

**Florida Hurricane Catastrophe Fund  
Proposed 2015 Rates**

**Presented to the  
State Board of Administration of Florida  
March 24, 2015**



Getty Images

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

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

**PROPOSED**

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	0.1709	0.1586	0.1214	0.0639	0.0629	0.0426	0.1265
2	0.2893	0.2684	0.2055	0.1082	0.1064	0.0720	0.2142
3	0.4070	0.3775	0.2891	0.1522	0.1497	0.1013	0.3012
4	0.5340	0.4953	0.3793	0.1997	0.1965	0.1330	0.3952
5	0.6707	0.6221	0.4764	0.2508	0.2468	0.1670	0.4964
6	0.8174	0.7582	0.5807	0.3057	0.3007	0.2035	0.6050
7	0.9745	0.9039	0.6923	0.3644	0.3585	0.2426	0.7213
8	1.1424	1.0597	0.8115	0.4272	0.4203	0.2844	0.8456
9	1.3216	1.2259	0.9388	0.4942	0.4862	0.3291	0.9782
10	1.5125	1.4030	1.0744	0.5656	0.5565	0.3766	1.1195
11	1.7158	1.5915	1.2188	0.6416	0.6313	0.4272	1.2700
12	1.9320	1.7921	1.3725	0.7225	0.7108	0.4811	1.4300
13	2.1619	2.0054	1.5358	0.8084	0.7954	0.5383	1.6002
14	2.4062	2.2320	1.7093	0.8998	0.8853	0.5991	1.7810
15	2.6657	2.4727	1.8937	0.9968	0.9807	0.6637	1.9731
16	2.9413	2.7283	2.0894	1.0999	1.0821	0.7323	2.1771
17	3.2340	2.9998	2.2973	1.2093	1.1898	0.8052	2.3937
18	3.5447	3.2881	2.5181	1.3255	1.3041	0.8826	2.6237
19	3.8747	3.5941	2.7525	1.4489	1.4255	0.9648	2.8679
20	4.2250	3.9191	3.0014	1.5799	1.5544	1.0520	3.1273
21	4.5970	4.2642	3.2656	1.7190	1.6913	1.1446	3.4026
22	4.9919	4.6305	3.5462	1.8667	1.8366	1.2429	3.6949
23	5.4111	5.0193	3.8439	2.0235	1.9908	1.3473	4.0051
24	5.8559	5.4319	4.1599	2.1898	2.1545	1.4581	4.3344
25	6.3277	5.8695	4.4951	2.3662	2.3280	1.5755	4.6836

**PROPOSED FHCF 2015 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**

**PROPOSED**

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	0.1623	0.1506	0.1153	0.0607	0.0597	0.0404	0.1202
2	0.2748	0.2549	0.1952	0.1027	0.1011	0.0684	0.2034
3	0.3865	0.3585	0.2745	0.1445	0.1422	0.0962	0.2861
4	0.5071	0.4704	0.3602	0.1896	0.1866	0.1263	0.3753
5	0.6369	0.5908	0.4524	0.2382	0.2343	0.1586	0.4714
6	0.7762	0.7200	0.5514	0.2903	0.2856	0.1933	0.5745
7	0.9254	0.8584	0.6574	0.3461	0.3405	0.2304	0.6850
8	1.0849	1.0063	0.7707	0.4057	0.3991	0.2701	0.8030
9	1.2550	1.1641	0.8915	0.4693	0.4617	0.3125	0.9289
10	1.4363	1.3323	1.0203	0.5371	0.5284	0.3576	1.0631
11	1.6294	1.5114	1.1575	0.6093	0.5995	0.4057	1.2060
12	1.8347	1.7019	1.3033	0.6861	0.6750	0.4568	1.3580
13	2.0530	1.9044	1.4584	0.7677	0.7553	0.5112	1.5196
14	2.2850	2.1196	1.6232	0.8545	0.8407	0.5689	1.6913
15	2.5314	2.3482	1.7983	0.9466	0.9314	0.6303	1.8737
16	2.7932	2.5909	1.9842	1.0445	1.0276	0.6955	2.0674
17	3.0711	2.8487	2.1816	1.1484	1.1299	0.7647	2.2731
18	3.3662	3.1225	2.3913	1.2588	1.2385	0.8381	2.4916
19	3.6795	3.4131	2.6139	1.3759	1.3538	0.9162	2.7235
20	4.0123	3.7218	2.8502	1.5004	1.4762	0.9990	2.9698
21	4.3655	4.0494	3.1012	1.6325	1.6061	1.0870	3.2312
22	4.7405	4.3973	3.3676	1.7727	1.7441	1.1803	3.5088
23	5.1386	4.7665	3.6504	1.9215	1.8906	1.2795	3.8034
24	5.5610	5.1584	3.9504	2.0795	2.0460	1.3846	4.1161
25	6.0090	5.5739	4.2687	2.2470	2.2108	1.4962	4.4477

**PROPOSED FHCF 2015 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

PROPOSED

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	0.1549	0.1437	0.1100	0.0579	0.0570	0.0386	0.1146
2	0.2621	0.2431	0.1862	0.0980	0.0964	0.0653	0.1940
3	0.3687	0.3420	0.2619	0.1379	0.1357	0.0918	0.2729
4	0.4838	0.4488	0.3437	0.1809	0.1780	0.1205	0.3581
5	0.6076	0.5636	0.4316	0.2272	0.2236	0.1513	0.4497
6	0.7405	0.6869	0.5261	0.2769	0.2725	0.1844	0.5481
7	0.8829	0.8189	0.6272	0.3301	0.3248	0.2198	0.6535
8	1.0350	0.9600	0.7352	0.3870	0.3808	0.2577	0.7661
9	1.1973	1.1106	0.8505	0.4477	0.4405	0.2981	0.8862
10	1.3703	1.2711	0.9734	0.5124	0.5041	0.3412	1.0142
11	1.5545	1.4419	1.1043	0.5813	0.5719	0.3870	1.1506
12	1.7504	1.6236	1.2434	0.6545	0.6440	0.4358	1.2956
13	1.9586	1.8168	1.3914	0.7324	0.7206	0.4877	1.4497
14	2.1800	2.0221	1.5486	0.8152	0.8020	0.5428	1.6135
15	2.4151	2.2402	1.7156	0.9031	0.8885	0.6013	1.7876
16	2.6647	2.4718	1.8930	0.9965	0.9804	0.6635	1.9724
17	2.9299	2.7178	2.0813	1.0956	1.0779	0.7295	2.1686
18	3.2114	2.9789	2.2813	1.2009	1.1815	0.7996	2.3770
19	3.5104	3.2562	2.4937	1.3127	1.2915	0.8740	2.5983
20	3.8278	3.5506	2.7192	1.4314	1.4083	0.9531	2.8332
21	4.1648	3.8633	2.9586	1.5574	1.5323	1.0370	3.0827
22	4.5226	4.1951	3.2128	1.6912	1.6639	1.1261	3.3475
23	4.9024	4.5474	3.4825	1.8332	1.8036	1.2206	3.6286
24	5.3053	4.9212	3.7688	1.9839	1.9519	1.3210	3.9269
25	5.7328	5.3177	4.0724	2.1437	2.1092	1.4274	4.2432

**PROPOSED FHCF 2015 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

PROPOSED

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	0.1397	0.1296	0.0993	0.0523	0.0514	0.0348	0.1034
2	0.2365	0.2194	0.1680	0.0884	0.0870	0.0589	0.1751
3	0.3327	0.3086	0.2363	0.1244	0.1224	0.0828	0.2462
4	0.4365	0.4049	0.3101	0.1632	0.1606	0.1087	0.3231
5	0.5483	0.5086	0.3895	0.2050	0.2017	0.1365	0.4058
6	0.6682	0.6198	0.4747	0.2499	0.2458	0.1664	0.4946
7	0.7966	0.7389	0.5659	0.2979	0.2931	0.1983	0.5896
8	0.9339	0.8663	0.6634	0.3492	0.3436	0.2325	0.6912
9	1.0803	1.0021	0.7674	0.4040	0.3975	0.2690	0.7996
10	1.2364	1.1469	0.8783	0.4624	0.4549	0.3079	0.9152
11	1.4026	1.3010	0.9964	0.5245	0.5160	0.3492	1.0382
12	1.5794	1.4650	1.1220	0.5906	0.5811	0.3932	1.1690
13	1.7673	1.6393	1.2555	0.6609	0.6502	0.4400	1.3081
14	1.9670	1.8246	1.3973	0.7355	0.7237	0.4898	1.4559
15	2.1791	2.0213	1.5480	0.8149	0.8017	0.5426	1.6129
16	2.4044	2.2303	1.7081	0.8991	0.8846	0.5987	1.7797
17	2.6437	2.4523	1.8780	0.9886	0.9726	0.6582	1.9568
18	2.8977	2.6879	2.0585	1.0836	1.0661	0.7215	2.1448
19	3.1674	2.9381	2.2501	1.1844	1.1653	0.7887	2.3444
20	3.4539	3.2038	2.4535	1.2915	1.2707	0.8600	2.5564
21	3.7579	3.4858	2.6696	1.4053	1.3826	0.9357	2.7815
22	4.0808	3.7853	2.8989	1.5260	1.5014	1.0161	3.0205
23	4.4234	4.1032	3.1423	1.6541	1.6274	1.1014	3.2741
24	4.7870	4.4404	3.4006	1.7901	1.7612	1.1919	3.5432
25	5.1727	4.7982	3.6746	1.9343	1.9031	1.2879	3.8287

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

PROPOSED

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	0.1531	0.1420	0.1087	0.0572	0.0563	0.0381	0.1133
2	0.2591	0.2403	0.1840	0.0969	0.0953	0.0645	0.1918
3	0.3644	0.3380	0.2589	0.1363	0.1341	0.0907	0.2697
4	0.4781	0.4435	0.3397	0.1788	0.1759	0.1191	0.3539
5	0.6005	0.5571	0.4266	0.2246	0.2209	0.1495	0.4445
6	0.7319	0.6789	0.5199	0.2737	0.2693	0.1822	0.5417
7	0.8726	0.8094	0.6199	0.3263	0.3210	0.2173	0.6458
8	1.0229	0.9488	0.7266	0.3825	0.3763	0.2547	0.7571
9	1.1833	1.0977	0.8406	0.4425	0.4354	0.2946	0.8759
10	1.3543	1.2562	0.9621	0.5064	0.4983	0.3372	1.0024
11	1.5363	1.4251	1.0914	0.5745	0.5652	0.3825	1.1371
12	1.7299	1.6047	1.2289	0.6469	0.6365	0.4307	1.2805
13	1.9358	1.7956	1.3751	0.7239	0.7122	0.4820	1.4328
14	2.1545	1.9985	1.5305	0.8057	0.7927	0.5365	1.5947
15	2.3869	2.2141	1.6956	0.8926	0.8782	0.5943	1.7667
16	2.6337	2.4430	1.8709	0.9848	0.9690	0.6558	1.9494
17	2.8957	2.6861	2.0571	1.0828	1.0654	0.7210	2.1433
18	3.1740	2.9442	2.2547	1.1869	1.1677	0.7903	2.3493
19	3.4694	3.2182	2.4646	1.2974	1.2764	0.8638	2.5680
20	3.7831	3.5092	2.6875	1.4147	1.3919	0.9420	2.8002
21	4.1162	3.8182	2.9241	1.5392	1.5144	1.0249	3.0467
22	4.4698	4.1462	3.1753	1.6715	1.6445	1.1129	3.3084
23	4.8452	4.4943	3.4419	1.8118	1.7826	1.2064	3.5862
24	5.2434	4.8638	3.7248	1.9608	1.9291	1.3056	3.8810
25	5.6659	5.2556	4.0249	2.1187	2.0846	1.4107	4.1937

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **2%**

**PROPOSED**

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	0.1403	0.1302	0.0997	0.0525	0.0516	0.0349	0.1039
2	0.2375	0.2203	0.1687	0.0888	0.0874	0.0591	0.1758
3	0.3341	0.3099	0.2374	0.1249	0.1229	0.0832	0.2473
4	0.4384	0.4067	0.3114	0.1639	0.1613	0.1092	0.3245
5	0.5506	0.5108	0.3912	0.2059	0.2026	0.1371	0.4076
6	0.6711	0.6225	0.4767	0.2509	0.2469	0.1671	0.4967
7	0.8001	0.7421	0.5683	0.2992	0.2944	0.1992	0.5922
8	0.9379	0.8700	0.6663	0.3507	0.3451	0.2335	0.6942
9	1.0850	1.0064	0.7708	0.4057	0.3992	0.2702	0.8031
10	1.2418	1.1519	0.8821	0.4644	0.4569	0.3092	0.9191
11	1.4087	1.3067	1.0007	0.5268	0.5183	0.3507	1.0426
12	1.5862	1.4714	1.1268	0.5931	0.5836	0.3949	1.1741
13	1.7749	1.6464	1.2609	0.6637	0.6530	0.4419	1.3138
14	1.9755	1.8325	1.4034	0.7387	0.7268	0.4919	1.4622
15	2.1886	2.0301	1.5547	0.8184	0.8052	0.5449	1.6199
16	2.4148	2.2400	1.7154	0.9030	0.8884	0.6013	1.7874
17	2.6551	2.4629	1.8861	0.9929	0.9768	0.6611	1.9652
18	2.9102	2.6995	2.0674	1.0883	1.0707	0.7246	2.1541
19	3.1811	2.9508	2.2598	1.1896	1.1704	0.7921	2.3546
20	3.4688	3.2176	2.4642	1.2971	1.2762	0.8637	2.5675
21	3.7742	3.5009	2.6811	1.4113	1.3886	0.9397	2.7935
22	4.0984	3.8017	2.9114	1.5326	1.5079	1.0205	3.0335
23	4.4426	4.1209	3.1559	1.6613	1.6345	1.1061	3.2883
24	4.8078	4.4596	3.4153	1.7978	1.7688	1.1971	3.5586
25	5.1951	4.8189	3.6905	1.9427	1.9113	1.2935	3.8452

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

PROPOSED

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	0.1305	0.1210	0.0927	0.0488	0.0480	0.0325	0.0966
2	0.2208	0.2048	0.1569	0.0826	0.0812	0.0550	0.1634
3	0.3106	0.2881	0.2206	0.1161	0.1143	0.0773	0.2299
4	0.4075	0.3780	0.2895	0.1524	0.1499	0.1015	0.3016
5	0.5118	0.4748	0.3636	0.1914	0.1883	0.1274	0.3788
6	0.6238	0.5786	0.4431	0.2333	0.2295	0.1553	0.4617
7	0.7437	0.6898	0.5283	0.2781	0.2736	0.1852	0.5504
8	0.8718	0.8087	0.6193	0.3260	0.3207	0.2171	0.6453
9	1.0085	0.9355	0.7164	0.3771	0.3711	0.2511	0.7465
10	1.1542	1.0707	0.8200	0.4316	0.4247	0.2874	0.8543
11	1.3094	1.2146	0.9302	0.4896	0.4817	0.3260	0.9692
12	1.4744	1.3677	1.0474	0.5513	0.5425	0.3671	1.0913
13	1.6498	1.5304	1.1720	0.6169	0.6070	0.4108	1.2212
14	1.8363	1.7033	1.3044	0.6867	0.6756	0.4572	1.3592
15	2.0343	1.8870	1.4451	0.7607	0.7484	0.5065	1.5057
16	2.2446	2.0821	1.5945	0.8394	0.8258	0.5589	1.6614
17	2.4680	2.2893	1.7532	0.9229	0.9080	0.6145	1.8267
18	2.7051	2.5093	1.9217	1.0116	0.9953	0.6735	2.0023
19	2.9569	2.7428	2.1005	1.1057	1.0879	0.7362	2.1886
20	3.2243	2.9909	2.2905	1.2057	1.1863	0.8028	2.3865
21	3.5082	3.2542	2.4921	1.3119	1.2907	0.8735	2.5967
22	3.8096	3.5337	2.7062	1.4246	1.4016	0.9485	2.8197
23	4.1295	3.8305	2.9335	1.5442	1.5193	1.0282	3.0565
24	4.4689	4.1453	3.1746	1.6711	1.6442	1.1127	3.3077
25	4.8289	4.4793	3.4304	1.8057	1.7766	1.2024	3.5742



**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

PROPOSED

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	0.1224	0.1135	0.0869	0.0458	0.0450	0.0305	0.0906
2	0.2071	0.1921	0.1471	0.0774	0.0762	0.0516	0.1533
3	0.2913	0.2702	0.2069	0.1089	0.1072	0.0725	0.2156
4	0.3822	0.3546	0.2715	0.1429	0.1406	0.0952	0.2829
5	0.4801	0.4453	0.3410	0.1795	0.1766	0.1195	0.3553
6	0.5851	0.5427	0.4156	0.2188	0.2153	0.1457	0.4331
7	0.6976	0.6470	0.4955	0.2608	0.2566	0.1737	0.5163
8	0.8177	0.7585	0.5809	0.3058	0.3009	0.2036	0.6053
9	0.9460	0.8775	0.6720	0.3537	0.3480	0.2355	0.7002
10	1.0827	1.0043	0.7691	0.4049	0.3983	0.2696	0.8014
11	1.2282	1.1393	0.8725	0.4593	0.4519	0.3058	0.9091
12	1.3830	1.2828	0.9824	0.5172	0.5088	0.3443	1.0236
13	1.5475	1.4355	1.0993	0.5787	0.5694	0.3853	1.1454
14	1.7224	1.5977	1.2236	0.6441	0.6337	0.4289	1.2749
15	1.9082	1.7700	1.3555	0.7135	0.7020	0.4751	1.4124
16	2.1054	1.9530	1.4957	0.7873	0.7746	0.5242	1.5584
17	2.3149	2.1473	1.6445	0.8656	0.8517	0.5764	1.7134
18	2.5374	2.3537	1.8025	0.9488	0.9335	0.6318	1.8781
19	2.7736	2.5727	1.9703	1.0372	1.0204	0.6906	2.0529
20	3.0244	2.8054	2.1484	1.1309	1.1127	0.7530	2.2385
21	3.2906	3.0524	2.3376	1.2305	1.2107	0.8193	2.4356
22	3.5733	3.3146	2.5384	1.3362	1.3147	0.8897	2.6449
23	3.8734	3.5929	2.7516	1.4484	1.4251	0.9644	2.8670
24	4.1918	3.8883	2.9777	1.5675	1.5422	1.0437	3.1026
25	4.5295	4.2015	3.2176	1.6938	1.6665	1.1278	3.3526

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

PROPOSED

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	0.1152	0.1069	0.0818	0.0431	0.0424	0.0287	0.0853
2	0.1950	0.1809	0.1385	0.0729	0.0717	0.0486	0.1443
3	0.2743	0.2544	0.1949	0.1026	0.1009	0.0683	0.2030
4	0.3599	0.3339	0.2557	0.1346	0.1324	0.0896	0.2664
5	0.4521	0.4193	0.3211	0.1690	0.1663	0.1126	0.3346
6	0.5509	0.5110	0.3914	0.2060	0.2027	0.1372	0.4078
7	0.6568	0.6093	0.4666	0.2456	0.2417	0.1635	0.4862
8	0.7700	0.7142	0.5470	0.2879	0.2833	0.1917	0.5699
9	0.8908	0.8263	0.6328	0.3331	0.3277	0.2218	0.6593
10	1.0194	0.9456	0.7242	0.3812	0.3751	0.2538	0.7546
11	1.1565	1.0727	0.8215	0.4325	0.4255	0.2879	0.8560
12	1.3022	1.2079	0.9251	0.4870	0.4791	0.3242	0.9639
13	1.4572	1.3517	1.0351	0.5449	0.5361	0.3628	1.0786
14	1.6218	1.5044	1.1521	0.6065	0.5967	0.4038	1.2004
15	1.7967	1.6666	1.2764	0.6719	0.6610	0.4474	1.3299
16	1.9825	1.8389	1.4083	0.7413	0.7294	0.4936	1.4674
17	2.1797	2.0219	1.5484	0.8151	0.8020	0.5427	1.6134
18	2.3892	2.2162	1.6972	0.8934	0.8790	0.5949	1.7684
19	2.6116	2.4225	1.8552	0.9766	0.9608	0.6503	1.9330
20	2.8478	2.6416	2.0230	1.0649	1.0477	0.7091	2.1078
21	3.0985	2.8741	2.2011	1.1587	1.1400	0.7715	2.2934
22	3.3647	3.1210	2.3902	1.2582	1.2379	0.8378	2.4904
23	3.6472	3.3831	2.5909	1.3638	1.3419	0.9081	2.6995
24	3.9470	3.6612	2.8039	1.4760	1.4522	0.9828	2.9215
25	4.2650	3.9562	3.0298	1.5949	1.5691	1.0619	3.1568

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1091	0.1012	0.0775	0.0408	0.0401	0.0272	0.0808
2	0.1847	0.1713	0.1312	0.0691	0.0679	0.0460	0.1367
3	0.2598	0.2410	0.1845	0.0971	0.0956	0.0647	0.1923
4	0.3408	0.3162	0.2421	0.1275	0.1254	0.0849	0.2523
5	0.4281	0.3971	0.3041	0.1601	0.1575	0.1066	0.3169
6	0.5217	0.4840	0.3706	0.1951	0.1920	0.1299	0.3862
7	0.6220	0.5770	0.4419	0.2326	0.2288	0.1549	0.4604
8	0.7292	0.6764	0.5180	0.2727	0.2683	0.1816	0.5397
9	0.8435	0.7825	0.5992	0.3154	0.3103	0.2100	0.6244
10	0.9654	0.8955	0.6858	0.3610	0.3552	0.2404	0.7146
11	1.0952	1.0159	0.7780	0.4095	0.4029	0.2727	0.8106
12	1.2332	1.1439	0.8760	0.4611	0.4537	0.3070	0.9128
13	1.3799	1.2800	0.9803	0.5160	0.5077	0.3436	1.0214
14	1.5358	1.4246	1.0910	0.5743	0.5651	0.3824	1.1368
15	1.7015	1.5783	1.2087	0.6363	0.6260	0.4236	1.2594
16	1.8774	1.7415	1.3337	0.7020	0.6907	0.4674	1.3896
17	2.0642	1.9147	1.4664	0.7719	0.7594	0.5140	1.5278
18	2.2625	2.0987	1.6073	0.8461	0.8324	0.5633	1.6747
19	2.4732	2.2941	1.7569	0.9248	0.9099	0.6158	1.8306
20	2.6968	2.5015	1.9157	1.0084	0.9922	0.6715	1.9961
21	2.9342	2.7218	2.0844	1.0972	1.0795	0.7306	2.1718
22	3.1863	2.9556	2.2635	1.1915	1.1723	0.7933	2.3584
23	3.4538	3.2038	2.4535	1.2915	1.2707	0.8600	2.5564
24	3.7377	3.4671	2.6552	1.3977	1.3752	0.9307	2.7666
25	4.0389	3.7464	2.8691	1.5103	1.4860	1.0056	2.9895

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

PROPOSED

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	0.1036	0.0961	0.0736	0.0387	0.0381	0.0258	0.0767
2	0.1754	0.1627	0.1246	0.0656	0.0645	0.0437	0.1298
3	0.2467	0.2288	0.1752	0.0922	0.0908	0.0614	0.1826
4	0.3237	0.3002	0.2299	0.1210	0.1191	0.0806	0.2396
5	0.4065	0.3771	0.2888	0.1520	0.1496	0.1012	0.3009
6	0.4955	0.4596	0.3520	0.1853	0.1823	0.1234	0.3667
7	0.5907	0.5479	0.4196	0.2209	0.2173	0.1471	0.4372
8	0.6925	0.6423	0.4919	0.2589	0.2548	0.1724	0.5125
9	0.8011	0.7431	0.5691	0.2995	0.2947	0.1995	0.5929
10	0.9168	0.8504	0.6513	0.3428	0.3373	0.2283	0.6786
11	1.0400	0.9647	0.7388	0.3889	0.3826	0.2590	0.7698
12	1.1711	1.0863	0.8319	0.4379	0.4309	0.2916	0.8668
13	1.3104	1.2156	0.9309	0.4900	0.4821	0.3263	0.9699
14	1.4585	1.3529	1.0361	0.5454	0.5366	0.3632	1.0795
15	1.6158	1.4988	1.1478	0.6042	0.5945	0.4023	1.1960
16	1.7829	1.6538	1.2665	0.6667	0.6559	0.4439	1.3196
17	1.9603	1.8183	1.3925	0.7330	0.7212	0.4881	1.4509
18	2.1486	1.9931	1.5263	0.8035	0.7905	0.5350	1.5903
19	2.3486	2.1786	1.6684	0.8783	0.8641	0.5848	1.7384
20	2.5610	2.3756	1.8193	0.9577	0.9422	0.6377	1.8956
21	2.7865	2.5847	1.9795	1.0420	1.0252	0.6938	2.0625
22	3.0259	2.8068	2.1495	1.1315	1.1133	0.7534	2.2396
23	3.2799	3.0425	2.3300	1.2265	1.2067	0.8167	2.4277
24	3.5496	3.2925	2.5215	1.3273	1.3059	0.8838	2.6273
25	3.8355	3.5578	2.7247	1.4343	1.4111	0.9550	2.8389

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

PROPOSED

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	0.0987	0.0915	0.0701	0.0369	0.0363	0.0246	0.0730
2	0.1670	0.1549	0.1186	0.0624	0.0614	0.0416	0.1236
3	0.2349	0.2179	0.1668	0.0878	0.0864	0.0585	0.1738
4	0.3082	0.2859	0.2189	0.1152	0.1134	0.0767	0.2281
5	0.3870	0.3590	0.2750	0.1447	0.1424	0.0964	0.2865
6	0.4717	0.4376	0.3351	0.1764	0.1735	0.1175	0.3491
7	0.5624	0.5217	0.3995	0.2103	0.2069	0.1400	0.4163
8	0.6593	0.6115	0.4683	0.2465	0.2426	0.1641	0.4880
9	0.7627	0.7074	0.5418	0.2852	0.2806	0.1899	0.5645
10	0.8728	0.8096	0.6201	0.3264	0.3211	0.2173	0.6461
11	0.9902	0.9185	0.7034	0.3703	0.3643	0.2465	0.7329
12	1.1150	1.0342	0.7920	0.4169	0.4102	0.2776	0.8253
13	1.2476	1.1573	0.8863	0.4665	0.4590	0.3106	0.9235
14	1.3886	1.2881	0.9864	0.5193	0.5109	0.3457	1.0278
15	1.5384	1.4270	1.0928	0.5753	0.5660	0.3830	1.1386
16	1.6974	1.5745	1.2058	0.6347	0.6245	0.4226	1.2564
17	1.8663	1.7312	1.3258	0.6979	0.6866	0.4647	1.3814
18	2.0456	1.8975	1.4532	0.7650	0.7526	0.5093	1.5141
19	2.2361	2.0742	1.5884	0.8362	0.8227	0.5568	1.6551
20	2.4382	2.2617	1.7321	0.9118	0.8971	0.6071	1.8047
21	2.6529	2.4608	1.8846	0.9920	0.9760	0.6605	1.9636
22	2.8808	2.6722	2.0465	1.0773	1.0599	0.7173	2.1323
23	3.1227	2.8966	2.2183	1.1677	1.1489	0.7775	2.3113
24	3.3794	3.1347	2.4007	1.2637	1.2433	0.8414	2.5013
25	3.6517	3.3873	2.5941	1.3655	1.3435	0.9092	2.7029

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **9%**

**PROPOSED**

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	0.0941	0.0873	0.0669	0.0352	0.0346	0.0234	0.0697
2	0.1593	0.1478	0.1132	0.0596	0.0586	0.0397	0.1179
3	0.2241	0.2079	0.1592	0.0838	0.0825	0.0558	0.1659
4	0.2941	0.2728	0.2089	0.1100	0.1082	0.0732	0.2177
5	0.3693	0.3426	0.2624	0.1381	0.1359	0.0920	0.2734
6	0.4501	0.4175	0.3198	0.1683	0.1656	0.1121	0.3332
7	0.5366	0.4978	0.3812	0.2007	0.1974	0.1336	0.3972
8	0.6291	0.5836	0.4469	0.2353	0.2315	0.1566	0.4656
9	0.7278	0.6751	0.5170	0.2721	0.2678	0.1812	0.5387
10	0.8329	0.7726	0.5917	0.3115	0.3064	0.2074	0.6165
11	0.9449	0.8765	0.6712	0.3533	0.3476	0.2353	0.6994
12	1.0640	0.9869	0.7558	0.3979	0.3914	0.2649	0.7875
13	1.1906	1.1044	0.8457	0.4452	0.4380	0.2964	0.8812
14	1.3251	1.2291	0.9413	0.4955	0.4875	0.3299	0.9808
15	1.4680	1.3617	1.0428	0.5489	0.5401	0.3655	1.0866
16	1.6198	1.5025	1.1506	0.6057	0.5959	0.4033	1.1989
17	1.7809	1.6520	1.2651	0.6660	0.6552	0.4434	1.3182
18	1.9521	1.8107	1.3867	0.7300	0.7182	0.4860	1.4449
19	2.1338	1.9793	1.5158	0.7979	0.7850	0.5313	1.5794
20	2.3267	2.1582	1.6528	0.8701	0.8560	0.5793	1.7222
21	2.5316	2.3483	1.7984	0.9467	0.9314	0.6303	1.8738
22	2.7490	2.5500	1.9529	1.0280	1.0114	0.6845	2.0348
23	2.9799	2.7641	2.1168	1.1143	1.0963	0.7420	2.2056
24	3.2248	2.9913	2.2909	1.2059	1.1865	0.8029	2.3869
25	3.4846	3.2323	2.4754	1.3031	1.2820	0.8676	2.5792

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **10% or Greater**

**PROPOSED**

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0900	0.0835	0.0639	0.0337	0.0331	0.0224	0.0666
2	0.1524	0.1413	0.1082	0.0570	0.0561	0.0379	0.1128
3	0.2143	0.1988	0.1522	0.0801	0.0788	0.0534	0.1586
4	0.2812	0.2608	0.1998	0.1052	0.1035	0.0700	0.2081
5	0.3532	0.3276	0.2509	0.1321	0.1299	0.0879	0.2614
6	0.4304	0.3993	0.3058	0.1610	0.1584	0.1072	0.3186
7	0.5132	0.4760	0.3645	0.1919	0.1888	0.1278	0.3798
8	0.6016	0.5580	0.4274	0.2250	0.2213	0.1498	0.4453
9	0.6959	0.6456	0.4944	0.2602	0.2560	0.1733	0.5151
10	0.7965	0.7388	0.5658	0.2978	0.2930	0.1983	0.5895
11	0.9035	0.8381	0.6419	0.3379	0.3324	0.2250	0.6688
12	1.0174	0.9438	0.7228	0.3805	0.3743	0.2533	0.7531
13	1.1385	1.0560	0.8088	0.4257	0.4189	0.2835	0.8427
14	1.2671	1.1754	0.9001	0.4738	0.4662	0.3155	0.9379
15	1.4038	1.3021	0.9972	0.5249	0.5165	0.3495	1.0390
16	1.5489	1.4368	1.1003	0.5792	0.5699	0.3857	1.1465
17	1.7030	1.5797	1.2098	0.6368	0.6266	0.4240	1.2605
18	1.8667	1.7315	1.3260	0.6980	0.6868	0.4648	1.3817
19	2.0404	1.8927	1.4495	0.7630	0.7507	0.5080	1.5103
20	2.2249	2.0638	1.5806	0.8320	0.8186	0.5540	1.6468
21	2.4208	2.2456	1.7197	0.9053	0.8907	0.6028	1.7918
22	2.6288	2.4385	1.8674	0.9830	0.9672	0.6545	1.9458
23	2.8495	2.6432	2.0243	1.0656	1.0484	0.7095	2.1091
24	3.0838	2.8605	2.1906	1.1532	1.1346	0.7678	2.2825
25	3.3322	3.0909	2.3671	1.2461	1.2260	0.8297	2.4664

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0 - \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1425	0.1321	0.1012	0.0533	0.0524	0.0355	0.1054
2	0.2411	0.2237	0.1713	0.0902	0.0887	0.0600	0.1785
3	0.3391	0.3146	0.2409	0.1268	0.1248	0.0844	0.2510
4	0.4450	0.4128	0.3161	0.1664	0.1637	0.1108	0.3294
5	0.5589	0.5184	0.3970	0.2090	0.2056	0.1392	0.4137
6	0.6812	0.6318	0.4839	0.2547	0.2506	0.1696	0.5042
7	0.8121	0.7533	0.5769	0.3037	0.2988	0.2022	0.6011
8	0.9520	0.8831	0.6763	0.3560	0.3502	0.2370	0.7046
9	1.1013	1.0216	0.7823	0.4118	0.4052	0.2742	0.8151
10	1.2604	1.1691	0.8954	0.4713	0.4637	0.3138	0.9329
11	1.4298	1.3263	1.0157	0.5347	0.5260	0.3560	1.0583
12	1.6100	1.4934	1.1437	0.6021	0.5923	0.4009	1.1917
13	1.8016	1.6711	1.2798	0.6737	0.6628	0.4486	1.3335
14	2.0052	1.8600	1.4244	0.7498	0.7377	0.4993	1.4842
15	2.2214	2.0606	1.5780	0.8307	0.8173	0.5531	1.6442
16	2.4511	2.2736	1.7412	0.9166	0.9018	0.6103	1.8142
17	2.6950	2.4998	1.9144	1.0078	0.9915	0.6710	1.9947
18	2.9539	2.7401	2.0984	1.1046	1.0868	0.7355	2.1864
19	3.2289	2.9951	2.2937	1.2074	1.1880	0.8040	2.3899
20	3.5209	3.2659	2.5012	1.3166	1.2954	0.8767	2.6060
21	3.8309	3.5535	2.7214	1.4325	1.4094	0.9538	2.8355
22	4.1599	3.8587	2.9551	1.5556	1.5305	1.0358	3.0791
23	4.5093	4.1828	3.2033	1.6862	1.6590	1.1228	3.3376
24	4.8799	4.5266	3.4666	1.8248	1.7954	1.2150	3.6120
25	5.2731	4.8913	3.7459	1.9718	1.9400	1.3129	3.9030



**PROPOSED FHCF 2015 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

PROPOSED

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	0.1353	0.1255	0.0961	0.0506	0.0498	0.0337	0.1001
2	0.2290	0.2124	0.1627	0.0856	0.0842	0.0570	0.1695
3	0.3221	0.2987	0.2288	0.1204	0.1185	0.0802	0.2384
4	0.4226	0.3920	0.3002	0.1580	0.1555	0.1052	0.3128
5	0.5308	0.4923	0.3770	0.1985	0.1953	0.1322	0.3929
6	0.6469	0.6000	0.4595	0.2419	0.2380	0.1611	0.4788
7	0.7712	0.7153	0.5478	0.2884	0.2837	0.1920	0.5708
8	0.9040	0.8386	0.6422	0.3381	0.3326	0.2251	0.6691
9	1.0458	0.9701	0.7429	0.3911	0.3848	0.2604	0.7741
10	1.1969	1.1103	0.8503	0.4476	0.4404	0.2980	0.8859
11	1.3578	1.2595	0.9646	0.5077	0.4996	0.3381	1.0050
12	1.5289	1.4182	1.0861	0.5717	0.5625	0.3807	1.1317
13	1.7109	1.5870	1.2154	0.6398	0.6294	0.4260	1.2663
14	1.9042	1.7663	1.3527	0.7121	0.7006	0.4741	1.4094
15	2.1095	1.9568	1.4986	0.7888	0.7761	0.5253	1.5614
16	2.3276	2.1591	1.6535	0.8704	0.8564	0.5796	1.7228
17	2.5592	2.3739	1.8180	0.9570	0.9416	0.6372	1.8943
18	2.8052	2.6021	1.9927	1.0490	1.0321	0.6985	2.0763
19	3.0663	2.8443	2.1782	1.1466	1.1281	0.7635	2.2696
20	3.3435	3.1015	2.3752	1.2503	1.2301	0.8325	2.4748
21	3.6379	3.3745	2.5843	1.3604	1.3384	0.9058	2.6927
22	3.9504	3.6644	2.8063	1.4772	1.4534	0.9836	2.9240
23	4.2822	3.9721	3.0420	1.6013	1.5755	1.0662	3.1695
24	4.6342	4.2986	3.2920	1.7329	1.7050	1.1539	3.4301
25	5.0075	4.6449	3.5572	1.8725	1.8423	1.2468	3.7064

**PROPOSED FHCF 2015 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

PROPOSED

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	0.1291	0.1197	0.0917	0.0483	0.0475	0.0321	0.0955
2	0.2184	0.2026	0.1552	0.0817	0.0804	0.0544	0.1617
3	0.3073	0.2850	0.2183	0.1149	0.1130	0.0765	0.2274
4	0.4032	0.3740	0.2864	0.1508	0.1483	0.1004	0.2984
5	0.5064	0.4697	0.3597	0.1893	0.1863	0.1261	0.3748
6	0.6171	0.5724	0.4384	0.2308	0.2270	0.1537	0.4568
7	0.7357	0.6825	0.5226	0.2751	0.2707	0.1832	0.5446
8	0.8625	0.8000	0.6127	0.3225	0.3173	0.2147	0.6384
9	0.9977	0.9255	0.7088	0.3731	0.3671	0.2484	0.7385
10	1.1419	1.0592	0.8112	0.4270	0.4201	0.2843	0.8452
11	1.2954	1.2016	0.9202	0.4844	0.4766	0.3225	0.9588
12	1.4586	1.3530	1.0362	0.5454	0.5367	0.3632	1.0796
13	1.6322	1.5140	1.1595	0.6104	0.6005	0.4064	1.2081
14	1.8166	1.6851	1.2905	0.6793	0.6684	0.4523	1.3446
15	2.0126	1.8668	1.4297	0.7526	0.7404	0.5011	1.4896
16	2.2206	2.0598	1.5775	0.8304	0.8170	0.5529	1.6436
17	2.4416	2.2648	1.7344	0.9130	0.8983	0.6079	1.8072
18	2.6762	2.4824	1.9011	1.0007	0.9846	0.6663	1.9808
19	2.9253	2.7135	2.0781	1.0939	1.0763	0.7284	2.1652
20	3.1898	2.9589	2.2660	1.1928	1.1736	0.7942	2.3610
21	3.4707	3.2194	2.4655	1.2978	1.2769	0.8642	2.5689
22	3.7688	3.4959	2.6773	1.4093	1.3866	0.9384	2.7896
23	4.0853	3.7895	2.9021	1.5277	1.5030	1.0172	3.0238
24	4.4211	4.1010	3.1407	1.6532	1.6266	1.1008	3.2724
25	4.7773	4.4314	3.3937	1.7864	1.7576	1.1895	3.5360

**PROPOSED FHCF 2015 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

PROPOSED

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	0.1165	0.1080	0.0827	0.0435	0.0428	0.0290	0.0862
2	0.1971	0.1828	0.1400	0.0737	0.0725	0.0491	0.1459
3	0.2772	0.2572	0.1969	0.1037	0.1020	0.0690	0.2052
4	0.3638	0.3374	0.2584	0.1360	0.1338	0.0906	0.2693
5	0.4569	0.4238	0.3246	0.1709	0.1681	0.1138	0.3382
6	0.5568	0.5165	0.3956	0.2082	0.2049	0.1386	0.4121
7	0.6638	0.6158	0.4716	0.2482	0.2442	0.1653	0.4914
8	0.7782	0.7219	0.5528	0.2910	0.2863	0.1938	0.5760
9	0.9003	0.8351	0.6395	0.3367	0.3312	0.2242	0.6664
10	1.0303	0.9557	0.7319	0.3853	0.3791	0.2565	0.7626
11	1.1688	1.0842	0.8303	0.4371	0.4300	0.2910	0.8651
12	1.3161	1.2208	0.9350	0.4922	0.4842	0.3277	0.9742
13	1.4727	1.3661	1.0462	0.5507	0.5418	0.3667	1.0901
14	1.6392	1.5205	1.1644	0.6130	0.6031	0.4081	1.2133
15	1.8159	1.6845	1.2900	0.6791	0.6681	0.4521	1.3441
16	2.0037	1.8586	1.4234	0.7493	0.7372	0.4989	1.4831
17	2.2031	2.0435	1.5650	0.8238	0.8105	0.5485	1.6306
18	2.4148	2.2399	1.7154	0.9030	0.8884	0.6012	1.7873
19	2.6395	2.4484	1.8751	0.9870	0.9711	0.6572	1.9537
20	2.8782	2.6698	2.0446	1.0763	1.0589	0.7166	2.1304
21	3.1316	2.9049	2.2246	1.1710	1.1522	0.7797	2.3179
22	3.4006	3.1544	2.4157	1.2716	1.2511	0.8467	2.5171
23	3.6862	3.4193	2.6186	1.3784	1.3562	0.9178	2.7284
24	3.9892	3.7004	2.8338	1.4917	1.4677	0.9933	2.9527
25	4.3106	3.9985	3.0622	1.6119	1.5859	1.0733	3.1906

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1276	0.1183	0.0906	0.0477	0.0469	0.0318	0.0944
2	0.2159	0.2003	0.1534	0.0807	0.0794	0.0538	0.1598
3	0.3037	0.2817	0.2157	0.1136	0.1117	0.0756	0.2248
4	0.3985	0.3696	0.2831	0.1490	0.1466	0.0992	0.2949
5	0.5004	0.4642	0.3555	0.1871	0.1841	0.1246	0.3704
6	0.6099	0.5658	0.4333	0.2281	0.2244	0.1519	0.4514
7	0.7271	0.6745	0.5165	0.2719	0.2675	0.1810	0.5382
8	0.8524	0.7907	0.6055	0.3188	0.3136	0.2122	0.6309
9	0.9861	0.9147	0.7005	0.3687	0.3628	0.2455	0.7299
10	1.1286	1.0469	0.8017	0.4220	0.4152	0.2810	0.8353
11	1.2803	1.1876	0.9095	0.4787	0.4710	0.3188	0.9476
12	1.4416	1.3372	1.0241	0.5391	0.5304	0.3589	1.0670
13	1.6132	1.4964	1.1460	0.6032	0.5935	0.4017	1.1940
14	1.7954	1.6654	1.2754	0.6714	0.6606	0.4470	1.3289
15	1.9891	1.8451	1.4130	0.7438	0.7318	0.4953	1.4723
16	2.1947	2.0358	1.5591	0.8207	0.8075	0.5465	1.6245
17	2.4131	2.2384	1.7142	0.9024	0.8878	0.6008	1.7861
18	2.6450	2.4535	1.8789	0.9891	0.9731	0.6586	1.9577
19	2.8912	2.6819	2.0538	1.0811	1.0637	0.7199	2.1400
20	3.1526	2.9244	2.2396	1.1789	1.1599	0.7850	2.3335
21	3.4302	3.1818	2.4367	1.2827	1.2620	0.8541	2.5389
22	3.7249	3.4552	2.6461	1.3929	1.3704	0.9274	2.7570
23	4.0376	3.7453	2.8683	1.5098	1.4855	1.0053	2.9885
24	4.3695	4.0532	3.1040	1.6340	1.6076	1.0880	3.2342
25	4.7216	4.3797	3.3541	1.7656	1.7371	1.1756	3.4948

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

PROPOSED

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	0.1170	0.1085	0.0831	0.0437	0.0430	0.0291	0.0866
2	0.1980	0.1836	0.1406	0.0740	0.0728	0.0493	0.1465
3	0.2784	0.2583	0.1978	0.1041	0.1024	0.0693	0.2061
4	0.3653	0.3389	0.2595	0.1366	0.1344	0.0910	0.2704
5	0.4589	0.4256	0.3260	0.1716	0.1688	0.1143	0.3396
6	0.5592	0.5187	0.3973	0.2091	0.2058	0.1392	0.4139
7	0.6667	0.6184	0.4736	0.2493	0.2453	0.1660	0.4935
8	0.7816	0.7250	0.5552	0.2923	0.2876	0.1946	0.5785
9	0.9042	0.8387	0.6423	0.3381	0.3327	0.2251	0.6692
10	1.0348	0.9599	0.7351	0.3870	0.3807	0.2577	0.7659
11	1.1739	1.0889	0.8339	0.4390	0.4319	0.2923	0.8689
12	1.3218	1.2261	0.9390	0.4943	0.4863	0.3291	0.9784
13	1.4791	1.3720	1.0507	0.5531	0.5442	0.3683	1.0948
14	1.6463	1.5271	1.1695	0.6156	0.6057	0.4099	1.2185
15	1.8238	1.6917	1.2956	0.6820	0.6710	0.4541	1.3499
16	2.0124	1.8666	1.4295	0.7525	0.7404	0.5011	1.4895
17	2.2126	2.0524	1.5718	0.8274	0.8140	0.5509	1.6377
18	2.4252	2.2496	1.7228	0.9069	0.8923	0.6038	1.7951
19	2.6510	2.4590	1.8832	0.9913	0.9753	0.6601	1.9622
20	2.8907	2.6814	2.0535	1.0809	1.0635	0.7197	2.1396
21	3.1452	2.9174	2.2343	1.1761	1.1571	0.7831	2.3280
22	3.4153	3.1681	2.4262	1.2771	1.2566	0.8504	2.5279
23	3.7021	3.4341	2.6299	1.3844	1.3621	0.9218	2.7402
24	4.0065	3.7164	2.8461	1.4982	1.4740	0.9976	2.9655
25	4.3292	4.0158	3.0754	1.6189	1.5928	1.0779	3.2044

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

PROPOSED

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	0.1087	0.1008	0.0772	0.0407	0.0400	0.0271	0.0805
2	0.1840	0.1707	0.1307	0.0688	0.0677	0.0458	0.1362
3	0.2588	0.2401	0.1839	0.0968	0.0952	0.0644	0.1916
4	0.3396	0.3150	0.2412	0.1270	0.1249	0.0846	0.2514
5	0.4265	0.3956	0.3030	0.1595	0.1569	0.1062	0.3157
6	0.5198	0.4822	0.3693	0.1944	0.1912	0.1294	0.3848
7	0.6197	0.5749	0.4402	0.2317	0.2280	0.1543	0.4587
8	0.7265	0.6739	0.5161	0.2717	0.2673	0.1809	0.5377
9	0.8404	0.7796	0.5970	0.3143	0.3092	0.2093	0.6221
10	0.9619	0.8922	0.6833	0.3597	0.3539	0.2395	0.7119
11	1.0911	1.0121	0.7751	0.4080	0.4014	0.2717	0.8076
12	1.2287	1.1397	0.8728	0.4595	0.4520	0.3059	0.9094
13	1.3749	1.2753	0.9767	0.5141	0.5058	0.3423	1.0176
14	1.5302	1.4194	1.0870	0.5722	0.5630	0.3810	1.1326
15	1.6953	1.5725	1.2043	0.6339	0.6237	0.4221	1.2548
16	1.8705	1.7351	1.3288	0.6995	0.6882	0.4657	1.3845
17	2.0566	1.9077	1.4610	0.7691	0.7567	0.5121	1.5223
18	2.2543	2.0911	1.6014	0.8430	0.8294	0.5613	1.6685
19	2.4641	2.2857	1.7505	0.9214	0.9066	0.6135	1.8239
20	2.6869	2.4924	1.9087	1.0048	0.9886	0.6690	1.9888
21	2.9235	2.7118	2.0768	1.0932	1.0756	0.7279	2.1639
22	3.1746	2.9448	2.2552	1.1871	1.1680	0.7904	2.3498
23	3.4412	3.1921	2.4446	1.2868	1.2661	0.8568	2.5471
24	3.7241	3.4544	2.6455	1.3926	1.3701	0.9273	2.7565
25	4.0241	3.7327	2.8586	1.5048	1.4805	1.0020	2.9785

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

PROPOSED

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	0.1020	0.0946	0.0724	0.0381	0.0375	0.0254	0.0755
2	0.1726	0.1601	0.1226	0.0645	0.0635	0.0430	0.1277
3	0.2428	0.2252	0.1725	0.0908	0.0893	0.0604	0.1797
4	0.3185	0.2955	0.2263	0.1191	0.1172	0.0793	0.2358
5	0.4001	0.3711	0.2842	0.1496	0.1472	0.0996	0.2961
6	0.4876	0.4523	0.3464	0.1823	0.1794	0.1214	0.3609
7	0.5813	0.5392	0.4129	0.2174	0.2139	0.1447	0.4303
8	0.6815	0.6321	0.4841	0.2548	0.2507	0.1697	0.5044
9	0.7883	0.7312	0.5600	0.2948	0.2900	0.1963	0.5835
10	0.9022	0.8369	0.6409	0.3374	0.3319	0.2246	0.6678
11	1.0235	0.9494	0.7271	0.3827	0.3766	0.2548	0.7576
12	1.1525	1.0690	0.8187	0.4310	0.4240	0.2870	0.8530
13	1.2896	1.1962	0.9161	0.4822	0.4745	0.3211	0.9545
14	1.4353	1.3314	1.0196	0.5367	0.5281	0.3574	1.0624
15	1.5901	1.4750	1.1296	0.5946	0.5850	0.3959	1.1770
16	1.7545	1.6275	1.2464	0.6561	0.6455	0.4369	1.2986
17	1.9291	1.7894	1.3704	0.7214	0.7097	0.4803	1.4279
18	2.1145	1.9614	1.5021	0.7907	0.7779	0.5265	1.5651
19	2.3113	2.1440	1.6419	0.8643	0.8504	0.5755	1.7108
20	2.5203	2.3378	1.7904	0.9424	0.9273	0.6275	1.8655
21	2.7422	2.5436	1.9480	1.0254	1.0089	0.6828	2.0297
22	2.9778	2.7622	2.1153	1.1135	1.0956	0.7414	2.2041
23	3.2278	2.9941	2.2930	1.2070	1.1876	0.8037	2.3891
24	3.4931	3.2402	2.4815	1.3062	1.2852	0.8698	2.5855
25	3.7746	3.5013	2.6814	1.4115	1.3887	0.9398	2.7938

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

PROPOSED

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	0.0960	0.0891	0.0682	0.0359	0.0353	0.0239	0.0711
2	0.1625	0.1507	0.1154	0.0608	0.0598	0.0405	0.1203
3	0.2286	0.2120	0.1624	0.0855	0.0841	0.0569	0.1692
4	0.2999	0.2782	0.2131	0.1122	0.1103	0.0747	0.2220
5	0.3767	0.3494	0.2676	0.1409	0.1386	0.0938	0.2788
6	0.4591	0.4259	0.3261	0.1717	0.1689	0.1143	0.3398
7	0.5474	0.5077	0.3888	0.2047	0.2014	0.1363	0.4051
8	0.6417	0.5952	0.4558	0.2399	0.2361	0.1598	0.4749
9	0.7423	0.6885	0.5273	0.2776	0.2731	0.1848	0.5494
10	0.8495	0.7880	0.6035	0.3177	0.3126	0.2115	0.6288
11	0.9637	0.8939	0.6846	0.3604	0.3546	0.2400	0.7133
12	1.0852	1.0066	0.7709	0.4058	0.3993	0.2702	0.8032
13	1.2143	1.1264	0.8626	0.4541	0.4468	0.3023	0.8988
14	1.3515	1.2537	0.9601	0.5054	0.4972	0.3365	1.0004
15	1.4973	1.3889	1.0636	0.5599	0.5509	0.3728	1.1082
16	1.6521	1.5325	1.1736	0.6178	0.6078	0.4113	1.2228
17	1.8165	1.6849	1.2904	0.6793	0.6683	0.4523	1.3445
18	1.9910	1.8468	1.4144	0.7445	0.7325	0.4957	1.4737
19	2.1763	2.0188	1.5460	0.8138	0.8007	0.5419	1.6109
20	2.3731	2.2013	1.6858	0.8874	0.8731	0.5909	1.7565
21	2.5821	2.3951	1.8342	0.9655	0.9500	0.6429	1.9112
22	2.8039	2.6009	1.9918	1.0485	1.0316	0.6981	2.0754
23	3.0393	2.8193	2.1591	1.1365	1.1182	0.7568	2.2496
24	3.2892	3.0510	2.3366	1.2300	1.2101	0.8190	2.4345
25	3.5542	3.2968	2.5248	1.3291	1.3076	0.8849	2.6307



