21	1.0797	0.9688	0.7714	0.5339	0.4721	0.2839	0.7517
22	1.1735	1.0530	0.8385	0.5803	0.5132	0.3085	0.8171
23	1.2739	1.1431	0.9103	0.6299	0.5570	0.3349	0.8869
24	1.3814	1.2395	0.9870	0.6830	0.6040	0.3632	0.9618
25	1.4965	1.3428	1.0693	0.7399	0.6544	0.3934	1.0419

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0545	0.0489	0.0390	0.0270	0.0238	0.0143	0.0380
2	0.0940	0.0844	0.0672	0.0465	0.0411	0.0247	0.0655
3	0.1330	0.1193	0.0950	0.0657	0.0581	0.0350	0.0926
4	0.1745	0.1566	0.1247	0.0863	0.0763	0.0459	0.1215
5	0.2188	0.1964	0.1564	0.1082	0.0957	0.0575	0.1524
6	0.2660	0.2387	0.1901	0.1315	0.1163	0.0699	0.1852
7	0.3162	0.2837	0.2259	0.1563	0.1383	0.0831	0.2201
8	0.3695	0.3315	0.2640	0.1827	0.1616	0.0971	0.2572
9	0.4261	0.3823	0.3044	0.2107	0.1863	0.1120	0.2966
10	0.4862	0.4362	0.3474	0.2404	0.2126	0.1278	0.3385
11	0.5499	0.4934	0.3929	0.2719	0.2405	0.1446	0.3829
12	0.6176	0.5542	0.4413	0.3054	0.2701	0.1624	0.4300
13	0.6895	0.6187	0.4927	0.3409	0.3015	0.1813	0.4800
14	0.7658	0.6871	0.5472	0.3787	0.3349	0.2013	0.5332
15	0.8469	0.7599	0.6051	0.4188	0.3703	0.2227	0.5896
16	0.9331	0.8373	0.6667	0.4614	0.4080	0.2453	0.6497
17	1.0248	0.9195	0.7323	0.5067	0.4481	0.2694	0.7135
18	1.1225	1.0072	0.8020	0.5550	0.4908	0.2951	0.7815
19	1.2265	1.1005	0.8764	0.6065	0.5363	0.3225	0.8539
20	1.3375	1.2001	0.9557	0.6613	0.5848	0.3516	0.9312
21	1.4560	1.3064	1.0403	0.7199	0.6367	0.3828	1.0137
22	1.5826	1.4200	1.1308	0.7825	0.6920	0.4161	1.1018
23	1.7179	1.5415	1.2275	0.8495	0.7512	0.4517	1.1961
24	1.8628	1.6715	1.3311	0.9211	0.8146	0.4898	1.2970
25	2.0181	1.8108	1.4420	0.9979	0.8824	0.5306	1.4050

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0505	0.0453	0.0361	0.0250	0.0221	0.0133	0.0352
2	0.0871	0.0782	0.0623	0.0431	0.0381	0.0229	0.0607
3	0.1232	0.1105	0.0880	0.0609	0.0539	0.0324	0.0858
4	0.1617	0.1451	0.1155	0.0800	0.0707	0.0425	0.1126
5	0.2028	0.1819	0.1449	0.1003	0.0887	0.0533	0.1412
6	0.2465	0.2212	0.1761	0.1219	0.1078	0.0648	0.1716
7	0.2929	0.2629	0.2093	0.1449	0.1281	0.0770	0.2040
8	0.3423	0.3072	0.2446	0.1693	0.1497	0.0900	0.2383
9	0.3948	0.3542	0.2821	0.1952	0.1726	0.1038	0.2749
10	0.4505	0.4042	0.3219	0.2227	0.1970	0.1184	0.3136
11	0.5095	0.4572	0.3641	0.2520	0.2228	0.1340	0.3548
12	0.5723	0.5135	0.4089	0.2830	0.2502	0.1505	0.3984
13	0.6389	0.5732	0.4565	0.3159	0.2793	0.1680	0.4448
14	0.7096	0.6367	0.5070	0.3509	0.3103	0.1866	0.4940
15	0.7847	0.7041	0.5607	0.3880	0.3431	0.2063	0.5463
16	0.8646	0.7758	0.6178	0.4275	0.3780	0.2273	0.6019
17	0.9495	0.8520	0.6785	0.4695	0.4152	0.2496	0.6611
18	1.0400	0.9332	0.7431	0.5143	0.4548	0.2734	0.7241
19	1.1364	1.0197	0.8120	0.5619	0.4969	0.2988	0.7912
20	1.2393	1.1120	0.8855	0.6128	0.5419	0.3258	0.8628
21	1.3491	1.2105	0.9639	0.6671	0.5899	0.3547	0.9393
22	1.4663	1.3157	1.0477	0.7251	0.6412	0.3855	1.0209
23	1.5918	1.4283	1.1374	0.7871	0.6960	0.4185	1.1083
24	1.7260	1.5488	1.2333	0.8535	0.7547	0.4538	1.2017
25	1.8699	1.6778	1.3361	0.9246	0.8176	0.4916	1.3019

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0478	0.0428	0.0341	0.0236	0.0209	0.0126	0.0332
2	0.0823	0.0739	0.0588	0.0407	0.0360	0.0216	0.0573
3	0.1164	0.1045	0.0832	0.0576	0.0509	0.0306	0.0811
4	0.1528	0.1371	0.1092	0.0756	0.0668	0.0402	0.1064
5	0.1916	0.1719	0.1369	0.0947	0.0838	0.0504	0.1334
6	0.2329	0.2090	0.1664	0.1152	0.1018	0.0612	0.1622
7	0.2768	0.2484	0.1978	0.1369	0.1211	0.0728	0.1927
8	0.3235	0.2903	0.2312	0.1600	0.1415	0.0851	0.2252
9	0.3731	0.3348	0.2666	0.1845	0.1631	0.0981	0.2598
10	0.4257	0.3820	0.3042	0.2105	0.1861	0.1119	0.2964
11	0.4815	0.4321	0.3441	0.2381	0.2106	0.1266	0.3353
12	0.5408	0.4853	0.3864	0.2674	0.2365	0.1422	0.3765
13	0.6037	0.5417	0.4314	0.2985	0.2640	0.1587	0.4203
14	0.6706	0.6017	0.4791	0.3316	0.2932	0.1763	0.4669
15	0.7416	0.6654	0.5299	0.3667	0.3243	0.1950	0.5163
16	0.8170	0.7331	0.5838	0.4040	0.3573	0.2148	0.5689
17	0.8973	0.8052	0.6412	0.4437	0.3924	0.2359	0.6248
18	0.9829	0.8819	0.7023	0.4860	0.4298	0.2584	0.6843
19	1.0740	0.9637	0.7674	0.5310	0.4696	0.2824	0.7477
20	1.1711	1.0509	0.8368	0.5791	0.5121	0.3079	0.8154
21	1.2749	1.1439	0.9109	0.6304	0.5575	0.3352	0.8876
22	1.3857	1.2434	0.9901	0.6852	0.6059	0.3643	0.9648
23	1.5043	1.3498	1.0748	0.7438	0.6578	0.3955	1.0473
24	1.6312	1.4636	1.1655	0.8065	0.7133	0.4289	1.1357
25	1.7671	1.5856	1.2626	0.8737	0.7727	0.4646	1.2303

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0453	0.0406	0.0323	0.0224	0.0198	0.0119	0.0315
2	0.0780	0.0700	0.0558	0.0386	0.0341	0.0205	0.0543
3	0.1103	0.0990	0.0788	0.0546	0.0483	0.0290	0.0768
4	0.1448	0.1300	0.1035	0.0716	0.0633	0.0381	0.1008
5	0.1816	0.1630	0.1298	0.0898	0.0794	0.0478	0.1265
6	0.2208	0.1981	0.1578	0.1092	0.0965	0.0580	0.1537
7	0.2624	0.2355	0.1875	0.1298	0.1147	0.0690	0.1827
8	0.3067	0.2752	0.2191	0.1516	0.1341	0.0806	0.2135
9	0.3536	0.3173	0.2527	0.1749	0.1546	0.0930	0.2462
10	0.4035	0.3621	0.2883	0.1995	0.1764	0.1061	0.2809
11	0.4564	0.4096	0.3261	0.2257	0.1996	0.1200	0.3178
12	0.5126	0.4600	0.3663	0.2535	0.2242	0.1348	0.3569
13	0.5723	0.5135	0.4089	0.2830	0.2502	0.1505	0.3984
14	0.6356	0.5703	0.4542	0.3143	0.2779	0.1671	0.4425
15	0.7029	0.6307	0.5023	0.3476	0.3074	0.1848	0.4894
16	0.7745	0.6949	0.5534	0.3829	0.3387	0.2036	0.5392
17	0.8506	0.7632	0.6078	0.4206	0.3719	0.2236	0.5922
18	0.9316	0.8359	0.6657	0.4607	0.4074	0.2449	0.6486
19	1.0180	0.9134	0.7274	0.5034	0.4451	0.2676	0.7088
20	1.1101	0.9961	0.7932	0.5489	0.4854	0.2919	0.7729
21	1.2085	1.0843	0.8635	0.5975	0.5284	0.3177	0.8414
22	1.3135	1.1786	0.9385	0.6495	0.5744	0.3453	0.9145
23	1.4259	1.2794	1.0188	0.7051	0.6235	0.3749	0.9928
24	1.5462	1.3873	1.1048	0.7645	0.6761	0.4065	1.0765
25	1.6750	1.5029	1.1968	0.8282	0.7324	0.4404	1.1662

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0430	0.0386	0.0307	0.0213	0.0188	0.0113	0.0300
2	0.0742	0.0666	0.0530	0.0367	0.0324	0.0195	0.0516
3	0.1049	0.0941	0.0749	0.0519	0.0459	0.0276	0.0730
4	0.1377	0.1235	0.0984	0.0681	0.0602	0.0362	0.0959
5	0.1726	0.1549	0.1233	0.0854	0.0755	0.0454	0.1202
6	0.2098	0.1883	0.1499	0.1038	0.0918	0.0552	0.1461
7	0.2494	0.2238	0.1782	0.1233	0.1091	0.0656	0.1737
8	0.2915	0.2615	0.2083	0.1441	0.1275	0.0766	0.2029
9	0.3361	0.3016	0.2402	0.1662	0.1470	0.0884	0.2340
10	0.3835	0.3441	0.2740	0.1896	0.1677	0.1008	0.2670
11	0.4338	0.3893	0.3100	0.2145	0.1897	0.1141	0.3021
12	0.4872	0.4372	0.3481	0.2409	0.2131	0.1281	0.3392
13	0.5439	0.4881	0.3886	0.2690	0.2378	0.1430	0.3787
14	0.6041	0.5421	0.4317	0.2987	0.2642	0.1588	0.4206
15	0.6681	0.5995	0.4774	0.3304	0.2921	0.1757	0.4652
16	0.7361	0.6605	0.5260	0.3640	0.3219	0.1935	0.5125
17	0.8085	0.7254	0.5777	0.3998	0.3535	0.2126	0.5629
18	0.8855	0.7945	0.6327	0.4378	0.3872	0.2328	0.6165
19	0.9676	0.8682	0.6914	0.4784	0.4231	0.2544	0.6737
20	1.0551	0.9468	0.7539	0.5217	0.4614	0.2774	0.7346
21	1.1486	1.0306	0.8207	0.5679	0.5022	0.3020	0.7997
22	1.2485	1.1202	0.8921	0.6173	0.5459	0.3282	0.8692
23	1.3553	1.2161	0.9684	0.6701	0.5926	0.3563	0.9436
24	1.4696	1.3186	1.0501	0.7267	0.6426	0.3864	1.0232
25	1.5920	1.4285	1.1375	0.7872	0.6961	0.4186	1.1084

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0414	0.0371	0.0296	0.0205	0.0181	0.0109	0.0288
2	0.0714	0.0640	0.0510	0.0353	0.0312	0.0188	0.0497
3	0.1009	0.0906	0.0721	0.0499	0.0441	0.0265	0.0703
4	0.1325	0.1189	0.0947	0.0655	0.0579	0.0348	0.0922
5	0.1661	0.1491	0.1187	0.0821	0.0726	0.0437	0.1157
6	0.2019	0.1812	0.1443	0.0998	0.0883	0.0531	0.1406
7	0.2400	0.2154	0.1715	0.1187	0.1049	0.0631	0.1671
8	0.2805	0.2517	0.2004	0.1387	0.1226	0.0737	0.1953
9	0.3234	0.2902	0.2311	0.1599	0.1414	0.0850	0.2252
10	0.3691	0.3311	0.2637	0.1825	0.1614	0.0970	0.2569
11	0.4175	0.3746	0.2983	0.2064	0.1825	0.1098	0.2907
12	0.4689	0.4207	0.3350	0.2318	0.2050	0.1233	0.3264
13	0.5234	0.4696	0.3740	0.2588	0.2289	0.1376	0.3644
14	0.5813	0.5216	0.4154	0.2875	0.2542	0.1528	0.4047
15	0.6429	0.5769	0.4594	0.3179	0.2811	0.1690	0.4476
16	0.7083	0.6356	0.5061	0.3502	0.3097	0.1862	0.4932
17	0.7780	0.6981	0.5559	0.3847	0.3402	0.2045	0.5416
18	0.8521	0.7646	0.6088	0.4213	0.3726	0.2240	0.5933
19	0.9311	0.8354	0.6653	0.4604	0.4071	0.2448	0.6482
20	1.0153	0.9110	0.7255	0.5020	0.4440	0.2669	0.7069
21	1.1053	0.9917	0.7897	0.5465	0.4833	0.2906	0.7695
22	1.2014	1.0780	0.8584	0.5940	0.5253	0.3159	0.8364
23	1.3041	1.1702	0.9318	0.6448	0.5703	0.3429	0.9080
24	1.4141	1.2689	1.0104	0.6992	0.6184	0.3718	0.9846
25	1.5320	1.3746	1.0946	0.7575	0.6699	0.4028	1.0666

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0399	0.0358	0.0285	0.0197	0.0174	0.0105	0.0278
2	0.0688	0.0617	0.0491	0.0340	0.0301	0.0181	0.0479
3	0.0973	0.0873	0.0695	0.0481	0.0425	0.0256	0.0677
4	0.1277	0.1146	0.0912	0.0631	0.0558	0.0336	0.0889
5	0.1601	0.1436	0.1144	0.0792	0.0700	0.0421	0.1115
6	0.1946	0.1746	0.1390	0.0962	0.0851	0.0512	0.1355
7	0.2313	0.2075	0.1653	0.1144	0.1011	0.0608	0.1610
8	0.2703	0.2425	0.1931	0.1336	0.1182	0.0711	0.1882
9	0.3117	0.2797	0.2227	0.1541	0.1363	0.0819	0.2170
10	0.3556	0.3191	0.2541	0.1758	0.1555	0.0935	0.2476
11	0.4023	0.3610	0.2874	0.1989	0.1759	0.1058	0.2801
12	0.4518	0.4054	0.3228	0.2234	0.1976	0.1188	0.3146
13	0.5044	0.4526	0.3604	0.2494	0.2205	0.1326	0.3512
14	0.5602	0.5027	0.4003	0.2770	0.2450	0.1473	0.3900
15	0.6195	0.5559	0.4427	0.3063	0.2709	0.1629	0.4313
16	0.6826	0.6125	0.4877	0.3375	0.2985	0.1795	0.4752
17	0.7497	0.6727	0.5357	0.3707	0.3278	0.1971	0.5219
18	0.8211	0.7368	0.5867	0.4060	0.3590	0.2159	0.5717
19	0.8972	0.8051	0.6411	0.4436	0.3923	0.2359	0.6247
20	0.9784	0.8779	0.6991	0.4838	0.4278	0.2572	0.6812
21	1.0651	0.9557	0.7610	0.5266	0.4657	0.2800	0.7415
22	1.1577	1.0388	0.8272	0.5724	0.5062	0.3044	0.8060
23	1.2567	1.1276	0.8980	0.6214	0.5495	0.3304	0.8750
24	1.3627	1.2227	0.9737	0.6738	0.5959	0.3583	0.9488
25	1.4763	1.3246	1.0548	0.7300	0.6455	0.3881	1.0278

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0385	0.0345	0.0275	0.0190	0.0168	0.0101	0.0268
2	0.0664	0.0596	0.0474	0.0328	0.0290	0.0174	0.0462
3	0.0938	0.0842	0.0671	0.0464	0.0410	0.0247	0.0653
4	0.1232	0.1105	0.0880	0.0609	0.0539	0.0324	0.0858
5	0.1545	0.1386	0.1104	0.0764	0.0675	0.0406	0.1075
6	0.1878	0.1685	0.1342	0.0928	0.0821	0.0494	0.1307
7	0.2232	0.2002	0.1595	0.1103	0.0976	0.0587	0.1554
8	0.2608	0.2340	0.1863	0.1290	0.1140	0.0686	0.1816
9	0.3007	0.2699	0.2149	0.1487	0.1315	0.0791	0.2094
10	0.3432	0.3079	0.2452	0.1697	0.1501	0.0902	0.2389
11	0.3882	0.3483	0.2774	0.1919	0.1697	0.1021	0.2703
12	0.4360	0.3912	0.3115	0.2156	0.1906	0.1146	0.3035
13	0.4867	0.4367	0.3477	0.2406	0.2128	0.1280	0.3388
14	0.5405	0.4850	0.3862	0.2673	0.2364	0.1421	0.3763
15	0.5978	0.5364	0.4271	0.2956	0.2614	0.1572	0.4162
16	0.6586	0.5910	0.4706	0.3257	0.2880	0.1732	0.4586
17	0.7234	0.6491	0.5169	0.3577	0.3163	0.1902	0.5036
18	0.7923	0.7109	0.5661	0.3918	0.3464	0.2083	0.5516
19	0.8657	0.7768	0.6186	0.4281	0.3786	0.2276	0.6028
20	0.9441	0.8471	0.6746	0.4668	0.4128	0.2482	0.6573
21	1.0277	0.9222	0.7343	0.5082	0.4494	0.2702	0.7155
22	1.1171	1.0023	0.7982	0.5524	0.4885	0.2937	0.7777
23	1.2126	1.0881	0.8665	0.5996	0.5302	0.3188	0.8443
24	1.3149	1.1799	0.9395	0.6502	0.5750	0.3457	0.9155
25	1.4245	1.2782	1.0178	0.7043	0.6229	0.3745	0.9918

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0372	0.0334	0.0266	0.0184	0.0163	0.0098	0.0259
2	0.0641	0.0575	0.0458	0.0317	0.0280	0.0169	0.0446
3	0.0907	0.0814	0.0648	0.0448	0.0396	0.0238	0.0631
4	0.1190	0.1068	0.0850	0.0588	0.0520	0.0313	0.0829
5	0.1492	0.1339	0.1066	0.0738	0.0653	0.0392	0.1039
6	0.1814	0.1628	0.1296	0.0897	0.0793	0.0477	0.1263
7	0.2156	0.1935	0.1541	0.1066	0.0943	0.0567	0.1501
8	0.2520	0.2261	0.1800	0.1246	0.1102	0.0662	0.1754
9	0.2906	0.2607	0.2076	0.1437	0.1271	0.0764	0.2023
10	0.3315	0.2975	0.2369	0.1639	0.1450	0.0872	0.2308
11	0.3750	0.3365	0.2680	0.1854	0.1640	0.0986	0.2611
12	0.4212	0.3779	0.3009	0.2083	0.1842	0.1107	0.2932
13	0.4702	0.4219	0.3360	0.2325	0.2056	0.1236	0.3274
14	0.5222	0.4686	0.3731	0.2582	0.2284	0.1373	0.3636
15	0.5775	0.5182	0.4127	0.2856	0.2525	0.1518	0.4021
16	0.6363	0.5710	0.4547	0.3146	0.2782	0.1673	0.4430
17	0.6989	0.6271	0.4993	0.3456	0.3056	0.1837	0.4866
18	0.7654	0.6868	0.5469	0.3785	0.3347	0.2012	0.5329
19	0.8364	0.7505	0.5976	0.4136	0.3657	0.2199	0.5823
20	0.9121	0.8184	0.6517	0.4510	0.3988	0.2398	0.6350
21	0.9929	0.8909	0.7094	0.4909	0.4342	0.2610	0.6913
22	1.0792	0.9684	0.7711	0.5336	0.4719	0.2837	0.7514
23	1.1715	1.0512	0.8371	0.5793	0.5123	0.3080	0.8157
24	1.2703	1.1399	0.9077	0.6281	0.5555	0.3340	0.8845
25	1.3762	1.2348	0.9833	0.6805	0.6018	0.3618	0.9581

