

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1115	0.1035	0.0851	0.0723	0.0472	0.0382	0.0893
2	0.2046	0.1898	0.1561	0.1327	0.0866	0.0701	0.1638
3	0.2890	0.2681	0.2205	0.1874	0.1223	0.0990	0.2315
4	0.3793	0.3519	0.2894	0.2459	0.1605	0.1300	0.3038
5	0.4758	0.4414	0.3629	0.3085	0.2013	0.1630	0.3810
6	0.5786	0.5369	0.4414	0.3752	0.2448	0.1982	0.4634
7	0.6881	0.6385	0.5249	0.4462	0.2911	0.2358	0.5511
8	0.8046	0.7465	0.6138	0.5217	0.3404	0.2757	0.6444
9	0.9283	0.8614	0.7082	0.6020	0.3928	0.3181	0.7435
10	1.0599	0.9834	0.8085	0.6872	0.4484	0.3631	0.8489
11	1.1995	1.1130	0.9151	0.7778	0.5075	0.4110	0.9607
12	1.3478	1.2506	1.0282	0.8740	0.5702	0.4618	1.0795
13	1.5053	1.3967	1.1483	0.9761	0.6369	0.5158	1.2056
14	1.6726	1.5519	1.2759	1.0845	0.7076	0.5731	1.3396
15	1.8503	1.7168	1.4115	1.1998	0.7828	0.6340	1.4819
16	2.0392	1.8921	1.5556	1.3222	0.8627	0.6987	1.6332
17	2.2400	2.0785	1.7088	1.4525	0.9477	0.7675	1.7941
18	2.4538	2.2769	1.8719	1.5911	1.0382	0.8408	1.9654
19	2.6815	2.4881	2.0456	1.7387	1.1345	0.9188	2.1477
20	2.9241	2.7132	2.2307	1.8961	1.2371	1.0019	2.3420
21	3.1828	2.9533	2.4280	2.0638	1.3466	1.0906	2.5492
22	3.4589	3.2095	2.6387	2.2429	1.4634	1.1852	2.7704
23	3.7538	3.4831	2.8636	2.4341	1.5882	1.2862	3.0065
24	4.0689	3.7755	3.1040	2.6384	1.7215	1.3942	3.2589
25	4.4059	4.0881	3.3610	2.8569	1.8641	1.5096	3.5288

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1056	0.0980	0.0805	0.0685	0.0447	0.0362	0.0846
2	0.1936	0.1797	0.1477	0.1256	0.0819	0.0663	0.1551
3	0.2735	0.2538	0.2087	0.1774	0.1157	0.0937	0.2191
4	0.3590	0.3331	0.2739	0.2328	0.1519	0.1230	0.2876
5	0.4503	0.4178	0.3435	0.2920	0.1905	0.1543	0.3607
6	0.5477	0.5082	0.4178	0.3551	0.2317	0.1876	0.4386
7	0.6513	0.6043	0.4968	0.4223	0.2756	0.2232	0.5216
8	0.7615	0.7066	0.5809	0.4938	0.3222	0.2609	0.6099
9	0.8787	0.8154	0.6703	0.5698	0.3718	0.3011	0.7038
10	1.0032	0.9309	0.7653	0.6505	0.4244	0.3437	0.8035
11	1.1354	1.0535	0.8661	0.7362	0.4804	0.3890	0.9094
12	1.2758	1.1838	0.9732	0.8272	0.5398	0.4371	1.0218
13	1.4248	1.3221	1.0869	0.9239	0.6028	0.4882	1.1412
14	1.5831	1.4690	1.2077	1.0266	0.6698	0.5424	1.2680
15	1.7514	1.6251	1.3360	1.1356	0.7410	0.6001	1.4027
16	1.9302	1.7910	1.4724	1.2516	0.8166	0.6613	1.5459
17	2.1203	1.9674	1.6175	1.3749	0.8971	0.7265	1.6982
18	2.3227	2.1552	1.7718	1.5061	0.9827	0.7958	1.8603
19	2.5381	2.3551	1.9362	1.6458	1.0739	0.8697	2.0329
20	2.7678	2.5682	2.1114	1.7947	1.1710	0.9483	2.2168
21	3.0127	2.7954	2.2982	1.9535	1.2746	1.0323	2.4129
22	3.2740	3.0379	2.4976	2.1230	1.3852	1.1218	2.6223
23	3.5531	3.2969	2.7105	2.3039	1.5033	1.2174	2.8458
24	3.8514	3.5737	2.9381	2.4974	1.6295	1.3196	3.0847
25	4.1703	3.8696	3.1814	2.7042	1.7644	1.4289	3.3402

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1003	0.0931	0.0765	0.0651	0.0425	0.0344	0.0804
2	0.1840	0.1708	0.1404	0.1193	0.0779	0.0631	0.1474
3	0.2600	0.2412	0.1983	0.1686	0.1100	0.0891	0.2082
4	0.3412	0.3166	0.2603	0.2213	0.1444	0.1169	0.2733
5	0.4280	0.3971	0.3265	0.2775	0.1811	0.1466	0.3428
6	0.5205	0.4830	0.3971	0.3375	0.2202	0.1783	0.4169
7	0.6190	0.5744	0.4722	0.4014	0.2619	0.2121	0.4958
8	0.7238	0.6716	0.5521	0.4693	0.3062	0.2480	0.5797
9	0.8351	0.7749	0.6371	0.5415	0.3533	0.2861	0.6689
10	0.9534	0.8847	0.7273	0.6182	0.4034	0.3267	0.7636
11	1.0791	1.0013	0.8232	0.6997	0.4565	0.3697	0.8643
12	1.2125	1.1250	0.9249	0.7862	0.5130	0.4154	0.9711
13	1.3541	1.2565	1.0330	0.8781	0.5729	0.4640	1.0846
14	1.5046	1.3961	1.1478	0.9756	0.6366	0.5155	1.2051
15	1.6645	1.5444	1.2697	1.0793	0.7042	0.5703	1.3331
16	1.8344	1.7021	1.3994	1.1895	0.7761	0.6285	1.4692
17	2.0151	1.8698	1.5372	1.3067	0.8526	0.6905	1.6140
18	2.2074	2.0482	1.6839	1.4314	0.9339	0.7563	1.7680
19	2.4122	2.2383	1.8402	1.5641	1.0206	0.8265	1.9320
20	2.6305	2.4408	2.0067	1.7057	1.1129	0.9013	2.1068
21	2.8632	2.6567	2.1842	1.8566	1.2114	0.9810	2.2932
22	3.1116	2.8872	2.3737	2.0176	1.3165	1.0662	2.4922
23	3.3769	3.1333	2.5761	2.1897	1.4287	1.1570	2.7046
24	3.6603	3.3964	2.7923	2.3735	1.5486	1.2542	2.9317
25	3.9634	3.6776	3.0235	2.5700	1.6769	1.3580	3.1744

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0896	0.0832	0.0684	0.0581	0.0379	0.0307	0.0718
2	0.1644	0.1526	0.1254	0.1066	0.0696	0.0563	0.1317
3	0.2322	0.2155	0.1772	0.1506	0.0983	0.0796	0.1860
4	0.3048	0.2829	0.2325	0.1977	0.1290	0.1044	0.2442
5	0.3824	0.3548	0.2917	0.2479	0.1618	0.1310	0.3062
6	0.4650	0.4315	0.3547	0.3015	0.1967	0.1593	0.3724
7	0.5530	0.5131	0.4219	0.3586	0.2340	0.1895	0.4429
8	0.6466	0.6000	0.4933	0.4193	0.2736	0.2216	0.5179
9	0.7461	0.6923	0.5692	0.4838	0.3157	0.2556	0.5976
10	0.8518	0.7904	0.6498	0.5523	0.3604	0.2919	0.6822
11	0.9640	0.8945	0.7354	0.6251	0.4079	0.3303	0.7721
12	1.0832	1.0051	0.8263	0.7024	0.4583	0.3711	0.8676
13	1.2098	1.1225	0.9229	0.7845	0.5118	0.4145	0.9689
14	1.3442	1.2473	1.0254	0.8716	0.5687	0.4606	1.0766
15	1.4870	1.3798	1.1344	0.9642	0.6291	0.5095	1.1910
16	1.6388	1.5206	1.2502	1.0627	0.6934	0.5615	1.3126
17	1.8003	1.6705	1.3734	1.1673	0.7617	0.6168	1.4419
18	1.9721	1.8299	1.5044	1.2788	0.8344	0.6757	1.5795
19	2.1551	1.9996	1.6440	1.3974	0.9118	0.7384	1.7261
20	2.3500	2.1806	1.7927	1.5238	0.9943	0.8052	1.8822
21	2.5580	2.3735	1.9514	1.6586	1.0822	0.8765	2.0488
22	2.7799	2.5794	2.1206	1.8025	1.1761	0.9525	2.2265
23	3.0169	2.7993	2.3014	1.9562	1.2764	1.0337	2.4163
24	3.2701	3.0343	2.4946	2.1204	1.3835	1.1205	2.6191
25	3.5409	3.2855	2.7012	2.2960	1.4981	1.2132	2.8360

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0999	0.0927	0.0762	0.0648	0.0422	0.0342	0.0800
2	0.1832	0.1699	0.1397	0.1188	0.0775	0.0628	0.1467
3	0.2587	0.2401	0.1974	0.1678	0.1095	0.0887	0.2072
4	0.3396	0.3151	0.2591	0.2202	0.1437	0.1164	0.2720
5	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3412
6	0.5180	0.4807	0.3952	0.3359	0.2192	0.1775	0.4149
7	0.6161	0.5716	0.4700	0.3995	0.2606	0.2111	0.4934
8	0.7203	0.6684	0.5495	0.4671	0.3048	0.2468	0.5769
9	0.8312	0.7712	0.6341	0.5389	0.3517	0.2848	0.6657
10	0.9489	0.8805	0.7239	0.6153	0.4015	0.3251	0.7600
11	1.0739	0.9965	0.8193	0.6964	0.4544	0.3680	0.8602
12	1.2067	1.1197	0.9206	0.7825	0.5105	0.4135	0.9665
13	1.3477	1.2505	1.0281	0.8739	0.5702	0.4618	1.0794
14	1.4975	1.3895	1.1423	0.9710	0.6336	0.5131	1.1994
15	1.6566	1.5371	1.2637	1.0742	0.7009	0.5676	1.3268
16	1.8257	1.6940	1.3927	1.1838	0.7724	0.6255	1.4623
17	2.0056	1.8609	1.5299	1.3005	0.8485	0.6872	1.6063
18	2.1970	2.0385	1.6760	1.4246	0.9295	0.7528	1.7596
19	2.4008	2.2276	1.8314	1.5567	1.0157	0.8226	1.9229
20	2.6180	2.4292	1.9971	1.6976	1.1076	0.8970	2.0968
21	2.8496	2.6441	2.1738	1.8478	1.2056	0.9764	2.2824
22	3.0968	2.8735	2.3624	2.0081	1.3102	1.0611	2.4804
23	3.3608	3.1185	2.5638	2.1793	1.4219	1.1516	2.6918
24	3.6430	3.3803	2.7791	2.3622	1.5413	1.2482	2.9178
25	3.9446	3.6602	3.0092	2.5578	1.6689	1.3516	3.1594

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0914	0.0848	0.0697	0.0592	0.0387	0.0313	0.0732
2	0.1676	0.1555	0.1278	0.1087	0.0709	0.0574	0.1342
3	0.2367	0.2197	0.1806	0.1535	0.1002	0.0811	0.1896
4	0.3107	0.2883	0.2370	0.2015	0.1315	0.1065	0.2489
5	0.3897	0.3616	0.2973	0.2527	0.1649	0.1335	0.3121
6	0.4740	0.4398	0.3616	0.3073	0.2005	0.1624	0.3796
7	0.5637	0.5230	0.4300	0.3655	0.2385	0.1931	0.4514
8	0.6591	0.6115	0.5028	0.4274	0.2788	0.2258	0.5279
9	0.7605	0.7056	0.5801	0.4931	0.3217	0.2606	0.6091
10	0.8682	0.8056	0.6623	0.5630	0.3673	0.2975	0.6954
11	0.9826	0.9117	0.7496	0.6371	0.4157	0.3367	0.7870
12	1.1041	1.0245	0.8423	0.7159	0.4671	0.3783	0.8843
13	1.2331	1.1442	0.9407	0.7996	0.5217	0.4225	0.9876
14	1.3701	1.2713	1.0452	0.8884	0.5797	0.4694	1.0974
15	1.5157	1.4064	1.1562	0.9828	0.6413	0.5193	1.2140
16	1.6704	1.5499	1.2743	1.0831	0.7067	0.5723	1.3379
17	1.8350	1.7026	1.3998	1.1898	0.7763	0.6287	1.4697
18	2.0101	1.8651	1.5334	1.3034	0.8504	0.6887	1.6099
19	2.1966	2.0382	1.6757	1.4243	0.9293	0.7526	1.7593
20	2.3953	2.2226	1.8273	1.5532	1.0134	0.8207	1.9185
21	2.6073	2.4192	1.9890	1.6906	1.1031	0.8933	2.0882
22	2.8334	2.6291	2.1615	1.8373	1.1988	0.9708	2.2694
23	3.0750	2.8532	2.3458	1.9939	1.3010	1.0536	2.4629
24	3.3331	3.0928	2.5427	2.1613	1.4102	1.1421	2.6696
25	3.6091	3.3489	2.7532	2.3402	1.5270	1.2366	2.8907

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0847	0.0786	0.0646	0.0549	0.0358	0.0290	0.0678
2	0.1554	0.1441	0.1185	0.1007	0.0657	0.0532	0.1244
3	0.2194	0.2036	0.1674	0.1423	0.0928	0.0752	0.1758
4	0.2880	0.2673	0.2197	0.1868	0.1219	0.0987	0.2307
5	0.3613	0.3352	0.2756	0.2343	0.1529	0.1238	0.2894
6	0.4394	0.4077	0.3352	0.2849	0.1859	0.1505	0.3519
7	0.5225	0.4848	0.3986	0.3388	0.2211	0.1790	0.4185
8	0.6110	0.5669	0.4661	0.3962	0.2585	0.2093	0.4893
9	0.7050	0.6541	0.5378	0.4571	0.2983	0.2416	0.5646
10	0.8048	0.7468	0.6140	0.5219	0.3405	0.2758	0.6446
11	0.9109	0.8452	0.6949	0.5907	0.3854	0.3121	0.7296
12	1.0235	0.9497	0.7808	0.6637	0.4330	0.3507	0.8198
13	1.1431	1.0607	0.8720	0.7412	0.4836	0.3917	0.9156
14	1.2701	1.1785	0.9689	0.8236	0.5374	0.4352	1.0173
15	1.4051	1.3037	1.0719	0.9111	0.5945	0.4814	1.1254
16	1.5485	1.4368	1.1813	1.0041	0.6552	0.5306	1.2403
17	1.7011	1.5784	1.2977	1.1030	0.7197	0.5828	1.3624
18	1.8634	1.7290	1.4215	1.2083	0.7884	0.6385	1.4925
19	2.0363	1.8894	1.5534	1.3204	0.8615	0.6977	1.6309
20	2.2205	2.0604	1.6939	1.4398	0.9395	0.7608	1.7785
21	2.4170	2.2427	1.8438	1.5672	1.0226	0.8282	1.9359
22	2.6267	2.4373	2.0038	1.7032	1.1113	0.9000	2.1038
23	2.8506	2.6450	2.1746	1.8484	1.2061	0.9767	2.2831
24	3.0899	2.8671	2.3571	2.0036	1.3073	1.0587	2.4748
25	3.3458	3.1045	2.5523	2.1695	1.4155	1.1464	2.6797

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0792	0.0735	0.0604	0.0514	0.0335	0.0271	0.0634
2	0.1453	0.1348	0.1108	0.0942	0.0615	0.0498	0.1164
3	0.2052	0.1904	0.1565	0.1331	0.0868	0.0703	0.1644
4	0.2694	0.2499	0.2055	0.1747	0.1140	0.0923	0.2157
5	0.3378	0.3135	0.2577	0.2191	0.1429	0.1158	0.2706
6	0.4109	0.3812	0.3134	0.2664	0.1738	0.1408	0.3291
7	0.4886	0.4534	0.3728	0.3168	0.2067	0.1674	0.3914
8	0.5713	0.5301	0.4358	0.3705	0.2417	0.1958	0.4576
9	0.6592	0.6117	0.5029	0.4275	0.2789	0.2259	0.5280
10	0.7526	0.6984	0.5742	0.4880	0.3184	0.2579	0.6028
11	0.8518	0.7904	0.6498	0.5523	0.3604	0.2919	0.6822
12	0.9571	0.8881	0.7301	0.6206	0.4049	0.3279	0.7666
13	1.0690	0.9919	0.8155	0.6931	0.4523	0.3663	0.8562
14	1.1877	1.1021	0.9061	0.7702	0.5025	0.4070	0.9513
15	1.3139	1.2192	1.0023	0.8520	0.5559	0.4502	1.0524
16	1.4481	1.3436	1.1047	0.9390	0.6127	0.4962	1.1598
17	1.5907	1.4760	1.2135	1.0315	0.6730	0.5450	1.2741
18	1.7425	1.6169	1.3293	1.1299	0.7372	0.5971	1.3957
19	1.9042	1.7669	1.4526	1.2347	0.8056	0.6524	1.5251
20	2.0765	1.9267	1.5841	1.3464	0.8785	0.7115	1.6631
21	2.2602	2.0972	1.7242	1.4656	0.9563	0.7744	1.8103
22	2.4563	2.2792	1.8738	1.5927	1.0392	0.8416	1.9673
23	2.6657	2.4735	2.0335	1.7285	1.1278	0.9134	2.1350
24	2.8895	2.6811	2.2042	1.8736	1.2225	0.9900	2.3143
25	3.1287	2.9031	2.3868	2.0287	1.3237	1.0720	2.5059

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0744	0.0690	0.0567	0.0482	0.0315	0.0255	0.0596
2	0.1364	0.1266	0.1041	0.0885	0.0577	0.0467	0.1093
3	0.1927	0.1788	0.1470	0.1250	0.0815	0.0660	0.1543
4	0.2529	0.2347	0.1930	0.1640	0.1070	0.0867	0.2026
5	0.3173	0.2944	0.2420	0.2057	0.1342	0.1087	0.2541
6	0.3858	0.3580	0.2943	0.2502	0.1632	0.1322	0.3090
7	0.4589	0.4258	0.3500	0.2975	0.1941	0.1572	0.3675
8	0.5365	0.4978	0.4093	0.3479	0.2270	0.1838	0.4297
9	0.6191	0.5744	0.4723	0.4014	0.2619	0.2121	0.4958
10	0.7068	0.6558	0.5392	0.4583	0.2990	0.2422	0.5661
11	0.7999	0.7422	0.6102	0.5187	0.3384	0.2741	0.6407
12	0.8988	0.8340	0.6857	0.5828	0.3803	0.3080	0.7199
13	1.0038	0.9314	0.7658	0.6509	0.4247	0.3440	0.8040
14	1.1154	1.0349	0.8509	0.7232	0.4719	0.3822	0.8933
15	1.2339	1.1449	0.9413	0.8001	0.5220	0.4228	0.9883
16	1.3599	1.2618	1.0374	0.8818	0.5753	0.4659	1.0891
17	1.4938	1.3861	1.1396	0.9686	0.6320	0.5118	1.1964
18	1.6364	1.5184	1.2483	1.0611	0.6923	0.5607	1.3106
19	1.7882	1.6592	1.3641	1.1595	0.7566	0.6127	1.4322
20	1.9500	1.8094	1.4876	1.2644	0.8250	0.6681	1.5618
21	2.1225	1.9695	1.6192	1.3763	0.8980	0.7273	1.7000
22	2.3067	2.1403	1.7596	1.4957	0.9759	0.7903	1.8475
23	2.5033	2.3228	1.9097	1.6232	1.0591	0.8577	2.0050
24	2.7134	2.5178	2.0700	1.7595	1.1480	0.9297	2.1733
25	2.9381	2.7262	2.2414	1.9052	1.2431	1.0067	2.3532

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0702	0.0651	0.0535	0.0455	0.0297	0.0240	0.0562
2	0.1287	0.1195	0.0982	0.0835	0.0545	0.0441	0.1031
3	0.1819	0.1687	0.1387	0.1179	0.0769	0.0623	0.1457
4	0.2387	0.2215	0.1821	0.1548	0.1010	0.0818	0.1912
5	0.2994	0.2778	0.2284	0.1941	0.1267	0.1026	0.2398
6	0.3641	0.3378	0.2778	0.2361	0.1540	0.1248	0.2916
7	0.4330	0.4018	0.3303	0.2808	0.1832	0.1484	0.3468
8	0.5063	0.4698	0.3862	0.3283	0.2142	0.1735	0.4055
9	0.5842	0.5421	0.4457	0.3788	0.2472	0.2002	0.4679
10	0.6670	0.6189	0.5088	0.4325	0.2822	0.2285	0.5342
11	0.7548	0.7004	0.5758	0.4895	0.3194	0.2586	0.6046
12	0.8482	0.7870	0.6470	0.5500	0.3588	0.2906	0.6793
13	0.9473	0.8790	0.7226	0.6142	0.4008	0.3246	0.7587
14	1.0525	0.9766	0.8029	0.6825	0.4453	0.3606	0.8430
15	1.1644	1.0804	0.8882	0.7550	0.4926	0.3990	0.9326
16	1.2832	1.1907	0.9789	0.8321	0.5429	0.4397	1.0278
17	1.4096	1.3080	1.0754	0.9141	0.5964	0.4830	1.1290
18	1.5442	1.4328	1.1780	1.0013	0.6533	0.5291	1.2368
19	1.6874	1.5658	1.2873	1.0942	0.7139	0.5782	1.3515
20	1.8401	1.7074	1.4037	1.1932	0.7785	0.6305	1.4738
21	2.0029	1.8585	1.5279	1.2987	0.8474	0.6863	1.6042
22	2.1767	2.0197	1.6605	1.4114	0.9209	0.7458	1.7434
23	2.3622	2.1919	1.8020	1.5317	0.9994	0.8094	1.8920
24	2.5605	2.3759	1.9533	1.6603	1.0833	0.8773	2.0508
25	2.7726	2.5726	2.1151	1.7978	1.1730	0.9500	2.2206

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0664	0.0617	0.0507	0.0431	0.0281	0.0228	0.0532
2	0.1219	0.1131	0.0930	0.0790	0.0516	0.0418	0.0976
3	0.1722	0.1597	0.1313	0.1116	0.0728	0.0590	0.1379
4	0.2260	0.2097	0.1724	0.1465	0.0956	0.0774	0.1810
5	0.2834	0.2630	0.2162	0.1838	0.1199	0.0971	0.2270
6	0.3447	0.3198	0.2629	0.2235	0.1458	0.1181	0.2761
7	0.4099	0.3803	0.3127	0.2658	0.1734	0.1404	0.3283
8	0.4793	0.4447	0.3656	0.3108	0.2028	0.1642	0.3839
9	0.5530	0.5132	0.4219	0.3586	0.2340	0.1895	0.4429
10	0.6314	0.5859	0.4817	0.4094	0.2671	0.2163	0.5057
11	0.7146	0.6631	0.5451	0.4634	0.3023	0.2448	0.5723
12	0.8029	0.7450	0.6125	0.5206	0.3397	0.2751	0.6431
13	0.8967	0.8321	0.6841	0.5815	0.3794	0.3073	0.7182
14	0.9964	0.9245	0.7601	0.6461	0.4216	0.3414	0.7980
15	1.1023	1.0228	0.8409	0.7147	0.4663	0.3777	0.8828
16	1.2148	1.1272	0.9267	0.7877	0.5140	0.4162	0.9730
17	1.3345	1.2382	1.0180	0.8653	0.5646	0.4572	1.0688
18	1.4618	1.3564	1.1151	0.9479	0.6185	0.5009	1.1708
19	1.5974	1.4822	1.2186	1.0358	0.6758	0.5473	1.2794
20	1.7420	1.6163	1.3289	1.1295	0.7370	0.5969	1.3952
21	1.8961	1.7593	1.4464	1.2295	0.8022	0.6497	1.5186
22	2.0606	1.9120	1.5719	1.3361	0.8718	0.7060	1.6504
23	2.2362	2.0750	1.7059	1.4500	0.9461	0.7662	1.7911
24	2.4240	2.2492	1.8491	1.5718	1.0255	0.8305	1.9414
25	2.6247	2.4354	2.0022	1.7019	1.1105	0.8993	2.1022

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0631	0.0585	0.0481	0.0409	0.0267	0.0216	0.0505
2	0.1157	0.1074	0.0883	0.0750	0.0490	0.0396	0.0927
3	0.1634	0.1516	0.1247	0.1060	0.0691	0.0560	0.1309
4	0.2145	0.1990	0.1636	0.1391	0.0908	0.0735	0.1718
5	0.2691	0.2497	0.2053	0.1745	0.1138	0.0922	0.2155
6	0.3272	0.3036	0.2496	0.2122	0.1384	0.1121	0.2621
7	0.3892	0.3611	0.2969	0.2523	0.1646	0.1333	0.3117
8	0.4550	0.4222	0.3471	0.2950	0.1925	0.1559	0.3644
9	0.5250	0.4872	0.4005	0.3404	0.2221	0.1799	0.4205
10	0.5994	0.5562	0.4573	0.3887	0.2536	0.2054	0.4801
11	0.6784	0.6295	0.5175	0.4399	0.2870	0.2324	0.5433
12	0.7623	0.7073	0.5815	0.4943	0.3225	0.2612	0.6105
13	0.8513	0.7899	0.6494	0.5520	0.3602	0.2917	0.6819
14	0.9459	0.8777	0.7216	0.6134	0.4002	0.3241	0.7576
15	1.0464	0.9710	0.7983	0.6785	0.4427	0.3585	0.8381
16	1.1533	1.0701	0.8798	0.7478	0.4879	0.3952	0.9237
17	1.2669	1.1755	0.9664	0.8215	0.5360	0.4341	1.0147
18	1.3878	1.2877	1.0587	0.8999	0.5872	0.4755	1.1115
19	1.5165	1.4072	1.1569	0.9834	0.6416	0.5196	1.2146
20	1.6537	1.5345	1.2616	1.0723	0.6997	0.5666	1.3245
21	1.8001	1.6703	1.3732	1.1672	0.7616	0.6168	1.4417
22	1.9562	1.8152	1.4923	1.2685	0.8277	0.6703	1.5668
23	2.1230	1.9699	1.6195	1.3766	0.8982	0.7274	1.7004
24	2.3012	2.1353	1.7555	1.4922	0.9736	0.7885	1.8431
25	2.4918	2.3121	1.9009	1.6157	1.0542	0.8538	1.9957