**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0909	0.0843	0.0646	0.0340	0.0335	0.0226	0.0673
2	0.1539	0.1428	0.1093	0.0575	0.0566	0.0383	0.1139
3	0.2165	0.2008	0.1538	0.0809	0.0796	0.0539	0.1602
4	0.2840	0.2635	0.2018	0.1062	0.1045	0.0707	0.2102
5	0.3567	0.3309	0.2534	0.1334	0.1312	0.0888	0.2640
6	0.4348	0.4033	0.3089	0.1626	0.1600	0.1083	0.3218
7	0.5183	0.4808	0.3682	0.1938	0.1907	0.1291	0.3837
8	0.6076	0.5636	0.4317	0.2272	0.2236	0.1513	0.4498
9	0.7029	0.6520	0.4994	0.2629	0.2586	0.1750	0.5203
10	0.8045	0.7463	0.5715	0.3008	0.2960	0.2003	0.5955
11	0.9126	0.8465	0.6483	0.3413	0.3358	0.2272	0.6755
12	1.0276	0.9532	0.7300	0.3843	0.3781	0.2559	0.7606
13	1.1499	1.0667	0.8169	0.4300	0.4231	0.2863	0.8511
14	1.2799	1.1872	0.9092	0.4786	0.4709	0.3187	0.9473
15	1.4179	1.3152	1.0072	0.5302	0.5217	0.3530	1.0495
16	1.5645	1.4512	1.1114	0.5850	0.5756	0.3895	1.1580
17	1.7202	1.5956	1.2220	0.6432	0.6329	0.4283	1.2732
18	1.8855	1.7489	1.3394	0.7051	0.6937	0.4695	1.3956
19	2.0610	1.9117	1.4641	0.7707	0.7583	0.5132	1.5255
20	2.2473	2.0846	1.5964	0.8404	0.8268	0.5596	1.6634
21	2.4452	2.2681	1.7370	0.9144	0.8996	0.6088	1.8098
22	2.6552	2.4630	1.8862	0.9929	0.9769	0.6611	1.9653
23	2.8782	2.6698	2.0446	1.0763	1.0589	0.7166	2.1304
24	3.1148	2.8893	2.2127	1.1648	1.1460	0.7755	2.3055
25	3.3657	3.1220	2.3909	1.2586	1.2383	0.8380	2.4912

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

PROPOSED

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	0.0863	0.0801	0.0613	0.0323	0.0318	0.0215	0.0639
2	0.1461	0.1356	0.1038	0.0547	0.0538	0.0364	0.1082
3	0.2056	0.1907	0.1460	0.0769	0.0756	0.0512	0.1522
4	0.2697	0.2502	0.1916	0.1009	0.0992	0.0672	0.1996
5	0.3388	0.3143	0.2407	0.1267	0.1246	0.0844	0.2508
6	0.4129	0.3830	0.2933	0.1544	0.1519	0.1028	0.3056
7	0.4922	0.4566	0.3497	0.1841	0.1811	0.1226	0.3643
8	0.5770	0.5353	0.4099	0.2158	0.2123	0.1437	0.4271
9	0.6675	0.6192	0.4742	0.2496	0.2456	0.1662	0.4941
10	0.7640	0.7087	0.5427	0.2857	0.2811	0.1902	0.5655
11	0.8667	0.8039	0.6157	0.3241	0.3189	0.2158	0.6415
12	0.9759	0.9052	0.6933	0.3649	0.3590	0.2430	0.7223
13	1.0920	1.0130	0.7758	0.4084	0.4018	0.2719	0.8083
14	1.2154	1.1274	0.8634	0.4545	0.4472	0.3026	0.8996
15	1.3465	1.2490	0.9565	0.5035	0.4954	0.3353	0.9966
16	1.4857	1.3781	1.0554	0.5556	0.5466	0.3699	1.0997
17	1.6335	1.5153	1.1604	0.6109	0.6010	0.4067	1.2091
18	1.7905	1.6609	1.2719	0.6696	0.6588	0.4458	1.3253
19	1.9572	1.8155	1.3904	0.7319	0.7201	0.4873	1.4487
20	2.1342	1.9796	1.5161	0.7981	0.7852	0.5314	1.5796
21	2.3221	2.1539	1.6495	0.8683	0.8543	0.5782	1.7187
22	2.5215	2.3390	1.7913	0.9429	0.9277	0.6278	1.8664
23	2.7333	2.5354	1.9417	1.0221	1.0056	0.6806	2.0231
24	2.9580	2.7438	2.1013	1.1061	1.0883	0.7365	2.1894
25	3.1963	2.9648	2.2706	1.1952	1.1759	0.7958	2.3658

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

PROPOSED

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	0.0822	0.0763	0.0584	0.0307	0.0302	0.0205	0.0608
2	0.1391	0.1291	0.0988	0.0520	0.0512	0.0346	0.1030
3	0.1957	0.1815	0.1390	0.0732	0.0720	0.0487	0.1449
4	0.2568	0.2382	0.1824	0.0960	0.0945	0.0639	0.1901
5	0.3225	0.2992	0.2291	0.1206	0.1187	0.0803	0.2387
6	0.3931	0.3646	0.2792	0.1470	0.1446	0.0979	0.2910
7	0.4686	0.4347	0.3329	0.1752	0.1724	0.1167	0.3469
8	0.5494	0.5096	0.3903	0.2054	0.2021	0.1368	0.4066
9	0.6355	0.5895	0.4515	0.2377	0.2338	0.1582	0.4704
10	0.7274	0.6747	0.5167	0.2720	0.2676	0.1811	0.5384
11	0.8251	0.7654	0.5862	0.3086	0.3036	0.2054	0.6107
12	0.9291	0.8619	0.6600	0.3474	0.3418	0.2313	0.6877
13	1.0397	0.9644	0.7386	0.3888	0.3825	0.2589	0.7695
14	1.1572	1.0734	0.8220	0.4327	0.4257	0.2881	0.8565
15	1.2820	1.1891	0.9107	0.4794	0.4717	0.3192	0.9489
16	1.4145	1.3121	1.0048	0.5289	0.5204	0.3522	1.0470
17	1.5552	1.4426	1.1048	0.5816	0.5722	0.3872	1.1511
18	1.7047	1.5813	1.2110	0.6375	0.6272	0.4244	1.2618
19	1.8634	1.7285	1.3237	0.6968	0.6856	0.4640	1.3792
20	2.0319	1.8848	1.4434	0.7598	0.7476	0.5059	1.5039
21	2.2108	2.0507	1.5705	0.8267	0.8134	0.5505	1.6363
22	2.4007	2.2269	1.7054	0.8977	0.8832	0.5977	1.7769
23	2.6023	2.4138	1.8486	0.9731	0.9574	0.6479	1.9261
24	2.8162	2.6123	2.0006	1.0531	1.0361	0.7012	2.0844
25	3.0431	2.8227	2.1617	1.1379	1.1196	0.7577	2.2524

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

PROPOSED

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	0.0784	0.0728	0.0557	0.0293	0.0289	0.0195	0.0581
2	0.1328	0.1232	0.0943	0.0497	0.0489	0.0331	0.0983
3	0.1868	0.1732	0.1327	0.0698	0.0687	0.0465	0.1382
4	0.2451	0.2273	0.1741	0.0916	0.0902	0.0610	0.1814
5	0.3078	0.2855	0.2186	0.1151	0.1132	0.0766	0.2278
6	0.3751	0.3480	0.2665	0.1403	0.1380	0.0934	0.2776
7	0.4472	0.4148	0.3177	0.1672	0.1645	0.1113	0.3310
8	0.5243	0.4863	0.3724	0.1960	0.1929	0.1305	0.3880
9	0.6065	0.5626	0.4308	0.2268	0.2231	0.1510	0.4489
10	0.6941	0.6438	0.4931	0.2596	0.2554	0.1728	0.5138
11	0.7874	0.7304	0.5593	0.2944	0.2897	0.1961	0.5828
12	0.8866	0.8224	0.6298	0.3315	0.3262	0.2208	0.6563
13	0.9921	0.9203	0.7048	0.3710	0.3650	0.2470	0.7343
14	1.1042	1.0243	0.7844	0.4129	0.4063	0.2749	0.8173
15	1.2233	1.1347	0.8690	0.4575	0.4501	0.3046	0.9055
16	1.3498	1.2521	0.9589	0.5047	0.4966	0.3361	0.9991
17	1.4841	1.3766	1.0543	0.5550	0.5460	0.3695	1.0985
18	1.6267	1.5089	1.1556	0.6083	0.5985	0.4050	1.2040
19	1.7781	1.6494	1.2632	0.6649	0.6542	0.4427	1.3161
20	1.9389	1.7985	1.3774	0.7250	0.7134	0.4828	1.4351
21	2.1096	1.9569	1.4986	0.7889	0.7762	0.5253	1.5615
22	2.2909	2.1250	1.6274	0.8567	0.8428	0.5704	1.6956
23	2.4832	2.3034	1.7640	0.9286	0.9136	0.6183	1.8380
24	2.6874	2.4928	1.9090	1.0049	0.9887	0.6691	1.9891
25	2.9039	2.6936	2.0628	1.0859	1.0684	0.7230	2.1494

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

PROPOSED

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	0.0750	0.0696	0.0533	0.0281	0.0276	0.0187	0.0555
2	0.1270	0.1178	0.0902	0.0475	0.0467	0.0316	0.0940
3	0.1786	0.1657	0.1269	0.0668	0.0657	0.0445	0.1322
4	0.2343	0.2174	0.1665	0.0876	0.0862	0.0583	0.1734
5	0.2943	0.2730	0.2091	0.1101	0.1083	0.0733	0.2179
6	0.3587	0.3327	0.2548	0.1341	0.1320	0.0893	0.2655
7	0.4276	0.3967	0.3038	0.1599	0.1573	0.1065	0.3165
8	0.5013	0.4650	0.3561	0.1875	0.1844	0.1248	0.3711
9	0.5799	0.5380	0.4120	0.2169	0.2134	0.1444	0.4293
10	0.6637	0.6157	0.4715	0.2482	0.2442	0.1653	0.4913
11	0.7530	0.6984	0.5349	0.2816	0.2770	0.1875	0.5573
12	0.8478	0.7865	0.6023	0.3170	0.3119	0.2111	0.6276
13	0.9487	0.8800	0.6740	0.3548	0.3491	0.2362	0.7022
14	1.0559	0.9795	0.7501	0.3949	0.3885	0.2629	0.7816
15	1.1698	1.0851	0.8310	0.4374	0.4304	0.2913	0.8659
16	1.2908	1.1973	0.9169	0.4827	0.4749	0.3214	0.9554
17	1.4192	1.3164	1.0082	0.5307	0.5221	0.3534	1.0504
18	1.5556	1.4429	1.1050	0.5817	0.5723	0.3873	1.1514
19	1.7004	1.5773	1.2079	0.6358	0.6256	0.4234	1.2586
20	1.8541	1.7199	1.3171	0.6933	0.6822	0.4617	1.3724
21	2.0174	1.8713	1.4331	0.7544	0.7422	0.5023	1.4932
22	2.1907	2.0320	1.5562	0.8192	0.8060	0.5455	1.6215
23	2.3746	2.2027	1.6869	0.8880	0.8737	0.5913	1.7576
24	2.5698	2.3837	1.8255	0.9610	0.9455	0.6399	1.9021
25	2.7768	2.5758	1.9726	1.0384	1.0216	0.6914	2.0553

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0 - \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0855	0.0793	0.0607	0.0320	0.0314	0.0213	0.0633
2	0.1447	0.1342	0.1028	0.0541	0.0532	0.0360	0.1071
3	0.2035	0.1888	0.1446	0.0761	0.0749	0.0507	0.1506
4	0.2670	0.2477	0.1897	0.0998	0.0982	0.0665	0.1976
5	0.3353	0.3111	0.2382	0.1254	0.1234	0.0835	0.2482
6	0.4087	0.3791	0.2903	0.1528	0.1504	0.1018	0.3025
7	0.4872	0.4520	0.3461	0.1822	0.1793	0.1213	0.3606
8	0.5712	0.5298	0.4058	0.2136	0.2101	0.1422	0.4228
9	0.6608	0.6129	0.4694	0.2471	0.2431	0.1645	0.4891
10	0.7562	0.7015	0.5372	0.2828	0.2782	0.1883	0.5598
11	0.8579	0.7958	0.6094	0.3208	0.3156	0.2136	0.6350
12	0.9660	0.8961	0.6862	0.3612	0.3554	0.2405	0.7150
13	1.0810	1.0027	0.7679	0.4042	0.3977	0.2691	0.8001
14	1.2031	1.1160	0.8547	0.4499	0.4426	0.2996	0.8905
15	1.3328	1.2363	0.9468	0.4984	0.4904	0.3319	0.9865
16	1.4706	1.3642	1.0447	0.5499	0.5411	0.3662	1.0885
17	1.6170	1.4999	1.1487	0.6047	0.5949	0.4026	1.1968
18	1.7724	1.6440	1.2590	0.6628	0.6521	0.4413	1.3118
19	1.9373	1.7971	1.3762	0.7245	0.7128	0.4824	1.4340
20	2.1125	1.9596	1.5007	0.7900	0.7772	0.5260	1.5636
21	2.2985	2.1321	1.6328	0.8595	0.8457	0.5723	1.7013
22	2.4960	2.3152	1.7731	0.9334	0.9183	0.6215	1.8474
23	2.7056	2.5097	1.9220	1.0117	0.9954	0.6737	2.0026
24	2.9280	2.7160	2.0800	1.0949	1.0772	0.7290	2.1672
25	3.1638	2.9348	2.2475	1.1831	1.1640	0.7878	2.3418

**PROPOSED FHCF 2015 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

PROPOSED

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	0.0812	0.0753	0.0577	0.0304	0.0299	0.0202	0.0601
2	0.1374	0.1274	0.0976	0.0514	0.0505	0.0342	0.1017
3	0.1932	0.1792	0.1373	0.0723	0.0711	0.0481	0.1430
4	0.2535	0.2352	0.1801	0.0948	0.0933	0.0631	0.1877
5	0.3185	0.2954	0.2262	0.1191	0.1172	0.0793	0.2357
6	0.3881	0.3600	0.2757	0.1451	0.1428	0.0966	0.2873
7	0.4627	0.4292	0.3287	0.1730	0.1702	0.1152	0.3425
8	0.5424	0.5032	0.3853	0.2028	0.1996	0.1351	0.4015
9	0.6275	0.5821	0.4458	0.2346	0.2309	0.1562	0.4645
10	0.7182	0.6662	0.5102	0.2686	0.2642	0.1788	0.5316
11	0.8147	0.7557	0.5787	0.3046	0.2997	0.2028	0.6030
12	0.9174	0.8509	0.6517	0.3430	0.3375	0.2284	0.6790
13	1.0265	0.9522	0.7292	0.3839	0.3777	0.2556	0.7598
14	1.1425	1.0598	0.8116	0.4272	0.4203	0.2845	0.8456
15	1.2657	1.1741	0.8991	0.4733	0.4657	0.3152	0.9368
16	1.3966	1.2955	0.9921	0.5222	0.5138	0.3477	1.0337
17	1.5355	1.4244	1.0908	0.5742	0.5649	0.3823	1.1366
18	1.6831	1.5612	1.1956	0.6294	0.6192	0.4191	1.2458
19	1.8398	1.7066	1.3069	0.6880	0.6769	0.4581	1.3617
20	2.0061	1.8609	1.4251	0.7502	0.7381	0.4995	1.4849
21	2.1828	2.0247	1.5506	0.8162	0.8031	0.5435	1.6156
22	2.3703	2.1986	1.6838	0.8863	0.8721	0.5902	1.7544
23	2.5693	2.3833	1.8252	0.9608	0.9453	0.6397	1.9017
24	2.7805	2.5792	1.9752	1.0397	1.0230	0.6923	2.0580
25	3.0045	2.7870	2.1343	1.1235	1.1054	0.7481	2.2238

**PROPOSED FHCF 2015 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

PROPOSED

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	0.0774	0.0718	0.0550	0.0290	0.0285	0.0193	0.0573
2	0.1311	0.1216	0.0931	0.0490	0.0482	0.0326	0.0970
3	0.1844	0.1710	0.1310	0.0689	0.0678	0.0459	0.1365
4	0.2419	0.2244	0.1718	0.0905	0.0890	0.0602	0.1790
5	0.3038	0.2818	0.2158	0.1136	0.1118	0.0756	0.2249
6	0.3703	0.3435	0.2630	0.1385	0.1362	0.0922	0.2741
7	0.4414	0.4095	0.3136	0.1651	0.1624	0.1099	0.3267
8	0.5175	0.4800	0.3676	0.1935	0.1904	0.1288	0.3830
9	0.5986	0.5553	0.4253	0.2239	0.2203	0.1491	0.4431
10	0.6851	0.6355	0.4867	0.2562	0.2521	0.1706	0.5071
11	0.7772	0.7210	0.5521	0.2906	0.2860	0.1935	0.5753
12	0.8752	0.8118	0.6217	0.3273	0.3220	0.2179	0.6478
13	0.9793	0.9084	0.6957	0.3662	0.3603	0.2438	0.7249
14	1.0900	1.0111	0.7743	0.4076	0.4010	0.2714	0.8068
15	1.2075	1.1201	0.8578	0.4515	0.4443	0.3007	0.8938
16	1.3324	1.2359	0.9465	0.4982	0.4902	0.3317	0.9862
17	1.4649	1.3589	1.0407	0.5478	0.5390	0.3648	1.0843
18	1.6057	1.4895	1.1407	0.6004	0.5908	0.3998	1.1885
19	1.7552	1.6281	1.2469	0.6563	0.6458	0.4370	1.2991
20	1.9139	1.7753	1.3596	0.7157	0.7041	0.4765	1.4166
21	2.0824	1.9316	1.4793	0.7787	0.7661	0.5185	1.5413
22	2.2613	2.0976	1.6064	0.8456	0.8320	0.5630	1.6737
23	2.4512	2.2737	1.7413	0.9166	0.9018	0.6103	1.8143
24	2.6527	2.4606	1.8844	0.9919	0.9760	0.6605	1.9634
25	2.8664	2.6588	2.0362	1.0719	1.0546	0.7137	2.1216



**PROPOSED FHCF 2015 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

PROPOSED

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	0.0699	0.0648	0.0496	0.0261	0.0257	0.0174	0.0517
2	0.1183	0.1097	0.0840	0.0442	0.0435	0.0294	0.0875
3	0.1663	0.1543	0.1182	0.0622	0.0612	0.0414	0.1231
4	0.2183	0.2025	0.1550	0.0816	0.0803	0.0543	0.1616
5	0.2741	0.2543	0.1947	0.1025	0.1009	0.0683	0.2029
6	0.3341	0.3099	0.2373	0.1249	0.1229	0.0832	0.2473
7	0.3983	0.3695	0.2829	0.1489	0.1465	0.0992	0.2948
8	0.4669	0.4331	0.3317	0.1746	0.1718	0.1163	0.3456
9	0.5402	0.5011	0.3837	0.2020	0.1987	0.1345	0.3998
10	0.6182	0.5734	0.4392	0.2312	0.2274	0.1539	0.4576
11	0.7013	0.6505	0.4982	0.2622	0.2580	0.1746	0.5191
12	0.7897	0.7325	0.5610	0.2953	0.2905	0.1966	0.5845
13	0.8836	0.8197	0.6277	0.3304	0.3251	0.2200	0.6541
14	0.9835	0.9123	0.6987	0.3678	0.3618	0.2449	0.7280
15	1.0896	1.0107	0.7740	0.4074	0.4009	0.2713	0.8065
16	1.2022	1.1152	0.8540	0.4496	0.4423	0.2993	0.8898
17	1.3218	1.2261	0.9390	0.4943	0.4863	0.3291	0.9784
18	1.4489	1.3439	1.0292	0.5418	0.5331	0.3607	1.0724
19	1.5837	1.4691	1.1250	0.5922	0.5827	0.3943	1.1722
20	1.7269	1.6019	1.2268	0.6458	0.6354	0.4300	1.2782
21	1.8790	1.7429	1.3348	0.7026	0.6913	0.4678	1.3908
22	2.0404	1.8926	1.4494	0.7630	0.7507	0.5080	1.5102
23	2.2117	2.0516	1.5712	0.8271	0.8137	0.5507	1.6370
24	2.3935	2.2202	1.7003	0.8950	0.8806	0.5960	1.7716
25	2.5864	2.3991	1.8373	0.9671	0.9516	0.6440	1.9143

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

PROPOSED

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	0.0765	0.0710	0.0544	0.0286	0.0282	0.0191	0.0566
2	0.1295	0.1202	0.0920	0.0484	0.0477	0.0323	0.0959
3	0.1822	0.1690	0.1294	0.0681	0.0670	0.0454	0.1349
4	0.2391	0.2218	0.1698	0.0894	0.0880	0.0595	0.1770
5	0.3003	0.2785	0.2133	0.1123	0.1105	0.0748	0.2223
6	0.3660	0.3395	0.2600	0.1368	0.1346	0.0911	0.2709
7	0.4363	0.4047	0.3099	0.1631	0.1605	0.1086	0.3229
8	0.5115	0.4744	0.3633	0.1913	0.1882	0.1273	0.3786
9	0.5917	0.5488	0.4203	0.2212	0.2177	0.1473	0.4379
10	0.6771	0.6281	0.4810	0.2532	0.2491	0.1686	0.5012
11	0.7682	0.7125	0.5457	0.2872	0.2826	0.1913	0.5686
12	0.8650	0.8023	0.6145	0.3235	0.3182	0.2154	0.6402
13	0.9679	0.8978	0.6876	0.3619	0.3561	0.2410	0.7164
14	1.0773	0.9993	0.7653	0.4028	0.3963	0.2682	0.7974
15	1.1934	1.1070	0.8478	0.4463	0.4391	0.2972	0.8834
16	1.3168	1.2215	0.9354	0.4924	0.4845	0.3279	0.9747
17	1.4479	1.3430	1.0285	0.5414	0.5327	0.3605	1.0717
18	1.5870	1.4721	1.1274	0.5934	0.5839	0.3951	1.1746
19	1.7347	1.6091	1.2323	0.6487	0.6382	0.4319	1.2840
20	1.8916	1.7546	1.3437	0.7073	0.6959	0.4710	1.4001
21	2.0581	1.9091	1.4620	0.7696	0.7572	0.5124	1.5234
22	2.2349	2.0731	1.5876	0.8357	0.8223	0.5565	1.6542
23	2.4226	2.2472	1.7210	0.9059	0.8913	0.6032	1.7931
24	2.6217	2.4319	1.8624	0.9804	0.9646	0.6528	1.9405
25	2.8329	2.6278	2.0125	1.0594	1.0423	0.7054	2.0969

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

PROPOSED

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	0.0498	0.0262	0.0258	0.0175	0.0519
2	0.1188	0.1102	0.0844	0.0444	0.0437	0.0296	0.0879
3	0.1671	0.1550	0.1187	0.0625	0.0615	0.0416	0.1237
4	0.2192	0.2033	0.1557	0.0820	0.0806	0.0546	0.1622
5	0.2753	0.2554	0.1956	0.1030	0.1013	0.0686	0.2038
6	0.3355	0.3112	0.2384	0.1255	0.1235	0.0835	0.2484
7	0.4000	0.3711	0.2842	0.1496	0.1472	0.0996	0.2961
8	0.4690	0.4350	0.3331	0.1754	0.1725	0.1168	0.3471
9	0.5425	0.5032	0.3854	0.2029	0.1996	0.1351	0.4015
10	0.6209	0.5759	0.4411	0.2322	0.2284	0.1546	0.4596
11	0.7043	0.6533	0.5003	0.2634	0.2591	0.1754	0.5213
12	0.7931	0.7357	0.5634	0.2966	0.2918	0.1975	0.5870
13	0.8875	0.8232	0.6304	0.3319	0.3265	0.2210	0.6569
14	0.9878	0.9162	0.7017	0.3694	0.3634	0.2459	0.7311
15	1.0943	1.0150	0.7774	0.4092	0.4026	0.2725	0.8100
16	1.2074	1.1200	0.8577	0.4515	0.4442	0.3006	0.8937
17	1.3276	1.2314	0.9431	0.4964	0.4884	0.3305	0.9826
18	1.4551	1.3498	1.0337	0.5441	0.5354	0.3623	1.0770
19	1.5906	1.4754	1.1299	0.5948	0.5852	0.3960	1.1773
20	1.7344	1.6088	1.2321	0.6486	0.6381	0.4318	1.2837
21	1.8871	1.7505	1.3406	0.7057	0.6943	0.4699	1.3968
22	2.0492	1.9008	1.4557	0.7663	0.7539	0.5102	1.5168
23	2.2213	2.0605	1.5780	0.8306	0.8172	0.5531	1.6441
24	2.4039	2.2298	1.7077	0.8989	0.8844	0.5985	1.7793
25	2.5975	2.4095	1.8452	0.9713	0.9557	0.6468	1.9226

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

PROPOSED

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	0.0652	0.0605	0.0463	0.0244	0.0240	0.0162	0.0483
2	0.1104	0.1024	0.0784	0.0413	0.0406	0.0275	0.0817
3	0.1553	0.1440	0.1103	0.0581	0.0571	0.0387	0.1149
4	0.2038	0.1890	0.1447	0.0762	0.0750	0.0507	0.1508
5	0.2559	0.2374	0.1818	0.0957	0.0942	0.0637	0.1894
6	0.3119	0.2893	0.2216	0.1166	0.1147	0.0777	0.2309
7	0.3718	0.3449	0.2641	0.1390	0.1368	0.0926	0.2752
8	0.4359	0.4043	0.3097	0.1630	0.1604	0.1085	0.3226
9	0.5043	0.4678	0.3582	0.1886	0.1855	0.1256	0.3732
10	0.5771	0.5353	0.4100	0.2158	0.2123	0.1437	0.4272
11	0.6547	0.6073	0.4651	0.2448	0.2409	0.1630	0.4846
12	0.7372	0.6838	0.5237	0.2757	0.2712	0.1836	0.5457
13	0.8249	0.7652	0.5860	0.3085	0.3035	0.2054	0.6106
14	0.9181	0.8517	0.6522	0.3433	0.3378	0.2286	0.6796
15	1.0172	0.9435	0.7226	0.3804	0.3742	0.2533	0.7529
16	1.1223	1.0411	0.7973	0.4197	0.4129	0.2794	0.8307
17	1.2340	1.1446	0.8766	0.4614	0.4540	0.3072	0.9134
18	1.3526	1.2546	0.9608	0.5058	0.4976	0.3368	1.0011
19	1.4785	1.3714	1.0503	0.5529	0.5439	0.3681	1.0943
20	1.6122	1.4954	1.1452	0.6029	0.5931	0.4014	1.1933
21	1.7541	1.6271	1.2461	0.6559	0.6454	0.4367	1.2983
22	1.9048	1.7669	1.3531	0.7123	0.7008	0.4743	1.4099
23	2.0647	1.9152	1.4667	0.7721	0.7596	0.5141	1.5282
24	2.2345	2.0727	1.5873	0.8356	0.8221	0.5564	1.6539
25	2.4145	2.2396	1.7152	0.9029	0.8883	0.6012	1.7871

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

PROPOSED

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	0.0612	0.0568	0.0435	0.0229	0.0225	0.0152	0.0453
2	0.1036	0.0961	0.0736	0.0387	0.0381	0.0258	0.0766
3	0.1457	0.1351	0.1035	0.0545	0.0536	0.0363	0.1078
4	0.1911	0.1773	0.1358	0.0715	0.0703	0.0476	0.1415
5	0.2400	0.2227	0.1705	0.0898	0.0883	0.0598	0.1777
6	0.2926	0.2714	0.2078	0.1094	0.1076	0.0728	0.2165
7	0.3488	0.3235	0.2478	0.1304	0.1283	0.0868	0.2582
8	0.4089	0.3793	0.2905	0.1529	0.1504	0.1018	0.3026
9	0.4730	0.4387	0.3360	0.1769	0.1740	0.1178	0.3501
10	0.5413	0.5021	0.3846	0.2024	0.1992	0.1348	0.4007
11	0.6141	0.5696	0.4362	0.2296	0.2259	0.1529	0.4545
12	0.6915	0.6414	0.4912	0.2586	0.2544	0.1722	0.5118
13	0.7738	0.7177	0.5497	0.2893	0.2847	0.1927	0.5727
14	0.8612	0.7988	0.6118	0.3220	0.3168	0.2144	0.6374
15	0.9541	0.8850	0.6778	0.3568	0.3510	0.2376	0.7062
16	1.0527	0.9765	0.7478	0.3937	0.3873	0.2621	0.7792
17	1.1575	1.0737	0.8222	0.4328	0.4258	0.2882	0.8567
18	1.2687	1.1768	0.9012	0.4744	0.4668	0.3159	0.9390
19	1.3868	1.2864	0.9851	0.5186	0.5102	0.3453	1.0265
20	1.5122	1.4027	1.0742	0.5655	0.5564	0.3765	1.1193
21	1.6453	1.5262	1.1688	0.6153	0.6053	0.4097	1.2178
22	1.7867	1.6573	1.2692	0.6681	0.6573	0.4449	1.3224
23	1.9367	1.7965	1.3758	0.7242	0.7125	0.4822	1.4335
24	2.0959	1.9441	1.4889	0.7837	0.7711	0.5219	1.5513
25	2.2647	2.1008	1.6088	0.8469	0.8332	0.5639	1.6763

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

PROPOSED

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	0.0576	0.0534	0.0409	0.0215	0.0212	0.0143	0.0426
2	0.0975	0.0904	0.0693	0.0365	0.0359	0.0243	0.0722
3	0.1372	0.1272	0.0974	0.0513	0.0505	0.0341	0.1015
4	0.1800	0.1669	0.1278	0.0673	0.0662	0.0448	0.1332
5	0.2260	0.2097	0.1606	0.0845	0.0832	0.0563	0.1673
6	0.2755	0.2555	0.1957	0.1030	0.1013	0.0686	0.2039
7	0.3284	0.3046	0.2333	0.1228	0.1208	0.0818	0.2431
8	0.3850	0.3571	0.2735	0.1440	0.1416	0.0959	0.2850
9	0.4454	0.4131	0.3164	0.1665	0.1639	0.1109	0.3297
10	0.5097	0.4728	0.3621	0.1906	0.1875	0.1269	0.3773
11	0.5782	0.5364	0.4108	0.2162	0.2127	0.1440	0.4280
12	0.6511	0.6040	0.4625	0.2435	0.2396	0.1621	0.4819
13	0.7286	0.6758	0.5176	0.2724	0.2681	0.1814	0.5393
14	0.8109	0.7522	0.5761	0.3032	0.2983	0.2019	0.6002
15	0.8984	0.8333	0.6382	0.3359	0.3305	0.2237	0.6649
16	0.9912	0.9195	0.7042	0.3707	0.3647	0.2468	0.7337
17	1.0899	1.0110	0.7742	0.4076	0.4010	0.2714	0.8067
18	1.1946	1.1081	0.8486	0.4467	0.4395	0.2974	0.8842
19	1.3058	1.2113	0.9276	0.4883	0.4804	0.3251	0.9665
20	1.4239	1.3208	1.0115	0.5325	0.5239	0.3545	1.0539
21	1.5492	1.4371	1.1005	0.5793	0.5700	0.3857	1.1467
22	1.6823	1.5605	1.1951	0.6291	0.6190	0.4189	1.2452
23	1.8236	1.6916	1.2954	0.6819	0.6709	0.4541	1.3498
24	1.9735	1.8306	1.4019	0.7380	0.7261	0.4914	1.4607
25	2.1325	1.9781	1.5149	0.7974	0.7846	0.5310	1.5784

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

PROPOSED

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	0.0546	0.0506	0.0388	0.0204	0.0201	0.0136	0.0404
2	0.0923	0.0857	0.0656	0.0345	0.0340	0.0230	0.0683
3	0.1299	0.1205	0.0923	0.0486	0.0478	0.0323	0.0961
4	0.1704	0.1581	0.1211	0.0637	0.0627	0.0424	0.1261
5	0.2140	0.1985	0.1521	0.0800	0.0787	0.0533	0.1584
6	0.2609	0.2420	0.1853	0.0975	0.0960	0.0650	0.1931
7	0.3110	0.2885	0.2209	0.1163	0.1144	0.0774	0.2302
8	0.3646	0.3382	0.2590	0.1363	0.1341	0.0908	0.2699
9	0.4218	0.3912	0.2996	0.1577	0.1552	0.1050	0.3122
10	0.4827	0.4478	0.3429	0.1805	0.1776	0.1202	0.3573
11	0.5476	0.5079	0.3890	0.2048	0.2015	0.1363	0.4053
12	0.6166	0.5719	0.4380	0.2306	0.2269	0.1535	0.4564
13	0.6900	0.6400	0.4901	0.2580	0.2538	0.1718	0.5107
14	0.7679	0.7123	0.5455	0.2872	0.2825	0.1912	0.5684
15	0.8507	0.7891	0.6043	0.3181	0.3130	0.2118	0.6297
16	0.9387	0.8707	0.6668	0.3510	0.3454	0.2337	0.6948
17	1.0321	0.9574	0.7332	0.3859	0.3797	0.2570	0.7639
18	1.1313	1.0494	0.8036	0.4230	0.4162	0.2817	0.8373
19	1.2366	1.1470	0.8784	0.4624	0.4550	0.3079	0.9153
20	1.3484	1.2508	0.9579	0.5042	0.4961	0.3357	0.9980
21	1.4671	1.3609	1.0422	0.5486	0.5398	0.3653	1.0859
22	1.5931	1.4778	1.1317	0.5957	0.5861	0.3967	1.1792
23	1.7269	1.6019	1.2268	0.6458	0.6354	0.4300	1.2782
24	1.8689	1.7336	1.3276	0.6989	0.6876	0.4653	1.3833
25	2.0194	1.8732	1.4346	0.7552	0.7430	0.5028	1.4947

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

PROPOSED

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	0.0518	0.0481	0.0368	0.0194	0.0191	0.0129	0.0383
2	0.0877	0.0813	0.0623	0.0328	0.0323	0.0218	0.0649
3	0.1233	0.1144	0.0876	0.0461	0.0454	0.0307	0.0913
4	0.1618	0.1501	0.1150	0.0605	0.0595	0.0403	0.1198
5	0.2033	0.1886	0.1444	0.0760	0.0748	0.0506	0.1505
6	0.2477	0.2298	0.1760	0.0926	0.0911	0.0617	0.1834
7	0.2953	0.2740	0.2098	0.1104	0.1087	0.0735	0.2186
8	0.3462	0.3212	0.2460	0.1295	0.1274	0.0862	0.2563
9	0.4005	0.3715	0.2845	0.1498	0.1474	0.0997	0.2965
10	0.4584	0.4252	0.3256	0.1714	0.1687	0.1141	0.3393
11	0.5200	0.4824	0.3694	0.1945	0.1913	0.1295	0.3849
12	0.5855	0.5431	0.4160	0.2190	0.2154	0.1458	0.4334
13	0.6552	0.6078	0.4655	0.2450	0.2411	0.1631	0.4850
14	0.7293	0.6765	0.5180	0.2727	0.2683	0.1816	0.5398
15	0.8079	0.7494	0.5739	0.3021	0.2972	0.2012	0.5980
16	0.8914	0.8269	0.6333	0.3333	0.3280	0.2220	0.6598
17	0.9801	0.9092	0.6963	0.3665	0.3606	0.2440	0.7255
18	1.0743	0.9965	0.7632	0.4017	0.3953	0.2675	0.7952
19	1.1743	1.0893	0.8342	0.4391	0.4320	0.2924	0.8692
20	1.2805	1.1878	0.9096	0.4788	0.4711	0.3188	0.9478
21	1.3932	1.2924	0.9897	0.5210	0.5126	0.3469	1.0312
22	1.5129	1.4034	1.0748	0.5657	0.5566	0.3767	1.1198
23	1.6400	1.5212	1.1650	0.6133	0.6034	0.4083	1.2139
24	1.7748	1.6463	1.2608	0.6637	0.6530	0.4419	1.3136
25	1.9178	1.7789	1.3623	0.7171	0.7056	0.4775	1.4195



**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

PROPOSED

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	0.0493	0.0458	0.0350	0.0184	0.0181	0.0123	0.0365
2	0.0835	0.0774	0.0593	0.0312	0.0307	0.0208	0.0618
3	0.1174	0.1089	0.0834	0.0439	0.0432	0.0292	0.0869
4	0.1541	0.1429	0.1095	0.0576	0.0567	0.0384	0.1140
5	0.1935	0.1795	0.1375	0.0724	0.0712	0.0482	0.1432
6	0.2359	0.2188	0.1675	0.0882	0.0868	0.0587	0.1746
7	0.2812	0.2608	0.1997	0.1051	0.1035	0.0700	0.2081
8	0.3296	0.3058	0.2342	0.1233	0.1213	0.0821	0.2440
9	0.3813	0.3537	0.2709	0.1426	0.1403	0.0949	0.2822
10	0.4364	0.4048	0.3100	0.1632	0.1606	0.1087	0.3230
11	0.4951	0.4592	0.3517	0.1851	0.1821	0.1233	0.3664
12	0.5575	0.5171	0.3960	0.2085	0.2051	0.1388	0.4126
13	0.6238	0.5786	0.4431	0.2333	0.2295	0.1553	0.4617
14	0.6943	0.6440	0.4932	0.2596	0.2554	0.1729	0.5139
15	0.7692	0.7135	0.5464	0.2876	0.2830	0.1915	0.5693
16	0.8487	0.7873	0.6029	0.3174	0.3122	0.2113	0.6282
17	0.9331	0.8656	0.6629	0.3489	0.3433	0.2323	0.6907
18	1.0228	0.9488	0.7266	0.3825	0.3763	0.2547	0.7571
19	1.1180	1.0371	0.7942	0.4181	0.4113	0.2784	0.8275
20	1.2191	1.1309	0.8660	0.4559	0.4485	0.3035	0.9024
21	1.3265	1.2304	0.9423	0.4960	0.4880	0.3303	0.9818
22	1.4404	1.3361	1.0232	0.5386	0.5299	0.3586	1.0661
23	1.5614	1.4483	1.1092	0.5839	0.5744	0.3888	1.1557
24	1.6897	1.5674	1.2003	0.6319	0.6217	0.4207	1.2507
25	1.8258	1.6936	1.2970	0.6828	0.6717	0.4546	1.3514

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0471	0.0437	0.0334	0.0176	0.0173	0.0117	0.0348
2	0.0797	0.0739	0.0566	0.0298	0.0293	0.0198	0.0590
3	0.1121	0.1039	0.0796	0.0419	0.0412	0.0279	0.0829
4	0.1470	0.1364	0.1044	0.0550	0.0541	0.0366	0.1088
5	0.1847	0.1713	0.1312	0.0691	0.0679	0.0460	0.1367
6	0.2251	0.2088	0.1599	0.0842	0.0828	0.0560	0.1666
7	0.2683	0.2489	0.1906	0.1003	0.0987	0.0668	0.1986
8	0.3146	0.2918	0.2235	0.1176	0.1157	0.0783	0.2328
9	0.3639	0.3375	0.2585	0.1361	0.1339	0.0906	0.2693
10	0.4165	0.3863	0.2958	0.1557	0.1532	0.1037	0.3083
11	0.4724	0.4382	0.3356	0.1767	0.1738	0.1176	0.3497
12	0.5320	0.4935	0.3779	0.1989	0.1957	0.1325	0.3938
13	0.5953	0.5522	0.4229	0.2226	0.2190	0.1482	0.4406
14	0.6625	0.6146	0.4707	0.2478	0.2438	0.1650	0.4904
15	0.7340	0.6808	0.5214	0.2745	0.2700	0.1828	0.5433
16	0.8099	0.7512	0.5753	0.3028	0.2980	0.2017	0.5994
17	0.8905	0.8260	0.6326	0.3330	0.3276	0.2217	0.6591
18	0.9760	0.9054	0.6934	0.3650	0.3591	0.2430	0.7224
19	1.0669	0.9896	0.7579	0.3990	0.3925	0.2656	0.7897
20	1.1634	1.0791	0.8264	0.4350	0.4280	0.2897	0.8611
21	1.2658	1.1741	0.8992	0.4733	0.4657	0.3152	0.9369
22	1.3745	1.2750	0.9764	0.5140	0.5057	0.3422	1.0174
23	1.4899	1.3821	1.0584	0.5572	0.5482	0.3710	1.1028
24	1.6124	1.4957	1.1454	0.6030	0.5932	0.4015	1.1935
25	1.7423	1.6162	1.2377	0.6515	0.6410	0.4338	1.2896

**PROPOSED FHCF 2015 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

PROPOSED

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	0.0450	0.0418	0.0320	0.0168	0.0166	0.0112	0.0333
2	0.0762	0.0707	0.0541	0.0285	0.0280	0.0190	0.0564
3	0.1072	0.0994	0.0761	0.0401	0.0394	0.0267	0.0793
4	0.1406	0.1304	0.0999	0.0526	0.0517	0.0350	0.1041
5	0.1766	0.1638	0.1254	0.0660	0.0650	0.0440	0.1307
6	0.2152	0.1996	0.1529	0.0805	0.0792	0.0536	0.1593
7	0.2566	0.2380	0.1823	0.0959	0.0944	0.0639	0.1899
8	0.3008	0.2790	0.2137	0.1125	0.1107	0.0749	0.2226
9	0.3480	0.3228	0.2472	0.1301	0.1280	0.0866	0.2576
10	0.3982	0.3694	0.2829	0.1489	0.1465	0.0992	0.2948
11	0.4518	0.4191	0.3209	0.1689	0.1662	0.1125	0.3344
12	0.5087	0.4719	0.3614	0.1902	0.1872	0.1267	0.3765
13	0.5692	0.5280	0.4044	0.2129	0.2094	0.1417	0.4213
14	0.6336	0.5877	0.4501	0.2369	0.2331	0.1577	0.4689
15	0.7019	0.6511	0.4986	0.2625	0.2582	0.1748	0.5195
16	0.7745	0.7184	0.5502	0.2896	0.2849	0.1928	0.5732
17	0.8515	0.7899	0.6049	0.3184	0.3133	0.2120	0.6303
18	0.9333	0.8658	0.6630	0.3490	0.3434	0.2324	0.6908
19	1.0202	0.9464	0.7247	0.3815	0.3754	0.2540	0.7551
20	1.1125	1.0319	0.7903	0.4160	0.4093	0.2770	0.8234
21	1.2104	1.1228	0.8599	0.4526	0.4453	0.3014	0.8959
22	1.3144	1.2192	0.9337	0.4915	0.4836	0.3273	0.9729
23	1.4248	1.3216	1.0121	0.5328	0.5242	0.3548	1.0546
24	1.5419	1.4302	1.0953	0.5766	0.5673	0.3839	1.1413
25	1.6661	1.5455	1.1836	0.6230	0.6130	0.4148	1.2332

**PROPOSED FHCF 2015 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	0.1274	0.1160	0.0973	0.1260
2	0.2156	0.1964	0.1647	0.2133
3	0.3033	0.2763	0.2317	0.3000
4	0.3980	0.3625	0.3041	0.3936
5	0.4999	0.4553	0.3819	0.4944
6	0.6092	0.5549	0.4654	0.6025
7	0.7263	0.6615	0.5549	0.7183
8	0.8515	0.7755	0.6505	0.8421
9	0.9850	0.8972	0.7525	0.9741
10	1.1273	1.0268	0.8612	1.1149
11	1.2788	1.1648	0.9770	1.2647
12	1.4400	1.3116	1.1001	1.4241
13	1.6113	1.4676	1.2310	1.5936
14	1.7934	1.6335	1.3701	1.7736
15	1.9868	1.8096	1.5179	1.9649
16	2.1922	1.9967	1.6748	2.1680
17	2.4104	2.1954	1.8415	2.3838
18	2.6420	2.4064	2.0184	2.6128
19	2.8879	2.6304	2.2063	2.8561
20	3.1491	2.8682	2.4058	3.1143
21	3.4263	3.1208	2.6176	3.3885
22	3.7207	3.3889	2.8425	3.6796
23	4.0331	3.6734	3.0812	3.9886
24	4.3646	3.9754	3.3344	4.3164
25	4.7162	4.2957	3.6031	4.6642

**PROPOSED FHCF 2015 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	0.1226	0.1117	0.0937	0.1212
2	0.2075	0.1890	0.1585	0.2052
3	0.2918	0.2658	0.2230	0.2886
4	0.3829	0.3488	0.2925	0.3787
5	0.4809	0.4381	0.3674	0.4756
6	0.5862	0.5339	0.4478	0.5797
7	0.6988	0.6365	0.5339	0.6911
8	0.8192	0.7461	0.6258	0.8102
9	0.9477	0.8632	0.7240	0.9372
10	1.0846	0.9879	0.8286	1.0726
11	1.2304	1.1207	0.9400	1.2168
12	1.3854	1.2619	1.0584	1.3702
13	1.5503	1.4120	1.1844	1.5332
14	1.7255	1.5716	1.3182	1.7064
15	1.9116	1.7411	1.4604	1.8905
16	2.1092	1.9211	1.6114	2.0859
17	2.3191	2.1123	1.7717	2.2935
18	2.5419	2.3152	1.9419	2.5139
19	2.7785	2.5307	2.1227	2.7479
20	3.0298	2.7596	2.3147	2.9963
21	3.2965	3.0025	2.5184	3.2601
22	3.5797	3.2605	2.7348	3.5402
23	3.8803	3.5343	2.9644	3.8375
24	4.1993	3.8248	3.2081	4.1529
25	4.5376	4.1329	3.4666	4.4875

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.1189	0.1083	0.0909	0.1176
2	0.2013	0.1834	0.1538	0.1991
3	0.2832	0.2579	0.2163	0.2800
4	0.3715	0.3384	0.2838	0.3674
5	0.4667	0.4250	0.3565	0.4615
6	0.5687	0.5180	0.4345	0.5625
7	0.6780	0.6176	0.5180	0.6706
8	0.7949	0.7240	0.6072	0.7861
9	0.9195	0.8375	0.7025	0.9094
10	1.0524	0.9585	0.8040	1.0408
11	1.1938	1.0873	0.9120	1.1806
12	1.3443	1.2244	1.0270	1.3294
13	1.5042	1.3701	1.1492	1.4876
14	1.6742	1.5249	1.2790	1.6557
15	1.8548	1.6893	1.4170	1.8343
16	2.0465	1.8640	1.5635	2.0239
17	2.2501	2.0495	1.7190	2.2253
18	2.4664	2.2464	1.8842	2.4391
19	2.6960	2.4555	2.0596	2.6662
20	2.9397	2.6776	2.2459	2.9073
21	3.1986	2.9133	2.4436	3.1632
22	3.4733	3.1636	2.6535	3.4350
23	3.7650	3.4292	2.8763	3.7234
24	4.0745	3.7111	3.1128	4.0295
25	4.4027	4.0101	3.3636	4.3541

**PROPOSED FHCF 2015 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

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.1131	0.1031	0.0864	0.1119
2	0.1915	0.1744	0.1463	0.1894
3	0.2694	0.2454	0.2058	0.2664
4	0.3534	0.3219	0.2700	0.3495
5	0.4439	0.4043	0.3391	0.4390
6	0.5410	0.4928	0.4133	0.5351
7	0.6450	0.5875	0.4928	0.6379
8	0.7561	0.6887	0.5777	0.7478
9	0.8747	0.7967	0.6683	0.8651
10	1.0011	0.9118	0.7648	0.9901
11	1.1357	1.0344	0.8676	1.1231
12	1.2788	1.1648	0.9770	1.2647
13	1.4310	1.3034	1.0932	1.4152
14	1.5927	1.4506	1.2167	1.5751
15	1.7644	1.6071	1.3480	1.7449
16	1.9468	1.7732	1.4873	1.9254
17	2.1406	1.9497	1.6353	2.1169
18	2.3462	2.1370	1.7925	2.3204
19	2.5647	2.3359	1.9593	2.5363
20	2.7966	2.5472	2.1365	2.7657
21	3.0428	2.7714	2.3246	3.0092
22	3.3042	3.0095	2.5243	3.2677
23	3.5816	3.2622	2.7362	3.5421
24	3.8760	3.5304	2.9612	3.8332
25	4.1883	3.8148	3.1997	4.1421

**PROPOSED FHCF 2015 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	0.1084	0.0987	0.0828	0.1072
2	0.1835	0.1671	0.1402	0.1815
3	0.2581	0.2351	0.1972	0.2552
4	0.3386	0.3084	0.2587	0.3349
5	0.4253	0.3874	0.3249	0.4206
6	0.5184	0.4721	0.3960	0.5126
7	0.6180	0.5629	0.4721	0.6112
8	0.7245	0.6599	0.5535	0.7165
9	0.8381	0.7633	0.6403	0.8288
10	0.9592	0.8736	0.7328	0.9486
11	1.0881	0.9910	0.8313	1.0761
12	1.2252	1.1160	0.9360	1.2117
13	1.3710	1.2487	1.0474	1.3559
14	1.5259	1.3898	1.1658	1.5091
15	1.6905	1.5397	1.2915	1.6718
16	1.8653	1.6989	1.4250	1.8447
17	2.0509	1.8680	1.5668	2.0282
18	2.2479	2.0475	1.7174	2.2231
19	2.4572	2.2381	1.8772	2.4301
20	2.6794	2.4404	2.0470	2.6498
21	2.9153	2.6553	2.2272	2.8831
22	3.1657	2.8834	2.4185	3.1308
23	3.4315	3.1255	2.6216	3.3937
24	3.7136	3.3824	2.8371	3.6726
25	4.0128	3.6549	3.0657	3.9685



**PROPOSED FHCF 2015 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	0.1095	0.0998	0.0837	0.1083
2	0.1854	0.1689	0.1416	0.1834
3	0.2608	0.2375	0.1992	0.2579
4	0.3422	0.3117	0.2614	0.3384
5	0.4298	0.3914	0.3283	0.4250
6	0.5238	0.4771	0.4001	0.5180
7	0.6244	0.5688	0.4771	0.6175
8	0.7320	0.6667	0.5592	0.7239
9	0.8468	0.7713	0.6470	0.8375
10	0.9692	0.8828	0.7404	0.9585
11	1.0994	1.0014	0.8399	1.0873
12	1.2380	1.1276	0.9458	1.2243
13	1.3853	1.2618	1.0583	1.3700
14	1.5419	1.4044	1.1779	1.5248
15	1.7081	1.5558	1.3050	1.6893
16	1.8847	1.7167	1.4399	1.8639
17	2.0723	1.8875	1.5832	2.0494
18	2.2714	2.0688	1.7353	2.2463
19	2.4829	2.2614	1.8968	2.4554
20	2.7074	2.4659	2.0683	2.6775
21	2.9457	2.6830	2.2504	2.9132
22	3.1988	2.9135	2.4438	3.1635
23	3.4674	3.1582	2.6490	3.4291
24	3.7524	3.4178	2.8667	3.7110
25	4.0547	3.6931	3.0977	4.0100

**PROPOSED FHCF 2015 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	0.0988	0.0900	0.0755	0.0977
2	0.1672	0.1523	0.1278	0.1654
3	0.2352	0.2143	0.1797	0.2326
4	0.3087	0.2811	0.2358	0.3053
5	0.3877	0.3531	0.2962	0.3834
6	0.4725	0.4303	0.3610	0.4673
7	0.5633	0.5130	0.4303	0.5571
8	0.6603	0.6014	0.5045	0.6530
9	0.7639	0.6958	0.5836	0.7555
10	0.8743	0.7963	0.6679	0.8646
11	0.9918	0.9033	0.7577	0.9808
12	1.1167	1.0172	0.8532	1.1044
13	1.2496	1.1382	0.9547	1.2358
14	1.3908	1.2668	1.0626	1.3755
15	1.5408	1.4034	1.1771	1.5238
16	1.7001	1.5485	1.2988	1.6814
17	1.8693	1.7026	1.4281	1.8487
18	2.0489	1.8662	1.5653	2.0263
19	2.2396	2.0399	1.7110	2.2149
20	2.4422	2.2244	1.8657	2.4152
21	2.6572	2.4202	2.0300	2.6278
22	2.8854	2.6281	2.2044	2.8536
23	3.1277	2.8488	2.3895	3.0932
24	3.3848	3.0830	2.5859	3.3475
25	3.6575	3.3314	2.7942	3.6172

**PROPOSED FHCF 2015 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	0.0911	0.0830	0.0696	0.0901
2	0.1542	0.1405	0.1178	0.1525
3	0.2169	0.1976	0.1657	0.2145
4	0.2847	0.2593	0.2175	0.2815
5	0.3575	0.3256	0.2731	0.3536
6	0.4357	0.3969	0.3329	0.4309
7	0.5195	0.4731	0.3969	0.5137
8	0.6090	0.5547	0.4652	0.6022
9	0.7045	0.6417	0.5382	0.6967
10	0.8063	0.7344	0.6160	0.7974
11	0.9146	0.8331	0.6987	0.9045
12	1.0299	0.9381	0.7868	1.0185
13	1.1524	1.0497	0.8804	1.1397
14	1.2827	1.1683	0.9799	1.2685
15	1.4210	1.2943	1.0856	1.4053
16	1.5679	1.4281	1.1978	1.5506
17	1.7239	1.5702	1.3170	1.7049
18	1.8896	1.7211	1.4436	1.8687
19	2.0655	1.8813	1.5780	2.0427
20	2.2522	2.0514	1.7206	2.2274
21	2.4505	2.2320	1.8721	2.4235
22	2.6610	2.4237	2.0330	2.6317
23	2.8845	2.6273	2.2037	2.8527
24	3.1216	2.8432	2.3848	3.0871
25	3.3731	3.0723	2.5769	3.3359