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0360	0.0323	0.0257	0.0178	0.0157	0.0095	0.0250
2	0.0620	0.0556	0.0443	0.0307	0.0271	0.0163	0.0432
3	0.0877	0.0787	0.0627	0.0434	0.0383	0.0231	0.0611
4	0.1151	0.1033	0.0822	0.0569	0.0503	0.0303	0.0801
5	0.1443	0.1295	0.1031	0.0714	0.0631	0.0379	0.1005
6	0.1755	0.1574	0.1254	0.0868	0.0767	0.0461	0.1222
7	0.2085	0.1871	0.1490	0.1031	0.0912	0.0548	0.1452
8	0.2437	0.2187	0.1741	0.1205	0.1066	0.0641	0.1697
9	0.2810	0.2522	0.2008	0.1390	0.1229	0.0739	0.1957
10	0.3207	0.2877	0.2291	0.1586	0.1402	0.0843	0.2233
11	0.3627	0.3255	0.2592	0.1794	0.1586	0.0954	0.2525
12	0.4074	0.3655	0.2911	0.2014	0.1781	0.1071	0.2836
13	0.4548	0.4081	0.3249	0.2249	0.1989	0.1196	0.3166
14	0.5051	0.4532	0.3609	0.2498	0.2209	0.1328	0.3517
15	0.5586	0.5012	0.3991	0.2762	0.2443	0.1469	0.3889
16	0.6155	0.5522	0.4398	0.3043	0.2691	0.1618	0.4285
17	0.6759	0.6065	0.4830	0.3342	0.2956	0.1777	0.4706
18	0.7404	0.6643	0.5290	0.3661	0.3237	0.1946	0.5155
19	0.8090	0.7259	0.5780	0.4000	0.3537	0.2127	0.5632
20	0.8822	0.7916	0.6303	0.4362	0.3858	0.2319	0.6142
21	0.9603	0.8617	0.6862	0.4749	0.4199	0.2525	0.6686
22	1.0438	0.9366	0.7458	0.5161	0.4564	0.2744	0.7267
23	1.1331	1.0167	0.8096	0.5603	0.4955	0.2979	0.7889
24	1.2287	1.1025	0.8779	0.6075	0.5373	0.3230	0.8555
25	1.3311	1.1944	0.9511	0.6582	0.5820	0.3500	0.9267

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0315	0.0283	0.0225	0.0156	0.0138	0.0083	0.0220
2	0.0544	0.0488	0.0389	0.0269	0.0238	0.0143	0.0379
3	0.0769	0.0690	0.0549	0.0380	0.0336	0.0202	0.0535
4	0.1009	0.0905	0.0721	0.0499	0.0441	0.0265	0.0703
5	0.1265	0.1135	0.0904	0.0626	0.0553	0.0333	0.0881
6	0.1538	0.1380	0.1099	0.0761	0.0673	0.0404	0.1071
7	0.1828	0.1640	0.1306	0.0904	0.0799	0.0481	0.1273
8	0.2136	0.1917	0.1527	0.1056	0.0934	0.0562	0.1487
9	0.2464	0.2211	0.1760	0.1218	0.1077	0.0648	0.1715
10	0.2811	0.2522	0.2009	0.1390	0.1229	0.0739	0.1957
11	0.3180	0.2853	0.2272	0.1572	0.1391	0.0836	0.2214
12	0.3571	0.3205	0.2552	0.1766	0.1562	0.0939	0.2487
13	0.3987	0.3577	0.2849	0.1971	0.1743	0.1048	0.2776
14	0.4428	0.3973	0.3164	0.2190	0.1936	0.1164	0.3083
15	0.4897	0.4394	0.3499	0.2421	0.2141	0.1288	0.3410
16	0.5396	0.4841	0.3855	0.2668	0.2359	0.1419	0.3757
17	0.5926	0.5317	0.4234	0.2930	0.2591	0.1558	0.4126
18	0.6491	0.5824	0.4638	0.3209	0.2838	0.1706	0.4519
19	0.7092	0.6364	0.5068	0.3507	0.3101	0.1865	0.4938
20	0.7734	0.6940	0.5526	0.3824	0.3382	0.2033	0.5385
21	0.8419	0.7554	0.6016	0.4163	0.3681	0.2214	0.5862
22	0.9151	0.8211	0.6539	0.4525	0.4002	0.2406	0.6371
23	0.9934	0.8914	0.7098	0.4912	0.4344	0.2612	0.6916
24	1.0772	0.9665	0.7697	0.5326	0.4710	0.2832	0.7500
25	1.1669	1.0471	0.8338	0.5770	0.5103	0.3068	0.8125

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0371	0.0333	0.0265	0.0184	0.0162	0.0098	0.0258
2	0.0640	0.0574	0.0457	0.0317	0.0280	0.0168	0.0446
3	0.0905	0.0812	0.0647	0.0448	0.0396	0.0238	0.0630
4	0.1188	0.1066	0.0849	0.0587	0.0519	0.0312	0.0827
5	0.1490	0.1337	0.1064	0.0737	0.0651	0.0392	0.1037
6	0.1811	0.1625	0.1294	0.0895	0.0792	0.0476	0.1261
7	0.2152	0.1931	0.1538	0.1064	0.0941	0.0566	0.1499
8	0.2515	0.2257	0.1797	0.1244	0.1100	0.0661	0.1751
9	0.2901	0.2603	0.2073	0.1434	0.1268	0.0763	0.2019
10	0.3310	0.2970	0.2365	0.1636	0.1447	0.0870	0.2304
11	0.3744	0.3359	0.2675	0.1851	0.1637	0.0984	0.2607
12	0.4205	0.3773	0.3004	0.2079	0.1839	0.1105	0.2927
13	0.4694	0.4212	0.3354	0.2321	0.2052	0.1234	0.3268
14	0.5213	0.4678	0.3725	0.2578	0.2280	0.1371	0.3630
15	0.5765	0.5173	0.4119	0.2851	0.2521	0.1516	0.4014
16	0.6352	0.5700	0.4539	0.3141	0.2778	0.1670	0.4423
17	0.6977	0.6260	0.4985	0.3450	0.3051	0.1834	0.4857
18	0.7641	0.6856	0.5460	0.3778	0.3341	0.2009	0.5320
19	0.8350	0.7492	0.5966	0.4129	0.3651	0.2195	0.5813
20	0.9105	0.8170	0.6506	0.4502	0.3981	0.2394	0.6339
21	0.9912	0.8894	0.7082	0.4901	0.4334	0.2606	0.6901
22	1.0774	0.9667	0.7698	0.5327	0.4711	0.2833	0.7501
23	1.1695	1.0494	0.8357	0.5783	0.5114	0.3075	0.8143
24	1.2682	1.1379	0.9061	0.6271	0.5545	0.3334	0.8829
25	1.3738	1.2327	0.9816	0.6793	0.6007	0.3612	0.9565

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0318	0.0286	0.0227	0.0157	0.0139	0.0084	0.0222
2	0.0549	0.0492	0.0392	0.0271	0.0240	0.0144	0.0382
3	0.0776	0.0696	0.0554	0.0384	0.0339	0.0204	0.0540
4	0.1019	0.0914	0.0728	0.0504	0.0445	0.0268	0.0709
5	0.1277	0.1146	0.0913	0.0632	0.0558	0.0336	0.0889
6	0.1553	0.1393	0.1109	0.0768	0.0679	0.0408	0.1081
7	0.1845	0.1656	0.1319	0.0912	0.0807	0.0485	0.1285
8	0.2156	0.1935	0.1541	0.1066	0.0943	0.0567	0.1501
9	0.2487	0.2231	0.1777	0.1230	0.1087	0.0654	0.1731
10	0.2838	0.2546	0.2028	0.1403	0.1241	0.0746	0.1976
11	0.3210	0.2880	0.2293	0.1587	0.1404	0.0844	0.2235
12	0.3605	0.3235	0.2576	0.1782	0.1576	0.0948	0.2510
13	0.4024	0.3611	0.2875	0.1990	0.1760	0.1058	0.2802
14	0.4470	0.4011	0.3194	0.2210	0.1954	0.1175	0.3112
15	0.4943	0.4435	0.3532	0.2444	0.2161	0.1300	0.3442
16	0.5446	0.4887	0.3891	0.2693	0.2381	0.1432	0.3792
17	0.5982	0.5367	0.4274	0.2958	0.2616	0.1573	0.4165
18	0.6551	0.5879	0.4681	0.3239	0.2865	0.1722	0.4561
19	0.7159	0.6424	0.5115	0.3540	0.3130	0.1882	0.4984
20	0.7807	0.7005	0.5578	0.3860	0.3414	0.2052	0.5435
21	0.8498	0.7625	0.6072	0.4202	0.3716	0.2234	0.5917
22	0.9237	0.8288	0.6600	0.4567	0.4039	0.2429	0.6431
23	1.0027	0.8997	0.7165	0.4958	0.4385	0.2636	0.6981
24	1.0873	0.9756	0.7769	0.5376	0.4754	0.2859	0.7570
25	1.1779	1.0569	0.8416	0.5824	0.5151	0.3097	0.8201

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0294	0.0263	0.0210	0.0145	0.0128	0.0077	0.0204
2	0.0506	0.0454	0.0362	0.0250	0.0221	0.0133	0.0353
3	0.0716	0.0642	0.0512	0.0354	0.0313	0.0188	0.0498
4	0.0940	0.0843	0.0671	0.0465	0.0411	0.0247	0.0654
5	0.1178	0.1057	0.0842	0.0583	0.0515	0.0310	0.0820
6	0.1432	0.1285	0.1023	0.0708	0.0626	0.0377	0.0997
7	0.1702	0.1528	0.1216	0.0842	0.0744	0.0448	0.1185
8	0.1989	0.1785	0.1422	0.0984	0.0870	0.0523	0.1385
9	0.2294	0.2059	0.1639	0.1134	0.1003	0.0603	0.1597
10	0.2618	0.2349	0.1871	0.1294	0.1145	0.0688	0.1823
11	0.2961	0.2657	0.2116	0.1464	0.1295	0.0779	0.2062
12	0.3326	0.2984	0.2376	0.1644	0.1454	0.0874	0.2315
13	0.3713	0.3331	0.2653	0.1836	0.1623	0.0976	0.2585
14	0.4124	0.3700	0.2946	0.2039	0.1803	0.1084	0.2871
15	0.4560	0.4092	0.3258	0.2255	0.1994	0.1199	0.3175
16	0.5024	0.4508	0.3590	0.2484	0.2197	0.1321	0.3498
17	0.5518	0.4952	0.3943	0.2729	0.2413	0.1451	0.3842
18	0.6044	0.5423	0.4319	0.2989	0.2643	0.1589	0.4208
19	0.6604	0.5926	0.4719	0.3266	0.2888	0.1736	0.4598
20	0.7202	0.6462	0.5146	0.3561	0.3149	0.1894	0.5014
21	0.7840	0.7035	0.5602	0.3877	0.3428	0.2061	0.5458
22	0.8522	0.7646	0.6089	0.4214	0.3726	0.2240	0.5933
23	0.9251	0.8301	0.6610	0.4574	0.4045	0.2432	0.6441
24	1.0031	0.9001	0.7167	0.4960	0.4386	0.2637	0.6984
25	1.0867	0.9751	0.7765	0.5373	0.4752	0.2857	0.7566

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0263	0.0236	0.0188	0.0130	0.0115	0.0069	0.0183
2	0.0453	0.0407	0.0324	0.0224	0.0198	0.0119	0.0316
3	0.0641	0.0575	0.0458	0.0317	0.0280	0.0169	0.0446
4	0.0841	0.0755	0.0601	0.0416	0.0368	0.0221	0.0586
5	0.1055	0.0947	0.0754	0.0522	0.0461	0.0277	0.0735
6	0.1283	0.1151	0.0916	0.0634	0.0561	0.0337	0.0893
7	0.1524	0.1368	0.1089	0.0754	0.0667	0.0401	0.1061
8	0.1781	0.1598	0.1273	0.0881	0.0779	0.0468	0.1240
9	0.2054	0.1843	0.1468	0.1016	0.0898	0.0540	0.1430
10	0.2344	0.2103	0.1675	0.1159	0.1025	0.0616	0.1632
11	0.2651	0.2379	0.1895	0.1311	0.1159	0.0697	0.1846
12	0.2978	0.2672	0.2128	0.1472	0.1302	0.0783	0.2073
13	0.3324	0.2983	0.2375	0.1644	0.1454	0.0874	0.2315
14	0.3692	0.3313	0.2638	0.1826	0.1615	0.0971	0.2571
15	0.4083	0.3664	0.2918	0.2019	0.1785	0.1074	0.2843
16	0.4499	0.4037	0.3215	0.2225	0.1967	0.1183	0.3132
17	0.4941	0.4434	0.3531	0.2443	0.2161	0.1299	0.3440
18	0.5412	0.4856	0.3867	0.2676	0.2366	0.1423	0.3768
19	0.5914	0.5306	0.4225	0.2924	0.2586	0.1555	0.4117
20	0.6449	0.5786	0.4608	0.3189	0.2820	0.1695	0.4490
21	0.7020	0.6299	0.5016	0.3471	0.3070	0.1846	0.4888
22	0.7630	0.6847	0.5452	0.3773	0.3336	0.2006	0.5312
23	0.8283	0.7432	0.5918	0.4096	0.3622	0.2178	0.5767
24	0.8982	0.8059	0.6418	0.4441	0.3927	0.2361	0.6253
25	0.9730	0.8731	0.6952	0.4811	0.4255	0.2558	0.6774

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0243	0.0218	0.0173	0.0120	0.0106	0.0064	0.0169
2	0.0418	0.0375	0.0299	0.0207	0.0183	0.0110	0.0291
3	0.0592	0.0531	0.0423	0.0292	0.0259	0.0156	0.0412
4	0.0776	0.0697	0.0555	0.0384	0.0340	0.0204	0.0541
5	0.0974	0.0874	0.0696	0.0481	0.0426	0.0256	0.0678
6	0.1184	0.1062	0.0846	0.0585	0.0518	0.0311	0.0824
7	0.1407	0.1262	0.1005	0.0696	0.0615	0.0370	0.0979
8	0.1644	0.1475	0.1175	0.0813	0.0719	0.0432	0.1145
9	0.1896	0.1701	0.1355	0.0937	0.0829	0.0498	0.1320
10	0.2163	0.1941	0.1546	0.1070	0.0946	0.0569	0.1506
11	0.2447	0.2195	0.1748	0.1210	0.1070	0.0643	0.1704
12	0.2748	0.2466	0.1963	0.1359	0.1202	0.0722	0.1913
13	0.3068	0.2753	0.2192	0.1517	0.1341	0.0807	0.2136
14	0.3407	0.3057	0.2435	0.1685	0.1490	0.0896	0.2372
15	0.3768	0.3381	0.2692	0.1863	0.1648	0.0991	0.2623
16	0.4152	0.3725	0.2966	0.2053	0.1815	0.1092	0.2890
17	0.4560	0.4091	0.3258	0.2255	0.1994	0.1199	0.3175
18	0.4994	0.4481	0.3568	0.2469	0.2184	0.1313	0.3477
19	0.5457	0.4897	0.3899	0.2698	0.2386	0.1435	0.3799
20	0.5951	0.5340	0.4252	0.2942	0.2602	0.1565	0.4143
21	0.6478	0.5813	0.4629	0.3203	0.2833	0.1703	0.4510
22	0.7041	0.6318	0.5031	0.3482	0.3079	0.1851	0.4902
23	0.7644	0.6858	0.5462	0.3779	0.3342	0.2010	0.5322
24	0.8288	0.7437	0.5922	0.4098	0.3624	0.2179	0.5771
25	0.8979	0.8057	0.6416	0.4440	0.3926	0.2361	0.6251

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0327	0.0294	0.0234	0.0162	0.0143	0.0086	0.0228
2	0.0564	0.0506	0.0403	0.0279	0.0247	0.0148	0.0393
3	0.0798	0.0716	0.0570	0.0394	0.0349	0.0210	0.0555
4	0.1047	0.0940	0.0748	0.0518	0.0458	0.0275	0.0729
5	0.1313	0.1178	0.0938	0.0649	0.0574	0.0345	0.0914
6	0.1596	0.1432	0.1140	0.0789	0.0698	0.0420	0.1111
7	0.1897	0.1702	0.1355	0.0938	0.0830	0.0499	0.1321
8	0.2217	0.1989	0.1584	0.1096	0.0969	0.0583	0.1543
9	0.2556	0.2294	0.1827	0.1264	0.1118	0.0672	0.1780
10	0.2917	0.2617	0.2084	0.1442	0.1275	0.0767	0.2031
11	0.3300	0.2961	0.2358	0.1632	0.1443	0.0868	0.2297
12	0.3706	0.3325	0.2648	0.1832	0.1620	0.0974	0.2580
13	0.4137	0.3712	0.2956	0.2046	0.1809	0.1088	0.2880
14	0.4595	0.4123	0.3283	0.2272	0.2009	0.1208	0.3199
15	0.5081	0.4559	0.3631	0.2513	0.2222	0.1336	0.3538
16	0.5599	0.5024	0.4000	0.2768	0.2448	0.1472	0.3898
17	0.6149	0.5517	0.4394	0.3040	0.2689	0.1617	0.4281
18	0.6735	0.6043	0.4812	0.3330	0.2945	0.1771	0.4689
19	0.7359	0.6603	0.5258	0.3639	0.3218	0.1935	0.5124
20	0.8025	0.7201	0.5734	0.3968	0.3509	0.2110	0.5587
21	0.8736	0.7839	0.6242	0.4320	0.3820	0.2297	0.6082
22	0.9495	0.8520	0.6785	0.4695	0.4152	0.2496	0.6611
23	1.0308	0.9249	0.7365	0.5097	0.4507	0.2710	0.7177
24	1.1177	1.0029	0.7986	0.5527	0.4887	0.2939	0.7782
25	1.2108	1.0865	0.8652	0.5987	0.5295	0.3183	0.8430

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0303	0.0272	0.0217	0.0150	0.0133	0.0080	0.0211
2	0.0523	0.0469	0.0374	0.0258	0.0229	0.0137	0.0364
3	0.0739	0.0663	0.0528	0.0365	0.0323	0.0194	0.0515
4	0.0970	0.0871	0.0693	0.0480	0.0424	0.0255	0.0675
5	0.1217	0.1092	0.0869	0.0602	0.0532	0.0320	0.0847
6	0.1479	0.1327	0.1057	0.0731	0.0647	0.0389	0.1030
7	0.1758	0.1577	0.1256	0.0869	0.0769	0.0462	0.1224
8	0.2054	0.1843	0.1468	0.1016	0.0898	0.0540	0.1430
9	0.2369	0.2125	0.1692	0.1171	0.1036	0.0623	0.1649
10	0.2703	0.2425	0.1931	0.1336	0.1182	0.0711	0.1882
11	0.3057	0.2743	0.2185	0.1512	0.1337	0.0804	0.2129
12	0.3434	0.3081	0.2453	0.1698	0.1501	0.0903	0.2391
13	0.3833	0.3439	0.2739	0.1895	0.1676	0.1008	0.2669
14	0.4257	0.3820	0.3042	0.2105	0.1862	0.1119	0.2964
15	0.4708	0.4225	0.3364	0.2328	0.2059	0.1238	0.3278
16	0.5187	0.4655	0.3707	0.2565	0.2268	0.1364	0.3612
17	0.5697	0.5112	0.4071	0.2817	0.2491	0.1498	0.3967
18	0.6240	0.5599	0.4459	0.3086	0.2729	0.1641	0.4345
19	0.6819	0.6118	0.4872	0.3372	0.2982	0.1793	0.4747
20	0.7436	0.6672	0.5313	0.3677	0.3251	0.1955	0.5177
21	0.8094	0.7263	0.5784	0.4002	0.3539	0.2128	0.5636
22	0.8798	0.7894	0.6286	0.4350	0.3847	0.2313	0.6126
23	0.9551	0.8570	0.6824	0.4722	0.4176	0.2511	0.6650
24	1.0356	0.9293	0.7400	0.5121	0.4528	0.2723	0.7210
25	1.1219	1.0067	0.8016	0.5547	0.4906	0.2950	0.7811

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0287	0.0257	0.0205	0.0142	0.0125	0.0075	0.0199
2	0.0494	0.0443	0.0353	0.0244	0.0216	0.0130	0.0344
3	0.0698	0.0627	0.0499	0.0345	0.0305	0.0184	0.0486
4	0.0917	0.0823	0.0655	0.0453	0.0401	0.0241	0.0638
5	0.1150	0.1032	0.0821	0.0568	0.0503	0.0302	0.0800
6	0.1398	0.1254	0.0999	0.0691	0.0611	0.0367	0.0973
7	0.1661	0.1490	0.1187	0.0821	0.0726	0.0437	0.1156
8	0.1941	0.1742	0.1387	0.0960	0.0849	0.0510	0.1351
9	0.2238	0.2009	0.1599	0.1107	0.0979	0.0589	0.1559
10	0.2554	0.2292	0.1825	0.1263	0.1117	0.0672	0.1778
11	0.2889	0.2592	0.2064	0.1429	0.1263	0.0760	0.2012
12	0.3245	0.2912	0.2319	0.1604	0.1419	0.0853	0.2259
13	0.3622	0.3250	0.2588	0.1791	0.1584	0.0952	0.2522
14	0.4023	0.3610	0.2875	0.1989	0.1759	0.1058	0.2801
15	0.4449	0.3992	0.3179	0.2200	0.1946	0.1170	0.3098
16	0.4902	0.4399	0.3503	0.2424	0.2144	0.1289	0.3413
17	0.5384	0.4831	0.3847	0.2662	0.2354	0.1416	0.3749
18	0.5897	0.5291	0.4214	0.2916	0.2579	0.1550	0.4106
19	0.6444	0.5782	0.4604	0.3186	0.2818	0.1694	0.4486
20	0.7027	0.6305	0.5021	0.3475	0.3073	0.1847	0.4892
21	0.7649	0.6864	0.5466	0.3782	0.3345	0.2011	0.5326
22	0.8314	0.7460	0.5941	0.4111	0.3636	0.2186	0.5789
23	0.9026	0.8099	0.6449	0.4463	0.3947	0.2373	0.6284
24	0.9787	0.8782	0.6993	0.4839	0.4280	0.2573	0.6814
25	1.0602	0.9513	0.7576	0.5242	0.4636	0.2788	0.7382