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0600	0.0557	0.0458	0.0389	0.0254	0.0206	0.0481
2	0.1101	0.1022	0.0840	0.0714	0.0466	0.0377	0.0882
3	0.1556	0.1443	0.1187	0.1009	0.0658	0.0533	0.1246
4	0.2042	0.1895	0.1558	0.1324	0.0864	0.0700	0.1635
5	0.2561	0.2376	0.1954	0.1661	0.1084	0.0877	0.2051
6	0.3115	0.2890	0.2376	0.2020	0.1318	0.1067	0.2495
7	0.3704	0.3437	0.2826	0.2402	0.1567	0.1269	0.2967
8	0.4331	0.4019	0.3304	0.2808	0.1832	0.1484	0.3469
9	0.4997	0.4637	0.3812	0.3240	0.2114	0.1712	0.4002
10	0.5705	0.5294	0.4352	0.3699	0.2414	0.1955	0.4569
11	0.6457	0.5991	0.4926	0.4187	0.2732	0.2212	0.5172
12	0.7255	0.6732	0.5535	0.4705	0.3070	0.2486	0.5811
13	0.8103	0.7519	0.6181	0.5254	0.3428	0.2776	0.6490
14	0.9003	0.8354	0.6868	0.5838	0.3809	0.3085	0.7211
15	0.9960	0.9242	0.7598	0.6458	0.4214	0.3413	0.7977
16	1.0977	1.0185	0.8374	0.7118	0.4644	0.3761	0.8792
17	1.2058	1.1189	0.9199	0.7819	0.5102	0.4132	0.9658
18	1.3209	1.2256	1.0076	0.8565	0.5589	0.4526	1.0579
19	1.4434	1.3393	1.1011	0.9360	0.6107	0.4946	1.1561
20	1.5740	1.4605	1.2008	1.0206	0.6660	0.5393	1.2607
21	1.7133	1.5897	1.3070	1.1110	0.7249	0.5870	1.3722
22	1.8619	1.7277	1.4204	1.2073	0.7878	0.6380	1.4913
23	2.0207	1.8749	1.5415	1.3103	0.8549	0.6924	1.6184
24	2.1903	2.0323	1.6709	1.4202	0.9267	0.7505	1.7543
25	2.3717	2.2006	1.8092	1.5378	1.0034	0.8126	1.8995

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0572	0.0531	0.0437	0.0371	0.0242	0.0196	0.0459
2	0.1051	0.0975	0.0801	0.0681	0.0444	0.0360	0.0841
3	0.1484	0.1377	0.1132	0.0962	0.0628	0.0508	0.1189
4	0.1948	0.1807	0.1486	0.1263	0.0824	0.0667	0.1560
5	0.2443	0.2267	0.1864	0.1584	0.1034	0.0837	0.1957
6	0.2971	0.2757	0.2267	0.1927	0.1257	0.1018	0.2380
7	0.3534	0.3279	0.2696	0.2291	0.1495	0.1211	0.2830
8	0.4132	0.3834	0.3152	0.2679	0.1748	0.1416	0.3309
9	0.4767	0.4424	0.3637	0.3091	0.2017	0.1634	0.3818
10	0.5443	0.5050	0.4152	0.3529	0.2303	0.1865	0.4359
11	0.6160	0.5716	0.4699	0.3994	0.2606	0.2111	0.4934
12	0.6922	0.6423	0.5280	0.4488	0.2928	0.2372	0.5544
13	0.7730	0.7173	0.5897	0.5013	0.3271	0.2649	0.6192
14	0.8589	0.7970	0.6552	0.5570	0.3634	0.2943	0.6879
15	0.9502	0.8817	0.7249	0.6161	0.4020	0.3256	0.7610
16	1.0472	0.9717	0.7989	0.6790	0.4431	0.3588	0.8387
17	1.1504	1.0674	0.8776	0.7459	0.4867	0.3942	0.9214
18	1.2602	1.1693	0.9613	0.8171	0.5332	0.4318	1.0093
19	1.3771	1.2778	1.0505	0.8929	0.5826	0.4718	1.1029
20	1.5017	1.3934	1.1455	0.9737	0.6353	0.5145	1.2027
21	1.6345	1.5166	1.2469	1.0599	0.6915	0.5600	1.3091
22	1.7763	1.6482	1.3551	1.1518	0.7515	0.6086	1.4227
23	1.9278	1.7887	1.4706	1.2500	0.8156	0.6605	1.5440
24	2.0896	1.9389	1.5940	1.3549	0.8841	0.7160	1.6736
25	2.2626	2.0994	1.7260	1.4671	0.9573	0.7753	1.8122

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0929	0.0862	0.0709	0.0603	0.0393	0.0318	0.0744
2	0.1705	0.1582	0.1301	0.1105	0.0721	0.0584	0.1365
3	0.2408	0.2235	0.1837	0.1562	0.1019	0.0825	0.1929
4	0.3161	0.2933	0.2411	0.2050	0.1337	0.1083	0.2532
5	0.3965	0.3679	0.3024	0.2571	0.1677	0.1358	0.3175
6	0.4822	0.4474	0.3678	0.3126	0.2040	0.1652	0.3862
7	0.5734	0.5321	0.4374	0.3718	0.2426	0.1965	0.4593
8	0.6705	0.6221	0.5115	0.4347	0.2837	0.2297	0.5370
9	0.7736	0.7178	0.5902	0.5016	0.3273	0.2651	0.6196
10	0.8832	0.8195	0.6738	0.5727	0.3737	0.3026	0.7074
11	0.9996	0.9275	0.7625	0.6482	0.4229	0.3425	0.8006
12	1.1232	1.0422	0.8568	0.7283	0.4752	0.3848	0.8996
13	1.2544	1.1640	0.9569	0.8134	0.5307	0.4298	1.0047
14	1.3938	1.2933	1.0633	0.9038	0.5897	0.4776	1.1163
15	1.5419	1.4307	1.1762	0.9998	0.6524	0.5283	1.2349
16	1.6993	1.5768	1.2963	1.1019	0.7189	0.5822	1.3610
17	1.8667	1.7321	1.4240	1.2104	0.7898	0.6396	1.4951
18	2.0449	1.8974	1.5599	1.3259	0.8652	0.7006	1.6378
19	2.2346	2.0734	1.7047	1.4490	0.9454	0.7656	1.7897
20	2.4367	2.2610	1.8589	1.5800	1.0310	0.8349	1.9517
21	2.6523	2.4611	2.0234	1.7199	1.1222	0.9088	2.1244
22	2.8824	2.6746	2.1989	1.8691	1.2195	0.9876	2.3086
23	3.1282	2.9026	2.3863	2.0284	1.3235	1.0718	2.5055
24	3.3908	3.1462	2.5867	2.1987	1.4346	1.1618	2.7158
25	3.6716	3.4068	2.8009	2.3807	1.5534	1.2580	2.9407

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0880	0.0816	0.0671	0.0570	0.0372	0.0301	0.0705
2	0.1614	0.1497	0.1231	0.1046	0.0683	0.0553	0.1292
3	0.2279	0.2115	0.1739	0.1478	0.0964	0.0781	0.1826
4	0.2992	0.2776	0.2282	0.1940	0.1266	0.1025	0.2396
5	0.3753	0.3482	0.2863	0.2433	0.1588	0.1286	0.3006
6	0.4564	0.4235	0.3482	0.2959	0.1931	0.1564	0.3655
7	0.5428	0.5036	0.4140	0.3519	0.2296	0.1860	0.4347
8	0.6346	0.5889	0.4841	0.4115	0.2685	0.2174	0.5083
9	0.7323	0.6795	0.5586	0.4748	0.3098	0.2509	0.5865
10	0.8360	0.7757	0.6377	0.5421	0.3537	0.2864	0.6696
11	0.9462	0.8779	0.7218	0.6135	0.4003	0.3242	0.7578
12	1.0631	0.9865	0.8110	0.6894	0.4498	0.3643	0.8515
13	1.1874	1.1017	0.9058	0.7699	0.5024	0.4068	0.9510
14	1.3193	1.2241	1.0064	0.8555	0.5582	0.4520	1.0567
15	1.4595	1.3542	1.1134	0.9464	0.6175	0.5001	1.1689
16	1.6085	1.4925	1.2270	1.0430	0.6805	0.5511	1.2883
17	1.7669	1.6395	1.3479	1.1457	0.7476	0.6054	1.4152
18	1.9355	1.7960	1.4765	1.2551	0.8189	0.6632	1.5502
19	2.1151	1.9626	1.6135	1.3715	0.8949	0.7247	1.6941
20	2.3065	2.1401	1.7595	1.4956	0.9758	0.7903	1.8473
21	2.5106	2.3295	1.9152	1.6279	1.0622	0.8602	2.0108
22	2.7284	2.5316	2.0813	1.7691	1.1543	0.9348	2.1852
23	2.9610	2.7474	2.2588	1.9200	1.2527	1.0145	2.3715
24	3.2095	2.9781	2.4484	2.0811	1.3579	1.0997	2.5706
25	3.4753	3.2247	2.6511	2.2535	1.4703	1.1908	2.7835

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0836	0.0776	0.0638	0.0542	0.0354	0.0286	0.0670
2	0.1534	0.1423	0.1170	0.0994	0.0649	0.0525	0.1228
3	0.2166	0.2010	0.1653	0.1405	0.0917	0.0742	0.1735
4	0.2843	0.2638	0.2169	0.1844	0.1203	0.0974	0.2277
5	0.3566	0.3309	0.2721	0.2313	0.1509	0.1222	0.2857
6	0.4337	0.4025	0.3309	0.2812	0.1835	0.1486	0.3474
7	0.5158	0.4786	0.3935	0.3345	0.2182	0.1767	0.4131
8	0.6031	0.5596	0.4601	0.3911	0.2552	0.2067	0.4831
9	0.6959	0.6458	0.5309	0.4513	0.2944	0.2385	0.5574
10	0.7945	0.7372	0.6061	0.5152	0.3362	0.2722	0.6364
11	0.8992	0.8344	0.6860	0.5831	0.3804	0.3081	0.7202
12	1.0104	0.9375	0.7708	0.6552	0.4275	0.3462	0.8093
13	1.1285	1.0471	0.8608	0.7317	0.4774	0.3866	0.9038
14	1.2538	1.1634	0.9565	0.8130	0.5305	0.4296	1.0042
15	1.3871	1.2870	1.0581	0.8994	0.5868	0.4753	1.1109
16	1.5287	1.4184	1.1661	0.9912	0.6468	0.5238	1.2244
17	1.6793	1.5582	1.2810	1.0889	0.7105	0.5754	1.3450
18	1.8395	1.7069	1.4033	1.1928	0.7783	0.6303	1.4733
19	2.0102	1.8652	1.5335	1.3035	0.8505	0.6888	1.6100
20	2.1921	2.0340	1.6722	1.4214	0.9274	0.7511	1.7557
21	2.3860	2.2139	1.8202	1.5472	1.0095	0.8175	1.9110
22	2.5930	2.4060	1.9781	1.6814	1.0971	0.8885	2.0768
23	2.8141	2.6111	2.1467	1.8247	1.1906	0.9642	2.2539
24	3.0503	2.8303	2.3269	1.9779	1.2905	1.0451	2.4431
25	3.3029	3.0647	2.5196	2.1417	1.3974	1.1317	2.6454

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0747	0.0693	0.0570	0.0484	0.0316	0.0256	0.0598
2	0.1370	0.1271	0.1045	0.0888	0.0580	0.0469	0.1097
3	0.1935	0.1796	0.1476	0.1255	0.0819	0.0663	0.1550
4	0.2540	0.2357	0.1938	0.1647	0.1075	0.0870	0.2035
5	0.3186	0.2956	0.2431	0.2066	0.1348	0.1092	0.2552
6	0.3875	0.3596	0.2956	0.2513	0.1639	0.1328	0.3104
7	0.4608	0.4276	0.3515	0.2988	0.1950	0.1579	0.3691
8	0.5388	0.5000	0.4111	0.3494	0.2280	0.1846	0.4316
9	0.6217	0.5769	0.4743	0.4032	0.2631	0.2130	0.4980
10	0.7098	0.6586	0.5415	0.4603	0.3003	0.2432	0.5685
11	0.8034	0.7454	0.6128	0.5209	0.3399	0.2753	0.6434
12	0.9027	0.8376	0.6886	0.5853	0.3819	0.3093	0.7230
13	1.0081	0.9354	0.7691	0.6537	0.4265	0.3454	0.8075
14	1.1202	1.0394	0.8545	0.7263	0.4739	0.3838	0.8972
15	1.2392	1.1498	0.9453	0.8035	0.5243	0.4246	0.9925
16	1.3657	1.2672	1.0418	0.8855	0.5778	0.4679	1.0938
17	1.5002	1.3920	1.1445	0.9728	0.6347	0.5140	1.2016
18	1.6434	1.5249	1.2537	1.0656	0.6953	0.5631	1.3163
19	1.7959	1.6664	1.3700	1.1645	0.7598	0.6153	1.4384
20	1.9584	1.8171	1.4939	1.2699	0.8286	0.6710	1.5685
21	2.1316	1.9779	1.6261	1.3822	0.9019	0.7304	1.7073
22	2.3166	2.1495	1.7672	1.5021	0.9801	0.7937	1.8554
23	2.5141	2.3327	1.9179	1.6302	1.0637	0.8614	2.0136
24	2.7251	2.5286	2.0788	1.7670	1.1529	0.9337	2.1826
25	2.9507	2.7380	2.2510	1.9133	1.2484	1.0110	2.3633

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0832	0.0772	0.0635	0.0540	0.0352	0.0285	0.0667
2	0.1526	0.1416	0.1164	0.0990	0.0646	0.0523	0.1222
3	0.2156	0.2001	0.1645	0.1398	0.0912	0.0739	0.1727
4	0.2830	0.2626	0.2159	0.1835	0.1197	0.0970	0.2267
5	0.3550	0.3294	0.2708	0.2302	0.1502	0.1216	0.2843
6	0.4317	0.4006	0.3293	0.2799	0.1826	0.1479	0.3457
7	0.5134	0.4764	0.3916	0.3329	0.2172	0.1759	0.4112
8	0.6003	0.5570	0.4579	0.3892	0.2540	0.2057	0.4808
9	0.6926	0.6427	0.5284	0.4491	0.2930	0.2373	0.5548
10	0.7908	0.7337	0.6032	0.5127	0.3346	0.2709	0.6333
11	0.8950	0.8304	0.6827	0.5803	0.3786	0.3066	0.7168
12	1.0056	0.9331	0.7671	0.6521	0.4255	0.3446	0.8054
13	1.1231	1.0421	0.8568	0.7282	0.4752	0.3848	0.8995
14	1.2479	1.1579	0.9520	0.8092	0.5280	0.4276	0.9995
15	1.3805	1.2809	1.0531	0.8951	0.5841	0.4730	1.1057
16	1.5214	1.4117	1.1606	0.9865	0.6437	0.5213	1.2185
17	1.6713	1.5508	1.2750	1.0837	0.7071	0.5726	1.3386
18	1.8308	1.6988	1.3966	1.1871	0.7746	0.6273	1.4663
19	2.0006	1.8564	1.5262	1.2973	0.8464	0.6855	1.6024
20	2.1817	2.0243	1.6643	1.4146	0.9230	0.7475	1.7474
21	2.3747	2.2034	1.8115	1.5398	1.0047	0.8137	1.9020
22	2.5807	2.3946	1.9687	1.6734	1.0919	0.8842	2.0670
23	2.8007	2.5987	2.1365	1.8160	1.1849	0.9596	2.2432
24	3.0358	2.8169	2.3159	1.9685	1.2844	1.0402	2.4315
25	3.2872	3.0501	2.5077	2.1315	1.3908	1.1263	2.6328

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0761	0.0706	0.0581	0.0494	0.0322	0.0261	0.0610
2	0.1396	0.1296	0.1065	0.0906	0.0591	0.0478	0.1118
3	0.1973	0.1830	0.1505	0.1279	0.0835	0.0676	0.1580
4	0.2589	0.2403	0.1975	0.1679	0.1095	0.0887	0.2074
5	0.3248	0.3013	0.2477	0.2106	0.1374	0.1113	0.2601
6	0.3950	0.3665	0.3013	0.2561	0.1671	0.1353	0.3163
7	0.4697	0.4358	0.3583	0.3046	0.1987	0.1609	0.3762
8	0.5492	0.5096	0.4190	0.3561	0.2324	0.1882	0.4399
9	0.6337	0.5880	0.4834	0.4109	0.2681	0.2171	0.5076
10	0.7235	0.6713	0.5519	0.4691	0.3061	0.2479	0.5795
11	0.8188	0.7598	0.6247	0.5310	0.3464	0.2806	0.6558
12	0.9201	0.8537	0.7019	0.5966	0.3893	0.3153	0.7369
13	1.0276	0.9535	0.7839	0.6663	0.4348	0.3521	0.8230
14	1.1418	1.0594	0.8710	0.7403	0.4831	0.3912	0.9145
15	1.2631	1.1720	0.9635	0.8190	0.5344	0.4328	1.0116
16	1.3920	1.2916	1.0619	0.9026	0.5889	0.4770	1.1149
17	1.5291	1.4189	1.1665	0.9915	0.6470	0.5239	1.2247
18	1.6751	1.5543	1.2778	1.0862	0.7087	0.5739	1.3416
19	1.8305	1.6985	1.3964	1.1869	0.7745	0.6272	1.4661
20	1.9961	1.8521	1.5227	1.2943	0.8445	0.6839	1.5987
21	2.1727	2.0160	1.6575	1.4088	0.9192	0.7445	1.7402
22	2.3612	2.1909	1.8012	1.5311	0.9990	0.8090	1.8912
23	2.5625	2.3777	1.9548	1.6616	1.0842	0.8780	2.0524
24	2.7776	2.5773	2.1189	1.8011	1.1752	0.9517	2.2247
25	3.0076	2.7907	2.2944	1.9502	1.2725	1.0305	2.4089

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0706	0.0655	0.0538	0.0458	0.0299	0.0242	0.0565
2	0.1295	0.1201	0.0988	0.0839	0.0548	0.0444	0.1037
3	0.1829	0.1697	0.1395	0.1186	0.0774	0.0627	0.1465
4	0.2400	0.2227	0.1831	0.1556	0.1016	0.0822	0.1922
5	0.3011	0.2794	0.2297	0.1952	0.1274	0.1032	0.2411
6	0.3661	0.3397	0.2793	0.2374	0.1549	0.1255	0.2933
7	0.4354	0.4040	0.3322	0.2823	0.1842	0.1492	0.3488
8	0.5091	0.4724	0.3884	0.3301	0.2154	0.1745	0.4078
9	0.5875	0.5451	0.4482	0.3809	0.2486	0.2013	0.4705
10	0.6707	0.6223	0.5116	0.4349	0.2838	0.2298	0.5372
11	0.7591	0.7043	0.5791	0.4922	0.3212	0.2601	0.6080
12	0.8529	0.7914	0.6507	0.5531	0.3609	0.2922	0.6831
13	0.9526	0.8839	0.7267	0.6177	0.4030	0.3264	0.7630
14	1.0584	0.9821	0.8074	0.6863	0.4478	0.3627	0.8477
15	1.1709	1.0865	0.8932	0.7592	0.4954	0.4012	0.9378
16	1.2904	1.1974	0.9844	0.8367	0.5460	0.4421	1.0335
17	1.4176	1.3153	1.0814	0.9192	0.5997	0.4857	1.1354
18	1.5528	1.4409	1.1846	1.0069	0.6570	0.5321	1.2437
19	1.6969	1.5745	1.2945	1.1003	0.7179	0.5814	1.3591
20	1.8504	1.7170	1.4116	1.1999	0.7829	0.6340	1.4821
21	2.0142	1.8689	1.5365	1.3060	0.8522	0.6901	1.6132
22	2.1889	2.0310	1.6698	1.4193	0.9261	0.7500	1.7532
23	2.3755	2.2042	1.8122	1.5403	1.0050	0.8139	1.9026
24	2.5749	2.3892	1.9643	1.6696	1.0894	0.8823	2.0623
25	2.7881	2.5871	2.1269	1.8079	1.1796	0.9553	2.2331

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0660	0.0612	0.0504	0.0428	0.0279	0.0226	0.0529
2	0.1211	0.1123	0.0924	0.0785	0.0512	0.0415	0.0970
3	0.1710	0.1587	0.1305	0.1109	0.0724	0.0586	0.1370
4	0.2245	0.2083	0.1712	0.1455	0.0950	0.0769	0.1798
5	0.2815	0.2612	0.2148	0.1826	0.1191	0.0965	0.2255
6	0.3424	0.3177	0.2612	0.2220	0.1449	0.1173	0.2742
7	0.4072	0.3778	0.3106	0.2640	0.1723	0.1395	0.3261
8	0.4761	0.4418	0.3632	0.3087	0.2014	0.1631	0.3813
9	0.5494	0.5098	0.4191	0.3562	0.2324	0.1882	0.4400
10	0.6272	0.5820	0.4785	0.4067	0.2654	0.2149	0.5023
11	0.7098	0.6587	0.5415	0.4603	0.3003	0.2432	0.5685
12	0.7976	0.7401	0.6085	0.5172	0.3375	0.2733	0.6388
13	0.8908	0.8266	0.6795	0.5776	0.3769	0.3052	0.7135
14	0.9898	0.9184	0.7551	0.6418	0.4188	0.3391	0.7927
15	1.0949	1.0160	0.8353	0.7100	0.4633	0.3752	0.8770
16	1.2067	1.1197	0.9206	0.7825	0.5105	0.4135	0.9665
17	1.3256	1.2300	1.0112	0.8596	0.5608	0.4542	1.0617
18	1.4521	1.3474	1.1077	0.9416	0.6144	0.4975	1.1630
19	1.5868	1.4724	1.2105	1.0289	0.6714	0.5437	1.2709
20	1.7304	1.6056	1.3200	1.1220	0.7321	0.5929	1.3859
21	1.8835	1.7477	1.4368	1.2213	0.7969	0.6454	1.5086
22	2.0469	1.8993	1.5615	1.3273	0.8660	0.7013	1.6394
23	2.2214	2.0612	1.6946	1.4404	0.9398	0.7611	1.7792
24	2.4079	2.2342	1.8369	1.5613	1.0187	0.8250	1.9286
25	2.6073	2.4192	1.9890	1.6906	1.1031	0.8933	2.0882

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0620	0.0575	0.0473	0.0402	0.0262	0.0212	0.0496
2	0.1137	0.1055	0.0867	0.0737	0.0481	0.0390	0.0911
3	0.1606	0.1490	0.1225	0.1041	0.0679	0.0550	0.1286
4	0.2108	0.1956	0.1608	0.1367	0.0892	0.0722	0.1688
5	0.2644	0.2453	0.2017	0.1714	0.1119	0.0906	0.2118
6	0.3215	0.2983	0.2453	0.2085	0.1360	0.1102	0.2575
7	0.3824	0.3548	0.2917	0.2479	0.1618	0.1310	0.3063
8	0.4471	0.4149	0.3411	0.2899	0.1892	0.1532	0.3581
9	0.5159	0.4787	0.3936	0.3345	0.2183	0.1768	0.4132
10	0.5890	0.5465	0.4493	0.3819	0.2492	0.2018	0.4717
11	0.6666	0.6185	0.5085	0.4322	0.2820	0.2284	0.5339
12	0.7490	0.6950	0.5714	0.4857	0.3169	0.2566	0.5999
13	0.8365	0.7762	0.6382	0.5424	0.3539	0.2866	0.6700
14	0.9295	0.8625	0.7091	0.6027	0.3933	0.3185	0.7445
15	1.0282	0.9541	0.7844	0.6667	0.4350	0.3523	0.8235
16	1.1332	1.0515	0.8645	0.7348	0.4794	0.3883	0.9076
17	1.2448	1.1551	0.9496	0.8072	0.5267	0.4265	0.9970
18	1.3637	1.2653	1.0403	0.8842	0.5769	0.4672	1.0922
19	1.4902	1.3827	1.1368	0.9663	0.6305	0.5106	1.1935
20	1.6250	1.5078	1.2396	1.0537	0.6875	0.5568	1.3015
21	1.7688	1.6412	1.3493	1.1469	0.7483	0.6060	1.4167
22	1.9222	1.7836	1.4664	1.2464	0.8133	0.6586	1.5396
23	2.0861	1.9356	1.5914	1.3527	0.8826	0.7148	1.6708
24	2.2612	2.0981	1.7250	1.4662	0.9567	0.7748	1.8111
25	2.4484	2.2719	1.8678	1.5876	1.0359	0.8389	1.9610

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0585	0.0543	0.0446	0.0379	0.0247	0.0200	0.0468
2	0.1073	0.0995	0.0818	0.0696	0.0454	0.0368	0.0859
3	0.1515	0.1406	0.1156	0.0983	0.0641	0.0519	0.1214
4	0.1989	0.1846	0.1517	0.1290	0.0842	0.0682	0.1593
5	0.2495	0.2315	0.1903	0.1618	0.1056	0.0855	0.1998
6	0.3034	0.2815	0.2315	0.1967	0.1284	0.1040	0.2430
7	0.3608	0.3348	0.2753	0.2340	0.1527	0.1236	0.2890
8	0.4219	0.3915	0.3219	0.2736	0.1785	0.1446	0.3379
9	0.4868	0.4517	0.3714	0.3157	0.2060	0.1668	0.3899
10	0.5558	0.5157	0.4240	0.3604	0.2352	0.1904	0.4452
11	0.6290	0.5837	0.4799	0.4079	0.2661	0.2155	0.5038
12	0.7068	0.6558	0.5392	0.4583	0.2990	0.2422	0.5661
13	0.7894	0.7325	0.6022	0.5119	0.3340	0.2705	0.6323
14	0.8771	0.8139	0.6691	0.5687	0.3711	0.3005	0.7025
15	0.9703	0.9003	0.7402	0.6292	0.4105	0.3325	0.7771
16	1.0694	0.9922	0.8158	0.6934	0.4524	0.3664	0.8565
17	1.1747	1.0900	0.8961	0.7617	0.4970	0.4025	0.9409
18	1.2868	1.1940	0.9817	0.8344	0.5444	0.4409	1.0307
19	1.4062	1.3048	1.0727	0.9118	0.5949	0.4818	1.1263
20	1.5334	1.4228	1.1698	0.9943	0.6488	0.5254	1.2282
21	1.6691	1.5487	1.2733	1.0823	0.7062	0.5719	1.3368
22	1.8139	1.6831	1.3837	1.1762	0.7674	0.6215	1.4528
23	1.9685	1.8266	1.5017	1.2765	0.8329	0.6745	1.5767
24	2.1338	1.9799	1.6278	1.3836	0.9028	0.7311	1.7090
25	2.3105	2.1439	1.7626	1.4982	0.9775	0.7917	1.8505