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0845	0.0770	0.0646	0.0836
2	0.1431	0.1303	0.1093	0.1415
3	0.2013	0.1833	0.1538	0.1991
4	0.2641	0.2406	0.2018	0.2612
5	0.3317	0.3021	0.2534	0.3281
6	0.4043	0.3682	0.3089	0.3998
7	0.4820	0.4390	0.3682	0.4767
8	0.5650	0.5146	0.4317	0.5588
9	0.6536	0.5954	0.4994	0.6464
10	0.7481	0.6814	0.5715	0.7398
11	0.8486	0.7729	0.6483	0.8393
12	0.9556	0.8704	0.7300	0.9450
13	1.0693	0.9739	0.8169	1.0575
14	1.1901	1.0840	0.9092	1.1770
15	1.3185	1.2009	1.0073	1.3039
16	1.4548	1.3250	1.1114	1.4387
17	1.5995	1.4569	1.2220	1.5819
18	1.7532	1.5969	1.3394	1.7339
19	1.9164	1.7455	1.4641	1.8953
20	2.0897	1.9034	1.5965	2.0667
21	2.2737	2.0709	1.7370	2.2486
22	2.4690	2.2488	1.8863	2.4418
23	2.6764	2.4377	2.0447	2.6468
24	2.8964	2.6381	2.2127	2.8644
25	3.1297	2.8506	2.3910	3.0951

**PROPOSED FHCF 2015 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	0.0789	0.0718	0.0602	0.0780
2	0.1335	0.1216	0.1020	0.1320
3	0.1877	0.1710	0.1434	0.1857
4	0.2463	0.2244	0.1882	0.2436
5	0.3094	0.2818	0.2364	0.3060
6	0.3771	0.3434	0.2881	0.3729
7	0.4495	0.4095	0.3434	0.4446
8	0.5270	0.4800	0.4026	0.5212
9	0.6097	0.5553	0.4658	0.6029
10	0.6977	0.6355	0.5330	0.6900
11	0.7915	0.7209	0.6047	0.7828
12	0.8913	0.8118	0.6809	0.8814
13	0.9973	0.9084	0.7619	0.9863
14	1.1100	1.0110	0.8480	1.0978
15	1.2297	1.1201	0.9395	1.2162
16	1.3569	1.2359	1.0366	1.3419
17	1.4919	1.3588	1.1397	1.4754
18	1.6352	1.4894	1.2493	1.6172
19	1.7875	1.6280	1.3656	1.7677
20	1.9491	1.7753	1.4890	1.9276
21	2.1207	1.9316	1.6201	2.0973
22	2.3029	2.0975	1.7593	2.2774
23	2.4962	2.2736	1.9070	2.4687
24	2.7014	2.4605	2.0638	2.6716
25	2.9191	2.6587	2.2301	2.8868

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0744	0.0678	0.0568	0.0736
2	0.1259	0.1147	0.0962	0.1245
3	0.1771	0.1613	0.1353	0.1752
4	0.2324	0.2117	0.1776	0.2299
5	0.2919	0.2659	0.2230	0.2887
6	0.3558	0.3241	0.2718	0.3519
7	0.4242	0.3863	0.3241	0.4195
8	0.4973	0.4529	0.3799	0.4918
9	0.5752	0.5239	0.4395	0.5689
10	0.6584	0.5996	0.5030	0.6511
11	0.7468	0.6802	0.5706	0.7386
12	0.8410	0.7660	0.6425	0.8317
13	0.9410	0.8571	0.7189	0.9307
14	1.0474	0.9540	0.8002	1.0358
15	1.1603	1.0568	0.8865	1.1475
16	1.2803	1.1661	0.9781	1.2662
17	1.4077	1.2821	1.0754	1.3921
18	1.5429	1.4053	1.1788	1.5259
19	1.6866	1.5362	1.2885	1.6680
20	1.8391	1.6751	1.4050	1.8188
21	2.0010	1.8225	1.5287	1.9789
22	2.1729	1.9791	1.6600	2.1489
23	2.3554	2.1453	1.7994	2.3294
24	2.5490	2.3217	1.9473	2.5208
25	2.7543	2.5087	2.1042	2.7239

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

**Rates are Dollars per \$1000 of Exposure**

**Coverage Level: 90%**

**Deductible: 7%**

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0704	0.0642	0.0538	0.0697
2	0.1192	0.1086	0.0911	0.1179
3	0.1677	0.1527	0.1281	0.1658
4	0.2200	0.2004	0.1681	0.2176
5	0.2763	0.2517	0.2111	0.2733
6	0.3368	0.3068	0.2573	0.3331
7	0.4015	0.3657	0.3067	0.3971
8	0.4707	0.4287	0.3596	0.4655
9	0.5445	0.4960	0.4160	0.5385
10	0.6232	0.5676	0.4761	0.6163
11	0.7069	0.6439	0.5401	0.6991
12	0.7960	0.7251	0.6082	0.7873
13	0.8908	0.8113	0.6805	0.8809
14	0.9914	0.9030	0.7574	0.9805
15	1.0983	1.0004	0.8391	1.0862
16	1.2119	1.1038	0.9259	1.1985
17	1.3325	1.2137	1.0180	1.3178
18	1.4605	1.3303	1.1158	1.4444
19	1.5965	1.4541	1.2197	1.5789
20	1.7408	1.5856	1.3299	1.7216
21	1.8941	1.7252	1.4470	1.8732
22	2.0568	1.8734	1.5714	2.0341
23	2.2295	2.0307	1.7033	2.2049
24	2.4128	2.1976	1.8433	2.3862
25	2.6072	2.3747	1.9918	2.5784

**PROPOSED FHCF 2015 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	0.0669	0.0609	0.0511	0.0661
2	0.1132	0.1031	0.0865	0.1119
3	0.1592	0.1450	0.1216	0.1574
4	0.2089	0.1902	0.1596	0.2066
5	0.2623	0.2389	0.2004	0.2594
6	0.3197	0.2912	0.2442	0.3162
7	0.3812	0.3472	0.2912	0.3769
8	0.4468	0.4070	0.3414	0.4419
9	0.5169	0.4708	0.3949	0.5112
10	0.5916	0.5388	0.4520	0.5851
11	0.6711	0.6112	0.5127	0.6637
12	0.7557	0.6883	0.5773	0.7473
13	0.8456	0.7702	0.6460	0.8363
14	0.9411	0.8572	0.7190	0.9308
15	1.0426	0.9497	0.7965	1.0311
16	1.1504	1.0478	0.8789	1.1377
17	1.2649	1.1521	0.9664	1.2509
18	1.3865	1.2628	1.0592	1.3712
19	1.5155	1.3804	1.1578	1.4988
20	1.6526	1.5052	1.2625	1.6343
21	1.7981	1.6377	1.3737	1.7782
22	1.9525	1.7784	1.4917	1.9310
23	2.1165	1.9277	1.6169	2.0931
24	2.2904	2.0862	1.7498	2.2652
25	2.4750	2.2543	1.8908	2.4477



**PROPOSED FHCF 2015 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	0.0636	0.0580	0.0486	0.0629
2	0.1077	0.0981	0.0823	0.1065
3	0.1515	0.1380	0.1157	0.1498
4	0.1988	0.1811	0.1519	0.1966
5	0.2497	0.2274	0.1907	0.2469
6	0.3043	0.2771	0.2325	0.3009
7	0.3628	0.3304	0.2771	0.3588
8	0.4253	0.3873	0.3249	0.4206
9	0.4920	0.4481	0.3758	0.4865
10	0.5630	0.5128	0.4301	0.5568
11	0.6387	0.5817	0.4880	0.6317
12	0.7192	0.6551	0.5495	0.7113
13	0.8048	0.7330	0.6148	0.7959
14	0.8957	0.8158	0.6843	0.8858
15	0.9923	0.9038	0.7581	0.9814
16	1.0949	0.9973	0.8365	1.0828
17	1.2039	1.0965	0.9197	1.1906
18	1.3195	1.2019	1.0081	1.3050
19	1.4424	1.3137	1.1019	1.4265
20	1.5728	1.4325	1.2016	1.5554
21	1.7113	1.5587	1.3074	1.6924
22	1.8583	1.6926	1.4197	1.8378
23	2.0143	1.8347	1.5389	1.9921
24	2.1799	1.9855	1.6654	2.1558
25	2.3555	2.1455	1.7996	2.3295

**PROPOSED FHCF 2015 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	0.0607	0.0553	0.0464	0.0600
2	0.1027	0.0936	0.0785	0.1016
3	0.1445	0.1316	0.1104	0.1429
4	0.1896	0.1727	0.1449	0.1875
5	0.2382	0.2169	0.1820	0.2355
6	0.2903	0.2644	0.2218	0.2871
7	0.3461	0.3152	0.2644	0.3422
8	0.4057	0.3695	0.3099	0.4012
9	0.4693	0.4275	0.3585	0.4641
10	0.5371	0.4892	0.4103	0.5312
11	0.6093	0.5550	0.4655	0.6026
12	0.6861	0.6249	0.5242	0.6785
13	0.7677	0.6993	0.5865	0.7593
14	0.8545	0.7783	0.6528	0.8451
15	0.9466	0.8622	0.7232	0.9362
16	1.0445	0.9514	0.7980	1.0330
17	1.1484	1.0460	0.8774	1.1358
18	1.2588	1.1465	0.9617	1.2449
19	1.3760	1.2533	1.0512	1.3608
20	1.5004	1.3666	1.1463	1.4838
21	1.6325	1.4869	1.2472	1.6145
22	1.7727	1.6146	1.3543	1.7532
23	1.9216	1.7502	1.4680	1.9004
24	2.0795	1.8941	1.5887	2.0566
25	2.2471	2.0467	1.7167	2.2223

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

**Rates are Dollars per \$1000 of Exposure**

**Coverage Level: 90%**

**Deductible: 15% or Greater**

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0495	0.0451	0.0378	0.0489
2	0.0837	0.0763	0.0640	0.0828
3	0.1178	0.1073	0.0900	0.1165
4	0.1545	0.1407	0.1180	0.1528
5	0.1941	0.1768	0.1483	0.1919
6	0.2365	0.2154	0.1807	0.2339
7	0.2820	0.2568	0.2154	0.2789
8	0.3306	0.3011	0.2525	0.3269
9	0.3824	0.3483	0.2921	0.3782
10	0.4377	0.3986	0.3344	0.4328
11	0.4965	0.4522	0.3793	0.4910
12	0.5591	0.5092	0.4271	0.5529
13	0.6256	0.5698	0.4779	0.6187
14	0.6963	0.6342	0.5319	0.6886
15	0.7714	0.7026	0.5893	0.7628
16	0.8511	0.7752	0.6502	0.8417
17	0.9358	0.8523	0.7149	0.9255
18	1.0257	0.9342	0.7836	1.0144
19	1.1212	1.0212	0.8566	1.1088
20	1.2226	1.1135	0.9340	1.2091
21	1.3302	1.2116	1.0162	1.3155
22	1.4445	1.3157	1.1035	1.4285
23	1.5658	1.4261	1.1962	1.5485
24	1.6945	1.5434	1.2945	1.6758
25	1.8310	1.6677	1.3988	1.8108

**PROPOSED FHCF 2015 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	0.1062	0.0967	0.0811	0.1050
2	0.1797	0.1637	0.1373	0.1777
3	0.2528	0.2302	0.1931	0.2500
4	0.3317	0.3021	0.2534	0.3280
5	0.4166	0.3794	0.3182	0.4120
6	0.5077	0.4624	0.3879	0.5021
7	0.6053	0.5513	0.4624	0.5986
8	0.7095	0.6463	0.5421	0.7017
9	0.8208	0.7476	0.6271	0.8118
10	0.9394	0.8556	0.7177	0.9291
11	1.0657	0.9706	0.8142	1.0539
12	1.2000	1.0930	0.9168	1.1868
13	1.3428	1.2230	1.0258	1.3280
14	1.4945	1.3612	1.1418	1.4780
15	1.6557	1.5080	1.2649	1.6374
16	1.8269	1.6640	1.3957	1.8067
17	2.0086	1.8295	1.5345	1.9865
18	2.2017	2.0053	1.6820	2.1774
19	2.4066	2.1920	1.8386	2.3801
20	2.6242	2.3902	2.0048	2.5953
21	2.8553	2.6006	2.1813	2.8238
22	3.1006	2.8240	2.3687	3.0663
23	3.3609	3.0612	2.5676	3.3238
24	3.6372	3.3128	2.7787	3.5970
25	3.9302	3.5797	3.0026	3.8868

**PROPOSED FHCF 2015 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	0.1022	0.0930	0.0780	0.1010
2	0.1729	0.1575	0.1321	0.1710
3	0.2432	0.2215	0.1858	0.2405
4	0.3191	0.2906	0.2438	0.3156
5	0.4008	0.3650	0.3062	0.3964
6	0.4885	0.4449	0.3732	0.4831
7	0.5823	0.5304	0.4449	0.5759
8	0.6827	0.6218	0.5215	0.6751
9	0.7897	0.7193	0.6033	0.7810
10	0.9038	0.8232	0.6905	0.8939
11	1.0253	0.9339	0.7833	1.0140
12	1.1545	1.0516	0.8820	1.1418
13	1.2919	1.1767	0.9870	1.2777
14	1.4379	1.3097	1.0985	1.4220
15	1.5930	1.4509	1.2170	1.5754
16	1.7577	1.6009	1.3428	1.7383
17	1.9326	1.7602	1.4764	1.9112
18	2.1183	1.9294	1.6183	2.0949
19	2.3154	2.1090	1.7689	2.2899
20	2.5248	2.2996	1.9289	2.4969
21	2.7471	2.5021	2.0987	2.7168
22	2.9831	2.7171	2.2790	2.9502
23	3.2336	2.9452	2.4704	3.1979
24	3.4994	3.1873	2.6734	3.4608
25	3.7813	3.4441	2.8888	3.7396

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0991	0.0903	0.0757	0.0980
2	0.1678	0.1528	0.1282	0.1659
3	0.2360	0.2149	0.1803	0.2334
4	0.3096	0.2820	0.2365	0.3062
5	0.3889	0.3542	0.2971	0.3846
6	0.4739	0.4317	0.3621	0.4687
7	0.5650	0.5146	0.4317	0.5588
8	0.6624	0.6033	0.5060	0.6551
9	0.7663	0.6979	0.5854	0.7578
10	0.8770	0.7988	0.6700	0.8673
11	0.9948	0.9061	0.7600	0.9839
12	1.1202	1.0203	0.8558	1.1079
13	1.2535	1.1417	0.9577	1.2397
14	1.3952	1.2707	1.0659	1.3798
15	1.5456	1.4078	1.1808	1.5286
16	1.7054	1.5533	1.3029	1.6866
17	1.8751	1.7079	1.4325	1.8544
18	2.0553	1.8720	1.5702	2.0326
19	2.2466	2.0463	1.7164	2.2218
20	2.4498	2.2313	1.8716	2.4227
21	2.6655	2.4278	2.0363	2.6360
22	2.8944	2.6363	2.2113	2.8625
23	3.1375	2.8577	2.3969	3.1029
24	3.3954	3.0926	2.5940	3.3579
25	3.6689	3.3417	2.8030	3.6284

**PROPOSED FHCF 2015 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	0.0943	0.0859	0.0720	0.0932
2	0.1596	0.1454	0.1219	0.1578
3	0.2245	0.2045	0.1715	0.2220
4	0.2945	0.2683	0.2250	0.2913
5	0.3699	0.3369	0.2826	0.3659
6	0.4509	0.4107	0.3444	0.4459
7	0.5375	0.4896	0.4106	0.5316
8	0.6301	0.5739	0.4814	0.6232
9	0.7289	0.6639	0.5569	0.7209
10	0.8343	0.7599	0.6374	0.8251
11	0.9464	0.8620	0.7230	0.9359
12	1.0657	0.9706	0.8141	1.0539
13	1.1925	1.0861	0.9110	1.1793
14	1.3272	1.2089	1.0140	1.3126
15	1.4704	1.3392	1.1233	1.4541
16	1.6224	1.4777	1.2394	1.6045
17	1.7838	1.6247	1.3628	1.7641
18	1.9552	1.7808	1.4937	1.9336
19	2.1372	1.9466	1.6328	2.1136
20	2.3305	2.1226	1.7804	2.3047
21	2.5356	2.3095	1.9372	2.5077
22	2.7535	2.5079	2.1036	2.7231
23	2.9847	2.7185	2.2802	2.9517
24	3.2300	2.9420	2.4676	3.1944
25	3.4902	3.1790	2.6664	3.4517

**PROPOSED FHCF 2015 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	0.0903	0.0823	0.0690	0.0893
2	0.1529	0.1393	0.1168	0.1512
3	0.2151	0.1959	0.1643	0.2127
4	0.2822	0.2570	0.2156	0.2791
5	0.3544	0.3228	0.2708	0.3505
6	0.4320	0.3934	0.3300	0.4272
7	0.5150	0.4691	0.3934	0.5093
8	0.6037	0.5499	0.4612	0.5971
9	0.6984	0.6361	0.5336	0.6907
10	0.7993	0.7280	0.6106	0.7905
11	0.9067	0.8259	0.6927	0.8967
12	1.0210	0.9300	0.7800	1.0097
13	1.1425	1.0406	0.8728	1.1299
14	1.2716	1.1582	0.9715	1.2576
15	1.4087	1.2831	1.0762	1.3932
16	1.5544	1.4158	1.1875	1.5372
17	1.7090	1.5566	1.3057	1.6902
18	1.8733	1.7062	1.4311	1.8526
19	2.0477	1.8650	1.5643	2.0251
20	2.2328	2.0337	1.7058	2.2082
21	2.4294	2.2127	1.8560	2.4026
22	2.6381	2.4028	2.0154	2.6090
23	2.8596	2.6046	2.1847	2.8280
24	3.0947	2.8187	2.3642	3.0605
25	3.3440	3.0458	2.5547	3.3071



**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

**Rates are Dollars per \$1000 of Exposure**

**Coverage Level: 75%**

**Deductible: 1%**

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0913	0.0831	0.0697	0.0903
2	0.1545	0.1407	0.1180	0.1528
3	0.2173	0.1979	0.1660	0.2149
4	0.2851	0.2597	0.2178	0.2820
5	0.3581	0.3262	0.2736	0.3542
6	0.4365	0.3976	0.3335	0.4317
7	0.5204	0.4740	0.3975	0.5146
8	0.6100	0.5556	0.4660	0.6033
9	0.7057	0.6428	0.5391	0.6979
10	0.8077	0.7356	0.6170	0.7987
11	0.9162	0.8345	0.7000	0.9061
12	1.0317	0.9397	0.7882	1.0203
13	1.1544	1.0515	0.8820	1.1417
14	1.2849	1.1703	0.9816	1.2707
15	1.4235	1.2965	1.0875	1.4077
16	1.5706	1.4306	1.1999	1.5533
17	1.7269	1.5729	1.3193	1.7078
18	1.8928	1.7240	1.4461	1.8720
19	2.0690	1.8845	1.5807	2.0462
20	2.2561	2.0549	1.7236	2.2312
21	2.4548	2.2359	1.8754	2.4277
22	2.6656	2.4279	2.0365	2.6362
23	2.8895	2.6318	2.2075	2.8576
24	3.1270	2.8481	2.3889	3.0925
25	3.3789	3.0776	2.5814	3.3416

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

**Rates are Dollars per \$1000 of Exposure**

**Coverage Level: 75%**

**Deductible: 2%**

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0823	0.0750	0.0629	0.0814
2	0.1394	0.1269	0.1065	0.1378
3	0.1960	0.1786	0.1498	0.1939
4	0.2572	0.2343	0.1965	0.2544
5	0.3231	0.2942	0.2468	0.3195
6	0.3937	0.3586	0.3008	0.3894
7	0.4694	0.4275	0.3586	0.4642
8	0.5503	0.5012	0.4204	0.5442
9	0.6366	0.5798	0.4863	0.6295
10	0.7285	0.6636	0.5566	0.7205
11	0.8265	0.7528	0.6314	0.8173
12	0.9306	0.8476	0.7110	0.9203
13	1.0414	0.9485	0.7956	1.0299
14	1.1590	1.0557	0.8855	1.1462
15	1.2840	1.1695	0.9810	1.2698
16	1.4168	1.2904	1.0824	1.4011
17	1.5577	1.4188	1.1901	1.5405
18	1.7074	1.5552	1.3044	1.6886
19	1.8664	1.6999	1.4259	1.8458
20	2.0351	1.8536	1.5548	2.0127
21	2.2143	2.0168	1.6917	2.1899
22	2.4045	2.1901	1.8370	2.3780
23	2.6064	2.3740	1.9912	2.5777
24	2.8207	2.5691	2.1549	2.7896
25	3.0479	2.7761	2.3285	3.0143

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0759	0.0692	0.0580	0.0751
2	0.1285	0.1171	0.0982	0.1271
3	0.1808	0.1647	0.1381	0.1788
4	0.2372	0.2161	0.1812	0.2346
5	0.2979	0.2714	0.2276	0.2946
6	0.3631	0.3307	0.2774	0.3591
7	0.4329	0.3943	0.3307	0.4281
8	0.5075	0.4622	0.3877	0.5019
9	0.5871	0.5347	0.4485	0.5806
10	0.6719	0.6120	0.5133	0.6645
11	0.7622	0.6942	0.5823	0.7538
12	0.8582	0.7817	0.6557	0.8488
13	0.9604	0.8747	0.7337	0.9498
14	1.0689	0.9736	0.8166	1.0571
15	1.1842	1.0786	0.9047	1.1711
16	1.3066	1.1901	0.9982	1.2922
17	1.4366	1.3085	1.0975	1.4207
18	1.5746	1.4342	1.2030	1.5573
19	1.7212	1.5677	1.3150	1.7022
20	1.8769	1.7095	1.4339	1.8561
21	2.0421	1.8600	1.5601	2.0196
22	2.2175	2.0198	1.6941	2.1931
23	2.4037	2.1894	1.8364	2.3772
24	2.6013	2.3693	1.9873	2.5726
25	2.8109	2.5602	2.1475	2.7799

**PROPOSED FHCF 2015 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	0.0705	0.0642	0.0538	0.0697
2	0.1193	0.1086	0.0911	0.1179
3	0.1677	0.1528	0.1281	0.1659
4	0.2201	0.2005	0.1681	0.2177
5	0.2764	0.2518	0.2112	0.2734
6	0.3369	0.3069	0.2574	0.3332
7	0.4017	0.3658	0.3069	0.3972
8	0.4709	0.4289	0.3597	0.4657
9	0.5447	0.4961	0.4161	0.5387
10	0.6234	0.5678	0.4763	0.6165
11	0.7072	0.6441	0.5403	0.6994
12	0.7963	0.7253	0.6084	0.7875
13	0.8911	0.8116	0.6808	0.8812
14	0.9918	0.9033	0.7577	0.9808
15	1.0987	1.0007	0.8394	1.0866
16	1.2123	1.1042	0.9262	1.1989
17	1.3329	1.2141	1.0183	1.3182
18	1.4610	1.3307	1.1162	1.4449
19	1.5970	1.4546	1.2201	1.5794
20	1.7414	1.5861	1.3304	1.7222
21	1.8948	1.7258	1.4475	1.8738
22	2.0575	1.8740	1.5719	2.0348
23	2.2303	2.0314	1.7039	2.2057
24	2.4136	2.1984	1.8439	2.3870
25	2.6081	2.3755	1.9925	2.5793

**PROPOSED FHCF 2015 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	0.0657	0.0599	0.0502	0.0650
2	0.1112	0.1013	0.0850	0.1100
3	0.1565	0.1425	0.1195	0.1547
4	0.2053	0.1870	0.1568	0.2030
5	0.2578	0.2348	0.1970	0.2550
6	0.3142	0.2862	0.2401	0.3108
7	0.3746	0.3412	0.2862	0.3705
8	0.4392	0.4000	0.3355	0.4343
9	0.5080	0.4627	0.3881	0.5024
10	0.5814	0.5296	0.4442	0.5750
11	0.6596	0.6008	0.5039	0.6523
12	0.7427	0.6765	0.5674	0.7345
13	0.8311	0.7570	0.6349	0.8219
14	0.9250	0.8425	0.7067	0.9148
15	1.0248	0.9334	0.7829	1.0135
16	1.1307	1.0299	0.8638	1.1182
17	1.2432	1.1324	0.9498	1.2295
18	1.3627	1.2412	1.0411	1.3477
19	1.4895	1.3567	1.1380	1.4731
20	1.6242	1.4794	1.2409	1.6063
21	1.7672	1.6096	1.3501	1.7477
22	1.9190	1.7479	1.4661	1.8979
23	2.0802	1.8947	1.5892	2.0572
24	2.2512	2.0504	1.7198	2.2263
25	2.4326	2.2156	1.8584	2.4057

**PROPOSED FHCF 2015 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	0.0620	0.0565	0.0474	0.0613
2	0.1049	0.0956	0.0802	0.1038
3	0.1476	0.1345	0.1128	0.1460
4	0.1937	0.1764	0.1480	0.1916
5	0.2433	0.2216	0.1859	0.2406
6	0.2965	0.2701	0.2265	0.2932
7	0.3535	0.3220	0.2700	0.3496
8	0.4144	0.3774	0.3166	0.4098
9	0.4794	0.4366	0.3662	0.4741
10	0.5486	0.4997	0.4191	0.5426
11	0.6224	0.5669	0.4755	0.6155
12	0.7008	0.6383	0.5354	0.6931
13	0.7842	0.7143	0.5991	0.7755
14	0.8728	0.7950	0.6668	0.8632
15	0.9669	0.8807	0.7387	0.9563
16	1.0669	0.9718	0.8151	1.0551
17	1.1731	1.0685	0.8962	1.1601
18	1.2858	1.1711	0.9823	1.2716
19	1.4055	1.2801	1.0737	1.3900
20	1.5326	1.3959	1.1708	1.5157
21	1.6675	1.5188	1.2739	1.6491
22	1.8107	1.6493	1.3834	1.7908
23	1.9628	1.7878	1.4995	1.9411
24	2.1241	1.9347	1.6228	2.1007
25	2.2953	2.0906	1.7535	2.2699

**PROPOSED FHCF 2015 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	0.0587	0.0535	0.0448	0.0580
2	0.0993	0.0905	0.0759	0.0982
3	0.1397	0.1273	0.1068	0.1382
4	0.1833	0.1670	0.1401	0.1813
5	0.2303	0.2097	0.1759	0.2277
6	0.2807	0.2556	0.2144	0.2776
7	0.3346	0.3048	0.2556	0.3309
8	0.3922	0.3573	0.2997	0.3879
9	0.4538	0.4133	0.3467	0.4488
10	0.5193	0.4730	0.3967	0.5136
11	0.5891	0.5366	0.4501	0.5826
12	0.6634	0.6042	0.5068	0.6560
13	0.7423	0.6761	0.5671	0.7341
14	0.8262	0.7525	0.6312	0.8171
15	0.9153	0.8337	0.6993	0.9052
16	1.0099	0.9199	0.7715	0.9988
17	1.1104	1.0114	0.8483	1.0981
18	1.2171	1.1086	0.9298	1.2037
19	1.3304	1.2118	1.0164	1.3157
20	1.4507	1.3213	1.1083	1.4347
21	1.5784	1.4377	1.2059	1.5610
22	1.7140	1.5612	1.3095	1.6951
23	1.8579	1.6923	1.4194	1.8374
24	2.0107	1.8314	1.5361	1.9885
25	2.1727	1.9789	1.6598	2.1487

**PROPOSED FHCF 2015 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	0.0557	0.0507	0.0426	0.0551
2	0.0943	0.0859	0.0720	0.0933
3	0.1327	0.1208	0.1013	0.1312
4	0.1741	0.1585	0.1330	0.1721
5	0.2186	0.1991	0.1670	0.2162
6	0.2664	0.2427	0.2035	0.2635
7	0.3176	0.2893	0.2427	0.3141
8	0.3724	0.3391	0.2845	0.3682
9	0.4308	0.3923	0.3291	0.4260
10	0.4930	0.4490	0.3766	0.4875
11	0.5592	0.5094	0.4272	0.5531
12	0.6297	0.5736	0.4811	0.6228
13	0.7047	0.6418	0.5383	0.6969
14	0.7843	0.7143	0.5992	0.7756
15	0.8689	0.7914	0.6638	0.8593
16	0.9587	0.8732	0.7324	0.9481
17	1.0541	0.9601	0.8053	1.0425
18	1.1554	1.0523	0.8827	1.1426
19	1.2629	1.1503	0.9648	1.2490
20	1.3771	1.2543	1.0521	1.3619
21	1.4984	1.3648	1.1447	1.4818
22	1.6271	1.4820	1.2431	1.6091
23	1.7637	1.6064	1.3474	1.7443
24	1.9087	1.7385	1.4582	1.8876
25	2.0625	1.8785	1.5757	2.0397



**PROPOSED FHCF 2015 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	0.0530	0.0483	0.0405	0.0524
2	0.0898	0.0817	0.0686	0.0888
3	0.1262	0.1150	0.0965	0.1249
4	0.1657	0.1509	0.1266	0.1638
5	0.2081	0.1895	0.1589	0.2058
6	0.2536	0.2310	0.1937	0.2508
7	0.3023	0.2753	0.2309	0.2990
8	0.3544	0.3228	0.2707	0.3505
9	0.4100	0.3734	0.3132	0.4054
10	0.4692	0.4274	0.3585	0.4640
11	0.5323	0.4848	0.4066	0.5264
12	0.5993	0.5459	0.4579	0.5927
13	0.6707	0.6108	0.5124	0.6633
14	0.7464	0.6799	0.5703	0.7382
15	0.8269	0.7532	0.6318	0.8178
16	0.9124	0.8311	0.6971	0.9024
17	1.0032	0.9138	0.7664	0.9921
18	1.0996	1.0016	0.8401	1.0875
19	1.2020	1.0948	0.9183	1.1887
20	1.3107	1.1938	1.0013	1.2962
21	1.4261	1.2989	1.0895	1.4103
22	1.5486	1.4105	1.1831	1.5315
23	1.6786	1.5289	1.2824	1.6601
24	1.8166	1.6546	1.3878	1.7965
25	1.9629	1.7879	1.4996	1.9413

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

**Rates are Dollars per \$1000 of Exposure**

**Coverage Level: 75%**

**Deductible: 10% to 14%**

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0506	0.0461	0.0386	0.0500
2	0.0856	0.0780	0.0654	0.0847
3	0.1204	0.1097	0.0920	0.1191
4	0.1580	0.1439	0.1207	0.1563
5	0.1985	0.1808	0.1516	0.1963
6	0.2419	0.2203	0.1848	0.2392
7	0.2884	0.2627	0.2203	0.2852
8	0.3381	0.3079	0.2583	0.3343
9	0.3911	0.3562	0.2988	0.3868
10	0.4476	0.4077	0.3419	0.4427
11	0.5078	0.4625	0.3879	0.5021
12	0.5717	0.5208	0.4368	0.5654
13	0.6398	0.5827	0.4888	0.6327
14	0.7121	0.6486	0.5440	0.7042
15	0.7889	0.7185	0.6027	0.7802
16	0.8704	0.7928	0.6650	0.8608
17	0.9570	0.8717	0.7311	0.9465
18	1.0490	0.9554	0.8014	1.0374
19	1.1466	1.0444	0.8760	1.1340
20	1.2503	1.1388	0.9552	1.2365
21	1.3604	1.2391	1.0393	1.3454
22	1.4773	1.3455	1.1286	1.4610
23	1.6013	1.4585	1.2234	1.5836
24	1.7329	1.5784	1.3239	1.7138
25	1.8726	1.7056	1.4306	1.8519

**PROPOSED FHCF 2015 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	0.0412	0.0375	0.0315	0.0408
2	0.0698	0.0635	0.0533	0.0690
3	0.0981	0.0894	0.0750	0.0971
4	0.1288	0.1173	0.0984	0.1273
5	0.1617	0.1473	0.1236	0.1599
6	0.1971	0.1795	0.1506	0.1949
7	0.2350	0.2140	0.1795	0.2324
8	0.2755	0.2509	0.2105	0.2724
9	0.3187	0.2903	0.2435	0.3152
10	0.3647	0.3322	0.2786	0.3607
11	0.4137	0.3768	0.3161	0.4092
12	0.4659	0.4243	0.3559	0.4607
13	0.5213	0.4748	0.3983	0.5156
14	0.5802	0.5285	0.4433	0.5738
15	0.6428	0.5855	0.4911	0.6357
16	0.7093	0.6460	0.5418	0.7014
17	0.7798	0.7103	0.5958	0.7712
18	0.8548	0.7785	0.6530	0.8453
19	0.9343	0.8510	0.7138	0.9240
20	1.0188	0.9280	0.7783	1.0076
21	1.1085	1.0097	0.8469	1.0963
22	1.2037	1.0964	0.9196	1.1905
23	1.3048	1.1885	0.9968	1.2904
24	1.4121	1.2861	1.0788	1.3965
25	1.5258	1.3898	1.1657	1.5090

**PROPOSED FHCF 2015 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	0.0637	0.0580	0.0487	0.0630
2	0.1078	0.0982	0.0824	0.1066
3	0.1517	0.1381	0.1159	0.1500
4	0.1990	0.1813	0.1520	0.1968
5	0.2499	0.2277	0.1909	0.2472
6	0.3046	0.2775	0.2327	0.3013
7	0.3632	0.3308	0.2774	0.3592
8	0.4257	0.3878	0.3252	0.4210
9	0.4925	0.4486	0.3763	0.4871
10	0.5637	0.5134	0.4306	0.5574
11	0.6394	0.5824	0.4885	0.6324
12	0.7200	0.6558	0.5501	0.7121
13	0.8057	0.7338	0.6155	0.7968
14	0.8967	0.8167	0.6851	0.8868
15	0.9934	0.9048	0.7589	0.9825
16	1.0961	0.9984	0.8374	1.0840
17	1.2052	1.0977	0.9207	1.1919
18	1.3210	1.2032	1.0092	1.3064
19	1.4440	1.3152	1.1031	1.4280
20	1.5745	1.4341	1.2029	1.5572
21	1.7132	1.5604	1.3088	1.6943
22	1.8603	1.6944	1.4212	1.8398
23	2.0165	1.8367	1.5406	1.9943
24	2.1823	1.9877	1.6672	2.1582
25	2.3581	2.1478	1.8015	2.3321

**PROPOSED FHCF 2015 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	0.0613	0.0558	0.0468	0.0606
2	0.1037	0.0945	0.0793	0.1026
3	0.1459	0.1329	0.1115	0.1443
4	0.1915	0.1744	0.1463	0.1893
5	0.2405	0.2190	0.1837	0.2378
6	0.2931	0.2669	0.2239	0.2898
7	0.3494	0.3182	0.2669	0.3455
8	0.4096	0.3731	0.3129	0.4051
9	0.4738	0.4316	0.3620	0.4686
10	0.5423	0.4939	0.4143	0.5363
11	0.6152	0.5603	0.4700	0.6084
12	0.6927	0.6309	0.5292	0.6851
13	0.7752	0.7060	0.5922	0.7666
14	0.8627	0.7858	0.6591	0.8532
15	0.9558	0.8705	0.7302	0.9452
16	1.0546	0.9606	0.8057	1.0430
17	1.1595	1.0561	0.8858	1.1467
18	1.2710	1.1576	0.9710	1.2569
19	1.3893	1.2654	1.0614	1.3739
20	1.5149	1.3798	1.1573	1.4982
21	1.6483	1.5013	1.2592	1.6301
22	1.7899	1.6302	1.3674	1.7701
23	1.9402	1.7671	1.4822	1.9187
24	2.0996	1.9124	1.6041	2.0765
25	2.2688	2.0665	1.7333	2.2437

**PROPOSED FHCF 2015 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	0.0595	0.0542	0.0454	0.0588
2	0.1007	0.0917	0.0769	0.0995
3	0.1416	0.1290	0.1082	0.1400
4	0.1858	0.1692	0.1419	0.1837
5	0.2333	0.2125	0.1783	0.2308
6	0.2844	0.2590	0.2172	0.2812
7	0.3390	0.3088	0.2590	0.3353
8	0.3974	0.3620	0.3036	0.3930
9	0.4598	0.4188	0.3512	0.4547
10	0.5262	0.4793	0.4020	0.5204
11	0.5969	0.5437	0.4560	0.5903
12	0.6721	0.6122	0.5135	0.6647
13	0.7521	0.6850	0.5746	0.7438
14	0.8371	0.7624	0.6395	0.8279
15	0.9274	0.8447	0.7085	0.9171
16	1.0233	0.9320	0.7817	1.0120
17	1.1251	1.0247	0.8595	1.1127
18	1.2332	1.1232	0.9421	1.2196
19	1.3480	1.2278	1.0298	1.3331
20	1.4699	1.3388	1.1229	1.4536
21	1.5993	1.4567	1.2218	1.5816
22	1.7367	1.5818	1.3268	1.7175
23	1.8825	1.7146	1.4382	1.8617
24	2.0372	1.8556	1.5564	2.0147
25	2.2014	2.0050	1.6818	2.1771

**PROPOSED FHCF 2015 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	0.0566	0.0515	0.0432	0.0559
2	0.0958	0.0872	0.0732	0.0947
3	0.1347	0.1227	0.1029	0.1332
4	0.1767	0.1610	0.1350	0.1748
5	0.2220	0.2022	0.1696	0.2195
6	0.2705	0.2464	0.2067	0.2675
7	0.3225	0.2937	0.2464	0.3189
8	0.3781	0.3444	0.2888	0.3739
9	0.4374	0.3984	0.3341	0.4325
10	0.5006	0.4559	0.3824	0.4950
11	0.5678	0.5172	0.4338	0.5616
12	0.6394	0.5824	0.4885	0.6323
13	0.7155	0.6517	0.5466	0.7076
14	0.7963	0.7253	0.6084	0.7875
15	0.8822	0.8035	0.6740	0.8725
16	0.9734	0.8866	0.7437	0.9627
17	1.0703	0.9748	0.8177	1.0585
18	1.1731	1.0685	0.8962	1.1602
19	1.2823	1.1680	0.9797	1.2682
20	1.3983	1.2736	1.0682	1.3828
21	1.5214	1.3857	1.1623	1.5046
22	1.6521	1.5047	1.2621	1.6338
23	1.7908	1.6311	1.3681	1.7710
24	1.9380	1.7652	1.4806	1.9166
25	2.0941	1.9074	1.5999	2.0710

**PROPOSED FHCF 2015 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**

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0542	0.0494	0.0414	0.0536
2	0.0917	0.0836	0.0701	0.0907
3	0.1290	0.1175	0.0986	0.1276
4	0.1693	0.1542	0.1294	0.1675
5	0.2127	0.1937	0.1625	0.2103
6	0.2592	0.2361	0.1980	0.2563
7	0.3090	0.2814	0.2361	0.3056
8	0.3622	0.3299	0.2767	0.3582
9	0.4190	0.3817	0.3201	0.4144
10	0.4796	0.4368	0.3664	0.4743
11	0.5440	0.4955	0.4156	0.5380
12	0.6126	0.5580	0.4680	0.6058
13	0.6855	0.6244	0.5237	0.6779
14	0.7630	0.6949	0.5829	0.7545
15	0.8452	0.7699	0.6457	0.8359
16	0.9326	0.8495	0.7125	0.9223
17	1.0254	0.9340	0.7834	1.0141
18	1.1240	1.0237	0.8587	1.1116
19	1.2286	1.1190	0.9386	1.2150
20	1.3397	1.2202	1.0235	1.3249
21	1.4576	1.3276	1.1136	1.4415
22	1.5829	1.4417	1.2093	1.5654
23	1.7158	1.5628	1.3108	1.6968
24	1.8568	1.6912	1.4185	1.8363
25	2.0064	1.8275	1.5328	1.9842



**PROPOSED FHCF 2015 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	0.0548	0.0499	0.0418	0.0542
2	0.0927	0.0844	0.0708	0.0917
3	0.1304	0.1188	0.0996	0.1290
4	0.1711	0.1558	0.1307	0.1692
5	0.2149	0.1957	0.1642	0.2125
6	0.2619	0.2385	0.2001	0.2590
7	0.3122	0.2844	0.2385	0.3088
8	0.3660	0.3334	0.2796	0.3620
9	0.4234	0.3857	0.3235	0.4187
10	0.4846	0.4414	0.3702	0.4792
11	0.5497	0.5007	0.4200	0.5437
12	0.6190	0.5638	0.4729	0.6122
13	0.6927	0.6309	0.5292	0.6850
14	0.7709	0.7022	0.5890	0.7624
15	0.8541	0.7779	0.6525	0.8446
16	0.9424	0.8583	0.7199	0.9320
17	1.0361	0.9437	0.7916	1.0247
18	1.1357	1.0344	0.8676	1.1232
19	1.2414	1.1307	0.9484	1.2277
20	1.3537	1.2330	1.0342	1.3387
21	1.4729	1.3415	1.1252	1.4566
22	1.5994	1.4568	1.2219	1.5817
23	1.7337	1.5791	1.3245	1.7146
24	1.8762	1.7089	1.4334	1.8555
25	2.0274	1.8466	1.5488	2.0050

**PROPOSED FHCF 2015 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	0.0494	0.0450	0.0377	0.0489
2	0.0836	0.0762	0.0639	0.0827
3	0.1176	0.1071	0.0899	0.1163
4	0.1543	0.1406	0.1179	0.1526
5	0.1938	0.1765	0.1481	0.1917
6	0.2362	0.2152	0.1805	0.2336
7	0.2816	0.2565	0.2152	0.2785
8	0.3302	0.3007	0.2522	0.3265
9	0.3819	0.3479	0.2918	0.3777
10	0.4371	0.3981	0.3340	0.4323
11	0.4959	0.4517	0.3788	0.4904
12	0.5584	0.5086	0.4266	0.5522
13	0.6248	0.5691	0.4773	0.6179
14	0.6954	0.6334	0.5313	0.6877
15	0.7704	0.7017	0.5886	0.7619
16	0.8501	0.7743	0.6494	0.8407
17	0.9346	0.8513	0.7140	0.9243
18	1.0245	0.9331	0.7827	1.0132
19	1.1198	1.0200	0.8555	1.1075
20	1.2211	1.1122	0.9329	1.2076
21	1.3286	1.2101	1.0150	1.3139
22	1.4427	1.3141	1.1022	1.4268
23	1.5639	1.4244	1.1947	1.5466
24	1.6924	1.5415	1.2930	1.6737
25	1.8288	1.6657	1.3971	1.8086

**PROPOSED FHCF 2015 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	0.0456	0.0415	0.0348	0.0451
2	0.0771	0.0702	0.0589	0.0763
3	0.1085	0.0988	0.0829	0.1073
4	0.1423	0.1296	0.1087	0.1408
5	0.1788	0.1628	0.1366	0.1768
6	0.2179	0.1984	0.1664	0.2155
7	0.2597	0.2366	0.1984	0.2569
8	0.3045	0.2773	0.2326	0.3011
9	0.3522	0.3208	0.2691	0.3484
10	0.4031	0.3672	0.3080	0.3987
11	0.4573	0.4165	0.3494	0.4523
12	0.5149	0.4690	0.3934	0.5093
13	0.5762	0.5248	0.4402	0.5699
14	0.6413	0.5841	0.4900	0.6343
15	0.7105	0.6471	0.5428	0.7027
16	0.7840	0.7140	0.5989	0.7753
17	0.8620	0.7851	0.6585	0.8524
18	0.9448	0.8605	0.7218	0.9344
19	1.0327	0.9406	0.7890	1.0213
20	1.1261	1.0257	0.8603	1.1137
21	1.2253	1.1160	0.9361	1.2117
22	1.3305	1.2119	1.0165	1.3158
23	1.4422	1.3136	1.1018	1.4263
24	1.5608	1.4216	1.1924	1.5436
25	1.6865	1.5361	1.2885	1.6679

**PROPOSED FHCF 2015 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	0.0423	0.0385	0.0323	0.0418
2	0.0716	0.0652	0.0547	0.0708
3	0.1006	0.0917	0.0769	0.0995
4	0.1321	0.1203	0.1009	0.1306
5	0.1659	0.1511	0.1267	0.1640
6	0.2021	0.1841	0.1544	0.1999
7	0.2410	0.2195	0.1841	0.2383
8	0.2825	0.2573	0.2158	0.2794
9	0.3268	0.2977	0.2497	0.3232
10	0.3740	0.3407	0.2858	0.3699
11	0.4243	0.3865	0.3242	0.4196
12	0.4778	0.4352	0.3650	0.4725
13	0.5346	0.4870	0.4085	0.5287
14	0.5951	0.5420	0.4546	0.5885
15	0.6592	0.6004	0.5036	0.6520
16	0.7274	0.6625	0.5557	0.7194
17	0.7998	0.7284	0.6110	0.7909
18	0.8766	0.7984	0.6697	0.8669
19	0.9582	0.8728	0.7320	0.9476
20	1.0449	0.9517	0.7982	1.0333
21	1.1369	1.0355	0.8685	1.1243
22	1.2345	1.1244	0.9431	1.2209
23	1.3382	1.2188	1.0223	1.3234
24	1.4482	1.3190	1.1064	1.4322
25	1.5648	1.4253	1.1955	1.5476

**PROPOSED FHCF 2015 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	0.0394	0.0359	0.0301	0.0390
2	0.0667	0.0608	0.0510	0.0660
3	0.0939	0.0855	0.0717	0.0928
4	0.1232	0.1122	0.0941	0.1218
5	0.1547	0.1409	0.1182	0.1530
6	0.1885	0.1717	0.1440	0.1865
7	0.2248	0.2047	0.1717	0.2223
8	0.2635	0.2400	0.2013	0.2606
9	0.3048	0.2776	0.2329	0.3015
10	0.3489	0.3178	0.2665	0.3450
11	0.3958	0.3605	0.3023	0.3914
12	0.4456	0.4059	0.3405	0.4407
13	0.4987	0.4542	0.3810	0.4932
14	0.5550	0.5055	0.4240	0.5489
15	0.6149	0.5600	0.4697	0.6081
16	0.6784	0.6179	0.5183	0.6709
17	0.7459	0.6794	0.5699	0.7377
18	0.8176	0.7447	0.6246	0.8086
19	0.8937	0.8140	0.6828	0.8839
20	0.9745	0.8876	0.7445	0.9638
21	1.0603	0.9658	0.8101	1.0486
22	1.1514	1.0487	0.8797	1.1387
23	1.2481	1.1368	0.9535	1.2343
24	1.3507	1.2303	1.0319	1.3358
25	1.4595	1.3294	1.1150	1.4434

**PROPOSED FHCF 2015 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	0.0372	0.0339	0.0284	0.0368
2	0.0630	0.0574	0.0481	0.0623
3	0.0886	0.0807	0.0677	0.0876
4	0.1162	0.1059	0.0888	0.1149
5	0.1460	0.1330	0.1115	0.1444
6	0.1779	0.1620	0.1359	0.1759
7	0.2121	0.1932	0.1620	0.2097
8	0.2486	0.2265	0.1899	0.2459
9	0.2876	0.2620	0.2197	0.2844
10	0.3292	0.2998	0.2515	0.3255
11	0.3734	0.3401	0.2853	0.3693
12	0.4205	0.3830	0.3212	0.4158
13	0.4705	0.4286	0.3595	0.4653
14	0.5237	0.4770	0.4001	0.5179
15	0.5802	0.5284	0.4432	0.5738
16	0.6401	0.5831	0.4891	0.6331
17	0.7038	0.6411	0.5377	0.6961
18	0.7715	0.7027	0.5894	0.7630
19	0.8433	0.7681	0.6442	0.8340
20	0.9195	0.8375	0.7025	0.9094
21	1.0005	0.9113	0.7644	0.9895
22	1.0864	0.9896	0.8300	1.0745
23	1.1777	1.0727	0.8997	1.1647
24	1.2745	1.1608	0.9737	1.2604
25	1.3772	1.2543	1.0521	1.3620

**PROPOSED FHCF 2015 Residential Rates (Not Yet Approved by FHCF Trustees for Use)**

**Rates are Dollars per \$1000 of Exposure**

**Coverage Level: 45%**

**Deductible: 7%**

<b>ZIP Code Group</b>	<b>Frame</b>	<b>Masonry Veneer</b>	<b>Masonry</b>	<b>Non-MH Default Unknown</b>
1	0.0352	0.0321	0.0269	0.0348
2	0.0596	0.0543	0.0455	0.0589
3	0.0838	0.0764	0.0641	0.0829
4	0.1100	0.1002	0.0840	0.1088
5	0.1382	0.1258	0.1056	0.1366
6	0.1684	0.1534	0.1286	0.1665
7	0.2008	0.1829	0.1534	0.1985
8	0.2353	0.2144	0.1798	0.2328
9	0.2723	0.2480	0.2080	0.2693
10	0.3116	0.2838	0.2380	0.3082
11	0.3535	0.3220	0.2700	0.3496
12	0.3980	0.3625	0.3041	0.3936
13	0.4454	0.4057	0.3403	0.4405
14	0.4957	0.4515	0.3787	0.4902
15	0.5492	0.5002	0.4196	0.5431
16	0.6059	0.5519	0.4629	0.5993
17	0.6662	0.6068	0.5090	0.6589
18	0.7303	0.6651	0.5579	0.7222
19	0.7982	0.7271	0.6098	0.7894
20	0.8704	0.7928	0.6650	0.8608
21	0.9471	0.8626	0.7235	0.9366
22	1.0284	0.9367	0.7857	1.0171
23	1.1148	1.0154	0.8516	1.1025
24	1.2064	1.0988	0.9217	1.1931
25	1.3036	1.1873	0.9959	1.2892

**PROPOSED FHCF 2015 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	0.0334	0.0304	0.0255	0.0331
2	0.0566	0.0515	0.0432	0.0560
3	0.0796	0.0725	0.0608	0.0787
4	0.1044	0.0951	0.0798	0.1033
5	0.1312	0.1195	0.1002	0.1297
6	0.1599	0.1456	0.1221	0.1581
7	0.1906	0.1736	0.1456	0.1885
8	0.2234	0.2035	0.1707	0.2209
9	0.2585	0.2354	0.1974	0.2556
10	0.2958	0.2694	0.2260	0.2925
11	0.3355	0.3056	0.2563	0.3318
12	0.3778	0.3441	0.2887	0.3737
13	0.4228	0.3851	0.3230	0.4181
14	0.4706	0.4286	0.3595	0.4654
15	0.5213	0.4748	0.3983	0.5156
16	0.5752	0.5239	0.4395	0.5689
17	0.6325	0.5761	0.4832	0.6255
18	0.6932	0.6314	0.5296	0.6856
19	0.7578	0.6902	0.5789	0.7494
20	0.8263	0.7526	0.6313	0.8172
21	0.8990	0.8189	0.6868	0.8891
22	0.9763	0.8892	0.7458	0.9655
23	1.0582	0.9639	0.8085	1.0466
24	1.1452	1.0431	0.8749	1.1326
25	1.2375	1.1271	0.9454	1.2238



**PROPOSED FHCF 2015 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	0.0318	0.0290	0.0243	0.0315
2	0.0539	0.0490	0.0411	0.0533
3	0.0757	0.0690	0.0579	0.0749
4	0.0994	0.0905	0.0759	0.0983
5	0.1248	0.1137	0.0954	0.1235
6	0.1521	0.1386	0.1162	0.1505
7	0.1814	0.1652	0.1386	0.1794
8	0.2126	0.1937	0.1624	0.2103
9	0.2460	0.2240	0.1879	0.2433
10	0.2815	0.2564	0.2151	0.2784
11	0.3194	0.2909	0.2440	0.3158
12	0.3596	0.3275	0.2747	0.3556
13	0.4024	0.3665	0.3074	0.3980
14	0.4479	0.4079	0.3422	0.4429
15	0.4962	0.4519	0.3791	0.4907
16	0.5475	0.4986	0.4182	0.5414
17	0.6019	0.5483	0.4599	0.5953
18	0.6598	0.6009	0.5040	0.6525
19	0.7212	0.6569	0.5510	0.7132
20	0.7864	0.7163	0.6008	0.7777
21	0.8556	0.7793	0.6537	0.8462
22	0.9291	0.8463	0.7098	0.9189
23	1.0072	0.9173	0.7694	0.9960
24	1.0900	0.9928	0.8327	1.0779
25	1.1778	1.0727	0.8998	1.1648