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0272	0.0244	0.0194	0.0134	0.0119	0.0071	0.0189
2	0.0468	0.0420	0.0335	0.0232	0.0205	0.0123	0.0326
3	0.0662	0.0594	0.0473	0.0327	0.0290	0.0174	0.0461
4	0.0869	0.0780	0.0621	0.0430	0.0380	0.0228	0.0605
5	0.1090	0.0978	0.0779	0.0539	0.0477	0.0287	0.0759
6	0.1325	0.1189	0.0947	0.0655	0.0579	0.0348	0.0922
7	0.1575	0.1413	0.1125	0.0779	0.0688	0.0414	0.1096
8	0.1840	0.1651	0.1315	0.0910	0.0805	0.0484	0.1281
9	0.2122	0.1904	0.1516	0.1049	0.0928	0.0558	0.1477
10	0.2421	0.2172	0.1730	0.1197	0.1059	0.0637	0.1686
11	0.2739	0.2457	0.1957	0.1354	0.1198	0.0720	0.1907
12	0.3076	0.2760	0.2198	0.1521	0.1345	0.0809	0.2141
13	0.3434	0.3081	0.2453	0.1698	0.1501	0.0903	0.2391
14	0.3814	0.3422	0.2725	0.1886	0.1668	0.1003	0.2655
15	0.4217	0.3784	0.3014	0.2085	0.1844	0.1109	0.2936
16	0.4647	0.4170	0.3320	0.2298	0.2032	0.1222	0.3235
17	0.5104	0.4579	0.3647	0.2524	0.2232	0.1342	0.3553
18	0.5590	0.5016	0.3994	0.2764	0.2444	0.1470	0.3892
19	0.6108	0.5481	0.4364	0.3020	0.2671	0.1606	0.4253
20	0.6661	0.5977	0.4759	0.3293	0.2913	0.1751	0.4637
21	0.7251	0.6506	0.5181	0.3585	0.3171	0.1906	0.5048
22	0.7881	0.7072	0.5631	0.3897	0.3446	0.2072	0.5487
23	0.8555	0.7677	0.6113	0.4230	0.3741	0.2249	0.5957
24	0.9277	0.8324	0.6629	0.4587	0.4057	0.2439	0.6459
25	1.0050	0.9018	0.7181	0.4969	0.4395	0.2642	0.6997

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0258	0.0232	0.0184	0.0128	0.0113	0.0068	0.0180
2	0.0445	0.0399	0.0318	0.0220	0.0195	0.0117	0.0310
3	0.0629	0.0565	0.0450	0.0311	0.0275	0.0165	0.0438
4	0.0826	0.0741	0.0590	0.0408	0.0361	0.0217	0.0575
5	0.1036	0.0929	0.0740	0.0512	0.0453	0.0272	0.0721
6	0.1259	0.1130	0.0900	0.0623	0.0551	0.0331	0.0877
7	0.1497	0.1343	0.1069	0.0740	0.0654	0.0393	0.1042
8	0.1749	0.1569	0.1250	0.0865	0.0765	0.0460	0.1218
9	0.2017	0.1810	0.1441	0.0997	0.0882	0.0530	0.1404
10	0.2301	0.2065	0.1644	0.1138	0.1006	0.0605	0.1602
11	0.2603	0.2336	0.1860	0.1287	0.1138	0.0684	0.1812
12	0.2923	0.2623	0.2089	0.1446	0.1278	0.0769	0.2035
13	0.3264	0.2928	0.2332	0.1614	0.1427	0.0858	0.2272
14	0.3625	0.3252	0.2590	0.1792	0.1585	0.0953	0.2524
15	0.4009	0.3597	0.2864	0.1982	0.1753	0.1054	0.2791
16	0.4417	0.3963	0.3156	0.2184	0.1931	0.1161	0.3075
17	0.4851	0.4353	0.3466	0.2399	0.2121	0.1275	0.3377
18	0.5313	0.4767	0.3796	0.2627	0.2323	0.1397	0.3699
19	0.5806	0.5209	0.4148	0.2871	0.2539	0.1526	0.4042
20	0.6331	0.5681	0.4524	0.3130	0.2768	0.1664	0.4408
21	0.6892	0.6184	0.4924	0.3408	0.3013	0.1812	0.4798
22	0.7491	0.6721	0.5352	0.3704	0.3276	0.1969	0.5215
23	0.8132	0.7296	0.5810	0.4021	0.3556	0.2138	0.5662
24	0.8817	0.7912	0.6300	0.4360	0.3856	0.2318	0.6139
25	0.9552	0.8571	0.6825	0.4723	0.4177	0.2511	0.6651

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0248	0.0223	0.0177	0.0123	0.0109	0.0065	0.0173
2	0.0428	0.0384	0.0306	0.0212	0.0187	0.0113	0.0298
3	0.0606	0.0543	0.0433	0.0299	0.0265	0.0159	0.0422
4	0.0795	0.0713	0.0568	0.0393	0.0348	0.0209	0.0553
5	0.0997	0.0894	0.0712	0.0493	0.0436	0.0262	0.0694
6	0.1212	0.1087	0.0866	0.0599	0.0530	0.0319	0.0844
7	0.1440	0.1292	0.1029	0.0712	0.0630	0.0379	0.1003
8	0.1683	0.1510	0.1202	0.0832	0.0736	0.0442	0.1172
9	0.1941	0.1741	0.1387	0.0960	0.0849	0.0510	0.1351
10	0.2214	0.1987	0.1582	0.1095	0.0968	0.0582	0.1542
11	0.2505	0.2248	0.1790	0.1239	0.1095	0.0659	0.1744
12	0.2813	0.2524	0.2010	0.1391	0.1230	0.0740	0.1959
13	0.3140	0.2818	0.2244	0.1553	0.1373	0.0826	0.2186
14	0.3488	0.3130	0.2492	0.1725	0.1525	0.0917	0.2428
15	0.3857	0.3461	0.2756	0.1907	0.1687	0.1014	0.2686
16	0.4250	0.3813	0.3037	0.2101	0.1858	0.1117	0.2959
17	0.4668	0.4188	0.3335	0.2308	0.2041	0.1227	0.3250
18	0.5113	0.4587	0.3653	0.2528	0.2236	0.1344	0.3560
19	0.5586	0.5013	0.3992	0.2762	0.2443	0.1469	0.3889
20	0.6092	0.5466	0.4353	0.3012	0.2664	0.1602	0.4241
21	0.6632	0.5950	0.4738	0.3279	0.2900	0.1744	0.4617
22	0.7208	0.6468	0.5150	0.3564	0.3152	0.1895	0.5019
23	0.7825	0.7021	0.5591	0.3869	0.3422	0.2057	0.5448
24	0.8485	0.7613	0.6063	0.4195	0.3710	0.2231	0.5907
25	0.9192	0.8248	0.6568	0.4545	0.4019	0.2417	0.6400

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0239	0.0215	0.0171	0.0118	0.0105	0.0063	0.0167
2	0.0413	0.0370	0.0295	0.0204	0.0180	0.0109	0.0287
3	0.0584	0.0524	0.0417	0.0289	0.0255	0.0153	0.0406
4	0.0766	0.0687	0.0547	0.0379	0.0335	0.0201	0.0533
5	0.0960	0.0862	0.0686	0.0475	0.0420	0.0253	0.0669
6	0.1168	0.1048	0.0834	0.0577	0.0511	0.0307	0.0813
7	0.1388	0.1245	0.0992	0.0686	0.0607	0.0365	0.0966
8	0.1622	0.1455	0.1159	0.0802	0.0709	0.0426	0.1129
9	0.1870	0.1678	0.1336	0.0925	0.0818	0.0492	0.1302
10	0.2134	0.1915	0.1525	0.1055	0.0933	0.0561	0.1486
11	0.2414	0.2166	0.1725	0.1194	0.1055	0.0635	0.1681
12	0.2711	0.2432	0.1937	0.1340	0.1185	0.0713	0.1887
13	0.3026	0.2715	0.2162	0.1496	0.1323	0.0796	0.2107
14	0.3361	0.3016	0.2402	0.1662	0.1470	0.0884	0.2340
15	0.3717	0.3335	0.2656	0.1838	0.1625	0.0977	0.2588
16	0.4095	0.3675	0.2926	0.2025	0.1791	0.1077	0.2851
17	0.4498	0.4036	0.3214	0.2224	0.1967	0.1183	0.3132
18	0.4927	0.4421	0.3520	0.2436	0.2154	0.1295	0.3430
19	0.5383	0.4830	0.3847	0.2662	0.2354	0.1415	0.3748
20	0.5870	0.5267	0.4195	0.2903	0.2567	0.1543	0.4087
21	0.6390	0.5734	0.4566	0.3160	0.2794	0.1680	0.4449
22	0.6946	0.6233	0.4963	0.3435	0.3037	0.1826	0.4836
23	0.7540	0.6766	0.5388	0.3728	0.3297	0.1982	0.5250
24	0.8176	0.7336	0.5842	0.4043	0.3575	0.2150	0.5693
25	0.8858	0.7948	0.6329	0.4380	0.3873	0.2329	0.6167

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0231	0.0207	0.0165	0.0114	0.0101	0.0061	0.0161
2	0.0398	0.0357	0.0285	0.0197	0.0174	0.0105	0.0277
3	0.0563	0.0505	0.0402	0.0278	0.0246	0.0148	0.0392
4	0.0739	0.0663	0.0528	0.0365	0.0323	0.0194	0.0515
5	0.0927	0.0832	0.0662	0.0458	0.0405	0.0244	0.0645
6	0.1127	0.1011	0.0805	0.0557	0.0493	0.0296	0.0784
7	0.1339	0.1201	0.0957	0.0662	0.0586	0.0352	0.0932
8	0.1565	0.1404	0.1118	0.0774	0.0684	0.0411	0.1089
9	0.1804	0.1619	0.1289	0.0892	0.0789	0.0474	0.1256
10	0.2059	0.1847	0.1471	0.1018	0.0900	0.0541	0.1434
11	0.2329	0.2090	0.1664	0.1152	0.1018	0.0612	0.1622
12	0.2616	0.2347	0.1869	0.1293	0.1144	0.0688	0.1821
13	0.2920	0.2620	0.2086	0.1444	0.1277	0.0768	0.2033
14	0.3243	0.2910	0.2317	0.1604	0.1418	0.0853	0.2258
15	0.3587	0.3218	0.2563	0.1774	0.1568	0.0943	0.2497
16	0.3952	0.3546	0.2824	0.1954	0.1728	0.1039	0.2751
17	0.4340	0.3894	0.3101	0.2146	0.1898	0.1141	0.3022
18	0.4754	0.4266	0.3397	0.2351	0.2079	0.1250	0.3310
19	0.5194	0.4661	0.3712	0.2568	0.2271	0.1366	0.3617
20	0.5665	0.5083	0.4047	0.2801	0.2477	0.1489	0.3944
21	0.6166	0.5533	0.4406	0.3049	0.2696	0.1621	0.4293
22	0.6702	0.6014	0.4789	0.3314	0.2931	0.1762	0.4666
23	0.7276	0.6528	0.5199	0.3598	0.3181	0.1913	0.5066
24	0.7889	0.7079	0.5637	0.3901	0.3450	0.2074	0.5493
25	0.8547	0.7669	0.6107	0.4226	0.3737	0.2247	0.5951

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0223	0.0200	0.0159	0.0110	0.0098	0.0059	0.0155
2	0.0385	0.0345	0.0275	0.0190	0.0168	0.0101	0.0268
3	0.0544	0.0488	0.0389	0.0269	0.0238	0.0143	0.0379
4	0.0714	0.0641	0.0510	0.0353	0.0312	0.0188	0.0497
5	0.0895	0.0803	0.0640	0.0443	0.0392	0.0235	0.0623
6	0.1088	0.0977	0.0778	0.0538	0.0476	0.0286	0.0758
7	0.1294	0.1161	0.0924	0.0640	0.0566	0.0340	0.0901
8	0.1512	0.1356	0.1080	0.0747	0.0661	0.0397	0.1053
9	0.1743	0.1564	0.1246	0.0862	0.0762	0.0458	0.1214
10	0.1989	0.1785	0.1421	0.0984	0.0870	0.0523	0.1385
11	0.2250	0.2019	0.1608	0.1113	0.0984	0.0592	0.1567
12	0.2527	0.2268	0.1806	0.1250	0.1105	0.0664	0.1759
13	0.2821	0.2531	0.2016	0.1395	0.1234	0.0742	0.1964
14	0.3133	0.2812	0.2239	0.1549	0.1370	0.0824	0.2182
15	0.3465	0.3109	0.2476	0.1713	0.1515	0.0911	0.2413
16	0.3818	0.3426	0.2728	0.1888	0.1669	0.1004	0.2658
17	0.4193	0.3762	0.2996	0.2073	0.1834	0.1102	0.2919
18	0.4593	0.4121	0.3282	0.2271	0.2008	0.1207	0.3198
19	0.5018	0.4503	0.3586	0.2481	0.2194	0.1319	0.3494
20	0.5473	0.4910	0.3910	0.2706	0.2393	0.1439	0.3810
21	0.5957	0.5345	0.4257	0.2946	0.2605	0.1566	0.4148
22	0.6475	0.5810	0.4627	0.3202	0.2831	0.1702	0.4508
23	0.7029	0.6307	0.5023	0.3476	0.3074	0.1848	0.4894
24	0.7622	0.6839	0.5446	0.3769	0.3333	0.2004	0.5307
25	0.8257	0.7409	0.5900	0.4083	0.3611	0.2171	0.5749

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0216	0.0194	0.0154	0.0107	0.0094	0.0057	0.0150
2	0.0372	0.0334	0.0266	0.0184	0.0163	0.0098	0.0259
3	0.0526	0.0472	0.0376	0.0260	0.0230	0.0138	0.0366
4	0.0691	0.0620	0.0493	0.0341	0.0302	0.0182	0.0481
5	0.0866	0.0777	0.0619	0.0428	0.0379	0.0228	0.0603
6	0.1053	0.0945	0.0752	0.0521	0.0460	0.0277	0.0733
7	0.1251	0.1123	0.0894	0.0619	0.0547	0.0329	0.0871
8	0.1462	0.1312	0.1045	0.0723	0.0639	0.0384	0.1018
9	0.1686	0.1513	0.1205	0.0834	0.0737	0.0443	0.1174
10	0.1924	0.1726	0.1375	0.0951	0.0841	0.0506	0.1340
11	0.2176	0.1953	0.1555	0.1076	0.0952	0.0572	0.1515
12	0.2444	0.2193	0.1746	0.1209	0.1069	0.0643	0.1702
13	0.2729	0.2448	0.1950	0.1349	0.1193	0.0717	0.1900
14	0.3031	0.2719	0.2165	0.1499	0.1325	0.0797	0.2110
15	0.3352	0.3007	0.2395	0.1657	0.1466	0.0881	0.2333
16	0.3693	0.3313	0.2639	0.1826	0.1615	0.0971	0.2571
17	0.4056	0.3639	0.2898	0.2005	0.1773	0.1066	0.2824
18	0.4442	0.3986	0.3174	0.2196	0.1942	0.1168	0.3093
19	0.4854	0.4355	0.3468	0.2400	0.2122	0.1276	0.3379
20	0.5293	0.4749	0.3782	0.2617	0.2315	0.1392	0.3685
21	0.5762	0.5170	0.4117	0.2849	0.2520	0.1515	0.4012
22	0.6263	0.5620	0.4475	0.3097	0.2739	0.1647	0.4360
23	0.6799	0.6100	0.4858	0.3362	0.2973	0.1787	0.4734
24	0.7372	0.6615	0.5268	0.3645	0.3224	0.1938	0.5133
25	0.7986	0.7166	0.5707	0.3949	0.3492	0.2100	0.5560

FHCF 2013 Tenants Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0189	0.0170	0.0135	0.0094	0.0083	0.0050	0.0132
2	0.0326	0.0293	0.0233	0.0161	0.0143	0.0086	0.0227
3	0.0461	0.0414	0.0330	0.0228	0.0202	0.0121	0.0321
4	0.0605	0.0543	0.0433	0.0299	0.0265	0.0159	0.0422
5	0.0759	0.0681	0.0542	0.0375	0.0332	0.0200	0.0529
6	0.0923	0.0828	0.0659	0.0456	0.0404	0.0243	0.0643
7	0.1097	0.0984	0.0784	0.0542	0.0480	0.0288	0.0764
8	0.1282	0.1150	0.0916	0.0634	0.0561	0.0337	0.0892
9	0.1478	0.1326	0.1056	0.0731	0.0646	0.0389	0.1029
10	0.1687	0.1513	0.1205	0.0834	0.0738	0.0443	0.1174
11	0.1908	0.1712	0.1363	0.0943	0.0834	0.0502	0.1328
12	0.2143	0.1923	0.1531	0.1060	0.0937	0.0563	0.1492
13	0.2392	0.2146	0.1709	0.1183	0.1046	0.0629	0.1666
14	0.2657	0.2384	0.1898	0.1314	0.1162	0.0699	0.1850
15	0.2938	0.2636	0.2099	0.1453	0.1285	0.0773	0.2046
16	0.3237	0.2905	0.2313	0.1601	0.1416	0.0851	0.2254
17	0.3556	0.3190	0.2541	0.1758	0.1555	0.0935	0.2476
18	0.3894	0.3494	0.2783	0.1926	0.1703	0.1024	0.2711
19	0.4255	0.3818	0.3041	0.2104	0.1861	0.1119	0.2963
20	0.4640	0.4164	0.3316	0.2295	0.2029	0.1220	0.3231
21	0.5052	0.4533	0.3609	0.2498	0.2209	0.1328	0.3517
22	0.5491	0.4927	0.3923	0.2715	0.2401	0.1444	0.3823
23	0.5960	0.5348	0.4259	0.2947	0.2606	0.1567	0.4150
24	0.6463	0.5799	0.4618	0.3196	0.2826	0.1699	0.4500
25	0.7002	0.6282	0.5003	0.3462	0.3062	0.1841	0.4875

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1276	0.1061	0.0858	0.0522	0.0525	0.0386	0.0875
2	0.2201	0.1829	0.1480	0.0901	0.0906	0.0665	0.1508
3	0.3112	0.2586	0.2093	0.1274	0.1281	0.0941	0.2133
4	0.4085	0.3394	0.2747	0.1672	0.1681	0.1235	0.2799
5	0.5122	0.4256	0.3445	0.2097	0.2108	0.1548	0.3510
6	0.6226	0.5174	0.4187	0.2548	0.2563	0.1882	0.4267
7	0.7400	0.6150	0.4977	0.3029	0.3046	0.2237	0.5071
8	0.8648	0.7186	0.5816	0.3540	0.3559	0.2614	0.5926
9	0.9972	0.8287	0.6707	0.4082	0.4105	0.3014	0.6834
10	1.1379	0.9456	0.7653	0.4658	0.4684	0.3440	0.7798
11	1.2871	1.0697	0.8656	0.5269	0.5298	0.3891	0.8821
12	1.4456	1.2013	0.9722	0.5917	0.5950	0.4370	0.9907
13	1.6138	1.3411	1.0853	0.6606	0.6642	0.4878	1.1059
14	1.7924	1.4895	1.2054	0.7337	0.7378	0.5418	1.2283
15	1.9822	1.6472	1.3331	0.8114	0.8159	0.5992	1.3584
16	2.1840	1.8149	1.4688	0.8940	0.8989	0.6602	1.4967
17	2.3986	1.9933	1.6131	0.9818	0.9873	0.7250	1.6438
18	2.6272	2.1832	1.7668	1.0754	1.0813	0.7941	1.8004
19	2.8707	2.3856	1.9306	1.1751	1.1816	0.8677	1.9673
20	3.1305	2.6015	2.1053	1.2814	1.2885	0.9463	2.1453
21	3.4078	2.8320	2.2918	1.3949	1.4026	1.0301	2.3354
22	3.7041	3.0782	2.4911	1.5162	1.5246	1.1196	2.5384
23	4.0209	3.3415	2.7042	1.6459	1.6550	1.2154	2.7556
24	4.3601	3.6233	2.9323	1.7847	1.7946	1.3179	2.9880
25	4.7234	3.9252	3.1766	1.9334	1.9441	1.4277	3.2370

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1161	0.0965	0.0781	0.0475	0.0478	0.0351	0.0796
2	0.2002	0.1664	0.1346	0.0820	0.0824	0.0605	0.1372
3	0.2831	0.2352	0.1904	0.1159	0.1165	0.0856	0.1940
4	0.3716	0.3088	0.2499	0.1521	0.1529	0.1123	0.2546
5	0.4659	0.3872	0.3134	0.1907	0.1918	0.1408	0.3193
6	0.5664	0.4707	0.3809	0.2318	0.2331	0.1712	0.3881
7	0.6732	0.5594	0.4527	0.2756	0.2771	0.2035	0.4613
8	0.7867	0.6538	0.5291	0.3220	0.3238	0.2378	0.5391
9	0.9072	0.7539	0.6101	0.3714	0.3734	0.2742	0.6217
10	1.0351	0.8602	0.6962	0.4237	0.4261	0.3129	0.7094
11	1.1709	0.9731	0.7875	0.4793	0.4820	0.3539	0.8024
12	1.3151	1.0928	0.8844	0.5383	0.5413	0.3975	0.9012
13	1.4681	1.2200	0.9873	0.6009	0.6043	0.4438	1.0061
14	1.6306	1.3550	1.0966	0.6674	0.6711	0.4929	1.1174
15	1.8032	1.4985	1.2127	0.7381	0.7422	0.5451	1.2358
16	1.9868	1.6510	1.3361	0.8133	0.8178	0.6005	1.3615
17	2.1820	1.8133	1.4675	0.8932	0.8981	0.6596	1.4954
18	2.3900	1.9861	1.6073	0.9783	0.9837	0.7224	1.6379
19	2.6115	2.1702	1.7563	1.0690	1.0749	0.7894	1.7897
20	2.8478	2.3666	1.9152	1.1657	1.1722	0.8608	1.9516
21	3.1001	2.5762	2.0849	1.2690	1.2760	0.9371	2.1245
22	3.3696	2.8002	2.2662	1.3793	1.3869	1.0185	2.3092
23	3.6579	3.0398	2.4600	1.4973	1.5056	1.1057	2.5068
24	3.9664	3.2962	2.6675	1.6236	1.6326	1.1989	2.7182
25	4.2969	3.5708	2.8898	1.7589	1.7686	1.2988	2.9447