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0554	0.0514	0.0422	0.0359	0.0234	0.0190	0.0443
2	0.1016	0.0942	0.0775	0.0659	0.0430	0.0348	0.0813
3	0.1435	0.1331	0.1094	0.0930	0.0607	0.0492	0.1149
4	0.1883	0.1747	0.1436	0.1221	0.0797	0.0645	0.1508
5	0.2362	0.2191	0.1802	0.1531	0.0999	0.0809	0.1892
6	0.2872	0.2665	0.2191	0.1862	0.1215	0.0984	0.2301
7	0.3416	0.3170	0.2606	0.2215	0.1445	0.1170	0.2736
8	0.3994	0.3706	0.3047	0.2590	0.1690	0.1369	0.3199
9	0.4609	0.4276	0.3516	0.2988	0.1950	0.1579	0.3691
10	0.5262	0.4882	0.4014	0.3412	0.2226	0.1803	0.4214
11	0.5955	0.5525	0.4543	0.3861	0.2519	0.2040	0.4769
12	0.6691	0.6209	0.5104	0.4339	0.2831	0.2293	0.5359
13	0.7473	0.6934	0.5701	0.4846	0.3162	0.2560	0.5985
14	0.8303	0.7704	0.6334	0.5384	0.3513	0.2845	0.6650
15	0.9185	0.8523	0.7007	0.5956	0.3886	0.3147	0.7357
16	1.0123	0.9393	0.7722	0.6564	0.4283	0.3469	0.8108
17	1.1120	1.0318	0.8483	0.7211	0.4705	0.3810	0.8907
18	1.2182	1.1303	0.9293	0.7899	0.5154	0.4174	0.9757
19	1.3312	1.2352	1.0155	0.8632	0.5632	0.4561	1.0662
20	1.4516	1.3469	1.1074	0.9413	0.6142	0.4974	1.1627
21	1.5801	1.4661	1.2054	1.0246	0.6685	0.5414	1.2655
22	1.7171	1.5933	1.3099	1.1134	0.7265	0.5884	1.3753
23	1.8635	1.7291	1.4216	1.2084	0.7884	0.6385	1.4926
24	2.0200	1.8743	1.5409	1.3098	0.8546	0.6921	1.6179
25	2.1872	2.0295	1.6685	1.4183	0.9254	0.7494	1.7518

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0526	0.0488	0.0401	0.0341	0.0222	0.0180	0.0421
2	0.0964	0.0895	0.0736	0.0625	0.0408	0.0330	0.0772
3	0.1362	0.1264	0.1039	0.0883	0.0576	0.0467	0.1091
4	0.1788	0.1659	0.1364	0.1159	0.0756	0.0613	0.1432
5	0.2242	0.2081	0.1710	0.1454	0.0949	0.0768	0.1796
6	0.2727	0.2530	0.2080	0.1768	0.1154	0.0934	0.2184
7	0.3243	0.3009	0.2474	0.2103	0.1372	0.1111	0.2597
8	0.3792	0.3518	0.2893	0.2459	0.1604	0.1299	0.3037
9	0.4375	0.4060	0.3338	0.2837	0.1851	0.1499	0.3504
10	0.4995	0.4635	0.3811	0.3239	0.2113	0.1712	0.4001
11	0.5653	0.5246	0.4313	0.3666	0.2392	0.1937	0.4528
12	0.6352	0.5894	0.4846	0.4119	0.2688	0.2177	0.5088
13	0.7094	0.6583	0.5412	0.4600	0.3002	0.2431	0.5682
14	0.7883	0.7314	0.6013	0.5111	0.3335	0.2701	0.6314
15	0.8720	0.8091	0.6652	0.5654	0.3689	0.2988	0.6984
16	0.9611	0.8917	0.7331	0.6232	0.4066	0.3293	0.7697
17	1.0557	0.9796	0.8054	0.6846	0.4467	0.3617	0.8456
18	1.1565	1.0731	0.8822	0.7499	0.4893	0.3963	0.9263
19	1.2638	1.1726	0.9641	0.8195	0.5347	0.4330	1.0122
20	1.3781	1.2787	1.0513	0.8936	0.5831	0.4722	1.1038
21	1.5001	1.3919	1.1443	0.9727	0.6347	0.5140	1.2014
22	1.6302	1.5126	1.2436	1.0571	0.6897	0.5586	1.3057
23	1.7692	1.6416	1.3496	1.1472	0.7485	0.6062	1.4170
24	1.9177	1.7794	1.4629	1.2435	0.8113	0.6571	1.5359
25	2.0765	1.9267	1.5840	1.3464	0.8785	0.7115	1.6631

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0500	0.0464	0.0382	0.0324	0.0212	0.0171	0.0401
2	0.0918	0.0852	0.0700	0.0595	0.0388	0.0314	0.0735
3	0.1296	0.1203	0.0989	0.0841	0.0548	0.0444	0.1038
4	0.1701	0.1579	0.1298	0.1103	0.0720	0.0583	0.1363
5	0.2134	0.1980	0.1628	0.1384	0.0903	0.0731	0.1709
6	0.2595	0.2408	0.1980	0.1683	0.1098	0.0889	0.2079
7	0.3087	0.2864	0.2355	0.2001	0.1306	0.1058	0.2472
8	0.3609	0.3349	0.2753	0.2340	0.1527	0.1237	0.2891
9	0.4164	0.3864	0.3177	0.2700	0.1762	0.1427	0.3335
10	0.4754	0.4411	0.3627	0.3083	0.2011	0.1629	0.3808
11	0.5381	0.4993	0.4105	0.3489	0.2277	0.1844	0.4310
12	0.6046	0.5610	0.4612	0.3920	0.2558	0.2072	0.4842
13	0.6752	0.6266	0.5151	0.4378	0.2857	0.2314	0.5408
14	0.7503	0.6962	0.5724	0.4865	0.3174	0.2571	0.6009
15	0.8300	0.7701	0.6332	0.5382	0.3512	0.2844	0.6648
16	0.9147	0.8488	0.6978	0.5931	0.3870	0.3134	0.7326
17	1.0048	0.9324	0.7665	0.6516	0.4251	0.3443	0.8048
18	1.1007	1.0214	0.8397	0.7138	0.4657	0.3772	0.8816
19	1.2029	1.1161	0.9176	0.7800	0.5089	0.4121	0.9634
20	1.3117	1.2171	1.0006	0.8505	0.5550	0.4494	1.0506
21	1.4278	1.3248	1.0892	0.9258	0.6041	0.4892	1.1435
22	1.5516	1.4397	1.1837	1.0061	0.6565	0.5316	1.2427
23	1.6839	1.5625	1.2846	1.0919	0.7124	0.5770	1.3487
24	1.8252	1.6936	1.3924	1.1835	0.7722	0.6254	1.4619
25	1.9764	1.8339	1.5077	1.2815	0.8362	0.6772	1.5830

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0477	0.0443	0.0364	0.0310	0.0202	0.0164	0.0382
2	0.0875	0.0812	0.0668	0.0568	0.0370	0.0300	0.0701
3	0.1237	0.1148	0.0943	0.0802	0.0523	0.0424	0.0991
4	0.1623	0.1506	0.1238	0.1053	0.0687	0.0556	0.1300
5	0.2036	0.1889	0.1553	0.1320	0.0861	0.0698	0.1631
6	0.2476	0.2298	0.1889	0.1606	0.1048	0.0848	0.1983
7	0.2945	0.2732	0.2246	0.1909	0.1246	0.1009	0.2358
8	0.3443	0.3195	0.2627	0.2233	0.1457	0.1180	0.2758
9	0.3973	0.3686	0.3031	0.2576	0.1681	0.1361	0.3182
10	0.4536	0.4209	0.3460	0.2941	0.1919	0.1554	0.3633
11	0.5133	0.4763	0.3916	0.3329	0.2172	0.1759	0.4111
12	0.5768	0.5352	0.4400	0.3740	0.2440	0.1976	0.4620
13	0.6442	0.5977	0.4914	0.4177	0.2726	0.2207	0.5160
14	0.7158	0.6642	0.5460	0.4641	0.3028	0.2453	0.5733
15	0.7918	0.7347	0.6041	0.5134	0.3350	0.2713	0.6342
16	0.8727	0.8097	0.6657	0.5659	0.3692	0.2990	0.6989
17	0.9586	0.8895	0.7313	0.6216	0.4056	0.3285	0.7678
18	1.0501	0.9744	0.8011	0.6809	0.4443	0.3598	0.8411
19	1.1476	1.0648	0.8754	0.7441	0.4855	0.3932	0.9191
20	1.2514	1.1611	0.9546	0.8114	0.5294	0.4288	1.0023
21	1.3621	1.2639	1.0391	0.8832	0.5763	0.4667	1.0909
22	1.4803	1.3735	1.1292	0.9598	0.6263	0.5072	1.1856
23	1.6065	1.4906	1.2255	1.0417	0.6797	0.5504	1.2867
24	1.7413	1.6157	1.3284	1.1291	0.7367	0.5966	1.3947
25	1.8855	1.7495	1.4384	1.2226	0.7977	0.6460	1.5102

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0558	0.0517	0.0425	0.0362	0.0236	0.0191	0.0447
2	0.1023	0.0949	0.0780	0.0663	0.0433	0.0350	0.0819
3	0.1445	0.1341	0.1102	0.0937	0.0611	0.0495	0.1157
4	0.1897	0.1760	0.1447	0.1230	0.0802	0.0650	0.1519
5	0.2379	0.2207	0.1815	0.1542	0.1006	0.0815	0.1905
6	0.2893	0.2684	0.2207	0.1876	0.1224	0.0991	0.2317
7	0.3440	0.3192	0.2625	0.2231	0.1456	0.1179	0.2756
8	0.4023	0.3733	0.3069	0.2608	0.1702	0.1378	0.3222
9	0.4642	0.4307	0.3541	0.3010	0.1964	0.1590	0.3718
10	0.5299	0.4917	0.4043	0.3436	0.2242	0.1816	0.4244
11	0.5998	0.5565	0.4575	0.3889	0.2537	0.2055	0.4804
12	0.6739	0.6253	0.5141	0.4370	0.2851	0.2309	0.5398
13	0.7526	0.6984	0.5742	0.4880	0.3184	0.2579	0.6028
14	0.8363	0.7760	0.6380	0.5423	0.3538	0.2865	0.6698
15	0.9251	0.8584	0.7057	0.5999	0.3914	0.3170	0.7410
16	1.0196	0.9461	0.7778	0.6611	0.4314	0.3493	0.8166
17	1.1200	1.0393	0.8544	0.7263	0.4739	0.3838	0.8971
18	1.2269	1.1384	0.9360	0.7956	0.5191	0.4204	0.9827
19	1.3407	1.2441	1.0228	0.8694	0.5672	0.4594	1.0738
20	1.4620	1.3566	1.1153	0.9480	0.6186	0.5010	1.1710
21	1.5914	1.4766	1.2140	1.0319	0.6733	0.5453	1.2746
22	1.7295	1.6047	1.3193	1.1214	0.7317	0.5926	1.3852
23	1.8769	1.7416	1.4318	1.2170	0.7941	0.6431	1.5033
24	2.0345	1.8877	1.5520	1.3192	0.8608	0.6971	1.6295
25	2.2029	2.0441	1.6805	1.4284	0.9320	0.7548	1.7644

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0528	0.0490	0.0403	0.0342	0.0223	0.0181	0.0423
2	0.0968	0.0898	0.0739	0.0628	0.0410	0.0332	0.0775
3	0.1368	0.1269	0.1043	0.0887	0.0579	0.0469	0.1095
4	0.1795	0.1666	0.1369	0.1164	0.0759	0.0615	0.1438
5	0.2252	0.2089	0.1718	0.1460	0.0953	0.0771	0.1803
6	0.2738	0.2541	0.2089	0.1776	0.1159	0.0938	0.2193
7	0.3257	0.3022	0.2484	0.2112	0.1378	0.1116	0.2608
8	0.3808	0.3533	0.2905	0.2469	0.1611	0.1305	0.3050
9	0.4394	0.4077	0.3352	0.2849	0.1859	0.1505	0.3519
10	0.5016	0.4654	0.3826	0.3253	0.2122	0.1719	0.4017
11	0.5677	0.5268	0.4331	0.3681	0.2402	0.1945	0.4547
12	0.6379	0.5919	0.4866	0.4136	0.2699	0.2186	0.5109
13	0.7124	0.6610	0.5435	0.4619	0.3014	0.2441	0.5706
14	0.7916	0.7345	0.6039	0.5133	0.3349	0.2712	0.6340
15	0.8757	0.8125	0.6680	0.5678	0.3705	0.3000	0.7014
16	0.9651	0.8955	0.7362	0.6258	0.4083	0.3307	0.7730
17	1.0602	0.9837	0.8087	0.6874	0.4485	0.3632	0.8491
18	1.1613	1.0776	0.8859	0.7530	0.4913	0.3979	0.9301
19	1.2691	1.1776	0.9681	0.8229	0.5369	0.4348	1.0164
20	1.3839	1.2841	1.0557	0.8973	0.5855	0.4742	1.1084
21	1.5063	1.3977	1.1491	0.9767	0.6373	0.5161	1.2065
22	1.6370	1.5190	1.2488	1.0615	0.6926	0.5609	1.3111
23	1.7766	1.6485	1.3553	1.1520	0.7516	0.6087	1.4229
24	1.9257	1.7868	1.4690	1.2487	0.8147	0.6598	1.5424
25	2.0852	1.9348	1.5907	1.3521	0.8822	0.7145	1.6701

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0502	0.0466	0.0383	0.0325	0.0212	0.0172	0.0402
2	0.0920	0.0854	0.0702	0.0597	0.0389	0.0315	0.0737
3	0.1300	0.1206	0.0992	0.0843	0.0550	0.0445	0.1041
4	0.1706	0.1583	0.1301	0.1106	0.0722	0.0585	0.1366
5	0.2140	0.1986	0.1632	0.1388	0.0905	0.0733	0.1714
6	0.2602	0.2415	0.1985	0.1687	0.1101	0.0892	0.2084
7	0.3095	0.2872	0.2361	0.2007	0.1309	0.1060	0.2479
8	0.3619	0.3358	0.2761	0.2347	0.1531	0.1240	0.2898
9	0.4176	0.3875	0.3185	0.2708	0.1767	0.1431	0.3344
10	0.4767	0.4423	0.3637	0.3091	0.2017	0.1633	0.3818
11	0.5395	0.5006	0.4116	0.3498	0.2283	0.1849	0.4321
12	0.6062	0.5625	0.4625	0.3931	0.2565	0.2077	0.4856
13	0.6771	0.6282	0.5165	0.4390	0.2865	0.2320	0.5423
14	0.7523	0.6981	0.5739	0.4878	0.3183	0.2578	0.6025
15	0.8322	0.7722	0.6349	0.5396	0.3521	0.2852	0.6666
16	0.9172	0.8511	0.6997	0.5947	0.3881	0.3143	0.7346
17	1.0076	0.9349	0.7686	0.6533	0.4263	0.3452	0.8070
18	1.1037	1.0241	0.8420	0.7157	0.4670	0.3782	0.8840
19	1.2061	1.1191	0.9201	0.7821	0.5103	0.4133	0.9660
20	1.3152	1.2204	1.0033	0.8528	0.5565	0.4506	1.0534
21	1.4316	1.3284	1.0921	0.9283	0.6057	0.4905	1.1466
22	1.5558	1.4436	1.1868	1.0088	0.6582	0.5331	1.2461
23	1.6884	1.5667	1.2880	1.0948	0.7144	0.5785	1.3523
24	1.8302	1.6982	1.3962	1.1867	0.7743	0.6271	1.4658
25	1.9817	1.8388	1.5118	1.2850	0.8384	0.6790	1.5872

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0448	0.0416	0.0342	0.0291	0.0190	0.0154	0.0359
2	0.0822	0.0763	0.0627	0.0533	0.0348	0.0282	0.0658
3	0.1161	0.1077	0.0886	0.0753	0.0491	0.0398	0.0930
4	0.1524	0.1414	0.1163	0.0988	0.0645	0.0522	0.1221
5	0.1912	0.1774	0.1458	0.1240	0.0809	0.0655	0.1531
6	0.2325	0.2157	0.1774	0.1508	0.0984	0.0797	0.1862
7	0.2765	0.2566	0.2109	0.1793	0.1170	0.0947	0.2215
8	0.3233	0.3000	0.2466	0.2096	0.1368	0.1108	0.2589
9	0.3730	0.3461	0.2846	0.2419	0.1578	0.1278	0.2988
10	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3411
11	0.4820	0.4473	0.3677	0.3126	0.2039	0.1652	0.3861
12	0.5416	0.5025	0.4132	0.3512	0.2291	0.1856	0.4338
13	0.6049	0.5613	0.4614	0.3922	0.2559	0.2073	0.4845
14	0.6721	0.6236	0.5127	0.4358	0.2844	0.2303	0.5383
15	0.7435	0.6899	0.5672	0.4821	0.3146	0.2548	0.5955
16	0.8194	0.7603	0.6251	0.5313	0.3467	0.2808	0.6563
17	0.9001	0.8352	0.6867	0.5837	0.3808	0.3084	0.7210
18	0.9860	0.9149	0.7522	0.6394	0.4172	0.3379	0.7898
19	1.0775	0.9998	0.8220	0.6987	0.4559	0.3692	0.8630
20	1.1750	1.0903	0.8964	0.7619	0.4971	0.4026	0.9411
21	1.2790	1.1867	0.9757	0.8293	0.5411	0.4382	1.0244
22	1.3899	1.2897	1.0603	0.9013	0.5881	0.4762	1.1132
23	1.5084	1.3996	1.1507	0.9781	0.6382	0.5168	1.2081
24	1.6351	1.5171	1.2473	1.0602	0.6918	0.5602	1.3096
25	1.7704	1.6428	1.3506	1.1480	0.7491	0.6066	1.4180

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0499	0.0463	0.0381	0.0324	0.0211	0.0171	0.0400
2	0.0916	0.0850	0.0699	0.0594	0.0387	0.0314	0.0733
3	0.1294	0.1200	0.0987	0.0839	0.0547	0.0443	0.1036
4	0.1698	0.1576	0.1295	0.1101	0.0718	0.0582	0.1360
5	0.2130	0.1976	0.1625	0.1381	0.0901	0.0730	0.1706
6	0.2590	0.2403	0.1976	0.1679	0.1096	0.0887	0.2074
7	0.3080	0.2858	0.2350	0.1997	0.1303	0.1055	0.2467
8	0.3602	0.3342	0.2748	0.2335	0.1524	0.1234	0.2885
9	0.4156	0.3856	0.3170	0.2695	0.1758	0.1424	0.3329
10	0.4745	0.4402	0.3619	0.3076	0.2007	0.1626	0.3800
11	0.5370	0.4983	0.4096	0.3482	0.2272	0.1840	0.4301
12	0.6034	0.5599	0.4603	0.3912	0.2553	0.2067	0.4833
13	0.6739	0.6253	0.5141	0.4369	0.2851	0.2309	0.5397
14	0.7487	0.6947	0.5712	0.4855	0.3168	0.2565	0.5997
15	0.8283	0.7686	0.6319	0.5371	0.3504	0.2838	0.6634
16	0.9128	0.8470	0.6964	0.5919	0.3862	0.3128	0.7311
17	1.0028	0.9305	0.7650	0.6502	0.4243	0.3436	0.8032
18	1.0985	1.0193	0.8380	0.7123	0.4648	0.3764	0.8798
19	1.2004	1.1138	0.9157	0.7784	0.5079	0.4113	0.9614
20	1.3090	1.2146	0.9986	0.8488	0.5538	0.4485	1.0484
21	1.4248	1.3221	1.0869	0.9239	0.6028	0.4882	1.1412
22	1.5484	1.4368	1.1812	1.0040	0.6551	0.5305	1.2402
23	1.6804	1.5592	1.2819	1.0896	0.7110	0.5758	1.3459
24	1.8215	1.6901	1.3895	1.1811	0.7706	0.6241	1.4589
25	1.9723	1.8301	1.5046	1.2789	0.8345	0.6758	1.5797

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0457	0.0424	0.0348	0.0296	0.0193	0.0157	0.0366
2	0.0838	0.0777	0.0639	0.0543	0.0355	0.0287	0.0671
3	0.1184	0.1098	0.0903	0.0767	0.0501	0.0406	0.0948
4	0.1554	0.1442	0.1185	0.1007	0.0657	0.0532	0.1244
5	0.1949	0.1808	0.1486	0.1264	0.0824	0.0668	0.1561
6	0.2370	0.2199	0.1808	0.1537	0.1003	0.0812	0.1898
7	0.2818	0.2615	0.2150	0.1827	0.1192	0.0966	0.2257
8	0.3295	0.3058	0.2514	0.2137	0.1394	0.1129	0.2639
9	0.3802	0.3528	0.2901	0.2466	0.1609	0.1303	0.3045
10	0.4341	0.4028	0.3312	0.2815	0.1837	0.1487	0.3477
11	0.4913	0.4559	0.3748	0.3186	0.2079	0.1683	0.3935
12	0.5520	0.5122	0.4211	0.3580	0.2336	0.1892	0.4421
13	0.6165	0.5721	0.4703	0.3998	0.2609	0.2113	0.4938
14	0.6851	0.6356	0.5226	0.4442	0.2898	0.2347	0.5487
15	0.7578	0.7032	0.5781	0.4914	0.3206	0.2597	0.6070
16	0.8352	0.7750	0.6371	0.5416	0.3534	0.2862	0.6689
17	0.9175	0.8513	0.6999	0.5949	0.3882	0.3144	0.7348
18	1.0050	0.9326	0.7667	0.6517	0.4252	0.3444	0.8050
19	1.0983	1.0191	0.8378	0.7122	0.4647	0.3763	0.8797
20	1.1977	1.1113	0.9136	0.7766	0.5067	0.4104	0.9592
21	1.3036	1.2096	0.9945	0.8453	0.5515	0.4467	1.0441
22	1.4167	1.3146	1.0807	0.9186	0.5994	0.4854	1.1347
23	1.5375	1.4266	1.1729	0.9970	0.6505	0.5268	1.2314
24	1.6666	1.5464	1.2713	1.0806	0.7051	0.5710	1.3348
25	1.8046	1.6744	1.3766	1.1701	0.7635	0.6183	1.4453

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0424	0.0393	0.0323	0.0275	0.0179	0.0145	0.0339
2	0.0777	0.0721	0.0593	0.0504	0.0329	0.0266	0.0622
3	0.1097	0.1018	0.0837	0.0711	0.0464	0.0376	0.0879
4	0.1440	0.1336	0.1099	0.0934	0.0609	0.0493	0.1153
5	0.1806	0.1676	0.1378	0.1171	0.0764	0.0619	0.1447
6	0.2197	0.2038	0.1676	0.1425	0.0929	0.0753	0.1760
7	0.2613	0.2424	0.1993	0.1694	0.1105	0.0895	0.2093
8	0.3055	0.2835	0.2330	0.1981	0.1292	0.1047	0.2447
9	0.3525	0.3271	0.2689	0.2286	0.1491	0.1208	0.2823
10	0.4024	0.3734	0.3070	0.2609	0.1703	0.1379	0.3223
11	0.4555	0.4226	0.3474	0.2953	0.1927	0.1561	0.3648
12	0.5118	0.4749	0.3904	0.3318	0.2165	0.1753	0.4099
13	0.5716	0.5303	0.4360	0.3706	0.2418	0.1958	0.4578
14	0.6351	0.5893	0.4845	0.4118	0.2687	0.2176	0.5086
15	0.7025	0.6519	0.5359	0.4555	0.2972	0.2407	0.5627
16	0.7743	0.7184	0.5906	0.5020	0.3276	0.2653	0.6201
17	0.8505	0.7892	0.6488	0.5515	0.3598	0.2914	0.6812
18	0.9317	0.8645	0.7108	0.6041	0.3942	0.3192	0.7462
19	1.0181	0.9447	0.7767	0.6602	0.4308	0.3489	0.8155
20	1.1103	1.0302	0.8470	0.7199	0.4697	0.3804	0.8892
21	1.2085	1.1213	0.9219	0.7836	0.5113	0.4141	0.9679
22	1.3133	1.2186	1.0019	0.8516	0.5557	0.4500	1.0519
23	1.4253	1.3225	1.0873	0.9242	0.6030	0.4884	1.1416
24	1.5450	1.4335	1.1786	1.0018	0.6536	0.5294	1.2374
25	1.6729	1.5522	1.2762	1.0847	0.7078	0.5732	1.3399

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0396	0.0367	0.0302	0.0257	0.0168	0.0136	0.0317
2	0.0726	0.0674	0.0554	0.0471	0.0307	0.0249	0.0582
3	0.1026	0.0952	0.0783	0.0665	0.0434	0.0352	0.0822
4	0.1347	0.1250	0.1027	0.0873	0.0570	0.0461	0.1079
5	0.1689	0.1567	0.1289	0.1095	0.0715	0.0579	0.1353
6	0.2054	0.1906	0.1567	0.1332	0.0869	0.0704	0.1645
7	0.2443	0.2267	0.1864	0.1584	0.1034	0.0837	0.1957
8	0.2857	0.2651	0.2179	0.1852	0.1209	0.0979	0.2288
9	0.3296	0.3059	0.2515	0.2137	0.1395	0.1129	0.2640
10	0.3763	0.3492	0.2871	0.2440	0.1592	0.1289	0.3014
11	0.4259	0.3952	0.3249	0.2762	0.1802	0.1459	0.3411
12	0.4786	0.4441	0.3651	0.3103	0.2025	0.1640	0.3833
13	0.5345	0.4959	0.4077	0.3466	0.2261	0.1831	0.4281
14	0.5939	0.5510	0.4530	0.3851	0.2513	0.2035	0.4756
15	0.6570	0.6096	0.5012	0.4260	0.2780	0.2251	0.5262
16	0.7240	0.6718	0.5523	0.4695	0.3063	0.2481	0.5799
17	0.7954	0.7380	0.6067	0.5157	0.3365	0.2725	0.6370
18	0.8713	0.8084	0.6646	0.5650	0.3686	0.2985	0.6978
19	0.9521	0.8834	0.7263	0.6174	0.4028	0.3262	0.7626
20	1.0382	0.9634	0.7920	0.6732	0.4393	0.3557	0.8316
21	1.1301	1.0486	0.8621	0.7328	0.4781	0.3872	0.9051
22	1.2281	1.1396	0.9369	0.7964	0.5196	0.4208	0.9837
23	1.3328	1.2367	1.0168	0.8643	0.5639	0.4567	1.0675
24	1.4447	1.3405	1.1021	0.9368	0.6112	0.4950	1.1571
25	1.5644	1.4515	1.1934	1.0144	0.6619	0.5360	1.2529