**PROPOSED FHCF 2015 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	0.0304	0.0276	0.0232	0.0300
2	0.0514	0.0468	0.0392	0.0508
3	0.0723	0.0658	0.0552	0.0715
4	0.0948	0.0864	0.0724	0.0938
5	0.1191	0.1085	0.0910	0.1178
6	0.1451	0.1322	0.1109	0.1435
7	0.1730	0.1576	0.1322	0.1711
8	0.2028	0.1848	0.1550	0.2006
9	0.2347	0.2137	0.1793	0.2321
10	0.2686	0.2446	0.2052	0.2656
11	0.3047	0.2775	0.2327	0.3013
12	0.3430	0.3125	0.2621	0.3393
13	0.3839	0.3496	0.2933	0.3796
14	0.4272	0.3891	0.3264	0.4225
15	0.4733	0.4311	0.3616	0.4681
16	0.5223	0.4757	0.3990	0.5165
17	0.5742	0.5230	0.4387	0.5679
18	0.6294	0.5733	0.4808	0.6224
19	0.6880	0.6266	0.5256	0.6804
20	0.7502	0.6833	0.5731	0.7419
21	0.8162	0.7434	0.6236	0.8072
22	0.8864	0.8073	0.6772	0.8766
23	0.9608	0.8751	0.7340	0.9502
24	1.0398	0.9470	0.7944	1.0283
25	1.1235	1.0233	0.8583	1.1111

**PROPOSED FHCF 2015 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	0.0247	0.0225	0.0189	0.0245
2	0.0419	0.0381	0.0320	0.0414
3	0.0589	0.0536	0.0450	0.0582
4	0.0773	0.0704	0.0590	0.0764
5	0.0970	0.0884	0.0741	0.0960
6	0.1183	0.1077	0.0903	0.1170
7	0.1410	0.1284	0.1077	0.1394
8	0.1653	0.1505	0.1263	0.1635
9	0.1912	0.1742	0.1461	0.1891
10	0.2188	0.1993	0.1672	0.2164
11	0.2482	0.2261	0.1896	0.2455
12	0.2795	0.2546	0.2136	0.2764
13	0.3128	0.2849	0.2390	0.3093
14	0.3481	0.3171	0.2660	0.3443
15	0.3857	0.3513	0.2946	0.3814
16	0.4256	0.3876	0.3251	0.4209
17	0.4679	0.4262	0.3575	0.4627
18	0.5129	0.4671	0.3918	0.5072
19	0.5606	0.5106	0.4283	0.5544
20	0.6113	0.5568	0.4670	0.6045
21	0.6651	0.6058	0.5081	0.6578
22	0.7222	0.6578	0.5518	0.7143
23	0.7829	0.7131	0.5981	0.7742
24	0.8472	0.7717	0.6473	0.8379
25	0.9155	0.8339	0.6994	0.9054

**PROPOSED FHCF 2015 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	0.3558	0.2960	0.5197
2	0.6022	0.5010	0.8797
3	0.8470	0.7047	1.2373
4	1.1114	0.9247	1.6235
5	1.3958	1.1614	2.0391
6	1.7012	1.4154	2.4852
7	2.0281	1.6874	2.9628
8	2.3776	1.9781	3.4733
9	2.7504	2.2884	4.0180
10	3.1478	2.6190	4.5985
11	3.5709	2.9710	5.2166
12	4.0209	3.3455	5.8740
13	4.4994	3.7435	6.5730
14	5.0078	4.1666	7.3157
15	5.5479	4.6159	8.1046
16	6.1215	5.0931	8.9426
17	6.7306	5.5999	9.8324
18	7.3773	6.1380	10.7772
19	8.0641	6.7094	11.7804
20	8.7932	7.3161	12.8456
21	9.5674	7.9602	13.9766
22	10.3893	8.6440	15.1772
23	11.2617	9.3699	16.4517
24	12.1874	10.1401	17.8040
25	13.1693	10.9570	19.2384

**PROPOSED FHCF 2015 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	0.3377	0.2809	0.4933
2	0.5715	0.4755	0.8349
3	0.8039	0.6688	1.1744
4	1.0548	0.8776	1.5409
5	1.3248	1.1023	1.9353
6	1.6146	1.3434	2.3587
7	1.9249	1.6015	2.8120
8	2.2565	1.8775	3.2965
9	2.6105	2.1719	3.8135
10	2.9876	2.4857	4.3645
11	3.3892	2.8198	4.9511
12	3.8163	3.1752	5.5751
13	4.2704	3.5530	6.2384
14	4.7529	3.9545	6.9434
15	5.2655	4.3810	7.6922
16	5.8099	4.8339	8.4874
17	6.3880	5.3149	9.3320
18	7.0019	5.8256	10.2287
19	7.6536	6.3679	11.1809
20	8.3457	6.9437	12.1918
21	9.0805	7.5551	13.2652
22	9.8605	8.2041	14.4048
23	10.6885	8.8930	15.6144
24	11.5672	9.6240	16.8979
25	12.4991	10.3993	18.2593

**PROPOSED FHCF 2015 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	0.3241	0.2697	0.4735
2	0.5486	0.4565	0.8015
3	0.7717	0.6421	1.1273
4	1.0126	0.8425	1.4792
5	1.2718	1.0581	1.8578
6	1.5499	1.2896	2.2642
7	1.8478	1.5374	2.6994
8	2.1662	1.8023	3.1645
9	2.5059	2.0850	3.6608
10	2.8680	2.3862	4.1897
11	3.2534	2.7069	4.7528
12	3.6635	3.0481	5.3518
13	4.0994	3.4107	5.9886
14	4.5626	3.7961	6.6653
15	5.0547	4.2055	7.3841
16	5.5773	4.6404	8.1476
17	6.1322	5.1021	8.9583
18	6.7215	5.5923	9.8191
19	7.3472	6.1129	10.7331
20	8.0115	6.6657	11.7036
21	8.7169	7.2525	12.7341
22	9.4657	7.8756	13.8280
23	10.2605	8.5369	14.9891
24	11.1040	9.2386	16.2213
25	11.9985	9.9829	17.5281

**PROPOSED FHCF 2015 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	0.3023	0.2515	0.4416
2	0.5117	0.4257	0.7475
3	0.7197	0.5988	1.0514
4	0.9444	0.7857	1.3796
5	1.1861	0.9869	1.7327
6	1.4456	1.2027	2.1118
7	1.7234	1.4339	2.5176
8	2.0203	1.6809	2.9514
9	2.3372	1.9445	3.4143
10	2.6748	2.2255	3.9076
11	3.0343	2.5246	4.4327
12	3.4168	2.8428	4.9914
13	3.8233	3.1811	5.5853
14	4.2554	3.5405	6.2165
15	4.7143	3.9223	6.8869
16	5.2017	4.3279	7.5989
17	5.7193	4.7585	8.3550
18	6.2688	5.2157	9.1578
19	6.8524	5.7013	10.0103
20	7.4720	6.2168	10.9155
21	8.1298	6.7641	11.8765
22	8.8282	7.3452	12.8968
23	9.5696	7.9620	13.9797
24	10.3562	8.6165	15.1289
25	11.1905	9.3106	16.3477

**PROPOSED FHCF 2015 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	0.3262	0.2714	0.4766
2	0.5522	0.4594	0.8066
3	0.7767	0.6462	1.1346
4	1.0191	0.8479	1.4887
5	1.2800	1.0649	1.8698
6	1.5599	1.2979	2.2788
7	1.8597	1.5473	2.7168
8	2.1802	1.8139	3.1849
9	2.5221	2.0984	3.6844
10	2.8865	2.4016	4.2167
11	3.2744	2.7244	4.7835
12	3.6871	3.0677	5.3863
13	4.1258	3.4328	6.0273
14	4.5921	3.8206	6.7083
15	5.0873	4.2327	7.4318
16	5.6133	4.6703	8.2001
17	6.1718	5.1350	9.0161
18	6.7648	5.6284	9.8824
19	7.3946	6.1524	10.8024
20	8.0632	6.7087	11.7791
21	8.7731	7.2993	12.8162
22	9.5268	7.9264	13.9172
23	10.3267	8.5919	15.0858
24	11.1756	9.2982	16.3259
25	12.0759	10.0473	17.6412



**PROPOSED FHCF 2015 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	0.3055	0.2542	0.4463
2	0.5171	0.4302	0.7554
3	0.7273	0.6052	1.0626
4	0.9544	0.7940	1.3942
5	1.1987	0.9973	1.7511
6	1.4609	1.2154	2.1341
7	1.7416	1.4490	2.5443
8	2.0417	1.6987	2.9826
9	2.3619	1.9651	3.4504
10	2.7031	2.2490	3.9489
11	3.0665	2.5513	4.4796
12	3.4529	2.8729	5.0442
13	3.8638	3.2147	5.6444
14	4.3004	3.5780	6.2822
15	4.7642	3.9638	6.9598
16	5.2567	4.3737	7.6793
17	5.7798	4.8088	8.4434
18	6.3352	5.2709	9.2548
19	6.9249	5.7616	10.1163
20	7.5511	6.2826	11.0310
21	8.2159	6.8357	12.0022
22	8.9217	7.4229	13.0332
23	9.6708	8.0462	14.1277
24	10.4658	8.7076	15.2890
25	11.3089	9.4092	16.5207

**PROPOSED FHCF 2015 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	0.2882	0.2398	0.4211
2	0.4878	0.4059	0.7127
3	0.6862	0.5709	1.0024
4	0.9004	0.7491	1.3153
5	1.1308	0.9409	1.6520
6	1.3782	1.1467	2.0133
7	1.6431	1.3671	2.4003
8	1.9262	1.6026	2.8138
9	2.2283	1.8539	3.2552
10	2.5502	2.1218	3.7255
11	2.8929	2.4070	4.2262
12	3.2576	2.7103	4.7588
13	3.6452	3.0328	5.3251
14	4.0571	3.3755	5.9268
15	4.4946	3.7396	6.5660
16	4.9593	4.1262	7.2448
17	5.4527	4.5367	7.9657
18	5.9767	4.9727	8.7311
19	6.5331	5.4356	9.5439
20	7.1238	5.9271	10.4068
21	7.7510	6.4489	11.3231
22	8.4169	7.0029	12.2958
23	9.1236	7.5910	13.3283
24	9.8736	8.2149	14.4239
25	10.6691	8.8768	15.5859

**PROPOSED FHCF 2015 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	0.2727	0.2269	0.3984
2	0.4616	0.3840	0.6743
3	0.6492	0.5402	0.9485
4	0.8519	0.7088	1.2445
5	1.0699	0.8902	1.5630
6	1.3040	1.0849	1.9049
7	1.5546	1.2934	2.2710
8	1.8225	1.5163	2.6623
9	2.1083	1.7541	3.0799
10	2.4129	2.0075	3.5249
11	2.7372	2.2774	3.9986
12	3.0822	2.5644	4.5026
13	3.4489	2.8695	5.0383
14	3.8386	3.1938	5.6076
15	4.2526	3.5382	6.2124
16	4.6923	3.9040	6.8547
17	5.1591	4.2925	7.5367
18	5.6549	4.7049	8.2610
19	6.1813	5.1429	9.0300
20	6.7402	5.6079	9.8465
21	7.3336	6.1017	10.7134
22	7.9636	6.6258	11.6337
23	8.6324	7.1822	12.6106
24	9.3420	7.7726	13.6472
25	10.0946	8.3988	14.7467

**PROPOSED FHCF 2015 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	0.2587	0.2152	0.3779
2	0.4379	0.3643	0.6396
3	0.6159	0.5124	0.8997
4	0.8081	0.6724	1.1805
5	1.0150	0.8445	1.4827
6	1.2370	1.0292	1.8071
7	1.4747	1.2270	2.1544
8	1.7288	1.4384	2.5256
9	2.0000	1.6640	2.9217
10	2.2889	1.9044	3.3438
11	2.5966	2.1604	3.7932
12	2.9238	2.4326	4.2713
13	3.2717	2.7221	4.7795
14	3.6414	3.0297	5.3196
15	4.0341	3.3564	5.8933
16	4.4512	3.7034	6.5025
17	4.8941	4.0719	7.1496
18	5.3644	4.4632	7.8366
19	5.8637	4.8787	8.5661
20	6.3939	5.3198	9.3406
21	6.9569	5.7882	10.1630
22	7.5545	6.2854	11.0361
23	8.1889	6.8132	11.9628
24	8.8620	7.3733	12.9461
25	9.5760	7.9673	13.9891

**PROPOSED FHCF 2015 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	0.2478	0.2062	0.3620
2	0.4194	0.3489	0.6127
3	0.5899	0.4908	0.8618
4	0.7741	0.6440	1.1308
5	0.9722	0.8089	1.4202
6	1.1849	0.9858	1.7309
7	1.4126	1.1753	2.0636
8	1.6560	1.3778	2.4191
9	1.9157	1.5939	2.7985
10	2.1924	1.8241	3.2028
11	2.4871	2.0693	3.6333
12	2.8006	2.3301	4.0912
13	3.1338	2.6074	4.5780
14	3.4879	2.9020	5.0953
15	3.8641	3.2150	5.6449
16	4.2636	3.5473	6.2285
17	4.6878	3.9003	6.8482
18	5.1383	4.2751	7.5063
19	5.6166	4.6731	8.2050
20	6.1245	5.0956	8.9469
21	6.6637	5.5442	9.7346
22	7.2361	6.0205	10.5709
23	7.8437	6.5261	11.4586
24	8.4885	7.0625	12.4005
25	9.1724	7.6315	13.3995

**PROPOSED FHCF 2015 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	0.2378	0.1979	0.3474
2	0.4025	0.3349	0.5880
3	0.5662	0.4710	0.8271
4	0.7429	0.6181	1.0852
5	0.9330	0.7763	1.3630
6	1.1371	0.9461	1.6611
7	1.3556	1.1279	1.9804
8	1.5892	1.3222	2.3216
9	1.8384	1.5296	2.6857
10	2.1041	1.7506	3.0737
11	2.3869	1.9859	3.4869
12	2.6877	2.2362	3.9263
13	3.0075	2.5023	4.3935
14	3.3473	2.7850	4.8900
15	3.7083	3.0854	5.4173
16	4.0917	3.4044	5.9774
17	4.4989	3.7431	6.5722
18	4.9312	4.1028	7.2037
19	5.3902	4.4847	7.8743
20	5.8776	4.8902	8.5863
21	6.3951	5.3208	9.3422
22	6.9444	5.7778	10.1448
23	7.5276	6.2630	10.9967
24	8.1463	6.7778	11.9006
25	8.8026	7.3239	12.8594

**PROPOSED FHCF 2015 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	0.2286	0.1902	0.3340
2	0.3870	0.3219	0.5653
3	0.5443	0.4529	0.7951
4	0.7142	0.5942	1.0433
5	0.8970	0.7463	1.3104
6	1.0932	0.9095	1.5970
7	1.3033	1.0843	1.9039
8	1.5278	1.2712	2.2319
9	1.7674	1.4705	2.5820
10	2.0228	1.6830	2.9550
11	2.2947	1.9092	3.3522
12	2.5839	2.1498	3.7747
13	2.8913	2.4056	4.2238
14	3.2181	2.6775	4.7011
15	3.5651	2.9662	5.2081
16	3.9337	3.2729	5.7466
17	4.3251	3.5985	6.3184
18	4.7407	3.9443	6.9255
19	5.1820	4.3115	7.5702
20	5.6506	4.7014	8.2547
21	6.1481	5.1153	8.9815
22	6.6762	5.5547	9.7530
23	7.2368	6.0211	10.5720
24	7.8317	6.5161	11.4410
25	8.4627	7.0410	12.3627

**PROPOSED FHCF 2015 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	0.2201	0.1832	0.3216
2	0.3726	0.3100	0.5443
3	0.5241	0.4361	0.7657
4	0.6877	0.5722	1.0046
5	0.8637	0.7186	1.2618
6	1.0527	0.8758	1.5378
7	1.2550	1.0442	1.8334
8	1.4712	1.2241	2.1492
9	1.7019	1.4160	2.4863
10	1.9478	1.6206	2.8455
11	2.2096	1.8384	3.2280
12	2.4881	2.0702	3.6348
13	2.7842	2.3165	4.0673
14	3.0988	2.5782	4.5269
15	3.4330	2.8563	5.0151
16	3.7879	3.1516	5.5336
17	4.1648	3.4652	6.0842
18	4.5650	3.7982	6.6688
19	4.9900	4.1517	7.2896
20	5.4412	4.5271	7.9488
21	5.9202	4.9257	8.6486
22	6.4288	5.3488	9.3916
23	6.9687	5.7980	10.1802
24	7.5415	6.2746	11.0170
25	8.1491	6.7801	11.9046



**PROPOSED FHCF 2015 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	0.2123	0.1766	0.3102
2	0.3593	0.2990	0.5249
3	0.5054	0.4205	0.7384
4	0.6632	0.5518	0.9688
5	0.8330	0.6930	1.2169
6	1.0152	0.8446	1.4830
7	1.2103	1.0070	1.7681
8	1.4188	1.1805	2.0727
9	1.6413	1.3656	2.3977
10	1.8785	1.5629	2.7442
11	2.1309	1.7730	3.1130
12	2.3995	1.9964	3.5053
13	2.6850	2.2340	3.9224
14	2.9884	2.4864	4.3657
15	3.3107	2.7546	4.8365
16	3.6530	3.0393	5.3365
17	4.0165	3.3418	5.8675
18	4.4024	3.6629	6.4313
19	4.8123	4.0038	7.0300
20	5.2474	4.3659	7.6657
21	5.7094	4.7503	8.3406
22	6.1998	5.1583	9.0571
23	6.7205	5.5915	9.8176
24	7.2729	6.0511	10.6246
25	7.8588	6.5386	11.4806

**PROPOSED FHCF 2015 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	0.2965	0.2467	0.4331
2	0.5018	0.4175	0.7331
3	0.7058	0.5873	1.0311
4	0.9261	0.7705	1.3529
5	1.1632	0.9678	1.6993
6	1.4176	1.1795	2.0710
7	1.6901	1.4062	2.4690
8	1.9813	1.6485	2.8944
9	2.2920	1.9070	3.3483
10	2.6232	2.1825	3.8321
11	2.9757	2.4759	4.3471
12	3.3508	2.7879	4.8950
13	3.7495	3.1196	5.4775
14	4.1732	3.4721	6.0964
15	4.6232	3.8466	6.7539
16	5.1012	4.2443	7.4521
17	5.6088	4.6666	8.1936
18	6.1478	5.1150	8.9810
19	6.7200	5.5912	9.8170
20	7.3277	6.0967	10.7047
21	7.9728	6.6335	11.6471
22	8.6577	7.2033	12.6477
23	9.3847	7.8082	13.7097
24	10.1562	8.4501	14.8367
25	10.9744	9.1308	16.0320

**PROPOSED FHCF 2015 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	0.2814	0.2341	0.4111
2	0.4763	0.3963	0.6957
3	0.6699	0.5574	0.9786
4	0.8790	0.7313	1.2841
5	1.1040	0.9185	1.6128
6	1.3455	1.1195	1.9656
7	1.6041	1.3346	2.3433
8	1.8805	1.5646	2.7471
9	2.1754	1.8099	3.1779
10	2.4897	2.0714	3.6371
11	2.8243	2.3498	4.1259
12	3.1803	2.6460	4.6459
13	3.5587	2.9609	5.1987
14	3.9608	3.2954	5.7861
15	4.3879	3.6508	6.4101
16	4.8416	4.0283	7.0729
17	5.3233	4.4291	7.7766
18	5.8349	4.8547	8.5239
19	6.3780	5.3066	9.3174
20	6.9547	5.7864	10.1599
21	7.5671	6.2959	11.0544
22	8.2171	6.8367	12.0040
23	8.9071	7.4108	13.0120
24	9.6393	8.0200	14.0816
25	10.4159	8.6661	15.2161

**PROPOSED FHCF 2015 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	0.2701	0.2247	0.3946
2	0.4572	0.3804	0.6679
3	0.6431	0.5351	0.9395
4	0.8438	0.7020	1.2327
5	1.0598	0.8818	1.5482
6	1.2916	1.0746	1.8869
7	1.5399	1.2812	2.2495
8	1.8052	1.5019	2.6371
9	2.0883	1.7375	3.0507
10	2.3900	1.9885	3.4914
11	2.7112	2.2557	3.9607
12	3.0529	2.5400	4.4598
13	3.4162	2.8423	4.9905
14	3.8022	3.1635	5.5544
15	4.2122	3.5046	6.1535
16	4.6477	3.8670	6.7896
17	5.1102	4.2517	7.4652
18	5.6012	4.6603	8.1826
19	6.1226	5.0941	8.9443
20	6.6763	5.5547	9.7530
21	7.2641	6.0438	10.6117
22	7.8881	6.5630	11.5233
23	8.5504	7.1141	12.4910
24	9.2533	7.6989	13.5177
25	9.9988	8.3191	14.6068

**PROPOSED FHCF 2015 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	0.2519	0.2096	0.3680
2	0.4264	0.3548	0.6229
3	0.5998	0.4990	0.8762
4	0.7870	0.6548	1.1496
5	0.9884	0.8224	1.4439
6	1.2046	1.0023	1.7598
7	1.4362	1.1949	2.0980
8	1.6836	1.4008	2.4595
9	1.9476	1.6205	2.8452
10	2.2290	1.8546	3.2563
11	2.5286	2.1038	3.6939
12	2.8473	2.3690	4.1595
13	3.1861	2.6509	4.6544
14	3.5461	2.9504	5.1804
15	3.9286	3.2686	5.7391
16	4.3347	3.6065	6.3324
17	4.7660	3.9654	6.9625
18	5.2240	4.3464	7.6315
19	5.7103	4.7510	8.3419
20	6.2267	5.1806	9.0962
21	6.7749	5.6368	9.8971
22	7.3569	6.1210	10.7473
23	7.9746	6.6350	11.6498
24	8.6302	7.1804	12.6074
25	9.3254	7.7589	13.6231

**PROPOSED FHCF 2015 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	0.2719	0.2262	0.3972
2	0.4601	0.3828	0.6722
3	0.6472	0.5385	0.9455
4	0.8492	0.7066	1.2406
5	1.0666	0.8874	1.5582
6	1.2999	1.0816	1.8990
7	1.5498	1.2894	2.2640
8	1.8168	1.5116	2.6541
9	2.1017	1.7487	3.0703
10	2.4054	2.0013	3.5139
11	2.7287	2.2703	3.9862
12	3.0726	2.5564	4.4886
13	3.4382	2.8606	5.0227
14	3.8267	3.1839	5.5903
15	4.2394	3.5272	6.1932
16	4.6777	3.8919	6.8334
17	5.1431	4.2792	7.5134
18	5.6374	4.6904	8.2354
19	6.1621	5.1270	9.0020
20	6.7193	5.5906	9.8160
21	7.3109	6.0828	10.6802
22	7.9390	6.6053	11.5977
23	8.6056	7.1600	12.5715
24	9.3130	7.7485	13.6049
25	10.0633	8.3728	14.7010

**PROPOSED FHCF 2015 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	0.2546	0.2118	0.3719
2	0.4309	0.3585	0.6295
3	0.6061	0.5043	0.8855
4	0.7953	0.6617	1.1618
5	0.9989	0.8311	1.4592
6	1.2174	1.0129	1.7784
7	1.4513	1.2075	2.1202
8	1.7014	1.4156	2.4855
9	1.9682	1.6376	2.8753
10	2.2526	1.8742	3.2908
11	2.5554	2.1261	3.7330
12	2.8774	2.3941	4.2035
13	3.2198	2.6789	4.7037
14	3.5837	2.9816	5.2352
15	3.9701	3.3032	5.7998
16	4.3806	3.6447	6.3994
17	4.8165	4.0074	7.0362
18	5.2793	4.3924	7.7123
19	5.7707	4.8013	8.4302
20	6.2925	5.2355	9.1925
21	6.8466	5.6964	10.0018
22	7.4347	6.1858	10.8610
23	8.0590	6.7052	11.7730
24	8.7215	7.2564	12.7408
25	9.4241	7.8410	13.7673

**PROPOSED FHCF 2015 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	0.2402	0.1998	0.3509
2	0.4065	0.3382	0.5939
3	0.5718	0.4758	0.8354
4	0.7503	0.6243	1.0961
5	0.9424	0.7841	1.3767
6	1.1485	0.9556	1.6778
7	1.3692	1.1392	2.0002
8	1.6051	1.3355	2.3449
9	1.8569	1.5449	2.7126
10	2.1252	1.7682	3.1046
11	2.4108	2.0058	3.5218
12	2.7146	2.2586	3.9657
13	3.0376	2.5274	4.4376
14	3.3809	2.8129	4.9390
15	3.7455	3.1163	5.4716
16	4.1327	3.4385	6.0373
17	4.5439	3.7806	6.6380
18	4.9806	4.1439	7.2759
19	5.4442	4.5297	7.9532
20	5.9365	4.9392	8.6724
21	6.4592	5.3741	9.4359
22	7.0140	5.8358	10.2465
23	7.6030	6.3258	11.1069
24	8.2280	6.8458	12.0199
25	8.8909	7.3973	12.9883



**PROPOSED FHCF 2015 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	0.2273	0.1891	0.3320
2	0.3846	0.3200	0.5619
3	0.5410	0.4501	0.7904
4	0.7099	0.5906	1.0371
5	0.8916	0.7418	1.3025
6	1.0867	0.9041	1.5874
7	1.2955	1.0779	1.8925
8	1.5187	1.2636	2.2186
9	1.7569	1.4618	2.5666
10	2.0107	1.6730	2.9374
11	2.2810	1.8978	3.3322
12	2.5685	2.1370	3.7521
13	2.8741	2.3913	4.1986
14	3.1988	2.6615	4.6730
15	3.5438	2.9485	5.1770
16	3.9102	3.2533	5.7122
17	4.2993	3.5771	6.2806
18	4.7124	3.9208	6.8841
19	5.1511	4.2858	7.5250
20	5.6168	4.6733	8.2054
21	6.1114	5.0847	8.9278
22	6.6364	5.5215	9.6948
23	7.1936	5.9852	10.5089
24	7.7850	6.4772	11.3727
25	8.4122	6.9990	12.2889

**PROPOSED FHCF 2015 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	0.2156	0.1794	0.3149
2	0.3649	0.3036	0.5330
3	0.5132	0.4270	0.7498
4	0.6734	0.5603	0.9838
5	0.8458	0.7037	1.2356
6	1.0308	0.8577	1.5059
7	1.2289	1.0225	1.7953
8	1.4407	1.1987	2.1046
9	1.6666	1.3867	2.4347
10	1.9074	1.5870	2.7865
11	2.1638	1.8003	3.1610
12	2.4365	2.0272	3.5594
13	2.7264	2.2684	3.9829
14	3.0345	2.5247	4.4330
15	3.3618	2.7970	4.9110
16	3.7093	3.0862	5.4188
17	4.0784	3.3933	5.9580
18	4.4703	3.7194	6.5305
19	4.8864	4.0656	7.1384
20	5.3283	4.4332	7.7839
21	5.7974	4.8235	8.4692
22	6.2954	5.2379	9.1967
23	6.8241	5.6777	9.9690
24	7.3850	6.1444	10.7884
25	7.9800	6.6394	11.6576

**PROPOSED FHCF 2015 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	0.2065	0.1718	0.3017
2	0.3495	0.2908	0.5106
3	0.4916	0.4090	0.7182
4	0.6450	0.5367	0.9423
5	0.8102	0.6741	1.1835
6	0.9874	0.8215	1.4424
7	1.1771	0.9794	1.7196
8	1.3800	1.1481	2.0159
9	1.5964	1.3282	2.3321
10	1.8270	1.5201	2.6690
11	2.0726	1.7244	3.0278
12	2.3338	1.9418	3.4094
13	2.6115	2.1728	3.8150
14	2.9066	2.4183	4.2461
15	3.2201	2.6791	4.7041
16	3.5530	2.9561	5.1904
17	3.9065	3.2503	5.7068
18	4.2819	3.5626	6.2552
19	4.6805	3.8942	6.8375
20	5.1037	4.2463	7.4558
21	5.5531	4.6202	8.1122
22	6.0301	5.0171	8.8091
23	6.5364	5.4384	9.5488
24	7.0738	5.8854	10.3337
25	7.6436	6.3596	11.1662

**PROPOSED FHCF 2015 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	0.1982	0.1649	0.2895
2	0.3354	0.2791	0.4900
3	0.4718	0.3925	0.6892
4	0.6190	0.5151	0.9043
5	0.7775	0.6469	1.1358
6	0.9476	0.7884	1.3843
7	1.1297	0.9399	1.6503
8	1.3243	1.1019	1.9347
9	1.5320	1.2747	2.2381
10	1.7534	1.4588	2.5614
11	1.9891	1.6549	2.9057
12	2.2397	1.8635	3.2719
13	2.5062	2.0852	3.6613
14	2.7894	2.3208	4.0750
15	3.0903	2.5711	4.5144
16	3.4098	2.8370	4.9812
17	3.7490	3.1192	5.4768
18	4.1093	3.4190	6.0031
19	4.4918	3.7372	6.5619
20	4.8980	4.0752	7.1552
21	5.3292	4.4340	7.7852
22	5.7870	4.8149	8.4540
23	6.2730	5.2192	9.1639
24	6.7886	5.6482	9.9172
25	7.3355	6.1032	10.7161

**PROPOSED FHCF 2015 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	0.1905	0.1585	0.2783
2	0.3225	0.2683	0.4711
3	0.4536	0.3774	0.6626
4	0.5951	0.4952	0.8694
5	0.7475	0.6219	1.0920
6	0.9110	0.7580	1.3308
7	1.0861	0.9036	1.5866
8	1.2732	1.0593	1.8600
9	1.4729	1.2254	2.1517
10	1.6857	1.4025	2.4625
11	1.9122	1.5910	2.7935
12	2.1532	1.7915	3.1456
13	2.4095	2.0047	3.5199
14	2.6817	2.2312	3.9176
15	2.9709	2.4718	4.3401
16	3.2781	2.7274	4.7888
17	3.6043	2.9988	5.2653
18	3.9506	3.2869	5.7713
19	4.3184	3.5929	6.3085
20	4.7088	3.9178	6.8789
21	5.1234	4.2627	7.4845
22	5.5635	4.6289	8.1275
23	6.0307	5.0176	8.8100
24	6.5264	5.4301	9.5342
25	7.0522	5.8675	10.3023

**PROPOSED FHCF 2015 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	0.1835	0.1526	0.2680
2	0.3105	0.2583	0.4536
3	0.4368	0.3634	0.6380
4	0.5731	0.4768	0.8372
5	0.7198	0.5989	1.0515
6	0.8772	0.7299	1.2815
7	1.0458	0.8701	1.5278
8	1.2260	1.0201	1.7910
9	1.4183	1.1800	2.0719
10	1.6232	1.3505	2.3713
11	1.8414	1.5320	2.6900
12	2.0734	1.7251	3.0290
13	2.3202	1.9304	3.3894
14	2.5823	2.1485	3.7724
15	2.8608	2.3802	4.1792
16	3.1566	2.6263	4.6113
17	3.4707	2.8876	5.0702
18	3.8042	3.1651	5.5574
19	4.1583	3.4598	6.0747
20	4.5343	3.7726	6.6240
21	4.9335	4.1048	7.2072
22	5.3573	4.4574	7.8263
23	5.8072	4.8317	8.4835
24	6.2846	5.2288	9.1808
25	6.7909	5.6501	9.9205

**PROPOSED FHCF 2015 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	0.1769	0.1472	0.2585
2	0.2994	0.2491	0.4375
3	0.4212	0.3504	0.6153
4	0.5527	0.4598	0.8074
5	0.6941	0.5775	1.0140
6	0.8460	0.7039	1.2359
7	1.0086	0.8391	1.4734
8	1.1823	0.9837	1.7272
9	1.3678	1.1380	1.9981
10	1.5654	1.3024	2.2868
11	1.7758	1.4775	2.5942
12	1.9996	1.6637	2.9211
13	2.2375	1.8616	3.2687
14	2.4904	2.0720	3.6380
15	2.7589	2.2955	4.0304
16	3.0442	2.5328	4.4471
17	3.3471	2.7848	4.8896
18	3.6687	3.0524	5.3594
19	4.0102	3.3365	5.8583
20	4.3728	3.6382	6.3880
21	4.7578	3.9586	6.9505
22	5.1665	4.2986	7.5476
23	5.6004	4.6596	8.1813
24	6.0607	5.0426	8.8538
25	6.5490	5.4489	9.5672

**PROPOSED FHCF 2015 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	0.1779	0.1480	0.2599
2	0.3011	0.2505	0.4398
3	0.4235	0.3524	0.6187
4	0.5557	0.4623	0.8118
5	0.6979	0.5807	1.0196
6	0.8506	0.7077	1.2426
7	1.0141	0.8437	1.4814
8	1.1888	0.9891	1.7366
9	1.3752	1.1442	2.0090
10	1.5739	1.3095	2.2993
11	1.7854	1.4855	2.6083
12	2.0105	1.6727	2.9370
13	2.2497	1.8718	3.2865
14	2.5039	2.0833	3.6578
15	2.7739	2.3079	4.0523
16	3.0607	2.5466	4.4713
17	3.3653	2.7999	4.9162
18	3.6887	3.0690	5.3886
19	4.0320	3.3547	5.8902
20	4.3966	3.6580	6.4228
21	4.7837	3.9801	6.9883
22	5.1946	4.3220	7.5886
23	5.6308	4.6849	8.2258
24	6.0937	5.0700	8.9020
25	6.5846	5.4785	9.6192



**PROPOSED FHCF 2015 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	0.1688	0.1405	0.2466
2	0.2858	0.2378	0.4174
3	0.4019	0.3344	0.5872
4	0.5274	0.4388	0.7704
5	0.6624	0.5511	0.9677
6	0.8073	0.6717	1.1793
7	0.9625	0.8008	1.4060
8	1.1283	0.9387	1.6482
9	1.3052	1.0860	1.9067
10	1.4938	1.2429	2.1822
11	1.6946	1.4099	2.4755
12	1.9082	1.5876	2.7875
13	2.1352	1.7765	3.1192
14	2.3765	1.9773	3.4717
15	2.6328	2.1905	3.8461
16	2.9050	2.4170	4.2437
17	3.1940	2.6574	4.6660
18	3.5009	2.9128	5.1143
19	3.8268	3.1840	5.5904
20	4.1728	3.4719	6.0959
21	4.5402	3.7775	6.6326
22	4.9303	4.1020	7.2024
23	5.3443	4.4465	7.8072
24	5.7836	4.8120	8.4490
25	6.2495	5.1997	9.1296

**PROPOSED FHCF 2015 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	0.1621	0.1348	0.2368
2	0.2743	0.2282	0.4007
3	0.3859	0.3210	0.5637
4	0.5063	0.4212	0.7396
5	0.6359	0.5291	0.9289
6	0.7750	0.6448	1.1321
7	0.9239	0.7687	1.3497
8	1.0831	0.9011	1.5822
9	1.2530	1.0425	1.8304
10	1.4340	1.1931	2.0948
11	1.6267	1.3534	2.3764
12	1.8317	1.5240	2.6759
13	2.0497	1.7054	2.9943
14	2.2813	1.8981	3.3327
15	2.5273	2.1028	3.6921
16	2.7886	2.3202	4.0738
17	3.0661	2.5510	4.4791
18	3.3607	2.7962	4.9096
19	3.6736	3.0565	5.3666
20	4.0058	3.3328	5.8518
21	4.3584	3.6263	6.3670
22	4.7328	3.9378	6.9140
23	5.1303	4.2684	7.4946
24	5.5520	4.6193	8.1106
25	5.9993	4.9915	8.7641

**PROPOSED FHCF 2015 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	0.1512	0.1258	0.2208
2	0.2558	0.2129	0.3737
3	0.3599	0.2994	0.5257
4	0.4722	0.3929	0.6898
5	0.5931	0.4934	0.8664
6	0.7228	0.6014	1.0559
7	0.8617	0.7169	1.2588
8	1.0102	0.8405	1.4757
9	1.1686	0.9723	1.7071
10	1.3374	1.1127	1.9538
11	1.5172	1.2623	2.2164
12	1.7084	1.4214	2.4957
13	1.9117	1.5905	2.7927
14	2.1277	1.7703	3.1082
15	2.3571	1.9612	3.4434
16	2.6008	2.1639	3.7994
17	2.8596	2.3792	4.1775
18	3.1344	2.6079	4.5789
19	3.4262	2.8506	5.0052
20	3.7360	3.1084	5.4577
21	4.0649	3.3821	5.9383
22	4.4141	3.6726	6.4484
23	4.7848	3.9810	6.9899
24	5.1781	4.3082	7.5644
25	5.5953	4.6553	8.1739

**PROPOSED FHCF 2015 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	0.1631	0.1357	0.2383
2	0.2761	0.2297	0.4033
3	0.3883	0.3231	0.5673
4	0.5095	0.4239	0.7444
5	0.6400	0.5325	0.9349
6	0.7800	0.6489	1.1394
7	0.9299	0.7737	1.3584
8	1.0901	0.9070	1.5925
9	1.2610	1.0492	1.8422
10	1.4432	1.2008	2.1084
11	1.6372	1.3622	2.3917
12	1.8436	1.5339	2.6932
13	2.0629	1.7164	3.0136
14	2.2960	1.9103	3.3542
15	2.5436	2.1163	3.7159
16	2.8066	2.3351	4.1001
17	3.0859	2.5675	4.5080
18	3.3824	2.8142	4.9412
19	3.6973	3.0762	5.4012
20	4.0316	3.3543	5.8896
21	4.3865	3.6497	6.4081
22	4.7634	3.9632	6.9586
23	5.1634	4.2960	7.5429
24	5.5878	4.6491	8.1630
25	6.0380	5.0237	8.8206

**PROPOSED FHCF 2015 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	0.1528	0.1271	0.2232
2	0.2585	0.2151	0.3777
3	0.3637	0.3026	0.5313
4	0.4772	0.3970	0.6971
5	0.5993	0.4986	0.8755
6	0.7304	0.6077	1.0670
7	0.8708	0.7245	1.2721
8	1.0208	0.8494	1.4913
9	1.1809	0.9826	1.7252
10	1.3516	1.1245	1.9745
11	1.5332	1.2757	2.2398
12	1.7265	1.4364	2.5221
13	1.9319	1.6074	2.8222
14	2.1502	1.7890	3.1411
15	2.3821	1.9819	3.4799
16	2.6284	2.1868	3.8397
17	2.8899	2.4044	4.2217
18	3.1676	2.6355	4.6274
19	3.4624	2.8808	5.0581
20	3.7755	3.1413	5.5155
21	4.1079	3.4178	6.0011
22	4.4608	3.7115	6.5166
23	4.8354	4.0231	7.0638
24	5.2329	4.3538	7.6445
25	5.6545	4.7046	8.2604

**PROPOSED FHCF 2015 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	0.1441	0.1199	0.2105
2	0.2439	0.2029	0.3563
3	0.3431	0.2855	0.5012
4	0.4502	0.3746	0.6576
5	0.5654	0.4704	0.8260
6	0.6891	0.5733	1.0067
7	0.8215	0.6835	1.2001
8	0.9631	0.8013	1.4069
9	1.1141	0.9270	1.6276
10	1.2751	1.0609	1.8627
11	1.4465	1.2035	2.1131
12	1.6288	1.3552	2.3794
13	1.8226	1.5164	2.6625
14	2.0285	1.6878	2.9634
15	2.2473	1.8698	3.2830
16	2.4796	2.0631	3.6224
17	2.7264	2.2684	3.9828
18	2.9884	2.4863	4.3656
19	3.2665	2.7178	4.7719
20	3.5619	2.9635	5.2034
21	3.8755	3.2245	5.6615
22	4.2084	3.5015	6.1479
23	4.5618	3.7955	6.6641
24	4.9368	4.1075	7.2119
25	5.3345	4.4384	7.7930

**PROPOSED FHCF 2015 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	0.1364	0.1134	0.1992
2	0.2308	0.1920	0.3371
3	0.3246	0.2701	0.4742
4	0.4259	0.3544	0.6222
5	0.5350	0.4451	0.7815
6	0.6520	0.5425	0.9525
7	0.7773	0.6467	1.1355
8	0.9112	0.7582	1.3312
9	1.0541	0.8771	1.5399
10	1.2064	1.0038	1.7624
11	1.3686	1.1387	1.9993
12	1.5411	1.2822	2.2513
13	1.7244	1.4348	2.5192
14	1.9193	1.5969	2.8038
15	2.1263	1.7691	3.1062
16	2.3461	1.9520	3.4273
17	2.5796	2.1462	3.7684
18	2.8274	2.3525	4.1305
19	3.0906	2.5715	4.5150
20	3.3701	2.8040	4.9232
21	3.6668	3.0508	5.3567
22	3.9818	3.3129	5.8169
23	4.3162	3.5911	6.3053
24	4.6710	3.8863	6.8236
25	5.0473	4.1994	7.3734

**PROPOSED FHCF 2015 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	0.1293	0.1076	0.1890
2	0.2189	0.1822	0.3198
3	0.3079	0.2562	0.4499
4	0.4041	0.3362	0.5903
5	0.5075	0.4222	0.7414
6	0.6185	0.5146	0.9035
7	0.7374	0.6135	1.0772
8	0.8644	0.7192	1.2628
9	1.0000	0.8320	1.4608
10	1.1445	0.9522	1.6719
11	1.2983	1.0802	1.8966
12	1.4619	1.2163	2.1356
13	1.6359	1.3611	2.3897
14	1.8207	1.5148	2.6598
15	2.0171	1.6782	2.9466
16	2.2256	1.8517	3.2513
17	2.4470	2.0360	3.5748
18	2.6822	2.2316	3.9183
19	2.9319	2.4393	4.2830
20	3.1970	2.6599	4.6703
21	3.4784	2.8941	5.0815
22	3.7773	3.1427	5.5180
23	4.0944	3.4066	5.9814
24	4.4310	3.6867	6.4731
25	4.7880	3.9837	6.9946



**PROPOSED FHCF 2015 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	0.1239	0.1031	0.1810
2	0.2097	0.1745	0.3063
3	0.2950	0.2454	0.4309
4	0.3870	0.3220	0.5654
5	0.4861	0.4044	0.7101
6	0.5924	0.4929	0.8655
7	0.7063	0.5876	1.0318
8	0.8280	0.6889	1.2096
9	0.9578	0.7969	1.3993
10	1.0962	0.9121	1.6014
11	1.2436	1.0347	1.8167
12	1.4003	1.1651	2.0456
13	1.5669	1.3037	2.2890
14	1.7440	1.4510	2.5477
15	1.9320	1.6075	2.8224
16	2.1318	1.7737	3.1142
17	2.3439	1.9502	3.4241
18	2.5691	2.1376	3.7531
19	2.8083	2.3365	4.1025
20	3.0622	2.5478	4.4735
21	3.3318	2.7721	4.8673
22	3.6181	3.0103	5.2855
23	3.9219	3.2630	5.7293
24	4.2443	3.5313	6.2002
25	4.5862	3.8158	6.6997

**PROPOSED FHCF 2015 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	0.1189	0.0989	0.1737
2	0.2012	0.1674	0.2940
3	0.2831	0.2355	0.4135
4	0.3714	0.3090	0.5426
5	0.4665	0.3881	0.6815
6	0.5686	0.4730	0.8306
7	0.6778	0.5640	0.9902
8	0.7946	0.6611	1.1608
9	0.9192	0.7648	1.3429
10	1.0520	0.8753	1.5369
11	1.1934	0.9929	1.7434
12	1.3438	1.1181	1.9632
13	1.5037	1.2511	2.1968
14	1.6737	1.3925	2.4450
15	1.8542	1.5427	2.7087
16	2.0459	1.7022	2.9887
17	2.2494	1.8715	3.2861
18	2.4656	2.0514	3.6019
19	2.6951	2.2423	3.9371
20	2.9388	2.4451	4.2931
21	3.1975	2.6604	4.6711
22	3.4722	2.8889	5.0724
23	3.7638	3.1315	5.4983
24	4.0732	3.3889	5.9503
25	4.4013	3.6619	6.4297

**PROPOSED FHCF 2015 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	0.1143	0.0951	0.1670
2	0.1935	0.1610	0.2826
3	0.2721	0.2264	0.3976
4	0.3571	0.2971	0.5216
5	0.4485	0.3731	0.6552
6	0.5466	0.4548	0.7985
7	0.6516	0.5422	0.9520
8	0.7639	0.6356	1.1160
9	0.8837	0.7353	1.2910
10	1.0114	0.8415	1.4775
11	1.1473	0.9546	1.6761
12	1.2919	1.0749	1.8873
13	1.4457	1.2028	2.1119
14	1.6090	1.3387	2.3506
15	1.7826	1.4831	2.6041
16	1.9669	1.6364	2.8733
17	2.1626	1.7993	3.1592
18	2.3704	1.9722	3.4628
19	2.5910	2.1558	3.7851
20	2.8253	2.3507	4.1273
21	3.0740	2.5576	4.4907
22	3.3381	2.7774	4.8765
23	3.6184	3.0106	5.2860
24	3.9159	3.2580	5.7205
25	4.2313	3.5205	6.1814

**PROPOSED FHCF 2015 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	0.1101	0.0916	0.1608
2	0.1863	0.1550	0.2722
3	0.2621	0.2180	0.3828
4	0.3438	0.2861	0.5023
5	0.4319	0.3593	0.6309
6	0.5263	0.4379	0.7689
7	0.6275	0.5221	0.9167
8	0.7356	0.6120	1.0746
9	0.8510	0.7080	1.2431
10	0.9739	0.8103	1.4228
11	1.1048	0.9192	1.6140
12	1.2441	1.0351	1.8174
13	1.3921	1.1582	2.0337
14	1.5494	1.2891	2.2634
15	1.7165	1.4281	2.5075
16	1.8940	1.5758	2.7668
17	2.0824	1.7326	3.0421
18	2.2825	1.8991	3.3344
19	2.4950	2.0759	3.6448
20	2.7206	2.2636	3.9744
21	2.9601	2.4629	4.3243
22	3.2144	2.6744	4.6958
23	3.4843	2.8990	5.0901
24	3.7707	3.1373	5.5085
25	4.0745	3.3901	5.9523

**PROPOSED FHCF 2015 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	0.1062	0.0883	0.1551
2	0.1797	0.1495	0.2625
3	0.2527	0.2103	0.3692
4	0.3316	0.2759	0.4844
5	0.4165	0.3465	0.6084
6	0.5076	0.4223	0.7415
7	0.6051	0.5035	0.8840
8	0.7094	0.5902	1.0363
9	0.8207	0.6828	1.1989
10	0.9392	0.7815	1.3721
11	1.0655	0.8865	1.5565
12	1.1998	0.9982	1.7527
13	1.3425	1.1170	1.9612
14	1.4942	1.2432	2.1828
15	1.6554	1.3773	2.4182
16	1.8265	1.5197	2.6683
17	2.0082	1.6709	2.9337
18	2.2012	1.8314	3.2157
19	2.4061	2.0019	3.5150
20	2.6237	2.1829	3.8328
21	2.8547	2.3751	4.1703
22	3.0999	2.5792	4.5285
23	3.3602	2.7957	4.9088
24	3.6364	3.0256	5.3123
25	3.9294	3.2693	5.7403

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$0

PROPOSED

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	0.0812	0.0731	0.0572	0.0397	0.0345	0.0216	0.0547
2	0.1374	0.1238	0.0968	0.0672	0.0584	0.0365	0.0926
3	0.1933	0.1741	0.1362	0.0945	0.0821	0.0513	0.1302
4	0.2537	0.2284	0.1787	0.1240	0.1078	0.0673	0.1709
5	0.3186	0.2869	0.2244	0.1558	0.1354	0.0846	0.2146
6	0.3883	0.3497	0.2735	0.1899	0.1650	0.1031	0.2616
7	0.4629	0.4169	0.3261	0.2264	0.1967	0.1229	0.3118
8	0.5427	0.4887	0.3822	0.2654	0.2306	0.1441	0.3655
9	0.6278	0.5653	0.4422	0.3070	0.2667	0.1667	0.4229
10	0.7185	0.6470	0.5061	0.3513	0.3053	0.1907	0.4840
11	0.8150	0.7340	0.5741	0.3986	0.3463	0.2164	0.5490
12	0.9177	0.8265	0.6464	0.4488	0.3899	0.2437	0.6182
13	1.0270	0.9248	0.7233	0.5022	0.4363	0.2726	0.6918
14	1.1430	1.0293	0.8051	0.5589	0.4857	0.3035	0.7699
15	1.2663	1.1403	0.8919	0.6192	0.5380	0.3362	0.8530
16	1.3972	1.2582	0.9841	0.6832	0.5937	0.3709	0.9412
17	1.5362	1.3834	1.0820	0.7512	0.6527	0.4078	1.0348
18	1.6838	1.5163	1.1860	0.8234	0.7154	0.4470	1.1343
19	1.8406	1.6575	1.2964	0.9001	0.7820	0.4887	1.2398
20	2.0070	1.8074	1.4136	0.9814	0.8528	0.5328	1.3519
21	2.1837	1.9665	1.5381	1.0679	0.9278	0.5798	1.4710
22	2.3713	2.1354	1.6702	1.1596	1.0075	0.6296	1.5973
23	2.5704	2.3147	1.8105	1.2570	1.0922	0.6824	1.7315
24	2.7817	2.5050	1.9593	1.3603	1.1819	0.7385	1.8738
25	3.0058	2.7068	2.1172	1.4699	1.2771	0.7980	2.0248

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$500

PROPOSED

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	0.0685	0.0616	0.0482	0.0335	0.0291	0.0182	0.0461
2	0.1159	0.1043	0.0816	0.0567	0.0492	0.0308	0.0780
3	0.1630	0.1468	0.1148	0.0797	0.0692	0.0433	0.1098
4	0.2138	0.1926	0.1506	0.1046	0.0909	0.0568	0.1440
5	0.2686	0.2419	0.1892	0.1313	0.1141	0.0713	0.1809
6	0.3273	0.2948	0.2306	0.1601	0.1391	0.0869	0.2205
7	0.3902	0.3514	0.2749	0.1908	0.1658	0.1036	0.2629
8	0.4575	0.4120	0.3222	0.2237	0.1944	0.1215	0.3082
9	0.5292	0.4766	0.3728	0.2588	0.2249	0.1405	0.3565
10	0.6057	0.5454	0.4266	0.2962	0.2574	0.1608	0.4080
11	0.6871	0.6187	0.4840	0.3360	0.2919	0.1824	0.4628
12	0.7737	0.6967	0.5450	0.3783	0.3287	0.2054	0.5212
13	0.8657	0.7796	0.6098	0.4234	0.3678	0.2298	0.5832
14	0.9636	0.8677	0.6787	0.4712	0.4094	0.2558	0.6491
15	1.0675	0.9613	0.7519	0.5220	0.4536	0.2834	0.7191
16	1.1778	1.0607	0.8296	0.5760	0.5005	0.3127	0.7934
17	1.2950	1.1662	0.9122	0.6333	0.5503	0.3438	0.8724
18	1.4195	1.2783	0.9998	0.6941	0.6031	0.3769	0.9562
19	1.5516	1.3973	1.0929	0.7588	0.6593	0.4119	1.0452
20	1.6919	1.5236	1.1917	0.8274	0.7189	0.4492	1.1397
21	1.8409	1.6578	1.2966	0.9002	0.7822	0.4887	1.2401
22	1.9990	1.8002	1.4080	0.9776	0.8494	0.5307	1.3466
23	2.1669	1.9514	1.5263	1.0596	0.9207	0.5753	1.4597
24	2.3450	2.1118	1.6517	1.1467	0.9964	0.6226	1.5796
25	2.5339	2.2819	1.7848	1.2391	1.0767	0.6727	1.7069

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

PROPOSED

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	0.0627	0.0565	0.0442	0.0307	0.0267	0.0167	0.0423
2	0.1062	0.0956	0.0748	0.0519	0.0451	0.0282	0.0715
3	0.1494	0.1345	0.1052	0.0730	0.0635	0.0397	0.1006
4	0.1960	0.1765	0.1381	0.0958	0.0833	0.0520	0.1320
5	0.2462	0.2217	0.1734	0.1204	0.1046	0.0654	0.1658
6	0.3000	0.2702	0.2113	0.1467	0.1275	0.0797	0.2021
7	0.3577	0.3221	0.2519	0.1749	0.1520	0.0950	0.2409
8	0.4193	0.3776	0.2954	0.2051	0.1782	0.1113	0.2825
9	0.4851	0.4368	0.3417	0.2372	0.2061	0.1288	0.3268
10	0.5552	0.4999	0.3910	0.2715	0.2359	0.1474	0.3740
11	0.6298	0.5671	0.4436	0.3080	0.2676	0.1672	0.4242
12	0.7092	0.6386	0.4995	0.3468	0.3013	0.1883	0.4777
13	0.7935	0.7146	0.5589	0.3880	0.3372	0.2107	0.5345
14	0.8832	0.7954	0.6221	0.4319	0.3753	0.2345	0.5949
15	0.9784	0.8811	0.6892	0.4785	0.4157	0.2598	0.6591
16	1.0796	0.9722	0.7604	0.5279	0.4587	0.2866	0.7272
17	1.1870	1.0690	0.8361	0.5805	0.5044	0.3151	0.7996
18	1.3011	1.1717	0.9164	0.6363	0.5528	0.3454	0.8764
19	1.4222	1.2808	1.0018	0.6955	0.6043	0.3776	0.9580
20	1.5508	1.3966	1.0923	0.7584	0.6589	0.4117	1.0447
21	1.6873	1.5195	1.1885	0.8251	0.7169	0.4480	1.1366
22	1.8323	1.6501	1.2906	0.8960	0.7785	0.4865	1.2343
23	1.9862	1.7886	1.3990	0.9713	0.8439	0.5273	1.3379
24	2.1494	1.9357	1.5140	1.0511	0.9133	0.5707	1.4479
25	2.3226	2.0916	1.6360	1.1358	0.9869	0.6166	1.5645