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1091	0.0907	0.0734	0.0447	0.0449	0.0330	0.0748
2	0.1881	0.1563	0.1265	0.0770	0.0774	0.0569	0.1289
3	0.2660	0.2210	0.1789	0.1089	0.1095	0.0804	0.1823
4	0.3491	0.2901	0.2348	0.1429	0.1437	0.1055	0.2392
5	0.4377	0.3638	0.2944	0.1792	0.1802	0.1323	0.3000
6	0.5321	0.4422	0.3579	0.2178	0.2190	0.1608	0.3647
7	0.6325	0.5256	0.4253	0.2589	0.2603	0.1912	0.4334
8	0.7391	0.6142	0.4970	0.3025	0.3042	0.2234	0.5065
9	0.8523	0.7083	0.5732	0.3489	0.3508	0.2576	0.5841
10	0.9725	0.8082	0.6540	0.3981	0.4003	0.2940	0.6665
11	1.1001	0.9142	0.7398	0.4503	0.4528	0.3325	0.7539
12	1.2355	1.0267	0.8309	0.5057	0.5085	0.3735	0.8467
13	1.3792	1.1462	0.9276	0.5646	0.5677	0.4169	0.9452
14	1.5319	1.2730	1.0302	0.6271	0.6305	0.4630	1.0498
15	1.6941	1.4078	1.1393	0.6935	0.6973	0.5121	1.1610
16	1.8665	1.5511	1.2553	0.7640	0.7683	0.5642	1.2792
17	2.0500	1.7036	1.3787	0.8391	0.8438	0.6197	1.4049
18	2.2453	1.8659	1.5100	0.9191	0.9242	0.6787	1.5387
19	2.4535	2.0389	1.6500	1.0043	1.0099	0.7416	1.6814
20	2.6755	2.2234	1.7993	1.0952	1.1012	0.8087	1.8335
21	2.9125	2.4204	1.9587	1.1922	1.1988	0.8804	1.9960
22	3.1657	2.6308	2.1290	1.2958	1.3030	0.9569	2.1695
23	3.4365	2.8558	2.3111	1.4067	1.4145	1.0388	2.3551
24	3.7264	3.0967	2.5061	1.5253	1.5338	1.1264	2.5537
25	4.0369	3.3547	2.7149	1.6524	1.6616	1.2202	2.7665

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0983	0.0816	0.0661	0.0402	0.0404	0.0297	0.0673
2	0.1694	0.1408	0.1139	0.0693	0.0697	0.0512	0.1161
3	0.2395	0.1991	0.1611	0.0980	0.0986	0.0724	0.1642
4	0.3144	0.2613	0.2115	0.1287	0.1294	0.0950	0.2155
5	0.3943	0.3276	0.2651	0.1614	0.1623	0.1192	0.2702
6	0.4793	0.3983	0.3223	0.1962	0.1973	0.1449	0.3284
7	0.5696	0.4734	0.3831	0.2332	0.2345	0.1722	0.3904
8	0.6657	0.5532	0.4477	0.2725	0.2740	0.2012	0.4562
9	0.7676	0.6379	0.5163	0.3142	0.3160	0.2320	0.5261
10	0.8759	0.7279	0.5891	0.3585	0.3605	0.2648	0.6003
11	0.9908	0.8234	0.6663	0.4056	0.4078	0.2995	0.6790
12	1.1128	0.9247	0.7484	0.4555	0.4580	0.3364	0.7626
13	1.2422	1.0323	0.8354	0.5085	0.5113	0.3755	0.8513
14	1.3797	1.1466	0.9279	0.5648	0.5679	0.4171	0.9455
15	1.5258	1.2680	1.0262	0.6246	0.6280	0.4612	1.0457
16	1.6811	1.3971	1.1306	0.6881	0.6920	0.5082	1.1521
17	1.8464	1.5344	1.2417	0.7558	0.7600	0.5581	1.2653
18	2.0223	1.6806	1.3601	0.8278	0.8324	0.6113	1.3859
19	2.2098	1.8364	1.4861	0.9045	0.9095	0.6680	1.5144
20	2.4097	2.0026	1.6206	0.9864	0.9919	0.7284	1.6514
21	2.6232	2.1799	1.7642	1.0738	1.0797	0.7929	1.7977
22	2.8513	2.3695	1.9175	1.1671	1.1736	0.8619	1.9540
23	3.0952	2.5722	2.0816	1.2670	1.2740	0.9356	2.1212
24	3.3563	2.7891	2.2572	1.3738	1.3814	1.0145	2.3001
25	3.6359	3.0215	2.4452	1.4883	1.4965	1.0990	2.4917

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: Greater Than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0867	0.0720	0.0583	0.0355	0.0357	0.0262	0.0594
2	0.1495	0.1242	0.1005	0.0612	0.0615	0.0452	0.1024
3	0.2114	0.1756	0.1421	0.0865	0.0870	0.0639	0.1448
4	0.2774	0.2305	0.1866	0.1136	0.1142	0.0839	0.1901
5	0.3479	0.2891	0.2340	0.1424	0.1432	0.1052	0.2384
6	0.4229	0.3514	0.2844	0.1731	0.1741	0.1278	0.2898
7	0.5026	0.4177	0.3380	0.2057	0.2069	0.1519	0.3444
8	0.5873	0.4881	0.3950	0.2404	0.2418	0.1775	0.4025
9	0.6773	0.5629	0.4555	0.2773	0.2788	0.2047	0.4642
10	0.7728	0.6423	0.5198	0.3164	0.3181	0.2336	0.5296
11	0.8742	0.7265	0.5879	0.3579	0.3598	0.2643	0.5991
12	0.9818	0.8159	0.6603	0.4019	0.4041	0.2968	0.6729
13	1.0961	0.9109	0.7371	0.4487	0.4511	0.3313	0.7511
14	1.2174	1.0117	0.8187	0.4983	0.5011	0.3680	0.8343
15	1.3463	1.1188	0.9054	0.5511	0.5541	0.4069	0.9226
16	1.4833	1.2327	0.9976	0.6072	0.6105	0.4484	1.0165
17	1.6291	1.3539	1.0956	0.6669	0.6706	0.4924	1.1165
18	1.7844	1.4829	1.2000	0.7304	0.7344	0.5394	1.2228
19	1.9498	1.6203	1.3113	0.7981	0.8025	0.5894	1.3362
20	2.1262	1.7669	1.4299	0.8703	0.8752	0.6427	1.4571
21	2.3146	1.9235	1.5566	0.9474	0.9527	0.6996	1.5862
22	2.5158	2.0907	1.6919	1.0298	1.0355	0.7605	1.7241
23	2.7310	2.2695	1.8367	1.1179	1.1241	0.8255	1.8716
24	2.9614	2.4610	1.9916	1.2122	1.2189	0.8951	2.0294
25	3.2081	2.6660	2.1575	1.3132	1.3205	0.9697	2.1985

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1175	0.0977	0.0791	0.0481	0.0484	0.0355	0.0806
2	0.2027	0.1684	0.1363	0.0830	0.0834	0.0613	0.1389
3	0.2866	0.2382	0.1927	0.1173	0.1180	0.0866	0.1964
4	0.3762	0.3126	0.2530	0.1540	0.1548	0.1137	0.2578
5	0.4717	0.3920	0.3172	0.1931	0.1941	0.1426	0.3233
6	0.5734	0.4765	0.3856	0.2347	0.2360	0.1733	0.3929
7	0.6815	0.5663	0.4583	0.2790	0.2805	0.2060	0.4670
8	0.7964	0.6618	0.5356	0.3260	0.3278	0.2407	0.5458
9	0.9184	0.7632	0.6176	0.3759	0.3780	0.2776	0.6294
10	1.0479	0.8708	0.7048	0.4290	0.4313	0.3168	0.7181
11	1.1854	0.9851	0.7972	0.4852	0.4879	0.3583	0.8124
12	1.3313	1.1063	0.8953	0.5449	0.5480	0.4024	0.9123
13	1.4862	1.2351	0.9995	0.6084	0.6117	0.4492	1.0185
14	1.6507	1.3718	1.1101	0.6757	0.6794	0.4990	1.1312
15	1.8255	1.5170	1.2277	0.7472	0.7514	0.5518	1.2510
16	2.0113	1.6714	1.3526	0.8233	0.8279	0.6080	1.3784
17	2.2090	1.8357	1.4856	0.9042	0.9092	0.6677	1.5138
18	2.4195	2.0106	1.6272	0.9904	0.9959	0.7313	1.6581
19	2.6438	2.1970	1.7780	1.0822	1.0882	0.7991	1.8118
20	2.8830	2.3958	1.9389	1.1801	1.1866	0.8715	1.9757
21	3.1384	2.6081	2.1106	1.2846	1.2918	0.9486	2.1508
22	3.4112	2.8348	2.2941	1.3963	1.4041	1.0311	2.3377
23	3.7031	3.0773	2.4904	1.5158	1.5242	1.1193	2.5377
24	4.0154	3.3369	2.7004	1.6436	1.6527	1.2137	2.7518
25	4.3499	3.6149	2.9254	1.7806	1.7904	1.3149	2.9811

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1111	0.0923	0.0747	0.0455	0.0457	0.0336	0.0761
2	0.1915	0.1592	0.1288	0.0784	0.0788	0.0579	0.1313
3	0.2708	0.2251	0.1821	0.1109	0.1115	0.0819	0.1856
4	0.3555	0.2954	0.2391	0.1455	0.1463	0.1075	0.2436
5	0.4458	0.3704	0.2998	0.1825	0.1835	0.1347	0.3055
6	0.5419	0.4503	0.3644	0.2218	0.2230	0.1638	0.3713
7	0.6441	0.5352	0.4331	0.2636	0.2651	0.1947	0.4414
8	0.7526	0.6255	0.5062	0.3081	0.3098	0.2275	0.5158
9	0.8680	0.7213	0.5837	0.3553	0.3572	0.2624	0.5948
10	0.9904	0.8230	0.6660	0.4054	0.4076	0.2994	0.6787
11	1.1203	0.9310	0.7534	0.4586	0.4611	0.3386	0.7677
12	1.2582	1.0456	0.8461	0.5150	0.5179	0.3803	0.8622
13	1.4045	1.1672	0.9446	0.5749	0.5781	0.4246	0.9625
14	1.5600	1.2964	1.0491	0.6386	0.6421	0.4716	1.0691
15	1.7252	1.4337	1.1602	0.7062	0.7101	0.5215	1.1823
16	1.9008	1.5796	1.2783	0.7781	0.7824	0.5746	1.3026
17	2.0876	1.7349	1.4040	0.8545	0.8593	0.6310	1.4307
18	2.2866	1.9002	1.5378	0.9360	0.9411	0.6912	1.5670
19	2.4985	2.0763	1.6803	1.0227	1.0284	0.7552	1.7123
20	2.7246	2.2642	1.8324	1.1153	1.1215	0.8236	1.8672
21	2.9660	2.4648	1.9947	1.2141	1.2208	0.8965	2.0326
22	3.2238	2.6791	2.1681	1.3196	1.3269	0.9745	2.2093
23	3.4996	2.9083	2.3536	1.4325	1.4404	1.0578	2.3983
24	3.7948	3.1536	2.5521	1.5533	1.5619	1.1471	2.6006
25	4.1110	3.4163	2.7647	1.6828	1.6921	1.2426	2.8173

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1062	0.0882	0.0714	0.0435	0.0437	0.0321	0.0728
2	0.1831	0.1521	0.1231	0.0749	0.0753	0.0553	0.1254
3	0.2588	0.2151	0.1741	0.1059	0.1065	0.0782	0.1774
4	0.3398	0.2823	0.2285	0.1391	0.1398	0.1027	0.2328
5	0.4260	0.3540	0.2865	0.1744	0.1753	0.1288	0.2920
6	0.5179	0.4304	0.3483	0.2120	0.2132	0.1565	0.3549
7	0.6155	0.5115	0.4140	0.2520	0.2533	0.1861	0.4218
8	0.7193	0.5977	0.4837	0.2944	0.2961	0.2174	0.4929
9	0.8295	0.6893	0.5578	0.3395	0.3414	0.2507	0.5685
10	0.9465	0.7865	0.6365	0.3874	0.3896	0.2861	0.6486
11	1.0706	0.8897	0.7200	0.4382	0.4407	0.3236	0.7337
12	1.2024	0.9992	0.8086	0.4922	0.4949	0.3635	0.8240
13	1.3423	1.1155	0.9027	0.5495	0.5525	0.4057	0.9199
14	1.4909	1.2390	1.0026	0.6103	0.6136	0.4507	1.0217
15	1.6487	1.3701	1.1088	0.6749	0.6786	0.4984	1.1299
16	1.8166	1.5096	1.2217	0.7436	0.7477	0.5491	1.2449
17	1.9951	1.6580	1.3418	0.8167	0.8212	0.6031	1.3673
18	2.1852	1.8160	1.4696	0.8945	0.8994	0.6605	1.4975
19	2.3878	1.9843	1.6059	0.9774	0.9828	0.7218	1.6364
20	2.6039	2.1639	1.7512	1.0659	1.0718	0.7871	1.7844
21	2.8345	2.3555	1.9063	1.1603	1.1667	0.8568	1.9425
22	3.0810	2.5604	2.0720	1.2612	1.2681	0.9313	2.1114
23	3.3445	2.7794	2.2493	1.3690	1.3766	1.0110	2.2920
24	3.6266	3.0138	2.4390	1.4845	1.4927	1.0962	2.4854
25	3.9288	3.2649	2.6422	1.6082	1.6171	1.1876	2.6924

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1017	0.0845	0.0684	0.0416	0.0418	0.0307	0.0697
2	0.1753	0.1457	0.1179	0.0718	0.0721	0.0530	0.1201
3	0.2478	0.2060	0.1667	0.1015	0.1020	0.0749	0.1699
4	0.3253	0.2704	0.2188	0.1332	0.1339	0.0983	0.2230
5	0.4079	0.3390	0.2743	0.1670	0.1679	0.1233	0.2796
6	0.4959	0.4121	0.3335	0.2030	0.2041	0.1499	0.3398
7	0.5894	0.4898	0.3964	0.2413	0.2426	0.1782	0.4039
8	0.6888	0.5724	0.4632	0.2819	0.2835	0.2082	0.4720
9	0.7943	0.6601	0.5342	0.3251	0.3269	0.2401	0.5443
10	0.9063	0.7532	0.6095	0.3710	0.3730	0.2739	0.6211
11	1.0252	0.8520	0.6895	0.4196	0.4220	0.3099	0.7026
12	1.1514	0.9568	0.7743	0.4713	0.4739	0.3480	0.7890
13	1.2853	1.0681	0.8644	0.5261	0.5290	0.3885	0.8809
14	1.4276	1.1864	0.9601	0.5844	0.5876	0.4315	0.9784
15	1.5788	1.3120	1.0618	0.6462	0.6498	0.4772	1.0819
16	1.7395	1.4455	1.1698	0.7120	0.7160	0.5258	1.1921
17	1.9104	1.5876	1.2848	0.7820	0.7863	0.5775	1.3092
18	2.0925	1.7389	1.4072	0.8565	0.8613	0.6325	1.4340
19	2.2865	1.9001	1.5377	0.9359	0.9411	0.6911	1.5669
20	2.4934	2.0720	1.6768	1.0206	1.0263	0.7537	1.7087
21	2.7142	2.2556	1.8254	1.1110	1.1172	0.8204	1.8601
22	2.9502	2.4517	1.9841	1.2076	1.2143	0.8918	2.0218
23	3.2026	2.6614	2.1538	1.3109	1.3182	0.9681	2.1948
24	3.4727	2.8859	2.3355	1.4215	1.4294	1.0497	2.3799
25	3.7621	3.1264	2.5301	1.5399	1.5485	1.1372	2.5782

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0975	0.0810	0.0656	0.0399	0.0401	0.0295	0.0668
2	0.1682	0.1397	0.1131	0.0688	0.0692	0.0508	0.1152
3	0.2378	0.1976	0.1599	0.0973	0.0979	0.0719	0.1629
4	0.3121	0.2594	0.2099	0.1277	0.1285	0.0943	0.2139
5	0.3913	0.3252	0.2632	0.1602	0.1611	0.1183	0.2682
6	0.4757	0.3953	0.3199	0.1947	0.1958	0.1438	0.3260
7	0.5654	0.4699	0.3802	0.2314	0.2327	0.1709	0.3875
8	0.6607	0.5491	0.4444	0.2705	0.2720	0.1997	0.4528
9	0.7620	0.6332	0.5124	0.3119	0.3136	0.2303	0.5222
10	0.8694	0.7225	0.5847	0.3559	0.3578	0.2628	0.5958
11	0.9835	0.8173	0.6614	0.4026	0.4048	0.2973	0.6740
12	1.1045	0.9179	0.7428	0.4521	0.4546	0.3339	0.7569
13	1.2330	1.0247	0.8292	0.5047	0.5075	0.3727	0.8450
14	1.3695	1.1381	0.9210	0.5606	0.5637	0.4140	0.9385
15	1.5145	1.2586	1.0185	0.6199	0.6234	0.4578	1.0379
16	1.6687	1.3867	1.1222	0.6830	0.6868	0.5044	1.1435
17	1.8327	1.5230	1.2325	0.7502	0.7543	0.5540	1.2559
18	2.0073	1.6681	1.3500	0.8217	0.8262	0.6068	1.3756
19	2.1934	1.8228	1.4751	0.8978	0.9028	0.6630	1.5031
20	2.3919	1.9877	1.6086	0.9791	0.9845	0.7230	1.6392
21	2.6037	2.1638	1.7511	1.0658	1.0717	0.7870	1.7844
22	2.8301	2.3519	1.9033	1.1585	1.1649	0.8555	1.9395
23	3.0722	2.5531	2.0661	1.2576	1.2645	0.9286	2.1054
24	3.3313	2.7684	2.2404	1.3636	1.3712	1.0070	2.2830
25	3.6089	2.9991	2.4271	1.4773	1.4854	1.0909	2.4732

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0942	0.0783	0.0634	0.0386	0.0388	0.0285	0.0646
2	0.1624	0.1350	0.1092	0.0665	0.0669	0.0491	0.1113
3	0.2297	0.1909	0.1545	0.0940	0.0945	0.0694	0.1574
4	0.3015	0.2506	0.2028	0.1234	0.1241	0.0911	0.2066
5	0.3781	0.3142	0.2542	0.1548	0.1556	0.1143	0.2591
6	0.4596	0.3819	0.3091	0.1881	0.1892	0.1389	0.3149
7	0.5462	0.4539	0.3673	0.2236	0.2248	0.1651	0.3743
8	0.6383	0.5304	0.4293	0.2613	0.2627	0.1929	0.4374
9	0.7361	0.6117	0.4950	0.3013	0.3030	0.2225	0.5044
10	0.8399	0.6980	0.5649	0.3438	0.3457	0.2539	0.5756
11	0.9501	0.7895	0.6389	0.3889	0.3911	0.2872	0.6511
12	1.0670	0.8867	0.7176	0.4368	0.4392	0.3225	0.7312
13	1.1912	0.9899	0.8011	0.4876	0.4903	0.3601	0.8163
14	1.3230	1.0995	0.8898	0.5416	0.5446	0.3999	0.9067
15	1.4631	1.2159	0.9840	0.5989	0.6022	0.4423	1.0027
16	1.6120	1.3396	1.0841	0.6599	0.6635	0.4873	1.1047
17	1.7705	1.4713	1.1907	0.7247	0.7287	0.5352	1.2133
18	1.9392	1.6115	1.3041	0.7938	0.7982	0.5862	1.3289
19	2.1190	1.7609	1.4250	0.8674	0.8722	0.6405	1.4521
20	2.3107	1.9202	1.5540	0.9458	0.9511	0.6985	1.5835
21	2.5154	2.0903	1.6916	1.0296	1.0353	0.7603	1.7238
22	2.7341	2.2721	1.8387	1.1192	1.1253	0.8264	1.8737
23	2.9680	2.4664	1.9960	1.2149	1.2216	0.8971	2.0340
24	3.2183	2.6745	2.1644	1.3174	1.3246	0.9728	2.2055
25	3.4864	2.8973	2.3447	1.4271	1.4350	1.0539	2.3893