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0372	0.0345	0.0284	0.0241	0.0157	0.0127	0.0298
2	0.0682	0.0633	0.0520	0.0442	0.0289	0.0234	0.0546
3	0.0964	0.0894	0.0735	0.0625	0.0408	0.0330	0.0772
4	0.1265	0.1174	0.0965	0.0820	0.0535	0.0433	0.1013
5	0.1586	0.1472	0.1210	0.1029	0.0671	0.0544	0.1271
6	0.1929	0.1790	0.1472	0.1251	0.0816	0.0661	0.1545
7	0.2294	0.2129	0.1750	0.1488	0.0971	0.0786	0.1838
8	0.2683	0.2489	0.2046	0.1740	0.1135	0.0919	0.2149
9	0.3095	0.2872	0.2361	0.2007	0.1310	0.1061	0.2479
10	0.3534	0.3279	0.2696	0.2291	0.1495	0.1211	0.2830
11	0.4000	0.3711	0.3051	0.2593	0.1692	0.1370	0.3203
12	0.4494	0.4170	0.3428	0.2914	0.1901	0.1540	0.3599
13	0.5019	0.4657	0.3829	0.3255	0.2124	0.1720	0.4020
14	0.5577	0.5175	0.4254	0.3616	0.2360	0.1911	0.4467
15	0.6169	0.5725	0.4706	0.4000	0.2610	0.2114	0.4941
16	0.6799	0.6309	0.5187	0.4409	0.2877	0.2330	0.5446
17	0.7469	0.6930	0.5698	0.4843	0.3160	0.2559	0.5982
18	0.8182	0.7592	0.6242	0.5305	0.3462	0.2803	0.6553
19	0.8941	0.8296	0.6821	0.5798	0.3783	0.3064	0.7161
20	0.9750	0.9047	0.7438	0.6322	0.4125	0.3341	0.7809
21	1.0613	0.9847	0.8096	0.6881	0.4490	0.3636	0.8500
22	1.1533	1.0702	0.8798	0.7478	0.4880	0.3952	0.9237
23	1.2517	1.1614	0.9548	0.8116	0.5296	0.4289	1.0025
24	1.3567	1.2589	1.0350	0.8797	0.5740	0.4649	1.0866
25	1.4691	1.3631	1.1207	0.9526	0.6215	0.5034	1.1766

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0351	0.0326	0.0268	0.0228	0.0148	0.0120	0.0281
2	0.0644	0.0597	0.0491	0.0417	0.0272	0.0221	0.0516
3	0.0909	0.0844	0.0694	0.0590	0.0385	0.0312	0.0728
4	0.1193	0.1107	0.0910	0.0774	0.0505	0.0409	0.0956
5	0.1497	0.1389	0.1142	0.0971	0.0633	0.0513	0.1199
6	0.1821	0.1689	0.1389	0.1180	0.0770	0.0624	0.1458
7	0.2165	0.2009	0.1652	0.1404	0.0916	0.0742	0.1734
8	0.2531	0.2349	0.1931	0.1641	0.1071	0.0867	0.2028
9	0.2921	0.2710	0.2228	0.1894	0.1236	0.1001	0.2340
10	0.3335	0.3094	0.2544	0.2162	0.1411	0.1143	0.2671
11	0.3774	0.3502	0.2879	0.2447	0.1597	0.1293	0.3023
12	0.4241	0.3935	0.3235	0.2750	0.1794	0.1453	0.3397
13	0.4736	0.4395	0.3613	0.3071	0.2004	0.1623	0.3794
14	0.5263	0.4883	0.4015	0.3412	0.2227	0.1803	0.4215
15	0.5822	0.5402	0.4441	0.3775	0.2463	0.1995	0.4663
16	0.6416	0.5953	0.4895	0.4160	0.2715	0.2198	0.5139
17	0.7048	0.6540	0.5377	0.4570	0.2982	0.2415	0.5645
18	0.7721	0.7164	0.5890	0.5006	0.3267	0.2645	0.6184
19	0.8437	0.7829	0.6436	0.5471	0.3570	0.2891	0.6758
20	0.9201	0.8537	0.7019	0.5966	0.3893	0.3152	0.7369
21	1.0015	0.9292	0.7640	0.6494	0.4237	0.3431	0.8021
22	1.0883	1.0099	0.8302	0.7057	0.4605	0.3729	0.8717
23	1.1811	1.0959	0.9010	0.7659	0.4997	0.4047	0.9460
24	1.2803	1.1879	0.9767	0.8302	0.5417	0.4387	1.0254
25	1.3863	1.2863	1.0575	0.8989	0.5865	0.4750	1.1103

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0332	0.0308	0.0253	0.0215	0.0141	0.0114	0.0266
2	0.0609	0.0565	0.0465	0.0395	0.0258	0.0209	0.0488
3	0.0861	0.0799	0.0657	0.0558	0.0364	0.0295	0.0689
4	0.1130	0.1048	0.0862	0.0733	0.0478	0.0387	0.0905
5	0.1417	0.1315	0.1081	0.0919	0.0600	0.0486	0.1135
6	0.1723	0.1599	0.1315	0.1117	0.0729	0.0590	0.1380
7	0.2050	0.1902	0.1564	0.1329	0.0867	0.0702	0.1642
8	0.2396	0.2224	0.1828	0.1554	0.1014	0.0821	0.1919
9	0.2765	0.2566	0.2109	0.1793	0.1170	0.0947	0.2215
10	0.3157	0.2929	0.2408	0.2047	0.1336	0.1082	0.2528
11	0.3573	0.3315	0.2726	0.2317	0.1512	0.1224	0.2862
12	0.4015	0.3725	0.3063	0.2603	0.1699	0.1376	0.3215
13	0.4484	0.4160	0.3420	0.2907	0.1897	0.1536	0.3591
14	0.4982	0.4623	0.3800	0.3230	0.2108	0.1707	0.3990
15	0.5511	0.5114	0.4204	0.3574	0.2332	0.1888	0.4414
16	0.6074	0.5636	0.4633	0.3938	0.2570	0.2081	0.4865
17	0.6672	0.6191	0.5090	0.4326	0.2823	0.2286	0.5344
18	0.7309	0.6782	0.5576	0.4739	0.3092	0.2504	0.5854
19	0.7987	0.7411	0.6093	0.5179	0.3379	0.2737	0.6397
20	0.8710	0.8082	0.6644	0.5648	0.3685	0.2984	0.6976
21	0.9480	0.8797	0.7232	0.6147	0.4011	0.3248	0.7593
22	1.0303	0.9560	0.7860	0.6681	0.4359	0.3530	0.8252
23	1.1181	1.0375	0.8530	0.7250	0.4731	0.3831	0.8955
24	1.2120	1.1246	0.9246	0.7859	0.5128	0.4153	0.9707
25	1.3123	1.2177	1.0011	0.8510	0.5552	0.4497	1.0511

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0315	0.0293	0.0241	0.0205	0.0133	0.0108	0.0253
2	0.0578	0.0537	0.0441	0.0375	0.0245	0.0198	0.0463
3	0.0817	0.0758	0.0623	0.0530	0.0346	0.0280	0.0655
4	0.1073	0.0995	0.0818	0.0695	0.0454	0.0368	0.0859
5	0.1345	0.1248	0.1026	0.0872	0.0569	0.0461	0.1078
6	0.1636	0.1518	0.1248	0.1061	0.0692	0.0561	0.1310
7	0.1946	0.1805	0.1484	0.1262	0.0823	0.0667	0.1558
8	0.2275	0.2111	0.1736	0.1475	0.0963	0.0780	0.1822
9	0.2625	0.2436	0.2003	0.1702	0.1111	0.0899	0.2103
10	0.2997	0.2781	0.2286	0.1943	0.1268	0.1027	0.2400
11	0.3392	0.3147	0.2588	0.2199	0.1435	0.1162	0.2717
12	0.3811	0.3536	0.2907	0.2471	0.1613	0.1306	0.3053
13	0.4257	0.3950	0.3247	0.2760	0.1801	0.1458	0.3409
14	0.4730	0.4389	0.3608	0.3067	0.2001	0.1621	0.3788
15	0.5232	0.4855	0.3991	0.3393	0.2214	0.1793	0.4191
16	0.5766	0.5350	0.4399	0.3739	0.2440	0.1976	0.4618
17	0.6334	0.5878	0.4832	0.4107	0.2680	0.2170	0.5073
18	0.6939	0.6439	0.5293	0.4499	0.2936	0.2378	0.5558
19	0.7583	0.7036	0.5784	0.4917	0.3208	0.2598	0.6073
20	0.8269	0.7672	0.6308	0.5362	0.3498	0.2833	0.6623
21	0.9000	0.8351	0.6866	0.5836	0.3808	0.3084	0.7209
22	0.9781	0.9076	0.7462	0.6342	0.4138	0.3351	0.7834
23	1.0615	0.9849	0.8098	0.6883	0.4491	0.3637	0.8502
24	1.1506	1.0676	0.8777	0.7461	0.4868	0.3942	0.9216
25	1.2459	1.1560	0.9504	0.8079	0.5271	0.4269	0.9979

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0300	0.0279	0.0229	0.0195	0.0127	0.0103	0.0240
2	0.0551	0.0511	0.0420	0.0357	0.0233	0.0189	0.0441
3	0.0778	0.0722	0.0593	0.0504	0.0329	0.0266	0.0623
4	0.1021	0.0947	0.0779	0.0662	0.0432	0.0350	0.0818
5	0.1280	0.1188	0.0977	0.0830	0.0542	0.0439	0.1026
6	0.1557	0.1445	0.1188	0.1010	0.0659	0.0534	0.1247
7	0.1852	0.1718	0.1413	0.1201	0.0784	0.0635	0.1483
8	0.2165	0.2009	0.1652	0.1404	0.0916	0.0742	0.1734
9	0.2499	0.2318	0.1906	0.1620	0.1057	0.0856	0.2001
10	0.2853	0.2647	0.2176	0.1850	0.1207	0.0977	0.2285
11	0.3228	0.2996	0.2463	0.2093	0.1366	0.1106	0.2586
12	0.3628	0.3366	0.2767	0.2352	0.1535	0.1243	0.2905
13	0.4051	0.3759	0.3091	0.2627	0.1714	0.1388	0.3245
14	0.4502	0.4177	0.3434	0.2919	0.1905	0.1542	0.3606
15	0.4980	0.4621	0.3799	0.3229	0.2107	0.1706	0.3989
16	0.5488	0.5093	0.4187	0.3559	0.2322	0.1881	0.4396
17	0.6029	0.5594	0.4599	0.3909	0.2551	0.2066	0.4829
18	0.6604	0.6128	0.5038	0.4283	0.2794	0.2263	0.5290
19	0.7217	0.6697	0.5506	0.4680	0.3053	0.2473	0.5780
20	0.7870	0.7303	0.6004	0.5103	0.3330	0.2697	0.6303
21	0.8567	0.7949	0.6535	0.5555	0.3624	0.2935	0.6861
22	0.9310	0.8638	0.7102	0.6037	0.3939	0.3190	0.7456
23	1.0103	0.9375	0.7707	0.6551	0.4275	0.3462	0.8092
24	1.0951	1.0162	0.8354	0.7101	0.4633	0.3752	0.8771
25	1.1858	1.1003	0.9046	0.7689	0.5017	0.4063	0.9498

PROPOSED FHCF 2011 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0286	0.0266	0.0218	0.0186	0.0121	0.0098	0.0229
2	0.0525	0.0487	0.0401	0.0341	0.0222	0.0180	0.0421
3	0.0742	0.0689	0.0566	0.0481	0.0314	0.0254	0.0594
4	0.0974	0.0904	0.0743	0.0632	0.0412	0.0334	0.0780
5	0.1222	0.1134	0.0932	0.0792	0.0517	0.0419	0.0978
6	0.1486	0.1379	0.1133	0.0963	0.0629	0.0509	0.1190
7	0.1767	0.1639	0.1348	0.1146	0.0748	0.0605	0.1415
8	0.2066	0.1917	0.1576	0.1340	0.0874	0.0708	0.1655
9	0.2384	0.2212	0.1818	0.1546	0.1009	0.0817	0.1909
10	0.2721	0.2525	0.2076	0.1765	0.1151	0.0932	0.2180
11	0.3080	0.2858	0.2350	0.1997	0.1303	0.1055	0.2467
12	0.3461	0.3211	0.2640	0.2244	0.1464	0.1186	0.2772
13	0.3865	0.3586	0.2949	0.2506	0.1635	0.1324	0.3096
14	0.4295	0.3985	0.3276	0.2785	0.1817	0.1472	0.3440
15	0.4751	0.4408	0.3624	0.3081	0.2010	0.1628	0.3805
16	0.5236	0.4858	0.3994	0.3395	0.2215	0.1794	0.4194
17	0.5752	0.5337	0.4388	0.3730	0.2434	0.1971	0.4607
18	0.6301	0.5846	0.4807	0.4086	0.2666	0.2159	0.5046
19	0.6885	0.6389	0.5252	0.4465	0.2913	0.2359	0.5515
20	0.7508	0.6967	0.5728	0.4869	0.3177	0.2573	0.6014
21	0.8173	0.7583	0.6235	0.5299	0.3458	0.2800	0.6546
22	0.8882	0.8241	0.6775	0.5759	0.3758	0.3043	0.7114
23	0.9639	0.8944	0.7353	0.6250	0.4078	0.3303	0.7720
24	1.0448	0.9694	0.7970	0.6775	0.4420	0.3580	0.8368
25	1.1313	1.0497	0.8630	0.7336	0.4786	0.3876	0.9061

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.1158	0.1051	0.0874	0.1173
2	0.2124	0.1928	0.1602	0.2151
3	0.3000	0.2723	0.2263	0.3039
4	0.3938	0.3574	0.2971	0.3988
5	0.4940	0.4483	0.3726	0.5002
6	0.6007	0.5452	0.4532	0.6084
7	0.7144	0.6483	0.5389	0.7235
8	0.8354	0.7581	0.6301	0.8460
9	0.9639	0.8747	0.7271	0.9761
10	1.1004	0.9986	0.8301	1.1144
11	1.2454	1.1302	0.9395	1.2613
12	1.3994	1.2699	1.0556	1.4172
13	1.5629	1.4183	1.1790	1.5828
14	1.7366	1.5759	1.3100	1.7587
15	1.9211	1.7433	1.4492	1.9455
16	2.1172	1.9213	1.5971	2.1441
17	2.3258	2.1106	1.7545	2.3554
18	2.5478	2.3120	1.9219	2.5802
19	2.7842	2.5265	2.1002	2.8195
20	3.0361	2.7551	2.2902	3.0746
21	3.3047	2.9989	2.4929	3.3467
22	3.5914	3.2591	2.7091	3.6370
23	3.8975	3.5369	2.9401	3.9471
24	4.2247	3.8338	3.1869	4.2784
25	4.5746	4.1513	3.4508	4.6327

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1110	0.1007	0.0837	0.1124
2	0.2035	0.1847	0.1535	0.2061
3	0.2875	0.2609	0.2169	0.2911
4	0.3773	0.3424	0.2846	0.3821
5	0.4733	0.4295	0.3570	0.4793
6	0.5756	0.5223	0.4342	0.5829
7	0.6845	0.6212	0.5164	0.6932
8	0.8004	0.7263	0.6038	0.8106
9	0.9236	0.8381	0.6967	0.9353
10	1.0544	0.9568	0.7954	1.0678
11	1.1933	1.0829	0.9002	1.2085
12	1.3409	1.2168	1.0115	1.3579
13	1.4975	1.3590	1.1297	1.5166
14	1.6639	1.5100	1.2552	1.6851
15	1.8407	1.6704	1.3885	1.8641
16	2.0286	1.8409	1.5303	2.0544
17	2.2285	2.0223	1.6810	2.2568
18	2.4412	2.2153	1.8415	2.4722
19	2.6677	2.4208	2.0123	2.7016
20	2.9090	2.6398	2.1944	2.9460
21	3.1664	2.8734	2.3885	3.2067
22	3.4411	3.1227	2.5958	3.4848
23	3.7344	3.3889	2.8170	3.7819
24	4.0479	3.6734	3.0535	4.0994
25	4.3831	3.9776	3.3064	4.4389

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1068	0.0969	0.0805	0.1081
2	0.1958	0.1777	0.1477	0.1983
3	0.2767	0.2511	0.2087	0.2802
4	0.3631	0.3295	0.2739	0.3677
5	0.4555	0.4133	0.3436	0.4612
6	0.5539	0.5026	0.4178	0.5609
7	0.6587	0.5978	0.4969	0.6671
8	0.7702	0.6990	0.5810	0.7800
9	0.8887	0.8065	0.6704	0.9000
10	1.0146	0.9208	0.7654	1.0275
11	1.1483	1.0421	0.8662	1.1629
12	1.2903	1.1709	0.9733	1.3067
13	1.4411	1.3077	1.0871	1.4594
14	1.6012	1.4530	1.2079	1.6216
15	1.7713	1.6074	1.3362	1.7938
16	1.9522	1.7715	1.4726	1.9770
17	2.1445	1.9460	1.6177	2.1717
18	2.3491	2.1318	1.7721	2.3790
19	2.5671	2.3295	1.9365	2.5997
20	2.7993	2.5403	2.1117	2.8349
21	3.0470	2.7651	2.2985	3.0858
22	3.3114	3.0050	2.4979	3.3535
23	3.5937	3.2611	2.7108	3.6393
24	3.8953	3.5349	2.9384	3.9448
25	4.2179	3.8276	3.1817	4.2715

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0994	0.0902	0.0750	0.1007
2	0.1823	0.1655	0.1375	0.1847
3	0.2576	0.2337	0.1943	0.2608
4	0.3381	0.3068	0.2550	0.3424
5	0.4240	0.3848	0.3199	0.4294
6	0.5157	0.4680	0.3890	0.5223
7	0.6133	0.5565	0.4626	0.6211
8	0.7171	0.6508	0.5409	0.7262
9	0.8275	0.7509	0.6242	0.8380
10	0.9447	0.8573	0.7126	0.9567
11	1.0691	0.9702	0.8065	1.0827
12	1.2013	1.0902	0.9062	1.2166
13	1.3417	1.2175	1.0121	1.3588
14	1.4908	1.3528	1.1246	1.5097
15	1.6492	1.4966	1.2440	1.6701
16	1.8175	1.6494	1.3710	1.8406
17	1.9966	1.8118	1.5061	2.0220
18	2.1871	1.9848	1.6498	2.2149
19	2.3901	2.1689	1.8029	2.4204
20	2.6063	2.3651	1.9660	2.6394
21	2.8369	2.5744	2.1400	2.8730
22	3.0830	2.7977	2.3256	3.1222
23	3.3458	3.0362	2.5239	3.3884
24	3.6267	3.2911	2.7358	3.6728
25	3.9270	3.5636	2.9623	3.9769

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0935	0.0849	0.0705	0.0947
2	0.1715	0.1556	0.1294	0.1737
3	0.2423	0.2199	0.1828	0.2453
4	0.3180	0.2886	0.2399	0.3220
5	0.3988	0.3619	0.3009	0.4039
6	0.4851	0.4402	0.3659	0.4912
7	0.5769	0.5235	0.4351	0.5842
8	0.6745	0.6121	0.5088	0.6831
9	0.7783	0.7063	0.5871	0.7882
10	0.8885	0.8063	0.6703	0.8998
11	1.0056	0.9126	0.7586	1.0184
12	1.1300	1.0254	0.8524	1.1443
13	1.2620	1.1452	0.9520	1.2780
14	1.4022	1.2725	1.0577	1.4200
15	1.5512	1.4076	1.1701	1.5709
16	1.7095	1.5514	1.2896	1.7313
17	1.8780	1.7042	1.4166	1.9018
18	2.0572	1.8668	1.5518	2.0833
19	2.2480	2.0400	1.6958	2.2766
20	2.4514	2.2246	1.8492	2.4826
21	2.6683	2.4214	2.0128	2.7023
22	2.8998	2.6315	2.1874	2.9367
23	3.1470	2.8558	2.3739	3.1870
24	3.4112	3.0956	2.5732	3.4546
25	3.6937	3.3519	2.7863	3.7406

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0955	0.0867	0.0720	0.0967
2	0.1752	0.1589	0.1321	0.1774
3	0.2474	0.2245	0.1866	0.2506
4	0.3248	0.2947	0.2450	0.3289
5	0.4073	0.3696	0.3073	0.4125
6	0.4954	0.4495	0.3737	0.5017
7	0.5891	0.5346	0.4444	0.5966
8	0.6889	0.6251	0.5196	0.6976
9	0.7948	0.7213	0.5996	0.8049
10	0.9074	0.8235	0.6845	0.9190
11	1.0270	0.9320	0.7747	1.0401
12	1.1540	1.0472	0.8705	1.1687
13	1.2888	1.1696	0.9722	1.3052
14	1.4320	1.2995	1.0802	1.4502
15	1.5842	1.4376	1.1950	1.6043
16	1.7459	1.5844	1.3170	1.7681
17	1.9179	1.7404	1.4468	1.9423
18	2.1010	1.9065	1.5848	2.1277
19	2.2959	2.0834	1.7319	2.3251
20	2.5036	2.2719	1.8886	2.5354
21	2.7251	2.4729	2.0557	2.7597
22	2.9615	2.6875	2.2340	2.9992
23	3.2140	2.9166	2.4244	3.2548
24	3.4838	3.1614	2.6280	3.5281
25	3.7723	3.4232	2.8456	3.8202

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0841	0.0763	0.0634	0.0852
2	0.1543	0.1400	0.1164	0.1562
3	0.2179	0.1977	0.1644	0.2207
4	0.2860	0.2595	0.2157	0.2896
5	0.3587	0.3255	0.2706	0.3633
6	0.4363	0.3959	0.3291	0.4418
7	0.5188	0.4708	0.3914	0.5254
8	0.6067	0.5505	0.4576	0.6144
9	0.7000	0.6352	0.5280	0.7089
10	0.7992	0.7252	0.6028	0.8093
11	0.9045	0.8208	0.6823	0.9160
12	1.0163	0.9223	0.7666	1.0292
13	1.1351	1.0300	0.8562	1.1495
14	1.2612	1.1445	0.9514	1.2772
15	1.3952	1.2661	1.0524	1.4129
16	1.5376	1.3953	1.1599	1.5571
17	1.6891	1.5328	1.2741	1.7105
18	1.8503	1.6791	1.3957	1.8738
19	2.0219	1.8348	1.5252	2.0476
20	2.2049	2.0009	1.6632	2.2329
21	2.4000	2.1779	1.8104	2.4305
22	2.6082	2.3668	1.9674	2.6413
23	2.8305	2.5686	2.1352	2.8665
24	3.0681	2.7842	2.3144	3.1071
25	3.3222	3.0148	2.5061	3.3644

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0758	0.0688	0.0572	0.0767
2	0.1390	0.1261	0.1049	0.1408
3	0.1963	0.1782	0.1481	0.1988
4	0.2577	0.2339	0.1944	0.2610
5	0.3232	0.2933	0.2438	0.3274
6	0.3931	0.3567	0.2965	0.3981
7	0.4675	0.4243	0.3527	0.4735
8	0.5466	0.4961	0.4124	0.5536
9	0.6308	0.5724	0.4758	0.6388
10	0.7201	0.6535	0.5432	0.7293
11	0.8150	0.7396	0.6148	0.8254
12	0.9158	0.8310	0.6908	0.9274
13	1.0228	0.9281	0.7715	1.0358
14	1.1364	1.0312	0.8572	1.1508
15	1.2571	1.1408	0.9483	1.2731
16	1.3855	1.2573	1.0451	1.4031
17	1.5220	1.3811	1.1481	1.5413
18	1.6672	1.5130	1.2577	1.6884
19	1.8219	1.6533	1.3743	1.8451
20	1.9867	1.8029	1.4987	2.0120
21	2.1625	1.9624	1.6313	2.1900
22	2.3501	2.1327	1.7728	2.3800
23	2.5505	2.3145	1.9239	2.5829
24	2.7646	2.5088	2.0854	2.7997
25	2.9935	2.7165	2.2581	3.0316

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0690	0.0626	0.0520	0.0698
2	0.1265	0.1148	0.0954	0.1281
3	0.1787	0.1621	0.1348	0.1809
4	0.2345	0.2128	0.1769	0.2375
5	0.2941	0.2669	0.2219	0.2979
6	0.3577	0.3246	0.2698	0.3623
7	0.4254	0.3861	0.3209	0.4308
8	0.4974	0.4514	0.3752	0.5038
9	0.5740	0.5209	0.4330	0.5813
10	0.6553	0.5946	0.4943	0.6636
11	0.7416	0.6730	0.5594	0.7511
12	0.8333	0.7562	0.6286	0.8439
13	0.9307	0.8446	0.7021	0.9425
14	1.0341	0.9384	0.7801	1.0472
15	1.1440	1.0381	0.8629	1.1585
16	1.2608	1.1441	0.9510	1.2768
17	1.3850	1.2568	1.0447	1.4026
18	1.5171	1.3768	1.1444	1.5364
19	1.6579	1.5045	1.2506	1.6790
20	1.8079	1.6406	1.3638	1.8309
21	1.9679	1.7858	1.4844	1.9929
22	2.1386	1.9407	1.6132	2.1658
23	2.3209	2.1061	1.7507	2.3504
24	2.5157	2.2829	1.8977	2.5477
25	2.7240	2.4720	2.0548	2.7587

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0633	0.0574	0.0477	0.0641
2	0.1160	0.1053	0.0875	0.1175
3	0.1639	0.1487	0.1236	0.1660
4	0.2151	0.1952	0.1623	0.2179
5	0.2699	0.2449	0.2036	0.2733
6	0.3282	0.2978	0.2476	0.3324
7	0.3903	0.3542	0.2944	0.3952
8	0.4564	0.4141	0.3442	0.4622
9	0.5266	0.4778	0.3972	0.5333
10	0.6012	0.5455	0.4535	0.6088
11	0.6804	0.6174	0.5132	0.6890
12	0.7645	0.6938	0.5767	0.7742
13	0.8538	0.7748	0.6441	0.8647
14	0.9487	0.8609	0.7156	0.9608
15	1.0495	0.9524	0.7917	1.0628
16	1.1566	1.0496	0.8725	1.1713
17	1.2706	1.1530	0.9585	1.2867
18	1.3918	1.2631	1.0499	1.4095
19	1.5210	1.3802	1.1473	1.5403
20	1.6586	1.5051	1.2511	1.6797
21	1.8053	1.6383	1.3618	1.8283
22	1.9619	1.7804	1.4800	1.9869
23	2.1292	1.9322	1.6061	2.1563
24	2.3079	2.0944	1.7410	2.3373
25	2.4991	2.2678	1.8851	2.5308