**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

PROPOSED

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	0.0557	0.0502	0.0392	0.0272	0.0237	0.0148	0.0375
2	0.0943	0.0849	0.0664	0.0461	0.0401	0.0250	0.0635
3	0.1326	0.1195	0.0934	0.0649	0.0564	0.0352	0.0894
4	0.1740	0.1567	0.1226	0.0851	0.0740	0.0462	0.1172
5	0.2186	0.1969	0.1540	0.1069	0.0929	0.0580	0.1473
6	0.2664	0.2399	0.1877	0.1303	0.1132	0.0707	0.1795
7	0.3176	0.2860	0.2237	0.1553	0.1350	0.0843	0.2140
8	0.3723	0.3353	0.2623	0.1821	0.1582	0.0989	0.2508
9	0.4307	0.3879	0.3034	0.2106	0.1830	0.1144	0.2902
10	0.4930	0.4439	0.3472	0.2411	0.2095	0.1309	0.3321
11	0.5592	0.5036	0.3939	0.2735	0.2376	0.1485	0.3767
12	0.6297	0.5671	0.4435	0.3079	0.2676	0.1672	0.4242
13	0.7046	0.6346	0.4963	0.3446	0.2994	0.1871	0.4747
14	0.7843	0.7063	0.5524	0.3835	0.3332	0.2082	0.5283
15	0.8688	0.7824	0.6120	0.4249	0.3692	0.2307	0.5853
16	0.9587	0.8633	0.6752	0.4688	0.4073	0.2545	0.6458
17	1.0540	0.9492	0.7424	0.5154	0.4479	0.2798	0.7100
18	1.1553	1.0404	0.8138	0.5650	0.4909	0.3067	0.7783
19	1.2629	1.1373	0.8895	0.6176	0.5366	0.3353	0.8507
20	1.3771	1.2401	0.9700	0.6734	0.5851	0.3656	0.9276
21	1.4983	1.3493	1.0554	0.7327	0.6366	0.3978	1.0093
22	1.6270	1.4652	1.1460	0.7956	0.6913	0.4320	1.0960
23	1.7637	1.5882	1.2423	0.8625	0.7494	0.4682	1.1880
24	1.9086	1.7188	1.3444	0.9333	0.8110	0.5067	1.2857
25	2.0624	1.8573	1.4527	1.0085	0.8763	0.5476	1.3893

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: Greater Than \$2,500

PROPOSED

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	0.0511	0.0460	0.0360	0.0250	0.0217	0.0136	0.0344
2	0.0865	0.0779	0.0609	0.0423	0.0368	0.0230	0.0583
3	0.1217	0.1096	0.0857	0.0595	0.0517	0.0323	0.0820
4	0.1596	0.1438	0.1125	0.0781	0.0678	0.0424	0.1075
5	0.2005	0.1806	0.1412	0.0981	0.0852	0.0532	0.1351
6	0.2444	0.2201	0.1721	0.1195	0.1038	0.0649	0.1646
7	0.2913	0.2624	0.2052	0.1425	0.1238	0.0773	0.1963
8	0.3415	0.3076	0.2406	0.1670	0.1451	0.0907	0.2301
9	0.3951	0.3558	0.2783	0.1932	0.1679	0.1049	0.2662
10	0.4522	0.4072	0.3185	0.2211	0.1921	0.1201	0.3046
11	0.5130	0.4619	0.3613	0.2508	0.2180	0.1362	0.3455
12	0.5776	0.5202	0.4069	0.2825	0.2454	0.1534	0.3891
13	0.6463	0.5821	0.4553	0.3161	0.2746	0.1716	0.4354
14	0.7194	0.6478	0.5067	0.3518	0.3057	0.1910	0.4846
15	0.7970	0.7177	0.5614	0.3897	0.3386	0.2116	0.5369
16	0.8794	0.7919	0.6194	0.4300	0.3736	0.2335	0.5924
17	0.9669	0.8707	0.6810	0.4728	0.4108	0.2567	0.6513
18	1.0598	0.9544	0.7465	0.5182	0.4503	0.2814	0.7139
19	1.1584	1.0432	0.8160	0.5665	0.4922	0.3076	0.7803
20	1.2632	1.1375	0.8897	0.6177	0.5367	0.3354	0.8509
21	1.3744	1.2377	0.9681	0.6721	0.5840	0.3649	0.9258
22	1.4924	1.3440	1.0512	0.7298	0.6341	0.3962	1.0053
23	1.6178	1.4569	1.1395	0.7911	0.6874	0.4295	1.0898
24	1.7508	1.5766	1.2332	0.8561	0.7439	0.4648	1.1793
25	1.8918	1.7037	1.3325	0.9251	0.8038	0.5023	1.2744

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

PROPOSED

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	0.0709	0.0638	0.0499	0.0347	0.0301	0.0188	0.0478
2	0.1200	0.1081	0.0845	0.0587	0.0510	0.0319	0.0808
3	0.1688	0.1520	0.1189	0.0825	0.0717	0.0448	0.1137
4	0.2215	0.1994	0.1560	0.1083	0.0941	0.0588	0.1492
5	0.2781	0.2505	0.1959	0.1360	0.1182	0.0738	0.1874
6	0.3390	0.3053	0.2388	0.1658	0.1440	0.0900	0.2284
7	0.4041	0.3639	0.2847	0.1976	0.1717	0.1073	0.2722
8	0.4738	0.4267	0.3337	0.2317	0.2013	0.1258	0.3191
9	0.5481	0.4936	0.3860	0.2680	0.2329	0.1455	0.3692
10	0.6273	0.5649	0.4418	0.3067	0.2665	0.1665	0.4225
11	0.7116	0.6408	0.5012	0.3480	0.3023	0.1889	0.4793
12	0.8012	0.7216	0.5644	0.3918	0.3404	0.2127	0.5397
13	0.8966	0.8074	0.6315	0.4384	0.3810	0.2380	0.6040
14	0.9979	0.8986	0.7029	0.4880	0.4240	0.2649	0.6722
15	1.1055	0.9956	0.7787	0.5406	0.4697	0.2935	0.7447
16	1.2198	1.0985	0.8592	0.5965	0.5183	0.3239	0.8217
17	1.3412	1.2078	0.9447	0.6559	0.5699	0.3561	0.9035
18	1.4701	1.3239	1.0355	0.7189	0.6246	0.3903	0.9903
19	1.6069	1.4471	1.1318	0.7858	0.6828	0.4266	1.0824
20	1.7522	1.5779	1.2342	0.8569	0.7445	0.4652	1.1803
21	1.9065	1.7169	1.3429	0.9323	0.8101	0.5062	1.2842
22	2.0703	1.8644	1.4582	1.0124	0.8796	0.5496	1.3946
23	2.2441	2.0209	1.5807	1.0974	0.9535	0.5958	1.5117
24	2.4286	2.1870	1.7106	1.1876	1.0319	0.6448	1.6359
25	2.6242	2.3632	1.8484	1.2833	1.1150	0.6967	1.7677

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0654	0.0589	0.0461	0.0320	0.0278	0.0174	0.0441
2	0.1107	0.0997	0.0780	0.0541	0.0470	0.0294	0.0746
3	0.1557	0.1402	0.1097	0.0761	0.0662	0.0413	0.1049
4	0.2043	0.1840	0.1439	0.0999	0.0868	0.0542	0.1376
5	0.2566	0.2311	0.1807	0.1255	0.1090	0.0681	0.1729
6	0.3127	0.2816	0.2203	0.1529	0.1329	0.0830	0.2107
7	0.3728	0.3358	0.2626	0.1823	0.1584	0.0990	0.2512
8	0.4371	0.3936	0.3079	0.2137	0.1857	0.1160	0.2944
9	0.5056	0.4553	0.3561	0.2473	0.2148	0.1342	0.3406
10	0.5787	0.5211	0.4076	0.2830	0.2459	0.1536	0.3898
11	0.6565	0.5912	0.4624	0.3210	0.2789	0.1743	0.4422
12	0.7392	0.6657	0.5207	0.3615	0.3141	0.1963	0.4979
13	0.8271	0.7449	0.5826	0.4045	0.3515	0.2196	0.5572
14	0.9206	0.8291	0.6484	0.4502	0.3912	0.2444	0.6201
15	1.0199	0.9185	0.7184	0.4987	0.4334	0.2708	0.6870
16	1.1253	1.0134	0.7927	0.5503	0.4782	0.2988	0.7581
17	1.2373	1.1143	0.8715	0.6051	0.5257	0.3285	0.8335
18	1.3562	1.2213	0.9553	0.6632	0.5763	0.3601	0.9136
19	1.4825	1.3350	1.0442	0.7249	0.6299	0.3936	0.9986
20	1.6165	1.4557	1.1386	0.7905	0.6868	0.4292	1.0889
21	1.7588	1.5839	1.2389	0.8601	0.7473	0.4670	1.1848
22	1.9099	1.7200	1.3453	0.9340	0.8115	0.5071	1.2866
23	2.0703	1.8644	1.4582	1.0124	0.8797	0.5496	1.3946
24	2.2405	2.0176	1.5781	1.0956	0.9520	0.5948	1.5092
25	2.4210	2.1802	1.7053	1.1839	1.0287	0.6428	1.6308

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

PROPOSED

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	0.0616	0.0555	0.0434	0.0301	0.0262	0.0164	0.0415
2	0.1043	0.0939	0.0734	0.0510	0.0443	0.0277	0.0702
3	0.1466	0.1321	0.1033	0.0717	0.0623	0.0389	0.0988
4	0.1924	0.1733	0.1355	0.0941	0.0818	0.0511	0.1296
5	0.2417	0.2176	0.1702	0.1182	0.1027	0.0642	0.1628
6	0.2945	0.2652	0.2075	0.1440	0.1251	0.0782	0.1984
7	0.3511	0.3162	0.2473	0.1717	0.1492	0.0932	0.2365
8	0.4116	0.3707	0.2899	0.2013	0.1749	0.1093	0.2773
9	0.4762	0.4288	0.3354	0.2329	0.2023	0.1264	0.3208
10	0.5450	0.4908	0.3839	0.2665	0.2316	0.1447	0.3671
11	0.6182	0.5567	0.4355	0.3023	0.2627	0.1641	0.4165
12	0.6961	0.6269	0.4903	0.3404	0.2958	0.1848	0.4689
13	0.7790	0.7015	0.5487	0.3809	0.3310	0.2068	0.5247
14	0.8670	0.7808	0.6107	0.4240	0.3684	0.2302	0.5840
15	0.9605	0.8650	0.6765	0.4697	0.4081	0.2550	0.6470
16	1.0598	0.9544	0.7465	0.5183	0.4503	0.2814	0.7139
17	1.1653	1.0494	0.8208	0.5698	0.4951	0.3094	0.7849
18	1.2772	1.1502	0.8996	0.6246	0.5427	0.3391	0.8604
19	1.3961	1.2573	0.9834	0.6827	0.5932	0.3707	0.9405
20	1.5224	1.3710	1.0723	0.7445	0.6469	0.4042	1.0255
21	1.6564	1.4917	1.1667	0.8100	0.7038	0.4398	1.1158
22	1.7987	1.6198	1.2669	0.8796	0.7643	0.4775	1.2116
23	1.9497	1.7558	1.3733	0.9535	0.8284	0.5176	1.3134
24	2.1100	1.9002	1.4862	1.0318	0.8965	0.5602	1.4214
25	2.2800	2.0532	1.6060	1.1150	0.9688	0.6053	1.5359

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

PROPOSED

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	0.0582	0.0524	0.0410	0.0285	0.0247	0.0155	0.0392
2	0.0985	0.0887	0.0694	0.0482	0.0419	0.0262	0.0664
3	0.1386	0.1248	0.0976	0.0678	0.0589	0.0368	0.0933
4	0.1818	0.1637	0.1281	0.0889	0.0773	0.0483	0.1225
5	0.2284	0.2057	0.1609	0.1117	0.0970	0.0606	0.1538
6	0.2783	0.2506	0.1960	0.1361	0.1183	0.0739	0.1875
7	0.3318	0.2988	0.2337	0.1623	0.1410	0.0881	0.2235
8	0.3890	0.3503	0.2740	0.1902	0.1653	0.1033	0.2620
9	0.4500	0.4052	0.3170	0.2200	0.1912	0.1195	0.3031
10	0.5150	0.4638	0.3627	0.2518	0.2188	0.1367	0.3469
11	0.5842	0.5261	0.4115	0.2857	0.2482	0.1551	0.3935
12	0.6578	0.5924	0.4634	0.3217	0.2795	0.1747	0.4431
13	0.7361	0.6629	0.5185	0.3600	0.3128	0.1954	0.4959
14	0.8193	0.7378	0.5771	0.4007	0.3481	0.2175	0.5519
15	0.9077	0.8174	0.6393	0.4439	0.3857	0.2410	0.6114
16	1.0015	0.9019	0.7054	0.4897	0.4255	0.2659	0.6746
17	1.1011	0.9916	0.7756	0.5385	0.4679	0.2923	0.7418
18	1.2070	1.0869	0.8501	0.5902	0.5128	0.3204	0.8130
19	1.3193	1.1881	0.9293	0.6452	0.5606	0.3503	0.8887
20	1.4386	1.2955	1.0133	0.7035	0.6113	0.3819	0.9691
21	1.5653	1.4096	1.1025	0.7654	0.6651	0.4156	1.0544
22	1.6997	1.5307	1.1972	0.8312	0.7222	0.4513	1.1450
23	1.8425	1.6592	1.2978	0.9010	0.7829	0.4892	1.2411
24	1.9939	1.7956	1.4044	0.9751	0.8472	0.5294	1.3431
25	2.1546	1.9403	1.5176	1.0536	0.9155	0.5720	1.4514

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

PROPOSED

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	0.0552	0.0497	0.0389	0.0270	0.0234	0.0146	0.0372
2	0.0934	0.0841	0.0658	0.0457	0.0397	0.0248	0.0629
3	0.1313	0.1183	0.0925	0.0642	0.0558	0.0349	0.0885
4	0.1723	0.1552	0.1214	0.0843	0.0732	0.0458	0.1161
5	0.2165	0.1949	0.1525	0.1059	0.0920	0.0575	0.1458
6	0.2638	0.2376	0.1858	0.1290	0.1121	0.0700	0.1777
7	0.3145	0.2832	0.2215	0.1538	0.1336	0.0835	0.2119
8	0.3687	0.3320	0.2597	0.1803	0.1567	0.0979	0.2484
9	0.4265	0.3841	0.3004	0.2086	0.1812	0.1132	0.2873
10	0.4881	0.4396	0.3438	0.2387	0.2074	0.1296	0.3288
11	0.5537	0.4987	0.3900	0.2708	0.2353	0.1470	0.3730
12	0.6235	0.5615	0.4392	0.3049	0.2649	0.1655	0.4200
13	0.6977	0.6283	0.4915	0.3412	0.2965	0.1852	0.4700
14	0.7766	0.6993	0.5470	0.3798	0.3300	0.2062	0.5231
15	0.8603	0.7748	0.6060	0.4207	0.3655	0.2284	0.5795
16	0.9493	0.8549	0.6686	0.4642	0.4033	0.2520	0.6394
17	1.0437	0.9399	0.7352	0.5104	0.4435	0.2771	0.7031
18	1.1440	1.0302	0.8058	0.5594	0.4861	0.3037	0.7706
19	1.2505	1.1261	0.8808	0.6115	0.5313	0.3320	0.8424
20	1.3636	1.2280	0.9605	0.6668	0.5794	0.3620	0.9185
21	1.4836	1.3361	1.0450	0.7255	0.6304	0.3939	0.9994
22	1.6111	1.4509	1.1348	0.7878	0.6845	0.4277	1.0853
23	1.7464	1.5727	1.2301	0.8540	0.7420	0.4636	1.1764
24	1.8899	1.7020	1.3312	0.9242	0.8030	0.5018	1.2731
25	2.0422	1.8391	1.4384	0.9987	0.8677	0.5422	1.3757

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

PROPOSED

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	0.0529	0.0477	0.0373	0.0259	0.0225	0.0141	0.0357
2	0.0896	0.0807	0.0631	0.0438	0.0381	0.0238	0.0604
3	0.1260	0.1135	0.0888	0.0616	0.0535	0.0335	0.0849
4	0.1654	0.1489	0.1165	0.0809	0.0703	0.0439	0.1114
5	0.2077	0.1870	0.1463	0.1016	0.0882	0.0551	0.1399
6	0.2531	0.2279	0.1783	0.1238	0.1075	0.0672	0.1705
7	0.3018	0.2717	0.2125	0.1476	0.1282	0.0801	0.2033
8	0.3537	0.3186	0.2492	0.1730	0.1503	0.0939	0.2383
9	0.4092	0.3685	0.2882	0.2001	0.1739	0.1086	0.2757
10	0.4683	0.4218	0.3299	0.2290	0.1990	0.1243	0.3155
11	0.5313	0.4784	0.3742	0.2598	0.2257	0.1411	0.3579
12	0.5982	0.5387	0.4214	0.2926	0.2542	0.1588	0.4030
13	0.6694	0.6029	0.4715	0.3274	0.2844	0.1777	0.4509
14	0.7451	0.6710	0.5248	0.3644	0.3166	0.1978	0.5019
15	0.8254	0.7433	0.5814	0.4036	0.3507	0.2191	0.5560
16	0.9108	0.8202	0.6415	0.4454	0.3870	0.2418	0.6135
17	1.0014	0.9018	0.7053	0.4897	0.4255	0.2659	0.6746
18	1.0976	0.9885	0.7731	0.5368	0.4664	0.2914	0.7394
19	1.1998	1.0805	0.8451	0.5867	0.5098	0.3185	0.8082
20	1.3083	1.1782	0.9215	0.6398	0.5559	0.3473	0.8813
21	1.4235	1.2819	1.0026	0.6961	0.6048	0.3779	0.9589
22	1.5458	1.3920	1.0888	0.7559	0.6568	0.4104	1.0413
23	1.6756	1.5089	1.1802	0.8194	0.7119	0.4448	1.1287
24	1.8133	1.6329	1.2772	0.8867	0.7705	0.4814	1.2215
25	1.9594	1.7645	1.3801	0.9582	0.8325	0.5202	1.3199



**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

PROPOSED

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	0.0509	0.0458	0.0358	0.0249	0.0216	0.0135	0.0343
2	0.0861	0.0775	0.0606	0.0421	0.0366	0.0229	0.0580
3	0.1211	0.1091	0.0853	0.0592	0.0515	0.0322	0.0816
4	0.1589	0.1431	0.1119	0.0777	0.0675	0.0422	0.1070
5	0.1996	0.1797	0.1406	0.0976	0.0848	0.0530	0.1344
6	0.2432	0.2191	0.1713	0.1189	0.1034	0.0646	0.1639
7	0.2900	0.2611	0.2043	0.1418	0.1232	0.0770	0.1953
8	0.3400	0.3061	0.2395	0.1662	0.1444	0.0903	0.2290
9	0.3933	0.3542	0.2770	0.1923	0.1671	0.1044	0.2649
10	0.4501	0.4053	0.3170	0.2201	0.1912	0.1195	0.3032
11	0.5106	0.4598	0.3596	0.2497	0.2169	0.1356	0.3439
12	0.5749	0.5178	0.4050	0.2812	0.2443	0.1526	0.3873
13	0.6433	0.5794	0.4532	0.3146	0.2734	0.1708	0.4334
14	0.7160	0.6448	0.5044	0.3502	0.3042	0.1901	0.4823
15	0.7933	0.7144	0.5587	0.3879	0.3371	0.2106	0.5344
16	0.8753	0.7882	0.6165	0.4280	0.3719	0.2324	0.5896
17	0.9624	0.8667	0.6779	0.4706	0.4089	0.2555	0.6483
18	1.0548	0.9499	0.7430	0.5158	0.4482	0.2801	0.7106
19	1.1530	1.0384	0.8122	0.5639	0.4899	0.3061	0.7767
20	1.2573	1.1323	0.8856	0.6148	0.5342	0.3338	0.8469
21	1.3680	1.2319	0.9636	0.6690	0.5813	0.3632	0.9215
22	1.4855	1.3378	1.0463	0.7264	0.6312	0.3944	1.0007
23	1.6103	1.4501	1.1342	0.7874	0.6842	0.4275	1.0847
24	1.7426	1.5693	1.2274	0.8522	0.7404	0.4627	1.1739
25	1.8830	1.6957	1.3263	0.9208	0.8001	0.4999	1.2684

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

PROPOSED

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	0.0490	0.0441	0.0345	0.0239	0.0208	0.0130	0.0330
2	0.0829	0.0746	0.0584	0.0405	0.0352	0.0220	0.0558
3	0.1166	0.1050	0.0821	0.0570	0.0495	0.0309	0.0785
4	0.1529	0.1377	0.1077	0.0748	0.0650	0.0406	0.1030
5	0.1921	0.1730	0.1353	0.0939	0.0816	0.0510	0.1294
6	0.2341	0.2108	0.1649	0.1145	0.0995	0.0622	0.1577
7	0.2791	0.2514	0.1966	0.1365	0.1186	0.0741	0.1880
8	0.3272	0.2947	0.2305	0.1600	0.1390	0.0869	0.2204
9	0.3785	0.3409	0.2666	0.1851	0.1608	0.1005	0.2550
10	0.4332	0.3901	0.3051	0.2118	0.1841	0.1150	0.2918
11	0.4914	0.4426	0.3461	0.2403	0.2088	0.1305	0.3310
12	0.5534	0.4983	0.3898	0.2706	0.2351	0.1469	0.3728
13	0.6192	0.5576	0.4362	0.3028	0.2631	0.1644	0.4171
14	0.6892	0.6206	0.4854	0.3370	0.2928	0.1830	0.4642
15	0.7635	0.6876	0.5378	0.3734	0.3244	0.2027	0.5143
16	0.8424	0.7587	0.5934	0.4120	0.3580	0.2237	0.5675
17	0.9263	0.8341	0.6524	0.4530	0.3936	0.2459	0.6240
18	1.0153	0.9143	0.7151	0.4965	0.4314	0.2695	0.6839
19	1.1098	0.9994	0.7817	0.5427	0.4715	0.2946	0.7476
20	1.2101	1.0898	0.8524	0.5918	0.5142	0.3213	0.8152
21	1.3167	1.1857	0.9274	0.6439	0.5595	0.3496	0.8869
22	1.4298	1.2876	1.0071	0.6992	0.6075	0.3796	0.9631
23	1.5499	1.3957	1.0917	0.7579	0.6585	0.4115	1.0440
24	1.6773	1.5104	1.1814	0.8202	0.7127	0.4453	1.1298
25	1.8124	1.6321	1.2766	0.8863	0.7701	0.4812	1.2209

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0472	0.0425	0.0332	0.0231	0.0201	0.0125	0.0318
2	0.0799	0.0719	0.0563	0.0391	0.0339	0.0212	0.0538
3	0.1124	0.1012	0.0791	0.0549	0.0477	0.0298	0.0757
4	0.1474	0.1328	0.1038	0.0721	0.0626	0.0391	0.0993
5	0.1852	0.1667	0.1304	0.0905	0.0787	0.0492	0.1247
6	0.2257	0.2032	0.1589	0.1103	0.0959	0.0599	0.1520
7	0.2690	0.2423	0.1895	0.1316	0.1143	0.0714	0.1812
8	0.3154	0.2840	0.2221	0.1542	0.1340	0.0837	0.2124
9	0.3648	0.3285	0.2570	0.1784	0.1550	0.0969	0.2458
10	0.4175	0.3760	0.2941	0.2042	0.1774	0.1109	0.2813
11	0.4737	0.4266	0.3336	0.2316	0.2013	0.1258	0.3191
12	0.5334	0.4803	0.3757	0.2608	0.2266	0.1416	0.3593
13	0.5968	0.5375	0.4204	0.2919	0.2536	0.1585	0.4020
14	0.6643	0.5982	0.4679	0.3248	0.2822	0.1764	0.4475
15	0.7359	0.6627	0.5183	0.3599	0.3127	0.1954	0.4957
16	0.8120	0.7312	0.5719	0.3971	0.3450	0.2156	0.5470
17	0.8928	0.8040	0.6288	0.4366	0.3793	0.2370	0.6014
18	0.9786	0.8812	0.6893	0.4785	0.4158	0.2598	0.6592
19	1.0697	0.9633	0.7534	0.5231	0.4545	0.2840	0.7206
20	1.1664	1.0504	0.8216	0.5704	0.4956	0.3097	0.7857
21	1.2691	1.1429	0.8939	0.6206	0.5392	0.3369	0.8549
22	1.3781	1.2410	0.9707	0.6739	0.5856	0.3659	0.9283
23	1.4938	1.3453	1.0522	0.7305	0.6347	0.3966	1.0063
24	1.6166	1.4558	1.1387	0.7906	0.6869	0.4292	1.0890
25	1.7469	1.5731	1.2304	0.8542	0.7422	0.4638	1.1767

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

PROPOSED

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	0.0455	0.0410	0.0321	0.0223	0.0194	0.0121	0.0307
2	0.0771	0.0694	0.0543	0.0377	0.0328	0.0205	0.0519
3	0.1084	0.0976	0.0764	0.0530	0.0461	0.0288	0.0730
4	0.1423	0.1281	0.1002	0.0696	0.0605	0.0378	0.0958
5	0.1787	0.1609	0.1259	0.0874	0.0759	0.0474	0.1204
6	0.2178	0.1961	0.1534	0.1065	0.0925	0.0578	0.1467
7	0.2596	0.2338	0.1829	0.1270	0.1103	0.0689	0.1749
8	0.3044	0.2741	0.2144	0.1488	0.1293	0.0808	0.2050
9	0.3521	0.3171	0.2480	0.1722	0.1496	0.0935	0.2372
10	0.4030	0.3629	0.2838	0.1971	0.1712	0.1070	0.2715
11	0.4571	0.4117	0.3220	0.2235	0.1942	0.1214	0.3079
12	0.5148	0.4636	0.3626	0.2517	0.2187	0.1367	0.3467
13	0.5760	0.5187	0.4057	0.2817	0.2447	0.1529	0.3880
14	0.6411	0.5773	0.4516	0.3135	0.2724	0.1702	0.4319
15	0.7102	0.6396	0.5003	0.3473	0.3018	0.1886	0.4784
16	0.7837	0.7057	0.5520	0.3832	0.3330	0.2081	0.5279
17	0.8616	0.7759	0.6069	0.4214	0.3661	0.2288	0.5804
18	0.9444	0.8505	0.6652	0.4618	0.4013	0.2507	0.6362
19	1.0323	0.9297	0.7271	0.5048	0.4386	0.2741	0.6954
20	1.1257	1.0137	0.7929	0.5505	0.4783	0.2989	0.7583
21	1.2248	1.1030	0.8627	0.5989	0.5204	0.3252	0.8251
22	1.3300	1.1977	0.9368	0.6504	0.5651	0.3531	0.8959
23	1.4417	1.2983	1.0155	0.7050	0.6126	0.3828	0.9712
24	1.5602	1.4050	1.0990	0.7630	0.6629	0.4142	1.0510
25	1.6859	1.5182	1.1875	0.8244	0.7163	0.4476	1.1357

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

PROPOSED

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	0.0395	0.0356	0.0278	0.0193	0.0168	0.0105	0.0266
2	0.0668	0.0602	0.0471	0.0327	0.0284	0.0177	0.0450
3	0.0940	0.0847	0.0662	0.0460	0.0400	0.0250	0.0633
4	0.1234	0.1111	0.0869	0.0603	0.0524	0.0328	0.0831
5	0.1550	0.1395	0.1091	0.0758	0.0658	0.0411	0.1044
6	0.1888	0.1701	0.1330	0.0924	0.0802	0.0501	0.1272
7	0.2251	0.2028	0.1586	0.1101	0.0957	0.0598	0.1517
8	0.2639	0.2377	0.1859	0.1291	0.1121	0.0701	0.1778
9	0.3053	0.2750	0.2151	0.1493	0.1297	0.0811	0.2057
10	0.3494	0.3147	0.2461	0.1709	0.1485	0.0928	0.2354
11	0.3964	0.3570	0.2792	0.1939	0.1684	0.1052	0.2670
12	0.4464	0.4020	0.3144	0.2183	0.1897	0.1185	0.3007
13	0.4995	0.4498	0.3518	0.2443	0.2122	0.1326	0.3365
14	0.5559	0.5006	0.3916	0.2719	0.2362	0.1476	0.3745
15	0.6159	0.5546	0.4338	0.3012	0.2617	0.1635	0.4149
16	0.6796	0.6120	0.4787	0.3323	0.2887	0.1804	0.4578
17	0.7472	0.6729	0.5263	0.3654	0.3175	0.1984	0.5033
18	0.8190	0.7375	0.5769	0.4005	0.3480	0.2174	0.5517
19	0.8952	0.8062	0.6305	0.4378	0.3804	0.2377	0.6030
20	0.9761	0.8791	0.6876	0.4774	0.4148	0.2592	0.6576
21	1.0621	0.9565	0.7481	0.5194	0.4513	0.2820	0.7154
22	1.1533	1.0386	0.8124	0.5640	0.4900	0.3062	0.7769
23	1.2502	1.1258	0.8806	0.6114	0.5312	0.3319	0.8421
24	1.3529	1.2184	0.9530	0.6616	0.5749	0.3592	0.9114
25	1.4619	1.3165	1.0297	0.7149	0.6212	0.3881	0.9848

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

PROPOSED

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	0.0677	0.0609	0.0477	0.0331	0.0288	0.0180	0.0456
2	0.1145	0.1031	0.0807	0.0560	0.0487	0.0304	0.0772
3	0.1611	0.1451	0.1135	0.0788	0.0685	0.0428	0.1085
4	0.2114	0.1904	0.1489	0.1034	0.0898	0.0561	0.1424
5	0.2655	0.2391	0.1870	0.1298	0.1128	0.0705	0.1788
6	0.3236	0.2914	0.2279	0.1582	0.1375	0.0859	0.2180
7	0.3858	0.3474	0.2717	0.1886	0.1639	0.1024	0.2599
8	0.4522	0.4072	0.3185	0.2211	0.1921	0.1201	0.3046
9	0.5231	0.4711	0.3685	0.2558	0.2223	0.1389	0.3524
10	0.5987	0.5392	0.4217	0.2928	0.2544	0.1590	0.4033
11	0.6792	0.6116	0.4784	0.3321	0.2886	0.1803	0.4575
12	0.7648	0.6887	0.5387	0.3740	0.3250	0.2030	0.5152
13	0.8558	0.7707	0.6028	0.4185	0.3636	0.2272	0.5765
14	0.9525	0.8578	0.6709	0.4658	0.4047	0.2529	0.6416
15	1.0552	0.9503	0.7433	0.5160	0.4484	0.2802	0.7108
16	1.1643	1.0485	0.8201	0.5694	0.4947	0.3091	0.7843
17	1.2802	1.1528	0.9017	0.6260	0.5439	0.3399	0.8623
18	1.4032	1.2636	0.9883	0.6862	0.5962	0.3725	0.9452
19	1.5338	1.3812	1.0804	0.7500	0.6517	0.4072	1.0332
20	1.6725	1.5061	1.1780	0.8179	0.7106	0.4440	1.1266
21	1.8197	1.6387	1.2818	0.8899	0.7732	0.4831	1.2258
22	1.9761	1.7795	1.3919	0.9663	0.8396	0.5246	1.3311
23	2.1420	1.9290	1.5087	1.0475	0.9101	0.5687	1.4429
24	2.3181	2.0875	1.6328	1.1336	0.9849	0.6154	1.5615
25	2.5048	2.2557	1.7643	1.2249	1.0643	0.6650	1.6873

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

PROPOSED

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	0.0570	0.0514	0.0402	0.0279	0.0242	0.0151	0.0384
2	0.0966	0.0869	0.0680	0.0472	0.0410	0.0256	0.0650
3	0.1358	0.1223	0.0957	0.0664	0.0577	0.0361	0.0915
4	0.1782	0.1605	0.1255	0.0871	0.0757	0.0473	0.1200
5	0.2238	0.2016	0.1576	0.1094	0.0951	0.0594	0.1508
6	0.2728	0.2456	0.1921	0.1334	0.1159	0.0724	0.1837
7	0.3252	0.2929	0.2291	0.1590	0.1382	0.0863	0.2191
8	0.3812	0.3433	0.2685	0.1864	0.1620	0.1012	0.2568
9	0.4410	0.3972	0.3106	0.2157	0.1874	0.1171	0.2971
10	0.5047	0.4545	0.3555	0.2468	0.2145	0.1340	0.3400
11	0.5726	0.5156	0.4033	0.2800	0.2433	0.1520	0.3857
12	0.6447	0.5806	0.4541	0.3153	0.2739	0.1712	0.4343
13	0.7214	0.6497	0.5082	0.3528	0.3065	0.1915	0.4860
14	0.8030	0.7231	0.5656	0.3927	0.3412	0.2132	0.5409
15	0.8896	0.8011	0.6266	0.4350	0.3780	0.2362	0.5992
16	0.9815	0.8839	0.6914	0.4800	0.4171	0.2606	0.6612
17	1.0792	0.9719	0.7601	0.5277	0.4585	0.2865	0.7270
18	1.1829	1.0653	0.8332	0.5785	0.5026	0.3141	0.7968
19	1.2930	1.1644	0.9108	0.6323	0.5494	0.3433	0.8710
20	1.4099	1.2697	0.9931	0.6895	0.5991	0.3743	0.9498
21	1.5341	1.3815	1.0805	0.7502	0.6518	0.4073	1.0334
22	1.6659	1.5002	1.1734	0.8146	0.7078	0.4423	1.1222
23	1.8057	1.6261	1.2719	0.8830	0.7673	0.4794	1.2164
24	1.9542	1.7598	1.3764	0.9556	0.8303	0.5188	1.3164
25	2.1116	1.9016	1.4873	1.0326	0.8972	0.5606	1.4224

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

PROPOSED

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	0.0523	0.0471	0.0368	0.0256	0.0222	0.0139	0.0352
2	0.0885	0.0797	0.0623	0.0433	0.0376	0.0235	0.0596
3	0.1245	0.1121	0.0877	0.0609	0.0529	0.0330	0.0839
4	0.1633	0.1471	0.1150	0.0799	0.0694	0.0434	0.1100
5	0.2051	0.1847	0.1445	0.1003	0.0872	0.0545	0.1382
6	0.2500	0.2252	0.1761	0.1223	0.1062	0.0664	0.1684
7	0.2981	0.2684	0.2100	0.1458	0.1267	0.0791	0.2008
8	0.3494	0.3147	0.2461	0.1709	0.1485	0.0928	0.2354
9	0.4042	0.3640	0.2847	0.1977	0.1718	0.1073	0.2723
10	0.4626	0.4166	0.3259	0.2262	0.1966	0.1228	0.3116
11	0.5248	0.4726	0.3697	0.2566	0.2230	0.1393	0.3535
12	0.5910	0.5322	0.4163	0.2890	0.2511	0.1569	0.3981
13	0.6613	0.5955	0.4658	0.3234	0.2810	0.1756	0.4454
14	0.7360	0.6628	0.5184	0.3599	0.3127	0.1954	0.4958
15	0.8154	0.7343	0.5743	0.3987	0.3465	0.2165	0.5493
16	0.8997	0.8102	0.6337	0.4400	0.3823	0.2389	0.6060
17	0.9892	0.8908	0.6968	0.4837	0.4203	0.2626	0.6663
18	1.0842	0.9764	0.7637	0.5302	0.4607	0.2879	0.7304
19	1.1852	1.0673	0.8348	0.5796	0.5036	0.3147	0.7984
20	1.2923	1.1638	0.9103	0.6320	0.5491	0.3431	0.8705
21	1.4061	1.2663	0.9904	0.6876	0.5975	0.3733	0.9472
22	1.5269	1.3751	1.0755	0.7467	0.6488	0.4054	1.0286
23	1.6551	1.4905	1.1658	0.8094	0.7033	0.4394	1.1149
24	1.7912	1.6130	1.2616	0.8759	0.7611	0.4755	1.2066
25	1.9355	1.7430	1.3633	0.9465	0.8224	0.5139	1.3038



**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

PROPOSED

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	0.0464	0.0418	0.0327	0.0227	0.0197	0.0123	0.0313
2	0.0786	0.0708	0.0554	0.0384	0.0334	0.0209	0.0529
3	0.1105	0.0995	0.0779	0.0541	0.0470	0.0293	0.0745
4	0.1450	0.1306	0.1022	0.0709	0.0616	0.0385	0.0977
5	0.1822	0.1640	0.1283	0.0891	0.0774	0.0484	0.1227
6	0.2220	0.1999	0.1564	0.1086	0.0943	0.0589	0.1496
7	0.2647	0.2384	0.1864	0.1294	0.1125	0.0703	0.1783
8	0.3103	0.2794	0.2186	0.1517	0.1318	0.0824	0.2090
9	0.3589	0.3232	0.2528	0.1755	0.1525	0.0953	0.2418
10	0.4108	0.3699	0.2894	0.2009	0.1746	0.1091	0.2767
11	0.4660	0.4197	0.3282	0.2279	0.1980	0.1237	0.3139
12	0.5248	0.4726	0.3696	0.2566	0.2230	0.1393	0.3535
13	0.5872	0.5288	0.4136	0.2871	0.2495	0.1559	0.3955
14	0.6535	0.5885	0.4603	0.3196	0.2777	0.1735	0.4402
15	0.7240	0.6520	0.5100	0.3541	0.3076	0.1922	0.4877
16	0.7989	0.7194	0.5627	0.3907	0.3394	0.2121	0.5381
17	0.8784	0.7910	0.6187	0.4295	0.3732	0.2332	0.5917
18	0.9628	0.8670	0.6781	0.4708	0.4091	0.2556	0.6485
19	1.0524	0.9477	0.7413	0.5146	0.4472	0.2794	0.7089
20	1.1476	1.0334	0.8083	0.5612	0.4876	0.3047	0.7730
21	1.2486	1.1244	0.8795	0.6106	0.5305	0.3315	0.8411
22	1.3559	1.2210	0.9550	0.6630	0.5761	0.3600	0.9133
23	1.4697	1.3235	1.0352	0.7187	0.6245	0.3902	0.9900
24	1.5905	1.4323	1.1203	0.7778	0.6758	0.4223	1.0714
25	1.7187	1.5477	1.2106	0.8405	0.7303	0.4563	1.1577

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

PROPOSED

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	0.0426	0.0384	0.0300	0.0208	0.0181	0.0113	0.0287
2	0.0721	0.0649	0.0508	0.0353	0.0306	0.0191	0.0486
3	0.1014	0.0913	0.0714	0.0496	0.0431	0.0269	0.0683
4	0.1330	0.1198	0.0937	0.0651	0.0565	0.0353	0.0896
5	0.1671	0.1505	0.1177	0.0817	0.0710	0.0444	0.1126
6	0.2036	0.1834	0.1434	0.0996	0.0865	0.0541	0.1372
7	0.2428	0.2186	0.1710	0.1187	0.1032	0.0645	0.1635
8	0.2846	0.2563	0.2005	0.1392	0.1209	0.0756	0.1917
9	0.3293	0.2965	0.2319	0.1610	0.1399	0.0874	0.2218
10	0.3768	0.3393	0.2654	0.1843	0.1601	0.1000	0.2538
11	0.4275	0.3850	0.3011	0.2090	0.1816	0.1135	0.2880
12	0.4813	0.4335	0.3390	0.2354	0.2045	0.1278	0.3242
13	0.5386	0.4851	0.3794	0.2634	0.2289	0.1430	0.3628
14	0.5995	0.5399	0.4223	0.2932	0.2547	0.1592	0.4038
15	0.6641	0.5981	0.4678	0.3248	0.2822	0.1763	0.4474
16	0.7328	0.6599	0.5162	0.3584	0.3114	0.1946	0.4936
17	0.8057	0.7256	0.5675	0.3940	0.3423	0.2139	0.5427
18	0.8831	0.7953	0.6221	0.4319	0.3752	0.2345	0.5949
19	0.9654	0.8693	0.6800	0.4721	0.4102	0.2563	0.6503
20	1.0526	0.9479	0.7414	0.5148	0.4473	0.2795	0.7091
21	1.1453	1.0314	0.8067	0.5601	0.4866	0.3041	0.7715
22	1.2437	1.1200	0.8760	0.6082	0.5284	0.3302	0.8378
23	1.3481	1.2141	0.9496	0.6593	0.5728	0.3579	0.9081
24	1.4590	1.3139	1.0276	0.7135	0.6199	0.3873	0.9828
25	1.5765	1.4197	1.1104	0.7709	0.6699	0.4185	1.0620

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

PROPOSED

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	0.0591	0.0532	0.0416	0.0289	0.0251	0.0157	0.0398
2	0.1000	0.0900	0.0704	0.0489	0.0425	0.0265	0.0674
3	0.1406	0.1267	0.0991	0.0688	0.0598	0.0373	0.0947
4	0.1845	0.1662	0.1300	0.0902	0.0784	0.0490	0.1243
5	0.2318	0.2087	0.1633	0.1133	0.0985	0.0615	0.1561
6	0.2825	0.2544	0.1990	0.1381	0.1200	0.0750	0.1903
7	0.3368	0.3033	0.2372	0.1647	0.1431	0.0894	0.2269
8	0.3948	0.3555	0.2781	0.1931	0.1678	0.1048	0.2660
9	0.4567	0.4113	0.3217	0.2233	0.1941	0.1213	0.3077
10	0.5227	0.4707	0.3682	0.2556	0.2221	0.1388	0.3521
11	0.5930	0.5340	0.4177	0.2900	0.2520	0.1574	0.3994
12	0.6677	0.6013	0.4703	0.3265	0.2837	0.1773	0.4498
13	0.7472	0.6728	0.5263	0.3654	0.3175	0.1984	0.5033
14	0.8316	0.7489	0.5857	0.4067	0.3533	0.2208	0.5602
15	0.9213	0.8296	0.6489	0.4505	0.3914	0.2446	0.6206
16	1.0165	0.9154	0.7160	0.4971	0.4319	0.2699	0.6847
17	1.1177	1.0065	0.7872	0.5466	0.4749	0.2967	0.7529
18	1.2251	1.1032	0.8629	0.5991	0.5205	0.3252	0.8252
19	1.3391	1.2059	0.9432	0.6548	0.5690	0.3555	0.9020
20	1.4602	1.3150	1.0285	0.7140	0.6204	0.3877	0.9836
21	1.5887	1.4307	1.1190	0.7769	0.6750	0.4218	1.0702
22	1.7252	1.5536	1.2152	0.8437	0.7330	0.4580	1.1621
23	1.8701	1.6841	1.3172	0.9145	0.7946	0.4965	1.2597
24	2.0238	1.8225	1.4255	0.9897	0.8599	0.5373	1.3633
25	2.1868	1.9694	1.5403	1.0694	0.9292	0.5806	1.4731

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0545	0.0491	0.0384	0.0267	0.0232	0.0145	0.0367
2	0.0922	0.0831	0.0650	0.0451	0.0392	0.0245	0.0621
3	0.1298	0.1169	0.0914	0.0635	0.0551	0.0344	0.0874
4	0.1703	0.1533	0.1199	0.0833	0.0723	0.0452	0.1147
5	0.2138	0.1926	0.1506	0.1046	0.0909	0.0568	0.1440
6	0.2606	0.2347	0.1836	0.1274	0.1107	0.0692	0.1756
7	0.3107	0.2798	0.2188	0.1519	0.1320	0.0825	0.2093
8	0.3642	0.3280	0.2566	0.1781	0.1548	0.0967	0.2454
9	0.4214	0.3794	0.2968	0.2060	0.1790	0.1119	0.2838
10	0.4822	0.4343	0.3397	0.2358	0.2049	0.1280	0.3248
11	0.5470	0.4926	0.3853	0.2675	0.2324	0.1452	0.3685
12	0.6160	0.5547	0.4339	0.3012	0.2617	0.1635	0.4149
13	0.6893	0.6207	0.4855	0.3371	0.2929	0.1830	0.4643
14	0.7672	0.6909	0.5404	0.3752	0.3260	0.2037	0.5168
15	0.8499	0.7654	0.5986	0.4156	0.3611	0.2256	0.5725
16	0.9378	0.8445	0.6605	0.4586	0.3985	0.2490	0.6317
17	1.0311	0.9285	0.7263	0.5042	0.4381	0.2737	0.6946
18	1.1302	1.0178	0.7961	0.5527	0.4802	0.3001	0.7613
19	1.2354	1.1125	0.8702	0.6041	0.5249	0.3280	0.8322
20	1.3471	1.2131	0.9488	0.6587	0.5724	0.3576	0.9074
21	1.4657	1.3199	1.0324	0.7167	0.6228	0.3891	0.9873
22	1.5916	1.4333	1.1211	0.7783	0.6763	0.4226	1.0721
23	1.7252	1.5537	1.2152	0.8437	0.7331	0.4580	1.1622
24	1.8671	1.6814	1.3151	0.9130	0.7933	0.4957	1.2577
25	2.0175	1.8168	1.4210	0.9866	0.8572	0.5356	1.3590

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

PROPOSED

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	0.0513	0.0462	0.0362	0.0251	0.0218	0.0136	0.0346
2	0.0869	0.0782	0.0612	0.0425	0.0369	0.0231	0.0585
3	0.1222	0.1100	0.0861	0.0598	0.0519	0.0324	0.0823
4	0.1603	0.1444	0.1129	0.0784	0.0681	0.0426	0.1080
5	0.2014	0.1814	0.1418	0.0985	0.0856	0.0535	0.1357
6	0.2454	0.2210	0.1729	0.1200	0.1043	0.0652	0.1653
7	0.2926	0.2635	0.2061	0.1431	0.1243	0.0777	0.1971
8	0.3430	0.3089	0.2416	0.1677	0.1457	0.0911	0.2311
9	0.3968	0.3574	0.2795	0.1941	0.1686	0.1054	0.2673
10	0.4542	0.4090	0.3199	0.2221	0.1930	0.1206	0.3059
11	0.5152	0.4640	0.3629	0.2519	0.2189	0.1368	0.3470
12	0.5801	0.5224	0.4086	0.2837	0.2465	0.1540	0.3908
13	0.6492	0.5846	0.4572	0.3174	0.2758	0.1723	0.4373
14	0.7225	0.6506	0.5089	0.3533	0.3070	0.1918	0.4867
15	0.8004	0.7208	0.5638	0.3914	0.3401	0.2125	0.5392
16	0.8832	0.7953	0.6221	0.4319	0.3753	0.2345	0.5949
17	0.9711	0.8745	0.6840	0.4749	0.4126	0.2578	0.6541
18	1.0644	0.9585	0.7497	0.5205	0.4522	0.2826	0.7170
19	1.1634	1.0477	0.8195	0.5689	0.4943	0.3089	0.7837
20	1.2686	1.1425	0.8936	0.6204	0.5390	0.3368	0.8546
21	1.3803	1.2431	0.9723	0.6750	0.5865	0.3665	0.9298
22	1.4989	1.3498	1.0558	0.7330	0.6369	0.3980	1.0097
23	1.6248	1.4632	1.1444	0.7945	0.6904	0.4314	1.0945
24	1.7583	1.5835	1.2385	0.8599	0.7471	0.4668	1.1845
25	1.9000	1.7110	1.3383	0.9291	0.8073	0.5044	1.2799

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0485	0.0437	0.0342	0.0237	0.0206	0.0129	0.0327
2	0.0821	0.0739	0.0578	0.0401	0.0349	0.0218	0.0553
3	0.1155	0.1040	0.0813	0.0565	0.0491	0.0307	0.0778
4	0.1515	0.1364	0.1067	0.0741	0.0644	0.0402	0.1021
5	0.1903	0.1714	0.1340	0.0931	0.0809	0.0505	0.1282
6	0.2319	0.2089	0.1634	0.1134	0.0985	0.0616	0.1562
7	0.2765	0.2490	0.1948	0.1352	0.1175	0.0734	0.1863
8	0.3241	0.2919	0.2283	0.1585	0.1377	0.0861	0.2184
9	0.3750	0.3377	0.2641	0.1834	0.1593	0.0996	0.2526
10	0.4292	0.3865	0.3023	0.2099	0.1824	0.1139	0.2891
11	0.4868	0.4384	0.3429	0.2381	0.2069	0.1293	0.3279
12	0.5482	0.4937	0.3861	0.2681	0.2329	0.1455	0.3693
13	0.6134	0.5524	0.4321	0.3000	0.2606	0.1629	0.4132
14	0.6827	0.6148	0.4809	0.3339	0.2901	0.1813	0.4599
15	0.7564	0.6812	0.5328	0.3699	0.3214	0.2008	0.5095
16	0.8346	0.7516	0.5879	0.4081	0.3546	0.2216	0.5622
17	0.9176	0.8264	0.6463	0.4487	0.3899	0.2436	0.6181
18	1.0058	0.9058	0.7085	0.4919	0.4274	0.2670	0.6775
19	1.0994	0.9901	0.7744	0.5376	0.4671	0.2919	0.7406
20	1.1988	1.0796	0.8444	0.5863	0.5094	0.3183	0.8076
21	1.3044	1.1747	0.9188	0.6379	0.5542	0.3463	0.8787
22	1.4164	1.2756	0.9977	0.6927	0.6018	0.3761	0.9541
23	1.5354	1.3827	1.0815	0.7508	0.6524	0.4076	1.0343
24	1.6616	1.4963	1.1704	0.8125	0.7060	0.4411	1.1193
25	1.7955	1.6169	1.2647	0.8780	0.7629	0.4767	1.2095

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

PROPOSED

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	0.0460	0.0414	0.0324	0.0225	0.0195	0.0122	0.0310
2	0.0778	0.0701	0.0548	0.0381	0.0331	0.0207	0.0524
3	0.1095	0.0986	0.0771	0.0535	0.0465	0.0291	0.0737
4	0.1436	0.1293	0.1012	0.0702	0.0610	0.0381	0.0967
5	0.1804	0.1624	0.1271	0.0882	0.0766	0.0479	0.1215
6	0.2198	0.1980	0.1548	0.1075	0.0934	0.0584	0.1481
7	0.2621	0.2360	0.1846	0.1282	0.1114	0.0696	0.1765
8	0.3072	0.2767	0.2164	0.1502	0.1305	0.0816	0.2070
9	0.3554	0.3201	0.2504	0.1738	0.1510	0.0944	0.2394
10	0.4068	0.3663	0.2865	0.1989	0.1728	0.1080	0.2740
11	0.4615	0.4156	0.3250	0.2257	0.1961	0.1225	0.3108
12	0.5196	0.4679	0.3660	0.2541	0.2208	0.1380	0.3500
13	0.5814	0.5236	0.4095	0.2843	0.2471	0.1544	0.3917
14	0.6471	0.5828	0.4558	0.3165	0.2750	0.1718	0.4359
15	0.7169	0.6456	0.5050	0.3506	0.3046	0.1903	0.4829
16	0.7911	0.7124	0.5572	0.3868	0.3361	0.2100	0.5329
17	0.8698	0.7833	0.6126	0.4253	0.3696	0.2309	0.5859
18	0.9533	0.8585	0.6715	0.4662	0.4051	0.2531	0.6422
19	1.0421	0.9384	0.7340	0.5096	0.4428	0.2767	0.7020
20	1.1363	1.0233	0.8004	0.5557	0.4828	0.3017	0.7654
21	1.2364	1.1134	0.8708	0.6046	0.5253	0.3282	0.8328
22	1.3426	1.2090	0.9457	0.6565	0.5705	0.3564	0.9044
23	1.4553	1.3106	1.0251	0.7117	0.6184	0.3864	0.9803
24	1.5749	1.4183	1.1093	0.7702	0.6692	0.4181	1.0609
25	1.7018	1.5326	1.1987	0.8322	0.7231	0.4518	1.1464