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0911	0.0757	0.0613	0.0373	0.0375	0.0275	0.0624
2	0.1571	0.1306	0.1057	0.0643	0.0647	0.0475	0.1077
3	0.2221	0.1846	0.1494	0.0909	0.0914	0.0671	0.1522
4	0.2916	0.2423	0.1961	0.1194	0.1200	0.0881	0.1998
5	0.3656	0.3039	0.2459	0.1497	0.1505	0.1105	0.2506
6	0.4445	0.3694	0.2989	0.1819	0.1829	0.1344	0.3046
7	0.5283	0.4390	0.3553	0.2162	0.2174	0.1597	0.3620
8	0.6174	0.5130	0.4152	0.2527	0.2541	0.1866	0.4231
9	0.7119	0.5916	0.4788	0.2914	0.2930	0.2152	0.4879
10	0.8123	0.6751	0.5463	0.3325	0.3344	0.2455	0.5567
11	0.9189	0.7636	0.6180	0.3761	0.3782	0.2778	0.6297
12	1.0320	0.8576	0.6940	0.4224	0.4248	0.3119	0.7072
13	1.1521	0.9574	0.7748	0.4716	0.4742	0.3482	0.7895
14	1.2796	1.0634	0.8606	0.5238	0.5267	0.3868	0.8769
15	1.4151	1.1760	0.9517	0.5792	0.5824	0.4277	0.9698
16	1.5591	1.2957	1.0485	0.6382	0.6417	0.4713	1.0685
17	1.7124	1.4230	1.1516	0.7009	0.7048	0.5176	1.1735
18	1.8755	1.5586	1.2613	0.7677	0.7720	0.5669	1.2853
19	2.0494	1.7031	1.3783	0.8389	0.8435	0.6195	1.4045
20	2.2348	1.8572	1.5030	0.9148	0.9199	0.6755	1.5316
21	2.4328	2.0217	1.6361	0.9958	1.0013	0.7354	1.6672
22	2.6443	2.1975	1.7784	1.0824	1.0884	0.7993	1.8122
23	2.8705	2.3855	1.9305	1.1750	1.1815	0.8677	1.9672
24	3.1127	2.5867	2.0933	1.2741	1.2812	0.9409	2.1331
25	3.3720	2.8022	2.2677	1.3803	1.3879	1.0193	2.3109

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **8%**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0882	0.0733	0.0593	0.0361	0.0363	0.0267	0.0605
2	0.1521	0.1264	0.1023	0.0623	0.0626	0.0460	0.1042
3	0.2151	0.1787	0.1447	0.0880	0.0885	0.0650	0.1474
4	0.2823	0.2346	0.1899	0.1156	0.1162	0.0853	0.1935
5	0.3540	0.2942	0.2381	0.1449	0.1457	0.1070	0.2426
6	0.4303	0.3576	0.2894	0.1762	0.1771	0.1301	0.2949
7	0.5115	0.4251	0.3440	0.2094	0.2105	0.1546	0.3505
8	0.5977	0.4967	0.4020	0.2447	0.2460	0.1807	0.4096
9	0.6893	0.5728	0.4636	0.2822	0.2837	0.2084	0.4724
10	0.7865	0.6536	0.5289	0.3219	0.3237	0.2377	0.5390
11	0.8897	0.7394	0.5983	0.3642	0.3662	0.2689	0.6097
12	0.9992	0.8304	0.6720	0.4090	0.4113	0.3020	0.6848
13	1.1155	0.9270	0.7502	0.4566	0.4591	0.3372	0.7644
14	1.2389	1.0296	0.8332	0.5071	0.5099	0.3745	0.8490
15	1.3701	1.1386	0.9214	0.5608	0.5639	0.4141	0.9389
16	1.5096	1.2545	1.0152	0.6179	0.6213	0.4563	1.0345
17	1.6579	1.3778	1.1150	0.6787	0.6824	0.5012	1.1362
18	1.8159	1.5091	1.2213	0.7433	0.7474	0.5489	1.2445
19	1.9843	1.6490	1.3345	0.8122	0.8167	0.5998	1.3598
20	2.1638	1.7982	1.4552	0.8857	0.8906	0.6541	1.4829
21	2.3555	1.9575	1.5841	0.9642	0.9695	0.7120	1.6142
22	2.5603	2.1277	1.7219	1.0480	1.0538	0.7739	1.7546
23	2.7793	2.3097	1.8691	1.1377	1.1440	0.8401	1.9047
24	3.0137	2.5045	2.0268	1.2336	1.2405	0.9110	2.0653
25	3.2648	2.7131	2.1957	1.3364	1.3438	0.9869	2.2374

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0855	0.0711	0.0575	0.0350	0.0352	0.0258	0.0586
2	0.1474	0.1225	0.0992	0.0604	0.0607	0.0446	0.1010
3	0.2085	0.1732	0.1402	0.0853	0.0858	0.0630	0.1429
4	0.2736	0.2274	0.1840	0.1120	0.1126	0.0827	0.1875
5	0.3431	0.2851	0.2308	0.1405	0.1412	0.1037	0.2351
6	0.4171	0.3466	0.2805	0.1707	0.1717	0.1261	0.2858
7	0.4957	0.4120	0.3334	0.2029	0.2040	0.1498	0.3397
8	0.5793	0.4814	0.3896	0.2371	0.2384	0.1751	0.3970
9	0.6681	0.5552	0.4493	0.2735	0.2750	0.2019	0.4578
10	0.7623	0.6335	0.5127	0.3120	0.3138	0.2304	0.5224
11	0.8623	0.7166	0.5799	0.3530	0.3549	0.2606	0.5909
12	0.9684	0.8048	0.6513	0.3964	0.3986	0.2927	0.6637
13	1.0811	0.8984	0.7271	0.4425	0.4450	0.3268	0.7409
14	1.2008	0.9979	0.8075	0.4915	0.4942	0.3630	0.8229
15	1.3279	1.1035	0.8930	0.5436	0.5466	0.4014	0.9100
16	1.4631	1.2158	0.9839	0.5989	0.6022	0.4422	1.0027
17	1.6069	1.3354	1.0807	0.6578	0.6614	0.4857	1.1012
18	1.7600	1.4626	1.1836	0.7204	0.7244	0.5320	1.2061
19	1.9231	1.5982	1.2934	0.7872	0.7916	0.5813	1.3179
20	2.0972	1.7428	1.4104	0.8584	0.8632	0.6339	1.4372
21	2.2829	1.8972	1.5353	0.9345	0.9397	0.6901	1.5645
22	2.4814	2.0621	1.6688	1.0157	1.0214	0.7501	1.7005
23	2.6937	2.2385	1.8116	1.1026	1.1087	0.8142	1.8460
24	2.9209	2.4273	1.9644	1.1956	1.2022	0.8829	2.0017
25	3.1643	2.6296	2.1280	1.2952	1.3024	0.9565	2.1685

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0830	0.0689	0.0558	0.0340	0.0341	0.0251	0.0568
2	0.1430	0.1189	0.0962	0.0585	0.0589	0.0432	0.0980
3	0.2022	0.1681	0.1360	0.0828	0.0832	0.0611	0.1386
4	0.2655	0.2206	0.1785	0.1087	0.1093	0.0802	0.1819
5	0.3329	0.2766	0.2239	0.1363	0.1370	0.1006	0.2281
6	0.4046	0.3363	0.2721	0.1656	0.1665	0.1223	0.2773
7	0.4809	0.3997	0.3234	0.1969	0.1980	0.1454	0.3296
8	0.5620	0.4670	0.3780	0.2301	0.2313	0.1699	0.3851
9	0.6481	0.5386	0.4359	0.2653	0.2668	0.1959	0.4442
10	0.7395	0.6145	0.4973	0.3027	0.3044	0.2235	0.5068
11	0.8365	0.6952	0.5626	0.3424	0.3443	0.2529	0.5733
12	0.9395	0.7807	0.6318	0.3846	0.3867	0.2840	0.6438
13	1.0488	0.8716	0.7053	0.4293	0.4317	0.3170	0.7187
14	1.1649	0.9680	0.7834	0.4768	0.4795	0.3521	0.7983
15	1.2882	1.0705	0.8664	0.5273	0.5302	0.3894	0.8828
16	1.4194	1.1795	0.9545	0.5810	0.5842	0.4290	0.9727
17	1.5589	1.2955	1.0484	0.6381	0.6416	0.4712	1.0683
18	1.7074	1.4189	1.1483	0.6989	0.7028	0.5161	1.1701
19	1.8657	1.5504	1.2547	0.7637	0.7679	0.5639	1.2786
20	2.0345	1.6907	1.3682	0.8328	0.8374	0.6150	1.3943
21	2.2147	1.8405	1.4894	0.9066	0.9116	0.6695	1.5178
22	2.4073	2.0005	1.6190	0.9854	0.9908	0.7277	1.6497
23	2.6132	2.1716	1.7574	1.0697	1.0756	0.7899	1.7909
24	2.8336	2.3548	1.9057	1.1599	1.1663	0.8565	1.9419
25	3.0697	2.5510	2.0645	1.2565	1.2635	0.9279	2.1037

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0717	0.0596	0.0482	0.0293	0.0295	0.0217	0.0491
2	0.1236	0.1027	0.0831	0.0506	0.0509	0.0374	0.0847
3	0.1747	0.1452	0.1175	0.0715	0.0719	0.0528	0.1197
4	0.2294	0.1906	0.1543	0.0939	0.0944	0.0693	0.1572
5	0.2876	0.2390	0.1934	0.1177	0.1184	0.0869	0.1971
6	0.3496	0.2905	0.2351	0.1431	0.1439	0.1057	0.2396
7	0.4155	0.3453	0.2795	0.1701	0.1710	0.1256	0.2848
8	0.4856	0.4035	0.3266	0.1988	0.1999	0.1468	0.3328
9	0.5600	0.4654	0.3766	0.2292	0.2305	0.1693	0.3838
10	0.6390	0.5310	0.4297	0.2615	0.2630	0.1931	0.4379
11	0.7228	0.6006	0.4861	0.2959	0.2975	0.2185	0.4953
12	0.8117	0.6746	0.5459	0.3323	0.3341	0.2454	0.5563
13	0.9062	0.7531	0.6094	0.3709	0.3730	0.2739	0.6210
14	1.0065	0.8364	0.6769	0.4120	0.4143	0.3042	0.6898
15	1.1131	0.9250	0.7486	0.4556	0.4581	0.3364	0.7628
16	1.2264	1.0191	0.8248	0.5020	0.5048	0.3707	0.8404
17	1.3469	1.1193	0.9058	0.5513	0.5544	0.4071	0.9230
18	1.4752	1.2260	0.9921	0.6039	0.6072	0.4459	1.0110
19	1.6120	1.3396	1.0841	0.6598	0.6635	0.4873	1.1047
20	1.7579	1.4608	1.1822	0.7196	0.7235	0.5314	1.2047
21	1.9136	1.5902	1.2869	0.7833	0.7876	0.5784	1.3114
22	2.0800	1.7285	1.3988	0.8514	0.8561	0.6287	1.4254
23	2.2579	1.8764	1.5185	0.9242	0.9293	0.6825	1.5473
24	2.4483	2.0346	1.6466	1.0022	1.0077	0.7401	1.6779
25	2.6523	2.2041	1.7837	1.0857	1.0917	0.8017	1.8177

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1064	0.0884	0.0715	0.0435	0.0438	0.0322	0.0729
2	0.1834	0.1524	0.1233	0.0751	0.0755	0.0554	0.1257
3	0.2593	0.2155	0.1744	0.1061	0.1067	0.0784	0.1777
4	0.3404	0.2829	0.2289	0.1393	0.1401	0.1029	0.2333
5	0.4268	0.3547	0.2870	0.1747	0.1757	0.1290	0.2925
6	0.5188	0.4312	0.3489	0.2124	0.2135	0.1568	0.3556
7	0.6167	0.5125	0.4147	0.2524	0.2538	0.1864	0.4226
8	0.7206	0.5989	0.4846	0.2950	0.2966	0.2178	0.4939
9	0.8310	0.6906	0.5589	0.3402	0.3421	0.2512	0.5695
10	0.9482	0.7880	0.6377	0.3881	0.3903	0.2866	0.6498
11	1.0726	0.8914	0.7214	0.4391	0.4415	0.3242	0.7351
12	1.2047	1.0011	0.8102	0.4931	0.4958	0.3641	0.8256
13	1.3448	1.1176	0.9044	0.5505	0.5535	0.4065	0.9216
14	1.4937	1.2413	1.0045	0.6114	0.6148	0.4515	1.0236
15	1.6518	1.3727	1.1109	0.6762	0.6799	0.4993	1.1320
16	1.8200	1.5124	1.2240	0.7450	0.7491	0.5501	1.2472
17	1.9989	1.6611	1.3443	0.8182	0.8227	0.6042	1.3698
18	2.1893	1.8194	1.4724	0.8962	0.9011	0.6618	1.5004
19	2.3923	1.9880	1.6089	0.9792	0.9847	0.7231	1.6394
20	2.6087	2.1679	1.7544	1.0679	1.0738	0.7886	1.7878
21	2.8398	2.3600	1.9098	1.1624	1.1689	0.8584	1.9462
22	3.0867	2.5651	2.0759	1.2635	1.2705	0.9330	2.1154
23	3.3508	2.7846	2.2535	1.3716	1.3792	1.0129	2.2963
24	3.6334	3.0195	2.4436	1.4873	1.4955	1.0983	2.4900
25	3.9361	3.2710	2.6471	1.6112	1.6201	1.1898	2.6975

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0968	0.0804	0.0651	0.0396	0.0398	0.0292	0.0663
2	0.1668	0.1386	0.1122	0.0683	0.0687	0.0504	0.1143
3	0.2359	0.1960	0.1586	0.0966	0.0971	0.0713	0.1617
4	0.3097	0.2573	0.2082	0.1268	0.1275	0.0936	0.2122
5	0.3883	0.3227	0.2611	0.1589	0.1598	0.1174	0.2661
6	0.4720	0.3922	0.3174	0.1932	0.1943	0.1427	0.3235
7	0.5610	0.4662	0.3773	0.2296	0.2309	0.1696	0.3845
8	0.6556	0.5448	0.4409	0.2683	0.2698	0.1982	0.4493
9	0.7560	0.6283	0.5084	0.3095	0.3112	0.2285	0.5181
10	0.8626	0.7169	0.5801	0.3531	0.3551	0.2607	0.5912
11	0.9758	0.8109	0.6562	0.3994	0.4016	0.2950	0.6687
12	1.0959	0.9107	0.7370	0.4486	0.4511	0.3313	0.7510
13	1.2234	1.0167	0.8228	0.5008	0.5035	0.3698	0.8384
14	1.3588	1.1292	0.9138	0.5562	0.5593	0.4107	0.9312
15	1.5027	1.2488	1.0106	0.6151	0.6185	0.4542	1.0298
16	1.6556	1.3759	1.1135	0.6777	0.6815	0.5005	1.1346
17	1.8184	1.5111	1.2229	0.7443	0.7484	0.5496	1.2461
18	1.9916	1.6551	1.3394	0.8152	0.8198	0.6020	1.3649
19	2.1763	1.8085	1.4636	0.8908	0.8958	0.6578	1.4914
20	2.3732	1.9722	1.5960	0.9714	0.9768	0.7174	1.6264
21	2.5834	2.1469	1.7374	1.0575	1.0633	0.7809	1.7704
22	2.8080	2.3335	1.8885	1.1494	1.1558	0.8488	1.9244
23	3.0482	2.5332	2.0500	1.2478	1.2547	0.9214	2.0890
24	3.3053	2.7468	2.2229	1.3530	1.3605	0.9991	2.2652
25	3.5807	2.9757	2.4081	1.4657	1.4738	1.0824	2.4539

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0909	0.0755	0.0611	0.0372	0.0374	0.0275	0.0623
2	0.1567	0.1303	0.1054	0.0642	0.0645	0.0474	0.1074
3	0.2216	0.1842	0.1490	0.0907	0.0912	0.0670	0.1519
4	0.2909	0.2418	0.1956	0.1191	0.1197	0.0879	0.1994
5	0.3648	0.3031	0.2453	0.1493	0.1501	0.1103	0.2500
6	0.4434	0.3685	0.2982	0.1815	0.1825	0.1340	0.3039
7	0.5270	0.4380	0.3544	0.2157	0.2169	0.1593	0.3612
8	0.6159	0.5118	0.4142	0.2521	0.2535	0.1862	0.4221
9	0.7103	0.5902	0.4777	0.2907	0.2923	0.2147	0.4867
10	0.8104	0.6735	0.5450	0.3317	0.3336	0.2450	0.5554
11	0.9167	0.7618	0.6165	0.3752	0.3773	0.2771	0.6282
12	1.0296	0.8556	0.6924	0.4214	0.4238	0.3112	0.7056
13	1.1494	0.9551	0.7730	0.4705	0.4731	0.3474	0.7877
14	1.2766	1.0609	0.8585	0.5225	0.5254	0.3859	0.8748
15	1.4117	1.1732	0.9494	0.5779	0.5811	0.4267	0.9675
16	1.5554	1.2926	1.0461	0.6367	0.6402	0.4702	1.0660
17	1.7083	1.4197	1.1489	0.6993	0.7032	0.5164	1.1707
18	1.8711	1.5549	1.2584	0.7659	0.7702	0.5656	1.2823
19	2.0446	1.6991	1.3750	0.8369	0.8415	0.6180	1.4012
20	2.2296	1.8528	1.4994	0.9126	0.9177	0.6739	1.5279
21	2.4271	2.0170	1.6323	0.9935	0.9990	0.7336	1.6633
22	2.6381	2.1923	1.7742	1.0799	1.0858	0.7974	1.8079
23	2.8638	2.3799	1.9260	1.1722	1.1787	0.8656	1.9626
24	3.1053	2.5806	2.0884	1.2711	1.2782	0.9387	2.1281
25	3.3641	2.7956	2.2624	1.3770	1.3846	1.0169	2.3054

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0819	0.0680	0.0551	0.0335	0.0337	0.0247	0.0561
2	0.1412	0.1173	0.0949	0.0578	0.0581	0.0427	0.0967
3	0.1996	0.1659	0.1342	0.0817	0.0822	0.0603	0.1368
4	0.2620	0.2177	0.1762	0.1073	0.1078	0.0792	0.1796
5	0.3285	0.2730	0.2210	0.1345	0.1352	0.0993	0.2252
6	0.3994	0.3319	0.2686	0.1635	0.1644	0.1207	0.2737
7	0.4747	0.3945	0.3192	0.1943	0.1954	0.1435	0.3253
8	0.5547	0.4610	0.3731	0.2271	0.2283	0.1677	0.3802
9	0.6397	0.5316	0.4302	0.2619	0.2633	0.1934	0.4384
10	0.7299	0.6066	0.4909	0.2988	0.3004	0.2206	0.5002
11	0.8257	0.6862	0.5553	0.3380	0.3398	0.2496	0.5658
12	0.9273	0.7706	0.6236	0.3796	0.3817	0.2803	0.6355
13	1.0352	0.8603	0.6962	0.4237	0.4261	0.3129	0.7094
14	1.1498	0.9555	0.7733	0.4706	0.4732	0.3475	0.7879
15	1.2715	1.0567	0.8551	0.5205	0.5234	0.3843	0.8714
16	1.4009	1.1642	0.9422	0.5735	0.5766	0.4235	0.9601
17	1.5386	1.2787	1.0348	0.6298	0.6333	0.4651	1.0544
18	1.6853	1.4005	1.1334	0.6898	0.6937	0.5094	1.1549
19	1.8415	1.5303	1.2384	0.7538	0.7580	0.5566	1.2620
20	2.0081	1.6688	1.3505	0.8220	0.8265	0.6070	1.3762
21	2.1860	1.8166	1.4701	0.8948	0.8998	0.6608	1.4981
22	2.3761	1.9746	1.5980	0.9726	0.9780	0.7182	1.6283
23	2.5793	2.1435	1.7347	1.0558	1.0617	0.7797	1.7676
24	2.7969	2.3243	1.8810	1.1449	1.1512	0.8454	1.9167
25	3.0299	2.5179	2.0377	1.2402	1.2471	0.9159	2.0764

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0722	0.0600	0.0486	0.0296	0.0297	0.0218	0.0495
2	0.1246	0.1035	0.0838	0.0510	0.0513	0.0377	0.0854
3	0.1761	0.1464	0.1184	0.0721	0.0725	0.0532	0.1207
4	0.2312	0.1921	0.1555	0.0946	0.0952	0.0699	0.1584
5	0.2899	0.2409	0.1950	0.1187	0.1193	0.0876	0.1987
6	0.3524	0.2928	0.2370	0.1442	0.1450	0.1065	0.2415
7	0.4188	0.3481	0.2817	0.1714	0.1724	0.1266	0.2870
8	0.4895	0.4067	0.3292	0.2004	0.2015	0.1479	0.3354
9	0.5644	0.4691	0.3796	0.2310	0.2323	0.1706	0.3868
10	0.6440	0.5352	0.4331	0.2636	0.2651	0.1947	0.4414
11	0.7285	0.6054	0.4899	0.2982	0.2999	0.2202	0.4993
12	0.8182	0.6799	0.5503	0.3349	0.3368	0.2473	0.5607
13	0.9134	0.7591	0.6143	0.3739	0.3760	0.2761	0.6260
14	1.0145	0.8431	0.6823	0.4153	0.4176	0.3067	0.6952
15	1.1219	0.9323	0.7545	0.4592	0.4618	0.3391	0.7689
16	1.2361	1.0272	0.8313	0.5060	0.5088	0.3736	0.8471
17	1.3576	1.1282	0.9130	0.5557	0.5588	0.4104	0.9304
18	1.4870	1.2357	1.0000	0.6087	0.6120	0.4495	1.0190
19	1.6248	1.3503	1.0927	0.6651	0.6688	0.4911	1.1135
20	1.7719	1.4724	1.1916	0.7253	0.7293	0.5356	1.2143
21	1.9288	1.6029	1.2972	0.7895	0.7939	0.5830	1.3218
22	2.0965	1.7422	1.4099	0.8582	0.8629	0.6337	1.4368
23	2.2759	1.8913	1.5306	0.9316	0.9367	0.6879	1.5597
24	2.4678	2.0508	1.6597	1.0102	1.0157	0.7460	1.6912
25	2.6734	2.2217	1.7979	1.0943	1.1004	0.8081	1.8321