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0597	0.0541	0.0450	0.0604
2	0.1094	0.0993	0.0825	0.1108
3	0.1546	0.1403	0.1166	0.1565
4	0.2029	0.1841	0.1530	0.2055
5	0.2545	0.2309	0.1920	0.2577
6	0.3095	0.2808	0.2334	0.3134
7	0.3680	0.3340	0.2776	0.3727
8	0.4303	0.3905	0.3246	0.4358
9	0.4965	0.4506	0.3746	0.5029
10	0.5669	0.5144	0.4276	0.5741
11	0.6416	0.5822	0.4840	0.6497
12	0.7209	0.6542	0.5438	0.7301
13	0.8051	0.7306	0.6073	0.8154
14	0.8946	0.8118	0.6748	0.9060
15	0.9897	0.8981	0.7465	1.0022
16	1.0907	0.9898	0.8227	1.1045
17	1.1981	1.0873	0.9038	1.2134
18	1.3125	1.1910	0.9901	1.3292
19	1.4342	1.3015	1.0819	1.4525
20	1.5640	1.4193	1.1798	1.5839
21	1.7024	1.5449	1.2842	1.7240
22	1.8501	1.6789	1.3956	1.8736
23	2.0078	1.8220	1.5146	2.0333
24	2.1763	1.9750	1.6417	2.2040
25	2.3566	2.1385	1.7777	2.3865

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0564	0.0512	0.0426	0.0572
2	0.1035	0.0939	0.0781	0.1048
3	0.1462	0.1327	0.1103	0.1481
4	0.1919	0.1742	0.1448	0.1944
5	0.2407	0.2185	0.1816	0.2438
6	0.2928	0.2657	0.2209	0.2965
7	0.3482	0.3160	0.2626	0.3526
8	0.4071	0.3694	0.3071	0.4123
9	0.4698	0.4263	0.3544	0.4757
10	0.5363	0.4867	0.4046	0.5431
11	0.6070	0.5508	0.4579	0.6147
12	0.6820	0.6189	0.5145	0.6907
13	0.7617	0.6912	0.5746	0.7714
14	0.8463	0.7680	0.6384	0.8571
15	0.9363	0.8496	0.7063	0.9482
16	1.0319	0.9364	0.7784	1.0450
17	1.1335	1.0286	0.8550	1.1479
18	1.2417	1.1268	0.9367	1.2575
19	1.3569	1.2313	1.0236	1.3741
20	1.4796	1.3427	1.1162	1.4985
21	1.6106	1.4615	1.2149	1.6310
22	1.7503	1.5883	1.3203	1.7725
23	1.8995	1.7237	1.4329	1.9236
24	2.0590	1.8684	1.5532	2.0851
25	2.2294	2.0232	1.6818	2.2578

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0536	0.0486	0.0404	0.0542
2	0.0982	0.0891	0.0741	0.0995
3	0.1387	0.1259	0.1047	0.1405
4	0.1821	0.1653	0.1374	0.1844
5	0.2284	0.2073	0.1723	0.2313
6	0.2778	0.2521	0.2095	0.2813
7	0.3304	0.2998	0.2492	0.3346
8	0.3863	0.3505	0.2914	0.3912
9	0.4457	0.4045	0.3362	0.4514
10	0.5089	0.4618	0.3839	0.5153
11	0.5759	0.5226	0.4344	0.5832
12	0.6471	0.5872	0.4881	0.6553
13	0.7227	0.6558	0.5452	0.7319
14	0.8030	0.7287	0.6058	0.8132
15	0.8884	0.8061	0.6701	0.8996
16	0.9790	0.8884	0.7385	0.9915
17	1.0755	0.9760	0.8113	1.0892
18	1.1781	1.0691	0.8887	1.1931
19	1.2874	1.1683	0.9712	1.3038
20	1.4039	1.2740	1.0590	1.4218
21	1.5281	1.3867	1.1527	1.5476
22	1.6607	1.5070	1.2527	1.6818
23	1.8023	1.6355	1.3595	1.8252
24	1.9536	1.7728	1.4737	1.9784
25	2.1153	1.9196	1.5957	2.1422

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0509	0.0462	0.0384	0.0516
2	0.0934	0.0848	0.0705	0.0946
3	0.1320	0.1198	0.0996	0.1337
4	0.1732	0.1572	0.1307	0.1754
5	0.2173	0.1972	0.1639	0.2201
6	0.2643	0.2398	0.1993	0.2676
7	0.3143	0.2852	0.2371	0.3183
8	0.3675	0.3335	0.2772	0.3721
9	0.4240	0.3848	0.3199	0.4294
10	0.4841	0.4393	0.3652	0.4902
11	0.5479	0.4972	0.4133	0.5548
12	0.6156	0.5586	0.4644	0.6234
13	0.6875	0.6239	0.5186	0.6963
14	0.7639	0.6932	0.5763	0.7736
15	0.8451	0.7669	0.6375	0.8558
16	0.9314	0.8452	0.7026	0.9432
17	1.0231	0.9285	0.7718	1.0361
18	1.1208	1.0171	0.8454	1.1350
19	1.2248	1.1114	0.9239	1.2403
20	1.3356	1.2120	1.0075	1.3525
21	1.4537	1.3192	1.0966	1.4722
22	1.5798	1.4337	1.1917	1.5999
23	1.7145	1.5559	1.2933	1.7363
24	1.8585	1.6865	1.4019	1.8821
25	2.0123	1.8261	1.5180	2.0379

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0486	0.0441	0.0366	0.0492
2	0.0891	0.0809	0.0672	0.0902
3	0.1259	0.1142	0.0949	0.1275
4	0.1652	0.1499	0.1246	0.1673
5	0.2072	0.1880	0.1563	0.2098
6	0.2520	0.2287	0.1901	0.2552
7	0.2997	0.2720	0.2261	0.3035
8	0.3504	0.3180	0.2643	0.3549
9	0.4043	0.3669	0.3050	0.4095
10	0.4616	0.4189	0.3482	0.4675
11	0.5224	0.4741	0.3941	0.5291
12	0.5870	0.5327	0.4428	0.5945
13	0.6556	0.5949	0.4946	0.6639
14	0.7285	0.6611	0.5495	0.7377
15	0.8059	0.7313	0.6079	0.8161
16	0.8881	0.8060	0.6700	0.8994
17	0.9756	0.8853	0.7360	0.9880
18	1.0687	0.9698	0.8062	1.0823
19	1.1679	1.0598	0.8810	1.1827
20	1.2736	1.1557	0.9607	1.2897
21	1.3862	1.2580	1.0457	1.4039
22	1.5065	1.3671	1.1364	1.5256
23	1.6349	1.4836	1.2333	1.6557
24	1.7722	1.6082	1.3368	1.7947
25	1.9189	1.7414	1.4475	1.9433

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0404	0.0367	0.0305	0.0409
2	0.0741	0.0673	0.0559	0.0751
3	0.1047	0.0950	0.0790	0.1060
4	0.1374	0.1247	0.1037	0.1392
5	0.1724	0.1564	0.1300	0.1746
6	0.2096	0.1902	0.1581	0.2123
7	0.2493	0.2262	0.1881	0.2525
8	0.2915	0.2645	0.2199	0.2952
9	0.3363	0.3052	0.2537	0.3406
10	0.3840	0.3485	0.2897	0.3889
11	0.4346	0.3944	0.3278	0.4401
12	0.4883	0.4431	0.3684	0.4945
13	0.5454	0.4949	0.4114	0.5523
14	0.6060	0.5499	0.4571	0.6137
15	0.6704	0.6083	0.5057	0.6789
16	0.7388	0.6704	0.5573	0.7482
17	0.8116	0.7365	0.6122	0.8219
18	0.8890	0.8068	0.6706	0.9003
19	0.9715	0.8816	0.7329	0.9839
20	1.0594	0.9614	0.7992	1.0729
21	1.1532	1.0465	0.8699	1.1678
22	1.2532	1.1372	0.9453	1.2691
23	1.3600	1.2342	1.0259	1.3773
24	1.4742	1.3378	1.1120	1.4929
25	1.5963	1.4486	1.2041	1.6166

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0965	0.0876	0.0728	0.0977
2	0.1770	0.1606	0.1335	0.1793
3	0.2500	0.2269	0.1886	0.2532
4	0.3282	0.2978	0.2476	0.3324
5	0.4116	0.3736	0.3105	0.4169
6	0.5006	0.4543	0.3776	0.5070
7	0.5954	0.5403	0.4491	0.6029
8	0.6961	0.6317	0.5251	0.7050
9	0.8032	0.7289	0.6059	0.8135
10	0.9170	0.8322	0.6918	0.9287
11	1.0379	0.9418	0.7829	1.0511
12	1.1662	1.0583	0.8797	1.1810
13	1.3024	1.1819	0.9825	1.3190
14	1.4472	1.3133	1.0917	1.4656
15	1.6009	1.4528	1.2076	1.6213
16	1.7644	1.6011	1.3309	1.7868
17	1.9382	1.7588	1.4620	1.9628
18	2.1232	1.9267	1.6016	2.1501
19	2.3201	2.1054	1.7502	2.3496
20	2.5300	2.2959	1.9085	2.5622
21	2.7539	2.4991	2.0774	2.7889
22	2.9928	2.7159	2.2576	3.0309
23	3.2480	2.9474	2.4501	3.2892
24	3.5206	3.1948	2.6557	3.5654
25	3.8121	3.4594	2.8756	3.8606

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0925	0.0839	0.0698	0.0936
2	0.1696	0.1539	0.1279	0.1718
3	0.2396	0.2174	0.1807	0.2426
4	0.3145	0.2854	0.2372	0.3185
5	0.3944	0.3579	0.2975	0.3994
6	0.4797	0.4353	0.3618	0.4858
7	0.5704	0.5177	0.4303	0.5777
8	0.6670	0.6053	0.5031	0.6755
9	0.7696	0.6984	0.5806	0.7794
10	0.8787	0.7974	0.6628	0.8898
11	0.9944	0.9024	0.7501	1.0071
12	1.1174	1.0140	0.8429	1.1316
13	1.2479	1.1325	0.9414	1.2638
14	1.3866	1.2583	1.0460	1.4042
15	1.5339	1.3920	1.1571	1.5534
16	1.6905	1.5341	1.2752	1.7120
17	1.8571	1.6852	1.4009	1.8807
18	2.0343	1.8461	1.5346	2.0602
19	2.2230	2.0173	1.6769	2.2513
20	2.4242	2.1999	1.8287	2.4550
21	2.6387	2.3945	1.9905	2.6722
22	2.8676	2.6022	2.1631	2.9040
23	3.1120	2.8241	2.3475	3.1516
24	3.3733	3.0611	2.5446	3.4162
25	3.6526	3.3146	2.7553	3.6990

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0890	0.0807	0.0671	0.0901
2	0.1632	0.1481	0.1231	0.1653
3	0.2305	0.2092	0.1739	0.2335
4	0.3026	0.2746	0.2283	0.3064
5	0.3795	0.3444	0.2863	0.3844
6	0.4616	0.4189	0.3482	0.4675
7	0.5489	0.4981	0.4141	0.5559
8	0.6419	0.5825	0.4842	0.6500
9	0.7406	0.6721	0.5587	0.7500
10	0.8455	0.7673	0.6378	0.8563
11	0.9570	0.8684	0.7219	0.9691
12	1.0753	0.9758	0.8111	1.0889
13	1.2009	1.0898	0.9059	1.2162
14	1.3343	1.2109	1.0065	1.3513
15	1.4761	1.3395	1.1135	1.4949
16	1.6268	1.4763	1.2272	1.6475
17	1.7871	1.6217	1.3481	1.8098
18	1.9576	1.7765	1.4767	1.9825
19	2.1392	1.9413	1.6137	2.1664
20	2.3328	2.1169	1.7597	2.3624
21	2.5392	2.3042	1.9154	2.5715
22	2.7595	2.5041	2.0816	2.7945
23	2.9947	2.7176	2.2590	3.0328
24	3.2461	2.9457	2.4487	3.2874
25	3.5149	3.1897	2.6514	3.5596

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0828	0.0752	0.0625	0.0839
2	0.1519	0.1379	0.1146	0.1539
3	0.2146	0.1948	0.1619	0.2174
4	0.2817	0.2557	0.2125	0.2853
5	0.3534	0.3207	0.2666	0.3579
6	0.4298	0.3900	0.3242	0.4352
7	0.5111	0.4638	0.3855	0.5176
8	0.5976	0.5423	0.4508	0.6052
9	0.6895	0.6257	0.5201	0.6983
10	0.7872	0.7144	0.5938	0.7972
11	0.8910	0.8085	0.6721	0.9023
12	1.0011	0.9085	0.7552	1.0138
13	1.1181	1.0146	0.8434	1.1323
14	1.2423	1.1274	0.9371	1.2581
15	1.3743	1.2471	1.0367	1.3918
16	1.5146	1.3745	1.1425	1.5339
17	1.6638	1.5099	1.2551	1.6850
18	1.8226	1.6540	1.3749	1.8458
19	1.9917	1.8074	1.5024	2.0170
20	2.1719	1.9709	1.6384	2.1995
21	2.3641	2.1453	1.7833	2.3941
22	2.5692	2.3314	1.9380	2.6018
23	2.7882	2.5302	2.1032	2.8236
24	3.0222	2.7426	2.2798	3.0607
25	3.2725	2.9697	2.4686	3.3141

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0779	0.0707	0.0588	0.0789
2	0.1429	0.1297	0.1078	0.1447
3	0.2019	0.1832	0.1523	0.2045
4	0.2650	0.2405	0.1999	0.2684
5	0.3324	0.3016	0.2507	0.3366
6	0.4042	0.3668	0.3049	0.4094
7	0.4807	0.4362	0.3626	0.4868
8	0.5621	0.5101	0.4240	0.5692
9	0.6486	0.5886	0.4892	0.6568
10	0.7404	0.6719	0.5585	0.7499
11	0.8380	0.7605	0.6322	0.8487
12	0.9416	0.8545	0.7103	0.9536
13	1.0516	0.9543	0.7933	1.0650
14	1.1685	1.0604	0.8814	1.1834
15	1.2927	1.1730	0.9751	1.3091
16	1.4246	1.2928	1.0746	1.4427
17	1.5650	1.4202	1.1805	1.5849
18	1.7143	1.5557	1.2932	1.7361
19	1.8734	1.7000	1.4132	1.8972
20	2.0429	1.8538	1.5410	2.0688
21	2.2236	2.0179	1.6774	2.2519
22	2.4165	2.1929	1.8229	2.4472
23	2.6225	2.3799	1.9783	2.6559
24	2.8427	2.5796	2.1443	2.8788
25	3.0781	2.7932	2.3219	3.1172

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0796	0.0722	0.0600	0.0806
2	0.1460	0.1325	0.1101	0.1478
3	0.2062	0.1871	0.1555	0.2088
4	0.2706	0.2456	0.2041	0.2741
5	0.3394	0.3080	0.2561	0.3438
6	0.4128	0.3746	0.3114	0.4181
7	0.4909	0.4455	0.3703	0.4972
8	0.5740	0.5209	0.4330	0.5813
9	0.6624	0.6011	0.4997	0.6708
10	0.7562	0.6862	0.5704	0.7658
11	0.8559	0.7767	0.6456	0.8667
12	0.9617	0.8727	0.7254	0.9739
13	1.0740	0.9746	0.8102	1.0877
14	1.1934	1.0829	0.9002	1.2085
15	1.3202	1.1980	0.9958	1.3369
16	1.4549	1.3203	1.0975	1.4734
17	1.5983	1.4504	1.2056	1.6186
18	1.7508	1.5888	1.3207	1.7730
19	1.9132	1.7362	1.4432	1.9375
20	2.0863	1.8933	1.5738	2.1128
21	2.2709	2.0608	1.7130	2.2998
22	2.4679	2.2396	1.8617	2.4993
23	2.6783	2.4305	2.0204	2.7124
24	2.9032	2.6345	2.1900	2.9401
25	3.1436	2.8527	2.3713	3.1835

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0701	0.0636	0.0529	0.0710
2	0.1285	0.1167	0.0970	0.1302
3	0.1816	0.1648	0.1370	0.1839
4	0.2383	0.2163	0.1798	0.2414
5	0.2989	0.2713	0.2255	0.3027
6	0.3636	0.3299	0.2743	0.3682
7	0.4324	0.3924	0.3262	0.4379
8	0.5056	0.4588	0.3814	0.5120
9	0.5833	0.5294	0.4400	0.5908
10	0.6660	0.6044	0.5024	0.6744
11	0.7537	0.6840	0.5686	0.7633
12	0.8469	0.7686	0.6389	0.8577
13	0.9459	0.8584	0.7135	0.9579
14	1.0510	0.9537	0.7928	1.0643
15	1.1626	1.0551	0.8770	1.1774
16	1.2813	1.1628	0.9666	1.2976
17	1.4076	1.2773	1.0618	1.4255
18	1.5419	1.3992	1.1631	1.5615
19	1.6849	1.5290	1.2710	1.7064
20	1.8374	1.6674	1.3860	1.8607
21	2.0000	1.8149	1.5087	2.0254
22	2.1735	1.9724	1.6395	2.2011
23	2.3588	2.1405	1.7793	2.3887
24	2.5568	2.3202	1.9287	2.5893
25	2.7685	2.5123	2.0884	2.8037

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0632	0.0573	0.0476	0.0640
2	0.1158	0.1051	0.0874	0.1173
3	0.1636	0.1485	0.1234	0.1657
4	0.2148	0.1949	0.1620	0.2175
5	0.2694	0.2444	0.2032	0.2728
6	0.3276	0.2973	0.2471	0.3318
7	0.3896	0.3535	0.2939	0.3945
8	0.4555	0.4134	0.3436	0.4613
9	0.5256	0.4770	0.3965	0.5323
10	0.6001	0.5446	0.4527	0.6077
11	0.6792	0.6163	0.5123	0.6878
12	0.7631	0.6925	0.5757	0.7728
13	0.8523	0.7734	0.6429	0.8631
14	0.9470	0.8594	0.7144	0.9590
15	1.0476	0.9507	0.7903	1.0609
16	1.1546	1.0477	0.8709	1.1692
17	1.2683	1.1510	0.9567	1.2844
18	1.3894	1.2608	1.0480	1.4070
19	1.5183	1.3778	1.1453	1.5376
20	1.6556	1.5024	1.2489	1.6767
21	1.8021	1.6354	1.3594	1.8250
22	1.9584	1.7772	1.4773	1.9833
23	2.1254	1.9287	1.6033	2.1524
24	2.3038	2.0906	1.7379	2.3331
25	2.4946	2.2638	1.8818	2.5263

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0575	0.0521	0.0433	0.0582
2	0.1054	0.0956	0.0795	0.1067
3	0.1489	0.1351	0.1123	0.1508
4	0.1954	0.1773	0.1474	0.1979
5	0.2451	0.2224	0.1849	0.2482
6	0.2981	0.2705	0.2249	0.3019
7	0.3545	0.3217	0.2674	0.3590
8	0.4145	0.3762	0.3127	0.4198
9	0.4783	0.4341	0.3608	0.4844
10	0.5461	0.4955	0.4119	0.5530
11	0.6180	0.5608	0.4662	0.6259
12	0.6944	0.6302	0.5238	0.7033
13	0.7756	0.7038	0.5850	0.7854
14	0.8617	0.7820	0.6501	0.8727
15	0.9533	0.8651	0.7191	0.9654
16	1.0506	0.9534	0.7925	1.0640
17	1.1541	1.0473	0.8706	1.1688
18	1.2643	1.1473	0.9537	1.2804
19	1.3816	1.2537	1.0422	1.3991
20	1.5066	1.3672	1.1365	1.5257
21	1.6399	1.4881	1.2370	1.6607
22	1.7821	1.6172	1.3443	1.8048
23	1.9341	1.7551	1.4589	1.9587
24	2.0964	1.9024	1.5814	2.1231
25	2.2700	2.0600	1.7124	2.2989

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0527	0.0478	0.0398	0.0534
2	0.0967	0.0877	0.0729	0.0979
3	0.1366	0.1240	0.1030	0.1383
4	0.1793	0.1627	0.1352	0.1816
5	0.2249	0.2041	0.1696	0.2277
6	0.2735	0.2482	0.2063	0.2770
7	0.3252	0.2951	0.2453	0.3294
8	0.3803	0.3451	0.2869	0.3851
9	0.4388	0.3982	0.3310	0.4444
10	0.5010	0.4546	0.3779	0.5073
11	0.5670	0.5145	0.4277	0.5742
12	0.6371	0.5781	0.4806	0.6452
13	0.7115	0.6457	0.5367	0.7206
14	0.7906	0.7174	0.5964	0.8006
15	0.8746	0.7937	0.6597	0.8857
16	0.9639	0.8747	0.7271	0.9761
17	1.0588	0.9608	0.7987	1.0723
18	1.1599	1.0525	0.8749	1.1746
19	1.2675	1.1502	0.9561	1.2836
20	1.3821	1.2543	1.0426	1.3997
21	1.5044	1.3652	1.1349	1.5236
22	1.6350	1.4837	1.2333	1.6557
23	1.7743	1.6102	1.3385	1.7969
24	1.9233	1.7453	1.4508	1.9477
25	2.0825	1.8898	1.5709	2.1090

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0497	0.0451	0.0375	0.0503
2	0.0912	0.0827	0.0688	0.0923
3	0.1288	0.1169	0.0972	0.1304
4	0.1691	0.1534	0.1275	0.1712
5	0.2121	0.1924	0.1600	0.2148
6	0.2579	0.2340	0.1945	0.2612
7	0.3067	0.2783	0.2314	0.3106
8	0.3586	0.3254	0.2705	0.3632
9	0.4138	0.3755	0.3121	0.4190
10	0.4724	0.4287	0.3564	0.4784
11	0.5347	0.4852	0.4033	0.5415
12	0.6008	0.5452	0.4532	0.6084
13	0.6709	0.6089	0.5061	0.6795
14	0.7455	0.6765	0.5624	0.7550
15	0.8247	0.7484	0.6221	0.8352
16	0.9089	0.8248	0.6856	0.9205
17	0.9984	0.9061	0.7532	1.0111
18	1.0937	0.9925	0.8250	1.1076
19	1.1952	1.0846	0.9016	1.2104
20	1.3033	1.1827	0.9832	1.3199
21	1.4187	1.2874	1.0702	1.4367
22	1.5417	1.3991	1.1630	1.5613
23	1.6732	1.5183	1.2621	1.6944
24	1.8136	1.6458	1.3681	1.8367
25	1.9638	1.7821	1.4814	1.9888

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0470	0.0427	0.0355	0.0476
2	0.0863	0.0783	0.0651	0.0874
3	0.1219	0.1106	0.0919	0.1234
4	0.1599	0.1451	0.1207	0.1620
5	0.2006	0.1821	0.1513	0.2032
6	0.2440	0.2214	0.1840	0.2471
7	0.2902	0.2633	0.2189	0.2938
8	0.3393	0.3079	0.2559	0.3436
9	0.3915	0.3552	0.2953	0.3964
10	0.4469	0.4056	0.3371	0.4526
11	0.5058	0.4590	0.3816	0.5122
12	0.5684	0.5158	0.4287	0.5756
13	0.6348	0.5760	0.4788	0.6428
14	0.7053	0.6400	0.5320	0.7143
15	0.7802	0.7080	0.5886	0.7901
16	0.8599	0.7803	0.6486	0.8708
17	0.9446	0.8572	0.7125	0.9566
18	1.0347	0.9390	0.7805	1.0479
19	1.1307	1.0261	0.8530	1.1451
20	1.2330	1.1189	0.9301	1.2487
21	1.3421	1.2179	1.0124	1.3592
22	1.4586	1.3236	1.1003	1.4771
23	1.5829	1.4364	1.1941	1.6030
24	1.7158	1.5570	1.2943	1.7376
25	1.8579	1.6860	1.4015	1.8815

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0446	0.0405	0.0337	0.0452
2	0.0819	0.0743	0.0617	0.0829
3	0.1156	0.1049	0.0872	0.1171
4	0.1518	0.1377	0.1145	0.1537
5	0.1903	0.1727	0.1436	0.1928
6	0.2315	0.2101	0.1746	0.2344
7	0.2753	0.2498	0.2077	0.2788
8	0.3219	0.2921	0.2428	0.3260
9	0.3714	0.3371	0.2802	0.3762
10	0.4240	0.3848	0.3199	0.4294
11	0.4799	0.4355	0.3620	0.4860
12	0.5393	0.4894	0.4068	0.5461
13	0.6023	0.5465	0.4543	0.6099
14	0.6692	0.6073	0.5048	0.6777
15	0.7403	0.6718	0.5584	0.7497
16	0.8159	0.7404	0.6154	0.8262
17	0.8962	0.8133	0.6761	0.9076
18	0.9818	0.8909	0.7406	0.9943
19	1.0729	0.9736	0.8093	1.0865
20	1.1699	1.0617	0.8825	1.1848
21	1.2734	1.1556	0.9606	1.2896
22	1.3839	1.2559	1.0439	1.4015
23	1.5019	1.3629	1.1329	1.5210
24	1.6280	1.4773	1.2281	1.6487
25	1.7628	1.5997	1.3297	1.7852

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0425	0.0385	0.0320	0.0430
2	0.0779	0.0707	0.0587	0.0789
3	0.1100	0.0998	0.0830	0.1114
4	0.1444	0.1310	0.1089	0.1462
5	0.1811	0.1643	0.1366	0.1834
6	0.2202	0.1998	0.1661	0.2230
7	0.2619	0.2377	0.1976	0.2652
8	0.3062	0.2779	0.2310	0.3101
9	0.3533	0.3207	0.2665	0.3578
10	0.4034	0.3661	0.3043	0.4085
11	0.4566	0.4143	0.3444	0.4624
12	0.5130	0.4655	0.3870	0.5195
13	0.5729	0.5199	0.4322	0.5802
14	0.6366	0.5777	0.4802	0.6447
15	0.7042	0.6391	0.5312	0.7132
16	0.7761	0.7043	0.5855	0.7860
17	0.8526	0.7737	0.6432	0.8634
18	0.9340	0.8476	0.7045	0.9458
19	1.0206	0.9262	0.7699	1.0336
20	1.1130	1.0100	0.8396	1.1271
21	1.2114	1.0993	0.9138	1.2268
22	1.3165	1.1947	0.9931	1.3333
23	1.4288	1.2966	1.0778	1.4469
24	1.5487	1.4054	1.1683	1.5684
25	1.6770	1.5218	1.2650	1.6983

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0405	0.0367	0.0305	0.0410
2	0.0742	0.0674	0.0560	0.0752
3	0.1049	0.0952	0.0791	0.1062
4	0.1377	0.1249	0.1038	0.1394
5	0.1727	0.1567	0.1303	0.1749
6	0.2100	0.1906	0.1584	0.2127
7	0.2497	0.2266	0.1884	0.2529
8	0.2920	0.2650	0.2203	0.2957
9	0.3369	0.3058	0.2542	0.3412
10	0.3847	0.3491	0.2902	0.3896
11	0.4354	0.3951	0.3284	0.4409
12	0.4892	0.4439	0.3690	0.4954
13	0.5463	0.4958	0.4121	0.5533
14	0.6071	0.5509	0.4579	0.6148
15	0.6716	0.6094	0.5066	0.6801
16	0.7401	0.6716	0.5583	0.7495
17	0.8130	0.7378	0.6133	0.8234
18	0.8906	0.8082	0.6718	0.9019
19	0.9732	0.8832	0.7342	0.9856
20	1.0613	0.9631	0.8006	1.0748
21	1.1552	1.0483	0.8714	1.1699
22	1.2554	1.1392	0.9470	1.2714
23	1.3624	1.2364	1.0277	1.3798
24	1.4768	1.3402	1.1140	1.4956
25	1.5991	1.4511	1.2063	1.6194