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0441	0.0397	0.0311	0.0216	0.0187	0.0117	0.0297
2	0.0747	0.0672	0.0526	0.0365	0.0317	0.0198	0.0503
3	0.1050	0.0946	0.0740	0.0514	0.0446	0.0279	0.0707
4	0.1378	0.1241	0.0971	0.0674	0.0585	0.0366	0.0928
5	0.1731	0.1559	0.1219	0.0846	0.0735	0.0459	0.1166
6	0.2109	0.1899	0.1486	0.1031	0.0896	0.0560	0.1421
7	0.2515	0.2264	0.1771	0.1230	0.1068	0.0668	0.1694
8	0.2948	0.2655	0.2076	0.1442	0.1253	0.0783	0.1986
9	0.3410	0.3071	0.2402	0.1668	0.1449	0.0905	0.2297
10	0.3903	0.3515	0.2749	0.1909	0.1658	0.1036	0.2629
11	0.4427	0.3987	0.3119	0.2165	0.1881	0.1175	0.2982
12	0.4985	0.4490	0.3512	0.2438	0.2118	0.1324	0.3358
13	0.5579	0.5024	0.3929	0.2728	0.2370	0.1481	0.3758
14	0.6209	0.5591	0.4373	0.3036	0.2638	0.1648	0.4183
15	0.6879	0.6194	0.4845	0.3364	0.2923	0.1826	0.4634
16	0.7590	0.6835	0.5346	0.3712	0.3225	0.2015	0.5113
17	0.8345	0.7515	0.5878	0.4081	0.3546	0.2216	0.5621
18	0.9147	0.8237	0.6443	0.4473	0.3886	0.2428	0.6162
19	0.9998	0.9004	0.7042	0.4889	0.4248	0.2654	0.6735
20	1.0902	0.9818	0.7679	0.5331	0.4632	0.2895	0.7344
21	1.1862	1.0682	0.8355	0.5801	0.5040	0.3149	0.7991
22	1.2881	1.1600	0.9073	0.6299	0.5473	0.3420	0.8677
23	1.3963	1.2574	0.9835	0.6828	0.5933	0.3707	0.9406
24	1.5111	1.3608	1.0643	0.7389	0.6421	0.4012	1.0179
25	1.6328	1.4704	1.1501	0.7985	0.6938	0.4335	1.0999



**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

PROPOSED

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	0.0382	0.0299	0.0207	0.0180	0.0113	0.0286
2	0.0717	0.0646	0.0505	0.0351	0.0305	0.0190	0.0483
3	0.1009	0.0909	0.0711	0.0494	0.0429	0.0268	0.0680
4	0.1324	0.1193	0.0933	0.0648	0.0563	0.0352	0.0892
5	0.1663	0.1498	0.1172	0.0813	0.0707	0.0442	0.1120
6	0.2027	0.1825	0.1428	0.0991	0.0861	0.0538	0.1365
7	0.2417	0.2176	0.1702	0.1182	0.1027	0.0642	0.1628
8	0.2833	0.2551	0.1995	0.1385	0.1204	0.0752	0.1908
9	0.3277	0.2951	0.2308	0.1603	0.1392	0.0870	0.2208
10	0.3751	0.3378	0.2642	0.1834	0.1594	0.0996	0.2527
11	0.4255	0.3832	0.2997	0.2081	0.1808	0.1130	0.2866
12	0.4791	0.4315	0.3375	0.2343	0.2036	0.1272	0.3227
13	0.5361	0.4828	0.3776	0.2622	0.2278	0.1423	0.3611
14	0.5967	0.5374	0.4203	0.2918	0.2535	0.1584	0.4020
15	0.6611	0.5953	0.4656	0.3233	0.2809	0.1755	0.4453
16	0.7294	0.6569	0.5138	0.3567	0.3099	0.1937	0.4913
17	0.8020	0.7222	0.5649	0.3922	0.3408	0.2129	0.5402
18	0.8790	0.7916	0.6192	0.4299	0.3735	0.2334	0.5921
19	0.9609	0.8653	0.6768	0.4699	0.4083	0.2551	0.6473
20	1.0477	0.9435	0.7380	0.5124	0.4452	0.2782	0.7058
21	1.1400	1.0266	0.8030	0.5575	0.4844	0.3027	0.7679
22	1.2379	1.1148	0.8720	0.6054	0.5260	0.3287	0.8339
23	1.3419	1.2084	0.9452	0.6562	0.5702	0.3563	0.9039
24	1.4522	1.3078	1.0229	0.7101	0.6170	0.3855	0.9782
25	1.5692	1.4131	1.1053	0.7674	0.6667	0.4166	1.0570

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

PROPOSED

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	0.0408	0.0367	0.0287	0.0200	0.0173	0.0108	0.0275
2	0.0691	0.0622	0.0486	0.0338	0.0293	0.0183	0.0465
3	0.0971	0.0875	0.0684	0.0475	0.0413	0.0258	0.0654
4	0.1275	0.1148	0.0898	0.0623	0.0542	0.0338	0.0859
5	0.1601	0.1442	0.1128	0.0783	0.0680	0.0425	0.1078
6	0.1951	0.1757	0.1374	0.0954	0.0829	0.0518	0.1314
7	0.2326	0.2095	0.1638	0.1137	0.0988	0.0618	0.1567
8	0.2727	0.2456	0.1921	0.1333	0.1159	0.0724	0.1837
9	0.3154	0.2841	0.2222	0.1543	0.1340	0.0837	0.2125
10	0.3610	0.3251	0.2543	0.1765	0.1534	0.0958	0.2432
11	0.4095	0.3688	0.2885	0.2003	0.1740	0.1087	0.2759
12	0.4611	0.4153	0.3248	0.2255	0.1959	0.1224	0.3106
13	0.5160	0.4647	0.3635	0.2523	0.2193	0.1370	0.3476
14	0.5743	0.5172	0.4045	0.2809	0.2440	0.1525	0.3869
15	0.6363	0.5730	0.4482	0.3111	0.2703	0.1689	0.4286
16	0.7020	0.6322	0.4945	0.3433	0.2983	0.1864	0.4729
17	0.7719	0.6951	0.5437	0.3775	0.3280	0.2049	0.5200
18	0.8461	0.7619	0.5959	0.4137	0.3595	0.2246	0.5699
19	0.9248	0.8328	0.6514	0.4523	0.3930	0.2455	0.6230
20	1.0084	0.9082	0.7103	0.4931	0.4285	0.2677	0.6793
21	1.0972	0.9881	0.7729	0.5366	0.4662	0.2913	0.7391
22	1.1915	1.0730	0.8392	0.5827	0.5063	0.3163	0.8026
23	1.2915	1.1631	0.9097	0.6316	0.5488	0.3429	0.8700
24	1.3977	1.2587	0.9845	0.6835	0.5939	0.3711	0.9415
25	1.5103	1.3601	1.0638	0.7386	0.6417	0.4010	1.0174

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

PROPOSED

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	0.0393	0.0354	0.0277	0.0192	0.0167	0.0104	0.0265
2	0.0666	0.0599	0.0469	0.0325	0.0283	0.0177	0.0448
3	0.0936	0.0843	0.0659	0.0458	0.0398	0.0249	0.0631
4	0.1228	0.1106	0.0865	0.0601	0.0522	0.0326	0.0828
5	0.1543	0.1389	0.1087	0.0755	0.0656	0.0410	0.1039
6	0.1880	0.1693	0.1325	0.0920	0.0799	0.0499	0.1267
7	0.2242	0.2019	0.1579	0.1096	0.0953	0.0595	0.1510
8	0.2628	0.2367	0.1851	0.1285	0.1117	0.0698	0.1770
9	0.3040	0.2738	0.2141	0.1487	0.1292	0.0807	0.2048
10	0.3480	0.3133	0.2451	0.1702	0.1478	0.0924	0.2344
11	0.3947	0.3555	0.2780	0.1930	0.1677	0.1048	0.2659
12	0.4445	0.4003	0.3131	0.2174	0.1889	0.1180	0.2994
13	0.4974	0.4479	0.3503	0.2432	0.2113	0.1320	0.3350
14	0.5536	0.4985	0.3899	0.2707	0.2352	0.1470	0.3729
15	0.6133	0.5523	0.4320	0.2999	0.2606	0.1628	0.4131
16	0.6767	0.6094	0.4766	0.3309	0.2875	0.1796	0.4558
17	0.7440	0.6700	0.5240	0.3638	0.3161	0.1975	0.5012
18	0.8155	0.7344	0.5744	0.3988	0.3465	0.2165	0.5493
19	0.8914	0.8027	0.6279	0.4359	0.3787	0.2367	0.6005
20	0.9720	0.8753	0.6846	0.4753	0.4130	0.2581	0.6548
21	1.0576	0.9524	0.7449	0.5172	0.4494	0.2808	0.7124
22	1.1484	1.0342	0.8089	0.5616	0.4880	0.3049	0.7736
23	1.2449	1.1210	0.8768	0.6088	0.5289	0.3305	0.8386
24	1.3472	1.2132	0.9489	0.6588	0.5724	0.3577	0.9075
25	1.4557	1.3109	1.0254	0.7119	0.6185	0.3865	0.9806

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

PROPOSED

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	0.0380	0.0342	0.0267	0.0186	0.0161	0.0101	0.0256
2	0.0642	0.0579	0.0452	0.0314	0.0273	0.0171	0.0433
3	0.0904	0.0814	0.0636	0.0442	0.0384	0.0240	0.0609
4	0.1186	0.1068	0.0835	0.0580	0.0504	0.0315	0.0799
5	0.1489	0.1341	0.1049	0.0728	0.0633	0.0395	0.1003
6	0.1815	0.1634	0.1278	0.0887	0.0771	0.0482	0.1223
7	0.2164	0.1948	0.1524	0.1058	0.0919	0.0574	0.1457
8	0.2536	0.2284	0.1787	0.1240	0.1078	0.0673	0.1709
9	0.2934	0.2642	0.2067	0.1435	0.1247	0.0779	0.1977
10	0.3358	0.3024	0.2365	0.1642	0.1427	0.0892	0.2262
11	0.3809	0.3431	0.2683	0.1863	0.1619	0.1011	0.2566
12	0.4290	0.3863	0.3021	0.2098	0.1823	0.1139	0.2890
13	0.4800	0.4323	0.3381	0.2347	0.2040	0.1274	0.3233
14	0.5342	0.4811	0.3763	0.2613	0.2270	0.1418	0.3599
15	0.5919	0.5330	0.4169	0.2894	0.2515	0.1571	0.3987
16	0.6530	0.5881	0.4600	0.3194	0.2775	0.1734	0.4399
17	0.7180	0.6466	0.5058	0.3511	0.3051	0.1906	0.4837
18	0.7870	0.7088	0.5544	0.3849	0.3344	0.2089	0.5302
19	0.8603	0.7747	0.6060	0.4207	0.3655	0.2284	0.5795
20	0.9381	0.8448	0.6607	0.4587	0.3986	0.2491	0.6319
21	1.0207	0.9192	0.7189	0.4991	0.4337	0.2710	0.6875
22	1.1083	0.9981	0.7807	0.5420	0.4709	0.2943	0.7466
23	1.2014	1.0819	0.8462	0.5875	0.5105	0.3190	0.8093
24	1.3002	1.1709	0.9158	0.6358	0.5524	0.3452	0.8758
25	1.4049	1.2652	0.9896	0.6870	0.5969	0.3730	0.9464

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

PROPOSED

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	0.0329	0.0296	0.0232	0.0161	0.0140	0.0087	0.0222
2	0.0557	0.0502	0.0392	0.0272	0.0237	0.0148	0.0375
3	0.0784	0.0706	0.0552	0.0383	0.0333	0.0208	0.0528
4	0.1028	0.0926	0.0724	0.0503	0.0437	0.0273	0.0693
5	0.1291	0.1163	0.0910	0.0631	0.0549	0.0343	0.0870
6	0.1574	0.1417	0.1108	0.0770	0.0669	0.0418	0.1060
7	0.1876	0.1690	0.1322	0.0917	0.0797	0.0498	0.1264
8	0.2199	0.1981	0.1549	0.1076	0.0935	0.0584	0.1482
9	0.2544	0.2291	0.1792	0.1244	0.1081	0.0676	0.1714
10	0.2912	0.2622	0.2051	0.1424	0.1237	0.0773	0.1962
11	0.3303	0.2975	0.2327	0.1615	0.1404	0.0877	0.2225
12	0.3720	0.3350	0.2620	0.1819	0.1581	0.0988	0.2506
13	0.4162	0.3748	0.2932	0.2035	0.1769	0.1105	0.2804
14	0.4633	0.4172	0.3263	0.2265	0.1968	0.1230	0.3121
15	0.5132	0.4622	0.3615	0.2510	0.2181	0.1363	0.3457
16	0.5663	0.5100	0.3989	0.2769	0.2406	0.1503	0.3815
17	0.6226	0.5607	0.4386	0.3045	0.2646	0.1653	0.4194
18	0.6825	0.6146	0.4807	0.3337	0.2900	0.1812	0.4597
19	0.7460	0.6718	0.5255	0.3648	0.3170	0.1981	0.5025
20	0.8135	0.7326	0.5730	0.3978	0.3456	0.2160	0.5480
21	0.8851	0.7970	0.6234	0.4328	0.3761	0.2350	0.5962
22	0.9611	0.8655	0.6770	0.4700	0.4084	0.2552	0.6474
23	1.0418	0.9382	0.7338	0.5095	0.4427	0.2766	0.7018
24	1.1275	1.0153	0.7941	0.5513	0.4791	0.2993	0.7595
25	1.2183	1.0971	0.8581	0.5958	0.5176	0.3234	0.8207

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

PROPOSED

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	0.0406	0.0366	0.0286	0.0199	0.0173	0.0108	0.0273
2	0.0687	0.0619	0.0484	0.0336	0.0292	0.0182	0.0463
3	0.0967	0.0870	0.0681	0.0473	0.0411	0.0257	0.0651
4	0.1268	0.1142	0.0893	0.0620	0.0539	0.0337	0.0854
5	0.1593	0.1435	0.1122	0.0779	0.0677	0.0423	0.1073
6	0.1941	0.1748	0.1367	0.0949	0.0825	0.0515	0.1308
7	0.2315	0.2084	0.1630	0.1132	0.0983	0.0614	0.1559
8	0.2713	0.2443	0.1911	0.1327	0.1153	0.0720	0.1828
9	0.3139	0.2827	0.2211	0.1535	0.1334	0.0833	0.2114
10	0.3592	0.3235	0.2530	0.1757	0.1526	0.0954	0.2420
11	0.4075	0.3670	0.2870	0.1993	0.1732	0.1082	0.2745
12	0.4589	0.4132	0.3232	0.2244	0.1950	0.1218	0.3091
13	0.5135	0.4624	0.3617	0.2511	0.2182	0.1363	0.3459
14	0.5715	0.5147	0.4025	0.2795	0.2428	0.1517	0.3850
15	0.6331	0.5702	0.4460	0.3096	0.2690	0.1681	0.4265
16	0.6986	0.6291	0.4921	0.3416	0.2968	0.1855	0.4706
17	0.7681	0.6917	0.5410	0.3756	0.3264	0.2039	0.5174
18	0.8419	0.7582	0.5930	0.4117	0.3577	0.2235	0.5671
19	0.9203	0.8287	0.6482	0.4500	0.3910	0.2443	0.6199
20	1.0035	0.9037	0.7068	0.4907	0.4264	0.2664	0.6760
21	1.0918	0.9832	0.7691	0.5339	0.4639	0.2899	0.7355
22	1.1856	1.0677	0.8351	0.5798	0.5038	0.3148	0.7987
23	1.2852	1.1574	0.9052	0.6285	0.5461	0.3412	0.8657
24	1.3908	1.2525	0.9797	0.6801	0.5910	0.3693	0.9369
25	1.5029	1.3534	1.0586	0.7349	0.6386	0.3990	1.0124

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

PROPOSED

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	0.0342	0.0308	0.0241	0.0167	0.0145	0.0091	0.0231
2	0.0579	0.0522	0.0408	0.0283	0.0246	0.0154	0.0390
3	0.0815	0.0734	0.0574	0.0398	0.0346	0.0216	0.0549
4	0.1069	0.0963	0.0753	0.0523	0.0454	0.0284	0.0720
5	0.1343	0.1209	0.0946	0.0657	0.0571	0.0357	0.0905
6	0.1637	0.1474	0.1153	0.0800	0.0695	0.0435	0.1102
7	0.1951	0.1757	0.1374	0.0954	0.0829	0.0518	0.1314
8	0.2287	0.2060	0.1611	0.1119	0.0972	0.0607	0.1541
9	0.2646	0.2383	0.1864	0.1294	0.1124	0.0703	0.1782
10	0.3028	0.2727	0.2133	0.1481	0.1287	0.0804	0.2040
11	0.3435	0.3094	0.2420	0.1680	0.1460	0.0912	0.2314
12	0.3868	0.3484	0.2725	0.1892	0.1644	0.1027	0.2606
13	0.4329	0.3898	0.3049	0.2117	0.1839	0.1149	0.2916
14	0.4818	0.4339	0.3393	0.2356	0.2047	0.1279	0.3245
15	0.5337	0.4807	0.3759	0.2610	0.2268	0.1417	0.3595
16	0.5889	0.5303	0.4148	0.2880	0.2502	0.1564	0.3967
17	0.6475	0.5831	0.4561	0.3166	0.2751	0.1719	0.4362
18	0.7097	0.6392	0.4999	0.3471	0.3016	0.1884	0.4781
19	0.7758	0.6987	0.5465	0.3794	0.3296	0.2060	0.5226
20	0.8460	0.7618	0.5959	0.4137	0.3594	0.2246	0.5699
21	0.9204	0.8289	0.6483	0.4501	0.3911	0.2444	0.6200
22	0.9995	0.9001	0.7040	0.4888	0.4247	0.2654	0.6733
23	1.0834	0.9757	0.7631	0.5298	0.4604	0.2876	0.7298
24	1.1725	1.0559	0.8259	0.5734	0.4982	0.3113	0.7898
25	1.2670	1.1410	0.8924	0.6196	0.5383	0.3364	0.8535

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

PROPOSED

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	0.0314	0.0283	0.0221	0.0153	0.0133	0.0083	0.0211
2	0.0531	0.0478	0.0374	0.0260	0.0226	0.0141	0.0358
3	0.0747	0.0673	0.0526	0.0365	0.0317	0.0198	0.0503
4	0.0980	0.0883	0.0690	0.0479	0.0416	0.0260	0.0660
5	0.1231	0.1108	0.0867	0.0602	0.0523	0.0327	0.0829
6	0.1500	0.1351	0.1057	0.0734	0.0637	0.0398	0.1011
7	0.1788	0.1611	0.1260	0.0875	0.0760	0.0475	0.1205
8	0.2097	0.1888	0.1477	0.1025	0.0891	0.0557	0.1412
9	0.2425	0.2184	0.1708	0.1186	0.1031	0.0644	0.1634
10	0.2776	0.2500	0.1955	0.1357	0.1179	0.0737	0.1870
11	0.3149	0.2836	0.2218	0.1540	0.1338	0.0836	0.2121
12	0.3546	0.3193	0.2498	0.1734	0.1507	0.0941	0.2388
13	0.3968	0.3573	0.2795	0.1940	0.1686	0.1053	0.2673
14	0.4416	0.3977	0.3110	0.2159	0.1876	0.1172	0.2975
15	0.4892	0.4406	0.3446	0.2392	0.2079	0.1299	0.3296
16	0.5398	0.4861	0.3802	0.2640	0.2294	0.1433	0.3636
17	0.5935	0.5345	0.4181	0.2902	0.2522	0.1576	0.3998
18	0.6505	0.5858	0.4582	0.3181	0.2764	0.1727	0.4382
19	0.7111	0.6404	0.5009	0.3477	0.3021	0.1888	0.4790
20	0.7754	0.6983	0.5462	0.3792	0.3295	0.2059	0.5223
21	0.8437	0.7598	0.5943	0.4126	0.3585	0.2240	0.5683
22	0.9162	0.8250	0.6453	0.4480	0.3893	0.2432	0.6171
23	0.9931	0.8943	0.6995	0.4856	0.4220	0.2637	0.6690
24	1.0747	0.9678	0.7570	0.5256	0.4566	0.2853	0.7239
25	1.1613	1.0458	0.8180	0.5679	0.4934	0.3083	0.7823



**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

PROPOSED

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	0.0279	0.0251	0.0196	0.0136	0.0118	0.0074	0.0188
2	0.0472	0.0425	0.0332	0.0231	0.0200	0.0125	0.0318
3	0.0663	0.0597	0.0467	0.0324	0.0282	0.0176	0.0447
4	0.0870	0.0784	0.0613	0.0426	0.0370	0.0231	0.0586
5	0.1093	0.0984	0.0770	0.0534	0.0464	0.0290	0.0736
6	0.1332	0.1200	0.0938	0.0651	0.0566	0.0354	0.0897
7	0.1588	0.1430	0.1119	0.0777	0.0675	0.0422	0.1070
8	0.1862	0.1677	0.1311	0.0910	0.0791	0.0494	0.1254
9	0.2154	0.1939	0.1517	0.1053	0.0915	0.0572	0.1451
10	0.2465	0.2220	0.1736	0.1205	0.1047	0.0654	0.1660
11	0.2796	0.2518	0.1969	0.1367	0.1188	0.0742	0.1884
12	0.3149	0.2835	0.2218	0.1540	0.1338	0.0836	0.2121
13	0.3523	0.3173	0.2482	0.1723	0.1497	0.0935	0.2373
14	0.3921	0.3531	0.2762	0.1918	0.1666	0.1041	0.2641
15	0.4344	0.3912	0.3060	0.2124	0.1846	0.1153	0.2926
16	0.4793	0.4317	0.3376	0.2344	0.2037	0.1273	0.3229
17	0.5270	0.4746	0.3712	0.2577	0.2239	0.1399	0.3550
18	0.5777	0.5202	0.4069	0.2825	0.2454	0.1534	0.3891
19	0.6314	0.5686	0.4448	0.3088	0.2683	0.1676	0.4254
20	0.6885	0.6201	0.4850	0.3367	0.2926	0.1828	0.4638
21	0.7492	0.6746	0.5277	0.3663	0.3183	0.1989	0.5046
22	0.8135	0.7326	0.5730	0.3978	0.3457	0.2160	0.5480
23	0.8818	0.7941	0.6211	0.4312	0.3747	0.2341	0.5940
24	0.9543	0.8594	0.6722	0.4667	0.4055	0.2534	0.6428
25	1.0312	0.9286	0.7263	0.5043	0.4382	0.2738	0.6946

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

PROPOSED

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	0.0256	0.0230	0.0180	0.0125	0.0109	0.0068	0.0172
2	0.0433	0.0389	0.0305	0.0212	0.0184	0.0115	0.0291
3	0.0608	0.0548	0.0429	0.0298	0.0258	0.0162	0.0410
4	0.0798	0.0719	0.0562	0.0390	0.0339	0.0212	0.0538
5	0.1003	0.0903	0.0706	0.0490	0.0426	0.0266	0.0675
6	0.1222	0.1100	0.0861	0.0598	0.0519	0.0324	0.0823
7	0.1457	0.1312	0.1026	0.0712	0.0619	0.0387	0.0981
8	0.1708	0.1538	0.1203	0.0835	0.0726	0.0453	0.1150
9	0.1976	0.1779	0.1391	0.0966	0.0839	0.0524	0.1331
10	0.2261	0.2036	0.1593	0.1106	0.0961	0.0600	0.1523
11	0.2565	0.2310	0.1807	0.1254	0.1090	0.0681	0.1728
12	0.2888	0.2601	0.2034	0.1412	0.1227	0.0767	0.1945
13	0.3232	0.2910	0.2276	0.1580	0.1373	0.0858	0.2177
14	0.3597	0.3239	0.2534	0.1759	0.1528	0.0955	0.2423
15	0.3985	0.3589	0.2807	0.1949	0.1693	0.1058	0.2684
16	0.4397	0.3960	0.3097	0.2150	0.1868	0.1167	0.2962
17	0.4834	0.4354	0.3405	0.2364	0.2054	0.1283	0.3256
18	0.5299	0.4772	0.3732	0.2591	0.2251	0.1407	0.3569
19	0.5792	0.5216	0.4080	0.2832	0.2461	0.1538	0.3902
20	0.6316	0.5688	0.4449	0.3089	0.2684	0.1677	0.4254
21	0.6872	0.6188	0.4840	0.3360	0.2920	0.1824	0.4629
22	0.7462	0.6720	0.5256	0.3649	0.3171	0.1981	0.5027
23	0.8089	0.7284	0.5697	0.3956	0.3437	0.2148	0.5449
24	0.8754	0.7883	0.6166	0.4281	0.3719	0.2324	0.5897
25	0.9459	0.8518	0.6663	0.4626	0.4019	0.2511	0.6372

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

PROPOSED

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	0.0354	0.0319	0.0250	0.0173	0.0151	0.0094	0.0239
2	0.0600	0.0540	0.0423	0.0293	0.0255	0.0159	0.0404
3	0.0844	0.0760	0.0594	0.0413	0.0359	0.0224	0.0568
4	0.1107	0.0997	0.0780	0.0541	0.0470	0.0294	0.0746
5	0.1391	0.1252	0.0980	0.0680	0.0591	0.0369	0.0937
6	0.1695	0.1526	0.1194	0.0829	0.0720	0.0450	0.1142
7	0.2021	0.1820	0.1423	0.0988	0.0859	0.0536	0.1361
8	0.2369	0.2133	0.1669	0.1158	0.1007	0.0629	0.1596
9	0.2740	0.2468	0.1930	0.1340	0.1164	0.0728	0.1846
10	0.3136	0.2824	0.2209	0.1534	0.1333	0.0833	0.2113
11	0.3558	0.3204	0.2506	0.1740	0.1512	0.0945	0.2397
12	0.4006	0.3608	0.2822	0.1959	0.1702	0.1064	0.2699
13	0.4483	0.4037	0.3158	0.2192	0.1905	0.1190	0.3020
14	0.4989	0.4493	0.3514	0.2440	0.2120	0.1325	0.3361
15	0.5528	0.4978	0.3893	0.2703	0.2349	0.1468	0.3723
16	0.6099	0.5492	0.4296	0.2983	0.2591	0.1619	0.4108
17	0.6706	0.6039	0.4723	0.3279	0.2849	0.1780	0.4517
18	0.7350	0.6619	0.5177	0.3594	0.3123	0.1951	0.4951
19	0.8035	0.7235	0.5659	0.3929	0.3414	0.2133	0.5412
20	0.8761	0.7890	0.6171	0.4284	0.3723	0.2326	0.5902
21	0.9532	0.8584	0.6714	0.4661	0.4050	0.2531	0.6421
22	1.0351	0.9322	0.7291	0.5062	0.4398	0.2748	0.6973
23	1.1220	1.0105	0.7903	0.5487	0.4768	0.2979	0.7558
24	1.2143	1.0935	0.8553	0.5938	0.5159	0.3224	0.8180
25	1.3121	1.1816	0.9242	0.6416	0.5575	0.3484	0.8839

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0327	0.0294	0.0230	0.0160	0.0139	0.0087	0.0220
2	0.0553	0.0498	0.0390	0.0271	0.0235	0.0147	0.0373
3	0.0779	0.0701	0.0548	0.0381	0.0331	0.0207	0.0524
4	0.1022	0.0920	0.0720	0.0500	0.0434	0.0271	0.0688
5	0.1283	0.1155	0.0904	0.0627	0.0545	0.0341	0.0864
6	0.1564	0.1408	0.1101	0.0765	0.0664	0.0415	0.1053
7	0.1864	0.1679	0.1313	0.0912	0.0792	0.0495	0.1256
8	0.2185	0.1968	0.1539	0.1069	0.0929	0.0580	0.1472
9	0.2528	0.2277	0.1781	0.1236	0.1074	0.0671	0.1703
10	0.2893	0.2606	0.2038	0.1415	0.1229	0.0768	0.1949
11	0.3282	0.2956	0.2312	0.1605	0.1395	0.0871	0.2211
12	0.3696	0.3328	0.2603	0.1807	0.1570	0.0981	0.2490
13	0.4136	0.3724	0.2913	0.2022	0.1757	0.1098	0.2786
14	0.4603	0.4145	0.3242	0.2251	0.1956	0.1222	0.3101
15	0.5099	0.4592	0.3592	0.2494	0.2167	0.1354	0.3435
16	0.5627	0.5067	0.3963	0.2752	0.2391	0.1494	0.3790
17	0.6187	0.5571	0.4358	0.3025	0.2629	0.1642	0.4167
18	0.6781	0.6107	0.4776	0.3316	0.2881	0.1800	0.4568
19	0.7412	0.6675	0.5221	0.3625	0.3149	0.1968	0.4993
20	0.8083	0.7279	0.5693	0.3952	0.3434	0.2146	0.5445
21	0.8794	0.7919	0.6194	0.4300	0.3737	0.2335	0.5924
22	0.9550	0.8600	0.6726	0.4670	0.4058	0.2535	0.6433
23	1.0351	0.9322	0.7291	0.5062	0.4398	0.2748	0.6973
24	1.1202	1.0088	0.7891	0.5478	0.4760	0.2974	0.7546
25	1.2105	1.0901	0.8526	0.5919	0.5143	0.3214	0.8154

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

PROPOSED

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	0.0308	0.0277	0.0217	0.0151	0.0131	0.0082	0.0207
2	0.0521	0.0469	0.0367	0.0255	0.0221	0.0138	0.0351
3	0.0733	0.0660	0.0516	0.0359	0.0312	0.0195	0.0494
4	0.0962	0.0866	0.0678	0.0470	0.0409	0.0255	0.0648
5	0.1208	0.1088	0.0851	0.0591	0.0513	0.0321	0.0814
6	0.1473	0.1326	0.1037	0.0720	0.0626	0.0391	0.0992
7	0.1756	0.1581	0.1237	0.0859	0.0746	0.0466	0.1183
8	0.2058	0.1853	0.1450	0.1006	0.0874	0.0546	0.1386
9	0.2381	0.2144	0.1677	0.1164	0.1012	0.0632	0.1604
10	0.2725	0.2454	0.1919	0.1333	0.1158	0.0723	0.1836
11	0.3091	0.2784	0.2177	0.1512	0.1313	0.0821	0.2082
12	0.3481	0.3135	0.2452	0.1702	0.1479	0.0924	0.2345
13	0.3895	0.3508	0.2743	0.1905	0.1655	0.1034	0.2624
14	0.4335	0.3904	0.3053	0.2120	0.1842	0.1151	0.2920
15	0.4803	0.4325	0.3383	0.2349	0.2041	0.1275	0.3235
16	0.5299	0.4772	0.3732	0.2591	0.2252	0.1407	0.3570
17	0.5826	0.5247	0.4104	0.2849	0.2476	0.1547	0.3925
18	0.6386	0.5751	0.4498	0.3123	0.2713	0.1695	0.4302
19	0.6981	0.6286	0.4917	0.3414	0.2966	0.1853	0.4702
20	0.7612	0.6855	0.5362	0.3722	0.3234	0.2021	0.5128
21	0.8282	0.7458	0.5834	0.4050	0.3519	0.2199	0.5579
22	0.8994	0.8099	0.6335	0.4398	0.3821	0.2388	0.6058
23	0.9749	0.8779	0.6867	0.4767	0.4142	0.2588	0.6567
24	1.0550	0.9501	0.7431	0.5159	0.4483	0.2801	0.7107
25	1.1400	1.0266	0.8030	0.5575	0.4844	0.3027	0.7679

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

PROPOSED

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	0.0291	0.0262	0.0205	0.0142	0.0124	0.0077	0.0196
2	0.0493	0.0444	0.0347	0.0241	0.0209	0.0131	0.0332
3	0.0693	0.0624	0.0488	0.0339	0.0294	0.0184	0.0467
4	0.0909	0.0819	0.0640	0.0445	0.0386	0.0241	0.0612
5	0.1142	0.1028	0.0804	0.0558	0.0485	0.0303	0.0769
6	0.1392	0.1253	0.0980	0.0681	0.0591	0.0369	0.0937
7	0.1659	0.1494	0.1169	0.0811	0.0705	0.0440	0.1118
8	0.1945	0.1751	0.1370	0.0951	0.0826	0.0516	0.1310
9	0.2250	0.2026	0.1585	0.1100	0.0956	0.0597	0.1516
10	0.2575	0.2319	0.1814	0.1259	0.1094	0.0684	0.1735
11	0.2921	0.2631	0.2057	0.1428	0.1241	0.0776	0.1968
12	0.3289	0.2962	0.2317	0.1608	0.1398	0.0873	0.2216
13	0.3681	0.3315	0.2592	0.1800	0.1564	0.0977	0.2479
14	0.4096	0.3689	0.2885	0.2003	0.1741	0.1088	0.2759
15	0.4538	0.4087	0.3197	0.2219	0.1928	0.1205	0.3057
16	0.5007	0.4509	0.3527	0.2449	0.2128	0.1329	0.3373
17	0.5506	0.4958	0.3878	0.2692	0.2339	0.1462	0.3709
18	0.6035	0.5435	0.4251	0.2951	0.2564	0.1602	0.4065
19	0.6597	0.5941	0.4646	0.3226	0.2803	0.1751	0.4444
20	0.7193	0.6478	0.5067	0.3518	0.3056	0.1910	0.4845
21	0.7826	0.7048	0.5513	0.3827	0.3325	0.2078	0.5272
22	0.8499	0.7653	0.5986	0.4156	0.3611	0.2256	0.5725
23	0.9212	0.8296	0.6489	0.4505	0.3914	0.2446	0.6206
24	0.9970	0.8978	0.7022	0.4875	0.4236	0.2647	0.6716
25	1.0773	0.9701	0.7588	0.5268	0.4577	0.2860	0.7257

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

PROPOSED

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	0.0276	0.0248	0.0194	0.0135	0.0117	0.0073	0.0186
2	0.0467	0.0420	0.0329	0.0228	0.0198	0.0124	0.0315
3	0.0657	0.0591	0.0463	0.0321	0.0279	0.0174	0.0442
4	0.0862	0.0776	0.0607	0.0421	0.0366	0.0229	0.0580
5	0.1082	0.0975	0.0762	0.0529	0.0460	0.0287	0.0729
6	0.1319	0.1188	0.0929	0.0645	0.0560	0.0350	0.0889
7	0.1573	0.1416	0.1108	0.0769	0.0668	0.0417	0.1059
8	0.1843	0.1660	0.1298	0.0901	0.0783	0.0489	0.1242
9	0.2133	0.1920	0.1502	0.1043	0.0906	0.0566	0.1437
10	0.2441	0.2198	0.1719	0.1194	0.1037	0.0648	0.1644
11	0.2769	0.2493	0.1950	0.1354	0.1176	0.0735	0.1865
12	0.3118	0.2808	0.2196	0.1525	0.1325	0.0828	0.2100
13	0.3489	0.3142	0.2457	0.1706	0.1482	0.0926	0.2350
14	0.3883	0.3497	0.2735	0.1899	0.1650	0.1031	0.2616
15	0.4302	0.3874	0.3030	0.2104	0.1828	0.1142	0.2898
16	0.4746	0.4274	0.3343	0.2321	0.2017	0.1260	0.3197
17	0.5219	0.4700	0.3676	0.2552	0.2217	0.1386	0.3515
18	0.5720	0.5151	0.4029	0.2797	0.2430	0.1519	0.3853
19	0.6253	0.5631	0.4404	0.3058	0.2657	0.1660	0.4212
20	0.6818	0.6140	0.4802	0.3334	0.2897	0.1810	0.4593
21	0.7418	0.6680	0.5225	0.3628	0.3152	0.1969	0.4997
22	0.8055	0.7254	0.5674	0.3939	0.3423	0.2139	0.5426
23	0.8732	0.7863	0.6150	0.4270	0.3710	0.2318	0.5882
24	0.9450	0.8510	0.6656	0.4621	0.4015	0.2509	0.6365
25	1.0211	0.9195	0.7192	0.4993	0.4339	0.2711	0.6878

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

PROPOSED

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	0.0265	0.0238	0.0186	0.0129	0.0112	0.0070	0.0178
2	0.0448	0.0403	0.0316	0.0219	0.0190	0.0119	0.0302
3	0.0630	0.0567	0.0444	0.0308	0.0268	0.0167	0.0424
4	0.0827	0.0745	0.0582	0.0404	0.0351	0.0219	0.0557
5	0.1038	0.0935	0.0731	0.0508	0.0441	0.0276	0.0699
6	0.1266	0.1140	0.0891	0.0619	0.0538	0.0336	0.0852
7	0.1509	0.1359	0.1063	0.0738	0.0641	0.0401	0.1016
8	0.1769	0.1593	0.1246	0.0865	0.0752	0.0470	0.1191
9	0.2046	0.1843	0.1441	0.1001	0.0869	0.0543	0.1378
10	0.2342	0.2109	0.1649	0.1145	0.0995	0.0622	0.1577
11	0.2656	0.2392	0.1871	0.1299	0.1129	0.0705	0.1789
12	0.2991	0.2694	0.2107	0.1463	0.1271	0.0794	0.2015
13	0.3347	0.3014	0.2358	0.1637	0.1422	0.0889	0.2255
14	0.3725	0.3355	0.2624	0.1822	0.1583	0.0989	0.2510
15	0.4127	0.3717	0.2907	0.2018	0.1754	0.1096	0.2780
16	0.4554	0.4101	0.3208	0.2227	0.1935	0.1209	0.3068
17	0.5007	0.4509	0.3527	0.2448	0.2127	0.1329	0.3373
18	0.5488	0.4942	0.3866	0.2684	0.2332	0.1457	0.3697
19	0.5999	0.5402	0.4225	0.2934	0.2549	0.1593	0.4041
20	0.6541	0.5891	0.4608	0.3199	0.2779	0.1737	0.4406
21	0.7117	0.6409	0.5013	0.3480	0.3024	0.1890	0.4794
22	0.7729	0.6960	0.5444	0.3779	0.3284	0.2052	0.5206
23	0.8378	0.7545	0.5901	0.4097	0.3560	0.2224	0.5643
24	0.9066	0.8165	0.6386	0.4434	0.3852	0.2407	0.6107
25	0.9797	0.8822	0.6901	0.4791	0.4163	0.2601	0.6599



**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

PROPOSED

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	0.0254	0.0229	0.0179	0.0124	0.0108	0.0068	0.0171
2	0.0430	0.0388	0.0303	0.0211	0.0183	0.0114	0.0290
3	0.0606	0.0545	0.0427	0.0296	0.0257	0.0161	0.0408
4	0.0795	0.0716	0.0560	0.0389	0.0338	0.0211	0.0535
5	0.0998	0.0899	0.0703	0.0488	0.0424	0.0265	0.0672
6	0.1216	0.1095	0.0857	0.0595	0.0517	0.0323	0.0819
7	0.1450	0.1306	0.1021	0.0709	0.0616	0.0385	0.0977
8	0.1700	0.1531	0.1197	0.0831	0.0722	0.0451	0.1145
9	0.1966	0.1771	0.1385	0.0962	0.0835	0.0522	0.1325
10	0.2250	0.2027	0.1585	0.1101	0.0956	0.0597	0.1516
11	0.2553	0.2299	0.1798	0.1248	0.1085	0.0678	0.1720
12	0.2875	0.2589	0.2025	0.1406	0.1221	0.0763	0.1936
13	0.3217	0.2897	0.2266	0.1573	0.1367	0.0854	0.2167
14	0.3580	0.3224	0.2522	0.1751	0.1521	0.0951	0.2412
15	0.3966	0.3572	0.2794	0.1940	0.1685	0.1053	0.2672
16	0.4376	0.3941	0.3083	0.2140	0.1860	0.1162	0.2948
17	0.4812	0.4333	0.3389	0.2353	0.2045	0.1278	0.3241
18	0.5274	0.4750	0.3715	0.2579	0.2241	0.1400	0.3553
19	0.5765	0.5192	0.4061	0.2819	0.2450	0.1531	0.3884
20	0.6286	0.5661	0.4428	0.3074	0.2671	0.1669	0.4235
21	0.6840	0.6160	0.4818	0.3345	0.2906	0.1816	0.4608
22	0.7428	0.6689	0.5232	0.3632	0.3156	0.1972	0.5003
23	0.8051	0.7251	0.5671	0.3937	0.3421	0.2138	0.5424
24	0.8713	0.7847	0.6137	0.4261	0.3702	0.2313	0.5869
25	0.9415	0.8479	0.6632	0.4604	0.4000	0.2500	0.6342

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

PROPOSED

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	0.0245	0.0220	0.0172	0.0120	0.0104	0.0065	0.0165
2	0.0414	0.0373	0.0292	0.0203	0.0176	0.0110	0.0279
3	0.0583	0.0525	0.0411	0.0285	0.0248	0.0155	0.0393
4	0.0765	0.0689	0.0539	0.0374	0.0325	0.0203	0.0515
5	0.0960	0.0865	0.0677	0.0470	0.0408	0.0255	0.0647
6	0.1171	0.1054	0.0825	0.0572	0.0497	0.0311	0.0789
7	0.1396	0.1257	0.0983	0.0682	0.0593	0.0371	0.0940
8	0.1636	0.1473	0.1152	0.0800	0.0695	0.0434	0.1102
9	0.1893	0.1704	0.1333	0.0926	0.0804	0.0502	0.1275
10	0.2166	0.1951	0.1526	0.1059	0.0920	0.0575	0.1459
11	0.2457	0.2213	0.1731	0.1202	0.1044	0.0652	0.1655
12	0.2767	0.2492	0.1949	0.1353	0.1176	0.0735	0.1864
13	0.3096	0.2788	0.2181	0.1514	0.1316	0.0822	0.2086
14	0.3446	0.3103	0.2427	0.1685	0.1464	0.0915	0.2321
15	0.3818	0.3438	0.2689	0.1867	0.1622	0.1014	0.2572
16	0.4212	0.3793	0.2967	0.2060	0.1790	0.1118	0.2837
17	0.4631	0.4171	0.3262	0.2265	0.1968	0.1230	0.3120
18	0.5076	0.4572	0.3576	0.2482	0.2157	0.1348	0.3420
19	0.5549	0.4997	0.3908	0.2714	0.2358	0.1473	0.3738
20	0.6051	0.5449	0.4262	0.2959	0.2571	0.1606	0.4076
21	0.6583	0.5929	0.4637	0.3219	0.2797	0.1748	0.4435
22	0.7149	0.6438	0.5035	0.3496	0.3038	0.1898	0.4816
23	0.7749	0.6979	0.5458	0.3790	0.3293	0.2057	0.5220
24	0.8386	0.7552	0.5907	0.4101	0.3563	0.2226	0.5649
25	0.9062	0.8161	0.6383	0.4431	0.3850	0.2406	0.6104

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

PROPOSED

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	0.0236	0.0212	0.0166	0.0115	0.0100	0.0063	0.0159
2	0.0399	0.0360	0.0281	0.0195	0.0170	0.0106	0.0269
3	0.0562	0.0506	0.0396	0.0275	0.0239	0.0149	0.0378
4	0.0737	0.0664	0.0519	0.0360	0.0313	0.0196	0.0497
5	0.0926	0.0834	0.0652	0.0453	0.0393	0.0246	0.0624
6	0.1128	0.1016	0.0795	0.0552	0.0479	0.0300	0.0760
7	0.1345	0.1211	0.0947	0.0658	0.0572	0.0357	0.0906
8	0.1577	0.1420	0.1111	0.0771	0.0670	0.0419	0.1062
9	0.1824	0.1643	0.1285	0.0892	0.0775	0.0484	0.1229
10	0.2088	0.1880	0.1471	0.1021	0.0887	0.0554	0.1406
11	0.2368	0.2133	0.1668	0.1158	0.1006	0.0629	0.1595
12	0.2667	0.2402	0.1878	0.1304	0.1133	0.0708	0.1796
13	0.2984	0.2687	0.2102	0.1459	0.1268	0.0792	0.2010
14	0.3321	0.2991	0.2339	0.1624	0.1411	0.0882	0.2237
15	0.3680	0.3314	0.2592	0.1799	0.1563	0.0977	0.2479
16	0.4060	0.3656	0.2860	0.1985	0.1725	0.1078	0.2735
17	0.4464	0.4020	0.3144	0.2183	0.1897	0.1185	0.3007
18	0.4893	0.4406	0.3446	0.2393	0.2079	0.1299	0.3296
19	0.5348	0.4816	0.3767	0.2615	0.2272	0.1420	0.3603
20	0.5832	0.5252	0.4108	0.2852	0.2478	0.1548	0.3929
21	0.6345	0.5714	0.4469	0.3103	0.2696	0.1685	0.4274
22	0.6891	0.6205	0.4853	0.3370	0.2928	0.1829	0.4642
23	0.7469	0.6726	0.5261	0.3653	0.3174	0.1983	0.5031
24	0.8083	0.7279	0.5693	0.3953	0.3434	0.2146	0.5445
25	0.8734	0.7866	0.6152	0.4271	0.3711	0.2319	0.5884

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

PROPOSED

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	0.0228	0.0205	0.0160	0.0111	0.0097	0.0060	0.0153
2	0.0385	0.0347	0.0271	0.0188	0.0164	0.0102	0.0260
3	0.0542	0.0488	0.0382	0.0265	0.0230	0.0144	0.0365
4	0.0711	0.0641	0.0501	0.0348	0.0302	0.0189	0.0479
5	0.0893	0.0805	0.0629	0.0437	0.0380	0.0237	0.0602
6	0.1089	0.0981	0.0767	0.0532	0.0463	0.0289	0.0734
7	0.1298	0.1169	0.0914	0.0635	0.0552	0.0345	0.0874
8	0.1522	0.1370	0.1072	0.0744	0.0647	0.0404	0.1025
9	0.1761	0.1585	0.1240	0.0861	0.0748	0.0467	0.1186
10	0.2015	0.1814	0.1419	0.0985	0.0856	0.0535	0.1357
11	0.2286	0.2058	0.1610	0.1118	0.0971	0.0607	0.1540
12	0.2574	0.2318	0.1813	0.1259	0.1094	0.0683	0.1734
13	0.2880	0.2594	0.2029	0.1408	0.1224	0.0765	0.1940
14	0.3205	0.2887	0.2258	0.1568	0.1362	0.0851	0.2159
15	0.3551	0.3198	0.2501	0.1737	0.1509	0.0943	0.2392
16	0.3918	0.3529	0.2760	0.1916	0.1665	0.1040	0.2639
17	0.4308	0.3880	0.3035	0.2107	0.1831	0.1144	0.2902
18	0.4722	0.4253	0.3326	0.2309	0.2006	0.1254	0.3181
19	0.5162	0.4648	0.3636	0.2524	0.2193	0.1370	0.3477
20	0.5628	0.5069	0.3964	0.2752	0.2392	0.1494	0.3791
21	0.6124	0.5515	0.4314	0.2995	0.2602	0.1626	0.4125
22	0.6650	0.5989	0.4684	0.3252	0.2826	0.1766	0.4480
23	0.7209	0.6492	0.5077	0.3525	0.3063	0.1914	0.4856
24	0.7801	0.7025	0.5495	0.3815	0.3315	0.2071	0.5255
25	0.8430	0.7591	0.5937	0.4122	0.3582	0.2238	0.5678

**PROPOSED FHCF 2015 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

PROPOSED

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	0.0197	0.0178	0.0139	0.0097	0.0084	0.0052	0.0133
2	0.0334	0.0301	0.0235	0.0163	0.0142	0.0089	0.0225
3	0.0470	0.0423	0.0331	0.0230	0.0200	0.0125	0.0317
4	0.0617	0.0556	0.0434	0.0302	0.0262	0.0164	0.0416
5	0.0775	0.0698	0.0546	0.0379	0.0329	0.0206	0.0522
6	0.0944	0.0850	0.0665	0.0462	0.0401	0.0251	0.0636
7	0.1126	0.1014	0.0793	0.0550	0.0478	0.0299	0.0758
8	0.1320	0.1188	0.0930	0.0645	0.0561	0.0350	0.0889
9	0.1527	0.1375	0.1075	0.0747	0.0649	0.0405	0.1028
10	0.1747	0.1573	0.1231	0.0854	0.0742	0.0464	0.1177
11	0.1982	0.1785	0.1396	0.0969	0.0842	0.0526	0.1335
12	0.2232	0.2010	0.1572	0.1091	0.0948	0.0593	0.1503
13	0.2497	0.2249	0.1759	0.1221	0.1061	0.0663	0.1682
14	0.2780	0.2503	0.1958	0.1359	0.1181	0.0738	0.1872
15	0.3079	0.2773	0.2169	0.1506	0.1308	0.0818	0.2074
16	0.3398	0.3060	0.2393	0.1662	0.1444	0.0902	0.2289
17	0.3736	0.3364	0.2631	0.1827	0.1587	0.0992	0.2517
18	0.4095	0.3688	0.2884	0.2002	0.1740	0.1087	0.2758
19	0.4476	0.4031	0.3153	0.2189	0.1902	0.1188	0.3015
20	0.4881	0.4395	0.3438	0.2387	0.2074	0.1296	0.3288
21	0.5310	0.4782	0.3740	0.2597	0.2256	0.1410	0.3577
22	0.5767	0.5193	0.4062	0.2820	0.2450	0.1531	0.3885
23	0.6251	0.5629	0.4403	0.3057	0.2656	0.1660	0.4211
24	0.6765	0.6092	0.4765	0.3308	0.2874	0.1796	0.4557
25	0.7310	0.6583	0.5149	0.3575	0.3106	0.1941	0.4924

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$0

PROPOSED

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	0.1284	0.1094	0.0868	0.0518	0.0538	0.0307	0.0855
2	0.2173	0.1851	0.1468	0.0877	0.0911	0.0520	0.1447
3	0.3057	0.2604	0.2066	0.1234	0.1281	0.0732	0.2035
4	0.4011	0.3417	0.2710	0.1619	0.1681	0.0960	0.2671
5	0.5038	0.4292	0.3404	0.2034	0.2112	0.1206	0.3354
6	0.6140	0.5230	0.4149	0.2478	0.2574	0.1470	0.4088
7	0.7320	0.6235	0.4946	0.2955	0.3068	0.1752	0.4874
8	0.8581	0.7310	0.5798	0.3464	0.3597	0.2054	0.5713
9	0.9927	0.8456	0.6707	0.4007	0.4161	0.2376	0.6609
10	1.1362	0.9678	0.7676	0.4586	0.4762	0.2720	0.7564
11	1.2889	1.0979	0.8708	0.5202	0.5402	0.3085	0.8581
12	1.4513	1.2362	0.9806	0.5858	0.6083	0.3474	0.9663
13	1.6240	1.3833	1.0972	0.6555	0.6807	0.3888	1.0812
14	1.8075	1.5397	1.2212	0.7296	0.7576	0.4327	1.2034
15	2.0024	1.7057	1.3529	0.8083	0.8393	0.4793	1.3332
16	2.2095	1.8820	1.4928	0.8918	0.9261	0.5289	1.4710
17	2.4293	2.0693	1.6413	0.9806	1.0183	0.5815	1.6174
18	2.6628	2.2682	1.7991	1.0748	1.1161	0.6374	1.7728
19	2.9106	2.4793	1.9665	1.1748	1.2200	0.6967	1.9378
20	3.1738	2.7035	2.1443	1.2811	1.3303	0.7597	2.1131
21	3.4532	2.9415	2.3331	1.3938	1.4475	0.8266	2.2991
22	3.7499	3.1942	2.5336	1.5136	1.5718	0.8977	2.4966
23	4.0648	3.4624	2.7463	1.6407	1.7038	0.9730	2.7062
24	4.3989	3.7470	2.9721	1.7756	1.8438	1.0530	2.9287
25	4.7533	4.0489	3.2115	1.9186	1.9924	1.1378	3.1647

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$1 - \$500

PROPOSED

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	0.1167	0.0994	0.0788	0.0471	0.0489	0.0279	0.0777
2	0.1975	0.1682	0.1334	0.0797	0.0828	0.0473	0.1315
3	0.2778	0.2366	0.1877	0.1121	0.1164	0.0665	0.1849
4	0.3644	0.3104	0.2462	0.1471	0.1528	0.0872	0.2426
5	0.4577	0.3899	0.3093	0.1848	0.1919	0.1096	0.3048
6	0.5579	0.4752	0.3769	0.2252	0.2338	0.1335	0.3714
7	0.6651	0.5665	0.4494	0.2684	0.2788	0.1592	0.4428
8	0.7797	0.6641	0.5268	0.3147	0.3268	0.1866	0.5191
9	0.9019	0.7683	0.6094	0.3641	0.3781	0.2159	0.6005
10	1.0323	0.8793	0.6974	0.4167	0.4327	0.2471	0.6873
11	1.1710	0.9975	0.7912	0.4727	0.4908	0.2803	0.7796
12	1.3186	1.1232	0.8909	0.5322	0.5527	0.3156	0.8779
13	1.4755	1.2568	0.9969	0.5956	0.6185	0.3532	0.9823
14	1.6422	1.3988	1.1095	0.6629	0.6883	0.3931	1.0933
15	1.8193	1.5497	1.2292	0.7343	0.7626	0.4355	1.2113
16	2.0074	1.7099	1.3563	0.8103	0.8414	0.4805	1.3365
17	2.2071	1.8801	1.4912	0.8909	0.9251	0.5283	1.4695
18	2.4192	2.0607	1.6345	0.9765	1.0140	0.5791	1.6107
19	2.6444	2.2526	1.7867	1.0674	1.1084	0.6330	1.7606
20	2.8835	2.4562	1.9482	1.1639	1.2087	0.6903	1.9198
21	3.1374	2.6725	2.1198	1.2664	1.3151	0.7510	2.0888
22	3.4069	2.9021	2.3019	1.3752	1.4281	0.8156	2.2683
23	3.6930	3.1458	2.4951	1.4906	1.5480	0.8840	2.4587
24	3.9966	3.4043	2.7003	1.6132	1.6752	0.9567	2.6609
25	4.3186	3.6786	2.9178	1.7431	1.8102	1.0338	2.8752

