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State:

Mississippi

First Filing Company:

Nationwide Mutual Fire Insurance Company., ...

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

Mississippi Homeowners

Project Name/Number:

Windstorm Mitigation Credits/09H-6080MS-DW

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Description Field/Explanatory Memorandum		
Comments:			
Attachment(s):			
2008 0917 Memorandum.pdf			
2008 0917 Filing Exhibits.pdf			
2008 0917 HO Draft Manual Pages.pdf			
2008 0917 MH Draft Manual Pages.pdf			

		Item Status:	Status Date:
Satisfied - Item:	PC Filing Summary		
Comments:			
Attachment(s):			
2008 0917 Filing Summary.pdf			

INFORMATIONAL FILING MEMORANDUM
Mississippi Windstorm Mitigation Credits

With this filing, Nationwide is introducing Windstorm Mitigation Credits for policyholders written in the Nationwide Property and Casualty Insurance Company and the Nationwide Mutual Fire Insurance Company. These changes will apply to the Homeowners, Tenants, Condominium, and Mobile Homeowners policy forms. The credits will not be available to policyholders who are written x-wind by Nationwide and have wind coverage through the Mississippi Windstorm Underwriting Association (MWUA). We are requesting an effective date of March 28, 2009 for new and renewal policies.

Nationwide has developed a set of Windstorm Mitigation Credits in addition to the existing Age of Construction and Home Renovation premium credits for the Homeowners policy form. The proposed premium credits offer savings to new business and renewal customers with certain construction features on their dwelling. The qualifying features are:

- Roof Shape
- Roof Covering and Attachment
- Roof Deck Attachment
- Roof-to-Wall Connection
- Window Protection
- Door Type
- Secondary Water Resistance

These features were contemplated in a contrived hurricane model analysis using AIR's Atlantic Tropical Cyclone Model V9.3. This model was previously accepted for use by the Florida Commission on Hurricane Loss Projection Methodology.

The proposed credits are based on a contrived hurricane analysis using sample representative Homeowners and Condominium policies. The results were analyzed at a territorial group level, with the groups defined as follows:

- Coastal Territories:
 - 86, 87, 88, 89, 90, 91, and 92
- Secondary Coastal Territories:
 - 83 and 85

The Coastal Territories described above comprise the southern portion of Hancock, Harrison, and Jackson counties. The Secondary Coastal Territories comprise the remainder of Hancock, Harrison, and Jackson counties along with Pearl River, Stone, and George counties.

The contrived model results were used to produce loss relativities for each combination of construction features. The loss relativities were then converted into premium relativities by

incorporating expenses. Exhibits I and II, along with draft manual pages H-429 (Insert A) display the proposed premium credits.

For the Tenants policy form, we propose to adopt the indicated Condominium credits.

For the Mobile Homeowners policy form, many of the construction features considered for the other policy forms are not applicable. We are proposing to implement discounts based on shutters and secondary water resistance, in addition to the tie-down credits that are already offered. The actual discounts were selected based on the Homeowners policy form discounts for those construction features. The proposed discounts are displayed on Exhibit III and draft manual page MH-52 (Insert B).

Forms

In addition to the development of the premium credits, Nationwide will implement a “Notice of Premium Discounts” form detailing the full spectrum of premium credits and deductibles available to customers. Draft versions of this form are included as Exhibits IV, V, and VI for the Homeowners, Tenants & Condominiums, and Mobile Homeowners respectfully.

We have also included draft versions of the Mitigation Verification Affidavit to be sent as shown on Exhibits VII for the Homeowners, Tenants, and Condominium policy forms and Exhibit VIII for the Mobile Homeowners policy form. The form may be filled out and signed by the policyholder then notarized and returned to a Nationwide agent. However, all relevant receipts verifying the completed mitigation measures must accompany the form. Alternatively, the form may be filled out and signed by a certified contractor, notarized and returned to a Nationwide agent. Either option is considered acceptable.

These forms will be sent with all billing notifications in the above mentioned territories beginning March 28, 2008 for new policies and renewal billing notifications. We respectfully request your approval of the filing by November 20, 2008.

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
Windstorm Mitigation Credits
Homeowners Policy Form**

Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	20%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	19%	11%	7%	12%
			Double Width, Sliding, or Unknown	Yes	21%	15%	23%	13%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	14%	23%	12%	8%	14%
			Double Width, Sliding, or Unknown	Yes	15%	10%	18%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	9%	17%	9%	6%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	21%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	11%	7%	12%
			Double Width, Sliding, or Unknown	Yes	12%	7%	14%	8%	4%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	5%	13%	7%	3%	9%
			Double Width, Sliding, or Unknown	Yes	14%	9%	17%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	8%	16%	8%	5%	10%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	9%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	25%	12%	8%	14%
			Double Width, Sliding, or Unknown	Yes	26%	20%	29%	14%	11%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	26%	19%	28%	14%	10%	16%
			Double Width, Sliding, or Unknown	Yes	21%	15%	23%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	22%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	18%	26%	13%	9%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	17%	25%	12%	9%	14%
			Double Width, Sliding, or Unknown	Yes	17%	11%	19%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	18%	9%	5%	10%
			Double Width, Sliding, or Unknown	Yes	19%	14%	22%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	21%	10%	6%	12%
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	22%	12%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	21%	11%	7%	13%	
		Double Width, Sliding, or Unknown	Yes	23%	17%	25%	13%	10%	15%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	24%	13%	9%	14%	
		Double Width, Sliding, or Unknown	Yes	17%	12%	19%	10%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	18%	10%	6%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	22%	12%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	13%	21%	11%	7%	13%	
		Double Width, Sliding, or Unknown	Yes	13%	8%	16%	8%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	15%	7%	4%	9%	
		Double Width, Sliding, or Unknown	Yes	16%	10%	18%	10%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	17%	9%	5%	10%	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	22%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	21%	12%	8%	13%
			Double Width, Sliding, or Unknown	Yes	23%	18%	25%	14%	11%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	17%	25%	13%	10%	15%
			Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	16%	23%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	15%	22%	12%	8%	13%
			Double Width, Sliding, or Unknown	Yes	14%	9%	16%	9%	6%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	8%	15%	8%	5%	10%
			Double Width, Sliding, or Unknown	Yes	17%	12%	19%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	11%	18%	9%	6%	11%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	25%	21%	28%	14%	11%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	19%	27%	13%	10%	15%
			Double Width, Sliding, or Unknown	Yes	29%	24%	31%	16%	12%	17%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	28%	23%	30%	15%	12%	17%
			Double Width, Sliding, or Unknown	Yes	23%	18%	25%	13%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	17%	24%	12%	9%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	21%	28%	14%	11%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	20%	27%	13%	10%	15%
			Double Width, Sliding, or Unknown	Yes	19%	14%	21%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	10%	6%	11%
			Double Width, Sliding, or Unknown	Yes	22%	17%	24%	12%	9%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	23%	11%	8%	13%

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
Windstorm Mitigation Credits
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Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	24%	13%	10%	14%	
			No/Unknown	21%	16%	23%	12%	9%	14%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	20%	27%	14%	11%	16%	
			No/Unknown	24%	19%	26%	14%	10%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	15%	21%	11%	8%	13%
				No/Unknown	18%	13%	20%	11%	7%	12%
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	17%	24%	13%	10%	14%		
		No/Unknown	21%	16%	23%	12%	9%	14%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	11%	18%	9%	6%	11%	
			No/Unknown	14%	10%	16%	8%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	20%	11%	7%	12%	
			No/Unknown	17%	12%	19%	10%	7%	11%	
Engineered shutters		Double Width, Sliding, or Unknown	Yes	16%	10%	19%	11%	7%	12%	
			No/Unknown	15%	9%	18%	10%	6%	12%	
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	22%	12%	8%	14%			
	No/Unknown	18%	12%	21%	11%	7%	13%			
Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	8%	17%	9%	6%	11%		
		No/Unknown	13%	7%	15%	8%	5%	10%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	19%	11%	7%	12%		
		No/Unknown	16%	9%	18%	10%	6%	12%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	5%	13%	7%	3%	9%	
			No/Unknown	9%	3%	12%	6%	2%	8%	
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	5%	10%			
	No/Unknown	12%	6%	14%	8%	4%	9%			
Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	15%	24%	12%	8%	14%	
			No/Unknown	21%	14%	23%	11%	7%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	18%	28%	14%	10%	15%	
			No/Unknown	24%	17%	27%	13%	9%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	13%	22%	11%	7%	13%
				No/Unknown	18%	12%	21%	10%	6%	12%
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	16%	25%	12%	8%	14%		
		No/Unknown	21%	14%	24%	11%	7%	13%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	9%	18%	9%	5%	10%	
			No/Unknown	14%	8%	17%	8%	4%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	10%	6%	12%	
			No/Unknown	17%	10%	20%	9%	5%	11%	
Engineered shutters		Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	13%	
			No/Unknown	17%	11%	20%	10%	6%	12%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	15%	24%	12%	9%	14%		
		No/Unknown	20%	14%	23%	12%	8%	14%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	10%	18%	10%	6%	11%	
			No/Unknown	14%	8%	17%	9%	5%	11%	
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	11%	7%	13%			
	No/Unknown	17%	11%	20%	10%	6%	12%			
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	6%	15%	8%	4%	9%		
		No/Unknown	11%	5%	13%	7%	3%	8%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	17%	9%	5%	10%		
		No/Unknown	13%	7%	16%	8%	4%	10%		
	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	18%	24%	13%	11%	15%
				No/Unknown	21%	17%	23%	13%	10%	14%
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors			Yes	25%	21%	27%	15%	12%	16%	
			No/Unknown	24%	20%	26%	14%	11%	16%	
Non-engineered shutters			Double Width, Sliding, or Unknown	Yes	20%	16%	21%	12%	9%	13%
				No/Unknown	19%	14%	20%	11%	8%	13%
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	22%	18%	24%	13%	11%	15%		
		No/Unknown	22%	17%	23%	13%	10%	14%		
No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	16%	12%	18%	10%	7%	11%	
			No/Unknown	15%	11%	16%	9%	6%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	15%	20%	11%	8%	12%	
			No/Unknown	17%	13%	19%	10%	8%	12%	

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
Windstorm Mitigation Credits
Homeowners Policy Form**

Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	28%	23%	30%	15%	12%	16%
				No/Unknown	27%	22%	29%	14%	11%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	31%	27%	33%	17%	14%	18%
				No/Unknown	30%	26%	32%	16%	13%	18%
			Double Width, Sliding, or Unknown	Yes	25%	21%	27%	14%	11%	15%
				No/Unknown	24%	20%	26%	13%	10%	14%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	28%	24%	30%	15%	12%	16%	
			No/Unknown	27%	23%	29%	15%	12%	16%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	21%	17%	23%	11%	9%	13%
				No/Unknown	20%	16%	22%	11%	8%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	20%	26%	13%	10%	14%
				No/Unknown	23%	19%	25%	12%	9%	13%
	Double Width, Sliding, or Unknown		Yes	24%	20%	26%	14%	11%	15%	
			No/Unknown	23%	19%	25%	13%	10%	15%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	27%	23%	29%	15%	12%	17%
				No/Unknown	26%	22%	28%	15%	12%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	23%	12%	10%	14%
				No/Unknown	20%	16%	22%	12%	9%	13%
			Double Width, Sliding, or Unknown	Yes	24%	20%	26%	14%	11%	15%
				No/Unknown	23%	19%	25%	13%	10%	15%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	14%	19%	10%	8%	12%
				No/Unknown	16%	12%	18%	9%	7%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	16%	22%	12%	9%	13%
				No/Unknown	19%	15%	21%	11%	8%	12%
Double Width, Sliding, or Unknown			Yes	17%	11%	19%	10%	7%	12%	
			No/Unknown	15%	9%	18%	10%	6%	12%	
Light Metal attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	10%	7%	12%
				No/Unknown	15%	9%	18%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	14%	22%	12%	8%	14%
				No/Unknown	19%	12%	21%	11%	7%	13%
			Double Width, Sliding, or Unknown	Yes	14%	8%	17%	9%	5%	11%
				No/Unknown	13%	7%	16%	8%	4%	10%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	11%	5%	13%	7%	3%	9%
				No/Unknown	9%	3%	12%	6%	2%	8%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	5%	10%
				No/Unknown	12%	6%	15%	7%	3%	9%
			Double Width, Sliding, or Unknown	Yes	22%	16%	25%	12%	8%	14%
				No/Unknown	21%	14%	24%	11%	7%	13%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	19%	28%	14%	10%	15%
				No/Unknown	24%	17%	27%	13%	9%	15%
		Double Width, Sliding, or Unknown	Yes	19%	13%	22%	11%	7%	12%	
			No/Unknown	18%	12%	21%	10%	6%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	16%	25%	12%	8%	14%	
			No/Unknown	21%	15%	24%	11%	7%	13%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	10%	18%	9%	5%	10%	
			No/Unknown	14%	8%	17%	8%	4%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	10%	6%	12%	
			No/Unknown	17%	11%	20%	9%	5%	11%	
		Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	13%	
			No/Unknown	17%	11%	20%	10%	6%	12%	
Nails/Screws	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	15%	24%	12%	8%	14%	
			No/Unknown	20%	14%	23%	12%	8%	13%	
	Double Width, Sliding, or Unknown	Yes	16%	10%	18%	10%	6%	11%		
		No/Unknown	15%	8%	17%	9%	5%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	21%	11%	7%	13%		
		No/Unknown	17%	11%	20%	10%	6%	12%		
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	6%	15%	7%	4%	9%		
		No/Unknown	11%	5%	13%	6%	3%	8%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	9%	17%	9%	5%	10%		
		No/Unknown	13%	7%	16%	8%	4%	10%		
	Double Width, Sliding, or Unknown	Yes	19%	13%	21%	11%	8%	13%		
		No/Unknown	18%	12%	20%	11%	7%	12%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	16%	24%	13%	9%	15%	
			No/Unknown	21%	15%	23%	12%	9%	14%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	10%	7%	12%	
			No/Unknown	15%	10%	17%	9%	6%	11%	
		Double Width, Sliding, or Unknown	Yes	19%	14%	21%	11%	8%	13%	
			No/Unknown	18%	12%	20%	11%	7%	12%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	7%	15%	8%	5%	10%	
			No/Unknown	11%	6%	14%	7%	4%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	21%	11%	8%	13%	
			No/Unknown	18%	12%	20%	11%	7%	12%	
		Double Width, Sliding, or Unknown	Yes	12%	7%	15%	8%	5%	10%	
			No/Unknown	11%	6%	14%	7%	4%	9%	

Mississippi Homeowners
 Nationwide Mutual Fire and Property and Casualty Insurance Companies
 Windstorm Mitigation Credits
 Homeowners Policy Form

Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
		Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	9%	6%	11%
				No/Unknown	14%	9%	16%	8%	5%	10%

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
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Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	18%	26%	13%	9%	15%	
				No/Unknown	23%	17%	26%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	27%	22%	30%	15%	11%	16%	
				No/Unknown	26%	20%	29%	14%	10%	16%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	16%	24%	12%	8%	13%
					No/Unknown	20%	15%	23%	11%	7%	13%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	24%	19%	27%	13%	10%	15%	
				No/Unknown	23%	18%	26%	12%	9%	14%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	18%	12%	20%	10%	6%	11%
					No/Unknown	16%	11%	19%	9%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	23%	11%	7%	12%	
				No/Unknown	19%	14%	22%	10%	6%	12%	
	Nails/Screws		Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	23%	12%	8%	13%
					No/Unknown	19%	14%	22%	11%	7%	13%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	23%	18%	26%	13%	10%	15%	
				No/Unknown	22%	17%	25%	13%	9%	14%	
		Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%
					No/Unknown	17%	11%	19%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	15%	23%	12%	8%	13%	
				No/Unknown	20%	14%	22%	11%	7%	13%	
			No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	8%	5%	10%
					No/Unknown	13%	8%	15%	7%	4%	9%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	17%	11%	19%	10%	6%	11%	
				No/Unknown	16%	10%	18%	9%	5%	10%	
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters		Double Width, Sliding, or Unknown	Yes	15%	9%	18%	10%	6%	12%
					No/Unknown	14%	7%	17%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	11%	7%	13%	
				No/Unknown	17%	10%	20%	10%	6%	12%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	7%	16%	9%	4%	10%
					No/Unknown	12%	5%	14%	8%	3%	10%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	16%	9%	18%	10%	6%	12%	
				No/Unknown	14%	8%	17%	9%	5%	11%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	9%	3%	12%	6%	2%	8%
					No/Unknown	8%	2%	11%	5%	1%	7%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	6%	15%	8%	4%	9%	
				No/Unknown	10%	4%	13%	7%	3%	9%	
	Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	23%	11%	7%	13%
					No/Unknown	19%	12%	22%	11%	6%	13%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	24%	17%	27%	13%	9%	15%	
				No/Unknown	23%	15%	26%	12%	8%	14%	
		Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	18%	11%	21%	10%	6%	12%
					No/Unknown	17%	10%	20%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	14%	24%	11%	7%	13%	
				No/Unknown	20%	13%	23%	11%	6%	13%	
			No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	8%	17%	8%	4%	10%
					No/Unknown	13%	6%	16%	7%	3%	9%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	17%	10%	20%	9%	5%	11%	
				No/Unknown	16%	9%	19%	8%	4%	10%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown		Yes	17%	10%	20%	10%	6%	12%	
				No/Unknown	16%	9%	19%	9%	5%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	13%	23%	12%	8%	14%		
			No/Unknown	19%	12%	22%	11%	7%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	8%	17%	9%	5%	11%	
				No/Unknown	13%	7%	16%	8%	4%	10%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	17%	11%	20%	10%	6%	12%		
			No/Unknown	16%	9%	19%	9%	5%	11%		
	No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	11%	5%	14%	7%	3%	9%	
				No/Unknown	9%	3%	12%	6%	2%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	4%	10%		
			No/Unknown	12%	6%	15%	7%	3%	9%		

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	12%	9%	14%
				No/Unknown	18%	13%	20%	12%	8%	13%
				Yes	22%	17%	24%	14%	11%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	24%	13%	10%	15%
				Yes	17%	12%	19%	11%	8%	12%
				No/Unknown	15%	10%	18%	10%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	22%	12%	9%	14%
				No/Unknown	18%	13%	21%	12%	8%	13%
				Yes	13%	8%	15%	9%	6%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	14%	8%	5%	9%
				Yes	16%	11%	18%	10%	7%	12%
				No/Unknown	14%	9%	17%	9%	6%	11%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	19%	27%	14%	11%	15%
				No/Unknown	23%	18%	26%	13%	10%	15%
				Yes	28%	22%	30%	15%	12%	17%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	27%	21%	29%	15%	11%	16%
				Yes	22%	16%	24%	13%	9%	14%
				No/Unknown	21%	15%	23%	12%	8%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	25%	19%	27%	14%	11%	16%
				No/Unknown	24%	18%	26%	13%	10%	15%
				Yes	18%	13%	20%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	11%
				Yes	21%	15%	23%	12%	8%	13%
				No/Unknown	20%	14%	22%	11%	8%	12%
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	16%	23%	13%	9%	14%	
			No/Unknown	20%	14%	22%	11%	8%	12%	
			Yes	24%	19%	26%	14%	11%	16%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	17%	25%	14%	10%	15%	
			Yes	18%	13%	20%	11%	8%	13%	
			No/Unknown	17%	12%	19%	11%	7%	12%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	16%	23%	13%	9%	14%	
			No/Unknown	20%	15%	22%	12%	9%	14%	
			Yes	15%	10%	17%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	8%	16%	8%	5%	10%	
			Yes	17%	12%	19%	10%	7%	12%	
			No/Unknown	16%	11%	18%	10%	6%	11%	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	23%	14%	11%	15%
				No/Unknown	21%	16%	23%	13%	10%	14%
				Yes	25%	20%	27%	15%	12%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	24%	19%	26%	15%	11%	16%
				Yes	19%	15%	21%	12%	9%	14%
				No/Unknown	18%	14%	20%	12%	9%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	18%	24%	14%	11%	15%
				No/Unknown	21%	17%	23%	13%	10%	14%
				Yes	15%	11%	17%	10%	7%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	10%	16%	9%	6%	11%
				Yes	18%	14%	20%	11%	9%	13%
				No/Unknown	17%	13%	19%	11%	8%	12%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	27%	23%	29%	15%	12%	17%
				No/Unknown	26%	22%	28%	15%	12%	16%
				Yes	30%	26%	32%	17%	14%	18%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	30%	25%	32%	16%	13%	18%
				Yes	24%	20%	26%	14%	11%	15%
				No/Unknown	23%	19%	25%	13%	10%	15%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	27%	23%	29%	15%	12%	17%
				No/Unknown	27%	22%	29%	15%	12%	16%
				Yes	20%	16%	22%	12%	9%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	15%	21%	11%	8%	12%
				Yes	23%	19%	25%	13%	10%	14%
				No/Unknown	22%	18%	24%	12%	9%	14%

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
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Homeowners Policy Form**

Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	19%	25%	14%	11%	15%		
			No/Unknown	22%	18%	24%	13%	10%	15%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	26%	22%	28%	16%	13%	17%		
			No/Unknown	26%	21%	28%	15%	12%	16%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	16%	23%	13%	10%	14%	
				No/Unknown	20%	15%	22%	12%	9%	13%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	19%	26%	14%	11%	15%			
		No/Unknown	23%	18%	25%	13%	10%	15%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	10%	8%	12%		
			No/Unknown	16%	12%	18%	10%	7%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	21%	12%	9%	13%		
			No/Unknown	19%	14%	20%	11%	8%	12%		
Engineered shutters		Double Width, Sliding, or Unknown	Yes	17%	12%	20%	12%	8%	13%		
			No/Unknown	16%	10%	19%	11%	7%	12%		
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	15%	23%	13%	9%	15%				
	No/Unknown	20%	13%	22%	12%	9%	14%				
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	9%	17%	10%	7%	12%		
			No/Unknown	14%	8%	16%	9%	6%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	20%	12%	8%	13%			
		No/Unknown	17%	11%	19%	11%	7%	12%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	11%	6%	14%	8%	5%	10%		
			No/Unknown	10%	4%	13%	7%	4%	9%		
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	8%	16%	9%	6%	11%				
	No/Unknown	13%	7%	15%	8%	5%	10%				
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	17%	25%	13%	10%	15%	
				No/Unknown	22%	16%	24%	12%	9%	14%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	26%	20%	29%	15%	11%	16%		
			No/Unknown	25%	19%	28%	14%	10%	16%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	23%	12%	8%	13%	
				No/Unknown	19%	13%	22%	11%	7%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	17%	26%	13%	10%	15%		
			No/Unknown	22%	16%	25%	12%	9%	14%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	11%	19%	10%	6%	11%	
				No/Unknown	15%	9%	18%	9%	5%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	22%	11%	7%	12%	
				No/Unknown	18%	12%	21%	10%	6%	12%	
	Nails/Screws		Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	13%	22%	12%	8%	14%
					No/Unknown	18%	12%	21%	11%	7%	13%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	16%	25%	13%	10%	15%		
			No/Unknown	21%	15%	24%	13%	9%	14%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	11%	7%	12%	
				No/Unknown	15%	10%	18%	10%	6%	11%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	22%	12%	8%	14%			
		No/Unknown	18%	12%	21%	11%	8%	13%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	13%	7%	15%	8%	5%	10%		
			No/Unknown	12%	6%	14%	8%	4%	9%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	10%	18%	10%	6%	11%		
			No/Unknown	14%	9%	17%	9%	5%	11%		
Gravity Friction or Adhesive/Epoxy or Unknown		Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	21%	25%	15%	12%	16%	
				No/Unknown	23%	20%	25%	14%	12%	15%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	27%	24%	29%	16%	14%	18%		
			No/Unknown	26%	23%	28%	16%	13%	17%		
	Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	21%	18%	23%	13%	11%	15%	
				No/Unknown	20%	17%	22%	13%	10%	14%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	21%	26%	15%	12%	16%			
		No/Unknown	23%	20%	25%	14%	12%	15%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	14%	19%	11%	9%	12%		
			No/Unknown	16%	13%	18%	10%	8%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	22%	13%	10%	14%		
			No/Unknown	19%	16%	21%	12%	9%	13%		

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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	30%	26%	31%	16%	14%	18%
				No/Unknown	29%	25%	30%	16%	13%	17%
				Yes	33%	29%	35%	18%	16%	19%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	32%	29%	34%	18%	15%	19%
				Yes	27%	23%	28%	15%	13%	16%
				No/Unknown	26%	22%	28%	14%	12%	16%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	30%	26%	32%	17%	14%	18%
				No/Unknown	29%	26%	31%	16%	13%	17%
				Yes	23%	19%	24%	13%	10%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	18%	23%	12%	10%	13%
				Yes	26%	22%	27%	14%	12%	15%
				No/Unknown	25%	21%	26%	13%	11%	15%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	22%	27%	15%	13%	16%
				No/Unknown	25%	21%	26%	15%	12%	16%
				Yes	29%	25%	31%	17%	14%	18%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	28%	25%	30%	16%	14%	17%
				Yes	23%	20%	25%	14%	11%	15%
				No/Unknown	22%	19%	24%	13%	11%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	23%	28%	15%	13%	16%
				No/Unknown	25%	22%	27%	15%	12%	16%
				Yes	19%	16%	21%	12%	9%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	15%	20%	11%	8%	12%
				Yes	22%	19%	23%	13%	11%	14%
				No/Unknown	21%	18%	23%	12%	10%	13%
Light Metal attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	20%	11%	8%	13%
				No/Unknown	17%	11%	19%	11%	7%	12%
				Yes	21%	15%	23%	13%	9%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	14%	22%	12%	8%	14%
				Yes	15%	10%	18%	10%	7%	12%
				No/Unknown	14%	8%	17%	9%	6%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	20%	11%	8%	13%
				No/Unknown	17%	11%	20%	11%	7%	12%
				Yes	12%	6%	14%	8%	4%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	5%	13%	7%	3%	9%
				Yes	14%	9%	17%	9%	6%	11%
				No/Unknown	13%	7%	15%	8%	5%	10%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	9%	15%
				No/Unknown	22%	16%	25%	12%	9%	14%
				Yes	26%	20%	29%	14%	11%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	19%	28%	14%	10%	16%
				Yes	20%	15%	23%	12%	8%	13%
				No/Unknown	19%	13%	22%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	9%	15%
				No/Unknown	22%	16%	25%	12%	9%	14%
				Yes	17%	11%	19%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	10%	18%	9%	5%	10%
				Yes	19%	14%	22%	11%	7%	12%
				No/Unknown	18%	12%	21%	10%	6%	12%
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	22%	12%	8%	13%	
			No/Unknown	18%	12%	21%	11%	7%	13%	
			Yes	22%	17%	25%	13%	10%	15%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	15%	24%	13%	9%	14%	
			Yes	17%	11%	19%	10%	7%	12%	
			No/Unknown	16%	10%	18%	10%	6%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	22%	12%	8%	13%	
			No/Unknown	19%	13%	21%	11%	7%	13%	
			Yes	13%	8%	16%	8%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	6%	14%	7%	4%	9%	
			Yes	16%	10%	18%	10%	6%	11%	
			No/Unknown	15%	9%	17%	9%	5%	10%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	22%	12%	9%	14%	
			No/Unknown	19%	14%	21%	12%	8%	13%	
			Yes	23%	18%	25%	14%	11%	15%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	17%	24%	13%	10%	15%	
			Yes	17%	13%	19%	11%	8%	13%	
			No/Unknown	16%	11%	18%	10%	7%	12%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	22%	13%	9%	14%	
			No/Unknown	19%	14%	21%	12%	8%	13%	
			Yes	14%	9%	16%	9%	6%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	8%	15%	8%	5%	10%	

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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
		Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	10%	7%	12%
				No/Unknown	15%	10%	17%	9%	6%	11%

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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	25%	20%	27%	14%	11%	16%
				No/Unknown	24%	19%	27%	13%	10%	15%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	29%	23%	31%	16%	12%	17%	
			No/Unknown	28%	22%	30%	15%	12%	17%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	18%	25%	13%	10%	14%
				No/Unknown	22%	16%	24%	12%	9%	14%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	26%	21%	28%	14%	11%	16%	
			No/Unknown	25%	19%	27%	13%	10%	15%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	11%	7%	12%
				No/Unknown	18%	13%	20%	10%	6%	11%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	24%	12%	9%	13%	
			No/Unknown	20%	15%	23%	11%	8%	13%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	24%	13%	10%	14%
				No/Unknown	21%	15%	23%	12%	9%	14%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	20%	27%	14%	11%	16%	
			No/Unknown	24%	19%	26%	14%	10%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	12%	8%	13%
				No/Unknown	18%	13%	20%	11%	7%	12%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	17%	24%	13%	10%	14%	
			No/Unknown	21%	16%	23%	12%	9%	14%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	9%	6%	11%
				No/Unknown	14%	9%	16%	9%	5%	10%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	11%	7%	12%	
			No/Unknown	17%	12%	19%	10%	7%	11%	
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	10%	19%	11%	7%	12%
				No/Unknown	15%	9%	18%	10%	6%	12%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	22%	12%	8%	14%	
			No/Unknown	18%	12%	21%	11%	7%	13%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	8%	16%	9%	6%	11%
				No/Unknown	13%	6%	15%	9%	5%	10%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	10%	19%	11%	7%	12%	
			No/Unknown	15%	9%	18%	10%	6%	12%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	4%	13%	7%	4%	9%
				No/Unknown	9%	3%	12%	6%	2%	8%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	15%	8%	5%	10%	
			No/Unknown	11%	5%	14%	8%	4%	9%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	15%	24%	12%	8%	14%
				No/Unknown	20%	14%	23%	12%	7%	13%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	18%	27%	14%	10%	16%	
			No/Unknown	24%	17%	27%	13%	9%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	13%	22%	11%	7%	13%
				No/Unknown	18%	11%	21%	10%	6%	12%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	15%	25%	12%	8%	14%	
			No/Unknown	21%	14%	24%	12%	8%	13%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	9%	18%	9%	5%	10%
				No/Unknown	14%	8%	17%	8%	4%	10%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	10%	6%	12%	
			No/Unknown	17%	10%	19%	9%	5%	11%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	13%	
			No/Unknown	17%	10%	20%	10%	6%	12%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	15%	24%	13%	9%	14%		
		No/Unknown	20%	13%	23%	12%	8%	14%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	9%	18%	10%	6%	11%	
			No/Unknown	14%	8%	17%	9%	5%	11%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	11%	7%	13%		
		No/Unknown	17%	11%	20%	10%	6%	12%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	6%	14%	8%	4%	9%	
			No/Unknown	10%	4%	13%	7%	3%	8%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	8%	17%	9%	5%	11%		
		No/Unknown	13%	7%	16%	8%	4%	10%		

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Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	10%	6%	12%	
				No/Unknown	15%	9%	18%	9%	5%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	13%	22%	12%	8%	13%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	8%	17%	9%	5%	11%	
				No/Unknown	13%	7%	16%	8%	4%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	19%	10%	6%	12%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	5%	13%	7%	3%	8%	
				No/Unknown	9%	3%	12%	6%	2%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	4%	10%	
		Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	15%	24%	12%	8%	14%
					No/Unknown	21%	14%	24%	11%	7%	13%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	18%	28%	13%	9%	15%
	Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	19%	13%	22%	10%	7%	12%	
				No/Unknown	18%	12%	21%	10%	6%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	16%	25%	12%	8%	14%	
	No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	15%	9%	18%	8%	4%	10%	
				No/Unknown	14%	8%	17%	7%	3%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	10%	6%	11%	
	Nails/Screws		Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	12%
					No/Unknown	17%	11%	20%	9%	5%	11%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	15%	24%	12%	8%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	10%	18%	9%	5%	11%	
				No/Unknown	14%	8%	17%	8%	4%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	11%	7%	12%	
No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	12%	6%	15%	7%	3%	9%		
			No/Unknown	11%	5%	13%	6%	2%	8%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	9%	17%	8%	5%	10%		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected		Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	21%	11%	8%	13%
					No/Unknown	17%	12%	20%	10%	7%	12%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	16%	24%	13%	9%	14%
	Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	16%	11%	18%	10%	6%	11%	
				No/Unknown	15%	9%	17%	9%	5%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	21%	11%	8%	13%	
	No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	12%	7%	15%	8%	4%	9%	
				No/Unknown	11%	6%	13%	7%	3%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	9%	5%	11%	
	Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	18%	26%	13%	9%	14%
					No/Unknown	23%	17%	25%	12%	8%	14%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	27%	21%	30%	14%	11%	16%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	16%	24%	11%	8%	13%	
				No/Unknown	20%	15%	23%	11%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	19%	27%	13%	9%	14%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	12%	20%	9%	6%	11%	
				No/Unknown	16%	11%	19%	8%	5%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	23%	10%	7%	12%	
		No/Unknown	19%	13%	22%	10%	6%	11%			

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Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	23%	12%	8%	13%
				No/Unknown	19%	14%	22%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	18%	26%	13%	9%	15%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	20%	10%	7%	12%
				No/Unknown	17%	11%	19%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	15%	23%	12%	8%	13%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	8%	5%	10%	
			No/Unknown	13%	7%	15%	7%	4%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	19%	9%	6%	11%	
	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	9%	18%	10%	5%	11%
				No/Unknown	14%	7%	17%	9%	4%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	11%	7%	13%
Non-engineered shutters			Double Width, Sliding, or Unknown	Yes	13%	6%	16%	8%	4%	10%
				No/Unknown	11%	5%	14%	7%	3%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	9%	18%	10%	5%	11%
No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	9%	3%	12%	6%	2%	8%	
			No/Unknown	8%	1%	11%	5%	1%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	5%	14%	7%	3%	9%	
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	23%	11%	7%	13%
				No/Unknown	19%	12%	22%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	17%	27%	13%	8%	14%
	Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	18%	11%	21%	10%	6%	12%
				No/Unknown	17%	10%	20%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	14%	24%	11%	7%	13%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	8%	17%	8%	4%	9%	
			No/Unknown	13%	6%	16%	7%	2%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	10%	20%	9%	5%	11%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	10%	20%	10%	6%	12%
				No/Unknown	16%	9%	19%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	13%	23%	11%	7%	13%
Non-engineered shutters			Double Width, Sliding, or Unknown	Yes	14%	8%	17%	9%	5%	10%
				No/Unknown	13%	6%	16%	8%	3%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	20%	10%	6%	12%
No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	11%	5%	14%	6%	2%	8%	
			No/Unknown	9%	3%	12%	6%	1%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	4%	10%	
Gravity Friction or Adhesive/Epoxy or Unknown		Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	22%	12%	9%	14%
				No/Unknown	19%	14%	21%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	19%	25%	13%	10%	15%
	Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%
				No/Unknown	17%	12%	19%	10%	7%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	16%	23%	12%	9%	14%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	10%	16%	9%	5%	10%	
			No/Unknown	13%	8%	15%	8%	4%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	10%	7%	11%	
	No/Unknown	15%	11%	18%	9%	6%	10%			

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
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Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	21%	28%	14%	10%	15%	
				No/Unknown	25%	20%	27%	13%	9%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	29%	24%	31%	15%	12%	17%	
				No/Unknown	28%	23%	31%	15%	11%	16%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	18%	25%	12%	9%	14%
					No/Unknown	22%	17%	24%	12%	8%	13%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	26%	21%	28%	14%	10%	15%	
				No/Unknown	25%	20%	27%	13%	10%	15%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	19%	14%	21%	10%	7%	12%
					No/Unknown	18%	13%	20%	9%	6%	11%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	17%	24%	11%	8%	13%		
			No/Unknown	21%	16%	23%	11%	7%	12%		
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	24%	12%	9%	14%	
				No/Unknown	21%	16%	23%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	20%	27%	14%	11%	15%	
				No/Unknown	24%	19%	26%	13%	10%	15%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	15%	21%	11%	8%	13%
					No/Unknown	18%	13%	20%	10%	7%	12%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	22%	17%	24%	12%	9%	14%	
				No/Unknown	21%	16%	23%	12%	8%	13%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	16%	11%	18%	9%	6%	10%
					No/Unknown	14%	10%	17%	8%	5%	10%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	10%	7%	12%		
			No/Unknown	17%	12%	19%	9%	6%	11%		
Light Metal attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	9%	18%	9%	5%	11%	
				No/Unknown	14%	8%	17%	9%	4%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	12%	21%	11%	7%	13%	
				No/Unknown	17%	11%	20%	10%	6%	12%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	7%	16%	8%	4%	10%
					No/Unknown	12%	5%	15%	7%	3%	9%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	16%	9%	19%	9%	5%	11%	
				No/Unknown	15%	8%	17%	9%	4%	11%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	9%	3%	12%	6%	2%	8%
					No/Unknown	8%	2%	11%	5%	1%	7%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	6%	15%	7%	3%	9%		
			No/Unknown	11%	4%	13%	6%	2%	8%		
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	23%	11%	7%	13%	
				No/Unknown	19%	13%	23%	10%	6%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	17%	27%	12%	8%	14%	
				No/Unknown	23%	16%	26%	12%	7%	14%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	11%	21%	10%	5%	12%
					No/Unknown	17%	10%	20%	9%	5%	11%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	21%	14%	24%	11%	7%	13%	
				No/Unknown	20%	13%	23%	10%	6%	12%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	14%	8%	17%	8%	3%	9%
					No/Unknown	13%	6%	16%	7%	2%	9%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	10%	20%	9%	5%	11%		
			No/Unknown	16%	9%	19%	8%	4%	10%		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	20%	10%	6%	12%		
			No/Unknown	16%	9%	19%	9%	5%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	13%	23%	11%	7%	13%		
			No/Unknown	19%	12%	22%	10%	6%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	8%	17%	9%	4%	10%	
				No/Unknown	13%	7%	16%	8%	3%	10%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	17%	11%	20%	10%	6%	12%		
			No/Unknown	16%	9%	19%	9%	5%	11%		
	No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	11%	5%	14%	6%	2%	8%	
				No/Unknown	10%	3%	12%	5%	1%	7%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	4%	9%			
		No/Unknown	12%	6%	15%	7%	2%	9%			
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	20%	10%	6%	12%		
			No/Unknown	16%	10%	19%	9%	5%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	14%	23%	12%	8%	14%		
			No/Unknown	19%	13%	22%	11%	7%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	9%	17%	9%	5%	11%	
				No/Unknown	14%	8%	16%	8%	4%	10%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	17%	12%	20%	10%	6%	12%		
			No/Unknown	16%	10%	19%	10%	6%	11%		
	No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	11%	6%	14%	7%	3%	9%	
				No/Unknown	10%	4%	12%	6%	2%	8%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	4%	9%			
		No/Unknown	12%	6%	15%	7%	2%	9%			

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Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip					
		Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	8%	16%	8%	4%	10%
				No/Unknown	12%	7%	15%	7%	3%	9%

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Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	16%	25%	12%	8%	14%	
				No/Unknown	21%	15%	24%	11%	7%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	26%	19%	28%	13%	9%	15%	
				No/Unknown	25%	18%	28%	13%	9%	15%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	22%	11%	7%	12%
					No/Unknown	19%	13%	21%	10%	6%	12%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	23%	17%	25%	12%	8%	14%	
				No/Unknown	22%	16%	25%	11%	7%	13%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	16%	10%	19%	8%	5%	10%
					No/Unknown	15%	9%	18%	8%	4%	9%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	21%	10%	6%	11%		
			No/Unknown	18%	12%	20%	9%	5%	11%		
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	13%	21%	11%	7%	12%	
				No/Unknown	18%	12%	20%	10%	6%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	16%	25%	12%	8%	14%	
				No/Unknown	21%	15%	24%	11%	7%	13%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	11%	19%	9%	6%	11%
					No/Unknown	15%	9%	18%	9%	5%	10%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	19%	13%	22%	11%	7%	12%	
				No/Unknown	18%	12%	21%	10%	6%	12%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	13%	7%	15%	7%	3%	9%
					No/Unknown	11%	6%	14%	6%	2%	8%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	18%	8%	5%	10%		
			No/Unknown	14%	8%	17%	8%	4%	9%		
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	7%	17%	9%	4%	11%	
				No/Unknown	13%	6%	16%	8%	3%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	10%	20%	10%	6%	12%	
				No/Unknown	16%	9%	19%	9%	5%	12%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	5%	15%	8%	3%	9%
					No/Unknown	10%	3%	13%	7%	2%	9%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	14%	8%	17%	9%	4%	11%	
				No/Unknown	13%	6%	16%	8%	3%	10%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	8%	2%	11%	5%	1%	7%
					No/Unknown	7%	0%	10%	4%	0%	6%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	4%	14%	7%	2%	9%		
			No/Unknown	9%	2%	12%	6%	1%	8%		
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	12%	22%	10%	6%	12%	
				No/Unknown	18%	11%	21%	10%	5%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	15%	26%	12%	7%	14%	
				No/Unknown	21%	14%	25%	11%	6%	13%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	10%	20%	9%	5%	11%
					No/Unknown	15%	8%	19%	8%	4%	10%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	20%	12%	23%	10%	6%	12%	
				No/Unknown	18%	11%	22%	10%	5%	12%	
		No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	13%	6%	16%	7%	3%	9%
					No/Unknown	12%	5%	15%	6%	2%	8%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	9%	19%	8%	4%	10%		
			No/Unknown	14%	7%	18%	7%	3%	9%		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	9%	19%	9%	5%	11%		
			No/Unknown	15%	7%	18%	8%	4%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	12%	22%	11%	6%	13%		
			No/Unknown	18%	10%	21%	10%	5%	12%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	7%	16%	8%	4%	10%	
				No/Unknown	12%	5%	15%	7%	3%	9%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	16%	9%	19%	9%	5%	11%		
			No/Unknown	15%	8%	18%	8%	4%	10%		
	No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	10%	3%	13%	6%	2%	8%	
				No/Unknown	8%	1%	11%	5%	0%	7%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	6%	15%	7%	3%	9%			
		No/Unknown	11%	4%	14%	6%	2%	8%			

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
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Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Roof Geometry			Roof Geometry			
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	10%	16%	11%	7%	12%	
				No/Unknown	14%	9%	16%	10%	7%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	19%	12%	9%	13%	
			No/Unknown	17%	12%	18%	11%	8%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	9%	6%	11%	
				No/Unknown	12%	7%	14%	9%	5%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	11%	8%	12%	
			No/Unknown	14%	10%	16%	10%	7%	11%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	9%	5%	11%	7%	4%	9%	
				No/Unknown	9%	4%	11%	6%	3%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	7%	14%	9%	5%	10%	
			No/Unknown	11%	6%	13%	8%	4%	9%		
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	21%	12%	9%	14%	
				No/Unknown	19%	15%	21%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	24%	14%	10%	15%	
			No/Unknown	22%	17%	24%	13%	10%	15%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	11%	8%	12%	
				No/Unknown	17%	12%	19%	10%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	16%	22%	12%	9%	14%	
			No/Unknown	19%	15%	21%	12%	8%	13%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	10%	16%	9%	6%	10%	
				No/Unknown	14%	9%	16%	8%	5%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	10%	7%	12%	
			No/Unknown	16%	12%	18%	9%	6%	11%		
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	11%	8%	12%	
				No/Unknown	16%	11%	18%	10%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	21%	12%	9%	14%	
			No/Unknown	18%	14%	20%	12%	8%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	10%	16%	10%	7%	11%	
				No/Unknown	13%	9%	15%	9%	6%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	11%	8%	13%	
			No/Unknown	16%	11%	18%	10%	7%	12%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	11%	7%	13%	8%	5%	9%	
				No/Unknown	10%	6%	12%	7%	4%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	15%	9%	6%	10%	
			No/Unknown	13%	8%	15%	8%	5%	10%		
	Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	13%	18%	12%	9%	13%
					No/Unknown	16%	12%	17%	11%	8%	12%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	15%	20%	13%	10%	14%
				No/Unknown	18%	15%	20%	12%	10%	14%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	11%	16%	10%	8%	12%
					No/Unknown	14%	10%	15%	10%	7%	11%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	18%	12%	9%	13%
				No/Unknown	16%	12%	18%	11%	8%	12%	
			No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	11%	8%	13%	8%	6%	10%
					No/Unknown	11%	7%	12%	8%	5%	9%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	15%	10%	7%	11%
				No/Unknown	13%	9%	15%	9%	6%	10%	
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	18%	23%	13%	10%	15%	
				No/Unknown	21%	17%	23%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	21%	26%	15%	12%	16%	
			No/Unknown	24%	20%	25%	14%	11%	15%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	16%	21%	12%	9%	13%	
				No/Unknown	19%	15%	21%	11%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	23%	13%	11%	15%	
			No/Unknown	21%	18%	23%	13%	10%	14%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	13%	18%	10%	7%	11%	
				No/Unknown	16%	12%	17%	9%	6%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	15%	20%	11%	8%	12%	
			No/Unknown	18%	14%	20%	11%	8%	12%		