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0337	0.0306	0.0254	0.0341
2	0.0618	0.0561	0.0466	0.0626
3	0.0872	0.0792	0.0658	0.0884
4	0.1145	0.1039	0.0864	0.1160
5	0.1436	0.1303	0.1084	0.1455
6	0.1747	0.1585	0.1318	0.1769
7	0.2077	0.1885	0.1567	0.2104
8	0.2429	0.2204	0.1832	0.2460
9	0.2803	0.2544	0.2114	0.2839
10	0.3200	0.2904	0.2414	0.3241
11	0.3622	0.3286	0.2732	0.3668
12	0.4069	0.3693	0.3070	0.4121
13	0.4545	0.4124	0.3428	0.4603
14	0.5050	0.4583	0.3809	0.5114
15	0.5586	0.5069	0.4214	0.5657
16	0.6157	0.5587	0.4644	0.6235
17	0.6763	0.6137	0.5102	0.6849
18	0.7409	0.6723	0.5589	0.7503
19	0.8096	0.7347	0.6107	0.8199
20	0.8828	0.8012	0.6660	0.8941
21	0.9610	0.8720	0.7249	0.9732
22	1.0443	0.9477	0.7878	1.0576
23	1.1334	1.0285	0.8549	1.1478
24	1.2285	1.1148	0.9267	1.2441
25	1.3302	1.2071	1.0034	1.3471

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0579	0.0525	0.0437	0.0586
2	0.1062	0.0964	0.0801	0.1076
3	0.1500	0.1361	0.1132	0.1519
4	0.1969	0.1787	0.1485	0.1994
5	0.2470	0.2241	0.1863	0.2501
6	0.3004	0.2726	0.2266	0.3042
7	0.3572	0.3242	0.2695	0.3618
8	0.4177	0.3790	0.3151	0.4230
9	0.4819	0.4374	0.3636	0.4881
10	0.5502	0.4993	0.4151	0.5572
11	0.6227	0.5651	0.4697	0.6306
12	0.6997	0.6350	0.5278	0.7086
13	0.7815	0.7092	0.5895	0.7914
14	0.8683	0.7880	0.6550	0.8793
15	0.9606	0.8717	0.7246	0.9728
16	1.0586	0.9607	0.7986	1.0721
17	1.1629	1.0553	0.8772	1.1777
18	1.2739	1.1560	0.9609	1.2901
19	1.3921	1.2633	1.0501	1.4098
20	1.5180	1.3776	1.1451	1.5373
21	1.6523	1.4994	1.2464	1.6733
22	1.7957	1.6295	1.3546	1.8185
23	1.9488	1.7684	1.4700	1.9735
24	2.1124	1.9169	1.5934	2.1392
25	2.2873	2.0756	1.7254	2.3164

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0555	0.0503	0.0419	0.0562
2	0.1018	0.0923	0.0768	0.1031
3	0.1437	0.1304	0.1084	0.1456
4	0.1887	0.1712	0.1423	0.1911
5	0.2366	0.2148	0.1785	0.2397
6	0.2878	0.2612	0.2171	0.2915
7	0.3423	0.3106	0.2582	0.3466
8	0.4002	0.3632	0.3019	0.4053
9	0.4618	0.4191	0.3483	0.4676
10	0.5272	0.4784	0.3977	0.5339
11	0.5967	0.5415	0.4501	0.6043
12	0.6704	0.6084	0.5057	0.6790
13	0.7488	0.6795	0.5648	0.7583
14	0.8320	0.7550	0.6276	0.8425
15	0.9204	0.8352	0.6943	0.9321
16	1.0143	0.9205	0.7651	1.0272
17	1.1142	1.0111	0.8405	1.1284
18	1.2206	1.1076	0.9207	1.2361
19	1.3338	1.2104	1.0062	1.3508
20	1.4545	1.3199	1.0972	1.4730
21	1.5832	1.4367	1.1943	1.6033
22	1.7205	1.5613	1.2979	1.7424
23	1.8672	1.6944	1.4085	1.8910
24	2.0240	1.8367	1.5268	2.0497
25	2.1916	1.9888	1.6532	2.2194

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0534	0.0484	0.0403	0.0541
2	0.0979	0.0889	0.0739	0.0992
3	0.1383	0.1255	0.1043	0.1401
4	0.1816	0.1648	0.1370	0.1839
5	0.2277	0.2067	0.1718	0.2306
6	0.2770	0.2513	0.2089	0.2805
7	0.3294	0.2989	0.2485	0.3335
8	0.3851	0.3495	0.2905	0.3900
9	0.4444	0.4033	0.3352	0.4500
10	0.5073	0.4604	0.3827	0.5138
11	0.5742	0.5210	0.4331	0.5815
12	0.6452	0.5855	0.4867	0.6534
13	0.7205	0.6539	0.5435	0.7297
14	0.8006	0.7265	0.6039	0.8108
15	0.8857	0.8037	0.6681	0.8969
16	0.9761	0.8858	0.7363	0.9885
17	1.0722	0.9730	0.8088	1.0859
18	1.1746	1.0659	0.8860	1.1895
19	1.2835	1.1648	0.9682	1.2999
20	1.3997	1.2702	1.0558	1.4175
21	1.5235	1.3825	1.1492	1.5429
22	1.6557	1.5025	1.2489	1.6767
23	1.7968	1.6306	1.3554	1.8197
24	1.9477	1.7674	1.4692	1.9724
25	2.1089	1.9138	1.5909	2.1358

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0497	0.0451	0.0375	0.0503
2	0.0912	0.0827	0.0688	0.0923
3	0.1288	0.1169	0.0971	0.1304
4	0.1690	0.1534	0.1275	0.1712
5	0.2120	0.1924	0.1599	0.2147
6	0.2579	0.2340	0.1945	0.2611
7	0.3066	0.2783	0.2313	0.3105
8	0.3586	0.3254	0.2705	0.3631
9	0.4137	0.3754	0.3121	0.4190
10	0.4723	0.4286	0.3563	0.4783
11	0.5346	0.4851	0.4033	0.5414
12	0.6007	0.5451	0.4531	0.6083
13	0.6708	0.6088	0.5060	0.6794
14	0.7454	0.6764	0.5623	0.7549
15	0.8246	0.7483	0.6220	0.8351
16	0.9088	0.8247	0.6855	0.9203
17	0.9983	0.9059	0.7531	1.0110
18	1.0936	0.9924	0.8249	1.1075
19	1.1950	1.0844	0.9015	1.2102
20	1.3031	1.1826	0.9830	1.3197
21	1.4184	1.2872	1.0700	1.4365
22	1.5415	1.3989	1.1628	1.5611
23	1.6729	1.5181	1.2619	1.6942
24	1.8133	1.6456	1.3679	1.8364
25	1.9635	1.7818	1.4812	1.9885

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0468	0.0424	0.0353	0.0473
2	0.0858	0.0778	0.0647	0.0868
3	0.1211	0.1099	0.0914	0.1227
4	0.1590	0.1443	0.1199	0.1610
5	0.1994	0.1810	0.1504	0.2020
6	0.2425	0.2201	0.1830	0.2456
7	0.2884	0.2617	0.2176	0.2921
8	0.3373	0.3060	0.2544	0.3415
9	0.3891	0.3531	0.2935	0.3941
10	0.4443	0.4032	0.3351	0.4499
11	0.5028	0.4563	0.3793	0.5092
12	0.5650	0.5127	0.4262	0.5722
13	0.6310	0.5726	0.4760	0.6390
14	0.7011	0.6362	0.5289	0.7100
15	0.7756	0.7038	0.5851	0.7854
16	0.8548	0.7757	0.6448	0.8656
17	0.9390	0.8521	0.7083	0.9509
18	1.0286	0.9334	0.7759	1.0417
19	1.1240	1.0200	0.8479	1.1383
20	1.2257	1.1123	0.9246	1.2413
21	1.3342	1.2107	1.0064	1.3511
22	1.4499	1.3157	1.0937	1.4683
23	1.5735	1.4279	1.1870	1.5935
24	1.7056	1.5478	1.2866	1.7273
25	1.8468	1.6759	1.3931	1.8703

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0477	0.0433	0.0360	0.0484
2	0.0876	0.0795	0.0661	0.0887
3	0.1237	0.1123	0.0933	0.1253
4	0.1624	0.1474	0.1225	0.1644
5	0.2037	0.1848	0.1536	0.2063
6	0.2477	0.2248	0.1868	0.2508
7	0.2946	0.2673	0.2222	0.2983
8	0.3444	0.3126	0.2598	0.3488
9	0.3974	0.3606	0.2998	0.4025
10	0.4537	0.4117	0.3423	0.4595
11	0.5135	0.4660	0.3874	0.5200
12	0.5770	0.5236	0.4353	0.5843
13	0.6444	0.5848	0.4861	0.6526
14	0.7160	0.6498	0.5401	0.7251
15	0.7921	0.7188	0.5975	0.8022
16	0.8730	0.7922	0.6585	0.8841
17	0.9590	0.8702	0.7234	0.9711
18	1.0505	0.9533	0.7924	1.0638
19	1.1479	1.0417	0.8659	1.1625
20	1.2518	1.1360	0.9443	1.2677
21	1.3626	1.2365	1.0278	1.3799
22	1.4808	1.3437	1.1170	1.4996
23	1.6070	1.4583	1.2122	1.6274
24	1.7419	1.5807	1.3140	1.7640
25	1.8861	1.7116	1.4228	1.9101

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0421	0.0382	0.0317	0.0426
2	0.0771	0.0700	0.0582	0.0781
3	0.1090	0.0989	0.0822	0.1103
4	0.1430	0.1298	0.1079	0.1448
5	0.1794	0.1628	0.1353	0.1816
6	0.2181	0.1980	0.1646	0.2209
7	0.2594	0.2354	0.1957	0.2627
8	0.3033	0.2753	0.2288	0.3072
9	0.3500	0.3176	0.2640	0.3545
10	0.3996	0.3626	0.3014	0.4047
11	0.4522	0.4104	0.3411	0.4580
12	0.5082	0.4611	0.3833	0.5146
13	0.5675	0.5150	0.4281	0.5747
14	0.6306	0.5722	0.4757	0.6386
15	0.6976	0.6330	0.5262	0.7065
16	0.7688	0.6977	0.5799	0.7786
17	0.8445	0.7664	0.6371	0.8553
18	0.9251	0.8395	0.6979	0.9369
19	1.0110	0.9174	0.7626	1.0238
20	1.1024	1.0004	0.8316	1.1164
21	1.2000	1.0889	0.9052	1.2152
22	1.3041	1.1834	0.9837	1.3207
23	1.4153	1.2843	1.0676	1.4332
24	1.5341	1.3921	1.1572	1.5536
25	1.6611	1.5074	1.2530	1.6822

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0379	0.0344	0.0286	0.0384
2	0.0695	0.0631	0.0524	0.0704
3	0.0982	0.0891	0.0741	0.0994
4	0.1289	0.1169	0.0972	0.1305
5	0.1616	0.1467	0.1219	0.1637
6	0.1966	0.1784	0.1483	0.1991
7	0.2338	0.2121	0.1763	0.2367
8	0.2733	0.2480	0.2062	0.2768
9	0.3154	0.2862	0.2379	0.3194
10	0.3601	0.3267	0.2716	0.3646
11	0.4075	0.3698	0.3074	0.4127
12	0.4579	0.4155	0.3454	0.4637
13	0.5114	0.4641	0.3858	0.5179
14	0.5682	0.5156	0.4286	0.5754
15	0.6286	0.5704	0.4742	0.6366
16	0.6927	0.6286	0.5226	0.7015
17	0.7610	0.6906	0.5740	0.7707
18	0.8336	0.7565	0.6288	0.8442
19	0.9110	0.8267	0.6872	0.9225
20	0.9934	0.9015	0.7493	1.0060
21	1.0813	0.9812	0.8156	1.0950
22	1.1751	1.0663	0.8864	1.1900
23	1.2752	1.1572	0.9620	1.2915
24	1.3823	1.2544	1.0427	1.3999
25	1.4968	1.3583	1.1291	1.5158

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0345	0.0313	0.0260	0.0349
2	0.0632	0.0574	0.0477	0.0640
3	0.0893	0.0811	0.0674	0.0905
4	0.1173	0.1064	0.0885	0.1187
5	0.1471	0.1335	0.1109	0.1489
6	0.1789	0.1623	0.1349	0.1811
7	0.2127	0.1930	0.1605	0.2154
8	0.2487	0.2257	0.1876	0.2519
9	0.2870	0.2604	0.2165	0.2906
10	0.3276	0.2973	0.2472	0.3318
11	0.3708	0.3365	0.2797	0.3755
12	0.4167	0.3781	0.3143	0.4220
13	0.4653	0.4223	0.3510	0.4713
14	0.5170	0.4692	0.3900	0.5236
15	0.5720	0.5191	0.4315	0.5793
16	0.6304	0.5720	0.4755	0.6384
17	0.6925	0.6284	0.5224	0.7013
18	0.7586	0.6884	0.5722	0.7682
19	0.8289	0.7522	0.6253	0.8395
20	0.9039	0.8203	0.6819	0.9154
21	0.9839	0.8929	0.7422	0.9964
22	1.0693	0.9703	0.8066	1.0829
23	1.1604	1.0531	0.8754	1.1752
24	1.2579	1.1415	0.9489	1.2738
25	1.3620	1.2360	1.0274	1.3793

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0316	0.0287	0.0239	0.0320
2	0.0580	0.0526	0.0438	0.0588
3	0.0820	0.0744	0.0618	0.0830
4	0.1076	0.0976	0.0811	0.1089
5	0.1349	0.1224	0.1018	0.1366
6	0.1641	0.1489	0.1238	0.1662
7	0.1951	0.1771	0.1472	0.1976
8	0.2282	0.2071	0.1721	0.2311
9	0.2633	0.2389	0.1986	0.2666
10	0.3006	0.2728	0.2267	0.3044
11	0.3402	0.3087	0.2566	0.3445
12	0.3822	0.3469	0.2883	0.3871
13	0.4269	0.3874	0.3220	0.4323
14	0.4743	0.4305	0.3578	0.4804
15	0.5247	0.4762	0.3958	0.5314
16	0.5783	0.5248	0.4362	0.5857
17	0.6353	0.5765	0.4792	0.6434
18	0.6959	0.6315	0.5250	0.7048
19	0.7605	0.6901	0.5737	0.7702
20	0.8293	0.7526	0.6256	0.8398
21	0.9027	0.8191	0.6809	0.9141
22	0.9810	0.8902	0.7400	0.9934
23	1.0646	0.9661	0.8031	1.0781
24	1.1540	1.0472	0.8705	1.1686
25	1.2495	1.1339	0.9426	1.2654

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0298	0.0271	0.0225	0.0302
2	0.0547	0.0496	0.0413	0.0554
3	0.0773	0.0701	0.0583	0.0783
4	0.1014	0.0921	0.0765	0.1027
5	0.1272	0.1155	0.0960	0.1289
6	0.1547	0.1404	0.1167	0.1567
7	0.1840	0.1670	0.1388	0.1864
8	0.2152	0.1953	0.1623	0.2179
9	0.2483	0.2253	0.1873	0.2514
10	0.2834	0.2572	0.2138	0.2870
11	0.3208	0.2911	0.2420	0.3249
12	0.3605	0.3271	0.2719	0.3650
13	0.4026	0.3653	0.3037	0.4077
14	0.4473	0.4059	0.3374	0.4530
15	0.4948	0.4490	0.3733	0.5011
16	0.5453	0.4949	0.4114	0.5523
17	0.5991	0.5436	0.4519	0.6067
18	0.6562	0.5955	0.4950	0.6646
19	0.7171	0.6508	0.5410	0.7262
20	0.7820	0.7096	0.5899	0.7919
21	0.8512	0.7724	0.6421	0.8620
22	0.9250	0.8394	0.6978	0.9368
23	1.0039	0.9110	0.7573	1.0167
24	1.0882	0.9875	0.8209	1.1020
25	1.1783	1.0693	0.8888	1.1933

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0282	0.0256	0.0213	0.0286
2	0.0518	0.0470	0.0390	0.0524
3	0.0731	0.0663	0.0552	0.0740
4	0.0960	0.0871	0.0724	0.0972
5	0.1204	0.1092	0.0908	0.1219
6	0.1464	0.1328	0.1104	0.1482
7	0.1741	0.1580	0.1313	0.1763
8	0.2036	0.1847	0.1536	0.2061
9	0.2349	0.2131	0.1772	0.2379
10	0.2682	0.2433	0.2023	0.2716
11	0.3035	0.2754	0.2289	0.3073
12	0.3410	0.3095	0.2572	0.3453
13	0.3809	0.3456	0.2873	0.3857
14	0.4232	0.3840	0.3192	0.4286
15	0.4681	0.4248	0.3531	0.4741
16	0.5159	0.4682	0.3892	0.5225
17	0.5668	0.5143	0.4275	0.5740
18	0.6208	0.5634	0.4683	0.6287
19	0.6784	0.6157	0.5118	0.6871
20	0.7398	0.6714	0.5581	0.7492
21	0.8053	0.7308	0.6075	0.8155
22	0.8751	0.7942	0.6602	0.8863
23	0.9497	0.8619	0.7164	0.9618
24	1.0295	0.9342	0.7766	1.0426
25	1.1147	1.0116	0.8409	1.1289

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0268	0.0243	0.0202	0.0271
2	0.0491	0.0446	0.0370	0.0497
3	0.0694	0.0630	0.0523	0.0703
4	0.0911	0.0826	0.0687	0.0922
5	0.1142	0.1036	0.0862	0.1157
6	0.1389	0.1260	0.1048	0.1407
7	0.1652	0.1499	0.1246	0.1673
8	0.1931	0.1753	0.1457	0.1956
9	0.2229	0.2022	0.1681	0.2257
10	0.2544	0.2309	0.1919	0.2577
11	0.2880	0.2613	0.2172	0.2916
12	0.3236	0.2936	0.2441	0.3277
13	0.3614	0.3279	0.2726	0.3660
14	0.4015	0.3644	0.3029	0.4066
15	0.4442	0.4031	0.3351	0.4498
16	0.4895	0.4442	0.3693	0.4957
17	0.5377	0.4880	0.4056	0.5446
18	0.5891	0.5346	0.4444	0.5966
19	0.6437	0.5842	0.4856	0.6519
20	0.7020	0.6370	0.5295	0.7109
21	0.7641	0.6934	0.5764	0.7738
22	0.8304	0.7535	0.6264	0.8409
23	0.9011	0.8178	0.6798	0.9126
24	0.9768	0.8864	0.7368	0.9892
25	1.0577	0.9598	0.7978	1.0711

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

ZIP Code Group	Frame	Masonry Veneer	Masonry	Non-MH Default Unknown
1	0.0255	0.0231	0.0192	0.0258
2	0.0467	0.0424	0.0352	0.0473
3	0.0660	0.0599	0.0498	0.0668
4	0.0866	0.0786	0.0653	0.0877
5	0.1086	0.0986	0.0820	0.1100
6	0.1321	0.1199	0.0997	0.1338
7	0.1571	0.1426	0.1185	0.1591
8	0.1837	0.1667	0.1386	0.1861
9	0.2120	0.1924	0.1599	0.2147
10	0.2420	0.2196	0.1826	0.2451
11	0.2739	0.2486	0.2066	0.2774
12	0.3078	0.2793	0.2322	0.3117
13	0.3438	0.3120	0.2593	0.3481
14	0.3820	0.3466	0.2881	0.3868
15	0.4225	0.3834	0.3187	0.4279
16	0.4657	0.4226	0.3513	0.4716
17	0.5116	0.4642	0.3859	0.5181
18	0.5604	0.5085	0.4227	0.5675
19	0.6124	0.5557	0.4619	0.6202
20	0.6678	0.6060	0.5037	0.6763
21	0.7269	0.6596	0.5483	0.7361
22	0.7899	0.7168	0.5959	0.8000
23	0.8573	0.7779	0.6467	0.8682
24	0.9292	0.8432	0.7010	0.9410
25	1.0062	0.9131	0.7590	1.0190

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0243	0.0220	0.0183	0.0246
2	0.0445	0.0404	0.0336	0.0451
3	0.0629	0.0571	0.0475	0.0637
4	0.0826	0.0750	0.0623	0.0836
5	0.1036	0.0940	0.0782	0.1049
6	0.1260	0.1143	0.0950	0.1276
7	0.1498	0.1360	0.1130	0.1517
8	0.1752	0.1590	0.1322	0.1774
9	0.2022	0.1835	0.1525	0.2047
10	0.2308	0.2094	0.1741	0.2337
11	0.2612	0.2370	0.1970	0.2645
12	0.2935	0.2664	0.2214	0.2972
13	0.3278	0.2975	0.2473	0.3320
14	0.3642	0.3305	0.2748	0.3689
15	0.4029	0.3656	0.3039	0.4081
16	0.4441	0.4030	0.3350	0.4497
17	0.4878	0.4427	0.3680	0.4940
18	0.5344	0.4849	0.4031	0.5412
19	0.5839	0.5299	0.4405	0.5914
20	0.6368	0.5779	0.4803	0.6449
21	0.6931	0.6290	0.5228	0.7019
22	0.7532	0.6835	0.5682	0.7628
23	0.8175	0.7418	0.6166	0.8279
24	0.8861	0.8041	0.6684	0.8974
25	0.9595	0.8707	0.7238	0.9717

PROPOSED FHCF 2011 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.0202	0.0183	0.0152	0.0205
2	0.0371	0.0336	0.0280	0.0375
3	0.0523	0.0475	0.0395	0.0530
4	0.0687	0.0624	0.0518	0.0696
5	0.0862	0.0782	0.0650	0.0873
6	0.1048	0.0951	0.0791	0.1061
7	0.1246	0.1131	0.0940	0.1262
8	0.1457	0.1323	0.1099	0.1476
9	0.1682	0.1526	0.1269	0.1703
10	0.1920	0.1742	0.1448	0.1944
11	0.2173	0.1972	0.1639	0.2201
12	0.2442	0.2216	0.1842	0.2473
13	0.2727	0.2475	0.2057	0.2762
14	0.3030	0.2750	0.2286	0.3068
15	0.3352	0.3042	0.2528	0.3394
16	0.3694	0.3352	0.2787	0.3741
17	0.4058	0.3682	0.3061	0.4110
18	0.4445	0.4034	0.3353	0.4502
19	0.4858	0.4408	0.3664	0.4919
20	0.5297	0.4807	0.3996	0.5364
21	0.5766	0.5232	0.4349	0.5839
22	0.6266	0.5686	0.4727	0.6346
23	0.6800	0.6171	0.5130	0.6887
24	0.7371	0.6689	0.5560	0.7465
25	0.7981	0.7243	0.6021	0.8083

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.4373	0.2262	0.5266
2	0.8020	0.4149	0.9659
3	1.1329	0.5860	1.3644
4	1.4870	0.7692	1.7908
5	1.8651	0.9648	2.2462
6	2.2682	1.1733	2.7317
7	2.6975	1.3954	3.2487
8	3.1541	1.6316	3.7985
9	3.6394	1.8826	4.3830
10	4.1550	2.1493	5.0039
11	4.7025	2.4325	5.6633
12	5.2838	2.7333	6.3635
13	5.9012	3.0526	7.1070
14	6.5569	3.3918	7.8967
15	7.2536	3.7522	8.7357
16	7.9941	4.1353	9.6275
17	8.7816	4.5427	10.5760
18	9.6197	4.9762	11.5853
19	10.5122	5.4379	12.6601
20	11.4633	5.9299	13.8055
21	12.4776	6.4545	15.0271
22	13.5600	7.0145	16.3307
23	14.7160	7.6125	17.7229
24	15.9514	8.2515	19.2107
25	17.2723	8.9348	20.8014

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.4162	0.2153	0.5012
2	0.7633	0.3948	0.9192
3	1.0782	0.5578	1.2985
4	1.4152	0.7321	1.7044
5	1.7751	0.9182	2.1378
6	2.1588	1.1167	2.5999
7	2.5673	1.3280	3.0919
8	3.0019	1.5528	3.6152
9	3.4638	1.7918	4.1715
10	3.9544	2.0456	4.7624
11	4.4755	2.3152	5.3900
12	5.0289	2.6014	6.0564
13	5.6164	2.9053	6.7640
14	6.2405	3.2282	7.5156
15	6.9035	3.5711	8.3141
16	7.6083	3.9357	9.1629
17	8.3579	4.3234	10.0656
18	9.1555	4.7361	11.0262
19	10.0049	5.1754	12.0492
20	10.9101	5.6437	13.1393
21	11.8754	6.1431	14.3019
22	12.9057	6.6760	15.5426
23	14.0059	7.2451	16.8676
24	15.1816	7.8533	18.2836
25	16.4387	8.5036	19.7976

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3988	0.2063	0.4803
2	0.7314	0.3784	0.8809
3	1.0332	0.5345	1.2443
4	1.3561	0.7015	1.6332
5	1.7010	0.8799	2.0485
6	2.0687	1.0701	2.4913
7	2.4601	1.2726	2.9628
8	2.8766	1.4880	3.4643
9	3.3192	1.7170	3.9974
10	3.7894	1.9602	4.5636
11	4.2887	2.2185	5.1650
12	4.8189	2.4928	5.8035
13	5.3820	2.7840	6.4816
14	5.9800	3.0934	7.2018
15	6.6153	3.4221	7.9670
16	7.2907	3.7714	8.7804
17	8.0090	4.1430	9.6454
18	8.7733	4.5383	10.5659
19	9.5873	4.9594	11.5462
20	10.4546	5.4081	12.5908
21	11.3797	5.8866	13.7048
22	12.3669	6.3973	14.8937
23	13.4212	6.9427	16.1635
24	14.5478	7.5255	17.5203
25	15.7525	8.1486	18.9711

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3703	0.1916	0.4460
2	0.6792	0.3513	0.8180
3	0.9595	0.4963	1.1555
4	1.2593	0.6514	1.5166
5	1.5796	0.8171	1.9023
6	1.9210	0.9937	2.3135
7	2.2845	1.1818	2.7513
8	2.6712	1.3818	3.2170
9	3.0822	1.5944	3.7120
10	3.5189	1.8203	4.2378
11	3.9826	2.0601	4.7963
12	4.4749	2.3148	5.3893
13	4.9978	2.5853	6.0190
14	5.5531	2.8726	6.6877
15	6.1431	3.1778	7.3983
16	6.7703	3.5022	8.1536
17	7.4372	3.8472	8.9569
18	8.1470	4.2144	9.8117
19	8.9029	4.6054	10.7220
20	9.7084	5.0220	11.6920
21	10.5674	5.4664	12.7265
22	11.4841	5.9406	13.8306
23	12.4631	6.4471	15.0097
24	13.5094	6.9883	16.2697
25	14.6280	7.5669	17.6169