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$501 - \$1,500

PROPOSED

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	0.1096	0.0934	0.0741	0.0443	0.0460	0.0262	0.0730
2	0.1856	0.1581	0.1254	0.0749	0.0778	0.0444	0.1236
3	0.2610	0.2223	0.1764	0.1054	0.1094	0.0625	0.1738
4	0.3425	0.2917	0.2314	0.1382	0.1436	0.0820	0.2280
5	0.4302	0.3664	0.2906	0.1736	0.1803	0.1030	0.2864
6	0.5243	0.4466	0.3542	0.2116	0.2198	0.1255	0.3491
7	0.6250	0.5324	0.4223	0.2523	0.2620	0.1496	0.4161
8	0.7327	0.6241	0.4951	0.2958	0.3071	0.1754	0.4878
9	0.8476	0.7220	0.5727	0.3421	0.3553	0.2029	0.5643
10	0.9701	0.8263	0.6554	0.3916	0.4066	0.2322	0.6459
11	1.1005	0.9374	0.7435	0.4442	0.4613	0.2634	0.7327
12	1.2392	1.0556	0.8372	0.5002	0.5194	0.2966	0.8250
13	1.3866	1.1812	0.9369	0.5597	0.5812	0.3319	0.9232
14	1.5433	1.3146	1.0427	0.6229	0.6469	0.3694	1.0275
15	1.7098	1.4564	1.1552	0.6901	0.7167	0.4093	1.1383
16	1.8865	1.6070	1.2746	0.7615	0.7908	0.4516	1.2560
17	2.0743	1.7669	1.4014	0.8372	0.8694	0.4965	1.3810
18	2.2736	1.9367	1.5361	0.9177	0.9530	0.5443	1.5137
19	2.4852	2.1169	1.6791	1.0031	1.0417	0.5949	1.6546
20	2.7099	2.3084	1.8309	1.0938	1.1359	0.6487	1.8042
21	2.9485	2.5116	1.9921	1.1901	1.2359	0.7058	1.9631
22	3.2018	2.7273	2.1633	1.2924	1.3421	0.7665	2.1317
23	3.4707	2.9564	2.3449	1.4009	1.4548	0.8308	2.3107
24	3.7560	3.1994	2.5377	1.5160	1.5743	0.8991	2.5007
25	4.0586	3.4571	2.7421	1.6382	1.7012	0.9715	2.7021



**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

PROPOSED

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	0.0997	0.0849	0.0673	0.0402	0.0418	0.0239	0.0664
2	0.1687	0.1437	0.1140	0.0681	0.0707	0.0404	0.1123
3	0.2373	0.2021	0.1603	0.0958	0.0994	0.0568	0.1580
4	0.3113	0.2652	0.2103	0.1257	0.1305	0.0745	0.2073
5	0.3910	0.3331	0.2642	0.1578	0.1639	0.0936	0.2603
6	0.4765	0.4059	0.3220	0.1923	0.1997	0.1141	0.3173
7	0.5681	0.4839	0.3838	0.2293	0.2381	0.1360	0.3782
8	0.6660	0.5673	0.4500	0.2688	0.2792	0.1594	0.4434
9	0.7704	0.6563	0.5205	0.3110	0.3229	0.1844	0.5129
10	0.8818	0.7511	0.5958	0.3559	0.3696	0.2111	0.5871
11	1.0003	0.8520	0.6758	0.4037	0.4193	0.2394	0.6660
12	1.1263	0.9594	0.7610	0.4546	0.4721	0.2696	0.7499
13	1.2604	1.0736	0.8516	0.5087	0.5283	0.3017	0.8391
14	1.4028	1.1949	0.9478	0.5662	0.5880	0.3358	0.9339
15	1.5541	1.3238	1.0500	0.6273	0.6514	0.3720	1.0347
16	1.7147	1.4606	1.1585	0.6921	0.7187	0.4105	1.1416
17	1.8854	1.6060	1.2738	0.7610	0.7903	0.4513	1.2552
18	2.0665	1.7603	1.3962	0.8341	0.8662	0.4947	1.3759
19	2.2589	1.9242	1.5262	0.9118	0.9468	0.5407	1.5039
20	2.4631	2.0981	1.6642	0.9942	1.0324	0.5896	1.6399
21	2.6800	2.2829	1.8107	1.0817	1.1233	0.6415	1.7843
22	2.9102	2.4790	1.9663	1.1747	1.2199	0.6967	1.9376
23	3.1546	2.6871	2.1314	1.2733	1.3223	0.7552	2.1003
24	3.4139	2.9080	2.3066	1.3780	1.4310	0.8172	2.2729
25	3.6890	3.1423	2.4924	1.4890	1.5463	0.8831	2.4560

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than \$2,500

PROPOSED

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	0.0923	0.0787	0.0624	0.0373	0.0387	0.0221	0.0615
2	0.1563	0.1331	0.1056	0.0631	0.0655	0.0374	0.1041
3	0.2199	0.1873	0.1485	0.0887	0.0922	0.0526	0.1464
4	0.2885	0.2457	0.1949	0.1164	0.1209	0.0691	0.1921
5	0.3623	0.3086	0.2448	0.1462	0.1519	0.0867	0.2412
6	0.4416	0.3761	0.2983	0.1782	0.1851	0.1057	0.2940
7	0.5264	0.4484	0.3557	0.2125	0.2207	0.1260	0.3505
8	0.6171	0.5257	0.4170	0.2491	0.2587	0.1477	0.4109
9	0.7139	0.6081	0.4823	0.2882	0.2992	0.1709	0.4753
10	0.8171	0.6960	0.5520	0.3298	0.3425	0.1956	0.5440
11	0.9269	0.7895	0.6262	0.3741	0.3885	0.2219	0.6171
12	1.0437	0.8890	0.7052	0.4213	0.4375	0.2498	0.6949
13	1.1679	0.9948	0.7891	0.4714	0.4895	0.2796	0.7776
14	1.2999	1.1072	0.8782	0.5247	0.5448	0.3112	0.8654
15	1.4400	1.2266	0.9729	0.5813	0.6036	0.3447	0.9588
16	1.5889	1.3535	1.0735	0.6413	0.6660	0.3804	1.0579
17	1.7470	1.4881	1.1804	0.7052	0.7323	0.4182	1.1631
18	1.9149	1.6311	1.2938	0.7729	0.8026	0.4584	1.2749
19	2.0932	1.7830	1.4142	0.8449	0.8774	0.5011	1.3936
20	2.2824	1.9442	1.5421	0.9213	0.9567	0.5464	1.5196
21	2.4834	2.1154	1.6779	1.0024	1.0409	0.5945	1.6534
22	2.6967	2.2971	1.8220	1.0885	1.1303	0.6455	1.7954
23	2.9231	2.4900	1.9750	1.1799	1.2253	0.6997	1.9462
24	3.1634	2.6946	2.1373	1.2769	1.3260	0.7573	2.1062
25	3.4183	2.9117	2.3095	1.3797	1.4328	0.8183	2.2758

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

PROPOSED

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	0.1182	0.1007	0.0799	0.0477	0.0496	0.0283	0.0787
2	0.2001	0.1705	0.1352	0.0808	0.0839	0.0479	0.1332
3	0.2815	0.2398	0.1902	0.1136	0.1180	0.0674	0.1874
4	0.3694	0.3146	0.2496	0.1491	0.1548	0.0884	0.2459
5	0.4639	0.3952	0.3134	0.1873	0.1945	0.1111	0.3089
6	0.5654	0.4816	0.3820	0.2282	0.2370	0.1353	0.3764
7	0.6740	0.5742	0.4554	0.2721	0.2825	0.1614	0.4488
8	0.7902	0.6731	0.5339	0.3189	0.3312	0.1892	0.5261
9	0.9141	0.7787	0.6176	0.3690	0.3832	0.2188	0.6086
10	1.0462	0.8912	0.7068	0.4223	0.4385	0.2504	0.6965
11	1.1868	1.0109	0.8018	0.4790	0.4975	0.2841	0.7901
12	1.3364	1.1383	0.9029	0.5394	0.5602	0.3199	0.8897
13	1.4954	1.2738	1.0103	0.6036	0.6268	0.3580	0.9956
14	1.6644	1.4177	1.1245	0.6718	0.6976	0.3984	1.1081
15	1.8439	1.5706	1.2458	0.7442	0.7729	0.4414	1.2276
16	2.0345	1.7330	1.3746	0.8212	0.8528	0.4870	1.3545
17	2.2369	1.9054	1.5113	0.9029	0.9376	0.5355	1.4893
18	2.4519	2.0885	1.6566	0.9897	1.0277	0.5869	1.6324
19	2.6801	2.2829	1.8108	1.0818	1.1234	0.6416	1.7844
20	2.9224	2.4894	1.9745	1.1796	1.2250	0.6996	1.9457
21	3.1797	2.7085	2.1484	1.2835	1.3328	0.7612	2.1170
22	3.4529	2.9412	2.3329	1.3937	1.4473	0.8266	2.2989
23	3.7428	3.1882	2.5288	1.5107	1.5688	0.8960	2.4919
24	4.0505	3.4503	2.7367	1.6349	1.6978	0.9696	2.6968
25	4.3768	3.7282	2.9572	1.7666	1.8346	1.0477	2.9140

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 2%

PROPOSED

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	0.1118	0.0952	0.0755	0.0451	0.0469	0.0268	0.0744
2	0.1892	0.1612	0.1278	0.0764	0.0793	0.0453	0.1260
3	0.2662	0.2267	0.1798	0.1074	0.1116	0.0637	0.1772
4	0.3492	0.2975	0.2360	0.1410	0.1464	0.0836	0.2325
5	0.4386	0.3736	0.2964	0.1770	0.1839	0.1050	0.2920
6	0.5346	0.4554	0.3612	0.2158	0.2241	0.1280	0.3559
7	0.6373	0.5429	0.4306	0.2572	0.2671	0.1526	0.4243
8	0.7471	0.6364	0.5048	0.3016	0.3132	0.1788	0.4974
9	0.8643	0.7362	0.5840	0.3489	0.3623	0.2069	0.5754
10	0.9892	0.8426	0.6683	0.3993	0.4146	0.2368	0.6586
11	1.1221	0.9558	0.7582	0.4529	0.4704	0.2686	0.7471
12	1.2636	1.0763	0.8537	0.5100	0.5296	0.3025	0.8413
13	1.4139	1.2044	0.9553	0.5707	0.5927	0.3385	0.9414
14	1.5737	1.3405	1.0632	0.6352	0.6596	0.3767	1.0477
15	1.7434	1.4850	1.1779	0.7037	0.7308	0.4173	1.1607
16	1.9236	1.6386	1.2997	0.7764	0.8063	0.4605	1.2807
17	2.1150	1.8016	1.4290	0.8537	0.8865	0.5063	1.4082
18	2.3183	1.9747	1.5663	0.9357	0.9717	0.5550	1.5435
19	2.5341	2.1586	1.7121	1.0228	1.0622	0.6066	1.6871
20	2.7632	2.3537	1.8669	1.1153	1.1582	0.6615	1.8397
21	3.0065	2.5610	2.0313	1.2135	1.2602	0.7197	2.0017
22	3.2648	2.7810	2.2058	1.3178	1.3685	0.7815	2.1736
23	3.5389	3.0145	2.3910	1.4284	1.4834	0.8472	2.3561
24	3.8298	3.2623	2.5876	1.5459	1.6053	0.9168	2.5498
25	4.1384	3.5251	2.7960	1.6704	1.7346	0.9906	2.7552

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

PROPOSED

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	0.1069	0.0911	0.0722	0.0432	0.0448	0.0256	0.0712
2	0.1810	0.1542	0.1223	0.0731	0.0759	0.0433	0.1205
3	0.2546	0.2168	0.1720	0.1028	0.1067	0.0609	0.1695
4	0.3340	0.2845	0.2257	0.1348	0.1400	0.0800	0.2224
5	0.4195	0.3574	0.2834	0.1693	0.1758	0.1004	0.2793
6	0.5113	0.4355	0.3454	0.2064	0.2143	0.1224	0.3404
7	0.6096	0.5192	0.4118	0.2460	0.2555	0.1459	0.4058
8	0.7146	0.6087	0.4828	0.2884	0.2995	0.1711	0.4758
9	0.8266	0.7041	0.5585	0.3337	0.3465	0.1979	0.5504
10	0.9461	0.8059	0.6392	0.3819	0.3966	0.2265	0.6299
11	1.0732	0.9142	0.7251	0.4332	0.4499	0.2569	0.7145
12	1.2085	1.0294	0.8165	0.4878	0.5066	0.2893	0.8046
13	1.3523	1.1519	0.9137	0.5458	0.5668	0.3237	0.9003
14	1.5051	1.2821	1.0169	0.6075	0.6309	0.3603	1.0021
15	1.6674	1.4203	1.1266	0.6730	0.6989	0.3992	1.1101
16	1.8398	1.5672	1.2431	0.7426	0.7712	0.4404	1.2249
17	2.0229	1.7231	1.3667	0.8165	0.8479	0.4842	1.3468
18	2.2173	1.8887	1.4981	0.8950	0.9294	0.5308	1.4762
19	2.4237	2.0645	1.6375	0.9783	1.0159	0.5802	1.6136
20	2.6428	2.2512	1.7856	1.0667	1.1078	0.6326	1.7595
21	2.8755	2.4494	1.9428	1.1607	1.2053	0.6883	1.9145
22	3.1225	2.6598	2.1097	1.2604	1.3088	0.7475	2.0789
23	3.3847	2.8832	2.2869	1.3662	1.4187	0.8102	2.2535
24	3.6630	3.1202	2.4748	1.4785	1.5354	0.8768	2.4387
25	3.9581	3.3715	2.6742	1.5976	1.6591	0.9475	2.6352

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

PROPOSED

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	0.1025	0.0873	0.0692	0.0414	0.0429	0.0245	0.0682
2	0.1734	0.1477	0.1172	0.0700	0.0727	0.0415	0.1155
3	0.2439	0.2078	0.1648	0.0985	0.1022	0.0584	0.1624
4	0.3201	0.2726	0.2163	0.1292	0.1342	0.0766	0.2131
5	0.4020	0.3424	0.2716	0.1623	0.1685	0.0962	0.2677
6	0.4899	0.4173	0.3310	0.1978	0.2054	0.1173	0.3262
7	0.5841	0.4976	0.3946	0.2358	0.2448	0.1398	0.3889
8	0.6847	0.5833	0.4626	0.2764	0.2870	0.1639	0.4559
9	0.7921	0.6748	0.5352	0.3197	0.3320	0.1896	0.5274
10	0.9066	0.7722	0.6125	0.3659	0.3800	0.2170	0.6036
11	1.0284	0.8760	0.6948	0.4151	0.4311	0.2462	0.6847
12	1.1581	0.9864	0.7824	0.4674	0.4854	0.2772	0.7710
13	1.2958	1.1038	0.8755	0.5231	0.5432	0.3102	0.8628
14	1.4423	1.2285	0.9745	0.5822	0.6045	0.3453	0.9602
15	1.5978	1.3610	1.0795	0.6449	0.6697	0.3825	1.0638
16	1.7630	1.5018	1.1912	0.7116	0.7390	0.4220	1.1738
17	1.9384	1.6512	1.3097	0.7824	0.8125	0.4640	1.2906
18	2.1247	1.8098	1.4355	0.8576	0.8906	0.5086	1.4146
19	2.3225	1.9783	1.5692	0.9374	0.9735	0.5560	1.5463
20	2.5325	2.1572	1.7110	1.0222	1.0615	0.6062	1.6861
21	2.7555	2.3471	1.8617	1.1122	1.1550	0.6596	1.8345
22	2.9922	2.5488	2.0216	1.2077	1.2542	0.7163	1.9921
23	3.2434	2.7628	2.1914	1.3092	1.3595	0.7764	2.1594
24	3.5100	2.9899	2.3715	1.4168	1.4713	0.8402	2.3369
25	3.7928	3.2308	2.5626	1.5309	1.5898	0.9079	2.5252

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

PROPOSED

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	0.0984	0.0838	0.0665	0.0397	0.0412	0.0235	0.0655
2	0.1665	0.1418	0.1125	0.0672	0.0698	0.0399	0.1108
3	0.2342	0.1995	0.1582	0.0945	0.0982	0.0561	0.1559
4	0.3072	0.2617	0.2076	0.1240	0.1288	0.0735	0.2046
5	0.3859	0.3287	0.2607	0.1558	0.1618	0.0924	0.2569
6	0.4703	0.4006	0.3178	0.1898	0.1971	0.1126	0.3131
7	0.5607	0.4776	0.3788	0.2263	0.2350	0.1342	0.3733
8	0.6573	0.5599	0.4441	0.2653	0.2755	0.1573	0.4376
9	0.7604	0.6477	0.5137	0.3069	0.3187	0.1820	0.5063
10	0.8703	0.7413	0.5880	0.3513	0.3648	0.2083	0.5794
11	0.9872	0.8409	0.6670	0.3985	0.4138	0.2363	0.6573
12	1.1116	0.9469	0.7511	0.4487	0.4660	0.2661	0.7401
13	1.2439	1.0596	0.8404	0.5021	0.5214	0.2978	0.8282
14	1.3845	1.1793	0.9354	0.5588	0.5803	0.3314	0.9218
15	1.5338	1.3065	1.0363	0.6191	0.6429	0.3672	1.0212
16	1.6924	1.4416	1.1434	0.6831	0.7094	0.4051	1.1267
17	1.8607	1.5850	1.2572	0.7511	0.7799	0.4454	1.2389
18	2.0396	1.7373	1.3780	0.8232	0.8549	0.4882	1.3579
19	2.2294	1.8990	1.5063	0.8999	0.9345	0.5337	1.4843
20	2.4310	2.0708	1.6425	0.9812	1.0190	0.5819	1.6185
21	2.6450	2.2531	1.7871	1.0676	1.1087	0.6332	1.7610
22	2.8723	2.4466	1.9406	1.1593	1.2039	0.6876	1.9123
23	3.1134	2.6521	2.1036	1.2567	1.3050	0.7453	2.0729
24	3.3694	2.8701	2.2765	1.3600	1.4123	0.8066	2.2433
25	3.6408	3.1013	2.4599	1.4696	1.5261	0.8715	2.4240

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

PROPOSED

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	0.0951	0.0810	0.0643	0.0384	0.0399	0.0228	0.0633
2	0.1610	0.1371	0.1087	0.0650	0.0675	0.0385	0.1072
3	0.2264	0.1928	0.1530	0.0914	0.0949	0.0542	0.1507
4	0.2971	0.2530	0.2007	0.1199	0.1245	0.0711	0.1978
5	0.3731	0.3178	0.2521	0.1506	0.1564	0.0893	0.2484
6	0.4547	0.3873	0.3072	0.1835	0.1906	0.1089	0.3027
7	0.5421	0.4618	0.3663	0.2188	0.2272	0.1298	0.3609
8	0.6355	0.5413	0.4294	0.2565	0.2664	0.1521	0.4231
9	0.7352	0.6262	0.4967	0.2967	0.3082	0.1760	0.4895
10	0.8414	0.7167	0.5685	0.3396	0.3527	0.2014	0.5602
11	0.9545	0.8130	0.6449	0.3853	0.4001	0.2285	0.6355
12	1.0748	0.9155	0.7262	0.4338	0.4505	0.2573	0.7156
13	1.2027	1.0244	0.8126	0.4854	0.5041	0.2879	0.8007
14	1.3386	1.1402	0.9044	0.5403	0.5611	0.3204	0.8912
15	1.4829	1.2632	1.0019	0.5986	0.6216	0.3550	0.9873
16	1.6362	1.3938	1.1055	0.6604	0.6858	0.3917	1.0894
17	1.7991	1.5325	1.2155	0.7262	0.7541	0.4307	1.1978
18	1.9719	1.6797	1.3323	0.7959	0.8266	0.4720	1.3129
19	2.1555	1.8361	1.4563	0.8700	0.9035	0.5160	1.4351
20	2.3504	2.0021	1.5880	0.9487	0.9852	0.5626	1.5648
21	2.5573	2.1784	1.7278	1.0322	1.0719	0.6122	1.7026
22	2.7770	2.3655	1.8763	1.1209	1.1640	0.6648	1.8489
23	3.0102	2.5641	2.0338	1.2150	1.2618	0.7206	2.0041
24	3.2576	2.7749	2.2010	1.3149	1.3655	0.7798	2.1689
25	3.5201	2.9985	2.3783	1.4208	1.4755	0.8426	2.3436



**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

PROPOSED

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	0.0920	0.0784	0.0622	0.0372	0.0386	0.0220	0.0613
2	0.1558	0.1327	0.1053	0.0629	0.0653	0.0373	0.1037
3	0.2191	0.1867	0.1481	0.0885	0.0919	0.0525	0.1459
4	0.2875	0.2449	0.1943	0.1161	0.1205	0.0688	0.1914
5	0.3611	0.3076	0.2440	0.1458	0.1514	0.0864	0.2404
6	0.4401	0.3749	0.2974	0.1776	0.1845	0.1054	0.2930
7	0.5247	0.4470	0.3545	0.2118	0.2199	0.1256	0.3493
8	0.6151	0.5240	0.4156	0.2483	0.2578	0.1472	0.4095
9	0.7116	0.6061	0.4808	0.2872	0.2983	0.1703	0.4738
10	0.8144	0.6937	0.5502	0.3287	0.3414	0.1950	0.5422
11	0.9239	0.7869	0.6242	0.3729	0.3872	0.2212	0.6151
12	1.0403	0.8861	0.7029	0.4199	0.4360	0.2490	0.6926
13	1.1641	0.9916	0.7865	0.4699	0.4879	0.2787	0.7750
14	1.2956	1.1036	0.8754	0.5230	0.5431	0.3101	0.8626
15	1.4353	1.2226	0.9698	0.5794	0.6016	0.3436	0.9556
16	1.5837	1.3490	1.0700	0.6393	0.6638	0.3791	1.0544
17	1.7413	1.4833	1.1765	0.7029	0.7299	0.4168	1.1593
18	1.9086	1.6258	1.2896	0.7704	0.8000	0.4569	1.2707
19	2.0863	1.7771	1.4096	0.8421	0.8745	0.4994	1.3890
20	2.2750	1.9378	1.5370	0.9183	0.9536	0.5446	1.5146
21	2.4753	2.1084	1.6724	0.9991	1.0375	0.5925	1.6480
22	2.6879	2.2896	1.8160	1.0849	1.1267	0.6434	1.7895
23	2.9136	2.4818	1.9685	1.1760	1.2213	0.6975	1.9398
24	3.1531	2.6858	2.1304	1.2727	1.3216	0.7548	2.0993
25	3.4071	2.9022	2.3020	1.3752	1.4281	0.8156	2.2684

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **8%**

PROPOSED

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	0.0892	0.0760	0.0603	0.0360	0.0374	0.0213	0.0594
2	0.1509	0.1286	0.1020	0.0609	0.0633	0.0361	0.1005
3	0.2123	0.1809	0.1435	0.0857	0.0890	0.0508	0.1414
4	0.2786	0.2373	0.1882	0.1124	0.1168	0.0667	0.1855
5	0.3499	0.2980	0.2364	0.1412	0.1467	0.0838	0.2330
6	0.4264	0.3632	0.2881	0.1721	0.1787	0.1021	0.2839
7	0.5084	0.4331	0.3435	0.2052	0.2131	0.1217	0.3385
8	0.5960	0.5077	0.4027	0.2406	0.2498	0.1427	0.3968
9	0.6895	0.5873	0.4658	0.2783	0.2890	0.1650	0.4590
10	0.7891	0.6721	0.5331	0.3185	0.3307	0.1889	0.5253
11	0.8951	0.7625	0.6048	0.3613	0.3752	0.2143	0.5960
12	1.0079	0.8586	0.6810	0.4068	0.4225	0.2413	0.6711
13	1.1279	0.9607	0.7620	0.4553	0.4728	0.2700	0.7509
14	1.2553	1.0693	0.8481	0.5067	0.5262	0.3005	0.8358
15	1.3907	1.1846	0.9396	0.5613	0.5829	0.3329	0.9259
16	1.5345	1.3071	1.0368	0.6194	0.6432	0.3673	1.0216
17	1.6872	1.4371	1.1399	0.6810	0.7072	0.4039	1.1233
18	1.8493	1.5752	1.2495	0.7464	0.7751	0.4427	1.2312
19	2.0214	1.7219	1.3658	0.8159	0.8473	0.4839	1.3458
20	2.2042	1.8776	1.4893	0.8897	0.9239	0.5276	1.4675
21	2.3983	2.0429	1.6204	0.9680	1.0053	0.5741	1.5967
22	2.6043	2.2184	1.7596	1.0512	1.0916	0.6234	1.7339
23	2.8230	2.4047	1.9073	1.1395	1.1833	0.6758	1.8795
24	3.0551	2.6023	2.0641	1.2331	1.2806	0.7313	2.0340
25	3.3012	2.8120	2.2304	1.3325	1.3837	0.7902	2.1979

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

PROPOSED

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	0.0865	0.0737	0.0584	0.0349	0.0363	0.0207	0.0576
2	0.1464	0.1247	0.0989	0.0591	0.0614	0.0350	0.0975
3	0.2059	0.1754	0.1391	0.0831	0.0863	0.0493	0.1371
4	0.2702	0.2301	0.1825	0.1091	0.1132	0.0647	0.1799
5	0.3393	0.2891	0.2293	0.1370	0.1422	0.0812	0.2259
6	0.4136	0.3523	0.2794	0.1669	0.1734	0.0990	0.2754
7	0.4931	0.4200	0.3331	0.1990	0.2067	0.1180	0.3283
8	0.5780	0.4924	0.3905	0.2333	0.2423	0.1384	0.3848
9	0.6687	0.5696	0.4518	0.2699	0.2803	0.1601	0.4452
10	0.7653	0.6519	0.5170	0.3089	0.3208	0.1832	0.5095
11	0.8681	0.7395	0.5865	0.3504	0.3639	0.2078	0.5780
12	0.9775	0.8327	0.6605	0.3946	0.4097	0.2340	0.6508
13	1.0939	0.9318	0.7391	0.4415	0.4585	0.2618	0.7283
14	1.2175	1.0370	0.8226	0.4914	0.5103	0.2914	0.8106
15	1.3488	1.1489	0.9113	0.5444	0.5653	0.3229	0.8980
16	1.4882	1.2677	1.0055	0.6007	0.6238	0.3562	0.9908
17	1.6363	1.3938	1.1055	0.6605	0.6859	0.3917	1.0894
18	1.7935	1.5277	1.2118	0.7239	0.7518	0.4293	1.1941
19	1.9605	1.6700	1.3246	0.7913	0.8218	0.4693	1.3052
20	2.1377	1.8210	1.4443	0.8629	0.8961	0.5117	1.4233
21	2.3260	1.9813	1.5715	0.9388	0.9749	0.5568	1.5486
22	2.5258	2.1515	1.7065	1.0195	1.0587	0.6046	1.6816
23	2.7379	2.3321	1.8498	1.1051	1.1476	0.6554	1.8228
24	2.9629	2.5238	2.0019	1.1959	1.2419	0.7093	1.9727
25	3.2016	2.7272	2.1631	1.2923	1.3420	0.7664	2.1316

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

PROPOSED

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	0.0840	0.0715	0.0567	0.0339	0.0352	0.0201	0.0559
2	0.1421	0.1210	0.0960	0.0574	0.0596	0.0340	0.0946
3	0.1999	0.1703	0.1351	0.0807	0.0838	0.0478	0.1331
4	0.2623	0.2234	0.1772	0.1059	0.1099	0.0628	0.1746
5	0.3294	0.2806	0.2226	0.1330	0.1381	0.0789	0.2193
6	0.4015	0.3420	0.2712	0.1620	0.1683	0.0961	0.2673
7	0.4786	0.4077	0.3234	0.1932	0.2006	0.1146	0.3187
8	0.5611	0.4779	0.3791	0.2265	0.2352	0.1343	0.3736
9	0.6491	0.5529	0.4385	0.2620	0.2721	0.1554	0.4322
10	0.7429	0.6328	0.5019	0.2998	0.3114	0.1778	0.4946
11	0.8427	0.7178	0.5694	0.3401	0.3532	0.2017	0.5611
12	0.9489	0.8083	0.6411	0.3830	0.3978	0.2272	0.6318
13	1.0618	0.9045	0.7174	0.4286	0.4451	0.2542	0.7070
14	1.1818	1.0067	0.7985	0.4770	0.4954	0.2829	0.7868
15	1.3093	1.1153	0.8846	0.5285	0.5488	0.3134	0.8717
16	1.4446	1.2306	0.9761	0.5831	0.6055	0.3458	0.9618
17	1.5884	1.3530	1.0732	0.6411	0.6658	0.3802	1.0575
18	1.7410	1.4830	1.1763	0.7027	0.7298	0.4168	1.1591
19	1.9031	1.6211	1.2858	0.7682	0.7977	0.4556	1.2670
20	2.0752	1.7676	1.4021	0.8376	0.8698	0.4968	1.3816
21	2.2579	1.9233	1.5255	0.9114	0.9464	0.5405	1.5032
22	2.4518	2.0885	1.6565	0.9896	1.0277	0.5869	1.6324
23	2.6577	2.2639	1.7956	1.0727	1.1140	0.6362	1.7695
24	2.8762	2.4500	1.9433	1.1609	1.2056	0.6885	1.9149
25	3.1079	2.6473	2.0998	1.2545	1.3027	0.7440	2.0692

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

PROPOSED

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	0.0740	0.0630	0.0500	0.0299	0.0310	0.0177	0.0493
2	0.1252	0.1067	0.0846	0.0505	0.0525	0.0300	0.0834
3	0.1761	0.1500	0.1190	0.0711	0.0738	0.0422	0.1173
4	0.2311	0.1969	0.1561	0.0933	0.0969	0.0553	0.1539
5	0.2903	0.2473	0.1961	0.1172	0.1217	0.0695	0.1933
6	0.3538	0.3013	0.2390	0.1428	0.1483	0.0847	0.2355
7	0.4218	0.3593	0.2850	0.1702	0.1768	0.1010	0.2808
8	0.4944	0.4212	0.3341	0.1996	0.2072	0.1184	0.3292
9	0.5720	0.4872	0.3864	0.2309	0.2397	0.1369	0.3808
10	0.6546	0.5576	0.4423	0.2642	0.2744	0.1567	0.4358
11	0.7426	0.6325	0.5017	0.2997	0.3113	0.1778	0.4944
12	0.8362	0.7123	0.5650	0.3375	0.3505	0.2002	0.5567
13	0.9357	0.7970	0.6322	0.3777	0.3922	0.2240	0.6230
14	1.0414	0.8871	0.7036	0.4203	0.4365	0.2493	0.6933
15	1.1537	0.9827	0.7795	0.4657	0.4836	0.2762	0.7681
16	1.2730	1.0843	0.8601	0.5138	0.5336	0.3047	0.8475
17	1.3997	1.1922	0.9457	0.5649	0.5867	0.3351	0.9319
18	1.5341	1.3068	1.0365	0.6192	0.6431	0.3672	1.0214
19	1.6770	1.4285	1.1330	0.6769	0.7029	0.4014	1.1165
20	1.8286	1.5576	1.2355	0.7381	0.7665	0.4377	1.2174
21	1.9896	1.6948	1.3442	0.8031	0.8340	0.4763	1.3246
22	2.1605	1.8403	1.4597	0.8721	0.9056	0.5172	1.4384
23	2.3419	1.9949	1.5823	0.9453	0.9816	0.5606	1.5592
24	2.5344	2.1589	1.7124	1.0230	1.0623	0.6067	1.6874
25	2.7386	2.3328	1.8503	1.1054	1.1479	0.6556	1.8233

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

PROPOSED

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	0.1070	0.0912	0.0723	0.0432	0.0449	0.0256	0.0712
2	0.1811	0.1543	0.1224	0.0731	0.0759	0.0434	0.1206
3	0.2548	0.2170	0.1721	0.1028	0.1068	0.0610	0.1696
4	0.3343	0.2847	0.2258	0.1349	0.1401	0.0800	0.2226
5	0.4198	0.3576	0.2837	0.1695	0.1760	0.1005	0.2795
6	0.5117	0.4359	0.3457	0.2065	0.2145	0.1225	0.3407
7	0.6100	0.5196	0.4122	0.2462	0.2557	0.1460	0.4061
8	0.7151	0.6091	0.4832	0.2886	0.2998	0.1712	0.4761
9	0.8273	0.7047	0.5589	0.3339	0.3468	0.1980	0.5508
10	0.9468	0.8065	0.6397	0.3822	0.3969	0.2266	0.6304
11	1.0741	0.9149	0.7257	0.4335	0.4502	0.2571	0.7151
12	1.2094	1.0302	0.8171	0.4882	0.5069	0.2895	0.8052
13	1.3533	1.1528	0.9144	0.5463	0.5673	0.3240	0.9010
14	1.5063	1.2830	1.0177	0.6080	0.6314	0.3606	1.0028
15	1.6687	1.4214	1.1274	0.6735	0.6995	0.3995	1.1110
16	1.8412	1.5684	1.2440	0.7432	0.7718	0.4408	1.2259
17	2.0244	1.7244	1.3678	0.8171	0.8486	0.4846	1.3478
18	2.2190	1.8901	1.4992	0.8957	0.9301	0.5312	1.4773
19	2.4255	2.0661	1.6388	0.9790	1.0167	0.5806	1.6149
20	2.6448	2.2529	1.7870	1.0676	1.1086	0.6331	1.7609
21	2.8777	2.4513	1.9443	1.1615	1.2062	0.6889	1.9159
22	3.1249	2.6618	2.1113	1.2613	1.3098	0.7480	2.0805
23	3.3873	2.8853	2.2886	1.3672	1.4198	0.8109	2.2552
24	3.6657	3.1225	2.4767	1.4796	1.5365	0.8775	2.4406
25	3.9611	3.3741	2.6763	1.5988	1.6603	0.9482	2.6372

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

PROPOSED

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	0.0972	0.0828	0.0657	0.0392	0.0408	0.0233	0.0647
2	0.1646	0.1402	0.1112	0.0664	0.0690	0.0394	0.1096
3	0.2315	0.1972	0.1564	0.0934	0.0970	0.0554	0.1541
4	0.3037	0.2587	0.2052	0.1226	0.1273	0.0727	0.2022
5	0.3814	0.3249	0.2577	0.1540	0.1599	0.0913	0.2540
6	0.4649	0.3960	0.3141	0.1876	0.1949	0.1113	0.3095
7	0.5542	0.4721	0.3745	0.2237	0.2323	0.1327	0.3690
8	0.6497	0.5534	0.4390	0.2623	0.2723	0.1555	0.4326
9	0.7516	0.6402	0.5078	0.3034	0.3150	0.1799	0.5004
10	0.8602	0.7327	0.5812	0.3472	0.3606	0.2059	0.5727
11	0.9758	0.8312	0.6593	0.3939	0.4090	0.2336	0.6497
12	1.0988	0.9360	0.7424	0.4435	0.4606	0.2630	0.7316
13	1.2296	1.0474	0.8307	0.4963	0.5154	0.2943	0.8186
14	1.3685	1.1657	0.9246	0.5524	0.5736	0.3276	0.9111
15	1.5161	1.2914	1.0243	0.6119	0.6355	0.3629	1.0094
16	1.6728	1.4249	1.1302	0.6752	0.7012	0.4004	1.1137
17	1.8393	1.5667	1.2427	0.7424	0.7710	0.4403	1.2246
18	2.0160	1.7173	1.3621	0.8137	0.8450	0.4826	1.3422
19	2.2037	1.8771	1.4889	0.8895	0.9237	0.5275	1.4672
20	2.4030	2.0469	1.6235	0.9699	1.0072	0.5752	1.5998
21	2.6145	2.2271	1.7665	1.0553	1.0959	0.6259	1.7407
22	2.8391	2.4184	1.9182	1.1460	1.1900	0.6796	1.8902
23	3.0775	2.6215	2.0793	1.2422	1.2900	0.7367	2.0490
24	3.3305	2.8370	2.2502	1.3443	1.3960	0.7973	2.2174
25	3.5988	3.0655	2.4315	1.4526	1.5085	0.8615	2.3960

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

PROPOSED

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	0.0778	0.0617	0.0369	0.0383	0.0219	0.0608
2	0.1546	0.1317	0.1045	0.0624	0.0648	0.0370	0.1030
3	0.2175	0.1853	0.1470	0.0878	0.0912	0.0521	0.1448
4	0.2854	0.2431	0.1928	0.1152	0.1196	0.0683	0.1900
5	0.3585	0.3054	0.2422	0.1447	0.1503	0.0858	0.2387
6	0.4369	0.3722	0.2952	0.1763	0.1831	0.1046	0.2909
7	0.5209	0.4437	0.3519	0.2102	0.2183	0.1247	0.3468
8	0.6106	0.5201	0.4125	0.2465	0.2559	0.1462	0.4065
9	0.7064	0.6017	0.4772	0.2851	0.2961	0.1691	0.4703
10	0.8084	0.6886	0.5462	0.3263	0.3389	0.1935	0.5382
11	0.9171	0.7812	0.6196	0.3702	0.3844	0.2195	0.6106
12	1.0327	0.8796	0.6977	0.4168	0.4328	0.2472	0.6875
13	1.1555	0.9843	0.7807	0.4664	0.4844	0.2766	0.7693
14	1.2861	1.0955	0.8689	0.5191	0.5391	0.3079	0.8563
15	1.4248	1.2137	0.9627	0.5751	0.5972	0.3411	0.9486
16	1.5721	1.3391	1.0622	0.6346	0.6590	0.3763	1.0467
17	1.7285	1.4724	1.1679	0.6977	0.7245	0.4138	1.1508
18	1.8946	1.6139	1.2801	0.7647	0.7942	0.4535	1.2614
19	2.0710	1.7641	1.3993	0.8359	0.8681	0.4958	1.3788
20	2.2583	1.9236	1.5258	0.9115	0.9466	0.5406	1.5035
21	2.4571	2.0930	1.6601	0.9918	1.0299	0.5882	1.6359
22	2.6682	2.2728	1.8027	1.0770	1.1184	0.6387	1.7764
23	2.8922	2.4636	1.9541	1.1674	1.2123	0.6923	1.9256
24	3.1300	2.6661	2.1147	1.2634	1.3120	0.7493	2.0839
25	3.3821	2.8809	2.2851	1.3652	1.4177	0.8096	2.2518



**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0830	0.0707	0.0561	0.0335	0.0348	0.0199	0.0553
2	0.1406	0.1197	0.0950	0.0567	0.0589	0.0336	0.0936
3	0.1977	0.1684	0.1336	0.0798	0.0829	0.0473	0.1316
4	0.2594	0.2210	0.1753	0.1047	0.1087	0.0621	0.1727
5	0.3258	0.2775	0.2201	0.1315	0.1366	0.0780	0.2169
6	0.3971	0.3383	0.2683	0.1603	0.1665	0.0951	0.2644
7	0.4734	0.4033	0.3199	0.1911	0.1984	0.1133	0.3152
8	0.5550	0.4728	0.3750	0.2240	0.2326	0.1329	0.3695
9	0.6420	0.5469	0.4338	0.2592	0.2691	0.1537	0.4275
10	0.7348	0.6259	0.4965	0.2966	0.3080	0.1759	0.4892
11	0.8336	0.7100	0.5632	0.3365	0.3494	0.1995	0.5550
12	0.9386	0.7995	0.6342	0.3789	0.3934	0.2247	0.6249
13	1.0503	0.8947	0.7096	0.4239	0.4402	0.2514	0.6993
14	1.1690	0.9958	0.7898	0.4718	0.4900	0.2798	0.7783
15	1.2951	1.1031	0.8750	0.5227	0.5428	0.3100	0.8622
16	1.4289	1.2172	0.9655	0.5768	0.5990	0.3421	0.9514
17	1.5711	1.3383	1.0615	0.6342	0.6586	0.3761	1.0460
18	1.7221	1.4669	1.1635	0.6951	0.7218	0.4122	1.1465
19	1.8824	1.6035	1.2718	0.7598	0.7890	0.4506	1.2533
20	2.0526	1.7484	1.3868	0.8285	0.8604	0.4914	1.3666
21	2.2333	1.9024	1.5089	0.9015	0.9361	0.5346	1.4869
22	2.4252	2.0658	1.6386	0.9789	1.0165	0.5805	1.6147
23	2.6288	2.2393	1.7761	1.0611	1.1019	0.6293	1.7502
24	2.8449	2.4234	1.9221	1.1483	1.1925	0.6810	1.8941
25	3.0741	2.6186	2.0770	1.2408	1.2886	0.7359	2.0467

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

PROPOSED

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	0.0770	0.0656	0.0520	0.0311	0.0323	0.0184	0.0512
2	0.1302	0.1109	0.0880	0.0526	0.0546	0.0312	0.0867
3	0.1832	0.1561	0.1238	0.0740	0.0768	0.0439	0.1220
4	0.2404	0.2048	0.1624	0.0970	0.1008	0.0575	0.1600
5	0.3019	0.2572	0.2040	0.1219	0.1266	0.0723	0.2010
6	0.3680	0.3134	0.2486	0.1485	0.1542	0.0881	0.2450
7	0.4387	0.3737	0.2964	0.1771	0.1839	0.1050	0.2921
8	0.5143	0.4381	0.3475	0.2076	0.2156	0.1231	0.3424
9	0.5949	0.5068	0.4020	0.2401	0.2494	0.1424	0.3961
10	0.6809	0.5800	0.4600	0.2748	0.2854	0.1630	0.4533
11	0.7724	0.6579	0.5219	0.3118	0.3238	0.1849	0.5143
12	0.8697	0.7409	0.5876	0.3511	0.3646	0.2082	0.5791
13	0.9732	0.8290	0.6576	0.3928	0.4079	0.2330	0.6480
14	1.0832	0.9227	0.7319	0.4372	0.4540	0.2593	0.7212
15	1.2000	1.0222	0.8108	0.4844	0.5030	0.2873	0.7990
16	1.3241	1.1279	0.8946	0.5345	0.5550	0.3170	0.8816
17	1.4559	1.2401	0.9836	0.5876	0.6102	0.3485	0.9693
18	1.5957	1.3593	1.0781	0.6441	0.6689	0.3820	1.0624
19	1.7443	1.4858	1.1785	0.7041	0.7311	0.4176	1.1613
20	1.9020	1.6202	1.2851	0.7677	0.7972	0.4553	1.2663
21	2.0695	1.7628	1.3982	0.8353	0.8674	0.4954	1.3778
22	2.2473	1.9142	1.5183	0.9071	0.9420	0.5380	1.4962
23	2.4360	2.0750	1.6458	0.9832	1.0211	0.5831	1.6218
24	2.6362	2.2455	1.7811	1.0641	1.1050	0.6311	1.7551
25	2.8486	2.4265	1.9246	1.1498	1.1940	0.6819	1.8965

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0985	0.0839	0.0666	0.0398	0.0413	0.0236	0.0656
2	0.1668	0.1421	0.1127	0.0673	0.0699	0.0399	0.1110
3	0.2346	0.1998	0.1585	0.0947	0.0983	0.0562	0.1562
4	0.3078	0.2622	0.2080	0.1242	0.1290	0.0737	0.2049
5	0.3866	0.3293	0.2612	0.1560	0.1620	0.0925	0.2574
6	0.4712	0.4013	0.3183	0.1902	0.1975	0.1128	0.3137
7	0.5617	0.4785	0.3795	0.2267	0.2354	0.1345	0.3740
8	0.6585	0.5609	0.4449	0.2658	0.2760	0.1576	0.4384
9	0.7618	0.6489	0.5147	0.3075	0.3193	0.1824	0.5072
10	0.8718	0.7426	0.5890	0.3519	0.3654	0.2087	0.5804
11	0.9890	0.8424	0.6682	0.3992	0.4145	0.2367	0.6585
12	1.1136	0.9486	0.7524	0.4495	0.4668	0.2666	0.7414
13	1.2462	1.0615	0.8419	0.5030	0.5223	0.2983	0.8297
14	1.3870	1.1814	0.9371	0.5598	0.5814	0.3320	0.9234
15	1.5365	1.3088	1.0381	0.6202	0.6441	0.3678	1.0230
16	1.6954	1.4442	1.1455	0.6843	0.7106	0.4058	1.1288
17	1.8641	1.5879	1.2595	0.7524	0.7814	0.4462	1.2411
18	2.0432	1.7404	1.3805	0.8247	0.8564	0.4891	1.3603
19	2.2334	1.9025	1.5090	0.9015	0.9362	0.5346	1.4870
20	2.4354	2.0745	1.6454	0.9830	1.0208	0.5830	1.6214
21	2.6498	2.2571	1.7903	1.0695	1.1107	0.6343	1.7642
22	2.8774	2.4510	1.9441	1.1614	1.2061	0.6888	1.9157
23	3.1190	2.6568	2.1073	1.2590	1.3074	0.7466	2.0766
24	3.3754	2.8752	2.2806	1.3624	1.4148	0.8080	2.2473
25	3.6474	3.1069	2.4643	1.4722	1.5288	0.8731	2.4283

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

PROPOSED

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	0.0932	0.0794	0.0629	0.0376	0.0391	0.0223	0.0620
2	0.1577	0.1343	0.1065	0.0636	0.0661	0.0377	0.1050
3	0.2218	0.1889	0.1499	0.0895	0.0930	0.0531	0.1477
4	0.2910	0.2479	0.1966	0.1175	0.1220	0.0697	0.1938
5	0.3655	0.3114	0.2470	0.1475	0.1532	0.0875	0.2434
6	0.4455	0.3795	0.3010	0.1798	0.1867	0.1066	0.2966
7	0.5311	0.4524	0.3588	0.2144	0.2226	0.1271	0.3536
8	0.6226	0.5303	0.4207	0.2513	0.2610	0.1490	0.4145
9	0.7203	0.6135	0.4866	0.2907	0.3019	0.1724	0.4795
10	0.8243	0.7022	0.5569	0.3327	0.3455	0.1973	0.5488
11	0.9351	0.7965	0.6318	0.3774	0.3920	0.2238	0.6226
12	1.0530	0.8969	0.7114	0.4250	0.4414	0.2521	0.7010
13	1.1783	1.0037	0.7961	0.4756	0.4939	0.2821	0.7845
14	1.3114	1.1171	0.8860	0.5293	0.5497	0.3139	0.8731
15	1.4528	1.2375	0.9816	0.5864	0.6090	0.3478	0.9673
16	1.6030	1.3655	1.0831	0.6470	0.6719	0.3837	1.0673
17	1.7625	1.5013	1.1908	0.7114	0.7388	0.4219	1.1735
18	1.9319	1.6456	1.3053	0.7798	0.8098	0.4625	1.2862
19	2.1117	1.7988	1.4268	0.8524	0.8852	0.5055	1.4060
20	2.3027	1.9614	1.5558	0.9294	0.9652	0.5512	1.5331
21	2.5054	2.1341	1.6928	1.0113	1.0502	0.5997	1.6681
22	2.7206	2.3175	1.8382	1.0981	1.1404	0.6513	1.8114
23	2.9491	2.5121	1.9925	1.1904	1.2361	0.7060	1.9635
24	3.1915	2.7186	2.1563	1.2882	1.3378	0.7640	2.1249
25	3.4486	2.9376	2.3300	1.3920	1.4455	0.8255	2.2960

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

PROPOSED

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	0.0891	0.0759	0.0602	0.0360	0.0374	0.0213	0.0593
2	0.1508	0.1285	0.1019	0.0609	0.0632	0.0361	0.1004
3	0.2121	0.1807	0.1433	0.0856	0.0889	0.0508	0.1412
4	0.2783	0.2371	0.1881	0.1124	0.1167	0.0666	0.1853
5	0.3496	0.2978	0.2362	0.1411	0.1465	0.0837	0.2328
6	0.4261	0.3629	0.2879	0.1720	0.1786	0.1020	0.2837
7	0.5080	0.4327	0.3432	0.2050	0.2129	0.1216	0.3382
8	0.5955	0.5072	0.4023	0.2404	0.2496	0.1425	0.3965
9	0.6889	0.5868	0.4654	0.2781	0.2887	0.1649	0.4586
10	0.7884	0.6716	0.5327	0.3182	0.3305	0.1887	0.5249
11	0.8944	0.7618	0.6043	0.3610	0.3749	0.2141	0.5955
12	1.0071	0.8578	0.6804	0.4065	0.4221	0.2411	0.6705
13	1.1269	0.9599	0.7614	0.4549	0.4724	0.2698	0.7503
14	1.2543	1.0684	0.8474	0.5063	0.5257	0.3002	0.8351
15	1.3895	1.1836	0.9388	0.5609	0.5824	0.3326	0.9251
16	1.5332	1.3060	1.0359	0.6188	0.6426	0.3670	1.0208
17	1.6857	1.4359	1.1389	0.6804	0.7066	0.4035	1.1223
18	1.8477	1.5739	1.2484	0.7458	0.7745	0.4423	1.2302
19	2.0197	1.7204	1.3646	0.8152	0.8466	0.4835	1.3447
20	2.2024	1.8760	1.4880	0.8889	0.9231	0.5272	1.4663
21	2.3963	2.0412	1.6190	0.9672	1.0044	0.5736	1.5954
22	2.6021	2.2165	1.7581	1.0503	1.0907	0.6229	1.7324
23	2.8206	2.4026	1.9057	1.1385	1.1823	0.6752	1.8779
24	3.0525	2.6001	2.0624	1.2321	1.2795	0.7307	2.0323
25	3.2984	2.8096	2.2285	1.3313	1.3825	0.7896	2.1960

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

PROPOSED

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	0.0854	0.0727	0.0577	0.0345	0.0358	0.0204	0.0568
2	0.1445	0.1231	0.0976	0.0583	0.0606	0.0346	0.0962
3	0.2033	0.1732	0.1373	0.0821	0.0852	0.0487	0.1353
4	0.2667	0.2272	0.1802	0.1077	0.1118	0.0638	0.1776
5	0.3350	0.2854	0.2263	0.1352	0.1404	0.0802	0.2230
6	0.4083	0.3478	0.2759	0.1648	0.1711	0.0977	0.2718
7	0.4868	0.4146	0.3289	0.1965	0.2040	0.1165	0.3241
8	0.5706	0.4861	0.3855	0.2303	0.2392	0.1366	0.3799
9	0.6601	0.5623	0.4460	0.2664	0.2767	0.1580	0.4395
10	0.7555	0.6435	0.5104	0.3049	0.3167	0.1809	0.5030
11	0.8570	0.7300	0.5790	0.3459	0.3592	0.2052	0.5706
12	0.9650	0.8220	0.6520	0.3895	0.4045	0.2310	0.6425
13	1.0799	0.9198	0.7296	0.4359	0.4526	0.2585	0.7190
14	1.2019	1.0238	0.8120	0.4851	0.5038	0.2877	0.8002
15	1.3315	1.1342	0.8996	0.5374	0.5581	0.3187	0.8865
16	1.4692	1.2515	0.9926	0.5930	0.6158	0.3517	0.9782
17	1.6154	1.3760	1.0914	0.6520	0.6771	0.3867	1.0755
18	1.7706	1.5082	1.1963	0.7147	0.7422	0.4238	1.1788
19	1.9354	1.6486	1.3076	0.7812	0.8112	0.4633	1.2886
20	2.1104	1.7977	1.4259	0.8518	0.8846	0.5052	1.4051
21	2.2962	1.9559	1.5514	0.9268	0.9625	0.5497	1.5288
22	2.4935	2.1240	1.6847	1.0065	1.0452	0.5969	1.6601
23	2.7029	2.3023	1.8261	1.0910	1.1329	0.6470	1.7995
24	2.9250	2.4916	1.9763	1.1806	1.2261	0.7002	1.9474
25	3.1607	2.6923	2.1355	1.2758	1.3248	0.7566	2.1043