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Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Roof Geometry			Roof Geometry			
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	14%	20%	12%	9%	13%		
			No/Unknown	18%	14%	19%	11%	8%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	22%	14%	11%	15%		
			No/Unknown	20%	17%	22%	13%	10%	14%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	11%	8%	12%	
				No/Unknown	15%	12%	17%	10%	7%	11%	
	No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	15%	20%	12%	9%	13%		
			No/Unknown	18%	14%	20%	11%	9%	13%		
		Double Width, Sliding, or Unknown	Yes	13%	9%	15%	9%	6%	10%		
			No/Unknown	12%	9%	14%	8%	5%	9%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	12%	17%	10%	7%	11%		
			No/Unknown	15%	11%	16%	9%	6%	11%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	10%	6%	11%		
			No/Unknown	13%	8%	15%	9%	5%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	11%	8%	13%		
			No/Unknown	15%	10%	17%	11%	7%	12%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	11%	6%	13%	9%	5%	10%	
				No/Unknown	10%	5%	13%	8%	4%	9%	
	No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	16%	10%	7%	12%		
			No/Unknown	13%	8%	15%	9%	6%	11%		
		Double Width, Sliding, or Unknown	Yes	8%	3%	10%	7%	3%	8%		
			No/Unknown	7%	2%	9%	6%	2%	7%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	6%	12%	8%	5%	9%		
			No/Unknown	10%	5%	12%	7%	3%	9%		
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	12%	8%	13%	
				No/Unknown	18%	13%	20%	11%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	16%	23%	13%	9%	14%	
				No/Unknown	20%	15%	23%	12%	9%	14%	
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	11%	18%	10%	7%	12%
					No/Unknown	16%	11%	18%	10%	6%	11%
		No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	21%	12%	8%	13%	
				No/Unknown	18%	13%	20%	11%	7%	13%	
			Double Width, Sliding, or Unknown	Yes	13%	8%	15%	8%	5%	10%	
				No/Unknown	13%	7%	15%	7%	4%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	18%	10%	6%	11%	
				No/Unknown	15%	10%	17%	9%	5%	10%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%		
			No/Unknown	14%	9%	16%	10%	6%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	20%	12%	8%	13%		
			No/Unknown	17%	12%	19%	11%	7%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%	
				No/Unknown	12%	7%	14%	8%	5%	10%	
	No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	7%	12%		
			No/Unknown	15%	10%	17%	10%	6%	11%		
		Double Width, Sliding, or Unknown	Yes	10%	5%	12%	7%	4%	9%		
			No/Unknown	9%	4%	11%	6%	3%	8%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	7%	14%	8%	5%	10%		
			No/Unknown	11%	6%	14%	7%	4%	9%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	13%	10%	14%		
			No/Unknown	18%	14%	19%	12%	9%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	18%	22%	14%	12%	15%		
			No/Unknown	20%	17%	22%	13%	11%	15%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	13%	17%	11%	9%	12%	
				No/Unknown	15%	12%	17%	11%	8%	12%	
	No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	15%	20%	13%	10%	14%		
			No/Unknown	18%	15%	19%	12%	10%	13%		
		Double Width, Sliding, or Unknown	Yes	13%	10%	14%	9%	7%	10%		
			No/Unknown	12%	9%	14%	9%	6%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	12%	16%	11%	8%	12%		
			No/Unknown	15%	12%	16%	10%	7%	11%		

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Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					Roof Geometry			Roof Geometry		
					86, 87, 88, 89, 90, 91, and 92	83 and 85		Roof Geometry		Roof Geometry
Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	20%	24%	14%	12%	15%
				No/Unknown	23%	20%	24%	14%	11%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	26%	23%	27%	16%	13%	17%
				No/Unknown	26%	22%	27%	15%	13%	16%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	18%	22%	13%	11%	14%
				No/Unknown	21%	18%	22%	12%	10%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	21%	25%	14%	12%	15%
				No/Unknown	23%	20%	25%	14%	11%	15%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	11%	9%	12%
				No/Unknown	18%	14%	19%	10%	8%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	22%	12%	10%	13%
				No/Unknown	20%	17%	21%	12%	9%	13%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	17%	21%	13%	11%	14%
				No/Unknown	19%	16%	21%	12%	10%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	19%	24%	14%	12%	16%
				No/Unknown	22%	19%	23%	14%	11%	15%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	12%	9%	13%
				No/Unknown	17%	14%	18%	11%	9%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	21%	13%	11%	14%
				No/Unknown	20%	17%	21%	12%	10%	14%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	12%	16%	10%	7%	11%
				No/Unknown	14%	11%	15%	9%	6%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	14%	18%	11%	9%	12%
				No/Unknown	16%	13%	18%	10%	8%	11%
Gravity Friction or Adhesive/Epoxy or Unknown	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	15%	10%	6%	11%
				No/Unknown	13%	8%	15%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	11%	8%	13%
				No/Unknown	16%	11%	18%	11%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	11%	7%	13%	9%	5%	10%
				No/Unknown	11%	6%	13%	8%	4%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	16%	10%	6%	11%
				No/Unknown	13%	8%	15%	9%	6%	11%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	8%	4%	10%	7%	3%	8%
				No/Unknown	8%	3%	10%	6%	2%	7%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	6%	13%	8%	4%	9%
				No/Unknown	10%	5%	12%	7%	3%	9%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	11%	8%	13%
				No/Unknown	18%	13%	20%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	16%	23%	13%	9%	14%
				No/Unknown	21%	16%	23%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	12%	19%	10%	7%	12%
				No/Unknown	16%	11%	18%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	21%	12%	8%	13%
				No/Unknown	18%	14%	21%	11%	7%	12%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	8%	5%	10%
				No/Unknown	13%	8%	15%	7%	4%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	9%	6%	11%
				No/Unknown	15%	10%	17%	9%	5%	10%
Light Metal attached with Nails	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	6%	11%	
			No/Unknown	15%	10%	17%	10%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	12%	8%	13%	
			No/Unknown	17%	12%	19%	11%	7%	13%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%	
			No/Unknown	12%	8%	15%	8%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	10%	7%	12%	
			No/Unknown	15%	10%	17%	10%	6%	11%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	5%	12%	7%	4%	9%	
			No/Unknown	9%	5%	12%	6%	3%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	8%	5%	10%	
			No/Unknown	12%	7%	14%	7%	4%	9%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	11%	8%	12%	
			No/Unknown	15%	10%	16%	10%	7%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	12%	9%	14%	
			No/Unknown	17%	13%	19%	12%	8%	13%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	15%	10%	6%	11%	
			No/Unknown	12%	8%	14%	9%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	17%	11%	8%	12%	
			No/Unknown	15%	10%	17%	10%	7%	12%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	6%	12%	8%	4%	9%	
			No/Unknown	9%	5%	12%	7%	3%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	8%	5%	10%	
			No/Unknown	12%	7%	14%	7%	4%	9%	

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Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
		Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	9%	6%	10%
				No/Unknown	12%	8%	14%	8%	5%	9%

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Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	16%	22%	12%	9%	14%
				No/Unknown	20%	16%	22%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	19%	25%	14%	11%	15%
				No/Unknown	23%	18%	24%	13%	10%	15%
			Double Width, Sliding, or Unknown	Yes	18%	14%	20%	11%	8%	13%
				No/Unknown	18%	14%	20%	10%	7%	12%
		Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	22%	12%	9%	14%
				No/Unknown	20%	16%	22%	12%	9%	13%
			Double Width, Sliding, or Unknown	Yes	15%	11%	17%	9%	6%	11%
				No/Unknown	15%	10%	16%	8%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	19%	10%	7%	12%
				No/Unknown	17%	13%	19%	10%	6%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	11%	8%	13%	
			No/Unknown	16%	12%	18%	10%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	21%	13%	10%	14%	
			No/Unknown	19%	15%	21%	12%	9%	13%	
		Double Width, Sliding, or Unknown	Yes	15%	11%	17%	10%	7%	11%	
			No/Unknown	14%	10%	16%	9%	6%	11%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	8%	5%	9%
				No/Unknown	14%	10%	16%	9%	6%	11%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	19%	11%	8%	13%	
			No/Unknown	17%	13%	19%	11%	7%	12%	
		Double Width, Sliding, or Unknown	Yes	12%	8%	14%	8%	5%	9%	
			No/Unknown	11%	7%	13%	7%	4%	8%	
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	9%	6%	11%			
	No/Unknown	14%	9%	15%	8%	5%	10%			
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	7%	14%	9%	6%	11%
				No/Unknown	12%	6%	14%	8%	4%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	11%	7%	12%
				No/Unknown	14%	9%	17%	10%	6%	12%
			Double Width, Sliding, or Unknown	Yes	10%	5%	12%	8%	4%	10%
				No/Unknown	10%	4%	12%	7%	3%	9%
		Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	15%	9%	6%	11%
				No/Unknown	12%	7%	14%	8%	5%	10%
			Double Width, Sliding, or Unknown	Yes	7%	2%	9%	6%	2%	8%
				No/Unknown	6%	1%	9%	5%	1%	7%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	4%	12%	7%	4%	9%
				No/Unknown	9%	3%	11%	6%	2%	8%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	12%	20%	11%	7%	12%	
			No/Unknown	17%	11%	19%	10%	6%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	22%	12%	9%	14%	
			No/Unknown	20%	14%	22%	12%	8%	13%	
		Double Width, Sliding, or Unknown	Yes	15%	10%	18%	10%	6%	11%	
			No/Unknown	15%	9%	17%	9%	5%	11%	
	Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	11%	7%	13%	
			No/Unknown	17%	12%	20%	10%	6%	12%	
		Double Width, Sliding, or Unknown	Yes	12%	7%	15%	8%	4%	9%	
			No/Unknown	12%	6%	14%	7%	3%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	9%	17%	9%	5%	10%	
			No/Unknown	14%	9%	16%	8%	4%	10%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	10%	6%	11%	
			No/Unknown	13%	8%	16%	9%	5%	11%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	19%	11%	7%	13%		
		No/Unknown	16%	11%	18%	10%	6%	12%		
	Double Width, Sliding, or Unknown	Yes	12%	7%	14%	8%	5%	10%		
		No/Unknown	11%	6%	14%	8%	4%	9%		
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	17%	10%	6%	11%			
	No/Unknown	14%	8%	16%	9%	5%	11%			
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	9%	4%	11%	6%	3%	8%		
		No/Unknown	8%	3%	10%	5%	2%	7%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	6%	13%	8%	4%	9%		
		No/Unknown	11%	5%	13%	7%	3%	8%		

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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Roof Geometry			Roof Geometry			
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	11%	9%	13%	
				No/Unknown	15%	11%	16%	11%	8%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	13%	10%	14%	
				No/Unknown	17%	13%	19%	12%	9%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	15%	10%	7%	11%	
				No/Unknown	13%	8%	14%	9%	6%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	17%	12%	9%	13%	
				No/Unknown	15%	11%	17%	11%	8%	12%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	6%	12%	8%	5%	9%	
				No/Unknown	10%	5%	11%	7%	4%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	9%	7%	11%	
				No/Unknown	12%	8%	14%	9%	6%	10%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	16%	22%	13%	10%	14%	
				No/Unknown	20%	16%	22%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	19%	25%	14%	12%	16%	
				No/Unknown	23%	18%	24%	14%	11%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	14%	20%	12%	9%	13%	
				No/Unknown	18%	14%	20%	11%	8%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	22%	13%	10%	14%	
				No/Unknown	20%	16%	22%	12%	9%	14%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	10%	7%	11%	
				No/Unknown	15%	10%	17%	9%	6%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	19%	11%	8%	12%	
				No/Unknown	17%	13%	19%	10%	7%	12%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	12%	9%	13%	
				No/Unknown	16%	12%	18%	11%	8%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	16%	21%	13%	10%	15%	
				No/Unknown	19%	15%	21%	13%	10%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	11%	8%	12%	
				No/Unknown	14%	10%	16%	10%	7%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	19%	12%	9%	13%	
				No/Unknown	17%	13%	19%	11%	8%	13%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	9%	6%	10%	
				No/Unknown	11%	7%	13%	8%	5%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	10%	7%	11%	
				No/Unknown	14%	9%	15%	9%	6%	10%	
	Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	14%	19%	13%	10%	14%
					No/Unknown	17%	14%	18%	12%	9%	13%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	21%	14%	12%	15%
					No/Unknown	20%	16%	21%	13%	11%	15%
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	12%	17%	11%	9%	12%
					No/Unknown	15%	11%	16%	11%	8%	12%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	19%	13%	10%	14%
					No/Unknown	17%	14%	19%	12%	9%	13%
			No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	9%	14%	9%	7%	10%
					No/Unknown	12%	8%	13%	8%	6%	10%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	16%	11%	8%	12%
					No/Unknown	14%	11%	15%	10%	7%	11%
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	19%	24%	14%	12%	15%	
				No/Unknown	22%	19%	24%	14%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	22%	27%	16%	13%	17%	
				No/Unknown	25%	22%	26%	15%	13%	16%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	17%	22%	13%	11%	14%	
				No/Unknown	20%	17%	21%	12%	10%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	20%	24%	14%	12%	15%	
				No/Unknown	23%	19%	24%	14%	11%	15%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	14%	19%	11%	9%	12%	
				No/Unknown	17%	14%	18%	10%	8%	11%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	21%	12%	10%	13%	
				No/Unknown	19%	16%	21%	11%	9%	13%	

**Mississippi Homeowners
Nationwide Mutual Fire and Property and Casualty Insurance Companies
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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					Roof Geometry			Roof Geometry			
					86, 87, 88, 89, 90, 91, and 92	Hip	Gable end with bracing	Gable end without bracing	Hip		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	16%	20%	13%	11%	14%		
			No/Unknown	19%	15%	20%	12%	10%	14%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	23%	14%	12%	16%		
			No/Unknown	21%	18%	23%	14%	11%	15%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	14%	18%	12%	9%	13%	
				No/Unknown	16%	13%	18%	11%	9%	12%	
	No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	16%	21%	13%	11%	14%		
			No/Unknown	19%	16%	20%	12%	10%	14%		
		Double Width, Sliding, or Unknown	Yes	14%	11%	15%	10%	7%	11%		
			No/Unknown	13%	10%	15%	9%	6%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	18%	11%	9%	12%		
			No/Unknown	16%	12%	17%	10%	8%	11%		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	11%	7%	12%	
				No/Unknown	13%	9%	15%	10%	7%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	12%	9%	14%		
			No/Unknown	16%	11%	18%	11%	8%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	7%	14%	9%	6%	11%	
				No/Unknown	11%	6%	13%	9%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	11%	8%	12%		
			No/Unknown	14%	9%	16%	10%	7%	11%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	9%	4%	11%	7%	4%	9%	
				No/Unknown	8%	3%	10%	6%	3%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	7%	13%	9%	5%	10%	
				No/Unknown	10%	6%	12%	8%	4%	9%	
	Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	12%	9%	14%
					No/Unknown	19%	14%	21%	12%	8%	13%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		Yes	22%	17%	24%	14%	10%	15%	
				No/Unknown	21%	16%	23%	13%	10%	15%	
		Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	17%	12%	19%	11%	8%	12%
					No/Unknown	16%	12%	18%	10%	7%	12%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	15%	21%	12%	9%	14%		
			No/Unknown	19%	14%	21%	12%	8%	13%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	9%	6%	10%	
				No/Unknown	13%	9%	15%	8%	5%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	10%	7%	12%	
				No/Unknown	16%	11%	18%	9%	6%	11%	
Nails/Screws	Engineered shutters		Double Width, Sliding, or Unknown	Yes	16%	11%	18%	11%	8%	13%	
				No/Unknown	15%	10%	17%	10%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	13%	9%	14%		
			No/Unknown	18%	13%	20%	12%	8%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	15%	10%	7%	11%	
				No/Unknown	13%	8%	15%	9%	6%	11%	
	No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	11%	8%	13%		
			No/Unknown	15%	11%	17%	10%	7%	12%		
		Double Width, Sliding, or Unknown	Yes	11%	6%	13%	8%	5%	9%		
			No/Unknown	10%	5%	12%	7%	4%	8%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	9%	6%	10%		
			No/Unknown	12%	7%	14%	8%	5%	10%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	17%	20%	14%	12%	15%		
			No/Unknown	19%	16%	20%	13%	11%	14%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	19%	23%	15%	13%	16%		
			No/Unknown	22%	19%	23%	15%	13%	16%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	15%	18%	12%	11%	13%	
				No/Unknown	17%	14%	18%	12%	10%	13%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	21%	14%	12%	15%			
		No/Unknown	19%	17%	20%	13%	11%	14%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	12%	15%	10%	8%	11%		
			No/Unknown	14%	11%	15%	10%	8%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	14%	18%	12%	10%	13%		
			No/Unknown	16%	13%	17%	11%	9%	12%		

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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					Roof Geometry			Roof Geometry		
					86, 87, 88, 89, 90, 91, and 92	Hip	Gable end with bracing	Gable end without bracing	Hip	
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	22%	26%	15%	13%	16%
				No/Unknown	24%	22%	25%	15%	13%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	27%	25%	28%	17%	15%	18%
				No/Unknown	27%	24%	28%	16%	14%	17%
			Double Width, Sliding, or Unknown	Yes	22%	20%	23%	14%	12%	15%
				No/Unknown	22%	19%	23%	13%	11%	14%
		Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	22%	26%	15%	13%	16%
				No/Unknown	25%	22%	26%	15%	13%	16%
			Double Width, Sliding, or Unknown	Yes	19%	17%	20%	12%	10%	13%
				No/Unknown	19%	16%	20%	11%	9%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	19%	23%	13%	11%	14%
				No/Unknown	21%	19%	22%	13%	11%	14%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	21%	19%	22%	14%	12%	15%	
			No/Unknown	21%	18%	22%	14%	11%	14%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	21%	25%	16%	14%	17%	
			No/Unknown	23%	21%	24%	15%	13%	16%	
		Double Width, Sliding, or Unknown	Yes	19%	16%	20%	13%	11%	14%	
			No/Unknown	18%	16%	20%	12%	10%	13%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	14%	17%	11%	9%	12%
				No/Unknown	15%	13%	16%	10%	8%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	16%	19%	12%	10%	13%
				No/Unknown	18%	15%	19%	11%	9%	12%
			Double Width, Sliding, or Unknown	Yes	21%	19%	22%	14%	12%	15%
				No/Unknown	21%	18%	22%	14%	12%	15%
Non-engineered shutters		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	14%	17%	11%	9%	12%	
			No/Unknown	15%	13%	16%	10%	8%	11%	
		Double Width, Sliding, or Unknown	Yes	18%	16%	19%	12%	10%	13%	
			No/Unknown	18%	15%	19%	11%	9%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	7%	13%	9%	5%	10%	
			No/Unknown	11%	6%	13%	8%	4%	9%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	10%	16%	11%	7%	12%	
			No/Unknown	14%	9%	16%	10%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	12%	9%	13%	
			No/Unknown	16%	12%	18%	11%	8%	13%	
		Double Width, Sliding, or Unknown	Yes	12%	8%	14%	9%	6%	11%	
			No/Unknown	11%	7%	13%	9%	5%	10%	
	Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	16%	11%	7%	12%	
			No/Unknown	14%	9%	16%	10%	7%	11%	
		Double Width, Sliding, or Unknown	Yes	9%	5%	11%	7%	4%	9%	
			No/Unknown	8%	4%	10%	6%	3%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	7%	13%	9%	5%	10%	
			No/Unknown	11%	6%	13%	8%	4%	9%	
Light Metal attached with Nails	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	15%	21%	12%	9%	14%
				No/Unknown	19%	14%	21%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	24%	14%	10%	15%
				No/Unknown	22%	17%	24%	13%	10%	14%
			Double Width, Sliding, or Unknown	Yes	17%	13%	19%	11%	8%	12%
				No/Unknown	17%	12%	19%	10%	7%	12%
		Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	22%	12%	9%	14%
				No/Unknown	19%	15%	21%	12%	8%	13%
			Double Width, Sliding, or Unknown	Yes	14%	10%	16%	9%	6%	10%
				No/Unknown	14%	9%	16%	8%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	10%	7%	12%
				No/Unknown	16%	11%	18%	9%	6%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	11%	8%	12%	
			No/Unknown	15%	11%	17%	10%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	20%	12%	9%	14%	
			No/Unknown	18%	13%	20%	12%	8%	13%	
		Double Width, Sliding, or Unknown	Yes	14%	9%	16%	10%	7%	11%	
			No/Unknown	13%	9%	15%	9%	6%	10%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	11%	8%	12%
				No/Unknown	15%	11%	17%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	20%	12%	9%	14%
				No/Unknown	18%	13%	20%	12%	8%	13%
			Double Width, Sliding, or Unknown	Yes	14%	9%	16%	10%	7%	11%
				No/Unknown	13%	9%	15%	9%	6%	10%
Non-engineered shutters		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	11%	8%	12%	
			No/Unknown	16%	11%	18%	10%	7%	12%	
		Double Width, Sliding, or Unknown	Yes	11%	7%	13%	8%	5%	9%	
			No/Unknown	10%	6%	12%	7%	4%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	15%	9%	6%	10%	
			No/Unknown	13%	8%	14%	8%	5%	10%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	12%	9%	13%	
			No/Unknown	16%	12%	17%	11%	8%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	15%	20%	13%	10%	14%	
			No/Unknown	18%	14%	20%	12%	9%	14%	
		Double Width, Sliding, or Unknown	Yes	14%	10%	16%	10%	8%	12%	
			No/Unknown	13%	10%	15%	10%	7%	11%	
	Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	18%	12%	9%	13%	
			No/Unknown	16%	12%	18%	11%	8%	12%	
		Double Width, Sliding, or Unknown	Yes	11%	7%	13%	8%	6%	10%	
			No/Unknown	10%	7%	13%	8%	6%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	7%	13%	8%	6%	10%	
			No/Unknown	10%	7%	13%	8%	6%	10%	