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3994	0.2066	0.4810
2	0.7325	0.3789	0.8822
3	1.0348	0.5353	1.2462
4	1.3582	0.7026	1.6357
5	1.7035	0.8812	2.0516
6	2.0718	1.0717	2.4951
7	2.4638	1.2745	2.9672
8	2.8809	1.4902	3.4695
9	3.3241	1.7195	4.0033
10	3.7950	1.9631	4.5705
11	4.2951	2.2218	5.1727
12	4.8261	2.4965	5.8122
13	5.3900	2.7882	6.4914
14	5.9889	3.0980	7.2126
15	6.6253	3.4272	7.9790
16	7.3016	3.7771	8.7935
17	8.0210	4.1492	9.6598
18	8.7865	4.5452	10.5817
19	9.6016	4.9668	11.5635
20	10.4703	5.4162	12.6097
21	11.3967	5.8954	13.7254
22	12.3854	6.4069	14.9161
23	13.4413	6.9531	16.1877
24	14.5697	7.5367	17.5466
25	15.7761	8.1608	18.9995

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3738	0.1934	0.4502
2	0.6856	0.3546	0.8257
3	0.9685	0.5010	1.1663
4	1.2711	0.6576	1.5309
5	1.5944	0.8248	1.9202
6	1.9390	1.0030	2.3352
7	2.3060	1.1929	2.7771
8	2.6963	1.3948	3.2472
9	3.1112	1.6094	3.7469
10	3.5519	1.8374	4.2776
11	4.0199	2.0795	4.8413
12	4.5169	2.3366	5.4399
13	5.0447	2.6096	6.0755
14	5.6052	2.8995	6.7505
15	6.2008	3.2076	7.4678
16	6.8338	3.5351	8.2301
17	7.5071	3.8833	9.0409
18	8.2235	4.2539	9.9038
19	8.9865	4.6486	10.8226
20	9.7995	5.0692	11.8018
21	10.6666	5.5177	12.8460
22	11.5919	5.9964	13.9604
23	12.5801	6.5076	15.1506
24	13.6362	7.0539	16.4224
25	14.7653	7.6380	17.7823

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3529	0.1826	0.4251
2	0.6473	0.3349	0.7796
3	0.9144	0.4730	1.1013
4	1.2002	0.6209	1.4455
5	1.5054	0.7787	1.8130
6	1.8308	0.9471	2.2049
7	2.1773	1.1263	2.6222
8	2.5459	1.3170	3.0661
9	2.9376	1.5196	3.5378
10	3.3537	1.7349	4.0390
11	3.7957	1.9635	4.5712
12	4.2649	2.2062	5.1364
13	4.7633	2.4640	5.7365
14	5.2925	2.7378	6.3739
15	5.8549	3.0287	7.0511
16	6.4526	3.3379	7.7710
17	7.0883	3.6667	8.5366
18	7.7647	4.0166	9.3513
19	8.4851	4.3893	10.2188
20	9.2528	4.7864	11.1434
21	10.0715	5.2099	12.1293
22	10.9452	5.6619	13.1816
23	11.8783	6.1445	14.3053
24	12.8754	6.6603	15.5062
25	13.9416	7.2119	16.7902

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3343	0.1729	0.4026
2	0.6131	0.3172	0.7384
3	0.8661	0.4480	1.0431
4	1.1368	0.5881	1.3691
5	1.4259	0.7376	1.7172
6	1.7341	0.8970	2.0884
7	2.0623	1.0668	2.4836
8	2.4113	1.2474	2.9040
9	2.7824	1.4393	3.3509
10	3.1765	1.6432	3.8256
11	3.5951	1.8597	4.3297
12	4.0396	2.0896	4.8650
13	4.5116	2.3338	5.4334
14	5.0129	2.5931	6.0371
15	5.5455	2.8686	6.6786
16	6.1116	3.1615	7.3604
17	6.7137	3.4729	8.0855
18	7.3544	3.8044	8.8571
19	8.0367	4.1573	9.6788
20	8.7639	4.5335	10.5545
21	9.5393	4.9346	11.4884
22	10.3668	5.3627	12.4850
23	11.2506	5.8198	13.5494
24	12.1951	6.3084	14.6868
25	13.2049	6.8308	15.9030

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3175	0.1642	0.3824
2	0.5824	0.3012	0.7014
3	0.8226	0.4255	0.9907
4	1.0798	0.5585	1.3004
5	1.3543	0.7006	1.6310
6	1.6471	0.8520	1.9836
7	1.9588	1.0133	2.3590
8	2.2903	1.1848	2.7583
9	2.6427	1.3671	3.1827
10	3.0171	1.5607	3.6336
11	3.4147	1.7664	4.1124
12	3.8368	1.9848	4.6208
13	4.2851	2.2167	5.1607
14	4.7613	2.4630	5.7341
15	5.2672	2.7247	6.3434
16	5.8049	3.0028	6.9910
17	6.3767	3.2986	7.6797
18	6.9853	3.6134	8.4126
19	7.6334	3.9487	9.1931
20	8.3240	4.3059	10.0248
21	9.0605	4.6869	10.9118
22	9.8465	5.0935	11.8584
23	10.6860	5.5278	12.8694
24	11.5830	5.9918	13.9497
25	12.5422	6.4879	15.1048

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3045	0.1575	0.3667
2	0.5584	0.2889	0.6725
3	0.7888	0.4081	0.9500
4	1.0354	0.5356	1.2469
5	1.2987	0.6718	1.5640
6	1.5794	0.8170	1.9021
7	1.8783	0.9716	2.2621
8	2.1962	1.1361	2.6450
9	2.5341	1.3109	3.0519
10	2.8931	1.4966	3.4843
11	3.2744	1.6938	3.9434
12	3.6792	1.9032	4.4309
13	4.1091	2.1256	4.9486
14	4.5656	2.3618	5.4985
15	5.0507	2.6127	6.0827
16	5.5664	2.8794	6.7037
17	6.1147	3.1631	7.3641
18	6.6983	3.4650	8.0669
19	7.3197	3.7864	8.8153
20	7.9820	4.1290	9.6129
21	8.6882	4.4943	10.4634
22	9.4420	4.8842	11.3712
23	10.2469	5.3006	12.3406
24	11.1071	5.7456	13.3765
25	12.0268	6.2214	14.4842

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2924	0.1513	0.3522
2	0.5364	0.2775	0.6460
3	0.7577	0.3920	0.9125
4	0.9945	0.5145	1.1977
5	1.2474	0.6453	1.5023
6	1.5171	0.7848	1.8270
7	1.8041	0.9333	2.1728
8	2.1095	1.0912	2.5406
9	2.4341	1.2591	2.9315
10	2.7789	1.4375	3.3467
11	3.1451	1.6269	3.7878
12	3.5340	1.8281	4.2560
13	3.9469	2.0417	4.7533
14	4.3854	2.2685	5.2815
15	4.8514	2.5096	5.8426
16	5.3467	2.7658	6.4391
17	5.8734	3.0383	7.0735
18	6.4339	3.3282	7.7485
19	7.0308	3.6370	8.4674
20	7.6670	3.9660	9.2335
21	8.3453	4.3170	10.0505
22	9.0693	4.6915	10.9224
23	9.8425	5.0914	11.8535
24	10.6687	5.5188	12.8486
25	11.5521	5.9758	13.9125

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2813	0.1455	0.3388
2	0.5160	0.2669	0.6215
3	0.7289	0.3771	0.8779
4	0.9568	0.4949	1.1522
5	1.2001	0.6208	1.4453
6	1.4595	0.7550	1.7577
7	1.7356	0.8978	2.0903
8	2.0294	1.0498	2.4441
9	2.3417	1.2113	2.8202
10	2.6734	1.3829	3.2197
11	3.0257	1.5652	3.6439
12	3.3998	1.7587	4.0944
13	3.7970	1.9642	4.5728
14	4.2189	2.1824	5.0810
15	4.6672	2.4143	5.6208
16	5.1437	2.6608	6.1946
17	5.6504	2.9229	6.8049
18	6.1896	3.2018	7.4543
19	6.7639	3.4989	8.1459
20	7.3758	3.8155	8.8829
21	8.0285	4.1530	9.6689
22	8.7249	4.5133	10.5077
23	9.4688	4.8981	11.4035
24	10.2636	5.3093	12.3607
25	11.1135	5.7489	13.3843

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2711	0.1402	0.3264
2	0.4971	0.2572	0.5987
3	0.7023	0.3633	0.8458
4	0.9218	0.4768	1.1101
5	1.1562	0.5981	1.3924
6	1.4061	0.7273	1.6934
7	1.6722	0.8650	2.0138
8	1.9552	1.0114	2.3547
9	2.2560	1.1670	2.7170
10	2.5756	1.3323	3.1019
11	2.9150	1.5079	3.5106
12	3.2754	1.6943	3.9447
13	3.6581	1.8923	4.4056
14	4.0646	2.1026	4.8951
15	4.4965	2.3260	5.4152
16	4.9555	2.5634	5.9680
17	5.4437	2.8160	6.5560
18	5.9632	3.0847	7.1816
19	6.5165	3.3709	7.8479
20	7.1060	3.6759	8.5580
21	7.7348	4.0011	9.3152
22	8.4058	4.3482	10.1233
23	9.1224	4.7189	10.9863
24	9.8882	5.1151	11.9086
25	10.7070	5.5386	12.8947

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2615	0.1353	0.3149
2	0.4796	0.2481	0.5776
3	0.6775	0.3505	0.8159
4	0.8892	0.4600	1.0709
5	1.1154	0.5770	1.3433
6	1.3564	0.7017	1.6336
7	1.6131	0.8345	1.9428
8	1.8862	0.9757	2.2716
9	2.1764	1.1258	2.6211
10	2.4847	1.2853	2.9924
11	2.8122	1.4547	3.3868
12	3.1598	1.6346	3.8055
13	3.5290	1.8255	4.2501
14	3.9212	2.0284	4.7223
15	4.3378	2.2439	5.2241
16	4.7806	2.4730	5.7574
17	5.2516	2.7166	6.3246
18	5.7528	2.9759	6.9282
19	6.2865	3.2519	7.5710
20	6.8553	3.5462	8.2560
21	7.4618	3.8599	8.9864
22	8.1091	4.1948	9.7660
23	8.8005	4.5524	10.5986
24	9.5392	4.9345	11.4883
25	10.3291	5.3432	12.4396

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3644	0.1885	0.4388
2	0.6683	0.3457	0.8049
3	0.9441	0.4884	1.1370
4	1.2391	0.6410	1.4923
5	1.5542	0.8040	1.8718
6	1.8902	0.9778	2.2764
7	2.2479	1.1628	2.7072
8	2.6284	1.3596	3.1655
9	3.0328	1.5689	3.6525
10	3.4625	1.7911	4.1699
11	3.9187	2.0271	4.7194
12	4.4032	2.2777	5.3029
13	4.9177	2.5439	5.9225
14	5.4641	2.8265	6.5806
15	6.0447	3.1268	7.2797
16	6.6618	3.4461	8.0229
17	7.3180	3.7856	8.8133
18	8.0164	4.1468	9.6544
19	8.7602	4.5316	10.5501
20	9.5528	4.9415	11.5046
21	10.3980	5.3788	12.5225
22	11.3000	5.8454	13.6089
23	12.2634	6.3437	14.7691
24	13.2928	6.8763	16.0089
25	14.3936	7.4457	17.3345

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3468	0.1794	0.4177
2	0.6361	0.3290	0.7660
3	0.8985	0.4648	1.0821
4	1.1793	0.6101	1.4203
5	1.4792	0.7652	1.7815
6	1.7990	0.9306	2.1665
7	2.1394	1.1067	2.5766
8	2.5016	1.2940	3.0127
9	2.8865	1.4931	3.4762
10	3.2954	1.7047	3.9687
11	3.7296	1.9293	4.4917
12	4.1907	2.1678	5.0470
13	4.6804	2.4211	5.6367
14	5.2004	2.6901	6.2630
15	5.7530	2.9759	6.9284
16	6.3403	3.2798	7.6357
17	6.9649	3.6029	8.3880
18	7.6296	3.9467	9.1885
19	8.3374	4.3129	10.0410
20	9.0918	4.7031	10.9494
21	9.8962	5.1192	11.9182
22	10.7547	5.5633	12.9522
23	11.6716	6.0376	14.0563
24	12.6513	6.5444	15.2363
25	13.6989	7.0863	16.4980

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3323	0.1719	0.4002
2	0.6095	0.3153	0.7341
3	0.8610	0.4454	1.0369
4	1.1301	0.5846	1.3610
5	1.4175	0.7333	1.7071
6	1.7239	0.8917	2.0761
7	2.0501	1.0605	2.4690
8	2.3971	1.2400	2.8869
9	2.7660	1.4308	3.3311
10	3.1578	1.6335	3.8030
11	3.5739	1.8488	4.3042
12	4.0158	2.0773	4.8363
13	4.4850	2.3200	5.4014
14	4.9833	2.5778	6.0015
15	5.5128	2.8517	6.6392
16	6.0756	3.1428	7.3170
17	6.6741	3.4525	8.0378
18	7.3111	3.7820	8.8049
19	7.9894	4.1328	9.6218
20	8.7122	4.5067	10.4923
21	9.4831	4.9055	11.4207
22	10.3057	5.3311	12.4115
23	11.1843	5.7855	13.4695
24	12.1232	6.2712	14.6003
25	13.1271	6.7905	15.8092

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3086	0.1596	0.3717
2	0.5660	0.2928	0.6817
3	0.7995	0.4136	0.9629
4	1.0494	0.5429	1.2639
5	1.3163	0.6809	1.5853
6	1.6008	0.8281	1.9279
7	1.9038	0.9848	2.2928
8	2.2260	1.1515	2.6808
9	2.5685	1.3287	3.0933
10	2.9324	1.5169	3.5315
11	3.3188	1.7168	3.9969
12	3.7291	1.9290	4.4911
13	4.1648	2.1544	5.0158
14	4.6276	2.3938	5.5731
15	5.1193	2.6481	6.1653
16	5.6419	2.9185	6.7947
17	6.1977	3.2060	7.4640
18	6.7892	3.5120	8.1764
19	7.4191	3.8378	8.9350
20	8.0903	4.1850	9.7433
21	8.8061	4.5553	10.6054
22	9.5701	4.9505	11.5255
23	10.3859	5.3726	12.5080
24	11.2578	5.8236	13.5580
25	12.1900	6.3058	14.6807

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3328	0.1722	0.4008
2	0.6104	0.3158	0.7352
3	0.8623	0.4461	1.0385
4	1.1318	0.5855	1.3631
5	1.4196	0.7344	1.7097
6	1.7265	0.8931	2.0792
7	2.0532	1.0621	2.4727
8	2.4007	1.2419	2.8913
9	2.7701	1.4330	3.3361
10	3.1625	1.6359	3.8087
11	3.5793	1.8515	4.3106
12	4.0218	2.0804	4.8435
13	4.4917	2.3235	5.4095
14	4.9908	2.5817	6.0105
15	5.5211	2.8560	6.6491
16	6.0847	3.1476	7.3279
17	6.6841	3.4576	8.0499
18	7.3220	3.7876	8.8181
19	8.0014	4.1390	9.6362
20	8.7253	4.5135	10.5081
21	9.4973	4.9129	11.4378
22	10.3212	5.3391	12.4301
23	11.2011	5.7942	13.4897
24	12.1414	6.2806	14.6222
25	13.1468	6.8007	15.8330

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3115	0.1611	0.3751
2	0.5713	0.2955	0.6881
3	0.8071	0.4175	0.9720
4	1.0593	0.5480	1.2757
5	1.3287	0.6873	1.6001
6	1.6158	0.8359	1.9460
7	1.9216	0.9940	2.3143
8	2.2469	1.1623	2.7060
9	2.5926	1.3411	3.1224
10	2.9599	1.5311	3.5647
11	3.3500	1.7329	4.0344
12	3.7641	1.9471	4.5332
13	4.2039	2.1746	5.0629
14	4.6710	2.4163	5.6254
15	5.1673	2.6730	6.2231
16	5.6949	2.9459	6.8584
17	6.2559	3.2361	7.5341
18	6.8529	3.5450	8.2531
19	7.4887	3.8738	9.0188
20	8.1662	4.2243	9.8348
21	8.8888	4.5981	10.7050
22	9.6599	4.9970	11.6337
23	10.4834	5.4230	12.6255
24	11.3635	5.8782	13.6853
25	12.3044	6.3650	14.8185

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2941	0.1521	0.3542
2	0.5394	0.2791	0.6497
3	0.7620	0.3942	0.9177
4	1.0002	0.5174	1.2046
5	1.2545	0.6490	1.5109
6	1.5257	0.7892	1.8374
7	1.8144	0.9386	2.1852
8	2.1216	1.0975	2.5550
9	2.4480	1.2663	2.9482
10	2.7948	1.4457	3.3658
11	3.1631	1.6362	3.8094
12	3.5541	1.8385	4.2803
13	3.9694	2.0533	4.7804
14	4.4104	2.2815	5.3116
15	4.8790	2.5239	5.8760
16	5.3771	2.7815	6.4758
17	5.9069	3.0556	7.1138
18	6.4706	3.3472	7.7927
19	7.0709	3.6577	8.5157
20	7.7107	3.9887	9.2861
21	8.3929	4.3416	10.1078
22	9.1210	4.7182	10.9846
23	9.8986	5.1204	11.9211
24	10.7295	5.5503	12.9218
25	11.6180	6.0099	13.9918

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2786	0.1441	0.3355
2	0.5109	0.2643	0.6153
3	0.7218	0.3734	0.8692
4	0.9473	0.4901	1.1409
5	1.1882	0.6147	1.4310
6	1.4451	0.7475	1.7403
7	1.7186	0.8890	2.0697
8	2.0095	1.0395	2.4200
9	2.3186	1.1994	2.7924
10	2.6471	1.3693	3.1880
11	2.9959	1.5498	3.6081
12	3.3663	1.7414	4.0541
13	3.7596	1.9448	4.5278
14	4.1774	2.1609	5.0309
15	4.6212	2.3905	5.5655
16	5.0930	2.6346	6.1336
17	5.5948	2.8941	6.7379
18	6.1287	3.1703	7.3809
19	6.6973	3.4644	8.0657
20	7.3032	3.7779	8.7954
21	7.9494	4.1122	9.5737
22	8.6390	4.4689	10.4042
23	9.3755	4.8499	11.2912
24	10.1626	5.2570	12.2390
25	11.0041	5.6923	13.2525

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2646	0.1369	0.3187
2	0.4853	0.2510	0.5845
3	0.6855	0.3546	0.8256
4	0.8998	0.4655	1.0836
5	1.1286	0.5838	1.3592
6	1.3726	0.7100	1.6530
7	1.6323	0.8444	1.9658
8	1.9086	0.9873	2.2986
9	2.2023	1.1392	2.6523
10	2.5142	1.3006	3.0280
11	2.8456	1.4720	3.4270
12	3.1974	1.6540	3.8507
13	3.5709	1.8472	4.3006
14	3.9677	2.0525	4.7784
15	4.3893	2.2705	5.2861
16	4.8374	2.5023	5.8258
17	5.3140	2.7489	6.3997
18	5.8211	3.0112	7.0105
19	6.3612	3.2906	7.6609
20	6.9367	3.5883	8.3540
21	7.5504	3.9058	9.0932
22	8.2055	4.2446	9.8820
23	8.9050	4.6065	10.7245
24	9.6525	4.9932	11.6248
25	10.4518	5.4066	12.5874

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2537	0.1312	0.3056
2	0.4654	0.2407	0.5604
3	0.6574	0.3400	0.7917
4	0.8628	0.4463	1.0391
5	1.0822	0.5598	1.3034
6	1.3162	0.6808	1.5851
7	1.5652	0.8097	1.8850
8	1.8302	0.9467	2.2041
9	2.1118	1.0924	2.5433
10	2.4109	1.2472	2.9035
11	2.7286	1.4115	3.2862
12	3.0660	1.5860	3.6924
13	3.4242	1.7713	4.1239
14	3.8047	1.9681	4.5821
15	4.2089	2.1772	5.0689
16	4.6386	2.3995	5.5864
17	5.0956	2.6359	6.1368
18	5.5819	2.8875	6.7224
19	6.0998	3.1554	7.3461
20	6.6517	3.4408	8.0107
21	7.2402	3.7453	8.7195
22	7.8683	4.0702	9.4760
23	8.5391	4.4172	10.2838
24	9.2559	4.7880	11.1471
25	10.0223	5.1845	12.0701

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2437	0.1261	0.2935
2	0.4470	0.2312	0.5383
3	0.6314	0.3266	0.7604
4	0.8288	0.4287	0.9981
5	1.0395	0.5377	1.2519
6	1.2642	0.6540	1.5225
7	1.5035	0.7777	1.8107
8	1.7579	0.9094	2.1171
9	2.0284	1.0493	2.4429
10	2.3158	1.1979	2.7890
11	2.6209	1.3558	3.1565
12	2.9450	1.5234	3.5467
13	3.2891	1.7014	3.9611
14	3.6545	1.8905	4.4012
15	4.0428	2.0913	4.8689
16	4.4556	2.3048	5.3659
17	4.8945	2.5319	5.8946
18	5.3616	2.7735	6.4571
19	5.8590	3.0308	7.0562
20	6.3891	3.3050	7.6946
21	6.9544	3.5975	8.3754
22	7.5577	3.9096	9.1020
23	8.2021	4.2428	9.8779
24	8.8906	4.5990	10.7071
25	9.6268	4.9798	11.5938

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2345	0.1213	0.2824
2	0.4300	0.2224	0.5179
3	0.6074	0.3142	0.7316
4	0.7973	0.4124	0.9602
5	1.0000	0.5173	1.2044
6	1.2162	0.6291	1.4647
7	1.4464	0.7482	1.7419
8	1.6912	0.8748	2.0367
9	1.9514	1.0094	2.3501
10	2.2279	1.1524	2.6831
11	2.5214	1.3043	3.0366
12	2.8332	1.4656	3.4120
13	3.1642	1.6368	3.8107
14	3.5158	1.8187	4.2341
15	3.8893	2.0119	4.6840
16	4.2864	2.2173	5.1622
17	4.7087	2.4357	5.6707
18	5.1580	2.6682	6.2119
19	5.6366	2.9157	6.7883
20	6.1465	3.1795	7.4024
21	6.6904	3.4609	8.0574
22	7.2708	3.7611	8.7564
23	7.8906	4.0817	9.5029
24	8.5530	4.4244	10.3006
25	9.2613	4.7908	11.1536

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2259	0.1168	0.2720
2	0.4143	0.2143	0.4989
3	0.5852	0.3027	0.7048
4	0.7681	0.3973	0.9251
5	0.9635	0.4984	1.1603
6	1.1717	0.6061	1.4111
7	1.3935	0.7208	1.6782
8	1.6293	0.8428	1.9622
9	1.8800	0.9725	2.2642
10	2.1464	1.1103	2.5849
11	2.4292	1.2566	2.9255
12	2.7295	1.4120	3.2872
13	3.0484	1.5769	3.6713
14	3.3872	1.7521	4.0792
15	3.7470	1.9383	4.5127
16	4.1296	2.1362	4.9734
17	4.5364	2.3466	5.4633
18	4.9693	2.5706	5.9847
19	5.4304	2.8091	6.5399
20	5.9217	3.0632	7.1316
21	6.4456	3.3343	7.7626
22	7.0048	3.6235	8.4361
23	7.6020	3.9324	9.1553
24	8.2401	4.2625	9.9238
25	8.9225	4.6155	10.7456

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2179	0.1127	0.2624
2	0.3997	0.2067	0.4813
3	0.5646	0.2920	0.6799
4	0.7410	0.3833	0.8924
5	0.9295	0.4808	1.1194
6	1.1304	0.5847	1.3613
7	1.3443	0.6954	1.6190
8	1.5718	0.8131	1.8930
9	1.8137	0.9382	2.1843
10	2.0706	1.0711	2.4937
11	2.3435	1.2123	2.8223
12	2.6332	1.3621	3.1712
13	2.9409	1.5213	3.5417
14	3.2676	1.6903	3.9353
15	3.6148	1.8699	4.3534
16	3.9838	2.0608	4.7978
17	4.3763	2.2638	5.2705
18	4.7940	2.4799	5.7735
19	5.2387	2.7100	6.3091
20	5.7127	2.9551	6.8800
21	6.2182	3.2166	7.4887
22	6.7576	3.4957	8.1384
23	7.3337	3.7937	8.8322
24	7.9494	4.1121	9.5736
25	8.6076	4.4526	10.3663

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3644	0.1885	0.4388
2	0.6683	0.3457	0.8049
3	0.9441	0.4884	1.1370
4	1.2391	0.6410	1.4923
5	1.5542	0.8040	1.8718
6	1.8902	0.9778	2.2764
7	2.2479	1.1628	2.7072
8	2.6284	1.3596	3.1655
9	3.0328	1.5689	3.6525
10	3.4625	1.7911	4.1699
11	3.9187	2.0271	4.7194
12	4.4032	2.2777	5.3029
13	4.9177	2.5439	5.9225
14	5.4641	2.8265	6.5806
15	6.0447	3.1268	7.2797
16	6.6618	3.4461	8.0229
17	7.3180	3.7856	8.8133
18	8.0164	4.1468	9.6544
19	8.7602	4.5316	10.5501
20	9.5528	4.9415	11.5046
21	10.3980	5.3788	12.5225
22	11.3000	5.8454	13.6089
23	12.2634	6.3437	14.7691
24	13.2928	6.8763	16.0089
25	14.3936	7.4457	17.3345

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3468	0.1794	0.4177
2	0.6361	0.3290	0.7660
3	0.8985	0.4648	1.0821
4	1.1793	0.6101	1.4203
5	1.4792	0.7652	1.7815
6	1.7990	0.9306	2.1665
7	2.1394	1.1067	2.5766
8	2.5016	1.2940	3.0127
9	2.8865	1.4931	3.4762
10	3.2954	1.7047	3.9687
11	3.7296	1.9293	4.4917
12	4.1907	2.1678	5.0470
13	4.6804	2.4211	5.6367
14	5.2004	2.6901	6.2630
15	5.7530	2.9759	6.9284
16	6.3403	3.2798	7.6357
17	6.9649	3.6029	8.3880
18	7.6296	3.9467	9.1885
19	8.3374	4.3129	10.0410
20	9.0918	4.7031	10.9494
21	9.8962	5.1192	11.9182
22	10.7547	5.5633	12.9522
23	11.6716	6.0376	14.0563
24	12.6513	6.5444	15.2363
25	13.6989	7.0863	16.4980