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

PROPOSED

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	0.0820	0.0698	0.0554	0.0331	0.0344	0.0196	0.0546
2	0.1387	0.1182	0.0937	0.0560	0.0581	0.0332	0.0924
3	0.1951	0.1662	0.1318	0.0788	0.0818	0.0467	0.1299
4	0.2560	0.2181	0.1730	0.1033	0.1073	0.0613	0.1705
5	0.3216	0.2739	0.2173	0.1298	0.1348	0.0770	0.2141
6	0.3919	0.3338	0.2648	0.1582	0.1643	0.0938	0.2609
7	0.4672	0.3980	0.3157	0.1886	0.1959	0.1119	0.3111
8	0.5478	0.4666	0.3701	0.2211	0.2296	0.1311	0.3647
9	0.6337	0.5398	0.4281	0.2558	0.2656	0.1517	0.4219
10	0.7252	0.6177	0.4900	0.2927	0.3040	0.1736	0.4828
11	0.8227	0.7008	0.5558	0.3321	0.3448	0.1969	0.5477
12	0.9264	0.7891	0.6259	0.3739	0.3883	0.2218	0.6168
13	1.0366	0.8830	0.7004	0.4184	0.4345	0.2481	0.6901
14	1.1537	0.9828	0.7795	0.4657	0.4836	0.2762	0.7681
15	1.2782	1.0887	0.8636	0.5159	0.5357	0.3060	0.8510
16	1.4103	1.2013	0.9529	0.5692	0.5911	0.3376	0.9390
17	1.5506	1.3208	1.0477	0.6259	0.6500	0.3712	1.0324
18	1.6996	1.4478	1.1483	0.6860	0.7124	0.4069	1.1316
19	1.8578	1.5825	1.2552	0.7499	0.7787	0.4447	1.2369
20	2.0258	1.7256	1.3687	0.8177	0.8491	0.4849	1.3488
21	2.2042	1.8776	1.4892	0.8897	0.9239	0.5276	1.4675
22	2.3935	2.0388	1.6172	0.9661	1.0033	0.5730	1.5936
23	2.5945	2.2101	1.7530	1.0472	1.0875	0.6211	1.7274
24	2.8078	2.3917	1.8971	1.1333	1.1769	0.6721	1.8694
25	3.0340	2.5844	2.0499	1.2246	1.2717	0.7263	2.0200

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

PROPOSED

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	0.0675	0.0535	0.0320	0.0332	0.0190	0.0528
2	0.1341	0.1143	0.0906	0.0541	0.0562	0.0321	0.0893
3	0.1887	0.1607	0.1275	0.0762	0.0791	0.0452	0.1256
4	0.2475	0.2109	0.1673	0.0999	0.1038	0.0593	0.1648
5	0.3109	0.2648	0.2101	0.1255	0.1303	0.0744	0.2070
6	0.3789	0.3228	0.2560	0.1529	0.1588	0.0907	0.2523
7	0.4518	0.3848	0.3052	0.1823	0.1894	0.1081	0.3008
8	0.5296	0.4511	0.3578	0.2138	0.2220	0.1268	0.3526
9	0.6126	0.5219	0.4139	0.2473	0.2568	0.1467	0.4079
10	0.7012	0.5973	0.4737	0.2830	0.2939	0.1678	0.4668
11	0.7954	0.6775	0.5374	0.3211	0.3334	0.1904	0.5296
12	0.8957	0.7629	0.6051	0.3615	0.3754	0.2144	0.5963
13	1.0022	0.8537	0.6771	0.4045	0.4201	0.2399	0.6673
14	1.1155	0.9502	0.7537	0.4502	0.4676	0.2670	0.7427
15	1.2358	1.0526	0.8349	0.4988	0.5180	0.2958	0.8228
16	1.3635	1.1615	0.9213	0.5504	0.5715	0.3264	0.9078
17	1.4992	1.2770	1.0129	0.6051	0.6284	0.3589	0.9981
18	1.6433	1.3998	1.1103	0.6633	0.6888	0.3934	1.0941
19	1.7962	1.5301	1.2136	0.7250	0.7529	0.4300	1.1959
20	1.9587	1.6684	1.3233	0.7906	0.8210	0.4689	1.3040
21	2.1311	1.8153	1.4399	0.8602	0.8933	0.5101	1.4189
22	2.3142	1.9712	1.5635	0.9341	0.9700	0.5540	1.5407
23	2.5085	2.1368	1.6948	1.0125	1.0515	0.6005	1.6701
24	2.7147	2.3124	1.8342	1.0958	1.1379	0.6499	1.8074
25	2.9334	2.4987	1.9819	1.1840	1.2296	0.7022	1.9530



**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

PROPOSED

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	0.0767	0.0653	0.0518	0.0310	0.0322	0.0184	0.0511
2	0.1298	0.1106	0.0877	0.0524	0.0544	0.0311	0.0864
3	0.1826	0.1556	0.1234	0.0737	0.0765	0.0437	0.1216
4	0.2396	0.2041	0.1619	0.0967	0.1004	0.0574	0.1595
5	0.3009	0.2563	0.2033	0.1215	0.1261	0.0720	0.2004
6	0.3668	0.3124	0.2478	0.1480	0.1537	0.0878	0.2442
7	0.4373	0.3725	0.2954	0.1765	0.1833	0.1047	0.2911
8	0.5126	0.4366	0.3463	0.2069	0.2149	0.1227	0.3413
9	0.5930	0.5051	0.4006	0.2394	0.2486	0.1420	0.3948
10	0.6787	0.5781	0.4585	0.2739	0.2845	0.1625	0.4518
11	0.7699	0.6558	0.5202	0.3107	0.3227	0.1843	0.5126
12	0.8669	0.7384	0.5857	0.3499	0.3634	0.2075	0.5772
13	0.9701	0.8263	0.6554	0.3916	0.4066	0.2322	0.6458
14	1.0797	0.9197	0.7295	0.4358	0.4526	0.2585	0.7188
15	1.1961	1.0189	0.8081	0.4828	0.5014	0.2863	0.7963
16	1.3198	1.1242	0.8917	0.5327	0.5532	0.3159	0.8787
17	1.4511	1.2361	0.9804	0.5857	0.6082	0.3474	0.9661
18	1.5905	1.3548	1.0746	0.6420	0.6667	0.3807	1.0589
19	1.7386	1.4810	1.1747	0.7018	0.7287	0.4162	1.1575
20	1.8958	1.6149	1.2809	0.7652	0.7946	0.4538	1.2622
21	2.0627	1.7570	1.3936	0.8326	0.8646	0.4938	1.3733
22	2.2399	1.9080	1.5134	0.9041	0.9389	0.5362	1.4913
23	2.4280	2.0682	1.6404	0.9800	1.0177	0.5812	1.6165
24	2.6276	2.2382	1.7753	1.0606	1.1014	0.6290	1.7494
25	2.8393	2.4185	1.9183	1.1460	1.1901	0.6797	1.8903

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

PROPOSED

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	0.0743	0.0633	0.0502	0.0300	0.0312	0.0178	0.0495
2	0.1258	0.1071	0.0850	0.0508	0.0527	0.0301	0.0837
3	0.1769	0.1507	0.1195	0.0714	0.0742	0.0424	0.1178
4	0.2322	0.1978	0.1569	0.0937	0.0973	0.0556	0.1546
5	0.2916	0.2484	0.1970	0.1177	0.1222	0.0698	0.1941
6	0.3554	0.3027	0.2401	0.1434	0.1490	0.0851	0.2366
7	0.4237	0.3609	0.2862	0.1710	0.1776	0.1014	0.2821
8	0.4967	0.4231	0.3356	0.2005	0.2082	0.1189	0.3307
9	0.5745	0.4894	0.3882	0.2319	0.2408	0.1375	0.3825
10	0.6576	0.5601	0.4443	0.2654	0.2756	0.1574	0.4378
11	0.7459	0.6354	0.5040	0.3011	0.3127	0.1786	0.4966
12	0.8399	0.7155	0.5675	0.3390	0.3521	0.2011	0.5592
13	0.9399	0.8006	0.6350	0.3794	0.3940	0.2250	0.6258
14	1.0461	0.8911	0.7068	0.4222	0.4385	0.2504	0.6965
15	1.1589	0.9872	0.7830	0.4678	0.4858	0.2774	0.7716
16	1.2787	1.0892	0.8640	0.5161	0.5360	0.3061	0.8514
17	1.4060	1.1976	0.9499	0.5675	0.5893	0.3366	0.9361
18	1.5411	1.3127	1.0412	0.6220	0.6460	0.3689	1.0260
19	1.6845	1.4349	1.1381	0.6799	0.7061	0.4032	1.1215
20	1.8368	1.5646	1.2410	0.7414	0.7699	0.4397	1.2229
21	1.9986	1.7024	1.3503	0.8067	0.8377	0.4784	1.3306
22	2.1703	1.8487	1.4663	0.8760	0.9097	0.5195	1.4449
23	2.3525	2.0039	1.5894	0.9496	0.9861	0.5631	1.5662
24	2.5459	2.1686	1.7201	1.0276	1.0671	0.6094	1.6950
25	2.7510	2.3433	1.8587	1.1104	1.1531	0.6585	1.8316

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

PROPOSED

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	0.0721	0.0614	0.0487	0.0291	0.0302	0.0173	0.0480
2	0.1220	0.1039	0.0824	0.0492	0.0511	0.0292	0.0812
3	0.1716	0.1462	0.1159	0.0693	0.0719	0.0411	0.1142
4	0.2252	0.1918	0.1521	0.0909	0.0944	0.0539	0.1499
5	0.2828	0.2409	0.1911	0.1141	0.1185	0.0677	0.1883
6	0.3446	0.2936	0.2329	0.1391	0.1445	0.0825	0.2295
7	0.4109	0.3500	0.2776	0.1658	0.1722	0.0984	0.2736
8	0.4817	0.4103	0.3254	0.1944	0.2019	0.1153	0.3207
9	0.5572	0.4746	0.3765	0.2249	0.2336	0.1334	0.3710
10	0.6377	0.5432	0.4309	0.2574	0.2673	0.1527	0.4246
11	0.7234	0.6162	0.4888	0.2920	0.3032	0.1732	0.4817
12	0.8146	0.6939	0.5504	0.3288	0.3415	0.1950	0.5424
13	0.9116	0.7765	0.6159	0.3679	0.3821	0.2182	0.6069
14	1.0146	0.8642	0.6855	0.4095	0.4253	0.2429	0.6755
15	1.1240	0.9574	0.7594	0.4537	0.4711	0.2691	0.7483
16	1.2402	1.0564	0.8379	0.5006	0.5198	0.2969	0.8257
17	1.3636	1.1615	0.9213	0.5504	0.5716	0.3264	0.9078
18	1.4946	1.2731	1.0098	0.6033	0.6265	0.3578	0.9951
19	1.6337	1.3916	1.1038	0.6594	0.6848	0.3911	1.0877
20	1.7815	1.5175	1.2036	0.7191	0.7467	0.4264	1.1861
21	1.9383	1.6511	1.3096	0.7824	0.8125	0.4640	1.2905
22	2.1048	1.7929	1.4221	0.8496	0.8822	0.5039	1.4013
23	2.2816	1.9435	1.5415	0.9209	0.9563	0.5462	1.5190
24	2.4691	2.1032	1.6682	0.9966	1.0349	0.5911	1.6439
25	2.6680	2.2726	1.8026	1.0769	1.1183	0.6387	1.7763

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

PROPOSED

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	0.0700	0.0596	0.0473	0.0282	0.0293	0.0167	0.0466
2	0.1184	0.1009	0.0800	0.0478	0.0496	0.0283	0.0788
3	0.1666	0.1419	0.1125	0.0672	0.0698	0.0399	0.1109
4	0.2186	0.1862	0.1477	0.0882	0.0916	0.0523	0.1455
5	0.2745	0.2338	0.1855	0.1108	0.1151	0.0657	0.1828
6	0.3346	0.2850	0.2260	0.1350	0.1402	0.0801	0.2227
7	0.3989	0.3398	0.2695	0.1610	0.1672	0.0955	0.2656
8	0.4676	0.3983	0.3159	0.1887	0.1960	0.1119	0.3113
9	0.5409	0.4608	0.3655	0.2183	0.2267	0.1295	0.3601
10	0.6191	0.5273	0.4183	0.2499	0.2595	0.1482	0.4122
11	0.7023	0.5982	0.4745	0.2835	0.2944	0.1681	0.4676
12	0.7908	0.6736	0.5343	0.3192	0.3315	0.1893	0.5265
13	0.8849	0.7537	0.5978	0.3572	0.3709	0.2118	0.5891
14	0.9849	0.8389	0.6654	0.3975	0.4128	0.2358	0.6557
15	1.0911	0.9294	0.7372	0.4404	0.4573	0.2612	0.7264
16	1.2039	1.0255	0.8134	0.4859	0.5046	0.2882	0.8015
17	1.3237	1.1275	0.8943	0.5343	0.5548	0.3169	0.8813
18	1.4508	1.2358	0.9802	0.5856	0.6081	0.3473	0.9659
19	1.5859	1.3509	1.0715	0.6401	0.6647	0.3796	1.0559
20	1.7293	1.4730	1.1684	0.6980	0.7249	0.4140	1.1513
21	1.8816	1.6027	1.2712	0.7595	0.7887	0.4504	1.2527
22	2.0432	1.7404	1.3805	0.8247	0.8564	0.4891	1.3603
23	2.2148	1.8866	1.4964	0.8940	0.9283	0.5302	1.4745
24	2.3968	2.0416	1.6194	0.9674	1.0046	0.5738	1.5958
25	2.5899	2.2061	1.7498	1.0454	1.0856	0.6200	1.7243

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

PROPOSED

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	0.0617	0.0525	0.0417	0.0249	0.0258	0.0148	0.0410
2	0.1044	0.0889	0.0705	0.0421	0.0437	0.0250	0.0695
3	0.1468	0.1250	0.0992	0.0592	0.0615	0.0351	0.0977
4	0.1926	0.1641	0.1301	0.0777	0.0807	0.0461	0.1282
5	0.2419	0.2060	0.1634	0.0976	0.1014	0.0579	0.1610
6	0.2948	0.2511	0.1992	0.1190	0.1236	0.0706	0.1963
7	0.3515	0.2994	0.2375	0.1419	0.1473	0.0841	0.2340
8	0.4120	0.3510	0.2784	0.1663	0.1727	0.0986	0.2743
9	0.4766	0.4060	0.3220	0.1924	0.1998	0.1141	0.3173
10	0.5455	0.4647	0.3686	0.2202	0.2287	0.1306	0.3632
11	0.6188	0.5271	0.4181	0.2498	0.2594	0.1481	0.4120
12	0.6968	0.5936	0.4708	0.2813	0.2921	0.1668	0.4639
13	0.7797	0.6642	0.5268	0.3147	0.3268	0.1867	0.5191
14	0.8678	0.7392	0.5863	0.3503	0.3638	0.2077	0.5778
15	0.9614	0.8190	0.6496	0.3881	0.4030	0.2301	0.6401
16	1.0608	0.9036	0.7167	0.4282	0.4447	0.2539	0.7063
17	1.1664	0.9935	0.7880	0.4708	0.4889	0.2792	0.7766
18	1.2785	1.0890	0.8638	0.5160	0.5359	0.3060	0.8512
19	1.3975	1.1904	0.9442	0.5641	0.5858	0.3345	0.9304
20	1.5238	1.2980	1.0296	0.6151	0.6387	0.3648	1.0145
21	1.6580	1.4123	1.1202	0.6692	0.6950	0.3969	1.1039
22	1.8004	1.5336	1.2164	0.7267	0.7547	0.4310	1.1987
23	1.9516	1.6624	1.3186	0.7877	0.8180	0.4672	1.2993
24	2.1120	1.7990	1.4270	0.8525	0.8853	0.5056	1.4061
25	2.2822	1.9440	1.5419	0.9212	0.9566	0.5463	1.5194

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

PROPOSED

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	0.0642	0.0547	0.0434	0.0259	0.0269	0.0154	0.0427
2	0.1087	0.0926	0.0734	0.0439	0.0456	0.0260	0.0724
3	0.1529	0.1302	0.1033	0.0617	0.0641	0.0366	0.1018
4	0.2006	0.1708	0.1355	0.0810	0.0841	0.0480	0.1335
5	0.2519	0.2146	0.1702	0.1017	0.1056	0.0603	0.1677
6	0.3070	0.2615	0.2074	0.1239	0.1287	0.0735	0.2044
7	0.3660	0.3118	0.2473	0.1477	0.1534	0.0876	0.2437
8	0.4291	0.3655	0.2899	0.1732	0.1799	0.1027	0.2857
9	0.4964	0.4228	0.3354	0.2004	0.2081	0.1188	0.3305
10	0.5681	0.4839	0.3838	0.2293	0.2381	0.1360	0.3782
11	0.6444	0.5489	0.4354	0.2601	0.2701	0.1543	0.4291
12	0.7257	0.6181	0.4903	0.2929	0.3042	0.1737	0.4831
13	0.8120	0.6917	0.5486	0.3278	0.3404	0.1944	0.5406
14	0.9038	0.7698	0.6106	0.3648	0.3788	0.2163	0.6017
15	1.0012	0.8528	0.6765	0.4041	0.4197	0.2397	0.6666
16	1.1047	0.9410	0.7464	0.4459	0.4631	0.2645	0.7355
17	1.2147	1.0347	0.8207	0.4903	0.5091	0.2908	0.8087
18	1.3314	1.1341	0.8995	0.5374	0.5581	0.3187	0.8864
19	1.4553	1.2396	0.9833	0.5874	0.6100	0.3484	0.9689
20	1.5869	1.3517	1.0722	0.6405	0.6652	0.3799	1.0565
21	1.7266	1.4708	1.1666	0.6969	0.7237	0.4133	1.1495
22	1.8749	1.5971	1.2668	0.7568	0.7859	0.4488	1.2483
23	2.0324	1.7312	1.3732	0.8203	0.8519	0.4865	1.3531
24	2.1994	1.8735	1.4860	0.8878	0.9219	0.5265	1.4644
25	2.3766	2.0245	1.6058	0.9593	0.9962	0.5689	1.5823

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

PROPOSED

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	0.0583	0.0497	0.0394	0.0235	0.0245	0.0140	0.0388
2	0.0987	0.0841	0.0667	0.0399	0.0414	0.0236	0.0657
3	0.1389	0.1183	0.0938	0.0561	0.0582	0.0332	0.0925
4	0.1822	0.1552	0.1231	0.0736	0.0764	0.0436	0.1213
5	0.2289	0.1950	0.1546	0.0924	0.0959	0.0548	0.1524
6	0.2789	0.2376	0.1885	0.1126	0.1169	0.0668	0.1857
7	0.3325	0.2833	0.2247	0.1342	0.1394	0.0796	0.2214
8	0.3898	0.3321	0.2634	0.1574	0.1634	0.0933	0.2595
9	0.4510	0.3841	0.3047	0.1820	0.1890	0.1080	0.3002
10	0.5161	0.4396	0.3487	0.2083	0.2163	0.1236	0.3436
11	0.5855	0.4987	0.3956	0.2363	0.2454	0.1402	0.3898
12	0.6593	0.5616	0.4454	0.2661	0.2763	0.1578	0.4389
13	0.7377	0.6284	0.4984	0.2978	0.3092	0.1766	0.4912
14	0.8211	0.6994	0.5548	0.3314	0.3442	0.1966	0.5467
15	0.9097	0.7749	0.6146	0.3672	0.3813	0.2178	0.6056
16	1.0037	0.8550	0.6781	0.4051	0.4207	0.2403	0.6682
17	1.1036	0.9400	0.7456	0.4454	0.4626	0.2642	0.7347
18	1.2096	1.0304	0.8173	0.4882	0.5070	0.2896	0.8053
19	1.3222	1.1263	0.8933	0.5337	0.5542	0.3165	0.8803
20	1.4418	1.2281	0.9741	0.5820	0.6043	0.3451	0.9599
21	1.5687	1.3362	1.0599	0.6332	0.6575	0.3755	1.0444
22	1.7035	1.4510	1.1509	0.6876	0.7140	0.4078	1.1341
23	1.8465	1.5729	1.2476	0.7453	0.7740	0.4420	1.2294
24	1.9983	1.7022	1.3501	0.8066	0.8376	0.4784	1.3304
25	2.1593	1.8393	1.4589	0.8716	0.9051	0.5169	1.4376

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

PROPOSED

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	0.0548	0.0467	0.0370	0.0221	0.0230	0.0131	0.0365
2	0.0928	0.0790	0.0627	0.0375	0.0389	0.0222	0.0618
3	0.1305	0.1112	0.0882	0.0527	0.0547	0.0312	0.0869
4	0.1713	0.1459	0.1157	0.0691	0.0718	0.0410	0.1140
5	0.2151	0.1832	0.1453	0.0868	0.0902	0.0515	0.1432
6	0.2621	0.2233	0.1771	0.1058	0.1099	0.0628	0.1745
7	0.3125	0.2662	0.2111	0.1261	0.1310	0.0748	0.2081
8	0.3664	0.3121	0.2475	0.1479	0.1536	0.0877	0.2439
9	0.4238	0.3610	0.2863	0.1711	0.1776	0.1015	0.2822
10	0.4851	0.4132	0.3277	0.1958	0.2033	0.1161	0.3229
11	0.5502	0.4687	0.3718	0.2221	0.2306	0.1317	0.3663
12	0.6196	0.5278	0.4186	0.2501	0.2597	0.1483	0.4125
13	0.6933	0.5906	0.4684	0.2798	0.2906	0.1660	0.4616
14	0.7717	0.6573	0.5214	0.3115	0.3234	0.1847	0.5138
15	0.8549	0.7282	0.5776	0.3451	0.3583	0.2046	0.5692
16	0.9433	0.8035	0.6373	0.3807	0.3954	0.2258	0.6280
17	1.0371	0.8834	0.7007	0.4186	0.4347	0.2483	0.6905
18	1.1368	0.9683	0.7681	0.4588	0.4765	0.2721	0.7569
19	1.2426	1.0585	0.8396	0.5016	0.5208	0.2975	0.8273
20	1.3550	1.1542	0.9155	0.5469	0.5679	0.3244	0.9021
21	1.4743	1.2558	0.9961	0.5951	0.6179	0.3529	0.9815
22	1.6009	1.3637	1.0816	0.6462	0.6710	0.3832	1.0659
23	1.7353	1.4782	1.1725	0.7004	0.7274	0.4154	1.1554
24	1.8780	1.5997	1.2688	0.7580	0.7872	0.4496	1.2503
25	2.0293	1.7286	1.3711	0.8191	0.8506	0.4858	1.3511



**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

PROPOSED

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	0.0498	0.0424	0.0337	0.0201	0.0209	0.0119	0.0332
2	0.0843	0.0718	0.0570	0.0340	0.0354	0.0202	0.0562
3	0.1186	0.1011	0.0802	0.0479	0.0497	0.0284	0.0790
4	0.1557	0.1326	0.1052	0.0628	0.0652	0.0373	0.1036
5	0.1955	0.1665	0.1321	0.0789	0.0819	0.0468	0.1302
6	0.2383	0.2030	0.1610	0.0962	0.0999	0.0570	0.1586
7	0.2841	0.2420	0.1919	0.1147	0.1191	0.0680	0.1891
8	0.3330	0.2837	0.2250	0.1344	0.1396	0.0797	0.2217
9	0.3852	0.3281	0.2603	0.1555	0.1615	0.0922	0.2565
10	0.4409	0.3755	0.2979	0.1780	0.1848	0.1055	0.2935
11	0.5001	0.4260	0.3379	0.2019	0.2096	0.1197	0.3330
12	0.5632	0.4797	0.3805	0.2273	0.2361	0.1348	0.3749
13	0.6302	0.5368	0.4258	0.2544	0.2641	0.1509	0.4196
14	0.7014	0.5975	0.4739	0.2831	0.2940	0.1679	0.4670
15	0.7770	0.6619	0.5250	0.3136	0.3257	0.1860	0.5173
16	0.8574	0.7303	0.5793	0.3461	0.3594	0.2052	0.5708
17	0.9427	0.8030	0.6369	0.3805	0.3951	0.2257	0.6276
18	1.0333	0.8801	0.6981	0.4171	0.4331	0.2473	0.6879
19	1.1294	0.9621	0.7631	0.4559	0.4734	0.2704	0.7520
20	1.2316	1.0491	0.8321	0.4971	0.5162	0.2948	0.8200
21	1.3400	1.1414	0.9054	0.5409	0.5617	0.3208	0.8922
22	1.4551	1.2395	0.9831	0.5873	0.6099	0.3483	0.9688
23	1.5773	1.3436	1.0657	0.6367	0.6611	0.3776	1.0501
24	1.7070	1.4540	1.1533	0.6890	0.7155	0.4086	1.1365
25	1.8445	1.5712	1.2462	0.7445	0.7731	0.4415	1.2280

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0462	0.0393	0.0312	0.0186	0.0194	0.0111	0.0307
2	0.0781	0.0666	0.0528	0.0315	0.0328	0.0187	0.0520
3	0.1099	0.0936	0.0743	0.0444	0.0461	0.0263	0.0732
4	0.1442	0.1229	0.0975	0.0582	0.0605	0.0345	0.0960
5	0.1812	0.1543	0.1224	0.0731	0.0759	0.0434	0.1206
6	0.2208	0.1881	0.1492	0.0891	0.0925	0.0529	0.1470
7	0.2632	0.2242	0.1778	0.1062	0.1103	0.0630	0.1752
8	0.3086	0.2628	0.2085	0.1245	0.1293	0.0739	0.2054
9	0.3570	0.3041	0.2412	0.1441	0.1496	0.0854	0.2377
10	0.4085	0.3480	0.2760	0.1649	0.1712	0.0978	0.2720
11	0.4634	0.3948	0.3131	0.1871	0.1943	0.1109	0.3086
12	0.5218	0.4445	0.3526	0.2106	0.2187	0.1249	0.3474
13	0.5839	0.4974	0.3945	0.2357	0.2448	0.1398	0.3888
14	0.6499	0.5536	0.4391	0.2623	0.2724	0.1556	0.4327
15	0.7200	0.6133	0.4865	0.2906	0.3018	0.1724	0.4794
16	0.7945	0.6767	0.5368	0.3207	0.3330	0.1902	0.5289
17	0.8735	0.7441	0.5902	0.3526	0.3661	0.2091	0.5816
18	0.9574	0.8156	0.6469	0.3865	0.4013	0.2292	0.6375
19	1.0466	0.8915	0.7071	0.4224	0.4387	0.2505	0.6968
20	1.1412	0.9721	0.7710	0.4606	0.4783	0.2732	0.7598
21	1.2417	1.0577	0.8389	0.5012	0.5205	0.2972	0.8267
22	1.3484	1.1485	0.9110	0.5442	0.5652	0.3228	0.8977
23	1.4616	1.2450	0.9875	0.5899	0.6126	0.3499	0.9731
24	1.5817	1.3473	1.0687	0.6384	0.6630	0.3786	1.0531
25	1.7091	1.4559	1.1548	0.6899	0.7164	0.4091	1.1379

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

PROPOSED

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	0.0591	0.0504	0.0399	0.0239	0.0248	0.0142	0.0394
2	0.1001	0.0852	0.0676	0.0404	0.0419	0.0240	0.0666
3	0.1408	0.1199	0.0951	0.0568	0.0590	0.0337	0.0937
4	0.1847	0.1573	0.1248	0.0745	0.0774	0.0442	0.1230
5	0.2320	0.1976	0.1567	0.0936	0.0972	0.0555	0.1544
6	0.2827	0.2408	0.1910	0.1141	0.1185	0.0677	0.1882
7	0.3370	0.2871	0.2277	0.1360	0.1413	0.0807	0.2244
8	0.3951	0.3365	0.2669	0.1595	0.1656	0.0946	0.2630
9	0.4571	0.3893	0.3088	0.1845	0.1916	0.1094	0.3043
10	0.5231	0.4456	0.3534	0.2111	0.2193	0.1252	0.3483
11	0.5934	0.5055	0.4009	0.2395	0.2487	0.1420	0.3951
12	0.6682	0.5692	0.4515	0.2697	0.2801	0.1600	0.4449
13	0.7477	0.6369	0.5052	0.3018	0.3134	0.1790	0.4978
14	0.8322	0.7089	0.5623	0.3359	0.3488	0.1992	0.5540
15	0.9219	0.7853	0.6229	0.3721	0.3864	0.2207	0.6138
16	1.0172	0.8665	0.6873	0.4106	0.4264	0.2435	0.6773
17	1.1185	0.9527	0.7557	0.4514	0.4688	0.2677	0.7446
18	1.2259	1.0443	0.8283	0.4948	0.5139	0.2935	0.8162
19	1.3401	1.1415	0.9054	0.5409	0.5617	0.3208	0.8922
20	1.4612	1.2447	0.9873	0.5898	0.6125	0.3498	0.9729
21	1.5899	1.3543	1.0742	0.6417	0.6664	0.3806	1.0585
22	1.7265	1.4706	1.1665	0.6969	0.7237	0.4133	1.1494
23	1.8714	1.5941	1.2644	0.7554	0.7844	0.4480	1.2460
24	2.0253	1.7251	1.3683	0.8175	0.8489	0.4848	1.3484
25	2.1884	1.8641	1.4786	0.8833	0.9173	0.5239	1.4570

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

PROPOSED

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	0.0559	0.0476	0.0378	0.0226	0.0234	0.0134	0.0372
2	0.0946	0.0806	0.0639	0.0382	0.0397	0.0226	0.0630
3	0.1331	0.1134	0.0899	0.0537	0.0558	0.0319	0.0886
4	0.1746	0.1487	0.1180	0.0705	0.0732	0.0418	0.1163
5	0.2193	0.1868	0.1482	0.0885	0.0919	0.0525	0.1460
6	0.2673	0.2277	0.1806	0.1079	0.1120	0.0640	0.1780
7	0.3187	0.2714	0.2153	0.1286	0.1336	0.0763	0.2122
8	0.3736	0.3182	0.2524	0.1508	0.1566	0.0894	0.2487
9	0.4322	0.3681	0.2920	0.1744	0.1811	0.1034	0.2877
10	0.4946	0.4213	0.3342	0.1996	0.2073	0.1184	0.3293
11	0.5611	0.4779	0.3791	0.2265	0.2352	0.1343	0.3735
12	0.6318	0.5382	0.4269	0.2550	0.2648	0.1512	0.4206
13	0.7070	0.6022	0.4776	0.2854	0.2963	0.1692	0.4707
14	0.7868	0.6702	0.5316	0.3176	0.3298	0.1884	0.5239
15	0.8717	0.7425	0.5889	0.3518	0.3654	0.2087	0.5804
16	0.9618	0.8193	0.6498	0.3882	0.4032	0.2302	0.6404
17	1.0575	0.9008	0.7145	0.4269	0.4433	0.2532	0.7041
18	1.1591	0.9874	0.7832	0.4679	0.4859	0.2775	0.7717
19	1.2670	1.0793	0.8561	0.5114	0.5311	0.3033	0.8436
20	1.3816	1.1769	0.9335	0.5577	0.5791	0.3307	0.9198
21	1.5032	1.2805	1.0157	0.6068	0.6301	0.3598	1.0008
22	1.6324	1.3905	1.1029	0.6589	0.6842	0.3908	1.0868
23	1.7695	1.5072	1.1955	0.7142	0.7417	0.4236	1.1781
24	1.9149	1.6311	1.2938	0.7729	0.8027	0.4584	1.2749
25	2.0692	1.7626	1.3980	0.8352	0.8673	0.4953	1.3776

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

PROPOSED

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	0.0535	0.0455	0.0361	0.0216	0.0224	0.0128	0.0356
2	0.0905	0.0771	0.0611	0.0365	0.0379	0.0217	0.0602
3	0.1273	0.1084	0.0860	0.0514	0.0534	0.0305	0.0847
4	0.1670	0.1423	0.1128	0.0674	0.0700	0.0400	0.1112
5	0.2098	0.1787	0.1417	0.0847	0.0879	0.0502	0.1397
6	0.2556	0.2178	0.1727	0.1032	0.1072	0.0612	0.1702
7	0.3048	0.2596	0.2059	0.1230	0.1278	0.0730	0.2029
8	0.3573	0.3043	0.2414	0.1442	0.1498	0.0855	0.2379
9	0.4133	0.3521	0.2793	0.1668	0.1732	0.0989	0.2752
10	0.4730	0.4029	0.3196	0.1909	0.1983	0.1132	0.3149
11	0.5366	0.4571	0.3626	0.2166	0.2249	0.1285	0.3573
12	0.6043	0.5147	0.4083	0.2439	0.2533	0.1446	0.4023
13	0.6762	0.5760	0.4568	0.2729	0.2834	0.1619	0.4502
14	0.7526	0.6410	0.5085	0.3038	0.3154	0.1801	0.5010
15	0.8337	0.7102	0.5633	0.3365	0.3495	0.1996	0.5551
16	0.9199	0.7836	0.6215	0.3713	0.3856	0.2202	0.6125
17	1.0114	0.8616	0.6834	0.4083	0.4240	0.2421	0.6734
18	1.1086	0.9443	0.7490	0.4475	0.4647	0.2654	0.7381
19	1.2118	1.0323	0.8188	0.4891	0.5080	0.2901	0.8068
20	1.3214	1.1256	0.8928	0.5334	0.5539	0.3163	0.8798
21	1.4378	1.2247	0.9714	0.5803	0.6026	0.3442	0.9572
22	1.5613	1.3299	1.0548	0.6302	0.6544	0.3737	1.0395
23	1.6924	1.4416	1.1434	0.6831	0.7094	0.4051	1.1267
24	1.8315	1.5601	1.2374	0.7393	0.7677	0.4384	1.2194
25	1.9790	1.6858	1.3371	0.7988	0.8295	0.4737	1.3176

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

PROPOSED

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	0.0512	0.0436	0.0346	0.0207	0.0215	0.0123	0.0341
2	0.0867	0.0739	0.0586	0.0350	0.0363	0.0208	0.0577
3	0.1220	0.1039	0.0824	0.0492	0.0511	0.0292	0.0812
4	0.1600	0.1363	0.1081	0.0646	0.0671	0.0383	0.1065
5	0.2010	0.1712	0.1358	0.0811	0.0843	0.0481	0.1338
6	0.2450	0.2087	0.1655	0.0989	0.1027	0.0586	0.1631
7	0.2921	0.2488	0.1973	0.1179	0.1224	0.0699	0.1944
8	0.3424	0.2916	0.2313	0.1382	0.1435	0.0820	0.2279
9	0.3961	0.3374	0.2676	0.1599	0.1660	0.0948	0.2637
10	0.4533	0.3861	0.3063	0.1830	0.1900	0.1085	0.3018
11	0.5142	0.4380	0.3474	0.2076	0.2155	0.1231	0.3424
12	0.5790	0.4932	0.3912	0.2337	0.2427	0.1386	0.3855
13	0.6479	0.5519	0.4378	0.2615	0.2716	0.1551	0.4314
14	0.7211	0.6143	0.4872	0.2911	0.3023	0.1726	0.4801
15	0.7989	0.6805	0.5398	0.3225	0.3349	0.1912	0.5319
16	0.8815	0.7509	0.5956	0.3558	0.3695	0.2110	0.5869
17	0.9692	0.8256	0.6548	0.3912	0.4063	0.2320	0.6453
18	1.0624	0.9049	0.7178	0.4288	0.4453	0.2543	0.7073
19	1.1612	0.9892	0.7846	0.4687	0.4867	0.2780	0.7731
20	1.2662	1.0786	0.8555	0.5111	0.5308	0.3031	0.8430
21	1.3777	1.1736	0.9308	0.5561	0.5775	0.3298	0.9173
22	1.4961	1.2744	1.0108	0.6039	0.6271	0.3581	0.9961
23	1.6217	1.3814	1.0957	0.6546	0.6798	0.3882	1.0797
24	1.7550	1.4949	1.1858	0.7084	0.7356	0.4201	1.1685
25	1.8964	1.6154	1.2813	0.7655	0.7949	0.4540	1.2626

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0492	0.0419	0.0332	0.0199	0.0206	0.0118	0.0327
2	0.0832	0.0709	0.0562	0.0336	0.0349	0.0199	0.0554
3	0.1171	0.0997	0.0791	0.0473	0.0491	0.0280	0.0780
4	0.1536	0.1309	0.1038	0.0620	0.0644	0.0368	0.1023
5	0.1929	0.1644	0.1304	0.0779	0.0809	0.0462	0.1285
6	0.2352	0.2003	0.1589	0.0949	0.0986	0.0563	0.1566
7	0.2803	0.2388	0.1894	0.1132	0.1175	0.0671	0.1867
8	0.3287	0.2799	0.2221	0.1327	0.1378	0.0787	0.2188
9	0.3802	0.3239	0.2569	0.1535	0.1594	0.0910	0.2531
10	0.4351	0.3706	0.2940	0.1756	0.1824	0.1042	0.2897
11	0.4936	0.4205	0.3335	0.1992	0.2069	0.1182	0.3286
12	0.5558	0.4735	0.3755	0.2243	0.2330	0.1331	0.3701
13	0.6220	0.5298	0.4202	0.2510	0.2607	0.1489	0.4141
14	0.6922	0.5897	0.4677	0.2794	0.2902	0.1657	0.4609
15	0.7669	0.6532	0.5181	0.3095	0.3214	0.1836	0.5106
16	0.8462	0.7208	0.5717	0.3415	0.3547	0.2026	0.5634
17	0.9304	0.7925	0.6286	0.3755	0.3900	0.2227	0.6194
18	1.0198	0.8687	0.6890	0.4116	0.4274	0.2441	0.6789
19	1.1147	0.9495	0.7531	0.4499	0.4672	0.2668	0.7422
20	1.2155	1.0354	0.8212	0.4906	0.5095	0.2910	0.8093
21	1.3225	1.1265	0.8935	0.5338	0.5543	0.3166	0.8805
22	1.4361	1.2233	0.9703	0.5797	0.6020	0.3438	0.9561
23	1.5567	1.3260	1.0518	0.6283	0.6525	0.3726	1.0364
24	1.6847	1.4350	1.1382	0.6800	0.7062	0.4033	1.1216
25	1.8204	1.5506	1.2299	0.7348	0.7630	0.4358	1.2120

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

PROPOSED

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	0.0475	0.0405	0.0321	0.0192	0.0199	0.0114	0.0317
2	0.0805	0.0686	0.0544	0.0325	0.0337	0.0193	0.0536
3	0.1132	0.0964	0.0765	0.0457	0.0474	0.0271	0.0754
4	0.1485	0.1265	0.1004	0.0600	0.0623	0.0356	0.0989
5	0.1866	0.1589	0.1260	0.0753	0.0782	0.0447	0.1242
6	0.2274	0.1937	0.1536	0.0918	0.0953	0.0544	0.1514
7	0.2711	0.2309	0.1831	0.1094	0.1136	0.0649	0.1805
8	0.3178	0.2707	0.2147	0.1283	0.1332	0.0761	0.2116
9	0.3676	0.3131	0.2484	0.1484	0.1541	0.0880	0.2447
10	0.4207	0.3584	0.2842	0.1698	0.1763	0.1007	0.2801
11	0.4772	0.4065	0.3224	0.1926	0.2000	0.1142	0.3177
12	0.5374	0.4578	0.3631	0.2169	0.2253	0.1286	0.3578
13	0.6013	0.5122	0.4063	0.2427	0.2521	0.1439	0.4004
14	0.6693	0.5701	0.4522	0.2701	0.2805	0.1602	0.4456
15	0.7415	0.6316	0.5010	0.2993	0.3108	0.1775	0.4937
16	0.8181	0.6969	0.5528	0.3302	0.3429	0.1958	0.5447
17	0.8995	0.7662	0.6078	0.3631	0.3770	0.2153	0.5989
18	0.9860	0.8399	0.6662	0.3980	0.4133	0.2360	0.6564
19	1.0777	0.9180	0.7282	0.4350	0.4517	0.2580	0.7175
20	1.1752	1.0010	0.7940	0.4744	0.4926	0.2813	0.7824
21	1.2787	1.0892	0.8639	0.5161	0.5360	0.3061	0.8513
22	1.3885	1.1827	0.9381	0.5605	0.5820	0.3324	0.9244
23	1.5051	1.2821	1.0169	0.6075	0.6309	0.3603	1.0021
24	1.6288	1.3875	1.1005	0.6575	0.6827	0.3899	1.0844
25	1.7600	1.4992	1.1892	0.7104	0.7377	0.4213	1.1718



**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

PROPOSED

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	0.0460	0.0392	0.0311	0.0186	0.0193	0.0110	0.0306
2	0.0779	0.0664	0.0526	0.0314	0.0327	0.0186	0.0519
3	0.1096	0.0933	0.0740	0.0442	0.0459	0.0262	0.0729
4	0.1438	0.1225	0.0971	0.0580	0.0603	0.0344	0.0957
5	0.1806	0.1538	0.1220	0.0729	0.0757	0.0432	0.1202
6	0.2201	0.1875	0.1487	0.0888	0.0922	0.0527	0.1465
7	0.2624	0.2235	0.1773	0.1059	0.1100	0.0628	0.1747
8	0.3076	0.2620	0.2078	0.1241	0.1289	0.0736	0.2048
9	0.3558	0.3031	0.2404	0.1436	0.1491	0.0852	0.2369
10	0.4072	0.3469	0.2751	0.1644	0.1707	0.0975	0.2711
11	0.4619	0.3935	0.3121	0.1864	0.1936	0.1106	0.3075
12	0.5201	0.4431	0.3514	0.2099	0.2180	0.1245	0.3463
13	0.5820	0.4958	0.3932	0.2349	0.2440	0.1393	0.3875
14	0.6478	0.5518	0.4377	0.2615	0.2715	0.1551	0.4313
15	0.7177	0.6113	0.4849	0.2897	0.3008	0.1718	0.4778
16	0.7919	0.6745	0.5350	0.3196	0.3319	0.1896	0.5272
17	0.8707	0.7416	0.5882	0.3514	0.3649	0.2084	0.5797
18	0.9543	0.8129	0.6448	0.3852	0.4000	0.2284	0.6354
19	1.0432	0.8886	0.7048	0.4211	0.4372	0.2497	0.6945
20	1.1375	0.9689	0.7685	0.4591	0.4768	0.2723	0.7573
21	1.2376	1.0542	0.8362	0.4996	0.5188	0.2963	0.8240
22	1.3439	1.1448	0.9080	0.5425	0.5633	0.3217	0.8948
23	1.4568	1.2409	0.9843	0.5880	0.6106	0.3487	0.9699
24	1.5765	1.3429	1.0652	0.6364	0.6608	0.3774	1.0496
25	1.7036	1.4511	1.1510	0.6876	0.7141	0.4078	1.1342

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0446	0.0380	0.0301	0.0180	0.0187	0.0107	0.0297
2	0.0755	0.0643	0.0510	0.0305	0.0316	0.0181	0.0502
3	0.1062	0.0904	0.0717	0.0428	0.0445	0.0254	0.0707
4	0.1393	0.1187	0.0941	0.0562	0.0584	0.0333	0.0927
5	0.1749	0.1490	0.1182	0.0706	0.0733	0.0419	0.1165
6	0.2132	0.1816	0.1441	0.0861	0.0894	0.0510	0.1420
7	0.2542	0.2165	0.1717	0.1026	0.1065	0.0609	0.1692
8	0.2980	0.2538	0.2013	0.1203	0.1249	0.0713	0.1984
9	0.3447	0.2936	0.2329	0.1391	0.1445	0.0825	0.2295
10	0.3945	0.3361	0.2666	0.1592	0.1654	0.0944	0.2627
11	0.4476	0.3812	0.3024	0.1807	0.1876	0.1071	0.2980
12	0.5040	0.4293	0.3405	0.2034	0.2112	0.1206	0.3355
13	0.5639	0.4804	0.3810	0.2276	0.2364	0.1350	0.3755
14	0.6277	0.5346	0.4241	0.2533	0.2631	0.1503	0.4179
15	0.6954	0.5923	0.4698	0.2807	0.2915	0.1665	0.4630
16	0.7672	0.6535	0.5184	0.3097	0.3216	0.1837	0.5108
17	0.8436	0.7186	0.5700	0.3405	0.3536	0.2019	0.5616
18	0.9246	0.7876	0.6247	0.3732	0.3876	0.2213	0.6156
19	1.0107	0.8609	0.6829	0.4080	0.4237	0.2419	0.6729
20	1.1021	0.9388	0.7446	0.4449	0.4620	0.2638	0.7338
21	1.1991	1.0214	0.8102	0.4840	0.5026	0.2871	0.7984
22	1.3022	1.1092	0.8798	0.5256	0.5458	0.3117	0.8670
23	1.4115	1.2023	0.9537	0.5697	0.5916	0.3379	0.9397
24	1.5275	1.3012	1.0321	0.6166	0.6403	0.3657	1.0170
25	1.6506	1.4060	1.1152	0.6662	0.6919	0.3951	1.0989

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0432	0.0368	0.0292	0.0175	0.0181	0.0104	0.0288
2	0.0732	0.0623	0.0495	0.0295	0.0307	0.0175	0.0487
3	0.1030	0.0877	0.0696	0.0416	0.0432	0.0246	0.0685
4	0.1351	0.1151	0.0913	0.0545	0.0566	0.0323	0.0899
5	0.1697	0.1445	0.1146	0.0685	0.0711	0.0406	0.1130
6	0.2068	0.1761	0.1397	0.0835	0.0867	0.0495	0.1377
7	0.2465	0.2100	0.1666	0.0995	0.1033	0.0590	0.1641
8	0.2890	0.2462	0.1953	0.1167	0.1211	0.0692	0.1924
9	0.3343	0.2848	0.2259	0.1349	0.1401	0.0800	0.2226
10	0.3826	0.3259	0.2585	0.1544	0.1604	0.0916	0.2548
11	0.4341	0.3697	0.2933	0.1752	0.1819	0.1039	0.2890
12	0.4888	0.4163	0.3302	0.1973	0.2049	0.1170	0.3254
13	0.5469	0.4659	0.3695	0.2208	0.2293	0.1309	0.3641
14	0.6087	0.5185	0.4113	0.2457	0.2552	0.1457	0.4053
15	0.6744	0.5744	0.4556	0.2722	0.2827	0.1614	0.4490
16	0.7441	0.6338	0.5027	0.3003	0.3119	0.1781	0.4954
17	0.8181	0.6969	0.5528	0.3302	0.3429	0.1958	0.5447
18	0.8968	0.7639	0.6059	0.3620	0.3759	0.2147	0.5970
19	0.9802	0.8350	0.6623	0.3957	0.4109	0.2347	0.6526
20	1.0689	0.9105	0.7222	0.4314	0.4480	0.2559	0.7116
21	1.1630	0.9906	0.7858	0.4694	0.4875	0.2784	0.7743
22	1.2629	1.0757	0.8533	0.5097	0.5293	0.3023	0.8408
23	1.3689	1.1661	0.9249	0.5525	0.5738	0.3277	0.9114
24	1.4815	1.2619	1.0009	0.5980	0.6210	0.3546	0.9863
25	1.6008	1.3636	1.0816	0.6461	0.6710	0.3832	1.0658

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

PROPOSED

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	0.0420	0.0358	0.0284	0.0169	0.0176	0.0100	0.0279
2	0.0711	0.0605	0.0480	0.0287	0.0298	0.0170	0.0473
3	0.0999	0.0851	0.0675	0.0403	0.0419	0.0239	0.0665
4	0.1311	0.1117	0.0886	0.0529	0.0550	0.0314	0.0873
5	0.1647	0.1403	0.1113	0.0665	0.0690	0.0394	0.1097
6	0.2007	0.1710	0.1356	0.0810	0.0841	0.0481	0.1336
7	0.2393	0.2039	0.1617	0.0966	0.1003	0.0573	0.1593
8	0.2805	0.2390	0.1895	0.1132	0.1176	0.0672	0.1868
9	0.3245	0.2765	0.2193	0.1310	0.1360	0.0777	0.2161
10	0.3714	0.3164	0.2510	0.1499	0.1557	0.0889	0.2473
11	0.4214	0.3589	0.2847	0.1701	0.1766	0.1009	0.2805
12	0.4745	0.4042	0.3206	0.1915	0.1989	0.1136	0.3159
13	0.5309	0.4522	0.3587	0.2143	0.2225	0.1271	0.3535
14	0.5909	0.5033	0.3992	0.2385	0.2477	0.1415	0.3934
15	0.6546	0.5576	0.4423	0.2642	0.2744	0.1567	0.4358
16	0.7223	0.6153	0.4880	0.2916	0.3028	0.1729	0.4809
17	0.7942	0.6765	0.5366	0.3206	0.3329	0.1901	0.5288
18	0.8705	0.7415	0.5881	0.3514	0.3649	0.2084	0.5796
19	0.9515	0.8105	0.6429	0.3841	0.3988	0.2278	0.6335
20	1.0376	0.8838	0.7010	0.4188	0.4349	0.2484	0.6908
21	1.1289	0.9616	0.7627	0.4557	0.4732	0.2702	0.7516
22	1.2259	1.0442	0.8283	0.4948	0.5139	0.2935	0.8162
23	1.3289	1.1319	0.8978	0.5364	0.5570	0.3181	0.8847
24	1.4381	1.2250	0.9716	0.5805	0.6028	0.3443	0.9575
25	1.5539	1.3237	1.0499	0.6272	0.6514	0.3720	1.0346

**PROPOSED FHCF 2015 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)**

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

PROPOSED

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	0.0370	0.0315	0.0250	0.0149	0.0155	0.0089	0.0246
2	0.0626	0.0533	0.0423	0.0253	0.0262	0.0150	0.0417
3	0.0881	0.0750	0.0595	0.0355	0.0369	0.0211	0.0586
4	0.1156	0.0984	0.0781	0.0466	0.0484	0.0277	0.0769
5	0.1451	0.1236	0.0981	0.0586	0.0608	0.0347	0.0966
6	0.1769	0.1507	0.1195	0.0714	0.0741	0.0423	0.1178
7	0.2109	0.1796	0.1425	0.0851	0.0884	0.0505	0.1404
8	0.2472	0.2106	0.1670	0.0998	0.1036	0.0592	0.1646
9	0.2860	0.2436	0.1932	0.1154	0.1199	0.0685	0.1904
10	0.3273	0.2788	0.2211	0.1321	0.1372	0.0784	0.2179
11	0.3713	0.3163	0.2509	0.1499	0.1556	0.0889	0.2472
12	0.4181	0.3561	0.2825	0.1688	0.1752	0.1001	0.2784
13	0.4678	0.3985	0.3161	0.1888	0.1961	0.1120	0.3115
14	0.5207	0.4435	0.3518	0.2102	0.2183	0.1246	0.3467
15	0.5769	0.4914	0.3897	0.2328	0.2418	0.1381	0.3841
16	0.6365	0.5422	0.4300	0.2569	0.2668	0.1524	0.4238
17	0.6998	0.5961	0.4728	0.2825	0.2933	0.1675	0.4659
18	0.7671	0.6534	0.5183	0.3096	0.3215	0.1836	0.5107
19	0.8385	0.7142	0.5665	0.3384	0.3515	0.2007	0.5582
20	0.9143	0.7788	0.6177	0.3690	0.3832	0.2189	0.6087
21	0.9948	0.8474	0.6721	0.4015	0.4170	0.2381	0.6623
22	1.0803	0.9202	0.7299	0.4360	0.4528	0.2586	0.7192
23	1.1710	0.9974	0.7911	0.4726	0.4908	0.2803	0.7796
24	1.2672	1.0794	0.8562	0.5115	0.5312	0.3033	0.8437
25	1.3693	1.1664	0.9252	0.5527	0.5740	0.3278	0.9117

# Florida Hurricane Catastrophe Fund

## 2015 Ratemaking Formula Report

### Windstorm Mitigation Construction Rating Classification Factors

**To Calculate the Final FHCF Rate for a risk:**

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

*Capped factor\* = Preliminary Factor*

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

*\*Capped factor = 100% of Preliminary Factor (i.e. no cap in current factors)*

Rating Factor	Description	Type of Business				
		Commercial	Residential	Mobile Home	Tenants	Condos
Year Built	2002 or later	0.4885	0.5338	1.0000	0.5030	0.5188
	1995-2001	0.6341	0.7245	1.0000	0.7065	0.7095
	1994 or Earlier	1.1655	1.3099	1.0000	1.3550	1.2754
	Unknown or Mobile Home	0.9522	1.0306	1.0000	1.0544	1.0253
Roof Shape	Hip, Mansard, or Pyramid	0.8500	0.8352	1.0000	0.8019	0.8013
	Gable, Other or Unknown	1.0292	1.1081	1.0000	1.0352	1.0349
Opening Protection	Structure Opening Protection**	0.8136	0.8351	1.0000	0.7690	0.7890
	No Structure Opening Protection	1.0608	1.0781	1.0000	1.0401	1.1019
On Balance Factor		0.9841	0.9734	1.0000	0.9913	0.9864

\*\*Structure Opening Protection Credit requires that primary policy has structure opening protection credit.