Mississippi Homeowners
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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
		Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	10%	15%	10%	7%	11%
				No/Unknown	13%	9%	14%	9%	6%	10%

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Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	18%	23%	13%	10%	14%
				No/Unknown	21%	17%	22%	13%	10%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	20%	26%	15%	12%	16%
				No/Unknown	24%	20%	25%	14%	11%	15%
			Double Width, Sliding, or Unknown	Yes	19%	15%	21%	12%	9%	13%
				No/Unknown	19%	15%	20%	11%	8%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	18%	23%	13%	10%	15%
				No/Unknown	21%	17%	23%	13%	10%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	10%	7%	11%
				No/Unknown	16%	12%	17%	9%	6%	10%
			Double Width, Sliding, or Unknown	Yes	18%	15%	20%	11%	8%	12%
				No/Unknown	18%	14%	20%	10%	8%	12%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	14%	19%	12%	9%	13%	
			No/Unknown	17%	13%	19%	11%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	22%	13%	11%	15%	
			No/Unknown	20%	16%	22%	13%	10%	14%	
		Double Width, Sliding, or Unknown	Yes	16%	12%	17%	11%	8%	12%	
			No/Unknown	15%	11%	17%	10%	7%	11%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	14%	9%	6%	10%
				No/Unknown	12%	8%	14%	8%	5%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	10%	7%	11%
				No/Unknown	14%	11%	16%	9%	6%	11%
			Double Width, Sliding, or Unknown	Yes	13%	9%	14%	9%	6%	10%
				No/Unknown	15%	11%	17%	10%	7%	11%
Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	18%	14%	20%	12%	9%	13%	
			No/Unknown	18%	14%	19%	11%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	14%	9%	6%	10%	
			No/Unknown	12%	8%	14%	8%	5%	9%	
		Double Width, Sliding, or Unknown	Yes	10%	5%	12%	8%	4%	9%	
			No/Unknown	9%	4%	12%	7%	3%	9%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	10%	6%	11%	
			No/Unknown	12%	7%	15%	9%	5%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	11%	8%	13%	
			No/Unknown	15%	10%	17%	11%	7%	12%	
		Double Width, Sliding, or Unknown	Yes	11%	6%	13%	9%	5%	10%	
			No/Unknown	10%	5%	12%	8%	4%	9%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	10%	7%	12%	
			No/Unknown	13%	8%	15%	10%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	8%	3%	10%	7%	3%	8%	
			No/Unknown	7%	2%	9%	6%	2%	7%	
		Double Width, Sliding, or Unknown	Yes	10%	5%	12%	8%	4%	9%	
			No/Unknown	9%	4%	12%	7%	3%	9%	
Light Metal attached with Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	12%	8%	13%	
			No/Unknown	18%	12%	20%	11%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	16%	23%	13%	9%	14%	
			No/Unknown	20%	15%	22%	12%	9%	14%	
		Double Width, Sliding, or Unknown	Yes	16%	11%	18%	10%	7%	12%	
			No/Unknown	15%	10%	18%	9%	6%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	21%	12%	8%	13%	
			No/Unknown	18%	13%	20%	11%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	8%	5%	10%	
			No/Unknown	12%	7%	15%	7%	4%	9%	
		Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	6%	11%	
			No/Unknown	15%	10%	17%	9%	5%	10%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%		
		No/Unknown	14%	9%	16%	10%	6%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	12%	8%	13%		
		No/Unknown	17%	12%	19%	11%	7%	13%		
	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%		
		No/Unknown	12%	7%	14%	8%	5%	10%		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%	
			No/Unknown	14%	9%	16%	10%	6%	11%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	12%	8%	13%		
		No/Unknown	17%	12%	19%	11%	7%	13%		
	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%		
		No/Unknown	12%	7%	14%	8%	5%	10%		
Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%		
		No/Unknown	14%	9%	17%	10%	6%	11%		
Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	5%	12%	7%	4%	9%			
	No/Unknown	9%	4%	11%	6%	3%	8%			
Double Width, Sliding, or Unknown	Yes	12%	7%	14%	8%	5%	10%			
	No/Unknown	11%	6%	13%	7%	4%	9%			

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Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	15%	10%	6%	11%
				No/Unknown	13%	8%	15%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	11%	8%	13%
				No/Unknown	16%	11%	18%	10%	7%	12%
			Double Width, Sliding, or Unknown	Yes	11%	7%	13%	8%	5%	10%
				No/Unknown	11%	6%	13%	8%	4%	9%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	10%	6%	11%
				No/Unknown	13%	8%	15%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	8%	4%	10%	6%	3%	8%
				No/Unknown	8%	3%	10%	5%	2%	7%
			Double Width, Sliding, or Unknown	Yes	11%	6%	13%	8%	4%	9%
				No/Unknown	10%	5%	12%	7%	3%	8%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	11%	8%	13%	
			No/Unknown	18%	13%	20%	11%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	16%	23%	13%	9%	14%	
			No/Unknown	21%	16%	23%	12%	8%	14%	
		Double Width, Sliding, or Unknown	Yes	17%	12%	19%	10%	7%	12%	
			No/Unknown	16%	11%	18%	9%	6%	11%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%
				No/Unknown	15%	10%	17%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	12%	8%	13%
				No/Unknown	17%	12%	19%	11%	7%	12%
			Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%
				No/Unknown	12%	8%	15%	8%	4%	10%
Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	16%	11%	18%	10%	7%	12%	
			No/Unknown	15%	10%	17%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	5%	12%	7%	3%	8%	
			No/Unknown	9%	5%	12%	6%	2%	8%	
		Double Width, Sliding, or Unknown	Yes	12%	8%	14%	8%	5%	10%	
			No/Unknown	12%	7%	14%	7%	4%	9%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%		
		No/Unknown	15%	10%	17%	9%	6%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	12%	8%	13%		
		No/Unknown	17%	12%	19%	11%	7%	12%		
	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%		
		No/Unknown	13%	8%	14%	9%	5%	10%		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	11%	7%	12%
				No/Unknown	15%	10%	16%	10%	7%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	12%	9%	13%
				No/Unknown	17%	13%	19%	11%	8%	13%
			Double Width, Sliding, or Unknown	Yes	13%	9%	15%	9%	6%	11%
				No/Unknown	13%	8%	14%	9%	5%	10%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	11%	17%	11%	8%	12%
				No/Unknown	15%	11%	17%	10%	7%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	6%	12%	7%	4%	9%
				No/Unknown	9%	5%	11%	6%	3%	8%
			Double Width, Sliding, or Unknown	Yes	12%	8%	14%	9%	5%	10%
				No/Unknown	12%	8%	14%	8%	4%	9%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	20%	16%	22%	12%	9%	14%	
			No/Unknown	20%	16%	22%	12%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	19%	25%	14%	10%	15%	
			No/Unknown	23%	18%	24%	13%	10%	15%	
		Double Width, Sliding, or Unknown	Yes	18%	14%	20%	11%	8%	12%	
			No/Unknown	18%	14%	20%	10%	7%	12%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	17%	22%	12%	9%	14%
				No/Unknown	20%	16%	22%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	9%	6%	10%
				No/Unknown	15%	10%	16%	8%	5%	10%
			Double Width, Sliding, or Unknown	Yes	18%	14%	20%	11%	8%	12%
				No/Unknown	18%	14%	20%	10%	7%	12%
Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	21%	17%	22%	12%	9%	14%	
			No/Unknown	20%	16%	22%	12%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	9%	6%	10%	
			No/Unknown	15%	10%	16%	8%	5%	10%	
		Double Width, Sliding, or Unknown	Yes	18%	14%	20%	11%	8%	12%	
			No/Unknown	18%	14%	20%	10%	7%	12%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	14%	19%	10%	7%	12%		
		No/Unknown	17%	13%	19%	9%	6%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	10%	7%	12%		
		No/Unknown	15%	10%	16%	9%	6%	11%		
	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	9%	5%	10%		
		No/Unknown	12%	8%	14%	8%	4%	9%		

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Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Roof Geometry			Roof Geometry			
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	11%	8%	12%		
			No/Unknown	16%	12%	18%	10%	7%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	21%	12%	9%	14%		
			No/Unknown	19%	15%	21%	12%	8%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	10%	7%	11%	
				No/Unknown	14%	10%	16%	9%	6%	10%	
	No Shutters/Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	19%	11%	8%	13%		
			No/Unknown	17%	13%	19%	10%	7%	12%		
		Double Width, Sliding, or Unknown	Yes	12%	8%	14%	8%	5%	9%		
			No/Unknown	11%	7%	13%	7%	4%	8%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	9%	6%	10%		
			No/Unknown	14%	9%	15%	8%	5%	10%		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	7%	14%	9%	5%	11%	
				No/Unknown	12%	6%	14%	8%	4%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	7%	12%		
			No/Unknown	14%	9%	17%	10%	6%	11%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	10%	5%	12%	8%	4%	10%	
				No/Unknown	10%	4%	12%	7%	3%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	15%	9%	5%	11%		
			No/Unknown	12%	7%	14%	8%	4%	10%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	7%	2%	9%	6%	2%	8%	
				No/Unknown	6%	1%	9%	5%	1%	7%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	4%	12%	7%	3%	9%	
				No/Unknown	9%	3%	11%	6%	2%	8%	
	Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	12%	20%	11%	7%	12%
					No/Unknown	17%	11%	19%	10%	6%	12%
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	22%	12%	8%	14%		
			No/Unknown	20%	14%	22%	11%	7%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	18%	9%	6%	11%	
				No/Unknown	15%	9%	17%	9%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	11%	7%	12%		
			No/Unknown	17%	12%	20%	10%	6%	12%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	7%	15%	7%	4%	9%	
				No/Unknown	12%	6%	14%	7%	3%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	9%	17%	9%	5%	10%	
				No/Unknown	14%	9%	16%	8%	4%	10%	
Nails/Screws	Engineered shutters		Double Width, Sliding, or Unknown	Yes	14%	9%	16%	10%	6%	11%	
				No/Unknown	13%	8%	16%	9%	5%	10%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	19%	11%	7%	13%			
		No/Unknown	16%	11%	18%	10%	6%	12%			
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	7%	14%	8%	5%	10%		
			No/Unknown	11%	6%	14%	7%	3%	9%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	17%	10%	6%	11%			
		No/Unknown	14%	8%	16%	9%	5%	11%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	9%	4%	11%	6%	3%	8%		
			No/Unknown	8%	3%	11%	5%	1%	7%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	6%	13%	8%	4%	9%		
			No/Unknown	11%	5%	13%	7%	3%	8%		
Gravity Friction or Adhesive/Epoxy or Unknown		Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	18%	11%	9%	13%	
				No/Unknown	16%	12%	18%	11%	8%	12%	
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	16%	21%	13%	10%	14%			
		No/Unknown	19%	15%	20%	12%	9%	14%			
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	16%	10%	7%	11%		
			No/Unknown	14%	10%	16%	9%	6%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	18%	12%	9%	13%			
		No/Unknown	16%	13%	18%	11%	8%	12%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	8%	13%	8%	5%	9%		
			No/Unknown	11%	7%	12%	7%	4%	9%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	15%	9%	7%	11%			
		No/Unknown	13%	10%	15%	9%	6%	10%			

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Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					Roof Geometry			Roof Geometry		
					86, 87, 88, 89, 90, 91, and 92	83 and 85		Roof Geometry		Roof Geometry
Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	18%	23%	13%	10%	14%
				No/Unknown	21%	18%	23%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	21%	26%	14%	12%	16%
				No/Unknown	24%	21%	26%	14%	11%	15%
			Double Width, Sliding, or Unknown	Yes	20%	16%	21%	12%	9%	13%
				No/Unknown	19%	16%	21%	11%	8%	12%
		Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	19%	24%	13%	10%	14%
				No/Unknown	22%	18%	23%	12%	10%	14%
			Double Width, Sliding, or Unknown	Yes	17%	13%	18%	10%	7%	11%
				No/Unknown	16%	13%	18%	9%	6%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	16%	21%	11%	8%	12%
				No/Unknown	19%	15%	20%	10%	7%	12%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	15%	20%	12%	9%	13%	
			No/Unknown	18%	14%	19%	11%	8%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	22%	13%	10%	15%	
			No/Unknown	21%	17%	22%	13%	10%	14%	
		Double Width, Sliding, or Unknown	Yes	16%	13%	18%	11%	8%	12%	
			No/Unknown	16%	12%	17%	10%	7%	11%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	20%	12%	9%	13%
				No/Unknown	18%	14%	19%	11%	8%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	22%	13%	10%	15%
				No/Unknown	21%	17%	22%	13%	10%	14%
			Double Width, Sliding, or Unknown	Yes	16%	13%	18%	11%	8%	12%
				No/Unknown	16%	12%	17%	10%	7%	11%
Non-engineered shutters		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	15%	20%	12%	9%	13%	
			No/Unknown	18%	15%	20%	11%	8%	13%	
		Double Width, Sliding, or Unknown	Yes	13%	10%	15%	9%	6%	10%	
			No/Unknown	13%	9%	14%	8%	5%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	17%	10%	7%	11%	
			No/Unknown	15%	11%	17%	9%	6%	10%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	5%	11%	
			No/Unknown	12%	7%	14%	8%	4%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	7%	12%	
			No/Unknown	15%	9%	17%	10%	6%	11%	
		Double Width, Sliding, or Unknown	Yes	11%	6%	13%	8%	4%	9%	
			No/Unknown	10%	5%	12%	7%	3%	9%	
	Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	9%	5%	11%	
			No/Unknown	12%	7%	15%	8%	4%	10%	
		Double Width, Sliding, or Unknown	Yes	8%	3%	10%	6%	2%	7%	
			No/Unknown	7%	2%	9%	5%	1%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	5%	12%	7%	3%	9%	
			No/Unknown	9%	4%	11%	6%	2%	8%	
Light Metal attached with Nails	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%
				No/Unknown	17%	12%	19%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	23%	12%	8%	14%
				No/Unknown	20%	15%	22%	11%	7%	13%
			Double Width, Sliding, or Unknown	Yes	16%	11%	18%	9%	6%	11%
				No/Unknown	15%	10%	17%	9%	5%	10%
		Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	11%	7%	12%
				No/Unknown	18%	12%	20%	10%	6%	12%
			Double Width, Sliding, or Unknown	Yes	13%	8%	15%	7%	4%	9%
				No/Unknown	12%	7%	14%	6%	3%	8%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	9%	5%	10%
				No/Unknown	14%	9%	17%	8%	4%	10%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	9%	6%	11%	
			No/Unknown	14%	8%	16%	9%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	11%	7%	13%	
			No/Unknown	16%	11%	19%	10%	6%	12%	
		Double Width, Sliding, or Unknown	Yes	12%	7%	14%	8%	4%	10%	
			No/Unknown	12%	6%	14%	7%	3%	9%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	8%	16%	9%	5%	10%
				No/Unknown	14%	8%	16%	9%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	11%	7%	13%
				No/Unknown	16%	11%	19%	10%	6%	12%
			Double Width, Sliding, or Unknown	Yes	12%	7%	14%	8%	4%	10%
				No/Unknown	12%	6%	14%	7%	3%	9%
Non-engineered shutters		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	6%	11%	
			No/Unknown	14%	9%	16%	9%	5%	10%	
		Double Width, Sliding, or Unknown	Yes	9%	4%	11%	6%	3%	8%	
			No/Unknown	9%	3%	11%	5%	1%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	6%	14%	7%	4%	9%	
			No/Unknown	11%	6%	13%	7%	3%	8%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	10%	16%	10%	6%	11%	
			No/Unknown	14%	9%	16%	9%	5%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	11%	8%	13%	
			No/Unknown	16%	12%	18%	11%	7%	12%	
		Double Width, Sliding, or Unknown	Yes	12%	8%	14%	9%	5%	10%	
			No/Unknown	11%	7%	13%	8%	4%	9%	
	Non-engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	16%	10%	7%	11%	
			No/Unknown	14%	9%	16%	9%	6%	11%	
		Double Width, Sliding, or Unknown	Yes	9%	5%	11%	7%	3%	8%	
			No/Unknown	8%	4%	10%	6%	2%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	16%	10%	7%	11%	
			No/Unknown	14%	9%	16%	9%	6%	11%	

Mississippi Homeowners
 Nationwide Mutual Fire and Property and Casualty Insurance Companies
 Windstorm Mitigation Credits
 Tenants and Condominium Policy Forms

Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
		Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	7%	13%	8%	4%	9%
				No/Unknown	11%	6%	13%	7%	3%	9%

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Table 3

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Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					Roof Geometry			Roof Geometry		
					86, 87, 88, 89, 90, 91, and 92	83 and 85		Roof Geometry		Roof Geometry
Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	15%	21%	11%	8%	13%
				No/Unknown	19%	14%	21%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	24%	13%	9%	14%
				No/Unknown	22%	17%	24%	12%	9%	14%
				Yes	17%	13%	19%	10%	7%	12%
				No/Unknown	17%	12%	19%	9%	6%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	22%	12%	8%	13%
				No/Unknown	19%	15%	21%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	8%	5%	10%
				No/Unknown	14%	9%	16%	7%	4%	9%
				Yes	17%	12%	19%	9%	6%	11%
				No/Unknown	16%	11%	18%	9%	5%	10%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	11%	18%	10%	7%	12%	
			No/Unknown	15%	11%	17%	10%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	20%	12%	8%	13%	
			No/Unknown	18%	13%	20%	11%	7%	13%	
			Yes	14%	9%	16%	9%	6%	11%	
			No/Unknown	13%	9%	15%	8%	5%	10%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	11%	6%	13%	7%	4%	9%
				No/Unknown	10%	6%	12%	6%	3%	8%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	15%	8%	5%	10%
				No/Unknown	12%	8%	14%	7%	4%	9%
				Yes	16%	11%	18%	10%	6%	11%
				No/Unknown	15%	10%	17%	9%	5%	10%
Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	11%	6%	13%	7%	4%	9%	
			No/Unknown	10%	6%	12%	6%	3%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	15%	8%	5%	10%	
			No/Unknown	12%	8%	14%	7%	4%	9%	
			Yes	11%	6%	13%	7%	4%	9%	
			No/Unknown	10%	6%	12%	6%	3%	8%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	11%	6%	13%	7%	4%	9%		
		No/Unknown	10%	6%	12%	6%	3%	8%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	15%	8%	5%	10%		
		No/Unknown	12%	8%	14%	7%	4%	9%		
		Yes	11%	6%	13%	7%	4%	9%		
		No/Unknown	10%	6%	12%	6%	3%	8%		
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	11%	6%	14%	8%	4%	10%
				No/Unknown	11%	5%	13%	8%	3%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	16%	10%	6%	12%
				No/Unknown	13%	8%	16%	9%	5%	11%
				Yes	9%	4%	12%	7%	3%	9%
				No/Unknown	9%	3%	11%	6%	2%	8%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	6%	14%	9%	5%	10%
				No/Unknown	11%	5%	14%	8%	3%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	7%	1%	9%	5%	1%	7%
				No/Unknown	6%	0%	8%	4%	0%	6%
				Yes	9%	3%	11%	6%	2%	8%
				No/Unknown	8%	2%	10%	5%	1%	7%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	10%	6%	12%
				No/Unknown	16%	10%	18%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	22%	11%	7%	13%
				No/Unknown	19%	13%	21%	11%	7%	13%
				Yes	15%	9%	17%	9%	5%	11%
				No/Unknown	14%	8%	16%	8%	4%	10%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	10%	6%	12%
				No/Unknown	16%	11%	19%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	6%	14%	7%	3%	9%
				No/Unknown	11%	5%	13%	6%	2%	8%
				Yes	14%	8%	16%	8%	4%	10%
				No/Unknown	13%	7%	16%	7%	3%	9%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	13%	8%	16%	9%	5%	11%		
		No/Unknown	13%	7%	15%	8%	4%	10%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	8%	3%	11%	6%	2%	7%		
		No/Unknown	7%	2%	10%	5%	0%	6%		
		Yes	10%	5%	13%	7%	3%	9%		
		No/Unknown	10%	4%	12%	6%	2%	8%		

**Mississippi Homeowners
Nationwide Mutual Fire Insurance Company
Windstorm Mitigation Credits
Mobile Homeowners Policy Form**

Territory Group	Window Protection	Secondary Water Resistance	Discount
86, 87, 88, 89, 90, 91, and 92	Engineered shutters	Yes	8%
		No/Unknown	7%
	Non-engineered shutters	Yes	5%
		No/Unknown	4%
	Unknown/default	Yes	1%
		No/Unknown	0%
83 and 85	Engineered shutters	Yes	4%
		No/Unknown	4%
	Non-engineered shutters	Yes	3%
		No/Unknown	2%
	Unknown/default	Yes	1%
		No/Unknown	0%



Important Notice of Premium Discounts – Site-Built Residential Property Coverage

Dear Valued Customer,

Thank you for choosing Nationwide® for your important insurance protection. We value your business and like to keep you informed about potential discounts that Nationwide offers for qualifying homes.

What's New?

Nationwide has developed a range of discounts to help you to make your home a more safe and secure structure. Below you will find a description of mitigation measures, along with an estimated premium discount percent or range that may be available to you. Mitigation measures are those construction techniques or materials that have shown to reduce the amount of loss in a windstorm if properly installed.

What Do You Need To Do?

In order to be eligible to receive premium credits for approved mitigation measures, you must properly fill out the enclosed Mitigation Verification Affidavit. Once completed, return the Mitigation Verification Affidavit to your Nationwide agent or contact your Nationwide agent if you have any questions about this important offer.