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0980	0.0814	0.0659	0.0401	0.0403	0.0296	0.0671
2	0.1689	0.1404	0.1136	0.0691	0.0695	0.0511	0.1157
3	0.2388	0.1985	0.1606	0.0978	0.0983	0.0722	0.1637
4	0.3135	0.2605	0.2108	0.1283	0.1290	0.0948	0.2148
5	0.3931	0.3267	0.2644	0.1609	0.1618	0.1188	0.2694
6	0.4778	0.3971	0.3213	0.1956	0.1967	0.1444	0.3274
7	0.5679	0.4720	0.3819	0.2325	0.2338	0.1717	0.3892
8	0.6637	0.5515	0.4463	0.2717	0.2732	0.2006	0.4548
9	0.7653	0.6360	0.5147	0.3133	0.3150	0.2313	0.5245
10	0.8733	0.7257	0.5873	0.3575	0.3594	0.2640	0.5985
11	0.9878	0.8209	0.6643	0.4044	0.4066	0.2986	0.6770
12	1.1094	0.9219	0.7461	0.4541	0.4566	0.3353	0.7603
13	1.2385	1.0292	0.8329	0.5070	0.5098	0.3744	0.8488
14	1.3756	1.1431	0.9251	0.5631	0.5662	0.4158	0.9427
15	1.5212	1.2642	1.0231	0.6227	0.6261	0.4598	1.0425
16	1.6761	1.3929	1.1272	0.6861	0.6899	0.5066	1.1486
17	1.8408	1.5298	1.2380	0.7535	0.7577	0.5564	1.2615
18	2.0162	1.6755	1.3560	0.8253	0.8299	0.6095	1.3817
19	2.2031	1.8309	1.4817	0.9018	0.9068	0.6660	1.5098
20	2.4025	1.9965	1.6157	0.9834	0.9889	0.7262	1.6464
21	2.6153	2.1734	1.7589	1.0705	1.0765	0.7905	1.7923
22	2.8427	2.3624	1.9118	1.1636	1.1701	0.8593	1.9481
23	3.0859	2.5644	2.0753	1.2632	1.2701	0.9328	2.1148
24	3.3462	2.7807	2.2504	1.3697	1.3773	1.0115	2.2931
25	3.6250	3.0124	2.4379	1.4838	1.4920	1.0957	2.4842

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0926	0.0769	0.0623	0.0379	0.0381	0.0280	0.0634
2	0.1596	0.1326	0.1073	0.0653	0.0657	0.0482	0.1094
3	0.2257	0.1876	0.1518	0.0924	0.0929	0.0682	0.1547
4	0.2963	0.2462	0.1992	0.1213	0.1219	0.0896	0.2030
5	0.3715	0.3087	0.2498	0.1521	0.1529	0.1123	0.2546
6	0.4516	0.3753	0.3037	0.1848	0.1859	0.1365	0.3095
7	0.5367	0.4460	0.3610	0.2197	0.2209	0.1622	0.3678
8	0.6272	0.5212	0.4218	0.2567	0.2582	0.1896	0.4298
9	0.7233	0.6011	0.4864	0.2961	0.2977	0.2186	0.4957
10	0.8253	0.6858	0.5550	0.3378	0.3397	0.2495	0.5656
11	0.9336	0.7758	0.6278	0.3821	0.3843	0.2822	0.6398
12	1.0485	0.8713	0.7051	0.4292	0.4315	0.3169	0.7185
13	1.1705	0.9727	0.7872	0.4791	0.4818	0.3538	0.8021
14	1.3000	1.0803	0.8743	0.5321	0.5351	0.3930	0.8909
15	1.4377	1.1947	0.9669	0.5885	0.5917	0.4346	0.9852
16	1.5840	1.3163	1.0653	0.6484	0.6520	0.4788	1.0855
17	1.7397	1.4457	1.1700	0.7121	0.7161	0.5259	1.1922
18	1.9055	1.5835	1.2815	0.7800	0.7843	0.5760	1.3058
19	2.0821	1.7303	1.4003	0.8523	0.8570	0.6294	1.4269
20	2.2705	1.8868	1.5270	0.9294	0.9345	0.6863	1.5560
21	2.4716	2.0540	1.6622	1.0117	1.0173	0.7471	1.6938
22	2.6865	2.2326	1.8068	1.0997	1.1058	0.8121	1.8411
23	2.9164	2.4236	1.9613	1.1938	1.2004	0.8815	1.9986
24	3.1623	2.6280	2.1267	1.2945	1.3016	0.9559	2.1672
25	3.4258	2.8469	2.3039	1.4023	1.4101	1.0355	2.3477

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0885	0.0735	0.0595	0.0362	0.0364	0.0267	0.0606
2	0.1525	0.1268	0.1026	0.0624	0.0628	0.0461	0.1045
3	0.2157	0.1792	0.1451	0.0883	0.0888	0.0652	0.1478
4	0.2831	0.2353	0.1904	0.1159	0.1165	0.0856	0.1940
5	0.3550	0.2950	0.2388	0.1453	0.1461	0.1073	0.2433
6	0.4315	0.3586	0.2902	0.1766	0.1776	0.1304	0.2957
7	0.5129	0.4263	0.3450	0.2100	0.2111	0.1550	0.3515
8	0.5994	0.4981	0.4031	0.2454	0.2467	0.1812	0.4108
9	0.6912	0.5744	0.4649	0.2829	0.2845	0.2089	0.4737
10	0.7887	0.6554	0.5304	0.3229	0.3246	0.2384	0.5405
11	0.8922	0.7414	0.6000	0.3652	0.3672	0.2697	0.6114
12	1.0020	0.8327	0.6739	0.4102	0.4124	0.3029	0.6867
13	1.1186	0.9296	0.7523	0.4579	0.4604	0.3381	0.7666
14	1.2424	1.0325	0.8355	0.5086	0.5114	0.3755	0.8514
15	1.3739	1.1418	0.9240	0.5624	0.5655	0.4153	0.9416
16	1.5138	1.2580	1.0181	0.6197	0.6231	0.4576	1.0374
17	1.6626	1.3817	1.1181	0.6806	0.6843	0.5026	1.1394
18	1.8210	1.5133	1.2247	0.7454	0.7495	0.5504	1.2480
19	1.9898	1.6536	1.3382	0.8145	0.8190	0.6015	1.3636
20	2.1699	1.8032	1.4593	0.8882	0.8931	0.6559	1.4870
21	2.3621	1.9630	1.5886	0.9669	0.9722	0.7140	1.6188
22	2.5675	2.1336	1.7267	1.0510	1.0568	0.7761	1.7595
23	2.7871	2.3162	1.8744	1.1409	1.1472	0.8425	1.9100
24	3.0222	2.5115	2.0325	1.2371	1.2439	0.9135	2.0711
25	3.2740	2.7208	2.2018	1.3402	1.3476	0.9896	2.2437

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0847	0.0704	0.0570	0.0347	0.0349	0.0256	0.0581
2	0.1461	0.1214	0.0982	0.0598	0.0601	0.0442	0.1001
3	0.2065	0.1716	0.1389	0.0845	0.0850	0.0624	0.1415
4	0.2711	0.2253	0.1823	0.1110	0.1116	0.0819	0.1858
5	0.3399	0.2825	0.2286	0.1392	0.1399	0.1028	0.2330
6	0.4132	0.3434	0.2779	0.1692	0.1701	0.1249	0.2832
7	0.4912	0.4082	0.3303	0.2011	0.2022	0.1485	0.3366
8	0.5740	0.4770	0.3860	0.2349	0.2362	0.1735	0.3933
9	0.6619	0.5501	0.4451	0.2709	0.2724	0.2001	0.4536
10	0.7552	0.6276	0.5079	0.3092	0.3109	0.2283	0.5176
11	0.8543	0.7100	0.5746	0.3497	0.3516	0.2582	0.5855
12	0.9595	0.7973	0.6453	0.3927	0.3949	0.2900	0.6575
13	1.0711	0.8901	0.7204	0.4384	0.4409	0.3238	0.7340
14	1.1897	0.9886	0.8001	0.4870	0.4897	0.3596	0.8153
15	1.3156	1.0933	0.8848	0.5385	0.5415	0.3977	0.9016
16	1.4496	1.2046	0.9749	0.5934	0.5966	0.4382	0.9934
17	1.5920	1.3230	1.0707	0.6517	0.6553	0.4812	1.0910
18	1.7437	1.4491	1.1727	0.7138	0.7177	0.5271	1.1950
19	1.9054	1.5834	1.2814	0.7799	0.7843	0.5759	1.3058
20	2.0778	1.7267	1.3974	0.8505	0.8552	0.6281	1.4239
21	2.2619	1.8797	1.5212	0.9259	0.9310	0.6837	1.5501
22	2.4585	2.0431	1.6534	1.0064	1.0119	0.7431	1.6848
23	2.6688	2.2179	1.7948	1.0924	1.0985	0.8067	1.8290
24	2.8939	2.4049	1.9462	1.1846	1.1911	0.8748	1.9832
25	3.1351	2.6053	2.1084	1.2833	1.2904	0.9476	2.1485

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0813	0.0675	0.0547	0.0333	0.0335	0.0246	0.0557
2	0.1401	0.1164	0.0942	0.0574	0.0577	0.0424	0.0960
3	0.1981	0.1647	0.1332	0.0811	0.0816	0.0599	0.1358
4	0.2601	0.2161	0.1749	0.1065	0.1070	0.0786	0.1782
5	0.3261	0.2710	0.2193	0.1335	0.1342	0.0986	0.2235
6	0.3964	0.3294	0.2666	0.1623	0.1632	0.1198	0.2717
7	0.4712	0.3916	0.3169	0.1929	0.1939	0.1424	0.3229
8	0.5506	0.4576	0.3703	0.2254	0.2266	0.1664	0.3773
9	0.6350	0.5277	0.4270	0.2599	0.2613	0.1919	0.4351
10	0.7245	0.6021	0.4872	0.2966	0.2982	0.2190	0.4965
11	0.8195	0.6811	0.5512	0.3355	0.3373	0.2477	0.5616
12	0.9204	0.7649	0.6190	0.3768	0.3788	0.2782	0.6308
13	1.0275	0.8539	0.6910	0.4206	0.4229	0.3106	0.7042
14	1.1412	0.9484	0.7675	0.4672	0.4697	0.3450	0.7821
15	1.2621	1.0488	0.8488	0.5166	0.5195	0.3815	0.8649
16	1.3906	1.1556	0.9352	0.5692	0.5724	0.4203	0.9530
17	1.5272	1.2692	1.0271	0.6251	0.6286	0.4616	1.0466
18	1.6728	1.3901	1.1250	0.6847	0.6885	0.5056	1.1463
19	1.8278	1.5190	1.2293	0.7482	0.7523	0.5525	1.2526
20	1.9932	1.6564	1.3405	0.8159	0.8204	0.6025	1.3660
21	2.1698	1.8031	1.4592	0.8882	0.8931	0.6559	1.4870
22	2.3584	1.9599	1.5861	0.9654	0.9707	0.7129	1.6163
23	2.5602	2.1276	1.7218	1.0480	1.0538	0.7739	1.7545
24	2.7761	2.3070	1.8670	1.1364	1.1427	0.8391	1.9025
25	3.0074	2.4992	2.0226	1.2310	1.2379	0.9091	2.0610

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0785	0.0652	0.0528	0.0321	0.0323	0.0237	0.0538
2	0.1354	0.1125	0.0910	0.0554	0.0557	0.0409	0.0928
3	0.1914	0.1591	0.1287	0.0783	0.0788	0.0579	0.1312
4	0.2512	0.2088	0.1690	0.1028	0.1034	0.0759	0.1722
5	0.3150	0.2618	0.2119	0.1290	0.1297	0.0952	0.2159
6	0.3830	0.3182	0.2575	0.1568	0.1576	0.1158	0.2624
7	0.4552	0.3783	0.3061	0.1863	0.1874	0.1376	0.3119
8	0.5319	0.4420	0.3577	0.2177	0.2189	0.1608	0.3645
9	0.6134	0.5098	0.4125	0.2511	0.2525	0.1854	0.4204
10	0.6999	0.5816	0.4707	0.2865	0.2881	0.2116	0.4797
11	0.7917	0.6579	0.5325	0.3241	0.3259	0.2393	0.5426
12	0.8892	0.7389	0.5980	0.3640	0.3660	0.2688	0.6094
13	0.9926	0.8249	0.6676	0.4063	0.4086	0.3000	0.6803
14	1.1025	0.9162	0.7415	0.4513	0.4538	0.3333	0.7556
15	1.2192	1.0132	0.8200	0.4991	0.5018	0.3685	0.8356
16	1.3434	1.1164	0.9034	0.5499	0.5529	0.4061	0.9206
17	1.4754	1.2261	0.9922	0.6039	0.6073	0.4460	1.0111
18	1.6160	1.3429	1.0868	0.6615	0.6651	0.4885	1.1074
19	1.7658	1.4674	1.1875	0.7228	0.7268	0.5338	1.2101
20	1.9256	1.6002	1.2950	0.7882	0.7926	0.5820	1.3196
21	2.0961	1.7419	1.4097	0.8580	0.8628	0.6336	1.4365
22	2.2784	1.8934	1.5323	0.9326	0.9378	0.6887	1.5614
23	2.4733	2.0554	1.6633	1.0124	1.0180	0.7476	1.6950
24	2.6819	2.2287	1.8036	1.0978	1.1039	0.8107	1.8379
25	2.9054	2.4144	1.9539	1.1893	1.1958	0.8782	1.9911

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0759	0.0631	0.0511	0.0311	0.0313	0.0230	0.0520
2	0.1309	0.1088	0.0881	0.0536	0.0539	0.0396	0.0897
3	0.1851	0.1538	0.1245	0.0758	0.0762	0.0560	0.1269
4	0.2430	0.2019	0.1634	0.0995	0.1000	0.0735	0.1665
5	0.3047	0.2532	0.2049	0.1247	0.1254	0.0921	0.2088
6	0.3704	0.3078	0.2491	0.1516	0.1525	0.1120	0.2538
7	0.4402	0.3658	0.2961	0.1802	0.1812	0.1331	0.3017
8	0.5145	0.4275	0.3460	0.2106	0.2118	0.1555	0.3526
9	0.5933	0.4930	0.3990	0.2428	0.2442	0.1793	0.4066
10	0.6769	0.5626	0.4553	0.2771	0.2786	0.2046	0.4639
11	0.7657	0.6363	0.5150	0.3134	0.3152	0.2315	0.5248
12	0.8600	0.7147	0.5784	0.3520	0.3540	0.2600	0.5894
13	0.9601	0.7978	0.6457	0.3930	0.3952	0.2902	0.6579
14	1.0663	0.8861	0.7171	0.4365	0.4389	0.3223	0.7308
15	1.1792	0.9800	0.7931	0.4827	0.4854	0.3564	0.8081
16	1.2993	1.0797	0.8738	0.5318	0.5348	0.3927	0.8904
17	1.4270	1.1858	0.9597	0.5841	0.5873	0.4313	0.9779
18	1.5629	1.2988	1.0511	0.6398	0.6433	0.4724	1.0711
19	1.7078	1.4192	1.1486	0.6991	0.7029	0.5162	1.1704
20	1.8624	1.5477	1.2525	0.7623	0.7666	0.5629	1.2763
21	2.0273	1.6848	1.3634	0.8299	0.8345	0.6128	1.3893
22	2.2036	1.8312	1.4820	0.9020	0.9070	0.6661	1.5101
23	2.3921	1.9879	1.6088	0.9792	0.9846	0.7231	1.6393
24	2.5939	2.1556	1.7444	1.0618	1.0676	0.7841	1.7776
25	2.8100	2.3352	1.8898	1.1502	1.1566	0.8494	1.9257

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0735	0.0611	0.0494	0.0301	0.0303	0.0222	0.0504
2	0.1268	0.1053	0.0853	0.0519	0.0522	0.0383	0.0869
3	0.1792	0.1490	0.1205	0.0734	0.0738	0.0542	0.1228
4	0.2353	0.1955	0.1582	0.0963	0.0968	0.0711	0.1612
5	0.2950	0.2452	0.1984	0.1208	0.1214	0.0892	0.2022
6	0.3586	0.2980	0.2412	0.1468	0.1476	0.1084	0.2458
7	0.4262	0.3542	0.2867	0.1745	0.1754	0.1288	0.2921
8	0.4981	0.4139	0.3350	0.2039	0.2050	0.1506	0.3414
9	0.5744	0.4774	0.3863	0.2351	0.2364	0.1736	0.3937
10	0.6554	0.5447	0.4408	0.2683	0.2698	0.1981	0.4492
11	0.7414	0.6161	0.4986	0.3035	0.3052	0.2241	0.5081
12	0.8327	0.6920	0.5600	0.3408	0.3427	0.2517	0.5706
13	0.9295	0.7725	0.6251	0.3805	0.3826	0.2810	0.6370
14	1.0324	0.8580	0.6943	0.4226	0.4249	0.3121	0.7075
15	1.1418	0.9488	0.7679	0.4674	0.4699	0.3451	0.7825
16	1.2580	1.0454	0.8460	0.5149	0.5178	0.3803	0.8621
17	1.3816	1.1482	0.9292	0.5655	0.5687	0.4176	0.9468
18	1.5133	1.2576	1.0177	0.6194	0.6229	0.4574	1.0371
19	1.6536	1.3741	1.1121	0.6769	0.6806	0.4998	1.1332
20	1.8032	1.4985	1.2127	0.7381	0.7422	0.5451	1.2357
21	1.9629	1.6312	1.3201	0.8035	0.8079	0.5933	1.3452
22	2.1336	1.7730	1.4349	0.8733	0.8782	0.6449	1.4622
23	2.3161	1.9247	1.5576	0.9481	0.9533	0.7001	1.5872
24	2.5114	2.0871	1.6890	1.0280	1.0337	0.7591	1.7211
25	2.7207	2.2610	1.8297	1.1137	1.1198	0.8224	1.8645

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0713	0.0592	0.0479	0.0292	0.0293	0.0215	0.0488
2	0.1229	0.1021	0.0826	0.0503	0.0506	0.0371	0.0842
3	0.1737	0.1444	0.1168	0.0711	0.0715	0.0525	0.1191
4	0.2280	0.1895	0.1534	0.0933	0.0939	0.0689	0.1563
5	0.2859	0.2376	0.1923	0.1170	0.1177	0.0864	0.1960
6	0.3476	0.2888	0.2337	0.1423	0.1431	0.1051	0.2382
7	0.4131	0.3433	0.2778	0.1691	0.1700	0.1249	0.2831
8	0.4828	0.4012	0.3247	0.1976	0.1987	0.1459	0.3308
9	0.5567	0.4627	0.3744	0.2279	0.2291	0.1683	0.3815
10	0.6352	0.5279	0.4272	0.2600	0.2615	0.1920	0.4353
11	0.7186	0.5971	0.4833	0.2941	0.2958	0.2172	0.4924
12	0.8070	0.6707	0.5427	0.3303	0.3322	0.2439	0.5531
13	0.9009	0.7487	0.6059	0.3688	0.3708	0.2723	0.6174
14	1.0006	0.8315	0.6729	0.4096	0.4119	0.3025	0.6857
15	1.1066	0.9196	0.7442	0.4530	0.4555	0.3345	0.7584
16	1.2192	1.0132	0.8200	0.4991	0.5018	0.3685	0.8355
17	1.3391	1.1128	0.9006	0.5481	0.5512	0.4048	0.9177
18	1.4667	1.2188	0.9864	0.6004	0.6037	0.4433	1.0051
19	1.6026	1.3318	1.0778	0.6560	0.6596	0.4844	1.0983
20	1.7476	1.4523	1.1753	0.7154	0.7193	0.5283	1.1977
21	1.9024	1.5810	1.2794	0.7787	0.7830	0.5751	1.3038
22	2.0679	1.7184	1.3907	0.8464	0.8511	0.6251	1.4171
23	2.2448	1.8654	1.5096	0.9189	0.9239	0.6785	1.5383
24	2.4341	2.0228	1.6370	0.9964	1.0019	0.7358	1.6681
25	2.6369	2.1913	1.7734	1.0794	1.0853	0.7971	1.8071