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3323	0.1719	0.4002
2	0.6095	0.3153	0.7341
3	0.8610	0.4454	1.0369
4	1.1301	0.5846	1.3610
5	1.4175	0.7333	1.7071
6	1.7239	0.8917	2.0761
7	2.0501	1.0605	2.4690
8	2.3971	1.2400	2.8869
9	2.7660	1.4308	3.3311
10	3.1578	1.6335	3.8030
11	3.5739	1.8488	4.3042
12	4.0158	2.0773	4.8363
13	4.4850	2.3200	5.4014
14	4.9833	2.5778	6.0015
15	5.5128	2.8517	6.6392
16	6.0756	3.1428	7.3170
17	6.6741	3.4525	8.0378
18	7.3111	3.7820	8.8049
19	7.9894	4.1328	9.6218
20	8.7122	4.5067	10.4923
21	9.4831	4.9055	11.4207
22	10.3057	5.3311	12.4115
23	11.1843	5.7855	13.4695
24	12.1232	6.2712	14.6003
25	13.1271	6.7905	15.8092

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3086	0.1596	0.3717
2	0.5660	0.2928	0.6817
3	0.7995	0.4136	0.9629
4	1.0494	0.5429	1.2639
5	1.3163	0.6809	1.5853
6	1.6008	0.8281	1.9279
7	1.9038	0.9848	2.2928
8	2.2260	1.1515	2.6808
9	2.5685	1.3287	3.0933
10	2.9324	1.5169	3.5315
11	3.3188	1.7168	3.9969
12	3.7291	1.9290	4.4911
13	4.1648	2.1544	5.0158
14	4.6276	2.3938	5.5731
15	5.1193	2.6481	6.1653
16	5.6419	2.9185	6.7947
17	6.1977	3.2060	7.4640
18	6.7892	3.5120	8.1764
19	7.4191	3.8378	8.9350
20	8.0903	4.1850	9.7433
21	8.8061	4.5553	10.6054
22	9.5701	4.9505	11.5255
23	10.3859	5.3726	12.5080
24	11.2578	5.8236	13.5580
25	12.1900	6.3058	14.6807

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3328	0.1722	0.4008
2	0.6104	0.3158	0.7352
3	0.8623	0.4461	1.0385
4	1.1318	0.5855	1.3631
5	1.4196	0.7344	1.7097
6	1.7265	0.8931	2.0792
7	2.0532	1.0621	2.4727
8	2.4007	1.2419	2.8913
9	2.7701	1.4330	3.3361
10	3.1625	1.6359	3.8087
11	3.5793	1.8515	4.3106
12	4.0218	2.0804	4.8435
13	4.4917	2.3235	5.4095
14	4.9908	2.5817	6.0105
15	5.5211	2.8560	6.6491
16	6.0847	3.1476	7.3279
17	6.6841	3.4576	8.0499
18	7.3220	3.7876	8.8181
19	8.0014	4.1390	9.6362
20	8.7253	4.5135	10.5081
21	9.4973	4.9129	11.4378
22	10.3212	5.3391	12.4301
23	11.2011	5.7942	13.4897
24	12.1414	6.2806	14.6222
25	13.1468	6.8007	15.8330

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.3115	0.1611	0.3751
2	0.5713	0.2955	0.6881
3	0.8071	0.4175	0.9720
4	1.0593	0.5480	1.2757
5	1.3287	0.6873	1.6001
6	1.6158	0.8359	1.9460
7	1.9216	0.9940	2.3143
8	2.2469	1.1623	2.7060
9	2.5926	1.3411	3.1224
10	2.9599	1.5311	3.5647
11	3.3500	1.7329	4.0344
12	3.7641	1.9471	4.5332
13	4.2039	2.1746	5.0629
14	4.6710	2.4163	5.6254
15	5.1673	2.6730	6.2231
16	5.6949	2.9459	6.8584
17	6.2559	3.2361	7.5341
18	6.8529	3.5450	8.2531
19	7.4887	3.8738	9.0188
20	8.1662	4.2243	9.8348
21	8.8888	4.5981	10.7050
22	9.6599	4.9970	11.6337
23	10.4834	5.4230	12.6255
24	11.3635	5.8782	13.6853
25	12.3044	6.3650	14.8185

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2941	0.1521	0.3542
2	0.5394	0.2791	0.6497
3	0.7620	0.3942	0.9177
4	1.0002	0.5174	1.2046
5	1.2545	0.6490	1.5109
6	1.5257	0.7892	1.8374
7	1.8144	0.9386	2.1852
8	2.1216	1.0975	2.5550
9	2.4480	1.2663	2.9482
10	2.7948	1.4457	3.3658
11	3.1631	1.6362	3.8094
12	3.5541	1.8385	4.2803
13	3.9694	2.0533	4.7804
14	4.4104	2.2815	5.3116
15	4.8790	2.5239	5.8760
16	5.3771	2.7815	6.4758
17	5.9069	3.0556	7.1138
18	6.4706	3.3472	7.7927
19	7.0709	3.6577	8.5157
20	7.7107	3.9887	9.2861
21	8.3929	4.3416	10.1078
22	9.1210	4.7182	10.9846
23	9.8986	5.1204	11.9211
24	10.7295	5.5503	12.9218
25	11.6180	6.0099	13.9918

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2786	0.1441	0.3355
2	0.5109	0.2643	0.6153
3	0.7218	0.3734	0.8692
4	0.9473	0.4901	1.1409
5	1.1882	0.6147	1.4310
6	1.4451	0.7475	1.7403
7	1.7186	0.8890	2.0697
8	2.0095	1.0395	2.4200
9	2.3186	1.1994	2.7924
10	2.6471	1.3693	3.1880
11	2.9959	1.5498	3.6081
12	3.3663	1.7414	4.0541
13	3.7596	1.9448	4.5278
14	4.1774	2.1609	5.0309
15	4.6212	2.3905	5.5655
16	5.0930	2.6346	6.1336
17	5.5948	2.8941	6.7379
18	6.1287	3.1703	7.3809
19	6.6973	3.4644	8.0657
20	7.3032	3.7779	8.7954
21	7.9494	4.1122	9.5737
22	8.6390	4.4689	10.4042
23	9.3755	4.8499	11.2912
24	10.1626	5.2570	12.2390
25	11.0041	5.6923	13.2525

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2646	0.1369	0.3187
2	0.4853	0.2510	0.5845
3	0.6855	0.3546	0.8256
4	0.8998	0.4655	1.0836
5	1.1286	0.5838	1.3592
6	1.3726	0.7100	1.6530
7	1.6323	0.8444	1.9658
8	1.9086	0.9873	2.2986
9	2.2023	1.1392	2.6523
10	2.5142	1.3006	3.0280
11	2.8456	1.4720	3.4270
12	3.1974	1.6540	3.8507
13	3.5709	1.8472	4.3006
14	3.9677	2.0525	4.7784
15	4.3893	2.2705	5.2861
16	4.8374	2.5023	5.8258
17	5.3140	2.7489	6.3997
18	5.8211	3.0112	7.0105
19	6.3612	3.2906	7.6609
20	6.9367	3.5883	8.3540
21	7.5504	3.9058	9.0932
22	8.2055	4.2446	9.8820
23	8.9050	4.6065	10.7245
24	9.6525	4.9932	11.6248
25	10.4518	5.4066	12.5874

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2537	0.1312	0.3056
2	0.4654	0.2407	0.5604
3	0.6574	0.3400	0.7917
4	0.8628	0.4463	1.0391
5	1.0822	0.5598	1.3034
6	1.3162	0.6808	1.5851
7	1.5652	0.8097	1.8850
8	1.8302	0.9467	2.2041
9	2.1118	1.0924	2.5433
10	2.4109	1.2472	2.9035
11	2.7286	1.4115	3.2862
12	3.0660	1.5860	3.6924
13	3.4242	1.7713	4.1239
14	3.8047	1.9681	4.5821
15	4.2089	2.1772	5.0689
16	4.6386	2.3995	5.5864
17	5.0956	2.6359	6.1368
18	5.5819	2.8875	6.7224
19	6.0998	3.1554	7.3461
20	6.6517	3.4408	8.0107
21	7.2402	3.7453	8.7195
22	7.8683	4.0702	9.4760
23	8.5391	4.4172	10.2838
24	9.2559	4.7880	11.1471
25	10.0223	5.1845	12.0701

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2437	0.1261	0.2935
2	0.4470	0.2312	0.5383
3	0.6314	0.3266	0.7604
4	0.8288	0.4287	0.9981
5	1.0395	0.5377	1.2519
6	1.2642	0.6540	1.5225
7	1.5035	0.7777	1.8107
8	1.7579	0.9094	2.1171
9	2.0284	1.0493	2.4429
10	2.3158	1.1979	2.7890
11	2.6209	1.3558	3.1565
12	2.9450	1.5234	3.5467
13	3.2891	1.7014	3.9611
14	3.6545	1.8905	4.4012
15	4.0428	2.0913	4.8689
16	4.4556	2.3048	5.3659
17	4.8945	2.5319	5.8946
18	5.3616	2.7735	6.4571
19	5.8590	3.0308	7.0562
20	6.3891	3.3050	7.6946
21	6.9544	3.5975	8.3754
22	7.5577	3.9096	9.1020
23	8.2021	4.2428	9.8779
24	8.8906	4.5990	10.7071
25	9.6268	4.9798	11.5938

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2345	0.1213	0.2824
2	0.4300	0.2224	0.5179
3	0.6074	0.3142	0.7316
4	0.7973	0.4124	0.9602
5	1.0000	0.5173	1.2044
6	1.2162	0.6291	1.4647
7	1.4464	0.7482	1.7419
8	1.6912	0.8748	2.0367
9	1.9514	1.0094	2.3501
10	2.2279	1.1524	2.6831
11	2.5214	1.3043	3.0366
12	2.8332	1.4656	3.4120
13	3.1642	1.6368	3.8107
14	3.5158	1.8187	4.2341
15	3.8893	2.0119	4.6840
16	4.2864	2.2173	5.1622
17	4.7087	2.4357	5.6707
18	5.1580	2.6682	6.2119
19	5.6366	2.9157	6.7883
20	6.1465	3.1795	7.4024
21	6.6904	3.4609	8.0574
22	7.2708	3.7611	8.7564
23	7.8906	4.0817	9.5029
24	8.5530	4.4244	10.3006
25	9.2613	4.7908	11.1536

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2259	0.1168	0.2720
2	0.4143	0.2143	0.4989
3	0.5852	0.3027	0.7048
4	0.7681	0.3973	0.9251
5	0.9635	0.4984	1.1603
6	1.1717	0.6061	1.4111
7	1.3935	0.7208	1.6782
8	1.6293	0.8428	1.9622
9	1.8800	0.9725	2.2642
10	2.1464	1.1103	2.5849
11	2.4292	1.2566	2.9255
12	2.7295	1.4120	3.2872
13	3.0484	1.5769	3.6713
14	3.3872	1.7521	4.0792
15	3.7470	1.9383	4.5127
16	4.1296	2.1362	4.9734
17	4.5364	2.3466	5.4633
18	4.9693	2.5706	5.9847
19	5.4304	2.8091	6.5399
20	5.9217	3.0632	7.1316
21	6.4456	3.3343	7.7626
22	7.0048	3.6235	8.4361
23	7.6020	3.9324	9.1553
24	8.2401	4.2625	9.9238
25	8.9225	4.6155	10.7456

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2179	0.1127	0.2624
2	0.3997	0.2067	0.4813
3	0.5646	0.2920	0.6799
4	0.7410	0.3833	0.8924
5	0.9295	0.4808	1.1194
6	1.1304	0.5847	1.3613
7	1.3443	0.6954	1.6190
8	1.5718	0.8131	1.8930
9	1.8137	0.9382	2.1843
10	2.0706	1.0711	2.4937
11	2.3435	1.2123	2.8223
12	2.6332	1.3621	3.1712
13	2.9409	1.5213	3.5417
14	3.2676	1.6903	3.9353
15	3.6148	1.8699	4.3534
16	3.9838	2.0608	4.7978
17	4.3763	2.2638	5.2705
18	4.7940	2.4799	5.7735
19	5.2387	2.7100	6.3091
20	5.7127	2.9551	6.8800
21	6.2182	3.2166	7.4887
22	6.7576	3.4957	8.1384
23	7.3337	3.7937	8.8322
24	7.9494	4.1121	9.5736
25	8.6076	4.4526	10.3663

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2186	0.1131	0.2633
2	0.4010	0.2074	0.4829
3	0.5664	0.2930	0.6822
4	0.7435	0.3846	0.8954
5	0.9325	0.4824	1.1231
6	1.1341	0.5867	1.3658
7	1.3487	0.6977	1.6243
8	1.5770	0.8158	1.8993
9	1.8197	0.9413	2.1915
10	2.0775	1.0747	2.5020
11	2.3512	1.2163	2.8316
12	2.6419	1.3666	3.1817
13	2.9506	1.5263	3.5535
14	3.2785	1.6959	3.9483
15	3.6268	1.8761	4.3678
16	3.9971	2.0676	4.8137
17	4.3908	2.2713	5.2880
18	4.8099	2.4881	5.7926
19	5.2561	2.7189	6.3301
20	5.7317	2.9649	6.9028
21	6.2388	3.2273	7.5135
22	6.7800	3.5072	8.1653
23	7.3580	3.8062	8.8614
24	7.9757	4.1258	9.6053
25	8.6361	4.4674	10.4007

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.2081	0.1076	0.2506
2	0.3816	0.1974	0.4596
3	0.5391	0.2789	0.6493
4	0.7076	0.3660	0.8522
5	0.8875	0.4591	1.0689
6	1.0794	0.5584	1.2999
7	1.2837	0.6640	1.5459
8	1.5009	0.7764	1.8076
9	1.7319	0.8959	2.0857
10	1.9772	1.0228	2.3812
11	2.2378	1.1576	2.6950
12	2.5144	1.3007	3.0282
13	2.8082	1.4527	3.3820
14	3.1202	1.6141	3.7578
15	3.4518	1.7856	4.1571
16	3.8042	1.9679	4.5814
17	4.1789	2.1617	5.0328
18	4.5778	2.3680	5.5131
19	5.0025	2.5877	6.0246
20	5.4551	2.8218	6.5697
21	5.9377	3.0715	7.1509
22	6.4528	3.3380	7.7713
23	7.0029	3.6226	8.4338
24	7.5908	3.9267	9.1418
25	8.2194	4.2518	9.8988

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1994	0.1031	0.2401
2	0.3657	0.1892	0.4404
3	0.5166	0.2672	0.6222
4	0.6781	0.3508	0.8166
5	0.8505	0.4400	1.0243
6	1.0343	0.5350	1.2457
7	1.2301	0.6363	1.4814
8	1.4383	0.7440	1.7322
9	1.6596	0.8585	1.9987
10	1.8947	0.9801	2.2818
11	2.1443	1.1093	2.5825
12	2.4095	1.2464	2.9018
13	2.6910	1.3920	3.2408
14	2.9900	1.5467	3.6009
15	3.3077	1.7110	3.9835
16	3.6454	1.8857	4.3902
17	4.0045	2.0715	4.8227
18	4.3866	2.2692	5.2829
19	4.7936	2.4797	5.7731
20	5.2273	2.7040	6.2954
21	5.6898	2.9433	6.8524
22	6.1834	3.1986	7.4469
23	6.7106	3.4713	8.0817
24	7.2739	3.7627	8.7602
25	7.8762	4.0743	9.4855

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1852	0.0958	0.2230
2	0.3396	0.1757	0.4090
3	0.4797	0.2482	0.5777
4	0.6297	0.3257	0.7583
5	0.7898	0.4085	0.9512
6	0.9605	0.4969	1.1567
7	1.1423	0.5909	1.3757
8	1.3356	0.6909	1.6085
9	1.5411	0.7972	1.8560
10	1.7594	0.9101	2.1189
11	1.9913	1.0301	2.3981
12	2.2375	1.1574	2.6946
13	2.4989	1.2927	3.0095
14	2.7766	1.4363	3.3439
15	3.0716	1.5889	3.6992
16	3.3851	1.7511	4.0768
17	3.7186	1.9236	4.4784
18	4.0735	2.1072	4.9058
19	4.4514	2.3027	5.3610
20	4.8542	2.5110	5.8460
21	5.2837	2.7332	6.3633
22	5.7420	2.9703	6.9153
23	6.2316	3.2235	7.5048
24	6.7547	3.4941	8.1348
25	7.3140	3.7835	8.8084

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1997	0.1033	0.2405
2	0.3663	0.1895	0.4411
3	0.5174	0.2676	0.6231
4	0.6791	0.3513	0.8178
5	0.8518	0.4406	1.0258
6	1.0359	0.5358	1.2475
7	1.2319	0.6373	1.4836
8	1.4404	0.7451	1.7348
9	1.6621	0.8598	2.0017
10	1.8975	0.9816	2.2852
11	2.1476	1.1109	2.5864
12	2.4131	1.2483	2.9061
13	2.6950	1.3941	3.2457
14	2.9945	1.5490	3.6063
15	3.3126	1.7136	3.9895
16	3.6508	1.8885	4.3968
17	4.0105	2.0746	4.8299
18	4.3932	2.2726	5.2909
19	4.8008	2.4834	5.7817
20	5.2352	2.7081	6.3048
21	5.6984	2.9477	6.8627
22	6.1927	3.2034	7.4580
23	6.7207	3.4765	8.0938
24	7.2848	3.7684	8.7733
25	7.8881	4.0804	9.4998

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1869	0.0967	0.2251
2	0.3428	0.1773	0.4128
3	0.4842	0.2505	0.5832
4	0.6356	0.3288	0.7654
5	0.7972	0.4124	0.9601
6	0.9695	0.5015	1.1676
7	1.1530	0.5964	1.3886
8	1.3481	0.6974	1.6236
9	1.5556	0.8047	1.8734
10	1.7759	0.9187	2.1388
11	2.0100	1.0397	2.4207
12	2.2585	1.1683	2.7199
13	2.5223	1.3048	3.0377
14	2.8026	1.4498	3.3753
15	3.1004	1.6038	3.7339
16	3.4169	1.7675	4.1151
17	3.7535	1.9417	4.5205
18	4.1118	2.1270	4.9519
19	4.4932	2.3243	5.4113
20	4.8997	2.5346	5.9009
21	5.3333	2.7589	6.4230
22	5.7960	2.9982	6.9802
23	6.2901	3.2538	7.5753
24	6.8181	3.5269	8.2112
25	7.3827	3.8190	8.8911

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1765	0.0913	0.2125
2	0.3237	0.1674	0.3898
3	0.4572	0.2365	0.5506
4	0.6001	0.3104	0.7227
5	0.7527	0.3894	0.9065
6	0.9154	0.4735	1.1025
7	1.0887	0.5632	1.3111
8	1.2729	0.6585	1.5330
9	1.4688	0.7598	1.7689
10	1.6769	0.8674	2.0195
11	1.8978	0.9817	2.2856
12	2.1325	1.1031	2.5682
13	2.3816	1.2320	2.8683
14	2.6463	1.3689	3.1870
15	2.9274	1.5143	3.5256
16	3.2263	1.6689	3.8855
17	3.5441	1.8333	4.2683
18	3.8824	2.0083	4.6756
19	4.2426	2.1946	5.1094
20	4.6264	2.3932	5.5717
21	5.0357	2.6049	6.0647
22	5.4726	2.8309	6.5908
23	5.9391	3.0723	7.1527
24	6.4377	3.3302	7.7531
25	6.9708	3.6059	8.3951

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1671	0.0865	0.2013
2	0.3066	0.1586	0.3692
3	0.4331	0.2240	0.5215
4	0.5684	0.2940	0.6845
5	0.7129	0.3688	0.8586
6	0.8670	0.4485	1.0442
7	1.0311	0.5334	1.2418
8	1.2057	0.6237	1.4520
9	1.3912	0.7196	1.6754
10	1.5883	0.8216	1.9128
11	1.7976	0.9299	2.1648
12	2.0198	1.0448	2.4325
13	2.2558	1.1669	2.7167
14	2.5064	1.2966	3.0186
15	2.7727	1.4343	3.3393
16	3.0558	1.5807	3.6802
17	3.3569	1.7365	4.0427
18	3.6772	1.9022	4.4286
19	4.0184	2.0787	4.8394
20	4.3819	2.2667	5.2773
21	4.7696	2.4673	5.7442
22	5.1834	2.6813	6.2425
23	5.6253	2.9099	6.7747
24	6.0975	3.1542	7.3434
25	6.6025	3.4154	7.9515

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1588	0.0821	0.1912
2	0.2912	0.1506	0.3507
3	0.4113	0.2128	0.4954
4	0.5399	0.2793	0.6502
5	0.6772	0.3503	0.8155
6	0.8235	0.4260	0.9918
7	0.9794	0.5066	1.1795
8	1.1452	0.5924	1.3791
9	1.3214	0.6835	1.5914
10	1.5085	0.7804	1.8168
11	1.7073	0.8832	2.0562
12	1.9184	0.9924	2.3104
13	2.1426	1.1083	2.5803
14	2.3806	1.2315	2.8671
15	2.6336	1.3623	3.1717
16	2.9024	1.5014	3.4955
17	3.1884	1.6493	3.8398
18	3.4927	1.8067	4.2063
19	3.8167	1.9743	4.5965
20	4.1620	2.1530	5.0124
21	4.5303	2.3435	5.4559
22	4.9233	2.5468	5.9292
23	5.3430	2.7639	6.4347
24	5.7915	2.9959	6.9749
25	6.2711	3.2440	7.5524

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1522	0.0787	0.1833
2	0.2792	0.1444	0.3363
3	0.3944	0.2040	0.4750
4	0.5177	0.2678	0.6235
5	0.6493	0.3359	0.7820
6	0.7897	0.4085	0.9510
7	0.9391	0.4858	1.1310
8	1.0981	0.5680	1.3225
9	1.2671	0.6554	1.5260
10	1.4466	0.7483	1.7421
11	1.6372	0.8469	1.9717
12	1.8396	0.9516	2.2155
13	2.0545	1.0628	2.4743
14	2.2828	1.1809	2.7493
15	2.5254	1.3063	3.0414
16	2.7832	1.4397	3.3518
17	3.0574	1.5815	3.6821
18	3.3491	1.7325	4.0335
19	3.6599	1.8932	4.4077
20	3.9910	2.0645	4.8064
21	4.3441	2.2472	5.2317
22	4.7210	2.4421	5.6856
23	5.1234	2.6503	6.1703
24	5.5535	2.8728	6.6883
25	6.0134	3.1107	7.2421

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1462	0.0756	0.1761
2	0.2682	0.1387	0.3230
3	0.3789	0.1960	0.4563
4	0.4973	0.2572	0.5989
5	0.6237	0.3226	0.7511
6	0.7585	0.3924	0.9135
7	0.9021	0.4666	1.0864
8	1.0548	0.5456	1.2703
9	1.2171	0.6296	1.4657
10	1.3895	0.7188	1.6734
11	1.5726	0.8135	1.8939
12	1.7670	0.9140	2.1280
13	1.9734	1.0208	2.3767
14	2.1927	1.1343	2.6407
15	2.4257	1.2548	2.9213
16	2.6733	1.3829	3.2196
17	2.9367	1.5191	3.5367
18	3.2170	1.6641	3.8743
19	3.5154	1.8185	4.2337
20	3.8335	1.9830	4.6167
21	4.1727	2.1585	5.0252
22	4.5346	2.3457	5.4612
23	4.9212	2.5457	5.9268
24	5.3344	2.7594	6.4243
25	5.7761	2.9879	6.9563

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1407	0.0728	0.1694
2	0.2580	0.1335	0.3107
3	0.3645	0.1885	0.4389
4	0.4784	0.2475	0.5761
5	0.6000	0.3104	0.7226
6	0.7297	0.3775	0.8788
7	0.8678	0.4489	1.0451
8	1.0147	0.5249	1.2220
9	1.1708	0.6057	1.4101
10	1.3367	0.6915	1.6098
11	1.5129	0.7826	1.8220
12	1.6999	0.8793	2.0472
13	1.8985	0.9821	2.2864
14	2.1095	1.0912	2.5405
15	2.3336	1.2071	2.8104
16	2.5718	1.3304	3.0973
17	2.8252	1.4614	3.4024
18	3.0948	1.6009	3.7272
19	3.3819	1.7494	4.0730
20	3.6879	1.9077	4.4415
21	4.0142	2.0765	4.8344
22	4.3625	2.2567	5.2538
23	4.7344	2.4490	5.7017
24	5.1318	2.6546	6.1804
25	5.5568	2.8745	6.6921

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1355	0.0701	0.1632
2	0.2486	0.1286	0.2994
3	0.3511	0.1816	0.4229
4	0.4609	0.2384	0.5550
5	0.5781	0.2990	0.6962
6	0.7030	0.3637	0.8467
7	0.8361	0.4325	1.0069
8	0.9776	0.5057	1.1773
9	1.1280	0.5835	1.3585
10	1.2878	0.6662	1.5509
11	1.4575	0.7540	1.7553
12	1.6377	0.8472	1.9723
13	1.8291	0.9462	2.2028
14	2.0323	1.0513	2.4475
15	2.2482	1.1630	2.7076
16	2.4777	1.2817	2.9840
17	2.7218	1.4080	3.2780
18	2.9816	1.5424	3.5908
19	3.2582	1.6855	3.9240
20	3.5530	1.8379	4.2790
21	3.8674	2.0006	4.6576
22	4.2029	2.1741	5.0616
23	4.5612	2.3595	5.4932
24	4.9441	2.5575	5.9543
25	5.3535	2.7693	6.4473

PROPOSED FHCF 2011 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

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	0.1307	0.0676	0.1575
2	0.2398	0.1240	0.2888
3	0.3387	0.1752	0.4080
4	0.4446	0.2300	0.5355
5	0.5577	0.2885	0.6716
6	0.6782	0.3508	0.8168
7	0.8066	0.4172	0.9714
8	0.9431	0.4879	1.1358
9	1.0882	0.5629	1.3106
10	1.2424	0.6427	1.4962
11	1.4061	0.7274	1.6934
12	1.5799	0.8173	1.9027
13	1.7645	0.9128	2.1250
14	1.9606	1.0142	2.3612
15	2.1689	1.1219	2.6120
16	2.3903	1.2365	2.8787
17	2.6258	1.3583	3.1623
18	2.8764	1.4879	3.4641
19	3.1432	1.6260	3.7855
20	3.4276	1.7731	4.1280
21	3.7309	1.9300	4.4932
22	4.0546	2.0974	4.8830
23	4.4002	2.2762	5.2993
24	4.7696	2.4673	5.7442
25	5.1646	2.6716	6.2198