Description of Mitigation Measure	Estimated Premium Discount Percent or Range
<p>Roof Covering</p> <ul style="list-style-type: none"> • Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy • Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy • Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown 	<p>1% - 33%</p> <p>2% - 35%</p> <p>0% - 31%</p>
<p>Roof-Deck Attachment</p> <ul style="list-style-type: none"> • Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Nails • Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected • Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy • Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected • Light Metal attached with Nails • Light Metal attached with Screws/Bolts or Structurally Connected • Light Metal attached with Adhesive/Epoxy or Unknown 	<p>2% - 30%</p> <p>3% - 32%</p> <p>1% - 29%</p> <p>4% - 35%</p> <p>1% - 29%</p> <p>2% - 31%</p> <p>0% - 27%</p>

Description of Mitigation Measure	Estimated Premium Discount Percent or Range
Roof-to-Wall Connection <ul style="list-style-type: none"> • Anchor Bolts, Hurricane Ties, or Structurally Connected • Nails or Screws • Gravity/Friction OR Adhesive/Epoxy OR Unknown 	<p>2% - 35%</p> <p>1% - 31%</p> <p>0% - 29%</p>
Opening Protection <ul style="list-style-type: none"> • Engineered Shutters • Non-Engineered Shutters • No Shutters • Single-width, Reinforced Double-width, or Reinforced Sliding Doors • Double-width, Sliding, or Unknown Doors • Reinforced Single-width Doors 	<p>3% - 35%</p> <p>2% - 32%</p> <p>0% - 27%</p> <p>2% - 35%</p> <p>1% - 31%</p> <p>2% - 35%</p>
Secondary Water Resistance <ul style="list-style-type: none"> • Roofing felt or other approved layer of protection between the shingles and the roof sheathing below • No secondary water resistance 	<p>1% - 35%</p> <p>0% - 34%</p>
Roof Shape <ul style="list-style-type: none"> • Hip, Mansard or Pyramid • Gable End with Bracing, Stepped or Gambrel • Gable End without Bracing, Complex, Flat, Shed or Unknown 	<p>6% - 35%</p> <p>4% - 33%</p> <p>0% - 29%</p>

Are There Other Savings Available to Me?

Nationwide also offers additional premium discounts depending on the type and amount of your deductible. Your deductible represents your share of the damages in the event of a covered loss. The higher your deductible, the more money you save on your premiums – but the greater your out-of-pocket cost will be in the event of a covered claim. Check your policy declarations for your current deductible(s) or contact your Nationwide agent if you have any questions about deductibles.

Who Can You Contact?

Please contact your Nationwide agent if you have questions.

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Description of Mitigation Measure	Estimated Premium Discount Percent or Range
<p>Roof covering</p> <ul style="list-style-type: none"> • Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy • Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy • Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown 	<p>1% - 27%</p> <p>2% - 28%</p> <p>0% - 26%</p>
<p>Roof-Deck Attachment</p> <ul style="list-style-type: none"> • Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Nails • Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected • Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy • Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected • Light Metal attached with Nails • Light Metal attached with Screws/Bolts or Structurally Connected • Light Metal attached with Adhesive/Epoxy or Unknown 	<p>2% - 25%</p> <p>3% - 27%</p> <p>1% - 24%</p> <p>4% - 28%</p> <p>1% - 24%</p> <p>2% - 26%</p> <p>0% - 23%</p>

Description of Mitigation Measure	Estimated Premium Discount Percent or Range
Roof-to-Wall Connection <ul style="list-style-type: none"> • Anchor Bolts, Hurricane Ties, or Structurally Connected • Nails or Screws • Gravity/Friction OR Adhesive/Epoxy OR Unknown 	<p>2% - 28%</p> <p>0% - 25%</p> <p>0% - 23%</p>
Opening Protection <ul style="list-style-type: none"> • Engineered Shutters • Non-Engineered Shutters • No Shutters • Single-width, Reinforced Double-width, or Reinforced Sliding Doors • Double-width, Sliding, or Unknown Doors • Reinforced Single-width Doors 	<p>3% - 28%</p> <p>2% - 26%</p> <p>0% - 23%</p> <p>1% - 28%</p> <p>0% - 26%</p> <p>1% - 28%</p>
Secondary Water Resistance <ul style="list-style-type: none"> • Roofing felt or other approved layer of protection between the shingles and the roof sheathing below • No secondary water resistance 	<p>1% - 28%</p> <p>0% - 28%</p>
Roof Shape <ul style="list-style-type: none"> • Hip, Mansard or Pyramid • Gable End with Bracing, Stepped or Gambrel • Gable End without Bracing, Complex, Flat, Shed or Unknown 	<p>6% - 28%</p> <p>4% - 27%</p> <p>0% - 25%</p>

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Description of Mitigation Measure	Estimated Premium Discount Percent or Range
Tie Downs <ul style="list-style-type: none"> • Chassis Tie Downs • Full Tie Downs • Unknown or No Tie Downs 	<p style="text-align: center;">X%</p> <p style="text-align: center;">X%</p> <p style="text-align: center;">X%</p>
Secondary Water Resistance <ul style="list-style-type: none"> • Roofing felt or other approved layer of protection between the shingles and the roof sheathing below • No secondary water resistance 	<p style="text-align: center;">X% - X%</p> <p style="text-align: center;">X% - X%</p>
Opening Protection <ul style="list-style-type: none"> • Engineered Shutters • Non-Engineered Shutters • No Shutters 	<p style="text-align: center;">X% - X%</p> <p style="text-align: center;">X% - X%</p> <p style="text-align: center;">X% - X%</p>

Are There Other Savings Available to Me?

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MITIGATION VERIFICATION AFFIDAVIT

Policy Number:	
Named Insured	
Location Address	

Roof Shape

What is the geometry of the roof? Hip, Mansard or Pyramid Gable End with Bracing, Stepped or Gambrel
 Gable End without Bracing, Complex, Flat, or Shed Unknown

Roof Covering Construction

What type roof covering is used and how is it attached?

- Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy
- Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy
- Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy
- Unknown

Roof Deck and Attachment

What type roof deck is used and how is it attached?

- Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation Board, attached with Nails
- Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation Board, attached with Screws/Bolts or Structurally Connected
- Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation Board, attached with Adhesive/Epoxy
- Metal Deck with Concrete, Pre-Cast Concrete Slabs, Reinforced Concrete Slabs, attached with Screws/Bolts or Structurally Connected
- Light Metal attached with Nails
- Light Metal attached with Screws/Bolts or Structurally Connected
- Light Metal attached with Adhesive/Epoxy
- Unknown

Roof-to-Wall Connection

Describe the roof-to-wall connection: Anchor Bolts, Hurricane Ties, or Structurally Connected Nails or Screws
 Gravity/Friction OR Adhesive/Epoxy Unknown

Secondary Water Resistance

Does this roof have roofing felt or other approved layer of protection between the shingles and the roof sheathing below?

- Yes No or Unknown

Opening Protection

Have shutters or impact resistant glass been installed?

- Engineered Shutters Non-Engineered Shutters No Shutters Unknown

What types of doors have been installed?

- Double-width, Sliding Unknown Doors Reinforced Single-width Doors
 Single-width, Reinforced Double-width, or Reinforced Sliding Doors

IMPORTANT NOTICE

Insurers have the right to confirm all information contained in this form via a survey of the risk. Any person or insurer who makes a false statement or misrepresentation, and any other person knowingly, with an intent to injure, defraud, or deceive, who assists, abets,

solicits, or conspires with such person or insurer to make a false statement or misrepresentation is subject to both criminal and civil penalties.

To receive the allotted discounts, a policyholder has two options for properly completing this affidavit. The form may be filled out and signed by the policyholder, notarized and returned to a Nationwide agent. However, all relevant receipts verifying the completed mitigation techniques must accompany the form. Alternatively, the form may be filled out and signed by a certified contractor, notarized and returned to a Nationwide agent. Either option will be considered acceptable.

CONTRACTOR CERTIFICATION

I hereby certify that I am either a Licensed Building Contractor, Registered Architect, or Engineer in the State of Mississippi or a Building Code Official (who is duly authorized by the State of Mississippi or its counties' municipalities, to verify building code compliance). In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct. This certification is intended only for the benefit of the named insured's receipt of a property insurance premium discount and for no other purpose.

By completion of this Affidavit, the undersigned does not make a health or safety certification.

Signature _____ (Notarize below) Date _____
 License No _____

NOTARY

With respect to the above, The above named signatory has sworn to and subscribed before me this _____ day of _____, A.D., 20____, by _____ (name of person making the statement) the information within this document is accurate and true. The above signatory is personally known to me _____ or produced _____ (type of identification) for identification.

 Signature of Notary

 Print, Type of Stamp Name of Notary

POLICYHOLDER CERTIFICATION

I hereby certify that the above marked mitigation or construction techniques have been implemented. (Copies of the applicable receipts may be necessary to verify this affidavit.) This affidavit is intended only for the purpose of the named insured's receipt of a property insurance premium discount and for no other purpose.

Homeowner's Signature _____ (Notarize below) Date _____

State of Mississippi
 County of _____

NOTARY

With respect to the above, The above named signatory has sworn to and subscribed before me this _____ day of _____, A.D., 20____, by _____ (name of person making the statement) the information within this document is accurate and true. The above signatory is personally known to me _____ or produced _____ (type of identification) for identification.

 Signature of Notary

 Print, Type of Stamp Name of Notary

MITIGATION VERIFICATION AFFIDAVIT

Policy Number:	
Named Insured	
Location Address	

Ties Downs

What type of tie downs is used? Chassis Tie Downs Full Tie Downs No Tie Downs Unknown

Secondary Water Resistance

Does this roof have roofing felt or other approved layer of protection between the shingles and the roof sheathing below?
 Yes No Unknown

Opening Protection

Have shutters or impact resistant glass been installed?
 Engineered Shutters Non-Engineered Shutters No Shutters Unknown

IMPORTANT NOTICE

Insurers have the right to confirm all information contained in this form via a survey of the risk. Any person or insurer who makes a false statement or misrepresentation, and any other person knowingly, with an intent to injure, defraud, or deceive, who assists, abets, solicits, or conspires with such person or insurer to make a false statement or misrepresentation is subject to both criminal and civil penalties.

To receive the allotted discounts, a policyholder has two options for properly completing this affidavit. The form may be filled out and signed by the policyholder, notarized and returned to a Nationwide agent. However, all relevant receipts verifying the completed mitigation techniques must accompany the form. Alternatively, the form may be filled out and signed by a certified contractor, notarized and returned to a Nationwide agent. Either option will be considered acceptable.

CONTRACTOR CERTIFICATION

I hereby certify that I am either a Licensed Building Contractor, Registered Architect, or Engineer in the State of Mississippi or a Building Code Official (who is duly authorized by the State of Mississippi or its counties' municipalities, to verify building code compliance). In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct. This certification is intended only for the benefit of the named insured's receipt of a property insurance premium discount and for no other purpose.

By completion of this Affidavit, the undersigned does not make a health or safety certification.

Signature _____ (Notarize below) Date _____
 License No _____

NOTARY

With respect to the above, the above named signatory has sworn to and subscribed before me this _____ day of _____, A.D., 20____, by _____ (name of person making the statement) the information within this document is accurate and true. The above signatory is personally known to me _____ or produced _____ (type of identification) for identification.

Signature of Notary

Print, Type of Stamp Name of Notary

POLICYHOLDER CERTIFICATION

I hereby certify that the above marked mitigation or construction techniques have been implemented. (Copies of the applicable receipts may be necessary to verify this affidavit.) This affidavit is intended only for the purpose of the named insured's receipt of a property insurance premium discount and for no other purpose.

Homeowner's Signature _____ (Notarize below) Date _____

State of Mississippi
County of _____

NOTARY

With respect to the above, the above named signatory has sworn to and subscribed before me this _____ day of _____, A.D., 20____, by _____ (name of person making the statement) the information within this document is accurate and true. The above signatory is personally known to me _____ or produced _____ (type of identification) for identification.

Signature of Notary

Print, Type of Stamp Name of Notary

STEPS TO RATE A HOMEOWNER POLICY

Eff. 1-15-08

- | | |
|--|---|
| <p>A. Determine eligibility and desirability.</p> <p>B. Classify.</p> <ol style="list-style-type: none"> 1. Determine the Territorial Zone. 2. Determine Fire Protection Class using Fire Protection Requirements. 3. Determine construction — masonry, masonry veneer or frame. <p>C. Determine the amount of coverage (Insuring to Full Replacement Cost is recommended).</p> <p>D. Calculate the Base Premium for type of policy desired. If the desired amount of coverage is not shown, follow the Instructions for Interpolation of Policy Amounts.</p> <p>E. Apply each of the following rules, if necessary, in this order:</p> <ol style="list-style-type: none"> 1. Insurance to Value Base Premium Adjustment. 2. Deductible Rating Rule. 3. Multi-Family Dwellings. 4. Class Rated Townhouses. 5. Fire Resistive Construction. 6. Windstorm or Hail Exclusion. 7. Secondary Locations. 8. Condominium Rental Charge. 9. Protective Device Credit Rule. 10. Premium Credits For Age of Construction. <p>F. Check for Other Additional Section I Coverages, Increased Limits, and Personal Liability coverages.</p> <p>G. Apply Safe Home Rating Plan Factor.</p> <p>H. Apply the Tier Rate Factor — Nationwide Property and Casualty Company Only.</p> <p>I. Apply the Supplemental Heating Charge — Nationwide Property and Casualty Company Only.</p> <p>J. Apply the Age of Insured Factor — Nationwide Property and Casualty Company Only.</p> <p>K. Apply the Personal Status Factor — Nationwide Property and Casualty Company Only.</p> | <p>L. Apply Home and Car Discount.</p> <p>M. Apply minimum policy premium where applicable.</p> <p>N. For applicable endorsements, refer to the page headed "Instructions, Forms, Etc." on which are listed all forms used with Homeowner policies.</p> |
|--|---|

11. Windstorm Mitigation Credits.

CREDITS AND CHARGES (cont'd)

J. PREMIUM CREDITS FOR AGE OF CONSTRUCTION/HOME RENOVATION — HOMEOWNER POLICIES ONLY (cont'd)
 Eff. 9-9-06 (NMFIC)

2. Nationwide Property and Casualty Company (cont'd)

In order for a renovation to qualify for a premium credit as described in this rule, the following standards must be met. In all cases, work must be completed by a qualified (licensed where required) contractor.

- Plumbing — Plumbing must be updated to conform to current local codes with new water supply lines within the structure. New plumbing fixtures and components must be installed throughout the dwelling.
- Heating and Cooling — The entire heating and cooling system must be updated to conform to current local codes. For heating, complete replacement of the burners, furnace, heating plant or heat exchanger is required. For cooling, replacement of the central air conditioning unit or a/c compressor is required.
- Electrical — Replacement of fuse or breaker boxes to conform to local codes is required. Adding additional circuits without increasing total system service does not qualify. Replacement of switches, wiring, fixtures, and components necessary to meet system demands is required. If aluminum wiring is present, then all wiring must be replaced.
- Roof — Complete replacement of current layer of shingles is required for qualification of this discount. Replacement of portions of shingles or a "roof-over" will not qualify for this discount. All roof types including but not limited to metal, asphalt, fiberglass, wood, tile, or slate roofs must be completely removed and replaced.

This rule is not applicable to dwellings in the course of construction or renovation. A qualifying renovation will first be considered for this rule at the first renewal after the renovation is completed and will thereafter continue to be considered based on the premium credit schedule.

Using the table below, calculate the premium credit as follows.

1. Determine the appropriate Age of Construction premium credit.
2. Determine the appropriate Age of Home Renovation credit for each home component.
3. Calculate the total Age of Home Component credit by adding together the credits determined in step 2.
4. Select the maximum credit from steps 1 and 3.

Age of Construction or Home Component	Percent Premium Credit for Age of Construction	Age of Construction or Home Component	Age of Home Component Percent Premium Credit			
			Plumbing	Heating/Cooling	Electrical	Roof
0	35	0	2	5	10	9
1	35	1	2	5	9	8
2	32	2	1	5	8	7
3	28	3	1	4	7	6
4	25	4	0	4	6	5
5	22	5	0	2	5	4
6	19	6	0	2	4	4
7	15	7	0	2	2	2
8	11	8	0	2	1	2
9	8	9	0	1	1	1
10	6	10	0	0	1	0
11	5	11	0	0	1	0
12	3	12	0	0	0	0
13	2	13	0	0	0	0
14	1	14	0	0	0	0
15+	0	15+	0	0	0	0

Insert A

Nationwide Mutual Fire Insurance Company
Nationwide Property and Casualty Insurance Company
September 17, 2008
Insert A

K. Windstorm Mitigation Credits
Eff. 3-28-2009

A. Definition

When the policy covers the peril of Windstorm or Hail, a risk may be eligible for a premium credit if one or more of the following loss mitigation features or construction techniques exists:

- a. Roof Covering
- b. Roof Geometry
- c. Roof Deck Attachment
- d. Roof to Wall Connection
- e. Window Protection
- f. Door Type
- g. Secondary Water Resistance

B. Proof of Compliance

To certify the existence of certain wind mitigation fixtures or techniques, the insured must complete a Mitigation Verification Affidavit in one of two ways. Both options require notarization of the affidavit.

1. The form may be filled out and signed by the policyholder, notarized and returned to a Nationwide agent. However, all relevant receipts verifying the completed mitigation techniques must accompany the form.
2. the form may be filled out and signed by a certified contractor, notarized and returned to a Nationwide agent.

C. Building Mitigation Features Described

The following descriptions are provided to assist in the premium credit computation process. These descriptions focus on the particular category headings included in the Tables.

a. Roof Geometry

1. Flat Roof - A single plane that is pitched at a low angle to shed waters
2. Hip Roof - A gable roof with the ends brought together at the same pitch as the rest of the roof.
3. Mansard Roof - A couple planed hip roof.
4. Shed - A roof that starts at the eaves of the existing roof and continues at a lower pitch.
5. Gable - Two pitched roofs, back to back, forming a triangular roof.
6. Gambrel Roof - A gable type roof with breaks in the planes.
7. Pyramid Roof - A hip roof built on a square base with eaves of the same length.

b. Window Protection

1. Engineered Shutters - shutters that are designed and properly installed to withstand external pressure from a windstorm with sustained wind of at least 120 miles per hour.
2. Non-Engineered Shutters - shutters that do not meet the minimum requirements to be considered Engineered Shutters

c. Secondary Water Resistance

Roofing felt or other approved layer of protection between the shingles and the roof sheathing below.

D. Credit Mitigation Tables
 Select the appropriate premium credit from the following tables:

Homeowners

Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	20%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	19%	11%	7%	12%
				Yes	21%	15%	23%	13%	9%	14%
				No/Unknown	20%	14%	23%	12%	8%	14%
				Yes	15%	10%	18%	10%	6%	12%
				No/Unknown	14%	9%	17%	9%	6%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	21%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	11%	7%	12%
				Yes	12%	7%	14%	8%	4%	9%
				No/Unknown	11%	5%	13%	7%	3%	9%
				Yes	14%	9%	17%	9%	6%	11%
				No/Unknown	13%	8%	16%	8%	5%	10%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	9%	15%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	25%	12%	8%	14%	
			Yes	26%	20%	29%	14%	11%	16%	
			No/Unknown	26%	19%	28%	14%	10%	16%	
			Yes	21%	15%	23%	12%	8%	13%	
			No/Unknown	19%	14%	22%	11%	7%	13%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	9%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	25%	12%	8%	14%
				Yes	20%	14%	22%	12%	8%	13%
				No/Unknown	18%	13%	21%	11%	7%	13%
				Yes	23%	18%	26%	13%	9%	15%
				No/Unknown	23%	17%	25%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	12%	19%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	18%	9%	6%	11%
				Yes	19%	14%	22%	11%	8%	13%
				No/Unknown	18%	13%	21%	10%	7%	13%
				Yes	17%	12%	19%	10%	7%	12%
				No/Unknown	16%	10%	18%	10%	6%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	20%	14%	22%	12%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	21%	11%	7%	13%	
			Yes	23%	17%	25%	13%	10%	15%	
			No/Unknown	22%	16%	24%	13%	9%	14%	
			Yes	17%	12%	19%	10%	7%	12%	
			No/Unknown	16%	10%	18%	10%	6%	11%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	16%	8%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	15%	7%	4%	9%	
			Yes	16%	10%	18%	10%	6%	11%	
			No/Unknown	15%	9%	17%	9%	5%	10%	
			Yes	20%	15%	22%	12%	9%	14%	
			No/Unknown	19%	14%	21%	12%	8%	13%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	12%	19%	10%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	18%	10%	6%	11%	
			Yes	20%	14%	22%	12%	8%	13%	
			No/Unknown	19%	13%	21%	11%	7%	13%	
			Yes	13%	8%	16%	8%	5%	10%	
			No/Unknown	12%	7%	15%	7%	4%	9%	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	22%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	21%	12%	8%	13%
				Yes	23%	18%	25%	14%	11%	15%
				No/Unknown	22%	17%	25%	13%	10%	15%
				Yes	18%	13%	20%	11%	8%	13%
				No/Unknown	17%	12%	19%	10%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	16%	23%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	15%	22%	12%	8%	13%
				Yes	14%	9%	16%	9%	6%	10%
				No/Unknown	13%	8%	15%	8%	5%	10%
				Yes	17%	12%	19%	10%	7%	12%
				No/Unknown	15%	11%	18%	9%	6%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	25%	21%	28%	14%	11%	16%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	19%	27%	13%	10%	15%	
			Yes	29%	24%	31%	16%	12%	17%	
			No/Unknown	28%	23%	30%	15%	12%	17%	
			Yes	23%	18%	25%	13%	9%	14%	
			No/Unknown	22%	17%	24%	12%	9%	13%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	21%	28%	14%	11%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	20%	27%	13%	10%	15%
				Yes	19%	14%	21%	10%	7%	12%
				No/Unknown	18%	13%	20%	10%	6%	11%
				Yes	22%	17%	24%	12%	9%	13%
				No/Unknown	21%	16%	23%	11%	8%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	24%	13%	10%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	23%	12%	9%	14%
				Yes	16%	11%	18%	9%	6%	11%
				No/Unknown	14%	10%	16%	8%	5%	10%
				Yes	18%	13%	20%	11%	7%	12%
				No/Unknown	17%	12%	19%	10%	7%	11%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	10%	18%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	17%	10%	6%	12%
				Yes	19%	13%	22%	12%	8%	14%
				No/Unknown	18%	12%	21%	11%	7%	13%
				Yes	14%	8%	17%	9%	6%	11%
				No/Unknown	13%	7%	15%	8%	5%	10%
Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	19%	15%	21%	11%	8%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	11%	7%	12%	
			Yes	22%	17%	24%	13%	10%	14%	
			No/Unknown	21%	16%	23%	12%	9%	14%	
			Yes	16%	11%	18%	9%	6%	11%	
			No/Unknown	14%	10%	16%	8%	5%	10%	
No Shutters/Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	7%	11%	
			Yes	16%	10%	18%	10%	6%	12%	
			No/Unknown	15%	9%	17%	9%	6%	12%	
			Yes	19%	13%	22%	12%	8%	14%	
			No/Unknown	18%	12%	21%	11%	7%	13%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	8%	17%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	7%	15%	8%	5%	10%	
			Yes	17%	11%	19%	11%	7%	12%	
			No/Unknown	16%	9%	18%	10%	6%	12%	
			Yes	13%	7%	15%	8%	5%	10%	
			No/Unknown	12%	6%	14%	7%	4%	9%	