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0691	0.0574	0.0465	0.0283	0.0285	0.0209	0.0474
2	0.1192	0.0991	0.0802	0.0488	0.0491	0.0360	0.0817
3	0.1685	0.1401	0.1133	0.0690	0.0694	0.0509	0.1155
4	0.2212	0.1838	0.1488	0.0906	0.0911	0.0669	0.1516
5	0.2774	0.2305	0.1865	0.1135	0.1142	0.0838	0.1901
6	0.3372	0.2802	0.2268	0.1380	0.1388	0.1019	0.2311
7	0.4008	0.3331	0.2695	0.1641	0.1650	0.1211	0.2747
8	0.4683	0.3892	0.3150	0.1917	0.1928	0.1416	0.3210
9	0.5401	0.4488	0.3632	0.2211	0.2223	0.1633	0.3701
10	0.6163	0.5121	0.4144	0.2523	0.2537	0.1863	0.4223
11	0.6971	0.5793	0.4688	0.2853	0.2869	0.2107	0.4777
12	0.7829	0.6506	0.5265	0.3205	0.3222	0.2367	0.5365
13	0.8740	0.7263	0.5878	0.3578	0.3597	0.2642	0.5990
14	0.9707	0.8067	0.6528	0.3974	0.3996	0.2934	0.6653
15	1.0735	0.8921	0.7220	0.4394	0.4419	0.3245	0.7357
16	1.1828	0.9829	0.7955	0.4842	0.4868	0.3575	0.8106
17	1.2991	1.0795	0.8736	0.5317	0.5347	0.3927	0.8902
18	1.4228	1.1824	0.9569	0.5824	0.5856	0.4301	0.9751
19	1.5547	1.2920	1.0456	0.6364	0.6399	0.4700	1.0655
20	1.6954	1.4089	1.1402	0.6940	0.6978	0.5125	1.1619
21	1.8456	1.5337	1.2412	0.7555	0.7596	0.5579	1.2648
22	2.0061	1.6671	1.3491	0.8212	0.8257	0.6064	1.3748
23	2.1777	1.8097	1.4645	0.8914	0.8963	0.6583	1.4924
24	2.3614	1.9623	1.5881	0.9666	0.9719	0.7138	1.6183
25	2.5581	2.1258	1.7204	1.0471	1.0529	0.7732	1.7531

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0597	0.0496	0.0402	0.0244	0.0246	0.0181	0.0409
2	0.1030	0.0856	0.0693	0.0422	0.0424	0.0311	0.0706
3	0.1456	0.1210	0.0979	0.0596	0.0599	0.0440	0.0998
4	0.1911	0.1588	0.1285	0.0782	0.0787	0.0578	0.1310
5	0.2397	0.1992	0.1612	0.0981	0.0986	0.0724	0.1642
6	0.2913	0.2421	0.1959	0.1193	0.1199	0.0881	0.1997
7	0.3463	0.2878	0.2329	0.1417	0.1425	0.1047	0.2373
8	0.4047	0.3363	0.2721	0.1656	0.1666	0.1223	0.2773
9	0.4667	0.3878	0.3138	0.1910	0.1921	0.1411	0.3198
10	0.5325	0.4425	0.3581	0.2180	0.2192	0.1609	0.3649
11	0.6023	0.5005	0.4051	0.2465	0.2479	0.1821	0.4128
12	0.6764	0.5621	0.4549	0.2769	0.2784	0.2045	0.4636
13	0.7552	0.6276	0.5079	0.3091	0.3108	0.2283	0.5175
14	0.8387	0.6970	0.5641	0.3433	0.3452	0.2535	0.5748
15	0.9275	0.7708	0.6238	0.3797	0.3818	0.2804	0.6357
16	1.0220	0.8493	0.6873	0.4183	0.4206	0.3089	0.7004
17	1.1224	0.9328	0.7549	0.4594	0.4620	0.3393	0.7692
18	1.2294	1.0216	0.8268	0.5032	0.5060	0.3716	0.8425
19	1.3433	1.1163	0.9034	0.5499	0.5529	0.4061	0.9206
20	1.4649	1.2174	0.9852	0.5996	0.6029	0.4428	1.0039
21	1.5946	1.3252	1.0724	0.6527	0.6564	0.4820	1.0928
22	1.7333	1.4404	1.1657	0.7095	0.7134	0.5239	1.1878
23	1.8816	1.5636	1.2654	0.7702	0.7745	0.5687	1.2895
24	2.0403	1.6955	1.3721	0.8352	0.8398	0.6167	1.3982
25	2.2103	1.8368	1.4865	0.9047	0.9097	0.6681	1.5147

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0638	0.0530	0.0429	0.0261	0.0263	0.0193	0.0437
2	0.1100	0.0914	0.0740	0.0450	0.0453	0.0333	0.0754
3	0.1556	0.1293	0.1046	0.0637	0.0640	0.0470	0.1066
4	0.2042	0.1697	0.1374	0.0836	0.0841	0.0617	0.1400
5	0.2561	0.2128	0.1722	0.1048	0.1054	0.0774	0.1755
6	0.3113	0.2587	0.2094	0.1274	0.1281	0.0941	0.2133
7	0.3700	0.3075	0.2488	0.1515	0.1523	0.1118	0.2536
8	0.4324	0.3593	0.2908	0.1770	0.1780	0.1307	0.2963
9	0.4986	0.4144	0.3353	0.2041	0.2052	0.1507	0.3417
10	0.5689	0.4728	0.3826	0.2329	0.2342	0.1720	0.3899
11	0.6436	0.5348	0.4328	0.2634	0.2649	0.1945	0.4410
12	0.7228	0.6007	0.4861	0.2959	0.2975	0.2185	0.4953
13	0.8069	0.6705	0.5427	0.3303	0.3321	0.2439	0.5530
14	0.8962	0.7448	0.6027	0.3668	0.3689	0.2709	0.6142
15	0.9911	0.8236	0.6665	0.4057	0.4079	0.2996	0.6792
16	1.0920	0.9075	0.7344	0.4470	0.4495	0.3301	0.7483
17	1.1993	0.9967	0.8066	0.4909	0.4936	0.3625	0.8219
18	1.3136	1.0916	0.8834	0.5377	0.5407	0.3971	0.9002
19	1.4354	1.1928	0.9653	0.5875	0.5908	0.4339	0.9837
20	1.5652	1.3008	1.0527	0.6407	0.6443	0.4731	1.0727
21	1.7039	1.4160	1.1459	0.6975	0.7013	0.5150	1.1677
22	1.8520	1.5391	1.2455	0.7581	0.7623	0.5598	1.2692
23	2.0105	1.6708	1.3521	0.8230	0.8275	0.6077	1.3778
24	2.1800	1.8117	1.4661	0.8924	0.8973	0.6590	1.4940
25	2.3617	1.9626	1.5883	0.9667	0.9721	0.7139	1.6185

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0581	0.0482	0.0390	0.0238	0.0239	0.0175	0.0398
2	0.1001	0.0832	0.0673	0.0410	0.0412	0.0303	0.0686
3	0.1415	0.1176	0.0952	0.0579	0.0583	0.0428	0.0970
4	0.1858	0.1544	0.1249	0.0761	0.0765	0.0562	0.1273
5	0.2330	0.1936	0.1567	0.0954	0.0959	0.0704	0.1597
6	0.2832	0.2353	0.1905	0.1159	0.1166	0.0856	0.1941
7	0.3366	0.2797	0.2264	0.1378	0.1385	0.1017	0.2307
8	0.3933	0.3269	0.2645	0.1610	0.1619	0.1189	0.2696
9	0.4536	0.3770	0.3051	0.1857	0.1867	0.1371	0.3109
10	0.5176	0.4301	0.3481	0.2119	0.2130	0.1564	0.3547
11	0.5855	0.4865	0.3937	0.2397	0.2410	0.1770	0.4012
12	0.6575	0.5464	0.4422	0.2691	0.2706	0.1988	0.4506
13	0.7340	0.6100	0.4937	0.3005	0.3021	0.2219	0.5030
14	0.8153	0.6775	0.5483	0.3337	0.3356	0.2464	0.5587
15	0.9016	0.7493	0.6064	0.3691	0.3711	0.2725	0.6179
16	0.9934	0.8255	0.6681	0.4066	0.4089	0.3003	0.6808
17	1.0910	0.9067	0.7337	0.4466	0.4491	0.3298	0.7477
18	1.1950	0.9931	0.8037	0.4891	0.4919	0.3612	0.8189
19	1.3058	1.0851	0.8782	0.5345	0.5375	0.3947	0.8948
20	1.4239	1.1833	0.9576	0.5829	0.5861	0.4304	0.9758
21	1.5500	1.2881	1.0424	0.6345	0.6380	0.4685	1.0623
22	1.6848	1.4001	1.1331	0.6897	0.6935	0.5093	1.1546
23	1.8289	1.5199	1.2300	0.7487	0.7528	0.5528	1.2534
24	1.9832	1.6481	1.3338	0.8118	0.8163	0.5995	1.3591
25	2.1484	1.7854	1.4449	0.8794	0.8843	0.6494	1.4723

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0545	0.0453	0.0367	0.0223	0.0225	0.0165	0.0374
2	0.0940	0.0782	0.0632	0.0385	0.0387	0.0284	0.0645
3	0.1330	0.1105	0.0894	0.0544	0.0547	0.0402	0.0911
4	0.1745	0.1451	0.1174	0.0714	0.0718	0.0528	0.1196
5	0.2189	0.1819	0.1472	0.0896	0.0901	0.0662	0.1500
6	0.2661	0.2211	0.1789	0.1089	0.1095	0.0804	0.1823
7	0.3162	0.2628	0.2127	0.1294	0.1302	0.0956	0.2167
8	0.3695	0.3071	0.2485	0.1513	0.1521	0.1117	0.2532
9	0.4262	0.3541	0.2866	0.1744	0.1754	0.1288	0.2920
10	0.4863	0.4041	0.3270	0.1990	0.2001	0.1470	0.3332
11	0.5500	0.4571	0.3699	0.2251	0.2264	0.1663	0.3769
12	0.6177	0.5134	0.4154	0.2529	0.2543	0.1867	0.4233
13	0.6896	0.5731	0.4638	0.2823	0.2838	0.2085	0.4726
14	0.7659	0.6365	0.5151	0.3135	0.3153	0.2315	0.5249
15	0.8470	0.7039	0.5697	0.3467	0.3486	0.2560	0.5805
16	0.9333	0.7756	0.6276	0.3820	0.3841	0.2821	0.6396
17	1.0250	0.8518	0.6893	0.4196	0.4219	0.3098	0.7024
18	1.1227	0.9330	0.7550	0.4595	0.4621	0.3394	0.7694
19	1.2267	1.0195	0.8250	0.5022	0.5049	0.3708	0.8407
20	1.3377	1.1117	0.8997	0.5476	0.5506	0.4044	0.9168
21	1.4562	1.2102	0.9794	0.5961	0.5994	0.4402	0.9980
22	1.5829	1.3154	1.0645	0.6479	0.6515	0.4785	1.0847
23	1.7183	1.4279	1.1556	0.7033	0.7072	0.5194	1.1775
24	1.8632	1.5484	1.2530	0.7627	0.7669	0.5632	1.2769
25	2.0184	1.6774	1.3574	0.8262	0.8308	0.6101	1.3832

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1,501 - \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0491	0.0408	0.0330	0.0201	0.0202	0.0148	0.0337
2	0.0847	0.0704	0.0570	0.0347	0.0349	0.0256	0.0580
3	0.1198	0.0995	0.0805	0.0490	0.0493	0.0362	0.0821
4	0.1572	0.1306	0.1057	0.0644	0.0647	0.0475	0.1077
5	0.1971	0.1638	0.1326	0.0807	0.0811	0.0596	0.1351
6	0.2396	0.1991	0.1612	0.0981	0.0986	0.0724	0.1642
7	0.2848	0.2367	0.1915	0.1166	0.1172	0.0861	0.1952
8	0.3328	0.2766	0.2238	0.1362	0.1370	0.1006	0.2281
9	0.3838	0.3190	0.2581	0.1571	0.1580	0.1160	0.2630
10	0.4380	0.3639	0.2945	0.1793	0.1803	0.1324	0.3001
11	0.4954	0.4117	0.3332	0.2028	0.2039	0.1497	0.3395
12	0.5564	0.4624	0.3742	0.2277	0.2290	0.1682	0.3813
13	0.6211	0.5162	0.4177	0.2542	0.2557	0.1877	0.4257
14	0.6899	0.5733	0.4640	0.2824	0.2839	0.2085	0.4728
15	0.7629	0.6340	0.5131	0.3123	0.3140	0.2306	0.5228
16	0.8406	0.6985	0.5653	0.3441	0.3460	0.2541	0.5760
17	0.9232	0.7672	0.6209	0.3779	0.3800	0.2791	0.6327
18	1.0112	0.8403	0.6800	0.4139	0.4162	0.3056	0.6930
19	1.1049	0.9182	0.7431	0.4523	0.4548	0.3340	0.7572
20	1.2049	1.0013	0.8103	0.4932	0.4959	0.3642	0.8257
21	1.3116	1.0900	0.8821	0.5369	0.5399	0.3965	0.8988
22	1.4256	1.1847	0.9588	0.5836	0.5868	0.4309	0.9770
23	1.5476	1.2861	1.0408	0.6335	0.6370	0.4678	1.0606
24	1.6781	1.3946	1.1286	0.6869	0.6907	0.5073	1.1500
25	1.8179	1.5108	1.2226	0.7441	0.7483	0.5495	1.2459

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0433	0.0360	0.0292	0.0177	0.0178	0.0131	0.0297
2	0.0747	0.0621	0.0503	0.0306	0.0308	0.0226	0.0512
3	0.1057	0.0878	0.0711	0.0433	0.0435	0.0319	0.0724
4	0.1387	0.1153	0.0933	0.0568	0.0571	0.0419	0.0951
5	0.1739	0.1445	0.1170	0.0712	0.0716	0.0526	0.1192
6	0.2114	0.1757	0.1422	0.0865	0.0870	0.0639	0.1449
7	0.2513	0.2088	0.1690	0.1029	0.1034	0.0760	0.1722
8	0.2937	0.2440	0.1975	0.1202	0.1209	0.0888	0.2013
9	0.3387	0.2814	0.2278	0.1386	0.1394	0.1024	0.2321
10	0.3864	0.3211	0.2599	0.1582	0.1591	0.1168	0.2648
11	0.4371	0.3633	0.2940	0.1789	0.1799	0.1321	0.2996
12	0.4909	0.4080	0.3302	0.2010	0.2021	0.1484	0.3364
13	0.5480	0.4554	0.3686	0.2243	0.2256	0.1657	0.3756
14	0.6087	0.5058	0.4094	0.2492	0.2505	0.1840	0.4171
15	0.6731	0.5594	0.4527	0.2755	0.2771	0.2035	0.4613
16	0.7417	0.6163	0.4988	0.3036	0.3053	0.2242	0.5083
17	0.8146	0.6769	0.5478	0.3334	0.3353	0.2462	0.5582
18	0.8922	0.7414	0.6000	0.3652	0.3672	0.2697	0.6114
19	0.9749	0.8102	0.6556	0.3991	0.4013	0.2947	0.6681
20	1.0631	0.8835	0.7150	0.4352	0.4376	0.3213	0.7286
21	1.1573	0.9617	0.7783	0.4737	0.4763	0.3498	0.7931
22	1.2579	1.0453	0.8460	0.5149	0.5178	0.3802	0.8621
23	1.3655	1.1348	0.9183	0.5590	0.5620	0.4128	0.9358
24	1.4807	1.2305	0.9958	0.6061	0.6094	0.4476	1.0147
25	1.6041	1.3330	1.0788	0.6566	0.6602	0.4849	1.0993

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0588	0.0488	0.0395	0.0241	0.0242	0.0178	0.0403
2	0.1013	0.0842	0.0682	0.0415	0.0417	0.0306	0.0694
3	0.1433	0.1191	0.0964	0.0587	0.0590	0.0433	0.0982
4	0.1881	0.1563	0.1265	0.0770	0.0774	0.0569	0.1289
5	0.2358	0.1960	0.1586	0.0965	0.0971	0.0713	0.1616
6	0.2867	0.2382	0.1928	0.1174	0.1180	0.0867	0.1965
7	0.3408	0.2832	0.2292	0.1395	0.1403	0.1030	0.2335
8	0.3982	0.3309	0.2678	0.1630	0.1639	0.1204	0.2729
9	0.4592	0.3816	0.3088	0.1880	0.1890	0.1388	0.3147
10	0.5240	0.4354	0.3524	0.2145	0.2157	0.1584	0.3591
11	0.5927	0.4925	0.3986	0.2426	0.2440	0.1792	0.4062
12	0.6656	0.5532	0.4477	0.2725	0.2740	0.2012	0.4562
13	0.7431	0.6175	0.4998	0.3042	0.3059	0.2246	0.5093
14	0.8253	0.6859	0.5551	0.3378	0.3397	0.2495	0.5656
15	0.9127	0.7585	0.6138	0.3736	0.3757	0.2759	0.6255
16	1.0056	0.8357	0.6763	0.4116	0.4139	0.3040	0.6892
17	1.1045	0.9179	0.7428	0.4521	0.4546	0.3339	0.7569
18	1.2097	1.0053	0.8136	0.4952	0.4979	0.3657	0.8290
19	1.3219	1.0985	0.8890	0.5411	0.5441	0.3996	0.9059
20	1.4415	1.1979	0.9694	0.5901	0.5933	0.4357	0.9879
21	1.5692	1.3040	1.0553	0.6423	0.6459	0.4743	1.0754
22	1.7056	1.4174	1.1471	0.6982	0.7020	0.5156	1.1689
23	1.8515	1.5387	1.2452	0.7579	0.7621	0.5597	1.2689
24	2.0077	1.6684	1.3502	0.8218	0.8264	0.6069	1.3759
25	2.1750	1.8075	1.4627	0.8903	0.8952	0.6574	1.4905

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0555	0.0462	0.0374	0.0227	0.0229	0.0168	0.0381
2	0.0958	0.0796	0.0644	0.0392	0.0394	0.0289	0.0656
3	0.1354	0.1125	0.0911	0.0554	0.0557	0.0409	0.0928
4	0.1778	0.1477	0.1195	0.0728	0.0732	0.0537	0.1218
5	0.2229	0.1852	0.1499	0.0912	0.0917	0.0674	0.1527
6	0.2709	0.2252	0.1822	0.1109	0.1115	0.0819	0.1857
7	0.3220	0.2676	0.2166	0.1318	0.1325	0.0973	0.2207
8	0.3763	0.3127	0.2531	0.1540	0.1549	0.1138	0.2579
9	0.4340	0.3606	0.2919	0.1776	0.1786	0.1312	0.2974
10	0.4952	0.4115	0.3330	0.2027	0.2038	0.1497	0.3393
11	0.5601	0.4655	0.3767	0.2293	0.2306	0.1693	0.3839
12	0.6291	0.5228	0.4231	0.2575	0.2589	0.1902	0.4311
13	0.7023	0.5836	0.4723	0.2875	0.2891	0.2123	0.4813
14	0.7800	0.6482	0.5246	0.3193	0.3211	0.2358	0.5345
15	0.8626	0.7168	0.5801	0.3531	0.3550	0.2607	0.5911
16	0.9504	0.7898	0.6392	0.3890	0.3912	0.2873	0.6513
17	1.0438	0.8674	0.7020	0.4273	0.4296	0.3155	0.7153
18	1.1433	0.9501	0.7689	0.4680	0.4706	0.3456	0.7835
19	1.2493	1.0382	0.8402	0.5114	0.5142	0.3776	0.8561
20	1.3623	1.1321	0.9162	0.5576	0.5607	0.4118	0.9336
21	1.4830	1.2324	0.9973	0.6070	0.6104	0.4483	1.0163
22	1.6119	1.3395	1.0841	0.6598	0.6635	0.4872	1.1047
23	1.7498	1.4541	1.1768	0.7163	0.7202	0.5289	1.1992
24	1.8974	1.5768	1.2760	0.7767	0.7810	0.5735	1.3003
25	2.0555	1.7082	1.3824	0.8414	0.8460	0.6213	1.4086

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0531	0.0441	0.0357	0.0217	0.0218	0.0160	0.0364
2	0.0915	0.0761	0.0616	0.0375	0.0377	0.0277	0.0627
3	0.1294	0.1075	0.0870	0.0530	0.0533	0.0391	0.0887
4	0.1699	0.1412	0.1142	0.0695	0.0699	0.0513	0.1164
5	0.2130	0.1770	0.1433	0.0872	0.0877	0.0644	0.1460
6	0.2589	0.2152	0.1741	0.1060	0.1066	0.0783	0.1774
7	0.3078	0.2558	0.2070	0.1260	0.1267	0.0930	0.2109
8	0.3596	0.2989	0.2419	0.1472	0.1480	0.1087	0.2465
9	0.4147	0.3447	0.2789	0.1698	0.1707	0.1254	0.2842
10	0.4732	0.3933	0.3183	0.1937	0.1948	0.1430	0.3243
11	0.5353	0.4449	0.3600	0.2191	0.2203	0.1618	0.3669
12	0.6012	0.4996	0.4043	0.2461	0.2475	0.1817	0.4120
13	0.6712	0.5577	0.4514	0.2747	0.2762	0.2029	0.4599
14	0.7454	0.6195	0.5013	0.3051	0.3068	0.2253	0.5109
15	0.8244	0.6851	0.5544	0.3374	0.3393	0.2492	0.5649
16	0.9083	0.7548	0.6108	0.3718	0.3738	0.2745	0.6225
17	0.9976	0.8290	0.6709	0.4083	0.4106	0.3015	0.6836
18	1.0926	0.9080	0.7348	0.4472	0.4497	0.3303	0.7488
19	1.1939	0.9922	0.8029	0.4887	0.4914	0.3609	0.8182
20	1.3019	1.0819	0.8756	0.5329	0.5359	0.3935	0.8922
21	1.4173	1.1778	0.9531	0.5801	0.5833	0.4284	0.9713
22	1.5405	1.2802	1.0360	0.6306	0.6341	0.4656	1.0557
23	1.6723	1.3897	1.1246	0.6845	0.6883	0.5055	1.1460
24	1.8133	1.5069	1.2195	0.7423	0.7464	0.5481	1.2427
25	1.9644	1.6325	1.3211	0.8041	0.8085	0.5938	1.3462