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Anchor Bolts, Hurricane Ties or Structurally Connected	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	5%	13%	7%	3%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	9%	3%	12%	6%	2%	8%	
				Yes	13%	7%	16%	8%	5%	10%	
		Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	6%	14%	8%	4%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	14%	23%	11%	7%	13%	
				Yes	25%	18%	28%	14%	10%	15%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	24%	17%	27%	13%	9%	15%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	22%	11%	7%	13%		
			No/Unknown	18%	12%	21%	10%	6%	12%		
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	6%	14%	8%	4%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	14%	23%	11%	7%	13%	
				Yes	25%	18%	28%	14%	10%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	24%	17%	27%	13%	9%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	22%	11%	7%	13%	
				No/Unknown	18%	12%	21%	10%	6%	12%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	9%	18%	9%	5%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	17%	8%	4%	10%		
			Yes	18%	12%	21%	10%	6%	12%		
	Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	10%	13%	10%	10%	
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	21%	27%	15%	12%	16%
					No/Unknown	24%	20%	26%	14%	11%	16%
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	16%	21%	12%	9%	13%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	20%	11%	8%	13%
					Yes	22%	18%	24%	13%	11%	15%
No Shutters/Unknown		Double Width, Sliding, or Unknown	No/Unknown	22%	17%	23%	13%	10%	14%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	10%	7%	11%		
			No/Unknown	15%	11%	16%	9%	6%	10%		
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	20%	11%	8%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	13%	19%	10%	8%	12%	
				Yes	28%	23%	30%	15%	12%	16%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	27%	22%	29%	14%	11%	16%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	31%	27%	33%	17%	14%	18%	
				No/Unknown	30%	26%	32%	16%	13%	18%	
No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	25%	21%	27%	14%	11%	15%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	24%	20%	26%	13%	10%	14%		
			Yes	28%	24%	30%	15%	12%	16%		
Nails/Screws		Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	27%	23%	29%	15%	12%	16%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	20%	26%	14%	11%	15%	
				No/Unknown	23%	19%	25%	13%	10%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	20%	26%	14%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	19%	25%	13%	10%	14%	
				Yes	17%	14%	19%	10%	8%	12%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	16%	12%	18%	9%	7%	11%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	16%	22%	12%	9%	13%			
		No/Unknown	19%	15%	21%	11%	8%	12%			
Light Metal attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	10%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	18%	10%	6%	12%	
				Yes	20%	14%	22%	12%	8%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	12%	21%	11%	7%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	8%	17%	9%	5%	11%	
				No/Unknown	13%	7%	16%	8%	4%	10%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	11%	20%	11%	7%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	19%	10%	6%	12%		
			Yes	11%	5%	13%	7%	3%	9%		
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	9%	3%	12%	6%	2%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	5%	10%	
				No/Unknown	12%	6%	15%	7%	3%	9%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	6%	25%	12%	8%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	14%	24%	11%	7%	13%	
				Yes	25%	19%	28%	14%	10%	15%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	24%	17%	27%	13%	9%	15%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	22%	11%	7%	12%		
			No/Unknown	18%	12%	21%	10%	6%	12%		
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	10%	18%	9%	5%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	17%	8%	4%	9%	
				Yes	18%	12%	21%	10%	6%	12%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	18%	12%	21%	10%	6%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	16%	25%	12%	8%	14%	
				No/Unknown	21%	15%	24%	11%	7%	13%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	10%	18%	9%	5%	10%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	17%	8%	4%	9%			
		Yes	18%	12%	21%	10%	6%	12%			

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	10%	6%	12%	
				Yes	21%	15%	24%	12%	8%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	14%	23%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	10%	18%	10%	6%	11%	
				No/Unknown	15%	8%	17%	9%	5%	11%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	19%	13%	21%	11%	8%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	6%	15%	7%	4%	9%		
			Yes	11%	5%	13%	6%	3%	8%		
	Light Metal attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	13%	21%	11%	8%	13%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	12%	20%	11%	7%	12%
					Yes	22%	16%	24%	13%	9%	15%
Non-engineered shutters			Double Width, Sliding, or Unknown	No/Unknown	21%	15%	23%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	10%	7%	12%	
				No/Unknown	15%	10%	17%	9%	6%	11%	
No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	19%	14%	21%	11%	8%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	12%	20%	11%	7%	12%		
			Yes	12%	7%	15%	8%	5%	10%		
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	11%	6%	14%	7%	4%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	9%	6%	11%	
				No/Unknown	14%	9%	16%	8%	5%	10%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	18%	26%	13%	9%	15%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	18%	26%	12%	9%	14%		
			Yes	18%	12%	20%	10%	6%	11%		
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	19%	9%	5%	10%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	23%	11%	7%	12%			
		No/Unknown	19%	14%	22%	10%	6%	12%			
Light Metal attached with Adhesive/Epoxy or Unknown	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	23%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	22%	11%	7%	13%	
				Yes	23%	18%	26%	13%	9%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	22%	17%	25%	13%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	11%	7%	12%	
				No/Unknown	17%	11%	19%	10%	6%	11%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	21%	15%	23%	12%	8%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	14%	22%	11%	7%	13%		
			Yes	14%	9%	16%	8%	5%	10%		
	Light Metal attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	8%	15%	7%	4%	9%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	19%	10%	6%	11%
					No/Unknown	16%	10%	18%	9%	5%	10%
Non-engineered shutters			Double Width, Sliding, or Unknown	Yes	9%	3%	12%	6%	2%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	8%	2%	11%	5%	1%	7%	
				Yes	12%	6%	15%	8%	4%	9%	
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	10%	4%	13%	7%	3%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	14%	23%	11%	7%	13%	
				No/Unknown	19%	12%	22%	11%	6%	13%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	17%	27%	13%	9%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	15%	26%	12%	8%	14%	
				Yes	18%	11%	21%	10%	6%	12%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	10%	20%	10%	6%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	14%	24%	11%	7%	13%		
			No/Unknown	20%	13%	23%	11%	6%	13%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	8%	17%	8%	4%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	7%	16%	7%	3%	9%		
			Yes	17%	10%	20%	9%	5%	11%		
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	16%	9%	19%	8%	4%	10%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	10%	20%	10%	6%	12%			
		No/Unknown	16%	9%	19%	9%	5%	11%			

D. Credit Mitigation Tables
 Select the appropriate premium credit from the following tables:

Homeowners

Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Roof Geometry			Roof Geometry			
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	12%	8%	13%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	24%	14%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	24%	13%	10%	15%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	12%	19%	11%	8%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	10%	18%	10%	7%	12%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	22%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	21%	12%	8%	13%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	19%	27%	14%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	18%	26%	13%	10%	15%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	10%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	11%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	16%	23%	13%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	14%	22%	12%	9%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	19%	26%	14%	11%	16%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	17%	25%	14%	10%	15%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	10%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	11%	
	Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	16%	23%	13%	9%	14%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	14%	22%	12%	9%	14%
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	19%	26%	14%	11%	16%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	17%	25%	14%	10%	15%
			No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	10%	7%	12%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	11%
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	23%	14%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	23%	13%	10%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	25%	20%	27%	15%	12%	16%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	24%	19%	26%	15%	11%	16%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	11%	8%	13%	
Nails/Screws		Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	19%	25%	14%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	18%	24%	13%	10%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	22%	28%	16%	13%	17%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	26%	21%	28%	15%	12%	16%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	21%	16%	23%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	15%	22%	12%	9%	13%	
Gravity Friction or Adhesive/Epoxy or Unknown		Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	19%	26%	14%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	18%	25%	13%	10%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	12%	20%	10%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	19%	11%	7%	12%	

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Anchor Bolts, Hurricane Ties or Structurally Connected	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	11%	6%	14%	8%	5%	10%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	4%	13%	7%	4%	9%		
				Yes	14%	8%	16%	9%	6%	11%		
		Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	17%	25%	13%	10%	15%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	24%	12%	9%	14%		
				Yes	26%	20%	29%	15%	11%	16%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	25%	19%	28%	14%	10%	16%			
			Yes	20%	14%	23%	12%	8%	13%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	13%	22%	11%	7%	13%			
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	10%	15%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	25%	12%	9%	14%			
			Yes	16%	11%	19%	10%	6%	11%			
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	15%	9%	18%	9%	5%	10%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	22%	11%	7%	12%		
				No/Unknown	18%	12%	21%	10%	6%	12%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	13%	22%	12%	8%	14%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	12%	21%	11%	8%	13%		
				Yes	13%	7%	15%	8%	5%	10%		
		No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	12%	6%	14%	8%	4%	9%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	10%	18%	10%	6%	11%		
				No/Unknown	14%	9%	17%	9%	5%	11%		
		Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	21%	25%	15%	12%	16%
					Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	20%	25%	14%	12%	15%
						Yes	27%	24%	29%	16%	14%	18%
Non-engineered shutters	Double Width, Sliding, or Unknown			No/Unknown	26%	23%	28%	16%	13%	17%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors			Yes	21%	18%	23%	13%	11%	15%		
				No/Unknown	20%	17%	22%	13%	10%	14%		
No Shutters/Unknown	Double Width, Sliding, or Unknown		Yes	24%	21%	26%	15%	12%	16%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		No/Unknown	23%	20%	25%	14%	12%	15%			
			Yes	18%	14%	19%	11%	9%	12%			
Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters		Double Width, Sliding, or Unknown	No/Unknown	16%	13%	18%	10%	8%	12%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	22%	13%	10%	14%		
				No/Unknown	19%	16%	21%	12%	9%	13%		
	Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	30%	26%	31%	16%	14%	18%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	29%	25%	30%	16%	13%	17%		
				Yes	32%	29%	34%	18%	15%	19%		
No Shutters/Unknown	Double Width, Sliding, or Unknown		Yes	27%	23%	28%	15%	13%	16%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors		No/Unknown	26%	22%	28%	14%	12%	16%			
			Yes	30%	26%	32%	17%	14%	18%			
Nails/Screws	Engineered shutters		Double Width, Sliding, or Unknown	No/Unknown	29%	25%	30%	16%	13%	17%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	33%	29%	35%	18%	16%	19%		
				No/Unknown	32%	29%	34%	18%	15%	19%		
	Non-engineered shutters		Double Width, Sliding, or Unknown	Yes	27%	23%	28%	15%	13%	16%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	26%	22%	28%	14%	12%	16%		
				Yes	30%	26%	32%	17%	14%	18%		
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	29%	26%	31%	16%	13%	17%				
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	19%	24%	13%	10%	14%				
		No/Unknown	22%	18%	23%	12%	10%	13%				
Light Metal attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	22%	27%	15%	13%	16%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	21%	26%	15%	12%	16%		
				Yes	29%	25%	31%	17%	14%	18%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	28%	25%	30%	16%	14%	17%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	20%	25%	14%	11%	15%		
				No/Unknown	22%	19%	24%	13%	11%	14%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	26%	22%	27%	15%	12%	16%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	21%	26%	13%	11%	15%			
			Yes	19%	16%	21%	12%	9%	13%			
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	18%	15%	20%	11%	8%	12%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	19%	23%	13%	11%	14%		
				No/Unknown	21%	18%	23%	12%	10%	13%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	20%	11%	8%	13%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	11%	7%	12%		
				Yes	12%	6%	14%	8%	4%	10%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	10%	5%	13%	7%	3%	9%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	17%	9%	6%	11%			
			No/Unknown	13%	7%	15%	8%	5%	10%			
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	9%	15%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	25%	12%	9%	14%		
				Yes	26%	20%	29%	14%	11%	16%		
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	25%	19%	28%	14%	10%	16%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	23%	12%	8%	13%		
				No/Unknown	19%	13%	22%	11%	7%	13%		
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	23%	17%	26%	13%	9%	15%				
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	16%	25%	12%	9%	14%				
		Yes	17%	11%	19%	9%	6%	11%				
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	15%	10%	18%	9%	5%	10%				
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	22%	11%	7%	12%				
		No/Unknown	18%	12%	21%	10%	6%	12%				

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	22%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	12%	21%	11%	7%	13%	
				Yes	22%	17%	25%	13%	10%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	21%	15%	24%	13%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	11%	19%	10%	7%	12%	
				No/Unknown	16%	10%	18%	10%	6%	11%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	20%	14%	22%	12%	8%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	13%	21%	11%	7%	13%		
			Yes	13%	8%	16%	8%	5%	10%		
	Light Metal attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	12%	6%	14%	7%	4%	9%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	10%	18%	10%	6%	11%
					No/Unknown	15%	9%	17%	9%	5%	10%
Non-engineered shutters			Double Width, Sliding, or Unknown	Yes	20%	15%	22%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	21%	12%	8%	13%	
				Yes	14%	9%	16%	9%	6%	10%	
No Shutters/Unknown		Double Width, Sliding, or Unknown	No/Unknown	12%	8%	15%	8%	5%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	10%	7%	12%		
			No/Unknown	15%	10%	17%	9%	6%	11%		
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	25%	20%	27%	14%	11%	16%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	24%	19%	27%	13%	10%	15%	
				Yes	29%	23%	31%	16%	12%	17%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	28%	22%	30%	15%	12%	17%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	18%	25%	13%	10%	14%		
			No/Unknown	22%	16%	24%	12%	9%	14%		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	26%	21%	28%	14%	11%	16%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	25%	19%	27%	13%	10%	15%		
			Yes	19%	14%	21%	11%	7%	12%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	18%	13%	20%	10%	6%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	24%	12%	9%	13%		
			No/Unknown	20%	15%	23%	11%	8%	13%		
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	24%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	23%	12%	9%	14%	
				Yes	18%	13%	20%	11%	7%	12%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	12%	19%	10%	7%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	20%	27%	14%	11%	16%	
				No/Unknown	24%	19%	26%	14%	10%	15%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	11%	7%	12%	
				Yes	22%	17%	24%	13%	10%	14%	
		No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	21%	16%	23%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	9%	6%	11%	
				No/Unknown	14%	9%	16%	9%	5%	10%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	7%	13%		
			Yes	21%	17%	24%	12%	9%	13%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	21%	16%	23%	12%	9%	14%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	9%	6%	11%		
			No/Unknown	14%	9%	16%	9%	5%	10%		
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	7%	13%			
		Yes	21%	17%	24%	12%	9%	13%			

D. Credit Mitigation Tables
 Select the appropriate premium credit from the following tables:

Homeowners

Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	18%	9%	5%	11%
			Double Width, Sliding, or Unknown	Yes	20%	13%	22%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	12%	21%	11%	7%	13%
			Double Width, Sliding, or Unknown	Yes	14%	8%	17%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	7%	16%	8%	4%	10%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	9%	18%	9%	5%	11%
			Double Width, Sliding, or Unknown	Yes	10%	5%	13%	7%	3%	8%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	9%	3%	12%	6%	2%	8%
			Double Width, Sliding, or Unknown	Yes	13%	7%	16%	8%	4%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	6%	14%	7%	3%	9%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	15%	24%	12%	8%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	14%	24%	11%	7%	13%
			Double Width, Sliding, or Unknown	Yes	25%	18%	28%	13%	9%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	24%	17%	27%	13%	8%	14%
			Double Width, Sliding, or Unknown	Yes	19%	13%	22%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	12%	21%	10%	6%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	16%	25%	12%	8%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	15%	24%	11%	7%	13%
			Double Width, Sliding, or Unknown	Yes	15%	9%	18%	8%	4%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	17%	7%	3%	9%
			Double Width, Sliding, or Unknown	Yes	18%	12%	21%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	9%	5%	11%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	10%	6%	12%
			Double Width, Sliding, or Unknown	Yes	21%	15%	24%	12%	8%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	14%	23%	11%	7%	13%
			Double Width, Sliding, or Unknown	Yes	16%	10%	18%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	17%	8%	4%	10%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	10%	6%	12%
			Double Width, Sliding, or Unknown	Yes	12%	6%	15%	7%	3%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	5%	13%	6%	2%	8%
			Double Width, Sliding, or Unknown	Yes	15%	9%	17%	8%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	7%	16%	7%	4%	9%
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	21%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	20%	10%	7%	12%
			Double Width, Sliding, or Unknown	Yes	22%	16%	24%	13%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	15%	23%	12%	8%	14%
			Double Width, Sliding, or Unknown	Yes	16%	11%	18%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	17%	9%	5%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	12%	20%	10%	7%	12%
			Double Width, Sliding, or Unknown	Yes	12%	7%	15%	8%	4%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	6%	13%	7%	3%	8%
			Double Width, Sliding, or Unknown	Yes	15%	10%	17%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	8%	4%	10%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	18%	26%	13%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	17%	25%	12%	8%	14%
			Double Width, Sliding, or Unknown	Yes	27%	21%	30%	14%	11%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	26%	20%	29%	14%	10%	15%
			Double Width, Sliding, or Unknown	Yes	21%	16%	24%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	15%	23%	11%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	24%	19%	27%	13%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	17%	26%	12%	8%	14%
			Double Width, Sliding, or Unknown	Yes	17%	12%	20%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	11%	19%	8%	5%	10%
			Double Width, Sliding, or Unknown	Yes	20%	15%	23%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	13%	22%	10%	6%	11%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	23%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	22%	11%	7%	12%
			Double Width, Sliding, or Unknown	Yes	23%	18%	26%	13%	9%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	17%	25%	12%	8%	14%
			Double Width, Sliding, or Unknown	Yes	18%	12%	20%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	19%	9%	6%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	15%	23%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	22%	11%	7%	13%
			Double Width, Sliding, or Unknown	Yes	14%	9%	16%	8%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	7%	15%	7%	4%	9%
			Double Width, Sliding, or Unknown	Yes	17%	11%	19%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	10%	18%	8%	5%	10%

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	9%	18%	10%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	7%	17%	9%	4%	11%
				Yes	18%	12%	21%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	10%	20%	10%	6%	12%
				Yes	13%	6%	16%	8%	4%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	5%	14%	7%	3%	9%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	15%	9%	18%	10%	5%	11%	
			Yes	14%	8%	17%	9%	4%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	9%	3%	12%	6%	2%	8%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	8%	1%	11%	5%	1%	7%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	5%	14%	7%	3%	9%
				No/Unknown	10%	4%	13%	6%	2%	8%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	14%	23%	11%	7%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	12%	22%	10%	6%	12%
				Yes	23%	17%	27%	13%	8%	14%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	22%	15%	26%	12%	7%	14%	
			Yes	18%	11%	21%	10%	6%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	10%	20%	9%	5%	11%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	14%	24%	11%	7%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	13%	23%	10%	6%	12%
				Yes	14%	8%	17%	8%	4%	9%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	13%	6%	16%	7%	2%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	10%	20%	9%	5%	11%
				No/Unknown	15%	9%	19%	8%	4%	10%
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	10%	20%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	9%	19%	9%	5%	11%
				Yes	20%	13%	23%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	12%	22%	11%	6%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	19%	25%	13%	10%	15%
				No/Unknown	22%	17%	25%	13%	9%	14%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	7%	11%	
			Yes	20%	15%	22%	11%	8%	13%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	15%	22%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	9%	5%	10%
				No/Unknown	13%	8%	15%	8%	4%	9%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	12%	19%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	13%	20%	11%	7%	12%
				Yes	26%	21%	28%	14%	10%	15%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	25%	20%	27%	13%	10%	15%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	21%	13%	10%	15%	
			No/Unknown	18%	13%	20%	11%	7%	12%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	17%	24%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	23%	11%	7%	12%
				Yes	22%	17%	24%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	21%	16%	23%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	20%	27%	14%	11%	15%
				No/Unknown	24%	19%	26%	13%	10%	15%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	19%	15%	21%	11%	8%	13%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	10%	7%	12%		
		Yes	22%	17%	24%	12%	9%	14%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	18%	9%	6%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	17%	8%	5%	10%	
			No/Unknown	14%	8%	17%	9%	4%	11%	
		Double Width, Sliding, or Unknown	Yes	18%	12%	21%	11%	7%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	20%	10%	6%	12%	
			Yes	13%	7%	16%	8%	4%	10%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	12%	5%	15%	7%	3%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	9%	19%	9%	5%	11%	
			No/Unknown	15%	8%	17%	9%	4%	11%	
		Double Width, Sliding, or Unknown	Yes	9%	3%	12%	6%	2%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	8%	2%	11%	5%	1%	7%	
			Yes	12%	6%	15%	7%	3%	9%	
Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	11%	4%	13%	6%	2%	8%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	14%	23%	11%	7%	13%		
		No/Unknown	19%	13%	23%	10%	6%	12%		
	Double Width, Sliding, or Unknown	Yes	24%	17%	27%	12%	8%	14%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	23%	16%	26%	12%	7%	14%		
		Yes	24%	17%	27%	12%	8%	14%		

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Light Metal attached with Nails	Anchor Bolts, Hurricane Ties or Structurally Connected	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	11%	21%	10%	5%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	10%	20%	9%	5%	11%
				Yes	21%	14%	24%	11%	7%	13%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	20%	13%	23%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	8%	17%	8%	3%	9%
				No/Unknown	13%	6%	16%	7%	2%	9%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	20%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	9%	19%	9%	5%	11%
				Yes	20%	13%	23%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	12%	22%	10%	6%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	8%	17%	9%	4%	10%
				No/Unknown	13%	7%	16%	8%	3%	10%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	11%	20%	10%	6%	12%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	9%	19%	9%	5%	11%		
		Yes	11%	5%	14%	6%	2%	8%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	10%	3%	12%	5%	1%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	16%	8%	4%	9%	
			No/Unknown	12%	6%	15%	7%	2%	9%	
		Double Width, Sliding, or Unknown	Yes	17%	11%	20%	10%	6%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	19%	9%	5%	11%	
			Yes	20%	14%	23%	12%	8%	14%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	13%	22%	11%	7%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	9%	17%	9%	5%	11%	
			No/Unknown	14%	8%	16%	8%	4%	10%	
		Double Width, Sliding, or Unknown	Yes	17%	11%	20%	10%	6%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	10%	19%	10%	6%	11%	
			Yes	17%	12%	20%	10%	6%	12%	
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	10%	19%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	14%	23%	12%	8%	14%
				No/Unknown	19%	13%	22%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	9%	17%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	8%	4%	10%
				Yes	17%	12%	20%	10%	6%	12%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	16%	10%	19%	10%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	6%	14%	7%	3%	9%	
			No/Unknown	10%	4%	12%	6%	2%	8%	
		Double Width, Sliding, or Unknown	Yes	14%	8%	16%	8%	4%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	15%	7%	3%	9%	
			Yes	22%	16%	25%	12%	8%	14%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	21%	15%	24%	11%	7%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	26%	19%	28%	13%	9%	15%	
			No/Unknown	25%	18%	28%	13%	9%	15%	
		Double Width, Sliding, or Unknown	Yes	20%	14%	22%	11%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	13%	21%	10%	6%	11%	
			Yes	18%	12%	20%	9%	5%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	18%	12%	20%	10%	6%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	13%	21%	11%	7%	12%	
			No/Unknown	18%	12%	20%	10%	6%	12%	
		Double Width, Sliding, or Unknown	Yes	16%	11%	19%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	18%	9%	5%	10%	
			Yes	19%	13%	22%	11%	7%	12%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	18%	12%	20%	10%	6%	12%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	7%	15%	7%	3%	9%		
		No/Unknown	11%	6%	14%	6%	2%	8%		
	Double Width, Sliding, or Unknown	Yes	15%	10%	18%	8%	5%	10%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	17%	8%	4%	9%		
		Yes	14%	7%	17%	9%	4%	11%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	6%	16%	8%	3%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	10%	20%	10%	6%	12%	
			No/Unknown	16%	9%	19%	9%	5%	12%	
		Double Width, Sliding, or Unknown	Yes	12%	5%	15%	8%	3%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	3%	13%	7%	2%	9%	
			Yes	14%	8%	17%	9%	4%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	6%	16%	8%	3%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	8%	17%	9%	4%	11%	
			No/Unknown	13%	6%	16%	8%	3%	10%	
		Double Width, Sliding, or Unknown	Yes	8%	2%	11%	5%	1%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	7%	0%	10%	4%	0%	6%	
			Yes	11%	4%	14%	7%	2%	9%	
Light Metal attached with Adhesive/Epoxy or Unknown	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	9%	2%	12%	6%	1%	8%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	12%	22%	10%	6%	12%
				No/Unknown	18%	11%	21%	10%	5%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	15%	26%	12%	7%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	14%	25%	11%	6%	13%
				Yes	17%	10%	20%	9%	5%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	15%	8%	19%	8%	4%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	12%	23%	10%	6%	12%	
			No/Unknown	18%	11%	22%	10%	5%	12%	
		Double Width, Sliding, or Unknown	Yes	13%	6%	16%	7%	3%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	5%	15%	6%	2%	8%	
			Yes	16%	9%	19%	8%	4%	10%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	7%	18%	7%	3%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	9%	19%	9%	5%	11%	
			No/Unknown	15%	8%	18%	8%	4%	10%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	7%	16%	8%	4%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	5%	15%	7%	3%	9%	
			Yes	16%	9%	19%	9%	5%	11%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	18%	10%	21%	10%	5%	12%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	12%	22%	11%	6%	13%		
		No/Unknown	18%	10%	21%	10%	5%	12%		
	Double Width, Sliding, or Unknown	Yes	13%	7%	16%	8%	4%	10%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	5%	15%	7%	3%	9%		
		Yes	16%	9%	19%	9%	5%	11%		

D. Credit Mitigation Tables
 Select the appropriate premium credit from the following tables:

Tenants and Condominium

Table 1

Roof Covering Construction - Asphalt or Wood Shingles attached with Nails/Staples, Mortar or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
					Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	10%	16%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	9%	16%	10%	7%	11%
				Yes	17%	13%	19%	12%	9%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	12%	18%	11%	8%	13%
				Yes	12%	8%	14%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	14%	9%	5%	10%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	11%	8%	12%	
			No/Unknown	14%	10%	16%	10%	7%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	9%	5%	11%	7%	4%	9%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	9%	4%	11%	6%	3%	8%
				Yes	12%	7%	14%	9%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	6%	13%	8%	4%	9%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	15%	21%	12%	9%	14%
				No/Unknown	19%	15%	21%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	24%	14%	10%	15%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	22%	17%	24%	13%	10%	15%	
			Yes	17%	13%	19%	11%	8%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	7%	12%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	16%	9%	6%	10%
				No/Unknown	14%	9%	16%	8%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	10%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	12%	18%	9%	6%	11%
				Yes	16%	12%	18%	11%	8%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	21%	12%	9%	14%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	14%	20%	12%	8%	13%		
		No/Unknown	18%	14%	20%	12%	8%	13%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	10%	7%	11%		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	9%	15%	9%	6%	10%
				Yes	16%	11%	18%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	21%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	14%	20%	12%	8%	13%
				No/Unknown	18%	14%	20%	12%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	10%	7%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	14%	10%	16%	10%	7%	11%	
			Yes	17%	13%	19%	12%	9%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	12%	18%	11%	8%	12%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	11%	8%	13%	8%	6%	10%
				No/Unknown	11%	7%	12%	8%	5%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	9%	15%	10%	7%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	9%	15%	10%	7%	11%
				Yes	14%	10%	16%	10%	7%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	9%	15%	10%	7%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	13%	9%	15%	10%	7%	11%	
			No/Unknown	13%	9%	15%	10%	7%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	23%	13%	10%	15%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	21%	17%	23%	13%	10%	14%
				Yes	24%	21%	26%	15%	12%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	24%	20%	25%	14%	11%	15%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	16%	21%	12%	9%	13%
				No/Unknown	19%	15%	21%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	23%	13%	11%	15%
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	21%	18%	23%	13%	10%	14%		
		Yes	16%	13%	18%	10%	7%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	12%	17%	9%	6%	10%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	15%	20%	11%	8%	12%	
			No/Unknown	18%	14%	20%	11%	8%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	12%	9%	13%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	18%	14%	20%	11%	8%	13%	
			Yes	16%	12%	18%	11%	8%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	12%	17%	10%	7%	11%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	12%	17%	10%	7%	11%	
			No/Unknown	15%	11%	16%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	9%	6%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	18%	11%	8%	13%	
			Yes	11%	8%	13%	9%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	5%	13%	8%	4%	9%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	16%	10%	7%	12%	
			No/Unknown	13%	8%	15%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	9%	6%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	8%	15%	9%	6%	11%	
			Yes	11%	8%	13%	9%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	5%	13%	8%	4%	9%	

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Anchor Bolts, Hurricane Ties or Structurally Connected	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	8%	3%	10%	7%	3%	8%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	7%	2%	9%	6%	2%	7%	
				Yes	10%	6%	12%	8%	5%	9%	
		Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	11%	7%	12%	
				Yes	21%	16%	23%	13%	9%	14%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	15%	23%	12%	9%	14%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	10%	7%	12%		
			No/Unknown	16%	11%	18%	10%	6%	11%		
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	12%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	11%	7%	13%	
				Yes	13%	8%	15%	8%	5%	10%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	7%	15%	7%	4%	9%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	18%	10%	6%	11%	
				No/Unknown	15%	10%	17%	9%	5%	10%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	9%	16%	10%	6%	11%		
			Yes	17%	13%	20%	12%	8%	13%		
	Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	12%	19%	11%	7%	13%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	19%	12%	9%	13%
					Yes	21%	18%	22%	14%	12%	15%
			Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	17%	22%	13%	11%	15%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	17%	11%	9%	12%
					No/Unknown	15%	12%	17%	11%	8%	12%
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	20%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	19%	12%	9%	13%	
				Yes	21%	18%	22%	14%	12%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	17%	22%	13%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	17%	11%	9%	12%	
				No/Unknown	15%	12%	17%	11%	8%	12%	
Nails/Screws		Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	19%	12%	9%	13%	
				Yes	21%	18%	22%	14%	12%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	17%	22%	13%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	17%	11%	9%	12%	
				No/Unknown	15%	12%	17%	11%	8%	12%	
No Shutters/Unknown		Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	19%	12%	9%	13%	
				Yes	21%	18%	22%	14%	12%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	17%	22%	13%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	17%	11%	9%	12%	
				No/Unknown	15%	12%	17%	11%	8%	12%	
Light Metal attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	19%	12%	9%	13%	
				Yes	21%	18%	22%	14%	12%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	17%	22%	13%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	17%	11%	9%	12%	
				No/Unknown	15%	12%	17%	11%	8%	12%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	19%	12%	9%	13%	
				Yes	21%	18%	22%	14%	12%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	17%	22%	13%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	17%	11%	9%	12%	
				No/Unknown	15%	12%	17%	11%	8%	12%	
	No Shutters/Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	15%	19%	13%	10%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	19%	12%	9%	13%	
				Yes	21%	18%	22%	14%	12%	15%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	17%	22%	13%	11%	15%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	17%	11%	9%	12%	
				No/Unknown	15%	12%	17%	11%	8%	12%	

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	10%	17%	10%	8%	11%	
				Yes	18%	13%	20%	12%	8%	13%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	12%	19%	11%	7%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	9%	6%	11%	
				No/Unknown	12%	8%	15%	8%	5%	10%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	16%	11%	18%	10%	7%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	10%	17%	10%	6%	11%		
			Yes	10%	5%	12%	7%	4%	9%		
	Light Metal attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	9%	5%	12%	6%	3%	8%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	8%	5%	10%
					No/Unknown	12%	7%	14%	7%	4%	9%
Non-engineered shutters			Double Width, Sliding, or Unknown	Yes	15%	11%	17%	11%	8%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	11%	17%	10%	7%	12%	
				Yes	10%	6%	12%	8%	4%	9%	
No Shutters/Unknown		Double Width, Sliding, or Unknown	No/Unknown	9%	5%	11%	7%	3%	8%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	8%	5%	9%		
			No/Unknown	12%	8%	14%	8%	5%	9%		
Anchor Bolts, Hurricane Ties or Structurally Connected		Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	16%	22%	12%	9%	14%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	16%	22%	12%	8%	13%	
				Yes	23%	19%	25%	14%	11%	15%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	23%	18%	24%	13%	10%	15%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	11%	8%	13%		
			No/Unknown	18%	14%	20%	10%	7%	12%		
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	17%	22%	12%	9%	14%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	16%	22%	12%	9%	13%		
			Yes	15%	11%	17%	9%	6%	11%		
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	15%	10%	16%	8%	5%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	19%	10%	7%	12%		
			No/Unknown	17%	13%	19%	10%	6%	11%		
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	11%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	12%	18%	10%	7%	12%	
				Yes	20%	15%	21%	13%	10%	14%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	15%	21%	12%	9%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	10%	7%	11%	
				No/Unknown	17%	13%	19%	11%	7%	12%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	8%	5%	9%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	7%	13%	7%	4%	8%		
			Yes	14%	10%	16%	9%	6%	11%		
	Light Metal attached with Anchor Bolts, Hurricane Ties or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	15%	8%	5%	10%
				Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	7%	14%	9%	6%	11%
					No/Unknown	12%	6%	14%	8%	4%	10%
Non-engineered shutters			Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	6%	12%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	4%	12%	7%	3%	9%	
				Yes	13%	7%	15%	9%	6%	11%	
Nails/Screws		Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	12%	7%	14%	8%	4%	10%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	11%	7%	12%	
				No/Unknown	14%	9%	17%	10%	6%	12%	
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	11%	8%	13%	
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	14%	22%	12%	8%	13%	
				Yes	15%	10%	18%	10%	6%	11%	
No Shutters/Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	15%	9%	17%	9%	5%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	13%	20%	11%	7%	13%		
			No/Unknown	17%	12%	20%	10%	6%	12%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	7%	15%	8%	4%	9%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	6%	14%	7%	3%	8%		
			Yes	15%	9%	17%	9%	5%	10%		
No Shutters/Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	8%	4%	10%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	9%	16%	10%	6%	11%		
			No/Unknown	13%	8%	16%	9%	5%	11%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	11%	19%	11%	7%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	11%	18%	10%	6%	12%		
			Yes	12%	7%	14%	8%	5%	10%		
No Shutters/Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	9%	4%	11%	6%	3%	8%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	8%	5%	9%		
			No/Unknown	11%	6%	14%	8%	4%	9%		
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	17%	10%	6%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	9%	5%	11%		
			Yes	9%	4%	11%	6%	3%	8%		
No Shutters/Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	8%	3%	10%	5%	2%	7%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	6%	13%	8%	4%	9%		
			No/Unknown	11%	5%	13%	7%	3%	8%		

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Tenants and Condominium

Table 2

Roof Covering Construction - Asphalt or Wood Shingles attached with Screws OR Clay/Concrete Tiles, Slate, Built-up Roof with Gravel, Built-up Roof without Gravel Standing, Seam Metal, Single Ply Membrane or Single Ply Membrane Ballasted attached with Nails/Staples, Mortar, Screw or Adhesive/Epoxy

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory						
					86, 87, 88, 89, 90, 91, and 92			83 and 85			
					Roof Geometry			Roof Geometry			
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip		
Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	11%	9%	13%	
			No/Unknown	15%	11%	16%	11%	8%	12%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	13%	10%	14%	
			No/Unknown	17%	13%	19%	12%	9%	14%		
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	15%	10%	7%	11%
			No/Unknown	13%	8%	14%	9%	6%	11%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	17%	12%	9%	13%		
		No/Unknown	15%	11%	17%	11%	8%	12%			
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	10%	6%	12%	8%	5%	9%	
		No/Unknown	10%	5%	11%	7%	4%	9%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	8%	14%	9%	7%	11%		
		No/Unknown	12%	8%	14%	9%	6%	10%			
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	16%	22%	13%	10%	14%	
			No/Unknown	20%	16%	22%	12%	9%	14%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	19%	25%	14%	12%	16%	
			No/Unknown	23%	18%	24%	14%	11%	15%		
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	14%	20%	12%	9%	13%
			No/Unknown	18%	14%	20%	11%	8%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	17%	22%	13%	10%	14%		
		No/Unknown	20%	16%	22%	12%	9%	14%			
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	10%	7%	11%	
		No/Unknown	15%	10%	17%	9%	6%	10%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	19%	11%	8%	12%		
		No/Unknown	17%	13%	19%	10%	7%	12%			
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	12%	9%	13%		
		No/Unknown	16%	12%	18%	11%	8%	12%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	16%	21%	13%	10%	15%		
		No/Unknown	19%	15%	21%	13%	10%	14%			
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	11%	8%	12%	
		No/Unknown	14%	10%	16%	10%	7%	11%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	13%	19%	12%	9%	13%			
	No/Unknown	17%	13%	19%	11%	8%	13%				
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	9%	6%	10%		
	No/Unknown	11%	7%	13%	8%	5%	9%				
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	16%	10%	7%	11%			
	No/Unknown	14%	9%	15%	9%	6%	10%				
Plywood, Wood Planks, Particle Bard/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	14%	19%	13%	10%	14%	
			No/Unknown	17%	14%	18%	12%	9%	13%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	21%	14%	12%	15%	
			No/Unknown	20%	16%	21%	13%	11%	15%		
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	12%	17%	11%	9%	12%
			No/Unknown	15%	11%	16%	11%	8%	12%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	19%	13%	10%	14%		
		No/Unknown	17%	14%	19%	12%	9%	13%			
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	9%	14%	9%	7%	10%	
		No/Unknown	12%	8%	13%	8%	6%	10%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	16%	11%	8%	12%		
		No/Unknown	14%	11%	15%	10%	7%	11%			
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	23%	19%	24%	14%	12%	15%	
			No/Unknown	22%	19%	24%	14%	11%	15%		
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	25%	22%	27%	16%	13%	17%	
			No/Unknown	25%	22%	26%	15%	13%	16%		
			Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	20%	17%	22%	13%	11%	14%
			No/Unknown	20%	17%	21%	12%	10%	13%		
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	23%	20%	24%	14%	12%	15%		
		No/Unknown	23%	19%	24%	14%	11%	15%			
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	14%	19%	11%	9%	12%	
		No/Unknown	17%	14%	18%	10%	8%	11%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	21%	12%	10%	13%		
		No/Unknown	19%	16%	21%	11%	9%	13%			
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	16%	20%	13%	11%	14%		
		No/Unknown	19%	15%	20%	12%	10%	14%			
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	23%	14%	12%	16%		
		No/Unknown	21%	18%	23%	14%	11%	15%			
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	14%	18%	12%	9%	13%	
		No/Unknown	16%	13%	18%	11%	9%	12%			
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	16%	21%	13%	11%	14%			
	No/Unknown	19%	16%	20%	12%	10%	14%				
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	11%	15%	10%	7%	11%		
	No/Unknown	13%	10%	15%	9%	6%	10%				
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	18%	11%	9%	12%			
	No/Unknown	16%	12%	17%	10%	8%	11%				

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	9%	15%	10%	7%	11%
				Yes	16%	12%	18%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	18%	11%	8%	13%
				Yes	12%	7%	14%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	6%	13%	9%	5%	10%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	10%	7%	11%
				Yes	9%	4%	11%	7%	4%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	8%	3%	10%	6%	3%	8%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	11%	7%	13%	9%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	6%	12%	8%	4%	9%
				Yes	19%	14%	21%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	14%	21%	12%	8%	13%
				Yes	22%	17%	24%	14%	10%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	23%	13%	10%	15%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	12%	19%	11%	8%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	12%	18%	10%	7%	12%
				Yes	19%	14%	21%	12%	9%	14%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	14%	21%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	17%	24%	14%	10%	15%
				No/Unknown	21%	16%	23%	13%	10%	15%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	12%	19%	11%	8%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	12%	18%	10%	7%	12%
				Yes	19%	14%	21%	12%	9%	14%
No Shutters/Unknown		Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	10%	7%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	9%	6%	11%	
			No/Unknown	15%	10%	17%	10%	7%	12%	
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	11%	6%	13%	8%	5%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	5%	12%	7%	4%	8%
				Yes	19%	14%	21%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	8%	15%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	11%	8%	13%
				No/Unknown	15%	11%	17%	10%	7%	12%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	11%	6%	13%	8%	5%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	5%	12%	7%	4%	8%
				Yes	13%	8%	15%	9%	6%	10%
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	12%	7%	14%	8%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	17%	20%	14%	12%	15%
				No/Unknown	19%	16%	20%	13%	11%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	19%	23%	15%	13%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	19%	23%	15%	13%	16%
				Yes	17%	15%	18%	12%	11%	13%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	17%	14%	18%	12%	10%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	17%	21%	14%	12%	15%
				No/Unknown	19%	17%	20%	13%	11%	14%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	12%	15%	10%	8%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	12%	15%	10%	8%	11%
				Yes	24%	22%	26%	15%	13%	16%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	24%	22%	25%	15%	13%	16%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	27%	25%	28%	17%	15%	18%
				No/Unknown	27%	24%	28%	16%	14%	17%
No Shutters/Unknown		Double Width, Sliding, or Unknown	Yes	22%	20%	23%	14%	12%	15%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	19%	23%	13%	11%	14%	
			Yes	25%	22%	26%	15%	13%	16%	
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	25%	22%	26%	15%	13%	16%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	17%	20%	15%	13%	16%	
			No/Unknown	19%	17%	20%	13%	11%	14%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	12%	15%	10%	8%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	12%	15%	10%	8%	11%	
			Yes	21%	19%	22%	14%	12%	15%	
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	21%	19%	22%	14%	12%	15%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	18%	22%	14%	12%	15%	
			Yes	16%	14%	17%	11%	9%	12%	
Light Metal attached with Nails	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	13%	17%	10%	8%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	15%	19%	11%	9%	12%
				No/Unknown	19%	15%	21%	12%	8%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	18%	24%	14%	10%	15%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	17%	24%	13%	10%	14%
				Yes	17%	13%	19%	11%	8%	12%
		Gravity Friction or Adhesive/Epoxy or Unknown	Double Width, Sliding, or Unknown	No/Unknown	17%	12%	19%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	15%	22%	12%	9%	14%
				No/Unknown	19%	15%	21%	12%	8%	13%