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0508	0.0422	0.0342	0.0208	0.0209	0.0154	0.0348
2	0.0876	0.0728	0.0589	0.0359	0.0361	0.0265	0.0601
3	0.1239	0.1030	0.0833	0.0507	0.0510	0.0375	0.0849
4	0.1627	0.1352	0.1094	0.0666	0.0670	0.0492	0.1115
5	0.2040	0.1695	0.1372	0.0835	0.0840	0.0617	0.1398
6	0.2479	0.2060	0.1667	0.1015	0.1021	0.0749	0.1699
7	0.2947	0.2449	0.1982	0.1206	0.1213	0.0891	0.2020
8	0.3444	0.2862	0.2316	0.1410	0.1417	0.1041	0.2360
9	0.3971	0.3300	0.2671	0.1626	0.1635	0.1200	0.2722
10	0.4531	0.3766	0.3048	0.1855	0.1865	0.1370	0.3105
11	0.5126	0.4260	0.3447	0.2098	0.2110	0.1549	0.3513
12	0.5757	0.4784	0.3872	0.2356	0.2370	0.1740	0.3945
13	0.6427	0.5341	0.4322	0.2631	0.2645	0.1943	0.4404
14	0.7138	0.5932	0.4800	0.2922	0.2938	0.2158	0.4892
15	0.7894	0.6560	0.5309	0.3231	0.3249	0.2386	0.5410
16	0.8697	0.7228	0.5849	0.3560	0.3580	0.2629	0.5960
17	0.9552	0.7938	0.6424	0.3910	0.3932	0.2887	0.6546
18	1.0462	0.8695	0.7036	0.4283	0.4306	0.3163	0.7170
19	1.1432	0.9501	0.7689	0.4680	0.4706	0.3456	0.7835
20	1.2467	1.0360	0.8384	0.5103	0.5131	0.3768	0.8544
21	1.3571	1.1278	0.9127	0.5555	0.5586	0.4102	0.9300
22	1.4751	1.2259	0.9920	0.6038	0.6072	0.4459	1.0109
23	1.6013	1.3307	1.0769	0.6555	0.6591	0.4840	1.0974
24	1.7364	1.4430	1.1677	0.7108	0.7147	0.5249	1.1899
25	1.8810	1.5632	1.2650	0.7700	0.7742	0.5686	1.2891

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0488	0.0405	0.0328	0.0200	0.0201	0.0147	0.0334
2	0.0841	0.0699	0.0565	0.0344	0.0346	0.0254	0.0576
3	0.1189	0.0988	0.0799	0.0487	0.0489	0.0359	0.0815
4	0.1560	0.1297	0.1049	0.0639	0.0642	0.0472	0.1069
5	0.1957	0.1626	0.1316	0.0801	0.0805	0.0591	0.1341
6	0.2378	0.1977	0.1600	0.0974	0.0979	0.0719	0.1630
7	0.2827	0.2349	0.1901	0.1157	0.1164	0.0855	0.1937
8	0.3304	0.2745	0.2222	0.1352	0.1360	0.0999	0.2264
9	0.3810	0.3166	0.2562	0.1559	0.1568	0.1152	0.2611
10	0.4347	0.3612	0.2923	0.1779	0.1789	0.1314	0.2979
11	0.4917	0.4086	0.3307	0.2013	0.2024	0.1486	0.3370
12	0.5523	0.4589	0.3714	0.2261	0.2273	0.1669	0.3785
13	0.6165	0.5123	0.4146	0.2524	0.2538	0.1864	0.4225
14	0.6847	0.5690	0.4605	0.2803	0.2818	0.2070	0.4693
15	0.7572	0.6293	0.5093	0.3100	0.3117	0.2289	0.5189
16	0.8343	0.6933	0.5611	0.3415	0.3434	0.2522	0.5718
17	0.9163	0.7615	0.6163	0.3751	0.3772	0.2770	0.6280
18	1.0037	0.8341	0.6750	0.4108	0.4131	0.3034	0.6878
19	1.0967	0.9114	0.7376	0.4489	0.4514	0.3315	0.7516
20	1.1959	0.9938	0.8043	0.4895	0.4922	0.3615	0.8196
21	1.3019	1.0819	0.8755	0.5329	0.5358	0.3935	0.8922
22	1.4151	1.1759	0.9517	0.5792	0.5824	0.4277	0.9698
23	1.5361	1.2765	1.0331	0.6288	0.6323	0.4643	1.0527
24	1.6657	1.3842	1.1202	0.6818	0.6856	0.5035	1.1415
25	1.8045	1.4995	1.2135	0.7386	0.7427	0.5454	1.2366

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0471	0.0391	0.0317	0.0193	0.0194	0.0142	0.0323
2	0.0812	0.0675	0.0546	0.0332	0.0334	0.0246	0.0557
3	0.1148	0.0954	0.0772	0.0470	0.0473	0.0347	0.0787
4	0.1507	0.1253	0.1014	0.0617	0.0620	0.0456	0.1033
5	0.1890	0.1571	0.1271	0.0774	0.0778	0.0571	0.1295
6	0.2298	0.1909	0.1545	0.0941	0.0946	0.0695	0.1575
7	0.2731	0.2270	0.1837	0.1118	0.1124	0.0826	0.1872
8	0.3192	0.2652	0.2146	0.1306	0.1314	0.0965	0.2187
9	0.3680	0.3059	0.2475	0.1507	0.1515	0.1113	0.2522
10	0.4199	0.3490	0.2824	0.1719	0.1729	0.1269	0.2878
11	0.4750	0.3948	0.3195	0.1944	0.1955	0.1436	0.3255
12	0.5335	0.4434	0.3588	0.2184	0.2196	0.1613	0.3656
13	0.5956	0.4949	0.4005	0.2438	0.2451	0.1800	0.4082
14	0.6615	0.5497	0.4449	0.2708	0.2723	0.2000	0.4533
15	0.7315	0.6079	0.4920	0.2994	0.3011	0.2211	0.5013
16	0.8060	0.6698	0.5421	0.3299	0.3318	0.2436	0.5524
17	0.8852	0.7357	0.5953	0.3624	0.3644	0.2676	0.6067
18	0.9696	0.8058	0.6521	0.3969	0.3991	0.2931	0.6645
19	1.0595	0.8804	0.7125	0.4337	0.4361	0.3203	0.7261
20	1.1553	0.9601	0.7770	0.4729	0.4755	0.3492	0.7918
21	1.2577	1.0452	0.8458	0.5148	0.5177	0.3802	0.8619
22	1.3670	1.1360	0.9194	0.5596	0.5627	0.4132	0.9368
23	1.4840	1.2332	0.9980	0.6074	0.6108	0.4486	1.0170
24	1.6091	1.3372	1.0822	0.6587	0.6623	0.4864	1.1028
25	1.7432	1.4487	1.1724	0.7136	0.7175	0.5269	1.1946

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0456	0.0379	0.0306	0.0186	0.0188	0.0138	0.0312
2	0.0786	0.0653	0.0528	0.0322	0.0323	0.0237	0.0538
3	0.1111	0.0923	0.0747	0.0455	0.0457	0.0336	0.0761
4	0.1458	0.1212	0.0981	0.0597	0.0600	0.0441	0.0999
5	0.1828	0.1519	0.1230	0.0748	0.0752	0.0553	0.1253
6	0.2222	0.1847	0.1495	0.0910	0.0915	0.0672	0.1523
7	0.2641	0.2195	0.1776	0.1081	0.1087	0.0798	0.1810
8	0.3087	0.2565	0.2076	0.1264	0.1271	0.0933	0.2115
9	0.3560	0.2958	0.2394	0.1457	0.1465	0.1076	0.2439
10	0.4062	0.3375	0.2732	0.1663	0.1672	0.1228	0.2783
11	0.4594	0.3818	0.3090	0.1881	0.1891	0.1389	0.3149
12	0.5160	0.4288	0.3470	0.2112	0.2124	0.1560	0.3536
13	0.5760	0.4787	0.3874	0.2358	0.2371	0.1741	0.3948
14	0.6398	0.5317	0.4303	0.2619	0.2633	0.1934	0.4385
15	0.7075	0.5880	0.4758	0.2896	0.2912	0.2139	0.4849
16	0.7796	0.6478	0.5243	0.3191	0.3209	0.2356	0.5342
17	0.8562	0.7115	0.5758	0.3505	0.3524	0.2588	0.5867
18	0.9378	0.7793	0.6307	0.3839	0.3860	0.2835	0.6427
19	1.0247	0.8515	0.6891	0.4194	0.4218	0.3097	0.7022
20	1.1174	0.9286	0.7515	0.4574	0.4599	0.3378	0.7658
21	1.2164	1.0109	0.8181	0.4979	0.5007	0.3677	0.8336
22	1.3222	1.0987	0.8892	0.5412	0.5442	0.3997	0.9061
23	1.4353	1.1927	0.9653	0.5875	0.5908	0.4338	0.9836
24	1.5563	1.2933	1.0467	0.6371	0.6406	0.4704	1.0666
25	1.6860	1.4011	1.1339	0.6901	0.6940	0.5096	1.1554

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0441	0.0367	0.0297	0.0181	0.0182	0.0133	0.0302
2	0.0761	0.0632	0.0512	0.0311	0.0313	0.0230	0.0521
3	0.1075	0.0894	0.0723	0.0440	0.0443	0.0325	0.0737
4	0.1412	0.1173	0.0949	0.0578	0.0581	0.0427	0.0967
5	0.1770	0.1471	0.1190	0.0725	0.0729	0.0535	0.1213
6	0.2152	0.1788	0.1447	0.0881	0.0886	0.0650	0.1475
7	0.2557	0.2125	0.1720	0.1047	0.1053	0.0773	0.1753
8	0.2989	0.2484	0.2010	0.1223	0.1230	0.0903	0.2048
9	0.3447	0.2864	0.2318	0.1411	0.1419	0.1042	0.2362
10	0.3933	0.3268	0.2645	0.1610	0.1619	0.1189	0.2695
11	0.4448	0.3697	0.2992	0.1821	0.1831	0.1345	0.3049
12	0.4996	0.4152	0.3360	0.2045	0.2056	0.1510	0.3424
13	0.5577	0.4635	0.3751	0.2283	0.2296	0.1686	0.3822
14	0.6195	0.5148	0.4166	0.2536	0.2550	0.1872	0.4245
15	0.6851	0.5693	0.4607	0.2804	0.2820	0.2071	0.4695
16	0.7548	0.6272	0.5076	0.3090	0.3107	0.2282	0.5173
17	0.8290	0.6889	0.5575	0.3393	0.3412	0.2506	0.5681
18	0.9080	0.7545	0.6106	0.3717	0.3737	0.2745	0.6222
19	0.9921	0.8245	0.6672	0.4061	0.4084	0.2999	0.6799
20	1.0819	0.8991	0.7276	0.4429	0.4453	0.3270	0.7414
21	1.1777	0.9787	0.7921	0.4821	0.4848	0.3560	0.8071
22	1.2801	1.0638	0.8609	0.5240	0.5269	0.3870	0.8773
23	1.3897	1.1548	0.9346	0.5688	0.5720	0.4201	0.9523
24	1.5069	1.2522	1.0134	0.6168	0.6202	0.4555	1.0327
25	1.6324	1.3566	1.0978	0.6682	0.6719	0.4934	1.1187

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0428	0.0355	0.0288	0.0175	0.0176	0.0129	0.0293
2	0.0737	0.0613	0.0496	0.0302	0.0303	0.0223	0.0505
3	0.1042	0.0866	0.0701	0.0427	0.0429	0.0315	0.0714
4	0.1368	0.1137	0.0920	0.0560	0.0563	0.0414	0.0938
5	0.1716	0.1426	0.1154	0.0702	0.0706	0.0519	0.1176
6	0.2085	0.1733	0.1402	0.0854	0.0858	0.0630	0.1429
7	0.2479	0.2060	0.1667	0.1015	0.1020	0.0749	0.1699
8	0.2897	0.2407	0.1948	0.1186	0.1192	0.0876	0.1985
9	0.3340	0.2776	0.2246	0.1367	0.1375	0.1010	0.2289
10	0.3811	0.3167	0.2563	0.1560	0.1569	0.1152	0.2612
11	0.4311	0.3583	0.2900	0.1765	0.1775	0.1303	0.2955
12	0.4842	0.4024	0.3256	0.1982	0.1993	0.1464	0.3318
13	0.5405	0.4492	0.3635	0.2213	0.2225	0.1634	0.3704
14	0.6004	0.4989	0.4038	0.2458	0.2471	0.1815	0.4114
15	0.6640	0.5518	0.4465	0.2718	0.2733	0.2007	0.4550
16	0.7315	0.6079	0.4920	0.2994	0.3011	0.2211	0.5013
17	0.8034	0.6677	0.5403	0.3289	0.3307	0.2429	0.5506
18	0.8800	0.7313	0.5918	0.3602	0.3622	0.2660	0.6031
19	0.9616	0.7991	0.6467	0.3936	0.3958	0.2907	0.6590
20	1.0486	0.8714	0.7052	0.4292	0.4316	0.3170	0.7186
21	1.1415	0.9486	0.7677	0.4672	0.4698	0.3450	0.7823
22	1.2407	1.0311	0.8344	0.5079	0.5107	0.3750	0.8503
23	1.3469	1.1193	0.9058	0.5513	0.5544	0.4071	0.9230
24	1.4605	1.2137	0.9822	0.5978	0.6011	0.4415	1.0009
25	1.5821	1.3148	1.0640	0.6476	0.6512	0.4782	1.0842

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0415	0.0345	0.0279	0.0170	0.0171	0.0125	0.0284
2	0.0715	0.0594	0.0481	0.0293	0.0294	0.0216	0.0490
3	0.1011	0.0840	0.0680	0.0414	0.0416	0.0306	0.0693
4	0.1327	0.1103	0.0893	0.0543	0.0546	0.0401	0.0910
5	0.1664	0.1383	0.1119	0.0681	0.0685	0.0503	0.1141
6	0.2023	0.1681	0.1361	0.0828	0.0833	0.0612	0.1386
7	0.2405	0.1998	0.1617	0.0984	0.0990	0.0727	0.1648
8	0.2810	0.2335	0.1890	0.1150	0.1157	0.0849	0.1926
9	0.3241	0.2693	0.2179	0.1326	0.1334	0.0980	0.2221
10	0.3698	0.3073	0.2487	0.1514	0.1522	0.1118	0.2534
11	0.4183	0.3476	0.2813	0.1712	0.1722	0.1264	0.2866
12	0.4697	0.3904	0.3159	0.1923	0.1933	0.1420	0.3219
13	0.5244	0.4358	0.3527	0.2147	0.2158	0.1585	0.3594
14	0.5824	0.4840	0.3917	0.2384	0.2397	0.1761	0.3992
15	0.6441	0.5353	0.4332	0.2637	0.2651	0.1947	0.4414
16	0.7097	0.5898	0.4773	0.2905	0.2921	0.2145	0.4863
17	0.7794	0.6477	0.5242	0.3190	0.3208	0.2356	0.5341
18	0.8537	0.7094	0.5741	0.3494	0.3514	0.2581	0.5850
19	0.9328	0.7752	0.6274	0.3818	0.3840	0.2820	0.6393
20	1.0173	0.8454	0.6841	0.4164	0.4187	0.3075	0.6971
21	1.1074	0.9202	0.7447	0.4533	0.4558	0.3347	0.7589
22	1.2036	1.0003	0.8095	0.4927	0.4954	0.3638	0.8249
23	1.3066	1.0858	0.8787	0.5348	0.5378	0.3950	0.8954
24	1.4168	1.1774	0.9528	0.5800	0.5832	0.4283	0.9710
25	1.5349	1.2755	1.0322	0.6283	0.6317	0.4639	1.0518

FHCF 2013 Condominium Unit Owners Rates

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0358	0.0298	0.0241	0.0147	0.0148	0.0108	0.0246
2	0.0618	0.0513	0.0416	0.0253	0.0254	0.0187	0.0423
3	0.0874	0.0726	0.0588	0.0358	0.0360	0.0264	0.0599
4	0.1147	0.0953	0.0771	0.0469	0.0472	0.0347	0.0786
5	0.1438	0.1195	0.0967	0.0589	0.0592	0.0435	0.0985
6	0.1748	0.1453	0.1176	0.0716	0.0719	0.0528	0.1198
7	0.2078	0.1727	0.1397	0.0850	0.0855	0.0628	0.1424
8	0.2428	0.2018	0.1633	0.0994	0.0999	0.0734	0.1664
9	0.2800	0.2327	0.1883	0.1146	0.1152	0.0846	0.1919
10	0.3195	0.2655	0.2149	0.1308	0.1315	0.0966	0.2189
11	0.3614	0.3003	0.2430	0.1479	0.1487	0.1092	0.2477
12	0.4059	0.3373	0.2730	0.1661	0.1671	0.1227	0.2781
13	0.4531	0.3765	0.3047	0.1855	0.1865	0.1370	0.3105
14	0.5032	0.4182	0.3384	0.2060	0.2071	0.1521	0.3449
15	0.5565	0.4625	0.3743	0.2278	0.2291	0.1682	0.3814
16	0.6132	0.5096	0.4124	0.2510	0.2524	0.1853	0.4202
17	0.6734	0.5597	0.4529	0.2757	0.2772	0.2036	0.4615
18	0.7376	0.6130	0.4961	0.3019	0.3036	0.2230	0.5055
19	0.8060	0.6698	0.5421	0.3299	0.3317	0.2436	0.5524
20	0.8789	0.7304	0.5911	0.3598	0.3618	0.2657	0.6023
21	0.9568	0.7951	0.6435	0.3916	0.3938	0.2892	0.6557
22	1.0400	0.8642	0.6994	0.4257	0.4281	0.3144	0.7127
23	1.1289	0.9382	0.7592	0.4621	0.4647	0.3412	0.7737
24	1.2242	1.0173	0.8233	0.5011	0.5039	0.3700	0.8389
25	1.3262	1.1021	0.8919	0.5428	0.5458	0.4009	0.9088

Florida Hurricane Catastrophe Fund

2013 Ratemaking Formula Report

Windstorm Mitigation Construction Rating Classification Factors

To Calculate the Final FHCF Rate for a risk:

Preliminary factor = (year built factor) x (roof shape factor) x (opening protection factor)

*Capped factor = 1.3 if the preliminary factor exceeds 1.3; or
0.7 if the preliminary factor is less than 0.7; or
the preliminary factor in all other cases.*

Final rate = (Base rate) x (Capped factor) x (On balance factor)

Rating Factor	Description	Type of Business				
		Commercial	Residential	Mobile Home	Tenants	Condos
Year Built	2002 or later	0.6546	0.7121	1.0000	0.6037	0.6476
	1995-2001	0.7024	0.8028	1.0000	0.7236	0.7543
	1994 or Earlier	1.1303	1.1716	1.0000	1.2280	1.1812
	Unknown or Mobile Home	1.0165	1.0661	1.0000	1.0800	1.0565
Roof Shape	Hip, Mansard, or Pyramid	0.8459	0.8551	1.0000	0.7487	0.7724
	Gable, Other or Unknown	1.0321	1.0936	1.0000	1.0370	1.0364
Opening Protection	Structure Opening Protection	0.8567	0.8379	1.0000	0.6923	0.7801
	No Structure Opening Protection	1.0477	1.0877	1.0000	1.0490	1.0990
On Balance Factor		0.9653	0.9897	1.0000	0.9599	0.9793

**Florida Hurricane Catastrophe Fund
Addendum to the 2013 Ratemaking Formula Report**

**\$0M Financial Product Expense
All Scenarios Contemplate 1/3 Drop Down Retention on 3rd Largest Event
Mandatory Premium includes Cash Build Up Factor; TICL Premium is Sextupled**

	(1)	(2)	(3)	(4)				
	Mandatory FHCF Limit	Coverage Provided	Mandatory FHCF Premium	FHCF Rate on Line	FHCF Payout Multiple			
	\$17,000,000,000	\$17.000B xs \$7.213B*	\$1,328,398,043	7.81%	12.7974			
	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
	TICL Limit	Coverage Provided	TICL Premium	TICL Rate on Line	TICL Payout Multiple⁺	FHCF + TICL Premium	FHCF + TICL Payout Multiple	FHCF + TICL Prem Adj Factor[*]
1	\$1,000,000,000	\$18.000B xs \$7.213B	\$187,080,456	18.708%	0.7528	\$1,515,478,499	13.5502	1.1408
2	\$2,000,000,000	\$19.000B xs \$7.213B	\$363,481,162	18.174%	1.5056	\$1,691,879,205	14.3029	1.2736

- (1) 2013 FHCF Limit
- (2) = Exhibit 2 Row (45)
- (3) =(2)/(1)
- (4) =(1)/(2)
- (5) TICL Increased Limit Options - Assumes same coverage as Mandatory FHCF Layer
- (6) Assumes all companies purchase additional TICL Limit
- (7) =(6)/(5)
- (8) =(5)/(2)
- (9) =(2)+(6)
- (10) =(4)+(8)
- (11) Premium Adjustment Factor based on Selected TICL Layer
- + Multiply by mandatory FHCF Reimbursement premium to get TICL Limit
- * Multiply published FHCF mandatory rates by the premium adjustment factor for the selected TICL limit level (actual factors include additional decimal places)