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

	Nails/Screws	No Shutters/ Unknown	Double Width, Sliding, or Unknown	Yes	14%	10%	16%	9%	6%	10%	
			No/Unknown	14%	9%	16%	8%	5%	10%		
		Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	10%	7%	12%	
			No/Unknown	16%	11%	18%	9%	6%	11%		
		Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	11%	8%	12%	
			No/Unknown	15%	11%	17%	10%	7%	12%		
	No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	14%	20%	12%	9%	14%		
		No/Unknown	18%	13%	20%	12%	8%	13%			
		Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	10%	7%	11%
				No/Unknown	13%	9%	15%	9%	6%	10%	
			Non- engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	18%	11%	8%	13%
				No/Unknown	16%	11%	18%	10%	7%	12%	
No Shutters/ Unknown			Double Width, Sliding, or Unknown	Yes	11%	7%	13%	8%	5%	9%	
			No/Unknown	10%	6%	12%	7%	4%	8%		
		Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	14%	8%	5%	10%
				No/Unknown	13%	9%	14%	8%	6%	10%	
			Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	12%	9%	13%
				No/Unknown	13%	10%	15%	10%	7%	11%	
			No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	13%	18%	12%	9%	13%
				No/Unknown	16%	12%	18%	11%	8%	12%	
		Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	21%	18%	23%	13%	10%	14%
				No/Unknown	21%	17%	22%	13%	10%	14%	
			Non- engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	24%	20%	26%	15%	12%	16%
				No/Unknown	24%	20%	25%	14%	11%	15%	
			No Shutters/ Unknown	Double Width, Sliding, or Unknown	Yes	19%	15%	21%	12%	9%	13%
				No/Unknown	19%	15%	20%	11%	8%	13%	
		Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	22%	18%	23%	13%	10%	15%
				No/Unknown	21%	17%	23%	13%	10%	14%	
			Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	12%	18%	10%	7%	11%
				No/Unknown	16%	12%	17%	9%	6%	10%	
			No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	10%	8%	12%
				No/Unknown	18%	14%	19%	10%	9%	13%	
		Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	13%	19%	11%	8%	13%
				No/Unknown	17%	13%	22%	13%	11%	15%	
			Non- engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	16%	22%	13%	10%	14%
				No/Unknown	20%	16%	22%	13%	10%	14%	
			No Shutters/ Unknown	Double Width, Sliding, or Unknown	Yes	16%	12%	17%	11%	8%	12%
				No/Unknown	15%	11%	17%	10%	7%	11%	
		Nails/Screws	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	18%	14%	20%	12%	9%	13%
				No/Unknown	18%	14%	19%	11%	8%	13%	
			Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	14%	9%	6%	10%
				No/Unknown	12%	8%	14%	8%	5%	9%	
			No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	17%	10%	7%	11%
				No/Unknown	14%	11%	16%	9%	6%	11%	
		Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	10%	6%	11%
				No/Unknown	12%	7%	15%	9%	5%	11%	
			Non- engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	11%	18%	11%	8%	13%
				No/Unknown	15%	10%	17%	11%	7%	12%	
			No Shutters/ Unknown	Double Width, Sliding, or Unknown	Yes	11%	6%	13%	9%	5%	10%
				No/Unknown	10%	5%	12%	8%	4%	9%	
		Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	9%	6%	11%
				No/Unknown	13%	8%	15%	9%	6%	11%	
			Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	8%	3%	10%	7%	3%	8%
				No/Unknown	7%	2%	9%	6%	2%	7%	
			No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	5%	12%	8%	4%	9%
				No/Unknown	9%	4%	12%	7%	3%	9%	
		Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	12%	8%	13%
				No/Unknown	18%	12%	20%	11%	7%	12%	
			Non- engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	21%	16%	23%	13%	9%	14%
				No/Unknown	20%	15%	22%	12%	9%	14%	
			No Shutters/ Unknown	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%
				No/Unknown	14%	9%	16%	10%	6%	11%	
		Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	12%	8%	13%
				No/Unknown	17%	12%	19%	11%	7%	13%	
			Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%
				No/Unknown	13%	8%	15%	9%	6%	11%	
			No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	7%	12%
				No/Unknown	14%	9%	17%	10%	6%	11%	
		Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	10%	5%	12%	8%	4%	9%
				No/Unknown	12%	7%	15%	7%	4%	9%	
			Non- engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	6%	11%
				No/Unknown	15%	10%	17%	9%	5%	10%	
			No Shutters/ Unknown	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	10%	7%	12%
				No/Unknown	14%	9%	16%	10%	6%	11%	
		Nails/Screws	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	12%	8%	13%
				No/Unknown	17%	12%	19%	11%	7%	13%	
			Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%
				No/Unknown	12%	7%	14%	8%	5%	10%	
			No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	7%	12%
				No/Unknown	14%	9%	17%	10%	6%	11%	
		Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	10%	5%	12%	8%	4%	9%
				No/Unknown	12%	7%	15%	7%	4%	9%	
			Non- engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	17%	10%	6%	11%
				No/Unknown	15%	10%	17%	9%	5%	10%	
			No Shutters/ Unknown	Double Width, Sliding, or Unknown	Yes	10%	5%	12%	8%	4%	9%
				No/Unknown	9%	4%	11%	6%	3%	8%	
		Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	7%	14%	8%	5%	10%
				No/Unknown	11%	6%	13%	7%	4%	9%	
			Non- engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%
				No/Unknown	12%	7%	14%	8%	5%	10%	
			No Shutters/ Unknown	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	7%	14%	8%	5%	10%
				No/Unknown	11%	6%	13%	7%	4%	9%	

D. Credit Mitigation Tables
 Select the appropriate premium credit from the following tables:

Tenants and Condominium Policy Forms

Table 3

Roof Covering Construction - Light Metal Panels attached with Nails/Staples, Mortar, Screws or Adhesive/Epoxy OR Unknown

Roof Deck Attachment	Roof Wall Connection	Window Protection	Door Type	Secondary Water Resistance	Territory					
					86, 87, 88, 89, 90, 91, and 92			83 and 85		
					Roof Geometry			Roof Geometry		
				Gable end with bracing	Gable end without bracing	Hip	Gable end with bracing	Gable end without bracing	Hip	
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Nails	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	9%	15%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	8%	15%	9%	5%	11%
				Yes	16%	11%	18%	11%	8%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	18%	10%	7%	12%
				Yes	11%	7%	13%	8%	5%	10%
				No/Unknown	11%	6%	13%	8%	4%	9%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	10%	6%	11%	
			Yes	13%	8%	15%	9%	5%	11%	
			No/Unknown	13%	8%	15%	9%	5%	11%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	8%	4%	10%	6%	3%	8%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	8%	3%	10%	5%	2%	7%
				Yes	11%	6%	13%	8%	4%	9%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	10%	5%	12%	7%	3%	8%
				Yes	19%	14%	21%	11%	8%	13%
				No/Unknown	18%	13%	20%	11%	7%	12%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	21%	16%	23%	13%	9%	14%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	16%	23%	12%	8%	14%	
			Yes	17%	12%	19%	10%	7%	12%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	18%	9%	6%	11%
				Yes	17%	12%	19%	10%	7%	12%
				No/Unknown	16%	11%	18%	9%	6%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	19%	14%	21%	11%	8%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	21%	11%	7%	12%
				Yes	14%	9%	16%	8%	5%	10%
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	13%	8%	15%	7%	4%	9%		
		Yes	16%	11%	18%	9%	6%	11%		
		No/Unknown	15%	10%	17%	8%	5%	10%		
Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	10%	17%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	12%	8%	13%
				Yes	17%	12%	19%	11%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	8%	14%	9%	5%	10%
				Yes	16%	11%	17%	11%	8%	12%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	15%	10%	17%	10%	7%	11%	
			Yes	10%	5%	12%	7%	3%	8%	
			No/Unknown	9%	5%	12%	6%	2%	8%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	8%	5%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	8%	14%	8%	4%	9%
				Yes	20%	16%	22%	12%	9%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	16%	22%	12%	8%	13%
				Yes	23%	19%	25%	14%	10%	15%
				No/Unknown	23%	18%	24%	13%	10%	15%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	14%	20%	11%	8%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	14%	20%	10%	7%	12%	
			Yes	21%	17%	22%	12%	9%	14%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	16%	22%	12%	8%	13%
				Yes	15%	11%	17%	9%	6%	10%
				No/Unknown	15%	10%	16%	8%	5%	10%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	14%	19%	10%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	13%	19%	9%	6%	11%
				Yes	17%	13%	19%	10%	7%	12%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	12%	8%	14%	8%	5%	9%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	7%	13%	7%	4%	8%		
		Yes	14%	10%	16%	9%	6%	10%		

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Plywood, Wood Planks, Particle Board/OSB, Metal Deck with Insulation, Board attached with Adhesive/Epoxy	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	12%	7%	14%	9%	5%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	6%	14%	8%	4%	10%
				Yes	15%	10%	17%	10%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	17%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	5%	12%	8%	4%	10%
				No/Unknown	10%	4%	12%	7%	3%	9%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	13%	7%	15%	9%	5%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	14%	8%	4%	10%	
			Yes	7%	2%	9%	6%	2%	8%	
	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	6%	1%	9%	5%	1%	7%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	4%	12%	7%	3%	9%
				No/Unknown	9%	3%	11%	6%	2%	8%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	17%	12%	20%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	11%	19%	10%	6%	12%
				Yes	20%	15%	22%	12%	8%	14%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	20%	14%	22%	11%	7%	13%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	10%	18%	9%	6%	11%	
			No/Unknown	15%	9%	17%	9%	5%	10%	
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	20%	10%	6%	12%
				Yes	12%	7%	15%	7%	4%	9%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	12%	6%	14%	7%	3%	8%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	9%	17%	9%	5%	10%
				No/Unknown	14%	9%	16%	8%	4%	10%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	14%	9%	16%	10%	6%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	13%	8%	16%	9%	5%	10%		
		Yes	17%	11%	19%	11%	7%	13%		
Metal Deck with Concrete, Pre-Cast Concrete Slabs or Reinforced concrete Slabs attached with Screws/Bolts or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	18%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	12%	7%	14%	8%	5%	10%
				No/Unknown	11%	6%	14%	7%	3%	9%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	14%	9%	17%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	9%	5%	11%
				Yes	9%	4%	11%	6%	3%	8%
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	8%	3%	11%	5%	1%	7%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	11%	6%	13%	8%	4%	9%		
		No/Unknown	11%	5%	13%	7%	3%	8%		
Anchor Bolts, Hurricane Ties or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	13%	8%	13%	11%	9%	13%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	12%	18%	11%	8%	12%
				Yes	19%	16%	21%	13%	10%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	19%	15%	20%	12%	9%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	15%	11%	16%	10%	7%	11%
				No/Unknown	14%	10%	16%	9%	6%	11%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	17%	13%	18%	11%	8%	12%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	13%	18%	11%	8%	12%		
		Yes	12%	8%	13%	8%	5%	9%		
Nails/Screws	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	11%	7%	12%	7%	4%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	14%	10%	15%	9%	7%	11%
				No/Unknown	13%	10%	15%	9%	6%	10%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	18%	23%	13%	10%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	21%	18%	23%	12%	9%	14%
				Yes	25%	21%	26%	14%	12%	16%
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	24%	21%	26%	14%	11%	15%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	20%	16%	21%	12%	9%	13%		
		No/Unknown	19%	16%	21%	11%	8%	12%		
Anchor Bolts, Hurricane Ties or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	22%	19%	24%	13%	10%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	18%	23%	12%	10%	14%
				Yes	17%	13%	18%	10%	7%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	10%	15%	9%	6%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	19%	16%	21%	11%	8%	12%
				No/Unknown	19%	15%	20%	10%	7%	12%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	18%	15%	20%	12%	9%	13%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	15%	20%	11%	8%	13%		
		Yes	13%	10%	15%	9%	6%	10%		
Nails/Screws	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	9%	14%	8%	5%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	17%	10%	7%	11%
				No/Unknown	16%	12%	17%	10%	7%	11%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	15%	11%	17%	9%	6%	10%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	11%	17%	9%	6%	10%
				Yes	13%	8%	15%	9%	5%	11%
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	13%	9%	14%	8%	5%	9%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	16%	12%	17%	10%	7%	11%		
		No/Unknown	15%	11%	17%	9%	6%	10%		
Gravity Friction or Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	12%
				Yes	20%	15%	23%	12%	8%	14%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	20%	15%	23%	12%	8%	14%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	13%	8%	15%	9%	5%	11%
				No/Unknown	10%	5%	12%	7%	3%	9%
No Shutters/Unknown	Double Width, Sliding, or Unknown	Yes	13%	8%	15%	9%	6%	10%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	5%	12%	7%	3%	9%		
		Yes	8%	3%	10%	6%	2%	7%		
Anchor Bolts, Hurricane Ties or Structurally Connected	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	7%	2%	9%	5%	1%	7%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	10%	4%	12%	7%	3%	9%
				No/Unknown	9%	4%	11%	6%	2%	8%
		Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	18%	13%	20%	11%	7%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	12%
				Yes	20%	15%	23%	12%	8%	14%
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	20%	15%	23%	12%	8%	14%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	Yes	17%	12%	19%	10%	6%	12%		
		No/Unknown	20%	15%	23%	12%	8%	14%		

D. Credit Mitigation Tables

Select the appropriate premium credit from the following tables:

Light Metal attached with Nails	Anchor Bolts, Hurricane Ties or Structurally Connected	Non-engineered shutters	Double Width, Sliding, or Unknown	Yes	16%	11%	18%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	10%	17%	9%	5%	10%
				Yes	18%	13%	20%	11%	7%	12%
		No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	18%	12%	20%	10%	6%	12%
				Yes	13%	8%	15%	7%	4%	9%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	14%	8%	3%	8%
	Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	9%	5%	10%
				Yes	17%	12%	19%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	19%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	11%	7%	13%
				Yes	12%	7%	14%	8%	4%	10%
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	12%	6%	14%	7%	3%	9%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	10%	17%	10%	6%	11%		
		Yes	14%	9%	16%	9%	5%	10%		
Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	9%	3%	11%	5%	1%	7%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	9%	3%	11%	5%	1%	7%	
			Yes	12%	6%	14%	7%	4%	9%	
		Double Width, Sliding, or Unknown	No/Unknown	11%	6%	13%	7%	3%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	6%	13%	7%	3%	8%	
			Yes	14%	10%	16%	10%	6%	11%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	9%	5%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	11%	8%	13%	
			Yes	16%	12%	18%	11%	7%	12%	
		Double Width, Sliding, or Unknown	No/Unknown	12%	8%	14%	9%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	12%	7%	13%	8%	4%	9%	
			Yes	15%	10%	16%	10%	7%	11%	
Light Metal attached with Screws/Bolts or Structurally Connected	Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	9%	5%	10%
				Yes	17%	12%	19%	11%	7%	13%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	19%	10%	6%	12%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	11%
				Yes	20%	15%	22%	12%	8%	13%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	19%	14%	21%	11%	7%	12%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	17%	24%	13%	9%	14%	
			Yes	17%	13%	19%	10%	7%	12%	
		Double Width, Sliding, or Unknown	No/Unknown	17%	12%	19%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	15%	22%	12%	8%	13%	
			Yes	19%	14%	21%	11%	7%	12%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	22%	17%	24%	12%	9%	14%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	22%	17%	24%	12%	9%	14%	
			Yes	17%	13%	19%	10%	7%	12%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	17%	12%	19%	9%	6%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	20%	15%	22%	12%	8%	13%	
			Yes	19%	14%	21%	11%	7%	12%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	9%	6%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	17%	12%	19%	10%	6%	11%		
		Yes	16%	11%	18%	9%	5%	10%		
	Double Width, Sliding, or Unknown	No/Unknown	16%	11%	18%	9%	5%	10%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	21%	11%	8%	13%		
		Yes	16%	11%	18%	10%	7%	12%		
Light Metal attached with Adhesive/Epoxy or Unknown	Gravity Friction or Adhesive/Epoxy or Unknown	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	15%	11%	17%	10%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	19%	14%	20%	12%	8%	13%
				Yes	18%	13%	20%	11%	7%	12%
		Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	14%	9%	16%	9%	6%	11%
			Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	18%	13%	20%	11%	8%	13%
				Yes	14%	9%	16%	9%	6%	11%
	No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	13%	8%	15%	8%	5%	10%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	5%	14%	8%	3%	10%	
			Yes	9%	4%	12%	7%	3%	9%	
		Double Width, Sliding, or Unknown	No/Unknown	9%	3%	11%	6%	2%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	11%	5%	14%	8%	3%	10%	
			Yes	12%	6%	14%	9%	5%	10%	
Anchor Bolts, Hurricane Ties or Structurally Connected	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	11%	6%	13%	7%	4%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	10%	6%	12%	6%	3%	8%	
			Yes	13%	8%	15%	8%	5%	10%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	12%	7%	14%	7%	4%	9%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	16%	11%	18%	9%	5%	10%	
			Yes	12%	6%	14%	7%	3%	9%	
Nails/Screws	Engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	11%	5%	13%	6%	2%	8%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	8%	4%	10%	
			Yes	13%	7%	16%	7%	3%	9%	
	Non-engineered shutters	Double Width, Sliding, or Unknown	No/Unknown	13%	8%	16%	9%	5%	11%	
		Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	18%	9%	5%	11%	
			Yes	16%	10%	18%	10%	6%	12%	
No Shutters/Unknown	Double Width, Sliding, or Unknown	No/Unknown	15%	9%	18%	9%	5%	11%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	15%	9%	18%	9%	5%	11%		
		Yes	11%	6%	13%	8%	4%	9%		
	Double Width, Sliding, or Unknown	No/Unknown	10%	5%	13%	7%	3%	9%		
	Single Width, Reinforced Double Width or Reinforced Sliding Doors, Reinforced Single Width Doors	No/Unknown	14%	8%	16%	9%	5%	11%		
		Yes	13%	7%	15%	8%	4%	10%		

ADDITIONAL COVERAGES AND INCREASED LIMITS TABLES

A. VENDORS OR LIENHOLDERS SINGLE INTEREST COVERAGE

This coverage may be written to provide collision, conversion, embezzlement and secretion coverage on a mobile home financed by a vendor or lienholder. Premium for any partial year is the same as though it were a full year and full annual premium is earned on exposures for any part of a year.

Term	Annual Premium
1-year continuous policy	\$10.00

B. CREDIT CARD AND DEPOSITORS FORGERY COVERAGE

A limit of \$1,000 is included in the base premiums. Insert "\$1,000" in the "Optional Coverage" section and the word "Included" in the "Premium" section of the Declarations. Increased limits may be provided at the additional annual premium shown below:

Limit of Liability	\$2,500	\$5,000	\$7,500	\$10,000
Annual Premium	\$2.00	\$3.00	\$4.00	\$5.00

For limits in excess of \$10,000, refer to Underwriting.

C. MONEY* AND SECURITIES* (INCREASED LIMITS)

Increased limits for these items may be provided at an annual premium shown below per \$100 of coverage.

Item	Annual Premium
Money	\$6.00
Securities, etc.	4.00

* For limits in excess of \$5,000, refer to Underwriting.

D. OTHER STRUCTURES (INCREASED LIMITS)

Additional Limits on specific Other Structures may be provided at the annual rates per \$1,000 shown below, regardless of any deductibles:

\$3.00

E. LOSS OF USE (INCREASED LIMITS)

The limit for Loss of Use may be increased at the rates shown above for increased limits on Other Structures.

F. THEFT COVERAGE EXTENSION

If the Theft Coverage Extension Endorsement is attached, the additional annual premium is \$4.00.

NOTE --- If a secondary residence premises is covered under the same or a separate Nationwide policy, only one charge for this endorsement is made.

G. PERSONAL PROPERTY (INCREASED LIMITS)

Personal Property coverage may be increased above the 50 percent of the dwelling amount included in the Mobile Homeowners policy for an additional premium charge of \$0.50 for each additional \$1,000 of Personal Property coverage.

H. DEDUCTIBLE RATING RULE

Base Premiums contemplate \$250 flat deductible applicable to loss by any of the perils insured against under Section I. Premiums for optional deductibles are developed by applying the factors from the table below to the \$250 flat Base Premium.

Deductible Amount	Deductible Rating Factor
\$100	1.11
500	0.89
100/250T	1.09

I. TIE DOWN CREDITS

A 5 percent credit shall apply to mobile homes with approved chassis tie downs. A 10 percent credit shall apply to mobile homes with approved full tie downs. These credits are determined by applying the 5 or 10 percent credit to the accumulated premium.

Determine manual chart premium, multiply by 0.95 or 0.90 and round to a dollar.

Insert B

J. Windstorm Mitigation Credit
 Eff. 3-28-2009

1. Definition

When the policy covers the peril of Windstorm or Hail, a risk may be eligible for a premium credit if one or more of the following loss mitigation features or construction techniques exists:

- a. Window Protection
- b. Secondary Water Resistance

2. Proof of Compliance

To certify the existence of certain wind mitigation fixtures or techniques, the insured must complete a Mitigation Verification Affidavit in one of two ways. Both options require notarization of the affidavit.

- 1. The form may be filled out and signed by the policyholder, notarized and returned to a Nationwide agent. However, all relevant receipts verifying the completed mitigation techniques must accompany the form.
- 2. the form may be filled out and signed by a certified contractor, notarized and returned to a Nationwide agent.

3. Building Mitigation Features Described

The following descriptions are provided to assist in the premium credit computation process. These descriptions focus on the particular category headings included in the Tables.

a. Window Protection

- 1. Engineered Shutters - shutters that are designed and properly installed to withstand external pressure from a windstorm with sustained wind of at least 120 miles per hour.
- 2. Non-Engineered Shutters - shutters that do not meet the minimum requirements to be considered Engineered Shutters

c. Secondary Water Resistance

Roofing felt or other approved layer of protection between the shingles and the roof sheathing below.

4. Credit Mitigation Tables

Territory Group	Window Protection	Secondary Water Resistance	Discount
86, 87, 88, 89, 90, 91, and 92	Engineered shutters	Yes	8%
		No/Unknown	7%
	Non-engineered shutters	Yes	5%
		No/Unknown	4%
	Unknown/default	Yes	1%
		No/Unknown	0%
83 and 85	Engineered shutters	Yes	4%
		No/Unknown	4%
	Non-engineered shutters	Yes	3%
		No/Unknown	2%
	Unknown/default	Yes	1%
		No/Unknown	0%

Dept Use Only
Date _____
TOI _____
Type of Filing _____
Co/Group Name _____
Sircon No. _____
SERFF No. _____

Mississippi Property and Casualty Filing Summary

Identification of Loss Assessments

(A Company showing loss assessment as an expense item to support a rate change, or for recoupment of loss assessments, must show what parts of the assessments were reimbursed through reinsurance.)

1. Provide a bullet point summary of all revisions in this filing.

- Introduction of Windstorm Mitigation Credits to the Homeowners, Tenants, Condominium, and Mobile Homeowners policy forms in the Nationwide Mutual Fire Insurance Company and the Nationwide Property and Casualty Insurance Company.

2. Provide a detailed breakdown of rate changes by territory (include a state map showing defined territories). Provide statewide overall percentage change.

Not applicable to this rule change. No statewide percentage change.

3. Provide current underwriting restrictions by territory for new and renewal business.
How will approval of this filing impact current underwriting restrictions?

No impact to underwriting restrictions with this filing.

Signature of Authorized Filer: _____

Derek Winkler